NOVA SCOTIA
COMMERCIAL VEHICLES
OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2024

October 10, 2025

A business of Marsh McLennan

CONTENTS

1. Executive Summary

1.1. Purpose and Scope

The Nova Scotia Regulatory and Appeals Board (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine benchmark commercial vehicle loss trend rates.

We developed our analysis using insurance industry (industry) commercial vehicles loss and expense experience in Nova Scotia, reported as of December 31, 2024, to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

We present our selected annual loss cost trend rates in Table 1.

The stated trend rate is through to the mid-point of the latest accident half-year (the trend date) considered in the model that supports the selected loss trend rates. The selected trends include the impact of changes in cost through the trend date. In the absence of a significant change in experience, we find it is most reasonable to assume the past loss trend will persist into the future resulting in equivalent past and future trend rates. To the extent an insurer finds an alternative trend rate more reasonable for the future, we recommend the insurer fully explain and provide support based on the most recent data available at the time of filing.

Table 1: Selected Loss Cost Trends

Coverage	As of December 31, 2023	As of December 31, 2024
Bodily Injury	+6.9%	+3.1%
Property Damage	-1.9%	0.0%
Direct Compensation Property Damage	+1.7%[1]	+3.1%[2]
Accident Benefits	0.0%	0.0%
Collision	-1.8%[3]	-2.3%[4]
Comprehensive	+5.8%[5]	+5.3%[6]
Specified Perils	+5.8%[7]	+5.3%[8]
All Perils	+0.7%[9]	+0.7%[10]

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

* * * * *

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

Oliver, Wyman Limited

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[1] Our model includes a one-time increase of 23.9% at 2021-2 (coincident with the rise in inflation).
[2] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[3] Our model includes a one-time increase of 33.1% at 2021-2 (coincident with the rise in inflation).
[4] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[5] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[6] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[7] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[8] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[9] Our model includes a one-time increase of 22.1% at 2021-2 and a one-time increase of 9.2% at 2022-2.
[10] Subject to excess inflation. See Section 7 for the implied adjustment factors.

2. Legislative Reforms and Government Actions

2.1. Minor Injury Regulations

In 2003, the Nova Scotia government introduced Automobile Insurance Tort Recovery Limitation Regulations under Section 113B of the Insurance Act which limited the pain and suffering award to $2,500 to claimants who met the "minor injury" definition introduced with the Minor Injury Regulations.

The Minor Injury Regulations were subject to a constitutional challenge and these challenges affected the bodily injury data during this period of uncertainty. The Minor Injury Regulations were ultimately upheld.

On December 15, 2009, Justice Goodfellow of the Supreme Court of Nova Scotia released the Decision in Hartling v. Nova Scotia, upholding the Minor Injury Regulation.

Subsequently, on May 27, 2010, the Supreme Court of Canada released its Decision to refuse leave to appeal.

2.2. Bill 52 - Minor Injury Regulations Update

In 2010, the Nova Scotia government introduced Bill 52 which affected the minor injury cap on pain and suffering awards resulting from automobile accidents. The following reforms were effective April 28, 2010.

- The definition of "minor injury" was simplified and restricted to only include strains, sprains, and whiplash-associated disorders.
- The minor injury cap on pain and suffering awards was increased from $2,500 to $7,500 and subject to an inflation index.

2.3. Fair Insurance Reforms

Based on recommendations from the 2011 independent auto insurance review, Nova Scotia introduced a package of reforms with the goal of better coverage and more choice for Nova Scotians, while balancing fairness, stability, and affordability.

The first phase of the reform was effective April 1, 2012, and included higher accident benefit limits as presented in Table 2.

Table 2: Change in Accident Benefit Limits

Benefit Category	Previous Benefit	New Benefit (as of April 1, 2012)
Medical and Rehabilitation Expenses	$25,000	$50,000
Funeral Expenses	$1,000	$2,500
Death Benefits		
Head of Household	$10,000	$25,000
Spouse of Head of Household	$10,000	$25,000
Dependent	$2,000	$5,000
Loss of Income	$140/week	$250/week
Principal Unpaid Housekeeper	$70/week	$100/week

The second, and final, phase of the reform was effective April 1, 2013, and included the introduction of the direct compensation property damage coverage, allowing not-at-fault drivers to recover damages caused by collision from their own insurer.

3. Analysis – General discussion

3.1. Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2024-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2024) provided by GISA. This data includes the experience of all commercial vehicles in Nova Scotia. We refer to this data source as the AIX report.

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

> *Effective July 1, 2019, the ASP revised the definition of Type of Business 3 -Fleet rated vehicles. As a result, a number of companies that previously reported Type of Business 4 – Individually rated Fleets (data included in the Exhibit) are now reporting this data as Type of Business 3 (data NOT included in the Exhibit). This has resulted in a DECREASE in Written Exposure and Written Premium starting in Accident Year 2019-2. Users should take note of this shift and exercise caution when using this data.*

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

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

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

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

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

It is important to note two points about case reserves:

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

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

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

We estimate the final (ultimate) number and cost[11] of all claims that arise from events that occurred in the first and second halves of the year (referred to as "accident half-years"[12]), separately, through to December 31, 2024. These estimates are used to measure and select the loss trend rates we recommend in Section 5 of this report.

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

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[14] development factors to estimate the actuarial reserve need, and hence the final claim cost, for each accident half-year through December 31, 2024, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2024, separately for each of the coverages.

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

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

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

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

3.3. Selection of Claim Count and Claim Amount Development Factors

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

In Section 3.4, we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

The selection of development factors influences the selected loss trend rates.[15] As a result of the emerged claims experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[16] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables. We note there was a discrepancy in the prior report between the numbers presented in the following tables and the numbers reflected in the trend models. We have corrected the amounts as of December 31, 2023 to reflect the amount included in the trend models in the prior review.

Table 3: Change in Estimates - Bodily Injury

	As of December 31, 2023			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$235.58	$118,154	1.99	$258.91	$127,951	2.02
2021	$255.47	$89,409	2.86	$280.09	$97,702	2.87
2022	$250.08	$92,350	2.71	$294.45	$105,888	2.78
2023	$211.97	$84,928	2.50	$294.81	$106,124	2.78
2024				$266.30	$87,312	3.05

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 18.4%. This difference is largely due to increases in average reported claim amounts for accident years 2022 and 2023.

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

16 Number of claims per 1,000 insured vehicles.

Table 4: Change in Estimates - Property Damage

	As of December 31, 2023			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$16.16	$11,855	1.36	$16.08	$11,760	1.37
2021	$37.32	$29,080	1.28	$37.50	$28,348	1.32
2022	$57.59	$41,951	1.37	$61.79	$44,153	1.40
2023	$20.84	$17,810	1.17	$19.37	$19,421	1.00
2024				$14.91	$20,084	0.74

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 2.1%.

Table 5: Change in Estimates - Direct Compensation Property Damage

	As of December 31, 2023			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$52.71	$6,598	7.99	$52.74	$6,598	7.99
2021	$71.26	$7,256	9.82	$70.78	$7,273	9.73
2022	$88.58	$9,999	8.86	$86.30	$10,078	8.56
2023	$88.34	$9,486	9.31	$83.27	$9,331	8.92
2024				$104.56	$10,615	9.85

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 2.6%.

Table 5: Change in Estimates - Accident Benefits Total

	As of December 31, 2023			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$37.55	$29,030	1.29	$29.65	$22,956	1.29
2021	$14.10	$8,034	1.76	$13.04	$7,476	1.74
2022	$22.17	$12,747	1.74	$18.33	$10,499	1.75
2023	$23.74	$14,457	1.64	$25.49	$15,010	1.70
2024				$20.82	$11,768	1.77

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 11.3%. This decrease is principally due to lower average severity for 2020 and 2022.

Table 6: Change in Estimates - Collision

	As of December 31, 2023			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$157.64	$10,750	14.66	$157.07	$10,712	14.66
2021	$166.49	$10,262	16.22	$165.25	$10,256	16.11
2022	$232.88	$13,239	17.59	$235.38	$13,360	17.62
2023	$217.50	$12,912	16.84	$244.48	$14,458	16.91
2024				$207.62	$13,069	15.89

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 3.6%.

Table 7: Change in Estimates - Comprehensive

	As of December 31, 2023			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$125.20	$4,072	30.75	$125.20	$4,072	30.75
2021	$129.89	$4,450	29.19	$129.87	$4,449	29.19
2022	$182.44	$4,674	39.03	$184.19	$4,736	38.89
2023	$228.23	$6,705	34.04	$225.73	$6,497	34.74
2024				$199.59	$5,843	34.16

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.1%.

4. Loss Trend Rate Considerations

4.1. Introduction

Loss trend rates are factors used in the determination of rate level indications. They are applied to ultimate incurred losses during the experience period,[17] adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

The application of trend rates is essentially a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”); 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 take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Nova Scotia ultimate claim frequency, claim severity, and loss cost[18] by accident half-year that we derive (as we discuss in Section 3.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters and scalar/level[19] change parameter 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 use a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 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.

Time Period

In this review, we present and consider the claim experience by accident year, spanning the twenty-year period from 2005-1 to 2024-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the

[17] 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.

[18] 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.

[19] We use “scalar” and “level change” interchangeably throughout this report.

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.

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

Seasonality

Some coverages exhibit "seasonality" – where the number of claims or claim amounts incurred during the first half of a year are generally higher/lower than 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 / Unemployment

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

- GISA notes the July 2014 hurricane (Arthur) impact on comprehensive, all perils and specified perils.
- GISA notes the increase in the number and cost of physical damage claims since 2015-1 due to severe weather.

We do not include a variable in the model to control for historical weather events.

We also do not typically consider economic variables such as unemployment due to the difficulty of forecasting future values for these parameters.

Scalar / Level Change Parameter

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.

Distinct from an unusual data point that might be considered an outlier (where, for example, an upward spike is followed by a decline), or a change in trend rate pattern, the scalar parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform or other event. We determine the statistical significance of a level change based on the *p*−values from *t*−tests for parameter significance.[20]

Trend Change Parameter

Some reforms result in a sustained level change, with the trend rate before and after the reform unchanged. Other reforms could, in addition or instead, cause a change in the trend rate after the reform. As part of our regression model design, we consider the possibility that a reform or other event could cause the trend rate to change in magnitude; or even change direction. We determine the

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

statistical significance of a trend rate change based on the *p*−values from *t*−tests for parameter significance.

Statistical Results

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

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

Other Considerations

In selecting past loss trend rates, we also consider:

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

There are two options when selecting a loss trend:

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

We prefer to use the implied trend from the frequency and severity models because 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 not be apparent if they have offsetting frequency and severity effects or 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.

Summary of Trend Rates

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

The summary of our trend rates based on industry data as of December 31, 2024, as presented in Table 1, are based on our assessment and holistic view of the statistical tests, historical data (changes in patterns and spikes), and parsimony of many regression models.

In Section 5, we discuss the basis for the trend rates we present in Table 1. Due to the numerous models we considered, we do not discuss all the models presented in Appendix E.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[21] during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

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

Although it is difficult to identify an exact point in time when the “new normal” post pandemic period began, based on our review of Nova Scotia data, we consider the 2021−2[22] period to be the *potential* starting point. While we continue to observe lower frequency levels from 2021−2 through 2024−2 compared to the pre−pandemic period, the degree of the decrease has moderated compared to the pandemic period but not fully returned to the pre−pandemic level. Insurers should consider the degree and persistence of a frequency reduction in the post pandemic period for their proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand resulted in an increase in inflation which led to increased claim costs.[23] In Figure 1 through Figure 3, we present the monthly consumer price index for January 2005 through July 2025 (left panel) and the year-over year percentage change (right panel)[24] over the last 20 years in Nova Scotia, separately, for:

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

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

[22] In other provinces we identified a different new normal starting point. We expect that these differences are due to variations in the impact of the pandemic between provinces. This is partly attributable to the differences in the IHME mobility variable by province.

[23] This increase is evident in the severity levels for some coverages beginning 2021-2.

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

Figure 1: Consumer Price Index – All Items & Transportation

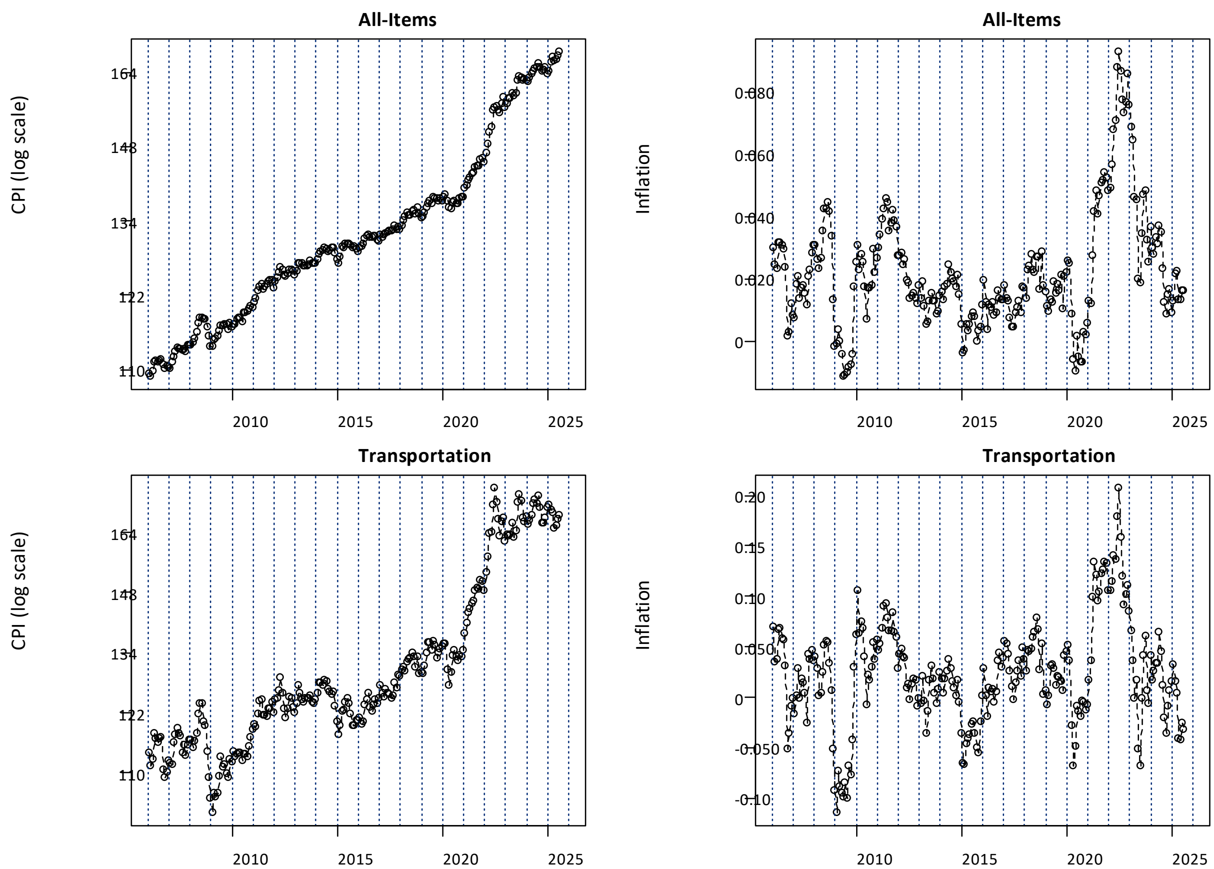
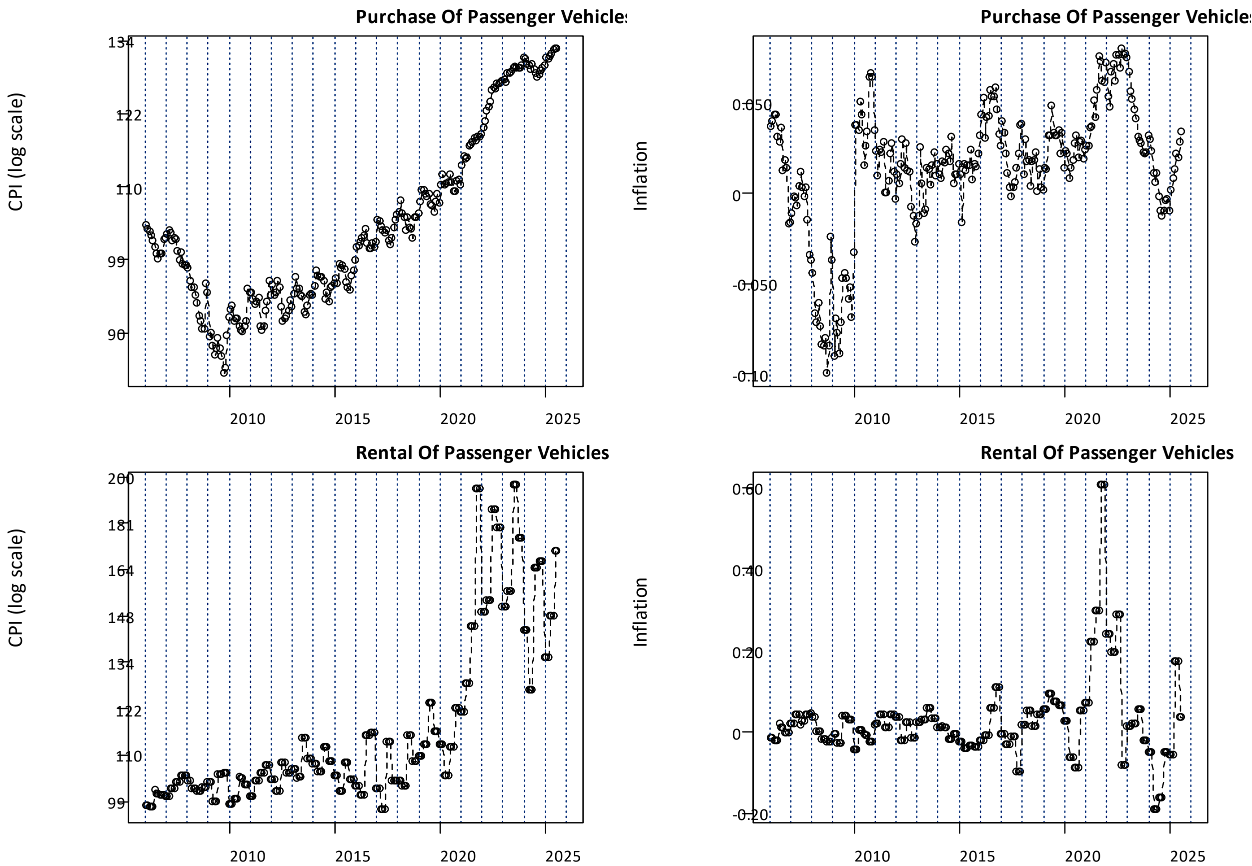
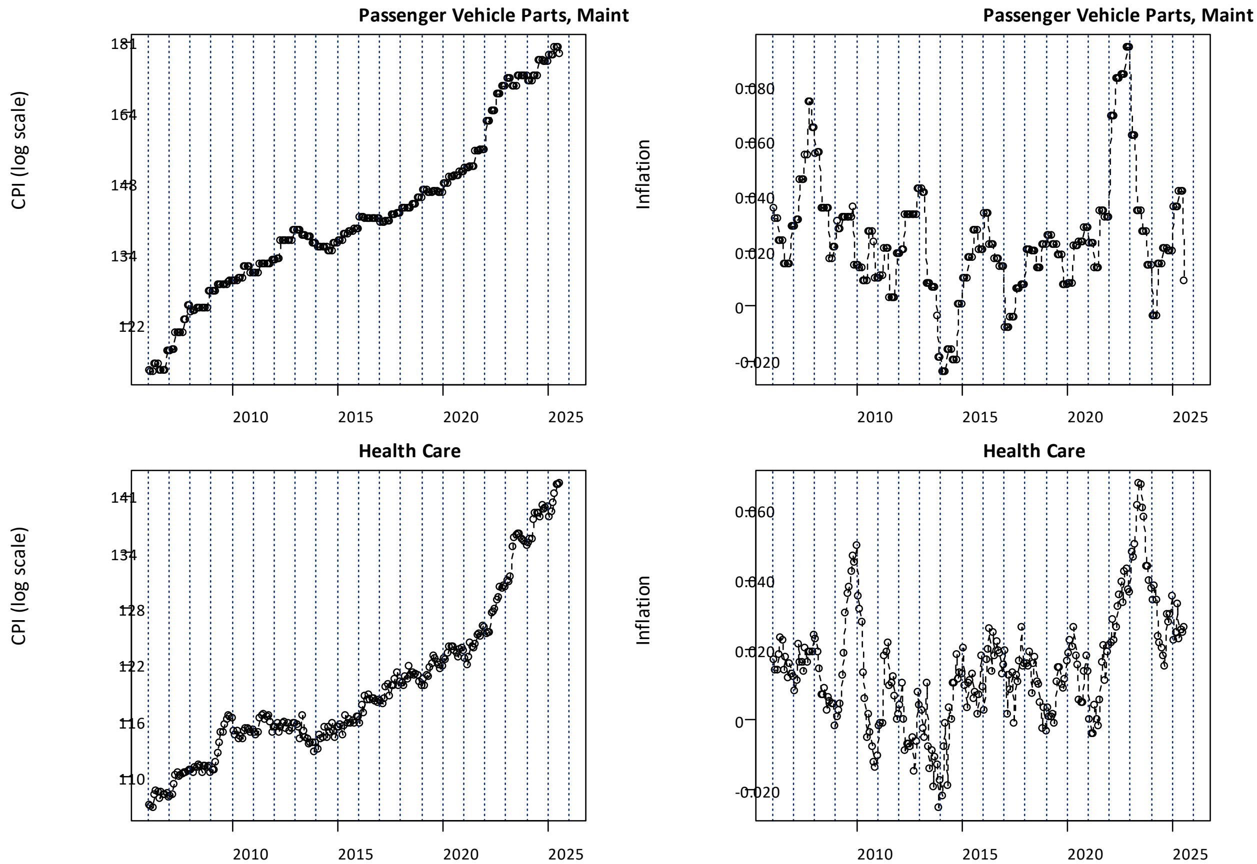


Figure 2[25]: Consumer Price Index – Purchase & Rental of Passenger Vehicles



[25] Rental of passenger vehicles data is Canada-wide data, not Nova Scotia-only data.

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



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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and passenger vehicle parts, maintenance and repair costs) resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, moderated beginning early 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 4, the 2021-2 through 2022-2 DCPD, collision, and all perils severity and 2022-1 to 2023-2 comprehensive severity rose steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance, and repair costs which increased claim costs for physical damage coverages[26] since more

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

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 rate for other coverages coincident with the 2021-2 inflation increase. A change in severity level coincident with the inflation change is not obvious for bodily injury, property damage, and accident benefits coverages.

As described in Section 4.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we consider various approaches such as:

- 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.[27]
- 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:

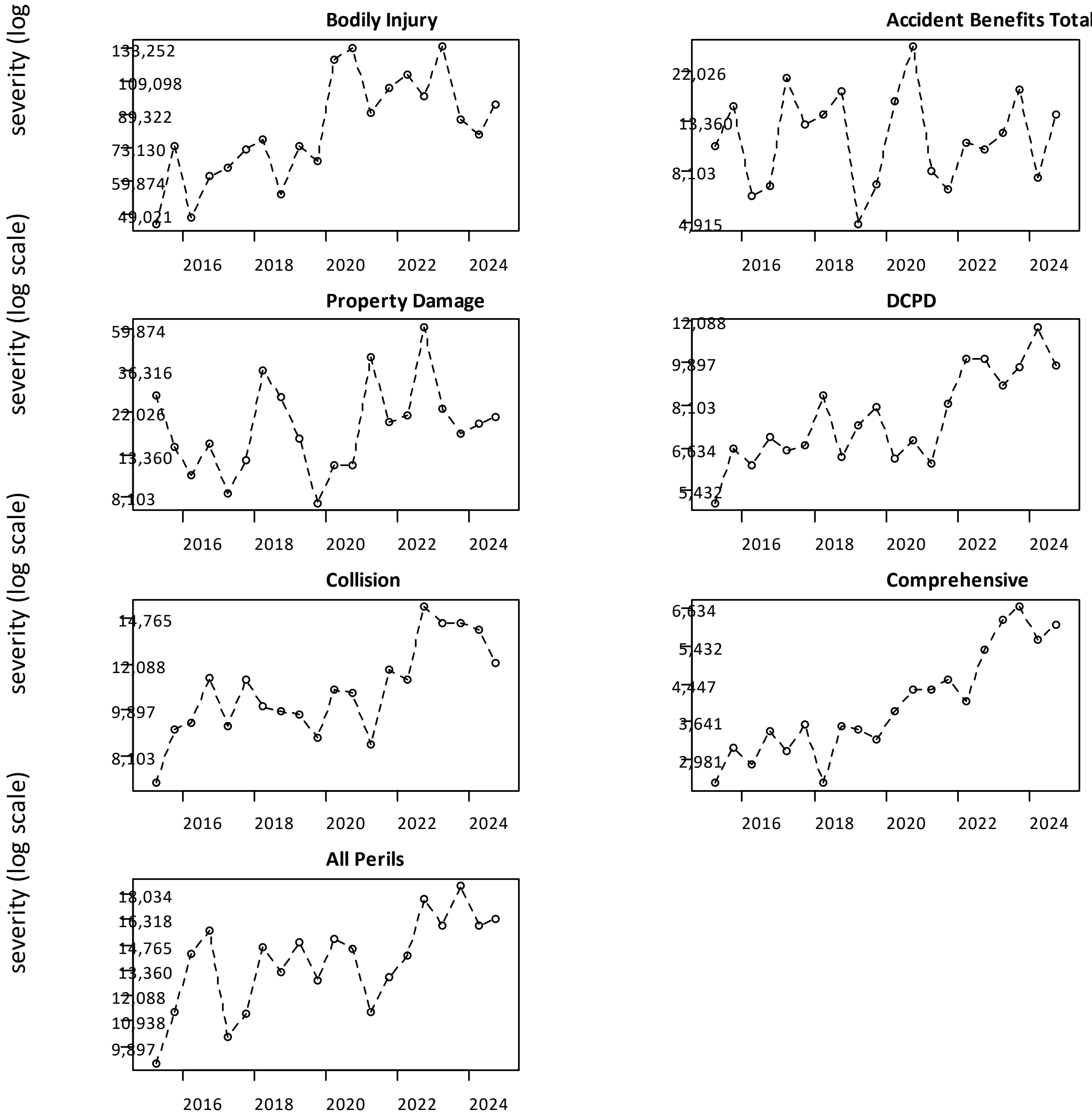
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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, higher loss trend rates should also subside. We observe the DCPD, collision and comprehensive severity has moderated in 2024. As shown in Figure 1 through Figure 3 above, there is evidence inflation is moderating for the primary physical damage claims cost components, and we expect the physical damage severity to follow.

We will continue to monitor the impact of inflation on claims costs and adjust our models as necessary. We further discuss the expected inflationary impact on future loss trend in Section 4.3 below.

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

Figure 4: 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 persist into the future resulting in equivalent past and future trend rates.

If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging. Changes in driving behaviour post-pandemic and recent increases in inflation may result in different patterns in the future.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post−pandemic "new normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[28] As noted above, we view 2021−2 as the (possible) beginning of the "new−normal" post pandemic period and 2021−2 through 2024−2 may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into public driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 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 preliminary expectation for the prospective period.

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid−point of the latest accident half−year (October 1, 2024, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2024).

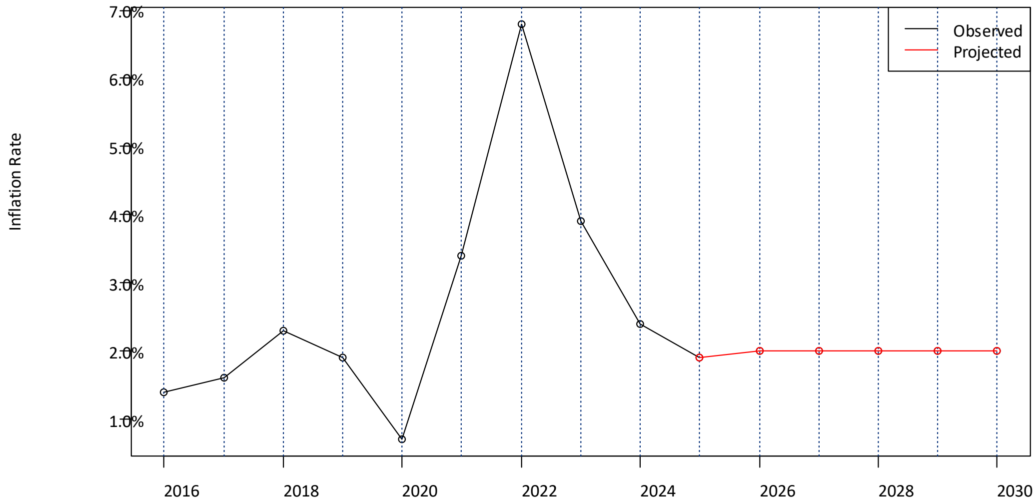
As described in Section 4.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2024, via various parameters included in the model, if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 5, we present the International Monetary Fund's (IMF) forecast of future inflation,[29] 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.

[28] 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.
[29] https://www.imf.org/en/Countries/CAN

Figure 5: IMF Forecasted Inflation



5. Oliver Wyman Selected Trend Rates

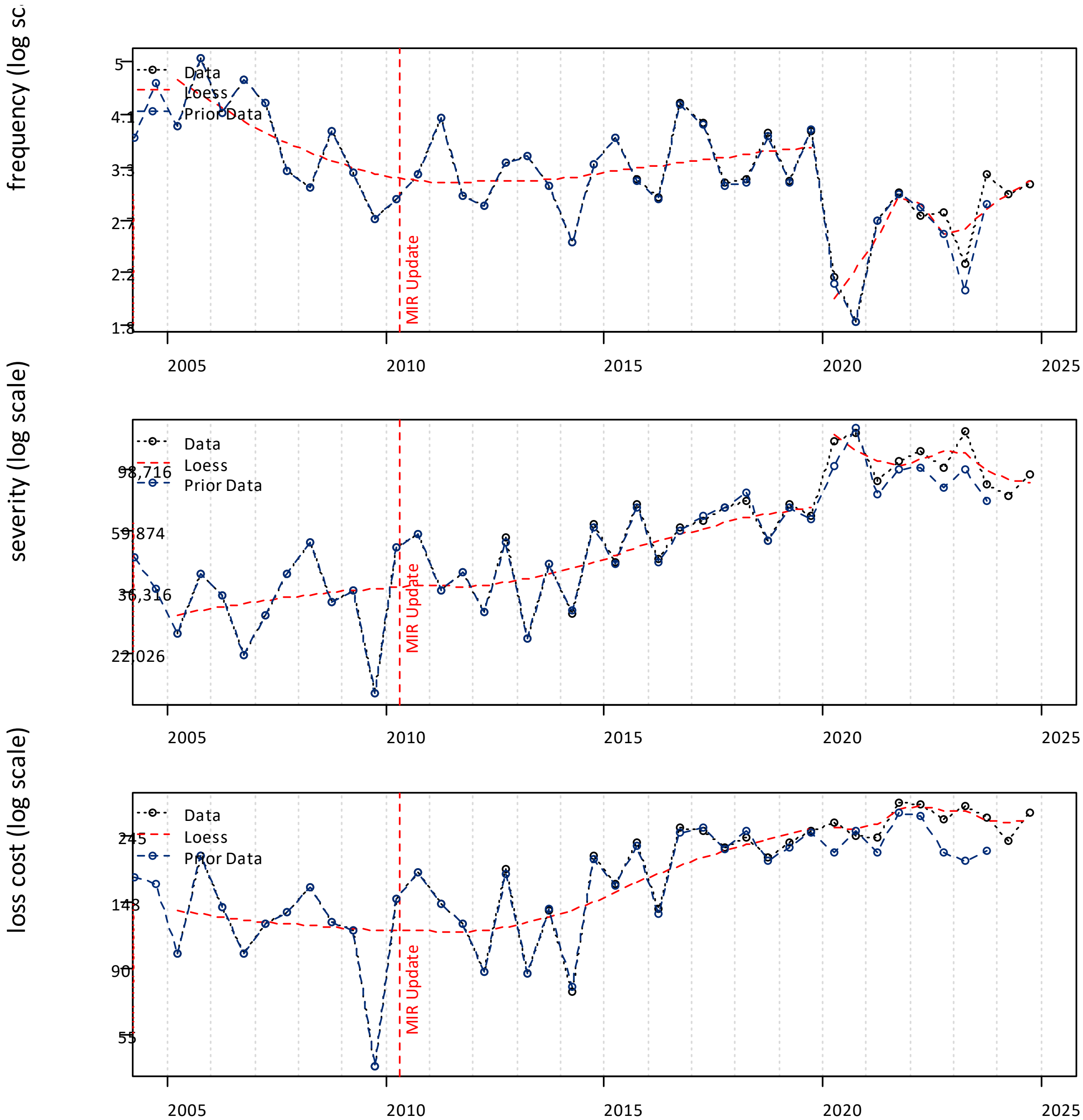
5.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of +6.9%.

In Figure 6, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe the severity estimates since 2020 have increased. We include loess curves that model the general trends in the data. We 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 decline coincident with the pandemic has been largely sustained through 2024−2, with frequency level still well below pre−COVID levels.

Figure 6: Bodily Injury – Observed Loss Cost Experience



An increase in the minor injury cap (from an unindexed $2,500 to an indexed $7,500) took effect on April 28, 2010. Although the introduction of Bill 52 in April 2010 would have affected the loss costs in 2010, we suggest the sharp increase in 2010 is more due to data variability than to Bill 52, as the loss cost declined, then was relatively flat over each of the next three years (although average severity levels were above pre-reform levels).

Possibly due to the low volume of data (approximately 180 claims per year since 2009) and the variability in the data (which is likely attributed to the low volume), there is no statistical evidence of Bill 52 having an impact on commercial vehicle claim costs - unlike the case for private passenger vehicles. As in our prior report, we include no explicit adjustment for Bill 52. Any change in claims cost for Bill 52 is implicitly included within our measured trend rates.

The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement periods are presented in Appendix E. We include periods after 2015 in our selected trend models due to the stable patterns starting in 2015.

We fit a frequency model to all accident half-years between 2015-1 and 2024-2, and include mobility ($p = 0.000$), and a new normal scalar ($p = 0.008$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.601.

We fit a severity model to all accident half-years between 2015-1 and 2024-2, and include only trend ($p = 0.001$). The implied annual trend rate associated with our fitted severity model is +7.8%. The adjusted R-squared of our proposed severity model is 0.468.

In Figure 7, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +7.8%. The implied adjusted R-squared of the combined frequency and severity model is -0.013.

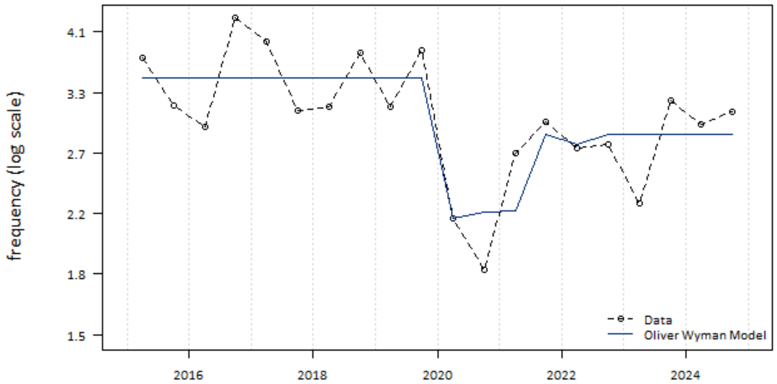
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-1 and 2024-2, and include trend ($p = 0.317$), mobility ($p = 0.721$), and a new normal scalar ($p = 0.590$). The implied annual trend rate associated with our fitted loss cost model is +3.1%. The adjusted R-squared of our proposed loss cost model is 0.363.

We note the separate frequency and severity models fit relatively well. However, the implied combined model does not appear to fit the loss cost data as well as the direct loss cost model. This is likely due to the fact that much of the variability in the frequency and severity models offset each other, resulting in less variability in the loss cost data. Although the parameters in the direct loss cost model are not significant, the effects appear to be present in the data as the variables are significant in the frequency model. Therefore, we have decided to include these variables in our selected model. We select a loss cost trend rate of +3.1%.

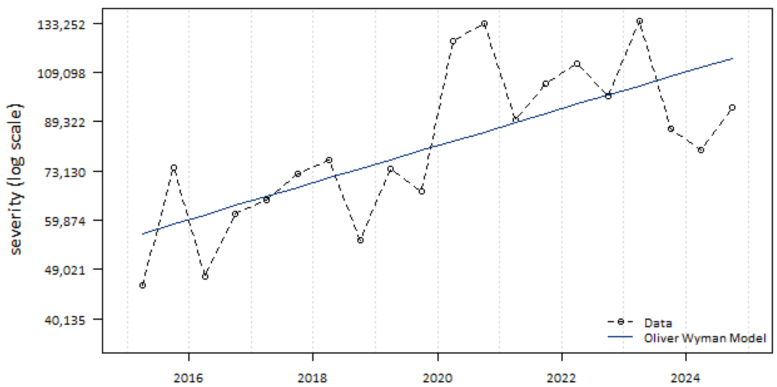
We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in loss costs in the post−pandemic period. We present the associated adjustment factors in Section 6, referred to as new normal factors.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

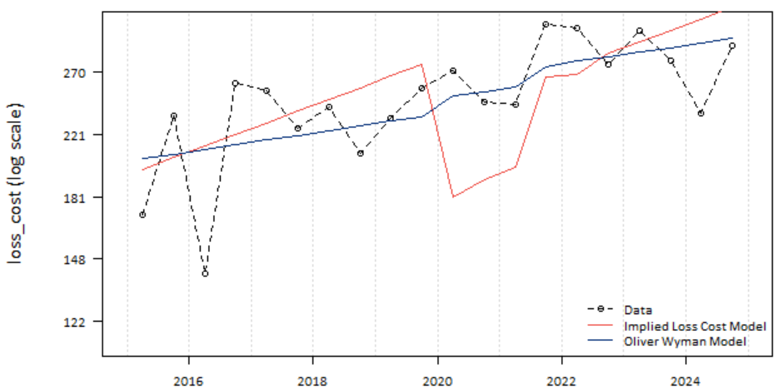
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.018	0	0.601
New Normal Scalar	-0.189	0.008	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.075	0.001	0.468
Trend Rate	+7.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.03	0.317	0.363
Mobility	-0.002	0.721	
New Normal Scalar	0.101	0.59	
Trend Rate	+3.1%		

5.2. Property Damage

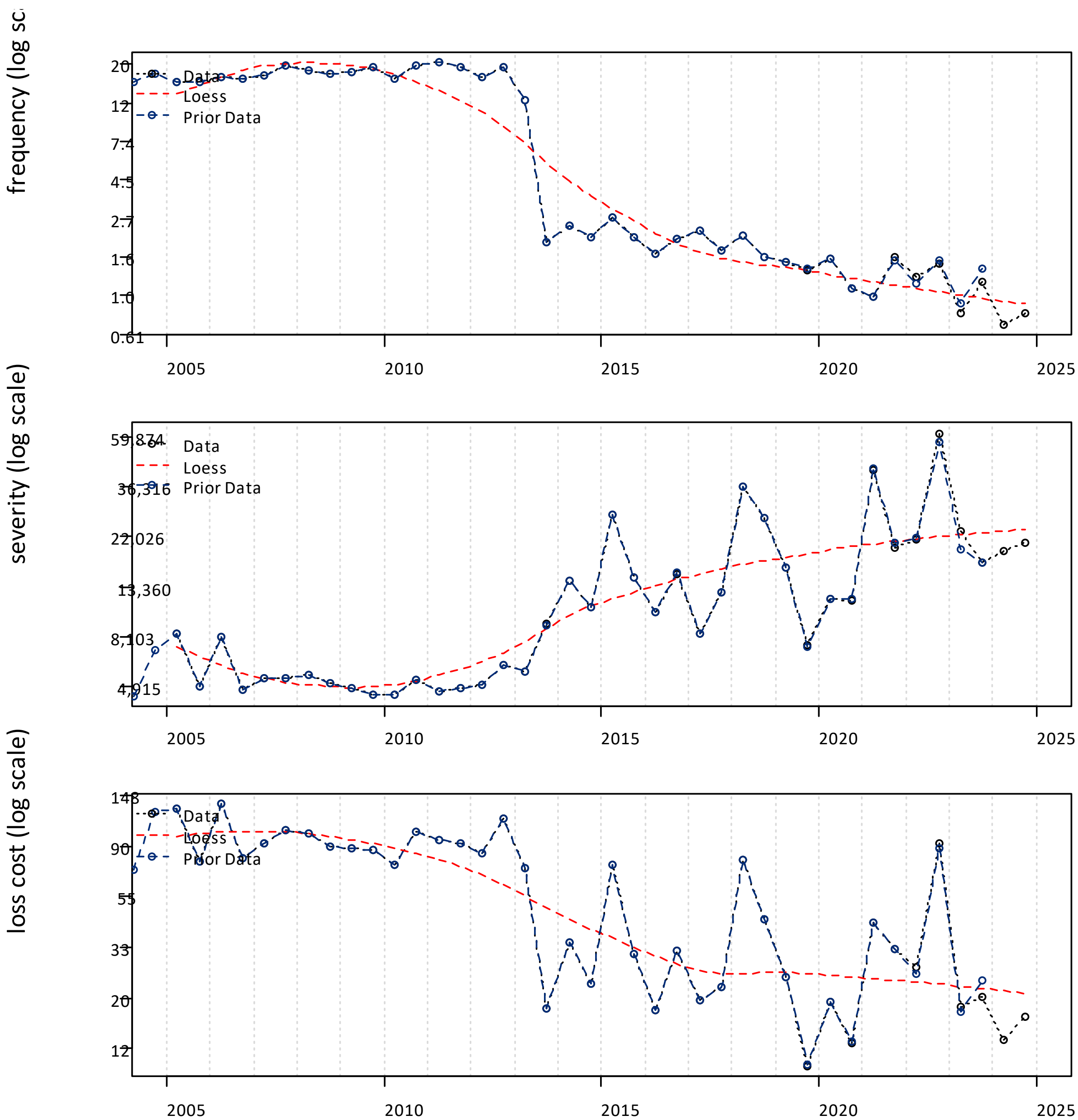
For the prior review, we selected a past and future loss cost trend of -1.9%.

In Figure 8, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe

that our estimates have not changed materially. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- Following the introduction of DCPD in 2013, there was a significant reduction to property damage frequency and an increase in severity.
- Other than slightly lower frequency in 2020-2 and 2021-1, there is no definitive impact of COVID-19.

Figure 8: Property Damage – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement, with and without the 2015 and 2018 observations, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2024-2, and include only trend ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -9.9%. The adjusted R-squared of our proposed frequency model is 0.750.

We fit a severity model to all accident half-years between 2014-1 and 2024-2, and include only trend ($p = 0.094$). The implied annual trend rate associated with our fitted severity model is +6.1%. The adjusted R-squared of our proposed severity model is 0.091.

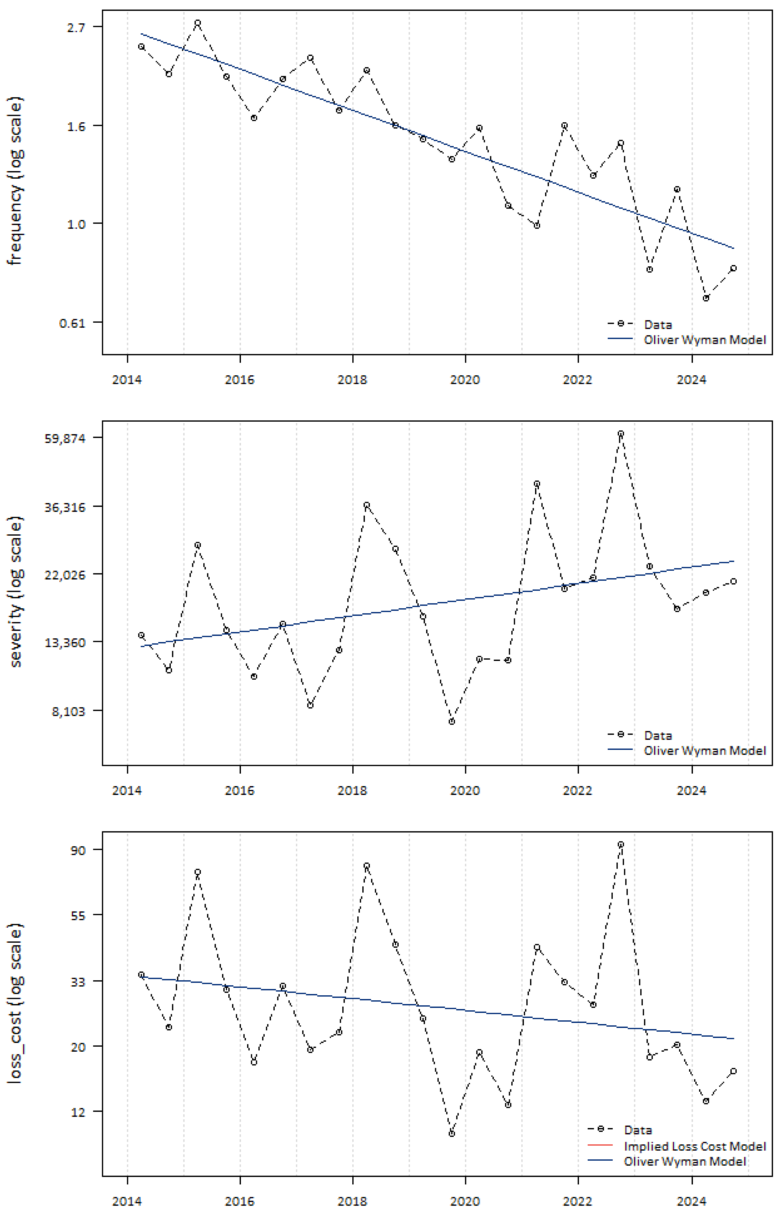
In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -4.4%. The implied adjusted R-squared of the combined frequency and severity model is -0.038.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2024-2, and include only trend ($p = 0.268$). The implied annual trend rate associated with our fitted loss cost model is -4.4%. The adjusted R-squared of our proposed loss cost model is 0.014.

While acknowledging the high *p*-value for the severity model, visual inspection suggests a positive severity trend. We note the frequency and severity trend appear to offset one another in the direct loss cost model. Given the poor fit of the loss cost model, the large volatility, and the relatively flat trend, we select a loss cost trend rate of 0.0%.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.104	0	0.75
Trend Rate	-9.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.059	0.094	0.091
Trend Rate	+6.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.045	0.268	0.014
Trend Rate	-4.4%		

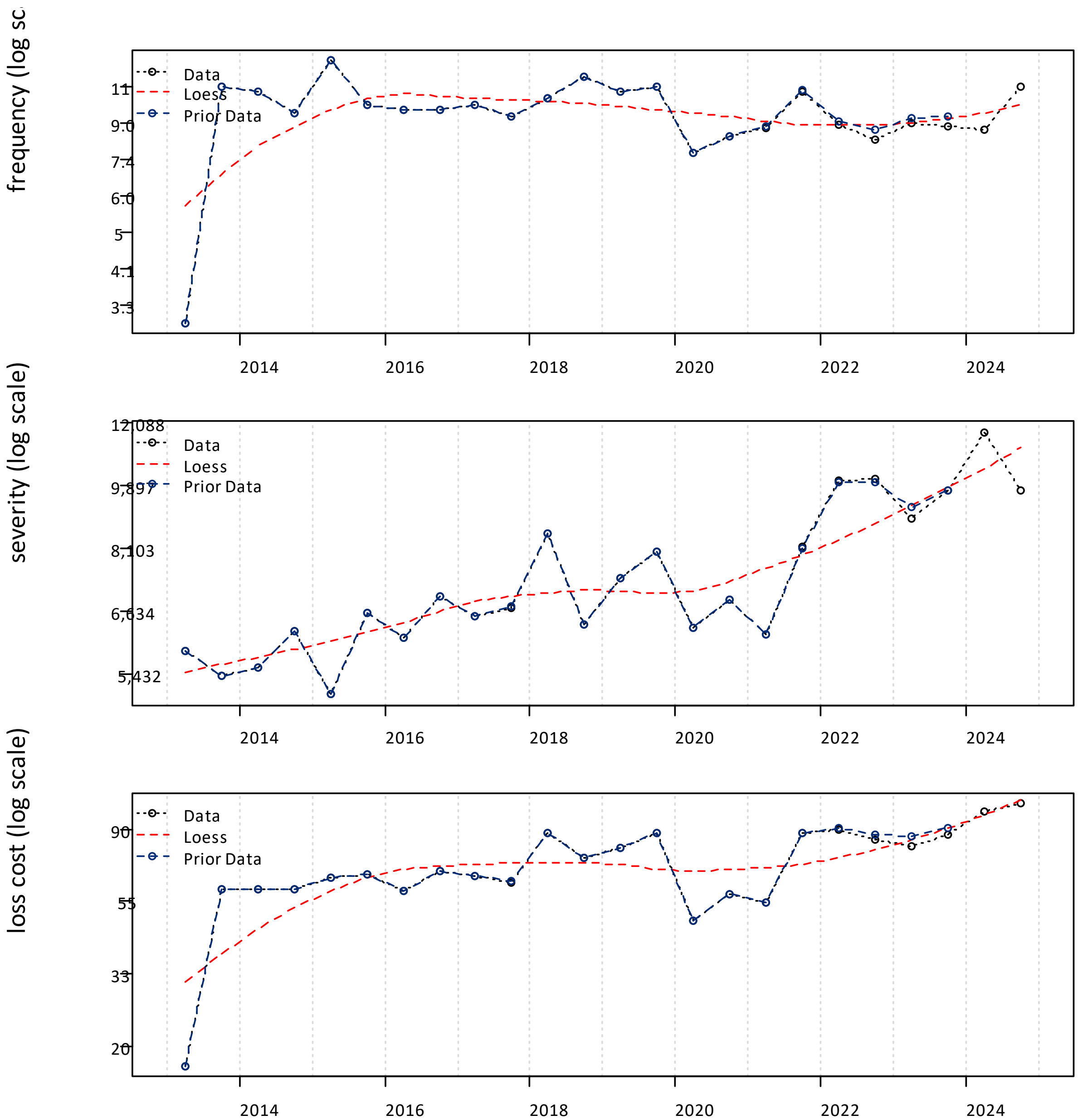
5.3. Direct Compensation Property Damage

For the prior review, we selected a past and future loss cost trend of +1.7%.

In Figure 10, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2013-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe some slight increases to the recent frequency and severity estimates. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a decrease in frequency level at 2020−1 coincident with the COVID−19 pandemic. The decline in frequency level coincident with the pandemic has been partly sustained through the end of 2024−2, with 2024−2 still lower than pre−COVID levels.

Figure 10: DCPD – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, and *p*-values, and confidence intervals over various trend measurement are presented in Appendix E.

We fit a frequency model to all accident half-years between 2014-1 and 2024-2, and include mobility (p = 0.001), and a new normal scalar (p = 0.026). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.414.

We fit a severity model to all accident half-years between 2014-1 and 2024-2, and include trend (p = 0.026), and excess inflation (p = 0.017). The implied annual trend rate associated with our fitted severity model is +3.1%. The adjusted R-squared of our proposed severity model is 0.744.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +3.1%. The implied adjusted R-squared of the combined frequency and severity model is 0.676.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2014-1 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), excess inflation (p = 0.345), and a new normal scalar (p = 0.525). The implied annual trend rate associated with our fitted loss cost model is +7.2%. The adjusted R-squared of our proposed loss cost model is 0.850.

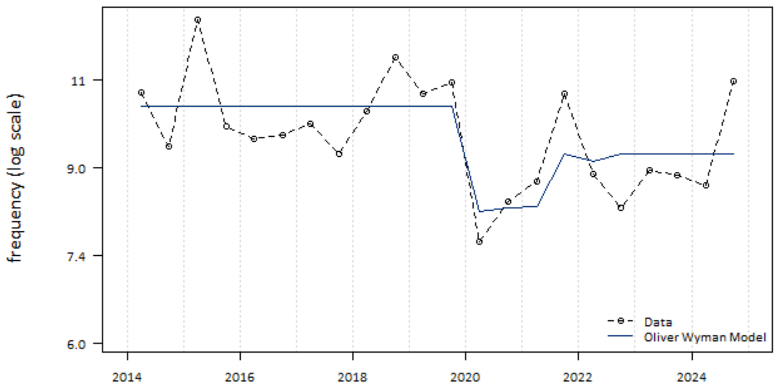
We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a counterintuitive negative inflation scalar. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.1%.

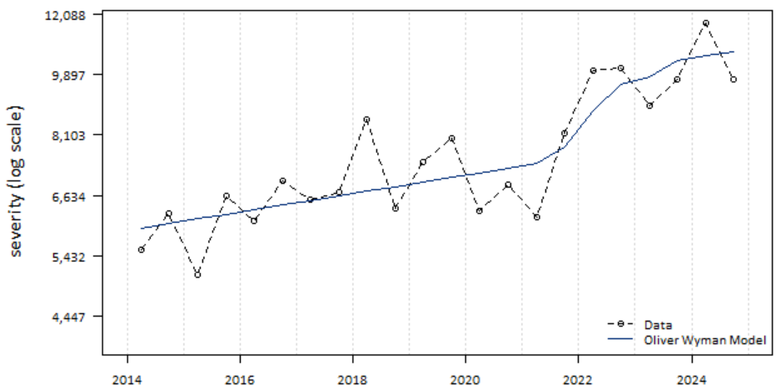
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

Figure 11: DCPD - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.009	0.001	0.414
New Normal Scalar	-0.108	0.026	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.03	0.026	0.744
Excess Inflation	0.264	0.017	
Trend Rate	+3.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.07	0	0.85
Mobility	0.021	0	
Excess Inflation	-0.113	0.345	
New Normal Scalar	-0.069	0.525	
Trend Rate	+7.2%		

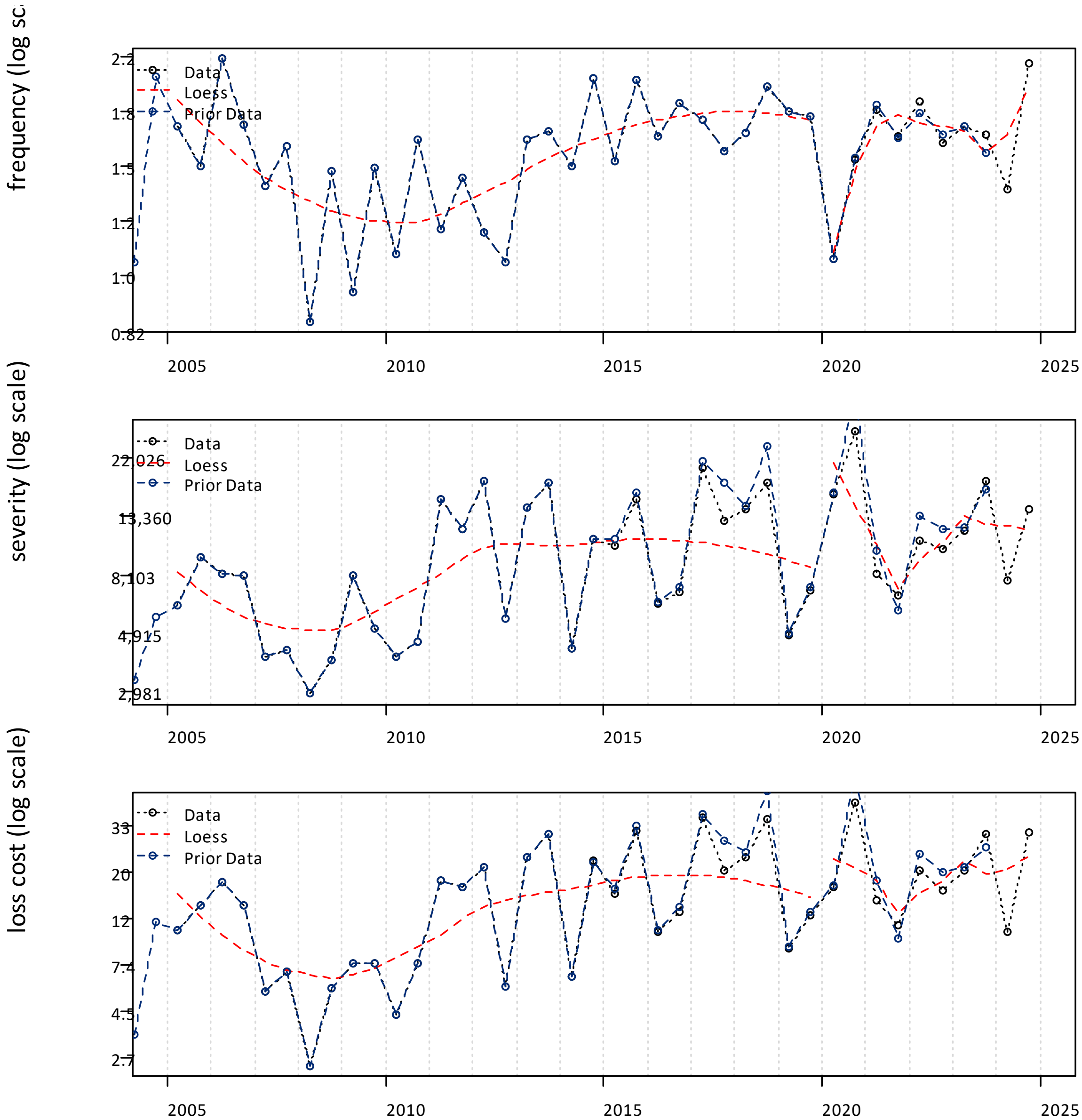
5.4. Accident Benefits

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

In Figure 12, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe variability in our estimates for the more recent accident years. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020 coincident with the COVID-19 pandemic, then a return to near pre-pandemic levels.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over these various trend measurement periods, with and without reform parameter(s), are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-1 and 2024-2, and include trend (p = 0.805), and mobility (p = 0.036). The implied annual trend rate associated with our fitted frequency model is +0.2%. The adjusted R-squared of our proposed frequency model is 0.117.

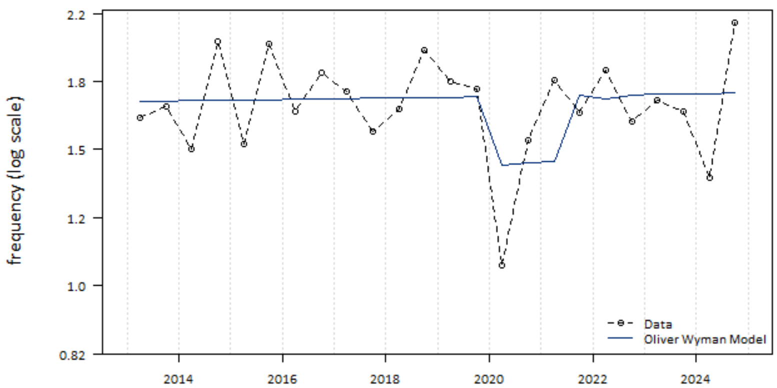
We fit a severity model to all accident half-years between 2013-1 and 2024-2, and include only trend (p = 0.820). The implied annual trend rate associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is -0.043.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +0.9%. The implied adjusted R-squared of the combined frequency and severity model is -0.137.

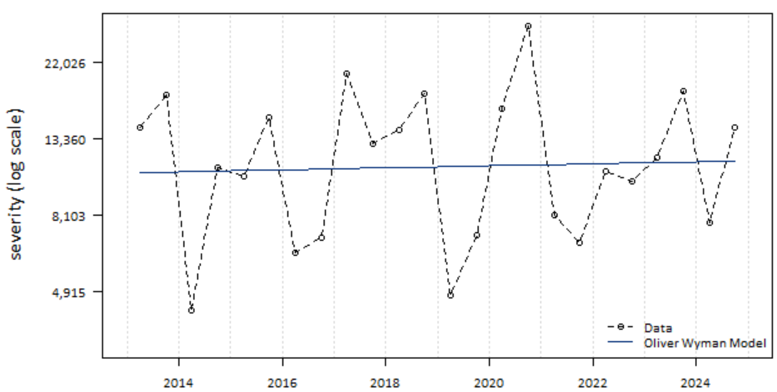
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-1 and 2024-2, and include trend (p = 0.961), and mobility (p = 0.582). The implied annual trend rate associated with our fitted loss cost model is +0.2%. The adjusted R-squared of our proposed loss cost model is -0.078.

While we find the mobility parameter is statistically significant in the frequency model, we observe frequency has returned to pre-pandemic levels. Due to the poor fit of our models, we select a loss cost trend rate of +0.0%.

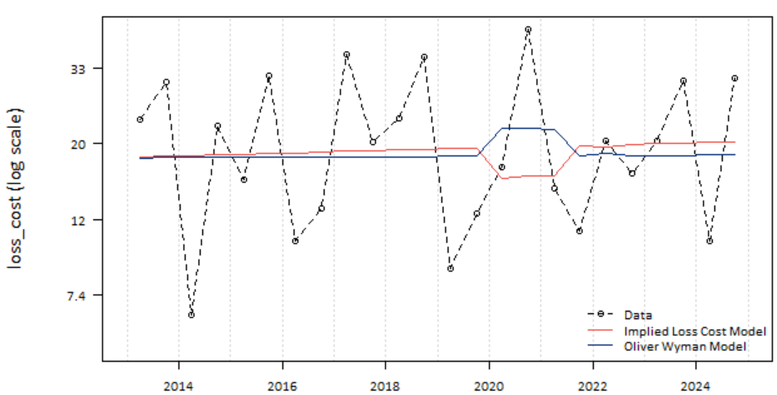
Figure 13: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.002	0.805	0.117
Mobility	0.008	0.036	
Trend Rate	+0.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.82	-0.043
Trend Rate	+0.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.002	0.961	-0.078
Mobility	-0.007	0.582	
Trend Rate	+0.2%		

5.5. Collision

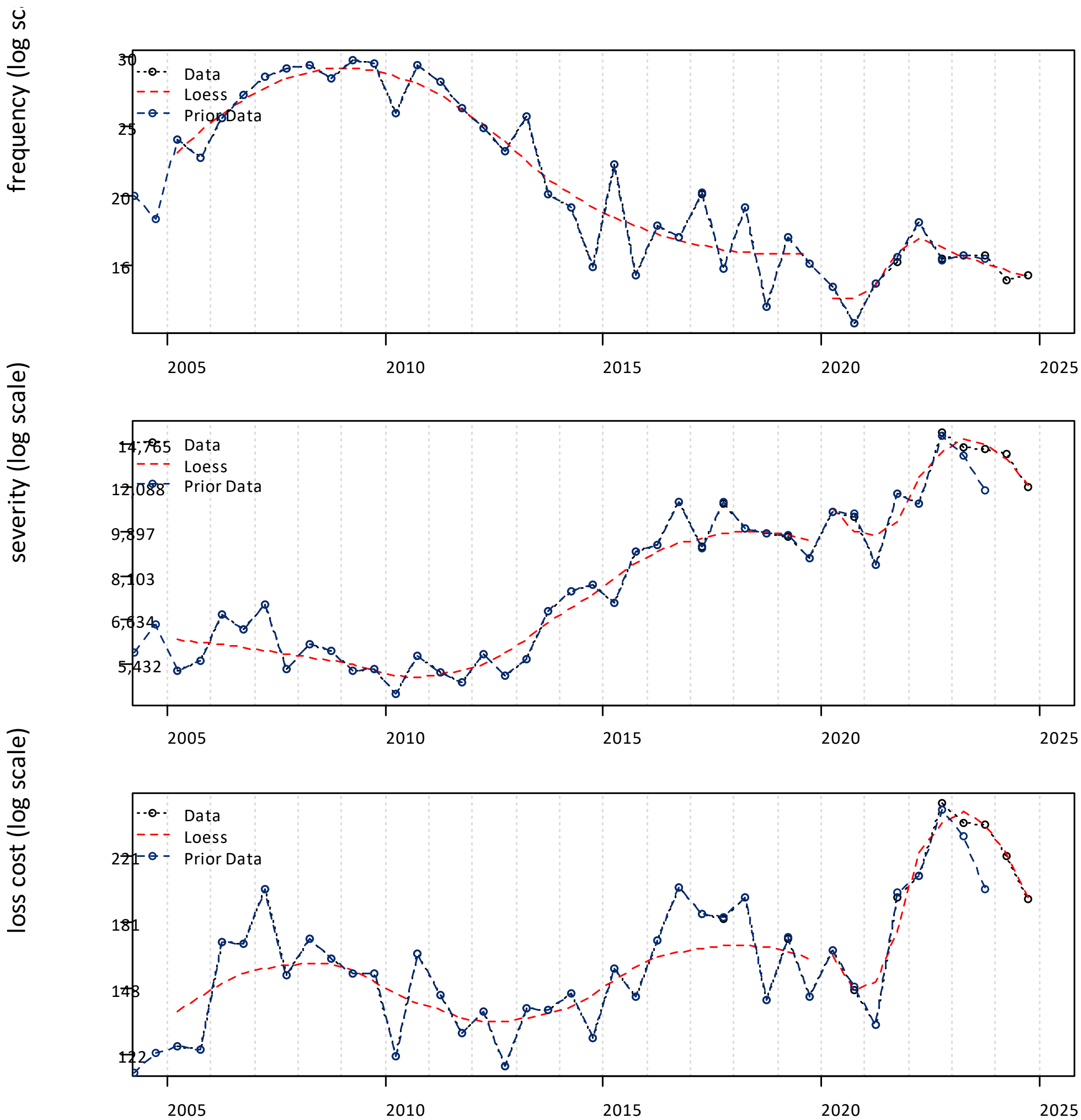
For the prior review, we selected a past and future loss cost trend of -1.8%.

In Figure 14, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe

that our estimates have not changed significantly. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a large decrease during 2020 coincident with the COVID-19 pandemic, with 2021-2 returning to pre-pandemic levels.

Figure 14: Collision – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a reform parameter at April 2013, as well as excluding the 2016 loss cost spike, are presented in Appendix E. We offer the following observations about these measured trends.

As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. The effect of the reform appears to be offsetting, with frequency declining and severity rising.

We fit a frequency model to all accident half-years between 2016-1 and 2024-2, and include trend (p = 0.106), and mobility (p = 0.018). The implied annual trend rate associated with our fitted frequency model is -1.2%. The adjusted R-squared of our proposed frequency model is 0.331.

We fit a severity model to all accident half-years between 2016-1 and 2024-2, and include trend (p = 0.541), and excess inflation (p = 0.002). The implied annual trend rate associated with our fitted severity model is -1.1%. The adjusted R-squared of our proposed severity model is 0.672.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is -2.3%. The implied adjusted R-squared of the combined frequency and severity model is 0.632.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2016-1 and 2024-2, and include trend (p = 0.135), mobility (p = 0.548), and excess inflation (p = 0.007). The implied annual trend rate associated with our fitted loss cost model is -4.1%. The adjusted R-squared of our proposed loss cost model is 0.647.

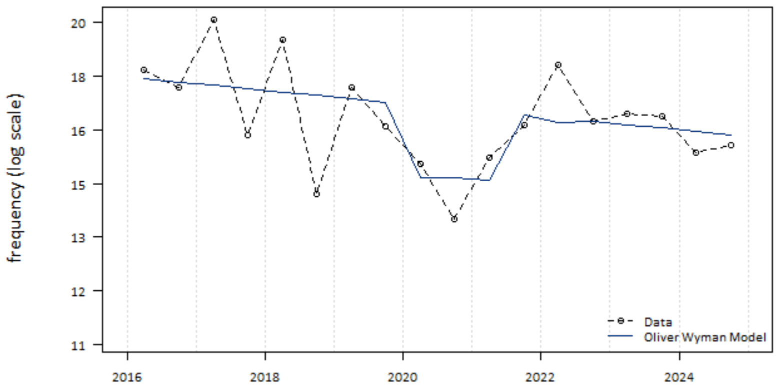
We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a mobility parameter that is not significant. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -2.3%.

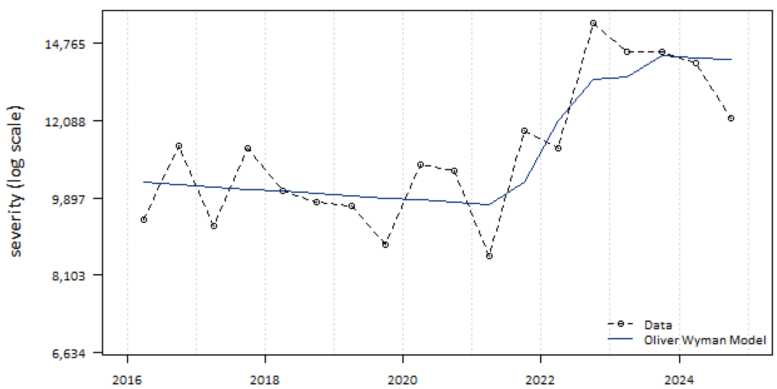
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

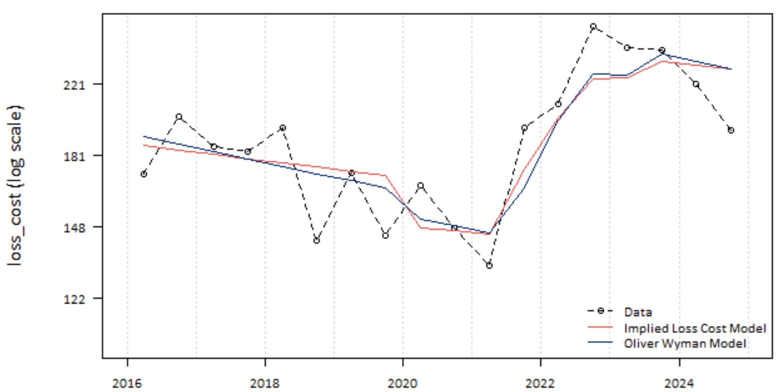
Figure 15: Collision - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.012	0.106	0.331
Mobility	0.005	0.018	
Trend Rate	-1.2%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.011	0.541	0.672
Excess Inflation	0.415	0.002	
Trend Rate	-1.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.042	0.135	0.647
Mobility	0.002	0.548	
Excess Inflation	0.545	0.007	
Trend Rate	-4.1%		

5.6. Comprehensive

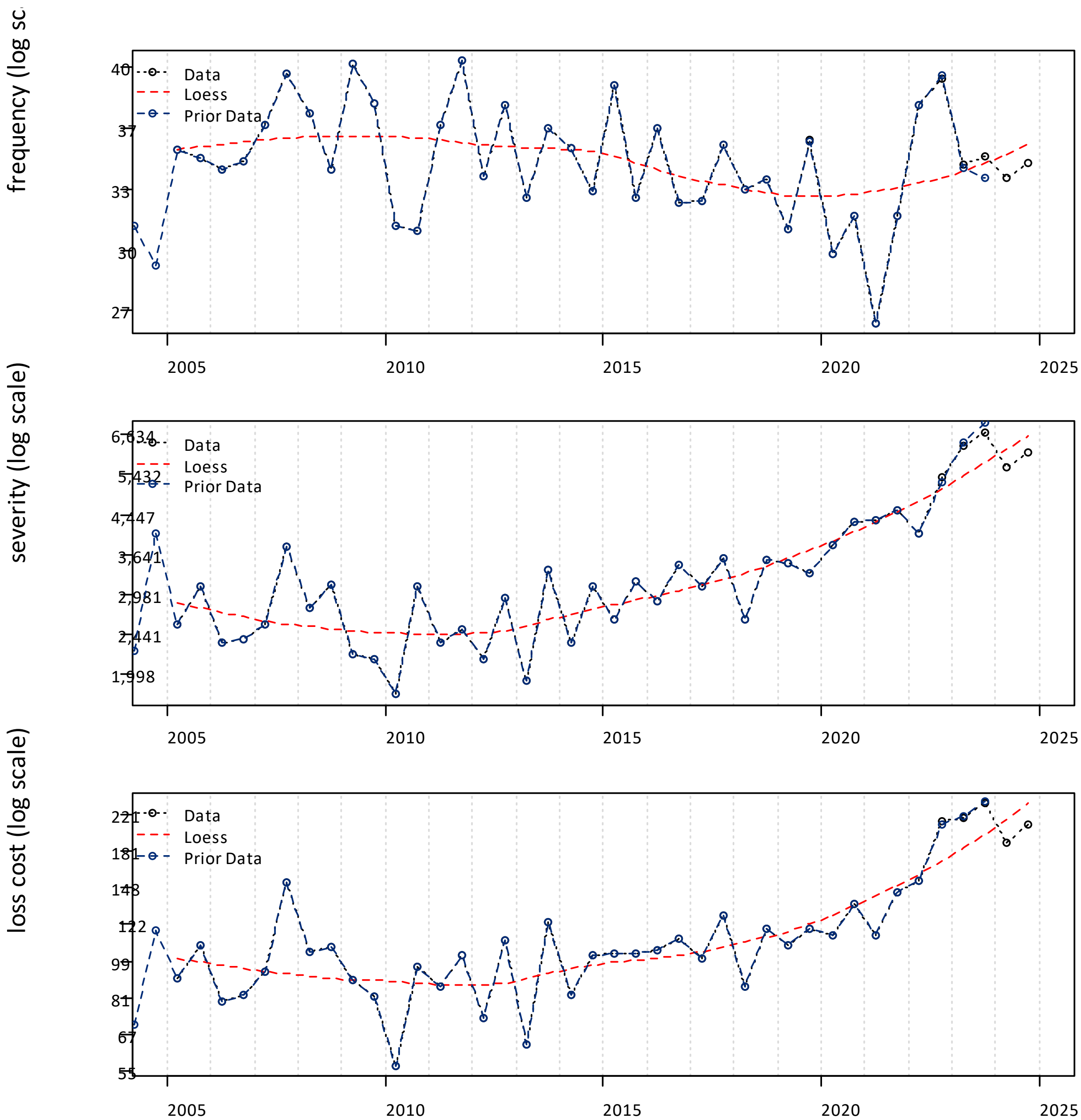
For the prior review, we selected a past and future loss cost trend of +5.8%.

In Figure 16, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2005-1 through 2024-2. We include a comparison to the estimated values used in our prior report and observe

our estimates have not changed significantly. We include loess curves that model the general trends in the data. We note the following events that coincide with significant changes in the data:

- There is a modest decline in the frequency level during 2020 and 2021 that may or may not be associated with COVID-19 and a very steep rise in 2022 due to a number of weather-related events (particularly, Hurricane Fiona).

Figure 16: Comprehensive – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, including and excluding the 2007 and 2010 data points, are presented in Appendix E.

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.983), and mobility (p = 0.002). The implied annual trend rate associated with our fitted frequency model is +0.0%. The adjusted R-squared of our proposed frequency model is 0.338.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.011), and excess inflation (p = 0.007). The implied annual trend rate associated with our fitted severity model is +5.3%. The adjusted R-squared of our proposed severity model is 0.874.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +5.3%. The implied adjusted R-squared of the combined frequency and severity model is 0.857.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.100), mobility (p = 0.319), seasonality (p = 0.001), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted loss cost model is +2.0%. The adjusted R-squared of our proposed loss cost model is 0.911.

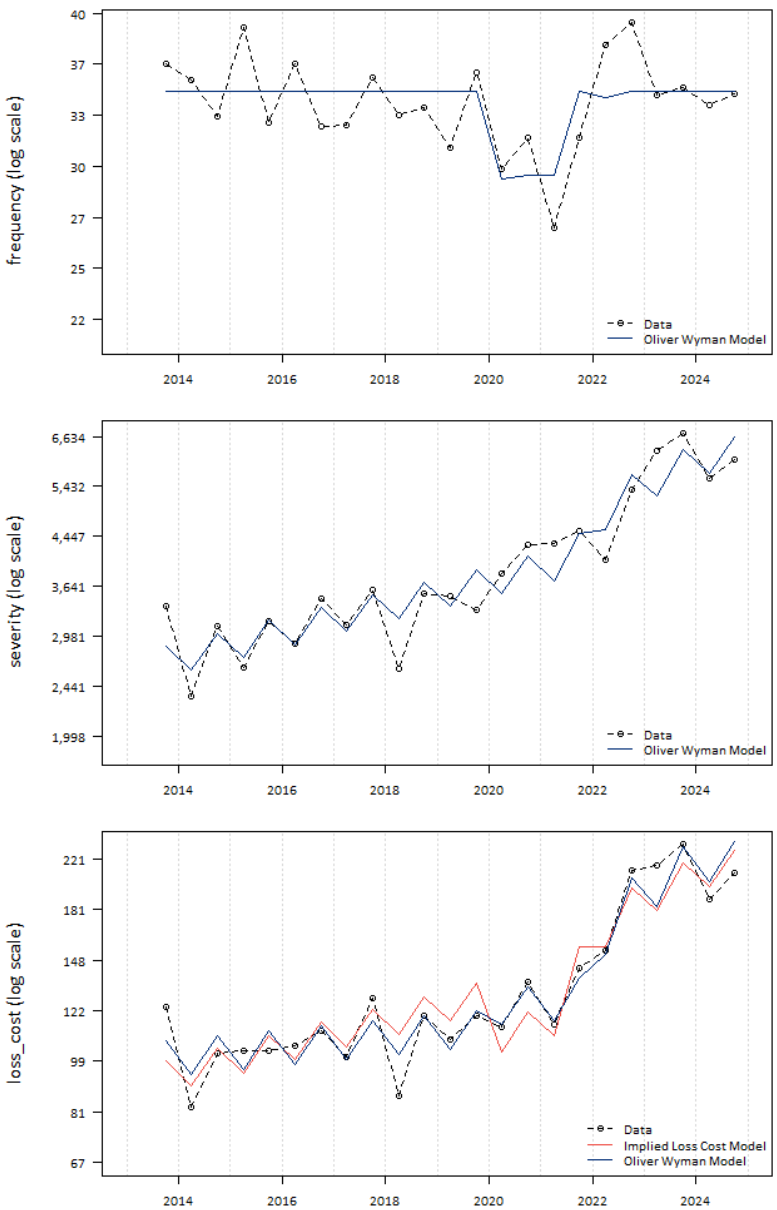
We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a mobility parameter that is not significant. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +5.3%.

We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

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



Parameter	Coefficient	p.value	Adj.R2
Trend	0	0.983	0.338
Mobility	0.007	0.002	
Trend Rate	+0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.051	0	0.874
Seasonality	0.122	0.011	
Excess Inflation	0.274	0.007	
Trend Rate	+5.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.02	0.1	0.911
Mobility	-0.003	0.319	
Seasonality	0.145	0.001	
Excess Inflation	0.567	0	
Trend Rate	+2.0%		

5.7. Specified Perils

For the prior review, we selected a past loss cost trend of +5.8%.

Due to low data volume and the nature of the coverage, we select the same past loss cost trend rate as we do for comprehensive, +5.3%.

5.8. All Perils

For the prior review, we selected a past loss cost trend of +0.7%.

Due to low data volume and the nature of the coverage, we select a past loss cost trend rate based on our selected values for collision and comprehensive, +0.1%[30] for the past and future (rounded).

5.9. Summary- All Coverages

We summarize our current and prior trend analyses in Table 6.

Table 6: Selected Loss Cost Trends

Coverage	As of December 31, 2023	As of December 31, 2024
Bodily Injury	+6.9%	+3.1%
Property Damage	-1.9%	0.0%
Direct Compensation Property Damage	+1.7%[31]	+3.1%[32]
Accident Benefits	0.0%	0.0%
Collision	-1.8%[33]	-2.3%[34]
Comprehensive	+5.8%[35]	+5.3%[36]
Specified Perils	+5.8%[37]	+5.3%[38]
All Perils	+0.7%[39]	+0.7%[40]

[30] 2/3 weight to collision and 1/3 weight to comprehensive
[31] Our model includes a one-time increase of 23.9% at 2021-2 (coincident with the rise in inflation).
[32] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[33] Our model includes a one-time increase of 33.1% at 2021-2 (coincident with the rise in inflation).
[34] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[35] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[36] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[37] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[38] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[39] Our model includes a one-time increase of 22.1% at 2021-2 and a one-time increase of 9.2% at 2022-2.
[40] Subject to excess inflation. See Section 7 for the implied adjustment factors.

6. Post-Pandemic Frequency Level

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

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

We consider 2021−2 to be a potential starting point for the post−pandemic frequency level for Nova Scotia, 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 2021−2. Claims frequency during the in−pandemic period (2020 through to 2021−1) would be adjusted upward to the "new normal level" and claims frequency prior to the pandemic period would be expected to be adjusted downward to the "new normal level."[41]

We observe some stability in the frequency levels in the most recent seven accident periods, from 2021 −2 to 2024−2; and consider this reflective of the post−pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2021−2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2024. However, in the case of Nova Scotia Industry−wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2021−2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[42] we discuss in Section 5 to bring the frequency of all accident years to a 2024−2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[43]" included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024−2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre−pandemic and in−pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage[44] impacted by the pandemic. Under the presumption that the 2021−2 frequency level is a reasonable starting point for

[41] For some coverages, no adjustment is needed.
[42] We do not include seasonality, mobility, or other scalars.
[43] Mobility and scalars, but not seasonality.
[44] 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.

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. In addition to these post−pandemic adjustment factors, the historical loss cost data would be projected to average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 18: Bodily Injury

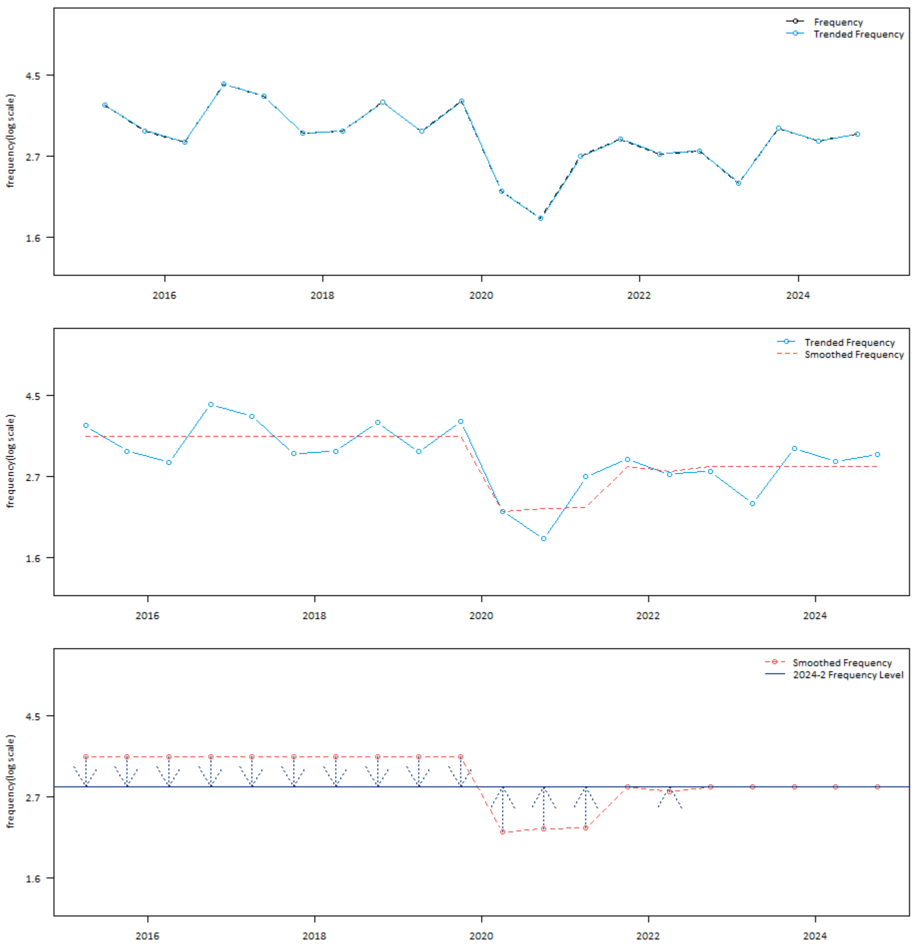


Table 7: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.828
202001	1.318
202002	1.293
202101	1.286
202102	1.000
202201	1.031
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 19: Direct Compensation Property Damage

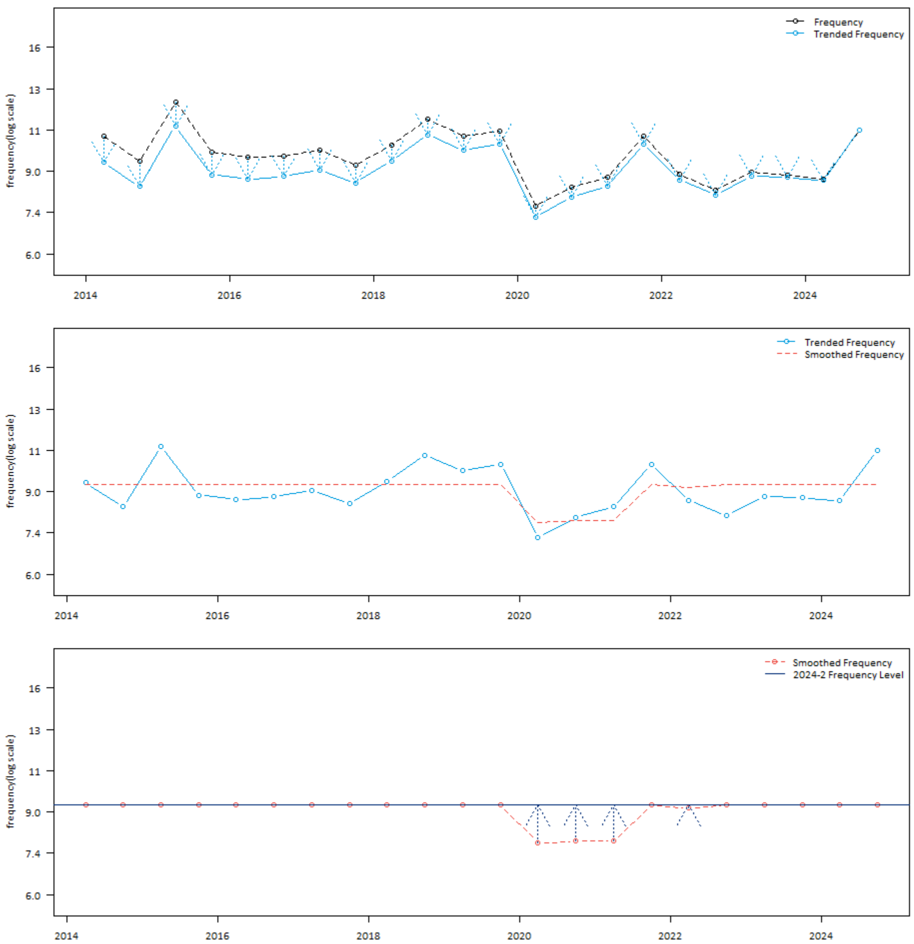


Table 8: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
Prior	1.000
202001	1.199
202002	1.190
202101	1.187
202102	1.000
202201	1.012
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 20: Accident Benefits

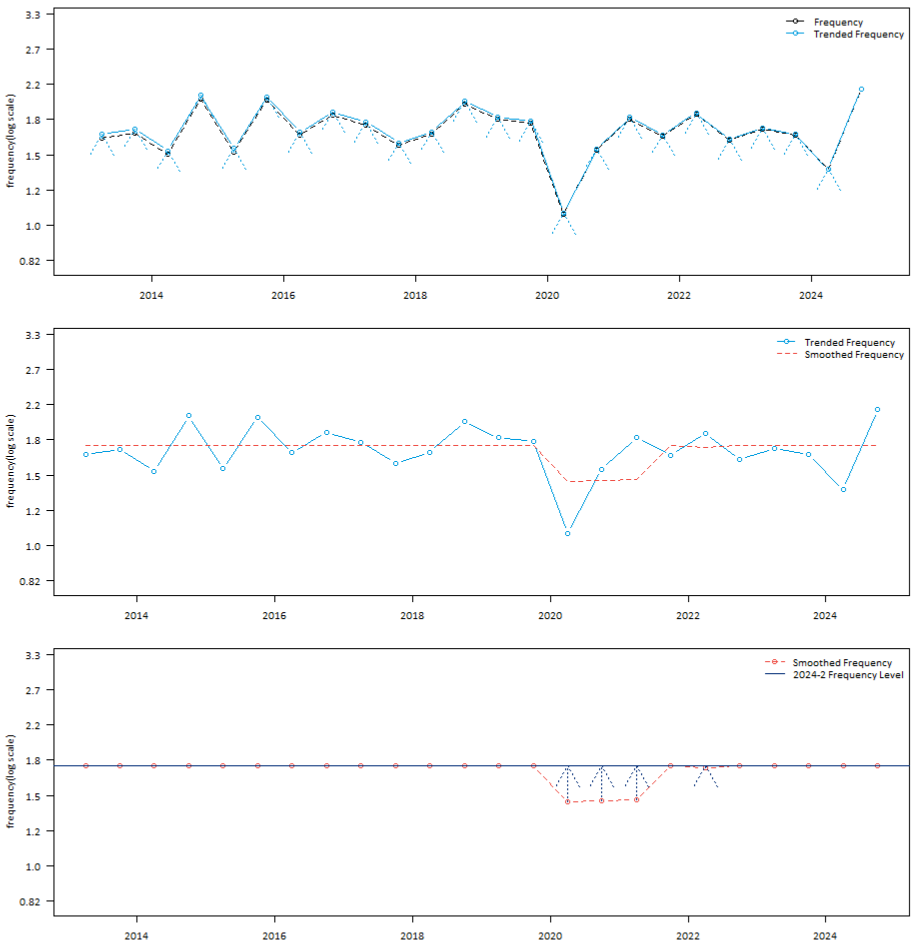


Table 9: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
Prior	1.000
202001	1.230
202002	1.219
202101	1.216
202102	1.000
202201	1.014
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 21: Collision

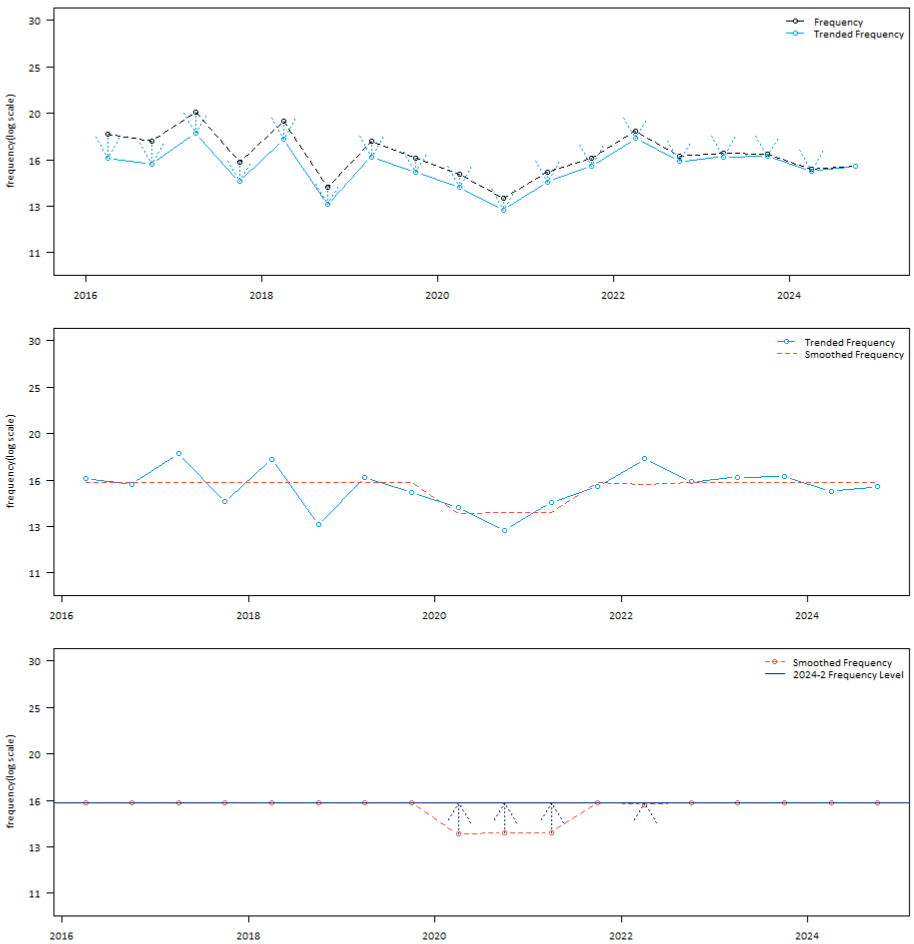


Table 10: Collision Adjustment Factors

Accident Half Year	New Normal Factor
Prior	1.000
202001	1.145
202002	1.139
202101	1.137
202102	1.000
202201	1.009
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

Figure 22: Comprehensive

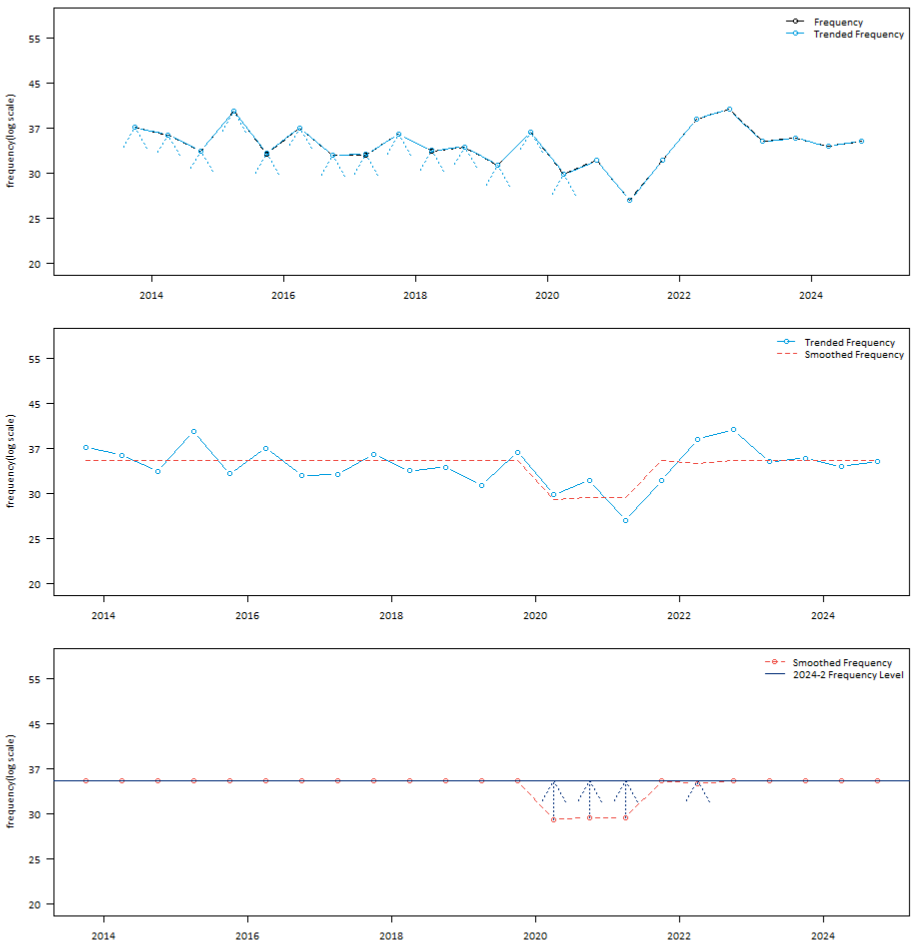


Table 11: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
Prior	1.000
202001	1.184
202002	1.176
202101	1.174
202102	1.000
202201	1.011
202202	1.000
202301	1.000
202302	1.000
202401	1.000
202402	1.000

7. Excess Inflation

We include an excess 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:

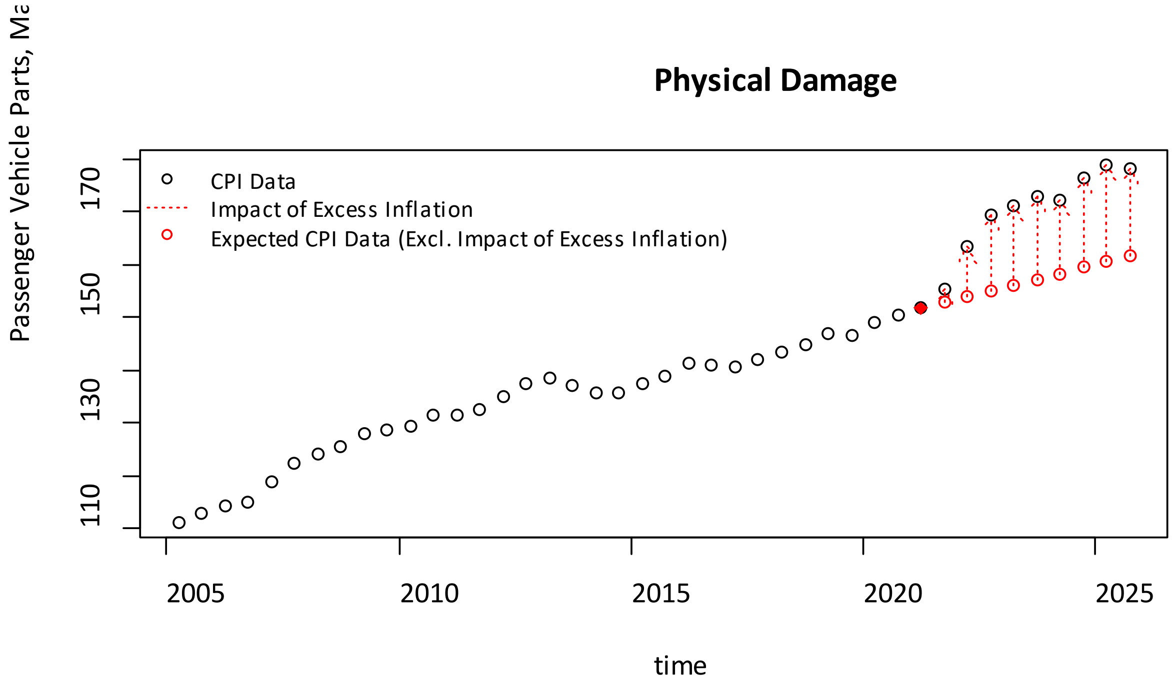
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as 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.

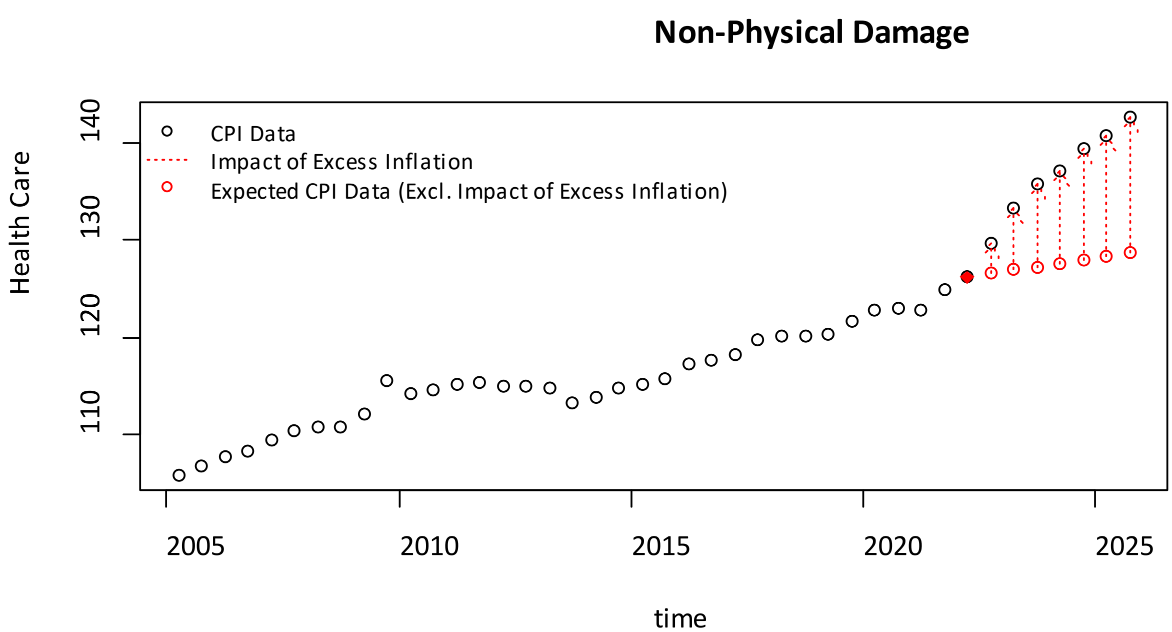
We present the CPI values, in Figure 23, and the excess inflation parameter values, in Table 12.

Table 12: 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	0.158	0.000
2022-1	0.548	0.000
2022-2	0.819	0.241
2023-1	0.855	0.483
2023-2	1.000	0.635
2024-1	1.000	1.000
2024-2	1.000	1.000

Figure 23: CPI Inflation





We include an excess inflation parameter in our DCPD, collision, comprehensive, and all perils severity models. The combination of the modelled coefficient and the parameter values, in Table 12, adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 13.

Table 13: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Comprehensive	Collision	All Perils[45]
Prior	1.302	1.316	1.514	1.448
2020-1	1.302	1.316	1.514	1.448
2020-2	1.302	1.316	1.514	1.448
2021-1	1.302	1.316	1.514	1.448
2021-2	1.249	1.260	1.418	1.365
2022-1	1.127	1.132	1.206	1.181
2022-2	1.049	1.051	1.078	1.069
2023-1	1.039	1.041	1.062	1.055
2023-2	1.000	1.000	1.000	1.000
2024-1	1.000	1.000	1.000	1.000
2024-2	1.000	1.000	1.000	1.000

The factors we present above, when applied to historical experience period data, would adjust that experience data for the influence of higher-than-average inflationary levels. The application of these adjustments to historical experience data would be similar to that discussed for post-pandemic frequency in Section 6. That is, the trend factors presented in this report should be applied to amounts adjusted for the impact of excess inflation.

[45] 2/3 weight to collision and 1/3 weight to comprehensive

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9. Considerations and Limitations

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

10. Appendices

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

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

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

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

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

- Bodily Injury: Pages 1 to 8
- Property Damage: Page 9 to 16
- Direct Compensation Property Damage: 17 to 24
- Accident Benefits – Total: Pages 25 to 31
- Collision: Pages 32 to 47
- Comprehensive: Pages 48 to 63

Appendix F: Summary of selected loss trend models

Appendix G: New Normal adjustment factor calculation.

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	1.384	0.824	1.044	0.906	0.947	0.905	1.153
12	1.115	0.896	0.989	0.960	1.042	0.962	1.008
18	1.056	1.009	0.996	1.000	1.042	0.991	1.001
24	1.008	0.993	0.998	1.012	1.009	1.000	1.000
30	0.982	0.983	0.998	1.008	0.948	1.000	1.000
36	0.994	0.993	0.999	0.996	0.948	1.000	1.000
42	0.994	0.993	1.000	1.001	0.948	1.000	1.000
48	0.990	0.993	1.000	1.002	0.948	1.000	1.000
54	0.990	0.993	1.000	1.000	0.973	1.000	1.000
60	0.994	0.997	1.000	1.000	1.000	1.000	1.000
66	0.997	1.000	1.000	1.000	1.000	1.000	1.000
72	0.994	1.000	1.000	1.000	1.000	1.000	1.000
78	0.994	1.000	1.000	1.000	1.000	1.000	1.000
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
12	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	1.000	Wght Avg: 10 Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	1.000	1.000
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 10 Semesters	1.000	1.000
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
66	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
72	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
78	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
84	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
90	Avg: 6 Semesters ex hi/lo	1.000	1.000	1.000	1.000	1.000	1.000
96	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
102	Wght Avg: 20 Semesters	1.000	1.000	1.000	1.000	1.000	1.000
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	3.368	1.471	1.133	1.370	1.625	1.017	1.120
12	2.278	1.171	1.011	1.456	1.435	0.977	1.002
18	2.003	1.089	1.008	1.611	1.271	0.991	0.999
24	1.729	1.077	1.002	1.513	1.095	1.000	1.000
30	1.471	1.000	0.999	1.264	1.010	1.000	1.000
36	1.318	0.996	0.999	1.229	1.113	1.000	1.000
42	1.207	0.996	1.000	1.128	1.084	1.000	1.000
48	1.190	0.997	1.000	1.070	1.006	1.000	1.000
54	1.102	0.990	1.000	1.081	0.983	1.000	1.000
60	1.101	0.991	1.000	1.090	0.963	1.000	1.000
66	1.052	1.001	1.000	1.093	0.953	1.000	1.000
72	1.011	1.000	1.000	1.092	0.964	1.000	1.000
78	1.011	1.000	1.000	1.087	1.012	1.000	1.000
84	1.001	1.000	1.000	1.086	1.010	1.000	1.000
90	0.996	1.000	1.000	1.086	1.004	1.000	1.000
96	0.998	1.000	1.000	1.055	1.004	1.000	1.000
102	0.998	0.999	1.000	1.054	0.999	1.000	1.000
108	0.999	0.999	1.000	1.055	1.000	1.000	1.000
114	1.000	0.999	1.000	0.998	1.000	1.000	1.000
120	1.000	0.999	1.000	1.000	1.000	1.000	1.000
126	1.000	0.999	1.000	1.000	1.000	1.000	1.000
132	1.000	0.999	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2024

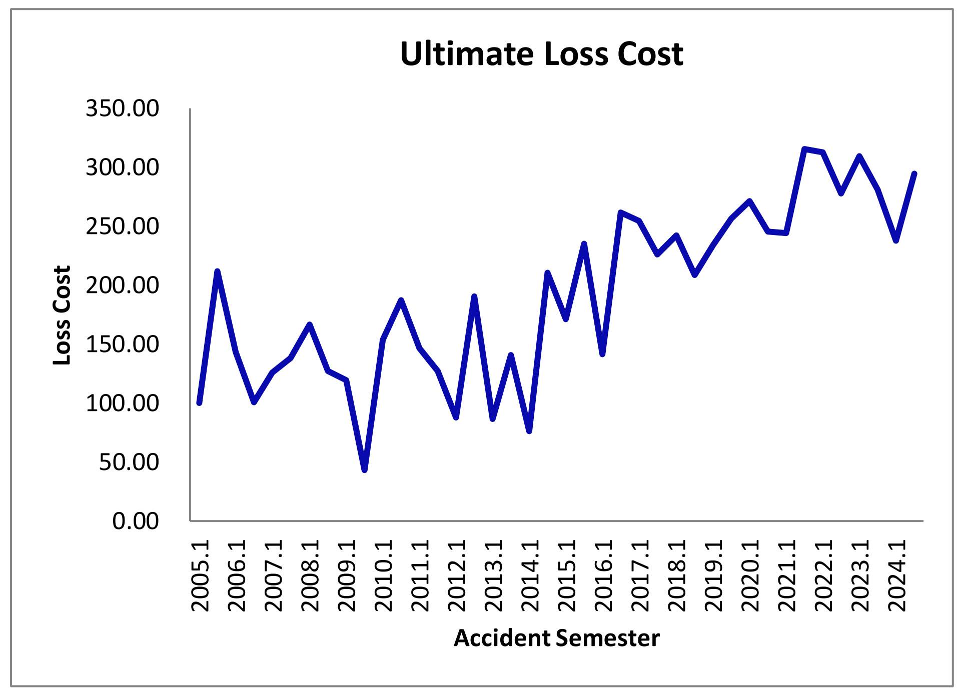
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	Avg: 6 Semesters ex hi/lo	Avg: All Semester ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo
24	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: All Semesters	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 6 Semester
30	Wght Avg: 20 Semesters	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 6 Semester
36	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	1.000	1.000
42	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters	1.000	1.000
48	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
54	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	1.000	1.000
60	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	1.000	1.000
66	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	1.000	Avg: 6 Semesters ex hi/lo	Avg: All Semesters	1.000	1.000
72	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
78	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Avg: All Semester ex hi/lo	Avg: All Semester ex hi/lo	1.000	1.000
84	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	1.000	1.000
90	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Avg: All Semester ex hi/lo	1.000	1.000
96	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
102	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	Wght Avg: 10 Semesters	1.000	1.000
108	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	1.000	1.000	1.000
114	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters	1.000	1.000	1.000
120	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
126	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
132	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

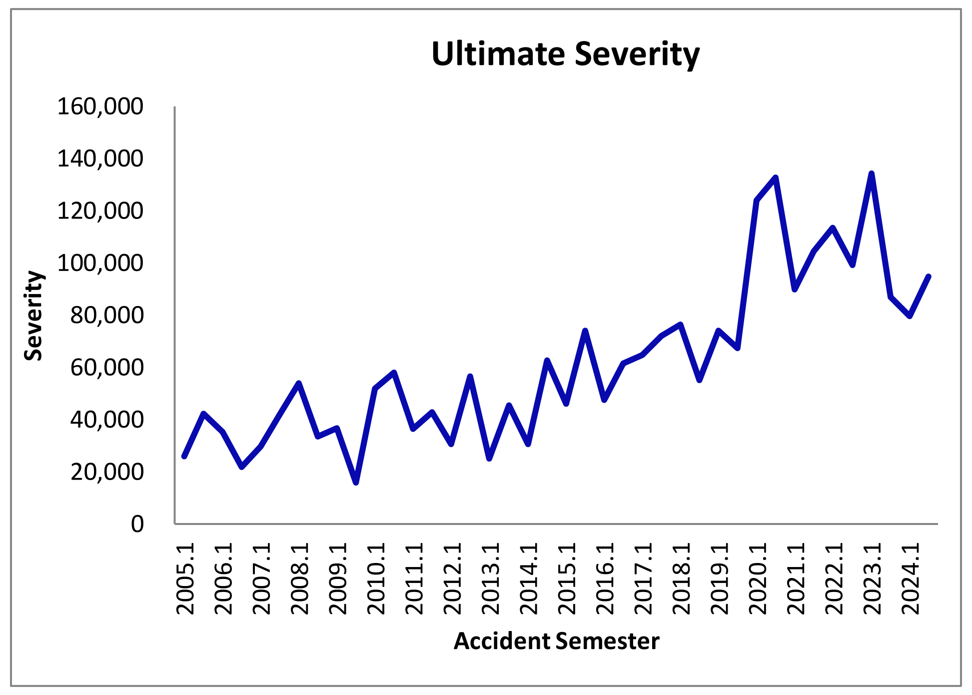
Province of Nova Scotia

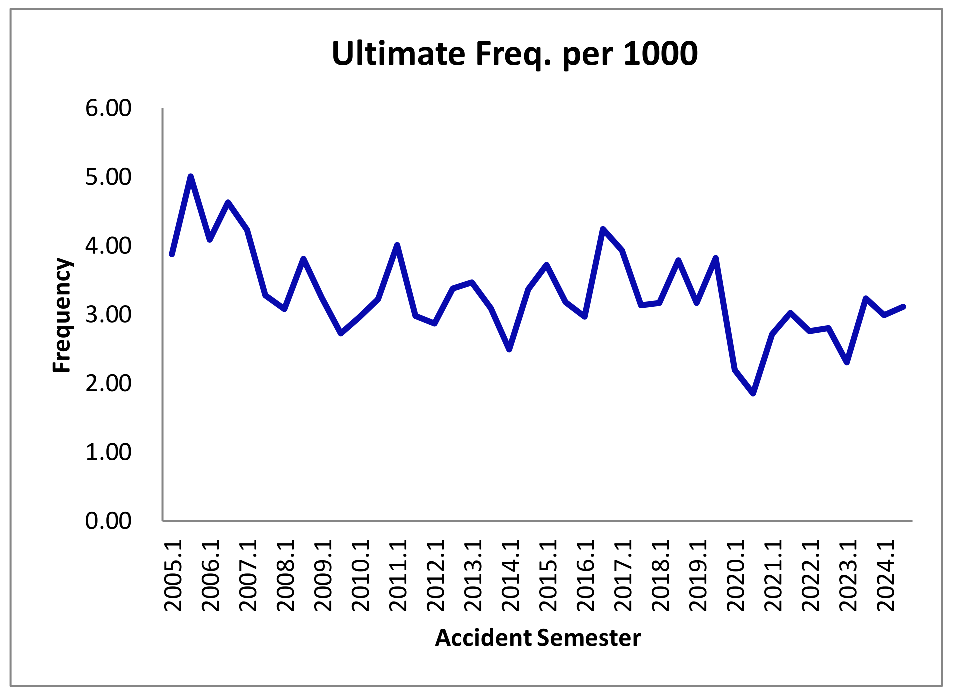
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2005.1	240	24,264	94	2,221	1.097	2,435	100.37		25,908		3.87			
2005.2	234	25,169	126	4,855	1.097	5,325	211.55		42,258		5.01		156.98	
2006.1	228	24,461	100	3,196	1.099	3,510	143.51	43.0%	35,103	35.5%	4.09	5.5%		
2006.2	222	25,257	117	2,317	1.099	2,545	100.77	-52.4%	21,753	-48.5%	4.63	-7.5%	121.80	-22.4%
2007.1	216	24,821	105	2,830	1.105	3,127	125.98	-12.2%	29,780	-15.2%	4.23	3.5%		
2007.2	210	25,326	83	3,161	1.105	3,493	137.91	36.9%	42,080	93.4%	3.28	-29.3%	132.00	8.4%
2008.1	204	24,677	76	3,753	1.095	4,108	166.48	32.2%	54,055	81.5%	3.08	-27.2%		
2008.2	198	26,246	100	3,054	1.095	3,343	127.38	-7.6%	33,431	-20.6%	3.81	16.3%	146.33	10.9%
2009.1	192	25,562	83	2,766	1.106	3,057	119.61	-28.2%	36,837	-31.9%	3.25	5.4%		
2009.2	186	25,691	70	1,003	1.106	1,109	43.17	-66.1%	15,845	-52.6%	2.72	-28.5%	81.30	-44.4%
2010.1	180	25,067	74	3,471	1.108	3,844	153.37	28.2%	51,951	41.0%	2.95	-9.1%		
2010.2	174	25,724	83	4,344	1.108	4,812	187.06	333.3%	57,974	265.9%	3.23	18.4%	170.43	109.6%
2011.1	168	25,419	102	3,370	1.105	3,725	146.54	-4.5%	36,518	-29.7%	4.01	35.9%		
2011.2	162	26,560	79	3,055	1.105	3,377	127.14	-32.0%	42,745	-26.3%	2.97	-7.8%	136.63	-19.8%
2012.1	156	26,474	76	2,137	1.090	2,330	88.02	-39.9%	30,660	-16.0%	2.87	-28.5%		
2012.2	150	27,535	93	4,817	1.090	5,252	190.72	50.0%	56,469	32.1%	3.38	13.6%	140.38	2.7%
2013.1	144	26,871	93	2,120	1.094	2,318	86.28	-2.0%	24,930	-18.7%	3.46	20.6%		
2013.2	138	27,217	84	3,497	1.094	3,824	140.51	-26.3%	45,526	-19.4%	3.09	-8.6%	113.57	-19.1%
2014.1	132	26,851	67	1,879	1.086	2,040	75.99	-11.9%	30,453	22.2%	2.50	-27.9%		
2014.2	126	27,612	93	5,359	1.086	5,820	210.79	50.0%	62,585	37.5%	3.37	9.1%	144.33	27.1%
2015.1	120	27,449	102	4,364	1.076	4,695	171.05	125.1%	46,032	51.2%	3.72	48.9%		
2015.2	114	28,344	90	6,192	1.076	6,662	235.03	11.5%	74,020	18.3%	3.18	-5.7%	203.56	41.0%
2016.1	108	27,980	83	3,612	1.095	3,954	141.30	-17.4%	47,635	3.5%	2.97	-20.2%		
2016.2	102	28,719	122	6,856	1.095	7,505	261.33	11.2%	61,589	-16.8%	4.24	33.6%	202.10	-0.7%
2017.1	96	27,971	110	6,530	1.091	7,124	254.69	80.2%	64,835	36.1%	3.93	32.4%		
2017.2	90	28,697	90	5,948	1.091	6,488	226.10	-13.5%	72,175	17.2%	3.13	-26.2%	240.21	18.9%
2018.1	84	28,052	89	6,218	1.093	6,798	242.32	-4.9%	76,465	17.9%	3.17	-19.3%		
2018.2	78	28,621	108	5,465	1.093	5,975	208.76	-7.7%	55,160	-23.6%	3.78	20.8%	225.37	-6.2%
2019.1	72	27,971	88	5,957	1.098	6,540	233.83	-3.5%	73,949	-3.3%	3.16	-0.2%		
2019.2	66	27,446	105	6,416	1.098	7,045	256.68	23.0%	67,294	22.0%	3.81	0.8%	245.15	8.8%
2020.1	60	24,500	54	5,969	1.115	6,654	271.59	16.1%	124,005	67.7%	2.19	-30.7%		
2020.2	54	23,544	44	5,190	1.115	5,785	245.71	-4.3%	132,812	97.4%	1.85	-51.5%	258.91	5.6%
2021.1	48	24,091	65	5,219	1.126	5,874	243.83	-10.2%	89,905	-27.5%	2.71	23.8%		
2021.2	42	24,712	75	6,925	1.126	7,795	315.44	28.4%	104,534	-21.3%	3.02	63.1%	280.09	8.2%
2022.1	36	24,876	69	6,953	1.118	7,776	312.57	28.2%	113,341	26.1%	2.76	1.7%		
2022.2	30	27,346	77	6,797	1.118	7,602	277.97	-11.9%	99,214	-5.1%	2.80	-7.2%	294.45	5.1%
2023.1	24	27,565	64	7,628	1.118	8,531	309.48	-1.0%	134,304	18.5%	2.30	-16.4%		
2023.2	18	28,749	93	7,217	1.118	8,071	280.75	1.0%	86,860	-12.5%	3.23	15.4%	294.81	0.1%
2024.1	12	28,709	86	6,292	1.084	6,822	237.62	-23.2%	79,474	-40.8%	2.99	29.7%		
2024.2	6	28,919	90	7,863	1.084	8,525	294.78	5.0%	94,792	9.1%	3.11	-3.8%	266.30	-9.7%
Total		1,061,067	3,500	186,815		205,616								





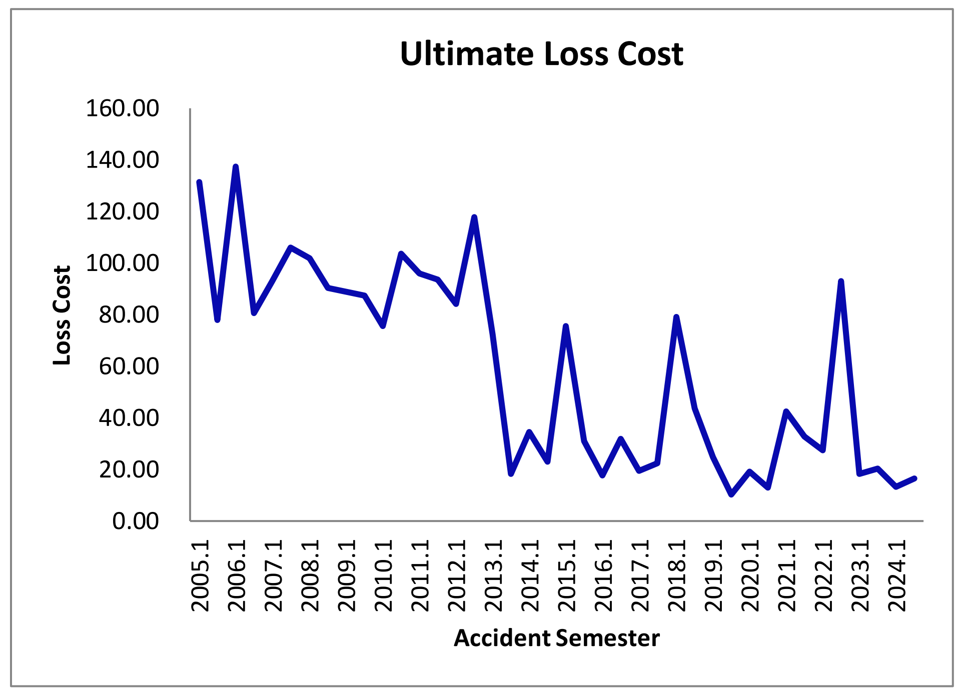


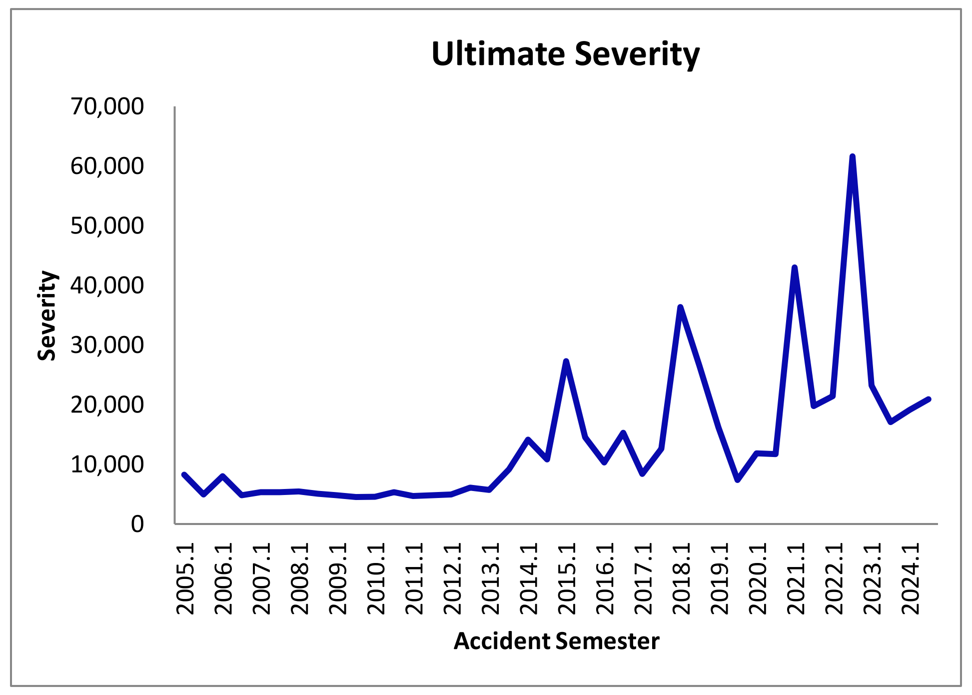
Province of Nova Scotia

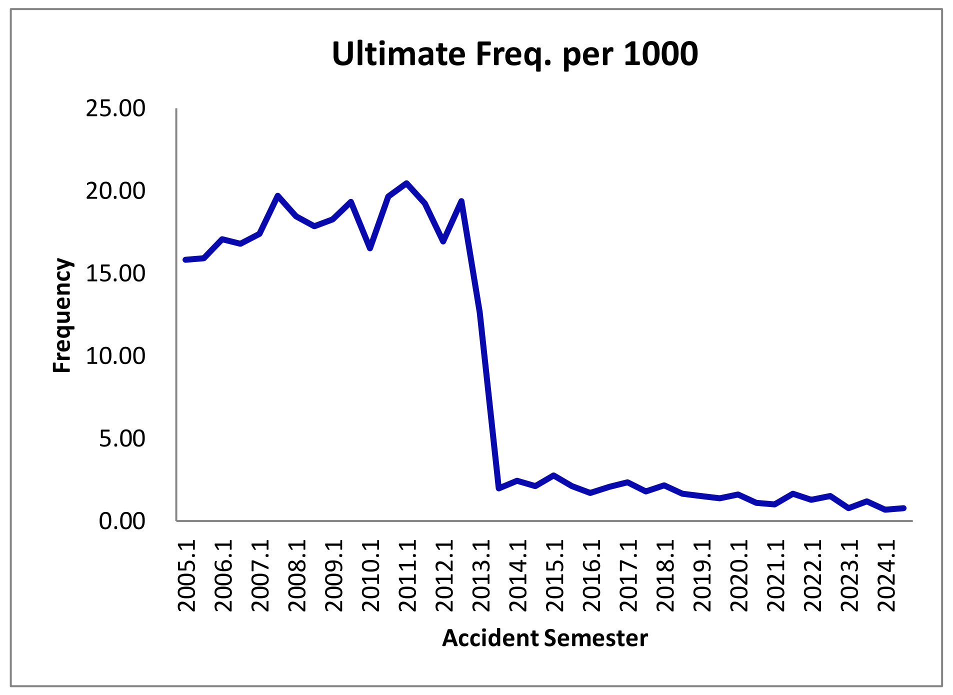
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	24,264	384	2,910	1.097	3,191	131.52		8,311		15.83			
2005.2	234	25,169	400	1,789	1.097	1,961	77.93		4,904		15.89		104.24	
2006.1	228	24,461	418	3,059	1.099	3,361	137.39	4.5%	8,040	-3.3%	17.09	8.0%		
2006.2	222	25,257	424	1,854	1.099	2,036	80.62	3.4%	4,802	-2.1%	16.79	5.6%	108.55	4.1%
2007.1	216	24,821	432	2,091	1.105	2,311	93.09	-32.2%	5,349	-33.5%	17.40	1.8%		
2007.2	210	25,326	499	2,432	1.105	2,687	106.10	31.6%	5,385	12.1%	19.70	17.4%	99.66	-8.2%
2008.1	204	24,677	455	2,295	1.095	2,512	101.81	9.4%	5,522	3.2%	18.44	5.9%		
2008.2	198	26,246	468	2,166	1.095	2,371	90.35	-14.8%	5,067	-5.9%	17.83	-9.5%	95.90	-3.8%
2009.1	192	25,562	467	2,056	1.106	2,273	88.92	-12.7%	4,867	-11.9%	18.27	-0.9%		
2009.2	186	25,691	497	2,033	1.106	2,248	87.48	-3.2%	4,522	-10.7%	19.35	8.5%	88.20	-8.0%
2010.1	180	25,067	414	1,709	1.108	1,893	75.51	-15.1%	4,572	-6.1%	16.52	-9.6%		
2010.2	174	25,724	505	2,405	1.108	2,664	103.57	18.4%	5,276	16.7%	19.63	1.5%	89.72	1.7%
2011.1	168	25,419	520	2,206	1.105	2,438	95.92	27.0%	4,689	2.6%	20.46	23.9%		
2011.2	162	26,560	511	2,247	1.105	2,483	93.49	-9.7%	4,859	-7.9%	19.24	-2.0%	94.68	5.5%
2012.1	156	26,474	448	2,045	1.090	2,230	84.22	-12.2%	4,977	6.1%	16.92	-17.3%		
2012.2	150	27,535	534	2,976	1.090	3,245	117.84	26.0%	6,076	25.0%	19.39	0.8%	101.36	7.1%
2013.1	144	26,871	339	1,776	1.094	1,942	72.29	-14.2%	5,730	15.1%	12.62	-25.4%		
2013.2	138	27,217	54	452	1.094	494	18.16	-84.6%	9,152	50.6%	1.98	-89.8%	45.05	-55.6%
2014.1	132	26,851	66	856	1.086	929	34.61	-52.1%	14,081	145.7%	2.46	-80.5%		
2014.2	126	27,612	59	587	1.086	638	23.10	27.2%	10,813	18.1%	2.14	7.7%	28.78	-36.1%
2015.1	120	27,449	76	1,928	1.076	2,074	75.55	118.3%	27,289	93.8%	2.77	12.6%		
2015.2	114	28,344	60	813	1.076	875	30.85	33.5%	14,576	34.8%	2.12	-0.9%	52.85	83.6%
2016.1	108	27,980	48	454	1.095	497	17.75	-76.5%	10,346	-62.1%	1.72	-38.0%		
2016.2	102	28,719	60	835	1.095	914	31.82	3.1%	15,233	4.5%	2.09	-1.3%	24.88	-52.9%
2017.1	96	27,971	65	500	1.091	545	19.49	9.8%	8,388	-18.9%	2.32	35.5%		
2017.2	90	28,697	51	588	1.091	641	22.34	-29.8%	12,570	-17.5%	1.78	-14.9%	20.94	-15.8%
2018.1	84	28,052	61	2,031	1.093	2,221	79.16	306.1%	36,405	334.0%	2.17	-6.4%		
2018.2	78	28,621	47	1,143	1.093	1,250	43.66	95.5%	26,590	111.5%	1.64	-7.6%	61.24	192.5%
2019.1	72	27,971	43	633	1.098	696	24.87	-68.6%	16,175	-55.6%	1.54	-29.3%		
2019.2	66	27,446	38	257	1.098	282	10.27	-76.5%	7,415	-72.1%	1.38	-15.7%	17.64	-71.2%
2020.1	60	24,500	40	422	1.115	471	19.21	-22.8%	11,804	-27.0%	1.63	5.9%		
2020.2	54	23,544	26	271	1.115	302	12.82	24.9%	11,693	57.7%	1.10	-20.8%	16.08	-8.8%
2021.1	48	24,091	24	909	1.126	1,024	42.49	121.2%	42,945	263.8%	0.99	-39.2%		
2021.2	42	24,712	41	716	1.126	806	32.63	154.5%	19,804	69.4%	1.65	50.2%	37.50	133.2%
2022.1	36	24,876	32	610	1.118	682	27.40	-35.5%	21,449	-50.1%	1.28	29.1%		
2022.2	30	27,346	41	2,276	1.118	2,545	93.08	185.2%	61,622	211.2%	1.51	-8.3%	61.79	64.8%
2023.1	24	27,565	22	453	1.118	507	18.38	-32.9%	23,195	8.1%	0.79	-38.0%		
2023.2	18	28,749	34	522	1.118	584	20.32	-78.2%	17,018	-72.4%	1.19	-21.0%	19.37	-68.7%
2024.1	12	28,709	20	349	1.084	378	13.17	-28.4%	19,185	-17.3%	0.69	-13.4%		
2024.2	6	28,919	23	444	1.084	481	16.63	-18.1%	20,852	22.5%	0.80	-33.2%	14.91	-23.0%
Total		1,061,067	8,745	56,098		61,680								





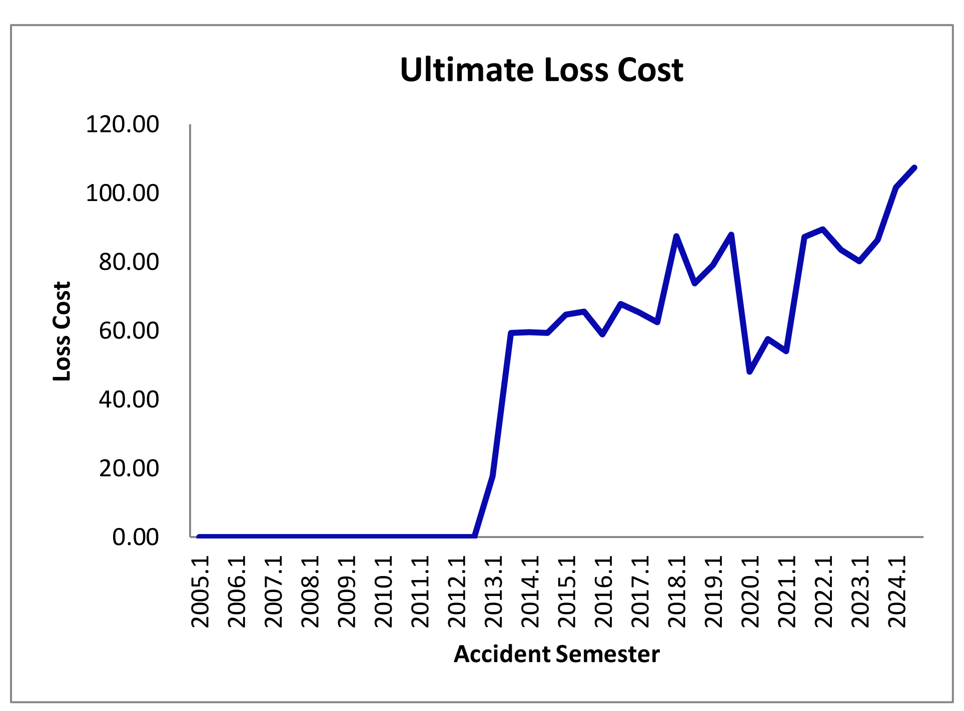


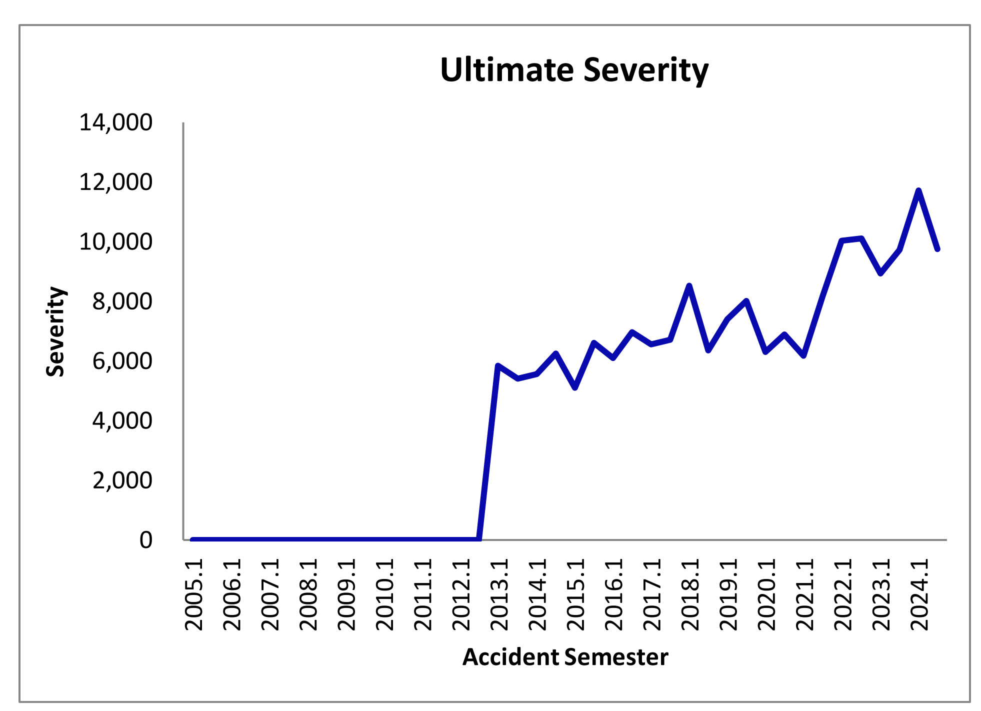
Province of Nova Scotia

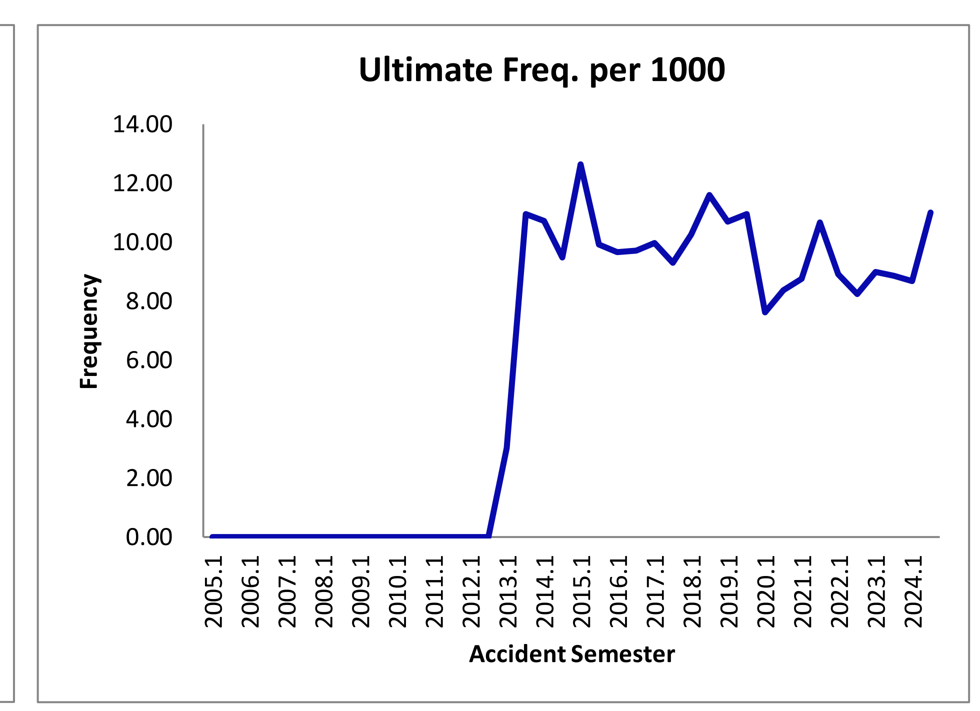
Third Party Liability - Direct Compensation
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	24,264	0	0	1.097	0	0.00		#DIV/0!		0.00			
2005.2	234	25,169	0	0	1.097	0	0.00		#DIV/0!		0.00		0.00	
2006.1	228	24,461	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.2	222	25,257	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.1	216	24,821	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.2	210	25,326	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.1	204	24,677	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.2	198	26,246	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.1	192	25,562	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.2	186	25,691	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.1	180	25,067	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.2	174	25,724	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.1	168	25,419	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	162	26,560	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.1	156	26,474	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	150	27,535	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	144	26,871	81	433	1.094	474	17.63	#DIV/0!	5,848	#DIV/0!	3.01	#DIV/0!		
2013.2	138	27,217	298	1,477	1.094	1,616	59.36	#DIV/0!	5,421	#DIV/0!	10.95	#DIV/0!	38.63	
2014.1	132	26,851	288	1,473	1.086	1,599	59.56	237.9%	5,553	-5.0%	10.73	255.8%		
2014.2	126	27,612	262	1,506	1.086	1,636	59.25	-0.2%	6,244	15.2%	9.49	-13.3%	59.40	53.8%
2015.1	120	27,449	347	1,647	1.076	1,772	64.57	8.4%	5,108	-8.0%	12.64	17.9%		
2015.2	114	28,344	281	1,727	1.076	1,858	65.56	10.7%	6,613	5.9%	9.91	4.5%	65.07	9.5%
2016.1	108	27,980	270	1,504	1.095	1,646	58.83	-8.9%	6,097	19.4%	9.65	-23.7%		
2016.2	102	28,719	279	1,775	1.095	1,943	67.65	3.2%	6,963	5.3%	9.71	-2.0%	63.30	-2.7%
2017.1	96	27,971	279	1,674	1.091	1,827	65.31	11.0%	6,547	7.4%	9.97	3.4%		
2017.2	90	28,697	267	1,645	1.091	1,795	62.53	-7.6%	6,721	-3.5%	9.30	-4.2%	63.90	1.0%
2018.1	84	28,052	288	2,244	1.093	2,453	87.46	33.9%	8,519	30.1%	10.27	2.9%		
2018.2	78	28,621	332	1,932	1.093	2,112	73.78	18.0%	6,361	-5.4%	11.60	24.7%	80.55	26.1%
2019.1	72	27,971	299	2,015	1.098	2,212	79.09	-9.6%	7,399	-13.1%	10.69	4.1%		
2019.2	66	27,446	301	2,200	1.098	2,415	88.00	19.3%	8,024	26.2%	10.97	-5.5%	83.51	3.7%
2020.1	60	24,500	187	1,057	1.115	1,178	48.07	-39.2%	6,298	-14.9%	7.63	-28.6%		
2020.2	54	23,544	197	1,216	1.115	1,356	57.59	-34.6%	6,883	-14.2%	8.37	-23.7%	52.74	-36.8%
2021.1	48	24,091	211	1,156	1.126	1,301	54.00	12.3%	6,166	-2.1%	8.76	14.7%		
2021.2	42	24,712	264	1,913	1.126	2,154	87.15	51.3%	8,157	18.5%	10.68	27.7%	70.78	34.2%
2022.1	36	24,876	222	1,991	1.118	2,226	89.49	65.7%	10,042	62.9%	8.91	1.8%		
2022.2	30	27,346	226	2,039	1.118	2,281	83.40	-4.3%	10,113	24.0%	8.25	-22.8%	86.30	21.9%
2023.1	24	27,565	247	1,976	1.118	2,209	80.15	-10.4%	8,928	-11.1%	8.98	0.7%		
2023.2	18	28,749	255	2,217	1.118	2,480	86.26	3.4%	9,723	-3.9%	8.87	7.6%	83.27	-3.5%
2024.1	12	28,709	249	2,693	1.084	2,920	101.69	26.9%	11,718	31.3%	8.68	-3.3%		
2024.2	6	28,919	318	2,865	1.084	3,106	107.40	24.5%	9,752	0.3%	11.01	24.1%	104.56	25.6%
Total		1,061,067	6,248	42,374		46,568								





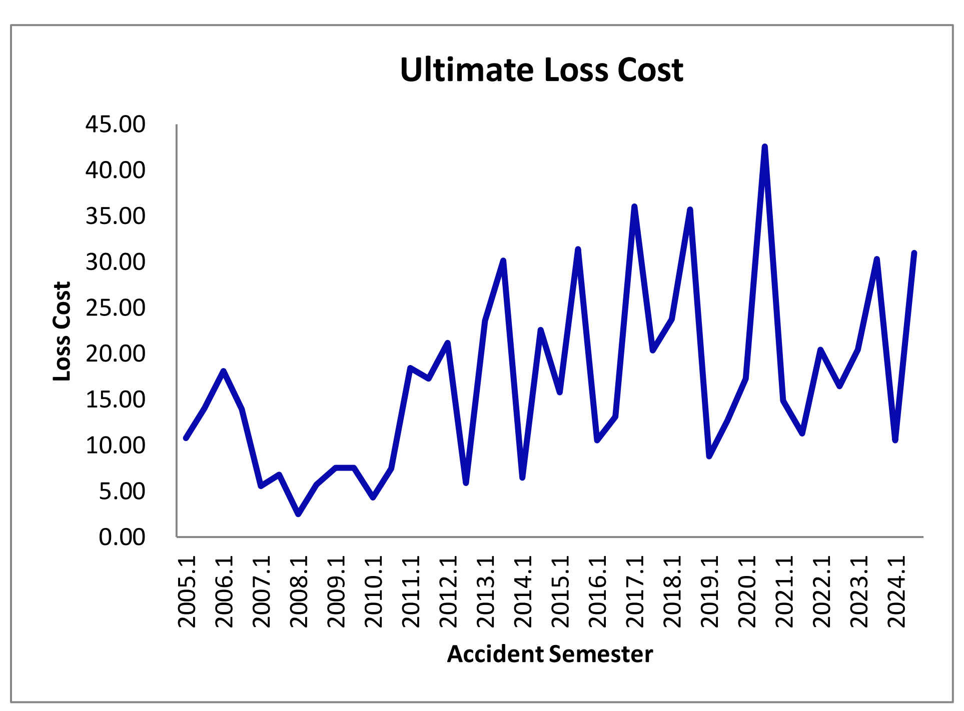


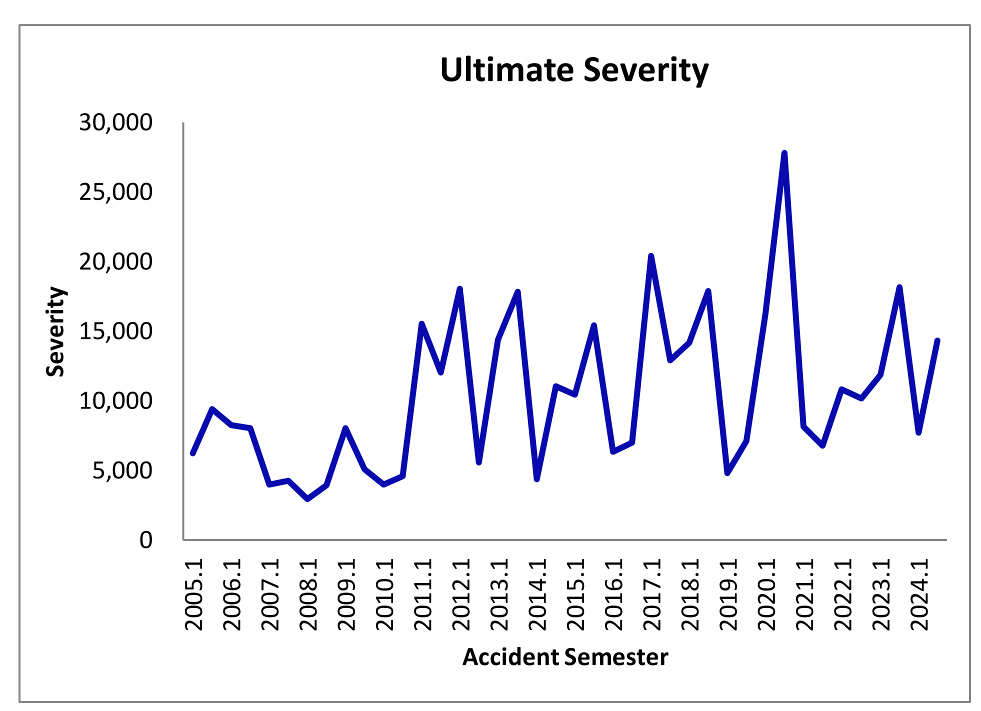
Province of Nova Scotia

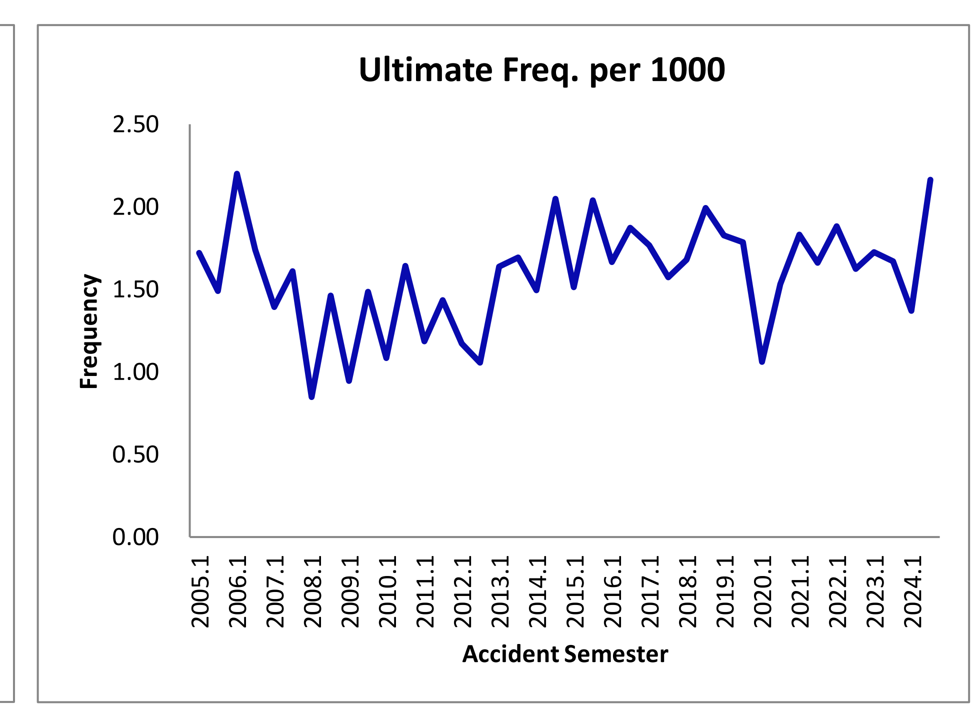
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2005.1	240	23,795	41	233	1.097	256	10.76		6,243		1.72			
2005.2	234	24,802	37	317	1.097	348	14.02		9,395		1.49		12.42	
2006.1	228	24,088	53	397	1.099	436	18.12	68.4%	8,233	31.9%	2.20	27.7%		
2006.2	222	24,750	43	314	1.099	345	13.96	-0.4%	8,033	-14.5%	1.74	16.5%	16.01	28.9%
2007.1	216	24,431	34	123	1.105	136	5.57	-69.2%	4,005	-51.4%	1.39	-36.7%		
2007.2	210	24,880	40	154	1.105	170	6.84	-51.0%	4,253	-47.1%	1.61	-7.5%	6.21	-61.2%
2008.1	204	24,770	21	56	1.095	62	2.49	-55.3%	2,937	-26.7%	0.85	-39.1%		
2008.2	198	25,959	38	136	1.095	149	5.74	-16.0%	3,924	-7.7%	1.46	-9.0%	4.16	-33.1%
2009.1	192	25,430	24	174	1.106	192	7.57	203.9%	8,018	173.0%	0.94	11.3%		
2009.2	186	25,611	38	175	1.106	193	7.55	31.5%	5,089	29.7%	1.48	1.4%	7.56	81.9%
2010.1	180	24,951	27	97	1.108	108	4.33	-42.8%	3,998	-50.1%	1.08	14.7%		
2010.2	174	25,590	42	173	1.108	192	7.50	-0.7%	4,569	-10.2%	1.64	10.6%	5.93	-21.5%
2011.1	168	25,328	30	422	1.105	467	18.42	325.8%	15,552	289.0%	1.18	9.5%		
2011.2	162	26,528	38	414	1.105	457	17.24	129.9%	12,033	163.4%	1.43	-12.7%	17.82	200.3%
2012.1	156	26,452	31	514	1.090	560	21.17	14.9%	18,061	16.1%	1.17	-1.1%		
2012.2	150	27,497	29	148	1.090	162	5.88	-65.9%	5,578	-53.6%	1.05	-26.4%	13.38	-24.9%
2013.1	144	26,841	44	579	1.094	633	23.59	11.4%	14,390	-20.3%	1.64	39.9%		
2013.2	138	27,202	46	751	1.094	821	30.18	413.1%	17,848	220.0%	1.69	60.3%	26.91	101.2%
2014.1	132	26,779	40	160	1.086	174	6.49	-72.5%	4,347	-69.8%	1.49	-8.9%		
2014.2	126	27,363	56	570	1.086	619	22.62	-25.1%	11,053	-38.1%	2.05	21.0%	14.64	-45.6%
2015.1	120	27,070	41	397	1.076	428	15.80	143.3%	10,430	140.0%	1.51	1.4%		
2015.2	114	27,979	57	816	1.076	878	31.37	38.7%	15,398	39.3%	2.04	-0.5%	23.71	61.9%
2016.1	108	27,619	46	267	1.095	292	10.56	-33.1%	6,343	-39.2%	1.67	10.0%		
2016.2	102	28,300	53	339	1.095	372	13.13	-58.2%	7,010	-54.5%	1.87	-8.1%	11.86	-50.0%
2017.1	96	27,714	49	916	1.091	999	36.06	241.3%	20,393	221.5%	1.77	6.2%		
2017.2	90	28,600	45	533	1.091	581	20.32	54.8%	12,917	84.3%	1.57	-16.0%	28.07	136.6%
2018.1	84	28,010	47	609	1.093	666	23.77	-34.1%	14,169	-30.5%	1.68	-5.1%		
2018.2	78	28,584	57	934	1.093	1,021	35.71	75.7%	17,908	38.6%	1.99	26.7%	29.80	6.2%
2019.1	72	27,950	51	224	1.098	246	8.81	-62.9%	4,828	-65.9%	1.82	8.7%		
2019.2	66	27,443	49	317	1.098	348	12.69	-64.5%	7,108	-60.3%	1.79	-10.5%	10.73	-64.0%
2020.1	60	24,484	26	379	1.115	422	17.24	95.7%	16,235	236.3%	1.06	-41.8%		
2020.2	54	23,515	36	898	1.115	1,001	42.58	235.5%	27,810	291.2%	1.53	-14.3%	29.65	176.3%
2021.1	48	24,079	44	318	1.126	358	14.87	-13.7%	8,127	-49.9%	1.83	72.3%		
2021.2	42	24,699	41	247	1.126	278	11.26	-73.6%	6,778	-75.6%	1.66	8.5%	13.04	-56.0%
2022.1	36	24,872	47	454	1.118	508	20.41	37.2%	10,837	33.3%	1.88	2.9%		
2022.2	30	27,346	44	402	1.118	450	16.45	46.1%	10,143	49.6%	1.62	-2.4%	18.33	40.6%
2023.1	24	27,549	48	504	1.118	563	20.45	0.2%	11,839	9.2%	1.73	-8.3%		
2023.2	18	28,739	48	779	1.118	872	30.33	84.4%	18,152	79.0%	1.67	3.0%	25.49	39.1%
2024.1	12	28,692	39	279	1.084	303	10.56	-48.4%	7,697	-35.0%	1.37	-20.6%		
2024.2	6	28,910	63	827	1.084	896	31.00	2.2%	14,330	-21.1%	2.16	29.5%	20.82	-18.3%
Total		1,055,204	1,683	16,349		17,962								



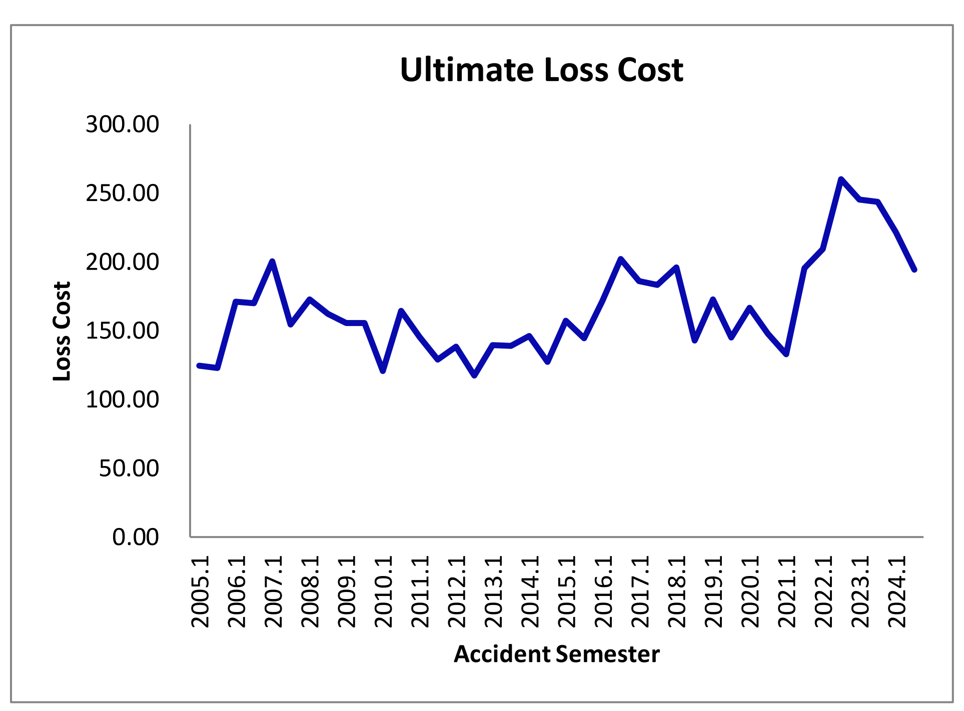


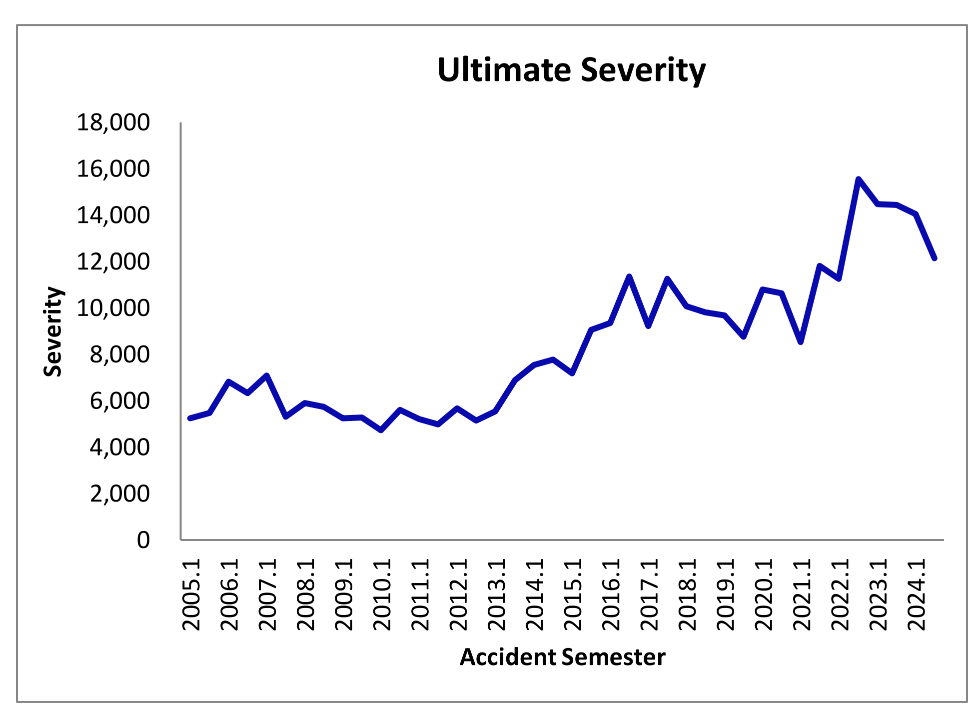


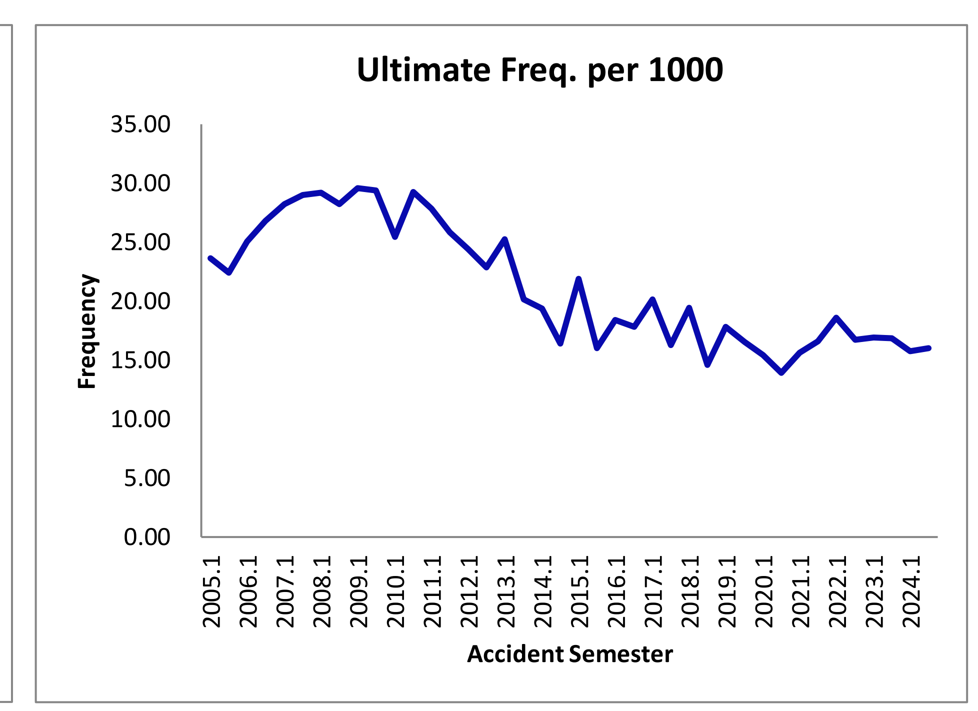
Province of Nova Scotia
Collision
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2005.1	240	6,136	145	695	1.097	763	124.27		5,259		23.63			
2005.2	234	6,385	143	715	1.097	785	122.88		5,487		22.40		123.56	
2006.1	228	6,340	159	986	1.099	1,084	170.92	37.5%	6,815	29.6%	25.08	6.1%		
2006.2	222	6,635	178	1,028	1.099	1,129	170.22	38.5%	6,345	15.7%	26.83	19.8%	170.56	38.0%
2007.1	216	6,660	188	1,208	1.105	1,335	200.38	17.2%	7,099	4.2%	28.23	12.5%		
2007.2	210	7,002	203	978	1.105	1,080	154.25	-9.4%	5,321	-16.1%	28.99	8.1%	176.74	3.6%
2008.1	204	6,914	202	1,091	1.095	1,195	172.79	-13.8%	5,914	-16.7%	29.22	3.5%		
2008.2	198	7,056	199	1,046	1.095	1,145	162.25	5.2%	5,753	8.1%	28.20	-2.7%	167.47	-5.2%
2009.1	192	6,929	205	974	1.106	1,077	155.44	-10.0%	5,254	-11.2%	29.58	1.3%		
2009.2	186	7,077	208	995	1.106	1,100	155.48	-4.2%	5,290	-8.1%	29.39	4.2%	155.46	-7.2%
2010.1	180	6,989	178	760	1.108	842	120.49	-22.5%	4,731	-10.0%	25.47	-13.9%		
2010.2	174	7,209	211	1,070	1.108	1,185	164.36	5.7%	5,616	6.2%	29.27	-0.4%	142.76	-8.2%
2011.1	168	7,104	198	935	1.105	1,034	145.53	20.8%	5,222	10.4%	27.87	9.4%		
2011.2	162	7,352	190	859	1.105	950	129.15	-21.4%	4,998	-11.0%	25.84	-11.7%	137.20	-3.9%
2012.1	156	7,284	178	924	1.090	1,007	138.26	-5.0%	5,658	8.4%	24.44	-12.3%		
2012.2	150	7,483	171	805	1.090	878	117.36	-9.1%	5,136	2.8%	22.85	-11.6%	127.67	-6.9%
2013.1	144	7,400	187	946	1.094	1,034	139.75	1.1%	5,530	-2.3%	25.27	3.4%		
2013.2	138	7,636	154	971	1.094	1,061	138.98	18.4%	6,892	34.2%	20.17	-11.8%	139.36	9.2%
2014.1	132	7,582	147	1,021	1.086	1,109	146.33	4.7%	7,547	36.5%	19.39	-23.3%		
2014.2	126	7,811	128	915	1.086	994	127.23	-8.5%	7,764	12.7%	16.39	-18.7%	136.64	-2.0%
2015.1	120	7,802	171	1,140	1.076	1,226	157.15	7.4%	7,170	-5.0%	21.92	13.0%		
2015.2	114	8,071	129	1,086	1.076	1,168	144.74	13.8%	9,056	16.6%	15.98	-2.5%	150.84	10.4%
2016.1	108	8,053	148	1,264	1.095	1,384	171.81	9.3%	9,348	30.4%	18.38	-16.1%		
2016.2	102	8,315	148	1,534	1.095	1,679	201.90	39.5%	11,343	25.3%	17.80	11.4%	187.10	24.0%
2017.1	96	8,276	167	1,410	1.091	1,539	185.90	8.2%	9,213	-1.4%	20.18	9.8%		
2017.2	90	8,649	141	1,453	1.091	1,586	183.32	-9.2%	11,245	-0.9%	16.30	-8.4%	184.58	-1.3%
2018.1	84	8,643	168	1,547	1.093	1,692	195.73	5.3%	10,070	9.3%	19.44	-3.7%		
2018.2	78	8,774	128	1,147	1.093	1,254	142.91	-22.0%	9,796	-12.9%	14.59	-10.5%	169.12	-8.4%
2019.1	72	8,590	153	1,351	1.098	1,483	172.70	-11.8%	9,696	-3.7%	17.81	-8.4%		
2019.2	66	8,646	143	1,141	1.098	1,253	144.91	1.4%	8,761	-10.6%	16.54	13.4%	158.76	-6.1%
2020.1	60	8,364	129	1,250	1.115	1,393	166.54	-3.6%	10,799	11.4%	15.42	-13.4%		
2020.2	54	8,548	119	1,133	1.115	1,263	147.80	2.0%	10,617	21.2%	13.92	-15.8%	157.07	-1.1%
2021.1	48	8,711	136	1,030	1.126	1,159	133.04	-20.1%	8,521	-21.1%	15.61	1.2%		
2021.2	42	9,225	153	1,604	1.126	1,805	195.68	32.4%	11,798	11.1%	16.59	19.1%	165.25	5.2%
2022.1	36	9,367	174	1,751	1.118	1,958	209.06	57.1%	11,255	32.1%	18.58	19.0%		
2022.2	30	9,987	167	2,323	1.118	2,597	260.08	32.9%	15,554	31.8%	16.72	0.8%	235.38	42.4%
2023.1	24	10,090	171	2,213	1.118	2,475	245.28	17.3%	14,472	28.6%	16.95	-8.8%		
2023.2	18	10,634	179	2,317	1.118	2,592	243.73	-6.3%	14,444	-7.1%	16.87	0.9%	244.48	3.9%
2024.1	12	10,859	171	2,218	1.084	2,405	221.48	-9.7%	14,042	-3.0%	15.77	-6.9%		
2024.2	6	11,428	183	2,050	1.084	2,222	194.46	-20.2%	12,157	-15.8%	16.00	-5.2%	207.62	-15.1%
Total		322,022	6,651	49,886		54,919								





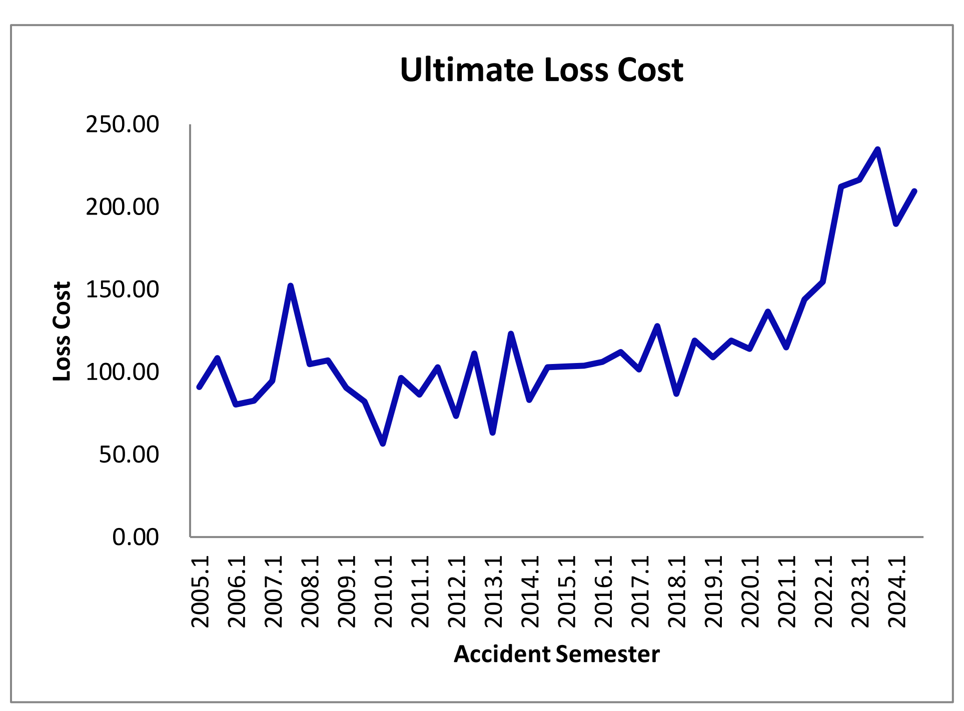


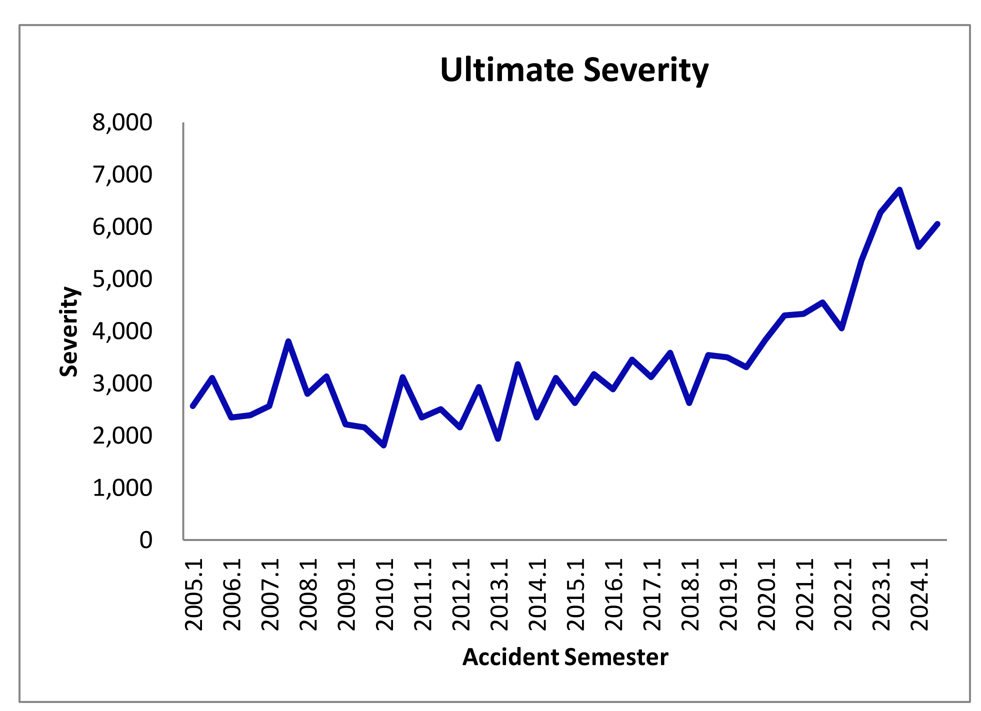
Province of Nova Scotia

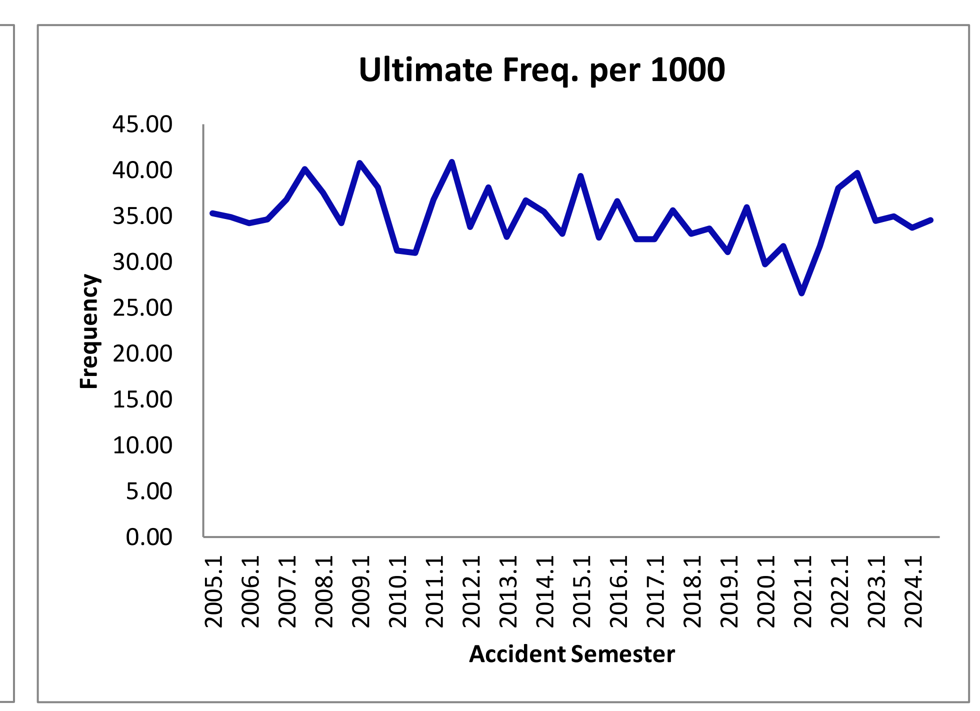
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2024

(1) Accident Semester	(2) Maturity (in Months)	(3) Earned Car Years	(4) Ultimate Claim Counts	(5) Ultimate Claim Amount and ALAE (000)	(6) ULAE Adjustment	(7) Ultimate Claim Amount & LAE (000)	(8) Ultimate Loss Cost	(9) % Change Seasonal Accident Half Years	(10) Ultimate Severity	(11) % Change Seasonal Accident Half Years	(12) Ultimate Freq. per 1000	(13) % Change Seasonal Accident Half Years	(14) Annual Loss Cost & LAE	(15) % Change Accident Years
2005.1	240	8,182	289	677	1.097	743	90.76		2,570		35.32			
2005.2	234	8,482	296	839	1.097	920	108.46		3,108		34.90		99.77	
2006.1	228	8,398	287	613	1.099	674	80.23	-11.6%	2,347	-8.6%	34.18	-3.2%		
2006.2	222	8,686	301	654	1.099	718	82.72	-23.7%	2,387	-23.2%	34.66	-0.7%	81.49	-18.3%
2007.1	216	8,672	319	741	1.105	818	94.36	17.6%	2,565	9.3%	36.79	7.6%		
2007.2	210	8,956	359	1,234	1.105	1,364	152.30	84.1%	3,799	59.2%	40.09	15.7%	123.80	51.9%
2008.1	204	8,906	334	853	1.095	934	104.89	11.2%	2,797	9.0%	37.50	1.9%		
2008.2	198	9,113	312	892	1.095	977	107.15	-29.6%	3,130	-17.6%	34.24	-14.6%	106.03	-14.3%
2009.1	192	9,006	367	735	1.106	812	90.21	-14.0%	2,214	-20.8%	40.75	8.7%		
2009.2	186	9,185	350	684	1.106	756	82.28	-23.2%	2,159	-31.0%	38.10	11.3%	86.21	-18.7%
2010.1	180	9,135	285	466	1.108	516	56.52	-37.3%	1,812	-18.2%	31.20	-23.4%		
2010.2	174	9,396	291	818	1.108	907	96.49	17.3%	3,115	44.3%	30.97	-18.7%	76.79	-10.9%
2011.1	168	9,295	342	726	1.105	803	86.34	52.8%	2,347	29.5%	36.79	17.9%		
2011.2	162	9,561	391	888	1.105	982	102.66	6.4%	2,510	-19.4%	40.89	32.0%	94.61	23.2%
2012.1	156	9,521	322	638	1.090	696	73.10	-15.3%	2,161	-7.9%	33.82	-8.1%		
2012.2	150	9,714	370	992	1.090	1,082	111.36	8.5%	2,924	16.5%	38.09	-6.9%	92.42	-2.3%
2013.1	144	9,607	314	555	1.094	607	63.21	-13.5%	1,934	-10.5%	32.68	-3.4%		
2013.2	138	9,845	361	1,109	1.094	1,213	123.23	10.7%	3,361	14.9%	36.67	-3.7%	93.59	1.3%
2014.1	132	9,785	347	748	1.086	812	83.01	31.3%	2,341	21.0%	35.46	8.5%		
2014.2	126	10,042	332	950	1.086	1,032	102.74	-16.6%	3,108	-7.5%	33.06	-9.8%	93.00	-0.6%
2015.1	120	10,038	395	966	1.076	1,039	103.50	24.7%	2,630	12.4%	39.35	11.0%		
2015.2	114	10,320	337	994	1.076	1,069	103.57	0.8%	3,172	2.1%	32.65	-1.2%	103.54	11.3%
2016.1	108	10,354	379	1,001	1.095	1,096	105.87	2.3%	2,892	10.0%	36.60	-7.0%		
2016.2	102	10,667	346	1,093	1.095	1,196	112.14	8.3%	3,457	9.0%	32.44	-0.7%	109.05	5.3%
2017.1	96	10,583	344	982	1.091	1,072	101.26	-4.4%	3,115	7.7%	32.50	-11.2%		
2017.2	90	10,977	391	1,285	1.091	1,401	127.65	13.8%	3,584	3.7%	35.62	9.8%	114.70	5.2%
2018.1	84	10,940	362	868	1.093	949	86.79	-14.3%	2,623	-15.8%	33.09	1.8%		
2018.2	78	11,024	371	1,202	1.093	1,314	119.20	-6.6%	3,542	-1.2%	33.66	-5.5%	103.05	-10.2%
2019.1	72	10,755	334	1,064	1.098	1,168	108.64	25.2%	3,498	33.4%	31.05	-6.2%		
2019.2	66	10,731	386	1,165	1.098	1,279	119.19	0.0%	3,314	-6.4%	35.97	6.9%	113.91	10.5%
2020.1	60	10,380	309	1,062	1.115	1,183	114.01	4.9%	3,830	9.5%	29.77	-4.1%		
2020.2	54	10,435	331	1,276	1.115	1,423	136.32	14.4%	4,298	29.7%	31.72	-11.8%	125.20	9.9%
2021.1	48	10,578	281	1,080	1.126	1,216	114.95	0.8%	4,327	13.0%	26.57	-10.8%		
2021.2	42	11,073	351	1,418	1.126	1,596	144.13	5.7%	4,547	5.8%	31.70	-0.1%	129.87	3.7%
2022.1	36	11,224	427	1,549	1.118	1,732	154.34	34.3%	4,057	-6.2%	38.04	43.2%		
2022.2	30	11,866	471	2,254	1.118	2,521	212.43	47.4%	5,352	17.7%	39.69	25.2%	184.19	41.8%
2023.1	24	11,977	413	2,315	1.118	2,590	216.21	40.1%	6,272	54.6%	34.47	-9.4%		
2023.2	18	12,499	437	2,625	1.118	2,935	234.86	10.6%	6,710	25.4%	35.00	-11.8%	225.73	22.6%
2024.1	12	12,747	430	2,227	1.084	2,414	189.39	-12.4%	5,611	-10.5%	33.75	-2.1%		
2024.2	6	13,317	460	2,571	1.084	2,788	209.35	-10.9%	6,059	-9.7%	34.55	-1.3%	199.59	-11.6%
Total		405,971	14,125	44,811		49,347								







Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	2,221	2,221	1.000	2,221	2,221	0
2005.2	234	4,855	4,855	1.000	4,855	4,855	0
2006.1	228	3,196	3,196	1.000	3,196	3,196	0
2006.2	222	2,317	2,317	1.000	2,317	2,317	0
2007.1	216	2,830	2,830	1.000	2,830	2,830	0
2007.2	210	3,161	3,161	1.000	3,161	3,161	0
2008.1	204	3,753	3,753	1.000	3,753	3,753	0
2008.2	198	3,054	3,054	1.000	3,054	3,054	0
2009.1	192	2,766	2,766	1.000	2,766	2,766	0
2009.2	186	1,003	1,003	1.000	1,003	1,003	0
2010.1	180	3,461	3,471	1.000	3,471	3,469	2
2010.2	174	4,344	4,344	1.000	4,344	4,344	0
2011.1	168	3,370	3,370	1.000	3,370	3,370	0
2011.2	162	3,055	3,055	1.000	3,055	3,055	0
2012.1	156	2,129	2,137	1.000	2,137	2,137	0
2012.2	150	4,817	4,817	1.000	4,817	4,656	160
2013.1	144	2,120	2,120	1.000	2,120	2,120	0
2013.2	138	3,108	3,497	1.000	3,497	3,506	(9)
2014.1	132	1,879	1,879	1.000	1,879	1,932	(54)
2014.2	126	4,799	5,359	1.000	5,359	5,213	146
2015.1	120	4,083	4,364	1.000	4,364	4,317	47
2015.2	114	6,008	6,192	1.000	6,192	6,010	183
2016.1	108	3,554	3,616	0.999	3,612	3,495	117
2016.2	102	6,557	6,873	0.998	6,856	6,593	263
2017.1	96	6,516	6,542	0.998	6,530	6,749	(219)
2017.2	90	5,562	5,969	0.996	5,948	5,845	102
2018.1	84	5,342	6,209	1.001	6,218	6,534	(316)
2018.2	78	4,278	5,407	1.011	5,465	5,344	121
2019.1	72	3,740	5,892	1.011	5,957	5,756	200
2019.2	66	5,195	6,099	1.052	6,416	6,262	154
2020.1	60	3,005	5,422	1.101	5,969	4,753	1,216
2020.2	54	4,298	4,708	1.102	5,190	5,400	(211)
2021.1	48	2,618	4,387	1.190	5,219	4,633	586
2021.2	42	2,665	5,738	1.207	6,925	6,437	488
2022.1	36	2,344	5,276	1.318	6,953	6,262	691
2022.2	30	1,862	4,619	1.471	6,797	5,092	1,705
2023.1	24	1,262	4,411	1.729	7,628	4,832	2,796
2023.2	18	617	3,604	2.003	7,217	5,414	1,803
2024.1	12	263	2,762	2.278	6,292		
2024.2	6	66	2,334	3.368	7,863		
Total		132,077	163,632		186,815		

Province of Nova Scotia

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	2,910	2,910	1.000	2,910	2,910	0
2005.2	234	1,789	1,789	1.000	1,789	1,789	0
2006.1	228	3,059	3,059	1.000	3,059	3,059	0
2006.2	222	1,854	1,854	1.000	1,854	1,854	0
2007.1	216	2,091	2,091	1.000	2,091	2,091	0
2007.2	210	2,432	2,432	1.000	2,432	2,432	0
2008.1	204	2,295	2,295	1.000	2,295	2,295	0
2008.2	198	2,166	2,166	1.000	2,166	2,166	0
2009.1	192	2,056	2,056	1.000	2,056	2,056	0
2009.2	186	2,033	2,033	1.000	2,033	2,033	0
2010.1	180	1,709	1,709	1.000	1,709	1,709	0
2010.2	174	2,405	2,405	1.000	2,405	2,405	0
2011.1	168	2,206	2,206	1.000	2,206	2,206	0
2011.2	162	2,247	2,247	1.000	2,247	2,247	0
2012.1	156	2,045	2,045	1.000	2,045	2,045	0
2012.2	150	2,976	2,976	1.000	2,976	2,976	0
2013.1	144	1,776	1,776	1.000	1,776	1,775	2
2013.2	138	452	452	1.000	452	452	0
2014.1	132	856	856	0.999	856	856	(0)
2014.2	126	588	588	0.999	587	587	(0)
2015.1	120	1,930	1,930	0.999	1,928	1,928	(0)
2015.2	114	814	814	0.999	813	813	(0)
2016.1	108	454	454	0.999	454	454	(1)
2016.2	102	836	836	0.999	835	836	(1)
2017.1	96	500	500	1.000	500	500	0
2017.2	90	587	587	1.000	588	588	0
2018.1	84	1,984	2,030	1.000	2,031	2,031	0
2018.2	78	1,143	1,143	1.000	1,143	1,143	(0)
2019.1	72	633	633	1.000	633	629	5
2019.2	66	256	256	1.001	257	258	(1)
2020.1	60	426	426	0.991	422	423	(1)
2020.2	54	271	273	0.990	271	274	(3)
2021.1	48	912	912	0.997	909	906	3
2021.2	42	714	719	0.996	716	711	6
2022.1	36	612	612	0.996	610	558	52
2022.2	30	1,108	2,275	1.000	2,276	2,057	219
2023.1	24	416	421	1.077	453	416	37
2023.2	18	401	480	1.089	522	591	(69)
2024.1	12	115	298	1.171	349		
2024.2	6	44	302	1.471	444		
Total		54,102	55,847		56,098		

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate

Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	0	0	1.000	0	0	0
2005.2	234	0	0	1.000	0	0	0
2006.1	228	0	0	1.000	0	0	0
2006.2	222	0	0	1.000	0	0	0
2007.1	216	0	0	1.000	0	0	0
2007.2	210	0	0	1.000	0	0	0
2008.1	204	0	0	1.000	0	0	0
2008.2	198	0	0	1.000	0	0	0
2009.1	192	0	0	1.000	0	0	0
2009.2	186	0	0	1.000	0	0	0
2010.1	180	0	0	1.000	0	0	0
2010.2	174	0	0	1.000	0	0	0
2011.1	168	0	0	1.000	0	0	0
2011.2	162	0	0	1.000	0	0	0
2012.1	156	0	0	1.000	0	0	0
2012.2	150	0	0	1.000	0	0	0
2013.1	144	433	433	1.000	433	433	0
2013.2	138	1,477	1,477	1.000	1,477	1,477	0
2014.1	132	1,473	1,473	1.000	1,473	1,473	0
2014.2	126	1,506	1,506	1.000	1,506	1,506	0
2015.1	120	1,647	1,647	1.000	1,647	1,647	0
2015.2	114	1,727	1,727	1.000	1,727	1,727	0
2016.1	108	1,504	1,504	1.000	1,504	1,504	0
2016.2	102	1,775	1,775	1.000	1,775	1,775	0
2017.1	96	1,674	1,674	1.000	1,674	1,675	(0)
2017.2	90	1,645	1,645	1.000	1,645	1,648	(3)
2018.1	84	2,244	2,244	1.000	2,244	2,244	0
2018.2	78	1,932	1,932	1.000	1,932	1,929	2
2019.1	72	2,015	2,015	1.000	2,015	2,015	0
2019.2	66	2,200	2,200	1.000	2,200	2,198	1
2020.1	60	1,057	1,057	1.000	1,057	1,056	0
2020.2	54	1,216	1,216	1.000	1,216	1,216	1
2021.1	48	1,154	1,156	1.000	1,156	1,161	(5)
2021.2	42	1,913	1,913	1.000	1,913	1,927	(14)
2022.1	36	1,992	1,992	0.999	1,991	2,000	(10)
2022.2	30	1,992	2,041	0.999	2,039	2,021	18
2023.1	24	1,972	1,972	1.002	1,976	2,025	(50)
2023.2	18	2,187	2,199	1.008	2,217	2,245	(27)
2024.1	12	2,497	2,664	1.011	2,693		
2024.2	6	1,547	2,528	1.133	2,865		
Total		40,780	41,990		42,374		

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	233	233	1.000	233	233	0
2005.2	234	317	317	1.000	317	317	0
2006.1	228	397	397	1.000	397	397	0
2006.2	222	314	314	1.000	314	314	0
2007.1	216	123	123	1.000	123	123	0
2007.2	210	154	154	1.000	154	154	0
2008.1	204	56	56	1.000	56	56	0
2008.2	198	136	136	1.000	136	136	0
2009.1	192	174	174	1.000	174	174	0
2009.2	186	175	175	1.000	175	175	0
2010.1	180	97	97	1.000	97	97	0
2010.2	174	173	173	1.000	173	173	0
2011.1	168	422	422	1.000	422	422	0
2011.2	162	414	414	1.000	414	414	0
2012.1	156	514	514	1.000	514	513	0
2012.2	150	148	148	1.000	148	148	0
2013.1	144	579	579	1.000	579	579	0
2013.2	138	751	751	1.000	751	751	0
2014.1	132	160	160	1.000	160	160	0
2014.2	126	570	570	1.000	570	569	1
2015.1	120	397	397	1.000	397	423	(25)
2015.2	114	777	817	0.998	816	868	(52)
2016.1	108	253	253	1.055	267	269	(2)
2016.2	102	322	322	1.054	339	354	(14)
2017.1	96	868	868	1.055	916	958	(42)
2017.2	90	491	491	1.086	533	736	(203)
2018.1	84	561	561	1.086	609	633	(24)
2018.2	78	650	859	1.087	934	1,275	(341)
2019.1	72	205	205	1.092	224	228	(4)
2019.2	66	263	290	1.093	317	326	(8)
2020.1	60	190	347	1.090	379	383	(5)
2020.2	54	631	831	1.081	898	1,234	(336)
2021.1	48	283	297	1.070	318	396	(77)
2021.2	42	158	219	1.128	247	215	32
2022.1	36	300	369	1.229	454	534	(80)
2022.2	30	255	318	1.264	402	472	(70)
2023.1	24	213	333	1.513	504	499	5
2023.2	18	241	484	1.611	779	648	131
2024.1	12	59	192	1.456	279		
2024.2	6	37	604	1.370	827		
Total		13,061	14,967		16,349		

Province of Nova Scotia
Collision
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	695	695	1.000	695	695	0
2005.2	234	715	715	1.000	715	715	0
2006.1	228	986	986	1.000	986	986	0
2006.2	222	1,028	1,028	1.000	1,028	1,028	0
2007.1	216	1,208	1,208	1.000	1,208	1,208	0
2007.2	210	978	978	1.000	978	978	0
2008.1	204	1,091	1,091	1.000	1,091	1,091	0
2008.2	198	1,046	1,046	1.000	1,046	1,046	0
2009.1	192	974	974	1.000	974	974	0
2009.2	186	995	995	1.000	995	995	0
2010.1	180	760	760	1.000	760	760	0
2010.2	174	1,070	1,070	1.000	1,070	1,070	0
2011.1	168	935	935	1.000	935	935	0
2011.2	162	859	859	1.000	859	859	0
2012.1	156	924	924	1.000	924	924	0
2012.2	150	805	805	1.000	805	805	0
2013.1	144	946	946	1.000	946	946	0
2013.2	138	971	971	1.000	971	971	0
2014.1	132	1,021	1,021	1.000	1,021	1,021	0
2014.2	126	915	915	1.000	915	915	0
2015.1	120	1,140	1,140	1.000	1,140	1,140	0
2015.2	114	1,086	1,086	1.000	1,086	1,086	0
2016.1	108	1,264	1,264	1.000	1,264	1,264	0
2016.2	102	1,534	1,534	1.000	1,534	1,534	0
2017.1	96	1,410	1,410	1.000	1,410	1,411	(0)
2017.2	90	1,453	1,453	1.000	1,453	1,462	(8)
2018.1	84	1,547	1,547	1.000	1,547	1,547	0
2018.2	78	1,147	1,147	1.000	1,147	1,147	0
2019.1	72	1,351	1,351	1.000	1,351	1,353	(2)
2019.2	66	1,141	1,141	1.000	1,141	1,141	0
2020.1	60	1,250	1,250	1.000	1,250	1,249	1
2020.2	54	1,133	1,133	1.000	1,133	1,143	(10)
2021.1	48	1,029	1,030	1.000	1,030	1,030	0
2021.2	42	1,603	1,604	1.000	1,604	1,623	(20)
2022.1	36	1,751	1,751	1.000	1,751	1,749	2
2022.2	30	2,291	2,323	1.000	2,323	2,280	42
2023.1	24	2,196	2,213	1.000	2,213	2,127	86
2023.2	18	2,258	2,338	0.991	2,317	1,900	418
2024.1	12	2,144	2,271	0.977	2,218		
2024.2	6	1,181	2,016	1.017	2,050		
Total		48,834	49,926		49,886		

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Incurred Loss and ALAE: 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
2005.1	240	677	677	1.000	677	677	0
2005.2	234	839	839	1.000	839	839	0
2006.1	228	613	613	1.000	613	613	0
2006.2	222	654	654	1.000	654	654	0
2007.1	216	741	741	1.000	741	741	0
2007.2	210	1,234	1,234	1.000	1,234	1,234	0
2008.1	204	853	853	1.000	853	853	0
2008.2	198	892	892	1.000	892	892	0
2009.1	192	735	735	1.000	735	735	0
2009.2	186	684	684	1.000	684	684	0
2010.1	180	466	466	1.000	466	466	0
2010.2	174	818	818	1.000	818	818	0
2011.1	168	726	726	1.000	726	726	0
2011.2	162	888	888	1.000	888	888	0
2012.1	156	638	638	1.000	638	638	0
2012.2	150	992	992	1.000	992	992	0
2013.1	144	555	555	1.000	555	555	0
2013.2	138	1,109	1,109	1.000	1,109	1,109	0
2014.1	132	748	748	1.000	748	748	0
2014.2	126	950	950	1.000	950	950	0
2015.1	120	966	966	1.000	966	966	0
2015.2	114	994	994	1.000	994	994	0
2016.1	108	1,001	1,001	1.000	1,001	1,001	0
2016.2	102	1,093	1,093	1.000	1,093	1,093	0
2017.1	96	982	982	1.000	982	982	0
2017.2	90	1,285	1,285	1.000	1,285	1,285	0
2018.1	84	868	868	1.000	868	868	0
2018.2	78	1,202	1,202	1.000	1,202	1,202	0
2019.1	72	1,064	1,064	1.000	1,064	1,064	0
2019.2	66	1,165	1,165	1.000	1,165	1,161	4
2020.1	60	1,062	1,062	1.000	1,062	1,062	0
2020.2	54	1,276	1,276	1.000	1,276	1,276	0
2021.1	48	1,080	1,080	1.000	1,080	1,080	(0)
2021.2	42	1,418	1,418	1.000	1,418	1,418	(0)
2022.1	36	1,549	1,549	1.000	1,549	1,542	7
2022.2	30	2,249	2,254	1.000	2,254	2,225	29
2023.1	24	2,207	2,316	1.000	2,315	2,349	(33)
2023.2	18	2,557	2,628	0.999	2,625	2,646	(21)
2024.1	12	2,191	2,222	1.002	2,227		
2024.2	6	1,625	2,296	1.120	2,571		
Total		43,647	44,534		44,811		

Province of Nova Scotia

Third Party Liability - Bodily Injury

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	94	1.000	94	94	0
2005.2	234	126	1.000	126	126	0
2006.1	228	100	1.000	100	100	0
2006.2	222	117	1.000	117	117	0
2007.1	216	105	1.000	105	105	0
2007.2	210	83	1.000	83	83	0
2008.1	204	76	1.000	76	76	0
2008.2	198	100	1.000	100	100	0
2009.1	192	83	1.000	83	83	0
2009.2	186	70	1.000	70	70	0
2010.1	180	74	1.000	74	74	0
2010.2	174	83	1.000	83	83	0
2011.1	168	102	1.000	102	102	0
2011.2	162	79	1.000	79	79	0
2012.1	156	76	1.000	76	76	0
2012.2	150	93	1.000	93	93	0
2013.1	144	93	1.000	93	93	0
2013.2	138	84	1.000	84	84	0
2014.1	132	67	1.000	67	67	0
2014.2	126	93	1.000	93	93	0
2015.1	120	102	1.000	102	102	0
2015.2	114	90	1.000	90	89	1
2016.1	108	83	1.000	83	83	0
2016.2	102	122	0.999	122	121	1
2017.1	96	110	0.999	110	109	1
2017.2	90	90	0.999	90	89	1
2018.1	84	89	0.999	89	88	1
2018.2	78	109	0.994	108	107	1
2019.1	72	89	0.994	88	88	1
2019.2	66	105	0.997	105	105	(1)
2020.1	60	54	0.994	54	52	1
2020.2	54	44	0.990	44	44	0
2021.1	48	66	0.990	65	65	0
2021.2	42	75	0.994	75	74	1
2022.1	36	69	0.994	69	70	(1)
2022.2	30	78	0.982	77	68	9
2023.1	24	63	1.008	64	55	9
2023.2	18	88	1.056	93	80	13
2024.1	12	77	1.115	86		
2024.2	6	65	1.384	90		
Total		3,466		3,500	3,287	37

Province of Nova Scotia

Third Party Liability - Property Damage

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts

Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	384	1.000	384	384	0
2005.2	234	400	1.000	400	400	0
2006.1	228	418	1.000	418	418	0
2006.2	222	424	1.000	424	424	0
2007.1	216	432	1.000	432	432	0
2007.2	210	499	1.000	499	499	0
2008.1	204	455	1.000	455	455	0
2008.2	198	468	1.000	468	468	0
2009.1	192	467	1.000	467	467	0
2009.2	186	497	1.000	497	497	0
2010.1	180	414	1.000	414	414	0
2010.2	174	505	1.000	505	505	0
2011.1	168	520	1.000	520	520	0
2011.2	162	511	1.000	511	511	0
2012.1	156	448	1.000	448	448	0
2012.2	150	534	1.000	534	534	0
2013.1	144	339	1.000	339	339	0
2013.2	138	54	1.000	54	54	0
2014.1	132	66	1.000	66	66	0
2014.2	126	59	1.000	59	59	0
2015.1	120	76	1.000	76	76	0
2015.2	114	60	1.000	60	60	0
2016.1	108	48	1.000	48	48	0
2016.2	102	60	1.000	60	60	0
2017.1	96	65	1.000	65	65	0
2017.2	90	51	1.000	51	51	0
2018.1	84	61	1.000	61	61	0
2018.2	78	47	1.000	47	47	0
2019.1	72	43	1.000	43	43	0
2019.2	66	38	1.000	38	39	(1)
2020.1	60	40	0.997	40	40	0
2020.2	54	26	0.993	26	26	0
2021.1	48	24	0.993	24	24	0
2021.2	42	41	0.993	41	39	2
2022.1	36	32	0.993	32	29	3
2022.2	30	42	0.983	41	41	0
2023.1	24	22	0.993	22	24	(2)
2023.2	18	34	1.009	34	39	(5)
2024.1	12	22	0.896	20		
2024.2	6	28	0.824	23		
Total		8,754		8,745	8,705	(2)

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	0	1.000	0	0	0
2005.2	234	0	1.000	0	0	0
2006.1	228	0	1.000	0	0	0
2006.2	222	0	1.000	0	0	0
2007.1	216	0	1.000	0	0	0
2007.2	210	0	1.000	0	0	0
2008.1	204	0	1.000	0	0	0
2008.2	198	0	1.000	0	0	0
2009.1	192	0	1.000	0	0	0
2009.2	186	0	1.000	0	0	0
2010.1	180	0	1.000	0	0	0
2010.2	174	0	1.000	0	0	0
2011.1	168	0	1.000	0	0	0
2011.2	162	0	1.000	0	0	0
2012.1	156	0	1.000	0	0	0
2012.2	150	0	1.000	0	0	0
2013.1	144	81	1.000	81	81	0
2013.2	138	298	1.000	298	298	0
2014.1	132	288	1.000	288	288	0
2014.2	126	262	1.000	262	262	0
2015.1	120	347	1.000	347	347	0
2015.2	114	281	1.000	281	281	0
2016.1	108	270	1.000	270	270	0
2016.2	102	279	1.000	279	279	0
2017.1	96	279	1.000	279	279	0
2017.2	90	267	1.000	267	267	0
2018.1	84	288	1.000	288	288	0
2018.2	78	332	1.000	332	331	1
2019.1	72	299	1.000	299	299	0
2019.2	66	301	1.000	301	301	0
2020.1	60	187	1.000	187	187	0
2020.2	54	197	1.000	197	197	0
2021.1	48	211	1.000	211	212	(1)
2021.2	42	264	1.000	264	267	(3)
2022.1	36	222	0.999	222	224	(2)
2022.2	30	226	0.998	226	226	(1)
2023.1	24	248	0.998	247	245	2
2023.2	18	256	0.996	255	258	(3)
2024.1	12	252	0.989	249		
2024.2	6	305	1.044	318		
Total		6,240		6,248	5,687	(6)

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	41	1.000	41	41	0
2005.2	234	37	1.000	37	37	0
2006.1	228	53	1.000	53	53	0
2006.2	222	43	1.000	43	43	0
2007.1	216	34	1.000	34	34	0
2007.2	210	40	1.000	40	40	0
2008.1	204	21	1.000	21	21	0
2008.2	198	38	1.000	38	38	0
2009.1	192	24	1.000	24	24	0
2009.2	186	38	1.000	38	38	0
2010.1	180	27	1.000	27	27	0
2010.2	174	42	1.000	42	42	0
2011.1	168	30	1.000	30	30	0
2011.2	162	38	1.000	38	38	0
2012.1	156	31	1.000	31	31	0
2012.2	150	29	1.000	29	29	0
2013.1	144	44	1.000	44	44	0
2013.2	138	46	1.000	46	46	0
2014.1	132	40	1.000	40	40	0
2014.2	126	56	1.000	56	56	0
2015.1	120	41	1.000	41	41	0
2015.2	114	57	1.000	57	57	0
2016.1	108	46	1.000	46	46	0
2016.2	102	53	1.000	53	53	0
2017.1	96	49	1.000	49	49	0
2017.2	90	45	1.000	45	45	0
2018.1	84	47	1.000	47	47	0
2018.2	78	57	1.000	57	57	0
2019.1	72	51	1.000	51	51	0
2019.2	66	49	1.000	49	49	0
2020.1	60	26	1.000	26	26	(0)
2020.2	54	36	1.000	36	36	(0)
2021.1	48	44	1.002	44	45	(1)
2021.2	42	41	1.001	41	41	0
2022.1	36	47	0.996	47	45	2
2022.2	30	44	1.008	44	44	1
2023.1	24	47	1.012	48	46	2
2023.2	18	48	1.000	48	43	5
2024.1	12	41	0.960	39		
2024.2	6	69	0.906	63		
Total		1,690		1,683	1,572	9

Province of Nova Scotia
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	145	1.000	145	145	0
2005.2	234	143	1.000	143	143	0
2006.1	228	159	1.000	159	159	0
2006.2	222	178	1.000	178	178	0
2007.1	216	188	1.000	188	188	0
2007.2	210	203	1.000	203	203	0
2008.1	204	202	1.000	202	202	0
2008.2	198	199	1.000	199	199	0
2009.1	192	205	1.000	205	205	0
2009.2	186	208	1.000	208	208	0
2010.1	180	178	1.000	178	178	0
2010.2	174	211	1.000	211	211	0
2011.1	168	198	1.000	198	198	0
2011.2	162	190	1.000	190	190	0
2012.1	156	178	1.000	178	178	0
2012.2	150	171	1.000	171	171	0
2013.1	144	187	1.000	187	187	0
2013.2	138	154	1.000	154	154	0
2014.1	132	147	1.000	147	147	0
2014.2	126	128	1.000	128	128	0
2015.1	120	171	1.000	171	171	0
2015.2	114	129	1.000	129	129	0
2016.1	108	148	1.000	148	148	0
2016.2	102	148	1.000	148	148	0
2017.1	96	167	1.000	167	168	(1)
2017.2	90	141	1.000	141	141	0
2018.1	84	168	1.000	168	168	0
2018.2	78	128	1.000	128	128	0
2019.1	72	153	1.000	153	153	0
2019.2	66	143	1.000	143	143	0
2020.1	60	129	1.000	129	129	0
2020.2	54	119	1.000	119	119	0
2021.1	48	136	1.000	136	136	0
2021.2	42	153	1.000	153	155	(2)
2022.1	36	174	1.000	174	174	0
2022.2	30	167	1.000	167	166	1
2023.1	24	171	1.000	171	171	0
2023.2	18	181	0.991	179	178	1
2024.1	12	178	0.962	171		
2024.2	6	202	0.905	183		
Total		6,678		6,651	6,297	(1)

Province of Nova Scotia
Comprehensive - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	289	1.000	289	289	0
2005.2	234	296	1.000	296	296	0
2006.1	228	287	1.000	287	287	0
2006.2	222	301	1.000	301	301	0
2007.1	216	319	1.000	319	319	0
2007.2	210	359	1.000	359	359	0
2008.1	204	334	1.000	334	334	0
2008.2	198	312	1.000	312	312	0
2009.1	192	367	1.000	367	367	0
2009.2	186	350	1.000	350	350	0
2010.1	180	285	1.000	285	285	0
2010.2	174	291	1.000	291	291	0
2011.1	168	342	1.000	342	342	0
2011.2	162	391	1.000	391	391	0
2012.1	156	322	1.000	322	322	0
2012.2	150	370	1.000	370	370	0
2013.1	144	314	1.000	314	314	0
2013.2	138	361	1.000	361	361	0
2014.1	132	347	1.000	347	347	0
2014.2	126	332	1.000	332	332	0
2015.1	120	395	1.000	395	395	0
2015.2	114	337	1.000	337	337	0
2016.1	108	379	1.000	379	379	0
2016.2	102	346	1.000	346	346	0
2017.1	96	344	1.000	344	344	0
2017.2	90	391	1.000	391	391	0
2018.1	84	362	1.000	362	362	0
2018.2	78	371	1.000	371	371	0
2019.1	72	334	1.000	334	334	0
2019.2	66	386	1.000	386	385	1
2020.1	60	309	1.000	309	309	0
2020.2	54	331	1.000	331	331	0
2021.1	48	281	1.000	281	281	0
2021.2	42	351	1.000	351	351	0
2022.1	36	427	1.000	427	427	(0)
2022.2	30	471	1.000	471	474	(3)
2023.1	24	413	1.000	413	411	2
2023.2	18	437	1.001	437	422	15
2024.1	12	427	1.008	430		
2024.2	6	399	1.153	460		
Total		14,060		14,125	13,219	15

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: mobility, new_normal

Loss Cost	2005.2	-0.020 (CI = +/-0.019; p = 0.034)	0.625 (CI = +/-0.321; p = 0.000)	0.304	NA%
Loss Cost	2006.1	-0.021 (CI = +/-0.019; p = 0.032)	0.636 (CI = +/-0.324; p = 0.000)	0.314	NA%
Loss Cost	2006.2	-0.020 (CI = +/-0.019; p = 0.035)	0.634 (CI = +/-0.330; p = 0.000)	0.310	NA%
Loss Cost	2007.1	-0.020 (CI = +/-0.019; p = 0.041)	0.618 (CI = +/-0.331; p = 0.001)	0.302	NA%
Loss Cost	2007.2	-0.019 (CI = +/-0.019; p = 0.047)	0.610 (CI = +/-0.336; p = 0.001)	0.294	NA%
Loss Cost	2008.1	-0.019 (CI = +/-0.020; p = 0.053)	0.605 (CI = +/-0.343; p = 0.001)	0.286	NA%
Loss Cost	2008.2	-0.019 (CI = +/-0.020; p = 0.057)	0.608 (CI = +/-0.350; p = 0.001)	0.284	NA%
Loss Cost	2009.1	-0.019 (CI = +/-0.020; p = 0.065)	0.598 (CI = +/-0.357; p = 0.002)	0.274	NA%
Loss Cost	2009.2	-0.018 (CI = +/-0.021; p = 0.076)	0.585 (CI = +/-0.363; p = 0.003)	0.262	NA%
Loss Cost	2010.1	-0.016 (CI = +/-0.016; p = 0.058)	0.520 (CI = +/-0.291; p = 0.001)	0.315	NA%
Loss Cost	2010.2	-0.016 (CI = +/-0.017; p = 0.067)	0.515 (CI = +/-0.299; p = 0.002)	0.304	NA%
Loss Cost	2011.1	-0.016 (CI = +/-0.017; p = 0.070)	0.519 (CI = +/-0.307; p = 0.002)	0.303	NA%
Loss Cost	2011.2	-0.015 (CI = +/-0.018; p = 0.082)	0.510 (CI = +/-0.315; p = 0.003)	0.289	NA%
Loss Cost	2012.1	-0.015 (CI = +/-0.018; p = 0.101)	0.492 (CI = +/-0.320; p = 0.004)	0.271	NA%
Loss Cost	2012.2	-0.013 (CI = +/-0.016; p = 0.120)	0.446 (CI = +/-0.298; p = 0.005)	0.263	NA%
Loss Cost	2013.1	-0.013 (CI = +/-0.017; p = 0.128)	0.448 (CI = +/-0.309; p = 0.007)	0.257	NA%
Loss Cost	2013.2	-0.011 (CI = +/-0.015; p = 0.153)	0.391 (CI = +/-0.272; p = 0.007)	0.256	NA%
Loss Cost	2014.1	-0.010 (CI = +/-0.015; p = 0.195)	0.364 (CI = +/-0.273; p = 0.012)	0.227	NA%
Loss Cost	2014.2	-0.006 (CI = +/-0.008; p = 0.147)	0.277 (CI = +/-0.155; p = 0.001)	0.382	NA%
Loss Cost	2015.1	-0.006 (CI = +/-0.009; p = 0.172)	0.273 (CI = +/-0.163; p = 0.003)	0.360	NA%
Loss Cost	2015.2	-0.005 (CI = +/-0.008; p = 0.243)	0.246 (CI = +/-0.158; p = 0.004)	0.333	NA%
Loss Cost	2016.1	-0.005 (CI = +/-0.009; p = 0.245)	0.251 (CI = +/-0.167; p = 0.006)	0.326	NA%
Loss Cost	2016.2	-0.002 (CI = +/-0.005; p = 0.340)	0.186 (CI = +/-0.099; p = 0.001)	0.477	NA%
Loss Cost	2017.1	-0.003 (CI = +/-0.005; p = 0.248)	0.200 (CI = +/-0.103; p = 0.001)	0.516	NA%
Severity	2005.2	-0.038 (CI = +/-0.018; p = 0.000)	0.800 (CI = +/-0.306; p = 0.000)	0.512	NA%
Severity	2006.1	-0.037 (CI = +/-0.018; p = 0.000)	0.798 (CI = +/-0.312; p = 0.000)	0.507	NA%
Severity	2006.2	-0.037 (CI = +/-0.018; p = 0.000)	0.789 (CI = +/-0.316; p = 0.000)	0.502	NA%
Severity	2007.1	-0.036 (CI = +/-0.017; p = 0.000)	0.762 (CI = +/-0.302; p = 0.000)	0.515	NA%
Severity	2007.2	-0.035 (CI = +/-0.017; p = 0.000)	0.744 (CI = +/-0.300; p = 0.000)	0.513	NA%
Severity	2008.1	-0.035 (CI = +/-0.017; p = 0.000)	0.739 (CI = +/-0.306; p = 0.000)	0.507	NA%
Severity	2008.2	-0.035 (CI = +/-0.018; p = 0.000)	0.745 (CI = +/-0.312; p = 0.000)	0.508	NA%
Severity	2009.1	-0.035 (CI = +/-0.018; p = 0.000)	0.729 (CI = +/-0.314; p = 0.000)	0.501	NA%
Severity	2009.2	-0.034 (CI = +/-0.018; p = 0.001)	0.716 (CI = +/-0.319; p = 0.000)	0.493	NA%
Severity	2010.1	-0.032 (CI = +/-0.015; p = 0.000)	0.661 (CI = +/-0.260; p = 0.000)	0.569	NA%
Severity	2010.2	-0.032 (CI = +/-0.015; p = 0.000)	0.661 (CI = +/-0.267; p = 0.000)	0.564	NA%
Severity	2011.1	-0.032 (CI = +/-0.015; p = 0.000)	0.668 (CI = +/-0.274; p = 0.000)	0.564	NA%
Severity	2011.2	-0.031 (CI = +/-0.015; p = 0.000)	0.648 (CI = +/-0.275; p = 0.000)	0.557	NA%
Severity	2012.1	-0.031 (CI = +/-0.016; p = 0.000)	0.636 (CI = +/-0.281; p = 0.000)	0.546	NA%
Severity	2012.2	-0.029 (CI = +/-0.015; p = 0.000)	0.600 (CI = +/-0.268; p = 0.000)	0.553	NA%
Severity	2013.1	-0.030 (CI = +/-0.015; p = 0.001)	0.602 (CI = +/-0.278; p = 0.000)	0.545	NA%
Severity	2013.2	-0.027 (CI = +/-0.013; p = 0.000)	0.543 (CI = +/-0.229; p = 0.000)	0.608	NA%
Severity	2014.1	-0.026 (CI = +/-0.013; p = 0.000)	0.523 (CI = +/-0.232; p = 0.000)	0.595	NA%
Severity	2014.2	-0.024 (CI = +/-0.010; p = 0.000)	0.463 (CI = +/-0.178; p = 0.000)	0.681	NA%
Severity	2015.1	-0.024 (CI = +/-0.010; p = 0.000)	0.462 (CI = +/-0.188; p = 0.000)	0.668	NA%
Severity	2015.2	-0.023 (CI = +/-0.009; p = 0.000)	0.428 (CI = +/-0.179; p = 0.000)	0.672	NA%
Severity	2016.1	-0.023 (CI = +/-0.010; p = 0.000)	0.444 (CI = +/-0.186; p = 0.000)	0.680	NA%
Severity	2016.2	-0.021 (CI = +/-0.009; p = 0.000)	0.402 (CI = +/-0.176; p = 0.000)	0.681	NA%
Severity	2017.1	-0.021 (CI = +/-0.010; p = 0.000)	0.388 (CI = +/-0.189; p = 0.001)	0.648	NA%
Frequency	2005.2	0.017 (CI = +/-0.008; p = 0.000)	-0.176 (CI = +/-0.134; p = 0.012)	0.383	NA%
Frequency	2006.1	0.017 (CI = +/-0.007; p = 0.000)	-0.162 (CI = +/-0.125; p = 0.012)	0.405	NA%
Frequency	2006.2	0.017 (CI = +/-0.007; p = 0.000)	-0.155 (CI = +/-0.124; p = 0.016)	0.404	NA%
Frequency	2007.1	0.016 (CI = +/-0.007; p = 0.000)	-0.143 (CI = +/-0.117; p = 0.018)	0.423	NA%
Frequency	2007.2	0.016 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.113; p = 0.022)	0.431	NA%
Frequency	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.134 (CI = +/-0.115; p = 0.024)	0.428	NA%
Frequency	2008.2	0.016 (CI = +/-0.007; p = 0.000)	-0.137 (CI = +/-0.118; p = 0.024)	0.432	NA%
Frequency	2009.1	0.016 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.118; p = 0.031)	0.428	NA%
Frequency	2009.2	0.016 (CI = +/-0.007; p = 0.000)	-0.131 (CI = +/-0.121; p = 0.035)	0.425	NA%
Frequency	2010.1	0.016 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.120; p = 0.023)	0.457	NA%
Frequency	2010.2	0.016 (CI = +/-0.007; p = 0.000)	-0.147 (CI = +/-0.121; p = 0.020)	0.471	NA%
Frequency	2011.1	0.016 (CI = +/-0.007; p = 0.000)	-0.148 (CI = +/-0.124; p = 0.021)	0.469	NA%
Frequency	2011.2	0.016 (CI = +/-0.007; p = 0.000)	-0.138 (CI = +/-0.123; p = 0.030)	0.467	NA%
Frequency	2012.1	0.016 (CI = +/-0.007; p = 0.000)	-0.144 (CI = +/-0.126; p = 0.026)	0.480	NA%
Frequency	2012.2	0.017 (CI = +/-0.007; p = 0.000)	-0.154 (CI = +/-0.126; p = 0.019)	0.506	NA%
Frequency	2013.1	0.017 (CI = +/-0.007; p = 0.000)	-0.154 (CI = +/-0.131; p = 0.023)	0.498	NA%
Frequency	2013.2	0.017 (CI = +/-0.007; p = 0.000)	-0.152 (CI = +/-0.136; p = 0.031)	0.487	NA%
Frequency	2014.1	0.017 (CI = +/-0.008; p = 0.000)	-0.159 (CI = +/-0.141; p = 0.029)	0.494	NA%
Frequency	2014.2	0.018 (CI = +/-0.007; p = 0.000)	-0.186 (CI = +/-0.127; p = 0.006)	0.607	NA%
Frequency	2015.1	0.018 (CI = +/-0.007; p = 0.000)	-0.189 (CI = +/-0.133; p = 0.008)	0.601	NA%
Frequency	2015.2	0.018 (CI = +/-0.007; p = 0.000)	-0.182 (CI = +/-0.140; p = 0.014)	0.583	NA%
Frequency	2016.1	0.018 (CI = +/-0.008; p = 0.000)	-0.193 (CI = +/-0.147; p = 0.013)	0.591	NA%
Frequency	2016.2	0.019 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.148; p = 0.007)	0.635	NA%
Frequency	2017.1	0.018 (CI = +/-0.008; p = 0.000)	-0.188 (CI = +/-0.150; p = 0.018)	0.619	NA%

Bodily Injury

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

Loss Cost	2005.2	0.055 (CI = +/-0.019; p = 0.000)	0.471	+5.67%
Loss Cost	2006.1	0.061 (CI = +/-0.019; p = 0.000)	0.539	+6.30%
Loss Cost	2006.2	0.064 (CI = +/-0.019; p = 0.000)	0.554	+6.63%
Loss Cost	2007.1	0.064 (CI = +/-0.020; p = 0.000)	0.533	+6.63%
Loss Cost	2007.2	0.066 (CI = +/-0.021; p = 0.000)	0.530	+6.84%
Loss Cost	2008.1	0.069 (CI = +/-0.023; p = 0.000)	0.536	+7.15%
Loss Cost	2008.2	0.074 (CI = +/-0.023; p = 0.000)	0.570	+7.72%
Loss Cost	2009.1	0.077 (CI = +/-0.024; p = 0.000)	0.568	+8.00%
Loss Cost	2009.2	0.079 (CI = +/-0.026; p = 0.000)	0.557	+8.20%
Loss Cost	2010.1	0.066 (CI = +/-0.023; p = 0.000)	0.542	+6.87%
Loss Cost	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.546	+7.20%
Loss Cost	2011.1	0.076 (CI = +/-0.025; p = 0.000)	0.590	+7.89%
Loss Cost	2011.2	0.079 (CI = +/-0.026; p = 0.000)	0.588	+8.23%
Loss Cost	2012.1	0.080 (CI = +/-0.029; p = 0.000)	0.563	+8.30%
Loss Cost	2012.2	0.072 (CI = +/-0.030; p = 0.000)	0.507	+7.50%
Loss Cost	2013.1	0.079 (CI = +/-0.031; p = 0.000)	0.539	+8.22%
Loss Cost	2013.2	0.068 (CI = +/-0.031; p = 0.000)	0.479	+7.01%
Loss Cost	2014.1	0.065 (CI = +/-0.033; p = 0.001)	0.424	+6.71%
Loss Cost	2014.2	0.043 (CI = +/-0.022; p = 0.001)	0.436	+4.36%
Loss Cost	2015.1	0.045 (CI = +/-0.024; p = 0.001)	0.423	+4.57%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.335	+4.01%
Loss Cost	2016.1	0.044 (CI = +/-0.029; p = 0.005)	0.354	+4.45%
Loss Cost	2016.2	0.026 (CI = +/-0.022; p = 0.022)	0.256	+2.64%
Loss Cost	2017.1	0.031 (CI = +/-0.024; p = 0.013)	0.318	+3.18%
Severity	2005.2	0.073 (CI = +/-0.018; p = 0.000)	0.643	+7.55%
Severity	2006.1	0.076 (CI = +/-0.018; p = 0.000)	0.660	+7.94%
Severity	2006.2	0.079 (CI = +/-0.019; p = 0.000)	0.659	+8.17%
Severity	2007.1	0.076 (CI = +/-0.020; p = 0.000)	0.630	+7.91%
Severity	2007.2	0.076 (CI = +/-0.021; p = 0.000)	0.609	+7.91%
Severity	2008.1	0.079 (CI = +/-0.022; p = 0.000)	0.616	+8.26%
Severity	2008.2	0.086 (CI = +/-0.022; p = 0.000)	0.658	+8.94%
Severity	2009.1	0.087 (CI = +/-0.023; p = 0.000)	0.644	+9.06%
Severity	2009.2	0.089 (CI = +/-0.025; p = 0.000)	0.635	+9.29%
Severity	2010.1	0.079 (CI = +/-0.024; p = 0.000)	0.612	+8.24%
Severity	2010.2	0.084 (CI = +/-0.025; p = 0.000)	0.633	+8.80%
Severity	2011.1	0.092 (CI = +/-0.025; p = 0.000)	0.678	+9.61%
Severity	2011.2	0.092 (CI = +/-0.027; p = 0.000)	0.656	+9.66%
Severity	2012.1	0.095 (CI = +/-0.029; p = 0.000)	0.645	+9.95%
Severity	2012.2	0.091 (CI = +/-0.031; p = 0.000)	0.602	+9.48%
Severity	2013.1	0.097 (CI = +/-0.032; p = 0.000)	0.625	+10.23%
Severity	2013.2	0.086 (CI = +/-0.032; p = 0.000)	0.581	+8.95%
Severity	2014.1	0.085 (CI = +/-0.035; p = 0.000)	0.542	+8.88%
Severity	2014.2	0.071 (CI = +/-0.034; p = 0.000)	0.479	+7.40%
Severity	2015.1	0.075 (CI = +/-0.037; p = 0.001)	0.468	+7.78%
Severity	2015.2	0.068 (CI = +/-0.041; p = 0.003)	0.387	+6.99%
Severity	2016.1	0.075 (CI = +/-0.044; p = 0.003)	0.407	+7.76%
Severity	2016.2	0.064 (CI = +/-0.048; p = 0.013)	0.305	+6.58%
Severity	2017.1	0.059 (CI = +/-0.054; p = 0.035)	0.229	+6.10%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	0.233	-1.75%
Frequency	2006.1	-0.015 (CI = +/-0.010; p = 0.005)	0.181	-1.52%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.011)	0.149	-1.42%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.034)	0.099	-1.18%
Frequency	2007.2	-0.010 (CI = +/-0.011; p = 0.085)	0.059	-0.99%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.094)	0.056	-1.02%
Frequency	2008.2	-0.011 (CI = +/-0.013; p = 0.083)	0.065	-1.12%
Frequency	2009.1	-0.010 (CI = +/-0.014; p = 0.148)	0.037	-0.98%
Frequency	2009.2	-0.010 (CI = +/-0.014; p = 0.163)	0.034	-1.01%
Frequency	2010.1	-0.013 (CI = +/-0.015; p = 0.093)	0.065	-1.27%
Frequency	2010.2	-0.015 (CI = +/-0.016; p = 0.068)	0.085	-1.47%
Frequency	2011.1	-0.016 (CI = +/-0.017; p = 0.070)	0.087	-1.56%
Frequency	2011.2	-0.013 (CI = +/-0.018; p = 0.152)	0.044	-1.30%
Frequency	2012.1	-0.015 (CI = +/-0.020; p = 0.123)	0.058	-1.50%
Frequency	2012.2	-0.018 (CI = +/-0.021; p = 0.083)	0.087	-1.81%
Frequency	2013.1	-0.018 (CI = +/-0.023; p = 0.105)	0.075	-1.83%
Frequency	2013.2	-0.018 (CI = +/-0.025; p = 0.146)	0.055	-1.78%
Frequency	2014.1	-0.020 (CI = +/-0.027; p = 0.137)	0.063	-1.99%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.043)	0.157	-2.83%
Frequency	2015.1	-0.030 (CI = +/-0.031; p = 0.053)	0.148	-2.98%
Frequency	2015.2	-0.028 (CI = +/-0.034; p = 0.098)	0.103	-2.79%
Frequency	2016.1	-0.031 (CI = +/-0.038; p = 0.102)	0.106	-3.07%
Frequency	2016.2	-0.038 (CI = +/-0.042; p = 0.077)	0.140	-3.69%
Frequency	2017.1	-0.028 (CI = +/-0.046; p = 0.216)	0.043	-2.75%

Bodily Injury

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

Loss Cost	2005.2	0.048 (CI = +/-0.030; p = 0.003)	-0.005 (CI = +/-0.019; p = 0.603)	0.129 (CI = +/-0.423; p = 0.541)	0.448	+4.88%
Loss Cost	2006.1	0.058 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.018; p = 0.763)	0.049 (CI = +/-0.409; p = 0.811)	0.514	+5.95%
Loss Cost	2006.2	0.063 (CI = +/-0.032; p = 0.000)	-0.002 (CI = +/-0.018; p = 0.863)	0.005 (CI = +/-0.415; p = 0.979)	0.528	+6.54%
Loss Cost	2007.1	0.063 (CI = +/-0.034; p = 0.001)	-0.002 (CI = +/-0.019; p = 0.866)	0.006 (CI = +/-0.430; p = 0.979)	0.504	+6.54%
Loss Cost	2007.2	0.067 (CI = +/-0.036; p = 0.001)	-0.001 (CI = +/-0.019; p = 0.929)	-0.022 (CI = +/-0.444; p = 0.921)	0.500	+6.93%
Loss Cost	2008.1	0.073 (CI = +/-0.039; p = 0.001)	0.000 (CI = +/-0.019; p = 0.977)	-0.064 (CI = +/-0.455; p = 0.775)	0.507	+7.56%
Loss Cost	2008.2	0.084 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.019; p = 0.808)	-0.142 (CI = +/-0.454; p = 0.528)	0.546	+8.75%
Loss Cost	2009.1	0.090 (CI = +/-0.043; p = 0.000)	0.003 (CI = +/-0.019; p = 0.720)	-0.186 (CI = +/-0.468; p = 0.423)	0.548	+9.45%
Loss Cost	2009.2	0.096 (CI = +/-0.046; p = 0.000)	0.004 (CI = +/-0.020; p = 0.657)	-0.222 (CI = +/-0.486; p = 0.357)	0.539	+10.04%
Loss Cost	2010.1	0.071 (CI = +/-0.043; p = 0.002)	0.000 (CI = +/-0.017; p = 0.974)	-0.059 (CI = +/-0.428; p = 0.780)	0.509	+7.33%
Loss Cost	2010.2	0.078 (CI = +/-0.046; p = 0.002)	0.001 (CI = +/-0.017; p = 0.865)	-0.107 (CI = +/-0.443; p = 0.624)	0.514	+8.14%
Loss Cost	2011.1	0.094 (CI = +/-0.048; p = 0.000)	0.004 (CI = +/-0.017; p = 0.643)	-0.206 (CI = +/-0.438; p = 0.341)	0.572	+9.89%
Loss Cost	2011.2	0.104 (CI = +/-0.052; p = 0.000)	0.005 (CI = +/-0.017; p = 0.531)	-0.267 (CI = +/-0.454; p = 0.237)	0.579	+11.01%
Loss Cost	2012.1	0.110 (CI = +/-0.057; p = 0.001)	0.006 (CI = +/-0.018; p = 0.493)	-0.297 (CI = +/-0.482; p = 0.214)	0.556	+11.58%
Loss Cost	2012.2	0.095 (CI = +/-0.062; p = 0.004)	0.004 (CI = +/-0.018; p = 0.635)	-0.216 (CI = +/-0.498; p = 0.378)	0.481	+9.99%
Loss Cost	2013.1	0.116 (CI = +/-0.066; p = 0.001)	0.007 (CI = +/-0.017; p = 0.437)	-0.332 (CI = +/-0.503; p = 0.184)	0.537	+12.35%
Loss Cost	2013.2	0.092 (CI = +/-0.069; p = 0.012)	0.004 (CI = +/-0.017; p = 0.634)	-0.202 (CI = +/-0.503; p = 0.410)	0.445	+9.62%
Loss Cost	2014.1	0.088 (CI = +/-0.078; p = 0.029)	0.004 (CI = +/-0.018; p = 0.682)	-0.183 (CI = +/-0.545; p = 0.488)	0.378	+9.22%
Loss Cost	2014.2	0.027 (CI = +/-0.054; p = 0.302)	-0.002 (CI = +/-0.011; p = 0.672)	0.115 (CI = +/-0.356; p = 0.504)	0.386	+2.75%
Loss Cost	2015.1	0.030 (CI = +/-0.062; p = 0.317)	-0.002 (CI = +/-0.012; p = 0.721)	0.101 (CI = +/-0.389; p = 0.590)	0.363	+3.06%
Loss Cost	2015.2	0.011 (CI = +/-0.068; p = 0.743)	-0.004 (CI = +/-0.012; p = 0.531)	0.188 (CI = +/-0.403; p = 0.336)	0.293	+1.06%
Loss Cost	2016.1	0.018 (CI = +/-0.078; p = 0.623)	-0.003 (CI = +/-0.012; p = 0.609)	0.156 (CI = +/-0.441; p = 0.461)	0.290	+1.84%
Loss Cost	2016.2	-0.040 (CI = +/-0.044; p = 0.075)	-0.006 (CI = +/-0.006; p = 0.056)	0.382 (CI = +/-0.237; p = 0.004)	0.562	-3.87%
Loss Cost	2017.1	-0.036 (CI = +/-0.051; p = 0.153)	-0.006 (CI = +/-0.007; p = 0.073)	0.368 (CI = +/-0.259; p = 0.009)	0.561	-3.50%
Severity	2005.2	0.056 (CI = +/-0.026; p = 0.000)	-0.020 (CI = +/-0.017; p = 0.022)	0.212 (CI = +/-0.369; p = 0.251)	0.676	+5.81%
Severity	2006.1	0.062 (CI = +/-0.027; p = 0.000)	-0.018 (CI = +/-0.017; p = 0.030)	0.171 (CI = +/-0.373; p = 0.359)	0.687	+6.37%
Severity	2006.2	0.065 (CI = +/-0.029; p = 0.000)	-0.018 (CI = +/-0.017; p = 0.039)	0.148 (CI = +/-0.383; p = 0.437)	0.683	+6.68%
Severity	2007.1	0.059 (CI = +/-0.031; p = 0.000)	-0.019 (CI = +/-0.017; p = 0.029)	0.191 (CI = +/-0.389; p = 0.326)	0.662	+6.08%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.019 (CI = +/-0.017; p = 0.030)	0.202 (CI = +/-0.404; p = 0.316)	0.643	+5.92%
Severity	2008.1	0.062 (CI = +/-0.035; p = 0.001)	-0.018 (CI = +/-0.018; p = 0.041)	0.167 (CI = +/-0.415; p = 0.418)	0.645	+6.43%
Severity	2008.2	0.073 (CI = +/-0.036; p = 0.000)	-0.016 (CI = +/-0.017; p = 0.060)	0.088 (CI = +/-0.409; p = 0.662)	0.681	+7.62%
Severity	2009.1	0.075 (CI = +/-0.039; p = 0.001)	-0.016 (CI = +/-0.018; p = 0.071)	0.079 (CI = +/-0.427; p = 0.709)	0.666	+7.78%
Severity	2009.2	0.078 (CI = +/-0.043; p = 0.001)	-0.016 (CI = +/-0.018; p = 0.089)	0.055 (CI = +/-0.446; p = 0.802)	0.656	+8.15%
Severity	2010.1	0.056 (CI = +/-0.040; p = 0.007)	-0.019 (CI = +/-0.016; p = 0.020)	0.198 (CI = +/-0.399; p = 0.316)	0.663	+5.81%
Severity	2010.2	0.066 (CI = +/-0.042; p = 0.004)	-0.018 (CI = +/-0.016; p = 0.032)	0.140 (CI = +/-0.408; p = 0.487)	0.677	+6.79%
Severity	2011.1	0.081 (CI = +/-0.044; p = 0.001)	-0.015 (CI = +/-0.015; p = 0.050)	0.046 (CI = +/-0.402; p = 0.817)	0.718	+8.42%
Severity	2011.2	0.081 (CI = +/-0.048; p = 0.002)	-0.015 (CI = +/-0.016; p = 0.059)	0.044 (CI = +/-0.427; p = 0.834)	0.697	+8.46%
Severity	2012.1	0.087 (CI = +/-0.054; p = 0.003)	-0.015 (CI = +/-0.016; p = 0.080)	0.010 (CI = +/-0.452; p = 0.964)	0.686	+9.09%
Severity	2012.2	0.076 (CI = +/-0.059; p = 0.014)	-0.016 (CI = +/-0.017; p = 0.062)	0.073 (CI = +/-0.473; p = 0.752)	0.651	+7.89%
Severity	2013.1	0.093 (CI = +/-0.063; p = 0.006)	-0.014 (CI = +/-0.017; p = 0.099)	-0.021 (CI = +/-0.485; p = 0.929)	0.675	+9.75%
Severity	2013.2	0.062 (CI = +/-0.062; p = 0.051)	-0.017 (CI = +/-0.015; p = 0.027)	0.145 (CI = +/-0.454; p = 0.513)	0.664	+6.36%
Severity	2014.1	0.057 (CI = +/-0.071; p = 0.105)	-0.018 (CI = +/-0.016; p = 0.031)	0.166 (CI = +/-0.491; p = 0.487)	0.632	+5.92%
Severity	2014.2	0.015 (CI = +/-0.064; p = 0.629)	-0.022 (CI = +/-0.013; p = 0.003)	0.374 (CI = +/-0.421; p = 0.078)	0.667	+1.49%
Severity	2015.1	0.018 (CI = +/-0.073; p = 0.611)	-0.022 (CI = +/-0.014; p = 0.005)	0.360 (CI = +/-0.460; p = 0.117)	0.653	+1.81%
Severity	2015.2	-0.012 (CI = +/-0.077; p = 0.751)	-0.024 (CI = +/-0.013; p = 0.002)	0.491 (CI = +/-0.457; p = 0.037)	0.652	-1.15%
Severity	2016.1	0.001 (CI = +/-0.087; p = 0.978)	-0.023 (CI = +/-0.014; p = 0.003)	0.438 (CI = +/-0.496; p = 0.079)	0.657	+0.12%
Severity	2016.2	-0.038 (CI = +/-0.086; p = 0.352)	-0.025 (CI = +/-0.012; p = 0.001)	0.593 (CI = +/-0.462; p = 0.016)	0.679	-3.77%
Severity	2017.1	-0.059 (CI = +/-0.095; p = 0.204)	-0.026 (CI = +/-0.013; p = 0.001)	0.664 (CI = +/-0.484; p = 0.011)	0.669	-5.69%
Frequency	2005.2	-0.009 (CI = +/-0.014; p = 0.206)	0.015 (CI = +/-0.009; p = 0.002)	-0.083 (CI = +/-0.197; p = 0.394)	0.394	-0.88%
Frequency	2006.1	-0.004 (CI = +/-0.014; p = 0.566)	0.016 (CI = +/-0.008; p = 0.001)	-0.122 (CI = +/-0.189; p = 0.198)	0.394	-0.39%
Frequency	2006.2	-0.001 (CI = +/-0.015; p = 0.860)	0.016 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.191; p = 0.139)	0.387	-0.13%
Frequency	2007.1	0.004 (CI = +/-0.014; p = 0.544)	0.017 (CI = +/-0.008; p = 0.000)	-0.185 (CI = +/-0.182; p = 0.047)	0.412	+0.43%
Frequency	2007.2	0.010 (CI = +/-0.014; p = 0.185)	0.018 (CI = +/-0.008; p = 0.000)	-0.223 (CI = +/-0.175; p = 0.014)	0.446	+0.96%
Frequency	2008.1	0.011 (CI = +/-0.015; p = 0.171)	0.019 (CI = +/-0.008; p = 0.000)	-0.231 (CI = +/-0.182; p = 0.014)	0.446	+1.07%
Frequency	2008.2	0.010 (CI = +/-0.017; p = 0.212)	0.019 (CI = +/-0.008; p = 0.000)	-0.230 (CI = +/-0.189; p = 0.019)	0.444	+1.05%
Frequency	2009.1	0.015 (CI = +/-0.017; p = 0.079)	0.019 (CI = +/-0.008; p = 0.000)	-0.264 (CI = +/-0.189; p = 0.008)	0.470	+1.55%
Frequency	2009.2	0.017 (CI = +/-0.019; p = 0.069)	0.020 (CI = +/-0.008; p = 0.000)	-0.277 (CI = +/-0.196; p = 0.007)	0.474	+1.74%
Frequency	2010.1	0.014 (CI = +/-0.020; p = 0.160)	0.019 (CI = +/-0.008; p = 0.000)	-0.257 (CI = +/-0.203; p = 0.015)	0.478	+1.44%
Frequency	2010.2	0.013 (CI = +/-0.022; p = 0.252)	0.019 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.214; p = 0.025)	0.478	+1.27%
Frequency	2011.1	0.013 (CI = +/-0.024; p = 0.268)	0.019 (CI = +/-0.009; p = 0.000)	-0.252 (CI = +/-0.226; p = 0.030)	0.475	+1.36%
Frequency	2011.2	0.023 (CI = +/-0.025; p = 0.066)	0.021 (CI = +/-0.008; p = 0.000)	-0.311 (CI = +/-0.219; p = 0.007)	0.522	+2.35%
Frequency	2012.1	0.023 (CI = +/-0.028; p = 0.105)	0.020 (CI = +/-0.009; p = 0.000)	-0.307 (CI = +/-0.233; p = 0.012)	0.519	+2.28%
Frequency	2012.2	0.019 (CI = +/-0.031; p = 0.207)	0.020 (CI = +/-0.009; p = 0.000)	-0.288 (CI = +/-0.248; p = 0.025)	0.521	+1.95%
Frequency	2013.1	0.023 (CI = +/-0.034; p = 0.172)	0.021 (CI = +/-0.009; p = 0.000)	-0.311 (CI = +/-0.264; p = 0.023)	0.521	+2.37%
Frequency	2013.2	0.030 (CI = +/-0.038; p = 0.115)	0.021 (CI = +/-0.009; p = 0.000)	-0.347 (CI = +/-0.279; p = 0.018)	0.528	+3.07%
Frequency	2014.1	0.031 (CI = +/-0.044; p = 0.156)	0.021 (CI = +/-0.010; p = 0.000)	-0.349 (CI = +/-0.303; p = 0.026)	0.524	+3.12%
Frequency	2014.2	0.012 (CI = +/-0.045; p = 0.573)	0.020 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.298; p = 0.084)	0.591	+1.24%
Frequency	2015.1	0.012 (CI = +/-0.052; p = 0.625)	0.020 (CI = +/-0.010; p = 0.001)	-0.259 (CI = +/-0.327; p = 0.112)	0.583	+1.23%
Frequency	2015.2	0.022 (CI = +/-0.059; p = 0.435)	0.020 (CI = +/-0.010; p = 0.001)	-0.303 (CI = +/-0.352; p = 0.086)	0.573	+2.24%
Frequency	2016.1	0.017 (CI = +/-0.068; p = 0.600)	0.020 (CI = +/-0.011; p = 0.001)	-0.282 (CI = +/-0.386; p = 0.140)	0.570	+1.72%
Frequency	2016.2	-0.001 (CI = +/-0.075; p = 0.976)	0.019 (CI = +/-0.011; p = 0.002)	-0.211 (CI = +/-0.405; p = 0.280)	0.607	-0.11%
Frequency	2017.1	0.023 (CI = +/-0.080; p = 0.541)	0.020 (CI = +/-0.011; p = 0.001)	-0.297 (CI = +/-0.406; p = 0.137)	0.600	+2.32%

Bodily Injury

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

Loss Cost	2005.2	0.054 (CI = +/-0.020; p = 0.000)	-0.101 (CI = +/-0.218; p = 0.354)	-0.003 (CI = +/-0.017; p = 0.697)	0.456	+5.55%
Loss Cost	2006.1	0.060 (CI = +/-0.020; p = 0.000)	-0.063 (CI = +/-0.211; p = 0.547)	-0.002 (CI = +/-0.016; p = 0.770)	0.518	+6.18%
Loss Cost	2006.2	0.063 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.212; p = 0.427)	-0.002 (CI = +/-0.016; p = 0.782)	0.537	+6.54%
Loss Cost	2007.1	0.063 (CI = +/-0.022; p = 0.000)	-0.086 (CI = +/-0.219; p = 0.427)	-0.002 (CI = +/-0.016; p = 0.779)	0.514	+6.50%
Loss Cost	2007.2	0.065 (CI = +/-0.023; p = 0.000)	-0.100 (CI = +/-0.223; p = 0.369)	-0.002 (CI = +/-0.017; p = 0.787)	0.513	+6.75%
Loss Cost	2008.1	0.068 (CI = +/-0.024; p = 0.000)	-0.085 (CI = +/-0.229; p = 0.455)	-0.002 (CI = +/-0.017; p = 0.819)	0.514	+7.03%
Loss Cost	2008.2	0.074 (CI = +/-0.024; p = 0.000)	-0.116 (CI = +/-0.225; p = 0.302)	-0.002 (CI = +/-0.016; p = 0.821)	0.557	+7.64%
Loss Cost	2009.1	0.076 (CI = +/-0.026; p = 0.000)	-0.105 (CI = +/-0.232; p = 0.364)	-0.002 (CI = +/-0.017; p = 0.845)	0.551	+7.86%
Loss Cost	2009.2	0.078 (CI = +/-0.027; p = 0.000)	-0.117 (CI = +/-0.239; p = 0.323)	-0.002 (CI = +/-0.017; p = 0.847)	0.541	+8.12%
Loss Cost	2010.1	0.064 (CI = +/-0.023; p = 0.000)	-0.190 (CI = +/-0.194; p = 0.054)	-0.003 (CI = +/-0.013; p = 0.665)	0.574	+6.59%
Loss Cost	2010.2	0.068 (CI = +/-0.024; p = 0.000)	-0.211 (CI = +/-0.195; p = 0.035)	-0.003 (CI = +/-0.013; p = 0.655)	0.591	+7.06%
Loss Cost	2011.1	0.073 (CI = +/-0.025; p = 0.000)	-0.186 (CI = +/-0.196; p = 0.062)	-0.003 (CI = +/-0.013; p = 0.692)	0.617	+7.61%
Loss Cost	2011.2	0.078 (CI = +/-0.026; p = 0.000)	-0.207 (CI = +/-0.199; p = 0.041)	-0.003 (CI = +/-0.013; p = 0.676)	0.628	+8.10%
Loss Cost	2012.1	0.077 (CI = +/-0.028; p = 0.000)	-0.213 (CI = +/-0.208; p = 0.044)	-0.003 (CI = +/-0.013; p = 0.675)	0.605	+7.95%
Loss Cost	2012.2	0.071 (CI = +/-0.029; p = 0.000)	-0.190 (CI = +/-0.210; p = 0.074)	-0.003 (CI = +/-0.013; p = 0.697)	0.538	+7.37%
Loss Cost	2013.1	0.076 (CI = +/-0.031; p = 0.000)	-0.169 (CI = +/-0.216; p = 0.117)	-0.002 (CI = +/-0.013; p = 0.716)	0.553	+7.90%
Loss Cost	2013.2	0.067 (CI = +/-0.031; p = 0.000)	-0.132 (CI = +/-0.208; p = 0.201)	-0.002 (CI = +/-0.013; p = 0.763)	0.473	+6.92%
Loss Cost	2014.1	0.062 (CI = +/-0.034; p = 0.001)	-0.150 (CI = +/-0.216; p = 0.163)	-0.002 (CI = +/-0.013; p = 0.757)	0.428	+6.42%
Loss Cost	2014.2	0.042 (CI = +/-0.023; p = 0.001)	-0.075 (CI = +/-0.139; p = 0.274)	-0.001 (CI = +/-0.008; p = 0.891)	0.414	+4.34%
Loss Cost	2015.1	0.043 (CI = +/-0.026; p = 0.002)	-0.071 (CI = +/-0.148; p = 0.322)	-0.001 (CI = +/-0.008; p = 0.893)	0.391	+4.44%
Loss Cost	2015.2	0.039 (CI = +/-0.028; p = 0.008)	-0.057 (CI = +/-0.154; p = 0.445)	0.000 (CI = +/-0.008; p = 0.964)	0.277	+4.00%
Loss Cost	2016.1	0.043 (CI = +/-0.031; p = 0.010)	-0.046 (CI = +/-0.162; p = 0.554)	0.000 (CI = +/-0.009; p = 0.949)	0.280	+4.36%
Loss Cost	2016.2	0.026 (CI = +/-0.024; p = 0.032)	0.007 (CI = +/-0.118; p = 0.898)	0.001 (CI = +/-0.006; p = 0.641)	0.157	+2.64%
Loss Cost	2017.1	0.032 (CI = +/-0.026; p = 0.021)	0.022 (CI = +/-0.121; p = 0.704)	0.001 (CI = +/-0.006; p = 0.703)	0.221	+3.21%
Severity	2005.2	0.067 (CI = +/-0.018; p = 0.000)	-0.061 (CI = +/-0.194; p = 0.531)	-0.016 (CI = +/-0.015; p = 0.041)	0.667	+6.96%
Severity	2006.1	0.071 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.195; p = 0.689)	-0.015 (CI = +/-0.015; p = 0.046)	0.681	+7.33%
Severity	2006.2	0.073 (CI = +/-0.019; p = 0.000)	-0.052 (CI = +/-0.198; p = 0.599)	-0.015 (CI = +/-0.015; p = 0.048)	0.680	+7.56%
Severity	2007.1	0.070 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.201; p = 0.481)	-0.016 (CI = +/-0.015; p = 0.042)	0.657	+7.24%
Severity	2007.2	0.070 (CI = +/-0.021; p = 0.000)	-0.071 (CI = +/-0.207; p = 0.490)	-0.016 (CI = +/-0.015; p = 0.046)	0.637	+7.25%
Severity	2008.1	0.073 (CI = +/-0.022; p = 0.000)	-0.054 (CI = +/-0.212; p = 0.605)	-0.015 (CI = +/-0.016; p = 0.052)	0.640	+7.56%
Severity	2008.2	0.079 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.203; p = 0.378)	-0.015 (CI = +/-0.015; p = 0.042)	0.687	+8.25%
Severity	2009.1	0.080 (CI = +/-0.024; p = 0.000)	-0.086 (CI = +/-0.211; p = 0.409)	-0.015 (CI = +/-0.015; p = 0.047)	0.672	+8.31%
Severity	2009.2	0.082 (CI = +/-0.025; p = 0.000)	-0.099 (CI = +/-0.216; p = 0.357)	-0.015 (CI = +/-0.015; p = 0.049)	0.666	+8.57%
Severity	2010.1	0.071 (CI = +/-0.022; p = 0.000)	-0.157 (CI = +/-0.188; p = 0.097)	-0.016 (CI = +/-0.013; p = 0.016)	0.685	+7.35%
Severity	2010.2	0.077 (CI = +/-0.022; p = 0.000)	-0.186 (CI = +/-0.182; p = 0.046)	-0.016 (CI = +/-0.012; p = 0.012)	0.720	+7.99%
Severity	2011.1	0.083 (CI = +/-0.023; p = 0.000)	-0.156 (CI = +/-0.179; p = 0.084)	-0.016 (CI = +/-0.012; p = 0.011)	0.751	+8.67%
Severity	2011.2	0.085 (CI = +/-0.024; p = 0.000)	-0.163 (CI = +/-0.186; p = 0.082)	-0.016 (CI = +/-0.012; p = 0.013)	0.734	+8.83%
Severity	2012.1	0.086 (CI = +/-0.026; p = 0.000)	-0.158 (CI = +/-0.194; p = 0.106)	-0.016 (CI = +/-0.012; p = 0.015)	0.722	+8.97%
Severity	2012.2	0.083 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.201; p = 0.146)	-0.016 (CI = +/-0.013; p = 0.017)	0.684	+8.66%
Severity	2013.1	0.089 (CI = +/-0.030; p = 0.000)	-0.122 (CI = +/-0.204; p = 0.229)	-0.016 (CI = +/-0.013; p = 0.018)	0.698	+9.29%
Severity	2013.2	0.079 (CI = +/-0.029; p = 0.000)	-0.081 (CI = +/-0.191; p = 0.388)	-0.015 (CI = +/-0.012; p = 0.014)	0.669	+8.20%
Severity	2014.1	0.077 (CI = +/-0.032; p = 0.000)	-0.086 (CI = +/-0.201; p = 0.380)	-0.015 (CI = +/-0.012; p = 0.016)	0.638	+8.04%
Severity	2014.2	0.066 (CI = +/-0.030; p = 0.000)	-0.042 (CI = +/-0.184; p = 0.638)	-0.014 (CI = +/-0.011; p = 0.012)	0.603	+6.78%
Severity	2015.1	0.069 (CI = +/-0.033; p = 0.000)	-0.029 (CI = +/-0.193; p = 0.758)	-0.014 (CI = +/-0.011; p = 0.014)	0.596	+7.19%
Severity	2015.2	0.064 (CI = +/-0.036; p = 0.002)	-0.008 (CI = +/-0.200; p = 0.930)	-0.014 (CI = +/-0.011; p = 0.018)	0.531	+6.57%
Severity	2016.1	0.073 (CI = +/-0.039; p = 0.001)	0.020 (CI = +/-0.203; p = 0.838)	-0.014 (CI = +/-0.011; p = 0.015)	0.570	+7.54%
Severity	2016.2	0.063 (CI = +/-0.041; p = 0.005)	0.049 (CI = +/-0.206; p = 0.615)	-0.013 (CI = +/-0.011; p = 0.022)	0.500	+6.55%
Severity	2017.1	0.063 (CI = +/-0.048; p = 0.014)	0.048 (CI = +/-0.223; p = 0.648)	-0.013 (CI = +/-0.011; p = 0.029)	0.432	+6.50%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.007)	-0.040 (CI = +/-0.102; p = 0.427)	0.013 (CI = +/-0.008; p = 0.003)	0.392	-1.32%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.027)	-0.024 (CI = +/-0.100; p = 0.624)	0.013 (CI = +/-0.008; p = 0.002)	0.368	-1.07%
Frequency	2006.2	-0.010 (CI = +/-0.010; p = 0.057)	-0.032 (CI = +/-0.101; p = 0.527)	0.013 (CI = +/-0.008; p = 0.002)	0.352	-0.95%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.165)	-0.016 (CI = +/-0.099; p = 0.747)	0.013 (CI = +/-0.007; p = 0.001)	0.335	-0.69%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.351)	-0.029 (CI = +/-0.098; p = 0.553)	0.014 (CI = +/-0.007; p = 0.001)	0.332	-0.46%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.348)	-0.031 (CI = +/-0.101; p = 0.541)	0.014 (CI = +/-0.007; p = 0.001)	0.329	-0.50%
Frequency	2008.2	-0.006 (CI = +/-0.011; p = 0.312)	-0.027 (CI = +/-0.104; p = 0.603)	0.013 (CI = +/-0.008; p = 0.001)	0.332	-0.57%
Frequency	2009.1	-0.004 (CI = +/-0.012; p = 0.483)	-0.018 (CI = +/-0.107; p = 0.726)	0.014 (CI = +/-0.008; p = 0.001)	0.318	-0.41%
Frequency	2009.2	-0.004 (CI = +/-0.013; p = 0.507)	-0.018 (CI = +/-0.110; p = 0.736)	0.014 (CI = +/-0.008; p = 0.001)	0.313	-0.41%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.280)	-0.033 (CI = +/-0.110; p = 0.543)	0.013 (CI = +/-0.008; p = 0.001)	0.352	-0.70%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.208)	-0.025 (CI = +/-0.113; p = 0.652)	0.013 (CI = +/-0.008; p = 0.001)	0.365	-0.86%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.188)	-0.030 (CI = +/-0.117; p = 0.599)	0.013 (CI = +/-0.008; p = 0.002)	0.367	-0.97%
Frequency	2011.2	-0.007 (CI = +/-0.015; p = 0.371)	-0.044 (CI = +/-0.118; p = 0.447)	0.013 (CI = +/-0.008; p = 0.002)	0.359	-0.68%
Frequency	2012.1	-0.009 (CI = +/-0.016; p = 0.250)	-0.056 (CI = +/-0.121; p = 0.351)	0.013 (CI = +/-0.008; p = 0.002)	0.382	-0.93%
Frequency	2012.2	-0.012 (CI = +/-0.017; p = 0.167)	-0.044 (CI = +/-0.123; p = 0.464)	0.013 (CI = +/-0.008; p = 0.002)	0.403	-1.18%
Frequency	2013.1	-0.013 (CI = +/-0.019; p = 0.176)	-0.048 (CI = +/-0.130; p = 0.451)	0.013 (CI = +/-0.008; p = 0.003)	0.395	-1.27%
Frequency	2013.2	-0.012 (CI = +/-0.021; p = 0.240)	-0.051 (CI = +/-0.136; p = 0.442)	0.013 (CI = +/-0.008; p = 0.003)	0.380	-1.19%
Frequency	2014.1	-0.015 (CI = +/-0.022; p = 0.171)	-0.063 (CI = +/-0.141; p = 0.357)	0.013 (CI = +/-0.008; p = 0.004)	0.399	-1.50%
Frequency	2014.2	-0.023 (CI = +/-0.021; p = 0.035)	-0.033 (CI = +/-0.130; p = 0.599)	0.014 (CI = +/-0.007; p = 0.001)	0.519	-2.29%
Frequency	2015.1	-0.026 (CI = +/-0.023; p = 0.032)	-0.043 (CI = +/-0.136; p = 0.514)	0.014 (CI = +/-0.008; p = 0.002)	0.522	-2.56%
Frequency	2015.2	-0.024 (CI = +/-0.026; p = 0.063)	-0.048 (CI = +/-0.144; p = 0.487)	0.014 (CI = +/-0.008; p = 0.002)	0.494	-2.41%
Frequency	2016.1	-0.030 (CI = +/-0.028; p = 0.039)	-0.066 (CI = +/-0.148; p = 0.359)	0.014 (CI = +/-0.008; p = 0.002)	0.526	-2.96%
Frequency	2016.2	-0.037 (CI = +/-0.030; p = 0.018)	-0.042 (CI = +/-0.149; p = 0.553)	0.014 (CI = +/-0.008; p = 0.002)	0.581	-3.66%
Frequency	2017.1	-0.031 (CI = +/-0.033; p = 0.063)	-0.026 (CI = +/-0.156; p = 0.720)	0.014 (CI = +/-0.008; p = 0.002)	0.521	-3.09%

Bodily Injury

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

Loss Cost	2005.2	0.048 (CI = +/-0.030; p = 0.003)	-0.005 (CI = +/-0.019; p = 0.603)	0.129 (CI = +/-0.423; p = 0.541)	0.448	+4.88%
Loss Cost	2006.1	0.058 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.018; p = 0.763)	0.049 (CI = +/-0.409; p = 0.811)	0.514	+5.95%
Loss Cost	2006.2	0.063 (CI = +/-0.032; p = 0.000)	-0.002 (CI = +/-0.018; p = 0.863)	0.005 (CI = +/-0.415; p = 0.979)	0.528	+6.54%
Loss Cost	2007.1	0.063 (CI = +/-0.034; p = 0.001)	-0.002 (CI = +/-0.019; p = 0.866)	0.006 (CI = +/-0.430; p = 0.979)	0.504	+6.54%
Loss Cost	2007.2	0.067 (CI = +/-0.036; p = 0.001)	-0.001 (CI = +/-0.019; p = 0.929)	-0.022 (CI = +/-0.444; p = 0.921)	0.500	+6.93%
Loss Cost	2008.1	0.073 (CI = +/-0.039; p = 0.001)	0.000 (CI = +/-0.019; p = 0.977)	-0.064 (CI = +/-0.455; p = 0.775)	0.507	+7.56%
Loss Cost	2008.2	0.084 (CI = +/-0.040; p = 0.000)	0.002 (CI = +/-0.019; p = 0.808)	-0.142 (CI = +/-0.454; p = 0.528)	0.546	+8.75%
Loss Cost	2009.1	0.090 (CI = +/-0.043; p = 0.000)	0.003 (CI = +/-0.019; p = 0.720)	-0.186 (CI = +/-0.468; p = 0.423)	0.548	+9.45%
Loss Cost	2009.2	0.096 (CI = +/-0.046; p = 0.000)	0.004 (CI = +/-0.020; p = 0.657)	-0.222 (CI = +/-0.486; p = 0.357)	0.539	+10.04%
Loss Cost	2010.1	0.071 (CI = +/-0.043; p = 0.002)	0.000 (CI = +/-0.017; p = 0.974)	-0.059 (CI = +/-0.428; p = 0.780)	0.509	+7.33%
Loss Cost	2010.2	0.078 (CI = +/-0.046; p = 0.002)	0.001 (CI = +/-0.017; p = 0.865)	-0.107 (CI = +/-0.443; p = 0.624)	0.514	+8.14%
Loss Cost	2011.1	0.094 (CI = +/-0.048; p = 0.000)	0.004 (CI = +/-0.017; p = 0.643)	-0.206 (CI = +/-0.438; p = 0.341)	0.572	+9.89%
Loss Cost	2011.2	0.104 (CI = +/-0.052; p = 0.000)	0.005 (CI = +/-0.017; p = 0.531)	-0.267 (CI = +/-0.454; p = 0.237)	0.579	+11.01%
Loss Cost	2012.1	0.110 (CI = +/-0.057; p = 0.001)	0.006 (CI = +/-0.018; p = 0.493)	-0.297 (CI = +/-0.482; p = 0.214)	0.556	+11.58%
Loss Cost	2012.2	0.095 (CI = +/-0.062; p = 0.004)	0.004 (CI = +/-0.018; p = 0.635)	-0.216 (CI = +/-0.498; p = 0.378)	0.481	+9.99%
Loss Cost	2013.1	0.116 (CI = +/-0.066; p = 0.001)	0.007 (CI = +/-0.017; p = 0.437)	-0.332 (CI = +/-0.503; p = 0.184)	0.537	+12.35%
Loss Cost	2013.2	0.092 (CI = +/-0.069; p = 0.012)	0.004 (CI = +/-0.017; p = 0.634)	-0.202 (CI = +/-0.503; p = 0.410)	0.445	+9.62%
Loss Cost	2014.1	0.088 (CI = +/-0.078; p = 0.029)	0.004 (CI = +/-0.018; p = 0.682)	-0.183 (CI = +/-0.545; p = 0.488)	0.378	+9.22%
Loss Cost	2014.2	0.027 (CI = +/-0.054; p = 0.302)	-0.002 (CI = +/-0.011; p = 0.672)	0.115 (CI = +/-0.356; p = 0.504)	0.386	+2.75%
Loss Cost	2015.1	0.030 (CI = +/-0.062; p = 0.317)	-0.002 (CI = +/-0.012; p = 0.721)	0.101 (CI = +/-0.389; p = 0.590)	0.363	+3.06%
Loss Cost	2015.2	0.011 (CI = +/-0.068; p = 0.743)	-0.004 (CI = +/-0.012; p = 0.531)	0.188 (CI = +/-0.403; p = 0.336)	0.293	+1.06%
Loss Cost	2016.1	0.018 (CI = +/-0.078; p = 0.623)	-0.003 (CI = +/-0.012; p = 0.609)	0.156 (CI = +/-0.441; p = 0.461)	0.290	+1.84%
Loss Cost	2016.2	-0.040 (CI = +/-0.044; p = 0.075)	-0.006 (CI = +/-0.006; p = 0.056)	0.382 (CI = +/-0.237; p = 0.004)	0.562	-3.87%
Loss Cost	2017.1	-0.036 (CI = +/-0.051; p = 0.153)	-0.006 (CI = +/-0.007; p = 0.073)	0.368 (CI = +/-0.259; p = 0.009)	0.561	-3.50%
Severity	2005.2	0.056 (CI = +/-0.026; p = 0.000)	-0.020 (CI = +/-0.017; p = 0.022)	0.212 (CI = +/-0.369; p = 0.251)	0.676	+5.81%
Severity	2006.1	0.062 (CI = +/-0.027; p = 0.000)	-0.018 (CI = +/-0.017; p = 0.030)	0.171 (CI = +/-0.373; p = 0.359)	0.687	+6.37%
Severity	2006.2	0.065 (CI = +/-0.029; p = 0.000)	-0.018 (CI = +/-0.017; p = 0.039)	0.148 (CI = +/-0.383; p = 0.437)	0.683	+6.68%
Severity	2007.1	0.059 (CI = +/-0.031; p = 0.000)	-0.019 (CI = +/-0.017; p = 0.029)	0.191 (CI = +/-0.389; p = 0.326)	0.662	+6.08%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.019 (CI = +/-0.017; p = 0.030)	0.202 (CI = +/-0.404; p = 0.316)	0.643	+5.92%
Severity	2008.1	0.062 (CI = +/-0.035; p = 0.001)	-0.018 (CI = +/-0.018; p = 0.041)	0.167 (CI = +/-0.415; p = 0.418)	0.645	+6.43%
Severity	2008.2	0.073 (CI = +/-0.036; p = 0.000)	-0.016 (CI = +/-0.017; p = 0.060)	0.088 (CI = +/-0.409; p = 0.662)	0.681	+7.62%
Severity	2009.1	0.075 (CI = +/-0.039; p = 0.001)	-0.016 (CI = +/-0.018; p = 0.071)	0.079 (CI = +/-0.427; p = 0.709)	0.666	+7.78%
Severity	2009.2	0.078 (CI = +/-0.043; p = 0.001)	-0.016 (CI = +/-0.018; p = 0.089)	0.055 (CI = +/-0.446; p = 0.802)	0.656	+8.15%
Severity	2010.1	0.056 (CI = +/-0.040; p = 0.007)	-0.019 (CI = +/-0.016; p = 0.020)	0.198 (CI = +/-0.399; p = 0.316)	0.663	+5.81%
Severity	2010.2	0.066 (CI = +/-0.042; p = 0.004)	-0.018 (CI = +/-0.016; p = 0.032)	0.140 (CI = +/-0.408; p = 0.487)	0.677	+6.79%
Severity	2011.1	0.081 (CI = +/-0.044; p = 0.001)	-0.015 (CI = +/-0.015; p = 0.050)	0.046 (CI = +/-0.402; p = 0.817)	0.718	+8.42%
Severity	2011.2	0.081 (CI = +/-0.048; p = 0.002)	-0.015 (CI = +/-0.016; p = 0.059)	0.044 (CI = +/-0.427; p = 0.834)	0.697	+8.46%
Severity	2012.1	0.087 (CI = +/-0.054; p = 0.003)	-0.015 (CI = +/-0.016; p = 0.080)	0.010 (CI = +/-0.452; p = 0.964)	0.686	+9.09%
Severity	2012.2	0.076 (CI = +/-0.059; p = 0.014)	-0.016 (CI = +/-0.017; p = 0.062)	0.073 (CI = +/-0.473; p = 0.752)	0.651	+7.89%
Severity	2013.1	0.093 (CI = +/-0.063; p = 0.006)	-0.014 (CI = +/-0.017; p = 0.099)	-0.021 (CI = +/-0.485; p = 0.929)	0.675	+9.75%
Severity	2013.2	0.062 (CI = +/-0.062; p = 0.051)	-0.017 (CI = +/-0.015; p = 0.027)	0.145 (CI = +/-0.454; p = 0.513)	0.664	+6.36%
Severity	2014.1	0.057 (CI = +/-0.071; p = 0.105)	-0.018 (CI = +/-0.016; p = 0.031)	0.166 (CI = +/-0.491; p = 0.487)	0.632	+5.92%
Severity	2014.2	0.015 (CI = +/-0.064; p = 0.629)	-0.022 (CI = +/-0.013; p = 0.003)	0.374 (CI = +/-0.421; p = 0.078)	0.667	+1.49%
Severity	2015.1	0.018 (CI = +/-0.073; p = 0.611)	-0.022 (CI = +/-0.014; p = 0.005)	0.360 (CI = +/-0.460; p = 0.117)	0.653	+1.81%
Severity	2015.2	-0.012 (CI = +/-0.077; p = 0.751)	-0.024 (CI = +/-0.013; p = 0.002)	0.491 (CI = +/-0.457; p = 0.037)	0.652	-1.15%
Severity	2016.1	0.001 (CI = +/-0.087; p = 0.978)	-0.023 (CI = +/-0.014; p = 0.003)	0.438 (CI = +/-0.496; p = 0.079)	0.657	+0.12%
Severity	2016.2	-0.038 (CI = +/-0.086; p = 0.352)	-0.025 (CI = +/-0.012; p = 0.001)	0.593 (CI = +/-0.462; p = 0.016)	0.679	-3.77%
Severity	2017.1	-0.059 (CI = +/-0.095; p = 0.204)	-0.026 (CI = +/-0.013; p = 0.001)	0.664 (CI = +/-0.484; p = 0.011)	0.669	-5.69%
Frequency	2005.2	-0.009 (CI = +/-0.014; p = 0.206)	0.015 (CI = +/-0.009; p = 0.002)	-0.083 (CI = +/-0.197; p = 0.394)	0.394	-0.88%
Frequency	2006.1	-0.004 (CI = +/-0.014; p = 0.566)	0.016 (CI = +/-0.008; p = 0.001)	-0.122 (CI = +/-0.189; p = 0.198)	0.394	-0.39%
Frequency	2006.2	-0.001 (CI = +/-0.015; p = 0.860)	0.016 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.191; p = 0.139)	0.387	-0.13%
Frequency	2007.1	0.004 (CI = +/-0.014; p = 0.544)	0.017 (CI = +/-0.008; p = 0.000)	-0.185 (CI = +/-0.182; p = 0.047)	0.412	+0.43%
Frequency	2007.2	0.010 (CI = +/-0.014; p = 0.185)	0.018 (CI = +/-0.008; p = 0.000)	-0.223 (CI = +/-0.175; p = 0.014)	0.446	+0.96%
Frequency	2008.1	0.011 (CI = +/-0.015; p = 0.171)	0.019 (CI = +/-0.008; p = 0.000)	-0.231 (CI = +/-0.182; p = 0.014)	0.446	+1.07%
Frequency	2008.2	0.010 (CI = +/-0.017; p = 0.212)	0.019 (CI = +/-0.008; p = 0.000)	-0.230 (CI = +/-0.189; p = 0.019)	0.444	+1.05%
Frequency	2009.1	0.015 (CI = +/-0.017; p = 0.079)	0.019 (CI = +/-0.008; p = 0.000)	-0.264 (CI = +/-0.189; p = 0.008)	0.470	+1.55%
Frequency	2009.2	0.017 (CI = +/-0.019; p = 0.069)	0.020 (CI = +/-0.008; p = 0.000)	-0.277 (CI = +/-0.196; p = 0.007)	0.474	+1.74%
Frequency	2010.1	0.014 (CI = +/-0.020; p = 0.160)	0.019 (CI = +/-0.008; p = 0.000)	-0.257 (CI = +/-0.203; p = 0.015)	0.478	+1.44%
Frequency	2010.2	0.013 (CI = +/-0.022; p = 0.252)	0.019 (CI = +/-0.008; p = 0.000)	-0.247 (CI = +/-0.214; p = 0.025)	0.478	+1.27%
Frequency	2011.1	0.013 (CI = +/-0.024; p = 0.268)	0.019 (CI = +/-0.009; p = 0.000)	-0.252 (CI = +/-0.226; p = 0.030)	0.475	+1.36%
Frequency	2011.2	0.023 (CI = +/-0.025; p = 0.066)	0.021 (CI = +/-0.008; p = 0.000)	-0.311 (CI = +/-0.219; p = 0.007)	0.522	+2.35%
Frequency	2012.1	0.023 (CI = +/-0.028; p = 0.105)	0.020 (CI = +/-0.009; p = 0.000)	-0.307 (CI = +/-0.233; p = 0.012)	0.519	+2.28%
Frequency	2012.2	0.019 (CI = +/-0.031; p = 0.207)	0.020 (CI = +/-0.009; p = 0.000)	-0.288 (CI = +/-0.248; p = 0.025)	0.521	+1.95%
Frequency	2013.1	0.023 (CI = +/-0.034; p = 0.172)	0.021 (CI = +/-0.009; p = 0.000)	-0.311 (CI = +/-0.264; p = 0.023)	0.521	+2.37%
Frequency	2013.2	0.030 (CI = +/-0.038; p = 0.115)	0.021 (CI = +/-0.009; p = 0.000)	-0.347 (CI = +/-0.279; p = 0.018)	0.528	+3.07%
Frequency	2014.1	0.031 (CI = +/-0.044; p = 0.156)	0.021 (CI = +/-0.010; p = 0.000)	-0.349 (CI = +/-0.303; p = 0.026)	0.524	+3.12%
Frequency	2014.2	0.012 (CI = +/-0.045; p = 0.573)	0.020 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.298; p = 0.084)	0.591	+1.24%
Frequency	2015.1	0.012 (CI = +/-0.052; p = 0.625)	0.020 (CI = +/-0.010; p = 0.001)	-0.259 (CI = +/-0.327; p = 0.112)	0.583	+1.23%
Frequency	2015.2	0.022 (CI = +/-0.059; p = 0.435)	0.020 (CI = +/-0.010; p = 0.001)	-0.303 (CI = +/-0.352; p = 0.086)	0.573	+2.24%
Frequency	2016.1	0.017 (CI = +/-0.068; p = 0.600)	0.020 (CI = +/-0.011; p = 0.001)	-0.282 (CI = +/-0.386; p = 0.140)	0.570	+1.72%
Frequency	2016.2	-0.001 (CI = +/-0.075; p = 0.976)	0.019 (CI = +/-0.011; p = 0.002)	-0.211 (CI = +/-0.405; p = 0.280)	0.607	-0.11%
Frequency	2017.1	0.023 (CI = +/-0.080; p = 0.541)	0.020 (CI = +/-0.011; p = 0.001)	-0.297 (CI = +/-0.406; p = 0.137)	0.600	+2.32%

Bodily Injury

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

Loss Cost	2005.2	0.055 (CI = +/-0.019; p = 0.000)	0.471	+5.67%
Loss Cost	2006.1	0.061 (CI = +/-0.019; p = 0.000)	0.539	+6.30%
Loss Cost	2006.2	0.064 (CI = +/-0.019; p = 0.000)	0.554	+6.63%
Loss Cost	2007.1	0.064 (CI = +/-0.020; p = 0.000)	0.533	+6.63%
Loss Cost	2007.2	0.066 (CI = +/-0.021; p = 0.000)	0.530	+6.84%
Loss Cost	2008.1	0.069 (CI = +/-0.023; p = 0.000)	0.536	+7.15%
Loss Cost	2008.2	0.074 (CI = +/-0.023; p = 0.000)	0.570	+7.72%
Loss Cost	2009.1	0.077 (CI = +/-0.024; p = 0.000)	0.568	+8.00%
Loss Cost	2009.2	0.079 (CI = +/-0.026; p = 0.000)	0.557	+8.20%
Loss Cost	2010.1	0.066 (CI = +/-0.023; p = 0.000)	0.542	+6.87%
Loss Cost	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.546	+7.20%
Loss Cost	2011.1	0.076 (CI = +/-0.025; p = 0.000)	0.590	+7.89%
Loss Cost	2011.2	0.079 (CI = +/-0.026; p = 0.000)	0.588	+8.23%
Loss Cost	2012.1	0.080 (CI = +/-0.029; p = 0.000)	0.563	+8.30%
Loss Cost	2012.2	0.072 (CI = +/-0.030; p = 0.000)	0.507	+7.50%
Loss Cost	2013.1	0.079 (CI = +/-0.031; p = 0.000)	0.539	+8.22%
Loss Cost	2013.2	0.068 (CI = +/-0.031; p = 0.000)	0.479	+7.01%
Loss Cost	2014.1	0.065 (CI = +/-0.033; p = 0.001)	0.424	+6.71%
Loss Cost	2014.2	0.043 (CI = +/-0.022; p = 0.001)	0.436	+4.36%
Loss Cost	2015.1	0.045 (CI = +/-0.024; p = 0.001)	0.423	+4.57%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.335	+4.01%
Loss Cost	2016.1	0.044 (CI = +/-0.029; p = 0.005)	0.354	+4.45%
Loss Cost	2016.2	0.026 (CI = +/-0.022; p = 0.022)	0.256	+2.64%
Loss Cost	2017.1	0.031 (CI = +/-0.024; p = 0.013)	0.318	+3.18%
Severity	2005.2	0.073 (CI = +/-0.018; p = 0.000)	0.643	+7.55%
Severity	2006.1	0.076 (CI = +/-0.018; p = 0.000)	0.660	+7.94%
Severity	2006.2	0.079 (CI = +/-0.019; p = 0.000)	0.659	+8.17%
Severity	2007.1	0.076 (CI = +/-0.020; p = 0.000)	0.630	+7.91%
Severity	2007.2	0.076 (CI = +/-0.021; p = 0.000)	0.609	+7.91%
Severity	2008.1	0.079 (CI = +/-0.022; p = 0.000)	0.616	+8.26%
Severity	2008.2	0.086 (CI = +/-0.022; p = 0.000)	0.658	+8.94%
Severity	2009.1	0.087 (CI = +/-0.023; p = 0.000)	0.644	+9.06%
Severity	2009.2	0.089 (CI = +/-0.025; p = 0.000)	0.635	+9.29%
Severity	2010.1	0.079 (CI = +/-0.024; p = 0.000)	0.612	+8.24%
Severity	2010.2	0.084 (CI = +/-0.025; p = 0.000)	0.633	+8.80%
Severity	2011.1	0.092 (CI = +/-0.025; p = 0.000)	0.678	+9.61%
Severity	2011.2	0.092 (CI = +/-0.027; p = 0.000)	0.656	+9.66%
Severity	2012.1	0.095 (CI = +/-0.029; p = 0.000)	0.645	+9.95%
Severity	2012.2	0.091 (CI = +/-0.031; p = 0.000)	0.602	+9.48%
Severity	2013.1	0.097 (CI = +/-0.032; p = 0.000)	0.625	+10.23%
Severity	2013.2	0.086 (CI = +/-0.032; p = 0.000)	0.581	+8.95%
Severity	2014.1	0.085 (CI = +/-0.035; p = 0.000)	0.542	+8.88%
Severity	2014.2	0.071 (CI = +/-0.034; p = 0.000)	0.479	+7.40%
Severity	2015.1	0.075 (CI = +/-0.037; p = 0.001)	0.468	+7.78%
Severity	2015.2	0.068 (CI = +/-0.041; p = 0.003)	0.387	+6.99%
Severity	2016.1	0.075 (CI = +/-0.044; p = 0.003)	0.407	+7.76%
Severity	2016.2	0.064 (CI = +/-0.048; p = 0.013)	0.305	+6.58%
Severity	2017.1	0.059 (CI = +/-0.054; p = 0.035)	0.229	+6.10%
Frequency	2005.2	-0.018 (CI = +/-0.010; p = 0.001)	0.233	-1.75%
Frequency	2006.1	-0.015 (CI = +/-0.010; p = 0.005)	0.181	-1.52%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.011)	0.149	-1.42%
Frequency	2007.1	-0.012 (CI = +/-0.011; p = 0.034)	0.099	-1.18%
Frequency	2007.2	-0.010 (CI = +/-0.011; p = 0.085)	0.059	-0.99%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.094)	0.056	-1.02%
Frequency	2008.2	-0.011 (CI = +/-0.013; p = 0.083)	0.065	-1.12%
Frequency	2009.1	-0.010 (CI = +/-0.014; p = 0.148)	0.037	-0.98%
Frequency	2009.2	-0.010 (CI = +/-0.014; p = 0.163)	0.034	-1.01%
Frequency	2010.1	-0.013 (CI = +/-0.015; p = 0.093)	0.065	-1.27%
Frequency	2010.2	-0.015 (CI = +/-0.016; p = 0.068)	0.085	-1.47%
Frequency	2011.1	-0.016 (CI = +/-0.017; p = 0.070)	0.087	-1.56%
Frequency	2011.2	-0.013 (CI = +/-0.018; p = 0.152)	0.044	-1.30%
Frequency	2012.1	-0.015 (CI = +/-0.020; p = 0.123)	0.058	-1.50%
Frequency	2012.2	-0.018 (CI = +/-0.021; p = 0.083)	0.087	-1.81%
Frequency	2013.1	-0.018 (CI = +/-0.023; p = 0.105)	0.075	-1.83%
Frequency	2013.2	-0.018 (CI = +/-0.025; p = 0.146)	0.055	-1.78%
Frequency	2014.1	-0.020 (CI = +/-0.027; p = 0.137)	0.063	-1.99%
Frequency	2014.2	-0.029 (CI = +/-0.028; p = 0.043)	0.157	-2.83%
Frequency	2015.1	-0.030 (CI = +/-0.031; p = 0.053)	0.148	-2.98%
Frequency	2015.2	-0.028 (CI = +/-0.034; p = 0.098)	0.103	-2.79%
Frequency	2016.1	-0.031 (CI = +/-0.038; p = 0.102)	0.106	-3.07%
Frequency	2016.2	-0.038 (CI = +/-0.042; p = 0.077)	0.140	-3.69%
Frequency	2017.1	-0.028 (CI = +/-0.046; p = 0.216)	0.043	-2.75%

Bodily Injury

Coverage = BI
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, new_normal

Loss Cost	2005.2	0.051 (CI = +/-0.026; p = 0.000)	0.081 (CI = +/-0.376; p = 0.666)	0.459	+5.28%
Loss Cost	2006.1	0.060 (CI = +/-0.025; p = 0.000)	0.021 (CI = +/-0.360; p = 0.907)	0.526	+6.19%
Loss Cost	2006.2	0.065 (CI = +/-0.027; p = 0.000)	-0.011 (CI = +/-0.363; p = 0.952)	0.541	+6.69%
Loss Cost	2007.1	0.065 (CI = +/-0.028; p = 0.000)	-0.011 (CI = +/-0.374; p = 0.951)	0.519	+6.69%
Loss Cost	2007.2	0.068 (CI = +/-0.030; p = 0.000)	-0.031 (CI = +/-0.382; p = 0.869)	0.515	+7.02%
Loss Cost	2008.1	0.073 (CI = +/-0.032; p = 0.000)	-0.061 (CI = +/-0.389; p = 0.751)	0.522	+7.53%
Loss Cost	2008.2	0.081 (CI = +/-0.033; p = 0.000)	-0.114 (CI = +/-0.384; p = 0.549)	0.561	+8.47%
Loss Cost	2009.1	0.086 (CI = +/-0.035; p = 0.000)	-0.143 (CI = +/-0.393; p = 0.463)	0.561	+8.99%
Loss Cost	2009.2	0.090 (CI = +/-0.038; p = 0.000)	-0.165 (CI = +/-0.405; p = 0.410)	0.552	+9.41%
Loss Cost	2010.1	0.070 (CI = +/-0.034; p = 0.000)	-0.055 (CI = +/-0.350; p = 0.750)	0.527	+7.29%
Loss Cost	2010.2	0.076 (CI = +/-0.037; p = 0.000)	-0.086 (CI = +/-0.359; p = 0.626)	0.533	+7.90%
Loss Cost	2011.1	0.088 (CI = +/-0.038; p = 0.000)	-0.149 (CI = +/-0.352; p = 0.392)	0.586	+9.19%
Loss Cost	2011.2	0.095 (CI = +/-0.041; p = 0.000)	-0.184 (CI = +/-0.361; p = 0.303)	0.590	+9.95%
Loss Cost	2012.1	0.098 (CI = +/-0.045; p = 0.000)	-0.198 (CI = +/-0.377; p = 0.288)	0.566	+10.27%
Loss Cost	2012.2	0.086 (CI = +/-0.048; p = 0.001)	-0.144 (CI = +/-0.382; p = 0.443)	0.499	+9.01%
Loss Cost	2013.1	0.101 (CI = +/-0.050; p = 0.000)	-0.209 (CI = +/-0.382; p = 0.267)	0.545	+10.59%
Loss Cost	2013.2	0.082 (CI = +/-0.051; p = 0.003)	-0.126 (CI = +/-0.371; p = 0.486)	0.467	+8.51%
Loss Cost	2014.1	0.078 (CI = +/-0.058; p = 0.011)	-0.111 (CI = +/-0.393; p = 0.562)	0.405	+8.11%
Loss Cost	2014.2	0.034 (CI = +/-0.039; p = 0.081)	0.065 (CI = +/-0.251; p = 0.592)	0.414	+3.50%
Loss Cost	2015.1	0.037 (CI = +/-0.044; p = 0.095)	0.054 (CI = +/-0.269; p = 0.676)	0.395	+3.80%
Loss Cost	2015.2	0.024 (CI = +/-0.048; p = 0.303)	0.101 (CI = +/-0.275; p = 0.446)	0.319	+2.46%
Loss Cost	2016.1	0.031 (CI = +/-0.055; p = 0.249)	0.078 (CI = +/-0.295; p = 0.582)	0.325	+3.17%
Loss Cost	2016.2	-0.010 (CI = +/-0.036; p = 0.544)	0.213 (CI = +/-0.179; p = 0.023)	0.455	-1.04%
Loss Cost	2017.1	-0.005 (CI = +/-0.042; p = 0.789)	0.197 (CI = +/-0.193; p = 0.046)	0.465	-0.52%
Severity	2005.2	0.072 (CI = +/-0.024; p = 0.000)	0.021 (CI = +/-0.353; p = 0.905)	0.633	+7.45%
Severity	2006.1	0.077 (CI = +/-0.025; p = 0.000)	-0.016 (CI = +/-0.352; p = 0.928)	0.650	+8.02%
Severity	2006.2	0.080 (CI = +/-0.026; p = 0.000)	-0.038 (CI = +/-0.358; p = 0.829)	0.649	+8.38%
Severity	2007.1	0.077 (CI = +/-0.028; p = 0.000)	-0.015 (CI = +/-0.364; p = 0.934)	0.619	+7.99%
Severity	2007.2	0.077 (CI = +/-0.030; p = 0.000)	-0.015 (CI = +/-0.375; p = 0.936)	0.597	+7.99%
Severity	2008.1	0.082 (CI = +/-0.031; p = 0.000)	-0.047 (CI = +/-0.380; p = 0.801)	0.604	+8.55%
Severity	2008.2	0.092 (CI = +/-0.032; p = 0.000)	-0.110 (CI = +/-0.368; p = 0.546)	0.651	+9.67%
Severity	2009.1	0.095 (CI = +/-0.034; p = 0.000)	-0.125 (CI = +/-0.380; p = 0.507)	0.637	+9.94%
Severity	2009.2	0.099 (CI = +/-0.036; p = 0.000)	-0.149 (CI = +/-0.390; p = 0.440)	0.630	+10.41%
Severity	2010.1	0.084 (CI = +/-0.035; p = 0.000)	-0.064 (CI = +/-0.363; p = 0.721)	0.600	+8.74%
Severity	2010.2	0.093 (CI = +/-0.037; p = 0.000)	-0.114 (CI = +/-0.363; p = 0.525)	0.625	+9.74%
Severity	2011.1	0.107 (CI = +/-0.037; p = 0.000)	-0.186 (CI = +/-0.349; p = 0.282)	0.681	+11.26%
Severity	2011.2	0.109 (CI = +/-0.041; p = 0.000)	-0.199 (CI = +/-0.364; p = 0.270)	0.659	+11.54%
Severity	2012.1	0.116 (CI = +/-0.044; p = 0.000)	-0.232 (CI = +/-0.376; p = 0.213)	0.654	+12.30%
Severity	2012.2	0.111 (CI = +/-0.049; p = 0.000)	-0.207 (CI = +/-0.392; p = 0.285)	0.605	+11.70%
Severity	2013.1	0.126 (CI = +/-0.051; p = 0.000)	-0.279 (CI = +/-0.389; p = 0.151)	0.644	+13.46%
Severity	2013.2	0.107 (CI = +/-0.053; p = 0.000)	-0.195 (CI = +/-0.379; p = 0.295)	0.584	+11.33%
Severity	2014.1	0.109 (CI = +/-0.059; p = 0.001)	-0.203 (CI = +/-0.403; p = 0.306)	0.545	+11.52%
Severity	2014.2	0.085 (CI = +/-0.060; p = 0.009)	-0.104 (CI = +/-0.387; p = 0.578)	0.459	+8.84%
Severity	2015.1	0.094 (CI = +/-0.068; p = 0.009)	-0.141 (CI = +/-0.410; p = 0.478)	0.453	+9.88%
Severity	2015.2	0.081 (CI = +/-0.076; p = 0.038)	-0.094 (CI = +/-0.432; p = 0.650)	0.357	+8.48%
Severity	2016.1	0.100 (CI = +/-0.085; p = 0.024)	-0.158 (CI = +/-0.452; p = 0.469)	0.390	+10.49%
Severity	2016.2	0.079 (CI = +/-0.095; p = 0.096)	-0.091 (CI = +/-0.475; p = 0.686)	0.264	+8.26%
Severity	2017.1	0.072 (CI = +/-0.111; p = 0.186)	-0.069 (CI = +/-0.517; p = 0.778)	0.175	+7.46%
Frequency	2005.2	-0.020 (CI = +/-0.014; p = 0.005)	0.060 (CI = +/-0.200; p = 0.548)	0.220	-2.02%
Frequency	2006.1	-0.017 (CI = +/-0.014; p = 0.019)	0.037 (CI = +/-0.198; p = 0.709)	0.161	-1.69%
Frequency	2006.2	-0.016 (CI = +/-0.015; p = 0.039)	0.028 (CI = +/-0.203; p = 0.784)	0.126	-1.56%
Frequency	2007.1	-0.012 (CI = +/-0.015; p = 0.118)	0.004 (CI = +/-0.201; p = 0.970)	0.072	-1.20%
Frequency	2007.2	-0.009 (CI = +/-0.016; p = 0.260)	-0.016 (CI = +/-0.203; p = 0.872)	0.031	-0.90%
Frequency	2008.1	-0.009 (CI = +/-0.017; p = 0.272)	-0.014 (CI = +/-0.209; p = 0.895)	0.027	-0.94%
Frequency	2008.2	-0.011 (CI = +/-0.018; p = 0.233)	-0.004 (CI = +/-0.215; p = 0.969)	0.034	-1.09%
Frequency	2009.1	-0.009 (CI = +/-0.020; p = 0.376)	-0.018 (CI = +/-0.220; p = 0.869)	0.005	-0.86%
Frequency	2009.2	-0.009 (CI = +/-0.021; p = 0.394)	-0.016 (CI = +/-0.228; p = 0.888)	0.000	-0.90%
Frequency	2010.1	-0.013 (CI = +/-0.023; p = 0.234)	0.009 (CI = +/-0.231; p = 0.938)	0.031	-1.33%
Frequency	2010.2	-0.017 (CI = +/-0.024; p = 0.164)	0.028 (CI = +/-0.238; p = 0.812)	0.052	-1.68%
Frequency	2011.1	-0.019 (CI = +/-0.026; p = 0.157)	0.038 (CI = +/-0.247; p = 0.756)	0.054	-1.86%
Frequency	2011.2	-0.014 (CI = +/-0.029; p = 0.311)	0.015 (CI = +/-0.254; p = 0.904)	0.004	-1.42%
Frequency	2012.1	-0.018 (CI = +/-0.031; p = 0.240)	0.034 (CI = +/-0.264; p = 0.792)	0.020	-1.80%
Frequency	2012.2	-0.024 (CI = +/-0.034; p = 0.149)	0.063 (CI = +/-0.271; p = 0.633)	0.056	-2.41%
Frequency	2013.1	-0.026 (CI = +/-0.038; p = 0.171)	0.069 (CI = +/-0.286; p = 0.621)	0.042	-2.53%
Frequency	2013.2	-0.026 (CI = +/-0.042; p = 0.217)	0.069 (CI = +/-0.303; p = 0.638)	0.019	-2.54%
Frequency	2014.1	-0.031 (CI = +/-0.047; p = 0.182)	0.092 (CI = +/-0.319; p = 0.554)	0.032	-3.06%
Frequency	2014.2	-0.050 (CI = +/-0.048; p = 0.040)	0.170 (CI = +/-0.307; p = 0.261)	0.172	-4.91%
Frequency	2015.1	-0.057 (CI = +/-0.054; p = 0.040)	0.195 (CI = +/-0.326; p = 0.224)	0.175	-5.53%
Frequency	2015.2	-0.057 (CI = +/-0.062; p = 0.068)	0.196 (CI = +/-0.351; p = 0.254)	0.123	-5.55%
Frequency	2016.1	-0.069 (CI = +/-0.070; p = 0.054)	0.236 (CI = +/-0.372; p = 0.198)	0.149	-6.63%
Frequency	2016.2	-0.090 (CI = +/-0.077; p = 0.025)	0.304 (CI = +/-0.382; p = 0.110)	0.238	-8.59%
Frequency	2017.1	-0.077 (CI = +/-0.088; p = 0.082)	0.266 (CI = +/-0.411; p = 0.185)	0.105	-7.43%

Bodily Injury

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

Loss Cost	2005.2	0.054 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.017; p = 0.777)	0.458	+5.58%
Loss Cost	2006.1	0.060 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.016; p = 0.825)	0.527	+6.23%
Loss Cost	2006.2	0.064 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.855)	0.542	+6.57%
Loss Cost	2007.1	0.064 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.857)	0.519	+6.57%
Loss Cost	2007.2	0.066 (CI = +/-0.023; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.874)	0.515	+6.79%
Loss Cost	2008.1	0.069 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.895)	0.521	+7.11%
Loss Cost	2008.2	0.074 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.927)	0.555	+7.68%
Loss Cost	2009.1	0.077 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.016; p = 0.943)	0.553	+7.97%
Loss Cost	2009.2	0.079 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.017; p = 0.953)	0.541	+8.17%
Loss Cost	2010.1	0.066 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.884)	0.525	+6.82%
Loss Cost	2010.2	0.069 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.897)	0.529	+7.16%
Loss Cost	2011.1	0.076 (CI = +/-0.026; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.913)	0.573	+7.86%
Loss Cost	2011.2	0.079 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.920)	0.571	+8.20%
Loss Cost	2012.1	0.079 (CI = +/-0.030; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.922)	0.544	+8.27%
Loss Cost	2012.2	0.072 (CI = +/-0.031; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.919)	0.485	+7.47%
Loss Cost	2013.1	0.079 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.913)	0.518	+8.18%
Loss Cost	2013.2	0.067 (CI = +/-0.032; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.927)	0.454	+6.98%
Loss Cost	2014.1	0.065 (CI = +/-0.035; p = 0.001)	0.000 (CI = +/-0.013; p = 0.937)	0.394	+6.68%
Loss Cost	2014.2	0.043 (CI = +/-0.023; p = 0.001)	0.000 (CI = +/-0.008; p = 0.957)	0.405	+4.37%
Loss Cost	2015.1	0.045 (CI = +/-0.025; p = 0.002)	0.000 (CI = +/-0.008; p = 0.974)	0.389	+4.58%
Loss Cost	2015.2	0.039 (CI = +/-0.027; p = 0.007)	0.000 (CI = +/-0.008; p = 0.921)	0.294	+4.02%
Loss Cost	2016.1	0.044 (CI = +/-0.030; p = 0.007)	0.000 (CI = +/-0.008; p = 0.970)	0.311	+4.45%
Loss Cost	2016.2	0.026 (CI = +/-0.023; p = 0.026)	0.001 (CI = +/-0.006; p = 0.640)	0.216	+2.64%
Loss Cost	2017.1	0.031 (CI = +/-0.025; p = 0.018)	0.001 (CI = +/-0.006; p = 0.739)	0.272	+3.16%
Severity	2005.2	0.068 (CI = +/-0.018; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.044)	0.673	+6.98%
Severity	2006.1	0.071 (CI = +/-0.018; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.046)	0.688	+7.36%
Severity	2006.2	0.073 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.051)	0.686	+7.58%
Severity	2007.1	0.070 (CI = +/-0.020; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.048)	0.662	+7.30%
Severity	2007.2	0.070 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.051)	0.643	+7.27%
Severity	2008.1	0.073 (CI = +/-0.022; p = 0.000)	-0.015 (CI = +/-0.015; p = 0.055)	0.649	+7.61%
Severity	2008.2	0.080 (CI = +/-0.022; p = 0.000)	-0.014 (CI = +/-0.015; p = 0.051)	0.690	+8.29%
Severity	2009.1	0.081 (CI = +/-0.023; p = 0.000)	-0.014 (CI = +/-0.015; p = 0.055)	0.676	+8.40%
Severity	2009.2	0.083 (CI = +/-0.025; p = 0.000)	-0.014 (CI = +/-0.015; p = 0.060)	0.667	+8.62%
Severity	2010.1	0.073 (CI = +/-0.023; p = 0.000)	-0.015 (CI = +/-0.013; p = 0.031)	0.663	+7.53%
Severity	2010.2	0.078 (CI = +/-0.024; p = 0.000)	-0.015 (CI = +/-0.013; p = 0.030)	0.684	+8.08%
Severity	2011.1	0.085 (CI = +/-0.024; p = 0.000)	-0.014 (CI = +/-0.012; p = 0.024)	0.728	+8.87%
Severity	2011.2	0.085 (CI = +/-0.025; p = 0.000)	-0.014 (CI = +/-0.013; p = 0.027)	0.709	+8.92%
Severity	2012.1	0.088 (CI = +/-0.027; p = 0.000)	-0.014 (CI = +/-0.013; p = 0.029)	0.700	+9.20%
Severity	2012.2	0.084 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.013; p = 0.030)	0.665	+8.73%
Severity	2013.1	0.091 (CI = +/-0.030; p = 0.000)	-0.014 (CI = +/-0.013; p = 0.027)	0.691	+9.49%
Severity	2013.2	0.079 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.011; p = 0.016)	0.673	+8.24%
Severity	2014.1	0.079 (CI = +/-0.031; p = 0.000)	-0.014 (CI = +/-0.012; p = 0.019)	0.641	+8.19%
Severity	2014.2	0.066 (CI = +/-0.029; p = 0.000)	-0.014 (CI = +/-0.010; p = 0.011)	0.620	+6.80%
Severity	2015.1	0.070 (CI = +/-0.032; p = 0.000)	-0.014 (CI = +/-0.010; p = 0.011)	0.617	+7.24%
Severity	2015.2	0.064 (CI = +/-0.035; p = 0.001)	-0.014 (CI = +/-0.010; p = 0.014)	0.560	+6.58%
Severity	2016.1	0.072 (CI = +/-0.037; p = 0.001)	-0.014 (CI = +/-0.010; p = 0.010)	0.598	+7.50%
Severity	2016.2	0.063 (CI = +/-0.040; p = 0.004)	-0.014 (CI = +/-0.010; p = 0.013)	0.527	+6.55%
Severity	2017.1	0.062 (CI = +/-0.046; p = 0.012)	-0.013 (CI = +/-0.011; p = 0.019)	0.466	+6.39%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.007)	0.013 (CI = +/-0.008; p = 0.002)	0.398	-1.31%
Frequency	2006.1	-0.011 (CI = +/-0.009; p = 0.027)	0.013 (CI = +/-0.008; p = 0.001)	0.381	-1.06%
Frequency	2006.2	-0.009 (CI = +/-0.010; p = 0.057)	0.013 (CI = +/-0.008; p = 0.001)	0.363	-0.94%
Frequency	2007.1	-0.007 (CI = +/-0.010; p = 0.165)	0.014 (CI = +/-0.007; p = 0.001)	0.353	-0.68%
Frequency	2007.2	-0.005 (CI = +/-0.010; p = 0.356)	0.014 (CI = +/-0.007; p = 0.000)	0.346	-0.45%
Frequency	2008.1	-0.005 (CI = +/-0.011; p = 0.369)	0.014 (CI = +/-0.007; p = 0.001)	0.343	-0.47%
Frequency	2008.2	-0.006 (CI = +/-0.011; p = 0.314)	0.014 (CI = +/-0.007; p = 0.001)	0.348	-0.56%
Frequency	2009.1	-0.004 (CI = +/-0.012; p = 0.494)	0.014 (CI = +/-0.007; p = 0.001)	0.338	-0.39%
Frequency	2009.2	-0.004 (CI = +/-0.012; p = 0.508)	0.014 (CI = +/-0.008; p = 0.001)	0.335	-0.41%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.298)	0.014 (CI = +/-0.007; p = 0.001)	0.367	-0.66%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.206)	0.014 (CI = +/-0.007; p = 0.001)	0.384	-0.85%
Frequency	2011.1	-0.009 (CI = +/-0.015; p = 0.195)	0.014 (CI = +/-0.008; p = 0.001)	0.385	-0.94%
Frequency	2011.2	-0.007 (CI = +/-0.015; p = 0.381)	0.014 (CI = +/-0.008; p = 0.001)	0.370	-0.66%
Frequency	2012.1	-0.009 (CI = +/-0.016; p = 0.286)	0.014 (CI = +/-0.008; p = 0.001)	0.384	-0.85%
Frequency	2012.2	-0.012 (CI = +/-0.017; p = 0.169)	0.014 (CI = +/-0.008; p = 0.001)	0.415	-1.16%
Frequency	2013.1	-0.012 (CI = +/-0.019; p = 0.193)	0.014 (CI = +/-0.008; p = 0.002)	0.406	-1.19%
Frequency	2013.2	-0.012 (CI = +/-0.020; p = 0.243)	0.014 (CI = +/-0.008; p = 0.002)	0.392	-1.16%
Frequency	2014.1	-0.014 (CI = +/-0.022; p = 0.196)	0.014 (CI = +/-0.008; p = 0.002)	0.403	-1.40%
Frequency	2014.2	-0.023 (CI = +/-0.021; p = 0.032)	0.014 (CI = +/-0.007; p = 0.001)	0.538	-2.27%
Frequency	2015.1	-0.025 (CI = +/-0.023; p = 0.032)	0.014 (CI = +/-0.007; p = 0.001)	0.538	-2.49%
Frequency	2015.2	-0.024 (CI = +/-0.025; p = 0.060)	0.014 (CI = +/-0.008; p = 0.001)	0.510	-2.40%
Frequency	2016.1	-0.029 (CI = +/-0.028; p = 0.044)	0.014 (CI = +/-0.008; p = 0.001)	0.529	-2.83%
Frequency	2016.2	-0.037 (CI = +/-0.029; p = 0.015)	0.015 (CI = +/-0.007; p = 0.001)	0.600	-3.66%
Frequency	2017.1	-0.031 (CI = +/-0.032; p = 0.056)	0.014 (CI = +/-0.008; p = 0.001)	0.553	-3.04%

Property Damage

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

Loss Cost	2005.2	-0.101 (CI = +/-0.030; p = 0.000)	0.538	-9.57%
Loss Cost	2006.1	-0.104 (CI = +/-0.032; p = 0.000)	0.539	-9.87%
Loss Cost	2006.2	-0.102 (CI = +/-0.033; p = 0.000)	0.510	-9.72%
Loss Cost	2007.1	-0.105 (CI = +/-0.035; p = 0.000)	0.504	-9.95%
Loss Cost	2007.2	-0.106 (CI = +/-0.037; p = 0.000)	0.488	-10.05%
Loss Cost	2008.1	-0.105 (CI = +/-0.040; p = 0.000)	0.462	-10.00%
Loss Cost	2008.2	-0.104 (CI = +/-0.042; p = 0.000)	0.434	-9.92%
Loss Cost	2009.1	-0.104 (CI = +/-0.045; p = 0.000)	0.409	-9.89%
Loss Cost	2009.2	-0.103 (CI = +/-0.048; p = 0.000)	0.381	-9.82%
Loss Cost	2010.1	-0.102 (CI = +/-0.051; p = 0.000)	0.349	-9.70%
Loss Cost	2010.2	-0.102 (CI = +/-0.055; p = 0.001)	0.322	-9.67%
Loss Cost	2011.1	-0.095 (CI = +/-0.059; p = 0.003)	0.273	-9.10%
Loss Cost	2011.2	-0.088 (CI = +/-0.063; p = 0.008)	0.221	-8.44%
Loss Cost	2012.1	-0.079 (CI = +/-0.067; p = 0.023)	0.165	-7.58%
Loss Cost	2012.2	-0.068 (CI = +/-0.071; p = 0.059)	0.109	-6.61%
Loss Cost	2013.1	-0.047 (CI = +/-0.073; p = 0.193)	0.034	-4.59%
Loss Cost	2013.2	-0.031 (CI = +/-0.076; p = 0.415)	-0.014	-3.01%
Loss Cost	2014.1	-0.045 (CI = +/-0.082; p = 0.268)	0.014	-4.37%
Loss Cost	2014.2	-0.044 (CI = +/-0.090; p = 0.319)	0.002	-4.33%
Loss Cost	2015.1	-0.056 (CI = +/-0.099; p = 0.254)	0.020	-5.41%
Loss Cost	2015.2	-0.029 (CI = +/-0.104; p = 0.572)	-0.038	-2.81%
Loss Cost	2016.1	-0.026 (CI = +/-0.117; p = 0.646)	-0.048	-2.55%
Loss Cost	2016.2	-0.046 (CI = +/-0.130; p = 0.461)	-0.027	-4.49%
Loss Cost	2017.1	-0.044 (CI = +/-0.148; p = 0.531)	-0.041	-4.33%
Severity	2005.2	0.101 (CI = +/-0.025; p = 0.000)	0.631	+10.68%
Severity	2006.1	0.103 (CI = +/-0.027; p = 0.000)	0.621	+10.87%
Severity	2006.2	0.109 (CI = +/-0.027; p = 0.000)	0.645	+11.53%
Severity	2007.1	0.111 (CI = +/-0.029; p = 0.000)	0.634	+11.71%
Severity	2007.2	0.113 (CI = +/-0.030; p = 0.000)	0.626	+11.97%
Severity	2008.1	0.115 (CI = +/-0.032; p = 0.000)	0.616	+12.23%
Severity	2008.2	0.118 (CI = +/-0.034; p = 0.000)	0.606	+12.50%
Severity	2009.1	0.119 (CI = +/-0.036; p = 0.000)	0.588	+12.63%
Severity	2009.2	0.119 (CI = +/-0.039; p = 0.000)	0.564	+12.63%
Severity	2010.1	0.117 (CI = +/-0.041; p = 0.000)	0.531	+12.43%
Severity	2010.2	0.114 (CI = +/-0.044; p = 0.000)	0.493	+12.11%
Severity	2011.1	0.112 (CI = +/-0.047; p = 0.000)	0.456	+11.87%
Severity	2011.2	0.107 (CI = +/-0.051; p = 0.000)	0.406	+11.24%
Severity	2012.1	0.099 (CI = +/-0.054; p = 0.001)	0.348	+10.42%
Severity	2012.2	0.089 (CI = +/-0.057; p = 0.004)	0.282	+9.35%
Severity	2013.1	0.080 (CI = +/-0.061; p = 0.013)	0.217	+8.35%
Severity	2013.2	0.066 (CI = +/-0.064; p = 0.045)	0.139	+6.84%
Severity	2014.1	0.059 (CI = +/-0.070; p = 0.094)	0.091	+6.11%
Severity	2014.2	0.062 (CI = +/-0.077; p = 0.112)	0.081	+6.36%
Severity	2015.1	0.055 (CI = +/-0.086; p = 0.190)	0.043	+5.70%
Severity	2015.2	0.079 (CI = +/-0.090; p = 0.083)	0.117	+8.18%
Severity	2016.1	0.084 (CI = +/-0.101; p = 0.096)	0.111	+8.79%
Severity	2016.2	0.075 (CI = +/-0.114; p = 0.179)	0.058	+7.81%
Severity	2017.1	0.080 (CI = +/-0.129; p = 0.208)	0.047	+8.29%
Frequency	2005.2	-0.202 (CI = +/-0.029; p = 0.000)	0.838	-18.29%
Frequency	2006.1	-0.207 (CI = +/-0.030; p = 0.000)	0.840	-18.70%
Frequency	2006.2	-0.211 (CI = +/-0.031; p = 0.000)	0.838	-19.05%
Frequency	2007.1	-0.216 (CI = +/-0.033; p = 0.000)	0.836	-19.39%
Frequency	2007.2	-0.219 (CI = +/-0.034; p = 0.000)	0.831	-19.67%
Frequency	2008.1	-0.221 (CI = +/-0.036; p = 0.000)	0.821	-19.81%
Frequency	2008.2	-0.222 (CI = +/-0.039; p = 0.000)	0.809	-19.93%
Frequency	2009.1	-0.223 (CI = +/-0.041; p = 0.000)	0.796	-20.00%
Frequency	2009.2	-0.222 (CI = +/-0.044; p = 0.000)	0.778	-19.94%
Frequency	2010.1	-0.219 (CI = +/-0.047; p = 0.000)	0.756	-19.68%
Frequency	2010.2	-0.216 (CI = +/-0.050; p = 0.000)	0.732	-19.43%
Frequency	2011.1	-0.208 (CI = +/-0.053; p = 0.000)	0.702	-18.75%
Frequency	2011.2	-0.195 (CI = +/-0.055; p = 0.000)	0.668	-17.70%
Frequency	2012.1	-0.178 (CI = +/-0.055; p = 0.000)	0.632	-16.31%
Frequency	2012.2	-0.158 (CI = +/-0.054; p = 0.000)	0.596	-14.59%
Frequency	2013.1	-0.127 (CI = +/-0.044; p = 0.000)	0.607	-11.95%
Frequency	2013.2	-0.097 (CI = +/-0.026; p = 0.000)	0.725	-9.22%
Frequency	2014.1	-0.104 (CI = +/-0.027; p = 0.000)	0.750	-9.87%
Frequency	2014.2	-0.106 (CI = +/-0.030; p = 0.000)	0.730	-10.04%
Frequency	2015.1	-0.111 (CI = +/-0.032; p = 0.000)	0.728	-10.51%
Frequency	2015.2	-0.107 (CI = +/-0.036; p = 0.000)	0.684	-10.16%
Frequency	2016.1	-0.110 (CI = +/-0.040; p = 0.000)	0.661	-10.43%
Frequency	2016.2	-0.121 (CI = +/-0.043; p = 0.000)	0.691	-11.41%
Frequency	2017.1	-0.124 (CI = +/-0.048; p = 0.000)	0.661	-11.66%

Property Damage

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

Loss Cost	2005.2	-0.098 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.027; p = 0.591)	0.529	-9.34%
Loss Cost	2006.1	-0.101 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.027; p = 0.612)	0.529	-9.65%
Loss Cost	2006.2	-0.100 (CI = +/-0.035; p = 0.000)	0.007 (CI = +/-0.028; p = 0.607)	0.500	-9.48%
Loss Cost	2007.1	-0.102 (CI = +/-0.037; p = 0.000)	0.007 (CI = +/-0.028; p = 0.623)	0.493	-9.72%
Loss Cost	2007.2	-0.103 (CI = +/-0.039; p = 0.000)	0.007 (CI = +/-0.028; p = 0.633)	0.475	-9.82%
Loss Cost	2008.1	-0.103 (CI = +/-0.042; p = 0.000)	0.007 (CI = +/-0.029; p = 0.636)	0.449	-9.75%
Loss Cost	2008.2	-0.102 (CI = +/-0.044; p = 0.000)	0.007 (CI = +/-0.029; p = 0.638)	0.420	-9.66%
Loss Cost	2009.1	-0.101 (CI = +/-0.047; p = 0.000)	0.007 (CI = +/-0.030; p = 0.643)	0.393	-9.63%
Loss Cost	2009.2	-0.100 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.031; p = 0.647)	0.363	-9.55%
Loss Cost	2010.1	-0.099 (CI = +/-0.054; p = 0.001)	0.007 (CI = +/-0.031; p = 0.650)	0.330	-9.41%
Loss Cost	2010.2	-0.098 (CI = +/-0.058; p = 0.002)	0.007 (CI = +/-0.032; p = 0.656)	0.302	-9.38%
Loss Cost	2011.1	-0.092 (CI = +/-0.062; p = 0.005)	0.007 (CI = +/-0.032; p = 0.652)	0.250	-8.80%
Loss Cost	2011.2	-0.085 (CI = +/-0.066; p = 0.014)	0.007 (CI = +/-0.033; p = 0.649)	0.196	-8.13%
Loss Cost	2012.1	-0.075 (CI = +/-0.070; p = 0.036)	0.007 (CI = +/-0.033; p = 0.647)	0.136	-7.26%
Loss Cost	2012.2	-0.065 (CI = +/-0.074; p = 0.085)	0.007 (CI = +/-0.033; p = 0.648)	0.077	-6.28%
Loss Cost	2013.1	-0.044 (CI = +/-0.076; p = 0.244)	0.007 (CI = +/-0.032; p = 0.640)	-0.001	-4.26%
Loss Cost	2013.2	-0.027 (CI = +/-0.079; p = 0.481)	0.007 (CI = +/-0.031; p = 0.647)	-0.054	-2.70%
Loss Cost	2014.1	-0.041 (CI = +/-0.085; p = 0.319)	0.007 (CI = +/-0.031; p = 0.632)	-0.025	-4.06%
Loss Cost	2014.2	-0.041 (CI = +/-0.094; p = 0.367)	0.007 (CI = +/-0.032; p = 0.642)	-0.040	-4.04%
Loss Cost	2015.1	-0.053 (CI = +/-0.102; p = 0.291)	0.008 (CI = +/-0.033; p = 0.627)	-0.023	-5.15%
Loss Cost	2015.2	-0.027 (CI = +/-0.108; p = 0.607)	0.007 (CI = +/-0.032; p = 0.677)	-0.091	-2.63%
Loss Cost	2016.1	-0.025 (CI = +/-0.121; p = 0.669)	0.006 (CI = +/-0.034; p = 0.693)	-0.106	-2.45%
Loss Cost	2016.2	-0.046 (CI = +/-0.134; p = 0.475)	0.008 (CI = +/-0.035; p = 0.637)	-0.083	-4.48%
Loss Cost	2017.1	-0.046 (CI = +/-0.153; p = 0.530)	0.008 (CI = +/-0.036; p = 0.652)	-0.103	-4.48%
Severity	2005.2	0.102 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.023; p = 0.906)	0.621	+10.73%
Severity	2006.1	0.104 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.023; p = 0.895)	0.611	+10.93%
Severity	2006.2	0.110 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.023; p = 0.851)	0.635	+11.62%
Severity	2007.1	0.112 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.023; p = 0.843)	0.623	+11.80%
Severity	2007.2	0.114 (CI = +/-0.032; p = 0.000)	0.002 (CI = +/-0.023; p = 0.831)	0.615	+12.08%
Severity	2008.1	0.116 (CI = +/-0.034; p = 0.000)	0.003 (CI = +/-0.023; p = 0.822)	0.605	+12.35%
Severity	2008.2	0.119 (CI = +/-0.036; p = 0.000)	0.003 (CI = +/-0.024; p = 0.813)	0.594	+12.63%
Severity	2009.1	0.120 (CI = +/-0.038; p = 0.000)	0.003 (CI = +/-0.024; p = 0.812)	0.574	+12.76%
Severity	2009.2	0.120 (CI = +/-0.041; p = 0.000)	0.003 (CI = +/-0.025; p = 0.815)	0.549	+12.77%
Severity	2010.1	0.118 (CI = +/-0.044; p = 0.000)	0.003 (CI = +/-0.025; p = 0.823)	0.515	+12.57%
Severity	2010.2	0.116 (CI = +/-0.046; p = 0.000)	0.003 (CI = +/-0.026; p = 0.832)	0.475	+12.25%
Severity	2011.1	0.113 (CI = +/-0.050; p = 0.000)	0.003 (CI = +/-0.026; p = 0.838)	0.436	+12.01%
Severity	2011.2	0.108 (CI = +/-0.053; p = 0.000)	0.003 (CI = +/-0.026; p = 0.846)	0.382	+11.37%
Severity	2012.1	0.100 (CI = +/-0.057; p = 0.001)	0.002 (CI = +/-0.027; p = 0.851)	0.321	+10.55%
Severity	2012.2	0.091 (CI = +/-0.060; p = 0.005)	0.002 (CI = +/-0.027; p = 0.851)	0.251	+9.47%
Severity	2013.1	0.081 (CI = +/-0.064; p = 0.015)	0.003 (CI = +/-0.027; p = 0.848)	0.181	+8.48%
Severity	2013.2	0.067 (CI = +/-0.067; p = 0.049)	0.003 (CI = +/-0.027; p = 0.833)	0.098	+6.98%
Severity	2014.1	0.061 (CI = +/-0.073; p = 0.100)	0.003 (CI = +/-0.027; p = 0.827)	0.046	+6.24%
Severity	2014.2	0.063 (CI = +/-0.081; p = 0.119)	0.003 (CI = +/-0.028; p = 0.835)	0.033	+6.48%
Severity	2015.1	0.057 (CI = +/-0.089; p = 0.197)	0.003 (CI = +/-0.029; p = 0.825)	-0.010	+5.82%
Severity	2015.2	0.079 (CI = +/-0.094; p = 0.092)	0.002 (CI = +/-0.028; p = 0.885)	0.063	+8.24%
Severity	2016.1	0.085 (CI = +/-0.105; p = 0.107)	0.002 (CI = +/-0.029; p = 0.906)	0.053	+8.82%
Severity	2016.2	0.075 (CI = +/-0.118; p = 0.194)	0.002 (CI = +/-0.030; p = 0.876)	-0.007	+7.81%
Severity	2017.1	0.079 (CI = +/-0.135; p = 0.228)	0.002 (CI = +/-0.032; p = 0.897)	-0.025	+8.25%
Frequency	2005.2	-0.200 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.026; p = 0.648)	0.835	-18.13%
Frequency	2006.1	-0.205 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.026; p = 0.676)	0.836	-18.55%
Frequency	2006.2	-0.210 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.026; p = 0.700)	0.834	-18.90%
Frequency	2007.1	-0.214 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.026; p = 0.722)	0.832	-19.25%
Frequency	2007.2	-0.217 (CI = +/-0.036; p = 0.000)	0.004 (CI = +/-0.026; p = 0.741)	0.826	-19.54%
Frequency	2008.1	-0.219 (CI = +/-0.039; p = 0.000)	0.004 (CI = +/-0.027; p = 0.752)	0.815	-19.67%
Frequency	2008.2	-0.221 (CI = +/-0.041; p = 0.000)	0.004 (CI = +/-0.027; p = 0.761)	0.803	-19.79%
Frequency	2009.1	-0.221 (CI = +/-0.044; p = 0.000)	0.004 (CI = +/-0.028; p = 0.767)	0.789	-19.86%
Frequency	2009.2	-0.221 (CI = +/-0.047; p = 0.000)	0.004 (CI = +/-0.028; p = 0.769)	0.771	-19.80%
Frequency	2010.1	-0.217 (CI = +/-0.050; p = 0.000)	0.004 (CI = +/-0.029; p = 0.765)	0.748	-19.53%
Frequency	2010.2	-0.214 (CI = +/-0.053; p = 0.000)	0.004 (CI = +/-0.029; p = 0.763)	0.723	-19.27%
Frequency	2011.1	-0.205 (CI = +/-0.056; p = 0.000)	0.005 (CI = +/-0.029; p = 0.752)	0.691	-18.58%
Frequency	2011.2	-0.192 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.029; p = 0.734)	0.656	-17.51%
Frequency	2012.1	-0.176 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.027; p = 0.713)	0.619	-16.11%
Frequency	2012.2	-0.155 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.025; p = 0.688)	0.580	-14.39%
Frequency	2013.1	-0.125 (CI = +/-0.045; p = 0.000)	0.005 (CI = +/-0.019; p = 0.611)	0.594	-11.75%
Frequency	2013.2	-0.095 (CI = +/-0.027; p = 0.000)	0.004 (CI = +/-0.011; p = 0.411)	0.721	-9.04%
Frequency	2014.1	-0.102 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.010; p = 0.377)	0.747	-9.70%
Frequency	2014.2	-0.104 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.011; p = 0.382)	0.727	-9.88%
Frequency	2015.1	-0.109 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.011; p = 0.362)	0.726	-10.36%
Frequency	2015.2	-0.106 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.011; p = 0.391)	0.680	-10.04%
Frequency	2016.1	-0.109 (CI = +/-0.040; p = 0.000)	0.005 (CI = +/-0.011; p = 0.385)	0.657	-10.35%
Frequency	2016.2	-0.121 (CI = +/-0.043; p = 0.000)	0.006 (CI = +/-0.011; p = 0.300)	0.695	-11.40%
Frequency	2017.1	-0.125 (CI = +/-0.048; p = 0.000)	0.006 (CI = +/-0.011; p = 0.294)	0.665	-11.76%

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.2	-0.136 (CI = +/-0.039; p = 0.000)	0.709 (CI = +/-0.550; p = 0.013)	0.601	-12.73%
Loss Cost	2006.1	-0.144 (CI = +/-0.041; p = 0.000)	0.764 (CI = +/-0.552; p = 0.008)	0.613	-13.41%
Loss Cost	2006.2	-0.144 (CI = +/-0.044; p = 0.000)	0.766 (CI = +/-0.569; p = 0.010)	0.587	-13.44%
Loss Cost	2007.1	-0.152 (CI = +/-0.046; p = 0.000)	0.817 (CI = +/-0.576; p = 0.007)	0.592	-14.10%
Loss Cost	2007.2	-0.158 (CI = +/-0.049; p = 0.000)	0.854 (CI = +/-0.590; p = 0.006)	0.585	-14.59%
Loss Cost	2008.1	-0.161 (CI = +/-0.053; p = 0.000)	0.876 (CI = +/-0.608; p = 0.006)	0.565	-14.87%
Loss Cost	2008.2	-0.164 (CI = +/-0.057; p = 0.000)	0.896 (CI = +/-0.628; p = 0.007)	0.544	-15.16%
Loss Cost	2009.1	-0.169 (CI = +/-0.061; p = 0.000)	0.927 (CI = +/-0.649; p = 0.007)	0.527	-15.58%
Loss Cost	2009.2	-0.174 (CI = +/-0.066; p = 0.000)	0.955 (CI = +/-0.672; p = 0.007)	0.508	-15.99%
Loss Cost	2010.1	-0.179 (CI = +/-0.071; p = 0.000)	0.981 (CI = +/-0.698; p = 0.008)	0.484	-16.37%
Loss Cost	2010.2	-0.186 (CI = +/-0.077; p = 0.000)	1.021 (CI = +/-0.724; p = 0.007)	0.468	-16.99%
Loss Cost	2011.1	-0.184 (CI = +/-0.085; p = 0.000)	1.008 (CI = +/-0.756; p = 0.011)	0.419	-16.79%
Loss Cost	2011.2	-0.180 (CI = +/-0.093; p = 0.001)	0.989 (CI = +/-0.792; p = 0.017)	0.365	-16.47%
Loss Cost	2012.1	-0.173 (CI = +/-0.102; p = 0.002)	0.953 (CI = +/-0.831; p = 0.026)	0.300	-15.86%
Loss Cost	2012.2	-0.163 (CI = +/-0.113; p = 0.007)	0.909 (CI = +/-0.872; p = 0.042)	0.232	-15.08%
Loss Cost	2013.1	-0.132 (CI = +/-0.120; p = 0.033)	0.765 (CI = +/-0.883; p = 0.086)	0.123	-12.38%
Loss Cost	2013.2	-0.109 (CI = +/-0.132; p = 0.099)	0.664 (CI = +/-0.919; p = 0.147)	0.044	-10.36%
Loss Cost	2014.1	-0.151 (CI = +/-0.140; p = 0.036)	0.840 (CI = +/-0.923; p = 0.072)	0.128	-14.01%
Loss Cost	2014.2	-0.166 (CI = +/-0.157; p = 0.040)	0.899 (CI = +/-0.981; p = 0.070)	0.127	-15.26%
Loss Cost	2015.1	-0.210 (CI = +/-0.171; p = 0.019)	1.067 (CI = +/-1.004; p = 0.039)	0.199	-18.91%
Loss Cost	2015.2	-0.173 (CI = +/-0.189; p = 0.071)	0.934 (CI = +/-1.050; p = 0.078)	0.097	-15.86%
Loss Cost	2016.1	-0.189 (CI = +/-0.216; p = 0.082)	0.989 (CI = +/-1.128; p = 0.081)	0.093	-17.24%
Loss Cost	2016.2	-0.259 (CI = +/-0.230; p = 0.030)	1.207 (CI = +/-1.130; p = 0.038)	0.199	-22.81%
Loss Cost	2017.1	-0.286 (CI = +/-0.263; p = 0.035)	1.283 (CI = +/-1.210; p = 0.039)	0.201	-24.85%
Severity	2005.2	0.090 (CI = +/-0.036; p = 0.000)	0.232 (CI = +/-0.495; p = 0.348)	0.630	+9.40%
Severity	2006.1	0.092 (CI = +/-0.038; p = 0.000)	0.219 (CI = +/-0.508; p = 0.387)	0.619	+9.60%
Severity	2006.2	0.100 (CI = +/-0.039; p = 0.000)	0.160 (CI = +/-0.507; p = 0.527)	0.639	+10.55%
Severity	2007.1	0.102 (CI = +/-0.042; p = 0.000)	0.147 (CI = +/-0.522; p = 0.571)	0.626	+10.76%
Severity	2007.2	0.105 (CI = +/-0.045; p = 0.000)	0.126 (CI = +/-0.537; p = 0.637)	0.617	+11.13%
Severity	2008.1	0.109 (CI = +/-0.048; p = 0.000)	0.105 (CI = +/-0.554; p = 0.701)	0.606	+11.49%
Severity	2008.2	0.112 (CI = +/-0.051; p = 0.000)	0.084 (CI = +/-0.572; p = 0.767)	0.594	+11.87%
Severity	2009.1	0.114 (CI = +/-0.056; p = 0.000)	0.075 (CI = +/-0.593; p = 0.797)	0.575	+12.03%
Severity	2009.2	0.113 (CI = +/-0.060; p = 0.001)	0.077 (CI = +/-0.616; p = 0.799)	0.549	+11.99%
Severity	2010.1	0.109 (CI = +/-0.065; p = 0.002)	0.099 (CI = +/-0.640; p = 0.754)	0.516	+11.57%
Severity	2010.2	0.103 (CI = +/-0.071; p = 0.006)	0.132 (CI = +/-0.665; p = 0.687)	0.477	+10.90%
Severity	2011.1	0.098 (CI = +/-0.078; p = 0.015)	0.160 (CI = +/-0.693; p = 0.639)	0.440	+10.32%
Severity	2011.2	0.086 (CI = +/-0.084; p = 0.046)	0.223 (CI = +/-0.717; p = 0.526)	0.392	+8.96%
Severity	2012.1	0.069 (CI = +/-0.091; p = 0.130)	0.307 (CI = +/-0.737; p = 0.397)	0.341	+7.13%
Severity	2012.2	0.046 (CI = +/-0.097; p = 0.340)	0.419 (CI = +/-0.748; p = 0.258)	0.293	+4.66%
Severity	2013.1	0.021 (CI = +/-0.104; p = 0.677)	0.531 (CI = +/-0.764; p = 0.163)	0.254	+2.14%
Severity	2013.2	-0.016 (CI = +/-0.108; p = 0.754)	0.696 (CI = +/-0.750; p = 0.067)	0.239	-1.63%
Severity	2014.1	-0.043 (CI = +/-0.117; p = 0.451)	0.809 (CI = +/-0.772; p = 0.041)	0.237	-4.21%
Severity	2014.2	-0.053 (CI = +/-0.132; p = 0.409)	0.849 (CI = +/-0.822; p = 0.044)	0.232	-5.17%
Severity	2015.1	-0.084 (CI = +/-0.145; p = 0.236)	0.969 (CI = +/-0.853; p = 0.028)	0.243	-8.09%
Severity	2015.2	-0.054 (CI = +/-0.161; p = 0.486)	0.860 (CI = +/-0.894; p = 0.058)	0.255	-5.27%
Severity	2016.1	-0.062 (CI = +/-0.185; p = 0.483)	0.887 (CI = +/-0.963; p = 0.069)	0.246	-6.03%
Severity	2016.2	-0.105 (CI = +/-0.204; p = 0.290)	1.020 (CI = +/-1.003; p = 0.047)	0.247	-9.95%
Severity	2017.1	-0.121 (CI = +/-0.234; p = 0.286)	1.065 (CI = +/-1.081; p = 0.053)	0.239	-11.38%
Frequency	2005.2	-0.226 (CI = +/-0.040; p = 0.000)	0.476 (CI = +/-0.553; p = 0.089)	0.847	-20.23%
Frequency	2006.1	-0.236 (CI = +/-0.041; p = 0.000)	0.545 (CI = +/-0.549; p = 0.052)	0.853	-21.00%
Frequency	2006.2	-0.245 (CI = +/-0.042; p = 0.000)	0.607 (CI = +/-0.549; p = 0.031)	0.855	-21.71%
Frequency	2007.1	-0.254 (CI = +/-0.044; p = 0.000)	0.670 (CI = +/-0.550; p = 0.018)	0.857	-22.45%
Frequency	2007.2	-0.263 (CI = +/-0.046; p = 0.000)	0.729 (CI = +/-0.554; p = 0.012)	0.857	-23.14%
Frequency	2008.1	-0.270 (CI = +/-0.049; p = 0.000)	0.770 (CI = +/-0.566; p = 0.009)	0.852	-23.64%
Frequency	2008.2	-0.277 (CI = +/-0.052; p = 0.000)	0.813 (CI = +/-0.580; p = 0.008)	0.845	-24.16%
Frequency	2009.1	-0.283 (CI = +/-0.056; p = 0.000)	0.852 (CI = +/-0.597; p = 0.007)	0.837	-24.65%
Frequency	2009.2	-0.288 (CI = +/-0.060; p = 0.000)	0.878 (CI = +/-0.618; p = 0.007)	0.824	-24.99%
Frequency	2010.1	-0.288 (CI = +/-0.066; p = 0.000)	0.882 (CI = +/-0.643; p = 0.009)	0.805	-25.04%
Frequency	2010.2	-0.290 (CI = +/-0.072; p = 0.000)	0.889 (CI = +/-0.671; p = 0.011)	0.783	-25.14%
Frequency	2011.1	-0.282 (CI = +/-0.078; p = 0.000)	0.849 (CI = +/-0.697; p = 0.019)	0.752	-24.57%
Frequency	2011.2	-0.266 (CI = +/-0.084; p = 0.000)	0.766 (CI = +/-0.714; p = 0.037)	0.713	-23.34%
Frequency	2012.1	-0.242 (CI = +/-0.088; p = 0.000)	0.646 (CI = +/-0.716; p = 0.075)	0.667	-21.46%
Frequency	2012.2	-0.209 (CI = +/-0.090; p = 0.000)	0.490 (CI = +/-0.696; p = 0.159)	0.615	-18.86%
Frequency	2013.1	-0.153 (CI = +/-0.076; p = 0.000)	0.234 (CI = +/-0.561; p = 0.396)	0.603	-14.21%
Frequency	2013.2	-0.093 (CI = +/-0.048; p = 0.001)	-0.032 (CI = +/-0.332; p = 0.842)	0.712	-8.88%
Frequency	2014.1	-0.108 (CI = +/-0.051; p = 0.000)	0.031 (CI = +/-0.334; p = 0.849)	0.737	-10.22%
Frequency	2014.2	-0.113 (CI = +/-0.057; p = 0.001)	0.049 (CI = +/-0.355; p = 0.773)	0.716	-10.64%
Frequency	2015.1	-0.125 (CI = +/-0.063; p = 0.001)	0.098 (CI = +/-0.370; p = 0.584)	0.718	-11.77%
Frequency	2015.2	-0.119 (CI = +/-0.071; p = 0.003)	0.074 (CI = +/-0.396; p = 0.698)	0.668	-11.18%
Frequency	2016.1	-0.127 (CI = +/-0.081; p = 0.004)	0.102 (CI = +/-0.423; p = 0.613)	0.645	-11.93%
Frequency	2016.2	-0.154 (CI = +/-0.086; p = 0.002)	0.187 (CI = +/-0.421; p = 0.358)	0.689	-14.28%
Frequency	2017.1	-0.165 (CI = +/-0.098; p = 0.003)	0.217 (CI = +/-0.450; p = 0.316)	0.663	-15.20%

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.2	-0.134 (CI = +/-0.043; p = 0.000)	0.095 (CI = +/-0.328; p = 0.559)	0.003 (CI = +/-0.026; p = 0.796)	0.694 (CI = +/-0.571; p = 0.019)	0.582	-12.57%
Loss Cost	2006.1	-0.142 (CI = +/-0.045; p = 0.000)	0.062 (CI = +/-0.332; p = 0.708)	0.002 (CI = +/-0.026; p = 0.869)	0.752 (CI = +/-0.577; p = 0.012)	0.591	-13.27%
Loss Cost	2006.2	-0.143 (CI = +/-0.048; p = 0.000)	0.064 (CI = +/-0.341; p = 0.705)	0.002 (CI = +/-0.026; p = 0.874)	0.756 (CI = +/-0.595; p = 0.014)	0.563	-13.33%
Loss Cost	2007.1	-0.151 (CI = +/-0.051; p = 0.000)	0.033 (CI = +/-0.348; p = 0.847)	0.001 (CI = +/-0.027; p = 0.941)	0.811 (CI = +/-0.607; p = 0.010)	0.566	-14.02%
Loss Cost	2007.2	-0.157 (CI = +/-0.054; p = 0.000)	0.053 (CI = +/-0.355; p = 0.763)	0.001 (CI = +/-0.027; p = 0.967)	0.850 (CI = +/-0.621; p = 0.009)	0.558	-14.55%
Loss Cost	2008.1	-0.160 (CI = +/-0.058; p = 0.000)	0.041 (CI = +/-0.367; p = 0.820)	0.000 (CI = +/-0.027; p = 0.991)	0.871 (CI = +/-0.644; p = 0.010)	0.536	-14.82%
Loss Cost	2008.2	-0.164 (CI = +/-0.062; p = 0.000)	0.053 (CI = +/-0.378; p = 0.778)	0.000 (CI = +/-0.028; p = 0.995)	0.895 (CI = +/-0.666; p = 0.010)	0.513	-15.15%
Loss Cost	2009.1	-0.169 (CI = +/-0.068; p = 0.000)	0.036 (CI = +/-0.392; p = 0.854)	-0.001 (CI = +/-0.028; p = 0.962)	0.926 (CI = +/-0.692; p = 0.011)	0.493	-15.59%
Loss Cost	2009.2	-0.175 (CI = +/-0.073; p = 0.000)	0.050 (CI = +/-0.403; p = 0.802)	-0.001 (CI = +/-0.029; p = 0.946)	0.958 (CI = +/-0.717; p = 0.011)	0.471	-16.05%
Loss Cost	2010.1	-0.179 (CI = +/-0.080; p = 0.000)	0.036 (CI = +/-0.420; p = 0.861)	-0.001 (CI = +/-0.030; p = 0.922)	0.985 (CI = +/-0.750; p = 0.012)	0.444	-16.43%
Loss Cost	2010.2	-0.188 (CI = +/-0.086; p = 0.000)	0.055 (CI = +/-0.432; p = 0.794)	-0.002 (CI = +/-0.030; p = 0.904)	1.029 (CI = +/-0.778; p = 0.012)	0.427	-17.11%
Loss Cost	2011.1	-0.184 (CI = +/-0.095; p = 0.001)	0.065 (CI = +/-0.453; p = 0.768)	-0.001 (CI = +/-0.031; p = 0.923)	1.009 (CI = +/-0.821; p = 0.018)	0.372	-16.80%
Loss Cost	2011.2	-0.181 (CI = +/-0.104; p = 0.002)	0.059 (CI = +/-0.470; p = 0.796)	-0.001 (CI = +/-0.032; p = 0.930)	0.995 (CI = +/-0.861; p = 0.026)	0.309	-16.57%
Loss Cost	2012.1	-0.171 (CI = +/-0.116; p = 0.006)	0.084 (CI = +/-0.494; p = 0.728)	-0.001 (CI = +/-0.033; p = 0.969)	0.944 (CI = +/-0.911; p = 0.043)	0.238	-15.75%
Loss Cost	2012.2	-0.163 (CI = +/-0.127; p = 0.014)	0.069 (CI = +/-0.513; p = 0.783)	0.000 (CI = +/-0.034; p = 0.980)	0.906 (CI = +/-0.957; p = 0.062)	0.158	-15.07%
Loss Cost	2013.1	-0.124 (CI = +/-0.136; p = 0.071)	0.155 (CI = +/-0.516; p = 0.537)	0.002 (CI = +/-0.033; p = 0.898)	0.719 (CI = +/-0.974; p = 0.139)	0.051	-11.70%
Loss Cost	2013.2	-0.104 (CI = +/-0.148; p = 0.157)	0.122 (CI = +/-0.531; p = 0.635)	0.002 (CI = +/-0.033; p = 0.882)	0.631 (CI = +/-1.016; p = 0.208)	-0.049	-9.90%
Loss Cost	2014.1	-0.149 (CI = +/-0.161; p = 0.067)	0.032 (CI = +/-0.539; p = 0.901)	0.000 (CI = +/-0.033; p = 0.992)	0.831 (CI = +/-1.042; p = 0.111)	0.027	-13.87%
Loss Cost	2014.2	-0.165 (CI = +/-0.179; p = 0.069)	0.054 (CI = +/-0.562; p = 0.840)	0.000 (CI = +/-0.034; p = 0.997)	0.891 (CI = +/-1.104; p = 0.106)	0.020	-15.17%
Loss Cost	2015.1	-0.215 (CI = +/-0.197; p = 0.035)	-0.035 (CI = +/-0.579; p = 0.899)	-0.002 (CI = +/-0.034; p = 0.916)	1.093 (CI = +/-1.149; p = 0.061)	0.094	-19.31%
Loss Cost	2015.2	-0.179 (CI = +/-0.215; p = 0.096)	-0.084 (CI = +/-0.594; p = 0.766)	-0.002 (CI = +/-0.034; p = 0.901)	0.968 (CI = +/-1.192; p = 0.104)	-0.025	-16.35%
Loss Cost	2016.1	-0.203 (CI = +/-0.250; p = 0.103)	-0.123 (CI = +/-0.643; p = 0.686)	-0.002 (CI = +/-0.035; p = 0.881)	1.054 (CI = +/-1.300; p = 0.103)	-0.032	-18.35%
Loss Cost	2016.2	-0.262 (CI = +/-0.262; p = 0.050)	-0.043 (CI = +/-0.641; p = 0.886)	-0.001 (CI = +/-0.035; p = 0.957)	1.225 (CI = +/-1.300; p = 0.063)	0.067	-23.06%
Loss Cost	2017.1	-0.296 (CI = +/-0.305; p = 0.056)	-0.094 (CI = +/-0.698; p = 0.772)	-0.001 (CI = +/-0.036; p = 0.957)	1.327 (CI = +/-1.414; p = 0.063)	0.064	-25.63%
Severity	2005.2	0.090 (CI = +/-0.038; p = 0.000)	0.088 (CI = +/-0.295; p = 0.551)	0.001 (CI = +/-0.023; p = 0.961)	0.228 (CI = +/-0.514; p = 0.375)	0.612	+9.45%
Severity	2006.1	0.093 (CI = +/-0.041; p = 0.000)	0.099 (CI = +/-0.304; p = 0.513)	0.001 (CI = +/-0.024; p = 0.934)	0.208 (CI = +/-0.529; p = 0.429)	0.601	+9.75%
Severity	2006.2	0.101 (CI = +/-0.043; p = 0.000)	0.070 (CI = +/-0.304; p = 0.644)	0.002 (CI = +/-0.024; p = 0.889)	0.151 (CI = +/-0.530; p = 0.566)	0.620	+10.67%
Severity	2007.1	0.104 (CI = +/-0.046; p = 0.000)	0.080 (CI = +/-0.314; p = 0.605)	0.002 (CI = +/-0.024; p = 0.865)	0.132 (CI = +/-0.548; p = 0.626)	0.606	+10.98%
Severity	2007.2	0.107 (CI = +/-0.049; p = 0.000)	0.071 (CI = +/-0.322; p = 0.655)	0.002 (CI = +/-0.024; p = 0.855)	0.113 (CI = +/-0.564; p = 0.684)	0.594	+11.30%
Severity	2008.1	0.112 (CI = +/-0.053; p = 0.000)	0.087 (CI = +/-0.333; p = 0.596)	0.003 (CI = +/-0.025; p = 0.821)	0.084 (CI = +/-0.584; p = 0.770)	0.583	+11.81%
Severity	2008.2	0.115 (CI = +/-0.056; p = 0.000)	0.079 (CI = +/-0.343; p = 0.642)	0.003 (CI = +/-0.025; p = 0.812)	0.066 (CI = +/-0.604; p = 0.825)	0.569	+12.14%
Severity	2009.1	0.117 (CI = +/-0.061; p = 0.001)	0.088 (CI = +/-0.356; p = 0.618)	0.003 (CI = +/-0.026; p = 0.797)	0.049 (CI = +/-0.629; p = 0.874)	0.548	+12.45%
Severity	2009.2	0.116 (CI = +/-0.066; p = 0.001)	0.091 (CI = +/-0.368; p = 0.617)	0.003 (CI = +/-0.026; p = 0.805)	0.055 (CI = +/-0.655; p = 0.863)	0.520	+12.33%
Severity	2010.1	0.113 (CI = +/-0.073; p = 0.004)	0.082 (CI = +/-0.384; p = 0.663)	0.003 (CI = +/-0.027; p = 0.826)	0.072 (CI = +/-0.686; p = 0.831)	0.482	+12.01%
Severity	2010.2	0.106 (CI = +/-0.079; p = 0.010)	0.099 (CI = +/-0.395; p = 0.611)	0.003 (CI = +/-0.028; p = 0.847)	0.110 (CI = +/-0.712; p = 0.753)	0.440	+11.23%
Severity	2011.1	0.102 (CI = +/-0.087; p = 0.023)	0.087 (CI = +/-0.414; p = 0.667)	0.002 (CI = +/-0.028; p = 0.871)	0.133 (CI = +/-0.750; p = 0.717)	0.396	+10.77%
Severity	2011.2	0.089 (CI = +/-0.093; p = 0.062)	0.116 (CI = +/-0.423; p = 0.575)	0.002 (CI = +/-0.029; p = 0.900)	0.203 (CI = +/-0.774; p = 0.592)	0.346	+9.26%
Severity	2012.1	0.071 (CI = +/-0.103; p = 0.163)	0.074 (CI = +/-0.438; p = 0.730)	0.000 (CI = +/-0.029; p = 0.975)	0.292 (CI = +/-0.808; p = 0.460)	0.283	+7.39%
Severity	2012.2	0.046 (CI = +/-0.108; p = 0.382)	0.120 (CI = +/-0.437; p = 0.573)	0.000 (CI = +/-0.029; p = 0.987)	0.411 (CI = +/-0.816; p = 0.306)	0.235	+4.74%
Severity	2013.1	0.021 (CI = +/-0.118; p = 0.721)	0.063 (CI = +/-0.449; p = 0.773)	-0.002 (CI = +/-0.029; p = 0.894)	0.535 (CI = +/-0.848; p = 0.203)	0.181	+2.07%
Severity	2013.2	-0.019 (CI = +/-0.120; p = 0.750)	0.127 (CI = +/-0.431; p = 0.544)	-0.003 (CI = +/-0.027; p = 0.848)	0.705 (CI = +/-0.824; p = 0.089)	0.177	-1.84%
Severity	2014.1	-0.046 (CI = +/-0.134; p = 0.475)	0.072 (CI = +/-0.447; p = 0.740)	-0.004 (CI = +/-0.027; p = 0.768)	0.828 (CI = +/-0.865; p = 0.059)	0.159	-4.53%
Severity	2014.2	-0.058 (CI = +/-0.148; p = 0.418)	0.089 (CI = +/-0.467; p = 0.692)	-0.004 (CI = +/-0.028; p = 0.770)	0.875 (CI = +/-0.917; p = 0.060)	0.152	-5.65%
Severity	2015.1	-0.092 (CI = +/-0.167; p = 0.258)	0.028 (CI = +/-0.489; p = 0.903)	-0.005 (CI = +/-0.028; p = 0.705)	1.012 (CI = +/-0.970; p = 0.042)	0.153	-8.79%
Severity	2015.2	-0.064 (CI = +/-0.182; p = 0.463)	-0.009 (CI = +/-0.504; p = 0.969)	-0.005 (CI = +/-0.029; p = 0.695)	0.915 (CI = +/-1.012; p = 0.073)	0.159	-6.22%
Severity	2016.1	-0.074 (CI = +/-0.213; p = 0.465)	-0.025 (CI = +/-0.549; p = 0.922)	-0.006 (CI = +/-0.030; p = 0.696)	0.951 (CI = +/-1.111; p = 0.087)	0.140	-7.16%
Severity	2016.2	-0.112 (CI = +/-0.232; p = 0.314)	0.025 (CI = +/-0.567; p = 0.925)	-0.005 (CI = +/-0.031; p = 0.750)	1.058 (CI = +/-1.149; p = 0.068)	0.131	-10.57%
Severity	2017.1	-0.128 (CI = +/-0.272; p = 0.324)	0.001 (CI = +/-0.623; p = 0.997)	-0.005 (CI = +/-0.032; p = 0.759)	1.106 (CI = +/-1.261; p = 0.080)	0.109	-11.98%
Frequency	2005.2	-0.225 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.331; p = 0.963)	0.003 (CI = +/-0.026; p = 0.832)	0.467 (CI = +/-0.576; p = 0.109)	0.838	-20.11%
Frequency	2006.1	-0.235 (CI = +/-0.045; p = 0.000)	-0.037 (CI = +/-0.330; p = 0.819)	0.001 (CI = +/-0.026; p = 0.929)	0.543 (CI = +/-0.574; p = 0.063)	0.844	-20.97%
Frequency	2006.2	-0.244 (CI = +/-0.046; p = 0.000)	-0.006 (CI = +/-0.330; p = 0.973)	0.000 (CI = +/-0.026; p = 0.972)	0.605 (CI = +/-0.576; p = 0.040)	0.846	-21.69%
Frequency	2007.1	-0.255 (CI = +/-0.048; p = 0.000)	-0.047 (CI = +/-0.332; p = 0.774)	-0.001 (CI = +/-0.025; p = 0.934)	0.679 (CI = +/-0.578; p = 0.023)	0.849	-22.53%
Frequency	2007.2	-0.264 (CI = +/-0.050; p = 0.000)	-0.018 (CI = +/-0.334; p = 0.911)	-0.002 (CI = +/-0.025; p = 0.894)	0.737 (CI = +/-0.584; p = 0.015)	0.848	-23.22%
Frequency	2008.1	-0.272 (CI = +/-0.054; p = 0.000)	-0.046 (CI = +/-0.342; p = 0.785)	-0.003 (CI = +/-0.026; p = 0.835)	0.787 (CI = +/-0.599; p = 0.012)	0.842	-23.82%
Frequency	2008.2	-0.279 (CI = +/-0.057; p = 0.000)	-0.026 (CI = +/-0.349; p = 0.879)	-0.003 (CI = +/-0.026; p = 0.810)	0.829 (CI = +/-0.615; p = 0.010)	0.835	-24.34%
Frequency	2009.1	-0.287 (CI = +/-0.062; p = 0.000)	-0.052 (CI = +/-0.359; p = 0.768)	-0.004 (CI = +/-0.026; p = 0.759)	0.878 (CI = +/-0.635; p = 0.009)	0.826	-24.94%
Frequency	2009.2	-0.291 (CI = +/-0.067; p = 0.000)	-0.041 (CI = +/-0.370; p = 0.823)	-0.004 (CI = +/-0.027; p = 0.750)	0.903 (CI = +/-0.659; p = 0.009)	0.811	-25.26%
Frequency	2010.1	-0.293 (CI = +/-0.073; p = 0.000)	-0.046 (CI = +/-0.387; p = 0.808)	-0.004 (CI = +/-0.027; p = 0.745)	0.913 (CI = +/-0.691; p = 0.012)	0.790	-25.39%
Frequency	2010.2	-0.294 (CI = +/-0.080; p = 0.000)	-0.043 (CI = +/-0.400; p = 0.825)	-0.004 (CI = +/-0.028; p = 0.748)	0.919 (CI = +/-0.721; p = 0.015)	0.767	-25.48%
Frequency	2011.1	-0.286 (CI = +/-0.088; p = 0.000)	-0.022 (CI = +/-0.418; p = 0.914)	-0.004 (CI = +/-0.029; p = 0.791)	0.876 (CI = +/-0.757; p = 0.025)	0.731	-24.89%
Frequency	2011.2	-0.270 (CI = +/-0.093; p = 0.000)	-0.057 (CI = +/-0.423; p = 0.784)	-0.003 (CI = +/-0.029; p = 0.824)	0.791 (CI = +/-0.775; p = 0.046)	0.688	-23.64%
Frequency	2012.1	-0.243 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.427; p = 0.962)	-0.001 (CI = +/-0.028; p = 0.939)	0.652 (CI = +/-0.787; p = 0.100)	0.635	-21.54%
Frequency	2012.2	-0.210 (CI = +/-0.101; p = 0.000)	-0.051 (CI = +/-0.409; p = 0.796)	0.000 (CI = +/-0.027; p = 0.989)	0.495 (CI = +/-0.764; p = 0.191)	0.577	-18.91%
Frequency	2013.1	-0.145 (CI = +/-0.086; p = 0.002)	0.092 (CI = +/-0.327; p = 0.562)	0.004 (CI = +/-0.021; p = 0.700)	0.184 (CI = +/-0.618; p = 0.540)	0.571	-13.49%
Frequency	2013.2	-0.086 (CI = +/-0.053; p = 0.003)	-0.005 (CI = +/-0.189; p = 0.957)	0.005 (CI = +/-0.012; p = 0.398)	-0.074 (CI = +/-0.361; p = 0.672)	0.694	-8.21%
Frequency	2014.1	-0.103 (CI = +/-0.057; p = 0.001)	-0.039 (CI = +/-0.190; p = 0.666)	0.004 (CI = +/-0.012; p = 0.473)	0.003 (CI = +/-0.367; p = 0.987)	0.721	-9.79%
Frequency	2014.2	-0.106 (CI = +/-0.063; p = 0.003)	-0.035 (CI = +/-0.199; p = 0.717)	0.004 (CI = +/-0.012; p = 0.487)	0.016 (CI = +/-0.391; p = 0.933)	0.696	-10.09%
Frequency	2015.1	-0.123 (CI = +/-0.070; p = 0.002)	-0.064 (CI = +/-0.207; p = 0.521)	0.003 (CI = +/-0.012; p = 0.550)	0.081 (CI = +/-0.410; p = 0.679)	0.700	-11.53%
Frequency	2015.2	-0.114 (CI = +/-0.078; p = 0.007)	-0.075 (CI = +/-0.216; p = 0.470)	0.003 (CI = +/-0.012; p = 0.567)	0.053 (CI = +/-0.434; p = 0.798)	0.649	-10.80%
Frequency	2016.1	-0.128 (CI = +/-0.090; p = 0.008)	-0.098 (CI = +/-0.231; p = 0.377)	0.003 (CI = +/-0.013; p = 0.606)	0.103 (CI = +/-0.467; p = 0.640)	0.630	-12.05%
Frequency	2016.2	-0.150 (CI = +/-0.094; p = 0.004)	-0.068 (CI = +/-0.229; p = 0.529)	0.004 (CI = +/-0.012; p = 0.528)	0.166 (CI = +/-0.464; p = 0.451)	0.668	-13.96%
Frequency	2017.1	-0.168 (CI = +/-0.107; p = 0.005)	-0.095 (CI = +/-0.245; p = 0.410)	0.004 (CI = +/-0.013; p = 0.536)	0.221 (CI = +/-0.496; p = 0.349)	0.648	-15.51%

Property Damage

Coverage = PD
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.2	-0.134 (CI = +/-0.043; p = 0.000)	0.095 (CI = +/-0.328; p = 0.559)	0.003 (CI = +/-0.026; p = 0.796)	0.694 (CI = +/-0.571; p = 0.019)	0.582	-12.57%
Loss Cost	2006.1	-0.142 (CI = +/-0.045; p = 0.000)	0.062 (CI = +/-0.332; p = 0.708)	0.002 (CI = +/-0.026; p = 0.869)	0.752 (CI = +/-0.577; p = 0.012)	0.591	-13.27%
Loss Cost	2006.2	-0.143 (CI = +/-0.048; p = 0.000)	0.064 (CI = +/-0.341; p = 0.705)	0.002 (CI = +/-0.026; p = 0.874)	0.756 (CI = +/-0.595; p = 0.014)	0.563	-13.33%
Loss Cost	2007.1	-0.151 (CI = +/-0.051; p = 0.000)	0.033 (CI = +/-0.348; p = 0.847)	0.001 (CI = +/-0.027; p = 0.941)	0.811 (CI = +/-0.607; p = 0.010)	0.566	-14.02%
Loss Cost	2007.2	-0.157 (CI = +/-0.054; p = 0.000)	0.053 (CI = +/-0.355; p = 0.763)	0.001 (CI = +/-0.027; p = 0.967)	0.850 (CI = +/-0.621; p = 0.009)	0.558	-14.55%
Loss Cost	2008.1	-0.160 (CI = +/-0.058; p = 0.000)	0.041 (CI = +/-0.367; p = 0.820)	0.000 (CI = +/-0.027; p = 0.991)	0.871 (CI = +/-0.644; p = 0.010)	0.536	-14.82%
Loss Cost	2008.2	-0.164 (CI = +/-0.062; p = 0.000)	0.053 (CI = +/-0.378; p = 0.778)	0.000 (CI = +/-0.028; p = 0.995)	0.895 (CI = +/-0.666; p = 0.010)	0.513	-15.15%
Loss Cost	2009.1	-0.169 (CI = +/-0.068; p = 0.000)	0.036 (CI = +/-0.392; p = 0.854)	-0.001 (CI = +/-0.028; p = 0.962)	0.926 (CI = +/-0.692; p = 0.011)	0.493	-15.59%
Loss Cost	2009.2	-0.175 (CI = +/-0.073; p = 0.000)	0.050 (CI = +/-0.403; p = 0.802)	-0.001 (CI = +/-0.029; p = 0.946)	0.958 (CI = +/-0.717; p = 0.011)	0.471	-16.05%
Loss Cost	2010.1	-0.179 (CI = +/-0.080; p = 0.000)	0.036 (CI = +/-0.420; p = 0.861)	-0.001 (CI = +/-0.030; p = 0.922)	0.985 (CI = +/-0.750; p = 0.012)	0.444	-16.43%
Loss Cost	2010.2	-0.188 (CI = +/-0.086; p = 0.000)	0.055 (CI = +/-0.432; p = 0.794)	-0.002 (CI = +/-0.030; p = 0.904)	1.029 (CI = +/-0.778; p = 0.012)	0.427	-17.11%
Loss Cost	2011.1	-0.184 (CI = +/-0.095; p = 0.001)	0.065 (CI = +/-0.453; p = 0.768)	-0.001 (CI = +/-0.031; p = 0.923)	1.009 (CI = +/-0.821; p = 0.018)	0.372	-16.80%
Loss Cost	2011.2	-0.181 (CI = +/-0.104; p = 0.002)	0.059 (CI = +/-0.470; p = 0.796)	-0.001 (CI = +/-0.032; p = 0.930)	0.995 (CI = +/-0.861; p = 0.026)	0.309	-16.57%
Loss Cost	2012.1	-0.171 (CI = +/-0.116; p = 0.006)	0.084 (CI = +/-0.494; p = 0.728)	-0.001 (CI = +/-0.033; p = 0.969)	0.944 (CI = +/-0.911; p = 0.043)	0.238	-15.75%
Loss Cost	2012.2	-0.163 (CI = +/-0.127; p = 0.014)	0.069 (CI = +/-0.513; p = 0.783)	0.000 (CI = +/-0.034; p = 0.980)	0.906 (CI = +/-0.957; p = 0.062)	0.158	-15.07%
Loss Cost	2013.1	-0.124 (CI = +/-0.136; p = 0.071)	0.155 (CI = +/-0.516; p = 0.537)	0.002 (CI = +/-0.033; p = 0.898)	0.719 (CI = +/-0.974; p = 0.139)	0.051	-11.70%
Loss Cost	2013.2	-0.104 (CI = +/-0.148; p = 0.157)	0.122 (CI = +/-0.531; p = 0.635)	0.002 (CI = +/-0.033; p = 0.882)	0.631 (CI = +/-1.016; p = 0.208)	-0.049	-9.90%
Loss Cost	2014.1	-0.149 (CI = +/-0.161; p = 0.067)	0.032 (CI = +/-0.539; p = 0.901)	0.000 (CI = +/-0.033; p = 0.992)	0.831 (CI = +/-1.042; p = 0.111)	0.027	-13.87%
Loss Cost	2014.2	-0.165 (CI = +/-0.179; p = 0.069)	0.054 (CI = +/-0.562; p = 0.840)	0.000 (CI = +/-0.034; p = 0.997)	0.891 (CI = +/-1.104; p = 0.106)	0.020	-15.17%
Loss Cost	2015.1	-0.215 (CI = +/-0.197; p = 0.035)	-0.035 (CI = +/-0.579; p = 0.899)	-0.002 (CI = +/-0.034; p = 0.916)	1.093 (CI = +/-1.149; p = 0.061)	0.094	-19.31%
Loss Cost	2015.2	-0.179 (CI = +/-0.215; p = 0.096)	-0.084 (CI = +/-0.594; p = 0.766)	-0.002 (CI = +/-0.034; p = 0.901)	0.968 (CI = +/-1.192; p = 0.104)	-0.025	-16.35%
Loss Cost	2016.1	-0.203 (CI = +/-0.250; p = 0.103)	-0.123 (CI = +/-0.643; p = 0.686)	-0.002 (CI = +/-0.035; p = 0.881)	1.054 (CI = +/-1.300; p = 0.103)	-0.032	-18.35%
Loss Cost	2016.2	-0.262 (CI = +/-0.262; p = 0.050)	-0.043 (CI = +/-0.641; p = 0.886)	-0.001 (CI = +/-0.035; p = 0.957)	1.225 (CI = +/-1.300; p = 0.063)	0.067	-23.06%
Loss Cost	2017.1	-0.296 (CI = +/-0.305; p = 0.056)	-0.094 (CI = +/-0.698; p = 0.772)	-0.001 (CI = +/-0.036; p = 0.957)	1.327 (CI = +/-1.414; p = 0.063)	0.064	-25.63%
Severity	2005.2	0.090 (CI = +/-0.038; p = 0.000)	0.088 (CI = +/-0.295; p = 0.551)	0.001 (CI = +/-0.023; p = 0.961)	0.228 (CI = +/-0.514; p = 0.375)	0.612	+9.45%
Severity	2006.1	0.093 (CI = +/-0.041; p = 0.000)	0.099 (CI = +/-0.304; p = 0.513)	0.001 (CI = +/-0.024; p = 0.934)	0.208 (CI = +/-0.529; p = 0.429)	0.601	+9.75%
Severity	2006.2	0.101 (CI = +/-0.043; p = 0.000)	0.070 (CI = +/-0.304; p = 0.644)	0.002 (CI = +/-0.024; p = 0.889)	0.151 (CI = +/-0.530; p = 0.566)	0.620	+10.67%
Severity	2007.1	0.104 (CI = +/-0.046; p = 0.000)	0.080 (CI = +/-0.314; p = 0.605)	0.002 (CI = +/-0.024; p = 0.865)	0.132 (CI = +/-0.548; p = 0.626)	0.606	+10.98%
Severity	2007.2	0.107 (CI = +/-0.049; p = 0.000)	0.071 (CI = +/-0.322; p = 0.655)	0.002 (CI = +/-0.024; p = 0.855)	0.113 (CI = +/-0.564; p = 0.684)	0.594	+11.30%
Severity	2008.1	0.112 (CI = +/-0.053; p = 0.000)	0.087 (CI = +/-0.333; p = 0.596)	0.003 (CI = +/-0.025; p = 0.821)	0.084 (CI = +/-0.584; p = 0.770)	0.583	+11.81%
Severity	2008.2	0.115 (CI = +/-0.056; p = 0.000)	0.079 (CI = +/-0.343; p = 0.642)	0.003 (CI = +/-0.025; p = 0.812)	0.066 (CI = +/-0.604; p = 0.825)	0.569	+12.14%
Severity	2009.1	0.117 (CI = +/-0.061; p = 0.001)	0.088 (CI = +/-0.356; p = 0.618)	0.003 (CI = +/-0.026; p = 0.797)	0.049 (CI = +/-0.629; p = 0.874)	0.548	+12.45%
Severity	2009.2	0.116 (CI = +/-0.066; p = 0.001)	0.091 (CI = +/-0.368; p = 0.617)	0.003 (CI = +/-0.026; p = 0.805)	0.055 (CI = +/-0.655; p = 0.863)	0.520	+12.33%
Severity	2010.1	0.113 (CI = +/-0.073; p = 0.004)	0.082 (CI = +/-0.384; p = 0.663)	0.003 (CI = +/-0.027; p = 0.826)	0.072 (CI = +/-0.686; p = 0.831)	0.482	+12.01%
Severity	2010.2	0.106 (CI = +/-0.079; p = 0.010)	0.099 (CI = +/-0.395; p = 0.611)	0.003 (CI = +/-0.028; p = 0.847)	0.110 (CI = +/-0.712; p = 0.753)	0.440	+11.23%
Severity	2011.1	0.102 (CI = +/-0.087; p = 0.023)	0.087 (CI = +/-0.414; p = 0.667)	0.002 (CI = +/-0.028; p = 0.871)	0.133 (CI = +/-0.750; p = 0.717)	0.396	+10.77%
Severity	2011.2	0.089 (CI = +/-0.093; p = 0.062)	0.116 (CI = +/-0.423; p = 0.575)	0.002 (CI = +/-0.029; p = 0.900)	0.203 (CI = +/-0.774; p = 0.592)	0.346	+9.26%
Severity	2012.1	0.071 (CI = +/-0.103; p = 0.163)	0.074 (CI = +/-0.438; p = 0.730)	0.000 (CI = +/-0.029; p = 0.975)	0.292 (CI = +/-0.808; p = 0.460)	0.283	+7.39%
Severity	2012.2	0.046 (CI = +/-0.108; p = 0.382)	0.120 (CI = +/-0.437; p = 0.573)	0.000 (CI = +/-0.029; p = 0.987)	0.411 (CI = +/-0.816; p = 0.306)	0.235	+4.74%
Severity	2013.1	0.021 (CI = +/-0.118; p = 0.721)	0.063 (CI = +/-0.449; p = 0.773)	-0.002 (CI = +/-0.029; p = 0.894)	0.535 (CI = +/-0.848; p = 0.203)	0.181	+2.07%
Severity	2013.2	-0.019 (CI = +/-0.120; p = 0.750)	0.127 (CI = +/-0.431; p = 0.544)	-0.003 (CI = +/-0.027; p = 0.848)	0.705 (CI = +/-0.824; p = 0.089)	0.177	-1.84%
Severity	2014.1	-0.046 (CI = +/-0.134; p = 0.475)	0.072 (CI = +/-0.447; p = 0.740)	-0.004 (CI = +/-0.027; p = 0.768)	0.828 (CI = +/-0.865; p = 0.059)	0.159	-4.53%
Severity	2014.2	-0.058 (CI = +/-0.148; p = 0.418)	0.089 (CI = +/-0.467; p = 0.692)	-0.004 (CI = +/-0.028; p = 0.770)	0.875 (CI = +/-0.917; p = 0.060)	0.152	-5.65%
Severity	2015.1	-0.092 (CI = +/-0.167; p = 0.258)	0.028 (CI = +/-0.489; p = 0.903)	-0.005 (CI = +/-0.028; p = 0.705)	1.012 (CI = +/-0.970; p = 0.042)	0.153	-8.79%
Severity	2015.2	-0.064 (CI = +/-0.182; p = 0.463)	-0.009 (CI = +/-0.504; p = 0.969)	-0.005 (CI = +/-0.029; p = 0.695)	0.915 (CI = +/-1.012; p = 0.073)	0.159	-6.22%
Severity	2016.1	-0.074 (CI = +/-0.213; p = 0.465)	-0.025 (CI = +/-0.549; p = 0.922)	-0.006 (CI = +/-0.030; p = 0.696)	0.951 (CI = +/-1.111; p = 0.087)	0.140	-7.16%
Severity	2016.2	-0.112 (CI = +/-0.232; p = 0.314)	0.025 (CI = +/-0.567; p = 0.925)	-0.005 (CI = +/-0.031; p = 0.750)	1.058 (CI = +/-1.149; p = 0.068)	0.131	-10.57%
Severity	2017.1	-0.128 (CI = +/-0.272; p = 0.324)	0.001 (CI = +/-0.623; p = 0.997)	-0.005 (CI = +/-0.032; p = 0.759)	1.106 (CI = +/-1.261; p = 0.080)	0.109	-11.98%
Frequency	2005.2	-0.225 (CI = +/-0.043; p = 0.000)	0.008 (CI = +/-0.331; p = 0.963)	0.003 (CI = +/-0.026; p = 0.832)	0.467 (CI = +/-0.576; p = 0.109)	0.838	-20.11%
Frequency	2006.1	-0.235 (CI = +/-0.045; p = 0.000)	-0.037 (CI = +/-0.330; p = 0.819)	0.001 (CI = +/-0.026; p = 0.929)	0.543 (CI = +/-0.574; p = 0.063)	0.844	-20.97%
Frequency	2006.2	-0.244 (CI = +/-0.046; p = 0.000)	-0.006 (CI = +/-0.330; p = 0.973)	0.000 (CI = +/-0.026; p = 0.972)	0.605 (CI = +/-0.576; p = 0.040)	0.846	-21.69%
Frequency	2007.1	-0.255 (CI = +/-0.048; p = 0.000)	-0.047 (CI = +/-0.332; p = 0.774)	-0.001 (CI = +/-0.025; p = 0.934)	0.679 (CI = +/-0.578; p = 0.023)	0.849	-22.53%
Frequency	2007.2	-0.264 (CI = +/-0.050; p = 0.000)	-0.018 (CI = +/-0.334; p = 0.911)	-0.002 (CI = +/-0.025; p = 0.894)	0.737 (CI = +/-0.584; p = 0.015)	0.848	-23.22%
Frequency	2008.1	-0.272 (CI = +/-0.054; p = 0.000)	-0.046 (CI = +/-0.342; p = 0.785)	-0.003 (CI = +/-0.026; p = 0.835)	0.787 (CI = +/-0.599; p = 0.012)	0.842	-23.82%
Frequency	2008.2	-0.279 (CI = +/-0.057; p = 0.000)	-0.026 (CI = +/-0.349; p = 0.879)	-0.003 (CI = +/-0.026; p = 0.810)	0.829 (CI = +/-0.615; p = 0.010)	0.835	-24.34%
Frequency	2009.1	-0.287 (CI = +/-0.062; p = 0.000)	-0.052 (CI = +/-0.359; p = 0.768)	-0.004 (CI = +/-0.026; p = 0.759)	0.878 (CI = +/-0.635; p = 0.009)	0.826	-24.94%
Frequency	2009.2	-0.291 (CI = +/-0.067; p = 0.000)	-0.041 (CI = +/-0.370; p = 0.823)	-0.004 (CI = +/-0.027; p = 0.750)	0.903 (CI = +/-0.659; p = 0.009)	0.811	-25.26%
Frequency	2010.1	-0.293 (CI = +/-0.073; p = 0.000)	-0.046 (CI = +/-0.387; p = 0.808)	-0.004 (CI = +/-0.027; p = 0.745)	0.913 (CI = +/-0.691; p = 0.012)	0.790	-25.39%
Frequency	2010.2	-0.294 (CI = +/-0.080; p = 0.000)	-0.043 (CI = +/-0.400; p = 0.825)	-0.004 (CI = +/-0.028; p = 0.748)	0.919 (CI = +/-0.721; p = 0.015)	0.767	-25.48%
Frequency	2011.1	-0.286 (CI = +/-0.088; p = 0.000)	-0.022 (CI = +/-0.418; p = 0.914)	-0.004 (CI = +/-0.029; p = 0.791)	0.876 (CI = +/-0.757; p = 0.025)	0.731	-24.89%
Frequency	2011.2	-0.270 (CI = +/-0.093; p = 0.000)	-0.057 (CI = +/-0.423; p = 0.784)	-0.003 (CI = +/-0.029; p = 0.824)	0.791 (CI = +/-0.775; p = 0.046)	0.688	-23.64%
Frequency	2012.1	-0.243 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.427; p = 0.962)	-0.001 (CI = +/-0.028; p = 0.939)	0.652 (CI = +/-0.787; p = 0.100)	0.635	-21.54%
Frequency	2012.2	-0.210 (CI = +/-0.101; p = 0.000)	-0.051 (CI = +/-0.409; p = 0.796)	0.000 (CI = +/-0.027; p = 0.989)	0.495 (CI = +/-0.764; p = 0.191)	0.577	-18.91%
Frequency	2013.1	-0.145 (CI = +/-0.086; p = 0.002)	0.092 (CI = +/-0.327; p = 0.562)	0.004 (CI = +/-0.021; p = 0.700)	0.184 (CI = +/-0.618; p = 0.540)	0.571	-13.49%
Frequency	2013.2	-0.086 (CI = +/-0.053; p = 0.003)	-0.005 (CI = +/-0.189; p = 0.957)	0.005 (CI = +/-0.012; p = 0.398)	-0.074 (CI = +/-0.361; p = 0.672)	0.694	-8.21%
Frequency	2014.1	-0.103 (CI = +/-0.057; p = 0.001)	-0.039 (CI = +/-0.190; p = 0.666)	0.004 (CI = +/-0.012; p = 0.473)	0.003 (CI = +/-0.367; p = 0.987)	0.721	-9.79%
Frequency	2014.2	-0.106 (CI = +/-0.063; p = 0.003)	-0.035 (CI = +/-0.199; p = 0.717)	0.004 (CI = +/-0.012; p = 0.487)	0.016 (CI = +/-0.391; p = 0.933)	0.696	-10.09%
Frequency	2015.1	-0.123 (CI = +/-0.070; p = 0.002)	-0.064 (CI = +/-0.207; p = 0.521)	0.003 (CI = +/-0.012; p = 0.550)	0.081 (CI = +/-0.410; p = 0.679)	0.700	-11.53%
Frequency	2015.2	-0.114 (CI = +/-0.078; p = 0.007)	-0.075 (CI = +/-0.216; p = 0.470)	0.003 (CI = +/-0.012; p = 0.567)	0.053 (CI = +/-0.434; p = 0.798)	0.649	-10.80%
Frequency	2016.1	-0.128 (CI = +/-0.090; p = 0.008)	-0.098 (CI = +/-0.231; p = 0.377)	0.003 (CI = +/-0.013; p = 0.606)	0.103 (CI = +/-0.467; p = 0.640)	0.630	-12.05%
Frequency	2016.2	-0.150 (CI = +/-0.094; p = 0.004)	-0.068 (CI = +/-0.229; p = 0.529)	0.004 (CI = +/-0.012; p = 0.528)	0.166 (CI = +/-0.464; p = 0.451)	0.668	-13.96%
Frequency	2017.1	-0.168 (CI = +/-0.107; p = 0.005)	-0.095 (CI = +/-0.245; p = 0.410)	0.004 (CI = +/-0.013; p = 0.536)	0.221 (CI = +/-0.496; p = 0.349)	0.648	-15.51%

Property Damage

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

Loss Cost	2005.2	-0.125 (CI = +/-0.039; p = 0.000)	0.542 (CI = +/-0.575; p = 0.064)	0.569	-11.77%
Loss Cost	2006.1	-0.132 (CI = +/-0.041; p = 0.000)	0.589 (CI = +/-0.580; p = 0.047)	0.577	-12.36%
Loss Cost	2006.2	-0.131 (CI = +/-0.044; p = 0.000)	0.586 (CI = +/-0.596; p = 0.054)	0.549	-12.31%
Loss Cost	2007.1	-0.138 (CI = +/-0.046; p = 0.000)	0.627 (CI = +/-0.606; p = 0.043)	0.550	-12.86%
Loss Cost	2007.2	-0.142 (CI = +/-0.049; p = 0.000)	0.655 (CI = +/-0.621; p = 0.039)	0.538	-13.23%
Loss Cost	2008.1	-0.144 (CI = +/-0.053; p = 0.000)	0.667 (CI = +/-0.640; p = 0.042)	0.515	-13.40%
Loss Cost	2008.2	-0.146 (CI = +/-0.057; p = 0.000)	0.679 (CI = +/-0.661; p = 0.045)	0.490	-13.56%
Loss Cost	2009.1	-0.149 (CI = +/-0.061; p = 0.000)	0.698 (CI = +/-0.683; p = 0.045)	0.468	-13.84%
Loss Cost	2009.2	-0.152 (CI = +/-0.066; p = 0.000)	0.714 (CI = +/-0.707; p = 0.048)	0.444	-14.08%
Loss Cost	2010.1	-0.154 (CI = +/-0.072; p = 0.000)	0.727 (CI = +/-0.734; p = 0.052)	0.415	-14.28%
Loss Cost	2010.2	-0.159 (CI = +/-0.078; p = 0.000)	0.753 (CI = +/-0.762; p = 0.053)	0.393	-14.68%
Loss Cost	2011.1	-0.154 (CI = +/-0.085; p = 0.001)	0.727 (CI = +/-0.793; p = 0.070)	0.338	-14.27%
Loss Cost	2011.2	-0.148 (CI = +/-0.093; p = 0.003)	0.695 (CI = +/-0.826; p = 0.095)	0.279	-13.72%
Loss Cost	2012.1	-0.138 (CI = +/-0.102; p = 0.010)	0.645 (CI = +/-0.861; p = 0.135)	0.211	-12.85%
Loss Cost	2012.2	-0.125 (CI = +/-0.112; p = 0.030)	0.587 (CI = +/-0.898; p = 0.189)	0.140	-11.77%
Loss Cost	2013.1	-0.092 (CI = +/-0.118; p = 0.120)	0.435 (CI = +/-0.900; p = 0.326)	0.034	-8.79%
Loss Cost	2013.2	-0.066 (CI = +/-0.129; p = 0.297)	0.321 (CI = +/-0.927; p = 0.479)	-0.038	-6.39%
Loss Cost	2014.1	-0.099 (CI = +/-0.139; p = 0.151)	0.461 (CI = +/-0.948; p = 0.321)	0.016	-9.46%
Loss Cost	2014.2	-0.107 (CI = +/-0.157; p = 0.171)	0.491 (CI = +/-1.010; p = 0.321)	0.005	-10.12%
Loss Cost	2015.1	-0.141 (CI = +/-0.174; p = 0.107)	0.622 (CI = +/-1.055; p = 0.231)	0.049	-13.13%
Loss Cost	2015.2	-0.096 (CI = +/-0.193; p = 0.306)	0.459 (CI = +/-1.093; p = 0.387)	-0.051	-9.17%
Loss Cost	2016.1	-0.102 (CI = +/-0.223; p = 0.344)	0.479 (CI = +/-1.184; p = 0.402)	-0.065	-9.70%
Loss Cost	2016.2	-0.161 (CI = +/-0.248; p = 0.185)	0.671 (CI = +/-1.233; p = 0.263)	-0.003	-14.87%
Loss Cost	2017.1	-0.178 (CI = +/-0.289; p = 0.206)	0.722 (CI = +/-1.344; p = 0.266)	-0.015	-16.32%
Severity	2005.2	0.102 (CI = +/-0.034; p = 0.000)	-0.013 (CI = +/-0.504; p = 0.960)	0.621	+10.74%
Severity	2006.1	0.105 (CI = +/-0.036; p = 0.000)	-0.030 (CI = +/-0.516; p = 0.906)	0.611	+11.03%
Severity	2006.2	0.114 (CI = +/-0.037; p = 0.000)	-0.092 (CI = +/-0.511; p = 0.716)	0.636	+12.04%
Severity	2007.1	0.116 (CI = +/-0.040; p = 0.000)	-0.111 (CI = +/-0.524; p = 0.670)	0.625	+12.35%
Severity	2007.2	0.121 (CI = +/-0.042; p = 0.000)	-0.138 (CI = +/-0.536; p = 0.605)	0.617	+12.82%
Severity	2008.1	0.125 (CI = +/-0.045; p = 0.000)	-0.164 (CI = +/-0.550; p = 0.547)	0.609	+13.30%
Severity	2008.2	0.130 (CI = +/-0.049; p = 0.000)	-0.193 (CI = +/-0.565; p = 0.491)	0.599	+13.83%
Severity	2009.1	0.132 (CI = +/-0.052; p = 0.000)	-0.210 (CI = +/-0.583; p = 0.468)	0.581	+14.15%
Severity	2009.2	0.134 (CI = +/-0.057; p = 0.000)	-0.217 (CI = +/-0.604; p = 0.468)	0.557	+14.30%
Severity	2010.1	0.132 (CI = +/-0.061; p = 0.000)	-0.209 (CI = +/-0.628; p = 0.501)	0.522	+14.13%
Severity	2010.2	0.129 (CI = +/-0.067; p = 0.001)	-0.190 (CI = +/-0.652; p = 0.554)	0.481	+13.74%
Severity	2011.1	0.127 (CI = +/-0.073; p = 0.001)	-0.179 (CI = +/-0.680; p = 0.593)	0.441	+13.49%
Severity	2011.2	0.118 (CI = +/-0.079; p = 0.005)	-0.136 (CI = +/-0.705; p = 0.695)	0.385	+12.54%
Severity	2012.1	0.106 (CI = +/-0.086; p = 0.018)	-0.076 (CI = +/-0.730; p = 0.831)	0.322	+11.19%
Severity	2012.2	0.089 (CI = +/-0.093; p = 0.062)	0.006 (CI = +/-0.750; p = 0.987)	0.249	+9.28%
Severity	2013.1	0.071 (CI = +/-0.102; p = 0.160)	0.085 (CI = +/-0.776; p = 0.821)	0.182	+7.40%
Severity	2013.2	0.043 (CI = +/-0.109; p = 0.422)	0.211 (CI = +/-0.785; p = 0.581)	0.110	+4.38%
Severity	2014.1	0.026 (CI = +/-0.121; p = 0.662)	0.284 (CI = +/-0.823; p = 0.480)	0.069	+2.60%
Severity	2014.2	0.025 (CI = +/-0.137; p = 0.701)	0.285 (CI = +/-0.879; p = 0.505)	0.055	+2.57%
Severity	2015.1	0.007 (CI = +/-0.154; p = 0.929)	0.357 (CI = +/-0.933; p = 0.431)	0.024	+0.66%
Severity	2015.2	0.049 (CI = +/-0.169; p = 0.551)	0.203 (CI = +/-0.962; p = 0.660)	0.073	+4.98%
Severity	2016.1	0.056 (CI = +/-0.196; p = 0.551)	0.178 (CI = +/-1.041; p = 0.721)	0.060	+5.76%
Severity	2016.2	0.030 (CI = +/-0.225; p = 0.777)	0.261 (CI = +/-1.122; p = 0.626)	0.009	+3.08%
Severity	2017.1	0.033 (CI = +/-0.264; p = 0.794)	0.255 (CI = +/-1.226; p = 0.661)	-0.011	+3.30%
Frequency	2005.2	-0.227 (CI = +/-0.037; p = 0.000)	0.555 (CI = +/-0.548; p = 0.047)	0.851	-20.33%
Frequency	2006.1	-0.236 (CI = +/-0.038; p = 0.000)	0.620 (CI = +/-0.542; p = 0.026)	0.857	-21.06%
Frequency	2006.2	-0.245 (CI = +/-0.040; p = 0.000)	0.678 (CI = +/-0.541; p = 0.015)	0.860	-21.74%
Frequency	2007.1	-0.254 (CI = +/-0.041; p = 0.000)	0.738 (CI = +/-0.540; p = 0.009)	0.863	-22.44%
Frequency	2007.2	-0.263 (CI = +/-0.043; p = 0.000)	0.793 (CI = +/-0.542; p = 0.005)	0.863	-23.09%
Frequency	2008.1	-0.269 (CI = +/-0.046; p = 0.000)	0.832 (CI = +/-0.552; p = 0.004)	0.858	-23.57%
Frequency	2008.2	-0.275 (CI = +/-0.048; p = 0.000)	0.871 (CI = +/-0.564; p = 0.004)	0.852	-24.06%
Frequency	2009.1	-0.281 (CI = +/-0.052; p = 0.000)	0.908 (CI = +/-0.579; p = 0.003)	0.844	-24.52%
Frequency	2009.2	-0.285 (CI = +/-0.056; p = 0.000)	0.932 (CI = +/-0.597; p = 0.003)	0.832	-24.84%
Frequency	2010.1	-0.286 (CI = +/-0.061; p = 0.000)	0.936 (CI = +/-0.620; p = 0.005)	0.813	-24.89%
Frequency	2010.2	-0.288 (CI = +/-0.066; p = 0.000)	0.943 (CI = +/-0.646; p = 0.006)	0.793	-24.99%
Frequency	2011.1	-0.280 (CI = +/-0.072; p = 0.000)	0.906 (CI = +/-0.669; p = 0.010)	0.763	-24.46%
Frequency	2011.2	-0.266 (CI = +/-0.077; p = 0.000)	0.831 (CI = +/-0.683; p = 0.019)	0.726	-23.34%
Frequency	2012.1	-0.244 (CI = +/-0.081; p = 0.000)	0.722 (CI = +/-0.682; p = 0.039)	0.682	-21.62%
Frequency	2012.2	-0.214 (CI = +/-0.082; p = 0.000)	0.581 (CI = +/-0.661; p = 0.082)	0.633	-19.27%
Frequency	2013.1	-0.163 (CI = +/-0.070; p = 0.000)	0.349 (CI = +/-0.531; p = 0.186)	0.622	-15.07%
Frequency	2013.2	-0.109 (CI = +/-0.044; p = 0.000)	0.110 (CI = +/-0.317; p = 0.479)	0.719	-10.32%
Frequency	2014.1	-0.125 (CI = +/-0.046; p = 0.000)	0.178 (CI = +/-0.311; p = 0.246)	0.755	-11.76%
Frequency	2014.2	-0.132 (CI = +/-0.051; p = 0.000)	0.206 (CI = +/-0.328; p = 0.203)	0.740	-12.37%
Frequency	2015.1	-0.147 (CI = +/-0.055; p = 0.000)	0.265 (CI = +/-0.333; p = 0.112)	0.753	-13.70%
Frequency	2015.2	-0.145 (CI = +/-0.063; p = 0.000)	0.255 (CI = +/-0.359; p = 0.151)	0.706	-13.48%
Frequency	2016.1	-0.158 (CI = +/-0.071; p = 0.000)	0.301 (CI = +/-0.379; p = 0.111)	0.696	-14.61%
Frequency	2016.2	-0.191 (CI = +/-0.071; p = 0.000)	0.410 (CI = +/-0.353; p = 0.026)	0.771	-17.42%
Frequency	2017.1	-0.211 (CI = +/-0.079; p = 0.000)	0.468 (CI = +/-0.367; p = 0.016)	0.769	-18.99%

Property Damage

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

Loss Cost	2005.2	-0.098 (CI = +/-0.032; p = 0.000)	0.110 (CI = +/-0.350; p = 0.529)	0.008 (CI = +/-0.027; p = 0.547)	0.521	-9.31%
Loss Cost	2006.1	-0.101 (CI = +/-0.034; p = 0.000)	0.090 (CI = +/-0.359; p = 0.612)	0.008 (CI = +/-0.028; p = 0.574)	0.519	-9.59%
Loss Cost	2006.2	-0.099 (CI = +/-0.036; p = 0.000)	0.082 (CI = +/-0.369; p = 0.654)	0.008 (CI = +/-0.028; p = 0.577)	0.488	-9.46%
Loss Cost	2007.1	-0.102 (CI = +/-0.038; p = 0.000)	0.068 (CI = +/-0.380; p = 0.719)	0.007 (CI = +/-0.029; p = 0.598)	0.479	-9.67%
Loss Cost	2007.2	-0.103 (CI = +/-0.040; p = 0.000)	0.076 (CI = +/-0.391; p = 0.696)	0.007 (CI = +/-0.029; p = 0.606)	0.461	-9.79%
Loss Cost	2008.1	-0.102 (CI = +/-0.043; p = 0.000)	0.083 (CI = +/-0.404; p = 0.680)	0.008 (CI = +/-0.030; p = 0.605)	0.433	-9.68%
Loss Cost	2008.2	-0.101 (CI = +/-0.045; p = 0.000)	0.079 (CI = +/-0.417; p = 0.700)	0.008 (CI = +/-0.030; p = 0.610)	0.403	-9.63%
Loss Cost	2009.1	-0.100 (CI = +/-0.048; p = 0.000)	0.084 (CI = +/-0.433; p = 0.693)	0.008 (CI = +/-0.031; p = 0.613)	0.375	-9.55%
Loss Cost	2009.2	-0.100 (CI = +/-0.051; p = 0.000)	0.082 (CI = +/-0.448; p = 0.709)	0.008 (CI = +/-0.031; p = 0.619)	0.343	-9.52%
Loss Cost	2010.1	-0.098 (CI = +/-0.055; p = 0.001)	0.094 (CI = +/-0.465; p = 0.682)	0.008 (CI = +/-0.032; p = 0.617)	0.309	-9.32%
Loss Cost	2010.2	-0.098 (CI = +/-0.059; p = 0.002)	0.095 (CI = +/-0.483; p = 0.689)	0.008 (CI = +/-0.033; p = 0.624)	0.279	-9.34%
Loss Cost	2011.1	-0.090 (CI = +/-0.063; p = 0.007)	0.131 (CI = +/-0.497; p = 0.591)	0.008 (CI = +/-0.033; p = 0.604)	0.229	-8.65%
Loss Cost	2011.2	-0.084 (CI = +/-0.067; p = 0.016)	0.103 (CI = +/-0.513; p = 0.683)	0.008 (CI = +/-0.034; p = 0.616)	0.167	-8.08%
Loss Cost	2012.1	-0.073 (CI = +/-0.071; p = 0.045)	0.152 (CI = +/-0.527; p = 0.555)	0.009 (CI = +/-0.034; p = 0.593)	0.112	-7.07%
Loss Cost	2012.2	-0.064 (CI = +/-0.076; p = 0.093)	0.113 (CI = +/-0.543; p = 0.668)	0.008 (CI = +/-0.034; p = 0.612)	0.042	-6.23%
Loss Cost	2013.1	-0.040 (CI = +/-0.077; p = 0.285)	0.214 (CI = +/-0.526; p = 0.407)	0.009 (CI = +/-0.032; p = 0.557)	-0.015	-3.96%
Loss Cost	2013.2	-0.027 (CI = +/-0.081; p = 0.500)	0.157 (CI = +/-0.536; p = 0.546)	0.009 (CI = +/-0.032; p = 0.588)	-0.087	-2.63%
Loss Cost	2014.1	-0.040 (CI = +/-0.088; p = 0.354)	0.107 (CI = +/-0.554; p = 0.689)	0.008 (CI = +/-0.033; p = 0.599)	-0.072	-3.89%
Loss Cost	2014.2	-0.041 (CI = +/-0.096; p = 0.384)	0.111 (CI = +/-0.586; p = 0.693)	0.008 (CI = +/-0.034; p = 0.607)	-0.091	-4.00%
Loss Cost	2015.1	-0.052 (CI = +/-0.106; p = 0.320)	0.074 (CI = +/-0.617; p = 0.802)	0.008 (CI = +/-0.035; p = 0.613)	-0.082	-5.02%
Loss Cost	2015.2	-0.027 (CI = +/-0.112; p = 0.618)	-0.013 (CI = +/-0.622; p = 0.964)	0.006 (CI = +/-0.034; p = 0.698)	-0.164	-2.64%
Loss Cost	2016.1	-0.025 (CI = +/-0.127; p = 0.680)	-0.008 (CI = +/-0.666; p = 0.981)	0.006 (CI = +/-0.036; p = 0.710)	-0.185	-2.46%
Loss Cost	2016.2	-0.046 (CI = +/-0.140; p = 0.491)	0.060 (CI = +/-0.700; p = 0.857)	0.008 (CI = +/-0.037; p = 0.630)	-0.163	-4.48%
Loss Cost	2017.1	-0.045 (CI = +/-0.162; p = 0.560)	0.063 (CI = +/-0.756; p = 0.859)	0.008 (CI = +/-0.039; p = 0.648)	-0.191	-4.35%
Severity	2005.2	0.102 (CI = +/-0.027; p = 0.000)	0.092 (CI = +/-0.294; p = 0.528)	0.002 (CI = +/-0.023; p = 0.849)	0.614	+10.76%
Severity	2006.1	0.105 (CI = +/-0.029; p = 0.000)	0.107 (CI = +/-0.301; p = 0.476)	0.003 (CI = +/-0.023; p = 0.826)	0.605	+11.02%
Severity	2006.2	0.110 (CI = +/-0.029; p = 0.000)	0.073 (CI = +/-0.300; p = 0.624)	0.003 (CI = +/-0.023; p = 0.808)	0.627	+11.64%
Severity	2007.1	0.112 (CI = +/-0.031; p = 0.000)	0.086 (CI = +/-0.309; p = 0.575)	0.003 (CI = +/-0.023; p = 0.790)	0.615	+11.88%
Severity	2007.2	0.114 (CI = +/-0.032; p = 0.000)	0.074 (CI = +/-0.317; p = 0.636)	0.003 (CI = +/-0.024; p = 0.789)	0.605	+12.11%
Severity	2008.1	0.117 (CI = +/-0.034; p = 0.000)	0.091 (CI = +/-0.326; p = 0.572)	0.003 (CI = +/-0.024; p = 0.767)	0.596	+12.44%
Severity	2008.2	0.119 (CI = +/-0.036; p = 0.000)	0.081 (CI = +/-0.336; p = 0.627)	0.004 (CI = +/-0.024; p = 0.769)	0.583	+12.67%
Severity	2009.1	0.121 (CI = +/-0.039; p = 0.000)	0.090 (CI = +/-0.348; p = 0.599)	0.004 (CI = +/-0.025; p = 0.761)	0.564	+12.86%
Severity	2009.2	0.121 (CI = +/-0.041; p = 0.000)	0.093 (CI = +/-0.360; p = 0.602)	0.004 (CI = +/-0.025; p = 0.765)	0.537	+12.82%
Severity	2010.1	0.119 (CI = +/-0.044; p = 0.000)	0.086 (CI = +/-0.374; p = 0.639)	0.004 (CI = +/-0.026; p = 0.776)	0.501	+12.68%
Severity	2010.2	0.116 (CI = +/-0.047; p = 0.000)	0.103 (CI = +/-0.386; p = 0.588)	0.004 (CI = +/-0.026; p = 0.777)	0.460	+12.30%
Severity	2011.1	0.115 (CI = +/-0.051; p = 0.000)	0.096 (CI = +/-0.403; p = 0.627)	0.004 (CI = +/-0.027; p = 0.787)	0.418	+12.14%
Severity	2011.2	0.108 (CI = +/-0.054; p = 0.000)	0.125 (CI = +/-0.414; p = 0.539)	0.004 (CI = +/-0.027; p = 0.779)	0.366	+11.44%
Severity	2012.1	0.102 (CI = +/-0.058; p = 0.001)	0.095 (CI = +/-0.428; p = 0.651)	0.003 (CI = +/-0.028; p = 0.802)	0.297	+10.69%
Severity	2012.2	0.091 (CI = +/-0.061; p = 0.005)	0.140 (CI = +/-0.435; p = 0.510)	0.004 (CI = +/-0.027; p = 0.776)	0.231	+9.54%
Severity	2013.1	0.083 (CI = +/-0.066; p = 0.016)	0.106 (CI = +/-0.451; p = 0.629)	0.004 (CI = +/-0.028; p = 0.794)	0.151	+8.66%
Severity	2013.2	0.068 (CI = +/-0.068; p = 0.050)	0.167 (CI = +/-0.451; p = 0.449)	0.004 (CI = +/-0.027; p = 0.743)	0.080	+7.06%
Severity	2014.1	0.063 (CI = +/-0.075; p = 0.095)	0.146 (CI = +/-0.474; p = 0.525)	0.004 (CI = +/-0.028; p = 0.753)	0.016	+6.50%
Severity	2014.2	0.063 (CI = +/-0.082; p = 0.123)	0.145 (CI = +/-0.502; p = 0.550)	0.004 (CI = +/-0.029; p = 0.762)	-0.002	+6.54%
Severity	2015.1	0.059 (CI = +/-0.092; p = 0.193)	0.129 (CI = +/-0.532; p = 0.613)	0.004 (CI = +/-0.030; p = 0.767)	-0.056	+6.07%
Severity	2015.2	0.079 (CI = +/-0.097; p = 0.102)	0.058 (CI = +/-0.540; p = 0.823)	0.003 (CI = +/-0.030; p = 0.858)	0.004	+8.25%
Severity	2016.1	0.086 (CI = +/-0.110; p = 0.114)	0.079 (CI = +/-0.576; p = 0.773)	0.002 (CI = +/-0.031; p = 0.872)	-0.009	+8.99%
Severity	2016.2	0.075 (CI = +/-0.123; p = 0.209)	0.114 (CI = +/-0.615; p = 0.696)	0.003 (CI = +/-0.032; p = 0.822)	-0.072	+7.81%
Severity	2017.1	0.082 (CI = +/-0.142; p = 0.231)	0.132 (CI = +/-0.663; p = 0.672)	0.003 (CI = +/-0.034; p = 0.845)	-0.093	+8.56%
Frequency	2005.2	-0.200 (CI = +/-0.031; p = 0.000)	0.017 (CI = +/-0.339; p = 0.917)	0.006 (CI = +/-0.027; p = 0.646)	0.830	-18.12%
Frequency	2006.1	-0.205 (CI = +/-0.032; p = 0.000)	-0.017 (CI = +/-0.342; p = 0.922)	0.005 (CI = +/-0.026; p = 0.691)	0.832	-18.56%
Frequency	2006.2	-0.210 (CI = +/-0.034; p = 0.000)	0.009 (CI = +/-0.347; p = 0.959)	0.005 (CI = +/-0.027; p = 0.702)	0.829	-18.90%
Frequency	2007.1	-0.214 (CI = +/-0.035; p = 0.000)	-0.018 (CI = +/-0.354; p = 0.917)	0.004 (CI = +/-0.027; p = 0.739)	0.826	-19.26%
Frequency	2007.2	-0.217 (CI = +/-0.037; p = 0.000)	0.001 (CI = +/-0.362; p = 0.994)	0.004 (CI = +/-0.027; p = 0.746)	0.820	-19.54%
Frequency	2008.1	-0.219 (CI = +/-0.039; p = 0.000)	-0.009 (CI = +/-0.374; p = 0.962)	0.004 (CI = +/-0.027; p = 0.763)	0.809	-19.68%
Frequency	2008.2	-0.221 (CI = +/-0.042; p = 0.000)	-0.001 (CI = +/-0.386; p = 0.995)	0.004 (CI = +/-0.028; p = 0.767)	0.797	-19.79%
Frequency	2009.1	-0.221 (CI = +/-0.045; p = 0.000)	-0.006 (CI = +/-0.400; p = 0.976)	0.004 (CI = +/-0.028; p = 0.777)	0.782	-19.86%
Frequency	2009.2	-0.221 (CI = +/-0.048; p = 0.000)	-0.010 (CI = +/-0.414; p = 0.960)	0.004 (CI = +/-0.029; p = 0.781)	0.763	-19.80%
Frequency	2010.1	-0.217 (CI = +/-0.051; p = 0.000)	0.007 (CI = +/-0.428; p = 0.972)	0.004 (CI = +/-0.030; p = 0.768)	0.738	-19.52%
Frequency	2010.2	-0.214 (CI = +/-0.054; p = 0.000)	-0.008 (CI = +/-0.443; p = 0.971)	0.004 (CI = +/-0.030; p = 0.774)	0.712	-19.27%
Frequency	2011.1	-0.205 (CI = +/-0.057; p = 0.000)	0.035 (CI = +/-0.453; p = 0.873)	0.005 (CI = +/-0.030; p = 0.742)	0.679	-18.54%
Frequency	2011.2	-0.193 (CI = +/-0.059; p = 0.000)	-0.022 (CI = +/-0.452; p = 0.920)	0.005 (CI = +/-0.030; p = 0.753)	0.641	-17.52%
Frequency	2012.1	-0.175 (CI = +/-0.060; p = 0.000)	0.058 (CI = +/-0.440; p = 0.789)	0.005 (CI = +/-0.028; p = 0.692)	0.603	-16.05%
Frequency	2012.2	-0.155 (CI = +/-0.058; p = 0.000)	-0.027 (CI = +/-0.414; p = 0.894)	0.005 (CI = +/-0.026; p = 0.713)	0.561	-14.40%
Frequency	2013.1	-0.123 (CI = +/-0.046; p = 0.000)	0.107 (CI = +/-0.317; p = 0.488)	0.006 (CI = +/-0.020; p = 0.546)	0.584	-11.61%
Frequency	2013.2	-0.095 (CI = +/-0.028; p = 0.000)	-0.009 (CI = +/-0.183; p = 0.918)	0.004 (CI = +/-0.011; p = 0.439)	0.707	-9.05%
Frequency	2014.1	-0.103 (CI = +/-0.029; p = 0.000)	-0.039 (CI = +/-0.181; p = 0.654)	0.004 (CI = +/-0.011; p = 0.434)	0.736	-9.76%
Frequency	2014.2	-0.104 (CI = +/-0.031; p = 0.000)	-0.034 (CI = +/-0.191; p = 0.715)	0.004 (CI = +/-0.011; p = 0.436)	0.713	-9.89%
Frequency	2015.1	-0.110 (CI = +/-0.034; p = 0.000)	-0.056 (CI = +/-0.196; p = 0.557)	0.004 (CI = +/-0.011; p = 0.432)	0.716	-10.45%
Frequency	2015.2	-0.106 (CI = +/-0.037; p = 0.000)	-0.071 (CI = +/-0.206; p = 0.474)	0.004 (CI = +/-0.011; p = 0.482)	0.670	-10.06%
Frequency	2016.1	-0.111 (CI = +/-0.041; p = 0.000)	-0.086 (CI = +/-0.217; p = 0.407)	0.004 (CI = +/-0.012; p = 0.477)	0.650	-10.51%
Frequency	2016.2	-0.121 (CI = +/-0.044; p = 0.000)	-0.054 (CI = +/-0.220; p = 0.604)	0.005 (CI = +/-0.012; p = 0.372)	0.678	-11.40%
Frequency	2017.1	-0.127 (CI = +/-0.050; p = 0.000)	-0.069 (CI = +/-0.235; p = 0.533)	0.005 (CI = +/-0.012; p = 0.364)	0.650	-11.90%

Property Damage

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

Loss Cost	2005.2	-0.101 (CI = +/-0.030; p = 0.000)	0.538	-9.57%
Loss Cost	2006.1	-0.104 (CI = +/-0.032; p = 0.000)	0.539	-9.87%
Loss Cost	2006.2	-0.102 (CI = +/-0.033; p = 0.000)	0.510	-9.72%
Loss Cost	2007.1	-0.105 (CI = +/-0.035; p = 0.000)	0.504	-9.95%
Loss Cost	2007.2	-0.106 (CI = +/-0.037; p = 0.000)	0.488	-10.05%
Loss Cost	2008.1	-0.105 (CI = +/-0.040; p = 0.000)	0.462	-10.00%
Loss Cost	2008.2	-0.104 (CI = +/-0.042; p = 0.000)	0.434	-9.92%
Loss Cost	2009.1	-0.104 (CI = +/-0.045; p = 0.000)	0.409	-9.89%
Loss Cost	2009.2	-0.103 (CI = +/-0.048; p = 0.000)	0.381	-9.82%
Loss Cost	2010.1	-0.102 (CI = +/-0.051; p = 0.000)	0.349	-9.70%
Loss Cost	2010.2	-0.102 (CI = +/-0.055; p = 0.001)	0.322	-9.67%
Loss Cost	2011.1	-0.095 (CI = +/-0.059; p = 0.003)	0.273	-9.10%
Loss Cost	2011.2	-0.088 (CI = +/-0.063; p = 0.008)	0.221	-8.44%
Loss Cost	2012.1	-0.079 (CI = +/-0.067; p = 0.023)	0.165	-7.58%
Loss Cost	2012.2	-0.068 (CI = +/-0.071; p = 0.059)	0.109	-6.61%
Loss Cost	2013.1	-0.047 (CI = +/-0.073; p = 0.193)	0.034	-4.59%
Loss Cost	2013.2	-0.031 (CI = +/-0.076; p = 0.415)	-0.014	-3.01%
Loss Cost	2014.1	-0.045 (CI = +/-0.082; p = 0.268)	0.014	-4.37%
Loss Cost	2014.2	-0.044 (CI = +/-0.090; p = 0.319)	0.002	-4.33%
Loss Cost	2015.1	-0.056 (CI = +/-0.099; p = 0.254)	0.020	-5.41%
Loss Cost	2015.2	-0.029 (CI = +/-0.104; p = 0.572)	-0.038	-2.81%
Loss Cost	2016.1	-0.026 (CI = +/-0.117; p = 0.646)	-0.048	-2.55%
Loss Cost	2016.2	-0.046 (CI = +/-0.130; p = 0.461)	-0.027	-4.49%
Loss Cost	2017.1	-0.044 (CI = +/-0.148; p = 0.531)	-0.041	-4.33%
Severity	2005.2	0.101 (CI = +/-0.025; p = 0.000)	0.631	+10.68%
Severity	2006.1	0.103 (CI = +/-0.027; p = 0.000)	0.621	+10.87%
Severity	2006.2	0.109 (CI = +/-0.027; p = 0.000)	0.645	+11.53%
Severity	2007.1	0.111 (CI = +/-0.029; p = 0.000)	0.634	+11.71%
Severity	2007.2	0.113 (CI = +/-0.030; p = 0.000)	0.626	+11.97%
Severity	2008.1	0.115 (CI = +/-0.032; p = 0.000)	0.616	+12.23%
Severity	2008.2	0.118 (CI = +/-0.034; p = 0.000)	0.606	+12.50%
Severity	2009.1	0.119 (CI = +/-0.036; p = 0.000)	0.588	+12.63%
Severity	2009.2	0.119 (CI = +/-0.039; p = 0.000)	0.564	+12.63%
Severity	2010.1	0.117 (CI = +/-0.041; p = 0.000)	0.531	+12.43%
Severity	2010.2	0.114 (CI = +/-0.044; p = 0.000)	0.493	+12.11%
Severity	2011.1	0.112 (CI = +/-0.047; p = 0.000)	0.456	+11.87%
Severity	2011.2	0.107 (CI = +/-0.051; p = 0.000)	0.406	+11.24%
Severity	2012.1	0.099 (CI = +/-0.054; p = 0.001)	0.348	+10.42%
Severity	2012.2	0.089 (CI = +/-0.057; p = 0.004)	0.282	+9.35%
Severity	2013.1	0.080 (CI = +/-0.061; p = 0.013)	0.217	+8.35%
Severity	2013.2	0.066 (CI = +/-0.064; p = 0.045)	0.139	+6.84%
Severity	2014.1	0.059 (CI = +/-0.070; p = 0.094)	0.091	+6.11%
Severity	2014.2	0.062 (CI = +/-0.077; p = 0.112)	0.081	+6.36%
Severity	2015.1	0.055 (CI = +/-0.086; p = 0.190)	0.043	+5.70%
Severity	2015.2	0.079 (CI = +/-0.090; p = 0.083)	0.117	+8.18%
Severity	2016.1	0.084 (CI = +/-0.101; p = 0.096)	0.111	+8.79%
Severity	2016.2	0.075 (CI = +/-0.114; p = 0.179)	0.058	+7.81%
Severity	2017.1	0.080 (CI = +/-0.129; p = 0.208)	0.047	+8.29%
Frequency	2005.2	-0.202 (CI = +/-0.029; p = 0.000)	0.838	-18.29%
Frequency	2006.1	-0.207 (CI = +/-0.030; p = 0.000)	0.840	-18.70%
Frequency	2006.2	-0.211 (CI = +/-0.031; p = 0.000)	0.838	-19.05%
Frequency	2007.1	-0.216 (CI = +/-0.033; p = 0.000)	0.836	-19.39%
Frequency	2007.2	-0.219 (CI = +/-0.034; p = 0.000)	0.831	-19.67%
Frequency	2008.1	-0.221 (CI = +/-0.036; p = 0.000)	0.821	-19.81%
Frequency	2008.2	-0.222 (CI = +/-0.039; p = 0.000)	0.809	-19.93%
Frequency	2009.1	-0.223 (CI = +/-0.041; p = 0.000)	0.796	-20.00%
Frequency	2009.2	-0.222 (CI = +/-0.044; p = 0.000)	0.778	-19.94%
Frequency	2010.1	-0.219 (CI = +/-0.047; p = 0.000)	0.756	-19.68%
Frequency	2010.2	-0.216 (CI = +/-0.050; p = 0.000)	0.732	-19.43%
Frequency	2011.1	-0.208 (CI = +/-0.053; p = 0.000)	0.702	-18.75%
Frequency	2011.2	-0.195 (CI = +/-0.055; p = 0.000)	0.668	-17.70%
Frequency	2012.1	-0.178 (CI = +/-0.055; p = 0.000)	0.632	-16.31%
Frequency	2012.2	-0.158 (CI = +/-0.054; p = 0.000)	0.596	-14.59%
Frequency	2013.1	-0.127 (CI = +/-0.044; p = 0.000)	0.607	-11.95%
Frequency	2013.2	-0.097 (CI = +/-0.026; p = 0.000)	0.725	-9.22%
Frequency	2014.1	-0.104 (CI = +/-0.027; p = 0.000)	0.750	-9.87%
Frequency	2014.2	-0.106 (CI = +/-0.030; p = 0.000)	0.730	-10.04%
Frequency	2015.1	-0.111 (CI = +/-0.032; p = 0.000)	0.728	-10.51%
Frequency	2015.2	-0.107 (CI = +/-0.036; p = 0.000)	0.684	-10.16%
Frequency	2016.1	-0.110 (CI = +/-0.040; p = 0.000)	0.661	-10.43%
Frequency	2016.2	-0.121 (CI = +/-0.043; p = 0.000)	0.691	-11.41%
Frequency	2017.1	-0.124 (CI = +/-0.048; p = 0.000)	0.661	-11.66%

Direct Compensation

Coverage = DC
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: mobility, new_normal

Loss Cost	2013.1	0.006 (CI = +/-0.016; p = 0.451)	0.384 (CI = +/-0.298; p = 0.014)	0.239	NA%
Loss Cost	2013.2	0.010 (CI = +/-0.007; p = 0.007)	0.288 (CI = +/-0.125; p = 0.000)	0.642	NA%
Loss Cost	2014.1	0.010 (CI = +/-0.007; p = 0.005)	0.277 (CI = +/-0.127; p = 0.000)	0.649	NA%
Loss Cost	2014.2	0.011 (CI = +/-0.007; p = 0.004)	0.264 (CI = +/-0.128; p = 0.000)	0.658	NA%
Loss Cost	2015.1	0.011 (CI = +/-0.007; p = 0.003)	0.249 (CI = +/-0.128; p = 0.001)	0.674	NA%
Loss Cost	2015.2	0.012 (CI = +/-0.007; p = 0.003)	0.239 (CI = +/-0.134; p = 0.002)	0.676	NA%
Loss Cost	2016.1	0.012 (CI = +/-0.007; p = 0.003)	0.228 (CI = +/-0.140; p = 0.003)	0.679	NA%
Loss Cost	2016.2	0.013 (CI = +/-0.007; p = 0.001)	0.199 (CI = +/-0.135; p = 0.007)	0.719	NA%
Loss Cost	2017.1	0.014 (CI = +/-0.007; p = 0.001)	0.184 (CI = +/-0.143; p = 0.016)	0.726	NA%
Severity	2013.1	0.000 (CI = +/-0.007; p = 0.971)	0.408 (CI = +/-0.125; p = 0.000)	0.671	NA%
Severity	2013.2	0.000 (CI = +/-0.007; p = 0.900)	0.401 (CI = +/-0.128; p = 0.000)	0.665	NA%
Severity	2014.1	0.001 (CI = +/-0.007; p = 0.755)	0.385 (CI = +/-0.126; p = 0.000)	0.671	NA%
Severity	2014.2	0.002 (CI = +/-0.007; p = 0.609)	0.370 (CI = +/-0.125; p = 0.000)	0.677	NA%
Severity	2015.1	0.002 (CI = +/-0.007; p = 0.559)	0.362 (CI = +/-0.130; p = 0.000)	0.669	NA%
Severity	2015.2	0.003 (CI = +/-0.006; p = 0.272)	0.331 (CI = +/-0.113; p = 0.000)	0.725	NA%
Severity	2016.1	0.003 (CI = +/-0.006; p = 0.253)	0.325 (CI = +/-0.119; p = 0.000)	0.717	NA%
Severity	2016.2	0.004 (CI = +/-0.006; p = 0.158)	0.304 (CI = +/-0.120; p = 0.000)	0.726	NA%
Severity	2017.1	0.005 (CI = +/-0.007; p = 0.164)	0.299 (CI = +/-0.130; p = 0.000)	0.717	NA%
Frequency	2013.1	0.006 (CI = +/-0.015; p = 0.408)	-0.025 (CI = +/-0.265; p = 0.849)	-0.059	NA%
Frequency	2013.2	0.009 (CI = +/-0.005; p = 0.001)	-0.112 (CI = +/-0.090; p = 0.017)	0.432	NA%
Frequency	2014.1	0.009 (CI = +/-0.005; p = 0.001)	-0.108 (CI = +/-0.094; p = 0.026)	0.414	NA%
Frequency	2014.2	0.009 (CI = +/-0.005; p = 0.002)	-0.105 (CI = +/-0.098; p = 0.036)	0.395	NA%
Frequency	2015.1	0.010 (CI = +/-0.005; p = 0.002)	-0.114 (CI = +/-0.100; p = 0.029)	0.420	NA%
Frequency	2015.2	0.009 (CI = +/-0.005; p = 0.002)	-0.093 (CI = +/-0.092; p = 0.048)	0.424	NA%
Frequency	2016.1	0.009 (CI = +/-0.005; p = 0.002)	-0.096 (CI = +/-0.097; p = 0.052)	0.421	NA%
Frequency	2016.2	0.009 (CI = +/-0.005; p = 0.002)	-0.105 (CI = +/-0.103; p = 0.046)	0.436	NA%
Frequency	2017.1	0.010 (CI = +/-0.006; p = 0.003)	-0.115 (CI = +/-0.109; p = 0.040)	0.453	NA%

Direct Compensation

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

Loss Cost	2013.1	0.060 (CI = +/-0.056; p = 0.036)	0.040 (CI = +/-0.505; p = 0.872)	0.344	+6.20%
Loss Cost	2013.2	0.015 (CI = +/-0.034; p = 0.377)	0.279 (CI = +/-0.288; p = 0.057)	0.457	+1.47%
Loss Cost	2014.1	0.012 (CI = +/-0.038; p = 0.505)	0.291 (CI = +/-0.306; p = 0.062)	0.436	+1.24%
Loss Cost	2014.2	0.009 (CI = +/-0.043; p = 0.671)	0.308 (CI = +/-0.327; p = 0.063)	0.415	+0.89%
Loss Cost	2015.1	0.003 (CI = +/-0.049; p = 0.902)	0.336 (CI = +/-0.350; p = 0.059)	0.393	+0.29%
Loss Cost	2015.2	0.001 (CI = +/-0.057; p = 0.983)	0.346 (CI = +/-0.380; p = 0.071)	0.378	+0.06%
Loss Cost	2016.1	-0.002 (CI = +/-0.067; p = 0.956)	0.356 (CI = +/-0.417; p = 0.088)	0.362	-0.18%
Loss Cost	2016.2	-0.018 (CI = +/-0.077; p = 0.624)	0.424 (CI = +/-0.449; p = 0.062)	0.348	-1.79%
Loss Cost	2017.1	-0.026 (CI = +/-0.093; p = 0.564)	0.454 (CI = +/-0.503; p = 0.073)	0.336	-2.52%
Severity	2013.1	0.033 (CI = +/-0.021; p = 0.004)	0.254 (CI = +/-0.190; p = 0.011)	0.773	+3.31%
Severity	2013.2	0.034 (CI = +/-0.024; p = 0.007)	0.248 (CI = +/-0.201; p = 0.018)	0.762	+3.43%
Severity	2014.1	0.030 (CI = +/-0.026; p = 0.026)	0.264 (CI = +/-0.212; p = 0.017)	0.744	+3.10%
Severity	2014.2	0.026 (CI = +/-0.030; p = 0.078)	0.284 (CI = +/-0.225; p = 0.016)	0.726	+2.67%
Severity	2015.1	0.027 (CI = +/-0.034; p = 0.109)	0.280 (CI = +/-0.242; p = 0.026)	0.713	+2.76%
Severity	2015.2	0.011 (CI = +/-0.035; p = 0.501)	0.352 (CI = +/-0.232; p = 0.005)	0.724	+1.14%
Severity	2016.1	0.010 (CI = +/-0.041; p = 0.610)	0.358 (CI = +/-0.255; p = 0.009)	0.711	+1.00%
Severity	2016.2	-0.002 (CI = +/-0.047; p = 0.921)	0.408 (CI = +/-0.270; p = 0.006)	0.706	-0.22%
Severity	2017.1	-0.004 (CI = +/-0.056; p = 0.866)	0.417 (CI = +/-0.304; p = 0.011)	0.694	-0.45%
Frequency	2013.1	0.028 (CI = +/-0.053; p = 0.291)	-0.214 (CI = +/-0.479; p = 0.363)	-0.036	+2.80%
Frequency	2013.2	-0.019 (CI = +/-0.024; p = 0.120)	0.032 (CI = +/-0.209; p = 0.755)	0.123	-1.89%
Frequency	2014.1	-0.018 (CI = +/-0.028; p = 0.186)	0.027 (CI = +/-0.223; p = 0.803)	0.082	-1.80%
Frequency	2014.2	-0.017 (CI = +/-0.031; p = 0.259)	0.024 (CI = +/-0.239; p = 0.838)	0.046	-1.73%
Frequency	2015.1	-0.024 (CI = +/-0.035; p = 0.164)	0.056 (CI = +/-0.251; p = 0.645)	0.087	-2.41%
Frequency	2015.2	-0.011 (CI = +/-0.038; p = 0.556)	-0.006 (CI = +/-0.252; p = 0.963)	-0.035	-1.07%
Frequency	2016.1	-0.012 (CI = +/-0.044; p = 0.581)	-0.001 (CI = +/-0.277; p = 0.993)	-0.049	-1.17%
Frequency	2016.2	-0.016 (CI = +/-0.053; p = 0.528)	0.016 (CI = +/-0.306; p = 0.912)	-0.050	-1.58%
Frequency	2017.1	-0.021 (CI = +/-0.063; p = 0.486)	0.036 (CI = +/-0.342; p = 0.821)	-0.052	-2.08%

Direct Compensation

Coverage = DC
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2013.1	0.126 (CI = +/-0.064; p = 0.001)	0.027 (CI = +/-0.017; p = 0.003)	-0.239 (CI = +/-0.611; p = 0.422)	-0.289 (CI = +/-0.676; p = 0.381)	0.555	+13.44%
Loss Cost	2013.2	0.065 (CI = +/-0.025; p = 0.000)	0.020 (CI = +/-0.006; p = 0.000)	-0.054 (CI = +/-0.217; p = 0.608)	-0.097 (CI = +/-0.240; p = 0.404)	0.851	+6.67%
Loss Cost	2014.1	0.070 (CI = +/-0.029; p = 0.000)	0.021 (CI = +/-0.006; p = 0.000)	-0.069 (CI = +/-0.223; p = 0.525)	-0.113 (CI = +/-0.246; p = 0.345)	0.850	+7.22%
Loss Cost	2014.2	0.075 (CI = +/-0.033; p = 0.000)	0.021 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.231; p = 0.462)	-0.129 (CI = +/-0.256; p = 0.300)	0.847	+7.77%
Loss Cost	2015.1	0.078 (CI = +/-0.039; p = 0.001)	0.022 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.243; p = 0.441)	-0.139 (CI = +/-0.270; p = 0.289)	0.838	+8.12%
Loss Cost	2015.2	0.091 (CI = +/-0.044; p = 0.001)	0.023 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.246; p = 0.317)	-0.178 (CI = +/-0.276; p = 0.188)	0.848	+9.48%
Loss Cost	2016.1	0.108 (CI = +/-0.050; p = 0.000)	0.024 (CI = +/-0.007; p = 0.000)	-0.156 (CI = +/-0.245; p = 0.193)	-0.231 (CI = +/-0.279; p = 0.097)	0.865	+11.37%
Loss Cost	2016.2	0.105 (CI = +/-0.061; p = 0.003)	0.024 (CI = +/-0.008; p = 0.000)	-0.150 (CI = +/-0.264; p = 0.240)	-0.222 (CI = +/-0.309; p = 0.145)	0.852	+11.03%
Loss Cost	2017.1	0.122 (CI = +/-0.074; p = 0.004)	0.025 (CI = +/-0.008; p = 0.000)	-0.180 (CI = +/-0.276; p = 0.180)	-0.275 (CI = +/-0.336; p = 0.100)	0.858	+12.96%
Severity	2013.1	0.051 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.007; p = 0.012)	0.009 (CI = +/-0.241; p = 0.940)	0.072 (CI = +/-0.267; p = 0.579)	0.829	+5.27%
Severity	2013.2	0.056 (CI = +/-0.029; p = 0.001)	0.009 (CI = +/-0.007; p = 0.010)	-0.006 (CI = +/-0.247; p = 0.960)	0.057 (CI = +/-0.273; p = 0.668)	0.827	+5.79%
Severity	2014.1	0.055 (CI = +/-0.033; p = 0.003)	0.009 (CI = +/-0.007; p = 0.016)	-0.002 (CI = +/-0.259; p = 0.984)	0.061 (CI = +/-0.286; p = 0.660)	0.809	+5.66%
Severity	2014.2	0.053 (CI = +/-0.039; p = 0.011)	0.009 (CI = +/-0.008; p = 0.026)	0.004 (CI = +/-0.272; p = 0.977)	0.068 (CI = +/-0.301; p = 0.639)	0.789	+5.41%
Severity	2015.1	0.060 (CI = +/-0.045; p = 0.013)	0.010 (CI = +/-0.008; p = 0.024)	-0.014 (CI = +/-0.283; p = 0.919)	0.046 (CI = +/-0.315; p = 0.759)	0.784	+6.15%
Severity	2015.2	0.038 (CI = +/-0.048; p = 0.109)	0.008 (CI = +/-0.008; p = 0.053)	0.035 (CI = +/-0.269; p = 0.781)	0.112 (CI = +/-0.302; p = 0.439)	0.786	+3.92%
Severity	2016.1	0.042 (CI = +/-0.059; p = 0.141)	0.008 (CI = +/-0.009; p = 0.062)	0.027 (CI = +/-0.287; p = 0.843)	0.100 (CI = +/-0.328; p = 0.523)	0.775	+4.34%
Severity	2016.2	0.028 (CI = +/-0.070; p = 0.405)	0.007 (CI = +/-0.009; p = 0.120)	0.055 (CI = +/-0.301; p = 0.695)	0.145 (CI = +/-0.352; p = 0.387)	0.761	+2.81%
Severity	2017.1	0.031 (CI = +/-0.087; p = 0.454)	0.007 (CI = +/-0.010; p = 0.143)	0.050 (CI = +/-0.327; p = 0.742)	0.136 (CI = +/-0.398; p = 0.470)	0.749	+3.13%
Frequency	2013.1	0.075 (CI = +/-0.070; p = 0.037)	0.019 (CI = +/-0.018; p = 0.045)	-0.248 (CI = +/-0.663; p = 0.443)	-0.361 (CI = +/-0.734; p = 0.316)	0.079	+7.76%
Frequency	2013.2	0.008 (CI = +/-0.028; p = 0.544)	0.011 (CI = +/-0.007; p = 0.004)	-0.048 (CI = +/-0.246; p = 0.687)	-0.154 (CI = +/-0.271; p = 0.248)	0.417	+0.84%
Frequency	2014.1	0.015 (CI = +/-0.032; p = 0.348)	0.012 (CI = +/-0.007; p = 0.003)	-0.066 (CI = +/-0.251; p = 0.586)	-0.174 (CI = +/-0.277; p = 0.203)	0.414	+1.48%
Frequency	2014.2	0.022 (CI = +/-0.037; p = 0.220)	0.012 (CI = +/-0.007; p = 0.003)	-0.086 (CI = +/-0.258; p = 0.490)	-0.197 (CI = +/-0.285; p = 0.162)	0.418	+2.24%
Frequency	2015.1	0.018 (CI = +/-0.043; p = 0.379)	0.012 (CI = +/-0.008; p = 0.005)	-0.076 (CI = +/-0.271; p = 0.557)	-0.185 (CI = +/-0.302; p = 0.210)	0.415	+1.86%
Frequency	2015.2	0.052 (CI = +/-0.034; p = 0.006)	0.015 (CI = +/-0.006; p = 0.000)	-0.155 (CI = +/-0.191; p = 0.104)	-0.290 (CI = +/-0.214; p = 0.011)	0.656	+5.35%
Frequency	2016.1	0.065 (CI = +/-0.039; p = 0.003)	0.016 (CI = +/-0.006; p = 0.000)	-0.183 (CI = +/-0.190; p = 0.058)	-0.331 (CI = +/-0.217; p = 0.006)	0.696	+6.74%
Frequency	2016.2	0.077 (CI = +/-0.046; p = 0.003)	0.017 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.196; p = 0.042)	-0.367 (CI = +/-0.230; p = 0.005)	0.716	+7.99%
Frequency	2017.1	0.091 (CI = +/-0.054; p = 0.004)	0.018 (CI = +/-0.006; p = 0.000)	-0.230 (CI = +/-0.203; p = 0.030)	-0.410 (CI = +/-0.248; p = 0.004)	0.737	+9.53%

Direct Compensation

Coverage = DC
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2013.1	0.078 (CI = +/-0.061; p = 0.014)	-0.131 (CI = +/-0.446; p = 0.547)	0.355	+8.13%
Loss Cost	2013.2	0.032 (CI = +/-0.040; p = 0.117)	0.074 (CI = +/-0.280; p = 0.585)	0.355	+3.21%
Loss Cost	2014.1	0.032 (CI = +/-0.045; p = 0.153)	0.072 (CI = +/-0.298; p = 0.619)	0.328	+3.27%
Loss Cost	2014.2	0.032 (CI = +/-0.051; p = 0.202)	0.072 (CI = +/-0.319; p = 0.642)	0.296	+3.27%
Loss Cost	2015.1	0.031 (CI = +/-0.058; p = 0.280)	0.077 (CI = +/-0.342; p = 0.640)	0.256	+3.12%
Loss Cost	2015.2	0.034 (CI = +/-0.066; p = 0.290)	0.065 (CI = +/-0.367; p = 0.714)	0.239	+3.48%
Loss Cost	2016.1	0.039 (CI = +/-0.076; p = 0.287)	0.048 (CI = +/-0.395; p = 0.799)	0.224	+4.00%
Loss Cost	2016.2	0.034 (CI = +/-0.087; p = 0.414)	0.064 (CI = +/-0.426; p = 0.753)	0.163	+3.47%
Loss Cost	2017.1	0.040 (CI = +/-0.100; p = 0.406)	0.048 (CI = +/-0.460; p = 0.824)	0.146	+4.04%
Severity	2013.1	0.047 (CI = +/-0.027; p = 0.002)	0.069 (CI = +/-0.195; p = 0.469)	0.697	+4.77%
Severity	2013.2	0.050 (CI = +/-0.029; p = 0.002)	0.053 (CI = +/-0.205; p = 0.593)	0.689	+5.15%
Severity	2014.1	0.050 (CI = +/-0.033; p = 0.005)	0.056 (CI = +/-0.219; p = 0.600)	0.658	+5.09%
Severity	2014.2	0.049 (CI = +/-0.037; p = 0.014)	0.059 (CI = +/-0.234; p = 0.603)	0.624	+5.00%
Severity	2015.1	0.054 (CI = +/-0.042; p = 0.015)	0.039 (CI = +/-0.248; p = 0.746)	0.615	+5.57%
Severity	2015.2	0.044 (CI = +/-0.046; p = 0.061)	0.075 (CI = +/-0.257; p = 0.545)	0.557	+4.50%
Severity	2016.1	0.050 (CI = +/-0.053; p = 0.062)	0.056 (CI = +/-0.275; p = 0.673)	0.545	+5.11%
Severity	2016.2	0.048 (CI = +/-0.061; p = 0.111)	0.061 (CI = +/-0.297; p = 0.666)	0.493	+4.92%
Severity	2017.1	0.057 (CI = +/-0.069; p = 0.095)	0.035 (CI = +/-0.316; p = 0.812)	0.490	+5.88%
Frequency	2013.1	0.032 (CI = +/-0.058; p = 0.270)	-0.200 (CI = +/-0.426; p = 0.339)	-0.032	+3.21%
Frequency	2013.2	-0.019 (CI = +/-0.027; p = 0.162)	0.021 (CI = +/-0.187; p = 0.817)	0.121	-1.85%
Frequency	2014.1	-0.018 (CI = +/-0.030; p = 0.238)	0.016 (CI = +/-0.199; p = 0.866)	0.080	-1.74%
Frequency	2014.2	-0.017 (CI = +/-0.034; p = 0.318)	0.013 (CI = +/-0.212; p = 0.901)	0.045	-1.65%
Frequency	2015.1	-0.023 (CI = +/-0.038; p = 0.209)	0.039 (CI = +/-0.223; p = 0.719)	0.082	-2.31%
Frequency	2015.2	-0.010 (CI = +/-0.040; p = 0.608)	-0.010 (CI = +/-0.220; p = 0.921)	-0.034	-0.98%
Frequency	2016.1	-0.011 (CI = +/-0.046; p = 0.626)	-0.008 (CI = +/-0.238; p = 0.946)	-0.049	-1.06%
Frequency	2016.2	-0.014 (CI = +/-0.052; p = 0.575)	0.003 (CI = +/-0.256; p = 0.982)	-0.051	-1.39%
Frequency	2017.1	-0.017 (CI = +/-0.060; p = 0.540)	0.013 (CI = +/-0.276; p = 0.923)	-0.056	-1.73%

Direct Compensation

Coverage = DC
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-10-01

Loss Cost	2013.1	0.115 (CI = +/-0.066; p = 0.002)	0.022 (CI = +/-0.016; p = 0.009)	-0.258 (CI = +/-0.439; p = 0.230)	0.451	+12.16%
Loss Cost	2013.2	0.059 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.139; p = 0.361)	0.816	+6.07%
Loss Cost	2014.1	0.062 (CI = +/-0.026; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.148; p = 0.310)	0.814	+6.42%
Loss Cost	2014.2	0.065 (CI = +/-0.030; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.160; p = 0.290)	0.808	+6.71%
Loss Cost	2015.1	0.065 (CI = +/-0.035; p = 0.002)	0.019 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.175; p = 0.321)	0.796	+6.76%
Loss Cost	2015.2	0.073 (CI = +/-0.041; p = 0.003)	0.019 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.188; p = 0.248)	0.802	+7.54%
Loss Cost	2016.1	0.082 (CI = +/-0.048; p = 0.004)	0.019 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.203; p = 0.185)	0.811	+8.55%
Loss Cost	2016.2	0.073 (CI = +/-0.058; p = 0.020)	0.019 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.225; p = 0.314)	0.805	+7.55%
Loss Cost	2017.1	0.077 (CI = +/-0.073; p = 0.041)	0.019 (CI = +/-0.007; p = 0.000)	-0.117 (CI = +/-0.258; p = 0.326)	0.799	+8.05%
Severity	2013.1	0.062 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.009 (CI = +/-0.158; p = 0.901)	0.750	+6.43%
Severity	2013.2	0.069 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.031 (CI = +/-0.161; p = 0.684)	0.760	+7.09%
Severity	2014.1	0.070 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.036 (CI = +/-0.173; p = 0.666)	0.733	+7.23%
Severity	2014.2	0.071 (CI = +/-0.035; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	-0.039 (CI = +/-0.188; p = 0.661)	0.701	+7.34%
Severity	2015.1	0.081 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	-0.069 (CI = +/-0.195; p = 0.452)	0.720	+8.41%
Severity	2015.2	0.068 (CI = +/-0.044; p = 0.006)	0.011 (CI = +/-0.006; p = 0.002)	-0.033 (CI = +/-0.200; p = 0.724)	0.678	+7.06%
Severity	2016.1	0.079 (CI = +/-0.051; p = 0.006)	0.012 (CI = +/-0.006; p = 0.002)	-0.063 (CI = +/-0.215; p = 0.531)	0.691	+8.22%
Severity	2016.2	0.077 (CI = +/-0.063; p = 0.022)	0.011 (CI = +/-0.007; p = 0.004)	-0.058 (CI = +/-0.244; p = 0.605)	0.649	+8.02%
Severity	2017.1	0.094 (CI = +/-0.076; p = 0.021)	0.012 (CI = +/-0.007; p = 0.004)	-0.098 (CI = +/-0.267; p = 0.422)	0.672	+9.83%
Frequency	2013.1	0.052 (CI = +/-0.074; p = 0.153)	0.011 (CI = +/-0.018; p = 0.198)	-0.249 (CI = +/-0.493; p = 0.300)	-0.008	+5.39%
Frequency	2013.2	-0.010 (CI = +/-0.028; p = 0.475)	0.007 (CI = +/-0.006; p = 0.020)	-0.030 (CI = +/-0.172; p = 0.712)	0.387	-0.95%
Frequency	2014.1	-0.008 (CI = +/-0.032; p = 0.621)	0.007 (CI = +/-0.006; p = 0.023)	-0.037 (CI = +/-0.185; p = 0.673)	0.357	-0.75%
Frequency	2014.2	-0.006 (CI = +/-0.037; p = 0.740)	0.008 (CI = +/-0.007; p = 0.029)	-0.043 (CI = +/-0.200; p = 0.654)	0.329	-0.59%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.448)	0.007 (CI = +/-0.007; p = 0.039)	-0.014 (CI = +/-0.210; p = 0.890)	0.374	-1.52%
Frequency	2015.2	0.004 (CI = +/-0.043; p = 0.823)	0.008 (CI = +/-0.006; p = 0.015)	-0.071 (CI = +/-0.196; p = 0.440)	0.381	+0.45%
Frequency	2016.1	0.003 (CI = +/-0.052; p = 0.898)	0.008 (CI = +/-0.006; p = 0.022)	-0.067 (CI = +/-0.219; p = 0.509)	0.364	+0.31%
Frequency	2016.2	-0.004 (CI = +/-0.064; p = 0.880)	0.008 (CI = +/-0.007; p = 0.032)	-0.048 (CI = +/-0.246; p = 0.668)	0.367	-0.44%
Frequency	2017.1	-0.016 (CI = +/-0.078; p = 0.643)	0.007 (CI = +/-0.007; p = 0.046)	-0.019 (CI = +/-0.276; p = 0.875)	0.382	-1.62%

Direct Compensation

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

Loss Cost	2013.1	0.122 (CI = +/-0.088; p = 0.011)	-0.118 (CI = +/-0.354; p = 0.478)	0.400	+13.02%
Loss Cost	2013.2	0.061 (CI = +/-0.029; p = 0.001)	0.014 (CI = +/-0.108; p = 0.778)	0.631	+6.32%
Loss Cost	2014.1	0.067 (CI = +/-0.034; p = 0.002)	0.026 (CI = +/-0.118; p = 0.625)	0.618	+6.93%
Loss Cost	2014.2	0.070 (CI = +/-0.041; p = 0.004)	0.020 (CI = +/-0.131; p = 0.728)	0.576	+7.27%
Loss Cost	2015.1	0.074 (CI = +/-0.053; p = 0.013)	0.027 (CI = +/-0.151; p = 0.682)	0.502	+7.67%
Loss Cost	2015.2	0.084 (CI = +/-0.065; p = 0.019)	0.012 (CI = +/-0.168; p = 0.871)	0.508	+8.80%
Loss Cost	2016.1	0.107 (CI = +/-0.079; p = 0.018)	0.045 (CI = +/-0.182; p = 0.551)	0.588	+11.26%
Loss Cost	2016.2	0.096 (CI = +/-0.111; p = 0.075)	0.058 (CI = +/-0.224; p = 0.511)	0.414	+10.03%
Loss Cost	2017.1	0.133 (CI = +/-0.163; p = 0.080)	0.102 (CI = +/-0.278; p = 0.326)	0.499	+14.26%
Severity	2013.1	0.054 (CI = +/-0.029; p = 0.002)	-0.008 (CI = +/-0.115; p = 0.877)	0.550	+5.58%
Severity	2013.2	0.060 (CI = +/-0.032; p = 0.002)	-0.022 (CI = +/-0.121; p = 0.698)	0.567	+6.23%
Severity	2014.1	0.059 (CI = +/-0.039; p = 0.008)	-0.024 (CI = +/-0.135; p = 0.693)	0.489	+6.10%
Severity	2014.2	0.059 (CI = +/-0.048; p = 0.021)	-0.024 (CI = +/-0.152; p = 0.722)	0.386	+6.10%
Severity	2015.1	0.069 (CI = +/-0.059; p = 0.029)	-0.007 (CI = +/-0.170; p = 0.926)	0.393	+7.10%
Severity	2015.2	0.048 (CI = +/-0.064; p = 0.118)	0.024 (CI = +/-0.167; p = 0.736)	0.153	+4.91%
Severity	2016.1	0.061 (CI = +/-0.087; p = 0.133)	0.043 (CI = +/-0.199; p = 0.600)	0.151	+6.26%
Severity	2016.2	0.044 (CI = +/-0.118; p = 0.360)	0.063 (CI = +/-0.239; p = 0.505)	-0.071	+4.49%
Severity	2017.1	0.075 (CI = +/-0.188; p = 0.294)	0.099 (CI = +/-0.321; p = 0.398)	0.004	+7.78%
Frequency	2013.1	0.068 (CI = +/-0.097; p = 0.149)	-0.110 (CI = +/-0.389; p = 0.547)	0.077	+7.05%
Frequency	2013.2	0.001 (CI = +/-0.031; p = 0.952)	0.036 (CI = +/-0.116; p = 0.510)	-0.146	+0.09%
Frequency	2014.1	0.008 (CI = +/-0.036; p = 0.640)	0.051 (CI = +/-0.125; p = 0.384)	-0.104	+0.78%
Frequency	2014.2	0.011 (CI = +/-0.044; p = 0.579)	0.045 (CI = +/-0.139; p = 0.480)	-0.126	+1.11%
Frequency	2015.1	0.005 (CI = +/-0.056; p = 0.828)	0.034 (CI = +/-0.160; p = 0.627)	-0.237	+0.53%
Frequency	2015.2	0.036 (CI = +/-0.035; p = 0.046)	-0.012 (CI = +/-0.092; p = 0.752)	0.357	+3.72%
Frequency	2016.1	0.046 (CI = +/-0.046; p = 0.051)	0.002 (CI = +/-0.106; p = 0.967)	0.407	+4.71%
Frequency	2016.2	0.052 (CI = +/-0.065; p = 0.093)	-0.005 (CI = +/-0.132; p = 0.925)	0.321	+5.30%
Frequency	2017.1	0.058 (CI = +/-0.113; p = 0.198)	0.003 (CI = +/-0.192; p = 0.961)	0.156	+6.02%

Direct Compensation

Coverage = DC
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Loss Cost	2013.1	0.130 (CI = +/-0.103; p = 0.018)	-0.135 (CI = +/-0.386; p = 0.453)	NA (CI = +/-NA; p = NA)	0.354	+13.90%
Loss Cost	2013.2	0.053 (CI = +/-0.033; p = 0.005)	0.032 (CI = +/-0.113; p = 0.538)	NA (CI = +/-NA; p = NA)	0.538	+5.45%
Loss Cost	2014.1	0.058 (CI = +/-0.039; p = 0.008)	0.042 (CI = +/-0.123; p = 0.455)	NA (CI = +/-NA; p = NA)	0.517	+6.02%
Loss Cost	2014.2	0.060 (CI = +/-0.050; p = 0.025)	0.040 (CI = +/-0.143; p = 0.533)	NA (CI = +/-NA; p = NA)	0.451	+6.15%
Loss Cost	2015.1	0.063 (CI = +/-0.064; p = 0.054)	0.044 (CI = +/-0.166; p = 0.540)	NA (CI = +/-NA; p = NA)	0.342	+6.47%
Loss Cost	2015.2	0.073 (CI = +/-0.088; p = 0.087)	0.029 (CI = +/-0.202; p = 0.727)	NA (CI = +/-NA; p = NA)	0.318	+7.55%
Loss Cost	2016.1	0.097 (CI = +/-0.112; p = 0.074)	0.057 (CI = +/-0.225; p = 0.522)	NA (CI = +/-NA; p = NA)	0.416	+10.15%
Loss Cost	2016.2	0.070 (CI = +/-0.180; p = 0.306)	0.088 (CI = +/-0.307; p = 0.427)	NA (CI = +/-NA; p = NA)	0.206	+7.21%
Loss Cost	2017.1	0.110 (CI = +/-0.320; p = 0.278)	0.122 (CI = +/-0.462; p = 0.374)	NA (CI = +/-NA; p = NA)	0.268	+11.59%
Severity	2013.1	0.052 (CI = +/-0.033; p = 0.006)	-0.002 (CI = +/-0.125; p = 0.967)	NA (CI = +/-NA; p = NA)	0.451	+5.29%
Severity	2013.2	0.059 (CI = +/-0.039; p = 0.008)	-0.018 (CI = +/-0.135; p = 0.771)	NA (CI = +/-NA; p = NA)	0.465	+6.05%
Severity	2014.1	0.057 (CI = +/-0.048; p = 0.024)	-0.021 (CI = +/-0.151; p = 0.760)	NA (CI = +/-NA; p = NA)	0.366	+5.89%
Severity	2014.2	0.056 (CI = +/-0.061; p = 0.066)	-0.019 (CI = +/-0.176; p = 0.803)	NA (CI = +/-NA; p = NA)	0.235	+5.81%
Severity	2015.1	0.067 (CI = +/-0.076; p = 0.077)	-0.004 (CI = +/-0.198; p = 0.962)	NA (CI = +/-NA; p = NA)	0.242	+6.89%
Severity	2015.2	0.035 (CI = +/-0.087; p = 0.352)	0.044 (CI = +/-0.199; p = 0.594)	NA (CI = +/-NA; p = NA)	-0.043	+3.52%
Severity	2016.1	0.047 (CI = +/-0.121; p = 0.338)	0.059 (CI = +/-0.244; p = 0.540)	NA (CI = +/-NA; p = NA)	-0.066	+4.85%
Severity	2016.2	0.008 (CI = +/-0.181; p = 0.897)	0.105 (CI = +/-0.308; p = 0.358)	NA (CI = +/-NA; p = NA)	-0.136	+0.80%
Severity	2017.1	0.038 (CI = +/-0.348; p = 0.685)	0.130 (CI = +/-0.502; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.156	+3.86%
Frequency	2013.1	0.079 (CI = +/-0.113; p = 0.150)	-0.133 (CI = +/-0.422; p = 0.499)	NA (CI = +/-NA; p = NA)	0.071	+8.18%
Frequency	2013.2	-0.006 (CI = +/-0.036; p = 0.732)	0.050 (CI = +/-0.126; p = 0.393)	NA (CI = +/-NA; p = NA)	-0.116	-0.57%
Frequency	2014.1	0.001 (CI = +/-0.043; p = 0.948)	0.063 (CI = +/-0.136; p = 0.318)	NA (CI = +/-NA; p = NA)	-0.094	+0.12%
Frequency	2014.2	0.003 (CI = +/-0.055; p = 0.893)	0.059 (CI = +/-0.157; p = 0.405)	NA (CI = +/-NA; p = NA)	-0.143	+0.32%
Frequency	2015.1	-0.004 (CI = +/-0.069; p = 0.893)	0.048 (CI = +/-0.180; p = 0.537)	NA (CI = +/-NA; p = NA)	-0.241	-0.40%
Frequency	2015.2	0.038 (CI = +/-0.050; p = 0.106)	-0.015 (CI = +/-0.114; p = 0.749)	NA (CI = +/-NA; p = NA)	0.212	+3.89%
Frequency	2016.1	0.049 (CI = +/-0.066; p = 0.108)	-0.002 (CI = +/-0.134; p = 0.968)	NA (CI = +/-NA; p = NA)	0.275	+5.06%
Frequency	2016.2	0.062 (CI = +/-0.111; p = 0.175)	-0.016 (CI = +/-0.189; p = 0.800)	NA (CI = +/-NA; p = NA)	0.194	+6.36%
Frequency	2017.1	0.072 (CI = +/-0.226; p = 0.306)	-0.008 (CI = +/-0.327; p = 0.926)	NA (CI = +/-NA; p = NA)	-0.033	+7.44%

Direct Compensation

Coverage = DC
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time

Loss Cost	2013.1	0.130 (CI = +/-0.100; p = 0.015)	0.377	+13.90%
Loss Cost	2013.2	0.054 (CI = +/-0.031; p = 0.003)	0.566	+5.59%
Loss Cost	2014.1	0.058 (CI = +/-0.037; p = 0.006)	0.538	+6.02%
Loss Cost	2014.2	0.062 (CI = +/-0.046; p = 0.015)	0.490	+6.41%
Loss Cost	2015.1	0.063 (CI = +/-0.059; p = 0.041)	0.397	+6.47%
Loss Cost	2015.2	0.076 (CI = +/-0.076; p = 0.050)	0.416	+7.85%
Loss Cost	2016.1	0.097 (CI = +/-0.098; p = 0.052)	0.476	+10.15%
Loss Cost	2016.2	0.085 (CI = +/-0.147; p = 0.185)	0.238	+8.85%
Loss Cost	2017.1	0.110 (CI = +/-0.248; p = 0.254)	0.198	+11.59%
Severity	2013.1	0.052 (CI = +/-0.031; p = 0.004)	0.500	+5.29%
Severity	2013.2	0.058 (CI = +/-0.036; p = 0.005)	0.514	+5.97%
Severity	2014.1	0.057 (CI = +/-0.044; p = 0.017)	0.429	+5.89%
Severity	2014.2	0.055 (CI = +/-0.055; p = 0.050)	0.324	+5.68%
Severity	2015.1	0.067 (CI = +/-0.068; p = 0.055)	0.350	+6.89%
Severity	2015.2	0.039 (CI = +/-0.076; p = 0.257)	0.075	+3.96%
Severity	2016.1	0.047 (CI = +/-0.106; p = 0.301)	0.052	+4.85%
Severity	2016.2	0.026 (CI = +/-0.154; p = 0.664)	-0.185	+2.63%
Severity	2017.1	0.038 (CI = +/-0.267; p = 0.682)	-0.249	+3.86%
Frequency	2013.1	0.079 (CI = +/-0.109; p = 0.139)	0.114	+8.18%
Frequency	2013.2	-0.004 (CI = +/-0.035; p = 0.824)	-0.094	-0.36%
Frequency	2014.1	0.001 (CI = +/-0.042; p = 0.948)	-0.111	+0.12%
Frequency	2014.2	0.007 (CI = +/-0.052; p = 0.770)	-0.112	+0.68%
Frequency	2015.1	-0.004 (CI = +/-0.064; p = 0.888)	-0.139	-0.40%
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.080)	0.328	+3.74%
Frequency	2016.1	0.049 (CI = +/-0.055; p = 0.069)	0.419	+5.06%
Frequency	2016.2	0.059 (CI = +/-0.081; p = 0.114)	0.380	+6.06%
Frequency	2017.1	0.072 (CI = +/-0.137; p = 0.194)	0.308	+7.44%

Accident Benefits Total

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

Loss Cost	2008.1	0.070 (CI = +/-0.044; p = 0.003)	-0.005 (CI = +/-0.030; p = 0.741)	0.240	+7.28%
Loss Cost	2008.2	0.056 (CI = +/-0.043; p = 0.012)	-0.006 (CI = +/-0.028; p = 0.678)	0.172	+5.81%
Loss Cost	2009.1	0.050 (CI = +/-0.045; p = 0.031)	-0.006 (CI = +/-0.029; p = 0.659)	0.124	+5.13%
Loss Cost	2009.2	0.045 (CI = +/-0.048; p = 0.061)	-0.006 (CI = +/-0.029; p = 0.652)	0.086	+4.65%
Loss Cost	2010.1	0.040 (CI = +/-0.050; p = 0.118)	-0.007 (CI = +/-0.029; p = 0.642)	0.048	+4.04%
Loss Cost	2010.2	0.024 (CI = +/-0.050; p = 0.334)	-0.007 (CI = +/-0.027; p = 0.595)	-0.013	+2.42%
Loss Cost	2011.1	0.013 (CI = +/-0.052; p = 0.604)	-0.007 (CI = +/-0.027; p = 0.575)	-0.047	+1.33%
Loss Cost	2011.2	0.015 (CI = +/-0.056; p = 0.573)	-0.007 (CI = +/-0.028; p = 0.584)	-0.047	+1.55%
Loss Cost	2012.1	0.017 (CI = +/-0.060; p = 0.570)	-0.007 (CI = +/-0.028; p = 0.593)	-0.050	+1.69%
Loss Cost	2012.2	0.022 (CI = +/-0.065; p = 0.481)	-0.007 (CI = +/-0.029; p = 0.599)	-0.043	+2.26%
Loss Cost	2013.1	0.002 (CI = +/-0.064; p = 0.961)	-0.007 (CI = +/-0.027; p = 0.582)	-0.078	+0.15%
Loss Cost	2013.2	0.008 (CI = +/-0.070; p = 0.825)	-0.007 (CI = +/-0.028; p = 0.584)	-0.077	+0.76%
Loss Cost	2014.1	0.022 (CI = +/-0.074; p = 0.550)	-0.008 (CI = +/-0.027; p = 0.565)	-0.058	+2.18%
Loss Cost	2014.2	-0.004 (CI = +/-0.074; p = 0.916)	-0.007 (CI = +/-0.026; p = 0.578)	-0.092	-0.37%
Loss Cost	2015.1	0.002 (CI = +/-0.081; p = 0.969)	-0.007 (CI = +/-0.026; p = 0.577)	-0.096	+0.15%
Loss Cost	2015.2	-0.004 (CI = +/-0.090; p = 0.931)	-0.007 (CI = +/-0.027; p = 0.601)	-0.105	-0.38%
Loss Cost	2016.1	0.016 (CI = +/-0.097; p = 0.738)	-0.008 (CI = +/-0.027; p = 0.543)	-0.095	+1.57%
Loss Cost	2016.2	-0.005 (CI = +/-0.106; p = 0.918)	-0.007 (CI = +/-0.027; p = 0.615)	-0.121	-0.52%
Loss Cost	2017.1	-0.025 (CI = +/-0.119; p = 0.662)	-0.005 (CI = +/-0.028; p = 0.699)	-0.122	-2.42%
Severity	2008.1	0.042 (CI = +/-0.039; p = 0.036)	-0.013 (CI = +/-0.027; p = 0.323)	0.145	+4.27%
Severity	2008.2	0.032 (CI = +/-0.040; p = 0.105)	-0.014 (CI = +/-0.026; p = 0.288)	0.095	+3.29%
Severity	2009.1	0.025 (CI = +/-0.041; p = 0.230)	-0.014 (CI = +/-0.026; p = 0.268)	0.055	+2.49%
Severity	2009.2	0.024 (CI = +/-0.044; p = 0.263)	-0.014 (CI = +/-0.026; p = 0.276)	0.046	+2.47%
Severity	2010.1	0.018 (CI = +/-0.046; p = 0.439)	-0.015 (CI = +/-0.027; p = 0.267)	0.018	+1.77%
Severity	2010.2	0.006 (CI = +/-0.047; p = 0.810)	-0.015 (CI = +/-0.026; p = 0.239)	-0.008	+0.55%
Severity	2011.1	-0.007 (CI = +/-0.047; p = 0.757)	-0.015 (CI = +/-0.025; p = 0.212)	-0.013	-0.71%
Severity	2011.2	-0.002 (CI = +/-0.050; p = 0.947)	-0.015 (CI = +/-0.025; p = 0.219)	-0.014	-0.16%
Severity	2012.1	0.001 (CI = +/-0.054; p = 0.985)	-0.015 (CI = +/-0.026; p = 0.229)	-0.015	+0.05%
Severity	2012.2	0.011 (CI = +/-0.057; p = 0.684)	-0.015 (CI = +/-0.025; p = 0.226)	0.001	+1.14%
Severity	2013.1	-0.001 (CI = +/-0.060; p = 0.984)	-0.015 (CI = +/-0.025; p = 0.223)	-0.016	-0.06%
Severity	2013.2	0.007 (CI = +/-0.065; p = 0.835)	-0.015 (CI = +/-0.025; p = 0.227)	-0.011	+0.66%
Severity	2014.1	0.021 (CI = +/-0.068; p = 0.521)	-0.016 (CI = +/-0.025; p = 0.210)	0.021	+2.14%
Severity	2014.2	0.000 (CI = +/-0.069; p = 0.993)	-0.015 (CI = +/-0.024; p = 0.205)	-0.012	+0.03%
Severity	2015.1	0.001 (CI = +/-0.076; p = 0.968)	-0.015 (CI = +/-0.025; p = 0.217)	-0.017	+0.15%
Severity	2015.2	0.001 (CI = +/-0.085; p = 0.979)	-0.015 (CI = +/-0.026; p = 0.233)	-0.025	+0.11%
Severity	2016.1	0.016 (CI = +/-0.093; p = 0.725)	-0.016 (CI = +/-0.026; p = 0.215)	-0.009	+1.57%
Severity	2016.2	-0.003 (CI = +/-0.102; p = 0.948)	-0.015 (CI = +/-0.026; p = 0.255)	-0.038	-0.32%
Severity	2017.1	-0.026 (CI = +/-0.112; p = 0.631)	-0.013 (CI = +/-0.027; p = 0.314)	-0.042	-2.52%
Frequency	2008.1	0.028 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.010; p = 0.092)	0.317	+2.89%
Frequency	2008.2	0.024 (CI = +/-0.014; p = 0.001)	0.008 (CI = +/-0.009; p = 0.085)	0.260	+2.44%
Frequency	2009.1	0.025 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.009; p = 0.085)	0.267	+2.58%
Frequency	2009.2	0.021 (CI = +/-0.015; p = 0.006)	0.008 (CI = +/-0.009; p = 0.078)	0.209	+2.13%
Frequency	2010.1	0.022 (CI = +/-0.016; p = 0.007)	0.008 (CI = +/-0.009; p = 0.082)	0.208	+2.23%
Frequency	2010.2	0.018 (CI = +/-0.016; p = 0.026)	0.008 (CI = +/-0.009; p = 0.079)	0.157	+1.85%
Frequency	2011.1	0.020 (CI = +/-0.017; p = 0.021)	0.008 (CI = +/-0.009; p = 0.080)	0.174	+2.06%
Frequency	2011.2	0.017 (CI = +/-0.018; p = 0.060)	0.008 (CI = +/-0.009; p = 0.080)	0.130	+1.72%
Frequency	2012.1	0.016 (CI = +/-0.019; p = 0.093)	0.008 (CI = +/-0.009; p = 0.086)	0.111	+1.64%
Frequency	2012.2	0.011 (CI = +/-0.020; p = 0.254)	0.008 (CI = +/-0.009; p = 0.076)	0.080	+1.11%
Frequency	2013.1	0.002 (CI = +/-0.017; p = 0.805)	0.008 (CI = +/-0.007; p = 0.036)	0.117	+0.21%
Frequency	2013.2	0.001 (CI = +/-0.019; p = 0.915)	0.008 (CI = +/-0.007; p = 0.040)	0.117	+0.10%
Frequency	2014.1	0.000 (CI = +/-0.021; p = 0.973)	0.008 (CI = +/-0.008; p = 0.045)	0.115	+0.03%
Frequency	2014.2	-0.004 (CI = +/-0.022; p = 0.707)	0.008 (CI = +/-0.008; p = 0.041)	0.144	-0.40%
Frequency	2015.1	0.000 (CI = +/-0.024; p = 0.996)	0.008 (CI = +/-0.008; p = 0.045)	0.125	+0.01%
Frequency	2015.2	-0.005 (CI = +/-0.026; p = 0.693)	0.008 (CI = +/-0.008; p = 0.040)	0.157	-0.48%
Frequency	2016.1	0.000 (CI = +/-0.028; p = 0.999)	0.008 (CI = +/-0.008; p = 0.049)	0.134	0.00%
Frequency	2016.2	-0.002 (CI = +/-0.031; p = 0.890)	0.008 (CI = +/-0.008; p = 0.053)	0.134	-0.21%
Frequency	2017.1	0.001 (CI = +/-0.036; p = 0.954)	0.008 (CI = +/-0.008; p = 0.070)	0.113	+0.10%

Accident Benefits Total

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

Loss Cost	2008.1	0.072 (CI = +/-0.041; p = 0.001)	0.261	+7.50%
Loss Cost	2008.2	0.059 (CI = +/-0.041; p = 0.006)	0.194	+6.07%
Loss Cost	2009.1	0.053 (CI = +/-0.043; p = 0.017)	0.147	+5.40%
Loss Cost	2009.2	0.048 (CI = +/-0.045; p = 0.037)	0.111	+4.95%
Loss Cost	2010.1	0.043 (CI = +/-0.048; p = 0.079)	0.074	+4.35%
Loss Cost	2010.2	0.027 (CI = +/-0.048; p = 0.251)	0.013	+2.75%
Loss Cost	2011.1	0.017 (CI = +/-0.049; p = 0.494)	-0.020	+1.68%
Loss Cost	2011.2	0.019 (CI = +/-0.053; p = 0.471)	-0.018	+1.91%
Loss Cost	2012.1	0.020 (CI = +/-0.058; p = 0.475)	-0.019	+2.05%
Loss Cost	2012.2	0.026 (CI = +/-0.062; p = 0.397)	-0.011	+2.63%
Loss Cost	2013.1	0.005 (CI = +/-0.062; p = 0.870)	-0.044	+0.50%
Loss Cost	2013.2	0.011 (CI = +/-0.067; p = 0.739)	-0.042	+1.10%
Loss Cost	2014.1	0.025 (CI = +/-0.072; p = 0.477)	-0.023	+2.52%
Loss Cost	2014.2	-0.001 (CI = +/-0.071; p = 0.978)	-0.053	-0.09%
Loss Cost	2015.1	0.004 (CI = +/-0.079; p = 0.915)	-0.055	+0.41%
Loss Cost	2015.2	-0.002 (CI = +/-0.088; p = 0.965)	-0.059	-0.18%
Loss Cost	2016.1	0.017 (CI = +/-0.095; p = 0.710)	-0.053	+1.71%
Loss Cost	2016.2	-0.005 (CI = +/-0.103; p = 0.917)	-0.066	-0.51%
Loss Cost	2017.1	-0.026 (CI = +/-0.114; p = 0.637)	-0.054	-2.53%
Severity	2008.1	0.047 (CI = +/-0.037; p = 0.015)	0.145	+4.83%
Severity	2008.2	0.038 (CI = +/-0.038; p = 0.050)	0.090	+3.89%
Severity	2009.1	0.031 (CI = +/-0.040; p = 0.124)	0.046	+3.11%
Severity	2009.2	0.031 (CI = +/-0.042; p = 0.149)	0.038	+3.11%
Severity	2010.1	0.024 (CI = +/-0.044; p = 0.277)	0.008	+2.44%
Severity	2010.2	0.012 (CI = +/-0.045; p = 0.580)	-0.025	+1.24%
Severity	2011.1	0.000 (CI = +/-0.046; p = 1.000)	-0.038	0.00%
Severity	2011.2	0.006 (CI = +/-0.049; p = 0.818)	-0.038	+0.56%
Severity	2012.1	0.008 (CI = +/-0.053; p = 0.766)	-0.038	+0.78%
Severity	2012.2	0.019 (CI = +/-0.056; p = 0.500)	-0.023	+1.88%
Severity	2013.1	0.007 (CI = +/-0.059; p = 0.820)	-0.043	+0.66%
Severity	2013.2	0.014 (CI = +/-0.064; p = 0.664)	-0.038	+1.37%
Severity	2014.1	0.028 (CI = +/-0.068; p = 0.398)	-0.012	+2.85%
Severity	2014.2	0.006 (CI = +/-0.069; p = 0.849)	-0.051	+0.64%
Severity	2015.1	0.007 (CI = +/-0.077; p = 0.854)	-0.054	+0.68%
Severity	2015.2	0.005 (CI = +/-0.085; p = 0.898)	-0.058	+0.53%
Severity	2016.1	0.018 (CI = +/-0.094; p = 0.685)	-0.051	+1.85%
Severity	2016.2	-0.003 (CI = +/-0.103; p = 0.953)	-0.066	-0.29%
Severity	2017.1	-0.028 (CI = +/-0.112; p = 0.597)	-0.050	-2.77%
Frequency	2008.1	0.025 (CI = +/-0.014; p = 0.001)	0.274	+2.55%
Frequency	2008.2	0.021 (CI = +/-0.014; p = 0.004)	0.208	+2.10%
Frequency	2009.1	0.022 (CI = +/-0.015; p = 0.005)	0.214	+2.22%
Frequency	2009.2	0.018 (CI = +/-0.015; p = 0.020)	0.145	+1.78%
Frequency	2010.1	0.019 (CI = +/-0.016; p = 0.022)	0.144	+1.87%
Frequency	2010.2	0.015 (CI = +/-0.016; p = 0.070)	0.083	+1.49%
Frequency	2011.1	0.017 (CI = +/-0.017; p = 0.056)	0.100	+1.68%
Frequency	2011.2	0.013 (CI = +/-0.018; p = 0.140)	0.048	+1.34%
Frequency	2012.1	0.013 (CI = +/-0.019; p = 0.198)	0.029	+1.26%
Frequency	2012.2	0.007 (CI = +/-0.020; p = 0.458)	-0.018	+0.74%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.857)	-0.044	-0.16%
Frequency	2013.2	-0.003 (CI = +/-0.020; p = 0.787)	-0.044	-0.27%
Frequency	2014.1	-0.003 (CI = +/-0.022; p = 0.770)	-0.045	-0.31%
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.530)	-0.030	-0.73%
Frequency	2015.1	-0.003 (CI = +/-0.026; p = 0.825)	-0.053	-0.27%
Frequency	2015.2	-0.007 (CI = +/-0.028; p = 0.600)	-0.041	-0.71%
Frequency	2016.1	-0.001 (CI = +/-0.031; p = 0.925)	-0.062	-0.14%
Frequency	2016.2	-0.002 (CI = +/-0.035; p = 0.894)	-0.065	-0.22%
Frequency	2017.1	0.003 (CI = +/-0.039; p = 0.890)	-0.070	+0.26%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility, new_normal

Loss Cost	2008.1	0.117 (CI = +/-0.067; p = 0.001)	-0.237 (CI = +/-0.397; p = 0.232)	0.008 (CI = +/-0.034; p = 0.623)	-0.735 (CI = +/-0.784; p = 0.065)	0.312	+12.38%
Loss Cost	2008.2	0.097 (CI = +/-0.069; p = 0.007)	-0.182 (CI = +/-0.390; p = 0.346)	0.005 (CI = +/-0.033; p = 0.755)	-0.593 (CI = +/-0.777; p = 0.129)	0.207	+10.19%
Loss Cost	2009.1	0.086 (CI = +/-0.074; p = 0.024)	-0.215 (CI = +/-0.399; p = 0.279)	0.003 (CI = +/-0.033; p = 0.867)	-0.516 (CI = +/-0.801; p = 0.197)	0.154	+8.94%
Loss Cost	2009.2	0.083 (CI = +/-0.080; p = 0.043)	-0.208 (CI = +/-0.413; p = 0.309)	0.002 (CI = +/-0.034; p = 0.888)	-0.499 (CI = +/-0.839; p = 0.233)	0.103	+8.66%
Loss Cost	2010.1	0.072 (CI = +/-0.087; p = 0.103)	-0.237 (CI = +/-0.425; p = 0.261)	0.000 (CI = +/-0.035; p = 0.988)	-0.425 (CI = +/-0.873; p = 0.326)	0.061	+7.42%
Loss Cost	2010.2	0.045 (CI = +/-0.090; p = 0.318)	-0.178 (CI = +/-0.417; p = 0.388)	-0.003 (CI = +/-0.034; p = 0.839)	-0.251 (CI = +/-0.869; p = 0.557)	-0.049	+4.57%
Loss Cost	2011.1	0.019 (CI = +/-0.096; p = 0.690)	-0.236 (CI = +/-0.417; p = 0.254)	-0.008 (CI = +/-0.034; p = 0.643)	-0.093 (CI = +/-0.881; p = 0.829)	-0.071	+1.89%
Loss Cost	2011.2	0.029 (CI = +/-0.105; p = 0.570)	-0.256 (CI = +/-0.432; p = 0.231)	-0.006 (CI = +/-0.035; p = 0.707)	-0.157 (CI = +/-0.929; p = 0.729)	-0.064	+2.97%
Loss Cost	2012.1	0.029 (CI = +/-0.118; p = 0.614)	-0.257 (CI = +/-0.453; p = 0.251)	-0.006 (CI = +/-0.037; p = 0.718)	-0.156 (CI = +/-0.992; p = 0.747)	-0.072	+2.95%
Loss Cost	2012.2	0.052 (CI = +/-0.129; p = 0.415)	-0.295 (CI = +/-0.464; p = 0.200)	-0.004 (CI = +/-0.037; p = 0.827)	-0.285 (CI = +/-1.040; p = 0.574)	-0.040	+5.30%
Loss Cost	2013.1	-0.010 (CI = +/-0.128; p = 0.870)	-0.402 (CI = +/-0.429; p = 0.065)	-0.012 (CI = +/-0.034; p = 0.465)	0.050 (CI = +/-0.982; p = 0.916)	0.009	-1.02%
Loss Cost	2013.2	0.017 (CI = +/-0.141; p = 0.804)	-0.442 (CI = +/-0.439; p = 0.049)	-0.010 (CI = +/-0.035; p = 0.572)	-0.094 (CI = +/-1.033; p = 0.850)	0.042	+1.71%
Loss Cost	2014.1	0.046 (CI = +/-0.159; p = 0.554)	-0.399 (CI = +/-0.456; p = 0.082)	-0.006 (CI = +/-0.036; p = 0.721)	-0.239 (CI = +/-1.103; p = 0.654)	0.032	+4.66%
Loss Cost	2014.2	-0.009 (CI = +/-0.168; p = 0.910)	-0.330 (CI = +/-0.447; p = 0.137)	-0.011 (CI = +/-0.035; p = 0.527)	0.030 (CI = +/-1.115; p = 0.956)	-0.064	-0.91%
Loss Cost	2015.1	-0.008 (CI = +/-0.196; p = 0.931)	-0.329 (CI = +/-0.477; p = 0.163)	-0.011 (CI = +/-0.038; p = 0.555)	0.025 (CI = +/-1.229; p = 0.966)	-0.086	-0.81%
Loss Cost	2015.2	-0.009 (CI = +/-0.227; p = 0.930)	-0.327 (CI = +/-0.509; p = 0.189)	-0.011 (CI = +/-0.040; p = 0.571)	0.031 (CI = +/-1.352; p = 0.961)	-0.112	-0.94%
Loss Cost	2016.1	0.036 (CI = +/-0.260; p = 0.771)	-0.277 (CI = +/-0.535; p = 0.284)	-0.007 (CI = +/-0.042; p = 0.714)	-0.158 (CI = +/-1.465; p = 0.819)	-0.144	+3.64%
Loss Cost	2016.2	-0.006 (CI = +/-0.294; p = 0.965)	-0.233 (CI = +/-0.565; p = 0.386)	-0.009 (CI = +/-0.043; p = 0.654)	0.005 (CI = +/-1.581; p = 0.995)	-0.225	-0.60%
Loss Cost	2017.1	-0.080 (CI = +/-0.326; p = 0.599)	-0.311 (CI = +/-0.583; p = 0.265)	-0.013 (CI = +/-0.044; p = 0.526)	0.270 (CI = +/-1.657; p = 0.727)	-0.172	-7.71%
Severity	2008.1	0.069 (CI = +/-0.063; p = 0.033)	-0.098 (CI = +/-0.374; p = 0.597)	-0.005 (CI = +/-0.032; p = 0.725)	-0.418 (CI = +/-0.738; p = 0.256)	0.136	+7.10%
Severity	2008.2	0.054 (CI = +/-0.066; p = 0.104)	-0.057 (CI = +/-0.374; p = 0.757)	-0.008 (CI = +/-0.031; p = 0.615)	-0.313 (CI = +/-0.746; p = 0.397)	0.058	+5.55%
Severity	2009.1	0.039 (CI = +/-0.070; p = 0.260)	-0.099 (CI = +/-0.378; p = 0.596)	-0.011 (CI = +/-0.031; p = 0.490)	-0.213 (CI = +/-0.759; p = 0.569)	0.008	+4.00%
Severity	2009.2	0.042 (CI = +/-0.076; p = 0.270)	-0.105 (CI = +/-0.391; p = 0.586)	-0.010 (CI = +/-0.032; p = 0.516)	-0.231 (CI = +/-0.795; p = 0.556)	-0.002	+4.26%
Severity	2010.1	0.027 (CI = +/-0.082; p = 0.502)	-0.142 (CI = +/-0.400; p = 0.471)	-0.013 (CI = +/-0.033; p = 0.422)	-0.137 (CI = +/-0.820; p = 0.734)	-0.033	+2.75%
Severity	2010.2	0.004 (CI = +/-0.086; p = 0.923)	-0.091 (CI = +/-0.396; p = 0.640)	-0.016 (CI = +/-0.032; p = 0.314)	0.012 (CI = +/-0.826; p = 0.976)	-0.082	+0.41%
Severity	2011.1	-0.028 (CI = +/-0.088; p = 0.518)	-0.163 (CI = +/-0.383; p = 0.388)	-0.022 (CI = +/-0.031; p = 0.168)	0.208 (CI = +/-0.809; p = 0.601)	-0.055	-2.76%
Severity	2011.2	-0.015 (CI = +/-0.096; p = 0.757)	-0.189 (CI = +/-0.394; p = 0.330)	-0.020 (CI = +/-0.032; p = 0.210)	0.126 (CI = +/-0.848; p = 0.761)	-0.053	-1.45%
Severity	2012.1	-0.015 (CI = +/-0.108; p = 0.772)	-0.191 (CI = +/-0.414; p = 0.348)	-0.020 (CI = +/-0.033; p = 0.228)	0.130 (CI = +/-0.905; p = 0.769)	-0.062	-1.51%
Severity	2012.2	0.015 (CI = +/-0.115; p = 0.795)	-0.241 (CI = +/-0.414; p = 0.238)	-0.017 (CI = +/-0.033; p = 0.308)	-0.041 (CI = +/-0.926; p = 0.928)	-0.022	+1.47%
Severity	2013.1	-0.025 (CI = +/-0.123; p = 0.674)	-0.310 (CI = +/-0.409; p = 0.130)	-0.022 (CI = +/-0.033; p = 0.177)	0.174 (CI = +/-0.937; p = 0.702)	0.012	-2.47%
Severity	2013.2	0.000 (CI = +/-0.135; p = 0.997)	-0.347 (CI = +/-0.419; p = 0.100)	-0.019 (CI = +/-0.033; p = 0.236)	0.039 (CI = +/-0.987; p = 0.934)	0.038	+0.02%
Severity	2014.1	0.031 (CI = +/-0.151; p = 0.668)	-0.300 (CI = +/-0.433; p = 0.161)	-0.016 (CI = +/-0.034; p = 0.345)	-0.117 (CI = +/-1.047; p = 0.816)	0.034	+3.17%
Severity	2014.2	-0.017 (CI = +/-0.162; p = 0.827)	-0.240 (CI = +/-0.429; p = 0.253)	-0.020 (CI = +/-0.034; p = 0.232)	0.120 (CI = +/-1.070; p = 0.816)	-0.043	-1.68%
Severity	2015.1	-0.028 (CI = +/-0.188; p = 0.759)	-0.253 (CI = +/-0.457; p = 0.256)	-0.021 (CI = +/-0.036; p = 0.236)	0.169 (CI = +/-1.177; p = 0.764)	-0.052	-2.72%
Severity	2015.2	-0.021 (CI = +/-0.217; p = 0.837)	-0.260 (CI = +/-0.487; p = 0.271)	-0.020 (CI = +/-0.038; p = 0.268)	0.141 (CI = +/-1.294; p = 0.819)	-0.068	-2.10%
Severity	2016.1	0.008 (CI = +/-0.252; p = 0.944)	-0.227 (CI = +/-0.520; p = 0.362)	-0.018 (CI = +/-0.040; p = 0.348)	0.017 (CI = +/-1.422; p = 0.980)	-0.089	+0.83%
Severity	2016.2	-0.035 (CI = +/-0.285; p = 0.791)	-0.182 (CI = +/-0.546; p = 0.483)	-0.020 (CI = +/-0.042; p = 0.314)	0.187 (CI = +/-1.529; p = 0.794)	-0.154	-3.48%
Severity	2017.1	-0.121 (CI = +/-0.308; p = 0.406)	-0.271 (CI = +/-0.549; p = 0.301)	-0.025 (CI = +/-0.041; p = 0.214)	0.492 (CI = +/-1.562; p = 0.502)	-0.081	-11.37%
Frequency	2008.1	0.048 (CI = +/-0.019; p = 0.000)	-0.140 (CI = +/-0.113; p = 0.017)	0.014 (CI = +/-0.010; p = 0.007)	-0.316 (CI = +/-0.223; p = 0.007)	0.519	+4.93%
Frequency	2008.2	0.043 (CI = +/-0.020; p = 0.000)	-0.125 (CI = +/-0.112; p = 0.030)	0.013 (CI = +/-0.009; p = 0.009)	-0.280 (CI = +/-0.223; p = 0.016)	0.440	+4.40%
Frequency	2009.1	0.046 (CI = +/-0.021; p = 0.000)	-0.116 (CI = +/-0.115; p = 0.048)	0.013 (CI = +/-0.010; p = 0.007)	-0.303 (CI = +/-0.230; p = 0.012)	0.453	+4.76%
Frequency	2009.2	0.041 (CI = +/-0.022; p = 0.001)	-0.103 (CI = +/-0.115; p = 0.076)	0.013 (CI = +/-0.009; p = 0.010)	-0.268 (CI = +/-0.233; p = 0.026)	0.364	+4.23%
Frequency	2010.1	0.044 (CI = +/-0.024; p = 0.001)	-0.095 (CI = +/-0.118; p = 0.109)	0.013 (CI = +/-0.010; p = 0.009)	-0.288 (CI = +/-0.243; p = 0.022)	0.371	+4.55%
Frequency	2010.2	0.041 (CI = +/-0.026; p = 0.004)	-0.087 (CI = +/-0.121; p = 0.153)	0.013 (CI = +/-0.010; p = 0.014)	-0.263 (CI = +/-0.252; p = 0.042)	0.286	+4.14%
Frequency	2011.1	0.047 (CI = +/-0.028; p = 0.002)	-0.073 (CI = +/-0.123; p = 0.233)	0.014 (CI = +/-0.010; p = 0.009)	-0.300 (CI = +/-0.259; p = 0.025)	0.322	+4.79%
Frequency	2011.2	0.044 (CI = +/-0.031; p = 0.008)	-0.067 (CI = +/-0.127; p = 0.286)	0.013 (CI = +/-0.010; p = 0.013)	-0.283 (CI = +/-0.274; p = 0.043)	0.247	+4.48%
Frequency	2012.1	0.044 (CI = +/-0.035; p = 0.015)	-0.066 (CI = +/-0.133; p = 0.314)	0.014 (CI = +/-0.011; p = 0.016)	-0.286 (CI = +/-0.292; p = 0.055)	0.226	+4.53%
Frequency	2012.2	0.037 (CI = +/-0.038; p = 0.055)	-0.054 (CI = +/-0.136; p = 0.420)	0.013 (CI = +/-0.011; p = 0.025)	-0.244 (CI = +/-0.305; p = 0.111)	0.137	+3.77%
Frequency	2013.1	0.015 (CI = +/-0.035; p = 0.383)	-0.092 (CI = +/-0.116; p = 0.112)	0.010 (CI = +/-0.009; p = 0.041)	-0.123 (CI = +/-0.265; p = 0.342)	0.192	+1.49%
Frequency	2013.2	0.017 (CI = +/-0.039; p = 0.380)	-0.095 (CI = +/-0.121; p = 0.117)	0.010 (CI = +/-0.010; p = 0.045)	-0.134 (CI = +/-0.286; p = 0.338)	0.185	+1.69%
Frequency	2014.1	0.014 (CI = +/-0.045; p = 0.511)	-0.099 (CI = +/-0.128; p = 0.124)	0.010 (CI = +/-0.010; p = 0.064)	-0.121 (CI = +/-0.311; p = 0.421)	0.180	+1.44%
Frequency	2014.2	0.008 (CI = +/-0.051; p = 0.746)	-0.091 (CI = +/-0.134; p = 0.172)	0.009 (CI = +/-0.011; p = 0.088)	-0.090 (CI = +/-0.335; p = 0.577)	0.161	+0.79%
Frequency	2015.1	0.019 (CI = +/-0.057; p = 0.481)	-0.076 (CI = +/-0.139; p = 0.265)	0.010 (CI = +/-0.011; p = 0.066)	-0.144 (CI = +/-0.359; p = 0.406)	0.138	+1.96%
Frequency	2015.2	0.012 (CI = +/-0.065; p = 0.706)	-0.067 (CI = +/-0.147; p = 0.342)	0.010 (CI = +/-0.011; p = 0.091)	-0.109 (CI = +/-0.390; p = 0.557)	0.120	+1.18%
Frequency	2016.1	0.027 (CI = +/-0.074; p = 0.437)	-0.050 (CI = +/-0.153; p = 0.494)	0.011 (CI = +/-0.012; p = 0.067)	-0.175 (CI = +/-0.417; p = 0.381)	0.100	+2.78%
Frequency	2016.2	0.029 (CI = +/-0.086; p = 0.470)	-0.052 (CI = +/-0.164; p = 0.507)	0.011 (CI = +/-0.013; p = 0.079)	-0.183 (CI = +/-0.460; p = 0.404)	0.083	+2.98%
Frequency	2017.1	0.040 (CI = +/-0.099; p = 0.388)	-0.040 (CI = +/-0.177; p = 0.628)	0.012 (CI = +/-0.013; p = 0.080)	-0.222 (CI = +/-0.503; p = 0.352)	0.062	+4.13%

Accident Benefits Total

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

Loss Cost	2008.1	0.068 (CI = +/-0.044; p = 0.003)	-0.243 (CI = +/-0.414; p = 0.240)	-0.007 (CI = +/-0.030; p = 0.626)	0.251	+7.04%
Loss Cost	2008.2	0.056 (CI = +/-0.043; p = 0.013)	-0.177 (CI = +/-0.399; p = 0.373)	-0.008 (CI = +/-0.029; p = 0.599)	0.167	+5.74%
Loss Cost	2009.1	0.048 (CI = +/-0.045; p = 0.038)	-0.220 (CI = +/-0.403; p = 0.273)	-0.008 (CI = +/-0.029; p = 0.556)	0.131	+4.90%
Loss Cost	2009.2	0.045 (CI = +/-0.048; p = 0.066)	-0.204 (CI = +/-0.416; p = 0.323)	-0.008 (CI = +/-0.029; p = 0.561)	0.087	+4.56%
Loss Cost	2010.1	0.037 (CI = +/-0.050; p = 0.143)	-0.243 (CI = +/-0.424; p = 0.249)	-0.009 (CI = +/-0.029; p = 0.531)	0.061	+3.77%
Loss Cost	2010.2	0.023 (CI = +/-0.050; p = 0.352)	-0.176 (CI = +/-0.411; p = 0.387)	-0.009 (CI = +/-0.028; p = 0.519)	-0.022	+2.34%
Loss Cost	2011.1	0.010 (CI = +/-0.052; p = 0.684)	-0.237 (CI = +/-0.408; p = 0.241)	-0.010 (CI = +/-0.027; p = 0.465)	-0.028	+1.04%
Loss Cost	2011.2	0.014 (CI = +/-0.055; p = 0.599)	-0.256 (CI = +/-0.422; p = 0.223)	-0.010 (CI = +/-0.028; p = 0.468)	-0.023	+1.43%
Loss Cost	2012.1	0.013 (CI = +/-0.060; p = 0.652)	-0.260 (CI = +/-0.442; p = 0.235)	-0.010 (CI = +/-0.028; p = 0.476)	-0.028	+1.33%
Loss Cost	2012.2	0.021 (CI = +/-0.064; p = 0.501)	-0.294 (CI = +/-0.455; p = 0.194)	-0.010 (CI = +/-0.029; p = 0.466)	-0.006	+2.12%
Loss Cost	2013.1	-0.004 (CI = +/-0.061; p = 0.879)	-0.401 (CI = +/-0.416; p = 0.058)	-0.011 (CI = +/-0.026; p = 0.377)	0.058	-0.45%
Loss Cost	2013.2	0.006 (CI = +/-0.064; p = 0.859)	-0.441 (CI = +/-0.426; p = 0.043)	-0.012 (CI = +/-0.026; p = 0.356)	0.091	+0.56%
Loss Cost	2014.1	0.015 (CI = +/-0.070; p = 0.662)	-0.406 (CI = +/-0.443; p = 0.070)	-0.012 (CI = +/-0.026; p = 0.367)	0.074	+1.49%
Loss Cost	2014.2	-0.005 (CI = +/-0.071; p = 0.882)	-0.330 (CI = +/-0.431; p = 0.125)	-0.010 (CI = +/-0.025; p = 0.403)	-0.002	-0.51%
Loss Cost	2015.1	-0.004 (CI = +/-0.079; p = 0.906)	-0.328 (CI = +/-0.458; p = 0.149)	-0.010 (CI = +/-0.026; p = 0.417)	-0.018	-0.45%
Loss Cost	2015.2	-0.005 (CI = +/-0.088; p = 0.911)	-0.327 (CI = +/-0.489; p = 0.174)	-0.010 (CI = +/-0.027; p = 0.436)	-0.038	-0.47%
Loss Cost	2016.1	0.010 (CI = +/-0.097; p = 0.830)	-0.282 (CI = +/-0.511; p = 0.257)	-0.010 (CI = +/-0.027; p = 0.426)	-0.067	+1.00%
Loss Cost	2016.2	-0.005 (CI = +/-0.108; p = 0.917)	-0.233 (CI = +/-0.538; p = 0.366)	-0.009 (CI = +/-0.028; p = 0.504)	-0.131	-0.53%
Loss Cost	2017.1	-0.031 (CI = +/-0.118; p = 0.577)	-0.302 (CI = +/-0.553; p = 0.257)	-0.008 (CI = +/-0.028; p = 0.560)	-0.087	-3.06%
Severity	2008.1	0.041 (CI = +/-0.040; p = 0.043)	-0.101 (CI = +/-0.375; p = 0.586)	-0.014 (CI = +/-0.028; p = 0.299)	0.126	+4.17%
Severity	2008.2	0.032 (CI = +/-0.040; p = 0.113)	-0.054 (CI = +/-0.372; p = 0.769)	-0.014 (CI = +/-0.027; p = 0.283)	0.067	+3.27%
Severity	2009.1	0.024 (CI = +/-0.042; p = 0.257)	-0.101 (CI = +/-0.373; p = 0.583)	-0.015 (CI = +/-0.027; p = 0.247)	0.032	+2.38%
Severity	2009.2	0.024 (CI = +/-0.044; p = 0.278)	-0.103 (CI = +/-0.386; p = 0.588)	-0.015 (CI = +/-0.027; p = 0.256)	0.022	+2.42%
Severity	2010.1	0.016 (CI = +/-0.047; p = 0.487)	-0.144 (CI = +/-0.392; p = 0.457)	-0.016 (CI = +/-0.027; p = 0.234)	0.002	+1.61%
Severity	2010.2	0.005 (CI = +/-0.047; p = 0.826)	-0.091 (CI = +/-0.387; p = 0.633)	-0.016 (CI = +/-0.026; p = 0.225)	-0.039	+0.51%
Severity	2011.1	-0.009 (CI = +/-0.048; p = 0.697)	-0.160 (CI = +/-0.376; p = 0.390)	-0.017 (CI = +/-0.025; p = 0.177)	-0.023	-0.91%
Severity	2011.2	-0.002 (CI = +/-0.050; p = 0.919)	-0.190 (CI = +/-0.385; p = 0.318)	-0.017 (CI = +/-0.025; p = 0.175)	-0.012	-0.25%
Severity	2012.1	-0.002 (CI = +/-0.055; p = 0.939)	-0.188 (CI = +/-0.403; p = 0.344)	-0.017 (CI = +/-0.026; p = 0.186)	-0.018	-0.20%
Severity	2012.2	0.010 (CI = +/-0.056; p = 0.711)	-0.241 (CI = +/-0.402; p = 0.226)	-0.018 (CI = +/-0.025; p = 0.165)	0.026	+1.03%
Severity	2013.1	-0.005 (CI = +/-0.058; p = 0.855)	-0.305 (CI = +/-0.398; p = 0.125)	-0.018 (CI = +/-0.025; p = 0.141)	0.054	-0.51%
Severity	2013.2	0.005 (CI = +/-0.062; p = 0.867)	-0.347 (CI = +/-0.407; p = 0.090)	-0.019 (CI = +/-0.025; p = 0.130)	0.088	+0.50%
Severity	2014.1	0.016 (CI = +/-0.066; p = 0.614)	-0.304 (CI = +/-0.418; p = 0.145)	-0.018 (CI = +/-0.025; p = 0.134)	0.085	+1.63%
Severity	2014.2	-0.001 (CI = +/-0.068; p = 0.983)	-0.240 (CI = +/-0.415; p = 0.239)	-0.017 (CI = +/-0.024; p = 0.147)	0.015	-0.07%
Severity	2015.1	-0.003 (CI = +/-0.076; p = 0.933)	-0.248 (CI = +/-0.440; p = 0.250)	-0.017 (CI = +/-0.025; p = 0.159)	0.008	-0.31%
Severity	2015.2	0.000 (CI = +/-0.084; p = 0.993)	-0.260 (CI = +/-0.469; p = 0.255)	-0.018 (CI = +/-0.026; p = 0.168)	-0.001	+0.03%
Severity	2016.1	0.011 (CI = +/-0.094; p = 0.805)	-0.227 (CI = +/-0.495; p = 0.343)	-0.018 (CI = +/-0.027; p = 0.172)	-0.011	+1.11%
Severity	2016.2	-0.003 (CI = +/-0.104; p = 0.948)	-0.181 (CI = +/-0.522; p = 0.467)	-0.016 (CI = +/-0.027; p = 0.219)	-0.072	-0.32%
Severity	2017.1	-0.031 (CI = +/-0.113; p = 0.561)	-0.255 (CI = +/-0.530; p = 0.315)	-0.015 (CI = +/-0.027; p = 0.248)	-0.034	-3.06%
Frequency	2008.1	0.027 (CI = +/-0.013; p = 0.000)	-0.142 (CI = +/-0.126; p = 0.029)	0.007 (CI = +/-0.009; p = 0.136)	0.400	+2.76%
Frequency	2008.2	0.024 (CI = +/-0.013; p = 0.001)	-0.123 (CI = +/-0.122; p = 0.049)	0.007 (CI = +/-0.009; p = 0.122)	0.332	+2.39%
Frequency	2009.1	0.024 (CI = +/-0.014; p = 0.002)	-0.119 (CI = +/-0.127; p = 0.064)	0.007 (CI = +/-0.009; p = 0.125)	0.330	+2.45%
Frequency	2009.2	0.021 (CI = +/-0.014; p = 0.006)	-0.101 (CI = +/-0.124; p = 0.106)	0.007 (CI = +/-0.009; p = 0.112)	0.256	+2.09%
Frequency	2010.1	0.021 (CI = +/-0.015; p = 0.009)	-0.099 (CI = +/-0.129; p = 0.125)	0.007 (CI = +/-0.009; p = 0.118)	0.250	+2.12%
Frequency	2010.2	0.018 (CI = +/-0.016; p = 0.027)	-0.085 (CI = +/-0.129; p = 0.189)	0.007 (CI = +/-0.009; p = 0.112)	0.182	+1.82%
Frequency	2011.1	0.019 (CI = +/-0.017; p = 0.027)	-0.078 (CI = +/-0.134; p = 0.242)	0.007 (CI = +/-0.009; p = 0.113)	0.188	+1.96%
Frequency	2011.2	0.017 (CI = +/-0.018; p = 0.065)	-0.065 (CI = +/-0.136; p = 0.331)	0.007 (CI = +/-0.009; p = 0.110)	0.129	+1.69%
Frequency	2012.1	0.015 (CI = +/-0.019; p = 0.115)	-0.072 (CI = +/-0.142; p = 0.304)	0.007 (CI = +/-0.009; p = 0.120)	0.115	+1.54%
Frequency	2012.2	0.011 (CI = +/-0.020; p = 0.269)	-0.053 (CI = +/-0.141; p = 0.446)	0.007 (CI = +/-0.009; p = 0.103)	0.063	+1.09%
Frequency	2013.1	0.001 (CI = +/-0.017; p = 0.935)	-0.095 (CI = +/-0.115; p = 0.099)	0.007 (CI = +/-0.007; p = 0.054)	0.194	+0.07%
Frequency	2013.2	0.001 (CI = +/-0.018; p = 0.949)	-0.095 (CI = +/-0.121; p = 0.117)	0.007 (CI = +/-0.007; p = 0.061)	0.186	+0.06%
Frequency	2014.1	-0.001 (CI = +/-0.020; p = 0.888)	-0.102 (CI = +/-0.127; p = 0.107)	0.007 (CI = +/-0.007; p = 0.067)	0.194	-0.14%
Frequency	2014.2	-0.004 (CI = +/-0.021; p = 0.673)	-0.091 (CI = +/-0.131; p = 0.162)	0.007 (CI = +/-0.008; p = 0.063)	0.195	-0.44%
Frequency	2015.1	-0.001 (CI = +/-0.024; p = 0.901)	-0.080 (CI = +/-0.137; p = 0.232)	0.007 (CI = +/-0.008; p = 0.068)	0.152	-0.14%
Frequency	2015.2	-0.005 (CI = +/-0.026; p = 0.682)	-0.068 (CI = +/-0.143; p = 0.329)	0.007 (CI = +/-0.008; p = 0.062)	0.158	-0.50%
Frequency	2016.1	-0.001 (CI = +/-0.029; p = 0.933)	-0.055 (CI = +/-0.150; p = 0.441)	0.007 (CI = +/-0.008; p = 0.071)	0.112	-0.11%
Frequency	2016.2	-0.002 (CI = +/-0.032; p = 0.892)	-0.052 (CI = +/-0.161; p = 0.495)	0.007 (CI = +/-0.008; p = 0.081)	0.101	-0.21%
Frequency	2017.1	0.000 (CI = +/-0.037; p = 0.998)	-0.047 (CI = +/-0.174; p = 0.567)	0.007 (CI = +/-0.009; p = 0.098)	0.066	-0.01%

Accident Benefits Total

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

Loss Cost	2008.1	0.072 (CI = +/-0.041; p = 0.001)	0.261	+7.50%
Loss Cost	2008.2	0.059 (CI = +/-0.041; p = 0.006)	0.194	+6.07%
Loss Cost	2009.1	0.053 (CI = +/-0.043; p = 0.017)	0.147	+5.40%
Loss Cost	2009.2	0.048 (CI = +/-0.045; p = 0.037)	0.111	+4.95%
Loss Cost	2010.1	0.043 (CI = +/-0.048; p = 0.079)	0.074	+4.35%
Loss Cost	2010.2	0.027 (CI = +/-0.048; p = 0.251)	0.013	+2.75%
Loss Cost	2011.1	0.017 (CI = +/-0.049; p = 0.494)	-0.020	+1.68%
Loss Cost	2011.2	0.019 (CI = +/-0.053; p = 0.471)	-0.018	+1.91%
Loss Cost	2012.1	0.020 (CI = +/-0.058; p = 0.475)	-0.019	+2.05%
Loss Cost	2012.2	0.026 (CI = +/-0.062; p = 0.397)	-0.011	+2.63%
Loss Cost	2013.1	0.005 (CI = +/-0.062; p = 0.870)	-0.044	+0.50%
Loss Cost	2013.2	0.011 (CI = +/-0.067; p = 0.739)	-0.042	+1.10%
Loss Cost	2014.1	0.025 (CI = +/-0.072; p = 0.477)	-0.023	+2.52%
Loss Cost	2014.2	-0.001 (CI = +/-0.071; p = 0.978)	-0.053	-0.09%
Loss Cost	2015.1	0.004 (CI = +/-0.079; p = 0.915)	-0.055	+0.41%
Loss Cost	2015.2	-0.002 (CI = +/-0.088; p = 0.965)	-0.059	-0.18%
Loss Cost	2016.1	0.017 (CI = +/-0.095; p = 0.710)	-0.053	+1.71%
Loss Cost	2016.2	-0.005 (CI = +/-0.103; p = 0.917)	-0.066	-0.51%
Loss Cost	2017.1	-0.026 (CI = +/-0.114; p = 0.637)	-0.054	-2.53%
Severity	2008.1	0.047 (CI = +/-0.037; p = 0.015)	0.145	+4.83%
Severity	2008.2	0.038 (CI = +/-0.038; p = 0.050)	0.090	+3.89%
Severity	2009.1	0.031 (CI = +/-0.040; p = 0.124)	0.046	+3.11%
Severity	2009.2	0.031 (CI = +/-0.042; p = 0.149)	0.038	+3.11%
Severity	2010.1	0.024 (CI = +/-0.044; p = 0.277)	0.008	+2.44%
Severity	2010.2	0.012 (CI = +/-0.045; p = 0.580)	-0.025	+1.24%
Severity	2011.1	0.000 (CI = +/-0.046; p = 1.000)	-0.038	0.00%
Severity	2011.2	0.006 (CI = +/-0.049; p = 0.818)	-0.038	+0.56%
Severity	2012.1	0.008 (CI = +/-0.053; p = 0.766)	-0.038	+0.78%
Severity	2012.2	0.019 (CI = +/-0.056; p = 0.500)	-0.023	+1.88%
Severity	2013.1	0.007 (CI = +/-0.059; p = 0.820)	-0.043	+0.66%
Severity	2013.2	0.014 (CI = +/-0.064; p = 0.664)	-0.038	+1.37%
Severity	2014.1	0.028 (CI = +/-0.068; p = 0.398)	-0.012	+2.85%
Severity	2014.2	0.006 (CI = +/-0.069; p = 0.849)	-0.051	+0.64%
Severity	2015.1	0.007 (CI = +/-0.077; p = 0.854)	-0.054	+0.68%
Severity	2015.2	0.005 (CI = +/-0.085; p = 0.898)	-0.058	+0.53%
Severity	2016.1	0.018 (CI = +/-0.094; p = 0.685)	-0.051	+1.85%
Severity	2016.2	-0.003 (CI = +/-0.103; p = 0.953)	-0.066	-0.29%
Severity	2017.1	-0.028 (CI = +/-0.112; p = 0.597)	-0.050	-2.77%
Frequency	2008.1	0.025 (CI = +/-0.014; p = 0.001)	0.274	+2.55%
Frequency	2008.2	0.021 (CI = +/-0.014; p = 0.004)	0.208	+2.10%
Frequency	2009.1	0.022 (CI = +/-0.015; p = 0.005)	0.214	+2.22%
Frequency	2009.2	0.018 (CI = +/-0.015; p = 0.020)	0.145	+1.78%
Frequency	2010.1	0.019 (CI = +/-0.016; p = 0.022)	0.144	+1.87%
Frequency	2010.2	0.015 (CI = +/-0.016; p = 0.070)	0.083	+1.49%
Frequency	2011.1	0.017 (CI = +/-0.017; p = 0.056)	0.100	+1.68%
Frequency	2011.2	0.013 (CI = +/-0.018; p = 0.140)	0.048	+1.34%
Frequency	2012.1	0.013 (CI = +/-0.019; p = 0.198)	0.029	+1.26%
Frequency	2012.2	0.007 (CI = +/-0.020; p = 0.458)	-0.018	+0.74%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.857)	-0.044	-0.16%
Frequency	2013.2	-0.003 (CI = +/-0.020; p = 0.787)	-0.044	-0.27%
Frequency	2014.1	-0.003 (CI = +/-0.022; p = 0.770)	-0.045	-0.31%
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.530)	-0.030	-0.73%
Frequency	2015.1	-0.003 (CI = +/-0.026; p = 0.825)	-0.053	-0.27%
Frequency	2015.2	-0.007 (CI = +/-0.028; p = 0.600)	-0.041	-0.71%
Frequency	2016.1	-0.001 (CI = +/-0.031; p = 0.925)	-0.062	-0.14%
Frequency	2016.2	-0.002 (CI = +/-0.035; p = 0.894)	-0.065	-0.22%
Frequency	2017.1	0.003 (CI = +/-0.039; p = 0.890)	-0.070	+0.26%

Accident Benefits Total

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

Loss Cost	2008.1	0.070 (CI = +/-0.044; p = 0.003)	-0.005 (CI = +/-0.030; p = 0.741)	0.240	+7.28%
Loss Cost	2008.2	0.056 (CI = +/-0.043; p = 0.012)	-0.006 (CI = +/-0.028; p = 0.678)	0.172	+5.81%
Loss Cost	2009.1	0.050 (CI = +/-0.045; p = 0.031)	-0.006 (CI = +/-0.029; p = 0.659)	0.124	+5.13%
Loss Cost	2009.2	0.045 (CI = +/-0.048; p = 0.061)	-0.006 (CI = +/-0.029; p = 0.652)	0.086	+4.65%
Loss Cost	2010.1	0.040 (CI = +/-0.050; p = 0.118)	-0.007 (CI = +/-0.029; p = 0.642)	0.048	+4.04%
Loss Cost	2010.2	0.024 (CI = +/-0.050; p = 0.334)	-0.007 (CI = +/-0.027; p = 0.595)	-0.013	+2.42%
Loss Cost	2011.1	0.013 (CI = +/-0.052; p = 0.604)	-0.007 (CI = +/-0.027; p = 0.575)	-0.047	+1.33%
Loss Cost	2011.2	0.015 (CI = +/-0.056; p = 0.573)	-0.007 (CI = +/-0.028; p = 0.584)	-0.047	+1.55%
Loss Cost	2012.1	0.017 (CI = +/-0.060; p = 0.570)	-0.007 (CI = +/-0.028; p = 0.593)	-0.050	+1.69%
Loss Cost	2012.2	0.022 (CI = +/-0.065; p = 0.481)	-0.007 (CI = +/-0.029; p = 0.599)	-0.043	+2.26%
Loss Cost	2013.1	0.002 (CI = +/-0.064; p = 0.961)	-0.007 (CI = +/-0.027; p = 0.582)	-0.078	+0.15%
Loss Cost	2013.2	0.008 (CI = +/-0.070; p = 0.825)	-0.007 (CI = +/-0.028; p = 0.584)	-0.077	+0.76%
Loss Cost	2014.1	0.022 (CI = +/-0.074; p = 0.550)	-0.008 (CI = +/-0.027; p = 0.565)	-0.058	+2.18%
Loss Cost	2014.2	-0.004 (CI = +/-0.074; p = 0.916)	-0.007 (CI = +/-0.026; p = 0.578)	-0.092	-0.37%
Loss Cost	2015.1	0.002 (CI = +/-0.081; p = 0.969)	-0.007 (CI = +/-0.026; p = 0.577)	-0.096	+0.15%
Loss Cost	2015.2	-0.004 (CI = +/-0.090; p = 0.931)	-0.007 (CI = +/-0.027; p = 0.601)	-0.105	-0.38%
Loss Cost	2016.1	0.016 (CI = +/-0.097; p = 0.738)	-0.008 (CI = +/-0.027; p = 0.543)	-0.095	+1.57%
Loss Cost	2016.2	-0.005 (CI = +/-0.106; p = 0.918)	-0.007 (CI = +/-0.027; p = 0.615)	-0.121	-0.52%
Loss Cost	2017.1	-0.025 (CI = +/-0.119; p = 0.662)	-0.005 (CI = +/-0.028; p = 0.699)	-0.122	-2.42%
Severity	2008.1	0.042 (CI = +/-0.039; p = 0.036)	-0.013 (CI = +/-0.027; p = 0.323)	0.145	+4.27%
Severity	2008.2	0.032 (CI = +/-0.040; p = 0.105)	-0.014 (CI = +/-0.026; p = 0.288)	0.095	+3.29%
Severity	2009.1	0.025 (CI = +/-0.041; p = 0.230)	-0.014 (CI = +/-0.026; p = 0.268)	0.055	+2.49%
Severity	2009.2	0.024 (CI = +/-0.044; p = 0.263)	-0.014 (CI = +/-0.026; p = 0.276)	0.046	+2.47%
Severity	2010.1	0.018 (CI = +/-0.046; p = 0.439)	-0.015 (CI = +/-0.027; p = 0.267)	0.018	+1.77%
Severity	2010.2	0.006 (CI = +/-0.047; p = 0.810)	-0.015 (CI = +/-0.026; p = 0.239)	-0.008	+0.55%
Severity	2011.1	-0.007 (CI = +/-0.047; p = 0.757)	-0.015 (CI = +/-0.025; p = 0.212)	-0.013	-0.71%
Severity	2011.2	-0.002 (CI = +/-0.050; p = 0.947)	-0.015 (CI = +/-0.025; p = 0.219)	-0.014	-0.16%
Severity	2012.1	0.001 (CI = +/-0.054; p = 0.985)	-0.015 (CI = +/-0.026; p = 0.229)	-0.015	+0.05%
Severity	2012.2	0.011 (CI = +/-0.057; p = 0.684)	-0.015 (CI = +/-0.025; p = 0.226)	0.001	+1.14%
Severity	2013.1	-0.001 (CI = +/-0.060; p = 0.984)	-0.015 (CI = +/-0.025; p = 0.223)	-0.016	-0.06%
Severity	2013.2	0.007 (CI = +/-0.065; p = 0.835)	-0.015 (CI = +/-0.025; p = 0.227)	-0.011	+0.66%
Severity	2014.1	0.021 (CI = +/-0.068; p = 0.521)	-0.016 (CI = +/-0.025; p = 0.210)	0.021	+2.14%
Severity	2014.2	0.000 (CI = +/-0.069; p = 0.993)	-0.015 (CI = +/-0.024; p = 0.205)	-0.012	+0.03%
Severity	2015.1	0.001 (CI = +/-0.076; p = 0.968)	-0.015 (CI = +/-0.025; p = 0.217)	-0.017	+0.15%
Severity	2015.2	0.001 (CI = +/-0.085; p = 0.979)	-0.015 (CI = +/-0.026; p = 0.233)	-0.025	+0.11%
Severity	2016.1	0.016 (CI = +/-0.093; p = 0.725)	-0.016 (CI = +/-0.026; p = 0.215)	-0.009	+1.57%
Severity	2016.2	-0.003 (CI = +/-0.102; p = 0.948)	-0.015 (CI = +/-0.026; p = 0.255)	-0.038	-0.32%
Severity	2017.1	-0.026 (CI = +/-0.112; p = 0.631)	-0.013 (CI = +/-0.027; p = 0.314)	-0.042	-2.52%
Frequency	2008.1	0.028 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.010; p = 0.092)	0.317	+2.89%
Frequency	2008.2	0.024 (CI = +/-0.014; p = 0.001)	0.008 (CI = +/-0.009; p = 0.085)	0.260	+2.44%
Frequency	2009.1	0.025 (CI = +/-0.015; p = 0.001)	0.008 (CI = +/-0.009; p = 0.085)	0.267	+2.58%
Frequency	2009.2	0.021 (CI = +/-0.015; p = 0.006)	0.008 (CI = +/-0.009; p = 0.078)	0.209	+2.13%
Frequency	2010.1	0.022 (CI = +/-0.016; p = 0.007)	0.008 (CI = +/-0.009; p = 0.082)	0.208	+2.23%
Frequency	2010.2	0.018 (CI = +/-0.016; p = 0.026)	0.008 (CI = +/-0.009; p = 0.079)	0.157	+1.85%
Frequency	2011.1	0.020 (CI = +/-0.017; p = 0.021)	0.008 (CI = +/-0.009; p = 0.080)	0.174	+2.06%
Frequency	2011.2	0.017 (CI = +/-0.018; p = 0.060)	0.008 (CI = +/-0.009; p = 0.080)	0.130	+1.72%
Frequency	2012.1	0.016 (CI = +/-0.019; p = 0.093)	0.008 (CI = +/-0.009; p = 0.086)	0.111	+1.64%
Frequency	2012.2	0.011 (CI = +/-0.020; p = 0.254)	0.008 (CI = +/-0.009; p = 0.076)	0.080	+1.11%
Frequency	2013.1	0.002 (CI = +/-0.017; p = 0.805)	0.008 (CI = +/-0.007; p = 0.036)	0.117	+0.21%
Frequency	2013.2	0.001 (CI = +/-0.019; p = 0.915)	0.008 (CI = +/-0.007; p = 0.040)	0.117	+0.10%
Frequency	2014.1	0.000 (CI = +/-0.021; p = 0.973)	0.008 (CI = +/-0.008; p = 0.045)	0.115	+0.03%
Frequency	2014.2	-0.004 (CI = +/-0.022; p = 0.707)	0.008 (CI = +/-0.008; p = 0.041)	0.144	-0.40%
Frequency	2015.1	0.000 (CI = +/-0.024; p = 0.996)	0.008 (CI = +/-0.008; p = 0.045)	0.125	+0.01%
Frequency	2015.2	-0.005 (CI = +/-0.026; p = 0.693)	0.008 (CI = +/-0.008; p = 0.040)	0.157	-0.48%
Frequency	2016.1	0.000 (CI = +/-0.028; p = 0.999)	0.008 (CI = +/-0.008; p = 0.049)	0.134	0.00%
Frequency	2016.2	-0.002 (CI = +/-0.031; p = 0.890)	0.008 (CI = +/-0.008; p = 0.053)	0.134	-0.21%
Frequency	2017.1	0.001 (CI = +/-0.036; p = 0.954)	0.008 (CI = +/-0.008; p = 0.070)	0.113	+0.10%

Accident Benefits Total

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

Loss Cost	2008.1	0.108 (CI = +/-0.055; p = 0.000)	-0.249 (CI = +/-0.389; p = 0.200)	-0.641 (CI = +/-0.673; p = 0.061)	0.329	+11.40%
Loss Cost	2008.2	0.091 (CI = +/-0.057; p = 0.003)	-0.189 (CI = +/-0.381; p = 0.320)	-0.533 (CI = +/-0.660; p = 0.109)	0.231	+9.57%
Loss Cost	2009.1	0.082 (CI = +/-0.060; p = 0.009)	-0.219 (CI = +/-0.388; p = 0.257)	-0.482 (CI = +/-0.671; p = 0.153)	0.183	+8.57%
Loss Cost	2009.2	0.080 (CI = +/-0.065; p = 0.018)	-0.211 (CI = +/-0.402; p = 0.291)	-0.468 (CI = +/-0.698; p = 0.180)	0.136	+8.33%
Loss Cost	2010.1	0.071 (CI = +/-0.070; p = 0.046)	-0.238 (CI = +/-0.412; p = 0.246)	-0.421 (CI = +/-0.715; p = 0.237)	0.097	+7.38%
Loss Cost	2010.2	0.050 (CI = +/-0.072; p = 0.167)	-0.173 (CI = +/-0.406; p = 0.388)	-0.299 (CI = +/-0.707; p = 0.392)	-0.009	+5.11%
Loss Cost	2011.1	0.032 (CI = +/-0.076; p = 0.396)	-0.223 (CI = +/-0.405; p = 0.268)	-0.208 (CI = +/-0.707; p = 0.549)	-0.036	+3.22%
Loss Cost	2011.2	0.041 (CI = +/-0.083; p = 0.317)	-0.248 (CI = +/-0.420; p = 0.235)	-0.257 (CI = +/-0.736; p = 0.477)	-0.024	+4.17%
Loss Cost	2012.1	0.042 (CI = +/-0.091; p = 0.350)	-0.245 (CI = +/-0.438; p = 0.258)	-0.262 (CI = +/-0.770; p = 0.488)	-0.030	+4.28%
Loss Cost	2012.2	0.060 (CI = +/-0.099; p = 0.220)	-0.289 (CI = +/-0.449; p = 0.194)	-0.353 (CI = +/-0.796; p = 0.367)	0.007	+6.19%
Loss Cost	2013.1	0.019 (CI = +/-0.098; p = 0.689)	-0.378 (CI = +/-0.417; p = 0.073)	-0.173 (CI = +/-0.744; p = 0.632)	0.031	+1.91%
Loss Cost	2013.2	0.042 (CI = +/-0.106; p = 0.421)	-0.427 (CI = +/-0.426; p = 0.050)	-0.279 (CI = +/-0.768; p = 0.457)	0.076	+4.26%
Loss Cost	2014.1	0.064 (CI = +/-0.116; p = 0.265)	-0.386 (CI = +/-0.437; p = 0.080)	-0.366 (CI = +/-0.793; p = 0.345)	0.078	+6.56%
Loss Cost	2014.2	0.025 (CI = +/-0.124; p = 0.678)	-0.313 (CI = +/-0.433; p = 0.146)	-0.202 (CI = +/-0.797; p = 0.599)	-0.028	+2.51%
Loss Cost	2015.1	0.030 (CI = +/-0.141; p = 0.662)	-0.306 (CI = +/-0.458; p = 0.177)	-0.220 (CI = +/-0.852; p = 0.592)	-0.043	+3.00%
Loss Cost	2015.2	0.032 (CI = +/-0.163; p = 0.683)	-0.309 (CI = +/-0.490; p = 0.199)	-0.228 (CI = +/-0.926; p = 0.607)	-0.063	+3.23%
Loss Cost	2016.1	0.067 (CI = +/-0.182; p = 0.445)	-0.260 (CI = +/-0.507; p = 0.290)	-0.343 (CI = +/-0.969; p = 0.460)	-0.074	+6.89%
Loss Cost	2016.2	0.036 (CI = +/-0.210; p = 0.720)	-0.216 (CI = +/-0.537; p = 0.401)	-0.237 (CI = +/-1.047; p = 0.633)	-0.151	+3.62%
Loss Cost	2017.1	-0.015 (CI = +/-0.234; p = 0.890)	-0.279 (CI = +/-0.554; p = 0.294)	-0.092 (CI = +/-1.090; p = 0.858)	-0.116	-1.51%
Severity	2008.1	0.074 (CI = +/-0.052; p = 0.007)	-0.090 (CI = +/-0.365; p = 0.619)	-0.481 (CI = +/-0.632; p = 0.130)	0.161	+7.73%
Severity	2008.2	0.063 (CI = +/-0.054; p = 0.025)	-0.048 (CI = +/-0.367; p = 0.793)	-0.406 (CI = +/-0.636; p = 0.201)	0.082	+6.49%
Severity	2009.1	0.052 (CI = +/-0.057; p = 0.072)	-0.082 (CI = +/-0.371; p = 0.653)	-0.348 (CI = +/-0.642; p = 0.277)	0.026	+5.38%
Severity	2009.2	0.055 (CI = +/-0.062; p = 0.079)	-0.092 (CI = +/-0.384; p = 0.627)	-0.365 (CI = +/-0.667; p = 0.271)	0.019	+5.69%
Severity	2010.1	0.046 (CI = +/-0.066; p = 0.169)	-0.121 (CI = +/-0.393; p = 0.532)	-0.314 (CI = +/-0.681; p = 0.352)	-0.020	+4.68%
Severity	2010.2	0.029 (CI = +/-0.070; p = 0.404)	-0.070 (CI = +/-0.394; p = 0.719)	-0.217 (CI = +/-0.685; p = 0.520)	-0.085	+2.93%
Severity	2011.1	0.008 (CI = +/-0.072; p = 0.818)	-0.126 (CI = +/-0.387; p = 0.507)	-0.113 (CI = +/-0.674; p = 0.732)	-0.100	+0.82%
Severity	2011.2	0.021 (CI = +/-0.078; p = 0.578)	-0.162 (CI = +/-0.396; p = 0.406)	-0.184 (CI = +/-0.695; p = 0.589)	-0.084	+2.15%
Severity	2012.1	0.024 (CI = +/-0.086; p = 0.560)	-0.154 (CI = +/-0.413; p = 0.446)	-0.199 (CI = +/-0.726; p = 0.576)	-0.089	+2.48%
Severity	2012.2	0.050 (CI = +/-0.090; p = 0.259)	-0.218 (CI = +/-0.410; p = 0.283)	-0.328 (CI = +/-0.727; p = 0.359)	-0.027	+5.17%
Severity	2013.1	0.027 (CI = +/-0.096; p = 0.560)	-0.267 (CI = +/-0.412; p = 0.192)	-0.228 (CI = +/-0.735; p = 0.525)	-0.036	+2.78%
Severity	2013.2	0.051 (CI = +/-0.105; p = 0.324)	-0.317 (CI = +/-0.420; p = 0.130)	-0.335 (CI = +/-0.757; p = 0.365)	0.013	+5.20%
Severity	2014.1	0.077 (CI = +/-0.113; p = 0.168)	-0.268 (CI = +/-0.424; p = 0.202)	-0.442 (CI = +/-0.770; p = 0.244)	0.037	+8.02%
Severity	2014.2	0.046 (CI = +/-0.123; p = 0.445)	-0.208 (CI = +/-0.430; p = 0.321)	-0.308 (CI = +/-0.791; p = 0.422)	-0.076	+4.66%
Severity	2015.1	0.046 (CI = +/-0.140; p = 0.494)	-0.207 (CI = +/-0.455; p = 0.349)	-0.310 (CI = +/-0.846; p = 0.448)	-0.087	+4.73%
Severity	2015.2	0.057 (CI = +/-0.161; p = 0.460)	-0.226 (CI = +/-0.485; p = 0.337)	-0.353 (CI = +/-0.917; p = 0.424)	-0.091	+5.90%
Severity	2016.1	0.086 (CI = +/-0.182; p = 0.327)	-0.185 (CI = +/-0.506; p = 0.447)	-0.448 (CI = +/-0.969; p = 0.338)	-0.085	+8.99%
Severity	2016.2	0.057 (CI = +/-0.210; p = 0.570)	-0.143 (CI = +/-0.538; p = 0.575)	-0.348 (CI = +/-1.049; p = 0.487)	-0.164	+5.84%
Severity	2017.1	0.003 (CI = +/-0.233; p = 0.981)	-0.211 (CI = +/-0.551; p = 0.421)	-0.192 (CI = +/-1.085; p = 0.706)	-0.147	+0.26%
Frequency	2008.1	0.034 (CI = +/-0.018; p = 0.001)	-0.159 (CI = +/-0.125; p = 0.014)	-0.159 (CI = +/-0.217; p = 0.144)	0.398	+3.41%
Frequency	2008.2	0.028 (CI = +/-0.018; p = 0.004)	-0.141 (CI = +/-0.124; p = 0.027)	-0.127 (CI = +/-0.214; p = 0.236)	0.308	+2.89%
Frequency	2009.1	0.030 (CI = +/-0.020; p = 0.004)	-0.137 (CI = +/-0.128; p = 0.037)	-0.134 (CI = +/-0.221; p = 0.223)	0.308	+3.03%
Frequency	2009.2	0.025 (CI = +/-0.021; p = 0.021)	-0.119 (CI = +/-0.127; p = 0.065)	-0.103 (CI = +/-0.220; p = 0.347)	0.209	+2.49%
Frequency	2010.1	0.025 (CI = +/-0.022; p = 0.027)	-0.117 (CI = +/-0.132; p = 0.079)	-0.107 (CI = +/-0.228; p = 0.344)	0.204	+2.58%
Frequency	2010.2	0.021 (CI = +/-0.024; p = 0.081)	-0.103 (CI = +/-0.134; p = 0.124)	-0.082 (CI = +/-0.233; p = 0.477)	0.112	+2.12%
Frequency	2011.1	0.024 (CI = +/-0.026; p = 0.071)	-0.096 (CI = +/-0.138; p = 0.163)	-0.095 (CI = +/-0.241; p = 0.426)	0.120	+2.38%
Frequency	2011.2	0.020 (CI = +/-0.028; p = 0.162)	-0.086 (CI = +/-0.142; p = 0.226)	-0.073 (CI = +/-0.250; p = 0.550)	0.040	+1.98%
Frequency	2012.1	0.017 (CI = +/-0.031; p = 0.252)	-0.091 (CI = +/-0.148; p = 0.217)	-0.063 (CI = +/-0.260; p = 0.620)	0.021	+1.76%
Frequency	2012.2	0.010 (CI = +/-0.033; p = 0.546)	-0.072 (CI = +/-0.150; p = 0.329)	-0.025 (CI = +/-0.265; p = 0.849)	-0.064	+0.98%
Frequency	2013.1	-0.008 (CI = +/-0.029; p = 0.552)	-0.111 (CI = +/-0.124; p = 0.077)	0.054 (CI = +/-0.221; p = 0.614)	0.037	-0.84%
Frequency	2013.2	-0.009 (CI = +/-0.033; p = 0.573)	-0.110 (CI = +/-0.131; p = 0.095)	0.057 (CI = +/-0.236; p = 0.620)	0.029	-0.89%
Frequency	2014.1	-0.014 (CI = +/-0.036; p = 0.442)	-0.119 (CI = +/-0.136; p = 0.084)	0.075 (CI = +/-0.247; p = 0.530)	0.046	-1.35%
Frequency	2014.2	-0.021 (CI = +/-0.040; p = 0.293)	-0.105 (CI = +/-0.141; p = 0.135)	0.106 (CI = +/-0.260; p = 0.402)	0.048	-2.05%
Frequency	2015.1	-0.017 (CI = +/-0.046; p = 0.450)	-0.098 (CI = +/-0.148; p = 0.180)	0.091 (CI = +/-0.276; p = 0.496)	-0.020	-1.65%
Frequency	2015.2	-0.026 (CI = +/-0.052; p = 0.308)	-0.084 (CI = +/-0.155; p = 0.268)	0.125 (CI = +/-0.293; p = 0.379)	-0.015	-2.52%
Frequency	2016.1	-0.019 (CI = +/-0.059; p = 0.491)	-0.075 (CI = +/-0.164; p = 0.343)	0.105 (CI = +/-0.314; p = 0.486)	-0.091	-1.92%
Frequency	2016.2	-0.021 (CI = +/-0.069; p = 0.519)	-0.073 (CI = +/-0.177; p = 0.392)	0.111 (CI = +/-0.345; p = 0.500)	-0.105	-2.10%
Frequency	2017.1	-0.018 (CI = +/-0.081; p = 0.640)	-0.068 (CI = +/-0.191; p = 0.451)	0.101 (CI = +/-0.376; p = 0.569)	-0.151	-1.76%

Collision

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

Loss Cost	2005.1	0.022 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.008; p = 0.029)	0.344	+2.21%
Loss Cost	2005.2	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.008; p = 0.032)	0.315	+2.14%
Loss Cost	2006.1	0.020 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.009; p = 0.035)	0.282	+2.04%
Loss Cost	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.008; p = 0.031)	0.313	+2.23%
Loss Cost	2007.1	0.024 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.027)	0.346	+2.44%
Loss Cost	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.014)	0.451	+2.85%
Loss Cost	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.013)	0.467	+3.02%
Loss Cost	2008.2	0.033 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.528	+3.34%
Loss Cost	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.570	+3.63%
Loss Cost	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.600	+3.89%
Loss Cost	2010.1	0.041 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.633	+4.18%
Loss Cost	2010.2	0.040 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.605	+4.11%
Loss Cost	2011.1	0.044 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.657	+4.51%
Loss Cost	2011.2	0.046 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.667	+4.74%
Loss Cost	2012.1	0.046 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.645	+4.75%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.633	+4.85%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.597	+4.56%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.574	+4.57%
Loss Cost	2014.1	0.044 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.007; p = 0.006)	0.545	+4.50%
Loss Cost	2014.2	0.044 (CI = +/-0.022; p = 0.001)	0.011 (CI = +/-0.008; p = 0.008)	0.521	+4.49%
Loss Cost	2015.1	0.039 (CI = +/-0.023; p = 0.002)	0.011 (CI = +/-0.007; p = 0.007)	0.486	+3.96%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.011 (CI = +/-0.008; p = 0.008)	0.465	+3.94%
Loss Cost	2016.1	0.034 (CI = +/-0.028; p = 0.020)	0.011 (CI = +/-0.008; p = 0.008)	0.437	+3.49%
Loss Cost	2016.2	0.035 (CI = +/-0.032; p = 0.034)	0.011 (CI = +/-0.008; p = 0.011)	0.427	+3.57%
Loss Cost	2017.1	0.043 (CI = +/-0.035; p = 0.018)	0.011 (CI = +/-0.008; p = 0.016)	0.480	+4.43%
Severity	2005.1	0.055 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.009; p = 0.376)	0.771	+5.65%
Severity	2005.2	0.056 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.009; p = 0.366)	0.766	+5.75%
Severity	2006.1	0.057 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.009; p = 0.352)	0.764	+5.89%
Severity	2006.2	0.061 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.290)	0.794	+6.24%
Severity	2007.1	0.063 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.008; p = 0.245)	0.813	+6.54%
Severity	2007.2	0.068 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.165)	0.855	+6.99%
Severity	2008.1	0.069 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.157)	0.853	+7.14%
Severity	2008.2	0.072 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.133)	0.862	+7.42%
Severity	2009.1	0.074 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.118)	0.866	+7.66%
Severity	2009.2	0.075 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.119)	0.860	+7.77%
Severity	2010.1	0.076 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.122)	0.851	+7.86%
Severity	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.834	+7.73%
Severity	2011.1	0.075 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	0.822	+7.80%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.143)	0.801	+7.68%
Severity	2012.1	0.071 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.007; p = 0.142)	0.778	+7.37%
Severity	2012.2	0.069 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.147)	0.751	+7.17%
Severity	2013.1	0.064 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.123)	0.728	+6.62%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.094)	0.705	+6.02%
Severity	2014.1	0.056 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.007; p = 0.094)	0.666	+5.77%
Severity	2014.2	0.055 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.007; p = 0.100)	0.626	+5.62%
Severity	2015.1	0.053 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.007; p = 0.104)	0.580	+5.43%
Severity	2015.2	0.047 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.007; p = 0.079)	0.526	+4.79%
Severity	2016.1	0.047 (CI = +/-0.025; p = 0.001)	0.006 (CI = +/-0.007; p = 0.089)	0.489	+4.77%
Severity	2016.2	0.047 (CI = +/-0.028; p = 0.003)	0.006 (CI = +/-0.007; p = 0.102)	0.454	+4.77%
Severity	2017.1	0.055 (CI = +/-0.030; p = 0.002)	0.005 (CI = +/-0.007; p = 0.130)	0.531	+5.67%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.006; p = 0.084)	0.729	-3.25%
Frequency	2005.2	-0.035 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.007; p = 0.087)	0.746	-3.41%
Frequency	2006.1	-0.037 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.006; p = 0.083)	0.780	-3.63%
Frequency	2006.2	-0.038 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.006; p = 0.087)	0.788	-3.77%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.094)	0.784	-3.85%
Frequency	2007.2	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.100)	0.772	-3.87%
Frequency	2008.1	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.105)	0.754	-3.85%
Frequency	2008.2	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.107)	0.733	-3.79%
Frequency	2009.1	-0.038 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.110)	0.711	-3.74%
Frequency	2009.2	-0.037 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.106)	0.684	-3.60%
Frequency	2010.1	-0.035 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.006; p = 0.098)	0.653	-3.41%
Frequency	2010.2	-0.034 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.006; p = 0.103)	0.624	-3.36%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.086)	0.589	-3.06%
Frequency	2011.2	-0.028 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.071)	0.549	-2.73%
Frequency	2012.1	-0.025 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.062)	0.501	-2.44%
Frequency	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.005 (CI = +/-0.006; p = 0.057)	0.448	-2.17%
Frequency	2013.1	-0.019 (CI = +/-0.013; p = 0.006)	0.005 (CI = +/-0.006; p = 0.056)	0.391	-1.93%
Frequency	2013.2	-0.014 (CI = +/-0.012; p = 0.026)	0.005 (CI = +/-0.005; p = 0.031)	0.345	-1.37%
Frequency	2014.1	-0.012 (CI = +/-0.013; p = 0.066)	0.005 (CI = +/-0.005; p = 0.035)	0.294	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.014; p = 0.128)	0.005 (CI = +/-0.005; p = 0.040)	0.249	-1.07%
Frequency	2015.1	-0.014 (CI = +/-0.015; p = 0.064)	0.005 (CI = +/-0.005; p = 0.034)	0.308	-1.39%
Frequency	2015.2	-0.008 (CI = +/-0.014; p = 0.247)	0.005 (CI = +/-0.004; p = 0.026)	0.250	-0.82%
Frequency	2016.1	-0.012 (CI = +/-0.015; p = 0.106)	0.005 (CI = +/-0.004; p = 0.018)	0.331	-1.22%
Frequency	2016.2	-0.012 (CI = +/-0.017; p = 0.172)	0.005 (CI = +/-0.004; p = 0.024)	0.288	-1.14%
Frequency	2017.1	-0.012 (CI = +/-0.020; p = 0.218)	0.005 (CI = +/-0.005; p = 0.031)	0.260	-1.17%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2005.1	0.006 (CI = +/-0.011; p = 0.279)	0.376 (CI = +/-0.192; p = 0.000)	0.475	+0.57%
Loss Cost	2005.2	0.004 (CI = +/-0.011; p = 0.490)	0.392 (CI = +/-0.193; p = 0.000)	0.469	+0.38%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.820)	0.412 (CI = +/-0.192; p = 0.000)	0.470	+0.13%
Loss Cost	2006.2	0.003 (CI = +/-0.012; p = 0.662)	0.401 (CI = +/-0.196; p = 0.000)	0.477	+0.26%
Loss Cost	2007.1	0.004 (CI = +/-0.013; p = 0.513)	0.390 (CI = +/-0.199; p = 0.000)	0.486	+0.41%
Loss Cost	2007.2	0.008 (CI = +/-0.013; p = 0.184)	0.357 (CI = +/-0.191; p = 0.001)	0.542	+0.85%
Loss Cost	2008.1	0.009 (CI = +/-0.013; p = 0.165)	0.350 (CI = +/-0.196; p = 0.001)	0.543	+0.95%
Loss Cost	2008.2	0.013 (CI = +/-0.014; p = 0.079)	0.328 (CI = +/-0.196; p = 0.002)	0.569	+1.26%
Loss Cost	2009.1	0.015 (CI = +/-0.015; p = 0.046)	0.310 (CI = +/-0.199; p = 0.003)	0.585	+1.53%
Loss Cost	2009.2	0.017 (CI = +/-0.016; p = 0.033)	0.294 (CI = +/-0.203; p = 0.006)	0.594	+1.76%
Loss Cost	2010.1	0.020 (CI = +/-0.017; p = 0.022)	0.277 (CI = +/-0.207; p = 0.011)	0.606	+2.03%
Loss Cost	2010.2	0.017 (CI = +/-0.018; p = 0.063)	0.296 (CI = +/-0.212; p = 0.008)	0.587	+1.73%
Loss Cost	2011.1	0.021 (CI = +/-0.019; p = 0.031)	0.270 (CI = +/-0.214; p = 0.016)	0.611	+2.16%
Loss Cost	2011.2	0.023 (CI = +/-0.021; p = 0.034)	0.260 (CI = +/-0.223; p = 0.024)	0.607	+2.32%
Loss Cost	2012.1	0.021 (CI = +/-0.023; p = 0.074)	0.272 (CI = +/-0.232; p = 0.024)	0.586	+2.11%
Loss Cost	2012.2	0.020 (CI = +/-0.026; p = 0.117)	0.276 (CI = +/-0.244; p = 0.029)	0.568	+2.04%
Loss Cost	2013.1	0.012 (CI = +/-0.027; p = 0.364)	0.320 (CI = +/-0.244; p = 0.012)	0.556	+1.21%
Loss Cost	2013.2	0.008 (CI = +/-0.030; p = 0.566)	0.340 (CI = +/-0.256; p = 0.012)	0.539	+0.84%
Loss Cost	2014.1	0.003 (CI = +/-0.033; p = 0.870)	0.369 (CI = +/-0.267; p = 0.009)	0.526	+0.26%
Loss Cost	2014.2	-0.003 (CI = +/-0.037; p = 0.876)	0.395 (CI = +/-0.283; p = 0.009)	0.515	-0.28%
Loss Cost	2015.1	-0.021 (CI = +/-0.037; p = 0.261)	0.479 (CI = +/-0.267; p = 0.001)	0.564	-2.04%
Loss Cost	2015.2	-0.030 (CI = +/-0.042; p = 0.146)	0.523 (CI = +/-0.280; p = 0.001)	0.577	-2.99%
Loss Cost	2016.1	-0.052 (CI = +/-0.042; p = 0.018)	0.618 (CI = +/-0.262; p = 0.000)	0.661	-5.10%
Loss Cost	2016.2	-0.066 (CI = +/-0.047; p = 0.010)	0.675 (CI = +/-0.275; p = 0.000)	0.691	-6.40%
Loss Cost	2017.1	-0.063 (CI = +/-0.057; p = 0.034)	0.662 (CI = +/-0.309; p = 0.000)	0.687	-6.09%
Severity	2005.1	0.047 (CI = +/-0.012; p = 0.000)	0.188 (CI = +/-0.216; p = 0.086)	0.784	+4.83%
Severity	2005.2	0.048 (CI = +/-0.013; p = 0.000)	0.181 (CI = +/-0.220; p = 0.105)	0.778	+4.92%
Severity	2006.1	0.049 (CI = +/-0.013; p = 0.000)	0.170 (CI = +/-0.225; p = 0.133)	0.773	+5.06%
Severity	2006.2	0.053 (CI = +/-0.013; p = 0.000)	0.138 (CI = +/-0.217; p = 0.206)	0.797	+5.48%
Severity	2007.1	0.057 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.214; p = 0.301)	0.811	+5.86%
Severity	2007.2	0.063 (CI = +/-0.013; p = 0.000)	0.068 (CI = +/-0.197; p = 0.487)	0.848	+6.46%
Severity	2008.1	0.064 (CI = +/-0.014; p = 0.000)	0.055 (CI = +/-0.201; p = 0.581)	0.844	+6.65%
Severity	2008.2	0.068 (CI = +/-0.014; p = 0.000)	0.030 (CI = +/-0.199; p = 0.762)	0.851	+7.03%
Severity	2009.1	0.071 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.200; p = 0.940)	0.854	+7.37%
Severity	2009.2	0.073 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.206; p = 0.980)	0.847	+7.53%
Severity	2010.1	0.074 (CI = +/-0.017; p = 0.000)	-0.011 (CI = +/-0.213; p = 0.919)	0.837	+7.67%
Severity	2010.2	0.072 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.220; p = 0.983)	0.819	+7.45%
Severity	2011.1	0.073 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.229; p = 0.973)	0.805	+7.55%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.238; p = 0.946)	0.782	+7.35%
Severity	2012.1	0.066 (CI = +/-0.024; p = 0.000)	0.038 (CI = +/-0.242; p = 0.749)	0.757	+6.79%
Severity	2012.2	0.062 (CI = +/-0.026; p = 0.000)	0.059 (CI = +/-0.252; p = 0.632)	0.728	+6.40%
Severity	2013.1	0.052 (CI = +/-0.027; p = 0.001)	0.115 (CI = +/-0.243; p = 0.335)	0.708	+5.30%
Severity	2013.2	0.039 (CI = +/-0.027; p = 0.006)	0.180 (CI = +/-0.227; p = 0.113)	0.701	+4.01%
Severity	2014.1	0.032 (CI = +/-0.029; p = 0.031)	0.217 (CI = +/-0.232; p = 0.066)	0.677	+3.26%
Severity	2014.2	0.026 (CI = +/-0.032; p = 0.106)	0.247 (CI = +/-0.243; p = 0.047)	0.651	+2.63%
Severity	2015.1	0.018 (CI = +/-0.036; p = 0.305)	0.285 (CI = +/-0.253; p = 0.030)	0.630	+1.80%
Severity	2015.2	-0.002 (CI = +/-0.034; p = 0.901)	0.375 (CI = +/-0.228; p = 0.003)	0.671	-0.20%
Severity	2016.1	-0.011 (CI = +/-0.039; p = 0.541)	0.415 (CI = +/-0.241; p = 0.002)	0.672	-1.13%
Severity	2016.2	-0.023 (CI = +/-0.044; p = 0.291)	0.461 (CI = +/-0.256; p = 0.002)	0.678	-2.23%
Severity	2017.1	-0.013 (CI = +/-0.052; p = 0.596)	0.424 (CI = +/-0.281; p = 0.006)	0.689	-1.30%
Frequency	2005.1	-0.041 (CI = +/-0.009; p = 0.000)	0.188 (CI = +/-0.159; p = 0.022)	0.745	-4.06%
Frequency	2005.2	-0.044 (CI = +/-0.009; p = 0.000)	0.211 (CI = +/-0.152; p = 0.008)	0.774	-4.33%
Frequency	2006.1	-0.048 (CI = +/-0.008; p = 0.000)	0.242 (CI = +/-0.138; p = 0.001)	0.824	-4.69%
Frequency	2006.2	-0.051 (CI = +/-0.008; p = 0.000)	0.263 (CI = +/-0.131; p = 0.000)	0.844	-4.95%
Frequency	2007.1	-0.053 (CI = +/-0.008; p = 0.000)	0.279 (CI = +/-0.130; p = 0.000)	0.851	-5.15%
Frequency	2007.2	-0.054 (CI = +/-0.009; p = 0.000)	0.289 (CI = +/-0.132; p = 0.000)	0.847	-5.28%
Frequency	2008.1	-0.055 (CI = +/-0.009; p = 0.000)	0.295 (CI = +/-0.135; p = 0.000)	0.837	-5.35%
Frequency	2008.2	-0.055 (CI = +/-0.010; p = 0.000)	0.298 (CI = +/-0.139; p = 0.000)	0.822	-5.39%
Frequency	2009.1	-0.056 (CI = +/-0.011; p = 0.000)	0.302 (CI = +/-0.144; p = 0.000)	0.807	-5.45%
Frequency	2009.2	-0.055 (CI = +/-0.012; p = 0.000)	0.297 (CI = +/-0.148; p = 0.000)	0.783	-5.37%
Frequency	2010.1	-0.054 (CI = +/-0.012; p = 0.000)	0.287 (CI = +/-0.152; p = 0.001)	0.752	-5.23%
Frequency	2010.2	-0.055 (CI = +/-0.014; p = 0.000)	0.293 (CI = +/-0.158; p = 0.001)	0.733	-5.32%
Frequency	2011.1	-0.051 (CI = +/-0.014; p = 0.000)	0.273 (CI = +/-0.160; p = 0.002)	0.690	-5.02%
Frequency	2011.2	-0.048 (CI = +/-0.015; p = 0.000)	0.252 (CI = +/-0.161; p = 0.004)	0.639	-4.68%
Frequency	2012.1	-0.045 (CI = +/-0.016; p = 0.000)	0.234 (CI = +/-0.165; p = 0.007)	0.576	-4.38%
Frequency	2012.2	-0.042 (CI = +/-0.018; p = 0.000)	0.217 (CI = +/-0.170; p = 0.015)	0.504	-4.10%
Frequency	2013.1	-0.040 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.178; p = 0.026)	0.428	-3.88%
Frequency	2013.2	-0.031 (CI = +/-0.020; p = 0.004)	0.159 (CI = +/-0.168; p = 0.062)	0.305	-3.05%
Frequency	2014.1	-0.029 (CI = +/-0.022; p = 0.012)	0.152 (CI = +/-0.179; p = 0.092)	0.229	-2.90%
Frequency	2014.2	-0.029 (CI = +/-0.025; p = 0.028)	0.149 (CI = +/-0.192; p = 0.121)	0.167	-2.84%
Frequency	2015.1	-0.038 (CI = +/-0.027; p = 0.008)	0.194 (CI = +/-0.191; p = 0.047)	0.284	-3.77%
Frequency	2015.2	-0.028 (CI = +/-0.029; p = 0.054)	0.148 (CI = +/-0.192; p = 0.121)	0.117	-2.79%
Frequency	2016.1	-0.041 (CI = +/-0.030; p = 0.012)	0.203 (CI = +/-0.189; p = 0.037)	0.273	-4.02%
Frequency	2016.2	-0.044 (CI = +/-0.036; p = 0.021)	0.214 (CI = +/-0.209; p = 0.046)	0.229	-4.27%
Frequency	2017.1	-0.050 (CI = +/-0.043; p = 0.027)	0.238 (CI = +/-0.232; p = 0.045)	0.220	-4.85%

Collision

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

Loss Cost	2005.1	0.009 (CI = +/-0.012; p = 0.152)	0.004 (CI = +/-0.008; p = 0.301)	0.332 (CI = +/-0.210; p = 0.003)	0.476	+0.87%
Loss Cost	2005.2	0.007 (CI = +/-0.013; p = 0.297)	0.004 (CI = +/-0.008; p = 0.355)	0.352 (CI = +/-0.212; p = 0.002)	0.468	+0.65%
Loss Cost	2006.1	0.004 (CI = +/-0.013; p = 0.561)	0.003 (CI = +/-0.008; p = 0.429)	0.377 (CI = +/-0.213; p = 0.001)	0.465	+0.38%
Loss Cost	2006.2	0.006 (CI = +/-0.014; p = 0.422)	0.004 (CI = +/-0.008; p = 0.385)	0.361 (CI = +/-0.218; p = 0.002)	0.474	+0.55%
Loss Cost	2007.1	0.008 (CI = +/-0.015; p = 0.300)	0.004 (CI = +/-0.008; p = 0.340)	0.343 (CI = +/-0.222; p = 0.004)	0.485	+0.76%
Loss Cost	2007.2	0.013 (CI = +/-0.014; p = 0.076)	0.005 (CI = +/-0.008; p = 0.205)	0.297 (CI = +/-0.212; p = 0.008)	0.551	+1.31%
Loss Cost	2008.1	0.015 (CI = +/-0.015; p = 0.064)	0.005 (CI = +/-0.008; p = 0.188)	0.284 (CI = +/-0.218; p = 0.013)	0.555	+1.47%
Loss Cost	2008.2	0.019 (CI = +/-0.016; p = 0.023)	0.006 (CI = +/-0.008; p = 0.128)	0.249 (CI = +/-0.217; p = 0.026)	0.589	+1.90%
Loss Cost	2009.1	0.023 (CI = +/-0.017; p = 0.010)	0.007 (CI = +/-0.008; p = 0.093)	0.220 (CI = +/-0.220; p = 0.050)	0.612	+2.29%
Loss Cost	2009.2	0.026 (CI = +/-0.018; p = 0.006)	0.007 (CI = +/-0.008; p = 0.071)	0.193 (CI = +/-0.224; p = 0.089)	0.628	+2.65%
Loss Cost	2010.1	0.030 (CI = +/-0.019; p = 0.003)	0.008 (CI = +/-0.008; p = 0.050)	0.161 (CI = +/-0.228; p = 0.159)	0.648	+3.08%
Loss Cost	2010.2	0.028 (CI = +/-0.021; p = 0.011)	0.007 (CI = +/-0.008; p = 0.067)	0.181 (CI = +/-0.237; p = 0.128)	0.626	+2.80%
Loss Cost	2011.1	0.034 (CI = +/-0.022; p = 0.003)	0.008 (CI = +/-0.008; p = 0.038)	0.135 (CI = +/-0.237; p = 0.250)	0.662	+3.47%
Loss Cost	2011.2	0.038 (CI = +/-0.024; p = 0.003)	0.009 (CI = +/-0.008; p = 0.033)	0.111 (CI = +/-0.247; p = 0.363)	0.665	+3.83%
Loss Cost	2012.1	0.037 (CI = +/-0.026; p = 0.008)	0.009 (CI = +/-0.008; p = 0.041)	0.117 (CI = +/-0.262; p = 0.362)	0.643	+3.73%
Loss Cost	2012.2	0.038 (CI = +/-0.029; p = 0.015)	0.009 (CI = +/-0.009; p = 0.046)	0.111 (CI = +/-0.279; p = 0.417)	0.627	+3.83%
Loss Cost	2013.1	0.029 (CI = +/-0.032; p = 0.069)	0.008 (CI = +/-0.009; p = 0.071)	0.164 (CI = +/-0.287; p = 0.245)	0.605	+2.95%
Loss Cost	2013.2	0.027 (CI = +/-0.036; p = 0.136)	0.008 (CI = +/-0.009; p = 0.092)	0.180 (CI = +/-0.308; p = 0.237)	0.584	+2.70%
Loss Cost	2014.1	0.022 (CI = +/-0.040; p = 0.278)	0.007 (CI = +/-0.009; p = 0.125)	0.210 (CI = +/-0.331; p = 0.199)	0.563	+2.18%
Loss Cost	2014.2	0.017 (CI = +/-0.046; p = 0.448)	0.007 (CI = +/-0.010; p = 0.163)	0.235 (CI = +/-0.360; p = 0.185)	0.544	+1.72%
Loss Cost	2015.1	-0.004 (CI = +/-0.048; p = 0.861)	0.005 (CI = +/-0.009; p = 0.260)	0.351 (CI = +/-0.353; p = 0.051)	0.573	-0.40%
Loss Cost	2015.2	-0.014 (CI = +/-0.055; p = 0.584)	0.004 (CI = +/-0.009; p = 0.351)	0.406 (CI = +/-0.382; p = 0.039)	0.575	-1.43%
Loss Cost	2016.1	-0.042 (CI = +/-0.057; p = 0.135)	0.002 (CI = +/-0.009; p = 0.548)	0.545 (CI = +/-0.371; p = 0.007)	0.647	-4.10%
Loss Cost	2016.2	-0.059 (CI = +/-0.065; p = 0.072)	0.002 (CI = +/-0.009; p = 0.712)	0.626 (CI = +/-0.400; p = 0.005)	0.671	-5.71%
Loss Cost	2017.1	-0.053 (CI = +/-0.078; p = 0.166)	0.002 (CI = +/-0.009; p = 0.681)	0.600 (CI = +/-0.455; p = 0.014)	0.666	-5.16%
Severity	2005.1	0.048 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.817)	0.177 (CI = +/-0.239; p = 0.142)	0.779	+4.90%
Severity	2005.2	0.049 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.781)	0.167 (CI = +/-0.245; p = 0.176)	0.772	+5.02%
Severity	2006.1	0.051 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.010; p = 0.731)	0.152 (CI = +/-0.251; p = 0.226)	0.767	+5.19%
Severity	2006.2	0.056 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.009; p = 0.565)	0.108 (CI = +/-0.243; p = 0.372)	0.793	+5.71%
Severity	2007.1	0.060 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.009; p = 0.434)	0.069 (CI = +/-0.240; p = 0.559)	0.809	+6.19%
Severity	2007.2	0.067 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.235)	0.009 (CI = +/-0.219; p = 0.930)	0.850	+6.94%
Severity	2008.1	0.070 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.198)	-0.012 (CI = +/-0.224; p = 0.917)	0.848	+7.21%
Severity	2008.2	0.074 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.008; p = 0.130)	-0.050 (CI = +/-0.221; p = 0.649)	0.858	+7.72%
Severity	2009.1	0.079 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.008; p = 0.085)	-0.086 (CI = +/-0.221; p = 0.434)	0.865	+8.21%
Severity	2009.2	0.081 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.008; p = 0.073)	-0.105 (CI = +/-0.228; p = 0.352)	0.859	+8.49%
Severity	2010.1	0.084 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.008; p = 0.066)	-0.123 (CI = +/-0.237; p = 0.294)	0.852	+8.74%
Severity	2010.2	0.082 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.008; p = 0.081)	-0.112 (CI = +/-0.248; p = 0.361)	0.833	+8.58%
Severity	2011.1	0.085 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.009; p = 0.076)	-0.128 (CI = +/-0.260; p = 0.317)	0.822	+8.83%
Severity	2011.2	0.083 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.009; p = 0.092)	-0.120 (CI = +/-0.274; p = 0.373)	0.800	+8.70%
Severity	2012.1	0.078 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.009; p = 0.127)	-0.085 (CI = +/-0.285; p = 0.542)	0.772	+8.14%
Severity	2012.2	0.075 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.009; p = 0.160)	-0.064 (CI = +/-0.302; p = 0.665)	0.741	+7.78%
Severity	2013.1	0.063 (CI = +/-0.033; p = 0.001)	0.005 (CI = +/-0.009; p = 0.240)	0.012 (CI = +/-0.300; p = 0.936)	0.715	+6.50%
Severity	2013.2	0.048 (CI = +/-0.033; p = 0.007)	0.004 (CI = +/-0.008; p = 0.368)	0.102 (CI = +/-0.288; p = 0.466)	0.699	+4.94%
Severity	2014.1	0.040 (CI = +/-0.037; p = 0.037)	0.003 (CI = +/-0.008; p = 0.484)	0.152 (CI = +/-0.303; p = 0.305)	0.668	+4.06%
Severity	2014.2	0.033 (CI = +/-0.042; p = 0.118)	0.002 (CI = +/-0.009; p = 0.593)	0.193 (CI = +/-0.325; p = 0.228)	0.637	+3.32%
Severity	2015.1	0.023 (CI = +/-0.047; p = 0.325)	0.001 (CI = +/-0.009; p = 0.735)	0.248 (CI = +/-0.348; p = 0.150)	0.609	+2.29%
Severity	2015.2	-0.004 (CI = +/-0.046; p = 0.865)	0.000 (CI = +/-0.008; p = 0.903)	0.387 (CI = +/-0.320; p = 0.021)	0.650	-0.37%
Severity	2016.1	-0.017 (CI = +/-0.052; p = 0.503)	-0.001 (CI = +/-0.008; p = 0.734)	0.453 (CI = +/-0.344; p = 0.014)	0.651	-1.67%
Severity	2016.2	-0.033 (CI = +/-0.060; p = 0.254)	-0.002 (CI = +/-0.008; p = 0.568)	0.531 (CI = +/-0.370; p = 0.008)	0.662	-3.25%
Severity	2017.1	-0.022 (CI = +/-0.071; p = 0.508)	-0.002 (CI = +/-0.009; p = 0.672)	0.483 (CI = +/-0.415; p = 0.026)	0.669	-2.21%
Frequency	2005.1	-0.039 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.007; p = 0.349)	0.155 (CI = +/-0.174; p = 0.078)	0.744	-3.85%
Frequency	2005.2	-0.042 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.006; p = 0.443)	0.185 (CI = +/-0.168; p = 0.032)	0.772	-4.16%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.006; p = 0.589)	0.224 (CI = +/-0.153; p = 0.005)	0.820	-4.57%
Frequency	2006.2	-0.050 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.006; p = 0.737)	0.253 (CI = +/-0.148; p = 0.001)	0.840	-4.88%
Frequency	2007.1	-0.052 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.005; p = 0.865)	0.274 (CI = +/-0.147; p = 0.001)	0.846	-5.11%
Frequency	2007.2	-0.054 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.006; p = 0.953)	0.287 (CI = +/-0.150; p = 0.000)	0.842	-5.26%
Frequency	2008.1	-0.055 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.006; p = 0.997)	0.295 (CI = +/-0.155; p = 0.001)	0.831	-5.35%
Frequency	2008.2	-0.055 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.006; p = 0.975)	0.299 (CI = +/-0.161; p = 0.001)	0.816	-5.40%
Frequency	2009.1	-0.056 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.006; p = 0.942)	0.305 (CI = +/-0.167; p = 0.001)	0.800	-5.47%
Frequency	2009.2	-0.055 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.006; p = 0.983)	0.298 (CI = +/-0.174; p = 0.002)	0.775	-5.38%
Frequency	2010.1	-0.053 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.006; p = 0.944)	0.284 (CI = +/-0.181; p = 0.003)	0.743	-5.21%
Frequency	2010.2	-0.055 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.006; p = 0.989)	0.293 (CI = +/-0.189; p = 0.004)	0.722	-5.32%
Frequency	2011.1	-0.051 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.845)	0.264 (CI = +/-0.193; p = 0.010)	0.678	-4.93%
Frequency	2011.2	-0.046 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.006; p = 0.695)	0.231 (CI = +/-0.197; p = 0.023)	0.625	-4.48%
Frequency	2012.1	-0.042 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.006; p = 0.579)	0.203 (CI = +/-0.203; p = 0.051)	0.563	-4.08%
Frequency	2012.2	-0.037 (CI = +/-0.022; p = 0.002)	0.002 (CI = +/-0.007; p = 0.482)	0.175 (CI = +/-0.212; p = 0.101)	0.493	-3.67%
Frequency	2013.1	-0.034 (CI = +/-0.025; p = 0.010)	0.003 (CI = +/-0.007; p = 0.423)	0.153 (CI = +/-0.224; p = 0.171)	0.419	-3.33%
Frequency	2013.2	-0.022 (CI = +/-0.024; p = 0.079)	0.004 (CI = +/-0.006; p = 0.195)	0.077 (CI = +/-0.209; p = 0.449)	0.332	-2.13%
Frequency	2014.1	-0.018 (CI = +/-0.027; p = 0.180)	0.004 (CI = +/-0.006; p = 0.178)	0.058 (CI = +/-0.225; p = 0.597)	0.266	-1.81%
Frequency	2014.2	-0.016 (CI = +/-0.032; p = 0.311)	0.004 (CI = +/-0.007; p = 0.174)	0.043 (CI = +/-0.245; p = 0.717)	0.211	-1.55%
Frequency	2015.1	-0.027 (CI = +/-0.034; p = 0.119)	0.004 (CI = +/-0.007; p = 0.265)	0.103 (CI = +/-0.253; p = 0.398)	0.298	-2.63%
Frequency	2015.2	-0.011 (CI = +/-0.036; p = 0.533)	0.005 (CI = +/-0.006; p = 0.122)	0.019 (CI = +/-0.249; p = 0.871)	0.201	-1.07%
Frequency	2016.1	-0.025 (CI = +/-0.039; p = 0.189)	0.004 (CI = +/-0.006; p = 0.194)	0.092 (CI = +/-0.255; p = 0.455)	0.312	-2.47%
Frequency	2016.2	-0.026 (CI = +/-0.047; p = 0.255)	0.004 (CI = +/-0.006; p = 0.225)	0.095 (CI = +/-0.289; p = 0.490)	0.262	-2.54%
Frequency	2017.1	-0.031 (CI = +/-0.056; p = 0.260)	0.004 (CI = +/-0.007; p = 0.279)	0.117 (CI = +/-0.328; p = 0.451)	0.237	-3.02%

Collision

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

Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.000)	0.272	+1.89%
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.001)	0.241	+1.82%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.002)	0.206	+1.71%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.001)	0.233	+1.88%
Loss Cost	2007.1	0.020 (CI = +/-0.011; p = 0.001)	0.262	+2.07%
Loss Cost	2007.2	0.024 (CI = +/-0.011; p = 0.000)	0.354	+2.45%
Loss Cost	2008.1	0.026 (CI = +/-0.012; p = 0.000)	0.367	+2.61%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.421	+2.91%
Loss Cost	2009.1	0.031 (CI = +/-0.012; p = 0.000)	0.459	+3.17%
Loss Cost	2009.2	0.034 (CI = +/-0.013; p = 0.000)	0.485	+3.42%
Loss Cost	2010.1	0.036 (CI = +/-0.013; p = 0.000)	0.514	+3.69%
Loss Cost	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.477	+3.61%
Loss Cost	2011.1	0.039 (CI = +/-0.014; p = 0.000)	0.525	+3.99%
Loss Cost	2011.2	0.041 (CI = +/-0.015; p = 0.000)	0.531	+4.21%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	0.502	+4.21%
Loss Cost	2012.2	0.042 (CI = +/-0.018; p = 0.000)	0.484	+4.32%
Loss Cost	2013.1	0.040 (CI = +/-0.019; p = 0.000)	0.425	+4.03%
Loss Cost	2013.2	0.040 (CI = +/-0.021; p = 0.001)	0.393	+4.05%
Loss Cost	2014.1	0.039 (CI = +/-0.023; p = 0.002)	0.352	+4.00%
Loss Cost	2014.2	0.040 (CI = +/-0.026; p = 0.004)	0.321	+4.04%
Loss Cost	2015.1	0.035 (CI = +/-0.028; p = 0.016)	0.240	+3.56%
Loss Cost	2015.2	0.036 (CI = +/-0.031; p = 0.027)	0.212	+3.62%
Loss Cost	2016.1	0.032 (CI = +/-0.035; p = 0.064)	0.148	+3.29%
Loss Cost	2016.2	0.035 (CI = +/-0.039; p = 0.076)	0.142	+3.55%
Loss Cost	2017.1	0.046 (CI = +/-0.042; p = 0.035)	0.229	+4.66%
Severity	2005.1	0.054 (CI = +/-0.009; p = 0.000)	0.772	+5.51%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.767	+5.61%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.765	+5.74%
Severity	2006.2	0.059 (CI = +/-0.010; p = 0.000)	0.793	+6.07%
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	0.810	+6.36%
Severity	2007.2	0.066 (CI = +/-0.010; p = 0.000)	0.850	+6.78%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	0.847	+6.93%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	0.856	+7.19%
Severity	2009.1	0.072 (CI = +/-0.011; p = 0.000)	0.859	+7.42%
Severity	2009.2	0.072 (CI = +/-0.011; p = 0.000)	0.852	+7.52%
Severity	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.842	+7.60%
Severity	2010.2	0.072 (CI = +/-0.013; p = 0.000)	0.825	+7.46%
Severity	2011.1	0.073 (CI = +/-0.014; p = 0.000)	0.812	+7.53%
Severity	2011.2	0.071 (CI = +/-0.015; p = 0.000)	0.791	+7.41%
Severity	2012.1	0.069 (CI = +/-0.016; p = 0.000)	0.766	+7.10%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	0.737	+6.90%
Severity	2013.1	0.062 (CI = +/-0.017; p = 0.000)	0.709	+6.35%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	0.676	+5.75%
Severity	2014.1	0.054 (CI = +/-0.018; p = 0.000)	0.631	+5.51%
Severity	2014.2	0.052 (CI = +/-0.020; p = 0.000)	0.586	+5.38%
Severity	2015.1	0.051 (CI = +/-0.022; p = 0.000)	0.534	+5.22%
Severity	2015.2	0.045 (CI = +/-0.024; p = 0.001)	0.456	+4.62%
Severity	2016.1	0.046 (CI = +/-0.027; p = 0.002)	0.416	+4.66%
Severity	2016.2	0.046 (CI = +/-0.030; p = 0.005)	0.379	+4.75%
Severity	2017.1	0.056 (CI = +/-0.032; p = 0.002)	0.477	+5.79%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.713	-3.43%
Frequency	2005.2	-0.037 (CI = +/-0.007; p = 0.000)	0.732	-3.59%
Frequency	2006.1	-0.039 (CI = +/-0.007; p = 0.000)	0.766	-3.81%
Frequency	2006.2	-0.040 (CI = +/-0.007; p = 0.000)	0.775	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.771	-4.03%
Frequency	2007.2	-0.041 (CI = +/-0.008; p = 0.000)	0.759	-4.06%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.741	-4.04%
Frequency	2008.2	-0.041 (CI = +/-0.009; p = 0.000)	0.718	-3.99%
Frequency	2009.1	-0.040 (CI = +/-0.010; p = 0.000)	0.695	-3.95%
Frequency	2009.2	-0.039 (CI = +/-0.010; p = 0.000)	0.664	-3.81%
Frequency	2010.1	-0.037 (CI = +/-0.011; p = 0.000)	0.629	-3.63%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	0.598	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.012; p = 0.000)	0.554	-3.29%
Frequency	2011.2	-0.030 (CI = +/-0.012; p = 0.000)	0.502	-2.98%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.442	-2.69%
Frequency	2012.2	-0.024 (CI = +/-0.013; p = 0.001)	0.375	-2.42%
Frequency	2013.1	-0.022 (CI = +/-0.014; p = 0.003)	0.305	-2.18%
Frequency	2013.2	-0.016 (CI = +/-0.013; p = 0.016)	0.209	-1.61%
Frequency	2014.1	-0.014 (CI = +/-0.014; p = 0.045)	0.146	-1.43%
Frequency	2014.2	-0.013 (CI = +/-0.015; p = 0.095)	0.094	-1.28%
Frequency	2015.1	-0.016 (CI = +/-0.016; p = 0.057)	0.141	-1.58%
Frequency	2015.2	-0.010 (CI = +/-0.016; p = 0.230)	0.030	-0.96%
Frequency	2016.1	-0.013 (CI = +/-0.018; p = 0.134)	0.080	-1.31%
Frequency	2016.2	-0.012 (CI = +/-0.020; p = 0.233)	0.033	-1.15%
Frequency	2017.1	-0.011 (CI = +/-0.023; p = 0.327)	0.002	-1.07%

Collision

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

Loss Cost	2005.1	0.022 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.106; p = 0.335)	0.010 (CI = +/-0.008; p = 0.023)	0.344	+2.25%
Loss Cost	2005.2	0.021 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.109; p = 0.297)	0.010 (CI = +/-0.009; p = 0.025)	0.318	+2.16%
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.111; p = 0.352)	0.010 (CI = +/-0.009; p = 0.028)	0.280	+2.08%
Loss Cost	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.113; p = 0.451)	0.010 (CI = +/-0.009; p = 0.027)	0.304	+2.25%
Loss Cost	2007.1	0.025 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.112; p = 0.314)	0.010 (CI = +/-0.008; p = 0.021)	0.347	+2.49%
Loss Cost	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.106; p = 0.496)	0.010 (CI = +/-0.008; p = 0.012)	0.442	+2.86%
Loss Cost	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.107; p = 0.375)	0.010 (CI = +/-0.008; p = 0.010)	0.464	+3.06%
Loss Cost	2008.2	0.033 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.104; p = 0.540)	0.011 (CI = +/-0.008; p = 0.008)	0.518	+3.36%
Loss Cost	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.102; p = 0.337)	0.011 (CI = +/-0.007; p = 0.005)	0.569	+3.68%
Loss Cost	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.102; p = 0.460)	0.011 (CI = +/-0.007; p = 0.004)	0.594	+3.91%
Loss Cost	2010.1	0.042 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.100; p = 0.278)	0.011 (CI = +/-0.007; p = 0.003)	0.636	+4.25%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.103; p = 0.250)	0.011 (CI = +/-0.007; p = 0.003)	0.610	+4.14%
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.097; p = 0.099)	0.011 (CI = +/-0.006; p = 0.001)	0.682	+4.61%
Loss Cost	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.100; p = 0.140)	0.011 (CI = +/-0.007; p = 0.001)	0.684	+4.77%
Loss Cost	2012.1	0.047 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.104; p = 0.138)	0.011 (CI = +/-0.007; p = 0.002)	0.665	+4.86%
Loss Cost	2012.2	0.048 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.109; p = 0.161)	0.011 (CI = +/-0.007; p = 0.002)	0.650	+4.89%
Loss Cost	2013.1	0.046 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.113; p = 0.229)	0.011 (CI = +/-0.007; p = 0.003)	0.607	+4.67%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.118; p = 0.232)	0.011 (CI = +/-0.007; p = 0.003)	0.585	+4.60%
Loss Cost	2014.1	0.045 (CI = +/-0.020; p = 0.000)	0.071 (CI = +/-0.125; p = 0.251)	0.011 (CI = +/-0.007; p = 0.004)	0.554	+4.62%
Loss Cost	2014.2	0.044 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.132; p = 0.253)	0.012 (CI = +/-0.008; p = 0.005)	0.531	+4.53%
Loss Cost	2015.1	0.040 (CI = +/-0.023; p = 0.002)	0.059 (CI = +/-0.136; p = 0.371)	0.012 (CI = +/-0.008; p = 0.006)	0.481	+4.08%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.063 (CI = +/-0.144; p = 0.367)	0.012 (CI = +/-0.008; p = 0.007)	0.461	+3.96%
Loss Cost	2016.1	0.035 (CI = +/-0.029; p = 0.020)	0.052 (CI = +/-0.152; p = 0.472)	0.012 (CI = +/-0.008; p = 0.008)	0.419	+3.60%
Loss Cost	2016.2	0.035 (CI = +/-0.033; p = 0.038)	0.054 (CI = +/-0.164; p = 0.494)	0.012 (CI = +/-0.009; p = 0.012)	0.405	+3.57%
Loss Cost	2017.1	0.045 (CI = +/-0.035; p = 0.015)	0.080 (CI = +/-0.163; p = 0.304)	0.011 (CI = +/-0.008; p = 0.012)	0.486	+4.62%
Severity	2005.1	0.055 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.111; p = 0.803)	0.004 (CI = +/-0.009; p = 0.402)	0.765	+5.64%
Severity	2005.2	0.056 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.113; p = 0.719)	0.004 (CI = +/-0.009; p = 0.398)	0.760	+5.75%
Severity	2006.1	0.057 (CI = +/-0.011; p = 0.000)	-0.012 (CI = +/-0.116; p = 0.832)	0.004 (CI = +/-0.009; p = 0.376)	0.757	+5.88%
Severity	2006.2	0.060 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.110; p = 0.562)	0.004 (CI = +/-0.008; p = 0.331)	0.790	+6.23%
Severity	2007.1	0.063 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.108; p = 0.786)	0.004 (CI = +/-0.008; p = 0.271)	0.807	+6.53%
Severity	2007.2	0.067 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.097; p = 0.424)	0.005 (CI = +/-0.007; p = 0.203)	0.853	+6.98%
Severity	2008.1	0.069 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.099; p = 0.527)	0.005 (CI = +/-0.007; p = 0.191)	0.850	+7.11%
Severity	2008.2	0.071 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.097; p = 0.345)	0.005 (CI = +/-0.007; p = 0.171)	0.861	+7.40%
Severity	2009.1	0.073 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.097; p = 0.481)	0.005 (CI = +/-0.007; p = 0.149)	0.864	+7.62%
Severity	2009.2	0.075 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.100; p = 0.415)	0.005 (CI = +/-0.007; p = 0.152)	0.858	+7.76%
Severity	2010.1	0.075 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.104; p = 0.466)	0.005 (CI = +/-0.007; p = 0.156)	0.848	+7.82%
Severity	2010.2	0.074 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.107; p = 0.536)	0.005 (CI = +/-0.007; p = 0.161)	0.830	+7.71%
Severity	2011.1	0.075 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.112; p = 0.577)	0.005 (CI = +/-0.007; p = 0.167)	0.817	+7.76%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.116; p = 0.639)	0.005 (CI = +/-0.008; p = 0.174)	0.795	+7.67%
Severity	2012.1	0.071 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.117; p = 0.468)	0.005 (CI = +/-0.007; p = 0.182)	0.774	+7.31%
Severity	2012.2	0.069 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.121; p = 0.551)	0.005 (CI = +/-0.008; p = 0.185)	0.743	+7.16%
Severity	2013.1	0.063 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.115; p = 0.289)	0.005 (CI = +/-0.007; p = 0.170)	0.730	+6.52%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	-0.040 (CI = +/-0.111; p = 0.459)	0.005 (CI = +/-0.007; p = 0.127)	0.699	+6.00%
Severity	2014.1	0.055 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.114; p = 0.352)	0.005 (CI = +/-0.007; p = 0.131)	0.664	+5.68%
Severity	2014.2	0.055 (CI = +/-0.020; p = 0.000)	-0.049 (CI = +/-0.120; p = 0.401)	0.005 (CI = +/-0.007; p = 0.139)	0.620	+5.60%
Severity	2015.1	0.052 (CI = +/-0.022; p = 0.000)	-0.058 (CI = +/-0.126; p = 0.340)	0.005 (CI = +/-0.007; p = 0.145)	0.579	+5.32%
Severity	2015.2	0.047 (CI = +/-0.023; p = 0.001)	-0.040 (CI = +/-0.127; p = 0.509)	0.006 (CI = +/-0.007; p = 0.111)	0.510	+4.78%
Severity	2016.1	0.046 (CI = +/-0.026; p = 0.002)	-0.044 (CI = +/-0.136; p = 0.503)	0.006 (CI = +/-0.007; p = 0.122)	0.471	+4.67%
Severity	2016.2	0.047 (CI = +/-0.029; p = 0.004)	-0.046 (CI = +/-0.146; p = 0.506)	0.006 (CI = +/-0.008; p = 0.146)	0.432	+4.76%
Severity	2017.1	0.055 (CI = +/-0.032; p = 0.003)	-0.025 (CI = +/-0.148; p = 0.721)	0.005 (CI = +/-0.008; p = 0.165)	0.497	+5.62%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.079; p = 0.104)	0.006 (CI = +/-0.006; p = 0.052)	0.741	-3.21%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.077; p = 0.049)	0.006 (CI = +/-0.006; p = 0.047)	0.767	-3.39%
Frequency	2006.1	-0.037 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.074; p = 0.090)	0.006 (CI = +/-0.006; p = 0.049)	0.792	-3.59%
Frequency	2006.2	-0.038 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.073; p = 0.048)	0.006 (CI = +/-0.006; p = 0.045)	0.806	-3.75%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.075; p = 0.064)	0.006 (CI = +/-0.006; p = 0.051)	0.800	-3.79%
Frequency	2007.2	-0.039 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.077; p = 0.059)	0.006 (CI = +/-0.006; p = 0.055)	0.790	-3.85%
Frequency	2008.1	-0.039 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.080; p = 0.054)	0.006 (CI = +/-0.006; p = 0.054)	0.776	-3.78%
Frequency	2008.2	-0.038 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.082; p = 0.065)	0.006 (CI = +/-0.006; p = 0.058)	0.755	-3.77%
Frequency	2009.1	-0.037 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.084; p = 0.054)	0.006 (CI = +/-0.006; p = 0.056)	0.739	-3.67%
Frequency	2009.2	-0.036 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.086; p = 0.076)	0.006 (CI = +/-0.006; p = 0.059)	0.709	-3.57%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.085; p = 0.036)	0.006 (CI = +/-0.006; p = 0.043)	0.696	-3.31%
Frequency	2010.2	-0.034 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.088; p = 0.042)	0.006 (CI = +/-0.006; p = 0.047)	0.670	-3.32%
Frequency	2011.1	-0.030 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.082; p = 0.010)	0.006 (CI = +/-0.005; p = 0.024)	0.678	-2.92%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.081; p = 0.017)	0.006 (CI = +/-0.005; p = 0.022)	0.634	-2.69%
Frequency	2012.1	-0.023 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.075; p = 0.003)	0.007 (CI = +/-0.005; p = 0.010)	0.652	-2.29%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.111 (CI = +/-0.076; p = 0.006)	0.006 (CI = +/-0.005; p = 0.011)	0.599	-2.12%
Frequency	2013.1	-0.018 (CI = +/-0.010; p = 0.002)	0.127 (CI = +/-0.071; p = 0.001)	0.007 (CI = +/-0.004; p = 0.006)	0.621	-1.74%
Frequency	2013.2	-0.013 (CI = +/-0.009; p = 0.008)	0.110 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.597	-1.32%
Frequency	2014.1	-0.010 (CI = +/-0.009; p = 0.038)	0.122 (CI = +/-0.060; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001)	0.634	-1.00%
Frequency	2014.2	-0.010 (CI = +/-0.010; p = 0.052)	0.123 (CI = +/-0.063; p = 0.001)	0.006 (CI = +/-0.004; p = 0.002)	0.603	-1.02%
Frequency	2015.1	-0.012 (CI = +/-0.011; p = 0.040)	0.117 (CI = +/-0.065; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.614	-1.18%
Frequency	2015.2	-0.008 (CI = +/-0.011; p = 0.145)	0.103 (CI = +/-0.061; p = 0.003)	0.006 (CI = +/-0.003; p = 0.002)	0.572	-0.79%
Frequency	2016.1	-0.010 (CI = +/-0.012; p = 0.086)	0.096 (CI = +/-0.063; p = 0.005)	0.006 (CI = +/-0.003; p = 0.002)	0.595	-1.02%
Frequency	2016.2	-0.011 (CI = +/-0.013; p = 0.086)	0.100 (CI = +/-0.067; p = 0.007)	0.006 (CI = +/-0.004; p = 0.002)	0.574	-1.14%
Frequency	2017.1	-0.010 (CI = +/-0.015; p = 0.198)	0.105 (CI = +/-0.071; p = 0.007)	0.006 (CI = +/-0.004; p = 0.003)	0.570	-0.95%

Collision

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

Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.112; p = 0.517)	0.261	+1.90%
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.001)	0.042 (CI = +/-0.114; p = 0.463)	0.232	+1.82%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.003)	0.036 (CI = +/-0.117; p = 0.535)	0.192	+1.73%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.002)	0.027 (CI = +/-0.119; p = 0.651)	0.215	+1.88%
Loss Cost	2007.1	0.021 (CI = +/-0.011; p = 0.001)	0.039 (CI = +/-0.119; p = 0.509)	0.250	+2.09%
Loss Cost	2007.2	0.024 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.114; p = 0.744)	0.336	+2.45%
Loss Cost	2008.1	0.026 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.116; p = 0.626)	0.352	+2.62%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.115; p = 0.822)	0.403	+2.91%
Loss Cost	2009.1	0.031 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.115; p = 0.623)	0.445	+3.19%
Loss Cost	2009.2	0.034 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.116; p = 0.773)	0.468	+3.42%
Loss Cost	2010.1	0.036 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.116; p = 0.586)	0.502	+3.71%
Loss Cost	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.120; p = 0.541)	0.465	+3.61%
Loss Cost	2011.1	0.040 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.117; p = 0.337)	0.524	+4.03%
Loss Cost	2011.2	0.041 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.121; p = 0.418)	0.525	+4.21%
Loss Cost	2012.1	0.042 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.126; p = 0.416)	0.495	+4.26%
Loss Cost	2012.2	0.042 (CI = +/-0.018; p = 0.000)	0.048 (CI = +/-0.132; p = 0.456)	0.474	+4.32%
Loss Cost	2013.1	0.040 (CI = +/-0.020; p = 0.000)	0.038 (CI = +/-0.137; p = 0.564)	0.407	+4.07%
Loss Cost	2013.2	0.040 (CI = +/-0.022; p = 0.001)	0.039 (CI = +/-0.143; p = 0.572)	0.373	+4.05%
Loss Cost	2014.1	0.040 (CI = +/-0.024; p = 0.002)	0.040 (CI = +/-0.151; p = 0.590)	0.329	+4.05%
Loss Cost	2014.2	0.040 (CI = +/-0.026; p = 0.005)	0.040 (CI = +/-0.159; p = 0.602)	0.294	+4.04%
Loss Cost	2015.1	0.035 (CI = +/-0.029; p = 0.019)	0.025 (CI = +/-0.166; p = 0.751)	0.200	+3.60%
Loss Cost	2015.2	0.036 (CI = +/-0.032; p = 0.032)	0.025 (CI = +/-0.175; p = 0.769)	0.168	+3.62%
Loss Cost	2016.1	0.033 (CI = +/-0.036; p = 0.072)	0.016 (CI = +/-0.187; p = 0.860)	0.093	+3.32%
Loss Cost	2016.2	0.035 (CI = +/-0.041; p = 0.086)	0.010 (CI = +/-0.199; p = 0.919)	0.081	+3.55%
Loss Cost	2017.1	0.047 (CI = +/-0.044; p = 0.038)	0.043 (CI = +/-0.201; p = 0.654)	0.183	+4.76%
Severity	2005.1	0.054 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.110; p = 0.723)	0.767	+5.50%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.642)	0.762	+5.61%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.114; p = 0.744)	0.759	+5.73%
Severity	2006.2	0.059 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.109; p = 0.482)	0.790	+6.07%
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.108; p = 0.677)	0.806	+6.34%
Severity	2007.2	0.066 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.097; p = 0.339)	0.850	+6.78%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.099; p = 0.422)	0.846	+6.91%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.097; p = 0.266)	0.857	+7.19%
Severity	2009.1	0.071 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.098; p = 0.371)	0.858	+7.39%
Severity	2009.2	0.072 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.319)	0.852	+7.52%
Severity	2010.1	0.073 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.105; p = 0.358)	0.842	+7.57%
Severity	2010.2	0.072 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.419)	0.823	+7.46%
Severity	2011.1	0.072 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.112; p = 0.451)	0.809	+7.49%
Severity	2011.2	0.071 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.117; p = 0.506)	0.786	+7.41%
Severity	2012.1	0.068 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.117; p = 0.358)	0.765	+7.04%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.122; p = 0.427)	0.733	+6.90%
Severity	2013.1	0.061 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.116; p = 0.209)	0.717	+6.27%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.335)	0.676	+5.75%
Severity	2014.1	0.053 (CI = +/-0.018; p = 0.000)	-0.066 (CI = +/-0.116; p = 0.253)	0.638	+5.42%
Severity	2014.2	0.052 (CI = +/-0.020; p = 0.000)	-0.064 (CI = +/-0.123; p = 0.286)	0.591	+5.38%
Severity	2015.1	0.050 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.129; p = 0.245)	0.546	+5.10%
Severity	2015.2	0.045 (CI = +/-0.024; p = 0.001)	-0.059 (CI = +/-0.131; p = 0.357)	0.453	+4.62%
Severity	2016.1	0.044 (CI = +/-0.027; p = 0.003)	-0.061 (CI = +/-0.140; p = 0.368)	0.410	+4.54%
Severity	2016.2	0.046 (CI = +/-0.030; p = 0.006)	-0.067 (CI = +/-0.149; p = 0.353)	0.376	+4.75%
Severity	2017.1	0.055 (CI = +/-0.033; p = 0.003)	-0.042 (CI = +/-0.151; p = 0.559)	0.452	+5.68%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.082; p = 0.176)	0.720	-3.41%
Frequency	2005.2	-0.037 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.079; p = 0.092)	0.746	-3.59%
Frequency	2006.1	-0.039 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.077; p = 0.159)	0.773	-3.79%
Frequency	2006.2	-0.040 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.076; p = 0.092)	0.787	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.078; p = 0.119)	0.781	-4.00%
Frequency	2007.2	-0.041 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.080; p = 0.109)	0.771	-4.06%
Frequency	2008.1	-0.041 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.082; p = 0.104)	0.754	-4.01%
Frequency	2008.2	-0.041 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.085; p = 0.119)	0.732	-3.99%
Frequency	2009.1	-0.040 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.088; p = 0.105)	0.712	-3.91%
Frequency	2009.2	-0.039 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.090; p = 0.141)	0.678	-3.81%
Frequency	2010.1	-0.036 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.089; p = 0.081)	0.657	-3.58%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.093; p = 0.091)	0.627	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.088; p = 0.031)	0.616	-3.22%
Frequency	2011.2	-0.030 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.088; p = 0.054)	0.557	-2.98%
Frequency	2012.1	-0.026 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.084; p = 0.018)	0.547	-2.60%
Frequency	2012.2	-0.024 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.086; p = 0.030)	0.475	-2.42%
Frequency	2013.1	-0.021 (CI = +/-0.012; p = 0.002)	0.111 (CI = +/-0.084; p = 0.012)	0.465	-2.06%
Frequency	2013.2	-0.016 (CI = +/-0.012; p = 0.008)	0.093 (CI = +/-0.077; p = 0.020)	0.370	-1.61%
Frequency	2014.1	-0.013 (CI = +/-0.012; p = 0.035)	0.105 (CI = +/-0.077; p = 0.010)	0.373	-1.30%
Frequency	2014.2	-0.013 (CI = +/-0.013; p = 0.057)	0.104 (CI = +/-0.081; p = 0.014)	0.322	-1.28%
Frequency	2015.1	-0.014 (CI = +/-0.015; p = 0.053)	0.099 (CI = +/-0.085; p = 0.025)	0.329	-1.44%
Frequency	2015.2	-0.010 (CI = +/-0.015; p = 0.188)	0.083 (CI = +/-0.081; p = 0.045)	0.204	-0.96%
Frequency	2016.1	-0.012 (CI = +/-0.017; p = 0.152)	0.077 (CI = +/-0.086; p = 0.076)	0.211	-1.16%
Frequency	2016.2	-0.012 (CI = +/-0.019; p = 0.204)	0.076 (CI = +/-0.092; p = 0.095)	0.157	-1.15%
Frequency	2017.1	-0.009 (CI = +/-0.021; p = 0.388)	0.085 (CI = +/-0.097; p = 0.083)	0.155	-0.87%

Collision

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

Loss Cost	2005.1	0.022 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.008; p = 0.029)	0.344	+2.21%
Loss Cost	2005.2	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.008; p = 0.032)	0.315	+2.14%
Loss Cost	2006.1	0.020 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.009; p = 0.035)	0.282	+2.04%
Loss Cost	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.008; p = 0.031)	0.313	+2.23%
Loss Cost	2007.1	0.024 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.027)	0.346	+2.44%
Loss Cost	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.014)	0.451	+2.85%
Loss Cost	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.008; p = 0.013)	0.467	+3.02%
Loss Cost	2008.2	0.033 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.528	+3.34%
Loss Cost	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.570	+3.63%
Loss Cost	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.600	+3.89%
Loss Cost	2010.1	0.041 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.633	+4.18%
Loss Cost	2010.2	0.040 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.605	+4.11%
Loss Cost	2011.1	0.044 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.657	+4.51%
Loss Cost	2011.2	0.046 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.667	+4.74%
Loss Cost	2012.1	0.046 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.645	+4.75%
Loss Cost	2012.2	0.047 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.633	+4.85%
Loss Cost	2013.1	0.045 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.597	+4.56%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.574	+4.57%
Loss Cost	2014.1	0.044 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.007; p = 0.006)	0.545	+4.50%
Loss Cost	2014.2	0.044 (CI = +/-0.022; p = 0.001)	0.011 (CI = +/-0.008; p = 0.008)	0.521	+4.49%
Loss Cost	2015.1	0.039 (CI = +/-0.023; p = 0.002)	0.011 (CI = +/-0.007; p = 0.007)	0.486	+3.96%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.011 (CI = +/-0.008; p = 0.008)	0.465	+3.94%
Loss Cost	2016.1	0.034 (CI = +/-0.028; p = 0.020)	0.011 (CI = +/-0.008; p = 0.008)	0.437	+3.49%
Loss Cost	2016.2	0.035 (CI = +/-0.032; p = 0.034)	0.011 (CI = +/-0.008; p = 0.011)	0.427	+3.57%
Loss Cost	2017.1	0.043 (CI = +/-0.035; p = 0.018)	0.011 (CI = +/-0.008; p = 0.016)	0.480	+4.43%
Severity	2005.1	0.055 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.009; p = 0.376)	0.771	+5.65%
Severity	2005.2	0.056 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.009; p = 0.366)	0.766	+5.75%
Severity	2006.1	0.057 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.009; p = 0.352)	0.764	+5.89%
Severity	2006.2	0.061 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.290)	0.794	+6.24%
Severity	2007.1	0.063 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.008; p = 0.245)	0.813	+6.54%
Severity	2007.2	0.068 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.165)	0.855	+6.99%
Severity	2008.1	0.069 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.157)	0.853	+7.14%
Severity	2008.2	0.072 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.007; p = 0.133)	0.862	+7.42%
Severity	2009.1	0.074 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.118)	0.866	+7.66%
Severity	2009.2	0.075 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.119)	0.860	+7.77%
Severity	2010.1	0.076 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.122)	0.851	+7.86%
Severity	2010.2	0.074 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.834	+7.73%
Severity	2011.1	0.075 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	0.822	+7.80%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.143)	0.801	+7.68%
Severity	2012.1	0.071 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.007; p = 0.142)	0.778	+7.37%
Severity	2012.2	0.069 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.147)	0.751	+7.17%
Severity	2013.1	0.064 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.123)	0.728	+6.62%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.094)	0.705	+6.02%
Severity	2014.1	0.056 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.007; p = 0.094)	0.666	+5.77%
Severity	2014.2	0.055 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.007; p = 0.100)	0.626	+5.62%
Severity	2015.1	0.053 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.007; p = 0.104)	0.580	+5.43%
Severity	2015.2	0.047 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.007; p = 0.079)	0.526	+4.79%
Severity	2016.1	0.047 (CI = +/-0.025; p = 0.001)	0.006 (CI = +/-0.007; p = 0.089)	0.489	+4.77%
Severity	2016.2	0.047 (CI = +/-0.028; p = 0.003)	0.006 (CI = +/-0.007; p = 0.102)	0.454	+4.77%
Severity	2017.1	0.055 (CI = +/-0.030; p = 0.002)	0.005 (CI = +/-0.007; p = 0.130)	0.531	+5.67%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.006; p = 0.084)	0.729	-3.25%
Frequency	2005.2	-0.035 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.006; p = 0.087)	0.746	-3.41%
Frequency	2006.1	-0.037 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.006; p = 0.083)	0.780	-3.63%
Frequency	2006.2	-0.038 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.006; p = 0.087)	0.788	-3.77%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.094)	0.784	-3.85%
Frequency	2007.2	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.100)	0.772	-3.87%
Frequency	2008.1	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.105)	0.754	-3.85%
Frequency	2008.2	-0.039 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.006; p = 0.107)	0.733	-3.79%
Frequency	2009.1	-0.038 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.110)	0.711	-3.74%
Frequency	2009.2	-0.037 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.106)	0.684	-3.60%
Frequency	2010.1	-0.035 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.006; p = 0.098)	0.653	-3.41%
Frequency	2010.2	-0.034 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.006; p = 0.103)	0.624	-3.36%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.086)	0.589	-3.06%
Frequency	2011.2	-0.028 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.071)	0.549	-2.73%
Frequency	2012.1	-0.025 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.006; p = 0.062)	0.501	-2.44%
Frequency	2012.2	-0.022 (CI = +/-0.012; p = 0.001)	0.005 (CI = +/-0.006; p = 0.057)	0.448	-2.17%
Frequency	2013.1	-0.019 (CI = +/-0.013; p = 0.006)	0.005 (CI = +/-0.006; p = 0.056)	0.391	-1.93%
Frequency	2013.2	-0.014 (CI = +/-0.012; p = 0.026)	0.005 (CI = +/-0.005; p = 0.031)	0.345	-1.37%
Frequency	2014.1	-0.012 (CI = +/-0.013; p = 0.066)	0.005 (CI = +/-0.005; p = 0.035)	0.294	-1.20%
Frequency	2014.2	-0.011 (CI = +/-0.014; p = 0.128)	0.005 (CI = +/-0.005; p = 0.040)	0.249	-1.07%
Frequency	2015.1	-0.014 (CI = +/-0.015; p = 0.064)	0.005 (CI = +/-0.005; p = 0.034)	0.308	-1.39%
Frequency	2015.2	-0.008 (CI = +/-0.014; p = 0.247)	0.005 (CI = +/-0.004; p = 0.026)	0.250	-0.82%
Frequency	2016.1	-0.012 (CI = +/-0.015; p = 0.106)	0.005 (CI = +/-0.004; p = 0.018)	0.331	-1.22%
Frequency	2016.2	-0.012 (CI = +/-0.017; p = 0.172)	0.005 (CI = +/-0.004; p = 0.024)	0.288	-1.14%
Frequency	2017.1	-0.012 (CI = +/-0.020; p = 0.218)	0.005 (CI = +/-0.005; p = 0.031)	0.260	-1.17%

Collision

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

Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.000)	0.272	+1.89%
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.001)	0.241	+1.82%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.002)	0.206	+1.71%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.001)	0.233	+1.88%
Loss Cost	2007.1	0.020 (CI = +/-0.011; p = 0.001)	0.262	+2.07%
Loss Cost	2007.2	0.024 (CI = +/-0.011; p = 0.000)	0.354	+2.45%
Loss Cost	2008.1	0.026 (CI = +/-0.012; p = 0.000)	0.367	+2.61%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.421	+2.91%
Loss Cost	2009.1	0.031 (CI = +/-0.012; p = 0.000)	0.459	+3.17%
Loss Cost	2009.2	0.034 (CI = +/-0.013; p = 0.000)	0.485	+3.42%
Loss Cost	2010.1	0.036 (CI = +/-0.013; p = 0.000)	0.514	+3.69%
Loss Cost	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.477	+3.61%
Loss Cost	2011.1	0.039 (CI = +/-0.014; p = 0.000)	0.525	+3.99%
Loss Cost	2011.2	0.041 (CI = +/-0.015; p = 0.000)	0.531	+4.21%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	0.502	+4.21%
Loss Cost	2012.2	0.042 (CI = +/-0.018; p = 0.000)	0.484	+4.32%
Loss Cost	2013.1	0.040 (CI = +/-0.019; p = 0.000)	0.425	+4.03%
Loss Cost	2013.2	0.040 (CI = +/-0.021; p = 0.001)	0.393	+4.05%
Loss Cost	2014.1	0.039 (CI = +/-0.023; p = 0.002)	0.352	+4.00%
Loss Cost	2014.2	0.040 (CI = +/-0.026; p = 0.004)	0.321	+4.04%
Loss Cost	2015.1	0.035 (CI = +/-0.028; p = 0.016)	0.240	+3.56%
Loss Cost	2015.2	0.036 (CI = +/-0.031; p = 0.027)	0.212	+3.62%
Loss Cost	2016.1	0.032 (CI = +/-0.035; p = 0.064)	0.148	+3.29%
Loss Cost	2016.2	0.035 (CI = +/-0.039; p = 0.076)	0.142	+3.55%
Loss Cost	2017.1	0.046 (CI = +/-0.042; p = 0.035)	0.229	+4.66%
Severity	2005.1	0.054 (CI = +/-0.009; p = 0.000)	0.772	+5.51%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	0.767	+5.61%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.765	+5.74%
Severity	2006.2	0.059 (CI = +/-0.010; p = 0.000)	0.793	+6.07%
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	0.810	+6.36%
Severity	2007.2	0.066 (CI = +/-0.010; p = 0.000)	0.850	+6.78%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	0.847	+6.93%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	0.856	+7.19%
Severity	2009.1	0.072 (CI = +/-0.011; p = 0.000)	0.859	+7.42%
Severity	2009.2	0.072 (CI = +/-0.011; p = 0.000)	0.852	+7.52%
Severity	2010.1	0.073 (CI = +/-0.012; p = 0.000)	0.842	+7.60%
Severity	2010.2	0.072 (CI = +/-0.013; p = 0.000)	0.825	+7.46%
Severity	2011.1	0.073 (CI = +/-0.014; p = 0.000)	0.812	+7.53%
Severity	2011.2	0.071 (CI = +/-0.015; p = 0.000)	0.791	+7.41%
Severity	2012.1	0.069 (CI = +/-0.016; p = 0.000)	0.766	+7.10%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	0.737	+6.90%
Severity	2013.1	0.062 (CI = +/-0.017; p = 0.000)	0.709	+6.35%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	0.676	+5.75%
Severity	2014.1	0.054 (CI = +/-0.018; p = 0.000)	0.631	+5.51%
Severity	2014.2	0.052 (CI = +/-0.020; p = 0.000)	0.586	+5.38%
Severity	2015.1	0.051 (CI = +/-0.022; p = 0.000)	0.534	+5.22%
Severity	2015.2	0.045 (CI = +/-0.024; p = 0.001)	0.456	+4.62%
Severity	2016.1	0.046 (CI = +/-0.027; p = 0.002)	0.416	+4.66%
Severity	2016.2	0.046 (CI = +/-0.030; p = 0.005)	0.379	+4.75%
Severity	2017.1	0.056 (CI = +/-0.032; p = 0.002)	0.477	+5.79%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.713	-3.43%
Frequency	2005.2	-0.037 (CI = +/-0.007; p = 0.000)	0.732	-3.59%
Frequency	2006.1	-0.039 (CI = +/-0.007; p = 0.000)	0.766	-3.81%
Frequency	2006.2	-0.040 (CI = +/-0.007; p = 0.000)	0.775	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.771	-4.03%
Frequency	2007.2	-0.041 (CI = +/-0.008; p = 0.000)	0.759	-4.06%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.741	-4.04%
Frequency	2008.2	-0.041 (CI = +/-0.009; p = 0.000)	0.718	-3.99%
Frequency	2009.1	-0.040 (CI = +/-0.010; p = 0.000)	0.695	-3.95%
Frequency	2009.2	-0.039 (CI = +/-0.010; p = 0.000)	0.664	-3.81%
Frequency	2010.1	-0.037 (CI = +/-0.011; p = 0.000)	0.629	-3.63%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	0.598	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.012; p = 0.000)	0.554	-3.29%
Frequency	2011.2	-0.030 (CI = +/-0.012; p = 0.000)	0.502	-2.98%
Frequency	2012.1	-0.027 (CI = +/-0.012; p = 0.000)	0.442	-2.69%
Frequency	2012.2	-0.024 (CI = +/-0.013; p = 0.001)	0.375	-2.42%
Frequency	2013.1	-0.022 (CI = +/-0.014; p = 0.003)	0.305	-2.18%
Frequency	2013.2	-0.016 (CI = +/-0.013; p = 0.016)	0.209	-1.61%
Frequency	2014.1	-0.014 (CI = +/-0.014; p = 0.045)	0.146	-1.43%
Frequency	2014.2	-0.013 (CI = +/-0.015; p = 0.095)	0.094	-1.28%
Frequency	2015.1	-0.016 (CI = +/-0.016; p = 0.057)	0.141	-1.58%
Frequency	2015.2	-0.010 (CI = +/-0.016; p = 0.230)	0.030	-0.96%
Frequency	2016.1	-0.013 (CI = +/-0.018; p = 0.134)	0.080	-1.31%
Frequency	2016.2	-0.012 (CI = +/-0.020; p = 0.233)	0.033	-1.15%
Frequency	2017.1	-0.011 (CI = +/-0.023; p = 0.327)	0.002	-1.07%

Collision

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

Loss Cost	2005.1	0.022 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.106; p = 0.335)	0.010 (CI = +/-0.008; p = 0.023)	0.344	+2.25%
Loss Cost	2005.2	0.021 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.109; p = 0.297)	0.010 (CI = +/-0.009; p = 0.025)	0.318	+2.16%
Loss Cost	2006.1	0.021 (CI = +/-0.011; p = 0.000)	0.052 (CI = +/-0.111; p = 0.352)	0.010 (CI = +/-0.009; p = 0.028)	0.280	+2.08%
Loss Cost	2006.2	0.022 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.113; p = 0.451)	0.010 (CI = +/-0.009; p = 0.027)	0.304	+2.25%
Loss Cost	2007.1	0.025 (CI = +/-0.011; p = 0.000)	0.056 (CI = +/-0.112; p = 0.314)	0.010 (CI = +/-0.008; p = 0.021)	0.347	+2.49%
Loss Cost	2007.2	0.028 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.106; p = 0.496)	0.010 (CI = +/-0.008; p = 0.012)	0.442	+2.86%
Loss Cost	2008.1	0.030 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.107; p = 0.375)	0.010 (CI = +/-0.008; p = 0.010)	0.464	+3.06%
Loss Cost	2008.2	0.033 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.104; p = 0.540)	0.011 (CI = +/-0.008; p = 0.008)	0.518	+3.36%
Loss Cost	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.049 (CI = +/-0.102; p = 0.337)	0.011 (CI = +/-0.007; p = 0.005)	0.569	+3.68%
Loss Cost	2009.2	0.038 (CI = +/-0.012; p = 0.000)	0.037 (CI = +/-0.102; p = 0.460)	0.011 (CI = +/-0.007; p = 0.004)	0.594	+3.91%
Loss Cost	2010.1	0.042 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.100; p = 0.278)	0.011 (CI = +/-0.007; p = 0.003)	0.636	+4.25%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	0.059 (CI = +/-0.103; p = 0.250)	0.011 (CI = +/-0.007; p = 0.003)	0.610	+4.14%
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.081 (CI = +/-0.097; p = 0.099)	0.011 (CI = +/-0.006; p = 0.001)	0.682	+4.61%
Loss Cost	2011.2	0.047 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.100; p = 0.140)	0.011 (CI = +/-0.007; p = 0.001)	0.684	+4.77%
Loss Cost	2012.1	0.047 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.104; p = 0.138)	0.011 (CI = +/-0.007; p = 0.002)	0.665	+4.86%
Loss Cost	2012.2	0.048 (CI = +/-0.015; p = 0.000)	0.076 (CI = +/-0.109; p = 0.161)	0.011 (CI = +/-0.007; p = 0.002)	0.650	+4.89%
Loss Cost	2013.1	0.046 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.113; p = 0.229)	0.011 (CI = +/-0.007; p = 0.003)	0.607	+4.67%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.118; p = 0.232)	0.011 (CI = +/-0.007; p = 0.003)	0.585	+4.60%
Loss Cost	2014.1	0.045 (CI = +/-0.020; p = 0.000)	0.071 (CI = +/-0.125; p = 0.251)	0.011 (CI = +/-0.007; p = 0.004)	0.554	+4.62%
Loss Cost	2014.2	0.044 (CI = +/-0.022; p = 0.000)	0.074 (CI = +/-0.132; p = 0.253)	0.012 (CI = +/-0.008; p = 0.005)	0.531	+4.53%
Loss Cost	2015.1	0.040 (CI = +/-0.023; p = 0.002)	0.059 (CI = +/-0.136; p = 0.371)	0.012 (CI = +/-0.008; p = 0.006)	0.481	+4.08%
Loss Cost	2015.2	0.039 (CI = +/-0.026; p = 0.006)	0.063 (CI = +/-0.144; p = 0.367)	0.012 (CI = +/-0.008; p = 0.007)	0.461	+3.96%
Loss Cost	2016.1	0.035 (CI = +/-0.029; p = 0.020)	0.052 (CI = +/-0.152; p = 0.472)	0.012 (CI = +/-0.008; p = 0.008)	0.419	+3.60%
Loss Cost	2016.2	0.035 (CI = +/-0.033; p = 0.038)	0.054 (CI = +/-0.164; p = 0.494)	0.012 (CI = +/-0.009; p = 0.012)	0.405	+3.57%
Loss Cost	2017.1	0.045 (CI = +/-0.035; p = 0.015)	0.080 (CI = +/-0.163; p = 0.304)	0.011 (CI = +/-0.008; p = 0.012)	0.486	+4.62%
Severity	2005.1	0.055 (CI = +/-0.010; p = 0.000)	-0.014 (CI = +/-0.111; p = 0.803)	0.004 (CI = +/-0.009; p = 0.402)	0.765	+5.64%
Severity	2005.2	0.056 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.113; p = 0.719)	0.004 (CI = +/-0.009; p = 0.398)	0.760	+5.75%
Severity	2006.1	0.057 (CI = +/-0.011; p = 0.000)	-0.012 (CI = +/-0.116; p = 0.832)	0.004 (CI = +/-0.009; p = 0.376)	0.757	+5.88%
Severity	2006.2	0.060 (CI = +/-0.011; p = 0.000)	-0.032 (CI = +/-0.110; p = 0.562)	0.004 (CI = +/-0.008; p = 0.331)	0.790	+6.23%
Severity	2007.1	0.063 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.108; p = 0.786)	0.004 (CI = +/-0.008; p = 0.271)	0.807	+6.53%
Severity	2007.2	0.067 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.097; p = 0.424)	0.005 (CI = +/-0.007; p = 0.203)	0.853	+6.98%
Severity	2008.1	0.069 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.099; p = 0.527)	0.005 (CI = +/-0.007; p = 0.191)	0.850	+7.11%
Severity	2008.2	0.071 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.097; p = 0.345)	0.005 (CI = +/-0.007; p = 0.171)	0.861	+7.40%
Severity	2009.1	0.073 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.097; p = 0.481)	0.005 (CI = +/-0.007; p = 0.149)	0.864	+7.62%
Severity	2009.2	0.075 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.100; p = 0.415)	0.005 (CI = +/-0.007; p = 0.152)	0.858	+7.76%
Severity	2010.1	0.075 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.104; p = 0.466)	0.005 (CI = +/-0.007; p = 0.156)	0.848	+7.82%
Severity	2010.2	0.074 (CI = +/-0.013; p = 0.000)	-0.033 (CI = +/-0.107; p = 0.536)	0.005 (CI = +/-0.007; p = 0.161)	0.830	+7.71%
Severity	2011.1	0.075 (CI = +/-0.014; p = 0.000)	-0.031 (CI = +/-0.112; p = 0.577)	0.005 (CI = +/-0.007; p = 0.167)	0.817	+7.76%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	-0.027 (CI = +/-0.116; p = 0.639)	0.005 (CI = +/-0.008; p = 0.174)	0.795	+7.67%
Severity	2012.1	0.071 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.117; p = 0.468)	0.005 (CI = +/-0.007; p = 0.182)	0.774	+7.31%
Severity	2012.2	0.069 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.121; p = 0.551)	0.005 (CI = +/-0.008; p = 0.185)	0.743	+7.16%
Severity	2013.1	0.063 (CI = +/-0.017; p = 0.000)	-0.060 (CI = +/-0.115; p = 0.289)	0.005 (CI = +/-0.007; p = 0.170)	0.730	+6.52%
Severity	2013.2	0.058 (CI = +/-0.017; p = 0.000)	-0.040 (CI = +/-0.111; p = 0.459)	0.005 (CI = +/-0.007; p = 0.127)	0.699	+6.00%
Severity	2014.1	0.055 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.114; p = 0.352)	0.005 (CI = +/-0.007; p = 0.131)	0.664	+5.68%
Severity	2014.2	0.055 (CI = +/-0.020; p = 0.000)	-0.049 (CI = +/-0.120; p = 0.401)	0.005 (CI = +/-0.007; p = 0.139)	0.620	+5.60%
Severity	2015.1	0.052 (CI = +/-0.022; p = 0.000)	-0.058 (CI = +/-0.126; p = 0.340)	0.005 (CI = +/-0.007; p = 0.145)	0.579	+5.32%
Severity	2015.2	0.047 (CI = +/-0.023; p = 0.001)	-0.040 (CI = +/-0.127; p = 0.509)	0.006 (CI = +/-0.007; p = 0.111)	0.510	+4.78%
Severity	2016.1	0.046 (CI = +/-0.026; p = 0.002)	-0.044 (CI = +/-0.136; p = 0.503)	0.006 (CI = +/-0.007; p = 0.122)	0.471	+4.67%
Severity	2016.2	0.047 (CI = +/-0.029; p = 0.004)	-0.046 (CI = +/-0.146; p = 0.506)	0.006 (CI = +/-0.008; p = 0.146)	0.432	+4.76%
Severity	2017.1	0.055 (CI = +/-0.032; p = 0.003)	-0.025 (CI = +/-0.148; p = 0.721)	0.005 (CI = +/-0.008; p = 0.165)	0.497	+5.62%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.079; p = 0.104)	0.006 (CI = +/-0.006; p = 0.052)	0.741	-3.21%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.077; p = 0.049)	0.006 (CI = +/-0.006; p = 0.047)	0.767	-3.39%
Frequency	2006.1	-0.037 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.074; p = 0.090)	0.006 (CI = +/-0.006; p = 0.049)	0.792	-3.59%
Frequency	2006.2	-0.038 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.073; p = 0.048)	0.006 (CI = +/-0.006; p = 0.045)	0.806	-3.75%
Frequency	2007.1	-0.039 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.075; p = 0.064)	0.006 (CI = +/-0.006; p = 0.051)	0.800	-3.79%
Frequency	2007.2	-0.039 (CI = +/-0.008; p = 0.000)	0.074 (CI = +/-0.077; p = 0.059)	0.006 (CI = +/-0.006; p = 0.055)	0.790	-3.85%
Frequency	2008.1	-0.039 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.080; p = 0.054)	0.006 (CI = +/-0.006; p = 0.054)	0.776	-3.78%
Frequency	2008.2	-0.038 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.082; p = 0.065)	0.006 (CI = +/-0.006; p = 0.058)	0.755	-3.77%
Frequency	2009.1	-0.037 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.084; p = 0.054)	0.006 (CI = +/-0.006; p = 0.056)	0.739	-3.67%
Frequency	2009.2	-0.036 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.086; p = 0.076)	0.006 (CI = +/-0.006; p = 0.059)	0.709	-3.57%
Frequency	2010.1	-0.034 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.085; p = 0.036)	0.006 (CI = +/-0.006; p = 0.043)	0.696	-3.31%
Frequency	2010.2	-0.034 (CI = +/-0.011; p = 0.000)	0.092 (CI = +/-0.088; p = 0.042)	0.006 (CI = +/-0.006; p = 0.047)	0.670	-3.32%
Frequency	2011.1	-0.030 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.082; p = 0.010)	0.006 (CI = +/-0.005; p = 0.024)	0.678	-2.92%
Frequency	2011.2	-0.027 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.081; p = 0.017)	0.006 (CI = +/-0.005; p = 0.022)	0.634	-2.69%
Frequency	2012.1	-0.023 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.075; p = 0.003)	0.007 (CI = +/-0.005; p = 0.010)	0.652	-2.29%
Frequency	2012.2	-0.021 (CI = +/-0.011; p = 0.000)	0.111 (CI = +/-0.076; p = 0.006)	0.006 (CI = +/-0.005; p = 0.011)	0.599	-2.12%
Frequency	2013.1	-0.018 (CI = +/-0.010; p = 0.002)	0.127 (CI = +/-0.071; p = 0.001)	0.007 (CI = +/-0.004; p = 0.006)	0.621	-1.74%
Frequency	2013.2	-0.013 (CI = +/-0.009; p = 0.008)	0.110 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.597	-1.32%
Frequency	2014.1	-0.010 (CI = +/-0.009; p = 0.038)	0.122 (CI = +/-0.060; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001)	0.634	-1.00%
Frequency	2014.2	-0.010 (CI = +/-0.010; p = 0.052)	0.123 (CI = +/-0.063; p = 0.001)	0.006 (CI = +/-0.004; p = 0.002)	0.603	-1.02%
Frequency	2015.1	-0.012 (CI = +/-0.011; p = 0.040)	0.117 (CI = +/-0.065; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.614	-1.18%
Frequency	2015.2	-0.008 (CI = +/-0.011; p = 0.145)	0.103 (CI = +/-0.061; p = 0.003)	0.006 (CI = +/-0.003; p = 0.002)	0.572	-0.79%
Frequency	2016.1	-0.010 (CI = +/-0.012; p = 0.086)	0.096 (CI = +/-0.063; p = 0.005)	0.006 (CI = +/-0.003; p = 0.002)	0.595	-1.02%
Frequency	2016.2	-0.011 (CI = +/-0.013; p = 0.086)	0.100 (CI = +/-0.067; p = 0.007)	0.006 (CI = +/-0.004; p = 0.002)	0.574	-1.14%
Frequency	2017.1	-0.010 (CI = +/-0.015; p = 0.198)	0.105 (CI = +/-0.071; p = 0.007)	0.006 (CI = +/-0.004; p = 0.003)	0.570	-0.95%

Collision

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

Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.112; p = 0.517)	0.261	+1.90%
Loss Cost	2005.2	0.018 (CI = +/-0.010; p = 0.001)	0.042 (CI = +/-0.114; p = 0.463)	0.232	+1.82%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.003)	0.036 (CI = +/-0.117; p = 0.535)	0.192	+1.73%
Loss Cost	2006.2	0.019 (CI = +/-0.011; p = 0.002)	0.027 (CI = +/-0.119; p = 0.651)	0.215	+1.88%
Loss Cost	2007.1	0.021 (CI = +/-0.011; p = 0.001)	0.039 (CI = +/-0.119; p = 0.509)	0.250	+2.09%
Loss Cost	2007.2	0.024 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.114; p = 0.744)	0.336	+2.45%
Loss Cost	2008.1	0.026 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.116; p = 0.626)	0.352	+2.62%
Loss Cost	2008.2	0.029 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.115; p = 0.822)	0.403	+2.91%
Loss Cost	2009.1	0.031 (CI = +/-0.012; p = 0.000)	0.028 (CI = +/-0.115; p = 0.623)	0.445	+3.19%
Loss Cost	2009.2	0.034 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.116; p = 0.773)	0.468	+3.42%
Loss Cost	2010.1	0.036 (CI = +/-0.013; p = 0.000)	0.031 (CI = +/-0.116; p = 0.586)	0.502	+3.71%
Loss Cost	2010.2	0.035 (CI = +/-0.014; p = 0.000)	0.036 (CI = +/-0.120; p = 0.541)	0.465	+3.61%
Loss Cost	2011.1	0.040 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.117; p = 0.337)	0.524	+4.03%
Loss Cost	2011.2	0.041 (CI = +/-0.016; p = 0.000)	0.048 (CI = +/-0.121; p = 0.418)	0.525	+4.21%
Loss Cost	2012.1	0.042 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.126; p = 0.416)	0.495	+4.26%
Loss Cost	2012.2	0.042 (CI = +/-0.018; p = 0.000)	0.048 (CI = +/-0.132; p = 0.456)	0.474	+4.32%
Loss Cost	2013.1	0.040 (CI = +/-0.020; p = 0.000)	0.038 (CI = +/-0.137; p = 0.564)	0.407	+4.07%
Loss Cost	2013.2	0.040 (CI = +/-0.022; p = 0.001)	0.039 (CI = +/-0.143; p = 0.572)	0.373	+4.05%
Loss Cost	2014.1	0.040 (CI = +/-0.024; p = 0.002)	0.040 (CI = +/-0.151; p = 0.590)	0.329	+4.05%
Loss Cost	2014.2	0.040 (CI = +/-0.026; p = 0.005)	0.040 (CI = +/-0.159; p = 0.602)	0.294	+4.04%
Loss Cost	2015.1	0.035 (CI = +/-0.029; p = 0.019)	0.025 (CI = +/-0.166; p = 0.751)	0.200	+3.60%
Loss Cost	2015.2	0.036 (CI = +/-0.032; p = 0.032)	0.025 (CI = +/-0.175; p = 0.769)	0.168	+3.62%
Loss Cost	2016.1	0.033 (CI = +/-0.036; p = 0.072)	0.016 (CI = +/-0.187; p = 0.860)	0.093	+3.32%
Loss Cost	2016.2	0.035 (CI = +/-0.041; p = 0.086)	0.010 (CI = +/-0.199; p = 0.919)	0.081	+3.55%
Loss Cost	2017.1	0.047 (CI = +/-0.044; p = 0.038)	0.043 (CI = +/-0.201; p = 0.654)	0.183	+4.76%
Severity	2005.1	0.054 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.110; p = 0.723)	0.767	+5.50%
Severity	2005.2	0.055 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.642)	0.762	+5.61%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.114; p = 0.744)	0.759	+5.73%
Severity	2006.2	0.059 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.109; p = 0.482)	0.790	+6.07%
Severity	2007.1	0.062 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.108; p = 0.677)	0.806	+6.34%
Severity	2007.2	0.066 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.097; p = 0.339)	0.850	+6.78%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.099; p = 0.422)	0.846	+6.91%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.097; p = 0.266)	0.857	+7.19%
Severity	2009.1	0.071 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.098; p = 0.371)	0.858	+7.39%
Severity	2009.2	0.072 (CI = +/-0.011; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.319)	0.852	+7.52%
Severity	2010.1	0.073 (CI = +/-0.012; p = 0.000)	-0.048 (CI = +/-0.105; p = 0.358)	0.842	+7.57%
Severity	2010.2	0.072 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.108; p = 0.419)	0.823	+7.46%
Severity	2011.1	0.072 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.112; p = 0.451)	0.809	+7.49%
Severity	2011.2	0.071 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.117; p = 0.506)	0.786	+7.41%
Severity	2012.1	0.068 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.117; p = 0.358)	0.765	+7.04%
Severity	2012.2	0.067 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.122; p = 0.427)	0.733	+6.90%
Severity	2013.1	0.061 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.116; p = 0.209)	0.717	+6.27%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.113; p = 0.335)	0.676	+5.75%
Severity	2014.1	0.053 (CI = +/-0.018; p = 0.000)	-0.066 (CI = +/-0.116; p = 0.253)	0.638	+5.42%
Severity	2014.2	0.052 (CI = +/-0.020; p = 0.000)	-0.064 (CI = +/-0.123; p = 0.286)	0.591	+5.38%
Severity	2015.1	0.050 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.129; p = 0.245)	0.546	+5.10%
Severity	2015.2	0.045 (CI = +/-0.024; p = 0.001)	-0.059 (CI = +/-0.131; p = 0.357)	0.453	+4.62%
Severity	2016.1	0.044 (CI = +/-0.027; p = 0.003)	-0.061 (CI = +/-0.140; p = 0.368)	0.410	+4.54%
Severity	2016.2	0.046 (CI = +/-0.030; p = 0.006)	-0.067 (CI = +/-0.149; p = 0.353)	0.376	+4.75%
Severity	2017.1	0.055 (CI = +/-0.033; p = 0.003)	-0.042 (CI = +/-0.151; p = 0.559)	0.452	+5.68%
Frequency	2005.1	-0.035 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.082; p = 0.176)	0.720	-3.41%
Frequency	2005.2	-0.037 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.079; p = 0.092)	0.746	-3.59%
Frequency	2006.1	-0.039 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.077; p = 0.159)	0.773	-3.79%
Frequency	2006.2	-0.040 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.076; p = 0.092)	0.787	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.078; p = 0.119)	0.781	-4.00%
Frequency	2007.2	-0.041 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.080; p = 0.109)	0.771	-4.06%
Frequency	2008.1	-0.041 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.082; p = 0.104)	0.754	-4.01%
Frequency	2008.2	-0.041 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.085; p = 0.119)	0.732	-3.99%
Frequency	2009.1	-0.040 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.088; p = 0.105)	0.712	-3.91%
Frequency	2009.2	-0.039 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.090; p = 0.141)	0.678	-3.81%
Frequency	2010.1	-0.036 (CI = +/-0.010; p = 0.000)	0.079 (CI = +/-0.089; p = 0.081)	0.657	-3.58%
Frequency	2010.2	-0.037 (CI = +/-0.011; p = 0.000)	0.079 (CI = +/-0.093; p = 0.091)	0.627	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.088; p = 0.031)	0.616	-3.22%
Frequency	2011.2	-0.030 (CI = +/-0.011; p = 0.000)	0.086 (CI = +/-0.088; p = 0.054)	0.557	-2.98%
Frequency	2012.1	-0.026 (CI = +/-0.011; p = 0.000)	0.104 (CI = +/-0.084; p = 0.018)	0.547	-2.60%
Frequency	2012.2	-0.024 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.086; p = 0.030)	0.475	-2.42%
Frequency	2013.1	-0.021 (CI = +/-0.012; p = 0.002)	0.111 (CI = +/-0.084; p = 0.012)	0.465	-2.06%
Frequency	2013.2	-0.016 (CI = +/-0.012; p = 0.008)	0.093 (CI = +/-0.077; p = 0.020)	0.370	-1.61%
Frequency	2014.1	-0.013 (CI = +/-0.012; p = 0.035)	0.105 (CI = +/-0.077; p = 0.010)	0.373	-1.30%
Frequency	2014.2	-0.013 (CI = +/-0.013; p = 0.057)	0.104 (CI = +/-0.081; p = 0.014)	0.322	-1.28%
Frequency	2015.1	-0.014 (CI = +/-0.015; p = 0.053)	0.099 (CI = +/-0.085; p = 0.025)	0.329	-1.44%
Frequency	2015.2	-0.010 (CI = +/-0.015; p = 0.188)	0.083 (CI = +/-0.081; p = 0.045)	0.204	-0.96%
Frequency	2016.1	-0.012 (CI = +/-0.017; p = 0.152)	0.077 (CI = +/-0.086; p = 0.076)	0.211	-1.16%
Frequency	2016.2	-0.012 (CI = +/-0.019; p = 0.204)	0.076 (CI = +/-0.092; p = 0.095)	0.157	-1.15%
Frequency	2017.1	-0.009 (CI = +/-0.021; p = 0.388)	0.085 (CI = +/-0.097; p = 0.083)	0.155	-0.87%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.070)	0.008 (CI = +/-0.008; p = 0.048)	0.206 (CI = +/-0.174; p = 0.022)	0.419	+1.16%
Loss Cost	2005.2	0.010 (CI = +/-0.013; p = 0.144)	0.008 (CI = +/-0.008; p = 0.055)	0.219 (CI = +/-0.177; p = 0.017)	0.403	+0.97%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.294)	0.008 (CI = +/-0.008; p = 0.063)	0.236 (CI = +/-0.178; p = 0.011)	0.391	+0.73%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.205)	0.008 (CI = +/-0.008; p = 0.057)	0.222 (CI = +/-0.182; p = 0.018)	0.404	+0.93%
Loss Cost	2007.1	0.012 (CI = +/-0.015; p = 0.134)	0.008 (CI = +/-0.008; p = 0.051)	0.207 (CI = +/-0.185; p = 0.030)	0.420	+1.17%
Loss Cost	2007.2	0.017 (CI = +/-0.015; p = 0.027)	0.009 (CI = +/-0.008; p = 0.027)	0.169 (CI = +/-0.176; p = 0.058)	0.496	+1.75%
Loss Cost	2008.1	0.019 (CI = +/-0.016; p = 0.021)	0.009 (CI = +/-0.008; p = 0.026)	0.157 (CI = +/-0.180; p = 0.086)	0.502	+1.95%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.007)	0.009 (CI = +/-0.007; p = 0.017)	0.128 (CI = +/-0.178; p = 0.152)	0.545	+2.41%
Loss Cost	2009.1	0.028 (CI = +/-0.017; p = 0.003)	0.010 (CI = +/-0.007; p = 0.013)	0.103 (CI = +/-0.179; p = 0.247)	0.576	+2.84%
Loss Cost	2009.2	0.032 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.007; p = 0.010)	0.080 (CI = +/-0.181; p = 0.372)	0.598	+3.25%
Loss Cost	2010.1	0.037 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.007; p = 0.007)	0.054 (CI = +/-0.182; p = 0.551)	0.624	+3.73%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.007; p = 0.009)	0.064 (CI = +/-0.190; p = 0.494)	0.596	+3.53%
Loss Cost	2011.1	0.042 (CI = +/-0.021; p = 0.001)	0.010 (CI = +/-0.007; p = 0.005)	0.027 (CI = +/-0.186; p = 0.768)	0.644	+4.25%
Loss Cost	2011.2	0.046 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.005 (CI = +/-0.192; p = 0.955)	0.652	+4.68%
Loss Cost	2012.1	0.046 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.006)	0.005 (CI = +/-0.202; p = 0.963)	0.629	+4.70%
Loss Cost	2012.2	0.048 (CI = +/-0.028; p = 0.002)	0.011 (CI = +/-0.007; p = 0.006)	-0.006 (CI = +/-0.213; p = 0.956)	0.615	+4.92%
Loss Cost	2013.1	0.042 (CI = +/-0.031; p = 0.010)	0.011 (CI = +/-0.007; p = 0.008)	0.022 (CI = +/-0.221; p = 0.837)	0.578	+4.30%
Loss Cost	2013.2	0.042 (CI = +/-0.034; p = 0.020)	0.011 (CI = +/-0.008; p = 0.009)	0.023 (CI = +/-0.235; p = 0.838)	0.552	+4.27%
Loss Cost	2014.1	0.040 (CI = +/-0.039; p = 0.043)	0.010 (CI = +/-0.008; p = 0.012)	0.031 (CI = +/-0.251; p = 0.796)	0.521	+4.07%
Loss Cost	2014.2	0.039 (CI = +/-0.044; p = 0.074)	0.010 (CI = +/-0.008; p = 0.015)	0.034 (CI = +/-0.269; p = 0.792)	0.495	+4.00%
Loss Cost	2015.1	0.027 (CI = +/-0.047; p = 0.242)	0.010 (CI = +/-0.008; p = 0.015)	0.082 (CI = +/-0.273; p = 0.532)	0.467	+2.71%
Loss Cost	2015.2	0.024 (CI = +/-0.053; p = 0.342)	0.010 (CI = +/-0.008; p = 0.018)	0.091 (CI = +/-0.294; p = 0.520)	0.445	+2.47%
Loss Cost	2016.1	0.013 (CI = +/-0.058; p = 0.650)	0.010 (CI = +/-0.008; p = 0.019)	0.130 (CI = +/-0.305; p = 0.375)	0.431	+1.27%
Loss Cost	2016.2	0.011 (CI = +/-0.067; p = 0.721)	0.010 (CI = +/-0.009; p = 0.024)	0.135 (CI = +/-0.330; p = 0.394)	0.417	+1.13%
Loss Cost	2017.1	0.025 (CI = +/-0.073; p = 0.462)	0.010 (CI = +/-0.009; p = 0.028)	0.096 (CI = +/-0.341; p = 0.552)	0.454	+2.58%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.009; p = 0.445)	0.072 (CI = +/-0.192; p = 0.452)	0.769	+5.27%
Severity	2005.2	0.053 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.009; p = 0.429)	0.062 (CI = +/-0.197; p = 0.523)	0.762	+5.41%
Severity	2006.1	0.055 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.405)	0.049 (CI = +/-0.201; p = 0.620)	0.759	+5.60%
Severity	2006.2	0.060 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.009; p = 0.315)	0.014 (CI = +/-0.193; p = 0.886)	0.788	+6.15%
Severity	2007.1	0.064 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.246)	-0.018 (CI = +/-0.189; p = 0.848)	0.807	+6.66%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	-0.066 (CI = +/-0.170; p = 0.437)	0.853	+7.44%
Severity	2008.1	0.075 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.007; p = 0.117)	-0.084 (CI = +/-0.172; p = 0.328)	0.852	+7.75%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.080)	-0.115 (CI = +/-0.168; p = 0.171)	0.866	+8.29%
Severity	2009.1	0.085 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.054)	-0.145 (CI = +/-0.165; p = 0.083)	0.876	+8.82%
Severity	2009.2	0.088 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.047)	-0.162 (CI = +/-0.168; p = 0.058)	0.873	+9.14%
Severity	2010.1	0.090 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.007; p = 0.042)	-0.179 (CI = +/-0.173; p = 0.043)	0.868	+9.46%
Severity	2010.2	0.090 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.048)	-0.174 (CI = +/-0.180; p = 0.058)	0.851	+9.37%
Severity	2011.1	0.093 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.046)	-0.190 (CI = +/-0.187; p = 0.046)	0.843	+9.70%
Severity	2011.2	0.092 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.189 (CI = +/-0.197; p = 0.059)	0.823	+9.68%
Severity	2012.1	0.089 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.007; p = 0.060)	-0.171 (CI = +/-0.205; p = 0.098)	0.796	+9.27%
Severity	2012.2	0.087 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.007; p = 0.069)	-0.162 (CI = +/-0.216; p = 0.133)	0.766	+9.09%
Severity	2013.1	0.078 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.007; p = 0.075)	-0.121 (CI = +/-0.216; p = 0.257)	0.733	+8.12%
Severity	2013.2	0.067 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.007; p = 0.077)	-0.073 (CI = +/-0.212; p = 0.480)	0.698	+6.98%
Severity	2014.1	0.063 (CI = +/-0.034; p = 0.001)	0.006 (CI = +/-0.007; p = 0.088)	-0.055 (CI = +/-0.224; p = 0.611)	0.653	+6.53%
Severity	2014.2	0.061 (CI = +/-0.039; p = 0.004)	0.006 (CI = +/-0.007; p = 0.100)	-0.047 (CI = +/-0.240; p = 0.686)	0.608	+6.31%
Severity	2015.1	0.058 (CI = +/-0.044; p = 0.013)	0.006 (CI = +/-0.008; p = 0.112)	-0.034 (CI = +/-0.257; p = 0.780)	0.556	+5.97%
Severity	2015.2	0.045 (CI = +/-0.047; p = 0.060)	0.006 (CI = +/-0.007; p = 0.107)	0.014 (CI = +/-0.259; p = 0.910)	0.495	+4.56%
Severity	2016.1	0.044 (CI = +/-0.053; p = 0.101)	0.006 (CI = +/-0.008; p = 0.120)	0.017 (CI = +/-0.279; p = 0.897)	0.453	+4.47%
Severity	2016.2	0.043 (CI = +/-0.061; p = 0.149)	0.006 (CI = +/-0.008; p = 0.134)	0.018 (CI = +/-0.302; p = 0.898)	0.413	+4.43%
Severity	2017.1	0.061 (CI = +/-0.064; p = 0.063)	0.006 (CI = +/-0.008; p = 0.144)	-0.029 (CI = +/-0.300; p = 0.837)	0.494	+6.25%
Frequency	2005.1	-0.040 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.133)	0.134 (CI = +/-0.135; p = 0.053)	0.749	-3.90%
Frequency	2005.2	-0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.146)	0.156 (CI = +/-0.131; p = 0.020)	0.777	-4.21%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.005; p = 0.150)	0.187 (CI = +/-0.119; p = 0.003)	0.826	-4.62%
Frequency	2006.2	-0.050 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.165)	0.209 (CI = +/-0.114; p = 0.001)	0.846	-4.92%
Frequency	2007.1	-0.053 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.187)	0.225 (CI = +/-0.113; p = 0.000)	0.853	-5.15%
Frequency	2007.2	-0.054 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.209)	0.235 (CI = +/-0.115; p = 0.000)	0.849	-5.30%
Frequency	2008.1	-0.055 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.228)	0.241 (CI = +/-0.118; p = 0.000)	0.839	-5.38%
Frequency	2008.2	-0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.242)	0.243 (CI = +/-0.123; p = 0.000)	0.824	-5.43%
Frequency	2009.1	-0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.260)	0.248 (CI = +/-0.127; p = 0.000)	0.809	-5.49%
Frequency	2009.2	-0.056 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.257)	0.242 (CI = +/-0.132; p = 0.001)	0.785	-5.40%
Frequency	2010.1	-0.054 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.243)	0.232 (CI = +/-0.137; p = 0.002)	0.755	-5.24%
Frequency	2010.2	-0.055 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.263)	0.238 (CI = +/-0.143; p = 0.002)	0.735	-5.34%
Frequency	2011.1	-0.051 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.223)	0.217 (CI = +/-0.144; p = 0.005)	0.694	-4.97%
Frequency	2011.2	-0.047 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.005; p = 0.184)	0.194 (CI = +/-0.146; p = 0.011)	0.646	-4.56%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.005; p = 0.161)	0.175 (CI = +/-0.150; p = 0.024)	0.589	-4.19%
Frequency	2012.2	-0.039 (CI = +/-0.020; p = 0.001)	0.004 (CI = +/-0.005; p = 0.144)	0.157 (CI = +/-0.155; p = 0.047)	0.522	-3.82%
Frequency	2013.1	-0.036 (CI = +/-0.023; p = 0.003)	0.004 (CI = +/-0.005; p = 0.139)	0.143 (CI = +/-0.162; p = 0.081)	0.453	-3.54%
Frequency	2013.2	-0.026 (CI = +/-0.022; p = 0.024)	0.004 (CI = +/-0.005; p = 0.075)	0.096 (CI = +/-0.149; p = 0.193)	0.371	-2.53%
Frequency	2014.1	-0.023 (CI = +/-0.024; p = 0.059)	0.004 (CI = +/-0.005; p = 0.078)	0.087 (CI = +/-0.159; p = 0.266)	0.305	-2.31%
Frequency	2014.2	-0.022 (CI = +/-0.027; p = 0.110)	0.004 (CI = +/-0.005; p = 0.084)	0.081 (CI = +/-0.170; p = 0.329)	0.249	-2.17%
Frequency	2015.1	-0.031 (CI = +/-0.029; p = 0.035)	0.004 (CI = +/-0.005; p = 0.080)	0.117 (CI = +/-0.168; p = 0.161)	0.352	-3.08%
Frequency	2015.2	-0.020 (CI = +/-0.029; p = 0.161)	0.004 (CI = +/-0.005; p = 0.057)	0.077 (CI = +/-0.162; p = 0.328)	0.251	-2.00%
Frequency	2016.1	-0.031 (CI = +/-0.030; p = 0.042)	0.004 (CI = +/-0.004; p = 0.042)	0.113 (CI = +/-0.156; p = 0.141)	0.389	-3.06%
Frequency	2016.2	-0.032 (CI = +/-0.034; p = 0.063)	0.004 (CI = +/-0.004; p = 0.050)	0.116 (CI = +/-0.168; p = 0.159)	0.346	-3.15%
Frequency	2017.1	-0.035 (CI = +/-0.039; p = 0.071)	0.004 (CI = +/-0.005; p = 0.056)	0.125 (CI = +/-0.180; p = 0.158)	0.326	-3.45%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.008 (CI = +/-0.012; p = 0.221)	0.231 (CI = +/-0.179; p = 0.013)	0.369	+0.77%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.382)	0.245 (CI = +/-0.182; p = 0.010)	0.355	+0.57%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.641)	0.263 (CI = +/-0.183; p = 0.006)	0.344	+0.31%
Loss Cost	2006.2	0.005 (CI = +/-0.014; p = 0.502)	0.252 (CI = +/-0.186; p = 0.010)	0.353	+0.48%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.375)	0.239 (CI = +/-0.190; p = 0.015)	0.365	+0.68%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.127)	0.206 (CI = +/-0.184; p = 0.029)	0.427	+1.18%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.109)	0.197 (CI = +/-0.189; p = 0.042)	0.430	+1.33%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.049)	0.172 (CI = +/-0.190; p = 0.073)	0.464	+1.73%
Loss Cost	2009.1	0.021 (CI = +/-0.018; p = 0.027)	0.152 (CI = +/-0.192; p = 0.117)	0.486	+2.08%
Loss Cost	2009.2	0.024 (CI = +/-0.019; p = 0.017)	0.133 (CI = +/-0.196; p = 0.175)	0.501	+2.40%
Loss Cost	2010.1	0.027 (CI = +/-0.020; p = 0.010)	0.112 (CI = +/-0.200; p = 0.260)	0.520	+2.78%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.028)	0.125 (CI = +/-0.207; p = 0.225)	0.487	+2.54%
Loss Cost	2011.1	0.031 (CI = +/-0.023; p = 0.012)	0.095 (CI = +/-0.209; p = 0.357)	0.523	+3.12%
Loss Cost	2011.2	0.034 (CI = +/-0.025; p = 0.011)	0.079 (CI = +/-0.217; p = 0.458)	0.523	+3.44%
Loss Cost	2012.1	0.033 (CI = +/-0.028; p = 0.023)	0.083 (CI = +/-0.228; p = 0.459)	0.493	+3.36%
Loss Cost	2012.2	0.034 (CI = +/-0.031; p = 0.033)	0.078 (CI = +/-0.240; p = 0.506)	0.472	+3.47%
Loss Cost	2013.1	0.027 (CI = +/-0.034; p = 0.106)	0.109 (CI = +/-0.248; p = 0.371)	0.421	+2.78%
Loss Cost	2013.2	0.026 (CI = +/-0.038; p = 0.165)	0.115 (CI = +/-0.263; p = 0.374)	0.388	+2.64%
Loss Cost	2014.1	0.023 (CI = +/-0.042; p = 0.266)	0.127 (CI = +/-0.279; p = 0.353)	0.349	+2.35%
Loss Cost	2014.2	0.022 (CI = +/-0.048; p = 0.357)	0.134 (CI = +/-0.298; p = 0.359)	0.317	+2.17%
Loss Cost	2015.1	0.008 (CI = +/-0.052; p = 0.735)	0.183 (CI = +/-0.306; p = 0.223)	0.264	+0.85%
Loss Cost	2015.2	0.006 (CI = +/-0.059; p = 0.843)	0.194 (CI = +/-0.329; p = 0.230)	0.237	+0.56%
Loss Cost	2016.1	-0.006 (CI = +/-0.066; p = 0.846)	0.233 (CI = +/-0.346; p = 0.172)	0.201	-0.61%
Loss Cost	2016.2	-0.007 (CI = +/-0.076; p = 0.857)	0.234 (CI = +/-0.374; p = 0.201)	0.185	-0.65%
Loss Cost	2017.1	0.010 (CI = +/-0.084; p = 0.793)	0.186 (CI = +/-0.389; p = 0.320)	0.233	+1.05%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.189; p = 0.381)	0.771	+5.09%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.193; p = 0.441)	0.765	+5.22%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.063 (CI = +/-0.197; p = 0.523)	0.761	+5.39%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.190; p = 0.752)	0.787	+5.89%
Severity	2007.1	0.062 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.187; p = 0.990)	0.805	+6.35%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.170; p = 0.618)	0.847	+7.06%
Severity	2008.1	0.071 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.173; p = 0.501)	0.845	+7.32%
Severity	2008.2	0.075 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.170; p = 0.314)	0.856	+7.80%
Severity	2009.1	0.079 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.169; p = 0.190)	0.863	+8.26%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.125 (CI = +/-0.173; p = 0.150)	0.858	+8.52%
Severity	2010.1	0.084 (CI = +/-0.018; p = 0.000)	-0.138 (CI = +/-0.179; p = 0.124)	0.851	+8.77%
Severity	2010.2	0.083 (CI = +/-0.020; p = 0.000)	-0.131 (CI = +/-0.186; p = 0.158)	0.832	+8.64%
Severity	2011.1	0.085 (CI = +/-0.022; p = 0.000)	-0.143 (CI = +/-0.193; p = 0.138)	0.821	+8.89%
Severity	2011.2	0.084 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.202; p = 0.167)	0.799	+8.81%
Severity	2012.1	0.080 (CI = +/-0.026; p = 0.000)	-0.119 (CI = +/-0.209; p = 0.250)	0.770	+8.36%
Severity	2012.2	0.078 (CI = +/-0.028; p = 0.000)	-0.109 (CI = +/-0.220; p = 0.316)	0.738	+8.12%
Severity	2013.1	0.069 (CI = +/-0.030; p = 0.000)	-0.067 (CI = +/-0.219; p = 0.531)	0.700	+7.14%
Severity	2013.2	0.058 (CI = +/-0.031; p = 0.001)	-0.020 (CI = +/-0.215; p = 0.851)	0.660	+6.00%
Severity	2014.1	0.054 (CI = +/-0.034; p = 0.004)	0.000 (CI = +/-0.227; p = 0.998)	0.612	+5.51%
Severity	2014.2	0.051 (CI = +/-0.039; p = 0.013)	0.010 (CI = +/-0.242; p = 0.930)	0.563	+5.24%
Severity	2015.1	0.047 (CI = +/-0.044; p = 0.036)	0.024 (CI = +/-0.258; p = 0.846)	0.508	+4.86%
Severity	2015.2	0.034 (CI = +/-0.047; p = 0.146)	0.073 (CI = +/-0.261; p = 0.564)	0.434	+3.45%
Severity	2016.1	0.033 (CI = +/-0.054; p = 0.212)	0.076 (CI = +/-0.282; p = 0.576)	0.390	+3.36%
Severity	2016.2	0.033 (CI = +/-0.062; p = 0.272)	0.075 (CI = +/-0.305; p = 0.606)	0.348	+3.37%
Severity	2017.1	0.052 (CI = +/-0.066; p = 0.112)	0.021 (CI = +/-0.305; p = 0.885)	0.437	+5.37%
Frequency	2005.1	-0.042 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.136; p = 0.034)	0.740	-4.12%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	0.171 (CI = +/-0.131; p = 0.012)	0.769	-4.42%
Frequency	2006.1	-0.049 (CI = +/-0.009; p = 0.000)	0.200 (CI = +/-0.119; p = 0.002)	0.820	-4.82%
Frequency	2006.2	-0.052 (CI = +/-0.009; p = 0.000)	0.222 (CI = +/-0.114; p = 0.000)	0.842	-5.11%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.238 (CI = +/-0.112; p = 0.000)	0.849	-5.33%
Frequency	2007.2	-0.056 (CI = +/-0.009; p = 0.000)	0.248 (CI = +/-0.114; p = 0.000)	0.846	-5.49%
Frequency	2008.1	-0.057 (CI = +/-0.010; p = 0.000)	0.254 (CI = +/-0.117; p = 0.000)	0.836	-5.58%
Frequency	2008.2	-0.058 (CI = +/-0.011; p = 0.000)	0.258 (CI = +/-0.121; p = 0.000)	0.822	-5.63%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.263 (CI = +/-0.125; p = 0.000)	0.807	-5.71%
Frequency	2009.2	-0.058 (CI = +/-0.013; p = 0.000)	0.258 (CI = +/-0.130; p = 0.000)	0.782	-5.64%
Frequency	2010.1	-0.057 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.134; p = 0.001)	0.751	-5.50%
Frequency	2010.2	-0.058 (CI = +/-0.015; p = 0.000)	0.257 (CI = +/-0.139; p = 0.001)	0.732	-5.62%
Frequency	2011.1	-0.054 (CI = +/-0.016; p = 0.000)	0.239 (CI = +/-0.141; p = 0.002)	0.687	-5.29%
Frequency	2011.2	-0.051 (CI = +/-0.017; p = 0.000)	0.219 (CI = +/-0.143; p = 0.004)	0.633	-4.93%
Frequency	2012.1	-0.047 (CI = +/-0.018; p = 0.000)	0.202 (CI = +/-0.147; p = 0.009)	0.569	-4.61%
Frequency	2012.2	-0.044 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.153; p = 0.019)	0.494	-4.31%
Frequency	2013.1	-0.042 (CI = +/-0.022; p = 0.001)	0.176 (CI = +/-0.160; p = 0.033)	0.417	-4.07%
Frequency	2013.2	-0.032 (CI = +/-0.022; p = 0.006)	0.134 (CI = +/-0.152; p = 0.080)	0.290	-3.17%
Frequency	2014.1	-0.030 (CI = +/-0.024; p = 0.017)	0.127 (CI = +/-0.161; p = 0.115)	0.214	-3.00%
Frequency	2014.2	-0.030 (CI = +/-0.028; p = 0.038)	0.123 (CI = +/-0.172; p = 0.150)	0.151	-2.91%
Frequency	2015.1	-0.039 (CI = +/-0.029; p = 0.012)	0.159 (CI = +/-0.172; p = 0.067)	0.258	-3.82%
Frequency	2015.2	-0.028 (CI = +/-0.031; p = 0.067)	0.121 (CI = +/-0.170; p = 0.150)	0.098	-2.79%
Frequency	2016.1	-0.039 (CI = +/-0.032; p = 0.020)	0.158 (CI = +/-0.168; p = 0.064)	0.226	-3.84%
Frequency	2016.2	-0.040 (CI = +/-0.037; p = 0.037)	0.159 (CI = +/-0.182; p = 0.081)	0.173	-3.89%
Frequency	2017.1	-0.042 (CI = +/-0.043; p = 0.053)	0.165 (CI = +/-0.196; p = 0.091)	0.144	-4.10%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.070)	0.008 (CI = +/-0.008; p = 0.048)	0.206 (CI = +/-0.174; p = 0.022)	0.419	+1.16%
Loss Cost	2005.2	0.010 (CI = +/-0.013; p = 0.144)	0.008 (CI = +/-0.008; p = 0.055)	0.219 (CI = +/-0.177; p = 0.017)	0.403	+0.97%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.294)	0.008 (CI = +/-0.008; p = 0.063)	0.236 (CI = +/-0.178; p = 0.011)	0.391	+0.73%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.205)	0.008 (CI = +/-0.008; p = 0.057)	0.222 (CI = +/-0.182; p = 0.018)	0.404	+0.93%
Loss Cost	2007.1	0.012 (CI = +/-0.015; p = 0.134)	0.008 (CI = +/-0.008; p = 0.051)	0.207 (CI = +/-0.185; p = 0.030)	0.420	+1.17%
Loss Cost	2007.2	0.017 (CI = +/-0.015; p = 0.027)	0.009 (CI = +/-0.008; p = 0.027)	0.169 (CI = +/-0.176; p = 0.058)	0.496	+1.75%
Loss Cost	2008.1	0.019 (CI = +/-0.016; p = 0.021)	0.009 (CI = +/-0.008; p = 0.026)	0.157 (CI = +/-0.180; p = 0.086)	0.502	+1.95%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.007)	0.009 (CI = +/-0.007; p = 0.017)	0.128 (CI = +/-0.178; p = 0.152)	0.545	+2.41%
Loss Cost	2009.1	0.028 (CI = +/-0.017; p = 0.003)	0.010 (CI = +/-0.007; p = 0.013)	0.103 (CI = +/-0.179; p = 0.247)	0.576	+2.84%
Loss Cost	2009.2	0.032 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.007; p = 0.010)	0.080 (CI = +/-0.181; p = 0.372)	0.598	+3.25%
Loss Cost	2010.1	0.037 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.007; p = 0.007)	0.054 (CI = +/-0.182; p = 0.551)	0.624	+3.73%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.007; p = 0.009)	0.064 (CI = +/-0.190; p = 0.494)	0.596	+3.53%
Loss Cost	2011.1	0.042 (CI = +/-0.021; p = 0.001)	0.010 (CI = +/-0.007; p = 0.005)	0.027 (CI = +/-0.186; p = 0.768)	0.644	+4.25%
Loss Cost	2011.2	0.046 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.005 (CI = +/-0.192; p = 0.955)	0.652	+4.68%
Loss Cost	2012.1	0.046 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.006)	0.005 (CI = +/-0.202; p = 0.963)	0.629	+4.70%
Loss Cost	2012.2	0.048 (CI = +/-0.028; p = 0.002)	0.011 (CI = +/-0.007; p = 0.006)	-0.006 (CI = +/-0.213; p = 0.956)	0.615	+4.92%
Loss Cost	2013.1	0.042 (CI = +/-0.031; p = 0.010)	0.011 (CI = +/-0.007; p = 0.008)	0.022 (CI = +/-0.221; p = 0.837)	0.578	+4.30%
Loss Cost	2013.2	0.042 (CI = +/-0.034; p = 0.020)	0.011 (CI = +/-0.008; p = 0.009)	0.023 (CI = +/-0.235; p = 0.838)	0.552	+4.27%
Loss Cost	2014.1	0.040 (CI = +/-0.039; p = 0.043)	0.010 (CI = +/-0.008; p = 0.012)	0.031 (CI = +/-0.251; p = 0.796)	0.521	+4.07%
Loss Cost	2014.2	0.039 (CI = +/-0.044; p = 0.074)	0.010 (CI = +/-0.008; p = 0.015)	0.034 (CI = +/-0.269; p = 0.792)	0.495	+4.00%
Loss Cost	2015.1	0.027 (CI = +/-0.047; p = 0.242)	0.010 (CI = +/-0.008; p = 0.015)	0.082 (CI = +/-0.273; p = 0.532)	0.467	+2.71%
Loss Cost	2015.2	0.024 (CI = +/-0.053; p = 0.342)	0.010 (CI = +/-0.008; p = 0.018)	0.091 (CI = +/-0.294; p = 0.520)	0.445	+2.47%
Loss Cost	2016.1	0.013 (CI = +/-0.058; p = 0.650)	0.010 (CI = +/-0.008; p = 0.019)	0.130 (CI = +/-0.305; p = 0.375)	0.431	+1.27%
Loss Cost	2016.2	0.011 (CI = +/-0.067; p = 0.721)	0.010 (CI = +/-0.009; p = 0.024)	0.135 (CI = +/-0.330; p = 0.394)	0.417	+1.13%
Loss Cost	2017.1	0.025 (CI = +/-0.073; p = 0.462)	0.010 (CI = +/-0.009; p = 0.028)	0.096 (CI = +/-0.341; p = 0.552)	0.454	+2.58%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.009; p = 0.445)	0.072 (CI = +/-0.192; p = 0.452)	0.769	+5.27%
Severity	2005.2	0.053 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.009; p = 0.429)	0.062 (CI = +/-0.197; p = 0.523)	0.762	+5.41%
Severity	2006.1	0.055 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.405)	0.049 (CI = +/-0.201; p = 0.620)	0.759	+5.60%
Severity	2006.2	0.060 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.009; p = 0.315)	0.014 (CI = +/-0.193; p = 0.886)	0.788	+6.15%
Severity	2007.1	0.064 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.246)	-0.018 (CI = +/-0.189; p = 0.848)	0.807	+6.66%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	-0.066 (CI = +/-0.170; p = 0.437)	0.853	+7.44%
Severity	2008.1	0.075 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.007; p = 0.117)	-0.084 (CI = +/-0.172; p = 0.328)	0.852	+7.75%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.080)	-0.115 (CI = +/-0.168; p = 0.171)	0.866	+8.29%
Severity	2009.1	0.085 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.054)	-0.145 (CI = +/-0.165; p = 0.083)	0.876	+8.82%
Severity	2009.2	0.088 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.047)	-0.162 (CI = +/-0.168; p = 0.058)	0.873	+9.14%
Severity	2010.1	0.090 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.007; p = 0.042)	-0.179 (CI = +/-0.173; p = 0.043)	0.868	+9.46%
Severity	2010.2	0.090 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.048)	-0.174 (CI = +/-0.180; p = 0.058)	0.851	+9.37%
Severity	2011.1	0.093 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.046)	-0.190 (CI = +/-0.187; p = 0.046)	0.843	+9.70%
Severity	2011.2	0.092 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.189 (CI = +/-0.197; p = 0.059)	0.823	+9.68%
Severity	2012.1	0.089 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.007; p = 0.060)	-0.171 (CI = +/-0.205; p = 0.098)	0.796	+9.27%
Severity	2012.2	0.087 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.007; p = 0.069)	-0.162 (CI = +/-0.216; p = 0.133)	0.766	+9.09%
Severity	2013.1	0.078 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.007; p = 0.075)	-0.121 (CI = +/-0.216; p = 0.257)	0.733	+8.12%
Severity	2013.2	0.067 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.007; p = 0.077)	-0.073 (CI = +/-0.212; p = 0.480)	0.698	+6.98%
Severity	2014.1	0.063 (CI = +/-0.034; p = 0.001)	0.006 (CI = +/-0.007; p = 0.088)	-0.055 (CI = +/-0.224; p = 0.611)	0.653	+6.53%
Severity	2014.2	0.061 (CI = +/-0.039; p = 0.004)	0.006 (CI = +/-0.007; p = 0.100)	-0.047 (CI = +/-0.240; p = 0.686)	0.608	+6.31%
Severity	2015.1	0.058 (CI = +/-0.044; p = 0.013)	0.006 (CI = +/-0.008; p = 0.112)	-0.034 (CI = +/-0.257; p = 0.780)	0.556	+5.97%
Severity	2015.2	0.045 (CI = +/-0.047; p = 0.060)	0.006 (CI = +/-0.007; p = 0.107)	0.014 (CI = +/-0.259; p = 0.910)	0.495	+4.56%
Severity	2016.1	0.044 (CI = +/-0.053; p = 0.101)	0.006 (CI = +/-0.008; p = 0.120)	0.017 (CI = +/-0.279; p = 0.897)	0.453	+4.47%
Severity	2016.2	0.043 (CI = +/-0.061; p = 0.149)	0.006 (CI = +/-0.008; p = 0.134)	0.018 (CI = +/-0.302; p = 0.898)	0.413	+4.43%
Severity	2017.1	0.061 (CI = +/-0.064; p = 0.063)	0.006 (CI = +/-0.008; p = 0.144)	-0.029 (CI = +/-0.300; p = 0.837)	0.494	+6.25%
Frequency	2005.1	-0.040 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.133)	0.134 (CI = +/-0.135; p = 0.053)	0.749	-3.90%
Frequency	2005.2	-0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.146)	0.156 (CI = +/-0.131; p = 0.020)	0.777	-4.21%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.005; p = 0.150)	0.187 (CI = +/-0.119; p = 0.003)	0.826	-4.62%
Frequency	2006.2	-0.050 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.165)	0.209 (CI = +/-0.114; p = 0.001)	0.846	-4.92%
Frequency	2007.1	-0.053 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.187)	0.225 (CI = +/-0.113; p = 0.000)	0.853	-5.15%
Frequency	2007.2	-0.054 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.209)	0.235 (CI = +/-0.115; p = 0.000)	0.849	-5.30%
Frequency	2008.1	-0.055 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.228)	0.241 (CI = +/-0.118; p = 0.000)	0.839	-5.38%
Frequency	2008.2	-0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.242)	0.243 (CI = +/-0.123; p = 0.000)	0.824	-5.43%
Frequency	2009.1	-0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.260)	0.248 (CI = +/-0.127; p = 0.000)	0.809	-5.49%
Frequency	2009.2	-0.056 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.257)	0.242 (CI = +/-0.132; p = 0.001)	0.785	-5.40%
Frequency	2010.1	-0.054 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.005; p = 0.243)	0.232 (CI = +/-0.137; p = 0.002)	0.755	-5.24%
Frequency	2010.2	-0.055 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.005; p = 0.263)	0.238 (CI = +/-0.143; p = 0.002)	0.735	-5.34%
Frequency	2011.1	-0.051 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.005; p = 0.223)	0.217 (CI = +/-0.144; p = 0.005)	0.694	-4.97%
Frequency	2011.2	-0.047 (CI = +/-0.018; p = 0.000)	0.004 (CI = +/-0.005; p = 0.184)	0.194 (CI = +/-0.146; p = 0.011)	0.646	-4.56%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.005; p = 0.161)	0.175 (CI = +/-0.150; p = 0.024)	0.589	-4.19%
Frequency	2012.2	-0.039 (CI = +/-0.020; p = 0.001)	0.004 (CI = +/-0.005; p = 0.144)	0.157 (CI = +/-0.155; p = 0.047)	0.522	-3.82%
Frequency	2013.1	-0.036 (CI = +/-0.023; p = 0.003)	0.004 (CI = +/-0.005; p = 0.139)	0.143 (CI = +/-0.162; p = 0.081)	0.453	-3.54%
Frequency	2013.2	-0.026 (CI = +/-0.022; p = 0.024)	0.004 (CI = +/-0.005; p = 0.075)	0.096 (CI = +/-0.149; p = 0.193)	0.371	-2.53%
Frequency	2014.1	-0.023 (CI = +/-0.024; p = 0.059)	0.004 (CI = +/-0.005; p = 0.078)	0.087 (CI = +/-0.159; p = 0.266)	0.305	-2.31%
Frequency	2014.2	-0.022 (CI = +/-0.027; p = 0.110)	0.004 (CI = +/-0.005; p = 0.084)	0.081 (CI = +/-0.170; p = 0.329)	0.249	-2.17%
Frequency	2015.1	-0.031 (CI = +/-0.029; p = 0.035)	0.004 (CI = +/-0.005; p = 0.080)	0.117 (CI = +/-0.168; p = 0.161)	0.352	-3.08%
Frequency	2015.2	-0.020 (CI = +/-0.029; p = 0.161)	0.004 (CI = +/-0.005; p = 0.057)	0.077 (CI = +/-0.162; p = 0.328)	0.251	-2.00%
Frequency	2016.1	-0.031 (CI = +/-0.030; p = 0.042)	0.004 (CI = +/-0.004; p = 0.042)	0.113 (CI = +/-0.156; p = 0.141)	0.389	-3.06%
Frequency	2016.2	-0.032 (CI = +/-0.034; p = 0.063)	0.004 (CI = +/-0.004; p = 0.050)	0.116 (CI = +/-0.168; p = 0.159)	0.346	-3.15%
Frequency	2017.1	-0.035 (CI = +/-0.039; p = 0.071)	0.004 (CI = +/-0.005; p = 0.056)	0.125 (CI = +/-0.180; p = 0.158)	0.326	-3.45%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.008 (CI = +/-0.012; p = 0.221)	0.231 (CI = +/-0.179; p = 0.013)	0.369	+0.77%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.382)	0.245 (CI = +/-0.182; p = 0.010)	0.355	+0.57%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.641)	0.263 (CI = +/-0.183; p = 0.006)	0.344	+0.31%
Loss Cost	2006.2	0.005 (CI = +/-0.014; p = 0.502)	0.252 (CI = +/-0.186; p = 0.010)	0.353	+0.48%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.375)	0.239 (CI = +/-0.190; p = 0.015)	0.365	+0.68%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.127)	0.206 (CI = +/-0.184; p = 0.029)	0.427	+1.18%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.109)	0.197 (CI = +/-0.189; p = 0.042)	0.430	+1.33%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.049)	0.172 (CI = +/-0.190; p = 0.073)	0.464	+1.73%
Loss Cost	2009.1	0.021 (CI = +/-0.018; p = 0.027)	0.152 (CI = +/-0.192; p = 0.117)	0.486	+2.08%
Loss Cost	2009.2	0.024 (CI = +/-0.019; p = 0.017)	0.133 (CI = +/-0.196; p = 0.175)	0.501	+2.40%
Loss Cost	2010.1	0.027 (CI = +/-0.020; p = 0.010)	0.112 (CI = +/-0.200; p = 0.260)	0.520	+2.78%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.028)	0.125 (CI = +/-0.207; p = 0.225)	0.487	+2.54%
Loss Cost	2011.1	0.031 (CI = +/-0.023; p = 0.012)	0.095 (CI = +/-0.209; p = 0.357)	0.523	+3.12%
Loss Cost	2011.2	0.034 (CI = +/-0.025; p = 0.011)	0.079 (CI = +/-0.217; p = 0.458)	0.523	+3.44%
Loss Cost	2012.1	0.033 (CI = +/-0.028; p = 0.023)	0.083 (CI = +/-0.228; p = 0.459)	0.493	+3.36%
Loss Cost	2012.2	0.034 (CI = +/-0.031; p = 0.033)	0.078 (CI = +/-0.240; p = 0.506)	0.472	+3.47%
Loss Cost	2013.1	0.027 (CI = +/-0.034; p = 0.106)	0.109 (CI = +/-0.248; p = 0.371)	0.421	+2.78%
Loss Cost	2013.2	0.026 (CI = +/-0.038; p = 0.165)	0.115 (CI = +/-0.263; p = 0.374)	0.388	+2.64%
Loss Cost	2014.1	0.023 (CI = +/-0.042; p = 0.266)	0.127 (CI = +/-0.279; p = 0.353)	0.349	+2.35%
Loss Cost	2014.2	0.022 (CI = +/-0.048; p = 0.357)	0.134 (CI = +/-0.298; p = 0.359)	0.317	+2.17%
Loss Cost	2015.1	0.008 (CI = +/-0.052; p = 0.735)	0.183 (CI = +/-0.306; p = 0.223)	0.264	+0.85%
Loss Cost	2015.2	0.006 (CI = +/-0.059; p = 0.843)	0.194 (CI = +/-0.329; p = 0.230)	0.237	+0.56%
Loss Cost	2016.1	-0.006 (CI = +/-0.066; p = 0.846)	0.233 (CI = +/-0.346; p = 0.172)	0.201	-0.61%
Loss Cost	2016.2	-0.007 (CI = +/-0.076; p = 0.857)	0.234 (CI = +/-0.374; p = 0.201)	0.185	-0.65%
Loss Cost	2017.1	0.010 (CI = +/-0.084; p = 0.793)	0.186 (CI = +/-0.389; p = 0.320)	0.233	+1.05%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	0.083 (CI = +/-0.189; p = 0.381)	0.771	+5.09%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.193; p = 0.441)	0.765	+5.22%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.063 (CI = +/-0.197; p = 0.523)	0.761	+5.39%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	0.030 (CI = +/-0.190; p = 0.752)	0.787	+5.89%
Severity	2007.1	0.062 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.187; p = 0.990)	0.805	+6.35%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.170; p = 0.618)	0.847	+7.06%
Severity	2008.1	0.071 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.173; p = 0.501)	0.845	+7.32%
Severity	2008.2	0.075 (CI = +/-0.015; p = 0.000)	-0.085 (CI = +/-0.170; p = 0.314)	0.856	+7.80%
Severity	2009.1	0.079 (CI = +/-0.016; p = 0.000)	-0.111 (CI = +/-0.169; p = 0.190)	0.863	+8.26%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.125 (CI = +/-0.173; p = 0.150)	0.858	+8.52%
Severity	2010.1	0.084 (CI = +/-0.018; p = 0.000)	-0.138 (CI = +/-0.179; p = 0.124)	0.851	+8.77%
Severity	2010.2	0.083 (CI = +/-0.020; p = 0.000)	-0.131 (CI = +/-0.186; p = 0.158)	0.832	+8.64%
Severity	2011.1	0.085 (CI = +/-0.022; p = 0.000)	-0.143 (CI = +/-0.193; p = 0.138)	0.821	+8.89%
Severity	2011.2	0.084 (CI = +/-0.024; p = 0.000)	-0.140 (CI = +/-0.202; p = 0.167)	0.799	+8.81%
Severity	2012.1	0.080 (CI = +/-0.026; p = 0.000)	-0.119 (CI = +/-0.209; p = 0.250)	0.770	+8.36%
Severity	2012.2	0.078 (CI = +/-0.028; p = 0.000)	-0.109 (CI = +/-0.220; p = 0.316)	0.738	+8.12%
Severity	2013.1	0.069 (CI = +/-0.030; p = 0.000)	-0.067 (CI = +/-0.219; p = 0.531)	0.700	+7.14%
Severity	2013.2	0.058 (CI = +/-0.031; p = 0.001)	-0.020 (CI = +/-0.215; p = 0.851)	0.660	+6.00%
Severity	2014.1	0.054 (CI = +/-0.034; p = 0.004)	0.000 (CI = +/-0.227; p = 0.998)	0.612	+5.51%
Severity	2014.2	0.051 (CI = +/-0.039; p = 0.013)	0.010 (CI = +/-0.242; p = 0.930)	0.563	+5.24%
Severity	2015.1	0.047 (CI = +/-0.044; p = 0.036)	0.024 (CI = +/-0.258; p = 0.846)	0.508	+4.86%
Severity	2015.2	0.034 (CI = +/-0.047; p = 0.146)	0.073 (CI = +/-0.261; p = 0.564)	0.434	+3.45%
Severity	2016.1	0.033 (CI = +/-0.054; p = 0.212)	0.076 (CI = +/-0.282; p = 0.576)	0.390	+3.36%
Severity	2016.2	0.033 (CI = +/-0.062; p = 0.272)	0.075 (CI = +/-0.305; p = 0.606)	0.348	+3.37%
Severity	2017.1	0.052 (CI = +/-0.066; p = 0.112)	0.021 (CI = +/-0.305; p = 0.885)	0.437	+5.37%
Frequency	2005.1	-0.042 (CI = +/-0.009; p = 0.000)	0.148 (CI = +/-0.136; p = 0.034)	0.740	-4.12%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	0.171 (CI = +/-0.131; p = 0.012)	0.769	-4.42%
Frequency	2006.1	-0.049 (CI = +/-0.009; p = 0.000)	0.200 (CI = +/-0.119; p = 0.002)	0.820	-4.82%
Frequency	2006.2	-0.052 (CI = +/-0.009; p = 0.000)	0.222 (CI = +/-0.114; p = 0.000)	0.842	-5.11%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.238 (CI = +/-0.112; p = 0.000)	0.849	-5.33%
Frequency	2007.2	-0.056 (CI = +/-0.009; p = 0.000)	0.248 (CI = +/-0.114; p = 0.000)	0.846	-5.49%
Frequency	2008.1	-0.057 (CI = +/-0.010; p = 0.000)	0.254 (CI = +/-0.117; p = 0.000)	0.836	-5.58%
Frequency	2008.2	-0.058 (CI = +/-0.011; p = 0.000)	0.258 (CI = +/-0.121; p = 0.000)	0.822	-5.63%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.263 (CI = +/-0.125; p = 0.000)	0.807	-5.71%
Frequency	2009.2	-0.058 (CI = +/-0.013; p = 0.000)	0.258 (CI = +/-0.130; p = 0.000)	0.782	-5.64%
Frequency	2010.1	-0.057 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.134; p = 0.001)	0.751	-5.50%
Frequency	2010.2	-0.058 (CI = +/-0.015; p = 0.000)	0.257 (CI = +/-0.139; p = 0.001)	0.732	-5.62%
Frequency	2011.1	-0.054 (CI = +/-0.016; p = 0.000)	0.239 (CI = +/-0.141; p = 0.002)	0.687	-5.29%
Frequency	2011.2	-0.051 (CI = +/-0.017; p = 0.000)	0.219 (CI = +/-0.143; p = 0.004)	0.633	-4.93%
Frequency	2012.1	-0.047 (CI = +/-0.018; p = 0.000)	0.202 (CI = +/-0.147; p = 0.009)	0.569	-4.61%
Frequency	2012.2	-0.044 (CI = +/-0.020; p = 0.000)	0.187 (CI = +/-0.153; p = 0.019)	0.494	-4.31%
Frequency	2013.1	-0.042 (CI = +/-0.022; p = 0.001)	0.176 (CI = +/-0.160; p = 0.033)	0.417	-4.07%
Frequency	2013.2	-0.032 (CI = +/-0.022; p = 0.006)	0.134 (CI = +/-0.152; p = 0.080)	0.290	-3.17%
Frequency	2014.1	-0.030 (CI = +/-0.024; p = 0.017)	0.127 (CI = +/-0.161; p = 0.115)	0.214	-3.00%
Frequency	2014.2	-0.030 (CI = +/-0.028; p = 0.038)	0.123 (CI = +/-0.172; p = 0.150)	0.151	-2.91%
Frequency	2015.1	-0.039 (CI = +/-0.029; p = 0.012)	0.159 (CI = +/-0.172; p = 0.067)	0.258	-3.82%
Frequency	2015.2	-0.028 (CI = +/-0.031; p = 0.067)	0.121 (CI = +/-0.170; p = 0.150)	0.098	-2.79%
Frequency	2016.1	-0.039 (CI = +/-0.032; p = 0.020)	0.158 (CI = +/-0.168; p = 0.064)	0.226	-3.84%
Frequency	2016.2	-0.040 (CI = +/-0.037; p = 0.037)	0.159 (CI = +/-0.182; p = 0.081)	0.173	-3.89%
Frequency	2017.1	-0.042 (CI = +/-0.043; p = 0.053)	0.165 (CI = +/-0.196; p = 0.091)	0.144	-4.10%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.061)	0.044 (CI = +/-0.101; p = 0.377)	0.009 (CI = +/-0.008; p = 0.039)	0.201 (CI = +/-0.175; p = 0.025)	0.416	+1.21%
Loss Cost	2005.2	0.010 (CI = +/-0.013; p = 0.132)	0.052 (CI = +/-0.102; p = 0.305)	0.008 (CI = +/-0.008; p = 0.043)	0.216 (CI = +/-0.177; p = 0.018)	0.405	+1.01%
Loss Cost	2006.1	0.008 (CI = +/-0.014; p = 0.261)	0.043 (CI = +/-0.103; p = 0.404)	0.008 (CI = +/-0.008; p = 0.052)	0.231 (CI = +/-0.180; p = 0.013)	0.386	+0.79%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.196)	0.037 (CI = +/-0.105; p = 0.479)	0.008 (CI = +/-0.008; p = 0.050)	0.220 (CI = +/-0.183; p = 0.020)	0.395	+0.96%
Loss Cost	2007.1	0.012 (CI = +/-0.016; p = 0.114)	0.048 (CI = +/-0.107; p = 0.367)	0.009 (CI = +/-0.008; p = 0.041)	0.200 (CI = +/-0.186; p = 0.036)	0.417	+1.25%
Loss Cost	2007.2	0.018 (CI = +/-0.015; p = 0.026)	0.031 (CI = +/-0.102; p = 0.535)	0.009 (CI = +/-0.008; p = 0.025)	0.167 (CI = +/-0.178; p = 0.065)	0.486	+1.78%
Loss Cost	2008.1	0.020 (CI = +/-0.016; p = 0.019)	0.040 (CI = +/-0.104; p = 0.440)	0.009 (CI = +/-0.008; p = 0.022)	0.151 (CI = +/-0.182; p = 0.101)	0.496	+2.02%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.007)	0.028 (CI = +/-0.103; p = 0.584)	0.009 (CI = +/-0.008; p = 0.017)	0.126 (CI = +/-0.181; p = 0.166)	0.534	+2.44%
Loss Cost	2009.1	0.029 (CI = +/-0.018; p = 0.002)	0.044 (CI = +/-0.102; p = 0.389)	0.010 (CI = +/-0.007; p = 0.010)	0.096 (CI = +/-0.181; p = 0.285)	0.572	+2.94%
Loss Cost	2009.2	0.032 (CI = +/-0.019; p = 0.001)	0.035 (CI = +/-0.103; p = 0.495)	0.010 (CI = +/-0.007; p = 0.009)	0.076 (CI = +/-0.183; p = 0.400)	0.590	+3.29%
Loss Cost	2010.1	0.038 (CI = +/-0.019; p = 0.000)	0.051 (CI = +/-0.103; p = 0.311)	0.011 (CI = +/-0.007; p = 0.005)	0.044 (CI = +/-0.183; p = 0.626)	0.625	+3.87%
Loss Cost	2010.2	0.036 (CI = +/-0.021; p = 0.002)	0.057 (CI = +/-0.105; p = 0.275)	0.011 (CI = +/-0.007; p = 0.006)	0.057 (CI = +/-0.189; p = 0.542)	0.600	+3.62%
Loss Cost	2011.1	0.044 (CI = +/-0.021; p = 0.000)	0.080 (CI = +/-0.100; p = 0.111)	0.011 (CI = +/-0.007; p = 0.002)	0.010 (CI = +/-0.182; p = 0.913)	0.668	+4.51%
Loss Cost	2011.2	0.047 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.103; p = 0.149)	0.012 (CI = +/-0.007; p = 0.002)	-0.006 (CI = +/-0.188; p = 0.952)	0.670	+4.83%
Loss Cost	2012.1	0.049 (CI = +/-0.025; p = 0.001)	0.079 (CI = +/-0.108; p = 0.145)	0.012 (CI = +/-0.007; p = 0.003)	-0.015 (CI = +/-0.199; p = 0.878)	0.650	+5.02%
Loss Cost	2012.2	0.050 (CI = +/-0.028; p = 0.001)	0.077 (CI = +/-0.112; p = 0.168)	0.012 (CI = +/-0.007; p = 0.003)	-0.019 (CI = +/-0.210; p = 0.853)	0.634	+5.11%
Loss Cost	2013.1	0.045 (CI = +/-0.031; p = 0.006)	0.067 (CI = +/-0.118; p = 0.248)	0.011 (CI = +/-0.008; p = 0.005)	0.003 (CI = +/-0.222; p = 0.980)	0.587	+4.63%
Loss Cost	2013.2	0.044 (CI = +/-0.034; p = 0.015)	0.069 (CI = +/-0.123; p = 0.251)	0.011 (CI = +/-0.008; p = 0.006)	0.009 (CI = +/-0.235; p = 0.937)	0.562	+4.48%
Loss Cost	2014.1	0.044 (CI = +/-0.039; p = 0.030)	0.070 (CI = +/-0.131; p = 0.277)	0.011 (CI = +/-0.008; p = 0.008)	0.008 (CI = +/-0.254; p = 0.949)	0.528	+4.51%
Loss Cost	2014.2	0.042 (CI = +/-0.044; p = 0.059)	0.073 (CI = +/-0.138; p = 0.278)	0.011 (CI = +/-0.008; p = 0.010)	0.016 (CI = +/-0.270; p = 0.901)	0.503	+4.29%
Loss Cost	2015.1	0.031 (CI = +/-0.049; p = 0.198)	0.053 (CI = +/-0.143; p = 0.442)	0.011 (CI = +/-0.008; p = 0.013)	0.062 (CI = +/-0.284; p = 0.650)	0.454	+3.13%
Loss Cost	2015.2	0.027 (CI = +/-0.054; p = 0.302)	0.058 (CI = +/-0.151; p = 0.425)	0.011 (CI = +/-0.009; p = 0.016)	0.074 (CI = +/-0.302; p = 0.608)	0.433	+2.76%
Loss Cost	2016.1	0.016 (CI = +/-0.062; p = 0.578)	0.040 (CI = +/-0.160; p = 0.597)	0.011 (CI = +/-0.009; p = 0.020)	0.112 (CI = +/-0.324; p = 0.466)	0.401	+1.66%
Loss Cost	2016.2	0.014 (CI = +/-0.070; p = 0.672)	0.044 (CI = +/-0.171; p = 0.590)	0.011 (CI = +/-0.009; p = 0.025)	0.120 (CI = +/-0.347; p = 0.467)	0.384	+1.40%
Loss Cost	2017.1	0.034 (CI = +/-0.077; p = 0.355)	0.073 (CI = +/-0.176; p = 0.380)	0.011 (CI = +/-0.009; p = 0.024)	0.060 (CI = +/-0.357; p = 0.718)	0.446	+3.43%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	-0.016 (CI = +/-0.112; p = 0.770)	0.003 (CI = +/-0.009; p = 0.477)	0.074 (CI = +/-0.195; p = 0.448)	0.763	+5.24%
Severity	2005.2	0.053 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.115; p = 0.703)	0.003 (CI = +/-0.009; p = 0.466)	0.064 (CI = +/-0.199; p = 0.520)	0.756	+5.39%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	-0.014 (CI = +/-0.117; p = 0.808)	0.004 (CI = +/-0.009; p = 0.435)	0.051 (CI = +/-0.204; p = 0.615)	0.752	+5.58%
Severity	2006.2	0.059 (CI = +/-0.016; p = 0.000)	-0.032 (CI = +/-0.112; p = 0.563)	0.004 (CI = +/-0.009; p = 0.360)	0.016 (CI = +/-0.196; p = 0.869)	0.783	+6.13%
Severity	2007.1	0.064 (CI = +/-0.016; p = 0.000)	-0.014 (CI = +/-0.110; p = 0.799)	0.005 (CI = +/-0.008; p = 0.273)	-0.016 (CI = +/-0.192; p = 0.865)	0.801	+6.63%
Severity	2007.2	0.071 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.448)	0.005 (CI = +/-0.007; p = 0.169)	-0.063 (CI = +/-0.171; p = 0.462)	0.851	+7.40%
Severity	2008.1	0.074 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.100; p = 0.581)	0.005 (CI = +/-0.007; p = 0.145)	-0.080 (CI = +/-0.175; p = 0.358)	0.849	+7.69%
Severity	2008.2	0.079 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.096; p = 0.375)	0.006 (CI = +/-0.007; p = 0.106)	-0.111 (CI = +/-0.169; p = 0.188)	0.865	+8.24%
Severity	2009.1	0.084 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.095; p = 0.569)	0.006 (CI = +/-0.007; p = 0.072)	-0.140 (CI = +/-0.168; p = 0.098)	0.873	+8.75%
Severity	2009.2	0.087 (CI = +/-0.017; p = 0.000)	-0.035 (CI = +/-0.096; p = 0.460)	0.006 (CI = +/-0.007; p = 0.064)	-0.158 (CI = +/-0.170; p = 0.067)	0.871	+9.10%
Severity	2010.1	0.090 (CI = +/-0.019; p = 0.000)	-0.027 (CI = +/-0.099; p = 0.577)	0.007 (CI = +/-0.007; p = 0.058)	-0.173 (CI = +/-0.176; p = 0.053)	0.864	+9.38%
Severity	2010.2	0.089 (CI = +/-0.020; p = 0.000)	-0.026 (CI = +/-0.102; p = 0.604)	0.007 (CI = +/-0.007; p = 0.064)	-0.171 (CI = +/-0.184; p = 0.067)	0.847	+9.33%
Severity	2011.1	0.092 (CI = +/-0.022; p = 0.000)	-0.018 (CI = +/-0.106; p = 0.723)	0.007 (CI = +/-0.007; p = 0.060)	-0.186 (CI = +/-0.192; p = 0.057)	0.837	+9.63%
Severity	2011.2	0.092 (CI = +/-0.024; p = 0.000)	-0.019 (CI = +/-0.110; p = 0.731)	0.007 (CI = +/-0.007; p = 0.066)	-0.186 (CI = +/-0.202; p = 0.068)	0.816	+9.64%
Severity	2012.1	0.088 (CI = +/-0.027; p = 0.000)	-0.030 (CI = +/-0.114; p = 0.594)	0.007 (CI = +/-0.008; p = 0.083)	-0.163 (CI = +/-0.211; p = 0.122)	0.789	+9.14%
Severity	2012.2	0.086 (CI = +/-0.029; p = 0.000)	-0.028 (CI = +/-0.119; p = 0.634)	0.007 (CI = +/-0.008; p = 0.092)	-0.158 (CI = +/-0.222; p = 0.154)	0.757	+9.02%
Severity	2013.1	0.076 (CI = +/-0.031; p = 0.000)	-0.051 (CI = +/-0.117; p = 0.368)	0.006 (CI = +/-0.007; p = 0.114)	-0.106 (CI = +/-0.220; p = 0.327)	0.731	+7.85%
Severity	2013.2	0.066 (CI = +/-0.032; p = 0.000)	-0.036 (CI = +/-0.114; p = 0.511)	0.006 (CI = +/-0.007; p = 0.109)	-0.066 (CI = +/-0.218; p = 0.534)	0.689	+6.86%
Severity	2014.1	0.060 (CI = +/-0.036; p = 0.002)	-0.048 (CI = +/-0.119; p = 0.405)	0.005 (CI = +/-0.007; p = 0.133)	-0.039 (CI = +/-0.231; p = 0.726)	0.647	+6.22%
Severity	2014.2	0.059 (CI = +/-0.040; p = 0.006)	-0.047 (CI = +/-0.125; p = 0.439)	0.005 (CI = +/-0.008; p = 0.146)	-0.035 (CI = +/-0.246; p = 0.765)	0.599	+6.12%
Severity	2015.1	0.054 (CI = +/-0.046; p = 0.024)	-0.057 (CI = +/-0.134; p = 0.375)	0.005 (CI = +/-0.008; p = 0.172)	-0.012 (CI = +/-0.265; p = 0.925)	0.551	+5.51%
Severity	2015.2	0.043 (CI = +/-0.048; p = 0.080)	-0.042 (CI = +/-0.134; p = 0.508)	0.005 (CI = +/-0.008; p = 0.157)	0.026 (CI = +/-0.268; p = 0.835)	0.476	+4.35%
Severity	2016.1	0.039 (CI = +/-0.056; p = 0.157)	-0.048 (CI = +/-0.145; p = 0.490)	0.005 (CI = +/-0.008; p = 0.178)	0.039 (CI = +/-0.294; p = 0.781)	0.433	+4.00%
Severity	2016.2	0.040 (CI = +/-0.064; p = 0.192)	-0.049 (CI = +/-0.155; p = 0.503)	0.005 (CI = +/-0.008; p = 0.199)	0.035 (CI = +/-0.315; p = 0.811)	0.388	+4.11%
Severity	2017.1	0.058 (CI = +/-0.070; p = 0.095)	-0.023 (CI = +/-0.160; p = 0.762)	0.005 (CI = +/-0.008; p = 0.191)	-0.018 (CI = +/-0.325; p = 0.905)	0.452	+5.98%
Frequency	2005.1	-0.039 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.076; p = 0.116)	0.005 (CI = +/-0.006; p = 0.086)	0.127 (CI = +/-0.133; p = 0.060)	0.760	-3.83%
Frequency	2005.2	-0.042 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.072; p = 0.045)	0.005 (CI = +/-0.006; p = 0.081)	0.152 (CI = +/-0.125; p = 0.019)	0.796	-4.16%
Frequency	2006.1	-0.046 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.066; p = 0.090)	0.004 (CI = +/-0.005; p = 0.092)	0.180 (CI = +/-0.115; p = 0.003)	0.836	-4.54%
Frequency	2006.2	-0.050 (CI = +/-0.009; p = 0.000)	0.069 (CI = +/-0.061; p = 0.029)	0.004 (CI = +/-0.005; p = 0.084)	0.204 (CI = +/-0.107; p = 0.001)	0.864	-4.87%
Frequency	2007.1	-0.052 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.062; p = 0.050)	0.004 (CI = +/-0.005; p = 0.102)	0.217 (CI = +/-0.108; p = 0.000)	0.866	-5.05%
Frequency	2007.2	-0.054 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.062; p = 0.032)	0.004 (CI = +/-0.005; p = 0.109)	0.229 (CI = +/-0.108; p = 0.000)	0.867	-5.24%
Frequency	2008.1	-0.054 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.064; p = 0.041)	0.004 (CI = +/-0.005; p = 0.120)	0.231 (CI = +/-0.112; p = 0.000)	0.856	-5.26%
Frequency	2008.2	-0.055 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.066; p = 0.038)	0.004 (CI = +/-0.005; p = 0.131)	0.237 (CI = +/-0.116; p = 0.000)	0.844	-5.36%
Frequency	2009.1	-0.055 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.068; p = 0.044)	0.004 (CI = +/-0.005; p = 0.138)	0.236 (CI = +/-0.121; p = 0.000)	0.830	-5.35%
Frequency	2009.2	-0.055 (CI = +/-0.013; p = 0.000)	0.070 (CI = +/-0.071; p = 0.053)	0.004 (CI = +/-0.005; p = 0.145)	0.235 (CI = +/-0.126; p = 0.001)	0.807	-5.32%
Frequency	2010.1	-0.052 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.072; p = 0.033)	0.004 (CI = +/-0.005; p = 0.115)	0.217 (CI = +/-0.128; p = 0.002)	0.788	-5.04%
Frequency	2010.2	-0.054 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.073; p = 0.028)	0.004 (CI = +/-0.005; p = 0.126)	0.228 (CI = +/-0.132; p = 0.002)	0.775	-5.22%
Frequency	2011.1	-0.048 (CI = +/-0.015; p = 0.000)	0.099 (CI = +/-0.070; p = 0.008)	0.004 (CI = +/-0.005; p = 0.069)	0.196 (CI = +/-0.127; p = 0.004)	0.767	-4.67%
Frequency	2011.2	-0.045 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.071; p = 0.013)	0.005 (CI = +/-0.005; p = 0.062)	0.181 (CI = +/-0.130; p = 0.009)	0.722	-4.39%
Frequency	2012.1	-0.039 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.068; p = 0.003)	0.005 (CI = +/-0.005; p = 0.031)	0.148 (CI = +/-0.126; p = 0.023)	0.717	-3.78%
Frequency	2012.2	-0.037 (CI = +/-0.017; p = 0.000)	0.104 (CI = +/-0.070; p = 0.006)	0.005 (CI = +/-0.005; p = 0.032)	0.139 (CI = +/-0.131; p = 0.039)	0.662	-3.59%
Frequency	2013.1	-0.030 (CI = +/-0.018; p = 0.003)	0.118 (CI = +/-0.069; p = 0.002)	0.005 (CI = +/-0.004; p = 0.018)	0.109 (CI = +/-0.130; p = 0.098)	0.656	-2.98%
Frequency	2013.2	-0.022 (CI = +/-0.017; p = 0.014)	0.106 (CI = +/-0.062; p = 0.002)	0.006 (CI = +/-0.004; p = 0.007)	0.075 (CI = +/-0.118; p = 0.202)	0.613	-2.22%
Frequency	2014.1	-0.016 (CI = +/-0.018; p = 0.079)	0.118 (CI = +/-0.061; p = 0.001)	0.006 (CI = +/-0.004; p = 0.004)	0.047 (CI = +/-0.118; p = 0.417)	0.628	-1.61%
Frequency	2014.2	-0.017 (CI = +/-0.020; p = 0.089)	0.120 (CI = +/-0.064; p = 0.001)	0.006 (CI = +/-0.004; p = 0.005)	0.051 (CI = +/-0.126; p = 0.400)	0.597	-1.72%
Frequency	2015.1	-0.023 (CI = +/-0.023; p = 0.048)	0.110 (CI = +/-0.066; p = 0.003)	0.006 (CI = +/-0.004; p = 0.007)	0.073 (CI = +/-0.132; p = 0.254)	0.623	-2.26%
Frequency	2015.2	-0.015 (CI = +/-0.023; p = 0.169)	0.100 (CI = +/-0.063; p = 0.004)	0.006 (CI = +/-0.004; p = 0.005)	0.047 (CI = +/-0.126; p = 0.433)	0.562	-1.52%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.068)	0.088 (CI = +/-0.064; p = 0.010)	0.006 (CI = +/-0.003; p = 0.005)	0.074 (CI = +/-0.129; p = 0.236)	0.610	-2.25%
Frequency	2016.2	-0.026 (CI = +/-0.027; p = 0.056)	0.093 (CI = +/-0.066; p = 0.010)	0.006 (CI = +/-0.004; p = 0.005)	0.084 (CI = +/-0.135; p = 0.197)	0.600	-2.60%
Frequency	2017.1	-0.024 (CI = +/-0.032; p = 0.121)	0.096 (CI = +/-0.073; p = 0.015)	0.006 (CI = +/-0.004; p = 0.007)	0.078 (CI = +/-0.148; p = 0.269)	0.583	-2.40%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.008 (CI = +/-0.013; p = 0.213)	0.031 (CI = +/-0.105; p = 0.556)	0.229 (CI = +/-0.181; p = 0.015)	0.358	+0.79%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.380)	0.039 (CI = +/-0.106; p = 0.455)	0.244 (CI = +/-0.183; p = 0.010)	0.347	+0.58%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.620)	0.029 (CI = +/-0.107; p = 0.582)	0.261 (CI = +/-0.185; p = 0.007)	0.331	+0.34%
Loss Cost	2006.2	0.005 (CI = +/-0.015; p = 0.503)	0.024 (CI = +/-0.109; p = 0.661)	0.251 (CI = +/-0.189; p = 0.011)	0.338	+0.49%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.360)	0.032 (CI = +/-0.111; p = 0.558)	0.236 (CI = +/-0.193; p = 0.018)	0.352	+0.71%
Loss Cost	2007.2	0.012 (CI = +/-0.016; p = 0.131)	0.016 (CI = +/-0.108; p = 0.767)	0.205 (CI = +/-0.187; p = 0.032)	0.410	+1.19%
Loss Cost	2008.1	0.013 (CI = +/-0.017; p = 0.109)	0.022 (CI = +/-0.111; p = 0.690)	0.194 (CI = +/-0.192; p = 0.048)	0.414	+1.36%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.053)	0.010 (CI = +/-0.111; p = 0.852)	0.172 (CI = +/-0.193; p = 0.079)	0.446	+1.73%
Loss Cost	2009.1	0.021 (CI = +/-0.018; p = 0.028)	0.023 (CI = +/-0.112; p = 0.683)	0.149 (CI = +/-0.196; p = 0.129)	0.471	+2.11%
Loss Cost	2009.2	0.024 (CI = +/-0.020; p = 0.019)	0.014 (CI = +/-0.114; p = 0.800)	0.133 (CI = +/-0.200; p = 0.185)	0.484	+2.40%
Loss Cost	2010.1	0.028 (CI = +/-0.021; p = 0.011)	0.027 (CI = +/-0.116; p = 0.637)	0.109 (CI = +/-0.204; p = 0.282)	0.505	+2.83%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.029)	0.034 (CI = +/-0.119; p = 0.564)	0.123 (CI = +/-0.210; p = 0.239)	0.474	+2.55%
Loss Cost	2011.1	0.032 (CI = +/-0.024; p = 0.010)	0.052 (CI = +/-0.119; p = 0.375)	0.088 (CI = +/-0.211; p = 0.398)	0.519	+3.23%
Loss Cost	2011.2	0.034 (CI = +/-0.026; p = 0.011)	0.047 (CI = +/-0.122; p = 0.439)	0.076 (CI = +/-0.219; p = 0.481)	0.515	+3.47%
Loss Cost	2012.1	0.034 (CI = +/-0.029; p = 0.021)	0.047 (CI = +/-0.129; p = 0.458)	0.076 (CI = +/-0.232; p = 0.506)	0.483	+3.48%
Loss Cost	2012.2	0.034 (CI = +/-0.032; p = 0.034)	0.046 (CI = +/-0.134; p = 0.481)	0.074 (CI = +/-0.244; p = 0.533)	0.460	+3.51%
Loss Cost	2013.1	0.028 (CI = +/-0.035; p = 0.103)	0.033 (CI = +/-0.139; p = 0.628)	0.103 (CI = +/-0.254; p = 0.410)	0.399	+2.88%
Loss Cost	2013.2	0.027 (CI = +/-0.039; p = 0.167)	0.036 (CI = +/-0.145; p = 0.609)	0.111 (CI = +/-0.269; p = 0.399)	0.365	+2.69%
Loss Cost	2014.1	0.024 (CI = +/-0.044; p = 0.256)	0.032 (CI = +/-0.154; p = 0.668)	0.120 (CI = +/-0.288; p = 0.395)	0.320	+2.48%
Loss Cost	2014.2	0.022 (CI = +/-0.049; p = 0.356)	0.035 (CI = +/-0.161; p = 0.648)	0.129 (CI = +/-0.307; p = 0.388)	0.285	+2.24%
Loss Cost	2015.1	0.009 (CI = +/-0.055; p = 0.727)	0.012 (CI = +/-0.166; p = 0.878)	0.180 (CI = +/-0.320; p = 0.250)	0.220	+0.92%
Loss Cost	2015.2	0.006 (CI = +/-0.062; p = 0.837)	0.016 (CI = +/-0.175; p = 0.846)	0.191 (CI = +/-0.342; p = 0.253)	0.189	+0.61%
Loss Cost	2016.1	-0.006 (CI = +/-0.070; p = 0.848)	-0.004 (CI = +/-0.185; p = 0.965)	0.234 (CI = +/-0.366; p = 0.191)	0.144	-0.64%
Loss Cost	2016.2	-0.007 (CI = +/-0.080; p = 0.860)	-0.004 (CI = +/-0.197; p = 0.970)	0.235 (CI = +/-0.394; p = 0.219)	0.123	-0.67%
Loss Cost	2017.1	0.013 (CI = +/-0.091; p = 0.761)	0.026 (CI = +/-0.208; p = 0.790)	0.176 (CI = +/-0.415; p = 0.373)	0.174	+1.30%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.111; p = 0.696)	0.084 (CI = +/-0.191; p = 0.379)	0.766	+5.08%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.113; p = 0.634)	0.075 (CI = +/-0.196; p = 0.441)	0.760	+5.21%
Severity	2006.1	0.052 (CI = +/-0.015; p = 0.000)	-0.020 (CI = +/-0.116; p = 0.724)	0.064 (CI = +/-0.200; p = 0.519)	0.755	+5.37%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.111; p = 0.484)	0.031 (CI = +/-0.192; p = 0.743)	0.784	+5.89%
Severity	2007.1	0.061 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.109; p = 0.681)	0.003 (CI = +/-0.190; p = 0.974)	0.800	+6.33%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.046 (CI = +/-0.098; p = 0.351)	-0.040 (CI = +/-0.171; p = 0.633)	0.846	+7.05%
Severity	2008.1	0.070 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.101; p = 0.448)	-0.054 (CI = +/-0.175; p = 0.532)	0.843	+7.27%
Severity	2008.2	0.075 (CI = +/-0.015; p = 0.000)	-0.053 (CI = +/-0.098; p = 0.277)	-0.083 (CI = +/-0.170; p = 0.326)	0.857	+7.78%
Severity	2009.1	0.079 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.410)	-0.107 (CI = +/-0.170; p = 0.211)	0.861	+8.20%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.048 (CI = +/-0.099; p = 0.330)	-0.123 (CI = +/-0.174; p = 0.159)	0.858	+8.50%
Severity	2010.1	0.083 (CI = +/-0.018; p = 0.000)	-0.042 (CI = +/-0.103; p = 0.402)	-0.133 (CI = +/-0.180; p = 0.142)	0.849	+8.69%
Severity	2010.2	0.083 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.106; p = 0.438)	-0.129 (CI = +/-0.188; p = 0.169)	0.830	+8.62%
Severity	2011.1	0.084 (CI = +/-0.022; p = 0.000)	-0.036 (CI = +/-0.110; p = 0.511)	-0.139 (CI = +/-0.196; p = 0.158)	0.817	+8.81%
Severity	2011.2	0.084 (CI = +/-0.024; p = 0.000)	-0.035 (CI = +/-0.115; p = 0.533)	-0.137 (CI = +/-0.205; p = 0.180)	0.794	+8.78%
Severity	2012.1	0.079 (CI = +/-0.026; p = 0.000)	-0.048 (CI = +/-0.118; p = 0.409)	-0.112 (CI = +/-0.212; p = 0.286)	0.767	+8.23%
Severity	2012.2	0.078 (CI = +/-0.029; p = 0.000)	-0.045 (CI = +/-0.122; p = 0.454)	-0.105 (CI = +/-0.223; p = 0.338)	0.732	+8.08%
Severity	2013.1	0.067 (CI = +/-0.030; p = 0.000)	-0.069 (CI = +/-0.119; p = 0.239)	-0.054 (CI = +/-0.218; p = 0.612)	0.707	+6.91%
Severity	2013.2	0.058 (CI = +/-0.031; p = 0.001)	-0.053 (CI = +/-0.117; p = 0.352)	-0.014 (CI = +/-0.217; p = 0.893)	0.659	+5.93%
Severity	2014.1	0.051 (CI = +/-0.035; p = 0.006)	-0.066 (CI = +/-0.121; p = 0.263)	0.015 (CI = +/-0.227; p = 0.893)	0.618	+5.23%
Severity	2014.2	0.050 (CI = +/-0.039; p = 0.015)	-0.065 (CI = +/-0.127; p = 0.296)	0.019 (CI = +/-0.242; p = 0.871)	0.567	+5.11%
Severity	2015.1	0.043 (CI = +/-0.044; p = 0.054)	-0.077 (CI = +/-0.134; p = 0.242)	0.045 (CI = +/-0.258; p = 0.718)	0.521	+4.42%
Severity	2015.2	0.032 (CI = +/-0.048; p = 0.168)	-0.062 (CI = +/-0.135; p = 0.340)	0.083 (CI = +/-0.264; p = 0.512)	0.433	+3.28%
Severity	2016.1	0.028 (CI = +/-0.055; p = 0.296)	-0.069 (CI = +/-0.146; p = 0.324)	0.098 (CI = +/-0.288; p = 0.476)	0.392	+2.84%
Severity	2016.2	0.030 (CI = +/-0.063; p = 0.316)	-0.072 (CI = +/-0.155; p = 0.333)	0.091 (CI = +/-0.309; p = 0.535)	0.348	+3.08%
Severity	2017.1	0.048 (CI = +/-0.070; p = 0.162)	-0.046 (CI = +/-0.161; p = 0.549)	0.038 (CI = +/-0.321; p = 0.800)	0.409	+4.92%
Frequency	2005.1	-0.042 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.078; p = 0.184)	0.145 (CI = +/-0.135; p = 0.036)	0.745	-4.08%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.073; p = 0.077)	0.169 (CI = +/-0.127; p = 0.011)	0.783	-4.41%
Frequency	2006.1	-0.049 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.068; p = 0.146)	0.197 (CI = +/-0.117; p = 0.002)	0.826	-4.78%
Frequency	2006.2	-0.052 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.063; p = 0.052)	0.220 (CI = +/-0.109; p = 0.000)	0.855	-5.10%
Frequency	2007.1	-0.054 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.063; p = 0.087)	0.233 (CI = +/-0.109; p = 0.000)	0.858	-5.29%
Frequency	2007.2	-0.056 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.063; p = 0.055)	0.246 (CI = +/-0.109; p = 0.000)	0.859	-5.47%
Frequency	2008.1	-0.057 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.065; p = 0.070)	0.249 (CI = +/-0.113; p = 0.000)	0.849	-5.52%
Frequency	2008.2	-0.058 (CI = +/-0.010; p = 0.000)	0.063 (CI = +/-0.067; p = 0.062)	0.255 (CI = +/-0.116; p = 0.000)	0.837	-5.61%
Frequency	2009.1	-0.058 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.069; p = 0.074)	0.256 (CI = +/-0.120; p = 0.000)	0.822	-5.63%
Frequency	2009.2	-0.058 (CI = +/-0.012; p = 0.000)	0.062 (CI = +/-0.071; p = 0.085)	0.255 (CI = +/-0.125; p = 0.000)	0.798	-5.62%
Frequency	2010.1	-0.055 (CI = +/-0.013; p = 0.000)	0.069 (CI = +/-0.073; p = 0.061)	0.242 (CI = +/-0.128; p = 0.001)	0.775	-5.40%
Frequency	2010.2	-0.057 (CI = +/-0.014; p = 0.000)	0.074 (CI = +/-0.074; p = 0.050)	0.252 (CI = +/-0.131; p = 0.001)	0.761	-5.58%
Frequency	2011.1	-0.053 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.073; p = 0.020)	0.226 (CI = +/-0.129; p = 0.001)	0.741	-5.13%
Frequency	2011.2	-0.050 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.074; p = 0.032)	0.213 (CI = +/-0.133; p = 0.003)	0.688	-4.88%
Frequency	2012.1	-0.045 (CI = +/-0.016; p = 0.000)	0.094 (CI = +/-0.073; p = 0.014)	0.187 (CI = +/-0.132; p = 0.007)	0.660	-4.39%
Frequency	2012.2	-0.043 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.076; p = 0.021)	0.179 (CI = +/-0.138; p = 0.013)	0.592	-4.23%
Frequency	2013.1	-0.038 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.077; p = 0.012)	0.157 (CI = +/-0.141; p = 0.031)	0.557	-3.77%
Frequency	2013.2	-0.031 (CI = +/-0.019; p = 0.003)	0.089 (CI = +/-0.072; p = 0.018)	0.125 (CI = +/-0.135; p = 0.067)	0.447	-3.06%
Frequency	2014.1	-0.026 (CI = +/-0.021; p = 0.018)	0.098 (CI = +/-0.075; p = 0.013)	0.105 (CI = +/-0.140; p = 0.133)	0.418	-2.61%
Frequency	2014.2	-0.028 (CI = +/-0.024; p = 0.025)	0.100 (CI = +/-0.078; p = 0.015)	0.110 (CI = +/-0.149; p = 0.138)	0.372	-2.73%
Frequency	2015.1	-0.034 (CI = +/-0.026; p = 0.015)	0.089 (CI = +/-0.080; p = 0.032)	0.135 (CI = +/-0.155; p = 0.083)	0.413	-3.35%
Frequency	2015.2	-0.026 (CI = +/-0.028; p = 0.064)	0.079 (CI = +/-0.079; p = 0.052)	0.108 (CI = +/-0.155; p = 0.160)	0.259	-2.59%
Frequency	2016.1	-0.034 (CI = +/-0.031; p = 0.032)	0.065 (CI = +/-0.082; p = 0.107)	0.136 (CI = +/-0.161; p = 0.091)	0.315	-3.38%
Frequency	2016.2	-0.037 (CI = +/-0.035; p = 0.040)	0.068 (CI = +/-0.086; p = 0.110)	0.144 (CI = +/-0.172; p = 0.094)	0.274	-3.64%
Frequency	2017.1	-0.035 (CI = +/-0.041; p = 0.089)	0.071 (CI = +/-0.095; p = 0.126)	0.138 (CI = +/-0.189; p = 0.138)	0.244	-3.44%

Comprehensive

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

Loss Cost	2005.1	0.040 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.012; p = 0.298)	0.460	+4.10%
Loss Cost	2005.2	0.042 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.012; p = 0.289)	0.463	+4.25%
Loss Cost	2006.1	0.045 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.012; p = 0.258)	0.497	+4.57%
Loss Cost	2006.2	0.045 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.012; p = 0.261)	0.483	+4.64%
Loss Cost	2007.1	0.046 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.012; p = 0.262)	0.470	+4.72%
Loss Cost	2007.2	0.048 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.012; p = 0.254)	0.477	+4.93%
Loss Cost	2008.1	0.056 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.011; p = 0.158)	0.612	+5.72%
Loss Cost	2008.2	0.060 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.010; p = 0.129)	0.653	+6.16%
Loss Cost	2009.1	0.065 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.010; p = 0.096)	0.703	+6.69%
Loss Cost	2009.2	0.068 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.010; p = 0.085)	0.718	+7.03%
Loss Cost	2010.1	0.070 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.010; p = 0.084)	0.716	+7.26%
Loss Cost	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.009; p = 0.084)	0.687	+6.88%
Loss Cost	2011.1	0.070 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.009; p = 0.076)	0.703	+7.28%
Loss Cost	2011.2	0.072 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.009; p = 0.078)	0.697	+7.50%
Loss Cost	2012.1	0.077 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.009; p = 0.067)	0.727	+8.05%
Loss Cost	2012.2	0.076 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.073)	0.697	+7.92%
Loss Cost	2013.1	0.083 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.058)	0.745	+8.66%
Loss Cost	2013.2	0.077 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.008; p = 0.048)	0.717	+8.05%
Loss Cost	2014.1	0.086 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.007; p = 0.029)	0.795	+9.02%
Loss Cost	2014.2	0.086 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.008; p = 0.034)	0.770	+8.95%
Loss Cost	2015.1	0.090 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.008; p = 0.037)	0.776	+9.43%
Loss Cost	2015.2	0.095 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.008; p = 0.043)	0.780	+9.94%
Loss Cost	2016.1	0.099 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.008; p = 0.052)	0.780	+10.45%
Loss Cost	2016.2	0.105 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.008; p = 0.065)	0.781	+11.05%
Loss Cost	2017.1	0.113 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.008; p = 0.084)	0.797	+11.95%
Severity	2005.1	0.043 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.011; p = 0.948)	0.567	+4.35%
Severity	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.011; p = 0.974)	0.572	+4.52%
Severity	2006.1	0.048 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.011; p = 0.974)	0.613	+4.87%
Severity	2006.2	0.049 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.011; p = 0.958)	0.607	+4.99%
Severity	2007.1	0.050 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.011; p = 0.942)	0.601	+5.12%
Severity	2007.2	0.052 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.011; p = 0.919)	0.604	+5.33%
Severity	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.830)	0.707	+6.00%
Severity	2008.2	0.062 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.783)	0.736	+6.39%
Severity	2009.1	0.067 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.700)	0.796	+6.96%
Severity	2009.2	0.069 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.689)	0.790	+7.12%
Severity	2010.1	0.070 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.686)	0.779	+7.22%
Severity	2010.2	0.068 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.699)	0.754	+7.01%
Severity	2011.1	0.073 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.641)	0.806	+7.63%
Severity	2011.2	0.075 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.640)	0.798	+7.79%
Severity	2012.1	0.078 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.636)	0.796	+8.06%
Severity	2012.2	0.077 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.643)	0.772	+7.99%
Severity	2013.1	0.082 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.636)	0.794	+8.52%
Severity	2013.2	0.077 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.615)	0.769	+8.04%
Severity	2014.1	0.085 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.608)	0.826	+8.85%
Severity	2014.2	0.083 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.605)	0.799	+8.68%
Severity	2015.1	0.089 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.007; p = 0.640)	0.817	+9.27%
Severity	2015.2	0.089 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.651)	0.791	+9.27%
Severity	2016.1	0.094 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.007; p = 0.718)	0.802	+9.88%
Severity	2016.2	0.096 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.007; p = 0.754)	0.779	+10.08%
Severity	2017.1	0.105 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.007; p = 0.909)	0.812	+11.09%
Frequency	2005.1	-0.002 (CI = +/-0.005; p = 0.286)	0.007 (CI = +/-0.004; p = 0.002)	0.265	-0.24%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.279)	0.007 (CI = +/-0.004; p = 0.002)	0.265	-0.26%
Frequency	2006.1	-0.003 (CI = +/-0.005; p = 0.254)	0.007 (CI = +/-0.004; p = 0.002)	0.267	-0.29%
Frequency	2006.2	-0.003 (CI = +/-0.005; p = 0.201)	0.007 (CI = +/-0.004; p = 0.003)	0.277	-0.34%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.169)	0.007 (CI = +/-0.004; p = 0.003)	0.283	-0.38%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.206)	0.007 (CI = +/-0.004; p = 0.004)	0.274	-0.37%
Frequency	2008.1	-0.003 (CI = +/-0.006; p = 0.384)	0.007 (CI = +/-0.004; p = 0.003)	0.260	-0.26%
Frequency	2008.2	-0.002 (CI = +/-0.006; p = 0.511)	0.007 (CI = +/-0.004; p = 0.003)	0.249	-0.21%
Frequency	2009.1	-0.003 (CI = +/-0.007; p = 0.449)	0.007 (CI = +/-0.004; p = 0.004)	0.253	-0.26%
Frequency	2009.2	-0.001 (CI = +/-0.007; p = 0.812)	0.007 (CI = +/-0.004; p = 0.003)	0.250	-0.08%
Frequency	2010.1	0.000 (CI = +/-0.007; p = 0.917)	0.007 (CI = +/-0.004; p = 0.003)	0.247	+0.04%
Frequency	2010.2	-0.001 (CI = +/-0.007; p = 0.747)	0.007 (CI = +/-0.004; p = 0.003)	0.274	-0.12%
Frequency	2011.1	-0.003 (CI = +/-0.008; p = 0.392)	0.007 (CI = +/-0.004; p = 0.002)	0.324	-0.32%
Frequency	2011.2	-0.003 (CI = +/-0.008; p = 0.499)	0.007 (CI = +/-0.004; p = 0.002)	0.312	-0.27%
Frequency	2012.1	0.000 (CI = +/-0.008; p = 0.978)	0.007 (CI = +/-0.004; p = 0.001)	0.323	-0.01%
Frequency	2012.2	-0.001 (CI = +/-0.009; p = 0.881)	0.007 (CI = +/-0.004; p = 0.002)	0.325	-0.06%
Frequency	2013.1	0.001 (CI = +/-0.009; p = 0.775)	0.007 (CI = +/-0.004; p = 0.002)	0.328	+0.13%
Frequency	2013.2	0.000 (CI = +/-0.010; p = 0.983)	0.007 (CI = +/-0.004; p = 0.002)	0.338	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.011; p = 0.765)	0.007 (CI = +/-0.004; p = 0.002)	0.335	+0.15%
Frequency	2014.2	0.002 (CI = +/-0.012; p = 0.662)	0.007 (CI = +/-0.004; p = 0.003)	0.330	+0.25%
Frequency	2015.1	0.001 (CI = +/-0.013; p = 0.812)	0.007 (CI = +/-0.004; p = 0.004)	0.333	+0.15%
Frequency	2015.2	0.006 (CI = +/-0.013; p = 0.320)	0.006 (CI = +/-0.004; p = 0.003)	0.386	+0.61%
Frequency	2016.1	0.005 (CI = +/-0.014; p = 0.446)	0.006 (CI = +/-0.004; p = 0.003)	0.384	+0.52%
Frequency	2016.2	0.009 (CI = +/-0.015; p = 0.234)	0.006 (CI = +/-0.004; p = 0.004)	0.412	+0.88%
Frequency	2017.1	0.008 (CI = +/-0.017; p = 0.354)	0.006 (CI = +/-0.004; p = 0.005)	0.408	+0.77%

Comprehensive

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

Loss Cost	2005.1	0.017 (CI = +/-0.011; p = 0.006)	-0.186 (CI = +/-0.102; p = 0.001)	0.600 (CI = +/-0.209; p = 0.000)	0.757	+1.67%
Loss Cost	2005.2	0.018 (CI = +/-0.012; p = 0.004)	-0.193 (CI = +/-0.104; p = 0.001)	0.587 (CI = +/-0.212; p = 0.000)	0.759	+1.82%
Loss Cost	2006.1	0.020 (CI = +/-0.013; p = 0.003)	-0.186 (CI = +/-0.106; p = 0.001)	0.574 (CI = +/-0.215; p = 0.000)	0.763	+1.98%
Loss Cost	2006.2	0.020 (CI = +/-0.014; p = 0.005)	-0.188 (CI = +/-0.109; p = 0.001)	0.572 (CI = +/-0.221; p = 0.000)	0.756	+2.01%
Loss Cost	2007.1	0.018 (CI = +/-0.014; p = 0.015)	-0.196 (CI = +/-0.111; p = 0.001)	0.587 (CI = +/-0.224; p = 0.000)	0.755	+1.81%
Loss Cost	2007.2	0.020 (CI = +/-0.015; p = 0.010)	-0.205 (CI = +/-0.113; p = 0.001)	0.569 (CI = +/-0.227; p = 0.000)	0.760	+2.05%
Loss Cost	2008.1	0.028 (CI = +/-0.014; p = 0.000)	-0.177 (CI = +/-0.099; p = 0.001)	0.518 (CI = +/-0.198; p = 0.000)	0.823	+2.79%
Loss Cost	2008.2	0.033 (CI = +/-0.013; p = 0.000)	-0.198 (CI = +/-0.091; p = 0.000)	0.476 (CI = +/-0.183; p = 0.000)	0.858	+3.37%
Loss Cost	2009.1	0.037 (CI = +/-0.014; p = 0.000)	-0.186 (CI = +/-0.090; p = 0.000)	0.452 (CI = +/-0.181; p = 0.000)	0.870	+3.74%
Loss Cost	2009.2	0.041 (CI = +/-0.014; p = 0.000)	-0.201 (CI = +/-0.087; p = 0.000)	0.421 (CI = +/-0.175; p = 0.000)	0.884	+4.21%
Loss Cost	2010.1	0.040 (CI = +/-0.015; p = 0.000)	-0.205 (CI = +/-0.090; p = 0.000)	0.428 (CI = +/-0.181; p = 0.000)	0.881	+4.09%
Loss Cost	2010.2	0.034 (CI = +/-0.014; p = 0.000)	-0.185 (CI = +/-0.083; p = 0.000)	0.470 (CI = +/-0.168; p = 0.000)	0.889	+3.43%
Loss Cost	2011.1	0.034 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.087; p = 0.000)	0.467 (CI = +/-0.175; p = 0.000)	0.887	+3.49%
Loss Cost	2011.2	0.037 (CI = +/-0.017; p = 0.000)	-0.191 (CI = +/-0.089; p = 0.000)	0.452 (CI = +/-0.180; p = 0.000)	0.885	+3.74%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	-0.185 (CI = +/-0.092; p = 0.000)	0.439 (CI = +/-0.187; p = 0.000)	0.885	+3.96%
Loss Cost	2012.2	0.035 (CI = +/-0.020; p = 0.002)	-0.177 (CI = +/-0.095; p = 0.001)	0.459 (CI = +/-0.194; p = 0.000)	0.877	+3.61%
Loss Cost	2013.1	0.040 (CI = +/-0.022; p = 0.001)	-0.167 (CI = +/-0.096; p = 0.002)	0.435 (CI = +/-0.199; p = 0.000)	0.882	+4.08%
Loss Cost	2013.2	0.027 (CI = +/-0.019; p = 0.008)	-0.139 (CI = +/-0.079; p = 0.001)	0.506 (CI = +/-0.164; p = 0.000)	0.911	+2.73%
Loss Cost	2014.1	0.035 (CI = +/-0.019; p = 0.001)	-0.124 (CI = +/-0.074; p = 0.003)	0.466 (CI = +/-0.157; p = 0.000)	0.928	+3.55%
Loss Cost	2014.2	0.029 (CI = +/-0.021; p = 0.010)	-0.114 (CI = +/-0.075; p = 0.005)	0.494 (CI = +/-0.161; p = 0.000)	0.926	+2.98%
Loss Cost	2015.1	0.027 (CI = +/-0.024; p = 0.033)	-0.118 (CI = +/-0.079; p = 0.006)	0.506 (CI = +/-0.173; p = 0.000)	0.923	+2.71%
Loss Cost	2015.2	0.032 (CI = +/-0.028; p = 0.027)	-0.126 (CI = +/-0.082; p = 0.005)	0.483 (CI = +/-0.184; p = 0.000)	0.923	+3.23%
Loss Cost	2016.1	0.026 (CI = +/-0.032; p = 0.098)	-0.133 (CI = +/-0.086; p = 0.005)	0.506 (CI = +/-0.198; p = 0.000)	0.921	+2.67%
Loss Cost	2016.2	0.034 (CI = +/-0.037; p = 0.072)	-0.142 (CI = +/-0.090; p = 0.005)	0.475 (CI = +/-0.215; p = 0.000)	0.921	+3.42%
Loss Cost	2017.1	0.032 (CI = +/-0.045; p = 0.143)	-0.143 (CI = +/-0.098; p = 0.008)	0.480 (CI = +/-0.242; p = 0.001)	0.917	+3.29%
Severity	2005.1	0.026 (CI = +/-0.011; p = 0.000)	-0.162 (CI = +/-0.101; p = 0.002)	0.464 (CI = +/-0.206; p = 0.000)	0.765	+2.63%
Severity	2005.2	0.028 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.102; p = 0.002)	0.446 (CI = +/-0.207; p = 0.000)	0.771	+2.84%
Severity	2006.1	0.031 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.102; p = 0.003)	0.426 (CI = +/-0.206; p = 0.000)	0.783	+3.11%
Severity	2006.2	0.032 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.104; p = 0.003)	0.415 (CI = +/-0.211; p = 0.000)	0.781	+3.25%
Severity	2007.1	0.031 (CI = +/-0.014; p = 0.000)	-0.169 (CI = +/-0.107; p = 0.003)	0.420 (CI = +/-0.216; p = 0.000)	0.775	+3.19%
Severity	2007.2	0.034 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.108; p = 0.002)	0.399 (CI = +/-0.218; p = 0.001)	0.781	+3.46%
Severity	2008.1	0.041 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.097; p = 0.003)	0.352 (CI = +/-0.194; p = 0.001)	0.834	+4.15%
Severity	2008.2	0.046 (CI = +/-0.013; p = 0.000)	-0.174 (CI = +/-0.090; p = 0.000)	0.313 (CI = +/-0.180; p = 0.001)	0.865	+4.71%
Severity	2009.1	0.051 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.083; p = 0.001)	0.277 (CI = +/-0.167; p = 0.002)	0.892	+5.27%
Severity	2009.2	0.054 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.084; p = 0.000)	0.260 (CI = +/-0.169; p = 0.004)	0.891	+5.53%
Severity	2010.1	0.052 (CI = +/-0.014; p = 0.000)	-0.169 (CI = +/-0.086; p = 0.000)	0.271 (CI = +/-0.173; p = 0.004)	0.887	+5.35%
Severity	2010.2	0.049 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.087; p = 0.001)	0.291 (CI = +/-0.176; p = 0.002)	0.877	+5.03%
Severity	2011.1	0.055 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.083; p = 0.002)	0.257 (CI = +/-0.168; p = 0.004)	0.896	+5.62%
Severity	2011.2	0.057 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.085; p = 0.001)	0.240 (CI = +/-0.172; p = 0.008)	0.893	+5.90%
Severity	2012.1	0.057 (CI = +/-0.018; p = 0.000)	-0.151 (CI = +/-0.089; p = 0.002)	0.240 (CI = +/-0.181; p = 0.011)	0.888	+5.90%
Severity	2012.2	0.056 (CI = +/-0.020; p = 0.000)	-0.149 (CI = +/-0.093; p = 0.003)	0.246 (CI = +/-0.190; p = 0.014)	0.875	+5.79%
Severity	2013.1	0.060 (CI = +/-0.022; p = 0.000)	-0.140 (CI = +/-0.096; p = 0.006)	0.227 (CI = +/-0.197; p = 0.026)	0.876	+6.19%
Severity	2013.2	0.051 (CI = +/-0.022; p = 0.000)	-0.122 (CI = +/-0.091; p = 0.011)	0.274 (CI = +/-0.190; p = 0.007)	0.874	+5.26%
Severity	2014.1	0.060 (CI = +/-0.023; p = 0.000)	-0.105 (CI = +/-0.088; p = 0.021)	0.232 (CI = +/-0.185; p = 0.016)	0.893	+6.16%
Severity	2014.2	0.055 (CI = +/-0.026; p = 0.000)	-0.097 (CI = +/-0.091; p = 0.037)	0.255 (CI = +/-0.194; p = 0.013)	0.880	+5.68%
Severity	2015.1	0.059 (CI = +/-0.029; p = 0.001)	-0.091 (CI = +/-0.095; p = 0.060)	0.236 (CI = +/-0.207; p = 0.028)	0.878	+6.12%
Severity	2015.2	0.057 (CI = +/-0.034; p = 0.003)	-0.088 (CI = +/-0.101; p = 0.083)	0.245 (CI = +/-0.225; p = 0.035)	0.862	+5.91%
Severity	2016.1	0.061 (CI = +/-0.040; p = 0.005)	-0.083 (CI = +/-0.107; p = 0.120)	0.229 (CI = +/-0.246; p = 0.066)	0.855	+6.30%
Severity	2016.2	0.063 (CI = +/-0.047; p = 0.013)	-0.085 (CI = +/-0.115; p = 0.136)	0.222 (CI = +/-0.275; p = 0.104)	0.836	+6.47%
Severity	2017.1	0.075 (CI = +/-0.055; p = 0.012)	-0.071 (CI = +/-0.120; p = 0.220)	0.175 (CI = +/-0.299; p = 0.226)	0.839	+7.78%
Frequency	2005.1	-0.009 (CI = +/-0.006; p = 0.003)	-0.024 (CI = +/-0.053; p = 0.369)	0.136 (CI = +/-0.108; p = 0.015)	0.181	-0.94%
Frequency	2005.2	-0.010 (CI = +/-0.006; p = 0.003)	-0.021 (CI = +/-0.054; p = 0.430)	0.140 (CI = +/-0.111; p = 0.014)	0.186	-0.99%
Frequency	2006.1	-0.011 (CI = +/-0.007; p = 0.002)	-0.026 (CI = +/-0.055; p = 0.346)	0.148 (CI = +/-0.112; p = 0.011)	0.209	-1.09%
Frequency	2006.2	-0.012 (CI = +/-0.007; p = 0.001)	-0.021 (CI = +/-0.056; p = 0.447)	0.157 (CI = +/-0.113; p = 0.008)	0.233	-1.20%
Frequency	2007.1	-0.013 (CI = +/-0.007; p = 0.001)	-0.027 (CI = +/-0.056; p = 0.336)	0.167 (CI = +/-0.113; p = 0.005)	0.268	-1.34%
Frequency	2007.2	-0.014 (CI = +/-0.008; p = 0.001)	-0.026 (CI = +/-0.058; p = 0.374)	0.170 (CI = +/-0.116; p = 0.006)	0.260	-1.37%
Frequency	2008.1	-0.013 (CI = +/-0.008; p = 0.003)	-0.023 (CI = +/-0.059; p = 0.437)	0.165 (CI = +/-0.119; p = 0.008)	0.212	-1.30%
Frequency	2008.2	-0.013 (CI = +/-0.009; p = 0.006)	-0.024 (CI = +/-0.061; p = 0.435)	0.163 (CI = +/-0.123; p = 0.011)	0.191	-1.28%
Frequency	2009.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.030 (CI = +/-0.062; p = 0.329)	0.175 (CI = +/-0.124; p = 0.007)	0.228	-1.46%
Frequency	2009.2	-0.013 (CI = +/-0.010; p = 0.014)	-0.037 (CI = +/-0.062; p = 0.233)	0.161 (CI = +/-0.125; p = 0.014)	0.189	-1.25%
Frequency	2010.1	-0.012 (CI = +/-0.011; p = 0.027)	-0.035 (CI = +/-0.065; p = 0.270)	0.158 (CI = +/-0.130; p = 0.019)	0.151	-1.20%
Frequency	2010.2	-0.015 (CI = +/-0.011; p = 0.008)	-0.025 (CI = +/-0.063; p = 0.415)	0.179 (CI = +/-0.128; p = 0.008)	0.215	-1.52%
Frequency	2011.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.057; p = 0.160)	0.210 (CI = +/-0.115; p = 0.001)	0.384	-2.02%
Frequency	2011.2	-0.021 (CI = +/-0.011; p = 0.001)	-0.039 (CI = +/-0.059; p = 0.184)	0.211 (CI = +/-0.120; p = 0.001)	0.369	-2.04%
Frequency	2012.1	-0.018 (CI = +/-0.012; p = 0.005)	-0.034 (CI = +/-0.061; p = 0.262)	0.199 (CI = +/-0.123; p = 0.003)	0.292	-1.83%
Frequency	2012.2	-0.021 (CI = +/-0.013; p = 0.004)	-0.028 (CI = +/-0.062; p = 0.359)	0.213 (CI = +/-0.128; p = 0.002)	0.318	-2.06%
Frequency	2013.1	-0.020 (CI = +/-0.015; p = 0.011)	-0.026 (CI = +/-0.065; p = 0.411)	0.208 (CI = +/-0.134; p = 0.004)	0.267	-1.98%
Frequency	2013.2	-0.024 (CI = +/-0.016; p = 0.005)	-0.017 (CI = +/-0.065; p = 0.586)	0.231 (CI = +/-0.136; p = 0.002)	0.326	-2.40%
Frequency	2014.1	-0.025 (CI = +/-0.018; p = 0.010)	-0.018 (CI = +/-0.069; p = 0.583)	0.234 (CI = +/-0.145; p = 0.003)	0.298	-2.46%
Frequency	2014.2	-0.026 (CI = +/-0.021; p = 0.017)	-0.017 (CI = +/-0.073; p = 0.637)	0.239 (CI = +/-0.156; p = 0.005)	0.285	-2.55%
Frequency	2015.1	-0.033 (CI = +/-0.022; p = 0.006)	-0.028 (CI = +/-0.072; p = 0.427)	0.271 (CI = +/-0.158; p = 0.002)	0.365	-3.22%
Frequency	2015.2	-0.026 (CI = +/-0.024; p = 0.040)	-0.038 (CI = +/-0.073; p = 0.281)	0.238 (CI = +/-0.163; p = 0.007)	0.333	-2.53%
Frequency	2016.1	-0.035 (CI = +/-0.026; p = 0.014)	-0.050 (CI = +/-0.072; p = 0.154)	0.277 (CI = +/-0.165; p = 0.003)	0.424	-3.42%
Frequency	2016.2	-0.029 (CI = +/-0.031; p = 0.063)	-0.057 (CI = +/-0.075; p = 0.125)	0.253 (CI = +/-0.179; p = 0.009)	0.412	-2.87%
Frequency	2017.1	-0.043 (CI = +/-0.034; p = 0.017)	-0.071 (CI = +/-0.073; p = 0.054)	0.305 (CI = +/-0.181; p = 0.003)	0.519	-4.17%

Comprehensive

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

Loss Cost	2005.1	0.012 (CI = +/-0.013; p = 0.057)	-0.194 (CI = +/-0.102; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.186)	0.660 (CI = +/-0.226; p = 0.000)	0.762	+1.26%
Loss Cost	2005.2	0.014 (CI = +/-0.014; p = 0.043)	-0.200 (CI = +/-0.104; p = 0.000)	-0.006 (CI = +/-0.009; p = 0.212)	0.646 (CI = +/-0.230; p = 0.000)	0.763	+1.41%
Loss Cost	2006.1	0.016 (CI = +/-0.014; p = 0.035)	-0.194 (CI = +/-0.107; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.251)	0.631 (CI = +/-0.236; p = 0.000)	0.766	+1.57%
Loss Cost	2006.2	0.016 (CI = +/-0.015; p = 0.046)	-0.194 (CI = +/-0.110; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.262)	0.630 (CI = +/-0.244; p = 0.000)	0.758	+1.58%
Loss Cost	2007.1	0.013 (CI = +/-0.016; p = 0.120)	-0.205 (CI = +/-0.111; p = 0.001)	-0.006 (CI = +/-0.009; p = 0.210)	0.655 (CI = +/-0.247; p = 0.000)	0.760	+1.29%
Loss Cost	2007.2	0.015 (CI = +/-0.017; p = 0.082)	-0.213 (CI = +/-0.113; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.244)	0.635 (CI = +/-0.253; p = 0.000)	0.763	+1.53%
Loss Cost	2008.1	0.024 (CI = +/-0.016; p = 0.005)	-0.183 (CI = +/-0.100; p = 0.001)	-0.004 (CI = +/-0.008; p = 0.374)	0.563 (CI = +/-0.225; p = 0.000)	0.822	+2.42%
Loss Cost	2008.2	0.030 (CI = +/-0.015; p = 0.000)	-0.202 (CI = +/-0.093; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.471)	0.511 (CI = +/-0.210; p = 0.000)	0.856	+3.08%
Loss Cost	2009.1	0.035 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.093; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.609)	0.478 (CI = +/-0.210; p = 0.000)	0.866	+3.51%
Loss Cost	2009.2	0.040 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.090; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.738)	0.437 (CI = +/-0.206; p = 0.000)	0.881	+4.06%
Loss Cost	2010.1	0.038 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.093; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.684)	0.450 (CI = +/-0.215; p = 0.000)	0.877	+3.88%
Loss Cost	2010.2	0.030 (CI = +/-0.017; p = 0.001)	-0.190 (CI = +/-0.085; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.460)	0.507 (CI = +/-0.198; p = 0.000)	0.887	+3.07%
Loss Cost	2011.1	0.031 (CI = +/-0.019; p = 0.003)	-0.189 (CI = +/-0.089; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.484)	0.506 (CI = +/-0.210; p = 0.000)	0.884	+3.10%
Loss Cost	2011.2	0.033 (CI = +/-0.021; p = 0.003)	-0.194 (CI = +/-0.091; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.547)	0.487 (CI = +/-0.219; p = 0.000)	0.882	+3.38%
Loss Cost	2012.1	0.036 (CI = +/-0.023; p = 0.005)	-0.189 (CI = +/-0.095; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.627)	0.471 (CI = +/-0.232; p = 0.000)	0.881	+3.63%
Loss Cost	2012.2	0.031 (CI = +/-0.025; p = 0.019)	-0.181 (CI = +/-0.097; p = 0.001)	-0.002 (CI = +/-0.008; p = 0.547)	0.500 (CI = +/-0.242; p = 0.000)	0.873	+3.16%
Loss Cost	2013.1	0.037 (CI = +/-0.028; p = 0.013)	-0.170 (CI = +/-0.101; p = 0.002)	-0.001 (CI = +/-0.008; p = 0.691)	0.464 (CI = +/-0.255; p = 0.001)	0.877	+3.74%
Loss Cost	2013.2	0.020 (CI = +/-0.024; p = 0.100)	-0.145 (CI = +/-0.080; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.319)	0.567 (CI = +/-0.207; p = 0.000)	0.911	+2.00%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.024)	-0.129 (CI = +/-0.078; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.519)	0.507 (CI = +/-0.207; p = 0.000)	0.925	+3.04%
Loss Cost	2014.2	0.022 (CI = +/-0.027; p = 0.104)	-0.119 (CI = +/-0.077; p = 0.005)	-0.002 (CI = +/-0.006; p = 0.393)	0.551 (CI = +/-0.213; p = 0.000)	0.925	+2.26%
Loss Cost	2015.1	0.017 (CI = +/-0.032; p = 0.277)	-0.127 (CI = +/-0.081; p = 0.005)	-0.003 (CI = +/-0.006; p = 0.323)	0.581 (CI = +/-0.233; p = 0.000)	0.923	+1.70%
Loss Cost	2015.2	0.022 (CI = +/-0.036; p = 0.212)	-0.132 (CI = +/-0.085; p = 0.005)	-0.003 (CI = +/-0.006; p = 0.393)	0.553 (CI = +/-0.253; p = 0.000)	0.922	+2.24%
Loss Cost	2016.1	0.012 (CI = +/-0.042; p = 0.563)	-0.144 (CI = +/-0.089; p = 0.004)	-0.003 (CI = +/-0.007; p = 0.281)	0.607 (CI = +/-0.277; p = 0.000)	0.923	+1.17%
Loss Cost	2016.2	0.019 (CI = +/-0.049; p = 0.413)	-0.150 (CI = +/-0.093; p = 0.004)	-0.003 (CI = +/-0.007; p = 0.346)	0.571 (CI = +/-0.305; p = 0.002)	0.921	+1.94%
Loss Cost	2017.1	0.014 (CI = +/-0.061; p = 0.636)	-0.156 (CI = +/-0.102; p = 0.007)	-0.003 (CI = +/-0.007; p = 0.334)	0.597 (CI = +/-0.354; p = 0.003)	0.917	+1.36%
Severity	2005.1	0.018 (CI = +/-0.012; p = 0.003)	-0.178 (CI = +/-0.094; p = 0.000)	-0.011 (CI = +/-0.008; p = 0.009)	0.577 (CI = +/-0.207; p = 0.000)	0.802	+1.85%
Severity	2005.2	0.020 (CI = +/-0.012; p = 0.002)	-0.185 (CI = +/-0.095; p = 0.000)	-0.011 (CI = +/-0.008; p = 0.011)	0.559 (CI = +/-0.210; p = 0.000)	0.805	+2.05%
Severity	2006.1	0.023 (CI = +/-0.013; p = 0.001)	-0.175 (CI = +/-0.096; p = 0.001)	-0.010 (CI = +/-0.008; p = 0.016)	0.537 (CI = +/-0.212; p = 0.000)	0.813	+2.30%
Severity	2006.2	0.024 (CI = +/-0.014; p = 0.001)	-0.180 (CI = +/-0.098; p = 0.001)	-0.010 (CI = +/-0.008; p = 0.020)	0.526 (CI = +/-0.217; p = 0.000)	0.809	+2.42%
Severity	2007.1	0.022 (CI = +/-0.015; p = 0.004)	-0.185 (CI = +/-0.100; p = 0.001)	-0.010 (CI = +/-0.008; p = 0.019)	0.540 (CI = +/-0.223; p = 0.000)	0.806	+2.26%
Severity	2007.2	0.025 (CI = +/-0.016; p = 0.003)	-0.193 (CI = +/-0.102; p = 0.001)	-0.010 (CI = +/-0.008; p = 0.024)	0.518 (CI = +/-0.227; p = 0.000)	0.810	+2.53%
Severity	2008.1	0.032 (CI = +/-0.015; p = 0.000)	-0.168 (CI = +/-0.092; p = 0.001)	-0.008 (CI = +/-0.008; p = 0.033)	0.457 (CI = +/-0.206; p = 0.000)	0.854	+3.29%
Severity	2008.2	0.038 (CI = +/-0.014; p = 0.000)	-0.185 (CI = +/-0.085; p = 0.000)	-0.007 (CI = +/-0.007; p = 0.037)	0.409 (CI = +/-0.192; p = 0.000)	0.881	+3.89%
Severity	2009.1	0.044 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.080; p = 0.000)	-0.006 (CI = +/-0.007; p = 0.057)	0.362 (CI = +/-0.181; p = 0.000)	0.902	+4.52%
Severity	2009.2	0.047 (CI = +/-0.015; p = 0.000)	-0.173 (CI = +/-0.081; p = 0.000)	-0.006 (CI = +/-0.007; p = 0.072)	0.344 (CI = +/-0.186; p = 0.001)	0.901	+4.77%
Severity	2010.1	0.044 (CI = +/-0.016; p = 0.000)	-0.182 (CI = +/-0.083; p = 0.000)	-0.007 (CI = +/-0.007; p = 0.054)	0.367 (CI = +/-0.191; p = 0.001)	0.899	+4.45%
Severity	2010.2	0.039 (CI = +/-0.017; p = 0.000)	-0.172 (CI = +/-0.082; p = 0.000)	-0.007 (CI = +/-0.007; p = 0.035)	0.399 (CI = +/-0.192; p = 0.000)	0.894	+3.99%
Severity	2011.1	0.045 (CI = +/-0.017; p = 0.000)	-0.156 (CI = +/-0.080; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.058)	0.355 (CI = +/-0.188; p = 0.001)	0.908	+4.63%
Severity	2011.2	0.048 (CI = +/-0.019; p = 0.000)	-0.161 (CI = +/-0.082; p = 0.000)	-0.006 (CI = +/-0.006; p = 0.074)	0.338 (CI = +/-0.196; p = 0.002)	0.904	+4.90%
Severity	2012.1	0.046 (CI = +/-0.021; p = 0.000)	-0.165 (CI = +/-0.086; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.076)	0.347 (CI = +/-0.209; p = 0.002)	0.899	+4.75%
Severity	2012.2	0.044 (CI = +/-0.023; p = 0.001)	-0.160 (CI = +/-0.089; p = 0.001)	-0.006 (CI = +/-0.007; p = 0.073)	0.362 (CI = +/-0.221; p = 0.003)	0.888	+4.50%
Severity	2013.1	0.047 (CI = +/-0.026; p = 0.001)	-0.154 (CI = +/-0.093; p = 0.003)	-0.006 (CI = +/-0.007; p = 0.105)	0.342 (CI = +/-0.236; p = 0.007)	0.887	+4.84%
Severity	2013.2	0.035 (CI = +/-0.025; p = 0.010)	-0.136 (CI = +/-0.084; p = 0.003)	-0.007 (CI = +/-0.006; p = 0.035)	0.418 (CI = +/-0.217; p = 0.001)	0.897	+3.54%
Severity	2014.1	0.044 (CI = +/-0.027; p = 0.004)	-0.121 (CI = +/-0.083; p = 0.007)	-0.006 (CI = +/-0.006; p = 0.065)	0.364 (CI = +/-0.223; p = 0.003)	0.908	+4.48%
Severity	2014.2	0.036 (CI = +/-0.030; p = 0.020)	-0.112 (CI = +/-0.084; p = 0.012)	-0.006 (CI = +/-0.006; p = 0.045)	0.407 (CI = +/-0.231; p = 0.002)	0.902	+3.70%
Severity	2015.1	0.038 (CI = +/-0.035; p = 0.034)	-0.109 (CI = +/-0.090; p = 0.021)	-0.006 (CI = +/-0.007; p = 0.066)	0.395 (CI = +/-0.257; p = 0.005)	0.897	+3.91%
Severity	2015.2	0.033 (CI = +/-0.040; p = 0.099)	-0.104 (CI = +/-0.094; p = 0.033)	-0.007 (CI = +/-0.007; p = 0.063)	0.422 (CI = +/-0.280; p = 0.006)	0.885	+3.38%
Severity	2016.1	0.033 (CI = +/-0.049; p = 0.172)	-0.104 (CI = +/-0.102; p = 0.046)	-0.007 (CI = +/-0.008; p = 0.081)	0.425 (CI = +/-0.319; p = 0.013)	0.877	+3.33%
Severity	2016.2	0.031 (CI = +/-0.058; p = 0.262)	-0.103 (CI = +/-0.109; p = 0.062)	-0.007 (CI = +/-0.008; p = 0.095)	0.432 (CI = +/-0.358; p = 0.022)	0.861	+3.18%
Severity	2017.1	0.041 (CI = +/-0.071; p = 0.231)	-0.094 (CI = +/-0.119; p = 0.111)	-0.006 (CI = +/-0.009; p = 0.149)	0.386 (CI = +/-0.413; p = 0.064)	0.856	+4.20%
Frequency	2005.1	-0.006 (CI = +/-0.006; p = 0.070)	-0.017 (CI = +/-0.050; p = 0.510)	0.005 (CI = +/-0.004; p = 0.021)	0.083 (CI = +/-0.111; p = 0.140)	0.278	-0.58%
Frequency	2005.2	-0.006 (CI = +/-0.007; p = 0.068)	-0.015 (CI = +/-0.052; p = 0.560)	0.005 (CI = +/-0.004; p = 0.025)	0.086 (CI = +/-0.114; p = 0.133)	0.279	-0.62%
Frequency	2006.1	-0.007 (CI = +/-0.007; p = 0.050)	-0.019 (CI = +/-0.053; p = 0.478)	0.005 (CI = +/-0.004; p = 0.033)	0.095 (CI = +/-0.117; p = 0.108)	0.291	-0.71%
Frequency	2006.2	-0.008 (CI = +/-0.008; p = 0.033)	-0.015 (CI = +/-0.053; p = 0.576)	0.005 (CI = +/-0.005; p = 0.041)	0.104 (CI = +/-0.119; p = 0.084)	0.307	-0.82%
Frequency	2007.1	-0.010 (CI = +/-0.008; p = 0.020)	-0.020 (CI = +/-0.054; p = 0.460)	0.004 (CI = +/-0.005; p = 0.057)	0.116 (CI = +/-0.121; p = 0.059)	0.330	-0.96%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.027)	-0.019 (CI = +/-0.056; p = 0.483)	0.004 (CI = +/-0.005; p = 0.063)	0.117 (CI = +/-0.125; p = 0.065)	0.320	-0.97%
Frequency	2008.1	-0.008 (CI = +/-0.009; p = 0.068)	-0.015 (CI = +/-0.057; p = 0.593)	0.005 (CI = +/-0.005; p = 0.053)	0.107 (CI = +/-0.128; p = 0.100)	0.285	-0.84%
Frequency	2008.2	-0.008 (CI = +/-0.010; p = 0.112)	-0.017 (CI = +/-0.059; p = 0.564)	0.005 (CI = +/-0.005; p = 0.054)	0.102 (CI = +/-0.133; p = 0.128)	0.268	-0.79%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.072)	-0.022 (CI = +/-0.060; p = 0.456)	0.004 (CI = +/-0.005; p = 0.076)	0.116 (CI = +/-0.137; p = 0.094)	0.289	-0.96%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.213)	-0.030 (CI = +/-0.060; p = 0.316)	0.005 (CI = +/-0.005; p = 0.051)	0.094 (CI = +/-0.136; p = 0.170)	0.275	-0.68%
Frequency	2010.1	-0.005 (CI = +/-0.012; p = 0.358)	-0.026 (CI = +/-0.062; p = 0.396)	0.005 (CI = +/-0.005; p = 0.046)	0.083 (CI = +/-0.142; p = 0.238)	0.250	-0.54%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.152)	-0.018 (CI = +/-0.061; p = 0.549)	0.005 (CI = +/-0.005; p = 0.060)	0.109 (CI = +/-0.142; p = 0.127)	0.297	-0.88%
Frequency	2011.1	-0.015 (CI = +/-0.012; p = 0.019)	-0.033 (CI = +/-0.056; p = 0.239)	0.004 (CI = +/-0.004; p = 0.098)	0.151 (CI = +/-0.132; p = 0.027)	0.431	-1.46%
Frequency	2011.2	-0.015 (CI = +/-0.013; p = 0.033)	-0.033 (CI = +/-0.058; p = 0.252)	0.004 (CI = +/-0.005; p = 0.107)	0.149 (CI = +/-0.139; p = 0.036)	0.415	-1.45%
Frequency	2012.1	-0.011 (CI = +/-0.014; p = 0.133)	-0.024 (CI = +/-0.058; p = 0.395)	0.004 (CI = +/-0.005; p = 0.065)	0.123 (CI = +/-0.142; p = 0.085)	0.371	-1.07%
Frequency	2012.2	-0.013 (CI = +/-0.016; p = 0.100)	-0.020 (CI = +/-0.060; p = 0.485)	0.004 (CI = +/-0.005; p = 0.085)	0.138 (CI = +/-0.149; p = 0.068)	0.384	-1.28%
Frequency	2013.1	-0.010 (CI = +/-0.018; p = 0.228)	-0.016 (CI = +/-0.063; p = 0.605)	0.004 (CI = +/-0.005; p = 0.074)	0.122 (CI = +/-0.159; p = 0.124)	0.350	-1.04%
Frequency	2013.2	-0.015 (CI = +/-0.019; p = 0.117)	-0.009 (CI = +/-0.063; p = 0.764)	0.004 (CI = +/-0.005; p = 0.102)	0.149 (CI = +/-0.164; p = 0.072)	0.390	-1.48%
Frequency	2014.1	-0.014 (CI = +/-0.022; p = 0.200)	-0.008 (CI = +/-0.067; p = 0.816)	0.004 (CI = +/-0.005; p = 0.111)	0.143 (CI = +/-0.179; p = 0.110)	0.363	-1.38%
Frequency	2014.2	-0.014 (CI = +/-0.025; p = 0.257)	-0.007 (CI = +/-0.071; p = 0.826)	0.004 (CI = +/-0.005; p = 0.126)	0.144 (CI = +/-0.195; p = 0.139)	0.346	-1.39%
Frequency	2015.1	-0.021 (CI = +/-0.029; p = 0.129)	-0.018 (CI = +/-0.073; p = 0.607)	0.003 (CI = +/-0.005; p = 0.212)	0.185 (CI = +/-0.209; p = 0.078)	0.392	-2.13%
Frequency	2015.2	-0.011 (CI = +/-0.030; p = 0.448)	-0.028 (CI = +/-0.071; p = 0.404)	0.004 (CI = +/-0.005; p = 0.126)	0.131 (CI = +/-0.210; p = 0.205)	0.399	-1.09%
Frequency	2016.1	-0.021 (CI = +/-0.035; p = 0.214)	-0.040 (CI = +/-0.073; p = 0.257)	0.003 (CI = +/-0.005; p = 0.221)	0.182 (CI = +/-0.227; p = 0.107)	0.450	-2.08%
Frequency	2016.2	-0.012 (CI = +/-0.039; p = 0.515)	-0.047 (CI = +/-0.074; p = 0.195)	0.004 (CI = +/-0.005; p = 0.176)	0.140 (CI = +/-0.244; p = 0.236)	0.457	-1.21%
Frequency	2017.1	-0.028 (CI = +/-0.045; p = 0.208)	-0.062 (CI = +/-0.076; p = 0.102)	0.003 (CI = +/-0.006; p = 0.304)	0.212 (CI = +/-0.263; p = 0.104)	0.526	-2.73%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time

Loss Cost	2005.1	0.038 (CI = +/-0.013; p = 0.000)	0.460	+3.88%
Loss Cost	2005.2	0.039 (CI = +/-0.014; p = 0.000)	0.461	+4.02%
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.493	+4.32%
Loss Cost	2006.2	0.043 (CI = +/-0.015; p = 0.000)	0.478	+4.37%
Loss Cost	2007.1	0.043 (CI = +/-0.016; p = 0.000)	0.465	+4.44%
Loss Cost	2007.2	0.045 (CI = +/-0.017; p = 0.000)	0.470	+4.64%
Loss Cost	2008.1	0.053 (CI = +/-0.015; p = 0.000)	0.598	+5.39%
Loss Cost	2008.2	0.057 (CI = +/-0.016; p = 0.000)	0.635	+5.82%
Loss Cost	2009.1	0.061 (CI = +/-0.015; p = 0.000)	0.683	+6.32%
Loss Cost	2009.2	0.064 (CI = +/-0.016; p = 0.000)	0.696	+6.65%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	0.692	+6.88%
Loss Cost	2010.2	0.063 (CI = +/-0.018; p = 0.000)	0.658	+6.49%
Loss Cost	2011.1	0.067 (CI = +/-0.019; p = 0.000)	0.673	+6.88%
Loss Cost	2011.2	0.069 (CI = +/-0.020; p = 0.000)	0.665	+7.11%
Loss Cost	2012.1	0.074 (CI = +/-0.021; p = 0.000)	0.694	+7.69%
Loss Cost	2012.2	0.073 (CI = +/-0.022; p = 0.000)	0.659	+7.57%
Loss Cost	2013.1	0.081 (CI = +/-0.023; p = 0.000)	0.709	+8.39%
Loss Cost	2013.2	0.075 (CI = +/-0.024; p = 0.000)	0.664	+7.76%
Loss Cost	2014.1	0.085 (CI = +/-0.023; p = 0.000)	0.751	+8.92%
Loss Cost	2014.2	0.086 (CI = +/-0.026; p = 0.000)	0.718	+8.94%
Loss Cost	2015.2	0.093 (CI = +/-0.028; p = 0.000)	0.730	+9.70%
Loss Cost	2016.1	0.098 (CI = +/-0.030; p = 0.000)	0.732	+10.31%
Loss Cost	2016.2	0.105 (CI = +/-0.033; p = 0.000)	0.737	+11.03%
Loss Cost	2017.1	0.114 (CI = +/-0.035; p = 0.000)	0.761	+12.11%
Severity	2005.1	0.043 (CI = +/-0.012; p = 0.000)	0.586	+4.37%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.590	+4.53%
Severity	2006.1	0.047 (CI = +/-0.012; p = 0.000)	0.630	+4.86%
Severity	2006.2	0.049 (CI = +/-0.013; p = 0.000)	0.623	+4.97%
Severity	2007.1	0.050 (CI = +/-0.014; p = 0.000)	0.617	+5.09%
Severity	2007.2	0.051 (CI = +/-0.014; p = 0.000)	0.619	+5.28%
Severity	2008.1	0.058 (CI = +/-0.013; p = 0.000)	0.718	+5.93%
Severity	2008.2	0.061 (CI = +/-0.013; p = 0.000)	0.745	+6.30%
Severity	2009.1	0.066 (CI = +/-0.012; p = 0.000)	0.803	+6.86%
Severity	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.796	+7.01%
Severity	2010.1	0.069 (CI = +/-0.014; p = 0.000)	0.784	+7.10%
Severity	2010.2	0.066 (CI = +/-0.015; p = 0.000)	0.760	+6.87%
Severity	2011.1	0.072 (CI = +/-0.014; p = 0.000)	0.809	+7.48%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	0.799	+7.64%
Severity	2012.1	0.076 (CI = +/-0.016; p = 0.000)	0.796	+7.90%
Severity	2012.2	0.075 (CI = +/-0.018; p = 0.000)	0.770	+7.81%
Severity	2013.1	0.080 (CI = +/-0.018; p = 0.000)	0.791	+8.37%
Severity	2013.2	0.075 (CI = +/-0.019; p = 0.000)	0.761	+7.82%
Severity	2014.1	0.084 (CI = +/-0.018; p = 0.000)	0.817	+8.72%
Severity	2014.2	0.082 (CI = +/-0.021; p = 0.000)	0.784	+8.51%
Severity	2015.2	0.088 (CI = +/-0.022; p = 0.000)	0.801	+9.23%
Severity	2016.1	0.094 (CI = +/-0.023; p = 0.000)	0.812	+9.86%
Severity	2016.2	0.096 (CI = +/-0.026; p = 0.000)	0.792	+10.07%
Severity	2017.1	0.105 (CI = +/-0.027; p = 0.000)	0.825	+11.10%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.058)	0.069	-0.47%
Frequency	2005.2	-0.005 (CI = +/-0.005; p = 0.060)	0.069	-0.49%
Frequency	2006.1	-0.005 (CI = +/-0.005; p = 0.057)	0.074	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.046)	0.086	-0.57%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.041)	0.094	-0.62%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.056)	0.082	-0.61%
Frequency	2008.1	-0.005 (CI = +/-0.007; p = 0.124)	0.045	-0.51%
Frequency	2008.2	-0.005 (CI = +/-0.007; p = 0.189)	0.025	-0.46%
Frequency	2009.1	-0.005 (CI = +/-0.007; p = 0.174)	0.030	-0.50%
Frequency	2009.2	-0.003 (CI = +/-0.008; p = 0.383)	-0.007	-0.33%
Frequency	2010.1	-0.002 (CI = +/-0.008; p = 0.600)	-0.026	-0.21%
Frequency	2010.2	-0.004 (CI = +/-0.008; p = 0.388)	-0.009	-0.36%
Frequency	2011.1	-0.006 (CI = +/-0.009; p = 0.201)	0.027	-0.55%
Frequency	2011.2	-0.005 (CI = +/-0.009; p = 0.291)	0.007	-0.49%
Frequency	2012.1	-0.002 (CI = +/-0.010; p = 0.666)	-0.035	-0.20%
Frequency	2012.2	-0.002 (CI = +/-0.010; p = 0.652)	-0.036	-0.23%
Frequency	2013.1	0.000 (CI = +/-0.011; p = 0.975)	-0.048	+0.02%
Frequency	2013.2	-0.001 (CI = +/-0.012; p = 0.922)	-0.049	-0.06%
Frequency	2014.1	0.002 (CI = +/-0.013; p = 0.775)	-0.048	+0.18%
Frequency	2014.2	0.004 (CI = +/-0.014; p = 0.569)	-0.036	+0.40%
Frequency	2015.2	0.004 (CI = +/-0.016; p = 0.585)	-0.040	+0.43%
Frequency	2016.1	0.004 (CI = +/-0.018; p = 0.644)	-0.048	+0.41%
Frequency	2016.2	0.009 (CI = +/-0.020; p = 0.363)	-0.008	+0.87%
Frequency	2017.1	0.009 (CI = +/-0.023; p = 0.406)	-0.018	+0.90%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, seasonality

Loss Cost	2005.1	0.037 (CI = +/-0.012; p = 0.000)	-0.194 (CI = +/-0.145; p = 0.010)	0.539	+3.80%
Loss Cost	2005.2	0.039 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.146; p = 0.006)	0.553	+4.02%
Loss Cost	2006.1	0.042 (CI = +/-0.013; p = 0.000)	-0.194 (CI = +/-0.147; p = 0.011)	0.569	+4.24%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	-0.203 (CI = +/-0.150; p = 0.010)	0.562	+4.38%
Loss Cost	2007.1	0.043 (CI = +/-0.015; p = 0.000)	-0.204 (CI = +/-0.155; p = 0.011)	0.550	+4.35%
Loss Cost	2007.2	0.045 (CI = +/-0.015; p = 0.000)	-0.222 (CI = +/-0.155; p = 0.006)	0.571	+4.65%
Loss Cost	2008.1	0.052 (CI = +/-0.014; p = 0.000)	-0.187 (CI = +/-0.140; p = 0.010)	0.667	+5.31%
Loss Cost	2008.2	0.057 (CI = +/-0.013; p = 0.000)	-0.216 (CI = +/-0.130; p = 0.002)	0.731	+5.84%
Loss Cost	2009.1	0.060 (CI = +/-0.014; p = 0.000)	-0.197 (CI = +/-0.127; p = 0.004)	0.759	+6.23%
Loss Cost	2009.2	0.065 (CI = +/-0.013; p = 0.000)	-0.221 (CI = +/-0.121; p = 0.001)	0.793	+6.70%
Loss Cost	2010.1	0.065 (CI = +/-0.014; p = 0.000)	-0.218 (CI = +/-0.125; p = 0.001)	0.786	+6.77%
Loss Cost	2010.2	0.063 (CI = +/-0.015; p = 0.000)	-0.207 (CI = +/-0.128; p = 0.003)	0.753	+6.55%
Loss Cost	2011.1	0.066 (CI = +/-0.016; p = 0.000)	-0.197 (CI = +/-0.131; p = 0.005)	0.757	+6.79%
Loss Cost	2011.2	0.070 (CI = +/-0.017; p = 0.000)	-0.216 (CI = +/-0.131; p = 0.002)	0.767	+7.20%
Loss Cost	2012.1	0.073 (CI = +/-0.018; p = 0.000)	-0.201 (CI = +/-0.132; p = 0.005)	0.780	+7.59%
Loss Cost	2012.2	0.074 (CI = +/-0.019; p = 0.000)	-0.205 (CI = +/-0.138; p = 0.006)	0.754	+7.70%
Loss Cost	2013.1	0.080 (CI = +/-0.020; p = 0.000)	-0.184 (CI = +/-0.135; p = 0.010)	0.783	+8.31%
Loss Cost	2013.2	0.076 (CI = +/-0.021; p = 0.000)	-0.170 (CI = +/-0.140; p = 0.020)	0.736	+7.93%
Loss Cost	2014.1	0.085 (CI = +/-0.021; p = 0.000)	-0.142 (CI = +/-0.128; p = 0.032)	0.798	+8.88%
Loss Cost	2014.2	0.088 (CI = +/-0.023; p = 0.000)	-0.153 (CI = +/-0.135; p = 0.029)	0.776	+9.18%
Loss Cost	2015.2	0.093 (CI = +/-0.025; p = 0.000)	-0.141 (CI = +/-0.139; p = 0.047)	0.777	+9.70%
Loss Cost	2016.1	0.096 (CI = +/-0.028; p = 0.000)	-0.131 (CI = +/-0.147; p = 0.077)	0.770	+10.04%
Loss Cost	2016.2	0.105 (CI = +/-0.029; p = 0.000)	-0.156 (CI = +/-0.143; p = 0.034)	0.798	+11.03%
Loss Cost	2017.1	0.111 (CI = +/-0.032; p = 0.000)	-0.138 (CI = +/-0.149; p = 0.066)	0.804	+11.74%
Severity	2005.1	0.042 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.128; p = 0.015)	0.639	+4.30%
Severity	2005.2	0.044 (CI = +/-0.011; p = 0.000)	-0.176 (CI = +/-0.128; p = 0.008)	0.655	+4.53%
Severity	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.127; p = 0.015)	0.680	+4.79%
Severity	2006.2	0.049 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.128; p = 0.011)	0.682	+4.97%
Severity	2007.1	0.049 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.132; p = 0.014)	0.673	+5.02%
Severity	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.184 (CI = +/-0.132; p = 0.008)	0.689	+5.29%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	-0.153 (CI = +/-0.118; p = 0.013)	0.764	+5.86%
Severity	2008.2	0.061 (CI = +/-0.011; p = 0.000)	-0.179 (CI = +/-0.109; p = 0.002)	0.810	+6.32%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.100; p = 0.004)	0.850	+6.78%
Severity	2009.2	0.068 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.100; p = 0.002)	0.854	+7.04%
Severity	2010.1	0.068 (CI = +/-0.012; p = 0.000)	-0.170 (CI = +/-0.104; p = 0.002)	0.844	+7.01%
Severity	2010.2	0.067 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.108; p = 0.004)	0.822	+6.92%
Severity	2011.1	0.071 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.101; p = 0.007)	0.854	+7.41%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	-0.158 (CI = +/-0.101; p = 0.004)	0.856	+7.71%
Severity	2012.1	0.075 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.105; p = 0.006)	0.849	+7.83%
Severity	2012.2	0.076 (CI = +/-0.015; p = 0.000)	-0.157 (CI = +/-0.110; p = 0.007)	0.830	+7.92%
Severity	2013.1	0.080 (CI = +/-0.016; p = 0.000)	-0.143 (CI = +/-0.111; p = 0.014)	0.839	+8.31%
Severity	2013.2	0.077 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.113; p = 0.027)	0.807	+7.95%
Severity	2014.1	0.083 (CI = +/-0.017; p = 0.000)	-0.108 (CI = +/-0.105; p = 0.044)	0.847	+8.69%
Severity	2014.2	0.083 (CI = +/-0.019; p = 0.000)	-0.108 (CI = +/-0.112; p = 0.058)	0.816	+8.68%
Severity	2015.2	0.088 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.113; p = 0.092)	0.824	+9.23%
Severity	2016.1	0.093 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.117; p = 0.157)	0.826	+9.69%
Severity	2016.2	0.096 (CI = +/-0.025; p = 0.000)	-0.091 (CI = +/-0.122; p = 0.131)	0.812	+10.07%
Severity	2017.1	0.104 (CI = +/-0.026; p = 0.000)	-0.070 (CI = +/-0.122; p = 0.239)	0.832	+10.92%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.051)	-0.033 (CI = +/-0.056; p = 0.246)	0.079	-0.48%
Frequency	2005.2	-0.005 (CI = +/-0.005; p = 0.060)	-0.032 (CI = +/-0.058; p = 0.267)	0.076	-0.49%
Frequency	2006.1	-0.005 (CI = +/-0.005; p = 0.050)	-0.035 (CI = +/-0.059; p = 0.236)	0.086	-0.53%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.046)	-0.033 (CI = +/-0.061; p = 0.283)	0.091	-0.57%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.036)	-0.037 (CI = +/-0.062; p = 0.239)	0.106	-0.63%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.055)	-0.038 (CI = +/-0.064; p = 0.234)	0.095	-0.61%
Frequency	2008.1	-0.005 (CI = +/-0.007; p = 0.114)	-0.033 (CI = +/-0.065; p = 0.309)	0.047	-0.52%
Frequency	2008.2	-0.005 (CI = +/-0.007; p = 0.191)	-0.037 (CI = +/-0.067; p = 0.265)	0.035	-0.45%
Frequency	2009.1	-0.005 (CI = +/-0.007; p = 0.157)	-0.041 (CI = +/-0.069; p = 0.233)	0.046	-0.52%
Frequency	2009.2	-0.003 (CI = +/-0.007; p = 0.384)	-0.052 (CI = +/-0.067; p = 0.123)	0.045	-0.32%
Frequency	2010.1	-0.002 (CI = +/-0.008; p = 0.555)	-0.048 (CI = +/-0.069; p = 0.168)	0.011	-0.23%
Frequency	2010.2	-0.003 (CI = +/-0.008; p = 0.399)	-0.042 (CI = +/-0.071; p = 0.237)	0.009	-0.35%
Frequency	2011.1	-0.006 (CI = +/-0.008; p = 0.172)	-0.052 (CI = +/-0.069; p = 0.133)	0.079	-0.58%
Frequency	2011.2	-0.005 (CI = +/-0.009; p = 0.298)	-0.058 (CI = +/-0.072; p = 0.109)	0.075	-0.47%
Frequency	2012.1	-0.002 (CI = +/-0.009; p = 0.628)	-0.047 (CI = +/-0.071; p = 0.178)	0.006	-0.22%
Frequency	2012.2	-0.002 (CI = +/-0.010; p = 0.689)	-0.048 (CI = +/-0.074; p = 0.189)	0.003	-0.20%
Frequency	2013.1	0.000 (CI = +/-0.011; p = 0.998)	-0.041 (CI = +/-0.075; p = 0.270)	-0.033	+0.00%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.973)	-0.040 (CI = +/-0.080; p = 0.305)	-0.044	-0.02%
Frequency	2014.1	0.002 (CI = +/-0.013; p = 0.787)	-0.034 (CI = +/-0.082; p = 0.396)	-0.062	+0.17%
Frequency	2014.2	0.005 (CI = +/-0.014; p = 0.508)	-0.045 (CI = +/-0.085; p = 0.283)	-0.023	+0.46%
Frequency	2015.2	0.004 (CI = +/-0.016; p = 0.584)	-0.045 (CI = +/-0.090; p = 0.298)	-0.030	+0.43%
Frequency	2016.1	0.003 (CI = +/-0.018; p = 0.720)	-0.049 (CI = +/-0.096; p = 0.291)	-0.035	+0.32%
Frequency	2016.2	0.009 (CI = +/-0.019; p = 0.347)	-0.065 (CI = +/-0.094; p = 0.161)	0.066	+0.87%
Frequency	2017.1	0.007 (CI = +/-0.022; p = 0.480)	-0.068 (CI = +/-0.101; p = 0.168)	0.058	+0.74%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, seasonality, mobility

Loss Cost	2005.1	0.039 (CI = +/-0.013; p = 0.000)	-0.186 (CI = +/-0.147; p = 0.014)	0.005 (CI = +/-0.012; p = 0.433)	0.534	+3.96%
Loss Cost	2005.2	0.041 (CI = +/-0.013; p = 0.000)	-0.200 (CI = +/-0.148; p = 0.009)	0.005 (CI = +/-0.011; p = 0.420)	0.548	+4.18%
Loss Cost	2006.1	0.043 (CI = +/-0.014; p = 0.000)	-0.185 (CI = +/-0.149; p = 0.016)	0.005 (CI = +/-0.011; p = 0.382)	0.567	+4.42%
Loss Cost	2006.2	0.045 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.152; p = 0.014)	0.005 (CI = +/-0.011; p = 0.382)	0.560	+4.57%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	-0.195 (CI = +/-0.157; p = 0.017)	0.005 (CI = +/-0.012; p = 0.392)	0.547	+4.55%
Loss Cost	2007.2	0.047 (CI = +/-0.016; p = 0.000)	-0.213 (CI = +/-0.157; p = 0.010)	0.005 (CI = +/-0.012; p = 0.381)	0.568	+4.86%
Loss Cost	2008.1	0.054 (CI = +/-0.015; p = 0.000)	-0.175 (CI = +/-0.140; p = 0.016)	0.006 (CI = +/-0.010; p = 0.248)	0.671	+5.56%
Loss Cost	2008.2	0.059 (CI = +/-0.014; p = 0.000)	-0.205 (CI = +/-0.129; p = 0.003)	0.006 (CI = +/-0.009; p = 0.204)	0.737	+6.09%
Loss Cost	2009.1	0.063 (CI = +/-0.014; p = 0.000)	-0.184 (CI = +/-0.126; p = 0.006)	0.006 (CI = +/-0.009; p = 0.157)	0.768	+6.51%
Loss Cost	2009.2	0.067 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.119; p = 0.001)	0.006 (CI = +/-0.008; p = 0.132)	0.803	+6.98%
Loss Cost	2010.1	0.068 (CI = +/-0.014; p = 0.000)	-0.204 (CI = +/-0.123; p = 0.002)	0.006 (CI = +/-0.008; p = 0.135)	0.797	+7.07%
Loss Cost	2010.2	0.066 (CI = +/-0.015; p = 0.000)	-0.193 (CI = +/-0.126; p = 0.004)	0.006 (CI = +/-0.008; p = 0.133)	0.767	+6.85%
Loss Cost	2011.1	0.069 (CI = +/-0.016; p = 0.000)	-0.181 (CI = +/-0.129; p = 0.008)	0.007 (CI = +/-0.008; p = 0.125)	0.771	+7.11%
Loss Cost	2011.2	0.072 (CI = +/-0.017; p = 0.000)	-0.200 (CI = +/-0.129; p = 0.004)	0.006 (CI = +/-0.008; p = 0.125)	0.782	+7.51%
Loss Cost	2012.1	0.076 (CI = +/-0.017; p = 0.000)	-0.184 (CI = +/-0.129; p = 0.007)	0.007 (CI = +/-0.008; p = 0.109)	0.796	+7.93%
Loss Cost	2012.2	0.077 (CI = +/-0.019; p = 0.000)	-0.188 (CI = +/-0.136; p = 0.009)	0.006 (CI = +/-0.008; p = 0.120)	0.772	+8.01%
Loss Cost	2013.1	0.083 (CI = +/-0.019; p = 0.000)	-0.166 (CI = +/-0.131; p = 0.016)	0.007 (CI = +/-0.008; p = 0.096)	0.803	+8.64%
Loss Cost	2013.2	0.079 (CI = +/-0.020; p = 0.000)	-0.150 (CI = +/-0.135; p = 0.031)	0.007 (CI = +/-0.008; p = 0.085)	0.765	+8.24%
Loss Cost	2014.1	0.088 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.120; p = 0.047)	0.007 (CI = +/-0.007; p = 0.050)	0.830	+9.19%
Loss Cost	2014.2	0.090 (CI = +/-0.021; p = 0.000)	-0.130 (CI = +/-0.128; p = 0.046)	0.007 (CI = +/-0.007; p = 0.061)	0.810	+9.41%
Loss Cost	2015.2	0.094 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.130; p = 0.072)	0.007 (CI = +/-0.007; p = 0.065)	0.812	+9.91%
Loss Cost	2016.1	0.097 (CI = +/-0.026; p = 0.000)	-0.110 (CI = +/-0.138; p = 0.110)	0.007 (CI = +/-0.007; p = 0.075)	0.805	+10.21%
Loss Cost	2016.2	0.105 (CI = +/-0.027; p = 0.000)	-0.134 (CI = +/-0.136; p = 0.054)	0.006 (CI = +/-0.007; p = 0.099)	0.825	+11.05%
Loss Cost	2017.1	0.110 (CI = +/-0.030; p = 0.000)	-0.119 (CI = +/-0.142; p = 0.093)	0.006 (CI = +/-0.007; p = 0.117)	0.828	+11.66%
Severity	2005.1	0.042 (CI = +/-0.012; p = 0.000)	-0.164 (CI = +/-0.131; p = 0.016)	-0.002 (CI = +/-0.010; p = 0.728)	0.630	+4.24%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	-0.178 (CI = +/-0.131; p = 0.009)	-0.002 (CI = +/-0.010; p = 0.738)	0.646	+4.47%
Severity	2006.1	0.046 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.130; p = 0.016)	-0.001 (CI = +/-0.010; p = 0.800)	0.671	+4.75%
Severity	2006.2	0.048 (CI = +/-0.013; p = 0.000)	-0.172 (CI = +/-0.131; p = 0.012)	-0.001 (CI = +/-0.010; p = 0.807)	0.672	+4.93%
Severity	2007.1	0.049 (CI = +/-0.013; p = 0.000)	-0.170 (CI = +/-0.136; p = 0.016)	-0.001 (CI = +/-0.010; p = 0.819)	0.663	+4.97%
Severity	2007.2	0.051 (CI = +/-0.014; p = 0.000)	-0.186 (CI = +/-0.135; p = 0.009)	-0.001 (CI = +/-0.010; p = 0.822)	0.679	+5.25%
Severity	2008.1	0.057 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.121; p = 0.015)	0.000 (CI = +/-0.009; p = 0.924)	0.756	+5.84%
Severity	2008.2	0.061 (CI = +/-0.012; p = 0.000)	-0.180 (CI = +/-0.112; p = 0.003)	0.000 (CI = +/-0.008; p = 0.919)	0.804	+6.31%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.103; p = 0.005)	0.000 (CI = +/-0.007; p = 0.985)	0.844	+6.79%
Severity	2009.2	0.068 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.103; p = 0.002)	0.000 (CI = +/-0.007; p = 0.990)	0.848	+7.04%
Severity	2010.1	0.068 (CI = +/-0.013; p = 0.000)	-0.170 (CI = +/-0.107; p = 0.003)	0.000 (CI = +/-0.007; p = 0.995)	0.838	+7.01%
Severity	2010.2	0.067 (CI = +/-0.013; p = 0.000)	-0.165 (CI = +/-0.111; p = 0.005)	0.000 (CI = +/-0.007; p = 0.990)	0.814	+6.92%
Severity	2011.1	0.072 (CI = +/-0.013; p = 0.000)	-0.144 (CI = +/-0.104; p = 0.009)	0.000 (CI = +/-0.007; p = 0.915)	0.848	+7.43%
Severity	2011.2	0.074 (CI = +/-0.014; p = 0.000)	-0.157 (CI = +/-0.105; p = 0.005)	0.000 (CI = +/-0.007; p = 0.940)	0.849	+7.72%
Severity	2012.1	0.076 (CI = +/-0.015; p = 0.000)	-0.153 (CI = +/-0.109; p = 0.009)	0.000 (CI = +/-0.007; p = 0.928)	0.842	+7.84%
Severity	2012.2	0.076 (CI = +/-0.016; p = 0.000)	-0.156 (CI = +/-0.115; p = 0.010)	0.000 (CI = +/-0.007; p = 0.939)	0.822	+7.93%
Severity	2013.1	0.080 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.115; p = 0.018)	0.000 (CI = +/-0.007; p = 0.915)	0.831	+8.33%
Severity	2013.2	0.077 (CI = +/-0.018; p = 0.000)	-0.128 (CI = +/-0.119; p = 0.036)	0.001 (CI = +/-0.007; p = 0.867)	0.796	+7.98%
Severity	2014.1	0.084 (CI = +/-0.018; p = 0.000)	-0.107 (CI = +/-0.110; p = 0.057)	0.001 (CI = +/-0.006; p = 0.845)	0.838	+8.72%
Severity	2014.2	0.083 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.118; p = 0.075)	0.001 (CI = +/-0.007; p = 0.847)	0.805	+8.70%
Severity	2015.2	0.088 (CI = +/-0.021; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.115)	0.001 (CI = +/-0.007; p = 0.864)	0.812	+9.24%
Severity	2016.1	0.093 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.123; p = 0.184)	0.000 (CI = +/-0.007; p = 0.892)	0.813	+9.70%
Severity	2016.2	0.096 (CI = +/-0.026; p = 0.000)	-0.091 (CI = +/-0.130; p = 0.155)	0.000 (CI = +/-0.007; p = 0.977)	0.798	+10.07%
Severity	2017.1	0.104 (CI = +/-0.028; p = 0.000)	-0.071 (CI = +/-0.130; p = 0.260)	0.000 (CI = +/-0.007; p = 0.933)	0.818	+10.92%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.239)	-0.022 (CI = +/-0.051; p = 0.380)	0.006 (CI = +/-0.004; p = 0.003)	0.267	-0.27%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.253)	-0.022 (CI = +/-0.052; p = 0.401)	0.006 (CI = +/-0.004; p = 0.003)	0.264	-0.27%
Frequency	2006.1	-0.003 (CI = +/-0.005; p = 0.218)	-0.024 (CI = +/-0.054; p = 0.364)	0.006 (CI = +/-0.004; p = 0.004)	0.268	-0.31%
Frequency	2006.2	-0.003 (CI = +/-0.005; p = 0.189)	-0.022 (CI = +/-0.055; p = 0.424)	0.006 (CI = +/-0.004; p = 0.005)	0.273	-0.35%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.149)	-0.025 (CI = +/-0.056; p = 0.369)	0.006 (CI = +/-0.004; p = 0.006)	0.282	-0.40%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.200)	-0.027 (CI = +/-0.058; p = 0.353)	0.006 (CI = +/-0.004; p = 0.006)	0.274	-0.37%
Frequency	2008.1	-0.003 (CI = +/-0.006; p = 0.373)	-0.021 (CI = +/-0.059; p = 0.474)	0.006 (CI = +/-0.004; p = 0.005)	0.250	-0.27%
Frequency	2008.2	-0.002 (CI = +/-0.006; p = 0.529)	-0.025 (CI = +/-0.060; p = 0.402)	0.006 (CI = +/-0.004; p = 0.006)	0.243	-0.20%
Frequency	2009.1	-0.003 (CI = +/-0.007; p = 0.446)	-0.028 (CI = +/-0.062; p = 0.361)	0.006 (CI = +/-0.004; p = 0.007)	0.250	-0.26%
Frequency	2009.2	-0.001 (CI = +/-0.007; p = 0.864)	-0.039 (CI = +/-0.059; p = 0.186)	0.006 (CI = +/-0.004; p = 0.005)	0.276	-0.06%
Frequency	2010.1	0.001 (CI = +/-0.007; p = 0.878)	-0.034 (CI = +/-0.060; p = 0.261)	0.006 (CI = +/-0.004; p = 0.004)	0.263	+0.05%
Frequency	2010.2	-0.001 (CI = +/-0.007; p = 0.851)	-0.027 (CI = +/-0.061; p = 0.367)	0.006 (CI = +/-0.004; p = 0.004)	0.274	-0.07%
Frequency	2011.1	-0.003 (CI = +/-0.007; p = 0.424)	-0.038 (CI = +/-0.059; p = 0.203)	0.006 (CI = +/-0.004; p = 0.003)	0.345	-0.29%
Frequency	2011.2	-0.002 (CI = +/-0.008; p = 0.618)	-0.043 (CI = +/-0.061; p = 0.163)	0.006 (CI = +/-0.004; p = 0.004)	0.344	-0.19%
Frequency	2012.1	0.001 (CI = +/-0.008; p = 0.845)	-0.031 (CI = +/-0.058; p = 0.272)	0.006 (CI = +/-0.004; p = 0.002)	0.348	+0.07%
Frequency	2012.2	0.001 (CI = +/-0.008; p = 0.850)	-0.032 (CI = +/-0.061; p = 0.293)	0.006 (CI = +/-0.004; p = 0.002)	0.344	+0.08%
Frequency	2013.1	0.003 (CI = +/-0.009; p = 0.498)	-0.024 (CI = +/-0.061; p = 0.425)	0.006 (CI = +/-0.004; p = 0.002)	0.350	+0.29%
Frequency	2013.2	0.002 (CI = +/-0.010; p = 0.614)	-0.021 (CI = +/-0.064; p = 0.495)	0.006 (CI = +/-0.004; p = 0.003)	0.346	+0.24%
Frequency	2014.1	0.004 (CI = +/-0.011; p = 0.395)	-0.015 (CI = +/-0.066; p = 0.634)	0.006 (CI = +/-0.004; p = 0.003)	0.351	+0.44%
Frequency	2014.2	0.007 (CI = +/-0.011; p = 0.242)	-0.024 (CI = +/-0.068; p = 0.469)	0.006 (CI = +/-0.004; p = 0.003)	0.374	+0.66%
Frequency	2015.2	0.006 (CI = +/-0.013; p = 0.334)	-0.025 (CI = +/-0.072; p = 0.468)	0.006 (CI = +/-0.004; p = 0.005)	0.368	+0.61%
Frequency	2016.1	0.005 (CI = +/-0.014; p = 0.507)	-0.030 (CI = +/-0.076; p = 0.418)	0.006 (CI = +/-0.004; p = 0.006)	0.371	+0.46%
Frequency	2016.2	0.009 (CI = +/-0.015; p = 0.228)	-0.043 (CI = +/-0.075; p = 0.238)	0.006 (CI = +/-0.004; p = 0.007)	0.434	+0.88%
Frequency	2017.1	0.007 (CI = +/-0.017; p = 0.412)	-0.049 (CI = +/-0.080; p = 0.208)	0.006 (CI = +/-0.004; p = 0.008)	0.441	+0.67%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.018 (CI = +/-0.016; p = 0.031)	0.419 (CI = +/-0.234; p = 0.001)	0.593	+1.81%
Loss Cost	2005.2	0.019 (CI = +/-0.017; p = 0.034)	0.414 (CI = +/-0.240; p = 0.001)	0.589	+1.88%
Loss Cost	2006.1	0.022 (CI = +/-0.018; p = 0.019)	0.392 (CI = +/-0.242; p = 0.002)	0.604	+2.19%
Loss Cost	2006.2	0.021 (CI = +/-0.019; p = 0.033)	0.397 (CI = +/-0.249; p = 0.003)	0.592	+2.12%
Loss Cost	2007.1	0.020 (CI = +/-0.020; p = 0.051)	0.401 (CI = +/-0.256; p = 0.003)	0.581	+2.06%
Loss Cost	2007.2	0.022 (CI = +/-0.022; p = 0.052)	0.393 (CI = +/-0.264; p = 0.005)	0.578	+2.19%
Loss Cost	2008.1	0.032 (CI = +/-0.020; p = 0.004)	0.330 (CI = +/-0.238; p = 0.008)	0.672	+3.21%
Loss Cost	2008.2	0.037 (CI = +/-0.021; p = 0.001)	0.300 (CI = +/-0.238; p = 0.015)	0.693	+3.73%
Loss Cost	2009.1	0.043 (CI = +/-0.022; p = 0.000)	0.262 (CI = +/-0.234; p = 0.029)	0.724	+4.39%
Loss Cost	2009.2	0.047 (CI = +/-0.023; p = 0.000)	0.241 (CI = +/-0.239; p = 0.048)	0.728	+4.78%
Loss Cost	2010.1	0.049 (CI = +/-0.025; p = 0.001)	0.230 (CI = +/-0.248; p = 0.067)	0.720	+4.98%
Loss Cost	2010.2	0.040 (CI = +/-0.026; p = 0.004)	0.275 (CI = +/-0.242; p = 0.027)	0.708	+4.10%
Loss Cost	2011.1	0.045 (CI = +/-0.028; p = 0.003)	0.253 (CI = +/-0.249; p = 0.047)	0.712	+4.55%
Loss Cost	2011.2	0.046 (CI = +/-0.031; p = 0.005)	0.246 (CI = +/-0.261; p = 0.064)	0.700	+4.70%
Loss Cost	2012.1	0.053 (CI = +/-0.033; p = 0.003)	0.209 (CI = +/-0.266; p = 0.116)	0.715	+5.49%
Loss Cost	2012.2	0.049 (CI = +/-0.036; p = 0.011)	0.232 (CI = +/-0.277; p = 0.096)	0.688	+4.97%
Loss Cost	2013.1	0.060 (CI = +/-0.038; p = 0.004)	0.179 (CI = +/-0.277; p = 0.193)	0.720	+6.22%
Loss Cost	2013.2	0.045 (CI = +/-0.040; p = 0.028)	0.244 (CI = +/-0.271; p = 0.075)	0.702	+4.63%
Loss Cost	2014.1	0.063 (CI = +/-0.041; p = 0.004)	0.170 (CI = +/-0.259; p = 0.186)	0.762	+6.54%
Loss Cost	2014.2	0.060 (CI = +/-0.047; p = 0.016)	0.184 (CI = +/-0.279; p = 0.182)	0.732	+6.14%
Loss Cost	2015.2	0.070 (CI = +/-0.054; p = 0.014)	0.144 (CI = +/-0.299; p = 0.322)	0.731	+7.29%
Loss Cost	2016.1	0.079 (CI = +/-0.061; p = 0.014)	0.114 (CI = +/-0.317; p = 0.457)	0.725	+8.26%
Loss Cost	2016.2	0.091 (CI = +/-0.068; p = 0.012)	0.077 (CI = +/-0.334; p = 0.628)	0.723	+9.53%
Loss Cost	2017.1	0.110 (CI = +/-0.074; p = 0.007)	0.024 (CI = +/-0.340; p = 0.880)	0.743	+11.59%
Severity	2005.1	0.025 (CI = +/-0.014; p = 0.001)	0.370 (CI = +/-0.204; p = 0.001)	0.690	+2.53%
Severity	2005.2	0.026 (CI = +/-0.015; p = 0.001)	0.362 (CI = +/-0.209; p = 0.001)	0.688	+2.64%
Severity	2006.1	0.030 (CI = +/-0.015; p = 0.000)	0.335 (CI = +/-0.207; p = 0.002)	0.711	+3.03%
Severity	2006.2	0.030 (CI = +/-0.016; p = 0.001)	0.333 (CI = +/-0.213; p = 0.003)	0.703	+3.07%
Severity	2007.1	0.031 (CI = +/-0.017; p = 0.001)	0.330 (CI = +/-0.219; p = 0.004)	0.694	+3.11%
Severity	2007.2	0.032 (CI = +/-0.019; p = 0.001)	0.320 (CI = +/-0.225; p = 0.007)	0.691	+3.27%
Severity	2008.1	0.041 (CI = +/-0.017; p = 0.000)	0.266 (CI = +/-0.202; p = 0.012)	0.765	+4.16%
Severity	2008.2	0.045 (CI = +/-0.018; p = 0.000)	0.239 (CI = +/-0.201; p = 0.022)	0.781	+4.62%
Severity	2009.1	0.053 (CI = +/-0.017; p = 0.000)	0.194 (CI = +/-0.187; p = 0.042)	0.824	+5.41%
Severity	2009.2	0.054 (CI = +/-0.019; p = 0.000)	0.188 (CI = +/-0.194; p = 0.056)	0.816	+5.53%
Severity	2010.1	0.054 (CI = +/-0.021; p = 0.000)	0.187 (CI = +/-0.202; p = 0.067)	0.803	+5.55%
Severity	2010.2	0.049 (CI = +/-0.022; p = 0.000)	0.216 (CI = +/-0.202; p = 0.037)	0.791	+4.98%
Severity	2011.1	0.057 (CI = +/-0.022; p = 0.000)	0.172 (CI = +/-0.192; p = 0.078)	0.826	+5.88%
Severity	2011.2	0.058 (CI = +/-0.024; p = 0.000)	0.167 (CI = +/-0.202; p = 0.101)	0.814	+5.99%
Severity	2012.1	0.061 (CI = +/-0.026; p = 0.000)	0.153 (CI = +/-0.211; p = 0.146)	0.807	+6.29%
Severity	2012.2	0.057 (CI = +/-0.029; p = 0.000)	0.170 (CI = +/-0.220; p = 0.124)	0.786	+5.91%
Severity	2013.1	0.065 (CI = +/-0.031; p = 0.000)	0.135 (CI = +/-0.224; p = 0.225)	0.796	+6.74%
Severity	2013.2	0.052 (CI = +/-0.032; p = 0.003)	0.190 (CI = +/-0.217; p = 0.083)	0.786	+5.38%
Severity	2014.1	0.066 (CI = +/-0.033; p = 0.000)	0.132 (CI = +/-0.210; p = 0.202)	0.824	+6.87%
Severity	2014.2	0.059 (CI = +/-0.037; p = 0.004)	0.162 (CI = +/-0.221; p = 0.140)	0.800	+6.05%
Severity	2015.2	0.069 (CI = +/-0.042; p = 0.003)	0.122 (CI = +/-0.233; p = 0.282)	0.804	+7.19%
Severity	2016.1	0.079 (CI = +/-0.046; p = 0.002)	0.088 (CI = +/-0.242; p = 0.449)	0.808	+8.27%
Severity	2016.2	0.082 (CI = +/-0.053; p = 0.005)	0.082 (CI = +/-0.261; p = 0.514)	0.784	+8.50%
Severity	2017.1	0.099 (CI = +/-0.056; p = 0.002)	0.031 (CI = +/-0.257; p = 0.798)	0.813	+10.45%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.042)	0.049 (CI = +/-0.098; p = 0.319)	0.070	-0.70%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.041)	0.052 (CI = +/-0.100; p = 0.298)	0.072	-0.75%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.035)	0.057 (CI = +/-0.102; p = 0.266)	0.081	-0.81%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.024)	0.064 (CI = +/-0.104; p = 0.217)	0.101	-0.92%
Frequency	2007.1	-0.010 (CI = +/-0.008; p = 0.019)	0.071 (CI = +/-0.106; p = 0.181)	0.117	-1.02%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.025)	0.073 (CI = +/-0.110; p = 0.186)	0.105	-1.05%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.062)	0.064 (CI = +/-0.112; p = 0.252)	0.056	-0.91%
Frequency	2008.2	-0.009 (CI = +/-0.010; p = 0.100)	0.061 (CI = +/-0.115; p = 0.291)	0.030	-0.86%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.082)	0.068 (CI = +/-0.119; p = 0.254)	0.042	-0.97%
Frequency	2009.2	-0.007 (CI = +/-0.012; p = 0.218)	0.053 (CI = +/-0.120; p = 0.374)	-0.014	-0.72%
Frequency	2010.1	-0.005 (CI = +/-0.013; p = 0.383)	0.043 (CI = +/-0.123; p = 0.480)	-0.045	-0.54%
Frequency	2010.2	-0.008 (CI = +/-0.013; p = 0.199)	0.059 (CI = +/-0.124; p = 0.333)	-0.010	-0.84%
Frequency	2011.1	-0.013 (CI = +/-0.014; p = 0.069)	0.081 (CI = +/-0.122; p = 0.185)	0.060	-1.25%
Frequency	2011.2	-0.012 (CI = +/-0.015; p = 0.107)	0.079 (CI = +/-0.128; p = 0.215)	0.032	-1.22%
Frequency	2012.1	-0.008 (CI = +/-0.016; p = 0.332)	0.056 (CI = +/-0.128; p = 0.369)	-0.042	-0.75%
Frequency	2012.2	-0.009 (CI = +/-0.018; p = 0.307)	0.062 (CI = +/-0.134; p = 0.346)	-0.039	-0.88%
Frequency	2013.1	-0.005 (CI = +/-0.019; p = 0.606)	0.044 (CI = +/-0.139; p = 0.512)	-0.076	-0.48%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.497)	0.054 (CI = +/-0.147; p = 0.449)	-0.071	-0.71%
Frequency	2014.1	-0.003 (CI = +/-0.024; p = 0.792)	0.038 (CI = +/-0.155; p = 0.616)	-0.090	-0.31%
Frequency	2014.2	0.001 (CI = +/-0.028; p = 0.949)	0.022 (CI = +/-0.166; p = 0.782)	-0.092	+0.09%
Frequency	2015.2	0.001 (CI = +/-0.033; p = 0.952)	0.022 (CI = +/-0.181; p = 0.802)	-0.100	+0.09%
Frequency	2016.1	0.000 (CI = +/-0.037; p = 0.995)	0.025 (CI = +/-0.196; p = 0.786)	-0.112	-0.01%
Frequency	2016.2	0.009 (CI = +/-0.041; p = 0.628)	-0.005 (CI = +/-0.202; p = 0.962)	-0.079	+0.95%
Frequency	2017.1	0.010 (CI = +/-0.047; p = 0.646)	-0.007 (CI = +/-0.218; p = 0.947)	-0.096	+1.03%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.020 (CI = +/-0.017; p = 0.025)	0.004 (CI = +/-0.011; p = 0.504)	0.407 (CI = +/-0.239; p = 0.001)	0.587	+1.99%
Loss Cost	2005.2	0.021 (CI = +/-0.018; p = 0.028)	0.004 (CI = +/-0.011; p = 0.499)	0.401 (CI = +/-0.245; p = 0.002)	0.583	+2.08%
Loss Cost	2006.1	0.024 (CI = +/-0.019; p = 0.015)	0.004 (CI = +/-0.011; p = 0.454)	0.377 (CI = +/-0.247; p = 0.004)	0.599	+2.42%
Loss Cost	2006.2	0.023 (CI = +/-0.020; p = 0.026)	0.004 (CI = +/-0.011; p = 0.469)	0.381 (CI = +/-0.255; p = 0.005)	0.587	+2.36%
Loss Cost	2007.1	0.023 (CI = +/-0.022; p = 0.041)	0.004 (CI = +/-0.011; p = 0.482)	0.385 (CI = +/-0.263; p = 0.006)	0.575	+2.31%
Loss Cost	2007.2	0.024 (CI = +/-0.023; p = 0.042)	0.004 (CI = +/-0.012; p = 0.473)	0.375 (CI = +/-0.271; p = 0.008)	0.572	+2.46%
Loss Cost	2008.1	0.035 (CI = +/-0.022; p = 0.002)	0.005 (CI = +/-0.010; p = 0.315)	0.306 (CI = +/-0.243; p = 0.015)	0.673	+3.58%
Loss Cost	2008.2	0.041 (CI = +/-0.023; p = 0.001)	0.006 (CI = +/-0.010; p = 0.263)	0.272 (CI = +/-0.242; p = 0.029)	0.696	+4.16%
Loss Cost	2009.1	0.048 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.010; p = 0.200)	0.230 (CI = +/-0.237; p = 0.056)	0.730	+4.90%
Loss Cost	2009.2	0.052 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.010; p = 0.179)	0.205 (CI = +/-0.241; p = 0.093)	0.736	+5.35%
Loss Cost	2010.1	0.055 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.010; p = 0.175)	0.191 (CI = +/-0.251; p = 0.129)	0.730	+5.61%
Loss Cost	2010.2	0.046 (CI = +/-0.027; p = 0.002)	0.006 (CI = +/-0.009; p = 0.194)	0.238 (CI = +/-0.246; p = 0.058)	0.717	+4.71%
Loss Cost	2011.1	0.051 (CI = +/-0.029; p = 0.001)	0.006 (CI = +/-0.009; p = 0.175)	0.211 (CI = +/-0.252; p = 0.098)	0.723	+5.24%
Loss Cost	2011.2	0.053 (CI = +/-0.032; p = 0.002)	0.007 (CI = +/-0.010; p = 0.178)	0.200 (CI = +/-0.265; p = 0.131)	0.711	+5.45%
Loss Cost	2012.1	0.062 (CI = +/-0.034; p = 0.001)	0.007 (CI = +/-0.010; p = 0.147)	0.159 (CI = +/-0.268; p = 0.232)	0.730	+6.36%
Loss Cost	2012.2	0.057 (CI = +/-0.038; p = 0.005)	0.007 (CI = +/-0.010; p = 0.165)	0.180 (CI = +/-0.282; p = 0.198)	0.703	+5.88%
Loss Cost	2013.1	0.070 (CI = +/-0.039; p = 0.001)	0.007 (CI = +/-0.009; p = 0.122)	0.120 (CI = +/-0.278; p = 0.378)	0.741	+7.28%
Loss Cost	2013.2	0.055 (CI = +/-0.040; p = 0.010)	0.007 (CI = +/-0.009; p = 0.124)	0.186 (CI = +/-0.272; p = 0.169)	0.726	+5.68%
Loss Cost	2014.1	0.075 (CI = +/-0.040; p = 0.001)	0.007 (CI = +/-0.008; p = 0.069)	0.104 (CI = +/-0.253; p = 0.398)	0.794	+7.77%
Loss Cost	2014.2	0.072 (CI = +/-0.046; p = 0.004)	0.007 (CI = +/-0.008; p = 0.079)	0.116 (CI = +/-0.273; p = 0.383)	0.766	+7.45%
Loss Cost	2015.2	0.084 (CI = +/-0.052; p = 0.004)	0.007 (CI = +/-0.008; p = 0.074)	0.071 (CI = +/-0.290; p = 0.611)	0.769	+8.73%
Loss Cost	2016.1	0.093 (CI = +/-0.058; p = 0.004)	0.007 (CI = +/-0.008; p = 0.079)	0.040 (CI = +/-0.306; p = 0.782)	0.765	+9.72%
Loss Cost	2016.2	0.104 (CI = +/-0.065; p = 0.004)	0.007 (CI = +/-0.008; p = 0.087)	0.007 (CI = +/-0.321; p = 0.964)	0.764	+10.91%
Loss Cost	2017.1	0.120 (CI = +/-0.070; p = 0.003)	0.007 (CI = +/-0.008; p = 0.095)	-0.038 (CI = +/-0.325; p = 0.802)	0.782	+12.76%
Severity	2005.1	0.024 (CI = +/-0.015; p = 0.003)	-0.003 (CI = +/-0.010; p = 0.569)	0.379 (CI = +/-0.209; p = 0.001)	0.684	+2.39%
Severity	2005.2	0.025 (CI = +/-0.016; p = 0.003)	-0.003 (CI = +/-0.010; p = 0.593)	0.371 (CI = +/-0.214; p = 0.001)	0.682	+2.51%
Severity	2006.1	0.029 (CI = +/-0.016; p = 0.001)	-0.002 (CI = +/-0.009; p = 0.651)	0.343 (CI = +/-0.212; p = 0.002)	0.704	+2.91%
Severity	2006.2	0.029 (CI = +/-0.017; p = 0.002)	-0.002 (CI = +/-0.010; p = 0.662)	0.341 (CI = +/-0.219; p = 0.003)	0.695	+2.94%
Severity	2007.1	0.029 (CI = +/-0.019; p = 0.003)	-0.002 (CI = +/-0.010; p = 0.673)	0.339 (CI = +/-0.226; p = 0.005)	0.686	+2.98%
Severity	2007.2	0.031 (CI = +/-0.020; p = 0.004)	-0.002 (CI = +/-0.010; p = 0.700)	0.329 (CI = +/-0.233; p = 0.007)	0.682	+3.14%
Severity	2008.1	0.040 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.807)	0.271 (CI = +/-0.210; p = 0.013)	0.758	+4.08%
Severity	2008.2	0.045 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.877)	0.242 (CI = +/-0.209; p = 0.025)	0.773	+4.57%
Severity	2009.1	0.053 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.008; p = 0.997)	0.195 (CI = +/-0.195; p = 0.050)	0.818	+5.41%
Severity	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.008; p = 0.985)	0.188 (CI = +/-0.203; p = 0.068)	0.809	+5.54%
Severity	2010.1	0.054 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.008; p = 0.984)	0.187 (CI = +/-0.212; p = 0.081)	0.796	+5.55%
Severity	2010.2	0.048 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.008; p = 0.944)	0.218 (CI = +/-0.213; p = 0.045)	0.782	+4.96%
Severity	2011.1	0.057 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.008; p = 0.947)	0.170 (CI = +/-0.203; p = 0.097)	0.818	+5.91%
Severity	2011.2	0.058 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.008; p = 0.935)	0.165 (CI = +/-0.214; p = 0.124)	0.806	+6.02%
Severity	2012.1	0.062 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.008; p = 0.907)	0.150 (CI = +/-0.224; p = 0.179)	0.797	+6.34%
Severity	2012.2	0.058 (CI = +/-0.031; p = 0.001)	0.000 (CI = +/-0.008; p = 0.940)	0.167 (CI = +/-0.235; p = 0.153)	0.775	+5.95%
Severity	2013.1	0.066 (CI = +/-0.034; p = 0.001)	0.001 (CI = +/-0.008; p = 0.879)	0.130 (CI = +/-0.240; p = 0.272)	0.786	+6.83%
Severity	2013.2	0.053 (CI = +/-0.035; p = 0.005)	0.000 (CI = +/-0.008; p = 0.959)	0.188 (CI = +/-0.233; p = 0.108)	0.774	+5.41%
Severity	2014.1	0.067 (CI = +/-0.036; p = 0.001)	0.001 (CI = +/-0.007; p = 0.871)	0.127 (CI = +/-0.226; p = 0.251)	0.814	+6.96%
Severity	2014.2	0.059 (CI = +/-0.040; p = 0.006)	0.000 (CI = +/-0.007; p = 0.906)	0.158 (CI = +/-0.239; p = 0.179)	0.787	+6.12%
Severity	2015.2	0.070 (CI = +/-0.045; p = 0.005)	0.001 (CI = +/-0.007; p = 0.872)	0.117 (CI = +/-0.252; p = 0.339)	0.791	+7.29%
Severity	2016.1	0.080 (CI = +/-0.050; p = 0.004)	0.001 (CI = +/-0.007; p = 0.872)	0.083 (CI = +/-0.262; p = 0.509)	0.794	+8.38%
Severity	2016.2	0.082 (CI = +/-0.057; p = 0.008)	0.001 (CI = +/-0.007; p = 0.881)	0.077 (CI = +/-0.282; p = 0.568)	0.768	+8.60%
Severity	2017.1	0.100 (CI = +/-0.060; p = 0.003)	0.000 (CI = +/-0.007; p = 0.956)	0.029 (CI = +/-0.278; p = 0.821)	0.797	+10.48%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.221)	0.006 (CI = +/-0.004; p = 0.003)	0.028 (CI = +/-0.088; p = 0.529)	0.258	-0.39%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.212)	0.006 (CI = +/-0.004; p = 0.004)	0.030 (CI = +/-0.091; p = 0.506)	0.258	-0.42%
Frequency	2006.1	-0.005 (CI = +/-0.007; p = 0.186)	0.006 (CI = +/-0.004; p = 0.004)	0.034 (CI = +/-0.093; p = 0.466)	0.262	-0.48%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.135)	0.006 (CI = +/-0.004; p = 0.005)	0.040 (CI = +/-0.095; p = 0.395)	0.275	-0.57%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.105)	0.006 (CI = +/-0.004; p = 0.007)	0.046 (CI = +/-0.097; p = 0.341)	0.285	-0.66%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.131)	0.006 (CI = +/-0.004; p = 0.008)	0.046 (CI = +/-0.101; p = 0.358)	0.273	-0.66%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.285)	0.006 (CI = +/-0.004; p = 0.006)	0.035 (CI = +/-0.102; p = 0.487)	0.249	-0.48%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.409)	0.006 (CI = +/-0.004; p = 0.006)	0.030 (CI = +/-0.105; p = 0.565)	0.233	-0.40%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.346)	0.006 (CI = +/-0.004; p = 0.008)	0.035 (CI = +/-0.109; p = 0.511)	0.238	-0.49%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.736)	0.006 (CI = +/-0.004; p = 0.005)	0.017 (CI = +/-0.107; p = 0.744)	0.228	-0.18%
Frequency	2010.1	0.000 (CI = +/-0.011; p = 0.931)	0.007 (CI = +/-0.004; p = 0.004)	0.004 (CI = +/-0.109; p = 0.935)	0.225	+0.05%
Frequency	2010.2	-0.002 (CI = +/-0.012; p = 0.694)	0.006 (CI = +/-0.004; p = 0.005)	0.020 (CI = +/-0.110; p = 0.714)	0.253	-0.23%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.307)	0.006 (CI = +/-0.004; p = 0.005)	0.041 (CI = +/-0.108; p = 0.445)	0.314	-0.63%
Frequency	2011.2	-0.005 (CI = +/-0.014; p = 0.423)	0.006 (CI = +/-0.004; p = 0.005)	0.036 (CI = +/-0.113; p = 0.517)	0.296	-0.54%
Frequency	2012.1	0.000 (CI = +/-0.014; p = 0.988)	0.006 (CI = +/-0.004; p = 0.002)	0.009 (CI = +/-0.108; p = 0.864)	0.310	+0.01%
Frequency	2012.2	-0.001 (CI = +/-0.015; p = 0.933)	0.006 (CI = +/-0.004; p = 0.003)	0.012 (CI = +/-0.114; p = 0.822)	0.308	-0.06%
Frequency	2013.1	0.004 (CI = +/-0.016; p = 0.585)	0.007 (CI = +/-0.004; p = 0.002)	-0.010 (CI = +/-0.114; p = 0.859)	0.329	+0.43%
Frequency	2013.2	0.003 (CI = +/-0.018; p = 0.767)	0.007 (CI = +/-0.004; p = 0.003)	-0.002 (CI = +/-0.122; p = 0.966)	0.328	+0.26%
Frequency	2014.1	0.008 (CI = +/-0.020; p = 0.432)	0.007 (CI = +/-0.004; p = 0.002)	-0.023 (CI = +/-0.125; p = 0.701)	0.348	+0.76%
Frequency	2014.2	0.012 (CI = +/-0.022; p = 0.251)	0.007 (CI = +/-0.004; p = 0.002)	-0.043 (CI = +/-0.132; p = 0.501)	0.371	+1.25%
Frequency	2015.2	0.013 (CI = +/-0.026; p = 0.292)	0.007 (CI = +/-0.004; p = 0.003)	-0.046 (CI = +/-0.144; p = 0.506)	0.365	+1.34%
Frequency	2016.1	0.012 (CI = +/-0.030; p = 0.391)	0.007 (CI = +/-0.004; p = 0.004)	-0.043 (CI = +/-0.156; p = 0.567)	0.356	+1.24%
Frequency	2016.2	0.021 (CI = +/-0.031; p = 0.170)	0.007 (CI = +/-0.004; p = 0.004)	-0.070 (CI = +/-0.155; p = 0.350)	0.410	+2.13%
Frequency	2017.1	0.020 (CI = +/-0.036; p = 0.241)	0.007 (CI = +/-0.004; p = 0.005)	-0.068 (CI = +/-0.168; p = 0.396)	0.398	+2.06%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.016 (CI = +/-0.014; p = 0.026)	-0.210 (CI = +/-0.118; p = 0.001)	0.441 (CI = +/-0.203; p = 0.000)	0.695	+1.62%
Loss Cost	2005.2	0.018 (CI = +/-0.015; p = 0.019)	-0.217 (CI = +/-0.120; p = 0.001)	0.428 (CI = +/-0.206; p = 0.000)	0.698	+1.81%
Loss Cost	2006.1	0.020 (CI = +/-0.016; p = 0.015)	-0.210 (CI = +/-0.123; p = 0.001)	0.416 (CI = +/-0.211; p = 0.000)	0.702	+1.98%
Loss Cost	2006.2	0.020 (CI = +/-0.017; p = 0.019)	-0.212 (CI = +/-0.126; p = 0.002)	0.412 (CI = +/-0.217; p = 0.001)	0.693	+2.04%
Loss Cost	2007.1	0.018 (CI = +/-0.018; p = 0.047)	-0.222 (CI = +/-0.129; p = 0.001)	0.427 (CI = +/-0.221; p = 0.000)	0.690	+1.81%
Loss Cost	2007.2	0.021 (CI = +/-0.019; p = 0.029)	-0.232 (CI = +/-0.131; p = 0.001)	0.409 (CI = +/-0.224; p = 0.001)	0.697	+2.10%
Loss Cost	2008.1	0.029 (CI = +/-0.018; p = 0.002)	-0.202 (CI = +/-0.119; p = 0.002)	0.355 (CI = +/-0.204; p = 0.001)	0.760	+2.96%
Loss Cost	2008.2	0.036 (CI = +/-0.017; p = 0.000)	-0.224 (CI = +/-0.111; p = 0.000)	0.316 (CI = +/-0.191; p = 0.002)	0.802	+3.64%
Loss Cost	2009.1	0.040 (CI = +/-0.018; p = 0.000)	-0.210 (CI = +/-0.111; p = 0.001)	0.290 (CI = +/-0.192; p = 0.004)	0.815	+4.09%
Loss Cost	2009.2	0.046 (CI = +/-0.018; p = 0.000)	-0.228 (CI = +/-0.108; p = 0.000)	0.258 (CI = +/-0.186; p = 0.008)	0.836	+4.69%
Loss Cost	2010.1	0.045 (CI = +/-0.020; p = 0.000)	-0.230 (CI = +/-0.112; p = 0.000)	0.262 (CI = +/-0.194; p = 0.010)	0.830	+4.60%
Loss Cost	2010.2	0.039 (CI = +/-0.020; p = 0.001)	-0.214 (CI = +/-0.110; p = 0.001)	0.292 (CI = +/-0.192; p = 0.004)	0.818	+4.02%
Loss Cost	2011.1	0.041 (CI = +/-0.022; p = 0.001)	-0.211 (CI = +/-0.115; p = 0.001)	0.284 (CI = +/-0.201; p = 0.008)	0.815	+4.16%
Loss Cost	2011.2	0.045 (CI = +/-0.024; p = 0.001)	-0.222 (CI = +/-0.117; p = 0.001)	0.262 (CI = +/-0.205; p = 0.015)	0.816	+4.63%
Loss Cost	2012.1	0.049 (CI = +/-0.026; p = 0.001)	-0.213 (CI = +/-0.121; p = 0.001)	0.243 (CI = +/-0.214; p = 0.028)	0.818	+5.04%
Loss Cost	2012.2	0.048 (CI = +/-0.029; p = 0.003)	-0.211 (CI = +/-0.127; p = 0.002)	0.247 (CI = +/-0.225; p = 0.033)	0.795	+4.94%
Loss Cost	2013.1	0.056 (CI = +/-0.032; p = 0.002)	-0.195 (CI = +/-0.128; p = 0.005)	0.211 (CI = +/-0.231; p = 0.071)	0.808	+5.76%
Loss Cost	2013.2	0.046 (CI = +/-0.034; p = 0.011)	-0.175 (CI = +/-0.127; p = 0.010)	0.255 (CI = +/-0.231; p = 0.032)	0.786	+4.67%
Loss Cost	2014.1	0.060 (CI = +/-0.035; p = 0.002)	-0.152 (CI = +/-0.122; p = 0.017)	0.196 (CI = +/-0.227; p = 0.086)	0.821	+6.14%
Loss Cost	2014.2	0.061 (CI = +/-0.041; p = 0.006)	-0.155 (CI = +/-0.130; p = 0.022)	0.190 (CI = +/-0.245; p = 0.119)	0.796	+6.30%
Loss Cost	2015.2	0.066 (CI = +/-0.048; p = 0.010)	-0.148 (CI = +/-0.137; p = 0.035)	0.169 (CI = +/-0.267; p = 0.197)	0.788	+6.87%
Loss Cost	2016.1	0.069 (CI = +/-0.056; p = 0.020)	-0.144 (CI = +/-0.148; p = 0.055)	0.160 (CI = +/-0.292; p = 0.258)	0.775	+7.14%
Loss Cost	2016.2	0.085 (CI = +/-0.059; p = 0.009)	-0.162 (CI = +/-0.146; p = 0.032)	0.113 (CI = +/-0.292; p = 0.418)	0.794	+8.84%
Loss Cost	2017.1	0.096 (CI = +/-0.068; p = 0.010)	-0.146 (CI = +/-0.157; p = 0.066)	0.080 (CI = +/-0.314; p = 0.590)	0.793	+10.06%
Severity	2005.1	0.023 (CI = +/-0.012; p = 0.001)	-0.175 (CI = +/-0.105; p = 0.002)	0.389 (CI = +/-0.180; p = 0.000)	0.760	+2.36%
Severity	2005.2	0.025 (CI = +/-0.013; p = 0.000)	-0.184 (CI = +/-0.106; p = 0.001)	0.374 (CI = +/-0.181; p = 0.000)	0.766	+2.58%
Severity	2006.1	0.028 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.106; p = 0.002)	0.355 (CI = +/-0.182; p = 0.000)	0.776	+2.86%
Severity	2006.2	0.030 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.108; p = 0.002)	0.345 (CI = +/-0.186; p = 0.001)	0.773	+3.00%
Severity	2007.1	0.029 (CI = +/-0.015; p = 0.001)	-0.182 (CI = +/-0.112; p = 0.002)	0.352 (CI = +/-0.192; p = 0.001)	0.767	+2.91%
Severity	2007.2	0.031 (CI = +/-0.016; p = 0.000)	-0.192 (CI = +/-0.113; p = 0.002)	0.334 (CI = +/-0.194; p = 0.001)	0.772	+3.20%
Severity	2008.1	0.039 (CI = +/-0.015; p = 0.000)	-0.166 (CI = +/-0.102; p = 0.003)	0.287 (CI = +/-0.176; p = 0.002)	0.824	+3.95%
Severity	2008.2	0.045 (CI = +/-0.015; p = 0.000)	-0.185 (CI = +/-0.096; p = 0.000)	0.253 (CI = +/-0.164; p = 0.004)	0.855	+4.55%
Severity	2009.1	0.050 (CI = +/-0.014; p = 0.000)	-0.166 (CI = +/-0.090; p = 0.001)	0.216 (CI = +/-0.154; p = 0.008)	0.881	+5.17%
Severity	2009.2	0.053 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.091; p = 0.001)	0.201 (CI = +/-0.157; p = 0.014)	0.880	+5.46%
Severity	2010.1	0.051 (CI = +/-0.017; p = 0.000)	-0.180 (CI = +/-0.094; p = 0.001)	0.213 (CI = +/-0.162; p = 0.012)	0.875	+5.25%
Severity	2010.2	0.048 (CI = +/-0.018; p = 0.000)	-0.171 (CI = +/-0.095; p = 0.001)	0.229 (CI = +/-0.165; p = 0.009)	0.862	+4.92%
Severity	2011.1	0.054 (CI = +/-0.018; p = 0.000)	-0.154 (CI = +/-0.092; p = 0.002)	0.195 (CI = +/-0.160; p = 0.019)	0.881	+5.59%
Severity	2011.2	0.058 (CI = +/-0.019; p = 0.000)	-0.162 (CI = +/-0.094; p = 0.002)	0.179 (CI = +/-0.164; p = 0.034)	0.878	+5.94%
Severity	2012.1	0.058 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.098; p = 0.002)	0.179 (CI = +/-0.174; p = 0.044)	0.870	+5.94%
Severity	2012.2	0.057 (CI = +/-0.024; p = 0.000)	-0.161 (CI = +/-0.103; p = 0.004)	0.181 (CI = +/-0.183; p = 0.052)	0.853	+5.88%
Severity	2013.1	0.062 (CI = +/-0.026; p = 0.000)	-0.152 (CI = +/-0.106; p = 0.007)	0.160 (CI = +/-0.191; p = 0.096)	0.854	+6.38%
Severity	2013.2	0.053 (CI = +/-0.028; p = 0.001)	-0.134 (CI = +/-0.104; p = 0.015)	0.198 (CI = +/-0.189; p = 0.041)	0.839	+5.41%
Severity	2014.1	0.064 (CI = +/-0.029; p = 0.000)	-0.116 (CI = +/-0.101; p = 0.027)	0.152 (CI = +/-0.187; p = 0.106)	0.862	+6.56%
Severity	2014.2	0.060 (CI = +/-0.034; p = 0.002)	-0.110 (CI = +/-0.106; p = 0.044)	0.166 (CI = +/-0.201; p = 0.099)	0.836	+6.16%
Severity	2015.2	0.067 (CI = +/-0.039; p = 0.002)	-0.101 (CI = +/-0.111; p = 0.070)	0.139 (CI = +/-0.217; p = 0.191)	0.833	+6.90%
Severity	2016.1	0.073 (CI = +/-0.045; p = 0.004)	-0.091 (CI = +/-0.118; p = 0.120)	0.118 (CI = +/-0.234; p = 0.297)	0.828	+7.56%
Severity	2016.2	0.078 (CI = +/-0.051; p = 0.006)	-0.097 (CI = +/-0.125; p = 0.116)	0.103 (CI = +/-0.249; p = 0.387)	0.809	+8.09%
Severity	2017.1	0.092 (CI = +/-0.056; p = 0.004)	-0.075 (CI = +/-0.129; p = 0.228)	0.060 (CI = +/-0.258; p = 0.623)	0.821	+9.66%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.034)	-0.035 (CI = +/-0.056; p = 0.221)	0.052 (CI = +/-0.097; p = 0.282)	0.084	-0.73%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.037)	-0.033 (CI = +/-0.058; p = 0.249)	0.054 (CI = +/-0.100; p = 0.276)	0.082	-0.76%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.027)	-0.038 (CI = +/-0.059; p = 0.205)	0.061 (CI = +/-0.102; p = 0.230)	0.099	-0.85%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.022)	-0.034 (CI = +/-0.060; p = 0.257)	0.067 (CI = +/-0.104; p = 0.200)	0.110	-0.93%
Frequency	2007.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.040 (CI = +/-0.061; p = 0.197)	0.076 (CI = +/-0.105; p = 0.151)	0.137	-1.07%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.022)	-0.040 (CI = +/-0.063; p = 0.207)	0.075 (CI = +/-0.109; p = 0.166)	0.124	-1.06%
Frequency	2008.1	-0.010 (CI = +/-0.010; p = 0.051)	-0.036 (CI = +/-0.065; p = 0.266)	0.068 (CI = +/-0.112; p = 0.220)	0.065	-0.95%
Frequency	2008.2	-0.009 (CI = +/-0.010; p = 0.092)	-0.039 (CI = +/-0.067; p = 0.244)	0.064 (CI = +/-0.115; p = 0.267)	0.044	-0.87%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.064)	-0.044 (CI = +/-0.068; p = 0.195)	0.074 (CI = +/-0.118; p = 0.211)	0.068	-1.03%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.193)	-0.054 (CI = +/-0.067; p = 0.114)	0.057 (CI = +/-0.116; p = 0.326)	0.045	-0.74%
Frequency	2010.1	-0.006 (CI = +/-0.012; p = 0.311)	-0.050 (CI = +/-0.070; p = 0.152)	0.050 (CI = +/-0.121; p = 0.404)	0.000	-0.62%
Frequency	2010.2	-0.009 (CI = +/-0.013; p = 0.187)	-0.043 (CI = +/-0.071; p = 0.220)	0.063 (CI = +/-0.123; p = 0.303)	0.013	-0.86%
Frequency	2011.1	-0.014 (CI = +/-0.013; p = 0.044)	-0.057 (CI = +/-0.068; p = 0.097)	0.089 (CI = +/-0.118; p = 0.132)	0.132	-1.35%
Frequency	2011.2	-0.012 (CI = +/-0.014; p = 0.089)	-0.060 (CI = +/-0.070; p = 0.093)	0.083 (CI = +/-0.123; p = 0.174)	0.113	-1.23%
Frequency	2012.1	-0.009 (CI = +/-0.016; p = 0.263)	-0.051 (CI = +/-0.071; p = 0.152)	0.064 (CI = +/-0.125; p = 0.297)	0.012	-0.85%
Frequency	2012.2	-0.009 (CI = +/-0.017; p = 0.293)	-0.050 (CI = +/-0.074; p = 0.177)	0.066 (CI = +/-0.132; p = 0.310)	0.007	-0.89%
Frequency	2013.1	-0.006 (CI = +/-0.019; p = 0.533)	-0.044 (CI = +/-0.077; p = 0.249)	0.052 (CI = +/-0.138; p = 0.445)	-0.054	-0.58%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.501)	-0.041 (CI = +/-0.081; p = 0.298)	0.057 (CI = +/-0.147; p = 0.428)	-0.063	-0.70%
Frequency	2014.1	-0.004 (CI = +/-0.025; p = 0.736)	-0.036 (CI = +/-0.084; p = 0.379)	0.044 (CI = +/-0.157; p = 0.564)	-0.102	-0.40%
Frequency	2014.2	0.001 (CI = +/-0.028; p = 0.923)	-0.045 (CI = +/-0.088; p = 0.295)	0.024 (CI = +/-0.166; p = 0.765)	-0.081	+0.13%
Frequency	2015.2	0.000 (CI = +/-0.033; p = 0.985)	-0.047 (CI = +/-0.093; p = 0.301)	0.030 (CI = +/-0.182; p = 0.732)	-0.090	-0.03%
Frequency	2016.1	-0.004 (CI = +/-0.038; p = 0.828)	-0.053 (CI = +/-0.100; p = 0.279)	0.042 (CI = +/-0.198; p = 0.652)	-0.092	-0.39%
Frequency	2016.2	0.007 (CI = +/-0.040; p = 0.715)	-0.065 (CI = +/-0.099; p = 0.176)	0.010 (CI = +/-0.197; p = 0.915)	-0.005	+0.70%
Frequency	2017.1	0.004 (CI = +/-0.047; p = 0.871)	-0.070 (CI = +/-0.108; p = 0.182)	0.020 (CI = +/-0.216; p = 0.844)	-0.017	+0.36%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.017 (CI = +/-0.015; p = 0.031)	-0.207 (CI = +/-0.121; p = 0.001)	0.001 (CI = +/-0.010; p = 0.788)	0.437 (CI = +/-0.209; p = 0.000)	0.687	+1.68%
Loss Cost	2005.2	0.019 (CI = +/-0.016; p = 0.022)	-0.215 (CI = +/-0.123; p = 0.001)	0.001 (CI = +/-0.010; p = 0.765)	0.423 (CI = +/-0.212; p = 0.000)	0.690	+1.88%
Loss Cost	2006.1	0.021 (CI = +/-0.017; p = 0.018)	-0.207 (CI = +/-0.126; p = 0.002)	0.002 (CI = +/-0.010; p = 0.720)	0.409 (CI = +/-0.217; p = 0.001)	0.694	+2.08%
Loss Cost	2006.2	0.021 (CI = +/-0.018; p = 0.021)	-0.209 (CI = +/-0.129; p = 0.002)	0.002 (CI = +/-0.010; p = 0.717)	0.405 (CI = +/-0.224; p = 0.001)	0.684	+2.15%
Loss Cost	2007.1	0.019 (CI = +/-0.019; p = 0.053)	-0.219 (CI = +/-0.133; p = 0.002)	0.001 (CI = +/-0.010; p = 0.772)	0.421 (CI = +/-0.229; p = 0.001)	0.681	+1.90%
Loss Cost	2007.2	0.022 (CI = +/-0.020; p = 0.033)	-0.229 (CI = +/-0.134; p = 0.002)	0.002 (CI = +/-0.010; p = 0.743)	0.402 (CI = +/-0.233; p = 0.001)	0.688	+2.21%
Loss Cost	2008.1	0.031 (CI = +/-0.019; p = 0.002)	-0.196 (CI = +/-0.122; p = 0.003)	0.003 (CI = +/-0.009; p = 0.527)	0.342 (CI = +/-0.211; p = 0.003)	0.755	+3.16%
Loss Cost	2008.2	0.038 (CI = +/-0.018; p = 0.000)	-0.218 (CI = +/-0.114; p = 0.001)	0.003 (CI = +/-0.008; p = 0.436)	0.300 (CI = +/-0.197; p = 0.004)	0.800	+3.89%
Loss Cost	2009.1	0.043 (CI = +/-0.019; p = 0.000)	-0.201 (CI = +/-0.113; p = 0.001)	0.004 (CI = +/-0.008; p = 0.350)	0.269 (CI = +/-0.198; p = 0.010)	0.815	+4.41%
Loss Cost	2009.2	0.049 (CI = +/-0.019; p = 0.000)	-0.219 (CI = +/-0.109; p = 0.000)	0.004 (CI = +/-0.008; p = 0.291)	0.235 (CI = +/-0.191; p = 0.018)	0.837	+5.04%
Loss Cost	2010.1	0.049 (CI = +/-0.021; p = 0.000)	-0.220 (CI = +/-0.114; p = 0.001)	0.004 (CI = +/-0.008; p = 0.309)	0.238 (CI = +/-0.200; p = 0.022)	0.831	+4.99%
Loss Cost	2010.2	0.043 (CI = +/-0.022; p = 0.000)	-0.205 (CI = +/-0.112; p = 0.001)	0.004 (CI = +/-0.008; p = 0.320)	0.268 (CI = +/-0.198; p = 0.010)	0.818	+4.40%
Loss Cost	2011.1	0.045 (CI = +/-0.024; p = 0.001)	-0.200 (CI = +/-0.117; p = 0.002)	0.004 (CI = +/-0.008; p = 0.310)	0.257 (CI = +/-0.208; p = 0.018)	0.816	+4.61%
Loss Cost	2011.2	0.050 (CI = +/-0.026; p = 0.001)	-0.211 (CI = +/-0.119; p = 0.001)	0.004 (CI = +/-0.008; p = 0.293)	0.233 (CI = +/-0.213; p = 0.033)	0.817	+5.11%
Loss Cost	2012.1	0.055 (CI = +/-0.028; p = 0.001)	-0.200 (CI = +/-0.123; p = 0.003)	0.004 (CI = +/-0.008; p = 0.259)	0.208 (CI = +/-0.222; p = 0.064)	0.821	+5.62%
Loss Cost	2012.2	0.054 (CI = +/-0.031; p = 0.002)	-0.198 (CI = +/-0.128; p = 0.004)	0.004 (CI = +/-0.008; p = 0.273)	0.212 (CI = +/-0.234; p = 0.073)	0.798	+5.54%
Loss Cost	2013.1	0.063 (CI = +/-0.034; p = 0.001)	-0.179 (CI = +/-0.129; p = 0.009)	0.005 (CI = +/-0.008; p = 0.213)	0.168 (CI = +/-0.239; p = 0.157)	0.815	+6.52%
Loss Cost	2013.2	0.053 (CI = +/-0.035; p = 0.006)	-0.160 (CI = +/-0.127; p = 0.017)	0.005 (CI = +/-0.008; p = 0.205)	0.212 (CI = +/-0.237; p = 0.077)	0.794	+5.42%
Loss Cost	2014.1	0.069 (CI = +/-0.036; p = 0.001)	-0.133 (CI = +/-0.119; p = 0.031)	0.006 (CI = +/-0.007; p = 0.118)	0.142 (CI = +/-0.228; p = 0.206)	0.838	+7.13%
Loss Cost	2014.2	0.070 (CI = +/-0.041; p = 0.002)	-0.135 (CI = +/-0.127; p = 0.038)	0.006 (CI = +/-0.007; p = 0.130)	0.136 (CI = +/-0.246; p = 0.257)	0.814	+7.30%
Loss Cost	2015.2	0.078 (CI = +/-0.048; p = 0.004)	-0.126 (CI = +/-0.134; p = 0.062)	0.006 (CI = +/-0.008; p = 0.127)	0.108 (CI = +/-0.268; p = 0.404)	0.809	+8.07%
Loss Cost	2016.1	0.081 (CI = +/-0.056; p = 0.008)	-0.120 (CI = +/-0.145; p = 0.097)	0.006 (CI = +/-0.008; p = 0.137)	0.094 (CI = +/-0.294; p = 0.501)	0.797	+8.48%
Loss Cost	2016.2	0.095 (CI = +/-0.059; p = 0.004)	-0.139 (CI = +/-0.144; p = 0.058)	0.005 (CI = +/-0.008; p = 0.151)	0.055 (CI = +/-0.293; p = 0.691)	0.813	+9.98%
Loss Cost	2017.1	0.106 (CI = +/-0.067; p = 0.005)	-0.122 (CI = +/-0.154; p = 0.111)	0.005 (CI = +/-0.008; p = 0.158)	0.021 (CI = +/-0.313; p = 0.886)	0.813	+11.22%
Severity	2005.1	0.021 (CI = +/-0.013; p = 0.003)	-0.184 (CI = +/-0.105; p = 0.001)	-0.005 (CI = +/-0.008; p = 0.253)	0.406 (CI = +/-0.182; p = 0.000)	0.763	+2.12%
Severity	2005.2	0.023 (CI = +/-0.014; p = 0.002)	-0.192 (CI = +/-0.106; p = 0.001)	-0.005 (CI = +/-0.008; p = 0.269)	0.391 (CI = +/-0.183; p = 0.000)	0.767	+2.33%
Severity	2006.1	0.026 (CI = +/-0.014; p = 0.001)	-0.180 (CI = +/-0.107; p = 0.002)	-0.004 (CI = +/-0.008; p = 0.312)	0.371 (CI = +/-0.185; p = 0.000)	0.777	+2.61%
Severity	2006.2	0.027 (CI = +/-0.015; p = 0.001)	-0.186 (CI = +/-0.110; p = 0.002)	-0.004 (CI = +/-0.008; p = 0.329)	0.362 (CI = +/-0.190; p = 0.000)	0.773	+2.76%
Severity	2007.1	0.026 (CI = +/-0.016; p = 0.003)	-0.191 (CI = +/-0.113; p = 0.002)	-0.004 (CI = +/-0.009; p = 0.317)	0.370 (CI = +/-0.196; p = 0.001)	0.767	+2.63%
Severity	2007.2	0.029 (CI = +/-0.017; p = 0.002)	-0.200 (CI = +/-0.114; p = 0.001)	-0.004 (CI = +/-0.009; p = 0.336)	0.353 (CI = +/-0.198; p = 0.001)	0.772	+2.92%
Severity	2008.1	0.036 (CI = +/-0.016; p = 0.000)	-0.172 (CI = +/-0.104; p = 0.002)	-0.003 (CI = +/-0.008; p = 0.415)	0.302 (CI = +/-0.181; p = 0.002)	0.822	+3.71%
Severity	2008.2	0.042 (CI = +/-0.016; p = 0.000)	-0.191 (CI = +/-0.097; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.428)	0.267 (CI = +/-0.169; p = 0.003)	0.853	+4.33%
Severity	2009.1	0.049 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.092; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.527)	0.228 (CI = +/-0.161; p = 0.007)	0.878	+5.00%
Severity	2009.2	0.052 (CI = +/-0.016; p = 0.000)	-0.178 (CI = +/-0.093; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.552)	0.212 (CI = +/-0.163; p = 0.013)	0.877	+5.29%
Severity	2010.1	0.049 (CI = +/-0.018; p = 0.000)	-0.186 (CI = +/-0.096; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.509)	0.226 (CI = +/-0.169; p = 0.011)	0.872	+5.04%
Severity	2010.2	0.046 (CI = +/-0.019; p = 0.000)	-0.177 (CI = +/-0.098; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.485)	0.244 (CI = +/-0.172; p = 0.008)	0.859	+4.69%
Severity	2011.1	0.053 (CI = +/-0.020; p = 0.000)	-0.159 (CI = +/-0.095; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.586)	0.207 (CI = +/-0.169; p = 0.019)	0.877	+5.40%
Severity	2011.2	0.056 (CI = +/-0.021; p = 0.000)	-0.167 (CI = +/-0.097; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.608)	0.190 (CI = +/-0.174; p = 0.033)	0.873	+5.75%
Severity	2012.1	0.056 (CI = +/-0.023; p = 0.000)	-0.167 (CI = +/-0.102; p = 0.003)	-0.002 (CI = +/-0.007; p = 0.616)	0.191 (CI = +/-0.185; p = 0.043)	0.866	+5.73%
Severity	2012.2	0.055 (CI = +/-0.026; p = 0.000)	-0.166 (CI = +/-0.107; p = 0.004)	-0.002 (CI = +/-0.007; p = 0.622)	0.194 (CI = +/-0.195; p = 0.051)	0.847	+5.66%
Severity	2013.1	0.060 (CI = +/-0.029; p = 0.000)	-0.156 (CI = +/-0.111; p = 0.009)	-0.001 (CI = +/-0.007; p = 0.687)	0.172 (CI = +/-0.205; p = 0.096)	0.847	+6.17%
Severity	2013.2	0.051 (CI = +/-0.030; p = 0.003)	-0.138 (CI = +/-0.109; p = 0.016)	-0.001 (CI = +/-0.007; p = 0.654)	0.211 (CI = +/-0.203; p = 0.043)	0.832	+5.18%
Severity	2014.1	0.062 (CI = +/-0.032; p = 0.001)	-0.119 (CI = +/-0.106; p = 0.030)	-0.001 (CI = +/-0.006; p = 0.759)	0.161 (CI = +/-0.203; p = 0.113)	0.854	+6.39%
Severity	2014.2	0.058 (CI = +/-0.037; p = 0.004)	-0.113 (CI = +/-0.113; p = 0.049)	-0.001 (CI = +/-0.007; p = 0.765)	0.175 (CI = +/-0.217; p = 0.106)	0.826	+5.99%
Severity	2015.2	0.065 (CI = +/-0.043; p = 0.005)	-0.104 (CI = +/-0.118; p = 0.079)	-0.001 (CI = +/-0.007; p = 0.817)	0.147 (CI = +/-0.237; p = 0.203)	0.822	+6.75%
Severity	2016.1	0.072 (CI = +/-0.049; p = 0.008)	-0.094 (CI = +/-0.127; p = 0.133)	-0.001 (CI = +/-0.007; p = 0.851)	0.125 (CI = +/-0.256; p = 0.312)	0.815	+7.42%
Severity	2016.2	0.076 (CI = +/-0.055; p = 0.010)	-0.100 (CI = +/-0.134; p = 0.129)	-0.001 (CI = +/-0.007; p = 0.826)	0.111 (CI = +/-0.272; p = 0.391)	0.794	+7.93%
Severity	2017.1	0.091 (CI = +/-0.061; p = 0.007)	-0.079 (CI = +/-0.140; p = 0.241)	-0.001 (CI = +/-0.007; p = 0.827)	0.068 (CI = +/-0.283; p = 0.609)	0.806	+9.51%
Frequency	2005.1	-0.004 (CI = +/-0.006; p = 0.187)	-0.024 (CI = +/-0.051; p = 0.354)	0.006 (CI = +/-0.004; p = 0.005)	0.031 (CI = +/-0.089; p = 0.482)	0.256	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.194)	-0.023 (CI = +/-0.053; p = 0.382)	0.006 (CI = +/-0.004; p = 0.006)	0.032 (CI = +/-0.091; p = 0.476)	0.253	-0.44%
Frequency	2006.1	-0.005 (CI = +/-0.007; p = 0.154)	-0.026 (CI = +/-0.054; p = 0.331)	0.006 (CI = +/-0.004; p = 0.007)	0.038 (CI = +/-0.094; p = 0.416)	0.261	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.123)	-0.023 (CI = +/-0.055; p = 0.394)	0.006 (CI = +/-0.004; p = 0.008)	0.043 (CI = +/-0.096; p = 0.368)	0.269	-0.59%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.084)	-0.028 (CI = +/-0.057; p = 0.319)	0.006 (CI = +/-0.004; p = 0.011)	0.051 (CI = +/-0.098; p = 0.297)	0.285	-0.71%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.116)	-0.029 (CI = +/-0.058; p = 0.321)	0.006 (CI = +/-0.004; p = 0.012)	0.049 (CI = +/-0.101; p = 0.325)	0.274	-0.69%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.248)	-0.023 (CI = +/-0.059; p = 0.432)	0.006 (CI = +/-0.004; p = 0.010)	0.039 (CI = +/-0.103; p = 0.442)	0.239	-0.53%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.377)	-0.026 (CI = +/-0.061; p = 0.383)	0.006 (CI = +/-0.004; p = 0.010)	0.033 (CI = +/-0.106; p = 0.526)	0.227	-0.43%
Frequency	2009.1	-0.006 (CI = +/-0.011; p = 0.287)	-0.031 (CI = +/-0.063; p = 0.325)	0.006 (CI = +/-0.004; p = 0.013)	0.041 (CI = +/-0.110; p = 0.445)	0.238	-0.56%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.658)	-0.040 (CI = +/-0.061; p = 0.183)	0.006 (CI = +/-0.004; p = 0.008)	0.023 (CI = +/-0.106; p = 0.663)	0.253	-0.23%
Frequency	2010.1	0.000 (CI = +/-0.012; p = 0.940)	-0.035 (CI = +/-0.062; p = 0.263)	0.006 (CI = +/-0.004; p = 0.007)	0.012 (CI = +/-0.109; p = 0.828)	0.234	-0.04%
Frequency	2010.2	-0.003 (CI = +/-0.012; p = 0.645)	-0.028 (CI = +/-0.063; p = 0.358)	0.006 (CI = +/-0.004; p = 0.008)	0.024 (CI = +/-0.111; p = 0.660)	0.249	-0.27%
Frequency	2011.1	-0.008 (CI = +/-0.012; p = 0.219)	-0.041 (CI = +/-0.060; p = 0.168)	0.006 (CI = +/-0.004; p = 0.008)	0.050 (CI = +/-0.107; p = 0.342)	0.343	-0.75%
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.355)	-0.045 (CI = +/-0.062; p = 0.149)	0.006 (CI = +/-0.004; p = 0.009)	0.043 (CI = +/-0.111; p = 0.430)	0.333	-0.61%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.877)	-0.033 (CI = +/-0.060; p = 0.268)	0.006 (CI = +/-0.004; p = 0.004)	0.017 (CI = +/-0.109; p = 0.745)	0.320	-0.10%
Frequency	2012.2	-0.001 (CI = +/-0.015; p = 0.876)	-0.033 (CI = +/-0.063; p = 0.293)	0.006 (CI = +/-0.004; p = 0.005)	0.018 (CI = +/-0.115; p = 0.750)	0.314	-0.12%
Frequency	2013.1	0.003 (CI = +/-0.017; p = 0.675)	-0.023 (CI = +/-0.063; p = 0.447)	0.006 (CI = +/-0.004; p = 0.004)	-0.004 (CI = +/-0.117; p = 0.950)	0.314	+0.33%
Frequency	2013.2	0.002 (CI = +/-0.018; p = 0.800)	-0.021 (CI = +/-0.067; p = 0.508)	0.006 (CI = +/-0.004; p = 0.005)	0.001 (CI = +/-0.124; p = 0.987)	0.307	+0.23%
Frequency	2014.1	0.007 (CI = +/-0.021; p = 0.486)	-0.014 (CI = +/-0.068; p = 0.680)	0.007 (CI = +/-0.004; p = 0.004)	-0.019 (CI = +/-0.131; p = 0.757)	0.315	+0.70%
Frequency	2014.2	0.012 (CI = +/-0.023; p = 0.269)	-0.022 (CI = +/-0.070; p = 0.508)	0.007 (CI = +/-0.004; p = 0.004)	-0.039 (CI = +/-0.135; p = 0.543)	0.349	+1.23%
Frequency	2015.2	0.012 (CI = +/-0.027; p = 0.346)	-0.022 (CI = +/-0.075; p = 0.535)	0.007 (CI = +/-0.004; p = 0.006)	-0.040 (CI = +/-0.150; p = 0.579)	0.338	+1.23%
Frequency	2016.1	0.010 (CI = +/-0.031; p = 0.513)	-0.026 (CI = +/-0.081; p = 0.497)	0.006 (CI = +/-0.004; p = 0.008)	-0.031 (CI = +/-0.164; p = 0.691)	0.331	+0.98%
Frequency	2016.2	0.019 (CI = +/-0.032; p = 0.224)	-0.038 (CI = +/-0.078; p = 0.306)	0.006 (CI = +/-0.004; p = 0.007)	-0.057 (CI = +/-0.158; p = 0.451)	0.416	+1.90%
Frequency	2017.1	0.016 (CI = +/-0.037; p = 0.379)	-0.043 (CI = +/-0.085; p = 0.290)	0.006 (CI = +/-0.004; p = 0.010)	-0.047 (CI = +/-0.173; p = 0.564)	0.409	+1.56%

Comprehensive

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

Loss Cost	2005.1	0.038 (CI = +/-0.013; p = 0.000)	0.459	+3.88%
Loss Cost	2005.2	0.039 (CI = +/-0.014; p = 0.000)	0.460	+4.02%
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	0.493	+4.32%
Loss Cost	2006.2	0.043 (CI = +/-0.015; p = 0.000)	0.478	+4.37%
Loss Cost	2007.1	0.043 (CI = +/-0.016; p = 0.000)	0.466	+4.45%
Loss Cost	2007.2	0.045 (CI = +/-0.017; p = 0.000)	0.471	+4.65%
Loss Cost	2008.1	0.053 (CI = +/-0.015; p = 0.000)	0.599	+5.40%
Loss Cost	2008.2	0.057 (CI = +/-0.015; p = 0.000)	0.637	+5.82%
Loss Cost	2009.1	0.061 (CI = +/-0.015; p = 0.000)	0.684	+6.32%
Loss Cost	2009.2	0.064 (CI = +/-0.016; p = 0.000)	0.697	+6.65%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	0.694	+6.86%
Loss Cost	2010.2	0.063 (CI = +/-0.017; p = 0.000)	0.661	+6.48%
Loss Cost	2011.1	0.066 (CI = +/-0.018; p = 0.000)	0.676	+6.86%
Loss Cost	2011.2	0.068 (CI = +/-0.019; p = 0.000)	0.668	+7.07%
Loss Cost	2012.1	0.073 (CI = +/-0.020; p = 0.000)	0.696	+7.62%
Loss Cost	2012.2	0.072 (CI = +/-0.022; p = 0.000)	0.663	+7.49%
Loss Cost	2013.1	0.079 (CI = +/-0.022; p = 0.000)	0.710	+8.23%
Loss Cost	2013.2	0.074 (CI = +/-0.023; p = 0.000)	0.671	+7.63%
Loss Cost	2014.1	0.083 (CI = +/-0.022; p = 0.000)	0.749	+8.62%
Loss Cost	2014.2	0.082 (CI = +/-0.024; p = 0.000)	0.719	+8.58%
Loss Cost	2015.1	0.087 (CI = +/-0.026; p = 0.000)	0.725	+9.11%
Loss Cost	2015.2	0.093 (CI = +/-0.028; p = 0.000)	0.730	+9.70%
Loss Cost	2016.1	0.098 (CI = +/-0.030; p = 0.000)	0.732	+10.31%
Loss Cost	2016.2	0.105 (CI = +/-0.033; p = 0.000)	0.737	+11.03%
Loss Cost	2017.1	0.114 (CI = +/-0.035; p = 0.000)	0.761	+12.11%
Severity	2005.1	0.043 (CI = +/-0.012; p = 0.000)	0.579	+4.36%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.584	+4.53%
Severity	2006.1	0.048 (CI = +/-0.012; p = 0.000)	0.624	+4.87%
Severity	2006.2	0.049 (CI = +/-0.013; p = 0.000)	0.618	+4.98%
Severity	2007.1	0.050 (CI = +/-0.013; p = 0.000)	0.612	+5.11%
Severity	2007.2	0.052 (CI = +/-0.014; p = 0.000)	0.616	+5.30%
Severity	2008.1	0.058 (CI = +/-0.013; p = 0.000)	0.716	+5.96%
Severity	2008.2	0.061 (CI = +/-0.013; p = 0.000)	0.744	+6.33%
Severity	2009.1	0.067 (CI = +/-0.012; p = 0.000)	0.802	+6.89%
Severity	2009.2	0.068 (CI = +/-0.013; p = 0.000)	0.796	+7.05%
Severity	2010.1	0.069 (CI = +/-0.014; p = 0.000)	0.785	+7.14%
Severity	2010.2	0.067 (CI = +/-0.014; p = 0.000)	0.762	+6.93%
Severity	2011.1	0.073 (CI = +/-0.014; p = 0.000)	0.812	+7.54%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	0.804	+7.70%
Severity	2012.1	0.077 (CI = +/-0.016; p = 0.000)	0.802	+7.97%
Severity	2012.2	0.076 (CI = +/-0.017; p = 0.000)	0.780	+7.90%
Severity	2013.1	0.081 (CI = +/-0.017; p = 0.000)	0.801	+8.43%
Severity	2013.2	0.077 (CI = +/-0.018; p = 0.000)	0.777	+7.95%
Severity	2014.1	0.084 (CI = +/-0.017; p = 0.000)	0.832	+8.77%
Severity	2014.2	0.083 (CI = +/-0.019; p = 0.000)	0.807	+8.61%
Severity	2015.1	0.088 (CI = +/-0.019; p = 0.000)	0.825	+9.21%
Severity	2015.2	0.088 (CI = +/-0.022; p = 0.000)	0.801	+9.23%
Severity	2016.1	0.094 (CI = +/-0.023; p = 0.000)	0.812	+9.86%
Severity	2016.2	0.096 (CI = +/-0.026; p = 0.000)	0.792	+10.07%
Severity	2017.1	0.105 (CI = +/-0.027; p = 0.000)	0.825	+11.10%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.063)	0.064	-0.46%
Frequency	2005.2	-0.005 (CI = +/-0.005; p = 0.064)	0.065	-0.49%
Frequency	2006.1	-0.005 (CI = +/-0.005; p = 0.059)	0.070	-0.52%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.046)	0.083	-0.58%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.040)	0.092	-0.63%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.053)	0.082	-0.63%
Frequency	2008.1	-0.005 (CI = +/-0.007; p = 0.114)	0.047	-0.53%
Frequency	2008.2	-0.005 (CI = +/-0.007; p = 0.171)	0.029	-0.48%
Frequency	2009.1	-0.005 (CI = +/-0.007; p = 0.152)	0.036	-0.54%
Frequency	2009.2	-0.004 (CI = +/-0.008; p = 0.330)	-0.001	-0.37%
Frequency	2010.1	-0.003 (CI = +/-0.008; p = 0.511)	-0.020	-0.26%
Frequency	2010.2	-0.004 (CI = +/-0.008; p = 0.314)	0.002	-0.42%
Frequency	2011.1	-0.006 (CI = +/-0.009; p = 0.151)	0.042	-0.63%
Frequency	2011.2	-0.006 (CI = +/-0.009; p = 0.212)	0.024	-0.58%
Frequency	2012.1	-0.003 (CI = +/-0.010; p = 0.488)	-0.021	-0.33%
Frequency	2012.2	-0.004 (CI = +/-0.010; p = 0.457)	-0.018	-0.38%
Frequency	2013.1	-0.002 (CI = +/-0.011; p = 0.729)	-0.040	-0.19%
Frequency	2013.2	-0.003 (CI = +/-0.012; p = 0.613)	-0.035	-0.30%
Frequency	2014.1	-0.001 (CI = +/-0.013; p = 0.827)	-0.047	-0.14%
Frequency	2014.2	0.000 (CI = +/-0.014; p = 0.973)	-0.053	-0.02%
Frequency	2015.1	-0.001 (CI = +/-0.016; p = 0.906)	-0.055	-0.09%
Frequency	2015.2	0.004 (CI = +/-0.016; p = 0.585)	-0.040	+0.43%
Frequency	2016.1	0.004 (CI = +/-0.018; p = 0.644)	-0.048	+0.41%
Frequency	2016.2	0.009 (CI = +/-0.020; p = 0.363)	-0.008	+0.87%
Frequency	2017.1	0.009 (CI = +/-0.023; p = 0.406)	-0.018	+0.90%

Comprehensive

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

Loss Cost	2005.1	0.040 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.012; p = 0.298)	0.460	+4.10%
Loss Cost	2005.2	0.042 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.012; p = 0.289)	0.463	+4.25%
Loss Cost	2006.1	0.045 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.012; p = 0.258)	0.497	+4.57%
Loss Cost	2006.2	0.045 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.012; p = 0.261)	0.483	+4.64%
Loss Cost	2007.1	0.046 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.012; p = 0.262)	0.470	+4.72%
Loss Cost	2007.2	0.048 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.012; p = 0.254)	0.477	+4.93%
Loss Cost	2008.1	0.056 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.011; p = 0.158)	0.612	+5.72%
Loss Cost	2008.2	0.060 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.010; p = 0.129)	0.653	+6.16%
Loss Cost	2009.1	0.065 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.010; p = 0.096)	0.703	+6.69%
Loss Cost	2009.2	0.068 (CI = +/-0.016; p = 0.000)	0.008 (CI = +/-0.010; p = 0.085)	0.718	+7.03%
Loss Cost	2010.1	0.070 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.010; p = 0.084)	0.716	+7.26%
Loss Cost	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.009; p = 0.084)	0.687	+6.88%
Loss Cost	2011.1	0.070 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.009; p = 0.076)	0.703	+7.28%
Loss Cost	2011.2	0.072 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.009; p = 0.078)	0.697	+7.50%
Loss Cost	2012.1	0.077 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.009; p = 0.067)	0.727	+8.05%
Loss Cost	2012.2	0.076 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.073)	0.697	+7.92%
Loss Cost	2013.1	0.083 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.009; p = 0.058)	0.745	+8.66%
Loss Cost	2013.2	0.077 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.008; p = 0.048)	0.717	+8.05%
Loss Cost	2014.1	0.086 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.007; p = 0.029)	0.795	+9.02%
Loss Cost	2014.2	0.086 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.008; p = 0.034)	0.770	+8.95%
Loss Cost	2015.1	0.090 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.008; p = 0.037)	0.776	+9.43%
Loss Cost	2015.2	0.095 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.008; p = 0.043)	0.780	+9.94%
Loss Cost	2016.1	0.099 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.008; p = 0.052)	0.780	+10.45%
Loss Cost	2016.2	0.105 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.008; p = 0.065)	0.781	+11.05%
Loss Cost	2017.1	0.113 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.008; p = 0.084)	0.797	+11.95%
Severity	2005.1	0.043 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.011; p = 0.948)	0.567	+4.35%
Severity	2005.2	0.044 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.011; p = 0.974)	0.572	+4.52%
Severity	2006.1	0.048 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.011; p = 0.974)	0.613	+4.87%
Severity	2006.2	0.049 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.011; p = 0.958)	0.607	+4.99%
Severity	2007.1	0.050 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.011; p = 0.942)	0.601	+5.12%
Severity	2007.2	0.052 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.011; p = 0.919)	0.604	+5.33%
Severity	2008.1	0.058 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.830)	0.707	+6.00%
Severity	2008.2	0.062 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.009; p = 0.783)	0.736	+6.39%
Severity	2009.1	0.067 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.700)	0.796	+6.96%
Severity	2009.2	0.069 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.008; p = 0.689)	0.790	+7.12%
Severity	2010.1	0.070 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.686)	0.779	+7.22%
Severity	2010.2	0.068 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.699)	0.754	+7.01%
Severity	2011.1	0.073 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.641)	0.806	+7.63%
Severity	2011.2	0.075 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.640)	0.798	+7.79%
Severity	2012.1	0.078 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.008; p = 0.636)	0.796	+8.06%
Severity	2012.2	0.077 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.643)	0.772	+7.99%
Severity	2013.1	0.082 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.636)	0.794	+8.52%
Severity	2013.2	0.077 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.615)	0.769	+8.04%
Severity	2014.1	0.085 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.007; p = 0.608)	0.826	+8.85%
Severity	2014.2	0.083 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.007; p = 0.605)	0.799	+8.68%
Severity	2015.1	0.089 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.007; p = 0.640)	0.817	+9.27%
Severity	2015.2	0.089 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.007; p = 0.651)	0.791	+9.27%
Severity	2016.1	0.094 (CI = +/-0.024; p = 0.000)	0.001 (CI = +/-0.007; p = 0.718)	0.802	+9.88%
Severity	2016.2	0.096 (CI = +/-0.027; p = 0.000)	0.001 (CI = +/-0.007; p = 0.754)	0.779	+10.08%
Severity	2017.1	0.105 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.007; p = 0.909)	0.812	+11.09%
Frequency	2005.1	-0.002 (CI = +/-0.005; p = 0.286)	0.007 (CI = +/-0.004; p = 0.002)	0.265	-0.24%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.279)	0.007 (CI = +/-0.004; p = 0.002)	0.265	-0.26%
Frequency	2006.1	-0.003 (CI = +/-0.005; p = 0.254)	0.007 (CI = +/-0.004; p = 0.002)	0.267	-0.29%
Frequency	2006.2	-0.003 (CI = +/-0.005; p = 0.201)	0.007 (CI = +/-0.004; p = 0.003)	0.277	-0.34%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.169)	0.007 (CI = +/-0.004; p = 0.003)	0.283	-0.38%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.206)	0.007 (CI = +/-0.004; p = 0.004)	0.274	-0.37%
Frequency	2008.1	-0.003 (CI = +/-0.006; p = 0.384)	0.007 (CI = +/-0.004; p = 0.003)	0.260	-0.26%
Frequency	2008.2	-0.002 (CI = +/-0.006; p = 0.511)	0.007 (CI = +/-0.004; p = 0.003)	0.249	-0.21%
Frequency	2009.1	-0.003 (CI = +/-0.007; p = 0.449)	0.007 (CI = +/-0.004; p = 0.004)	0.253	-0.26%
Frequency	2009.2	-0.001 (CI = +/-0.007; p = 0.812)	0.007 (CI = +/-0.004; p = 0.003)	0.250	-0.08%
Frequency	2010.1	0.000 (CI = +/-0.007; p = 0.917)	0.007 (CI = +/-0.004; p = 0.003)	0.247	+0.04%
Frequency	2010.2	-0.001 (CI = +/-0.007; p = 0.747)	0.007 (CI = +/-0.004; p = 0.003)	0.274	-0.12%
Frequency	2011.1	-0.003 (CI = +/-0.008; p = 0.392)	0.007 (CI = +/-0.004; p = 0.002)	0.324	-0.32%
Frequency	2011.2	-0.003 (CI = +/-0.008; p = 0.499)	0.007 (CI = +/-0.004; p = 0.002)	0.312	-0.27%
Frequency	2012.1	0.000 (CI = +/-0.008; p = 0.978)	0.007 (CI = +/-0.004; p = 0.001)	0.323	-0.01%
Frequency	2012.2	-0.001 (CI = +/-0.009; p = 0.881)	0.007 (CI = +/-0.004; p = 0.002)	0.325	-0.06%
Frequency	2013.1	0.001 (CI = +/-0.009; p = 0.775)	0.007 (CI = +/-0.004; p = 0.002)	0.328	+0.13%
Frequency	2013.2	0.000 (CI = +/-0.010; p = 0.983)	0.007 (CI = +/-0.004; p = 0.002)	0.338	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.011; p = 0.765)	0.007 (CI = +/-0.004; p = 0.002)	0.335	+0.15%
Frequency	2014.2	0.002 (CI = +/-0.012; p = 0.662)	0.007 (CI = +/-0.004; p = 0.003)	0.330	+0.25%
Frequency	2015.1	0.001 (CI = +/-0.013; p = 0.812)	0.007 (CI = +/-0.004; p = 0.004)	0.333	+0.15%
Frequency	2015.2	0.006 (CI = +/-0.013; p = 0.320)	0.006 (CI = +/-0.004; p = 0.003)	0.386	+0.61%
Frequency	2016.1	0.005 (CI = +/-0.014; p = 0.446)	0.006 (CI = +/-0.004; p = 0.003)	0.384	+0.52%
Frequency	2016.2	0.009 (CI = +/-0.015; p = 0.234)	0.006 (CI = +/-0.004; p = 0.004)	0.412	+0.88%
Frequency	2017.1	0.008 (CI = +/-0.017; p = 0.354)	0.006 (CI = +/-0.004; p = 0.005)	0.408	+0.77%

Comprehensive

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

Loss Cost	2005.1	0.037 (CI = +/-0.012; p = 0.000)	-0.193 (CI = +/-0.141; p = 0.008)	0.540	+3.80%
Loss Cost	2005.2	0.039 (CI = +/-0.013; p = 0.000)	-0.206 (CI = +/-0.141; p = 0.005)	0.554	+4.02%
Loss Cost	2006.1	0.042 (CI = +/-0.013; p = 0.000)	-0.193 (CI = +/-0.143; p = 0.010)	0.570	+4.24%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	-0.201 (CI = +/-0.146; p = 0.008)	0.564	+4.37%
Loss Cost	2007.1	0.043 (CI = +/-0.014; p = 0.000)	-0.202 (CI = +/-0.150; p = 0.010)	0.552	+4.35%
Loss Cost	2007.2	0.045 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.150; p = 0.006)	0.572	+4.65%
Loss Cost	2008.1	0.052 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.135; p = 0.010)	0.667	+5.30%
Loss Cost	2008.2	0.057 (CI = +/-0.013; p = 0.000)	-0.210 (CI = +/-0.126; p = 0.002)	0.730	+5.82%
Loss Cost	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.190 (CI = +/-0.123; p = 0.004)	0.757	+6.20%
Loss Cost	2009.2	0.064 (CI = +/-0.013; p = 0.000)	-0.212 (CI = +/-0.118; p = 0.001)	0.789	+6.65%
Loss Cost	2010.1	0.065 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.122; p = 0.002)	0.782	+6.71%
Loss Cost	2010.2	0.063 (CI = +/-0.015; p = 0.000)	-0.198 (CI = +/-0.124; p = 0.003)	0.751	+6.48%
Loss Cost	2011.1	0.065 (CI = +/-0.016; p = 0.000)	-0.188 (CI = +/-0.128; p = 0.006)	0.753	+6.71%
Loss Cost	2011.2	0.068 (CI = +/-0.016; p = 0.000)	-0.203 (CI = +/-0.128; p = 0.003)	0.761	+7.07%
Loss Cost	2012.1	0.072 (CI = +/-0.017; p = 0.000)	-0.188 (CI = +/-0.130; p = 0.006)	0.772	+7.44%
Loss Cost	2012.2	0.072 (CI = +/-0.019; p = 0.000)	-0.190 (CI = +/-0.135; p = 0.008)	0.746	+7.49%
Loss Cost	2013.1	0.077 (CI = +/-0.019; p = 0.000)	-0.169 (CI = +/-0.134; p = 0.016)	0.771	+8.04%
Loss Cost	2013.2	0.074 (CI = +/-0.021; p = 0.000)	-0.154 (CI = +/-0.136; p = 0.028)	0.730	+7.63%
Loss Cost	2014.1	0.081 (CI = +/-0.020; p = 0.000)	-0.125 (CI = +/-0.128; p = 0.056)	0.783	+8.45%
Loss Cost	2014.2	0.082 (CI = +/-0.022; p = 0.000)	-0.129 (CI = +/-0.135; p = 0.060)	0.757	+8.58%
Loss Cost	2015.1	0.085 (CI = +/-0.024; p = 0.000)	-0.118 (CI = +/-0.141; p = 0.096)	0.753	+8.92%
Loss Cost	2015.2	0.093 (CI = +/-0.025; p = 0.000)	-0.141 (CI = +/-0.139; p = 0.047)	0.777	+9.70%
Loss Cost	2016.1	0.096 (CI = +/-0.028; p = 0.000)	-0.131 (CI = +/-0.147; p = 0.077)	0.770	+10.04%
Loss Cost	2016.2	0.105 (CI = +/-0.029; p = 0.000)	-0.156 (CI = +/-0.143; p = 0.034)	0.798	+11.03%
Loss Cost	2017.1	0.111 (CI = +/-0.032; p = 0.000)	-0.138 (CI = +/-0.149; p = 0.066)	0.804	+11.74%
Severity	2005.1	0.042 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.125; p = 0.010)	0.639	+4.30%
Severity	2005.2	0.044 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.125; p = 0.005)	0.656	+4.53%
Severity	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.165 (CI = +/-0.124; p = 0.010)	0.681	+4.79%
Severity	2006.2	0.049 (CI = +/-0.012; p = 0.000)	-0.176 (CI = +/-0.125; p = 0.007)	0.683	+4.98%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.174 (CI = +/-0.129; p = 0.010)	0.675	+5.02%
Severity	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.189 (CI = +/-0.128; p = 0.005)	0.692	+5.30%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.115; p = 0.008)	0.766	+5.87%
Severity	2008.2	0.061 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.105; p = 0.001)	0.813	+6.33%
Severity	2009.1	0.066 (CI = +/-0.010; p = 0.000)	-0.158 (CI = +/-0.097; p = 0.002)	0.852	+6.79%
Severity	2009.2	0.068 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.096; p = 0.001)	0.856	+7.05%
Severity	2010.1	0.068 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.100; p = 0.002)	0.848	+7.02%
Severity	2010.2	0.067 (CI = +/-0.012; p = 0.000)	-0.168 (CI = +/-0.103; p = 0.003)	0.827	+6.93%
Severity	2011.1	0.072 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.097; p = 0.005)	0.859	+7.42%
Severity	2011.2	0.074 (CI = +/-0.012; p = 0.000)	-0.158 (CI = +/-0.097; p = 0.003)	0.861	+7.70%
Severity	2012.1	0.075 (CI = +/-0.013; p = 0.000)	-0.153 (CI = +/-0.101; p = 0.005)	0.856	+7.82%
Severity	2012.2	0.076 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.105; p = 0.005)	0.839	+7.90%
Severity	2013.1	0.079 (CI = +/-0.015; p = 0.000)	-0.141 (CI = +/-0.106; p = 0.011)	0.848	+8.27%
Severity	2013.2	0.077 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.107; p = 0.020)	0.823	+7.95%
Severity	2014.1	0.083 (CI = +/-0.016; p = 0.000)	-0.106 (CI = +/-0.100; p = 0.039)	0.860	+8.63%
Severity	2014.2	0.083 (CI = +/-0.017; p = 0.000)	-0.105 (CI = +/-0.105; p = 0.050)	0.836	+8.61%
Severity	2015.1	0.087 (CI = +/-0.019; p = 0.000)	-0.090 (CI = +/-0.107; p = 0.092)	0.844	+9.06%
Severity	2015.2	0.088 (CI = +/-0.021; p = 0.000)	-0.095 (CI = +/-0.113; p = 0.092)	0.824	+9.23%
Severity	2016.1	0.093 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.117; p = 0.157)	0.826	+9.69%
Severity	2016.2	0.096 (CI = +/-0.025; p = 0.000)	-0.091 (CI = +/-0.122; p = 0.131)	0.812	+10.07%
Severity	2017.1	0.104 (CI = +/-0.026; p = 0.000)	-0.070 (CI = +/-0.122; p = 0.239)	0.832	+10.92%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.059)	-0.025 (CI = +/-0.057; p = 0.371)	0.060	-0.47%
Frequency	2005.2	-0.005 (CI = +/-0.005; p = 0.065)	-0.025 (CI = +/-0.058; p = 0.399)	0.058	-0.49%
Frequency	2006.1	-0.005 (CI = +/-0.005; p = 0.055)	-0.028 (CI = +/-0.060; p = 0.356)	0.067	-0.53%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.048)	-0.025 (CI = +/-0.061; p = 0.417)	0.074	-0.58%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.037)	-0.029 (CI = +/-0.063; p = 0.357)	0.089	-0.64%
Frequency	2007.2	-0.006 (CI = +/-0.006; p = 0.053)	-0.030 (CI = +/-0.064; p = 0.355)	0.079	-0.63%
Frequency	2008.1	-0.005 (CI = +/-0.007; p = 0.109)	-0.025 (CI = +/-0.066; p = 0.450)	0.035	-0.54%
Frequency	2008.2	-0.005 (CI = +/-0.007; p = 0.173)	-0.028 (CI = +/-0.067; p = 0.406)	0.020	-0.48%
Frequency	2009.1	-0.006 (CI = +/-0.008; p = 0.141)	-0.032 (CI = +/-0.069; p = 0.356)	0.032	-0.55%
Frequency	2009.2	-0.004 (CI = +/-0.008; p = 0.326)	-0.041 (CI = +/-0.068; p = 0.228)	0.017	-0.37%
Frequency	2010.1	-0.003 (CI = +/-0.008; p = 0.473)	-0.037 (CI = +/-0.070; p = 0.292)	-0.014	-0.29%
Frequency	2010.2	-0.004 (CI = +/-0.009; p = 0.316)	-0.030 (CI = +/-0.072; p = 0.392)	-0.007	-0.42%
Frequency	2011.1	-0.007 (CI = +/-0.009; p = 0.129)	-0.042 (CI = +/-0.070; p = 0.232)	0.060	-0.66%
Frequency	2011.2	-0.006 (CI = +/-0.009; p = 0.207)	-0.045 (CI = +/-0.073; p = 0.211)	0.049	-0.58%
Frequency	2012.1	-0.004 (CI = +/-0.010; p = 0.450)	-0.035 (CI = +/-0.073; p = 0.328)	-0.021	-0.36%
Frequency	2012.2	-0.004 (CI = +/-0.011; p = 0.459)	-0.034 (CI = +/-0.076; p = 0.360)	-0.024	-0.38%
Frequency	2013.1	-0.002 (CI = +/-0.011; p = 0.695)	-0.027 (CI = +/-0.078; p = 0.477)	-0.063	-0.22%
Frequency	2013.2	-0.003 (CI = +/-0.012; p = 0.618)	-0.024 (CI = +/-0.082; p = 0.545)	-0.066	-0.30%
Frequency	2014.1	-0.002 (CI = +/-0.013; p = 0.803)	-0.019 (CI = +/-0.085; p = 0.648)	-0.090	-0.16%
Frequency	2014.2	0.000 (CI = +/-0.015; p = 0.973)	-0.024 (CI = +/-0.089; p = 0.582)	-0.092	-0.02%
Frequency	2015.1	-0.001 (CI = +/-0.016; p = 0.866)	-0.028 (CI = +/-0.094; p = 0.545)	-0.092	-0.13%
Frequency	2015.2	0.004 (CI = +/-0.016; p = 0.584)	-0.045 (CI = +/-0.090; p = 0.298)	-0.030	+0.43%
Frequency	2016.1	0.003 (CI = +/-0.018; p = 0.720)	-0.049 (CI = +/-0.096; p = 0.291)	-0.035	+0.32%
Frequency	2016.2	0.009 (CI = +/-0.019; p = 0.347)	-0.065 (CI = +/-0.094; p = 0.161)	0.066	+0.87%
Frequency	2017.1	0.007 (CI = +/-0.022; p = 0.480)	-0.068 (CI = +/-0.101; p = 0.168)	0.058	+0.74%

Comprehensive

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

Loss Cost	2005.1	0.039 (CI = +/-0.013; p = 0.000)	-0.186 (CI = +/-0.143; p = 0.012)	0.005 (CI = +/-0.011; p = 0.425)	0.536	+3.96%
Loss Cost	2005.2	0.041 (CI = +/-0.013; p = 0.000)	-0.200 (CI = +/-0.143; p = 0.008)	0.005 (CI = +/-0.011; p = 0.410)	0.550	+4.18%
Loss Cost	2006.1	0.043 (CI = +/-0.014; p = 0.000)	-0.185 (CI = +/-0.144; p = 0.014)	0.005 (CI = +/-0.011; p = 0.371)	0.568	+4.43%
Loss Cost	2006.2	0.045 (CI = +/-0.014; p = 0.000)	-0.193 (CI = +/-0.147; p = 0.012)	0.005 (CI = +/-0.011; p = 0.369)	0.561	+4.57%
Loss Cost	2007.1	0.044 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.152; p = 0.014)	0.005 (CI = +/-0.011; p = 0.379)	0.549	+4.55%
Loss Cost	2007.2	0.047 (CI = +/-0.016; p = 0.000)	-0.210 (CI = +/-0.152; p = 0.008)	0.005 (CI = +/-0.011; p = 0.365)	0.570	+4.85%
Loss Cost	2008.1	0.054 (CI = +/-0.014; p = 0.000)	-0.172 (CI = +/-0.136; p = 0.015)	0.006 (CI = +/-0.010; p = 0.233)	0.672	+5.55%
Loss Cost	2008.2	0.059 (CI = +/-0.014; p = 0.000)	-0.199 (CI = +/-0.125; p = 0.003)	0.006 (CI = +/-0.009; p = 0.186)	0.737	+6.08%
Loss Cost	2009.1	0.063 (CI = +/-0.014; p = 0.000)	-0.178 (CI = +/-0.122; p = 0.006)	0.006 (CI = +/-0.009; p = 0.141)	0.767	+6.50%
Loss Cost	2009.2	0.067 (CI = +/-0.013; p = 0.000)	-0.200 (CI = +/-0.116; p = 0.001)	0.006 (CI = +/-0.008; p = 0.116)	0.800	+6.95%
Loss Cost	2010.1	0.068 (CI = +/-0.014; p = 0.000)	-0.195 (CI = +/-0.120; p = 0.003)	0.006 (CI = +/-0.008; p = 0.119)	0.794	+7.03%
Loss Cost	2010.2	0.066 (CI = +/-0.015; p = 0.000)	-0.185 (CI = +/-0.122; p = 0.005)	0.007 (CI = +/-0.008; p = 0.117)	0.765	+6.80%
Loss Cost	2011.1	0.068 (CI = +/-0.016; p = 0.000)	-0.173 (CI = +/-0.125; p = 0.009)	0.007 (CI = +/-0.008; p = 0.110)	0.770	+7.05%
Loss Cost	2011.2	0.071 (CI = +/-0.016; p = 0.000)	-0.188 (CI = +/-0.125; p = 0.005)	0.007 (CI = +/-0.008; p = 0.109)	0.778	+7.41%
Loss Cost	2012.1	0.075 (CI = +/-0.017; p = 0.000)	-0.172 (CI = +/-0.126; p = 0.010)	0.007 (CI = +/-0.008; p = 0.095)	0.791	+7.80%
Loss Cost	2012.2	0.075 (CI = +/-0.018; p = 0.000)	-0.173 (CI = +/-0.132; p = 0.012)	0.007 (CI = +/-0.008; p = 0.104)	0.766	+7.84%
Loss Cost	2013.1	0.081 (CI = +/-0.019; p = 0.000)	-0.151 (CI = +/-0.129; p = 0.024)	0.007 (CI = +/-0.008; p = 0.083)	0.794	+8.42%
Loss Cost	2013.2	0.077 (CI = +/-0.020; p = 0.000)	-0.135 (CI = +/-0.130; p = 0.043)	0.007 (CI = +/-0.008; p = 0.071)	0.762	+7.99%
Loss Cost	2014.1	0.085 (CI = +/-0.019; p = 0.000)	-0.105 (CI = +/-0.119; p = 0.081)	0.007 (CI = +/-0.007; p = 0.043)	0.819	+8.83%
Loss Cost	2014.2	0.085 (CI = +/-0.021; p = 0.000)	-0.108 (CI = +/-0.126; p = 0.090)	0.007 (CI = +/-0.007; p = 0.051)	0.796	+8.90%
Loss Cost	2015.1	0.088 (CI = +/-0.023; p = 0.000)	-0.097 (CI = +/-0.132; p = 0.138)	0.007 (CI = +/-0.007; p = 0.055)	0.793	+9.24%
Loss Cost	2015.2	0.094 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.130; p = 0.072)	0.007 (CI = +/-0.007; p = 0.065)	0.812	+9.91%
Loss Cost	2016.1	0.097 (CI = +/-0.026; p = 0.000)	-0.110 (CI = +/-0.138; p = 0.110)	0.007 (CI = +/-0.007; p = 0.075)	0.805	+10.21%
Loss Cost	2016.2	0.105 (CI = +/-0.027; p = 0.000)	-0.134 (CI = +/-0.136; p = 0.054)	0.006 (CI = +/-0.007; p = 0.099)	0.825	+11.05%
Loss Cost	2017.1	0.110 (CI = +/-0.030; p = 0.000)	-0.119 (CI = +/-0.142; p = 0.093)	0.006 (CI = +/-0.007; p = 0.117)	0.828	+11.66%
Severity	2005.1	0.041 (CI = +/-0.012; p = 0.000)	-0.171 (CI = +/-0.128; p = 0.010)	-0.002 (CI = +/-0.010; p = 0.692)	0.631	+4.23%
Severity	2005.2	0.044 (CI = +/-0.012; p = 0.000)	-0.185 (CI = +/-0.127; p = 0.006)	-0.002 (CI = +/-0.010; p = 0.705)	0.647	+4.46%
Severity	2006.1	0.046 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.126; p = 0.011)	-0.001 (CI = +/-0.010; p = 0.765)	0.672	+4.74%
Severity	2006.2	0.048 (CI = +/-0.012; p = 0.000)	-0.178 (CI = +/-0.128; p = 0.008)	-0.001 (CI = +/-0.010; p = 0.776)	0.674	+4.93%
Severity	2007.1	0.048 (CI = +/-0.013; p = 0.000)	-0.176 (CI = +/-0.132; p = 0.010)	-0.001 (CI = +/-0.010; p = 0.788)	0.666	+4.97%
Severity	2007.2	0.051 (CI = +/-0.013; p = 0.000)	-0.191 (CI = +/-0.131; p = 0.006)	-0.001 (CI = +/-0.010; p = 0.796)	0.683	+5.25%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	-0.159 (CI = +/-0.118; p = 0.010)	-0.001 (CI = +/-0.009; p = 0.898)	0.759	+5.85%
Severity	2008.2	0.061 (CI = +/-0.012; p = 0.000)	-0.183 (CI = +/-0.108; p = 0.002)	0.000 (CI = +/-0.008; p = 0.900)	0.807	+6.31%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.158 (CI = +/-0.100; p = 0.003)	0.000 (CI = +/-0.007; p = 1.000)	0.847	+6.79%
Severity	2009.2	0.068 (CI = +/-0.011; p = 0.000)	-0.171 (CI = +/-0.099; p = 0.002)	0.000 (CI = +/-0.007; p = 1.000)	0.851	+7.05%
Severity	2010.1	0.068 (CI = +/-0.012; p = 0.000)	-0.172 (CI = +/-0.103; p = 0.002)	0.000 (CI = +/-0.007; p = 0.996)	0.842	+7.02%
Severity	2010.2	0.067 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.107; p = 0.003)	0.000 (CI = +/-0.007; p = 0.998)	0.820	+6.93%
Severity	2011.1	0.072 (CI = +/-0.013; p = 0.000)	-0.145 (CI = +/-0.100; p = 0.006)	0.000 (CI = +/-0.007; p = 0.921)	0.853	+7.44%
Severity	2011.2	0.074 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.100; p = 0.004)	0.000 (CI = +/-0.007; p = 0.937)	0.855	+7.72%
Severity	2012.1	0.075 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.104; p = 0.006)	0.000 (CI = +/-0.007; p = 0.924)	0.849	+7.84%
Severity	2012.2	0.076 (CI = +/-0.015; p = 0.000)	-0.155 (CI = +/-0.109; p = 0.007)	0.000 (CI = +/-0.007; p = 0.932)	0.832	+7.92%
Severity	2013.1	0.080 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.110; p = 0.015)	0.000 (CI = +/-0.007; p = 0.902)	0.841	+8.29%
Severity	2013.2	0.077 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.112; p = 0.026)	0.001 (CI = +/-0.007; p = 0.863)	0.814	+7.98%
Severity	2014.1	0.083 (CI = +/-0.016; p = 0.000)	-0.104 (CI = +/-0.104; p = 0.050)	0.001 (CI = +/-0.006; p = 0.826)	0.852	+8.67%
Severity	2014.2	0.083 (CI = +/-0.018; p = 0.000)	-0.103 (CI = +/-0.110; p = 0.065)	0.001 (CI = +/-0.006; p = 0.826)	0.827	+8.64%
Severity	2015.1	0.087 (CI = +/-0.019; p = 0.000)	-0.088 (CI = +/-0.112; p = 0.113)	0.001 (CI = +/-0.006; p = 0.830)	0.835	+9.09%
Severity	2015.2	0.088 (CI = +/-0.021; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.115)	0.001 (CI = +/-0.007; p = 0.864)	0.812	+9.24%
Severity	2016.1	0.093 (CI = +/-0.023; p = 0.000)	-0.080 (CI = +/-0.123; p = 0.184)	0.000 (CI = +/-0.007; p = 0.892)	0.813	+9.70%
Severity	2016.2	0.096 (CI = +/-0.026; p = 0.000)	-0.091 (CI = +/-0.130; p = 0.155)	0.000 (CI = +/-0.007; p = 0.977)	0.798	+10.07%
Severity	2017.1	0.104 (CI = +/-0.028; p = 0.000)	-0.071 (CI = +/-0.130; p = 0.260)	0.000 (CI = +/-0.007; p = 0.933)	0.818	+10.92%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.271)	-0.015 (CI = +/-0.051; p = 0.543)	0.007 (CI = +/-0.004; p = 0.003)	0.253	-0.25%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.275)	-0.015 (CI = +/-0.052; p = 0.570)	0.006 (CI = +/-0.004; p = 0.003)	0.251	-0.26%
Frequency	2006.1	-0.003 (CI = +/-0.005; p = 0.239)	-0.017 (CI = +/-0.054; p = 0.522)	0.006 (CI = +/-0.004; p = 0.004)	0.255	-0.30%
Frequency	2006.2	-0.003 (CI = +/-0.005; p = 0.199)	-0.015 (CI = +/-0.055; p = 0.594)	0.006 (CI = +/-0.004; p = 0.004)	0.261	-0.34%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.159)	-0.018 (CI = +/-0.056; p = 0.523)	0.006 (CI = +/-0.004; p = 0.005)	0.270	-0.40%
Frequency	2007.2	-0.004 (CI = +/-0.006; p = 0.202)	-0.019 (CI = +/-0.058; p = 0.510)	0.006 (CI = +/-0.004; p = 0.005)	0.262	-0.38%
Frequency	2008.1	-0.003 (CI = +/-0.006; p = 0.371)	-0.013 (CI = +/-0.059; p = 0.656)	0.006 (CI = +/-0.004; p = 0.005)	0.240	-0.28%
Frequency	2008.2	-0.002 (CI = +/-0.007; p = 0.504)	-0.016 (CI = +/-0.060; p = 0.587)	0.006 (CI = +/-0.004; p = 0.005)	0.231	-0.22%
Frequency	2009.1	-0.003 (CI = +/-0.007; p = 0.423)	-0.019 (CI = +/-0.062; p = 0.526)	0.006 (CI = +/-0.004; p = 0.006)	0.238	-0.28%
Frequency	2009.2	-0.001 (CI = +/-0.007; p = 0.786)	-0.029 (CI = +/-0.061; p = 0.336)	0.006 (CI = +/-0.004; p = 0.004)	0.249	-0.09%
Frequency	2010.1	0.000 (CI = +/-0.007; p = 0.975)	-0.024 (CI = +/-0.062; p = 0.441)	0.007 (CI = +/-0.004; p = 0.004)	0.236	+0.01%
Frequency	2010.2	-0.001 (CI = +/-0.008; p = 0.736)	-0.017 (CI = +/-0.062; p = 0.583)	0.007 (CI = +/-0.004; p = 0.004)	0.255	-0.13%
Frequency	2011.1	-0.004 (CI = +/-0.008; p = 0.348)	-0.028 (CI = +/-0.060; p = 0.351)	0.006 (CI = +/-0.004; p = 0.003)	0.322	-0.35%
Frequency	2011.2	-0.003 (CI = +/-0.008; p = 0.477)	-0.031 (CI = +/-0.063; p = 0.315)	0.006 (CI = +/-0.004; p = 0.004)	0.314	-0.29%
Frequency	2012.1	0.000 (CI = +/-0.008; p = 0.925)	-0.020 (CI = +/-0.061; p = 0.504)	0.006 (CI = +/-0.004; p = 0.002)	0.307	-0.04%
Frequency	2012.2	-0.001 (CI = +/-0.009; p = 0.867)	-0.018 (CI = +/-0.063; p = 0.553)	0.006 (CI = +/-0.004; p = 0.003)	0.305	-0.07%
Frequency	2013.1	0.001 (CI = +/-0.009; p = 0.808)	-0.011 (CI = +/-0.065; p = 0.732)	0.007 (CI = +/-0.004; p = 0.003)	0.299	+0.11%
Frequency	2013.2	0.000 (CI = +/-0.010; p = 0.988)	-0.006 (CI = +/-0.067; p = 0.841)	0.007 (CI = +/-0.004; p = 0.003)	0.305	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.011; p = 0.775)	-0.001 (CI = +/-0.070; p = 0.978)	0.007 (CI = +/-0.004; p = 0.003)	0.298	+0.15%
Frequency	2014.2	0.002 (CI = +/-0.012; p = 0.674)	-0.004 (CI = +/-0.073; p = 0.900)	0.007 (CI = +/-0.004; p = 0.004)	0.291	+0.24%
Frequency	2015.1	0.001 (CI = +/-0.013; p = 0.837)	-0.008 (CI = +/-0.077; p = 0.821)	0.007 (CI = +/-0.004; p = 0.006)	0.293	+0.13%
Frequency	2015.2	0.006 (CI = +/-0.013; p = 0.334)	-0.025 (CI = +/-0.072; p = 0.468)	0.006 (CI = +/-0.004; p = 0.005)	0.368	+0.61%
Frequency	2016.1	0.005 (CI = +/-0.014; p = 0.507)	-0.030 (CI = +/-0.076; p = 0.418)	0.006 (CI = +/-0.004; p = 0.006)	0.371	+0.46%
Frequency	2016.2	0.009 (CI = +/-0.015; p = 0.228)	-0.043 (CI = +/-0.075; p = 0.238)	0.006 (CI = +/-0.004; p = 0.007)	0.434	+0.88%
Frequency	2017.1	0.007 (CI = +/-0.017; p = 0.412)	-0.049 (CI = +/-0.080; p = 0.208)	0.006 (CI = +/-0.004; p = 0.008)	0.441	+0.67%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.018 (CI = +/-0.016; p = 0.028)	0.418 (CI = +/-0.229; p = 0.001)	0.595	+1.81%
Loss Cost	2005.2	0.019 (CI = +/-0.017; p = 0.031)	0.414 (CI = +/-0.235; p = 0.001)	0.590	+1.88%
Loss Cost	2006.1	0.022 (CI = +/-0.018; p = 0.017)	0.392 (CI = +/-0.237; p = 0.002)	0.605	+2.20%
Loss Cost	2006.2	0.021 (CI = +/-0.019; p = 0.030)	0.397 (CI = +/-0.244; p = 0.002)	0.594	+2.12%
Loss Cost	2007.1	0.020 (CI = +/-0.020; p = 0.047)	0.401 (CI = +/-0.251; p = 0.003)	0.583	+2.06%
Loss Cost	2007.2	0.022 (CI = +/-0.021; p = 0.048)	0.392 (CI = +/-0.258; p = 0.004)	0.580	+2.19%
Loss Cost	2008.1	0.032 (CI = +/-0.020; p = 0.003)	0.329 (CI = +/-0.233; p = 0.007)	0.673	+3.22%
Loss Cost	2008.2	0.037 (CI = +/-0.021; p = 0.001)	0.298 (CI = +/-0.233; p = 0.014)	0.694	+3.73%
Loss Cost	2009.1	0.043 (CI = +/-0.021; p = 0.000)	0.260 (CI = +/-0.229; p = 0.027)	0.724	+4.39%
Loss Cost	2009.2	0.047 (CI = +/-0.023; p = 0.000)	0.239 (CI = +/-0.234; p = 0.046)	0.728	+4.78%
Loss Cost	2010.1	0.049 (CI = +/-0.025; p = 0.000)	0.228 (CI = +/-0.243; p = 0.064)	0.721	+4.97%
Loss Cost	2010.2	0.040 (CI = +/-0.025; p = 0.003)	0.274 (CI = +/-0.237; p = 0.025)	0.711	+4.09%
Loss Cost	2011.1	0.044 (CI = +/-0.027; p = 0.003)	0.252 (CI = +/-0.244; p = 0.043)	0.714	+4.53%
Loss Cost	2011.2	0.046 (CI = +/-0.030; p = 0.004)	0.245 (CI = +/-0.255; p = 0.059)	0.703	+4.67%
Loss Cost	2012.1	0.053 (CI = +/-0.032; p = 0.002)	0.210 (CI = +/-0.260; p = 0.108)	0.717	+5.41%
Loss Cost	2012.2	0.048 (CI = +/-0.035; p = 0.010)	0.233 (CI = +/-0.271; p = 0.087)	0.693	+4.89%
Loss Cost	2013.1	0.059 (CI = +/-0.037; p = 0.003)	0.184 (CI = +/-0.271; p = 0.173)	0.722	+6.04%
Loss Cost	2013.2	0.044 (CI = +/-0.038; p = 0.024)	0.247 (CI = +/-0.262; p = 0.063)	0.711	+4.52%
Loss Cost	2014.1	0.060 (CI = +/-0.038; p = 0.004)	0.182 (CI = +/-0.251; p = 0.147)	0.764	+6.15%
Loss Cost	2014.2	0.055 (CI = +/-0.043; p = 0.014)	0.199 (CI = +/-0.267; p = 0.135)	0.739	+5.70%
Loss Cost	2015.1	0.062 (CI = +/-0.048; p = 0.014)	0.173 (CI = +/-0.282; p = 0.213)	0.734	+6.42%
Loss Cost	2015.2	0.070 (CI = +/-0.054; p = 0.014)	0.144 (CI = +/-0.299; p = 0.322)	0.731	+7.29%
Loss Cost	2016.1	0.079 (CI = +/-0.061; p = 0.014)	0.114 (CI = +/-0.317; p = 0.457)	0.725	+8.26%
Loss Cost	2016.2	0.091 (CI = +/-0.068; p = 0.012)	0.077 (CI = +/-0.334; p = 0.628)	0.723	+9.53%
Loss Cost	2017.1	0.110 (CI = +/-0.074; p = 0.007)	0.024 (CI = +/-0.340; p = 0.880)	0.743	+11.59%
Severity	2005.1	0.024 (CI = +/-0.014; p = 0.001)	0.379 (CI = +/-0.201; p = 0.001)	0.689	+2.48%
Severity	2005.2	0.026 (CI = +/-0.015; p = 0.001)	0.370 (CI = +/-0.206; p = 0.001)	0.687	+2.60%
Severity	2006.1	0.029 (CI = +/-0.015; p = 0.000)	0.344 (CI = +/-0.204; p = 0.002)	0.710	+2.99%
Severity	2006.2	0.030 (CI = +/-0.016; p = 0.001)	0.341 (CI = +/-0.210; p = 0.002)	0.702	+3.03%
Severity	2007.1	0.030 (CI = +/-0.017; p = 0.001)	0.338 (CI = +/-0.216; p = 0.003)	0.694	+3.08%
Severity	2007.2	0.032 (CI = +/-0.018; p = 0.001)	0.328 (CI = +/-0.222; p = 0.005)	0.692	+3.24%
Severity	2008.1	0.041 (CI = +/-0.017; p = 0.000)	0.273 (CI = +/-0.199; p = 0.009)	0.766	+4.14%
Severity	2008.2	0.045 (CI = +/-0.018; p = 0.000)	0.245 (CI = +/-0.198; p = 0.017)	0.781	+4.61%
Severity	2009.1	0.053 (CI = +/-0.017; p = 0.000)	0.199 (CI = +/-0.184; p = 0.035)	0.825	+5.41%
Severity	2009.2	0.054 (CI = +/-0.019; p = 0.000)	0.192 (CI = +/-0.191; p = 0.048)	0.817	+5.53%
Severity	2010.1	0.054 (CI = +/-0.020; p = 0.000)	0.191 (CI = +/-0.198; p = 0.059)	0.805	+5.56%
Severity	2010.2	0.049 (CI = +/-0.021; p = 0.000)	0.219 (CI = +/-0.200; p = 0.033)	0.793	+5.01%
Severity	2011.1	0.057 (CI = +/-0.021; p = 0.000)	0.173 (CI = +/-0.189; p = 0.071)	0.829	+5.92%
Severity	2011.2	0.059 (CI = +/-0.023; p = 0.000)	0.167 (CI = +/-0.198; p = 0.094)	0.819	+6.04%
Severity	2012.1	0.062 (CI = +/-0.025; p = 0.000)	0.153 (CI = +/-0.207; p = 0.140)	0.813	+6.36%
Severity	2012.2	0.058 (CI = +/-0.028; p = 0.000)	0.168 (CI = +/-0.216; p = 0.122)	0.794	+6.02%
Severity	2013.1	0.066 (CI = +/-0.030; p = 0.000)	0.132 (CI = +/-0.219; p = 0.223)	0.806	+6.85%
Severity	2013.2	0.055 (CI = +/-0.031; p = 0.001)	0.182 (CI = +/-0.213; p = 0.090)	0.798	+5.65%
Severity	2014.1	0.068 (CI = +/-0.031; p = 0.000)	0.126 (CI = +/-0.202; p = 0.206)	0.838	+7.05%
Severity	2014.2	0.062 (CI = +/-0.034; p = 0.001)	0.149 (CI = +/-0.211; p = 0.155)	0.818	+6.43%
Severity	2015.1	0.072 (CI = +/-0.037; p = 0.001)	0.114 (CI = +/-0.217; p = 0.283)	0.827	+7.43%
Severity	2015.2	0.069 (CI = +/-0.042; p = 0.003)	0.122 (CI = +/-0.233; p = 0.282)	0.804	+7.19%
Severity	2016.1	0.079 (CI = +/-0.046; p = 0.002)	0.088 (CI = +/-0.242; p = 0.449)	0.808	+8.27%
Severity	2016.2	0.082 (CI = +/-0.053; p = 0.005)	0.082 (CI = +/-0.261; p = 0.514)	0.784	+8.50%
Severity	2017.1	0.099 (CI = +/-0.056; p = 0.002)	0.031 (CI = +/-0.257; p = 0.798)	0.813	+10.45%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.060)	0.040 (CI = +/-0.099; p = 0.421)	0.056	-0.65%
Frequency	2005.2	-0.007 (CI = +/-0.007; p = 0.057)	0.043 (CI = +/-0.101; p = 0.392)	0.059	-0.70%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.048)	0.048 (CI = +/-0.103; p = 0.351)	0.068	-0.77%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.033)	0.056 (CI = +/-0.105; p = 0.289)	0.087	-0.88%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.025)	0.063 (CI = +/-0.107; p = 0.241)	0.104	-0.99%
Frequency	2007.2	-0.010 (CI = +/-0.009; p = 0.031)	0.065 (CI = +/-0.111; p = 0.243)	0.093	-1.01%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.075)	0.056 (CI = +/-0.113; p = 0.319)	0.048	-0.88%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.114)	0.053 (CI = +/-0.117; p = 0.359)	0.025	-0.84%
Frequency	2009.1	-0.010 (CI = +/-0.011; p = 0.091)	0.061 (CI = +/-0.120; p = 0.309)	0.038	-0.96%
Frequency	2009.2	-0.007 (CI = +/-0.012; p = 0.228)	0.046 (CI = +/-0.122; p = 0.441)	-0.014	-0.72%
Frequency	2010.1	-0.006 (CI = +/-0.013; p = 0.381)	0.037 (CI = +/-0.126; p = 0.547)	-0.043	-0.56%
Frequency	2010.2	-0.009 (CI = +/-0.013; p = 0.191)	0.055 (CI = +/-0.126; p = 0.378)	-0.005	-0.88%
Frequency	2011.1	-0.013 (CI = +/-0.014; p = 0.063)	0.078 (CI = +/-0.124; p = 0.207)	0.067	-1.31%
Frequency	2011.2	-0.013 (CI = +/-0.015; p = 0.090)	0.078 (CI = +/-0.130; p = 0.230)	0.044	-1.30%
Frequency	2012.1	-0.009 (CI = +/-0.016; p = 0.265)	0.057 (CI = +/-0.132; p = 0.377)	-0.029	-0.89%
Frequency	2012.2	-0.011 (CI = +/-0.018; p = 0.226)	0.066 (CI = +/-0.138; p = 0.333)	-0.019	-1.07%
Frequency	2013.1	-0.008 (CI = +/-0.020; p = 0.426)	0.052 (CI = +/-0.143; p = 0.463)	-0.061	-0.76%
Frequency	2013.2	-0.011 (CI = +/-0.022; p = 0.312)	0.065 (CI = +/-0.150; p = 0.375)	-0.043	-1.07%
Frequency	2014.1	-0.008 (CI = +/-0.024; p = 0.474)	0.056 (CI = +/-0.159; p = 0.474)	-0.072	-0.84%
Frequency	2014.2	-0.007 (CI = +/-0.027; p = 0.599)	0.050 (CI = +/-0.170; p = 0.547)	-0.088	-0.69%
Frequency	2015.1	-0.009 (CI = +/-0.031; p = 0.525)	0.059 (CI = +/-0.181; p = 0.500)	-0.086	-0.94%
Frequency	2015.2	0.001 (CI = +/-0.033; p = 0.952)	0.022 (CI = +/-0.181; p = 0.802)	-0.100	+0.09%
Frequency	2016.1	0.000 (CI = +/-0.037; p = 0.995)	0.025 (CI = +/-0.196; p = 0.786)	-0.112	-0.01%
Frequency	2016.2	0.009 (CI = +/-0.041; p = 0.628)	-0.005 (CI = +/-0.202; p = 0.962)	-0.079	+0.95%
Frequency	2017.1	0.010 (CI = +/-0.047; p = 0.646)	-0.007 (CI = +/-0.218; p = 0.947)	-0.096	+1.03%

Comprehensive

Coverage = CM
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2021-07-01

Loss Cost	2005.1	0.020 (CI = +/-0.017; p = 0.023)	0.004 (CI = +/-0.011; p = 0.497)	0.407 (CI = +/-0.233; p = 0.001)	0.589	+1.99%
Loss Cost	2005.2	0.021 (CI = +/-0.018; p = 0.026)	0.004 (CI = +/-0.011; p = 0.492)	0.401 (CI = +/-0.240; p = 0.002)	0.585	+2.07%
Loss Cost	2006.1	0.024 (CI = +/-0.019; p = 0.013)	0.004 (CI = +/-0.011; p = 0.447)	0.377 (CI = +/-0.241; p = 0.003)	0.601	+2.42%
Loss Cost	2006.2	0.023 (CI = +/-0.020; p = 0.023)	0.004 (CI = +/-0.011; p = 0.462)	0.382 (CI = +/-0.249; p = 0.004)	0.589	+2.36%
Loss Cost	2007.1	0.023 (CI = +/-0.021; p = 0.037)	0.004 (CI = +/-0.011; p = 0.475)	0.385 (CI = +/-0.257; p = 0.005)	0.577	+2.31%
Loss Cost	2007.2	0.024 (CI = +/-0.023; p = 0.038)	0.004 (CI = +/-0.011; p = 0.465)	0.375 (CI = +/-0.265; p = 0.007)	0.574	+2.46%
Loss Cost	2008.1	0.035 (CI = +/-0.021; p = 0.002)	0.005 (CI = +/-0.010; p = 0.304)	0.306 (CI = +/-0.237; p = 0.013)	0.674	+3.58%
Loss Cost	2008.2	0.041 (CI = +/-0.022; p = 0.001)	0.006 (CI = +/-0.010; p = 0.252)	0.271 (CI = +/-0.236; p = 0.026)	0.698	+4.16%
Loss Cost	2009.1	0.048 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.009; p = 0.189)	0.228 (CI = +/-0.231; p = 0.053)	0.732	+4.90%
Loss Cost	2009.2	0.052 (CI = +/-0.024; p = 0.000)	0.007 (CI = +/-0.009; p = 0.167)	0.203 (CI = +/-0.236; p = 0.089)	0.738	+5.35%
Loss Cost	2010.1	0.055 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.010; p = 0.163)	0.189 (CI = +/-0.245; p = 0.124)	0.731	+5.61%
Loss Cost	2010.2	0.046 (CI = +/-0.026; p = 0.001)	0.006 (CI = +/-0.009; p = 0.182)	0.237 (CI = +/-0.240; p = 0.053)	0.720	+4.71%
Loss Cost	2011.1	0.051 (CI = +/-0.028; p = 0.001)	0.006 (CI = +/-0.009; p = 0.163)	0.210 (CI = +/-0.247; p = 0.092)	0.726	+5.23%
Loss Cost	2011.2	0.053 (CI = +/-0.031; p = 0.002)	0.007 (CI = +/-0.009; p = 0.166)	0.200 (CI = +/-0.259; p = 0.124)	0.715	+5.43%
Loss Cost	2012.1	0.061 (CI = +/-0.033; p = 0.001)	0.007 (CI = +/-0.009; p = 0.136)	0.159 (CI = +/-0.262; p = 0.222)	0.733	+6.30%
Loss Cost	2012.2	0.057 (CI = +/-0.036; p = 0.004)	0.007 (CI = +/-0.010; p = 0.153)	0.181 (CI = +/-0.274; p = 0.185)	0.708	+5.82%
Loss Cost	2013.1	0.069 (CI = +/-0.038; p = 0.001)	0.007 (CI = +/-0.009; p = 0.112)	0.124 (CI = +/-0.271; p = 0.352)	0.744	+7.11%
Loss Cost	2013.2	0.054 (CI = +/-0.038; p = 0.008)	0.007 (CI = +/-0.009; p = 0.114)	0.188 (CI = +/-0.263; p = 0.150)	0.734	+5.58%
Loss Cost	2014.1	0.071 (CI = +/-0.038; p = 0.001)	0.007 (CI = +/-0.008; p = 0.064)	0.116 (CI = +/-0.245; p = 0.334)	0.795	+7.39%
Loss Cost	2014.2	0.068 (CI = +/-0.042; p = 0.004)	0.007 (CI = +/-0.008; p = 0.074)	0.131 (CI = +/-0.261; p = 0.305)	0.772	+6.99%
Loss Cost	2015.1	0.075 (CI = +/-0.047; p = 0.004)	0.007 (CI = +/-0.008; p = 0.073)	0.102 (CI = +/-0.275; p = 0.444)	0.771	+7.80%
Loss Cost	2015.2	0.084 (CI = +/-0.052; p = 0.004)	0.007 (CI = +/-0.008; p = 0.074)	0.071 (CI = +/-0.290; p = 0.611)	0.769	+8.73%
Loss Cost	2016.1	0.093 (CI = +/-0.058; p = 0.004)	0.007 (CI = +/-0.008; p = 0.079)	0.040 (CI = +/-0.306; p = 0.782)	0.765	+9.72%
Loss Cost	2016.2	0.104 (CI = +/-0.065; p = 0.004)	0.007 (CI = +/-0.008; p = 0.087)	0.007 (CI = +/-0.321; p = 0.964)	0.764	+10.91%
Loss Cost	2017.1	0.120 (CI = +/-0.070; p = 0.003)	0.007 (CI = +/-0.008; p = 0.095)	-0.038 (CI = +/-0.325; p = 0.802)	0.782	+12.76%
Severity	2005.1	0.023 (CI = +/-0.015; p = 0.003)	-0.003 (CI = +/-0.009; p = 0.534)	0.388 (CI = +/-0.205; p = 0.000)	0.684	+2.34%
Severity	2005.2	0.024 (CI = +/-0.016; p = 0.003)	-0.003 (CI = +/-0.010; p = 0.558)	0.380 (CI = +/-0.210; p = 0.001)	0.682	+2.45%
Severity	2006.1	0.028 (CI = +/-0.016; p = 0.001)	-0.002 (CI = +/-0.009; p = 0.615)	0.352 (CI = +/-0.209; p = 0.002)	0.704	+2.86%
Severity	2006.2	0.029 (CI = +/-0.017; p = 0.002)	-0.002 (CI = +/-0.010; p = 0.626)	0.350 (CI = +/-0.215; p = 0.002)	0.696	+2.89%
Severity	2007.1	0.029 (CI = +/-0.018; p = 0.003)	-0.002 (CI = +/-0.010; p = 0.638)	0.347 (CI = +/-0.222; p = 0.003)	0.687	+2.94%
Severity	2007.2	0.030 (CI = +/-0.020; p = 0.004)	-0.002 (CI = +/-0.010; p = 0.666)	0.337 (CI = +/-0.229; p = 0.005)	0.684	+3.10%
Severity	2008.1	0.040 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.772)	0.278 (CI = +/-0.206; p = 0.010)	0.758	+4.05%
Severity	2008.2	0.044 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.844)	0.249 (CI = +/-0.206; p = 0.020)	0.774	+4.54%
Severity	2009.1	0.053 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.008; p = 0.967)	0.200 (CI = +/-0.192; p = 0.042)	0.818	+5.39%
Severity	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.008; p = 0.987)	0.192 (CI = +/-0.199; p = 0.058)	0.810	+5.53%
Severity	2010.1	0.054 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.008; p = 0.991)	0.191 (CI = +/-0.208; p = 0.070)	0.798	+5.55%
Severity	2010.2	0.048 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.008; p = 0.916)	0.222 (CI = +/-0.210; p = 0.039)	0.785	+4.97%
Severity	2011.1	0.058 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.007; p = 0.967)	0.173 (CI = +/-0.200; p = 0.087)	0.822	+5.93%
Severity	2011.2	0.059 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.008; p = 0.953)	0.166 (CI = +/-0.210; p = 0.116)	0.811	+6.07%
Severity	2012.1	0.062 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.008; p = 0.919)	0.150 (CI = +/-0.219; p = 0.171)	0.804	+6.41%
Severity	2012.2	0.059 (CI = +/-0.030; p = 0.001)	0.000 (CI = +/-0.008; p = 0.952)	0.166 (CI = +/-0.230; p = 0.149)	0.784	+6.06%
Severity	2013.1	0.067 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.008; p = 0.882)	0.127 (CI = +/-0.234; p = 0.269)	0.797	+6.94%
Severity	2013.2	0.055 (CI = +/-0.033; p = 0.003)	0.000 (CI = +/-0.007; p = 0.965)	0.180 (CI = +/-0.228; p = 0.114)	0.787	+5.67%
Severity	2014.1	0.069 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.007; p = 0.868)	0.121 (CI = +/-0.217; p = 0.256)	0.829	+7.15%
Severity	2014.2	0.063 (CI = +/-0.037; p = 0.002)	0.000 (CI = +/-0.007; p = 0.900)	0.145 (CI = +/-0.228; p = 0.196)	0.808	+6.51%
Severity	2015.1	0.073 (CI = +/-0.040; p = 0.001)	0.001 (CI = +/-0.007; p = 0.864)	0.108 (CI = +/-0.234; p = 0.341)	0.817	+7.54%
Severity	2015.2	0.070 (CI = +/-0.045; p = 0.005)	0.001 (CI = +/-0.007; p = 0.872)	0.117 (CI = +/-0.252; p = 0.339)	0.791	+7.29%
Severity	2016.1	0.080 (CI = +/-0.050; p = 0.004)	0.001 (CI = +/-0.007; p = 0.872)	0.083 (CI = +/-0.262; p = 0.509)	0.794	+8.38%
Severity	2016.2	0.082 (CI = +/-0.057; p = 0.008)	0.001 (CI = +/-0.007; p = 0.881)	0.077 (CI = +/-0.282; p = 0.568)	0.768	+8.60%
Severity	2017.1	0.100 (CI = +/-0.060; p = 0.003)	0.000 (CI = +/-0.007; p = 0.956)	0.029 (CI = +/-0.278; p = 0.821)	0.797	+10.48%
Frequency	2005.1	-0.003 (CI = +/-0.006; p = 0.291)	0.007 (CI = +/-0.004; p = 0.003)	0.019 (CI = +/-0.089; p = 0.666)	0.249	-0.34%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.276)	0.006 (CI = +/-0.004; p = 0.003)	0.021 (CI = +/-0.092; p = 0.636)	0.249	-0.37%
Frequency	2006.1	-0.004 (CI = +/-0.007; p = 0.240)	0.006 (CI = +/-0.004; p = 0.004)	0.025 (CI = +/-0.094; p = 0.587)	0.252	-0.43%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.175)	0.006 (CI = +/-0.004; p = 0.005)	0.032 (CI = +/-0.096; p = 0.503)	0.265	-0.52%
Frequency	2007.1	-0.006 (CI = +/-0.008; p = 0.135)	0.006 (CI = +/-0.004; p = 0.006)	0.038 (CI = +/-0.098; p = 0.436)	0.275	-0.61%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.162)	0.006 (CI = +/-0.004; p = 0.007)	0.038 (CI = +/-0.102; p = 0.450)	0.265	-0.61%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.332)	0.006 (CI = +/-0.004; p = 0.005)	0.027 (CI = +/-0.103; p = 0.592)	0.243	-0.45%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.456)	0.006 (CI = +/-0.004; p = 0.006)	0.022 (CI = +/-0.106; p = 0.670)	0.228	-0.37%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.379)	0.006 (CI = +/-0.004; p = 0.007)	0.028 (CI = +/-0.110; p = 0.601)	0.234	-0.47%
Frequency	2009.2	-0.002 (CI = +/-0.011; p = 0.764)	0.007 (CI = +/-0.004; p = 0.005)	0.011 (CI = +/-0.109; p = 0.844)	0.223	-0.16%
Frequency	2010.1	0.001 (CI = +/-0.012; p = 0.930)	0.007 (CI = +/-0.004; p = 0.004)	-0.002 (CI = +/-0.112; p = 0.976)	0.218	+0.05%
Frequency	2010.2	-0.002 (CI = +/-0.012; p = 0.683)	0.007 (CI = +/-0.004; p = 0.005)	0.015 (CI = +/-0.113; p = 0.787)	0.248	-0.25%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.293)	0.006 (CI = +/-0.004; p = 0.004)	0.037 (CI = +/-0.111; p = 0.493)	0.310	-0.66%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.383)	0.006 (CI = +/-0.004; p = 0.005)	0.034 (CI = +/-0.116; p = 0.550)	0.294	-0.60%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.883)	0.007 (CI = +/-0.004; p = 0.003)	0.009 (CI = +/-0.113; p = 0.871)	0.293	-0.10%
Frequency	2012.2	-0.002 (CI = +/-0.016; p = 0.768)	0.007 (CI = +/-0.004; p = 0.004)	0.015 (CI = +/-0.119; p = 0.797)	0.295	-0.23%
Frequency	2013.1	0.002 (CI = +/-0.017; p = 0.839)	0.007 (CI = +/-0.004; p = 0.003)	-0.003 (CI = +/-0.122; p = 0.954)	0.295	+0.17%
Frequency	2013.2	-0.001 (CI = +/-0.019; p = 0.923)	0.007 (CI = +/-0.004; p = 0.004)	0.008 (CI = +/-0.128; p = 0.898)	0.304	-0.09%
Frequency	2014.1	0.002 (CI = +/-0.021; p = 0.823)	0.007 (CI = +/-0.004; p = 0.004)	-0.005 (CI = +/-0.135; p = 0.934)	0.298	+0.22%
Frequency	2014.2	0.004 (CI = +/-0.023; p = 0.691)	0.007 (CI = +/-0.004; p = 0.005)	-0.014 (CI = +/-0.143; p = 0.835)	0.293	+0.45%
Frequency	2015.1	0.002 (CI = +/-0.026; p = 0.846)	0.007 (CI = +/-0.004; p = 0.006)	-0.007 (CI = +/-0.154; p = 0.928)	0.291	+0.24%
Frequency	2015.2	0.013 (CI = +/-0.026; p = 0.292)	0.007 (CI = +/-0.004; p = 0.003)	-0.046 (CI = +/-0.144; p = 0.506)	0.365	+1.34%
Frequency	2016.1	0.012 (CI = +/-0.030; p = 0.391)	0.007 (CI = +/-0.004; p = 0.004)	-0.043 (CI = +/-0.156; p = 0.567)	0.356	+1.24%
Frequency	2016.2	0.021 (CI = +/-0.031; p = 0.170)	0.007 (CI = +/-0.004; p = 0.004)	-0.070 (CI = +/-0.155; p = 0.350)	0.410	+2.13%
Frequency	2017.1	0.020 (CI = +/-0.036; p = 0.241)	0.007 (CI = +/-0.004; p = 0.005)	-0.068 (CI = +/-0.168; p = 0.396)	0.398	+2.06%

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	3.461	24,930	86.28	0.00	0	3.486	48,885	192.87	1.015	1.5%	1.415
2013.75	3.086	45,526	140.51	0.00	0	3.486	50,751	195.81	1.015	1.5%	1.394
2014.25	2.495	30,453	75.99	0.00	0	3.486	52,688	198.78	1.015	1.5%	1.373
2014.75	3.368	62,585	210.79	0.00	0	3.486	54,699	201.80	1.015	1.5%	1.352
2015.25	3.716	46,032	171.05	0.00	0	3.486	56,787	204.87	1.015	1.5%	1.332
2015.75	3.175	74,020	235.03	0.00	0	3.486	58,955	207.99	1.015	1.5%	1.312
2016.25	2.966	47,635	141.30	0.00	0	3.486	61,205	211.15	1.015	1.5%	1.292
2016.75	4.243	61,589	261.33	0.00	0	3.486	63,541	214.36	1.015	1.5%	1.273
2017.25	3.928	64,835	254.69	0.00	0	3.486	65,966	217.62	1.015	1.5%	1.254
2017.75	3.133	72,175	226.10	0.00	0	3.486	68,484	220.92	1.015	1.5%	1.235
2018.25	3.169	76,465	242.32	0.00	0	3.486	71,098	224.28	1.015	1.5%	1.217
2018.75	3.785	55,160	208.76	0.00	0	3.486	73,812	227.69	1.015	1.5%	1.198
2019.25	3.162	73,949	233.83	0.00	0	3.486	76,629	231.15	1.015	1.5%	1.181
2019.75	3.814	67,294	256.68	0.00	0	3.486	79,554	234.67	1.015	1.5%	1.163
2020.25	2.190	124,005	271.59	(25.81)	0	2.189	82,591	251.00	1.015	1.5%	1.145
2020.75	1.850	132,812	245.71	(24.73)	0	2.232	85,743	254.25	1.015	1.5%	1.128
2021.25	2.712	89,905	243.83	(24.45)	0	2.243	89,016	257.97	1.015	1.5%	1.111
2021.75	3.018	104,534	315.44	0.00	1	2.885	92,414	275.73	1.015	1.5%	1.095
2022.25	2.758	113,341	312.57	(1.69)	1	2.799	95,941	280.88	1.015	1.5%	1.078
2022.75	2.802	99,214	277.97	0.00	1	2.885	99,603	284.18	1.015	1.5%	1.062
2023.25	2.304	134,304	309.48	0.00	1	2.885	103,405	288.50	1.015	1.5%	1.046
2023.75	3.232	86,860	280.75	0.00	1	2.885	107,352	292.88	1.015	1.5%	1.031
2024.25	2.990	79,474	237.62	0.00	1	2.885	111,449	297.33	1.015	1.5%	1.015
2024.75	3.110	94,792	294.78	0.00	1	2.885	115,703	301.85			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	1.249	(140.031)	(55.486)
B.	Time		0.075	0.030
C.	Mobility	0.018		(0.002)
D.	New Normal	(0.189)		0.101

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Property Damage
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	12.616	5,730	72.29	2.912	12,223	35.59	0.978	-2.2%	0.598
2013.75	1.984	9,152	18.16	2.764	12,591	34.81	0.978	-2.2%	0.612
2014.25	2.458	14,081	34.61	2.624	12,969	34.04	0.978	-2.2%	0.625
2014.75	2.137	10,813	23.10	2.491	13,360	33.29	0.978	-2.2%	0.640
2015.25	2.769	27,289	75.55	2.365	13,761	32.55	0.978	-2.2%	0.654
2015.75	2.117	14,576	30.85	2.245	14,175	31.83	0.978	-2.2%	0.669
2016.25	1.716	10,346	17.75	2.132	14,602	31.13	0.978	-2.2%	0.684
2016.75	2.089	15,233	31.82	2.024	15,041	30.44	0.978	-2.2%	0.699
2017.25	2.324	8,388	19.49	1.921	15,493	29.77	0.978	-2.2%	0.715
2017.75	1.777	12,570	22.34	1.824	15,959	29.11	0.978	-2.2%	0.731
2018.25	2.175	36,405	79.16	1.732	16,439	28.46	0.978	-2.2%	0.748
2018.75	1.642	26,590	43.66	1.644	16,934	27.84	0.978	-2.2%	0.765
2019.25	1.537	16,175	24.87	1.561	17,443	27.22	0.978	-2.2%	0.782
2019.75	1.385	7,415	10.27	1.482	17,967	26.62	0.978	-2.2%	0.800
2020.25	1.627	11,804	19.21	1.406	18,508	26.03	0.978	-2.2%	0.818
2020.75	1.097	11,693	12.82	1.335	19,064	25.46	0.978	-2.2%	0.836
2021.25	0.989	42,945	42.49	1.268	19,638	24.89	0.978	-2.2%	0.855
2021.75	1.648	19,804	32.63	1.203	20,229	24.34	0.978	-2.2%	0.875
2022.25	1.278	21,449	27.40	1.142	20,837	23.80	0.978	-2.2%	0.894
2022.75	1.510	61,622	93.08	1.085	21,464	23.28	0.978	-2.2%	0.914
2023.25	0.793	23,195	18.38	1.030	22,109	22.76	0.978	-2.2%	0.935
2023.75	1.194	17,018	20.32	0.977	22,774	22.26	0.978	-2.2%	0.956
2024.25	0.686	19,185	13.17	0.928	23,459	21.77	0.978	-2.2%	0.978
2024.75	0.798	20,852	16.63	0.881	24,165	21.29			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	210.374	(109.906)	93.560
B.	Time	(0.104)	0.059	(0.045)

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Direct Compensation
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Excess Inflation	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2014.25	10.726	5,553	59.56	0.00	0.000	0	10.376	5,952	61.76	1.015	1.5%	1.377
2014.75	9.489	6,244	59.25	0.00	0.000	0	10.376	6,043	62.71	1.015	1.5%	1.356
2015.25	12.641	5,108	64.57	0.00	0.000	0	10.376	6,136	63.67	1.015	1.5%	1.336
2015.75	9.914	6,613	65.56	0.00	0.000	0	10.376	6,230	64.65	1.015	1.5%	1.316
2016.25	9.650	6,097	58.83	0.00	0.000	0	10.376	6,326	65.64	1.015	1.5%	1.296
2016.75	9.715	6,963	67.65	0.00	0.000	0	10.376	6,423	66.65	1.015	1.5%	1.276
2017.25	9.975	6,547	65.31	0.00	0.000	0	10.376	6,522	67.67	1.015	1.5%	1.257
2017.75	9.304	6,721	62.53	0.00	0.000	0	10.376	6,622	68.71	1.015	1.5%	1.238
2018.25	10.266	8,519	87.46	0.00	0.000	0	10.376	6,724	69.77	1.015	1.5%	1.219
2018.75	11.600	6,361	73.78	0.00	0.000	0	10.376	6,827	70.84	1.015	1.5%	1.201
2019.25	10.690	7,399	79.09	0.00	0.000	0	10.376	6,932	71.93	1.015	1.5%	1.183
2019.75	10.967	8,024	88.00	0.00	0.000	0	10.376	7,039	73.03	1.015	1.5%	1.165
2020.25	7.633	6,298	48.07	(25.81)	0.000	0	8.162	7,147	58.33	1.015	1.5%	1.147
2020.75	8.367	6,883	57.59	(24.73)	0.000	0	8.245	7,256	59.83	1.015	1.5%	1.130
2021.25	8.758	6,166	54.00	(24.45)	0.000	0	8.266	7,368	60.90	1.015	1.5%	1.113
2021.75	10.683	8,157	87.15	0.00	0.158	1	10.376	7,799	72.62	1.015	1.5%	1.096
2022.25	8.912	10,042	89.49	(1.69)	0.548	1	10.215	8,778	80.47	1.015	1.5%	1.079
2022.75	8.247	10,113	83.40	0.00	0.819	1	10.376	9,575	89.16	1.015	1.5%	1.063
2023.25	8.978	8,928	80.15	0.00	0.855	1	10.376	9,812	91.37	1.015	1.5%	1.047
2023.75	8.872	9,723	86.26	0.00	1.000	1	10.376	10,353	96.41	1.015	1.5%	1.031
2024.25	8.679	11,718	101.69	0.00	1.000	1	10.376	10,512	97.89	1.015	1.5%	1.015
2024.75	11.013	9,752	107.40	0.00	1.000	1	10.376	10,673	99.39			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	2.340	(52.719)	(57.287)
B.	Time		0.030	0.030
C.	Mobility	0.009		0.009
D.	Excess Inflation		0.264	0.264
E.	New Normal	(0.108)		(0.108)

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	1.639	14,390	23.59	0.00	1.718	10,718	18.28	1.001	0.1%	1.018
2013.75	1.691	17,848	30.18	0.00	1.720	10,754	18.30	1.001	0.1%	1.017
2014.25	1.494	4,347	6.49	0.00	1.722	10,789	18.31	1.001	0.1%	1.016
2014.75	2.047	11,053	22.62	0.00	1.724	10,825	18.32	1.001	0.1%	1.015
2015.25	1.515	10,430	15.80	0.00	1.725	10,860	18.34	1.001	0.1%	1.015
2015.75	2.037	15,398	31.37	0.00	1.727	10,896	18.35	1.001	0.1%	1.014
2016.25	1.665	6,343	10.56	0.00	1.729	10,932	18.37	1.001	0.1%	1.013
2016.75	1.873	7,010	13.13	0.00	1.731	10,968	18.38	1.001	0.1%	1.012
2017.25	1.768	20,393	36.06	0.00	1.733	11,004	18.39	1.001	0.1%	1.011
2017.75	1.573	12,917	20.32	0.00	1.734	11,041	18.41	1.001	0.1%	1.011
2018.25	1.678	14,169	23.77	0.00	1.736	11,077	18.42	1.001	0.1%	1.010
2018.75	1.994	17,908	35.71	0.00	1.738	11,114	18.44	1.001	0.1%	1.009
2019.25	1.825	4,828	8.81	0.00	1.740	11,150	18.45	1.001	0.1%	1.008
2019.75	1.786	7,108	12.69	0.00	1.742	11,187	18.46	1.001	0.1%	1.008
2020.25	1.062	16,235	17.24	(25.81)	1.423	11,224	22.29	1.001	0.1%	1.007
2020.75	1.531	27,810	42.58	(24.73)	1.437	11,261	22.13	1.001	0.1%	1.006
2021.25	1.830	8,127	14.87	(24.45)	1.441	11,298	22.10	1.001	0.1%	1.005
2021.75	1.661	6,778	11.26	0.00	1.749	11,336	18.52	1.001	0.1%	1.005
2022.25	1.883	10,837	20.41	(1.69)	1.728	11,373	18.76	1.001	0.1%	1.004
2022.75	1.622	10,143	16.45	0.00	1.753	11,411	18.55	1.001	0.1%	1.003
2023.25	1.727	11,839	20.45	0.00	1.755	11,448	18.56	1.001	0.1%	1.002
2023.75	1.671	18,152	30.33	0.00	1.756	11,486	18.58	1.001	0.1%	1.002
2024.25	1.372	7,697	10.56	0.00	1.758	11,524	18.59	1.001	0.1%	1.001
2024.75	2.163	14,330	31.00	0.00	1.760	11,562	18.60			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	(3.674)	(3.987)	(0.157)
B.	Time	0.002	0.007	0.002
C.	Mobility	0.008		(0.007)

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	25.269	5,530	139.75	0.00	0.000	18.759	10,654	199.85	0.988	-1.2%	0.763
2013.75	20.167	6,892	138.98	0.00	0.000	18.644	10,593	197.51	0.988	-1.2%	0.772
2014.25	19.388	7,547	146.33	0.00	0.000	18.531	10,533	195.19	0.988	-1.2%	0.781
2014.75	16.386	7,764	127.23	0.00	0.000	18.418	10,474	192.91	0.988	-1.2%	0.790
2015.25	21.916	7,170	157.15	0.00	0.000	18.306	10,415	190.65	0.988	-1.2%	0.799
2015.75	15.983	9,056	144.74	0.00	0.000	18.194	10,356	188.41	0.988	-1.2%	0.809
2016.25	18.379	9,348	171.81	0.00	0.000	18.083	10,297	186.20	0.988	-1.2%	0.818
2016.75	17.800	11,343	201.90	0.00	0.000	17.973	10,239	184.02	0.988	-1.2%	0.828
2017.25	20.178	9,213	185.90	0.00	0.000	17.863	10,181	181.87	0.988	-1.2%	0.838
2017.75	16.302	11,245	183.32	0.00	0.000	17.754	10,123	179.74	0.988	-1.2%	0.848
2018.25	19.438	10,070	195.73	0.00	0.000	17.646	10,066	177.63	0.988	-1.2%	0.858
2018.75	14.588	9,796	142.91	0.00	0.000	17.539	10,009	175.55	0.988	-1.2%	0.868
2019.25	17.812	9,696	172.70	0.00	0.000	17.432	9,953	173.49	0.988	-1.2%	0.878
2019.75	16.540	8,761	144.91	0.00	0.000	17.326	9,896	171.46	0.988	-1.2%	0.889
2020.25	15.422	10,799	166.54	(25.81)	0.000	15.034	9,840	147.94	0.988	-1.2%	0.899
2020.75	13.921	10,617	147.80	(24.73)	0.000	15.028	9,785	147.04	0.988	-1.2%	0.910
2021.25	15.612	8,521	133.04	(24.45)	0.000	14.958	9,729	145.53	0.988	-1.2%	0.921
2021.75	16.585	11,798	195.68	0.00	0.158	16.907	10,328	174.61	0.988	-1.2%	0.932
2022.25	18.575	11,255	209.06	(1.69)	0.548	16.655	12,076	201.13	0.988	-1.2%	0.943
2022.75	16.721	15,554	260.08	0.00	0.819	16.701	13,439	224.45	0.988	-1.2%	0.954
2023.25	16.948	14,472	245.28	0.00	0.855	16.600	13,559	225.07	0.988	-1.2%	0.965
2023.75	16.874	14,444	243.73	0.00	1.000	16.499	14,320	236.26	0.988	-1.2%	0.977
2024.25	15.773	14,042	221.48	0.00	1.000	16.398	14,239	233.50	0.988	-1.2%	0.988
2024.75	15.996	12,157	194.46	0.00	1.000	16.298	14,159	230.76			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	27.549	32.112	52.753
B.	Time	(0.012)	(0.011)	(0.024)
C.	Mobility	0.005		0.005
D.	Excess Inflation		0.415	0.415

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	32.684	1,934	63.21	0.00	0	0.000	34.675	2,473	85.76	1.026	2.6%	1.805
2013.75	36.668	3,361	123.23	0.00	1	0.000	34.677	2,866	99.40	1.026	2.6%	1.759
2014.25	35.463	2,341	83.01	0.00	0	0.000	34.678	2,603	90.28	1.026	2.6%	1.714
2014.75	33.060	3,108	102.74	0.00	1	0.000	34.680	3,017	104.63	1.026	2.6%	1.671
2015.25	39.352	2,630	103.50	0.00	0	0.000	34.682	2,740	95.03	1.026	2.6%	1.629
2015.75	32.654	3,172	103.57	0.00	1	0.000	34.684	3,176	110.15	1.026	2.6%	1.587
2016.25	36.604	2,892	105.87	0.00	0	0.000	34.685	2,884	100.04	1.026	2.6%	1.547
2016.75	32.437	3,457	112.14	0.00	1	0.000	34.687	3,343	115.95	1.026	2.6%	1.508
2017.25	32.505	3,115	101.26	0.00	0	0.000	34.689	3,036	105.31	1.026	2.6%	1.470
2017.75	35.620	3,584	127.65	0.00	1	0.000	34.691	3,518	122.06	1.026	2.6%	1.432
2018.25	33.090	2,623	86.79	0.00	0	0.000	34.693	3,195	110.86	1.026	2.6%	1.396
2018.75	33.655	3,542	119.20	0.00	1	0.000	34.694	3,703	128.48	1.026	2.6%	1.361
2019.25	31.054	3,498	108.64	0.00	0	0.000	34.696	3,363	116.69	1.026	2.6%	1.326
2019.75	35.970	3,314	119.19	0.00	1	0.000	34.698	3,898	135.25	1.026	2.6%	1.293
2020.25	29.769	3,830	114.01	(25.81)	0	0.000	29.203	3,540	103.38	1.026	2.6%	1.260
2020.75	31.720	4,298	136.32	(24.73)	1	0.000	29.417	4,103	120.70	1.026	2.6%	1.228
2021.25	26.566	4,327	114.95	(24.45)	0	0.000	29.473	3,726	109.82	1.026	2.6%	1.197
2021.75	31.699	4,547	144.13	0.00	1	0.158	34.705	4,509	156.49	1.026	2.6%	1.166
2022.25	38.044	4,057	154.34	(1.69)	0	0.548	34.317	4,558	156.43	1.026	2.6%	1.137
2022.75	39.694	5,352	212.43	0.00	1	0.819	34.708	5,691	197.53	1.026	2.6%	1.108
2023.25	34.473	6,272	216.21	0.00	0	0.855	34.710	5,219	181.14	1.026	2.6%	1.080
2023.75	35.002	6,710	234.86	0.00	1	1.000	34.712	6,294	218.49	1.026	2.6%	1.053
2024.25	33.751	5,611	189.39	0.00	0	1.000	34.714	5,717	198.44	1.026	2.6%	1.026
2024.75	34.554	6,059	209.35	0.00	1	1.000	34.715	6,625	230.00			1.000

		Frequency Model	**Severity Model**	**Implied Loss Cost Model**
A.	Intercept	3.342	(95.331)	(98.896)
B.	Time	0.000	0.051	0.051
C.	Mobility	0.007		0.007
D.	Seasonality		0.122	0.122
E.	Excess Inflation		0.274	0.274

Province of Nova Scotia

Commercial Vehicles (Including Fleets)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)
			Covariates			
Time	Observed Frequency (per 1000 Vehicles)	Trended Frequency (per 1000 Vehicles)	Mobility	New Normal	Smoothed Frequency (per 1000 Vehicles)	Adjustment Factor to 2024-2 Level
2014.25	2.495	2.495	0.00	0	3.486	0.828
2014.75	3.368	3.368	0.00	0	3.486	0.828
2015.25	3.716	3.716	0.00	0	3.486	0.828
2015.75	3.175	3.175	0.00	0	3.486	0.828
2016.25	2.966	2.966	0.00	0	3.486	0.828
2016.75	4.243	4.243	0.00	0	3.486	0.828
2017.25	3.928	3.928	0.00	0	3.486	0.828
2017.75	3.133	3.133	0.00	0	3.486	0.828
2018.25	3.169	3.169	0.00	0	3.486	0.828
2018.75	3.785	3.785	0.00	0	3.486	0.828
2019.25	3.162	3.162	0.00	0	3.486	0.828
2019.75	3.814	3.814	0.00	0	3.486	0.828
2020.25	2.190	2.190	(25.81)	0	2.189	1.318
2020.75	1.850	1.850	(24.73)	0	2.232	1.293
2021.25	2.712	2.712	(24.45)	0	2.243	1.286
2021.75	3.018	3.018	0.00	1	2.885	1.000
2022.25	2.758	2.758	(1.69)	1	2.799	1.031
2022.75	2.802	2.802	0.00	1	2.885	1.000
2023.25	2.304	2.304	0.00	1	2.885	1.000
2023.75	3.232	3.232	0.00	1	2.885	1.000
2024.25	2.990	2.990	0.00	1	2.885	1.000
2024.75	3.110	3.110	0.00	1	2.885	1.000

Frequency Model Fitted to (3)

A.	Intercept	1.249
B.	Mobility	0.018
C.	New Normal	(0.189)

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