

ONTARIO PRIVATE PASSENGER VEHICLES MID-YEAR REVIEW

Based on Industry Data Through
June 30, 2025

23 February 2026

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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 June 30, 2025. The specific objectives of our review include:

- A review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2025,
- 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 June 30, 2025, 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 past and future annual loss cost trend rates¹ including our confidence interval ranges for our selections based on insurance industry data as of June 30, 2025:

Table 1: Selected Loss Cost Trends as of June 30, 2025

Coverage	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/Upper Bound)
Bodily Injury	+0.8%	-0.5%/+1.9%	+0.8%	-0.5%/+1.9%
Property Damage	+6.4% up to October 1, 2022, +1.9% thereafter	+5.5%/+7.4% up to October 1, 2022, -1.3%/+5.3% thereafter	+1.9%	-1.3%/+5.3%
DCPD	+8.6% up to October 1, 2023, +4.9% thereafter	+7.3%/+9.9% up to October 1, 2023, +0.6%/+9.5% thereafter	+4.9%	+0.6%/+9.5%
Accident Benefits - Total	+1.0%	-0.9%/+2.9%	+1.0%	-0.9%/+2.9%

¹ Past industry benchmark reports starting with the report based on industry data through June 30, 2022, to the report based on industry data through December 31, 2024, did not provide estimates of future loss costs due to the volatility introduced from the COVID-19 pandemic and the uncertainty of its effects into the future. We provide future trend confidence interval estimates in this report due to the post-pandemic data available and relative stability in recent accident semesters.

Coverage	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/Upper Bound)
<i>Accident Benefits - Total Medical and Rehabilitation, including Attendant Care</i>	+2.2%	+0.4%/+4.0%	+2.2%	+0.4%/+4.0%
<i>Accident Benefits - Total Disability Income</i>	-3.2%	-4.9%/-1.5%	-3.2%	-4.9%/-1.5%
<i>Accident Benefits – Funeral & Death Benefits</i>	-2.9%	-3.7%/-2.1%	-2.9%	-3.7%/-2.1%
Collision	+8.6% up to October 1, 2023, +3.3% thereafter	+6.7%/+10.6% up to October 1, 2023, -0.8%/+7.5% thereafter	+3.3%	-0.8%/+7.5%
Comprehensive - Total	See Section 5.6	See Section 5.6	+5.1%	-1.9%/+10.1%
Comprehensive - Theft	See Section 5.6	See Section 5.6	+5.0%	-7.0%/+13.0%
Comprehensive - All Other	+5.2%	+3.1%/+7.2%	+5.2%	+3.1%/+7.2%
All Perils	+10.6% up to April 1, 2023, -2.0% thereafter	+9.4%/+11.8% up to April 1, 2023, -7.6%/+3.9% thereafter	+4.0%	-1.9%/+10.1%
Specified Perils	See Section 5.6	See Section 5.6	+5.1%	-1.9%/+10.1%
Uninsured Auto	-4.4% from April 1, 2018, to April 1, 2020, ² +10.2% thereafter	-8.5%/-0.1% from April 1, 2018, to April 1, 2020, +5.5%/+15.2% thereafter	+1.0%	-0.9%/+2.9%
Underinsured Motorist	+4.6%	+4.0%/+5.1%	+4.6%	+4.0%/+5.1%
All Coverages	N/A	N/A	+2.9%	-0.6%/+6.2%

- 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 6, we present factors to adjust industry historical accident half-year frequency data to a post-pandemic level.
- For some coverages, historical accident years have experienced a rise in loss costs largely due to higher-than-average inflation. In Section 7, we present factors for DCPD, collision, and comprehensive all other to adjust industry historical accident half-years for the excess inflation. In addition, some physical damage coverages such as property damage, DCPD, and collision have

² Our model also includes a one-time scalar shift of +22.3% at 2018-1. See Section 5.10 for loss trends prior to April 1, 2018.

experienced a flatter severity trend in recent accident years. Our models incorporate a trend change based on the recent emergence. We note the following:

- The trend rates indicated by the trend changes are lower than previously selected in past benchmarks.
- In our benchmarks using data valued as of December 31, 2024, we did not select future trend rates. The recent favorable emergence may suggest that the future trend may be lower than that selected during the period of higher-than-average inflation.
- Our collision future trend rate is lower than the DCPD future trend rate. Generally, we have found these coverages experience similar trends. There is considerable uncertainty regarding future trends given the changing environment, and we also note significant overlap in the trend confidence intervals for the coverages.
- Comprehensive theft has experienced significant shifts in trend in recent years. In Section 5.6, we present a new approach to adjusting for the recent theft deterioration and theft abatement periods. In addition, we note the following:
 - There is considerable uncertainty on future trends and whether the theft abatement period will continue.
 - Our new approach suggests insurers adjust each accident semester to unwind the impact of the theft deterioration and theft abatement as theft levels stabilize into the future.
 - Insurers should adjust their comprehensive theft and comprehensive total projected loss costs to account for the unwinding of these periods in future rate filings.
- Future trend rates that are lower than past trend rates suggest that recent experience has developed favorably relative to and may continue to develop favorably in the future. This development may imply that profitability levels may increase in the future. As stated previously, we understand that there has been considerable uncertainty in the changing environment in recent years, and we encourage insurers to review their most recent data to support their trend selections and to continue to review profitability levels for future rate filings.

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 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 AUTO7501 report. In general, we find these estimates to be reasonable for our purpose³ of selecting loss trend rates and have adopted them for use in our analysis. For bodily injury, we find there to be material differences in estimates between EY and our own analysis. We discuss these differences further in Section 3.2 and consider those differences when selecting our trend rate and confidence interval for bodily injury.

³ 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.

Our analysis reflects GISA aggregated experience of the insurance industry, which includes the Facility Association (FA).⁴ 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 increase 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 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).⁵ We include additional parameters in our model to quantify this increase if present in the data.

⁴ 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.

⁵ As discussed more fully in Section 5.4, we observe a more limited impact on other coverages.

The Federal Government's steps to curb inflation through higher interest rates have tempered the rate of annual inflation. Observed CPI statistics show a continued tempering of the inflation rate since its peak in the summer of 2022.

General inflation and/or a recession may cause consumers to "do less" leading to a reduction in vehicle use. This possible vehicle usage reduction may lead to a decrease in the future claims frequency rate.

In our most recent prior reports, we did not select future trends and instead, recommended the following considerations when selecting the future trend rate:

- 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.

Given the tempering of inflation, we select future trend rates in this report; please see Section 4 for more details.

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 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 discuss our review of GISA's estimated ultimate loss amounts and claim counts for private passenger vehicles using industry data as of June 30, 2025.

- In Section 4, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.
- In Section 5, we present our trend analysis for each major coverage.
- In Section 6, we present factors to adjust historical frequency levels to a post-pandemic frequency level.
- In Section 7, 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 15-year period from 2010-2 to 2025-1, the impacts on claims costs of OMPP, Bill 164, Bill 59, Bill 198, and Bill 5 are not included in the data we review. Further, while Reg 34/10 was effective during the 15-year data period, we find that consideration of only Bill 15 and Bill 91 reforms within our regression models is 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*, which 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

- Replacement⁶ 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.

⁶ 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 the 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, and giving consumers the 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. Analysis Data

3.1. 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),⁷ is the AUTO7501 Automobile Industry Exhibit (as of June 30, 2025) 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 who 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 IBNR⁸ 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

⁷ Any reference to loss or claim amount in this report is intended to include ALAE.

⁸ Incurred But Not Reported

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

3.2. 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 cost⁹ of all claims resulting from events that occur in the first and second half of the year (referred to as "accident half-years"¹⁰), separately, through to June 30, 2025. 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 GISA¹¹ 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.

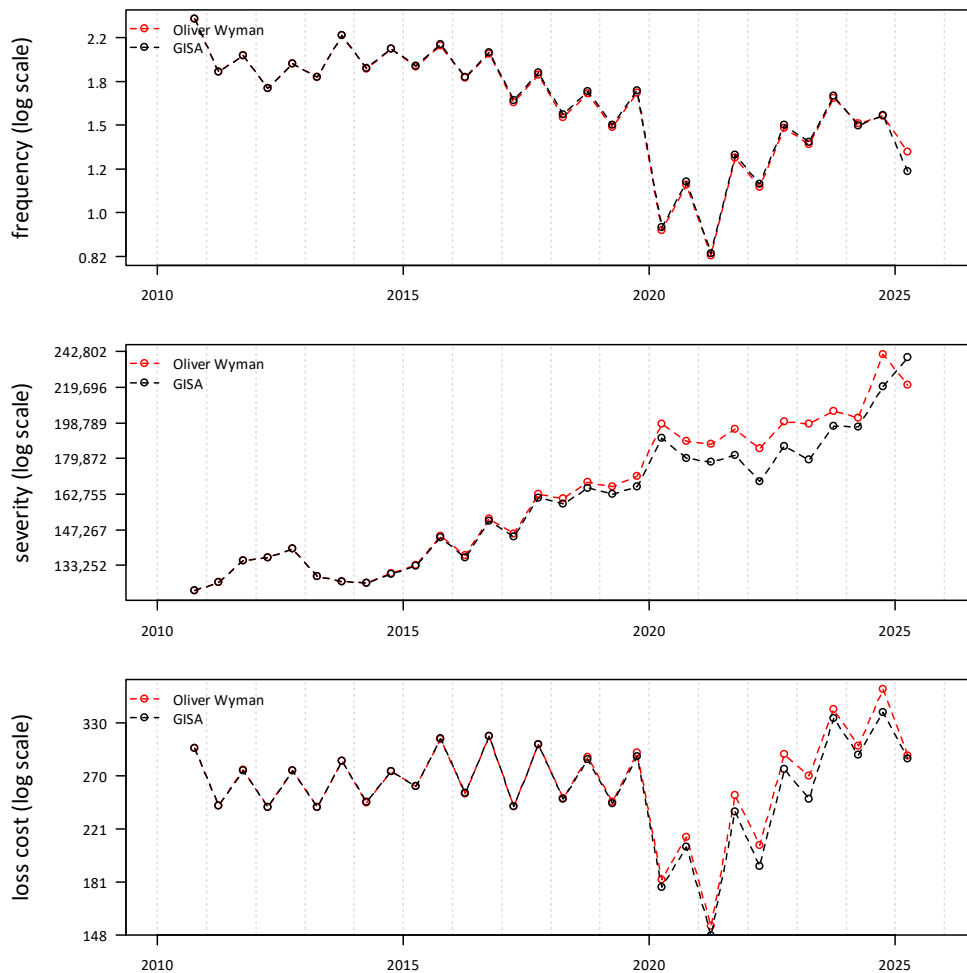
For all coverages except bodily injury, some of EY's selections result in implied loss development factors that are not consistent with recent diagonals. We attribute some of this inconsistency to the BF method. In general, we find the use of the BF method to be reasonable; however, the approach is slower to react to data that 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 1 below, we present our and EY's frequency, severity, and loss cost estimates for bodily injury. We note that our severity and loss cost estimates are generally higher than EY's.

⁹ 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.

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

¹¹ Readers should refer to the EY report for a full discussion of the methodology and approach used by EY.

Figure 1: 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 5 for more information.

3.3. 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,¹² 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.¹³

¹² Number of claims per 1,000 insured vehicles.

¹³ We present a summary of GISA's selected ultimate loss costs, severity and frequency by accident half-year in Appendix B.

Table 2: Changes in Bodily Injury Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$193.10	\$179,104	1.08	\$192.74	\$180,170	1.07
2022	\$230.58	\$175,164	1.32	\$235.58	\$178,664	1.32
2023	\$283.20	\$185,674	1.53	\$292.51	\$189,215	1.55
2024	\$294.73	\$218,902	1.35	\$318.27	\$208,733	1.52
2025				\$288.68	\$238,792	1.21

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 3.7%.

Table 3: Changes in Property Damage Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$8.54	\$10,738	0.80	\$8.50	\$10,680	0.80
2022	\$11.87	\$12,045	0.99	\$12.01	\$12,168	0.99
2023	\$14.03	\$12,323	1.14	\$14.45	\$12,716	1.14
2024	\$13.11	\$12,981	1.01	\$14.36	\$12,658	1.13
2025				\$11.05	\$13,333	0.83

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 3.7%.

Table 4: Changes in DCPD Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$160.18	\$7,728	20.73	\$160.08	\$7,724	20.73
2022	\$235.44	\$9,032	26.07	\$235.45	\$9,032	26.07
2023	\$279.13	\$9,857	28.32	\$278.98	\$9,853	28.31
2024	\$299.67	\$10,495	28.55	\$297.48	\$10,411	28.57
2025				\$312.95	\$10,651	29.38

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have decreased by 0.2%.

Table 5: Changes in AB Total Medical and Rehab Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$187.44	\$35,603	5.26	\$186.87	\$35,395	5.28
2022	\$217.34	\$34,080	6.38	\$215.22	\$33,597	6.41
2023	\$249.37	\$35,398	7.04	\$247.13	\$34,574	7.15
2024	\$262.35	\$36,820	7.13	\$257.82	\$34,641	7.44
2025				\$244.09	\$34,534	7.07

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have decreased by 1.0%.

Table 6: Changes in AB Total Disability Income Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$45.55	\$35,917	1.27	\$44.67	\$35,450	1.26
2022	\$50.47	\$33,569	1.50	\$49.13	\$33,037	1.49
2023	\$56.23	\$35,051	1.60	\$55.33	\$34,449	1.61
2024	\$55.97	\$36,654	1.53	\$51.89	\$33,541	1.55
2025				\$49.86	\$33,585	1.48

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have decreased by 3.5%.

Table 7: Changes in AB Funeral & Death Benefits Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$1.43	\$16,797	0.09	\$1.45	\$16,955	0.09
2022	\$1.40	\$16,512	0.08	\$1.41	\$16,557	0.08
2023	\$1.63	\$16,586	0.10	\$1.65	\$16,883	0.10
2024	\$1.49	\$16,542	0.09	\$1.51	\$17,222	0.09
2025				\$1.19	\$16,850	0.07

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 1.2%.

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

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$181.22	\$8,931	20.29	\$181.23	\$8,930	20.29
2022	\$277.38	\$10,307	26.91	\$277.39	\$10,308	26.91
2023	\$318.97	\$11,165	28.57	\$318.43	\$11,154	28.55
2024	\$329.62	\$11,774	28.00	\$330.73	\$11,724	28.21
2025				\$337.75	\$11,534	29.28

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 0.1%.

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

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$115.99	\$4,900	23.67	\$115.99	\$4,899	23.68
2022	\$187.42	\$6,609	28.36	\$187.46	\$6,606	28.38
2023	\$247.01	\$7,725	31.98	\$247.10	\$7,725	31.99
2024	\$199.97	\$6,901	28.98	\$197.70	\$6,827	28.96
2025				\$174.66	\$5,561	31.41

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have decreased by 0.3%.

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

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$353.77	\$8,174	43.28	\$353.65	\$8,171	43.28
2022	\$545.91	\$10,045	54.35	\$545.91	\$10,051	54.31
2023	\$665.10	\$10,830	61.41	\$666.26	\$10,850	61.41
2024	\$595.81	\$10,412	57.23	\$594.19	\$10,368	57.31
2025				\$577.44	\$9,577	60.30

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have not changed significantly.

Table 11: Changes in Specified Perils Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$153.34	\$12,986	11.81	\$153.37	\$12,986	11.81
2022	\$139.38	\$10,993	12.68	\$138.22	\$10,896	12.69
2023	\$177.23	\$16,026	11.06	\$176.65	\$15,697	11.25
2024	\$135.21	\$15,208	8.89	\$188.95	\$21,250	8.89
2025				\$174.88	\$22,514	7.77

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 8.6%.

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

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$9.89	\$57,035	0.17	\$10.03	\$57,936	0.17
2022	\$12.14	\$51,188	0.24	\$12.42	\$52,247	0.24
2023	\$14.20	\$49,841	0.28	\$14.30	\$49,756	0.29
2024	\$19.99	\$55,338	0.36	\$19.08	\$53,440	0.36
2025				\$17.71	\$46,924	0.38

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have decreased by 0.7%.

Table 13: Changes in Underinsured Motorist Estimated Loss Costs, Frequency and Severity

As of December 31, 2024				As of June 30, 2025		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2021	\$8.60	\$273,043	0.03	\$8.49	\$278,757	0.03
2022	\$9.18	\$256,075	0.04	\$9.59	\$260,133	0.04
2023	\$10.84	\$219,466	0.05	\$10.77	\$249,505	0.04
2024	\$11.82	\$239,748	0.05	\$11.74	\$230,910	0.05
2025				\$8.68	\$199,933	0.04

In aggregate, for the four-year period 2021 to 2024, the estimates of ultimate loss costs have increased by 0.4%.

4. Loss Trend Methodology

4.1. 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 period¹⁴ 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.

4.2. 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 cost¹⁵ 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, such as time (i.e., trend) parameters, seasonality, and scalar/level¹⁶ 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 E¹⁷ 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

¹⁴ 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.

¹⁵ 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.

¹⁶ We use “scalar” and “level change” interchangeably throughout this report.

¹⁷ Due to the breadth and depth of our review, not all loss trend models we considered are included in Appendix E.

for each coverage.¹⁸ In Section 5 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 15-year period from 2010-2 to 2025-1. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of 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 5, 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. Within the 15-year experience period, there have not been any significant weather events reported by GISA.

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

¹⁸ Although we consider multiple models, we generally only present our final model in Section 5 of this report.

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 to or instead of, 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 the results of *t*-tests.

Reform Effective Date

In Section 2, we summarized a running 15-year history, 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, rather than 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 in which 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 apply to policies issued or renewed on or after June 1, 2016. Therefore, we estimate the impact of these reforms phased in as follows:¹⁹

- 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 5.4 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 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.

¹⁹ 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 cost²⁰ 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 the influence** of the COVID-19 pandemic.

We account for and isolate the observed change due to COVID-19 in 2020, 2021, and the first half of 2022 frequency levels²¹ 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.²² 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 14, we present the IHME’s Ontario average mobility as measured by the mobility composite metric across accident semester.

Table 14: 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 metric, 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 period 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 2025-1 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-

²⁰ We find frequency, but not severity has been affected by the COVID-19 pandemic.

²¹ We test if changes in severity may be attributed to COVID-19 and include a mobility parameter accordingly.

²² <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.

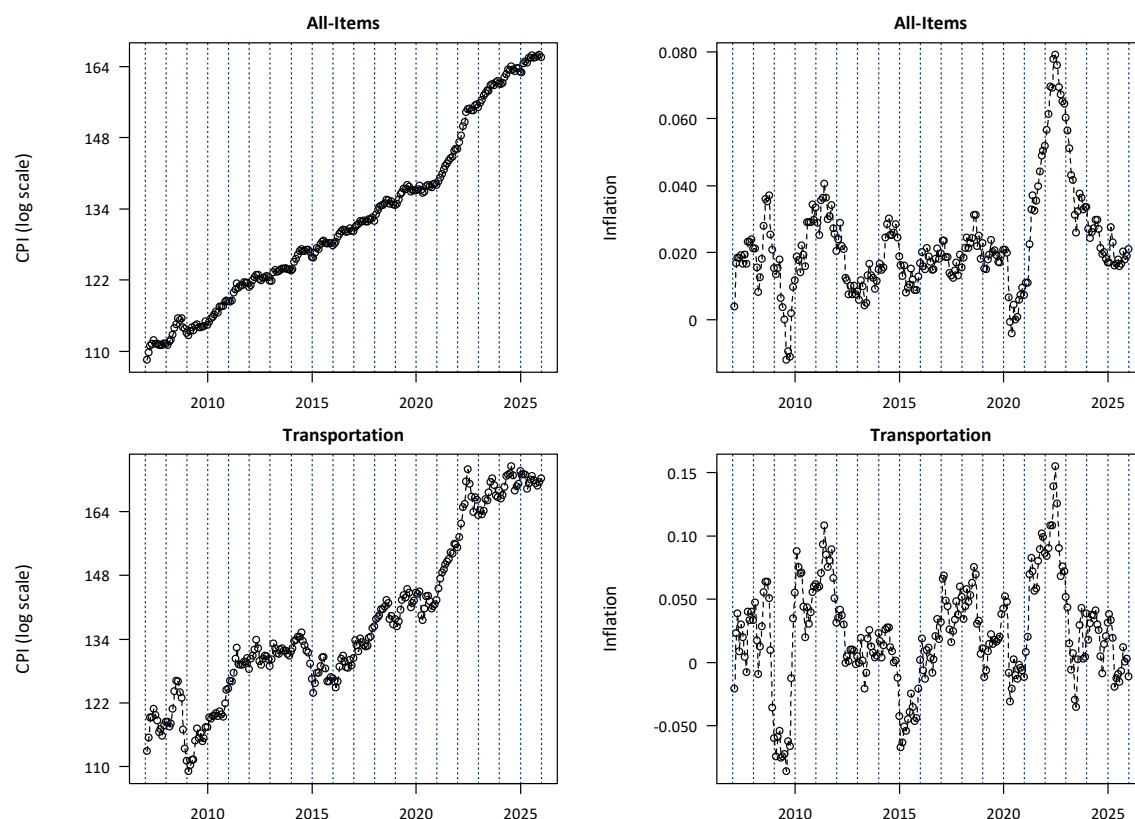
We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 4.3.

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)²³ over the last 20 years in Ontario, separately, for:

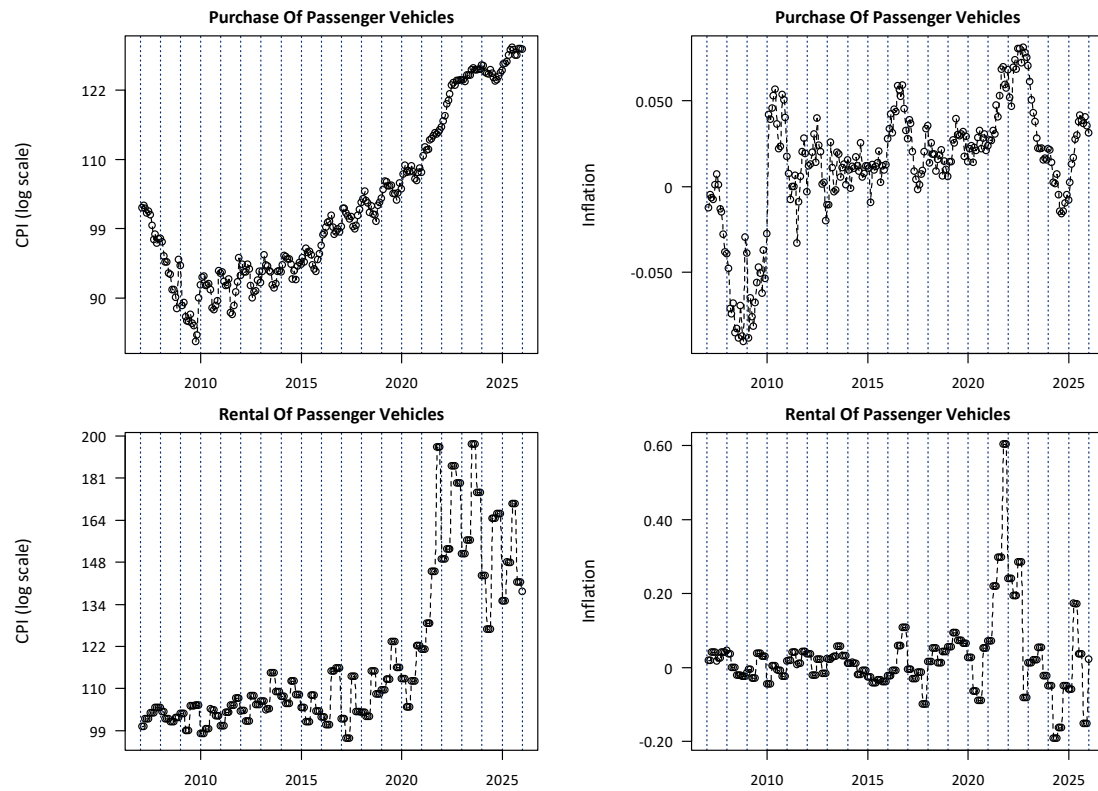
- All-Items
- Transportation
- Purchase of passenger vehicles
- Rental of passenger vehicles
- Passenger vehicle parts, maintenance, and repair
- Health care

Figure 2: Consumer Price Index – All Items & Transportation



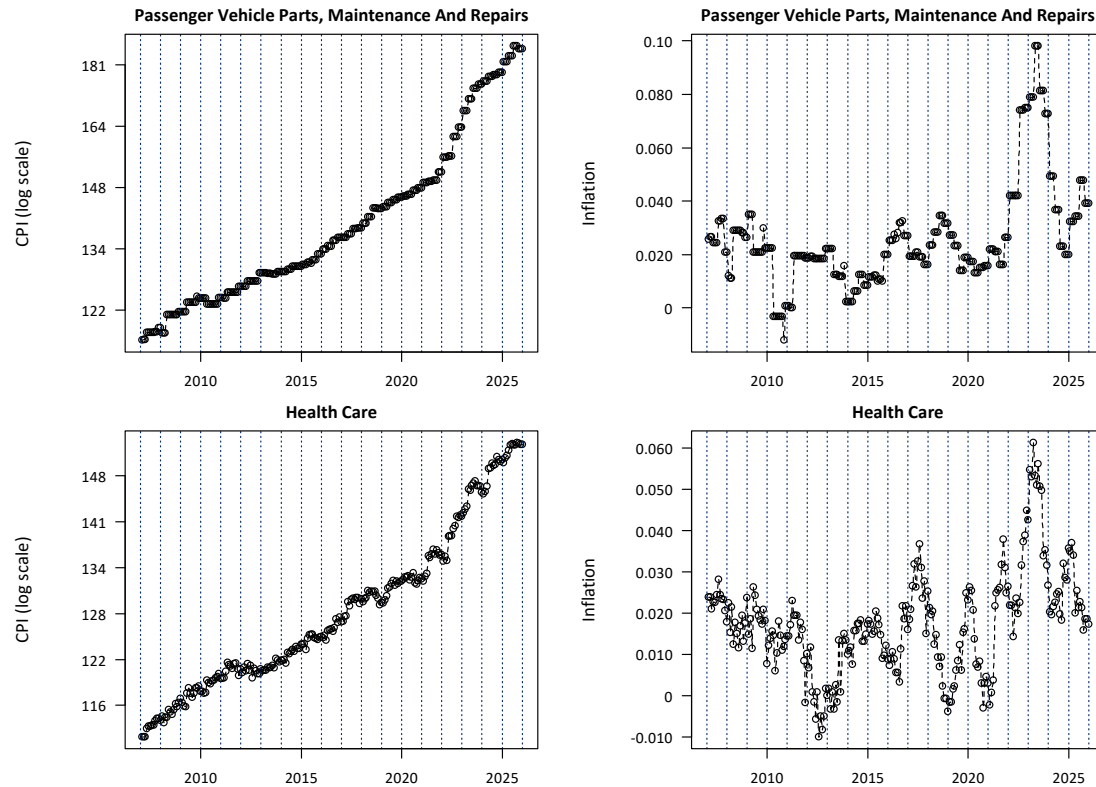
²³ As measured by the 12-month change in CPI.

Figure 3: Consumer Price Index – Purchase & Rental of Passenger Vehicles²⁴



²⁴ Rental of passenger vehicles data is Canada-wide data, not Ontario-only data.

Figure 4: 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 5, the 2021-2 through 2022-2 DCPD, collision, comprehensive, and all perils severities have risen steeply, deviating from historical patterns, with moderation beginning in 2023-1. These higher claims severities are likely due, at least in part, to the inflationary environment for vehicle parts, maintenance and repair costs which produced greater claim costs for physical damage coverages²⁵ 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

²⁵ 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 5 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 4.2, 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.²⁶
- 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:

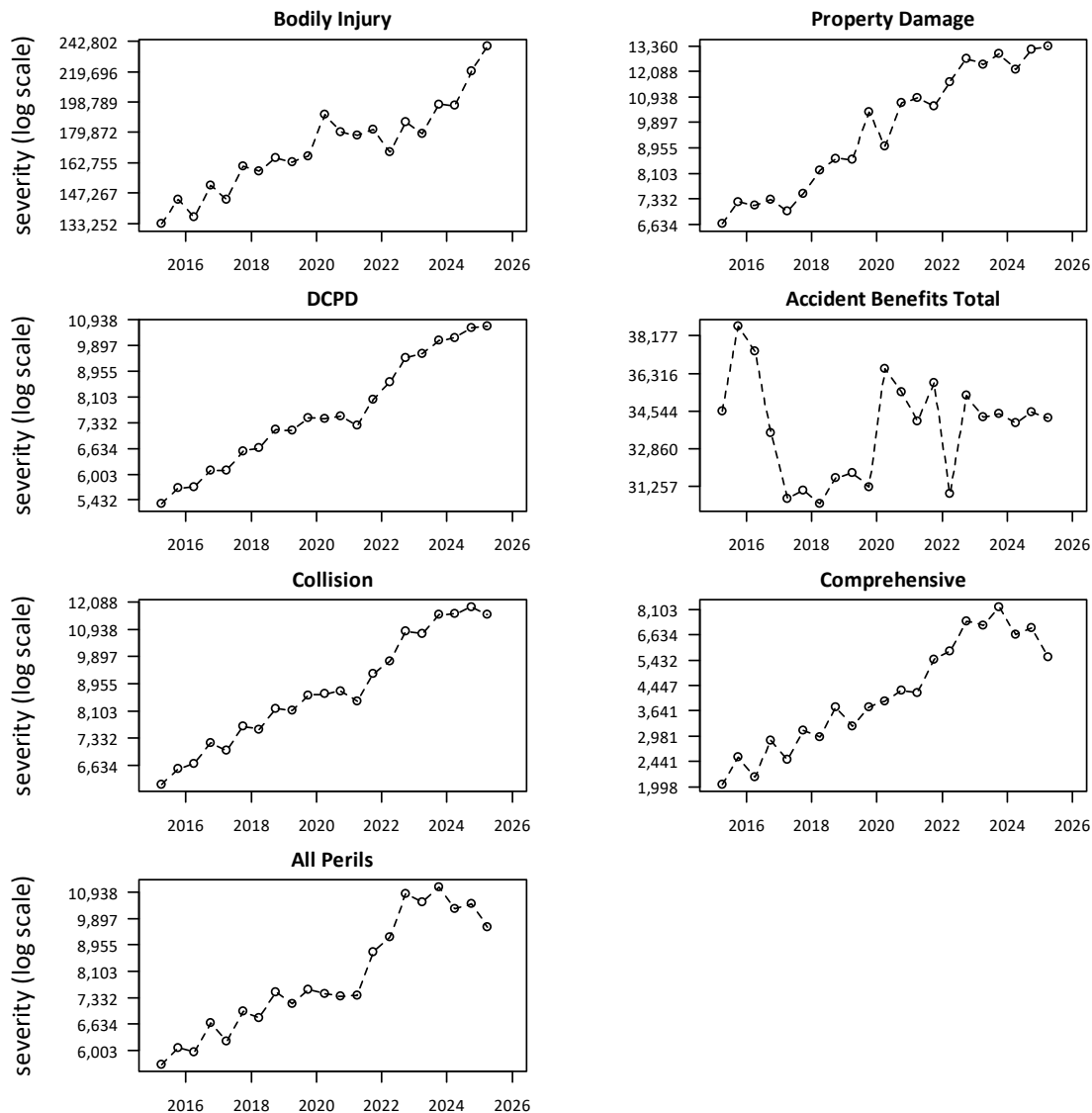
- The loss cost trend rate is not equal to the CPI but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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, the higher loss trend rates should also subside. As shown in Figure 2 through Figure 4, 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 in Figure 5.

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 the future loss trend in Section 4.3 below.

²⁶ Forecasting changes to the future inflation level for a parameter is also challenging.

Figure 5: Historical Severity by Coverage



4.3. 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 costs 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.²⁷ 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 2025-1 for all coverages in Section 6 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, 2025, 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 through 2025).

As described in Section 4.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2025, via an additional 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.

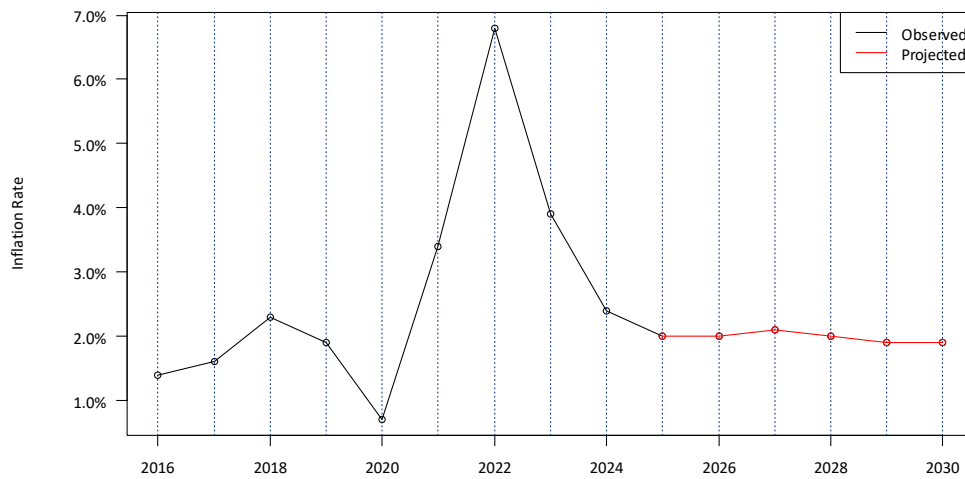
In Figure 6²⁸ we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown, the IMF expects inflation to stabilize around 2.0%.

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.

²⁷ 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.

²⁸ <https://www.imf.org/en/Countries/CAN>

Figure 6: 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.

While we acknowledge the interconnected trade and manufacturing relationships between Canada and the United States, the relationship between US tariffs and auto parts used in Canadian vehicle collision repairs is less clear. We also note the current shifting political landscape as the US government faces public, political, and legal challenges that may change the impacts of tariffs over time. Given the above considerations, we encourage insurers to monitor the impact of tariffs with the use of the most recent information available as tariffs can be a rapidly evolving issue. We plan to evaluate the impact of recent tariffs as more data becomes available.

5. Selected Loss Trend Rates

5.1. Bodily Injury

For the prior review, we selected a loss cost trend rate of +4.8% up to March 31, 2016, and +0.4% thereafter.

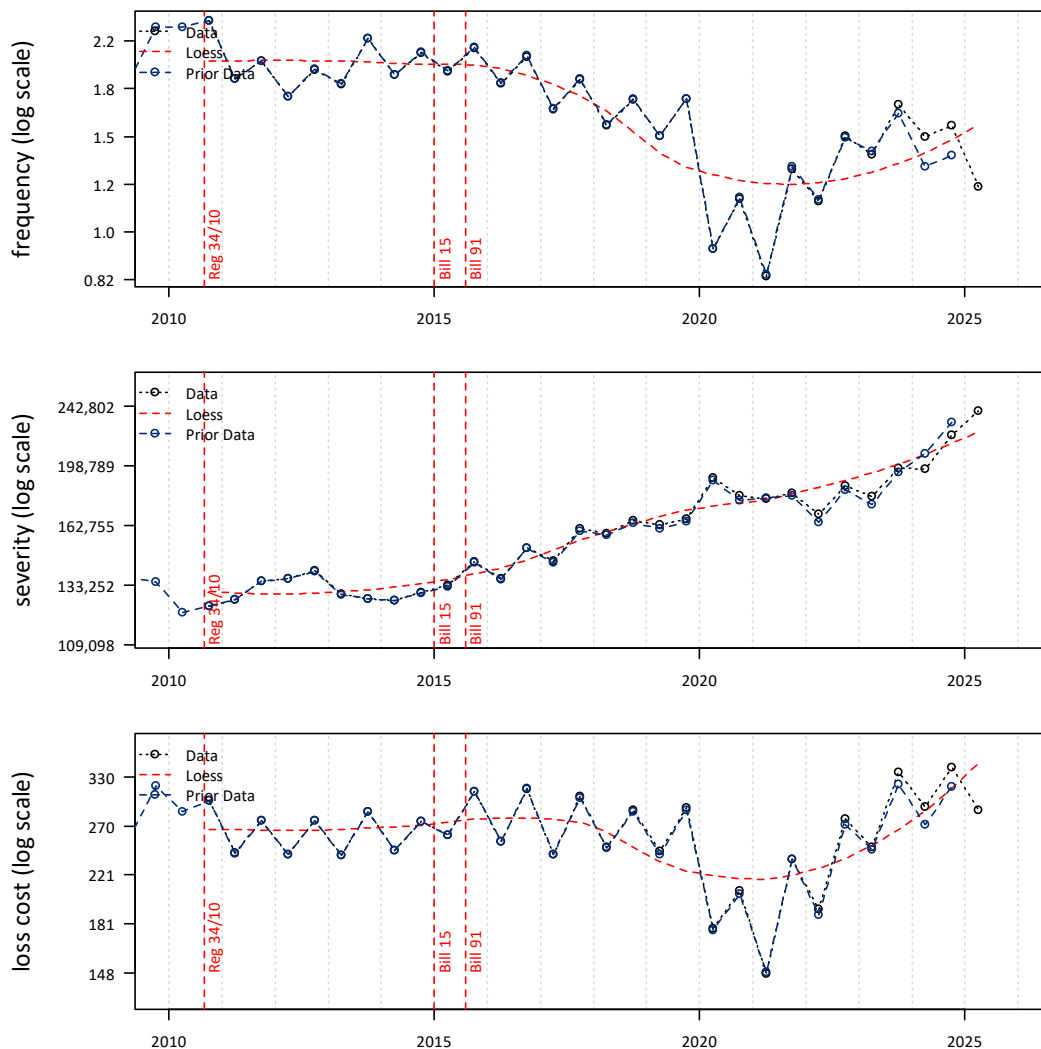
In Figure 7, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010-2 through 2025-1. We include a comparison to the estimated values from our prior evaluation and observe increases in the frequency and decreases in the 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, Bill 15 and Bill 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.²⁹

We note Bills 15 and 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 that fewer bodily injury cases are being pursued since accident benefits claimants no longer have access to the courts. For example, under the prior DRS, claimants may have combined their accident benefits and bodily injury claims and consulted legal counsel with the 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.

²⁹ The *p*-value for the reform scalar parameter(s) shift in severity was insignificant.

Figure 7: 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, 2016,³⁰ a change in the trend parameter at April 1, 2016, and a mobility parameter³¹ are presented in Appendix E.

We fit a frequency model to all accident half-years between 2011-1 and 2025-1, and include a change in trend rate parameter beginning April 1, 2016 ($p = 0.000$), seasonality ($p = 0.000$), and

³⁰ 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.

³¹ See Section 4.2 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 -3.7%³² thereafter. The adjusted R-squared of our proposed frequency model is 0.949.

We fit a severity model to all accident half-years between 2013-1 and 2025-1, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.6%. The adjusted R-squared of our proposed severity model is 0.912.

In Figure 8, 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 +4.6%³³ up to April 1, 2016, and +0.8%³⁴ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.828.

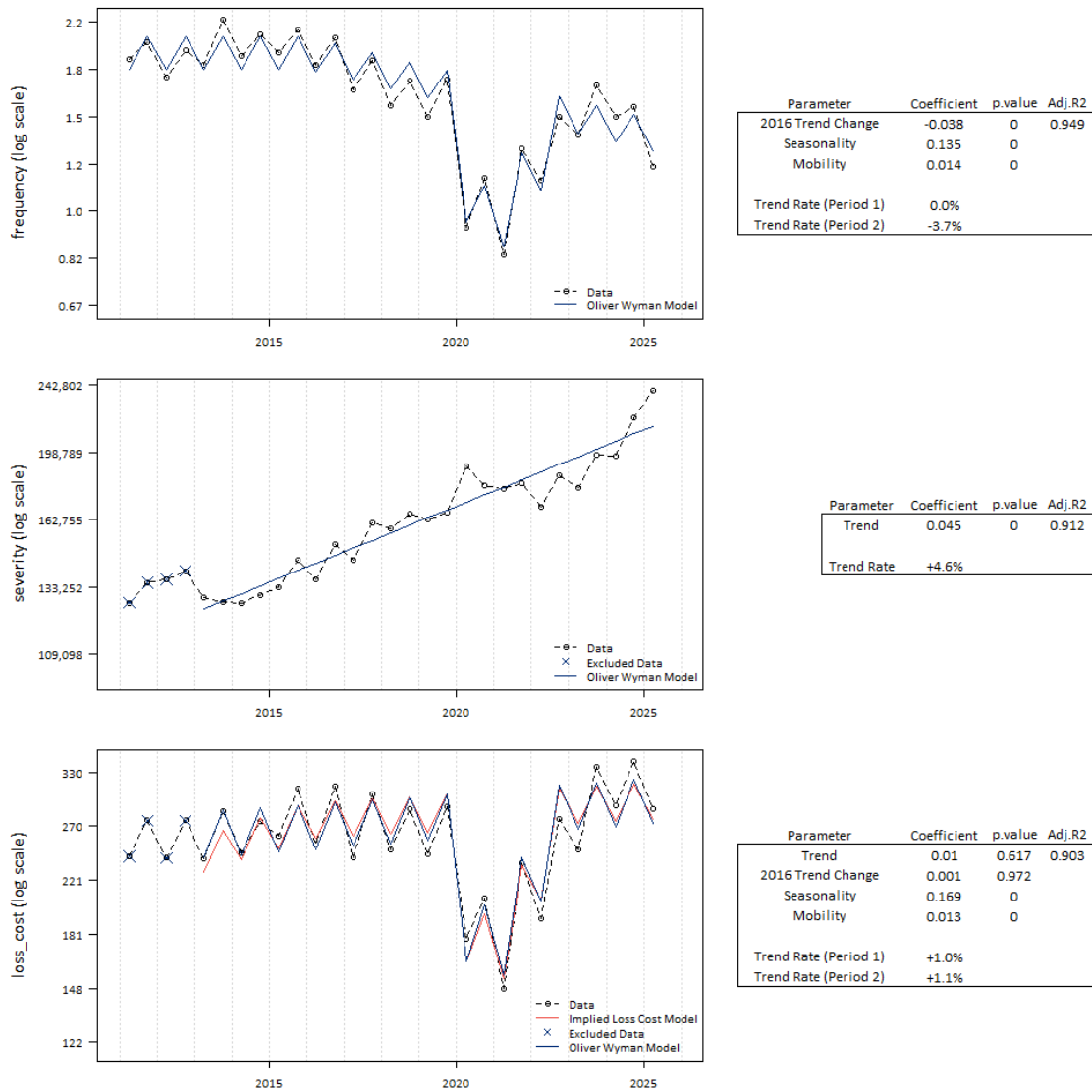
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate prior to April 1, 2016, a slightly higher trend rate after April 1, 2016, a higher adjusted R-squared (0.903), but has p -values that are insignificant for the trend and trend change parameters.

³² = $\exp[0.000 + -0.038] - 1$

³³ = $\exp[0.000 + 0.044] - 1$

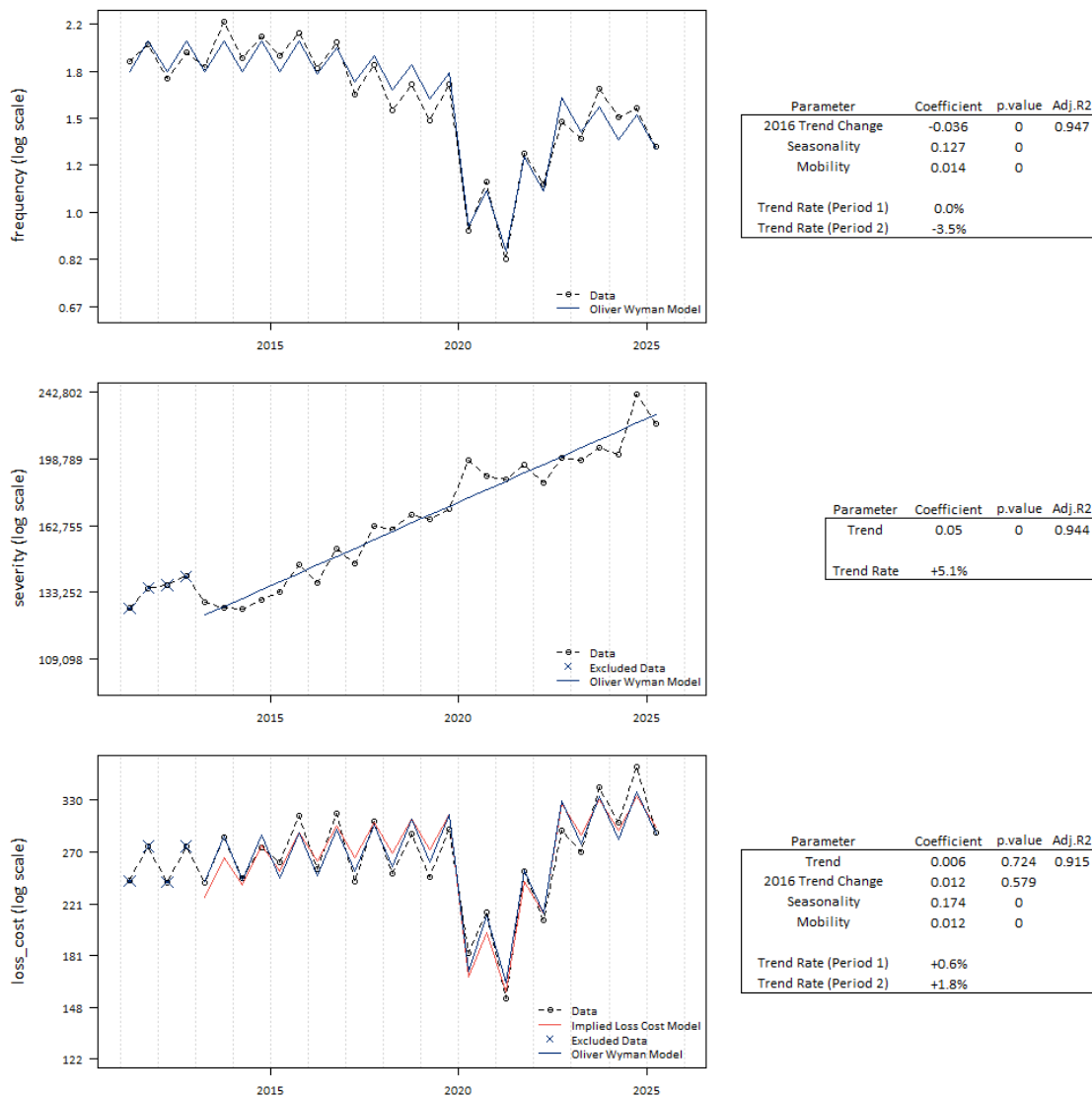
³⁴ = $\exp[0.000 + -0.043 + 0.044] - 1$

Figure 8: Bodily Injury - Fitted Frequency, Severity and Loss Cost



As noted in Section 3.2, our internal analysis of GISA's estimates identified some implied loss development factors that were not consistent with recent diagonals. Given this, we present alternative models with similar parameters to the models shown in Figure 8, using our estimates based on the chain-ladder method in Figure 9.

Figure 9: 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 and
- The severity model using our internal chain-ladder estimates results in a higher trend rate than the model using GISA's estimates.

As both frequency models have similar trend rates, we select a frequency trend rate of 0.0% prior to April 1, 2016, and -3.7% 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 15: Comparison of Trend Rates from Bodily Injury Severity Models

Experience Period	GISA Estimates	Oliver Wyman Estimates
2011-1 to 2025-1	+4.0%	+4.4%
2013-1 to 2025-1	+4.6%	+5.1%
2013-1 to 2024-1	+4.2%	+5.0%

The models presented in Table 15 result in trend rates which range from +4.0% to +5.1%. We also note a relatively flat trend between 2020-1 and 2024-1, followed by significant increases for the immature 2024-2 and 2025-1 severity estimates using the GISA development factors. Considering these factors, we select a severity trend rate of +4.6%, approximately the mid-point of the range shown.

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 +4.6% prior to April 1, 2016, and +0.8%³⁵ 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 15. Please see Appendix F for additional information.

5.2. Property Damage

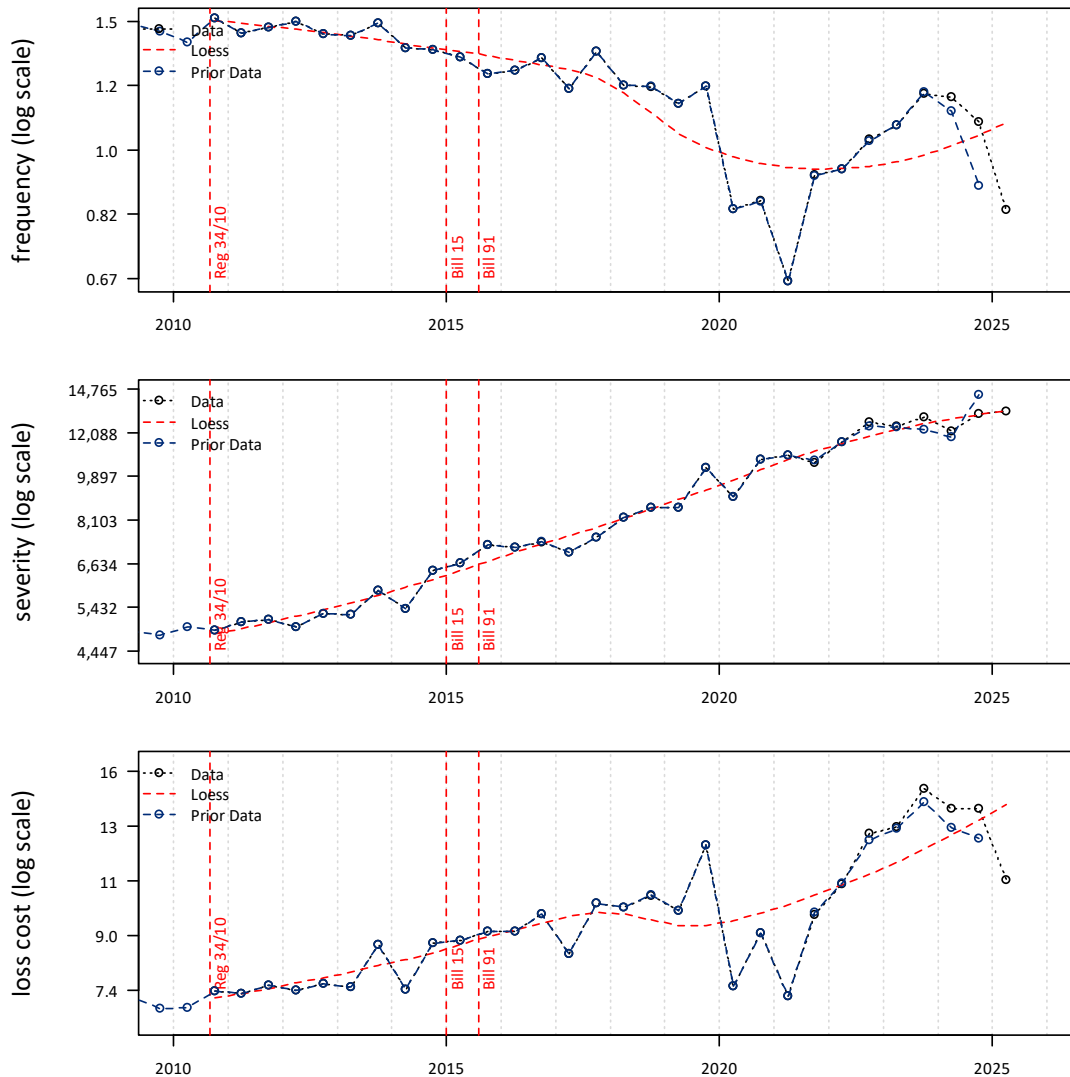
For the prior review, we selected a loss cost trend rate of +5.5% beginning January 1, 2013.

In Figure 10, 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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation and observe increases in frequency in the immature accident periods and a small decrease in the 2024-2 severity estimate. 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 frequency 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.

³⁵ = $\exp[0.045 + -0.038] - 1$

Figure 10: 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 2010-2 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 begin our review of models beginning at 2010-2.

We fit a frequency model to all accident half-years between 2010-2 and 2024-2, and include time ($p = 0.000$), and mobility ($p = 0.000$). The 2025-1 data point was not included in our model due to the uncertainty of this immature and unexplained low point. The implied annual trend rate associated with our fitted frequency model is -2.3%. The adjusted R-squared of our proposed frequency model is 0.943.

We fit a severity model to all accident half-years between 2013-1 and 2025-1, and include time ($p = 0.000$) and a change in trend parameter at 2022-2 ($p = 0.033$). The implied annual trend rate

associated with our fitted severity model is +8.9% up to October 1, 2022, and +4.3%³⁶ thereafter. The adjusted R-squared of our proposed severity model is 0.968.

In Figure 11, 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 +6.4%³⁷ up to October 1, 2022, and +1.9%³⁸ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.871.

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 before October 1, 2022, a higher trend rate thereafter, and a slightly higher adjusted R-squared (0.920). However, the trend change parameter has a *p*-value that is not significant.

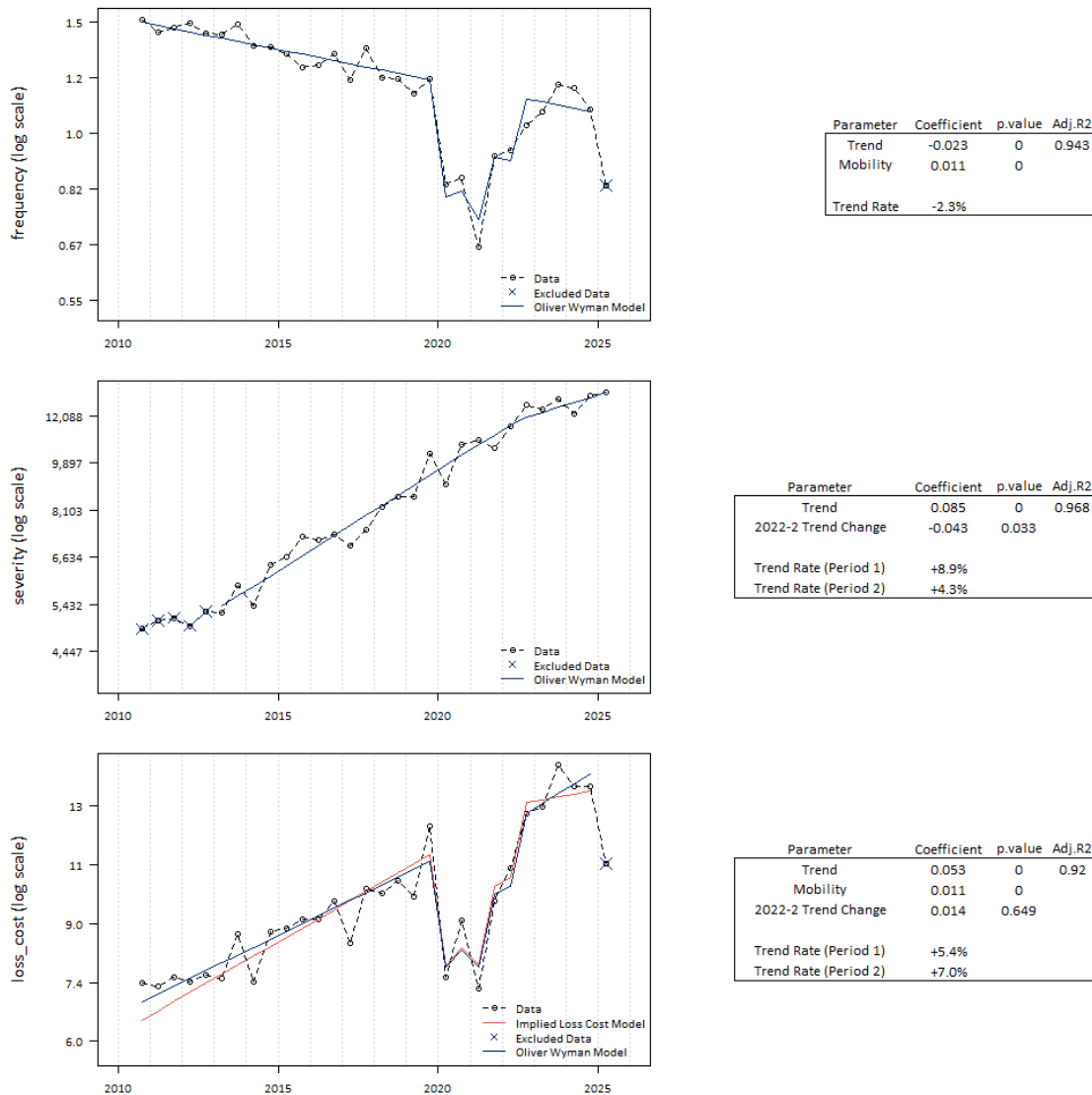
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.4% up to October 1, 2022, and +1.9% thereafter.

³⁶ = $\exp[0.085 + -0.043] - 1$

³⁷ = $\exp[-0.023 + 0.085] - 1$

³⁸ = $\exp[-0.023 + 0.085 + -0.043] - 1$

Figure 11: Property Damage – Fitted Frequency, Severity and Loss Cost



5.3. Direct Compensation Property Damage

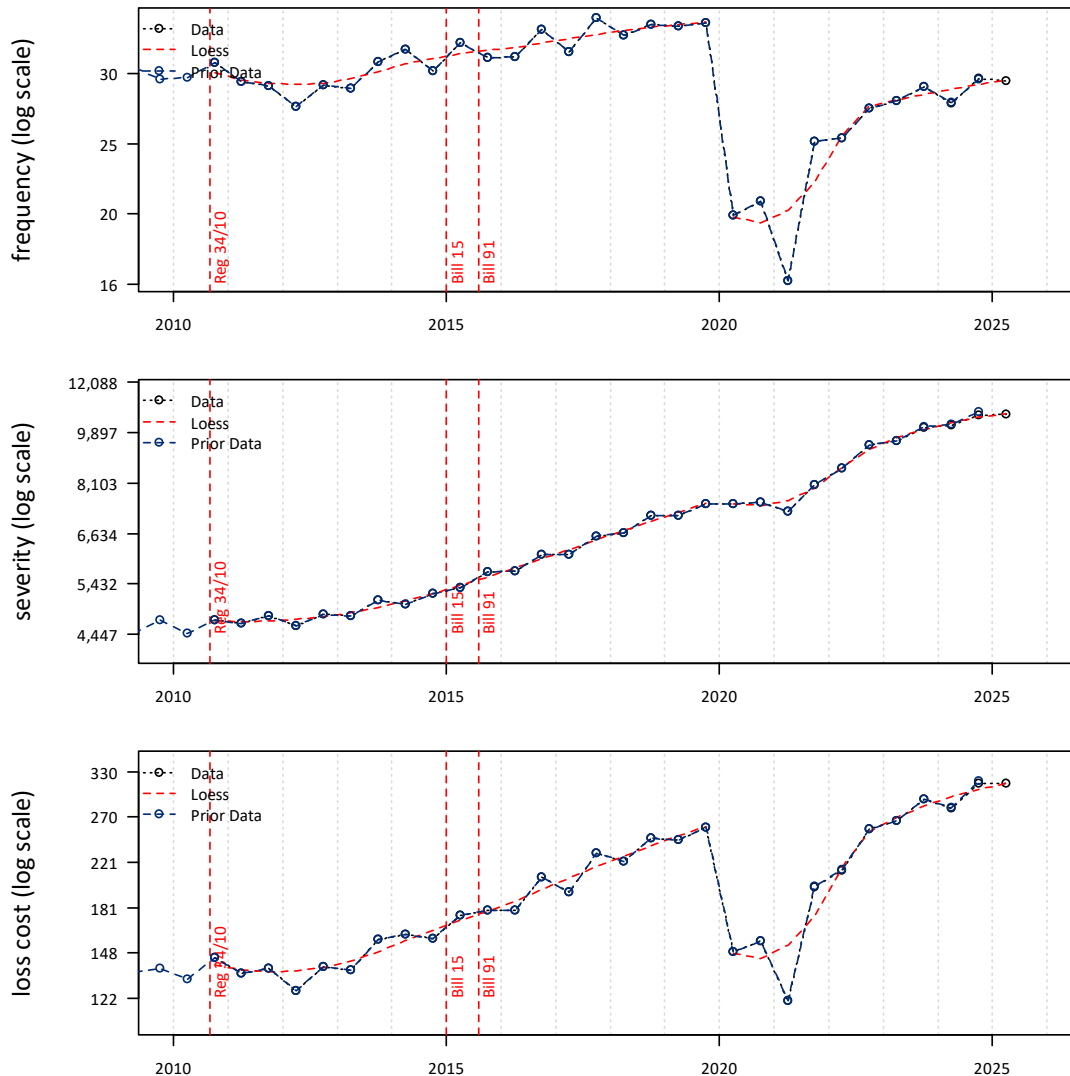
For the prior review, we selected a loss cost trend of +8.6%.

In Figure 12, 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 2010-2 through 2025-1. 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, it remains below pre-pandemic frequency levels.

Figure 12: 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 2010-2, 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 2025-1, 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 2025-1 and include time ($p = 0.000$), excess inflation ($p = 0.002$), and a 2023-2 trend change parameter ($p = 0.114$). While we recognize the trend change parameter has a p -value that is not significant, we note the following:

- The addition of the variable improves the R-squared value.
- The four most recent data points demonstrate that severity trend has moderated as higher-than-average inflationary levels have subsided.
- We observe a similar trend change for property damage and collision, and these coverages have historically had similar patterns to DCPD.

The implied annual trend rate associated with our fitted severity model is +6.3% up to October 1, 2023, and +2.8%³⁹ thereafter. The adjusted R-squared of our proposed severity model is 0.987.

In Figure 13, 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%⁴⁰ up to October 1, 2023, and +4.9%⁴¹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.960.

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 higher trend rates and a slightly higher adjusted R-squared (0.962).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +8.6% up to October 1, 2023, and +4.9% thereafter.

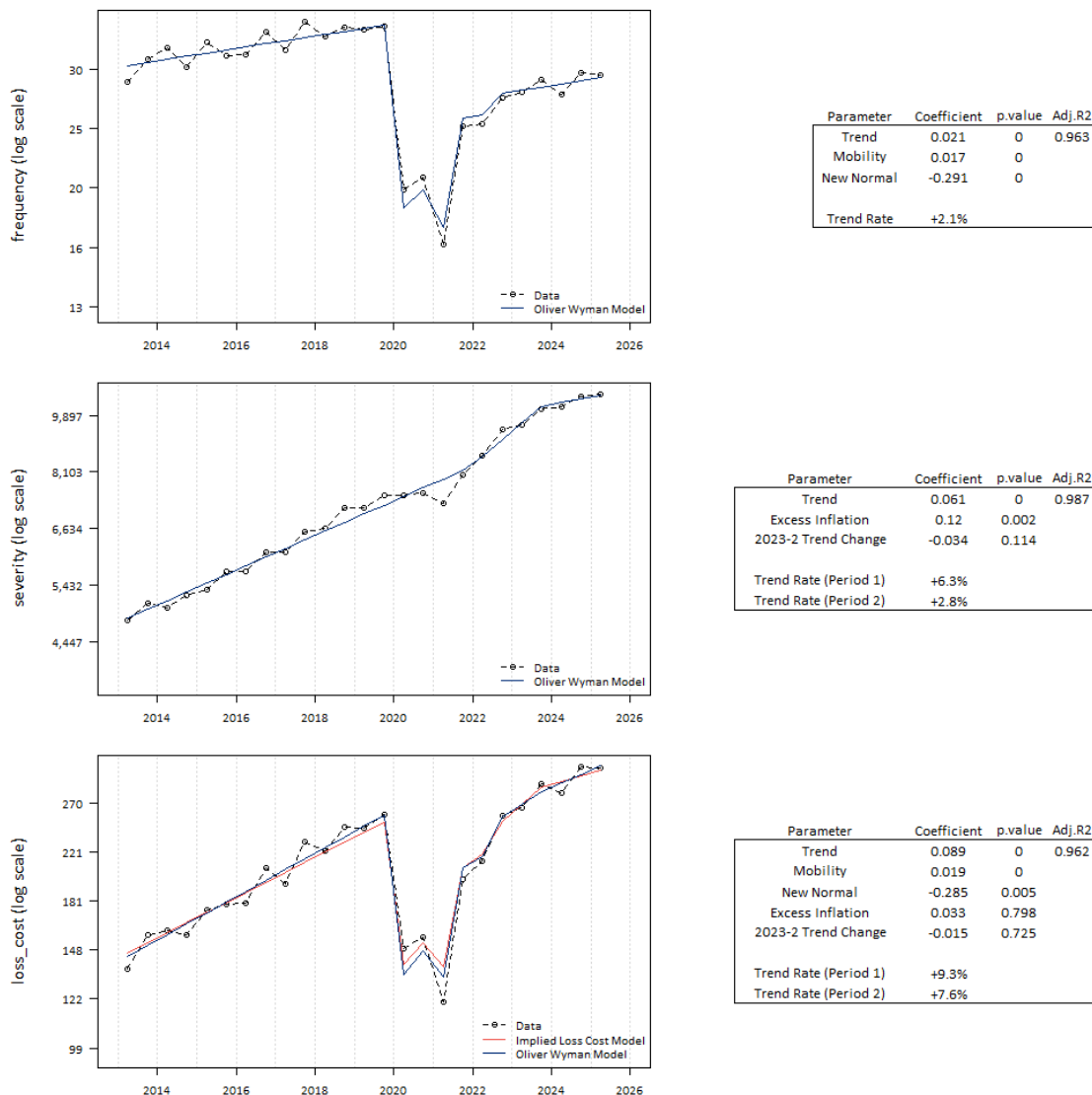
Please refer to Section 7 on additional guidance on the excess inflation parameter.

³⁹ = $\exp[0.061 + -0.034] - 1$

⁴⁰ = $\exp[0.021 + 0.061] - 1$

⁴¹ = $\exp[0.021 + 0.061 + -0.034] - 1$

Figure 13: Direct Compensation Property Damage – Fitted Frequency, Severity and Loss Cost



5.4. 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 +7.3% up to May 31, 2016, and +2.1% thereafter. Our model also included a one-time scalar shift of -25.0% coincident with the reforms in 2016.

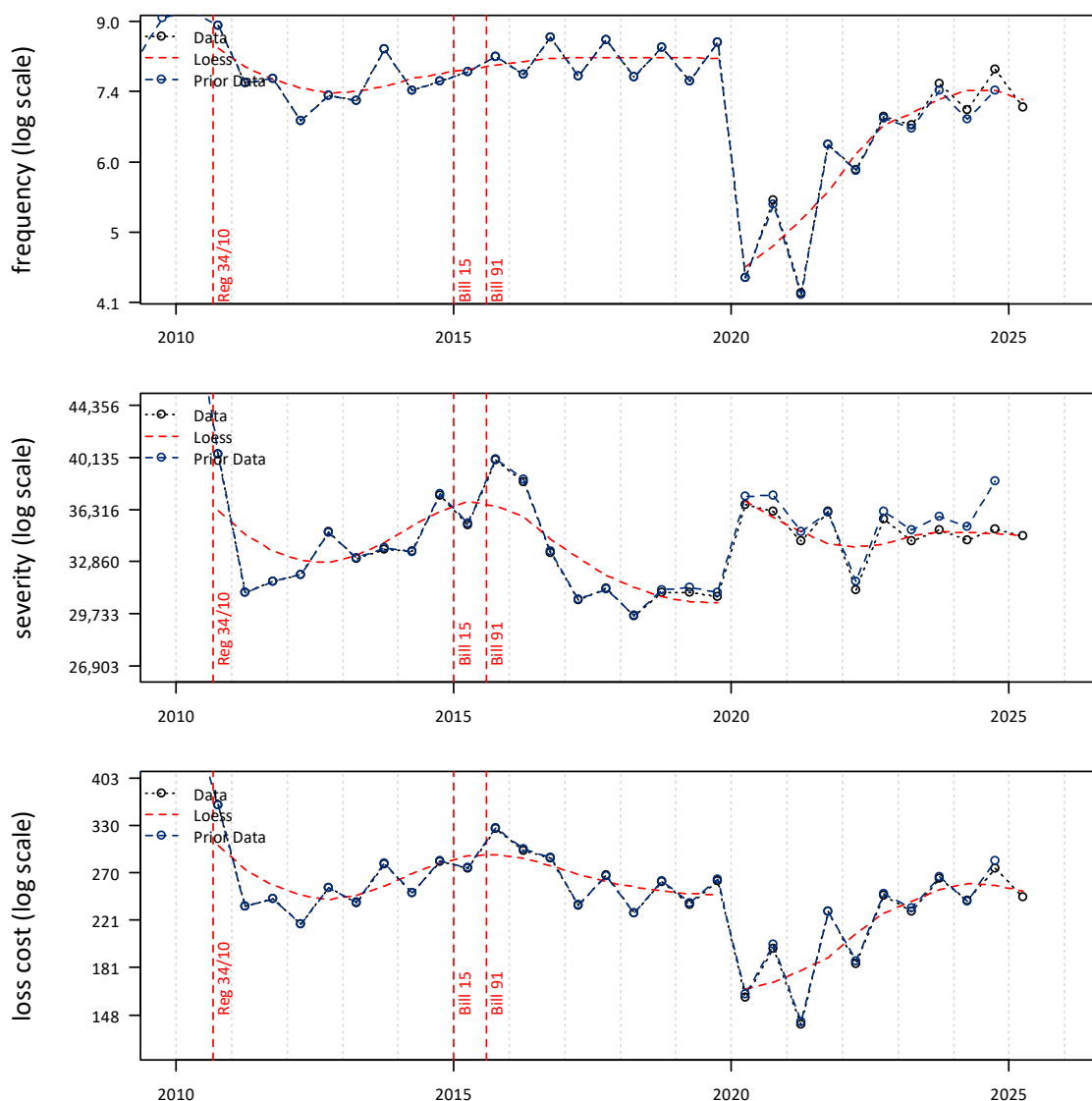
In Figure 14, we present the estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation. We include a comparison to the estimated values used in our prior evaluation and

observe increases in the frequency estimates and 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 slightly below pre-pandemic levels.

Figure 14: Observed Accident Benefits - Total Medical & Rehabilitation including Attendant Care 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 parameters⁴² 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 2011-2⁴³ and 2025-1, and include time ($p = 0.000$), a reform trend change parameter beginning June 1, 2016 ($p = 0.327$), 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 +2.2% up to June 1, 2016, and +1.1%⁴⁴ 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 2025-1, 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 ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.0% before January 1, 2020, and -1.0%⁴⁵ thereafter. The modeled scalar parameters correspond to a 26.8%⁴⁶ decrease and a 13.8%⁴⁷ increase at June 1, 2016, and January 1, 2020, respectively. The adjusted R-squared of our proposed severity model is 0.811.

In summary,⁴⁸ 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 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 +6.2%⁴⁹ up to June 1, 2016, +5.1%⁵⁰ from June 1, 2016, to January 1, 2020, and 0.0%⁵¹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.916.

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 with, or impact similar time periods as, 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 2025-1, and include time ($p =$

⁴² 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.

⁴³ 2011-1 appears to be an unusually high point, so we, therefore, begin at 2011-2.

⁴⁴ $= \exp[0.022 + -0.011] - 1$

⁴⁵ $= \exp[0.040 + -0.042] - 1$

⁴⁶ $= \exp[-0.311] - 1$

⁴⁷ $= \exp[0.129] - 1$

⁴⁸ Refer to Appendix F for details on the phase-in.

⁴⁹ $= \exp[0.022 + 0.039] - 1$

⁵⁰ $= \exp[0.022 + -0.011 + 0.039] - 1$

⁵¹ $= \exp[0.021 + -0.011 + 0.039 + -0.049] - 1$

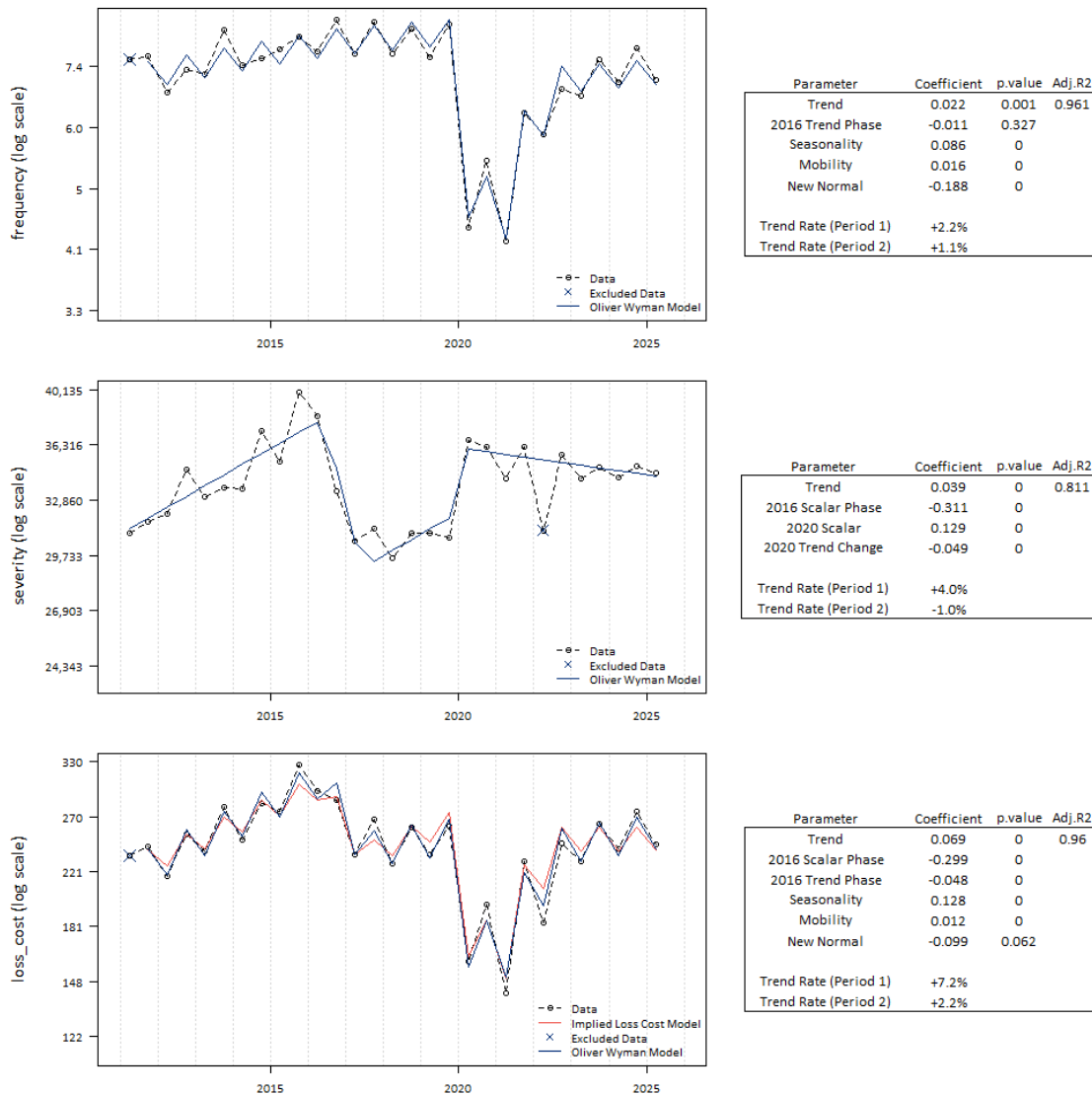
0.000), a reform scalar parameter beginning June 1, 2016 ($p = 0.000$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.001$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.062$). The model fit to loss costs directly, rather than on a combination 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 (0.960).

Given the higher adjusted R-squared value and significance of the reform parameters, we base our selection on the direct loss cost model. We select a loss cost trend rate of +7.2% prior to June 1, 2016, and +2.2%⁵² thereafter, once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 25.8%⁵³ decrease in loss cost.

⁵² = $\exp[0.069 + -0.048] - 1$

⁵³ = $\exp[-0.299] - 1$

Figure 15: Accident Benefits - Total Medical & Rehabilitation, including Attendant Care - Fitted Frequency, Severity and Loss Cost



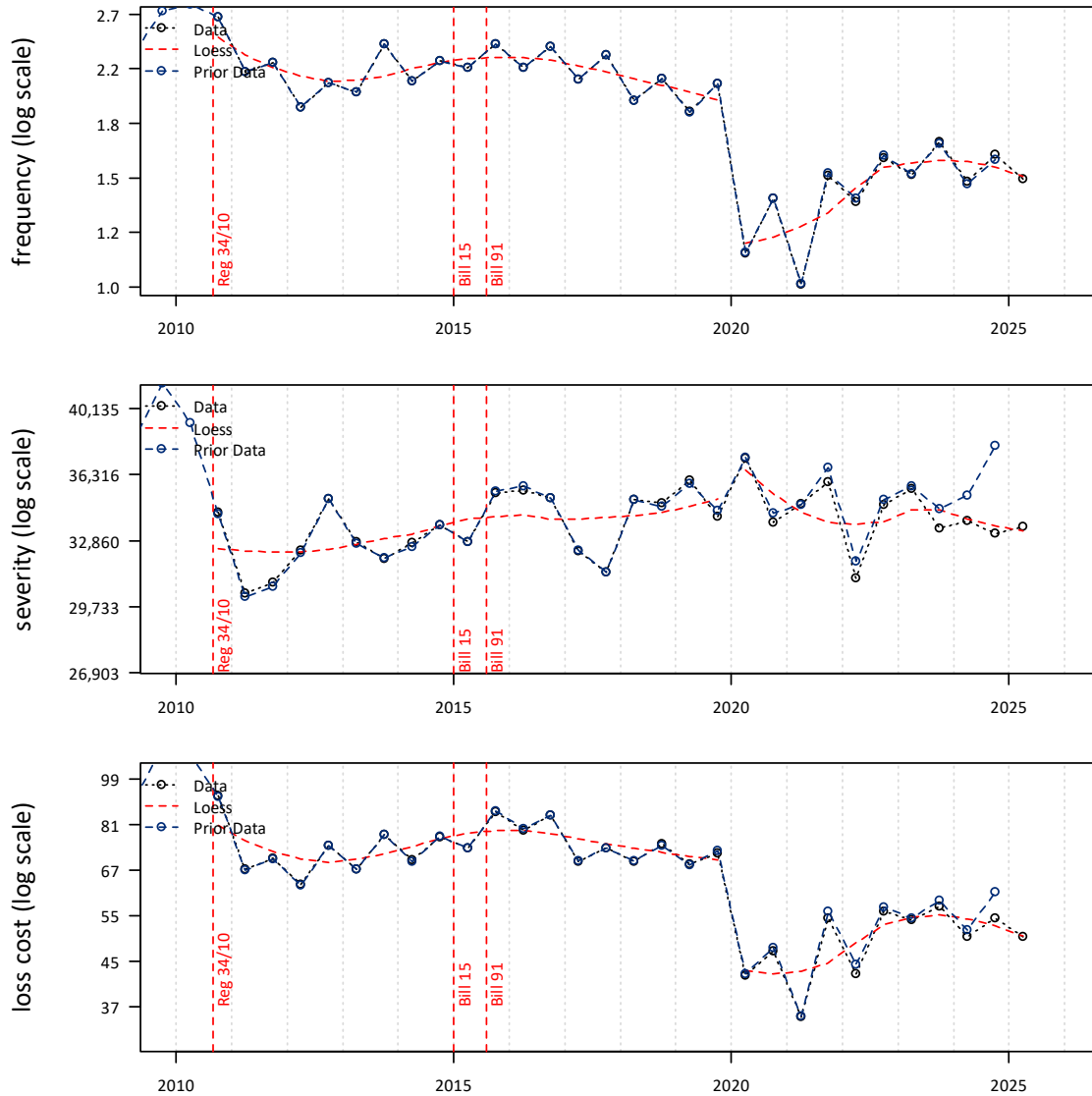
Accident Benefits – Total Disability Income

For the prior review, we selected a loss cost trend rate of +5.5% up to May 31, 2016, and -2.0% thereafter. Our model also included a one-time scalar shift of -12.5% coincident with the reforms in 2016.

In Figure 16, 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 2010-2 through 2025-1. 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 levels.

Figure 16: Observed Accident Benefits - Total Disability Income 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 parameters⁵⁴ 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 2025-1, and include time ($p = 0.009$), a reform trend rate parameter beginning June 1, 2016 ($p = 0.000$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.061$). The implied annual trend rate associated with our fitted frequency model is +2.1% up to June 1, 2016, and -3.9%⁵⁵ thereafter. The adjusted R-squared of our proposed frequency model is 0.974.

We observe significant volatility in the severity data. We fit a severity model to all accident half-years between 2012-1 and 2025-1, and include time ($p = 0.730$) and a reform scalar parameter beginning June 1, 2016 ($p = 0.881$). The modeled scalar parameter corresponds to a 0.6%⁵⁶ increase at June 1, 2016. While the trend and reform scalar parameters have a p -value that is insignificant, the p -values are significant in the direct loss cost model. For models excluding this parameter, please refer to Appendix E. The implied annual trend rate associated with our fitted severity model is +0.2%. The adjusted R-squared value of our proposed severity model is -0.044. We attribute this low R-squared to the model's inability to explain the high variability in the data.

While contrary to some of our observations for accident benefits total disability income,⁵⁷ we have generally found 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 17, 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 +2.3%⁵⁸ up to June 1, 2016, and -3.7%⁵⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.958.

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 one-time decrease at June 1, 2016, and a higher adjusted R-squared (0.976).

Given the higher adjusted R-squared value and significance of all parameters, we base our selection on the direct loss cost model. We select a loss cost trend rate of +5.3% prior to June 1, 2016, and -3.2%⁶⁰ thereafter, once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 10.6%⁶¹ decrease in loss cost.

⁵⁴ 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.

⁵⁵ $= \exp[0.021 + -0.060] - 1$

⁵⁶ $= \exp[0.006] - 1$

⁵⁷ Refer to Appendix F for details on the phase-in.

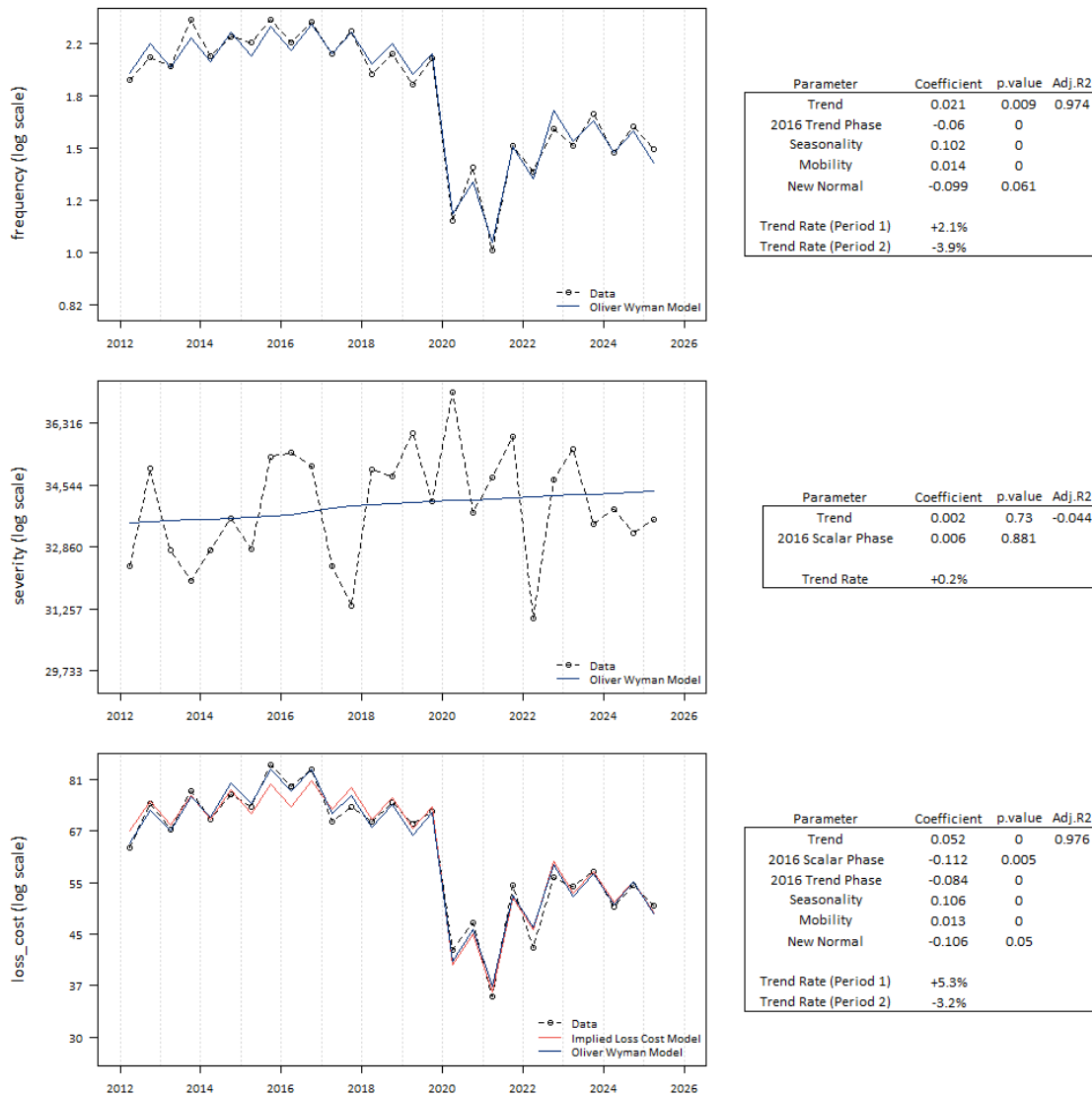
⁵⁸ $= \exp[0.021 + 0.002] - 1$

⁵⁹ $= \exp[0.021 + -0.060 + 0.002] - 1$

⁶⁰ $= \exp[0.052 + -0.084] - 1$

⁶¹ $= \exp[-0.112] - 1$

Figure 17: Accident Benefits - Total Disability Income – Fitted Frequency, Severity and Loss Cost



Accident Benefits – Funeral & Death Benefits

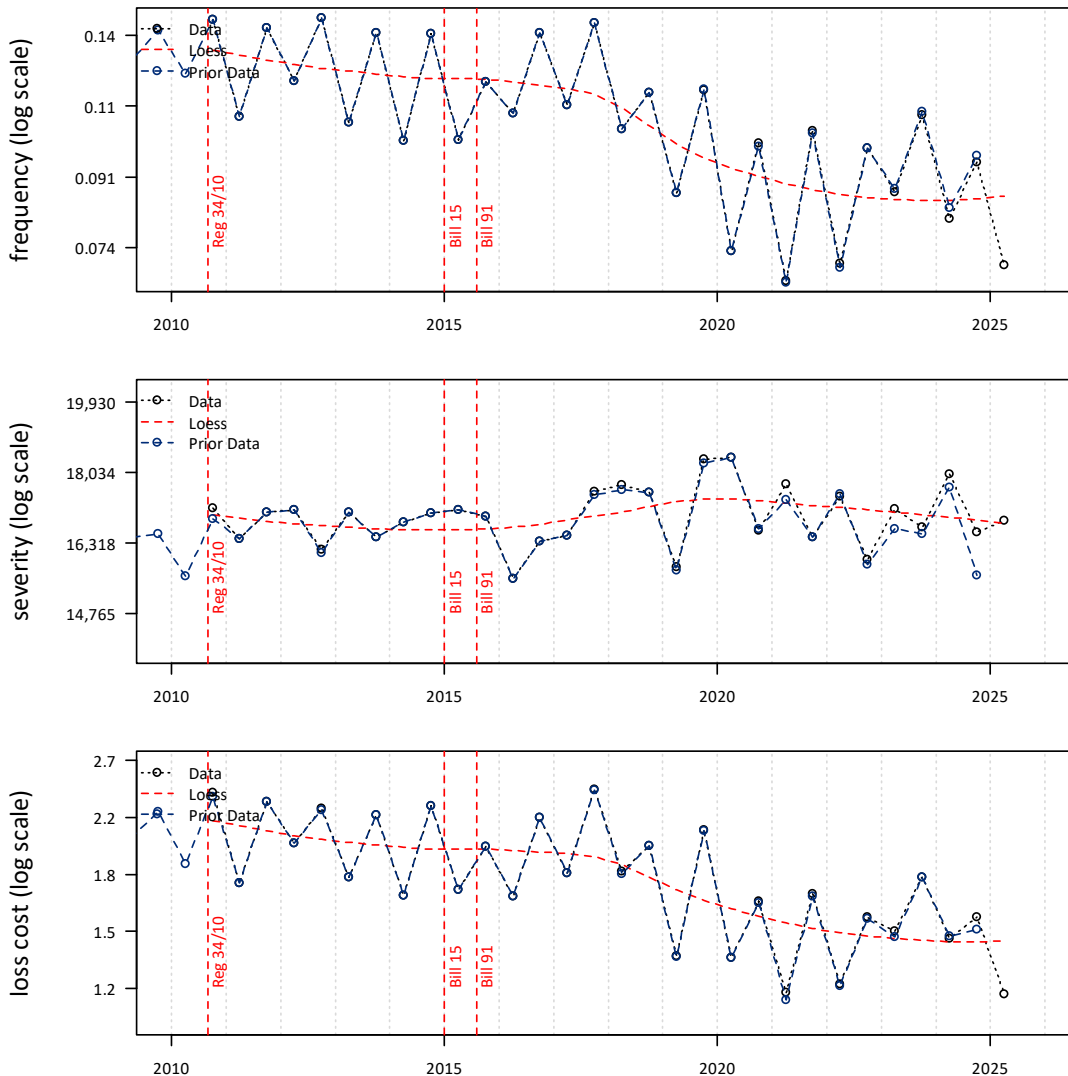
For the prior review, selected a loss cost trend rate of -2.8%.

In Figure 18, 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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation and observe that some of the immature severity estimates have increased slightly. 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. We note that frequency was decreasing before the pandemic and appears to have stabilized at a lower level since the start of the pandemic.

Figure 18: Observed Accident Benefits - Funeral & Death Benefits 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 2025-1, 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 -3.1%. The adjusted R-squared of our proposed frequency model is 0.900.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, and include only time ($p = 0.418$). The implied annual trend rate associated with our fitted severity model is +0.2%. The adjusted R-squared of our proposed severity model is -0.013. We attribute this low R-squared to the model's inability to explain the high variability in the data.

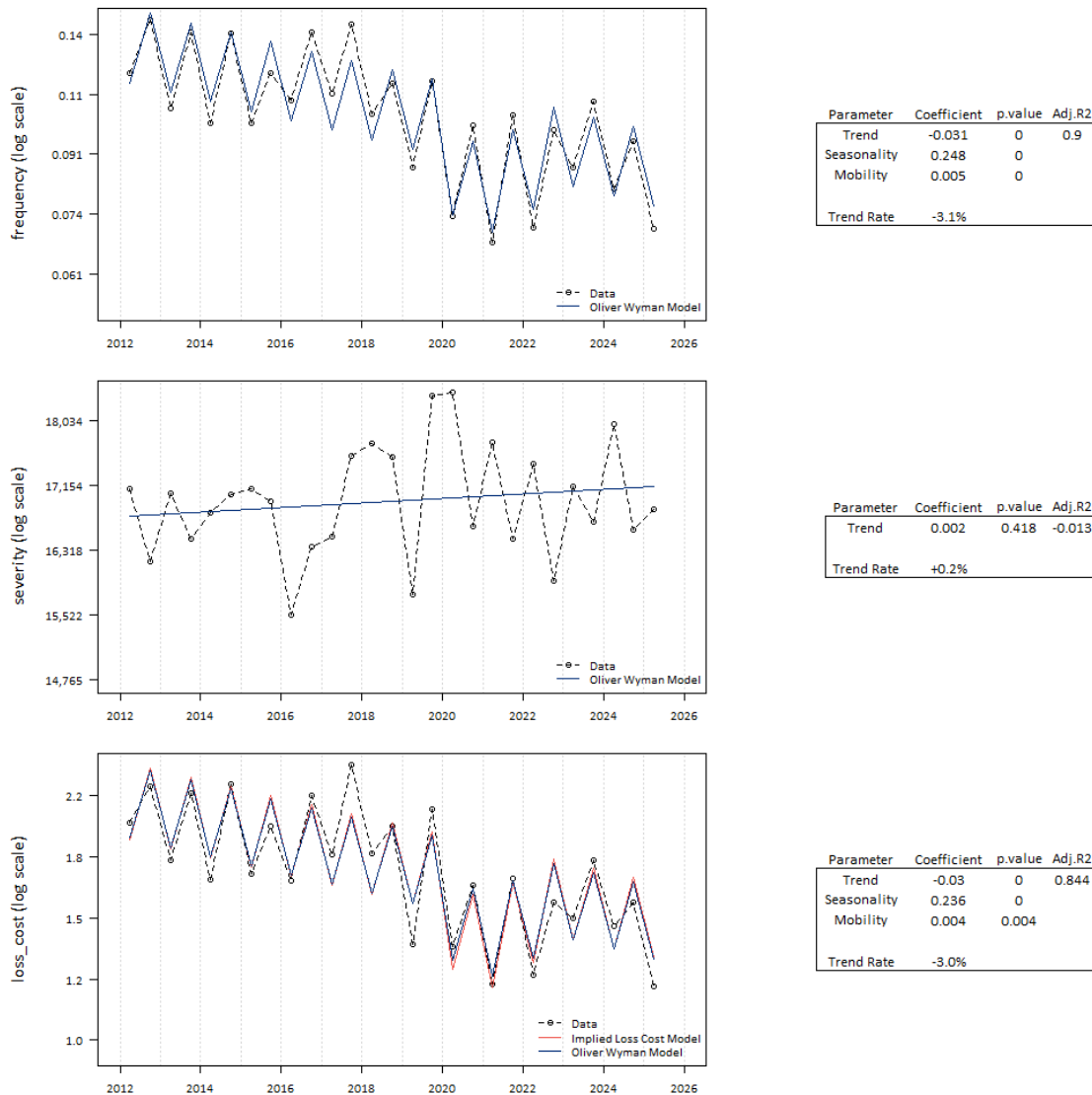
In Figure 19, we present a comparison between the observed values and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -2.9%.⁶² The implied adjusted R-squared of the combined frequency and severity model is 0.834.

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 (0.844).

Given the similar resulting trend rates and adjusted R-squared values, we base our selection on the combined frequency and severity model. We select a past and future loss cost trend rate of -2.9%.

⁶² = $\exp[-0.031 + 0.002] - 1$

Figure 19: Accident Benefits - Funeral & Death Benefits - Fitted Frequency, Severity and Loss Cost



Accident Benefits – Total

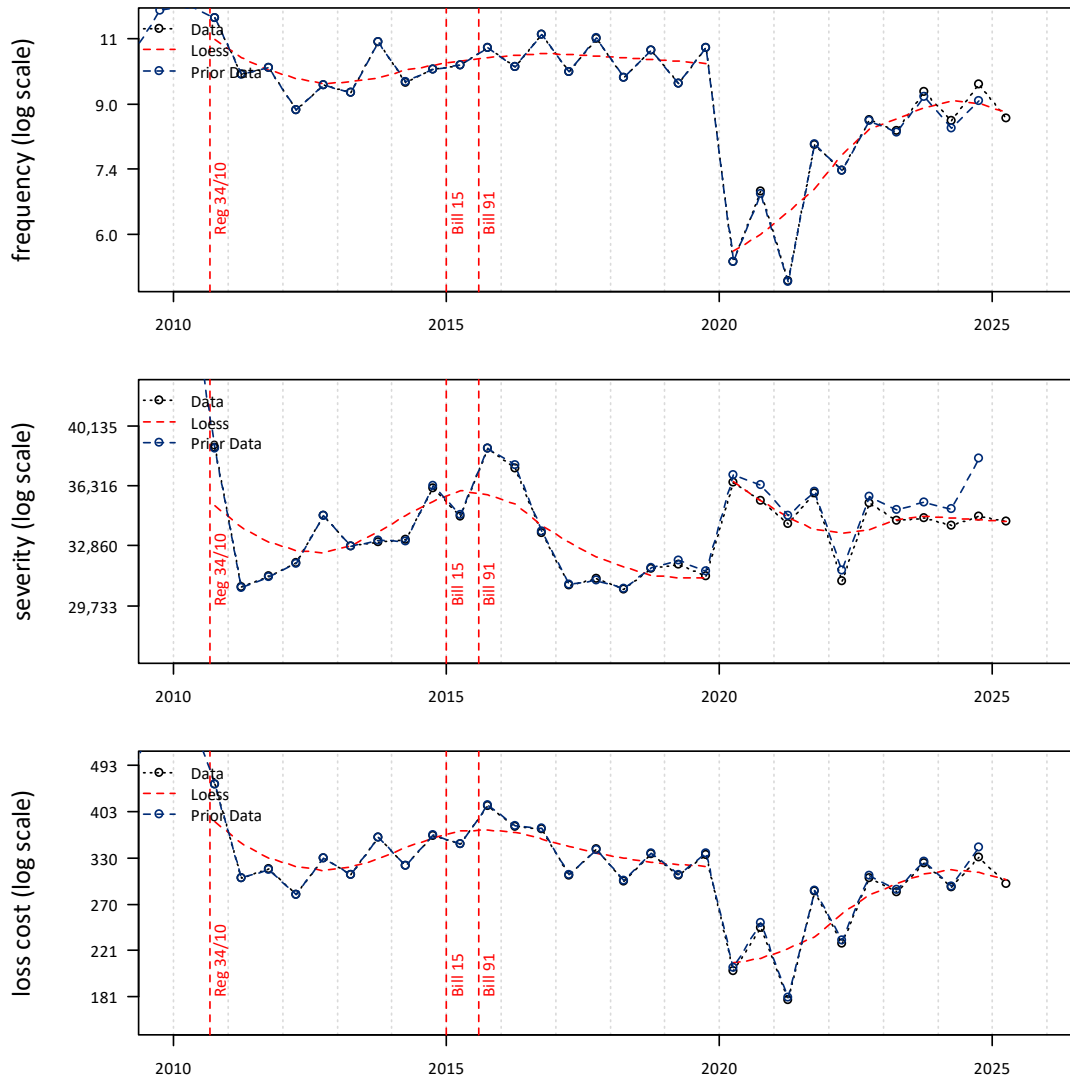
For the prior review, we selected a loss cost trend rate of +5.6% up to May 31, 2016, and +1.2% thereafter. Our model also included a one-time scalar shift of -20.5% coincident with the reforms in 2016.

In Figure 20, 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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation and observe that 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 20: Observed Accident Benefits - Total 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 2025-1, and include time ($p = 0.022$), a change in trend rate parameter beginning June 1, 2016 ($p = 0.337$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.002$). 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 +1.4% up to June 1, 2016, and +0.3⁶³ thereafter. The adjusted R-squared of our proposed frequency model is 0.956.

We fit a severity model to all accident half-years between 2011-1 and 2025-1, 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 ($p = 0.000$), 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 +3.7%, before January 1, 2020, and -1.0%⁶⁴ thereafter. The modeled scalar parameters correspond to a 23.2%⁶⁵ decrease and a 11.2%⁶⁶ increase at June 1, 2016, and January 1, 2020, respectively. The adjusted R-squared of our proposed severity model is 0.812.

In Figure 21, 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 +5.1%⁶⁷ up to June 1, 2016, +3.9%⁶⁸ after June 1, 2016, but before January 1, 2020, and -0.7%⁶⁹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.935.

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 with, or impact similar time periods as, 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 2025-1, 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 ($p = 0.001$), seasonality ($p = 0.000$), mobility ($p = 0.000$), and a 2022-2 new normal scalar ($p = 0.091$). 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 (0.953).

Given the higher adjusted R-squared value, the relative parsimony of the direct loss cost model, and significance of the reform parameters, 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 +1.0%⁷⁰ thereafter, once the reforms were fully implemented. The modeled scalar parameter at June 1, 2016, corresponds to a 21.0%⁷¹ decrease in loss cost.

⁶³ = $\exp[0.014 + -0.011] - 1$

⁶⁴ = $\exp[0.036 + -0.046] - 1$

⁶⁵ = $\exp[-0.264] - 1$

⁶⁶ = $\exp[0.106] - 1$

⁶⁷ = $\exp[0.014 + 0.036] - 1$

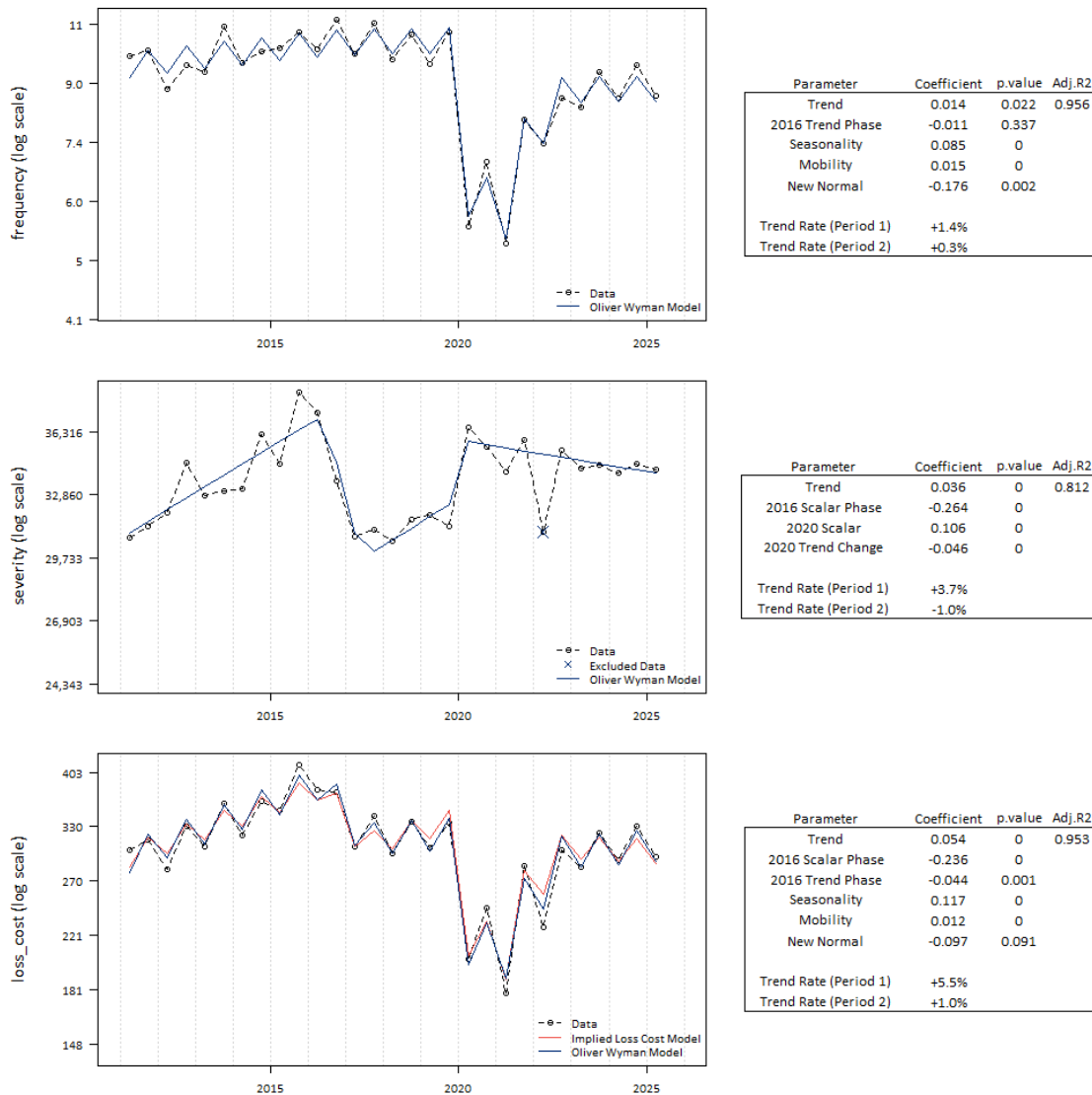
⁶⁸ = $\exp[0.014 + -0.011 + 0.036] - 1$

⁶⁹ = $\exp[0.014 + -0.011 + 0.036 + -0.046] - 1$

⁷⁰ = $\exp[0.054 + -0.044] - 1$

⁷¹ = $\exp[-0.236] - 1$

Figure 21: Accident Benefits - Total - Fitted Frequency, Severity and Loss Cost



5.5. Collision

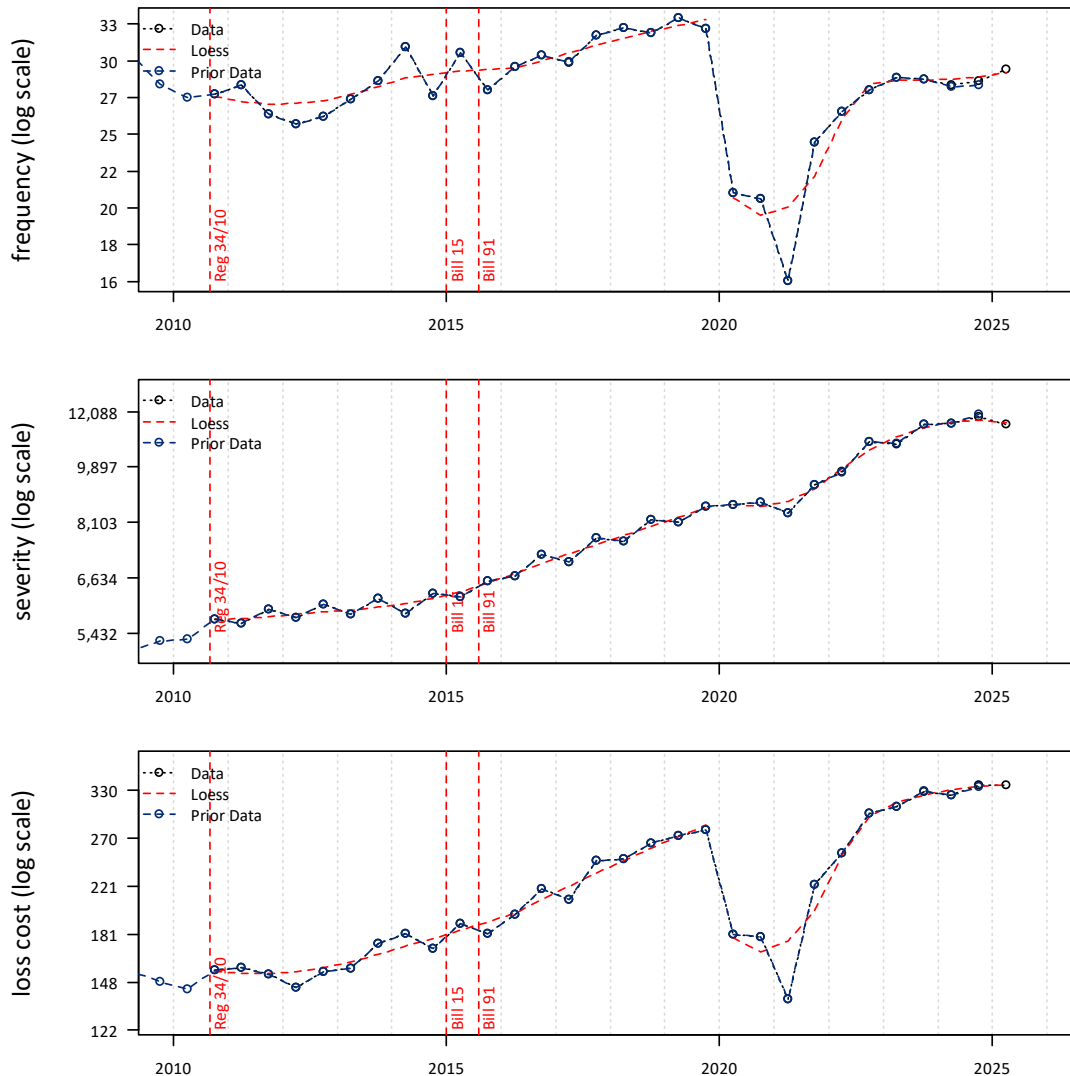
For the prior review, we selected a loss cost trend rate of +8.6%.

In Figure 22, 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 2010-2 through 2025-1. 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 then, it remains below pre-pandemic levels.

Figure 22: 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 2014-1 (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 2025-1, and include time ($p = 0.002$), 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 0.920.

We fit a severity model to all accident half-years between 2014-1 and 2025-1 and include time ($p = 0.000$), seasonality ($p = 0.002$), excess inflation ($p = 0.001$), and a change in trend parameter at 2023-2 ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +6.0% up to October 1, 2023, and +0.9%⁷² thereafter. The adjusted R-squared of our proposed severity model is 0.988.

In Figure 23, 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%⁷³ up to October 1, 2023, and +3.3%⁷⁴ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.936.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate before October 1, 2023, a slightly lower trend rate thereafter, and a slightly higher adjusted R-squared (0.938); however, the p -value for seasonality, excess inflation, and the change in trend parameter at 2023-2 is not significant.

We base our selection on the combined frequency and severity model due to the significance of all parameters. We select a loss cost trend rate of +8.6% up to October 1, 2023, and +3.3% thereafter.

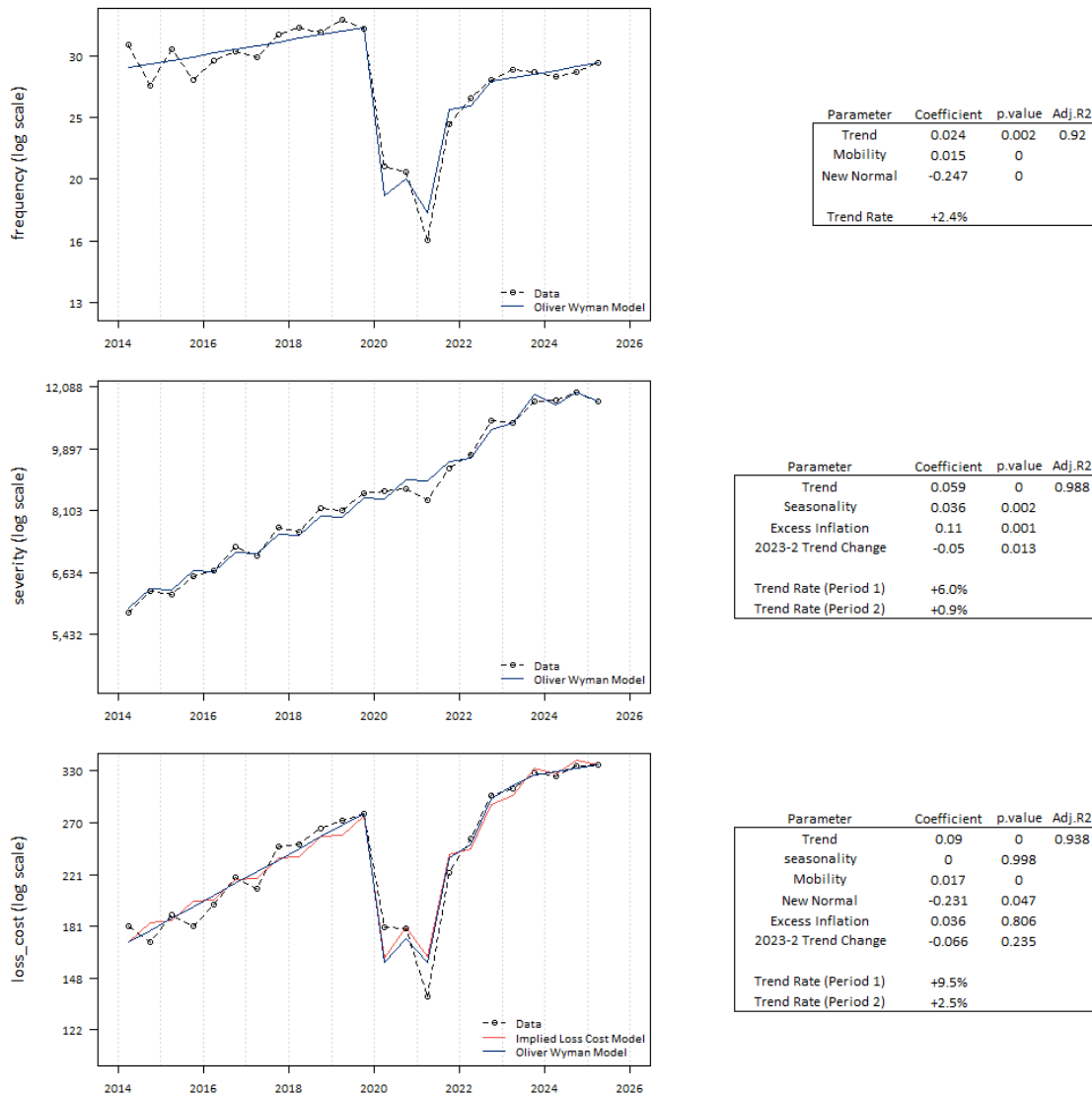
Please refer to Section 7 on additional guidance on the excess inflation parameter.

⁷² = $\exp[0.059 + -0.050] - 1$

⁷³ = $\exp[0.024 + 0.059] - 1$

⁷⁴ = $\exp[0.024 + 0.059 + -0.050] - 1$

Figure 23: Collision – Fitted Frequency, Severity and Loss Cost



5.6. 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

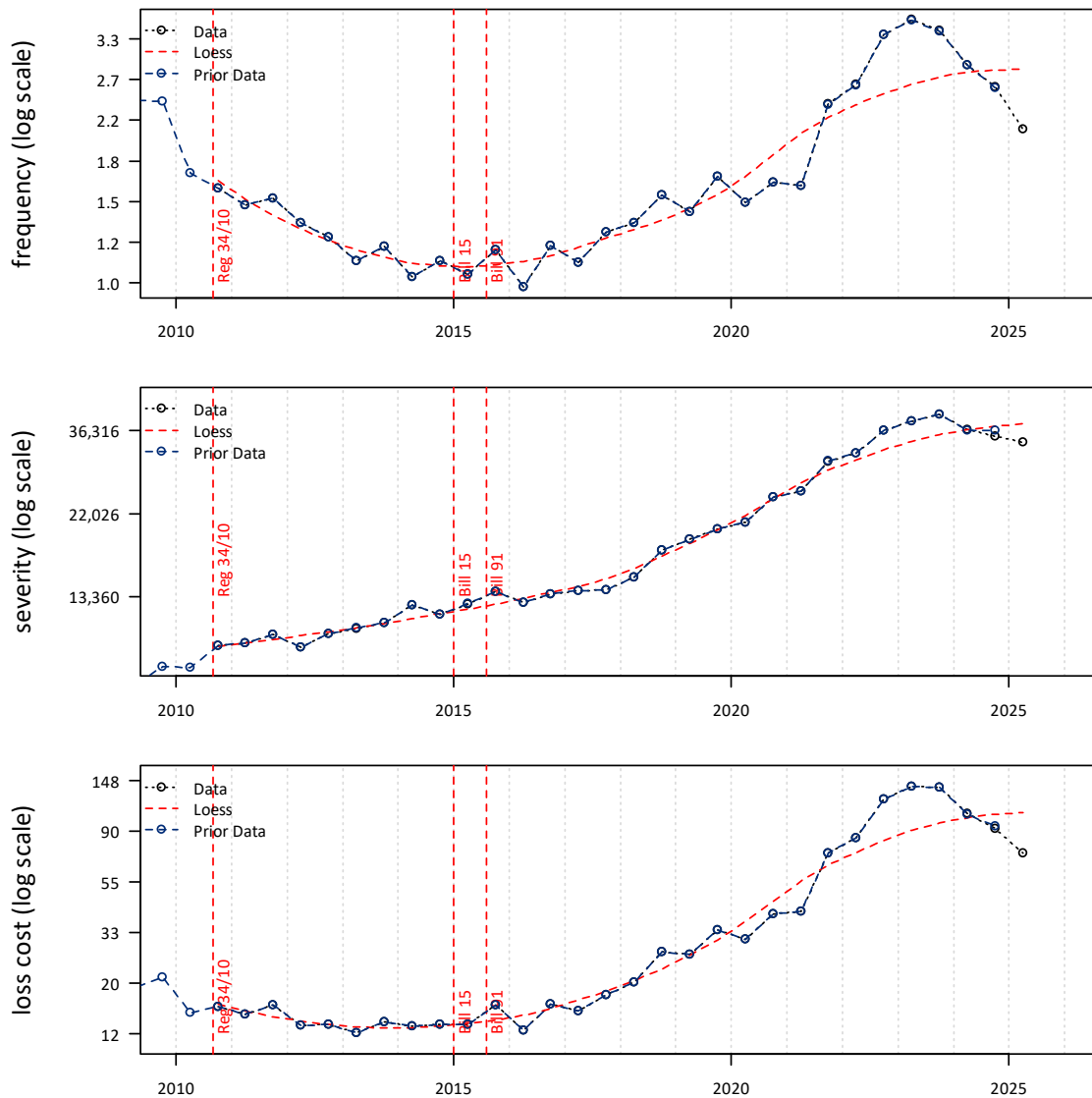
For our prior review, we selected a loss trend rate of -3.5% up to December 31, 2015, and +25.5% thereafter. Our model also included a one-time scalar of +44.5% at 2021-2.

In Figure 24, 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

2010-2 through 2025-1. 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 analysis. 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:

- Frequency increased significantly between 2021-1 and 2023-1. Frequency has been decreasing significantly since 2023-1.

Figure 24: 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 2010-2, 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.

As shown above, comprehensive theft has experienced significant shifts in trend in recent years. Trend rates assume consistent percentage changes, which is not the case for comprehensive theft due to the “theft deterioration” beginning 2021-2 and the “theft abatement” beginning 2023-2. Given this, we review the loss cost separately for each of the following periods:

- The pre-theft deterioration period, or before 2021-2,
- The theft deterioration and theft abatement period, or 2021-2 to 2025-1, and
- The future period.

In Figure 25, for the pre-theft deterioration period, we fit a loss cost model to all accident half-years between 2016-1 and 2021-1 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +26.8%. The adjusted R-squared of our proposed frequency model is 0.953.

For the theft deterioration and theft abatement period, we fit a loss cost model to all accident half-years between 2018-2 and 2021-1 and include only time ($p = 0.010$). The model is selected to help unwind the impact of the theft deterioration and theft abatement period. Instead of applying a trend adjustment in this period, we suggest multiplying loss costs by an index to reflect the changing patterns. The index reflects the adjustment to bring loss costs to the fitted loss cost value of the latest accident half-year. We adjusted to the fitted value as it was consistent with our expectation of loss cost had the trend prior to the theft deterioration and abatement continued. We present the indices below and note that the arrows in the second plot in Figure 25 reflect this selected adjustment.

Table 16: Comprehensive - Theft Loss Cost Index

Accident Period	Adjustment
2021-1	2.043
2021-2	1.147
2022-1	0.992
2022-2	0.676
2023-1	0.594
2023-2	0.600
2024-1	0.779
2024-2	0.906
2025-1	1.149

For accident periods prior to 2021-1, we select a past loss cost trend rate of +26.8% up to April 1, 2021. After April 1, 2021, to bring the accident period to April 1, 2025, cost levels, we multiply by the 2021-1 adjustment factor of 2.043.

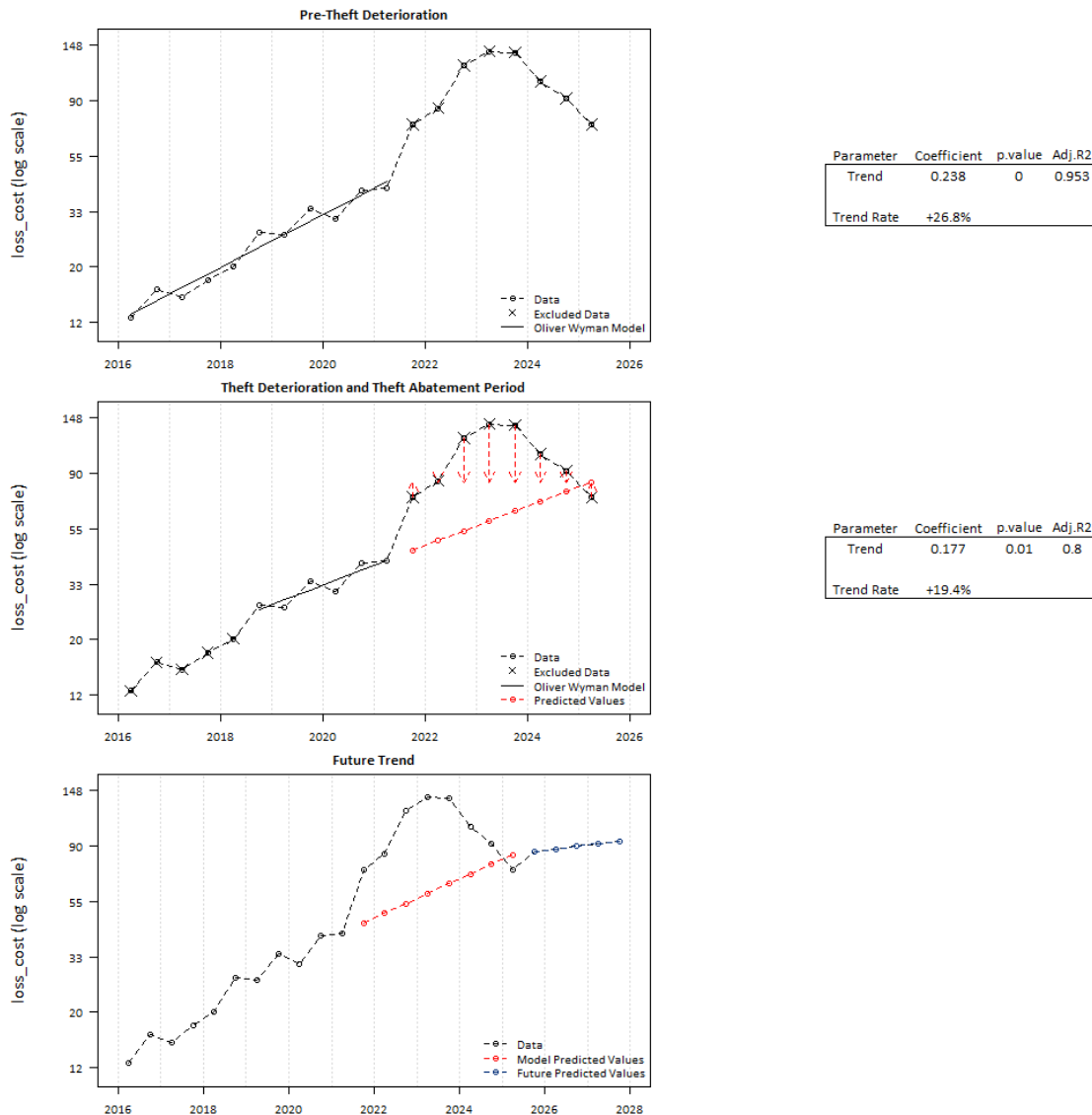
For the future period, we recognize the following:

- As shown in Figure 24, severity has flattened/began to decrease in recent periods. As shown in Figure 3, the CPI data shows that inflation is around 3% for new vehicles, which may tie closely to this coverage due to the nature of theft claims.

- Frequency has decreased significantly in recent periods. It is unclear whether the frequency will continue to decrease, begin to follow pre-theft deterioration patterns, or a different trend pattern will form.

Given our observations, we select a future comprehensive theft loss cost trend of +5.0%, to reflect the approximate 3% inflation observed in the CPI data and a modest frequency trend rate of +2.0%. We recognize there is considerable uncertainty regarding this future trend selection. The future frequency trend rate could vary significantly given the recent theft deterioration and abatement period. Given the uncertainty, we select a confidence interval for the future trend rate of -7% to +13% to reflect that the frequency trend could deviate between approximately -10% to +10% in the future trend period. We continue to encourage insurers to use their most recent data available to select future trends.

Figure 25: Comprehensive - Theft - Fitted Frequency, Severity and Loss Cost



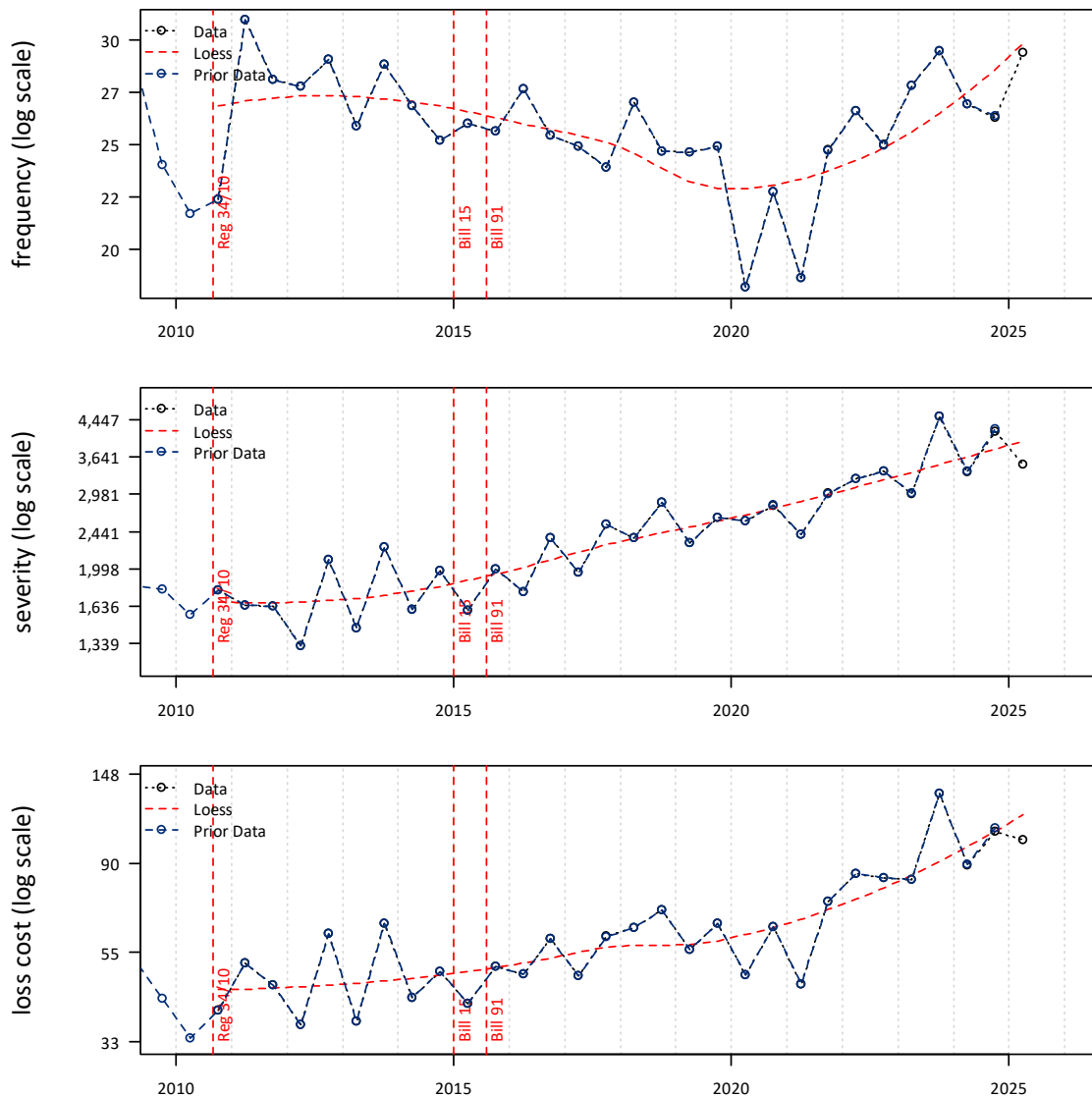
Comprehensive – All Other

For the prior review, we selected a loss cost trend rate of +5.1%.

In Figure 26, 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 2010-2 through 2025-1. 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 (before the end of the pandemic) 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 26: 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. For this reason, the excess inflation parameter may 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 2025-1, excluding 2020-1, 2020-2, and 2021-1, and include time ($p = 0.004$) and excess inflation ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.419.

We fit a severity model to all accident half-years between 2012-1 and 2025-1, 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 0.920.

In Figure 27, 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%.⁷⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.808.

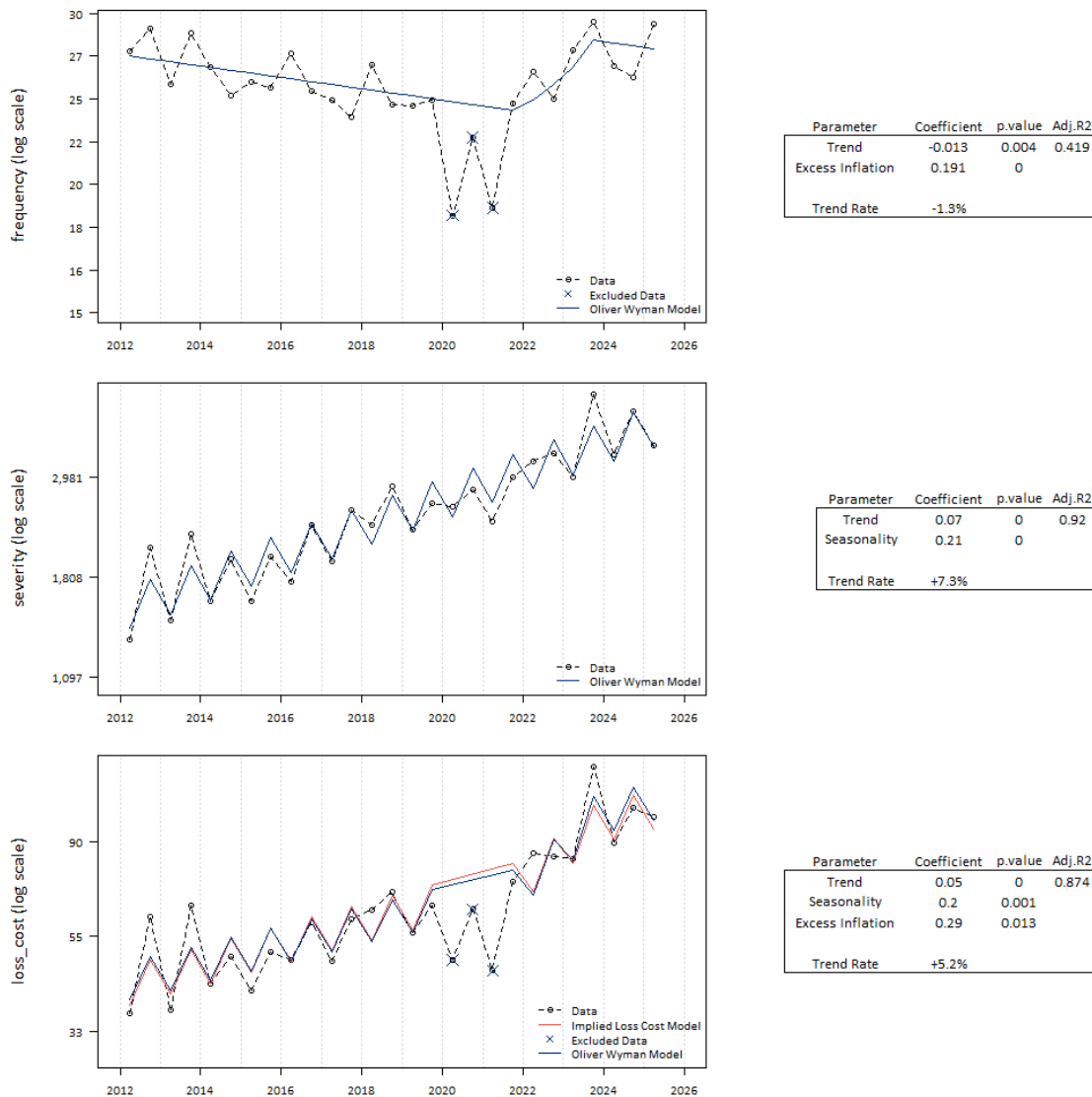
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, and a higher adjusted R-squared (0.874).

Due to the higher adjusted R-squared value, we base our selection on the direct loss cost model. We select a past and future loss cost trend rate of +5.2%.

Please refer to Section 7 on additional guidance on the excess inflation parameter.

⁷⁵ = $\exp[-0.013 + 0.070] - 1$

Figure 27: Comprehensive – All Other – Fitted Frequency, Severity and Loss Cost



Comprehensive – Total

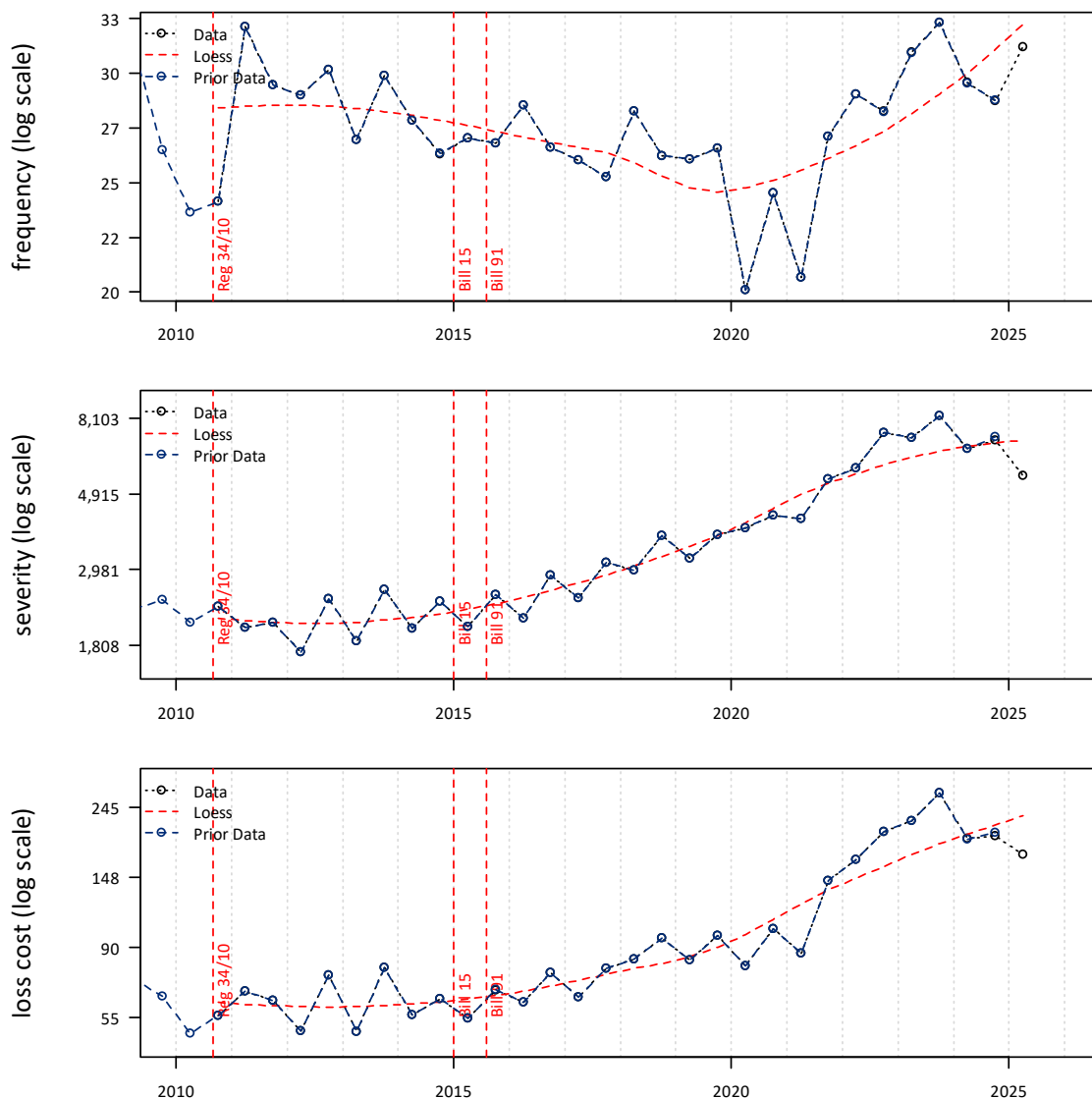
For our prior review, we selected a loss cost trend rate of +6.3%. Our model included one-time scalar shifts of +59.7% at 2021-2.

In Figure 28, 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 2010-2 through 2025-1. 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 and 2025.

Figure 28: Observed Comprehensive – Total Loss Cost Experience



Given the changing environment on comprehensive theft, we propose to estimate comprehensive total trend factors based on the comprehensive theft and comprehensive all other models selected.

Below we present a summary of the comprehensive theft and comprehensive all other estimated past trend factors, in addition to the weighted average of these sub coverages.

Table 17: Comprehensive - Total Loss Cost Index

Accident Period	Comprehensive Theft	Comprehensive All Other	Comprehensive Total
2021-1	2.043	1.634	1.803
2021-2	1.147	1.593	1.377
2022-1	0.992	1.483	1.212
2022-2	0.676	1.355	0.964
2023-1	0.594	1.229	0.828
2023-2	0.600	1.079	0.816
2024-1	0.779	1.052	0.908
2024-2	0.906	1.026	0.974
2025-1	1.000	1.000	1.000

For any periods prior to 2021-1, we select a weighted loss cost trend rate of 11.4% up to April 1, 2021. After April 1, 2021, to bring the accident period to April 1, 2025 cost levels, we multiply by the 2021-1 adjustment factor of 1.803.

For the future trend, we select a weighted future trend rate of +5.1%, based on our selections for comprehensive theft and comprehensive all other.

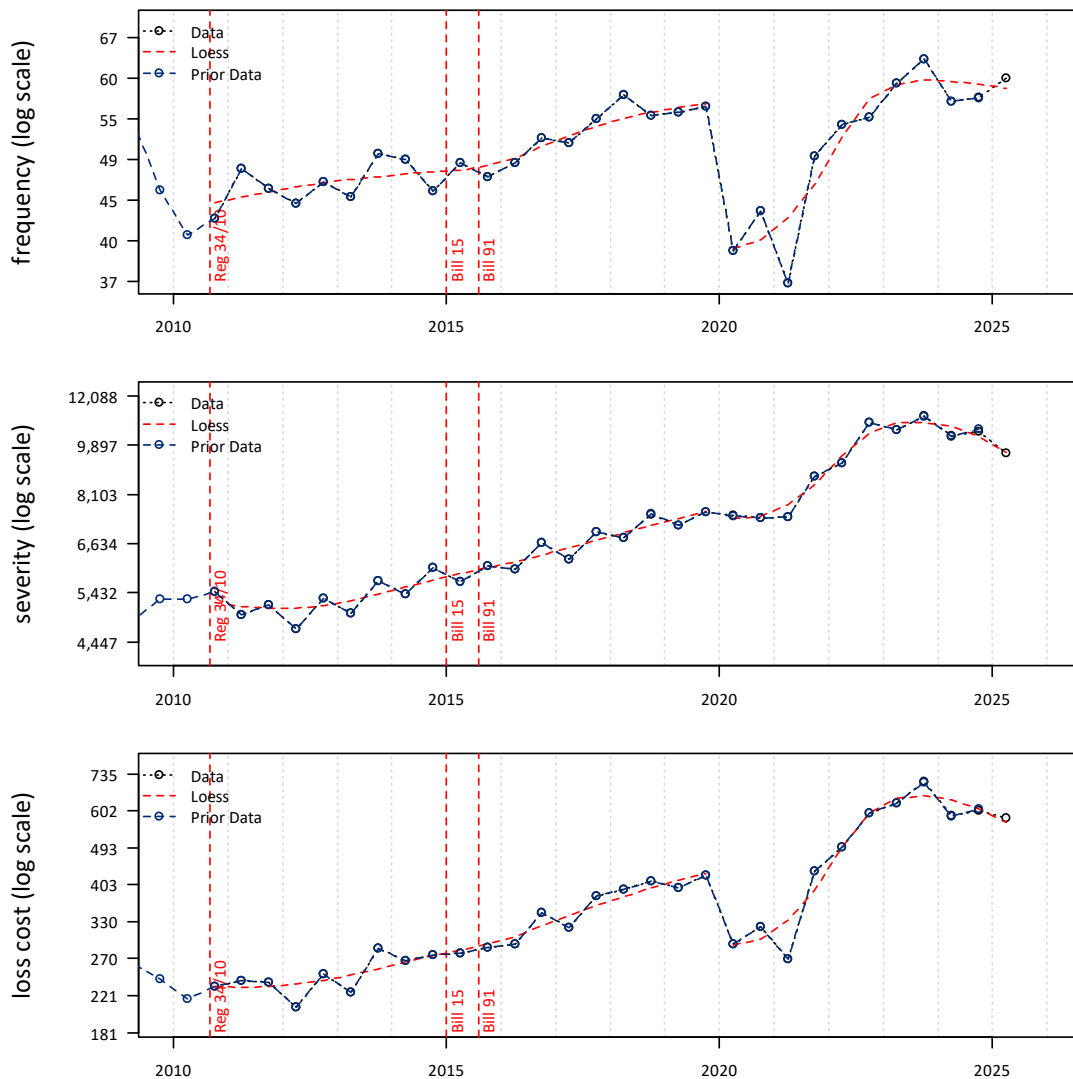
5.7. All Perils

For our prior review, we selected a loss cost trend rate of +8.1%. Our model included a one-time scalar shift of +10.9% at 2021-2.

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 2010-2 through 2025-1. 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 29: 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 2010-2, 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 2025-1, and include time ($p = 0.000$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +2.2%. The adjusted R-squared of our proposed frequency model is 0.836.

We fit a severity model to all accident half-years between 2013-1 and 2025-1, excluding 2020-1 to 2022-1, and include time ($p = 0.000$), seasonality ($p = 0.000$), a multi-period scalar from 2019-2 to 2022-2 ($p = 0.000$), and a change in trend parameter at 2023-1 ($p = 0.000$). 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, and we excluded the 2021-2 and 2022-1 data points to capture the full effect of the multi-period scalar. The implied

annual trend rate associated with our fitted severity model is +5.6% up to April 1, 2023, and -3.0%⁷⁶ thereafter. The modeled scalar parameter corresponds to a 25.7%⁷⁷ increase in severity. The adjusted R-squared of our proposed severity model is 0.993.

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 +7.9%⁷⁸ before April 1, 2023, and -0.8%⁷⁹ thereafter. The modeled scalar parameter corresponds to a 25.7% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.951.

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, except we included all data points and removed the multi-period scalar as these data points and parameter overlap with the accident semesters impacted by the mobility parameter. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate before April 1, 2023, a lower trend rate thereafter, no scalar, and a slightly higher adjusted R-squared (0.959).

For model simplicity, we base our selection on the direct loss cost model. We select a loss cost trend rate of +10.6% up to April 1, 2023, and -2.0%⁸⁰ thereafter.

As discussed in Section 5.6, the effect of theft claims on future trends remains uncertain. This affects our estimate of future trend for all perils. In addition, there is significant volatility in the all perils data. Given we selected +3.3% and +5.1% as our future trends for collision and comprehensive – total respectively, we select an all perils future trend of +4.0% to be consistent with our estimates for these coverages.

⁷⁶ = $\exp[0.0540 + -0.085] - 1$

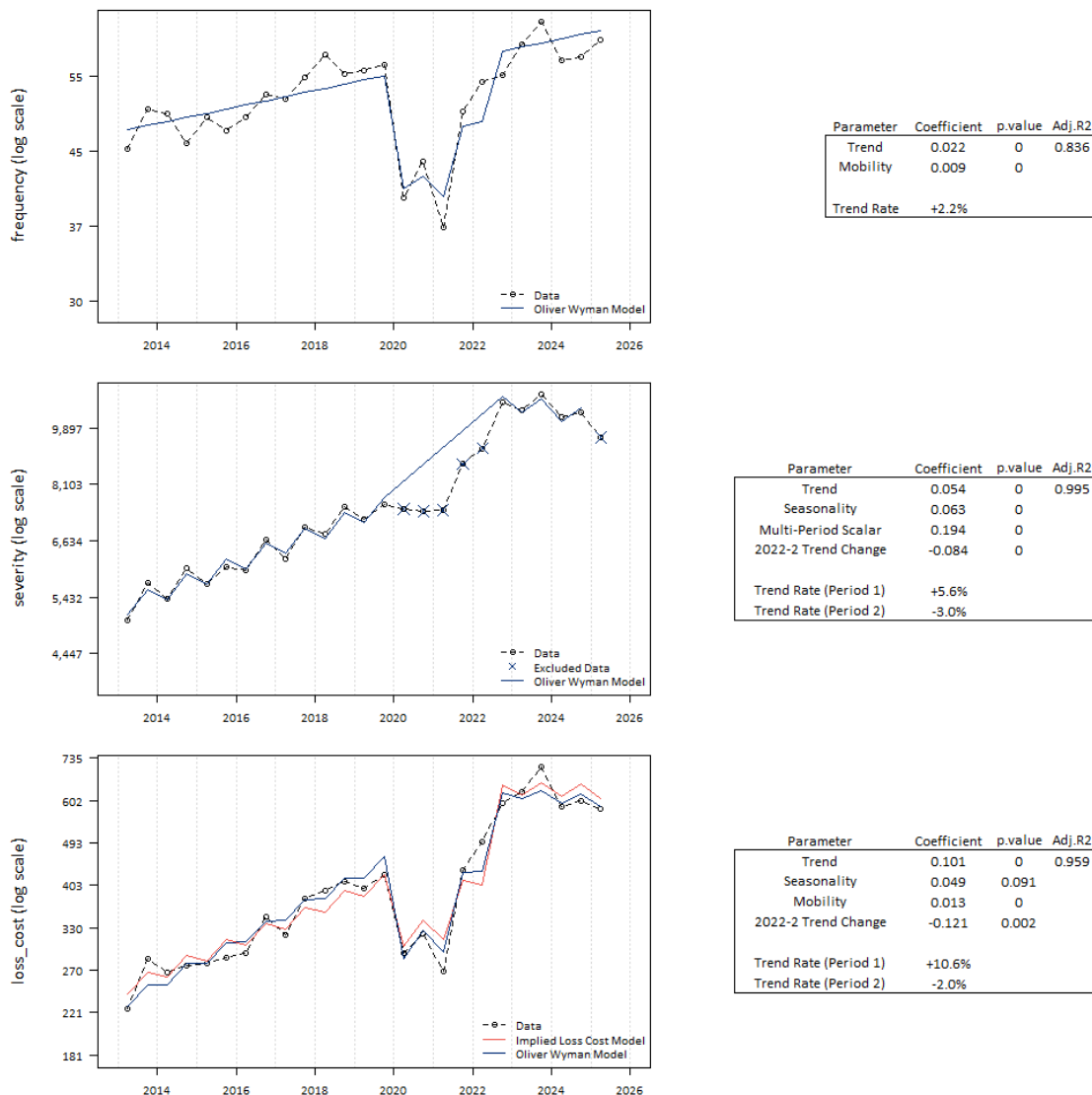
⁷⁷ = $\exp[0.229] - 1$

⁷⁸ = $\exp[0.022 + 0.054] - 1$

⁷⁹ = $\exp[0.022 + 0.054 + -0.085] - 1$

⁸⁰ = $\exp[0.101 + -0.121] - 1$

Figure 30: All Perils – Fitted Frequency, Severity and Loss Cost

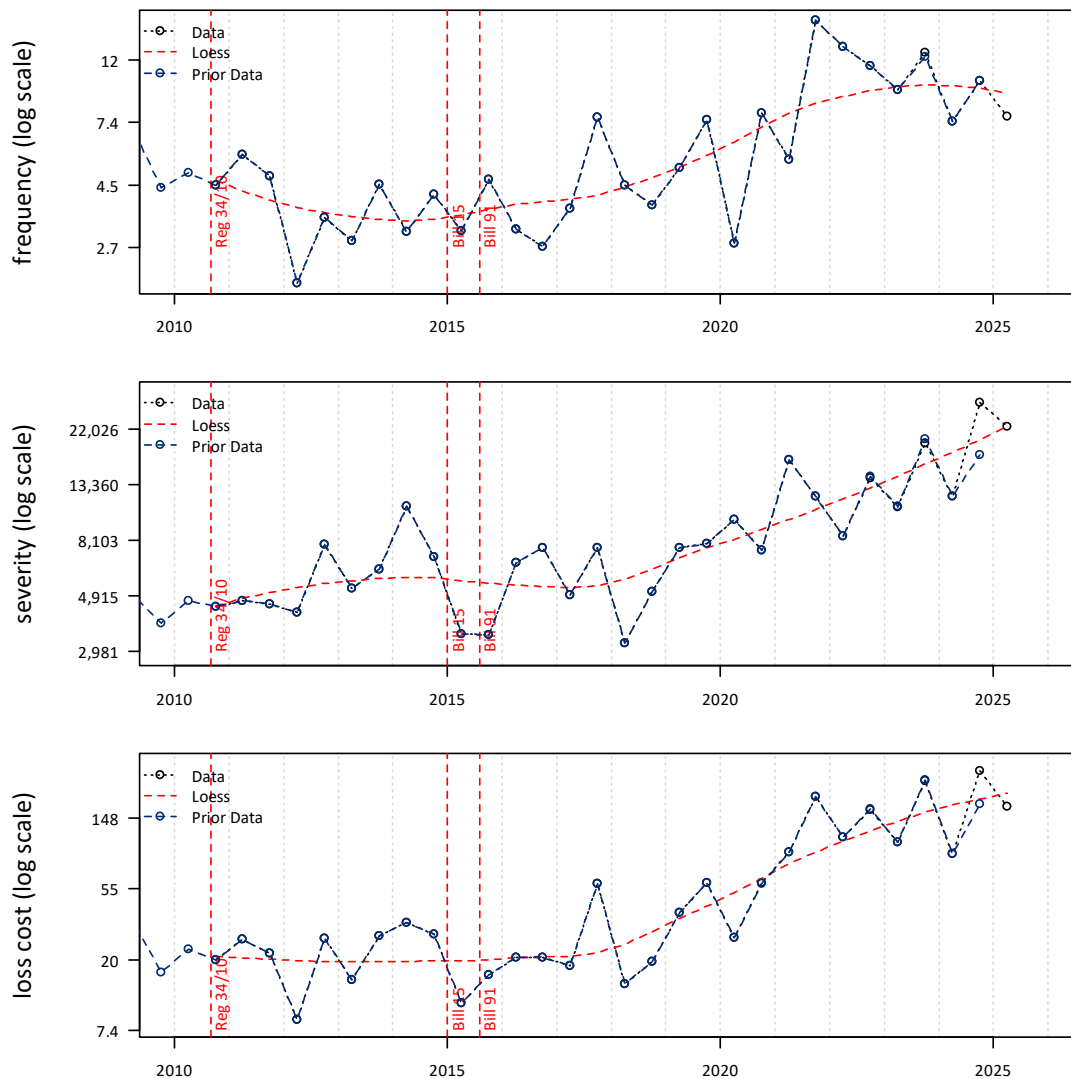


5.8. Specified Perils

For our prior review, we selected a loss cost trend rate of +6.3%. Our model included one-time scalar shifts of +59.7% 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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation and observe the 2024-2 severity estimate increased. We include a Loess curve that models the general trends in the data.

Figure 31: 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.

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

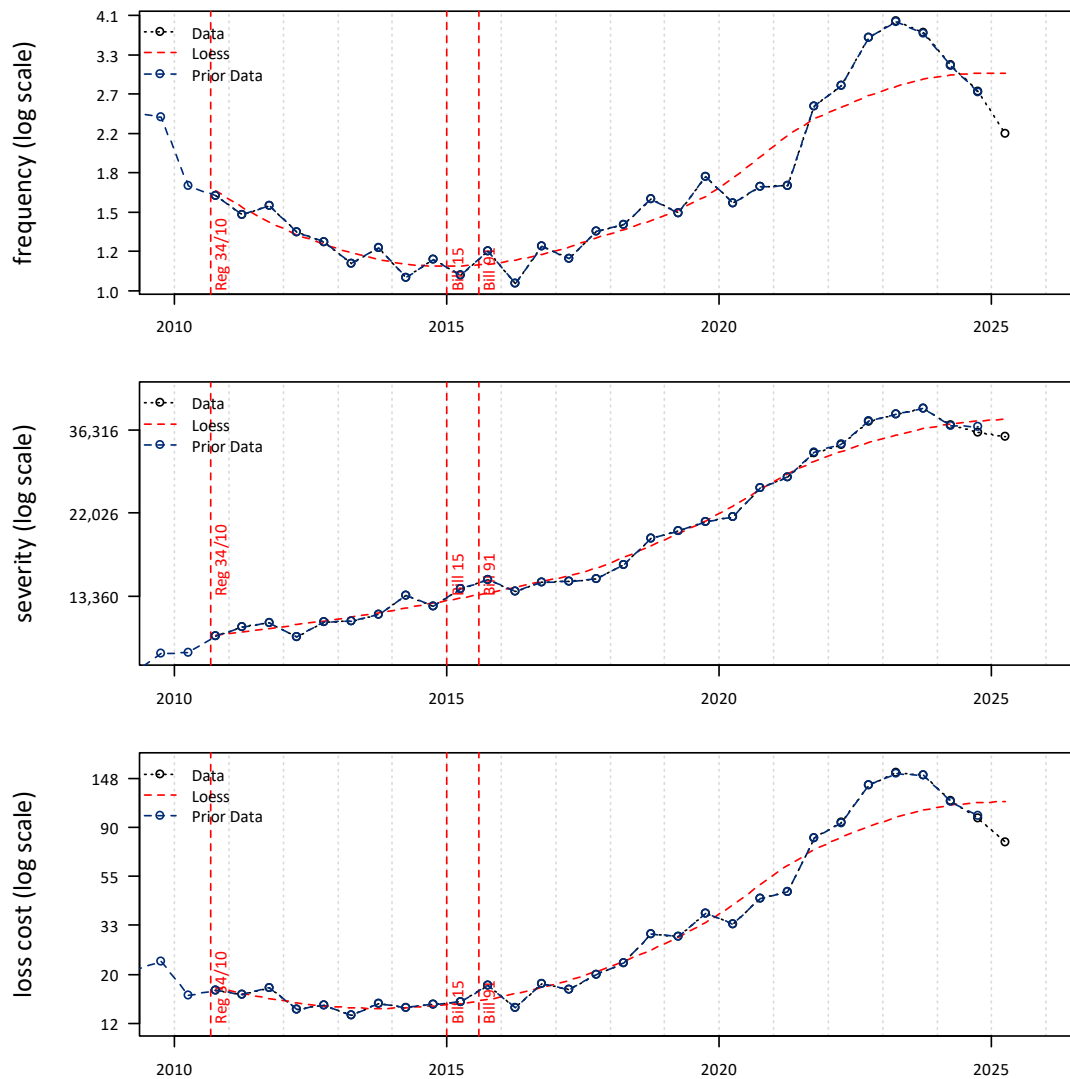
Due to the recent steep rise in automobile thefts, we present an analysis of theft from the combination of comprehensive, all perils and specified perils coverages – the coverages that include the theft peril.

In Figure 32, 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 2010-2 through 2025-1. 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:

- Frequency increased significantly between 2021-1 and 2023-1. Frequency has been decreasing significantly since 2023-1.

Figure 32: Observed Total Theft Loss Cost Experience



Consistent with comprehensive theft, total theft has experienced significant shifts in trend in recent years. Trend rates assume consistent percentage changes over long periods, which is not the case for total theft due to the theft deterioration beginning 2021-2 and the theft abatement beginning 2023-2. Given this, we review the loss cost separately for each of the following periods:

- The pre-theft deterioration period, or before 2021-2,
- The theft deterioration and theft abatement period, or 2021-2 to 2025-1, and
- The future period.

In Figure 33, for the pre-theft deterioration period, we fit a loss cost model to all accident half-years between 2016-1 and 2021-1 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +26.5%. The adjusted R-squared of our proposed frequency model is 0.955.

For the theft deterioration and theft abatement period, we present a loss cost model to all accident half-years between 2018-2 and 2021-1 and include only time ($p = 0.011$). The model is selected to help unwind the impact of the theft deterioration and theft abatement period. Instead of applying a trend adjustment in this period, we suggest multiplying loss costs by an index to reflect the changing patterns. The index reflects the adjustment to bring loss costs to the fitted loss cost value of the latest accident half-year. We adjusted to the fitted value as it was consistent with our expectation of loss cost had the trend prior to the theft deterioration and abatement continued. We present the indices below and note that the arrows in the second plot in Figure 33 this selected adjustment.

Table 18: Comprehensive Theft Loss Cost Index

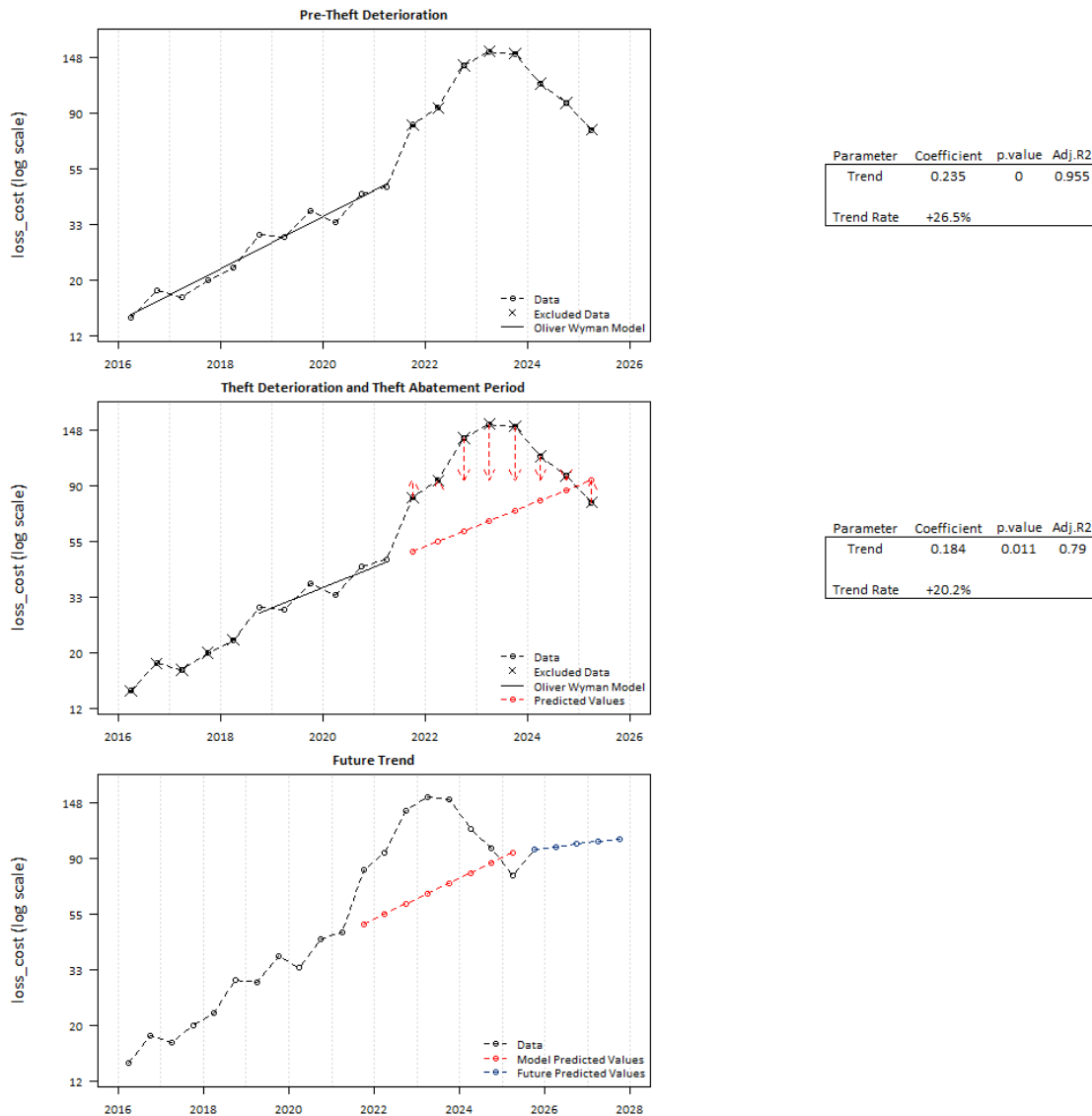
Accident Period	Adjustment
Pre-2021-1	2.044
2021-2	1.176
2022-1	1.007
2022-2	0.687
2023-1	0.606
2023-2	0.620
2024-1	0.809
2024-2	0.963
2025-1	1.226

For accident periods prior to 2021-1, we select a past loss cost trend rate of +26.5% up to April 1, 2021. After April 1, 2021, to bring the accident period to April 1, 2025, cost levels, we multiply by the pre-2021-1 adjustment factor of 2.044.

Similar to comprehensive theft, we recognize the considerable uncertainty regarding the future trend rate.

We select a future total theft loss cost trend of +5.0%, to reflect the approximate 3% inflation observed in the CPI data and a modest, frequency trend rate of +2.0%. We recognize there is considerable uncertainty regarding this future trend selection. The future frequency trend rate could vary significantly given the recent theft deterioration and abatement period. Given the uncertainty, we select a confidence interval for the future trend rate of -7% to +13% to reflect that the frequency trend could deviate between approximately -10% to +10% in the future trend period. We continue to encourage insurers to use their most recent data available to select future trends.

Figure 33: Total Theft- Fitted Loss Cost



5.10. Uninsured Auto

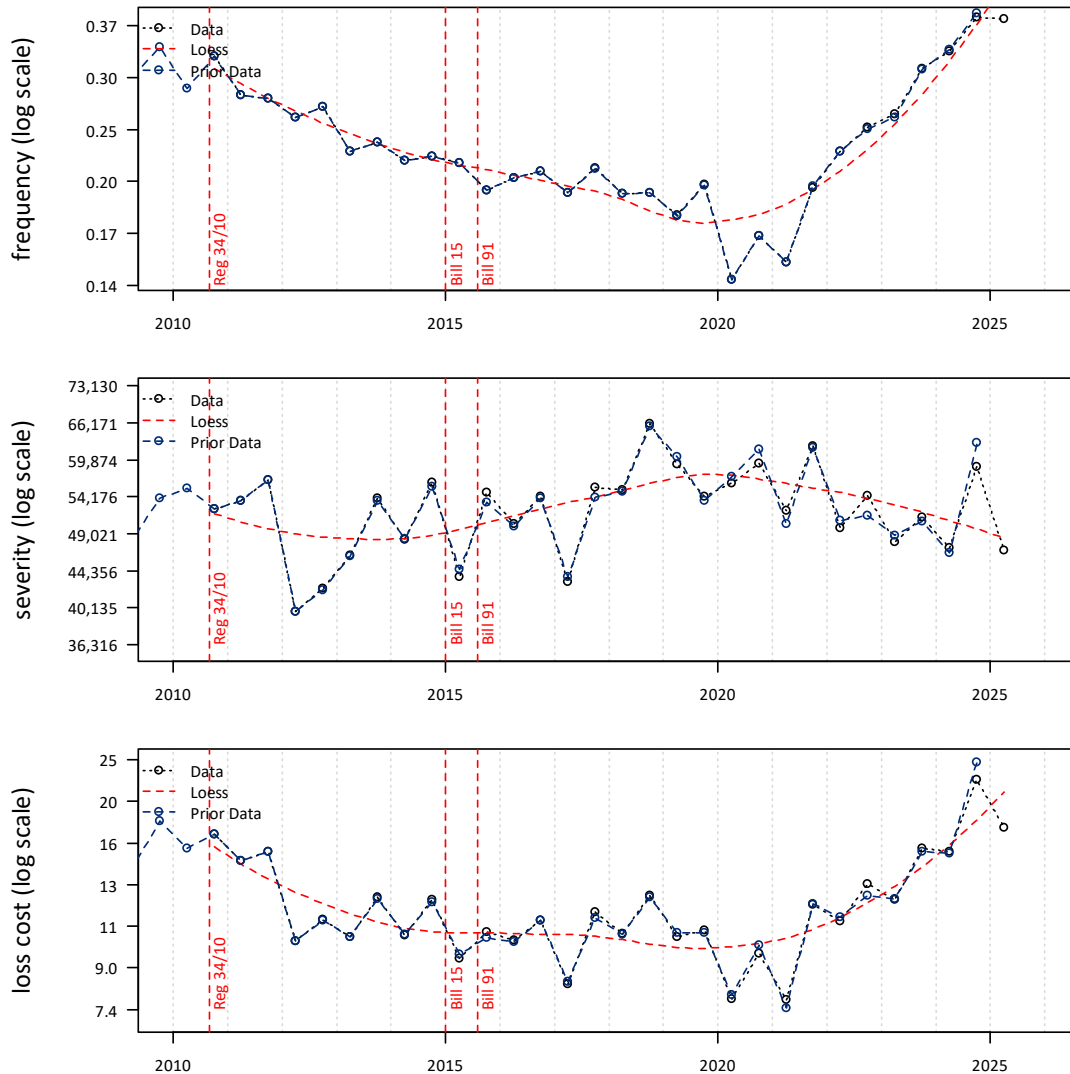
For our prior review, we selected a loss cost trend rate of -7.2% up to June 30, 2016, +0.9% up to December 31, 2019, and +10.3% thereafter. Our model included a one-time scalar shift of +7.7% at 2018-1.

In Figure 34, 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 2010-2 through 2025-1. We include a comparison to the estimated values used in our prior evaluation and observe the 2024-2 severity estimate has decreased slightly. 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 34: 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 2010-2, with and without a seasonality parameter, a change in trend rate at January 1, 2015, and a mobility parameter are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-2 and 2025-1, and include time ($p = 0.000$), mobility ($p = 0.000$), a change in trend parameter at July 1, 2016 ($p = 0.009$), and a change in trend parameter at April 1, 2020 ($p = 0.000$). The implied annual trend rate associated with

our fitted severity model is -7.1% up to July 1, 2016, -1.7%⁸¹ to April 1, 2020, and +13.3%⁸² thereafter. The adjusted R-squared of our proposed frequency model is 0.947.

We fit a severity model to all accident half-years between 2010-2 and 2025-1, and include a scalar parameter at 2018-1 ($p = 0.003$) and a change in trend parameter at 2018-1 ($p = 0.034$). The implied annual trend rate associated with our fitted severity model is +0.0% up to April 1, 2018, and -2.7% thereafter. The modeled scalar results in a one-time increase of +22.3%⁸³ at 2018-1. The adjusted R-squared of our proposed severity model is 0.120.

In Figure 35, 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 -7.1% up to July 1, 2016, -1.7% up to April 1, 2018, -4.4%⁸⁴ up to April 1, 2020, and +10.2%⁸⁵ thereafter. The modeled scalar results in a one-time increase of +22.3% at 2018-1. The implied adjusted R-squared of the combined frequency and severity model is 0.692.

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, except we exclude the 2018-1 trend change parameter due to model complexity. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a model that has several parameters with p -values that are insignificant.

To limit model complexity, we base our selection on the implied loss cost model. We select a loss cost trend rate of -7.1% up to July 1, 2016, -1.7% up to April 1, 2018, -4.4% up to April 1, 2020, and +10.2% thereafter. The modeled scalar parameter corresponds to a +22.3% increase at 2018-1.

For the future trend rate, we note that there is considerable uncertainty on the frequency trend rate and whether the recent increase in trend will continue into the future. Given this, we suggest tempering the future trend rate to +1.0%, equivalent to the accident benefits total future trend rate.

⁸¹ = $\exp[-0.074 + 0.057] - 1$

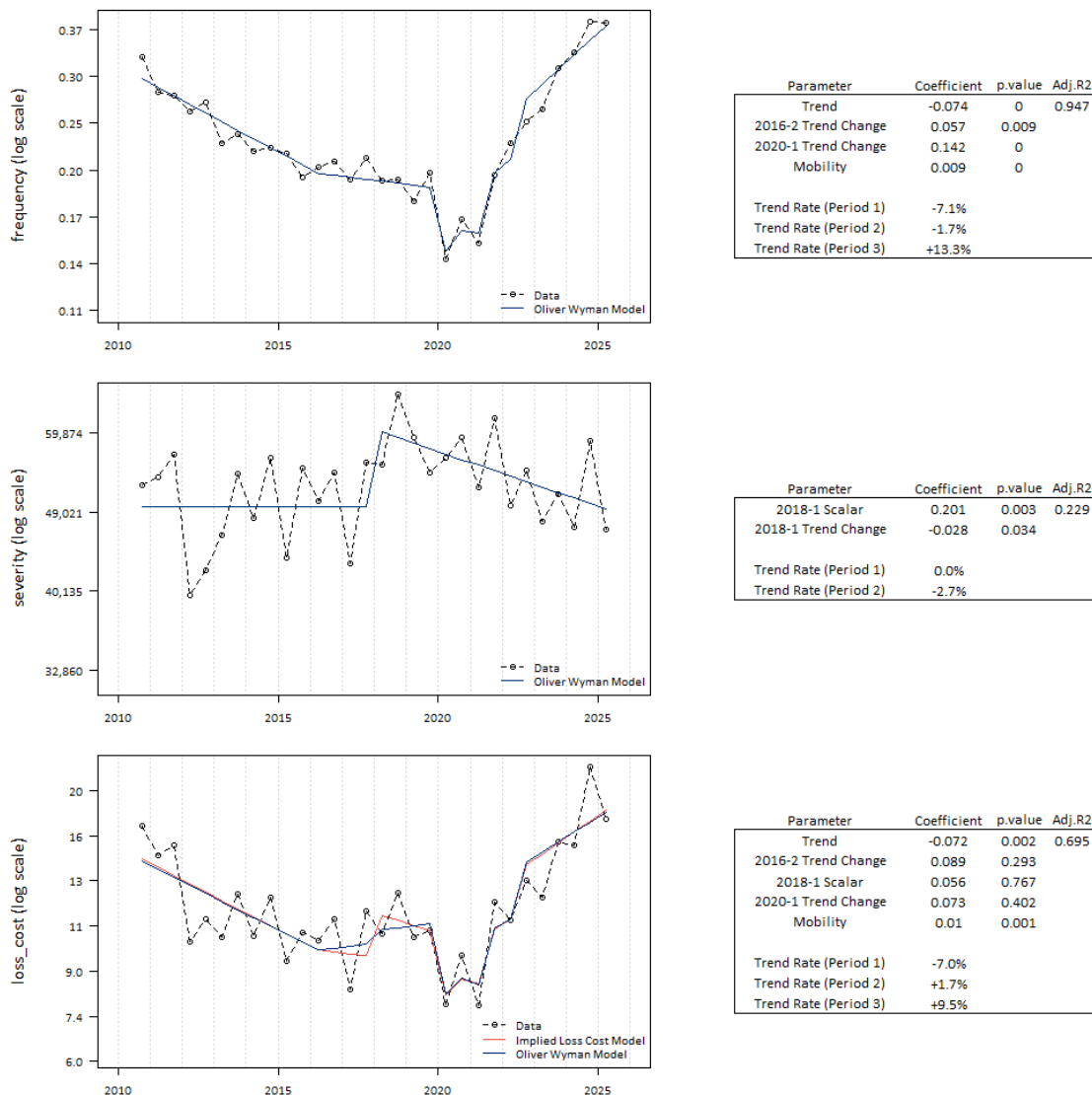
⁸² = $\exp[-0.074 + 0.057 + 0.142] - 1$

⁸³ = $\exp[0.201] - 1$

⁸⁴ = $\exp[-0.074 + 0.057 + -0.028] - 1$

⁸⁵ = $\exp[-0.074 + 0.057 + -0.028 + 0.142] - 1$

Figure 35: Uninsured Auto – Fitted Loss Cost



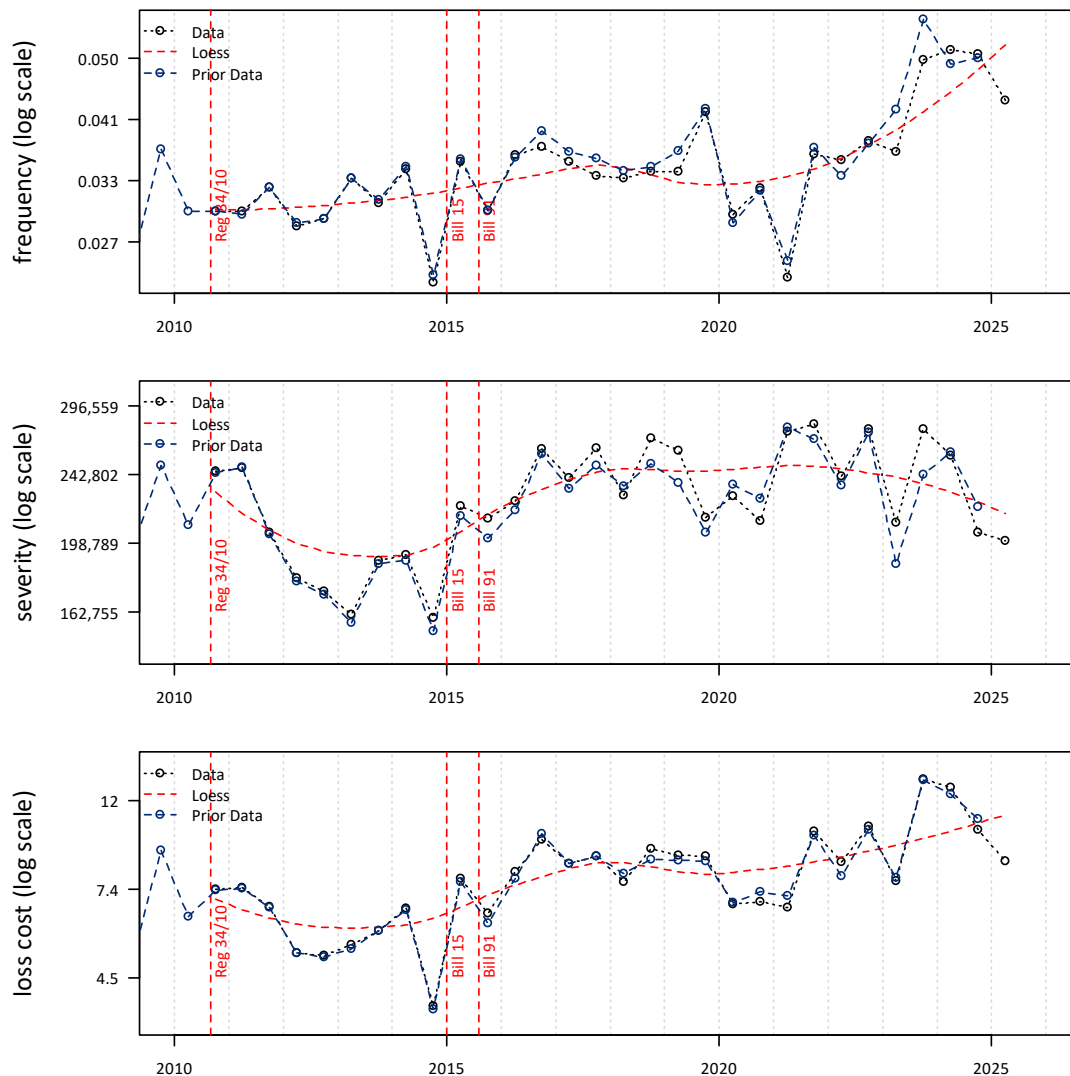
5.11. Underinsured Motorist

For our prior review, we selected a loss cost trend rate of +4.8%.

In Figure 36, 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 2010-2 through 2025-1. 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 36: 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, +4.6%.

As a result, we select a past and future loss cost trend rate of +4.6% based on our selected frequency and severity trend rates.

5.12. Trend Summary- All Coverages

We summarize our trend analyses in Table 19 where we present our selected past and future annual loss cost trend rates, including our confidence interval range, based on insurance industry data as of June 30, 2025.

In Appendix F, we present the actual and fitted data for each of our selected models, including the model parameters, and the confidence interval.

Table 19: Selected Loss Cost Trends as of June 30, 2025

Coverage	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/Upper Bound)
Bodily Injury	+0.8%	-0.5%/+1.9%	+0.8%	-0.5%/+1.9%
Property Damage	+6.4% up to October 1, 2022, +1.9% thereafter	+5.5%/+7.4% up to October 1, 2022, -1.3%/+5.3% thereafter	+1.9%	-1.3%/+5.3%
DCPD	+8.6% up to October 1, 2023, +4.9% thereafter	+7.3%/+9.9% up to October 1, 2023, +0.6%/+9.5% thereafter	+4.9%	+0.6%/+9.5%
Accident Benefits - Total	+1.0%	-0.9%/+2.9%	+1.0%	-0.9%/+2.9%
<i>Accident Benefits - Total Medical and Rehabilitation including Attendant Care</i>	+2.2%	+0.4%/+4.0%	+2.2%	+0.4%/+4.0%
<i>Accident Benefits - Total Disability Income</i>	-3.2%	-4.9%/-1.5%	-3.2%	-4.9%/-1.5%
<i>Accident Benefits – Funeral & Death Benefits</i>	-2.9%	-3.7%/-2.1%	-2.9%	-3.7%/-2.1%
Collision	+8.6% up to October 1, 2023, +3.3% thereafter	+6.7%/+10.6% up to October 1, 2023, -0.8%/+7.5% thereafter	+3.3%	-0.8%/+7.5%
Comprehensive - Total	See Section 5.6	See Section 5.6	+5.1%	-1.9%/+10.1%
<i>Comprehensive - Theft</i>	See Section 5.6	See Section 5.6	+5.0%	-7.0%/+13.0%
<i>Comprehensive - All Other</i>	+5.2%	+3.1%/+7.2%	+5.2%	+3.1%/+7.2%
All Perils	+10.6% up to April 1, 2023, -2.0% thereafter	+9.4%/+11.8% up to April 1, 2023, -7.6%/+3.9% thereafter	+4.0%	-1.9%/+10.1%
Specified Perils	See Section 5.6	See Section 5.6	+5.1%	-1.9%/+10.1%

Coverage	Past Trend Selection Beginning 2017	Past Trend Confidence Interval (Lower/Upper Bound)	Future Trend Selection	Future Trend Confidence Interval (Lower/Upper Bound)
Uninsured Auto	-4.4% from April 1, 2018 to April 1, 2020, ⁸⁶ +10.2% thereafter	-8.5%/-0.1% from April 1, 2018 to April 1, 2020, +5.5%/+15.2% thereafter	+1.0%	-0.9%/+2.9%
Underinsured Motorist	+4.6%	+4.0%/+5.1%	+4.6%	+4.0%/+5.1%
All Coverages	N/A	N/A	+2.9%	-0.6%/+6.2%

In addition to the impact of the Bill 15 and Bill 91 reforms on loss trend rates, we estimate the impact of these reforms is a 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 December 31, 2024, in Table 20.

Table 20: Prior Selected Past Loss Cost Trends as of December 31, 2024

Coverage	Past 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 ⁸⁷	-1.0%	+3.3%
<i>Accident Benefits - Total Medical and Rehabilitation including Attendant Care</i>	<i>+7.3% up to May 31, 2016 +2.1% after June 1, 2016⁸⁸</i>	<i>+0.5%</i>	<i>+3.7%</i>
<i>Accident Benefits - Total Disability Income</i>	<i>+5.5% up to May 31, 2016 -2.0% after June 1, 2016⁸⁹</i>	<i>-3.9%</i>	<i>-0.2%</i>
<i>Accident Benefits – Funeral & Death Benefits</i>	<i>-2.8%</i>	<i>-3.7%</i>	<i>-1.9%</i>
Collision	+8.6%	+6.6%	+10.6%
Comprehensive - Total	+6.3% ⁹⁰	+3.4%	+9.2%

⁸⁶ Our model also includes a one-time scalar shift of +22.3% at 2018-1. See Section 5.10 for loss trends prior to April 1, 2018.

⁸⁷ Our model also includes a one-time scalar shift of -20.5% coincident with the reforms.

⁸⁸ 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.

⁸⁹ 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.

⁹⁰ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

Coverage	Past Trend Selection As of December 31, 2024	Confidence Interval	
		Lower Bound	Upper Bound
<i>Comprehensive - Theft</i>	<i>-3.4% up to December 31, 2015 +25.5% after January 1, 2016⁹¹</i>	+20.8%	+30.4%
<i>Comprehensive - All Other</i>	+5.1%	+3.0%	+7.3%
All Perils	+8.1% ⁹²	+6.1%	+10.1%
Specified Perils	+6.3% ⁹³	+3.4%	+9.2%
Uninsured Auto	-7.2% up to June 30, 2016 +0.9% up to December 31, 2019 ⁹⁴ +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%

⁹¹ Our model also includes a one-time scalar shift of +45.5% at 2021-2.

⁹² Our model also includes a one-time scalar shift of +10.9% at 2021-2.

⁹³ Our model also includes a one-time scalar shift of +59.7% at 2021-2.

⁹⁴ Our model also includes a one-time scalar shift of +7.7% at 2018-1.

6. Post Pandemic Frequency Level

There are effectively two frequency periods in the historical data typically used in most rate application: in-pandemic and post-pandemic. In rate applications, each of the two 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, has not returned to the pre-pandemic levels even after consideration of the 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.”⁹⁵⁹⁶

We observe some stability in the frequency levels in the most recent five accident periods, from 2022-2 to 2025-1; 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 adjustments⁹⁷ we discuss in Section 5 to bring all accident years to a 2025-1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments”⁹⁸ included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2025-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage⁹⁹ 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 adjustment factors as “Combined New Normal Factors.” In addition to these post-pandemic

⁹⁵ Some rate applications may consider pre-pandemic experience. Claims frequency during the pre-pandemic period would be expected to be adjusted downward to the “new normal level.”

⁹⁶ For some coverages, no adjustment is needed.

⁹⁷ We do not include seasonality, mobility, or other scalars.

⁹⁸ Mobility and scalars, but not seasonality.

⁹⁹ 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 (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 37: Bodily Injury Post-Pandemic Frequency Level

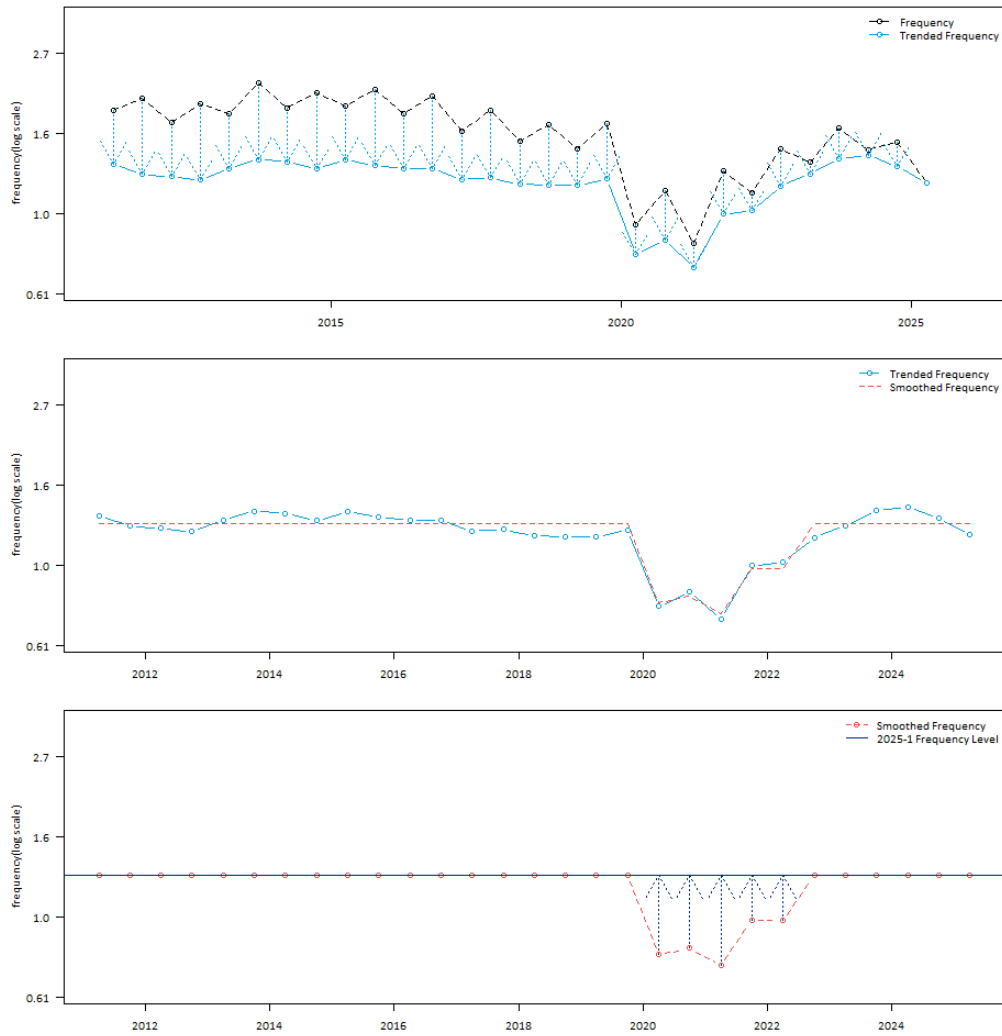


Table 21: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.636
2020-2	1.575
2021-1	1.754
2021-2	1.321
2022-1	1.322
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
2025-1	1.000

Figure 38: Property Damage – Post-Pandemic Frequency Level

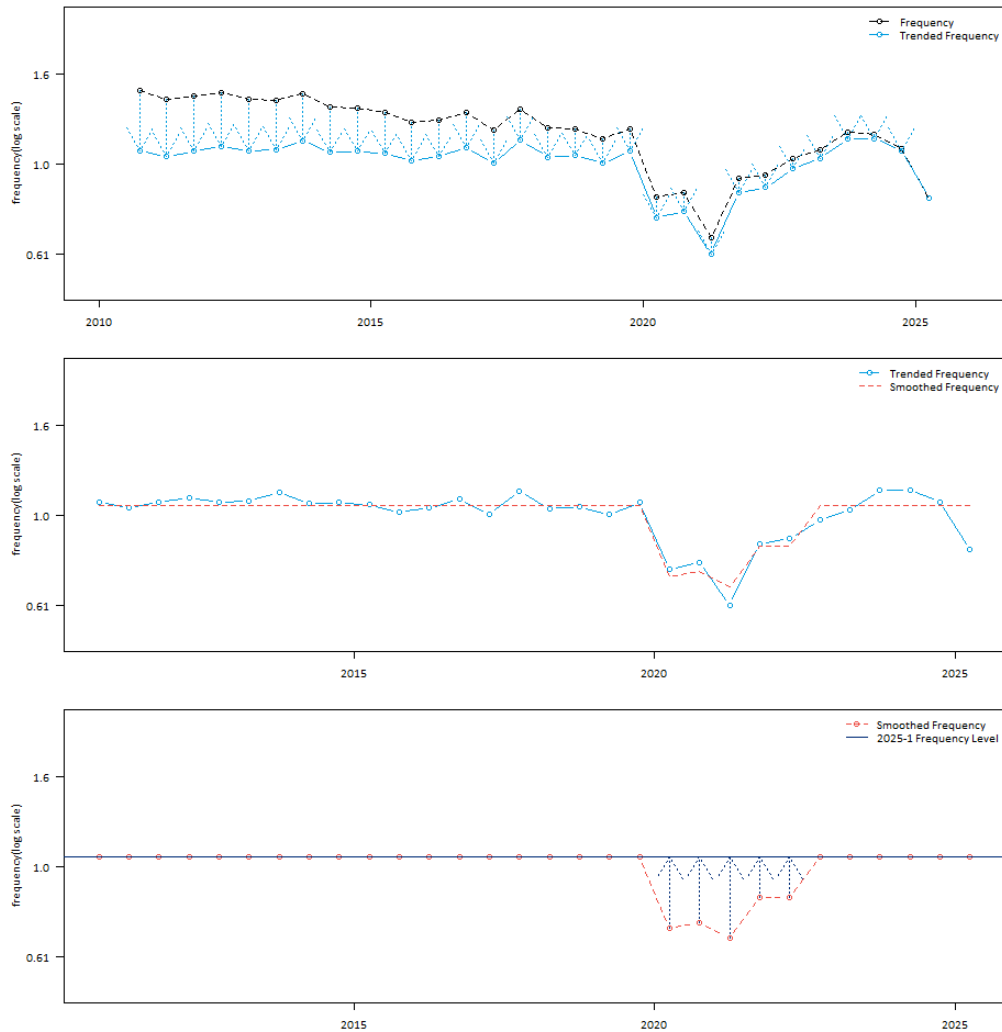


Table 22: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.491
2020-2	1.446
2021-1	1.578
2021-2	1.254
2022-1	1.255
2022-2	1.000

Accident Semester	Combined New Normal Factor
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 39: DCPD – Post-Pandemic Frequency Level

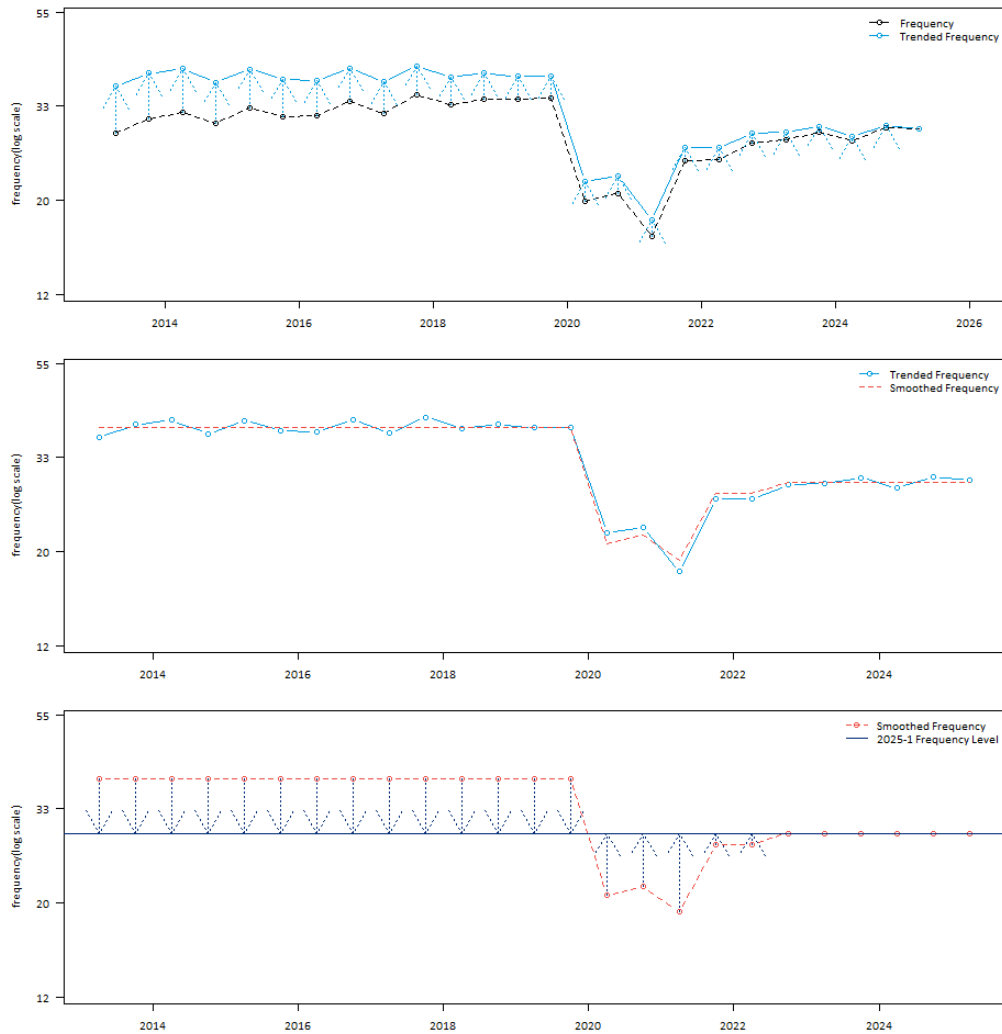


Table 23: Direct Compensation Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.747
2020-1	1.394
2020-2	1.329
2021-1	1.523

Accident Semester	Combined New Normal Factor
2021-2	1.064
2022-1	1.065
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 40: Accident Benefits – Post-Pandemic Frequency Level

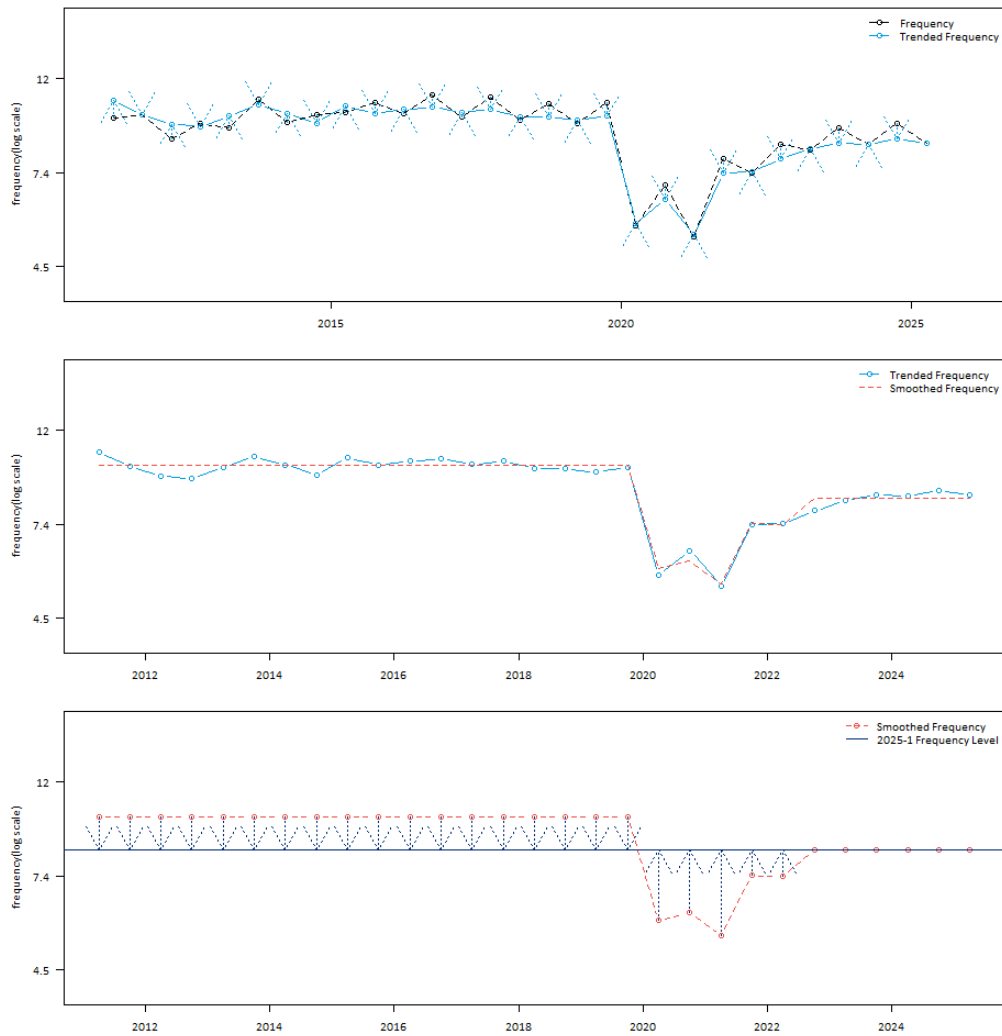


Table 24: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.841

Accident Semester	Combined New Normal Factor
2020-1	1.459
2020-2	1.398
2021-1	1.577
2021-2	1.149
2022-1	1.150
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 41: Collision – Post-Pandemic Frequency Level

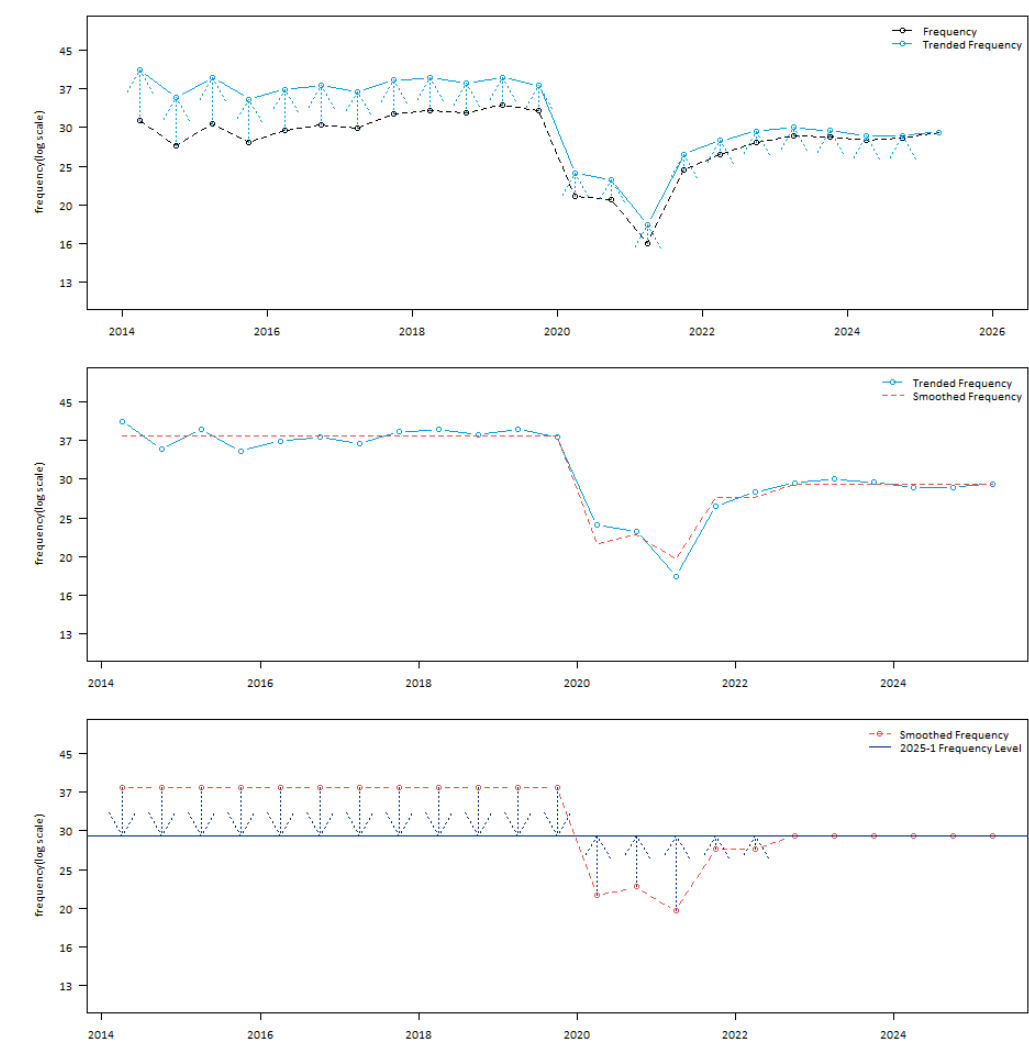


Table 25: Collision Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	0.781
2020-1	1.363
2020-2	1.306
2021-1	1.475
2021-2	1.071
2022-1	1.071
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000
2024-2	1.000
2025-1	1.000

Figure 42: All Perils – Post-Pandemic Frequency Level

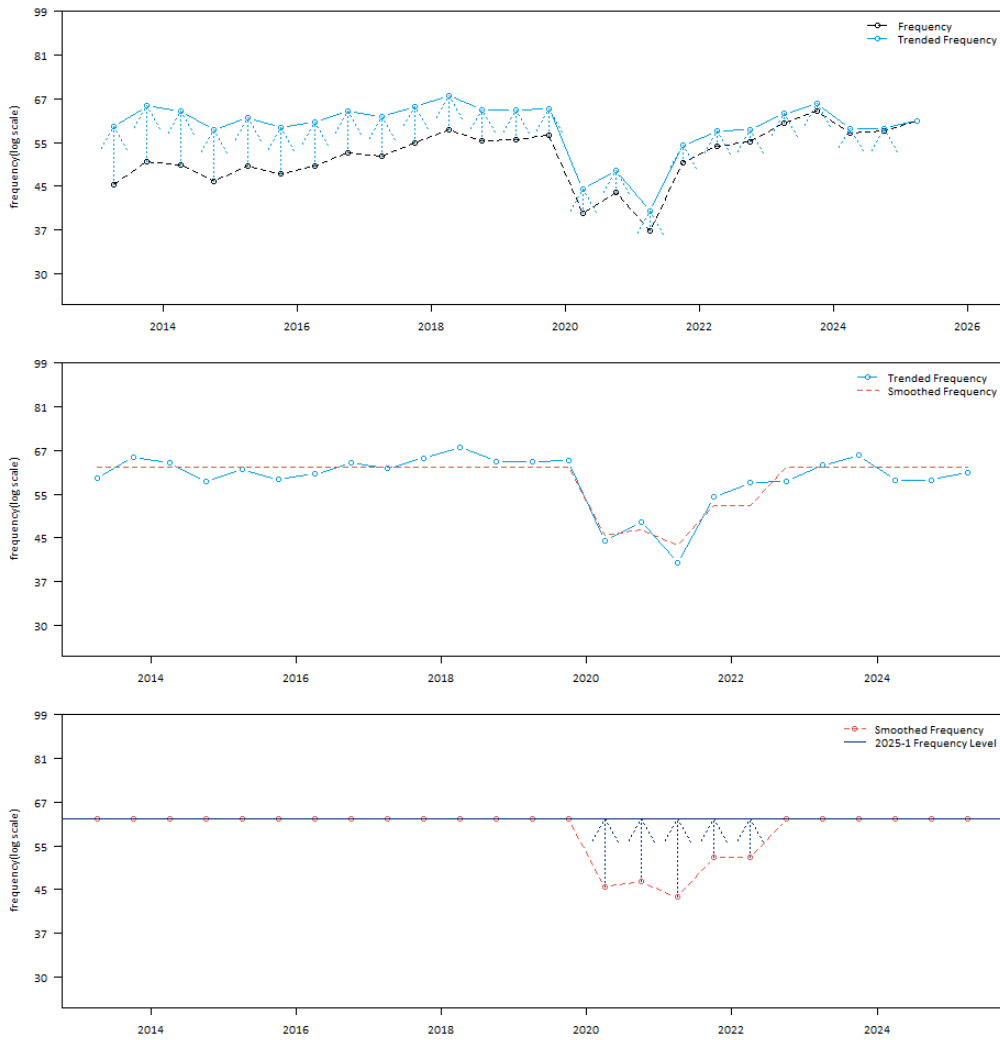


Table 26: All Perils Adjustment Factors

Accident Semester	Combined New Normal Factor
Prior	1.000
2020-1	1.368
2020-2	1.336
2021-1	1.430
2021-2	1.194
2022-1	1.195
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
2025-1	1.000

7. 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:

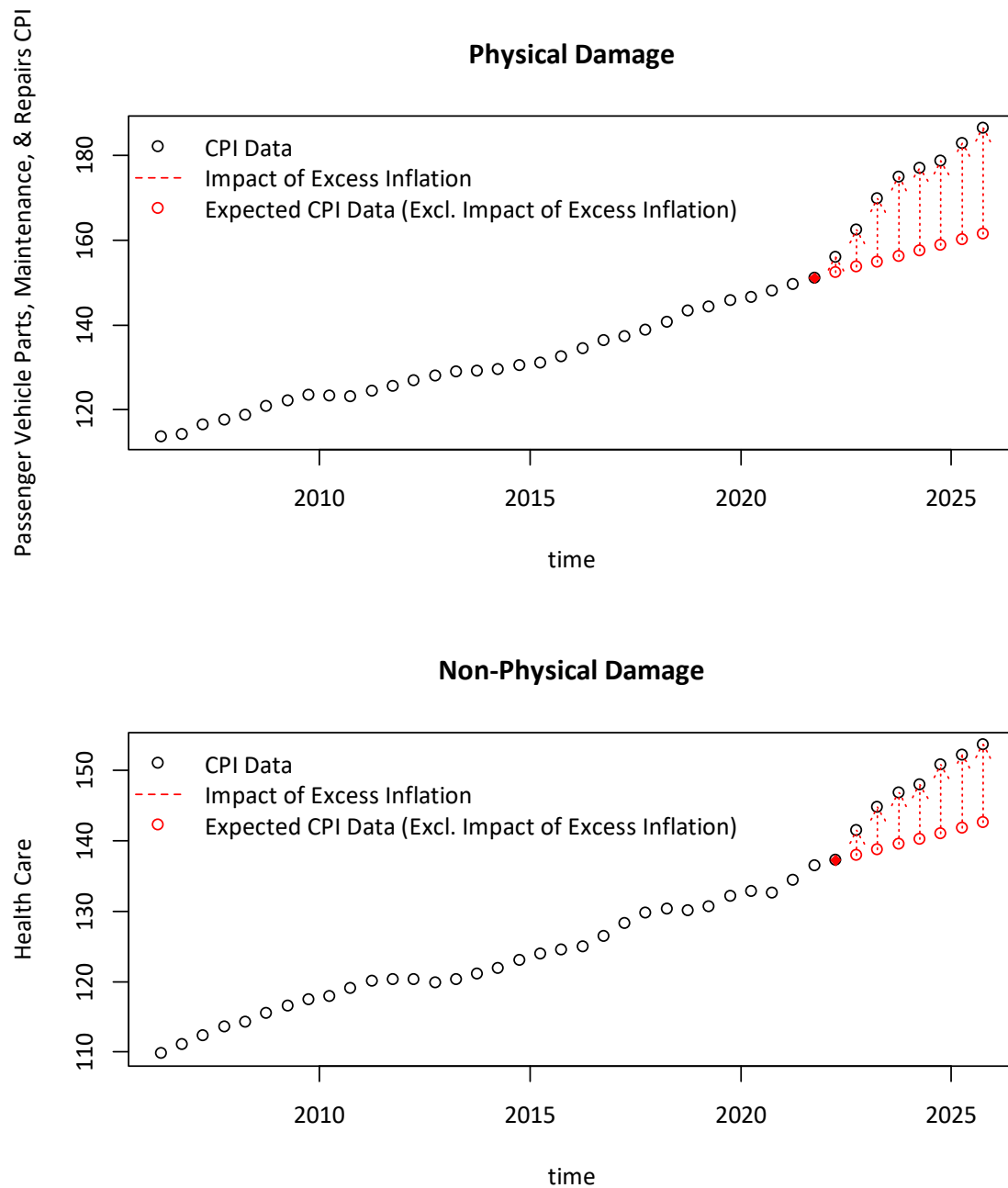
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010-1 through 2021-1.
- For accident semesters subsequent to 2021-2, we estimate the predicted CPI using 2021-2 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 43, and the excess inflation parameter values, in Table 27.

Table 27: 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	0.160	0.000
2022-2	0.385	0.334
2023-1	0.635	0.569
2023-2	1.000	0.686
2024-1	1.000	1.000
2024-2	1.000	1.000
2025-1	1.000	1.000

Figure 43: CPI Inflation



We include an excess inflation parameter in our DCPD and collision severity models and the comprehensive all other direct loss cost models. The combination of the modelled coefficient and the parameter values in Table 27 adjust the historical data to a 2025-1 cost level. We present the adjustment factors by coverage in Table 28.

Table 28: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Collision	Comprehensive – All Other
2020-1	1.127	1.117	1.336
2020-2	1.127	1.117	1.336
2021-1	1.127	1.117	1.336
2021-2	1.127	1.117	1.336
2022-1	1.127	1.117	1.336
2022-2	1.083	1.076	1.213
2023-1	1.053	1.049	1.133
2023-2	1.038	1.035	1.095
2024-1	1.000	1.000	1.000
2024-2	1.000	1.000	1.000
2025-1	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 6. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

Appendix A. Development Factor Exhibits

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

Claim Count Development Summary
Data as of 30 Jun 2025

[illegible]

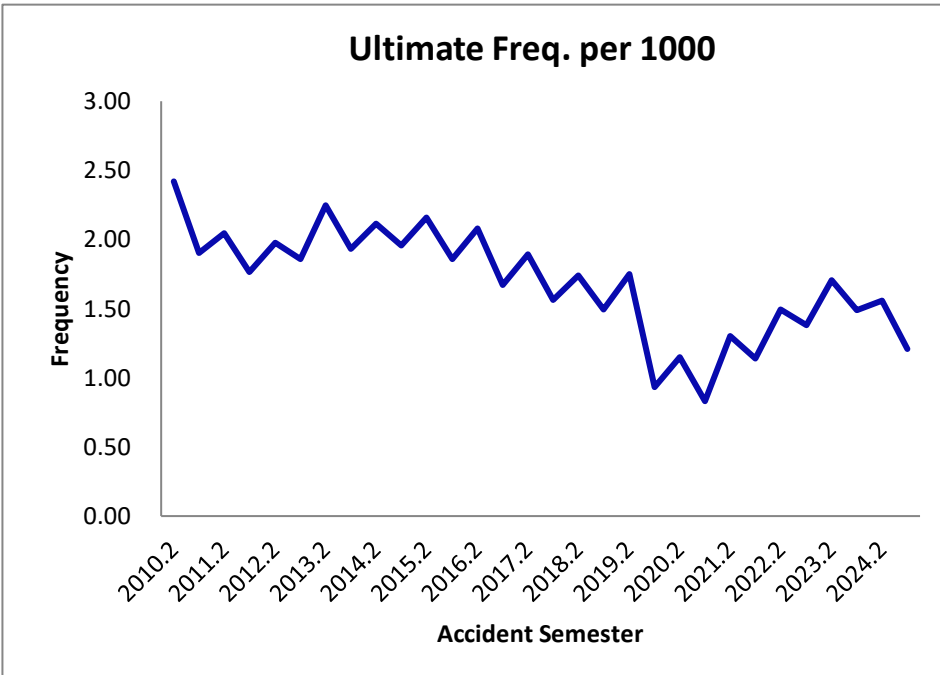
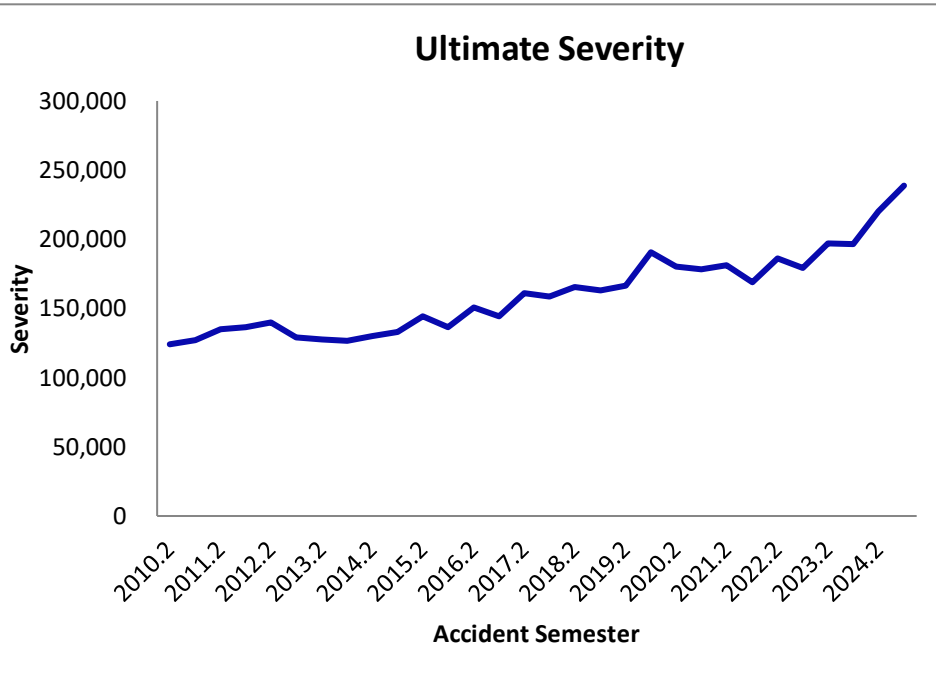
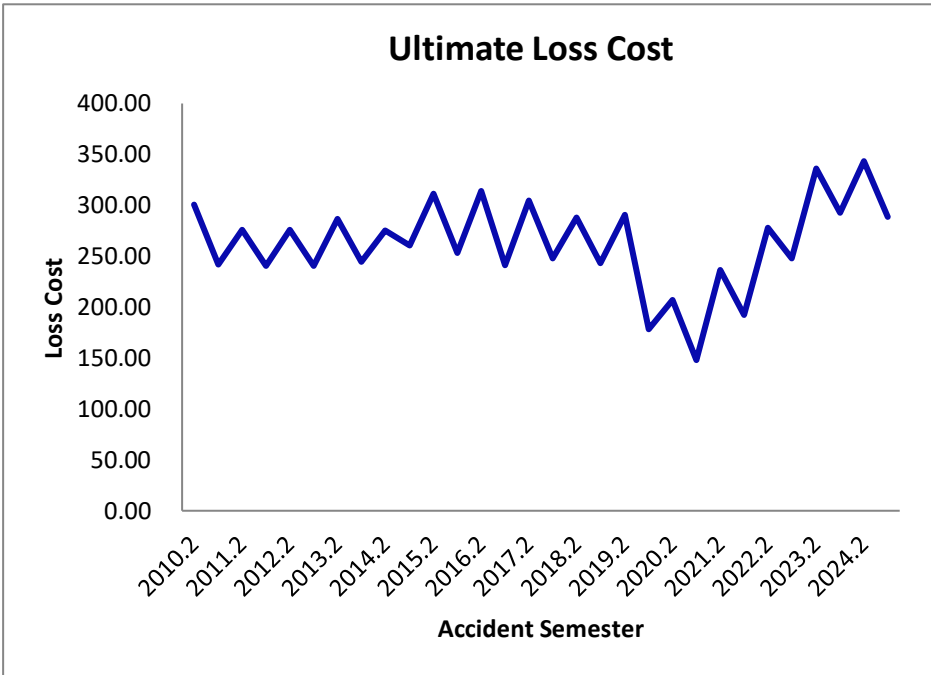
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	OW Selected	GISA Selected Age-to-Ultimate Development Factors														
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Bodily Injury	Property Damage	Direct Compensation	Accident Benefits - Total Medical/Rehab	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	4.376	4.328	1.973	1.099	2.547	2.573	0.972	0.950	2.534	1.009	1.097	1.067	1.044	1.104	3.409	4.571
12	2.702	2.473	1.620	1.008	1.747	1.524	0.883	1.008	1.698	1.005	1.002	0.982	0.994	1.023	2.306	2.205
18	2.160	2.090	1.315	1.003	1.499	1.346	0.948	1.084	1.466	1.003	1.000	0.990	0.998	1.016	1.781	1.723
24	1.770	1.713	1.161	1.002	1.379	1.273	0.986	1.197	1.356	1.002	1.000	0.994	1.000	1.009	1.436	1.408
30	1.478	1.353	1.042	1.001	1.314	1.245	0.996	1.290	1.298	1.001	1.000	0.997	1.000	1.002	1.090	1.068
36	1.317	1.245	1.011	1.000	1.198	1.089	0.997	1.078	1.175	1.001	1.000	0.998	1.000	1.001	1.021	1.001
42	1.215	1.121	1.000	1.000	1.099	1.016	0.999	1.110	1.082	1.000	1.000	0.999	1.000	0.999	1.005	0.980
48	1.150	1.080	1.000	1.000	1.035	0.987	0.999	0.979	1.025	1.000	1.000	0.999	1.000	1.000	0.988	0.971
54	1.104	1.062	1.000	1.000	1.003	0.953	1.000	0.988	0.992	1.000	1.000	0.999	1.000	1.002	0.979	0.958
60	1.062	1.025	1.000	1.000	0.987	0.952	1.000	0.903	0.980	1.000	1.000	0.999	1.000	0.996	0.955	0.960
66	1.044	1.016	1.000	1.000	0.989	0.966	1.000	1.003	0.984	1.000	1.000	0.999	1.000	0.996	0.959	0.962
72	1.029	1.013	1.000	1.000	0.991	0.974	1.000	0.959	0.987	1.000	1.000	0.999	1.000	1.005	0.960	0.970
78	1.016	1.008	1.000	1.000	0.993	0.976	1.000	0.991	0.989	1.000	1.000	0.999	1.000	0.996	0.963	0.974
84	1.011	1.005	1.000	1.000	0.995	0.981	1.000	1.001	0.992	1.000	1.000	0.999	1.000	0.991	0.968	0.962
90	1.006	1.003	1.000	1.000	0.996	0.985	1.000	0.988	0.994	1.000	1.000	0.999	1.000	0.984	0.972	0.970
96	1.001	1.000	1.000	1.000	0.995	0.986	1.000	0.999	0.993	1.000	1.000	1.000	1.000	1.002	0.972	0.972
102	0.999	1.000	1.000	1.000	0.997	0.991	1.000	1.000	0.995	1.000	1.000	1.000	1.000	0.996	0.987	0.984
108	0.999	1.000	1.000	1.000	0.999	0.993	1.000	0.992	0.998	1.000	1.000	1.000	1.000	0.993	0.991	0.994
114	0.998	0.999	1.000	1.000	0.998	0.994	1.000	1.088	0.997	1.000	1.000	1.000	1.000	1.007	0.994	1.009
120	0.998	0.999	1.000	1.000	0.998	0.997	1.000	1.009	0.998	1.000	1.000	1.000	1.000	1.002	0.994	0.997
126	0.999	1.000	1.000	1.000	1.000	0.998	1.000	0.993	0.999	1.000	1.000	1.000	1.000	0.989	0.996	1.001
132	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	0.999	0.999
138	0.999	1.000	1.000	1.000	1.000	1.000	1.000	2.000	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000
144	0.999	1.000	1.000	1.000	1.000	1.000	1.000	0.989	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000
150	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	0.994	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.966	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.987	1.000	1.000	1.000	1.000	1.000	0.997	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.940	1.000	1.000	1.000	1.000	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 30 Jun 2025

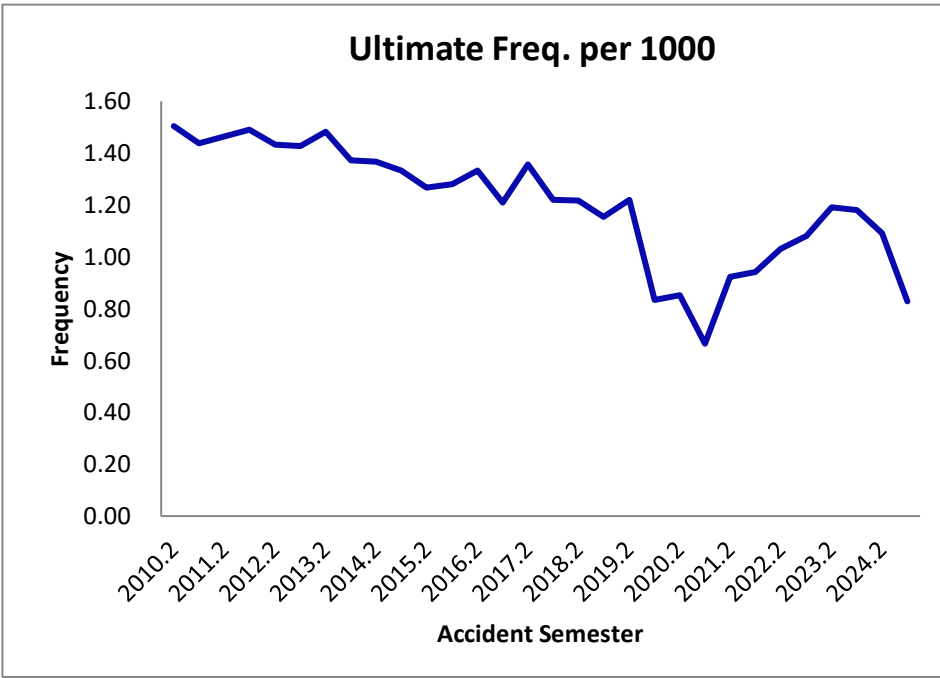
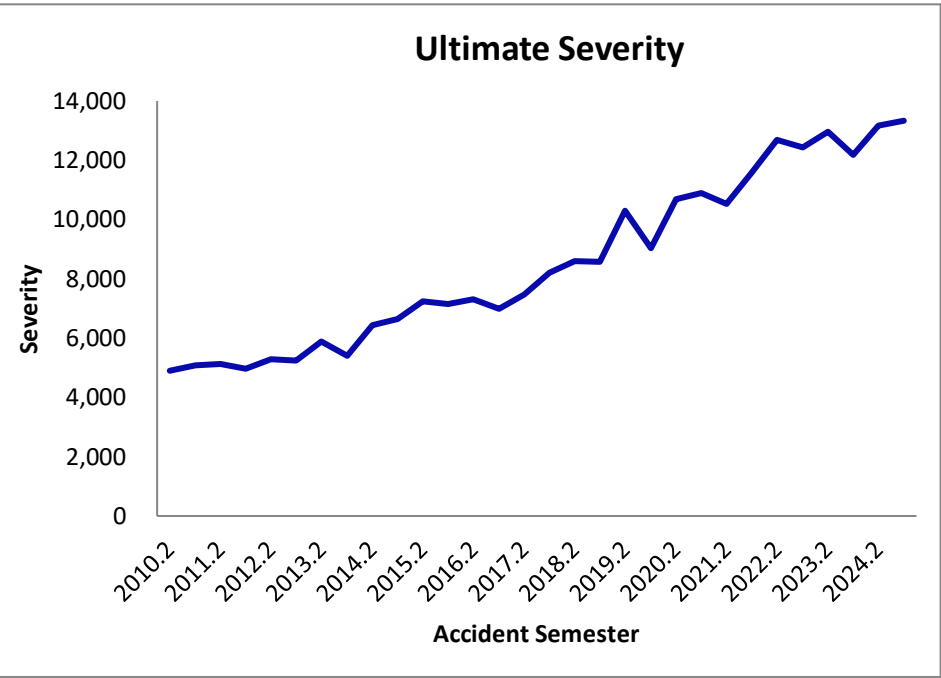
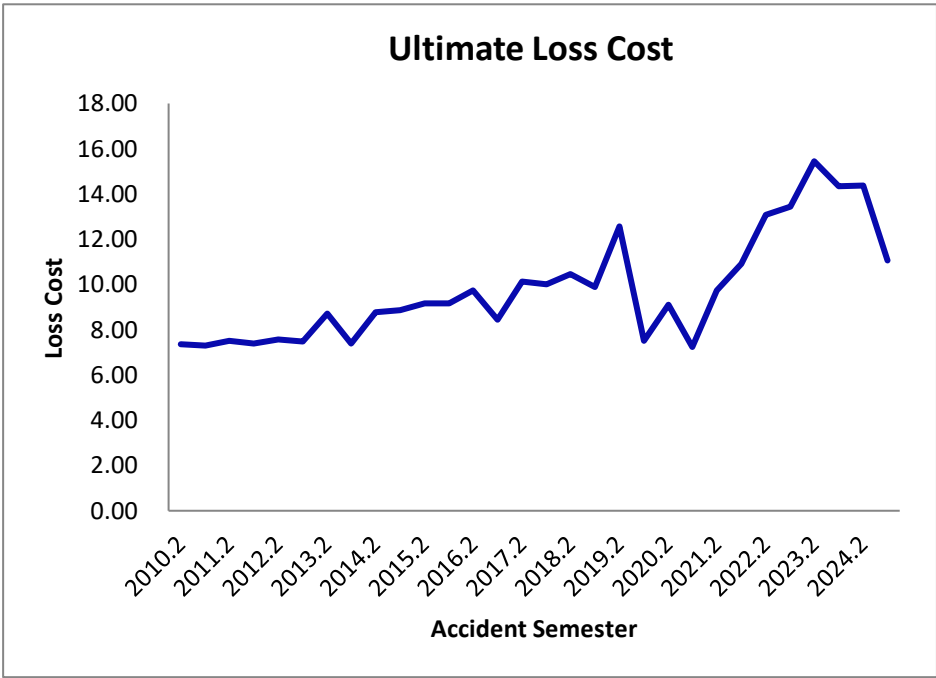
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,334,899	8,071	939,725	1.066	1,001,747	300.38	-	124,117	-	2.42	-		
2011.1	174	3,274,005	6,230	731,027	1.083	791,702	241.81	-	127,079	-	1.90	-	271.37	
2011.2	168	3,377,109	6,912	861,384	1.083	932,879	276.24	-8.0%	134,965	8.7%	2.05	-15.4%		
2012.1	162	3,336,210	5,887	742,995	1.080	802,137	240.43	-0.6%	136,256	7.2%	1.76	-7.3%	258.44	-4.8%
2012.2	156	3,429,877	6,775	876,711	1.080	946,497	275.96	-0.1%	139,704	3.5%	1.98	-3.5%		
2013.1	150	3,371,242	6,265	750,052	1.080	809,756	240.20	-0.1%	129,251	-5.1%	1.86	5.3%	258.23	-0.1%
2013.2	144	3,484,407	7,834	924,388	1.080	997,969	286.41	3.8%	127,389	-8.8%	2.25	13.8%		
2014.1	138	3,417,315	6,601	770,857	1.085	836,600	244.81	1.9%	126,738	-1.9%	1.93	3.9%	265.81	2.9%
2014.2	132	3,536,475	7,484	897,461	1.085	974,002	275.42	-3.8%	130,145	2.2%	2.12	-5.9%		
2015.1	126	3,481,626	6,813	821,488	1.104	906,676	260.42	6.4%	133,080	5.0%	1.96	1.3%	267.98	0.8%
2015.2	120	3,610,270	7,793	1,017,661	1.104	1,123,192	311.11	13.0%	144,128	10.7%	2.16	2.0%		
2016.1	114	3,577,827	6,653	824,342	1.099	906,282	253.31	-2.7%	136,221	2.4%	1.86	-5.0%	282.34	5.4%
2016.2	108	3,705,886	7,712	1,058,978	1.099	1,164,240	314.16	1.0%	150,965	4.7%	2.08	-3.6%		
2017.1	102	3,662,664	6,115	802,964	1.099	882,457	240.93	-4.9%	144,310	5.9%	1.67	-10.2%	277.76	-1.6%
2017.2	96	3,814,766	7,222	1,058,124	1.099	1,162,878	304.84	-3.0%	161,019	6.7%	1.89	-9.0%		
2018.1	90	3,760,701	5,879	843,145	1.104	931,246	247.63	2.8%	158,402	9.8%	1.56	-6.4%	276.43	-0.5%
2018.2	84	3,901,893	6,799	1,017,960	1.104	1,124,327	288.15	-5.5%	165,367	2.7%	1.74	-8.0%		
2019.1	78	3,856,091	5,761	843,806	1.113	938,752	243.45	-1.7%	162,949	2.9%	1.49	-4.4%	265.93	-3.8%
2019.2	72	3,975,718	6,949	1,039,254	1.113	1,156,191	290.81	0.9%	166,382	0.6%	1.75	0.3%		
2020.1	66	3,886,262	3,627	609,573	1.135	691,715	177.99	-26.9%	190,713	17.0%	0.93	-37.5%	235.04	-11.6%
2020.2	60	3,979,936	4,579	726,540	1.135	824,444	207.15	-28.8%	180,049	8.2%	1.15	-34.2%		
2021.1	54	3,918,696	3,256	510,653	1.136	579,880	147.98	-16.9%	178,096	-6.6%	0.83	-11.0%	177.79	-24.4%
2021.2	48	4,040,157	5,258	840,186	1.136	954,086	236.15	14.0%	181,454	0.8%	1.30	13.1%		
2022.1	42	3,972,593	4,524	683,453	1.117	763,543	192.20	29.9%	168,776	-5.2%	1.14	37.1%	214.36	20.6%
2022.2	36	4,093,690	6,112	1,017,497	1.117	1,136,731	277.68	17.6%	185,983	2.5%	1.49	14.7%		
2023.1	30	4,038,592	5,579	895,027	1.117	999,910	247.59	28.8%	179,227	6.2%	1.38	21.3%	262.74	22.6%
2023.2	24	4,162,484	7,099	1,252,218	1.117	1,398,958	336.09	21.0%	197,064	6.0%	1.71	14.2%		
2024.1	18	4,126,087	6,143	1,078,093	1.120	1,207,249	292.59	18.2%	196,524	9.7%	1.49	7.8%	314.43	19.7%
2024.2	12	4,224,659	6,590	1,295,363	1.120	1,450,547	343.35	2.2%	220,113	11.7%	1.56	-8.5%		
2025.1	6	4,148,334	5,015	1,069,427	1.120	1,197,544	288.68	-1.3%	238,792	21.5%	1.21	-18.8%	316.27	0.6%
Total		112,500,469	187,537	26,800,352		29,594,140								



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

Loss Cost Summary
Data as of 30 Jun 2025

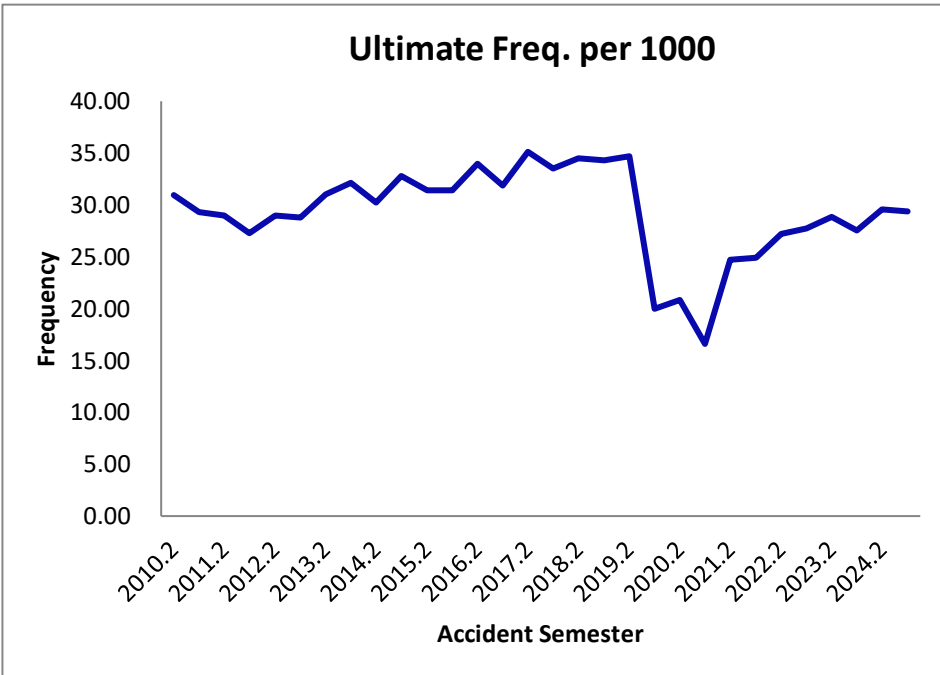
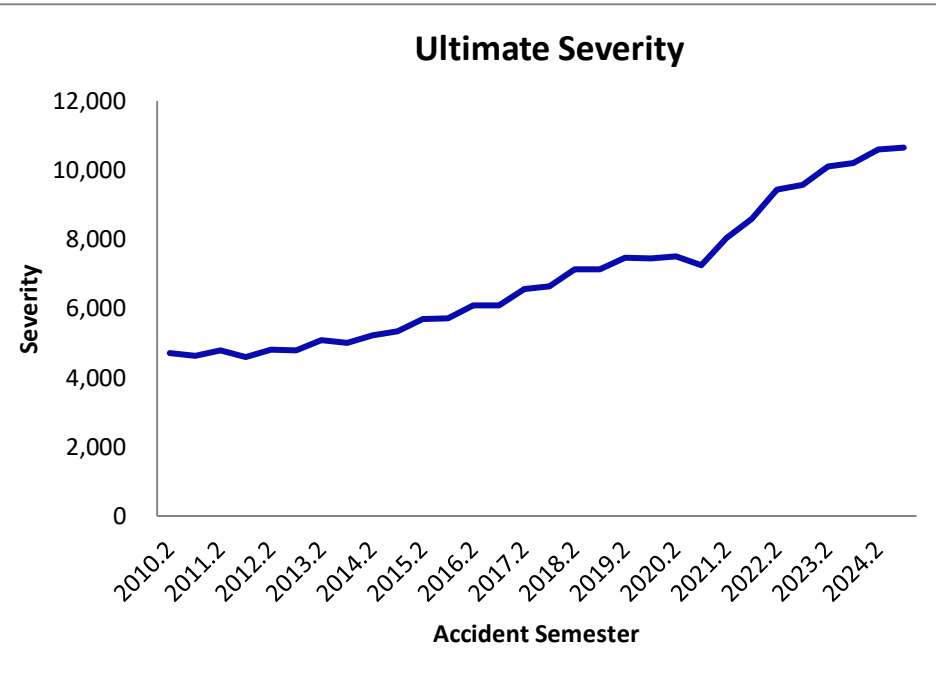
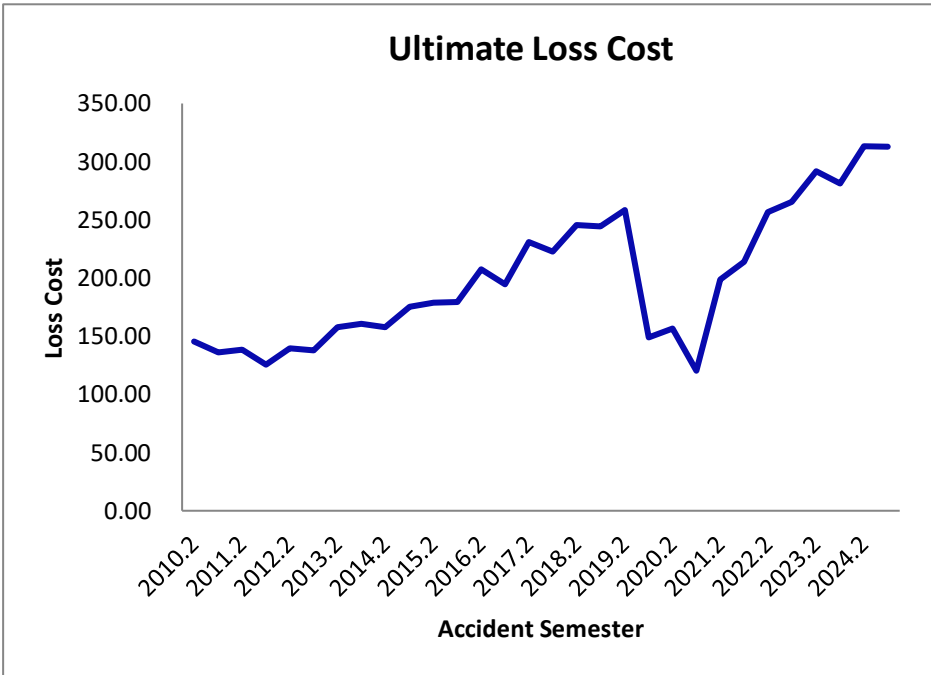
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,334,899	5,016	23,055	1.066	24,577	7.37	-	4,900	-	1.50	-		
2011.1	174	3,274,005	4,707	22,080	1.083	23,913	7.30	-	5,080	-	1.44	-	7.34	
2011.2	168	3,377,109	4,945	23,452	1.083	25,399	7.52	2.1%	5,136	4.8%	1.46	-2.6%		
2012.1	162	3,336,210	4,970	22,854	1.080	24,673	7.40	1.3%	4,964	-2.3%	1.49	3.6%	7.46	1.7%
2012.2	156	3,429,877	4,917	24,044	1.080	25,958	7.57	0.6%	5,279	2.8%	1.43	-2.1%		
2013.1	150	3,371,242	4,808	23,387	1.080	25,249	7.49	1.3%	5,251	5.8%	1.43	-4.3%	7.53	0.9%
2013.2	144	3,484,407	5,168	28,142	1.080	30,382	8.72	15.2%	5,879	11.4%	1.48	3.5%		
2014.1	138	3,417,315	4,691	23,316	1.085	25,305	7.40	-1.1%	5,394	2.7%	1.37	-3.7%	8.07	7.2%
2014.2	132	3,536,475	4,832	28,615	1.085	31,055	8.78	0.7%	6,427	9.3%	1.37	-7.9%		
2015.1	126	3,481,626	4,643	27,979	1.104	30,880	8.87	19.8%	6,651	23.3%	1.33	-2.9%	8.83	9.4%
2015.2	120	3,610,270	4,570	29,992	1.104	33,102	9.17	4.4%	7,243	12.7%	1.27	-7.4%		
2016.1	114	3,577,827	4,582	29,789	1.099	32,750	9.15	3.2%	7,148	7.5%	1.28	-4.0%	9.16	3.8%
2016.2	108	3,705,886	4,935	32,863	1.099	36,130	9.75	6.3%	7,321	1.1%	1.33	5.2%		
2017.1	102	3,662,664	4,433	28,175	1.099	30,964	8.45	-7.6%	6,985	-2.3%	1.21	-5.5%	9.11	-0.6%
2017.2	96	3,814,766	5,178	35,201	1.099	38,686	10.14	4.0%	7,471	2.1%	1.36	1.9%		
2018.1	90	3,760,701	4,591	34,071	1.104	37,631	10.01	18.4%	8,197	17.3%	1.22	0.9%	10.07	10.6%
2018.2	84	3,901,893	4,747	36,916	1.104	40,773	10.45	3.0%	8,589	15.0%	1.22	-10.4%		
2019.1	78	3,856,091	4,451	34,264	1.113	38,119	9.89	-1.2%	8,564	4.5%	1.15	-5.4%	10.17	0.9%
2019.2	72	3,975,718	4,850	44,923	1.113	49,978	12.57	20.3%	10,305	20.0%	1.22	0.3%		
2020.1	66	3,886,262	3,235	25,729	1.135	29,196	7.51	-24.0%	9,025	5.4%	0.83	-27.9%	10.07	-1.0%
2020.2	60	3,979,936	3,393	31,975	1.135	36,284	9.12	-27.5%	10,694	3.8%	0.85	-30.1%		
2021.1	54	3,918,696	2,605	24,979	1.136	28,365	7.24	-3.6%	10,889	20.7%	0.66	-20.1%	8.18	-18.7%
2021.2	48	4,040,157	3,732	34,622	1.136	39,316	9.73	6.7%	10,535	-1.5%	0.92	8.4%		
2022.1	42	3,972,593	3,739	38,757	1.117	43,299	10.90	50.6%	11,580	6.4%	0.94	41.6%	10.31	26.0%
2022.2	36	4,093,690	4,224	47,975	1.117	53,597	13.09	34.5%	12,689	20.4%	1.03	11.7%		
2023.1	30	4,038,592	4,363	48,554	1.117	54,244	13.43	23.2%	12,433	7.4%	1.08	14.8%	13.26	28.6%
2023.2	24	4,162,484	4,959	57,550	1.117	64,294	15.45	18.0%	12,965	2.2%	1.19	15.5%		
2024.1	18	4,126,087	4,865	52,888	1.120	59,224	14.35	6.9%	12,173	-2.1%	1.18	9.1%	14.90	12.4%
2024.2	12	4,224,659	4,607	54,179	1.120	60,670	14.36	-7.0%	13,169	1.6%	1.09	-8.5%		
2025.1	6	4,148,334	3,438	40,934	1.120	45,838	11.05	-23.0%	13,333	9.5%	0.83	-29.7%	12.72	-14.6%
Total		112,500,469	134,194	1,011,260		1,119,849								



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

Loss Cost Summary
Data as of 30 Jun 2025

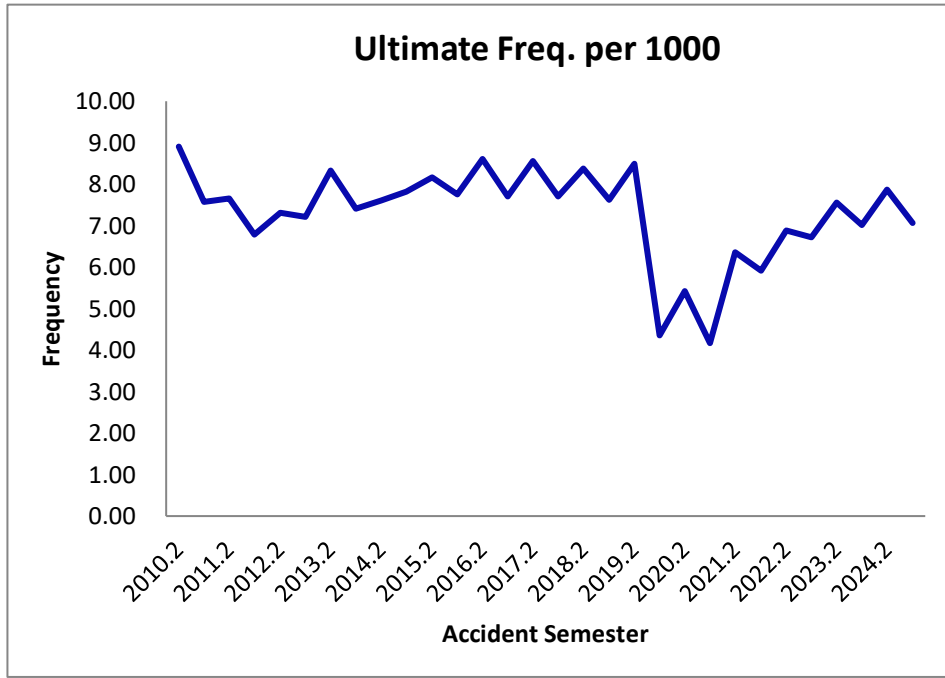
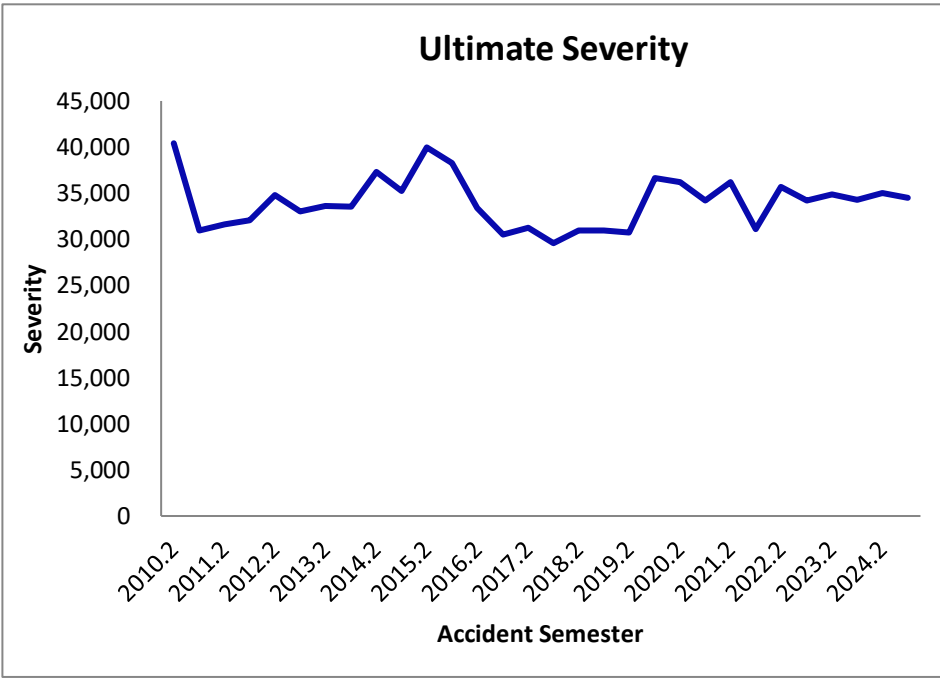
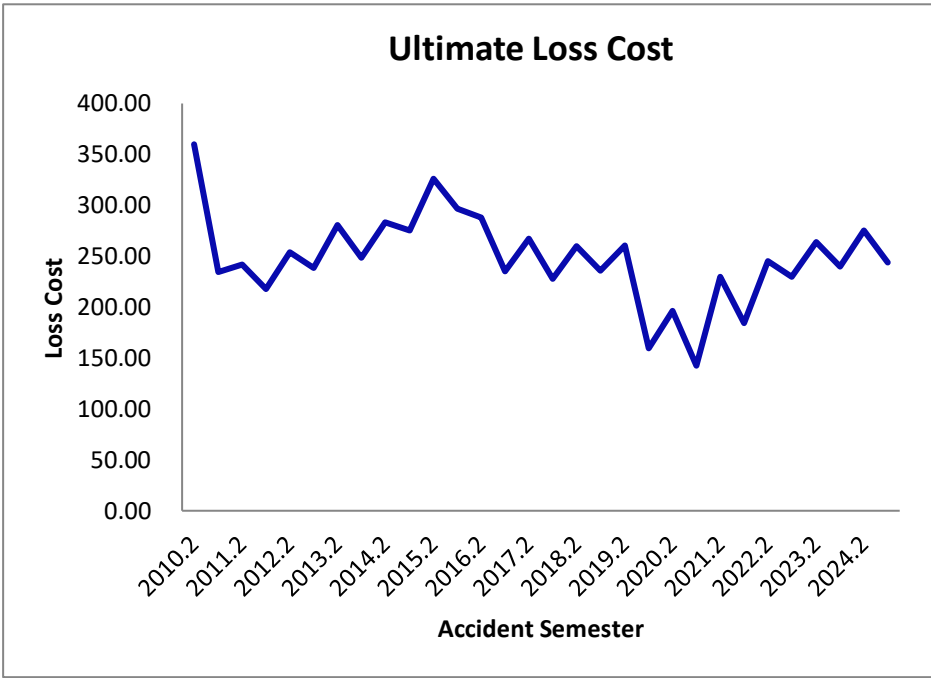
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,334,899	103,171	455,151	1.066	485,191	145.49	-	4,703	-	30.94	-		
2011.1	174	3,274,005	95,919	410,718	1.083	444,808	135.86	-	4,637	-	29.30	-	140.72	
2011.2	168	3,377,109	97,830	432,050	1.083	467,910	138.55	-4.8%	4,783	1.7%	28.97	-6.4%		
2012.1	162	3,336,210	91,080	387,665	1.080	418,523	125.45	-7.7%	4,595	-0.9%	27.30	-6.8%	132.04	-6.2%
2012.2	156	3,429,877	99,476	443,306	1.080	478,593	139.54	0.7%	4,811	0.6%	29.00	0.1%		
2013.1	150	3,371,242	96,927	430,024	1.080	464,254	137.71	9.8%	4,790	4.2%	28.75	5.3%	138.63	5.0%
2013.2	144	3,484,407	108,151	509,537	1.080	550,096	157.87	13.1%	5,086	5.7%	31.04	7.0%		
2014.1	138	3,417,315	109,863	506,591	1.085	549,796	160.89	16.8%	5,004	4.5%	32.15	11.8%	159.36	15.0%
2014.2	132	3,536,475	106,832	514,736	1.085	558,636	157.96	0.1%	5,229	2.8%	30.21	-2.7%		
2015.1	126	3,481,626	114,077	552,579	1.104	609,881	175.17	8.9%	5,346	6.8%	32.77	1.9%	166.50	4.5%
2015.2	120	3,610,270	113,356	585,320	1.104	646,018	178.94	13.3%	5,699	9.0%	31.40	3.9%		
2016.1	114	3,577,827	112,463	583,805	1.099	641,835	179.39	2.4%	5,707	6.7%	31.43	-4.1%	179.16	7.6%
2016.2	108	3,705,886	125,996	698,460	1.099	767,887	207.21	15.8%	6,095	6.9%	34.00	8.3%		
2017.1	102	3,662,664	116,821	647,845	1.099	711,982	194.39	8.4%	6,095	6.8%	31.90	1.5%	200.84	12.1%
2017.2	96	3,814,766	133,979	800,973	1.099	880,269	230.75	11.4%	6,570	7.8%	35.12	3.3%		
2018.1	90	3,760,701	125,917	757,989	1.104	837,192	222.62	14.5%	6,649	9.1%	33.48	5.0%	226.71	12.9%
2018.2	84	3,901,893	134,522	868,183	1.104	958,900	245.75	6.5%	7,128	8.5%	34.48	-1.8%		
2019.1	78	3,856,091	132,247	846,667	1.113	941,934	244.27	9.7%	7,123	7.1%	34.30	2.4%	245.02	8.1%
2019.2	72	3,975,718	137,858	924,330	1.113	1,028,336	258.65	5.2%	7,459	4.6%	34.67	0.6%		
2020.1	66	3,886,262	77,713	510,532	1.135	579,328	149.07	-39.0%	7,455	4.7%	20.00	-41.7%	204.49	-16.5%
2020.2	60	3,979,936	82,840	548,576	1.135	622,499	156.41	-39.5%	7,514	0.7%	20.81	-40.0%		
2021.1	54	3,918,696	65,044	415,250	1.136	471,544	120.33	-19.3%	7,250	-2.8%	16.60	-17.0%	138.51	-32.3%
2021.2	48	4,040,157	99,909	706,676	1.136	802,477	198.63	27.0%	8,032	6.9%	24.73	18.8%		
2022.1	42	3,972,593	98,971	760,391	1.117	849,496	213.84	77.7%	8,583	18.4%	24.91	50.1%	206.17	48.8%
2022.2	36	4,093,690	111,289	939,569	1.117	1,049,671	256.41	29.1%	9,432	17.4%	27.19	9.9%		
2023.1	30	4,038,592	111,984	960,086	1.117	1,072,592	265.59	24.2%	9,578	11.6%	27.73	11.3%	260.97	26.6%
2023.2	24	4,162,484	120,217	1,087,850	1.117	1,215,328	291.97	13.9%	10,109	7.2%	28.88	6.2%		
2024.1	18	4,126,087	113,717	1,036,570	1.120	1,160,751	281.32	5.9%	10,207	6.6%	27.56	-0.6%	286.67	9.8%
2024.2	12	4,224,659	124,881	1,181,825	1.120	1,323,408	313.26	7.3%	10,597	4.8%	29.56	2.4%		
2025.1	6	4,148,334	121,882	1,159,317	1.120	1,298,203	312.95	11.2%	10,651	4.3%	29.38	6.6%	313.10	9.2%
Total		112,500,469	3,284,932	20,662,571		22,887,339								



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

Loss Cost Summary
Data as of 30 Jun 2025

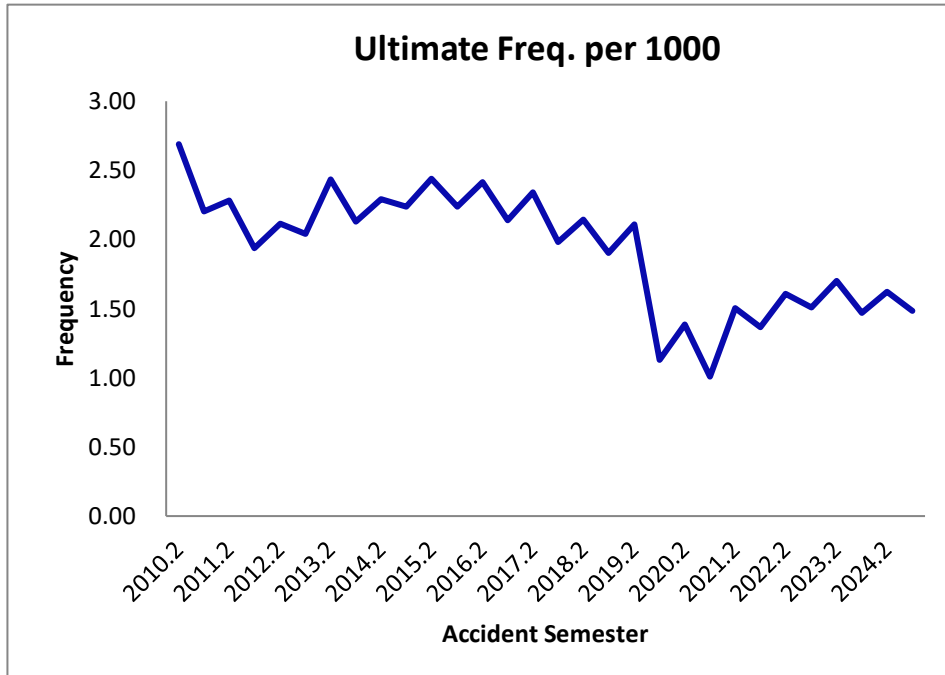
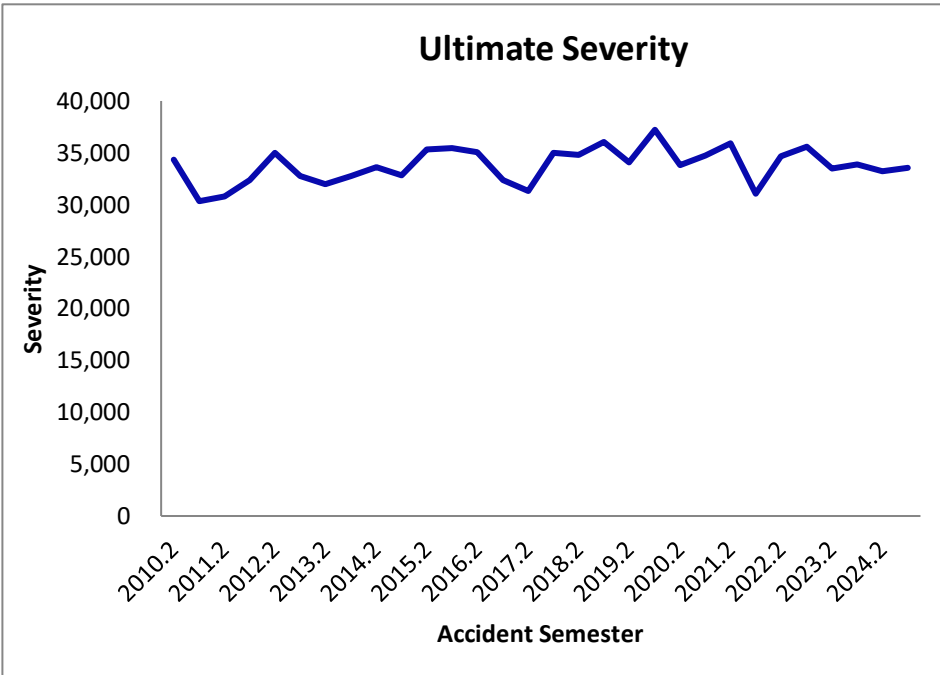
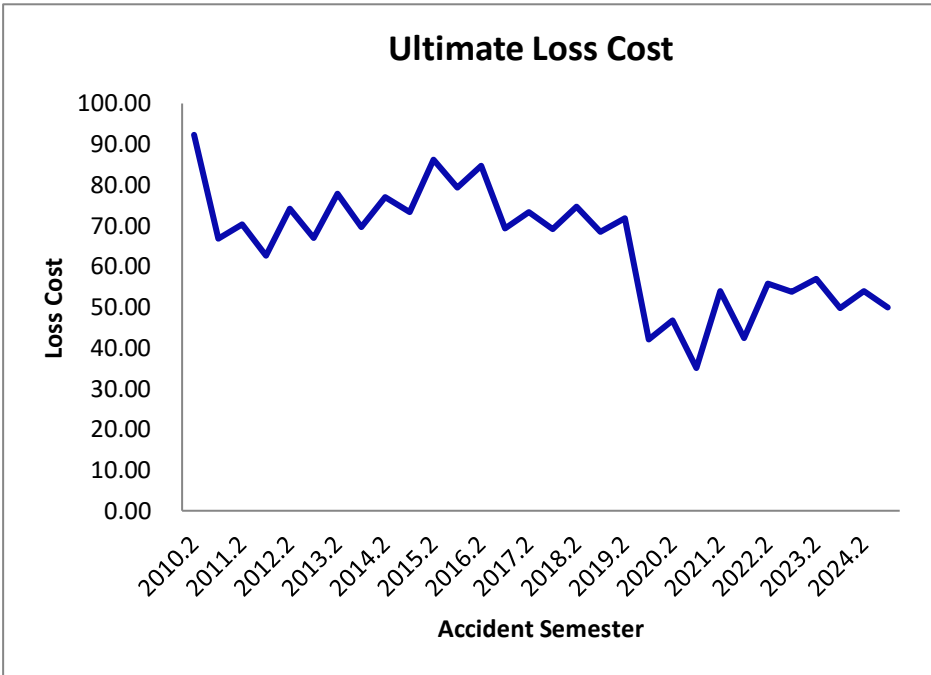
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,335,569	29,707	1,126,164	1.066	1,200,491	359.91	-	40,411	-	8.91	-		
2011.1	174	3,280,503	24,827	710,039	1.083	768,972	234.41	-	30,973	-	7.57	-	297.68	
2011.2	168	3,385,347	25,920	756,554	1.083	819,348	242.03	-32.8%	31,611	-21.8%	7.66	-14.0%		
2012.1	162	3,341,386	22,700	673,855	1.080	727,494	217.72	-7.1%	32,048	3.5%	6.79	-10.2%	229.95	-22.8%
2012.2	156	3,431,977	25,075	807,521	1.080	871,800	254.02	5.0%	34,768	10.0%	7.31	-4.6%		
2013.1	150	3,373,604	24,311	744,270	1.080	803,514	238.18	9.4%	33,051	3.1%	7.21	6.1%	246.17	7.1%
2013.2	144	3,486,730	29,049	905,392	1.080	977,461	280.34	10.4%	33,649	-3.2%	8.33	14.0%		
2014.1	138	3,420,265	25,365	783,309	1.085	850,114	248.55	4.4%	33,515	1.4%	7.42	2.9%	264.60	7.5%
2014.2	132	3,539,690	26,917	924,660	1.085	1,003,521	283.51	1.1%	37,282	10.8%	7.60	-8.7%		
2015.1	126	3,484,940	27,240	869,668	1.104	959,853	275.43	10.8%	35,237	5.1%	7.82	5.4%	279.50	5.6%
2015.2	120	3,613,616	29,506	1,067,645	1.104	1,178,360	326.09	15.0%	39,936	7.1%	8.17	7.4%		
2016.1	114	3,581,763	27,778	967,067	1.099	1,063,193	296.84	7.8%	38,275	8.6%	7.76	-0.8%	311.53	11.5%
2016.2	108	3,711,426	31,964	971,611	1.099	1,068,189	287.81	-11.7%	33,419	-16.3%	8.61	5.5%		
2017.1	102	3,670,566	28,308	785,737	1.099	863,525	235.26	-20.7%	30,505	-20.3%	7.71	-0.6%	261.68	-16.0%
2017.2	96	3,818,713	32,675	928,775	1.099	1,020,724	267.30	-7.1%	31,239	-6.5%	8.56	-0.6%		
2018.1	90	3,766,423	29,007	776,822	1.104	857,993	227.80	-3.2%	29,579	-3.0%	7.70	-0.1%	247.68	-5.3%
2018.2	84	3,903,892	32,719	917,904	1.104	1,013,816	259.69	-2.8%	30,986	-0.8%	8.38	-2.1%		
2019.1	78	3,852,007	29,337	816,913	1.113	908,833	235.94	3.6%	30,979	4.7%	7.62	-1.1%	247.90	0.1%
2019.2	72	3,971,055	33,724	930,689	1.113	1,035,411	260.74	0.4%	30,702	-0.9%	8.49	1.3%		
2020.1	66	3,881,941	16,895	546,005	1.135	619,581	159.61	-32.4%	36,672	18.4%	4.35	-42.9%	210.75	-15.0%
2020.2	60	3,976,796	21,562	687,787	1.135	780,469	196.26	-24.7%	36,196	17.9%	5.42	-36.2%		
2021.1	54	3,913,889	16,316	491,129	1.136	557,709	142.49	-10.7%	34,182	-6.8%	4.17	-4.2%	169.59	-19.5%
2021.2	48	4,036,097	25,657	817,157	1.136	927,935	229.91	17.1%	36,167	-0.1%	6.36	17.2%		
2022.1	42	3,968,183	23,492	654,300	1.117	730,973	184.21	29.3%	31,116	-9.0%	5.92	42.0%	207.25	22.2%
2022.2	36	4,090,758	28,133	898,197	1.117	1,003,451	245.30	6.7%	35,668	-1.4%	6.88	8.2%		
2023.1	30	4,035,595	27,124	830,458	1.117	927,774	229.90	24.8%	34,205	9.9%	6.72	13.5%	237.65	14.7%
2023.2	24	4,161,272	31,467	982,788	1.117	1,097,955	263.85	7.6%	34,892	-2.2%	7.56	10.0%		
2024.1	18	4,125,334	28,923	884,537	1.120	990,505	240.10	4.4%	34,246	0.1%	7.01	4.3%	252.03	6.1%
2024.2	12	4,226,083	33,234	1,038,283	1.120	1,162,669	275.12	4.3%	34,984	0.3%	7.86	4.0%		
2025.1	6	4,150,303	29,334	904,653	1.120	1,013,030	244.09	1.7%	34,534	0.8%	7.07	0.8%	259.74	3.1%
Total		112,535,725	818,266	25,199,889		27,804,663								



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

Loss Cost Summary
Data as of 30 Jun 2025

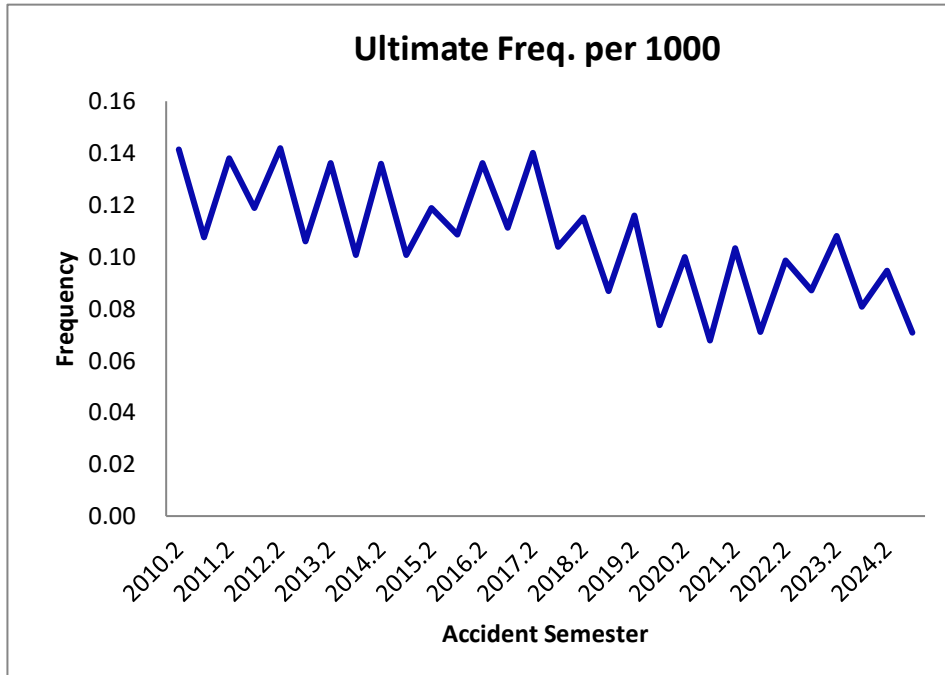
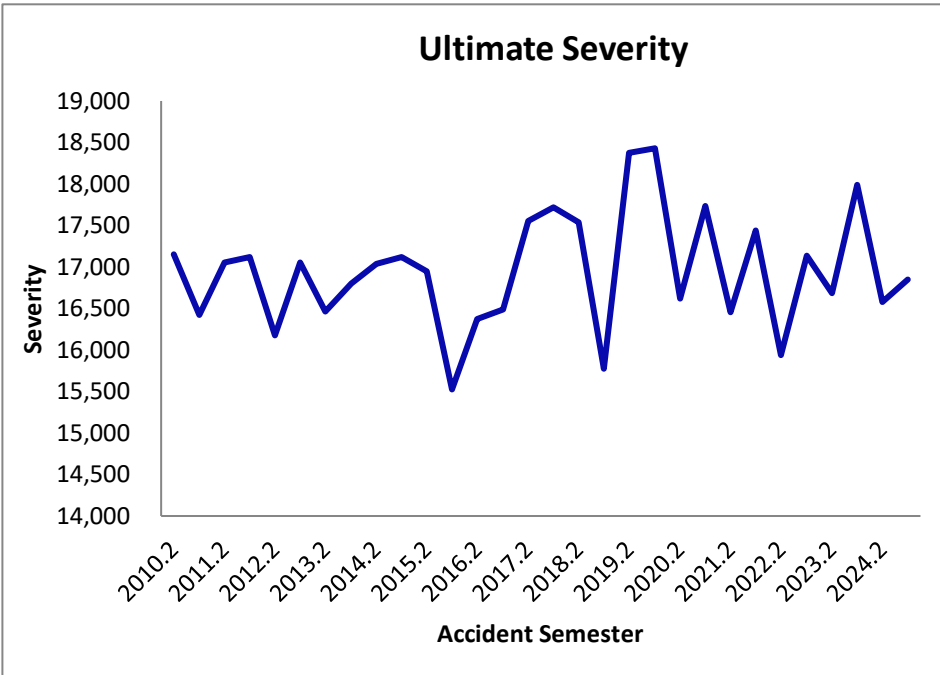
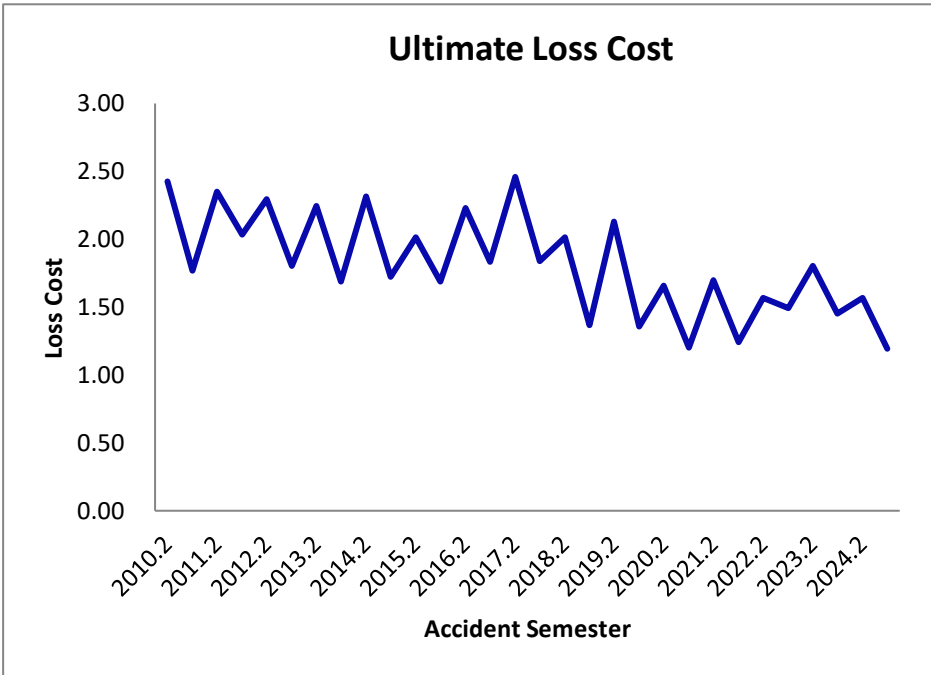
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,335,569	8,971	288,822	1.066	307,884	92.30	-	34,320	-	2.69	-		
2011.1	174	3,280,503	7,232	202,606	1.083	219,422	66.89	-	30,340	-	2.20	-	79.70	
2011.2	168	3,385,347	7,720	219,755	1.083	237,995	70.30	-23.8%	30,828	-10.2%	2.28	-15.2%		
2012.1	162	3,341,386	6,465	193,808	1.080	209,235	62.62	-6.4%	32,364	6.7%	1.93	-12.2%	66.49	-16.6%
2012.2	156	3,431,977	7,264	235,546	1.080	254,295	74.10	5.4%	35,008	13.6%	2.12	-7.2%		
2013.1	150	3,373,604	6,888	209,202	1.080	225,854	66.95	6.9%	32,790	1.3%	2.04	5.5%	70.55	6.1%
2013.2	144	3,486,730	8,493	251,625	1.080	271,654	77.91	5.1%	31,986	-8.6%	2.44	15.1%		
2014.1	138	3,420,265	7,276	219,744	1.085	238,485	69.73	4.2%	32,777	0.0%	2.13	4.2%	73.86	4.7%
2014.2	132	3,539,690	8,108	251,246	1.085	272,674	77.03	-1.1%	33,630	5.1%	2.29	-6.0%		
2015.1	126	3,484,940	7,793	231,708	1.104	255,736	73.38	5.2%	32,816	0.1%	2.24	5.1%	75.22	1.8%
2015.2	120	3,613,616	8,810	282,083	1.104	311,335	86.16	11.8%	35,339	5.1%	2.44	6.4%		
2016.1	114	3,581,763	8,007	258,305	1.099	283,981	79.29	8.0%	35,467	8.1%	2.24	0.0%	82.74	10.0%
2016.2	108	3,711,426	8,967	286,084	1.099	314,521	84.74	-1.6%	35,075	-0.7%	2.42	-0.9%		
2017.1	102	3,670,566	7,857	231,250	1.099	254,144	69.24	-12.7%	32,346	-8.8%	2.14	-4.2%	77.03	-6.9%
2017.2	96	3,818,713	8,937	254,799	1.099	280,024	73.33	-13.5%	31,333	-10.7%	2.34	-3.1%		
2018.1	90	3,766,423	7,455	236,031	1.104	260,694	69.22	0.0%	34,969	8.1%	1.98	-7.5%	71.29	-7.5%
2018.2	84	3,903,892	8,372	263,732	1.104	291,290	74.62	1.8%	34,793	11.0%	2.14	-8.4%		
2019.1	78	3,852,007	7,325	237,227	1.113	263,920	68.51	-1.0%	36,030	3.0%	1.90	-3.9%	71.59	0.4%
2019.2	72	3,971,055	8,372	256,540	1.113	285,406	71.87	-3.7%	34,091	-2.0%	2.11	-1.7%		
2020.1	66	3,881,941	4,388	143,931	1.135	163,326	42.07	-38.6%	37,221	3.3%	1.13	-40.6%	57.14	-20.2%
2020.2	60	3,976,796	5,508	164,007	1.135	186,108	46.80	-34.9%	33,789	-0.9%	1.39	-34.3%		
2021.1	54	3,913,889	3,947	120,761	1.136	137,132	35.04	-16.7%	34,743	-6.7%	1.01	-10.8%	40.96	-28.3%
2021.2	48	4,036,097	6,070	191,945	1.136	217,966	54.00	15.4%	35,909	6.3%	1.50	8.6%		
2022.1	42	3,968,183	5,416	150,436	1.117	168,065	42.35	20.9%	31,031	-10.7%	1.36	35.3%	48.23	17.7%
2022.2	36	4,090,758	6,569	203,983	1.117	227,886	55.71	3.2%	34,691	-3.4%	1.61	6.8%		
2023.1	30	4,035,595	6,091	193,926	1.117	216,651	53.69	26.8%	35,569	14.6%	1.51	10.6%	54.70	13.4%
2023.2	24	4,161,272	7,074	212,029	1.117	236,875	56.92	2.2%	33,485	-3.5%	1.70	5.9%		
2024.1	18	4,125,334	6,063	183,436	1.120	205,412	49.79	-7.3%	33,880	-4.7%	1.47	-2.6%	53.37	-2.4%
2024.2	12	4,226,083	6,857	203,549	1.120	227,934	53.94	-5.3%	33,241	-0.7%	1.62	-4.6%		
2025.1	6	4,150,303	6,161	184,783	1.120	206,920	49.86	0.1%	33,585	-0.9%	1.48	1.0%	51.91	-2.7%
Total		112,535,725	214,456	6,562,899		7,232,825								



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

Loss Cost Summary
Data as of 30 Jun 2025

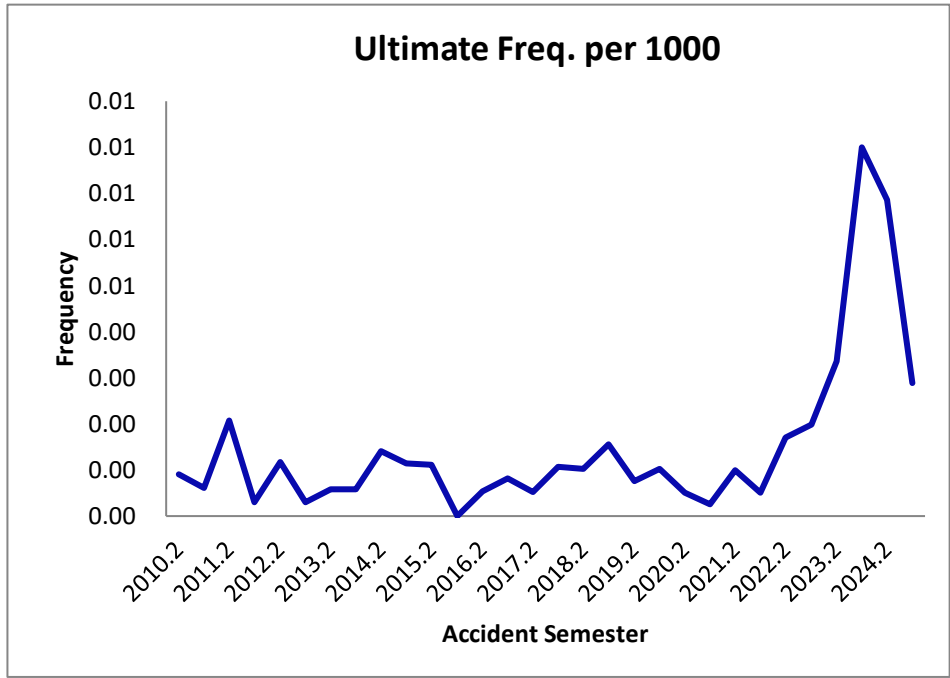
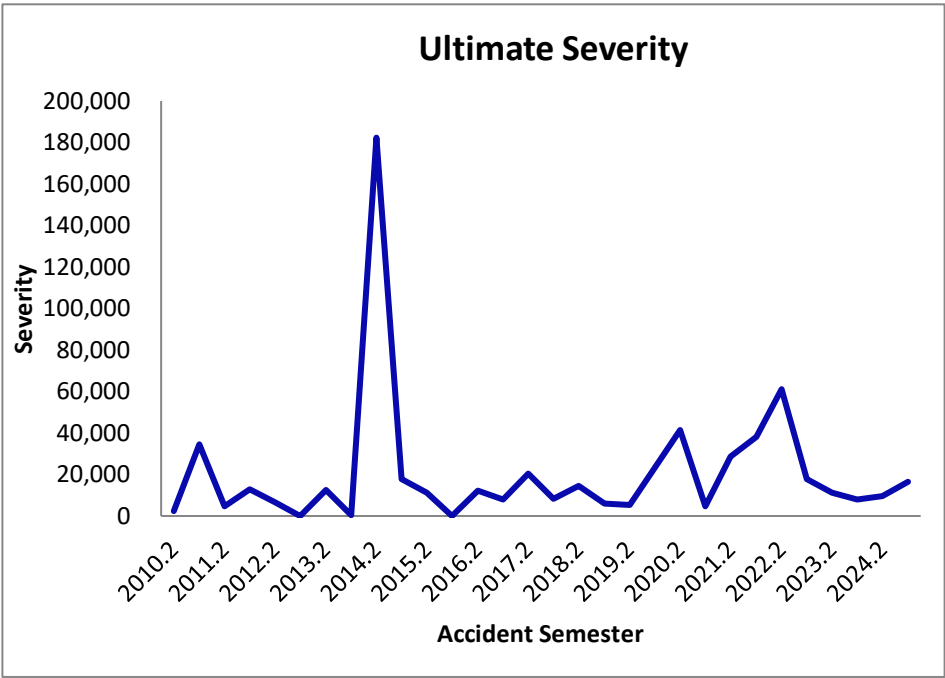
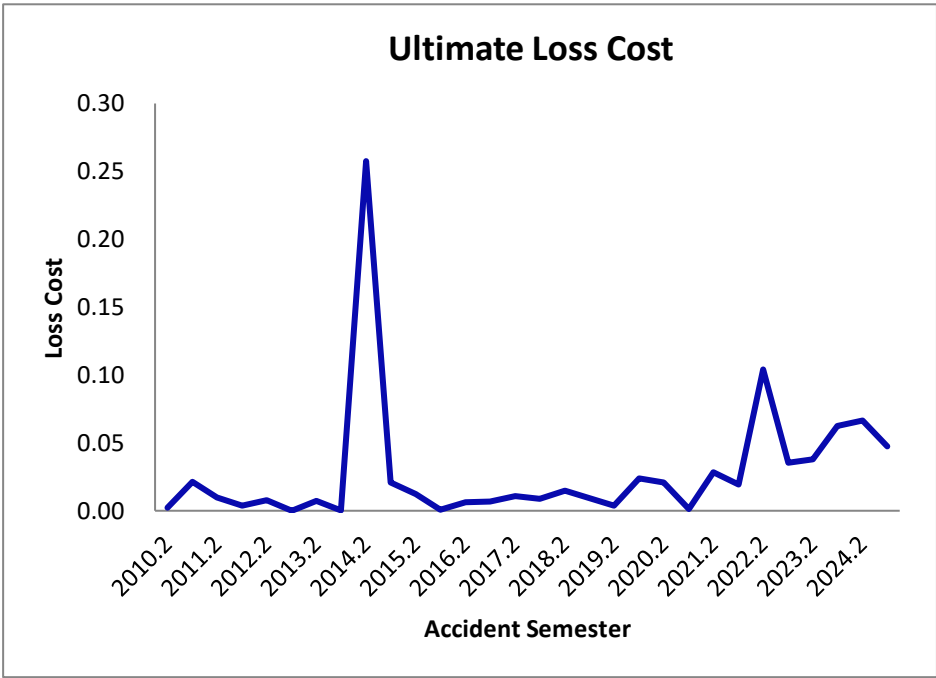
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,335,569	472	7,595	1.066	8,096	2.43	-	17,153	-	0.14	-		
2011.1	174	3,280,503	353	5,354	1.083	5,798	1.77	-	16,426	-	0.11	-	2.10	
2011.2	168	3,385,347	467	7,355	1.083	7,965	2.35	-3.1%	17,057	-0.6%	0.14	-2.5%		
2012.1	162	3,341,386	397	6,295	1.080	6,796	2.03	15.1%	17,119	4.2%	0.12	10.4%	2.19	4.5%
2012.2	156	3,431,977	487	7,298	1.080	7,879	2.30	-2.4%	16,178	-5.1%	0.14	2.9%		
2013.1	150	3,373,604	357	5,639	1.080	6,088	1.80	-11.3%	17,053	-0.4%	0.11	-10.9%	2.05	-6.5%
2013.2	144	3,486,730	475	7,244	1.080	7,821	2.24	-2.3%	16,464	1.8%	0.14	-4.0%		
2014.1	138	3,420,265	344	5,326	1.085	5,780	1.69	-6.3%	16,803	-1.5%	0.10	-5.0%	1.97	-4.0%
2014.2	132	3,539,690	481	7,551	1.085	8,195	2.32	3.2%	17,037	3.5%	0.14	-0.3%		
2015.1	126	3,484,940	351	5,444	1.104	6,009	1.72	2.0%	17,118	1.9%	0.10	0.1%	2.02	2.7%
2015.2	120	3,613,616	429	6,587	1.104	7,270	2.01	-13.1%	16,947	-0.5%	0.12	-12.6%		
2016.1	114	3,581,763	389	5,493	1.099	6,039	1.69	-2.2%	15,524	-9.3%	0.11	7.8%	1.85	-8.5%
2016.2	108	3,711,426	505	7,520	1.099	8,267	2.23	10.7%	16,371	-3.4%	0.14	14.6%		
2017.1	102	3,670,566	408	6,121	1.099	6,727	1.83	8.7%	16,488	6.2%	0.11	2.3%	2.03	9.8%
2017.2	96	3,818,713	535	8,545	1.099	9,391	2.46	10.4%	17,553	7.2%	0.14	3.0%		
2018.1	90	3,766,423	391	6,272	1.104	6,927	1.84	0.4%	17,717	7.5%	0.10	-6.6%	2.15	5.9%
2018.2	84	3,903,892	449	7,128	1.104	7,873	2.02	-18.0%	17,534	-0.1%	0.12	-17.9%		
2019.1	78	3,852,007	334	4,735	1.113	5,268	1.37	-25.6%	15,772	-11.0%	0.09	-16.5%	1.69	-21.2%
2019.2	72	3,971,055	460	7,599	1.113	8,454	2.13	5.6%	18,378	4.8%	0.12	0.7%		
2020.1	66	3,881,941	286	4,645	1.135	5,271	1.36	-0.7%	18,430	16.9%	0.07	-15.0%	1.75	3.2%
2020.2	60	3,976,796	397	5,814	1.135	6,597	1.66	-22.1%	16,618	-9.6%	0.10	-13.8%		
2021.1	54	3,913,889	265	4,139	1.136	4,700	1.20	-11.6%	17,736	-3.8%	0.07	-8.1%	1.43	-18.1%
2021.2	48	4,036,097	417	6,044	1.136	6,863	1.70	2.5%	16,459	-1.0%	0.10	3.5%		
2022.1	42	3,968,183	282	4,403	1.117	4,919	1.24	3.2%	17,443	-1.7%	0.07	5.0%	1.47	2.8%
2022.2	36	4,090,758	403	5,749	1.117	6,423	1.57	-7.7%	15,937	-3.2%	0.10	-4.6%		
2023.1	30	4,035,595	351	5,384	1.117	6,015	1.49	20.2%	17,137	-1.8%	0.09	22.4%	1.53	4.0%
2023.2	24	4,161,272	450	6,721	1.117	7,509	1.80	14.9%	16,686	4.7%	0.11	9.8%		
2024.1	18	4,125,334	333	5,350	1.120	5,991	1.45	-2.6%	17,991	5.0%	0.08	-7.2%	1.63	6.4%
2024.2	12	4,226,083	400	5,923	1.120	6,633	1.57	-13.0%	16,581	-0.6%	0.09	-12.5%		
2025.1	6	4,150,303	294	4,424	1.120	4,954	1.19	-17.8%	16,850	-6.3%	0.07	-12.2%	1.38	-15.1%
Total		112,535,725	11,962	183,697		202,518								



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

Loss Cost Summary
Data as of 30 Jun 2025

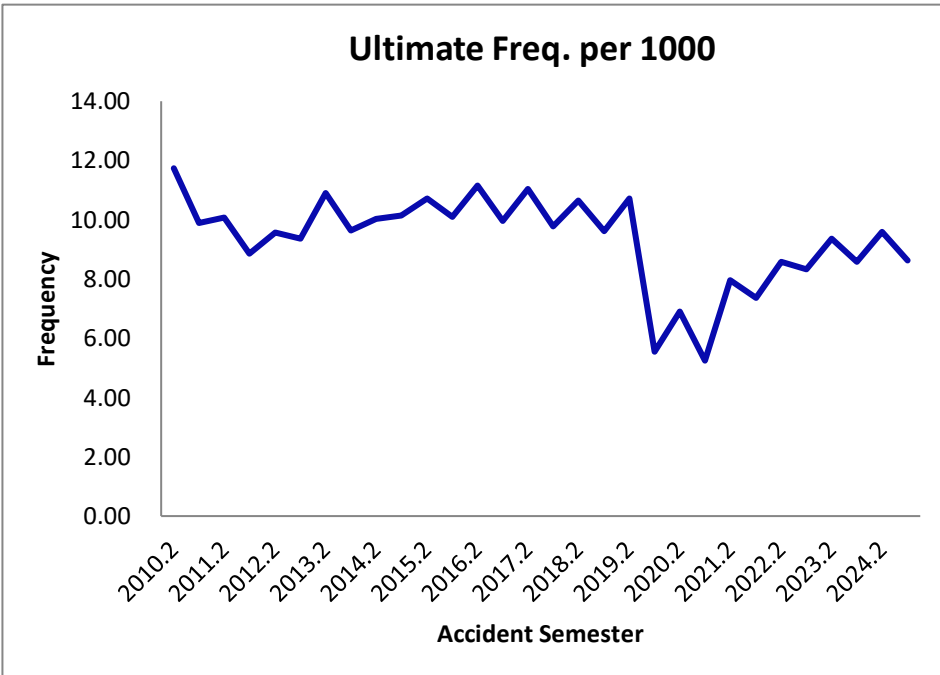
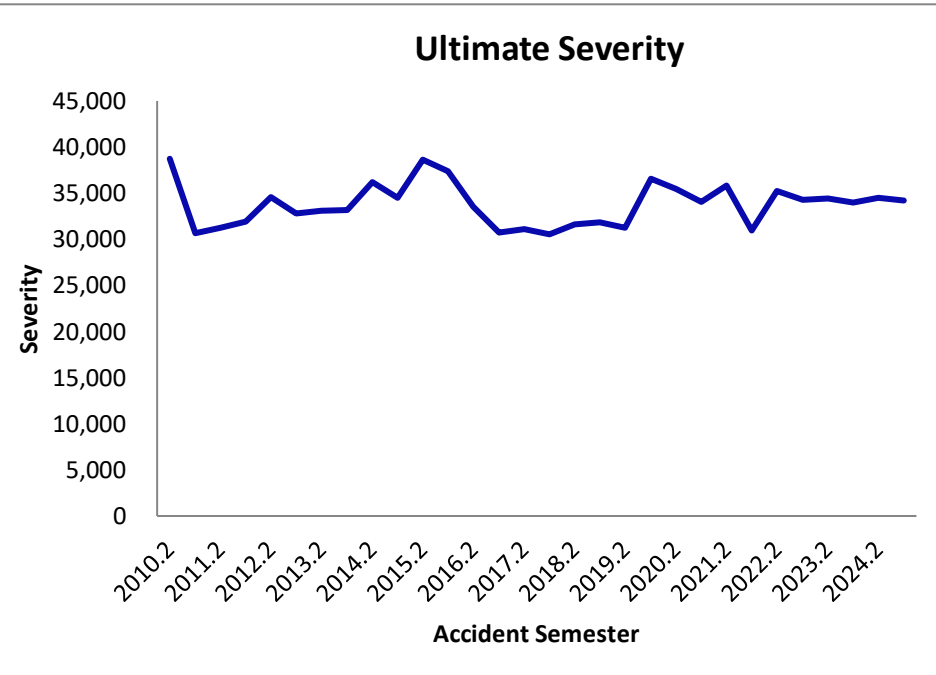
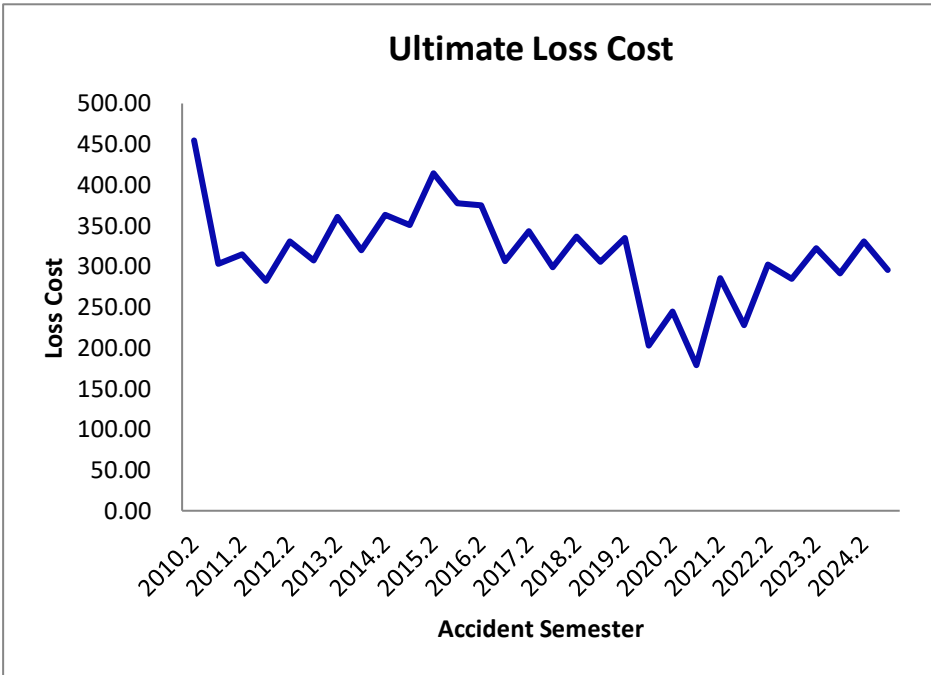
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,335,569	3	7	1.066	7	0.00	-	2,487	-	0.00	-		
2011.1	174	3,280,503	2	64	1.083	69	0.02	-	34,656	-	0.00	-	0.01	
2011.2	168	3,385,347	7	31	1.083	34	0.01	343.3%	4,796	92.8%	0.00	129.9%		
2012.1	162	3,341,386	1	12	1.080	13	0.00	-81.6%	12,955	-62.6%	0.00	-50.9%	0.01	-40.4%
2012.2	156	3,431,977	4	24	1.080	26	0.01	-23.9%	6,478	35.1%	0.00	-43.6%		
2013.1	150	3,373,604	1	0	1.080	0	0.00	-100.0%	0	-100.0%	0.00	-1.0%	0.00	-45.0%
2013.2	144	3,486,730	2	23	1.080	25	0.01	-5.7%	12,415	91.7%	0.00	-50.8%		
2014.1	138	3,420,265	2	1	1.085	1	0.00	-	543	-	0.00	97.3%	0.00	-1.4%
2014.2	132	3,539,690	5	840	1.085	912	0.26	3516.5%	182,328	1368.6%	0.00	146.3%		
2015.1	126	3,484,940	4	65	1.104	72	0.02	6387.6%	17,935	3205.1%	0.00	96.3%	0.14	3630.9%
2015.2	120	3,613,616	4	41	1.104	45	0.01	-95.1%	11,313	-93.8%	0.00	-21.6%		
2016.1	114	3,581,763	0	2	1.099	2	0.00	-97.0%	-	-	0.00	-100.0%	0.01	-95.3%
2016.2	108	3,711,426	2	22	1.099	24	0.01	-48.0%	12,093	6.9%	0.00	-51.3%		
2017.1	102	3,670,566	3	22	1.099	24	0.01	973.0%	8,059	-	0.00	-	0.01	-0.6%
2017.2	96	3,818,713	2	37	1.099	41	0.01	63.4%	20,332	68.1%	0.00	-2.8%		
2018.1	90	3,766,423	4	30	1.104	33	0.01	33.6%	8,284	2.8%	0.00	29.9%	0.01	48.5%
2018.2	84	3,903,892	4	52	1.104	57	0.01	38.2%	14,358	-29.4%	0.00	95.6%		
2019.1	78	3,852,007	6	32	1.113	36	0.01	5.1%	5,933	-28.4%	0.00	46.7%	0.01	23.3%
2019.2	72	3,971,055	3	14	1.113	16	0.00	-73.3%	5,192	-63.8%	0.00	-26.3%		
2020.1	66	3,881,941	4	82	1.135	93	0.02	159.4%	23,262	292.1%	0.00	-33.8%	0.01	15.3%
2020.2	60	3,976,796	2	73	1.135	83	0.02	431.1%	41,419	697.8%	0.00	-33.4%		
2021.1	54	3,913,889	1	4	1.136	5	0.00	-95.2%	4,542	-80.5%	0.00	-75.2%	0.01	-19.9%
2021.2	48	4,036,097	4	101	1.136	115	0.03	36.4%	28,673	-30.8%	0.00	97.1%		
2022.1	42	3,968,183	2	68	1.117	76	0.02	1549.6%	37,984	736.2%	0.00	97.3%	0.02	115.1%
2022.2	36	4,090,758	7	382	1.117	427	0.10	267.1%	60,966	112.6%	0.00	72.7%		
2023.1	30	4,035,595	8	128	1.117	143	0.04	85.1%	17,875	-52.9%	0.00	293.3%	0.07	194.3%
2023.2	24	4,161,272	14	142	1.117	159	0.04	-63.5%	11,331	-81.4%	0.00	96.6%		
2024.1	18	4,125,334	33	230	1.120	258	0.06	76.2%	7,805	-56.3%	0.01	303.5%	0.05	-28.4%
2024.2	12	4,226,083	29	251	1.120	281	0.07	74.5%	9,692	-14.5%	0.01	104.0%		
2025.1	6	4,150,303	12	176	1.120	197	0.05	-23.9%	16,424	110.4%	0.00	-63.9%	0.06	13.7%
Total		112,535,725	175	2,956		3,272								



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

Loss Cost Summary
Data as of 30 Jun 2025

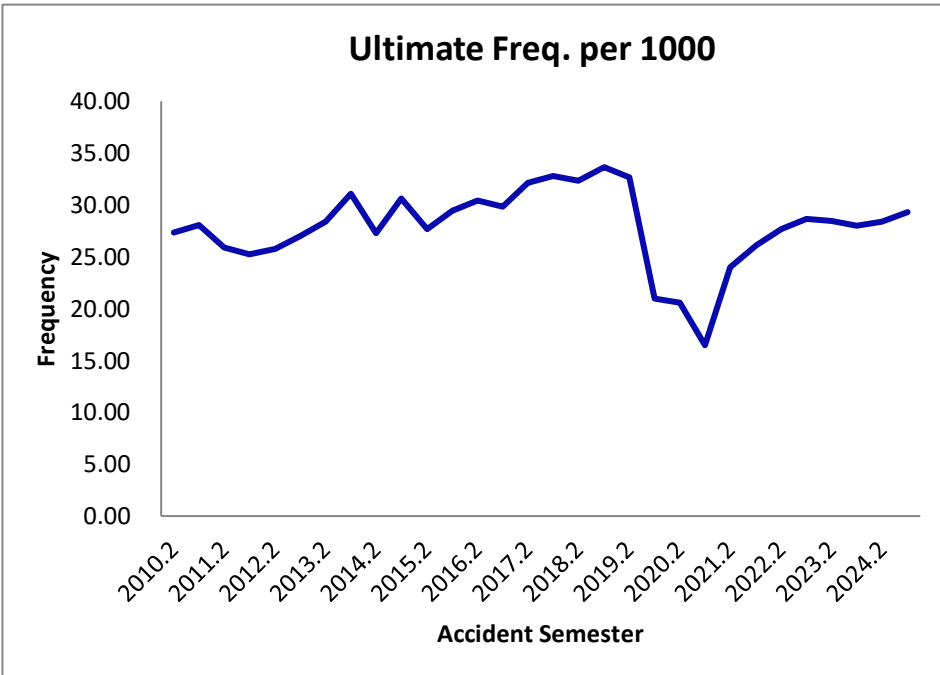
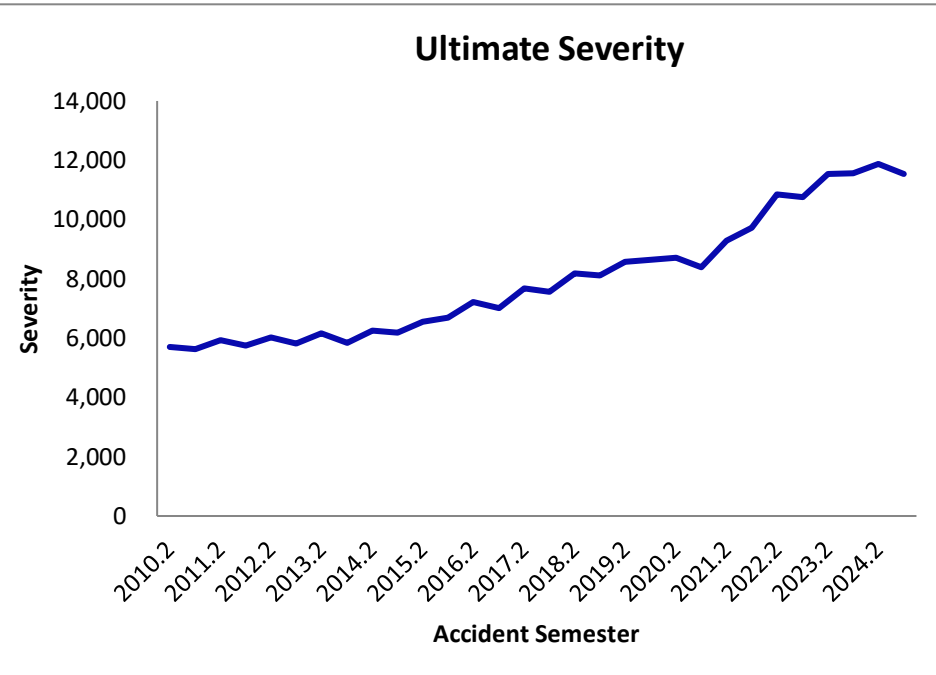
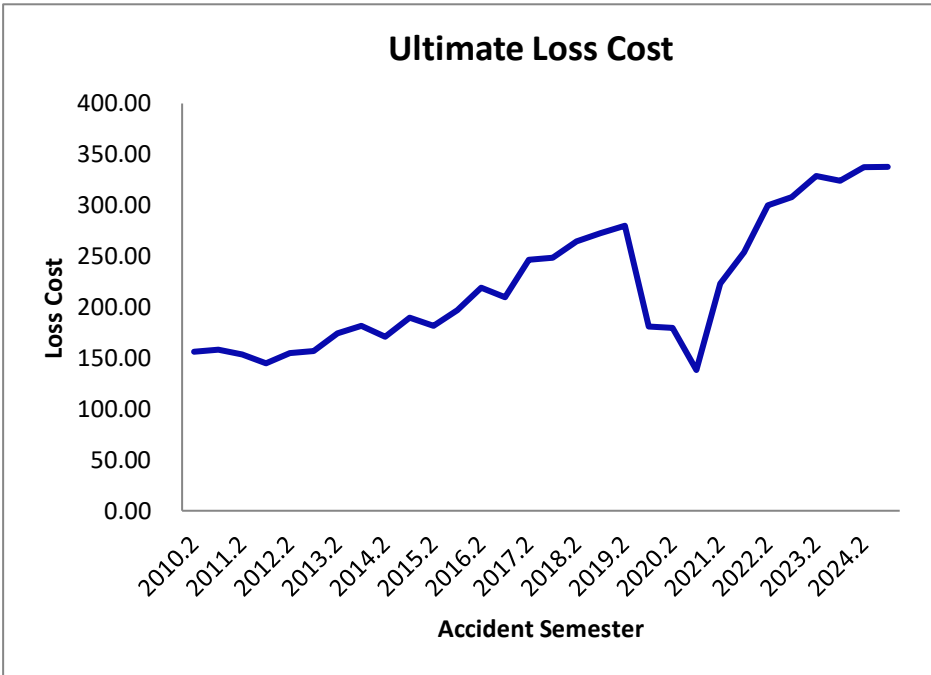
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,335,569	39,153	1,422,588	1.066	1,516,479	454.64	-	38,732	-	11.74	-		
2011.1	174	3,280,503	32,414	918,063	1.083	994,262	303.08	-	30,674	-	9.88	-	379.49	
2011.2	168	3,385,347	34,114	983,695	1.083	1,065,342	314.69	-30.8%	31,229	-19.4%	10.08	-14.2%		
2012.1	162	3,341,386	29,563	873,970	1.080	943,538	282.38	-6.8%	31,916	4.1%	8.85	-10.5%	298.64	-21.3%
2012.2	156	3,431,977	32,830	1,050,389	1.080	1,134,000	330.42	5.0%	34,542	10.6%	9.57	-5.1%		
2013.1	150	3,373,604	31,557	959,110	1.080	1,035,455	306.93	8.7%	32,812	2.8%	9.35	5.7%	318.78	6.7%
2013.2	144	3,486,730	38,019	1,164,284	1.080	1,256,961	360.50	9.1%	33,061	-4.3%	10.90	14.0%		
2014.1	138	3,420,265	32,987	1,008,379	1.085	1,094,380	319.97	4.2%	33,176	1.1%	9.64	3.1%	340.43	6.8%
2014.2	132	3,539,690	35,512	1,184,297	1.085	1,285,301	363.11	0.7%	36,193	9.5%	10.03	-8.0%		
2015.1	126	3,484,940	35,388	1,106,886	1.104	1,221,670	350.56	9.6%	34,522	4.1%	10.15	5.3%	356.88	4.8%
2015.2	120	3,613,616	38,748	1,356,356	1.104	1,497,010	414.27	14.1%	38,635	6.7%	10.72	6.9%		
2016.1	114	3,581,763	36,174	1,230,867	1.099	1,353,215	377.81	7.8%	37,409	8.4%	10.10	-0.5%	396.12	11.0%
2016.2	108	3,711,426	41,437	1,265,236	1.099	1,391,000	374.79	-9.5%	33,569	-13.1%	11.16	4.1%		
2017.1	102	3,670,566	36,576	1,023,130	1.099	1,124,420	306.33	-18.9%	30,742	-17.8%	9.96	-1.3%	340.75	-14.0%
2017.2	96	3,818,713	42,149	1,192,157	1.099	1,310,181	343.09	-8.5%	31,084	-7.4%	11.04	-1.1%		
2018.1	90	3,766,423	36,857	1,019,156	1.104	1,125,648	298.86	-2.4%	30,541	-0.7%	9.79	-1.8%	321.13	-5.8%
2018.2	84	3,903,892	41,544	1,188,817	1.104	1,313,037	336.34	-2.0%	31,606	1.7%	10.64	-3.6%		
2019.1	78	3,852,007	37,002	1,058,909	1.113	1,178,058	305.83	2.3%	31,838	4.2%	9.61	-1.8%	321.19	0.0%
2019.2	72	3,971,055	42,559	1,194,842	1.113	1,329,286	334.74	-0.5%	31,234	-1.2%	10.72	0.7%		
2020.1	66	3,881,941	21,573	694,662	1.135	788,270	203.06	-33.6%	36,540	14.8%	5.56	-42.1%	269.65	-16.0%
2020.2	60	3,976,796	27,469	857,680	1.135	973,256	244.73	-26.9%	35,431	13.4%	6.91	-35.5%		
2021.1	54	3,913,889	20,529	616,032	1.136	699,545	178.73	-12.0%	34,076	-6.7%	5.25	-5.6%	212.00	-21.4%
2021.2	48	4,036,097	32,148	1,015,247	1.136	1,152,880	285.64	16.7%	35,862	1.2%	7.97	15.3%		
2022.1	42	3,968,183	29,192	809,207	1.117	904,033	227.82	27.5%	30,969	-9.1%	7.36	40.3%	256.98	21.2%
2022.2	36	4,090,758	35,112	1,108,312	1.117	1,238,188	302.68	6.0%	35,264	-1.7%	8.58	7.8%		
2023.1	30	4,035,595	33,574	1,029,897	1.117	1,150,584	285.11	25.1%	34,270	10.7%	8.32	13.1%	293.95	14.4%
2023.2	24	4,161,272	39,005	1,201,679	1.117	1,342,496	322.62	6.6%	34,419	-2.4%	9.37	9.2%		
2024.1	18	4,125,334	35,352	1,073,554	1.120	1,202,166	291.41	2.2%	34,006	-0.8%	8.57	3.0%	307.08	4.5%
2024.2	12	4,226,083	40,521	1,248,006	1.120	1,397,517	330.69	2.5%	34,489	0.2%	9.59	2.3%		
2025.1	6	4,150,303	35,801	1,094,036	1.120	1,225,102	295.18	1.3%	34,220	0.6%	8.63	0.7%	313.10	2.0%
Total		112,535,725	1,044,859	31,949,443		35,243,280								



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

Loss Cost Summary
Data as of 30 Jun 2025

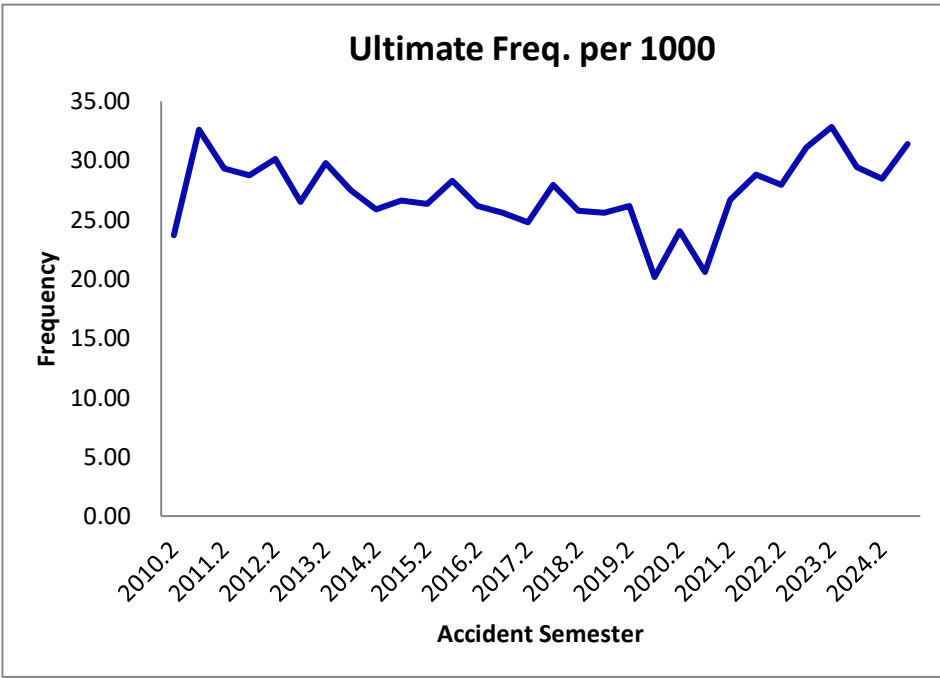
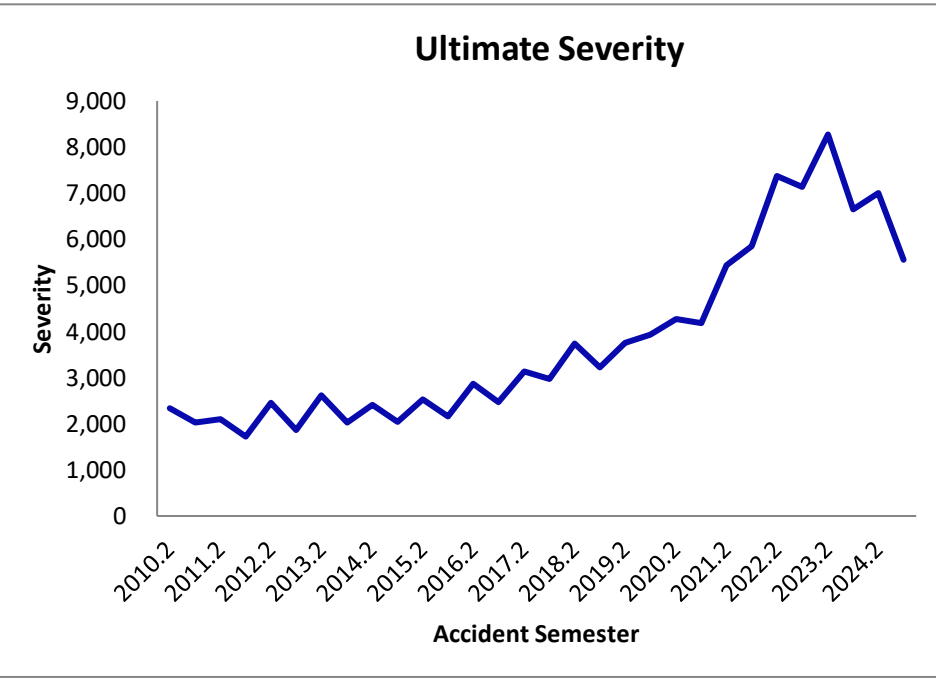
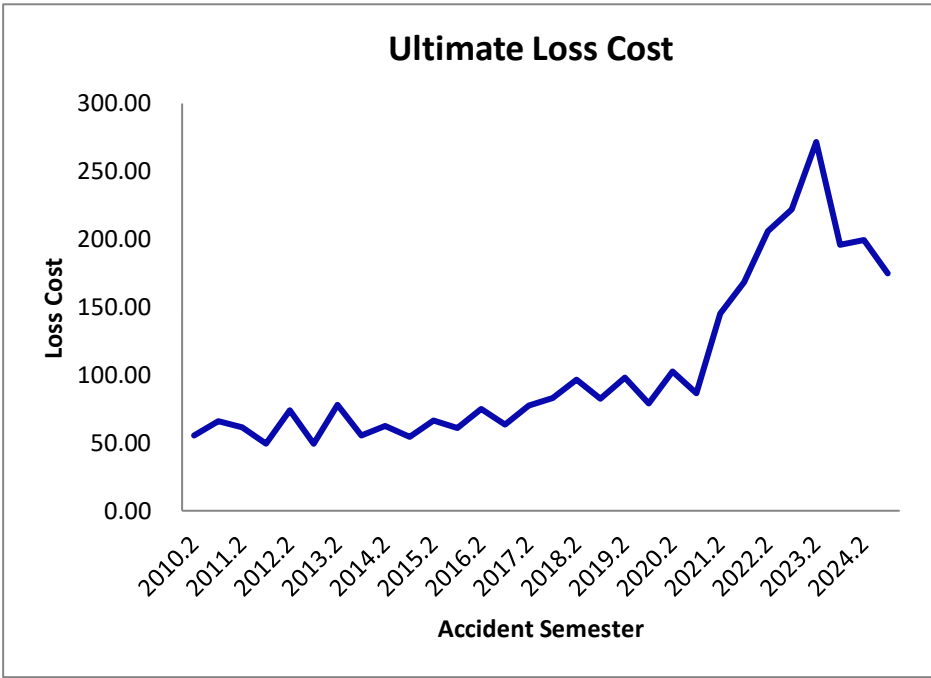
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	2,245,518	61,450	329,001	1.066	350,715	156.18	-	5,707	-	27.37	-		
2011.1	174	2,206,422	61,897	321,644	1.083	348,340	157.88	-	5,628	-	28.05	-	157.02	
2011.2	168	2,273,409	58,898	322,370	1.083	349,127	153.57	-1.7%	5,928	3.9%	25.91	-5.3%		
2012.1	162	2,248,833	56,729	302,091	1.080	326,137	145.03	-8.1%	5,749	2.2%	25.23	-10.1%	149.32	-4.9%
2012.2	156	2,313,888	59,544	332,223	1.080	358,668	155.01	0.9%	6,024	1.6%	25.73	-0.7%		
2013.1	150	2,278,069	61,485	331,157	1.080	357,517	156.94	8.2%	5,815	1.1%	26.99	7.0%	155.97	4.4%
2013.2	144	2,358,780	66,889	381,234	1.080	411,580	174.49	12.6%	6,153	2.2%	28.36	10.2%		
2014.1	138	2,325,828	72,364	389,137	1.085	422,325	181.58	15.7%	5,836	0.4%	31.11	15.3%	178.01	14.1%
2014.2	132	2,418,272	65,895	380,384	1.085	412,826	170.71	-2.2%	6,265	1.8%	27.25	-3.9%		
2015.1	126	2,391,576	73,246	410,877	1.104	453,485	189.62	4.4%	6,191	6.1%	30.63	-1.6%	180.11	1.2%
2015.2	120	2,491,734	68,950	409,743	1.104	452,233	181.49	6.3%	6,559	4.7%	27.67	1.6%		
2016.1	114	2,475,371	72,948	443,267	1.099	487,328	196.87	3.8%	6,680	7.9%	29.47	-3.8%	189.16	5.0%
2016.2	108	2,550,910	77,556	508,730	1.099	559,298	219.25	20.8%	7,212	10.0%	30.40	9.9%		
2017.1	102	2,507,507	74,836	477,890	1.099	525,201	209.45	6.4%	7,018	5.1%	29.84	1.3%	214.39	13.3%
2017.2	96	2,588,678	83,125	580,079	1.099	637,507	246.27	12.3%	7,669	6.3%	32.11	5.6%		
2018.1	90	2,541,481	83,351	571,226	1.104	630,914	248.25	18.5%	7,569	7.9%	32.80	9.9%	247.25	15.3%
2018.2	84	2,626,896	85,010	629,118	1.104	694,855	264.52	7.4%	8,174	6.6%	32.36	0.8%		
2019.1	78	2,591,613	87,192	635,712	1.113	707,243	272.90	9.9%	8,111	7.2%	33.64	2.6%	268.68	8.7%
2019.2	72	2,667,814	87,146	671,775	1.113	747,363	280.14	5.9%	8,576	4.9%	32.67	0.9%		
2020.1	66	2,609,326	54,635	415,874	1.135	471,915	180.86	-33.7%	8,638	6.5%	20.94	-37.8%	231.05	-14.0%
2020.2	60	2,667,236	54,892	421,691	1.135	478,515	179.40	-36.0%	8,717	1.6%	20.58	-37.0%		
2021.1	54	2,615,755	43,091	318,424	1.136	361,591	138.24	-23.6%	8,391	-2.9%	16.47	-21.3%	159.02	-31.2%
2021.2	48	2,691,139	64,601	528,504	1.136	600,151	223.01	24.3%	9,290	6.6%	24.01	16.6%		
2022.1	42	2,642,961	69,006	600,643	1.117	671,029	253.89	83.7%	9,724	15.9%	26.11	58.5%	238.31	49.9%
2022.2	36	2,726,473	75,486	732,562	1.117	818,406	300.17	34.6%	10,842	16.7%	27.69	15.3%		
2023.1	30	2,695,420	77,173	743,178	1.117	830,266	308.03	21.3%	10,759	10.6%	28.63	9.7%	304.08	27.6%
2023.2	24	2,781,285	79,179	817,848	1.117	913,686	328.51	9.4%	11,540	6.4%	28.47	2.8%		
2024.1	18	2,748,623	77,021	795,627	1.120	890,943	324.14	5.2%	11,568	7.5%	28.02	-2.1%	326.34	7.3%
2024.2	12	2,803,185	79,592	844,065	1.120	945,184	337.18	2.6%	11,875	2.9%	28.39	-0.3%		
2025.1	6	2,739,596	80,224	826,296	1.120	925,286	337.75	4.2%	11,534	-0.3%	29.28	4.5%	337.46	3.4%
Total		75,823,599	2,113,411	15,472,370		17,139,635								



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

Loss Cost Summary
Data as of 30 Jun 2025

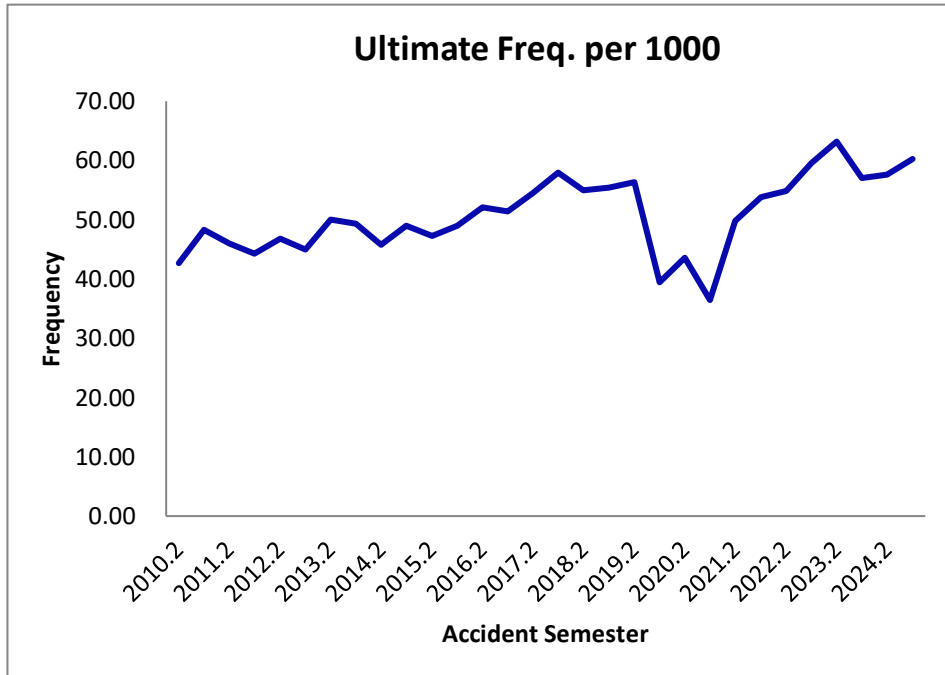
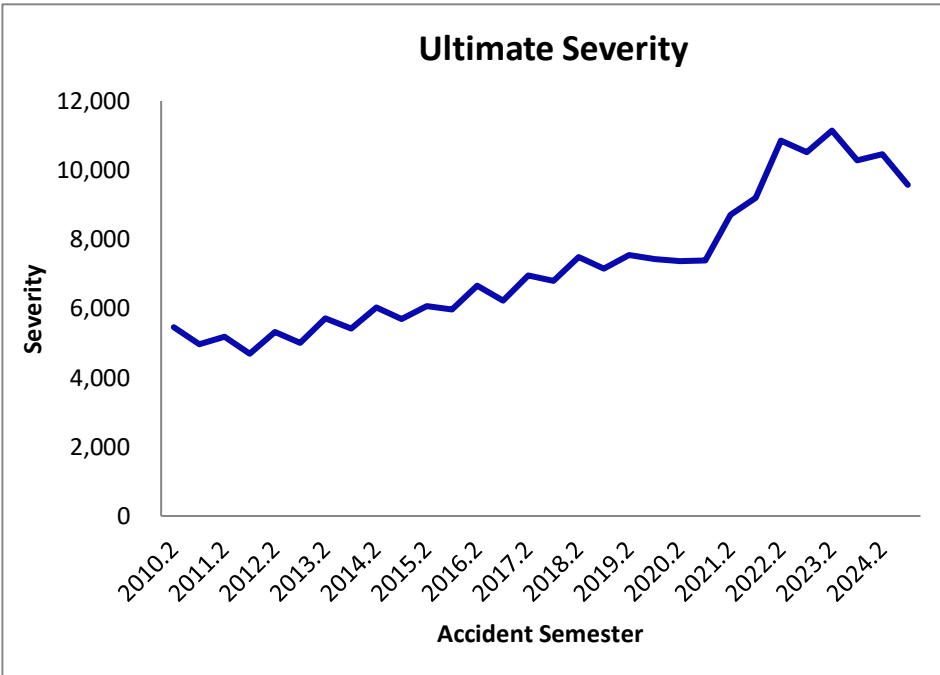
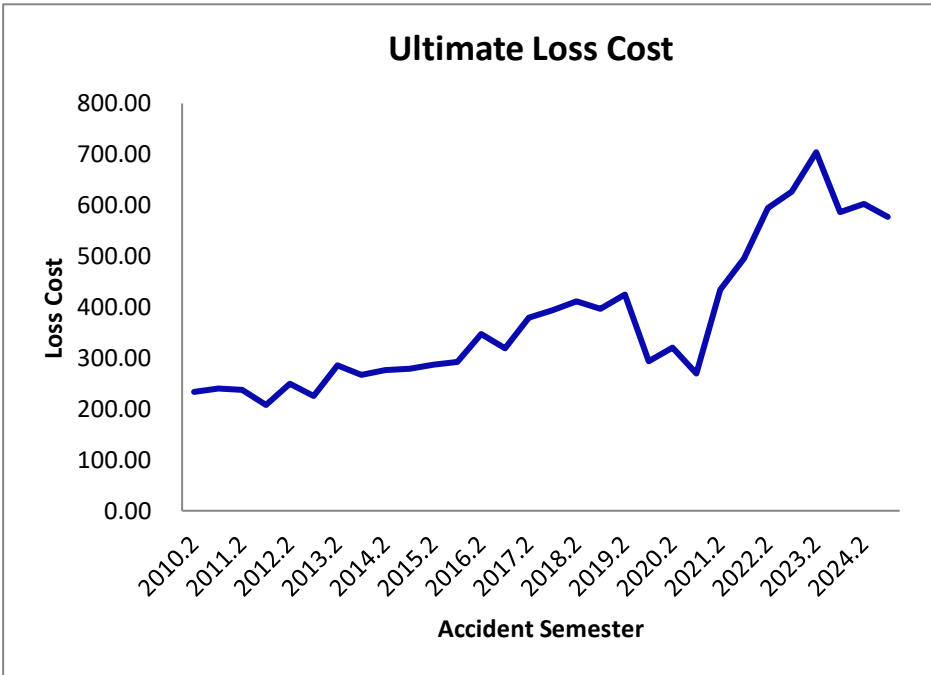
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	2,517,241	59,634	130,754	1.066	139,384	55.37	-	2,337	-	23.69	-		
2011.1	174	2,492,510	81,290	152,127	1.083	164,754	66.10	-	2,027	-	32.61	-	60.71	
2011.2	168	2,541,850	74,506	144,591	1.083	156,592	61.61	11.3%	2,102	-10.1%	29.31	23.7%		
2012.1	162	2,530,583	72,817	116,129	1.080	125,373	49.54	-25.0%	1,722	-15.0%	28.77	-11.8%	55.59	-8.4%
2012.2	156	2,578,831	77,750	176,855	1.080	190,933	74.04	20.2%	2,456	16.8%	30.15	2.9%		
2013.1	150	2,556,531	67,830	116,823	1.080	126,122	49.33	-0.4%	1,859	8.0%	26.53	-7.8%	61.74	11.1%
2013.2	144	2,616,633	77,989	188,951	1.080	203,991	77.96	5.3%	2,616	6.5%	29.81	-1.1%		
2014.1	138	2,598,862	71,369	133,000	1.085	144,343	55.54	12.6%	2,022	8.8%	27.46	3.5%	66.79	8.2%
2014.2	132	2,667,581	68,972	153,355	1.085	166,434	62.39	-20.0%	2,413	-7.7%	25.86	-13.3%		
2015.1	126	2,657,866	70,715	130,713	1.104	144,268	54.28	-2.3%	2,040	0.9%	26.61	-3.1%	58.34	-12.6%
2015.2	120	2,736,400	72,099	164,907	1.104	182,008	66.51	6.6%	2,524	4.6%	26.35	1.9%		
2016.1	114	2,729,537	77,141	151,338	1.099	166,381	60.96	12.3%	2,157	5.7%	28.26	6.2%	63.74	9.2%
2016.2	108	2,776,521	72,667	189,984	1.099	208,868	75.23	13.1%	2,874	13.9%	26.17	-0.7%		
2017.1	102	2,746,264	70,233	158,173	1.099	173,832	63.30	3.8%	2,475	14.8%	25.57	-9.5%	69.29	8.7%
2017.2	96	2,798,207	69,339	197,429	1.099	216,974	77.54	3.1%	3,129	8.9%	24.78	-5.3%		
2018.1	90	2,763,135	77,204	207,412	1.104	229,085	82.91	31.0%	2,967	19.9%	27.94	9.3%	80.21	15.7%
2018.2	84	2,821,427	72,673	246,331	1.104	272,070	96.43	24.4%	3,744	19.6%	25.76	3.9%		
2019.1	78	2,793,736	71,520	206,732	1.113	229,994	82.32	-0.7%	3,216	8.4%	25.60	-8.4%	89.41	11.5%
2019.2	72	2,846,918	74,403	251,201	1.113	279,466	98.16	1.8%	3,756	0.3%	26.13	1.5%		
2020.1	66	2,828,910	57,040	197,329	1.135	223,920	79.15	-3.9%	3,926	22.1%	20.16	-21.2%	88.69	-0.8%
2020.2	60	2,872,431	69,111	260,295	1.135	295,371	102.83	4.8%	4,274	13.8%	24.06	-7.9%		
2021.1	54	2,828,473	58,315	214,950	1.136	244,090	86.30	9.0%	4,186	6.6%	20.62	2.3%	94.63	6.7%
2021.2	48	2,872,267	76,676	367,362	1.136	417,164	145.24	41.2%	5,441	27.3%	26.70	11.0%		
2022.1	42	2,829,938	81,595	426,989	1.117	477,025	168.56	95.3%	5,846	39.7%	28.83	39.8%	156.81	65.7%
2022.2	36	2,888,962	80,684	532,637	1.117	595,053	205.97	41.8%	7,375	35.6%	27.93	4.6%		
2023.1	30	2,869,543	89,302	570,256	1.117	637,081	222.01	31.7%	7,134	22.0%	31.12	7.9%	213.97	36.4%
2023.2	24	2,933,365	96,312	713,257	1.117	796,839	271.65	31.9%	8,274	12.2%	32.83	17.6%		
2024.1	18	2,916,617	85,927	510,114	1.120	571,226	195.85	-11.8%	6,648	-6.8%	29.46	-5.3%	233.86	9.3%
2024.2	12	2,957,345	84,167	526,938	1.120	590,065	199.53	-26.5%	7,011	-15.3%	28.46	-13.3%		
2025.1	6	2,839,954	89,192	442,966	1.120	496,033	174.66	-10.8%	5,561	-16.3%	31.41	6.6%	187.35	-19.9%
Total		82,408,437	2,248,472	7,979,898		8,864,739								



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

Loss Cost Summary
Data as of 30 Jun 2025

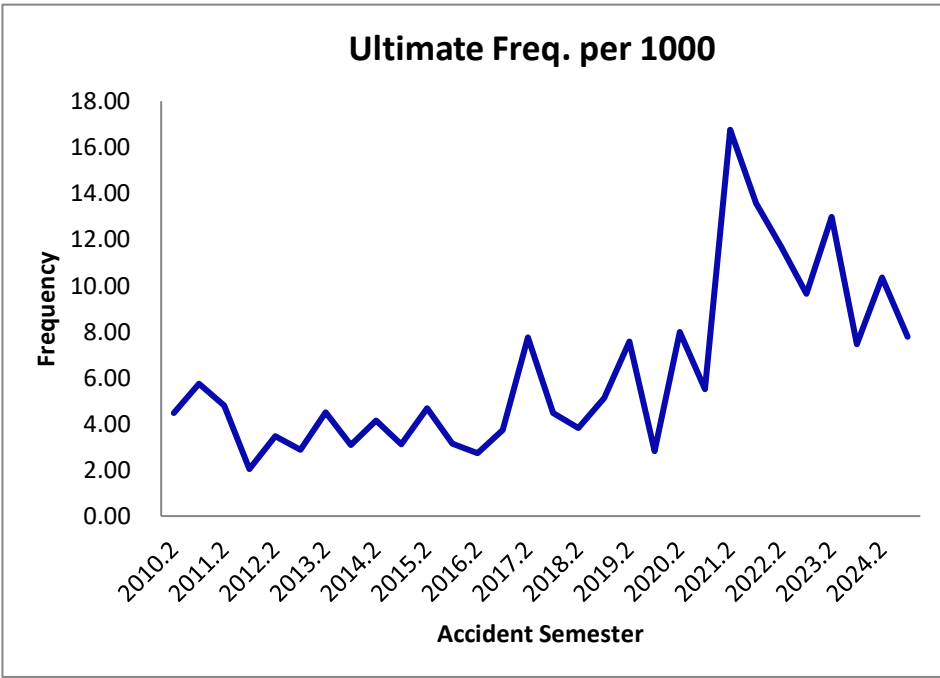
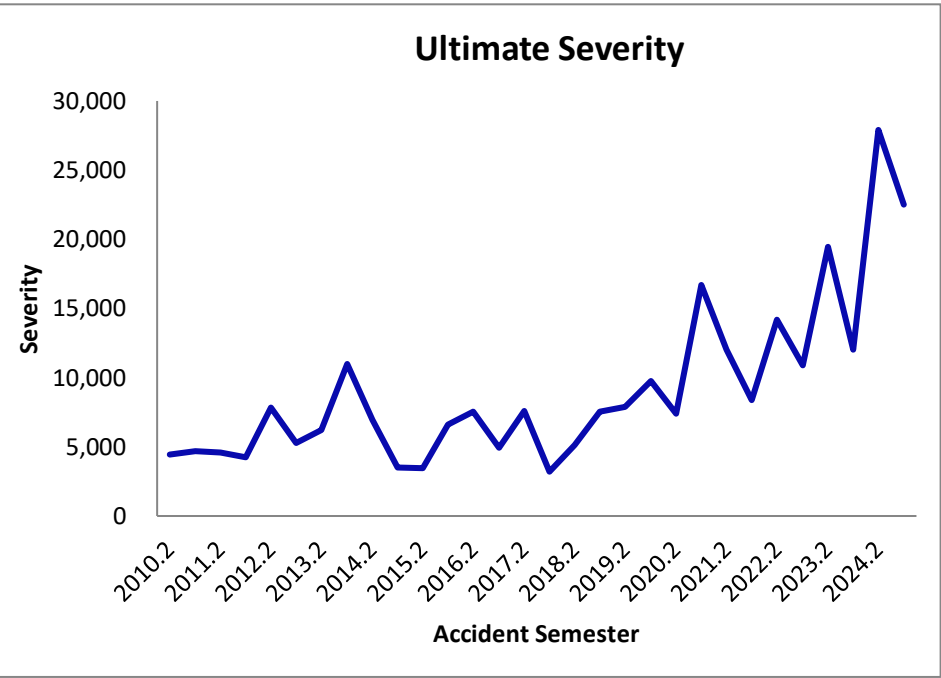
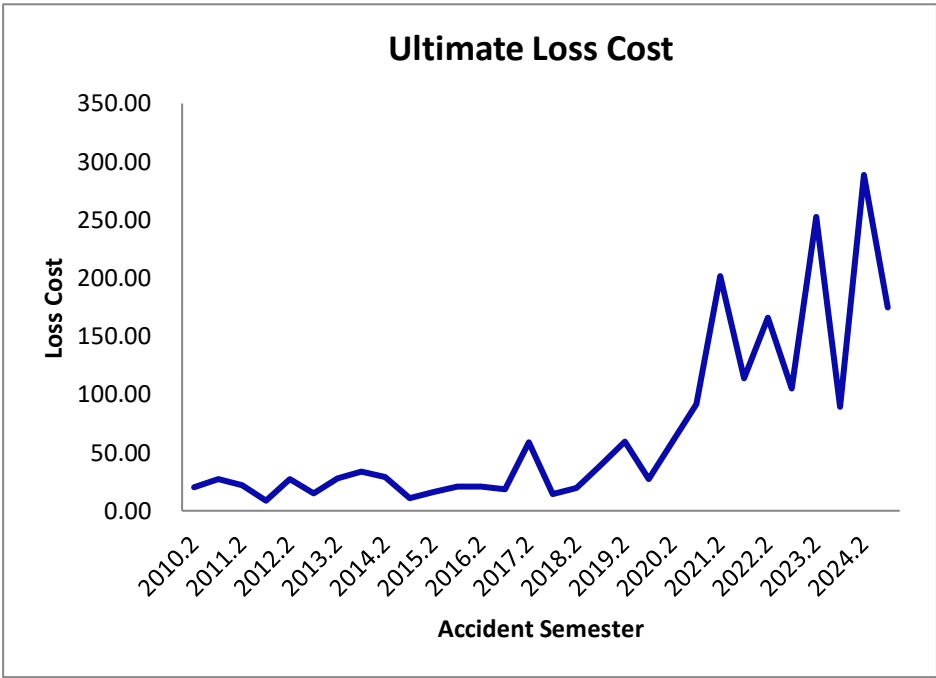
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	514,597	21,982	112,394	1.066	119,812	232.83	-	5,450	-	42.72	-		
2011.1	174	504,220	24,363	111,653	1.083	120,920	239.82	-	4,963	-	48.32	-	236.29	
2011.2	168	521,112	23,946	114,447	1.083	123,946	237.85	2.2%	5,176	-5.0%	45.95	7.6%		
2012.1	162	521,040	23,075	100,273	1.080	108,255	207.77	-13.4%	4,691	-5.5%	44.29	-8.3%	222.81	-5.7%
2012.2	156	540,539	25,280	124,590	1.080	134,507	248.84	4.6%	5,321	2.8%	46.77	1.8%		
2013.1	150	541,799	24,391	112,986	1.080	121,980	225.14	8.4%	5,001	6.6%	45.02	1.7%	236.97	6.4%
2013.2	144	568,490	28,457	150,486	1.080	162,465	285.78	14.8%	5,709	7.3%	50.06	7.0%		
2014.1	138	563,946	27,850	138,826	1.085	150,666	267.16	18.7%	5,410	8.2%	49.38	9.7%	276.51	16.7%
2014.2	132	588,791	26,939	149,623	1.085	162,384	275.79	-3.5%	6,028	5.6%	45.75	-8.6%		
2015.1	126	586,898	28,732	148,120	1.104	163,480	278.55	4.3%	5,690	5.2%	48.96	-0.9%	277.17	0.2%
2015.2	120	614,083	29,037	159,474	1.104	176,011	286.62	3.9%	6,062	0.6%	47.29	3.3%		
2016.1	114	619,464	30,354	164,820	1.099	181,203	292.52	5.0%	5,970	4.9%	49.00	0.1%	289.58	4.5%
2016.2	108	667,201	34,764	210,568	1.099	231,498	346.97	21.1%	6,659	9.9%	52.10	10.2%		
2017.1	102	691,829	35,569	201,250	1.099	221,174	319.69	9.3%	6,218	4.2%	51.41	4.9%	333.08	15.0%
2017.2	96	753,498	41,107	260,312	1.099	286,083	379.67	9.4%	6,959	4.5%	54.55	4.7%		
2018.1	90	770,456	44,647	274,415	1.104	303,089	393.39	23.1%	6,789	9.2%	57.95	12.7%	386.61	16.1%
2018.2	84	819,689	45,059	305,074	1.104	336,951	411.07	8.3%	7,478	7.5%	54.97	0.8%		
2019.1	78	821,296	45,528	292,796	1.113	325,742	396.62	0.8%	7,155	5.4%	55.43	-4.3%	403.84	4.5%
2019.2	72	853,352	48,044	325,953	1.113	362,629	424.95	3.4%	7,548	0.9%	56.30	2.4%		
2020.1	66	831,951	32,814	214,862	1.135	243,815	293.06	-26.1%	7,430	3.9%	39.44	-28.8%	359.84	-10.9%
2020.2	60	855,925	37,267	242,093	1.135	274,716	320.96	-24.5%	7,372	-2.3%	43.54	-22.7%		
2021.1	54	853,236	31,103	202,457	1.136	229,903	269.45	-8.1%	7,392	-0.5%	36.45	-7.6%	295.24	-18.0%
2021.2	48	893,343	44,491	341,480	1.136	387,773	434.07	35.2%	8,716	18.2%	49.80	14.4%		
2022.1	42	886,779	47,695	393,030	1.117	439,087	495.15	83.8%	9,206	24.5%	53.78	47.5%	464.50	57.3%
2022.2	36	919,292	50,398	489,506	1.117	546,868	594.88	37.0%	10,851	24.5%	54.82	10.1%		
2023.1	30	907,625	54,062	509,413	1.117	569,108	627.03	26.6%	10,527	14.3%	59.56	10.7%	610.85	31.5%
2023.2	24	938,181	59,287	591,386	1.117	660,687	704.22	18.4%	11,144	2.7%	63.19	15.3%		
2024.1	18	934,095	53,258	488,875	1.120	547,442	586.07	-6.5%	10,279	-2.4%	57.02	-4.3%	645.27	5.6%
2024.2	12	961,833	55,398	517,152	1.120	579,107	602.09	-14.5%	10,454	-6.2%	57.60	-8.9%		
2025.1	6	950,666	57,322	490,227	1.120	548,956	577.44	-1.5%	9,577	-6.8%	60.30	5.8%	589.84	-8.6%
Total		21,995,225	1,132,219	7,938,541		8,820,258								



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

Loss Cost Summary
Data as of 30 Jun 2025

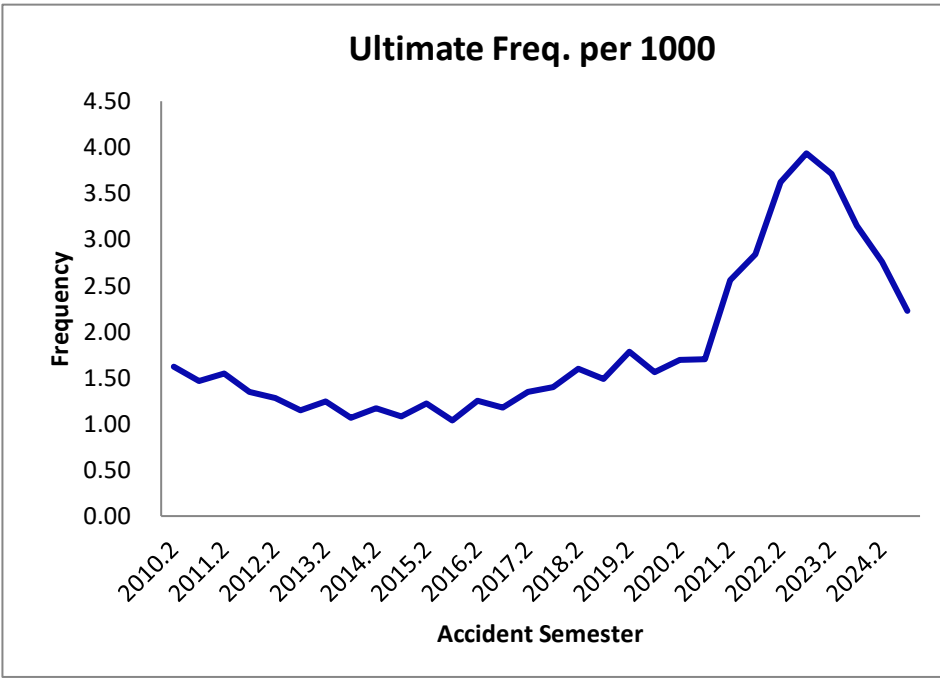
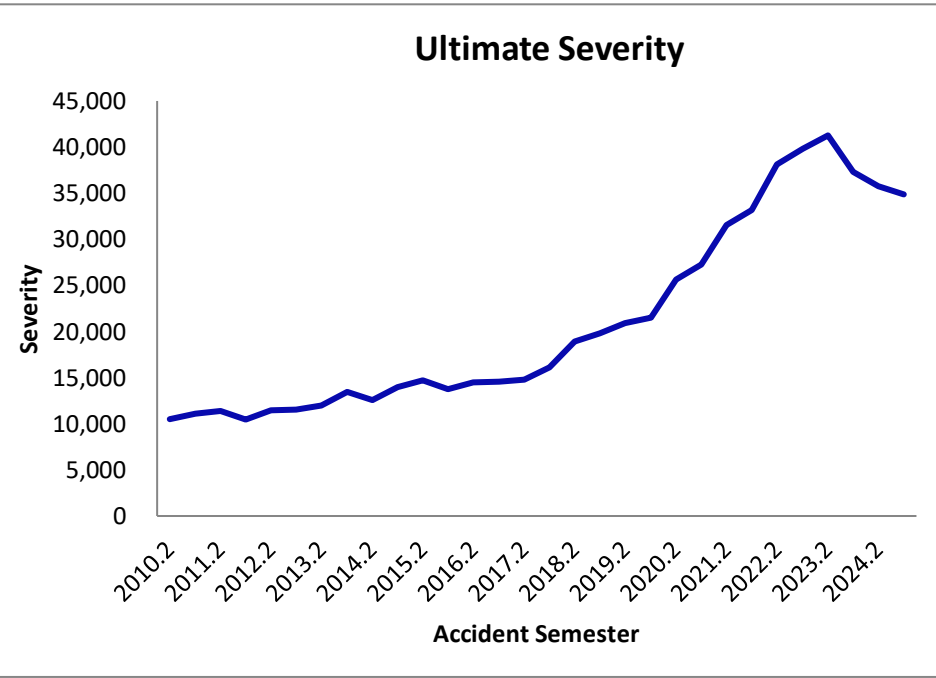
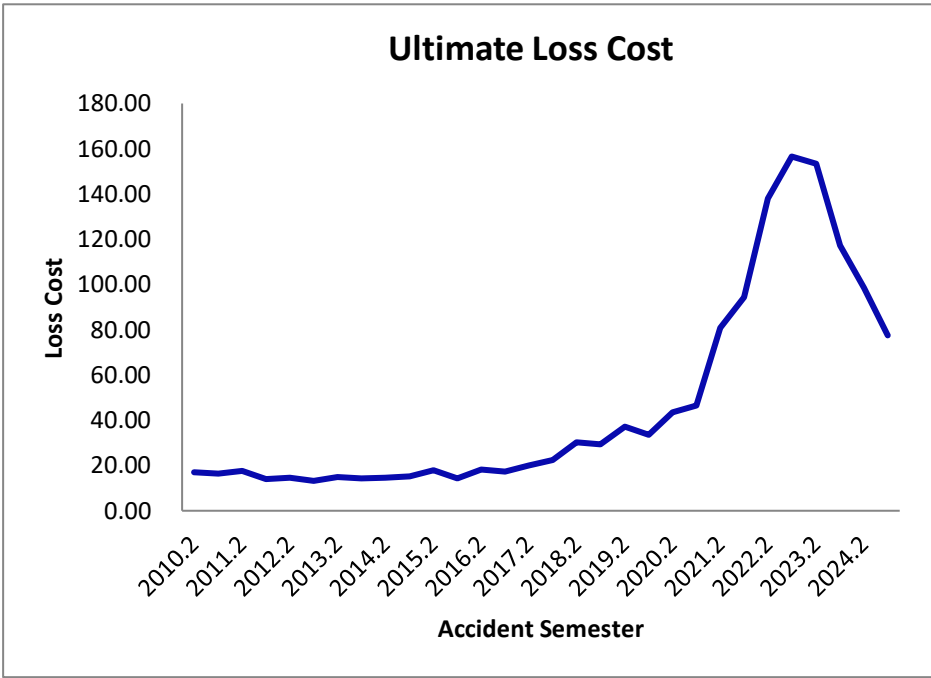
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	9,596	43	180	1.066	192	20.00	-	4,462	-	4.48	-		
2011.1	174	8,723	50	217	1.083	235	26.94	-	4,700	-	5.73	-	23.30	
2011.2	168	7,485	36	152	1.083	165	21.99	10.0%	4,573	2.5%	4.81	7.3%		
2012.1	162	6,866	14	55	1.080	59	8.65	-67.9%	4,241	-9.8%	2.04	-64.4%	15.61	-33.0%
2012.2	156	6,074	21	152	1.080	164	27.02	22.8%	7,814	70.9%	3.46	-28.1%		
2013.1	150	5,591	16	78	1.080	84	15.06	74.2%	5,263	24.1%	2.86	40.3%	21.29	36.4%
2013.2	144	4,902	22	127	1.080	137	27.97	3.5%	6,232	-20.2%	4.49	29.8%		
2014.1	138	4,561	14	142	1.085	154	33.79	124.3%	11,008	109.2%	3.07	7.3%	30.77	44.6%
2014.2	132	4,105	17	109	1.085	118	28.82	3.0%	6,959	11.7%	4.14	-7.7%		
2015.1	126	3,868	12	38	1.104	42	10.84	-67.9%	3,495	-68.2%	3.10	1.1%	20.10	-34.7%
2015.2	120	3,415	16	50	1.104	55	16.16	-43.9%	3,449	-50.4%	4.68	13.1%		
2016.1	114	3,187	10	60	1.099	66	20.69	90.8%	6,596	88.7%	3.14	1.1%	18.35	-8.7%
2016.2	108	2,921	8	55	1.099	60	20.70	28.1%	7,558	119.1%	2.74	-41.5%		
2017.1	102	2,688	10	45	1.099	49	18.40	-11.1%	4,946	-25.0%	3.72	18.6%	19.60	6.8%
2017.2	96	2,456	19	131	1.099	144	58.63	183.2%	7,577	0.3%	7.74	182.5%		
2018.1	90	2,240	10	29	1.104	32	14.30	-22.3%	3,203	-35.2%	4.46	20.0%	37.48	91.2%
2018.2	84	2,098	8	37	1.104	41	19.48	-66.8%	5,108	-32.6%	3.81	-50.7%		
2019.1	78	1,950	10	68	1.113	76	38.80	171.3%	7,565	136.2%	5.13	14.9%	28.78	-23.2%
2019.2	72	1,850	14	99	1.113	110	59.54	205.7%	7,867	54.0%	7.57	98.5%		
2020.1	66	1,778	5	43	1.135	49	27.45	-29.3%	9,759	29.0%	2.81	-45.2%	43.82	52.2%
2020.2	60	2,129	17	111	1.135	126	59.15	-0.7%	7,409	-5.8%	7.98	5.5%		
2021.1	54	2,906	16	235	1.136	267	91.83	234.6%	16,679	70.9%	5.51	95.8%	78.01	78.0%
2021.2	48	3,698	62	657	1.136	746	201.73	241.0%	12,033	62.4%	16.76	110.0%		
2022.1	42	3,391	46	345	1.117	385	113.65	23.8%	8,379	-49.8%	13.56	146.3%	159.60	104.6%
2022.2	36	2,994	35	445	1.117	497	166.06	-17.7%	14,204	18.0%	11.69	-30.3%		
2023.1	30	2,699	26	254	1.117	284	105.15	-7.5%	10,914	30.3%	9.63	-29.0%	137.18	-14.0%
2023.2	24	2,544	33	575	1.117	642	252.50	52.1%	19,466	37.0%	12.97	11.0%		
2024.1	18	2,419	18	193	1.120	216	89.35	-15.0%	12,007	10.0%	7.44	-22.8%	172.98	26.1%
2024.2	12	2,417	25	623	1.120	698	288.60	14.3%	27,905	43.4%	10.34	-20.3%		
2025.1	6	2,446	19	382	1.120	428	174.88	95.7%	22,514	87.5%	7.77	4.4%	231.41	33.8%
Total		113,996	652	5,687		6,322								



Financial Services Regulatory Authority of Ontario
Comprehensive, All Perils, & Specified Perils - Theft
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2025

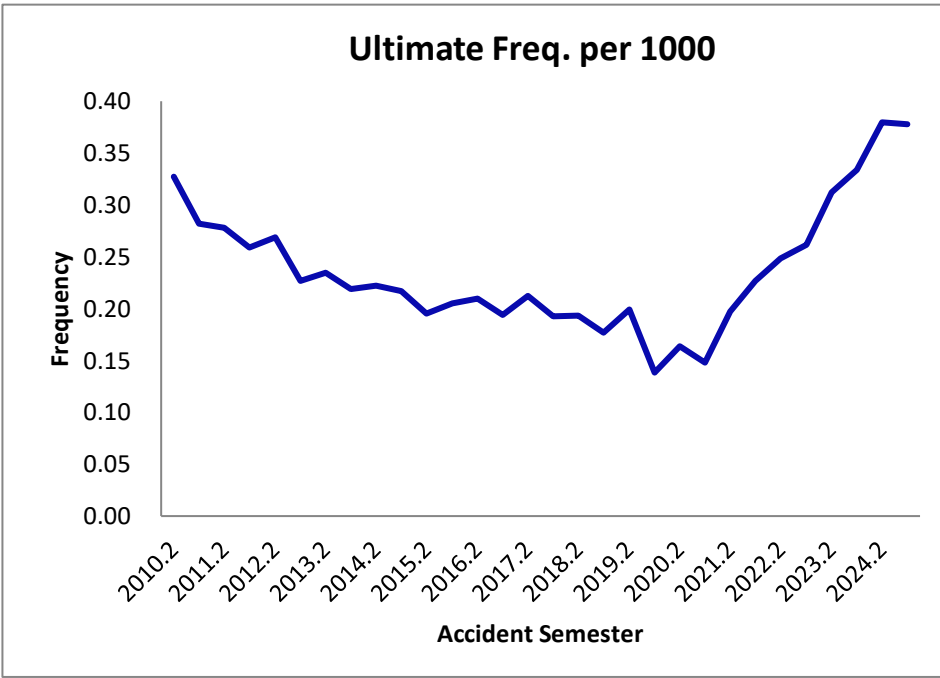
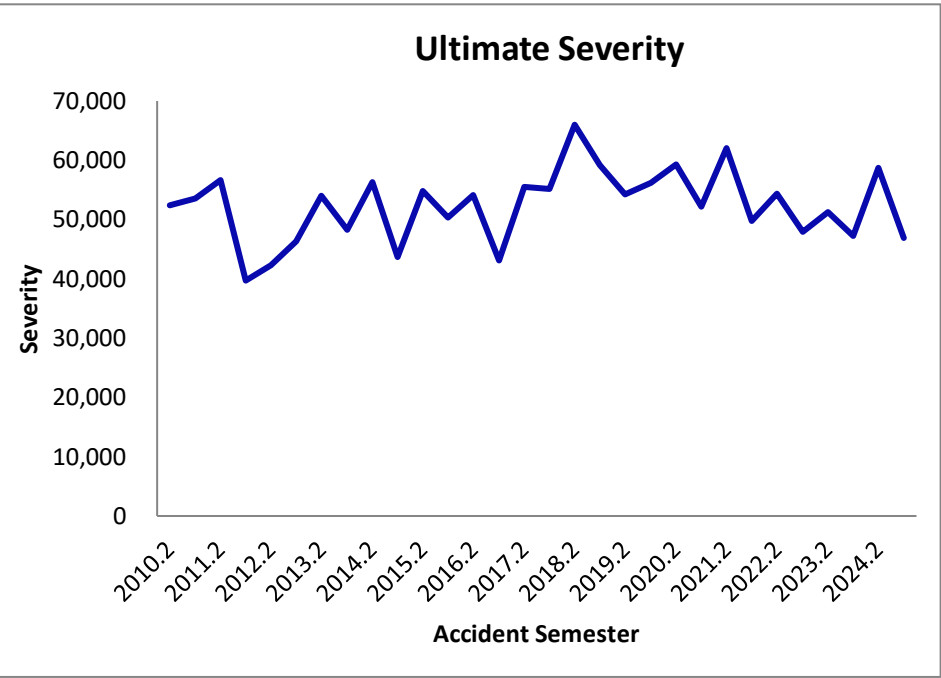
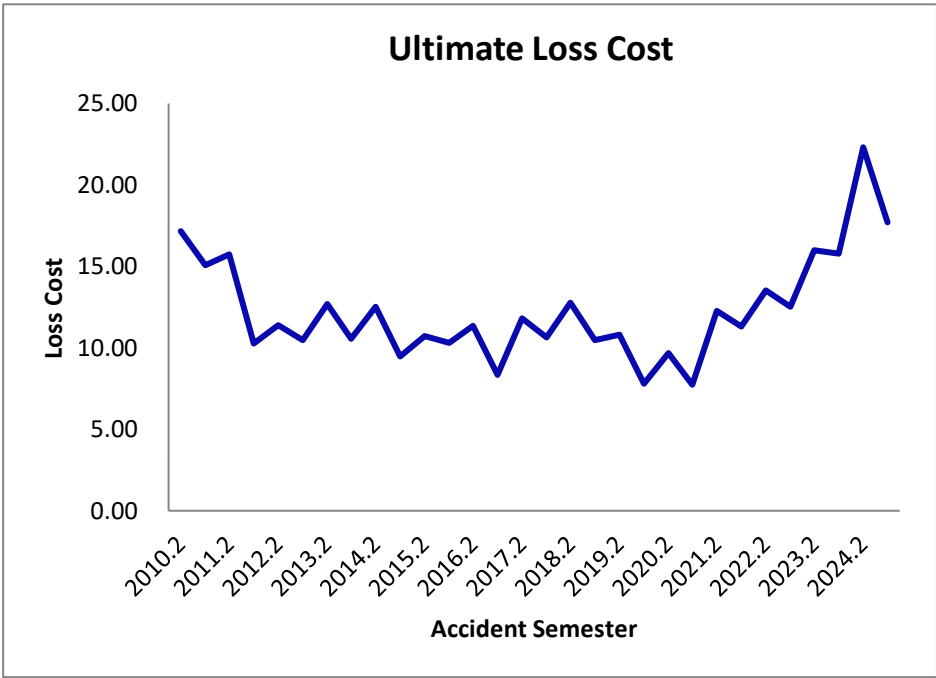
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,041,434	4,929	48,630	1.066	51,840	17.04	-	10,517	-	1.62	-		
2011.1	174	3,005,453	4,413	45,285	1.083	49,044	16.32	-	11,114	-	1.47	-	16.68	
2011.2	168	3,070,446	4,737	49,689	1.083	53,813	17.53	2.8%	11,360	8.0%	1.54	-4.8%		
2012.1	162	3,058,489	4,110	39,813	1.080	42,982	14.05	-13.9%	10,457	-5.9%	1.34	-8.5%	15.79	-5.3%
2012.2	156	3,125,444	3,998	42,344	1.080	45,715	14.63	-16.5%	11,434	0.6%	1.28	-17.1%		
2013.1	150	3,103,921	3,562	37,977	1.080	41,000	13.21	-6.0%	11,509	10.1%	1.15	-14.6%	13.92	-11.9%
2013.2	144	3,190,025	3,960	43,812	1.080	47,299	14.83	1.4%	11,943	4.5%	1.24	-3.0%		
2014.1	138	3,167,368	3,376	41,762	1.085	45,324	14.31	8.3%	13,424	16.6%	1.07	-7.1%	14.57	4.7%
2014.2	132	3,260,477	3,822	44,213	1.085	47,983	14.72	-0.7%	12,554	5.1%	1.17	-5.6%		
2015.1	126	3,248,632	3,519	44,546	1.104	49,165	15.13	5.8%	13,970	4.1%	1.08	1.6%	14.93	2.4%
2015.2	120	3,353,899	4,092	54,590	1.104	60,251	17.96	22.1%	14,723	17.3%	1.22	4.1%		
2016.1	114	3,352,188	3,476	43,453	1.099	47,772	14.25	-5.8%	13,742	-1.6%	1.04	-4.3%	16.11	7.9%
2016.2	108	3,446,642	4,319	57,023	1.099	62,691	18.19	1.2%	14,514	-1.4%	1.25	2.7%		
2017.1	102	3,440,781	4,053	53,795	1.099	59,121	17.18	20.6%	14,586	6.1%	1.18	13.6%	17.69	9.8%
2017.2	96	3,554,160	4,798	64,700	1.099	71,106	20.01	10.0%	14,819	2.1%	1.35	7.7%		
2018.1	90	3,535,831	4,937	72,007	1.104	79,531	22.49	30.9%	16,108	10.4%	1.40	18.5%	21.25	20.1%
2018.2	84	3,643,214	5,815	99,613	1.104	110,021	30.20	50.9%	18,919	27.7%	1.60	18.2%		
2019.1	78	3,616,982	5,374	95,604	1.113	106,361	29.41	30.7%	19,790	22.9%	1.49	6.4%	29.80	40.3%
2019.2	72	3,702,120	6,599	124,051	1.113	138,009	37.28	23.4%	20,912	10.5%	1.78	11.7%		
2020.1	66	3,662,639	5,715	108,412	1.135	123,020	33.59	14.2%	21,524	8.8%	1.56	5.0%	35.44	18.9%
2020.2	60	3,730,485	6,322	142,724	1.135	161,956	43.41	16.5%	25,616	22.5%	1.69	-4.9%		
2021.1	54	3,684,614	6,281	150,679	1.136	171,106	46.44	38.3%	27,242	26.6%	1.70	9.2%	44.92	26.7%
2021.2	48	3,769,308	9,644	268,045	1.136	304,383	80.75	86.0%	31,561	23.2%	2.56	51.0%		
2022.1	42	3,720,109	10,569	313,861	1.117	350,640	94.26	103.0%	33,176	21.8%	2.84	66.7%	87.46	94.7%
2022.2	36	3,811,248	13,808	471,352	1.117	526,587	138.17	71.1%	38,137	20.8%	3.62	41.6%		
2023.1	30	3,779,867	14,873	529,695	1.117	591,767	156.56	66.1%	39,789	19.9%	3.93	38.5%	147.32	68.4%
2023.2	24	3,874,090	14,386	531,376	1.117	593,644	153.23	10.9%	41,265	8.2%	3.71	2.5%		
2024.1	18	3,853,131	12,129	403,848	1.120	452,229	117.37	-25.0%	37,285	-6.3%	3.15	-20.0%	135.35	-8.1%
2024.2	12	3,921,595	10,803	345,152	1.120	386,501	98.56	-35.7%	35,776	-13.3%	2.75	-25.8%		
2025.1	6	3,793,067	8,433	262,353	1.120	293,783	77.45	-34.0%	34,836	-6.6%	2.22	-29.4%	88.18	-34.8%
Total		104,517,658	196,859	4,630,402		5,164,645								



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

Loss Cost Summary
Data as of 30 Jun 2025

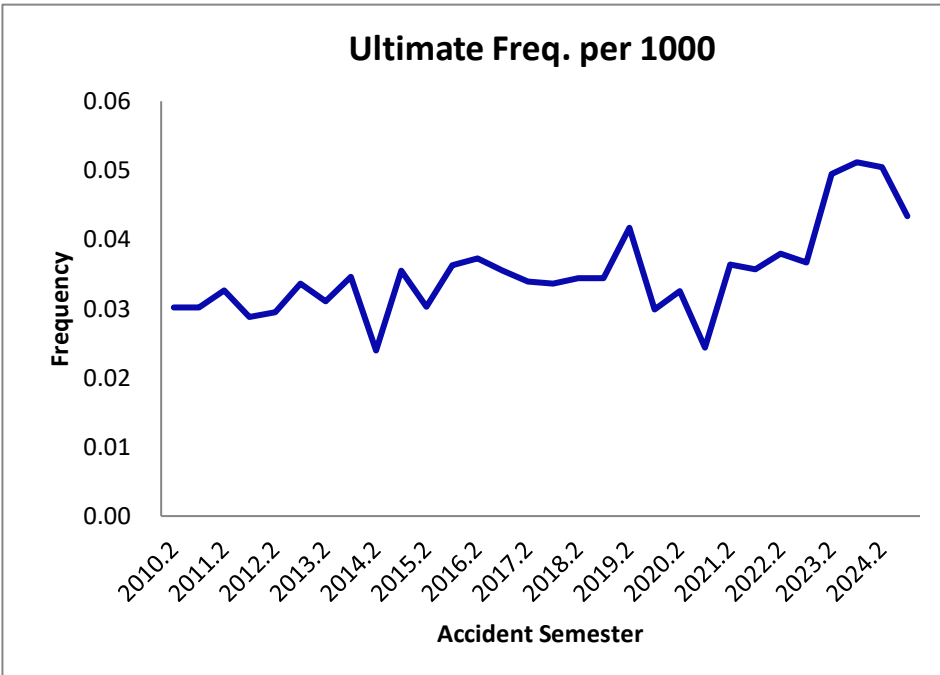
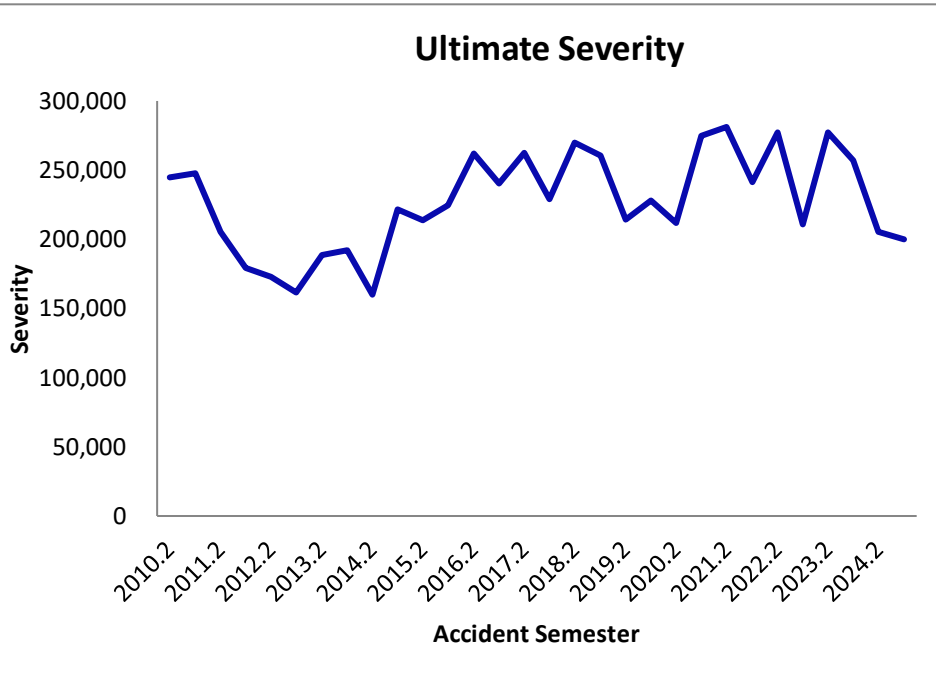
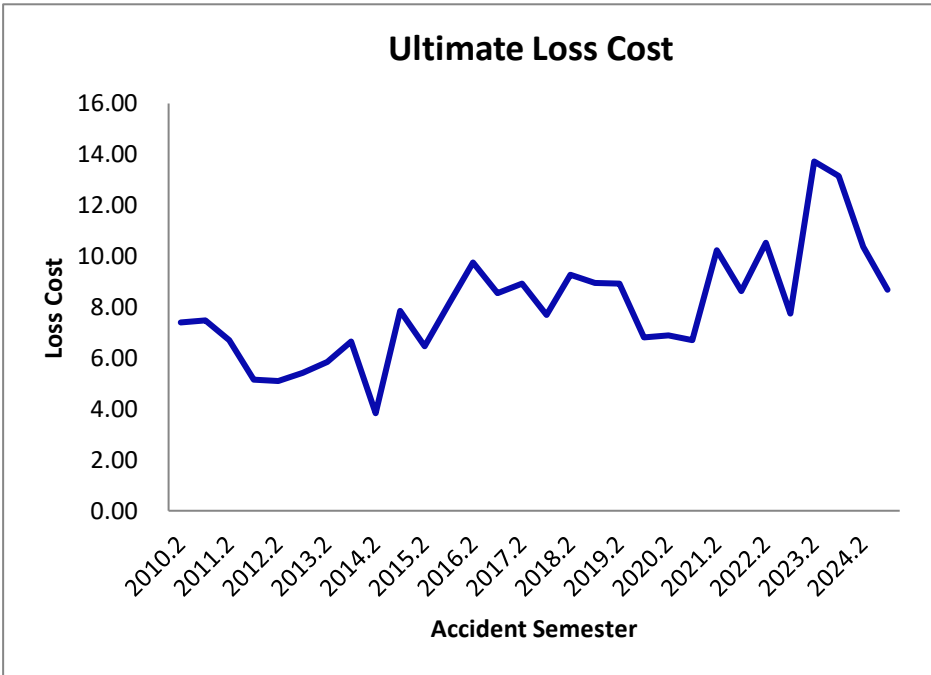
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,332,954	1,091	53,655	1.066	57,196	17.16	-	52,426	-	0.33	-		
2011.1	174	3,270,341	921	45,557	1.083	49,338	15.09	-	53,570	-	0.28	-	16.13	
2011.2	168	3,373,440	938	49,090	1.083	53,164	15.76	-8.2%	56,679	8.1%	0.28	-15.1%		
2012.1	162	3,332,064	862	31,698	1.080	34,221	10.27	-31.9%	39,700	-25.9%	0.26	-8.1%	13.03	-19.2%
2012.2	156	3,426,804	922	36,125	1.080	39,001	11.38	-27.8%	42,300	-25.4%	0.27	-3.2%		
2013.1	150	3,369,558	764	32,750	1.080	35,357	10.49	2.2%	46,279	16.6%	0.23	-12.4%	10.94	-16.0%
2013.2	144	3,483,606	818	40,915	1.080	44,172	12.68	11.4%	54,000	27.7%	0.23	-12.7%		
2014.1	138	3,416,713	748	33,238	1.085	36,073	10.56	0.6%	48,226	4.2%	0.22	-3.4%	11.63	6.3%
2014.2	132	3,537,521	787	40,809	1.085	44,289	12.52	-1.3%	56,276	4.2%	0.22	-5.3%		
2015.1	126	3,482,609	755	29,850	1.104	32,945	9.46	-10.4%	43,636	-9.5%	0.22	-1.0%	11.00	-5.4%
2015.2	120	3,611,133	706	35,093	1.104	38,732	10.73	-14.3%	54,861	-2.5%	0.20	-12.1%		
2016.1	114	3,579,205	733	33,577	1.099	36,915	10.31	9.0%	50,361	15.4%	0.20	-5.5%	10.52	-4.4%
2016.2	108	3,708,736	778	38,332	1.099	42,142	11.36	5.9%	54,167	-1.3%	0.21	7.3%		
2017.1	102	3,667,109	710	27,813	1.099	30,566	8.34	-19.2%	43,051	-14.5%	0.19	-5.5%	9.86	-6.3%
2017.2	96	3,815,927	811	40,985	1.099	45,043	11.80	3.9%	55,539	2.5%	0.21	1.3%		
2018.1	90	3,763,229	725	36,245	1.104	40,032	10.64	27.6%	55,217	28.3%	0.19	-0.5%	11.22	13.9%
2018.2	84	3,901,498	755	45,113	1.104	49,827	12.77	8.2%	65,996	18.8%	0.19	-8.9%		
2019.1	78	3,850,323	682	36,254	1.113	40,333	10.48	-1.5%	59,140	7.1%	0.18	-8.1%	11.63	3.6%
2019.2	72	3,970,850	792	38,614	1.113	42,959	10.82	-15.3%	54,241	-17.8%	0.20	3.1%		
2020.1	66	3,873,991	536	26,550	1.135	30,128	7.78	-25.8%	56,208	-5.0%	0.14	-21.9%	9.32	-19.9%
2020.2	60	3,967,586	649	33,884	1.135	38,450	9.69	-10.4%	59,245	9.2%	0.16	-18.0%		
2021.1	54	3,908,744	579	26,625	1.136	30,234	7.74	-0.5%	52,218	-7.1%	0.15	7.1%	8.72	-6.4%
2021.2	48	4,034,250	796	43,527	1.136	49,428	12.25	26.4%	62,095	4.8%	0.20	20.6%		
2022.1	42	3,964,997	899	40,080	1.117	44,777	11.29	46.0%	49,807	-4.6%	0.23	53.1%	11.78	35.0%
2022.2	36	4,088,516	1,016	49,478	1.117	55,276	13.52	10.3%	54,406	-12.4%	0.25	25.9%		
2023.1	30	4,031,656	1,055	45,227	1.117	50,527	12.53	11.0%	47,893	-3.8%	0.26	15.4%	13.03	10.6%
2023.2	24	4,157,417	1,298	59,568	1.117	66,548	16.01	18.4%	51,270	-5.8%	0.31	25.6%		
2024.1	18	4,120,481	1,376	58,035	1.120	64,988	15.77	25.8%	47,229	-1.4%	0.33	27.6%	15.89	22.0%
2024.2	12	4,222,243	1,603	84,130	1.120	94,209	22.31	39.4%	58,770	14.6%	0.38	21.6%		
2025.1	6	4,145,490	1,565	65,579	1.120	73,435	17.71	12.3%	46,924	-0.6%	0.38	13.0%	20.03	26.1%
Total		112,408,989	26,670	1,258,396		1,390,306								



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

Loss Cost Summary
Data as of 30 Jun 2025

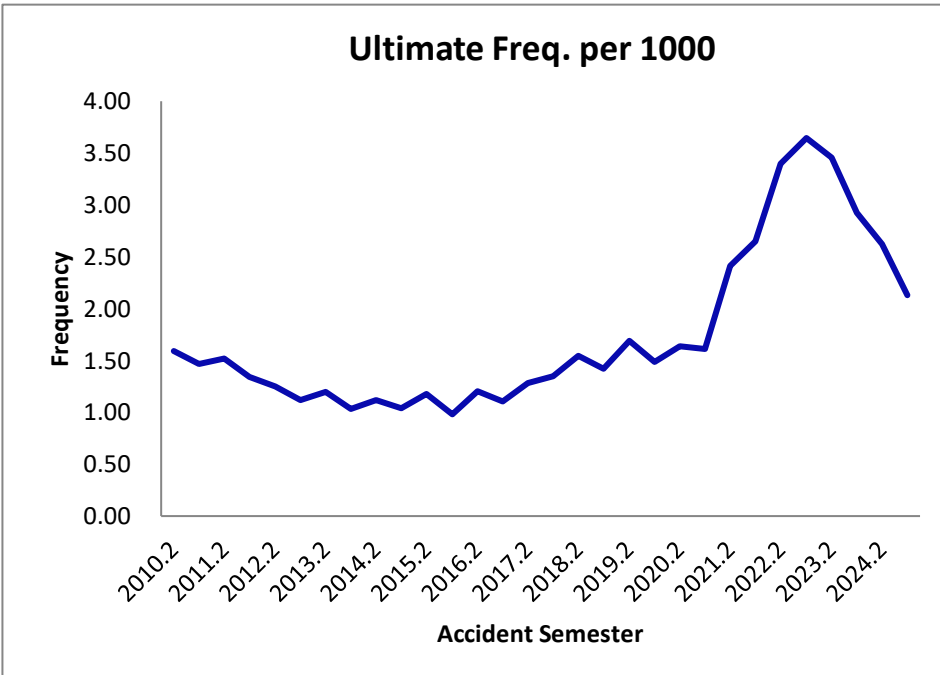
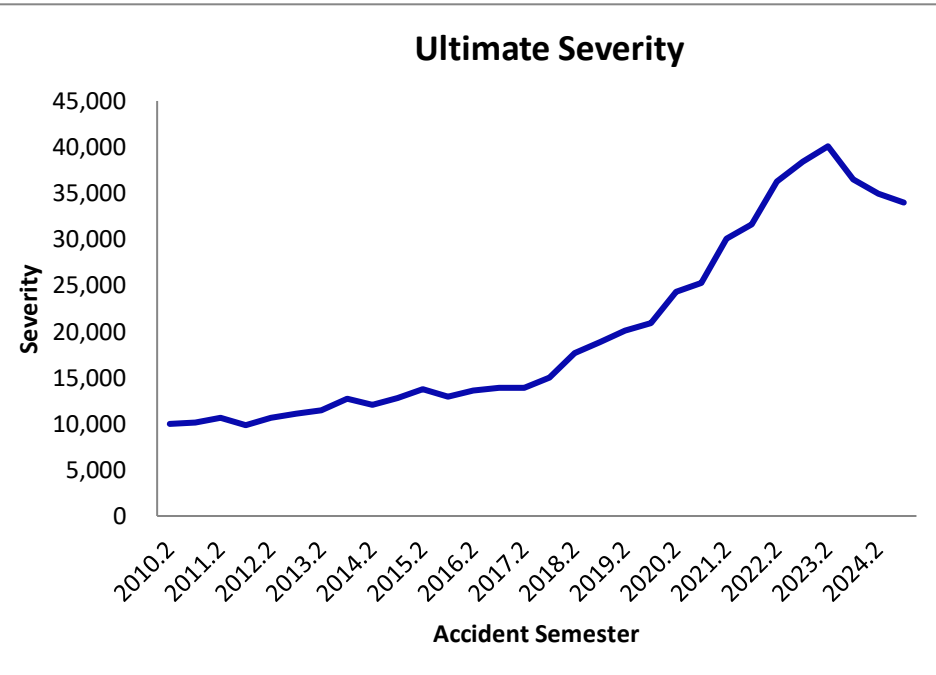
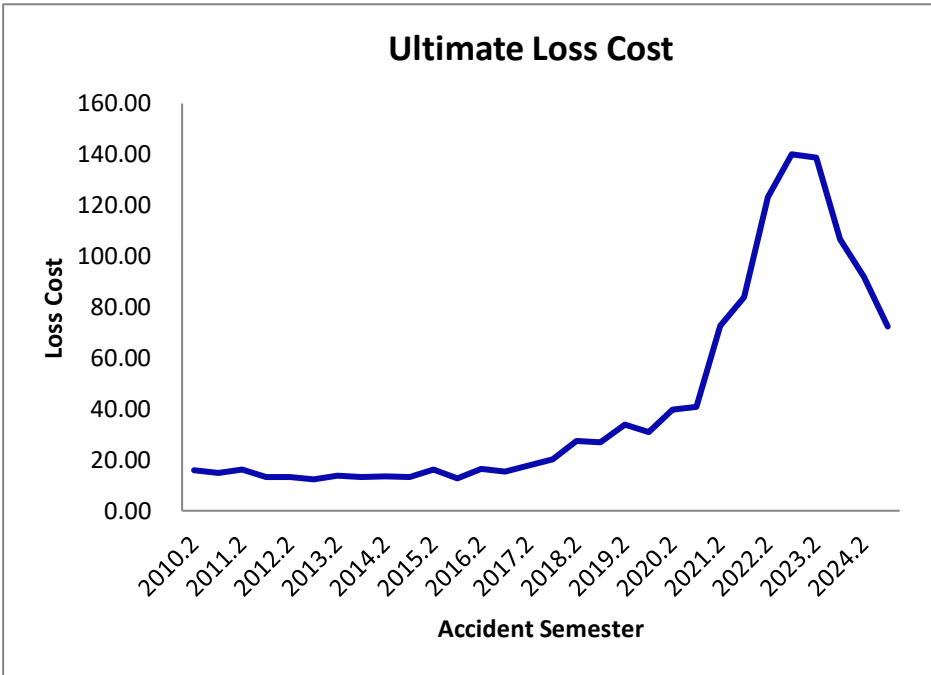
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2010.2	180	3,277,368	99	22,747	1.066	24,248	7.40	-	244,932	-	0.03	-		
2011.1	174	3,212,751	97	22,187	1.083	24,029	7.48	-	247,717	-	0.03	-	7.44	
2011.2	168	3,308,996	108	20,457	1.083	22,155	6.70	-9.5%	205,138	-16.2%	0.03	8.0%		
2012.1	162	3,264,955	94	15,612	1.080	16,855	5.16	-31.0%	179,305	-27.6%	0.03	-4.6%	5.93	-20.2%
2012.2	156	3,356,141	99	15,836	1.080	17,097	5.09	-23.9%	172,692	-15.8%	0.03	-9.6%		
2013.1	150	3,302,992	111	16,591	1.080	17,912	5.42	5.0%	161,366	-10.0%	0.03	16.7%	5.26	-11.4%
2013.2	144	3,415,978	106	18,530	1.080	20,005	5.86	15.0%	188,726	9.3%	0.03	5.2%		
2014.1	138	3,350,717	116	20,541	1.085	22,293	6.65	22.7%	192,180	19.1%	0.03	3.0%	6.25	18.9%
2014.2	132	3,466,012	83	12,236	1.085	13,280	3.83	-34.6%	159,995	-15.2%	0.02	-22.8%		
2015.1	126	3,410,742	121	24,272	1.104	26,789	7.85	18.1%	221,397	15.2%	0.04	2.5%	5.83	-6.8%
2015.2	120	3,534,631	107	20,719	1.104	22,868	6.47	68.9%	213,716	33.6%	0.03	26.4%		
2016.1	114	3,503,626	127	25,959	1.099	28,539	8.15	3.7%	224,719	1.5%	0.04	2.2%	7.30	25.4%
2016.2	108	3,621,577	135	32,167	1.099	35,364	9.76	50.9%	261,959	22.6%	0.04	23.1%		
2017.1	102	3,573,538	127	27,767	1.099	30,516	8.54	4.8%	240,283	6.9%	0.04	-2.0%	9.16	25.4%
2017.2	96	3,709,827	126	30,104	1.099	33,084	8.92	-8.7%	262,574	0.2%	0.03	-8.9%		
2018.1	90	3,656,508	123	25,483	1.104	28,146	7.70	-9.9%	228,827	-4.8%	0.03	-5.3%	8.31	-9.2%
2018.2	84	3,781,877	130	31,789	1.104	35,111	9.28	4.1%	270,082	2.9%	0.03	1.2%		
2019.1	78	3,724,750	128	29,968	1.113	33,340	8.95	16.3%	260,469	13.8%	0.03	2.2%	9.12	9.7%
2019.2	72	3,835,318	160	30,788	1.113	34,252	8.93	-3.8%	214,077	-20.7%	0.04	21.4%		
2020.1	66	3,749,420	112	22,501	1.135	25,533	6.81	-23.9%	227,974	-12.5%	0.03	-13.1%	7.88	-13.6%
2020.2	60	3,839,793	125	23,352	1.135	26,499	6.90	-22.7%	211,990	-1.0%	0.03	-22.0%		
2021.1	54	3,781,647	92	22,278	1.136	25,298	6.69	-1.8%	274,980	20.6%	0.02	-18.6%	6.80	-13.8%
2021.2	48	3,899,676	142	35,164	1.136	39,931	10.24	48.4%	281,204	32.6%	0.04	11.9%		
2022.1	42	3,833,807	137	29,623	1.117	33,094	8.63	29.0%	241,564	-12.2%	0.04	46.9%	9.44	38.9%
2022.2	36	3,947,902	150	37,204	1.117	41,564	10.53	2.8%	277,091	-1.5%	0.04	4.3%		
2023.1	30	3,894,675	143	27,008	1.117	30,173	7.75	-10.3%	210,999	-12.7%	0.04	2.7%	9.15	-3.1%
2023.2	24	4,001,528	198	49,149	1.117	54,908	13.72	30.3%	277,315	0.1%	0.05	30.2%		
2024.1	18	3,947,514	202	46,345	1.120	51,897	13.15	69.7%	256,916	21.8%	0.05	39.4%	13.44	46.9%
2024.2	12	4,041,338	204	37,375	1.120	41,853	10.36	-24.5%	205,159	-26.0%	0.05	2.0%		
2025.1	6	3,985,498	173	30,888	1.120	34,588	8.68	-34.0%	199,933	-22.2%	0.04	-15.2%	9.52	-29.1%
Total		109,231,101	3,875	804,640		891,220								



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

Loss Cost Summary
Data as of 30 Jun 2025

(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
2010.2	180	2,517,241	4,003	37,520	1.066	39,996	15.89	-	9,992	-	1.59	-		
2011.1	174	2,492,510	3,648	34,118	1.083	36,949	14.82	-	10,129	-	1.46	-	15.36	
2011.2	168	2,541,850	3,857	38,006	1.083	41,161	16.19	1.9%	10,672	6.8%	1.52	-4.6%		
2012.1	162	2,530,583	3,402	31,034	1.080	33,504	13.24	-10.7%	9,847	-2.8%	1.34	-8.1%	14.72	-4.2%
2012.2	156	2,578,831	3,227	31,936	1.080	34,478	13.37	-17.4%	10,683	0.1%	1.25	-17.5%		
2013.1	150	2,556,531	2,851	29,217	1.080	31,543	12.34	-6.8%	11,063	12.3%	1.12	-17.0%	12.86	-12.7%
2013.2	144	2,616,633	3,133	33,240	1.080	35,886	13.71	2.6%	11,453	7.2%	1.20	-4.3%		
2014.1	138	2,598,862	2,677	31,440	1.085	34,121	13.13	6.4%	12,745	15.2%	1.03	-7.6%	13.42	4.4%
2014.2	132	2,667,581	2,980	33,006	1.085	35,821	13.43	-2.1%	12,019	4.9%	1.12	-6.7%		
2015.1	126	2,657,866	2,769	32,157	1.104	35,492	13.35	1.7%	12,816	0.6%	1.04	1.1%	13.39	-0.2%
2015.2	120	2,736,400	3,215	40,115	1.104	44,274	16.18	20.5%	13,769	14.6%	1.18	5.2%		
2016.1	114	2,729,537	2,678	31,445	1.099	34,571	12.67	-5.2%	12,909	0.7%	0.98	-5.8%	14.42	7.7%
2016.2	108	2,776,521	3,339	41,344	1.099	45,453	16.37	1.2%	13,613	-1.1%	1.20	2.3%		
2017.1	102	2,746,264	3,038	38,376	1.099	42,175	15.36	21.3%	13,884	7.6%	1.11	12.7%	15.87	10.0%
2017.2	96	2,798,207	3,590	45,500	1.099	50,005	17.87	9.2%	13,927	2.3%	1.28	6.7%		
2018.1	90	2,763,135	3,719	50,648	1.104	55,940	20.25	31.8%	15,041	8.3%	1.35	21.7%	19.05	20.1%
2018.2	84	2,821,427	4,357	69,726	1.104	77,012	27.30	52.7%	17,674	26.9%	1.54	20.4%		
2019.1	78	2,793,736	3,972	67,312	1.113	74,886	26.81	32.4%	18,855	25.4%	1.42	5.6%	27.05	42.0%
2019.2	72	2,846,918	4,802	86,785	1.113	96,550	33.91	24.2%	20,107	13.8%	1.69	9.2%		
2020.1	66	2,828,910	4,199	77,288	1.135	87,703	31.00	15.7%	20,888	10.8%	1.48	4.4%	32.46	20.0%
2020.2	60	2,872,431	4,704	100,902	1.135	114,499	39.86	17.5%	24,340	21.1%	1.64	-2.9%		
2021.1	54	2,828,473	4,557	101,418	1.136	115,167	40.72	31.3%	25,272	21.0%	1.61	8.6%	40.29	24.1%
2021.2	48	2,872,267	6,922	183,412	1.136	208,276	72.51	81.9%	30,090	23.6%	2.41	47.1%		
2022.1	42	2,829,938	7,500	212,441	1.117	237,335	83.87	106.0%	31,646	25.2%	2.65	64.5%	78.15	94.0%
2022.2	36	2,888,962	9,809	318,367	1.117	355,675	123.12	69.8%	36,258	20.5%	3.40	40.9%		
2023.1	30	2,869,543	10,460	359,728	1.117	401,883	140.05	67.0%	38,420	21.4%	3.65	37.5%	131.55	68.3%
2023.2	24	2,933,365	10,145	364,016	1.117	406,673	138.64	12.6%	40,085	10.6%	3.46	1.9%		
2024.1	18	2,916,617	8,525	277,987	1.120	311,290	106.73	-23.8%	36,513	-5.0%	2.92	-19.8%	122.73	-6.7%
2024.2	12	2,957,345	7,762	242,385	1.120	271,423	91.78	-33.8%	34,968	-12.8%	2.62	-24.1%		
2025.1	6	2,839,954	6,056	183,613	1.120	205,610	72.40	-32.2%	33,954	-7.0%	2.13	-27.1%	82.29	-33.0%
Total		82,408,437	145,899	3,224,483		3,595,352								



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 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	937,598	939,725	1.000	939,725	939,797	(72)
2011.1	174	729,358	731,027	1.000	731,027	730,862	165
2011.2	168	854,638	861,384	1.000	861,384	861,078	306
2012.1	162	740,412	742,995	1.000	742,995	742,717	278
2012.2	156	871,250	876,711	1.000	876,711	877,208	(497)
2013.1	150	745,475	750,052	1.000	750,052	749,475	577
2013.2	144	912,331	924,388	1.000	924,388	924,985	(597)
2014.1	138	755,270	770,857	1.000	770,857	771,061	(204)
2014.2	132	873,915	897,296	1.000	897,461	897,441	20
2015.1	126	805,103	821,111	1.000	821,488	822,569	(1,081)
2015.2	120	991,262	1,018,477	0.999	1,017,661	1,018,563	(902)
2016.1	114	792,835	824,765	0.999	824,342	824,726	(384)
2016.2	108	1,000,464	1,058,665	1.000	1,058,978	1,063,016	(4,038)
2017.1	102	735,540	803,186	1.000	802,964	802,876	88
2017.2	96	944,897	1,057,643	1.000	1,058,124	1,052,937	5,187
2018.1	90	728,454	840,659	1.003	843,145	840,093	3,052
2018.2	84	857,361	1,013,044	1.005	1,017,960	1,013,206	4,754
2019.1	78	659,183	837,397	1.008	843,806	834,092	9,714
2019.2	72	778,646	1,026,044	1.013	1,039,254	1,030,243	9,011
2020.1	66	423,767	599,686	1.016	609,573	604,118	5,455
2020.2	60	466,774	708,992	1.025	726,540	718,117	8,423
2021.1	54	285,278	480,699	1.062	510,653	513,778	(3,125)
2021.2	48	388,158	777,763	1.080	840,186	839,640	546
2022.1	42	244,869	609,530	1.121	683,453	668,805	14,648
2022.2	36	243,929	817,135	1.245	1,017,497	996,470	21,027
2023.1	30	153,842	661,597	1.353	895,027	885,798	9,229
2023.2	24	98,607	731,101	1.713	1,252,218	1,193,343	58,875
2024.1	18	39,809	515,829	2.090	1,078,093	1,001,974	76,119
2024.2	12	12,441	523,757	2.473	1,295,363	1,196,238	99,125
2025.1	6	2,367	247,097	4.328	1,069,427		
Total		18,073,832	23,468,610		26,800,352	25,415,226	315,699

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	23,055	23,055	1.000	23,055	23,055	0
2011.1	174	22,080	22,080	1.000	22,080	22,080	0
2011.2	168	23,452	23,452	1.000	23,452	23,452	0
2012.1	162	22,854	22,854	1.000	22,854	22,854	0
2012.2	156	24,038	24,044	1.000	24,044	24,038	6
2013.1	150	23,381	23,387	1.000	23,387	23,387	0
2013.2	144	28,142	28,142	1.000	28,142	28,142	0
2014.1	138	23,314	23,316	1.000	23,316	23,316	0
2014.2	132	28,615	28,615	1.000	28,615	28,616	(1)
2015.1	126	27,979	27,979	1.000	27,979	27,978	1
2015.2	120	29,967	29,992	1.000	29,992	29,996	(4)
2016.1	114	29,790	29,789	1.000	29,789	29,789	0
2016.2	108	32,862	32,863	1.000	32,863	32,935	(72)
2017.1	102	28,037	28,175	1.000	28,175	28,178	(3)
2017.2	96	35,196	35,201	1.000	35,201	35,212	(11)
2018.1	90	33,959	34,071	1.000	34,071	34,071	0
2018.2	84	36,758	36,916	1.000	36,916	36,941	(25)
2019.1	78	34,194	34,264	1.000	34,264	34,291	(27)
2019.2	72	41,291	44,923	1.000	44,923	44,804	119
2020.1	66	25,712	25,729	1.000	25,729	25,730	(1)
2020.2	60	31,131	31,975	1.000	31,975	31,964	11
2021.1	54	23,914	24,979	1.000	24,979	24,969	10
2021.2	48	33,220	34,622	1.000	34,622	34,907	(285)
2022.1	42	36,340	38,749	1.000	38,757	38,836	(79)
2022.2	36	43,270	47,445	1.011	47,975	46,869	1,106
2023.1	30	44,313	46,611	1.042	48,554	48,269	285
2023.2	24	44,519	49,559	1.161	57,550	54,725	2,825
2024.1	18	33,704	40,213	1.315	52,888	49,339	3,549
2024.2	12	22,934	33,436	1.620	54,179	48,475	5,704
2025.1	6	8,017	20,751	1.973	40,934		
Total		896,039	947,184		1,011,260	957,218	13,108

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	455,147	455,151	1.000	455,151	455,152	(1)
2011.1	174	410,716	410,718	1.000	410,718	410,719	(1)
2011.2	168	432,050	432,050	1.000	432,050	432,051	(1)
2012.1	162	387,665	387,665	1.000	387,665	387,669	(4)
2012.2	156	443,296	443,306	1.000	443,306	443,342	(36)
2013.1	150	430,018	430,024	1.000	430,024	430,028	(4)
2013.2	144	509,520	509,537	1.000	509,537	509,537	0
2014.1	138	506,575	506,591	1.000	506,591	506,587	4
2014.2	132	514,713	514,736	1.000	514,736	514,739	(3)
2015.1	126	552,564	552,579	1.000	552,579	552,577	2
2015.2	120	585,307	585,320	1.000	585,320	585,337	(17)
2016.1	114	583,808	583,805	1.000	583,805	583,795	10
2016.2	108	698,451	698,460	1.000	698,460	698,464	(4)
2017.1	102	647,842	647,845	1.000	647,845	647,806	39
2017.2	96	800,926	800,973	1.000	800,973	800,974	(1)
2018.1	90	757,956	757,989	1.000	757,989	757,985	4
2018.2	84	868,105	868,183	1.000	868,183	868,199	(16)
2019.1	78	846,683	846,667	1.000	846,667	846,701	(34)
2019.2	72	924,246	924,330	1.000	924,330	924,315	15
2020.1	66	510,439	510,532	1.000	510,532	510,562	(30)
2020.2	60	548,463	548,576	1.000	548,576	548,676	(100)
2021.1	54	415,218	415,250	1.000	415,250	415,335	(85)
2021.2	48	706,341	706,644	1.000	706,676	707,334	(658)
2022.1	42	759,848	760,338	1.000	760,391	760,809	(418)
2022.2	36	938,740	939,244	1.000	939,569	939,562	7
2023.1	30	958,726	959,219	1.001	960,086	960,361	(275)
2023.2	24	1,084,862	1,085,834	1.002	1,087,850	1,088,896	(1,046)
2024.1	18	1,031,685	1,033,468	1.003	1,036,570	1,040,101	(3,531)
2024.2	12	1,162,055	1,172,367	1.008	1,181,825	1,194,891	(13,066)
2025.1	6	869,804	1,055,233	1.099	1,159,317		
Total		20,341,767	20,542,632		20,662,571	19,522,504	(19,250)

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 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	1,116,076	1,126,164	1.000	1,126,164	1,125,300	864
2011.1	174	701,653	710,039	1.000	710,039	710,144	(105)
2011.2	168	742,786	756,554	1.000	756,554	756,268	286
2012.1	162	668,175	673,855	1.000	673,855	674,038	(183)
2012.2	156	790,813	807,521	1.000	807,521	807,365	156
2013.1	150	731,976	744,270	1.000	744,270	745,615	(1,345)
2013.2	144	891,674	905,392	1.000	905,392	908,033	(2,641)
2014.1	138	758,942	783,309	1.000	783,309	782,659	650
2014.2	132	892,738	924,697	1.000	924,660	928,178	(3,518)
2015.1	126	842,779	869,864	1.000	869,668	872,455	(2,787)
2015.2	120	1,021,015	1,069,511	0.998	1,067,645	1,068,469	(824)
2016.1	114	924,849	968,624	0.998	967,067	972,188	(5,121)
2016.2	108	930,504	972,375	0.999	971,611	974,337	(2,726)
2017.1	102	751,620	788,439	0.997	785,737	787,824	(2,087)
2017.2	96	888,404	933,557	0.995	928,775	927,211	1,564
2018.1	90	732,818	779,726	0.996	776,822	778,434	(1,612)
2018.2	84	850,675	922,662	0.995	917,904	921,826	(3,922)
2019.1	78	753,004	822,998	0.993	816,913	824,465	(7,552)
2019.2	72	823,489	939,343	0.991	930,689	938,036	(7,347)
2020.1	66	466,962	552,351	0.989	546,005	554,379	(8,374)
2020.2	60	566,385	696,932	0.987	687,787	701,081	(13,294)
2021.1	54	367,576	489,874	1.003	491,129	497,102	(5,973)
2021.2	48	553,472	789,472	1.035	817,157	815,207	1,950
2022.1	42	399,145	595,317	1.099	654,300	662,414	(8,114)
2022.2	36	467,120	749,934	1.198	898,197	905,801	(7,604)
2023.1	30	360,367	631,923	1.314	830,458	840,526	(10,068)
2023.2	24	353,171	712,563	1.379	982,788	989,300	(6,512)
2024.1	18	224,652	590,162	1.499	884,537	883,994	543
2024.2	12	142,283	594,297	1.747	1,038,283	1,073,115	(34,832)
2025.1	6	31,693	355,156	2.547	904,653		
Total		19,746,816	23,256,883		25,199,889	24,425,764	(130,528)

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 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	285,783	288,822	1.000	288,822	287,867	955
2011.1	174	201,539	202,606	1.000	202,606	201,559	1,047
2011.2	168	217,898	219,755	1.000	219,755	218,681	1,074
2012.1	162	192,073	193,808	1.000	193,808	193,232	576
2012.2	156	232,874	235,546	1.000	235,546	235,728	(182)
2013.1	150	207,938	209,202	1.000	209,202	208,782	420
2013.2	144	249,687	251,625	1.000	251,625	251,805	(180)
2014.1	138	215,256	219,744	1.000	219,744	218,236	1,508
2014.2	132	246,247	251,276	1.000	251,246	251,542	(296)
2015.1	126	225,093	232,106	0.998	231,708	231,683	25
2015.2	120	274,407	283,037	0.997	282,083	282,600	(517)
2016.1	114	252,877	259,908	0.994	258,305	260,069	(1,764)
2016.2	108	276,601	288,222	0.993	286,084	286,125	(41)
2017.1	102	226,244	233,347	0.991	231,250	231,627	(377)
2017.2	96	248,380	258,293	0.986	254,799	255,126	(327)
2018.1	90	224,694	239,542	0.985	236,031	236,574	(543)
2018.2	84	250,733	268,732	0.981	263,732	262,579	1,153
2019.1	78	224,092	243,066	0.976	237,227	235,688	1,539
2019.2	72	238,988	263,409	0.974	256,540	259,008	(2,468)
2020.1	66	126,590	148,991	0.966	143,931	144,606	(675)
2020.2	60	137,649	172,216	0.952	164,007	166,265	(2,258)
2021.1	54	91,749	126,681	0.953	120,761	121,133	(372)
2021.2	48	133,118	194,443	0.987	191,945	197,755	(5,810)
2022.1	42	93,615	148,097	1.016	150,436	156,342	(5,906)
2022.2	36	104,408	187,278	1.089	203,983	207,841	(3,858)
2023.1	30	83,616	155,772	1.245	193,926	195,377	(1,451)
2023.2	24	78,764	166,503	1.273	212,029	217,264	(5,235)
2024.1	18	50,036	136,286	1.346	183,436	188,928	(5,492)
2024.2	12	32,654	133,594	1.524	203,549	228,638	(25,089)
2025.1	6	7,102	71,825	2.573	184,783		
Total		5,430,707	6,283,730		6,562,899	6,432,660	(54,544)

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 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	7,595	7,595	1.000	7,595	7,479	116
2011.1	174	5,353	5,353	1.000	5,354	5,354	0
2011.2	168	7,355	7,355	1.000	7,355	7,355	0
2012.1	162	6,295	6,295	1.000	6,295	6,293	2
2012.2	156	7,286	7,298	1.000	7,298	7,264	34
2013.1	150	5,639	5,639	1.000	5,639	5,635	4
2013.2	144	7,244	7,244	1.000	7,244	7,243	1
2014.1	138	5,326	5,326	1.000	5,326	5,326	0
2014.2	132	7,551	7,551	1.000	7,551	7,551	0
2015.1	126	5,445	5,445	1.000	5,444	5,444	0
2015.2	120	6,588	6,588	1.000	6,587	6,587	0
2016.1	114	5,493	5,493	1.000	5,493	5,493	0
2016.2	108	7,510	7,520	1.000	7,520	7,520	0
2017.1	102	6,121	6,121	1.000	6,121	6,121	0
2017.2	96	8,545	8,545	1.000	8,545	8,510	35
2018.1	90	6,207	6,273	1.000	6,272	6,227	45
2018.2	84	7,128	7,128	1.000	7,128	7,128	0
2019.1	78	4,672	4,736	1.000	4,735	4,716	19
2019.2	72	7,446	7,599	1.000	7,599	7,572	27
2020.1	66	4,586	4,644	1.000	4,645	4,645	0
2020.2	60	5,771	5,814	1.000	5,814	5,766	48
2021.1	54	4,070	4,138	1.000	4,139	4,032	107
2021.2	48	5,927	6,049	0.999	6,044	5,997	47
2022.1	42	4,223	4,407	0.999	4,403	4,367	36
2022.2	36	5,596	5,768	0.997	5,749	5,713	36
2023.1	30	5,216	5,403	0.996	5,384	5,277	107
2023.2	24	6,047	6,816	0.986	6,721	6,719	2
2024.1	18	4,490	5,646	0.948	5,350	5,409	(59)
2024.2	12	4,411	6,710	0.883	5,923	5,670	253
2025.1	6	1,922	4,550	0.972	4,424		
Total		177,057	185,049		183,697	178,413	860

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	7	7	0.940	7	7	0
2011.1	174	64	64	1.001	64	64	0
2011.2	168	31	31	0.987	31	31	0
2012.1	162	12	12	0.966	12	12	0
2012.2	156	24	24	1.005	24	24	0
2013.1	150	0	0	0.000	0	0	0
2013.2	144	23	23	0.989	23	23	0
2014.1	138	1	1	2.000	1	1	0
2014.2	132	840	840	1.000	840	840	0
2015.1	126	65	65	0.993	65	65	0
2015.2	120	41	41	1.009	41	41	0
2016.1	114	2	2	1.088	2	2	0
2016.2	108	22	22	0.992	22	22	0
2017.1	102	22	22	1.000	22	22	0
2017.2	96	37	37	0.999	37	37	0
2018.1	90	30	30	0.988	30	30	0
2018.2	84	52	52	1.001	52	52	0
2019.1	78	32	32	0.991	32	31	1
2019.2	72	15	15	0.959	14	14	0
2020.1	66	82	82	1.003	82	159	(77)
2020.2	60	81	81	0.903	73	84	(11)
2021.1	54	4	4	0.988	4	6	(2)
2021.2	48	3	103	0.979	101	96	5
2022.1	42	25	61	1.110	68	59	9
2022.2	36	344	354	1.078	382	374	8
2023.1	30	68	99	1.290	128	54	74
2023.2	24	77	119	1.197	142	102	40
2024.1	18	65	212	1.084	230	194	36
2024.2	12	106	249	1.008	251	381	(130)
2025.1	6	1	185	0.950	176		
Total		2,176	2,871		2,956	2,827	(47)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	0	0	1.000	1,422,588	1,420,654	1,934
2011.1	174	0	0	1.000	918,063	917,121	942
2011.2	168	0	0	1.000	983,695	982,335	1,360
2012.1	162	0	0	1.000	873,970	873,575	395
2012.2	156	0	0	1.000	1,050,389	1,050,381	8
2013.1	150	0	0	1.000	959,110	960,032	(922)
2013.2	144	0	0	1.000	1,164,284	1,167,104	(2,820)
2014.1	138	0	0	1.000	1,008,379	1,006,221	2,158
2014.2	132	0	0	1.000	1,184,297	1,188,111	(3,814)
2015.1	126	0	0	0.999	1,106,886	1,109,649	(2,763)
2015.2	120	0	0	0.998	1,356,356	1,357,697	(1,341)
2016.1	114	0	0	0.997	1,230,867	1,237,751	(6,884)
2016.2	108	0	0	0.998	1,265,236	1,268,003	(2,767)
2017.1	102	0	0	0.995	1,023,130	1,025,593	(2,463)
2017.2	96	0	0	0.993	1,192,157	1,190,885	1,272
2018.1	90	0	0	0.994	1,019,156	1,021,265	(2,109)
2018.2	84	0	0	0.992	1,188,817	1,191,586	(2,769)
2019.1	78	0	0	0.989	1,058,909	1,064,900	(5,991)
2019.2	72	0	0	0.987	1,194,842	1,204,631	(9,789)
2020.1	66	0	0	0.984	694,662	703,789	(9,127)
2020.2	60	0	0	0.980	857,680	873,197	(15,517)
2021.1	54	0	0	0.992	616,032	622,273	(6,241)
2021.2	48	0	0	1.025	1,015,247	1,019,056	(3,809)
2022.1	42	0	0	1.082	809,207	823,182	(13,975)
2022.2	36	0	0	1.175	1,108,312	1,119,729	(11,417)
2023.1	30	0	0	1.298	1,029,897	1,041,234	(11,337)
2023.2	24	0	0	1.356	1,201,679	1,213,385	(11,706)
2024.1	18	0	0	1.466	1,073,554	1,078,524	(4,970)
2024.2	12	0	0	1.698	1,248,006	1,307,804	(59,798)
2025.1	6	0	0	2.534	1,094,036		
Total		0	0		31,949,443	31,039,667	(184,260)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	329,001	329,001	1.000	329,001	328,997	4
2011.1	174	321,647	321,644	1.000	321,644	321,644	0
2011.2	168	322,370	322,370	1.000	322,370	322,372	(2)
2012.1	162	302,091	302,091	1.000	302,091	302,093	(2)
2012.2	156	332,219	332,223	1.000	332,223	332,223	0
2013.1	150	331,127	331,157	1.000	331,157	331,163	(6)
2013.2	144	381,227	381,234	1.000	381,234	381,237	(3)
2014.1	138	389,123	389,137	1.000	389,137	389,137	0
2014.2	132	380,374	380,384	1.000	380,384	380,388	(4)
2015.1	126	410,850	410,877	1.000	410,877	410,878	(1)
2015.2	120	409,732	409,743	1.000	409,743	409,872	(129)
2016.1	114	443,241	443,267	1.000	443,267	443,268	(1)
2016.2	108	508,706	508,730	1.000	508,730	508,732	(2)
2017.1	102	477,869	477,890	1.000	477,890	477,896	(6)
2017.2	96	580,058	580,079	1.000	580,079	580,098	(19)
2018.1	90	571,199	571,226	1.000	571,226	571,197	29
2018.2	84	629,099	629,118	1.000	629,118	629,075	43
2019.1	78	635,662	635,712	1.000	635,712	635,644	68
2019.2	72	671,749	671,775	1.000	671,775	671,739	36
2020.1	66	415,812	415,874	1.000	415,874	415,902	(28)
2020.2	60	421,381	421,691	1.000	421,691	421,725	(34)
2021.1	54	318,380	318,424	1.000	318,424	318,352	72
2021.2	48	528,198	528,402	1.000	528,504	528,554	(50)
2022.1	42	599,447	600,369	1.000	600,643	600,615	28
2022.2	36	731,517	732,037	1.001	732,562	732,885	(323)
2023.1	30	741,264	742,136	1.001	743,178	744,033	(855)
2023.2	24	815,106	816,385	1.002	817,848	819,796	(1,948)
2024.1	18	791,343	793,371	1.003	795,627	795,065	562
2024.2	12	828,852	839,759	1.005	844,065	839,782	4,283
2025.1	6	673,163	819,056	1.009	826,296		
Total		15,291,807	15,455,163		15,472,370	14,644,362	1,712

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	130,754	130,754	1.000	130,754	130,754	0
2011.1	174	152,127	152,127	1.000	152,127	152,127	0
2011.2	168	144,589	144,591	1.000	144,591	144,594	(3)
2012.1	162	116,129	116,129	1.000	116,129	116,129	0
2012.2	156	176,858	176,855	1.000	176,855	176,856	(1)
2013.1	150	116,823	116,823	1.000	116,823	116,817	6
2013.2	144	188,947	188,951	1.000	188,951	188,951	0
2014.1	138	132,994	133,000	1.000	133,000	133,000	0
2014.2	132	153,356	153,355	1.000	153,355	153,355	0
2015.1	126	130,710	130,713	1.000	130,713	130,711	2
2015.2	120	164,906	164,907	1.000	164,907	164,927	(20)
2016.1	114	151,338	151,338	1.000	151,338	151,339	(1)
2016.2	108	189,974	189,984	1.000	189,984	189,978	6
2017.1	102	158,176	158,173	1.000	158,173	158,173	0
2017.2	96	197,415	197,429	1.000	197,429	197,412	17
2018.1	90	207,367	207,412	1.000	207,412	207,338	74
2018.2	84	246,266	246,331	1.000	246,331	246,364	(33)
2019.1	78	206,676	206,732	1.000	206,732	206,772	(40)
2019.2	72	251,079	251,201	1.000	251,201	251,154	47
2020.1	66	196,970	197,329	1.000	197,329	197,327	2
2020.2	60	259,861	260,295	1.000	260,295	260,371	(76)
2021.1	54	214,826	214,950	1.000	214,950	215,064	(114)
2021.2	48	366,480	367,362	1.000	367,362	367,265	97
2022.1	42	425,919	426,989	1.000	426,989	427,014	(25)
2022.2	36	532,253	532,637	1.000	532,637	532,650	(13)
2023.1	30	569,608	570,256	1.000	570,256	570,511	(255)
2023.2	24	712,042	713,257	1.000	713,257	712,621	636
2024.1	18	508,051	510,114	1.000	510,114	509,094	1,020
2024.2	12	515,945	525,971	1.002	526,938	540,231	(13,293)
2025.1	6	327,596	403,980	1.097	442,966		
Total		7,846,035	7,939,945		7,979,898	7,548,899	(11,967)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	112,394	112,394	1.000	112,394	112,394	0
2011.1	174	111,653	111,653	1.000	111,653	111,654	(1)
2011.2	168	114,447	114,447	1.000	114,447	114,447	0
2012.1	162	100,273	100,273	1.000	100,273	100,273	0
2012.2	156	124,586	124,590	1.000	124,590	124,590	0
2013.1	150	112,982	112,986	1.000	112,986	112,990	(4)
2013.2	144	150,480	150,486	1.000	150,486	150,486	0
2014.1	138	138,812	138,826	1.000	138,826	138,826	0
2014.2	132	149,615	149,623	1.000	149,623	149,624	(1)
2015.1	126	148,113	148,120	1.000	148,120	148,120	0
2015.2	120	159,448	159,474	1.000	159,474	159,497	(23)
2016.1	114	164,813	164,820	1.000	164,820	164,820	0
2016.2	108	210,520	210,568	1.000	210,568	210,563	5
2017.1	102	201,236	201,250	1.000	201,250	201,249	1
2017.2	96	260,296	260,312	1.000	260,312	260,283	29
2018.1	90	274,367	274,415	1.000	274,415	274,621	(206)
2018.2	84	305,061	305,074	1.000	305,074	305,118	(44)
2019.1	78	292,756	292,796	1.000	292,796	292,822	(26)
2019.2	72	325,860	325,953	1.000	325,953	325,987	(34)
2020.1	66	214,772	214,862	1.000	214,862	214,786	76
2020.2	60	241,982	242,093	1.000	242,093	242,048	45
2021.1	54	202,415	202,457	1.000	202,457	202,498	(41)
2021.2	48	341,072	341,480	1.000	341,480	341,603	(123)
2022.1	42	392,779	393,030	1.000	393,030	393,327	(297)
2022.2	36	488,983	489,506	1.000	489,506	489,239	267
2023.1	30	508,744	509,413	1.000	509,413	509,508	(95)
2023.2	24	590,351	591,386	1.000	591,386	589,534	1,852
2024.1	18	487,720	489,841	0.998	488,875	487,429	1,446
2024.2	12	511,870	520,494	0.994	517,152	521,172	(4,020)
2025.1	6	376,900	469,364	1.044	490,227		
Total		7,815,300	7,921,984		7,938,541	7,449,508	(1,194)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	180	180	1.000	180	180	0
2011.1	174	217	217	1.001	217	217	0
2011.2	168	152	152	0.997	152	152	0
2012.1	162	55	55	1.002	55	55	0
2012.2	156	152	152	1.001	152	152	0
2013.1	150	78	78	0.994	78	78	0
2013.2	144	127	127	0.997	127	127	0
2014.1	138	142	142	0.998	142	142	0
2014.2	132	109	109	0.999	109	109	0
2015.1	126	38	38	0.989	38	38	0
2015.2	120	50	50	1.002	50	50	0
2016.1	114	60	60	1.007	60	60	0
2016.2	108	55	55	0.993	55	55	0
2017.1	102	45	45	0.996	45	45	0
2017.2	96	131	131	1.002	131	131	0
2018.1	90	29	29	0.984	29	29	0
2018.2	84	37	37	0.991	37	37	0
2019.1	78	68	68	0.996	68	68	0
2019.2	72	99	99	1.005	99	99	0
2020.1	66	43	43	0.996	43	43	0
2020.2	60	111	111	0.996	111	111	0
2021.1	54	235	235	1.002	235	235	0
2021.2	48	657	657	1.000	657	657	0
2022.1	42	345	345	0.999	345	345	0
2022.2	36	445	445	1.001	445	452	(7)
2023.1	30	254	254	1.002	254	256	(2)
2023.2	24	570	570	1.009	575	576	(1)
2024.1	18	190	190	1.016	193	194	(1)
2024.2	12	604	609	1.023	623	390	233
2025.1	6	272	346	1.104	382		
Total		5,552	5,630		5,687	5,083	222

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 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	48,630	48,630	1.000	48,630	48,630	0
2011.1	174	45,285	45,285	1.000	45,285	45,285	0
2011.2	168	49,689	49,689	1.000	49,689	49,691	(3)
2012.1	162	39,813	39,813	1.000	39,813	39,813	(1)
2012.2	156	42,345	42,345	1.000	42,344	42,345	(1)
2013.1	150	37,977	37,977	1.000	37,977	37,979	(2)
2013.2	144	43,812	43,812	1.000	43,812	43,812	(1)
2014.1	138	41,754	41,763	1.000	41,762	41,763	(1)
2014.2	132	44,213	44,213	1.000	44,213	44,213	(1)
2015.1	126	44,547	44,547	1.000	44,546	44,547	(1)
2015.2	120	54,591	54,591	1.000	54,590	54,611	(21)
2016.1	114	43,454	43,454	1.000	43,453	43,454	(1)
2016.2	108	57,005	57,024	1.000	57,023	57,020	3
2017.1	102	53,796	53,796	1.000	53,795	53,796	(1)
2017.2	96	64,701	64,702	1.000	64,700	64,729	(29)
2018.1	90	72,000	72,040	1.000	72,007	72,014	(7)
2018.2	84	99,619	99,657	1.000	99,613	99,636	(24)
2019.1	78	95,558	95,635	1.000	95,604	95,605	(2)
2019.2	72	124,062	124,121	0.999	124,051	124,059	(8)
2020.1	66	108,145	108,484	0.999	108,412	108,376	35
2020.2	60	142,443	142,837	0.999	142,724	142,769	(45)
2021.1	54	150,740	150,812	0.999	150,679	150,714	(34)
2021.2	48	267,661	268,414	0.999	268,045	268,548	(502)
2022.1	42	313,412	314,377	0.998	313,861	313,698	163
2022.2	36	472,229	472,632	0.997	471,352	471,206	145
2023.1	30	531,241	531,801	0.996	529,695	528,510	1,186
2023.2	24	534,288	535,333	0.993	531,376	529,308	2,068
2024.1	18	406,749	408,888	0.988	403,848	401,172	2,676
2024.2	12	343,911	352,839	0.978	345,152	355,022	(9,871)
2025.1	6	206,691	249,336	1.052	262,353		
Total		4,580,363	4,638,847		4,630,402	4,372,327	(4,278)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	53,643	53,655	1.000	53,655	53,696	(41)
2011.1	174	45,535	45,557	1.000	45,557	45,588	(31)
2011.2	168	49,032	49,090	1.000	49,090	49,098	(8)
2012.1	162	31,339	31,698	1.000	31,698	31,700	(2)
2012.2	156	35,972	36,125	1.000	36,125	35,992	133
2013.1	150	32,748	32,750	1.000	32,750	32,726	24
2013.2	144	40,081	40,915	1.000	40,915	40,666	249
2014.1	138	32,624	33,238	1.000	33,238	33,360	(122)
2014.2	132	39,785	40,861	0.999	40,809	40,383	426
2015.1	126	29,371	29,969	0.996	29,850	30,431	(581)
2015.2	120	33,564	35,298	0.994	35,093	34,179	914
2016.1	114	32,808	33,791	0.994	33,577	33,315	262
2016.2	108	35,942	38,686	0.991	38,332	38,239	93
2017.1	102	26,230	28,183	0.987	27,813	28,194	(381)
2017.2	96	33,080	42,179	0.972	40,985	39,853	1,132
2018.1	90	31,777	37,274	0.972	36,245	36,060	185
2018.2	84	35,094	46,622	0.968	45,113	44,865	248
2019.1	78	29,917	37,638	0.963	36,254	36,931	(677)
2019.2	72	25,310	40,210	0.960	38,614	38,132	482
2020.1	66	17,150	27,698	0.959	26,550	27,026	(476)
2020.2	60	23,414	35,497	0.955	33,884	35,214	(1,330)
2021.1	54	13,492	27,204	0.979	26,625	25,608	1,017
2021.2	48	18,337	44,068	0.988	43,527	43,604	(77)
2022.1	42	14,652	39,880	1.005	40,080	40,854	(774)
2022.2	36	14,456	48,450	1.021	49,478	46,706	2,772
2023.1	30	11,152	41,477	1.090	45,227	45,457	(230)
2023.2	24	11,946	41,471	1.436	59,568	58,626	942
2024.1	18	11,841	32,579	1.781	58,035	57,633	402
2024.2	12	14,560	36,484	2.306	84,130	91,362	(7,232)
2025.1	6	10,156	19,235	3.409	65,579		
Total		835,010	1,127,781		1,258,396	1,195,498	(2,681)

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	20,715	22,747	1.000	22,747	22,638	109
2011.1	174	22,094	22,187	1.000	22,187	22,010	177
2011.2	168	20,457	20,457	1.000	20,457	20,354	103
2012.1	162	15,423	15,612	1.000	15,612	15,649	(37)
2012.2	156	15,660	15,836	1.000	15,836	15,698	138
2013.1	150	16,077	16,591	1.000	16,591	16,208	383
2013.2	144	17,583	18,530	1.000	18,530	18,559	(29)
2014.1	138	19,823	20,541	1.000	20,541	20,349	192
2014.2	132	11,459	12,253	0.999	12,236	12,032	204
2015.1	126	23,473	24,243	1.001	24,272	23,794	478
2015.2	120	19,701	20,776	0.997	20,719	19,526	1,193
2016.1	114	24,335	25,723	1.009	25,959	25,061	898
2016.2	108	29,461	32,370	0.994	32,167	33,346	(1,179)
2017.1	102	24,483	28,212	0.984	27,767	27,801	(34)
2017.2	96	25,889	30,959	0.972	30,104	30,139	(35)
2018.1	90	22,318	26,259	0.970	25,483	26,790	(1,307)
2018.2	84	19,974	33,029	0.962	31,789	29,960	1,829
2019.1	78	18,985	30,779	0.974	29,968	29,213	755
2019.2	72	16,563	31,732	0.970	30,788	29,860	928
2020.1	66	11,578	23,383	0.962	22,501	22,630	(129)
2020.2	60	11,976	24,336	0.960	23,352	24,733	(1,381)
2021.1	54	8,322	23,243	0.958	22,278	23,773	(1,495)
2021.2	48	10,354	36,205	0.971	35,164	34,415	749
2022.1	42	6,251	30,217	0.980	29,623	27,349	2,274
2022.2	36	5,407	37,169	1.001	37,204	36,602	602
2023.1	30	2,545	25,294	1.068	27,008	27,486	(478)
2023.2	24	4,315	34,913	1.408	49,149	49,128	21
2024.1	18	2,827	26,895	1.723	46,345	44,650	1,695
2024.2	12	1,106	16,952	2.205	37,375	39,705	(2,330)
2025.1	6	1,926	6,758	4.571	30,888		
Total		451,080	734,202		804,640	769,458	4,294

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

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Claim Counts: Development Method							
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2010.2	180	37,520	37,520	1.000	37,520	37,520	0
2011.1	174	34,118	34,118	1.000	34,118	34,117	0
2011.2	168	38,006	38,006	1.000	38,006	38,009	(3)
2012.1	162	31,034	31,034	1.000	31,034	31,034	(1)
2012.2	156	31,936	31,936	1.000	31,936	31,936	(1)
2013.1	150	29,218	29,218	1.000	29,217	29,220	(3)
2013.2	144	33,241	33,241	1.000	33,240	33,241	(1)
2014.1	138	31,440	31,440	1.000	31,440	31,441	(1)
2014.2	132	33,007	33,007	1.000	33,006	33,006	(1)
2015.1	126	32,158	32,158	1.000	32,157	32,157	(0)
2015.2	120	40,117	40,117	1.000	40,115	40,116	(2)
2016.1	114	31,447	31,447	1.000	31,445	31,445	1
2016.2	108	41,346	41,348	1.000	41,344	41,338	6
2017.1	102	38,383	38,383	1.000	38,376	38,377	(1)
2017.2	96	45,505	45,505	1.000	45,500	45,553	(52)
2018.1	90	50,680	50,680	0.999	50,648	50,663	(15)
2018.2	84	69,735	69,765	0.999	69,726	69,737	(11)
2019.1	78	67,296	67,353	0.999	67,312	67,326	(13)
2019.2	72	86,784	86,843	0.999	86,785	86,778	6
2020.1	66	77,012	77,348	0.999	77,288	77,264	24
2020.2	60	100,602	100,986	0.999	100,902	100,966	(63)
2021.1	54	101,455	101,516	0.999	101,418	101,455	(37)
2021.2	48	183,000	183,674	0.999	183,412	183,611	(199)
2022.1	42	211,750	212,661	0.999	212,441	212,250	191
2022.2	36	318,666	318,969	0.998	318,367	318,399	(32)
2023.1	30	360,367	360,792	0.997	359,728	359,105	623
2023.2	24	365,428	366,270	0.994	364,016	363,181	835
2024.1	18	279,491	280,924	0.990	277,987	275,823	2,164
2024.2	12	240,129	246,864	0.982	242,385	250,195	(7,810)
2025.1	6	142,038	172,110	1.067	183,613		
Total		3,182,908	3,225,233		3,224,483	3,045,265	(4,395)

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 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	8,071	1.000	8,071	8,072	(1)
2011.1	174	6,230	1.000	6,230	6,229	1
2011.2	168	6,912	1.000	6,912	6,910	2
2012.1	162	5,887	1.000	5,887	5,889	(2)
2012.2	156	6,775	1.000	6,775	6,783	(8)
2013.1	150	6,265	1.000	6,265	6,269	(4)
2013.2	144	7,834	1.000	7,834	7,841	(7)
2014.1	138	6,601	1.000	6,601	6,609	(8)
2014.2	132	7,484	1.000	7,484	7,503	(19)
2015.1	126	6,813	1.000	6,813	6,846	(33)
2015.2	120	7,793	1.000	7,793	7,816	(23)
2016.1	114	6,665	0.998	6,653	6,678	(25)
2016.2	108	7,744	0.996	7,712	7,756	(44)
2017.1	102	6,162	0.992	6,115	6,144	(29)
2017.2	96	7,306	0.989	7,222	7,244	(22)
2018.1	90	5,975	0.984	5,879	5,888	(9)
2018.2	84	6,968	0.976	6,799	6,824	(25)
2019.1	78	5,958	0.967	5,761	5,769	(8)
2019.2	72	7,261	0.957	6,949	6,945	4
2020.1	66	3,833	0.946	3,627	3,622	5
2020.2	60	4,903	0.934	4,579	4,603	(24)
2021.1	54	3,539	0.920	3,256	3,274	(18)
2021.2	48	5,800	0.907	5,258	5,307	(49)
2022.1	42	5,077	0.891	4,524	4,544	(20)
2022.2	36	6,949	0.880	6,112	6,077	35
2023.1	30	6,370	0.876	5,579	5,664	(85)
2023.2	24	7,291	0.974	7,099	6,846	253
2024.1	18	5,829	1.054	6,143	5,421	722
2024.2	12	6,578	1.002	6,590	5,824	766
2025.1	6	6,244	0.803	5,015		
Total		193,117		187,537	181,197	1,325

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	5,016	1.000	5,016	5,016	0
2011.1	174	4,707	1.000	4,707	4,707	0
2011.2	168	4,945	1.000	4,945	4,945	0
2012.1	162	4,970	1.000	4,970	4,970	0
2012.2	156	4,917	1.000	4,917	4,916	1
2013.1	150	4,808	1.000	4,808	4,808	0
2013.2	144	5,168	1.000	5,168	5,168	0
2014.1	138	4,691	1.000	4,691	4,691	0
2014.2	132	4,832	1.000	4,832	4,832	0
2015.1	126	4,643	1.000	4,643	4,643	0
2015.2	120	4,570	1.000	4,570	4,571	(1)
2016.1	114	4,582	1.000	4,582	4,583	(1)
2016.2	108	4,935	1.000	4,935	4,934	1
2017.1	102	4,433	1.000	4,433	4,433	0
2017.2	96	5,178	1.000	5,178	5,177	1
2018.1	90	4,591	1.000	4,591	4,591	0
2018.2	84	4,747	1.000	4,747	4,749	(2)
2019.1	78	4,451	1.000	4,451	4,450	1
2019.2	72	4,850	1.000	4,850	4,849	1
2020.1	66	3,235	1.000	3,235	3,237	(2)
2020.2	60	3,393	1.000	3,393	3,392	1
2021.1	54	2,605	1.000	2,605	2,605	0
2021.2	48	3,732	1.000	3,732	3,727	5
2022.1	42	3,739	1.000	3,739	3,743	(4)
2022.2	36	4,210	1.003	4,224	4,206	18
2023.1	30	4,321	1.010	4,363	4,355	8
2023.2	24	4,725	1.050	4,959	4,982	(23)
2024.1	18	4,355	1.117	4,865	4,657	208
2024.2	12	3,842	1.199	4,607	3,781	826
2025.1	6	2,966	1.159	3,438		
Total		132,157		134,194	129,718	1,038

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	103,171	1.000	103,171	103,171	0
2011.1	174	95,919	1.000	95,919	95,919	0
2011.2	168	97,830	1.000	97,830	97,830	0
2012.1	162	91,080	1.000	91,080	91,078	2
2012.2	156	99,476	1.000	99,476	99,475	1
2013.1	150	96,927	1.000	96,927	96,928	(1)
2013.2	144	108,151	1.000	108,151	108,152	(1)
2014.1	138	109,863	1.000	109,863	109,863	0
2014.2	132	106,832	1.000	106,832	106,833	(1)
2015.1	126	114,077	1.000	114,077	114,077	0
2015.2	120	113,356	1.000	113,356	113,356	0
2016.1	114	112,463	1.000	112,463	112,464	(1)
2016.2	108	125,996	1.000	125,996	125,998	(2)
2017.1	102	116,821	1.000	116,821	116,820	1
2017.2	96	133,979	1.000	133,979	133,980	(1)
2018.1	90	125,917	1.000	125,917	125,918	(1)
2018.2	84	134,522	1.000	134,522	134,524	(2)
2019.1	78	132,247	1.000	132,247	132,249	(2)
2019.2	72	137,858	1.000	137,858	137,863	(5)
2020.1	66	77,713	1.000	77,713	77,720	(7)
2020.2	60	82,840	1.000	82,840	82,860	(20)
2021.1	54	65,044	1.000	65,044	65,052	(8)
2021.2	48	99,909	1.000	99,909	99,910	(1)
2022.1	42	98,971	1.000	98,971	99,020	(49)
2022.2	36	111,289	1.000	111,289	111,305	(16)
2023.1	30	111,984	1.000	111,984	112,007	(23)
2023.2	24	120,189	1.000	120,217	120,254	(37)
2024.1	18	113,619	1.001	113,717	113,834	(117)
2024.2	12	124,435	1.004	124,881	124,632	249
2025.1	6	115,561	1.055	121,882		
Total		3,278,039		3,284,932	3,163,092	(42)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	29,707	1.000	29,707	29,707	0
2011.1	174	24,827	1.000	24,827	24,826	1
2011.2	168	25,920	1.000	25,920	25,921	(1)
2012.1	162	22,700	1.000	22,700	22,698	2
2012.2	156	25,074	1.000	25,075	25,075	0
2013.1	150	24,310	1.000	24,311	24,312	(1)
2013.2	144	29,048	1.000	29,049	29,051	(2)
2014.1	138	25,365	1.000	25,365	25,368	(3)
2014.2	132	26,917	1.000	26,917	26,921	(4)
2015.1	126	27,240	1.000	27,240	27,243	(3)
2015.2	120	29,507	1.000	29,506	29,511	(5)
2016.1	114	27,778	1.000	27,778	27,785	(7)
2016.2	108	31,961	1.000	31,964	31,968	(4)
2017.1	102	28,306	1.000	28,308	28,312	(4)
2017.2	96	32,672	1.000	32,675	32,683	(8)
2018.1	90	29,003	1.000	29,007	29,009	(2)
2018.2	84	32,717	1.000	32,719	32,726	(7)
2019.1	78	29,335	1.000	29,337	29,315	22
2019.2	72	33,720	1.000	33,724	33,716	8
2020.1	66	16,895	1.000	16,895	16,894	1
2020.2	60	21,563	1.000	21,562	21,321	241
2021.1	54	16,313	1.000	16,316	16,221	95
2021.2	48	25,604	1.002	25,657	25,635	22
2022.1	42	23,420	1.003	23,492	23,409	83
2022.2	36	27,979	1.006	28,133	27,999	134
2023.1	30	26,836	1.011	27,124	26,881	243
2023.2	24	30,888	1.019	31,467	30,869	598
2024.1	18	28,146	1.028	28,923	28,197	726
2024.2	12	32,512	1.022	33,234	31,324	1,910
2025.1	6	30,780	0.953	29,334		
Total		817,043		818,266	784,897	4,035

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	8,971	1.000	8,971	8,972	(1)
2011.1	174	7,232	1.000	7,232	7,232	0
2011.2	168	7,720	1.000	7,720	7,723	(3)
2012.1	162	6,465	1.000	6,465	6,466	(1)
2012.2	156	7,264	1.000	7,264	7,265	(1)
2013.1	150	6,888	1.000	6,888	6,888	0
2013.2	144	8,493	1.000	8,493	8,494	(1)
2014.1	138	7,277	1.000	7,276	7,280	(4)
2014.2	132	8,111	1.000	8,108	8,117	(9)
2015.1	126	7,798	0.999	7,793	7,798	(5)
2015.2	120	8,816	0.999	8,810	8,811	(1)
2016.1	114	8,013	0.999	8,007	8,008	(1)
2016.2	108	8,975	0.999	8,967	8,970	(3)
2017.1	102	7,866	0.999	7,857	7,863	(6)
2017.2	96	8,950	0.999	8,937	8,948	(11)
2018.1	90	7,473	0.998	7,455	7,468	(13)
2018.2	84	8,401	0.997	8,372	8,383	(11)
2019.1	78	7,361	0.995	7,325	7,316	9
2019.2	72	8,429	0.993	8,372	8,382	(10)
2020.1	66	4,435	0.989	4,388	4,400	(12)
2020.2	60	5,613	0.981	5,508	5,508	0
2021.1	54	4,053	0.974	3,947	3,964	(17)
2021.2	48	6,312	0.962	6,070	6,118	(48)
2022.1	42	5,736	0.944	5,416	5,482	(66)
2022.2	36	7,101	0.925	6,569	6,638	(69)
2023.1	30	6,715	0.907	6,091	6,112	(21)
2023.2	24	7,983	0.886	7,074	7,040	34
2024.1	18	7,172	0.845	6,063	6,011	52
2024.2	12	8,394	0.817	6,857	6,746	111
2025.1	6	5,921	1.041	6,161		
Total		219,938		214,456	208,403	(108)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	472	1.000	472	472	0
2011.1	174	353	1.000	353	353	0
2011.2	168	467	1.000	467	467	0
2012.1	162	397	1.000	397	397	0
2012.2	156	487	1.000	487	487	0
2013.1	150	357	1.000	357	357	0
2013.2	144	475	1.000	475	475	0
2014.1	138	344	1.000	344	344	0
2014.2	132	481	1.000	481	481	0
2015.1	126	351	1.000	351	351	0
2015.2	120	429	1.000	429	429	0
2016.1	114	389	1.000	389	389	0
2016.2	108	505	1.000	505	505	0
2017.1	102	408	1.000	408	408	0
2017.2	96	535	1.000	535	535	0
2018.1	90	391	1.000	391	391	0
2018.2	84	449	1.000	449	449	0
2019.1	78	334	1.000	334	334	0
2019.2	72	460	1.000	460	461	(1)
2020.1	66	286	1.000	286	286	0
2020.2	60	397	1.000	397	393	4
2021.1	54	265	1.000	265	264	1
2021.2	48	417	1.000	417	414	3
2022.1	42	282	1.000	282	279	3
2022.2	36	404	0.998	403	403	0
2023.1	30	352	0.997	351	354	(3)
2023.2	24	453	0.993	450	454	(4)
2024.1	18	341	0.977	333	343	(10)
2024.2	12	423	0.946	400	407	(7)
2025.1	6	283	1.039	294		
Total		11,987		11,962	11,682	(14)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	3	1.000	3	3	0
2011.1	174	2	1.000	2	2	0
2011.2	168	7	1.000	7	7	0
2012.1	162	1	1.000	1	1	0
2012.2	156	4	1.000	4	4	0
2013.1	150	1	1.000	1	1	0
2013.2	144	2	1.000	2	2	0
2014.1	138	2	1.000	2	2	0
2014.2	132	5	1.000	5	5	0
2015.1	126	4	1.000	4	4	0
2015.2	120	4	1.000	4	4	0
2016.1	114	0	1.000	0	0	0
2016.2	108	2	1.000	2	2	0
2017.1	102	3	1.000	3	3	0
2017.2	96	2	1.000	2	2	0
2018.1	90	4	1.000	4	4	0
2018.2	84	4	1.000	4	4	0
2019.1	78	6	1.000	6	6	0
2019.2	72	3	1.000	3	3	0
2020.1	66	4	1.000	4	4	0
2020.2	60	2	1.000	2	3	(1)
2021.1	54	1	1.000	1	1	0
2021.2	48	4	1.000	4	4	0
2022.1	42	2	1.000	2	2	0
2022.2	36	7	1.000	7	6	1
2023.1	30	9	0.889	8	9	(1)
2023.2	24	15	0.933	14	16	(2)
2024.1	18	36	0.917	33	33	0
2024.2	12	43	0.674	29	31	(2)
2025.1	6	27	0.444	12		
Total		209		175	168	(5)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	0	1.000	39,153	39,154	(1)
2011.1	174	0	1.000	32,414	32,413	1
2011.2	168	0	1.000	34,114	34,118	(4)
2012.1	162	0	1.000	29,563	29,562	1
2012.2	156	0	1.000	32,830	32,831	(1)
2013.1	150	0	1.000	31,557	31,558	(1)
2013.2	144	0	1.000	38,019	38,022	(3)
2014.1	138	0	1.000	32,987	32,994	(7)
2014.2	132	0	1.000	35,512	35,524	(12)
2015.1	126	0	1.000	35,388	35,396	(8)
2015.2	120	0	1.000	38,748	38,755	(7)
2016.1	114	0	1.000	36,174	36,182	(8)
2016.2	108	0	1.000	41,437	41,445	(8)
2017.1	102	0	1.000	36,576	36,587	(11)
2017.2	96	0	1.000	42,149	42,168	(19)
2018.1	90	0	1.000	36,857	36,872	(15)
2018.2	84	0	0.999	41,544	41,562	(18)
2019.1	78	0	0.999	37,002	36,971	31
2019.2	72	0	0.999	42,559	42,562	(3)
2020.1	66	0	0.998	21,573	21,584	(11)
2020.2	60	0	0.996	27,469	27,225	244
2021.1	54	0	0.995	20,529	20,450	79
2021.2	48	0	0.994	32,148	32,172	(24)
2022.1	42	0	0.992	29,192	29,173	19
2022.2	36	0	0.989	35,112	35,047	65
2023.1	30	0	0.990	33,574	33,356	218
2023.2	24	0	0.992	39,005	38,379	626
2024.1	18	0	0.990	35,352	34,584	768
2024.2	12	0	0.979	40,521	38,509	2,012
2025.1	6	0	0.967	35,801		
Total		0		1,044,859	1,005,155	3,903

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	61,450	1.000	61,450	61,450	0
2011.1	174	61,897	1.000	61,897	61,897	0
2011.2	168	58,898	1.000	58,898	58,898	0
2012.1	162	56,729	1.000	56,729	56,729	0
2012.2	156	59,544	1.000	59,544	59,544	0
2013.1	150	61,485	1.000	61,485	61,486	(1)
2013.2	144	66,889	1.000	66,889	66,889	0
2014.1	138	72,364	1.000	72,364	72,364	0
2014.2	132	65,895	1.000	65,895	65,895	0
2015.1	126	73,246	1.000	73,246	73,246	0
2015.2	120	68,950	1.000	68,950	68,951	(1)
2016.1	114	72,948	1.000	72,948	72,945	3
2016.2	108	77,556	1.000	77,556	77,556	0
2017.1	102	74,836	1.000	74,836	74,837	(1)
2017.2	96	83,125	1.000	83,125	83,126	(1)
2018.1	90	83,351	1.000	83,351	83,350	1
2018.2	84	85,010	1.000	85,010	85,009	1
2019.1	78	87,192	1.000	87,192	87,195	(3)
2019.2	72	87,146	1.000	87,146	87,150	(4)
2020.1	66	54,635	1.000	54,635	54,639	(4)
2020.2	60	54,892	1.000	54,892	54,890	2
2021.1	54	43,091	1.000	43,091	43,093	(2)
2021.2	48	64,601	1.000	64,601	64,592	9
2022.1	42	69,006	1.000	69,006	69,045	(39)
2022.2	36	75,486	1.000	75,486	75,496	(10)
2023.1	30	77,173	1.000	77,173	77,236	(63)
2023.2	24	79,179	1.000	79,179	79,237	(58)
2024.1	18	77,093	0.999	77,021	76,845	176
2024.2	12	79,806	0.997	79,592	78,645	947
2025.1	6	81,327	0.986	80,224		
Total		2,114,800		2,113,411	2,032,235	952

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	59,634	1.000	59,634	59,634	0
2011.1	174	81,290	1.000	81,290	81,290	0
2011.2	168	74,506	1.000	74,506	74,505	1
2012.1	162	72,817	1.000	72,817	72,817	0
2012.2	156	77,750	1.000	77,750	77,751	(1)
2013.1	150	67,830	1.000	67,830	67,830	0
2013.2	144	77,989	1.000	77,989	77,989	0
2014.1	138	71,369	1.000	71,369	71,369	0
2014.2	132	68,972	1.000	68,972	68,972	0
2015.1	126	70,715	1.000	70,715	70,715	0
2015.2	120	72,099	1.000	72,099	72,099	0
2016.1	114	77,141	1.000	77,141	77,141	0
2016.2	108	72,667	1.000	72,667	72,667	0
2017.1	102	70,233	1.000	70,233	70,233	0
2017.2	96	69,339	1.000	69,339	69,340	(1)
2018.1	90	77,204	1.000	77,204	77,204	0
2018.2	84	72,673	1.000	72,673	72,674	(1)
2019.1	78	71,520	1.000	71,520	71,520	0
2019.2	72	74,403	1.000	74,403	74,400	3
2020.1	66	57,040	1.000	57,040	57,039	1
2020.2	60	69,111	1.000	69,111	69,111	0
2021.1	54	58,315	1.000	58,315	58,318	(3)
2021.2	48	76,676	1.000	76,676	76,623	53
2022.1	42	81,579	1.000	81,595	81,578	17
2022.2	36	80,659	1.000	80,684	80,636	48
2023.1	30	89,239	1.001	89,302	89,257	45
2023.2	24	96,175	1.001	96,312	96,312	0
2024.1	18	85,606	1.004	85,927	85,827	100
2024.2	12	83,037	1.014	84,167	84,433	(266)
2025.1	6	76,341	1.168	89,192		
Total		2,233,929		2,248,472	2,159,284	(4)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	21,982	1.000	21,982	21,982	0
2011.1	174	24,363	1.000	24,363	24,363	0
2011.2	168	23,946	1.000	23,946	23,946	0
2012.1	162	23,075	1.000	23,075	23,075	0
2012.2	156	25,280	1.000	25,280	25,280	0
2013.1	150	24,391	1.000	24,391	24,391	0
2013.2	144	28,457	1.000	28,457	28,457	0
2014.1	138	27,850	1.000	27,850	27,850	0
2014.2	132	26,939	1.000	26,939	26,939	0
2015.1	126	28,732	1.000	28,732	28,732	0
2015.2	120	29,037	1.000	29,037	29,037	0
2016.1	114	30,354	1.000	30,354	30,354	0
2016.2	108	34,764	1.000	34,764	34,764	0
2017.1	102	35,569	1.000	35,569	35,568	1
2017.2	96	41,107	1.000	41,107	41,107	0
2018.1	90	44,647	1.000	44,647	44,647	0
2018.2	84	45,059	1.000	45,059	45,059	0
2019.1	78	45,528	1.000	45,528	45,532	(4)
2019.2	72	48,044	1.000	48,044	48,055	(11)
2020.1	66	32,814	1.000	32,814	32,813	1
2020.2	60	37,267	1.000	37,267	37,267	0
2021.1	54	31,103	1.000	31,103	31,102	1
2021.2	48	44,491	1.000	44,491	44,489	2
2022.1	42	47,695	1.000	47,695	47,752	(57)
2022.2	36	50,398	1.000	50,398	50,410	(12)
2023.1	30	54,059	1.000	54,062	54,077	(15)
2023.2	24	59,282	1.000	59,287	59,298	(11)
2024.1	18	53,206	1.001	53,258	53,214	44
2024.2	12	55,190	1.004	55,398	55,264	134
2025.1	6	53,589	1.070	57,322		
Total		1,128,218		1,132,219	1,074,824	73

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	43	1.000	43	43	0
2011.1	174	51	0.980	50	50	0
2011.2	168	36	1.000	36	36	0
2012.1	162	14	1.000	14	14	0
2012.2	156	21	1.000	21	21	0
2013.1	150	16	1.000	16	16	0
2013.2	144	22	1.000	22	22	0
2014.1	138	14	1.000	14	14	0
2014.2	132	17	1.000	17	17	0
2015.1	126	12	1.000	12	12	0
2015.2	120	16	1.000	16	16	0
2016.1	114	10	1.000	10	10	0
2016.2	108	8	1.000	8	8	0
2017.1	102	10	1.000	10	10	0
2017.2	96	19	1.000	19	19	0
2018.1	90	10	1.000	10	10	0
2018.2	84	8	1.000	8	8	0
2019.1	78	10	1.000	10	10	0
2019.2	72	14	1.000	14	14	0
2020.1	66	5	1.000	5	5	0
2020.2	60	17	1.000	17	17	0
2021.1	54	16	1.000	16	16	0
2021.2	48	62	1.000	62	62	0
2022.1	42	46	1.000	46	46	0
2022.2	36	35	1.000	35	35	0
2023.1	30	26	1.000	26	26	0
2023.2	24	33	1.000	33	32	1
2024.1	18	18	1.000	18	18	0
2024.2	12	25	1.000	25	25	0
2025.1	6	20	0.950	19		
Total		654		652	632	1

Financial Services Regulatory Authority of Ontario
Comprehensive, All Perils, & Specified Perils - Theft
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	4,929	1.000	4,929	4,929	0
2011.1	174	4,413	1.000	4,413	4,413	0
2011.2	168	4,737	1.000	4,737	4,736	1
2012.1	162	4,110	1.000	4,110	4,110	0
2012.2	156	3,998	1.000	3,998	3,998	0
2013.1	150	3,562	1.000	3,562	3,562	0
2013.2	144	3,960	1.000	3,960	3,960	0
2014.1	138	3,376	1.000	3,376	3,376	0
2014.2	132	3,822	1.000	3,822	3,822	0
2015.1	126	3,519	1.000	3,519	3,519	0
2015.2	120	4,092	1.000	4,092	4,092	0
2016.1	114	3,476	1.000	3,476	3,476	0
2016.2	108	4,319	1.000	4,319	4,319	0
2017.1	102	4,053	1.000	4,053	4,053	0
2017.2	96	4,798	1.000	4,798	4,799	(1)
2018.1	90	4,937	1.000	4,937	4,937	0
2018.2	84	5,815	1.000	5,815	5,815	0
2019.1	78	5,374	1.000	5,374	5,373	1
2019.2	72	6,599	1.000	6,599	6,599	0
2020.1	66	5,715	1.000	5,715	5,714	1
2020.2	60	6,322	1.000	6,322	6,322	1
2021.1	54	6,280	1.000	6,281	6,282	(1)
2021.2	48	9,642	1.000	9,644	9,620	24
2022.1	42	10,561	1.001	10,569	10,537	32
2022.2	36	13,794	1.001	13,808	13,782	25
2023.1	30	14,854	1.001	14,873	14,835	37
2023.2	24	14,361	1.002	14,386	14,356	31
2024.1	18	12,102	1.002	12,129	12,090	40
2024.2	12	10,788	1.001	10,803	10,769	34
2025.1	6	8,284	1.018	8,433		
Total		196,592		196,859	188,195	230

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	1,091	1.000	1,091	1,091	0
2011.1	174	921	1.000	921	921	0
2011.2	168	938	1.000	938	938	0
2012.1	162	862	1.000	862	862	0
2012.2	156	922	1.000	922	922	0
2013.1	150	764	1.000	764	765	(1)
2013.2	144	818	1.000	818	818	0
2014.1	138	748	1.000	748	748	0
2014.2	132	787	1.000	787	787	0
2015.1	126	755	1.000	755	755	0
2015.2	120	706	1.000	706	706	0
2016.1	114	733	1.000	733	732	1
2016.2	108	778	1.000	778	778	0
2017.1	102	710	1.000	710	710	0
2017.2	96	811	1.000	811	810	1
2018.1	90	725	1.000	725	725	0
2018.2	84	756	0.999	755	755	0
2019.1	78	683	0.999	682	681	1
2019.2	72	793	0.999	792	791	1
2020.1	66	537	0.998	536	536	0
2020.2	60	651	0.997	649	649	0
2021.1	54	582	0.995	579	578	1
2021.2	48	801	0.994	796	800	(4)
2022.1	42	906	0.992	899	899	0
2022.2	36	1,024	0.992	1,016	1,012	4
2023.1	30	1,065	0.991	1,055	1,041	14
2023.2	24	1,314	0.988	1,298	1,292	6
2024.1	18	1,399	0.984	1,376	1,385	(9)
2024.2	12	1,637	0.979	1,603	1,630	(27)
2025.1	6	1,452	1.078	1,565		
Total		26,669		26,670	25,117	(12)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	99	1.000	99	99	0
2011.1	174	97	1.000	97	96	1
2011.2	168	108	1.000	108	108	0
2012.1	162	94	1.000	94	95	(1)
2012.2	156	99	1.000	99	99	0
2013.1	150	111	1.000	111	111	0
2013.2	144	106	1.000	106	107	(1)
2014.1	138	116	1.000	116	117	(1)
2014.2	132	83	1.000	83	85	(2)
2015.1	126	121	1.000	121	122	(1)
2015.2	120	107	1.000	107	107	0
2016.1	114	128	0.992	127	126	1
2016.2	108	138	0.978	135	142	(7)
2017.1	102	132	0.962	127	131	(4)
2017.2	96	133	0.947	126	133	(7)
2018.1	90	134	0.918	123	126	(3)
2018.2	84	145	0.897	130	132	(2)
2019.1	78	149	0.859	128	137	(9)
2019.2	72	194	0.825	160	162	(2)
2020.1	66	146	0.767	112	109	3
2020.2	60	175	0.714	125	124	1
2021.1	54	141	0.652	92	97	(5)
2021.2	48	239	0.594	142	145	(3)
2022.1	42	257	0.533	137	130	7
2022.2	36	311	0.482	150	149	1
2023.1	30	306	0.467	143	164	(21)
2023.2	24	279	0.710	198	226	(28)
2024.1	18	234	0.863	202	193	9
2024.2	12	201	1.015	204	201	3
2025.1	6	131	1.321	173		
Total		4,714		3,875	3,773	(71)

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

Selected Ultimate Claim Counts
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6) Prior Report	(7)
Reported Claim Counts: Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2010.2	180	4,003	1.000	4,003	4,003	0
2011.1	174	3,648	1.000	3,648	3,648	0
2011.2	168	3,857	1.000	3,857	3,856	1
2012.1	162	3,402	1.000	3,402	3,402	0
2012.2	156	3,227	1.000	3,227	3,227	0
2013.1	150	2,851	1.000	2,851	2,851	0
2013.2	144	3,133	1.000	3,133	3,133	0
2014.1	138	2,677	1.000	2,677	2,677	0
2014.2	132	2,980	1.000	2,980	2,980	0
2015.1	126	2,769	1.000	2,769	2,769	0
2015.2	120	3,215	1.000	3,215	3,215	1
2016.1	114	2,678	1.000	2,678	2,678	0
2016.2	108	3,339	1.000	3,339	3,338	1
2017.1	102	3,038	1.000	3,038	3,037	0
2017.2	96	3,591	1.000	3,590	3,591	(1)
2018.1	90	3,720	1.000	3,719	3,719	(0)
2018.2	84	4,358	1.000	4,357	4,357	(0)
2019.1	78	3,972	1.000	3,972	3,970	1
2019.2	72	4,802	1.000	4,802	4,801	0
2020.1	66	4,199	1.000	4,199	4,198	1
2020.2	60	4,704	1.000	4,704	4,704	0
2021.1	54	4,557	1.000	4,557	4,559	(2)
2021.2	48	6,921	1.000	6,922	6,901	20
2022.1	42	7,494	1.001	7,500	7,473	26
2022.2	36	9,799	1.001	9,809	9,788	21
2023.1	30	10,446	1.001	10,460	10,432	29
2023.2	24	10,125	1.002	10,145	10,127	18
2024.1	18	8,502	1.003	8,525	8,498	28
2024.2	12	7,743	1.002	7,762	7,720	42
2025.1	6	5,947	1.018	6,056		
Total		145,697		145,899	139,654	189

Appendix E. Trend Model Exhibits

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

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	0.166 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.905	0.00%	+1.33%
Loss Cost	2011.2	0.165 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	0.904	0.00%	+1.33%
Loss Cost	2012.1	0.168 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.905	0.00%	+1.28%
Loss Cost	2012.2	0.167 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.008; p = 0.004)	0.905	0.00%	+1.26%
Loss Cost	2013.1	0.170 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.907	0.00%	+1.19%
Loss Cost	2013.2	0.168 (CI = +/-0.053; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.906	0.00%	+1.16%
Loss Cost	2014.1	0.170 (CI = +/-0.056; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.905	0.00%	+1.13%
Loss Cost	2014.2	0.169 (CI = +/-0.059; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.010; p = 0.028)	0.904	0.00%	+1.12%
Loss Cost	2015.1	0.175 (CI = +/-0.060; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.010 (CI = +/-0.010; p = 0.060)	0.908	0.00%	+0.98%
Loss Cost	2015.2	0.181 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.011; p = 0.047)	0.911	0.00%	+1.12%
Loss Cost	2016.1	0.175 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.012; p = 0.032)	0.912	0.00%	+1.31%
Loss Cost	2016.2	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.013; p = 0.030)	0.914	0.00%	+1.48%
Loss Cost	2017.1	0.171 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.014; p = 0.013)	0.920	0.00%	+1.84%
Loss Cost	2017.2	0.172 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.019 (CI = +/-0.016; p = 0.027)	0.919	0.00%	+1.87%
Severity	2011.1	0.030 (CI = +/-0.043; p = 0.162)	-0.001 (CI = +/-0.002; p = 0.271)	0.051 (CI = +/-0.007; p = 0.000)	0.898	0.00%	+5.21%
Severity	2011.2	0.026 (CI = +/-0.044; p = 0.229)	-0.001 (CI = +/-0.002; p = 0.296)	0.050 (CI = +/-0.007; p = 0.000)	0.895	0.00%	+5.15%
Severity	2012.1	0.028 (CI = +/-0.046; p = 0.221)	-0.001 (CI = +/-0.002; p = 0.307)	0.050 (CI = +/-0.007; p = 0.000)	0.891	0.00%	+5.13%
Severity	2012.2	0.029 (CI = +/-0.048; p = 0.220)	-0.001 (CI = +/-0.002; p = 0.310)	0.050 (CI = +/-0.008; p = 0.000)	0.886	0.00%	+5.15%
Severity	2013.1	0.028 (CI = +/-0.050; p = 0.255)	-0.001 (CI = +/-0.002; p = 0.319)	0.050 (CI = +/-0.008; p = 0.000)	0.882	0.00%	+5.17%
Severity	2013.2	0.025 (CI = +/-0.052; p = 0.331)	-0.001 (CI = +/-0.002; p = 0.350)	0.050 (CI = +/-0.009; p = 0.000)	0.873	0.00%	+5.11%
Severity	2014.1	0.032 (CI = +/-0.052; p = 0.214)	-0.001 (CI = +/-0.002; p = 0.356)	0.048 (CI = +/-0.009; p = 0.000)	0.872	0.00%	+4.96%
Severity	2014.2	0.025 (CI = +/-0.053; p = 0.334)	-0.001 (CI = +/-0.002; p = 0.408)	0.047 (CI = +/-0.009; p = 0.000)	0.862	0.00%	+4.82%
Severity	2015.1	0.032 (CI = +/-0.052; p = 0.209)	-0.001 (CI = +/-0.002; p = 0.425)	0.045 (CI = +/-0.009; p = 0.000)	0.857	0.00%	+4.64%
Severity	2015.2	0.028 (CI = +/-0.055; p = 0.300)	-0.001 (CI = +/-0.002; p = 0.481)	0.044 (CI = +/-0.010; p = 0.000)	0.836	0.00%	+4.53%
Severity	2016.1	0.027 (CI = +/-0.058; p = 0.334)	-0.001 (CI = +/-0.002; p = 0.493)	0.044 (CI = +/-0.011; p = 0.000)	0.817	0.00%	+4.54%
Severity	2016.2	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	0.043 (CI = +/-0.012; p = 0.000)	0.776	0.00%	+4.40%
Severity	2017.1	0.021 (CI = +/-0.066; p = 0.508)	-0.001 (CI = +/-0.002; p = 0.570)	0.044 (CI = +/-0.013; p = 0.000)	0.748	0.00%	+4.46%
Severity	2017.2	0.016 (CI = +/-0.072; p = 0.644)	0.000 (CI = +/-0.002; p = 0.678)	0.042 (CI = +/-0.015; p = 0.000)	0.685	0.00%	+4.28%
Frequency	2011.1	0.135 (CI = +/-0.044; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.007; p = 0.000)	0.949	0.00%	-3.68%
Frequency	2011.2	0.139 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.007; p = 0.000)	0.949	0.00%	-3.64%
Frequency	2012.1	0.140 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.008; p = 0.000)	0.948	0.00%	-3.66%
Frequency	2012.2	0.137 (CI = +/-0.049; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.008; p = 0.000)	0.948	0.00%	-3.70%
Frequency	2013.1	0.142 (CI = +/-0.049; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.008; p = 0.000)	0.948	0.00%	-3.78%
Frequency	2013.2	0.144 (CI = +/-0.052; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.038 (CI = +/-0.008; p = 0.000)	0.947	0.00%	-3.76%
Frequency	2014.1	0.138 (CI = +/-0.053; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.037 (CI = +/-0.009; p = 0.000)	0.946	0.00%	-3.65%
Frequency	2014.2	0.144 (CI = +/-0.054; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.009; p = 0.000)	0.947	0.00%	-3.54%
Frequency	2015.1	0.143 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.010; p = 0.000)	0.942	0.00%	-3.50%
Frequency	2015.2	0.153 (CI = +/-0.056; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.033 (CI = +/-0.010; p = 0.000)	0.947	0.00%	-3.26%
Frequency	2016.1	0.147 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.031 (CI = +/-0.010; p = 0.000)	0.943	0.00%	-3.09%
Frequency	2016.2	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.028 (CI = +/-0.011; p = 0.000)	0.947	0.00%	-2.80%
Frequency	2017.1	0.150 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.025 (CI = +/-0.011; p = 0.000)	0.946	0.00%	-2.50%
Frequency	2017.2	0.156 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.023 (CI = +/-0.013; p = 0.002)	0.945	0.00%	-2.31%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2011.1	0.000 (CI = +/-0.017; p = 0.976)	-0.037	-0.03%
Loss Cost	2011.2	-0.001 (CI = +/-0.018; p = 0.887)	-0.038	-0.13%
Loss Cost	2012.1	0.000 (CI = +/-0.020; p = 0.978)	-0.040	-0.03%
Loss Cost	2012.2	-0.002 (CI = +/-0.021; p = 0.882)	-0.041	-0.16%
Loss Cost	2013.1	0.000 (CI = +/-0.023; p = 0.971)	-0.043	-0.04%
Loss Cost	2013.2	-0.002 (CI = +/-0.025; p = 0.873)	-0.044	-0.20%
Loss Cost	2014.1	0.000 (CI = +/-0.027; p = 0.986)	-0.048	+0.02%
Loss Cost	2014.2	-0.001 (CI = +/-0.030; p = 0.945)	-0.050	-0.10%
Loss Cost	2015.1	0.001 (CI = +/-0.033; p = 0.962)	-0.053	+0.08%
Loss Cost	2015.2	0.001 (CI = +/-0.037; p = 0.940)	-0.055	+0.13%
Loss Cost	2016.1	0.008 (CI = +/-0.040; p = 0.665)	-0.047	+0.84%
Loss Cost	2016.2	0.010 (CI = +/-0.045; p = 0.652)	-0.049	+0.97%
Loss Cost	2017.1	0.021 (CI = +/-0.048; p = 0.370)	-0.009	+2.11%
Loss Cost	2017.2	0.023 (CI = +/-0.055; p = 0.383)	-0.013	+2.33%
Severity	2011.1	0.039 (CI = +/-0.006; p = 0.000)	0.880	+3.96%
Severity	2011.2	0.040 (CI = +/-0.006; p = 0.000)	0.875	+4.04%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.883	+4.20%
Severity	2012.2	0.043 (CI = +/-0.006; p = 0.000)	0.893	+4.39%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.912	+4.63%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	0.907	+4.71%
Severity	2014.1	0.046 (CI = +/-0.007; p = 0.000)	0.895	+4.72%
Severity	2014.2	0.046 (CI = +/-0.008; p = 0.000)	0.880	+4.66%
Severity	2015.1	0.045 (CI = +/-0.008; p = 0.000)	0.862	+4.59%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	0.840	+4.49%
Severity	2016.1	0.045 (CI = +/-0.010; p = 0.000)	0.824	+4.57%
Severity	2016.2	0.043 (CI = +/-0.011; p = 0.000)	0.793	+4.36%
Severity	2017.1	0.043 (CI = +/-0.013; p = 0.000)	0.769	+4.44%
Severity	2017.2	0.041 (CI = +/-0.014; p = 0.000)	0.722	+4.21%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	0.418	-3.83%
Frequency	2011.2	-0.041 (CI = +/-0.019; p = 0.000)	0.417	-4.00%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.000)	0.395	-4.06%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	0.411	-4.35%
Frequency	2013.1	-0.046 (CI = +/-0.023; p = 0.000)	0.394	-4.47%
Frequency	2013.2	-0.048 (CI = +/-0.025; p = 0.001)	0.391	-4.69%
Frequency	2014.1	-0.046 (CI = +/-0.027; p = 0.002)	0.338	-4.49%
Frequency	2014.2	-0.047 (CI = +/-0.030; p = 0.004)	0.311	-4.55%
Frequency	2015.1	-0.044 (CI = +/-0.033; p = 0.011)	0.255	-4.31%
Frequency	2015.2	-0.043 (CI = +/-0.037; p = 0.025)	0.208	-4.17%
Frequency	2016.1	-0.036 (CI = +/-0.040; p = 0.071)	0.130	-3.57%
Frequency	2016.2	-0.033 (CI = +/-0.045; p = 0.136)	0.079	-3.24%
Frequency	2017.1	-0.023 (CI = +/-0.048; p = 0.336)	-0.001	-2.23%
Frequency	2017.2	-0.018 (CI = +/-0.055; p = 0.489)	-0.034	-1.80%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

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	0.010 (CI = +/-0.019; p = 0.278)	0.164 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.024; p = 0.948)	0.906	+1.00%	+1.08%
Loss Cost	2011.2	0.012 (CI = +/-0.022; p = 0.249)	0.166 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.002 (CI = +/-0.027; p = 0.885)	0.906	+1.25%	+1.05%
Loss Cost	2012.1	0.012 (CI = +/-0.026; p = 0.368)	0.166 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.001 (CI = +/-0.032; p = 0.947)	0.905	+1.16%	+1.06%
Loss Cost	2012.2	0.014 (CI = +/-0.032; p = 0.379)	0.167 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.038; p = 0.852)	0.904	+1.39%	+1.04%
Loss Cost	2013.1	0.010 (CI = +/-0.040; p = 0.617)	0.169 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.001 (CI = +/-0.046; p = 0.972)	0.903	+0.99%	+1.07%
Loss Cost	2013.2	0.009 (CI = +/-0.053; p = 0.728)	0.169 (CI = +/-0.055; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.059; p = 0.952)	0.902	+0.90%	+1.07%
Loss Cost	2014.1	0.008 (CI = +/-0.075; p = 0.832)	0.169 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.003 (CI = +/-0.080; p = 0.937)	0.900	+0.77%	+1.08%
Loss Cost	2014.2	0.011 (CI = +/-0.114; p = 0.842)	0.170 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.120; p = 0.995)	0.899	+1.10%	+1.07%
Loss Cost	2015.1	-0.107 (CI = +/-0.201; p = 0.276)	0.180 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.119 (CI = +/-0.206; p = 0.238)	0.909	-10.13%	+1.23%
Loss Cost	2015.2	-0.292 (CI = +/-0.627; p = 0.336)	0.175 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.306 (CI = +/-0.631; p = 0.319)	0.911	-25.36%	+1.31%
Loss Cost	2016.1	0.013 (CI = +/-0.012; p = 0.032)	0.175 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.912	+1.31%	+1.31%
Loss Cost	2016.2	0.015 (CI = +/-0.013; p = 0.030)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+1.48%	+1.48%
Loss Cost	2017.1	0.018 (CI = +/-0.014; p = 0.013)	0.171 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.920	+1.84%	+1.84%
Loss Cost	2017.2	0.019 (CI = +/-0.016; p = 0.027)	0.172 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+1.87%	+1.87%
Severity	2011.1	0.014 (CI = +/-0.018; p = 0.106)	0.028 (CI = +/-0.042; p = 0.186)	-0.001 (CI = +/-0.002; p = 0.361)	0.033 (CI = +/-0.023; p = 0.008)	0.905	+1.45%	+4.83%
Severity	2011.2	0.014 (CI = +/-0.021; p = 0.184)	0.027 (CI = +/-0.044; p = 0.210)	-0.001 (CI = +/-0.002; p = 0.371)	0.033 (CI = +/-0.026; p = 0.015)	0.899	+1.39%	+4.84%
Severity	2012.1	0.016 (CI = +/-0.025; p = 0.191)	0.025 (CI = +/-0.045; p = 0.257)	-0.001 (CI = +/-0.002; p = 0.393)	0.031 (CI = +/-0.031; p = 0.049)	0.895	+1.63%	+4.81%
Severity	2012.2	0.026 (CI = +/-0.029; p = 0.084)	0.031 (CI = +/-0.046; p = 0.180)	-0.001 (CI = +/-0.002; p = 0.397)	0.020 (CI = +/-0.035; p = 0.237)	0.897	+2.61%	+4.73%
Severity	2013.1	0.042 (CI = +/-0.035; p = 0.020)	0.023 (CI = +/-0.045; p = 0.301)	-0.001 (CI = +/-0.002; p = 0.437)	0.003 (CI = +/-0.040; p = 0.894)	0.906	+4.34%	+4.61%
Severity	2013.2	0.057 (CI = +/-0.045; p = 0.015)	0.028 (CI = +/-0.046; p = 0.221)	-0.001 (CI = +/-0.002; p = 0.444)	-0.013 (CI = +/-0.049; p = 0.592)	0.903	+5.88%	+4.53%
Severity	2014.1	0.063 (CI = +/-0.063; p = 0.049)	0.026 (CI = +/-0.048; p = 0.268)	-0.001 (CI = +/-0.002; p = 0.468)	-0.019 (CI = +/-0.067; p = 0.568)	0.891	+6.48%	+4.51%
Severity	2014.2	0.074 (CI = +/-0.096; p = 0.120)	0.028 (CI = +/-0.051; p = 0.261)	-0.001 (CI = +/-0.002; p = 0.483)	-0.030 (CI = +/-0.100; p = 0.530)	0.874	+7.72%	+4.48%
Severity	2015.1	0.056 (CI = +/-0.179; p = 0.516)	0.030 (CI = +/-0.054; p = 0.263)	-0.001 (CI = +/-0.002; p = 0.484)	-0.012 (CI = +/-0.183; p = 0.891)	0.853	+5.77%	+4.51%
Severity	2015.2	-0.024 (CI = +/-0.565; p = 0.929)	0.027 (CI = +/-0.058; p = 0.334)	-0.001 (CI = +/-0.002; p = 0.493)	0.068 (CI = +/-0.568; p = 0.801)	0.825	-2.36%	+4.54%
Severity	2016.1	0.044 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.058; p = 0.334)	-0.001 (CI = +/-0.002; p = 0.493)	NA (CI = +/-NA; p = NA)	0.817	+4.54%	+4.54%
Severity	2016.2	0.043 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	NA (CI = +/-NA; p = NA)	0.776	+4.40%	+4.40%
Severity	2017.1	0.044 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.066; p = 0.508)	-0.001 (CI = +/-0.002; p = 0.570)	NA (CI = +/-NA; p = NA)	0.748	+4.46%	+4.46%
Severity	2017.2	0.042 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.072; p = 0.644)	0.000 (CI = +/-0.002; p = 0.678)	NA (CI = +/-NA; p = NA)	0.685	+4.28%	+4.28%
Frequency	2011.1	-0.004 (CI = +/-0.019; p = 0.631)	0.136 (CI = +/-0.045; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.025; p = 0.013)	0.948	-0.44%	-3.58%
Frequency	2011.2	-0.001 (CI = +/-0.022; p = 0.898)	0.138 (CI = +/-0.046; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.035 (CI = +/-0.028; p = 0.015)	0.947	-0.14%	-3.61%
Frequency	2012.1	-0.005 (CI = +/-0.026; p = 0.718)	0.141 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.032 (CI = +/-0.032; p = 0.053)	0.945	-0.46%	-3.58%
Frequency	2012.2	-0.012 (CI = +/-0.032; p = 0.440)	0.137 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.037; p = 0.199)	0.947	-1.19%	-3.52%
Frequency	2013.1	-0.033 (CI = +/-0.037; p = 0.078)	0.146 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.002 (CI = +/-0.042; p = 0.929)	0.954	-3.21%	-3.39%
Frequency	2013.2	-0.048 (CI = +/-0.047; p = 0.043)	0.141 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.015 (CI = +/-0.052; p = 0.562)	0.956	-4.71%	-3.31%
Frequency	2014.1	-0.055 (CI = +/-0.065; p = 0.093)	0.143 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.022 (CI = +/-0.070; p = 0.525)	0.951	-5.36%	-3.29%
Frequency	2014.2	-0.063 (CI = +/-0.100; p = 0.199)	0.142 (CI = +/-0.053; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.030 (CI = +/-0.105; p = 0.552)	0.949	-6.14%	-3.27%
Frequency	2015.1	-0.163 (CI = +/-0.176; p = 0.068)	0.151 (CI = +/-0.054; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.131 (CI = +/-0.181; p = 0.144)	0.950	-15.04%	-3.14%
Frequency	2015.2	-0.269 (CI = +/-0.555; p = 0.319)	0.147 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.237 (CI = +/-0.559; p = 0.380)	0.947	-23.55%	-3.09%
Frequency	2016.1	-0.031 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.943	-3.09%	-3.09%
Frequency	2016.2	-0.028 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	-2.80%	-2.80%
Frequency	2017.1	-0.025 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	-2.50%	-2.50%
Frequency	2017.2	-0.023 (CI = +/-0.013; p = 0.002)	0.156 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.945	-2.31%	-2.31%

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	0.020 (CI = +/-0.013; p = 0.004)	0.167 (CI = +/-0.033; p = 0.000)	-0.033 (CI = +/-0.026; p = 0.017)	0.883	+2.01%	-1.29%
Loss Cost	2011.2	0.025 (CI = +/-0.014; p = 0.002)	0.172 (CI = +/-0.033; p = 0.000)	-0.040 (CI = +/-0.027; p = 0.007)	0.892	+2.52%	-1.51%
Loss Cost	2012.1	0.026 (CI = +/-0.017; p = 0.007)	0.171 (CI = +/-0.036; p = 0.000)	-0.042 (CI = +/-0.031; p = 0.013)	0.890	+2.63%	-1.55%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.005)	0.177 (CI = +/-0.036; p = 0.000)	-0.050 (CI = +/-0.034; p = 0.008)	0.892	+3.31%	-1.76%
Loss Cost	2013.1	0.032 (CI = +/-0.027; p = 0.025)	0.177 (CI = +/-0.040; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.023)	0.890	+3.23%	-1.74%
Loss Cost	2013.2	0.039 (CI = +/-0.036; p = 0.036)	0.181 (CI = +/-0.043; p = 0.000)	-0.058 (CI = +/-0.051; p = 0.029)	0.879	+3.98%	-1.90%
Loss Cost	2014.1	0.046 (CI = +/-0.052; p = 0.074)	0.178 (CI = +/-0.048; p = 0.000)	-0.066 (CI = +/-0.067; p = 0.052)	0.876	+4.71%	-1.99%
Loss Cost	2014.2	0.074 (CI = +/-0.078; p = 0.059)	0.186 (CI = +/-0.051; p = 0.000)	-0.098 (CI = +/-0.093; p = 0.042)	0.879	+7.71%	-2.30%
Loss Cost	2015.1	-0.029 (CI = +/-0.088; p = 0.454)	0.202 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.097; p = 0.790)	0.958	-2.85%	-1.77%
Loss Cost	2015.2	0.016 (CI = +/-0.320; p = 0.903)	0.204 (CI = +/-0.044; p = 0.000)	-0.035 (CI = +/-0.331; p = 0.797)	0.955	+1.60%	-1.88%
Loss Cost	2016.1	-0.019 (CI = +/-0.019; p = 0.052)	0.204 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	-1.88%	-1.88%
Loss Cost	2016.2	-0.019 (CI = +/-0.028; p = 0.128)	0.204 (CI = +/-0.056; p = 0.001)	NA (CI = +/-NA; p = NA)	0.946	-1.89%	-1.89%
Loss Cost	2017.1	-0.009 (CI = +/-0.040; p = 0.515)	0.193 (CI = +/-0.068; p = 0.003)	NA (CI = +/-NA; p = NA)	0.944	-0.91%	-0.91%
Loss Cost	2017.2	-0.022 (CI = +/-0.052; p = 0.207)	0.182 (CI = +/-0.075; p = 0.009)	NA (CI = +/-NA; p = NA)	0.965	-2.20%	-2.20%
Severity	2011.1	0.011 (CI = +/-0.015; p = 0.145)	0.034 (CI = +/-0.039; p = 0.081)	0.048 (CI = +/-0.031; p = 0.005)	0.845	+1.07%	+6.08%
Severity	2011.2	0.010 (CI = +/-0.018; p = 0.268)	0.033 (CI = +/-0.042; p = 0.114)	0.050 (CI = +/-0.035; p = 0.008)	0.830	+0.97%	+6.13%
Severity	2012.1	0.011 (CI = +/-0.022; p = 0.289)	0.032 (CI = +/-0.045; p = 0.155)	0.048 (CI = +/-0.039; p = 0.021)	0.824	+1.13%	+6.08%
Severity	2012.2	0.022 (CI = +/-0.025; p = 0.073)	0.041 (CI = +/-0.044; p = 0.065)	0.033 (CI = +/-0.041; p = 0.102)	0.857	+2.24%	+5.69%
Severity	2013.1	0.039 (CI = +/-0.024; p = 0.005)	0.029 (CI = +/-0.036; p = 0.102)	0.012 (CI = +/-0.037; p = 0.492)	0.915	+4.02%	+5.27%
Severity	2013.2	0.058 (CI = +/-0.026; p = 0.001)	0.039 (CI = +/-0.031; p = 0.019)	-0.010 (CI = +/-0.036; p = 0.544)	0.944	+5.92%	+4.86%
Severity	2014.1	0.061 (CI = +/-0.037; p = 0.005)	0.038 (CI = +/-0.035; p = 0.036)	-0.014 (CI = +/-0.048; p = 0.513)	0.932	+6.31%	+4.80%
Severity	2014.2	0.080 (CI = +/-0.057; p = 0.013)	0.043 (CI = +/-0.037; p = 0.029)	-0.035 (CI = +/-0.068; p = 0.264)	0.920	+8.31%	+4.59%
Severity	2015.1	0.049 (CI = +/-0.106; p = 0.303)	0.048 (CI = +/-0.041; p = 0.030)	-0.002 (CI = +/-0.116; p = 0.965)	0.899	+4.98%	+4.76%
Severity	2015.2	0.011 (CI = +/-0.384; p = 0.942)	0.045 (CI = +/-0.053; p = 0.079)	0.036 (CI = +/-0.397; p = 0.825)	0.843	+1.14%	+4.86%
Severity	2016.1	0.047 (CI = +/-0.023; p = 0.003)	0.045 (CI = +/-0.053; p = 0.079)	NA (CI = +/-NA; p = NA)	0.844	+4.86%	+4.86%
Severity	2016.2	0.040 (CI = +/-0.028; p = 0.016)	0.037 (CI = +/-0.056; p = 0.141)	NA (CI = +/-NA; p = NA)	0.746	+4.09%	+4.09%
Severity	2017.1	0.039 (CI = +/-0.048; p = 0.084)	0.039 (CI = +/-0.082; p = 0.232)	NA (CI = +/-NA; p = NA)	0.667	+3.93%	+3.93%
Severity	2017.2	0.019 (CI = +/-0.022; p = 0.065)	0.022 (CI = +/-0.031; p = 0.094)	NA (CI = +/-NA; p = NA)	0.840	+1.89%	+1.89%
Frequency	2011.1	0.009 (CI = +/-0.015; p = 0.196)	0.132 (CI = +/-0.039; p = 0.000)	-0.081 (CI = +/-0.030; p = 0.000)	0.880	+0.93%	-6.95%
Frequency	2011.2	0.015 (CI = +/-0.016; p = 0.063)	0.139 (CI = +/-0.038; p = 0.000)	-0.090 (CI = +/-0.031; p = 0.000)	0.898	+1.54%	-7.20%
Frequency	2012.1	0.015 (CI = +/-0.020; p = 0.131)	0.139 (CI = +/-0.041; p = 0.000)	-0.089 (CI = +/-0.036; p = 0.000)	0.893	+1.49%	-7.19%
Frequency	2012.2	0.010 (CI = +/-0.025; p = 0.377)	0.136 (CI = +/-0.044; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.001)	0.893	+1.04%	-7.05%
Frequency	2013.1	-0.008 (CI = +/-0.024; p = 0.488)	0.148 (CI = +/-0.035; p = 0.000)	-0.061 (CI = +/-0.036; p = 0.004)	0.940	-0.76%	-6.66%
Frequency	2013.2	-0.019 (CI = +/-0.030; p = 0.195)	0.142 (CI = +/-0.036; p = 0.000)	-0.048 (CI = +/-0.042; p = 0.030)	0.949	-1.83%	-6.44%
Frequency	2014.1	-0.015 (CI = +/-0.043; p = 0.442)	0.140 (CI = +/-0.041; p = 0.000)	-0.052 (CI = +/-0.056; p = 0.067)	0.935	-1.51%	-6.48%
Frequency	2014.2	-0.006 (CI = +/-0.070; p = 0.857)	0.143 (CI = +/-0.046; p = 0.000)	-0.063 (CI = +/-0.084; p = 0.123)	0.933	-0.55%	-6.58%
Frequency	2015.1	-0.078 (CI = +/-0.108; p = 0.129)	0.154 (CI = +/-0.042; p = 0.000)	0.013 (CI = +/-0.119; p = 0.794)	0.950	-7.46%	-6.23%
Frequency	2015.2	0.005 (CI = +/-0.383; p = 0.977)	0.159 (CI = +/-0.053; p = 0.001)	-0.071 (CI = +/-0.396; p = 0.664)	0.946	+0.46%	-6.43%
Frequency	2016.1	-0.066 (CI = +/-0.023; p = 0.001)	0.159 (CI = +/-0.053; p = 0.001)	NA (CI = +/-NA; p = NA)	0.930	-6.43%	-6.43%
Frequency	2016.2	-0.059 (CI = +/-0.028; p = 0.004)	0.168 (CI = +/-0.056; p = 0.001)	NA (CI = +/-NA; p = NA)	0.945	-5.75%	-5.75%
Frequency	2017.1	-0.048 (CI = +/-0.036; p = 0.025)	0.154 (CI = +/-0.062; p = 0.004)	NA (CI = +/-NA; p = NA)	0.929	-4.66%	-4.66%
Frequency	2017.2	-0.041 (CI = +/-0.068; p = 0.122)	0.160 (CI = +/-0.098; p = 0.020)	NA (CI = +/-NA; p = NA)	0.931	-4.02%	-4.02%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

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	0.013 (CI = +/-0.020; p = 0.167)	0.164 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.138; p = 0.272)	-0.013 (CI = +/-0.034; p = 0.459)	0.907	+1.36%	+0.10%
Loss Cost	2011.2	0.017 (CI = +/-0.023; p = 0.145)	0.167 (CI = +/-0.045; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.141; p = 0.257)	-0.017 (CI = +/-0.038; p = 0.372)	0.907	+1.68%	+0.01%
Loss Cost	2012.1	0.017 (CI = +/-0.028; p = 0.225)	0.167 (CI = +/-0.047; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.079 (CI = +/-0.146; p = 0.271)	-0.016 (CI = +/-0.043; p = 0.431)	0.906	+1.67%	+0.01%
Loss Cost	2012.2	0.020 (CI = +/-0.034; p = 0.230)	0.169 (CI = +/-0.049; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.150; p = 0.266)	-0.021 (CI = +/-0.049; p = 0.390)	0.905	+2.02%	-0.06%
Loss Cost	2013.1	0.017 (CI = +/-0.043; p = 0.410)	0.170 (CI = +/-0.052; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.081 (CI = +/-0.155; p = 0.291)	-0.017 (CI = +/-0.058; p = 0.538)	0.904	+1.74%	-0.01%
Loss Cost	2013.2	0.018 (CI = +/-0.056; p = 0.501)	0.170 (CI = +/-0.055; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.081 (CI = +/-0.161; p = 0.304)	-0.019 (CI = +/-0.071; p = 0.589)	0.903	+1.86%	-0.03%
Loss Cost	2014.1	0.020 (CI = +/-0.079; p = 0.599)	0.170 (CI = +/-0.058; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.168; p = 0.318)	-0.020 (CI = +/-0.094; p = 0.651)	0.900	+2.02%	-0.04%
Loss Cost	2014.2	0.029 (CI = +/-0.121; p = 0.614)	0.171 (CI = +/-0.061; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.175; p = 0.322)	-0.030 (CI = +/-0.136; p = 0.641)	0.899	+2.98%	-0.10%
Loss Cost	2015.1	-0.082 (CI = +/-0.213; p = 0.422)	0.180 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.069 (CI = +/-0.173; p = 0.407)	0.085 (CI = +/-0.225; p = 0.435)	0.908	-7.91%	+0.25%
Loss Cost	2015.2	-0.231 (CI = +/-0.667; p = 0.470)	0.176 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.182; p = 0.484)	0.235 (CI = +/-0.679; p = 0.470)	0.908	-20.61%	+0.43%
Loss Cost	2016.1	0.004 (CI = +/-0.029; p = 0.750)	0.176 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.061 (CI = +/-0.182; p = 0.484)	NA (CI = +/-NA; p = NA)	0.909	+0.43%	+0.43%
Loss Cost	2016.2	0.007 (CI = +/-0.033; p = 0.632)	0.180 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.197; p = 0.606)	NA (CI = +/-NA; p = NA)	0.909	+0.74%	+0.74%
Loss Cost	2017.1	0.016 (CI = +/-0.035; p = 0.340)	0.171 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.202; p = 0.882)	NA (CI = +/-NA; p = NA)	0.914	+1.62%	+1.62%
Loss Cost	2017.2	0.016 (CI = +/-0.041; p = 0.392)	0.172 (CI = +/-0.079; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.220; p = 0.900)	NA (CI = +/-NA; p = NA)	0.912	+1.65%	+1.65%
Severity	2011.1	0.014 (CI = +/-0.019; p = 0.154)	0.028 (CI = +/-0.043; p = 0.197)	-0.001 (CI = +/-0.003; p = 0.670)	-0.015 (CI = +/-0.135; p = 0.818)	0.035 (CI = +/-0.034; p = 0.040)	0.901	+1.38%	+5.04%
Severity	2011.2	0.013 (CI = +/-0.023; p = 0.250)	0.027 (CI = +/-0.045; p = 0.224)	-0.001 (CI = +/-0.003; p = 0.685)	-0.016 (CI = +/-0.139; p = 0.811)	0.036 (CI = +/-0.037; p = 0.055)	0.894	+1.30%	+5.06%
Severity	2012.1	0.015 (CI = +/-0.027; p = 0.253)	0.025 (CI = +/-0.047; p = 0.270)	-0.001 (CI = +/-0.003; p = 0.683)	-0.014 (CI = +/-0.143; p = 0.841)	0.033 (CI = +/-0.042; p = 0.112)	0.890	+1.54%	+5.00%
Severity	2012.2	0.025 (CI = +/-0.032; p = 0.116)	0.031 (CI = +/-0.047; p = 0.192)	-0.001 (CI = +/-0.003; p = 0.619)	-0.005 (CI = +/-0.143; p = 0.943)	0.021 (CI = +/-0.047; p = 0.348)	0.892	+2.57%	+4.80%
Severity	2013.1	0.043 (CI = +/-0.038; p = 0.029)	0.023 (CI = +/-0.046; p = 0.313)	-0.001 (CI = +/-0.003; p = 0.567)	0.006 (CI = +/-0.139; p = 0.927)	0.001 (CI = +/-0.052; p = 0.962)	0.901	+4.40%	+4.52%
Severity	2013.2	0.059 (CI = +/-0.049; p = 0.020)	0.028 (CI = +/-0.047; p = 0.230)	-0.001 (CI = +/-0.003; p = 0.509)	0.015 (CI = +/-0.139; p = 0.823)	-0.017 (CI = +/-0.062; p = 0.578)	0.898	+6.07%	+4.32%
Severity	2014.1	0.065 (CI = +/-0.068; p = 0.059)	0.026 (CI = +/-0.050; p = 0.279)	-0.001 (CI = +/-0.003; p = 0.513)	0.017 (CI = +/-0.145; p = 0.803)	-0.024 (CI = +/-0.081; p = 0.546)	0.886	+6.76%	+4.26%
Severity	2014.2	0.079 (CI = +/-0.104; p = 0.128)	0.028 (CI = +/-0.053; p = 0.270)	-0.001 (CI = +/-0.003; p = 0.505)	0.021 (CI = +/-0.151; p = 0.771)	-0.038 (CI = +/-0.117; p = 0.500)	0.867	+8.21%	+4.18%
Severity	2015.1	0.063 (CI = +/-0.194; p = 0.500)	0.030 (CI = +/-0.056; p = 0.277)	-0.001 (CI = +/-0.003; p = 0.525)	0.019 (CI = +/-0.158; p = 0.802)	-0.021 (CI = +/-0.205; p = 0.828)	0.843	+6.48%	+4.23%
Severity	2015.2	-0.009 (CI = +/-0.611; p = 0.975)	0.028 (CI = +/-0.061; p = 0.346)	-0.001 (CI = +/-0.003; p = 0.565)	0.015 (CI = +/-0.167; p = 0.852)	0.051 (CI = +/-0.622; p = 0.862)	0.813	-0.89%	+4.32%
Severity	2016.1	0.042 (CI = +/-0.026; p = 0.004)	0.028 (CI = +/-0.061; p = 0.346)	-0.001 (CI = +/-0.003; p = 0.565)	0.015 (CI = +/-0.167; p = 0.852)	NA (CI = +/-NA; p = NA)	0.804	+4.32%	+4.32%
Severity	2016.2	0.038 (CI = +/-0.030; p = 0.015)	0.022 (CI = +/-0.064; p = 0.471)	-0.001 (CI = +/-0.003; p = 0.519)	0.032 (CI = +/-0.179; p = 0.704)	NA (CI = +/-NA; p = NA)	0.761	+3.89%	+3.89%
Severity	2017.1	0.039 (CI = +/-0.034; p = 0.028)	0.021 (CI = +/-0.069; p = 0.515)	-0.001 (CI = +/-0.004; p = 0.552)	0.029 (CI = +/-0.195; p = 0.753)	NA (CI = +/-NA; p = NA)	0.729	+3.98%	+3.98%
Severity	2017.2	0.035 (CI = +/-0.039; p = 0.073)	0.015 (CI = +/-0.075; p = 0.665)	-0.001 (CI = +/-0.004; p = 0.550)	0.044 (CI = +/-0.209; p = 0.655)	NA (CI = +/-NA; p = NA)	0.663	+3.52%	+3.52%
Frequency	2011.1	0.000 (CI = +/-0.020; p = 0.984)	0.137 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.091 (CI = +/-0.139; p = 0.190)	-0.048 (CI = +/-0.035; p = 0.009)	0.949	-0.02%	-4.70%
Frequency	2011.2	0.004 (CI = +/-0.023; p = 0.732)	0.140 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.141; p = 0.175)	-0.053 (CI = +/-0.038; p = 0.008)	0.949	+0.38%	-4.81%
Frequency	2012.1	0.001 (CI = +/-0.027; p = 0.926)	0.141 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.093 (CI = +/-0.145; p = 0.196)	-0.050 (CI = +/-0.042; p = 0.023)	0.947	+0.12%	-4.75%
Frequency	2012.2	-0.005 (CI = +/-0.033; p = 0.741)	0.138 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.087 (CI = +/-0.148; p = 0.233)	-0.042 (CI = +/-0.048; p = 0.084)	0.948	-0.53%	-4.63%
Frequency	2013.1	-0.026 (CI = +/-0.039; p = 0.179)	0.147 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.074 (CI = +/-0.141; p = 0.282)	-0.019 (CI = +/-0.052; p = 0.468)	0.954	-2.55%	-4.34%
Frequency	2013.2	-0.041 (CI = +/-0.050; p = 0.103)	0.142 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.066 (CI = +/-0.142; p = 0.341)	-0.002 (CI = +/-0.063; p = 0.946)	0.956	-3.97%	-4.17%
Frequency	2014.1	-0.045 (CI = +/-0.070; p = 0.187)	0.143 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.064 (CI = +/-0.148; p = 0.370)	0.003 (CI = +/-0.083; p = 0.936)	0.951	-4.43%	-4.13%
Frequency	2014.2	-0.050 (CI = +/-0.107; p = 0.340)	0.143 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.063 (CI = +/-0.154; p = 0.397)	0.008 (CI = +/-0.120; p = 0.895)	0.948	-4.83%	-4.11%
Frequency	2015.1	-0.145 (CI = +/-0.188; p = 0.121)	0.151 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.153; p = 0.493)	0.106 (CI = +/-0.199; p = 0.274)	0.948	-13.51%	-3.82%
Frequency	2015.2	-0.222 (CI = +/-0.594; p = 0.436)	0.148 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.162; p = 0.551)	0.184 (CI = +/-0.604; p = 0.525)	0.945	-19.90%	-3.73%
Frequency	2016.1	-0.038 (CI = +/-0.025; p = 0.006)	0.148 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.162; p = 0.551)	NA (CI = +/-NA; p = NA)	0.940	-3.73%	-3.73%
Frequency	2016.2	-0.031 (CI = +/-0.027; p = 0.031)	0.158 (CI = +/-0.060; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.166; p = 0.838)	NA (CI = +/-NA; p = NA)	0.943	-3.03%	-3.03%
Frequency	2017.1	-0.023 (CI = +/-0.029; p = 0.112)	0.150 (CI = +/-0.059; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.168; p = 0.851)	NA (CI = +/-NA; p = NA)	0.941	-2.27%	-2.27%
Frequency	2017.2	-0.018 (CI = +/-0.033; p = 0.246)	0.157 (CI = +/-0.064; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.178; p = 0.710)	NA (CI = +/-NA; p = NA)	0.941	-1.81%	-1.81%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = 2020.1

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2011.1	0.001 (CI = +/-0.016; p = 0.874)	-0.037	+0.13%
Loss Cost	2011.2	0.000 (CI = +/-0.017; p = 0.982)	-0.040	+0.02%
Loss Cost	2012.1	0.001 (CI = +/-0.019; p = 0.901)	-0.041	+0.11%
Loss Cost	2012.2	0.000 (CI = +/-0.020; p = 0.981)	-0.043	-0.02%
Loss Cost	2013.1	0.001 (CI = +/-0.022; p = 0.942)	-0.045	+0.08%
Loss Cost	2013.2	-0.001 (CI = +/-0.024; p = 0.934)	-0.047	-0.10%
Loss Cost	2014.1	0.001 (CI = +/-0.026; p = 0.938)	-0.050	+0.10%
Loss Cost	2014.2	-0.001 (CI = +/-0.028; p = 0.967)	-0.053	-0.06%
Loss Cost	2015.1	0.001 (CI = +/-0.031; p = 0.960)	-0.055	+0.08%
Loss Cost	2015.2	0.001 (CI = +/-0.035; p = 0.964)	-0.059	+0.08%
Loss Cost	2016.1	0.007 (CI = +/-0.038; p = 0.701)	-0.052	+0.71%
Loss Cost	2016.2	0.007 (CI = +/-0.043; p = 0.719)	-0.057	+0.74%
Loss Cost	2017.1	0.018 (CI = +/-0.047; p = 0.435)	-0.024	+1.77%
Loss Cost	2017.2	0.018 (CI = +/-0.054; p = 0.482)	-0.035	+1.82%
Severity	2011.1	0.038 (CI = +/-0.005; p = 0.000)	0.888	+3.92%
Severity	2011.2	0.039 (CI = +/-0.006; p = 0.000)	0.884	+3.99%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.894	+4.16%
Severity	2012.2	0.043 (CI = +/-0.006; p = 0.000)	0.906	+4.35%
Severity	2013.1	0.045 (CI = +/-0.005; p = 0.000)	0.927	+4.60%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	0.923	+4.68%
Severity	2014.1	0.046 (CI = +/-0.006; p = 0.000)	0.914	+4.70%
Severity	2014.2	0.045 (CI = +/-0.007; p = 0.000)	0.902	+4.65%
Severity	2015.1	0.045 (CI = +/-0.008; p = 0.000)	0.887	+4.59%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	0.868	+4.51%
Severity	2016.1	0.045 (CI = +/-0.009; p = 0.000)	0.857	+4.61%
Severity	2016.2	0.043 (CI = +/-0.010; p = 0.000)	0.832	+4.43%
Severity	2017.1	0.045 (CI = +/-0.012; p = 0.000)	0.816	+4.56%
Severity	2017.2	0.043 (CI = +/-0.013; p = 0.000)	0.776	+4.37%
Frequency	2011.1	-0.037 (CI = +/-0.016; p = 0.000)	0.458	-3.65%
Frequency	2011.2	-0.039 (CI = +/-0.017; p = 0.000)	0.460	-3.82%
Frequency	2012.1	-0.040 (CI = +/-0.018; p = 0.000)	0.440	-3.89%
Frequency	2012.2	-0.043 (CI = +/-0.019; p = 0.000)	0.463	-4.19%
Frequency	2013.1	-0.044 (CI = +/-0.021; p = 0.000)	0.449	-4.32%
Frequency	2013.2	-0.047 (CI = +/-0.022; p = 0.000)	0.452	-4.56%
Frequency	2014.1	-0.045 (CI = +/-0.024; p = 0.001)	0.400	-4.39%
Frequency	2014.2	-0.046 (CI = +/-0.027; p = 0.002)	0.377	-4.49%
Frequency	2015.1	-0.044 (CI = +/-0.029; p = 0.005)	0.321	-4.31%
Frequency	2015.2	-0.043 (CI = +/-0.033; p = 0.012)	0.277	-4.24%
Frequency	2016.1	-0.038 (CI = +/-0.036; p = 0.038)	0.195	-3.74%
Frequency	2016.2	-0.036 (CI = +/-0.040; p = 0.076)	0.142	-3.53%
Frequency	2017.1	-0.027 (CI = +/-0.044; p = 0.208)	0.047	-2.67%
Frequency	2017.2	-0.025 (CI = +/-0.050; p = 0.307)	0.009	-2.45%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

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	0.015 (CI = +/-0.009; p = 0.003)	0.166 (CI = +/-0.043; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.084; p = 0.245)	0.911	+1.52%
Loss Cost	2011.2	0.016 (CI = +/-0.010; p = 0.003)	0.168 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.086; p = 0.242)	0.911	+1.57%
Loss Cost	2012.1	0.015 (CI = +/-0.010; p = 0.005)	0.169 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.088; p = 0.252)	0.910	+1.56%
Loss Cost	2012.2	0.016 (CI = +/-0.011; p = 0.006)	0.170 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.050 (CI = +/-0.090; p = 0.263)	0.910	+1.58%
Loss Cost	2013.1	0.015 (CI = +/-0.011; p = 0.009)	0.172 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.052 (CI = +/-0.093; p = 0.256)	0.909	+1.54%
Loss Cost	2013.2	0.015 (CI = +/-0.012; p = 0.013)	0.171 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.096; p = 0.264)	0.908	+1.53%
Loss Cost	2014.1	0.015 (CI = +/-0.012; p = 0.016)	0.173 (CI = +/-0.056; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.055 (CI = +/-0.101; p = 0.267)	0.907	+1.52%
Loss Cost	2014.2	0.015 (CI = +/-0.012; p = 0.021)	0.172 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.057 (CI = +/-0.107; p = 0.280)	0.905	+1.51%
Loss Cost	2015.1	0.015 (CI = +/-0.012; p = 0.020)	0.181 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.084 (CI = +/-0.112; p = 0.133)	0.914	+1.48%
Loss Cost	2015.2	0.015 (CI = +/-0.013; p = 0.024)	0.183 (CI = +/-0.063; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.077 (CI = +/-0.131; p = 0.231)	0.913	+1.48%
Loss Cost	2016.1	0.015 (CI = +/-0.013; p = 0.030)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.198; p = 0.503)	0.908	+1.48%
Loss Cost	2016.2	0.015 (CI = +/-0.013; p = 0.030)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+1.48%
Loss Cost	2017.1	0.018 (CI = +/-0.014; p = 0.013)	0.171 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.920	+1.84%
Loss Cost	2017.2	0.019 (CI = +/-0.016; p = 0.027)	0.172 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+1.87%
Severity	2011.1	0.037 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.049; p = 0.340)	-0.001 (CI = +/-0.002; p = 0.548)	0.016 (CI = +/-0.096; p = 0.738)	0.872	+3.75%
Severity	2011.2	0.038 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.050; p = 0.265)	-0.001 (CI = +/-0.002; p = 0.536)	0.013 (CI = +/-0.097; p = 0.780)	0.869	+3.87%
Severity	2012.1	0.039 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.050; p = 0.386)	-0.001 (CI = +/-0.002; p = 0.556)	0.014 (CI = +/-0.095; p = 0.764)	0.874	+4.01%
Severity	2012.2	0.041 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.047; p = 0.195)	-0.001 (CI = +/-0.002; p = 0.501)	0.015 (CI = +/-0.089; p = 0.733)	0.890	+4.21%
Severity	2013.1	0.043 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.045; p = 0.332)	-0.001 (CI = +/-0.002; p = 0.511)	0.023 (CI = +/-0.082; p = 0.575)	0.908	+4.35%
Severity	2013.2	0.043 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.046; p = 0.249)	-0.001 (CI = +/-0.002; p = 0.495)	0.027 (CI = +/-0.083; p = 0.508)	0.904	+4.43%
Severity	2014.1	0.043 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.048; p = 0.273)	-0.001 (CI = +/-0.002; p = 0.507)	0.027 (CI = +/-0.087; p = 0.529)	0.892	+4.43%
Severity	2014.2	0.043 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.051; p = 0.299)	-0.001 (CI = +/-0.002; p = 0.520)	0.026 (CI = +/-0.093; p = 0.556)	0.874	+4.43%
Severity	2015.1	0.043 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.054; p = 0.274)	-0.001 (CI = +/-0.002; p = 0.517)	0.018 (CI = +/-0.103; p = 0.718)	0.854	+4.42%
Severity	2015.2	0.043 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.057; p = 0.306)	-0.001 (CI = +/-0.002; p = 0.532)	0.016 (CI = +/-0.120; p = 0.784)	0.825	+4.42%
Severity	2016.1	0.043 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	0.055 (CI = +/-0.179; p = 0.520)	0.809	+4.40%
Severity	2016.2	0.043 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	NA (CI = +/-NA; p = NA)	0.776	+4.40%
Severity	2017.1	0.044 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.066; p = 0.508)	-0.001 (CI = +/-0.002; p = 0.570)	NA (CI = +/-NA; p = NA)	0.748	+4.46%
Severity	2017.2	0.042 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.072; p = 0.644)	0.000 (CI = +/-0.002; p = 0.678)	NA (CI = +/-NA; p = NA)	0.685	+4.28%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.000)	0.143 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.097; p = 0.182)	0.937	-2.15%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.051; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.099; p = 0.199)	0.936	-2.21%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	0.148 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.064 (CI = +/-0.096; p = 0.180)	0.940	-2.35%
Frequency	2012.2	-0.026 (CI = +/-0.011; p = 0.000)	0.139 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.065 (CI = +/-0.091; p = 0.156)	0.948	-2.53%
Frequency	2013.1	-0.027 (CI = +/-0.010; p = 0.000)	0.151 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.074 (CI = +/-0.080; p = 0.065)	0.961	-2.70%
Frequency	2013.2	-0.028 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.044; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.079 (CI = +/-0.079; p = 0.049)	0.963	-2.78%
Frequency	2014.1	-0.028 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.046; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.083; p = 0.054)	0.960	-2.79%
Frequency	2014.2	-0.028 (CI = +/-0.010; p = 0.000)	0.146 (CI = +/-0.048; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.083 (CI = +/-0.088; p = 0.063)	0.958	-2.80%
Frequency	2015.1	-0.029 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.102 (CI = +/-0.095; p = 0.036)	0.957	-2.82%
Frequency	2015.2	-0.028 (CI = +/-0.011; p = 0.000)	0.154 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.110; p = 0.093)	0.954	-2.81%
Frequency	2016.1	-0.028 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.165; p = 0.146)	0.947	-2.80%
Frequency	2016.2	-0.028 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	-2.80%
Frequency	2017.1	-0.025 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.946	-2.50%
Frequency	2017.2	-0.023 (CI = +/-0.013; p = 0.002)	0.156 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	0.945	-2.31%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

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

Scalar Level Change Start Date = 2016-06-01

Future Trend Start Date = 2016-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.018 (CI = +/-0.023; p = 0.117)	0.165 (CI = +/-0.044; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.053 (CI = +/-0.091; p = 0.238)	-0.004 (CI = +/-0.025; p = 0.749)	0.908	+1.86%	+1.45%
Loss Cost	2011.2	0.024 (CI = +/-0.028; p = 0.089)	0.169 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.061 (CI = +/-0.094; p = 0.193)	-0.009 (CI = +/-0.029; p = 0.522)	0.909	+2.40%	+1.46%
Loss Cost	2012.1	0.025 (CI = +/-0.033; p = 0.134)	0.168 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.099; p = 0.202)	-0.010 (CI = +/-0.035; p = 0.539)	0.908	+2.53%	+1.46%
Loss Cost	2012.2	0.032 (CI = +/-0.041; p = 0.121)	0.171 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.104; p = 0.172)	-0.017 (CI = +/-0.042; p = 0.400)	0.908	+3.25%	+1.47%
Loss Cost	2013.1	0.032 (CI = +/-0.052; p = 0.222)	0.171 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.071 (CI = +/-0.111; p = 0.198)	-0.017 (CI = +/-0.053; p = 0.511)	0.907	+3.22%	+1.47%
Loss Cost	2013.2	0.039 (CI = +/-0.070; p = 0.257)	0.173 (CI = +/-0.054; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.077 (CI = +/-0.119; p = 0.194)	-0.025 (CI = +/-0.071; p = 0.476)	0.906	+3.99%	+1.47%
Loss Cost	2014.1	0.050 (CI = +/-0.098; p = 0.299)	0.172 (CI = +/-0.057; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.082 (CI = +/-0.128; p = 0.193)	-0.035 (CI = +/-0.099; p = 0.462)	0.904	+5.12%	+1.47%
Loss Cost	2014.2	0.083 (CI = +/-0.153; p = 0.264)	0.176 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.098 (CI = +/-0.141; p = 0.162)	-0.069 (CI = +/-0.153; p = 0.355)	0.905	+8.70%	+1.48%
Loss Cost	2015.1	-0.023 (CI = +/-0.273; p = 0.858)	0.182 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.070 (CI = +/-0.153; p = 0.345)	0.038 (CI = +/-0.273; p = 0.770)	0.909	-2.30%	+1.48%
Loss Cost	2015.2	-0.074 (CI = +/-0.937; p = 0.868)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.198; p = 0.503)	0.089 (CI = +/-0.936; p = 0.842)	0.908	-7.12%	+1.48%
Loss Cost	2016.1	0.015 (CI = +/-0.013; p = 0.630)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.063 (CI = +/-0.198; p = 0.503)	NA (CI = +/-NA; p = NA)	0.908	+1.48%	+1.48%
Loss Cost	2016.2	0.015 (CI = +/-0.013; p = 0.630)	0.180 (CI = +/-0.069; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.914	+1.48%	+1.48%
Loss Cost	2017.1	0.018 (CI = +/-0.014; p = 0.613)	0.171 (CI = +/-0.068; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.920	+1.84%	+1.84%
Loss Cost	2017.2	0.019 (CI = +/-0.016; p = 0.027)	0.172 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.919	+1.87%	+1.87%
Severity	2011.1	0.005 (CI = +/-0.022; p = 0.641)	0.026 (CI = +/-0.041; p = 0.209)	-0.001 (CI = +/-0.002; p = 0.502)	0.059 (CI = +/-0.086; p = 0.168)	0.038 (CI = +/-0.024; p = 0.003)	0.909	+0.50%	+4.40%
Severity	2011.2	0.002 (CI = +/-0.026; p = 0.874)	0.024 (CI = +/-0.043; p = 0.261)	-0.001 (CI = +/-0.002; p = 0.518)	0.064 (CI = +/-0.090; p = 0.156)	0.041 (CI = +/-0.028; p = 0.006)	0.903	+0.20%	+4.40%
Severity	2012.1	0.003 (CI = +/-0.032; p = 0.855)	0.023 (CI = +/-0.045; p = 0.288)	-0.001 (CI = +/-0.002; p = 0.529)	0.063 (CI = +/-0.094; p = 0.182)	0.040 (CI = +/-0.033; p = 0.020)	0.899	+0.28%	+4.40%
Severity	2012.2	0.012 (CI = +/-0.039; p = 0.510)	0.028 (CI = +/-0.046; p = 0.224)	-0.001 (CI = +/-0.002; p = 0.513)	0.052 (CI = +/-0.098; p = 0.287)	0.031 (CI = +/-0.040; p = 0.125)	0.898	+1.26%	+4.41%
Severity	2013.1	0.032 (CI = +/-0.047; p = 0.174)	0.022 (CI = +/-0.046; p = 0.331)	-0.001 (CI = +/-0.002; p = 0.522)	0.035 (CI = +/-0.099; p = 0.468)	0.011 (CI = +/-0.048; p = 0.622)	0.904	+3.21%	+4.40%
Severity	2013.2	0.049 (CI = +/-0.062; p = 0.114)	0.026 (CI = +/-0.047; p = 0.257)	-0.001 (CI = +/-0.002; p = 0.504)	0.021 (CI = +/-0.105; p = 0.673)	-0.006 (CI = +/-0.062; p = 0.854)	0.899	+4.99%	+4.42%
Severity	2014.1	0.053 (CI = +/-0.086; p = 0.213)	0.026 (CI = +/-0.050; p = 0.292)	-0.001 (CI = +/-0.002; p = 0.518)	0.019 (CI = +/-0.113; p = 0.727)	-0.010 (CI = +/-0.087; p = 0.814)	0.886	+5.45%	+4.42%
Severity	2014.2	0.064 (CI = +/-0.136; p = 0.334)	0.027 (CI = +/-0.053; p = 0.296)	-0.001 (CI = +/-0.002; p = 0.525)	0.014 (CI = +/-0.125; p = 0.815)	-0.021 (CI = +/-0.136; p = 0.752)	0.867	+6.60%	+4.42%
Severity	2015.1	0.028 (CI = +/-0.249; p = 0.811)	0.029 (CI = +/-0.056; p = 0.287)	-0.001 (CI = +/-0.002; p = 0.531)	0.023 (CI = +/-0.140; p = 0.729)	0.015 (CI = +/-0.249; p = 0.901)	0.844	+2.88%	+4.42%
Severity	2015.2	-0.213 (CI = +/-0.845; p = 0.597)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	0.055 (CI = +/-0.179; p = 0.520)	0.256 (CI = +/-0.844; p = 0.525)	0.818	-19.21%	+4.40%
Severity	2016.1	0.043 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	0.055 (CI = +/-0.179; p = 0.520)	NA (CI = +/-NA; p = NA)	0.809	+4.40%	+4.40%
Severity	2016.2	0.043 (CI = +/-0.012; p = 0.000)	0.022 (CI = +/-0.062; p = 0.453)	-0.001 (CI = +/-0.002; p = 0.572)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.776	+4.40%	+4.40%
Severity	2017.1	0.044 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.066; p = 0.508)	-0.001 (CI = +/-0.002; p = 0.570)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.748	+4.46%	+4.46%
Severity	2017.2	0.042 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.072; p = 0.644)	0.000 (CI = +/-0.002; p = 0.678)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.685	+4.28%	+4.28%
Frequency	2011.1	0.013 (CI = +/-0.021; p = 0.203)	0.140 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.112 (CI = +/-0.082; p = 0.009)	-0.042 (CI = +/-0.023; p = 0.001)	0.959	+1.34%	-2.83%
Frequency	2011.2	0.022 (CI = +/-0.024; p = 0.077)	0.145 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.125 (CI = +/-0.083; p = 0.005)	-0.050 (CI = +/-0.026; p = 0.001)	0.962	+2.19%	-2.81%
Frequency	2012.1	0.022 (CI = +/-0.029; p = 0.130)	0.145 (CI = +/-0.041; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.125 (CI = +/-0.087; p = 0.007)	-0.051 (CI = +/-0.031; p = 0.002)	0.960	+2.24%	-2.81%
Frequency	2012.2	0.020 (CI = +/-0.036; p = 0.277)	0.144 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.122 (CI = +/-0.092; p = 0.012)	-0.048 (CI = +/-0.037; p = 0.014)	0.960	+1.97%	-2.82%
Frequency	2013.1	0.000 (CI = +/-0.044; p = 0.998)	0.150 (CI = +/-0.043; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.106 (CI = +/-0.092; p = 0.027)	-0.029 (CI = +/-0.044; p = 0.194)	0.963	+0.01%	-2.81%
Frequency	2013.2	-0.010 (CI = +/-0.058; p = 0.733)	0.147 (CI = +/-0.045; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.098 (CI = +/-0.099; p = 0.052)	-0.019 (CI = +/-0.059; p = 0.503)	0.962	-0.95%	-2.82%
Frequency	2014.1	-0.003 (CI = +/-0.081; p = 0.936)	0.146 (CI = +/-0.047; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.101 (CI = +/-0.106; p = 0.060)	-0.025 (CI = +/-0.082; p = 0.521)	0.958	-0.32%	-2.82%
Frequency	2014.2	0.020 (CI = +/-0.127; p = 0.749)	0.149 (CI = +/-0.050; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.112 (CI = +/-0.117; p = 0.061)	-0.048 (CI = +/-0.127; p = 0.435)	0.957	+1.97%	-2.81%
Frequency	2015.1	-0.052 (CI = +/-0.229; p = 0.638)	0.153 (CI = +/-0.052; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.129; p = 0.144)	0.023 (CI = +/-0.229; p = 0.832)	0.954	-5.04%	-2.81%
Frequency	2015.2	0.140 (CI = +/-0.781; p = 0.707)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.165; p = 0.146)	-0.168 (CI = +/-0.780; p = 0.651)	0.951	+14.97%	-2.80%
Frequency	2016.1	-0.028 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.118 (CI = +/-0.165; p = 0.146)	NA (CI = +/-NA; p = NA)	0.947	-2.80%	-2.80%
Frequency	2016.2	-0.028 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.947	-2.80%	-2.80%
Frequency	2017.1	-0.025 (CI = +/-0.011; p = 0.000)	0.150 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.946	-2.50%	-2.50%
Frequency	2017.2	-0.023 (CI = +/-0.013; p = 0.002)	0.156 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.945	-2.31%	-2.31%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	0.011 (CI = +/-0.010; p = 0.025)	0.014 (CI = +/-0.003; p = 0.000)	0.698	+1.13%
Loss Cost	2011.2	0.010 (CI = +/-0.010; p = 0.050)	0.014 (CI = +/-0.003; p = 0.000)	0.699	+1.04%
Loss Cost	2012.1	0.011 (CI = +/-0.011; p = 0.042)	0.014 (CI = +/-0.004; p = 0.000)	0.703	+1.15%
Loss Cost	2012.2	0.010 (CI = +/-0.012; p = 0.087)	0.014 (CI = +/-0.004; p = 0.000)	0.707	+1.02%
Loss Cost	2013.1	0.011 (CI = +/-0.013; p = 0.080)	0.014 (CI = +/-0.004; p = 0.000)	0.708	+1.13%
Loss Cost	2013.2	0.009 (CI = +/-0.014; p = 0.162)	0.014 (CI = +/-0.004; p = 0.000)	0.715	+0.95%
Loss Cost	2014.1	0.011 (CI = +/-0.015; p = 0.127)	0.013 (CI = +/-0.004; p = 0.000)	0.717	+1.12%
Loss Cost	2014.2	0.009 (CI = +/-0.016; p = 0.235)	0.014 (CI = +/-0.004; p = 0.000)	0.724	+0.93%
Loss Cost	2015.1	0.010 (CI = +/-0.017; p = 0.247)	0.014 (CI = +/-0.004; p = 0.000)	0.721	+0.99%
Loss Cost	2015.2	0.009 (CI = +/-0.019; p = 0.344)	0.014 (CI = +/-0.004; p = 0.000)	0.721	+0.88%
Loss Cost	2016.1	0.013 (CI = +/-0.020; p = 0.181)	0.013 (CI = +/-0.004; p = 0.000)	0.735	+1.34%
Loss Cost	2016.2	0.011 (CI = +/-0.023; p = 0.296)	0.013 (CI = +/-0.004; p = 0.000)	0.737	+1.15%
Loss Cost	2017.1	0.018 (CI = +/-0.024; p = 0.125)	0.013 (CI = +/-0.004; p = 0.000)	0.758	+1.83%
Loss Cost	2017.2	0.014 (CI = +/-0.027; p = 0.287)	0.013 (CI = +/-0.004; p = 0.000)	0.768	+1.38%
Severity	2011.1	0.038 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.568)	0.877	+3.91%
Severity	2011.2	0.039 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.578)	0.872	+3.99%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.573)	0.880	+4.15%
Severity	2012.2	0.042 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.557)	0.890	+4.34%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.509)	0.910	+4.58%
Severity	2013.2	0.046 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.506)	0.904	+4.66%
Severity	2014.1	0.046 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.515)	0.892	+4.67%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.535)	0.876	+4.61%
Severity	2015.1	0.044 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.560)	0.857	+4.55%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.593)	0.833	+4.46%
Severity	2016.1	0.044 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.575)	0.817	+4.55%
Severity	2016.2	0.043 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.651)	0.782	+4.35%
Severity	2017.1	0.044 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.625)	0.757	+4.45%
Severity	2017.2	0.041 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.002; p = 0.733)	0.704	+4.24%
Frequency	2011.1	-0.027 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.852	-2.68%
Frequency	2011.2	-0.029 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.856	-2.83%
Frequency	2012.1	-0.029 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.851	-2.88%
Frequency	2012.2	-0.032 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.870	-3.18%
Frequency	2013.1	-0.034 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.869	-3.30%
Frequency	2013.2	-0.036 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.878	-3.55%
Frequency	2014.1	-0.035 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.870	-3.39%
Frequency	2014.2	-0.036 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.867	-3.53%
Frequency	2015.1	-0.035 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.856	-3.40%
Frequency	2015.2	-0.035 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.846	-3.42%
Frequency	2016.1	-0.031 (CI = +/-0.017; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	0.838	-3.07%
Frequency	2016.2	-0.031 (CI = +/-0.019; p = 0.004)	0.014 (CI = +/-0.004; p = 0.000)	0.826	-3.07%
Frequency	2017.1	-0.025 (CI = +/-0.021; p = 0.019)	0.014 (CI = +/-0.003; p = 0.000)	0.822	-2.52%
Frequency	2017.2	-0.028 (CI = +/-0.023; p = 0.023)	0.014 (CI = +/-0.004; p = 0.000)	0.816	-2.74%

Bodily Injury

Coverage = BI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2011.1	0.000 (CI = +/-0.017; p = 0.976)	-0.037	-0.03%
Loss Cost	2011.2	-0.001 (CI = +/-0.018; p = 0.887)	-0.038	-0.13%
Loss Cost	2012.1	0.000 (CI = +/-0.020; p = 0.978)	-0.040	-0.03%
Loss Cost	2012.2	-0.002 (CI = +/-0.021; p = 0.882)	-0.041	-0.16%
Loss Cost	2013.1	0.000 (CI = +/-0.023; p = 0.971)	-0.043	-0.04%
Loss Cost	2013.2	-0.002 (CI = +/-0.025; p = 0.873)	-0.044	-0.20%
Loss Cost	2014.1	0.000 (CI = +/-0.027; p = 0.986)	-0.048	+0.02%
Loss Cost	2014.2	-0.001 (CI = +/-0.030; p = 0.945)	-0.050	-0.10%
Loss Cost	2015.1	0.001 (CI = +/-0.033; p = 0.962)	-0.053	+0.08%
Loss Cost	2015.2	0.001 (CI = +/-0.037; p = 0.940)	-0.055	+0.13%
Loss Cost	2016.1	0.008 (CI = +/-0.040; p = 0.665)	-0.047	+0.84%
Loss Cost	2016.2	0.010 (CI = +/-0.045; p = 0.652)	-0.049	+0.97%
Loss Cost	2017.1	0.021 (CI = +/-0.048; p = 0.370)	-0.009	+2.11%
Loss Cost	2017.2	0.023 (CI = +/-0.055; p = 0.383)	-0.013	+2.33%
Severity	2011.1	0.039 (CI = +/-0.006; p = 0.000)	0.880	+3.96%
Severity	2011.2	0.040 (CI = +/-0.006; p = 0.000)	0.875	+4.04%
Severity	2012.1	0.041 (CI = +/-0.006; p = 0.000)	0.883	+4.20%
Severity	2012.2	0.043 (CI = +/-0.006; p = 0.000)	0.893	+4.39%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.912	+4.63%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	0.907	+4.71%
Severity	2014.1	0.046 (CI = +/-0.007; p = 0.000)	0.895	+4.72%
Severity	2014.2	0.046 (CI = +/-0.008; p = 0.000)	0.880	+4.66%
Severity	2015.1	0.045 (CI = +/-0.008; p = 0.000)	0.862	+4.59%
Severity	2015.2	0.044 (CI = +/-0.009; p = 0.000)	0.840	+4.49%
Severity	2016.1	0.045 (CI = +/-0.010; p = 0.000)	0.824	+4.57%
Severity	2016.2	0.043 (CI = +/-0.011; p = 0.000)	0.793	+4.36%
Severity	2017.1	0.043 (CI = +/-0.013; p = 0.000)	0.769	+4.44%
Severity	2017.2	0.041 (CI = +/-0.014; p = 0.000)	0.722	+4.21%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	0.418	-3.83%
Frequency	2011.2	-0.041 (CI = +/-0.019; p = 0.000)	0.417	-4.00%
Frequency	2012.1	-0.041 (CI = +/-0.020; p = 0.000)	0.395	-4.06%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	0.411	-4.35%
Frequency	2013.1	-0.046 (CI = +/-0.023; p = 0.000)	0.394	-4.47%
Frequency	2013.2	-0.048 (CI = +/-0.025; p = 0.001)	0.391	-4.69%
Frequency	2014.1	-0.046 (CI = +/-0.027; p = 0.002)	0.338	-4.49%
Frequency	2014.2	-0.047 (CI = +/-0.030; p = 0.004)	0.311	-4.55%
Frequency	2015.1	-0.044 (CI = +/-0.033; p = 0.011)	0.255	-4.31%
Frequency	2015.2	-0.043 (CI = +/-0.037; p = 0.025)	0.208	-4.17%
Frequency	2016.1	-0.036 (CI = +/-0.040; p = 0.071)	0.130	-3.57%
Frequency	2016.2	-0.033 (CI = +/-0.045; p = 0.136)	0.079	-3.24%
Frequency	2017.1	-0.023 (CI = +/-0.048; p = 0.336)	-0.001	-2.23%
Frequency	2017.2	-0.018 (CI = +/-0.055; p = 0.489)	-0.034	-1.80%

Bodily Injury

Coverage = BI

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2011.1	0.009 (CI = +/-0.018; p = 0.299)	0.009	+0.94%
Loss Cost	2011.2	0.007 (CI = +/-0.020; p = 0.502)	-0.034	+0.66%
Loss Cost	2012.1	0.009 (CI = +/-0.023; p = 0.405)	-0.018	+0.93%
Loss Cost	2012.2	0.005 (CI = +/-0.026; p = 0.690)	-0.063	+0.49%
Loss Cost	2013.1	0.007 (CI = +/-0.030; p = 0.605)	-0.058	+0.73%
Loss Cost	2013.2	0.000 (CI = +/-0.034; p = 0.999)	-0.091	+0.00%
Loss Cost	2014.1	0.004 (CI = +/-0.040; p = 0.806)	-0.093	+0.45%
Loss Cost	2014.2	-0.006 (CI = +/-0.046; p = 0.791)	-0.102	-0.55%
Loss Cost	2015.1	-0.007 (CI = +/-0.057; p = 0.792)	-0.115	-0.67%
Loss Cost	2015.2	-0.018 (CI = +/-0.071; p = 0.571)	-0.088	-1.77%
Loss Cost	2016.1	0.000 (CI = +/-0.089; p = 0.990)	-0.167	+0.05%
Loss Cost	2016.2	-0.019 (CI = +/-0.118; p = 0.696)	-0.160	-1.89%
Loss Cost	2017.1	0.024 (CI = +/-0.153; p = 0.686)	-0.194	+2.42%
Loss Cost	2017.2	-0.022 (CI = +/-0.234; p = 0.782)	-0.294	-2.20%
Severity	2011.1	0.031 (CI = +/-0.010; p = 0.000)	0.719	+3.20%
Severity	2011.2	0.032 (CI = +/-0.011; p = 0.000)	0.696	+3.29%
Severity	2012.1	0.036 (CI = +/-0.012; p = 0.000)	0.732	+3.65%
Severity	2012.2	0.040 (CI = +/-0.012; p = 0.000)	0.787	+4.12%
Severity	2013.1	0.048 (CI = +/-0.009; p = 0.000)	0.903	+4.87%
Severity	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.912	+5.21%
Severity	2014.1	0.052 (CI = +/-0.012; p = 0.000)	0.898	+5.36%
Severity	2014.2	0.051 (CI = +/-0.014; p = 0.000)	0.867	+5.25%
Severity	2015.1	0.050 (CI = +/-0.018; p = 0.000)	0.821	+5.09%
Severity	2015.2	0.046 (CI = +/-0.022; p = 0.002)	0.749	+4.73%
Severity	2016.1	0.052 (CI = +/-0.027; p = 0.004)	0.743	+5.31%
Severity	2016.2	0.040 (CI = +/-0.031; p = 0.021)	0.627	+4.09%
Severity	2017.1	0.045 (CI = +/-0.046; p = 0.052)	0.564	+4.62%
Severity	2017.2	0.019 (CI = +/-0.031; p = 0.149)	0.405	+1.89%
Frequency	2011.1	-0.022 (CI = +/-0.018; p = 0.021)	0.247	-2.19%
Frequency	2011.2	-0.026 (CI = +/-0.020; p = 0.015)	0.288	-2.54%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.026)	0.258	-2.62%
Frequency	2012.2	-0.036 (CI = +/-0.023; p = 0.005)	0.418	-3.49%
Frequency	2013.1	-0.040 (CI = +/-0.026; p = 0.006)	0.444	-3.95%
Frequency	2013.2	-0.051 (CI = +/-0.026; p = 0.001)	0.583	-4.95%
Frequency	2014.1	-0.048 (CI = +/-0.031; p = 0.007)	0.488	-4.66%
Frequency	2014.2	-0.057 (CI = +/-0.036; p = 0.006)	0.546	-5.51%
Frequency	2015.1	-0.056 (CI = +/-0.044; p = 0.019)	0.457	-5.48%
Frequency	2015.2	-0.064 (CI = +/-0.056; p = 0.029)	0.446	-6.20%
Frequency	2016.1	-0.051 (CI = +/-0.070; p = 0.125)	0.237	-5.00%
Frequency	2016.2	-0.059 (CI = +/-0.098; p = 0.181)	0.190	-5.75%
Frequency	2017.1	-0.021 (CI = +/-0.123; p = 0.655)	-0.181	-2.11%
Frequency	2017.2	-0.041 (CI = +/-0.208; p = 0.574)	-0.178	-4.02%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = 2025.1

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.054 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.922	+5.59%
Loss Cost	2011.1	0.056 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.923	+5.71%
Loss Cost	2011.2	0.056 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.920	+5.79%
Loss Cost	2012.1	0.057 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.918	+5.89%
Loss Cost	2012.2	0.058 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.912	+5.92%
Loss Cost	2013.1	0.058 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.906	+5.95%
Loss Cost	2013.2	0.057 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.899	+5.88%
Loss Cost	2014.1	0.059 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.907	+6.13%
Loss Cost	2014.2	0.057 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.905	+5.88%
Loss Cost	2015.1	0.058 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.904	+6.01%
Loss Cost	2015.2	0.059 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.902	+6.12%
Loss Cost	2016.1	0.061 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.902	+6.29%
Loss Cost	2016.2	0.062 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.899	+6.38%
Loss Cost	2017.1	0.065 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.903	+6.68%
Loss Cost	2017.2	0.059 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.915	+6.05%
Severity	2010.2	0.077 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.643)	0.972	+8.04%
Severity	2011.1	0.078 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.667)	0.971	+8.14%
Severity	2011.2	0.079 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.689)	0.970	+8.27%
Severity	2012.1	0.080 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.705)	0.969	+8.37%
Severity	2012.2	0.080 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.707)	0.965	+8.33%
Severity	2013.1	0.080 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.714)	0.960	+8.34%
Severity	2013.2	0.079 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.716)	0.955	+8.22%
Severity	2014.1	0.080 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.719)	0.950	+8.28%
Severity	2014.2	0.077 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.002; p = 0.729)	0.948	+7.98%
Severity	2015.1	0.077 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.728)	0.941	+8.03%
Severity	2015.2	0.078 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.725)	0.933	+8.09%
Severity	2016.1	0.080 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.656)	0.933	+8.36%
Severity	2016.2	0.081 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.630)	0.924	+8.49%
Severity	2017.1	0.082 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.614)	0.911	+8.59%
Severity	2017.2	0.079 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.002; p = 0.761)	0.895	+8.18%
Frequency	2010.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.943	-2.26%
Frequency	2011.1	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.940	-2.25%
Frequency	2011.2	-0.023 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.939	-2.29%
Frequency	2012.1	-0.023 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.936	-2.29%
Frequency	2012.2	-0.023 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.932	-2.23%
Frequency	2013.1	-0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.929	-2.21%
Frequency	2013.2	-0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.924	-2.17%
Frequency	2014.1	-0.020 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-1.99%
Frequency	2014.2	-0.020 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.921	-1.94%
Frequency	2015.1	-0.019 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.916	-1.87%
Frequency	2015.2	-0.018 (CI = +/-0.010; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.911	-1.82%
Frequency	2016.1	-0.019 (CI = +/-0.011; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.909	-1.91%
Frequency	2016.2	-0.020 (CI = +/-0.013; p = 0.005)	0.011 (CI = +/-0.002; p = 0.000)	0.903	-1.94%
Frequency	2017.1	-0.018 (CI = +/-0.014; p = 0.018)	0.011 (CI = +/-0.002; p = 0.000)	0.897	-1.76%
Frequency	2017.2	-0.020 (CI = +/-0.016; p = 0.019)	0.011 (CI = +/-0.002; p = 0.000)	0.896	-1.97%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2022-10-01

Fit	Start Date	Time	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.035 (CI = +/-0.016; p = 0.000)	0.062 (CI = +/-0.096; p = 0.199)	0.622	+3.54%	+10.12%
Loss Cost	2011.1	0.035 (CI = +/-0.017; p = 0.000)	0.061 (CI = +/-0.099; p = 0.218)	0.603	+3.56%	+10.07%
Loss Cost	2011.2	0.035 (CI = +/-0.019; p = 0.001)	0.062 (CI = +/-0.103; p = 0.227)	0.578	+3.53%	+10.13%
Loss Cost	2012.1	0.035 (CI = +/-0.020; p = 0.002)	0.062 (CI = +/-0.107; p = 0.242)	0.555	+3.52%	+10.15%
Severity	2010.2	0.080 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.120)	0.975	+8.32%	+5.23%
Severity	2011.1	0.081 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.037; p = 0.076)	0.975	+8.48%	+4.95%
Severity	2011.2	0.083 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.036; p = 0.041)	0.975	+8.68%	+4.63%
Severity	2012.1	0.085 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.036; p = 0.025)	0.975	+8.85%	+4.36%
Frequency	2010.2	-0.045 (CI = +/-0.015; p = 0.000)	0.091 (CI = +/-0.090; p = 0.048)	0.601	-4.41%	+4.65%
Frequency	2011.1	-0.046 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.092; p = 0.046)	0.584	-4.53%	+4.88%
Frequency	2011.2	-0.049 (CI = +/-0.017; p = 0.000)	0.100 (CI = +/-0.094; p = 0.039)	0.577	-4.74%	+5.26%
Frequency	2012.1	-0.050 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.098; p = 0.037)	0.560	-4.90%	+5.54%

Property Damage

Coverage = PD
End Trend Period = 2025.1
Excluded Points = 2025.1
Parameters included: time, trend_level_change, seasonality, mobility
Future Trend Start Date = 2022-10-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.053 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.043; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.055; p = 0.604)	0.942	+5.40%	+6.89%
Loss Cost	2011.1	0.053 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.045; p = 0.007)	0.010 (CI = +/-0.002; p = 0.000)	0.011 (CI = +/-0.057; p = 0.699)	0.939	+5.49%	+6.64%
Loss Cost	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.045; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.058; p = 0.898)	0.940	+5.70%	+6.08%
Loss Cost	2012.1	0.056 (CI = +/-0.010; p = 0.000)	0.069 (CI = +/-0.047; p = 0.007)	0.011 (CI = +/-0.002; p = 0.000)	0.002 (CI = +/-0.060; p = 0.952)	0.937	+5.75%	+5.94%
Loss Cost	2012.2	0.057 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.049; p = 0.006)	0.011 (CI = +/-0.002; p = 0.000)	-0.003 (CI = +/-0.062; p = 0.910)	0.935	+5.91%	+5.55%
Loss Cost	2013.1	0.056 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.051; p = 0.006)	0.011 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.065; p = 0.992)	0.931	+5.81%	+5.78%
Loss Cost	2013.2	0.057 (CI = +/-0.013; p = 0.000)	0.075 (CI = +/-0.054; p = 0.009)	0.011 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.069; p = 0.973)	0.924	+5.83%	+5.72%
Loss Cost	2014.1	0.060 (CI = +/-0.014; p = 0.000)	0.069 (CI = +/-0.055; p = 0.017)	0.011 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.071; p = 0.776)	0.927	+6.14%	+5.11%
Loss Cost	2014.2	0.057 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.057; p = 0.030)	0.011 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.073; p = 0.950)	0.921	+5.87%	+5.63%
Loss Cost	2015.1	0.058 (CI = +/-0.017; p = 0.000)	0.062 (CI = +/-0.060; p = 0.045)	0.011 (CI = +/-0.003; p = 0.000)	-0.004 (CI = +/-0.079; p = 0.908)	0.918	+5.95%	+5.49%
Loss Cost	2015.2	0.062 (CI = +/-0.019; p = 0.000)	0.069 (CI = +/-0.062; p = 0.030)	0.011 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.081; p = 0.705)	0.922	+6.37%	+4.83%
Loss Cost	2016.1	0.063 (CI = +/-0.022; p = 0.000)	0.067 (CI = +/-0.066; p = 0.047)	0.011 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.087; p = 0.669)	0.919	+6.50%	+4.64%
Loss Cost	2016.2	0.068 (CI = +/-0.024; p = 0.000)	0.075 (CI = +/-0.068; p = 0.034)	0.011 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.090; p = 0.508)	0.922	+7.00%	+4.03%
Loss Cost	2017.1	0.071 (CI = +/-0.028; p = 0.000)	0.069 (CI = +/-0.073; p = 0.060)	0.011 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.097; p = 0.433)	0.923	+7.39%	+3.63%
Loss Cost	2017.2	0.065 (CI = +/-0.030; p = 0.001)	0.059 (CI = +/-0.076; p = 0.112)	0.011 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.099; p = 0.606)	0.923	+6.71%	+4.20%
Severity	2010.2	0.080 (CI = +/-0.007; p = 0.000)	0.047 (CI = +/-0.040; p = 0.025)	0.000 (CI = +/-0.002; p = 0.852)	-0.028 (CI = +/-0.051; p = 0.264)	0.976	+8.30%	+5.27%
Severity	2011.1	0.081 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.041; p = 0.044)	0.000 (CI = +/-0.002; p = 0.978)	-0.034 (CI = +/-0.052; p = 0.198)	0.975	+8.46%	+4.88%
Severity	2011.2	0.084 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.038; p = 0.013)	0.000 (CI = +/-0.002; p = 0.845)	-0.044 (CI = +/-0.049; p = 0.075)	0.978	+8.77%	+4.07%
Severity	2012.1	0.085 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.039; p = 0.024)	0.000 (CI = +/-0.002; p = 0.731)	-0.049 (CI = +/-0.050; p = 0.056)	0.977	+8.92%	+3.71%
Severity	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.048 (CI = +/-0.041; p = 0.024)	0.000 (CI = +/-0.002; p = 0.701)	-0.052 (CI = +/-0.052; p = 0.054)	0.974	+9.00%	+3.52%
Severity	2013.1	0.086 (CI = +/-0.010; p = 0.000)	0.048 (CI = +/-0.043; p = 0.031)	0.000 (CI = +/-0.002; p = 0.717)	-0.051 (CI = +/-0.055; p = 0.067)	0.971	+8.99%	+3.54%
Severity	2013.2	0.086 (CI = +/-0.011; p = 0.000)	0.048 (CI = +/-0.045; p = 0.040)	0.000 (CI = +/-0.002; p = 0.730)	-0.051 (CI = +/-0.059; p = 0.084)	0.966	+8.98%	+3.56%
Severity	2014.1	0.087 (CI = +/-0.012; p = 0.000)	0.046 (CI = +/-0.048; p = 0.061)	0.000 (CI = +/-0.002; p = 0.692)	-0.054 (CI = +/-0.062; p = 0.085)	0.961	+9.08%	+3.37%
Severity	2014.2	0.084 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.048; p = 0.101)	0.000 (CI = +/-0.002; p = 0.770)	-0.045 (CI = +/-0.062; p = 0.148)	0.957	+8.75%	+3.98%
Severity	2015.1	0.085 (CI = +/-0.015; p = 0.000)	0.038 (CI = +/-0.051; p = 0.139)	0.000 (CI = +/-0.002; p = 0.742)	-0.047 (CI = +/-0.067; p = 0.152)	0.950	+8.85%	+3.82%
Severity	2015.2	0.088 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.052; p = 0.097)	0.000 (CI = +/-0.002; p = 0.688)	-0.056 (CI = +/-0.069; p = 0.103)	0.947	+9.20%	+3.28%
Severity	2016.1	0.093 (CI = +/-0.017; p = 0.000)	0.034 (CI = +/-0.052; p = 0.177)	0.001 (CI = +/-0.002; p = 0.532)	-0.069 (CI = +/-0.068; p = 0.048)	0.950	+9.79%	+2.50%
Severity	2016.2	0.099 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.050; p = 0.080)	0.001 (CI = +/-0.002; p = 0.475)	-0.081 (CI = +/-0.066; p = 0.019)	0.954	+10.41%	+1.78%
Severity	2017.1	0.102 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.053; p = 0.131)	0.001 (CI = +/-0.002; p = 0.448)	-0.087 (CI = +/-0.070; p = 0.019)	0.948	+10.73%	+1.46%
Severity	2017.2	0.100 (CI = +/-0.023; p = 0.000)	0.036 (CI = +/-0.058; p = 0.193)	0.001 (CI = +/-0.002; p = 0.455)	-0.084 (CI = +/-0.076; p = 0.033)	0.930	+10.52%	+1.63%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.035; p = 0.224)	0.010 (CI = +/-0.002; p = 0.000)	0.042 (CI = +/-0.044; p = 0.060)	0.950	-2.69%	+1.54%
Frequency	2011.1	-0.028 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.036; p = 0.210)	0.010 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.046; p = 0.059)	0.948	-2.74%	+1.68%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.037; p = 0.273)	0.010 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.048; p = 0.049)	0.947	-2.82%	+1.93%
Frequency	2012.1	-0.030 (CI = +/-0.008; p = 0.000)	0.023 (CI = +/-0.039; p = 0.238)	0.010 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.049; p = 0.045)	0.945	-2.91%	+2.15%
Frequency	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.040; p = 0.219)	0.010 (CI = +/-0.002; p = 0.000)	0.048 (CI = +/-0.052; p = 0.066)	0.941	-2.84%	+1.96%
Frequency	2013.1	-0.030 (CI = +/-0.010; p = 0.000)	0.027 (CI = +/-0.042; p = 0.202)	0.010 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.054; p = 0.063)	0.938	-2.92%	+2.16%
Frequency	2013.2	-0.029 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.044; p = 0.209)	0.010 (CI = +/-0.002; p = 0.000)	0.050 (CI = +/-0.057; p = 0.083)	0.934	-2.89%	+2.08%
Frequency	2014.1	-0.027 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.046; p = 0.303)	0.010 (CI = +/-0.002; p = 0.000)	0.044 (CI = +/-0.059; p = 0.136)	0.930	-2.70%	+1.69%
Frequency	2014.2	-0.027 (CI = +/-0.013; p = 0.001)	0.024 (CI = +/-0.049; p = 0.307)	0.010 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.063; p = 0.172)	0.926	-2.65%	+1.59%
Frequency	2015.1	-0.027 (CI = +/-0.015; p = 0.002)	0.025 (CI = +/-0.052; p = 0.331)	0.010 (CI = +/-0.002; p = 0.000)	0.043 (CI = +/-0.068; p = 0.196)	0.920	-2.66%	+1.61%
Frequency	2015.2	-0.026 (CI = +/-0.017; p = 0.005)	0.026 (CI = +/-0.055; p = 0.335)	0.010 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.072; p = 0.243)	0.914	-2.60%	+1.50%
Frequency	2016.1	-0.030 (CI = +/-0.019; p = 0.004)	0.033 (CI = +/-0.057; p = 0.236)	0.010 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.075; p = 0.165)	0.917	-2.99%	+2.09%
Frequency	2016.2	-0.031 (CI = +/-0.022; p = 0.008)	0.031 (CI = +/-0.062; p = 0.291)	0.010 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.081; p = 0.177)	0.911	-3.09%	+2.22%
Frequency	2017.1	-0.031 (CI = +/-0.025; p = 0.022)	0.030 (CI = +/-0.067; p = 0.343)	0.010 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.088; p = 0.224)	0.900	-3.02%	+2.14%
Frequency	2017.2	-0.035 (CI = +/-0.029; p = 0.021)	0.023 (CI = +/-0.071; p = 0.486)	0.010 (CI = +/-0.003; p = 0.000)	0.060 (CI = +/-0.094; p = 0.183)	0.901	-3.45%	+2.53%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change, mobility

Future Trend Start Date = 2022-10-01

Fit	Start Date	Time	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.057 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.064; p = 0.080)	0.876	+5.83%	-0.01%
Loss Cost	2011.1	0.059 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.063 (CI = +/-0.065; p = 0.057)	0.875	+6.04%	-0.45%
Loss Cost	2011.2	0.060 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.067; p = 0.049)	0.869	+6.20%	-0.77%
Loss Cost	2012.1	0.062 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.070; p = 0.038)	0.866	+6.41%	-1.16%
Loss Cost	2012.2	0.063 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.077 (CI = +/-0.073; p = 0.040)	0.857	+6.51%	-1.35%
Loss Cost	2013.1	0.064 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.076; p = 0.043)	0.847	+6.61%	-1.52%
Loss Cost	2013.2	0.064 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.081; p = 0.057)	0.833	+6.56%	-1.44%
Loss Cost	2014.1	0.068 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.081; p = 0.030)	0.844	+7.09%	-2.21%
Loss Cost	2014.2	0.065 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.085; p = 0.055)	0.831	+6.74%	-1.74%
Loss Cost	2015.1	0.068 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.089; p = 0.046)	0.829	+7.09%	-2.17%
Loss Cost	2015.2	0.072 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.094; p = 0.043)	0.826	+7.42%	-2.55%
Loss Cost	2016.1	0.076 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.099; p = 0.036)	0.827	+7.89%	-3.03%
Loss Cost	2016.2	0.079 (CI = +/-0.033; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.105; p = 0.037)	0.824	+8.26%	-3.35%
Loss Cost	2017.1	0.087 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.110; p = 0.027)	0.832	+9.05%	-3.94%
Loss Cost	2017.2	0.079 (CI = +/-0.041; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.115; p = 0.053)	0.829	+8.17%	-3.41%
Severity	2010.2	0.080 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.890)	-0.030 (CI = +/-0.044; p = 0.165)	0.974	+8.35%	+5.10%
Severity	2011.1	0.082 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.759)	-0.037 (CI = +/-0.044; p = 0.099)	0.974	+8.55%	+4.66%
Severity	2011.2	0.084 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.609)	-0.044 (CI = +/-0.043; p = 0.048)	0.975	+8.80%	+4.15%
Severity	2012.1	0.086 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.497)	-0.050 (CI = +/-0.044; p = 0.027)	0.974	+9.03%	+3.72%
Severity	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.506)	-0.050 (CI = +/-0.046; p = 0.033)	0.971	+9.03%	+3.70%
Severity	2013.1	0.087 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.486)	-0.052 (CI = +/-0.048; p = 0.034)	0.967	+9.12%	+3.55%
Severity	2013.2	0.086 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.531)	-0.050 (CI = +/-0.050; p = 0.052)	0.962	+9.01%	+3.73%
Severity	2014.1	0.088 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.479)	-0.055 (CI = +/-0.052; p = 0.042)	0.959	+9.22%	+3.41%
Severity	2014.2	0.084 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.576)	-0.045 (CI = +/-0.052; p = 0.086)	0.956	+8.78%	+4.03%
Severity	2015.1	0.086 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.537)	-0.049 (CI = +/-0.054; p = 0.073)	0.951	+8.99%	+3.77%
Severity	2015.2	0.088 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.505)	-0.054 (CI = +/-0.057; p = 0.063)	0.946	+9.22%	+3.49%
Severity	2016.1	0.094 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.387)	-0.067 (CI = +/-0.055; p = 0.020)	0.952	+9.88%	+2.79%
Severity	2016.2	0.098 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.002; p = 0.345)	-0.075 (CI = +/-0.056; p = 0.012)	0.950	+10.35%	+2.37%
Severity	2017.1	0.103 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.002; p = 0.328)	-0.083 (CI = +/-0.058; p = 0.009)	0.946	+10.81%	+2.01%
Severity	2017.2	0.099 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.002; p = 0.330)	-0.076 (CI = +/-0.061; p = 0.018)	0.932	+10.39%	+2.28%
Frequency	2010.2	-0.024 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.051; p = 0.303)	0.903	-2.33%	-4.86%
Frequency	2011.1	-0.023 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.054; p = 0.315)	0.898	-2.31%	-4.88%
Frequency	2011.2	-0.024 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.056; p = 0.379)	0.894	-2.39%	-4.72%
Frequency	2012.1	-0.024 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.024 (CI = +/-0.058; p = 0.405)	0.888	-2.40%	-4.71%
Frequency	2012.2	-0.023 (CI = +/-0.012; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.061; p = 0.377)	0.881	-2.32%	-4.87%
Frequency	2013.1	-0.023 (CI = +/-0.014; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	-0.027 (CI = +/-0.064; p = 0.392)	0.874	-2.30%	-4.90%
Frequency	2013.2	-0.023 (CI = +/-0.015; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	-0.028 (CI = +/-0.068; p = 0.392)	0.866	-2.25%	-4.98%
Frequency	2014.1	-0.020 (CI = +/-0.016; p = 0.021)	0.012 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.070; p = 0.291)	0.860	-1.95%	-5.44%
Frequency	2014.2	-0.019 (CI = +/-0.018; p = 0.044)	0.012 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.074; p = 0.293)	0.851	-1.88%	-5.55%
Frequency	2015.1	-0.018 (CI = +/-0.021; p = 0.089)	0.012 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.079; p = 0.282)	0.841	-1.74%	-5.72%
Frequency	2015.2	-0.017 (CI = +/-0.023; p = 0.150)	0.012 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.084; p = 0.288)	0.830	-1.65%	-5.84%
Frequency	2016.1	-0.018 (CI = +/-0.026; p = 0.160)	0.012 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.090; p = 0.358)	0.822	-1.81%	-5.66%
Frequency	2016.2	-0.019 (CI = +/-0.030; p = 0.196)	0.012 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.097; p = 0.410)	0.810	-1.90%	-5.58%
Frequency	2017.1	-0.016 (CI = +/-0.035; p = 0.337)	0.012 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.104; p = 0.376)	0.792	-1.59%	-5.83%
Frequency	2017.2	-0.020 (CI = +/-0.040; p = 0.290)	0.012 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.112; p = 0.485)	0.785	-2.01%	-5.56%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.049 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.143; p = 0.932)	0.860	+5.03%
Loss Cost	2011.1	0.051 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.005 (CI = +/-0.149; p = 0.949)	0.855	+5.20%
Loss Cost	2011.2	0.052 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.010 (CI = +/-0.157; p = 0.893)	0.846	+5.29%
Loss Cost	2012.1	0.053 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.166; p = 0.817)	0.838	+5.43%
Loss Cost	2012.2	0.053 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.177; p = 0.835)	0.826	+5.42%
Loss Cost	2013.1	0.052 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.189; p = 0.862)	0.814	+5.38%
Loss Cost	2013.2	0.050 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.201; p = 0.989)	0.799	+5.12%
Loss Cost	2014.1	0.054 (CI = +/-0.027; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.213; p = 0.804)	0.800	+5.57%
Loss Cost	2014.2	0.047 (CI = +/-0.030; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.221; p = 0.908)	0.792	+4.82%
Loss Cost	2015.1	0.048 (CI = +/-0.034; p = 0.008)	0.010 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.240; p = 0.955)	0.783	+4.95%
Loss Cost	2015.2	0.049 (CI = +/-0.039; p = 0.017)	0.010 (CI = +/-0.005; p = 0.001)	0.004 (CI = +/-0.261; p = 0.973)	0.774	+4.99%
Loss Cost	2016.1	0.050 (CI = +/-0.045; p = 0.029)	0.010 (CI = +/-0.006; p = 0.002)	-0.003 (CI = +/-0.284; p = 0.983)	0.766	+5.16%
Loss Cost	2016.2	0.050 (CI = +/-0.051; p = 0.056)	0.010 (CI = +/-0.006; p = 0.003)	0.000 (CI = +/-0.309; p = 0.997)	0.757	+5.10%
Loss Cost	2017.1	0.053 (CI = +/-0.058; p = 0.070)	0.010 (CI = +/-0.006; p = 0.003)	-0.015 (CI = +/-0.335; p = 0.926)	0.753	+5.48%
Loss Cost	2017.2	0.038 (CI = +/-0.062; p = 0.210)	0.010 (CI = +/-0.006; p = 0.004)	0.039 (CI = +/-0.338; p = 0.803)	0.765	+3.84%
Severity	2010.2	0.075 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.465)	0.017 (CI = +/-0.095; p = 0.717)	0.972	+7.80%
Severity	2011.1	0.077 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.579)	0.005 (CI = +/-0.099; p = 0.913)	0.971	+7.98%
Severity	2011.2	0.079 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.003; p = 0.728)	-0.009 (CI = +/-0.101; p = 0.848)	0.970	+8.23%
Severity	2012.1	0.081 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.003; p = 0.857)	-0.022 (CI = +/-0.105; p = 0.675)	0.968	+8.44%
Severity	2012.2	0.080 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.003; p = 0.819)	-0.017 (CI = +/-0.112; p = 0.754)	0.964	+8.36%
Severity	2013.1	0.080 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.003; p = 0.829)	-0.017 (CI = +/-0.119; p = 0.764)	0.959	+8.36%
Severity	2013.2	0.078 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.715)	-0.003 (CI = +/-0.126; p = 0.957)	0.954	+8.10%
Severity	2014.1	0.079 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.003; p = 0.773)	-0.009 (CI = +/-0.135; p = 0.886)	0.949	+8.22%
Severity	2014.2	0.072 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.486)	0.029 (CI = +/-0.131; p = 0.645)	0.949	+7.43%
Severity	2015.1	0.072 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.517)	0.027 (CI = +/-0.142; p = 0.689)	0.942	+7.47%
Severity	2015.2	0.072 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.547)	0.026 (CI = +/-0.155; p = 0.730)	0.933	+7.51%
Severity	2016.1	0.078 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.677)	0.001 (CI = +/-0.162; p = 0.990)	0.930	+8.09%
Severity	2016.2	0.080 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.737)	-0.009 (CI = +/-0.176; p = 0.911)	0.920	+8.36%
Severity	2017.1	0.082 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.004; p = 0.772)	-0.016 (CI = +/-0.191; p = 0.858)	0.907	+8.54%
Severity	2017.2	0.074 (CI = +/-0.036; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.701)	0.013 (CI = +/-0.194; p = 0.888)	0.891	+7.64%
Frequency	2010.2	-0.026 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.110; p = 0.839)	0.899	-2.56%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.116; p = 0.861)	0.893	-2.58%
Frequency	2011.2	-0.028 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.122; p = 0.988)	0.891	-2.71%
Frequency	2012.1	-0.028 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.003 (CI = +/-0.129; p = 0.964)	0.885	-2.77%
Frequency	2012.2	-0.027 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.001 (CI = +/-0.137; p = 0.990)	0.877	-2.71%
Frequency	2013.1	-0.028 (CI = +/-0.017; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.001 (CI = +/-0.146; p = 0.983)	0.870	-2.75%
Frequency	2013.2	-0.028 (CI = +/-0.019; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.157; p = 0.980)	0.861	-2.76%
Frequency	2014.1	-0.025 (CI = +/-0.021; p = 0.026)	0.011 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.166; p = 0.841)	0.852	-2.44%
Frequency	2014.2	-0.025 (CI = +/-0.024; p = 0.048)	0.011 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.179; p = 0.846)	0.842	-2.43%
Frequency	2015.1	-0.024 (CI = +/-0.028; p = 0.087)	0.011 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.194; p = 0.823)	0.830	-2.35%
Frequency	2015.2	-0.024 (CI = +/-0.032; p = 0.131)	0.011 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.211; p = 0.833)	0.817	-2.34%
Frequency	2016.1	-0.028 (CI = +/-0.036; p = 0.122)	0.011 (CI = +/-0.004; p = 0.000)	-0.004 (CI = +/-0.228; p = 0.972)	0.811	-2.71%
Frequency	2016.2	-0.031 (CI = +/-0.041; p = 0.132)	0.011 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.248; p = 0.940)	0.801	-3.00%
Frequency	2017.1	-0.029 (CI = +/-0.047; p = 0.210)	0.011 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.269; p = 0.991)	0.779	-2.82%
Frequency	2017.2	-0.036 (CI = +/-0.052; p = 0.161)	0.011 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.285; p = 0.842)	0.777	-3.52%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.041 (CI = +/-0.012; p = 0.000)	0.612	+4.20%
Loss Cost	2011.1	0.042 (CI = +/-0.013; p = 0.000)	0.594	+4.26%
Loss Cost	2011.2	0.042 (CI = +/-0.014; p = 0.000)	0.570	+4.29%
Loss Cost	2012.1	0.042 (CI = +/-0.015; p = 0.000)	0.547	+4.33%
Loss Cost	2012.2	0.042 (CI = +/-0.017; p = 0.000)	0.515	+4.32%
Loss Cost	2013.1	0.042 (CI = +/-0.018; p = 0.000)	0.482	+4.30%
Loss Cost	2013.2	0.041 (CI = +/-0.020; p = 0.000)	0.439	+4.21%
Loss Cost	2014.1	0.043 (CI = +/-0.021; p = 0.000)	0.432	+4.42%
Loss Cost	2014.2	0.041 (CI = +/-0.023; p = 0.001)	0.374	+4.18%
Loss Cost	2015.1	0.042 (CI = +/-0.026; p = 0.003)	0.354	+4.32%
Loss Cost	2015.2	0.044 (CI = +/-0.028; p = 0.005)	0.334	+4.47%
Loss Cost	2016.1	0.046 (CI = +/-0.031; p = 0.007)	0.322	+4.72%
Loss Cost	2016.2	0.048 (CI = +/-0.035; p = 0.010)	0.305	+4.95%
Loss Cost	2017.1	0.053 (CI = +/-0.039; p = 0.011)	0.314	+5.46%
Loss Cost	2017.2	0.052 (CI = +/-0.045; p = 0.027)	0.255	+5.30%
Severity	2010.2	0.077 (CI = +/-0.005; p = 0.000)	0.973	+7.99%
Severity	2011.1	0.078 (CI = +/-0.005; p = 0.000)	0.972	+8.09%
Severity	2011.2	0.079 (CI = +/-0.005; p = 0.000)	0.972	+8.19%
Severity	2012.1	0.080 (CI = +/-0.006; p = 0.000)	0.970	+8.28%
Severity	2012.2	0.079 (CI = +/-0.006; p = 0.000)	0.966	+8.23%
Severity	2013.1	0.079 (CI = +/-0.007; p = 0.000)	0.962	+8.22%
Severity	2013.2	0.078 (CI = +/-0.007; p = 0.000)	0.958	+8.11%
Severity	2014.1	0.078 (CI = +/-0.008; p = 0.000)	0.953	+8.15%
Severity	2014.2	0.076 (CI = +/-0.008; p = 0.000)	0.953	+7.85%
Severity	2015.1	0.076 (CI = +/-0.008; p = 0.000)	0.946	+7.88%
Severity	2015.2	0.076 (CI = +/-0.009; p = 0.000)	0.939	+7.91%
Severity	2016.1	0.078 (CI = +/-0.010; p = 0.000)	0.937	+8.13%
Severity	2016.2	0.079 (CI = +/-0.011; p = 0.000)	0.928	+8.21%
Severity	2017.1	0.079 (CI = +/-0.013; p = 0.000)	0.916	+8.25%
Severity	2017.2	0.075 (CI = +/-0.014; p = 0.000)	0.905	+7.83%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	0.554	-3.51%
Frequency	2011.1	-0.036 (CI = +/-0.013; p = 0.000)	0.531	-3.54%
Frequency	2011.2	-0.037 (CI = +/-0.014; p = 0.000)	0.516	-3.61%
Frequency	2012.1	-0.037 (CI = +/-0.015; p = 0.000)	0.492	-3.64%
Frequency	2012.2	-0.037 (CI = +/-0.016; p = 0.000)	0.458	-3.62%
Frequency	2013.1	-0.037 (CI = +/-0.018; p = 0.000)	0.428	-3.62%
Frequency	2013.2	-0.037 (CI = +/-0.019; p = 0.001)	0.392	-3.61%
Frequency	2014.1	-0.035 (CI = +/-0.021; p = 0.002)	0.339	-3.45%
Frequency	2014.2	-0.035 (CI = +/-0.023; p = 0.005)	0.299	-3.40%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.012)	0.253	-3.30%
Frequency	2015.2	-0.032 (CI = +/-0.028; p = 0.025)	0.206	-3.19%
Frequency	2016.1	-0.032 (CI = +/-0.031; p = 0.044)	0.171	-3.16%
Frequency	2016.2	-0.031 (CI = +/-0.035; p = 0.082)	0.125	-3.01%
Frequency	2017.1	-0.026 (CI = +/-0.039; p = 0.176)	0.060	-2.57%
Frequency	2017.2	-0.024 (CI = +/-0.044; p = 0.271)	0.020	-2.35%

Property Damage

Coverage = PD

End Trend Period = 2025.1

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	2010.2	0.021 (CI = +/-0.131; p = 0.748)	0.022 (CI = +/-0.138; p = 0.748)	0.599	+2.08%	+4.34%
Loss Cost	2011.1	0.026 (CI = +/-0.189; p = 0.777)	0.016 (CI = +/-0.196; p = 0.867)	0.579	+2.66%	+4.33%
Loss Cost	2011.2	0.022 (CI = +/-0.311; p = 0.885)	0.020 (CI = +/-0.318; p = 0.896)	0.553	+2.24%	+4.34%
Loss Cost	2012.1	0.062 (CI = +/-0.680; p = 0.852)	-0.020 (CI = +/-0.685; p = 0.953)	0.528	+6.39%	+4.32%
Severity	2010.2	0.035 (CI = +/-0.049; p = 0.146)	0.044 (CI = +/-0.051; p = 0.089)	0.975	+3.60%	+8.28%
Severity	2011.1	0.033 (CI = +/-0.070; p = 0.345)	0.047 (CI = +/-0.073; p = 0.199)	0.973	+3.34%	+8.28%
Severity	2011.2	0.048 (CI = +/-0.115; p = 0.402)	0.032 (CI = +/-0.118; p = 0.584)	0.971	+4.89%	+8.27%
Severity	2012.1	0.131 (CI = +/-0.249; p = 0.290)	-0.051 (CI = +/-0.251; p = 0.676)	0.969	+13.94%	+8.23%
Frequency	2010.2	-0.015 (CI = +/-0.127; p = 0.813)	-0.022 (CI = +/-0.135; p = 0.737)	0.539	-1.47%	-3.64%
Frequency	2011.1	-0.007 (CI = +/-0.184; p = 0.942)	-0.031 (CI = +/-0.191; p = 0.745)	0.515	-0.66%	-3.65%
Frequency	2011.2	-0.026 (CI = +/-0.303; p = 0.863)	-0.011 (CI = +/-0.309; p = 0.940)	0.497	-2.53%	-3.63%
Frequency	2012.1	-0.069 (CI = +/-0.662; p = 0.832)	0.032 (CI = +/-0.667; p = 0.923)	0.471	-6.63%	-3.62%

Property Damage

Coverage = PD

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.050 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.865	+5.08%
Loss Cost	2011.1	0.050 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.860	+5.16%
Loss Cost	2011.2	0.051 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.852	+5.20%
Loss Cost	2012.1	0.051 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.845	+5.25%
Loss Cost	2012.2	0.051 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.834	+5.24%
Loss Cost	2013.1	0.051 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.822	+5.21%
Loss Cost	2013.2	0.050 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.809	+5.10%
Loss Cost	2014.1	0.051 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.810	+5.27%
Loss Cost	2014.2	0.049 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.802	+4.98%
Loss Cost	2015.1	0.049 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.795	+5.03%
Loss Cost	2015.2	0.049 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.787	+5.05%
Loss Cost	2016.1	0.050 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.781	+5.12%
Loss Cost	2016.2	0.050 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.773	+5.09%
Loss Cost	2017.1	0.051 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.770	+5.24%
Loss Cost	2017.2	0.044 (CI = +/-0.025; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.782	+4.53%
Severity	2010.2	0.076 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.511)	0.973	+7.94%
Severity	2011.1	0.077 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.522)	0.972	+8.03%
Severity	2011.2	0.078 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.528)	0.971	+8.14%
Severity	2012.1	0.079 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.535)	0.969	+8.22%
Severity	2012.2	0.079 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.542)	0.966	+8.18%
Severity	2013.1	0.079 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.551)	0.961	+8.17%
Severity	2013.2	0.077 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.562)	0.957	+8.06%
Severity	2014.1	0.078 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.566)	0.951	+8.10%
Severity	2014.2	0.075 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.002; p = 0.588)	0.951	+7.81%
Severity	2015.1	0.076 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.590)	0.944	+7.85%
Severity	2015.2	0.076 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.592)	0.936	+7.88%
Severity	2016.1	0.078 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.523)	0.935	+8.11%
Severity	2016.2	0.079 (CI = +/-0.012; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.506)	0.926	+8.20%
Severity	2017.1	0.079 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.503)	0.913	+8.27%
Severity	2017.2	0.076 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.002; p = 0.662)	0.899	+7.87%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.902	-2.65%
Frequency	2011.1	-0.027 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.897	-2.66%
Frequency	2011.2	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.895	-2.72%
Frequency	2012.1	-0.028 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.890	-2.75%
Frequency	2012.2	-0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.882	-2.72%
Frequency	2013.1	-0.028 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	-2.74%
Frequency	2013.2	-0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.868	-2.74%
Frequency	2014.1	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.859	-2.62%
Frequency	2014.2	-0.027 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.850	-2.63%
Frequency	2015.1	-0.026 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.839	-2.61%
Frequency	2015.2	-0.027 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.828	-2.62%
Frequency	2016.1	-0.028 (CI = +/-0.015; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.823	-2.77%
Frequency	2016.2	-0.029 (CI = +/-0.016; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	0.814	-2.87%
Frequency	2017.1	-0.028 (CI = +/-0.018; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	0.795	-2.80%
Frequency	2017.2	-0.031 (CI = +/-0.021; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.793	-3.09%

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	2010.2	0.049 (CI = +/-0.012; p = 0.000)	0.817	+5.07%
Loss Cost	2011.1	0.051 (CI = +/-0.013; p = 0.000)	0.811	+5.28%
Loss Cost	2011.2	0.053 (CI = +/-0.014; p = 0.000)	0.793	+5.42%
Loss Cost	2012.1	0.055 (CI = +/-0.016; p = 0.000)	0.779	+5.63%
Loss Cost	2012.2	0.055 (CI = +/-0.018; p = 0.000)	0.745	+5.67%
Loss Cost	2013.1	0.055 (CI = +/-0.021; p = 0.000)	0.703	+5.70%
Loss Cost	2013.2	0.053 (CI = +/-0.025; p = 0.001)	0.633	+5.44%
Loss Cost	2014.1	0.060 (CI = +/-0.028; p = 0.001)	0.672	+6.23%
Loss Cost	2014.2	0.052 (CI = +/-0.031; p = 0.004)	0.570	+5.29%
Loss Cost	2015.1	0.056 (CI = +/-0.038; p = 0.010)	0.535	+5.72%
Loss Cost	2015.2	0.060 (CI = +/-0.048; p = 0.022)	0.488	+6.18%
Loss Cost	2016.1	0.069 (CI = +/-0.062; p = 0.034)	0.479	+7.18%
Loss Cost	2016.2	0.079 (CI = +/-0.086; p = 0.064)	0.435	+8.22%
Loss Cost	2017.1	0.111 (CI = +/-0.108; p = 0.046)	0.590	+11.79%
Loss Cost	2017.2	0.083 (CI = +/-0.172; p = 0.221)	0.257	+8.71%
Severity	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.932	+7.91%
Severity	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.15%
Severity	2011.2	0.081 (CI = +/-0.012; p = 0.000)	0.931	+8.48%
Severity	2012.1	0.084 (CI = +/-0.013; p = 0.000)	0.929	+8.78%
Severity	2012.2	0.084 (CI = +/-0.015; p = 0.000)	0.914	+8.75%
Severity	2013.1	0.085 (CI = +/-0.017; p = 0.000)	0.898	+8.85%
Severity	2013.2	0.082 (CI = +/-0.020; p = 0.000)	0.872	+8.60%
Severity	2014.1	0.085 (CI = +/-0.023; p = 0.000)	0.854	+8.90%
Severity	2014.2	0.076 (CI = +/-0.025; p = 0.000)	0.827	+7.89%
Severity	2015.1	0.078 (CI = +/-0.031; p = 0.000)	0.789	+8.12%
Severity	2015.2	0.081 (CI = +/-0.039; p = 0.002)	0.744	+8.44%
Severity	2016.1	0.097 (CI = +/-0.044; p = 0.002)	0.802	+10.14%
Severity	2016.2	0.112 (CI = +/-0.053; p = 0.003)	0.828	+11.89%
Severity	2017.1	0.137 (CI = +/-0.058; p = 0.003)	0.894	+14.70%
Severity	2017.2	0.137 (CI = +/-0.101; p = 0.023)	0.815	+14.73%
Frequency	2010.2	-0.027 (CI = +/-0.006; p = 0.000)	0.821	-2.63%
Frequency	2011.1	-0.027 (CI = +/-0.007; p = 0.000)	0.797	-2.65%
Frequency	2011.2	-0.029 (CI = +/-0.007; p = 0.000)	0.804	-2.82%
Frequency	2012.1	-0.029 (CI = +/-0.008; p = 0.000)	0.785	-2.90%
Frequency	2012.2	-0.029 (CI = +/-0.010; p = 0.000)	0.741	-2.83%
Frequency	2013.1	-0.029 (CI = +/-0.011; p = 0.000)	0.707	-2.89%
Frequency	2013.2	-0.030 (CI = +/-0.013; p = 0.000)	0.657	-2.91%
Frequency	2014.1	-0.025 (CI = +/-0.014; p = 0.003)	0.563	-2.46%
Frequency	2014.2	-0.024 (CI = +/-0.017; p = 0.011)	0.476	-2.41%
Frequency	2015.1	-0.022 (CI = +/-0.021; p = 0.042)	0.349	-2.22%
Frequency	2015.2	-0.021 (CI = +/-0.027; p = 0.113)	0.222	-2.08%
Frequency	2016.1	-0.027 (CI = +/-0.035; p = 0.104)	0.275	-2.69%
Frequency	2016.2	-0.033 (CI = +/-0.048; p = 0.132)	0.272	-3.28%
Frequency	2017.1	-0.026 (CI = +/-0.071; p = 0.369)	0.004	-2.54%
Frequency	2017.2	-0.054 (CI = +/-0.095; p = 0.169)	0.360	-5.25%

DCPD

Coverage = DC

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2013.1	0.088 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.269 (CI = +/-0.100; p = 0.000)	0.965	+9.25%
Loss Cost	2013.2	0.086 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.253 (CI = +/-0.104; p = 0.000)	0.964	+8.94%
Loss Cost	2014.1	0.088 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.002; p = 0.000)	-0.264 (CI = +/-0.111; p = 0.000)	0.962	+9.14%
Loss Cost	2014.2	0.088 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.269 (CI = +/-0.119; p = 0.000)	0.960	+9.25%
Loss Cost	2015.1	0.085 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.251 (CI = +/-0.126; p = 0.001)	0.959	+8.87%
Loss Cost	2015.2	0.085 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.252 (CI = +/-0.137; p = 0.001)	0.957	+8.89%
Loss Cost	2016.1	0.083 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.243 (CI = +/-0.148; p = 0.003)	0.955	+8.69%
Loss Cost	2016.2	0.076 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.151; p = 0.009)	0.959	+7.93%
Loss Cost	2017.1	0.078 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.163; p = 0.012)	0.959	+8.14%
Loss Cost	2017.2	0.068 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.187 (CI = +/-0.155; p = 0.022)	0.967	+7.08%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.022 (CI = +/-0.045; p = 0.318)	0.992	+6.99%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.021 (CI = +/-0.048; p = 0.376)	0.991	+7.01%
Severity	2014.1	0.070 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.010 (CI = +/-0.048; p = 0.672)	0.991	+7.22%
Severity	2014.2	0.069 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.001; p = 0.001)	0.014 (CI = +/-0.052; p = 0.576)	0.990	+7.14%
Severity	2015.1	0.069 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.002)	0.016 (CI = +/-0.056; p = 0.555)	0.989	+7.10%
Severity	2015.2	0.067 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.005)	0.024 (CI = +/-0.059; p = 0.403)	0.988	+6.92%
Severity	2016.1	0.067 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.001; p = 0.006)	0.022 (CI = +/-0.064; p = 0.486)	0.986	+6.98%
Severity	2016.2	0.065 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.009)	0.033 (CI = +/-0.067; p = 0.304)	0.985	+6.69%
Severity	2017.1	0.065 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.013)	0.034 (CI = +/-0.072; p = 0.334)	0.982	+6.67%
Severity	2017.2	0.060 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.001; p = 0.011)	0.048 (CI = +/-0.070; p = 0.157)	0.983	+6.23%
Frequency	2013.1	0.021 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.072; p = 0.000)	0.963	+2.11%
Frequency	2013.2	0.018 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.072; p = 0.000)	0.968	+1.80%
Frequency	2014.1	0.018 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.002; p = 0.000)	-0.274 (CI = +/-0.077; p = 0.000)	0.968	+1.79%
Frequency	2014.2	0.020 (CI = +/-0.011; p = 0.002)	0.017 (CI = +/-0.002; p = 0.000)	-0.283 (CI = +/-0.082; p = 0.000)	0.968	+1.97%
Frequency	2015.1	0.016 (CI = +/-0.012; p = 0.011)	0.017 (CI = +/-0.002; p = 0.000)	-0.267 (CI = +/-0.085; p = 0.000)	0.971	+1.65%
Frequency	2015.2	0.018 (CI = +/-0.014; p = 0.012)	0.017 (CI = +/-0.002; p = 0.000)	-0.276 (CI = +/-0.091; p = 0.000)	0.970	+1.84%
Frequency	2016.1	0.016 (CI = +/-0.015; p = 0.043)	0.017 (CI = +/-0.002; p = 0.000)	-0.265 (CI = +/-0.097; p = 0.000)	0.971	+1.60%
Frequency	2016.2	0.012 (CI = +/-0.016; p = 0.155)	0.017 (CI = +/-0.002; p = 0.000)	-0.247 (CI = +/-0.100; p = 0.000)	0.973	+1.16%
Frequency	2017.1	0.014 (CI = +/-0.019; p = 0.137)	0.017 (CI = +/-0.002; p = 0.000)	-0.255 (CI = +/-0.107; p = 0.000)	0.972	+1.38%
Frequency	2017.2	0.008 (CI = +/-0.019; p = 0.385)	0.017 (CI = +/-0.002; p = 0.000)	-0.235 (CI = +/-0.105; p = 0.000)	0.976	+0.80%

DCPD

Coverage = DC

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, trend_level_change, seasonality, Excess_Inflation

Future Trend Start Date = 2023-10-01

Fit	Start Date	Time	Seasonality	Excess Inflation	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2013.1	0.020 (CI = +/-0.033; p = 0.219)	0.097 (CI = +/-0.158; p = 0.216)	0.341 (CI = +/-0.425; p = 0.110)	0.022 (CI = +/-0.300; p = 0.882)	0.503	+2.03%	+4.26%
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.439)	0.082 (CI = +/-0.163; p = 0.307)	0.377 (CI = +/-0.435; p = 0.085)	0.019 (CI = +/-0.302; p = 0.895)	0.470	+1.38%	+3.35%
Loss Cost	2014.1	0.007 (CI = +/-0.040; p = 0.732)	0.097 (CI = +/-0.167; p = 0.240)	0.411 (CI = +/-0.444; p = 0.067)	0.023 (CI = +/-0.304; p = 0.875)	0.462	+0.66%	+3.02%
Loss Cost	2014.2	0.002 (CI = +/-0.045; p = 0.939)	0.087 (CI = +/-0.175; p = 0.312)	0.437 (CI = +/-0.464; p = 0.064)	0.022 (CI = +/-0.311; p = 0.882)	0.437	+0.17%	+2.41%
Loss Cost	2015.1	-0.012 (CI = +/-0.048; p = 0.605)	0.111 (CI = +/-0.175; p = 0.196)	0.496 (CI = +/-0.461; p = 0.037)	0.030 (CI = +/-0.303; p = 0.836)	0.458	-1.18%	+1.83%
Loss Cost	2015.2	-0.018 (CI = +/-0.055; p = 0.485)	0.100 (CI = +/-0.184; p = 0.266)	0.526 (CI = +/-0.486; p = 0.036)	0.030 (CI = +/-0.312; p = 0.841)	0.441	-1.82%	+1.15%
Loss Cost	2016.1	-0.034 (CI = +/-0.060; p = 0.244)	0.124 (CI = +/-0.186; p = 0.176)	0.588 (CI = +/-0.491; p = 0.022)	0.040 (CI = +/-0.308; p = 0.786)	0.473	-3.36%	+0.55%
Loss Cost	2016.2	-0.048 (CI = +/-0.069; p = 0.161)	0.104 (CI = +/-0.195; p = 0.268)	0.643 (CI = +/-0.516; p = 0.018)	0.041 (CI = +/-0.313; p = 0.780)	0.474	-4.56%	-0.64%
Loss Cost	2017.1	-0.064 (CI = +/-0.080; p = 0.109)	0.124 (CI = +/-0.203; p = 0.210)	0.699 (CI = +/-0.541; p = 0.016)	0.052 (CI = +/-0.318; p = 0.729)	0.495	-6.16%	-1.16%
Loss Cost	2017.2	-0.081 (CI = +/-0.096; p = 0.090)	0.104 (CI = +/-0.216; p = 0.313)	0.762 (CI = +/-0.583; p = 0.015)	0.057 (CI = +/-0.327; p = 0.711)	0.500	-7.77%	-2.40%
Severity	2013.1	0.061 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.022; p = 0.030)	0.109 (CI = +/-0.060; p = 0.001)	-0.030 (CI = +/-0.042; p = 0.156)	0.989	+6.33%	+3.19%
Severity	2013.2	0.062 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.024; p = 0.036)	0.108 (CI = +/-0.063; p = 0.002)	-0.030 (CI = +/-0.044; p = 0.167)	0.987	+6.35%	+3.20%
Severity	2014.1	0.062 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.025; p = 0.050)	0.107 (CI = +/-0.066; p = 0.003)	-0.030 (CI = +/-0.045; p = 0.176)	0.986	+6.38%	+3.22%
Severity	2014.2	0.061 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.026; p = 0.075)	0.110 (CI = +/-0.069; p = 0.004)	-0.030 (CI = +/-0.046; p = 0.184)	0.984	+6.31%	+3.14%
Severity	2015.1	0.060 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.027; p = 0.053)	0.117 (CI = +/-0.070; p = 0.003)	-0.029 (CI = +/-0.046; p = 0.196)	0.983	+6.15%	+3.07%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.028; p = 0.086)	0.123 (CI = +/-0.073; p = 0.003)	-0.029 (CI = +/-0.047; p = 0.202)	0.981	+6.01%	+2.94%
Severity	2016.1	0.057 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.029; p = 0.081)	0.127 (CI = +/-0.077; p = 0.003)	-0.029 (CI = +/-0.049; p = 0.225)	0.978	+5.89%	+2.89%
Severity	2016.2	0.055 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.031; p = 0.134)	0.136 (CI = +/-0.081; p = 0.003)	-0.028 (CI = +/-0.049; p = 0.234)	0.975	+5.67%	+2.70%
Severity	2017.1	0.053 (CI = +/-0.013; p = 0.000)	0.025 (CI = +/-0.033; p = 0.120)	0.142 (CI = +/-0.087; p = 0.004)	-0.027 (CI = +/-0.051; p = 0.267)	0.972	+5.47%	+2.64%
Severity	2017.2	0.049 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.034; p = 0.206)	0.156 (CI = +/-0.091; p = 0.003)	-0.026 (CI = +/-0.051; p = 0.283)	0.969	+5.07%	+2.35%
Frequency	2013.1	-0.041 (CI = +/-0.030; p = 0.009)	0.072 (CI = +/-0.141; p = 0.302)	0.232 (CI = +/-0.380; p = 0.217)	0.052 (CI = +/-0.268; p = 0.692)	0.192	-4.04%	+1.04%
Frequency	2013.2	-0.048 (CI = +/-0.032; p = 0.006)	0.056 (CI = +/-0.144; p = 0.425)	0.269 (CI = +/-0.386; p = 0.160)	0.049 (CI = +/-0.268; p = 0.704)	0.233	-4.67%	+0.14%
Frequency	2014.1	-0.055 (CI = +/-0.035; p = 0.004)	0.072 (CI = +/-0.147; p = 0.316)	0.305 (CI = +/-0.390; p = 0.118)	0.053 (CI = +/-0.267; p = 0.680)	0.273	-5.38%	-0.20%
Frequency	2014.2	-0.060 (CI = +/-0.039; p = 0.005)	0.063 (CI = +/-0.154; p = 0.398)	0.326 (CI = +/-0.408; p = 0.109)	0.052 (CI = +/-0.273; p = 0.690)	0.267	-5.78%	-0.70%
Frequency	2015.1	-0.072 (CI = +/-0.042; p = 0.002)	0.085 (CI = +/-0.153; p = 0.257)	0.379 (CI = +/-0.404; p = 0.065)	0.059 (CI = +/-0.266; p = 0.642)	0.342	-6.90%	-1.20%
Frequency	2015.2	-0.077 (CI = +/-0.048; p = 0.004)	0.076 (CI = +/-0.162; p = 0.334)	0.403 (CI = +/-0.427; p = 0.063)	0.059 (CI = +/-0.274; p = 0.651)	0.330	-7.39%	-1.74%
Frequency	2016.1	-0.091 (CI = +/-0.053; p = 0.002)	0.098 (CI = +/-0.163; p = 0.217)	0.461 (CI = +/-0.429; p = 0.037)	0.068 (CI = +/-0.269; p = 0.594)	0.389	-8.74%	-2.28%
Frequency	2016.2	-0.103 (CI = +/-0.061; p = 0.003)	0.082 (CI = +/-0.170; p = 0.320)	0.507 (CI = +/-0.452; p = 0.030)	0.070 (CI = +/-0.273; p = 0.591)	0.403	-9.77%	-3.26%
Frequency	2017.1	-0.117 (CI = +/-0.070; p = 0.003)	0.099 (CI = +/-0.178; p = 0.250)	0.557 (CI = +/-0.473; p = 0.025)	0.079 (CI = +/-0.278; p = 0.547)	0.401	-11.03%	-3.71%
Frequency	2017.2	-0.130 (CI = +/-0.084; p = 0.006)	0.083 (CI = +/-0.190; p = 0.356)	0.605 (CI = +/-0.513; p = 0.025)	0.083 (CI = +/-0.288; p = 0.540)	0.396	-12.22%	-4.65%

DCPD

Coverage = DC

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, Excess_inflation

Scalar Level Change Start Date = 2022-07-01

Future Trend Start Date = 2023-10-01

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2013.1	0.087 (CI = +/-0.012; p = 0.000)	0.038 (CI = +/-0.042; p = 0.073)	0.019 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.229; p = 0.676)	-0.290 (CI = +/-0.172; p = 0.002)	-0.012 (CI = +/-0.086; p = 0.767)	0.966	+9.11%	+7.78%
Loss Cost	2013.2	0.085 (CI = +/-0.014; p = 0.000)	0.035 (CI = +/-0.044; p = 0.107)	0.019 (CI = +/-0.002; p = 0.000)	0.051 (CI = +/-0.233; p = 0.649)	-0.283 (CI = +/-0.175; p = 0.003)	-0.011 (CI = +/-0.087; p = 0.785)	0.964	+8.89%	+7.64%
Loss Cost	2014.1	0.086 (CI = +/-0.016; p = 0.000)	0.034 (CI = +/-0.046; p = 0.143)	0.019 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.241; p = 0.679)	-0.285 (CI = +/-0.182; p = 0.004)	-0.012 (CI = +/-0.090; p = 0.778)	0.961	+8.99%	+7.67%
Loss Cost	2014.2	0.088 (CI = +/-0.018; p = 0.000)	0.036 (CI = +/-0.048; p = 0.130)	0.019 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.248; p = 0.716)	-0.292 (CI = +/-0.188; p = 0.005)	-0.013 (CI = +/-0.093; p = 0.766)	0.959	+9.23%	+7.80%
Loss Cost	2015.1	0.082 (CI = +/-0.019; p = 0.000)	0.044 (CI = +/-0.048; p = 0.069)	0.018 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.242; p = 0.592)	-0.278 (CI = +/-0.184; p = 0.006)	-0.009 (CI = +/-0.090; p = 0.841)	0.961	+8.56%	+7.63%
Loss Cost	2015.2	0.084 (CI = +/-0.022; p = 0.000)	0.046 (CI = +/-0.051; p = 0.072)	0.019 (CI = +/-0.003; p = 0.000)	0.058 (CI = +/-0.252; p = 0.630)	-0.283 (CI = +/-0.193; p = 0.007)	-0.010 (CI = +/-0.094; p = 0.829)	0.959	+8.77%	+7.73%
Loss Cost	2016.1	0.078 (CI = +/-0.026; p = 0.000)	0.053 (CI = +/-0.054; p = 0.054)	0.018 (CI = +/-0.003; p = 0.000)	0.073 (CI = +/-0.257; p = 0.545)	-0.272 (CI = +/-0.197; p = 0.011)	-0.005 (CI = +/-0.095; p = 0.904)	0.960	+8.16%	+7.58%
Loss Cost	2016.2	0.072 (CI = +/-0.029; p = 0.000)	0.047 (CI = +/-0.055; p = 0.088)	0.018 (CI = +/-0.003; p = 0.000)	0.088 (CI = +/-0.259; p = 0.472)	-0.256 (CI = +/-0.199; p = 0.016)	-0.002 (CI = +/-0.095; p = 0.970)	0.962	+7.44%	+7.26%
Loss Cost	2017.1	0.070 (CI = +/-0.035; p = 0.001)	0.048 (CI = +/-0.060; p = 0.105)	0.018 (CI = +/-0.003; p = 0.000)	0.092 (CI = +/-0.278; p = 0.477)	-0.253 (CI = +/-0.213; p = 0.024)	0.000 (CI = +/-0.102; p = 0.994)	0.960	+7.26%	+7.22%
Loss Cost	2017.2	0.057 (CI = +/-0.037; p = 0.007)	0.038 (CI = +/-0.058; p = 0.174)	0.017 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.261; p = 0.337)	-0.229 (CI = +/-0.200; p = 0.029)	0.007 (CI = +/-0.095; p = 0.868)	0.968	+5.91%	+6.68%
Severity	2013.1	0.068 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.017; p = 0.036)	0.002 (CI = +/-0.001; p = 0.001)	0.033 (CI = +/-0.093; p = 0.470)	0.012 (CI = +/-0.070; p = 0.731)	-0.025 (CI = +/-0.035; p = 0.150)	0.994	+6.99%	+4.35%
Severity	2013.2	0.068 (CI = +/-0.006; p = 0.000)	0.020 (CI = +/-0.018; p = 0.031)	0.002 (CI = +/-0.001; p = 0.001)	0.031 (CI = +/-0.094; p = 0.502)	0.009 (CI = +/-0.071; p = 0.801)	-0.025 (CI = +/-0.035; p = 0.150)	0.993	+7.08%	+4.40%
Severity	2014.1	0.070 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.018; p = 0.060)	0.002 (CI = +/-0.001; p = 0.001)	0.025 (CI = +/-0.092; p = 0.577)	0.004 (CI = +/-0.070; p = 0.908)	-0.027 (CI = +/-0.035; p = 0.121)	0.993	+7.28%	+4.45%
Severity	2014.2	0.070 (CI = +/-0.007; p = 0.000)	0.017 (CI = +/-0.019; p = 0.075)	0.002 (CI = +/-0.001; p = 0.001)	0.025 (CI = +/-0.096; p = 0.589)	0.004 (CI = +/-0.073; p = 0.908)	-0.027 (CI = +/-0.036; p = 0.134)	0.992	+7.27%	+4.45%
Severity	2015.1	0.069 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.020; p = 0.073)	0.002 (CI = +/-0.001; p = 0.002)	0.028 (CI = +/-0.100; p = 0.562)	0.006 (CI = +/-0.076; p = 0.864)	-0.026 (CI = +/-0.037; p = 0.155)	0.991	+7.18%	+4.42%
Severity	2015.2	0.069 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.021; p = 0.102)	0.002 (CI = +/-0.001; p = 0.004)	0.029 (CI = +/-0.104; p = 0.552)	0.008 (CI = +/-0.079; p = 0.824)	-0.026 (CI = +/-0.039; p = 0.175)	0.990	+7.09%	+4.38%
Severity	2016.1	0.069 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.023; p = 0.133)	0.002 (CI = +/-0.001; p = 0.007)	0.029 (CI = +/-0.110; p = 0.580)	0.008 (CI = +/-0.084; p = 0.842)	-0.026 (CI = +/-0.041; p = 0.192)	0.988	+7.12%	+4.39%
Severity	2016.2	0.067 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.024; p = 0.194)	0.002 (CI = +/-0.001; p = 0.012)	0.033 (CI = +/-0.114; p = 0.539)	0.012 (CI = +/-0.088; p = 0.759)	-0.025 (CI = +/-0.042; p = 0.222)	0.986	+6.91%	+4.30%
Severity	2017.1	0.066 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.027; p = 0.215)	0.002 (CI = +/-0.002; p = 0.022)	0.035 (CI = +/-0.122; p = 0.544)	0.014 (CI = +/-0.094; p = 0.753)	-0.024 (CI = +/-0.045; p = 0.257)	0.983	+6.84%	+4.28%
Severity	2017.2	0.062 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.027; p = 0.335)	0.002 (CI = +/-0.001; p = 0.029)	0.043 (CI = +/-0.121; p = 0.442)	0.022 (CI = +/-0.093; p = 0.609)	-0.022 (CI = +/-0.044; p = 0.301)	0.982	+6.37%	+4.10%
Frequency	2013.1	0.020 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.032; p = 0.210)	0.017 (CI = +/-0.002; p = 0.000)	0.014 (CI = +/-0.172; p = 0.869)	-0.302 (CI = +/-0.129; p = 0.000)	0.013 (CI = +/-0.065; p = 0.685)	0.961	+1.98%	+3.29%
Frequency	2013.2	0.017 (CI = +/-0.010; p = 0.002)	0.015 (CI = +/-0.031; p = 0.312)	0.017 (CI = +/-0.002; p = 0.000)	0.020 (CI = +/-0.167; p = 0.799)	-0.292 (CI = +/-0.126; p = 0.000)	0.014 (CI = +/-0.063; p = 0.647)	0.966	+1.69%	+3.10%
Frequency	2014.1	0.016 (CI = +/-0.011; p = 0.009)	0.017 (CI = +/-0.033; p = 0.299)	0.017 (CI = +/-0.002; p = 0.000)	0.023 (CI = +/-0.173; p = 0.779)	-0.289 (CI = +/-0.130; p = 0.000)	0.014 (CI = +/-0.065; p = 0.641)	0.965	+1.60%	+3.08%
Frequency	2014.2	0.018 (CI = +/-0.013; p = 0.008)	0.020 (CI = +/-0.034; p = 0.241)	0.017 (CI = +/-0.002; p = 0.000)	0.018 (CI = +/-0.175; p = 0.828)	-0.296 (CI = +/-0.133; p = 0.000)	0.013 (CI = +/-0.066; p = 0.667)	0.966	+1.82%	+3.21%
Frequency	2015.1	0.013 (CI = +/-0.013; p = 0.056)	0.026 (CI = +/-0.033; p = 0.107)	0.016 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.165; p = 0.663)	-0.284 (CI = +/-0.125; p = 0.000)	0.017 (CI = +/-0.061; p = 0.553)	0.972	+1.29%	+3.07%
Frequency	2015.2	0.016 (CI = +/-0.015; p = 0.042)	0.029 (CI = +/-0.034; p = 0.086)	0.017 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.168; p = 0.723)	-0.292 (CI = +/-0.128; p = 0.000)	0.016 (CI = +/-0.062; p = 0.588)	0.972	+1.57%	+3.21%
Frequency	2016.1	0.010 (CI = +/-0.016; p = 0.216)	0.036 (CI = +/-0.034; p = 0.039)	0.016 (CI = +/-0.002; p = 0.000)	0.045 (CI = +/-0.161; p = 0.556)	-0.280 (CI = +/-0.123; p = 0.000)	0.020 (CI = +/-0.060; p = 0.470)	0.976	+0.98%	+3.06%
Frequency	2016.2	0.005 (CI = +/-0.018; p = 0.552)	0.031 (CI = +/-0.034; p = 0.065)	0.016 (CI = +/-0.002; p = 0.000)	0.055 (CI = +/-0.159; p = 0.465)	-0.268 (CI = +/-0.123; p = 0.001)	0.023 (CI = +/-0.059; p = 0.407)	0.978	+0.50%	+2.84%
Frequency	2017.1	0.004 (CI = +/-0.022; p = 0.697)	0.032 (CI = +/-0.037; p = 0.080)	0.016 (CI = +/-0.002; p = 0.000)	0.058 (CI = +/-0.171; p = 0.471)	-0.267 (CI = +/-0.131; p = 0.001)	0.024 (CI = +/-0.063; p = 0.418)	0.977	+0.39%	+2.82%
Frequency	2017.2	-0.004 (CI = +/-0.022; p = 0.676)	0.026 (CI = +/-0.035; p = 0.132)	0.016 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.158; p = 0.318)	-0.251 (CI = +/-0.121; p = 0.001)	0.029 (CI = +/-0.058; p = 0.288)	0.982	-0.43%	+2.48%

DCPD

Coverage = DC

End Trend Period = 2025.1

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	2010.2	0.032 (CI = +/-0.172; p = 0.702)	0.019 (CI = +/-0.183; p = 0.832)	0.560	+3.30%	+5.28%
Loss Cost	2011.1	0.073 (CI = +/-0.248; p = 0.553)	-0.022 (CI = +/-0.258; p = 0.863)	0.547	+7.54%	+5.21%
Loss Cost	2011.2	0.114 (CI = +/-0.408; p = 0.571)	-0.064 (CI = +/-0.417; p = 0.756)	0.521	+12.08%	+5.17%
Loss Cost	2012.1	0.338 (CI = +/-0.886; p = 0.439)	-0.288 (CI = +/-0.893; p = 0.512)	0.497	+40.16%	+5.07%
Loss Cost	2012.2	0.049 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.459	+5.07%	+5.07%
Loss Cost	2013.1	0.048 (CI = +/-0.023; p = 0.000)	NA (CI = +/-NA; p = NA)	0.416	+4.94%	+4.94%
Loss Cost	2013.2	0.046 (CI = +/-0.025; p = 0.001)	NA (CI = +/-NA; p = NA)	0.362	+4.69%	+4.69%
Loss Cost	2014.1	0.045 (CI = +/-0.028; p = 0.003)	NA (CI = +/-NA; p = NA)	0.325	+4.65%	+4.65%
Loss Cost	2014.2	0.045 (CI = +/-0.030; p = 0.006)	NA (CI = +/-NA; p = NA)	0.286	+4.59%	+4.59%
Loss Cost	2015.1	0.043 (CI = +/-0.034; p = 0.015)	NA (CI = +/-NA; p = NA)	0.236	+4.39%	+4.39%
Loss Cost	2015.2	0.043 (CI = +/-0.037; p = 0.026)	NA (CI = +/-NA; p = NA)	0.204	+4.38%	+4.38%
Loss Cost	2016.1	0.043 (CI = +/-0.042; p = 0.044)	NA (CI = +/-NA; p = NA)	0.172	+4.38%	+4.38%
Loss Cost	2016.2	0.042 (CI = +/-0.047; p = 0.074)	NA (CI = +/-NA; p = NA)	0.135	+4.30%	+4.30%
Loss Cost	2017.1	0.046 (CI = +/-0.052; p = 0.079)	NA (CI = +/-NA; p = NA)	0.138	+4.76%	+4.76%
Loss Cost	2017.2	0.048 (CI = +/-0.060; p = 0.105)	NA (CI = +/-NA; p = NA)	0.118	+4.95%	+4.95%
Severity	2010.2	-0.011 (CI = +/-0.031; p = 0.480)	0.078 (CI = +/-0.033; p = 0.000)	0.984	-1.09%	+6.93%
Severity	2011.1	-0.012 (CI = +/-0.045; p = 0.577)	0.079 (CI = +/-0.047; p = 0.002)	0.983	-1.24%	+6.93%
Severity	2011.2	-0.030 (CI = +/-0.074; p = 0.417)	0.097 (CI = +/-0.076; p = 0.014)	0.982	-2.93%	+6.95%
Severity	2012.1	0.006 (CI = +/-0.161; p = 0.937)	0.061 (CI = +/-0.162; p = 0.448)	0.981	+0.63%	+6.93%
Severity	2012.2	0.067 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.980	+6.93%	+6.93%
Severity	2013.1	0.068 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.980	+7.02%	+7.02%
Severity	2013.2	0.068 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.977	+7.05%	+7.05%
Severity	2014.1	0.069 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.976	+7.15%	+7.15%
Severity	2014.2	0.069 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.973	+7.14%	+7.14%
Severity	2015.1	0.069 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.969	+7.16%	+7.16%
Severity	2015.2	0.069 (CI = +/-0.006; p = 0.000)	NA (CI = +/-NA; p = NA)	0.964	+7.14%	+7.14%
Severity	2016.1	0.070 (CI = +/-0.007; p = 0.000)	NA (CI = +/-NA; p = NA)	0.960	+7.22%	+7.22%
Severity	2016.2	0.069 (CI = +/-0.008; p = 0.000)	NA (CI = +/-NA; p = NA)	0.953	+7.19%	+7.19%
Severity	2017.1	0.070 (CI = +/-0.009; p = 0.000)	NA (CI = +/-NA; p = NA)	0.947	+7.30%	+7.30%
Severity	2017.2	0.070 (CI = +/-0.010; p = 0.000)	NA (CI = +/-NA; p = NA)	0.937	+7.26%	+7.26%
Frequency	2010.2	0.043 (CI = +/-0.150; p = 0.559)	-0.059 (CI = +/-0.159; p = 0.455)	0.047	+4.43%	-1.53%
Frequency	2011.1	0.085 (CI = +/-0.216; p = 0.426)	-0.101 (CI = +/-0.225; p = 0.363)	0.051	+8.88%	-1.61%
Frequency	2011.2	0.144 (CI = +/-0.355; p = 0.412)	-0.161 (CI = +/-0.363; p = 0.371)	0.055	+15.46%	-1.66%
Frequency	2012.1	0.331 (CI = +/-0.771; p = 0.384)	-0.349 (CI = +/-0.777; p = 0.363)	0.064	+39.28%	-1.74%
Frequency	2012.2	-0.018 (CI = +/-0.019; p = 0.067)	NA (CI = +/-NA; p = NA)	0.097	-1.74%	-1.74%
Frequency	2013.1	-0.020 (CI = +/-0.020; p = 0.057)	NA (CI = +/-NA; p = NA)	0.111	-1.94%	-1.94%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.046)	NA (CI = +/-NA; p = NA)	0.132	-2.20%	-2.20%
Frequency	2014.1	-0.024 (CI = +/-0.024; p = 0.052)	NA (CI = +/-NA; p = NA)	0.129	-2.33%	-2.33%
Frequency	2014.2	-0.024 (CI = +/-0.026; p = 0.069)	NA (CI = +/-NA; p = NA)	0.114	-2.38%	-2.38%
Frequency	2015.1	-0.026 (CI = +/-0.029; p = 0.072)	NA (CI = +/-NA; p = NA)	0.117	-2.59%	-2.59%
Frequency	2015.2	-0.026 (CI = +/-0.032; p = 0.104)	NA (CI = +/-NA; p = NA)	0.092	-2.57%	-2.57%
Frequency	2016.1	-0.027 (CI = +/-0.036; p = 0.131)	NA (CI = +/-NA; p = NA)	0.078	-2.64%	-2.64%
Frequency	2016.2	-0.027 (CI = +/-0.040; p = 0.167)	NA (CI = +/-NA; p = NA)	0.061	-2.69%	-2.69%
Frequency	2017.1	-0.024 (CI = +/-0.045; p = 0.274)	NA (CI = +/-NA; p = NA)	0.018	-2.37%	-2.37%
Frequency	2017.2	-0.022 (CI = +/-0.051; p = 0.378)	NA (CI = +/-NA; p = NA)	-0.012	-2.15%	-2.15%

DCPD

Coverage = DC

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.051 (CI = +/-0.016; p = 0.000)	0.086 (CI = +/-0.140; p = 0.219)	0.583	+5.22%
Loss Cost	2011.1	0.052 (CI = +/-0.017; p = 0.000)	0.082 (CI = +/-0.145; p = 0.254)	0.569	+5.30%
Loss Cost	2011.2	0.052 (CI = +/-0.019; p = 0.000)	0.086 (CI = +/-0.151; p = 0.251)	0.544	+5.38%
Loss Cost	2012.1	0.052 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.157; p = 0.253)	0.516	+5.31%
Loss Cost	2012.2	0.050 (CI = +/-0.022; p = 0.000)	0.082 (CI = +/-0.163; p = 0.310)	0.461	+5.15%
Loss Cost	2013.1	0.048 (CI = +/-0.023; p = 0.000)	0.090 (CI = +/-0.169; p = 0.281)	0.422	+4.94%
Loss Cost	2013.2	0.047 (CI = +/-0.026; p = 0.001)	0.084 (CI = +/-0.177; p = 0.336)	0.361	+4.78%
Loss Cost	2014.1	0.045 (CI = +/-0.028; p = 0.003)	0.088 (CI = +/-0.185; p = 0.330)	0.325	+4.65%
Loss Cost	2014.2	0.046 (CI = +/-0.031; p = 0.005)	0.090 (CI = +/-0.195; p = 0.344)	0.284	+4.71%
Loss Cost	2015.1	0.043 (CI = +/-0.034; p = 0.015)	0.101 (CI = +/-0.204; p = 0.310)	0.239	+4.39%
Loss Cost	2015.2	0.045 (CI = +/-0.037; p = 0.023)	0.107 (CI = +/-0.216; p = 0.311)	0.208	+4.55%
Loss Cost	2016.1	0.043 (CI = +/-0.042; p = 0.044)	0.112 (CI = +/-0.229; p = 0.314)	0.176	+4.38%
Loss Cost	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.116 (CI = +/-0.244; p = 0.326)	0.137	+4.53%
Loss Cost	2017.1	0.046 (CI = +/-0.053; p = 0.082)	0.110 (CI = +/-0.261; p = 0.380)	0.128	+4.76%
Loss Cost	2017.2	0.051 (CI = +/-0.061; p = 0.092)	0.124 (CI = +/-0.280; p = 0.358)	0.112	+5.26%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.034; p = 0.079)	0.974	+6.45%
Severity	2011.1	0.064 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.031; p = 0.140)	0.978	+6.59%
Severity	2011.2	0.065 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.029; p = 0.043)	0.981	+6.75%
Severity	2012.1	0.067 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.027; p = 0.076)	0.983	+6.88%
Severity	2012.2	0.067 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.028; p = 0.049)	0.983	+6.96%
Severity	2013.1	0.068 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.028; p = 0.077)	0.982	+7.02%
Severity	2013.2	0.068 (CI = +/-0.004; p = 0.000)	0.028 (CI = +/-0.029; p = 0.064)	0.980	+7.08%
Severity	2014.1	0.069 (CI = +/-0.005; p = 0.000)	0.025 (CI = +/-0.030; p = 0.098)	0.979	+7.15%
Severity	2014.2	0.069 (CI = +/-0.005; p = 0.000)	0.026 (CI = +/-0.032; p = 0.103)	0.975	+7.18%
Severity	2015.1	0.069 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.034; p = 0.112)	0.972	+7.16%
Severity	2015.2	0.069 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.036; p = 0.122)	0.967	+7.18%
Severity	2016.1	0.070 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.038; p = 0.157)	0.963	+7.22%
Severity	2016.2	0.070 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.040; p = 0.171)	0.956	+7.24%
Severity	2017.1	0.070 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.043; p = 0.219)	0.949	+7.30%
Severity	2017.2	0.071 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.046; p = 0.238)	0.939	+7.33%
Frequency	2010.2	-0.012 (CI = +/-0.014; p = 0.112)	0.056 (CI = +/-0.125; p = 0.367)	0.056	-1.15%
Frequency	2011.1	-0.012 (CI = +/-0.015; p = 0.117)	0.059 (CI = +/-0.129; p = 0.357)	0.051	-1.21%
Frequency	2011.2	-0.013 (CI = +/-0.017; p = 0.124)	0.056 (CI = +/-0.135; p = 0.402)	0.051	-1.28%
Frequency	2012.1	-0.015 (CI = +/-0.018; p = 0.100)	0.064 (CI = +/-0.139; p = 0.349)	0.066	-1.46%
Frequency	2012.2	-0.017 (CI = +/-0.019; p = 0.077)	0.054 (CI = +/-0.143; p = 0.444)	0.082	-1.69%
Frequency	2013.1	-0.020 (CI = +/-0.020; p = 0.059)	0.065 (CI = +/-0.147; p = 0.373)	0.105	-1.94%
Frequency	2013.2	-0.022 (CI = +/-0.022; p = 0.055)	0.056 (CI = +/-0.153; p = 0.456)	0.114	-2.15%
Frequency	2014.1	-0.024 (CI = +/-0.024; p = 0.054)	0.063 (CI = +/-0.160; p = 0.418)	0.115	-2.33%
Frequency	2014.2	-0.023 (CI = +/-0.027; p = 0.082)	0.064 (CI = +/-0.169; p = 0.434)	0.098	-2.30%
Frequency	2015.1	-0.026 (CI = +/-0.029; p = 0.074)	0.075 (CI = +/-0.176; p = 0.385)	0.107	-2.59%
Frequency	2015.2	-0.025 (CI = +/-0.032; p = 0.124)	0.079 (CI = +/-0.186; p = 0.381)	0.083	-2.45%
Frequency	2016.1	-0.027 (CI = +/-0.036; p = 0.133)	0.086 (CI = +/-0.197; p = 0.370)	0.070	-2.64%
Frequency	2016.2	-0.026 (CI = +/-0.041; p = 0.198)	0.089 (CI = +/-0.211; p = 0.380)	0.050	-2.53%
Frequency	2017.1	-0.024 (CI = +/-0.046; p = 0.281)	0.085 (CI = +/-0.225; p = 0.434)	-0.006	-2.37%
Frequency	2017.2	-0.019 (CI = +/-0.052; p = 0.436)	0.097 (CI = +/-0.241; p = 0.400)	-0.029	-1.93%

DCPD

Coverage = DC

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	0.063 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.057; p = 0.089)	0.015 (CI = +/-0.003; p = 0.000)	0.932	+6.49%
Loss Cost	2011.1	0.064 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.058; p = 0.137)	0.015 (CI = +/-0.003; p = 0.000)	0.933	+6.62%
Loss Cost	2011.2	0.065 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.060; p = 0.124)	0.015 (CI = +/-0.003; p = 0.000)	0.929	+6.68%
Loss Cost	2012.1	0.064 (CI = +/-0.008; p = 0.000)	0.047 (CI = +/-0.062; p = 0.130)	0.015 (CI = +/-0.003; p = 0.000)	0.925	+6.66%
Severity	2010.2	0.064 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.029; p = 0.093)	0.002 (CI = +/-0.001; p = 0.003)	0.981	+6.63%
Severity	2011.1	0.066 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.025; p = 0.167)	0.002 (CI = +/-0.001; p = 0.001)	0.986	+6.79%
Severity	2011.2	0.067 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.022; p = 0.029)	0.002 (CI = +/-0.001; p = 0.000)	0.990	+6.94%
Severity	2012.1	0.068 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.018; p = 0.043)	0.002 (CI = +/-0.001; p = 0.000)	0.993	+7.08%
Frequency	2010.2	-0.001 (CI = +/-0.007; p = 0.712)	0.024 (CI = +/-0.060; p = 0.415)	0.013 (CI = +/-0.003; p = 0.000)	0.783	-0.13%
Frequency	2011.1	-0.002 (CI = +/-0.008; p = 0.680)	0.026 (CI = +/-0.063; p = 0.409)	0.013 (CI = +/-0.003; p = 0.000)	0.781	-0.16%
Frequency	2011.2	-0.002 (CI = +/-0.008; p = 0.563)	0.022 (CI = +/-0.065; p = 0.496)	0.013 (CI = +/-0.003; p = 0.000)	0.784	-0.24%
Frequency	2012.1	-0.004 (CI = +/-0.009; p = 0.359)	0.029 (CI = +/-0.066; p = 0.374)	0.012 (CI = +/-0.003; p = 0.000)	0.795	-0.39%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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	0.045 (CI = +/-0.015; p = 0.000)	0.122 (CI = +/-0.038; p = 0.000)	-0.293 (CI = +/-0.095; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.096; p = 0.000)	0.922	+4.64%	-21.91%
Loss Cost	2011.2	0.050 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.038; p = 0.000)	-0.309 (CI = +/-0.096; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.100; p = 0.000)	0.928	+5.12%	-22.86%
Loss Cost	2012.1	0.047 (CI = +/-0.018; p = 0.000)	0.130 (CI = +/-0.039; p = 0.000)	-0.299 (CI = +/-0.099; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.232 (CI = +/-0.107; p = 0.000)	0.931	+4.77%	-22.29%
Loss Cost	2012.2	0.042 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	-0.284 (CI = +/-0.100; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.112; p = 0.001)	0.935	+4.27%	-21.52%
Loss Cost	2013.1	0.036 (CI = +/-0.020; p = 0.001)	0.131 (CI = +/-0.038; p = 0.000)	-0.270 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.177 (CI = +/-0.114; p = 0.004)	0.942	+3.66%	-20.84%
Loss Cost	2013.2	0.032 (CI = +/-0.021; p = 0.005)	0.127 (CI = +/-0.039; p = 0.000)	-0.262 (CI = +/-0.099; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.013)	0.945	+3.28%	-20.51%
Loss Cost	2014.1	0.029 (CI = +/-0.022; p = 0.014)	0.130 (CI = +/-0.040; p = 0.000)	-0.258 (CI = +/-0.101; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.142 (CI = +/-0.127; p = 0.030)	0.946	+2.97%	-20.47%
Loss Cost	2014.2	0.025 (CI = +/-0.023; p = 0.031)	0.125 (CI = +/-0.040; p = 0.000)	-0.257 (CI = +/-0.098; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.122 (CI = +/-0.128; p = 0.060)	0.951	+2.56%	-20.71%
Loss Cost	2015.1	0.021 (CI = +/-0.020; p = 0.046)	0.134 (CI = +/-0.036; p = 0.000)	-0.269 (CI = +/-0.087; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.097 (CI = +/-0.115; p = 0.093)	0.963	+2.10%	-21.94%
Loss Cost	2015.2	0.020 (CI = +/-0.021; p = 0.061)	0.132 (CI = +/-0.039; p = 0.000)	-0.274 (CI = +/-0.093; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.117)	0.962	+2.04%	-22.40%
Loss Cost	2016.1	0.020 (CI = +/-0.022; p = 0.071)	0.131 (CI = +/-0.041; p = 0.000)	-0.272 (CI = +/-0.109; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.125; p = 0.131)	0.955	+2.04%	-22.27%
Loss Cost	2016.2	0.018 (CI = +/-0.021; p = 0.090)	0.139 (CI = +/-0.041; p = 0.000)	-0.184 (CI = +/-0.159; p = 0.027)	0.012 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.119; p = 0.140)	0.958	+1.83%	-15.30%
Loss Cost	2017.1	0.019 (CI = +/-0.023; p = 0.093)	0.142 (CI = +/-0.045; p = 0.000)	-0.309 (CI = +/-0.631; p = 0.304)	0.012 (CI = +/-0.002; p = 0.000)	-0.091 (CI = +/-0.127; p = 0.142)	0.953	+1.97%	-25.16%
Loss Cost	2017.2	0.019 (CI = +/-0.023; p = 0.093)	0.142 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	-0.091 (CI = +/-0.127; p = 0.142)	0.956	+1.97%	+1.97%
Severity	2011.1	0.026 (CI = +/-0.014; p = 0.001)	0.041 (CI = +/-0.034; p = 0.018)	-0.258 (CI = +/-0.084; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.010)	-0.005 (CI = +/-0.085; p = 0.907)	0.666	+2.68%	-20.64%
Severity	2011.2	0.025 (CI = +/-0.015; p = 0.002)	0.040 (CI = +/-0.035; p = 0.028)	-0.252 (CI = +/-0.089; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.010)	0.003 (CI = +/-0.092; p = 0.950)	0.651	+2.52%	-20.31%
Severity	2012.1	0.020 (CI = +/-0.016; p = 0.016)	0.045 (CI = +/-0.035; p = 0.014)	-0.236 (CI = +/-0.088; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.028 (CI = +/-0.095; p = 0.545)	0.676	+2.02%	-19.45%
Severity	2012.2	0.017 (CI = +/-0.017; p = 0.053)	0.042 (CI = +/-0.036; p = 0.023)	-0.228 (CI = +/-0.091; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.042 (CI = +/-0.102; p = 0.397)	0.678	+1.74%	-18.98%
Severity	2013.1	0.016 (CI = +/-0.019; p = 0.097)	0.043 (CI = +/-0.037; p = 0.026)	-0.225 (CI = +/-0.095; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.005)	0.048 (CI = +/-0.111; p = 0.377)	0.675	+1.62%	-18.85%
Severity	2013.2	0.013 (CI = +/-0.021; p = 0.200)	0.040 (CI = +/-0.038; p = 0.043)	-0.219 (CI = +/-0.098; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.004)	0.063 (CI = +/-0.118; p = 0.277)	0.682	+1.33%	-18.58%
Severity	2014.1	0.007 (CI = +/-0.020; p = 0.467)	0.047 (CI = +/-0.036; p = 0.014)	-0.212 (CI = +/-0.090; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.095 (CI = +/-0.114; p = 0.095)	0.744	+0.71%	-18.50%
Severity	2014.2	0.003 (CI = +/-0.020; p = 0.779)	0.041 (CI = +/-0.035; p = 0.025)	-0.211 (CI = +/-0.085; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.000)	0.119 (CI = +/-0.110; p = 0.037)	0.785	+0.26%	-18.77%
Severity	2015.1	0.002 (CI = +/-0.021; p = 0.868)	0.043 (CI = +/-0.037; p = 0.026)	-0.213 (CI = +/-0.088; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.124 (CI = +/-0.116; p = 0.037)	0.772	+0.16%	-19.05%
Severity	2015.2	0.000 (CI = +/-0.020; p = 0.994)	0.038 (CI = +/-0.037; p = 0.047)	-0.226 (CI = +/-0.089; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.000)	0.133 (CI = +/-0.115; p = 0.027)	0.789	+0.01%	-20.18%
Severity	2016.1	0.000 (CI = +/-0.021; p = 0.972)	0.033 (CI = +/-0.039; p = 0.084)	-0.204 (CI = +/-0.101; p = 0.001)	-0.004 (CI = +/-0.002; p = 0.001)	0.130 (CI = +/-0.116; p = 0.031)	0.742	+0.03%	-18.46%
Severity	2016.2	-0.002 (CI = +/-0.018; p = 0.779)	0.043 (CI = +/-0.034; p = 0.017)	-0.090 (CI = +/-0.133; p = 0.163)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.100; p = 0.011)	0.786	-0.23%	-8.86%
Severity	2017.1	-0.002 (CI = +/-0.020; p = 0.785)	0.043 (CI = +/-0.038; p = 0.030)	-0.077 (CI = +/-0.532; p = 0.755)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.107; p = 0.015)	0.781	-0.25%	-7.66%
Severity	2017.2	-0.002 (CI = +/-0.020; p = 0.785)	0.043 (CI = +/-0.038; p = 0.030)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.107; p = 0.015)	0.773	-0.25%	-0.25%
Frequency	2011.1	0.019 (CI = +/-0.012; p = 0.003)	0.080 (CI = +/-0.030; p = 0.000)	-0.035 (CI = +/-0.074; p = 0.339)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.075; p = 0.000)	0.954	+1.91%	-1.60%
Frequency	2011.2	0.025 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.027; p = 0.000)	-0.057 (CI = +/-0.068; p = 0.095)	0.017 (CI = +/-0.002; p = 0.000)	-0.252 (CI = +/-0.071; p = 0.000)	0.965	+2.53%	-3.19%
Frequency	2012.1	0.027 (CI = +/-0.013; p = 0.000)	0.085 (CI = +/-0.028; p = 0.000)	-0.062 (CI = +/-0.071; p = 0.083)	0.017 (CI = +/-0.002; p = 0.000)	-0.260 (CI = +/-0.077; p = 0.000)	0.965	+2.69%	-3.53%
Frequency	2012.2	0.025 (CI = +/-0.014; p = 0.002)	0.083 (CI = +/-0.029; p = 0.000)	-0.056 (CI = +/-0.074; p = 0.129)	0.017 (CI = +/-0.002; p = 0.000)	-0.250 (CI = +/-0.083; p = 0.000)	0.965	+2.49%	-3.14%
Frequency	2013.1	0.020 (CI = +/-0.014; p = 0.010)	0.088 (CI = +/-0.028; p = 0.000)	-0.045 (CI = +/-0.071; p = 0.207)	0.016 (CI = +/-0.002; p = 0.000)	-0.225 (CI = +/-0.083; p = 0.000)	0.970	+2.00%	-2.45%
Frequency	2013.2	0.019 (CI = +/-0.016; p = 0.021)	0.087 (CI = +/-0.029; p = 0.000)	-0.043 (CI = +/-0.074; p = 0.240)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.090; p = 0.000)	0.970	+1.93%	-2.37%
Frequency	2014.1	0.022 (CI = +/-0.016; p = 0.011)	0.083 (CI = +/-0.029; p = 0.000)	-0.047 (CI = +/-0.074; p = 0.198)	0.016 (CI = +/-0.002; p = 0.000)	-0.238 (CI = +/-0.093; p = 0.000)	0.972	+2.24%	-2.42%
Frequency	2014.2	0.023 (CI = +/-0.018; p = 0.015)	0.084 (CI = +/-0.031; p = 0.000)	-0.047 (CI = +/-0.076; p = 0.210)	0.016 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.099; p = 0.000)	0.971	+2.29%	-2.39%
Frequency	2015.1	0.019 (CI = +/-0.016; p = 0.020)	0.091 (CI = +/-0.028; p = 0.000)	-0.056 (CI = +/-0.067; p = 0.099)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.088; p = 0.000)	0.979	+1.94%	-3.57%
Frequency	2015.2	0.020 (CI = +/-0.016; p = 0.018)	0.094 (CI = +/-0.029; p = 0.000)	-0.048 (CI = +/-0.070; p = 0.161)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.090; p = 0.000)	0.980	+2.03%	-2.78%
Frequency	2016.1	0.020 (CI = +/-0.016; p = 0.019)	0.098 (CI = +/-0.030; p = 0.000)	-0.068 (CI = +/-0.078; p = 0.083)	0.016 (CI = +/-0.002; p = 0.000)	-0.223 (CI = +/-0.090; p = 0.000)	0.981	+2.00%	-4.68%
Frequency	2016.2	0.020 (CI = +/-0.017; p = 0.020)	0.096 (CI = +/-0.032; p = 0.000)	-0.094 (CI = +/-0.124; p = 0.125)	0.016 (CI = +/-0.002; p = 0.000)	-0.225 (CI = +/-0.093; p = 0.000)	0.980	+2.07%	-7.06%
Frequency	2017.1	0.022 (CI = +/-0.018; p = 0.021)	0.099 (CI = +/-0.035; p = 0.000)	-0.232 (CI = +/-0.487; p = 0.316)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.098; p = 0.000)	0.979	+2.22%	-18.96%
Frequency	2017.2	0.022 (CI = +/-0.018; p = 0.021)	0.099 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.098; p = 0.000)	0.980	+2.22%	+2.22%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

Excluded Points = NA

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

Scalar Level Change Start Date = 2020-01-01

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Phase in Scalar	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.023 (CI = +/-0.032; p = 0.163)	0.000 (CI = +/-0.000; p = 0.024)	-0.450 (CI = +/-0.185; p = 0.000)	0.123 (CI = +/-0.054; p = 0.000)	0.618	-2.24%	+10.58%
Loss Cost	2011.2	-0.024 (CI = +/-0.034; p = 0.161)	0.000 (CI = +/-0.000; p = 0.031)	-0.448 (CI = +/-0.190; p = 0.000)	0.124 (CI = +/-0.055; p = 0.000)	0.617	-2.33%	+10.58%
Loss Cost	2012.1	-0.024 (CI = +/-0.035; p = 0.174)	0.000 (CI = +/-0.000; p = 0.040)	-0.448 (CI = +/-0.195; p = 0.000)	0.124 (CI = +/-0.057; p = 0.000)	0.614	-2.32%	+10.58%
Loss Cost	2012.2	-0.025 (CI = +/-0.035; p = 0.151)	0.000 (CI = +/-0.000; p = 0.116)	-0.443 (CI = +/-0.196; p = 0.000)	0.126 (CI = +/-0.057; p = 0.000)	0.625	-2.47%	+10.58%
Loss Cost	2013.1	-0.025 (CI = +/-0.036; p = 0.165)	0.000 (CI = +/-0.000; p = 0.153)	-0.444 (CI = +/-0.201; p = 0.000)	0.125 (CI = +/-0.058; p = 0.000)	0.623	-2.45%	+10.58%
Loss Cost	2013.2	0.277 (CI = +/-0.146; p = 0.001)	-0.301 (CI = +/-0.143; p = 0.000)	-0.431 (CI = +/-0.146; p = 0.000)	0.125 (CI = +/-0.042; p = 0.000)	0.812	+31.89%	+49.50%
Loss Cost	2014.1	0.289 (CI = +/-0.144; p = 0.001)	-0.323 (CI = +/-0.144; p = 0.000)	-0.414 (CI = +/-0.145; p = 0.000)	0.134 (CI = +/-0.044; p = 0.000)	0.824	+33.50%	+52.70%
Loss Cost	2014.2	0.265 (CI = +/-0.149; p = 0.002)	-0.307 (CI = +/-0.146; p = 0.000)	-0.400 (CI = +/-0.146; p = 0.000)	0.143 (CI = +/-0.046; p = 0.000)	0.835	+30.29%	+50.32%
Loss Cost	2015.1	0.278 (CI = +/-0.140; p = 0.001)	-0.337 (CI = +/-0.140; p = 0.000)	-0.374 (CI = +/-0.139; p = 0.000)	0.159 (CI = +/-0.046; p = 0.000)	0.860	+32.09%	+54.92%
Loss Cost	2015.2	0.274 (CI = +/-0.154; p = 0.002)	-0.334 (CI = +/-0.148; p = 0.000)	-0.372 (CI = +/-0.147; p = 0.000)	0.161 (CI = +/-0.053; p = 0.000)	0.854	+31.47%	+54.50%
Loss Cost	2016.1	0.273 (CI = +/-0.160; p = 0.003)	-0.330 (CI = +/-0.159; p = 0.001)	-0.375 (CI = +/-0.157; p = 0.000)	0.158 (CI = +/-0.062; p = 0.000)	0.828	+31.34%	+53.89%
Loss Cost	2016.2	0.339 (CI = +/-0.153; p = 0.000)	-0.362 (CI = +/-0.142; p = 0.000)	-0.408 (CI = +/-0.141; p = 0.000)	0.123 (CI = +/-0.063; p = 0.001)	0.865	+40.36%	+58.80%
Loss Cost	2017.1	0.340 (CI = +/-0.159; p = 0.001)	-0.355 (CI = +/-0.154; p = 0.000)	-0.415 (CI = +/-0.153; p = 0.000)	0.116 (CI = +/-0.081; p = 0.009)	0.850	+40.47%	+57.68%
Loss Cost	2017.2	0.358 (CI = +/-0.195; p = 0.002)	-0.361 (CI = +/-0.165; p = 0.001)	-0.423 (CI = +/-0.165; p = 0.000)	0.104 (CI = +/-0.108; p = 0.058)	0.848	+43.04%	+58.65%
Severity	2011.1	-0.028 (CI = +/-0.019; p = 0.006)	0.000 (CI = +/-0.000; p = 0.009)	0.149 (CI = +/-0.110; p = 0.010)	0.021 (CI = +/-0.032; p = 0.192)	0.266	-2.78%	-0.75%
Severity	2011.2	-0.030 (CI = +/-0.019; p = 0.004)	0.000 (CI = +/-0.000; p = 0.014)	0.155 (CI = +/-0.109; p = 0.007)	0.023 (CI = +/-0.032; p = 0.150)	0.281	-2.98%	-0.75%
Severity	2012.1	-0.032 (CI = +/-0.019; p = 0.003)	0.000 (CI = +/-0.000; p = 0.029)	0.159 (CI = +/-0.109; p = 0.006)	0.024 (CI = +/-0.032; p = 0.128)	0.294	-3.10%	-0.75%
Severity	2012.2	-0.032 (CI = +/-0.019; p = 0.002)	0.000 (CI = +/-0.000; p = 0.092)	0.161 (CI = +/-0.109; p = 0.006)	0.025 (CI = +/-0.032; p = 0.116)	0.307	-3.19%	-0.74%
Severity	2013.1	-0.032 (CI = +/-0.020; p = 0.003)	0.000 (CI = +/-0.000; p = 0.120)	0.161 (CI = +/-0.112; p = 0.007)	0.025 (CI = +/-0.032; p = 0.127)	0.304	-3.17%	-0.75%
Severity	2013.2	0.034 (CI = +/-0.110; p = 0.526)	-0.066 (CI = +/-0.109; p = 0.217)	0.164 (CI = +/-0.110; p = 0.006)	0.025 (CI = +/-0.032; p = 0.122)	0.350	+3.47%	+6.06%
Severity	2014.1	0.047 (CI = +/-0.103; p = 0.345)	-0.089 (CI = +/-0.103; p = 0.084)	0.183 (CI = +/-0.103; p = 0.002)	0.035 (CI = +/-0.031; p = 0.031)	0.475	+4.84%	+8.53%
Severity	2014.2	0.020 (CI = +/-0.100; p = 0.672)	-0.072 (CI = +/-0.098; p = 0.139)	0.198 (CI = +/-0.098; p = 0.001)	0.044 (CI = +/-0.031; p = 0.008)	0.566	+2.06%	+6.66%
Severity	2015.1	0.024 (CI = +/-0.103; p = 0.624)	-0.080 (CI = +/-0.102; p = 0.117)	0.205 (CI = +/-0.102; p = 0.001)	0.049 (CI = +/-0.034; p = 0.008)	0.547	+2.44%	+7.54%
Severity	2015.2	0.009 (CI = +/-0.110; p = 0.859)	-0.072 (CI = +/-0.106; p = 0.170)	0.213 (CI = +/-0.105; p = 0.001)	0.055 (CI = +/-0.038; p = 0.007)	0.557	+0.94%	+6.63%
Severity	2016.1	0.005 (CI = +/-0.107; p = 0.929)	-0.053 (CI = +/-0.106; p = 0.301)	0.196 (CI = +/-0.105; p = 0.001)	0.041 (CI = +/-0.042; p = 0.053)	0.501	+0.46%	+4.67%
Severity	2016.2	0.065 (CI = +/-0.080; p = 0.103)	-0.082 (CI = +/-0.075; p = 0.034)	0.165 (CI = +/-0.074; p = 0.000)	0.009 (CI = +/-0.033; p = 0.564)	0.729	+6.74%	+7.72%
Severity	2017.1	0.067 (CI = +/-0.079; p = 0.093)	-0.069 (CI = +/-0.077; p = 0.072)	0.153 (CI = +/-0.076; p = 0.001)	-0.005 (CI = +/-0.041; p = 0.811)	0.756	+6.89%	+6.40%
Severity	2017.2	0.074 (CI = +/-0.097; p = 0.120)	-0.072 (CI = +/-0.082; p = 0.080)	0.150 (CI = +/-0.082; p = 0.002)	-0.010 (CI = +/-0.054; p = 0.698)	0.727	+7.73%	+6.68%
Frequency	2011.1	0.006 (CI = +/-0.025; p = 0.650)	0.000 (CI = +/-0.000; p = 0.350)	-0.599 (CI = +/-0.143; p = 0.000)	0.103 (CI = +/-0.041; p = 0.000)	0.780	+0.56%	+11.41%
Frequency	2011.2	0.007 (CI = +/-0.026; p = 0.597)	0.000 (CI = +/-0.000; p = 0.323)	-0.602 (CI = +/-0.146; p = 0.000)	0.101 (CI = +/-0.042; p = 0.000)	0.781	+0.67%	+11.41%
Frequency	2012.1	0.008 (CI = +/-0.026; p = 0.532)	0.000 (CI = +/-0.000; p = 0.252)	-0.606 (CI = +/-0.147; p = 0.000)	0.100 (CI = +/-0.043; p = 0.000)	0.785	+0.80%	+11.41%
Frequency	2012.2	0.007 (CI = +/-0.027; p = 0.573)	0.000 (CI = +/-0.000; p = 0.400)	-0.605 (CI = +/-0.150; p = 0.000)	0.101 (CI = +/-0.044; p = 0.000)	0.786	+0.74%	+11.41%
Frequency	2013.1	0.007 (CI = +/-0.028; p = 0.578)	0.000 (CI = +/-0.000; p = 0.456)	-0.605 (CI = +/-0.154; p = 0.000)	0.101 (CI = +/-0.045; p = 0.000)	0.784	+0.75%	+11.41%
Frequency	2013.2	0.243 (CI = +/-0.110; p = 0.000)	-0.235 (CI = +/-0.108; p = 0.000)	-0.595 (CI = +/-0.110; p = 0.000)	0.101 (CI = +/-0.032; p = 0.000)	0.896	+27.47%	+40.96%
Frequency	2014.1	0.242 (CI = +/-0.114; p = 0.000)	-0.233 (CI = +/-0.114; p = 0.000)	-0.596 (CI = +/-0.115; p = 0.000)	0.100 (CI = +/-0.035; p = 0.000)	0.892	+27.33%	+40.70%
Frequency	2014.2	0.244 (CI = +/-0.123; p = 0.001)	-0.235 (CI = +/-0.120; p = 0.001)	-0.598 (CI = +/-0.121; p = 0.000)	0.099 (CI = +/-0.038; p = 0.000)	0.891	+27.66%	+40.93%
Frequency	2015.1	0.254 (CI = +/-0.118; p = 0.000)	-0.257 (CI = +/-0.118; p = 0.000)	-0.579 (CI = +/-0.118; p = 0.000)	0.111 (CI = +/-0.039; p = 0.000)	0.905	+28.94%	+44.06%
Frequency	2015.2	0.264 (CI = +/-0.129; p = 0.001)	-0.263 (CI = +/-0.124; p = 0.000)	-0.584 (CI = +/-0.123; p = 0.000)	0.107 (CI = +/-0.044; p = 0.000)	0.904	+30.25%	+44.90%
Frequency	2016.1	0.268 (CI = +/-0.131; p = 0.001)	-0.277 (CI = +/-0.130; p = 0.000)	-0.571 (CI = +/-0.128; p = 0.000)	0.117 (CI = +/-0.051; p = 0.000)	0.906	+30.74%	+47.03%
Frequency	2016.2	0.274 (CI = +/-0.149; p = 0.002)	-0.280 (CI = +/-0.138; p = 0.001)	-0.574 (CI = +/-0.137; p = 0.000)	0.114 (CI = +/-0.062; p = 0.001)	0.903	+31.49%	+47.42%
Frequency	2017.1	0.273 (CI = +/-0.156; p = 0.002)	-0.285 (CI = +/-0.150; p = 0.001)	-0.569 (CI = +/-0.149; p = 0.000)	0.120 (CI = +/-0.079; p = 0.006)	0.894	+31.42%	+48.19%
Frequency	2017.2	0.283 (CI = +/-0.191; p = 0.007)	-0.289 (CI = +/-0.162; p = 0.002)	-0.573 (CI = +/-0.162; p = 0.000)	0.113 (CI = +/-0.106; p = 0.038)	0.890	+32.77%	+48.71%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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	0.030 (CI = +/-0.020; p = 0.005)	0.118 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.033)	-0.254 (CI = +/-0.094; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.149 (CI = +/-0.114; p = 0.013)	0.934	+3.06%	-20.03%
Loss Cost	2011.2	0.034 (CI = +/-0.019; p = 0.001)	0.124 (CI = +/-0.034; p = 0.000)	0.000 (CI = +/-0.000; p = 0.019)	-0.270 (CI = +/-0.092; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.169 (CI = +/-0.111; p = 0.005)	0.942	+3.50%	-21.01%
Loss Cost	2012.1	0.034 (CI = +/-0.020; p = 0.002)	0.125 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.000; p = 0.032)	-0.267 (CI = +/-0.095; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.165 (CI = +/-0.115; p = 0.007)	0.942	+3.41%	-20.82%
Loss Cost	2012.2	0.033 (CI = +/-0.021; p = 0.004)	0.123 (CI = +/-0.037; p = 0.000)	0.000 (CI = +/-0.000; p = 0.074)	-0.263 (CI = +/-0.098; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.161 (CI = +/-0.118; p = 0.010)	0.942	+3.32%	-20.61%
Loss Cost	2013.1	0.032 (CI = +/-0.021; p = 0.005)	0.127 (CI = +/-0.039; p = 0.000)	0.000 (CI = +/-0.000; p = 0.307)	-0.262 (CI = +/-0.099; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.013)	0.943	+3.27%	-20.51%
Loss Cost	2013.2	0.032 (CI = +/-0.021; p = 0.005)	0.127 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.262 (CI = +/-0.099; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.121; p = 0.013)	0.945	+3.28%	-20.51%
Loss Cost	2014.1	0.029 (CI = +/-0.022; p = 0.014)	0.130 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.101; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.142 (CI = +/-0.127; p = 0.030)	0.946	+2.97%	-20.47%
Loss Cost	2014.2	0.025 (CI = +/-0.023; p = 0.031)	0.125 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.257 (CI = +/-0.098; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.122 (CI = +/-0.128; p = 0.060)	0.951	+2.56%	-20.71%
Loss Cost	2015.1	0.021 (CI = +/-0.020; p = 0.046)	0.134 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.269 (CI = +/-0.087; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.097 (CI = +/-0.115; p = 0.093)	0.963	+2.10%	-21.94%
Loss Cost	2015.2	0.020 (CI = +/-0.021; p = 0.061)	0.132 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.274 (CI = +/-0.093; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.117)	0.962	+2.04%	-22.40%
Loss Cost	2016.1	0.020 (CI = +/-0.022; p = 0.071)	0.131 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.272 (CI = +/-0.109; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	-0.093 (CI = +/-0.125; p = 0.131)	0.955	+2.04%	-22.27%
Loss Cost	2016.2	0.018 (CI = +/-0.021; p = 0.090)	0.139 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.184 (CI = +/-0.159; p = 0.027)	0.012 (CI = +/-0.002; p = 0.000)	-0.087 (CI = +/-0.119; p = 0.140)	0.958	+1.83%	-15.30%
Loss Cost	2017.1	0.019 (CI = +/-0.023; p = 0.093)	0.142 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.309 (CI = +/-0.631; p = 0.304)	0.012 (CI = +/-0.002; p = 0.000)	-0.091 (CI = +/-0.127; p = 0.142)	0.953	+1.97%	-25.16%
Loss Cost	2017.2	0.019 (CI = +/-0.023; p = 0.093)	0.142 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	-0.091 (CI = +/-0.127; p = 0.142)	0.956	+1.97%	+1.97%
Severity	2011.1	0.017 (CI = +/-0.018; p = 0.075)	0.039 (CI = +/-0.033; p = 0.022)	0.000 (CI = +/-0.000; p = 0.132)	-0.233 (CI = +/-0.088; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.045 (CI = +/-0.106; p = 0.387)	0.686	+1.68%	-19.41%
Severity	2011.2	0.016 (CI = +/-0.019; p = 0.108)	0.038 (CI = +/-0.034; p = 0.031)	0.000 (CI = +/-0.000; p = 0.150)	-0.229 (CI = +/-0.092; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.050 (CI = +/-0.111; p = 0.363)	0.670	+1.59%	-19.20%
Severity	2012.1	0.014 (CI = +/-0.020; p = 0.161)	0.042 (CI = +/-0.035; p = 0.019)	0.000 (CI = +/-0.000; p = 0.258)	-0.221 (CI = +/-0.092; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.003)	0.061 (CI = +/-0.111; p = 0.268)	0.682	+1.37%	-18.71%
Severity	2012.2	0.013 (CI = +/-0.020; p = 0.194)	0.041 (CI = +/-0.036; p = 0.027)	0.000 (CI = +/-0.000; p = 0.382)	-0.218 (CI = +/-0.095; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.003)	0.064 (CI = +/-0.115; p = 0.257)	0.674	+1.31%	-18.55%
Severity	2013.1	0.013 (CI = +/-0.021; p = 0.202)	0.040 (CI = +/-0.038; p = 0.043)	0.000 (CI = +/-0.000; p = 0.404)	-0.219 (CI = +/-0.098; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.004)	0.063 (CI = +/-0.118; p = 0.277)	0.670	+1.32%	-18.58%
Severity	2013.2	0.013 (CI = +/-0.021; p = 0.200)	0.040 (CI = +/-0.038; p = 0.043)	NA (CI = +/-NA; p = NA)	-0.219 (CI = +/-0.098; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.004)	0.063 (CI = +/-0.118; p = 0.277)	0.682	+1.33%	-18.58%
Severity	2014.1	0.007 (CI = +/-0.023; p = 0.467)	0.047 (CI = +/-0.036; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.212 (CI = +/-0.090; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.095 (CI = +/-0.114; p = 0.095)	0.744	+0.71%	-18.50%
Severity	2014.2	0.003 (CI = +/-0.020; p = 0.779)	0.041 (CI = +/-0.035; p = 0.025)	NA (CI = +/-NA; p = NA)	-0.211 (CI = +/-0.085; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.000)	0.119 (CI = +/-0.110; p = 0.037)	0.785	+0.26%	-18.77%
Severity	2015.1	0.002 (CI = +/-0.021; p = 0.868)	0.043 (CI = +/-0.037; p = 0.026)	NA (CI = +/-NA; p = NA)	-0.213 (CI = +/-0.088; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.001)	0.124 (CI = +/-0.116; p = 0.037)	0.772	+0.16%	-19.05%
Severity	2015.2	0.000 (CI = +/-0.020; p = 0.994)	0.038 (CI = +/-0.037; p = 0.047)	NA (CI = +/-NA; p = NA)	-0.226 (CI = +/-0.089; p = 0.000)	-0.004 (CI = +/-0.002; p = 0.000)	0.133 (CI = +/-0.115; p = 0.027)	0.789	+0.01%	-20.18%
Severity	2016.1	0.000 (CI = +/-0.021; p = 0.972)	0.033 (CI = +/-0.039; p = 0.084)	NA (CI = +/-NA; p = NA)	-0.204 (CI = +/-0.101; p = 0.001)	-0.004 (CI = +/-0.002; p = 0.001)	0.130 (CI = +/-0.116; p = 0.031)	0.742	+0.03%	-18.46%
Severity	2016.2	-0.002 (CI = +/-0.018; p = 0.779)	0.043 (CI = +/-0.034; p = 0.017)	NA (CI = +/-NA; p = NA)	-0.090 (CI = +/-0.135; p = 0.163)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.100; p = 0.011)	0.786	-0.23%	-8.86%
Severity	2017.1	-0.002 (CI = +/-0.020; p = 0.785)	0.043 (CI = +/-0.038; p = 0.030)	NA (CI = +/-NA; p = NA)	-0.077 (CI = +/-0.532; p = 0.755)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.107; p = 0.015)	0.781	-0.25%	-7.66%
Severity	2017.2	-0.002 (CI = +/-0.020; p = 0.785)	0.043 (CI = +/-0.038; p = 0.030)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.002; p = 0.000)	0.139 (CI = +/-0.107; p = 0.015)	0.773	-0.25%	-0.25%
Frequency	2011.1	0.014 (CI = +/-0.017; p = 0.111)	0.079 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.354)	-0.021 (CI = +/-0.080; p = 0.592)	0.016 (CI = +/-0.002; p = 0.000)	-0.194 (CI = +/-0.097; p = 0.000)	0.953	+1.36%	-0.76%
Frequency	2011.2	0.019 (CI = +/-0.015; p = 0.019)	0.086 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.195)	-0.041 (CI = +/-0.072; p = 0.245)	0.016 (CI = +/-0.002; p = 0.000)	-0.219 (CI = +/-0.087; p = 0.000)	0.966	+1.88%	-2.24%
Frequency	2012.1	0.020 (CI = +/-0.015; p = 0.014)	0.083 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.000; p = 0.139)	-0.046 (CI = +/-0.073; p = 0.200)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.088; p = 0.000)	0.967	+2.01%	-2.60%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.019)	0.082 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.202)	-0.045 (CI = +/-0.075; p = 0.214)	0.016 (CI = +/-0.002; p = 0.000)	-0.225 (CI = +/-0.091; p = 0.000)	0.967	+1.98%	-2.53%
Frequency	2013.1	0.019 (CI = +/-0.016; p = 0.021)	0.087 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.000; p = 0.781)	-0.043 (CI = +/-0.074; p = 0.240)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.090; p = 0.000)	0.969	+1.93%	-2.37%
Frequency	2013.2	0.019 (CI = +/-0.016; p = 0.021)	0.087 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.043 (CI = +/-0.074; p = 0.240)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.090; p = 0.000)	0.970	+1.93%	-2.37%
Frequency	2014.1	0.022 (CI = +/-0.016; p = 0.011)	0.083 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.047 (CI = +/-0.074; p = 0.198)	0.016 (CI = +/-0.002; p = 0.000)	-0.238 (CI = +/-0.093; p = 0.000)	0.972	+2.24%	-2.42%
Frequency	2014.2	0.023 (CI = +/-0.018; p = 0.015)	0.084 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.047 (CI = +/-0.076; p = 0.210)	0.016 (CI = +/-0.002; p = 0.000)	-0.240 (CI = +/-0.099; p = 0.000)	0.971	+2.29%	-2.39%
Frequency	2015.1	0.019 (CI = +/-0.016; p = 0.020)	0.091 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.056 (CI = +/-0.067; p = 0.099)	0.016 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.088; p = 0.000)	0.979	+1.94%	-3.57%
Frequency	2015.2	0.020 (CI = +/-0.016; p = 0.018)	0.094 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.048 (CI = +/-0.070; p = 0.161)	0.016 (CI = +/-0.002; p = 0.000)	-0.226 (CI = +/-0.090; p = 0.000)	0.980	+2.03%	-2.78%
Frequency	2016.1	0.020 (CI = +/-0.016; p = 0.019)	0.096 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.068 (CI = +/-0.078; p = 0.083)	0.016 (CI = +/-0.002; p = 0.000)	-0.223 (CI = +/-0.090; p = 0.000)	0.981	+2.00%	-4.68%
Frequency	2016.2	0.020 (CI = +/-0.017; p = 0.020)	0.096 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.094 (CI = +/-0.124; p = 0.125)	0.016 (CI = +/-0.002; p = 0.000)	-0.225 (CI = +/-0.093; p = 0.000)	0.980	+2.07%	-7.06%
Frequency	2017.1	0.022 (CI = +/-0.018; p = 0.021)	0.099 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.232 (CI = +/-0.487; p = 0.316)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.098; p = 0.000)	0.979	+2.22%	-18.96%
Frequency	2017.2	0.022 (CI = +/-0.018; p = 0.021)	0.099 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.002; p = 0.000)	-0.230 (CI = +/-0.098; p = 0.000)	0.980	+2.22%	+2.22%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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 = +/-0.011; p = 0.055)	0.000 (CI = +/-0.000; p = 0.006)	0.012 (CI = +/-0.003; p = 0.000)	0.741	-1.08%
Loss Cost	2011.2	-0.011 (CI = +/-0.011; p = 0.059)	0.000 (CI = +/-0.000; p = 0.012)	0.012 (CI = +/-0.003; p = 0.000)	0.741	-1.09%
Loss Cost	2012.1	-0.011 (CI = +/-0.012; p = 0.065)	0.000 (CI = +/-0.000; p = 0.019)	0.012 (CI = +/-0.003; p = 0.000)	0.740	-1.09%
Loss Cost	2012.2	-0.011 (CI = +/-0.012; p = 0.059)	0.000 (CI = +/-0.000; p = 0.105)	0.012 (CI = +/-0.003; p = 0.000)	0.750	-1.11%
Loss Cost	2013.1	-0.011 (CI = +/-0.012; p = 0.065)	0.000 (CI = +/-0.000; p = 0.136)	0.012 (CI = +/-0.003; p = 0.000)	0.750	-1.11%
Loss Cost	2013.2	0.232 (CI = +/-0.122; p = 0.001)	-0.242 (CI = +/-0.122; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.865	+26.09%
Loss Cost	2014.1	0.239 (CI = +/-0.127; p = 0.001)	-0.250 (CI = +/-0.126; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.863	+26.95%
Loss Cost	2014.2	0.228 (CI = +/-0.133; p = 0.002)	-0.241 (CI = +/-0.132; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.865	+25.64%
Loss Cost	2015.1	0.234 (CI = +/-0.138; p = 0.002)	-0.248 (CI = +/-0.138; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.862	+26.40%
Loss Cost	2015.2	0.250 (CI = +/-0.146; p = 0.002)	-0.262 (CI = +/-0.144; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.863	+28.43%
Loss Cost	2016.1	0.229 (CI = +/-0.137; p = 0.003)	-0.237 (CI = +/-0.137; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.870	+25.77%
Loss Cost	2016.2	0.289 (CI = +/-0.094; p = 0.000)	-0.289 (CI = +/-0.093; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.942	+33.55%
Loss Cost	2017.1	0.277 (CI = +/-0.089; p = 0.000)	-0.274 (CI = +/-0.088; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.949	+31.89%
Loss Cost	2017.2	0.287 (CI = +/-0.097; p = 0.000)	-0.282 (CI = +/-0.095; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.950	+33.19%
Severity	2011.1	-0.001 (CI = +/-0.009; p = 0.797)	0.000 (CI = +/-0.000; p = 0.353)	-0.001 (CI = +/-0.003; p = 0.338)	-0.019	-0.12%
Severity	2011.2	-0.001 (CI = +/-0.010; p = 0.764)	0.000 (CI = +/-0.000; p = 0.494)	-0.001 (CI = +/-0.003; p = 0.338)	-0.053	-0.14%
Severity	2012.1	-0.002 (CI = +/-0.010; p = 0.746)	0.000 (CI = +/-0.000; p = 0.677)	-0.001 (CI = +/-0.003; p = 0.342)	-0.076	-0.15%
Severity	2012.2	-0.002 (CI = +/-0.010; p = 0.735)	0.000 (CI = +/-0.000; p = 0.933)	-0.001 (CI = +/-0.003; p = 0.346)	-0.090	-0.16%
Severity	2013.1	-0.002 (CI = +/-0.010; p = 0.745)	0.000 (CI = +/-0.000; p = 0.733)	-0.001 (CI = +/-0.003; p = 0.357)	-0.090	-0.16%
Severity	2013.2	0.066 (CI = +/-0.139; p = 0.333)	-0.068 (CI = +/-0.138; p = 0.320)	-0.001 (CI = +/-0.003; p = 0.299)	-0.048	+6.85%
Severity	2014.1	0.070 (CI = +/-0.145; p = 0.322)	-0.072 (CI = +/-0.145; p = 0.308)	-0.001 (CI = +/-0.003; p = 0.310)	-0.049	+7.29%
Severity	2014.2	0.071 (CI = +/-0.154; p = 0.349)	-0.073 (CI = +/-0.153; p = 0.333)	-0.001 (CI = +/-0.003; p = 0.324)	-0.059	+7.32%
Severity	2015.1	0.058 (CI = +/-0.158; p = 0.445)	-0.058 (CI = +/-0.157; p = 0.445)	-0.001 (CI = +/-0.003; p = 0.315)	-0.080	+6.02%
Severity	2015.2	0.076 (CI = +/-0.166; p = 0.343)	-0.074 (CI = +/-0.164; p = 0.352)	-0.002 (CI = +/-0.003; p = 0.284)	-0.055	+7.94%
Severity	2016.1	0.046 (CI = +/-0.144; p = 0.506)	-0.038 (CI = +/-0.144; p = 0.581)	-0.002 (CI = +/-0.003; p = 0.165)	0.067	+4.71%
Severity	2016.2	0.110 (CI = +/-0.096; p = 0.027)	-0.094 (CI = +/-0.095; p = 0.051)	-0.002 (CI = +/-0.002; p = 0.009)	0.570	+11.65%
Severity	2017.1	0.097 (CI = +/-0.090; p = 0.036)	-0.078 (CI = +/-0.090; p = 0.082)	-0.002 (CI = +/-0.002; p = 0.004)	0.656	+10.23%
Severity	2017.2	0.110 (CI = +/-0.098; p = 0.030)	-0.089 (CI = +/-0.096; p = 0.065)	-0.003 (CI = +/-0.002; p = 0.004)	0.636	+11.63%
Frequency	2011.1	-0.010 (CI = +/-0.008; p = 0.024)	0.000 (CI = +/-0.000; p = 0.007)	0.013 (CI = +/-0.002; p = 0.000)	0.861	-0.96%
Frequency	2011.2	-0.010 (CI = +/-0.008; p = 0.028)	0.000 (CI = +/-0.000; p = 0.008)	0.013 (CI = +/-0.002; p = 0.000)	0.861	-0.95%
Frequency	2012.1	-0.009 (CI = +/-0.009; p = 0.032)	0.000 (CI = +/-0.000; p = 0.007)	0.013 (CI = +/-0.002; p = 0.000)	0.864	-0.93%
Frequency	2012.2	-0.010 (CI = +/-0.009; p = 0.032)	0.000 (CI = +/-0.000; p = 0.039)	0.013 (CI = +/-0.002; p = 0.000)	0.868	-0.95%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.036)	0.000 (CI = +/-0.000; p = 0.105)	0.013 (CI = +/-0.002; p = 0.000)	0.867	-0.95%
Frequency	2013.2	0.166 (CI = +/-0.093; p = 0.001)	-0.174 (CI = +/-0.092; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.925	+18.01%
Frequency	2014.1	0.168 (CI = +/-0.097; p = 0.002)	-0.177 (CI = +/-0.097; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.922	+18.32%
Frequency	2014.2	0.158 (CI = +/-0.101; p = 0.004)	-0.168 (CI = +/-0.100; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	0.925	+17.07%
Frequency	2015.1	0.176 (CI = +/-0.091; p = 0.001)	-0.189 (CI = +/-0.090; p = 0.000)	0.013 (CI = +/-0.002; p = 0.000)	0.944	+19.23%
Frequency	2015.2	0.174 (CI = +/-0.097; p = 0.002)	-0.188 (CI = +/-0.096; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.943	+18.98%
Frequency	2016.1	0.183 (CI = +/-0.098; p = 0.001)	-0.199 (CI = +/-0.098; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.946	+20.11%
Frequency	2016.2	0.179 (CI = +/-0.106; p = 0.003)	-0.195 (CI = +/-0.105; p = 0.001)	0.013 (CI = +/-0.002; p = 0.000)	0.944	+19.61%
Frequency	2017.1	0.179 (CI = +/-0.113; p = 0.004)	-0.196 (CI = +/-0.112; p = 0.002)	0.013 (CI = +/-0.002; p = 0.000)	0.940	+19.65%
Frequency	2017.2	0.177 (CI = +/-0.125; p = 0.010)	-0.193 (CI = +/-0.123; p = 0.005)	0.013 (CI = +/-0.002; p = 0.000)	0.937	+19.32%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.011 (CI = +/-0.014; p = 0.135)	0.153 (CI = +/-0.120; p = 0.015)	0.205	-1.07%
Loss Cost	2011.2	-0.011 (CI = +/-0.015; p = 0.147)	0.150 (CI = +/-0.125; p = 0.020)	0.203	-1.11%
Loss Cost	2012.1	-0.014 (CI = +/-0.016; p = 0.095)	0.162 (CI = +/-0.127; p = 0.015)	0.233	-1.36%
Loss Cost	2012.2	-0.016 (CI = +/-0.017; p = 0.073)	0.152 (CI = +/-0.131; p = 0.025)	0.241	-1.58%
Loss Cost	2013.1	-0.018 (CI = +/-0.019; p = 0.053)	0.162 (CI = +/-0.135; p = 0.020)	0.261	-1.82%
Loss Cost	2013.2	-0.019 (CI = +/-0.020; p = 0.060)	0.158 (CI = +/-0.141; p = 0.030)	0.261	-1.93%
Loss Cost	2014.1	-0.020 (CI = +/-0.022; p = 0.069)	0.162 (CI = +/-0.147; p = 0.033)	0.240	-2.03%
Loss Cost	2014.2	-0.020 (CI = +/-0.024; p = 0.096)	0.162 (CI = +/-0.155; p = 0.042)	0.235	-2.03%
Loss Cost	2015.1	-0.021 (CI = +/-0.027; p = 0.118)	0.164 (CI = +/-0.164; p = 0.050)	0.204	-2.09%
Loss Cost	2015.2	-0.017 (CI = +/-0.030; p = 0.240)	0.178 (CI = +/-0.171; p = 0.042)	0.202	-1.70%
Loss Cost	2016.1	-0.012 (CI = +/-0.032; p = 0.450)	0.161 (CI = +/-0.176; p = 0.071)	0.115	-1.17%
Loss Cost	2016.2	-0.001 (CI = +/-0.033; p = 0.973)	0.196 (CI = +/-0.171; p = 0.027)	0.194	-0.05%
Loss Cost	2017.1	0.005 (CI = +/-0.036; p = 0.765)	0.180 (CI = +/-0.178; p = 0.047)	0.150	+0.52%
Loss Cost	2017.2	0.013 (CI = +/-0.040; p = 0.497)	0.202 (CI = +/-0.185; p = 0.034)	0.201	+1.31%
Severity	2011.1	0.003 (CI = +/-0.007; p = 0.440)	0.033 (CI = +/-0.058; p = 0.252)	0.000	+0.26%
Severity	2011.2	0.002 (CI = +/-0.007; p = 0.621)	0.029 (CI = +/-0.059; p = 0.328)	-0.031	+0.18%
Severity	2012.1	0.001 (CI = +/-0.008; p = 0.877)	0.034 (CI = +/-0.060; p = 0.255)	-0.024	+0.06%
Severity	2012.2	0.000 (CI = +/-0.008; p = 0.979)	0.031 (CI = +/-0.063; p = 0.318)	-0.039	-0.01%
Severity	2013.1	0.000 (CI = +/-0.009; p = 0.996)	0.030 (CI = +/-0.065; p = 0.346)	-0.047	+0.00%
Severity	2013.2	0.000 (CI = +/-0.010; p = 0.959)	0.029 (CI = +/-0.069; p = 0.386)	-0.055	-0.03%
Severity	2014.1	-0.001 (CI = +/-0.011; p = 0.868)	0.032 (CI = +/-0.072; p = 0.369)	-0.054	-0.09%
Severity	2014.2	-0.001 (CI = +/-0.012; p = 0.865)	0.031 (CI = +/-0.076; p = 0.399)	-0.060	-0.10%
Severity	2015.1	0.001 (CI = +/-0.013; p = 0.868)	0.024 (CI = +/-0.078; p = 0.523)	-0.084	+0.10%
Severity	2015.2	0.003 (CI = +/-0.014; p = 0.670)	0.031 (CI = +/-0.081; p = 0.438)	-0.069	+0.29%
Severity	2016.1	0.009 (CI = +/-0.013; p = 0.187)	0.012 (CI = +/-0.073; p = 0.726)	0.001	+0.87%
Severity	2016.2	0.016 (CI = +/-0.011; p = 0.008)	0.036 (CI = +/-0.058; p = 0.205)	0.336	+1.62%
Severity	2017.1	0.019 (CI = +/-0.012; p = 0.005)	0.029 (CI = +/-0.059; p = 0.311)	0.385	+1.87%
Severity	2017.2	0.019 (CI = +/-0.014; p = 0.013)	0.029 (CI = +/-0.064; p = 0.343)	0.313	+1.87%
Frequency	2011.1	-0.013 (CI = +/-0.015; p = 0.077)	0.120 (CI = +/-0.125; p = 0.060)	0.158	-1.33%
Frequency	2011.2	-0.013 (CI = +/-0.016; p = 0.109)	0.122 (CI = +/-0.130; p = 0.066)	0.153	-1.29%
Frequency	2012.1	-0.014 (CI = +/-0.017; p = 0.100)	0.127 (CI = +/-0.135; p = 0.062)	0.154	-1.42%
Frequency	2012.2	-0.016 (CI = +/-0.019; p = 0.094)	0.121 (CI = +/-0.140; p = 0.087)	0.158	-1.56%
Frequency	2013.1	-0.018 (CI = +/-0.020; p = 0.068)	0.132 (CI = +/-0.144; p = 0.070)	0.181	-1.83%
Frequency	2013.2	-0.019 (CI = +/-0.022; p = 0.081)	0.129 (CI = +/-0.151; p = 0.090)	0.180	-1.90%
Frequency	2014.1	-0.020 (CI = +/-0.024; p = 0.101)	0.130 (CI = +/-0.158; p = 0.101)	0.151	-1.94%
Frequency	2014.2	-0.020 (CI = +/-0.026; p = 0.136)	0.131 (CI = +/-0.167; p = 0.117)	0.144	-1.93%
Frequency	2015.1	-0.022 (CI = +/-0.029; p = 0.123)	0.140 (CI = +/-0.174; p = 0.109)	0.148	-2.19%
Frequency	2015.2	-0.020 (CI = +/-0.032; p = 0.204)	0.147 (CI = +/-0.184; p = 0.110)	0.137	-1.98%
Frequency	2016.1	-0.020 (CI = +/-0.036; p = 0.241)	0.148 (CI = +/-0.195; p = 0.126)	0.104	-2.02%
Frequency	2016.2	-0.017 (CI = +/-0.040; p = 0.389)	0.161 (CI = +/-0.207; p = 0.119)	0.097	-1.65%
Frequency	2017.1	-0.013 (CI = +/-0.045; p = 0.533)	0.151 (CI = +/-0.220; p = 0.162)	0.035	-1.33%
Frequency	2017.2	-0.006 (CI = +/-0.050; p = 0.814)	0.173 (CI = +/-0.232; p = 0.131)	0.049	-0.56%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

Excluded Points = NA

Parameters included: time, trend_level_change, seasonality, phase_in_scalar

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Seasonality	Phase in Scalar	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.063 (CI = +/-0.034; p = 0.001)	0.146 (CI = +/-0.103; p = 0.008)	0.000 (CI = +/-0.000; p = 0.005)	0.093 (CI = +/-0.064; p = 0.006)	0.423	-6.09%	+3.10%
Loss Cost	2011.2	-0.063 (CI = +/-0.035; p = 0.001)	0.145 (CI = +/-0.107; p = 0.010)	0.000 (CI = +/-0.000; p = 0.007)	0.094 (CI = +/-0.066; p = 0.007)	0.419	-6.12%	+3.12%
Loss Cost	2012.1	-0.065 (CI = +/-0.036; p = 0.001)	0.155 (CI = +/-0.110; p = 0.008)	0.000 (CI = +/-0.000; p = 0.017)	0.097 (CI = +/-0.067; p = 0.007)	0.435	-6.26%	+3.24%
Loss Cost	2012.2	-0.065 (CI = +/-0.036; p = 0.001)	0.150 (CI = +/-0.114; p = 0.013)	0.000 (CI = +/-0.000; p = 0.046)	0.098 (CI = +/-0.068; p = 0.007)	0.432	-6.33%	+3.29%
Loss Cost	2013.1	-0.066 (CI = +/-0.037; p = 0.001)	0.160 (CI = +/-0.121; p = 0.012)	0.000 (CI = +/-0.000; p = 0.219)	0.099 (CI = +/-0.070; p = 0.008)	0.436	-6.36%	+3.33%
Loss Cost	2013.2	-0.066 (CI = +/-0.037; p = 0.001)	0.159 (CI = +/-0.121; p = 0.012)	NA (CI = +/-NA; p = NA)	0.099 (CI = +/-0.070; p = 0.008)	0.460	-6.35%	+3.35%
Loss Cost	2014.1	-0.079 (CI = +/-0.040; p = 0.001)	0.178 (CI = +/-0.120; p = 0.006)	NA (CI = +/-NA; p = NA)	0.116 (CI = +/-0.072; p = 0.003)	0.500	-7.57%	+3.85%
Loss Cost	2014.2	-0.092 (CI = +/-0.045; p = 0.000)	0.162 (CI = +/-0.121; p = 0.011)	NA (CI = +/-NA; p = NA)	0.133 (CI = +/-0.076; p = 0.002)	0.538	-8.75%	+4.24%
Loss Cost	2015.1	-0.113 (CI = +/-0.049; p = 0.000)	0.186 (CI = +/-0.117; p = 0.004)	NA (CI = +/-NA; p = NA)	0.160 (CI = +/-0.078; p = 0.000)	0.600	-10.66%	+4.88%
Loss Cost	2015.2	-0.123 (CI = +/-0.057; p = 0.000)	0.177 (CI = +/-0.122; p = 0.007)	NA (CI = +/-NA; p = NA)	0.173 (CI = +/-0.087; p = 0.001)	0.598	-11.56%	+5.11%
Loss Cost	2016.1	-0.134 (CI = +/-0.070; p = 0.001)	0.186 (CI = +/-0.129; p = 0.008)	NA (CI = +/-NA; p = NA)	0.186 (CI = +/-0.100; p = 0.001)	0.539	-12.52%	+5.36%
Loss Cost	2016.2	-0.122 (CI = +/-0.087; p = 0.009)	0.193 (CI = +/-0.136; p = 0.009)	NA (CI = +/-NA; p = NA)	0.172 (CI = +/-0.117; p = 0.007)	0.495	-11.45%	+5.17%
Loss Cost	2017.1	-0.143 (CI = +/-0.112; p = 0.016)	0.205 (CI = +/-0.144; p = 0.009)	NA (CI = +/-NA; p = NA)	0.197 (CI = +/-0.143; p = 0.011)	0.456	-13.37%	+5.48%
Loss Cost	2017.2	-0.168 (CI = +/-0.151; p = 0.032)	0.196 (CI = +/-0.154; p = 0.017)	NA (CI = +/-NA; p = NA)	0.224 (CI = +/-0.181; p = 0.020)	0.460	-15.48%	+5.72%
Severity	2011.1	-0.014 (CI = +/-0.018; p = 0.121)	0.031 (CI = +/-0.056; p = 0.265)	0.000 (CI = +/-0.000; p = 0.086)	0.031 (CI = +/-0.035; p = 0.077)	0.077	-1.42%	+1.69%
Severity	2011.2	-0.015 (CI = +/-0.019; p = 0.105)	0.027 (CI = +/-0.057; p = 0.336)	0.000 (CI = +/-0.000; p = 0.118)	0.033 (CI = +/-0.035; p = 0.068)	0.050	-1.52%	+1.75%
Severity	2012.1	-0.016 (CI = +/-0.019; p = 0.088)	0.033 (CI = +/-0.059; p = 0.249)	0.000 (CI = +/-0.000; p = 0.219)	0.034 (CI = +/-0.036; p = 0.057)	0.059	-1.61%	+1.82%
Severity	2012.2	-0.017 (CI = +/-0.019; p = 0.087)	0.031 (CI = +/-0.060; p = 0.302)	0.000 (CI = +/-0.000; p = 0.366)	0.035 (CI = +/-0.036; p = 0.058)	0.045	-1.65%	+1.85%
Severity	2013.1	-0.017 (CI = +/-0.020; p = 0.095)	0.030 (CI = +/-0.065; p = 0.348)	0.000 (CI = +/-0.000; p = 0.445)	0.035 (CI = +/-0.037; p = 0.065)	0.034	-1.65%	+1.84%
Severity	2013.2	-0.017 (CI = +/-0.020; p = 0.095)	0.030 (CI = +/-0.065; p = 0.348)	NA (CI = +/-NA; p = NA)	0.035 (CI = +/-0.037; p = 0.065)	0.070	-1.65%	+1.85%
Severity	2014.1	-0.022 (CI = +/-0.022; p = 0.050)	0.037 (CI = +/-0.066; p = 0.249)	NA (CI = +/-NA; p = NA)	0.042 (CI = +/-0.040; p = 0.037)	0.123	-2.18%	+2.05%
Severity	2014.2	-0.027 (CI = +/-0.025; p = 0.036)	0.031 (CI = +/-0.068; p = 0.343)	NA (CI = +/-NA; p = NA)	0.049 (CI = +/-0.043; p = 0.027)	0.154	-2.67%	+2.20%
Severity	2015.1	-0.026 (CI = +/-0.030; p = 0.079)	0.031 (CI = +/-0.072; p = 0.381)	NA (CI = +/-NA; p = NA)	0.048 (CI = +/-0.048; p = 0.050)	0.091	-2.60%	+2.18%
Severity	2015.2	-0.027 (CI = +/-0.036; p = 0.133)	0.030 (CI = +/-0.076; p = 0.411)	NA (CI = +/-NA; p = NA)	0.048 (CI = +/-0.054; p = 0.077)	0.071	-2.64%	+2.19%
Severity	2016.1	-0.009 (CI = +/-0.040; p = 0.646)	0.016 (CI = +/-0.074; p = 0.654)	NA (CI = +/-NA; p = NA)	0.027 (CI = +/-0.058; p = 0.339)	0.000	-0.88%	+1.80%
Severity	2016.2	0.024 (CI = +/-0.038; p = 0.205)	0.036 (CI = +/-0.060; p = 0.216)	NA (CI = +/-NA; p = NA)	-0.011 (CI = +/-0.051; p = 0.667)	0.298	+2.38%	+1.31%
Severity	2017.1	0.045 (CI = +/-0.045; p = 0.054)	0.025 (CI = +/-0.059; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.035 (CI = +/-0.058; p = 0.221)	0.412	+4.56%	+1.01%
Severity	2017.2	0.061 (CI = +/-0.060; p = 0.046)	0.031 (CI = +/-0.061; p = 0.295)	NA (CI = +/-NA; p = NA)	-0.052 (CI = +/-0.072; p = 0.139)	0.385	+6.29%	+0.86%
Frequency	2011.1	-0.048 (CI = +/-0.040; p = 0.020)	0.115 (CI = +/-0.122; p = 0.063)	0.000 (CI = +/-0.000; p = 0.085)	0.062 (CI = +/-0.076; p = 0.103)	0.215	-4.73%	+1.39%
Frequency	2011.2	-0.048 (CI = +/-0.042; p = 0.026)	0.117 (CI = +/-0.126; p = 0.067)	0.000 (CI = +/-0.000; p = 0.089)	0.061 (CI = +/-0.078; p = 0.119)	0.209	-4.67%	+1.35%
Frequency	2012.1	-0.048 (CI = +/-0.043; p = 0.028)	0.121 (CI = +/-0.132; p = 0.071)	0.000 (CI = +/-0.000; p = 0.126)	0.062 (CI = +/-0.080; p = 0.122)	0.201	-4.72%	+1.39%
Frequency	2012.2	-0.049 (CI = +/-0.044; p = 0.031)	0.119 (CI = +/-0.138; p = 0.087)	0.000 (CI = +/-0.000; p = 0.190)	0.063 (CI = +/-0.082; p = 0.129)	0.195	-4.75%	+1.41%
Frequency	2013.1	-0.049 (CI = +/-0.045; p = 0.033)	0.130 (CI = +/-0.146; p = 0.079)	0.000 (CI = +/-0.000; p = 0.490)	0.064 (CI = +/-0.084; p = 0.131)	0.201	-4.79%	+1.46%
Frequency	2013.2	-0.049 (CI = +/-0.045; p = 0.033)	0.130 (CI = +/-0.146; p = 0.079)	NA (CI = +/-NA; p = NA)	0.064 (CI = +/-0.084; p = 0.131)	0.234	-4.79%	+1.47%
Frequency	2014.1	-0.057 (CI = +/-0.051; p = 0.031)	0.140 (CI = +/-0.152; p = 0.068)	NA (CI = +/-NA; p = NA)	0.074 (CI = +/-0.091; p = 0.106)	0.224	-5.51%	+1.76%
Frequency	2014.2	-0.064 (CI = +/-0.059; p = 0.033)	0.131 (CI = +/-0.158; p = 0.099)	NA (CI = +/-NA; p = NA)	0.084 (CI = +/-0.100; p = 0.093)	0.232	-6.24%	+1.99%
Frequency	2015.1	-0.086 (CI = +/-0.066; p = 0.013)	0.155 (CI = +/-0.159; p = 0.055)	NA (CI = +/-NA; p = NA)	0.112 (CI = +/-0.106; p = 0.038)	0.304	-8.28%	+2.64%
Frequency	2015.2	-0.096 (CI = +/-0.078; p = 0.019)	0.146 (CI = +/-0.167; p = 0.081)	NA (CI = +/-NA; p = NA)	0.124 (CI = +/-0.119; p = 0.041)	0.299	-9.16%	+2.86%
Frequency	2016.1	-0.125 (CI = +/-0.092; p = 0.011)	0.170 (CI = +/-0.170; p = 0.050)	NA (CI = +/-NA; p = NA)	0.159 (CI = +/-0.132; p = 0.021)	0.337	-11.74%	+3.49%
Frequency	2016.2	-0.145 (CI = +/-0.114; p = 0.016)	0.157 (CI = +/-0.178; p = 0.080)	NA (CI = +/-NA; p = NA)	0.183 (CI = +/-0.154; p = 0.023)	0.339	-13.51%	+3.81%
Frequency	2017.1	-0.188 (CI = +/-0.143; p = 0.014)	0.180 (CI = +/-0.185; p = 0.055)	NA (CI = +/-NA; p = NA)	0.231 (CI = +/-0.183; p = 0.017)	0.340	-17.14%	+4.43%
Frequency	2017.2	-0.229 (CI = +/-0.191; p = 0.023)	0.165 (CI = +/-0.195; p = 0.090)	NA (CI = +/-NA; p = NA)	0.276 (CI = +/-0.230; p = 0.023)	0.343	-20.48%	+4.81%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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	0.020 (CI = +/-0.026; p = 0.124)	0.155 (CI = +/-0.107; p = 0.006)	-0.310 (CI = +/-0.229; p = 0.010)	0.369	+2.04%	-25.17%
Loss Cost	2011.2	0.020 (CI = +/-0.028; p = 0.141)	0.155 (CI = +/-0.111; p = 0.008)	-0.311 (CI = +/-0.235; p = 0.012)	0.366	+2.06%	-25.19%
Loss Cost	2012.1	0.018 (CI = +/-0.028; p = 0.213)	0.165 (CI = +/-0.114; p = 0.006)	-0.304 (CI = +/-0.237; p = 0.014)	0.388	+1.77%	-24.93%
Loss Cost	2012.2	0.015 (CI = +/-0.029; p = 0.291)	0.156 (CI = +/-0.117; p = 0.012)	-0.301 (CI = +/-0.239; p = 0.016)	0.394	+1.54%	-24.88%
Loss Cost	2013.1	0.013 (CI = +/-0.030; p = 0.379)	0.167 (CI = +/-0.120; p = 0.009)	-0.303 (CI = +/-0.240; p = 0.016)	0.417	+1.29%	-25.22%
Loss Cost	2013.2	0.012 (CI = +/-0.031; p = 0.438)	0.161 (CI = +/-0.125; p = 0.014)	-0.307 (CI = +/-0.246; p = 0.017)	0.421	+1.18%	-25.54%
Loss Cost	2014.1	0.011 (CI = +/-0.032; p = 0.491)	0.169 (CI = +/-0.130; p = 0.014)	-0.316 (CI = +/-0.252; p = 0.017)	0.413	+1.07%	-26.30%
Loss Cost	2014.2	0.010 (CI = +/-0.033; p = 0.532)	0.162 (CI = +/-0.137; p = 0.023)	-0.326 (CI = +/-0.262; p = 0.018)	0.414	+0.99%	-27.11%
Loss Cost	2015.1	0.009 (CI = +/-0.033; p = 0.564)	0.175 (CI = +/-0.141; p = 0.018)	-0.357 (CI = +/-0.275; p = 0.014)	0.415	+0.92%	-29.38%
Loss Cost	2015.2	0.009 (CI = +/-0.034; p = 0.578)	0.173 (CI = +/-0.150; p = 0.027)	-0.364 (CI = +/-0.306; p = 0.023)	0.392	+0.92%	-29.84%
Loss Cost	2016.1	0.009 (CI = +/-0.035; p = 0.582)	0.177 (CI = +/-0.160; p = 0.032)	-0.388 (CI = +/-0.374; p = 0.043)	0.288	+0.94%	-31.53%
Loss Cost	2016.2	0.009 (CI = +/-0.037; p = 0.627)	0.183 (CI = +/-0.172; p = 0.039)	-0.327 (CI = +/-0.628; p = 0.283)	0.207	+0.87%	-27.24%
Loss Cost	2017.1	0.013 (CI = +/-0.040; p = 0.497)	0.202 (CI = +/-0.185; p = 0.034)	-1.149 (CI = +/-2.477; p = 0.335)	0.151	+1.31%	-67.89%
Loss Cost	2017.2	0.013 (CI = +/-0.040; p = 0.497)	0.202 (CI = +/-0.185; p = 0.034)	NA (CI = +/-NA; p = NA)	0.201	+1.31%	+1.31%
Severity	2011.1	0.025 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.040; p = 0.092)	-0.223 (CI = +/-0.086; p = 0.000)	0.514	+2.52%	-18.00%
Severity	2011.2	0.024 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.042; p = 0.125)	-0.221 (CI = +/-0.088; p = 0.000)	0.494	+2.46%	-17.87%
Severity	2012.1	0.023 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.042; p = 0.088)	-0.218 (CI = +/-0.088; p = 0.000)	0.504	+2.33%	-17.74%
Severity	2012.2	0.022 (CI = +/-0.011; p = 0.000)	0.034 (CI = +/-0.044; p = 0.123)	-0.218 (CI = +/-0.089; p = 0.000)	0.497	+2.27%	-17.73%
Severity	2013.1	0.022 (CI = +/-0.011; p = 0.001)	0.034 (CI = +/-0.046; p = 0.141)	-0.218 (CI = +/-0.092; p = 0.000)	0.493	+2.27%	-17.72%
Severity	2013.2	0.022 (CI = +/-0.012; p = 0.001)	0.031 (CI = +/-0.048; p = 0.187)	-0.219 (CI = +/-0.094; p = 0.000)	0.493	+2.22%	-17.86%
Severity	2014.1	0.021 (CI = +/-0.012; p = 0.001)	0.036 (CI = +/-0.049; p = 0.133)	-0.225 (CI = +/-0.094; p = 0.000)	0.521	+2.15%	-18.42%
Severity	2014.2	0.021 (CI = +/-0.012; p = 0.002)	0.031 (CI = +/-0.050; p = 0.203)	-0.233 (CI = +/-0.096; p = 0.000)	0.541	+2.09%	-19.11%
Severity	2015.1	0.021 (CI = +/-0.012; p = 0.002)	0.031 (CI = +/-0.053; p = 0.230)	-0.232 (CI = +/-0.103; p = 0.000)	0.507	+2.09%	-19.05%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	0.027 (CI = +/-0.055; p = 0.312)	-0.245 (CI = +/-0.113; p = 0.000)	0.510	+2.08%	-20.11%
Severity	2016.1	0.020 (CI = +/-0.013; p = 0.004)	0.021 (CI = +/-0.058; p = 0.439)	-0.214 (CI = +/-0.135; p = 0.004)	0.397	+2.05%	-17.64%
Severity	2016.2	0.019 (CI = +/-0.013; p = 0.006)	0.031 (CI = +/-0.058; p = 0.267)	-0.107 (CI = +/-0.213; p = 0.299)	0.343	+1.93%	-8.42%
Severity	2017.1	0.019 (CI = +/-0.014; p = 0.013)	0.029 (CI = +/-0.064; p = 0.343)	-0.008 (CI = +/-0.854; p = 0.984)	0.337	+1.87%	+1.04%
Severity	2017.2	0.019 (CI = +/-0.014; p = 0.013)	0.029 (CI = +/-0.064; p = 0.343)	NA (CI = +/-NA; p = NA)	0.313	+1.87%	+1.87%
Frequency	2011.1	-0.005 (CI = +/-0.031; p = 0.758)	0.120 (CI = +/-0.127; p = 0.062)	-0.087 (CI = +/-0.271; p = 0.516)	0.139	-0.47%	-8.74%
Frequency	2011.2	-0.004 (CI = +/-0.033; p = 0.808)	0.123 (CI = +/-0.132; p = 0.066)	-0.089 (CI = +/-0.279; p = 0.514)	0.134	-0.39%	-8.92%
Frequency	2012.1	-0.005 (CI = +/-0.034; p = 0.743)	0.128 (CI = +/-0.137; p = 0.064)	-0.086 (CI = +/-0.285; p = 0.538)	0.132	-0.55%	-8.73%
Frequency	2012.2	-0.007 (CI = +/-0.036; p = 0.682)	0.122 (CI = +/-0.142; p = 0.089)	-0.084 (CI = +/-0.290; p = 0.556)	0.134	-0.71%	-8.69%
Frequency	2013.1	-0.010 (CI = +/-0.036; p = 0.590)	0.133 (CI = +/-0.146; p = 0.072)	-0.086 (CI = +/-0.293; p = 0.549)	0.157	-0.95%	-9.11%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.577)	0.129 (CI = +/-0.153; p = 0.094)	-0.088 (CI = +/-0.301; p = 0.550)	0.154	-1.02%	-9.35%
Frequency	2014.1	-0.011 (CI = +/-0.039; p = 0.576)	0.132 (CI = +/-0.161; p = 0.102)	-0.091 (CI = +/-0.312; p = 0.549)	0.124	-1.06%	-9.66%
Frequency	2014.2	-0.011 (CI = +/-0.041; p = 0.582)	0.131 (CI = +/-0.170; p = 0.124)	-0.093 (CI = +/-0.327; p = 0.556)	0.115	-1.08%	-9.89%
Frequency	2015.1	-0.012 (CI = +/-0.041; p = 0.565)	0.143 (CI = +/-0.177; p = 0.106)	-0.125 (CI = +/-0.346; p = 0.456)	0.127	-1.15%	-12.76%
Frequency	2015.2	-0.011 (CI = +/-0.043; p = 0.579)	0.145 (CI = +/-0.188; p = 0.121)	-0.118 (CI = +/-0.385; p = 0.523)	0.107	-1.14%	-12.18%
Frequency	2016.1	-0.011 (CI = +/-0.044; p = 0.604)	0.156 (CI = +/-0.199; p = 0.117)	-0.174 (CI = +/-0.467; p = 0.441)	0.082	-1.09%	-16.86%
Frequency	2016.2	-0.010 (CI = +/-0.047; p = 0.638)	0.152 (CI = +/-0.215; p = 0.153)	-0.220 (CI = +/-0.785; p = 0.558)	0.057	-1.04%	-20.55%
Frequency	2017.1	-0.006 (CI = +/-0.050; p = 0.814)	0.173 (CI = +/-0.232; p = 0.131)	-1.141 (CI = +/-3.111; p = 0.442)	0.009	-0.56%	-68.22%
Frequency	2017.2	-0.006 (CI = +/-0.050; p = 0.814)	0.173 (CI = +/-0.232; p = 0.131)	NA (CI = +/-NA; p = NA)	0.049	-0.56%	-0.56%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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	0.012 (CI = +/-0.028; p = 0.402)	0.147 (CI = +/-0.105; p = 0.008)	0.000 (CI = +/-0.000; p = 0.127)	-0.307 (CI = +/-0.223; p = 0.009)	0.405	+1.16%	-25.57%
Loss Cost	2011.2	0.012 (CI = +/-0.029; p = 0.381)	0.151 (CI = +/-0.108; p = 0.008)	0.000 (CI = +/-0.000; p = 0.117)	-0.312 (CI = +/-0.228; p = 0.010)	0.407	+1.24%	-25.89%
Loss Cost	2012.1	0.012 (CI = +/-0.029; p = 0.407)	0.156 (CI = +/-0.113; p = 0.009)	0.000 (CI = +/-0.000; p = 0.199)	-0.309 (CI = +/-0.234; p = 0.012)	0.407	+1.20%	-25.70%
Loss Cost	2012.2	0.012 (CI = +/-0.030; p = 0.426)	0.154 (CI = +/-0.117; p = 0.013)	0.000 (CI = +/-0.000; p = 0.305)	-0.308 (CI = +/-0.240; p = 0.014)	0.397	+1.18%	-25.62%
Loss Cost	2013.1	0.012 (CI = +/-0.031; p = 0.440)	0.161 (CI = +/-0.125; p = 0.014)	0.000 (CI = +/-0.000; p = 0.627)	-0.307 (CI = +/-0.246; p = 0.017)	0.396	+1.17%	-25.54%
Loss Cost	2013.2	0.012 (CI = +/-0.031; p = 0.438)	0.161 (CI = +/-0.125; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.307 (CI = +/-0.246; p = 0.017)	0.421	+1.18%	-25.54%
Loss Cost	2014.1	0.011 (CI = +/-0.032; p = 0.491)	0.169 (CI = +/-0.130; p = 0.014)	NA (CI = +/-NA; p = NA)	-0.316 (CI = +/-0.252; p = 0.017)	0.413	+1.07%	-26.30%
Loss Cost	2014.2	0.010 (CI = +/-0.033; p = 0.532)	0.162 (CI = +/-0.137; p = 0.023)	NA (CI = +/-NA; p = NA)	-0.326 (CI = +/-0.262; p = 0.018)	0.414	+0.99%	-27.11%
Loss Cost	2015.1	0.009 (CI = +/-0.033; p = 0.564)	0.175 (CI = +/-0.141; p = 0.018)	NA (CI = +/-NA; p = NA)	-0.357 (CI = +/-0.275; p = 0.014)	0.415	+0.92%	-29.38%
Loss Cost	2015.2	0.009 (CI = +/-0.034; p = 0.578)	0.173 (CI = +/-0.150; p = 0.027)	NA (CI = +/-NA; p = NA)	-0.364 (CI = +/-0.306; p = 0.023)	0.392	+0.92%	-29.84%
Loss Cost	2016.1	0.009 (CI = +/-0.035; p = 0.582)	0.177 (CI = +/-0.160; p = 0.032)	NA (CI = +/-NA; p = NA)	-0.388 (CI = +/-0.374; p = 0.043)	0.288	+0.94%	-31.53%
Loss Cost	2016.2	0.009 (CI = +/-0.037; p = 0.627)	0.183 (CI = +/-0.172; p = 0.039)	NA (CI = +/-NA; p = NA)	-0.327 (CI = +/-0.628; p = 0.283)	0.207	+0.87%	-27.24%
Loss Cost	2017.1	0.013 (CI = +/-0.040; p = 0.497)	0.202 (CI = +/-0.185; p = 0.034)	NA (CI = +/-NA; p = NA)	-1.149 (CI = +/-2.477; p = 0.335)	0.151	+1.31%	-67.89%
Loss Cost	2017.2	0.013 (CI = +/-0.040; p = 0.497)	0.202 (CI = +/-0.185; p = 0.034)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.201	+1.31%	+1.31%
Severity	2011.1	0.023 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.040; p = 0.114)	0.000 (CI = +/-0.000; p = 0.274)	-0.222 (CI = +/-0.086; p = 0.000)	0.519	+2.28%	-18.12%
Severity	2011.2	0.022 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.042; p = 0.137)	0.000 (CI = +/-0.000; p = 0.334)	-0.221 (CI = +/-0.088; p = 0.000)	0.494	+2.26%	-18.05%
Severity	2012.1	0.022 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.043; p = 0.109)	0.000 (CI = +/-0.000; p = 0.561)	-0.219 (CI = +/-0.089; p = 0.000)	0.489	+2.23%	-17.89%
Severity	2012.2	0.022 (CI = +/-0.011; p = 0.001)	0.034 (CI = +/-0.045; p = 0.134)	0.000 (CI = +/-0.000; p = 0.725)	-0.218 (CI = +/-0.091; p = 0.000)	0.476	+2.22%	-17.83%
Severity	2013.1	0.022 (CI = +/-0.012; p = 0.001)	0.031 (CI = +/-0.048; p = 0.187)	0.000 (CI = +/-0.000; p = 0.619)	-0.219 (CI = +/-0.094; p = 0.000)	0.474	+2.22%	-17.86%
Severity	2013.2	0.022 (CI = +/-0.012; p = 0.001)	0.031 (CI = +/-0.048; p = 0.187)	NA (CI = +/-NA; p = NA)	-0.219 (CI = +/-0.094; p = 0.000)	0.493	+2.22%	-17.86%
Severity	2014.1	0.021 (CI = +/-0.012; p = 0.001)	0.036 (CI = +/-0.049; p = 0.133)	NA (CI = +/-NA; p = NA)	-0.225 (CI = +/-0.094; p = 0.000)	0.521	+2.15%	-18.42%
Severity	2014.2	0.021 (CI = +/-0.012; p = 0.002)	0.031 (CI = +/-0.050; p = 0.203)	NA (CI = +/-NA; p = NA)	-0.233 (CI = +/-0.096; p = 0.000)	0.541	+2.09%	-19.11%
Severity	2015.1	0.021 (CI = +/-0.012; p = 0.002)	0.031 (CI = +/-0.053; p = 0.230)	NA (CI = +/-NA; p = NA)	-0.232 (CI = +/-0.103; p = 0.000)	0.507	+2.09%	-19.05%
Severity	2015.2	0.021 (CI = +/-0.013; p = 0.003)	0.027 (CI = +/-0.055; p = 0.312)	NA (CI = +/-NA; p = NA)	-0.245 (CI = +/-0.113; p = 0.000)	0.510	+2.08%	-20.11%
Severity	2016.1	0.020 (CI = +/-0.013; p = 0.004)	0.021 (CI = +/-0.058; p = 0.439)	NA (CI = +/-NA; p = NA)	-0.214 (CI = +/-0.135; p = 0.004)	0.397	+2.05%	-17.64%
Severity	2016.2	0.019 (CI = +/-0.013; p = 0.006)	0.031 (CI = +/-0.058; p = 0.267)	NA (CI = +/-NA; p = NA)	-0.107 (CI = +/-0.213; p = 0.299)	0.343	+1.93%	-8.42%
Severity	2017.1	0.019 (CI = +/-0.014; p = 0.013)	0.029 (CI = +/-0.064; p = 0.343)	NA (CI = +/-NA; p = NA)	-0.008 (CI = +/-0.854; p = 0.984)	0.337	+1.87%	+1.04%
Severity	2017.2	0.019 (CI = +/-0.014; p = 0.013)	0.029 (CI = +/-0.064; p = 0.343)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.313	+1.87%	+1.87%
Frequency	2011.1	-0.011 (CI = +/-0.034; p = 0.512)	0.115 (CI = +/-0.128; p = 0.077)	0.000 (CI = +/-0.000; p = 0.356)	-0.084 (CI = +/-0.273; p = 0.529)	0.136	-1.09%	-9.10%
Frequency	2011.2	-0.010 (CI = +/-0.035; p = 0.560)	0.120 (CI = +/-0.132; p = 0.073)	0.000 (CI = +/-0.000; p = 0.317)	-0.090 (CI = +/-0.279; p = 0.509)	0.135	-1.00%	-9.56%
Frequency	2012.1	-0.010 (CI = +/-0.036; p = 0.566)	0.121 (CI = +/-0.139; p = 0.084)	0.000 (CI = +/-0.000; p = 0.380)	-0.090 (CI = +/-0.287; p = 0.522)	0.125	-1.01%	-9.51%
Frequency	2012.2	-0.010 (CI = +/-0.037; p = 0.573)	0.120 (CI = +/-0.144; p = 0.098)	0.000 (CI = +/-0.000; p = 0.464)	-0.089 (CI = +/-0.295; p = 0.535)	0.116	-1.01%	-9.48%
Frequency	2013.1	-0.010 (CI = +/-0.038; p = 0.576)	0.130 (CI = +/-0.153; p = 0.094)	0.000 (CI = +/-0.000; p = 0.809)	-0.088 (CI = +/-0.301; p = 0.550)	0.118	-1.03%	-9.35%
Frequency	2013.2	-0.010 (CI = +/-0.038; p = 0.577)	0.129 (CI = +/-0.153; p = 0.094)	NA (CI = +/-NA; p = NA)	-0.088 (CI = +/-0.301; p = 0.550)	0.154	-1.02%	-9.35%
Frequency	2014.1	-0.011 (CI = +/-0.039; p = 0.576)	0.132 (CI = +/-0.161; p = 0.102)	NA (CI = +/-NA; p = NA)	-0.091 (CI = +/-0.312; p = 0.549)	0.124	-1.06%	-9.66%
Frequency	2014.2	-0.011 (CI = +/-0.041; p = 0.582)	0.131 (CI = +/-0.170; p = 0.124)	NA (CI = +/-NA; p = NA)	-0.093 (CI = +/-0.327; p = 0.556)	0.115	-1.08%	-9.89%
Frequency	2015.1	-0.012 (CI = +/-0.041; p = 0.565)	0.143 (CI = +/-0.177; p = 0.106)	NA (CI = +/-NA; p = NA)	-0.125 (CI = +/-0.346; p = 0.456)	0.127	-1.15%	-12.76%
Frequency	2015.2	-0.011 (CI = +/-0.043; p = 0.579)	0.145 (CI = +/-0.188; p = 0.121)	NA (CI = +/-NA; p = NA)	-0.118 (CI = +/-0.385; p = 0.523)	0.107	-1.14%	-12.18%
Frequency	2016.1	-0.011 (CI = +/-0.044; p = 0.604)	0.156 (CI = +/-0.199; p = 0.117)	NA (CI = +/-NA; p = NA)	-0.174 (CI = +/-0.467; p = 0.441)	0.082	-1.09%	-16.86%
Frequency	2016.2	-0.010 (CI = +/-0.047; p = 0.638)	0.152 (CI = +/-0.215; p = 0.153)	NA (CI = +/-NA; p = NA)	-0.220 (CI = +/-0.785; p = 0.558)	0.057	-1.04%	-20.55%
Frequency	2017.1	-0.006 (CI = +/-0.050; p = 0.814)	0.173 (CI = +/-0.232; p = 0.131)	NA (CI = +/-NA; p = NA)	-1.141 (CI = +/-3.111; p = 0.442)	0.009	-0.56%	-68.22%
Frequency	2017.2	-0.006 (CI = +/-0.050; p = 0.814)	0.173 (CI = +/-0.232; p = 0.131)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.049	-0.56%	-0.56%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2025.1

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	0.017 (CI = +/-0.013; p = 0.013)	0.126 (CI = +/-0.053; p = 0.000)	-0.187 (CI = +/-0.116; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.849	+1.69%	-15.65%
Loss Cost	2011.2	0.016 (CI = +/-0.014; p = 0.020)	0.125 (CI = +/-0.055; p = 0.000)	-0.186 (CI = +/-0.119; p = 0.004)	0.010 (CI = +/-0.002; p = 0.000)	0.848	+1.65%	-15.57%
Loss Cost	2012.1	0.014 (CI = +/-0.013; p = 0.041)	0.134 (CI = +/-0.053; p = 0.000)	-0.180 (CI = +/-0.113; p = 0.003)	0.010 (CI = +/-0.002; p = 0.000)	0.870	+1.39%	-15.32%
Loss Cost	2012.2	0.011 (CI = +/-0.012; p = 0.078)	0.123 (CI = +/-0.050; p = 0.000)	-0.176 (CI = +/-0.105; p = 0.002)	0.010 (CI = +/-0.002; p = 0.000)	0.892	+1.12%	-15.18%
Loss Cost	2013.1	0.009 (CI = +/-0.011; p = 0.120)	0.134 (CI = +/-0.046; p = 0.000)	-0.178 (CI = +/-0.095; p = 0.001)	0.010 (CI = +/-0.002; p = 0.000)	0.915	+0.89%	-15.58%
Loss Cost	2013.2	0.007 (CI = +/-0.011; p = 0.176)	0.126 (CI = +/-0.045; p = 0.000)	-0.182 (CI = +/-0.091; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.926	+0.75%	-15.99%
Loss Cost	2014.1	0.007 (CI = +/-0.011; p = 0.219)	0.132 (CI = +/-0.045; p = 0.000)	-0.190 (CI = +/-0.089; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.932	+0.66%	-16.72%
Loss Cost	2014.2	0.006 (CI = +/-0.010; p = 0.263)	0.124 (CI = +/-0.044; p = 0.000)	-0.202 (CI = +/-0.086; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.942	+0.57%	-17.79%
Loss Cost	2015.1	0.005 (CI = +/-0.009; p = 0.240)	0.134 (CI = +/-0.039; p = 0.000)	-0.228 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.001; p = 0.000)	0.958	+0.52%	-19.94%
Loss Cost	2015.2	0.005 (CI = +/-0.009; p = 0.257)	0.132 (CI = +/-0.040; p = 0.000)	-0.237 (CI = +/-0.084; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.957	+0.51%	-20.71%
Loss Cost	2016.1	0.005 (CI = +/-0.010; p = 0.274)	0.132 (CI = +/-0.043; p = 0.000)	-0.238 (CI = +/-0.103; p = 0.000)	0.010 (CI = +/-0.002; p = 0.000)	0.949	+0.51%	-20.75%
Loss Cost	2016.2	0.004 (CI = +/-0.009; p = 0.367)	0.140 (CI = +/-0.043; p = 0.000)	-0.146 (CI = +/-0.157; p = 0.066)	0.010 (CI = +/-0.002; p = 0.000)	0.953	+0.40%	-13.20%
Loss Cost	2017.1	0.004 (CI = +/-0.010; p = 0.383)	0.141 (CI = +/-0.048; p = 0.000)	-0.196 (CI = +/-0.642; p = 0.518)	0.010 (CI = +/-0.002; p = 0.000)	0.947	+0.43%	-17.45%
Loss Cost	2017.2	0.004 (CI = +/-0.010; p = 0.383)	0.141 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.010 (CI = +/-0.002; p = 0.000)	0.950	+0.43%	+0.43%
Severity	2011.1	0.026 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.033; p = 0.015)	-0.255 (CI = +/-0.072; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.001)	0.680	+2.62%	-20.51%
Severity	2011.2	0.025 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.034; p = 0.024)	-0.253 (CI = +/-0.074; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.001)	0.666	+2.56%	-20.40%
Severity	2012.1	0.024 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.034; p = 0.013)	-0.251 (CI = +/-0.072; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.001)	0.686	+2.43%	-20.28%
Severity	2012.2	0.023 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.035; p = 0.021)	-0.250 (CI = +/-0.074; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.001)	0.682	+2.38%	-20.26%
Severity	2013.1	0.023 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.037; p = 0.027)	-0.250 (CI = +/-0.076; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.678	+2.37%	-20.26%
Severity	2013.2	0.023 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.039; p = 0.042)	-0.251 (CI = +/-0.077; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.678	+2.34%	-20.36%
Severity	2014.1	0.022 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.038; p = 0.021)	-0.258 (CI = +/-0.075; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.714	+2.26%	-20.98%
Severity	2014.2	0.022 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.039; p = 0.038)	-0.265 (CI = +/-0.076; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.732	+2.20%	-21.58%
Severity	2015.1	0.022 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.041; p = 0.047)	-0.266 (CI = +/-0.082; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.002)	0.711	+2.20%	-21.64%
Severity	2015.2	0.022 (CI = +/-0.010; p = 0.000)	0.038 (CI = +/-0.043; p = 0.079)	-0.278 (CI = +/-0.089; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.003)	0.717	+2.19%	-22.60%
Severity	2016.1	0.021 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.044; p = 0.133)	-0.253 (CI = +/-0.105; p = 0.000)	-0.003 (CI = +/-0.002; p = 0.004)	0.654	+2.16%	-20.64%
Severity	2016.2	0.020 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.043; p = 0.055)	-0.152 (CI = +/-0.158; p = 0.058)	-0.003 (CI = +/-0.002; p = 0.003)	0.652	+2.04%	-12.35%
Severity	2017.1	0.021 (CI = +/-0.010; p = 0.001)	0.045 (CI = +/-0.048; p = 0.065)	-0.250 (CI = +/-0.645; p = 0.414)	-0.003 (CI = +/-0.002; p = 0.004)	0.649	+2.10%	-20.51%
Severity	2017.2	0.021 (CI = +/-0.010; p = 0.001)	0.045 (CI = +/-0.048; p = 0.065)	NA (CI = +/-NA; p = NA)	-0.003 (CI = +/-0.002; p = 0.004)	0.636	+2.10%	+2.10%
Frequency	2011.1	-0.009 (CI = +/-0.011; p = 0.114)	0.084 (CI = +/-0.047; p = 0.001)	0.068 (CI = +/-0.103; p = 0.182)	0.013 (CI = +/-0.002; p = 0.000)	0.884	-0.90%	+6.12%
Frequency	2011.2	-0.009 (CI = +/-0.012; p = 0.141)	0.085 (CI = +/-0.049; p = 0.002)	0.068 (CI = +/-0.106; p = 0.198)	0.013 (CI = +/-0.002; p = 0.000)	0.883	-0.89%	+6.07%
Frequency	2012.1	-0.010 (CI = +/-0.012; p = 0.100)	0.090 (CI = +/-0.050; p = 0.001)	0.071 (CI = +/-0.106; p = 0.181)	0.013 (CI = +/-0.002; p = 0.000)	0.888	-1.02%	+6.22%
Frequency	2012.2	-0.012 (CI = +/-0.012; p = 0.044)	0.081 (CI = +/-0.048; p = 0.002)	0.074 (CI = +/-0.101; p = 0.143)	0.013 (CI = +/-0.002; p = 0.000)	0.902	-1.23%	+6.36%
Frequency	2013.1	-0.015 (CI = +/-0.011; p = 0.012)	0.091 (CI = +/-0.044; p = 0.000)	0.072 (CI = +/-0.091; p = 0.115)	0.013 (CI = +/-0.002; p = 0.000)	0.925	-1.45%	+5.87%
Frequency	2013.2	-0.016 (CI = +/-0.011; p = 0.007)	0.085 (CI = +/-0.045; p = 0.001)	0.069 (CI = +/-0.090; p = 0.123)	0.013 (CI = +/-0.002; p = 0.000)	0.930	-1.55%	+5.49%
Frequency	2014.1	-0.016 (CI = +/-0.011; p = 0.009)	0.086 (CI = +/-0.047; p = 0.001)	0.068 (CI = +/-0.093; p = 0.141)	0.013 (CI = +/-0.002; p = 0.000)	0.927	-1.56%	+5.39%
Frequency	2014.2	-0.016 (CI = +/-0.012; p = 0.009)	0.083 (CI = +/-0.049; p = 0.002)	0.063 (CI = +/-0.096; p = 0.184)	0.013 (CI = +/-0.002; p = 0.000)	0.928	-1.60%	+4.83%
Frequency	2015.1	-0.017 (CI = +/-0.011; p = 0.004)	0.093 (CI = +/-0.046; p = 0.001)	0.038 (CI = +/-0.091; p = 0.389)	0.013 (CI = +/-0.002; p = 0.000)	0.943	-1.65%	+2.18%
Frequency	2015.2	-0.017 (CI = +/-0.011; p = 0.006)	0.094 (CI = +/-0.049; p = 0.001)	0.041 (CI = +/-0.101; p = 0.406)	0.013 (CI = +/-0.002; p = 0.000)	0.942	-1.65%	+2.44%
Frequency	2016.1	-0.016 (CI = +/-0.011; p = 0.007)	0.099 (CI = +/-0.051; p = 0.001)	0.015 (CI = +/-0.121; p = 0.795)	0.013 (CI = +/-0.002; p = 0.000)	0.942	-1.62%	-0.14%
Frequency	2016.2	-0.016 (CI = +/-0.012; p = 0.011)	0.098 (CI = +/-0.055; p = 0.002)	0.006 (CI = +/-0.202; p = 0.946)	0.013 (CI = +/-0.002; p = 0.000)	0.940	-1.61%	-0.97%
Frequency	2017.1	-0.017 (CI = +/-0.013; p = 0.018)	0.097 (CI = +/-0.061; p = 0.005)	0.054 (CI = +/-0.829; p = 0.889)	0.013 (CI = +/-0.002; p = 0.000)	0.935	-1.64%	+3.85%
Frequency	2017.2	-0.017 (CI = +/-0.013; p = 0.018)	0.097 (CI = +/-0.061; p = 0.005)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	0.937	-1.64%	-1.64%

Accident Benefits Total Medical & Rehab

Coverage = AB Total Medical+Rehab

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, phase_in_trend

Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.039 (CI = +/-0.029; p = 0.013)	0.098 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.181)	-0.283 (CI = +/-0.119; p = 0.000)	0.833	+3.96%	-21.69%
Loss Cost	2011.2	0.049 (CI = +/-0.028; p = 0.002)	0.107 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.000; p = 0.193)	-0.319 (CI = +/-0.112; p = 0.000)	0.871	+5.00%	-23.71%
Loss Cost	2012.1	0.049 (CI = +/-0.031; p = 0.005)	0.107 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.214)	-0.320 (CI = +/-0.122; p = 0.000)	0.864	+5.02%	-23.74%
Loss Cost	2012.2	0.047 (CI = +/-0.033; p = 0.009)	0.104 (CI = +/-0.047; p = 0.001)	0.000 (CI = +/-0.000; p = 0.289)	-0.312 (CI = +/-0.130; p = 0.000)	0.833	+4.79%	-23.31%
Loss Cost	2013.1	0.046 (CI = +/-0.035; p = 0.015)	0.106 (CI = +/-0.054; p = 0.002)	0.000 (CI = +/-0.000; p = 0.473)	-0.310 (CI = +/-0.139; p = 0.001)	0.828	+4.74%	-23.21%
Loss Cost	2013.2	0.046 (CI = +/-0.035; p = 0.015)	0.106 (CI = +/-0.054; p = 0.002)	NA (CI = +/-NA; p = NA)	-0.310 (CI = +/-0.139; p = 0.001)	0.826	+4.74%	-23.21%
Loss Cost	2014.1	0.044 (CI = +/-0.044; p = 0.050)	0.108 (CI = +/-0.061; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.305 (CI = +/-0.161; p = 0.002)	0.818	+4.51%	-22.93%
Loss Cost	2014.2	0.031 (CI = +/-0.047; p = 0.162)	0.099 (CI = +/-0.061; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.276 (CI = +/-0.162; p = 0.005)	0.849	+3.17%	-21.69%
Loss Cost	2015.1	0.013 (CI = +/-0.039; p = 0.454)	0.117 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.244 (CI = +/-0.126; p = 0.003)	0.925	+1.30%	-20.66%
Loss Cost	2015.2	0.008 (CI = +/-0.042; p = 0.624)	0.111 (CI = +/-0.052; p = 0.003)	NA (CI = +/-NA; p = NA)	-0.244 (CI = +/-0.129; p = 0.005)	0.936	+0.85%	-21.02%
Loss Cost	2016.1	0.009 (CI = +/-0.050; p = 0.628)	0.107 (CI = +/-0.067; p = 0.011)	NA (CI = +/-NA; p = NA)	-0.240 (CI = +/-0.157; p = 0.013)	0.881	+0.94%	-20.56%
Loss Cost	2016.2	-0.001 (CI = +/-0.035; p = 0.966)	0.128 (CI = +/-0.051; p = 0.004)	NA (CI = +/-NA; p = NA)	-0.133 (CI = +/-0.158; p = 0.075)	0.945	-0.05%	-12.50%
Loss Cost	2017.1	-0.003 (CI = +/-0.063; p = 0.861)	0.124 (CI = +/-0.091; p = 0.028)	NA (CI = +/-NA; p = NA)	-0.059 (CI = +/-0.893; p = 0.802)	0.881	-0.29%	-6.03%
Loss Cost	2017.2	-0.003 (CI = +/-0.063; p = 0.861)	0.124 (CI = +/-0.091; p = 0.028)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.890	-0.29%	-0.29%
Severity	2011.1	0.040 (CI = +/-0.024; p = 0.004)	0.029 (CI = +/-0.037; p = 0.114)	0.000 (CI = +/-0.000; p = 0.816)	-0.316 (CI = +/-0.100; p = 0.000)	0.818	+4.11%	-24.06%
Severity	2011.2	0.041 (CI = +/-0.027; p = 0.007)	0.030 (CI = +/-0.040; p = 0.130)	0.000 (CI = +/-0.000; p = 0.812)	-0.318 (CI = +/-0.111; p = 0.000)	0.807	+4.19%	-24.21%
Severity	2012.1	0.038 (CI = +/-0.029; p = 0.015)	0.034 (CI = +/-0.043; p = 0.111)	0.000 (CI = +/-0.000; p = 0.778)	-0.308 (CI = +/-0.118; p = 0.000)	0.808	+3.91%	-23.67%
Severity	2012.2	0.038 (CI = +/-0.032; p = 0.026)	0.033 (CI = +/-0.046; p = 0.147)	0.000 (CI = +/-0.000; p = 0.758)	-0.306 (CI = +/-0.127; p = 0.000)	0.801	+3.83%	-23.52%
Severity	2013.1	0.039 (CI = +/-0.034; p = 0.028)	0.027 (CI = +/-0.052; p = 0.269)	0.000 (CI = +/-0.000; p = 0.920)	-0.310 (CI = +/-0.134; p = 0.001)	0.801	+3.95%	-23.75%
Severity	2013.2	0.039 (CI = +/-0.034; p = 0.028)	0.027 (CI = +/-0.052; p = 0.270)	NA (CI = +/-NA; p = NA)	-0.310 (CI = +/-0.134; p = 0.001)	0.817	+3.95%	-23.75%
Severity	2014.1	0.029 (CI = +/-0.040; p = 0.130)	0.035 (CI = +/-0.055; p = 0.177)	NA (CI = +/-NA; p = NA)	-0.284 (CI = +/-0.145; p = 0.002)	0.836	+2.93%	-22.53%
Severity	2014.2	0.017 (CI = +/-0.042; p = 0.366)	0.027 (CI = +/-0.055; p = 0.279)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.146; p = 0.004)	0.869	+1.75%	-21.41%
Severity	2015.1	0.017 (CI = +/-0.052; p = 0.454)	0.027 (CI = +/-0.065; p = 0.344)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.167; p = 0.009)	0.842	+1.73%	-21.40%
Severity	2015.2	0.011 (CI = +/-0.054; p = 0.631)	0.018 (CI = +/-0.068; p = 0.535)	NA (CI = +/-NA; p = NA)	-0.258 (CI = +/-0.167; p = 0.011)	0.866	+1.08%	-21.92%
Severity	2016.1	0.015 (CI = +/-0.053; p = 0.479)	0.004 (CI = +/-0.071; p = 0.892)	NA (CI = +/-NA; p = NA)	-0.238 (CI = +/-0.166; p = 0.017)	0.815	+1.49%	-19.97%
Severity	2016.2	0.004 (CI = +/-0.037; p = 0.737)	0.026 (CI = +/-0.053; p = 0.217)	NA (CI = +/-NA; p = NA)	-0.124 (CI = +/-0.164; p = 0.096)	0.696	+0.43%	-11.30%
Severity	2017.1	0.002 (CI = +/-0.067; p = 0.895)	0.023 (CI = +/-0.096; p = 0.413)	NA (CI = +/-NA; p = NA)	-0.064 (CI = +/-0.943; p = 0.797)	-0.600	+0.23%	-6.02%
Severity	2017.2	0.002 (CI = +/-0.067; p = 0.895)	0.023 (CI = +/-0.096; p = 0.413)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.301	+0.23%	+0.23%
Frequency	2011.1	-0.001 (CI = +/-0.026; p = 0.905)	0.069 (CI = +/-0.039; p = 0.002)	0.000 (CI = +/-0.000; p = 0.089)	0.032 (CI = +/-0.105; p = 0.518)	0.662	-0.14%	+3.12%
Frequency	2011.2	0.008 (CI = +/-0.024; p = 0.495)	0.077 (CI = +/-0.035; p = 0.000)	0.000 (CI = +/-0.000; p = 0.084)	-0.001 (CI = +/-0.096; p = 0.980)	0.759	+0.78%	+0.66%
Frequency	2012.1	0.011 (CI = +/-0.025; p = 0.375)	0.073 (CI = +/-0.037; p = 0.001)	0.000 (CI = +/-0.000; p = 0.080)	-0.012 (CI = +/-0.101; p = 0.805)	0.769	+1.07%	-0.10%
Frequency	2012.2	0.009 (CI = +/-0.027; p = 0.468)	0.071 (CI = +/-0.039; p = 0.002)	0.000 (CI = +/-0.000; p = 0.118)	-0.006 (CI = +/-0.108; p = 0.898)	0.671	+0.92%	+0.28%
Frequency	2013.1	0.008 (CI = +/-0.027; p = 0.545)	0.079 (CI = +/-0.042; p = 0.002)	0.000 (CI = +/-0.000; p = 0.425)	0.000 (CI = +/-0.108; p = 0.993)	0.663	+0.76%	+0.72%
Frequency	2013.2	0.008 (CI = +/-0.027; p = 0.544)	0.079 (CI = +/-0.042; p = 0.002)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.108; p = 0.993)	0.592	+0.76%	+0.72%
Frequency	2014.1	0.015 (CI = +/-0.032; p = 0.308)	0.073 (CI = +/-0.045; p = 0.006)	NA (CI = +/-NA; p = NA)	-0.020 (CI = +/-0.118; p = 0.701)	0.610	+1.53%	-0.52%
Frequency	2014.2	0.014 (CI = +/-0.039; p = 0.434)	0.072 (CI = +/-0.051; p = 0.012)	NA (CI = +/-NA; p = NA)	-0.017 (CI = +/-0.135; p = 0.771)	0.505	+1.39%	-0.35%
Frequency	2015.1	-0.004 (CI = +/-0.024; p = 0.675)	0.090 (CI = +/-0.029; p = 0.000)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.075; p = 0.672)	0.859	-0.42%	+0.95%
Frequency	2015.2	-0.002 (CI = +/-0.026; p = 0.831)	0.093 (CI = +/-0.033; p = 0.001)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.082; p = 0.684)	0.858	-0.23%	+1.15%
Frequency	2016.1	-0.005 (CI = +/-0.011; p = 0.256)	0.104 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.036; p = 0.888)	0.981	-0.54%	-0.73%
Frequency	2016.2	-0.005 (CI = +/-0.015; p = 0.394)	0.102 (CI = +/-0.022; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.009 (CI = +/-0.068; p = 0.706)	0.977	-0.48%	-1.36%
Frequency	2017.1	-0.005 (CI = +/-0.028; p = 0.507)	0.101 (CI = +/-0.041; p = 0.009)	NA (CI = +/-NA; p = NA)	0.005 (CI = +/-0.397; p = 0.961)	0.965	-0.52%	-0.01%
Frequency	2017.2	-0.005 (CI = +/-0.028; p = 0.507)	0.101 (CI = +/-0.041; p = 0.009)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.966	-0.52%	-0.52%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2025.1
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	0.016 (CI = +/-0.020; p = 0.108)	0.104 (CI = +/-0.050; p = 0.000)	-0.127 (CI = +/-0.125; p = 0.047)	0.016 (CI = +/-0.003; p = 0.000)	-0.364 (CI = +/-0.127; p = 0.000)	0.920	+1.65%	-10.46%
Loss Cost	2011.2	0.016 (CI = +/-0.023; p = 0.154)	0.104 (CI = +/-0.052; p = 0.000)	-0.126 (CI = +/-0.133; p = 0.061)	0.016 (CI = +/-0.003; p = 0.000)	-0.363 (CI = +/-0.138; p = 0.000)	0.919	+1.62%	-10.41%
Loss Cost	2012.1	0.011 (CI = +/-0.025; p = 0.378)	0.110 (CI = +/-0.053; p = 0.000)	-0.108 (CI = +/-0.135; p = 0.111)	0.016 (CI = +/-0.003; p = 0.000)	-0.335 (CI = +/-0.146; p = 0.000)	0.922	+1.07%	-9.31%
Loss Cost	2012.2	0.002 (CI = +/-0.025; p = 0.897)	0.100 (CI = +/-0.051; p = 0.001)	-0.081 (CI = +/-0.131; p = 0.214)	0.015 (CI = +/-0.003; p = 0.000)	-0.289 (CI = +/-0.147; p = 0.001)	0.934	+0.16%	-7.62%
Loss Cost	2013.1	-0.005 (CI = +/-0.027; p = 0.703)	0.107 (CI = +/-0.051; p = 0.000)	-0.065 (CI = +/-0.131; p = 0.314)	0.015 (CI = +/-0.003; p = 0.000)	-0.255 (CI = +/-0.153; p = 0.002)	0.938	-0.49%	-6.73%
Loss Cost	2013.2	-0.013 (CI = +/-0.027; p = 0.317)	0.098 (CI = +/-0.049; p = 0.001)	-0.047 (CI = +/-0.125; p = 0.438)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.152; p = 0.009)	0.947	-1.30%	-5.86%
Loss Cost	2014.1	-0.018 (CI = +/-0.028; p = 0.178)	0.104 (CI = +/-0.050; p = 0.000)	-0.041 (CI = +/-0.124; p = 0.493)	0.014 (CI = +/-0.003; p = 0.000)	-0.185 (CI = +/-0.156; p = 0.023)	0.949	-1.82%	-5.78%
Loss Cost	2014.2	-0.025 (CI = +/-0.027; p = 0.069)	0.095 (CI = +/-0.048; p = 0.001)	-0.040 (CI = +/-0.116; p = 0.480)	0.013 (CI = +/-0.003; p = 0.000)	-0.153 (CI = +/-0.151; p = 0.048)	0.957	-2.43%	-6.22%
Loss Cost	2015.1	-0.030 (CI = +/-0.023; p = 0.015)	0.107 (CI = +/-0.042; p = 0.000)	-0.054 (CI = +/-0.100; p = 0.272)	0.013 (CI = +/-0.002; p = 0.000)	-0.121 (CI = +/-0.132; p = 0.069)	0.969	-2.98%	-8.04%
Loss Cost	2015.2	-0.033 (CI = +/-0.022; p = 0.006)	0.098 (CI = +/-0.039; p = 0.000)	-0.074 (CI = +/-0.095; p = 0.114)	0.013 (CI = +/-0.002; p = 0.000)	-0.107 (CI = +/-0.122; p = 0.083)	0.974	-3.24%	-10.18%
Loss Cost	2016.1	-0.033 (CI = +/-0.022; p = 0.007)	0.102 (CI = +/-0.042; p = 0.000)	-0.090 (CI = +/-0.110; p = 0.100)	0.013 (CI = +/-0.002; p = 0.000)	-0.104 (CI = +/-0.126; p = 0.096)	0.971	-3.26%	-11.56%
Loss Cost	2016.2	-0.033 (CI = +/-0.024; p = 0.010)	0.101 (CI = +/-0.045; p = 0.000)	-0.093 (CI = +/-0.176; p = 0.272)	0.013 (CI = +/-0.002; p = 0.000)	-0.105 (CI = +/-0.133; p = 0.111)	0.967	-3.25%	-11.85%
Loss Cost	2017.1	-0.036 (CI = +/-0.025; p = 0.010)	0.095 (CI = +/-0.049; p = 0.001)	0.158 (CI = +/-0.686; p = 0.622)	0.013 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.138; p = 0.154)	0.962	-3.52%	+13.00%
Loss Cost	2017.2	-0.036 (CI = +/-0.025; p = 0.010)	0.095 (CI = +/-0.049; p = 0.001)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.138; p = 0.154)	0.961	-3.52%	-3.52%
Severity	2011.1	0.012 (CI = +/-0.016; p = 0.116)	0.004 (CI = +/-0.039; p = 0.848)	-0.039 (CI = +/-0.096; p = 0.408)	0.000 (CI = +/-0.002; p = 0.976)	-0.056 (CI = +/-0.098; p = 0.247)	0.047	+1.24%	-2.67%
Severity	2011.2	0.008 (CI = +/-0.017; p = 0.327)	-0.001 (CI = +/-0.039; p = 0.962)	-0.024 (CI = +/-0.099; p = 0.617)	0.000 (CI = +/-0.002; p = 0.842)	-0.036 (CI = +/-0.103; p = 0.482)	-0.065	+0.82%	-1.59%
Severity	2012.1	0.003 (CI = +/-0.018; p = 0.712)	0.004 (CI = +/-0.039; p = 0.828)	-0.008 (CI = +/-0.099; p = 0.864)	-0.001 (CI = +/-0.002; p = 0.593)	-0.010 (CI = +/-0.107; p = 0.848)	-0.148	+0.32%	-0.51%
Severity	2012.2	0.001 (CI = +/-0.020; p = 0.951)	0.001 (CI = +/-0.040; p = 0.943)	0.000 (CI = +/-0.104; p = 0.996)	-0.001 (CI = +/-0.002; p = 0.510)	0.003 (CI = +/-0.116; p = 0.953)	-0.185	+0.06%	+0.03%
Severity	2013.1	0.004 (CI = +/-0.022; p = 0.711)	-0.002 (CI = +/-0.042; p = 0.923)	-0.008 (CI = +/-0.106; p = 0.871)	0.000 (CI = +/-0.002; p = 0.672)	-0.014 (CI = +/-0.124; p = 0.818)	-0.171	+0.39%	-0.45%
Severity	2013.2	0.002 (CI = +/-0.024; p = 0.854)	-0.004 (CI = +/-0.043; p = 0.853)	-0.005 (CI = +/-0.110; p = 0.932)	-0.001 (CI = +/-0.003; p = 0.619)	-0.005 (CI = +/-0.134; p = 0.942)	-0.204	+0.21%	-0.25%
Severity	2014.1	-0.002 (CI = +/-0.025; p = 0.866)	0.001 (CI = +/-0.044; p = 0.962)	0.000 (CI = +/-0.110; p = 0.997)	-0.001 (CI = +/-0.003; p = 0.458)	0.017 (CI = +/-0.139; p = 0.800)	-0.236	-0.20%	-0.18%
Severity	2014.2	-0.005 (CI = +/-0.026; p = 0.685)	-0.003 (CI = +/-0.046; p = 0.878)	0.001 (CI = +/-0.111; p = 0.985)	-0.001 (CI = +/-0.003; p = 0.381)	0.033 (CI = +/-0.145; p = 0.638)	-0.235	-0.50%	-0.40%
Severity	2015.1	-0.006 (CI = +/-0.027; p = 0.621)	-0.001 (CI = +/-0.048; p = 0.978)	-0.002 (CI = +/-0.115; p = 0.965)	-0.001 (CI = +/-0.003; p = 0.350)	0.040 (CI = +/-0.151; p = 0.579)	-0.238	-0.64%	-0.88%
Severity	2015.2	-0.009 (CI = +/-0.027; p = 0.499)	-0.008 (CI = +/-0.048; p = 0.742)	-0.020 (CI = +/-0.116; p = 0.715)	-0.001 (CI = +/-0.003; p = 0.286)	0.053 (CI = +/-0.149; p = 0.462)	-0.160	-0.86%	-2.83%
Severity	2016.1	-0.009 (CI = +/-0.028; p = 0.516)	-0.008 (CI = +/-0.052; p = 0.749)	-0.019 (CI = +/-0.136; p = 0.772)	-0.001 (CI = +/-0.003; p = 0.309)	0.052 (CI = +/-0.156; p = 0.481)	-0.212	-0.85%	-2.68%
Severity	2016.2	-0.009 (CI = +/-0.029; p = 0.525)	-0.007 (CI = +/-0.056; p = 0.793)	-0.008 (CI = +/-0.218; p = 0.935)	-0.001 (CI = +/-0.003; p = 0.327)	0.053 (CI = +/-0.164; p = 0.494)	-0.281	-0.88%	-1.70%
Severity	2017.1	-0.015 (CI = +/-0.030; p = 0.301)	-0.020 (CI = +/-0.057; p = 0.464)	0.511 (CI = +/-0.800; p = 0.187)	-0.001 (CI = +/-0.003; p = 0.310)	0.071 (CI = +/-0.161; p = 0.348)	-0.118	-1.45%	+64.25%
Severity	2017.2	-0.015 (CI = +/-0.030; p = 0.301)	-0.020 (CI = +/-0.057; p = 0.464)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.003; p = 0.310)	0.071 (CI = +/-0.161; p = 0.348)	-0.142	-1.45%	-1.45%
Frequency	2011.1	0.004 (CI = +/-0.016; p = 0.602)	0.101 (CI = +/-0.039; p = 0.000)	-0.087 (CI = +/-0.098; p = 0.077)	0.016 (CI = +/-0.002; p = 0.000)	-0.308 (CI = +/-0.099; p = 0.000)	0.955	+0.40%	-8.00%
Frequency	2011.2	0.008 (CI = +/-0.017; p = 0.346)	0.105 (CI = +/-0.040; p = 0.000)	-0.102 (CI = +/-0.100; p = 0.047)	0.016 (CI = +/-0.002; p = 0.000)	-0.328 (CI = +/-0.105; p = 0.000)	0.957	+0.80%	-8.96%
Frequency	2012.1	0.007 (CI = +/-0.019; p = 0.432)	0.106 (CI = +/-0.041; p = 0.000)	-0.100 (CI = +/-0.106; p = 0.063)	0.016 (CI = +/-0.002; p = 0.000)	-0.325 (CI = +/-0.114; p = 0.000)	0.955	+0.74%	-8.85%
Frequency	2012.2	0.001 (CI = +/-0.020; p = 0.919)	0.099 (CI = +/-0.041; p = 0.000)	-0.081 (CI = +/-0.104; p = 0.123)	0.016 (CI = +/-0.002; p = 0.000)	-0.292 (CI = +/-0.117; p = 0.000)	0.960	+0.10%	-7.65%
Frequency	2013.1	-0.009 (CI = +/-0.018; p = 0.322)	0.109 (CI = +/-0.035; p = 0.000)	-0.056 (CI = +/-0.089; p = 0.203)	0.015 (CI = +/-0.002; p = 0.000)	-0.241 (CI = +/-0.104; p = 0.000)	0.973	-0.88%	-6.31%
Frequency	2013.2	-0.015 (CI = +/-0.018; p = 0.088)	0.102 (CI = +/-0.033; p = 0.000)	-0.043 (CI = +/-0.083; p = 0.293)	0.015 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.101; p = 0.000)	0.978	-1.51%	-5.63%
Frequency	2014.1	-0.016 (CI = +/-0.019; p = 0.088)	0.103 (CI = +/-0.034; p = 0.000)	-0.041 (CI = +/-0.086; p = 0.322)	0.015 (CI = +/-0.002; p = 0.000)	-0.202 (CI = +/-0.108; p = 0.001)	0.977	-1.63%	-5.61%
Frequency	2014.2	-0.020 (CI = +/-0.019; p = 0.048)	0.099 (CI = +/-0.034; p = 0.000)	-0.041 (CI = +/-0.084; p = 0.321)	0.015 (CI = +/-0.002; p = 0.000)	-0.185 (CI = +/-0.109; p = 0.002)	0.978	-1.94%	-5.84%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.008)	0.107 (CI = +/-0.030; p = 0.000)	-0.051 (CI = +/-0.071; p = 0.145)	0.014 (CI = +/-0.002; p = 0.000)	-0.161 (CI = +/-0.093; p = 0.002)	0.985	-2.36%	-7.23%
Frequency	2015.2	-0.024 (CI = +/-0.017; p = 0.009)	0.106 (CI = +/-0.031; p = 0.000)	-0.054 (CI = +/-0.076; p = 0.146)	0.014 (CI = +/-0.002; p = 0.000)	-0.159 (CI = +/-0.097; p = 0.004)	0.984	-2.40%	-7.56%
Frequency	2016.1	-0.025 (CI = +/-0.018; p = 0.010)	0.109 (CI = +/-0.033; p = 0.000)	-0.071 (CI = +/-0.086; p = 0.097)	0.014 (CI = +/-0.002; p = 0.000)	-0.157 (CI = +/-0.099; p = 0.004)	0.983	-2.42%	-9.13%
Frequency	2016.2	-0.024 (CI = +/-0.019; p = 0.015)	0.108 (CI = +/-0.036; p = 0.000)	-0.085 (CI = +/-0.138; p = 0.205)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.104; p = 0.006)	0.981	-2.39%	-10.32%
Frequency	2017.1	-0.021 (CI = +/-0.019; p = 0.034)	0.115 (CI = +/-0.037; p = 0.000)	-0.353 (CI = +/-0.521; p = 0.165)	0.014 (CI = +/-0.002; p = 0.000)	-0.167 (CI = +/-0.105; p = 0.005)	0.980	-2.10%	-31.20%
Frequency	2017.2	-0.021 (CI = +/-0.019; p = 0.034)	0.115 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.167 (CI = +/-0.105; p = 0.005)	0.979	-2.10%	-2.10%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

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	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.019)	0.500	-4.93%
Loss Cost	2011.2	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.035)	0.502	-4.96%
Loss Cost	2012.1	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.056)	0.495	-4.96%
Loss Cost	2012.2	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.178)	0.505	-4.98%
Loss Cost	2013.1	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.227)	0.494	-4.98%
Loss Cost	2013.2	0.218 (CI = +/-0.276; p = 0.115)	-0.268 (CI = +/-0.274; p = 0.055)	0.574	+24.41%
Loss Cost	2014.1	0.236 (CI = +/-0.284; p = 0.098)	-0.289 (CI = +/-0.283; p = 0.046)	0.566	+26.67%
Loss Cost	2014.2	0.217 (CI = +/-0.299; p = 0.145)	-0.272 (CI = +/-0.296; p = 0.070)	0.564	+24.26%
Loss Cost	2015.1	0.236 (CI = +/-0.308; p = 0.125)	-0.294 (CI = +/-0.307; p = 0.060)	0.554	+26.64%
Loss Cost	2015.2	0.233 (CI = +/-0.330; p = 0.154)	-0.291 (CI = +/-0.326; p = 0.077)	0.535	+26.24%
Loss Cost	2016.1	0.228 (CI = +/-0.347; p = 0.183)	-0.285 (CI = +/-0.346; p = 0.100)	0.467	+25.57%
Loss Cost	2016.2	0.266 (CI = +/-0.367; p = 0.144)	-0.318 (CI = +/-0.362; p = 0.081)	0.429	+30.44%
Loss Cost	2017.1	0.246 (CI = +/-0.384; p = 0.192)	-0.293 (CI = +/-0.382; p = 0.122)	0.321	+27.83%
Loss Cost	2017.2	0.281 (CI = +/-0.415; p = 0.167)	-0.323 (CI = +/-0.407; p = 0.111)	0.288	+32.40%
Severity	2011.1	0.002 (CI = +/-0.006; p = 0.442)	0.000 (CI = +/-0.000; p = 0.223)	0.127	+0.22%
Severity	2011.2	0.002 (CI = +/-0.006; p = 0.488)	0.000 (CI = +/-0.000; p = 0.422)	0.035	+0.20%
Severity	2012.1	0.002 (CI = +/-0.006; p = 0.523)	0.000 (CI = +/-0.000; p = 0.811)	-0.043	+0.18%
Severity	2012.2	0.002 (CI = +/-0.006; p = 0.544)	0.000 (CI = +/-0.000; p = 0.873)	-0.068	+0.17%
Severity	2013.1	0.002 (CI = +/-0.006; p = 0.534)	0.000 (CI = +/-0.000; p = 0.601)	-0.042	+0.17%
Severity	2013.2	-0.011 (CI = +/-0.081; p = 0.787)	0.012 (CI = +/-0.080; p = 0.753)	-0.070	-1.06%
Severity	2014.1	-0.003 (CI = +/-0.082; p = 0.944)	0.003 (CI = +/-0.081; p = 0.933)	-0.098	-0.28%
Severity	2014.2	-0.012 (CI = +/-0.085; p = 0.772)	0.011 (CI = +/-0.084; p = 0.780)	-0.099	-1.19%
Severity	2015.1	-0.009 (CI = +/-0.088; p = 0.832)	0.008 (CI = +/-0.088; p = 0.850)	-0.103	-0.90%
Severity	2015.2	-0.022 (CI = +/-0.091; p = 0.615)	0.019 (CI = +/-0.090; p = 0.654)	-0.075	-2.19%
Severity	2016.1	-0.026 (CI = +/-0.095; p = 0.566)	0.024 (CI = +/-0.095; p = 0.592)	-0.090	-2.59%
Severity	2016.2	-0.020 (CI = +/-0.102; p = 0.683)	0.019 (CI = +/-0.101; p = 0.695)	-0.119	-1.97%
Severity	2017.1	-0.025 (CI = +/-0.107; p = 0.618)	0.025 (CI = +/-0.106; p = 0.615)	-0.122	-2.50%
Severity	2017.2	-0.046 (CI = +/-0.109; p = 0.375)	0.043 (CI = +/-0.107; p = 0.398)	-0.073	-4.53%
Frequency	2011.1	-0.053 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.045)	0.533	-5.14%
Frequency	2011.2	-0.053 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.062)	0.522	-5.14%
Frequency	2012.1	-0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.069)	0.508	-5.13%
Frequency	2012.2	-0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.174)	0.511	-5.14%
Frequency	2013.1	-0.053 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.295)	0.502	-5.14%
Frequency	2013.2	0.229 (CI = +/-0.282; p = 0.106)	-0.280 (CI = +/-0.280; p = 0.050)	0.581	+25.74%
Frequency	2014.1	0.239 (CI = +/-0.293; p = 0.104)	-0.292 (CI = +/-0.292; p = 0.050)	0.555	+27.02%
Frequency	2014.2	0.229 (CI = +/-0.310; p = 0.138)	-0.283 (CI = +/-0.307; p = 0.069)	0.544	+25.76%
Frequency	2015.1	0.245 (CI = +/-0.321; p = 0.126)	-0.302 (CI = +/-0.320; p = 0.063)	0.526	+27.80%
Frequency	2015.2	0.255 (CI = +/-0.343; p = 0.135)	-0.311 (CI = +/-0.340; p = 0.071)	0.499	+29.07%
Frequency	2016.1	0.254 (CI = +/-0.361; p = 0.156)	-0.309 (CI = +/-0.360; p = 0.087)	0.438	+28.91%
Frequency	2016.2	0.286 (CI = +/-0.386; p = 0.135)	-0.336 (CI = +/-0.380; p = 0.079)	0.403	+33.07%
Frequency	2017.1	0.271 (CI = +/-0.406; p = 0.174)	-0.319 (CI = +/-0.404; p = 0.113)	0.305	+31.11%
Frequency	2017.2	0.327 (CI = +/-0.430; p = 0.124)	-0.366 (CI = +/-0.423; p = 0.084)	0.278	+38.68%

Accident Benefits Total Disability Income

Coverage = AB Total DI
End Trend Period = 2025.1
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	-0.010 (CI = +/-0.024; p = 0.365)	0.098 (CI = +/-0.042; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	-0.058 (CI = +/-0.112; p = 0.298)	0.014 (CI = +/-0.003; p = 0.000)	-0.227 (CI = +/-0.135; p = 0.002)	0.945	-1.04%	-6.60%
Loss Cost	2011.2	-0.010 (CI = +/-0.025; p = 0.423)	0.099 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.003)	-0.061 (CI = +/-0.118; p = 0.296)	0.014 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.142; p = 0.003)	0.944	-0.97%	-6.80%
Loss Cost	2012.1	-0.011 (CI = +/-0.026; p = 0.378)	0.102 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.007)	-0.055 (CI = +/-0.121; p = 0.350)	0.014 (CI = +/-0.003; p = 0.000)	-0.223 (CI = +/-0.147; p = 0.005)	0.944	-1.11%	-6.44%
Loss Cost	2012.2	-0.013 (CI = +/-0.026; p = 0.302)	0.098 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.025)	-0.047 (CI = +/-0.122; p = 0.424)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.147; p = 0.007)	0.947	-1.30%	-5.88%
Loss Cost	2013.1	-0.013 (CI = +/-0.027; p = 0.315)	0.098 (CI = +/-0.045; p = 0.001)	0.000 (CI = +/-0.000; p = 0.080)	-0.047 (CI = +/-0.125; p = 0.438)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.152; p = 0.009)	0.945	-1.31%	-5.87%
Loss Cost	2013.2	-0.013 (CI = +/-0.027; p = 0.317)	0.098 (CI = +/-0.045; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.047 (CI = +/-0.125; p = 0.438)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.152; p = 0.009)	0.947	-1.30%	-5.86%
Loss Cost	2014.1	-0.018 (CI = +/-0.028; p = 0.178)	0.104 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.124; p = 0.493)	0.014 (CI = +/-0.003; p = 0.000)	-0.185 (CI = +/-0.156; p = 0.023)	0.949	-1.82%	-5.78%
Loss Cost	2014.2	-0.025 (CI = +/-0.027; p = 0.069)	0.095 (CI = +/-0.048; p = 0.001)	NA (CI = +/-NA; p = NA)	-0.040 (CI = +/-0.116; p = 0.480)	0.013 (CI = +/-0.003; p = 0.000)	-0.153 (CI = +/-0.151; p = 0.048)	0.957	-2.43%	-6.22%
Loss Cost	2015.1	-0.030 (CI = +/-0.023; p = 0.015)	0.107 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.054 (CI = +/-0.100; p = 0.272)	0.013 (CI = +/-0.002; p = 0.000)	-0.121 (CI = +/-0.132; p = 0.069)	0.969	-2.98%	-8.04%
Loss Cost	2015.2	-0.033 (CI = +/-0.022; p = 0.006)	0.098 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.074 (CI = +/-0.095; p = 0.114)	0.013 (CI = +/-0.002; p = 0.000)	-0.107 (CI = +/-0.122; p = 0.083)	0.974	-3.24%	-10.18%
Loss Cost	2016.1	-0.033 (CI = +/-0.022; p = 0.007)	0.102 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.090 (CI = +/-0.110; p = 0.100)	0.013 (CI = +/-0.002; p = 0.000)	-0.104 (CI = +/-0.126; p = 0.096)	0.971	-3.26%	-11.56%
Loss Cost	2016.2	-0.033 (CI = +/-0.024; p = 0.010)	0.101 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.093 (CI = +/-0.116; p = 0.272)	0.013 (CI = +/-0.002; p = 0.000)	-0.105 (CI = +/-0.133; p = 0.111)	0.967	-3.25%	-11.85%
Loss Cost	2017.1	-0.036 (CI = +/-0.025; p = 0.010)	0.095 (CI = +/-0.045; p = 0.001)	NA (CI = +/-NA; p = NA)	0.158 (CI = +/-0.686; p = 0.622)	0.013 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.138; p = 0.154)	0.962	-3.52%	+13.00%
Loss Cost	2017.2	-0.036 (CI = +/-0.025; p = 0.010)	0.095 (CI = +/-0.045; p = 0.001)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.013 (CI = +/-0.002; p = 0.000)	-0.096 (CI = +/-0.138; p = 0.154)	0.961	-3.52%	-3.52%
Severity	2011.1	0.008 (CI = +/-0.022; p = 0.447)	0.003 (CI = +/-0.040; p = 0.889)	0.000 (CI = +/-0.000; p = 0.600)	-0.029 (CI = +/-0.106; p = 0.576)	0.000 (CI = +/-0.002; p = 0.844)	-0.036 (CI = +/-0.128; p = 0.567)	0.016	+0.83%	-2.05%
Severity	2011.2	0.005 (CI = +/-0.023; p = 0.647)	0.000 (CI = +/-0.040; p = 0.939)	0.000 (CI = +/-0.000; p = 0.673)	-0.016 (CI = +/-0.108; p = 0.755)	0.000 (CI = +/-0.002; p = 0.726)	-0.020 (CI = +/-0.130; p = 0.567)	-0.107	+0.51%	-1.12%
Severity	2012.1	0.003 (CI = +/-0.023; p = 0.817)	0.004 (CI = +/-0.040; p = 0.843)	0.000 (CI = +/-0.000; p = 0.917)	-0.007 (CI = +/-0.107; p = 0.898)	-0.001 (CI = +/-0.002; p = 0.601)	-0.007 (CI = +/-0.130; p = 0.917)	-0.204	+0.26%	-0.41%
Severity	2012.2	0.001 (CI = +/-0.023; p = 0.899)	0.002 (CI = +/-0.042; p = 0.939)	0.000 (CI = +/-0.000; p = 0.880)	-0.002 (CI = +/-0.110; p = 0.967)	-0.001 (CI = +/-0.003; p = 0.573)	-0.001 (CI = +/-0.133; p = 0.988)	-0.246	+0.14%	-0.07%
Severity	2013.1	0.002 (CI = +/-0.024; p = 0.855)	-0.004 (CI = +/-0.043; p = 0.853)	0.000 (CI = +/-0.000; p = 0.651)	-0.005 (CI = +/-0.110; p = 0.932)	-0.001 (CI = +/-0.003; p = 0.619)	-0.005 (CI = +/-0.134; p = 0.942)	-0.222	+0.21%	-0.25%
Severity	2013.2	0.002 (CI = +/-0.024; p = 0.854)	-0.004 (CI = +/-0.043; p = 0.853)	NA (CI = +/-NA; p = NA)	-0.005 (CI = +/-0.110; p = 0.932)	-0.001 (CI = +/-0.003; p = 0.619)	-0.005 (CI = +/-0.134; p = 0.942)	-0.204	+0.21%	-0.25%
Severity	2014.1	-0.002 (CI = +/-0.025; p = 0.866)	0.001 (CI = +/-0.044; p = 0.962)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.110; p = 0.997)	-0.001 (CI = +/-0.003; p = 0.458)	0.017 (CI = +/-0.139; p = 0.800)	-0.236	-0.20%	-0.18%
Severity	2014.2	-0.005 (CI = +/-0.026; p = 0.685)	-0.003 (CI = +/-0.046; p = 0.878)	NA (CI = +/-NA; p = NA)	0.001 (CI = +/-0.111; p = 0.985)	-0.001 (CI = +/-0.003; p = 0.381)	0.033 (CI = +/-0.145; p = 0.638)	-0.235	-0.50%	-0.40%
Severity	2015.1	-0.006 (CI = +/-0.027; p = 0.621)	-0.001 (CI = +/-0.048; p = 0.978)	NA (CI = +/-NA; p = NA)	-0.002 (CI = +/-0.115; p = 0.965)	-0.001 (CI = +/-0.003; p = 0.350)	0.040 (CI = +/-0.151; p = 0.579)	-0.238	-0.64%	-0.88%
Severity	2015.2	-0.009 (CI = +/-0.027; p = 0.499)	-0.008 (CI = +/-0.048; p = 0.742)	NA (CI = +/-NA; p = NA)	-0.020 (CI = +/-0.116; p = 0.715)	-0.001 (CI = +/-0.003; p = 0.286)	0.053 (CI = +/-0.149; p = 0.462)	-0.160	-0.86%	-2.83%
Severity	2016.1	-0.009 (CI = +/-0.028; p = 0.516)	-0.008 (CI = +/-0.052; p = 0.749)	NA (CI = +/-NA; p = NA)	-0.019 (CI = +/-0.136; p = 0.772)	-0.001 (CI = +/-0.003; p = 0.309)	0.052 (CI = +/-0.156; p = 0.481)	-0.212	-0.85%	-2.68%
Severity	2016.2	-0.009 (CI = +/-0.029; p = 0.525)	-0.007 (CI = +/-0.056; p = 0.793)	NA (CI = +/-NA; p = NA)	-0.008 (CI = +/-0.218; p = 0.935)	-0.001 (CI = +/-0.003; p = 0.327)	0.053 (CI = +/-0.156; p = 0.494)	-0.281	-0.88%	-1.70%
Severity	2017.1	-0.015 (CI = +/-0.030; p = 0.303)	-0.020 (CI = +/-0.057; p = 0.464)	NA (CI = +/-NA; p = NA)	0.511 (CI = +/-0.800; p = 0.187)	-0.001 (CI = +/-0.003; p = 0.310)	0.071 (CI = +/-0.161; p = 0.348)	-0.118	-1.45%	+64.25%
Severity	2017.2	-0.015 (CI = +/-0.030; p = 0.303)	-0.020 (CI = +/-0.057; p = 0.464)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.003; p = 0.310)	0.071 (CI = +/-0.161; p = 0.348)	-0.142	-1.45%	-1.45%
Frequency	2011.1	-0.019 (CI = +/-0.017; p = 0.036)	0.096 (CI = +/-0.031; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.029 (CI = +/-0.083; p = 0.482)	0.015 (CI = +/-0.002; p = 0.000)	-0.191 (CI = +/-0.101; p = 0.001)	0.972	-1.86%	-4.64%
Frequency	2011.2	-0.015 (CI = +/-0.017; p = 0.084)	0.101 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.044 (CI = +/-0.081; p = 0.267)	0.015 (CI = +/-0.002; p = 0.000)	-0.210 (CI = +/-0.097; p = 0.000)	0.976	-1.48%	-5.74%
Frequency	2012.1	-0.014 (CI = +/-0.017; p = 0.118)	0.098 (CI = +/-0.031; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	-0.049 (CI = +/-0.082; p = 0.230)	0.015 (CI = +/-0.002; p = 0.000)	-0.217 (CI = +/-0.100; p = 0.000)	0.976	-1.36%	-6.06%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.106)	0.096 (CI = +/-0.032; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	-0.045 (CI = +/-0.084; p = 0.275)	0.015 (CI = +/-0.002; p = 0.000)	-0.212 (CI = +/-0.102; p = 0.000)	0.976	-1.45%	-5.81%
Frequency	2013.1	-0.015 (CI = +/-0.018; p = 0.087)	0.102 (CI = +/-0.033; p = 0.000)	0.000 (CI = +/-0.000; p = 0.042)	-0.043 (CI = +/-0.083; p = 0.293)	0.015 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.101; p = 0.000)	0.977	-1.51%	-5.63%
Frequency	2013.2	-0.015 (CI = +/-0.018; p = 0.088)	0.102 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.043 (CI = +/-0.083; p = 0.293)	0.015 (CI = +/-0.002; p = 0.000)	-0.208 (CI = +/-0.101; p = 0.000)	0.978	-1.51%	-5.63%
Frequency	2014.1	-0.016 (CI = +/-0.019; p = 0.088)	0.103 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.086; p = 0.322)	0.015 (CI = +/-0.002; p = 0.000)	-0.202 (CI = +/-0.108; p = 0.001)	0.977	-1.63%	-5.61%
Frequency	2014.2	-0.020 (CI = +/-0.019; p = 0.048)	0.099 (CI = +/-0.034; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.041 (CI = +/-0.084; p = 0.321)	0.015 (CI = +/-0.002; p = 0.000)	-0.185 (CI = +/-0.109; p = 0.002)	0.978	-1.94%	-5.84%
Frequency	2015.1	-0.024 (CI = +/-0.017; p = 0.008)	0.107 (CI = +/-0.030; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.051 (CI = +/-0.071; p = 0.145)	0.014 (CI = +/-0.002; p = 0.000)	-0.161 (CI = +/-0.093; p = 0.002)	0.985	-2.36%	-7.23%
Frequency	2015.2	-0.024 (CI = +/-0.017; p = 0.009)	0.106 (CI = +/-0.031; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.054 (CI = +/-0.076; p = 0.146)	0.014 (CI = +/-0.002; p = 0.000)	-0.159 (CI = +/-0.097; p = 0.004)	0.984	-2.40%	-7.56%
Frequency	2016.1	-0.025 (CI = +/-0.018; p = 0.010)	0.109 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.071 (CI = +/-0.086; p = 0.097)	0.014 (CI = +/-0.002; p = 0.000)	-0.157 (CI = +/-0.099; p = 0.004)	0.983	-2.42%	-9.13%
Frequency	2016.2	-0.024 (CI = +/-0.019; p = 0.015)	0.108 (CI = +/-0.036; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.085 (CI = +/-0.138; p = 0.305)	0.014 (CI = +/-0.002; p = 0.000)	-0.158 (CI = +/-0.104; p = 0.006)	0.981	-2.39%	-10.32%
Frequency	2017.1	-0.021 (CI = +/-0.019; p = 0.034)	0.115 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	-0.353 (CI = +/-0.521; p = 0.165)	0.014 (CI = +/-0.002; p = 0.000)	-0.167 (CI = +/-0.105; p = 0.005)	0.980	-2.10%	-31.20%
Frequency	2017.2	-0.021 (CI = +/-0.019; p = 0.034)	0.115 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.014 (CI = +/-0.002; p = 0.000)	-0.167 (CI = +/-0.105; p = 0.005)	0.979	-2.10%	-2.10%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	0.403	-3.43%
Loss Cost	2011.2	-0.038 (CI = +/-0.017; p = 0.000)	0.426	-3.70%
Loss Cost	2012.1	-0.040 (CI = +/-0.018; p = 0.000)	0.434	-3.92%
Loss Cost	2012.2	-0.045 (CI = +/-0.019; p = 0.000)	0.486	-4.37%
Loss Cost	2013.1	-0.047 (CI = +/-0.020; p = 0.000)	0.482	-4.56%
Loss Cost	2013.2	-0.051 (CI = +/-0.021; p = 0.000)	0.513	-4.97%
Loss Cost	2014.1	-0.052 (CI = +/-0.023; p = 0.000)	0.493	-5.09%
Loss Cost	2014.2	-0.056 (CI = +/-0.025; p = 0.000)	0.506	-5.46%
Loss Cost	2015.1	-0.058 (CI = +/-0.027; p = 0.000)	0.483	-5.60%
Loss Cost	2015.2	-0.060 (CI = +/-0.030; p = 0.001)	0.469	-5.85%
Loss Cost	2016.1	-0.057 (CI = +/-0.033; p = 0.002)	0.403	-5.54%
Loss Cost	2016.2	-0.055 (CI = +/-0.037; p = 0.007)	0.340	-5.33%
Loss Cost	2017.1	-0.048 (CI = +/-0.041; p = 0.025)	0.244	-4.64%
Loss Cost	2017.2	-0.046 (CI = +/-0.047; p = 0.052)	0.189	-4.50%
Severity	2011.1	0.005 (CI = +/-0.004; p = 0.045)	0.109	+0.45%
Severity	2011.2	0.003 (CI = +/-0.004; p = 0.139)	0.047	+0.33%
Severity	2012.1	0.002 (CI = +/-0.005; p = 0.350)	-0.004	+0.21%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.538)	-0.025	+0.15%
Severity	2013.1	0.002 (CI = +/-0.005; p = 0.386)	-0.009	+0.22%
Severity	2013.2	0.002 (CI = +/-0.006; p = 0.530)	-0.026	+0.17%
Severity	2014.1	0.001 (CI = +/-0.006; p = 0.863)	-0.046	+0.05%
Severity	2014.2	0.000 (CI = +/-0.006; p = 0.878)	-0.049	-0.05%
Severity	2015.1	-0.001 (CI = +/-0.007; p = 0.764)	-0.048	-0.10%
Severity	2015.2	-0.003 (CI = +/-0.008; p = 0.494)	-0.028	-0.25%
Severity	2016.1	-0.002 (CI = +/-0.008; p = 0.643)	-0.045	-0.19%
Severity	2016.2	-0.001 (CI = +/-0.009; p = 0.852)	-0.060	-0.08%
Severity	2017.1	0.000 (CI = +/-0.010; p = 0.976)	-0.067	+0.02%
Severity	2017.2	-0.002 (CI = +/-0.011; p = 0.646)	-0.055	-0.25%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.473	-3.86%
Frequency	2011.2	-0.041 (CI = +/-0.017; p = 0.000)	0.470	-4.02%
Frequency	2012.1	-0.042 (CI = +/-0.018; p = 0.000)	0.456	-4.13%
Frequency	2012.2	-0.046 (CI = +/-0.019; p = 0.000)	0.491	-4.51%
Frequency	2013.1	-0.049 (CI = +/-0.020; p = 0.000)	0.498	-4.77%
Frequency	2013.2	-0.053 (CI = +/-0.022; p = 0.000)	0.518	-5.13%
Frequency	2014.1	-0.053 (CI = +/-0.024; p = 0.000)	0.484	-5.14%
Frequency	2014.2	-0.056 (CI = +/-0.026; p = 0.000)	0.482	-5.42%
Frequency	2015.1	-0.057 (CI = +/-0.028; p = 0.000)	0.453	-5.50%
Frequency	2015.2	-0.058 (CI = +/-0.031; p = 0.001)	0.424	-5.61%
Frequency	2016.1	-0.055 (CI = +/-0.035; p = 0.004)	0.361	-5.37%
Frequency	2016.2	-0.054 (CI = +/-0.039; p = 0.010)	0.308	-5.25%
Frequency	2017.1	-0.048 (CI = +/-0.043; p = 0.033)	0.219	-4.65%
Frequency	2017.2	-0.044 (CI = +/-0.049; p = 0.078)	0.148	-4.26%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.035 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.125; p = 0.027)	0.488	-3.43%
Loss Cost	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	0.133 (CI = +/-0.129; p = 0.043)	0.495	-3.60%
Loss Cost	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.148 (CI = +/-0.129; p = 0.026)	0.522	-3.92%
Loss Cost	2012.2	-0.043 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.131; p = 0.047)	0.550	-4.25%
Loss Cost	2013.1	-0.047 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.133; p = 0.033)	0.562	-4.56%
Loss Cost	2013.2	-0.050 (CI = +/-0.020; p = 0.000)	0.134 (CI = +/-0.137; p = 0.055)	0.574	-4.84%
Loss Cost	2014.1	-0.052 (CI = +/-0.021; p = 0.000)	0.144 (CI = +/-0.141; p = 0.046)	0.566	-5.09%
Loss Cost	2014.2	-0.054 (CI = +/-0.023; p = 0.000)	0.136 (CI = +/-0.148; p = 0.070)	0.564	-5.30%
Loss Cost	2015.1	-0.058 (CI = +/-0.025; p = 0.000)	0.147 (CI = +/-0.154; p = 0.060)	0.554	-5.60%
Loss Cost	2015.2	-0.058 (CI = +/-0.028; p = 0.000)	0.146 (CI = +/-0.163; p = 0.077)	0.535	-5.64%
Loss Cost	2016.1	-0.057 (CI = +/-0.031; p = 0.001)	0.142 (CI = +/-0.173; p = 0.100)	0.467	-5.54%
Loss Cost	2016.2	-0.052 (CI = +/-0.035; p = 0.006)	0.159 (CI = +/-0.181; p = 0.081)	0.429	-5.05%
Loss Cost	2017.1	-0.048 (CI = +/-0.039; p = 0.020)	0.147 (CI = +/-0.191; p = 0.122)	0.321	-4.64%
Loss Cost	2017.2	-0.042 (CI = +/-0.044; p = 0.059)	0.161 (CI = +/-0.204; p = 0.111)	0.288	-4.14%
Severity	2011.1	0.005 (CI = +/-0.004; p = 0.049)	0.003 (CI = +/-0.038; p = 0.885)	0.076	+0.45%
Severity	2011.2	0.003 (CI = +/-0.005; p = 0.150)	-0.003 (CI = +/-0.037; p = 0.863)	0.010	+0.33%
Severity	2012.1	0.002 (CI = +/-0.005; p = 0.360)	0.002 (CI = +/-0.037; p = 0.902)	-0.045	+0.21%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.549)	-0.001 (CI = +/-0.038; p = 0.970)	-0.070	+0.15%
Severity	2013.1	0.002 (CI = +/-0.005; p = 0.396)	-0.004 (CI = +/-0.039; p = 0.838)	-0.053	+0.22%
Severity	2013.2	0.002 (CI = +/-0.006; p = 0.554)	-0.006 (CI = +/-0.040; p = 0.753)	-0.070	+0.17%
Severity	2014.1	0.001 (CI = +/-0.006; p = 0.866)	-0.002 (CI = +/-0.041; p = 0.933)	-0.098	+0.05%
Severity	2014.2	-0.001 (CI = +/-0.007; p = 0.864)	-0.006 (CI = +/-0.042; p = 0.780)	-0.099	-0.05%
Severity	2015.1	-0.001 (CI = +/-0.007; p = 0.770)	-0.004 (CI = +/-0.044; p = 0.850)	-0.103	-0.10%
Severity	2015.2	-0.003 (CI = +/-0.008; p = 0.482)	-0.010 (CI = +/-0.045; p = 0.654)	-0.075	-0.27%
Severity	2016.1	-0.002 (CI = +/-0.009; p = 0.650)	-0.012 (CI = +/-0.047; p = 0.592)	-0.090	-0.19%
Severity	2016.2	-0.001 (CI = +/-0.010; p = 0.827)	-0.009 (CI = +/-0.050; p = 0.695)	-0.119	-0.10%
Severity	2017.1	0.000 (CI = +/-0.011; p = 0.976)	-0.013 (CI = +/-0.053; p = 0.615)	-0.122	+0.02%
Severity	2017.2	-0.003 (CI = +/-0.012; p = 0.586)	-0.022 (CI = +/-0.054; p = 0.398)	-0.073	-0.30%
Frequency	2011.1	-0.039 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.123; p = 0.028)	0.547	-3.86%
Frequency	2011.2	-0.040 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.128; p = 0.038)	0.538	-3.92%
Frequency	2012.1	-0.042 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.131; p = 0.031)	0.535	-4.13%
Frequency	2012.2	-0.045 (CI = +/-0.018; p = 0.000)	0.133 (CI = +/-0.134; p = 0.052)	0.551	-4.40%
Frequency	2013.1	-0.049 (CI = +/-0.019; p = 0.000)	0.150 (CI = +/-0.135; p = 0.031)	0.578	-4.77%
Frequency	2013.2	-0.051 (CI = +/-0.020; p = 0.000)	0.140 (CI = +/-0.140; p = 0.050)	0.581	-5.00%
Frequency	2014.1	-0.053 (CI = +/-0.022; p = 0.000)	0.146 (CI = +/-0.146; p = 0.050)	0.555	-5.14%
Frequency	2014.2	-0.054 (CI = +/-0.024; p = 0.000)	0.142 (CI = +/-0.154; p = 0.069)	0.544	-5.25%
Frequency	2015.1	-0.057 (CI = +/-0.026; p = 0.000)	0.151 (CI = +/-0.160; p = 0.063)	0.526	-5.50%
Frequency	2015.2	-0.055 (CI = +/-0.029; p = 0.001)	0.155 (CI = +/-0.170; p = 0.071)	0.499	-5.39%
Frequency	2016.1	-0.055 (CI = +/-0.033; p = 0.003)	0.155 (CI = +/-0.180; p = 0.087)	0.438	-5.37%
Frequency	2016.2	-0.051 (CI = +/-0.037; p = 0.010)	0.168 (CI = +/-0.190; p = 0.079)	0.403	-4.96%
Frequency	2017.1	-0.048 (CI = +/-0.041; p = 0.026)	0.159 (CI = +/-0.202; p = 0.113)	0.305	-4.65%
Frequency	2017.2	-0.039 (CI = +/-0.046; p = 0.087)	0.183 (CI = +/-0.211; p = 0.084)	0.278	-3.85%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

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	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.019)	0.500	-4.93%
Loss Cost	2011.2	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.035)	0.502	-4.96%
Loss Cost	2012.1	-0.051 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.056)	0.495	-4.96%
Loss Cost	2012.2	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.178)	0.505	-4.98%
Loss Cost	2013.1	-0.051 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.227)	0.494	-4.98%
Loss Cost	2013.2	0.218 (CI = +/-0.276; p = 0.115)	-0.268 (CI = +/-0.274; p = 0.055)	0.574	+24.41%
Loss Cost	2014.1	0.236 (CI = +/-0.284; p = 0.098)	-0.289 (CI = +/-0.283; p = 0.046)	0.566	+26.67%
Loss Cost	2014.2	0.217 (CI = +/-0.299; p = 0.145)	-0.272 (CI = +/-0.296; p = 0.070)	0.564	+24.26%
Loss Cost	2015.1	0.236 (CI = +/-0.308; p = 0.125)	-0.294 (CI = +/-0.307; p = 0.060)	0.554	+26.64%
Loss Cost	2015.2	0.233 (CI = +/-0.330; p = 0.154)	-0.291 (CI = +/-0.326; p = 0.077)	0.535	+26.24%
Loss Cost	2016.1	0.228 (CI = +/-0.347; p = 0.183)	-0.285 (CI = +/-0.346; p = 0.100)	0.467	+25.57%
Loss Cost	2016.2	0.266 (CI = +/-0.367; p = 0.144)	-0.318 (CI = +/-0.362; p = 0.081)	0.429	+30.44%
Loss Cost	2017.1	0.246 (CI = +/-0.384; p = 0.192)	-0.293 (CI = +/-0.382; p = 0.122)	0.321	+27.83%
Loss Cost	2017.2	0.281 (CI = +/-0.415; p = 0.167)	-0.323 (CI = +/-0.407; p = 0.111)	0.288	+32.40%
Severity	2011.1	0.002 (CI = +/-0.006; p = 0.442)	0.000 (CI = +/-0.000; p = 0.223)	0.127	+0.22%
Severity	2011.2	0.002 (CI = +/-0.006; p = 0.488)	0.000 (CI = +/-0.000; p = 0.422)	0.035	+0.20%
Severity	2012.1	0.002 (CI = +/-0.006; p = 0.523)	0.000 (CI = +/-0.000; p = 0.811)	-0.043	+0.18%
Severity	2012.2	0.002 (CI = +/-0.006; p = 0.544)	0.000 (CI = +/-0.000; p = 0.873)	-0.068	+0.17%
Severity	2013.1	0.002 (CI = +/-0.006; p = 0.534)	0.000 (CI = +/-0.000; p = 0.601)	-0.042	+0.17%
Severity	2013.2	-0.011 (CI = +/-0.081; p = 0.787)	0.012 (CI = +/-0.080; p = 0.753)	-0.070	-1.06%
Severity	2014.1	-0.003 (CI = +/-0.082; p = 0.944)	0.003 (CI = +/-0.081; p = 0.933)	-0.098	-0.28%
Severity	2014.2	-0.012 (CI = +/-0.085; p = 0.772)	0.011 (CI = +/-0.084; p = 0.780)	-0.099	-1.19%
Severity	2015.1	-0.009 (CI = +/-0.088; p = 0.832)	0.008 (CI = +/-0.088; p = 0.850)	-0.103	-0.90%
Severity	2015.2	-0.022 (CI = +/-0.091; p = 0.615)	0.019 (CI = +/-0.090; p = 0.654)	-0.075	-2.19%
Severity	2016.1	-0.026 (CI = +/-0.095; p = 0.566)	0.024 (CI = +/-0.095; p = 0.592)	-0.090	-2.59%
Severity	2016.2	-0.020 (CI = +/-0.102; p = 0.683)	0.019 (CI = +/-0.101; p = 0.695)	-0.119	-1.97%
Severity	2017.1	-0.025 (CI = +/-0.107; p = 0.618)	0.025 (CI = +/-0.106; p = 0.615)	-0.122	-2.50%
Severity	2017.2	-0.046 (CI = +/-0.109; p = 0.375)	0.043 (CI = +/-0.107; p = 0.398)	-0.073	-4.53%
Frequency	2011.1	-0.053 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.045)	0.533	-5.14%
Frequency	2011.2	-0.053 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.000; p = 0.062)	0.522	-5.14%
Frequency	2012.1	-0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.069)	0.508	-5.13%
Frequency	2012.2	-0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.000; p = 0.174)	0.511	-5.14%
Frequency	2013.1	-0.053 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.000; p = 0.295)	0.502	-5.14%
Frequency	2013.2	0.229 (CI = +/-0.282; p = 0.106)	-0.280 (CI = +/-0.280; p = 0.050)	0.581	+25.74%
Frequency	2014.1	0.239 (CI = +/-0.293; p = 0.104)	-0.292 (CI = +/-0.292; p = 0.050)	0.555	+27.02%
Frequency	2014.2	0.229 (CI = +/-0.310; p = 0.138)	-0.283 (CI = +/-0.307; p = 0.069)	0.544	+25.76%
Frequency	2015.1	0.245 (CI = +/-0.321; p = 0.126)	-0.302 (CI = +/-0.320; p = 0.063)	0.526	+27.80%
Frequency	2015.2	0.255 (CI = +/-0.343; p = 0.135)	-0.311 (CI = +/-0.340; p = 0.071)	0.499	+29.07%
Frequency	2016.1	0.254 (CI = +/-0.361; p = 0.156)	-0.309 (CI = +/-0.360; p = 0.087)	0.438	+28.91%
Frequency	2016.2	0.286 (CI = +/-0.386; p = 0.135)	-0.336 (CI = +/-0.380; p = 0.079)	0.403	+33.07%
Frequency	2017.1	0.271 (CI = +/-0.406; p = 0.174)	-0.319 (CI = +/-0.404; p = 0.113)	0.305	+31.11%
Frequency	2017.2	0.327 (CI = +/-0.430; p = 0.124)	-0.366 (CI = +/-0.423; p = 0.084)	0.278	+38.68%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

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	-0.026 (CI = +/-0.033; p = 0.117)	-0.085 (CI = +/-0.292; p = 0.553)	0.388	-2.60%	-10.58%
Loss Cost	2011.2	-0.030 (CI = +/-0.034; p = 0.081)	-0.072 (CI = +/-0.294; p = 0.617)	0.409	-2.99%	-9.75%
Loss Cost	2012.1	-0.033 (CI = +/-0.036; p = 0.066)	-0.065 (CI = +/-0.298; p = 0.654)	0.415	-3.27%	-9.39%
Loss Cost	2012.2	-0.039 (CI = +/-0.035; p = 0.035)	-0.059 (CI = +/-0.290; p = 0.676)	0.468	-3.78%	-9.32%
Loss Cost	2013.1	-0.040 (CI = +/-0.037; p = 0.032)	-0.060 (CI = +/-0.295; p = 0.675)	0.463	-3.96%	-9.60%
Loss Cost	2013.2	-0.044 (CI = +/-0.037; p = 0.022)	-0.071 (CI = +/-0.292; p = 0.619)	0.496	-4.28%	-10.83%
Loss Cost	2014.1	-0.045 (CI = +/-0.038; p = 0.023)	-0.077 (CI = +/-0.301; p = 0.598)	0.475	-4.37%	-11.49%
Loss Cost	2014.2	-0.046 (CI = +/-0.038; p = 0.019)	-0.105 (CI = +/-0.307; p = 0.483)	0.494	-4.53%	-14.04%
Loss Cost	2015.1	-0.047 (CI = +/-0.039; p = 0.021)	-0.126 (CI = +/-0.326; p = 0.428)	0.473	-4.59%	-15.87%
Loss Cost	2015.2	-0.047 (CI = +/-0.039; p = 0.022)	-0.179 (CI = +/-0.355; p = 0.303)	0.473	-4.62%	-20.23%
Loss Cost	2016.1	-0.047 (CI = +/-0.041; p = 0.026)	-0.179 (CI = +/-0.431; p = 0.391)	0.395	-4.62%	-20.28%
Loss Cost	2016.2	-0.045 (CI = +/-0.043; p = 0.038)	-0.324 (CI = +/-0.711; p = 0.348)	0.338	-4.45%	-30.86%
Loss Cost	2017.1	-0.046 (CI = +/-0.047; p = 0.052)	-0.215 (CI = +/-2.790; p = 0.871)	0.191	-4.50%	-22.98%
Loss Cost	2017.2	-0.046 (CI = +/-0.047; p = 0.052)	NA (CI = +/-NA; p = NA)	0.189	-4.50%	-4.50%
Severity	2011.1	0.005 (CI = +/-0.009; p = 0.283)	-0.004 (CI = +/-0.080; p = 0.919)	0.075	+0.49%	+0.09%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.486)	0.002 (CI = +/-0.078; p = 0.963)	0.009	+0.32%	+0.49%
Severity	2012.1	0.002 (CI = +/-0.009; p = 0.730)	0.006 (CI = +/-0.076; p = 0.881)	-0.044	+0.15%	+0.72%
Severity	2012.2	0.001 (CI = +/-0.009; p = 0.859)	0.006 (CI = +/-0.077; p = 0.864)	-0.068	+0.08%	+0.73%
Severity	2013.1	0.002 (CI = +/-0.010; p = 0.744)	0.007 (CI = +/-0.077; p = 0.856)	-0.053	+0.15%	+0.84%
Severity	2013.2	0.001 (CI = +/-0.010; p = 0.809)	0.006 (CI = +/-0.079; p = 0.882)	-0.074	+0.12%	+0.69%
Severity	2014.1	0.000 (CI = +/-0.010; p = 0.924)	0.000 (CI = +/-0.079; p = 0.991)	-0.098	+0.05%	+0.09%
Severity	2014.2	0.000 (CI = +/-0.010; p = 0.990)	-0.006 (CI = +/-0.081; p = 0.882)	-0.103	+0.01%	-0.57%
Severity	2015.1	0.000 (CI = +/-0.010; p = 0.986)	-0.011 (CI = +/-0.086; p = 0.789)	-0.101	-0.01%	-1.12%
Severity	2015.2	0.000 (CI = +/-0.010; p = 0.966)	-0.032 (CI = +/-0.091; p = 0.471)	-0.054	-0.02%	-3.16%
Severity	2016.1	0.000 (CI = +/-0.011; p = 0.966)	-0.031 (CI = +/-0.111; p = 0.565)	-0.087	-0.02%	-3.04%
Severity	2016.2	0.000 (CI = +/-0.011; p = 0.937)	-0.015 (CI = +/-0.184; p = 0.869)	-0.129	-0.04%	-1.49%
Severity	2017.1	-0.002 (CI = +/-0.011; p = 0.646)	0.388 (CI = +/-0.682; p = 0.242)	-0.033	-0.25%	+47.05%
Severity	2017.2	-0.002 (CI = +/-0.011; p = 0.646)	NA (CI = +/-NA; p = NA)	-0.055	-0.25%	-0.25%
Frequency	2011.1	-0.031 (CI = +/-0.033; p = 0.062)	-0.081 (CI = +/-0.288; p = 0.566)	0.460	-3.08%	-10.66%
Frequency	2011.2	-0.034 (CI = +/-0.034; p = 0.056)	-0.074 (CI = +/-0.294; p = 0.608)	0.455	-3.30%	-10.20%
Frequency	2012.1	-0.035 (CI = +/-0.036; p = 0.057)	-0.071 (CI = +/-0.300; p = 0.630)	0.439	-3.42%	-10.04%
Frequency	2012.2	-0.039 (CI = +/-0.036; p = 0.035)	-0.066 (CI = +/-0.297; p = 0.651)	0.474	-3.86%	-9.98%
Frequency	2013.1	-0.042 (CI = +/-0.037; p = 0.029)	-0.067 (CI = +/-0.299; p = 0.646)	0.481	-4.11%	-10.35%
Frequency	2013.2	-0.045 (CI = +/-0.038; p = 0.021)	-0.077 (CI = +/-0.300; p = 0.600)	0.502	-4.39%	-11.44%
Frequency	2014.1	-0.045 (CI = +/-0.039; p = 0.025)	-0.078 (CI = +/-0.310; p = 0.606)	0.466	-4.41%	-11.57%
Frequency	2014.2	-0.046 (CI = +/-0.040; p = 0.024)	-0.099 (CI = +/-0.319; p = 0.524)	0.466	-4.54%	-13.55%
Frequency	2015.1	-0.047 (CI = +/-0.041; p = 0.026)	-0.115 (CI = +/-0.340; p = 0.488)	0.438	-4.58%	-14.92%
Frequency	2015.2	-0.047 (CI = +/-0.042; p = 0.030)	-0.147 (CI = +/-0.376; p = 0.421)	0.413	-4.60%	-17.63%
Frequency	2016.1	-0.047 (CI = +/-0.043; p = 0.035)	-0.149 (CI = +/-0.457; p = 0.500)	0.341	-4.60%	-17.78%
Frequency	2016.2	-0.045 (CI = +/-0.045; p = 0.050)	-0.309 (CI = +/-0.752; p = 0.395)	0.298	-4.41%	-29.81%
Frequency	2017.1	-0.044 (CI = +/-0.049; p = 0.078)	-0.603 (CI = +/-2.946; p = 0.667)	0.175	-4.26%	-47.62%
Frequency	2017.2	-0.044 (CI = +/-0.049; p = 0.078)	NA (CI = +/-NA; p = NA)	0.148	-4.26%	-4.26%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

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	-0.043 (CI = +/-0.033; p = 0.015)	0.000 (CI = +/-0.000; p = 0.021)	-0.080 (CI = +/-0.268; p = 0.546)	0.488	-4.16%	-11.50%
Loss Cost	2011.2	-0.043 (CI = +/-0.034; p = 0.016)	0.000 (CI = +/-0.000; p = 0.038)	-0.075 (CI = +/-0.274; p = 0.579)	0.488	-4.24%	-11.14%
Loss Cost	2012.1	-0.043 (CI = +/-0.035; p = 0.018)	0.000 (CI = +/-0.000; p = 0.058)	-0.075 (CI = +/-0.281; p = 0.589)	0.480	-4.24%	-11.12%
Loss Cost	2012.2	-0.044 (CI = +/-0.036; p = 0.018)	0.000 (CI = +/-0.000; p = 0.178)	-0.070 (CI = +/-0.286; p = 0.618)	0.489	-4.31%	-10.74%
Loss Cost	2013.1	-0.044 (CI = +/-0.037; p = 0.021)	0.000 (CI = +/-0.000; p = 0.226)	-0.071 (CI = +/-0.293; p = 0.619)	0.477	-4.29%	-10.84%
Loss Cost	2013.2	0.227 (CI = +/-0.283; p = 0.110)	-0.269 (CI = +/-0.279; p = 0.058)	-0.076 (CI = +/-0.274; p = 0.571)	0.560	+25.54%	+16.39%
Loss Cost	2014.1	0.249 (CI = +/-0.291; p = 0.090)	-0.292 (CI = +/-0.288; p = 0.047)	-0.089 (CI = +/-0.279; p = 0.512)	0.554	+28.28%	+17.32%
Loss Cost	2014.2	0.227 (CI = +/-0.305; p = 0.134)	-0.272 (CI = +/-0.301; p = 0.073)	-0.105 (CI = +/-0.289; p = 0.453)	0.555	+25.52%	+12.95%
Loss Cost	2015.1	0.257 (CI = +/-0.313; p = 0.101)	-0.303 (CI = +/-0.309; p = 0.055)	-0.143 (CI = +/-0.302; p = 0.330)	0.554	+29.31%	+12.05%
Loss Cost	2015.2	0.241 (CI = +/-0.330; p = 0.142)	-0.286 (CI = +/-0.326; p = 0.081)	-0.170 (CI = +/-0.333; p = 0.295)	0.540	+27.20%	+7.27%
Loss Cost	2016.1	0.258 (CI = +/-0.350; p = 0.138)	-0.303 (CI = +/-0.346; p = 0.082)	-0.215 (CI = +/-0.405; p = 0.277)	0.476	+29.39%	+4.38%
Loss Cost	2016.2	0.253 (CI = +/-0.377; p = 0.172)	-0.298 (CI = +/-0.374; p = 0.110)	-0.243 (CI = +/-0.682; p = 0.458)	0.413	+28.76%	+1.01%
Loss Cost	2017.1	0.281 (CI = +/-0.415; p = 0.167)	-0.323 (CI = +/-0.407; p = 0.111)	-0.773 (CI = +/-2.726; p = 0.551)	0.289	+32.40%	-38.88%
Loss Cost	2017.2	0.281 (CI = +/-0.415; p = 0.167)	-0.323 (CI = +/-0.407; p = 0.111)	NA (CI = +/-NA; p = NA)	0.288	+32.40%	+32.40%
Severity	2011.1	0.003 (CI = +/-0.010; p = 0.609)	0.000 (CI = +/-0.000; p = 0.233)	-0.003 (CI = +/-0.080; p = 0.936)	0.093	+0.25%	-0.06%
Severity	2011.2	0.002 (CI = +/-0.010; p = 0.711)	0.000 (CI = +/-0.000; p = 0.432)	0.002 (CI = +/-0.079; p = 0.969)	-0.005	+0.18%	+0.33%
Severity	2012.1	0.001 (CI = +/-0.010; p = 0.798)	0.000 (CI = +/-0.000; p = 0.819)	0.005 (CI = +/-0.078; p = 0.889)	-0.087	+0.12%	+0.65%
Severity	2012.2	0.001 (CI = +/-0.010; p = 0.836)	0.000 (CI = +/-0.000; p = 0.868)	0.007 (CI = +/-0.079; p = 0.860)	-0.115	+0.10%	+0.78%
Severity	2013.1	0.001 (CI = +/-0.010; p = 0.812)	0.000 (CI = +/-0.000; p = 0.617)	0.006 (CI = +/-0.079; p = 0.882)	-0.090	+0.12%	+0.69%
Severity	2013.2	-0.011 (CI = +/-0.084; p = 0.780)	0.012 (CI = +/-0.083; p = 0.757)	0.006 (CI = +/-0.081; p = 0.881)	-0.122	-1.13%	-0.54%
Severity	2014.1	-0.003 (CI = +/-0.085; p = 0.944)	0.003 (CI = +/-0.084; p = 0.935)	0.001 (CI = +/-0.081; p = 0.988)	-0.156	-0.29%	-0.23%
Severity	2014.2	-0.011 (CI = +/-0.088; p = 0.789)	0.011 (CI = +/-0.087; p = 0.786)	-0.006 (CI = +/-0.083; p = 0.886)	-0.159	-1.13%	-1.70%
Severity	2015.1	-0.008 (CI = +/-0.092; p = 0.866)	0.007 (CI = +/-0.091; p = 0.866)	-0.011 (CI = +/-0.089; p = 0.802)	-0.164	-0.75%	-1.80%
Severity	2015.2	-0.021 (CI = +/-0.093; p = 0.643)	0.020 (CI = +/-0.092; p = 0.644)	-0.032 (CI = +/-0.094; p = 0.474)	-0.105	-2.05%	-5.18%
Severity	2016.1	-0.022 (CI = +/-0.099; p = 0.638)	0.022 (CI = +/-0.098; p = 0.639)	-0.028 (CI = +/-0.115; p = 0.609)	-0.142	-2.21%	-4.92%
Severity	2016.2	-0.021 (CI = +/-0.107; p = 0.679)	0.021 (CI = +/-0.106; p = 0.683)	-0.020 (CI = +/-0.193; p = 0.826)	-0.194	-2.08%	-4.03%
Severity	2017.1	-0.046 (CI = +/-0.109; p = 0.375)	0.043 (CI = +/-0.107; p = 0.398)	0.463 (CI = +/-0.717; p = 0.186)	-0.050	-4.53%	+51.69%
Severity	2017.2	-0.046 (CI = +/-0.109; p = 0.375)	0.043 (CI = +/-0.107; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.073	-4.53%	-4.53%
Frequency	2011.1	-0.045 (CI = +/-0.034; p = 0.011)	0.000 (CI = +/-0.000; p = 0.049)	-0.077 (CI = +/-0.272; p = 0.567)	0.520	-4.41%	-11.45%
Frequency	2011.2	-0.045 (CI = +/-0.035; p = 0.014)	0.000 (CI = +/-0.000; p = 0.065)	-0.076 (CI = +/-0.279; p = 0.578)	0.509	-4.41%	-11.43%
Frequency	2012.1	-0.045 (CI = +/-0.036; p = 0.017)	0.000 (CI = +/-0.000; p = 0.070)	-0.080 (CI = +/-0.286; p = 0.569)	0.494	-4.36%	-11.69%
Frequency	2012.2	-0.045 (CI = +/-0.037; p = 0.018)	0.000 (CI = +/-0.000; p = 0.173)	-0.076 (CI = +/-0.292; p = 0.593)	0.496	-4.41%	-11.43%
Frequency	2013.1	-0.045 (CI = +/-0.038; p = 0.021)	0.000 (CI = +/-0.000; p = 0.290)	-0.077 (CI = +/-0.300; p = 0.601)	0.485	-4.40%	-11.45%
Frequency	2013.2	0.239 (CI = +/-0.289; p = 0.100)	-0.282 (CI = +/-0.285; p = 0.052)	-0.082 (CI = +/-0.280; p = 0.550)	0.568	+26.97%	+17.03%
Frequency	2014.1	0.252 (CI = +/-0.301; p = 0.096)	-0.296 (CI = +/-0.297; p = 0.051)	-0.090 (CI = +/-0.288; p = 0.522)	0.542	+28.65%	+17.60%
Frequency	2014.2	0.239 (CI = +/-0.317; p = 0.131)	-0.283 (CI = +/-0.313; p = 0.073)	-0.100 (CI = +/-0.301; p = 0.495)	0.531	+26.96%	+14.91%
Frequency	2015.1	0.265 (CI = +/-0.328; p = 0.107)	-0.310 (CI = +/-0.324; p = 0.060)	-0.133 (CI = +/-0.316; p = 0.389)	0.520	+30.28%	+14.10%
Frequency	2015.2	0.261 (CI = +/-0.349; p = 0.132)	-0.307 (CI = +/-0.345; p = 0.077)	-0.138 (CI = +/-0.352; p = 0.418)	0.490	+29.86%	+13.13%
Frequency	2016.1	0.280 (CI = +/-0.370; p = 0.127)	-0.325 (CI = +/-0.365; p = 0.077)	-0.187 (CI = +/-0.428; p = 0.367)	0.433	+32.31%	+9.78%
Frequency	2016.2	0.274 (CI = +/-0.397; p = 0.162)	-0.318 (CI = +/-0.394; p = 0.105)	-0.223 (CI = +/-0.719; p = 0.518)	0.380	+31.49%	+5.25%
Frequency	2017.1	0.327 (CI = +/-0.430; p = 0.124)	-0.366 (CI = +/-0.423; p = 0.084)	-1.236 (CI = +/-2.828; p = 0.362)	0.300	+38.68%	-59.71%
Frequency	2017.2	0.327 (CI = +/-0.430; p = 0.124)	-0.366 (CI = +/-0.423; p = 0.084)	NA (CI = +/-NA; p = NA)	0.278	+38.68%	+38.68%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2011.1	-0.026 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.076; p = 0.006)	0.011 (CI = +/-0.003; p = 0.000)	0.811	-2.53%
Loss Cost	2011.2	-0.027 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.077; p = 0.011)	0.011 (CI = +/-0.003; p = 0.000)	0.821	-2.71%
Loss Cost	2012.1	-0.031 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.074; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.848	-3.01%
Loss Cost	2012.2	-0.034 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.067; p = 0.005)	0.011 (CI = +/-0.003; p = 0.000)	0.883	-3.36%
Loss Cost	2013.1	-0.037 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.063; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	0.902	-3.66%
Loss Cost	2013.2	-0.041 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.058; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-3.98%
Loss Cost	2014.1	-0.043 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.056; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.935	-4.24%
Loss Cost	2014.2	-0.047 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.051; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.950	-4.55%
Loss Cost	2015.1	-0.050 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.043; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.965	-4.89%
Loss Cost	2015.2	-0.052 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.042; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.971	-5.11%
Loss Cost	2016.1	-0.053 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.044; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.966	-5.14%
Loss Cost	2016.2	-0.051 (CI = +/-0.009; p = 0.000)	0.104 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.964	-5.01%
Loss Cost	2017.1	-0.050 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.048; p = 0.001)	0.011 (CI = +/-0.002; p = 0.000)	0.958	-4.87%
Loss Cost	2017.2	-0.052 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.051; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.957	-5.05%
Severity	2011.1	0.004 (CI = +/-0.005; p = 0.100)	0.004 (CI = +/-0.038; p = 0.810)	-0.001 (CI = +/-0.002; p = 0.407)	0.065	+0.39%
Severity	2011.2	0.003 (CI = +/-0.005; p = 0.252)	-0.001 (CI = +/-0.038; p = 0.943)	-0.001 (CI = +/-0.002; p = 0.400)	-0.001	+0.27%
Severity	2012.1	0.002 (CI = +/-0.005; p = 0.532)	0.004 (CI = +/-0.037; p = 0.815)	-0.001 (CI = +/-0.002; p = 0.359)	-0.050	+0.15%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.728)	0.001 (CI = +/-0.038; p = 0.942)	-0.001 (CI = +/-0.002; p = 0.373)	-0.078	+0.09%
Severity	2013.1	0.002 (CI = +/-0.006; p = 0.545)	-0.002 (CI = +/-0.039; p = 0.926)	-0.001 (CI = +/-0.002; p = 0.383)	-0.063	+0.16%
Severity	2013.2	0.001 (CI = +/-0.006; p = 0.697)	-0.004 (CI = +/-0.041; p = 0.841)	-0.001 (CI = +/-0.002; p = 0.405)	-0.084	+0.11%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.991)	0.001 (CI = +/-0.041; p = 0.980)	-0.001 (CI = +/-0.002; p = 0.401)	-0.113	0.00%
Severity	2014.2	-0.001 (CI = +/-0.007; p = 0.764)	-0.003 (CI = +/-0.043; p = 0.869)	-0.001 (CI = +/-0.002; p = 0.438)	-0.121	-0.10%
Severity	2015.1	-0.001 (CI = +/-0.007; p = 0.690)	-0.002 (CI = +/-0.045; p = 0.931)	-0.001 (CI = +/-0.002; p = 0.455)	-0.130	-0.14%
Severity	2015.2	-0.003 (CI = +/-0.008; p = 0.452)	-0.008 (CI = +/-0.047; p = 0.735)	-0.001 (CI = +/-0.002; p = 0.523)	-0.113	-0.29%
Severity	2016.1	-0.002 (CI = +/-0.009; p = 0.622)	-0.010 (CI = +/-0.049; p = 0.666)	-0.001 (CI = +/-0.002; p = 0.513)	-0.129	-0.21%
Severity	2016.2	-0.001 (CI = +/-0.010; p = 0.825)	-0.006 (CI = +/-0.052; p = 0.796)	-0.001 (CI = +/-0.002; p = 0.473)	-0.154	-0.10%
Severity	2017.1	0.000 (CI = +/-0.011; p = 0.954)	-0.010 (CI = +/-0.055; p = 0.703)	-0.001 (CI = +/-0.002; p = 0.442)	-0.152	+0.03%
Severity	2017.2	-0.003 (CI = +/-0.012; p = 0.647)	-0.019 (CI = +/-0.057; p = 0.479)	0.000 (CI = +/-0.002; p = 0.621)	-0.138	-0.26%
Frequency	2011.1	-0.030 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.063; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.882	-2.91%
Frequency	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	0.105 (CI = +/-0.066; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.881	-2.97%
Frequency	2012.1	-0.032 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.066; p = 0.002)	0.012 (CI = +/-0.003; p = 0.000)	0.886	-3.15%
Frequency	2012.2	-0.035 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.061; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	0.909	-3.45%
Frequency	2013.1	-0.039 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.940	-3.81%
Frequency	2013.2	-0.042 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.955	-4.09%
Frequency	2014.1	-0.043 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-4.24%
Frequency	2014.2	-0.046 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.962	-4.45%
Frequency	2015.1	-0.049 (CI = +/-0.006; p = 0.000)	0.109 (CI = +/-0.038; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.974	-4.75%
Frequency	2015.2	-0.050 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.040; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.973	-4.84%
Frequency	2016.1	-0.051 (CI = +/-0.007; p = 0.000)	0.109 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	0.971	-4.94%
Frequency	2016.2	-0.050 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.045; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.969	-4.91%
Frequency	2017.1	-0.050 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.048; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-4.90%
Frequency	2017.2	-0.049 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-4.80%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, phase_in_scalar, mobility

Fit	Start Date	Time	Seasonality	Phase in Scalar	Mobility	Implied Trend	
						Adjusted R ²	Rate
Loss Cost	2011.1	-0.040 (CI = +/-0.008; p = 0.000)	0.098 (CI = +/-0.051; p = 0.001)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.918	-3.95%
Loss Cost	2011.2	-0.040 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.053; p = 0.001)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.918	-3.96%
Loss Cost	2012.1	-0.041 (CI = +/-0.008; p = 0.000)	0.102 (CI = +/-0.054; p = 0.001)	0.000 (CI = +/-0.000; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.919	-3.97%
Loss Cost	2012.2	-0.041 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.054; p = 0.001)	0.000 (CI = +/-0.000; p = 0.002)	0.011 (CI = +/-0.002; p = 0.000)	0.924	-3.99%
Loss Cost	2013.1	-0.041 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.058; p = 0.002)	0.000 (CI = +/-0.000; p = 0.021)	0.011 (CI = +/-0.002; p = 0.000)	0.922	-3.99%
Loss Cost	2013.2	-0.041 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.058; p = 0.002)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-3.98%
Loss Cost	2014.1	-0.043 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.056; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.935	-4.24%
Loss Cost	2014.2	-0.047 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.051; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.950	-4.55%
Loss Cost	2015.1	-0.050 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.043; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.965	-4.89%
Loss Cost	2015.2	-0.052 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.042; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.971	-5.11%
Loss Cost	2016.1	-0.053 (CI = +/-0.008; p = 0.000)	0.099 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.966	-5.14%
Loss Cost	2016.2	-0.051 (CI = +/-0.009; p = 0.000)	0.104 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.964	-5.01%
Loss Cost	2017.1	-0.050 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.048; p = 0.001)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.958	-4.87%
Loss Cost	2017.2	-0.052 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.051; p = 0.002)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.957	-5.05%
Severity	2011.1	0.002 (CI = +/-0.006; p = 0.580)	0.002 (CI = +/-0.038; p = 0.903)	0.000 (CI = +/-0.000; p = 0.244)	-0.001 (CI = +/-0.002; p = 0.415)	0.081	+0.17%
Severity	2011.2	0.001 (CI = +/-0.006; p = 0.643)	-0.002 (CI = +/-0.038; p = 0.913)	0.000 (CI = +/-0.000; p = 0.437)	-0.001 (CI = +/-0.002; p = 0.411)	-0.016	+0.14%
Severity	2012.1	0.001 (CI = +/-0.006; p = 0.678)	0.004 (CI = +/-0.038; p = 0.840)	0.000 (CI = +/-0.000; p = 0.847)	-0.001 (CI = +/-0.002; p = 0.372)	-0.096	+0.12%
Severity	2012.2	0.001 (CI = +/-0.006; p = 0.703)	0.001 (CI = +/-0.039; p = 0.938)	0.000 (CI = +/-0.000; p = 0.863)	-0.001 (CI = +/-0.002; p = 0.382)	-0.127	+0.11%
Severity	2013.1	0.001 (CI = +/-0.006; p = 0.701)	-0.004 (CI = +/-0.041; p = 0.841)	0.000 (CI = +/-0.000; p = 0.600)	-0.001 (CI = +/-0.002; p = 0.405)	-0.100	+0.11%
Severity	2013.2	0.001 (CI = +/-0.006; p = 0.697)	-0.004 (CI = +/-0.041; p = 0.841)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.405)	-0.084	+0.11%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.991)	0.001 (CI = +/-0.041; p = 0.980)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.401)	-0.113	0.00%
Severity	2014.2	-0.001 (CI = +/-0.007; p = 0.764)	-0.003 (CI = +/-0.043; p = 0.869)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.438)	-0.121	-0.10%
Severity	2015.1	-0.001 (CI = +/-0.007; p = 0.690)	-0.002 (CI = +/-0.045; p = 0.931)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.455)	-0.130	-0.14%
Severity	2015.2	-0.003 (CI = +/-0.008; p = 0.452)	-0.008 (CI = +/-0.047; p = 0.735)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.523)	-0.113	-0.29%
Severity	2016.1	-0.002 (CI = +/-0.009; p = 0.622)	-0.010 (CI = +/-0.049; p = 0.666)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.513)	-0.129	-0.21%
Severity	2016.2	-0.001 (CI = +/-0.010; p = 0.825)	-0.006 (CI = +/-0.052; p = 0.796)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.473)	-0.154	-0.10%
Severity	2017.1	0.000 (CI = +/-0.011; p = 0.954)	-0.010 (CI = +/-0.055; p = 0.703)	NA (CI = +/-NA; p = NA)	-0.001 (CI = +/-0.002; p = 0.442)	-0.152	+0.03%
Severity	2017.2	-0.003 (CI = +/-0.012; p = 0.647)	-0.019 (CI = +/-0.057; p = 0.479)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.621)	-0.138	-0.26%
Frequency	2011.1	-0.042 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.041; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.11%
Frequency	2011.2	-0.042 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.042; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.953	-4.09%
Frequency	2012.1	-0.042 (CI = +/-0.007; p = 0.000)	0.098 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.951	-4.09%
Frequency	2012.2	-0.042 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.045; p = 0.000)	0.000 (CI = +/-0.000; p = 0.000)	0.012 (CI = +/-0.002; p = 0.000)	0.952	-4.10%
Frequency	2013.1	-0.042 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	0.000 (CI = +/-0.000; p = 0.015)	0.012 (CI = +/-0.002; p = 0.000)	0.954	-4.10%
Frequency	2013.2	-0.042 (CI = +/-0.007; p = 0.000)	0.102 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.955	-4.09%
Frequency	2014.1	-0.043 (CI = +/-0.007; p = 0.000)	0.108 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.956	-4.24%
Frequency	2014.2	-0.046 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.962	-4.45%
Frequency	2015.1	-0.049 (CI = +/-0.006; p = 0.000)	0.109 (CI = +/-0.038; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.974	-4.75%
Frequency	2015.2	-0.050 (CI = +/-0.007; p = 0.000)	0.106 (CI = +/-0.040; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.973	-4.84%
Frequency	2016.1	-0.051 (CI = +/-0.007; p = 0.000)	0.109 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	0.971	-4.94%
Frequency	2016.2	-0.050 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.045; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.969	-4.91%
Frequency	2017.1	-0.050 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-4.90%
Frequency	2017.2	-0.049 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-4.80%

Accident Benefits Total Disability Income

Coverage = AB Total DI

End Trend Period = 2025.1

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	-0.030 (CI = +/-0.019; p = 0.004)	0.112 (CI = +/-0.078; p = 0.007)	0.044 (CI = +/-0.171; p = 0.604)	0.011 (CI = +/-0.004; p = 0.000)	0.805	-2.93%	+1.39%
Loss Cost	2011.2	-0.033 (CI = +/-0.019; p = 0.002)	0.102 (CI = +/-0.078; p = 0.013)	0.054 (CI = +/-0.170; p = 0.513)	0.011 (CI = +/-0.003; p = 0.000)	0.817	-3.22%	+2.19%
Loss Cost	2012.1	-0.037 (CI = +/-0.018; p = 0.000)	0.116 (CI = +/-0.074; p = 0.004)	0.063 (CI = +/-0.158; p = 0.420)	0.011 (CI = +/-0.003; p = 0.000)	0.846	-3.61%	+2.65%
Loss Cost	2012.2	-0.041 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.067; p = 0.006)	0.070 (CI = +/-0.141; p = 0.313)	0.011 (CI = +/-0.003; p = 0.000)	0.884	-4.03%	+2.93%
Loss Cost	2013.1	-0.044 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.064; p = 0.002)	0.067 (CI = +/-0.130; p = 0.297)	0.011 (CI = +/-0.003; p = 0.000)	0.903	-4.29%	+2.33%
Loss Cost	2013.2	-0.047 (CI = +/-0.014; p = 0.000)	0.096 (CI = +/-0.058; p = 0.003)	0.061 (CI = +/-0.117; p = 0.291)	0.011 (CI = +/-0.002; p = 0.000)	0.925	-4.55%	+1.42%
Loss Cost	2014.1	-0.048 (CI = +/-0.014; p = 0.000)	0.107 (CI = +/-0.056; p = 0.001)	0.048 (CI = +/-0.111; p = 0.373)	0.011 (CI = +/-0.002; p = 0.000)	0.934	-4.68%	+0.04%
Loss Cost	2014.2	-0.049 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.052; p = 0.001)	0.030 (CI = +/-0.102; p = 0.540)	0.011 (CI = +/-0.002; p = 0.000)	0.948	-4.81%	-1.88%
Loss Cost	2015.1	-0.050 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.045; p = 0.000)	-0.002 (CI = +/-0.090; p = 0.959)	0.011 (CI = +/-0.002; p = 0.000)	0.963	-4.87%	-5.08%
Loss Cost	2015.2	-0.050 (CI = +/-0.010; p = 0.000)	0.098 (CI = +/-0.042; p = 0.000)	-0.033 (CI = +/-0.088; p = 0.442)	0.011 (CI = +/-0.002; p = 0.000)	0.970	-4.90%	-7.94%
Loss Cost	2016.1	-0.050 (CI = +/-0.010; p = 0.000)	0.102 (CI = +/-0.045; p = 0.000)	-0.051 (CI = +/-0.106; p = 0.318)	0.011 (CI = +/-0.002; p = 0.000)	0.966	-4.88%	-9.62%
Loss Cost	2016.2	-0.050 (CI = +/-0.010; p = 0.000)	0.102 (CI = +/-0.048; p = 0.001)	-0.047 (CI = +/-0.177; p = 0.579)	0.011 (CI = +/-0.002; p = 0.000)	0.962	-4.88%	-9.21%
Loss Cost	2017.1	-0.052 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.051; p = 0.002)	0.277 (CI = +/-0.693; p = 0.400)	0.011 (CI = +/-0.002; p = 0.000)	0.957	-5.05%	+25.30%
Loss Cost	2017.2	-0.052 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.051; p = 0.002)	NA (CI = +/-NA; p = NA)	0.011 (CI = +/-0.002; p = 0.000)	0.957	-5.05%	-5.05%
Severity	2011.1	0.005 (CI = +/-0.009; p = 0.272)	0.005 (CI = +/-0.039; p = 0.803)	-0.013 (CI = +/-0.085; p = 0.756)	-0.001 (CI = +/-0.002; p = 0.388)	0.030	+0.52%	-0.78%
Severity	2011.2	0.003 (CI = +/-0.009; p = 0.470)	-0.001 (CI = +/-0.039; p = 0.952)	-0.006 (CI = +/-0.083; p = 0.874)	-0.001 (CI = +/-0.002; p = 0.403)	-0.043	+0.34%	-0.31%
Severity	2012.1	0.002 (CI = +/-0.009; p = 0.692)	0.004 (CI = +/-0.038; p = 0.816)	-0.003 (CI = +/-0.081; p = 0.935)	-0.001 (CI = +/-0.002; p = 0.373)	-0.098	+0.18%	-0.14%
Severity	2012.2	0.001 (CI = +/-0.010; p = 0.818)	0.001 (CI = +/-0.039; p = 0.941)	-0.002 (CI = +/-0.082; p = 0.960)	-0.001 (CI = +/-0.002; p = 0.392)	-0.129	+0.11%	-0.09%
Severity	2013.1	0.002 (CI = +/-0.010; p = 0.715)	-0.002 (CI = +/-0.040; p = 0.929)	-0.001 (CI = +/-0.083; p = 0.975)	-0.001 (CI = +/-0.002; p = 0.406)	-0.116	+0.18%	+0.05%
Severity	2013.2	0.001 (CI = +/-0.010; p = 0.786)	-0.004 (CI = +/-0.042; p = 0.847)	-0.002 (CI = +/-0.085; p = 0.957)	-0.001 (CI = +/-0.002; p = 0.423)	-0.141	+0.14%	-0.09%
Severity	2014.1	0.001 (CI = +/-0.010; p = 0.885)	0.001 (CI = +/-0.043; p = 0.969)	-0.008 (CI = +/-0.085; p = 0.845)	-0.001 (CI = +/-0.002; p = 0.401)	-0.172	+0.07%	-0.73%
Severity	2014.2	0.000 (CI = +/-0.010; p = 0.958)	-0.003 (CI = +/-0.044; p = 0.882)	-0.014 (CI = +/-0.087; p = 0.738)	-0.001 (CI = +/-0.002; p = 0.417)	-0.179	+0.03%	-1.36%
Severity	2015.1	0.000 (CI = +/-0.011; p = 0.976)	-0.001 (CI = +/-0.047; p = 0.966)	-0.020 (CI = +/-0.093; p = 0.662)	-0.001 (CI = +/-0.002; p = 0.418)	-0.185	+0.02%	-1.92%
Severity	2015.2	0.000 (CI = +/-0.011; p = 0.992)	-0.007 (CI = +/-0.047; p = 0.741)	-0.041 (CI = +/-0.098; p = 0.387)	-0.001 (CI = +/-0.002; p = 0.420)	-0.127	0.00%	-4.01%
Severity	2016.1	0.000 (CI = +/-0.011; p = 0.989)	-0.008 (CI = +/-0.051; p = 0.739)	-0.038 (CI = +/-0.120; p = 0.508)	-0.001 (CI = +/-0.002; p = 0.441)	-0.171	-0.01%	-3.74%
Severity	2016.2	0.000 (CI = +/-0.012; p = 0.979)	-0.007 (CI = +/-0.055; p = 0.773)	-0.032 (CI = +/-0.200; p = 0.736)	-0.001 (CI = +/-0.002; p = 0.460)	-0.231	-0.01%	-3.16%
Severity	2017.1	-0.003 (CI = +/-0.012; p = 0.647)	-0.019 (CI = +/-0.057; p = 0.479)	0.422 (CI = +/-0.765; p = 0.253)	0.000 (CI = +/-0.002; p = 0.621)	-0.114	-0.26%	+52.08%
Severity	2017.2	-0.003 (CI = +/-0.012; p = 0.647)	-0.019 (CI = +/-0.057; p = 0.479)	NA (CI = +/-NA; p = NA)	0.000 (CI = +/-0.002; p = 0.621)	-0.138	-0.26%	-0.26%
Frequency	2011.1	-0.035 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.064; p = 0.002)	0.057 (CI = +/-0.140; p = 0.414)	0.012 (CI = +/-0.003; p = 0.000)	0.881	-3.43%	+2.19%
Frequency	2011.2	-0.036 (CI = +/-0.016; p = 0.000)	0.103 (CI = +/-0.066; p = 0.004)	0.061 (CI = +/-0.143; p = 0.387)	0.012 (CI = +/-0.003; p = 0.000)	0.880	-3.55%	+2.51%
Frequency	2012.1	-0.039 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.066; p = 0.002)	0.066 (CI = +/-0.140; p = 0.339)	0.012 (CI = +/-0.003; p = 0.000)	0.886	-3.78%	+2.79%
Frequency	2012.2	-0.042 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.061; p = 0.003)	0.072 (CI = +/-0.127; p = 0.251)	0.012 (CI = +/-0.003; p = 0.000)	0.911	-4.14%	+3.02%
Frequency	2013.1	-0.046 (CI = +/-0.012; p = 0.000)	0.113 (CI = +/-0.051; p = 0.000)	0.068 (CI = +/-0.104; p = 0.185)	0.012 (CI = +/-0.002; p = 0.000)	0.942	-4.46%	+2.28%
Frequency	2013.2	-0.048 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.045; p = 0.000)	0.063 (CI = +/-0.091; p = 0.164)	0.012 (CI = +/-0.002; p = 0.000)	0.957	-4.68%	+1.51%
Frequency	2014.1	-0.049 (CI = +/-0.011; p = 0.000)	0.106 (CI = +/-0.046; p = 0.000)	0.056 (CI = +/-0.091; p = 0.209)	0.012 (CI = +/-0.002; p = 0.000)	0.957	-4.74%	+0.77%
Frequency	2014.2	-0.050 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.045; p = 0.000)	0.044 (CI = +/-0.088; p = 0.301)	0.012 (CI = +/-0.002; p = 0.000)	0.963	-4.83%	-0.52%
Frequency	2015.1	-0.050 (CI = +/-0.009; p = 0.000)	0.109 (CI = +/-0.039; p = 0.000)	0.017 (CI = +/-0.078; p = 0.645)	0.012 (CI = +/-0.002; p = 0.000)	0.973	-4.88%	-3.22%
Frequency	2015.2	-0.050 (CI = +/-0.009; p = 0.000)	0.106 (CI = +/-0.041; p = 0.000)	0.008 (CI = +/-0.086; p = 0.839)	0.012 (CI = +/-0.002; p = 0.000)	0.972	-4.89%	-4.10%
Frequency	2016.1	-0.050 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.043; p = 0.000)	-0.013 (CI = +/-0.103; p = 0.789)	0.012 (CI = +/-0.002; p = 0.000)	0.969	-4.87%	-6.11%
Frequency	2016.2	-0.050 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.047; p = 0.000)	-0.015 (CI = +/-0.171; p = 0.857)	0.012 (CI = +/-0.002; p = 0.000)	0.966	-4.87%	-6.25%
Frequency	2017.1	-0.049 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.052; p = 0.000)	-0.144 (CI = +/-0.698; p = 0.660)	0.012 (CI = +/-0.002; p = 0.000)	0.960	-4.80%	-17.61%
Frequency	2017.2	-0.049 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.002; p = 0.000)	0.959	-4.80%	-4.80%

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	0.039 (CI = +/-0.015; p = 0.000)	0.090 (CI = +/-0.041; p = 0.000)	-0.220 (CI = +/-0.088; p = 0.000)	0.761	+3.94%	-16.61%
Loss Cost	2011.2	0.044 (CI = +/-0.017; p = 0.000)	0.097 (CI = +/-0.041; p = 0.000)	-0.241 (CI = +/-0.090; p = 0.000)	0.780	+4.52%	-17.90%
Loss Cost	2012.1	0.045 (CI = +/-0.020; p = 0.000)	0.096 (CI = +/-0.044; p = 0.000)	-0.243 (CI = +/-0.101; p = 0.000)	0.774	+4.57%	-17.99%
Loss Cost	2012.2	0.039 (CI = +/-0.023; p = 0.004)	0.091 (CI = +/-0.045; p = 0.001)	-0.222 (CI = +/-0.107; p = 0.001)	0.726	+3.93%	-16.78%
Loss Cost	2013.1	0.039 (CI = +/-0.029; p = 0.014)	0.091 (CI = +/-0.050; p = 0.002)	-0.222 (CI = +/-0.123; p = 0.002)	0.720	+3.93%	-16.77%
Loss Cost	2013.2	0.031 (CI = +/-0.034; p = 0.065)	0.086 (CI = +/-0.053; p = 0.005)	-0.202 (CI = +/-0.135; p = 0.008)	0.695	+3.20%	-15.65%
Loss Cost	2014.1	0.032 (CI = +/-0.043; p = 0.129)	0.086 (CI = +/-0.060; p = 0.011)	-0.202 (CI = +/-0.157; p = 0.018)	0.677	+3.20%	-15.65%
Loss Cost	2014.2	0.020 (CI = +/-0.048; p = 0.345)	0.078 (CI = +/-0.061; p = 0.020)	-0.177 (CI = +/-0.163; p = 0.038)	0.703	+2.06%	-14.48%
Loss Cost	2015.1	0.004 (CI = +/-0.044; p = 0.837)	0.094 (CI = +/-0.055; p = 0.006)	-0.149 (CI = +/-0.141; p = 0.042)	0.822	+0.39%	-13.47%
Loss Cost	2015.2	-0.005 (CI = +/-0.029; p = 0.665)	0.081 (CI = +/-0.037; p = 0.002)	-0.149 (CI = +/-0.090; p = 0.008)	0.941	-0.52%	-14.26%
Loss Cost	2016.1	-0.006 (CI = +/-0.034; p = 0.643)	0.084 (CI = +/-0.046; p = 0.007)	-0.154 (CI = +/-0.108; p = 0.017)	0.906	-0.62%	-14.77%
Loss Cost	2016.2	-0.002 (CI = +/-0.039; p = 0.901)	0.075 (CI = +/-0.056; p = 0.024)	-0.202 (CI = +/-0.174; p = 0.034)	0.914	-0.17%	-18.44%
Loss Cost	2017.1	-0.010 (CI = +/-0.043; p = 0.421)	0.062 (CI = +/-0.062; p = 0.050)	0.056 (CI = +/-0.608; p = 0.731)	0.798	-1.00%	+4.68%
Loss Cost	2017.2	-0.010 (CI = +/-0.043; p = 0.421)	0.062 (CI = +/-0.062; p = 0.050)	NA (CI = +/-NA; p = NA)	0.813	-1.00%	-1.00%
Severity	2011.1	0.026 (CI = +/-0.015; p = 0.002)	0.000 (CI = +/-0.039; p = 0.990)	-0.099 (CI = +/-0.084; p = 0.025)	0.447	+2.65%	-7.02%
Severity	2011.2	0.024 (CI = +/-0.017; p = 0.010)	-0.003 (CI = +/-0.042; p = 0.889)	-0.091 (CI = +/-0.092; p = 0.053)	0.307	+2.42%	-6.45%
Severity	2012.1	0.021 (CI = +/-0.020; p = 0.046)	0.001 (CI = +/-0.044; p = 0.968)	-0.080 (CI = +/-0.102; p = 0.113)	0.134	+2.11%	-5.72%
Severity	2012.2	0.022 (CI = +/-0.025; p = 0.079)	0.002 (CI = +/-0.048; p = 0.942)	-0.083 (CI = +/-0.115; p = 0.141)	0.056	+2.20%	-5.91%
Severity	2013.1	0.037 (CI = +/-0.022; p = 0.004)	-0.013 (CI = +/-0.039; p = 0.462)	-0.131 (CI = +/-0.096; p = 0.012)	0.467	+3.81%	-8.98%
Severity	2013.2	0.044 (CI = +/-0.026; p = 0.004)	-0.009 (CI = +/-0.040; p = 0.633)	-0.150 (CI = +/-0.104; p = 0.010)	0.497	+4.45%	-10.06%
Severity	2014.1	0.045 (CI = +/-0.033; p = 0.013)	-0.010 (CI = +/-0.046; p = 0.612)	-0.155 (CI = +/-0.120; p = 0.018)	0.398	+4.65%	-10.34%
Severity	2014.2	0.046 (CI = +/-0.040; p = 0.029)	-0.010 (CI = +/-0.052; p = 0.665)	-0.156 (CI = +/-0.137; p = 0.031)	0.326	+4.74%	-10.43%
Severity	2015.1	0.051 (CI = +/-0.048; p = 0.040)	-0.015 (CI = +/-0.060; p = 0.561)	-0.165 (CI = +/-0.153; p = 0.039)	0.325	+5.27%	-10.75%
Severity	2015.2	0.046 (CI = +/-0.050; p = 0.065)	-0.024 (CI = +/-0.063; p = 0.375)	-0.165 (CI = +/-0.154; p = 0.040)	0.390	+4.66%	-11.28%
Severity	2016.1	0.047 (CI = +/-0.058; p = 0.086)	-0.030 (CI = +/-0.078; p = 0.344)	-0.156 (CI = +/-0.183; p = 0.077)	0.356	+4.86%	-10.29%
Severity	2016.2	0.053 (CI = +/-0.073; p = 0.105)	-0.042 (CI = +/-0.105; p = 0.294)	-0.216 (CI = +/-0.326; p = 0.126)	0.332	+5.44%	-15.04%
Severity	2017.1	0.040 (CI = +/-0.099; p = 0.228)	-0.062 (CI = +/-0.144; p = 0.206)	0.192 (CI = +/-1.403; p = 0.616)	0.516	+4.05%	+26.08%
Severity	2017.2	0.040 (CI = +/-0.099; p = 0.228)	-0.062 (CI = +/-0.144; p = 0.206)	NA (CI = +/-NA; p = NA)	0.522	+4.05%	+4.05%
Frequency	2011.1	0.013 (CI = +/-0.021; p = 0.215)	0.091 (CI = +/-0.055; p = 0.003)	-0.121 (CI = +/-0.118; p = 0.045)	0.477	+1.26%	-10.31%
Frequency	2011.2	0.020 (CI = +/-0.022; p = 0.072)	0.099 (CI = +/-0.054; p = 0.002)	-0.151 (CI = +/-0.120; p = 0.018)	0.556	+2.05%	-12.24%
Frequency	2012.1	0.024 (CI = +/-0.027; p = 0.076)	0.095 (CI = +/-0.058; p = 0.004)	-0.163 (CI = +/-0.133; p = 0.020)	0.551	+2.41%	-13.02%
Frequency	2012.2	0.017 (CI = +/-0.031; p = 0.257)	0.089 (CI = +/-0.060; p = 0.008)	-0.140 (CI = +/-0.144; p = 0.056)	0.505	+1.70%	-11.55%
Frequency	2013.1	0.001 (CI = +/-0.032; p = 0.938)	0.104 (CI = +/-0.056; p = 0.002)	-0.091 (CI = +/-0.138; p = 0.173)	0.641	+0.12%	-8.56%
Frequency	2013.2	-0.012 (CI = +/-0.034; p = 0.448)	0.094 (CI = +/-0.053; p = 0.003)	-0.052 (CI = +/-0.137; p = 0.412)	0.703	-1.20%	-6.22%
Frequency	2014.1	-0.014 (CI = +/-0.043; p = 0.479)	0.096 (CI = +/-0.061; p = 0.006)	-0.047 (CI = +/-0.159; p = 0.514)	0.644	-1.39%	-5.92%
Frequency	2014.2	-0.026 (CI = +/-0.047; p = 0.238)	0.087 (CI = +/-0.061; p = 0.012)	-0.020 (CI = +/-0.163; p = 0.775)	0.700	-2.56%	-4.53%
Frequency	2015.1	-0.047 (CI = +/-0.029; p = 0.008)	0.109 (CI = +/-0.037; p = 0.000)	0.017 (CI = +/-0.094; p = 0.680)	0.918	-4.64%	-3.04%
Frequency	2015.2	-0.051 (CI = +/-0.031; p = 0.008)	0.104 (CI = +/-0.039; p = 0.001)	0.017 (CI = +/-0.096; p = 0.677)	0.930	-4.95%	-3.37%
Frequency	2016.1	-0.054 (CI = +/-0.026; p = 0.005)	0.114 (CI = +/-0.035; p = 0.001)	0.002 (CI = +/-0.083; p = 0.940)	0.952	-5.22%	-4.99%
Frequency	2016.2	-0.055 (CI = +/-0.036; p = 0.017)	0.116 (CI = +/-0.051; p = 0.006)	0.014 (CI = +/-0.160; p = 0.801)	0.945	-5.32%	-4.00%
Frequency	2017.1	-0.050 (CI = +/-0.057; p = 0.064)	0.124 (CI = +/-0.083; p = 0.023)	-0.136 (CI = +/-0.807; p = 0.543)	0.915	-4.86%	-16.98%
Frequency	2017.2	-0.050 (CI = +/-0.057; p = 0.064)	0.124 (CI = +/-0.083; p = 0.023)	NA (CI = +/-NA; p = NA)	0.931	-4.86%	-4.86%

Accident Benefits Total Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2011.1	-0.028 (CI = +/-0.008; p = 0.000)	0.240 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.844	-2.76%
Loss Cost	2011.2	-0.030 (CI = +/-0.008; p = 0.000)	0.232 (CI = +/-0.064; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.854	-2.91%
Loss Cost	2012.1	-0.030 (CI = +/-0.009; p = 0.000)	0.236 (CI = +/-0.066; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.844	-2.99%
Loss Cost	2012.2	-0.029 (CI = +/-0.009; p = 0.000)	0.240 (CI = +/-0.068; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.843	-2.90%
Loss Cost	2013.1	-0.030 (CI = +/-0.010; p = 0.000)	0.244 (CI = +/-0.071; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.832	-2.99%
Loss Cost	2013.2	-0.031 (CI = +/-0.011; p = 0.000)	0.240 (CI = +/-0.074; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.832	-3.07%
Loss Cost	2014.1	-0.032 (CI = +/-0.012; p = 0.000)	0.245 (CI = +/-0.076; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.821	-3.19%
Loss Cost	2014.2	-0.035 (CI = +/-0.012; p = 0.000)	0.236 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.831	-3.41%
Loss Cost	2015.1	-0.035 (CI = +/-0.014; p = 0.000)	0.237 (CI = +/-0.082; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.808	-3.45%
Loss Cost	2015.2	-0.037 (CI = +/-0.015; p = 0.000)	0.230 (CI = +/-0.087; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.812	-3.63%
Loss Cost	2016.1	-0.041 (CI = +/-0.015; p = 0.000)	0.244 (CI = +/-0.084; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.834	-4.06%
Loss Cost	2016.2	-0.045 (CI = +/-0.016; p = 0.000)	0.232 (CI = +/-0.087; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.846	-4.38%
Loss Cost	2017.1	-0.047 (CI = +/-0.018; p = 0.000)	0.236 (CI = +/-0.091; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.824	-4.55%
Loss Cost	2017.2	-0.046 (CI = +/-0.022; p = 0.001)	0.239 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.003; p = 0.008)	0.817	-4.48%
Severity	2011.1	0.001 (CI = +/-0.004; p = 0.615)	-0.009 (CI = +/-0.032; p = 0.576)	-0.001 (CI = +/-0.001; p = 0.195)	0.007	+0.10%
Severity	2011.2	0.001 (CI = +/-0.004; p = 0.767)	-0.011 (CI = +/-0.033; p = 0.515)	-0.001 (CI = +/-0.001; p = 0.204)	-0.002	+0.06%
Severity	2012.1	0.001 (CI = +/-0.005; p = 0.661)	-0.012 (CI = +/-0.035; p = 0.468)	-0.001 (CI = +/-0.001; p = 0.216)	0.004	+0.10%
Severity	2012.2	0.001 (CI = +/-0.005; p = 0.596)	-0.011 (CI = +/-0.036; p = 0.535)	-0.001 (CI = +/-0.001; p = 0.222)	0.004	+0.13%
Severity	2013.1	0.001 (CI = +/-0.005; p = 0.777)	-0.009 (CI = +/-0.037; p = 0.634)	-0.001 (CI = +/-0.002; p = 0.224)	-0.027	+0.07%
Severity	2013.2	0.001 (CI = +/-0.006; p = 0.729)	-0.008 (CI = +/-0.039; p = 0.689)	-0.001 (CI = +/-0.002; p = 0.232)	-0.031	+0.10%
Severity	2014.1	0.001 (CI = +/-0.006; p = 0.839)	-0.006 (CI = +/-0.041; p = 0.752)	-0.001 (CI = +/-0.002; p = 0.242)	-0.053	+0.06%
Severity	2014.2	0.000 (CI = +/-0.007; p = 0.881)	-0.007 (CI = +/-0.043; p = 0.747)	-0.001 (CI = +/-0.002; p = 0.259)	-0.063	+0.05%
Severity	2015.1	0.001 (CI = +/-0.008; p = 0.802)	-0.008 (CI = +/-0.046; p = 0.708)	-0.001 (CI = +/-0.002; p = 0.269)	-0.065	+0.09%
Severity	2015.2	0.001 (CI = +/-0.008; p = 0.730)	-0.006 (CI = +/-0.048; p = 0.783)	-0.001 (CI = +/-0.002; p = 0.271)	-0.069	+0.14%
Severity	2016.1	0.002 (CI = +/-0.009; p = 0.671)	-0.008 (CI = +/-0.051; p = 0.745)	-0.001 (CI = +/-0.002; p = 0.278)	-0.073	+0.19%
Severity	2016.2	-0.001 (CI = +/-0.009; p = 0.762)	-0.019 (CI = +/-0.049; p = 0.414)	-0.001 (CI = +/-0.002; p = 0.376)	-0.069	-0.13%
Severity	2017.1	-0.003 (CI = +/-0.010; p = 0.574)	-0.016 (CI = +/-0.052; p = 0.523)	-0.001 (CI = +/-0.002; p = 0.433)	-0.094	-0.28%
Severity	2017.2	-0.006 (CI = +/-0.011; p = 0.300)	-0.025 (CI = +/-0.053; p = 0.331)	0.000 (CI = +/-0.002; p = 0.618)	-0.024	-0.57%
Frequency	2011.1	-0.029 (CI = +/-0.007; p = 0.000)	0.249 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.897	-2.85%
Frequency	2011.2	-0.030 (CI = +/-0.007; p = 0.000)	0.243 (CI = +/-0.054; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.903	-2.97%
Frequency	2012.1	-0.031 (CI = +/-0.007; p = 0.000)	0.248 (CI = +/-0.054; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.900	-3.09%
Frequency	2012.2	-0.031 (CI = +/-0.008; p = 0.000)	0.251 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.899	-3.03%
Frequency	2013.1	-0.031 (CI = +/-0.008; p = 0.000)	0.252 (CI = +/-0.059; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.888	-3.06%
Frequency	2013.2	-0.032 (CI = +/-0.009; p = 0.000)	0.248 (CI = +/-0.061; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.890	-3.17%
Frequency	2014.1	-0.033 (CI = +/-0.010; p = 0.000)	0.251 (CI = +/-0.064; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.881	-3.25%
Frequency	2014.2	-0.035 (CI = +/-0.010; p = 0.000)	0.242 (CI = +/-0.065; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.890	-3.46%
Frequency	2015.1	-0.036 (CI = +/-0.011; p = 0.000)	0.245 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.877	-3.54%
Frequency	2015.2	-0.038 (CI = +/-0.012; p = 0.000)	0.236 (CI = +/-0.070; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.885	-3.76%
Frequency	2016.1	-0.043 (CI = +/-0.011; p = 0.000)	0.252 (CI = +/-0.061; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.917	-4.24%
Frequency	2016.2	-0.043 (CI = +/-0.012; p = 0.000)	0.251 (CI = +/-0.066; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.915	-4.25%
Frequency	2017.1	-0.044 (CI = +/-0.014; p = 0.000)	0.252 (CI = +/-0.070; p = 0.000)	0.006 (CI = +/-0.002; p = 0.000)	0.897	-4.28%
Frequency	2017.2	-0.040 (CI = +/-0.016; p = 0.000)	0.263 (CI = +/-0.073; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.901	-3.94%

Accident Benefits Total Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2011.1	-0.032 (CI = +/-0.015; p = 0.000)	0.401	-3.12%
Loss Cost	2011.2	-0.035 (CI = +/-0.015; p = 0.000)	0.446	-3.45%
Loss Cost	2012.1	-0.034 (CI = +/-0.016; p = 0.000)	0.405	-3.36%
Loss Cost	2012.2	-0.035 (CI = +/-0.018; p = 0.000)	0.395	-3.47%
Loss Cost	2013.1	-0.034 (CI = +/-0.019; p = 0.001)	0.348	-3.35%
Loss Cost	2013.2	-0.037 (CI = +/-0.020; p = 0.001)	0.373	-3.67%
Loss Cost	2014.1	-0.036 (CI = +/-0.022; p = 0.003)	0.323	-3.53%
Loss Cost	2014.2	-0.041 (CI = +/-0.023; p = 0.002)	0.373	-4.02%
Loss Cost	2015.1	-0.038 (CI = +/-0.025; p = 0.005)	0.306	-3.74%
Loss Cost	2015.2	-0.043 (CI = +/-0.027; p = 0.004)	0.339	-4.20%
Loss Cost	2016.1	-0.043 (CI = +/-0.031; p = 0.009)	0.303	-4.23%
Loss Cost	2016.2	-0.050 (CI = +/-0.033; p = 0.006)	0.347	-4.85%
Loss Cost	2017.1	-0.045 (CI = +/-0.037; p = 0.020)	0.266	-4.44%
Loss Cost	2017.2	-0.048 (CI = +/-0.042; p = 0.029)	0.247	-4.69%
Severity	2011.1	0.002 (CI = +/-0.004; p = 0.352)	-0.004	+0.18%
Severity	2011.2	0.001 (CI = +/-0.004; p = 0.464)	-0.017	+0.15%
Severity	2012.1	0.002 (CI = +/-0.004; p = 0.418)	-0.013	+0.18%
Severity	2012.2	0.002 (CI = +/-0.005; p = 0.357)	-0.005	+0.22%
Severity	2013.1	0.002 (CI = +/-0.005; p = 0.544)	-0.027	+0.15%
Severity	2013.2	0.002 (CI = +/-0.006; p = 0.502)	-0.024	+0.18%
Severity	2014.1	0.001 (CI = +/-0.006; p = 0.644)	-0.037	+0.14%
Severity	2014.2	0.001 (CI = +/-0.007; p = 0.693)	-0.042	+0.13%
Severity	2015.1	0.002 (CI = +/-0.007; p = 0.666)	-0.042	+0.15%
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.609)	-0.040	+0.20%
Severity	2016.1	0.002 (CI = +/-0.009; p = 0.606)	-0.042	+0.23%
Severity	2016.2	-0.001 (CI = +/-0.009; p = 0.839)	-0.060	-0.09%
Severity	2017.1	-0.003 (CI = +/-0.010; p = 0.543)	-0.040	-0.29%
Severity	2017.2	-0.005 (CI = +/-0.011; p = 0.306)	0.008	-0.54%
Frequency	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.419	-3.29%
Frequency	2011.2	-0.037 (CI = +/-0.016; p = 0.000)	0.455	-3.59%
Frequency	2012.1	-0.036 (CI = +/-0.017; p = 0.000)	0.417	-3.53%
Frequency	2012.2	-0.038 (CI = +/-0.018; p = 0.000)	0.413	-3.68%
Frequency	2013.1	-0.036 (CI = +/-0.019; p = 0.001)	0.360	-3.50%
Frequency	2013.2	-0.039 (CI = +/-0.021; p = 0.001)	0.388	-3.84%
Frequency	2014.1	-0.037 (CI = +/-0.022; p = 0.002)	0.334	-3.66%
Frequency	2014.2	-0.042 (CI = +/-0.024; p = 0.001)	0.380	-4.14%
Frequency	2015.1	-0.040 (CI = +/-0.026; p = 0.005)	0.316	-3.88%
Frequency	2015.2	-0.045 (CI = +/-0.028; p = 0.003)	0.354	-4.39%
Frequency	2016.1	-0.045 (CI = +/-0.031; p = 0.007)	0.321	-4.44%
Frequency	2016.2	-0.049 (CI = +/-0.035; p = 0.009)	0.318	-4.77%
Frequency	2017.1	-0.043 (CI = +/-0.038; p = 0.032)	0.224	-4.16%
Frequency	2017.2	-0.043 (CI = +/-0.044; p = 0.055)	0.184	-4.17%

Accident Benefits Total Funeral & Death Benefits

Coverage = AB Funeral & DB

End Trend Period = 2025.1

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 = +/-0.009; p = 0.000)	0.251 (CI = +/-0.073; p = 0.000)	0.787	-3.12%
Loss Cost	2011.2	-0.033 (CI = +/-0.009; p = 0.000)	0.244 (CI = +/-0.074; p = 0.000)	0.796	-3.27%
Loss Cost	2012.1	-0.034 (CI = +/-0.010; p = 0.000)	0.248 (CI = +/-0.077; p = 0.000)	0.783	-3.36%
Loss Cost	2012.2	-0.033 (CI = +/-0.011; p = 0.000)	0.253 (CI = +/-0.080; p = 0.000)	0.780	-3.26%
Loss Cost	2013.1	-0.034 (CI = +/-0.011; p = 0.000)	0.257 (CI = +/-0.083; p = 0.000)	0.765	-3.35%
Loss Cost	2013.2	-0.035 (CI = +/-0.012; p = 0.000)	0.254 (CI = +/-0.086; p = 0.000)	0.764	-3.41%
Loss Cost	2014.1	-0.036 (CI = +/-0.014; p = 0.000)	0.259 (CI = +/-0.090; p = 0.000)	0.747	-3.53%
Loss Cost	2014.2	-0.038 (CI = +/-0.015; p = 0.000)	0.252 (CI = +/-0.093; p = 0.000)	0.753	-3.72%
Loss Cost	2015.1	-0.038 (CI = +/-0.016; p = 0.000)	0.252 (CI = +/-0.098; p = 0.000)	0.720	-3.74%
Loss Cost	2015.2	-0.039 (CI = +/-0.018; p = 0.000)	0.249 (CI = +/-0.104; p = 0.000)	0.719	-3.84%
Loss Cost	2016.1	-0.043 (CI = +/-0.019; p = 0.000)	0.262 (CI = +/-0.106; p = 0.000)	0.728	-4.23%
Loss Cost	2016.2	-0.045 (CI = +/-0.022; p = 0.000)	0.256 (CI = +/-0.112; p = 0.000)	0.729	-4.40%
Loss Cost	2017.1	-0.045 (CI = +/-0.024; p = 0.001)	0.257 (CI = +/-0.120; p = 0.000)	0.686	-4.44%
Loss Cost	2017.2	-0.042 (CI = +/-0.028; p = 0.006)	0.268 (CI = +/-0.127; p = 0.001)	0.687	-4.08%
Severity	2011.1	0.002 (CI = +/-0.004; p = 0.357)	-0.011 (CI = +/-0.032; p = 0.480)	-0.022	+0.18%
Severity	2011.2	0.001 (CI = +/-0.004; p = 0.498)	-0.013 (CI = +/-0.034; p = 0.427)	-0.031	+0.14%
Severity	2012.1	0.002 (CI = +/-0.004; p = 0.421)	-0.015 (CI = +/-0.035; p = 0.385)	-0.021	+0.18%
Severity	2012.2	0.002 (CI = +/-0.005; p = 0.389)	-0.014 (CI = +/-0.036; p = 0.443)	-0.021	+0.20%
Severity	2013.1	0.002 (CI = +/-0.005; p = 0.549)	-0.011 (CI = +/-0.037; p = 0.532)	-0.054	+0.15%
Severity	2013.2	0.002 (CI = +/-0.006; p = 0.536)	-0.011 (CI = +/-0.039; p = 0.579)	-0.057	+0.17%
Severity	2014.1	0.001 (CI = +/-0.006; p = 0.650)	-0.009 (CI = +/-0.041; p = 0.642)	-0.077	+0.14%
Severity	2014.2	0.001 (CI = +/-0.007; p = 0.728)	-0.010 (CI = +/-0.043; p = 0.630)	-0.083	+0.11%
Severity	2015.1	0.002 (CI = +/-0.007; p = 0.672)	-0.011 (CI = +/-0.045; p = 0.602)	-0.083	+0.15%
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.646)	-0.010 (CI = +/-0.048; p = 0.655)	-0.088	+0.18%
Severity	2016.1	0.002 (CI = +/-0.009; p = 0.614)	-0.012 (CI = +/-0.051; p = 0.635)	-0.091	+0.23%
Severity	2016.2	-0.001 (CI = +/-0.009; p = 0.766)	-0.023 (CI = +/-0.048; p = 0.325)	-0.057	-0.13%
Severity	2017.1	-0.003 (CI = +/-0.010; p = 0.549)	-0.018 (CI = +/-0.050; p = 0.443)	-0.067	-0.29%
Severity	2017.2	-0.006 (CI = +/-0.011; p = 0.253)	-0.027 (CI = +/-0.050; p = 0.263)	0.034	-0.60%
Frequency	2011.1	-0.033 (CI = +/-0.008; p = 0.000)	0.263 (CI = +/-0.070; p = 0.000)	0.815	-3.29%
Frequency	2011.2	-0.035 (CI = +/-0.009; p = 0.000)	0.257 (CI = +/-0.072; p = 0.000)	0.819	-3.40%
Frequency	2012.1	-0.036 (CI = +/-0.009; p = 0.000)	0.263 (CI = +/-0.074; p = 0.000)	0.813	-3.53%
Frequency	2012.2	-0.035 (CI = +/-0.010; p = 0.000)	0.266 (CI = +/-0.077; p = 0.000)	0.810	-3.45%
Frequency	2013.1	-0.036 (CI = +/-0.011; p = 0.000)	0.268 (CI = +/-0.080; p = 0.000)	0.790	-3.50%
Frequency	2013.2	-0.036 (CI = +/-0.012; p = 0.000)	0.265 (CI = +/-0.084; p = 0.000)	0.790	-3.58%
Frequency	2014.1	-0.037 (CI = +/-0.013; p = 0.000)	0.268 (CI = +/-0.088; p = 0.000)	0.770	-3.66%
Frequency	2014.2	-0.039 (CI = +/-0.014; p = 0.000)	0.262 (CI = +/-0.091; p = 0.000)	0.775	-3.83%
Frequency	2015.1	-0.040 (CI = +/-0.016; p = 0.000)	0.264 (CI = +/-0.096; p = 0.000)	0.747	-3.88%
Frequency	2015.2	-0.041 (CI = +/-0.018; p = 0.000)	0.259 (CI = +/-0.101; p = 0.000)	0.748	-4.02%
Frequency	2016.1	-0.045 (CI = +/-0.019; p = 0.000)	0.273 (CI = +/-0.102; p = 0.000)	0.762	-4.44%
Frequency	2016.2	-0.044 (CI = +/-0.021; p = 0.000)	0.279 (CI = +/-0.108; p = 0.000)	0.759	-4.27%
Frequency	2017.1	-0.043 (CI = +/-0.023; p = 0.002)	0.276 (CI = +/-0.115; p = 0.000)	0.712	-4.16%
Frequency	2017.2	-0.036 (CI = +/-0.025; p = 0.009)	0.295 (CI = +/-0.116; p = 0.000)	0.736	-3.50%

Accident Benefits Total 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	-0.016 (CI = +/-0.016; p = 0.044)	0.253 (CI = +/-0.081; p = 0.000)	0.722	-1.61%
Loss Cost	2011.2	-0.018 (CI = +/-0.017; p = 0.040)	0.246 (CI = +/-0.086; p = 0.000)	0.720	-1.82%
Loss Cost	2012.1	-0.019 (CI = +/-0.020; p = 0.058)	0.249 (CI = +/-0.092; p = 0.000)	0.694	-1.91%
Loss Cost	2012.2	-0.014 (CI = +/-0.022; p = 0.180)	0.262 (CI = +/-0.094; p = 0.000)	0.726	-1.40%
Loss Cost	2013.1	-0.015 (CI = +/-0.026; p = 0.226)	0.264 (CI = +/-0.103; p = 0.000)	0.699	-1.48%
Loss Cost	2013.2	-0.014 (CI = +/-0.030; p = 0.333)	0.266 (CI = +/-0.113; p = 0.000)	0.691	-1.36%
Loss Cost	2014.1	-0.016 (CI = +/-0.036; p = 0.357)	0.271 (CI = +/-0.126; p = 0.001)	0.664	-1.55%
Loss Cost	2014.2	-0.019 (CI = +/-0.044; p = 0.339)	0.264 (CI = +/-0.140; p = 0.002)	0.643	-1.92%
Loss Cost	2015.1	-0.018 (CI = +/-0.057; p = 0.473)	0.261 (CI = +/-0.162; p = 0.007)	0.582	-1.80%
Loss Cost	2015.2	-0.020 (CI = +/-0.073; p = 0.529)	0.259 (CI = +/-0.189; p = 0.016)	0.546	-1.97%
Loss Cost	2016.1	-0.048 (CI = +/-0.086; p = 0.212)	0.301 (CI = +/-0.197; p = 0.011)	0.662	-4.68%
Loss Cost	2016.2	-0.066 (CI = +/-0.116; p = 0.191)	0.280 (CI = +/-0.234; p = 0.029)	0.657	-6.36%
Loss Cost	2017.1	-0.109 (CI = +/-0.162; p = 0.121)	0.331 (CI = +/-0.277; p = 0.032)	0.732	-10.35%
Loss Cost	2017.2	-0.117 (CI = +/-0.337; p = 0.274)	0.324 (CI = +/-0.487; p = 0.103)	0.679	-11.04%
Severity	2011.1	0.004 (CI = +/-0.008; p = 0.366)	0.021 (CI = +/-0.042; p = 0.292)	0.016	+0.35%
Severity	2011.2	0.004 (CI = +/-0.009; p = 0.419)	0.021 (CI = +/-0.045; p = 0.321)	-0.016	+0.35%
Severity	2012.1	0.004 (CI = +/-0.010; p = 0.386)	0.019 (CI = +/-0.048; p = 0.404)	-0.018	+0.43%
Severity	2012.2	0.007 (CI = +/-0.011; p = 0.228)	0.025 (CI = +/-0.049; p = 0.292)	0.056	+0.67%
Severity	2013.1	0.005 (CI = +/-0.013; p = 0.458)	0.030 (CI = +/-0.053; p = 0.235)	0.033	+0.46%
Severity	2013.2	0.008 (CI = +/-0.015; p = 0.274)	0.037 (CI = +/-0.055; p = 0.168)	0.115	+0.76%
Severity	2014.1	0.006 (CI = +/-0.018; p = 0.484)	0.041 (CI = +/-0.061; p = 0.163)	0.101	+0.57%
Severity	2014.2	0.009 (CI = +/-0.021; p = 0.353)	0.047 (CI = +/-0.066; p = 0.141)	0.141	+0.89%
Severity	2015.1	0.010 (CI = +/-0.027; p = 0.405)	0.045 (CI = +/-0.076; p = 0.209)	0.120	+1.00%
Severity	2015.2	0.019 (CI = +/-0.029; p = 0.149)	0.059 (CI = +/-0.074; p = 0.102)	0.358	+1.96%
Severity	2016.1	0.023 (CI = +/-0.040; p = 0.192)	0.053 (CI = +/-0.091; p = 0.195)	0.350	+2.35%
Severity	2016.2	0.018 (CI = +/-0.056; p = 0.413)	0.047 (CI = +/-0.113; p = 0.310)	0.029	+1.85%
Severity	2017.1	0.000 (CI = +/-0.084; p = 0.989)	0.068 (CI = +/-0.143; p = 0.227)	0.095	+0.04%
Severity	2017.2	-0.005 (CI = +/-0.174; p = 0.915)	0.064 (CI = +/-0.251; p = 0.388)	-0.244	-0.49%
Frequency	2011.1	-0.020 (CI = +/-0.014; p = 0.008)	0.231 (CI = +/-0.071; p = 0.000)	0.756	-1.95%
Frequency	2011.2	-0.022 (CI = +/-0.015; p = 0.007)	0.225 (CI = +/-0.074; p = 0.000)	0.760	-2.17%
Frequency	2012.1	-0.024 (CI = +/-0.017; p = 0.011)	0.230 (CI = +/-0.079; p = 0.000)	0.741	-2.33%
Frequency	2012.2	-0.021 (CI = +/-0.019; p = 0.036)	0.237 (CI = +/-0.083; p = 0.000)	0.750	-2.06%
Frequency	2013.1	-0.019 (CI = +/-0.023; p = 0.084)	0.234 (CI = +/-0.091; p = 0.000)	0.707	-1.93%
Frequency	2013.2	-0.021 (CI = +/-0.026; p = 0.103)	0.230 (CI = +/-0.099; p = 0.000)	0.698	-2.11%
Frequency	2014.1	-0.021 (CI = +/-0.032; p = 0.169)	0.230 (CI = +/-0.111; p = 0.001)	0.650	-2.11%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.120)	0.217 (CI = +/-0.119; p = 0.003)	0.652	-2.79%
Frequency	2015.1	-0.028 (CI = +/-0.048; p = 0.210)	0.217 (CI = +/-0.138; p = 0.008)	0.578	-2.77%
Frequency	2015.2	-0.039 (CI = +/-0.058; p = 0.148)	0.200 (CI = +/-0.150; p = 0.017)	0.586	-3.85%
Frequency	2016.1	-0.071 (CI = +/-0.051; p = 0.016)	0.248 (CI = +/-0.117; p = 0.003)	0.827	-6.87%
Frequency	2016.2	-0.084 (CI = +/-0.066; p = 0.025)	0.233 (CI = +/-0.134; p = 0.009)	0.849	-8.06%
Frequency	2017.1	-0.110 (CI = +/-0.091; p = 0.032)	0.263 (CI = +/-0.156; p = 0.013)	0.866	-10.38%
Frequency	2017.2	-0.112 (CI = +/-0.191; p = 0.128)	0.261 (CI = +/-0.276; p = 0.055)	0.839	-10.60%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, phase_in_trend, mobility
Scalar Level Change Start Date = 2022-07-01

		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	0.039 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.025; p = 0.000)	-0.256 (CI = +/-0.062; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.252 (CI = +/-0.063; p = 0.000)	0.933		+3.98%	-19.53%
Loss Cost	2011.2	0.043 (CI = +/-0.011; p = 0.000)	0.123 (CI = +/-0.025; p = 0.000)	-0.269 (CI = +/-0.063; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.269 (CI = +/-0.066; p = 0.000)	0.936		+4.35%	-20.29%
Loss Cost	2011.3	0.049 (CI = +/-0.012; p = 0.000)	0.126 (CI = +/-0.025; p = 0.000)	-0.257 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.250 (CI = +/-0.070; p = 0.000)	0.939		+3.96%	-19.63%
Loss Cost	2012.2	0.033 (CI = +/-0.012; p = 0.000)	0.121 (CI = +/-0.025; p = 0.000)	-0.241 (CI = +/-0.065; p = 0.000)	0.014 (CI = +/-0.001; p = 0.000)	-0.222 (CI = +/-0.072; p = 0.000)	0.944		+3.39%	-18.39%
Loss Cost	2013.1	0.027 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.024; p = 0.000)	-0.226 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	-0.191 (CI = +/-0.073; p = 0.000)	0.951		+2.78%	-18.01%
Loss Cost	2013.2	0.023 (CI = +/-0.013; p = 0.001)	0.122 (CI = +/-0.025; p = 0.000)	-0.216 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	-0.168 (CI = +/-0.075; p = 0.000)	0.955		+2.31%	-17.58%
Loss Cost	2014.1	0.019 (CI = +/-0.014; p = 0.007)	0.126 (CI = +/-0.025; p = 0.000)	-0.212 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.001; p = 0.000)	-0.150 (CI = +/-0.078; p = 0.000)	0.956		+1.97%	-17.54%
Loss Cost	2014.2	0.015 (CI = +/-0.014; p = 0.032)	0.121 (CI = +/-0.024; p = 0.000)	-0.211 (CI = +/-0.059; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.127 (CI = +/-0.077; p = 0.002)	0.962		+1.52%	-17.81%
Loss Cost	2015.1	0.010 (CI = +/-0.012; p = 0.083)	0.129 (CI = +/-0.021; p = 0.000)	-0.223 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.101 (CI = +/-0.067; p = 0.004)	0.973		+1.05%	-19.13%
Loss Cost	2015.2	0.009 (CI = +/-0.012; p = 0.122)	0.125 (CI = +/-0.022; p = 0.000)	-0.231 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.095 (CI = +/-0.067; p = 0.007)	0.973		+0.94%	-19.90%
Loss Cost	2016.1	0.009 (CI = +/-0.012; p = 0.135)	0.126 (CI = +/-0.023; p = 0.000)	-0.233 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.001; p = 0.000)	-0.095 (CI = +/-0.070; p = 0.009)	0.969		+0.94%	-20.07%
Loss Cost	2016.2	0.008 (CI = +/-0.012; p = 0.203)	0.132 (CI = +/-0.023; p = 0.000)	-0.166 (CI = +/-0.090; p = 0.001)	0.012 (CI = +/-0.001; p = 0.000)	-0.090 (CI = +/-0.068; p = 0.011)	0.969		+0.78%	-14.67%
Loss Cost	2017.1	0.008 (CI = +/-0.013; p = 0.205)	0.133 (CI = +/-0.026; p = 0.000)	-0.219 (CI = +/-0.356; p = 0.217)	0.012 (CI = +/-0.001; p = 0.000)	-0.092 (CI = +/-0.071; p = 0.014)	0.964		+0.84%	-19.03%
Loss Cost	2017.2	0.008 (CI = +/-0.013; p = 0.214)	0.133 (CI = +/-0.026; p = 0.000)	NA (CI = +/-NA; p = NA)	0.012 (CI = +/-0.001; p = 0.000)	-0.092 (CI = +/-0.073; p = 0.016)	0.965		+0.84%	+0.84%
Severity	2011.1	0.024 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.021; p = 0.003)	-0.210 (CI = +/-0.052; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	-0.016 (CI = +/-0.053; p = 0.534)	0.624		+2.38%	-17.00%
Severity	2011.2	0.022 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.021; p = 0.006)	-0.203 (CI = +/-0.054; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	-0.006 (CI = +/-0.056; p = 0.824)	0.604		+2.18%	-16.56%
Severity	2012.1	0.017 (CI = +/-0.010; p = 0.001)	0.035 (CI = +/-0.021; p = 0.001)	-0.187 (CI = +/-0.053; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.019 (CI = +/-0.057; p = 0.513)	0.630		+1.68%	-15.66%
Severity	2012.2	0.014 (CI = +/-0.010; p = 0.010)	0.032 (CI = +/-0.021; p = 0.004)	-0.179 (CI = +/-0.055; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.033 (CI = +/-0.061; p = 0.288)	0.631		+1.40%	-15.18%
Severity	2013.1	0.014 (CI = +/-0.012; p = 0.021)	0.031 (CI = +/-0.022; p = 0.005)	-0.178 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.034 (CI = +/-0.067; p = 0.311)	0.628		+1.38%	-15.15%
Severity	2013.2	0.011 (CI = +/-0.012; p = 0.078)	0.030 (CI = +/-0.023; p = 0.012)	-0.172 (CI = +/-0.058; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.047 (CI = +/-0.071; p = 0.183)	0.636		+1.12%	-14.90%
Severity	2014.1	0.005 (CI = +/-0.012; p = 0.361)	0.036 (CI = +/-0.022; p = 0.001)	-0.166 (CI = +/-0.054; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.077 (CI = +/-0.068; p = 0.027)	0.703		+0.55%	-14.82%
Severity	2014.2	0.001 (CI = +/-0.012; p = 0.811)	0.031 (CI = +/-0.022; p = 0.005)	-0.165 (CI = +/-0.051; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.098 (CI = +/-0.066; p = 0.004)	0.749		+0.14%	-15.08%
Severity	2015.1	0.000 (CI = +/-0.012; p = 0.962)	0.033 (CI = +/-0.022; p = 0.004)	-0.168 (CI = +/-0.052; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.068; p = 0.004)	0.741		+0.03%	-15.40%
Severity	2015.2	-0.001 (CI = +/-0.012; p = 0.813)	0.038 (CI = +/-0.021; p = 0.013)	-0.181 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.066; p = 0.001)	0.771		-0.14%	-16.67%
Severity	2016.1	-0.001 (CI = +/-0.012; p = 0.843)	0.024 (CI = +/-0.022; p = 0.034)	-0.164 (CI = +/-0.058; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.111 (CI = +/-0.067; p = 0.002)	0.721		-0.12%	-15.23%
Severity	2016.2	-0.003 (CI = +/-0.011; p = 0.538)	0.032 (CI = +/-0.021; p = 0.004)	-0.073 (CI = +/-0.081; p = 0.074)	-0.004 (CI = +/-0.001; p = 0.000)	0.118 (CI = +/-0.061; p = 0.000)	0.738		-0.33%	-7.37%
Severity	2017.1	-0.005 (CI = +/-0.012; p = 0.423)	0.029 (CI = +/-0.023; p = 0.013)	0.045 (CI = +/-0.315; p = 0.771)	-0.004 (CI = +/-0.001; p = 0.000)	0.122 (CI = +/-0.063; p = 0.000)	0.741		-0.46%	+4.13%
Severity	2017.2	-0.005 (CI = +/-0.012; p = 0.431)	0.029 (CI = +/-0.023; p = 0.015)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.122 (CI = +/-0.064; p = 0.001)	0.715		-0.46%	-0.46%
Severity	2011.1	0.024 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.021; p = 0.003)	-0.210 (CI = +/-0.052; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	-0.016 (CI = +/-0.053; p = 0.534)	0.624		+2.38%	-17.00%
Severity	2011.2	0.022 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.021; p = 0.006)	-0.203 (CI = +/-0.054; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.001)	-0.006 (CI = +/-0.056; p = 0.824)	0.604		+2.18%	-16.56%
Severity	2012.1	0.017 (CI = +/-0.010; p = 0.001)	0.035 (CI = +/-0.021; p = 0.001)	-0.187 (CI = +/-0.053; p = 0.000)	-0.002 (CI = +/-0.001; p = 0.000)	0.019 (CI = +/-0.057; p = 0.513)	0.630		+1.68%	-15.66%
Severity	2012.2	0.014 (CI = +/-0.010; p = 0.010)	0.032 (CI = +/-0.021; p = 0.004)	-0.179 (CI = +/-0.055; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.033 (CI = +/-0.061; p = 0.288)	0.631		+1.40%	-15.18%
Severity	2013.1	0.014 (CI = +/-0.012; p = 0.021)	0.033 (CI = +/-0.022; p = 0.005)	-0.178 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.034 (CI = +/-0.067; p = 0.311)	0.628		+1.38%	-15.15%
Severity	2013.2	0.011 (CI = +/-0.012; p = 0.078)	0.030 (CI = +/-0.023; p = 0.012)	-0.172 (CI = +/-0.058; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.047 (CI = +/-0.071; p = 0.183)	0.636		+1.12%	-14.90%
Severity	2014.1	0.005 (CI = +/-0.012; p = 0.361)	0.036 (CI = +/-0.022; p = 0.001)	-0.166 (CI = +/-0.054; p = 0.000)	-0.003 (CI = +/-0.001; p = 0.000)	0.077 (CI = +/-0.068; p = 0.027)	0.703		+0.55%	-14.82%
Severity	2014.2	0.001 (CI = +/-0.012; p = 0.811)	0.031 (CI = +/-0.022; p = 0.005)	-0.165 (CI = +/-0.051; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.098 (CI = +/-0.066; p = 0.004)	0.749		+0.14%	-15.08%
Severity	2015.1	0.000 (CI = +/-0.012; p = 0.962)	0.033 (CI = +/-0.022; p = 0.004)	-0.168 (CI = +/-0.052; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.105 (CI = +/-0.068; p = 0.004)	0.741		+0.03%	-15.40%
Severity	2015.2	-0.001 (CI = +/-0.012; p = 0.813)	0.038 (CI = +/-0.021; p = 0.013)	-0.181 (CI = +/-0.056; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.114 (CI = +/-0.066; p = 0.001)	0.771		-0.14%	-16.67%
Severity	2016.1	-0.001 (CI = +/-0.012; p = 0.843)	0.024 (CI = +/-0.022; p = 0.034)	-0.164 (CI = +/-0.058; p = 0.000)	-0.004 (CI = +/-0.001; p = 0.000)	0.111 (CI = +/-0.067; p = 0.002)	0.721		-0.12%	-15.23%
Severity	2016.2	-0.003 (CI = +/-0.011; p = 0.538)	0.032 (CI = +/-0.021; p = 0.004)	-0.073 (CI = +/-0.081; p = 0.074)	-0.004 (CI = +/-0.001; p = 0.000)	0.118 (CI = +/-0.061; p = 0.000)	0.738		-0.33%	-7.37%
Severity	2017.1	-0.005 (CI = +/-0.012; p = 0.423)	0.029 (CI = +/-0.023; p = 0.013)	0.045 (CI = +/-0.315; p = 0.771)	-0.004 (CI = +/-0.001; p = 0.000)	0.122 (CI = +/-0.063; p = 0.000)	0.741		-0.46%	+4.13%
Severity	2017.2	-0.005 (CI = +/-0.012; p = 0.431)	0.029 (CI = +/-0.023; p = 0.015)	NA (CI = +/-NA; p = NA)	-0.004 (CI = +/-0.001; p = 0.000)	0.122 (CI = +/-0.064; p = 0.001)	0.715		-0.46%	-0.46%
Frequency	2011.1	0.015 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.058)	0.016 (CI = +/-0.001; p = 0.000)	-0.235 (CI = +/-0.049; p = 0.000)	0.962		+1.56%	-3.04%
Frequency	2011.2	0.021 (CI = +/-0.008; p = 0.000)	0.092 (CI = +/-0.018; p = 0.000)	-0.067 (CI = +/-0.045; p = 0.005)	0.016 (CI = +/-0.001; p = 0.000)	-0.263 (CI = +/-0.047; p = 0.000)	0.969		+2.13%	-4.47%
Frequency	2012.1	0.022 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.047; p = 0.004)	0.016 (CI = +/-0.001; p = 0.000)	-0.269 (CI = +/-0.051; p = 0.000)	0.969		+2.43%	-4.71%
Frequency	2012.2	0.019 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.019; p = 0.000)	-0.062 (CI = +/-0.048; p = 0.013)	0.016 (CI = +/-0.001; p = 0.000)	-0.255 (CI = +/-0.054; p = 0.000)	0.970		+1.96%	-4.17%
Frequency	2013.1	0.014 (CI = +/-0.009; p = 0.004)	0.094 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.045; p = 0.036)	0.016 (CI = +/-0.001; p = 0.000)	-0.225 (CI = +/-0.052; p = 0.000)	0.976		+1.38%	-3.36%
Frequency	2013.2	0.012 (CI = +/-0.010; p = 0.019)	0.092 (CI = +/-0.018; p = 0.000)	-0.044 (CI = +/-0.046; p = 0.060)	0.016 (CI = +/-0.001; p = 0.000)	-0.215 (CI = +/-0.055; p = 0.000)	0.977		+1.19%	-3.15%
Frequency	2014.1	0.014 (CI = +/-0.010; p = 0.009)	0.089 (CI = +/-0.018; p = 0.000)	-0.046 (CI = +/-0.046; p = 0.047)	0.016 (CI = +/-0.001; p = 0.000)	-0.227 (CI = +/-0.058; p = 0.000)	0.977		+1.41%	-3.19%
Frequency	2014.2	0.014 (CI = +/-0.011; p = 0.015)	0.089 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.047; p = 0.054)	0.016 (CI = +/-0.001; p = 0.000)	-0.225 (CI = +/-0.061; p = 0.000)	0.977		+1.38%	-3.21%
Frequency	2015.1	0.010 (CI = +/-0.010; p = 0.040)	0.096 (CI = +/-0.017; p = 0.000)	-0.055 (CI = +/-0.041; p = 0.010)	0.016 (CI = +/-0.001; p = 0.000)	-0.206 (CI = +/-0.054; p = 0.000)	0.983		+1.02%	-4.40%
Frequency	2015.2	0.011 (CI = +/-0.010; p = 0.034)	0.098 (CI = +/-0.018; p = 0.000)	-0.050 (CI = +/-0.043; p = 0.023)	0.016 (CI = +/-0.001; p = 0.000)	-0.209 (CI = +/-0.055; p = 0.000)	0.983		+1.08%	-3.88%
Frequency	2016.1	0.010 (CI = +/-0.010; p = 0.035)	0.102 (CI = +/-0.018; p = 0.000)	-0.069 (CI = +/-0.048; p = 0.006)	0.016 (CI = +/-0.001; p = 0.000)	-0.206 (CI = +/-0.055; p = 0.000)	0.984		+1.05%	-5.72%
Frequency	2016.2	0.011 (CI = +/-0.010; p = 0.032)	0.100 (CI = +/-0.019; p = 0.000)	-0.093 (CI = +/-0.075; p = 0.016)	0.016 (CI = +/-0.001; p = 0.000)	-0.208 (CI = +/-0.056; p = 0.000)	0.984		+1.11%	-7.88%
Frequency	2017.1	0.013 (CI = +/-0.011; p = 0.018)	0.104 (CI = +/-0.021; p = 0.000)	-0.264 (CI = +/-0.286; p = 0.068)	0.016 (CI = +/-0.001; p = 0.000)	-0.214 (CI = +/-0.057; p = 0.000)	0.983		+1.30%	-22.44%
Frequency	2017.2	0.013 (CI = +/-0.011; p = 0.020)	0.104 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.016 (CI = +/-0.001; p = 0.000)	-0.214 (CI = +/-0.059; p = 0.000)	0.983		+1.30%	+1.30%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

Excluded Points = NA

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

Scalar Level Change Start Date = 2020-01-01

Future Trend Start Date = 2020-01-01

Fit	Start Date	Time	Phase in Scalar	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	-0.021 (CI = +/-0.021; p = 0.050)	0.000 (CI = +/-0.000; p = 0.001)	-0.471 (CI = +/-0.118; p = 0.000)	0.112 (CI = +/-0.034; p = 0.000)	0.686	-2.04%	+9.52%
Loss Cost	2011.2	-0.021 (CI = +/-0.021; p = 0.047)	0.000 (CI = +/-0.000; p = 0.002)	-0.468 (CI = +/-0.120; p = 0.000)	0.112 (CI = +/-0.035; p = 0.000)	0.687	-2.13%	+9.52%
Loss Cost	2012.1	-0.021 (CI = +/-0.022; p = 0.055)	0.000 (CI = +/-0.000; p = 0.003)	-0.468 (CI = +/-0.123; p = 0.000)	0.112 (CI = +/-0.036; p = 0.000)	0.686	-2.11%	+9.52%
Loss Cost	2012.2	-0.023 (CI = +/-0.022; p = 0.041)	0.000 (CI = +/-0.000; p = 0.024)	-0.464 (CI = +/-0.123; p = 0.000)	0.114 (CI = +/-0.036; p = 0.000)	0.697	-2.26%	+9.53%
Loss Cost	2013.1	-0.023 (CI = +/-0.022; p = 0.048)	0.000 (CI = +/-0.000; p = 0.032)	-0.465 (CI = +/-0.125; p = 0.000)	0.113 (CI = +/-0.036; p = 0.000)	0.697	-2.23%	+9.52%
Loss Cost	2013.2	0.269 (CI = +/-0.090; p = 0.000)	-0.292 (CI = +/-0.089; p = 0.000)	-0.452 (CI = +/-0.090; p = 0.000)	0.114 (CI = +/-0.026; p = 0.000)	0.849	+30.90%	+46.63%
Loss Cost	2014.1	0.280 (CI = +/-0.089; p = 0.000)	-0.311 (CI = +/-0.089; p = 0.000)	-0.436 (CI = +/-0.089; p = 0.000)	0.122 (CI = +/-0.027; p = 0.000)	0.857	+32.37%	+49.52%
Loss Cost	2014.2	0.258 (CI = +/-0.092; p = 0.000)	-0.296 (CI = +/-0.090; p = 0.000)	-0.424 (CI = +/-0.090; p = 0.000)	0.130 (CI = +/-0.028; p = 0.000)	0.867	+29.38%	+47.32%
Loss Cost	2015.1	0.271 (CI = +/-0.086; p = 0.000)	-0.325 (CI = +/-0.086; p = 0.000)	-0.399 (CI = +/-0.086; p = 0.000)	0.146 (CI = +/-0.029; p = 0.000)	0.886	+31.08%	+51.63%
Loss Cost	2015.2	0.264 (CI = +/-0.094; p = 0.000)	-0.321 (CI = +/-0.090; p = 0.000)	-0.395 (CI = +/-0.090; p = 0.000)	0.149 (CI = +/-0.032; p = 0.000)	0.882	+30.15%	+51.01%
Loss Cost	2016.1	0.263 (CI = +/-0.097; p = 0.000)	-0.319 (CI = +/-0.096; p = 0.000)	-0.397 (CI = +/-0.095; p = 0.000)	0.147 (CI = +/-0.038; p = 0.000)	0.862	+30.09%	+50.72%
Loss Cost	2016.2	0.321 (CI = +/-0.096; p = 0.000)	-0.347 (CI = +/-0.089; p = 0.000)	-0.425 (CI = +/-0.088; p = 0.000)	0.117 (CI = +/-0.040; p = 0.000)	0.882	+37.80%	+54.90%
Loss Cost	2017.1	0.322 (CI = +/-0.098; p = 0.000)	-0.338 (CI = +/-0.095; p = 0.000)	-0.434 (CI = +/-0.094; p = 0.000)	0.108 (CI = +/-0.050; p = 0.000)	0.867	+37.93%	+53.61%
Loss Cost	2017.2	0.339 (CI = +/-0.118; p = 0.000)	-0.344 (CI = +/-0.100; p = 0.000)	-0.441 (CI = +/-0.101; p = 0.000)	0.096 (CI = +/-0.066; p = 0.006)	0.866	+40.31%	+54.50%
Severity	2011.1	-0.019 (CI = +/-0.011; p = 0.001)	0.000 (CI = +/-0.000; p = 0.001)	0.117 (CI = +/-0.064; p = 0.001)	0.012 (CI = +/-0.018; p = 0.214)	0.268	-1.92%	-0.77%
Severity	2011.2	-0.021 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.001)	0.122 (CI = +/-0.063; p = 0.000)	0.013 (CI = +/-0.018; p = 0.145)	0.270	-2.09%	-0.77%
Severity	2012.1	-0.022 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.005)	0.126 (CI = +/-0.062; p = 0.000)	0.015 (CI = +/-0.018; p = 0.108)	0.276	-2.22%	-0.77%
Severity	2012.2	-0.023 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.038)	0.128 (CI = +/-0.062; p = 0.000)	0.015 (CI = +/-0.018; p = 0.091)	0.287	-2.29%	-0.77%
Severity	2013.1	-0.023 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.000; p = 0.037)	0.128 (CI = +/-0.063; p = 0.000)	0.015 (CI = +/-0.018; p = 0.101)	0.290	-2.27%	-0.77%
Severity	2013.2	0.025 (CI = +/-0.063; p = 0.422)	-0.048 (CI = +/-0.062; p = 0.124)	0.130 (CI = +/-0.063; p = 0.000)	0.015 (CI = +/-0.018; p = 0.099)	0.320	+2.56%	+4.14%
Severity	2014.1	0.036 (CI = +/-0.059; p = 0.220)	-0.068 (CI = +/-0.059; p = 0.026)	0.146 (CI = +/-0.060; p = 0.000)	0.023 (CI = +/-0.018; p = 0.011)	0.435	+3.71%	+6.17%
Severity	2014.2	0.014 (CI = +/-0.058; p = 0.625)	-0.053 (CI = +/-0.057; p = 0.066)	0.158 (CI = +/-0.057; p = 0.000)	0.031 (CI = +/-0.018; p = 0.001)	0.517	+1.43%	+4.66%
Severity	2015.1	0.017 (CI = +/-0.060; p = 0.561)	-0.060 (CI = +/-0.060; p = 0.049)	0.164 (CI = +/-0.059; p = 0.000)	0.035 (CI = +/-0.020; p = 0.001)	0.503	+1.74%	+5.36%
Severity	2015.2	0.003 (CI = +/-0.063; p = 0.922)	-0.052 (CI = +/-0.061; p = 0.093)	0.172 (CI = +/-0.061; p = 0.000)	0.041 (CI = +/-0.022; p = 0.001)	0.523	+0.31%	+4.51%
Severity	2016.1	-0.001 (CI = +/-0.061; p = 0.969)	-0.035 (CI = +/-0.061; p = 0.246)	0.156 (CI = +/-0.060; p = 0.000)	0.029 (CI = +/-0.024; p = 0.020)	0.467	-0.12%	+2.80%
Severity	2016.2	0.051 (CI = +/-0.050; p = 0.048)	-0.060 (CI = +/-0.046; p = 0.013)	0.131 (CI = +/-0.046; p = 0.000)	0.002 (CI = +/-0.021; p = 0.878)	0.657	+5.19%	+5.35%
Severity	2017.1	0.052 (CI = +/-0.048; p = 0.033)	-0.045 (CI = +/-0.046; p = 0.053)	0.116 (CI = +/-0.046; p = 0.000)	-0.014 (CI = +/-0.024; p = 0.237)	0.707	+5.36%	+3.85%
Severity	2017.2	0.058 (CI = +/-0.058; p = 0.051)	-0.047 (CI = +/-0.049; p = 0.058)	0.114 (CI = +/-0.049; p = 0.000)	-0.018 (CI = +/-0.032; p = 0.261)	0.668	+5.92%	+4.04%
Frequency	2011.1	-0.001 (CI = +/-0.017; p = 0.882)	0.000 (CI = +/-0.000; p = 0.079)	-0.587 (CI = +/-0.095; p = 0.000)	0.100 (CI = +/-0.027; p = 0.000)	0.809	-0.12%	+10.37%
Frequency	2011.2	0.000 (CI = +/-0.017; p = 0.970)	0.000 (CI = +/-0.000; p = 0.071)	-0.590 (CI = +/-0.096; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.809	-0.03%	+10.37%
Frequency	2012.1	0.001 (CI = +/-0.017; p = 0.902)	0.000 (CI = +/-0.000; p = 0.042)	-0.594 (CI = +/-0.097; p = 0.000)	0.098 (CI = +/-0.028; p = 0.000)	0.812	+0.11%	+10.37%
Frequency	2012.2	0.000 (CI = +/-0.018; p = 0.968)	0.000 (CI = +/-0.000; p = 0.124)	-0.592 (CI = +/-0.098; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.815	+0.03%	+10.37%
Frequency	2013.1	0.000 (CI = +/-0.018; p = 0.959)	0.000 (CI = +/-0.000; p = 0.169)	-0.592 (CI = +/-0.101; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.814	+0.05%	+10.37%
Frequency	2013.2	0.244 (CI = +/-0.070; p = 0.000)	-0.243 (CI = +/-0.069; p = 0.000)	-0.582 (CI = +/-0.070; p = 0.000)	0.098 (CI = +/-0.020; p = 0.000)	0.915	+27.63%	+40.80%
Frequency	2014.1	0.244 (CI = +/-0.072; p = 0.000)	-0.244 (CI = +/-0.072; p = 0.000)	-0.582 (CI = +/-0.073; p = 0.000)	0.098 (CI = +/-0.022; p = 0.000)	0.911	+27.64%	+40.83%
Frequency	2014.2	0.243 (CI = +/-0.077; p = 0.000)	-0.243 (CI = +/-0.075; p = 0.000)	-0.582 (CI = +/-0.076; p = 0.000)	0.099 (CI = +/-0.024; p = 0.000)	0.910	+27.55%	+40.77%
Frequency	2015.1	0.253 (CI = +/-0.074; p = 0.000)	-0.265 (CI = +/-0.073; p = 0.000)	-0.563 (CI = +/-0.073; p = 0.000)	0.111 (CI = +/-0.024; p = 0.000)	0.922	+28.84%	+43.92%
Frequency	2015.2	0.260 (CI = +/-0.080; p = 0.000)	-0.269 (CI = +/-0.077; p = 0.000)	-0.566 (CI = +/-0.076; p = 0.000)	0.108 (CI = +/-0.027; p = 0.000)	0.920	+29.75%	+44.50%
Frequency	2016.1	0.264 (CI = +/-0.080; p = 0.000)	-0.284 (CI = +/-0.079; p = 0.000)	-0.553 (CI = +/-0.079; p = 0.000)	0.118 (CI = +/-0.031; p = 0.000)	0.921	+30.24%	+46.62%
Frequency	2016.2	0.270 (CI = +/-0.090; p = 0.000)	-0.287 (CI = +/-0.084; p = 0.000)	-0.556 (CI = +/-0.083; p = 0.000)	0.115 (CI = +/-0.037; p = 0.000)	0.919	+31.00%	+47.02%
Frequency	2017.1	0.269 (CI = +/-0.093; p = 0.000)	-0.293 (CI = +/-0.090; p = 0.000)	-0.550 (CI = +/-0.089; p = 0.000)	0.122 (CI = +/-0.048; p = 0.000)	0.911	+30.92%	+47.91%
Frequency	2017.2	0.281 (CI = +/-0.113; p = 0.000)	-0.297 (CI = +/-0.095; p = 0.000)	-0.555 (CI = +/-0.096; p = 0.000)	0.114 (CI = +/-0.062; p = 0.001)	0.908	+32.47%	+48.50%
Frequency	2011.1	-0.001 (CI = +/-0.017; p = 0.882)	0.000 (CI = +/-0.000; p = 0.079)	-0.587 (CI = +/-0.095; p = 0.000)	0.100 (CI = +/-0.027; p = 0.000)	0.809	-0.12%	+10.37%
Frequency	2011.2	0.000 (CI = +/-0.017; p = 0.970)	0.000 (CI = +/-0.000; p = 0.071)	-0.590 (CI = +/-0.096; p = 0.000)	0.099 (CI = +/-0.028; p = 0.000)	0.809	-0.03%	+10.37%
Frequency	2012.1	0.001 (CI = +/-0.017; p = 0.902)	0.000 (CI = +/-0.000; p = 0.042)	-0.594 (CI = +/-0.097; p = 0.000)	0.098 (CI = +/-0.028; p = 0.000)	0.812	+0.11%	+10.37%
Frequency	2012.2	0.000 (CI = +/-0.018; p = 0.968)	0.000 (CI = +/-0.000; p = 0.124)	-0.592 (CI = +/-0.098; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.815	+0.03%	+10.37%
Frequency	2013.1	0.000 (CI = +/-0.018; p = 0.959)	0.000 (CI = +/-0.000; p = 0.169)	-0.592 (CI = +/-0.101; p = 0.000)	0.098 (CI = +/-0.029; p = 0.000)	0.814	+0.05%	+10.37%
Frequency	2013.2	0.244 (CI = +/-0.070; p = 0.000)	-0.243 (CI = +/-0.069; p = 0.000)	-0.582 (CI = +/-0.070; p = 0.000)	0.098 (CI = +/-0.020; p = 0.000)	0.915	+27.63%	+40.80%
Frequency	2014.1	0.244 (CI = +/-0.072; p = 0.000)	-0.244 (CI = +/-0.072; p = 0.000)	-0.582 (CI = +/-0.073; p = 0.000)	0.098 (CI = +/-0.022; p = 0.000)	0.911	+27.64%	+40.83%
Frequency	2014.2	0.243 (CI = +/-0.077; p = 0.000)	-0.243 (CI = +/-0.075; p = 0.000)	-0.582 (CI = +/-0.076; p = 0.000)	0.099 (CI = +/-0.024; p = 0.000)	0.910	+27.55%	+40.77%
Frequency	2015.1	0.253 (CI = +/-0.074; p = 0.000)	-0.265 (CI = +/-0.073; p = 0.000)	-0.563 (CI = +/-0.073; p = 0.000)	0.111 (CI = +/-0.024; p = 0.000)	0.922	+28.84%	+43.92%
Frequency	2015.2	0.260 (CI = +/-0.080; p = 0.000)	-0.269 (CI = +/-0.077; p = 0.000)	-0.566 (CI = +/-0.076; p = 0.000)	0.108 (CI = +/-0.027; p = 0.000)	0.920	+29.75%	+44.50%
Frequency	2016.1	0.264 (CI = +/-0.080; p = 0.000)	-0.284 (CI = +/-0.079; p = 0.000)	-0.553 (CI = +/-0.079; p = 0.000)	0.118 (CI = +/-0.031; p = 0.000)	0.921	+30.24%	+46.62%
Frequency	2016.2	0.270 (CI = +/-0.090; p = 0.000)	-0.287 (CI = +/-0.084; p = 0.000)	-0.556 (CI = +/-0.083; p = 0.000)	0.115 (CI = +/-0.037; p = 0.000)	0.919	+31.00%	+47.02%
Frequency	2017.1	0.269 (CI = +/-0.093; p = 0.000)	-0.293 (CI = +/-0.090; p = 0.000)	-0.550 (CI = +/-0.089; p = 0.000)	0.122 (CI = +/-0.048; p = 0.000)	0.911	+30.92%	+47.91%
Frequency	2017.2	0.281 (CI = +/-0.113; p = 0.000)	-0.297 (CI = +/-0.095; p = 0.000)	-0.555 (CI = +/-0.096; p = 0.000)	0.114 (CI = +/-0.062; p = 0.001)	0.908	+32.47%	+48.50%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2025.1

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 Future Trend Rate	Implied Future Trend Rate
Loss Cost	2011.1	0.022 (C1 = +f/0.012; p = 0.001)	0.115 (C1 = +f/0.022; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.000)	-0.212 (C1 = +f/0.059; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.163 (C1 = +f/0.071; p = 0.000)	0.948	+2.20%	-17.32%
Loss Cost	2011.2	0.025 (C1 = +f/0.012; p = 0.000)	0.119 (C1 = +f/0.022; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.000)	-0.225 (C1 = +f/0.058; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.180 (C1 = +f/0.070; p = 0.000)	0.953	+2.55%	-18.15%
Loss Cost	2012.1	0.024 (C1 = +f/0.013; p = 0.000)	0.121 (C1 = +f/0.022; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.000)	-0.222 (C1 = +f/0.060; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.175 (C1 = +f/0.072; p = 0.000)	0.953	+2.46%	-17.94%
Loss Cost	2012.2	0.023 (C1 = +f/0.013; p = 0.001)	0.122 (C1 = +f/0.023; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.002)	-0.218 (C1 = +f/0.060; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.170 (C1 = +f/0.073; p = 0.000)	0.954	+2.34%	-17.66%
Loss Cost	2013.1	0.023 (C1 = +f/0.013; p = 0.001)	0.122 (C1 = +f/0.024; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.050)	-0.216 (C1 = +f/0.061; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.168 (C1 = +f/0.075; p = 0.000)	0.954	+2.31%	-17.59%
Loss Cost	2013.2	0.023 (C1 = +f/0.013; p = 0.001)	0.122 (C1 = +f/0.025; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.216 (C1 = +f/0.062; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.168 (C1 = +f/0.075; p = 0.000)	0.955	+2.31%	-17.58%
Loss Cost	2014.1	0.019 (C1 = +f/0.014; p = 0.007)	0.126 (C1 = +f/0.025; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.212 (C1 = +f/0.062; p = 0.000)	0.013 (C1 = +f/0.001; p = 0.000)	-0.150 (C1 = +f/0.078; p = 0.000)	0.956	+1.97%	-17.54%
Loss Cost	2014.2	0.015 (C1 = +f/0.014; p = 0.032)	0.119 (C1 = +f/0.024; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.211 (C1 = +f/0.059; p = 0.000)	0.012 (C1 = +f/0.001; p = 0.000)	-0.127 (C1 = +f/0.077; p = 0.002)	0.962	+1.52%	-17.81%
Loss Cost	2015.1	0.010 (C1 = +f/0.012; p = 0.083)	0.129 (C1 = +f/0.021; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.223 (C1 = +f/0.051; p = 0.000)	0.012 (C1 = +f/0.001; p = 0.000)	-0.101 (C1 = +f/0.067; p = 0.004)	0.973	+1.05%	-19.13%
Loss Cost	2015.2	0.009 (C1 = +f/0.012; p = 0.122)	0.125 (C1 = +f/0.022; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.231 (C1 = +f/0.052; p = 0.000)	0.012 (C1 = +f/0.001; p = 0.000)	-0.095 (C1 = +f/0.067; p = 0.007)	0.973	+0.94%	-19.90%
Loss Cost	2016.1	0.009 (C1 = +f/0.012; p = 0.135)	0.126 (C1 = +f/0.023; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.233 (C1 = +f/0.061; p = 0.000)	0.012 (C1 = +f/0.001; p = 0.000)	-0.095 (C1 = +f/0.070; p = 0.009)	0.969	+0.94%	-20.07%
Loss Cost	2016.2	0.008 (C1 = +f/0.012; p = 0.203)	0.132 (C1 = +f/0.023; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.166 (C1 = +f/0.090; p = 0.001)	0.012 (C1 = +f/0.001; p = 0.000)	-0.090 (C1 = +f/0.068; p = 0.011)	0.969	-0.78%	-14.67%
Loss Cost	2017.1	0.008 (C1 = +f/0.013; p = 0.205)	0.133 (C1 = +f/0.026; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.219 (C1 = +f/0.356; p = 0.217)	0.012 (C1 = +f/0.001; p = 0.000)	-0.092 (C1 = +f/0.071; p = 0.014)	0.964	-0.84%	-19.03%
Loss Cost	2017.2	0.008 (C1 = +f/0.013; p = 0.214)	0.133 (C1 = +f/0.026; p = 0.000)	NA (C1 = +f/NA; p = NA)	NA (C1 = +f/NA; p = NA)	0.012 (C1 = +f/0.001; p = 0.000)	-0.092 (C1 = +f/0.073; p = 0.016)	0.965	-0.84%	-0.84%
Severity	2011.1	0.015 (C1 = +f/0.011; p = 0.010)	0.031 (C1 = +f/0.020; p = 0.004)	0.000 (C1 = +f/0.000; p = 0.037)	-0.188 (C1 = +f/0.054; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.027 (C1 = +f/0.065; p = 0.412)	0.649	+1.52%	-15.90%
Severity	2011.2	0.014 (C1 = +f/0.012; p = 0.024)	0.029 (C1 = +f/0.021; p = 0.008)	0.000 (C1 = +f/0.000; p = 0.049)	-0.183 (C1 = +f/0.056; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.034 (C1 = +f/0.068; p = 0.322)	0.627	+1.38%	-15.56%
Severity	2012.1	0.012 (C1 = +f/0.012; p = 0.053)	0.033 (C1 = +f/0.021; p = 0.002)	0.000 (C1 = +f/0.000; p = 0.140)	-0.175 (C1 = +f/0.055; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.045 (C1 = +f/0.067; p = 0.182)	0.630	+1.16%	-15.04%
Severity	2012.2	0.011 (C1 = +f/0.012; p = 0.076)	0.032 (C1 = +f/0.021; p = 0.004)	0.000 (C1 = +f/0.000; p = 0.291)	-0.172 (C1 = +f/0.056; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.049 (C1 = +f/0.068; p = 0.157)	0.632	+1.09%	-14.85%
Severity	2013.1	0.011 (C1 = +f/0.012; p = 0.078)	0.030 (C1 = +f/0.023; p = 0.013)	0.000 (C1 = +f/0.000; p = 0.159)	-0.173 (C1 = +f/0.057; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.047 (C1 = +f/0.070; p = 0.178)	0.632	+1.11%	-14.90%
Severity	2013.2	0.011 (C1 = +f/0.012; p = 0.078)	0.030 (C1 = +f/0.023; p = 0.012)	NA (C1 = +f/NA; p = NA)	-0.172 (C1 = +f/0.058; p = 0.000)	-0.003 (C1 = +f/0.001; p = 0.000)	0.047 (C1 = +f/0.071; p = 0.183)	0.636	+1.12%	-14.90%
Severity	2014.1	0.005 (C1 = +f/0.012; p = 0.361)	0.036 (C1 = +f/0.022; p = 0.001)	NA (C1 = +f/NA; p = NA)	-0.166 (C1 = +f/0.054; p = 0.000)	-0.004 (C1 = +f/0.001; p = 0.000)	0.077 (C1 = +f/0.068; p = 0.027)	0.703	+0.55%	-14.82%
Severity	2014.2	0.001 (C1 = +f/0.012; p = 0.811)	0.031 (C1 = +f/0.021; p = 0.005)	NA (C1 = +f/NA; p = NA)	-0.165 (C1 = +f/0.051; p = 0.000)	-0.004 (C1 = +f/0.001; p = 0.000)	0.098 (C1 = +f/0.066; p = 0.004)	0.749	+0.14%	-15.08%
Severity	2015.1	0.000 (C1 = +f/0.012; p = 0.962)	0.033 (C1 = +f/0.022; p = 0.004)	NA (C1 = +f/NA; p = NA)	-0.168 (C1 = +f/0.052; p = 0.000)	-0.004 (C1 = +f/0.001; p = 0.000)	0.105 (C1 = +f/0.068; p = 0.004)	0.741	+0.03%	-15.40%
Severity	2015.2	-0.001 (C1 = +f/0.012; p = 0.813)	0.028 (C1 = +f/0.021; p = 0.013)	NA (C1 = +f/NA; p = NA)	-0.181 (C1 = +f/0.051; p = 0.000)	-0.004 (C1 = +f/0.001; p = 0.000)	0.114 (C1 = +f/0.066; p = 0.001)	0.771	-0.14%	-16.67%
Severity	2016.1	-0.001 (C1 = +f/0.012; p = 0.843)	0.024 (C1 = +f/0.022; p = 0.034)	NA (C1 = +f/NA; p = NA)	-0.164 (C1 = +f/0.058; p = 0.000)	-0.004 (C1 = +f/0.001; p = 0.000)	0.111 (C1 = +f/0.067; p = 0.002)	0.721	-0.12%	-15.23%
Severity	2016.2	-0.003 (C1 = +f/0.011; p = 0.538)	0.032 (C1 = +f/0.021; p = 0.006)	NA (C1 = +f/NA; p = NA)	-0.073 (C1 = +f/0.081; p = 0.074)	-0.004 (C1 = +f/0.001; p = 0.000)	0.122 (C1 = +f/0.061; p = 0.000)	0.738	-0.33%	-7.37%
Severity	2017.1	-0.005 (C1 = +f/0.012; p = 0.423)	0.029 (C1 = +f/0.023; p = 0.013)	NA (C1 = +f/NA; p = NA)	0.045 (C1 = +f/0.315; p = 0.771)	-0.004 (C1 = +f/0.001; p = 0.000)	0.123 (C1 = +f/0.063; p = 0.000)	0.741	-0.46%	+4.13%
Severity	2017.2	-0.005 (C1 = +f/0.012; p = 0.431)	0.029 (C1 = +f/0.023; p = 0.015)	NA (C1 = +f/NA; p = NA)	NA (C1 = +f/NA; p = NA)	-0.004 (C1 = +f/0.001; p = 0.000)	0.122 (C1 = +f/0.064; p = 0.001)	0.715	-0.46%	-0.46%
Frequency	2011.1	0.007 (C1 = +f/0.010; p = 0.203)	0.084 (C1 = +f/0.018; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.018)	-0.024 (C1 = +f/0.050; p = 0.341)	0.015 (C1 = +f/0.001; p = 0.000)	-0.190 (C1 = +f/0.060; p = 0.000)	0.965	+0.67%	-1.69%
Frequency	2011.2	0.011 (C1 = +f/0.009; p = 0.018)	0.090 (C1 = +f/0.017; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.003)	-0.043 (C1 = +f/0.044; p = 0.060)	0.016 (C1 = +f/0.001; p = 0.000)	-0.214 (C1 = +f/0.054; p = 0.000)	0.974	+1.15%	-3.06%
Frequency	2012.1	0.013 (C1 = +f/0.010; p = 0.010)	0.088 (C1 = +f/0.017; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.001)	-0.047 (C1 = +f/0.045; p = 0.038)	0.016 (C1 = +f/0.001; p = 0.000)	-0.220 (C1 = +f/0.054; p = 0.000)	0.975	+1.28%	-3.41%
Frequency	2012.2	0.012 (C1 = +f/0.010; p = 0.015)	0.087 (C1 = +f/0.017; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.005)	-0.046 (C1 = +f/0.046; p = 0.050)	0.016 (C1 = +f/0.001; p = 0.000)	-0.219 (C1 = +f/0.056; p = 0.000)	0.975	+1.24%	-3.31%
Frequency	2013.1	0.012 (C1 = +f/0.010; p = 0.018)	0.092 (C1 = +f/0.018; p = 0.000)	0.000 (C1 = +f/0.000; p = 0.252)	-0.044 (C1 = +f/0.045; p = 0.057)	0.016 (C1 = +f/0.001; p = 0.000)	-0.215 (C1 = +f/0.055; p = 0.000)	0.977	+1.19%	-3.15%
Frequency	2013.2	0.012 (C1 = +f/0.010; p = 0.019)	0.092 (C1 = +f/0.018; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.044 (C1 = +f/0.046; p = 0.060)	0.016 (C1 = +f/0.001; p = 0.000)	-0.215 (C1 = +f/0.055; p = 0.000)	0.977	+1.19%	-3.15%
Frequency	2014.1	0.014 (C1 = +f/0.010; p = 0.009)	0.089 (C1 = +f/0.018; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.046 (C1 = +f/0.046; p = 0.047)	0.016 (C1 = +f/0.001; p = 0.000)	-0.227 (C1 = +f/0.058; p = 0.000)	0.977	+1.41%	-3.19%
Frequency	2014.2	0.014 (C1 = +f/0.011; p = 0.015)	0.089 (C1 = +f/0.019; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.046 (C1 = +f/0.047; p = 0.054)	0.016 (C1 = +f/0.001; p = 0.000)	-0.225 (C1 = +f/0.061; p = 0.000)	0.977	+1.38%	-3.21%
Frequency	2015.1	0.010 (C1 = +f/0.010; p = 0.040)	0.096 (C1 = +f/0.017; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.055 (C1 = +f/0.041; p = 0.010)	0.016 (C1 = +f/0.001; p = 0.000)	-0.206 (C1 = +f/0.054; p = 0.000)	0.983	+1.02%	-4.40%
Frequency	2015.2	0.011 (C1 = +f/0.010; p = 0.034)	0.098 (C1 = +f/0.018; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.050 (C1 = +f/0.043; p = 0.023)	0.016 (C1 = +f/0.001; p = 0.000)	-0.209 (C1 = +f/0.055; p = 0.000)	0.983	+1.08%	-3.88%
Frequency	2016.1	0.010 (C1 = +f/0.010; p = 0.035)	0.102 (C1 = +f/0.018; p = 0.000)	NA (C1 = +f/NA; p = NA)	-0.069 (C1 = +f/0.048; p = 0.006)	0.016 (C1 = +f/0.001; p = 0.000)	-0.20			

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2025.1
 Excluded Points = NA
 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.016 (CI = +/-0.009; p = 0.002)	0.151 (CI = +/-0.079; p = 0.000)	0.291	-1.55%
Loss Cost	2011.2	-0.016 (CI = +/-0.010; p = 0.002)	0.147 (CI = +/-0.082; p = 0.001)	0.293	-1.62%
Loss Cost	2012.1	-0.019 (CI = +/-0.011; p = 0.001)	0.159 (CI = +/-0.083; p = 0.000)	0.323	-1.88%
Loss Cost	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.086; p = 0.001)	0.339	-2.11%
Loss Cost	2013.1	-0.024 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.087; p = 0.001)	0.358	-2.37%
Loss Cost	2013.2	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.091; p = 0.001)	0.362	-2.51%
Loss Cost	2014.1	-0.027 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	0.345	-2.64%
Loss Cost	2014.2	-0.027 (CI = +/-0.016; p = 0.001)	0.157 (CI = +/-0.100; p = 0.003)	0.341	-2.68%
Loss Cost	2015.1	-0.028 (CI = +/-0.017; p = 0.002)	0.161 (CI = +/-0.104; p = 0.003)	0.314	-2.79%
Loss Cost	2015.2	-0.025 (CI = +/-0.019; p = 0.010)	0.172 (CI = +/-0.109; p = 0.003)	0.304	-2.49%
Loss Cost	2016.1	-0.021 (CI = +/-0.021; p = 0.048)	0.158 (CI = +/-0.113; p = 0.008)	0.217	-2.06%
Loss Cost	2016.2	-0.011 (CI = +/-0.021; p = 0.309)	0.189 (CI = +/-0.111; p = 0.001)	0.254	-1.08%
Loss Cost	2017.1	-0.005 (CI = +/-0.023; p = 0.639)	0.174 (CI = +/-0.115; p = 0.004)	0.189	-0.54%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	0.227	+0.19%
Loss Cost	2011.1	-0.016 (CI = +/-0.009; p = 0.002)	0.151 (CI = +/-0.079; p = 0.000)	0.291	-1.55%
Loss Cost	2011.2	-0.016 (CI = +/-0.010; p = 0.002)	0.147 (CI = +/-0.082; p = 0.001)	0.293	-1.62%
Loss Cost	2012.1	-0.019 (CI = +/-0.011; p = 0.001)	0.159 (CI = +/-0.083; p = 0.000)	0.323	-1.88%
Loss Cost	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.149 (CI = +/-0.086; p = 0.001)	0.339	-2.11%
Loss Cost	2013.1	-0.024 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.087; p = 0.001)	0.358	-2.37%
Loss Cost	2013.2	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.091; p = 0.001)	0.362	-2.51%
Loss Cost	2014.1	-0.027 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	0.345	-2.64%
Loss Cost	2014.2	-0.027 (CI = +/-0.016; p = 0.001)	0.157 (CI = +/-0.100; p = 0.003)	0.341	-2.68%
Loss Cost	2015.1	-0.028 (CI = +/-0.017; p = 0.002)	0.161 (CI = +/-0.104; p = 0.003)	0.314	-2.79%
Loss Cost	2015.2	-0.025 (CI = +/-0.019; p = 0.010)	0.172 (CI = +/-0.109; p = 0.003)	0.304	-2.49%
Loss Cost	2016.1	-0.021 (CI = +/-0.021; p = 0.048)	0.158 (CI = +/-0.113; p = 0.008)	0.217	-2.06%
Loss Cost	2016.2	-0.011 (CI = +/-0.021; p = 0.309)	0.189 (CI = +/-0.111; p = 0.001)	0.254	-1.08%
Loss Cost	2017.1	-0.005 (CI = +/-0.023; p = 0.639)	0.174 (CI = +/-0.115; p = 0.004)	0.189	-0.54%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	0.227	+0.19%
Severity	2011.1	0.003 (CI = +/-0.004; p = 0.110)	0.026 (CI = +/-0.033; p = 0.123)	0.052	+0.32%
Severity	2011.2	0.002 (CI = +/-0.004; p = 0.277)	0.021 (CI = +/-0.033; p = 0.208)	0.012	+0.23%
Severity	2012.1	0.001 (CI = +/-0.004; p = 0.620)	0.027 (CI = +/-0.034; p = 0.119)	0.014	+0.11%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.866)	0.024 (CI = +/-0.035; p = 0.181)	-0.003	+0.04%
Severity	2013.1	0.001 (CI = +/-0.005; p = 0.799)	0.022 (CI = +/-0.036; p = 0.217)	-0.008	+0.06%
Severity	2013.2	0.000 (CI = +/-0.005; p = 0.908)	0.021 (CI = +/-0.038; p = 0.266)	-0.016	+0.03%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.885)	0.024 (CI = +/-0.039; p = 0.224)	-0.010	-0.04%
Severity	2014.2	-0.001 (CI = +/-0.006; p = 0.823)	0.023 (CI = +/-0.041; p = 0.269)	-0.015	-0.07%
Severity	2015.1	0.001 (CI = +/-0.007; p = 0.834)	0.018 (CI = +/-0.042; p = 0.403)	-0.031	+0.07%
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.626)	0.022 (CI = +/-0.044; p = 0.329)	-0.022	+0.19%
Severity	2016.1	0.007 (CI = +/-0.007; p = 0.079)	0.007 (CI = +/-0.040; p = 0.732)	0.036	+0.66%
Severity	2016.2	0.013 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.033; p = 0.120)	0.310	+1.26%
Severity	2017.1	0.015 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.033; p = 0.238)	0.363	+1.48%
Severity	2017.2	0.014 (CI = +/-0.008; p = 0.001)	0.018 (CI = +/-0.036; p = 0.312)	0.283	+1.42%
Severity	2011.1	0.003 (CI = +/-0.004; p = 0.110)	0.026 (CI = +/-0.033; p = 0.123)	0.052	+0.32%
Severity	2011.2	0.002 (CI = +/-0.004; p = 0.277)	0.021 (CI = +/-0.033; p = 0.208)	0.012	+0.23%
Severity	2012.1	0.001 (CI = +/-0.004; p = 0.620)	0.027 (CI = +/-0.034; p = 0.119)	0.014	+0.11%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.866)	0.024 (CI = +/-0.035; p = 0.181)	-0.003	+0.04%
Severity	2013.1	0.001 (CI = +/-0.005; p = 0.799)	0.022 (CI = +/-0.036; p = 0.217)	-0.008	+0.06%
Severity	2013.2	0.000 (CI = +/-0.005; p = 0.908)	0.021 (CI = +/-0.038; p = 0.266)	-0.016	+0.03%
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.885)	0.024 (CI = +/-0.039; p = 0.224)	-0.010	-0.04%
Severity	2014.2	-0.001 (CI = +/-0.006; p = 0.823)	0.023 (CI = +/-0.041; p = 0.269)	-0.015	-0.07%
Severity	2015.1	0.001 (CI = +/-0.007; p = 0.834)	0.018 (CI = +/-0.042; p = 0.403)	-0.031	+0.07%
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.626)	0.022 (CI = +/-0.044; p = 0.329)	-0.022	+0.19%
Severity	2016.1	0.007 (CI = +/-0.007; p = 0.079)	0.007 (CI = +/-0.040; p = 0.732)	0.036	+0.66%
Severity	2016.2	0.013 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.033; p = 0.120)	0.310	+1.26%
Severity	2017.1	0.015 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.033; p = 0.238)	0.363	+1.48%
Severity	2017.2	0.014 (CI = +/-0.008; p = 0.001)	0.018 (CI = +/-0.036; p = 0.312)	0.283	+1.42%
Frequency	2011.1	-0.019 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.083; p = 0.004)	0.276	-1.86%
Frequency	2011.2	-0.019 (CI = +/-0.011; p = 0.001)	0.126 (CI = +/-0.086; p = 0.005)	0.270	-1.84%
Frequency	2012.1	-0.020 (CI = +/-0.011; p = 0.001)	0.133 (CI = +/-0.089; p = 0.004)	0.270	-1.99%
Frequency	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.125 (CI = +/-0.092; p = 0.008)	0.279	-2.15%
Frequency	2013.1	-0.025 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.094; p = 0.005)	0.303	-2.43%
Frequency	2013.2	-0.026 (CI = +/-0.014; p = 0.001)	0.133 (CI = +/-0.098; p = 0.009)	0.304	-2.54%
Frequency	2014.1	-0.026 (CI = +/-0.015; p = 0.001)	0.135 (CI = +/-0.102; p = 0.011)	0.275	-2.60%
Frequency	2014.2	-0.026 (CI = +/-0.017; p = 0.003)	0.134 (CI = +/-0.107; p = 0.015)	0.269	-2.61%
Frequency	2015.1	-0.029 (CI = +/-0.018; p = 0.003)	0.143 (CI = +/-0.112; p = 0.013)	0.267	-2.86%
Frequency	2015.2	-0.027 (CI = +/-0.020; p = 0.010)	0.150 (CI = +/-0.117; p = 0.014)	0.254	-2.67%
Frequency	2016.1	-0.027 (CI = +/-0.023; p = 0.019)	0.151 (CI = +/-0.124; p = 0.018)	0.216	-2.70%
Frequency	2016.2	-0.023 (CI = +/-0.025; p = 0.067)	0.163 (CI = +/-0.130; p = 0.016)	0.206	-2.31%
Frequency	2017.1	-0.020 (CI = +/-0.028; p = 0.153)	0.154 (CI = +/-0.138; p = 0.029)	0.140	-1.99%
Frequency	2017.2	-0.012 (CI = +/-0.031; p = 0.431)	0.177 (CI = +/-0.144; p = 0.018)	0.150	-1.21%
Frequency	2011.1	-0.019 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.083; p = 0.004)	0.276	-1.86%
Frequency	2011.2	-0.019 (CI = +/-0.011; p = 0.001)	0.126 (CI = +/-0.086; p = 0.005)	0.270	-1.84%
Frequency	2012.1	-0.020 (CI = +/-0.011; p = 0.001)	0.133 (CI = +/-0.089; p = 0.004)	0.270	-1.99%
Frequency	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.125 (CI = +/-0.092; p = 0.008)	0.279	-2.15%
Frequency	2013.1	-0.025 (CI = +/-0.013; p = 0.000)	0.137 (CI = +/-0.094; p = 0.005)	0.303	-2.43%
Frequency	2013.2	-0.026 (CI = +/-0.014; p = 0.001)	0.133 (CI = +/-0.098; p = 0.009)	0.304	-2.54%
Frequency	2014.1	-0.026 (CI = +/-0.015; p = 0.001)	0.135 (CI = +/-0.102; p = 0.011)	0.275	-2.60%
Frequency	2014.2	-0.026 (CI = +/-0.017; p = 0.003)	0.134 (CI = +/-0.107; p = 0.015)	0.269	-2.61%
Frequency	2015.1	-0.029 (CI = +/-0.018; p = 0.003)	0.143 (CI = +/-0.112; p = 0.013)	0.267	-2.86%
Frequency	2015.2	-0.027 (CI = +/-0.020; p = 0.010)	0.150 (CI = +/-0.117; p = 0.014)	0.254	-2.67%
Frequency	2016.1	-0.027 (CI = +/-0.023; p = 0.019)	0.151 (CI = +/-0.124; p = 0.018)	0.216	-2.70%
Frequency	2016.2	-0.023 (CI = +/-0.025; p = 0.067)	0.163 (CI = +/-0.130; p = 0.016)	0.206	-2.31%
Frequency	2017.1	-0.020 (CI = +/-0.028; p = 0.153)	0.154 (CI = +/-0.138; p = 0.029)	0.140	-1.99%
Frequency	2017.2	-0.012 (CI = +/-0.031; p = 0.431)	0.177 (CI = +/-0.144; p = 0.018)	0.150	-1.21%

Fit	Start Date	Time	Seasonality	Phase in Scalar	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.025 (CI = +/-0.012; p = 0.000)	0.142 (CI = +/-0.077; p = 0.000)	0.000 (CI = +/-0.000; p = 0.018)	0.349	-2.50%
Loss Cost	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.079; p = 0.001)	0.000 (CI = +/-0.000; p = 0.023)	0.348	-2.49%
Loss Cost	2012.1	-0.025 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.082; p = 0.001)	0.000 (CI = +/-0.000; p = 0.071)	0.354	-2.50%
Loss Cost	2012.2	-0.025 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	0.000 (CI = +/-0.000; p = 0.175)	0.351	-2.52%
Loss Cost	2013.1	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.090; p = 0.001)	0.000 (CI = +/-0.000; p = 0.532)	0.350	-2.51%
Loss Cost	2013.2	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.091; p = 0.001)	NA (CI = +/-NA; p = NA)	0.362	-2.51%
Loss Cost	2014.1	-0.027 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	NA (CI = +/-NA; p = NA)	0.345	-2.64%
Loss Cost	2014.2	-0.027 (CI = +/-0.016; p = 0.001)	0.157 (CI = +/-0.100; p = 0.003)	NA (CI = +/-NA; p = NA)	0.341	-2.68%
Loss Cost	2015.1	-0.028 (CI = +/-0.017; p = 0.002)	0.161 (CI = +/-0.104; p = 0.003)	NA (CI = +/-NA; p = NA)	0.314	-2.79%
Loss Cost	2015.2	-0.025 (CI = +/-0.019; p = 0.010)	0.172 (CI = +/-0.109; p = 0.003)	NA (CI = +/-NA; p = NA)	0.304	-2.49%
Loss Cost	2016.1	-0.021 (CI = +/-0.021; p = 0.048)	0.158 (CI = +/-0.113; p = 0.008)	NA (CI = +/-NA; p = NA)	0.217	-2.06%
Loss Cost	2016.2	-0.011 (CI = +/-0.021; p = 0.309)	0.189 (CI = +/-0.111; p = 0.001)	NA (CI = +/-NA; p = NA)	0.254	-1.08%
Loss Cost	2017.1	-0.005 (CI = +/-0.023; p = 0.639)	0.174 (CI = +/-0.115; p = 0.004)	NA (CI = +/-NA; p = NA)	0.189	-0.54%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	NA (CI = +/-NA; p = NA)	0.227	+0.19%
Loss Cost	2011.1	-0.025 (CI = +/-0.012; p = 0.000)	0.142 (CI = +/-0.077; p = 0.000)	0.000 (CI = +/-0.000; p = 0.018)	0.349	-2.50%
Loss Cost	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.079; p = 0.001)	0.000 (CI = +/-0.000; p = 0.023)	0.348	-2.49%
Loss Cost	2012.1	-0.025 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.082; p = 0.001)	0.000 (CI = +/-0.000; p = 0.071)	0.354	-2.50%
Loss Cost	2012.2	-0.025 (CI = +/-0.013; p = 0.000)	0.147 (CI = +/-0.085; p = 0.001)	0.000 (CI = +/-0.000; p = 0.175)	0.351	-2.52%
Loss Cost	2013.1	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.090; p = 0.001)	0.000 (CI = +/-0.000; p = 0.532)	0.350	-2.51%
Loss Cost	2013.2	-0.025 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.091; p = 0.001)	NA (CI = +/-NA; p = NA)	0.362	-2.51%
Loss Cost	2014.1	-0.027 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.095; p = 0.002)	NA (CI = +/-NA; p = NA)	0.345	-2.64%
Loss Cost	2014.2	-0.027 (CI = +/-0.016; p = 0.001)	0.157 (CI = +/-0.100; p = 0.003)	NA (CI = +/-NA; p = NA)	0.341	-2.68%
Loss Cost	2015.1	-0.028 (CI = +/-0.017; p = 0.002)	0.161 (CI = +/-0.104; p = 0.003)	NA (CI = +/-NA; p = NA)	0.314	-2.79%
Loss Cost	2015.2	-0.025 (CI = +/-0.019; p = 0.010)	0.172 (CI = +/-0.109; p = 0.003)	NA (CI = +/-NA; p = NA)	0.304	-2.49%
Loss Cost	2016.1	-0.021 (CI = +/-0.021; p = 0.048)	0.158 (CI = +/-0.113; p = 0.008)	NA (CI = +/-NA; p = NA)	0.217	-2.06%
Loss Cost	2016.2	-0.011 (CI = +/-0.021; p = 0.309)	0.189 (CI = +/-0.111; p = 0.001)	NA (CI = +/-NA; p = NA)	0.254	-1.08%
Loss Cost	2017.1	-0.005 (CI = +/-0.023; p = 0.639)	0.174 (CI = +/-0.115; p = 0.004)	NA (CI = +/-NA; p = NA)	0.189	-0.54%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	NA (CI = +/-NA; p = NA)	0.227	+0.19%
Severity	2011.1	0.001 (CI = +/-0.005; p = 0.780)	0.023 (CI = +/-0.033; p = 0.158)	0.000 (CI = +/-0.000; p = 0.155)	0.070	+0.07%
Severity	2011.2	0.001 (CI = +/-0.005; p = 0.842)	0.020 (CI = +/-0.033; p = 0.226)	0.000 (CI = +/-0.000; p = 0.278)	0.016	+0.05%
Severity	2012.1	0.000 (CI = +/-0.005; p = 0.878)	0.026 (CI = +/-0.034; p = 0.139)	0.000 (CI = +/-0.000; p = 0.641)	-0.001	+0.04%
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.906)	0.023 (CI = +/-0.035; p = 0.186)	0.000 (CI = +/-0.000; p = 0.950)	-0.024	+0.03%
Severity	2013.1	0.000 (CI = +/-0.005; p = 0.910)	0.021 (CI = +/-0.037; p = 0.261)	0.000 (CI = +/-0.000; p = 0.729)	-0.027	+0.03%
Severity	2013.2	0.000 (CI = +/-0.005; p = 0.908)	0.021 (CI = +/-0.038; p = 0.266)	NA (CI = +/-NA; p = NA)	-0.016	+0.03%
Severity	2014.1	0.000 (CI = +/-0.006; p				

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
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	0.011 (CI = +/-0.018; p = 0.231)	0.153 (CI = +/-0.073; p = 0.000)	-0.264 (CI = +/-0.156; p = 0.001)	0.405	+1.08%	-22.39%
Loss Cost	2011.2	0.010 (CI = +/-0.019; p = 0.272)	0.151 (CI = +/-0.076; p = 0.000)	-0.263 (CI = +/-0.160; p = 0.002)	0.404	+1.04%	-22.32%
Loss Cost	2012.1	0.007 (CI = +/-0.019; p = 0.446)	0.162 (CI = +/-0.077; p = 0.000)	-0.256 (CI = +/-0.160; p = 0.002)	0.428	+0.74%	-22.02%
Loss Cost	2012.2	0.005 (CI = +/-0.020; p = 0.628)	0.152 (CI = +/-0.079; p = 0.000)	-0.253 (CI = +/-0.161; p = 0.003)	0.442	+0.48%	-21.96%
Loss Cost	2013.1	0.002 (CI = +/-0.020; p = 0.821)	0.163 (CI = +/-0.080; p = 0.000)	-0.255 (CI = +/-0.160; p = 0.003)	0.463	+0.23%	-22.32%
Loss Cost	2013.2	0.001 (CI = +/-0.020; p = 0.932)	0.156 (CI = +/-0.083; p = 0.000)	-0.259 (CI = +/-0.163; p = 0.003)	0.471	+0.09%	-22.72%
Loss Cost	2014.1	0.000 (CI = +/-0.021; p = 0.976)	0.165 (CI = +/-0.086; p = 0.000)	-0.269 (CI = +/-0.166; p = 0.002)	0.464	-0.03%	-23.58%
Loss Cost	2014.2	-0.001 (CI = +/-0.021; p = 0.916)	0.157 (CI = +/-0.090; p = 0.001)	-0.280 (CI = +/-0.172; p = 0.002)	0.468	-0.11%	-24.51%
Loss Cost	2015.1	-0.002 (CI = +/-0.021; p = 0.864)	0.170 (CI = +/-0.092; p = 0.001)	-0.312 (CI = +/-0.180; p = 0.001)	0.469	-0.18%	-26.94%
Loss Cost	2015.2	-0.002 (CI = +/-0.022; p = 0.860)	0.167 (CI = +/-0.097; p = 0.001)	-0.323 (CI = +/-0.199; p = 0.002)	0.451	-0.19%	-27.72%
Loss Cost	2016.1	-0.002 (CI = +/-0.023; p = 0.881)	0.173 (CI = +/-0.103; p = 0.002)	-0.352 (CI = +/-0.240; p = 0.005)	0.360	-0.17%	-29.77%
Loss Cost	2016.2	-0.002 (CI = +/-0.024; p = 0.854)	0.176 (CI = +/-0.110; p = 0.003)	-0.311 (CI = +/-0.401; p = 0.124)	0.286	-0.22%	-26.88%
Loss Cost	2017.1	0.002 (CI = +/-0.025; p = 0.880)	0.195 (CI = +/-0.117; p = 0.002)	-1.080 (CI = +/-1.572; p = 0.171)	0.214	+0.19%	-65.97%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	NA (CI = +/-NA; p = NA)	0.227	+0.19%	+0.19%
Loss Cost	2011.1	0.011 (CI = +/-0.018; p = 0.231)	0.153 (CI = +/-0.073; p = 0.000)	-0.264 (CI = +/-0.156; p = 0.001)	0.405	+1.08%	-22.39%
Loss Cost	2011.2	0.010 (CI = +/-0.019; p = 0.272)	0.151 (CI = +/-0.076; p = 0.000)	-0.263 (CI = +/-0.160; p = 0.002)	0.404	+1.04%	-22.32%
Loss Cost	2012.1	0.007 (CI = +/-0.019; p = 0.446)	0.162 (CI = +/-0.077; p = 0.000)	-0.256 (CI = +/-0.160; p = 0.002)	0.428	+0.74%	-22.02%
Loss Cost	2012.2	0.005 (CI = +/-0.020; p = 0.628)	0.152 (CI = +/-0.079; p = 0.000)	-0.253 (CI = +/-0.161; p = 0.003)	0.442	+0.48%	-21.96%
Loss Cost	2013.1	0.002 (CI = +/-0.020; p = 0.821)	0.163 (CI = +/-0.080; p = 0.000)	-0.255 (CI = +/-0.160; p = 0.003)	0.463	+0.23%	-22.32%
Loss Cost	2013.2	0.001 (CI = +/-0.020; p = 0.932)	0.156 (CI = +/-0.083; p = 0.000)	-0.259 (CI = +/-0.163; p = 0.003)	0.471	+0.09%	-22.72%
Loss Cost	2014.1	0.000 (CI = +/-0.021; p = 0.976)	0.165 (CI = +/-0.086; p = 0.000)	-0.269 (CI = +/-0.166; p = 0.002)	0.464	-0.03%	-23.58%
Loss Cost	2014.2	-0.001 (CI = +/-0.021; p = 0.916)	0.157 (CI = +/-0.090; p = 0.001)	-0.280 (CI = +/-0.172; p = 0.002)	0.468	-0.11%	-24.51%
Loss Cost	2015.1	-0.002 (CI = +/-0.021; p = 0.864)	0.170 (CI = +/-0.092; p = 0.001)	-0.312 (CI = +/-0.180; p = 0.001)	0.469	-0.18%	-26.94%
Loss Cost	2015.2	-0.002 (CI = +/-0.022; p = 0.860)	0.167 (CI = +/-0.097; p = 0.001)	-0.323 (CI = +/-0.199; p = 0.002)	0.451	-0.19%	-27.72%
Loss Cost	2016.1	-0.002 (CI = +/-0.023; p = 0.881)	0.173 (CI = +/-0.103; p = 0.002)	-0.352 (CI = +/-0.240; p = 0.005)	0.360	-0.17%	-29.77%
Loss Cost	2016.2	-0.002 (CI = +/-0.024; p = 0.854)	0.176 (CI = +/-0.110; p = 0.003)	-0.311 (CI = +/-0.401; p = 0.124)	0.286	-0.22%	-26.88%
Loss Cost	2017.1	0.002 (CI = +/-0.025; p = 0.880)	0.195 (CI = +/-0.117; p = 0.002)	-1.080 (CI = +/-1.572; p = 0.171)	0.214	+0.19%	-65.97%
Loss Cost	2017.2	0.002 (CI = +/-0.026; p = 0.882)	0.195 (CI = +/-0.120; p = 0.002)	NA (CI = +/-NA; p = NA)	0.227	+0.19%	+0.19%
Severity	2011.1	0.021 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.024; p = 0.032)	-0.176 (CI = +/-0.052; p = 0.000)	0.478	+2.09%	-14.37%
Severity	2011.2	0.020 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.025; p = 0.060)	-0.173 (CI = +/-0.053; p = 0.000)	0.452	+2.00%	-14.19%
Severity	2012.1	0.019 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.025; p = 0.027)	-0.170 (CI = +/-0.052; p = 0.000)	0.463	+1.87%	-14.05%
Severity	2012.2	0.018 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.026; p = 0.049)	-0.169 (CI = +/-0.052; p = 0.000)	0.455	+1.80%	-14.03%
Severity	2013.1	0.018 (CI = +/-0.007; p = 0.000)	0.025 (CI = +/-0.027; p = 0.066)	-0.169 (CI = +/-0.053; p = 0.000)	0.452	+1.82%	-14.01%
Severity	2013.2	0.018 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.028; p = 0.106)	-0.170 (CI = +/-0.054; p = 0.000)	0.454	+1.78%	-14.15%
Severity	2014.1	0.017 (CI = +/-0.007; p = 0.000)	0.028 (CI = +/-0.028; p = 0.051)	-0.176 (CI = +/-0.054; p = 0.000)	0.490	+1.71%	-14.71%
Severity	2014.2	0.016 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.028; p = 0.110)	-0.184 (CI = +/-0.055; p = 0.000)	0.515	+1.65%	-15.39%
Severity	2015.1	0.016 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.030; p = 0.123)	-0.184 (CI = +/-0.058; p = 0.000)	0.490	+1.65%	-15.45%
Severity	2015.2	0.016 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.031; p = 0.222)	-0.199 (CI = +/-0.063; p = 0.000)	0.507	+1.64%	-16.69%
Severity	2016.1	0.016 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.032; p = 0.371)	-0.174 (CI = +/-0.075; p = 0.000)	0.400	+1.61%	-14.61%
Severity	2016.2	0.015 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.033; p = 0.176)	-0.089 (CI = +/-0.119; p = 0.138)	0.336	+1.51%	-7.11%
Severity	2017.1	0.014 (CI = +/-0.008; p = 0.001)	0.018 (CI = +/-0.035; p = 0.303)	0.087 (CI = +/-0.470; p = 0.708)	0.345	+1.42%	+10.65%
Severity	2017.2	0.014 (CI = +/-0.008; p = 0.001)	0.018 (CI = +/-0.036; p = 0.312)	NA (CI = +/-NA; p = NA)	0.283	+1.42%	+1.42%
Frequency	2011.1	-0.010 (CI = +/-0.020; p = 0.330)	0.126 (CI = +/-0.083; p = 0.004)	-0.088 (CI = +/-0.177; p = 0.322)	0.276	-0.99%	-9.37%
Frequency	2011.2	-0.009 (CI = +/-0.021; p = 0.378)	0.128 (CI = +/-0.086; p = 0.004)	-0.090 (CI = +/-0.182; p = 0.324)	0.270	-0.94%	-9.47%
Frequency	2012.1	-0.011 (CI = +/-0.022; p = 0.314)	0.134 (CI = +/-0.089; p = 0.004)	-0.086 (CI = +/-0.185; p = 0.354)	0.268	-1.11%	-9.27%
Frequency	2012.2	-0.013 (CI = +/-0.023; p = 0.256)	0.126 (CI = +/-0.092; p = 0.008)	-0.084 (CI = +/-0.188; p = 0.374)	0.276	-1.30%	-9.22%
Frequency	2013.1	-0.016 (CI = +/-0.023; p = 0.180)	0.138 (CI = +/-0.094; p = 0.005)	-0.086 (CI = +/-0.188; p = 0.362)	0.301	-1.57%	-9.67%
Frequency	2013.2	-0.017 (CI = +/-0.024; p = 0.169)	0.133 (CI = +/-0.098; p = 0.009)	-0.088 (CI = +/-0.192; p = 0.358)	0.302	-1.66%	-9.99%
Frequency	2014.1	-0.017 (CI = +/-0.025; p = 0.169)	0.137 (CI = +/-0.102; p = 0.010)	-0.093 (CI = +/-0.198; p = 0.351)	0.273	-1.71%	-10.40%
Frequency	2014.2	-0.018 (CI = +/-0.026; p = 0.175)	0.134 (CI = +/-0.107; p = 0.015)	-0.097 (CI = +/-0.206; p = 0.350)	0.267	-1.73%	-10.77%
Frequency	2015.1	-0.018 (CI = +/-0.026; p = 0.164)	0.147 (CI = +/-0.111; p = 0.011)	-0.128 (CI = +/-0.217; p = 0.240)	0.275	-1.80%	-13.58%
Frequency	2015.2	-0.018 (CI = +/-0.027; p = 0.177)	0.148 (CI = +/-0.117; p = 0.015)	-0.124 (CI = +/-0.240; p = 0.302)	0.256	-1.80%	-13.24%
Frequency	2016.1	-0.018 (CI = +/-0.027; p = 0.198)	0.158 (CI = +/-0.124; p = 0.014)	-0.158 (CI = +/-0.289; p = 0.220)	0.228	-1.75%	-17.76%
Frequency	2016.2	-0.017 (CI = +/-0.029; p = 0.230)	0.154 (CI = +/-0.132; p = 0.024)	-0.222 (CI = +/-0.482; p = 0.355)	0.204	-1.70%	-21.28%
Frequency	2017.1	-0.012 (CI = +/-0.031; p = 0.423)	0.177 (CI = +/-0.141; p = 0.016)	-1.167 (CI = +/-1.891; p = 0.217)	0.156	-1.21%	-69.24%
Frequency	2017.2	-0.012 (CI = +/-0.031; p = 0.431)	0.177 (CI = +/-0.144; p = 0.018)	NA (CI = +/-NA; p = NA)	0.150	-1.21%	-1.21%
Frequency	2011.1	-0.010 (CI = +/-0.020; p = 0.330)	0.126 (CI = +/-0.083; p = 0.004)	-0.088 (CI = +/-0.177; p = 0.322)	0.276	-0.99%	-9.37%
Frequency	2011.2	-0.009 (CI = +/-0.021; p = 0.378)	0.128 (CI = +/-0.086; p = 0.004)	-0.090 (CI = +/-0.182; p = 0.324)	0.270	-0.94%	-9.47%
Frequency	2012.1	-0.011 (CI = +/-0.022; p = 0.314)	0.134 (CI = +/-0.089; p = 0.004)	-0.086 (CI = +/-0.185; p = 0.354)	0.268	-1.11%	-9.27%
Frequency	2012.2	-0.013 (CI = +/-0.023; p = 0.256)	0.126 (CI = +/-0.092; p = 0.008)	-0.084 (CI = +/-0.188; p = 0.374)	0.276	-1.30%	-9.22%
Frequency	2013.1	-0.016 (CI = +/-0.023; p = 0.180)	0.138 (CI = +/-0.094; p = 0.005)	-0.086 (CI = +/-0.188; p = 0.362)	0.301	-1.57%	-9.67%
Frequency	2013.2	-0.017 (CI = +/-0.024; p = 0.169)	0.133 (CI = +/-0.098; p = 0.009)	-0.088 (CI = +/-0.192; p = 0.358)	0.302	-1.66%	-9.99%
Frequency	2014.1	-0.017 (CI = +/-0.025; p = 0.169)	0.137 (CI = +/-0.102; p = 0.010)	-0.093 (CI = +/-0.198; p = 0.351)	0.273	-1.71%	-10.40%
Frequency	2014.2	-0.018 (CI = +/-0.026; p = 0.175)	0.134 (CI = +/-0.107; p = 0.015)	-0.097 (CI = +/-0.206; p = 0.350)	0.267	-1.73%	-10.77%
Frequency	2015.1	-0.018 (CI = +/-0.026; p = 0.164)	0.147 (CI = +/-0.111; p = 0.011)	-0.128 (CI = +/-0.217; p = 0.240)	0.275	-1.80%	-13.58%
Frequency	2015.2	-0.018 (CI = +/-0.027; p = 0.177)	0.148 (CI = +/-0.117; p = 0.015)	-0.124 (CI = +/-0.240; p = 0.302)	0.256	-1.80%	-13.24%
Frequency	2016.1	-0.018 (CI = +/-0.027; p = 0.198)	0.158 (CI = +/-0.124; p = 0.014)	-0.158 (CI = +/-0.289; p = 0.220)	0.228	-1.75%	-17.76%
Frequency	2016.2	-0.017 (CI = +/-0.029; p = 0.230)	0.154 (CI = +/-0.132; p = 0.024)	-0.222 (CI = +/-0.482; p = 0.355)	0.204	-1.70%	-21.28%
Frequency	2017.1	-0.012 (CI = +/-0.031; p = 0.423)	0.177 (CI = +/-0.141; p = 0.016)	-1.167 (CI = +/-1.891; p = 0.217)	0.156	-1.21%	-69.24%
Frequency	2017.2	-0.012 (CI = +/-0.031; p = 0.431)	0.177 (CI = +/-0.144; p = 0.018)	NA (CI = +/-NA; p = NA)	0.150	-1.21%	-1.21%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, seasonality, phase in scalar, phase in trend

Model Performance Metrics							Implied Past	Implied Future
Fit	Start Date	Time	Seasonality	Phase in Scalar	Phase in Trend	Adjusted R^2	Trend Rate	Trend Rate
Loss Cost	2011.1	0.001 (Cl = +/-0.019; p = 0.917)	0.144 (Cl = +/-0.070; p = 0.000)	0.000 (Cl = +/-0.000; p = 0.012)	-0.260 (Cl = +/-0.148; p = 0.001)	0.462	+0.10%	-22.86%
Loss Cost	2011.2	0.002 (Cl = +/-0.019; p = 0.867)	0.147 (Cl = +/-0.072; p = 0.000)	0.000 (Cl = +/-0.000; p = 0.012)	-0.264 (Cl = +/-0.152; p = 0.001)	0.464	+0.16%	-23.11%
Loss Cost	2012.1	0.001 (Cl = +/-0.019; p = 0.905)	0.152 (Cl = +/-0.075; p = 0.000)	0.000 (Cl = +/-0.000; p = 0.038)	-0.261 (Cl = +/-0.155; p = 0.001)	0.466	+0.12%	-22.90%
Loss Cost	2012.2	0.001 (Cl = +/-0.020; p = 0.927)	0.150 (Cl = +/-0.077; p = 0.000)	0.000 (Cl = +/-0.000; p = 0.099)	-0.260 (Cl = +/-0.158; p = 0.002)	0.462	+0.09%	-22.80%
Loss Cost	2013.1	0.001 (Cl = +/-0.020; p = 0.935)	0.156 (Cl = +/-0.082; p = 0.000)	0.000 (Cl = +/-0.000; p = 0.391)	-0.259 (Cl = +/-0.161; p = 0.002)	0.460	+0.08%	-22.73%
Loss Cost	2013.2	0.001 (Cl = +/-0.020; p = 0.932)	0.156 (Cl = +/-0.083; p = 0.000)	NA (Cl = +/-NA; p = NA)	-0.259 (Cl = +/-0.163; p = 0.003)	0.471	+0.09%	-22.72%
Loss Cost	2014.1	0.000 (Cl = +/-0.021; p = 0.976)	0.165 (Cl = +/-0.086; p = 0.000)	NA (Cl = +/-NA; p = NA)	-0.269 (Cl = +/-0.166; p = 0.002)	0.464	-0.03%	-23.58%
Loss Cost	2014.2	-0.001 (Cl = +/-0.021; p = 0.916)	0.157 (Cl = +/-0.090; p = 0.001)	NA (Cl = +/-NA; p = NA)	-0.280 (Cl = +/-0.172; p = 0.002)	0.468	-0.11%	-24.51%
Loss Cost	2015.1	-0.002 (Cl = +/-0.021; p = 0.864)	0.170 (Cl = +/-0.092; p = 0.001)	NA (Cl = +/-NA; p = NA)	-0.312 (Cl = +/-0.180; p = 0.001)	0.469	-0.18%	-26.94%
Loss Cost	2015.2	-0.002 (Cl = +/-0.022; p = 0.860)	0.167 (Cl = +/-0.097; p = 0.001)	NA (Cl = +/-NA; p = NA)	-0.323 (Cl = +/-0.199; p = 0.002)	0.451	-0.19%	-27.72%
Loss Cost	2016.1	-0.002 (Cl = +/-0.023; p = 0.881)	0.173 (Cl = +/-0.103; p = 0.002)	NA (Cl = +/-NA; p = NA)	-0.352 (Cl = +/-0.240; p = 0.005)	0.360	-0.17%	-29.77%
Loss Cost	2016.2	-0.002 (Cl = +/-0.024; p = 0.854)	0.176 (Cl = +/-0.110; p = 0.003)	NA (Cl = +/-NA; p = NA)	-0.311 (Cl = +/-0.401; p = 0.124)	0.286	-0.22%	-26.88%
Loss Cost	2017.1	0.002 (Cl = +/-0.025; p = 0.880)	0.195 (Cl = +/-0.117; p = 0.002)	NA (Cl = +/-NA; p = NA)	-1.080 (Cl = +/-1.572; p = 0.171)	0.214	+0.19%	-65.97%
Loss Cost	2017.2	0.002 (Cl = +/-0.026; p = 0.882)	0.195 (Cl = +/-0.120; p = 0.002)	NA (Cl = +/-NA; p = NA)	NA (Cl = +/-NA; p = NA)	0.227	+0.19%	+0.19%
Severity	2011.1	0.018 (Cl = +/-0.006; p = 0.000)	0.025 (Cl = +/-0.024; p = 0.044)	0.000 (Cl = +/-0.000; p = 0.072)	-0.175 (Cl = +/-0.051; p = 0.000)	0.500	+1.85%	-14.49%
Severity	2011.2	0.018 (Cl = +/-0.007; p = 0.000)	0.023 (Cl = +/-0.025; p = 0.067)	0.000 (Cl = +/-0.000; p = 0.130)	-0.173 (Cl = +/-0.052; p = 0.000)	0.466	+1.82%	-14.37%
Severity	2012.1	0.018 (Cl = +/-0.007; p = 0.000)	0.027 (Cl = +/-0.025; p = 0.036)	0.000 (Cl = +/-0.000; p = 0.402)	-0.171 (Cl = +/-0.052; p = 0.000)	0.459	+1.79%	-14.18%
Severity	2012.2	0.018 (Cl = +/-0.007; p = 0.000)	0.026 (Cl = +/-0.026; p = 0.053)	0.000 (Cl = +/-0.000; p = 0.673)	-0.170 (Cl = +/-0.053; p = 0.000)	0.446	+1.77%	-14.11%
Severity	2013.1	0.018 (Cl = +/-0.007; p = 0.000)	0.023 (Cl = +/-0.027; p = 0.102)	0.000 (Cl = +/-0.000; p = 0.416)	-0.170 (Cl = +/-0.054; p = 0.000)	0.448	+1.78%	-14.15%
Severity	2013.2	0.018 (Cl = +/-0.007; p = 0.000)	0.023 (Cl = +/-0.028; p = 0.106)	NA (Cl = +/-NA; p = NA)	-0.170 (Cl = +/-0.054; p = 0.000)	0.450	+1.78%	-14.15%
Severity	2014.1	0.017 (Cl = +/-0.007; p = 0.000)	0.028 (Cl = +/-0.028; p = 0.051)	NA (Cl = +/-NA; p = NA)	-0.176 (Cl = +/-0.054; p = 0.000)	0.490	+1.71%	-14.71%
Severity	2014.2	0.016 (Cl = +/-0.007; p = 0.000)	0.023 (Cl = +/-0.028; p = 0.110)	NA (Cl = +/-NA; p = NA)	-0.184 (Cl = +/-0.055; p = 0.000)	0.515	+1.65%	-15.39%
Severity	2015.1	0.016 (Cl = +/-0.007; p = 0.000)	0.023 (Cl = +/-0.030; p = 0.123)	NA (Cl = +/-NA; p = NA)	-0.184 (Cl = +/-0.058; p = 0.000)	0.490	+1.65%	-15.45%
Severity	2015.2	0.016 (Cl = +/-0.007; p = 0.000)	0.019 (Cl = +/-0.031; p = 0.222)	NA (Cl = +/-NA; p = NA)	-0.199 (Cl = +/-0.063; p = 0.000)	0.507	+1.64%	-16.69%
Severity	2016.1	0.016 (Cl = +/-0.007; p = 0.000)	0.014 (Cl = +/-0.032; p = 0.371)	NA (Cl = +/-NA; p = NA)	-0.174 (Cl = +/-0.075; p = 0.000)	0.400	+1.61%	-14.61%
Severity	2016.2	0.015 (Cl = +/-0.007; p = 0.000)	0.022 (Cl = +/-0.033; p = 0.176)	NA (Cl = +/-NA; p = NA)	-0.089 (Cl = +/-0.119; p = 0.138)	0.336	+1.51%	-

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2025.1
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	Implied Future
							Trend Rate	Trend Rate
Loss Cost	2011.1	0.007 (Cl = +/-0.009; p = 0.111)	0.124 (Cl = +/-0.037; p = 0.000)	-0.139 (Cl = +/-0.081; p = 0.001)	0.011 (Cl = +/-0.002; p = 0.000)	0.851	+0.72%	-12.32%
Loss Cost	2011.2	0.006 (Cl = +/-0.009; p = 0.180)	0.121 (Cl = +/-0.038; p = 0.000)	-0.135 (Cl = +/-0.082; p = 0.002)	0.011 (Cl = +/-0.002; p = 0.000)	0.853	+0.64%	-12.12%
Loss Cost	2012.1	0.003 (Cl = +/-0.009; p = 0.438)	0.131 (Cl = +/-0.036; p = 0.000)	-0.129 (Cl = +/-0.077; p = 0.001)	0.011 (Cl = +/-0.002; p = 0.000)	0.876	+0.35%	-11.84%
Loss Cost	2012.2	0.000 (Cl = +/-0.008; p = 0.908)	0.119 (Cl = +/-0.034; p = 0.000)	-0.125 (Cl = +/-0.070; p = 0.001)	0.011 (Cl = +/-0.001; p = 0.000)	0.900	+0.05%	-11.67%
Loss Cost	2013.1	-0.002 (Cl = +/-0.008; p = 0.640)	0.129 (Cl = +/-0.031; p = 0.000)	-0.127 (Cl = +/-0.063; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.922	-0.18%	-12.10%
Loss Cost	2013.2	-0.003 (Cl = +/-0.007; p = 0.335)	0.120 (Cl = +/-0.029; p = 0.000)	-0.131 (Cl = +/-0.059; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.935	-0.35%	-12.60%
Loss Cost	2014.1	-0.004 (Cl = +/-0.007; p = 0.204)	0.127 (Cl = +/-0.029; p = 0.000)	-0.140 (Cl = +/-0.057; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.941	-0.44%	-13.43%
Loss Cost	2014.2	-0.005 (Cl = +/-0.006; p = 0.096)	0.119 (Cl = +/-0.027; p = 0.000)	-0.153 (Cl = +/-0.053; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.952	-0.54%	-14.65%
Loss Cost	2015.1	-0.006 (Cl = +/-0.005; p = 0.031)	0.129 (Cl = +/-0.023; p = 0.000)	-0.180 (Cl = +/-0.046; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.967	-0.59%	-16.96%
Loss Cost	2015.2	-0.006 (Cl = +/-0.005; p = 0.027)	0.125 (Cl = +/-0.024; p = 0.000)	-0.194 (Cl = +/-0.044; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.968	-0.61%	-18.11%
Loss Cost	2016.1	-0.006 (Cl = +/-0.006; p = 0.033)	0.126 (Cl = +/-0.025; p = 0.000)	-0.198 (Cl = +/-0.060; p = 0.000)	0.011 (Cl = +/-0.001; p = 0.000)	0.962	-0.60%	-18.48%
Loss Cost	2016.2	-0.007 (Cl = +/-0.005; p = 0.015)	0.132 (Cl = +/-0.025; p = 0.000)	-0.126 (Cl = +/-0.093; p = 0.009)	0.011 (Cl = +/-0.001; p = 0.000)	0.963	-0.69%	-12.48%
Loss Cost	2017.1	-0.007 (Cl = +/-0.006; p = 0.024)	0.132 (Cl = +/-0.028; p = 0.000)	-0.105 (Cl = +/-0.377; p = 0.573)	0.011 (Cl = +/-0.001; p = 0.000)	0.957	-0.70%	-10.62%
Loss Cost	2017.2	-0.007 (Cl = +/-0.006; p = 0.026)	0.132 (Cl = +/-0.029; p = 0.000)	NA (Cl = +/-NA; p = NA)	0.011 (Cl = +/-0.001; p = 0.000)	0.958	-0.70%	-0.70%
Severity	2011.1	0.021 (Cl = +/-0.005; p = 0.000)	0.033 (Cl = +/-0.021; p = 0.002)	-0.202 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.629	+2.17%	-16.54%
Severity	2011.2	0.021 (Cl = +/-0.005; p = 0.000)	0.030 (Cl = +/-0.021; p = 0.006)	-0.199 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.611	+2.09%	-16.37%
Severity	2012.1	0.019 (Cl = +/-0.005; p = 0.000)	0.035 (Cl = +/-0.021; p = 0.001)	-0.197 (Cl = +/-0.044; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.634	+1.95%	-16.24%
Severity	2012.2	0.019 (Cl = +/-0.005; p = 0.000)	0.033 (Cl = +/-0.021; p = 0.004)	-0.196 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.630	+1.90%	-16.21%
Severity	2013.1	0.019 (Cl = +/-0.005; p = 0.000)	0.032 (Cl = +/-0.022; p = 0.006)	-0.196 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.627	+1.91%	-16.19%
Severity	2013.2	0.019 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.023; p = 0.012)	-0.196 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.629	+1.87%	-16.30%
Severity	2014.1	0.018 (Cl = +/-0.005; p = 0.000)	0.036 (Cl = +/-0.023; p = 0.003)	-0.203 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.672	+1.79%	-16.92%
Severity	2014.2	0.017 (Cl = +/-0.005; p = 0.000)	0.031 (Cl = +/-0.023; p = 0.009)	-0.210 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.686	+1.74%	-17.52%
Severity	2015.1	0.017 (Cl = +/-0.006; p = 0.000)	0.032 (Cl = +/-0.024; p = 0.011)	-0.212 (Cl = +/-0.044; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.690	+1.74%	-17.69%
Severity	2015.2	0.017 (Cl = +/-0.006; p = 0.000)	0.028 (Cl = +/-0.025; p = 0.028)	-0.226 (Cl = +/-0.051; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.697	+1.72%	-18.83%
Severity	2016.1	0.017 (Cl = +/-0.006; p = 0.000)	0.024 (Cl = +/-0.025; p = 0.066)	-0.205 (Cl = +/-0.060; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.632	+1.70%	-17.17%
Severity	2016.2	0.016 (Cl = +/-0.005; p = 0.000)	0.031 (Cl = +/-0.025; p = 0.018)	-0.126 (Cl = +/-0.092; p = 0.009)	-0.002 (Cl = +/-0.001; p = 0.000)	0.612	+1.61%	-10.40%
Severity	2017.1	0.016 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.028; p = 0.032)	-0.107 (Cl = +/-0.374; p = 0.562)	-0.002 (Cl = +/-0.001; p = 0.000)	0.609	+1.60%	-8.74%
Severity	2017.2	0.016 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.028; p = 0.036)	NA (Cl = +/-NA; p = NA)	-0.002 (Cl = +/-0.001; p = 0.000)	0.571	+1.60%	-1.60%
Severity	2011.1	0.021 (Cl = +/-0.005; p = 0.000)	0.033 (Cl = +/-0.021; p = 0.002)	-0.202 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.629	+2.17%	-16.54%
Severity	2011.2	0.021 (Cl = +/-0.005; p = 0.000)	0.030 (Cl = +/-0.021; p = 0.006)	-0.199 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.611	+2.09%	-16.37%
Severity	2012.1	0.019 (Cl = +/-0.005; p = 0.000)	0.035 (Cl = +/-0.021; p = 0.001)	-0.197 (Cl = +/-0.044; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.634	+1.95%	-16.24%
Severity	2012.2	0.019 (Cl = +/-0.005; p = 0.000)	0.033 (Cl = +/-0.021; p = 0.004)	-0.196 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.630	+1.90%	-16.21%
Severity	2013.1	0.019 (Cl = +/-0.005; p = 0.000)	0.032 (Cl = +/-0.022; p = 0.006)	-0.196 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.627	+1.91%	-16.19%
Severity	2013.2	0.019 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.023; p = 0.012)	-0.196 (Cl = +/-0.046; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.629	+1.87%	-16.30%
Severity	2014.1	0.018 (Cl = +/-0.005; p = 0.000)	0.036 (Cl = +/-0.023; p = 0.003)	-0.203 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.672	+1.79%	-16.92%
Severity	2014.2	0.017 (Cl = +/-0.005; p = 0.000)	0.031 (Cl = +/-0.023; p = 0.009)	-0.210 (Cl = +/-0.045; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.696	+1.74%	-17.52%
Severity	2015.1	0.017 (Cl = +/-0.006; p = 0.000)	0.032 (Cl = +/-0.024; p = 0.011)	-0.212 (Cl = +/-0.048; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.680	+1.74%	-17.69%
Severity	2015.2	0.017 (Cl = +/-0.006; p = 0.000)	0.028 (Cl = +/-0.025; p = 0.028)	-0.226 (Cl = +/-0.051; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.697	+1.72%	-18.83%
Severity	2016.1	0.017 (Cl = +/-0.006; p = 0.000)	0.024 (Cl = +/-0.025; p = 0.066)	-0.205 (Cl = +/-0.060; p = 0.000)	-0.002 (Cl = +/-0.001; p = 0.000)	0.632	+1.70%	-17.17%
Severity	2016.2	0.016 (Cl = +/-0.005; p = 0.000)	0.031 (Cl = +/-0.025; p = 0.018)	-0.126 (Cl = +/-0.092; p = 0.009)	-0.002 (Cl = +/-0.001; p = 0.000)	0.612	+1.61%	-10.40%
Severity	2017.1	0.016 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.028; p = 0.032)	-0.107 (Cl = +/-0.374; p = 0.562)	-0.002 (Cl = +/-0.001; p = 0.000)	0.609	+1.60%	-8.74%
Severity	2017.2	0.016 (Cl = +/-0.006; p = 0.000)	0.030 (Cl = +/-0.028; p = 0.036)	NA (Cl = +/-NA; p = NA)	-0.002 (Cl = +/-0.001; p = 0.000)	0.571	+1.60%	-1.60%
Frequency	2011.1	-0.014 (Cl = +/-0.008; p = 0.001)	0.091 (Cl = +/-0.032; p = 0.000)	0.064 (Cl = +/-0.070; p = 0.074)	0.013 (Cl = +/-0.001; p = 0.000)	0.894	-1.41%	+5.06%
Frequency	2011.2	-0.014 (Cl = +/-0.008; p = 0.001)	0.091 (Cl = +/-0.033; p = 0.000)	0.064 (Cl = +/-0.072; p = 0.079)	0.013 (Cl = +/-0.001; p = 0.000)	0.893	-1.42%	+5.08%
Frequency	2012.1	-0.016 (Cl = +/-0.008; p = 0.000)	0.096 (Cl = +/-0.033; p = 0.000)	0.067 (Cl = +/-0.071; p = 0.064)	0.013 (Cl = +/-0.001; p = 0.000)	0.898	-1.57%	+5.26%
Frequency	2012.2	-0.018 (Cl = +/-0.008; p = 0.000)	0.086 (Cl = +/-0.032; p = 0.000)	0.071 (Cl = +/-0.067; p = 0.037)	0.013 (Cl = +/-0.001; p = 0.000)	0.914	-1.81%	+5.42%
Frequency	2013.1	-0.021 (Cl = +/-0.007; p = 0.000)	0.097 (Cl = +/-0.028; p = 0.000)	0.068 (Cl = +/-0.058; p = 0.022)	0.013 (Cl = +/-0.001; p = 0.000)	0.937	-2.05%	+4.88%
Frequency	2013.2	-0.022 (Cl = +/-0.007; p = 0.000)	0.090 (Cl = +/-0.028; p = 0.000)	0.065 (Cl = +/-0.058; p = 0.023)	0.013 (Cl = +/-0.001; p = 0.000)	0.945	-2.18%	+4.42%
Frequency	2014.1	-0.022 (Cl = +/-0.007; p = 0.000)	0.092 (Cl = +/-0.029; p = 0.000)	0.063 (Cl = +/-0.058; p = 0.032)	0.013 (Cl = +/-0.001; p = 0.000)	0.942	-2.20%	+4.20%
Frequency	2014.2	-0.023 (Cl = +/-0.007; p = 0.000)	0.088 (Cl = +/-0.030; p = 0.000)	0.057 (Cl = +/-0.059; p = 0.057)	0.013 (Cl = +/-0.001; p = 0.000)	0.944	-2.24%	+3.47%
Frequency	2015.1	-0.023 (Cl = +/-0.006; p = 0.000)	0.097 (Cl = +/-0.027; p = 0.000)	0.032 (Cl = +/-0.055; p = 0.243)	0.013 (Cl = +/-0.001; p = 0.000)	0.957	-2.29%	+0.89%
Frequency	2015.2	-0.023 (Cl = +/-0.007; p = 0.000)	0.097 (Cl = +/-0.029; p = 0.000)	0.032 (Cl = +/-0.060; p = 0.289)	0.013 (Cl = +/-0.001; p = 0.000)	0.956	-2.29%	+0.88%
Frequency	2016.1	-0.023 (Cl = +/-0.007; p = 0.000)	0.102 (Cl = +/-0.030; p = 0.000)	0.007 (Cl = +/-0.071; p = 0.842)	0.013 (Cl = +/-0.001; p = 0.000)	0.955	-2.27%	-1.58%
Frequency	2016.2	-0.023 (Cl = +/-0.007; p = 0.000)	0.102 (Cl = +/-0.032; p = 0.000)	-0.001 (Cl = +/-0.118; p = 0.991)	0.013 (Cl = +/-0.001; p = 0.000)	0.954	-2.26%	-2.32%
Frequency	2017.1	-0.023 (Cl = +/-0.008; p = 0.000)	0.101 (Cl = +/-0.035; p = 0.000)	0.002 (Cl = +/-0.477; p = 0.993)	0.013 (Cl = +/-0.001; p = 0.000)	0.949	-2.26%	-0.06%
Frequency	2017.2	-0.023 (Cl = +/-0.008; p = 0.000)	0.101 (Cl = +/-0.036; p = 0.000)	NA (Cl = +/-NA; p = NA)	0.013 (Cl = +/-0.001; p = 0.000)	0.949	-2.26%	-2.26%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2025.1
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2011.1	-0.016 (CI = +/-0.011; p = 0.005)	0.120	-1.55%	
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.003)	0.137	-1.73%	
Loss Cost	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.145	-1.88%	
Loss Cost	2012.2	-0.023 (CI = +/-0.013; p = 0.001)	0.192	-2.24%	
Loss Cost	2013.1	-0.024 (CI = +/-0.014; p = 0.001)	0.191	-2.37%	
Loss Cost	2013.2	-0.027 (CI = +/-0.015; p = 0.001)	0.216	-2.67%	
Loss Cost	2014.1	-0.027 (CI = +/-0.016; p = 0.001)	0.190	-2.64%	
Loss Cost	2014.2	-0.029 (CI = +/-0.017; p = 0.001)	0.198	-2.87%	
Loss Cost	2015.1	-0.028 (CI = +/-0.019; p = 0.004)	0.165	-2.79%	
Loss Cost	2015.2	-0.028 (CI = +/-0.021; p = 0.011)	0.137	-2.74%	
Loss Cost	2016.1	-0.021 (CI = +/-0.022; p = 0.069)	0.064	-2.06%	
Loss Cost	2016.2	-0.014 (CI = +/-0.024; p = 0.241)	0.012	-1.43%	
Loss Cost	2017.1	-0.005 (CI = +/-0.026; p = 0.676)	-0.026	-0.54%	
Loss Cost	2017.2	-0.003 (CI = +/-0.030; p = 0.855)	-0.032	-0.27%	
Loss Cost	2011.1	-0.016 (CI = +/-0.011; p = 0.005)	0.120	-1.55%	
Loss Cost	2011.2	-0.017 (CI = +/-0.011; p = 0.003)	0.137	-1.73%	
Loss Cost	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.145	-1.88%	
Loss Cost	2012.2	-0.023 (CI = +/-0.013; p = 0.001)	0.192	-2.24%	
Loss Cost	2013.1	-0.024 (CI = +/-0.014; p = 0.001)	0.191	-2.37%	
Loss Cost	2013.2	-0.027 (CI = +/-0.015; p = 0.001)	0.216	-2.67%	
Loss Cost	2014.1	-0.027 (CI = +/-0.016; p = 0.001)	0.190	-2.64%	
Loss Cost	2014.2	-0.029 (CI = +/-0.017; p = 0.001)	0.198	-2.87%	
Loss Cost	2015.1	-0.028 (CI = +/-0.019; p = 0.004)	0.165	-2.79%	
Loss Cost	2015.2	-0.028 (CI = +/-0.021; p = 0.011)	0.137	-2.74%	
Loss Cost	2016.1	-0.021 (CI = +/-0.022; p = 0.069)	0.064	-2.06%	
Loss Cost	2016.2	-0.014 (CI = +/-0.024; p = 0.241)	0.012	-1.43%	
Loss Cost	2017.1	-0.005 (CI = +/-0.026; p = 0.676)	-0.026	-0.54%	
Loss Cost	2017.2	-0.003 (CI = +/-0.030; p = 0.855)	-0.032	-0.27%	
Severity	2011.1	0.003 (CI = +/-0.004; p = 0.115)	0.027	+0.32%	
Severity	2011.2	0.002 (CI = +/-0.004; p = 0.314)	0.001	+0.21%	
Severity	2012.1	0.001 (CI = +/-0.004; p = 0.625)	-0.015	+0.11%	
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.938)	-0.020	+0.02%	
Severity	2013.1	0.001 (CI = +/-0.005; p = 0.800)	-0.019	+0.06%	
Severity	2013.2	0.000 (CI = +/-0.005; p = 0.973)	-0.022	+0.01%	
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.885)	-0.022	-0.04%	
Severity	2014.2	-0.001 (CI = +/-0.006; p = 0.755)	-0.021	-0.10%	
Severity	2015.1	0.001 (CI = +/-0.007; p = 0.833)	-0.024	+0.07%	
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.686)	-0.022	+0.15%	
Severity	2016.1	0.007 (CI = +/-0.007; p = 0.075)	0.060	+0.66%	
Severity	2016.2	0.012 (CI = +/-0.006; p = 0.001)	0.278	+1.21%	
Severity	2017.1	0.015 (CI = +/-0.007; p = 0.000)	0.354	+1.48%	
Severity	2017.2	0.014 (CI = +/-0.008; p = 0.001)	0.281	+1.38%	
Severity	2011.1	0.003 (CI = +/-0.004; p = 0.115)	0.027	+0.32%	
Severity	2011.2	0.002 (CI = +/-0.004; p = 0.314)	0.001	+0.21%	
Severity	2012.1	0.001 (CI = +/-0.004; p = 0.625)	-0.015	+0.11%	
Severity	2012.2	0.000 (CI = +/-0.005; p = 0.938)	-0.020	+0.02%	
Severity	2013.1	0.001 (CI = +/-0.005; p = 0.800)	-0.019	+0.06%	
Severity	2013.2	0.000 (CI = +/-0.005; p = 0.973)	-0.022	+0.01%	
Severity	2014.1	0.000 (CI = +/-0.006; p = 0.885)	-0.022	-0.04%	
Severity	2014.2	-0.001 (CI = +/-0.006; p = 0.755)	-0.021	-0.10%	
Severity	2015.1	0.001 (CI = +/-0.007; p = 0.833)	-0.024	+0.07%	
Severity	2015.2	0.002 (CI = +/-0.008; p = 0.686)	-0.022	+0.15%	
Severity	2016.1	0.007 (CI = +/-0.007; p = 0.075)	0.060	+0.66%	
Severity	2016.2	0.012 (CI = +/-0.006; p = 0.001)	0.278	+1.21%	
Severity	2017.1	0.015 (CI = +/-0.007; p = 0.000)	0.354	+1.48%	
Severity	2017.2	0.014 (CI = +/-0.008; p = 0.001)	0.281	+1.38%	
Frequency	2011.1	-0.019 (CI = +/-0.011; p = 0.001)	0.170	-1.86%	
Frequency	2011.2	-0.020 (CI = +/-0.011; p = 0.001)	0.166	-1.94%	
Frequency	2012.1	-0.020 (CI = +/-0.012; p = 0.002)	0.157	-1.99%	
Frequency	2012.2	-0.023 (CI = +/-0.013; p = 0.001)	0.185	-2.26%	
Frequency	2013.1	-0.025 (CI = +/-0.014; p = 0.001)	0.192	-2.43%	
Frequency	2013.2	-0.027 (CI = +/-0.015; p = 0.001)	0.206	-2.68%	
Frequency	2014.1	-0.026 (CI = +/-0.016; p = 0.002)	0.174	-2.60%	
Frequency	2014.2	-0.028 (CI = +/-0.018; p = 0.003)	0.175	-2.78%	
Frequency	2015.1	-0.029 (CI = +/-0.020; p = 0.005)	0.162	-2.86%	
Frequency	2015.2	-0.029 (CI = +/-0.022; p = 0.009)	0.142	-2.89%	
Frequency	2016.1	-0.027 (CI = +/-0.024; p = 0.027)	0.104	-2.70%	
Frequency	2016.2	-0.026 (CI = +/-0.027; p = 0.054)	0.078	-2.61%	
Frequency	2017.1	-0.020 (CI = +/-0.030; p = 0.178)	0.026	-1.99%	
Frequency	2017.2	-0.016 (CI = +/-0.034; p = 0.328)	0.000	-1.62%	
Frequency	2011.1	-0.019 (CI = +/-0.011; p = 0.001)	0.170	-1.86%	
Frequency	2011.2	-0.020 (CI = +/-0.011; p = 0.001)	0.166	-1.94%	
Frequency	2012.1	-0.020 (CI = +/-0.012; p = 0.002)	0.157	-1.99%	
Frequency	2012.2	-0.023 (CI = +/-0.013; p = 0.001)	0.185	-2.26%	
Frequency	2013.1	-0.025 (CI = +/-0.014; p = 0.001)	0.192	-2.43%	
Frequency	2013.2	-0.027 (CI = +/-0.015; p = 0.001)	0.206	-2.68%	
Frequency	2014.1	-0.026 (CI = +/-0.016; p = 0.002)	0.174	-2.60%	
Frequency	2014.2	-0.028 (CI = +/-0.018; p = 0.003)	0.175	-2.78%	
Frequency	2015.1	-0.029 (CI = +/-0.020; p = 0.005)	0.162	-2.86%	
Frequency	2015.2	-0.029 (CI = +/-0.022; p = 0.009)	0.142	-2.89%	
Frequency	2016.1	-0.027 (CI = +/-0.024; p = 0.027)	0.104	-2.70%	
Frequency	2016.2	-0.026 (CI = +/-0.027; p = 0.054)	0.078	-2.61%	
Frequency	2017.1	-0.020 (CI = +/-0.030; p = 0.178)	0.026	-1.99%	
Frequency	2017.2	-0.016 (CI = +/-0.034; p = 0.328)	0.000	-1.62%	

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2011.1	-0.006 (CI = +/-0.005; p = 0.019)	0.121 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.821	-0.60%
Loss Cost	2011.2	-0.007 (CI = +/-0.005; p = 0.012)	0.117 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.824	-0.68%
Loss Cost	2012.1	-0.009 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.850	-0.92%
Loss Cost	2012.2	-0.012 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	-1.18%
Loss Cost	2013.1	-0.014 (CI = +/-0.005; p = 0.000)	0.126 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.896	-1.42%
Loss Cost	2013.2	-0.016 (CI = +/-0.005; p = 0.000)	0.117 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.907	-1.62%
Loss Cost	2014.1	-0.018 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.75%
Loss Cost	2014.2	-0.019 (CI = +/-0.006; p = 0.000)	0.116 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-1.90%
Loss Cost	2015.1	-0.021 (CI = +/-0.006; p = 0.000)	0.121 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-2.04%
Loss Cost	2015.2	-0.020 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.912	-1.95%
Loss Cost	2016.1	-0.017 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-1.64%
Loss Cost	2016.2	-0.010 (CI = +/-0.005; p = 0.000)	0.137 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.955	-1.04%
Loss Cost	2017.1	-0.008 (CI = +/-0.005; p = 0.006)	0.130 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.958	-0.77%
Loss Cost	2017.2	-0.007 (CI = +/-0.006; p = 0.026)	0.132 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.958	-0.70%
Loss Cost	2011.1	-0.006 (CI = +/-0.005; p = 0.019)	0.121 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.821	-0.60%
Loss Cost	2011.2	-0.007 (CI = +/-0.005; p = 0.012)	0.117 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.824	-0.68%
Loss Cost	2012.1	-0.009 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.040; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.850	-0.92%
Loss Cost	2012.2	-0.012 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	0.876	-1.18%
Loss Cost	2013.1	-0.014 (CI = +/-0.005; p = 0.000)	0.126 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.896	-1.42%
Loss Cost	2013.2	-0.016 (CI = +/-0.005; p = 0.000)	0.117 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.907	-1.62%
Loss Cost	2014.1	-0.018 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.908	-1.75%
Loss Cost	2014.2	-0.019 (CI = +/-0.006; p = 0.000)	0.116 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-1.90%
Loss Cost	2015.1	-0.021 (CI = +/-0.006; p = 0.000)	0.121 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-2.04%
Loss Cost	2015.2	-0.020 (CI = +/-0.007; p = 0.000)	0.125 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.912	-1.95%
Loss Cost	2016.1	-0.017 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.913	-1.64%
Loss Cost	2016.2	-0.010 (CI = +/-0.005; p = 0.000)	0.137 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.955	-1.04%
Loss Cost	2017.1	-0.008 (CI = +/-0.005; p = 0.006)	0.130 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.958	-0.77%
Loss Cost	2017.2	-0.007 (CI = +/-0.006; p = 0.026)	0.132 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.001; p = 0.000)	0.958	-0.70%
Severity	2011.1	0.002 (CI = +/-0.004; p = 0.291)	0.029 (CI = +/-0.032; p = 0.080)	-0.001 (CI = +/-0.001; p = 0.095)	0.083	+0.21%
Severity	2011.2	0.001 (CI = +/-0.004; p = 0.553)	0.024 (CI = +/-0.033; p = 0.144)	-0.001 (CI = +/-0.001; p = 0.098)	0.045	+0.13%
Severity	2012.1	0.000 (CI = +/-0.004; p = 0.999)	0.030 (CI = +/-0.033; p = 0.075)	-0.001 (CI = +/-0.001; p = 0.085)	0.053	+0.00%
Severity	2012.2	-0.001 (CI = +/-0.005; p = 0.787)	0.027 (CI = +/-0.034; p = 0.120)	-0.001 (CI = +/-0.001; p = 0.093)	0.035	-0.06%
Severity	2013.1	0.000 (CI = +/-0.005; p =				

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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	0.051 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.027; p = 0.000)	-0.304 (CI = +/-0.057; p = 0.000)	0.843	+5.20%	-22.41%
Loss Cost	2011.2	0.058 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.024; p = 0.000)	-0.333 (CI = +/-0.053; p = 0.000)	0.878	+6.00%	-24.04%
Loss Cost	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.026; p = 0.000)	-0.333 (CI = +/-0.059; p = 0.000)	0.874	+5.99%	-24.02%
Loss Cost	2012.2	0.053 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.027; p = 0.000)	-0.316 (CI = +/-0.063; p = 0.000)	0.853	+5.45%	-23.09%
Loss Cost	2013.1	0.049 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.302 (CI = +/-0.070; p = 0.000)	0.857	+4.98%	-22.36%
Loss Cost	2013.2	0.043 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.029; p = 0.000)	-0.284 (CI = +/-0.076; p = 0.000)	0.852	+4.34%	-21.45%
Loss Cost	2014.1	0.041 (CI = +/-0.023; p = 0.002)	0.104 (CI = +/-0.033; p = 0.000)	-0.279 (CI = +/-0.086; p = 0.000)	0.848	+4.15%	-21.21%
Loss Cost	2014.2	0.028 (CI = +/-0.024; p = 0.024)	0.095 (CI = +/-0.031; p = 0.000)	-0.251 (CI = +/-0.082; p = 0.000)	0.880	+2.84%	-19.96%
Loss Cost	2015.1	0.010 (CI = +/-0.018; p = 0.236)	0.113 (CI = +/-0.022; p = 0.000)	-0.220 (CI = +/-0.056; p = 0.000)	0.951	+1.03%	-18.94%
Loss Cost	2015.2	0.005 (CI = +/-0.015; p = 0.498)	0.105 (CI = +/-0.018; p = 0.000)	-0.220 (CI = +/-0.045; p = 0.000)	0.972	+0.47%	-19.40%
Loss Cost	2016.1	0.005 (CI = +/-0.016; p = 0.490)	0.103 (CI = +/-0.022; p = 0.000)	-0.218 (CI = +/-0.050; p = 0.000)	0.951	+0.53%	-19.15%
Loss Cost	2016.2	-0.002 (CI = +/-0.011; p = 0.760)	0.117 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.048; p = 0.000)	0.976	-0.15%	-13.65%
Loss Cost	2017.1	-0.005 (CI = +/-0.012; p = 0.341)	0.112 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.169; p = 0.688)	0.959	-0.52%	-3.51%
Loss Cost	2017.2	-0.005 (CI = +/-0.013; p = 0.375)	0.112 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.52%	-0.52%
Loss Cost	2011.1	0.051 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.027; p = 0.000)	-0.304 (CI = +/-0.057; p = 0.000)	0.843	+5.20%	-22.41%
Loss Cost	2011.2	0.058 (CI = +/-0.010; p = 0.000)	0.107 (CI = +/-0.024; p = 0.000)	-0.333 (CI = +/-0.053; p = 0.000)	0.878	+6.00%	-24.04%
Loss Cost	2012.1	0.058 (CI = +/-0.012; p = 0.000)	0.107 (CI = +/-0.026; p = 0.000)	-0.333 (CI = +/-0.059; p = 0.000)	0.874	+5.99%	-24.02%
Loss Cost	2012.2	0.053 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.027; p = 0.000)	-0.316 (CI = +/-0.063; p = 0.000)	0.853	+5.45%	-23.09%
Loss Cost	2013.1	0.049 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.028; p = 0.000)	-0.302 (CI = +/-0.070; p = 0.000)	0.857	+4.98%	-22.36%
Loss Cost	2013.2	0.043 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.029; p = 0.000)	-0.284 (CI = +/-0.076; p = 0.000)	0.852	+4.34%	-21.45%
Loss Cost	2014.1	0.041 (CI = +/-0.023; p = 0.002)	0.104 (CI = +/-0.033; p = 0.000)	-0.279 (CI = +/-0.086; p = 0.000)	0.848	+4.15%	-21.21%
Loss Cost	2014.2	0.028 (CI = +/-0.024; p = 0.024)	0.095 (CI = +/-0.031; p = 0.000)	-0.251 (CI = +/-0.082; p = 0.000)	0.880	+2.84%	-19.96%
Loss Cost	2015.1	0.010 (CI = +/-0.018; p = 0.236)	0.113 (CI = +/-0.022; p = 0.000)	-0.220 (CI = +/-0.056; p = 0.000)	0.951	+1.03%	-18.94%
Loss Cost	2015.2	0.005 (CI = +/-0.015; p = 0.498)	0.105 (CI = +/-0.018; p = 0.000)	-0.220 (CI = +/-0.045; p = 0.000)	0.972	+0.47%	-19.40%
Loss Cost	2016.1	0.005 (CI = +/-0.016; p = 0.490)	0.103 (CI = +/-0.022; p = 0.000)	-0.218 (CI = +/-0.050; p = 0.000)	0.951	+0.53%	-19.15%
Loss Cost	2016.2	-0.002 (CI = +/-0.011; p = 0.760)	0.117 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.048; p = 0.000)	0.976	-0.15%	-13.65%
Loss Cost	2017.1	-0.005 (CI = +/-0.012; p = 0.341)	0.112 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.169; p = 0.688)	0.959	-0.52%	-3.51%
Loss Cost	2017.2	-0.005 (CI = +/-0.013; p = 0.375)	0.112 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.956	-0.52%	-0.52%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.019; p = 0.030)	-0.262 (CI = +/-0.041; p = 0.000)	0.835	+3.61%	-20.28%
Severity	2011.2	0.035 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.020; p = 0.040)	-0.262 (CI = +/-0.045; p = 0.000)	0.822	+3.61%	-20.28%
Severity	2012.1	0.032 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.021; p = 0.023)	-0.251 (CI = +/-0.049; p = 0.000)	0.823	+3.29%	-19.65%
Severity	2012.2	0.032 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.023; p = 0.036)	-0.249 (CI = +/-0.054; p = 0.000)	0.818	+3.24%	-19.55%
Severity	2013.1	0.039 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.023; p = 0.121)	-0.271 (CI = +/-0.056; p = 0.000)	0.842	+3.97%	-20.75%
Severity	2013.2	0.040 (CI = +/-0.016; p = 0.000)	0.018 (CI = +/-0.025; p = 0.137)	-0.274 (CI = +/-0.063; p = 0.000)	0.840	+4.05%	-20.86%
Severity	2014.1	0.032 (CI = +/-0.019; p = 0.002)	0.025 (CI = +/-0.026; p = 0.061)	-0.254 (CI = +/-0.068; p = 0.000)	0.857	+3.29%	-19.92%
Severity	2014.2	0.024 (CI = +/-0.020; p = 0.022)	0.018 (CI = +/-0.025; p = 0.146)	-0.235 (CI = +/-0.067; p = 0.000)	0.884	+2.38%	-19.04%
Severity	2015.1	0.024 (CI = +/-0.023; p = 0.041)	0.018 (CI = +/-0.029; p = 0.216)	-0.236 (CI = +/-0.074; p = 0.000)	0.867	+2.46%	-19.08%
Severity	2015.2	0.018 (CI = +/-0.021; p = 0.089)	0.008 (CI = +/-0.027; p = 0.521)	-0.236 (CI = +/-0.066; p = 0.000)	0.905	+1.82%	-19.59%
Severity	2016.1	0.022 (CI = +/-0.017; p = 0.019)	-0.004 (CI = +/-0.023; p = 0.708)	-0.218 (CI = +/-0.055; p = 0.000)	0.897	+2.19%	-17.83%
Severity	2016.2	0.015 (CI = +/-0.013; p = 0.027)	0.011 (CI = +/-0.018; p = 0.220)	-0.143 (CI = +/-0.056; p = 0.000)	0.782	+1.48%	-12.02%
Severity	2017.1	0.010 (CI = +/-0.014; p = 0.133)	0.004 (CI = +/-0.020; p = 0.663)	-0.006 (CI = +/-0.199; p = 0.942)	0.183	+1.03%	+0.38%
Severity	2017.2	0.010 (CI = +/-0.015; p = 0.162)	0.004 (CI = +/-0.022; p = 0.685)	NA (CI = +/-NA; p = NA)	0.065	+1.03%	+1.03%
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%	-2.66%
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)	0.694	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.008)	0.704	+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 = 0.042)	0.608	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.166)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.308)	0.696	+0.97%	-2.03%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.711)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.737)	0.657	+0.29%	-0.74%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.371)	0.080 (CI = +/-0.026; p = 0.000)	-0.025 (CI = +/-0.069; p = 0.469)	0.640	+0.83%	-1.61%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.677)	0.077 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.076; p = 0.663)	0.585	+0.44%	-1.14%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.026)	0.096 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.039; p = 0.402)	0.904	-1.39%	+0.17%
Frequency	2015.2	-0.013 (CI = +/-0.013; p = 0.052)	0.097 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.042; p = 0.430)	0.901	-1.33%	+0.24%
Frequency	2016.1	-0.016 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.019; p = 0.980)	0.982	-1.63%	-1.61%
Frequency	2016.2	-0.016 (CI = +/-0.007; p = 0.001)	0.107 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.863)	0.980	-1.61%	-1.86%
Frequency	2017.1	-0.015 (CI = +/-0.009; p = 0.005)	0.108 (CI = +/-0.013; p = 0.000)	-0.024 (CI = +/-0.131; p = 0.683)	0.972	-1.54%	-3.87%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.009)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.54%	-1.54%
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%	-2.66%
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)	0.694	+2.30%	-4.72%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.082 (CI = +/-0.026; p = 0.000)	-0.082 (CI = +/-0.059; p = 0.008)	0.704	+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 = 0.042)	0.608	+2.14%	-4.39%
Frequency	2013.1	0.010 (CI = +/-0.014; p = 0.166)	0.089 (CI = +/-0.024; p = 0.000)	-0.030 (CI = +/-0.060; p = 0.308)	0.696	+0.97%	-2.03%
Frequency	2013.2	0.003 (CI = +/-0.016; p = 0.711)	0.084 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.063; p = 0.737)	0.657	+0.29%	-0.74%
Frequency	2014.1	0.008 (CI = +/-0.019; p = 0.371)	0.080 (CI = +/-0.026; p = 0.000)	-0.025 (CI = +/-0.069; p = 0.469)	0.640	+0.83%	-1.61%
Frequency	2014.2	0.004 (CI = +/-0.022; p = 0.677)	0.077 (CI = +/-0.028; p = 0.000)	-0.016 (CI = +/-0.076; p = 0.663)	0.585	+0.44%	-1.14%
Frequency	2015.1	-0.014 (CI = +/-0.012; p = 0.026)	0.096 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.039; p = 0.402)	0.904	-1.39%	+0.17%
Frequency	2015.2	-0.013 (CI = +/-0.013; p = 0.052)	0.097 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.042; p = 0.430)	0.901	-1.33%	+0.24%
Frequency	2016.1	-0.016 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.019; p = 0.980)	0.982	-1.63%	-1.61%
Frequency	2016.2	-0.016 (CI = +/-0.007; p = 0.001)	0.107 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.032; p = 0.863)	0.980	-1.61%	-1.86%
Frequency	2017.1	-0.015 (CI = +/-0.009; p = 0.005)	0.108 (CI = +/-0.013; p = 0.000)	-0.024 (CI = +/-0.131; p = 0.683)	0.972	-1.54%	-3.87%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.009)	0.108 (CI = +/-0.015; p = 0.000)	NA (CI = +/-NA; p = NA)	0.972	-1.54%	-1.54%

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	0.005 (CI = +/-0.011; p = 0.357)	0.104 (CI = +/-0.057; p = 0.001)	0.283	+0.50%
Loss Cost	2011.2	0.004 (CI = +/-0.012; p = 0.499)	0.102 (CI = +/-0.060; p = 0.002)	0.241	+0.41%
Loss Cost	2012.1	-0.001 (CI = +/-0.013; p = 0.886)	0.116 (CI = +/-0.061; p = 0.001)	0.301	-0.09%
Loss Cost	2012.2	-0.008 (CI = +/-0.013; p = 0.246)	0.099 (CI = +/-0.058; p = 0.002)	0.284	-0.78%
Loss Cost	2013.1	-0.015 (CI = +/-0.014; p = 0.038)	0.117 (CI = +/-0.057; p = 0.000)	0.408	-1.50%
Loss Cost	2013.2	-0.022 (CI = +/-0.015; p = 0.005)	0.101 (CI = +/-0.056; p = 0.001)	0.469	-2.22%
Loss Cost	2014.1	-0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.057; p = 0.000)	0.521	-2.86%
Loss Cost	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.054; p = 0.001)	0.625	-3.81%
Loss Cost	2015.1	-0.052 (CI = +/-0.017; p = 0.000)	0.122 (CI = +/-0.049; p = 0.000)	0.754	-5.08%
Loss Cost	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.052; p = 0.000)	0.770	-5.60%
Loss Cost	2016.1	-0.051 (CI = +/-0.026; p = 0.001)	0.104 (CI = +/-0.059; p = 0.002)	0.622	-4.96%
Loss Cost	2016.2	-0.026 (CI = +/-0.016; p = 0.004)	0.133 (CI = +/-0.032; p = 0.000)	0.878	-2.55%
Loss Cost	2017.1	-0.007 (CI = +/-0.009; p = 0.127)	0.111 (CI = +/-0.015; p = 0.000)	0.963	-0.66%
Loss Cost	2017.2	-0.005 (CI = +/-0.013; p = 0.375)	0.112 (CI = +/-0.019; p = 0.000)	0.956	-0.52%
Loss Cost	2011.1	0.005 (CI = +/-0.011; p = 0.357)	0.104 (CI = +/-0.057; p = 0.001)	0.283	+0.50%
Loss Cost	2011.2	0.004 (CI = +/-0.012; p = 0.499)	0.102 (CI = +/-0.060; p = 0.002)	0.241	+0.41%
Loss Cost	2012.1	-0.001 (CI = +/-0.013; p = 0.886)	0.116 (CI = +/-0.061; p = 0.001)	0.301	-0.09%
Loss Cost	2012.2	-0.008 (CI = +/-0.013; p = 0.246)	0.099 (CI = +/-0.058; p = 0.002)	0.284	-0.78%
Loss Cost	2013.1	-0.015 (CI = +/-0.014; p = 0.038)	0.117 (CI = +/-0.057; p = 0.000)	0.408	-1.50%
Loss Cost	2013.2	-0.022 (CI = +/-0.015; p = 0.005)	0.101 (CI = +/-0.056; p = 0.001)	0.469	-2.22%
Loss Cost	2014.1	-0.029 (CI = +/-0.017; p = 0.002)	0.116 (CI = +/-0.057; p = 0.000)	0.521	-2.86%
Loss Cost	2014.2	-0.039 (CI = +/-0.017; p = 0.000)	0.098 (CI = +/-0.054; p = 0.001)	0.625	-3.81%
Loss Cost	2015.1	-0.052 (CI = +/-0.017; p = 0.000)	0.122 (CI = +/-0.049; p = 0.000)	0.754	-5.08%
Loss Cost	2015.2	-0.058 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.052; p = 0.000)	0.770	-5.60%
Loss Cost	2016.1	-0.051 (CI = +/-0.026; p = 0.001)	0.104 (CI = +/-0.059; p = 0.002)	0.622	-4.96%
Loss Cost	2016.2	-0.026 (CI = +/-0.016; p = 0.004)	0.133 (CI = +/-0.032; p = 0.000)	0.878	-2.55%
Loss Cost	2017.1	-0.007 (CI = +/-0.009; p = 0.127)	0.111 (CI = +/-0.015; p = 0.000)	0.963	-0.66%
Loss Cost	2017.2	-0.005 (CI = +/-0.013; p = 0.375)	0.112 (CI = +/-0.019; p = 0.000)	0.956	-0.52%
Severity	2011.1	-0.004 (CI = +/-0.009; p = 0.400)	0.027 (CI = +/-0.047; p = 0.261)	-0.004	-0.38%
Severity	2011.2	-0.007 (CI = +/-0.010; p = 0.145)	0.017 (CI = +/-0.048; p = 0.468)	0.023	-0.71%
Severity	2012.1	-0.012 (CI = +/-0.010; p = 0.020)	0.032 (CI = +/-0.047; p = 0.176)	0.147	-1.21%
Severity	2012.2	-0.016 (CI = +/-0.011; p = 0.005)	0.022 (CI = +/-0.047; p = 0.354)	0.223	-1.61%
Severity	2013.1	-0.018 (CI = +/-0.012; p = 0.006)	0.027 (CI = +/-0.050; p = 0.279)	0.223	-1.82%
Severity	2013.2	-0.023 (CI = +/-0.014; p = 0.002)	0.017 (CI = +/-0.052; p = 0.497)	0.292	-2.27%
Severity	2014.1	-0.031 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.050; p = 0.160)	0.446	-3.07%
Severity	2014.2	-0.039 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.049; p = 0.382)	0.561	-3.83%
Severity	2015.1	-0.043 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.054; p = 0.304)	0.519	-4.16%
Severity	2015.2	-0.049 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.059; p = 0.521)	0.537	-4.75%
Severity	2016.1	-0.034 (CI = +/-0.026; p = 0.014)	-0.003 (CI = +/-0.060; p = 0.908)	0.308	-3.39%
Severity	2016.2	-0.009 (CI = +/-0.016; p = 0.236)	0.026 (CI = +/-0.033; p = 0.107)	0.169	-0.92%
Severity	2017.1	0.010 (CI = +/-0.010; p = 0.057)	0.004 (CI = +/-0.018; p = 0.641)	0.273	+1.00%
Severity	2017.2	0.010 (CI = +/-0.015; p = 0.162)	0.004 (CI = +/-0.022; p = 0.685)	0.065	+1.03%
Severity	2011.1	-0.004 (CI = +/-0.009; p = 0.400)	0.027 (CI = +/-0.047; p = 0.261)	-0.004	-0.38%
Severity	2011.2	-0.007 (CI = +/-0.010; p = 0.145)	0.017 (CI = +/-0.048; p = 0.468)	0.023	-0.71%
Severity	2012.1	-0.012 (CI = +/-0.010; p = 0.020)	0.032 (CI = +/-0.047; p = 0.176)	0.147	-1.21%
Severity	2012.2	-0.016 (CI = +/-0.011; p = 0.005)	0.022 (CI = +/-0.047; p = 0.354)	0.223	-1.61%
Severity	2013.1	-0.018 (CI = +/-0.012; p = 0.006)	0.027 (CI = +/-0.050; p = 0.279)	0.223	-1.82%
Severity	2013.2	-0.023 (CI = +/-0.014; p = 0.002)	0.017 (CI = +/-0.052; p = 0.497)	0.292	-2.27%
Severity	2014.1	-0.031 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.050; p = 0.160)	0.446	-3.07%
Severity	2014.2	-0.039 (CI = +/-0.015; p = 0.000)	0.021 (CI = +/-0.049; p = 0.382)	0.561	-3.83%
Severity	2015.1	-0.043 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.054; p = 0.304)	0.519	-4.16%
Severity	2015.2	-0.049 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.059; p = 0.521)	0.537	-4.75%
Severity	2016.1	-0.034 (CI = +/-0.026; p = 0.014)	-0.003 (CI = +/-0.060; p = 0.908)	0.308	-3.39%
Severity	2016.2	-0.009 (CI = +/-0.016; p = 0.236)	0.026 (CI = +/-0.033; p = 0.107)	0.169	-0.92%
Severity	2017.1	0.010 (CI = +/-0.010; p = 0.057)	0.004 (CI = +/-0.018; p = 0.641)	0.273	+1.00%
Severity	2017.2	0.010 (CI = +/-0.015; p = 0.162)	0.004 (CI = +/-0.022; p = 0.685)	0.065	+1.03%
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)	0.634	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.085 (CI = +/-0.029; p = 0.000)	0.632	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.014)	0.077 (CI = +/-0.028; p = 0.000)	0.556	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.268)	0.090 (CI = +/-0.024; p = 0.000)	0.695	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.006; p = 0.873)	0.084 (CI = +/-0.024; p = 0.000)	0.670	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.007; p = 0.555)	0.081 (CI = +/-0.026; p = 0.000)	0.648	+0.22%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.964)	0.077 (CI = +/-0.028; p = 0.000)	0.603	+0.02%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.905	-0.95%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.010)	0.096 (CI = +/-0.017; p = 0.000)	0.903	-0.88%
Frequency	2016.1	-0.016 (CI = +/-0.003; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.983	-1.63%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.65%
Frequency	2017.1	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.64%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.009)	0.108 (CI = +/-0.015; p = 0.000)	0.972	-1.54%
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)	0.634	+1.13%
Frequency	2012.1	0.011 (CI = +/-0.006; p = 0.001)	0.085 (CI = +/-0.029; p = 0.000)	0.632	+1.13%
Frequency	2012.2	0.008 (CI = +/-0.007; p = 0.014)	0.077 (CI = +/-0.028; p = 0.000)	0.556	+0.85%
Frequency	2013.1	0.003 (CI = +/-0.006; p = 0.268)	0.090 (CI = +/-0.024; p = 0.000)	0.695	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.006; p = 0.873)	0.084 (CI = +/-0.024; p = 0.000)	0.670	+0.05%
Frequency	2014.1	0.002 (CI = +/-0.007; p = 0.555)	0.081 (CI = +/-0.026; p = 0.000)	0.648	+0.22%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.964)	0.077 (CI = +/-0.028; p = 0.000)	0.603	+0.02%
Frequency	2015.1	-0.010 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.905	-0.95%
Frequency	2015.2	-0.009 (CI = +/-0.006; p = 0.010)	0.096 (CI = +/-0.017; p = 0.000)	0.903	-0.88%
Frequency	2016.1	-0.016 (CI = +/-0.003; p = 0.000)	0.107 (CI = +/-0.008; p = 0.000)	0.983	-1.63%
Frequency	2016.2	-0.017 (CI = +/-0.005; p = 0.000)	0.107 (CI = +/-0.009; p = 0.000)	0.982	-1.65%
Frequency	2017.1	-0.017 (CI = +/-0.007; p = 0.000)	0.107 (CI = +/-0.012; p = 0.000)	0.975	-1.64%
Frequency	2017.2	-0.015 (CI = +/-0.010; p = 0.009)	0.108 (CI = +/-0.015; p = 0.000)	0.972	-1.54%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.141 (CI = +/-0.111; p = 0.015)	0.945	+7.70%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.167 (CI = +/-0.108; p = 0.004)	0.950	+8.13%
Loss Cost	2011.2	0.082 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.195 (CI = +/-0.104; p = 0.001)	0.956	+8.59%
Loss Cost	2012.1	0.085 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.106; p = 0.000)	0.957	+8.91%
Loss Cost	2012.2	0.085 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.211 (CI = +/-0.113; p = 0.001)	0.953	+8.86%
Loss Cost	2013.1	0.086 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.120; p = 0.001)	0.948	+8.93%
Loss Cost	2013.2	0.085 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.129; p = 0.003)	0.943	+8.83%
Loss Cost	2014.1	0.087 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.136; p = 0.003)	0.942	+9.14%
Loss Cost	2014.2	0.091 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.143; p = 0.002)	0.941	+9.55%
Loss Cost	2015.1	0.088 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.153; p = 0.006)	0.937	+9.23%
Loss Cost	2015.2	0.089 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.236 (CI = +/-0.167; p = 0.009)	0.933	+9.35%
Loss Cost	2016.1	0.082 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.172; p = 0.024)	0.935	+8.57%
Loss Cost	2016.2	0.076 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.176 (CI = +/-0.180; p = 0.054)	0.936	+7.88%
Loss Cost	2017.1	0.075 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.195; p = 0.081)	0.934	+7.74%
Loss Cost	2017.2	0.062 (CI = +/-0.034; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	-0.128 (CI = +/-0.183; p = 0.154)	0.948	+6.43%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.879)	0.118 (CI = +/-0.066; p = 0.001)	0.975	+4.91%
Severity	2011.1	0.050 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.002; p = 0.871)	0.103 (CI = +/-0.065; p = 0.003)	0.977	+5.14%
Severity	2011.2	0.052 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.712)	0.094 (CI = +/-0.066; p = 0.008)	0.977	+5.29%
Severity	2012.1	0.055 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.402)	0.074 (CI = +/-0.062; p = 0.022)	0.980	+5.62%
Severity	2012.2	0.056 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.294)	0.064 (CI = +/-0.064; p = 0.051)	0.980	+5.80%
Severity	2013.1	0.060 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.121)	0.044 (CI = +/-0.060; p = 0.142)	0.983	+6.14%
Severity	2013.2	0.061 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.109)	0.039 (CI = +/-0.064; p = 0.221)	0.982	+6.24%
Severity	2014.1	0.064 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.048)	0.022 (CI = +/-0.063; p = 0.473)	0.983	+6.56%
Severity	2014.2	0.062 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.001; p = 0.075)	0.031 (CI = +/-0.067; p = 0.348)	0.981	+6.39%
Severity	2015.1	0.063 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.002; p = 0.077)	0.027 (CI = +/-0.072; p = 0.447)	0.979	+6.48%
Severity	2015.2	0.060 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.002; p = 0.117)	0.040 (CI = +/-0.075; p = 0.283)	0.977	+6.19%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.002; p = 0.153)	0.045 (CI = +/-0.082; p = 0.256)	0.974	+6.06%
Severity	2016.2	0.056 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.204)	0.058 (CI = +/-0.085; p = 0.165)	0.971	+5.74%
Severity	2017.1	0.057 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.208)	0.054 (CI = +/-0.092; p = 0.230)	0.968	+5.86%
Severity	2017.2	0.052 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.218)	0.072 (CI = +/-0.089; p = 0.105)	0.968	+5.31%
Frequency	2010.2	0.026 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.259 (CI = +/-0.081; p = 0.000)	0.896	+2.67%
Frequency	2011.1	0.028 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.271 (CI = +/-0.083; p = 0.000)	0.901	+2.84%
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.288 (CI = +/-0.083; p = 0.000)	0.912	+3.13%
Frequency	2012.1	0.031 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.288 (CI = +/-0.088; p = 0.000)	0.911	+3.11%
Frequency	2012.2	0.029 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.091; p = 0.000)	0.914	+2.89%
Frequency	2013.1	0.026 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.259 (CI = +/-0.094; p = 0.000)	0.919	+2.62%
Frequency	2013.2	0.024 (CI = +/-0.012; p = 0.001)	0.016 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.099; p = 0.000)	0.920	+2.44%
Frequency	2014.1	0.024 (CI = +/-0.014; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	-0.247 (CI = +/-0.107; p = 0.000)	0.920	+2.42%
Frequency	2014.2	0.029 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.276 (CI = +/-0.105; p = 0.000)	0.932	+2.97%
Frequency	2015.1	0.026 (CI = +/-0.016; p = 0.003)	0.016 (CI = +/-0.002; p = 0.000)	-0.257 (CI = +/-0.109; p = 0.000)	0.937	+2.59%
Frequency	2015.2	0.029 (CI = +/-0.017; p = 0.002)	0.016 (CI = +/-0.002; p = 0.000)	-0.275 (CI = +/-0.115; p = 0.000)	0.939	+2.97%
Frequency	2016.1	0.023 (CI = +/-0.018; p = 0.015)	0.016 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.115; p = 0.000)	0.948	+2.36%
Frequency	2016.2	0.020 (CI = +/-0.020; p = 0.052)	0.015 (CI = +/-0.002; p = 0.000)	-0.234 (CI = +/-0.122; p = 0.001)	0.950	+2.02%
Frequency	2017.1	0.018 (CI = +/-0.023; p = 0.121)	0.015 (CI = +/-0.002; p = 0.000)	-0.224 (CI = +/-0.132; p = 0.003)	0.949	+1.77%
Frequency	2017.2	0.011 (CI = +/-0.024; p = 0.351)	0.015 (CI = +/-0.002; p = 0.000)	-0.200 (CI = +/-0.129; p = 0.006)	0.957	+1.06%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters included: time, trend_level_change, seasonality, Excess_Inflation

Future Trend Start Date = 2023-10-01

Fit	Start Date	Time	Seasonality	Excess Inflation	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.038 (CI = +/-0.020; p = 0.001)	0.049 (CI = +/-0.123; p = 0.421)	0.299 (CI = +/-0.342; p = 0.084)	-0.043 (CI = +/-0.255; p = 0.732)	0.673	+3.84%	-0.51%
Loss Cost	2011.1	0.037 (CI = +/-0.022; p = 0.002)	0.050 (CI = +/-0.128; p = 0.425)	0.301 (CI = +/-0.352; p = 0.090)	-0.043 (CI = +/-0.261; p = 0.738)	0.657	+3.80%	-0.54%
Loss Cost	2011.2	0.038 (CI = +/-0.024; p = 0.003)	0.052 (CI = +/-0.133; p = 0.430)	0.298 (CI = +/-0.365; p = 0.105)	-0.042 (CI = +/-0.267; p = 0.746)	0.638	+3.85%	-0.45%
Loss Cost	2012.1	0.036 (CI = +/-0.026; p = 0.009)	0.058 (CI = +/-0.138; p = 0.395)	0.310 (CI = +/-0.376; p = 0.101)	-0.041 (CI = +/-0.272; p = 0.756)	0.617	+3.63%	-0.57%
Loss Cost	2012.2	0.032 (CI = +/-0.028; p = 0.028)	0.048 (CI = +/-0.143; p = 0.493)	0.332 (CI = +/-0.386; p = 0.088)	-0.043 (CI = +/-0.276; p = 0.748)	0.585	+3.25%	-1.11%
Loss Cost	2013.1	0.027 (CI = +/-0.031; p = 0.081)	0.060 (CI = +/-0.147; p = 0.404)	0.358 (CI = +/-0.394; p = 0.073)	-0.041 (CI = +/-0.278; p = 0.763)	0.562	+2.75%	-1.35%
Loss Cost	2013.2	0.022 (CI = +/-0.034; p = 0.184)	0.049 (CI = +/-0.152; p = 0.511)	0.384 (CI = +/-0.407; p = 0.063)	-0.042 (CI = +/-0.282; p = 0.757)	0.530	+2.26%	-1.99%
Loss Cost	2014.1	0.018 (CI = +/-0.038; p = 0.338)	0.059 (CI = +/-0.158; p = 0.445)	0.407 (CI = +/-0.420; p = 0.057)	-0.040 (CI = +/-0.288; p = 0.774)	0.510	+1.78%	-2.20%
Loss Cost	2014.2	0.015 (CI = +/-0.043; p = 0.464)	0.054 (CI = +/-0.167; p = 0.508)	0.420 (CI = +/-0.443; p = 0.062)	-0.040 (CI = +/-0.297; p = 0.778)	0.482	+1.52%	-2.49%
Loss Cost	2015.1	0.004 (CI = +/-0.046; p = 0.852)	0.074 (CI = +/-0.170; p = 0.371)	0.468 (CI = +/-0.447; p = 0.041)	-0.034 (CI = +/-0.295; p = 0.810)	0.476	+0.42%	-2.94%
Loss Cost	2015.2	-0.001 (CI = +/-0.053; p = 0.963)	0.064 (CI = +/-0.179; p = 0.458)	0.492 (CI = +/-0.473; p = 0.042)	-0.034 (CI = +/-0.303; p = 0.813)	0.450	-0.12%	-3.48%
Loss Cost	2016.1	-0.018 (CI = +/-0.058; p = 0.512)	0.090 (CI = +/-0.179; p = 0.300)	0.559 (CI = +/-0.472; p = 0.024)	-0.024 (CI = +/-0.296; p = 0.867)	0.471	-1.80%	-4.09%
Loss Cost	2016.2	-0.030 (CI = +/-0.067; p = 0.348)	0.073 (CI = +/-0.188; p = 0.420)	0.608 (CI = +/-0.498; p = 0.020)	-0.022 (CI = +/-0.302; p = 0.876)	0.461	-2.97%	-5.10%
Loss Cost	2017.1	-0.045 (CI = +/-0.078; p = 0.230)	0.091 (CI = +/-0.197; p = 0.336)	0.660 (CI = +/-0.524; p = 0.018)	-0.012 (CI = +/-0.308; p = 0.932)	0.473	-4.40%	-5.57%
Loss Cost	2017.2	-0.064 (CI = +/-0.092; p = 0.155)	0.069 (CI = +/-0.208; p = 0.480)	0.728 (CI = +/-0.560; p = 0.016)	-0.007 (CI = +/-0.315; p = 0.961)	0.476	-6.18%	-6.85%
Severity	2010.2	0.049 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.026; p = 0.005)	0.168 (CI = +/-0.072; p = 0.000)	-0.050 (CI = +/-0.054; p = 0.069)	0.981	+4.99%	-0.10%
Severity	2011.1	0.050 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.025; p = 0.009)	0.160 (CI = +/-0.070; p = 0.000)	-0.050 (CI = +/-0.052; p = 0.058)	0.982	+5.12%	-0.03%
Severity	2011.2	0.051 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.024; p = 0.003)	0.150 (CI = +/-0.067; p = 0.000)	-0.049 (CI = +/-0.049; p = 0.049)	0.984	+5.28%	+0.23%
Severity	2012.1	0.053 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.023; p = 0.005)	0.141 (CI = +/-0.062; p = 0.000)	-0.050 (CI = +/-0.045; p = 0.031)	0.986	+5.46%	+0.32%
Severity	2012.2	0.055 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.022; p = 0.001)	0.131 (CI = +/-0.059; p = 0.000)	-0.049 (CI = +/-0.042; p = 0.024)	0.988	+5.64%	+0.58%
Severity	2013.1	0.056 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.021; p = 0.002)	0.122 (CI = +/-0.056; p = 0.000)	-0.050 (CI = +/-0.039; p = 0.015)	0.989	+5.80%	+0.65%
Severity	2013.2	0.058 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.021; p = 0.001)	0.116 (CI = +/-0.056; p = 0.000)	-0.049 (CI = +/-0.039; p = 0.015)	0.989	+5.92%	+0.81%
Severity	2014.1	0.059 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.021; p = 0.002)	0.110 (CI = +/-0.056; p = 0.001)	-0.050 (CI = +/-0.038; p = 0.013)	0.988	+6.05%	+0.86%
Severity	2014.2	0.058 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.022; p = 0.005)	0.114 (CI = +/-0.059; p = 0.001)	-0.050 (CI = +/-0.039; p = 0.015)	0.987	+5.98%	+0.78%
Severity	2015.1	0.058 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.023; p = 0.005)	0.116 (CI = +/-0.061; p = 0.001)	-0.050 (CI = +/-0.040; p = 0.019)	0.985	+5.92%	+0.76%
Severity	2015.2	0.056 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.024; p = 0.011)	0.122 (CI = +/-0.064; p = 0.001)	-0.050 (CI = +/-0.041; p = 0.020)	0.983	+5.79%	+0.63%
Severity	2016.1	0.054 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.024; p = 0.006)	0.131 (CI = +/-0.064; p = 0.001)	-0.049 (CI = +/-0.040; p = 0.021)	0.983	+5.55%	+0.55%
Severity	2016.2	0.053 (CI = +/-0.009; p = 0.000)	0.035 (CI = +/-0.026; p = 0.012)	0.136 (CI = +/-0.068; p = 0.001)	-0.048 (CI = +/-0.041; p = 0.025)	0.980	+5.42%	+0.44%
Severity	2017.1	0.052 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.028; p = 0.017)	0.137 (CI = +/-0.074; p = 0.002)	-0.048 (CI = +/-0.043; p = 0.033)	0.977	+5.38%	+0.43%
Severity	2017.2	0.049 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.029; p = 0.035)	0.149 (CI = +/-0.077; p = 0.001)	-0.047 (CI = +/-0.043; p = 0.036)	0.974	+5.03%	+0.18%
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.252)	0.010 (CI = +/-0.120; p = 0.862)	0.131 (CI = +/-0.333; p = 0.426)	0.007 (CI = +/-0.248; p = 0.955)	-0.086	-1.09%	-0.41%
Frequency	2011.1	-0.013 (CI = +/-0.021; p = 0.224)	0.015 (CI = +/-0.124; p = 0.800)	0.141 (CI = +/-0.342; p = 0.403)	0.008 (CI = +/-0.253; p = 0.951)	-0.082	-1.26%	-0.51%
Frequency	2011.2	-0.014 (CI = +/-0.023; p = 0.228)	0.012 (CI = +/-0.129; p = 0.846)	0.148 (CI = +/-0.353; p = 0.396)	0.007 (CI = +/-0.258; p = 0.957)	-0.086	-1.36%	-0.68%
Frequency	2012.1	-0.018 (CI = +/-0.025; p = 0.155)	0.023 (CI = +/-0.132; p = 0.722)	0.169 (CI = +/-0.359; p = 0.339)	0.009 (CI = +/-0.260; p = 0.946)	-0.061	-1.74%	-0.89%
Frequency	2012.2	-0.023 (CI = +/-0.027; p = 0.088)	0.009 (CI = +/-0.134; p = 0.894)	0.202 (CI = +/-0.363; p = 0.262)	0.006 (CI = +/-0.260; p = 0.963)	-0.023	-2.26%	-1.68%
Frequency	2013.1	-0.029 (CI = +/-0.028; p = 0.043)	0.025 (CI = +/-0.135; p = 0.709)	0.235 (CI = +/-0.364; p = 0.192)	0.009 (CI = +/-0.257; p = 0.942)	0.036	-2.89%	-2.00%
Frequency	2013.2	-0.035 (CI = +/-0.031; p = 0.028)	0.011 (CI = +/-0.139; p = 0.875)	0.268 (CI = +/-0.371; p = 0.146)	0.007 (CI = +/-0.257; p = 0.955)	0.077	-3.46%	-2.78%
Frequency	2014.1	-0.041 (CI = +/-0.034; p = 0.020)	0.023 (CI = +/-0.143; p = 0.737)	0.297 (CI = +/-0.379; p = 0.117)	0.010 (CI = +/-0.259; p = 0.935)	0.110	-4.03%	-3.04%
Frequency	2014.2	-0.043 (CI = +/-0.038; p = 0.030)	0.019 (CI = +/-0.151; p = 0.790)	0.306 (CI = +/-0.399; p = 0.124)	0.010 (CI = +/-0.268; p = 0.939)	0.085	-4.20%	-3.25%
Frequency	2015.1	-0.053 (CI = +/-0.042; p = 0.015)	0.038 (CI = +/-0.152; p = 0.601)	0.351 (CI = +/-0.402; p = 0.082)	0.016 (CI = +/-0.265; p = 0.900)	0.158	-5.19%	-3.67%
Frequency	2015.2	-0.057 (CI = +/-0.048; p = 0.022)	0.031 (CI = +/-0.162; p = 0.687)	0.370 (CI = +/-0.426; p = 0.084)	0.016 (CI = +/-0.273; p = 0.904)	0.143	-5.58%	-4.08%
Frequency	2016.1	-0.072 (CI = +/-0.052; p = 0.010)	0.053 (CI = +/-0.162; p = 0.491)	0.428 (CI = +/-0.427; p = 0.049)	0.025 (CI = +/-0.268; p = 0.844)	0.231	-6.96%	-4.61%
Frequency	2016.2	-0.083 (CI = +/-0.061; p = 0.011)	0.038 (CI = +/-0.170; p = 0.639)	0.473 (CI = +/-0.451; p = 0.041)	0.026 (CI = +/-0.273; p = 0.839)	0.250	-7.96%	-5.51%
Frequency	2017.1	-0.097 (CI = +/-0.070; p = 0.010)	0.055 (CI = +/-0.177; p = 0.509)	0.523 (CI = +/-0.471; p = 0.032)	0.036 (CI = +/-0.277; p = 0.783)	0.276	-9.28%	-5.97%
Frequency	2017.2	-0.113 (CI = +/-0.083; p = 0.012)	0.038 (CI = +/-0.188; p = 0.668)	0.579 (CI = +/-0.507; p = 0.029)	0.040 (CI = +/-0.285; p = 0.763)	0.290	-10.67%	-7.02%

Collision

Coverage = CL
End Trend Period = 2025.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility, Excess_Inflation
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2023-10-01

Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.053; p = 0.561)	0.016 (CI = +/-0.003; p = 0.000)	0.087 (CI = +/-0.315; p = 0.572)	-0.178 (CI = +/-0.234; p = 0.129)	-0.056 (CI = +/-0.115; p = 0.342)	0.941	+7.73%	+1.88%
Loss Cost	2011.1	0.079 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.051; p = 0.829)	0.016 (CI = +/-0.003; p = 0.000)	0.071 (CI = +/-0.298; p = 0.624)	-0.191 (CI = +/-0.222; p = 0.088)	-0.059 (CI = +/-0.113; p = 0.289)	0.947	+8.18%	+1.98%
Loss Cost	2011.2	0.083 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.048; p = 0.537)	0.017 (CI = +/-0.003; p = 0.000)	0.061 (CI = +/-0.274; p = 0.650)	-0.211 (CI = +/-0.205; p = 0.044)	-0.060 (CI = +/-0.104; p = 0.240)	0.955	+8.67%	+2.32%
Loss Cost	2012.1	0.086 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.048; p = 0.739)	0.017 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.270; p = 0.708)	-0.221 (CI = +/-0.202; p = 0.034)	-0.063 (CI = +/-0.102; p = 0.214)	0.956	+9.02%	+2.40%
Loss Cost	2012.2	0.086 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.050; p = 0.753)	0.017 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.275; p = 0.715)	-0.221 (CI = +/-0.209; p = 0.039)	-0.063 (CI = +/-0.105; p = 0.227)	0.951	+9.01%	+2.37%
Loss Cost	2013.1	0.087 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.053; p = 0.809)	0.017 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.288; p = 0.738)	-0.223 (CI = +/-0.216; p = 0.046)	-0.063 (CI = +/-0.108; p = 0.235)	0.946	+9.10%	+2.43%
Loss Cost	2013.2	0.087 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.056; p = 0.833)	0.017 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.297; p = 0.741)	-0.222 (CI = +/-0.224; p = 0.053)	-0.063 (CI = +/-0.112; p = 0.250)	0.940	+9.06%	+2.39%
Loss Cost	2014.1	0.090 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.058; p = 0.998)	0.017 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.302; p = 0.806)	-0.231 (CI = +/-0.228; p = 0.047)	-0.066 (CI = +/-0.113; p = 0.235)	0.938	+9.47%	+2.49%
Loss Cost	2014.2	0.095 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.059; p = 0.827)	0.018 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.301; p = 0.866)	-0.247 (CI = +/-0.228; p = 0.036)	-0.068 (CI = +/-0.112; p = 0.216)	0.940	+10.01%	+2.77%
Loss Cost	2015.1	0.093 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.062; p = 0.740)	0.017 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.312; p = 0.824)	-0.240 (CI = +/-0.237; p = 0.047)	-0.066 (CI = +/-0.116; p = 0.244)	0.934	+9.70%	+2.70%
Loss Cost	2015.2	0.095 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.066; p = 0.679)	0.018 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.324; p = 0.862)	-0.249 (CI = +/-0.248; p = 0.049)	-0.067 (CI = +/-0.121; p = 0.249)	0.930	+10.02%	+2.85%
Loss Cost	2016.1	0.087 (CI = +/-0.033; p = 0.000)	0.023 (CI = +/-0.067; p = 0.479)	0.017 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.324; p = 0.733)	-0.230 (CI = +/-0.248; p = 0.066)	-0.061 (CI = +/-0.120; p = 0.291)	0.931	+9.04%	+1.62%
Loss Cost	2016.2	0.081 (CI = +/-0.038; p = 0.001)	0.018 (CI = +/-0.071; p = 0.596)	0.017 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.336; p = 0.686)	-0.217 (CI = +/-0.259; p = 0.092)	-0.058 (CI = +/-0.124; p = 0.328)	0.929	+8.45%	+2.37%
Loss Cost	2017.1	0.079 (CI = +/-0.046; p = 0.003)	0.019 (CI = +/-0.078; p = 0.597)	0.017 (CI = +/-0.004; p = 0.000)	0.068 (CI = +/-0.362; p = 0.685)	-0.214 (CI = +/-0.277; p = 0.115)	-0.056 (CI = +/-0.133; p = 0.366)	0.925	+8.27%	+2.33%
Loss Cost	2017.2	0.064 (CI = +/-0.049; p = 0.016)	0.006 (CI = +/-0.076; p = 0.856)	0.016 (CI = +/-0.004; p = 0.000)	0.098 (CI = +/-0.345; p = 0.536)	-0.186 (CI = +/-0.266; p = 0.148)	-0.047 (CI = +/-0.126; p = 0.421)	0.936	+6.61%	+1.70%
Severity	2010.2	0.048 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.027; p = 0.007)	0.000 (CI = +/-0.002; p = 0.668)	0.096 (CI = +/-0.158; p = 0.222)	0.065 (CI = +/-0.118; p = 0.263)	-0.036 (CI = +/-0.060; p = 0.221)	0.981	+4.88%	+1.13%
Severity	2011.1	0.049 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.026; p = 0.015)	0.000 (CI = +/-0.001; p = 0.902)	0.089 (CI = +/-0.154; p = 0.241)	0.060 (CI = +/-0.115; p = 0.291)	-0.038 (CI = +/-0.058; p = 0.192)	0.981	+5.07%	+1.17%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.025; p = 0.005)	0.000 (CI = +/-0.001; p = 0.859)	0.085 (CI = +/-0.145; p = 0.239)	0.051 (CI = +/-0.108; p = 0.343)	-0.038 (CI = +/-0.055; p = 0.160)	0.983	+5.29%	+1.33%
Severity	2012.1	0.054 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.024; p = 0.009)	0.000 (CI = +/-0.001; p = 0.493)	0.075 (CI = +/-0.132; p = 0.252)	0.042 (CI = +/-0.098; p = 0.382)	-0.040 (CI = +/-0.050; p = 0.107)	0.986	+5.57%	+1.40%
Severity	2012.2	0.057 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.022; p = 0.002)	0.001 (CI = +/-0.001; p = 0.269)	0.069 (CI = +/-0.121; p = 0.247)	0.033 (CI = +/-0.091; p = 0.462)	-0.041 (CI = +/-0.046; p = 0.073)	0.988	+5.84%	+1.56%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.020; p = 0.004)	0.001 (CI = +/-0.001; p = 0.085)	0.059 (CI = +/-0.108; p = 0.264)	0.024 (CI = +/-0.081; p = 0.535)	-0.043 (CI = +/-0.041; p = 0.037)	0.991	+6.14%	+1.64%
Severity	2013.2	0.062 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.019; p = 0.002)	0.001 (CI = +/-0.001; p = 0.041)	0.055 (CI = +/-0.103; p = 0.278)	0.017 (CI = +/-0.077; p = 0.647)	-0.044 (CI = +/-0.039; p = 0.027)	0.991	+6.36%	+1.76%
Severity	2014.1	0.064 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.018; p = 0.003)	0.001 (CI = +/-0.001; p = 0.011)	0.046 (CI = +/-0.094; p = 0.318)	0.010 (CI = +/-0.071; p = 0.769)	-0.046 (CI = +/-0.035; p = 0.013)	0.992	+6.65%	+1.83%
Severity	2014.2	0.064 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.019; p = 0.005)	0.001 (CI = +/-0.001; p = 0.017)	0.047 (CI = +/-0.098; p = 0.326)	0.011 (CI = +/-0.074; p = 0.751)	-0.046 (CI = +/-0.037; p = 0.021)	0.991	+6.61%	+1.81%
Severity	2015.1	0.064 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.020; p = 0.008)	0.001 (CI = +/-0.001; p = 0.023)	0.046 (CI = +/-0.102; p = 0.354)	0.011 (CI = +/-0.078; p = 0.774)	-0.046 (CI = +/-0.038; p = 0.017)	0.989	+6.63%	+1.82%
Severity	2015.2	0.063 (CI = +/-0.009; p = 0.000)	0.028 (CI = +/-0.022; p = 0.015)	0.001 (CI = +/-0.001; p = 0.037)	0.048 (CI = +/-0.106; p = 0.342)	0.014 (CI = +/-0.081; p = 0.717)	-0.046 (CI = +/-0.039; p = 0.026)	0.988	+6.51%	+1.76%
Severity	2016.1	0.061 (CI = +/-0.011; p = 0.000)	0.031 (CI = +/-0.022; p = 0.011)	0.001 (CI = +/-0.001; p = 0.073)	0.055 (CI = +/-0.108; p = 0.285)	0.019 (CI = +/-0.082; p = 0.625)	-0.044 (CI = +/-0.040; p = 0.034)	0.986	+6.25%	+1.70%
Severity	2016.2	0.059 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.024; p = 0.020)	0.001 (CI = +/-0.001; p = 0.102)	0.058 (CI = +/-0.113; p = 0.285)	0.022 (CI = +/-0.087; p = 0.592)	-0.043 (CI = +/-0.042; p = 0.044)	0.984	+6.12%	+1.64%
Severity	2017.1	0.060 (CI = +/-0.016; p = 0.000)	0.029 (CI = +/-0.026; p = 0.034)	0.001 (CI = +/-0.001; p = 0.118)	0.056 (CI = +/-0.122; p = 0.332)	0.020 (CI = +/-0.093; p = 0.636)	-0.044 (CI = +/-0.045; p = 0.044)	0.981	+6.21%	+1.66%
Severity	2017.2	0.056 (CI = +/-0.017; p = 0.000)	0.026 (CI = +/-0.027; p = 0.061)	0.001 (CI = +/-0.002; p = 0.151)	0.064 (CI = +/-0.122; p = 0.267)	0.028 (CI = +/-0.094; p = 0.515)	-0.041 (CI = +/-0.045; p = 0.066)	0.979	+5.77%	+1.49%
Frequency	2010.2	0.027 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.039; p = 0.233)	0.016 (CI = +/-0.002; p = 0.000)	-0.009 (CI = +/-0.229; p = 0.936)	-0.243 (CI = +/-0.170; p = 0.007)	-0.019 (CI = +/-0.087; p = 0.647)	0.891	+2.71%	+0.74%
Frequency	2011.1	0.029 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.139)	0.016 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.224; p = 0.869)	-0.251 (CI = +/-0.166; p = 0.005)	-0.021 (CI = +/-0.085; p = 0.608)	0.900	+2.96%	+0.80%
Frequency	2011.2	0.032 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.038; p = 0.210)	0.016 (CI = +/-0.002; p = 0.000)	-0.024 (CI = +/-0.218; p = 0.822)	-0.262 (CI = +/-0.163; p = 0.003)	-0.022 (CI = +/-0.082; p = 0.585)	0.909	+3.21%	+0.98%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.212)	0.016 (CI = +/-0.002; p = 0.000)	-0.026 (CI = +/-0.224; p = 0.814)	-0.263 (CI = +/-0.167; p = 0.004)	-0.022 (CI = +/-0.084; p = 0.588)	0.908	+3.26%	+0.99%
Frequency	2012.2	0.030 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.040; p = 0.146)	0.016 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.221; p = 0.854)	-0.253 (CI = +/-0.166; p = 0.005)	-0.021 (CI = +/-0.083; p = 0.597)	0.913	+3.00%	+0.82%
Frequency	2013.1	0.028 (CI = +/-0.012; p = 0.000)	-0.025 (CI = +/-0.041; p = 0.218)	0.016 (CI = +/-0.002; p = 0.000)	-0.013 (CI = +/-0.225; p = 0.907)	-0.247 (CI = +/-0.169; p = 0.006)	-0.020 (CI = +/-0.084; p = 0.627)	0.914	+2.79%	+0.77%
Frequency	2013.2	0.025 (CI = +/-0.013; p = 0.001)	-0.029 (CI = +/-0.042; p = 0.172)	0.016 (CI = +/-0.002; p = 0.000)	-0.007 (CI = +/-0.227; p = 0.948)	-0.239 (CI = +/-0.171; p = 0.009)	-0.019 (CI = +/-0.085; p = 0.645)	0.917	+2.54%	+0.62%
Frequency	2014.1	0.026 (CI = +/-0.015; p = 0.002)	-0.030 (CI = +/-0.045; p = 0.175)	0.016 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.235; p = 0.928)	-0.241 (CI = +/-0.177; p = 0.011)	-0.020 (CI = +/-0.088; p = 0.642)	0.916	+2.64%	+0.65%
Frequency	2014.2	0.031 (CI = +/-0.016; p = 0.001)	-0.024 (CI = +/-0.044; p = 0.269)	0.016 (CI = +/-0.002; p = 0.000)	-0.022 (CI = +/-0.224; p = 0.834)	-0.258 (CI = +/-0.170; p = 0.005)	-0.022 (CI = +/-0.084; p = 0.583)	0.927	+3.20%	+0.95%
Frequency	2015.1	0.028 (CI = +/-0.018; p = 0.005)	-0.019 (CI = +/-0.046; p = 0.379)	0.016 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.230; p = 0.906)	-0.251 (CI = +/-0.175; p = 0.008)	-0.020 (CI = +/-0.086; p = 0.629)	0.929	+2.87%	+0.86%
Frequency	2015.2	0.032 (CI = +/-0.021; p = 0.005)	-0.015 (CI = +/-0.047; p = 0.500)	0.016 (CI = +/-0.003; p = 0.000)	-0.022 (CI = +/-0.233; p = 0.843)	-0.263 (CI = +/-0.178; p = 0.007)	-0.022 (CI = +/-0.087; p = 0.596)	0.931	+3.29%	+1.07%
Frequency	2016.1	0.026 (CI = +/-0.023; p = 0.033)	-0.008 (CI = +/-0.048; p = 0.720)	0.016 (CI = +/-0.003; p = 0.000)	-0.003 (CI = +/-0.232; p = 0.975)	-0.249 (CI = +/-0.178; p = 0.010)	-0.017 (CI = +/-0.088; p = 0.676)	0.937	+2.63%	+0.91%
Frequency	2016.2	0.022 (CI = +/-0.027; p = 0.104)	-0.012 (CI = +/-0.051; p = 0.615)	0.016 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.240; p = 0.960)	-0.239 (CI = +/-0.185; p = 0.016)	-0.015 (CI = +/-0.089; p = 0.724)	0.938	+2.19%	+0.71%
Frequency	2017.1	0.019 (CI = +/-0.033; p = 0.221)	-0.010 (CI = +/-0.056; p = 0.704)	0.016 (CI = +/-0.003; p = 0.000)	0.012 (CI = +/-0.257; p = 0.919)	-0.235 (CI = +/-0.197; p = 0.024)	-0.013 (CI = +/-0.094; p = 0.771)	0.936	+1.94%	+0.66%
Frequency	2017.2	0.008 (CI = +/-0.034; p = 0.618)	-0.019 (CI = +/-0.054; p = 0.441)	0.015 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.243; p = 0.757)	-0.214 (CI = +/-0.187; p = 0.030)	-0.006 (CI = +/-0.089; p = 0.885)	0.948	+0.79%	+0.20%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, Excess_Inflation

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Excess Inflation	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2010.2	0.037 (CI = +/-0.020; p = 0.001)	0.086 (CI = +/-0.547; p = 0.750)	0.167 (CI = +/-0.475; p = 0.476)	0.682	+3.74%
Loss Cost	2011.1	0.037 (CI = +/-0.021; p = 0.002)	0.086 (CI = +/-0.560; p = 0.755)	0.167 (CI = +/-0.485; p = 0.485)	0.666	+3.74%
Loss Cost	2011.2	0.037 (CI = +/-0.023; p = 0.004)	0.087 (CI = +/-0.574; p = 0.758)	0.167 (CI = +/-0.496; p = 0.494)	0.648	+3.72%
Loss Cost	2012.1	0.035 (CI = +/-0.026; p = 0.010)	0.093 (CI = +/-0.587; p = 0.745)	0.170 (CI = +/-0.507; p = 0.496)	0.626	+3.55%
Loss Cost	2012.2	0.030 (CI = +/-0.028; p = 0.033)	0.112 (CI = +/-0.592; p = 0.699)	0.177 (CI = +/-0.511; p = 0.481)	0.601	+3.09%
Loss Cost	2013.1	0.026 (CI = +/-0.030; p = 0.089)	0.129 (CI = +/-0.601; p = 0.659)	0.183 (CI = +/-0.517; p = 0.471)	0.576	+2.65%
Loss Cost	2013.2	0.020 (CI = +/-0.033; p = 0.219)	0.153 (CI = +/-0.607; p = 0.604)	0.190 (CI = +/-0.520; p = 0.454)	0.553	+2.04%
Loss Cost	2014.1	0.016 (CI = +/-0.037; p = 0.370)	0.169 (CI = +/-0.622; p = 0.577)	0.195 (CI = +/-0.531; p = 0.451)	0.531	+1.64%
Loss Cost	2014.2	0.012 (CI = +/-0.042; p = 0.546)	0.184 (CI = +/-0.640; p = 0.553)	0.200 (CI = +/-0.544; p = 0.451)	0.510	+1.22%
Loss Cost	2015.1	0.002 (CI = +/-0.046; p = 0.919)	0.222 (CI = +/-0.644; p = 0.477)	0.209 (CI = +/-0.544; p = 0.428)	0.496	+0.22%
Loss Cost	2015.2	-0.006 (CI = +/-0.052; p = 0.822)	0.251 (CI = +/-0.661; p = 0.433)	0.216 (CI = +/-0.555; p = 0.421)	0.483	-0.56%
Loss Cost	2016.1	-0.021 (CI = +/-0.057; p = 0.447)	0.307 (CI = +/-0.659; p = 0.337)	0.228 (CI = +/-0.548; p = 0.389)	0.489	-2.07%
Loss Cost	2016.2	-0.037 (CI = +/-0.064; p = 0.240)	0.364 (CI = +/-0.665; p = 0.261)	0.239 (CI = +/-0.546; p = 0.364)	0.501	-3.62%
Loss Cost	2017.1	-0.049 (CI = +/-0.075; p = 0.182)	0.407 (CI = +/-0.693; p = 0.228)	0.246 (CI = +/-0.560; p = 0.361)	0.505	-4.79%
Loss Cost	2017.2	-0.073 (CI = +/-0.086; p = 0.088)	0.489 (CI = +/-0.702; p = 0.155)	0.256 (CI = +/-0.554; p = 0.334)	0.535	-7.05%
Severity	2010.2	0.048 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.135; p = 0.859)	0.106 (CI = +/-0.117; p = 0.075)	0.975	+4.93%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.129; p = 0.939)	0.103 (CI = +/-0.112; p = 0.070)	0.977	+5.10%
Severity	2011.2	0.051 (CI = +/-0.005; p = 0.000)	0.000 (CI = +/-0.129; p = 0.995)	0.101 (CI = +/-0.111; p = 0.073)	0.976	+5.21%
Severity	2012.1	0.053 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.118; p = 0.880)	0.098 (CI = +/-0.102; p = 0.060)	0.980	+5.43%
Severity	2012.2	0.054 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.118; p = 0.822)	0.096 (CI = +/-0.102; p = 0.064)	0.979	+5.54%
Severity	2013.1	0.056 (CI = +/-0.006; p = 0.000)	-0.022 (CI = +/-0.111; p = 0.691)	0.093 (CI = +/-0.096; p = 0.056)	0.981	+5.77%
Severity	2013.2	0.056 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.115; p = 0.678)	0.093 (CI = +/-0.098; p = 0.063)	0.979	+5.81%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.113; p = 0.581)	0.090 (CI = +/-0.096; p = 0.064)	0.980	+6.00%
Severity	2014.2	0.057 (CI = +/-0.007; p = 0.000)	-0.024 (CI = +/-0.113; p = 0.661)	0.092 (CI = +/-0.096; p = 0.059)	0.978	+5.83%
Severity	2015.1	0.057 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.117; p = 0.666)	0.092 (CI = +/-0.099; p = 0.067)	0.975	+5.84%
Severity	2015.2	0.054 (CI = +/-0.009; p = 0.000)	-0.015 (CI = +/-0.116; p = 0.786)	0.094 (CI = +/-0.097; p = 0.057)	0.973	+5.58%
Severity	2016.1	0.053 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.120; p = 0.866)	0.095 (CI = +/-0.100; p = 0.059)	0.970	+5.42%
Severity	2016.2	0.050 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.120; p = 0.979)	0.097 (CI = +/-0.099; p = 0.052)	0.968	+5.09%
Severity	2017.1	0.050 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.127; p = 0.991)	0.097 (CI = +/-0.103; p = 0.062)	0.963	+5.16%
Severity	2017.2	0.044 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.122; p = 0.725)	0.100 (CI = +/-0.096; p = 0.043)	0.964	+4.52%
Frequency	2010.2	-0.011 (CI = +/-0.019; p = 0.227)	0.074 (CI = +/-0.529; p = 0.776)	0.061 (CI = +/-0.459; p = 0.787)	-0.043	-1.14%
Frequency	2011.1	-0.013 (CI = +/-0.021; p = 0.205)	0.081 (CI = +/-0.539; p = 0.760)	0.064 (CI = +/-0.467; p = 0.780)	-0.039	-1.29%
Frequency	2011.2	-0.014 (CI = +/-0.022; p = 0.203)	0.086 (CI = +/-0.551; p = 0.749)	0.066 (CI = +/-0.477; p = 0.777)	-0.039	-1.42%
Frequency	2012.1	-0.018 (CI = +/-0.024; p = 0.139)	0.102 (CI = +/-0.556; p = 0.708)	0.072 (CI = +/-0.481; p = 0.759)	-0.017	-1.78%
Frequency	2012.2	-0.024 (CI = +/-0.026; p = 0.073)	0.125 (CI = +/-0.554; p = 0.644)	0.081 (CI = +/-0.478; p = 0.730)	0.028	-2.33%
Frequency	2013.1	-0.030 (CI = +/-0.028; p = 0.036)	0.151 (CI = +/-0.550; p = 0.574)	0.090 (CI = +/-0.473; p = 0.697)	0.083	-2.95%
Frequency	2013.2	-0.036 (CI = +/-0.030; p = 0.021)	0.176 (CI = +/-0.550; p = 0.512)	0.098 (CI = +/-0.472; p = 0.670)	0.130	-3.56%
Frequency	2014.1	-0.042 (CI = +/-0.033; p = 0.015)	0.199 (CI = +/-0.557; p = 0.464)	0.105 (CI = +/-0.475; p = 0.650)	0.161	-4.12%
Frequency	2014.2	-0.044 (CI = +/-0.037; p = 0.022)	0.208 (CI = +/-0.575; p = 0.457)	0.107 (CI = +/-0.489; p = 0.650)	0.143	-4.35%
Frequency	2015.1	-0.055 (CI = +/-0.041; p = 0.012)	0.246 (CI = +/-0.573; p = 0.377)	0.117 (CI = +/-0.484; p = 0.616)	0.206	-5.31%
Frequency	2015.2	-0.060 (CI = +/-0.046; p = 0.015)	0.266 (CI = +/-0.593; p = 0.356)	0.122 (CI = +/-0.497; p = 0.610)	0.200	-5.81%
Frequency	2016.1	-0.074 (CI = +/-0.051; p = 0.008)	0.317 (CI = +/-0.590; p = 0.271)	0.133 (CI = +/-0.490; p = 0.573)	0.272	-7.11%
Frequency	2016.2	-0.086 (CI = +/-0.058; p = 0.007)	0.362 (CI = +/-0.601; p = 0.217)	0.141 (CI = +/-0.493; p = 0.549)	0.309	-8.29%
Frequency	2017.1	-0.099 (CI = +/-0.067; p = 0.007)	0.407 (CI = +/-0.622; p = 0.181)	0.148 (CI = +/-0.502; p = 0.534)	0.325	-9.46%
Frequency	2017.2	-0.117 (CI = +/-0.079; p = 0.007)	0.469 (CI = +/-0.642; p = 0.137)	0.157 (CI = +/-0.507; p = 0.514)	0.358	-11.07%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility, Excess_Inflation

Fit	Start Date	Time	Mobility	Excess Inflation	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.137 (CI = +/-0.128; p = 0.036)	0.941	+7.53%
Loss Cost	2011.1	0.076 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.165 (CI = +/-0.126; p = 0.012)	0.946	+7.93%
Loss Cost	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.195 (CI = +/-0.123; p = 0.003)	0.951	+8.36%
Loss Cost	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.127; p = 0.002)	0.951	+8.65%
Loss Cost	2012.2	0.082 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.135; p = 0.004)	0.946	+8.58%
Loss Cost	2013.1	0.083 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.144; p = 0.006)	0.941	+8.62%
Loss Cost	2013.2	0.081 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.204 (CI = +/-0.154; p = 0.012)	0.935	+8.49%
Loss Cost	2014.1	0.084 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.165; p = 0.012)	0.932	+8.76%
Loss Cost	2014.2	0.088 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.175; p = 0.010)	0.931	+9.15%
Loss Cost	2015.1	0.084 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.189; p = 0.024)	0.926	+8.77%
Loss Cost	2015.2	0.085 (CI = +/-0.028; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.207; p = 0.035)	0.922	+8.85%
Loss Cost	2016.1	0.076 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.217; p = 0.097)	0.923	+7.93%
Loss Cost	2016.2	0.068 (CI = +/-0.034; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.231; p = 0.218)	0.925	+7.07%
Loss Cost	2017.1	0.066 (CI = +/-0.040; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.256; p = 0.305)	0.923	+6.80%
Loss Cost	2017.2	0.049 (CI = +/-0.041; p = 0.024)	0.015 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.248; p = 0.669)	0.939	+4.97%
Severity	2010.2	0.049 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.002; p = 0.759)	0.114 (CI = +/-0.078; p = 0.006)	0.972	+5.05%
Severity	2011.1	0.052 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.533)	0.097 (CI = +/-0.076; p = 0.015)	0.974	+5.30%
Severity	2011.2	0.053 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.409)	0.085 (CI = +/-0.078; p = 0.035)	0.974	+5.47%
Severity	2012.1	0.057 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.190)	0.061 (CI = +/-0.073; p = 0.097)	0.978	+5.82%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.127)	0.048 (CI = +/-0.075; p = 0.197)	0.978	+6.02%
Severity	2013.1	0.062 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.040)	0.024 (CI = +/-0.070; p = 0.482)	0.982	+6.39%
Severity	2013.2	0.063 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.033)	0.016 (CI = +/-0.074; p = 0.664)	0.980	+6.53%
Severity	2014.1	0.067 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.001; p = 0.010)	-0.006 (CI = +/-0.072; p = 0.855)	0.983	+6.90%
Severity	2014.2	0.066 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.001; p = 0.017)	0.001 (CI = +/-0.078; p = 0.989)	0.980	+6.78%
Severity	2015.1	0.067 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.001; p = 0.016)	-0.008 (CI = +/-0.084; p = 0.839)	0.978	+6.94%
Severity	2015.2	0.065 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.027)	0.004 (CI = +/-0.090; p = 0.934)	0.975	+6.72%
Severity	2016.1	0.065 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.038)	0.006 (CI = +/-0.099; p = 0.895)	0.971	+6.66%
Severity	2016.2	0.062 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.002; p = 0.058)	0.019 (CI = +/-0.108; p = 0.706)	0.967	+6.39%
Severity	2017.1	0.064 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.056)	0.008 (CI = +/-0.119; p = 0.892)	0.964	+6.65%
Severity	2017.2	0.059 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.002; p = 0.074)	0.034 (CI = +/-0.123; p = 0.563)	0.961	+6.03%
Frequency	2010.2	0.023 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.252 (CI = +/-0.107; p = 0.000)	0.855	+2.35%
Frequency	2011.1	0.025 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.262 (CI = +/-0.112; p = 0.000)	0.858	+2.50%
Frequency	2011.2	0.027 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.280 (CI = +/-0.114; p = 0.000)	0.866	+2.74%
Frequency	2012.1	0.026 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.276 (CI = +/-0.121; p = 0.000)	0.865	+2.68%
Frequency	2012.2	0.024 (CI = +/-0.012; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.258 (CI = +/-0.125; p = 0.000)	0.869	+2.42%
Frequency	2013.1	0.021 (CI = +/-0.013; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	-0.236 (CI = +/-0.130; p = 0.001)	0.876	+2.09%
Frequency	2013.2	0.018 (CI = +/-0.015; p = 0.019)	0.014 (CI = +/-0.003; p = 0.000)	-0.220 (CI = +/-0.137; p = 0.003)	0.879	+1.84%
Frequency	2014.1	0.017 (CI = +/-0.017; p = 0.046)	0.014 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.147; p = 0.007)	0.879	+1.74%
Frequency	2014.2	0.022 (CI = +/-0.018; p = 0.022)	0.015 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.154; p = 0.004)	0.886	+2.22%
Frequency	2015.1	0.017 (CI = +/-0.020; p = 0.096)	0.014 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.161; p = 0.013)	0.893	+1.71%
Frequency	2015.2	0.020 (CI = +/-0.023; p = 0.091)	0.015 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.175; p = 0.014)	0.893	+2.00%
Frequency	2016.1	0.012 (CI = +/-0.025; p = 0.334)	0.014 (CI = +/-0.003; p = 0.000)	-0.186 (CI = +/-0.181; p = 0.044)	0.905	+1.19%
Frequency	2016.2	0.006 (CI = +/-0.029; p = 0.645)	0.014 (CI = +/-0.003; p = 0.000)	-0.158 (CI = +/-0.195; p = 0.104)	0.909	+0.64%
Frequency	2017.1	0.001 (CI = +/-0.033; p = 0.928)	0.014 (CI = +/-0.003; p = 0.000)	-0.134 (CI = +/-0.214; p = 0.197)	0.909	+0.14%
Frequency	2017.2	-0.010 (CI = +/-0.036; p = 0.559)	0.013 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.219; p = 0.422)	0.921	-0.99%

Collision

Coverage = CL

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.912	+7.66%
Loss Cost	2011.1	0.078 (CI = +/-0.011; p = 0.000)	0.930	+8.16%
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	0.950	+8.73%
Loss Cost	2012.1	0.088 (CI = +/-0.010; p = 0.000)	0.958	+9.17%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	0.949	+9.17%
Loss Cost	2013.1	0.089 (CI = +/-0.014; p = 0.000)	0.941	+9.34%
Loss Cost	2013.2	0.089 (CI = +/-0.016; p = 0.000)	0.926	+9.32%
Loss Cost	2014.1	0.095 (CI = +/-0.017; p = 0.000)	0.931	+9.91%
Loss Cost	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.950	+10.80%
Loss Cost	2015.1	0.102 (CI = +/-0.021; p = 0.000)	0.933	+10.69%
Loss Cost	2015.2	0.109 (CI = +/-0.024; p = 0.000)	0.935	+11.48%
Loss Cost	2016.1	0.102 (CI = +/-0.029; p = 0.000)	0.911	+10.71%
Loss Cost	2016.2	0.095 (CI = +/-0.039; p = 0.002)	0.864	+10.01%
Loss Cost	2017.1	0.104 (CI = +/-0.056; p = 0.007)	0.835	+10.99%
Loss Cost	2017.2	0.070 (CI = +/-0.027; p = 0.004)	0.943	+7.30%
Severity	2010.2	0.046 (CI = +/-0.008; p = 0.000)	0.904	+4.76%
Severity	2011.1	0.049 (CI = +/-0.008; p = 0.000)	0.912	+5.01%
Severity	2011.2	0.051 (CI = +/-0.008; p = 0.000)	0.909	+5.18%
Severity	2012.1	0.054 (CI = +/-0.008; p = 0.000)	0.931	+5.57%
Severity	2012.2	0.056 (CI = +/-0.009; p = 0.000)	0.930	+5.79%
Severity	2013.1	0.061 (CI = +/-0.008; p = 0.000)	0.952	+6.25%
Severity	2013.2	0.062 (CI = +/-0.009; p = 0.000)	0.946	+6.43%
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	+6.81%
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	+6.83%
Severity	2016.1	0.066 (CI = +/-0.019; p = 0.000)	0.908	+6.84%
Severity	2016.2	0.062 (CI = +/-0.026; p = 0.002)	0.859	+6.44%
Severity	2017.1	0.071 (CI = +/-0.035; p = 0.005)	0.864	+7.39%
Severity	2017.2	0.059 (CI = +/-0.049; p = 0.031)	0.773	+6.03%
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	+3.40%
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)	0.749	+3.61%
Frequency	2016.2	0.033 (CI = +/-0.026; p = 0.021)	0.624	+3.36%
Frequency	2017.1	0.033 (CI = +/-0.039; p = 0.080)	0.472	+3.36%
Frequency	2017.2	0.012 (CI = +/-0.035; p = 0.355)	0.045	+1.20%

Collision

Coverage = CL

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, Excess_Inflation

							Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Excess Inflation	Adjusted R^2	Rate
Loss Cost	2010.2	0.072 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.053; p = 0.608)	0.015 (CI = +/-0.003; p = 0.000)	-0.135 (CI = +/-0.130; p = 0.043)	0.940	+7.51%
Loss Cost	2011.1	0.076 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.052; p = 0.872)	0.015 (CI = +/-0.003; p = 0.000)	-0.164 (CI = +/-0.129; p = 0.015)	0.944	+7.91%
Loss Cost	2011.2	0.080 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.050; p = 0.621)	0.016 (CI = +/-0.003; p = 0.000)	-0.192 (CI = +/-0.126; p = 0.004)	0.950	+8.34%
Loss Cost	2012.1	0.083 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.051; p = 0.804)	0.016 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.131; p = 0.003)	0.949	+8.63%
Loss Cost	2012.2	0.082 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.053; p = 0.840)	0.016 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.139; p = 0.005)	0.943	+8.57%
Loss Cost	2013.1	0.082 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.056; p = 0.860)	0.016 (CI = +/-0.003; p = 0.000)	-0.210 (CI = +/-0.150; p = 0.008)	0.938	+8.60%
Loss Cost	2013.2	0.081 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.058; p = 0.910)	0.016 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.159; p = 0.015)	0.932	+8.48%
Loss Cost	2014.1	0.084 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.061; p = 0.968)	0.016 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.172; p = 0.015)	0.929	+8.77%
Loss Cost	2014.2	0.087 (CI = +/-0.022; p = 0.000)	0.003 (CI = +/-0.063; p = 0.913)	0.016 (CI = +/-0.003; p = 0.000)	-0.241 (CI = +/-0.182; p = 0.013)	0.927	+9.14%
Loss Cost	2015.1	0.083 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.067; p = 0.778)	0.016 (CI = +/-0.004; p = 0.000)	-0.216 (CI = +/-0.198; p = 0.034)	0.922	+8.71%
Loss Cost	2015.2	0.084 (CI = +/-0.029; p = 0.000)	0.010 (CI = +/-0.070; p = 0.763)	0.016 (CI = +/-0.004; p = 0.000)	-0.222 (CI = +/-0.216; p = 0.045)	0.917	+8.82%
Loss Cost	2016.1	0.075 (CI = +/-0.032; p = 0.000)	0.022 (CI = +/-0.071; p = 0.513)	0.016 (CI = +/-0.004; p = 0.000)	-0.166 (CI = +/-0.227; p = 0.139)	0.920	+7.74%
Loss Cost	2016.2	0.068 (CI = +/-0.035; p = 0.001)	0.015 (CI = +/-0.073; p = 0.659)	0.015 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.241; p = 0.255)	0.920	+7.01%
Loss Cost	2017.1	0.064 (CI = +/-0.042; p = 0.006)	0.019 (CI = +/-0.079; p = 0.606)	0.015 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.272; p = 0.381)	0.918	+6.59%
Loss Cost	2017.2	0.048 (CI = +/-0.043; p = 0.032)	0.004 (CI = +/-0.076; p = 0.905)	0.015 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.264; p = 0.695)	0.933	+4.96%
Severity	2010.2	0.049 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.028; p = 0.006)	0.000 (CI = +/-0.002; p = 0.951)	0.122 (CI = +/-0.068; p = 0.001)	0.978	+5.01%
Severity	2011.1	0.051 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.028; p = 0.012)	0.000 (CI = +/-0.002; p = 0.817)	0.109 (CI = +/-0.069; p = 0.003)	0.979	+5.19%
Severity	2011.2	0.053 (CI = +/-0.006; p = 0.000)	0.041 (CI = +/-0.027; p = 0.004)	0.000 (CI = +/-0.001; p = 0.608)	0.094 (CI = +/-0.067; p = 0.008)	0.981	+5.41%
Severity	2012.1	0.055 (CI = +/-0.006; p = 0.000)	0.035 (CI = +/-0.025; p = 0.009)	0.001 (CI = +/-0.001; p = 0.327)	0.074 (CI = +/-0.065; p = 0.027)	0.983	+5.69%
Severity	2012.2	0.058 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.024; p = 0.002)	0.001 (CI = +/-0.001; p = 0.178)	0.057 (CI = +/-0.062; p = 0.067)	0.985	+5.95%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	0.034 (CI = +/-0.022; p = 0.005)	0.001 (CI = +/-0.001; p = 0.064)	0.038 (CI = +/-0.060; p = 0.198)	0.987	+6.24%
Severity	2013.2	0.063 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.022; p = 0.002)	0.001 (CI = +/-0.001; p = 0.035)	0.026 (CI = +/-0.060; p = 0.381)	0.988	+6.45%
Severity	2014.1	0.065 (CI = +/-0.007; p = 0.000)	0.033 (CI = +/-0.021; p = 0.005)	0.002 (CI = +/-0.001; p = 0.014)	0.009 (CI = +/-0.060; p = 0.758)	0.988	+6.72%
Severity	2014.2	0.065 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.023; p = 0.008)	0.001 (CI = +/-0.001; p = 0.019)	0.010 (CI = +/-0.065; p = 0.742)	0.986	+6.70%
Severity	2015.1	0.065 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.024; p = 0.012)	0.001 (CI = +/-0.001; p = 0.025)	0.009 (CI = +/-0.072; p = 0.786)	0.985	+6.71%
Severity	2015.2	0.064 (CI = +/-0.010; p = 0.000)	0.031 (CI = +/-0.025; p = 0.019)	0.001 (CI = +/-0.001; p = 0.036)	0.014 (CI = +/-0.078; p = 0.702)	0.982	+6.62%
Severity	2016.1	0.062 (CI = +/-0.012; p = 0.000)	0.034 (CI = +/-0.027; p = 0.016)	0.001 (CI = +/-0.001; p = 0.065)	0.028 (CI = +/-0.085; p = 0.498)	0.980	+6.36%
Severity	2016.2	0.061 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.028; p = 0.025)	0.001 (CI = +/-0.001; p = 0.083)	0.032 (CI = +/-0.093; p = 0.470)	0.976	+6.27%
Severity	2017.1	0.061 (CI = +/-0.016; p = 0.000)	0.033 (CI = +/-0.031; p = 0.039)	0.001 (CI = +/-0.002; p = 0.101)	0.031 (CI = +/-0.106; p = 0.540)	0.973	+6.30%
Severity	2017.2	0.058 (CI = +/-0.018; p = 0.000)	0.029 (CI = +/-0.032; p = 0.069)	0.001 (CI = +/-0.002; p = 0.118)	0.046 (CI = +/-0.112; p = 0.390)	0.969	+5.92%
Frequency	2010.2	0.024 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.043; p = 0.205)	0.015 (CI = +/-0.002; p = 0.000)	-0.257 (CI = +/-0.106; p = 0.000)	0.858	+2.38%
Frequency	2011.1	0.026 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.044; p = 0.143)	0.015 (CI = +/-0.002; p = 0.000)	-0.273 (CI = +/-0.110; p = 0.000)	0.865	+2.59%
Frequency	2011.2	0.027 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.045; p = 0.199)	0.015 (CI = +/-0.002; p = 0.000)	-0.286 (CI = +/-0.113; p = 0.000)	0.870	+2.78%
Frequency	2012.1	0.027 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.047; p = 0.219)	0.015 (CI = +/-0.003; p = 0.000)	-0.286 (CI = +/-0.121; p = 0.000)	0.868	+2.78%
Frequency	2012.2	0.024 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.047; p = 0.147)	0.015 (CI = +/-0.003; p = 0.000)	-0.266 (CI = +/-0.123; p = 0.000)	0.876	+2.47%
Frequency	2013.1	0.022 (CI = +/-0.013; p = 0.003)	-0.029 (CI = +/-0.049; p = 0.226)	0.015 (CI = +/-0.003; p = 0.000)	-0.248 (CI = +/-0.130; p = 0.001)	0.879	+2.21%
Frequency	2013.2	0.019 (CI = +/-0.015; p = 0.014)	-0.034 (CI = +/-0.049; p = 0.168)	0.015 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.134; p = 0.002)	0.886	+1.91%
Frequency	2014.1	0.019 (CI = +/-0.017; p = 0.029)	-0.034 (CI = +/-0.052; p = 0.190)	0.015 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.147; p = 0.004)	0.884	+1.92%
Frequency	2014.2	0.023 (CI = +/-0.018; p = 0.019)	-0.029 (CI = +/-0.053; p = 0.266)	0.015 (CI = +/-0.003; p = 0.000)	-0.251 (CI = +/-0.154; p = 0.003)	0.888	+2.29%
Frequency	2015.1	0.018 (CI = +/-0.021; p = 0.079)	-0.023 (CI = +/-0.056; p = 0.390)	0.015 (CI = +/-0.003; p = 0.000)	-0.226 (CI = +/-0.166; p = 0.011)	0.892	+1.87%
Frequency	2015.2	0.020 (CI = +/-0.024; p = 0.088)	-0.021 (CI = +/-0.059; p = 0.456)	0.015 (CI = +/-0.003; p = 0.000)	-0.236 (CI = +/-0.180; p = 0.013)	0.890	+2.06%
Frequency	2016.1	0.013 (CI = +/-0.027; p = 0.320)	-0.012 (CI = +/-0.060; p = 0.677)	0.014 (CI = +/-0.003; p = 0.000)	-0.194 (CI = +/-0.191; p = 0.047)	0.900	+1.29%
Frequency	2016.2	0.007 (CI = +/-0.030; p = 0.622)	-0.018 (CI = +/-0.062; p = 0.543)	0.014 (CI = +/-0.003; p = 0.000)	-0.165 (CI = +/-0.202; p = 0.102)	0.905	+0.70%
Frequency	2017.1	0.003 (CI = +/-0.035; p = 0.867)	-0.014 (CI = +/-0.066; p = 0.663)	0.014 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.227; p = 0.193)	0.903	+0.28%
Frequency	2017.2	-0.009 (CI = +/-0.037; p = 0.599)	-0.025 (CI = +/-0.065; p = 0.409)	0.014 (CI = +/-0.003; p = 0.000)	-0.094 (CI = +/-0.225; p = 0.379)	0.919	-0.91%

Comprehensive Theft

Coverage = CM - Theft
 End Trend Period = 2021.1
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.100 (CI = +/-0.032; p = 0.000)	0.661	+10.47%
Loss Cost	2011.1	0.110 (CI = +/-0.032; p = 0.000)	0.715	+11.67%
Loss Cost	2011.2	0.121 (CI = +/-0.033; p = 0.000)	0.754	+12.85%
Loss Cost	2012.1	0.136 (CI = +/-0.031; p = 0.000)	0.829	+14.58%
Loss Cost	2012.2	0.146 (CI = +/-0.031; p = 0.000)	0.851	+15.75%
Loss Cost	2013.1	0.158 (CI = +/-0.032; p = 0.000)	0.874	+17.09%
Loss Cost	2013.2	0.166 (CI = +/-0.034; p = 0.000)	0.878	+18.08%
Loss Cost	2014.1	0.180 (CI = +/-0.034; p = 0.000)	0.901	+19.70%
Loss Cost	2014.2	0.191 (CI = +/-0.036; p = 0.000)	0.910	+21.08%
Loss Cost	2015.1	0.203 (CI = +/-0.039; p = 0.000)	0.916	+22.54%
Loss Cost	2015.2	0.213 (CI = +/-0.044; p = 0.000)	0.911	+23.70%
Loss Cost	2016.1	0.238 (CI = +/-0.038; p = 0.000)	0.953	+26.82%
Loss Cost	2016.2	0.232 (CI = +/-0.046; p = 0.000)	0.937	+26.14%
Loss Cost	2017.1	0.246 (CI = +/-0.054; p = 0.000)	0.934	+27.87%
Loss Cost	2017.2	0.233 (CI = +/-0.068; p = 0.000)	0.907	+26.19%
Severity	2010.2	0.084 (CI = +/-0.012; p = 0.000)	0.909	+8.80%
Severity	2011.1	0.087 (CI = +/-0.013; p = 0.000)	0.910	+9.13%
Severity	2011.2	0.090 (CI = +/-0.014; p = 0.000)	0.910	+9.46%
Severity	2012.1	0.095 (CI = +/-0.014; p = 0.000)	0.917	+9.93%
Severity	2012.2	0.096 (CI = +/-0.016; p = 0.000)	0.906	+10.02%
Severity	2013.1	0.098 (CI = +/-0.017; p = 0.000)	0.900	+10.33%
Severity	2013.2	0.101 (CI = +/-0.019; p = 0.000)	0.893	+10.68%
Severity	2014.1	0.105 (CI = +/-0.022; p = 0.000)	0.886	+11.09%
Severity	2014.2	0.114 (CI = +/-0.022; p = 0.000)	0.911	+12.11%
Severity	2015.1	0.119 (CI = +/-0.024; p = 0.000)	0.907	+12.69%
Severity	2015.2	0.128 (CI = +/-0.026; p = 0.000)	0.916	+13.66%
Severity	2016.1	0.143 (CI = +/-0.021; p = 0.000)	0.960	+15.38%
Severity	2016.2	0.151 (CI = +/-0.023; p = 0.000)	0.963	+16.30%
Severity	2017.1	0.162 (CI = +/-0.022; p = 0.000)	0.973	+17.57%
Severity	2017.2	0.170 (CI = +/-0.026; p = 0.000)	0.973	+18.54%
Frequency	2010.2	0.015 (CI = +/-0.023; p = 0.180)	0.042	+1.53%
Frequency	2011.1	0.023 (CI = +/-0.023; p = 0.049)	0.146	+2.33%
Frequency	2011.2	0.031 (CI = +/-0.023; p = 0.013)	0.256	+3.10%
Frequency	2012.1	0.041 (CI = +/-0.022; p = 0.001)	0.461	+4.23%
Frequency	2012.2	0.051 (CI = +/-0.021; p = 0.000)	0.607	+5.21%
Frequency	2013.1	0.060 (CI = +/-0.020; p = 0.000)	0.713	+6.13%
Frequency	2013.2	0.065 (CI = +/-0.021; p = 0.000)	0.732	+6.69%
Frequency	2014.1	0.075 (CI = +/-0.020; p = 0.000)	0.815	+7.75%
Frequency	2014.2	0.077 (CI = +/-0.023; p = 0.000)	0.794	+8.00%
Frequency	2015.1	0.084 (CI = +/-0.026; p = 0.000)	0.808	+8.75%
Frequency	2015.2	0.085 (CI = +/-0.031; p = 0.000)	0.769	+8.84%
Frequency	2016.1	0.095 (CI = +/-0.034; p = 0.000)	0.792	+9.91%
Frequency	2016.2	0.081 (CI = +/-0.037; p = 0.001)	0.735	+8.46%
Frequency	2017.1	0.084 (CI = +/-0.047; p = 0.004)	0.678	+8.76%
Frequency	2017.2	0.063 (CI = +/-0.049; p = 0.021)	0.554	+6.45%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

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	2010.2	-0.009 (CI = +/-0.065; p = 0.784)	0.597 (CI = +/-0.350; p = 0.002)	0.187 (CI = +/-0.106; p = 0.001)	0.941	-0.87%	+19.51%
Loss Cost	2011.1	0.000 (CI = +/-0.075; p = 0.991)	0.604 (CI = +/-0.357; p = 0.002)	0.176 (CI = +/-0.116; p = 0.005)	0.940	+0.04%	+19.26%
Loss Cost	2011.2	0.008 (CI = +/-0.089; p = 0.860)	0.610 (CI = +/-0.365; p = 0.002)	0.167 (CI = +/-0.131; p = 0.014)	0.939	+0.77%	+19.08%
Loss Cost	2012.1	0.035 (CI = +/-0.106; p = 0.506)	0.626 (CI = +/-0.368; p = 0.002)	0.136 (CI = +/-0.147; p = 0.068)	0.940	+3.51%	+18.55%
Loss Cost	2012.2	0.043 (CI = +/-0.131; p = 0.506)	0.630 (CI = +/-0.378; p = 0.002)	0.126 (CI = +/-0.172; p = 0.142)	0.937	+4.37%	+18.42%
Loss Cost	2013.1	0.058 (CI = +/-0.168; p = 0.482)	0.636 (CI = +/-0.390; p = 0.003)	0.110 (CI = +/-0.208; p = 0.286)	0.934	+5.95%	+18.23%
Loss Cost	2013.2	0.050 (CI = +/-0.226; p = 0.650)	0.633 (CI = +/-0.402; p = 0.004)	0.118 (CI = +/-0.266; p = 0.364)	0.930	+5.11%	+18.30%
Loss Cost	2014.1	0.082 (CI = +/-0.326; p = 0.607)	0.639 (CI = +/-0.416; p = 0.005)	0.085 (CI = +/-0.365; p = 0.632)	0.926	+8.50%	+18.10%
Loss Cost	2014.2	0.106 (CI = +/-0.535; p = 0.683)	0.642 (CI = +/-0.431; p = 0.006)	0.060 (CI = +/-0.571; p = 0.828)	0.920	+11.14%	+18.01%
Loss Cost	2015.1	0.193 (CI = +/-1.156; p = 0.729)	0.646 (CI = +/-0.448; p = 0.007)	-0.029 (CI = +/-1.185; p = 0.960)	0.913	+21.31%	+17.87%
Loss Cost	2015.2	0.164 (CI = +/-0.076; p = 0.000)	0.646 (CI = +/-0.448; p = 0.007)	NA (CI = +/-NA; p = NA)	0.909	+17.87%	+17.87%
Loss Cost	2016.1	0.172 (CI = +/-0.086; p = 0.001)	0.619 (CI = +/-0.479; p = 0.015)	NA (CI = +/-NA; p = NA)	0.903	+18.76%	+18.76%
Loss Cost	2016.2	0.154 (CI = +/-0.096; p = 0.004)	0.680 (CI = +/-0.503; p = 0.011)	NA (CI = +/-NA; p = NA)	0.893	+16.64%	+16.64%
Loss Cost	2017.1	0.145 (CI = +/-0.110; p = 0.014)	0.709 (CI = +/-0.541; p = 0.014)	NA (CI = +/-NA; p = NA)	0.879	+15.56%	+15.56%
Loss Cost	2017.2	0.116 (CI = +/-0.120; p = 0.057)	0.789 (CI = +/-0.555; p = 0.009)	NA (CI = +/-NA; p = NA)	0.868	+12.34%	+12.34%
Severity	2010.2	0.054 (CI = +/-0.027; p = 0.000)	0.196 (CI = +/-0.144; p = 0.010)	0.051 (CI = +/-0.044; p = 0.024)	0.969	+5.54%	+11.03%
Severity	2011.1	0.056 (CI = +/-0.031; p = 0.001)	0.198 (CI = +/-0.148; p = 0.011)	0.048 (CI = +/-0.048; p = 0.050)	0.967	+5.76%	+10.98%
Severity	2011.2	0.058 (CI = +/-0.037; p = 0.004)	0.199 (CI = +/-0.152; p = 0.012)	0.046 (CI = +/-0.054; p = 0.092)	0.965	+5.94%	+10.94%
Severity	2012.1	0.065 (CI = +/-0.044; p = 0.006)	0.203 (CI = +/-0.155; p = 0.012)	0.038 (CI = +/-0.062; p = 0.214)	0.964	+6.67%	+10.81%
Severity	2012.2	0.055 (CI = +/-0.055; p = 0.049)	0.198 (CI = +/-0.158; p = 0.016)	0.049 (CI = +/-0.072; p = 0.169)	0.961	+5.64%	+10.96%
Severity	2013.1	0.049 (CI = +/-0.070; p = 0.162)	0.196 (CI = +/-0.162; p = 0.020)	0.056 (CI = +/-0.087; p = 0.196)	0.958	+5.00%	+11.03%
Severity	2013.2	0.038 (CI = +/-0.094; p = 0.411)	0.193 (CI = +/-0.167; p = 0.026)	0.068 (CI = +/-0.110; p = 0.216)	0.954	+3.85%	+11.13%
Severity	2014.1	0.014 (CI = +/-0.135; p = 0.835)	0.188 (CI = +/-0.172; p = 0.034)	0.093 (CI = +/-0.151; p = 0.211)	0.951	+1.37%	+11.27%
Severity	2014.2	0.047 (CI = +/-0.220; p = 0.661)	0.192 (CI = +/-0.178; p = 0.036)	0.059 (CI = +/-0.235; p = 0.604)	0.948	+4.78%	+11.16%
Severity	2015.1	-0.015 (CI = +/-0.475; p = 0.949)	0.189 (CI = +/-0.184; p = 0.045)	0.121 (CI = +/-0.487; p = 0.607)	0.942	-1.44%	+11.25%
Severity	2015.2	0.107 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.184; p = 0.045)	NA (CI = +/-NA; p = NA)	0.940	+11.25%	+11.25%
Severity	2016.1	0.113 (CI = +/-0.035; p = 0.000)	0.167 (CI = +/-0.193; p = 0.087)	NA (CI = +/-NA; p = NA)	0.937	+11.94%	+11.94%
Severity	2016.2	0.111 (CI = +/-0.040; p = 0.000)	0.171 (CI = +/-0.209; p = 0.101)	NA (CI = +/-NA; p = NA)	0.927	+11.78%	+11.78%
Severity	2017.1	0.109 (CI = +/-0.046; p = 0.000)	0.179 (CI = +/-0.225; p = 0.111)	NA (CI = +/-NA; p = NA)	0.916	+11.52%	+11.52%
Severity	2017.2	0.102 (CI = +/-0.052; p = 0.001)	0.199 (CI = +/-0.239; p = 0.095)	NA (CI = +/-NA; p = NA)	0.902	+10.72%	+10.72%
Frequency	2010.2	-0.063 (CI = +/-0.044; p = 0.007)	0.401 (CI = +/-0.236; p = 0.002)	0.136 (CI = +/-0.071; p = 0.001)	0.874	-6.08%	+7.64%
Frequency	2011.1	-0.056 (CI = +/-0.051; p = 0.033)	0.407 (CI = +/-0.240; p = 0.002)	0.128 (CI = +/-0.078; p = 0.003)	0.876	-5.40%	+7.46%
Frequency	2011.2	-0.050 (CI = +/-0.060; p = 0.098)	0.411 (CI = +/-0.246; p = 0.002)	0.121 (CI = +/-0.088; p = 0.009)	0.876	-4.88%	+7.34%
Frequency	2012.1	-0.030 (CI = +/-0.071; p = 0.389)	0.423 (CI = +/-0.246; p = 0.002)	0.098 (CI = +/-0.098; p = 0.051)	0.881	-2.96%	+6.99%
Frequency	2012.2	-0.012 (CI = +/-0.087; p = 0.775)	0.431 (CI = +/-0.250; p = 0.002)	0.077 (CI = +/-0.114; p = 0.173)	0.882	-1.20%	+6.72%
Frequency	2013.1	0.009 (CI = +/-0.110; p = 0.867)	0.440 (CI = +/-0.255; p = 0.002)	0.054 (CI = +/-0.137; p = 0.422)	0.882	+0.90%	+6.48%
Frequency	2013.2	0.012 (CI = +/-0.148; p = 0.867)	0.440 (CI = +/-0.264; p = 0.002)	0.051 (CI = +/-0.174; p = 0.552)	0.877	+1.21%	+6.46%
Frequency	2014.1	0.068 (CI = +/-0.211; p = 0.508)	0.451 (CI = +/-0.269; p = 0.002)	-0.008 (CI = +/-0.236; p = 0.941)	0.877	+7.03%	+6.13%
Frequency	2014.2	0.059 (CI = +/-0.346; p = 0.725)	0.450 (CI = +/-0.279; p = 0.003)	0.001 (CI = +/-0.369; p = 0.996)	0.867	+6.07%	+6.16%
Frequency	2015.1	0.208 (CI = +/-0.744; p = 0.563)	0.457 (CI = +/-0.288; p = 0.004)	-0.150 (CI = +/-0.763; p = 0.684)	0.860	+23.08%	+5.96%
Frequency	2015.2	0.058 (CI = +/-0.049; p = 0.023)	0.457 (CI = +/-0.288; p = 0.004)	NA (CI = +/-NA; p = NA)	0.855	+5.96%	+5.96%
Frequency	2016.1	0.059 (CI = +/-0.056; p = 0.039)	0.453 (CI = +/-0.310; p = 0.007)	NA (CI = +/-NA; p = NA)	0.844	+6.09%	+6.09%
Frequency	2016.2	0.043 (CI = +/-0.060; p = 0.154)	0.509 (CI = +/-0.316; p = 0.004)	NA (CI = +/-NA; p = NA)	0.837	+4.34%	+4.34%
Frequency	2017.1	0.036 (CI = +/-0.069; p = 0.286)	0.530 (CI = +/-0.338; p = 0.005)	NA (CI = +/-NA; p = NA)	0.822	+3.63%	+3.63%
Frequency	2017.2	0.015 (CI = +/-0.073; p = 0.677)	0.590 (CI = +/-0.339; p = 0.002)	NA (CI = +/-NA; p = NA)	0.818	+1.46%	+1.46%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

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	2010.2	-0.044 (CI = +/-0.073; p = 0.232)	0.301 (CI = +/-0.097; p = 0.000)	0.916	-4.27%	+29.29%
Loss Cost	2011.1	-0.040 (CI = +/-0.085; p = 0.345)	0.296 (CI = +/-0.110; p = 0.000)	0.914	-3.91%	+29.23%
Loss Cost	2011.2	-0.039 (CI = +/-0.101; p = 0.430)	0.296 (CI = +/-0.126; p = 0.000)	0.912	-3.86%	+29.22%
Loss Cost	2012.1	-0.022 (CI = +/-0.122; p = 0.709)	0.277 (CI = +/-0.146; p = 0.001)	0.911	-2.20%	+29.02%
Loss Cost	2012.2	-0.026 (CI = +/-0.151; p = 0.728)	0.281 (CI = +/-0.175; p = 0.003)	0.907	-2.53%	+29.05%
Loss Cost	2013.1	-0.027 (CI = +/-0.193; p = 0.775)	0.282 (CI = +/-0.218; p = 0.013)	0.903	-2.66%	+29.06%
Loss Cost	2013.2	-0.058 (CI = +/-0.260; p = 0.650)	0.314 (CI = +/-0.283; p = 0.032)	0.897	-5.59%	+29.23%
Loss Cost	2014.1	-0.063 (CI = +/-0.377; p = 0.729)	0.320 (CI = +/-0.400; p = 0.110)	0.891	-6.15%	+29.25%
Loss Cost	2014.2	-0.107 (CI = +/-0.621; p = 0.723)	0.364 (CI = +/-0.642; p = 0.250)	0.883	-10.12%	+29.34%
Loss Cost	2015.1	-0.176 (CI = +/-1.356; p = 0.788)	0.434 (CI = +/-1.373; p = 0.515)	0.873	-16.16%	+29.40%
Loss Cost	2015.2	0.258 (CI = +/-0.048; p = 0.000)	NA (CI = +/-NA; p = NA)	0.868	+29.40%	+29.40%
Loss Cost	2016.1	0.268 (CI = +/-0.052; p = 0.000)	NA (CI = +/-NA; p = NA)	0.866	+30.68%	+30.68%
Loss Cost	2016.2	0.266 (CI = +/-0.059; p = 0.000)	NA (CI = +/-NA; p = NA)	0.844	+30.50%	+30.50%
Loss Cost	2017.1	0.270 (CI = +/-0.066; p = 0.000)	NA (CI = +/-NA; p = NA)	0.823	+30.96%	+30.96%
Loss Cost	2017.2	0.265 (CI = +/-0.075; p = 0.000)	NA (CI = +/-NA; p = NA)	0.789	+30.33%	+30.33%
Severity	2010.2	0.043 (CI = +/-0.028; p = 0.005)	0.088 (CI = +/-0.038; p = 0.000)	0.961	+4.34%	+13.93%
Severity	2011.1	0.043 (CI = +/-0.033; p = 0.013)	0.088 (CI = +/-0.043; p = 0.000)	0.959	+4.37%	+13.93%
Severity	2011.2	0.042 (CI = +/-0.039; p = 0.036)	0.088 (CI = +/-0.049; p = 0.001)	0.956	+4.32%	+13.94%
Severity	2012.1	0.046 (CI = +/-0.047; p = 0.056)	0.084 (CI = +/-0.057; p = 0.006)	0.954	+4.72%	+13.90%
Severity	2012.2	0.033 (CI = +/-0.058; p = 0.246)	0.098 (CI = +/-0.067; p = 0.006)	0.951	+3.39%	+14.00%
Severity	2013.1	0.023 (CI = +/-0.074; p = 0.531)	0.109 (CI = +/-0.083; p = 0.013)	0.948	+2.29%	+14.07%
Severity	2013.2	0.005 (CI = +/-0.099; p = 0.916)	0.127 (CI = +/-0.108; p = 0.023)	0.944	+0.51%	+14.16%
Severity	2014.1	-0.029 (CI = +/-0.142; p = 0.673)	0.162 (CI = +/-0.150; p = 0.035)	0.940	-2.86%	+14.27%
Severity	2014.2	-0.017 (CI = +/-0.233; p = 0.882)	0.150 (CI = +/-0.241; p = 0.209)	0.936	-1.66%	+14.24%
Severity	2015.1	-0.123 (CI = +/-0.506; p = 0.617)	0.256 (CI = +/-0.513; p = 0.307)	0.930	-11.53%	+14.32%
Severity	2015.2	0.134 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.927	+14.32%	+14.32%
Severity	2016.1	0.139 (CI = +/-0.019; p = 0.000)	NA (CI = +/-NA; p = NA)	0.928	+14.86%	+14.86%
Severity	2016.2	0.140 (CI = +/-0.021; p = 0.000)	NA (CI = +/-NA; p = NA)	0.918	+14.99%	+14.99%
Severity	2017.1	0.141 (CI = +/-0.024; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	+15.09%	+15.09%
Severity	2017.2	0.139 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.886	+14.95%	+14.95%
Frequency	2010.2	-0.086 (CI = +/-0.049; p = 0.001)	0.213 (CI = +/-0.066; p = 0.000)	0.822	-8.25%	+13.48%
Frequency	2011.1	-0.083 (CI = +/-0.057; p = 0.006)	0.209 (CI = +/-0.074; p = 0.000)	0.822	-7.94%	+13.43%
Frequency	2011.2	-0.082 (CI = +/-0.068; p = 0.021)	0.208 (CI = +/-0.085; p = 0.000)	0.821	-7.84%	+13.42%
Frequency	2012.1	-0.068 (CI = +/-0.082; p = 0.097)	0.193 (CI = +/-0.098; p = 0.000)	0.823	-6.61%	+13.28%
Frequency	2012.2	-0.059 (CI = +/-0.101; p = 0.239)	0.183 (CI = +/-0.117; p = 0.004)	0.822	-5.72%	+13.20%
Frequency	2013.1	-0.050 (CI = +/-0.129; p = 0.435)	0.173 (CI = +/-0.146; p = 0.022)	0.819	-4.84%	+13.14%
Frequency	2013.2	-0.063 (CI = +/-0.174; p = 0.463)	0.187 (CI = +/-0.190; p = 0.054)	0.812	-6.07%	+13.20%
Frequency	2014.1	-0.034 (CI = +/-0.252; p = 0.779)	0.158 (CI = +/-0.267; p = 0.232)	0.807	-3.38%	+13.11%
Frequency	2014.2	-0.090 (CI = +/-0.414; p = 0.655)	0.214 (CI = +/-0.428; p = 0.308)	0.793	-8.60%	+13.22%
Frequency	2015.1	-0.054 (CI = +/-0.904; p = 0.902)	0.178 (CI = +/-0.915; p = 0.688)	0.780	-5.23%	+13.19%
Frequency	2015.2	0.124 (CI = +/-0.032; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	+13.19%	+13.19%
Frequency	2016.1	0.129 (CI = +/-0.035; p = 0.000)	NA (CI = +/-NA; p = NA)	0.765	+13.77%	+13.77%
Frequency	2016.2	0.127 (CI = +/-0.039; p = 0.000)	NA (CI = +/-NA; p = NA)	0.727	+13.49%	+13.49%
Frequency	2017.1	0.129 (CI = +/-0.044; p = 0.000)	NA (CI = +/-NA; p = NA)	0.700	+13.79%	+13.79%
Frequency	2017.2	0.126 (CI = +/-0.051; p = 0.000)	NA (CI = +/-NA; p = NA)	0.647	+13.38%	+13.38%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

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	2010.2	-0.009 (CI = +/-0.065; p = 0.784)	0.597 (CI = +/-0.350; p = 0.002)	0.187 (CI = +/-0.106; p = 0.001)	0.941	-0.87%	+19.51%
Loss Cost	2011.1	0.000 (CI = +/-0.075; p = 0.991)	0.604 (CI = +/-0.357; p = 0.002)	0.176 (CI = +/-0.116; p = 0.005)	0.940	+0.04%	+19.26%
Loss Cost	2011.2	0.008 (CI = +/-0.089; p = 0.860)	0.610 (CI = +/-0.365; p = 0.002)	0.167 (CI = +/-0.131; p = 0.014)	0.939	+0.77%	+19.08%
Loss Cost	2012.1	0.035 (CI = +/-0.106; p = 0.506)	0.626 (CI = +/-0.368; p = 0.002)	0.136 (CI = +/-0.147; p = 0.068)	0.940	+3.51%	+18.55%
Loss Cost	2012.2	0.043 (CI = +/-0.131; p = 0.506)	0.630 (CI = +/-0.378; p = 0.002)	0.126 (CI = +/-0.172; p = 0.142)	0.937	+4.37%	+18.42%
Loss Cost	2013.1	0.058 (CI = +/-0.168; p = 0.482)	0.636 (CI = +/-0.390; p = 0.003)	0.110 (CI = +/-0.208; p = 0.286)	0.934	+5.95%	+18.23%
Loss Cost	2013.2	0.050 (CI = +/-0.226; p = 0.650)	0.633 (CI = +/-0.402; p = 0.004)	0.118 (CI = +/-0.266; p = 0.364)	0.930	+5.11%	+18.30%
Loss Cost	2014.1	0.082 (CI = +/-0.326; p = 0.607)	0.639 (CI = +/-0.416; p = 0.005)	0.085 (CI = +/-0.365; p = 0.632)	0.926	+8.50%	+18.10%
Loss Cost	2014.2	0.106 (CI = +/-0.535; p = 0.683)	0.642 (CI = +/-0.431; p = 0.006)	0.060 (CI = +/-0.571; p = 0.828)	0.920	+11.14%	+18.01%
Loss Cost	2015.1	0.193 (CI = +/-1.156; p = 0.729)	0.646 (CI = +/-0.448; p = 0.007)	-0.029 (CI = +/-1.185; p = 0.960)	0.913	+21.31%	+17.87%
Loss Cost	2015.2	0.164 (CI = +/-0.076; p = 0.000)	0.646 (CI = +/-0.448; p = 0.007)	NA (CI = +/-NA; p = NA)	0.909	+17.87%	+17.87%
Loss Cost	2016.1	0.172 (CI = +/-0.086; p = 0.001)	0.619 (CI = +/-0.479; p = 0.015)	NA (CI = +/-NA; p = NA)	0.903	+18.76%	+18.76%
Loss Cost	2016.2	0.154 (CI = +/-0.096; p = 0.004)	0.680 (CI = +/-0.503; p = 0.011)	NA (CI = +/-NA; p = NA)	0.893	+16.64%	+16.64%
Loss Cost	2017.1	0.145 (CI = +/-0.110; p = 0.014)	0.709 (CI = +/-0.541; p = 0.014)	NA (CI = +/-NA; p = NA)	0.879	+15.56%	+15.56%
Loss Cost	2017.2	0.116 (CI = +/-0.120; p = 0.057)	0.789 (CI = +/-0.555; p = 0.009)	NA (CI = +/-NA; p = NA)	0.868	+12.34%	+12.34%
Severity	2010.2	0.054 (CI = +/-0.027; p = 0.000)	0.196 (CI = +/-0.144; p = 0.010)	0.051 (CI = +/-0.044; p = 0.024)	0.969	+5.54%	+11.03%
Severity	2011.1	0.056 (CI = +/-0.031; p = 0.001)	0.198 (CI = +/-0.148; p = 0.011)	0.048 (CI = +/-0.048; p = 0.050)	0.967	+5.76%	+10.98%
Severity	2011.2	0.058 (CI = +/-0.037; p = 0.004)	0.199 (CI = +/-0.152; p = 0.012)	0.046 (CI = +/-0.054; p = 0.092)	0.965	+5.94%	+10.94%
Severity	2012.1	0.065 (CI = +/-0.044; p = 0.006)	0.203 (CI = +/-0.155; p = 0.012)	0.038 (CI = +/-0.062; p = 0.214)	0.964	+6.67%	+10.81%
Severity	2012.2	0.055 (CI = +/-0.055; p = 0.049)	0.198 (CI = +/-0.158; p = 0.016)	0.049 (CI = +/-0.072; p = 0.169)	0.961	+5.64%	+10.96%
Severity	2013.1	0.049 (CI = +/-0.070; p = 0.162)	0.196 (CI = +/-0.162; p = 0.020)	0.056 (CI = +/-0.087; p = 0.196)	0.958	+5.00%	+11.03%
Severity	2013.2	0.038 (CI = +/-0.094; p = 0.411)	0.193 (CI = +/-0.167; p = 0.026)	0.068 (CI = +/-0.110; p = 0.216)	0.954	+3.85%	+11.13%
Severity	2014.1	0.014 (CI = +/-0.135; p = 0.835)	0.188 (CI = +/-0.172; p = 0.034)	0.093 (CI = +/-0.151; p = 0.211)	0.951	+1.37%	+11.27%
Severity	2014.2	0.047 (CI = +/-0.220; p = 0.661)	0.192 (CI = +/-0.178; p = 0.036)	0.059 (CI = +/-0.235; p = 0.604)	0.948	+4.78%	+11.16%
Severity	2015.1	-0.015 (CI = +/-0.475; p = 0.949)	0.189 (CI = +/-0.184; p = 0.045)	0.121 (CI = +/-0.487; p = 0.607)	0.942	-1.44%	+11.25%
Severity	2015.2	0.107 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.184; p = 0.045)	NA (CI = +/-NA; p = NA)	0.940	+11.25%	+11.25%
Severity	2016.1	0.113 (CI = +/-0.035; p = 0.000)	0.167 (CI = +/-0.193; p = 0.087)	NA (CI = +/-NA; p = NA)	0.937	+11.94%	+11.94%
Severity	2016.2	0.111 (CI = +/-0.040; p = 0.000)	0.171 (CI = +/-0.209; p = 0.101)	NA (CI = +/-NA; p = NA)	0.927	+11.78%	+11.78%
Severity	2017.1	0.109 (CI = +/-0.046; p = 0.000)	0.179 (CI = +/-0.225; p = 0.111)	NA (CI = +/-NA; p = NA)	0.916	+11.52%	+11.52%
Severity	2017.2	0.102 (CI = +/-0.052; p = 0.001)	0.199 (CI = +/-0.239; p = 0.095)	NA (CI = +/-NA; p = NA)	0.902	+10.72%	+10.72%
Frequency	2010.2	-0.063 (CI = +/-0.044; p = 0.007)	0.401 (CI = +/-0.236; p = 0.002)	0.136 (CI = +/-0.071; p = 0.001)	0.874	-6.08%	+7.64%
Frequency	2011.1	-0.056 (CI = +/-0.051; p = 0.033)	0.407 (CI = +/-0.240; p = 0.002)	0.128 (CI = +/-0.078; p = 0.003)	0.876	-5.40%	+7.46%
Frequency	2011.2	-0.050 (CI = +/-0.060; p = 0.098)	0.411 (CI = +/-0.246; p = 0.002)	0.121 (CI = +/-0.088; p = 0.009)	0.876	-4.88%	+7.34%
Frequency	2012.1	-0.030 (CI = +/-0.071; p = 0.389)	0.423 (CI = +/-0.246; p = 0.002)	0.098 (CI = +/-0.098; p = 0.051)	0.881	-2.96%	+6.99%
Frequency	2012.2	-0.012 (CI = +/-0.087; p = 0.775)	0.431 (CI = +/-0.250; p = 0.002)	0.077 (CI = +/-0.114; p = 0.173)	0.882	-1.20%	+6.72%
Frequency	2013.1	0.009 (CI = +/-0.110; p = 0.867)	0.440 (CI = +/-0.255; p = 0.002)	0.054 (CI = +/-0.137; p = 0.422)	0.882	+0.90%	+6.48%
Frequency	2013.2	0.012 (CI = +/-0.148; p = 0.867)	0.440 (CI = +/-0.264; p = 0.002)	0.051 (CI = +/-0.174; p = 0.552)	0.877	+1.21%	+6.46%
Frequency	2014.1	0.068 (CI = +/-0.211; p = 0.508)	0.451 (CI = +/-0.269; p = 0.002)	-0.008 (CI = +/-0.236; p = 0.941)	0.877	+7.03%	+6.13%
Frequency	2014.2	0.059 (CI = +/-0.346; p = 0.725)	0.450 (CI = +/-0.279; p = 0.003)	0.001 (CI = +/-0.369; p = 0.996)	0.867	+6.07%	+6.16%
Frequency	2015.1	0.208 (CI = +/-0.744; p = 0.563)	0.457 (CI = +/-0.288; p = 0.004)	-0.150 (CI = +/-0.763; p = 0.684)	0.860	+23.08%	+5.96%
Frequency	2015.2	0.058 (CI = +/-0.049; p = 0.023)	0.457 (CI = +/-0.288; p = 0.004)	NA (CI = +/-NA; p = NA)	0.855	+5.96%	+5.96%
Frequency	2016.1	0.059 (CI = +/-0.056; p = 0.039)	0.453 (CI = +/-0.310; p = 0.007)	NA (CI = +/-NA; p = NA)	0.844	+6.09%	+6.09%
Frequency	2016.2	0.043 (CI = +/-0.060; p = 0.154)	0.509 (CI = +/-0.316; p = 0.004)	NA (CI = +/-NA; p = NA)	0.837	+4.34%	+4.34%
Frequency	2017.1	0.036 (CI = +/-0.069; p = 0.286)	0.530 (CI = +/-0.338; p = 0.005)	NA (CI = +/-NA; p = NA)	0.822	+3.63%	+3.63%
Frequency	2017.2	0.015 (CI = +/-0.073; p = 0.677)	0.590 (CI = +/-0.339; p = 0.002)	NA (CI = +/-NA; p = NA)	0.818	+1.46%	+1.46%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

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	2010.2	0.096 (CI = +/-0.035; p = 0.000)	-0.076 (CI = +/-0.478; p = 0.745)	1.028 (CI = +/-0.421; p = 0.000)	0.911	+10.10%
Loss Cost	2011.1	0.106 (CI = +/-0.036; p = 0.000)	-0.104 (CI = +/-0.466; p = 0.648)	0.989 (CI = +/-0.412; p = 0.000)	0.918	+11.23%
Loss Cost	2011.2	0.116 (CI = +/-0.038; p = 0.000)	-0.131 (CI = +/-0.459; p = 0.561)	0.953 (CI = +/-0.408; p = 0.000)	0.922	+12.32%
Loss Cost	2012.1	0.130 (CI = +/-0.039; p = 0.000)	-0.170 (CI = +/-0.435; p = 0.427)	0.904 (CI = +/-0.388; p = 0.000)	0.932	+13.94%
Loss Cost	2012.2	0.140 (CI = +/-0.042; p = 0.000)	-0.195 (CI = +/-0.435; p = 0.362)	0.874 (CI = +/-0.390; p = 0.000)	0.933	+14.98%
Loss Cost	2013.1	0.150 (CI = +/-0.045; p = 0.000)	-0.223 (CI = +/-0.435; p = 0.299)	0.842 (CI = +/-0.392; p = 0.000)	0.934	+16.15%
Loss Cost	2013.2	0.156 (CI = +/-0.050; p = 0.000)	-0.241 (CI = +/-0.446; p = 0.272)	0.823 (CI = +/-0.402; p = 0.000)	0.931	+16.93%
Loss Cost	2014.1	0.168 (CI = +/-0.056; p = 0.000)	-0.272 (CI = +/-0.451; p = 0.222)	0.791 (CI = +/-0.409; p = 0.001)	0.931	+18.26%
Loss Cost	2014.2	0.176 (CI = +/-0.063; p = 0.000)	-0.296 (CI = +/-0.466; p = 0.199)	0.769 (CI = +/-0.422; p = 0.001)	0.927	+19.26%
Loss Cost	2015.1	0.184 (CI = +/-0.072; p = 0.000)	-0.318 (CI = +/-0.485; p = 0.185)	0.749 (CI = +/-0.440; p = 0.002)	0.922	+20.23%
Loss Cost	2015.2	0.188 (CI = +/-0.083; p = 0.000)	-0.329 (CI = +/-0.513; p = 0.193)	0.740 (CI = +/-0.463; p = 0.004)	0.914	+20.71%
Loss Cost	2016.1	0.205 (CI = +/-0.096; p = 0.000)	-0.375 (CI = +/-0.536; p = 0.157)	0.705 (CI = +/-0.481; p = 0.007)	0.910	+22.75%
Loss Cost	2016.2	0.190 (CI = +/-0.113; p = 0.003)	-0.333 (CI = +/-0.572; p = 0.233)	0.734 (CI = +/-0.506; p = 0.008)	0.896	+20.90%
Loss Cost	2017.1	0.188 (CI = +/-0.137; p = 0.011)	-0.327 (CI = +/-0.628; p = 0.281)	0.738 (CI = +/-0.542; p = 0.012)	0.881	+20.64%
Loss Cost	2017.2	0.154 (CI = +/-0.165; p = 0.065)	-0.234 (CI = +/-0.682; p = 0.470)	0.791 (CI = +/-0.569; p = 0.010)	0.864	+16.61%
Severity	2010.2	0.083 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.175; p = 0.393)	0.342 (CI = +/-0.154; p = 0.000)	0.963	+8.67%
Severity	2011.1	0.086 (CI = +/-0.014; p = 0.000)	-0.082 (CI = +/-0.175; p = 0.346)	0.331 (CI = +/-0.155; p = 0.000)	0.963	+8.97%
Severity	2011.2	0.089 (CI = +/-0.015; p = 0.000)	-0.089 (CI = +/-0.175; p = 0.305)	0.321 (CI = +/-0.156; p = 0.000)	0.962	+9.27%
Severity	2012.1	0.093 (CI = +/-0.015; p = 0.000)	-0.100 (CI = +/-0.173; p = 0.244)	0.307 (CI = +/-0.154; p = 0.000)	0.963	+9.71%
Severity	2012.2	0.093 (CI = +/-0.017; p = 0.000)	-0.101 (CI = +/-0.178; p = 0.250)	0.306 (CI = +/-0.160; p = 0.001)	0.960	+9.76%
Severity	2013.1	0.095 (CI = +/-0.019; p = 0.000)	-0.108 (CI = +/-0.182; p = 0.233)	0.299 (CI = +/-0.164; p = 0.001)	0.957	+10.01%
Severity	2013.2	0.098 (CI = +/-0.021; p = 0.000)	-0.115 (CI = +/-0.187; p = 0.216)	0.291 (CI = +/-0.169; p = 0.002)	0.954	+10.30%
Severity	2014.1	0.101 (CI = +/-0.024; p = 0.000)	-0.123 (CI = +/-0.193; p = 0.198)	0.283 (CI = +/-0.174; p = 0.003)	0.951	+10.62%
Severity	2014.2	0.109 (CI = +/-0.026; p = 0.000)	-0.145 (CI = +/-0.189; p = 0.126)	0.262 (CI = +/-0.172; p = 0.005)	0.953	+11.50%
Severity	2015.1	0.113 (CI = +/-0.029; p = 0.000)	-0.155 (CI = +/-0.197; p = 0.116)	0.253 (CI = +/-0.178; p = 0.008)	0.949	+11.92%
Severity	2015.2	0.119 (CI = +/-0.033; p = 0.000)	-0.172 (CI = +/-0.203; p = 0.090)	0.238 (CI = +/-0.183; p = 0.014)	0.947	+12.64%
Severity	2016.1	0.131 (CI = +/-0.036; p = 0.000)	-0.205 (CI = +/-0.203; p = 0.048)	0.213 (CI = +/-0.182; p = 0.024)	0.949	+13.98%
Severity	2016.2	0.135 (CI = +/-0.043; p = 0.000)	-0.215 (CI = +/-0.218; p = 0.053)	0.206 (CI = +/-0.192; p = 0.037)	0.941	+14.40%
Severity	2017.1	0.139 (CI = +/-0.052; p = 0.000)	-0.227 (CI = +/-0.238; p = 0.060)	0.199 (CI = +/-0.205; p = 0.057)	0.931	+14.89%
Severity	2017.2	0.137 (CI = +/-0.064; p = 0.001)	-0.222 (CI = +/-0.266; p = 0.094)	0.201 (CI = +/-0.222; p = 0.072)	0.917	+14.72%
Frequency	2010.2	0.013 (CI = +/-0.024; p = 0.277)	-0.002 (CI = +/-0.332; p = 0.989)	0.686 (CI = +/-0.292; p = 0.000)	0.799	+1.31%
Frequency	2011.1	0.021 (CI = +/-0.025; p = 0.103)	-0.023 (CI = +/-0.322; p = 0.885)	0.658 (CI = +/-0.285; p = 0.000)	0.820	+2.07%
Frequency	2011.2	0.028 (CI = +/-0.026; p = 0.040)	-0.042 (CI = +/-0.316; p = 0.785)	0.632 (CI = +/-0.281; p = 0.000)	0.834	+2.79%
Frequency	2012.1	0.038 (CI = +/-0.027; p = 0.007)	-0.070 (CI = +/-0.297; p = 0.629)	0.597 (CI = +/-0.265; p = 0.000)	0.861	+3.85%
Frequency	2012.2	0.046 (CI = +/-0.028; p = 0.002)	-0.094 (CI = +/-0.288; p = 0.506)	0.568 (CI = +/-0.258; p = 0.000)	0.875	+4.75%
Frequency	2013.1	0.054 (CI = +/-0.030; p = 0.001)	-0.115 (CI = +/-0.285; p = 0.409)	0.544 (CI = +/-0.256; p = 0.000)	0.882	+5.58%
Frequency	2013.2	0.058 (CI = +/-0.033; p = 0.001)	-0.127 (CI = +/-0.292; p = 0.376)	0.532 (CI = +/-0.264; p = 0.000)	0.880	+6.02%
Frequency	2014.1	0.067 (CI = +/-0.036; p = 0.001)	-0.150 (CI = +/-0.294; p = 0.300)	0.508 (CI = +/-0.266; p = 0.001)	0.883	+6.90%
Frequency	2014.2	0.067 (CI = +/-0.041; p = 0.003)	-0.151 (CI = +/-0.307; p = 0.315)	0.507 (CI = +/-0.278; p = 0.001)	0.874	+6.96%
Frequency	2015.1	0.072 (CI = +/-0.047; p = 0.005)	-0.163 (CI = +/-0.320; p = 0.298)	0.496 (CI = +/-0.290; p = 0.002)	0.867	+7.42%
Frequency	2015.2	0.069 (CI = +/-0.055; p = 0.017)	-0.156 (CI = +/-0.338; p = 0.342)	0.502 (CI = +/-0.305; p = 0.003)	0.854	+7.16%
Frequency	2016.1	0.074 (CI = +/-0.065; p = 0.027)	-0.170 (CI = +/-0.360; p = 0.330)	0.492 (CI = +/-0.322; p = 0.005)	0.844	+7.69%
Frequency	2016.2	0.055 (CI = +/-0.074; p = 0.131)	-0.118 (CI = +/-0.372; p = 0.508)	0.528 (CI = +/-0.329; p = 0.004)	0.831	+5.68%
Frequency	2017.1	0.049 (CI = +/-0.089; p = 0.258)	-0.100 (CI = +/-0.407; p = 0.603)	0.539 (CI = +/-0.352; p = 0.006)	0.813	+5.00%
Frequency	2017.2	0.016 (CI = +/-0.103; p = 0.735)	-0.011 (CI = +/-0.426; p = 0.955)	0.590 (CI = +/-0.355; p = 0.004)	0.803	+1.65%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

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	2010.2	-0.009 (CI = +/-0.065; p = 0.784)	0.597 (CI = +/-0.350; p = 0.002)	0.187 (CI = +/-0.106; p = 0.001)	0.941	-0.87%	+19.51%
Loss Cost	2011.1	0.000 (CI = +/-0.075; p = 0.991)	0.604 (CI = +/-0.357; p = 0.002)	0.176 (CI = +/-0.116; p = 0.005)	0.940	+0.04%	+19.26%
Loss Cost	2011.2	0.008 (CI = +/-0.089; p = 0.860)	0.610 (CI = +/-0.365; p = 0.002)	0.167 (CI = +/-0.131; p = 0.014)	0.939	+0.77%	+19.08%
Loss Cost	2012.1	0.035 (CI = +/-0.106; p = 0.506)	0.626 (CI = +/-0.368; p = 0.002)	0.136 (CI = +/-0.147; p = 0.068)	0.940	+3.51%	+18.55%
Loss Cost	2012.2	0.043 (CI = +/-0.131; p = 0.506)	0.630 (CI = +/-0.378; p = 0.002)	0.126 (CI = +/-0.172; p = 0.142)	0.937	+4.37%	+18.42%
Loss Cost	2013.1	0.058 (CI = +/-0.168; p = 0.482)	0.636 (CI = +/-0.390; p = 0.003)	0.110 (CI = +/-0.208; p = 0.286)	0.934	+5.95%	+18.23%
Loss Cost	2013.2	0.050 (CI = +/-0.226; p = 0.650)	0.633 (CI = +/-0.402; p = 0.004)	0.118 (CI = +/-0.266; p = 0.364)	0.930	+5.11%	+18.30%
Loss Cost	2014.1	0.082 (CI = +/-0.326; p = 0.607)	0.639 (CI = +/-0.416; p = 0.005)	0.085 (CI = +/-0.365; p = 0.632)	0.926	+8.50%	+18.10%
Loss Cost	2014.2	0.106 (CI = +/-0.535; p = 0.683)	0.642 (CI = +/-0.431; p = 0.006)	0.060 (CI = +/-0.571; p = 0.828)	0.920	+11.14%	+18.01%
Loss Cost	2015.1	0.193 (CI = +/-1.156; p = 0.729)	0.646 (CI = +/-0.448; p = 0.007)	-0.029 (CI = +/-1.185; p = 0.960)	0.913	+21.31%	+17.87%
Loss Cost	2015.2	0.164 (CI = +/-0.076; p = 0.000)	0.646 (CI = +/-0.448; p = 0.007)	NA (CI = +/-NA; p = NA)	0.909	+17.87%	+17.87%
Loss Cost	2016.1	0.172 (CI = +/-0.086; p = 0.001)	0.619 (CI = +/-0.479; p = 0.015)	NA (CI = +/-NA; p = NA)	0.903	+18.76%	+18.76%
Loss Cost	2016.2	0.154 (CI = +/-0.096; p = 0.004)	0.680 (CI = +/-0.503; p = 0.011)	NA (CI = +/-NA; p = NA)	0.893	+16.64%	+16.64%
Loss Cost	2017.1	0.145 (CI = +/-0.110; p = 0.014)	0.709 (CI = +/-0.541; p = 0.014)	NA (CI = +/-NA; p = NA)	0.879	+15.56%	+15.56%
Loss Cost	2017.2	0.116 (CI = +/-0.120; p = 0.057)	0.789 (CI = +/-0.555; p = 0.009)	NA (CI = +/-NA; p = NA)	0.868	+12.34%	+12.34%
Severity	2010.2	0.054 (CI = +/-0.027; p = 0.000)	0.196 (CI = +/-0.144; p = 0.010)	0.051 (CI = +/-0.044; p = 0.024)	0.969	+5.54%	+11.03%
Severity	2011.1	0.056 (CI = +/-0.031; p = 0.001)	0.198 (CI = +/-0.148; p = 0.011)	0.048 (CI = +/-0.048; p = 0.050)	0.967	+5.76%	+10.98%
Severity	2011.2	0.058 (CI = +/-0.037; p = 0.004)	0.199 (CI = +/-0.152; p = 0.012)	0.046 (CI = +/-0.054; p = 0.092)	0.965	+5.94%	+10.94%
Severity	2012.1	0.065 (CI = +/-0.044; p = 0.006)	0.203 (CI = +/-0.155; p = 0.012)	0.038 (CI = +/-0.062; p = 0.214)	0.964	+6.67%	+10.81%
Severity	2012.2	0.055 (CI = +/-0.055; p = 0.049)	0.198 (CI = +/-0.158; p = 0.016)	0.049 (CI = +/-0.072; p = 0.169)	0.961	+5.64%	+10.96%
Severity	2013.1	0.049 (CI = +/-0.070; p = 0.162)	0.196 (CI = +/-0.162; p = 0.020)	0.056 (CI = +/-0.087; p = 0.196)	0.958	+5.00%	+11.03%
Severity	2013.2	0.038 (CI = +/-0.094; p = 0.411)	0.193 (CI = +/-0.167; p = 0.026)	0.068 (CI = +/-0.110; p = 0.216)	0.954	+3.85%	+11.13%
Severity	2014.1	0.014 (CI = +/-0.135; p = 0.835)	0.188 (CI = +/-0.172; p = 0.034)	0.093 (CI = +/-0.151; p = 0.211)	0.951	+1.37%	+11.27%
Severity	2014.2	0.047 (CI = +/-0.220; p = 0.661)	0.192 (CI = +/-0.178; p = 0.036)	0.059 (CI = +/-0.235; p = 0.604)	0.948	+4.78%	+11.16%
Severity	2015.1	-0.015 (CI = +/-0.475; p = 0.949)	0.189 (CI = +/-0.184; p = 0.045)	0.121 (CI = +/-0.487; p = 0.607)	0.942	-1.44%	+11.25%
Severity	2015.2	0.107 (CI = +/-0.031; p = 0.000)	0.189 (CI = +/-0.184; p = 0.045)	NA (CI = +/-NA; p = NA)	0.940	+11.25%	+11.25%
Severity	2016.1	0.113 (CI = +/-0.035; p = 0.000)	0.167 (CI = +/-0.193; p = 0.087)	NA (CI = +/-NA; p = NA)	0.937	+11.94%	+11.94%
Severity	2016.2	0.111 (CI = +/-0.040; p = 0.000)	0.171 (CI = +/-0.209; p = 0.101)	NA (CI = +/-NA; p = NA)	0.927	+11.78%	+11.78%
Severity	2017.1	0.109 (CI = +/-0.046; p = 0.000)	0.179 (CI = +/-0.225; p = 0.111)	NA (CI = +/-NA; p = NA)	0.916	+11.52%	+11.52%
Severity	2017.2	0.102 (CI = +/-0.052; p = 0.001)	0.199 (CI = +/-0.239; p = 0.095)	NA (CI = +/-NA; p = NA)	0.902	+10.72%	+10.72%
Frequency	2010.2	-0.063 (CI = +/-0.044; p = 0.007)	0.401 (CI = +/-0.236; p = 0.002)	0.136 (CI = +/-0.071; p = 0.001)	0.874	-6.08%	+7.64%
Frequency	2011.1	-0.056 (CI = +/-0.051; p = 0.033)	0.407 (CI = +/-0.240; p = 0.002)	0.128 (CI = +/-0.078; p = 0.003)	0.876	-5.40%	+7.46%
Frequency	2011.2	-0.050 (CI = +/-0.060; p = 0.098)	0.411 (CI = +/-0.246; p = 0.002)	0.121 (CI = +/-0.088; p = 0.009)	0.876	-4.88%	+7.34%
Frequency	2012.1	-0.030 (CI = +/-0.071; p = 0.389)	0.423 (CI = +/-0.246; p = 0.002)	0.098 (CI = +/-0.098; p = 0.051)	0.881	-2.96%	+6.99%
Frequency	2012.2	-0.012 (CI = +/-0.087; p = 0.775)	0.431 (CI = +/-0.250; p = 0.002)	0.077 (CI = +/-0.114; p = 0.173)	0.882	-1.20%	+6.72%
Frequency	2013.1	0.009 (CI = +/-0.110; p = 0.867)	0.440 (CI = +/-0.255; p = 0.002)	0.054 (CI = +/-0.137; p = 0.422)	0.882	+0.90%	+6.48%
Frequency	2013.2	0.012 (CI = +/-0.148; p = 0.867)	0.440 (CI = +/-0.264; p = 0.002)	0.051 (CI = +/-0.174; p = 0.552)	0.877	+1.21%	+6.46%
Frequency	2014.1	0.068 (CI = +/-0.211; p = 0.508)	0.451 (CI = +/-0.269; p = 0.002)	-0.008 (CI = +/-0.236; p = 0.941)	0.877	+7.03%	+6.13%
Frequency	2014.2	0.059 (CI = +/-0.346; p = 0.725)	0.450 (CI = +/-0.279; p = 0.003)	0.001 (CI = +/-0.369; p = 0.996)	0.867	+6.07%	+6.16%
Frequency	2015.1	0.208 (CI = +/-0.744; p = 0.563)	0.457 (CI = +/-0.288; p = 0.004)	-0.150 (CI = +/-0.763; p = 0.684)	0.860	+23.08%	+5.96%
Frequency	2015.2	0.058 (CI = +/-0.049; p = 0.023)	0.457 (CI = +/-0.288; p = 0.004)	NA (CI = +/-NA; p = NA)	0.855	+5.96%	+5.96%
Frequency	2016.1	0.059 (CI = +/-0.056; p = 0.039)	0.453 (CI = +/-0.310; p = 0.007)	NA (CI = +/-NA; p = NA)	0.844	+6.09%	+6.09%
Frequency	2016.2	0.043 (CI = +/-0.060; p = 0.154)	0.509 (CI = +/-0.316; p = 0.004)	NA (CI = +/-NA; p = NA)	0.837	+4.34%	+4.34%
Frequency	2017.1	0.036 (CI = +/-0.069; p = 0.286)	0.530 (CI = +/-0.338; p = 0.005)	NA (CI = +/-NA; p = NA)	0.822	+3.63%	+3.63%
Frequency	2017.2	0.015 (CI = +/-0.073; p = 0.677)	0.590 (CI = +/-0.339; p = 0.002)	NA (CI = +/-NA; p = NA)	0.818	+1.46%	+1.46%

Comprehensive Theft

Coverage = CM - Theft

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, Excess_Inflation

Fit	Start Date	Time	Seasonality	Excess Inflation	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2010.2	0.137 (CI = +/-0.042; p = 0.000)	0.146 (CI = +/-0.259; p = 0.258)	0.637 (CI = +/-0.517; p = 0.018)	0.833	+14.70%
Loss Cost	2011.1	0.148 (CI = +/-0.044; p = 0.000)	0.114 (CI = +/-0.259; p = 0.375)	0.570 (CI = +/-0.518; p = 0.032)	0.842	+15.91%
Loss Cost	2011.2	0.161 (CI = +/-0.045; p = 0.000)	0.154 (CI = +/-0.255; p = 0.224)	0.489 (CI = +/-0.509; p = 0.059)	0.856	+17.49%
Loss Cost	2012.1	0.175 (CI = +/-0.047; p = 0.000)	0.116 (CI = +/-0.250; p = 0.348)	0.405 (CI = +/-0.501; p = 0.109)	0.869	+19.14%
Loss Cost	2012.2	0.189 (CI = +/-0.049; p = 0.000)	0.153 (CI = +/-0.248; p = 0.214)	0.326 (CI = +/-0.498; p = 0.188)	0.876	+20.80%
Loss Cost	2013.1	0.200 (CI = +/-0.053; p = 0.000)	0.127 (CI = +/-0.252; p = 0.306)	0.266 (CI = +/-0.509; p = 0.290)	0.878	+22.10%
Loss Cost	2013.2	0.213 (CI = +/-0.057; p = 0.000)	0.159 (CI = +/-0.255; p = 0.209)	0.195 (CI = +/-0.518; p = 0.442)	0.879	+23.75%
Loss Cost	2014.1	0.225 (CI = +/-0.062; p = 0.000)	0.133 (CI = +/-0.260; p = 0.297)	0.131 (CI = +/-0.535; p = 0.614)	0.878	+25.26%
Loss Cost	2014.2	0.242 (CI = +/-0.067; p = 0.000)	0.168 (CI = +/-0.263; p = 0.195)	0.046 (CI = +/-0.545; p = 0.860)	0.880	+27.42%
Loss Cost	2015.1	0.252 (CI = +/-0.075; p = 0.000)	0.150 (CI = +/-0.274; p = 0.263)	-0.003 (CI = +/-0.577; p = 0.992)	0.873	+28.71%
Loss Cost	2015.2	0.270 (CI = +/-0.084; p = 0.000)	0.181 (CI = +/-0.283; p = 0.194)	-0.083 (CI = +/-0.604; p = 0.775)	0.867	+30.98%
Loss Cost	2016.1	0.288 (CI = +/-0.095; p = 0.000)	0.155 (CI = +/-0.293; p = 0.278)	-0.163 (CI = +/-0.640; p = 0.595)	0.862	+33.34%
Loss Cost	2016.2	0.296 (CI = +/-0.112; p = 0.000)	0.167 (CI = +/-0.313; p = 0.273)	-0.198 (CI = +/-0.701; p = 0.554)	0.840	+34.44%
Loss Cost	2017.1	0.303 (CI = +/-0.133; p = 0.000)	0.158 (CI = +/-0.335; p = 0.327)	-0.229 (CI = +/-0.776; p = 0.535)	0.817	+35.44%
Loss Cost	2017.2	0.309 (CI = +/-0.162; p = 0.001)	0.165 (CI = +/-0.364; p = 0.343)	-0.252 (CI = +/-0.874; p = 0.542)	0.778	+36.26%
Severity	2010.2	0.097 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.092; p = 0.468)	0.163 (CI = +/-0.184; p = 0.079)	0.935	+10.15%
Severity	2011.1	0.100 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.093; p = 0.608)	0.143 (CI = +/-0.186; p = 0.126)	0.935	+10.49%
Severity	2011.2	0.104 (CI = +/-0.017; p = 0.000)	0.035 (CI = +/-0.094; p = 0.447)	0.120 (CI = +/-0.187; p = 0.198)	0.936	+10.92%
Severity	2012.1	0.108 (CI = +/-0.018; p = 0.000)	0.024 (CI = +/-0.094; p = 0.609)	0.094 (CI = +/-0.188; p = 0.310)	0.937	+11.39%
Severity	2012.2	0.110 (CI = +/-0.019; p = 0.000)	0.030 (CI = +/-0.097; p = 0.533)	0.081 (CI = +/-0.195; p = 0.396)	0.932	+11.65%
Severity	2013.1	0.113 (CI = +/-0.021; p = 0.000)	0.022 (CI = +/-0.100; p = 0.648)	0.064 (CI = +/-0.202; p = 0.517)	0.929	+11.99%
Severity	2013.2	0.118 (CI = +/-0.023; p = 0.000)	0.033 (CI = +/-0.102; p = 0.511)	0.040 (CI = +/-0.208; p = 0.690)	0.927	+12.50%
Severity	2014.1	0.122 (CI = +/-0.025; p = 0.000)	0.025 (CI = +/-0.106; p = 0.630)	0.020 (CI = +/-0.217; p = 0.850)	0.922	+12.93%
Severity	2014.2	0.131 (CI = +/-0.026; p = 0.000)	0.044 (CI = +/-0.102; p = 0.373)	-0.028 (CI = +/-0.211; p = 0.788)	0.930	+14.02%
Severity	2015.1	0.136 (CI = +/-0.029; p = 0.000)	0.036 (CI = +/-0.106; p = 0.478)	-0.049 (CI = +/-0.223; p = 0.645)	0.925	+14.53%
Severity	2015.2	0.145 (CI = +/-0.032; p = 0.000)	0.053 (CI = +/-0.106; p = 0.305)	-0.093 (CI = +/-0.226; p = 0.396)	0.927	+15.63%
Severity	2016.1	0.156 (CI = +/-0.034; p = 0.000)	0.037 (CI = +/-0.105; p = 0.462)	-0.142 (CI = +/-0.229; p = 0.208)	0.930	+16.88%
Severity	2016.2	0.164 (CI = +/-0.039; p = 0.000)	0.049 (CI = +/-0.109; p = 0.347)	-0.177 (CI = +/-0.243; p = 0.141)	0.924	+17.87%
Severity	2017.1	0.170 (CI = +/-0.046; p = 0.000)	0.043 (CI = +/-0.115; p = 0.436)	-0.200 (CI = +/-0.267; p = 0.129)	0.913	+18.53%
Severity	2017.2	0.177 (CI = +/-0.055; p = 0.000)	0.052 (CI = +/-0.124; p = 0.382)	-0.229 (CI = +/-0.297; p = 0.119)	0.897	+19.41%
Frequency	2010.2	0.041 (CI = +/-0.028; p = 0.007)	0.113 (CI = +/-0.175; p = 0.198)	0.474 (CI = +/-0.350; p = 0.010)	0.644	+4.14%
Frequency	2011.1	0.048 (CI = +/-0.030; p = 0.003)	0.090 (CI = +/-0.175; p = 0.298)	0.427 (CI = +/-0.349; p = 0.019)	0.671	+4.91%
Frequency	2011.2	0.058 (CI = +/-0.030; p = 0.001)	0.119 (CI = +/-0.170; p = 0.163)	0.369 (CI = +/-0.340; p = 0.035)	0.710	+5.92%
Frequency	2012.1	0.067 (CI = +/-0.031; p = 0.000)	0.092 (CI = +/-0.166; p = 0.263)	0.310 (CI = +/-0.334; p = 0.067)	0.744	+6.95%
Frequency	2012.2	0.079 (CI = +/-0.032; p = 0.000)	0.123 (CI = +/-0.160; p = 0.124)	0.245 (CI = +/-0.321; p = 0.128)	0.781	+8.20%
Frequency	2013.1	0.086 (CI = +/-0.034; p = 0.000)	0.105 (CI = +/-0.161; p = 0.191)	0.202 (CI = +/-0.326; p = 0.212)	0.792	+9.03%
Frequency	2013.2	0.095 (CI = +/-0.036; p = 0.000)	0.126 (CI = +/-0.162; p = 0.122)	0.154 (CI = +/-0.330; p = 0.341)	0.799	+10.01%
Frequency	2014.1	0.104 (CI = +/-0.039; p = 0.000)	0.109 (CI = +/-0.165; p = 0.185)	0.111 (CI = +/-0.340; p = 0.502)	0.805	+10.91%
Frequency	2014.2	0.111 (CI = +/-0.044; p = 0.000)	0.124 (CI = +/-0.171; p = 0.145)	0.074 (CI = +/-0.354; p = 0.667)	0.798	+11.75%
Frequency	2015.1	0.117 (CI = +/-0.049; p = 0.000)	0.114 (CI = +/-0.179; p = 0.196)	0.047 (CI = +/-0.376; p = 0.797)	0.788	+12.38%
Frequency	2015.2	0.125 (CI = +/-0.056; p = 0.000)	0.128 (CI = +/-0.188; p = 0.167)	0.010 (CI = +/-0.401; p = 0.958)	0.773	+13.28%
Frequency	2016.1	0.132 (CI = +/-0.064; p = 0.001)	0.118 (CI = +/-0.198; p = 0.224)	-0.022 (CI = +/-0.432; p = 0.916)	0.760	+14.08%
Frequency	2016.2	0.131 (CI = +/-0.076; p = 0.002)	0.117 (CI = +/-0.212; p = 0.255)	-0.021 (CI = +/-0.474; p = 0.927)	0.716	+14.05%
Frequency	2017.1	0.133 (CI = +/-0.090; p = 0.007)	0.115 (CI = +/-0.227; p = 0.294)	-0.029 (CI = +/-0.526; p = 0.908)	0.683	+14.27%
Frequency	2017.2	0.132 (CI = +/-0.110; p = 0.023)	0.113 (CI = +/-0.248; p = 0.338)	-0.023 (CI = +/-0.593; p = 0.934)	0.619	+14.11%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = 2020.1,2020.2,2021.1

Parameters Included: Excess_Inflation

Fit	Start Date	Excess Inflation	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	1.170 (CI = +/-0.338; p = 0.000)	0.657	0.00%
Loss Cost	2011.1	1.154 (CI = +/-0.341; p = 0.000)	0.656	0.00%
Loss Cost	2011.2	1.147 (CI = +/-0.350; p = 0.000)	0.652	0.00%
Loss Cost	2012.1	1.134 (CI = +/-0.358; p = 0.000)	0.647	0.00%
Loss Cost	2012.2	1.106 (CI = +/-0.354; p = 0.000)	0.652	0.00%
Loss Cost	2013.1	1.102 (CI = +/-0.366; p = 0.000)	0.647	0.00%
Loss Cost	2013.2	1.067 (CI = +/-0.358; p = 0.000)	0.654	0.00%
Loss Cost	2014.1	1.064 (CI = +/-0.373; p = 0.000)	0.648	0.00%
Loss Cost	2014.2	1.032 (CI = +/-0.373; p = 0.000)	0.647	0.00%
Loss Cost	2015.1	1.004 (CI = +/-0.380; p = 0.000)	0.641	0.00%
Loss Cost	2015.2	0.958 (CI = +/-0.371; p = 0.000)	0.647	0.00%
Loss Cost	2016.1	0.926 (CI = +/-0.379; p = 0.000)	0.637	0.00%
Loss Cost	2016.2	0.875 (CI = +/-0.374; p = 0.000)	0.637	0.00%
Loss Cost	2017.1	0.841 (CI = +/-0.389; p = 0.001)	0.619	0.00%
Loss Cost	2017.2	0.771 (CI = +/-0.373; p = 0.001)	0.621	0.00%
Severity	2010.2	1.100 (CI = +/-0.362; p = 0.000)	0.594	0.00%
Severity	2011.1	1.093 (CI = +/-0.371; p = 0.000)	0.589	0.00%
Severity	2011.2	1.074 (CI = +/-0.375; p = 0.000)	0.587	0.00%
Severity	2012.1	1.057 (CI = +/-0.381; p = 0.000)	0.582	0.00%
Severity	2012.2	1.024 (CI = +/-0.373; p = 0.000)	0.589	0.00%
Severity	2013.1	1.011 (CI = +/-0.383; p = 0.000)	0.582	0.00%
Severity	2013.2	0.976 (CI = +/-0.377; p = 0.000)	0.586	0.00%
Severity	2014.1	0.963 (CI = +/-0.390; p = 0.000)	0.577	0.00%
Severity	2014.2	0.926 (CI = +/-0.386; p = 0.000)	0.577	0.00%
Severity	2015.1	0.899 (CI = +/-0.395; p = 0.000)	0.567	0.00%
Severity	2015.2	0.851 (CI = +/-0.385; p = 0.000)	0.570	0.00%
Severity	2016.1	0.817 (CI = +/-0.393; p = 0.001)	0.557	0.00%
Severity	2016.2	0.755 (CI = +/-0.374; p = 0.001)	0.562	0.00%
Severity	2017.1	0.719 (CI = +/-0.388; p = 0.002)	0.540	0.00%
Severity	2017.2	0.649 (CI = +/-0.373; p = 0.003)	0.533	0.00%
Frequency	2010.2	0.070 (CI = +/-0.083; p = 0.095)	0.072	0.00%
Frequency	2011.1	0.062 (CI = +/-0.078; p = 0.116)	0.062	0.00%
Frequency	2011.2	0.073 (CI = +/-0.068; p = 0.037)	0.140	0.00%
Frequency	2012.1	0.077 (CI = +/-0.067; p = 0.026)	0.170	0.00%
Frequency	2012.2	0.082 (CI = +/-0.067; p = 0.019)	0.198	0.00%
Frequency	2013.1	0.091 (CI = +/-0.061; p = 0.006)	0.290	0.00%
Frequency	2013.2	0.091 (CI = +/-0.064; p = 0.007)	0.287	0.00%
Frequency	2014.1	0.101 (CI = +/-0.056; p = 0.001)	0.415	0.00%
Frequency	2014.2	0.106 (CI = +/-0.056; p = 0.001)	0.452	0.00%
Frequency	2015.1	0.105 (CI = +/-0.059; p = 0.002)	0.440	0.00%
Frequency	2015.2	0.108 (CI = +/-0.061; p = 0.002)	0.447	0.00%
Frequency	2016.1	0.109 (CI = +/-0.065; p = 0.003)	0.443	0.00%
Frequency	2016.2	0.120 (CI = +/-0.060; p = 0.001)	0.561	0.00%
Frequency	2017.1	0.122 (CI = +/-0.064; p = 0.001)	0.557	0.00%
Frequency	2017.2	0.122 (CI = +/-0.069; p = 0.003)	0.536	0.00%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.102 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.171; p = 0.042)	0.795	+10.75%
Loss Cost	2011.1	0.104 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.176; p = 0.061)	0.791	+10.98%
Loss Cost	2011.2	0.112 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.165; p = 0.017)	0.826	+11.83%
Loss Cost	2012.1	0.116 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.168; p = 0.030)	0.830	+12.25%
Loss Cost	2012.2	0.119 (CI = +/-0.023; p = 0.000)	0.203 (CI = +/-0.172; p = 0.023)	0.823	+12.63%
Loss Cost	2013.1	0.126 (CI = +/-0.023; p = 0.000)	0.173 (CI = +/-0.166; p = 0.041)	0.846	+13.43%
Loss Cost	2013.2	0.129 (CI = +/-0.025; p = 0.000)	0.186 (CI = +/-0.172; p = 0.035)	0.836	+13.77%
Loss Cost	2014.1	0.138 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.161; p = 0.063)	0.866	+14.77%
Loss Cost	2014.2	0.143 (CI = +/-0.026; p = 0.000)	0.173 (CI = +/-0.164; p = 0.039)	0.865	+15.40%
Loss Cost	2015.1	0.147 (CI = +/-0.028; p = 0.000)	0.161 (CI = +/-0.170; p = 0.062)	0.860	+15.81%
Loss Cost	2015.2	0.150 (CI = +/-0.031; p = 0.000)	0.173 (CI = +/-0.179; p = 0.057)	0.846	+16.21%
Loss Cost	2016.1	0.153 (CI = +/-0.034; p = 0.000)	0.163 (CI = +/-0.188; p = 0.084)	0.835	+16.56%
Loss Cost	2016.2	0.158 (CI = +/-0.038; p = 0.000)	0.178 (CI = +/-0.198; p = 0.075)	0.819	+17.10%
Loss Cost	2017.1	0.162 (CI = +/-0.043; p = 0.000)	0.165 (CI = +/-0.209; p = 0.112)	0.808	+17.62%
Loss Cost	2017.2	0.165 (CI = +/-0.049; p = 0.000)	0.172 (CI = +/-0.226; p = 0.124)	0.774	+17.90%
Severity	2010.2	0.106 (CI = +/-0.015; p = 0.000)	0.188 (CI = +/-0.128; p = 0.006)	0.884	+11.22%
Severity	2011.1	0.111 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.123; p = 0.010)	0.898	+11.73%
Severity	2011.2	0.116 (CI = +/-0.014; p = 0.000)	0.190 (CI = +/-0.117; p = 0.002)	0.911	+12.30%
Severity	2012.1	0.119 (CI = +/-0.015; p = 0.000)	0.178 (CI = +/-0.118; p = 0.005)	0.912	+12.61%
Severity	2012.2	0.121 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.121; p = 0.004)	0.906	+12.84%
Severity	2013.1	0.126 (CI = +/-0.016; p = 0.000)	0.168 (CI = +/-0.118; p = 0.008)	0.915	+13.37%
Severity	2013.2	0.128 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.122; p = 0.006)	0.909	+13.66%
Severity	2014.1	0.134 (CI = +/-0.018; p = 0.000)	0.157 (CI = +/-0.117; p = 0.011)	0.920	+14.29%
Severity	2014.2	0.137 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.121; p = 0.009)	0.915	+14.66%
Severity	2015.1	0.140 (CI = +/-0.021; p = 0.000)	0.160 (CI = +/-0.125; p = 0.015)	0.912	+14.97%
Severity	2015.2	0.141 (CI = +/-0.023; p = 0.000)	0.164 (CI = +/-0.133; p = 0.018)	0.898	+15.11%
Severity	2016.1	0.142 (CI = +/-0.026; p = 0.000)	0.161 (CI = +/-0.140; p = 0.027)	0.887	+15.23%
Severity	2016.2	0.140 (CI = +/-0.029; p = 0.000)	0.156 (CI = +/-0.150; p = 0.043)	0.862	+15.04%
Severity	2017.1	0.141 (CI = +/-0.033; p = 0.000)	0.153 (CI = +/-0.160; p = 0.059)	0.847	+15.15%
Severity	2017.2	0.139 (CI = +/-0.037; p = 0.000)	0.147 (CI = +/-0.172; p = 0.089)	0.809	+14.90%
Frequency	2010.2	-0.004 (CI = +/-0.010; p = 0.397)	-0.010 (CI = +/-0.087; p = 0.820)	-0.044	-0.42%
Frequency	2011.1	-0.007 (CI = +/-0.010; p = 0.197)	0.002 (CI = +/-0.087; p = 0.963)	-0.009	-0.67%
Frequency	2011.2	-0.004 (CI = +/-0.011; p = 0.432)	0.014 (CI = +/-0.086; p = 0.738)	-0.047	-0.41%
Frequency	2012.1	-0.003 (CI = +/-0.011; p = 0.574)	0.010 (CI = +/-0.089; p = 0.823)	-0.067	-0.32%
Frequency	2012.2	-0.002 (CI = +/-0.012; p = 0.756)	0.016 (CI = +/-0.092; p = 0.731)	-0.076	-0.19%
Frequency	2013.1	0.000 (CI = +/-0.013; p = 0.937)	0.006 (CI = +/-0.094; p = 0.901)	-0.090	+0.05%
Frequency	2013.2	0.001 (CI = +/-0.014; p = 0.888)	0.008 (CI = +/-0.098; p = 0.872)	-0.093	+0.10%
Frequency	2014.1	0.004 (CI = +/-0.015; p = 0.562)	-0.005 (CI = +/-0.099; p = 0.922)	-0.081	+0.42%
Frequency	2014.2	0.006 (CI = +/-0.016; p = 0.415)	0.004 (CI = +/-0.102; p = 0.938)	-0.066	+0.64%
Frequency	2015.1	0.007 (CI = +/-0.018; p = 0.401)	0.001 (CI = +/-0.108; p = 0.985)	-0.067	+0.73%
Frequency	2015.2	0.009 (CI = +/-0.020; p = 0.321)	0.009 (CI = +/-0.113; p = 0.872)	-0.053	+0.95%
Frequency	2016.1	0.011 (CI = +/-0.022; p = 0.277)	0.002 (CI = +/-0.119; p = 0.966)	-0.042	+1.16%
Frequency	2016.2	0.018 (CI = +/-0.023; p = 0.119)	0.022 (CI = +/-0.119; p = 0.695)	0.044	+1.79%
Frequency	2017.1	0.021 (CI = +/-0.025; p = 0.094)	0.012 (CI = +/-0.124; p = 0.833)	0.074	+2.14%
Frequency	2017.2	0.026 (CI = +/-0.028; p = 0.072)	0.025 (CI = +/-0.131; p = 0.682)	0.112	+2.61%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

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	2010.2	0.079 (CI = +/-0.026; p = 0.000)	0.163 (CI = +/-0.150; p = 0.035)	0.445 (CI = +/-0.318; p = 0.008)	0.874	+8.24%
Loss Cost	2011.1	0.080 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.157; p = 0.048)	0.436 (CI = +/-0.334; p = 0.013)	0.869	+8.38%
Loss Cost	2011.2	0.091 (CI = +/-0.028; p = 0.000)	0.188 (CI = +/-0.148; p = 0.015)	0.367 (CI = +/-0.315; p = 0.024)	0.892	+9.53%
Loss Cost	2012.1	0.096 (CI = +/-0.031; p = 0.000)	0.175 (CI = +/-0.152; p = 0.026)	0.335 (CI = +/-0.328; p = 0.046)	0.892	+10.05%
Loss Cost	2012.2	0.099 (CI = +/-0.034; p = 0.000)	0.183 (CI = +/-0.159; p = 0.026)	0.316 (CI = +/-0.343; p = 0.069)	0.884	+10.38%
Loss Cost	2013.1	0.111 (CI = +/-0.035; p = 0.000)	0.153 (CI = +/-0.154; p = 0.051)	0.240 (CI = +/-0.336; p = 0.150)	0.900	+11.70%
Loss Cost	2013.2	0.113 (CI = +/-0.039; p = 0.000)	0.159 (CI = +/-0.162; p = 0.055)	0.227 (CI = +/-0.356; p = 0.196)	0.890	+11.96%
Loss Cost	2014.1	0.130 (CI = +/-0.038; p = 0.000)	0.122 (CI = +/-0.150; p = 0.104)	0.128 (CI = +/-0.333; p = 0.429)	0.915	+13.85%
Loss Cost	2014.2	0.137 (CI = +/-0.042; p = 0.000)	0.138 (CI = +/-0.154; p = 0.077)	0.087 (CI = +/-0.346; p = 0.599)	0.912	+14.73%
Loss Cost	2015.1	0.144 (CI = +/-0.047; p = 0.000)	0.126 (CI = +/-0.163; p = 0.120)	0.053 (CI = +/-0.372; p = 0.766)	0.908	+15.46%
Loss Cost	2015.2	0.147 (CI = +/-0.054; p = 0.000)	0.131 (CI = +/-0.174; p = 0.129)	0.038 (CI = +/-0.402; p = 0.842)	0.894	+15.81%
Loss Cost	2016.1	0.152 (CI = +/-0.063; p = 0.000)	0.123 (CI = +/-0.188; p = 0.180)	0.012 (CI = +/-0.443; p = 0.953)	0.883	+16.41%
Loss Cost	2016.2	0.156 (CI = +/-0.074; p = 0.001)	0.129 (CI = +/-0.204; p = 0.190)	-0.006 (CI = +/-0.486; p = 0.979)	0.862	+16.90%
Loss Cost	2017.1	0.164 (CI = +/-0.088; p = 0.002)	0.119 (CI = +/-0.222; p = 0.260)	-0.041 (CI = +/-0.543; p = 0.869)	0.847	+17.84%
Loss Cost	2017.2	0.159 (CI = +/-0.107; p = 0.008)	0.111 (CI = +/-0.247; p = 0.337)	-0.021 (CI = +/-0.609; p = 0.941)	0.802	+17.20%
Severity	2010.2	0.090 (CI = +/-0.023; p = 0.000)	0.204 (CI = +/-0.134; p = 0.004)	0.276 (CI = +/-0.283; p = 0.056)	0.898	+9.44%
Severity	2011.1	0.097 (CI = +/-0.024; p = 0.000)	0.183 (CI = +/-0.132; p = 0.009)	0.227 (CI = +/-0.281; p = 0.109)	0.906	+10.18%
Severity	2011.2	0.105 (CI = +/-0.024; p = 0.000)	0.206 (CI = +/-0.127; p = 0.003)	0.175 (CI = +/-0.272; p = 0.195)	0.916	+11.05%
Severity	2012.1	0.109 (CI = +/-0.026; p = 0.000)	0.194 (CI = +/-0.132; p = 0.006)	0.148 (CI = +/-0.283; p = 0.288)	0.915	+11.49%
Severity	2012.2	0.112 (CI = +/-0.029; p = 0.000)	0.202 (CI = +/-0.137; p = 0.006)	0.130 (CI = +/-0.296; p = 0.369)	0.908	+11.82%
Severity	2013.1	0.120 (CI = +/-0.031; p = 0.000)	0.181 (CI = +/-0.137; p = 0.012)	0.077 (CI = +/-0.299; p = 0.596)	0.915	+12.76%
Severity	2013.2	0.124 (CI = +/-0.034; p = 0.000)	0.191 (CI = +/-0.143; p = 0.012)	0.052 (CI = +/-0.313; p = 0.731)	0.908	+13.25%
Severity	2014.1	0.136 (CI = +/-0.035; p = 0.000)	0.166 (CI = +/-0.140; p = 0.023)	-0.017 (CI = +/-0.311; p = 0.911)	0.919	+14.57%
Severity	2014.2	0.143 (CI = +/-0.039; p = 0.000)	0.180 (CI = +/-0.144; p = 0.018)	-0.054 (CI = +/-0.324; p = 0.726)	0.914	+15.39%
Severity	2015.1	0.150 (CI = +/-0.044; p = 0.000)	0.167 (CI = +/-0.151; p = 0.032)	-0.092 (CI = +/-0.345; p = 0.578)	0.911	+16.18%
Severity	2015.2	0.154 (CI = +/-0.050; p = 0.000)	0.175 (CI = +/-0.161; p = 0.036)	-0.112 (CI = +/-0.372; p = 0.526)	0.897	+16.68%
Severity	2016.1	0.159 (CI = +/-0.058; p = 0.000)	0.168 (CI = +/-0.174; p = 0.057)	-0.134 (CI = +/-0.410; p = 0.491)	0.886	+17.18%
Severity	2016.2	0.158 (CI = +/-0.069; p = 0.000)	0.166 (CI = +/-0.190; p = 0.080)	-0.129 (CI = +/-0.452; p = 0.542)	0.857	+17.06%
Severity	2017.1	0.162 (CI = +/-0.082; p = 0.001)	0.160 (CI = +/-0.207; p = 0.116)	-0.150 (CI = +/-0.507; p = 0.525)	0.838	+17.61%
Severity	2017.2	0.160 (CI = +/-0.100; p = 0.006)	0.157 (CI = +/-0.232; p = 0.160)	-0.141 (CI = +/-0.571; p = 0.589)	0.785	+17.35%
Frequency	2010.2	-0.011 (CI = +/-0.009; p = 0.024)	-0.042 (CI = +/-0.054; p = 0.127)	0.170 (CI = +/-0.115; p = 0.006)	0.263	-1.10%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.250)	0.209 (CI = +/-0.092; p = 0.000)	0.480	-1.64%
Frequency	2011.2	-0.014 (CI = +/-0.008; p = 0.002)	-0.017 (CI = +/-0.041; p = 0.399)	0.192 (CI = +/-0.089; p = 0.000)	0.435	-1.37%
Frequency	2012.1	-0.013 (CI = +/-0.009; p = 0.005)	-0.019 (CI = +/-0.043; p = 0.363)	0.187 (CI = +/-0.093; p = 0.000)	0.415	-1.30%
Frequency	2012.2	-0.013 (CI = +/-0.010; p = 0.011)	-0.019 (CI = +/-0.046; p = 0.390)	0.186 (CI = +/-0.098; p = 0.001)	0.393	-1.29%
Frequency	2013.1	-0.009 (CI = +/-0.010; p = 0.059)	-0.028 (CI = +/-0.044; p = 0.200)	0.164 (CI = +/-0.096; p = 0.002)	0.418	-0.94%
Frequency	2013.2	-0.012 (CI = +/-0.011; p = 0.036)	-0.033 (CI = +/-0.045; p = 0.144)	0.175 (CI = +/-0.099; p = 0.002)	0.450	-1.15%
Frequency	2014.1	-0.006 (CI = +/-0.010; p = 0.202)	-0.044 (CI = +/-0.040; p = 0.031)	0.144 (CI = +/-0.088; p = 0.003)	0.562	-0.63%
Frequency	2014.2	-0.006 (CI = +/-0.011; p = 0.297)	-0.043 (CI = +/-0.042; p = 0.046)	0.141 (CI = +/-0.094; p = 0.006)	0.555	-0.57%
Frequency	2015.1	-0.006 (CI = +/-0.013; p = 0.320)	-0.042 (CI = +/-0.045; p = 0.066)	0.144 (CI = +/-0.103; p = 0.009)	0.542	-0.62%
Frequency	2015.2	-0.007 (CI = +/-0.015; p = 0.298)	-0.044 (CI = +/-0.048; p = 0.069)	0.150 (CI = +/-0.111; p = 0.012)	0.542	-0.74%
Frequency	2016.1	-0.007 (CI = +/-0.017; p = 0.425)	-0.045 (CI = +/-0.052; p = 0.080)	0.146 (CI = +/-0.122; p = 0.023)	0.534	-0.66%
Frequency	2016.2	-0.001 (CI = +/-0.019; p = 0.879)	-0.037 (CI = +/-0.052; p = 0.147)	0.123 (CI = +/-0.124; p = 0.052)	0.576	-0.13%
Frequency	2017.1	0.002 (CI = +/-0.022; p = 0.848)	-0.041 (CI = +/-0.056; p = 0.130)	0.109 (CI = +/-0.137; p = 0.107)	0.582	+0.20%
Frequency	2017.2	-0.001 (CI = +/-0.026; p = 0.917)	-0.046 (CI = +/-0.061; p = 0.124)	0.121 (CI = +/-0.151; p = 0.104)	0.570	-0.13%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.101 (CI = +/-0.021; p = 0.000)	0.769	+10.62%
Loss Cost	2011.1	0.104 (CI = +/-0.022; p = 0.000)	0.769	+10.98%
Loss Cost	2011.2	0.110 (CI = +/-0.022; p = 0.000)	0.789	+11.66%
Loss Cost	2012.1	0.116 (CI = +/-0.023; p = 0.000)	0.800	+12.25%
Loss Cost	2012.2	0.117 (CI = +/-0.025; p = 0.000)	0.786	+12.43%
Loss Cost	2013.1	0.126 (CI = +/-0.025; p = 0.000)	0.821	+13.43%
Loss Cost	2013.2	0.127 (CI = +/-0.027; p = 0.000)	0.805	+13.55%
Loss Cost	2014.1	0.138 (CI = +/-0.026; p = 0.000)	0.847	+14.77%
Loss Cost	2014.2	0.141 (CI = +/-0.028; p = 0.000)	0.839	+15.16%
Loss Cost	2015.1	0.147 (CI = +/-0.030; p = 0.000)	0.838	+15.81%
Loss Cost	2015.2	0.148 (CI = +/-0.033; p = 0.000)	0.818	+15.90%
Loss Cost	2016.1	0.153 (CI = +/-0.036; p = 0.000)	0.812	+16.56%
Loss Cost	2016.2	0.155 (CI = +/-0.041; p = 0.000)	0.788	+16.72%
Loss Cost	2017.1	0.162 (CI = +/-0.045; p = 0.000)	0.784	+17.62%
Loss Cost	2017.2	0.161 (CI = +/-0.051; p = 0.000)	0.747	+17.43%
Severity	2010.2	0.105 (CI = +/-0.017; p = 0.000)	0.850	+11.08%
Severity	2011.1	0.111 (CI = +/-0.016; p = 0.000)	0.873	+11.73%
Severity	2011.2	0.115 (CI = +/-0.017; p = 0.000)	0.876	+12.13%
Severity	2012.1	0.119 (CI = +/-0.018; p = 0.000)	0.882	+12.61%
Severity	2012.2	0.119 (CI = +/-0.019; p = 0.000)	0.870	+12.66%
Severity	2013.1	0.126 (CI = +/-0.019; p = 0.000)	0.887	+13.37%
Severity	2013.2	0.126 (CI = +/-0.021; p = 0.000)	0.875	+13.45%
Severity	2014.1	0.134 (CI = +/-0.020; p = 0.000)	0.895	+14.29%
Severity	2014.2	0.135 (CI = +/-0.022; p = 0.000)	0.883	+14.42%
Severity	2015.1	0.140 (CI = +/-0.024; p = 0.000)	0.883	+14.97%
Severity	2015.2	0.138 (CI = +/-0.026; p = 0.000)	0.865	+14.82%
Severity	2016.1	0.142 (CI = +/-0.029; p = 0.000)	0.855	+15.23%
Severity	2016.2	0.137 (CI = +/-0.032; p = 0.000)	0.829	+14.71%
Severity	2017.1	0.141 (CI = +/-0.036; p = 0.000)	0.814	+15.15%
Severity	2017.2	0.135 (CI = +/-0.040; p = 0.000)	0.776	+14.50%
Frequency	2010.2	-0.004 (CI = +/-0.010; p = 0.395)	-0.009	-0.42%
Frequency	2011.1	-0.007 (CI = +/-0.010; p = 0.188)	0.029	-0.67%
Frequency	2011.2	-0.004 (CI = +/-0.010; p = 0.411)	-0.011	-0.42%
Frequency	2012.1	-0.003 (CI = +/-0.011; p = 0.567)	-0.026	-0.32%
Frequency	2012.2	-0.002 (CI = +/-0.012; p = 0.733)	-0.037	-0.20%
Frequency	2013.1	0.000 (CI = +/-0.013; p = 0.936)	-0.043	+0.05%
Frequency	2013.2	0.001 (CI = +/-0.014; p = 0.894)	-0.045	+0.09%
Frequency	2014.1	0.004 (CI = +/-0.014; p = 0.552)	-0.030	+0.42%
Frequency	2014.2	0.006 (CI = +/-0.016; p = 0.405)	-0.013	+0.64%
Frequency	2015.1	0.007 (CI = +/-0.017; p = 0.388)	-0.011	+0.73%
Frequency	2015.2	0.009 (CI = +/-0.019; p = 0.312)	0.004	+0.94%
Frequency	2016.1	0.011 (CI = +/-0.021; p = 0.262)	0.019	+1.16%
Frequency	2016.2	0.017 (CI = +/-0.022; p = 0.115)	0.095	+1.75%
Frequency	2017.1	0.021 (CI = +/-0.024; p = 0.083)	0.133	+2.14%
Frequency	2017.2	0.025 (CI = +/-0.027; p = 0.067)	0.164	+2.55%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

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	2010.2	0.080 (CI = +/-0.028; p = 0.000)	0.428 (CI = +/-0.343; p = 0.017)	0.853	+8.29%
Loss Cost	2011.1	0.083 (CI = +/-0.030; p = 0.000)	0.404 (CI = +/-0.355; p = 0.028)	0.850	+8.65%
Loss Cost	2011.2	0.092 (CI = +/-0.032; p = 0.000)	0.346 (CI = +/-0.354; p = 0.055)	0.862	+9.58%
Loss Cost	2012.1	0.099 (CI = +/-0.034; p = 0.000)	0.297 (CI = +/-0.360; p = 0.101)	0.867	+10.41%
Loss Cost	2012.2	0.099 (CI = +/-0.037; p = 0.000)	0.295 (CI = +/-0.381; p = 0.121)	0.856	+10.43%
Loss Cost	2013.1	0.114 (CI = +/-0.037; p = 0.000)	0.205 (CI = +/-0.362; p = 0.250)	0.882	+12.07%
Loss Cost	2013.2	0.113 (CI = +/-0.042; p = 0.000)	0.209 (CI = +/-0.385; p = 0.269)	0.870	+12.00%
Loss Cost	2014.1	0.133 (CI = +/-0.040; p = 0.000)	0.097 (CI = +/-0.348; p = 0.564)	0.905	+14.21%
Loss Cost	2014.2	0.138 (CI = +/-0.045; p = 0.000)	0.071 (CI = +/-0.371; p = 0.689)	0.898	+14.74%
Loss Cost	2015.1	0.148 (CI = +/-0.049; p = 0.000)	0.019 (CI = +/-0.388; p = 0.919)	0.897	+15.90%
Loss Cost	2015.2	0.147 (CI = +/-0.057; p = 0.000)	0.024 (CI = +/-0.422; p = 0.906)	0.881	+15.79%
Loss Cost	2016.1	0.156 (CI = +/-0.065; p = 0.000)	-0.023 (CI = +/-0.453; p = 0.915)	0.874	+16.92%
Loss Cost	2016.2	0.155 (CI = +/-0.076; p = 0.001)	-0.018 (CI = +/-0.499; p = 0.940)	0.851	+16.78%
Loss Cost	2017.1	0.169 (CI = +/-0.088; p = 0.001)	-0.076 (CI = +/-0.543; p = 0.764)	0.841	+18.39%
Loss Cost	2017.2	0.156 (CI = +/-0.105; p = 0.008)	-0.025 (CI = +/-0.601; p = 0.927)	0.801	+16.90%
Severity	2010.2	0.091 (CI = +/-0.027; p = 0.000)	0.254 (CI = +/-0.331; p = 0.127)	0.859	+9.50%
Severity	2011.1	0.100 (CI = +/-0.027; p = 0.000)	0.190 (CI = +/-0.321; p = 0.233)	0.877	+10.50%
Severity	2011.2	0.105 (CI = +/-0.029; p = 0.000)	0.152 (CI = +/-0.328; p = 0.346)	0.877	+11.11%
Severity	2012.1	0.112 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.333; p = 0.514)	0.881	+11.89%
Severity	2012.2	0.112 (CI = +/-0.035; p = 0.000)	0.107 (CI = +/-0.352; p = 0.532)	0.869	+11.88%
Severity	2013.1	0.124 (CI = +/-0.035; p = 0.000)	0.035 (CI = +/-0.345; p = 0.835)	0.885	+13.20%
Severity	2013.2	0.125 (CI = +/-0.040; p = 0.000)	0.030 (CI = +/-0.367; p = 0.867)	0.872	+13.30%
Severity	2014.1	0.140 (CI = +/-0.040; p = 0.000)	-0.058 (CI = +/-0.353; p = 0.732)	0.893	+15.06%
Severity	2014.2	0.143 (CI = +/-0.045; p = 0.000)	-0.075 (CI = +/-0.378; p = 0.679)	0.882	+15.41%
Severity	2015.1	0.155 (CI = +/-0.050; p = 0.000)	-0.137 (CI = +/-0.390; p = 0.466)	0.883	+16.77%
Severity	2015.2	0.154 (CI = +/-0.057; p = 0.000)	-0.131 (CI = +/-0.424; p = 0.517)	0.864	+16.65%
Severity	2016.1	0.165 (CI = +/-0.065; p = 0.000)	-0.182 (CI = +/-0.454; p = 0.403)	0.856	+17.88%
Severity	2016.2	0.156 (CI = +/-0.075; p = 0.001)	-0.144 (CI = +/-0.495; p = 0.538)	0.824	+16.90%
Severity	2017.1	0.168 (CI = +/-0.088; p = 0.001)	-0.196 (CI = +/-0.540; p = 0.441)	0.809	+18.35%
Severity	2017.2	0.156 (CI = +/-0.105; p = 0.008)	-0.148 (CI = +/-0.599; p = 0.594)	0.756	+16.92%
Frequency	2010.2	-0.011 (CI = +/-0.010; p = 0.026)	0.174 (CI = +/-0.118; p = 0.006)	0.217	-1.11%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	0.214 (CI = +/-0.093; p = 0.000)	0.471	-1.68%
Frequency	2011.2	-0.014 (CI = +/-0.008; p = 0.001)	0.194 (CI = +/-0.088; p = 0.000)	0.442	-1.38%
Frequency	2012.1	-0.013 (CI = +/-0.009; p = 0.004)	0.191 (CI = +/-0.092; p = 0.000)	0.419	-1.33%
Frequency	2012.2	-0.013 (CI = +/-0.010; p = 0.010)	0.188 (CI = +/-0.097; p = 0.001)	0.400	-1.29%
Frequency	2013.1	-0.010 (CI = +/-0.010; p = 0.048)	0.170 (CI = +/-0.097; p = 0.002)	0.395	-1.00%
Frequency	2013.2	-0.012 (CI = +/-0.011; p = 0.040)	0.179 (CI = +/-0.102; p = 0.002)	0.409	-1.15%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.179)	0.155 (CI = +/-0.098; p = 0.004)	0.445	-0.74%
Frequency	2014.2	-0.006 (CI = +/-0.013; p = 0.341)	0.146 (CI = +/-0.104; p = 0.009)	0.451	-0.58%
Frequency	2015.1	-0.008 (CI = +/-0.014; p = 0.273)	0.156 (CI = +/-0.111; p = 0.009)	0.451	-0.75%
Frequency	2015.2	-0.007 (CI = +/-0.016; p = 0.345)	0.155 (CI = +/-0.121; p = 0.016)	0.446	-0.74%
Frequency	2016.1	-0.008 (CI = +/-0.019; p = 0.364)	0.159 (CI = +/-0.132; p = 0.022)	0.438	-0.82%
Frequency	2016.2	-0.001 (CI = +/-0.020; p = 0.911)	0.126 (CI = +/-0.130; p = 0.056)	0.525	-0.10%
Frequency	2017.1	0.000 (CI = +/-0.023; p = 0.975)	0.121 (CI = +/-0.144; p = 0.093)	0.517	+0.03%
Frequency	2017.2	0.000 (CI = +/-0.028; p = 0.989)	0.123 (CI = +/-0.162; p = 0.123)	0.490	-0.02%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.068 (CI = +/-0.023; p = 0.000)	0.522 (CI = +/-0.245; p = 0.000)	0.860	+6.98%
Loss Cost	2011.1	0.069 (CI = +/-0.025; p = 0.000)	0.511 (CI = +/-0.253; p = 0.000)	0.855	+7.20%
Loss Cost	2011.2	0.076 (CI = +/-0.026; p = 0.000)	0.479 (CI = +/-0.253; p = 0.001)	0.863	+7.86%
Loss Cost	2012.1	0.081 (CI = +/-0.028; p = 0.000)	0.453 (CI = +/-0.258; p = 0.001)	0.865	+8.41%
Loss Cost	2012.2	0.080 (CI = +/-0.030; p = 0.000)	0.459 (CI = +/-0.269; p = 0.002)	0.855	+8.27%
Loss Cost	2013.1	0.090 (CI = +/-0.031; p = 0.000)	0.409 (CI = +/-0.261; p = 0.004)	0.874	+9.44%
Loss Cost	2013.2	0.088 (CI = +/-0.034; p = 0.000)	0.421 (CI = +/-0.274; p = 0.004)	0.863	+9.15%
Loss Cost	2014.1	0.102 (CI = +/-0.034; p = 0.000)	0.360 (CI = +/-0.260; p = 0.009)	0.887	+10.69%
Loss Cost	2014.2	0.103 (CI = +/-0.039; p = 0.000)	0.355 (CI = +/-0.275; p = 0.014)	0.877	+10.80%
Loss Cost	2015.1	0.108 (CI = +/-0.043; p = 0.000)	0.335 (CI = +/-0.290; p = 0.026)	0.871	+11.36%
Loss Cost	2015.2	0.103 (CI = +/-0.049; p = 0.000)	0.353 (CI = +/-0.308; p = 0.027)	0.857	+10.85%
Loss Cost	2016.1	0.107 (CI = +/-0.056; p = 0.001)	0.339 (CI = +/-0.330; p = 0.045)	0.846	+11.28%
Loss Cost	2016.2	0.101 (CI = +/-0.064; p = 0.004)	0.358 (CI = +/-0.355; p = 0.048)	0.827	+10.68%
Loss Cost	2017.1	0.108 (CI = +/-0.075; p = 0.008)	0.336 (CI = +/-0.384; p = 0.081)	0.816	+11.39%
Loss Cost	2017.2	0.093 (CI = +/-0.086; p = 0.036)	0.381 (CI = +/-0.411; p = 0.066)	0.792	+9.78%
Severity	2010.2	0.086 (CI = +/-0.021; p = 0.000)	0.304 (CI = +/-0.226; p = 0.010)	0.879	+8.94%
Severity	2011.1	0.093 (CI = +/-0.021; p = 0.000)	0.265 (CI = +/-0.217; p = 0.019)	0.894	+9.73%
Severity	2011.2	0.097 (CI = +/-0.022; p = 0.000)	0.244 (CI = +/-0.221; p = 0.032)	0.893	+10.17%
Severity	2012.1	0.102 (CI = +/-0.024; p = 0.000)	0.218 (CI = +/-0.224; p = 0.056)	0.895	+10.73%
Severity	2012.2	0.101 (CI = +/-0.026; p = 0.000)	0.224 (CI = +/-0.234; p = 0.060)	0.884	+10.61%
Severity	2013.1	0.109 (CI = +/-0.027; p = 0.000)	0.183 (CI = +/-0.229; p = 0.111)	0.895	+11.57%
Severity	2013.2	0.109 (CI = +/-0.030; p = 0.000)	0.187 (CI = +/-0.241; p = 0.121)	0.884	+11.48%
Severity	2014.1	0.120 (CI = +/-0.031; p = 0.000)	0.139 (CI = +/-0.234; p = 0.229)	0.897	+12.70%
Severity	2014.2	0.120 (CI = +/-0.035; p = 0.000)	0.139 (CI = +/-0.248; p = 0.256)	0.885	+12.71%
Severity	2015.1	0.126 (CI = +/-0.038; p = 0.000)	0.112 (CI = +/-0.258; p = 0.375)	0.882	+13.48%
Severity	2015.2	0.122 (CI = +/-0.043; p = 0.000)	0.129 (CI = +/-0.273; p = 0.334)	0.865	+12.97%
Severity	2016.1	0.126 (CI = +/-0.050; p = 0.000)	0.113 (CI = +/-0.292; p = 0.424)	0.852	+13.46%
Severity	2016.2	0.114 (CI = +/-0.055; p = 0.001)	0.155 (CI = +/-0.305; p = 0.296)	0.831	+12.10%
Severity	2017.1	0.118 (CI = +/-0.065; p = 0.002)	0.142 (CI = +/-0.331; p = 0.372)	0.812	+12.54%
Severity	2017.2	0.101 (CI = +/-0.073; p = 0.010)	0.195 (CI = +/-0.347; p = 0.247)	0.783	+10.63%
Frequency	2010.2	-0.018 (CI = +/-0.012; p = 0.003)	0.218 (CI = +/-0.125; p = 0.001)	0.290	-1.80%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	0.246 (CI = +/-0.113; p = 0.000)	0.432	-2.31%
Frequency	2011.2	-0.021 (CI = +/-0.012; p = 0.001)	0.235 (CI = +/-0.114; p = 0.000)	0.387	-2.10%
Frequency	2012.1	-0.021 (CI = +/-0.013; p = 0.002)	0.235 (CI = +/-0.119; p = 0.000)	0.367	-2.10%
Frequency	2012.2	-0.021 (CI = +/-0.014; p = 0.004)	0.235 (CI = +/-0.125; p = 0.001)	0.350	-2.11%
Frequency	2013.1	-0.019 (CI = +/-0.015; p = 0.016)	0.226 (CI = +/-0.129; p = 0.001)	0.318	-1.91%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.234 (CI = +/-0.134; p = 0.002)	0.325	-2.08%
Frequency	2014.1	-0.018 (CI = +/-0.018; p = 0.055)	0.221 (CI = +/-0.139; p = 0.004)	0.301	-1.79%
Frequency	2014.2	-0.017 (CI = +/-0.021; p = 0.099)	0.217 (CI = +/-0.147; p = 0.006)	0.289	-1.70%
Frequency	2015.1	-0.019 (CI = +/-0.023; p = 0.105)	0.224 (CI = +/-0.156; p = 0.007)	0.291	-1.87%
Frequency	2015.2	-0.019 (CI = +/-0.026; p = 0.150)	0.224 (CI = +/-0.167; p = 0.011)	0.284	-1.88%
Frequency	2016.1	-0.019 (CI = +/-0.030; p = 0.195)	0.226 (CI = +/-0.179; p = 0.017)	0.279	-1.92%
Frequency	2016.2	-0.013 (CI = +/-0.034; p = 0.438)	0.203 (CI = +/-0.188; p = 0.037)	0.285	-1.27%
Frequency	2017.1	-0.010 (CI = +/-0.040; p = 0.592)	0.194 (CI = +/-0.204; p = 0.061)	0.283	-1.01%
Frequency	2017.2	-0.008 (CI = +/-0.047; p = 0.729)	0.187 (CI = +/-0.224; p = 0.095)	0.280	-0.77%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Rate
Loss Cost	2010.2	0.108 (CI = +/-0.020; p = 0.000)	0.160 (CI = +/-0.163; p = 0.055)	0.007 (CI = +/-0.007; p = 0.052)	0.817	+11.41%
Loss Cost	2011.1	0.110 (CI = +/-0.021; p = 0.000)	0.148 (CI = +/-0.167; p = 0.080)	0.007 (CI = +/-0.007; p = 0.051)	0.814	+11.68%
Loss Cost	2011.2	0.118 (CI = +/-0.020; p = 0.000)	0.185 (CI = +/-0.155; p = 0.021)	0.007 (CI = +/-0.007; p = 0.035)	0.850	+12.51%
Loss Cost	2012.1	0.122 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.156; p = 0.037)	0.007 (CI = +/-0.007; p = 0.030)	0.856	+12.97%
Loss Cost	2012.2	0.125 (CI = +/-0.022; p = 0.000)	0.181 (CI = +/-0.160; p = 0.028)	0.007 (CI = +/-0.007; p = 0.032)	0.850	+13.33%
Loss Cost	2013.1	0.132 (CI = +/-0.021; p = 0.000)	0.151 (CI = +/-0.150; p = 0.049)	0.007 (CI = +/-0.006; p = 0.020)	0.876	+14.16%
Loss Cost	2013.2	0.135 (CI = +/-0.023; p = 0.000)	0.162 (CI = +/-0.156; p = 0.043)	0.007 (CI = +/-0.006; p = 0.024)	0.867	+14.45%
Loss Cost	2014.1	0.144 (CI = +/-0.022; p = 0.000)	0.128 (CI = +/-0.141; p = 0.072)	0.007 (CI = +/-0.006; p = 0.012)	0.899	+15.45%
Loss Cost	2014.2	0.148 (CI = +/-0.023; p = 0.000)	0.147 (CI = +/-0.144; p = 0.045)	0.007 (CI = +/-0.005; p = 0.014)	0.899	+15.98%
Loss Cost	2015.1	0.151 (CI = +/-0.025; p = 0.000)	0.136 (CI = +/-0.149; p = 0.070)	0.007 (CI = +/-0.006; p = 0.016)	0.895	+16.36%
Loss Cost	2015.2	0.154 (CI = +/-0.027; p = 0.000)	0.144 (CI = +/-0.158; p = 0.071)	0.007 (CI = +/-0.006; p = 0.022)	0.883	+16.60%
Loss Cost	2016.1	0.156 (CI = +/-0.030; p = 0.000)	0.137 (CI = +/-0.166; p = 0.099)	0.007 (CI = +/-0.006; p = 0.027)	0.875	+16.86%
Loss Cost	2016.2	0.158 (CI = +/-0.034; p = 0.000)	0.146 (CI = +/-0.179; p = 0.103)	0.007 (CI = +/-0.006; p = 0.038)	0.859	+17.13%
Loss Cost	2017.1	0.161 (CI = +/-0.038; p = 0.000)	0.138 (CI = +/-0.190; p = 0.139)	0.007 (CI = +/-0.007; p = 0.050)	0.848	+17.46%
Loss Cost	2017.2	0.159 (CI = +/-0.045; p = 0.000)	0.133 (CI = +/-0.208; p = 0.190)	0.007 (CI = +/-0.007; p = 0.060)	0.820	+17.24%
Severity	2010.2	0.107 (CI = +/-0.016; p = 0.000)	0.187 (CI = +/-0.131; p = 0.007)	0.000 (CI = +/-0.006; p = 0.911)	0.879	+11.25%
Severity	2011.1	0.111 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.126; p = 0.013)	0.001 (CI = +/-0.006; p = 0.844)	0.894	+11.78%
Severity	2011.2	0.116 (CI = +/-0.015; p = 0.000)	0.189 (CI = +/-0.120; p = 0.003)	0.000 (CI = +/-0.005; p = 0.850)	0.908	+12.34%
Severity	2012.1	0.119 (CI = +/-0.016; p = 0.000)	0.176 (CI = +/-0.121; p = 0.006)	0.001 (CI = +/-0.005; p = 0.822)	0.909	+12.66%
Severity	2012.2	0.121 (CI = +/-0.017; p = 0.000)	0.186 (CI = +/-0.125; p = 0.006)	0.001 (CI = +/-0.005; p = 0.838)	0.902	+12.89%
Severity	2013.1	0.126 (CI = +/-0.017; p = 0.000)	0.166 (CI = +/-0.122; p = 0.010)	0.001 (CI = +/-0.005; p = 0.807)	0.911	+13.43%
Severity	2013.2	0.128 (CI = +/-0.019; p = 0.000)	0.177 (CI = +/-0.126; p = 0.009)	0.001 (CI = +/-0.005; p = 0.836)	0.905	+13.71%
Severity	2014.1	0.134 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.122; p = 0.015)	0.001 (CI = +/-0.005; p = 0.826)	0.916	+14.34%
Severity	2014.2	0.137 (CI = +/-0.020; p = 0.000)	0.168 (CI = +/-0.126; p = 0.012)	0.000 (CI = +/-0.005; p = 0.877)	0.911	+14.69%
Severity	2015.1	0.140 (CI = +/-0.022; p = 0.000)	0.159 (CI = +/-0.130; p = 0.020)	0.000 (CI = +/-0.005; p = 0.893)	0.907	+15.00%
Severity	2015.2	0.141 (CI = +/-0.024; p = 0.000)	0.163 (CI = +/-0.139; p = 0.024)	0.000 (CI = +/-0.005; p = 0.918)	0.891	+15.12%
Severity	2016.1	0.142 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.147; p = 0.035)	0.000 (CI = +/-0.005; p = 0.931)	0.880	+15.24%
Severity	2016.2	0.140 (CI = +/-0.030; p = 0.000)	0.154 (CI = +/-0.158; p = 0.056)	0.000 (CI = +/-0.006; p = 0.897)	0.853	+15.04%
Severity	2017.1	0.141 (CI = +/-0.034; p = 0.000)	0.152 (CI = +/-0.169; p = 0.074)	0.000 (CI = +/-0.006; p = 0.914)	0.835	+15.15%
Severity	2017.2	0.138 (CI = +/-0.040; p = 0.000)	0.144 (CI = +/-0.184; p = 0.115)	0.001 (CI = +/-0.006; p = 0.861)	0.793	+14.85%
Frequency	2010.2	0.001 (CI = +/-0.008; p = 0.716)	-0.027 (CI = +/-0.065; p = 0.396)	0.007 (CI = +/-0.003; p = 0.000)	0.437	+0.14%
Frequency	2011.1	-0.001 (CI = +/-0.008; p = 0.811)	-0.016 (CI = +/-0.062; p = 0.598)	0.007 (CI = +/-0.003; p = 0.000)	0.487	-0.09%
Frequency	2011.2	0.002 (CI = +/-0.008; p = 0.680)	-0.004 (CI = +/-0.059; p = 0.887)	0.007 (CI = +/-0.003; p = 0.000)	0.513	+0.15%
Frequency	2012.1	0.003 (CI = +/-0.008; p = 0.487)	-0.010 (CI = +/-0.061; p = 0.748)	0.007 (CI = +/-0.003; p = 0.000)	0.517	+0.27%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.362)	-0.004 (CI = +/-0.062; p = 0.884)	0.007 (CI = +/-0.003; p = 0.000)	0.519	+0.38%
Frequency	2013.1	0.006 (CI = +/-0.009; p = 0.136)	-0.015 (CI = +/-0.060; p = 0.611)	0.007 (CI = +/-0.002; p = 0.000)	0.559	+0.64%
Frequency	2013.2	0.006 (CI = +/-0.009; p = 0.161)	-0.014 (CI = +/-0.063; p = 0.639)	0.007 (CI = +/-0.003; p = 0.000)	0.556	+0.65%
Frequency	2014.1	0.010 (CI = +/-0.009; p = 0.036)	-0.027 (CI = +/-0.059; p = 0.354)	0.007 (CI = +/-0.002; p = 0.000)	0.622	+0.97%
Frequency	2014.2	0.011 (CI = +/-0.010; p = 0.026)	-0.021 (CI = +/-0.061; p = 0.487)	0.007 (CI = +/-0.002; p = 0.000)	0.631	+1.13%
Frequency	2015.1	0.012 (CI = +/-0.011; p = 0.032)	-0.023 (CI = +/-0.064; p = 0.467)	0.007 (CI = +/-0.002; p = 0.000)	0.631	+1.18%
Frequency	2015.2	0.013 (CI = +/-0.012; p = 0.035)	-0.019 (CI = +/-0.068; p = 0.564)	0.007 (CI = +/-0.002; p = 0.000)	0.631	+1.28%
Frequency	2016.1	0.014 (CI = +/-0.013; p = 0.036)	-0.023 (CI = +/-0.071; p = 0.507)	0.007 (CI = +/-0.003; p = 0.000)	0.635	+1.41%
Frequency	2016.2	0.018 (CI = +/-0.013; p = 0.012)	-0.009 (CI = +/-0.070; p = 0.799)	0.006 (CI = +/-0.002; p = 0.000)	0.678	+1.82%
Frequency	2017.1	0.020 (CI = +/-0.015; p = 0.013)	-0.013 (CI = +/-0.074; p = 0.702)	0.006 (CI = +/-0.003; p = 0.000)	0.685	+2.01%
Frequency	2017.2	0.021 (CI = +/-0.017; p = 0.024)	-0.011 (CI = +/-0.081; p = 0.770)	0.006 (CI = +/-0.003; p = 0.000)	0.681	+2.08%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2025.1

Excluded Points = 2020.1,2020.2,2021.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.106 (CI = +/-0.020; p = 0.000)	0.820	+11.21%
Loss Cost	2011.1	0.110 (CI = +/-0.021; p = 0.000)	0.822	+11.59%
Loss Cost	2011.2	0.116 (CI = +/-0.021; p = 0.000)	0.843	+12.26%
Loss Cost	2012.1	0.121 (CI = +/-0.021; p = 0.000)	0.855	+12.86%
Loss Cost	2012.2	0.122 (CI = +/-0.023; p = 0.000)	0.845	+13.02%
Loss Cost	2013.1	0.131 (CI = +/-0.022; p = 0.000)	0.880	+14.00%
Loss Cost	2013.2	0.132 (CI = +/-0.024; p = 0.000)	0.868	+14.09%
Loss Cost	2014.1	0.142 (CI = +/-0.022; p = 0.000)	0.909	+15.26%
Loss Cost	2014.2	0.145 (CI = +/-0.024; p = 0.000)	0.903	+15.57%
Loss Cost	2015.1	0.150 (CI = +/-0.025; p = 0.000)	0.903	+16.13%
Loss Cost	2015.2	0.149 (CI = +/-0.028; p = 0.000)	0.889	+16.10%
Loss Cost	2016.1	0.153 (CI = +/-0.031; p = 0.000)	0.883	+16.59%
Loss Cost	2016.2	0.153 (CI = +/-0.035; p = 0.000)	0.863	+16.51%
Loss Cost	2017.1	0.158 (CI = +/-0.039; p = 0.000)	0.853	+17.11%
Loss Cost	2017.2	0.152 (CI = +/-0.045; p = 0.000)	0.819	+16.44%
Severity	2010.2	0.107 (CI = +/-0.018; p = 0.000)	0.851	+11.24%
Severity	2011.1	0.112 (CI = +/-0.018; p = 0.000)	0.874	+11.89%
Severity	2011.2	0.116 (CI = +/-0.018; p = 0.000)	0.878	+12.30%
Severity	2012.1	0.120 (CI = +/-0.019; p = 0.000)	0.884	+12.78%
Severity	2012.2	0.121 (CI = +/-0.020; p = 0.000)	0.873	+12.82%
Severity	2013.1	0.127 (CI = +/-0.020; p = 0.000)	0.890	+13.53%
Severity	2013.2	0.128 (CI = +/-0.022; p = 0.000)	0.879	+13.60%
Severity	2014.1	0.135 (CI = +/-0.022; p = 0.000)	0.898	+14.43%
Severity	2014.2	0.136 (CI = +/-0.024; p = 0.000)	0.887	+14.54%
Severity	2015.1	0.140 (CI = +/-0.026; p = 0.000)	0.887	+15.06%
Severity	2015.2	0.139 (CI = +/-0.029; p = 0.000)	0.869	+14.89%
Severity	2016.1	0.142 (CI = +/-0.032; p = 0.000)	0.858	+15.26%
Severity	2016.2	0.137 (CI = +/-0.035; p = 0.000)	0.833	+14.68%
Severity	2017.1	0.140 (CI = +/-0.040; p = 0.000)	0.814	+15.06%
Severity	2017.2	0.133 (CI = +/-0.045; p = 0.000)	0.772	+14.26%
Frequency	2010.2	0.000 (CI = +/-0.007; p = 0.938)	-0.040	-0.03%
Frequency	2011.1	-0.003 (CI = +/-0.007; p = 0.419)	-0.013	-0.28%
Frequency	2011.2	0.000 (CI = +/-0.007; p = 0.917)	-0.043	-0.03%
Frequency	2012.1	0.001 (CI = +/-0.007; p = 0.836)	-0.043	+0.07%
Frequency	2012.2	0.002 (CI = +/-0.007; p = 0.627)	-0.036	+0.18%
Frequency	2013.1	0.004 (CI = +/-0.007; p = 0.259)	0.016	+0.41%
Frequency	2013.2	0.004 (CI = +/-0.008; p = 0.279)	0.012	+0.43%
Frequency	2014.1	0.007 (CI = +/-0.008; p = 0.065)	0.131	+0.73%
Frequency	2014.2	0.009 (CI = +/-0.008; p = 0.033)	0.195	+0.90%
Frequency	2015.1	0.009 (CI = +/-0.009; p = 0.046)	0.178	+0.93%
Frequency	2015.2	0.010 (CI = +/-0.010; p = 0.040)	0.203	+1.06%
Frequency	2016.1	0.011 (CI = +/-0.011; p = 0.043)	0.207	+1.15%
Frequency	2016.2	0.016 (CI = +/-0.011; p = 0.007)	0.398	+1.59%
Frequency	2017.1	0.018 (CI = +/-0.012; p = 0.007)	0.421	+1.78%
Frequency	2017.2	0.019 (CI = +/-0.014; p = 0.012)	0.404	+1.91%

Comprehensive All Other

Coverage = CM - All Other

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.051 (CI = +/-0.027; p = 0.001)	0.457	+5.22%
Loss Cost	2011.1	0.052 (CI = +/-0.030; p = 0.002)	0.425	+5.35%
Loss Cost	2011.2	0.060 (CI = +/-0.032; p = 0.001)	0.488	+6.23%
Loss Cost	2012.1	0.067 (CI = +/-0.035; p = 0.001)	0.514	+6.95%
Loss Cost	2012.2	0.063 (CI = +/-0.040; p = 0.005)	0.429	+6.48%
Loss Cost	2013.1	0.081 (CI = +/-0.039; p = 0.001)	0.602	+8.40%
Loss Cost	2013.2	0.074 (CI = +/-0.044; p = 0.004)	0.506	+7.65%
Loss Cost	2014.1	0.101 (CI = +/-0.033; p = 0.000)	0.801	+10.62%
Loss Cost	2014.2	0.103 (CI = +/-0.041; p = 0.000)	0.763	+10.90%
Loss Cost	2015.1	0.117 (CI = +/-0.046; p = 0.000)	0.786	+12.36%
Loss Cost	2015.2	0.107 (CI = +/-0.057; p = 0.003)	0.702	+11.35%
Loss Cost	2016.1	0.122 (CI = +/-0.072; p = 0.006)	0.699	+12.95%
Loss Cost	2016.2	0.110 (CI = +/-0.098; p = 0.035)	0.549	+11.64%
Loss Cost	2017.1	0.144 (CI = +/-0.129; p = 0.036)	0.635	+15.51%
Loss Cost	2017.2	0.093 (CI = +/-0.173; p = 0.186)	0.324	+9.73%
Severity	2010.2	0.064 (CI = +/-0.026; p = 0.000)	0.593	+6.63%
Severity	2011.1	0.074 (CI = +/-0.026; p = 0.000)	0.675	+7.67%
Severity	2011.2	0.078 (CI = +/-0.029; p = 0.000)	0.673	+8.16%
Severity	2012.1	0.085 (CI = +/-0.031; p = 0.000)	0.687	+8.89%
Severity	2012.2	0.081 (CI = +/-0.036; p = 0.000)	0.623	+8.42%
Severity	2013.1	0.095 (CI = +/-0.036; p = 0.000)	0.709	+9.95%
Severity	2013.2	0.091 (CI = +/-0.042; p = 0.001)	0.642	+9.56%
Severity	2014.1	0.112 (CI = +/-0.039; p = 0.000)	0.783	+11.89%
Severity	2014.2	0.113 (CI = +/-0.048; p = 0.000)	0.732	+11.93%
Severity	2015.1	0.130 (CI = +/-0.053; p = 0.000)	0.778	+13.91%
Severity	2015.2	0.123 (CI = +/-0.066; p = 0.003)	0.694	+13.06%
Severity	2016.1	0.142 (CI = +/-0.082; p = 0.005)	0.709	+15.22%
Severity	2016.2	0.114 (CI = +/-0.101; p = 0.034)	0.553	+12.10%
Severity	2017.1	0.145 (CI = +/-0.138; p = 0.043)	0.600	+15.59%
Severity	2017.2	0.096 (CI = +/-0.199; p = 0.222)	0.255	+10.08%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.052)	0.157	-1.32%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.566	-2.15%
Frequency	2011.2	-0.018 (CI = +/-0.010; p = 0.001)	0.487	-1.79%
Frequency	2012.1	-0.018 (CI = +/-0.011; p = 0.003)	0.434	-1.78%
Frequency	2012.2	-0.018 (CI = +/-0.013; p = 0.008)	0.383	-1.79%
Frequency	2013.1	-0.014 (CI = +/-0.013; p = 0.041)	0.247	-1.41%
Frequency	2013.2	-0.018 (CI = +/-0.015; p = 0.026)	0.318	-1.75%
Frequency	2014.1	-0.011 (CI = +/-0.015; p = 0.130)	0.135	-1.14%
Frequency	2014.2	-0.009 (CI = +/-0.019; p = 0.288)	0.027	-0.92%
Frequency	2015.1	-0.014 (CI = +/-0.022; p = 0.189)	0.106	-1.36%
Frequency	2015.2	-0.015 (CI = +/-0.028; p = 0.242)	0.073	-1.51%
Frequency	2016.1	-0.020 (CI = +/-0.037; p = 0.233)	0.098	-1.97%
Frequency	2016.2	-0.004 (CI = +/-0.041; p = 0.808)	-0.185	-0.41%
Frequency	2017.1	-0.001 (CI = +/-0.062; p = 0.977)	-0.250	-0.07%
Frequency	2017.2	-0.003 (CI = +/-0.109; p = 0.932)	-0.329	-0.32%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

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	2010.2	0.208 (CI = +/-0.278; p = 0.135)	1.039 (CI = +/-0.357; p = 0.000)	0.572	0.00%
Loss Cost	2011.1	0.239 (CI = +/-0.279; p = 0.090)	1.023 (CI = +/-0.354; p = 0.000)	0.584	0.00%
Loss Cost	2011.2	0.236 (CI = +/-0.293; p = 0.109)	1.020 (CI = +/-0.366; p = 0.000)	0.575	0.00%
Loss Cost	2012.1	0.263 (CI = +/-0.298; p = 0.080)	1.006 (CI = +/-0.367; p = 0.000)	0.582	0.00%
Loss Cost	2012.2	0.230 (CI = +/-0.307; p = 0.133)	0.982 (CI = +/-0.371; p = 0.000)	0.570	0.00%
Loss Cost	2013.1	0.248 (CI = +/-0.319; p = 0.120)	0.972 (CI = +/-0.380; p = 0.000)	0.569	0.00%
Loss Cost	2013.2	0.206 (CI = +/-0.327; p = 0.201)	0.942 (CI = +/-0.383; p = 0.000)	0.556	0.00%
Loss Cost	2014.1	0.223 (CI = +/-0.342; p = 0.187)	0.932 (CI = +/-0.395; p = 0.000)	0.553	0.00%
Loss Cost	2014.2	0.185 (CI = +/-0.356; p = 0.288)	0.904 (CI = +/-0.404; p = 0.000)	0.534	0.00%
Loss Cost	2015.1	0.229 (CI = +/-0.360; p = 0.195)	0.877 (CI = +/-0.401; p = 0.000)	0.544	0.00%
Loss Cost	2015.2	0.174 (CI = +/-0.370; p = 0.331)	0.835 (CI = +/-0.406; p = 0.001)	0.523	0.00%
Loss Cost	2016.1	0.223 (CI = +/-0.372; p = 0.219)	0.804 (CI = +/-0.402; p = 0.001)	0.534	0.00%
Loss Cost	2016.2	0.165 (CI = +/-0.388; p = 0.373)	0.758 (CI = +/-0.411; p = 0.002)	0.503	0.00%
Loss Cost	2017.1	0.213 (CI = +/-0.395; p = 0.261)	0.724 (CI = +/-0.412; p = 0.003)	0.506	0.00%
Loss Cost	2017.2	0.133 (CI = +/-0.406; p = 0.481)	0.658 (CI = +/-0.416; p = 0.006)	0.464	0.00%
Severity	2010.2	0.237 (CI = +/-0.273; p = 0.087)	0.926 (CI = +/-0.352; p = 0.000)	0.527	0.00%
Severity	2011.1	0.258 (CI = +/-0.280; p = 0.069)	0.915 (CI = +/-0.355; p = 0.000)	0.532	0.00%
Severity	2011.2	0.240 (CI = +/-0.291; p = 0.101)	0.902 (CI = +/-0.364; p = 0.000)	0.517	0.00%
Severity	2012.1	0.274 (CI = +/-0.293; p = 0.065)	0.884 (CI = +/-0.360; p = 0.000)	0.532	0.00%
Severity	2012.2	0.236 (CI = +/-0.298; p = 0.114)	0.856 (CI = +/-0.360; p = 0.000)	0.518	0.00%
Severity	2013.1	0.263 (CI = +/-0.305; p = 0.087)	0.841 (CI = +/-0.364; p = 0.000)	0.524	0.00%
Severity	2013.2	0.224 (CI = +/-0.312; p = 0.150)	0.813 (CI = +/-0.366; p = 0.000)	0.506	0.00%
Severity	2014.1	0.251 (CI = +/-0.322; p = 0.119)	0.797 (CI = +/-0.372; p = 0.000)	0.510	0.00%
Severity	2014.2	0.211 (CI = +/-0.333; p = 0.199)	0.767 (CI = +/-0.378; p = 0.001)	0.485	0.00%
Severity	2015.1	0.253 (CI = +/-0.335; p = 0.129)	0.742 (CI = +/-0.375; p = 0.001)	0.500	0.00%
Severity	2015.2	0.200 (CI = +/-0.344; p = 0.233)	0.701 (CI = +/-0.377; p = 0.001)	0.471	0.00%
Severity	2016.1	0.249 (CI = +/-0.343; p = 0.141)	0.670 (CI = +/-0.370; p = 0.002)	0.490	0.00%
Severity	2016.2	0.184 (CI = +/-0.348; p = 0.272)	0.618 (CI = +/-0.368; p = 0.003)	0.453	0.00%
Severity	2017.1	0.231 (CI = +/-0.349; p = 0.173)	0.585 (CI = +/-0.364; p = 0.005)	0.467	0.00%
Severity	2017.2	0.161 (CI = +/-0.359; p = 0.340)	0.526 (CI = +/-0.368; p = 0.010)	0.407	0.00%
Frequency	2010.2	-0.029 (CI = +/-0.057; p = 0.308)	0.113 (CI = +/-0.073; p = 0.004)	0.281	0.00%
Frequency	2011.1	-0.019 (CI = +/-0.055; p = 0.473)	0.108 (CI = +/-0.069; p = 0.004)	0.275	0.00%
Frequency	2011.2	-0.005 (CI = +/-0.048; p = 0.844)	0.118 (CI = +/-0.061; p = 0.001)	0.383	0.00%
Frequency	2012.1	-0.011 (CI = +/-0.048; p = 0.646)	0.122 (CI = +/-0.059; p = 0.000)	0.423	0.00%
Frequency	2012.2	-0.005 (CI = +/-0.050; p = 0.823)	0.125 (CI = +/-0.060; p = 0.000)	0.444	0.00%
Frequency	2013.1	-0.015 (CI = +/-0.046; p = 0.497)	0.131 (CI = +/-0.055; p = 0.000)	0.538	0.00%
Frequency	2013.2	-0.017 (CI = +/-0.049; p = 0.466)	0.129 (CI = +/-0.057; p = 0.000)	0.533	0.00%
Frequency	2014.1	-0.028 (CI = +/-0.043; p = 0.192)	0.135 (CI = +/-0.050; p = 0.000)	0.647	0.00%
Frequency	2014.2	-0.026 (CI = +/-0.046; p = 0.249)	0.137 (CI = +/-0.052; p = 0.000)	0.648	0.00%
Frequency	2015.1	-0.024 (CI = +/-0.049; p = 0.305)	0.136 (CI = +/-0.054; p = 0.000)	0.634	0.00%
Frequency	2015.2	-0.026 (CI = +/-0.052; p = 0.301)	0.134 (CI = +/-0.057; p = 0.000)	0.627	0.00%
Frequency	2016.1	-0.026 (CI = +/-0.056; p = 0.330)	0.134 (CI = +/-0.061; p = 0.000)	0.613	0.00%
Frequency	2016.2	-0.019 (CI = +/-0.059; p = 0.500)	0.140 (CI = +/-0.063; p = 0.000)	0.634	0.00%
Frequency	2017.1	-0.018 (CI = +/-0.064; p = 0.544)	0.140 (CI = +/-0.067; p = 0.001)	0.615	0.00%
Frequency	2017.2	-0.028 (CI = +/-0.069; p = 0.386)	0.131 (CI = +/-0.070; p = 0.002)	0.610	0.00%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.053 (CI = +/-0.018; p = 0.000)	0.153 (CI = +/-0.101; p = 0.004)	0.623 (CI = +/-0.178; p = 0.000)	0.929	+5.46%
Loss Cost	2011.1	0.052 (CI = +/-0.020; p = 0.000)	0.156 (CI = +/-0.105; p = 0.005)	0.628 (CI = +/-0.185; p = 0.000)	0.926	+5.37%
Loss Cost	2011.2	0.061 (CI = +/-0.020; p = 0.000)	0.179 (CI = +/-0.098; p = 0.001)	0.583 (CI = +/-0.175; p = 0.000)	0.939	+6.25%
Loss Cost	2012.1	0.062 (CI = +/-0.021; p = 0.000)	0.175 (CI = +/-0.102; p = 0.002)	0.574 (CI = +/-0.182; p = 0.000)	0.938	+6.43%
Loss Cost	2012.2	0.062 (CI = +/-0.024; p = 0.000)	0.174 (CI = +/-0.107; p = 0.003)	0.575 (CI = +/-0.192; p = 0.000)	0.933	+6.41%
Loss Cost	2013.1	0.070 (CI = +/-0.025; p = 0.000)	0.160 (CI = +/-0.104; p = 0.005)	0.540 (CI = +/-0.190; p = 0.000)	0.940	+7.20%
Loss Cost	2013.2	0.068 (CI = +/-0.028; p = 0.000)	0.155 (CI = +/-0.110; p = 0.008)	0.550 (CI = +/-0.201; p = 0.000)	0.934	+6.99%
Loss Cost	2014.1	0.078 (CI = +/-0.028; p = 0.000)	0.137 (CI = +/-0.104; p = 0.012)	0.504 (CI = +/-0.193; p = 0.000)	0.945	+8.11%
Loss Cost	2014.2	0.080 (CI = +/-0.031; p = 0.000)	0.142 (CI = +/-0.110; p = 0.014)	0.494 (CI = +/-0.206; p = 0.000)	0.941	+8.37%
Loss Cost	2015.1	0.080 (CI = +/-0.035; p = 0.000)	0.143 (CI = +/-0.115; p = 0.018)	0.497 (CI = +/-0.220; p = 0.000)	0.937	+8.30%
Loss Cost	2015.2	0.076 (CI = +/-0.040; p = 0.001)	0.136 (CI = +/-0.123; p = 0.032)	0.513 (CI = +/-0.236; p = 0.000)	0.929	+7.86%
Loss Cost	2016.1	0.072 (CI = +/-0.045; p = 0.004)	0.140 (CI = +/-0.129; p = 0.035)	0.524 (CI = +/-0.252; p = 0.000)	0.924	+7.50%
Loss Cost	2016.2	0.068 (CI = +/-0.053; p = 0.015)	0.133 (CI = +/-0.139; p = 0.059)	0.540 (CI = +/-0.275; p = 0.001)	0.914	+7.04%
Loss Cost	2017.1	0.066 (CI = +/-0.060; p = 0.034)	0.135 (CI = +/-0.148; p = 0.070)	0.545 (CI = +/-0.296; p = 0.002)	0.907	+6.84%
Loss Cost	2017.2	0.054 (CI = +/-0.069; p = 0.114)	0.117 (CI = +/-0.158; p = 0.133)	0.582 (CI = +/-0.316; p = 0.002)	0.896	+5.54%
Severity	2010.2	0.074 (CI = +/-0.016; p = 0.000)	0.167 (CI = +/-0.087; p = 0.001)	0.352 (CI = +/-0.153; p = 0.000)	0.941	+7.67%
Severity	2011.1	0.079 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.085; p = 0.001)	0.327 (CI = +/-0.151; p = 0.000)	0.946	+8.17%
Severity	2011.2	0.084 (CI = +/-0.016; p = 0.000)	0.171 (CI = +/-0.083; p = 0.000)	0.295 (CI = +/-0.147; p = 0.000)	0.951	+8.80%
Severity	2012.1	0.086 (CI = +/-0.018; p = 0.000)	0.167 (CI = +/-0.085; p = 0.001)	0.286 (CI = +/-0.153; p = 0.001)	0.949	+9.00%
Severity	2012.2	0.086 (CI = +/-0.020; p = 0.000)	0.166 (CI = +/-0.090; p = 0.001)	0.287 (CI = +/-0.161; p = 0.001)	0.943	+8.99%
Severity	2013.1	0.092 (CI = +/-0.021; p = 0.000)	0.155 (CI = +/-0.089; p = 0.002)	0.261 (CI = +/-0.162; p = 0.003)	0.947	+9.59%
Severity	2013.2	0.092 (CI = +/-0.023; p = 0.000)	0.157 (CI = +/-0.094; p = 0.002)	0.259 (CI = +/-0.172; p = 0.005)	0.941	+9.65%
Severity	2014.1	0.100 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.091; p = 0.004)	0.226 (CI = +/-0.170; p = 0.012)	0.946	+10.47%
Severity	2014.2	0.102 (CI = +/-0.028; p = 0.000)	0.148 (CI = +/-0.097; p = 0.005)	0.217 (CI = +/-0.182; p = 0.022)	0.940	+10.71%
Severity	2015.1	0.103 (CI = +/-0.031; p = 0.000)	0.145 (CI = +/-0.101; p = 0.008)	0.210 (CI = +/-0.193; p = 0.035)	0.936	+10.90%
Severity	2015.2	0.101 (CI = +/-0.036; p = 0.000)	0.140 (CI = +/-0.108; p = 0.014)	0.222 (CI = +/-0.208; p = 0.039)	0.925	+10.58%
Severity	2016.1	0.098 (CI = +/-0.040; p = 0.000)	0.143 (CI = +/-0.114; p = 0.017)	0.230 (CI = +/-0.223; p = 0.044)	0.917	+10.32%
Severity	2016.2	0.088 (CI = +/-0.045; p = 0.001)	0.126 (CI = +/-0.119; p = 0.038)	0.266 (CI = +/-0.234; p = 0.029)	0.906	+9.18%
Severity	2017.1	0.085 (CI = +/-0.051; p = 0.003)	0.130 (CI = +/-0.126; p = 0.043)	0.276 (CI = +/-0.251; p = 0.034)	0.896	+8.82%
Severity	2017.2	0.071 (CI = +/-0.057; p = 0.020)	0.110 (CI = +/-0.131; p = 0.094)	0.318 (CI = +/-0.262; p = 0.021)	0.880	+7.32%
Frequency	2010.2	-0.021 (CI = +/-0.012; p = 0.001)	-0.013 (CI = +/-0.066; p = 0.685)	0.271 (CI = +/-0.116; p = 0.000)	0.408	-2.05%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.059; p = 0.972)	0.301 (CI = +/-0.104; p = 0.000)	0.538	-2.59%
Frequency	2011.2	-0.024 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.060; p = 0.787)	0.287 (CI = +/-0.106; p = 0.000)	0.516	-2.35%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	0.008 (CI = +/-0.062; p = 0.789)	0.288 (CI = +/-0.111; p = 0.000)	0.504	-2.36%
Frequency	2012.2	-0.024 (CI = +/-0.014; p = 0.002)	0.008 (CI = +/-0.065; p = 0.803)	0.288 (CI = +/-0.118; p = 0.000)	0.495	-2.37%
Frequency	2013.1	-0.022 (CI = +/-0.016; p = 0.009)	0.004 (CI = +/-0.067; p = 0.898)	0.279 (CI = +/-0.122; p = 0.000)	0.481	-2.18%
Frequency	2013.2	-0.025 (CI = +/-0.018; p = 0.009)	-0.001 (CI = +/-0.070; p = 0.968)	0.291 (CI = +/-0.129; p = 0.000)	0.491	-2.42%
Frequency	2014.1	-0.022 (CI = +/-0.019; p = 0.030)	-0.007 (CI = +/-0.072; p = 0.850)	0.278 (CI = +/-0.134; p = 0.000)	0.487	-2.13%
Frequency	2014.2	-0.021 (CI = +/-0.022; p = 0.055)	-0.006 (CI = +/-0.076; p = 0.866)	0.277 (CI = +/-0.144; p = 0.001)	0.481	-2.11%
Frequency	2015.1	-0.024 (CI = +/-0.024; p = 0.055)	-0.003 (CI = +/-0.080; p = 0.945)	0.287 (CI = +/-0.152; p = 0.001)	0.484	-2.35%
Frequency	2015.2	-0.025 (CI = +/-0.028; p = 0.078)	-0.005 (CI = +/-0.085; p = 0.908)	0.291 (CI = +/-0.164; p = 0.002)	0.480	-2.46%
Frequency	2016.1	-0.026 (CI = +/-0.032; p = 0.102)	-0.003 (CI = +/-0.090; p = 0.938)	0.295 (CI = +/-0.176; p = 0.003)	0.475	-2.56%
Frequency	2016.2	-0.020 (CI = +/-0.036; p = 0.261)	0.006 (CI = +/-0.095; p = 0.886)	0.273 (CI = +/-0.189; p = 0.008)	0.486	-1.96%
Frequency	2017.1	-0.018 (CI = +/-0.041; p = 0.355)	0.005 (CI = +/-0.101; p = 0.920)	0.269 (CI = +/-0.203; p = 0.013)	0.480	-1.82%
Frequency	2017.2	-0.017 (CI = +/-0.049; p = 0.468)	0.007 (CI = +/-0.111; p = 0.890)	0.264 (CI = +/-0.223; p = 0.024)	0.470	-1.66%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

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 Rate
Loss Cost	2010.2	0.048 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.112; p = 0.010)	0.166 (CI = +/-0.272; p = 0.219)	0.557 (CI = +/-0.262; p = 0.000)	0.930	+4.95%
Loss Cost	2011.1	0.046 (CI = +/-0.027; p = 0.002)	0.157 (CI = +/-0.117; p = 0.011)	0.172 (CI = +/-0.280; p = 0.214)	0.567 (CI = +/-0.272; p = 0.000)	0.928	+4.73%
Loss Cost	2011.2	0.057 (CI = +/-0.027; p = 0.000)	0.178 (CI = +/-0.111; p = 0.003)	0.147 (CI = +/-0.262; p = 0.256)	0.516 (CI = +/-0.259; p = 0.000)	0.939	+5.85%
Loss Cost	2012.1	0.059 (CI = +/-0.031; p = 0.001)	0.175 (CI = +/-0.117; p = 0.005)	0.141 (CI = +/-0.272; p = 0.291)	0.508 (CI = +/-0.271; p = 0.001)	0.937	+6.06%
Loss Cost	2012.2	0.058 (CI = +/-0.035; p = 0.003)	0.173 (CI = +/-0.123; p = 0.008)	0.144 (CI = +/-0.282; p = 0.298)	0.513 (CI = +/-0.286; p = 0.001)	0.932	+5.93%
Loss Cost	2013.1	0.069 (CI = +/-0.037; p = 0.001)	0.154 (CI = +/-0.122; p = 0.016)	0.109 (CI = +/-0.278; p = 0.419)	0.467 (CI = +/-0.286; p = 0.003)	0.938	+7.15%
Loss Cost	2013.2	0.065 (CI = +/-0.043; p = 0.005)	0.149 (CI = +/-0.129; p = 0.026)	0.119 (CI = +/-0.290; p = 0.398)	0.483 (CI = +/-0.304; p = 0.004)	0.932	+6.73%
Loss Cost	2014.1	0.084 (CI = +/-0.045; p = 0.001)	0.124 (CI = +/-0.123; p = 0.048)	0.063 (CI = +/-0.277; p = 0.632)	0.414 (CI = +/-0.293; p = 0.009)	0.944	+8.75%
Loss Cost	2014.2	0.088 (CI = +/-0.053; p = 0.003)	0.129 (CI = +/-0.131; p = 0.053)	0.053 (CI = +/-0.294; p = 0.704)	0.399 (CI = +/-0.317; p = 0.017)	0.938	+9.20%
Loss Cost	2015.1	0.088 (CI = +/-0.063; p = 0.010)	0.129 (CI = +/-0.140; p = 0.069)	0.053 (CI = +/-0.320; p = 0.727)	0.399 (CI = +/-0.347; p = 0.027)	0.932	+9.20%
Loss Cost	2015.2	0.080 (CI = +/-0.076; p = 0.042)	0.121 (CI = +/-0.150; p = 0.106)	0.075 (CI = +/-0.347; p = 0.647)	0.427 (CI = +/-0.383; p = 0.032)	0.923	+8.28%
Loss Cost	2016.1	0.071 (CI = +/-0.094; p = 0.124)	0.127 (CI = +/-0.162; p = 0.112)	0.099 (CI = +/-0.391; p = 0.588)	0.453 (CI = +/-0.428; p = 0.040)	0.915	+7.37%
Loss Cost	2016.2	0.055 (CI = +/-0.117; p = 0.323)	0.115 (CI = +/-0.176; p = 0.176)	0.142 (CI = +/-0.441; p = 0.489)	0.501 (CI = +/-0.485; p = 0.044)	0.901	+5.61%
Loss Cost	2017.1	0.040 (CI = +/-0.150; p = 0.565)	0.123 (CI = +/-0.192; p = 0.181)	0.185 (CI = +/-0.525; p = 0.446)	0.541 (CI = +/-0.560; p = 0.057)	0.889	+4.03%
Loss Cost	2017.2	-0.026 (CI = +/-0.177; p = 0.745)	0.085 (CI = +/-0.194; p = 0.343)	0.358 (CI = +/-0.572; p = 0.187)	0.705 (CI = +/-0.596; p = 0.026)	0.885	-2.55%
Severity	2010.2	0.061 (CI = +/-0.019; p = 0.000)	0.187 (CI = +/-0.088; p = 0.000)	0.025 (CI = +/-0.214; p = 0.813)	0.459 (CI = +/-0.207; p = 0.000)	0.951	+6.32%
Severity	2011.1	0.066 (CI = +/-0.020; p = 0.000)	0.175 (CI = +/-0.089; p = 0.001)	0.009 (CI = +/-0.213; p = 0.930)	0.436 (CI = +/-0.207; p = 0.000)	0.953	+6.85%
Severity	2011.2	0.073 (CI = +/-0.021; p = 0.000)	0.190 (CI = +/-0.087; p = 0.000)	-0.008 (CI = +/-0.204; p = 0.937)	0.402 (CI = +/-0.202; p = 0.000)	0.957	+7.61%
Severity	2012.1	0.074 (CI = +/-0.024; p = 0.000)	0.188 (CI = +/-0.091; p = 0.000)	-0.011 (CI = +/-0.212; p = 0.915)	0.398 (CI = +/-0.212; p = 0.001)	0.955	+7.71%
Severity	2012.2	0.073 (CI = +/-0.027; p = 0.000)	0.186 (CI = +/-0.096; p = 0.001)	-0.008 (CI = +/-0.220; p = 0.942)	0.403 (CI = +/-0.224; p = 0.001)	0.950	+7.58%
Severity	2013.1	0.080 (CI = +/-0.030; p = 0.000)	0.175 (CI = +/-0.098; p = 0.002)	-0.028 (CI = +/-0.223; p = 0.792)	0.376 (CI = +/-0.229; p = 0.003)	0.952	+8.31%
Severity	2013.2	0.080 (CI = +/-0.035; p = 0.000)	0.174 (CI = +/-0.104; p = 0.003)	-0.028 (CI = +/-0.234; p = 0.804)	0.377 (CI = +/-0.245; p = 0.005)	0.946	+8.29%
Severity	2014.1	0.091 (CI = +/-0.038; p = 0.000)	0.159 (CI = +/-0.104; p = 0.005)	-0.061 (CI = +/-0.235; p = 0.587)	0.336 (CI = +/-0.249; p = 0.011)	0.950	+9.52%
Severity	2014.2	0.095 (CI = +/-0.045; p = 0.000)	0.164 (CI = +/-0.111; p = 0.007)	-0.071 (CI = +/-0.250; p = 0.554)	0.322 (CI = +/-0.269; p = 0.022)	0.944	+9.92%
Severity	2015.1	0.097 (CI = +/-0.054; p = 0.002)	0.162 (CI = +/-0.119; p = 0.012)	-0.077 (CI = +/-0.272; p = 0.552)	0.315 (CI = +/-0.294; p = 0.038)	0.939	+10.15%
Severity	2015.2	0.092 (CI = +/-0.065; p = 0.009)	0.157 (CI = +/-0.128; p = 0.020)	-0.065 (CI = +/-0.296; p = 0.643)	0.331 (CI = +/-0.326; p = 0.048)	0.928	+9.64%
Severity	2016.1	0.085 (CI = +/-0.080; p = 0.040)	0.163 (CI = +/-0.138; p = 0.025)	-0.044 (CI = +/-0.334; p = 0.779)	0.353 (CI = +/-0.365; p = 0.057)	0.920	+8.84%
Severity	2016.2	0.060 (CI = +/-0.096; p = 0.194)	0.145 (CI = +/-0.145; p = 0.050)	0.021 (CI = +/-0.363; p = 0.902)	0.425 (CI = +/-0.399; p = 0.039)	0.908	+6.20%
Severity	2017.1	0.041 (CI = +/-0.122; p = 0.462)	0.155 (CI = +/-0.156; p = 0.051)	0.074 (CI = +/-0.427; p = 0.706)	0.474 (CI = +/-0.455; p = 0.043)	0.898	+4.23%
Severity	2017.2	-0.010 (CI = +/-0.145; p = 0.876)	0.125 (CI = +/-0.159; p = 0.108)	0.210 (CI = +/-0.469; p = 0.332)	0.603 (CI = +/-0.488; p = 0.022)	0.890	-1.01%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.034 (CI = +/-0.053; p = 0.191)	0.141 (CI = +/-0.128; p = 0.032)	0.098 (CI = +/-0.123; p = 0.112)	0.380	-1.28%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.042; p = 0.365)	0.163 (CI = +/-0.100; p = 0.003)	0.131 (CI = +/-0.097; p = 0.010)	0.582	-1.98%
Frequency	2011.2	-0.016 (CI = +/-0.010; p = 0.002)	-0.011 (CI = +/-0.040; p = 0.561)	0.155 (CI = +/-0.094; p = 0.003)	0.114 (CI = +/-0.093; p = 0.019)	0.580	-1.63%
Frequency	2012.1	-0.016 (CI = +/-0.011; p = 0.008)	-0.013 (CI = +/-0.042; p = 0.519)	0.152 (CI = +/-0.098; p = 0.004)	0.110 (CI = +/-0.097; p = 0.029)	0.571	-1.54%
Frequency	2012.2	-0.015 (CI = +/-0.012; p = 0.018)	-0.013 (CI = +/-0.044; p = 0.542)	0.152 (CI = +/-0.101; p = 0.006)	0.110 (CI = +/-0.103; p = 0.038)	0.563	-1.53%
Frequency	2013.1	-0.011 (CI = +/-0.013; p = 0.102)	-0.020 (CI = +/-0.043; p = 0.331)	0.138 (CI = +/-0.098; p = 0.009)	0.091 (CI = +/-0.101; p = 0.074)	0.599	-1.08%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.051)	-0.026 (CI = +/-0.044; p = 0.230)	0.147 (CI = +/-0.099; p = 0.006)	0.106 (CI = +/-0.104; p = 0.045)	0.623	-1.44%
Frequency	2014.1	-0.007 (CI = +/-0.015; p = 0.320)	-0.036 (CI = +/-0.040; p = 0.076)	0.125 (CI = +/-0.090; p = 0.010)	0.079 (CI = +/-0.095; p = 0.098)	0.707	-0.70%
Frequency	2014.2	-0.007 (CI = +/-0.017; p = 0.423)	-0.035 (CI = +/-0.043; p = 0.098)	0.124 (CI = +/-0.096; p = 0.015)	0.077 (CI = +/-0.103; p = 0.131)	0.703	-0.66%
Frequency	2015.1	-0.009 (CI = +/-0.020; p = 0.376)	-0.033 (CI = +/-0.045; p = 0.140)	0.130 (CI = +/-0.104; p = 0.018)	0.084 (CI = +/-0.112; p = 0.130)	0.690	-0.86%
Frequency	2015.2	-0.013 (CI = +/-0.024; p = 0.285)	-0.037 (CI = +/-0.048; p = 0.124)	0.140 (CI = +/-0.111; p = 0.018)	0.097 (CI = +/-0.123; p = 0.111)	0.691	-1.24%
Frequency	2016.1	-0.014 (CI = +/-0.030; p = 0.343)	-0.036 (CI = +/-0.052; p = 0.160)	0.143 (CI = +/-0.126; p = 0.030)	0.100 (CI = +/-0.138; p = 0.138)	0.676	-1.35%
Frequency	2016.2	-0.006 (CI = +/-0.037; p = 0.741)	-0.030 (CI = +/-0.055; p = 0.258)	0.122 (CI = +/-0.139; p = 0.079)	0.077 (CI = +/-0.153; p = 0.289)	0.691	-0.56%
Frequency	2017.1	-0.002 (CI = +/-0.047; p = 0.930)	-0.032 (CI = +/-0.061; p = 0.266)	0.111 (CI = +/-0.166; p = 0.164)	0.067 (CI = +/-0.177; p = 0.415)	0.672	-0.19%
Frequency	2017.2	-0.016 (CI = +/-0.060; p = 0.562)	-0.040 (CI = +/-0.066; p = 0.198)	0.148 (CI = +/-0.194; p = 0.117)	0.101 (CI = +/-0.202; p = 0.280)	0.663	-1.56%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

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	2010.2	0.080 (CI = +/-0.028; p = 0.000)	0.428 (CI = +/-0.343; p = 0.017)	0.853	+8.29%
Loss Cost	2011.1	0.083 (CI = +/-0.030; p = 0.000)	0.404 (CI = +/-0.356; p = 0.028)	0.850	+8.65%
Loss Cost	2011.2	0.092 (CI = +/-0.032; p = 0.000)	0.346 (CI = +/-0.355; p = 0.055)	0.862	+9.59%
Loss Cost	2012.1	0.099 (CI = +/-0.034; p = 0.000)	0.297 (CI = +/-0.360; p = 0.101)	0.867	+10.41%
Loss Cost	2012.2	0.099 (CI = +/-0.037; p = 0.000)	0.295 (CI = +/-0.381; p = 0.121)	0.856	+10.44%
Loss Cost	2013.1	0.114 (CI = +/-0.037; p = 0.000)	0.205 (CI = +/-0.362; p = 0.250)	0.882	+12.07%
Loss Cost	2013.2	0.113 (CI = +/-0.042; p = 0.000)	0.209 (CI = +/-0.385; p = 0.270)	0.870	+12.00%
Loss Cost	2014.1	0.133 (CI = +/-0.040; p = 0.000)	0.097 (CI = +/-0.348; p = 0.564)	0.905	+14.21%
Loss Cost	2014.2	0.138 (CI = +/-0.045; p = 0.000)	0.071 (CI = +/-0.371; p = 0.689)	0.898	+14.75%
Loss Cost	2015.1	0.148 (CI = +/-0.049; p = 0.000)	0.019 (CI = +/-0.388; p = 0.920)	0.897	+15.90%
Loss Cost	2015.2	0.147 (CI = +/-0.057; p = 0.000)	0.023 (CI = +/-0.422; p = 0.907)	0.881	+15.79%
Loss Cost	2016.1	0.156 (CI = +/-0.065; p = 0.000)	-0.023 (CI = +/-0.453; p = 0.914)	0.874	+16.93%
Loss Cost	2016.2	0.155 (CI = +/-0.076; p = 0.001)	-0.018 (CI = +/-0.500; p = 0.940)	0.851	+16.79%
Loss Cost	2017.1	0.169 (CI = +/-0.088; p = 0.001)	-0.076 (CI = +/-0.543; p = 0.764)	0.841	+18.40%
Loss Cost	2017.2	0.156 (CI = +/-0.105; p = 0.008)	-0.025 (CI = +/-0.601; p = 0.927)	0.801	+16.90%
Severity	2010.2	0.087 (CI = +/-0.025; p = 0.000)	0.234 (CI = +/-0.304; p = 0.126)	0.868	+9.11%
Severity	2011.1	0.095 (CI = +/-0.025; p = 0.000)	0.176 (CI = +/-0.296; p = 0.231)	0.883	+10.01%
Severity	2011.2	0.100 (CI = +/-0.027; p = 0.000)	0.142 (CI = +/-0.303; p = 0.342)	0.884	+10.57%
Severity	2012.1	0.107 (CI = +/-0.029; p = 0.000)	0.101 (CI = +/-0.308; p = 0.505)	0.886	+11.27%
Severity	2012.2	0.106 (CI = +/-0.032; p = 0.000)	0.106 (CI = +/-0.326; p = 0.506)	0.875	+11.18%
Severity	2013.1	0.117 (CI = +/-0.033; p = 0.000)	0.037 (CI = +/-0.317; p = 0.811)	0.891	+12.43%
Severity	2013.2	0.117 (CI = +/-0.037; p = 0.000)	0.035 (CI = +/-0.338; p = 0.828)	0.878	+12.45%
Severity	2014.1	0.132 (CI = +/-0.037; p = 0.000)	-0.049 (CI = +/-0.321; p = 0.753)	0.900	+14.13%
Severity	2014.2	0.135 (CI = +/-0.041; p = 0.000)	-0.063 (CI = +/-0.345; p = 0.704)	0.889	+14.42%
Severity	2015.1	0.146 (CI = +/-0.045; p = 0.000)	-0.120 (CI = +/-0.355; p = 0.483)	0.891	+15.67%
Severity	2015.2	0.144 (CI = +/-0.052; p = 0.000)	-0.111 (CI = +/-0.386; p = 0.546)	0.872	+15.47%
Severity	2016.1	0.153 (CI = +/-0.059; p = 0.000)	-0.157 (CI = +/-0.413; p = 0.426)	0.864	+16.58%
Severity	2016.2	0.145 (CI = +/-0.068; p = 0.001)	-0.119 (CI = +/-0.449; p = 0.574)	0.835	+15.61%
Severity	2017.1	0.157 (CI = +/-0.080; p = 0.001)	-0.169 (CI = +/-0.490; p = 0.464)	0.821	+16.96%
Severity	2017.2	0.144 (CI = +/-0.094; p = 0.007)	-0.120 (CI = +/-0.541; p = 0.631)	0.772	+15.54%
Frequency	2010.2	-0.008 (CI = +/-0.010; p = 0.115)	0.194 (CI = +/-0.116; p = 0.002)	0.319	-0.75%
Frequency	2011.1	-0.012 (CI = +/-0.009; p = 0.006)	0.228 (CI = +/-0.100; p = 0.000)	0.459	-1.23%
Frequency	2011.2	-0.009 (CI = +/-0.008; p = 0.037)	0.204 (CI = +/-0.094; p = 0.000)	0.489	-0.89%
Frequency	2012.1	-0.008 (CI = +/-0.009; p = 0.091)	0.197 (CI = +/-0.097; p = 0.000)	0.490	-0.77%
Frequency	2012.2	-0.007 (CI = +/-0.010; p = 0.179)	0.190 (CI = +/-0.102; p = 0.001)	0.491	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.010; p = 0.524)	0.168 (CI = +/-0.099; p = 0.002)	0.543	-0.32%
Frequency	2013.2	-0.004 (CI = +/-0.011; p = 0.465)	0.173 (CI = +/-0.105; p = 0.003)	0.538	-0.40%
Frequency	2014.1	0.001 (CI = +/-0.011; p = 0.889)	0.146 (CI = +/-0.099; p = 0.006)	0.624	+0.08%
Frequency	2014.2	0.003 (CI = +/-0.012; p = 0.627)	0.134 (CI = +/-0.104; p = 0.014)	0.640	+0.29%
Frequency	2015.1	0.002 (CI = +/-0.014; p = 0.764)	0.139 (CI = +/-0.112; p = 0.018)	0.625	+0.20%
Frequency	2015.2	0.003 (CI = +/-0.016; p = 0.720)	0.135 (CI = +/-0.121; p = 0.032)	0.617	+0.28%
Frequency	2016.1	0.003 (CI = +/-0.019; p = 0.741)	0.134 (CI = +/-0.133; p = 0.048)	0.603	+0.30%
Frequency	2016.2	0.010 (CI = +/-0.020; p = 0.289)	0.102 (CI = +/-0.131; p = 0.117)	0.679	+1.02%
Frequency	2017.1	0.012 (CI = +/-0.024; p = 0.277)	0.093 (CI = +/-0.145; p = 0.186)	0.667	+1.23%
Frequency	2017.2	0.012 (CI = +/-0.028; p = 0.381)	0.095 (CI = +/-0.163; p = 0.223)	0.630	+1.18%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

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	2010.2	0.052 (CI = +/-0.024; p = 0.000)	0.148 (CI = +/-0.113; p = 0.013)	0.635 (CI = +/-0.232; p = 0.000)	0.928	+5.33%
Loss Cost	2011.1	0.051 (CI = +/-0.026; p = 0.001)	0.151 (CI = +/-0.118; p = 0.015)	0.643 (CI = +/-0.246; p = 0.000)	0.926	+5.20%
Loss Cost	2011.2	0.061 (CI = +/-0.026; p = 0.000)	0.174 (CI = +/-0.112; p = 0.004)	0.577 (CI = +/-0.236; p = 0.000)	0.938	+6.31%
Loss Cost	2012.1	0.064 (CI = +/-0.029; p = 0.000)	0.169 (CI = +/-0.116; p = 0.007)	0.561 (CI = +/-0.251; p = 0.000)	0.936	+6.59%
Loss Cost	2012.2	0.064 (CI = +/-0.033; p = 0.001)	0.168 (CI = +/-0.122; p = 0.010)	0.563 (CI = +/-0.269; p = 0.000)	0.931	+6.56%
Loss Cost	2013.1	0.075 (CI = +/-0.034; p = 0.000)	0.149 (CI = +/-0.120; p = 0.018)	0.500 (CI = +/-0.270; p = 0.001)	0.939	+7.74%
Loss Cost	2013.2	0.072 (CI = +/-0.039; p = 0.001)	0.145 (CI = +/-0.127; p = 0.027)	0.512 (CI = +/-0.292; p = 0.002)	0.933	+7.49%
Loss Cost	2014.1	0.089 (CI = +/-0.039; p = 0.000)	0.121 (CI = +/-0.118; p = 0.046)	0.425 (CI = +/-0.280; p = 0.005)	0.946	+9.26%
Loss Cost	2014.2	0.093 (CI = +/-0.044; p = 0.000)	0.127 (CI = +/-0.126; p = 0.048)	0.405 (CI = +/-0.305; p = 0.013)	0.942	+9.70%
Loss Cost	2015.1	0.094 (CI = +/-0.051; p = 0.001)	0.126 (CI = +/-0.134; p = 0.063)	0.399 (CI = +/-0.334; p = 0.022)	0.937	+9.83%
Loss Cost	2015.2	0.089 (CI = +/-0.059; p = 0.006)	0.119 (CI = +/-0.144; p = 0.098)	0.419 (CI = +/-0.366; p = 0.028)	0.928	+9.34%
Loss Cost	2016.1	0.087 (CI = +/-0.068; p = 0.016)	0.122 (CI = +/-0.155; p = 0.111)	0.430 (CI = +/-0.402; p = 0.038)	0.920	+9.08%
Loss Cost	2016.2	0.082 (CI = +/-0.078; p = 0.042)	0.114 (CI = +/-0.170; p = 0.166)	0.450 (CI = +/-0.443; p = 0.047)	0.905	+8.53%
Loss Cost	2017.1	0.081 (CI = +/-0.089; p = 0.071)	0.115 (CI = +/-0.184; p = 0.194)	0.453 (CI = +/-0.484; p = 0.064)	0.893	+8.45%
Loss Cost	2017.2	0.067 (CI = +/-0.100; p = 0.164)	0.091 (CI = +/-0.201; p = 0.334)	0.497 (CI = +/-0.513; p = 0.056)	0.871	+6.92%
Severity	2010.2	0.062 (CI = +/-0.018; p = 0.000)	0.186 (CI = +/-0.086; p = 0.000)	0.471 (CI = +/-0.177; p = 0.000)	0.953	+6.37%
Severity	2011.1	0.066 (CI = +/-0.019; p = 0.000)	0.175 (CI = +/-0.086; p = 0.000)	0.440 (CI = +/-0.180; p = 0.000)	0.955	+6.87%
Severity	2011.2	0.073 (CI = +/-0.020; p = 0.000)	0.190 (CI = +/-0.084; p = 0.000)	0.399 (CI = +/-0.178; p = 0.000)	0.959	+7.58%
Severity	2012.1	0.074 (CI = +/-0.022; p = 0.000)	0.188 (CI = +/-0.088; p = 0.000)	0.394 (CI = +/-0.190; p = 0.000)	0.957	+7.67%
Severity	2012.2	0.073 (CI = +/-0.025; p = 0.000)	0.186 (CI = +/-0.093; p = 0.000)	0.401 (CI = +/-0.204; p = 0.001)	0.953	+7.54%
Severity	2013.1	0.078 (CI = +/-0.027; p = 0.000)	0.176 (CI = +/-0.094; p = 0.001)	0.368 (CI = +/-0.213; p = 0.002)	0.954	+8.16%
Severity	2013.2	0.078 (CI = +/-0.031; p = 0.000)	0.175 (CI = +/-0.100; p = 0.002)	0.370 (CI = +/-0.231; p = 0.004)	0.949	+8.11%
Severity	2014.1	0.086 (CI = +/-0.033; p = 0.000)	0.162 (CI = +/-0.101; p = 0.004)	0.325 (CI = +/-0.239; p = 0.011)	0.952	+9.03%
Severity	2014.2	0.088 (CI = +/-0.038; p = 0.000)	0.166 (CI = +/-0.108; p = 0.005)	0.315 (CI = +/-0.261; p = 0.021)	0.946	+9.24%
Severity	2015.1	0.088 (CI = +/-0.044; p = 0.001)	0.166 (CI = +/-0.115; p = 0.008)	0.315 (CI = +/-0.286; p = 0.033)	0.942	+9.24%
Severity	2015.2	0.084 (CI = +/-0.050; p = 0.003)	0.158 (CI = +/-0.123; p = 0.016)	0.337 (CI = +/-0.312; p = 0.036)	0.932	+8.72%
Severity	2016.1	0.078 (CI = +/-0.057; p = 0.012)	0.165 (CI = +/-0.131; p = 0.017)	0.363 (CI = +/-0.340; p = 0.038)	0.926	+8.09%
Severity	2016.2	0.064 (CI = +/-0.063; p = 0.046)	0.145 (CI = +/-0.136; p = 0.040)	0.417 (CI = +/-0.356; p = 0.025)	0.916	+6.62%
Severity	2017.1	0.058 (CI = +/-0.071; p = 0.098)	0.152 (CI = +/-0.146; p = 0.043)	0.439 (CI = +/-0.384; p = 0.029)	0.907	+5.97%
Severity	2017.2	0.044 (CI = +/-0.078; p = 0.229)	0.128 (CI = +/-0.156; p = 0.096)	0.481 (CI = +/-0.399; p = 0.023)	0.889	+4.53%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.103)	-0.038 (CI = +/-0.057; p = 0.180)	0.164 (CI = +/-0.117; p = 0.008)	0.265	-0.98%
Frequency	2011.1	-0.016 (CI = +/-0.011; p = 0.008)	-0.025 (CI = +/-0.050; p = 0.324)	0.203 (CI = +/-0.105; p = 0.001)	0.380	-1.57%
Frequency	2011.2	-0.012 (CI = +/-0.012; p = 0.044)	-0.016 (CI = +/-0.049; p = 0.512)	0.179 (CI = +/-0.104; p = 0.002)	0.366	-1.18%
Frequency	2012.1	-0.010 (CI = +/-0.013; p = 0.111)	-0.019 (CI = +/-0.051; p = 0.436)	0.168 (CI = +/-0.109; p = 0.004)	0.366	-1.01%
Frequency	2012.2	-0.009 (CI = +/-0.014; p = 0.191)	-0.017 (CI = +/-0.053; p = 0.501)	0.162 (CI = +/-0.117; p = 0.009)	0.359	-0.92%
Frequency	2013.1	-0.004 (CI = +/-0.015; p = 0.579)	-0.027 (CI = +/-0.051; p = 0.289)	0.132 (CI = +/-0.115; p = 0.027)	0.427	-0.39%
Frequency	2013.2	-0.006 (CI = +/-0.016; p = 0.468)	-0.030 (CI = +/-0.054; p = 0.257)	0.142 (CI = +/-0.124; p = 0.027)	0.425	-0.58%
Frequency	2014.1	0.002 (CI = +/-0.016; p = 0.783)	-0.042 (CI = +/-0.048; p = 0.084)	0.100 (CI = +/-0.114; p = 0.080)	0.566	+0.21%
Frequency	2014.2	0.004 (CI = +/-0.018; p = 0.622)	-0.038 (CI = +/-0.051; p = 0.129)	0.089 (CI = +/-0.123; p = 0.142)	0.571	+0.42%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.585)	-0.040 (CI = +/-0.054; p = 0.137)	0.084 (CI = +/-0.134; p = 0.201)	0.551	+0.54%
Frequency	2015.2	0.006 (CI = +/-0.024; p = 0.611)	-0.039 (CI = +/-0.058; p = 0.172)	0.082 (CI = +/-0.148; p = 0.252)	0.538	+0.58%
Frequency	2016.1	0.009 (CI = +/-0.027; p = 0.471)	-0.043 (CI = +/-0.061; p = 0.153)	0.067 (CI = +/-0.160; p = 0.378)	0.535	+0.92%
Frequency	2016.2	0.018 (CI = +/-0.028; p = 0.196)	-0.030 (CI = +/-0.061; p = 0.301)	0.033 (CI = +/-0.160; p = 0.657)	0.612	+1.78%
Frequency	2017.1	0.023 (CI = +/-0.031; p = 0.124)	-0.037 (CI = +/-0.063; p = 0.226)	0.014 (CI = +/-0.166; p = 0.856)	0.630	+2.34%
Frequency	2017.2	0.023 (CI = +/-0.035; p = 0.183)	-0.037 (CI = +/-0.071; p = 0.266)	0.015 (CI = +/-0.182; p = 0.852)	0.585	+2.28%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.101 (CI = +/-0.021; p = 0.000)	0.769	+10.62%
Loss Cost	2011.1	0.104 (CI = +/-0.022; p = 0.000)	0.769	+10.99%
Loss Cost	2011.2	0.110 (CI = +/-0.022; p = 0.000)	0.789	+11.66%
Loss Cost	2012.1	0.116 (CI = +/-0.023; p = 0.000)	0.800	+12.26%
Loss Cost	2012.2	0.117 (CI = +/-0.025; p = 0.000)	0.786	+12.43%
Loss Cost	2013.1	0.126 (CI = +/-0.025; p = 0.000)	0.822	+13.43%
Loss Cost	2013.2	0.127 (CI = +/-0.027; p = 0.000)	0.805	+13.56%
Loss Cost	2014.1	0.138 (CI = +/-0.026; p = 0.000)	0.847	+14.78%
Loss Cost	2014.2	0.141 (CI = +/-0.028; p = 0.000)	0.839	+15.16%
Loss Cost	2015.1	0.147 (CI = +/-0.030; p = 0.000)	0.838	+15.81%
Loss Cost	2015.2	0.148 (CI = +/-0.033; p = 0.000)	0.818	+15.91%
Loss Cost	2016.1	0.153 (CI = +/-0.036; p = 0.000)	0.812	+16.57%
Loss Cost	2016.2	0.155 (CI = +/-0.041; p = 0.000)	0.788	+16.72%
Loss Cost	2017.1	0.162 (CI = +/-0.045; p = 0.000)	0.784	+17.63%
Loss Cost	2017.2	0.161 (CI = +/-0.051; p = 0.000)	0.747	+17.43%
Severity	2010.2	0.100 (CI = +/-0.015; p = 0.000)	0.859	+10.56%
Severity	2011.1	0.106 (CI = +/-0.015; p = 0.000)	0.879	+11.14%
Severity	2011.2	0.109 (CI = +/-0.016; p = 0.000)	0.882	+11.51%
Severity	2012.1	0.113 (CI = +/-0.016; p = 0.000)	0.887	+11.94%
Severity	2012.2	0.113 (CI = +/-0.018; p = 0.000)	0.875	+11.94%
Severity	2013.1	0.119 (CI = +/-0.017; p = 0.000)	0.892	+12.62%
Severity	2013.2	0.119 (CI = +/-0.019; p = 0.000)	0.880	+12.66%
Severity	2014.1	0.126 (CI = +/-0.019; p = 0.000)	0.901	+13.47%
Severity	2014.2	0.127 (CI = +/-0.020; p = 0.000)	0.890	+13.58%
Severity	2015.1	0.132 (CI = +/-0.022; p = 0.000)	0.890	+14.09%
Severity	2015.2	0.130 (CI = +/-0.024; p = 0.000)	0.873	+13.93%
Severity	2016.1	0.134 (CI = +/-0.026; p = 0.000)	0.863	+14.30%
Severity	2016.2	0.129 (CI = +/-0.029; p = 0.000)	0.839	+13.82%
Severity	2017.1	0.133 (CI = +/-0.032; p = 0.000)	0.826	+14.25%
Severity	2017.2	0.128 (CI = +/-0.036; p = 0.000)	0.790	+13.64%
Frequency	2010.2	0.001 (CI = +/-0.010; p = 0.904)	-0.035	+0.06%
Frequency	2011.1	-0.001 (CI = +/-0.010; p = 0.794)	-0.034	-0.13%
Frequency	2011.2	0.001 (CI = +/-0.011; p = 0.798)	-0.036	+0.14%
Frequency	2012.1	0.003 (CI = +/-0.011; p = 0.611)	-0.029	+0.29%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.467)	-0.018	+0.44%
Frequency	2013.1	0.007 (CI = +/-0.013; p = 0.257)	0.014	+0.72%
Frequency	2013.2	0.008 (CI = +/-0.014; p = 0.252)	0.016	+0.79%
Frequency	2014.1	0.011 (CI = +/-0.014; p = 0.114)	0.072	+1.15%
Frequency	2014.2	0.014 (CI = +/-0.016; p = 0.079)	0.103	+1.39%
Frequency	2015.1	0.015 (CI = +/-0.017; p = 0.083)	0.105	+1.51%
Frequency	2015.2	0.017 (CI = +/-0.019; p = 0.070)	0.125	+1.74%
Frequency	2016.1	0.020 (CI = +/-0.021; p = 0.062)	0.143	+1.98%
Frequency	2016.2	0.025 (CI = +/-0.022; p = 0.027)	0.226	+2.55%
Frequency	2017.1	0.029 (CI = +/-0.024; p = 0.021)	0.259	+2.96%
Frequency	2017.2	0.033 (CI = +/-0.027; p = 0.021)	0.277	+3.34%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.102 (CI = +/-0.020; p = 0.000)	0.178 (CI = +/-0.171; p = 0.042)	0.795	+10.75%
Loss Cost	2011.1	0.104 (CI = +/-0.021; p = 0.000)	0.168 (CI = +/-0.176; p = 0.061)	0.791	+10.99%
Loss Cost	2011.2	0.112 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.165; p = 0.017)	0.826	+11.83%
Loss Cost	2012.1	0.116 (CI = +/-0.021; p = 0.000)	0.188 (CI = +/-0.168; p = 0.030)	0.830	+12.26%
Loss Cost	2012.2	0.119 (CI = +/-0.023; p = 0.000)	0.203 (CI = +/-0.172; p = 0.023)	0.823	+12.64%
Loss Cost	2013.1	0.126 (CI = +/-0.023; p = 0.000)	0.173 (CI = +/-0.166; p = 0.041)	0.846	+13.43%
Loss Cost	2013.2	0.129 (CI = +/-0.025; p = 0.000)	0.186 (CI = +/-0.172; p = 0.035)	0.836	+13.78%
Loss Cost	2014.1	0.138 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.161; p = 0.063)	0.866	+14.78%
Loss Cost	2014.2	0.143 (CI = +/-0.026; p = 0.000)	0.173 (CI = +/-0.164; p = 0.039)	0.865	+15.41%
Loss Cost	2015.1	0.147 (CI = +/-0.028; p = 0.000)	0.161 (CI = +/-0.170; p = 0.062)	0.860	+15.81%
Loss Cost	2015.2	0.150 (CI = +/-0.031; p = 0.000)	0.173 (CI = +/-0.179; p = 0.057)	0.846	+16.21%
Loss Cost	2016.1	0.153 (CI = +/-0.034; p = 0.000)	0.163 (CI = +/-0.188; p = 0.084)	0.836	+16.57%
Loss Cost	2016.2	0.158 (CI = +/-0.038; p = 0.000)	0.178 (CI = +/-0.198; p = 0.075)	0.819	+17.11%
Loss Cost	2017.1	0.162 (CI = +/-0.043; p = 0.000)	0.165 (CI = +/-0.209; p = 0.112)	0.808	+17.63%
Loss Cost	2017.2	0.165 (CI = +/-0.049; p = 0.000)	0.172 (CI = +/-0.226; p = 0.124)	0.774	+17.91%
Severity	2010.2	0.102 (CI = +/-0.013; p = 0.000)	0.180 (CI = +/-0.116; p = 0.004)	0.894	+10.69%
Severity	2011.1	0.106 (CI = +/-0.013; p = 0.000)	0.161 (CI = +/-0.112; p = 0.007)	0.906	+11.14%
Severity	2011.2	0.110 (CI = +/-0.013; p = 0.000)	0.184 (CI = +/-0.106; p = 0.001)	0.919	+11.67%
Severity	2012.1	0.113 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.107; p = 0.003)	0.919	+11.94%
Severity	2012.2	0.114 (CI = +/-0.015; p = 0.000)	0.181 (CI = +/-0.111; p = 0.003)	0.912	+12.12%
Severity	2013.1	0.119 (CI = +/-0.015; p = 0.000)	0.162 (CI = +/-0.107; p = 0.005)	0.922	+12.62%
Severity	2013.2	0.121 (CI = +/-0.016; p = 0.000)	0.171 (CI = +/-0.111; p = 0.004)	0.916	+12.87%
Severity	2014.1	0.126 (CI = +/-0.016; p = 0.000)	0.150 (CI = +/-0.105; p = 0.007)	0.928	+13.47%
Severity	2014.2	0.129 (CI = +/-0.017; p = 0.000)	0.162 (CI = +/-0.108; p = 0.005)	0.924	+13.81%
Severity	2015.1	0.132 (CI = +/-0.018; p = 0.000)	0.153 (CI = +/-0.112; p = 0.010)	0.920	+14.09%
Severity	2015.2	0.133 (CI = +/-0.021; p = 0.000)	0.156 (CI = +/-0.119; p = 0.013)	0.907	+14.20%
Severity	2016.1	0.134 (CI = +/-0.023; p = 0.000)	0.153 (CI = +/-0.126; p = 0.020)	0.898	+14.30%
Severity	2016.2	0.132 (CI = +/-0.026; p = 0.000)	0.149 (CI = +/-0.134; p = 0.032)	0.875	+14.13%
Severity	2017.1	0.133 (CI = +/-0.029; p = 0.000)	0.146 (CI = +/-0.143; p = 0.046)	0.861	+14.25%
Severity	2017.2	0.131 (CI = +/-0.033; p = 0.000)	0.140 (CI = +/-0.154; p = 0.072)	0.826	+14.01%
Frequency	2010.2	0.001 (CI = +/-0.010; p = 0.909)	-0.003 (CI = +/-0.089; p = 0.953)	-0.073	+0.06%
Frequency	2011.1	-0.001 (CI = +/-0.011; p = 0.798)	0.007 (CI = +/-0.090; p = 0.878)	-0.073	-0.13%
Frequency	2011.2	0.002 (CI = +/-0.011; p = 0.779)	0.021 (CI = +/-0.088; p = 0.636)	-0.067	+0.15%
Frequency	2012.1	0.003 (CI = +/-0.012; p = 0.617)	0.014 (CI = +/-0.091; p = 0.745)	-0.067	+0.29%
Frequency	2012.2	0.005 (CI = +/-0.012; p = 0.456)	0.022 (CI = +/-0.094; p = 0.628)	-0.052	+0.46%
Frequency	2013.1	0.007 (CI = +/-0.013; p = 0.267)	0.011 (CI = +/-0.094; p = 0.805)	-0.027	+0.72%
Frequency	2013.2	0.008 (CI = +/-0.014; p = 0.254)	0.015 (CI = +/-0.099; p = 0.756)	-0.026	+0.81%
Frequency	2014.1	0.011 (CI = +/-0.015; p = 0.124)	0.002 (CI = +/-0.099; p = 0.969)	0.026	+1.15%
Frequency	2014.2	0.014 (CI = +/-0.016; p = 0.085)	0.011 (CI = +/-0.102; p = 0.817)	0.059	+1.40%
Frequency	2015.1	0.015 (CI = +/-0.018; p = 0.091)	0.008 (CI = +/-0.107; p = 0.880)	0.057	+1.51%
Frequency	2015.2	0.017 (CI = +/-0.019; p = 0.075)	0.016 (CI = +/-0.112; p = 0.760)	0.079	+1.76%
Frequency	2016.1	0.020 (CI = +/-0.021; p = 0.070)	0.010 (CI = +/-0.117; p = 0.863)	0.091	+1.98%
Frequency	2016.2	0.026 (CI = +/-0.023; p = 0.028)	0.029 (CI = +/-0.118; p = 0.603)	0.189	+2.61%
Frequency	2017.1	0.029 (CI = +/-0.025; p = 0.026)	0.020 (CI = +/-0.123; p = 0.736)	0.212	+2.96%
Frequency	2017.2	0.034 (CI = +/-0.028; p = 0.023)	0.032 (CI = +/-0.130; p = 0.600)	0.238	+3.42%

Comprehensive

Coverage = CM

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	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)	0.143 (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	+11.45%
Loss Cost	2015.2	0.108 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.099; p = 0.016)	0.876	+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 = 0.080)	0.762	+11.64%
Loss Cost	2017.1	0.125 (CI = +/-0.129; p = 0.054)	0.114 (CI = +/-0.220; p = 0.197)	0.745	+13.28%
Loss Cost	2017.2	0.093 (CI = +/-0.219; p = 0.209)	0.088 (CI = +/-0.316; p = 0.354)	0.410	+9.74%
Severity	2010.2	0.063 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.088; p = 0.000)	0.839	+6.55%
Severity	2011.1	0.069 (CI = +/-0.017; p = 0.000)	0.191 (CI = +/-0.086; p = 0.000)	0.863	+7.11%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.214 (CI = +/-0.072; p = 0.000)	0.911	+7.95%
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	+12.37%
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	+11.35%
Severity	2017.1	0.111 (CI = +/-0.084; p = 0.025)	0.152 (CI = +/-0.144; p = 0.044)	0.885	+11.75%
Severity	2017.2	0.089 (CI = +/-0.139; p = 0.110)	0.134 (CI = +/-0.200; p = 0.103)	0.776	+9.32%
Frequency	2010.2	-0.013 (CI = +/-0.013; p = 0.052)	-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 = 0.541)	-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 = 0.423)	-0.037 (CI = +/-0.067; p = 0.223)	0.069	-0.90%
Frequency	2016.1	-0.009 (CI = +/-0.036; p = 0.567)	-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 = 0.585)	-0.038 (CI = +/-0.121; p = 0.396)	-0.223	+1.37%
Frequency	2017.2	0.004 (CI = +/-0.140; p = 0.918)	-0.046 (CI = +/-0.202; p = 0.434)	-0.353	+0.38%

Comprehensive

Coverage = CM

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

						Implied Trend
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Rate
Loss Cost	2010.2	0.108 (CI = +/-0.020; p = 0.000)	0.160 (CI = +/-0.163; p = 0.055)	0.007 (CI = +/-0.007; p = 0.052)	0.817	+11.41%
Loss Cost	2011.1	0.110 (CI = +/-0.021; p = 0.000)	0.148 (CI = +/-0.167; p = 0.080)	0.007 (CI = +/-0.007; p = 0.051)	0.814	+11.68%
Loss Cost	2011.2	0.118 (CI = +/-0.020; p = 0.000)	0.185 (CI = +/-0.155; p = 0.021)	0.007 (CI = +/-0.007; p = 0.035)	0.850	+12.52%
Loss Cost	2012.1	0.122 (CI = +/-0.021; p = 0.000)	0.167 (CI = +/-0.156; p = 0.037)	0.007 (CI = +/-0.007; p = 0.030)	0.856	+12.98%
Loss Cost	2012.2	0.125 (CI = +/-0.022; p = 0.000)	0.181 (CI = +/-0.160; p = 0.028)	0.007 (CI = +/-0.007; p = 0.032)	0.850	+13.33%
Loss Cost	2013.1	0.132 (CI = +/-0.021; p = 0.000)	0.151 (CI = +/-0.150; p = 0.049)	0.007 (CI = +/-0.006; p = 0.020)	0.876	+14.16%
Loss Cost	2013.2	0.135 (CI = +/-0.023; p = 0.000)	0.162 (CI = +/-0.156; p = 0.043)	0.007 (CI = +/-0.006; p = 0.024)	0.867	+14.45%
Loss Cost	2014.1	0.144 (CI = +/-0.022; p = 0.000)	0.128 (CI = +/-0.141; p = 0.073)	0.007 (CI = +/-0.006; p = 0.012)	0.899	+15.46%
Loss Cost	2014.2	0.148 (CI = +/-0.023; p = 0.000)	0.147 (CI = +/-0.144; p = 0.045)	0.007 (CI = +/-0.005; p = 0.014)	0.899	+15.99%
Loss Cost	2015.1	0.152 (CI = +/-0.025; p = 0.000)	0.136 (CI = +/-0.149; p = 0.070)	0.007 (CI = +/-0.006; p = 0.016)	0.895	+16.36%
Loss Cost	2015.2	0.154 (CI = +/-0.027; p = 0.000)	0.144 (CI = +/-0.158; p = 0.071)	0.007 (CI = +/-0.006; p = 0.022)	0.883	+16.60%
Loss Cost	2016.1	0.156 (CI = +/-0.030; p = 0.000)	0.137 (CI = +/-0.166; p = 0.099)	0.007 (CI = +/-0.006; p = 0.027)	0.875	+16.87%
Loss Cost	2016.2	0.158 (CI = +/-0.034; p = 0.000)	0.146 (CI = +/-0.179; p = 0.103)	0.007 (CI = +/-0.006; p = 0.038)	0.859	+17.14%
Loss Cost	2017.1	0.161 (CI = +/-0.038; p = 0.000)	0.138 (CI = +/-0.190; p = 0.139)	0.007 (CI = +/-0.007; p = 0.050)	0.848	+17.46%
Loss Cost	2017.2	0.159 (CI = +/-0.045; p = 0.000)	0.133 (CI = +/-0.208; p = 0.190)	0.007 (CI = +/-0.007; p = 0.060)	0.820	+17.25%
Severity	2010.2	0.102 (CI = +/-0.014; p = 0.000)	0.180 (CI = +/-0.119; p = 0.005)	0.000 (CI = +/-0.005; p = 0.881)	0.890	+10.72%
Severity	2011.1	0.106 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.115; p = 0.009)	0.001 (CI = +/-0.005; p = 0.816)	0.902	+11.19%
Severity	2011.2	0.111 (CI = +/-0.014; p = 0.000)	0.183 (CI = +/-0.109; p = 0.002)	0.001 (CI = +/-0.005; p = 0.819)	0.916	+11.71%
Severity	2012.1	0.113 (CI = +/-0.015; p = 0.000)	0.171 (CI = +/-0.110; p = 0.004)	0.001 (CI = +/-0.005; p = 0.792)	0.916	+11.99%
Severity	2012.2	0.115 (CI = +/-0.016; p = 0.000)	0.179 (CI = +/-0.114; p = 0.004)	0.001 (CI = +/-0.005; p = 0.807)	0.909	+12.18%
Severity	2013.1	0.119 (CI = +/-0.016; p = 0.000)	0.160 (CI = +/-0.111; p = 0.007)	0.001 (CI = +/-0.005; p = 0.773)	0.919	+12.69%
Severity	2013.2	0.121 (CI = +/-0.017; p = 0.000)	0.169 (CI = +/-0.115; p = 0.006)	0.001 (CI = +/-0.005; p = 0.800)	0.912	+12.92%
Severity	2014.1	0.127 (CI = +/-0.017; p = 0.000)	0.149 (CI = +/-0.109; p = 0.010)	0.001 (CI = +/-0.004; p = 0.786)	0.925	+13.52%
Severity	2014.2	0.130 (CI = +/-0.018; p = 0.000)	0.160 (CI = +/-0.112; p = 0.008)	0.000 (CI = +/-0.004; p = 0.837)	0.920	+13.84%
Severity	2015.1	0.132 (CI = +/-0.019; p = 0.000)	0.152 (CI = +/-0.117; p = 0.014)	0.000 (CI = +/-0.004; p = 0.854)	0.916	+14.12%
Severity	2015.2	0.133 (CI = +/-0.021; p = 0.000)	0.155 (CI = +/-0.124; p = 0.018)	0.000 (CI = +/-0.005; p = 0.877)	0.902	+14.22%
Severity	2016.1	0.134 (CI = +/-0.024; p = 0.000)	0.152 (CI = +/-0.132; p = 0.026)	0.000 (CI = +/-0.005; p = 0.891)	0.891	+14.32%
Severity	2016.2	0.132 (CI = +/-0.027; p = 0.000)	0.147 (CI = +/-0.141; p = 0.043)	0.000 (CI = +/-0.005; p = 0.856)	0.866	+14.13%
Severity	2017.1	0.133 (CI = +/-0.030; p = 0.000)	0.144 (CI = +/-0.151; p = 0.060)	0.000 (CI = +/-0.005; p = 0.877)	0.850	+14.24%
Severity	2017.2	0.131 (CI = +/-0.035; p = 0.000)	0.136 (CI = +/-0.165; p = 0.097)	0.001 (CI = +/-0.006; p = 0.822)	0.812	+13.96%
Frequency	2010.2	0.006 (CI = +/-0.008; p = 0.129)	-0.020 (CI = +/-0.067; p = 0.551)	0.007 (CI = +/-0.003; p = 0.000)	0.397	+0.62%
Frequency	2011.1	0.004 (CI = +/-0.008; p = 0.288)	-0.011 (CI = +/-0.067; p = 0.732)	0.007 (CI = +/-0.003; p = 0.000)	0.412	+0.44%
Frequency	2011.2	0.007 (CI = +/-0.008; p = 0.080)	0.002 (CI = +/-0.063; p = 0.940)	0.007 (CI = +/-0.003; p = 0.000)	0.467	+0.72%
Frequency	2012.1	0.009 (CI = +/-0.008; p = 0.043)	-0.005 (CI = +/-0.064; p = 0.879)	0.007 (CI = +/-0.003; p = 0.000)	0.488	+0.88%
Frequency	2012.2	0.010 (CI = +/-0.009; p = 0.025)	0.002 (CI = +/-0.065; p = 0.942)	0.007 (CI = +/-0.003; p = 0.000)	0.507	+1.03%
Frequency	2013.1	0.013 (CI = +/-0.009; p = 0.006)	-0.009 (CI = +/-0.062; p = 0.760)	0.007 (CI = +/-0.003; p = 0.000)	0.568	+1.31%
Frequency	2013.2	0.013 (CI = +/-0.010; p = 0.008)	-0.007 (CI = +/-0.065; p = 0.823)	0.007 (CI = +/-0.003; p = 0.000)	0.567	+1.36%
Frequency	2014.1	0.017 (CI = +/-0.009; p = 0.001)	-0.020 (CI = +/-0.060; p = 0.491)	0.007 (CI = +/-0.002; p = 0.000)	0.649	+1.70%
Frequency	2014.2	0.019 (CI = +/-0.010; p = 0.001)	-0.013 (CI = +/-0.061; p = 0.666)	0.007 (CI = +/-0.002; p = 0.000)	0.668	+1.88%
Frequency	2015.1	0.019 (CI = +/-0.011; p = 0.001)	-0.016 (CI = +/-0.064; p = 0.617)	0.007 (CI = +/-0.002; p = 0.000)	0.668	+1.96%
Frequency	2015.2	0.021 (CI = +/-0.012; p = 0.002)	-0.011 (CI = +/-0.068; p = 0.740)	0.007 (CI = +/-0.002; p = 0.000)	0.672	+2.09%
Frequency	2016.1	0.022 (CI = +/-0.013; p = 0.002)	-0.015 (CI = +/-0.071; p = 0.658)	0.007 (CI = +/-0.003; p = 0.000)	0.677	+2.23%
Frequency	2016.2	0.026 (CI = +/-0.013; p = 0.001)	-0.001 (CI = +/-0.070; p = 0.975)	0.006 (CI = +/-0.002; p = 0.000)	0.722	+2.64%
Frequency	2017.1	0.028 (CI = +/-0.015; p = 0.001)	-0.006 (CI = +/-0.074; p = 0.869)	0.006 (CI = +/-0.003; p = 0.000)	0.728	+2.82%
Frequency	2017.2	0.028 (CI = +/-0.017; p = 0.004)	-0.004 (CI = +/-0.081; p = 0.922)	0.006 (CI = +/-0.003; p = 0.000)	0.722	+2.89%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.082 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.933	+8.50%
Loss Cost	2011.1	0.083 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.934	+8.70%
Loss Cost	2011.2	0.085 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.937	+8.92%
Loss Cost	2012.1	0.087 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.936	+9.09%
Loss Cost	2012.2	0.086 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.931	+8.95%
Loss Cost	2013.1	0.087 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.927	+9.07%
Loss Cost	2013.2	0.085 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.921	+8.88%
Loss Cost	2014.1	0.087 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.923	+9.14%
Loss Cost	2014.2	0.088 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.917	+9.17%
Loss Cost	2015.1	0.088 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.910	+9.17%
Loss Cost	2015.2	0.087 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.902	+9.06%
Loss Cost	2016.1	0.085 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.894	+8.85%
Loss Cost	2016.2	0.081 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.890	+8.46%
Loss Cost	2017.1	0.082 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.885	+8.54%
Loss Cost	2017.2	0.077 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.886	+7.95%
Severity	2010.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.024)	0.925	+6.09%
Severity	2011.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.940	+6.36%
Severity	2011.2	0.063 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.938	+6.46%
Severity	2012.1	0.064 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.939	+6.62%
Severity	2012.2	0.063 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	0.932	+6.56%
Severity	2013.1	0.065 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.929	+6.67%
Severity	2013.2	0.064 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.013)	0.920	+6.61%
Severity	2014.1	0.066 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.918	+6.77%
Severity	2014.2	0.065 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	0.908	+6.75%
Severity	2015.1	0.067 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.019)	0.907	+6.95%
Severity	2015.2	0.067 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.002; p = 0.022)	0.893	+6.92%
Severity	2016.1	0.067 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.028)	0.881	+6.98%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	0.863	+6.86%
Severity	2017.1	0.068 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.854	+7.05%
Severity	2017.2	0.065 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.003; p = 0.039)	0.832	+6.76%
Frequency	2010.2	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.843	+2.27%
Frequency	2011.1	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+2.20%
Frequency	2011.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.847	+2.30%
Frequency	2012.1	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.32%
Frequency	2012.2	0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.25%
Frequency	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.24%
Frequency	2013.2	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.837	+2.13%
Frequency	2014.1	0.022 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.22%
Frequency	2014.2	0.022 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.839	+2.26%
Frequency	2015.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.847	+2.07%
Frequency	2015.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.00%
Frequency	2016.1	0.017 (CI = +/-0.009; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.861	+1.75%
Frequency	2016.2	0.015 (CI = +/-0.010; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.873	+1.50%
Frequency	2017.1	0.014 (CI = +/-0.011; p = 0.020)	0.009 (CI = +/-0.002; p = 0.000)	0.874	+1.39%
Frequency	2017.2	0.011 (CI = +/-0.012; p = 0.076)	0.009 (CI = +/-0.002; p = 0.000)	0.884	+1.11%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = 2020.1,2020.2,2021.1

Parameters Included: time, scalar_level_change, trend_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Future Trend Start Date = 2022-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.069; p = 0.069)	0.050 (CI = +/-0.147; p = 0.490)	-0.014 (CI = +/-0.067; p = 0.662)	0.945	+7.92%	+6.39%
Loss Cost	2011.1	0.079 (CI = +/-0.016; p = 0.000)	0.057 (CI = +/-0.071; p = 0.109)	0.034 (CI = +/-0.152; p = 0.641)	-0.018 (CI = +/-0.068; p = 0.577)	0.944	+8.25%	+6.27%
Loss Cost	2011.2	0.086 (CI = +/-0.017; p = 0.000)	0.070 (CI = +/-0.068; p = 0.044)	0.001 (CI = +/-0.146; p = 0.988)	-0.024 (CI = +/-0.064; p = 0.432)	0.950	+8.93%	+6.30%
Loss Cost	2012.1	0.089 (CI = +/-0.018; p = 0.000)	0.063 (CI = +/-0.070; p = 0.074)	-0.015 (CI = +/-0.151; p = 0.833)	-0.029 (CI = +/-0.065; p = 0.360)	0.949	+9.31%	+6.18%
Loss Cost	2012.2	0.087 (CI = +/-0.021; p = 0.000)	0.060 (CI = +/-0.073; p = 0.100)	-0.007 (CI = +/-0.161; p = 0.924)	-0.027 (CI = +/-0.067; p = 0.401)	0.941	+9.13%	+6.18%
Loss Cost	2013.1	0.090 (CI = +/-0.024; p = 0.000)	0.056 (CI = +/-0.077; p = 0.142)	-0.019 (CI = +/-0.171; p = 0.817)	-0.031 (CI = +/-0.070; p = 0.366)	0.936	+9.41%	+6.09%
Loss Cost	2013.2	0.087 (CI = +/-0.027; p = 0.000)	0.052 (CI = +/-0.080; p = 0.189)	-0.006 (CI = +/-0.184; p = 0.943)	-0.028 (CI = +/-0.073; p = 0.428)	0.926	+9.11%	+6.10%
Loss Cost	2014.1	0.096 (CI = +/-0.030; p = 0.000)	0.040 (CI = +/-0.081; p = 0.308)	-0.043 (CI = +/-0.190; p = 0.639)	-0.039 (CI = +/-0.074; p = 0.277)	0.928	+10.06%	+5.84%
Loss Cost	2014.2	0.102 (CI = +/-0.035; p = 0.000)	0.047 (CI = +/-0.085; p = 0.250)	-0.069 (CI = +/-0.205; p = 0.480)	-0.046 (CI = +/-0.077; p = 0.224)	0.922	+10.76%	+5.82%
Loss Cost	2015.1	0.105 (CI = +/-0.042; p = 0.000)	0.044 (CI = +/-0.091; p = 0.311)	-0.080 (CI = +/-0.229; p = 0.463)	-0.049 (CI = +/-0.084; p = 0.231)	0.911	+11.07%	+5.75%
Loss Cost	2015.2	0.110 (CI = +/-0.051; p = 0.000)	0.049 (CI = +/-0.097; p = 0.294)	-0.101 (CI = +/-0.258; p = 0.411)	-0.055 (CI = +/-0.092; p = 0.218)	0.896	+11.67%	+5.71%
Loss Cost	2016.1	0.105 (CI = +/-0.064; p = 0.004)	0.053 (CI = +/-0.106; p = 0.294)	-0.083 (CI = +/-0.298; p = 0.554)	-0.049 (CI = +/-0.106; p = 0.333)	0.873	+11.11%	+5.83%
Loss Cost	2016.2	0.100 (CI = +/-0.081; p = 0.021)	0.050 (CI = +/-0.115; p = 0.358)	-0.065 (CI = +/-0.353; p = 0.690)	-0.043 (CI = +/-0.122; p = 0.451)	0.837	+10.54%	+5.88%
Loss Cost	2017.1	0.115 (CI = +/-0.108; p = 0.039)	0.042 (CI = +/-0.127; p = 0.475)	-0.113 (CI = +/-0.429; p = 0.564)	-0.061 (CI = +/-0.151; p = 0.385)	0.814	+12.21%	+5.56%
Loss Cost	2017.2	0.102 (CI = +/-0.148; p = 0.149)	0.037 (CI = +/-0.141; p = 0.566)	-0.074 (CI = +/-0.542; p = 0.761)	-0.047 (CI = +/-0.192; p = 0.588)	0.746	+10.78%	+5.71%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.040; p = 0.001)	0.159 (CI = +/-0.086; p = 0.001)	-0.027 (CI = +/-0.039; p = 0.168)	0.967	+4.93%	+2.17%
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.038; p = 0.002)	0.139 (CI = +/-0.080; p = 0.002)	-0.032 (CI = +/-0.036; p = 0.078)	0.973	+5.34%	+2.02%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.124 (CI = +/-0.079; p = 0.004)	-0.035 (CI = +/-0.035; p = 0.049)	0.974	+5.64%	+2.04%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.038; p = 0.002)	0.116 (CI = +/-0.083; p = 0.008)	-0.037 (CI = +/-0.035; p = 0.042)	0.973	+5.81%	+1.98%
Severity	2012.2	0.055 (CI = +/-0.011; p = 0.000)	0.063 (CI = +/-0.040; p = 0.004)	0.122 (CI = +/-0.088; p = 0.009)	-0.036 (CI = +/-0.037; p = 0.055)	0.970	+5.69%	+1.98%
Severity	2013.1	0.056 (CI = +/-0.013; p = 0.000)	0.062 (CI = +/-0.042; p = 0.006)	0.120 (CI = +/-0.094; p = 0.016)	-0.036 (CI = +/-0.038; p = 0.062)	0.967	+5.75%	+1.96%
Severity	2013.2	0.055 (CI = +/-0.015; p = 0.000)	0.060 (CI = +/-0.044; p = 0.011)	0.125 (CI = +/-0.101; p = 0.019)	-0.035 (CI = +/-0.040; p = 0.082)	0.963	+5.62%	+1.96%
Severity	2014.1	0.057 (CI = +/-0.017; p = 0.000)	0.057 (CI = +/-0.047; p = 0.020)	0.117 (CI = +/-0.110; p = 0.039)	-0.038 (CI = +/-0.043; p = 0.078)	0.960	+5.84%	+1.90%
Severity	2014.2	0.057 (CI = +/-0.020; p = 0.000)	0.058 (CI = +/-0.050; p = 0.025)	0.113 (CI = +/-0.121; p = 0.064)	-0.039 (CI = +/-0.045; p = 0.090)	0.954	+5.92%	+1.90%
Severity	2015.1	0.062 (CI = +/-0.024; p = 0.000)	0.054 (CI = +/-0.053; p = 0.047)	0.097 (CI = +/-0.133; p = 0.140)	-0.044 (CI = +/-0.049; p = 0.073)	0.952	+6.38%	+1.79%
Severity	2015.2	0.064 (CI = +/-0.029; p = 0.000)	0.056 (CI = +/-0.056; p = 0.053)	0.088 (CI = +/-0.150; p = 0.226)	-0.047 (CI = +/-0.054; p = 0.082)	0.944	+6.62%	+1.78%
Severity	2016.1	0.064 (CI = +/-0.037; p = 0.003)	0.056 (CI = +/-0.062; p = 0.072)	0.089 (CI = +/-0.174; p = 0.283)	-0.046 (CI = +/-0.062; p = 0.130)	0.935	+6.58%	+1.79%
Severity	2016.2	0.065 (CI = +/-0.048; p = 0.012)	0.057 (CI = +/-0.067; p = 0.090)	0.084 (CI = +/-0.207; p = 0.385)	-0.048 (CI = +/-0.072; p = 0.170)	0.920	+6.73%	+1.77%
Severity	2017.1	0.077 (CI = +/-0.063; p = 0.021)	0.050 (CI = +/-0.073; p = 0.154)	0.046 (CI = +/-0.248; p = 0.683)	-0.062 (CI = +/-0.088; p = 0.145)	0.913	+7.99%	+1.54%
Severity	2017.2	0.078 (CI = +/-0.086; p = 0.071)	0.051 (CI = +/-0.082; p = 0.192)	0.044 (CI = +/-0.315; p = 0.757)	-0.063 (CI = +/-0.112; p = 0.232)	0.884	+8.08%	+1.53%
Frequency	2010.2	0.028 (CI = +/-0.008; p = 0.000)	-0.007 (CI = +/-0.038; p = 0.706)	-0.109 (CI = +/-0.082; p = 0.011)	0.012 (CI = +/-0.037; p = 0.492)	0.792	+2.85%	+4.13%
Frequency	2011.1	0.027 (CI = +/-0.009; p = 0.000)	-0.005 (CI = +/-0.040; p = 0.789)	-0.105 (CI = +/-0.085; p = 0.018)	0.014 (CI = +/-0.038; p = 0.466)	0.761	+2.76%	+4.17%
Frequency	2011.2	0.031 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.038; p = 0.932)	-0.123 (CI = +/-0.083; p = 0.005)	0.010 (CI = +/-0.036; p = 0.558)	0.793	+3.12%	+4.18%
Frequency	2012.1	0.032 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.039; p = 0.920)	-0.132 (CI = +/-0.086; p = 0.005)	0.008 (CI = +/-0.037; p = 0.659)	0.784	+3.30%	+4.12%
Frequency	2012.2	0.032 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.041; p = 0.891)	-0.130 (CI = +/-0.092; p = 0.008)	0.008 (CI = +/-0.038; p = 0.651)	0.749	+3.25%	+4.12%
Frequency	2013.1	0.034 (CI = +/-0.013; p = 0.000)	-0.006 (CI = +/-0.043; p = 0.771)	-0.139 (CI = +/-0.097; p = 0.008)	0.006 (CI = +/-0.040; p = 0.765)	0.732	+3.46%	+4.05%
Frequency	2013.2	0.033 (CI = +/-0.015; p = 0.000)	-0.008 (CI = +/-0.045; p = 0.707)	-0.132 (CI = +/-0.104; p = 0.016)	0.007 (CI = +/-0.041; p = 0.714)	0.681	+3.30%	+4.06%
Frequency	2014.1	0.039 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.044; p = 0.417)	-0.159 (CI = +/-0.103; p = 0.005)	-0.001 (CI = +/-0.040; p = 0.949)	0.728	+3.99%	+3.87%
Frequency	2014.2	0.045 (CI = +/-0.018; p = 0.000)	-0.011 (CI = +/-0.044; p = 0.599)	-0.183 (CI = +/-0.106; p = 0.002)	-0.007 (CI = +/-0.040; p = 0.710)	0.746	+4.57%	+3.84%
Frequency	2015.1	0.043 (CI = +/-0.022; p = 0.001)	-0.009 (CI = +/-0.047; p = 0.677)	-0.177 (CI = +/-0.118; p = 0.007)	-0.005 (CI = +/-0.043; p = 0.807)	0.674	+4.41%	+3.88%
Frequency	2015.2	0.046 (CI = +/-0.026; p = 0.002)	-0.007 (CI = +/-0.050; p = 0.778)	-0.189 (CI = +/-0.133; p = 0.009)	-0.008 (CI = +/-0.047; p = 0.708)	0.633	+4.73%	+3.86%
Frequency	2016.1	0.042 (CI = +/-0.032; p = 0.016)	-0.003 (CI = +/-0.054; p = 0.907)	-0.172 (CI = +/-0.152; p = 0.030)	-0.003 (CI = +/-0.054; p = 0.915)	0.515	+4.25%	+3.97%
Frequency	2016.2	0.035 (CI = +/-0.041; p = 0.084)	-0.007 (CI = +/-0.058; p = 0.795)	-0.149 (CI = +/-0.176; p = 0.089)	0.004 (CI = +/-0.061; p = 0.874)	0.386	+3.57%	+4.03%
Frequency	2017.1	0.038 (CI = +/-0.055; p = 0.148)	-0.009 (CI = +/-0.064; p = 0.767)	-0.160 (CI = +/-0.217; p = 0.130)	0.001 (CI = +/-0.077; p = 0.986)	0.306	+3.90%	+3.96%
Frequency	2017.2	0.025 (CI = +/-0.073; p = 0.460)	-0.014 (CI = +/-0.070; p = 0.653)	-0.118 (CI = +/-0.268; p = 0.341)	0.016 (CI = +/-0.095; p = 0.714)	0.188	+2.50%	+4.11%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = 2020.1,2020.2,2021.1

Parameters included: time, trend_level_change, seasonality, mobility

Future Trend Start Date = 2022-10-01

Fit	Start Date	Time	Seasonality	Mobility	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2010.2	0.085 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.065; p = 0.060)	0.006 (CI = +/-0.007; p = 0.069)	-0.035 (CI = +/-0.067; p = 0.284)	0.952	+8.88%	+5.09%
Loss Cost	2011.1	0.088 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.065; p = 0.109)	0.007 (CI = +/-0.007; p = 0.043)	-0.047 (CI = +/-0.067; p = 0.162)	0.954	+9.23%	+4.23%
Loss Cost	2011.2	0.093 (CI = +/-0.011; p = 0.000)	0.066 (CI = +/-0.057; p = 0.027)	0.008 (CI = +/-0.006; p = 0.012)	-0.062 (CI = +/-0.060; p = 0.042)	0.964	+9.78%	+3.16%
Loss Cost	2012.1	0.097 (CI = +/-0.012; p = 0.000)	0.056 (CI = +/-0.057; p = 0.054)	0.009 (CI = +/-0.006; p = 0.006)	-0.073 (CI = +/-0.060; p = 0.019)	0.966	+10.15%	+2.35%
Loss Cost	2012.2	0.096 (CI = +/-0.013; p = 0.000)	0.055 (CI = +/-0.060; p = 0.069)	0.009 (CI = +/-0.006; p = 0.009)	-0.072 (CI = +/-0.063; p = 0.027)	0.960	+10.11%	+2.42%
Loss Cost	2013.1	0.099 (CI = +/-0.014; p = 0.000)	0.048 (CI = +/-0.062; p = 0.121)	0.009 (CI = +/-0.006; p = 0.007)	-0.081 (CI = +/-0.065; p = 0.018)	0.959	+10.42%	+1.79%
Loss Cost	2013.2	0.098 (CI = +/-0.016; p = 0.000)	0.046 (CI = +/-0.065; p = 0.152)	0.009 (CI = +/-0.007; p = 0.009)	-0.079 (CI = +/-0.069; p = 0.027)	0.952	+10.33%	+1.92%
Loss Cost	2014.1	0.105 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.060; p = 0.299)	0.010 (CI = +/-0.006; p = 0.002)	-0.099 (CI = +/-0.065; p = 0.005)	0.961	+11.08%	+0.60%
Loss Cost	2014.2	0.109 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.060; p = 0.193)	0.011 (CI = +/-0.006; p = 0.002)	-0.109 (CI = +/-0.065; p = 0.003)	0.961	+11.52%	+0.02%
Loss Cost	2015.1	0.112 (CI = +/-0.018; p = 0.000)	0.033 (CI = +/-0.064; p = 0.285)	0.011 (CI = +/-0.006; p = 0.002)	-0.116 (CI = +/-0.070; p = 0.003)	0.957	+11.81%	-0.42%
Loss Cost	2015.2	0.114 (CI = +/-0.021; p = 0.000)	0.037 (CI = +/-0.067; p = 0.246)	0.011 (CI = +/-0.006; p = 0.002)	-0.122 (CI = +/-0.074; p = 0.004)	0.951	+12.11%	-0.73%
Loss Cost	2016.1	0.113 (CI = +/-0.024; p = 0.000)	0.040 (CI = +/-0.073; p = 0.256)	0.011 (CI = +/-0.007; p = 0.004)	-0.118 (CI = +/-0.083; p = 0.009)	0.940	+11.96%	-0.54%
Loss Cost	2016.2	0.111 (CI = +/-0.028; p = 0.000)	0.037 (CI = +/-0.079; p = 0.320)	0.011 (CI = +/-0.007; p = 0.007)	-0.115 (CI = +/-0.090; p = 0.017)	0.923	+11.79%	-0.40%
Loss Cost	2017.1	0.118 (CI = +/-0.032; p = 0.000)	0.027 (CI = +/-0.084; p = 0.485)	0.011 (CI = +/-0.007; p = 0.007)	-0.130 (CI = +/-0.098; p = 0.015)	0.918	+12.52%	-1.16%
Loss Cost	2017.2	0.114 (CI = +/-0.038; p = 0.000)	0.021 (CI = +/-0.093; p = 0.614)	0.011 (CI = +/-0.008; p = 0.011)	-0.123 (CI = +/-0.107; p = 0.029)	0.891	+12.08%	-0.91%
Severity	2010.2	0.060 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.052; p = 0.008)	0.000 (CI = +/-0.006; p = 0.916)	-0.007 (CI = +/-0.054; p = 0.795)	0.945	+6.16%	+5.44%
Severity	2011.1	0.064 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.048; p = 0.014)	0.001 (CI = +/-0.005; p = 0.644)	-0.021 (CI = +/-0.050; p = 0.383)	0.956	+6.59%	+4.35%
Severity	2011.2	0.067 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.045; p = 0.004)	0.002 (CI = +/-0.005; p = 0.461)	-0.031 (CI = +/-0.047; p = 0.188)	0.962	+6.92%	+3.70%
Severity	2012.1	0.069 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.045; p = 0.009)	0.002 (CI = +/-0.005; p = 0.340)	-0.039 (CI = +/-0.047; p = 0.101)	0.963	+7.18%	+3.10%
Severity	2012.2	0.070 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.047; p = 0.011)	0.002 (CI = +/-0.005; p = 0.335)	-0.040 (CI = +/-0.050; p = 0.103)	0.958	+7.24%	+2.99%
Severity	2013.1	0.072 (CI = +/-0.011; p = 0.000)	0.058 (CI = +/-0.049; p = 0.022)	0.003 (CI = +/-0.005; p = 0.271)	-0.047 (CI = +/-0.052; p = 0.071)	0.957	+7.47%	+2.52%
Severity	2013.2	0.073 (CI = +/-0.012; p = 0.000)	0.060 (CI = +/-0.051; p = 0.023)	0.003 (CI = +/-0.005; p = 0.262)	-0.050 (CI = +/-0.054; p = 0.070)	0.951	+7.58%	+2.35%
Severity	2014.1	0.077 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.051; p = 0.047)	0.003 (CI = +/-0.005; p = 0.176)	-0.061 (CI = +/-0.055; p = 0.034)	0.953	+7.97%	+1.63%
Severity	2014.2	0.079 (CI = +/-0.014; p = 0.000)	0.057 (CI = +/-0.052; p = 0.035)	0.004 (CI = +/-0.005; p = 0.144)	-0.067 (CI = +/-0.057; p = 0.025)	0.950	+8.25%	+1.25%
Severity	2015.1	0.085 (CI = +/-0.015; p = 0.000)	0.046 (CI = +/-0.051; p = 0.072)	0.004 (CI = +/-0.005; p = 0.072)	-0.081 (CI = +/-0.056; p = 0.008)	0.956	+8.83%	+0.33%
Severity	2015.2	0.088 (CI = +/-0.016; p = 0.000)	0.052 (CI = +/-0.051; p = 0.046)	0.005 (CI = +/-0.005; p = 0.053)	-0.089 (CI = +/-0.057; p = 0.005)	0.954	+9.22%	-0.10%
Severity	2016.1	0.092 (CI = +/-0.018; p = 0.000)	0.046 (CI = +/-0.054; p = 0.087)	0.005 (CI = +/-0.005; p = 0.045)	-0.098 (CI = +/-0.061; p = 0.005)	0.951	+9.59%	-0.60%
Severity	2016.2	0.095 (CI = +/-0.020; p = 0.000)	0.052 (CI = +/-0.056; p = 0.067)	0.005 (CI = +/-0.005; p = 0.040)	-0.105 (CI = +/-0.064; p = 0.005)	0.945	+9.98%	-0.94%
Severity	2017.1	0.103 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.053; p = 0.128)	0.006 (CI = +/-0.005; p = 0.016)	-0.122 (CI = +/-0.061; p = 0.001)	0.955	+10.89%	-1.89%
Severity	2017.2	0.106 (CI = +/-0.024; p = 0.000)	0.043 (CI = +/-0.058; p = 0.124)	0.006 (CI = +/-0.005; p = 0.020)	-0.127 (CI = +/-0.067; p = 0.002)	0.943	+11.18%	-2.05%
Frequency	2010.2	0.025 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.037; p = 0.509)	0.006 (CI = +/-0.004; p = 0.004)	-0.029 (CI = +/-0.038; p = 0.131)	0.809	+2.56%	-0.33%
Frequency	2011.1	0.024 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.038; p = 0.620)	0.006 (CI = +/-0.004; p = 0.006)	-0.026 (CI = +/-0.039; p = 0.193)	0.783	+2.47%	-0.11%
Frequency	2011.2	0.026 (CI = +/-0.007; p = 0.000)	-0.004 (CI = +/-0.037; p = 0.830)	0.006 (CI = +/-0.004; p = 0.003)	-0.032 (CI = +/-0.039; p = 0.104)	0.804	+2.68%	-0.52%
Frequency	2012.1	0.027 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.039; p = 0.735)	0.007 (CI = +/-0.004; p = 0.003)	-0.035 (CI = +/-0.041; p = 0.092)	0.792	+2.77%	-0.72%
Frequency	2012.2	0.026 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.040; p = 0.657)	0.006 (CI = +/-0.004; p = 0.005)	-0.032 (CI = +/-0.042; p = 0.132)	0.762	+2.67%	-0.55%
Frequency	2013.1	0.027 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.043; p = 0.607)	0.007 (CI = +/-0.004; p = 0.006)	-0.034 (CI = +/-0.045; p = 0.130)	0.741	+2.75%	-0.71%
Frequency	2013.2	0.025 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.044; p = 0.492)	0.006 (CI = +/-0.004; p = 0.008)	-0.029 (CI = +/-0.047; p = 0.200)	0.705	+2.56%	-0.41%
Frequency	2014.1	0.028 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.044; p = 0.310)	0.007 (CI = +/-0.004; p = 0.005)	-0.039 (CI = +/-0.048; p = 0.105)	0.727	+2.88%	-1.01%
Frequency	2014.2	0.030 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.046; p = 0.393)	0.007 (CI = +/-0.005; p = 0.005)	-0.042 (CI = +/-0.050; p = 0.095)	0.716	+3.02%	-1.21%
Frequency	2015.1	0.027 (CI = +/-0.014; p = 0.001)	-0.013 (CI = +/-0.048; p = 0.562)	0.007 (CI = +/-0.005; p = 0.009)	-0.034 (CI = +/-0.053; p = 0.186)	0.658	+2.74%	-0.74%
Frequency	2015.2	0.026 (CI = +/-0.016; p = 0.004)	-0.015 (CI = +/-0.052; p = 0.540)	0.006 (CI = +/-0.005; p = 0.014)	-0.032 (CI = +/-0.057; p = 0.242)	0.610	+2.64%	-0.63%
Frequency	2016.1	0.021 (CI = +/-0.017; p = 0.021)	-0.006 (CI = +/-0.053; p = 0.795)	0.006 (CI = +/-0.005; p = 0.021)	-0.021 (CI = +/-0.059; p = 0.458)	0.543	+2.16%	+0.06%
Frequency	2016.2	0.016 (CI = +/-0.018; p = 0.074)	-0.015 (CI = +/-0.052; p = 0.541)	0.006 (CI = +/-0.005; p = 0.024)	-0.011 (CI = +/-0.059; p = 0.688)	0.511	+1.64%	+0.54%
Frequency	2017.1	0.015 (CI = +/-0.022; p = 0.165)	-0.012 (CI = +/-0.057; p = 0.644)	0.005 (CI = +/-0.005; p = 0.038)	-0.007 (CI = +/-0.066; p = 0.809)	0.452	+1.48%	+0.74%
Frequency	2017.2	0.008 (CI = +/-0.023; p = 0.437)	-0.022 (CI = +/-0.056; p = 0.389)	0.005 (CI = +/-0.005; p = 0.039)	0.003 (CI = +/-0.065; p = 0.904)	0.480	+0.82%	+1.17%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Excess_Inflation

Fit	Start Date	Time	Excess Inflation	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.055 (CI = +/-0.017; p = 0.000)	0.299 (CI = +/-0.215; p = 0.008)	0.836	+5.66%
Loss Cost	2011.1	0.056 (CI = +/-0.019; p = 0.000)	0.294 (CI = +/-0.223; p = 0.012)	0.827	+5.75%
Loss Cost	2011.2	0.057 (CI = +/-0.021; p = 0.000)	0.286 (CI = +/-0.232; p = 0.017)	0.819	+5.88%
Loss Cost	2012.1	0.058 (CI = +/-0.023; p = 0.000)	0.283 (CI = +/-0.242; p = 0.024)	0.808	+5.93%
Loss Cost	2012.2	0.053 (CI = +/-0.024; p = 0.000)	0.310 (CI = +/-0.248; p = 0.016)	0.793	+5.45%
Loss Cost	2013.1	0.052 (CI = +/-0.027; p = 0.001)	0.314 (CI = +/-0.260; p = 0.020)	0.779	+5.37%
Loss Cost	2013.2	0.046 (CI = +/-0.029; p = 0.003)	0.346 (CI = +/-0.267; p = 0.013)	0.763	+4.74%
Loss Cost	2014.1	0.048 (CI = +/-0.033; p = 0.007)	0.339 (CI = +/-0.282; p = 0.021)	0.751	+4.87%
Loss Cost	2014.2	0.045 (CI = +/-0.037; p = 0.020)	0.354 (CI = +/-0.299; p = 0.023)	0.732	+4.57%
Loss Cost	2015.1	0.041 (CI = +/-0.042; p = 0.053)	0.371 (CI = +/-0.318; p = 0.025)	0.712	+4.19%
Loss Cost	2015.2	0.035 (CI = +/-0.047; p = 0.138)	0.400 (CI = +/-0.339; p = 0.023)	0.691	+3.55%
Loss Cost	2016.1	0.026 (CI = +/-0.054; p = 0.317)	0.439 (CI = +/-0.361; p = 0.020)	0.671	+2.66%
Loss Cost	2016.2	0.013 (CI = +/-0.061; p = 0.654)	0.495 (CI = +/-0.383; p = 0.015)	0.655	+1.32%
Loss Cost	2017.1	0.010 (CI = +/-0.073; p = 0.782)	0.509 (CI = +/-0.423; p = 0.022)	0.639	+0.96%
Loss Cost	2017.2	-0.008 (CI = +/-0.085; p = 0.836)	0.579 (CI = +/-0.460; p = 0.018)	0.626	-0.83%
Severity	2010.2	0.050 (CI = +/-0.009; p = 0.000)	0.120 (CI = +/-0.108; p = 0.030)	0.924	+5.13%
Severity	2011.1	0.053 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.104; p = 0.057)	0.933	+5.46%
Severity	2011.2	0.054 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.107; p = 0.081)	0.929	+5.56%
Severity	2012.1	0.056 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.110; p = 0.126)	0.927	+5.74%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.113; p = 0.099)	0.919	+5.56%
Severity	2013.1	0.055 (CI = +/-0.012; p = 0.000)	0.088 (CI = +/-0.118; p = 0.138)	0.914	+5.69%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.098 (CI = +/-0.123; p = 0.112)	0.904	+5.48%
Severity	2014.1	0.055 (CI = +/-0.015; p = 0.000)	0.088 (CI = +/-0.128; p = 0.170)	0.899	+5.69%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.094 (CI = +/-0.136; p = 0.164)	0.887	+5.56%
Severity	2015.1	0.057 (CI = +/-0.019; p = 0.000)	0.080 (CI = +/-0.143; p = 0.254)	0.881	+5.86%
Severity	2015.2	0.055 (CI = +/-0.021; p = 0.000)	0.087 (CI = +/-0.154; p = 0.247)	0.865	+5.70%
Severity	2016.1	0.056 (CI = +/-0.025; p = 0.000)	0.085 (CI = +/-0.167; p = 0.294)	0.849	+5.74%
Severity	2016.2	0.053 (CI = +/-0.029; p = 0.002)	0.099 (CI = +/-0.181; p = 0.260)	0.827	+5.40%
Severity	2017.1	0.056 (CI = +/-0.034; p = 0.003)	0.084 (CI = +/-0.199; p = 0.380)	0.813	+5.79%
Severity	2017.2	0.050 (CI = +/-0.040; p = 0.020)	0.110 (CI = +/-0.219; p = 0.299)	0.783	+5.10%
Frequency	2010.2	0.005 (CI = +/-0.013; p = 0.420)	0.179 (CI = +/-0.157; p = 0.027)	0.345	+0.51%
Frequency	2011.1	0.003 (CI = +/-0.014; p = 0.678)	0.193 (CI = +/-0.160; p = 0.020)	0.329	+0.28%
Frequency	2011.2	0.003 (CI = +/-0.015; p = 0.683)	0.192 (CI = +/-0.167; p = 0.026)	0.324	+0.30%
Frequency	2012.1	0.002 (CI = +/-0.016; p = 0.825)	0.199 (CI = +/-0.173; p = 0.026)	0.312	+0.18%
Frequency	2012.2	-0.001 (CI = +/-0.018; p = 0.900)	0.215 (CI = +/-0.178; p = 0.020)	0.302	-0.11%
Frequency	2013.1	-0.003 (CI = +/-0.019; p = 0.753)	0.226 (CI = +/-0.186; p = 0.020)	0.294	-0.30%
Frequency	2013.2	-0.007 (CI = +/-0.021; p = 0.495)	0.248 (CI = +/-0.192; p = 0.014)	0.295	-0.70%
Frequency	2014.1	-0.008 (CI = +/-0.024; p = 0.498)	0.252 (CI = +/-0.203; p = 0.018)	0.292	-0.78%
Frequency	2014.2	-0.009 (CI = +/-0.027; p = 0.467)	0.260 (CI = +/-0.215; p = 0.021)	0.288	-0.94%
Frequency	2015.1	-0.016 (CI = +/-0.029; p = 0.268)	0.291 (CI = +/-0.223; p = 0.013)	0.301	-1.58%
Frequency	2015.2	-0.021 (CI = +/-0.033; p = 0.207)	0.313 (CI = +/-0.237; p = 0.013)	0.309	-2.03%
Frequency	2016.1	-0.030 (CI = +/-0.037; p = 0.107)	0.353 (CI = +/-0.247; p = 0.008)	0.341	-2.92%
Frequency	2016.2	-0.039 (CI = +/-0.041; p = 0.061)	0.395 (CI = +/-0.260; p = 0.005)	0.375	-3.87%
Frequency	2017.1	-0.047 (CI = +/-0.049; p = 0.058)	0.425 (CI = +/-0.283; p = 0.006)	0.390	-4.57%
Frequency	2017.2	-0.058 (CI = +/-0.057; p = 0.046)	0.469 (CI = +/-0.309; p = 0.006)	0.415	-5.64%

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	2010.2	0.049 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.122; p = 0.090)	0.577	+5.03%
Loss Cost	2011.1	0.048 (CI = +/-0.021; p = 0.000)	0.107 (CI = +/-0.128; p = 0.096)	0.547	+4.94%
Loss Cost	2011.2	0.051 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.134; p = 0.088)	0.525	+5.19%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	0.122 (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 = 0.123)	0.334	+4.07%
Loss Cost	2013.2	0.033 (CI = +/-0.035; p = 0.062)	0.100 (CI = +/-0.162; p = 0.207)	0.185	+3.38%
Loss Cost	2014.1	0.030 (CI = +/-0.040; p = 0.125)	0.107 (CI = +/-0.174; p = 0.206)	0.151	+3.09%
Loss Cost	2014.2	0.027 (CI = +/-0.047; p = 0.229)	0.099 (CI = +/-0.190; p = 0.276)	0.045	+2.77%
Loss Cost	2015.1	0.016 (CI = +/-0.053; p = 0.504)	0.123 (CI = +/-0.198; p = 0.196)	0.032	+1.65%
Loss Cost	2015.2	0.008 (CI = +/-0.063; p = 0.769)	0.106 (CI = +/-0.218; p = 0.301)	-0.076	+0.85%
Loss Cost	2016.1	-0.014 (CI = +/-0.066; p = 0.649)	0.146 (CI = +/-0.211; p = 0.149)	0.072	-1.35%
Loss Cost	2016.2	-0.034 (CI = +/-0.078; p = 0.337)	0.109 (CI = +/-0.224; p = 0.289)	0.089	-3.34%
Loss Cost	2017.1	-0.058 (CI = +/-0.088; p = 0.159)	0.145 (CI = +/-0.229; p = 0.173)	0.271	-5.65%
Loss Cost	2017.2	-0.095 (CI = +/-0.100; p = 0.058)	0.089 (CI = +/-0.229; p = 0.364)	0.482	-9.10%
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)	0.063 (CI = +/-0.030; p = 0.000)	0.956	+4.90%
Severity	2011.2	0.050 (CI = +/-0.005; p = 0.000)	0.069 (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)	0.957	+5.13%
Severity	2012.2	0.048 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.030; p = 0.001)	0.950	+4.96%
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 = +/-0.037; p = 0.008)	0.899	+4.61%
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)	0.050 (CI = +/-0.045; p = 0.034)	0.841	+4.50%
Severity	2016.1	0.040 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.046; p = 0.024)	0.822	+4.13%
Severity	2016.2	0.036 (CI = +/-0.017; p = 0.002)	0.048 (CI = +/-0.050; p = 0.055)	0.732	+3.67%
Severity	2017.1	0.035 (CI = +/-0.022; p = 0.008)	0.049 (CI = +/-0.058; p = 0.080)	0.685	+3.58%
Severity	2017.2	0.024 (CI = +/-0.022; p = 0.036)	0.032 (CI = +/-0.049; p = 0.152)	0.509	+2.40%
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 = 0.911)	0.047 (CI = +/-0.117; p = 0.409)	-0.072	+0.11%
Frequency	2012.1	-0.001 (CI = +/-0.022; p = 0.897)	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 = 0.540)	0.056 (CI = +/-0.135; p = 0.393)	-0.055	-0.80%
Frequency	2013.2	-0.013 (CI = +/-0.031; p = 0.387)	0.042 (CI = +/-0.143; p = 0.535)	-0.046	-1.28%
Frequency	2014.1	-0.016 (CI = +/-0.035; p = 0.350)	0.049 (CI = +/-0.153; p = 0.495)	-0.042	-1.56%
Frequency	2014.2	-0.018 (CI = +/-0.042; p = 0.370)	0.045 (CI = +/-0.168; p = 0.569)	-0.051	-1.75%
Frequency	2015.1	-0.029 (CI = +/-0.045; p = 0.181)	0.070 (CI = +/-0.170; p = 0.382)	0.070	-2.88%
Frequency	2015.2	-0.036 (CI = +/-0.054; p = 0.173)	0.056 (CI = +/-0.188; p = 0.517)	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)	0.095 (CI = +/-0.198; p = 0.282)	0.512	-8.90%
Frequency	2017.2	-0.119 (CI = +/-0.094; p = 0.022)	0.057 (CI = +/-0.215; p = 0.529)	0.603	-11.24%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2010.2	0.069 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.144 (CI = +/-0.120; p = 0.021)	0.943	+7.17%
Loss Cost	2011.1	0.072 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.130 (CI = +/-0.124; p = 0.040)	0.943	+7.42%
Loss Cost	2011.2	0.075 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.114 (CI = +/-0.127; p = 0.078)	0.942	+7.73%
Loss Cost	2012.1	0.077 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.102 (CI = +/-0.133; p = 0.126)	0.940	+7.97%
Loss Cost	2012.2	0.072 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.124 (CI = +/-0.135; p = 0.069)	0.938	+7.51%
Loss Cost	2013.1	0.073 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.120 (CI = +/-0.143; p = 0.095)	0.933	+7.59%
Loss Cost	2013.2	0.067 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.149 (CI = +/-0.144; p = 0.043)	0.933	+6.96%
Loss Cost	2014.1	0.071 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.133 (CI = +/-0.151; p = 0.080)	0.932	+7.32%
Loss Cost	2014.2	0.069 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.141 (CI = +/-0.161; p = 0.082)	0.926	+7.13%
Loss Cost	2015.1	0.066 (CI = +/-0.028; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.152 (CI = +/-0.172; p = 0.079)	0.921	+6.85%
Loss Cost	2015.2	0.061 (CI = +/-0.030; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.174 (CI = +/-0.179; p = 0.056)	0.917	+6.26%
Loss Cost	2016.1	0.053 (CI = +/-0.033; p = 0.004)	0.010 (CI = +/-0.003; p = 0.000)	0.205 (CI = +/-0.183; p = 0.031)	0.918	+5.40%
Loss Cost	2016.2	0.040 (CI = +/-0.032; p = 0.018)	0.010 (CI = +/-0.003; p = 0.000)	0.246 (CI = +/-0.172; p = 0.008)	0.930	+4.12%
Loss Cost	2017.1	0.037 (CI = +/-0.036; p = 0.045)	0.010 (CI = +/-0.003; p = 0.000)	0.256 (CI = +/-0.183; p = 0.010)	0.927	+3.79%
Loss Cost	2017.2	0.023 (CI = +/-0.033; p = 0.158)	0.010 (CI = +/-0.003; p = 0.000)	0.293 (CI = +/-0.158; p = 0.002)	0.948	+2.30%
Severity	2010.2	0.047 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.205)	0.146 (CI = +/-0.086; p = 0.002)	0.947	+4.76%
Severity	2011.1	0.050 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.002; p = 0.111)	0.124 (CI = +/-0.082; p = 0.004)	0.955	+5.16%
Severity	2011.2	0.051 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.108)	0.119 (CI = +/-0.086; p = 0.008)	0.952	+5.25%
Severity	2012.1	0.053 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.092)	0.110 (CI = +/-0.089; p = 0.018)	0.950	+5.44%
Severity	2012.2	0.050 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.002; p = 0.117)	0.124 (CI = +/-0.090; p = 0.009)	0.948	+5.15%
Severity	2013.1	0.051 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.002; p = 0.119)	0.120 (CI = +/-0.096; p = 0.017)	0.944	+5.24%
Severity	2013.2	0.048 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.002; p = 0.147)	0.136 (CI = +/-0.098; p = 0.009)	0.941	+4.89%
Severity	2014.1	0.049 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.002; p = 0.143)	0.129 (CI = +/-0.104; p = 0.018)	0.937	+5.05%
Severity	2014.2	0.046 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.002; p = 0.170)	0.141 (CI = +/-0.109; p = 0.014)	0.931	+4.76%
Severity	2015.1	0.048 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.002; p = 0.167)	0.133 (CI = +/-0.116; p = 0.027)	0.926	+4.96%
Severity	2015.2	0.045 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.002; p = 0.189)	0.147 (CI = +/-0.122; p = 0.021)	0.919	+4.60%
Severity	2016.1	0.043 (CI = +/-0.023; p = 0.001)	0.001 (CI = +/-0.002; p = 0.208)	0.153 (CI = +/-0.131; p = 0.025)	0.910	+4.43%
Severity	2016.2	0.038 (CI = +/-0.025; p = 0.006)	0.001 (CI = +/-0.002; p = 0.208)	0.172 (CI = +/-0.134; p = 0.015)	0.905	+3.85%
Severity	2017.1	0.038 (CI = +/-0.028; p = 0.012)	0.001 (CI = +/-0.002; p = 0.227)	0.170 (CI = +/-0.144; p = 0.024)	0.895	+3.92%
Severity	2017.2	0.031 (CI = +/-0.029; p = 0.042)	0.002 (CI = +/-0.002; p = 0.168)	0.190 (CI = +/-0.140; p = 0.012)	0.895	+3.10%
Frequency	2010.2	0.023 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.002 (CI = +/-0.075; p = 0.947)	0.837	+2.29%
Frequency	2011.1	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.006 (CI = +/-0.077; p = 0.883)	0.832	+2.15%
Frequency	2011.2	0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.006 (CI = +/-0.079; p = 0.879)	0.841	+2.36%
Frequency	2012.1	0.024 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	-0.008 (CI = +/-0.083; p = 0.844)	0.837	+2.40%
Frequency	2012.2	0.022 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.087; p = 0.999)	0.833	+2.25%
Frequency	2013.1	0.022 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.092; p = 0.996)	0.829	+2.24%
Frequency	2013.2	0.020 (CI = +/-0.013; p = 0.006)	0.009 (CI = +/-0.002; p = 0.000)	0.013 (CI = +/-0.096; p = 0.781)	0.829	+1.97%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.004 (CI = +/-0.101; p = 0.927)	0.831	+2.16%
Frequency	2014.2	0.022 (CI = +/-0.017; p = 0.011)	0.009 (CI = +/-0.002; p = 0.000)	0.000 (CI = +/-0.108; p = 0.998)	0.830	+2.26%
Frequency	2015.1	0.018 (CI = +/-0.018; p = 0.049)	0.009 (CI = +/-0.002; p = 0.000)	0.019 (CI = +/-0.110; p = 0.717)	0.839	+1.80%
Frequency	2015.2	0.016 (CI = +/-0.020; p = 0.112)	0.009 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.117; p = 0.625)	0.839	+1.58%
Frequency	2016.1	0.009 (CI = +/-0.021; p = 0.356)	0.008 (CI = +/-0.002; p = 0.000)	0.052 (CI = +/-0.115; p = 0.354)	0.860	+0.92%
Frequency	2016.2	0.003 (CI = +/-0.021; p = 0.800)	0.008 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.113; p = 0.180)	0.881	+0.26%
Frequency	2017.1	-0.001 (CI = +/-0.023; p = 0.915)	0.008 (CI = +/-0.002; p = 0.000)	0.086 (CI = +/-0.118; p = 0.140)	0.886	-0.12%
Frequency	2017.2	-0.008 (CI = +/-0.024; p = 0.492)	0.009 (CI = +/-0.002; p = 0.000)	0.103 (CI = +/-0.115; p = 0.074)	0.905	-0.77%

All Perils

Coverage = AP

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.082 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.933	+8.50%
Loss Cost	2011.1	0.083 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.934	+8.70%
Loss Cost	2011.2	0.085 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.937	+8.92%
Loss Cost	2012.1	0.087 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.936	+9.09%
Loss Cost	2012.2	0.086 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.931	+8.95%
Loss Cost	2013.1	0.087 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.927	+9.07%
Loss Cost	2013.2	0.085 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.921	+8.88%
Loss Cost	2014.1	0.087 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.923	+9.14%
Loss Cost	2014.2	0.088 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.917	+9.17%
Loss Cost	2015.1	0.088 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.910	+9.17%
Loss Cost	2015.2	0.087 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.902	+9.06%
Loss Cost	2016.1	0.085 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.894	+8.85%
Loss Cost	2016.2	0.081 (CI = +/-0.019; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	0.890	+8.46%
Loss Cost	2017.1	0.082 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.885	+8.54%
Loss Cost	2017.2	0.077 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.886	+7.95%
Severity	2010.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.024)	0.925	+6.09%
Severity	2011.1	0.062 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.940	+6.36%
Severity	2011.2	0.063 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.938	+6.46%
Severity	2012.1	0.064 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.939	+6.62%
Severity	2012.2	0.063 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	0.932	+6.56%
Severity	2013.1	0.065 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.012)	0.929	+6.67%
Severity	2013.2	0.064 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.013)	0.920	+6.61%
Severity	2014.1	0.066 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.014)	0.918	+6.77%
Severity	2014.2	0.065 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.017)	0.908	+6.75%
Severity	2015.1	0.067 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.002; p = 0.019)	0.907	+6.95%
Severity	2015.2	0.067 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.002; p = 0.022)	0.893	+6.92%
Severity	2016.1	0.067 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.002; p = 0.028)	0.881	+6.98%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.031)	0.863	+6.86%
Severity	2017.1	0.068 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.854	+7.05%
Severity	2017.2	0.065 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.003; p = 0.039)	0.832	+6.76%
Frequency	2010.2	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.843	+2.27%
Frequency	2011.1	0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.838	+2.20%
Frequency	2011.2	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.847	+2.30%
Frequency	2012.1	0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.844	+2.32%
Frequency	2012.2	0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.25%
Frequency	2013.1	0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.836	+2.24%
Frequency	2013.2	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.837	+2.13%
Frequency	2014.1	0.022 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.840	+2.22%
Frequency	2014.2	0.022 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.839	+2.26%
Frequency	2015.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.847	+2.07%
Frequency	2015.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.846	+2.00%
Frequency	2016.1	0.017 (CI = +/-0.009; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.861	+1.75%
Frequency	2016.2	0.015 (CI = +/-0.010; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.873	+1.50%
Frequency	2017.1	0.014 (CI = +/-0.011; p = 0.020)	0.009 (CI = +/-0.002; p = 0.000)	0.874	+1.39%
Frequency	2017.2	0.011 (CI = +/-0.012; p = 0.076)	0.009 (CI = +/-0.002; p = 0.000)	0.884	+1.11%

All Perils

Coverage = AP

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.075 (CI = +/-0.013; p = 0.000)	0.888	+7.80%
Loss Cost	2011.1	0.079 (CI = +/-0.014; p = 0.000)	0.895	+8.23%
Loss Cost	2011.2	0.084 (CI = +/-0.014; p = 0.000)	0.910	+8.77%
Loss Cost	2012.1	0.089 (CI = +/-0.015; p = 0.000)	0.918	+9.28%
Loss Cost	2012.2	0.085 (CI = +/-0.016; p = 0.000)	0.902	+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)	0.858	+10.65%
Loss Cost	2016.1	0.097 (CI = +/-0.045; p = 0.002)	0.794	+10.18%
Loss Cost	2016.2	0.080 (CI = +/-0.053; p = 0.012)	0.697	+8.32%
Loss Cost	2017.1	0.091 (CI = +/-0.077; p = 0.031)	0.660	+9.56%
Loss Cost	2017.2	0.047 (CI = +/-0.052; p = 0.065)	0.642	+4.78%
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	+5.85%
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)	0.888	+5.77%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.866	+5.40%
Severity	2014.1	0.056 (CI = +/-0.014; p = 0.000)	0.872	+5.81%
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	0.831	+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)	0.619	+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 = 0.147)	0.410	+4.39%
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)	0.740	+3.35%
Frequency	2013.2	0.031 (CI = +/-0.014; p = 0.000)	0.676	+3.19%
Frequency	2014.1	0.037 (CI = +/-0.014; p = 0.000)	0.763	+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)	0.769	+4.11%
Frequency	2015.2	0.043 (CI = +/-0.021; p = 0.002)	0.741	+4.41%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.012)	0.623	+3.74%
Frequency	2016.2	0.028 (CI = +/-0.031; p = 0.069)	0.419	+2.83%
Frequency	2017.1	0.026 (CI = +/-0.047; p = 0.206)	0.204	+2.60%
Frequency	2017.2	0.004 (CI = +/-0.055; p = 0.843)	-0.313	+0.37%

Total Theft

Coverage = Total Theft

End Trend Period = 2021.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2016.1	0.235 (CI = +/-0.036; p = 0.000)	0.955	+26.46%
Loss Cost	2016.2	0.230 (CI = +/-0.045; p = 0.000)	0.939	+25.90%
Loss Cost	2017.1	0.244 (CI = +/-0.053; p = 0.000)	0.937	+27.61%
Loss Cost	2017.2	0.232 (CI = +/-0.067; p = 0.000)	0.910	+26.10%
Loss Cost	2018.1	0.217 (CI = +/-0.090; p = 0.002)	0.863	+24.20%
Loss Cost	2018.2	0.184 (CI = +/-0.115; p = 0.011)	0.790	+20.17%
Severity	2016.1	0.141 (CI = +/-0.022; p = 0.000)	0.954	+15.14%
Severity	2016.2	0.149 (CI = +/-0.024; p = 0.000)	0.957	+16.08%
Severity	2017.1	0.161 (CI = +/-0.024; p = 0.000)	0.969	+17.43%
Severity	2017.2	0.167 (CI = +/-0.030; p = 0.000)	0.964	+18.20%
Severity	2018.1	0.162 (CI = +/-0.041; p = 0.000)	0.945	+17.57%
Severity	2018.2	0.150 (CI = +/-0.056; p = 0.002)	0.916	+16.19%
Frequency	2016.1	0.094 (CI = +/-0.032; p = 0.000)	0.811	+9.82%
Frequency	2016.2	0.081 (CI = +/-0.034; p = 0.001)	0.761	+8.46%
Frequency	2017.1	0.083 (CI = +/-0.044; p = 0.003)	0.702	+8.67%
Frequency	2017.2	0.065 (CI = +/-0.048; p = 0.017)	0.580	+6.68%
Frequency	2018.1	0.055 (CI = +/-0.065; p = 0.084)	0.378	+5.63%
Frequency	2018.2	0.034 (CI = +/-0.088; p = 0.345)	0.028	+3.43%

Total Theft

Coverage = Total Theft

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time, Excess_Inflation

Fit	Start Date	Time	Excess Inflation	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.139 (CI = +/-0.042; p = 0.000)	0.604 (CI = +/-0.522; p = 0.025)	0.831	+14.94%
Loss Cost	2011.1	0.151 (CI = +/-0.044; p = 0.000)	0.530 (CI = +/-0.518; p = 0.045)	0.843	+16.29%
Loss Cost	2011.2	0.163 (CI = +/-0.046; p = 0.000)	0.456 (CI = +/-0.515; p = 0.081)	0.852	+17.71%
Loss Cost	2012.1	0.179 (CI = +/-0.047; p = 0.000)	0.363 (CI = +/-0.502; p = 0.149)	0.868	+19.57%
Loss Cost	2012.2	0.190 (CI = +/-0.050; p = 0.000)	0.300 (CI = +/-0.509; p = 0.236)	0.871	+20.89%
Loss Cost	2013.1	0.203 (CI = +/-0.053; p = 0.000)	0.227 (CI = +/-0.515; p = 0.370)	0.874	+22.47%
Loss Cost	2013.2	0.212 (CI = +/-0.058; p = 0.000)	0.175 (CI = +/-0.533; p = 0.502)	0.871	+23.67%
Loss Cost	2014.1	0.227 (CI = +/-0.063; p = 0.000)	0.102 (CI = +/-0.546; p = 0.702)	0.871	+25.42%
Loss Cost	2014.2	0.239 (CI = +/-0.070; p = 0.000)	0.039 (CI = +/-0.569; p = 0.889)	0.867	+27.01%
Loss Cost	2015.1	0.252 (CI = +/-0.078; p = 0.000)	-0.025 (CI = +/-0.597; p = 0.932)	0.861	+28.69%
Loss Cost	2015.2	0.265 (CI = +/-0.088; p = 0.000)	-0.085 (CI = +/-0.634; p = 0.780)	0.851	+30.38%
Loss Cost	2016.1	0.288 (CI = +/-0.099; p = 0.000)	-0.189 (CI = +/-0.662; p = 0.555)	0.850	+33.43%
Loss Cost	2016.2	0.291 (CI = +/-0.116; p = 0.000)	-0.198 (CI = +/-0.725; p = 0.569)	0.825	+33.74%
Loss Cost	2017.1	0.305 (CI = +/-0.136; p = 0.000)	-0.258 (CI = +/-0.796; p = 0.498)	0.804	+35.71%
Loss Cost	2017.2	0.302 (CI = +/-0.165; p = 0.002)	-0.247 (CI = +/-0.892; p = 0.560)	0.763	+35.32%
Severity	2010.2	0.095 (CI = +/-0.015; p = 0.000)	0.139 (CI = +/-0.183; p = 0.132)	0.933	+10.02%
Severity	2011.1	0.099 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.186; p = 0.200)	0.932	+10.36%
Severity	2011.2	0.103 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.185; p = 0.311)	0.934	+10.83%
Severity	2012.1	0.108 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.184; p = 0.474)	0.936	+11.35%
Severity	2012.2	0.109 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.192; p = 0.568)	0.932	+11.57%
Severity	2013.1	0.113 (CI = +/-0.020; p = 0.000)	0.032 (CI = +/-0.197; p = 0.737)	0.930	+12.00%
Severity	2013.2	0.117 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.204; p = 0.885)	0.925	+12.37%
Severity	2014.1	0.120 (CI = +/-0.025; p = 0.000)	-0.005 (CI = +/-0.213; p = 0.964)	0.920	+12.79%
Severity	2014.2	0.128 (CI = +/-0.026; p = 0.000)	-0.045 (CI = +/-0.213; p = 0.660)	0.924	+13.71%
Severity	2015.1	0.133 (CI = +/-0.029; p = 0.000)	-0.066 (CI = +/-0.225; p = 0.544)	0.918	+14.20%
Severity	2015.2	0.142 (CI = +/-0.032; p = 0.000)	-0.109 (CI = +/-0.230; p = 0.333)	0.919	+15.24%
Severity	2016.1	0.155 (CI = +/-0.034; p = 0.000)	-0.165 (CI = +/-0.228; p = 0.145)	0.925	+16.71%
Severity	2016.2	0.161 (CI = +/-0.039; p = 0.000)	-0.193 (CI = +/-0.245; p = 0.113)	0.917	+17.49%
Severity	2017.1	0.169 (CI = +/-0.045; p = 0.000)	-0.226 (CI = +/-0.265; p = 0.088)	0.908	+18.45%
Severity	2017.2	0.173 (CI = +/-0.055; p = 0.000)	-0.239 (CI = +/-0.296; p = 0.105)	0.888	+18.84%
Frequency	2010.2	0.044 (CI = +/-0.029; p = 0.004)	0.465 (CI = +/-0.355; p = 0.012)	0.652	+4.47%
Frequency	2011.1	0.052 (CI = +/-0.030; p = 0.001)	0.411 (CI = +/-0.350; p = 0.023)	0.687	+5.37%
Frequency	2011.2	0.060 (CI = +/-0.031; p = 0.001)	0.363 (CI = +/-0.349; p = 0.042)	0.710	+6.21%
Frequency	2012.1	0.071 (CI = +/-0.032; p = 0.000)	0.298 (CI = +/-0.338; p = 0.082)	0.749	+7.37%
Frequency	2012.2	0.080 (CI = +/-0.033; p = 0.000)	0.246 (CI = +/-0.338; p = 0.146)	0.768	+8.35%
Frequency	2013.1	0.089 (CI = +/-0.035; p = 0.000)	0.195 (CI = +/-0.340; p = 0.246)	0.782	+9.34%
Frequency	2013.2	0.096 (CI = +/-0.039; p = 0.000)	0.160 (CI = +/-0.352; p = 0.354)	0.781	+10.05%
Frequency	2014.1	0.106 (CI = +/-0.041; p = 0.000)	0.106 (CI = +/-0.357; p = 0.542)	0.791	+11.20%
Frequency	2014.2	0.111 (CI = +/-0.047; p = 0.000)	0.084 (CI = +/-0.378; p = 0.647)	0.778	+11.70%
Frequency	2015.1	0.119 (CI = +/-0.052; p = 0.000)	0.041 (CI = +/-0.397; p = 0.829)	0.773	+12.69%
Frequency	2015.2	0.123 (CI = +/-0.059; p = 0.000)	0.023 (CI = +/-0.426; p = 0.910)	0.752	+13.13%
Frequency	2016.1	0.134 (CI = +/-0.068; p = 0.001)	-0.024 (CI = +/-0.454; p = 0.913)	0.742	+14.33%
Frequency	2016.2	0.130 (CI = +/-0.079; p = 0.003)	-0.005 (CI = +/-0.496; p = 0.983)	0.699	+13.83%
Frequency	2017.1	0.136 (CI = +/-0.094; p = 0.008)	-0.032 (CI = +/-0.547; p = 0.903)	0.668	+14.58%
Frequency	2017.2	0.130 (CI = +/-0.113; p = 0.028)	-0.008 (CI = +/-0.612; p = 0.979)	0.610	+13.87%

Total Theft

Coverage = Total Theft

End Trend Period = 2025.1

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	2010.2	-0.035 (CI = +/-0.076; p = 0.348)	0.290 (CI = +/-0.101; p = 0.000)	0.911	-3.46%	+29.07%
Loss Cost	2011.1	-0.031 (CI = +/-0.088; p = 0.473)	0.286 (CI = +/-0.113; p = 0.000)	0.909	-3.07%	+29.00%
Loss Cost	2011.2	-0.028 (CI = +/-0.104; p = 0.591)	0.282 (CI = +/-0.130; p = 0.000)	0.907	-2.72%	+28.95%
Loss Cost	2012.1	-0.008 (CI = +/-0.125; p = 0.893)	0.261 (CI = +/-0.151; p = 0.002)	0.906	-0.82%	+28.72%
Loss Cost	2012.2	-0.012 (CI = +/-0.155; p = 0.870)	0.265 (CI = +/-0.181; p = 0.006)	0.902	-1.23%	+28.76%
Loss Cost	2013.1	-0.009 (CI = +/-0.199; p = 0.926)	0.262 (CI = +/-0.224; p = 0.024)	0.897	-0.90%	+28.74%
Loss Cost	2013.2	-0.040 (CI = +/-0.268; p = 0.758)	0.294 (CI = +/-0.292; p = 0.049)	0.891	-3.93%	+28.91%
Loss Cost	2014.1	-0.047 (CI = +/-0.388; p = 0.804)	0.301 (CI = +/-0.412; p = 0.143)	0.884	-4.58%	+28.93%
Loss Cost	2014.2	-0.094 (CI = +/-0.640; p = 0.762)	0.349 (CI = +/-0.661; p = 0.283)	0.875	-8.97%	+29.03%
Loss Cost	2015.1	-0.203 (CI = +/-1.396; p = 0.763)	0.459 (CI = +/-1.414; p = 0.504)	0.864	-18.39%	+29.12%
Loss Cost	2015.2	0.256 (CI = +/-0.050; p = 0.000)	NA (CI = +/-NA; p = NA)	0.859	+29.12%	+29.12%
Loss Cost	2016.1	0.265 (CI = +/-0.054; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+30.36%	+30.36%
Loss Cost	2016.2	0.264 (CI = +/-0.061; p = 0.000)	NA (CI = +/-NA; p = NA)	0.832	+30.22%	+30.22%
Loss Cost	2017.1	0.267 (CI = +/-0.068; p = 0.000)	NA (CI = +/-NA; p = NA)	0.810	+30.65%	+30.65%
Loss Cost	2017.2	0.263 (CI = +/-0.078; p = 0.000)	NA (CI = +/-NA; p = NA)	0.774	+30.04%	+30.04%
Severity	2010.2	0.043 (CI = +/-0.029; p = 0.005)	0.083 (CI = +/-0.039; p = 0.000)	0.957	+4.44%	+13.52%
Severity	2011.1	0.043 (CI = +/-0.034; p = 0.015)	0.084 (CI = +/-0.044; p = 0.001)	0.955	+4.38%	+13.53%
Severity	2011.2	0.046 (CI = +/-0.040; p = 0.027)	0.081 (CI = +/-0.050; p = 0.003)	0.952	+4.70%	+13.49%
Severity	2012.1	0.051 (CI = +/-0.048; p = 0.039)	0.075 (CI = +/-0.058; p = 0.014)	0.950	+5.26%	+13.43%
Severity	2012.2	0.041 (CI = +/-0.059; p = 0.171)	0.086 (CI = +/-0.069; p = 0.017)	0.946	+4.14%	+13.52%
Severity	2013.1	0.036 (CI = +/-0.076; p = 0.341)	0.091 (CI = +/-0.086; p = 0.038)	0.942	+3.65%	+13.55%
Severity	2013.2	0.019 (CI = +/-0.102; p = 0.702)	0.109 (CI = +/-0.111; p = 0.055)	0.937	+1.92%	+13.63%
Severity	2014.1	-0.016 (CI = +/-0.146; p = 0.826)	0.144 (CI = +/-0.155; p = 0.067)	0.933	-1.55%	+13.74%
Severity	2014.2	-0.001 (CI = +/-0.241; p = 0.992)	0.130 (CI = +/-0.249; p = 0.290)	0.928	-0.12%	+13.72%
Severity	2015.1	-0.158 (CI = +/-0.519; p = 0.531)	0.287 (CI = +/-0.526; p = 0.266)	0.922	-14.60%	+13.83%
Severity	2015.2	0.130 (CI = +/-0.018; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	+13.83%	+13.83%
Severity	2016.1	0.134 (CI = +/-0.020; p = 0.000)	NA (CI = +/-NA; p = NA)	0.920	+14.36%	+14.36%
Severity	2016.2	0.135 (CI = +/-0.022; p = 0.000)	NA (CI = +/-NA; p = NA)	0.908	+14.47%	+14.47%
Severity	2017.1	0.136 (CI = +/-0.025; p = 0.000)	NA (CI = +/-NA; p = NA)	0.893	+14.57%	+14.57%
Severity	2017.2	0.134 (CI = +/-0.028; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	+14.34%	+14.34%
Frequency	2010.2	-0.079 (CI = +/-0.051; p = 0.004)	0.207 (CI = +/-0.068; p = 0.000)	0.820	-7.56%	+13.70%
Frequency	2011.1	-0.074 (CI = +/-0.059; p = 0.017)	0.202 (CI = +/-0.076; p = 0.000)	0.820	-7.14%	+13.63%
Frequency	2011.2	-0.073 (CI = +/-0.070; p = 0.042)	0.201 (CI = +/-0.088; p = 0.000)	0.819	-7.09%	+13.62%
Frequency	2012.1	-0.060 (CI = +/-0.084; p = 0.159)	0.186 (CI = +/-0.102; p = 0.001)	0.821	-5.78%	+13.48%
Frequency	2012.2	-0.053 (CI = +/-0.105; p = 0.305)	0.179 (CI = +/-0.122; p = 0.006)	0.818	-5.16%	+13.43%
Frequency	2013.1	-0.045 (CI = +/-0.134; p = 0.495)	0.170 (CI = +/-0.151; p = 0.029)	0.815	-4.39%	+13.37%
Frequency	2013.2	-0.059 (CI = +/-0.180; p = 0.503)	0.185 (CI = +/-0.197; p = 0.064)	0.807	-5.75%	+13.44%
Frequency	2014.1	-0.031 (CI = +/-0.261; p = 0.805)	0.157 (CI = +/-0.277; p = 0.252)	0.801	-3.08%	+13.35%
Frequency	2014.2	-0.093 (CI = +/-0.429; p = 0.656)	0.219 (CI = +/-0.443; p = 0.314)	0.787	-8.86%	+13.47%
Frequency	2015.1	-0.045 (CI = +/-0.937; p = 0.920)	0.171 (CI = +/-0.948; p = 0.709)	0.774	-4.43%	+13.43%
Frequency	2015.2	0.126 (CI = +/-0.033; p = 0.000)	NA (CI = +/-NA; p = NA)	0.765	+13.43%	+13.43%
Frequency	2016.1	0.131 (CI = +/-0.037; p = 0.000)	NA (CI = +/-NA; p = NA)	0.757	+14.00%	+14.00%
Frequency	2016.2	0.129 (CI = +/-0.041; p = 0.000)	NA (CI = +/-NA; p = NA)	0.718	+13.75%	+13.75%
Frequency	2017.1	0.131 (CI = +/-0.046; p = 0.000)	NA (CI = +/-NA; p = NA)	0.690	+14.04%	+14.04%
Frequency	2017.2	0.129 (CI = +/-0.053; p = 0.000)	NA (CI = +/-NA; p = NA)	0.638	+13.73%	+13.73%

Total Theft

Coverage = Total Theft

End Trend Period = 2025.1

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	2010.2	0.000 (CI = +/-0.067; p = 0.988)	0.611 (CI = +/-0.362; p = 0.002)	0.174 (CI = +/-0.109; p = 0.003)	0.937	+0.05%	+19.08%
Loss Cost	2011.1	0.010 (CI = +/-0.078; p = 0.791)	0.619 (CI = +/-0.369; p = 0.002)	0.162 (CI = +/-0.121; p = 0.010)	0.936	+1.02%	+18.81%
Loss Cost	2011.2	0.021 (CI = +/-0.092; p = 0.646)	0.627 (CI = +/-0.378; p = 0.002)	0.149 (CI = +/-0.135; p = 0.031)	0.935	+2.10%	+18.56%
Loss Cost	2012.1	0.050 (CI = +/-0.109; p = 0.350)	0.645 (CI = +/-0.379; p = 0.002)	0.115 (CI = +/-0.151; p = 0.129)	0.936	+5.15%	+17.97%
Loss Cost	2012.2	0.058 (CI = +/-0.135; p = 0.383)	0.648 (CI = +/-0.390; p = 0.002)	0.106 (CI = +/-0.177; p = 0.227)	0.933	+5.97%	+17.85%
Loss Cost	2013.1	0.078 (CI = +/-0.173; p = 0.356)	0.656 (CI = +/-0.401; p = 0.003)	0.084 (CI = +/-0.215; p = 0.427)	0.930	+8.16%	+17.59%
Loss Cost	2013.2	0.071 (CI = +/-0.232; p = 0.533)	0.654 (CI = +/-0.414; p = 0.004)	0.092 (CI = +/-0.274; p = 0.491)	0.926	+7.33%	+17.66%
Loss Cost	2014.1	0.103 (CI = +/-0.336; p = 0.529)	0.660 (CI = +/-0.428; p = 0.004)	0.058 (CI = +/-0.375; p = 0.750)	0.921	+10.84%	+17.46%
Loss Cost	2014.2	0.125 (CI = +/-0.551; p = 0.639)	0.663 (CI = +/-0.444; p = 0.006)	0.035 (CI = +/-0.587; p = 0.902)	0.915	+13.34%	+17.37%
Loss Cost	2015.1	0.177 (CI = +/-1.190; p = 0.757)	0.665 (CI = +/-0.461; p = 0.007)	-0.018 (CI = +/-1.221; p = 0.976)	0.907	+19.37%	+17.29%
Loss Cost	2015.2	0.160 (CI = +/-0.078; p = 0.000)	0.665 (CI = +/-0.461; p = 0.007)	NA (CI = +/-NA; p = NA)	0.903	+17.29%	+17.29%
Loss Cost	2016.1	0.166 (CI = +/-0.089; p = 0.001)	0.642 (CI = +/-0.495; p = 0.014)	NA (CI = +/-NA; p = NA)	0.896	+18.06%	+18.06%
Loss Cost	2016.2	0.148 (CI = +/-0.100; p = 0.006)	0.703 (CI = +/-0.520; p = 0.011)	NA (CI = +/-NA; p = NA)	0.885	+15.95%	+15.95%
Loss Cost	2017.1	0.138 (CI = +/-0.114; p = 0.021)	0.735 (CI = +/-0.558; p = 0.014)	NA (CI = +/-NA; p = NA)	0.870	+14.77%	+14.77%
Loss Cost	2017.2	0.109 (CI = +/-0.125; p = 0.081)	0.816 (CI = +/-0.574; p = 0.009)	NA (CI = +/-NA; p = NA)	0.859	+11.52%	+11.52%
Severity	2010.2	0.054 (CI = +/-0.028; p = 0.000)	0.189 (CI = +/-0.151; p = 0.016)	0.047 (CI = +/-0.046; p = 0.042)	0.965	+5.60%	+10.72%
Severity	2011.1	0.056 (CI = +/-0.033; p = 0.002)	0.190 (CI = +/-0.154; p = 0.018)	0.046 (CI = +/-0.050; p = 0.072)	0.962	+5.71%	+10.70%
Severity	2011.2	0.061 (CI = +/-0.038; p = 0.003)	0.194 (CI = +/-0.158; p = 0.018)	0.040 (CI = +/-0.056; p = 0.159)	0.961	+6.27%	+10.58%
Severity	2012.1	0.069 (CI = +/-0.046; p = 0.005)	0.199 (CI = +/-0.160; p = 0.017)	0.030 (CI = +/-0.064; p = 0.344)	0.959	+7.18%	+10.42%
Severity	2012.2	0.062 (CI = +/-0.057; p = 0.034)	0.195 (CI = +/-0.164; p = 0.022)	0.038 (CI = +/-0.075; p = 0.297)	0.956	+6.37%	+10.54%
Severity	2013.1	0.062 (CI = +/-0.073; p = 0.092)	0.195 (CI = +/-0.169; p = 0.026)	0.038 (CI = +/-0.091; p = 0.389)	0.952	+6.38%	+10.53%
Severity	2013.2	0.052 (CI = +/-0.098; p = 0.284)	0.192 (CI = +/-0.174; p = 0.032)	0.049 (CI = +/-0.115; p = 0.382)	0.948	+5.30%	+10.62%
Severity	2014.1	0.027 (CI = +/-0.141; p = 0.693)	0.187 (CI = +/-0.179; p = 0.041)	0.075 (CI = +/-0.157; p = 0.328)	0.944	+2.73%	+10.77%
Severity	2014.2	0.062 (CI = +/-0.230; p = 0.577)	0.191 (CI = +/-0.185; p = 0.044)	0.039 (CI = +/-0.245; p = 0.742)	0.940	+6.41%	+10.65%
Severity	2015.1	-0.052 (CI = +/-0.493; p = 0.828)	0.186 (CI = +/-0.191; p = 0.055)	0.154 (CI = +/-0.505; p = 0.528)	0.934	-5.02%	+10.82%
Severity	2015.2	0.103 (CI = +/-0.032; p = 0.000)	0.186 (CI = +/-0.191; p = 0.055)	NA (CI = +/-NA; p = NA)	0.931	+10.82%	+10.82%
Severity	2016.1	0.109 (CI = +/-0.036; p = 0.000)	0.164 (CI = +/-0.201; p = 0.103)	NA (CI = +/-NA; p = NA)	0.928	+11.50%	+11.50%
Severity	2016.2	0.107 (CI = +/-0.042; p = 0.000)	0.170 (CI = +/-0.217; p = 0.116)	NA (CI = +/-NA; p = NA)	0.917	+11.31%	+11.31%
Severity	2017.1	0.105 (CI = +/-0.048; p = 0.000)	0.177 (CI = +/-0.234; p = 0.126)	NA (CI = +/-NA; p = NA)	0.904	+11.04%	+11.04%
Severity	2017.2	0.096 (CI = +/-0.053; p = 0.002)	0.202 (CI = +/-0.246; p = 0.100)	NA (CI = +/-NA; p = NA)	0.889	+10.07%	+10.07%
Frequency	2010.2	-0.054 (CI = +/-0.045; p = 0.020)	0.422 (CI = +/-0.242; p = 0.001)	0.127 (CI = +/-0.073; p = 0.001)	0.875	-5.25%	+7.54%
Frequency	2011.1	-0.045 (CI = +/-0.052; p = 0.084)	0.429 (CI = +/-0.246; p = 0.001)	0.116 (CI = +/-0.080; p = 0.006)	0.877	-4.44%	+7.33%
Frequency	2011.2	-0.040 (CI = +/-0.061; p = 0.191)	0.433 (CI = +/-0.252; p = 0.002)	0.110 (CI = +/-0.090; p = 0.019)	0.876	-3.92%	+7.21%
Frequency	2012.1	-0.019 (CI = +/-0.072; p = 0.591)	0.446 (CI = +/-0.252; p = 0.001)	0.085 (CI = +/-0.100; p = 0.092)	0.882	-1.89%	+6.84%
Frequency	2012.2	-0.004 (CI = +/-0.089; p = 0.930)	0.453 (CI = +/-0.257; p = 0.001)	0.068 (CI = +/-0.117; p = 0.241)	0.882	-0.38%	+6.62%
Frequency	2013.1	0.017 (CI = +/-0.113; p = 0.764)	0.461 (CI = +/-0.263; p = 0.002)	0.045 (CI = +/-0.141; p = 0.510)	0.881	+1.67%	+6.38%
Frequency	2013.2	0.019 (CI = +/-0.152; p = 0.797)	0.462 (CI = +/-0.272; p = 0.002)	0.043 (CI = +/-0.179; p = 0.626)	0.875	+1.93%	+6.36%
Frequency	2014.1	0.076 (CI = +/-0.217; p = 0.473)	0.473 (CI = +/-0.277; p = 0.002)	-0.017 (CI = +/-0.243; p = 0.882)	0.875	+7.90%	+6.03%
Frequency	2014.2	0.063 (CI = +/-0.356; p = 0.714)	0.471 (CI = +/-0.287; p = 0.003)	-0.004 (CI = +/-0.380; p = 0.982)	0.865	+6.51%	+6.08%
Frequency	2015.1	0.229 (CI = +/-0.764; p = 0.536)	0.479 (CI = +/-0.296; p = 0.003)	-0.172 (CI = +/-0.784; p = 0.650)	0.858	+25.68%	+5.85%
Frequency	2015.2	0.057 (CI = +/-0.050; p = 0.029)	0.479 (CI = +/-0.296; p = 0.003)	NA (CI = +/-NA; p = NA)	0.853	+5.85%	+5.85%
Frequency	2016.1	0.057 (CI = +/-0.057; p = 0.051)	0.478 (CI = +/-0.319; p = 0.006)	NA (CI = +/-NA; p = NA)	0.841	+5.88%	+5.88%
Frequency	2016.2	0.041 (CI = +/-0.062; p = 0.184)	0.533 (CI = +/-0.326; p = 0.003)	NA (CI = +/-NA; p = NA)	0.834	+4.17%	+4.17%
Frequency	2017.1	0.033 (CI = +/-0.071; p = 0.336)	0.557 (CI = +/-0.349; p = 0.004)	NA (CI = +/-NA; p = NA)	0.819	+3.36%	+3.36%
Frequency	2017.2	0.013 (CI = +/-0.077; p = 0.719)	0.614 (CI = +/-0.354; p = 0.002)	NA (CI = +/-NA; p = NA)	0.812	+1.32%	+1.32%

Total Theft

Coverage = Total Theft

End Trend Period = 2025.1

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	2010.2	0.002 (CI = +/-0.067; p = 0.952)	-0.004 (CI = +/-0.008; p = 0.344)	0.702 (CI = +/-0.412; p = 0.002)	0.158 (CI = +/-0.115; p = 0.009)	0.937	+0.20%	+17.31%
Loss Cost	2011.1	0.012 (CI = +/-0.078; p = 0.758)	-0.004 (CI = +/-0.008; p = 0.347)	0.711 (CI = +/-0.420; p = 0.002)	0.145 (CI = +/-0.126; p = 0.026)	0.936	+1.19%	+17.03%
Loss Cost	2011.2	0.023 (CI = +/-0.093; p = 0.615)	-0.004 (CI = +/-0.008; p = 0.352)	0.720 (CI = +/-0.430; p = 0.002)	0.132 (CI = +/-0.141; p = 0.064)	0.935	+2.31%	+16.76%
Loss Cost	2012.1	0.053 (CI = +/-0.110; p = 0.330)	-0.004 (CI = +/-0.008; p = 0.344)	0.739 (CI = +/-0.431; p = 0.002)	0.097 (CI = +/-0.156; p = 0.212)	0.936	+5.41%	+16.15%
Loss Cost	2012.2	0.061 (CI = +/-0.136; p = 0.362)	-0.004 (CI = +/-0.009; p = 0.354)	0.743 (CI = +/-0.444; p = 0.002)	0.088 (CI = +/-0.183; p = 0.330)	0.933	+6.28%	+16.02%
Loss Cost	2013.1	0.082 (CI = +/-0.174; p = 0.337)	-0.004 (CI = +/-0.009; p = 0.360)	0.752 (CI = +/-0.457; p = 0.003)	0.064 (CI = +/-0.220; p = 0.551)	0.930	+8.56%	+15.74%
Loss Cost	2013.2	0.075 (CI = +/-0.234; p = 0.509)	-0.004 (CI = +/-0.009; p = 0.374)	0.750 (CI = +/-0.472; p = 0.004)	0.071 (CI = +/-0.280; p = 0.600)	0.925	+7.83%	+15.80%
Loss Cost	2014.1	0.109 (CI = +/-0.339; p = 0.507)	-0.004 (CI = +/-0.009; p = 0.383)	0.757 (CI = +/-0.488; p = 0.004)	0.035 (CI = +/-0.382; p = 0.848)	0.920	+11.55%	+15.58%
Loss Cost	2014.2	0.135 (CI = +/-0.557; p = 0.617)	-0.004 (CI = +/-0.010; p = 0.396)	0.761 (CI = +/-0.507; p = 0.006)	0.009 (CI = +/-0.597; p = 0.974)	0.913	+14.42%	+15.48%
Loss Cost	2015.1	0.194 (CI = +/-1.207; p = 0.738)	-0.004 (CI = +/-0.010; p = 0.409)	0.764 (CI = +/-0.528; p = 0.007)	-0.051 (CI = +/-1.240; p = 0.932)	0.905	+21.37%	+15.39%
Loss Cost	2015.2	0.143 (CI = +/-0.089; p = 0.004)	-0.004 (CI = +/-0.010; p = 0.409)	0.764 (CI = +/-0.528; p = 0.007)	NA (CI = +/-NA; p = NA)	0.902	+15.39%	+15.39%
Loss Cost	2016.1	0.149 (CI = +/-0.101; p = 0.007)	-0.004 (CI = +/-0.010; p = 0.432)	0.741 (CI = +/-0.566; p = 0.014)	NA (CI = +/-NA; p = NA)	0.893	+16.11%	+16.11%
Loss Cost	2016.2	0.131 (CI = +/-0.111; p = 0.024)	-0.004 (CI = +/-0.010; p = 0.429)	0.804 (CI = +/-0.592; p = 0.011)	NA (CI = +/-NA; p = NA)	0.882	+13.97%	+13.97%
Loss Cost	2017.1	0.121 (CI = +/-0.125; p = 0.056)	-0.004 (CI = +/-0.011; p = 0.450)	0.833 (CI = +/-0.632; p = 0.014)	NA (CI = +/-NA; p = NA)	0.867	+12.90%	+12.90%
Loss Cost	2017.2	0.096 (CI = +/-0.135; p = 0.146)	-0.003 (CI = +/-0.011; p = 0.504)	0.898 (CI = +/-0.646; p = 0.010)	NA (CI = +/-NA; p = NA)	0.853	+10.07%	+10.07%
Severity	2010.2	0.056 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.023)	0.276 (CI = +/-0.157; p = 0.001)	0.032 (CI = +/-0.044; p = 0.150)	0.970	+5.75%	+9.15%
Severity	2011.1	0.057 (CI = +/-0.030; p = 0.001)	-0.004 (CI = +/-0.003; p = 0.026)	0.277 (CI = +/-0.161; p = 0.002)	0.030 (CI = +/-0.048; p = 0.212)	0.968	+5.88%	+9.12%
Severity	2011.2	0.063 (CI = +/-0.035; p = 0.001)	-0.004 (CI = +/-0.003; p = 0.027)	0.282 (CI = +/-0.164; p = 0.002)	0.023 (CI = +/-0.054; p = 0.378)	0.967	+6.48%	+8.99%
Severity	2012.1	0.072 (CI = +/-0.042; p = 0.002)	-0.004 (CI = +/-0.003; p = 0.028)	0.287 (CI = +/-0.166; p = 0.002)	0.013 (CI = +/-0.060; p = 0.660)	0.966	+7.42%	+8.82%
Severity	2012.2	0.065 (CI = +/-0.052; p = 0.018)	-0.004 (CI = +/-0.003; p = 0.032)	0.284 (CI = +/-0.171; p = 0.002)	0.021 (CI = +/-0.070; p = 0.539)	0.963	+6.66%	+8.93%
Severity	2013.1	0.065 (CI = +/-0.067; p = 0.056)	-0.004 (CI = +/-0.003; p = 0.036)	0.284 (CI = +/-0.176; p = 0.003)	0.020 (CI = +/-0.085; p = 0.624)	0.960	+6.74%	+8.92%
Severity	2013.2	0.056 (CI = +/-0.090; p = 0.209)	-0.004 (CI = +/-0.003; p = 0.041)	0.281 (CI = +/-0.182; p = 0.004)	0.030 (CI = +/-0.108; p = 0.563)	0.956	+5.76%	+9.01%
Severity	2014.1	0.033 (CI = +/-0.130; p = 0.602)	-0.004 (CI = +/-0.004; p = 0.046)	0.276 (CI = +/-0.187; p = 0.006)	0.055 (CI = +/-0.146; p = 0.441)	0.953	+3.33%	+9.15%
Severity	2014.2	0.071 (CI = +/-0.212; p = 0.490)	-0.004 (CI = +/-0.004; p = 0.051)	0.281 (CI = +/-0.193; p = 0.007)	0.016 (CI = +/-0.227; p = 0.887)	0.949	+7.34%	+9.01%
Severity	2015.1	-0.036 (CI = +/-0.454; p = 0.867)	-0.004 (CI = +/-0.004; p = 0.057)	0.275 (CI = +/-0.199; p = 0.010)	0.124 (CI = +/-0.467; p = 0.580)	0.944	-3.58%	+9.18%
Severity	2015.2	0.088 (CI = +/-0.034; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.057)	0.275 (CI = +/-0.199; p = 0.010)	NA (CI = +/-NA; p = NA)	0.942	+9.18%	+9.18%
Severity	2016.1	0.094 (CI = +/-0.037; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.065)	0.254 (CI = +/-0.209; p = 0.021)	NA (CI = +/-NA; p = NA)	0.939	+9.82%	+9.82%
Severity	2016.2	0.092 (CI = +/-0.042; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.074)	0.260 (CI = +/-0.224; p = 0.026)	NA (CI = +/-NA; p = NA)	0.930	+9.61%	+9.61%
Severity	2017.1	0.090 (CI = +/-0.048; p = 0.001)	-0.004 (CI = +/-0.004; p = 0.086)	0.266 (CI = +/-0.241; p = 0.033)	NA (CI = +/-NA; p = NA)	0.918	+9.39%	+9.39%
Severity	2017.2	0.083 (CI = +/-0.053; p = 0.005)	-0.003 (CI = +/-0.004; p = 0.104)	0.284 (CI = +/-0.252; p = 0.030)	NA (CI = +/-NA; p = NA)	0.904	+8.65%	+8.65%
Frequency	2010.2	-0.054 (CI = +/-0.046; p = 0.023)	0.000 (CI = +/-0.006; p = 0.951)	0.426 (CI = +/-0.280; p = 0.004)	0.126 (CI = +/-0.078; p = 0.003)	0.870	-5.25%	+7.47%
Frequency	2011.1	-0.045 (CI = +/-0.053; p = 0.091)	0.000 (CI = +/-0.006; p = 0.945)	0.434 (CI = +/-0.285; p = 0.004)	0.115 (CI = +/-0.086; p = 0.010)	0.872	-4.43%	+7.25%
Frequency	2011.2	-0.040 (CI = +/-0.063; p = 0.203)	0.000 (CI = +/-0.006; p = 0.942)	0.438 (CI = +/-0.292; p = 0.005)	0.109 (CI = +/-0.096; p = 0.027)	0.871	-3.91%	+7.13%
Frequency	2012.1	-0.019 (CI = +/-0.074; p = 0.603)	0.000 (CI = +/-0.006; p = 0.930)	0.452 (CI = +/-0.293; p = 0.004)	0.084 (CI = +/-0.106; p = 0.115)	0.877	-1.87%	+6.73%
Frequency	2012.2	-0.004 (CI = +/-0.091; p = 0.936)	0.000 (CI = +/-0.006; p = 0.924)	0.460 (CI = +/-0.299; p = 0.004)	0.067 (CI = +/-0.123; p = 0.273)	0.876	-0.66%	+6.50%
Frequency	2013.1	0.017 (CI = +/-0.117; p = 0.766)	0.000 (CI = +/-0.006; p = 0.918)	0.468 (CI = +/-0.306; p = 0.005)	0.044 (CI = +/-0.147; p = 0.542)	0.875	+1.70%	+6.26%
Frequency	2013.2	0.019 (CI = +/-0.157; p = 0.798)	0.000 (CI = +/-0.006; p = 0.919)	0.469 (CI = +/-0.316; p = 0.006)	0.041 (CI = +/-0.187; p = 0.652)	0.869	+1.96%	+6.23%
Frequency	2014.1	0.077 (CI = +/-0.224; p = 0.482)	0.000 (CI = +/-0.006; p = 0.910)	0.481 (CI = +/-0.323; p = 0.006)	-0.019 (CI = +/-0.253; p = 0.874)	0.868	+7.95%	+5.89%
Frequency	2014.2	0.064 (CI = +/-0.368; p = 0.719)	0.000 (CI = +/-0.006; p = 0.914)	0.480 (CI = +/-0.335; p = 0.008)	-0.006 (CI = +/-0.395; p = 0.974)	0.857	+6.60%	+5.93%
Frequency	2015.1	0.230 (CI = +/-0.792; p = 0.547)	0.000 (CI = +/-0.007; p = 0.910)	0.488 (CI = +/-0.346; p = 0.009)	-0.175 (CI = +/-0.813; p = 0.655)	0.849	+25.87%	+5.69%
Frequency	2015.2	0.055 (CI = +/-0.059; p = 0.063)	0.000 (CI = +/-0.007; p = 0.910)	0.488 (CI = +/-0.346; p = 0.009)	NA (CI = +/-NA; p = NA)	0.844	+5.69%	+5.69%
Frequency	2016.1	0.056 (CI = +/-0.066; p = 0.094)	0.000 (CI = +/-0.007; p = 0.914)	0.487 (CI = +/-0.373; p = 0.014)	NA (CI = +/-NA; p = NA)	0.831	+5.73%	+5.73%
Frequency	2016.2	0.039 (CI = +/-0.071; p = 0.259)	0.000 (CI = +/-0.007; p = 0.899)	0.543 (CI = +/-0.380; p = 0.008)	NA (CI = +/-NA; p = NA)	0.822	+3.98%	+3.98%
Frequency	2017.1	0.032 (CI = +/-0.080; p = 0.409)	0.000 (CI = +/-0.007; p = 0.913)	0.566 (CI = +/-0.404; p = 0.010)	NA (CI = +/-NA; p = NA)	0.806	+3.20%	+3.20%
Frequency	2017.2	0.013 (CI = +/-0.085; p = 0.744)	0.000 (CI = +/-0.007; p = 0.995)	0.614 (CI = +/-0.406; p = 0.006)	NA (CI = +/-NA; p = NA)	0.797	+1.31%	+1.31%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

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	2010.2	-0.083 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.152 (CI = +/-0.050; p = 0.000)	0.704	-7.96%	+7.11%
Loss Cost	2011.1	-0.072 (CI = +/-0.040; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	0.139 (CI = +/-0.054; p = 0.000)	0.695	-6.95%	+6.93%
Loss Cost	2011.2	-0.063 (CI = +/-0.047; p = 0.010)	0.012 (CI = +/-0.004; p = 0.000)	0.129 (CI = +/-0.060; p = 0.000)	0.690	-6.13%	+6.81%
Loss Cost	2012.1	-0.039 (CI = +/-0.051; p = 0.130)	0.012 (CI = +/-0.004; p = 0.000)	0.102 (CI = +/-0.064; p = 0.003)	0.715	-3.81%	+6.51%
Loss Cost	2012.2	-0.056 (CI = +/-0.060; p = 0.066)	0.012 (CI = +/-0.004; p = 0.000)	0.121 (CI = +/-0.073; p = 0.002)	0.727	-5.47%	+6.69%
Loss Cost	2013.1	-0.065 (CI = +/-0.075; p = 0.086)	0.012 (CI = +/-0.004; p = 0.000)	0.130 (CI = +/-0.087; p = 0.005)	0.727	-6.27%	+6.76%
Loss Cost	2013.2	-0.097 (CI = +/-0.093; p = 0.041)	0.012 (CI = +/-0.004; p = 0.000)	0.165 (CI = +/-0.105; p = 0.004)	0.743	-9.26%	+6.97%
Loss Cost	2014.1	-0.082 (CI = +/-0.125; p = 0.184)	0.012 (CI = +/-0.004; p = 0.000)	0.149 (CI = +/-0.137; p = 0.034)	0.742	-7.87%	+6.89%
Loss Cost	2014.2	-0.131 (CI = +/-0.178; p = 0.138)	0.012 (CI = +/-0.004; p = 0.000)	0.199 (CI = +/-0.189; p = 0.040)	0.747	-12.31%	+7.05%
Loss Cost	2015.1	-0.027 (CI = +/-0.285; p = 0.847)	0.012 (CI = +/-0.005; p = 0.000)	0.093 (CI = +/-0.296; p = 0.516)	0.758	-2.62%	+6.86%
Loss Cost	2015.2	-0.231 (CI = +/-0.611; p = 0.435)	0.012 (CI = +/-0.005; p = 0.000)	0.298 (CI = +/-0.619; p = 0.322)	0.758	-20.60%	+7.01%
Loss Cost	2016.1	0.068 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.769	+7.01%	+7.01%
Loss Cost	2016.2	0.071 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.770	+7.33%	+7.33%
Loss Cost	2017.1	0.078 (CI = +/-0.028; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.795	+8.09%	+8.09%
Loss Cost	2017.2	0.070 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.797	+7.26%	+7.26%
Severity	2010.2	0.017 (CI = +/-0.032; p = 0.285)	-0.002 (CI = +/-0.004; p = 0.353)	-0.018 (CI = +/-0.044; p = 0.401)	0.005	+1.71%	-0.16%
Severity	2011.1	0.024 (CI = +/-0.036; p = 0.187)	-0.002 (CI = +/-0.004; p = 0.371)	-0.027 (CI = +/-0.049; p = 0.274)	0.029	+2.42%	-0.26%
Severity	2011.2	0.036 (CI = +/-0.041; p = 0.080)	-0.002 (CI = +/-0.004; p = 0.390)	-0.041 (CI = +/-0.053; p = 0.129)	0.086	+3.70%	-0.43%
Severity	2012.1	0.062 (CI = +/-0.043; p = 0.007)	-0.002 (CI = +/-0.004; p = 0.394)	-0.070 (CI = +/-0.054; p = 0.014)	0.257	+6.43%	-0.72%
Severity	2012.2	0.051 (CI = +/-0.052; p = 0.052)	-0.002 (CI = +/-0.004; p = 0.380)	-0.057 (CI = +/-0.063; p = 0.071)	0.112	+5.26%	-0.61%
Severity	2013.1	0.037 (CI = +/-0.063; p = 0.241)	-0.002 (CI = +/-0.004; p = 0.366)	-0.042 (CI = +/-0.074; p = 0.254)	-0.011	+3.73%	-0.50%
Severity	2013.2	0.024 (CI = +/-0.081; p = 0.538)	-0.002 (CI = +/-0.004; p = 0.364)	-0.029 (CI = +/-0.091; p = 0.521)	-0.073	+2.46%	-0.43%
Severity	2014.1	0.051 (CI = +/-0.107; p = 0.328)	-0.002 (CI = +/-0.004; p = 0.387)	-0.057 (CI = +/-0.117; p = 0.323)	-0.045	+5.27%	-0.55%
Severity	2014.2	0.042 (CI = +/-0.156; p = 0.577)	-0.002 (CI = +/-0.004; p = 0.396)	-0.047 (CI = +/-0.165; p = 0.556)	-0.091	+4.29%	-0.52%
Severity	2015.1	0.185 (CI = +/-0.239; p = 0.121)	-0.001 (CI = +/-0.004; p = 0.417)	-0.193 (CI = +/-0.248; p = 0.119)	0.035	+20.35%	-0.76%
Severity	2015.2	-0.015 (CI = +/-0.508; p = 0.950)	-0.002 (CI = +/-0.004; p = 0.397)	0.009 (CI = +/-0.515; p = 0.971)	-0.105	-1.51%	-0.62%
Severity	2016.1	-0.006 (CI = +/-0.019; p = 0.504)	-0.002 (CI = +/-0.004; p = 0.397)	NA (CI = +/-NA; p = NA)	-0.050	-0.62%	-0.62%
Severity	2016.2	-0.009 (CI = +/-0.021; p = 0.369)	-0.001 (CI = +/-0.004; p = 0.457)	NA (CI = +/-NA; p = NA)	-0.036	-0.93%	-0.93%
Severity	2017.1	-0.010 (CI = +/-0.024; p = 0.381)	-0.001 (CI = +/-0.004; p = 0.494)	NA (CI = +/-NA; p = NA)	-0.042	-1.02%	-1.02%
Severity	2017.2	-0.023 (CI = +/-0.021; p = 0.029)	0.000 (CI = +/-0.003; p = 0.774)	NA (CI = +/-NA; p = NA)	0.225	-2.31%	-2.31%
Frequency	2010.2	-0.100 (CI = +/-0.025; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.170 (CI = +/-0.036; p = 0.000)	0.859	-9.51%	+7.28%
Frequency	2011.1	-0.096 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.166 (CI = +/-0.039; p = 0.000)	0.850	-9.15%	+7.21%
Frequency	2011.2	-0.100 (CI = +/-0.034; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.170 (CI = +/-0.044; p = 0.000)	0.846	-9.47%	+7.26%
Frequency	2012.1	-0.101 (CI = +/-0.040; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.171 (CI = +/-0.051; p = 0.000)	0.841	-9.62%	+7.28%
Frequency	2012.2	-0.107 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.178 (CI = +/-0.059; p = 0.000)	0.839	-10.19%	+7.35%
Frequency	2013.1	-0.101 (CI = +/-0.060; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.172 (CI = +/-0.070; p = 0.000)	0.836	-9.65%	+7.30%
Frequency	2013.2	-0.121 (CI = +/-0.076; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	0.193 (CI = +/-0.086; p = 0.000)	0.841	-11.44%	+7.43%
Frequency	2014.1	-0.133 (CI = +/-0.102; p = 0.013)	0.013 (CI = +/-0.004; p = 0.000)	0.206 (CI = +/-0.112; p = 0.001)	0.841	-12.48%	+7.48%
Frequency	2014.2	-0.173 (CI = +/-0.145; p = 0.022)	0.013 (CI = +/-0.004; p = 0.000)	0.247 (CI = +/-0.155; p = 0.004)	0.845	-15.92%	+7.61%
Frequency	2015.1	-0.212 (CI = +/-0.239; p = 0.079)	0.013 (CI = +/-0.004; p = 0.000)	0.286 (CI = +/-0.247; p = 0.026)	0.846	-19.08%	+7.68%
Frequency	2015.2	-0.215 (CI = +/-0.522; p = 0.394)	0.013 (CI = +/-0.004; p = 0.000)	0.289 (CI = +/-0.529; p = 0.263)	0.844	-19.38%	+7.68%
Frequency	2016.1	0.074 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.851	+7.68%	+7.68%
Frequency	2016.2	0.080 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.872	+8.33%	+8.33%
Frequency	2017.1	0.088 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.901	+9.20%	+9.20%
Frequency	2017.2	0.093 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.910	+9.80%	+9.80%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: scalar_level_change

Scalar Level Change Start Date = 2018-01-01

Fit	Start Date	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2010.2	0.051 (CI = +/-0.185; p = 0.579)	-0.024	0.00%
Loss Cost	2011.1	0.078 (CI = +/-0.183; p = 0.387)	-0.008	0.00%
Loss Cost	2011.2	0.100 (CI = +/-0.185; p = 0.275)	0.009	0.00%
Loss Cost	2012.1	0.130 (CI = +/-0.184; p = 0.159)	0.041	0.00%
Loss Cost	2012.2	0.126 (CI = +/-0.193; p = 0.192)	0.031	0.00%
Loss Cost	2013.1	0.131 (CI = +/-0.203; p = 0.195)	0.031	0.00%
Loss Cost	2013.2	0.128 (CI = +/-0.215; p = 0.229)	0.023	0.00%
Loss Cost	2014.1	0.148 (CI = +/-0.226; p = 0.187)	0.038	0.00%
Loss Cost	2014.2	0.148 (CI = +/-0.243; p = 0.218)	0.029	0.00%
Loss Cost	2015.1	0.177 (CI = +/-0.261; p = 0.172)	0.048	0.00%
Loss Cost	2015.2	0.160 (CI = +/-0.287; p = 0.255)	0.020	0.00%
Loss Cost	2016.1	0.167 (CI = +/-0.323; p = 0.289)	0.011	0.00%
Loss Cost	2016.2	0.166 (CI = +/-0.376; p = 0.363)	-0.007	0.00%
Loss Cost	2017.1	0.211 (CI = +/-0.462; p = 0.345)	-0.003	0.00%
Loss Cost	2017.2	0.037 (CI = +/-0.644; p = 0.903)	-0.070	0.00%
Severity	2010.2	0.090 (CI = +/-0.083; p = 0.034)	0.120	0.00%
Severity	2011.1	0.094 (CI = +/-0.086; p = 0.033)	0.126	0.00%
Severity	2011.2	0.100 (CI = +/-0.089; p = 0.029)	0.139	0.00%
Severity	2012.1	0.112 (CI = +/-0.089; p = 0.017)	0.177	0.00%
Severity	2012.2	0.093 (CI = +/-0.087; p = 0.037)	0.135	0.00%
Severity	2013.1	0.077 (CI = +/-0.086; p = 0.078)	0.091	0.00%
Severity	2013.2	0.068 (CI = +/-0.090; p = 0.134)	0.058	0.00%
Severity	2014.1	0.075 (CI = +/-0.095; p = 0.116)	0.071	0.00%
Severity	2014.2	0.068 (CI = +/-0.102; p = 0.176)	0.044	0.00%
Severity	2015.1	0.085 (CI = +/-0.107; p = 0.113)	0.081	0.00%
Severity	2015.2	0.058 (CI = +/-0.112; p = 0.291)	0.009	0.00%
Severity	2016.1	0.074 (CI = +/-0.124; p = 0.224)	0.032	0.00%
Severity	2016.2	0.073 (CI = +/-0.145; p = 0.300)	0.009	0.00%
Severity	2017.1	0.107 (CI = +/-0.176; p = 0.212)	0.042	0.00%
Severity	2017.2	-0.020 (CI = +/-0.227; p = 0.853)	-0.069	0.00%
Frequency	2010.2	-0.039 (CI = +/-0.190; p = 0.675)	-0.029	0.00%
Frequency	2011.1	-0.015 (CI = +/-0.191; p = 0.869)	-0.036	0.00%
Frequency	2011.2	0.001 (CI = +/-0.196; p = 0.995)	-0.038	0.00%
Frequency	2012.1	0.018 (CI = +/-0.202; p = 0.853)	-0.039	0.00%
Frequency	2012.2	0.033 (CI = +/-0.210; p = 0.750)	-0.037	0.00%
Frequency	2013.1	0.054 (CI = +/-0.217; p = 0.613)	-0.032	0.00%
Frequency	2013.2	0.061 (CI = +/-0.230; p = 0.589)	-0.031	0.00%
Frequency	2014.1	0.074 (CI = +/-0.244; p = 0.537)	-0.028	0.00%
Frequency	2014.2	0.080 (CI = +/-0.262; p = 0.530)	-0.029	0.00%
Frequency	2015.1	0.092 (CI = +/-0.284; p = 0.507)	-0.028	0.00%
Frequency	2015.2	0.102 (CI = +/-0.312; p = 0.500)	-0.028	0.00%
Frequency	2016.1	0.093 (CI = +/-0.352; p = 0.584)	-0.040	0.00%
Frequency	2016.2	0.093 (CI = +/-0.409; p = 0.638)	-0.047	0.00%
Frequency	2017.1	0.104 (CI = +/-0.506; p = 0.668)	-0.053	0.00%
Frequency	2017.2	0.057 (CI = +/-0.722; p = 0.868)	-0.069	0.00%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

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	2010.2	-0.058 (CI = +/-0.033; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.224 (CI = +/-0.220; p = 0.047)	0.161 (CI = +/-0.055; p = 0.000)	0.693	-5.68%	+10.78%
Loss Cost	2011.1	-0.047 (CI = +/-0.036; p = 0.012)	0.009 (CI = +/-0.005; p = 0.001)	0.183 (CI = +/-0.221; p = 0.100)	0.147 (CI = +/-0.057; p = 0.000)	0.697	-4.56%	+10.58%
Loss Cost	2011.2	-0.037 (CI = +/-0.039; p = 0.067)	0.009 (CI = +/-0.005; p = 0.001)	0.150 (CI = +/-0.226; p = 0.184)	0.136 (CI = +/-0.060; p = 0.000)	0.701	-3.59%	+10.40%
Loss Cost	2012.1	-0.015 (CI = +/-0.040; p = 0.440)	0.009 (CI = +/-0.004; p = 0.000)	0.084 (CI = +/-0.215; p = 0.424)	0.111 (CI = +/-0.059; p = 0.001)	0.746	-1.52%	+10.03%
Loss Cost	2012.2	-0.025 (CI = +/-0.046; p = 0.282)	0.009 (CI = +/-0.005; p = 0.000)	0.111 (CI = +/-0.225; p = 0.317)	0.122 (CI = +/-0.064; p = 0.001)	0.751	-2.42%	+10.19%
Loss Cost	2013.1	-0.026 (CI = +/-0.054; p = 0.336)	0.009 (CI = +/-0.005; p = 0.000)	0.114 (CI = +/-0.243; p = 0.338)	0.123 (CI = +/-0.073; p = 0.002)	0.749	-2.54%	+10.21%
Loss Cost	2013.2	-0.038 (CI = +/-0.064; p = 0.226)	0.009 (CI = +/-0.005; p = 0.001)	0.146 (CI = +/-0.259; p = 0.252)	0.137 (CI = +/-0.083; p = 0.002)	0.753	-3.75%	+10.43%
Loss Cost	2014.1	-0.022 (CI = +/-0.076; p = 0.551)	0.009 (CI = +/-0.005; p = 0.001)	0.108 (CI = +/-0.279; p = 0.428)	0.119 (CI = +/-0.095; p = 0.018)	0.759	-2.16%	+10.14%
Loss Cost	2014.2	-0.031 (CI = +/-0.093; p = 0.489)	0.009 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.307; p = 0.393)	0.129 (CI = +/-0.114; p = 0.029)	0.757	-3.06%	+10.30%
Loss Cost	2015.1	0.006 (CI = +/-0.110; p = 0.904)	0.010 (CI = +/-0.005; p = 0.001)	0.053 (CI = +/-0.327; p = 0.737)	0.086 (CI = +/-0.133; p = 0.190)	0.777	+0.64%	+9.66%
Loss Cost	2015.2	-0.022 (CI = +/-0.136; p = 0.737)	0.009 (CI = +/-0.005; p = 0.002)	0.103 (CI = +/-0.361; p = 0.551)	0.119 (CI = +/-0.162; p = 0.141)	0.775	-2.17%	+10.15%
Loss Cost	2016.1	-0.019 (CI = +/-0.172; p = 0.814)	0.009 (CI = +/-0.006; p = 0.003)	0.099 (CI = +/-0.404; p = 0.607)	0.115 (CI = +/-0.203; p = 0.243)	0.770	-1.91%	+10.10%
Loss Cost	2016.2	-0.029 (CI = +/-0.212; p = 0.770)	0.009 (CI = +/-0.006; p = 0.006)	0.111 (CI = +/-0.441; p = 0.597)	0.127 (CI = +/-0.249; p = 0.290)	0.764	-2.89%	+10.27%
Loss Cost	2017.1	0.008 (CI = +/-0.243; p = 0.945)	0.010 (CI = +/-0.006; p = 0.007)	0.091 (CI = +/-0.456; p = 0.671)	0.084 (CI = +/-0.284; p = 0.531)	0.769	+0.78%	+9.63%
Loss Cost	2017.2	-0.053 (CI = +/-0.226; p = 0.616)	0.009 (CI = +/-0.006; p = 0.007)	-0.001 (CI = +/-0.420; p = 0.994)	0.155 (CI = +/-0.265; p = 0.225)	0.811	-5.17%	+10.69%
Severity	2010.2	0.003 (CI = +/-0.026; p = 0.807)	0.000 (CI = +/-0.004; p = 0.866)	0.148 (CI = +/-0.175; p = 0.094)	-0.036 (CI = +/-0.044; p = 0.108)	0.167	+0.32%	-3.19%
Severity	2011.1	0.007 (CI = +/-0.030; p = 0.618)	0.000 (CI = +/-0.004; p = 0.843)	0.134 (CI = +/-0.183; p = 0.143)	-0.040 (CI = +/-0.047; p = 0.089)	0.178	+0.73%	-3.26%
Severity	2011.2	0.015 (CI = +/-0.033; p = 0.362)	0.001 (CI = +/-0.004; p = 0.800)	0.109 (CI = +/-0.189; p = 0.243)	-0.049 (CI = +/-0.050; p = 0.053)	0.211	+1.49%	-3.37%
Severity	2012.1	0.031 (CI = +/-0.034; p = 0.076)	0.001 (CI = +/-0.004; p = 0.689)	0.059 (CI = +/-0.183; p = 0.508)	-0.068 (CI = +/-0.050; p = 0.010)	0.328	+3.14%	-3.62%
Severity	2012.2	0.019 (CI = +/-0.038; p = 0.326)	0.001 (CI = +/-0.004; p = 0.758)	0.096 (CI = +/-0.187; p = 0.299)	-0.053 (CI = +/-0.053; p = 0.049)	0.243	+1.87%	-3.43%
Severity	2013.1	0.004 (CI = +/-0.043; p = 0.832)	0.000 (CI = +/-0.004; p = 0.844)	0.134 (CI = +/-0.192; p = 0.160)	-0.037 (CI = +/-0.058; p = 0.194)	0.186	+0.44%	-3.21%
Severity	2013.2	-0.007 (CI = +/-0.050; p = 0.771)	0.000 (CI = +/-0.004; p = 0.920)	0.164 (CI = +/-0.204; p = 0.109)	-0.024 (CI = +/-0.065; p = 0.452)	0.162	-0.70%	-3.04%
Severity	2014.1	0.001 (CI = +/-0.060; p = 0.959)	0.000 (CI = +/-0.004; p = 0.868)	0.144 (CI = +/-0.222; p = 0.190)	-0.034 (CI = +/-0.076; p = 0.362)	0.168	+0.15%	-3.17%
Severity	2014.2	-0.009 (CI = +/-0.073; p = 0.801)	0.000 (CI = +/-0.004; p = 0.935)	0.167 (CI = +/-0.243; p = 0.167)	-0.022 (CI = +/-0.090; p = 0.619)	0.142	-0.89%	-3.01%
Severity	2015.1	0.018 (CI = +/-0.088; p = 0.675)	0.001 (CI = +/-0.004; p = 0.776)	0.113 (CI = +/-0.262; p = 0.372)	-0.052 (CI = +/-0.106; p = 0.311)	0.188	+1.79%	-3.42%
Severity	2015.2	-0.026 (CI = +/-0.103; p = 0.598)	0.000 (CI = +/-0.004; p = 0.959)	0.191 (CI = +/-0.272; p = 0.155)	-0.002 (CI = +/-0.123; p = 0.974)	0.155	-2.56%	-2.75%
Severity	2016.1	-0.007 (CI = +/-0.128; p = 0.905)	0.000 (CI = +/-0.004; p = 0.929)	0.163 (CI = +/-0.301; p = 0.266)	-0.024 (CI = +/-0.152; p = 0.744)	0.159	-0.73%	-3.03%
Severity	2016.2	-0.012 (CI = +/-0.158; p = 0.873)	0.000 (CI = +/-0.005; p = 0.960)	0.168 (CI = +/-0.330; p = 0.291)	-0.018 (CI = +/-0.186; p = 0.837)	0.128	-1.19%	-2.96%
Severity	2017.1	0.018 (CI = +/-0.180; p = 0.828)	0.001 (CI = +/-0.005; p = 0.805)	0.152 (CI = +/-0.339; p = 0.348)	-0.053 (CI = +/-0.211; p = 0.593)	0.159	+1.86%	-3.43%
Severity	2017.2	-0.025 (CI = +/-0.171; p = 0.753)	0.000 (CI = +/-0.004; p = 0.967)	0.086 (CI = +/-0.317; p = 0.562)	-0.003 (CI = +/-0.200; p = 0.975)	0.137	-2.48%	-2.76%
Frequency	2010.2	-0.062 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.075 (CI = +/-0.103; p = 0.145)	0.196 (CI = +/-0.026; p = 0.000)	0.936	-5.97%	+14.44%
Frequency	2011.1	-0.054 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.098; p = 0.314)	0.188 (CI = +/-0.025; p = 0.000)	0.943	-5.24%	+14.30%
Frequency	2011.2	-0.051 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.041 (CI = +/-0.103; p = 0.422)	0.185 (CI = +/-0.027; p = 0.000)	0.942	-5.01%	+14.25%
Frequency	2012.1	-0.046 (CI = +/-0.020; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.025 (CI = +/-0.106; p = 0.633)	0.179 (CI = +/-0.029; p = 0.000)	0.944	-4.52%	+14.16%
Frequency	2012.2	-0.043 (CI = +/-0.023; p = 0.001)	0.009 (CI = +/-0.002; p = 0.000)	0.016 (CI = +/-0.113; p = 0.777)	0.175 (CI = +/-0.032; p = 0.000)	0.943	-4.22%	+14.10%
Frequency	2013.1	-0.030 (CI = +/-0.024; p = 0.017)	0.009 (CI = +/-0.002; p = 0.000)	-0.020 (CI = +/-0.108; p = 0.703)	0.160 (CI = +/-0.032; p = 0.000)	0.954	-2.97%	+13.87%
Frequency	2013.2	-0.031 (CI = +/-0.029; p = 0.036)	0.009 (CI = +/-0.002; p = 0.000)	-0.018 (CI = +/-0.117; p = 0.758)	0.161 (CI = +/-0.037; p = 0.000)	0.953	-3.06%	+13.89%
Frequency	2014.1	-0.023 (CI = +/-0.034; p = 0.168)	0.009 (CI = +/-0.002; p = 0.000)	-0.036 (CI = +/-0.126; p = 0.554)	0.152 (CI = +/-0.043; p = 0.000)	0.955	-2.31%	+13.75%
Frequency	2014.2	-0.022 (CI = +/-0.042; p = 0.282)	0.009 (CI = +/-0.002; p = 0.000)	-0.039 (CI = +/-0.139; p = 0.564)	0.151 (CI = +/-0.052; p = 0.000)	0.954	-2.19%	+13.73%
Frequency	2015.1	-0.011 (CI = +/-0.051; p = 0.646)	0.009 (CI = +/-0.002; p = 0.000)	-0.060 (CI = +/-0.153; p = 0.415)	0.138 (CI = +/-0.062; p = 0.000)	0.955	-1.13%	+13.53%
Frequency	2015.2	0.004 (CI = +/-0.063; p = 0.893)	0.009 (CI = +/-0.002; p = 0.000)	-0.088 (CI = +/-0.167; p = 0.281)	0.120 (CI = +/-0.075; p = 0.004)	0.957	+0.41%	+13.26%
Frequency	2016.1	-0.012 (CI = +/-0.078; p = 0.748)	0.009 (CI = +/-0.003; p = 0.000)	-0.064 (CI = +/-0.184; p = 0.470)	0.139 (CI = +/-0.092; p = 0.006)	0.958	-1.19%	+13.54%
Frequency	2016.2	-0.017 (CI = +/-0.096; p = 0.704)	0.009 (CI = +/-0.003; p = 0.000)	-0.057 (CI = +/-0.201; p = 0.548)	0.145 (CI = +/-0.113; p = 0.016)	0.957	-1.71%	+13.64%
Frequency	2017.1	-0.011 (CI = +/-0.112; p = 0.841)	0.009 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.211; p = 0.542)	0.137 (CI = +/-0.132; p = 0.042)	0.957	-1.05%	+13.52%
Frequency	2017.2	-0.028 (CI = +/-0.117; p = 0.608)	0.009 (CI = +/-0.003; p = 0.000)	-0.087 (CI = +/-0.217; p = 0.394)	0.158 (CI = +/-0.137; p = 0.028)	0.960	-2.77%	+13.83%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

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	2010.2	-0.079 (CI = +/-0.038; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.225; p = 0.505)	0.157 (CI = +/-0.053; p = 0.000)	0.698	-7.64%	+8.04%
Loss Cost	2011.1	-0.068 (CI = +/-0.042; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.224; p = 0.446)	0.144 (CI = +/-0.057; p = 0.000)	0.691	-6.53%	+7.97%
Loss Cost	2011.2	-0.058 (CI = +/-0.049; p = 0.023)	0.011 (CI = +/-0.005; p = 0.000)	-0.092 (CI = +/-0.226; p = 0.411)	0.134 (CI = +/-0.062; p = 0.000)	0.686	-5.59%	+7.93%
Loss Cost	2012.1	-0.031 (CI = +/-0.053; p = 0.241)	0.011 (CI = +/-0.005; p = 0.000)	-0.109 (CI = +/-0.214; p = 0.304)	0.106 (CI = +/-0.065; p = 0.003)	0.717	-3.06%	+7.83%
Loss Cost	2012.2	-0.048 (CI = +/-0.063; p = 0.130)	0.011 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.215; p = 0.346)	0.124 (CI = +/-0.074; p = 0.002)	0.726	-4.67%	+7.88%
Loss Cost	2013.1	-0.055 (CI = +/-0.078; p = 0.159)	0.011 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.221; p = 0.374)	0.131 (CI = +/-0.088; p = 0.006)	0.725	-5.35%	+7.90%
Loss Cost	2013.2	-0.087 (CI = +/-0.098; p = 0.079)	0.011 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.221; p = 0.428)	0.163 (CI = +/-0.106; p = 0.005)	0.738	-8.29%	+7.97%
Loss Cost	2014.1	-0.068 (CI = +/-0.131; p = 0.293)	0.011 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.228; p = 0.415)	0.144 (CI = +/-0.139; p = 0.043)	0.737	-6.54%	+7.94%
Loss Cost	2014.2	-0.114 (CI = +/-0.187; p = 0.218)	0.011 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.233; p = 0.466)	0.191 (CI = +/-0.194; p = 0.054)	0.741	-10.75%	+7.99%
Loss Cost	2015.1	0.003 (CI = +/-0.298; p = 0.983)	0.011 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.234; p = 0.406)	0.073 (CI = +/-0.303; p = 0.616)	0.755	+0.30%	+7.91%
Loss Cost	2015.2	-0.184 (CI = +/-0.636; p = 0.547)	0.011 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.240; p = 0.456)	0.260 (CI = +/-0.640; p = 0.399)	0.751	-16.79%	+7.96%
Loss Cost	2016.1	0.077 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.240; p = 0.456)	NA (CI = +/-NA; p = NA)	0.763	+7.96%	+7.96%
Loss Cost	2016.2	0.077 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.257; p = 0.556)	NA (CI = +/-NA; p = NA)	0.760	+8.05%	+8.05%
Loss Cost	2017.1	0.079 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.014 (CI = +/-0.277; p = 0.913)	NA (CI = +/-NA; p = NA)	0.780	+8.20%	+8.20%
Loss Cost	2017.2	0.078 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.320; p = 0.287)	NA (CI = +/-NA; p = NA)	0.800	+8.08%	+8.08%
Severity	2010.2	0.007 (CI = +/-0.031; p = 0.648)	0.000 (CI = +/-0.004; p = 0.932)	0.212 (CI = +/-0.182; p = 0.024)	-0.033 (CI = +/-0.043; p = 0.125)	0.160	+0.69%	-2.58%
Severity	2011.1	0.013 (CI = +/-0.035; p = 0.459)	0.000 (CI = +/-0.004; p = 0.936)	0.207 (CI = +/-0.184; p = 0.029)	-0.039 (CI = +/-0.047; p = 0.095)	0.174	+1.28%	-2.61%
Severity	2011.2	0.024 (CI = +/-0.040; p = 0.223)	0.000 (CI = +/-0.004; p = 0.941)	0.199 (CI = +/-0.183; p = 0.035)	-0.051 (CI = +/-0.050; p = 0.048)	0.217	+2.43%	-2.66%
Severity	2012.1	0.049 (CI = +/-0.042; p = 0.023)	0.000 (CI = +/-0.004; p = 0.947)	0.183 (CI = +/-0.167; p = 0.033)	-0.077 (CI = +/-0.051; p = 0.005)	0.371	+5.05%	-2.74%
Severity	2012.2	0.035 (CI = +/-0.049; p = 0.152)	0.000 (CI = +/-0.004; p = 0.941)	0.190 (CI = +/-0.167; p = 0.028)	-0.063 (CI = +/-0.057; p = 0.034)	0.266	+3.58%	-2.70%
Severity	2013.1	0.017 (CI = +/-0.059; p = 0.566)	0.000 (CI = +/-0.004; p = 0.934)	0.198 (CI = +/-0.167; p = 0.022)	-0.044 (CI = +/-0.066; p = 0.187)	0.188	+1.67%	-2.66%
Severity	2013.2	-0.001 (CI = +/-0.075; p = 0.973)	0.000 (CI = +/-0.004; p = 0.930)	0.204 (CI = +/-0.169; p = 0.021)	-0.025 (CI = +/-0.081; p = 0.522)	0.155	-0.12%	-2.62%
Severity	2014.1	0.020 (CI = +/-0.100; p = 0.684)	0.000 (CI = +/-0.004; p = 0.935)	0.199 (CI = +/-0.173; p = 0.027)	-0.047 (CI = +/-0.106; p = 0.366)	0.167	+1.98%	-2.65%
Severity	2014.2	-0.001 (CI = +/-0.144; p = 0.985)	0.000 (CI = +/-0.004; p = 0.934)	0.203 (CI = +/-0.179; p = 0.029)	-0.025 (CI = +/-0.149; p = 0.724)	0.136	-0.13%	-2.63%
Severity	2015.1	0.126 (CI = +/-0.221; p = 0.245)	0.000 (CI = +/-0.004; p = 0.941)	0.190 (CI = +/-0.173; p = 0.034)	-0.153 (CI = +/-0.225; p = 0.168)	0.232	+13.42%	-2.71%
Severity	2015.2	-0.124 (CI = +/-0.453; p = 0.568)	0.000 (CI = +/-0.004; p = 0.932)	0.200 (CI = +/-0.171; p = 0.025)	0.097 (CI = +/-0.456; p = 0.656)	0.167	-11.66%	-2.65%
Severity	2016.1	-0.027 (CI = +/-0.024; p = 0.033)	0.000 (CI = +/-0.004; p = 0.932)	0.200 (CI = +/-0.171; p = 0.025)	NA (CI = +/-NA; p = NA)	0.209	-2.65%	-2.65%
Severity	2016.2	-0.027 (CI = +/-0.026; p = 0.038)	0.000 (CI = +/-0.004; p = 0.938)	0.194 (CI = +/-0.184; p = 0.040)	NA (CI = +/-NA; p = NA)	0.188	-2.68%	-2.68%
Severity	2017.1	-0.027 (CI = +/-0.026; p = 0.048)	0.000 (CI = +/-0.004; p = 0.932)	0.219 (CI = +/-0.205; p = 0.038)	NA (CI = +/-NA; p = NA)	0.204	-2.62%	-2.62%
Severity	2017.2	-0.028 (CI = +/-0.023; p = 0.025)	0.000 (CI = +/-0.003; p = 0.937)	0.089 (CI = +/-0.225; p = 0.406)	NA (CI = +/-NA; p = NA)	0.209	-2.72%	-2.72%
Frequency	2010.2	-0.086 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.286 (CI = +/-0.110; p = 0.000)	0.190 (CI = +/-0.026; p = 0.000)	0.932	-8.27%	+10.90%
Frequency	2011.1	-0.080 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.109; p = 0.000)	0.183 (CI = +/-0.027; p = 0.000)	0.931	-7.72%	+10.87%
Frequency	2011.2	-0.082 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.290 (CI = +/-0.111; p = 0.000)	0.185 (CI = +/-0.031; p = 0.000)	0.929	-7.84%	+10.87%
Frequency	2012.1	-0.080 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.002; p = 0.000)	-0.291 (CI = +/-0.115; p = 0.000)	0.184 (CI = +/-0.035; p = 0.000)	0.926	-7.72%	+10.87%
Frequency	2012.2	-0.083 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.290 (CI = +/-0.118; p = 0.000)	0.186 (CI = +/-0.040; p = 0.000)	0.925	-7.97%	+10.88%
Frequency	2013.1	-0.072 (CI = +/-0.042; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	-0.295 (CI = +/-0.118; p = 0.000)	0.175 (CI = +/-0.047; p = 0.000)	0.926	-6.91%	+10.85%
Frequency	2013.2	-0.085 (CI = +/-0.053; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	-0.290 (CI = +/-0.120; p = 0.000)	0.189 (CI = +/-0.058; p = 0.000)	0.929	-8.18%	+10.88%
Frequency	2014.1	-0.087 (CI = +/-0.072; p = 0.020)	0.011 (CI = +/-0.003; p = 0.000)	-0.289 (CI = +/-0.124; p = 0.000)	0.191 (CI = +/-0.076; p = 0.000)	0.928	-8.36%	+10.88%
Frequency	2014.2	-0.112 (CI = +/-0.102; p = 0.033)	0.011 (CI = +/-0.003; p = 0.000)	-0.285 (CI = +/-0.127; p = 0.000)	0.216 (CI = +/-0.106; p = 0.000)	0.929	-10.63%	+10.91%
Frequency	2015.1	-0.123 (CI = +/-0.168; p = 0.141)	0.011 (CI = +/-0.003; p = 0.000)	-0.284 (CI = +/-0.132; p = 0.000)	0.226 (CI = +/-0.171; p = 0.013)	0.929	-11.57%	+10.91%
Frequency	2015.2	-0.060 (CI = +/-0.363; p = 0.730)	0.011 (CI = +/-0.003; p = 0.000)	-0.287 (CI = +/-0.137; p = 0.000)	0.163 (CI = +/-0.365; p = 0.356)	0.929	-5.81%	+10.90%
Frequency	2016.1	0.103 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.287 (CI = +/-0.137; p = 0.000)	NA (CI = +/-NA; p = NA)	0.932	+10.90%	+10.90%
Frequency	2016.2	0.105 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.267 (CI = +/-0.141; p = 0.001)	NA (CI = +/-NA; p = NA)	0.937	+11.02%	+11.02%
Frequency	2017.1	0.105 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.151; p = 0.005)	NA (CI = +/-NA; p = NA)	0.943	+11.12%	+11.12%
Frequency	2017.2	0.105 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.253 (CI = +/-0.194; p = 0.015)	NA (CI = +/-NA; p = NA)	0.942	+11.10%	+11.10%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

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	2010.2	-0.034 (CI = +/-0.024; p = 0.008)	0.007 (CI = +/-0.005; p = 0.007)	0.152 (CI = +/-0.058; p = 0.000)	0.653	-3.37%	+12.46%
Loss Cost	2011.1	-0.025 (CI = +/-0.025; p = 0.050)	0.008 (CI = +/-0.005; p = 0.003)	0.137 (CI = +/-0.057; p = 0.000)	0.674	-2.46%	+11.82%
Loss Cost	2011.2	-0.017 (CI = +/-0.027; p = 0.198)	0.008 (CI = +/-0.005; p = 0.002)	0.124 (CI = +/-0.058; p = 0.000)	0.690	-1.69%	+11.30%
Loss Cost	2012.1	-0.003 (CI = +/-0.026; p = 0.799)	0.009 (CI = +/-0.004; p = 0.000)	0.103 (CI = +/-0.054; p = 0.001)	0.750	-0.32%	+10.46%
Loss Cost	2012.2	-0.007 (CI = +/-0.029; p = 0.632)	0.009 (CI = +/-0.004; p = 0.000)	0.108 (CI = +/-0.058; p = 0.001)	0.750	-0.68%	+10.66%
Loss Cost	2013.1	-0.005 (CI = +/-0.033; p = 0.739)	0.009 (CI = +/-0.005; p = 0.001)	0.106 (CI = +/-0.063; p = 0.002)	0.749	-0.53%	+10.59%
Loss Cost	2013.2	-0.009 (CI = +/-0.037; p = 0.625)	0.009 (CI = +/-0.005; p = 0.001)	0.111 (CI = +/-0.069; p = 0.003)	0.748	-0.89%	+10.76%
Loss Cost	2014.1	0.002 (CI = +/-0.042; p = 0.910)	0.009 (CI = +/-0.005; p = 0.001)	0.095 (CI = +/-0.073; p = 0.013)	0.764	+0.23%	+10.27%
Loss Cost	2014.2	0.001 (CI = +/-0.049; p = 0.951)	0.009 (CI = +/-0.005; p = 0.001)	0.097 (CI = +/-0.082; p = 0.023)	0.760	+0.15%	+10.30%
Loss Cost	2015.1	0.022 (CI = +/-0.055; p = 0.414)	0.010 (CI = +/-0.005; p = 0.001)	0.070 (CI = +/-0.087; p = 0.107)	0.788	+2.19%	+9.59%
Loss Cost	2015.2	0.012 (CI = +/-0.065; p = 0.701)	0.010 (CI = +/-0.005; p = 0.001)	0.082 (CI = +/-0.099; p = 0.097)	0.784	+1.21%	+9.89%
Loss Cost	2016.1	0.018 (CI = +/-0.081; p = 0.645)	0.010 (CI = +/-0.005; p = 0.002)	0.075 (CI = +/-0.116; p = 0.188)	0.781	+1.79%	+9.73%
Loss Cost	2016.2	0.017 (CI = +/-0.102; p = 0.730)	0.010 (CI = +/-0.006; p = 0.003)	0.076 (CI = +/-0.140; p = 0.263)	0.775	+1.70%	+9.76%
Loss Cost	2017.1	0.048 (CI = +/-0.131; p = 0.445)	0.010 (CI = +/-0.006; p = 0.003)	0.040 (CI = +/-0.171; p = 0.622)	0.784	+4.90%	+9.17%
Loss Cost	2017.2	-0.054 (CI = +/-0.153; p = 0.458)	0.009 (CI = +/-0.005; p = 0.004)	0.155 (CI = +/-0.188; p = 0.097)	0.827	-5.22%	+10.69%
Severity	2010.2	0.019 (CI = +/-0.019; p = 0.047)	-0.001 (CI = +/-0.004; p = 0.758)	-0.042 (CI = +/-0.045; p = 0.068)	0.102	+1.94%	-2.22%
Severity	2011.1	0.023 (CI = +/-0.020; p = 0.029)	0.000 (CI = +/-0.004; p = 0.849)	-0.048 (CI = +/-0.047; p = 0.045)	0.135	+2.34%	-2.46%
Severity	2011.2	0.029 (CI = +/-0.022; p = 0.012)	0.000 (CI = +/-0.004; p = 0.979)	-0.057 (CI = +/-0.048; p = 0.021)	0.196	+2.95%	-2.80%
Severity	2012.1	0.039 (CI = +/-0.022; p = 0.001)	0.000 (CI = +/-0.004; p = 0.787)	-0.074 (CI = +/-0.046; p = 0.003)	0.344	+4.03%	-3.35%
Severity	2012.2	0.034 (CI = +/-0.024; p = 0.008)	0.000 (CI = +/-0.004; p = 0.905)	-0.065 (CI = +/-0.048; p = 0.010)	0.238	+3.44%	-3.07%
Severity	2013.1	0.028 (CI = +/-0.027; p = 0.038)	0.000 (CI = +/-0.004; p = 0.989)	-0.057 (CI = +/-0.051; p = 0.031)	0.142	+2.88%	-2.82%
Severity	2013.2	0.026 (CI = +/-0.030; p = 0.094)	0.000 (CI = +/-0.004; p = 0.942)	-0.053 (CI = +/-0.056; p = 0.061)	0.085	+2.60%	-2.71%
Severity	2014.1	0.034 (CI = +/-0.034; p = 0.053)	0.000 (CI = +/-0.004; p = 0.930)	-0.064 (CI = +/-0.060; p = 0.037)	0.130	+3.44%	-3.02%
Severity	2014.2	0.033 (CI = +/-0.040; p = 0.097)	0.000 (CI = +/-0.004; p = 0.937)	-0.064 (CI = +/-0.067; p = 0.060)	0.090	+3.40%	-3.01%
Severity	2015.1	0.050 (CI = +/-0.045; p = 0.029)	0.001 (CI = +/-0.004; p = 0.727)	-0.086 (CI = +/-0.071; p = 0.020)	0.195	+5.17%	-3.54%
Severity	2015.2	0.037 (CI = +/-0.052; p = 0.153)	0.000 (CI = +/-0.004; p = 0.874)	-0.069 (CI = +/-0.079; p = 0.082)	0.090	+3.76%	-3.17%
Severity	2016.1	0.053 (CI = +/-0.062; p = 0.088)	0.001 (CI = +/-0.004; p = 0.727)	-0.090 (CI = +/-0.090; p = 0.050)	0.140	+5.49%	-3.56%
Severity	2016.2	0.058 (CI = +/-0.079; p = 0.138)	0.001 (CI = +/-0.004; p = 0.709)	-0.095 (CI = +/-0.108; p = 0.080)	0.115	+5.97%	-3.65%
Severity	2017.1	0.085 (CI = +/-0.101; p = 0.091)	0.001 (CI = +/-0.005; p = 0.571)	-0.127 (CI = +/-0.131; p = 0.056)	0.162	+8.89%	-4.10%
Severity	2017.2	0.008 (CI = +/-0.117; p = 0.891)	0.000 (CI = +/-0.004; p = 0.908)	-0.039 (CI = +/-0.144; p = 0.569)	0.183	+0.75%	-3.08%
Frequency	2010.2	-0.053 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.193 (CI = +/-0.026; p = 0.000)	0.932	-5.20%	+15.02%
Frequency	2011.1	-0.048 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.185 (CI = +/-0.025; p = 0.000)	0.943	-4.69%	+14.64%
Frequency	2011.2	-0.046 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.002; p = 0.000)	0.181 (CI = +/-0.026; p = 0.000)	0.943	-4.50%	+14.50%
Frequency	2012.1	-0.043 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.176 (CI = +/-0.027; p = 0.000)	0.946	-4.18%	+14.29%
Frequency	2012.2	-0.041 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.173 (CI = +/-0.028; p = 0.000)	0.946	-3.98%	+14.17%
Frequency	2013.1	-0.034 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.163 (CI = +/-0.027; p = 0.000)	0.956	-3.32%	+13.80%
Frequency	2013.2	-0.035 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.002; p = 0.000)	0.164 (CI = +/-0.030; p = 0.000)	0.955	-3.40%	+13.85%
Frequency	2014.1	-0.031 (CI = +/-0.019; p = 0.002)	0.009 (CI = +/-0.002; p = 0.000)	0.160 (CI = +/-0.033; p = 0.000)	0.956	-3.10%	+13.70%
Frequency	2014.2	-0.032 (CI = +/-0.022; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.161 (CI = +/-0.037; p = 0.000)	0.956	-3.15%	+13.73%
Frequency	2015.1	-0.029 (CI = +/-0.026; p = 0.032)	0.009 (CI = +/-0.002; p = 0.000)	0.156 (CI = +/-0.041; p = 0.000)	0.956	-2.84%	+13.61%
Frequency	2015.2	-0.025 (CI = +/-0.031; p = 0.110)	0.009 (CI = +/-0.002; p = 0.000)	0.151 (CI = +/-0.047; p = 0.000)	0.957	-2.46%	+13.48%
Frequency	2016.1	-0.036 (CI = +/-0.037; p = 0.058)	0.009 (CI = +/-0.002; p = 0.000)	0.165 (CI = +/-0.053; p = 0.000)	0.959	-3.50%	+13.79%
Frequency	2016.2	-0.041 (CI = +/-0.047; p = 0.080)	0.009 (CI = +/-0.003; p = 0.000)	0.171 (CI = +/-0.064; p = 0.000)	0.959	-4.03%	+13.92%
Frequency	2017.1	-0.037 (CI = +/-0.061; p = 0.211)	0.009 (CI = +/-0.003; p = 0.000)	0.167 (CI = +/-0.080; p = 0.001)	0.959	-3.66%	+13.84%
Frequency	2017.2	-0.061 (CI = +/-0.082; p = 0.128)	0.009 (CI = +/-0.003; p = 0.000)	0.194 (CI = +/-0.101; p = 0.001)	0.961	-5.93%	+14.21%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2010.2	0.009 (CI = +/-0.021; p = 0.374)	-0.006	+0.94%
Loss Cost	2011.1	0.016 (CI = +/-0.021; p = 0.142)	0.044	+1.58%
Loss Cost	2011.2	0.021 (CI = +/-0.022; p = 0.054)	0.102	+2.16%
Loss Cost	2012.1	0.029 (CI = +/-0.021; p = 0.010)	0.207	+2.94%
Severity	2010.2	0.006 (CI = +/-0.010; p = 0.233)	0.016	+0.60%
Severity	2011.1	0.007 (CI = +/-0.011; p = 0.210)	0.023	+0.68%
Severity	2011.2	0.008 (CI = +/-0.012; p = 0.167)	0.036	+0.80%
Severity	2012.1	0.010 (CI = +/-0.012; p = 0.089)	0.076	+1.05%
Frequency	2010.2	0.003 (CI = +/-0.022; p = 0.759)	-0.032	+0.33%
Frequency	2011.1	0.009 (CI = +/-0.023; p = 0.423)	-0.012	+0.90%
Frequency	2011.2	0.013 (CI = +/-0.024; p = 0.255)	0.013	+1.35%
Frequency	2012.1	0.019 (CI = +/-0.025; p = 0.133)	0.051	+1.87%

Uninsured Automobile

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	2010.2	-0.097 (CI = +/-0.046; p = 0.000)	0.166 (CI = +/-0.099; p = 0.003)	0.109 (CI = +/-0.073; p = 0.006)	0.677	-9.22%	+1.22%
Loss Cost	2011.1	-0.090 (CI = +/-0.056; p = 0.004)	0.160 (CI = +/-0.105; p = 0.006)	0.100 (CI = +/-0.084; p = 0.022)	0.545	-8.58%	+1.07%
Loss Cost	2011.2	-0.057 (CI = +/-0.062; p = 0.069)	0.182 (CI = +/-0.099; p = 0.002)	0.061 (CI = +/-0.088; p = 0.154)	0.546	-5.55%	+0.43%
Loss Cost	2012.1	-0.014 (CI = +/-0.068; p = 0.656)	0.159 (CI = +/-0.090; p = 0.002)	0.013 (CI = +/-0.090; p = 0.764)	0.444	-1.42%	-0.16%
Loss Cost	2012.2	-0.018 (CI = +/-0.094; p = 0.685)	0.158 (CI = +/-0.098; p = 0.005)	0.017 (CI = +/-0.117; p = 0.760)	0.424	-1.77%	-0.12%
Loss Cost	2013.1	-0.066 (CI = +/-0.132; p = 0.292)	0.172 (CI = +/-0.101; p = 0.004)	0.068 (CI = +/-0.153; p = 0.344)	0.475	-6.39%	+0.22%
Loss Cost	2013.2	-0.111 (CI = +/-0.220; p = 0.285)	0.165 (CI = +/-0.110; p = 0.008)	0.115 (CI = +/-0.241; p = 0.307)	0.478	-10.48%	+0.44%
Loss Cost	2014.1	-0.175 (CI = +/-0.505; p = 0.446)	0.172 (CI = +/-0.128; p = 0.015)	0.181 (CI = +/-0.522; p = 0.448)	0.379	-16.08%	+0.55%
Loss Cost	2014.2	0.005 (CI = +/-0.040; p = 0.762)	0.172 (CI = +/-0.128; p = 0.015)	NA (CI = +/-NA; p = NA)	0.434	+0.55%	+0.55%
Loss Cost	2015.1	0.018 (CI = +/-0.047; p = 0.382)	0.148 (CI = +/-0.134; p = 0.035)	NA (CI = +/-NA; p = NA)	0.429	+1.86%	+1.86%
Loss Cost	2015.2	0.019 (CI = +/-0.060; p = 0.479)	0.148 (CI = +/-0.157; p = 0.060)	NA (CI = +/-NA; p = NA)	0.328	+1.88%	+1.88%
Loss Cost	2016.1	0.011 (CI = +/-0.084; p = 0.747)	0.159 (CI = +/-0.192; p = 0.086)	NA (CI = +/-NA; p = NA)	0.316	+1.12%	+1.12%
Loss Cost	2016.2	0.028 (CI = +/-0.113; p = 0.534)	0.179 (CI = +/-0.229; p = 0.096)	NA (CI = +/-NA; p = NA)	0.345	+2.81%	+2.81%
Loss Cost	2017.1	0.035 (CI = +/-0.197; p = 0.608)	0.170 (CI = +/-0.337; p = 0.207)	NA (CI = +/-NA; p = NA)	0.261	+3.60%	+3.60%
Loss Cost	2017.2	-0.038 (CI = +/-0.195; p = 0.491)	0.109 (CI = +/-0.282; p = 0.238)	NA (CI = +/-NA; p = NA)	0.268	-3.72%	-3.72%
Severity	2010.2	-0.006 (CI = +/-0.049; p = 0.793)	0.111 (CI = +/-0.106; p = 0.042)	0.043 (CI = +/-0.079; p = 0.264)	0.306	-0.62%	+3.72%
Severity	2011.1	-0.006 (CI = +/-0.061; p = 0.829)	0.111 (CI = +/-0.114; p = 0.055)	0.043 (CI = +/-0.091; p = 0.329)	0.297	-0.62%	+3.72%
Severity	2011.2	0.025 (CI = +/-0.070; p = 0.459)	0.132 (CI = +/-0.111; p = 0.024)	0.006 (CI = +/-0.098; p = 0.901)	0.412	+2.50%	+3.09%
Severity	2012.1	0.071 (CI = +/-0.078; p = 0.072)	0.107 (CI = +/-0.102; p = 0.042)	-0.046 (CI = +/-0.102; p = 0.343)	0.552	+7.31%	+2.44%
Severity	2012.2	0.065 (CI = +/-0.108; p = 0.211)	0.105 (CI = +/-0.111; p = 0.063)	-0.040 (CI = +/-0.133; p = 0.520)	0.410	+6.72%	+2.51%
Severity	2013.1	-0.012 (CI = +/-0.141; p = 0.857)	0.128 (CI = +/-0.108; p = 0.025)	0.042 (CI = +/-0.163; p = 0.580)	0.421	-1.16%	+3.07%
Severity	2013.2	-0.042 (CI = +/-0.237; p = 0.696)	0.122 (CI = +/-0.119; p = 0.045)	0.074 (CI = +/-0.259; p = 0.535)	0.352	-4.14%	+3.22%
Severity	2014.1	-0.096 (CI = +/-0.545; p = 0.697)	0.128 (CI = +/-0.138; p = 0.065)	0.128 (CI = +/-0.564; p = 0.615)	0.336	-9.11%	+3.32%
Severity	2014.2	0.033 (CI = +/-0.044; p = 0.122)	0.128 (CI = +/-0.138; p = 0.065)	NA (CI = +/-NA; p = NA)	0.358	+3.32%	+3.32%
Severity	2015.1	0.044 (CI = +/-0.053; p = 0.090)	0.108 (CI = +/-0.151; p = 0.136)	NA (CI = +/-NA; p = NA)	0.404	+4.47%	+4.47%
Severity	2015.2	0.036 (CI = +/-0.066; p = 0.231)	0.096 (CI = +/-0.172; p = 0.220)	NA (CI = +/-NA; p = NA)	0.171	+3.67%	+3.67%
Severity	2016.1	0.045 (CI = +/-0.091; p = 0.258)	0.082 (CI = +/-0.209; p = 0.359)	NA (CI = +/-NA; p = NA)	0.164	+4.64%	+4.64%
Severity	2016.2	0.058 (CI = +/-0.128; p = 0.277)	0.097 (CI = +/-0.258; p = 0.357)	NA (CI = +/-NA; p = NA)	0.100	+5.97%	+5.97%
Severity	2017.1	0.073 (CI = +/-0.220; p = 0.365)	0.079 (CI = +/-0.375; p = 0.552)	NA (CI = +/-NA; p = NA)	0.035	+7.62%	+7.62%
Severity	2017.2	0.004 (CI = +/-0.306; p = 0.958)	0.021 (CI = +/-0.441; p = 0.856)	NA (CI = +/-NA; p = NA)	-0.955	+0.43%	+0.43%
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)	0.939	-8.65%	-2.41%
Frequency	2011.1	-0.083 (CI = +/-0.021; p = 0.000)	0.050 (CI = +/-0.040; p = 0.018)	0.058 (CI = +/-0.032; p = 0.002)	0.919	-8.01%	-2.55%
Frequency	2011.2	-0.082 (CI = +/-0.027; p = 0.000)	0.051 (CI = +/-0.042; p = 0.023)	0.056 (CI = +/-0.038; p = 0.007)	0.897	-7.85%	-2.59%
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)	0.858	-8.14%	-2.55%
Frequency	2012.2	-0.083 (CI = +/-0.048; p = 0.003)	0.053 (CI = +/-0.050; p = 0.039)	0.057 (CI = +/-0.060; p = 0.060)	0.816	-7.95%	-2.57%
Frequency	2013.1	-0.054 (CI = +/-0.066; p = 0.096)	0.045 (CI = +/-0.051; p = 0.077)	0.026 (CI = +/-0.076; p = 0.460)	0.709	-5.29%	-2.77%
Frequency	2013.2	-0.068 (CI = +/-0.111; p = 0.196)	0.042 (CI = +/-0.056; p = 0.120)	0.041 (CI = +/-0.121; p = 0.463)	0.666	-6.62%	-2.70%
Frequency	2014.1	-0.080 (CI = +/-0.256; p = 0.493)	0.043 (CI = +/-0.065; p = 0.161)	0.053 (CI = +/-0.265; p = 0.659)	0.517	-7.67%	-2.68%
Frequency	2014.2	-0.027 (CI = +/-0.020; p = 0.015)	0.043 (CI = +/-0.065; p = 0.161)	NA (CI = +/-NA; p = NA)	0.494	-2.68%	-2.68%
Frequency	2015.1	-0.025 (CI = +/-0.026; p = 0.056)	0.040 (CI = +/-0.075; p = 0.246)	NA (CI = +/-NA; p = NA)	0.309	-2.50%	-2.50%
Frequency	2015.2	-0.017 (CI = +/-0.030; p = 0.202)	0.052 (CI = +/-0.077; p = 0.151)	NA (CI = +/-NA; p = NA)	0.256	-1.72%	-1.72%
Frequency	2016.1	-0.034 (CI = +/-0.025; p = 0.017)	0.077 (CI = +/-0.057; p = 0.018)	NA (CI = +/-NA; p = NA)	0.721	-3.37%	-3.37%
Frequency	2016.2	-0.030 (CI = +/-0.035; p = 0.072)	0.082 (CI = +/-0.070; p = 0.031)	NA (CI = +/-NA; p = NA)	0.707	-2.98%	-2.98%
Frequency	2017.1	-0.038 (CI = +/-0.056; p = 0.120)	0.091 (CI = +/-0.096; p = 0.057)	NA (CI = +/-NA; p = NA)	0.639	-3.74%	-3.74%
Frequency	2017.2	-0.042 (CI = +/-0.116; p = 0.259)	0.088 (CI = +/-0.168; p = 0.153)	NA (CI = +/-NA; p = NA)	0.579	-4.13%	-4.13%

Uninsured Automobile

Coverage = UA

End Trend Period = 2025.1

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	2010.2	-0.126 (CI = +/-0.046; p = 0.000)	0.151 (CI = +/-0.088; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.181 (CI = +/-0.055; p = 0.000)	0.773	-11.86%	+5.67%
Loss Cost	2011.1	-0.124 (CI = +/-0.056; p = 0.000)	0.150 (CI = +/-0.092; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.179 (CI = +/-0.065; p = 0.000)	0.752	-11.69%	+5.65%
Loss Cost	2011.2	-0.104 (CI = +/-0.067; p = 0.004)	0.159 (CI = +/-0.093; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.158 (CI = +/-0.076; p = 0.000)	0.754	-9.87%	+5.52%
Loss Cost	2012.1	-0.074 (CI = +/-0.083; p = 0.079)	0.148 (CI = +/-0.095; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.126 (CI = +/-0.092; p = 0.009)	0.754	-7.14%	+5.37%
Loss Cost	2012.2	-0.095 (CI = +/-0.111; p = 0.089)	0.142 (CI = +/-0.098; p = 0.006)	0.011 (CI = +/-0.004; p = 0.000)	0.148 (CI = +/-0.120; p = 0.018)	0.754	-9.08%	+5.45%
Loss Cost	2013.1	-0.161 (CI = +/-0.157; p = 0.045)	0.155 (CI = +/-0.100; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.215 (CI = +/-0.165; p = 0.013)	0.769	-14.86%	+5.61%
Loss Cost	2013.2	-0.252 (CI = +/-0.251; p = 0.049)	0.146 (CI = +/-0.102; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	0.308 (CI = +/-0.258; p = 0.022)	0.776	-22.28%	+5.74%
Loss Cost	2014.1	-0.392 (CI = +/-0.558; p = 0.158)	0.155 (CI = +/-0.108; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	0.448 (CI = +/-0.564; p = 0.112)	0.777	-32.41%	+5.82%
Loss Cost	2014.2	0.057 (CI = +/-0.017; p = 0.000)	0.155 (CI = +/-0.108; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.786	+5.82%	+5.82%
Loss Cost	2015.1	0.062 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.101; p = 0.012)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.831	+6.45%	+6.45%
Loss Cost	2015.2	0.065 (CI = +/-0.018; p = 0.000)	0.146 (CI = +/-0.105; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.832	+6.75%	+6.75%
Loss Cost	2016.1	0.068 (CI = +/-0.020; p = 0.000)	0.139 (CI = +/-0.110; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.834	+6.98%	+6.98%
Loss Cost	2016.2	0.074 (CI = +/-0.021; p = 0.000)	0.160 (CI = +/-0.109; p = 0.007)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	+7.64%	+7.64%
Loss Cost	2017.1	0.078 (CI = +/-0.023; p = 0.000)	0.149 (CI = +/-0.112; p = 0.013)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.865	+8.10%	+8.10%
Loss Cost	2017.2	0.074 (CI = +/-0.026; p = 0.000)	0.137 (CI = +/-0.120; p = 0.029)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+7.67%	+7.67%
Severity	2010.2	0.016 (CI = +/-0.039; p = 0.411)	0.130 (CI = +/-0.075; p = 0.002)	-0.003 (CI = +/-0.003; p = 0.132)	-0.014 (CI = +/-0.047; p = 0.554)	0.298	+1.59%	+0.21%
Severity	2011.1	0.018 (CI = +/-0.047; p = 0.428)	0.128 (CI = +/-0.078; p = 0.003)	-0.003 (CI = +/-0.003; p = 0.142)	-0.017 (CI = +/-0.055; p = 0.543)	0.295	+1.86%	+0.19%
Severity	2011.2	0.051 (CI = +/-0.053; p = 0.055)	0.143 (CI = +/-0.073; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.112)	-0.051 (CI = +/-0.060; p = 0.089)	0.422	+5.27%	-0.01%
Severity	2012.1	0.097 (CI = +/-0.059; p = 0.003)	0.125 (CI = +/-0.067; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.097)	-0.099 (CI = +/-0.065; p = 0.005)	0.549	+10.18%	-0.22%
Severity	2012.2	0.102 (CI = +/-0.079; p = 0.014)	0.127 (CI = +/-0.070; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.104)	-0.105 (CI = +/-0.085; p = 0.019)	0.444	+10.78%	-0.24%
Severity	2013.1	0.041 (CI = +/-0.109; p = 0.444)	0.139 (CI = +/-0.069; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.080)	-0.042 (CI = +/-0.114; p = 0.455)	0.423	+4.16%	-0.10%
Severity	2013.2	0.043 (CI = +/-0.179; p = 0.622)	0.139 (CI = +/-0.072; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.088)	-0.044 (CI = +/-0.184; p = 0.623)	0.378	+4.38%	-0.10%
Severity	2014.1	0.036 (CI = +/-0.401; p = 0.853)	0.139 (CI = +/-0.078; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.097)	-0.037 (CI = +/-0.405; p = 0.851)	0.371	+3.65%	-0.10%
Severity	2014.2	-0.001 (CI = +/-0.012; p = 0.869)	0.139 (CI = +/-0.078; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.097)	NA (CI = +/-NA; p = NA)	0.377	-0.10%	-0.10%
Severity	2015.1	-0.001 (CI = +/-0.014; p = 0.870)	0.140 (CI = +/-0.082; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.107)	NA (CI = +/-NA; p = NA)	0.363	-0.11%	-0.11%
Severity	2015.2	-0.005 (CI = +/-0.014; p = 0.472)	0.125 (CI = +/-0.082; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.129)	NA (CI = +/-NA; p = NA)	0.334	-0.49%	-0.49%
Severity	2016.1	-0.007 (CI = +/-0.015; p = 0.385)	0.130 (CI = +/-0.085; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.147)	NA (CI = +/-NA; p = NA)	0.342	-0.65%	-0.65%
Severity	2016.2	-0.007 (CI = +/-0.017; p = 0.404)	0.128 (CI = +/-0.092; p = 0.010)	-0.002 (CI = +/-0.003; p = 0.173)	NA (CI = +/-NA; p = NA)	0.322	-0.70%	-0.70%
Severity	2017.1	-0.010 (CI = +/-0.019; p = 0.279)	0.136 (CI = +/-0.096; p = 0.009)	-0.002 (CI = +/-0.003; p = 0.210)	NA (CI = +/-NA; p = NA)	0.351	-1.00%	-1.00%
Severity	2017.2	-0.020 (CI = +/-0.017; p = 0.021)	0.104 (CI = +/-0.078; p = 0.014)	-0.001 (CI = +/-0.003; p = 0.367)	NA (CI = +/-NA; p = NA)	0.505	-2.03%	-2.03%
Frequency	2010.2	-0.142 (CI = +/-0.048; p = 0.000)	0.022 (CI = +/-0.092; p = 0.634)	0.014 (CI = +/-0.004; p = 0.000)	0.195 (CI = +/-0.058; p = 0.000)	0.766	-13.25%	+5.45%
Frequency	2011.1	-0.143 (CI = +/-0.058; p = 0.000)	0.022 (CI = +/-0.096; p = 0.641)	0.014 (CI = +/-0.004; p = 0.000)	0.196 (CI = +/-0.068; p = 0.000)	0.747	-13.30%	+5.45%
Frequency	2011.2	-0.155 (CI = +/-0.071; p = 0.000)	0.016 (CI = +/-0.099; p = 0.736)	0.014 (CI = +/-0.004; p = 0.000)	0.209 (CI = +/-0.081; p = 0.000)	0.742	-14.38%	+5.53%
Frequency	2012.1	-0.171 (CI = +/-0.091; p = 0.001)	0.022 (CI = +/-0.103; p = 0.657)	0.014 (CI = +/-0.004; p = 0.000)	0.226 (CI = +/-0.100; p = 0.000)	0.737	-15.72%	+5.61%
Frequency	2012.2	-0.198 (CI = +/-0.120; p = 0.003)	0.016 (CI = +/-0.106; p = 0.762)	0.014 (CI = +/-0.004; p = 0.000)	0.253 (CI = +/-0.129; p = 0.001)	0.738	-17.93%	+5.71%
Frequency	2013.1	-0.202 (CI = +/-0.176; p = 0.027)	0.016 (CI = +/-0.112; p = 0.762)	0.014 (CI = +/-0.005; p = 0.000)	0.257 (CI = +/-0.185; p = 0.009)	0.729	-18.26%	+5.72%
Frequency	2013.2	-0.295 (CI = +/-0.283; p = 0.042)	0.007 (CI = +/-0.115; p = 0.893)	0.014 (CI = +/-0.005; p = 0.000)	0.352 (CI = +/-0.291; p = 0.020)	0.738	-25.54%	+5.84%
Frequency	2014.1	-0.428 (CI = +/-0.631; p = 0.172)	0.016 (CI = +/-0.123; p = 0.790)	0.014 (CI = +/-0.005; p = 0.000)	0.485 (CI = +/-0.637; p = 0.127)	0.738	-34.79%	+5.92%
Frequency	2014.2	0.058 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.123; p = 0.790)	0.014 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.750	+5.92%	+5.92%
Frequency	2015.1	0.064 (CI = +/-0.019; p = 0.000)	-0.005 (CI = +/-0.117; p = 0.926)	0.014 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.792	+6.56%	+6.56%
Frequency	2015.2	0.070 (CI = +/-0.019; p = 0.000)	0.020 (CI = +/-0.112; p = 0.703)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.833	+7.28%	+7.28%
Frequency	2016.1	0.074 (CI = +/-0.021; p = 0.000)	0.009 (CI = +/-0.114; p = 0.871)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.842	+7.68%	+7.68%
Frequency	2016.2	0.081 (CI = +/-0.021; p = 0.000)	0.032 (CI = +/-0.112; p = 0.550)	0.013 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.866	+8.39%	+8.39%
Frequency	2017.1	0.088 (CI = +/-0.021; p = 0.000)	0.013 (CI = +/-0.106; p = 0.798)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.894	+9.20%	+9.20%
Frequency	2017.2	0.094 (CI = +/-0.023; p = 0.000)	0.033 (CI = +/-0.108; p = 0.520)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.906	+9.90%	+9.90%

Appendix F. Selected Trend Models

		Implied Loss Cost					
		Frequency Model	Severity Model	Model		Lower Range	Upper Range
A.	Intercept	0.602	(79.414)	(85.720)			
B.	Time		0.045	0.045	Post 2016 Frequency Trend Rate	-4.3%	-3.0%
C.	2016 Trend Change	(0.038)		(0.038)	Selected Severity Trend	4.0%	5.1%
D.	Seasonality	0.135		0.135	Selected Loss Cost Trend	-0.5%	1.9%
E.	Mobility	0.014		0.014		90% Confidence Interval - Frequency	
						Lower Range	Upper Range
					Post 2016 Frequency Trend Rate	-4.2%	-3.1%
					Selected Severity Trend	4.0%	5.1%
					Selected Loss Cost Trend	-0.4%	1.8%

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

Selected Trend Model: Property Damage
Data as of 30 Jun 2025

(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	2022-2 Trend Change	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	1.483	5,879	8.72	0.00	0.00	1.393	5,631	7.84	1.032	1.000	3.2%	1.820
2014.25	1.373	5,394	7.40	0.00	0.00	1.377	5,876	8.09	1.032	1.000	3.2%	1.764
2014.75	1.366	6,427	8.78	0.00	0.00	1.361	6,132	8.35	1.032	1.000	3.2%	1.710
2015.25	1.334	6,651	8.87	0.00	0.00	1.346	6,400	8.61	1.032	1.000	3.2%	1.657
2015.75	1.266	7,243	9.17	0.00	0.00	1.330	6,679	8.88	1.032	1.000	3.2%	1.606
2016.25	1.281	7,148	9.15	0.00	0.00	1.315	6,970	9.17	1.032	1.000	3.2%	1.557
2016.75	1.332	7,321	9.75	0.00	0.00	1.300	7,273	9.46	1.032	1.000	3.2%	1.509
2017.25	1.210	6,985	8.45	0.00	0.00	1.285	7,590	9.76	1.032	1.000	3.2%	1.463
2017.75	1.357	7,471	10.14	0.00	0.00	1.271	7,921	10.07	1.032	1.000	3.2%	1.418
2018.25	1.221	8,197	10.01	0.00	0.00	1.256	8,266	10.38	1.032	1.000	3.2%	1.374
2018.75	1.217	8,589	10.45	0.00	0.00	1.242	8,626	10.71	1.032	1.000	3.2%	1.332
2019.25	1.154	8,564	9.89	0.00	0.00	1.228	9,002	11.05	1.032	1.000	3.2%	1.291
2019.75	1.220	10,305	12.57	0.00	0.00	1.214	9,395	11.40	1.032	1.000	3.2%	1.251
2020.25	0.832	9,025	7.51	0.00	(35.99)	0.796	9,804	7.80	1.032	1.000	3.2%	1.213
2020.75	0.853	10,694	9.12	0.00	(33.22)	0.812	10,231	8.31	1.032	1.000	3.2%	1.176
2021.25	0.665	10,889	7.24	0.00	(41.07)	0.734	10,677	7.84	1.032	1.000	3.2%	1.140
2021.75	0.924	10,535	9.73	0.00	(20.38)	0.919	11,143	10.24	1.032	1.000	3.2%	1.105
2022.25	0.941	11,580	10.90	0.00	(20.43)	0.908	11,628	10.56	1.032	0.989	2.1%	1.071
2022.75	1.032	12,689	13.09	0.25	0.00	1.133	12,004	13.60	1.032	0.979	1.0%	1.049
2023.25	1.080	12,433	13.43	0.75	0.00	1.120	12,259	13.74	1.032	0.979	1.0%	1.039
2023.75	1.191	12,965	15.45	1.25	0.00	1.108	12,520	13.87	1.032	0.979	1.0%	1.029
2024.25	1.179	12,173	14.35	1.75	0.00	1.095	12,786	14.00	1.032	0.979	1.0%	1.019
2024.75	1.091	13,169	14.36	2.25	0.00	1.083	13,057	14.14	1.032	0.979	1.0%	1.010
2025.25	0.829	13,333	11.05	2.75	0.00	1.070	13,335	14.27				1.000

95% Confidence Interval

		Frequency Model	Severity Model	Implied Loss Cost Model		
A.	Intercept	46.423	(163.159)	(123.644)	Lower Range	Upper Range
B.	Time	(0.023)	0.085	0.062	Pre 2022-2 Trend Rate	5.5% 7.4%
C.	2022-2 Trend Change		(0.043)	(0.043)	Post 2022-2 Trend Rate	-1.3% 5.3%
D.	Mobility	0.011		0.011		
90% Confidence Interval						
		Lower Range		Upper Range		
		Pre 2022-2 Trend Rate		5.7% 7.2%		
		Post 2022-2 Trend Rate		-0.8% 4.8%		

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

Selected Trend Model: Direct Compensation
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Observed				Covariates				Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Excess Inflation	2023-2 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	31.039	5,086	157.87	0.00	0	0.000	0.000	30.654	4,984	152.79	1.042	1.000	4.2%	2.406
2014.25	32.149	5,004	160.89	0.00	0	0.000	0.000	30.976	5,140	159.20	1.042	1.000	4.2%	2.309
2014.75	30.209	5,229	157.96	0.00	0	0.000	0.000	31.300	5,300	165.89	1.042	1.000	4.2%	2.216
2015.25	32.765	5,346	175.17	0.00	0	0.000	0.000	31.629	5,465	172.86	1.042	1.000	4.2%	2.127
2015.75	31.398	5,699	178.94	0.00	0	0.000	0.000	31.960	5,636	180.11	1.042	1.000	4.2%	2.041
2016.25	31.433	5,707	179.39	0.00	0	0.000	0.000	32.295	5,811	187.68	1.042	1.000	4.2%	1.959
2016.75	33.999	6,095	207.21	0.00	0	0.000	0.000	32.634	5,993	195.56	1.042	1.000	4.2%	1.880
2017.25	31.895	6,095	194.39	0.00	0	0.000	0.000	32.976	6,179	203.77	1.042	1.000	4.2%	1.804
2017.75	35.121	6,570	230.75	0.00	0	0.000	0.000	33.322	6,372	212.33	1.042	1.000	4.2%	1.732
2018.25	33.482	6,649	222.62	0.00	0	0.000	0.000	33.671	6,571	221.25	1.042	1.000	4.2%	1.662
2018.75	34.476	7,128	245.75	0.00	0	0.000	0.000	34.024	6,776	230.54	1.042	1.000	4.2%	1.595
2019.25	34.296	7,123	244.27	0.00	0	0.000	0.000	34.381	6,987	240.22	1.042	1.000	4.2%	1.530
2019.75	34.675	7,459	258.65	0.00	0	0.000	0.000	34.741	7,205	250.31	1.042	1.000	4.2%	1.469
2020.25	19.997	7,455	149.07	(35.99)	0	0.000	0.000	18.816	7,430	139.80	1.042	1.000	4.2%	1.410
2020.75	20.814	7,514	156.41	(33.22)	0	0.000	0.000	19.948	7,661	152.83	1.042	1.000	4.2%	1.353
2021.25	16.598	7,250	120.33	(41.07)	0	0.000	0.000	17.593	7,900	138.99	1.042	1.000	4.2%	1.298
2021.75	24.729	8,032	198.63	(20.38)	0	0.000	0.000	25.446	8,146	207.30	1.042	1.000	4.2%	1.246
2022.25	24.913	8,583	213.84	(20.43)	0	0.160	0.000	25.689	8,563	219.97	1.042	1.000	4.2%	1.196
2022.75	27.185	9,432	256.41	0.00	1	0.385	0.000	27.637	9,071	250.68	1.042	1.000	4.2%	1.148
2023.25	27.728	9,578	265.59	0.00	1	0.635	0.000	27.927	9,638	269.16	1.042	0.983	2.4%	1.101
2023.75	28.881	10,109	291.97	0.00	1	1.000	0.500	28.220	10,207	288.03	1.042	0.983	2.4%	1.075
2024.25	27.560	10,207	281.32	0.00	1	1.000	1.000	28.515	10,347	295.06	1.042	0.983	2.4%	1.049
2024.75	29.560	10,597	313.26	0.00	1	1.000	1.500	28.814	10,490	302.26	1.042	0.983	2.4%	1.024
2025.25	29.381	10,651	312.95	0.00	1	1.000	2.000	29.117	10,635	309.64				1.000

95% Confidence Interval

		Frequency Model	Severity Model	Implied Loss Cost Model		
		(38.586)	(115.157)	(160.651)	Lower Range	Upper Range
A.	Intercept					
B.	Time	0.021	0.061	0.082	Pre 2023-2 Trend Rate	7.3% 9.9%
C.	Mobility	0.017		0.017	Post 2023-2 Trend Rate	0.6% 9.5%
D.	New Normal	(0.291)		(0.291)		
E.	Excess Inflation		0.120	0.120		
F.	2023-2 Trend Change		(0.034)	(0.034)	90% Confidence Interval	
					Lower Range	Upper Range
					8.6%	8.6%
					1.3%	8.8%

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

Selected Trend Model: Accident Benefits - Total Medical/Rehat
Data as of 30 Jun 2025

(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 Apr 2025	Scalar Reform Factor
2013.75	8.331	33,649	280.34	0.00	0.000	1	0.00	0	0	0.00	7.852	34,390	276.15	1.035	1.000	3.5%	1.472	0.741
2014.25	7.416	33,515	248.55	0.00	0.000	0	0.00	0	0	0.00	7.285	35,068	251.54	1.035	1.000	3.5%	1.421	0.741
2014.75	7.604	37,282	283.51	0.00	0.000	1	0.00	0	0	0.00	8.024	35,758	296.02	1.035	1.000	3.5%	1.373	0.741
2015.25	7.816	35,237	275.43	0.00	0.000	0	0.00	0	0	0.00	7.444	36,463	269.63	1.035	1.000	3.5%	1.326	0.741
2015.75	8.165	39,936	326.09	0.00	0.000	1	0.00	0	0	0.00	8.199	37,181	317.31	1.035	1.000	3.5%	1.281	0.741
2016.25	7.755	38,275	296.84	0.01	0.003	0	0.00	0	0	0.00	7.606	37,831	288.37	1.035	0.992	2.7%	1.237	0.743
2016.75	8.612	33,419	287.81	0.33	0.170	1	0.00	0	0	0.00	8.362	34,847	305.33	1.035	0.980	1.5%	1.205	0.819
2017.25	7.712	30,505	235.26	0.83	0.583	0	0.00	0	0	0.00	7.723	30,475	235.25	1.035	0.976	1.1%	1.187	0.949
2017.75	8.557	31,239	267.30	1.00	1.083	1	0.00	0	0	0.00	8.458	29,440	256.59	1.035	0.976	1.1%	1.174	1.000
2018.25	7.701	29,579	227.80	1.00	1.583	0	0.00	0	0	0.00	7.804	30,020	228.17	1.035	0.976	1.1%	1.162	1.000
2018.75	8.381	30,986	259.69	1.00	2.083	1	0.00	0	0	0.00	8.548	30,611	262.14	1.035	0.976	1.1%	1.149	1.000
2019.25	7.616	30,979	235.94	1.00	2.583	0	0.00	0	0	0.00	7.887	31,214	233.11	1.035	0.976	1.1%	1.137	1.000
2019.75	8.492	30,702	260.74	1.00	3.083	1	0.00	0	0	0.00	8.638	31,829	267.81	1.035	0.976	1.1%	1.125	1.000
2020.25	4.352	36,672	159.61	1.00	3.583	0	(35.99)	0	1	0.50	4.510	36,048	156.33	1.035	0.976	1.1%	1.113	1.000
2020.75	5.422	36,196	196.26	1.00	4.083	1	(33.22)	0	1	1.00	5.161	35,873	185.52	1.035	0.976	1.1%	1.101	1.000
2021.25	4.169	34,182	142.49	1.00	4.583	0	(41.07)	0	1	1.50	4.206	35,699	150.50	1.035	0.976	1.1%	1.089	1.000
2021.75	6.357	36,167	229.91	1.00	5.083	1	(20.38)	0	1	2.00	6.391	35,525	220.26	1.035	0.976	1.1%	1.078	1.000
2022.25	5.920	31,116	184.21	1.00	5.583	0	(20.43)	0	1	2.50	5.891	35,353	195.74	1.035	0.976	1.1%	1.066	1.000
2022.75	6.877	35,668	245.30	1.00	6.083	1	0.00	1	1	3.00	7.390	35,181	258.74	1.035	0.976	1.1%	1.055	1.000
2023.25	6.721	34,205	229.90	1.00	6.583	0	0.00	1	1	3.50	6.819	35,010	230.08	1.035	0.976	1.1%	1.044	1.000
2023.75	7.562	34,892	263.85	1.00	7.083	1	0.00	1	1	4.00	7.468	34,840	264.34	1.035	0.976	1.1%	1.033	1.000
2024.25	7.011	34,246	240.10	1.00	7.583	0	0.00	1	1	4.50	6.891	34,671	235.06	1.035	0.976	1.1%	1.022	1.000
2024.75	7.864	34,984	275.12	1.00	8.083	1	0.00	1	1	5.00	7.547	34,502	270.06	1.035	0.976	1.1%	1.011	1.000
2025.25	7.068	34,534	244.09	1.00	8.583	0	0.00	1	1	5.50	6.964	34,334	240.15				1.000	1.000

95% Confidence Interval

			Direct Loss Cost					
			Frequency Model	Severity Model	Model	Lower Range	Upper Range	
A.	Intercept		(41.486)	(68.104)	(134.371)			
B.	Time		0.022	0.039	0.069	Pre 2016 Trend Rate	5.6%	8.8%
C.	2016 Phase-in Reform Scalar Parameter			(0.311)	(0.299)	Post 2016 Trend Rate	0.4%	4.0%
D.	2016 Phase-in Trend Parameter		(0.011)		(0.048)			
E.	Seasonality		0.086		0.128			
F.	Mobility		0.016		0.012			
G.	New Normal		(0.188)		(0.099)			
H.	2020 Scalar Parameter			0.129		Pre 2016 Trend Rate	5.9%	8.5%
I.	2020 Trend Change			(0.049)		Post 2016 Trend Rate	0.7%	3.7%

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

Selected Trend Model: Accident Benefits - Total Disability Income
Data as of 30 Jun 2025

	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	Observed			Covariates					Predicted			Incremental Semi-Annual Change				
Time	Frequency (000)	Severity	Loss Cost	Phase-in Reform Scalar Parameter	Phase-in Trend Parameter	Seasonality	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Phase-in Trend Parameter	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025	Scalar Reform Factor
2013.75	2.436	31,986	77.91	0.00	0.000	1	0.00	0	2.279	33,582	76.27	1.026	1.000	2.6%	0.879	0.894
2014.25	2.127	32,777	69.73	0.00	0.000	0	0.00	0	2.080	33,608	70.43	1.026	1.000	2.6%	0.857	0.894
2014.75	2.291	33,630	77.03	0.00	0.000	1	0.00	0	2.327	33,634	80.32	1.026	1.000	2.6%	0.835	0.894
2015.25	2.236	32,816	73.38	0.00	0.000	0	0.00	0	2.124	33,660	74.17	1.026	1.000	2.6%	0.814	0.894
2015.75	2.438	35,339	86.16	0.00	0.000	1	0.00	0	2.377	33,686	84.58	1.026	1.000	2.6%	0.793	0.894
2016.25	2.235	35,467	79.29	0.01	0.003	0	0.00	0	2.169	33,713	78.02	1.026	0.986	1.2%	0.773	0.894
2016.75	2.416	35,075	84.74	0.33	0.170	1	0.00	0	2.403	33,801	84.58	1.026	0.966	-0.9%	0.764	0.928
2017.25	2.141	32,346	69.24	0.83	0.583	0	0.00	0	2.139	33,921	71.36	1.026	0.959	-1.6%	0.771	0.981
2017.75	2.340	31,333	73.33	1.00	1.083	1	0.00	0	2.323	33,980	76.51	1.026	0.959	-1.6%	0.783	1.000
2018.25	1.979	34,969	69.22	1.00	1.583	0	0.00	0	2.057	34,006	67.73	1.026	0.959	-1.6%	0.796	1.000
2018.75	2.145	34,793	74.62	1.00	2.083	1	0.00	0	2.233	34,032	74.06	1.026	0.959	-1.6%	0.809	1.000
2019.25	1.902	36,030	68.51	1.00	2.583	0	0.00	0	1.977	34,058	65.56	1.026	0.959	-1.6%	0.822	1.000
2019.75	2.108	34,091	71.87	1.00	3.083	1	0.00	0	2.147	34,085	71.68	1.026	0.959	-1.6%	0.836	1.000
2020.25	1.130	37,221	42.07	1.00	3.583	0	(35.99)	0	1.163	34,111	40.23	1.026	0.959	-1.6%	0.850	1.000
2020.75	1.385	33,789	46.80	1.00	4.083	1	(33.22)	0	1.311	34,137	45.55	1.026	0.959	-1.6%	0.864	1.000
2021.25	1.008	34,743	35.04	1.00	4.583	0	(41.07)	0	1.043	34,164	36.51	1.026	0.959	-1.6%	0.878	1.000
2021.75	1.504	35,909	54.00	1.00	5.083	1	(20.38)	0	1.502	34,190	51.88	1.026	0.959	-1.6%	0.892	1.000
2022.25	1.365	31,031	42.35	1.00	5.583	0	(20.43)	0	1.329	34,216	45.90	1.026	0.959	-1.6%	0.907	1.000
2022.75	1.606	34,691	55.71	1.00	6.083	1	0.00	1	1.728	34,243	58.47	1.026	0.959	-1.6%	0.922	1.000
2023.25	1.509	35,569	53.69	1.00	6.583	0	0.00	1	1.530	34,269	51.76	1.026	0.959	-1.6%	0.937	1.000
2023.75	1.700	33,485	56.92	1.00	7.083	1	0.00	1	1.661	34,296	56.60	1.026	0.959	-1.6%	0.952	1.000
2024.25	1.470	33,880	49.79	1.00	7.583	0	0.00	1	1.471	34,322	50.10	1.026	0.959	-1.6%	0.968	1.000
2024.75	1.623	33,241	53.94	1.00	8.083	1	0.00	1	1.597	34,349	54.78	1.026	0.959	-1.6%	0.984	1.000
2025.25	1.484	33,585	49.86	1.00	8.583	0	0.00	1	1.414	34,375	48.50				1.000	1.000

95% Confidence Interval

		Direct Loss Cost					
		Frequency Model	Severity Model	Model		Lower Range	Upper Range
A.	Intercept	(41.845)	7.316	(100.020)			
B.	Time	0.021	0.002	0.052	Pre 2016 Trend Rate	3.5%	7.1%
C.	Phase-in Reform Scalar Parameter		0.006	(0.112)	Post 2016 Trend Rate	-4.9%	-1.5%
D.	Phase-in Trend Parameter	(0.060)		(0.084)			
E.	Seasonality	0.102		0.106			
F.	Mobility	0.014		0.013			
G.	New Normal	(0.099)		(0.106)			
					90% Confidence Interval		
						Lower Range	Upper Range
					Pre 2016 Trend Rate	3.8%	6.8%
					Post 2016 Trend Rate	-4.6%	-1.8%

		Implied Loss Cost				
		Frequency Model	Severity Model	Model	Lower Range	Upper Range
A.	Intercept	60.945	6.171	60.208		
B.	Time	(0.031)	0.002	(0.030)	-3.7%	-2.1%
C.	Seasonality	0.248		0.248		
D.	Mobility	0.005		0.005		
					90% Confidence Interval	
					Lower Range	Upper Range
					-3.6%	-2.2%

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

Selected Trend Model: Accident Benefits Total
Data as of 30 Jun 2025

(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	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 Apr 2025	Scalar Reform Factor
2013.75	21.808	33,061	721.00	0.00	0.000	1	0.00	0	0	0.00	10,370	33,874	358.07	1.027	1.000	2.7%	1.271	0.790
2014.25	19.289	33,176	639.94	0.00	0.000	0	0.00	0	0	0.00	9,586	34,492	327.33	1.027	1.000	2.7%	1.237	0.790
2014.75	20.065	36,194	726.22	0.00	0.000	1	0.00	0	0	0.00	10,514	35,122	377.92	1.027	1.000	2.7%	1.205	0.790
2015.25	20.309	34,522	701.11	0.00	0.000	0	0.00	0	0	0.00	9,718	35,763	345.48	1.027	1.000	2.7%	1.172	0.790
2015.75	21.446	38,634	828.54	0.00	0.000	1	0.00	0	0	0.00	10,659	36,416	398.88	1.027	1.000	2.7%	1.141	0.790
2016.25	20.199	37,409	755.61	0.01	0.003	0	0.00	0	0	0.00	9,852	37,013	363.99	1.027	0.993	2.0%	1.111	0.791
2016.75	22.330	33,569	749.58	0.33	0.170	1	0.00	0	0	0.00	10,785	34,576	386.28	1.027	0.982	0.9%	1.089	0.855
2017.25	19.929	30,742	612.67	0.83	0.583	0	0.00	0	0	0.00	9,924	30,908	308.70	1.027	0.978	0.5%	1.080	0.960
2017.75	22.075	31,084	686.19	1.00	1.083	1	0.00	0	0	0.00	10,823	30,062	334.62	1.027	0.978	0.5%	1.075	1.000
2018.25	19.571	30,541	597.73	1.00	1.583	0	0.00	0	0	0.00	9,948	30,611	299.19	1.027	0.978	0.5%	1.070	1.000
2018.75	21.283	31,606	672.68	1.00	2.083	1	0.00	0	0	0.00	10,850	31,170	337.86	1.027	0.978	0.5%	1.065	1.000
2019.25	19.212	31,838	611.66	1.00	2.583	0	0.00	0	0	0.00	9,973	31,739	302.09	1.027	0.978	0.5%	1.059	1.000
2019.75	21.435	31,234	669.49	1.00	3.083	1	0.00	0	0	0.00	10,877	32,319	341.13	1.027	0.978	0.5%	1.054	1.000
2020.25	11.115	36,540	406.12	1.00	3.583	0	(35.99)	0	1	0.50	5,745	35,743	198.51	1.027	0.978	0.5%	1.049	1.000
2020.75	13.815	35,431	489.47	1.00	4.083	1	(33.22)	0	1	1.00	6,538	35,566	231.70	1.027	0.978	0.5%	1.044	1.000
2021.25	10.490	34,076	357.47	1.00	4.583	0	(41.07)	0	1	1.50	5,326	35,390	188.64	1.027	0.978	0.5%	1.039	1.000
2021.75	15.930	35,862	571.28	1.00	5.083	1	(20.38)	0	1	2.00	7,988	35,215	272.70	1.027	0.978	0.5%	1.034	1.000
2022.25	14.713	30,969	455.64	1.00	5.583	0	(20.43)	0	1	2.50	7,337	35,040	243.67	1.027	0.978	0.5%	1.029	1.000
2022.75	17.166	35,264	605.36	1.00	6.083	1	0.00	1	1	3.00	9,188	34,867	318.62	1.027	0.978	0.5%	1.024	1.000
2023.25	16.639	34,270	570.22	1.00	6.583	0	0.00	1	1	3.50	8,446	34,694	284.88	1.027	0.978	0.5%	1.019	1.000
2023.75	18.747	34,419	645.23	1.00	7.083	1	0.00	1	1	4.00	9,211	34,522	321.70	1.027	0.978	0.5%	1.015	1.000
2024.25	17.139	34,006	582.82	1.00	7.583	0	0.00	1	1	4.50	8,467	34,351	287.64	1.027	0.978	0.5%	1.010	1.000
2024.75	19.176	34,489	661.38	1.00	8.083	1	0.00	1	1	5.00	9,234	34,181	324.81	1.027	0.978	0.5%	1.005	1.000
2025.25	17.252	34,220	590.37	1.00	8.583	0	0.00	1	1	5.50	8,488	34,011	290.42				1.000	1.000

95% Confidence Interval

		Direct Loss Cost				
		Frequency Model	Severity Model	Model	Lower Range	Upper Range
A.	Intercept	(25.349)	(62.441)	(102.913)		
B.	Time	0.014	0.036	0.054		
C.	Phase-in Reform Scalar Parameter		(0.264)		Pre 2016 Trend Rate	4.1%
D.	Phase-in Trend Parameter	(0.011)		(0.044)	Post 2016 Trend Rate	-0.9%
E.	Seasonality	0.085		0.117		
F.	Mobility	0.015		0.012		
G.	New Normal	(0.176)		(0.097)		
H.	2020 Scalar Parameter		0.106			
I.	2020 Trend Change		(0.046)		Pre 2016 Trend Rate	4.3%
					Post 2016 Trend Rate	-0.6%

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

Selected Trend Model: Collision
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)
Observed			Covariates						Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	New Normal	Excess Inflation	2023-2 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	28.357	6,153	174.49	1	0.00	0	0.000	0.000	28.484	5,947	169.40	1.042	1.000	4.2%	2.369
2014.25	31.113	5,836	181.58	0	0.00	0	0.000	0.000	28.826	5,910	170.36	1.042	1.000	4.2%	2.273
2014.75	27.249	6,265	170.71	1	0.00	0	0.000	0.000	29.173	6,307	183.98	1.042	1.000	4.2%	2.181
2015.25	30.627	6,191	189.62	0	0.00	0	0.000	0.000	29.523	6,267	185.03	1.042	1.000	4.2%	2.093
2015.75	27.671	6,559	181.49	1	0.00	0	0.000	0.000	29.878	6,688	199.83	1.042	1.000	4.2%	2.008
2016.25	29.470	6,680	196.87	0	0.00	0	0.000	0.000	30.237	6,646	200.96	1.042	1.000	4.2%	1.927
2016.75	30.403	7,212	219.25	1	0.00	0	0.000	0.000	30.600	7,093	217.03	1.042	1.000	4.2%	1.849
2017.25	29.845	7,018	209.45	0	0.00	0	0.000	0.000	30.968	7,048	218.27	1.042	1.000	4.2%	1.774
2017.75	32.111	7,669	246.27	1	0.00	0	0.000	0.000	31.340	7,522	235.72	1.042	1.000	4.2%	1.702
2018.25	32.796	7,569	248.25	0	0.00	0	0.000	0.000	31.717	7,474	237.06	1.042	1.000	4.2%	1.633
2018.75	32.361	8,174	264.52	1	0.00	0	0.000	0.000	32.098	7,976	256.02	1.042	1.000	4.2%	1.567
2019.25	33.644	8,111	272.90	0	0.00	0	0.000	0.000	32.483	7,926	257.48	1.042	1.000	4.2%	1.504
2019.75	32.666	8,576	280.14	1	0.00	0	0.000	0.000	32.874	8,459	278.07	1.042	1.000	4.2%	1.443
2020.25	20.938	8,638	180.86	0	(35.99)	0	0.000	0.000	19.054	8,406	160.17	1.042	1.000	4.2%	1.384
2020.75	20.580	8,717	179.40	1	(33.22)	0	0.000	0.000	20.128	8,970	180.56	1.042	1.000	4.2%	1.328
2021.25	16.474	8,391	138.24	0	(41.07)	0	0.000	0.000	18.038	8,914	160.79	1.042	1.000	4.2%	1.275
2021.75	24.005	9,290	223.01	1	(20.38)	0	0.000	0.000	25.151	9,513	239.26	1.042	1.000	4.2%	1.223
2022.25	26.109	9,724	253.89	0	(20.43)	0	0.160	0.000	25.432	9,622	244.70	1.042	1.000	4.2%	1.174
2022.75	27.686	10,842	300.17	1	0.00	1	0.385	0.000	27.575	10,526	290.25	1.042	1.000	4.2%	1.126
2023.25	28.631	10,759	308.03	0	0.00	1	0.635	0.000	27.907	10,753	300.09	1.042	0.988	2.9%	1.081
2023.75	28.468	11,540	328.51	1	0.00	1	1.000	0.250	28.242	11,798	333.21	1.042	0.975	1.6%	1.050
2024.25	28.022	11,568	324.14	0	0.00	1	1.000	0.750	28.581	11,434	326.81	1.042	0.975	1.6%	1.033
2024.75	28.393	11,875	337.18	1	0.00	1	1.000	1.250	28.925	11,900	344.21	1.042	0.975	1.6%	1.016
2025.25	29.283	11,534	337.75	0	0.00	1	1.000	1.750	29.272	11,533	337.60				1.000

95% Confidence Interval

		Frequency Model	Severity Model	Implied Loss Cost Model		
		(44.754)	(109.589)	(161.250)	Lower Range	Upper Range
A.	Intercept					
B.	Time	0.024	0.059	0.083	Pre 2023-2 Trend Rate	6.7% 10.6%
C.	Seasonality		0.036	0.036	Post 2023-2 Trend Rate	-0.8% 7.5%
D.	Mobility	0.015		0.015		
E.	New Normal	(0.247)		(0.247)		
F.	Excess Inflation		0.110	0.110	90% Confidence Interval	
G.	2023-2 Trend Change		(0.050)	(0.050)	Lower Range	Upper Range
					Pre 2023-2 Trend Rate	8.6% 8.6%
					Post 2023-2 Trend Rate	-0.1% 6.9%

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

Selected Trend Model: Comprehensive - Theft
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
Observed				Inflationary Period Adjustment	Predicted	Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Past Trend Factor to 2025.25	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	1.197	11,453	13.71	2.043	7.28	1.126	12.6%	12.139
2014.25	1.030	12,745	13.13	2.043	8.20	1.126	12.6%	10.779
2014.75	1.117	12,019	13.43	2.043	9.23	1.126	12.6%	9.572
2015.25	1.042	12,816	13.35	2.043	10.39	1.126	12.6%	8.500
2015.75	1.175	13,769	16.18	2.043	11.71	1.126	12.6%	7.547
2016.25	0.981	12,909	12.67	2.043	13.18	1.126	12.6%	6.702
2016.75	1.203	13,613	16.37	2.043	14.85	1.126	12.6%	5.951
2017.25	1.106	13,884	15.36	2.043	16.72	1.126	12.6%	5.285
2017.75	1.283	13,927	17.87	2.043	18.83	1.126	12.6%	4.693
2018.25	1.346	15,041	20.25	2.043	21.20	1.126	12.6%	4.167
2018.75	1.544	17,674	27.30	2.043	23.88	1.126	12.6%	3.700
2019.25	1.422	18,855	26.81	2.043	26.89	1.126	12.6%	3.286
2019.75	1.687	20,107	33.91	2.043	30.28	1.126	12.6%	2.918
2020.25	1.484	20,888	31.00	2.043	34.10	1.126	12.6%	2.591
2020.75	1.638	24,340	39.86	2.043	38.40	1.126	12.6%	2.301
2021.25	1.611	25,272	40.72	2.043	43.25	1.126	12.6%	2.043
2021.75	2.410	30,090	72.51	1.147	72.52	N/A	N/A	1.147
2022.25	2.650	31,646	83.87	0.992	83.85	N/A	N/A	0.992
2022.75	3.395	36,258	123.12	0.676	123.04	N/A	N/A	0.676
2023.25	3.645	38,420	140.05	0.594	140.02	N/A	N/A	0.594
2023.75	3.459	40,085	138.64	0.600	138.62	N/A	N/A	0.600
2024.25	2.923	36,513	106.73	0.779	106.77	N/A	N/A	0.779
2024.75	2.625	34,968	91.78	0.906	91.80	N/A	N/A	0.906
2025.25	2.132	33,954	72.40	1.149	72.39			1.000

95% Confidence Interval

		Direct Loss Cost Model To 2021-1	Direct Loss Cost Model After 2021-1		
		(476.480)	(354.378)	Lower Range	Upper Range
A.	Intercept				
B.	Time	0.238	0.177	Pre 2021-1 Trend Rate	22.8%
				Future Trend Rate	-7.0%
					31.0%
					13.0%

90% Confidence Interval
Lower Range Upper Range

Trend Rate 23.4% 30.3%

		Direct Loss Cost				
		Frequency Model	Severity Model	Model		
A.	Intercept	30.253	(133.666)	(97.747)		
B.	Time	(0.013)	0.070	0.050	Trend Rate	
C.	Seasonality		0.210	0.201		
D.	Excess Inflation	0.191		0.289		
					90% Confidence Interval	
					Lower Range	Upper Range
					Trend Rate	
					Trend Rate	
					3.5%	6.9%

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

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 2025

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

Observed	Predicted	Incremental Semi-Annual Change

Time	Frequency (000)	Severity	Loss Cost	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	29.805	2,616	77.96	58.78	1.057	5.7%	3.592
2014.25	27.462	2,022	55.54	51.42	1.057	5.7%	3.673
2014.75	25.856	2,413	62.39	63.40	1.057	5.7%	3.331
2015.25	26.606	2,040	54.28	55.85	1.057	5.7%	3.381
2015.75	26.348	2,524	66.51	68.67	1.057	5.7%	3.075
2016.25	28.262	2,157	60.96	60.99	1.057	5.7%	3.096
2016.75	26.172	2,874	75.23	74.76	1.057	5.7%	2.824
2017.25	25.574	2,475	63.30	67.00	1.057	5.7%	2.819
2017.75	24.780	3,129	77.54	81.84	1.057	5.7%	2.580
2018.25	27.941	2,967	82.91	74.08	1.057	5.7%	2.549
2018.75	25.758	3,744	96.43	90.14	1.057	5.7%	2.342
2019.25	25.600	3,216	82.32	82.50	1.057	5.7%	2.289
2019.75	26.135	3,756	98.16	99.97	1.057	5.7%	2.112
2020.25	20.163	3,926	79.15	92.58	1.057	5.7%	2.040
2020.75	24.060	4,274	102.83	111.70	1.057	5.7%	1.890
2021.25	20.617	4,186	86.30	104.75	1.057	5.7%	1.803
2021.75	26.695	5,441	145.24	149.60	N/A	N/A	1.377
2022.25	28.833	5,846	168.56	151.60	N/A	N/A	1.212
2022.75	27.928	7,375	205.97	213.65	N/A	N/A	0.964
2023.25	31.121	7,134	222.01	221.78	N/A	N/A	0.828
2023.75	32.833	8,274	271.65	252.49	N/A	N/A	0.816
2024.25	29.461	6,648	195.85	202.32	N/A	N/A	0.908
2024.75	28.460	7,011	199.53	211.55	N/A	N/A	0.974
2025.25	31.406	5,561	174.66	172.88			1.000

95% Confidence Interval
Lower Range Upper Range

Pre 2021-1 Trend Rate	9.3%	14.7%
Future Trend Rate	-1.9%	10.1%

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

Selected Trend Model: All Perils
Data as of 30 Jun 2025

(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	Multi-Period Scalar	2023-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	50.057	5,709	285.78	1	0.00	0.00	0.00	47.890	5,592	251.76	1.052	5.2%	3.195
2014.25	49.384	5,410	267.16	0	0.00	0.00	0.00	48.424	5,393	252.24	1.052	5.2%	3.038
2014.75	45.753	6,028	275.79	1	0.00	0.00	0.00	48.964	5,903	278.51	1.052	5.2%	2.888
2015.25	48.956	5,690	278.55	0	0.00	0.00	0.00	49.510	5,693	279.05	1.052	5.2%	2.746
2015.75	47.285	6,062	286.62	1	0.00	0.00	0.00	50.062	6,233	308.11	1.052	5.2%	2.611
2016.25	49.000	5,970	292.52	0	0.00	0.00	0.00	50.620	6,011	308.71	1.052	5.2%	2.482
2016.75	52.104	6,659	346.97	1	0.00	0.00	0.00	51.185	6,580	340.86	1.052	5.2%	2.360
2017.25	51.413	6,218	319.69	0	0.00	0.00	0.00	51.755	6,346	341.52	1.052	5.2%	2.243
2017.75	54.555	6,959	379.67	1	0.00	0.00	0.00	52.332	6,947	377.09	1.052	5.2%	2.133
2018.25	57.949	6,789	393.39	0	0.00	0.00	0.00	52.916	6,700	377.82	1.052	5.2%	2.028
2018.75	54.971	7,478	411.07	1	0.00	0.00	0.00	53.506	7,335	417.17	1.052	5.2%	1.928
2019.25	55.434	7,155	396.62	0	0.00	0.00	0.00	54.102	7,074	417.97	1.052	5.2%	1.833
2019.75	56.300	7,548	424.95	1	0.00	0.00	0.00	54.706	7,744	461.50	1.052	5.2%	1.743
2020.25	39.442	7,430	293.06	0	(35.99)	0.00	0.00	40.431	7,468	284.76	1.052	5.2%	1.657
2020.75	43.540	7,372	320.96	1	(33.22)	0.00	0.00	41.879	8,176	326.37	1.052	5.2%	1.575
2021.25	36.453	7,392	269.45	0	(41.07)	0.00	0.00	39.547	7,885	294.18	1.052	5.2%	1.498
2021.75	49.803	8,716	434.07	1	(20.38)	0.33	0.00	47.887	9,209	429.25	1.052	5.2%	1.424
2022.25	53.785	9,206	495.15	0	(20.43)	0.67	0.00	48.398	9,475	429.76	1.052	5.2%	1.354
2022.75	54.823	10,851	594.88	1	0.00	1.00	0.00	58.469	11,065	624.85	1.052	5.2%	1.287
2023.25	59.564	10,527	627.03	0	0.00	1.00	0.25	59.121	10,449	607.38	1.052	5.2%	1.224
2023.75	63.194	11,144	704.22	1	0.00	1.00	0.75	59.780	10,966	631.23	1.052	5.2%	1.164
2024.25	57.016	10,279	586.07	0	0.00	1.00	1.25	60.446	10,139	595.28	1.052	5.2%	1.106
2024.75	57.596	10,454	602.09	1	0.00	1.00	1.75	61.120	10,641	618.66	1.052	5.2%	1.052
2025.25	60.297	9,577	577.44	0	0.00	1.00	2.25	61.802	9,839	583.43			1.000

95% Confidence Interval

		Frequency Model	Severity Model	Direct Loss Cost Model		
		(40.787)	(100.737)	(197.918)	Lower Range	Upper Range
A.	Intercept					
B.	Time	0.022	0.054	0.101	Pre 2023-1 Trend Rate	9.4% 11.8%
C.	Seasonality		0.063	0.049	Post 2023-1 Trend Rate	-7.6% 3.9%
D.	Mobility	0.009		0.013	Selected Future Trend Rate	-1.9% 10.1%
E.	Multi-Period Scalar		0.194			
F.	2023-1 Trend Change		(0.084)	(0.121)		
				90% Confidence Interval		
				Lower Range	Upper Range	
				Pre 2023-1 Trend Rate	9.6%	11.6%
				Post 2023-1 Trend Rate	-6.7%	2.9%

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

Selected Trend Model: Uninsured Auto
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	
Observed				Covariates					Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	2016-2 Trend Change	Mobility	2020-1 Trend Change	2018-1 Scalar	2018-1 Trend Change	Frequency (000)	Severity	Loss Cost	Time	Trend Changes	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2025
2013.75	0.235	54,000	12.68	0.00	0.00	0.00	0.00	0.00	0.239	49,750	11.91	0.964	1.000	-3.6%	1.268
2014.25	0.219	48,226	10.56	0.00	0.00	0.00	0.00	0.00	0.231	49,750	11.47	0.964	1.000	-3.6%	1.316
2014.75	0.222	56,276	12.52	0.00	0.00	0.00	0.00	0.00	0.222	49,750	11.06	0.964	1.000	-3.6%	1.365
2015.25	0.217	43,636	9.46	0.00	0.00	0.00	0.00	0.00	0.214	49,750	10.66	0.964	1.000	-3.6%	1.417
2015.75	0.196	54,861	10.73	0.00	0.00	0.00	0.00	0.00	0.207	49,750	10.28	0.964	1.000	-3.6%	1.470
2016.25	0.205	50,361	10.31	0.00	0.00	0.00	0.00	0.00	0.199	49,750	9.90	0.964	1.029	-0.8%	1.525
2016.75	0.210	54,167	11.36	0.50	0.00	0.00	0.00	0.00	0.197	49,750	9.82	0.964	1.029	-0.8%	1.538
2017.25	0.194	43,051	8.34	1.00	0.00	0.00	0.00	0.00	0.196	49,750	9.74	0.964	1.029	-0.8%	1.550
2017.75	0.213	55,539	11.80	1.50	0.00	0.00	0.00	0.00	0.194	49,750	9.66	0.964	1.015	-2.2%	1.564
2018.25	0.193	55,217	10.64	2.00	0.00	0.00	1.00	0.50	0.193	59,991	11.55	0.964	1.015	-2.2%	1.599
2018.75	0.194	65,996	12.77	2.50	0.00	0.00	1.00	1.00	0.191	59,165	11.30	0.964	1.015	-2.2%	1.635
2019.25	0.177	59,140	10.48	3.00	0.00	0.00	1.00	1.50	0.189	58,350	11.05	0.964	1.015	-2.2%	1.671
2019.75	0.199	54,241	10.82	3.50	0.00	0.00	1.00	2.00	0.188	57,547	10.80	0.964	1.089	5.0%	1.709
2020.25	0.138	56,208	7.78	4.00	(35.99)	0.50	1.00	2.50	0.143	56,754	8.10	0.964	1.089	5.0%	1.628
2020.75	0.164	59,245	9.69	4.50	(33.22)	1.00	1.00	3.00	0.156	55,973	8.73	0.964	1.089	5.0%	1.550
2021.25	0.148	52,218	7.74	5.00	(41.07)	1.50	1.00	3.50	0.154	55,202	8.51	0.964	1.089	5.0%	1.477
2021.75	0.197	62,095	12.25	5.50	(20.38)	2.00	1.00	4.00	0.199	54,442	10.85	0.964	1.089	5.0%	1.406
2022.25	0.227	49,807	11.29	6.00	(20.43)	2.50	1.00	4.50	0.212	53,692	11.38	0.964	1.089	5.0%	1.340
2022.75	0.249	54,406	13.52	6.50	0.00	3.00	1.00	5.00	0.273	52,952	14.47	0.964	1.089	5.0%	1.276
2023.25	0.262	47,893	12.53	7.00	0.00	3.50	1.00	5.50	0.291	52,223	15.19	0.964	1.089	5.0%	1.215
2023.75	0.312	51,270	16.01	7.50	0.00	4.00	1.00	6.00	0.310	51,504	15.95	0.964	1.089	5.0%	1.157
2024.25	0.334	47,229	15.77	8.00	0.00	4.50	1.00	6.50	0.330	50,795	16.75	0.964	1.089	5.0%	1.102
2024.75	0.380	58,770	22.31	8.50	0.00	5.00	1.00	7.00	0.351	50,095	17.59	0.964	1.089	5.0%	1.050
2025.25	0.378	46,924	17.71	9.00	0.00	5.50	1.00	7.50	0.374	49,405	18.46				1.000

95% Confidence Interval

		Implied Loss Cost				Lower Range	Upper Range	
		Frequency Model	Severity Model	Model				
A.	Intercept	146.812	10.815	150.719				
B.	Time	(0.074)		(0.074)	Post 2016-2, Pre 2018-1 Trend Rate	-5.5%	2.4%	
C.	2016-2 Trend Change	0.057		0.057	Post 2018-1, Pre 2020-1 Trend Rate	-8.5%	-0.1%	
D.	Mobility	0.009		0.009	Post 2020-1 Trend Rate	5.5%	15.2%	
E.	2020-1 Trend Change	0.142		0.142	Selected Future Trend Rate	-0.9%	2.9%	
F.	2018-1 Scalar		0.201	0.201				
G.	2018-1 Trend Change		(0.028)	(0.028)				
							90% Confidence Interval	
						Lower Range	Upper Range	
						Post 2016-2, Pre 2018-1 Trend Rate	-4.9%	1.7%
						Post 2018-1, Pre 2020-1 Trend Rate	-7.8%	-0.8%
						Post 2020-1 Trend Rate	6.2%	14.4%

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

All Coverages Combined Loss Cost Trend Rate Confidence Interval
Data as of 30 Jun 2025

(1)	(2)	(3)	(4)	(5)	(6)	(7)
					95% Confidence Interval	
Coverage	Sub-Coverage	2025 Fitted Loss Cost	Written Car Years	Selected Future Trend Rate	Lower Range of Confidence Interval	Upper Range of Confidence Interval
Third Party Liability	Bodily Injury	296.66	8,410,848	0.8%	-0.5%	1.9%
Third Party Liability	Property Damage	14.20	8,410,848	1.9%	-1.3%	5.3%
Third Party Liability	Direct Compensation	305.95	8,410,848	4.9%	0.6%	9.5%
Accident Benefits	Medical & Rehabilitation	255.10	8,415,829	2.2%	0.4%	4.0%
Accident Benefits	Disability Income	51.64	8,415,829	-3.2%	-4.9%	-1.5%
Accident Benefits	Funeral & Death Benefits	1.51	8,415,829	-2.9%	-3.7%	-2.1%
Uninsured Auto	Total	18.02	8,407,532	1.0%	-0.9%	2.9%
Mandatory				2.3%	-0.2%	4.8%
Collision	Total	340.91	5,550,227	3.3%	-0.8%	7.5%
Comprehensive - Total	Total	192.22	5,536,552	5.1%	-1.9%	10.1%
All Perils	Total	601.05	1,925,579	4.0%	-1.9%	10.1%
Specified Perils	Total	231.74	4,999	5.1%	-1.9%	10.1%
Underinsured Motorist	Total	9.52	8,078,010	4.6%	4.0%	5.1%
Optional				4.0%	-1.3%	8.9%
Total				2.9%	-0.6%	6.2%

Notes:

(3)

We do not fit a model for Specified Perils or Underinsured Motorist. We use the actual loss cost for these coverages.

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