OliverWyman

NOVA SCOTIA
PRIVATE PASSENGER VEHICLES
OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2024

October 10, 2025

CONTENTS

1. Executive Summary 1
1.1. Purpose and Scope 1
1.2. Actuarial Findings 1

2. Legislative Reforms and Government Actions 4
2.1. Minor Injury Regulations 4
2.2. Bill 52 − Minor Injury Regulations Update 4
2.3. Fair Insurance Reforms 4

3. Analysis Data 6
3.1. Data 6
3.2. Data Exclusions 7
3.3. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half−Year – General Approach 7
3.4. Selection of Claim Count and Claim Amount Development Factors 7
3.5. Selection of Ultimate Loss Costs, Frequencies, and Severities 8

4. Loss Trend Methodology 12
4.1. Introduction 12
4.2. Past Trend − Model Considerations 12
4.3. Future Trend Considerations 20

5. Oliver Wyman Selected Trend Rates 23
5.1. Bodily Injury 23
5.2. Property Damage 26
5.3. Direct Compensation Property Damage 30
5.4. Accident Benefits Total 33
5.5. Uninsured Auto 36
5.6. Collision 39
5.7. Comprehensive 42
5.8. Specified Perils 45
5.9. All Perils 46
5.10. Underinsured Motorist 49
5.11. Summary− All Coverages 51

6. Post−Pandemic Frequency Level 52

7. Excess Inflation 60

8. Distribution and Use 63

9. Considerations and Limitations 64

10. Appendices 65

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 private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

- Mandatory: third party liability, direct compensation property damage, accident benefits, and uninsured automobile
- Optional: collision, comprehensive, all perils, specified perils, and underinsured motorist

We developed our analysis using insurance industry private passenger 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.

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Table 1: Selected Loss Cost Trends

Coverage	As of June 30, 2024	As of December 31, 2024
Bodily Injury	+6.3%	+6.6%
Property Damage	+1.4%	+1.7%
Direct Compensation Property Damage	+4.6%/+14.2%[1]	+4.5%[2]
Accident Benefits	+3.0%[3]	+3.0%
Uninsured Auto	0.0%	+4.0%
Collision	+5.9%[4]	+5.8%[5]
Comprehensive	+7.1%[6]	+6.0%[7]
Specified Perils	+7.1%[8]	+6.0%[9]
All Perils	+6.8%[10]	+6.4%[11]
Underinsured Motorist	+6.6%	+7.1%

The stated trend rate is through to October 1, 2024, the mid−point of the latest accident half−year considered in the models that support 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 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.

In addition to adjusting historical loss data to the cost level of a proposed rate program with loss trend rates, insurers should unwind the impact (if any) of the COVID−19 pandemic and consider the impact of post−pandemic commonplace remote and hybrid work options on claims costs.

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

* * * * *

[1] +14.2% trend rate begins July 1, 2021.
[2] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[3] Includes one-time increase of +24.2% at April 1, 2012 (coincident with the reforms).
[4] Includes multi-period scalar increase of +18.0% between 2021-2 and 2023-1.
[5] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[6] Includes one-time increase of +22.4% at 2022-2.
[7] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[8] Includes one-time increase of +22.4% at 2022-2.
[9] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[10] Includes one-time increase of +16.6% at 2022-2.
[11] Subject to excess inflation. See Section 7 for the implied adjustment factors.

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

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2. Legislative Reforms and Government Actions

2.1. 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 for claimants who met the “minor injury” definition introduced with the Minor Injury Regulations.

While ultimately upheld, the Minor Injury Regulations were subject to a constitutional challenge which affected the bodily injury data during this period of uncertainty.

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 “minor injury” definition 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.

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April 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 for property damage coverage, allowing not−at−fault drivers to recover damages caused by collision from their insurer.

3. Analysis Data

3.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2024−2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2024) provided by GISA. This data included the experience of all private passenger vehicles in Nova Scotia. We refer to this data source as the AIX report.

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 available through the AIX report is in two categories:

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

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

The case reserves (and hence the reported incurred claim amounts) reflect the views and opinions of the respective insurance company claim adjusters that handle the individual claims 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 an investigation is conducted, and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
- **The case reserves do not reflect the "actuarial reserve" (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the date 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. Data Exclusions

As part of our review process, we review the individual data of the largest ten insurers/groups in the province for any anomalies. Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis. We have not excluded any data for this review.

3.3. Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half−Year – General Approach

We estimate the final (ultimate) number and cost[12] of all claims that arise from events that occurred in the first and second halves of the year (referred to as "accident half−years"[13]), 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.[14] 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[15] development factors to estimate the actuarial reserve need, 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.

3.4. 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

[12] 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.

[13] 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.

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

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

ultimate losses and claim counts, as well as a comparison to the selections made in our prior review are presented in Appendices C and D.

In Section 3.5, 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.

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

The selection of development factors influences the selected loss trend rates.[16] As a result of the emerged claims experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[17] and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

Table 3: Bodily Injury - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$206.41	$73,460	2.81	$208.33	$74,522	2.80
2021	$228.84	$75,420	3.03	$232.78	$77,426	3.01
2022	$264.09	$88,272	2.99	$274.05	$92,597	2.96
2023	$277.49	$87,727	3.16	$303.88	$97,045	3.13
2024*	$238.25	$77,590	3.07	$265.85	$90,277	2.94

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have increased by 4.3%.

Table 4: Property Damage - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$8.11	$7,520	1.08	$8.13	$7,533	1.08
2021	$5.99	$7,229	0.83	$5.95	$7,236	0.82
2022	$8.57	$8,056	1.06	$8.54	$8,073	1.06
2023	$8.91	$9,093	0.98	$9.79	$10,265	0.95
2024*	$10.22	$9,537	1.07	$9.62	$9,285	1.04

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

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

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

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

Table 5: Direct Compensation Property Damage - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$98.87	$5,267	18.77	$98.80	$5,263	18.77
2021	$118.36	$5,642	20.98	$118.41	$5,643	20.98
2022	$143.28	$6,653	21.54	$143.28	$6,651	21.54
2023	$166.24	$7,370	22.56	$166.78	$7,401	22.53
2024	$180.32	$8,064	22.36	$173.30	$7,673	22.59

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

Table 6: Accident Benefits – Total - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$52.37	$9,187	5.70	$51.96	$9,111	5.70
2021	$54.36	$8,257	6.58	$53.96	$8,199	6.58
2022	$56.81	$8,757	6.49	$56.55	$8,705	6.50
2023	$55.46	$8,181	6.78	$55.57	$8,177	6.80
2024*	$55.44	$8,067	6.87	$56.30	$7,666	7.34

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.4%.

Table 7: Uninsured Auto - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$9.82	$35,992	0.27	$10.26	$37,346	0.27
2021	$15.22	$49,196	0.31	$16.20	$52,374	0.31
2022	$12.84	$46,082	0.28	$12.23	$44,013	0.28
2023	$15.10	$54,599	0.28	$18.07	$60,660	0.30
2024*	$8.30	$37,852	0.22	$14.26	$47,995	0.30

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have increased by 7.1%. In general, coverages with lower claims volume are subject to more volatility.

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Table 8: Collision - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$163.71	$7,008	23.36	$163.69	$7,007	23.36
2021	$182.17	$7,405	24.60	$182.10	$7,406	24.59
2022	$230.86	$8,521	27.09	$230.85	$8,529	27.07
2023	$275.61	$9,704	28.40	$275.95	$9,725	28.37
2024*	$285.92	$9,538	29.98	$276.32	$9,343	29.58

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have not changed materially.

Table 9: Comprehensive - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$126.63	$2,181	58.05	$126.57	$2,181	58.04
2021	$133.85	$2,355	56.84	$133.81	$2,355	56.83
2022	$205.76	$3,004	68.50	$205.52	$3,001	68.48
2023	$220.17	$3,352	65.68	$220.27	$3,355	65.66
2024*	$188.29	$2,978	63.22	$206.17	$3,038	67.86

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have not changed materially.

Table 10: Specified Perils - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	$17.85	$5,569	3.20	$17.85	$5,569	3.20
2021	$65.93	$8,157	8.08	$65.93	$8,157	8.08
2022	$84.93	$7,084	11.99	$84.93	$7,084	11.99
2023	$54.18	$6,349	8.53	$54.32	$5,942	9.14
2024*	$103.45	$9,606	10.77	$74.31	$15,918	4.67

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

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

Table 11: All Perils - Change in Estimates

	As of June 30, 2024			As of December 31, 2024		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2020	$271.36	$4,322	62.79	$271.44	$4,323	62.78
2021	$297.20	$4,508	65.93	$296.87	$4,503	65.92
2022	$401.16	$5,312	75.52	$401.38	$5,311	75.58
2023	$471.52	$6,058	77.84	$470.93	$6,033	78.06
2024*	$494.89	$6,009	82.36	$463.59	$5,686	81.53

* The 2024 data presented as of June 30, 2024, only includes a half year of experience and is not directly comparable to the full 2024 year valued as of December 31, 2024.

In aggregate, for the four−year period 2020 to 2023, our estimates of ultimate loss costs have not changed materially.

4. Loss Trend Methodology

4.1. Introduction

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

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

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

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 Nova Scotia Industry ultimate claims frequency, severity and loss cost[19] by accident half−year that we derive (as we discuss in Section 3.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level[20] change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID−19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 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 half−year, spanning the twenty−year period from 2005−1 to 2024−2. For each coverage, we consider models starting and ending at various accident semesters and excluding certain data points to improve our understanding of the

[18] We refer to the accident year loss amounts considered in an insurer's rate indications as the "experience period" data. Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

[19] Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

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

sensitivity of the calculated loss trend rates. We consider models over time periods that are longer than the experience period as a means of increasing the stability/reliability of the data being analyzed and to assess changes in trend patterns that may have occurred in the past.

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

Seasonality

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

Weather / Unemployment

On occasion, an extreme weather condition, such as the level of rain, snowfall, or wind can contribute to a change in the frequency level. As a result, the 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 possible 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 due to the difficulty of forecasting future values for these parameters. For similar reasons, we also do not typically consider economic variables such as unemployment.

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.[21]

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

[21] 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 following statistical results of the regression models that we present.

- With respect to the adjusted R-squared, we generally refer to values greater than or equal to 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 "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[22] during 2020 through 2022−1 were lower than pre−pandemic levels due to various "stay−at−home" orders and other directives in effect during the COVID−19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID−19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the 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 began, based on our review of Nova Scotia data, we consider the 2021−2[23] 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 COVID−19 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.[24] 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)[25] 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.

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

[23] 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.

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

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

Figure 1: Consumer Price Index – All Items & Transportation

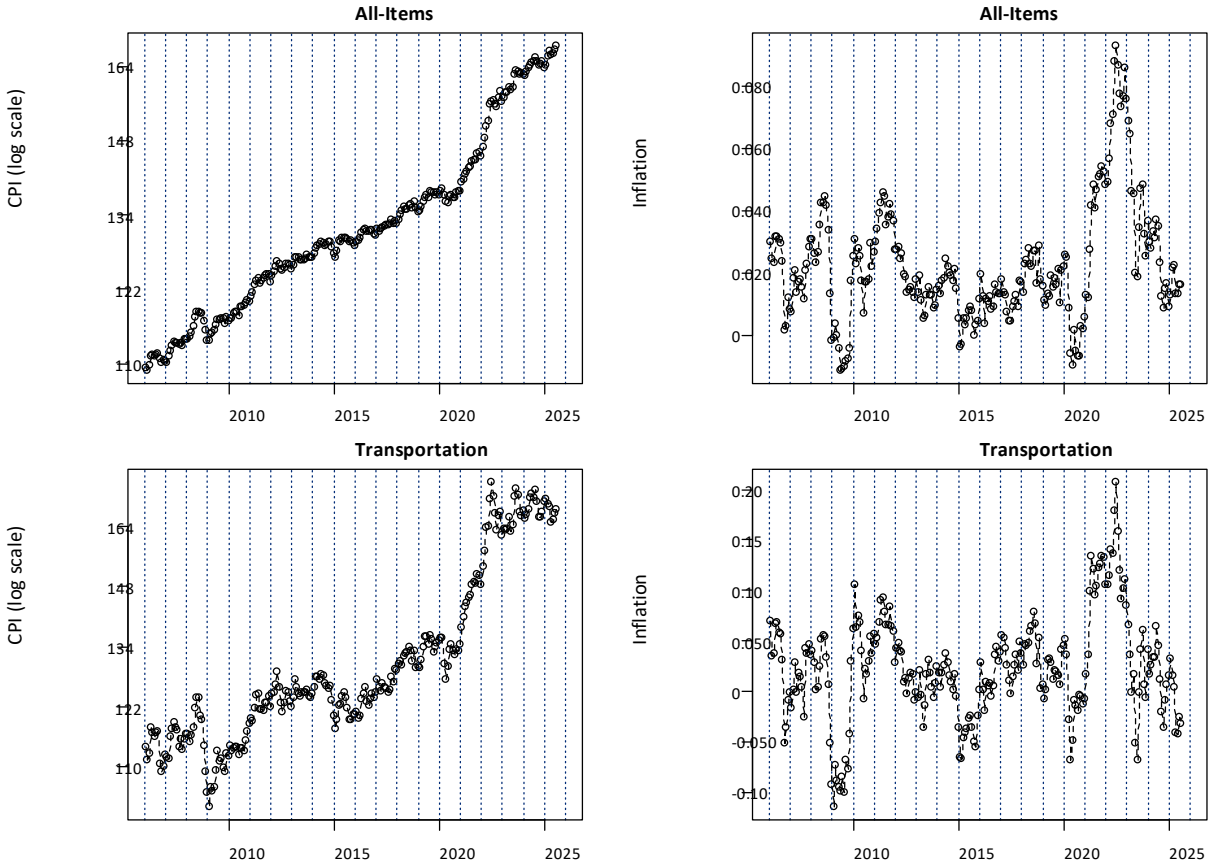
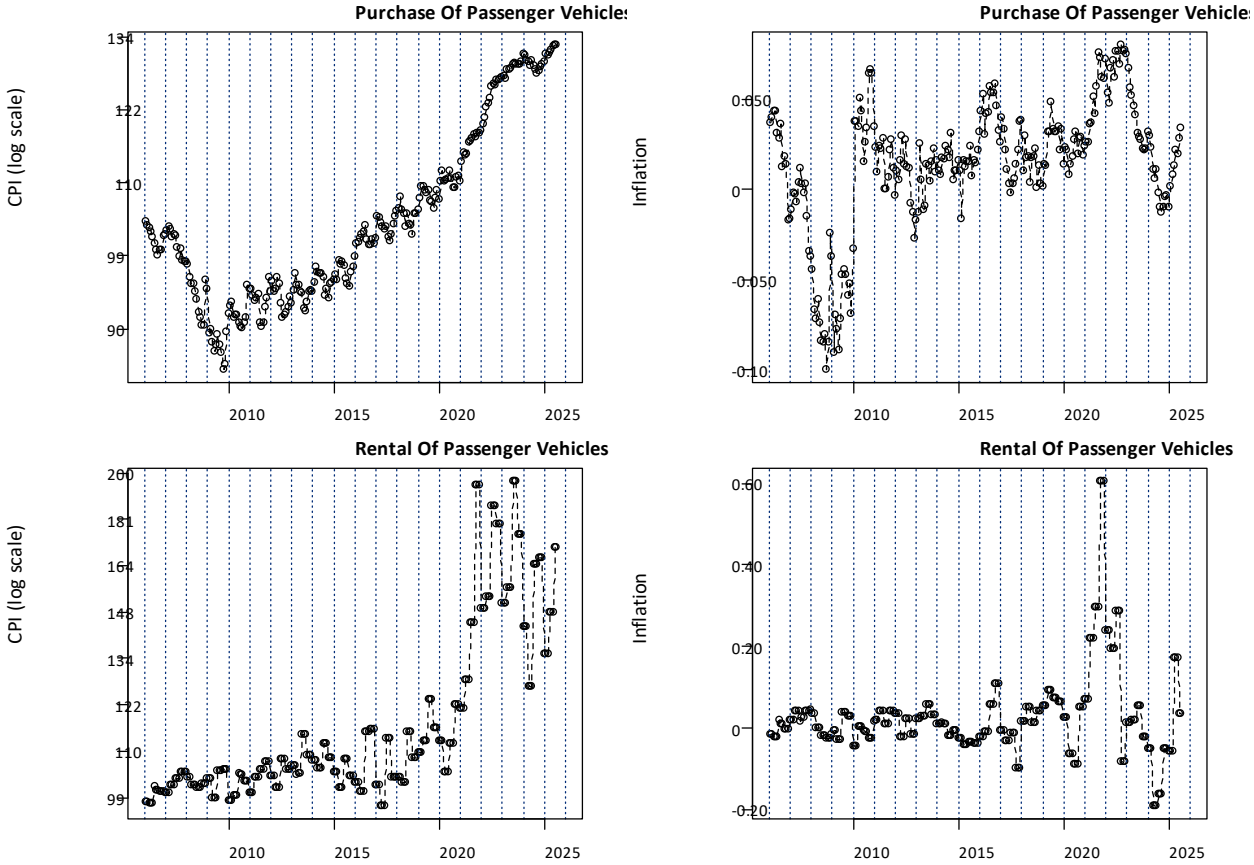
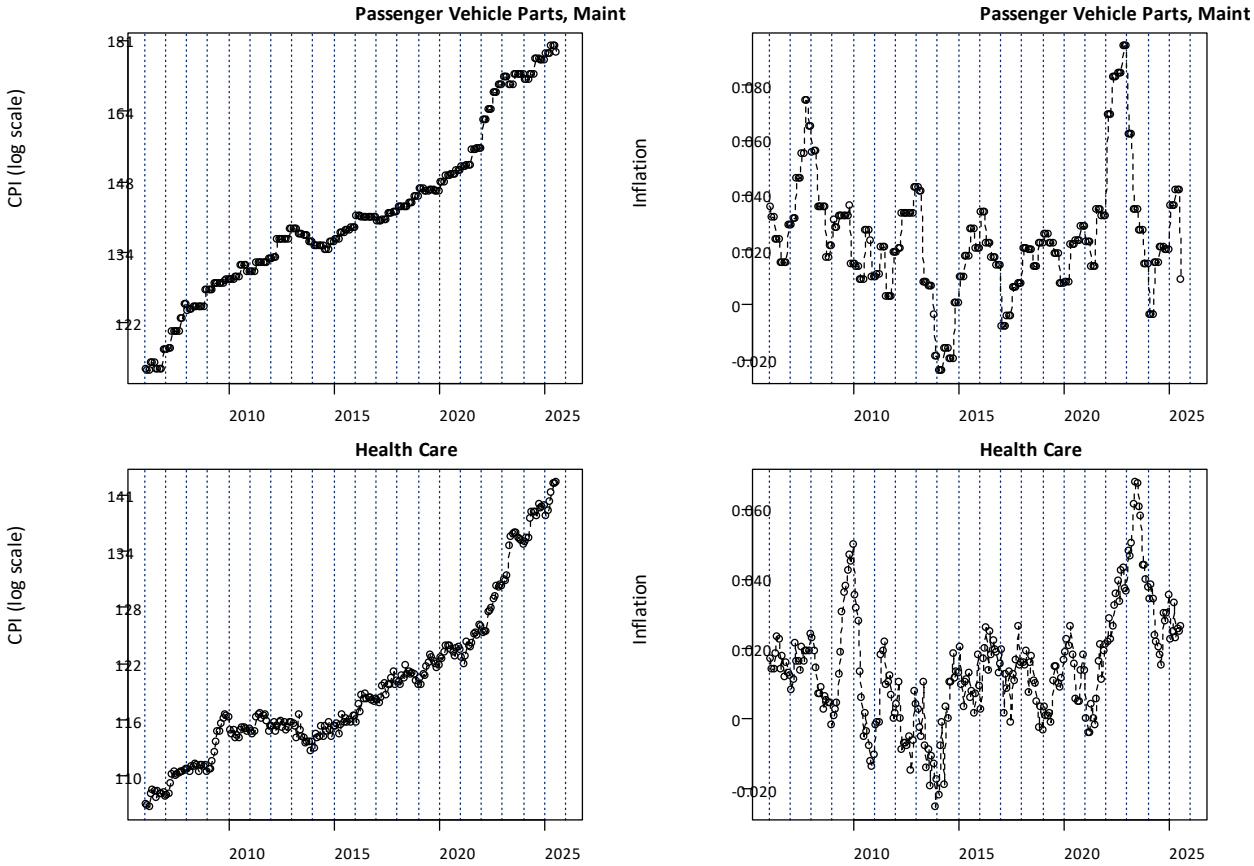


Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles[26]



[26] 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 2023−2 property damage, DCPD, collision and all perils 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,[27] since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the

[27] We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

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.

Excluding comprehensive, we don't observe a significant change in the historical severity trend rate for other coverages coincident with the 2021−2 inflation increase. In the case of comprehensive, the change to a steep rise is only evident in 2022−2. A change in severity level coincident with the inflation change is not obvious for bodily injury, accident benefits, or specified perils coverages.

As described at the beginning of 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.[28]
- 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:

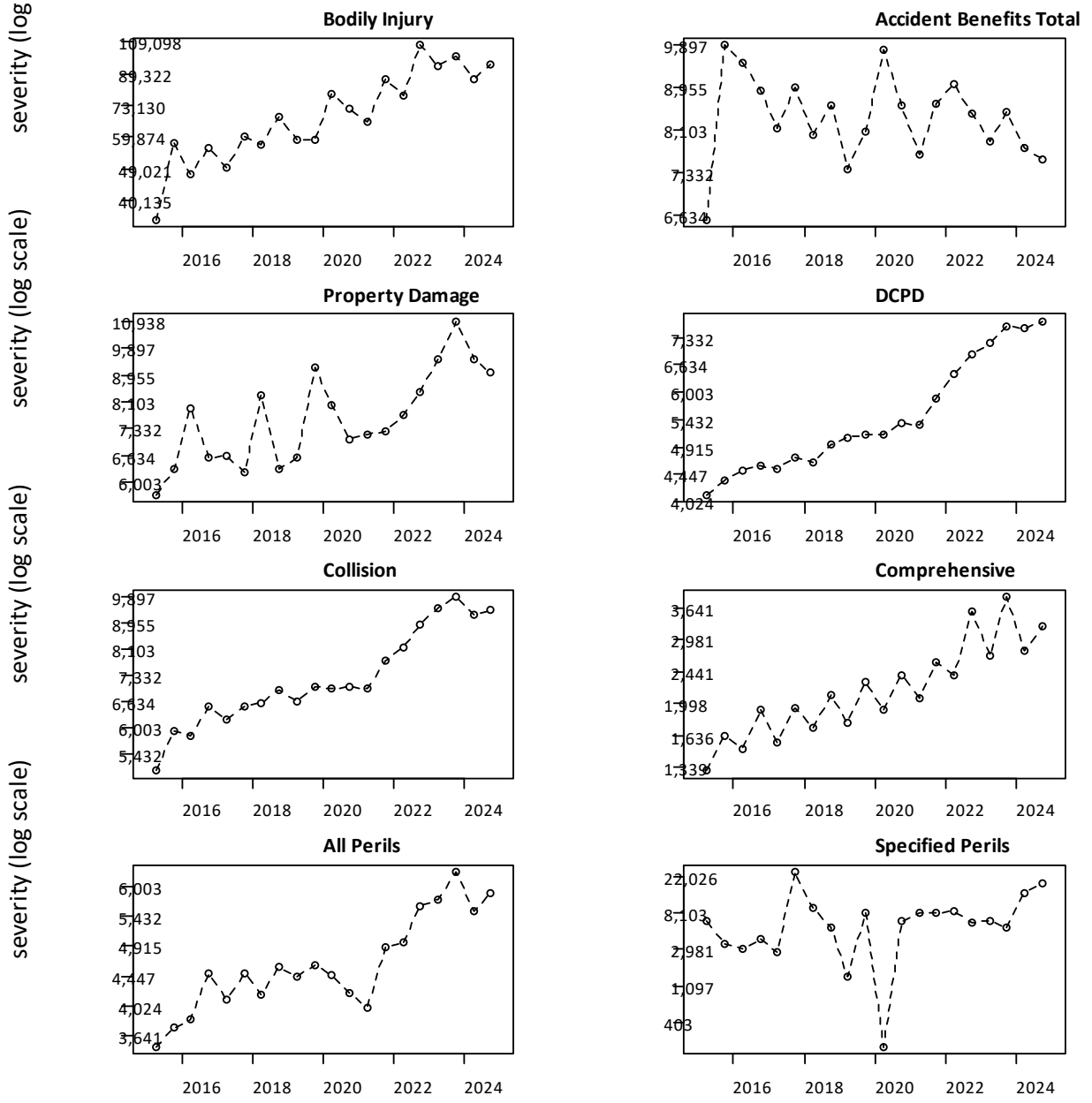
- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation 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 caused the inflation surge to subside, higher loss trend rates should also subside. We observe the property damage, DCPD, collision and all perils 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.

[28] 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.[29] 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 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 2021−2 for all coverages in Section 6 of this report. Under the presumption that the 2021−2 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 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).

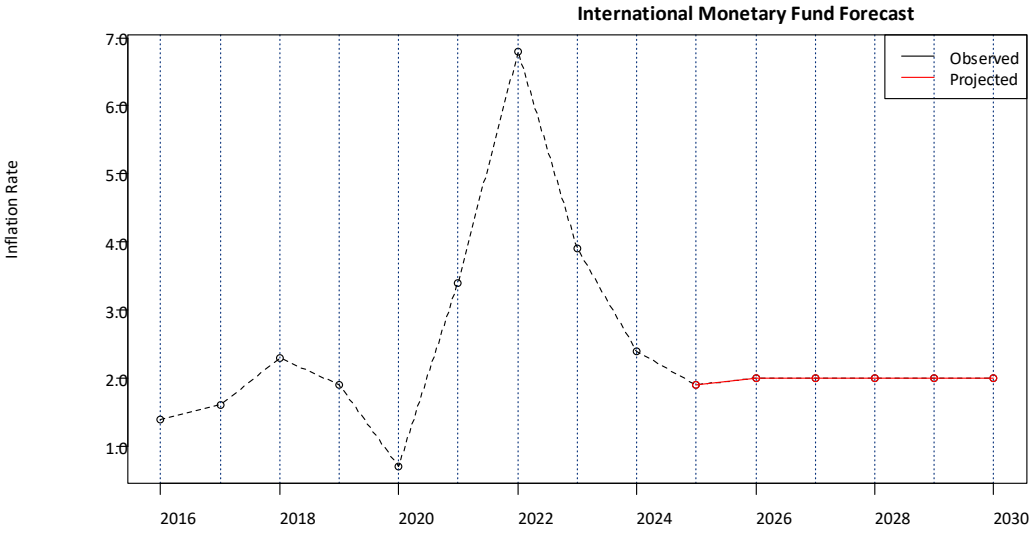
As described in Section 4.2, the high inflationary environment beginning in late 2021 resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2024, via various parameters included in the model, if significant. 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,[30] 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.

[29] Historical experience period loss data should be first adjusted to remove the impact of COVID-19; and then adjusted to the "new-normal" post-pandemic level.
[30] https://www.imf.org/en/Countries/CAN

Figure 5: IMF Forecasted Inflation



5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

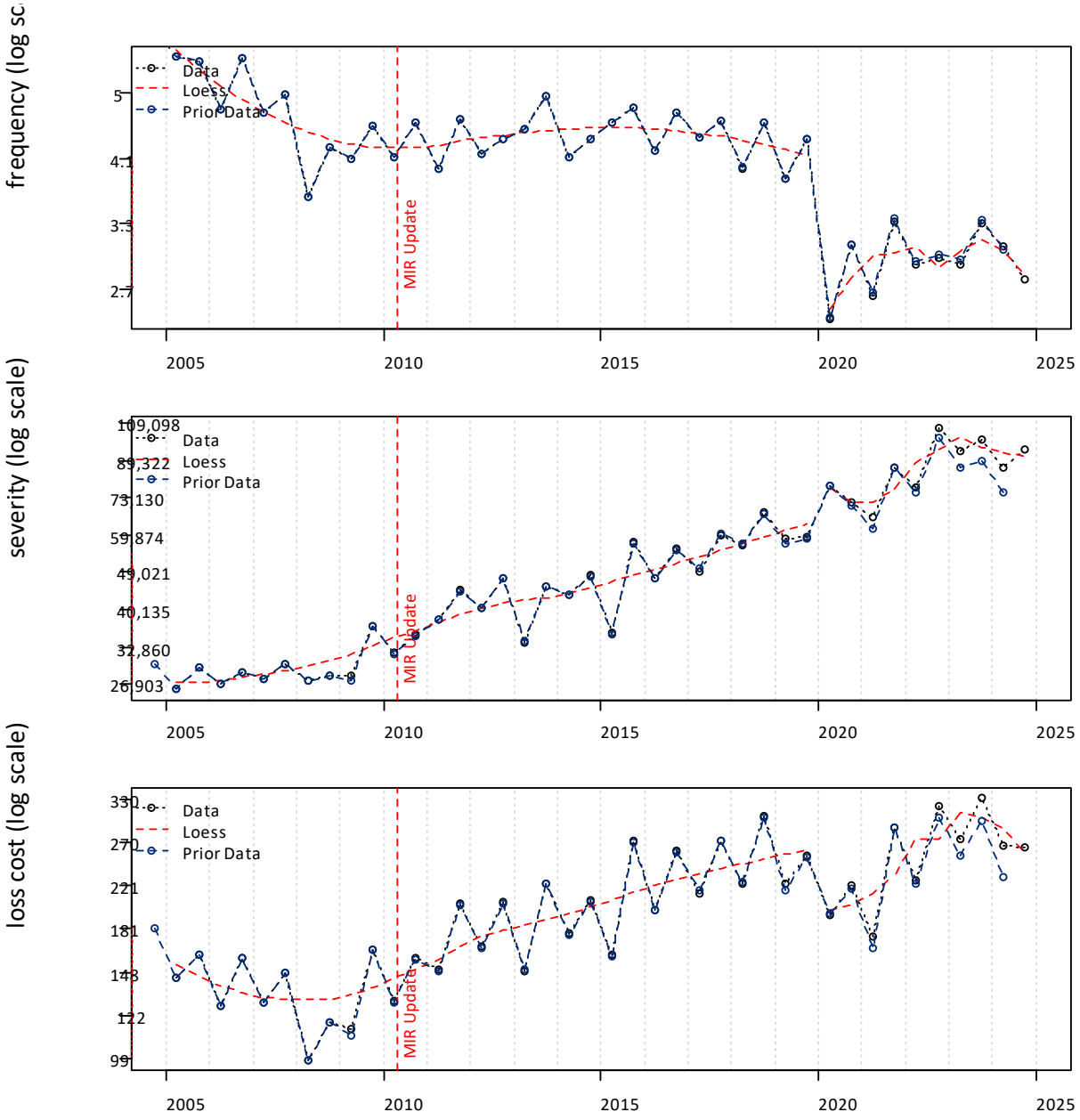
For the prior review, we selected a past and future loss cost trend of +6.3%.

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 our severity estimates have increased for the recent 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 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.

An increase in the minor injury cap (from an unindexed $2,500 to an indexed $7,500) took effect on April 28, 2010. Although, as discussed below, our selected loss trend is based on the post−reform period, when reviewing data including pre−reform observations, we include a parameter in our model to measure the impact of the April 2010 reforms. We also note that indexing of the $7,500 minor injury cap is likely contributing to the positive severity trends.

Figure 6: Bodily Injury – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2011-1 and 2024-2, and include trend (p = 0.391), mobility (p = 0.000), seasonality (p = 0.001), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -0.5%. The adjusted R-squared of our proposed frequency model is 0.914. We note the trend parameter is not significant; however, visually

there appears to be a negative trend before the pandemic so we have decided to include this parameter in the model.

We fit a severity model to all accident half-years between 2011-1 and 2024-2, excluding 2013-1 and 2015-1, and include trend (p = 0.000), and seasonality (p = 0.009). The implied annual trend rate associated with our fitted severity model is +7.1%. The adjusted R-squared of our proposed severity model is 0.910.

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 +6.6%.[31] The implied adjusted R-squared of the combined frequency and severity model is 0.749.

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 2011-1 and 2024-2, excluding 2013-1 and 2015-1, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), and a new normal scalar (p = 0.185). The implied annual trend rate associated with our fitted loss cost model is +4.6%. The adjusted R-squared of our proposed loss cost model is 0.841.

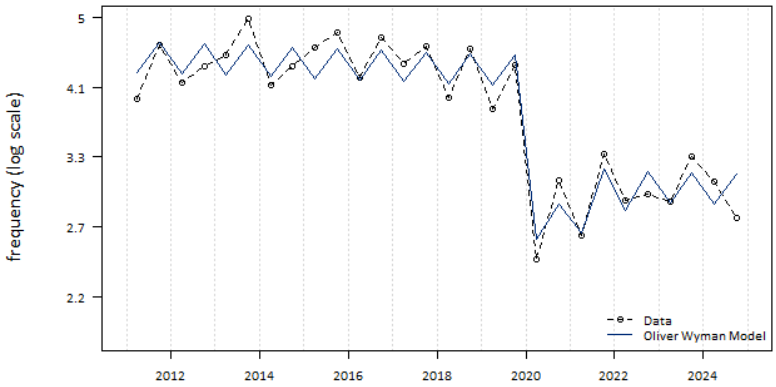
Since the frequency and severity models both have high adjusted R squared values, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.6%.

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

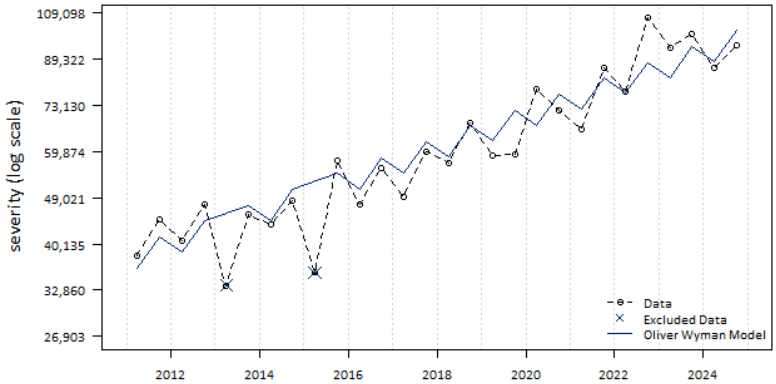
Please refer to Section 4.3 for more details concerning the selection of an appropriate future loss cost trend rate.

[31] = exp[-0.005 + 0.069] - 1

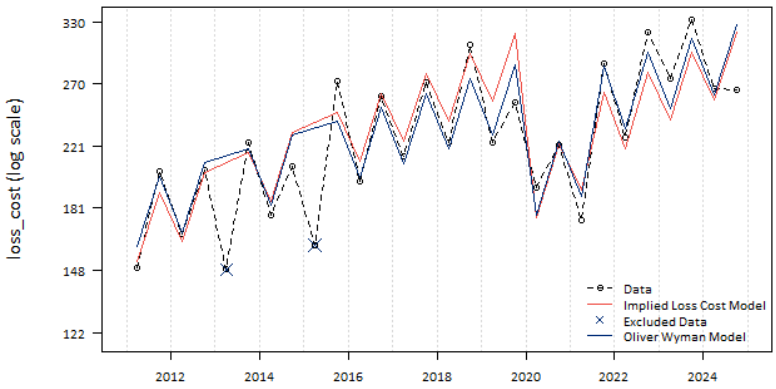
Figure 7: Bodily Injury – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.005	0.391	0.914
Mobility	0.017	0	
Seasonality	0.087	0.001	
New Normal	-0.317	0	
Trend Rate	-0.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.069	0	0.91
Seasonality	0.1	0.009	
Trend Rate	+7.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.045	0	0.841
Mobility	0.012	0	
Seasonality	0.204	0	
New Normal	-0.091	0.185	
Trend Rate	+4.6%		

5.2. Property Damage

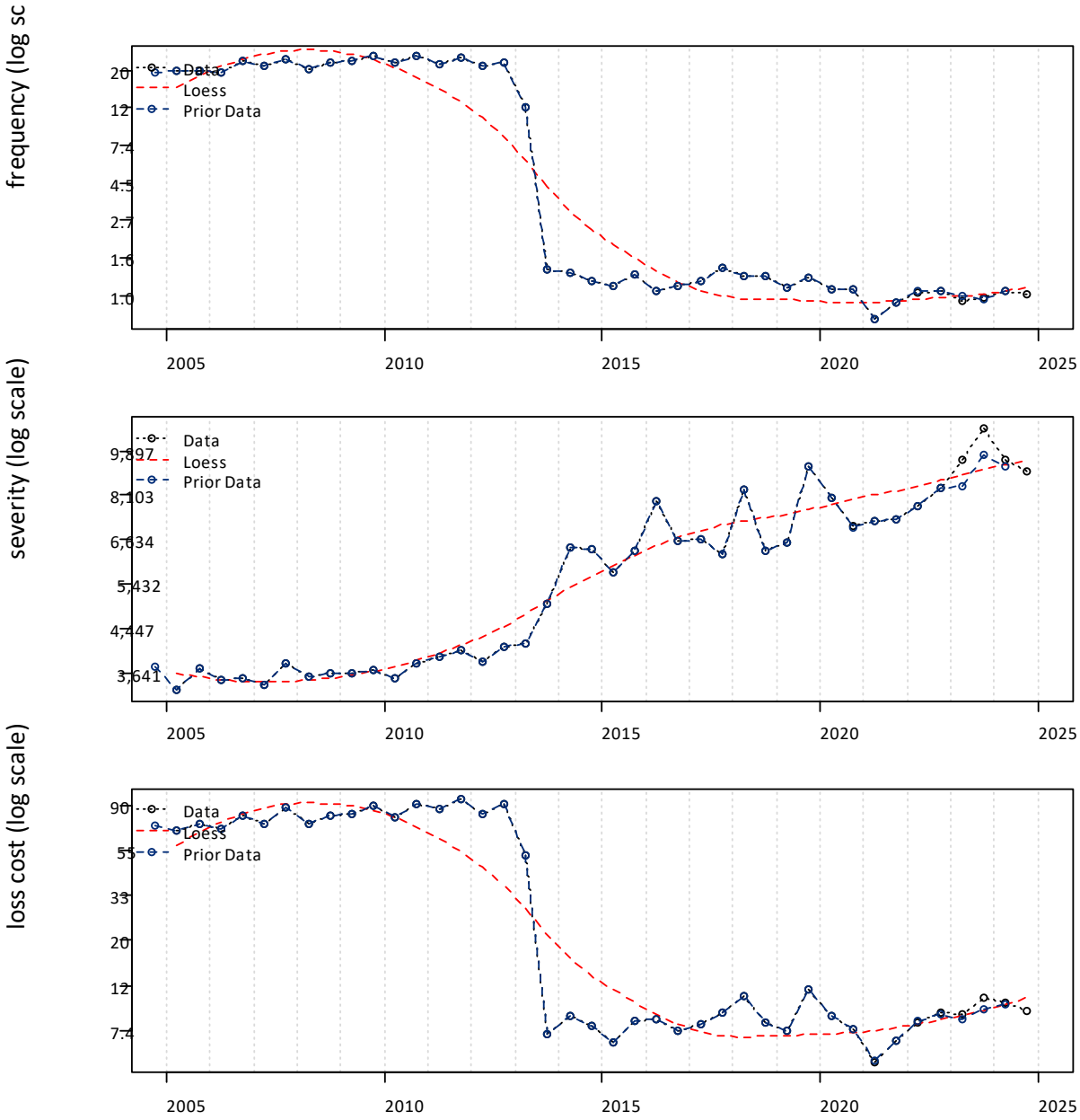
For the prior review, we selected a past and future loss cost trend rate of +1.4%.

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

our severity estimates in 2023 have increased. We include a loess curve that models 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.
- 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 changed beginning with 2022−2 generally consistent with pre−COVID levels.

Figure 8: Property Damage – Observed Loss Cost Experience



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

We tested models incorporating a mobility parameter, a new−normal scalar parameter, or both; but the parameters were not significant. We will continue to monitor the significance of a new−normal scalar parameter as more post pandemic data becomes available. We find that property damage frequency was not significantly affected by the pandemic. Although we observe a large drop in 2021−1, which we exclude as an outlier, we do not find a significant reduction to the frequency level in other pandemic periods. Therefore, we do not include mobility in our models.

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, excluding 2021-1, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -2.8%. The adjusted R-squared of our proposed frequency model is 0.511.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, and include only trend (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.6%. The adjusted R-squared of our proposed severity model is 0.626.

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 +1.7%.[32] The implied adjusted R-squared of the combined frequency and severity model is -0.025.

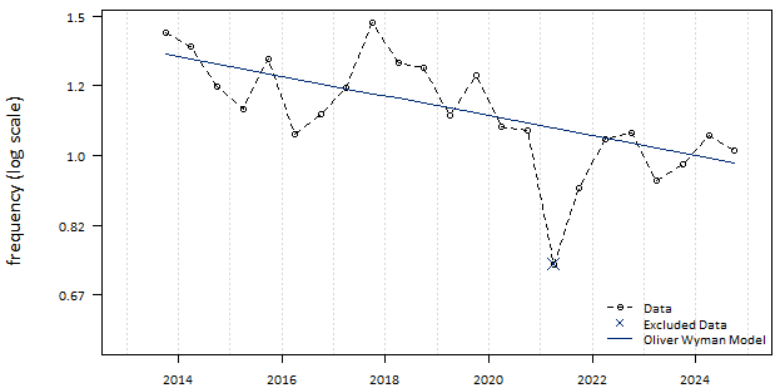
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-2 and 2024-2, excluding 2021-1, and include only trend (p = 0.064). The implied annual trend rate associated with our fitted loss cost model is +1.8%. The adjusted R-squared of our proposed loss cost model is 0.119.

Due to the time parameter being significant in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.7%.

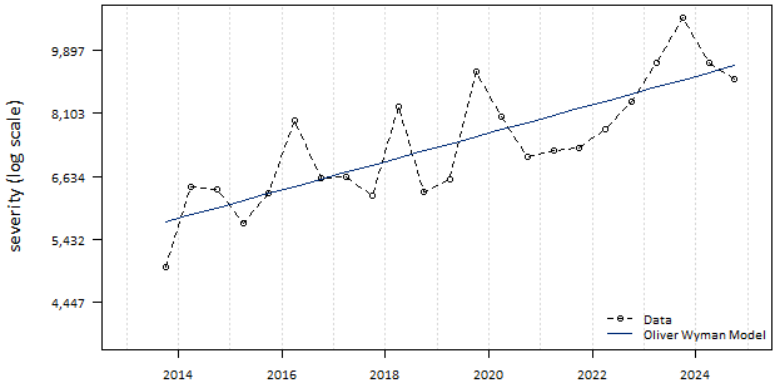
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[32] = exp[-0.028 + 0.045] - 1

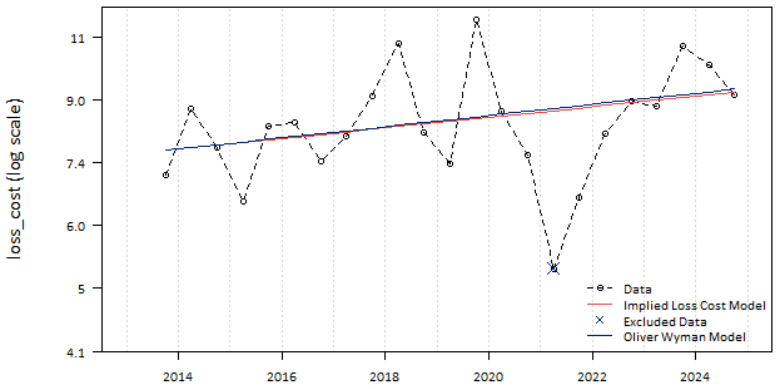
Figure 9: Property Damage – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.028	0	0.511
Trend Rate	-2.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.045	0	0.626
Trend Rate	+4.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.064	0.119
Trend Rate	+1.8%		

5.3. Direct Compensation Property Damage

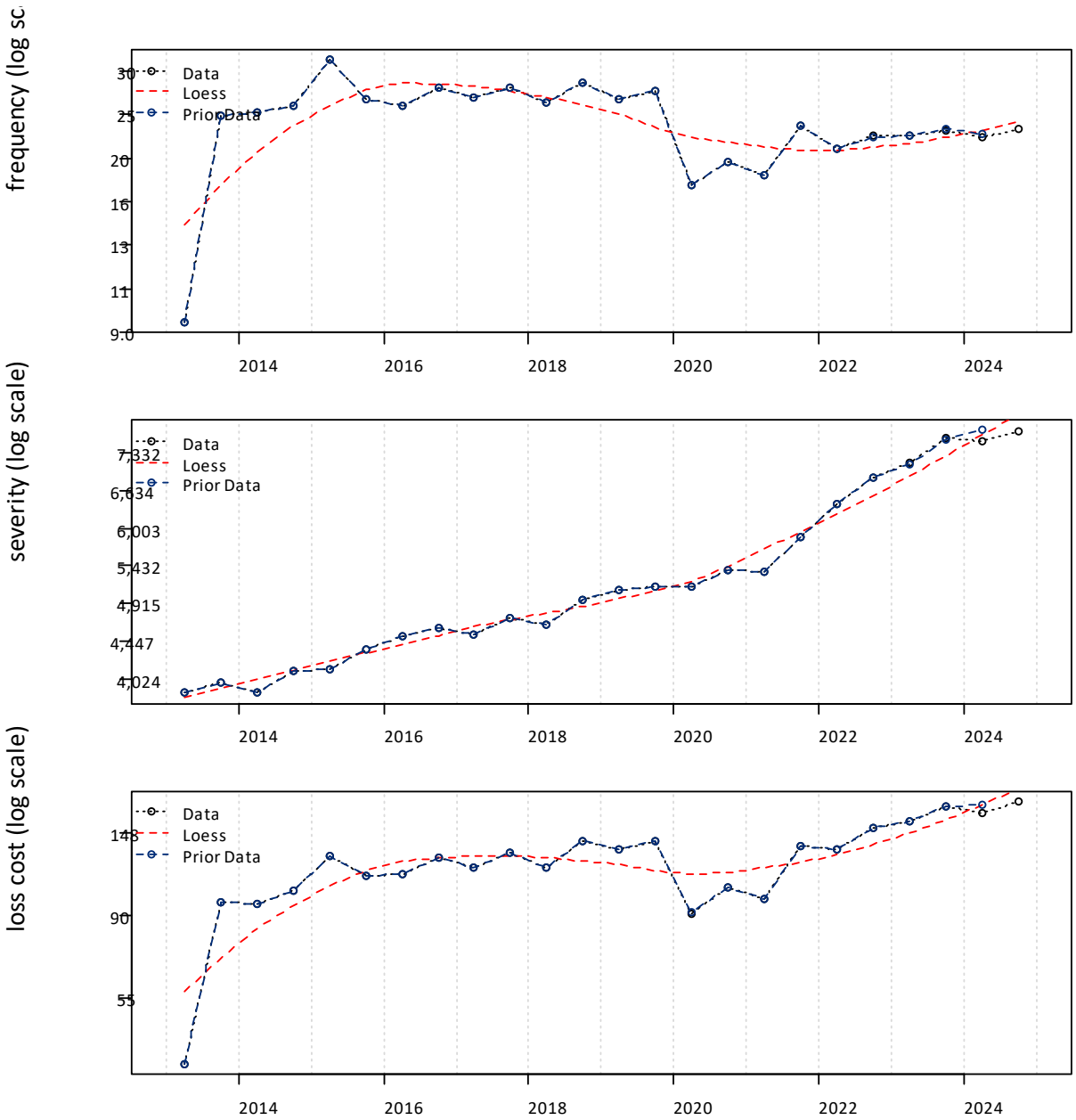
For the prior review, we selected a past loss cost trend rate of +4.6% prior to July 1, 2021, and +14.2% thereafter.

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

our estimates have not changed significantly. We include a loess curve that models 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 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



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

We observe the following about these measured trends.

- We note that the introduction of DCPD in April 2013 may have caused a shift in claims from collision to DCPD.
- As DCPD was introduced in April 2013 we consider the time periods beginning 2013−2.

We tested models with a new normal parameter at 2022−2 but found the models did not adequately fit the 2021−2 and 2022−1 data points. The mobility parameter we use in our model suggests 2021−2 and 2022−1 mobility levels returned approximately to pre−pandemic levels, but the DCPD frequency remained much lower than the pre−pandemic level during these periods. Therefore, we choose to start the new normal at 2021−2 instead of 2022−2 due to the better fit.

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, and include mobility (p = 0.000), and a new normal scalar (p = 0.000). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.841.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.993.

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 +4.5%.[33] The implied adjusted R-squared of the combined frequency and severity model is 0.893.

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 = 0.000), mobility (p = 0.000), excess inflation (p = 0.127), and a new normal (p = 0.014). The implied annual trend rate associated with our fitted loss cost model is +5.9%. The adjusted R-squared of our proposed loss cost model is 0.906.

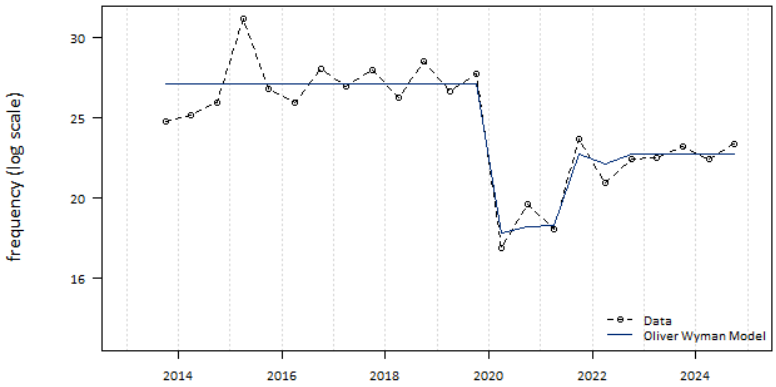
Due to the high adjusted R−squared of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.5%. In our prior report, we included a trend change in our selected model. In this review, we have substituted the trend change parameter with an excess inflation parameter. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

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

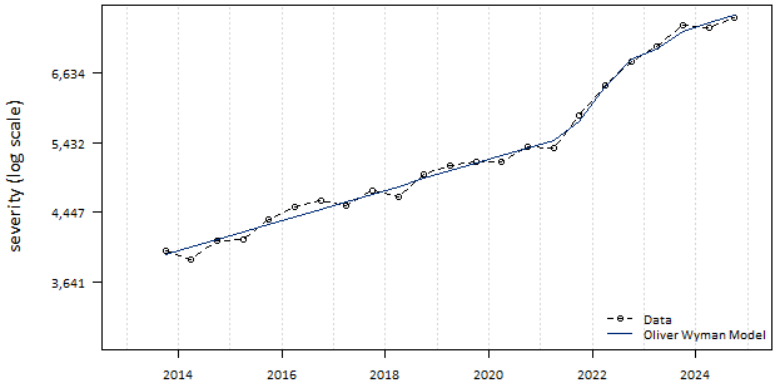
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[33] = exp[0.000 + 0.044] - 1

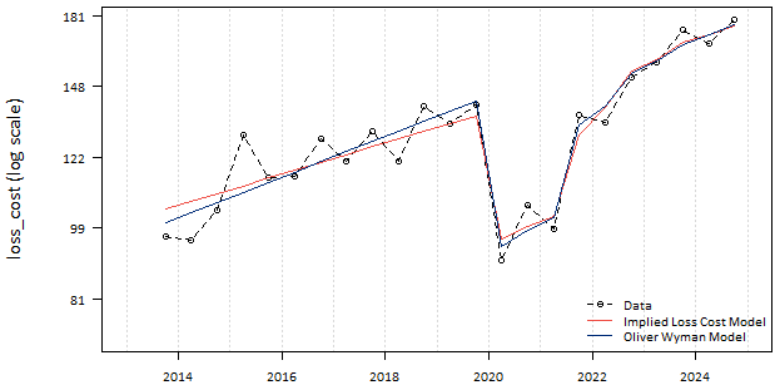
Figure 11: DCPD – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Mobility	0.014	0	0.841
New Normal	-0.174	0	
Trend Rate	0.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.044	0	0.993
Excess Inflation	0.206	0	
Trend Rate	+4.5%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.057	0	0.906
Mobility	0.017	0	
Excess Inflation	0.131	0.127	
New Normal	-0.203	0.014	
Trend Rate	+5.9%		

5.4. Accident Benefits Total

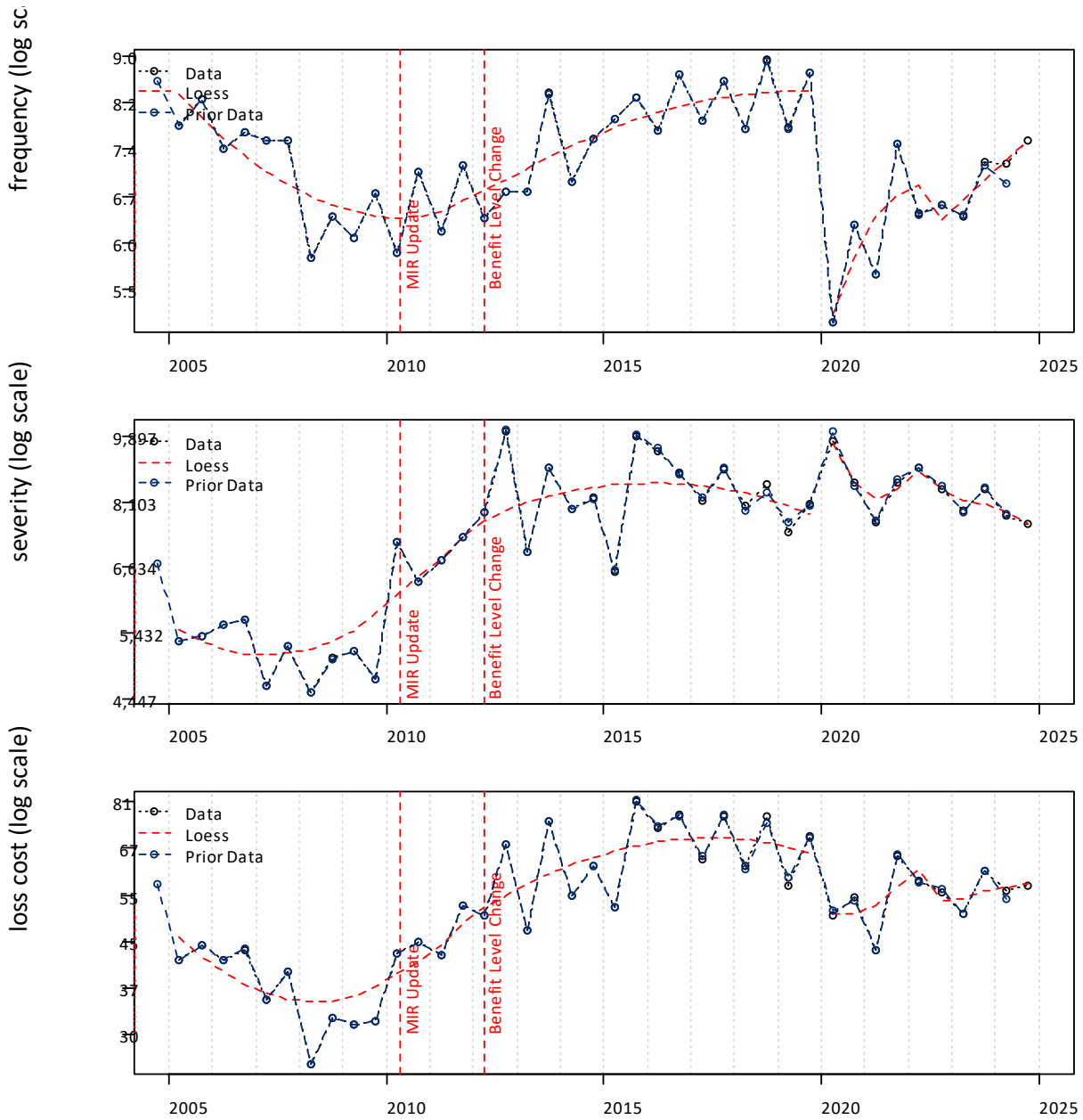
For the prior review, we selected a past and future loss cost trend rate of +3.0%, with an April 1, 2012, reform scalar of +24.2%.

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

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 in frequency level at 2020−1 coincident with the COVID−19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2024−2, with 2024−2 remaining lower than pre−COVID levels.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2010-2 and 2024-2, and include trend (p = 0.000), mobility (p = 0.000), seasonality (p = 0.000), and a new normal (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.863.

We fit a severity model to all accident half-years between 2010-2 and 2024-2, and include seasonality (p = 0.064), and a 2012 reform scalar (p = 0.002). The implied annual trend rate associated with our fitted severity model is 0.0%. The modeled scalar parameter corresponds to a +22.5%[34] increase at April 1, 2012. The adjusted R-squared of our proposed severity model is 0.327.

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 +3.0%.[35] The implied adjusted R-squared of the combined frequency and severity model is 0.658.

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 2010-2 and 2024-2, and include trend (p = 0.195), mobility (p = 0.001), seasonality (p = 0.000), a 2012 reform scalar (p = 0.003), and a new normal scalar (p = 0.014). The implied annual trend rate associated with our fitted loss cost model is +1.5%. The modeled scalar parameter corresponds to a +34.0%[36] increase at April 1, 2012. The adjusted R-squared of our proposed loss cost model is 0.690.

We note the volatility in loss costs is almost entirely driven by severity. We do not find a severity trend rate discernable and therefore base our loss cost trend selection on the frequency model with a 0.0% severity trend. We select a loss cost trend rate of +3.0% and a one−time increase of 22.5% at April 1, 2012, coincident with the reforms.

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

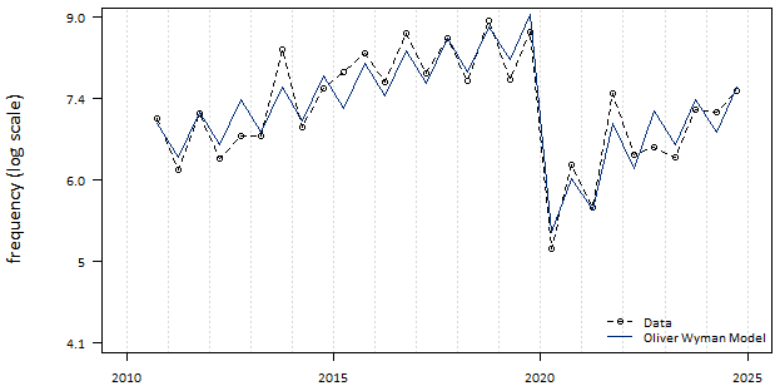
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[34] = exp[0.203] - 1

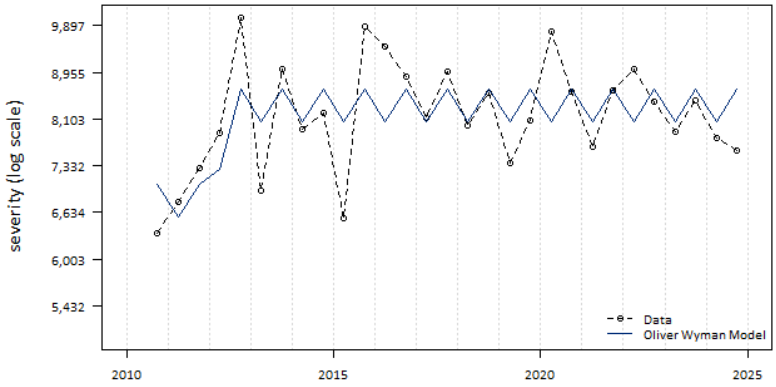
[35] = exp[0.030 + 0.000] - 1

[36] = exp[0.293] - 1

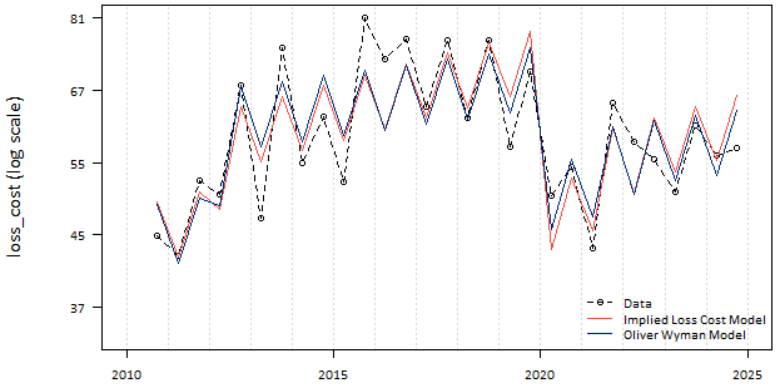
Figure 13: Accident Benefits Total – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.03	0	0.863
Mobility	0.018	0	
Seasonality	0.096	0	
New Normal	-0.329	0	
Trend Rate	+3.0%		



Parameter	Coefficient	p.value	Adj.R2
Seasonality	0.07	0.064	0.327
2012 Reform Scalar	0.203	0.002	
Trend Rate	0.0%		



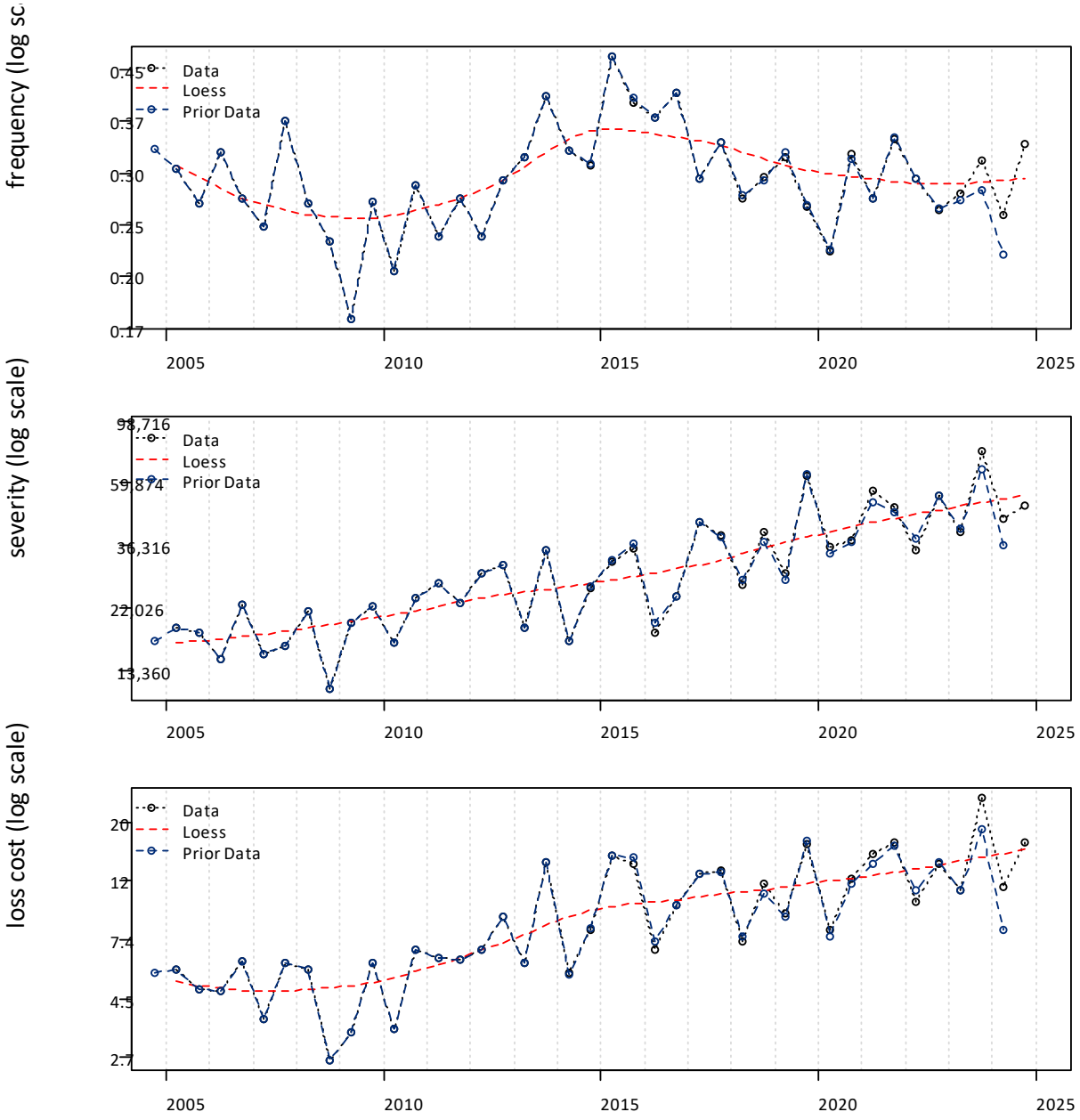
Parameter	Coefficient	p.value	Adj.R2
Trend	0.015	0.195	0.69
Mobility	0.013	0.001	
Seasonality	0.173	0	
2012 Reform Scalar	0.293	0.003	
New Normal	-0.248	0.014	
Trend Rate	+1.5%		

5.5. Uninsured Auto

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

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 some minor variability in the recent estimates. We include a loess curve that models the general trends in the data.

Figure 14: Uninsured Auto – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2015-1 and 2024-2, and include only trend (p = 0.010). The implied annual trend rate associated with our fitted frequency model is -3.4%. The adjusted R-squared of our proposed frequency model is 0.275.

We fit a severity model to all accident half-years between 2015-1 and 2024-2, and include only trend (p = 0.003). The implied annual trend rate associated with our fitted severity model is +7.6%. The adjusted R-squared of our proposed severity model is 0.366.

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 +4.0%.[37] The implied adjusted R-squared of the combined frequency and severity model is 0.029.

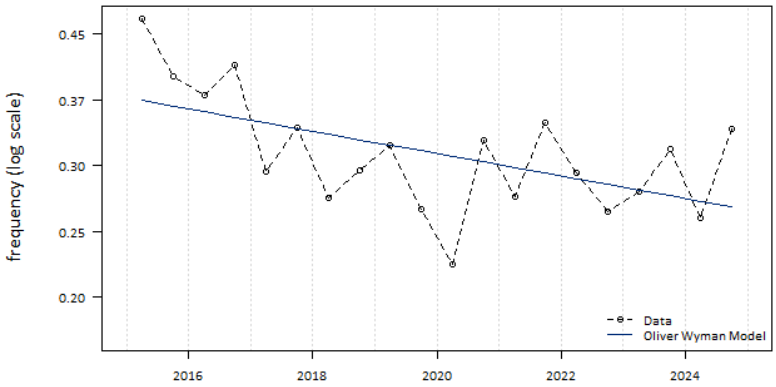
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2015-1 and 2024-2, and include only trend (p = 0.116). The implied annual trend rate associated with our fitted loss cost model is +4.0%. The adjusted R-squared of our proposed loss cost model is 0.083.

The combined frequency and severity model and the direct loss cost model both imply the same trend rate. We select a loss cost trend rate of +4.0%.

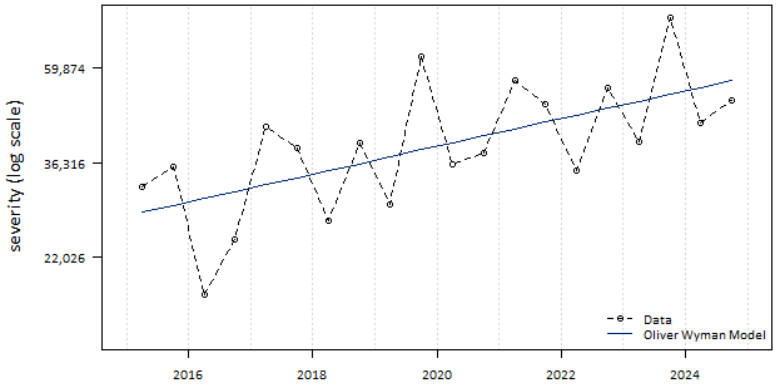
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[37] exp[-0.034 + 0.073] - 1

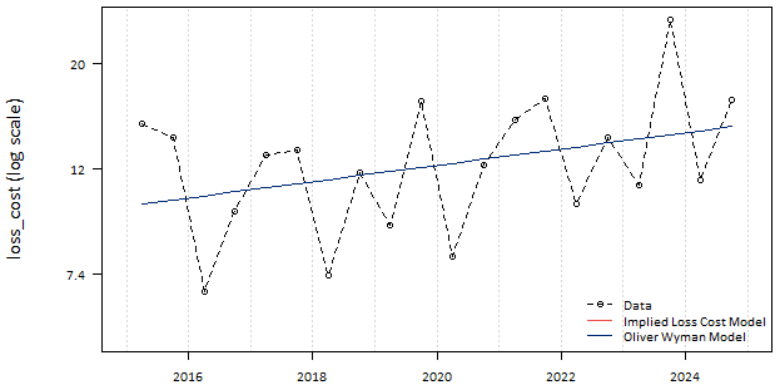
Figure 15: Uninsured Auto – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.034	0.01	0.275
Trend Rate	-3.4%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.073	0.003	0.366
Trend Rate	+7.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.039	0.116	0.083
Trend Rate	+4.0%		

5.6. Collision

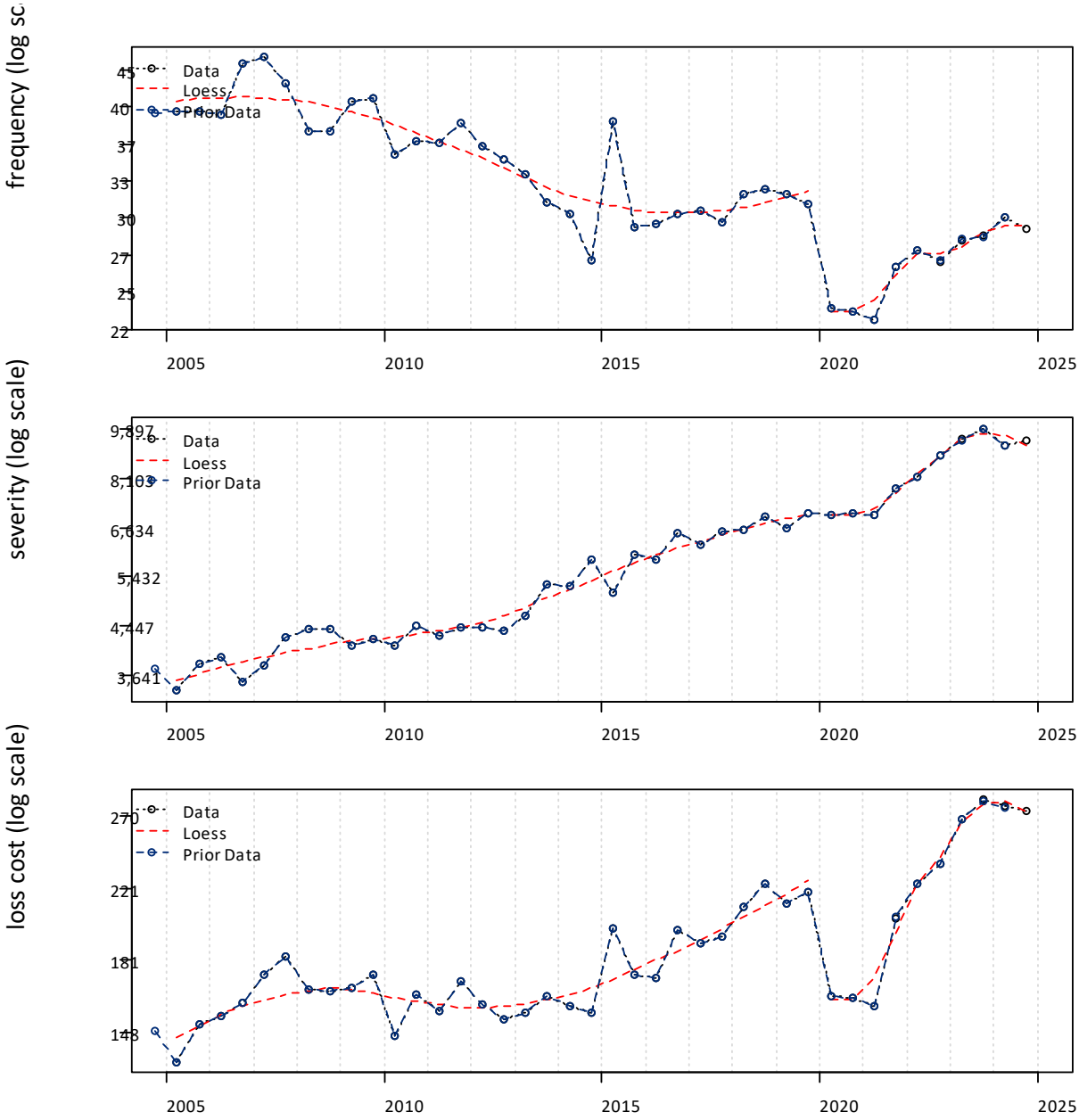
For the prior review, we selected a past and future loss cost trend of +5.9% with a January 1, 2023, inflation scalar of +18.0%.

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

the estimates have not changed significantly. We include a loess curve that models the general trends in the data. We note the following events that coincide with significant changes in the data:

- We observe a spike in frequency in the first half of 2015 which we assume is attributed to the noted weather conditions.
- We observe a large decrease in level at 2020−1 coincident with the COVID−19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2024−2, with 2024−2 lower than pre−COVID levels.

Figure 16: Collision – Observed Loss Cost Experience



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

We observe the following about these measured trends.

- As noted in Section 2, DCPD was introduced April 1, 2013, which appears to have affected the collision claim experience. Similar to property damage and DCPD, we begin our analysis after the introduction of DCPD.

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, excluding 2015-1, and include trend (p = 0.010), mobility (p = 0.000), and a new normal scalar (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +1.6%. The adjusted R-squared of our proposed frequency model is 0.845.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, excluding 2015-1, and include trend (p = 0.000), and excess inflation (p = 0.000). The implied annual trend rate associated with our fitted severity model is +4.0%. The adjusted R-squared of our proposed severity model is 0.964.

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 +5.8%.[38] The implied adjusted R-squared of the combined frequency and severity model is 0.915.

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, excluding 2015-1, and include trend (p = 0.000), mobility (p = 0.000), excess inflation (p = 0.005), and a new normal scalar (p = 0.001). The implied annual trend rate associated with our fitted loss cost model is +6.1%. The adjusted R-squared of our proposed loss cost model is 0.951.

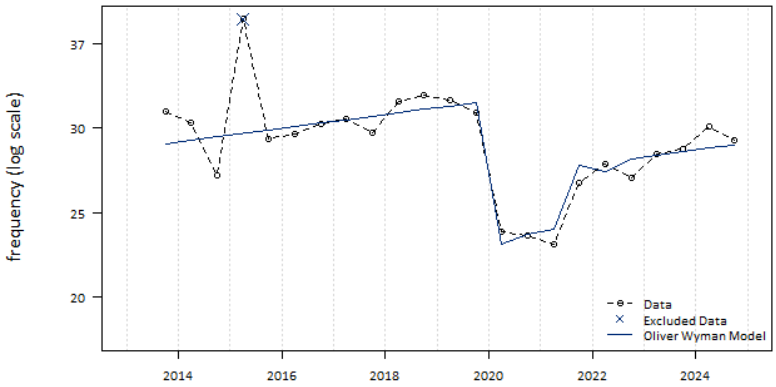
Due to the high adjusted R-squared of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +5.8%. In our prior report, we included a trend change in our selected model. In this review, we have substituted the trend change parameter with an excess inflation parameter. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

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

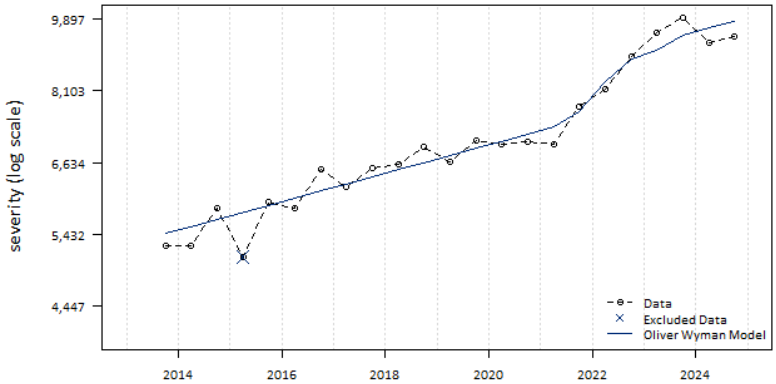
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[38] = exp[0.016 + 0.040] - 1

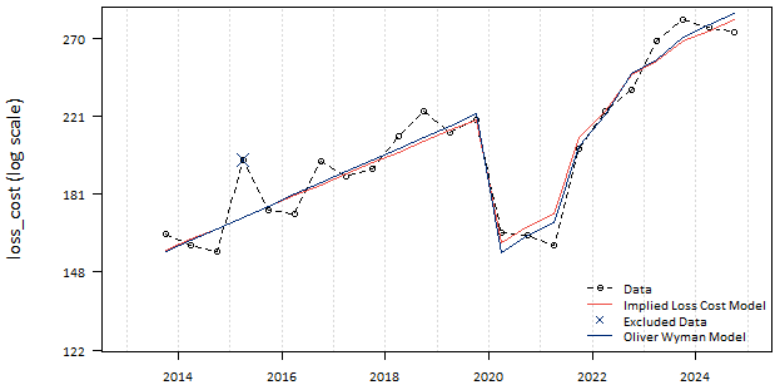
Figure 17: Collision – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.016	0.01	0.845
Mobility	0.013	0	
New Normal	-0.182	0	
Trend Rate	+1.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.04	0	0.964
Excess Inflation	0.158	0	
Trend Rate	+4.0%		



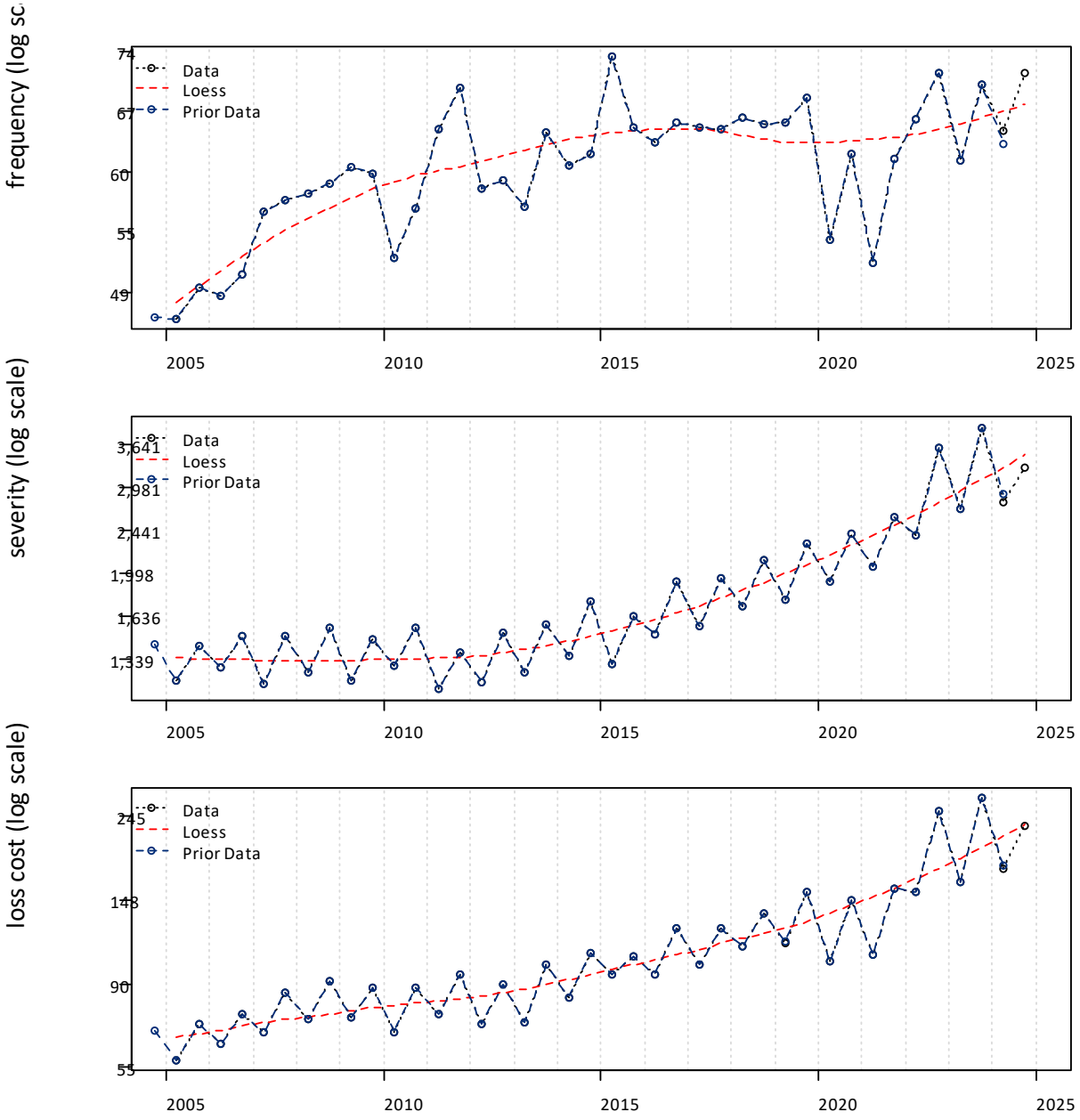
Parameter	Coefficient	p.value	Adj.R2
Trend	0.059	0	0.951
Mobility	0.015	0	
Excess Inflation	0.194	0.005	
New Normal	-0.231	0.001	
Trend Rate	+6.1%		

5.7. Comprehensive

For the prior review, we selected a past and future loss cost trend of +7.1%, with a July 1, 2022, inflation scalar of +22.4%.

In Figure 18, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004−2 through 2024−1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly. We include a loess curve that models the general trends in the data.

Figure 18: Comprehensive – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, excluding 2015-1, and include trend (p = 0.068) and mobility (p = 0.000). The implied annual trend rate associated with our fitted frequency model is +0.6%. The adjusted R-squared of our proposed frequency model is 0.574.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.000), seasonality (p = 0.000), and excess inflation (p = 0.001). The implied annual trend rate associated with our fitted severity model is +6.3%. The adjusted R-squared of our proposed severity model is 0.963.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.9%. The implied adjusted R-squared of the combined frequency and severity model is 0.945.

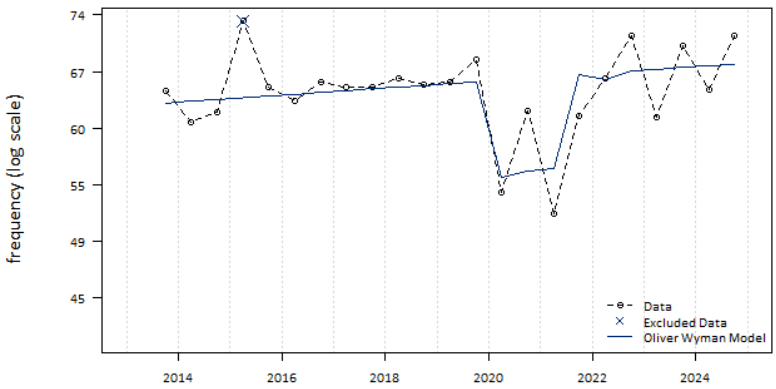
To assess reasonableness, we also include a model fit to the observed loss costs directly. We fit a loss cost model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.000), mobility (p = 0.069), seasonality (p = 0.000), and excess inflation (p = 0.005). The implied annual trend rate associated with our fitted loss cost model is +6.0%. The adjusted R-squared of our proposed loss cost model is 0.948.

The time parameter in the frequency model is not significant, so we base our selection on the direct loss cost model. We select a loss cost trend rate of +6.0%.

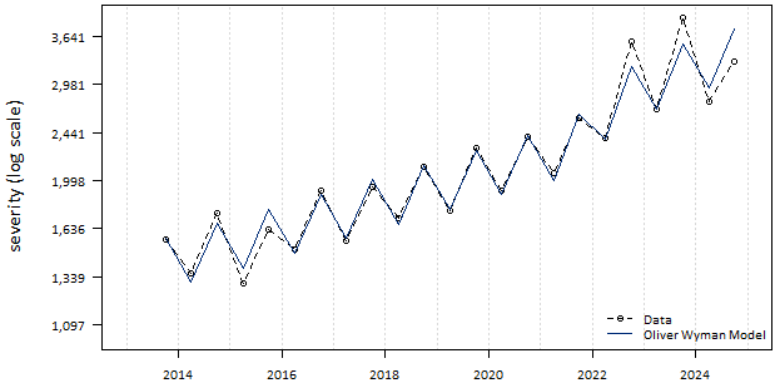
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in−pandemic data in Section 6. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

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

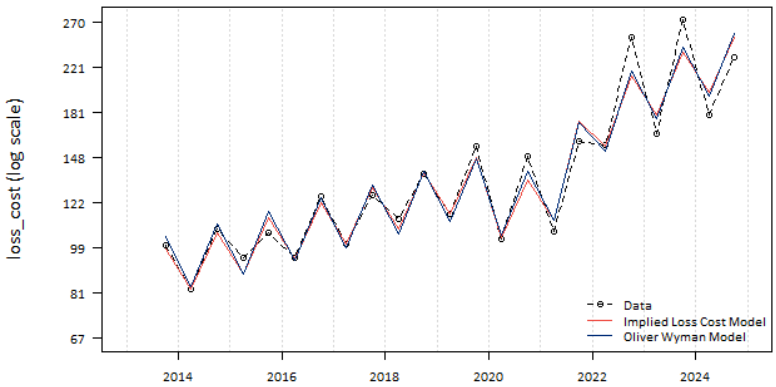
Figure 19: Comprehensive – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.006	0.068	0.574
Mobility	0.007	0	
Trend Rate	+0.6%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.061	0	0.963
Seasonality	0.214	0	
Excess Inflation	0.201	0.001	
Trend Rate	+6.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.058	0	0.948
Mobility	0.005	0.069	
Seasonality	0.25	0	
Excess Inflation	0.264	0.005	
Trend Rate	+6.0%		

5.8. Specified Perils

For the prior review, we selected a past and future loss cost trend of +7.1%, with a July 1, 2022, inflation scalar of +22.4%.

Due to the limited data volume and the nature of the coverage, we select a loss cost trend rate of +6.0%, the same as comprehensive.

5.9. All Perils

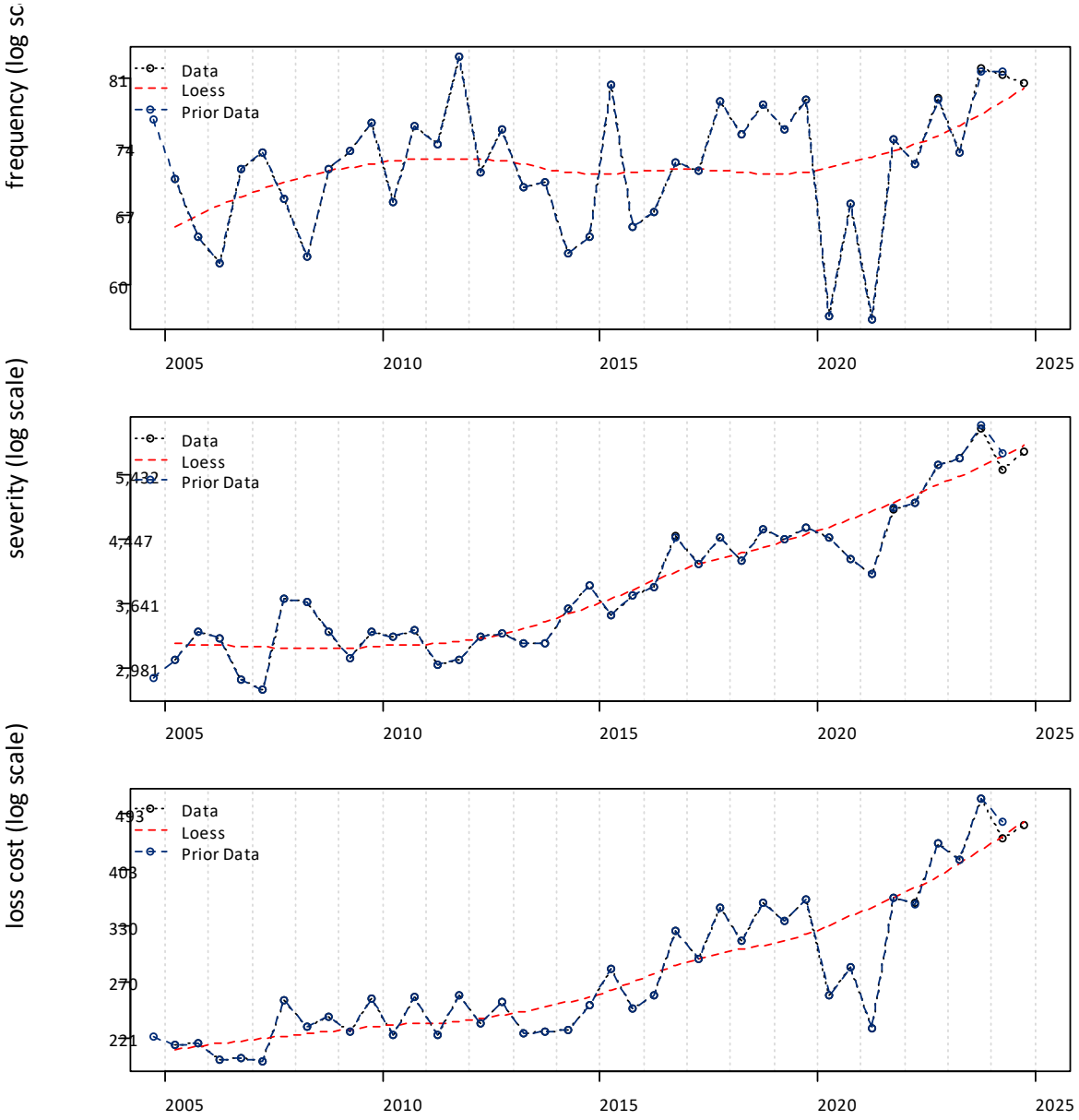
For the prior review we selected a past and future loss cost trend rate of +6.8%, with a July 1, 2022, inflation scalar of +16.6%.

In Figure 20, 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 the estimates have not changed significantly. We include a loess curve that models 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 decline in frequency level coincident with the pandemic was sustained through to 2022−1, with 2022−2 essentially the same as pre−COVID levels.[39]

[39] As discussed above, the 2022-2 frequency for collision is below pre-pandemic levels and the 2022-2 frequency for comprehensive is above pre-pandemic levels. As all perils is a combination of these two coverages, we assume the rise in theft claims covered under all perils offsets the collision claim frequency that remains below pre-pandemic levels.

Figure 20: All Perils – Observed Loss Cost Experience



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

We fit a frequency model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.003), mobility (p = 0.000), and a new normal scalar (p = 0.079). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.656.

We fit a severity model to all accident half-years between 2013-2 and 2024-2, and include trend (p = 0.000), and excess inflation (p = 0.017). The implied annual trend rate associated with our fitted severity model is +3.3%. The adjusted R-squared of our proposed severity model is 0.851.

In Figure 21, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity model is +6.4%.[40] The implied adjusted R-squared of the combined frequency and severity model is 0.864.

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 = 0.000), mobility (p = 0.000), a new normal (p = 0.068), and excess inflation (p = 0.301). The implied annual trend rate associated with our fitted loss cost model is +8.1%. The adjusted R-squared of our proposed loss cost model is 0.886.

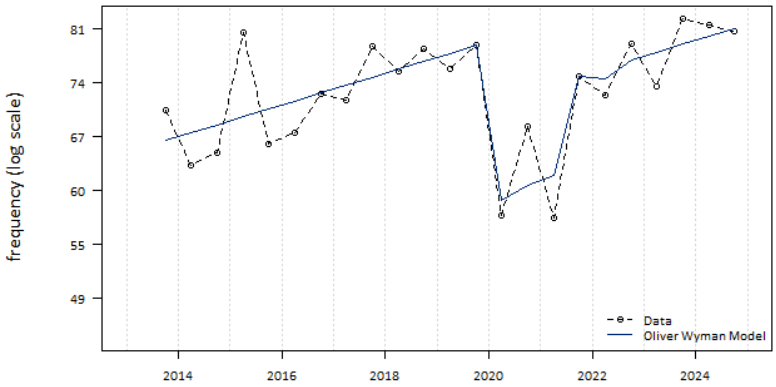
Due to the good fit of the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.4%.

We observe mobility to be statistically significant during the pandemic period, and a statistically significant reduction in frequency in the post−pandemic period. We present the associated adjustment factors in Section 6, referred to as new normal factors. In Section 7, we present the excess inflation adjustment factors implied by the severity model to adjust losses to a 2024-2 cost level.

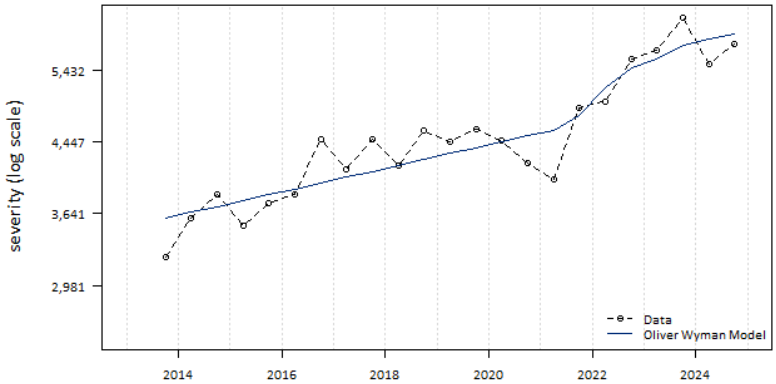
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

[40] = exp[0.029 + 0.033] - 1

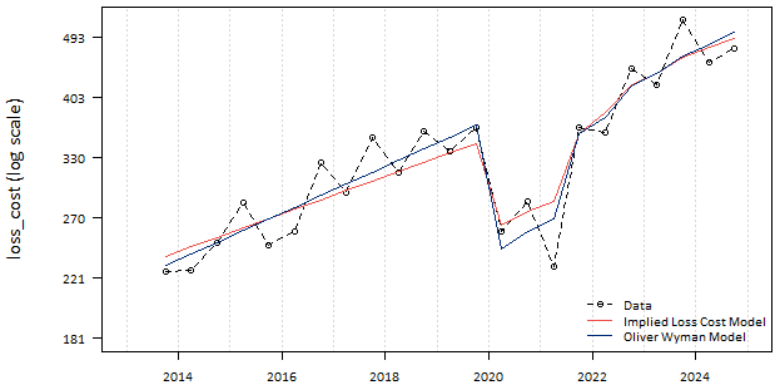
Figure 21: All Perils – Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0.003	0.656
Mobility	0.012	0	
New Normal	-0.116	0.079	
Trend Rate	+3.0%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.033	0	0.851
Excess Inflation	0.154	0.017	
Trend Rate	+3.3%		



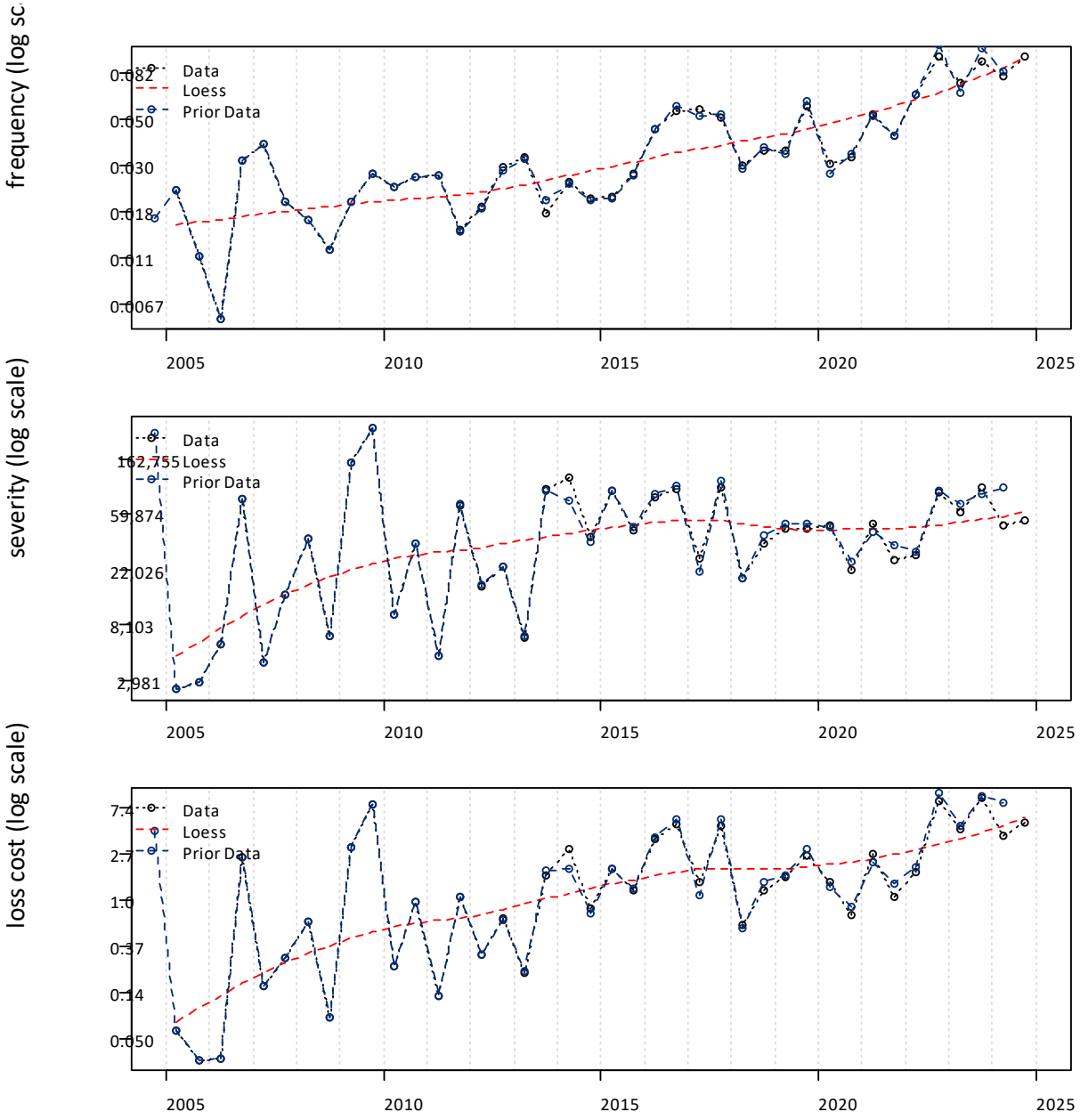
Parameter	Coefficient	p.value	Adj.R2
Trend	0.078	0	0.886
Mobility	0.017	0	
New Normal	-0.204	0.068	
Excess Inflation	0.124	0.301	
Trend Rate	+8.1%		

5.10. Underinsured Motorist

For the prior review we selected a past and future loss cost trend rate of +6.6%.

In Figure 22, 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 some variability in the estimates for recent years. We include a loess curve that models the general trends in the data.

Figure 22: Underinsured Motorist – Observed Loss Cost Experience



The estimated severity, frequency, and loss cost trends, associated adjusted R−squared values, and *p*−values, over various trend measurement periods with and without a seasonality parameter are presented in Appendix E.

While we separately reviewed the frequency, severity, and loss cost experience, given the high degree of variability and the very low credibility of the data with only a limited number of claims each year, we lack confidence in the findings. As underinsured motorist severity trend is often associated with bodily injury, we select a severity trend consistent with the indicated trend rate from the bodily injury severity

model, +7.1%. We select a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +7.1%.

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

5.11. Summary– All Coverages

We summarize our current and prior trend rates in Table 12. In Appendix F we present a summary of our selected model for each coverage.

Table 12: Selected Past Loss Cost

Coverage	As of June 30, 2024	As of December 31, 2024
Bodily Injury	+6.3%	+6.6%
Property Damage	+1.4%	+1.7%
DCPD	+4.6%/+14.2%[41]	+4.5%[42]
Accident Benefits	+3.0%[43]	+3.0%
Uninsured Auto	0.0%	+4.0%
Collision	+5.9%[44]	+5.8%[45]
Comprehensive	+7.1%[46]	+6.0%[47]
Specified Perils	+7.1%[48]	+6.0%[49]
All Perils	+6.8%[50]	+6.4%[51]
Underinsured Motorist	+6.6%	+7.1%

[41] +14.2% trend rate begins July 1, 2021.
[42] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[43] Includes one-time increase of +24.2% at April 1, 2012 (coincident with the reforms).
[44] Includes multi-period increase of +18.0% between 2021-2 and 2023-1.
[45] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[46] Includes one-time increase of +22.4% at 2022-2.
[47] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[48] Includes one-time increase of +22.4% at 2022-2.
[49] Subject to excess inflation. See Section 7 for the implied adjustment factors.
[50] Includes one-time increase of +16.6% at 2022-2.
[51] 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."[52]

We see 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[53] 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[54]" 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[55] impacted by the pandemic. Under the presumption that the 2021−2 frequency level is a reasonable starting point for

[52] For some coverages, no adjustment is needed.
[53] We do not include seasonality, mobility, or other scalars.
[54] Mobility and scalars, but not seasonality.
[55] 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 the average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 23: Bodily Injury

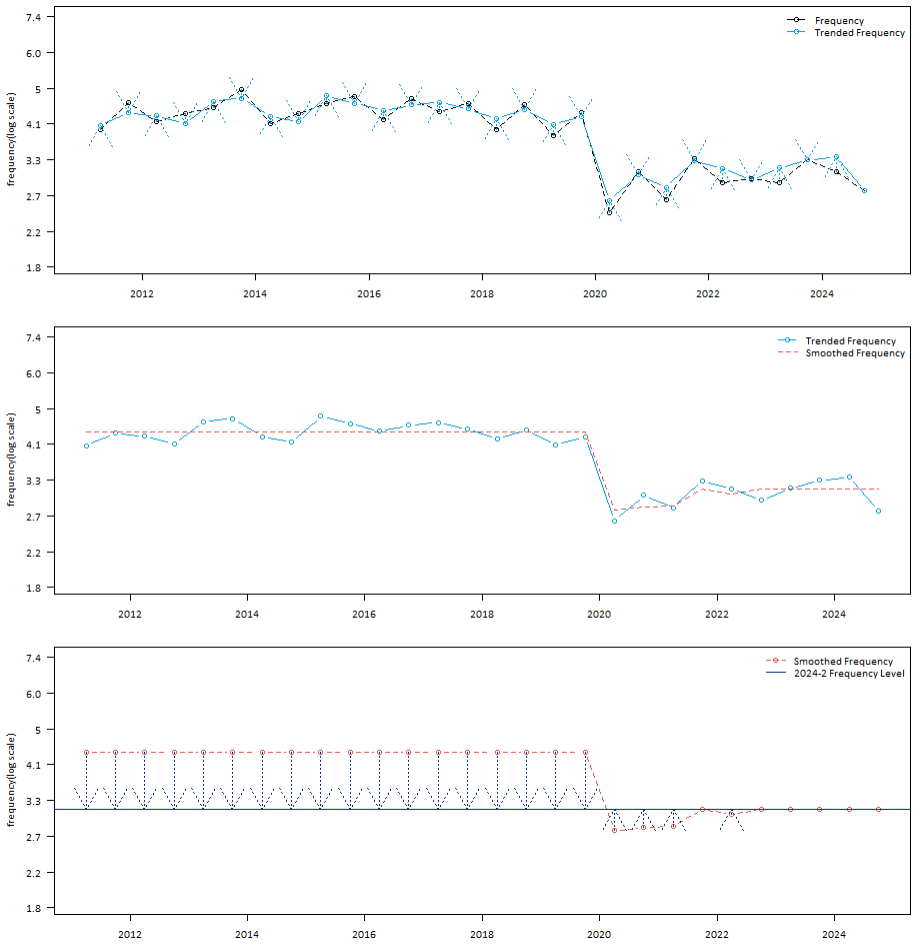


Table 13: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.726
2020−1	1.128
2020−2	1.107
2021−1	1.102
2021−2	1.000
2022−1	1.029
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024-2	1.000

Figure 24: Direct Compensation Property Damage

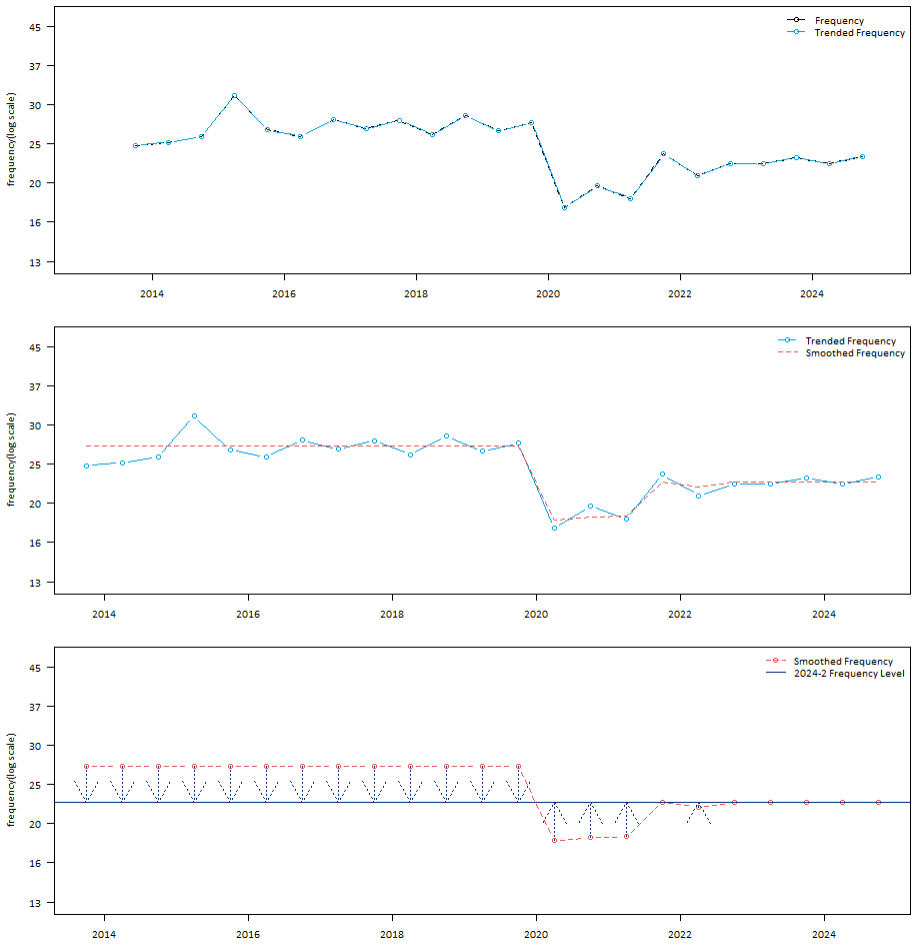


Table 14: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.834
2020−1	1.218
2020−2	1.198
2021−1	1.194
2021−2	1.000
2022−1	1.025
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024-2	1.000

Figure 25: Accident Benefits

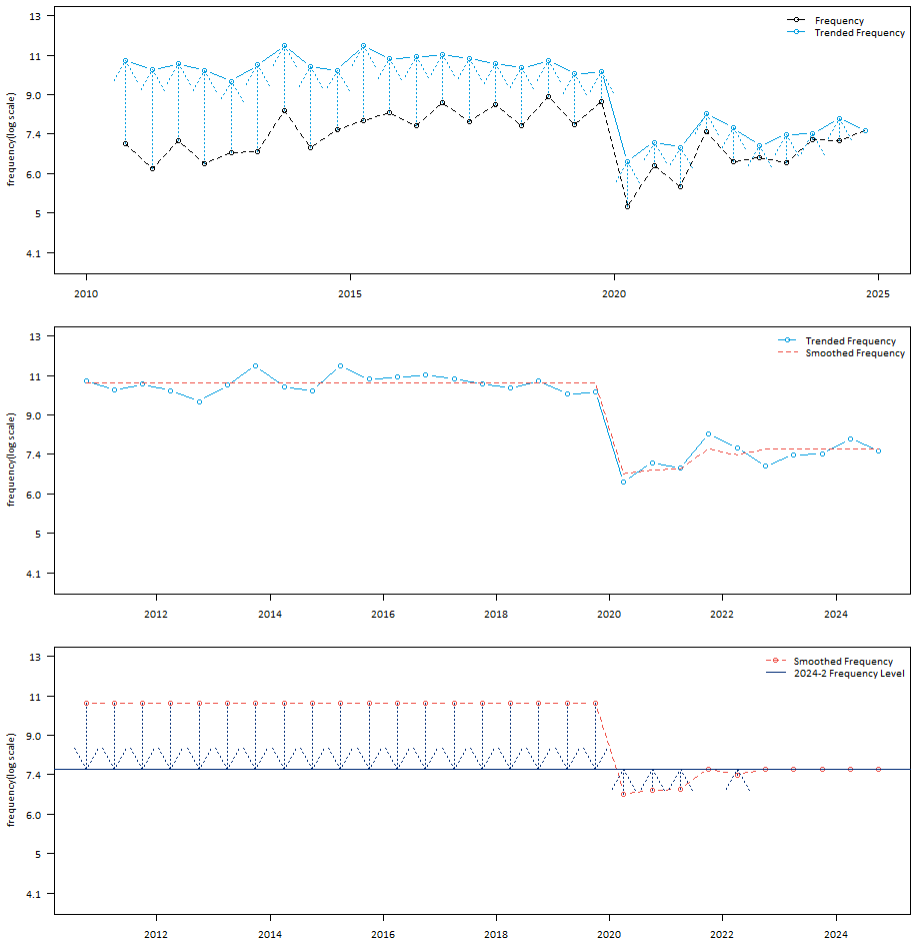


Table 15: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.716
2020−1	1.134
2020−2	1.113
2021−1	1.107
2021−2	1.000
2022−1	1.031
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024-2	1.000

Figure 26: Collision

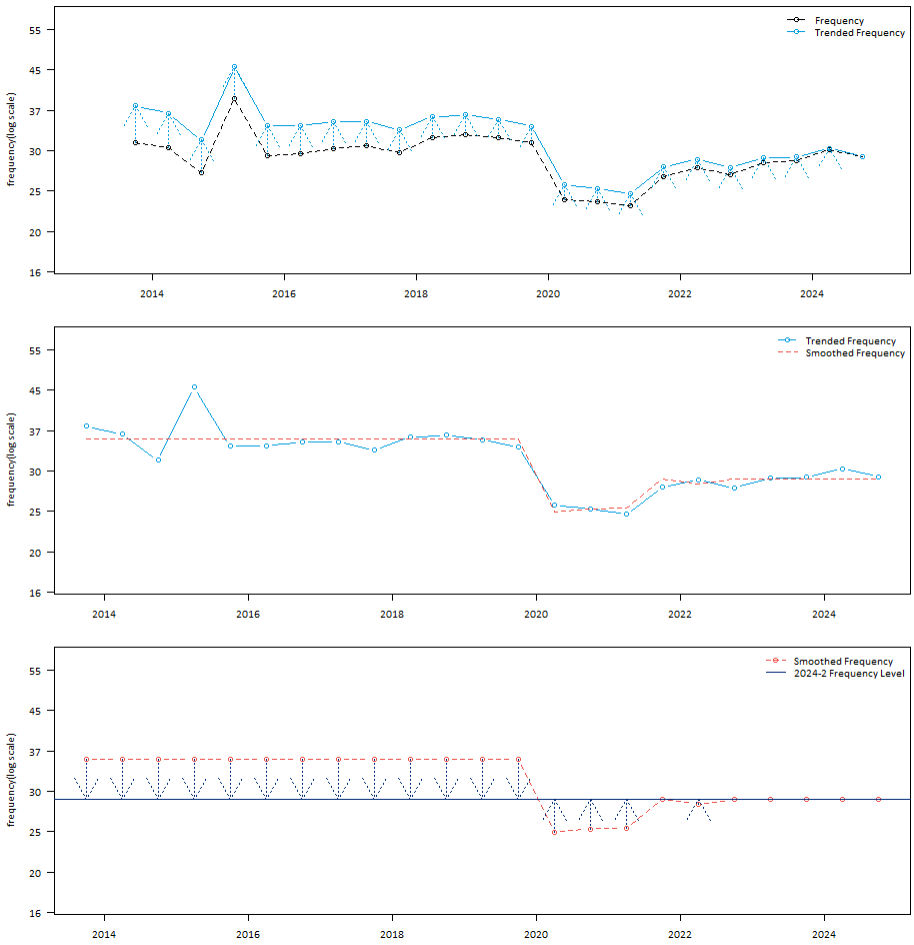


Table 16: Collision Adjustment Factors

Accident Half Year	New Normal Factor
Prior	0.821
2020−1	1.177
2020−2	1.159
2021−1	1.155
2021−2	1.000
2022−1	1.024
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000
2024-2	1.000

Figure 27: Comprehensive

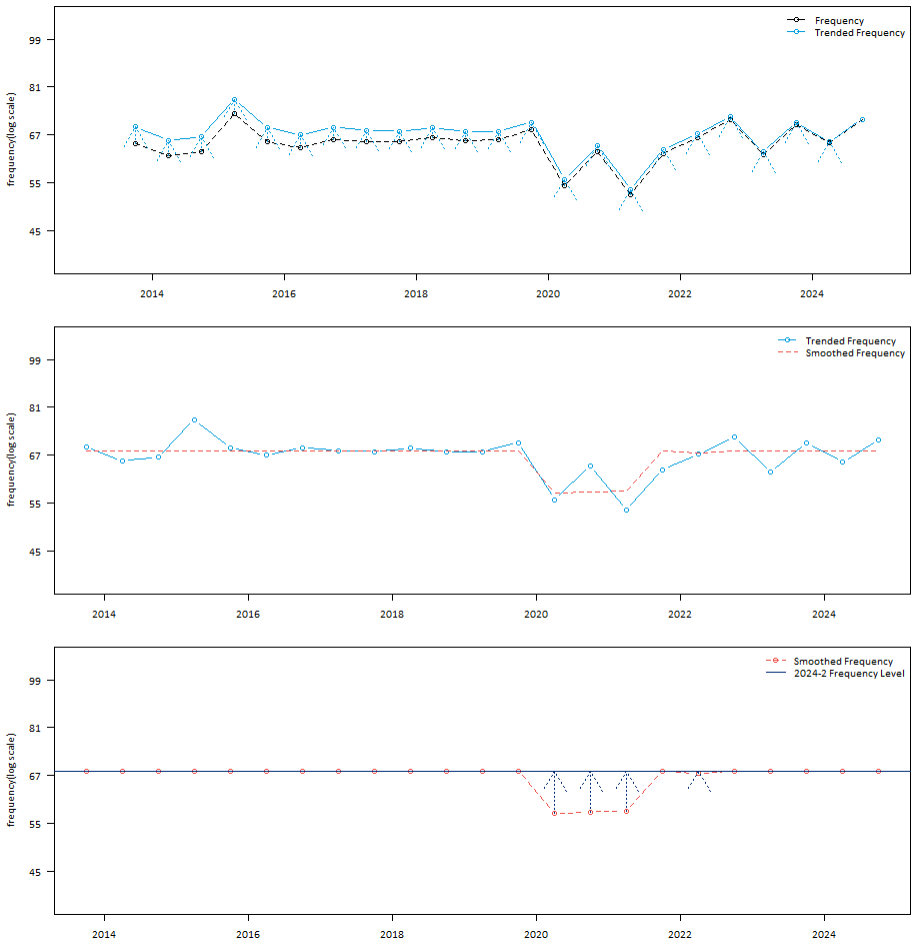


Table 17: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
2019−2	1.000
2020−1	1.196
2020−2	1.187
2021−1	1.185
2021−2	1.000
2022−1	1.012
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	1.000

Figure 28: All Perils

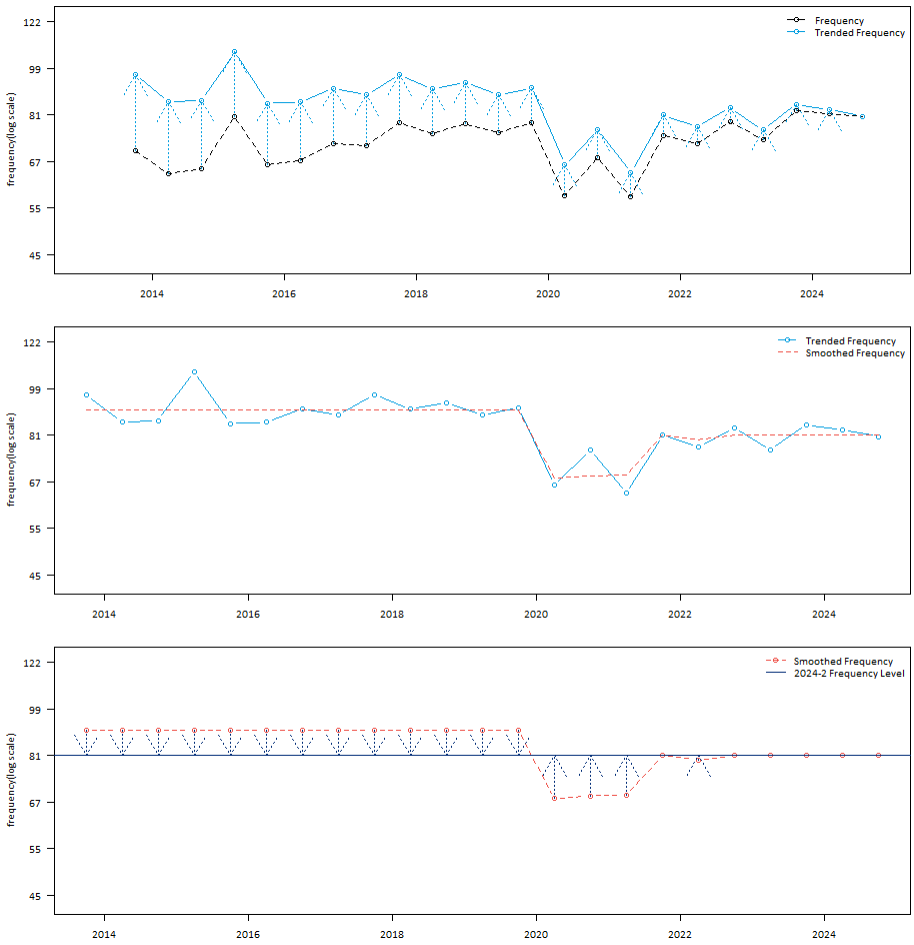


Table 18: All Perils Adjustment Factors

Accident Half Year	New Normal Factor
2019−2	0.895
2020−1	1.203
2020−2	1.188
2021−1	1.185
2021−2	1.000
2022−1	1.020
2022−2	1.000
2023−1	1.000
2023−2	1.000
2024−1	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:

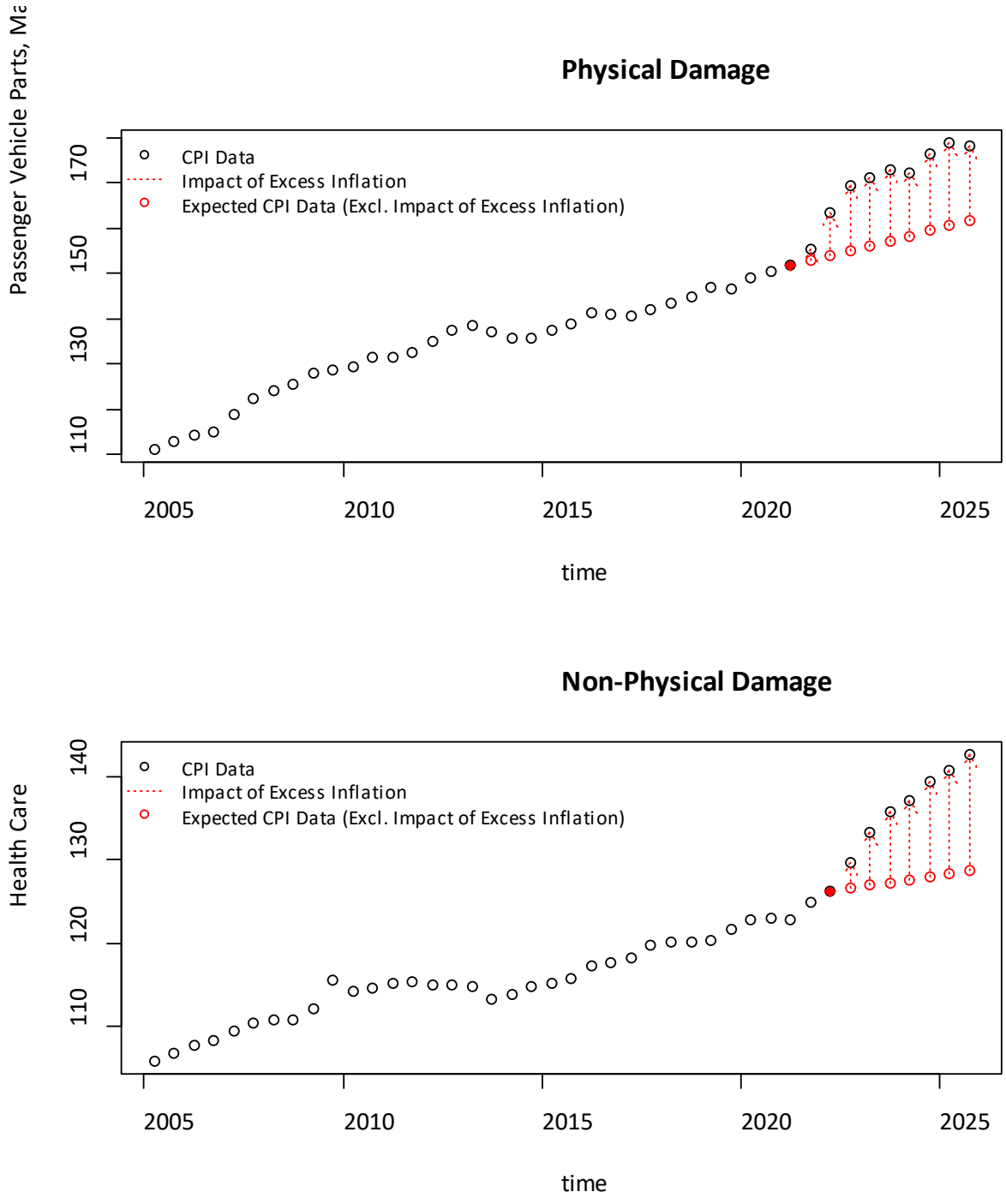
- We calculate the average CPI value by accident semester using CPI data in Table 18-10-0004-01 from Statistics Canada.
- We estimate a baseline inflation rate using the CPI information from 2010 through 2020.
- For accident semesters subsequent to 2021-1, we estimate the predicted CPI using 2021-1 as 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 29, and the excess inflation parameter values, in Table 19.

Table 19: 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 29: 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 19, adjust the historical data to a 2024-2 cost level. We present the adjustment factors by coverage in Table 20.

Table 20: Excess Inflation Adjustment Factors

Accident Semester	DCPD	Comprehensive	Collision	All Perils
Prior	1.229	1.223	1.172	1.167
2020-1	1.229	1.223	1.172	1.167
2020-2	1.229	1.223	1.172	1.167
2021-1	1.229	1.223	1.172	1.167
2021-2	1.189	1.185	1.143	1.139
2022-1	1.098	1.095	1.074	1.072
2022-2	1.038	1.037	1.029	1.028
2023-1	1.030	1.030	1.023	1.023
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.

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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.

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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−Tort: Pages 9 to 16
- DCPD: Pages 17 to 24
- Accident Benefits – Total: Pages 25 to 36
- Uninsured Auto: Pages 37 to 40
- Collision: Pages 41 to 56
- Comprehensive: Pages 57 to 64
- All Perils: Pages 65 to 72
- Underinsured Motorist: Pages 73 to 76

Appendix F: Summary of selected loss trend models

Appendix G: New Normal adjustment factor calculation.

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Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	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	All Perils	Specified Perils	Underinsured Motorist
6	1.341	0.766	1.051	0.934	1.501	0.964	1.179	1.071	0.900	1.297
12	1.089	1.043	1.000	0.977	1.144	0.994	1.012	1.006	1.016	0.992
18	1.049	1.029	1.000	0.992	1.071	1.000	1.003	1.001	1.008	0.939
24	1.020	1.003	1.000	0.993	1.018	1.000	1.001	1.001	1.000	0.878
30	1.001	0.998	1.000	0.997	0.989	1.000	1.000	1.000	1.000	0.848
36	0.998	0.998	1.000	0.999	0.987	1.000	1.000	1.000	1.000	0.843
42	0.994	0.998	1.000	0.999	0.984	1.000	1.000	1.000	1.000	0.840
48	0.996	0.998	1.000	0.999	0.987	1.000	1.000	1.000	1.000	0.854
54	0.994	0.999	1.000	1.000	0.985	1.000	1.000	1.000	1.000	0.882
60	0.996	0.999	1.000	1.000	0.993	1.000	1.000	1.000	1.000	0.875
66	0.997	0.999	1.000	1.000	0.995	1.000	1.000	1.000	1.000	0.879
72	0.997	0.999	1.000	1.000	1.001	1.000	1.000	1.000	1.000	0.906
78	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.932
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.951
90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.972
96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.955
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.955
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.948
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.955
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.964
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.974
144	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.974
150	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	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	1.000	1.000	1.000

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	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	All Perils	Specified Perils	Underinsured Motorist
6	Avg: 6 Semesters ex hi/lo	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: Last 6 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
126	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
132	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester
150	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
156	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
162	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
168	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	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	1.000	1.000	1.000

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	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	All Perils	Specified Perils	Underinsured Motorist
6	3.871	1.129	1.062	1.096	3.776	0.976	1.089	1.004	0.944	4.161
12	2.443	1.249	1.006	1.305	2.162	0.992	1.010	0.992	1.013	2.121
18	1.930	1.107	1.002	1.295	1.854	0.999	1.002	0.997	1.010	1.903
24	1.661	1.044	1.003	1.210	1.460	1.000	1.002	0.999	1.000	1.568
30	1.448	1.015	1.003	1.145	1.261	1.000	1.000	0.999	1.000	1.166
36	1.303	1.005	1.003	1.102	1.198	1.001	1.000	0.999	1.000	1.030
42	1.210	1.000	1.003	1.074	1.119	1.000	1.000	1.000	1.000	0.956
48	1.137	0.996	1.003	1.046	1.050	1.000	1.000	1.000	1.000	0.916
54	1.081	1.000	1.003	1.040	1.030	1.000	1.000	1.000	1.000	0.906
60	1.060	1.000	1.000	1.020	1.042	1.000	1.000	1.000	1.000	0.868
66	1.045	1.000	1.000	1.021	1.029	1.000	0.999	1.000	1.000	0.931
72	1.025	1.000	1.000	0.995	1.042	1.000	0.999	1.000	1.000	0.918
78	1.017	1.000	1.000	1.006	1.024	1.000	0.999	1.000	1.000	0.883
84	1.013	0.999	1.000	1.006	1.009	1.000	0.999	1.000	1.000	0.950
90	1.004	1.000	1.000	0.996	1.003	1.000	0.999	1.000	1.000	0.950
96	1.005	1.000	1.000	0.993	0.995	1.000	0.999	1.000	1.000	0.956
102	1.006	1.000	1.000	0.999	0.996	1.000	0.999	1.000	1.000	0.944
108	1.005	1.000	1.000	0.994	0.985	1.000	1.000	1.000	1.000	0.934
114	1.005	1.000	1.000	0.998	0.991	1.000	1.000	1.000	1.000	0.910
120	1.006	1.000	1.000	0.993	0.993	1.000	1.000	1.000	1.000	0.920
126	1.005	1.000	1.000	0.998	0.997	1.000	1.000	1.000	1.000	0.981
132	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.936
138	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.946
144	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.945
150	1.005	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.999
156	1.005	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
162	1.006	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	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	1.000	1.000	1.000

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	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	All Perils	Specified Perils	Underinsured Motorist
6	Wght Avg: 6 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: All Semesters
12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
18	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: 20 Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester
60	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semesters Excl Latest Diagonal	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
114	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
138	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
144	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000
162	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000
168	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000
174	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
180	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
186	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

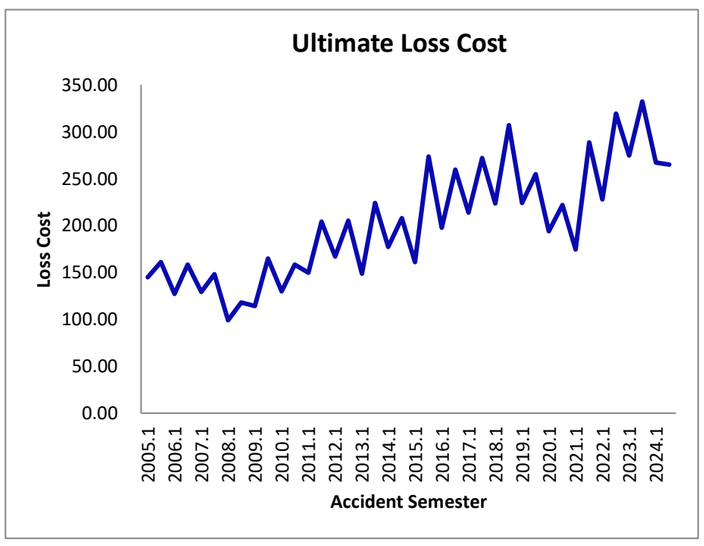
Province of Nova Scotia

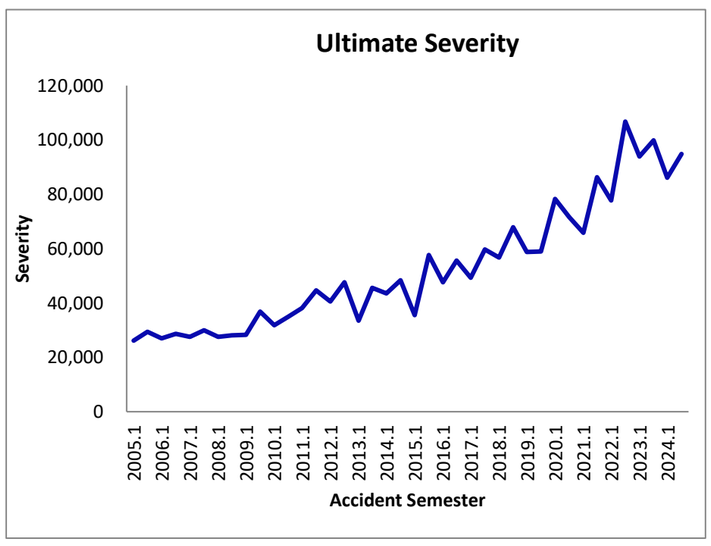
Third Party Liability - Bodily Injury

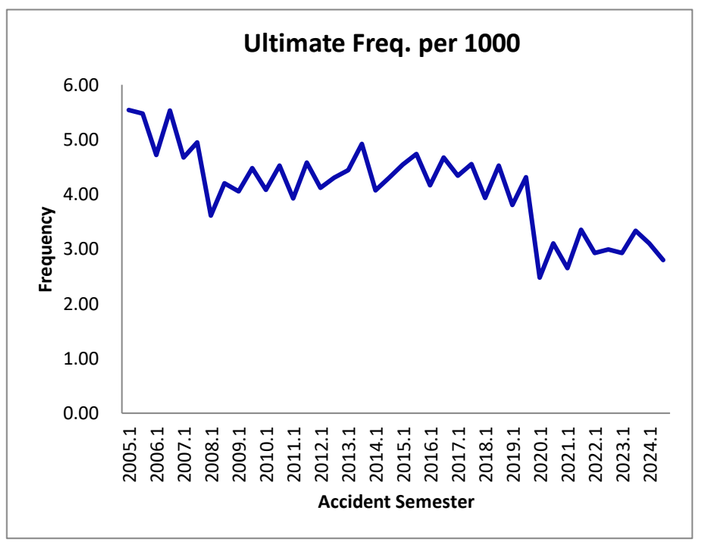
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	233,246	1,292	30,817	1.097	33,794	144.89		26,156		5.54			
2005.2	234	242,670	1,328	35,678	1.097	39,125	161.23		29,462		5.47		153.22	
2006.1	228	238,343	1,124	27,643	1.099	30,365	127.40	-12.1%	27,016	3.3%	4.72	-14.9%		
2006.2	222	247,025	1,366	35,566	1.099	39,069	158.16	-1.9%	28,601	-2.9%	5.53	1.0%	143.06	-6.6%
2007.1	216	242,643	1,133	28,338	1.105	31,311	129.04	1.3%	27,636	2.3%	4.67	-1.0%		
2007.2	210	251,028	1,242	33,620	1.105	37,147	147.98	-6.4%	29,909	4.6%	4.95	-10.5%	138.67	-3.1%
2008.1	204	248,354	896	22,478	1.095	24,602	99.06	-23.2%	27,458	-0.6%	3.61	-22.7%		
2008.2	198	256,856	1,079	27,668	1.095	30,282	117.90	-20.3%	28,065	-6.2%	4.20	-15.1%	108.64	-21.7%
2009.1	192	252,193	1,021	26,078	1.106	28,829	114.31	15.4%	28,236	2.8%	4.05	12.2%		
2009.2	186	261,933	1,173	39,077	1.106	43,200	164.93	39.9%	36,823	31.2%	4.48	6.6%	140.10	29.0%
2010.1	180	258,208	1,053	30,237	1.108	33,492	129.71	13.5%	31,802	12.6%	4.08	0.7%		
2010.2	174	270,156	1,221	38,598	1.108	42,753	158.25	-4.0%	35,004	-4.9%	4.52	0.9%	144.30	3.0%
2011.1	168	265,301	1,040	35,942	1.105	39,723	149.73	15.4%	38,184	20.1%	3.92	-3.9%		
2011.2	162	273,240	1,251	50,446	1.105	55,753	204.04	28.9%	44,553	27.3%	4.58	1.3%	177.29	22.9%
2012.1	156	268,784	1,105	41,215	1.090	44,937	167.19	11.7%	40,649	6.5%	4.11	4.9%		
2012.2	150	277,927	1,195	52,273	1.090	56,994	205.07	0.5%	47,705	7.1%	4.30	-6.1%	186.44	5.2%
2013.1	144	271,964	1,207	37,013	1.094	40,474	148.82	-11.0%	33,540	-17.5%	4.44	7.9%		
2013.2	138	280,960	1,384	57,593	1.094	62,977	224.15	9.3%	45,516	-4.6%	4.92	14.6%	187.10	0.4%
2014.1	132	274,000	1,116	44,771	1.086	48,626	177.47	19.2%	43,591	30.0%	4.07	-8.2%		
2014.2	126	284,020	1,221	54,321	1.086	58,998	207.72	-7.3%	48,304	6.1%	4.30	-12.7%	192.87	3.1%
2015.1	120	278,175	1,262	41,595	1.076	44,748	160.86	-9.4%	35,452	-18.7%	4.54	11.5%		
2015.2	114	287,932	1,363	73,155	1.076	78,701	273.33	31.6%	57,730	19.5%	4.73	10.1%	218.07	13.1%
2016.1	108	283,550	1,180	51,249	1.095	56,102	197.86	23.0%	47,530	34.1%	4.16	-8.3%		
2016.2	102	293,179	1,370	69,574	1.095	76,163	259.78	-5.0%	55,598	-3.7%	4.67	-1.3%	229.34	5.2%
2017.1	96	287,975	1,250	56,495	1.091	61,630	214.01	8.2%	49,322	3.8%	4.34	4.2%		
2017.2	90	301,606	1,372	75,140	1.091	81,970	271.78	4.6%	59,742	7.5%	4.55	-2.6%	243.56	6.2%
2018.1	84	296,264	1,166	60,611	1.093	66,266	223.67	4.5%	56,816	15.2%	3.94	-9.3%		
2018.2	78	303,639	1,373	85,210	1.093	93,160	306.81	12.9%	67,846	13.6%	4.52	-0.6%	265.75	9.1%
2019.1	72	296,252	1,128	60,426	1.098	66,348	223.96	0.1%	58,835	3.6%	3.81	-3.3%		
2019.2	66	304,929	1,315	70,742	1.098	77,675	254.73	-17.0%	59,047	-13.0%	4.31	-4.6%	239.57	-9.9%
2020.1	60	298,719	740	51,989	1.115	57,954	194.01	-13.4%	78,341	33.2%	2.48	-34.9%		
2020.2	54	309,534	961	61,683	1.115	68,760	222.14	-12.8%	71,582	21.2%	3.10	-28.1%	208.33	-13.0%
2021.1	48	306,587	813	47,537	1.126	53,510	174.53	-10.0%	65,828	-16.0%	2.65	7.1%		
2021.2	42	318,264	1,066	81,681	1.126	91,943	288.89	30.0%	86,273	20.5%	3.35	7.9%	232.78	11.7%
2022.1	36	312,400	915	63,593	1.118	71,121	227.66	30.4%	77,732	18.1%	2.93	10.5%		
2022.2	30	321,399	961	91,713	1.118	102,570	319.14	10.5%	106,752	23.7%	2.99	-10.7%	274.05	17.7%
2023.1	24	315,455	923	77,497	1.118	86,671	274.75	20.7%	93,866	20.8%	2.93	-0.1%		
2023.2	18	324,656	1,081	96,433	1.118	107,849	332.19	4.1%	99,761	-6.5%	3.33	11.4%	303.88	10.9%
2024.1	12	321,585	997	79,162	1.084	85,827	266.89	-2.9%	86,102	-8.3%	3.10	5.9%		
2024.2	6	330,615	924	80,758	1.084	87,557	264.83	-20.3%	94,782	-5.0%	2.79	-16.1%	265.85	-12.5%
Total		11,291,565	45,608	2,125,618		2,338,979								







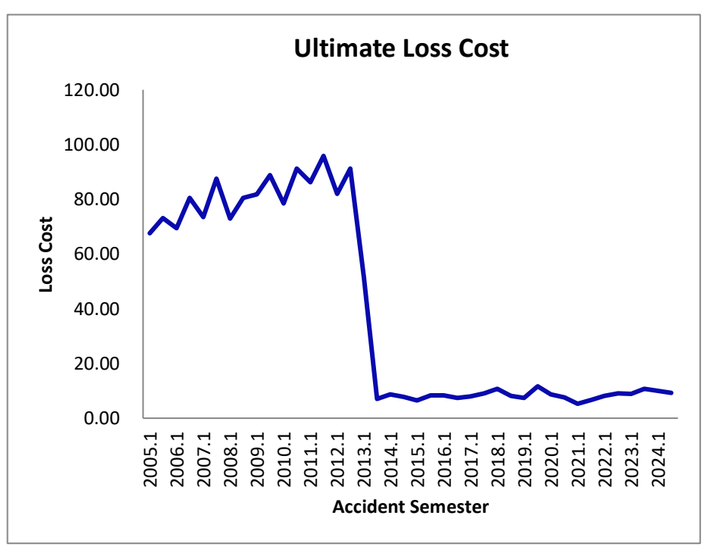
Province of Nova Scotia

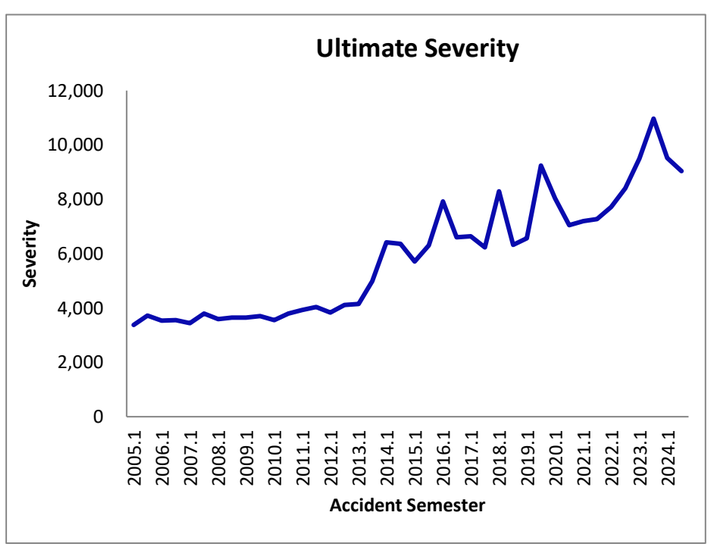
Third Party Liability - Property Damage

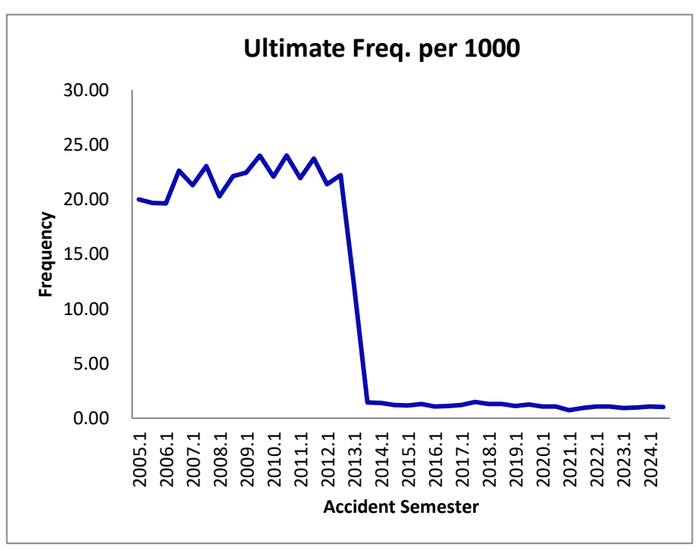
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	233,246	4,663	14,358	1.097	15,745	67.50		3,377		19.99			
2005.2	234	242,670	4,771	16,173	1.097	17,735	73.08		3,717		19.66		70.35	
2006.1	228	238,343	4,672	15,045	1.099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%		
2006.2	222	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%	74.99	6.6%
2007.1	216	242,643	5,166	16,129	1.105	17,821	73.45	5.9%	3,450	-2.5%	21.29	8.6%		
2007.2	210	251,028	5,785	19,891	1.105	21,978	87.55	8.8%	3,799	6.9%	23.05	1.8%	80.62	7.5%
2008.1	204	248,354	5,034	16,547	1.095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%		
2008.2	198	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%	76.76	-4.8%
2009.1	192	252,193	5,661	18,660	1.106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%		
2009.2	186	261,933	6,283	21,036	1.106	23,255	88.78	10.3%	3,701	1.6%	23.99	8.5%	85.36	11.2%
2010.1	180	258,208	5,699	18,275	1.108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%		
2010.2	174	270,156	6,480	22,239	1.108	24,633	91.18	2.7%	3,801	2.7%	23.99	0.0%	84.93	-0.5%
2011.1	168	265,301	5,819	20,704	1.105	22,882	86.25	10.0%	3,932	10.7%	21.93	-0.6%		
2011.2	162	273,240	6,480	23,694	1.105	26,187	95.84	5.1%	4,041	6.3%	23.72	-1.1%	91.12	7.3%
2012.1	156	268,784	5,740	20,224	1.090	22,050	82.04	-4.9%	3,842	-2.3%	21.36	-2.6%		
2012.2	150	277,927	6,165	23,242	1.090	25,341	91.18	-4.9%	4,110	1.7%	22.18	-6.5%	86.68	-4.9%
2013.1	144	271,964	3,356	12,749	1.094	13,942	51.26	-37.5%	4,154	8.1%	12.34	-42.2%		
2013.2	138	280,960	400	1,824	1.094	1,995	7.10	-92.2%	4,987	21.3%	1.42	-93.6%	28.82	-66.8%
2014.1	132	274,000	375	2,213	1.086	2,403	8.77	-82.9%	6,408	54.3%	1.37	-88.9%		
2014.2	126	284,020	346	2,029	1.086	2,204	7.76	9.3%	6,369	27.7%	1.22	-14.4%	8.26	-71.4%
2015.1	120	278,175	318	1,690	1.076	1,818	6.54	-25.5%	5,718	-10.8%	1.14	-16.5%		
2015.2	114	287,932	379	2,218	1.076	2,386	8.29	6.8%	6,296	-1.2%	1.32	8.0%	7.43	-10.0%
2016.1	108	283,550	301	2,176	1.095	2,382	8.40	28.5%	7,913	38.4%	1.06	-7.1%		
2016.2	102	293,179	330	1,989	1.095	2,177	7.43	-10.4%	6,598	4.8%	1.13	-14.5%	7.91	6.4%
2017.1	96	287,975	349	2,122	1.091	2,314	8.04	-4.3%	6,632	-16.2%	1.21	14.2%		
2017.2	90	301,606	441	2,520	1.091	2,749	9.12	22.7%	6,237	-5.5%	1.46	29.8%	8.59	8.6%
2018.1	84	296,264	386	2,928	1.093	3,201	10.80	34.4%	8,297	25.1%	1.30	7.5%		
2018.2	78	303,639	391	2,259	1.093	2,470	8.13	-10.8%	6,320	1.3%	1.29	-11.9%	9.45	10.1%
2019.1	72	296,252	332	1,984	1.098	2,178	7.35	-32.0%	6,567	-20.9%	1.12	-14.0%		
2019.2	66	304,929	384	3,230	1.098	3,546	11.63	43.0%	9,239	46.2%	1.26	-2.2%	9.52	0.7%
2020.1	60	298,719	324	2,332	1.115	2,599	8.70	18.3%	8,026	22.2%	1.08	-3.2%		
2020.2	54	309,534	333	2,104	1.115	2,346	7.58	-34.8%	7,053	-23.7%	1.07	-14.6%	8.13	-14.6%
2021.1	48	306,587	225	1,436	1.126	1,616	5.27	-39.4%	7,197	-10.3%	0.73	-32.4%		
2021.2	42	318,264	290	1,869	1.126	2,104	6.61	-12.8%	7,266	3.0%	0.91	-15.3%	5.95	-26.8%
2022.1	36	312,400	327	2,260	1.118	2,528	8.09	53.5%	7,720	7.3%	1.05	43.1%		
2022.2	30	321,399	343	2,581	1.118	2,886	8.98	35.9%	8,409	15.7%	1.07	17.4%	8.54	43.5%
2023.1	24	315,455	294	2,497	1.118	2,792	8.85	9.4%	9,506	23.1%	0.93	-11.2%		
2023.2	18	324,656	317	3,107	1.118	3,475	10.70	19.2%	10,968	30.4%	0.98	-8.6%	9.79	14.6%
2024.1	12	321,585	340	2,988	1.084	3,240	10.07	13.8%	9,527	0.2%	1.06	13.6%		
2024.2	6	330,615	335	2,797	1.084	3,032	9.17	-14.3%	9,039	-17.6%	1.01	4.0%	9.62	-1.8%
Total		11,291,565	100,898	369,092		406,060								







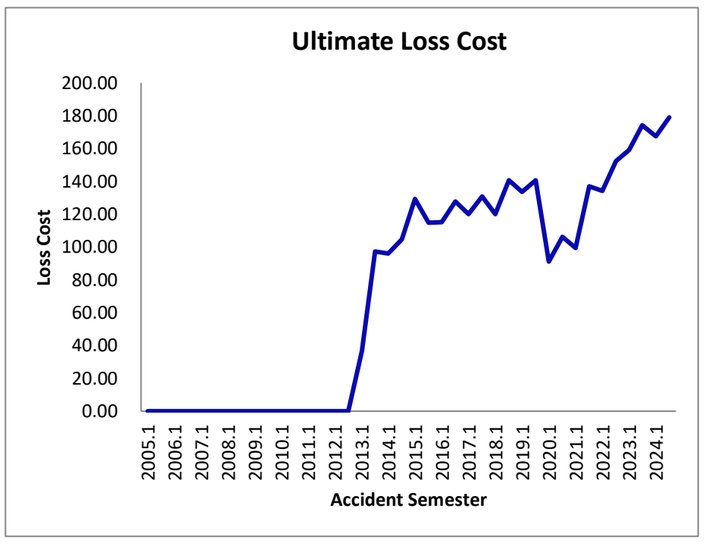
Province of Nova Scotia

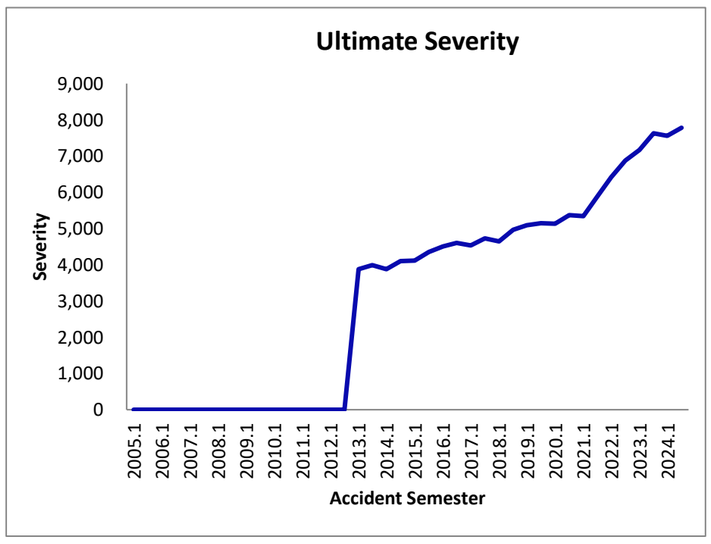
Third Party Liability - Direct Compensation

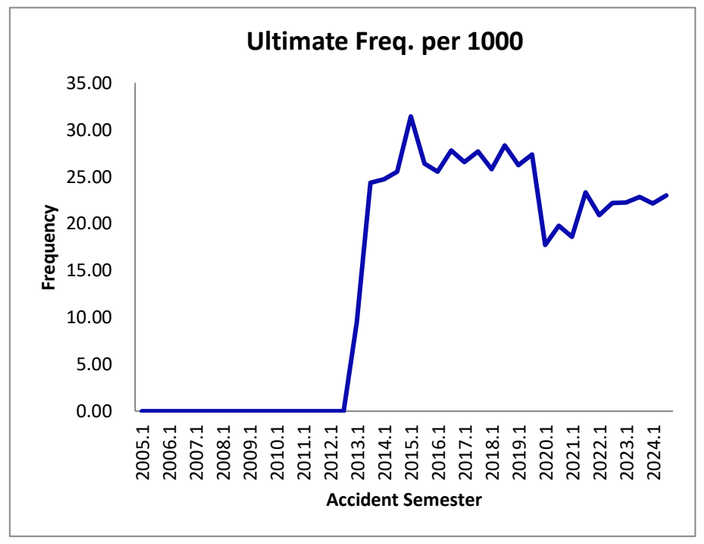
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	233,246	0	0	1.097	0	0.00		#DIV/0!		0.00			
2005.2	234	242,670	0	0	1.097	0	0.00		#DIV/0!		0.00		0.00	
2006.1	228	238,343	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.2	222	247,025	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.1	216	242,643	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.2	210	251,028	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.1	204	248,354	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.2	198	256,856	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.1	192	252,193	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.2	186	261,933	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.1	180	258,208	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.2	174	270,156	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.1	168	265,301	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	162	273,240	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.1	156	268,784	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	150	277,927	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	144	271,964	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!		
2013.2	138	280,960	6,846	24,957	1.094	27,290	97.13	#DIV/0!	3,986	#DIV/0!	24.37	#DIV/0!	67.39	
2014.1	132	274,000	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%		
2014.2	126	284,020	7,250	27,382	1.086	29,740	104.71	7.8%	4,102	2.9%	25.53	4.8%	100.44	49.0%
2015.1	120	278,175	8,739	33,457	1.076	35,993	129.39	34.8%	4,119	6.1%	31.42	27.0%		
2015.2	114	287,932	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%	121.91	21.4%
2016.1	108	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.5%	25.53	-18.7%		
2016.2	102	293,179	8,144	34,238	1.095	37,481	127.84	11.5%	4,602	5.8%	27.78	5.4%	121.61	-0.2%
2017.1	96	287,975	7,640	31,707	1.091	34,589	120.11	4.3%	4,527	0.3%	26.53	3.9%		
2017.2	90	301,606	8,348	36,188	1.091	39,478	130.89	2.4%	4,729	2.8%	27.68	-0.4%	125.63	3.3%
2018.1	84	296,264	7,643	32,517	1.093	35,551	120.00	-0.1%	4,651	2.7%	25.80	-2.8%		
2018.2	78	303,639	8,598	39,038	1.093	42,680	140.56	7.4%	4,964	5.0%	28.32	2.3%	130.41	3.8%
2019.1	72	296,252	7,768	36,022	1.098	39,552	133.51	11.3%	5,092	9.5%	26.22	1.6%		
2019.2	66	304,929	8,345	39,093	1.098	42,924	140.77	0.1%	5,144	3.6%	27.37	-3.4%	137.19	5.2%
2020.1	60	298,719	5,295	24,396	1.115	27,195	91.04	-31.8%	5,136	0.9%	17.73	-32.4%		
2020.2	54	309,534	6,124	29,515	1.115	32,901	106.29	-24.5%	5,372	4.4%	19.79	-27.7%	98.80	-28.0%
2021.1	48	306,587	5,695	27,036	1.126	30,433	99.26	9.0%	5,344	4.0%	18.58	4.8%		
2021.2	42	318,264	7,415	38,694	1.126	43,555	136.85	28.8%	5,874	9.3%	23.30	17.8%	118.41	19.8%
2022.1	36	312,400	6,530	37,437	1.118	41,869	134.02	35.0%	6,412	20.0%	20.90	12.5%		
2022.2	30	321,399	7,125	43,764	1.118	48,945	152.29	11.3%	6,870	17.0%	22.17	-4.9%	143.28	21.0%
2023.1	24	315,455	7,008	44,879	1.118	50,192	159.11	18.7%	7,162	11.7%	22.22	6.3%		
2023.2	18	324,656	7,416	50,576	1.118	56,564	174.23	14.4%	7,627	11.0%	22.84	3.0%	166.78	16.4%
2024.1	12	321,585	7,127	49,684	1.084	53,868	167.51	5.3%	7,558	5.5%	22.16	-0.2%		
2024.2	6	330,615	7,603	54,563	1.084	59,157	178.93	2.7%	7,780	2.0%	23.00	0.7%	173.30	3.9%
Total		11,291,565	170,841	829,012		911,914								







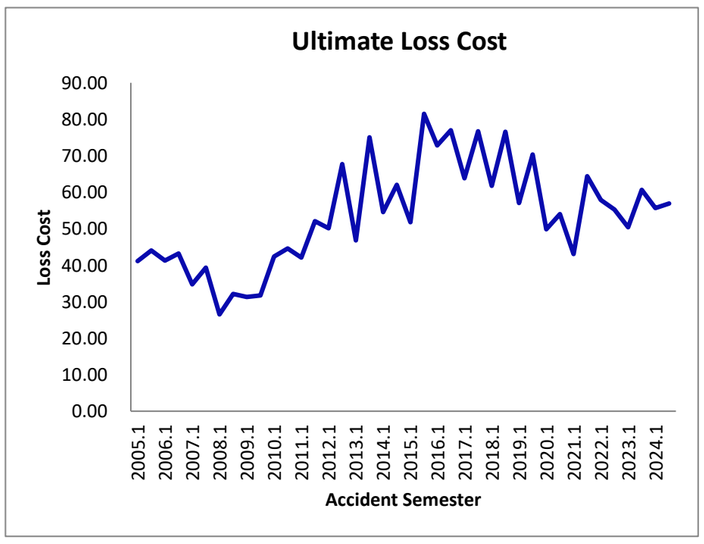
Province of Nova Scotia

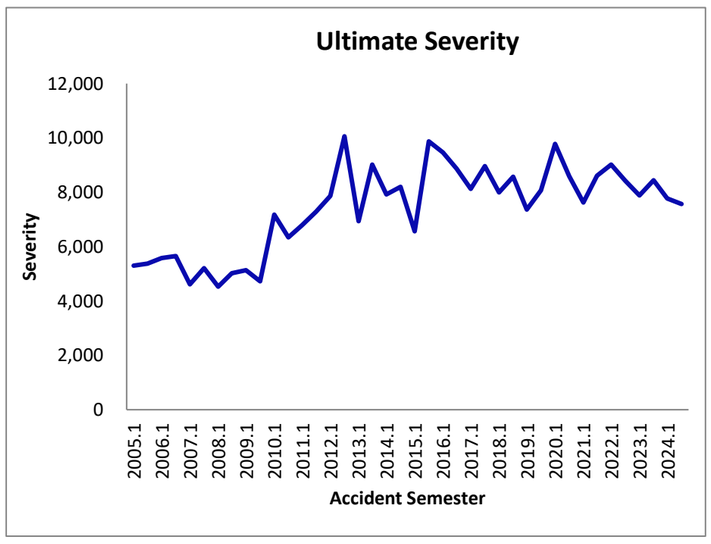
Accident Benefits - Total

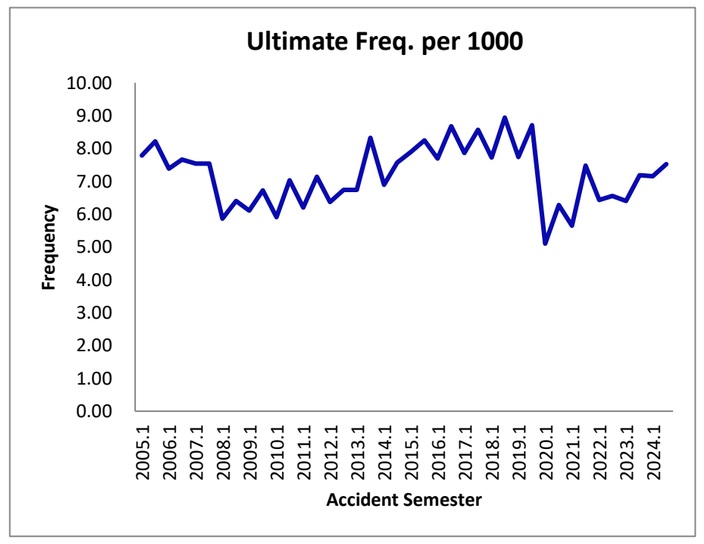
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	232,976	1,813	8,751	1.097	9,596	41.19		5,293		7.78			
2005.2	234	242,772	1,994	9,762	1.097	10,705	44.10		5,369		8.21		42.67	
2006.1	228	238,659	1,763	8,964	1.099	9,847	41.26	0.2%	5,586	5.5%	7.39	-5.1%		
2006.2	222	247,234	1,893	9,732	1.099	10,691	43.24	-1.9%	5,648	5.2%	7.66	-6.8%	42.27	-0.9%
2007.1	216	242,797	1,829	7,650	1.105	8,452	34.81	-15.6%	4,621	-17.3%	7.53	2.0%		
2007.2	210	251,152	1,892	8,930	1.105	9,867	39.29	-9.1%	5,215	-7.7%	7.53	-1.6%	37.09	-12.3%
2008.1	204	248,490	1,456	6,023	1.095	6,592	26.53	-23.8%	4,528	-2.0%	5.86	-22.2%		
2008.2	198	256,945	1,644	7,550	1.095	8,264	32.16	-18.1%	5,027	-3.6%	6.40	-15.1%	29.39	-20.7%
2009.1	192	252,307	1,543	7,159	1.106	7,914	31.37	18.2%	5,129	13.3%	6.12	4.4%		
2009.2	186	261,917	1,762	7,522	1.106	8,316	31.75	-1.3%	4,719	-6.1%	6.73	5.1%	31.56	7.4%
2010.1	180	258,170	1,526	9,882	1.108	10,946	42.40	35.2%	7,173	39.9%	5.91	-3.3%		
2010.2	174	270,109	1,899	10,889	1.108	12,061	44.65	40.6%	6,351	34.6%	7.03	4.5%	43.55	38.0%
2011.1	168	265,279	1,646	10,118	1.105	11,182	42.15	-0.6%	6,794	-5.3%	6.20	5.0%		
2011.2	162	273,308	1,950	12,866	1.105	14,219	52.03	16.5%	7,293	14.8%	7.13	1.5%	47.16	8.3%
2012.1	156	268,289	1,709	12,321	1.090	13,433	50.07	18.8%	7,861	15.7%	6.37	2.7%		
2012.2	150	277,203	1,867	17,227	1.090	18,782	67.76	30.2%	10,060	38.0%	6.74	-5.6%	59.06	25.2%
2013.1	144	272,363	1,837	11,665	1.094	12,755	46.83	-6.5%	6,944	-11.7%	6.74	5.9%		
2013.2	138	281,825	2,347	19,340	1.094	21,149	75.04	10.8%	9,011	-10.4%	8.33	23.6%	61.18	3.6%
2014.1	132	275,003	1,894	13,807	1.086	14,996	54.53	16.4%	7,918	14.0%	6.89	2.1%		
2014.2	126	284,818	2,155	16,271	1.086	17,672	62.05	-17.3%	8,201	-9.0%	7.57	-9.1%	58.35	-4.6%
2015.1	120	278,609	2,198	13,403	1.076	14,419	51.75	-5.1%	6,560	-17.1%	7.89	14.5%		
2015.2	114	288,101	2,377	21,825	1.076	23,480	81.50	31.3%	9,878	20.5%	8.25	9.0%	66.87	14.6%
2016.1	108	283,925	2,185	18,898	1.095	20,687	72.86	40.8%	9,468	44.3%	7.70	-2.5%		
2016.2	102	293,418	2,546	20,631	1.095	22,585	76.97	-5.6%	8,871	-10.2%	8.68	5.2%	74.95	12.1%
2017.1	96	288,161	2,264	16,852	1.091	18,384	63.80	-12.4%	8,120	-14.2%	7.86	2.1%		
2017.2	90	301,679	2,584	21,225	1.091	23,155	76.75	-0.3%	8,961	1.0%	8.57	-1.3%	70.42	-6.0%
2018.1	84	296,433	2,290	16,739	1.093	18,301	61.74	-3.2%	7,992	-1.6%	7.72	-1.7%		
2018.2	78	303,719	2,715	21,274	1.093	23,259	76.58	-0.2%	8,566	-4.4%	8.94	4.4%	69.25	-1.7%
2019.1	72	296,366	2,292	15,390	1.098	16,898	57.02	-7.6%	7,373	-7.7%	7.73	0.1%		
2019.2	66	304,969	2,657	19,527	1.098	21,440	70.30	-8.2%	8,069	-5.8%	8.71	-2.5%	63.76	-7.9%
2020.1	60	298,715	1,524	13,362	1.115	14,895	49.86	-12.5%	9,774	32.6%	5.10	-34.0%		
2020.2	54	309,492	1,945	14,987	1.115	16,707	53.98	-23.2%	8,591	6.5%	6.28	-27.9%	51.96	-18.5%
2021.1	48	306,545	1,732	11,744	1.126	13,220	43.13	-13.5%	7,632	-21.9%	5.65	10.8%		
2021.2	42	318,065	2,379	18,200	1.126	20,486	64.41	19.3%	8,612	0.3%	7.48	19.0%	53.96	3.9%
2022.1	36	312,101	2,007	16,169	1.118	18,083	57.94	34.3%	9,009	18.0%	6.43	13.8%		
2022.2	30	321,009	2,105	15,842	1.118	17,718	55.19	-14.3%	8,416	-2.3%	6.56	-12.3%	56.55	4.8%
2023.1	24	315,023	2,016	14,197	1.118	15,877	50.40	-13.0%	7,876	-12.6%	6.40	-0.5%		
2023.2	18	324,185	2,328	17,566	1.118	19,645	60.60	9.8%	8,437	0.3%	7.18	9.5%	55.57	-1.7%
2024.1	12	321,227	2,298	16,481	1.084	17,868	55.63	10.4%	7,775	-1.3%	7.15	11.8%		
2024.2	6	330,237	2,486	17,349	1.084	18,810	56.96	-6.0%	7,566	-10.3%	7.53	4.8%	56.30	1.3%
Total		11,293,594	81,347	558,089		613,357								







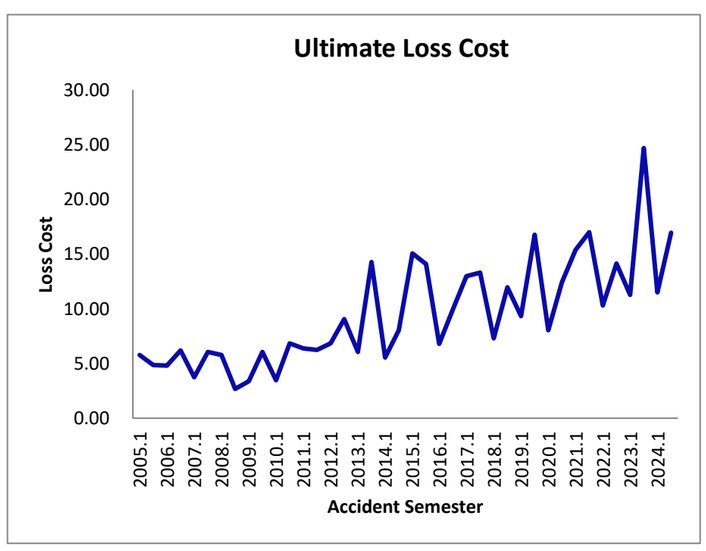
Province of Nova Scotia

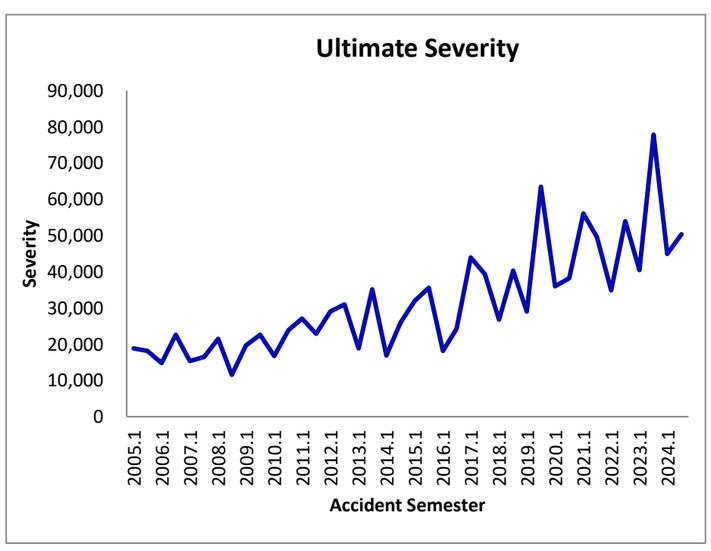
Uninsured Auto

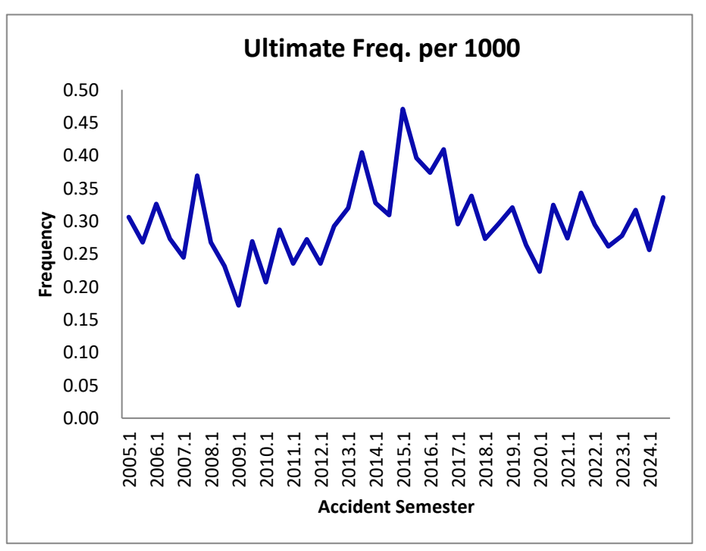
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	228,417	70	1,205	1.097	1,321	5.78		18,874		0.31			
2005.2	234	239,101	64	1,057	1.097	1,159	4.85		18,105		0.27		5.30	
2006.1	228	236,073	77	1,033	1.099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%		
2006.2	222	245,082	67	1,383	1.099	1,519	6.20	27.9%	22,674	25.2%	0.27	2.1%	5.52	4.0%
2007.1	216	240,759	59	819	1.105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%		
2007.2	210	249,180	92	1,367	1.105	1,511	6.06	-2.2%	16,420	-27.6%	0.37	35.1%	4.93	-10.6%
2008.1	204	246,596	66	1,300	1.095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%		
2008.2	198	255,017	59	623	1.095	682	2.67	-55.9%	11,558	-29.6%	0.23	-37.3%	4.20	-14.9%
2009.1	192	250,412	43	766	1.106	846	3.38	-41.4%	19,684	-8.7%	0.17	-35.8%		
2009.2	186	260,149	70	1,428	1.106	1,579	6.07	127.0%	22,557	95.2%	0.27	16.3%	4.75	13.2%
2010.1	180	256,483	53	803	1.108	890	3.47	2.6%	16,784	-14.7%	0.21	20.3%		
2010.2	174	268,483	77	1,659	1.108	1,838	6.84	12.8%	23,867	5.8%	0.29	6.6%	5.20	9.4%
2011.1	168	263,595	62	1,518	1.105	1,678	6.36	83.5%	27,061	61.2%	0.24	13.8%		
2011.2	162	271,604	74	1,535	1.105	1,696	6.25	-8.7%	22,925	-3.9%	0.27	-5.0%	6.30	21.4%
2012.1	156	267,627	63	1,676	1.090	1,828	6.83	7.3%	29,010	7.2%	0.24	0.1%		
2012.2	150	277,054	81	2,304	1.090	2,512	9.07	45.1%	31,007	35.3%	0.29	7.3%	7.97	26.4%
2013.1	144	271,943	87	1,505	1.094	1,646	6.05	-11.4%	18,916	-34.8%	0.32	35.9%		
2013.2	138	281,510	114	3,670	1.094	4,013	14.25	57.2%	35,199	13.5%	0.40	38.5%	10.22	28.3%
2014.1	132	274,697	90	1,406	1.086	1,527	5.56	-8.2%	16,964	-10.3%	0.33	2.4%		
2014.2	126	284,627	88	2,103	1.086	2,284	8.02	-43.7%	25,954	-26.3%	0.31	-23.7%	6.81	-33.4%
2015.1	120	278,299	131	3,888	1.076	4,183	15.03	170.4%	31,929	88.2%	0.47	43.7%		
2015.2	114	287,833	114	3,773	1.076	4,059	14.10	75.7%	35,602	37.2%	0.40	28.1%	14.56	113.7%
2016.1	108	283,522	106	1,753	1.095	1,919	6.77	-55.0%	18,107	-43.3%	0.37	-20.6%		
2016.2	102	293,176	120	2,654	1.095	2,906	9.91	-29.7%	24,215	-32.0%	0.41	3.3%	8.37	-42.5%
2017.1	96	287,882	85	3,427	1.091	3,739	12.99	91.8%	43,983	142.9%	0.30	-21.0%		
2017.2	90	301,496	102	3,674	1.091	4,008	13.29	34.1%	39,291	62.3%	0.34	-17.3%	13.14	57.1%
2018.1	84	296,174	81	1,981	1.093	2,166	7.31	-43.7%	26,736	-39.2%	0.27	-7.4%		
2018.2	78	303,592	90	3,322	1.093	3,631	11.96	-10.0%	40,332	2.6%	0.30	-12.3%	9.67	-26.5%
2019.1	72	296,205	95	2,514	1.098	2,761	9.32	27.5%	29,036	8.6%	0.32	17.4%		
2019.2	66	304,917	81	4,652	1.098	5,108	16.75	40.1%	63,405	57.2%	0.26	-10.9%	13.09	35.4%
2020.1	60	298,478	67	2,151	1.115	2,397	8.03	-13.8%	36,047	24.1%	0.22	-30.6%		
2020.2	54	309,242	101	3,445	1.115	3,840	12.42	-25.9%	38,206	-39.7%	0.32	23.0%	10.26	-21.6%
2021.1	48	306,338	84	4,181	1.126	4,706	15.36	91.3%	56,085	55.6%	0.27	22.9%		
2021.2	42	318,033	109	4,805	1.126	5,409	17.01	37.0%	49,523	29.6%	0.34	5.7%	16.20	57.8%
2022.1	36	311,919	92	2,866	1.118	3,205	10.27	-33.1%	34,913	-37.7%	0.29	7.4%		
2022.2	30	320,993	84	4,054	1.118	4,534	14.13	-16.9%	53,952	8.9%	0.26	-23.8%	12.23	-24.5%
2023.1	24	314,857	88	3,172	1.118	3,548	11.27	9.7%	40,512	16.0%	0.28	-5.5%		
2023.2	18	324,176	103	7,153	1.118	7,999	24.68	74.7%	77,826	44.3%	0.32	21.1%	18.07	47.8%
2024.1	12	321,057	82	3,408	1.084	3,695	11.51	2.1%	44,852	10.7%	0.26	-7.8%		
2024.2	6	330,228	111	5,156	1.084	5,590	16.93	-31.4%	50,325	-35.3%	0.34	6.1%	14.26	-21.1%
Total		11,256,825	3,380	101,187		111,391								







Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	133,013	5,314	16,578	1.097	18,180	136.68		3,421		39.95			
2005.2	234	139,455	5,571	19,324	1.097	21,191	151.95		3,804		39.95		144.50	
2006.1	228	140,195	5,558	19,774	1.099	21,721	154.94	13.4%	3,908	14.2%	39.64	-0.8%		
2006.2	222	147,633	6,713	21,611	1.099	23,739	160.80	5.8%	3,536	-7.0%	45.47	13.8%	157.94	9.3%
2007.1	216	147,705	6,815	23,313	1.105	25,758	174.39	12.6%	3,780	-3.3%	46.14	16.4%		
2007.2	210	155,568	6,709	25,775	1.105	28,479	183.06	13.8%	4,245	20.0%	43.13	-5.2%	178.84	13.2%
2008.1	204	156,888	5,940	23,913	1.095	26,172	166.82	-4.3%	4,406	16.6%	37.86	-17.9%		
2008.2	198	163,562	6,198	24,888	1.095	27,240	166.54	-9.0%	4,395	3.5%	37.89	-12.1%	166.68	-6.8%
2009.1	192	161,852	6,625	24,598	1.106	27,193	168.01	0.7%	4,105	-6.8%	40.93	8.1%		
2009.2	186	167,924	6,934	26,477	1.106	29,270	174.31	4.7%	4,221	-4.0%	41.29	9.0%	171.22	2.7%
2010.1	180	166,010	5,905	21,970	1.108	24,335	146.59	-12.7%	4,121	0.4%	35.57	-13.1%		
2010.2	174	172,319	6,355	25,603	1.108	28,359	164.57	-5.6%	4,463	5.7%	36.88	-10.7%	155.75	-9.0%
2011.1	168	169,704	6,226	24,121	1.105	26,658	157.09	7.2%	4,282	3.9%	36.69	3.1%		
2011.2	162	175,173	6,774	27,060	1.105	29,907	170.73	3.7%	4,415	-1.1%	38.67	4.9%	164.02	5.3%
2012.1	156	173,640	6,308	25,530	1.090	27,836	160.31	2.0%	4,413	3.1%	36.33	-1.0%		
2012.2	150	179,105	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%	156.86	-4.4%
2013.1	144	176,938	5,977	25,339	1.094	27,708	156.60	-2.3%	4,636	5.1%	33.78	-7.0%		
2013.2	138	183,913	5,740	27,570	1.094	30,148	163.93	6.8%	5,252	20.2%	31.21	-11.1%	160.33	2.2%
2014.1	132	181,173	5,495	26,556	1.086	28,842	159.20	1.7%	5,249	13.2%	30.33	-10.2%		
2014.2	126	187,841	5,033	27,041	1.086	29,369	156.35	-4.6%	5,835	11.1%	26.79	-14.2%	157.75	-1.6%
2015.1	120	185,545	7,201	34,110	1.076	36,695	197.77	24.2%	5,096	-2.9%	38.81	28.0%		
2015.2	114	193,268	5,653	31,278	1.076	33,649	174.11	11.4%	5,952	2.0%	29.25	9.2%	185.70	17.7%
2016.1	108	191,906	5,670	30,209	1.095	33,070	172.32	-12.9%	5,832	14.5%	29.55	-23.9%		
2016.2	102	198,535	6,018	35,738	1.095	39,123	197.06	13.2%	6,501	9.2%	30.31	3.6%	184.90	-0.4%
2017.1	96	196,324	6,013	34,198	1.091	37,307	190.03	10.3%	6,204	6.4%	30.63	3.7%		
2017.2	90	206,094	6,106	36,573	1.091	39,898	193.59	-1.8%	6,534	0.5%	29.63	-2.3%	191.85	3.8%
2018.1	84	204,134	6,512	39,295	1.093	42,961	210.46	10.8%	6,597	6.3%	31.90	4.2%		
2018.2	78	209,744	6,797	43,037	1.093	47,053	224.33	15.9%	6,923	5.9%	32.41	9.4%	217.49	13.4%
2019.1	72	205,821	6,584	39,792	1.098	43,691	212.28	0.9%	6,636	0.6%	31.99	0.3%		
2019.2	66	212,275	6,607	42,420	1.098	46,577	219.42	-2.2%	7,050	1.8%	31.12	-4.0%	215.90	-0.7%
2020.1	60	209,169	4,910	30,766	1.115	34,296	163.96	-22.8%	6,985	5.3%	23.47	-26.6%		
2020.2	54	216,845	5,043	31,789	1.115	35,436	163.42	-25.5%	7,027	-0.3%	23.26	-25.3%	163.69	-24.2%
2021.1	48	215,928	4,923	30,546	1.126	34,384	159.24	-2.9%	6,985	0.0%	22.80	-2.9%		
2021.2	42	225,419	5,929	40,852	1.126	45,984	203.99	24.8%	7,756	10.4%	26.30	13.1%	182.10	11.2%
2022.1	36	222,894	6,130	44,686	1.118	49,976	224.21	40.8%	8,152	16.7%	27.50	20.6%		
2022.2	30	230,406	6,138	48,881	1.118	54,667	237.27	16.3%	8,906	14.8%	26.64	1.3%	230.85	26.8%
2023.1	24	227,792	6,424	54,646	1.118	61,115	268.29	19.7%	9,514	16.7%	28.20	2.5%		
2023.2	18	235,634	6,726	59,699	1.118	66,766	283.34	19.4%	9,927	11.5%	28.54	7.1%	275.95	19.5%
2024.1	12	234,473	7,049	60,179	1.084	65,246	278.27	3.7%	9,256	-2.7%	30.06	6.6%		
2024.2	6	241,013	7,014	61,003	1.084	66,140	274.42	-3.1%	9,429	-5.0%	29.10	2.0%	276.32	0.1%
Total		7,542,829	245,927	1,311,957		1,443,637								

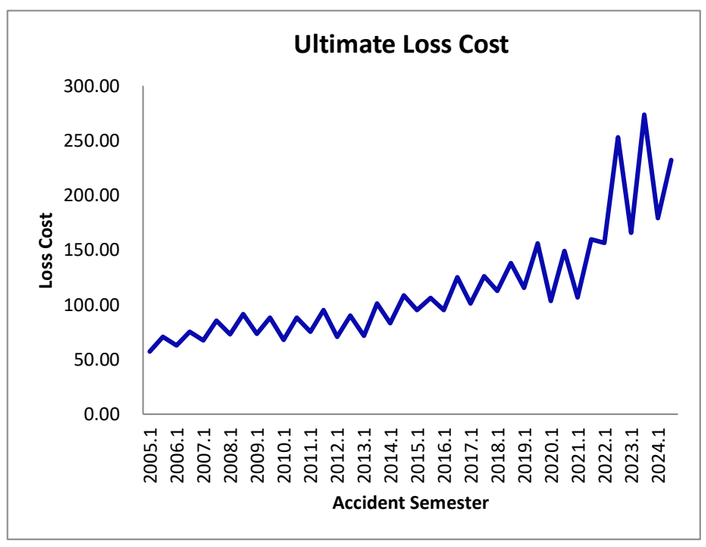
Province of Nova Scotia

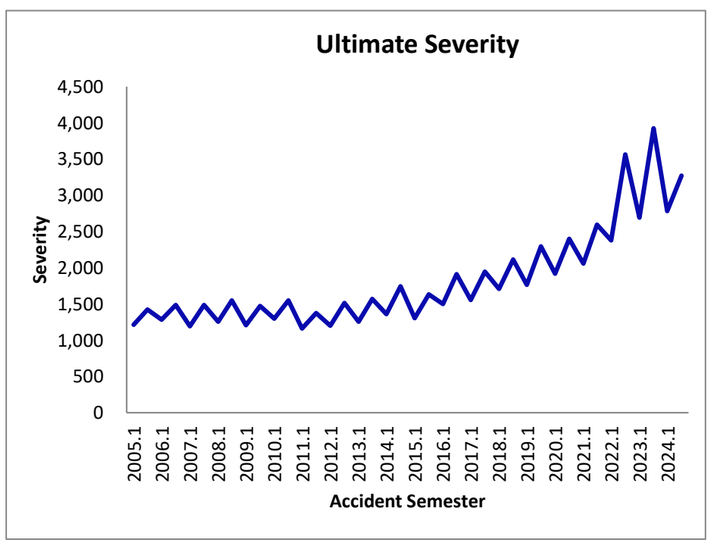
Comprehensive - Total

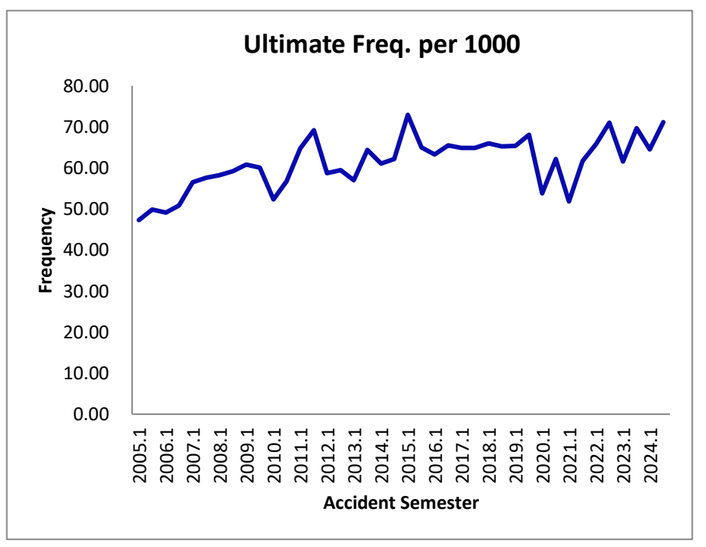
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	157,169	7,431	8,206	1.097	8,998	57.25		1,211		47.28			
2005.2	234	163,251	8,130	10,541	1.097	11,559	70.81		1,422		49.80		64.16	
2006.1	228	163,075	8,000	9,360	1.099	10,282	63.05	10.1%	1,285	6.1%	49.06	3.8%		
2006.2	222	169,763	8,634	11,665	1.099	12,814	75.48	6.6%	1,484	4.4%	50.86	2.1%	69.39	8.2%
2007.1	216	169,785	9,591	10,367	1.105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%		
2007.2	210	177,020	10,187	13,707	1.105	15,145	85.55	13.3%	1,487	0.2%	57.55	13.1%	76.70	10.5%
2008.1	204	178,753	10,414	11,921	1.095	13,047	72.99	8.2%	1,253	4.9%	58.26	3.1%		
2008.2	198	184,996	10,948	15,486	1.095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%	82.47	7.5%
2009.1	192	183,867	11,191	12,240	1.106	13,531	73.59	0.8%	1,209	-3.5%	60.86	4.5%		
2009.2	186	189,711	11,405	15,169	1.106	16,769	88.39	-3.5%	1,470	-5.0%	60.12	1.6%	81.11	-1.6%
2010.1	180	188,633	9,861	11,532	1.108	12,773	67.71	-8.0%	1,295	7.1%	52.28	-14.1%		
2010.2	174	195,028	11,075	15,498	1.108	17,166	88.02	-0.4%	1,550	5.4%	56.79	-5.5%	78.03	-3.8%
2011.1	168	193,136	12,499	13,142	1.105	14,525	75.20	11.1%	1,162	-10.3%	64.72	23.8%		
2011.2	162	197,871	13,696	17,034	1.105	18,826	95.14	8.1%	1,375	-11.3%	69.22	21.9%	85.29	9.3%
2012.1	156	196,969	11,561	12,749	1.090	13,900	70.57	-6.2%	1,202	3.5%	58.69	-9.3%		
2012.2	150	201,954	12,015	16,685	1.090	18,192	90.08	-5.3%	1,514	10.2%	59.49	-14.0%	80.45	-5.7%
2013.1	144	200,413	11,413	13,125	1.094	14,352	71.61	1.5%	1,258	4.6%	56.95	-3.0%		
2013.2	138	206,595	13,301	19,062	1.094	20,845	100.90	12.0%	1,567	3.5%	64.38	8.2%	86.48	7.5%
2014.1	132	204,408	12,473	15,619	1.086	16,963	82.99	15.9%	1,360	8.1%	61.02	7.2%		
2014.2	126	210,221	13,058	20,988	1.086	22,795	108.43	7.5%	1,746	11.4%	62.12	-3.5%	95.89	10.9%
2015.1	120	208,493	15,202	18,453	1.076	19,852	95.22	14.7%	1,306	-4.0%	72.91	19.5%		
2015.2	114	214,751	13,945	21,180	1.076	22,785	106.10	-2.2%	1,634	-6.4%	64.94	4.5%	100.74	5.1%
2016.1	108	214,328	13,556	18,608	1.095	20,370	95.04	-0.2%	1,503	15.1%	63.25	-13.3%		
2016.2	102	219,932	14,401	25,166	1.095	27,549	125.26	18.1%	1,913	17.1%	65.48	0.8%	110.35	9.5%
2017.1	96	218,645	14,180	20,249	1.091	22,089	101.03	6.3%	1,558	3.7%	64.85	2.5%		
2017.2	90	227,293	14,732	26,257	1.091	28,644	126.02	0.6%	1,944	1.6%	64.81	-1.0%	113.77	3.1%
2018.1	84	226,240	14,915	23,340	1.093	25,518	112.79	11.6%	1,711	9.8%	65.92	1.7%		
2018.2	78	230,377	15,016	29,049	1.093	31,759	137.86	9.4%	2,115	8.8%	65.18	0.6%	125.44	10.3%
2019.1	72	226,944	14,838	23,859	1.098	26,198	115.44	2.3%	1,766	3.2%	65.38	-0.8%		
2019.2	66	232,025	15,800	33,003	1.098	36,238	156.18	13.3%	2,293	8.4%	68.10	4.5%	136.03	8.4%
2020.1	60	230,117	12,385	21,349	1.115	23,799	103.42	-10.4%	1,922	8.8%	53.82	-17.7%		
2020.2	54	236,474	14,697	31,627	1.115	35,256	149.09	-4.5%	2,399	4.6%	62.15	-8.7%	126.57	-7.0%
2021.1	48	235,849	12,230	22,385	1.126	25,198	106.84	3.3%	2,060	7.2%	51.86	-3.7%		
2021.2	42	243,894	15,032	34,645	1.126	38,997	159.89	7.2%	2,594	8.1%	61.63	-0.8%	133.81	5.7%
2022.1	36	241,832	15,923	33,885	1.118	37,896	156.71	46.7%	2,380	15.5%	65.84	27.0%		
2022.2	30	248,128	17,628	56,152	1.118	62,799	253.09	58.3%	3,562	37.3%	71.04	15.3%	205.52	53.6%
2023.1	24	245,873	15,118	36,387	1.118	40,694	165.51	5.6%	2,692	13.1%	61.49	-6.6%		
2023.2	18	252,394	17,598	61,749	1.118	69,058	273.61	8.1%	3,924	10.2%	69.72	-1.9%	220.27	7.2%
2024.1	12	251,833	16,251	41,654	1.084	45,161	179.33	8.4%	2,779	3.2%	64.53	5.0%		
2024.2	6	257,628	18,321	55,223	1.084	59,873	232.40	-15.1%	3,268	-16.7%	71.12	2.0%	206.17	-6.4%
Total		8,395,668	518,650	908,316		1,000,622								







Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	2,650	20	103	1.097	113	42.54		5,635		7.55			
2005.2	234	2,565	13	40	1.097	44	17.28		3,409		5.07		30.11	
2006.1	228	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%		
2006.2	222	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%	42.16	40.0%
2007.1	216	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%		
2007.2	210	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%	25.79	-38.8%
2008.1	204	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%		
2008.2	198	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%	31.45	21.9%
2009.1	192	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%		
2009.2	186	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%	52.58	67.2%
2010.1	180	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%		
2010.2	174	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%	29.58	-43.8%
2011.1	168	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%		
2011.2	162	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%	45.38	53.4%
2012.1	156	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	150	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	144	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	138	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	132	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	126	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%	44.26	67.9%
2015.1	120	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%		
2015.2	114	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%	19.30	-56.4%
2016.1	108	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%		
2016.2	102	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%	11.39	-41.0%
2017.1	96	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%		
2017.2	90	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%	37.45	228.7%
2018.1	84	1,180	11	97	1.093	106	89.58	690.1%	9,610	242.7%	9.32	130.6%		
2018.2	78	1,043	4	20	1.093	22	21.31	-67.4%	5,559	-78.0%	3.83	47.9%	57.55	53.7%
2019.1	72	1,027	3	4	1.098	4	4.09	-95.4%	1,400	-85.4%	2.92	-68.7%		
2019.2	66	891	3	23	1.098	25	28.21	32.4%	8,382	50.8%	3.37	-12.2%	15.30	-73.4%
2020.1	60	927	1	0	1.115	0	0.22	-94.5%	207	-85.2%	1.08	-63.1%		
2020.2	54	946	5	30	1.115	33	35.12	24.5%	6,642	-20.8%	5.29	57.1%	17.85	16.7%
2021.1	48	1,090	8	58	1.126	65	60.02	26727.2%	8,174	3842.2%	7.34	580.5%		
2021.2	42	1,138	10	72	1.126	81	71.59	103.8%	8,144	22.6%	8.79	66.2%	65.93	269.4%
2022.1	36	1,059	8	62	1.118	70	65.75	9.6%	8,705	6.5%	7.55	2.9%		
2022.2	30	943	16	90	1.118	100	106.46	48.7%	6,273	-23.0%	16.97	93.1%	84.93	28.8%
2023.1	24	865	7	41	1.118	46	52.69	-19.9%	6,513	-25.2%	8.09	7.1%		
2023.2	18	783	8	39	1.118	44	56.11	-47.3%	5,446	-13.2%	10.30	-39.3%	54.32	-36.0%
2024.1	12	741	4	53	1.084	58	77.59	47.3%	14,144	117.2%	5.49	-32.2%		
2024.2	6	708	3	46	1.084	50	70.86	26.3%	18,590	241.3%	3.81	-63.0%	74.31	36.8%
Total		61,801	354	2,072		2,282								

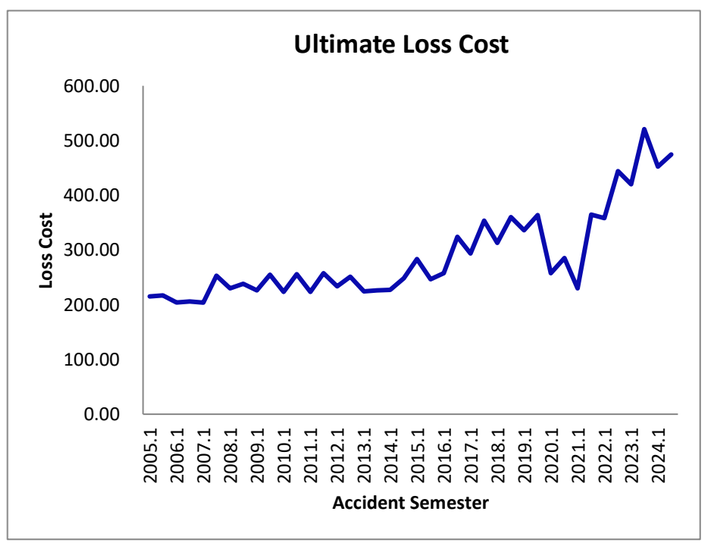
Province of Nova Scotia

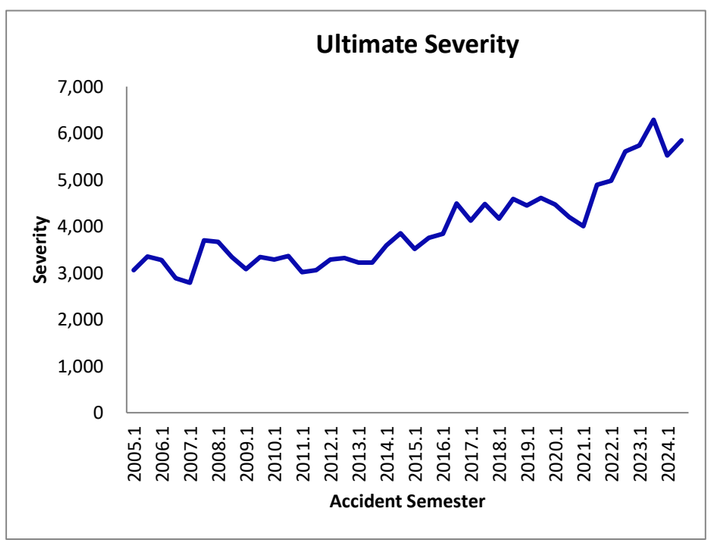
All Perils

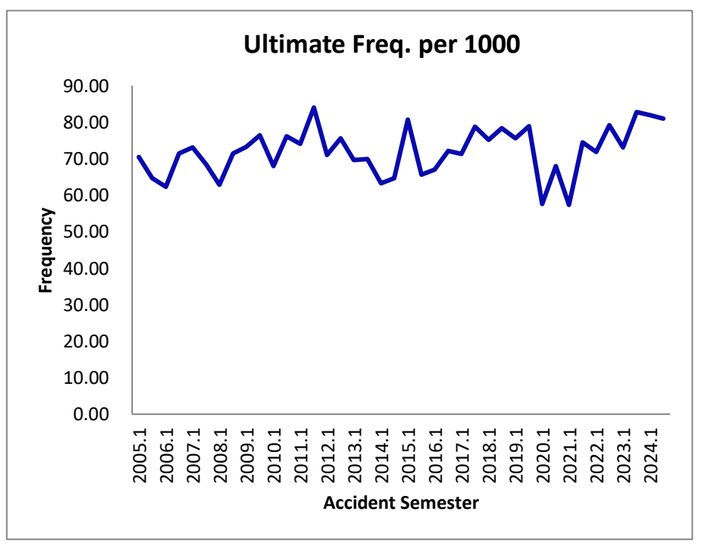
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	22,468	1,583	4,417	1.097	4,843	215.57		3,060		70.46			
2005.2	234	22,435	1,451	4,432	1.097	4,861	216.65		3,350		64.68		216.11	
2006.1	228	21,492	1,338	3,992	1.099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%		
2006.2	222	21,304	1,523	3,996	1.099	4,390	206.04	-4.9%	2,882	-14.0%	71.49	10.5%	205.05	-5.1%
2007.1	216	20,566	1,503	3,795	1.105	4,193	203.87	-0.1%	2,790	-14.9%	73.08	17.4%		
2007.2	210	20,803	1,422	4,760	1.105	5,259	252.79	22.7%	3,698	28.3%	68.36	-4.4%	228.47	11.4%
2008.1	204	20,450	1,285	4,304	1.095	4,711	230.38	13.0%	3,666	31.4%	62.84	-14.0%		
2008.2	198	20,787	1,484	4,528	1.095	4,956	238.39	-5.7%	3,339	-9.7%	71.39	4.4%	234.42	2.6%
2009.1	192	20,289	1,487	4,144	1.106	4,581	225.80	-2.0%	3,081	-16.0%	73.29	16.6%		
2009.2	186	20,816	1,590	4,806	1.106	5,313	255.23	7.1%	3,342	0.1%	76.38	7.0%	240.71	2.7%
2010.1	180	20,316	1,381	4,099	1.108	4,540	223.49	-1.0%	3,288	6.7%	67.97	-7.3%		
2010.2	174	21,026	1,600	4,864	1.108	5,388	256.23	0.4%	3,367	0.8%	76.10	-0.4%	240.14	-0.2%
2011.1	168	20,677	1,531	4,176	1.105	4,616	223.24	-0.1%	3,015	-8.3%	74.04	8.9%		
2011.2	162	20,928	1,759	4,875	1.105	5,387	257.43	0.5%	3,063	-9.0%	84.05	10.5%	240.44	0.1%
2012.1	156	20,266	1,440	4,340	1.090	4,732	233.48	4.6%	3,286	9.0%	71.06	-4.0%		
2012.2	150	20,559	1,554	4,738	1.090	5,165	251.25	-2.4%	3,324	8.5%	75.59	-10.1%	242.43	0.8%
2013.1	144	19,975	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.59	-2.1%		
2013.2	138	20,477	1,433	4,229	1.094	4,624	225.83	-10.1%	3,227	-2.9%	69.98	-7.4%	225.09	-7.2%
2014.1	132	20,024	1,266	4,186	1.086	4,546	227.02	1.2%	3,591	11.4%	63.22	-9.1%		
2014.2	126	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%	238.09	5.8%
2015.1	120	20,307	1,639	5,359	1.076	5,766	283.92	25.1%	3,518	-2.0%	80.71	27.7%		
2015.2	114	20,931	1,375	4,791	1.076	5,154	246.25	-1.0%	3,749	-2.6%	65.69	1.6%	264.80	11.2%
2016.1	108	20,616	1,382	4,853	1.095	5,312	257.67	-9.2%	3,844	9.3%	67.04	-16.9%		
2016.2	102	21,227	1,532	6,282	1.095	6,877	323.96	31.6%	4,489	19.7%	72.17	9.9%	291.30	10.0%
2017.1	96	20,862	1,488	5,621	1.091	6,131	293.91	14.1%	4,121	7.2%	71.32	6.4%		
2017.2	90	21,821	1,720	7,065	1.091	7,708	353.23	9.0%	4,482	-0.2%	78.81	9.2%	324.23	11.3%
2018.1	84	21,362	1,606	6,123	1.093	6,694	313.36	6.6%	4,169	1.2%	75.17	5.4%		
2018.2	78	21,552	1,690	7,094	1.093	7,756	359.88	1.9%	4,590	2.4%	78.40	-0.5%	336.72	3.9%
2019.1	72	21,187	1,602	6,488	1.098	7,124	336.23	7.3%	4,447	6.7%	75.60	0.6%		
2019.2	66	21,849	1,725	7,245	1.098	7,955	364.08	1.2%	4,612	0.5%	78.94	0.7%	350.37	4.1%
2020.1	60	21,390	1,232	4,944	1.115	5,511	257.64	-23.4%	4,474	0.6%	57.59	-23.8%		
2020.2	54	21,607	1,468	5,526	1.115	6,160	285.10	-21.7%	4,197	-9.0%	67.92	-14.0%	271.44	-22.5%
2021.1	48	20,864	1,197	4,254	1.126	4,788	229.50	-10.9%	4,001	-10.6%	57.36	-0.4%		
2021.2	42	20,782	1,549	6,730	1.126	7,575	364.51	27.9%	4,892	16.5%	74.52	9.7%	296.87	9.4%
2022.1	36	20,101	1,445	6,433	1.118	7,194	357.91	56.0%	4,979	24.5%	71.88	25.3%		
2022.2	30	20,516	1,625	8,144	1.118	9,108	443.96	21.8%	5,606	14.6%	79.20	6.3%	401.38	35.2%
2023.1	24	20,109	1,471	7,547	1.118	8,440	419.73	17.3%	5,737	15.2%	73.16	1.8%		
2023.2	18	20,649	1,710	9,616	1.118	10,754	520.79	17.3%	6,287	12.2%	82.83	4.6%	470.93	17.3%
2024.1	12	20,636	1,693	8,618	1.084	9,343	452.77	7.9%	5,520	-3.8%	82.02	12.1%		
2024.2	6	21,048	1,706	9,206	1.084	9,981	474.19	-8.9%	5,851	-6.9%	81.04	-2.2%	463.59	-1.6%
Total		835,742	60,208	219,450		241,446								







Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2005.1	240	171,572	4	9	1.097	10	0.06		2,532		0.02			
2005.2	234	177,325	2	5	1.097	6	0.03		2,845		0.01		0.05	
2006.1	228	173,658	1	5	1.099	6	0.03	-44.0%	5,745	126.9%	0.01	-75.3%		
2006.2	222	186,719	6	434	1.099	477	2.55	7863.6%	79,510	2695.2%	0.03	184.9%	1.34	2855.4%
2007.1	216	183,122	7	26	1.105	28	0.15	367.8%	4,048	-29.5%	0.04	563.8%		
2007.2	210	242,129	5	64	1.105	71	0.29	-88.6%	14,130	-82.2%	0.02	-35.7%	0.23	-82.6%
2008.1	204	239,690	4	139	1.095	152	0.63	309.7%	37,993	838.5%	0.02	-56.3%		
2008.2	198	248,008	3	18	1.095	20	0.08	-72.6%	6,597	-53.3%	0.01	-41.4%	0.35	51.3%
2009.1	192	243,597	5	684	1.106	756	3.10	389.7%	151,270	298.2%	0.02	23.0%		
2009.2	186	252,994	7	1,802	1.106	1,992	7.87	9765.4%	284,544	4213.1%	0.03	128.7%	5.53	1471.3%
2010.1	180	249,398	6	53	1.108	59	0.24	-92.4%	9,847	-93.5%	0.02	17.2%		
2010.2	174	260,793	7	225	1.108	249	0.95	-87.9%	35,564	-87.5%	0.03	-3.0%	0.60	-89.1%
2011.1	168	255,985	7	29	1.105	32	0.13	-47.1%	4,579	-53.5%	0.03	13.7%		
2011.2	162	263,438	4	256	1.105	283	1.07	12.5%	70,698	98.8%	0.02	-43.4%	0.61	0.4%
2012.1	156	258,944	5	74	1.090	80	0.31	147.5%	16,051	250.5%	0.02	-29.4%		
2012.2	150	267,445	8	168	1.090	183	0.69	-36.1%	22,918	-67.6%	0.03	97.0%	0.50	-17.4%
2013.1	144	262,360	9	51	1.094	55	0.21	-31.8%	6,331	-60.6%	0.03	73.0%		
2013.2	138	271,221	5	423	1.094	462	1.70	148.6%	94,940	314.3%	0.02	-40.0%	0.97	93.7%
2014.1	132	264,454	7	725	1.086	788	2.98	1308.3%	116,747	1744.2%	0.03	-23.6%		
2014.2	126	273,517	6	209	1.086	227	0.83	-51.2%	39,339	-58.6%	0.02	17.8%	1.89	94.5%
2015.1	120	267,263	6	488	1.076	525	1.97	-34.0%	90,875	-22.2%	0.02	-15.2%		
2015.2	114	276,012	8	316	1.076	340	1.23	48.3%	44,532	13.2%	0.03	31.0%	1.59	-15.5%
2016.1	108	271,742	12	921	1.095	1,008	3.71	88.8%	81,844	-9.9%	0.05	109.6%		
2016.2	102	280,473	15	1,325	1.095	1,451	5.17	319.5%	94,986	113.3%	0.05	96.7%	4.45	179.5%
2017.1	96	275,160	15	378	1.091	413	1.50	-59.6%	27,023	-67.0%	0.06	22.4%		
2017.2	90	287,861	15	1,293	1.091	1,411	4.90	-5.3%	96,772	1.9%	0.05	-7.0%	3.24	-27.3%
2018.1	84	282,675	9	149	1.093	163	0.58	-61.6%	19,031	-29.6%	0.03	-45.5%		
2018.2	78	289,050	10	332	1.093	363	1.25	-74.4%	35,389	-63.4%	0.04	-30.0%	0.92	-71.6%
2019.1	72	281,619	10	423	1.098	464	1.65	186.0%	46,575	144.7%	0.04	16.9%		
2019.2	66	289,610	17	694	1.098	762	2.63	109.7%	45,649	29.0%	0.06	62.6%	2.15	133.5%
2020.1	60	283,384	9	381	1.115	425	1.50	-9.0%	48,531	4.2%	0.03	-12.7%		
2020.2	54	293,100	10	190	1.115	212	0.72	-72.5%	21,859	-52.1%	0.03	-42.6%	1.10	-48.5%
2021.1	48	289,887	15	692	1.126	779	2.69	79.3%	50,694	4.5%	0.05	71.6%		
2021.2	42	300,512	13	288	1.126	324	1.08	49.0%	25,716	17.6%	0.04	26.6%	1.87	69.1%
2022.1	36	294,680	19	487	1.118	545	1.85	-31.3%	28,100	-44.6%	0.07	24.0%		
2022.2	30	302,646	30	2,321	1.118	2,596	8.58	695.5%	87,509	240.3%	0.10	133.8%	5.26	181.4%
2023.1	24	296,435	22	1,208	1.118	1,351	4.56	146.6%	61,535	119.0%	0.07	12.6%		
2023.2	18	303,302	28	2,444	1.118	2,733	9.01	5.1%	97,078	10.9%	0.09	-5.3%	6.81	29.5%
2024.1	12	298,282	24	1,085	1.084	1,176	3.94	-13.5%	49,413	-19.7%	0.08	7.8%		
2024.2	6	304,322	30	1,464	1.084	1,587	5.22	-42.1%	53,209	-45.2%	0.10	5.6%	4.59	-32.7%
Total		10,514,381	423	22,280		24,565								

Province of Nova Scotia

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	30,817	30,817	1.000	30,817	30,817	0
2005.2	234	35,678	35,678	1.000	35,678	35,678	0
2006.1	228	27,643	27,643	1.000	27,643	27,643	0
2006.2	222	35,566	35,566	1.000	35,566	35,593	(27)
2007.1	216	28,338	28,338	1.000	28,338	28,338	0
2007.2	210	33,620	33,620	1.000	33,620	33,620	0
2008.1	204	22,478	22,478	1.000	22,478	22,478	0
2008.2	198	27,668	27,668	1.000	27,668	27,668	0
2009.1	192	24,989	26,078	1.000	26,078	25,229	849
2009.2	186	38,882	38,886	1.005	39,077	38,886	191
2010.1	180	30,090	30,090	1.005	30,237	30,108	129
2010.2	174	37,842	38,409	1.005	38,598	38,273	325
2011.1	168	35,675	35,731	1.006	35,942	35,751	191
2011.2	162	50,150	50,150	1.006	50,446	50,121	325
2012.1	156	41,019	41,019	1.005	41,215	41,024	191
2012.2	150	51,953	51,990	1.005	52,273	51,993	280
2013.1	144	36,305	36,813	1.005	37,013	37,288	(275)
2013.2	138	55,792	57,281	1.005	57,593	57,278	315
2014.1	132	44,116	44,525	1.006	44,771	44,581	190
2014.2	126	53,445	54,071	1.005	54,321	53,682	639
2015.1	120	40,601	41,363	1.006	41,595	41,240	356
2015.2	114	69,911	72,761	1.005	73,155	72,389	766
2016.1	108	46,382	51,005	1.005	51,249	51,041	208
2016.2	102	63,018	69,180	1.006	69,574	69,373	202
2017.1	96	53,825	56,239	1.005	56,495	57,222	(727)
2017.2	90	68,149	74,824	1.004	75,140	75,561	(421)
2018.1	84	54,675	59,861	1.013	60,611	61,004	(394)
2018.2	78	70,015	83,825	1.017	85,210	84,416	794
2019.1	72	44,849	58,974	1.025	60,426	58,618	1,808
2019.2	66	51,287	67,694	1.045	70,742	70,269	473
2020.1	60	36,604	49,054	1.060	51,989	52,052	(63)
2020.2	54	37,283	57,073	1.081	61,683	60,577	1,106
2021.1	48	24,921	41,826	1.137	47,537	45,098	2,439
2021.2	42	37,470	67,528	1.210	81,681	81,934	(253)
2022.1	36	24,183	48,808	1.303	63,593	62,200	1,392
2022.2	30	22,994	63,340	1.448	91,713	87,470	4,243
2023.1	24	14,433	46,649	1.661	77,497	72,008	5,490
2023.2	18	9,529	49,973	1.930	96,433	86,830	9,603
2024.1	12	4,824	32,406	2.443	79,162	68,498	10,664
2024.2	6	563	20,863	3.871	80,758		
Total		1,517,581	1,860,096		2,125,618		

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	14,358	14,358	1.000	14,358	14,358	0
2005.2	234	16,173	16,173	1.000	16,173	16,173	0
2006.1	228	15,045	15,045	1.000	15,045	15,045	0
2006.2	222	18,090	18,090	1.000	18,090	18,090	0
2007.1	216	16,129	16,129	1.000	16,129	16,129	0
2007.2	210	19,891	19,891	1.000	19,891	19,891	0
2008.1	204	16,547	16,547	1.000	16,547	16,547	0
2008.2	198	18,884	18,884	1.000	18,884	18,884	0
2009.1	192	18,660	18,660	1.000	18,660	18,660	0
2009.2	186	21,036	21,036	1.000	21,036	21,036	(1)
2010.1	180	18,275	18,275	1.000	18,275	18,275	0
2010.2	174	22,239	22,239	1.000	22,239	22,239	0
2011.1	168	20,704	20,704	1.000	20,704	20,704	0
2011.2	162	23,694	23,694	1.000	23,694	23,696	(2)
2012.1	156	20,223	20,223	1.000	20,224	20,224	0
2012.2	150	23,241	23,241	1.000	23,242	23,242	(0)
2013.1	144	12,749	12,749	1.000	12,749	12,749	0
2013.2	138	1,824	1,824	1.000	1,824	1,824	0
2014.1	132	2,213	2,213	1.000	2,213	2,213	(0)
2014.2	126	2,029	2,029	1.000	2,029	2,029	(0)
2015.1	120	1,690	1,690	1.000	1,690	1,690	(0)
2015.2	114	2,218	2,218	1.000	2,218	2,218	(0)
2016.1	108	2,176	2,176	1.000	2,176	2,176	(0)
2016.2	102	1,989	1,989	1.000	1,989	1,989	(0)
2017.1	96	2,122	2,122	1.000	2,122	2,121	1
2017.2	90	2,521	2,521	1.000	2,520	2,520	1
2018.1	84	2,930	2,930	0.999	2,928	2,930	(2)
2018.2	78	2,259	2,259	1.000	2,259	2,259	(0)
2019.1	72	1,981	1,984	1.000	1,984	1,984	(0)
2019.2	66	2,409	3,229	1.000	3,230	3,234	(5)
2020.1	60	2,282	2,331	1.000	2,332	2,332	(0)
2020.2	54	2,099	2,104	1.000	2,104	2,096	9
2021.1	48	1,441	1,442	0.996	1,436	1,444	(8)
2021.2	42	1,853	1,869	1.000	1,869	1,880	(11)
2022.1	36	2,235	2,250	1.005	2,260	2,289	(29)
2022.2	30	2,280	2,543	1.015	2,581	2,568	13
2023.1	24	2,178	2,391	1.044	2,497	2,380	117
2023.2	18	2,273	2,807	1.107	3,107	2,720	387
2024.1	12	1,757	2,392	1.249	2,988	2,940	48
2024.2	6	634	2,477	1.129	2,797		
Total		363,332	367,728		369,092		

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
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	9,119	9,119	1.000	9,119	9,119	0
2013.2	138	24,957	24,957	1.000	24,957	24,958	(1)
2014.1	132	24,223	24,223	1.000	24,223	24,223	0
2014.2	126	27,382	27,382	1.000	27,382	27,382	0
2015.1	120	33,457	33,457	1.000	33,457	33,451	6
2015.2	114	30,695	30,695	1.000	30,695	30,695	0
2016.1	108	29,830	29,830	1.000	29,830	29,830	0
2016.2	102	34,221	34,238	1.000	34,238	34,238	0
2017.1	96	31,707	31,707	1.000	31,707	31,707	0
2017.2	90	36,187	36,188	1.000	36,188	36,186	3
2018.1	84	32,517	32,517	1.000	32,517	32,516	1
2018.2	78	39,036	39,038	1.000	39,038	39,038	(0)
2019.1	72	36,022	36,022	1.000	36,022	36,017	5
2019.2	66	39,090	39,093	1.000	39,093	39,088	5
2020.1	60	24,371	24,396	1.000	24,396	24,453	(57)
2020.2	54	29,433	29,435	1.003	29,515	29,494	21
2021.1	48	26,942	26,957	1.003	27,036	27,008	28
2021.2	42	38,567	38,582	1.003	38,694	38,698	(4)
2022.1	36	37,294	37,322	1.003	37,437	37,438	(1)
2022.2	30	43,574	43,616	1.003	43,764	43,761	3
2023.1	24	44,641	44,739	1.003	44,879	44,662	217
2023.2	18	50,265	50,484	1.002	50,576	50,495	82
2024.1	12	48,429	49,387	1.006	49,684	51,843	(2,159)
2024.2	6	35,114	51,400	1.062	54,563		
Total		807,071	824,786		829,012		

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	8,751	8,751	1.000	8,751	8,751	0
2005.2	234	9,668	9,762	1.000	9,762	9,760	2
2006.1	228	8,964	8,964	1.000	8,964	8,964	0
2006.2	222	9,732	9,732	1.000	9,732	9,749	(17)
2007.1	216	7,650	7,650	1.000	7,650	7,650	0
2007.2	210	8,930	8,930	1.000	8,930	8,930	0
2008.1	204	6,023	6,023	1.000	6,023	6,023	(0)
2008.2	198	7,550	7,550	1.000	7,550	7,548	2
2009.1	192	7,161	7,161	1.000	7,159	7,159	(1)
2009.2	186	7,525	7,525	1.000	7,522	7,523	(1)
2010.1	180	9,886	9,886	1.000	9,882	9,883	(1)
2010.2	174	10,893	10,893	1.000	10,889	10,888	1
2011.1	168	10,121	10,121	1.000	10,118	10,107	11
2011.2	162	12,788	12,884	0.999	12,866	12,865	1
2012.1	156	12,338	12,338	0.999	12,321	12,324	(3)
2012.2	150	17,086	17,246	0.999	17,227	17,268	(41)
2013.1	144	11,588	11,653	1.001	11,665	11,669	(4)
2013.2	138	19,128	19,318	1.001	19,340	19,319	22
2014.1	132	13,661	13,809	1.000	13,807	13,794	14
2014.2	126	15,911	16,299	0.998	16,271	16,179	92
2015.1	120	13,479	13,498	0.993	13,403	13,443	(40)
2015.2	114	21,156	21,866	0.998	21,825	22,029	(204)
2016.1	108	18,937	19,013	0.994	18,898	19,072	(174)
2016.2	102	19,669	20,649	0.999	20,631	20,524	107
2017.1	96	15,741	16,964	0.993	16,852	17,029	(177)
2017.2	90	19,227	21,320	0.996	21,225	21,267	(42)
2018.1	84	16,317	16,647	1.006	16,739	16,559	180
2018.2	78	18,646	21,145	1.006	21,274	20,706	568
2019.1	72	14,236	15,470	0.995	15,390	15,882	(492)
2019.2	66	17,463	19,133	1.021	19,527	19,396	131
2020.1	60	11,169	13,103	1.020	13,362	13,723	(361)
2020.2	54	11,672	14,407	1.040	14,987	14,851	136
2021.1	48	9,831	11,224	1.046	11,744	11,778	(34)
2021.2	42	13,622	16,941	1.074	18,200	18,384	(184)
2022.1	36	11,216	14,672	1.102	16,169	16,124	45
2022.2	30	10,759	13,837	1.145	15,842	16,037	(194)
2023.1	24	8,467	11,732	1.210	14,197	14,190	7
2023.2	18	8,076	13,562	1.295	17,566	17,513	53
2024.1	12	5,801	12,629	1.305	16,481	15,924	557
2024.2	6	1,902	15,827	1.096	17,349		
Total		482,739	540,136		558,089		

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	1,205	1,205	1.000	1,205	1,205	0
2005.2	234	1,057	1,057	1.000	1,057	1,057	0
2006.1	228	1,033	1,033	1.000	1,033	1,033	0
2006.2	222	1,383	1,383	1.000	1,383	1,383	0
2007.1	216	819	819	1.000	819	819	0
2007.2	210	1,367	1,367	1.000	1,367	1,367	0
2008.1	204	1,300	1,300	1.000	1,300	1,300	0
2008.2	198	623	623	1.000	623	623	0
2009.1	192	766	766	1.000	766	766	0
2009.2	186	1,428	1,428	1.000	1,428	1,428	0
2010.1	180	803	803	1.000	803	803	0
2010.2	174	1,659	1,659	1.000	1,659	1,659	0
2011.1	168	1,518	1,518	1.000	1,518	1,518	0
2011.2	162	1,535	1,535	1.000	1,535	1,535	0
2012.1	156	1,676	1,676	1.000	1,676	1,676	0
2012.2	150	2,304	2,304	1.000	2,304	2,304	0
2013.1	144	1,505	1,505	1.000	1,505	1,505	0
2013.2	138	3,670	3,670	1.000	3,670	3,670	0
2014.1	132	1,406	1,406	1.000	1,406	1,401	5
2014.2	126	2,110	2,110	0.997	2,103	2,142	(39)
2015.1	120	3,723	3,917	0.993	3,888	3,925	(37)
2015.2	114	3,031	3,808	0.991	3,773	3,989	(216)
2016.1	108	1,685	1,780	0.985	1,753	1,890	(136)
2016.2	102	2,573	2,666	0.996	2,654	2,648	6
2017.1	96	3,305	3,446	0.995	3,427	3,419	8
2017.2	90	2,567	3,661	1.003	3,674	3,635	39
2018.1	84	1,736	1,963	1.009	1,981	2,076	(95)
2018.2	78	2,837	3,243	1.024	3,322	3,034	287
2019.1	72	2,002	2,414	1.042	2,514	2,431	84
2019.2	66	3,218	4,521	1.029	4,652	4,764	(112)
2020.1	60	1,650	2,064	1.042	2,151	2,046	105
2020.2	54	1,691	3,344	1.030	3,445	3,305	139
2021.1	48	2,058	3,981	1.050	4,181	3,822	358
2021.2	42	2,169	4,296	1.119	4,805	4,622	183
2022.1	36	1,028	2,392	1.198	2,866	3,150	(285)
2022.2	30	1,467	3,216	1.261	4,054	4,118	(64)
2023.1	24	1,028	2,173	1.460	3,172	3,172	1
2023.2	18	562	3,859	1.854	7,153	5,456	1,696
2024.1	12	402	1,576	2.162	3,408	2,383	1,024
2024.2	6	353	1,365	3.776	5,156		
Total		68,250	88,851		101,187		

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	16,578	16,578	1.000	16,578	16,578	0
2005.2	234	19,324	19,324	1.000	19,324	19,324	0
2006.1	228	19,774	19,774	1.000	19,774	19,774	(0)
2006.2	222	21,611	21,611	1.000	21,611	21,611	0
2007.1	216	23,313	23,313	1.000	23,313	23,313	0
2007.2	210	25,775	25,775	1.000	25,775	25,775	0
2008.1	204	23,913	23,913	1.000	23,913	23,913	0
2008.2	198	24,888	24,888	1.000	24,888	24,888	0
2009.1	192	24,598	24,598	1.000	24,598	24,598	0
2009.2	186	26,477	26,477	1.000	26,477	26,477	0
2010.1	180	21,970	21,970	1.000	21,970	21,970	0
2010.2	174	25,603	25,603	1.000	25,603	25,603	0
2011.1	168	24,121	24,121	1.000	24,121	24,121	0
2011.2	162	27,060	27,060	1.000	27,060	27,060	0
2012.1	156	25,530	25,530	1.000	25,530	25,530	0
2012.2	150	25,218	25,218	1.000	25,218	25,218	0
2013.1	144	25,339	25,339	1.000	25,339	25,339	0
2013.2	138	27,570	27,570	1.000	27,570	27,570	0
2014.1	132	26,556	26,556	1.000	26,556	26,556	0
2014.2	126	27,041	27,041	1.000	27,041	27,041	0
2015.1	120	34,110	34,110	1.000	34,110	34,110	0
2015.2	114	31,278	31,278	1.000	31,278	31,279	(1)
2016.1	108	30,209	30,209	1.000	30,209	30,210	(1)
2016.2	102	35,735	35,738	1.000	35,738	35,740	(2)
2017.1	96	34,197	34,197	1.000	34,198	34,202	(4)
2017.2	90	36,563	36,572	1.000	36,573	36,573	(0)
2018.1	84	39,296	39,296	1.000	39,295	39,296	(1)
2018.2	78	42,992	43,037	1.000	43,037	43,035	2
2019.1	72	39,791	39,791	1.000	39,792	39,804	(12)
2019.2	66	42,393	42,422	1.000	42,420	42,429	(9)
2020.1	60	30,760	30,764	1.000	30,766	30,780	(14)
2020.2	54	31,786	31,786	1.000	31,789	31,786	3
2021.1	48	30,529	30,539	1.000	30,546	30,545	1
2021.2	42	40,835	40,836	1.000	40,852	40,881	(29)
2022.1	36	44,543	44,661	1.001	44,686	44,656	30
2022.2	30	48,738	48,865	1.000	48,881	48,919	(38)
2023.1	24	54,568	54,672	1.000	54,646	54,645	1
2023.2	18	59,544	59,745	0.999	59,699	59,571	127
2024.1	12	59,363	60,693	0.992	60,179	59,950	229
2024.2	6	41,451	62,534	0.976	61,003		
Total		1,290,941	1,314,005		1,311,957		

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	8,206	8,206	1.000	8,206	8,206	0
2005.2	234	10,541	10,541	1.000	10,541	10,541	0
2006.1	228	9,360	9,360	1.000	9,360	9,360	0
2006.2	222	11,665	11,665	1.000	11,665	11,665	0
2007.1	216	10,367	10,367	1.000	10,367	10,367	0
2007.2	210	13,707	13,707	1.000	13,707	13,707	(0)
2008.1	204	11,921	11,921	1.000	11,921	11,921	(0)
2008.2	198	15,486	15,486	1.000	15,486	15,487	(0)
2009.1	192	12,240	12,240	1.000	12,240	12,240	(0)
2009.2	186	15,169	15,169	1.000	15,169	15,169	(0)
2010.1	180	11,532	11,532	1.000	11,532	11,532	(0)
2010.2	174	15,498	15,498	1.000	15,498	15,498	(0)
2011.1	168	13,142	13,142	1.000	13,142	13,142	(0)
2011.2	162	17,035	17,035	1.000	17,034	17,035	(0)
2012.1	156	12,749	12,749	1.000	12,749	12,749	(0)
2012.2	150	16,686	16,686	1.000	16,685	16,685	(0)
2013.1	144	13,126	13,126	1.000	13,125	13,125	0
2013.2	138	19,064	19,064	1.000	19,062	19,062	0
2014.1	132	15,620	15,620	1.000	15,619	15,620	(2)
2014.2	126	20,990	20,990	1.000	20,988	20,988	(1)
2015.1	120	18,455	18,455	1.000	18,453	18,453	(0)
2015.2	114	21,182	21,182	1.000	21,180	21,180	(1)
2016.1	108	18,610	18,610	1.000	18,608	18,599	9
2016.2	102	25,180	25,180	0.999	25,166	25,174	(9)
2017.1	96	20,260	20,260	0.999	20,249	20,256	(7)
2017.2	90	26,272	26,272	0.999	26,257	26,267	(10)
2018.1	84	23,354	23,354	0.999	23,340	23,349	(9)
2018.2	78	29,065	29,065	0.999	29,049	29,061	(12)
2019.1	72	23,871	23,874	0.999	23,859	23,870	(11)
2019.2	66	32,977	33,023	0.999	33,003	32,979	25
2020.1	60	21,357	21,357	1.000	21,349	21,360	(10)
2020.2	54	31,635	31,635	1.000	31,627	31,644	(17)
2021.1	48	22,385	22,385	1.000	22,385	22,396	(11)
2021.2	42	34,640	34,645	1.000	34,645	34,648	(4)
2022.1	36	33,875	33,879	1.000	33,885	33,907	(22)
2022.2	30	56,094	56,138	1.000	56,152	56,239	(87)
2023.1	24	36,309	36,332	1.002	36,387	36,368	19
2023.2	18	61,308	61,601	1.002	61,749	61,733	16
2024.1	12	40,526	41,229	1.010	41,654	42,402	(748)
2024.2	6	38,262	50,733	1.089	55,223		
Total		889,719	903,310		908,316		

Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	103	103	1.000	103	103	0
2005.2	234	40	40	1.000	40	40	0
2006.1	228	85	85	1.000	85	85	0
2006.2	222	103	103	1.000	103	103	0
2007.1	216	77	77	1.000	77	77	0
2007.2	210	30	30	1.000	30	30	0
2008.1	204	70	70	1.000	70	70	0
2008.2	198	53	53	1.000	53	53	0
2009.1	192	59	59	1.000	59	59	0
2009.2	186	135	135	1.000	135	135	0
2010.1	180	50	50	1.000	50	50	0
2010.2	174	54	54	1.000	54	54	0
2011.1	168	90	90	1.000	90	90	0
2011.2	162	63	63	1.000	63	63	0
2012.1	156	25	25	1.000	25	25	0
2012.2	150	33	33	1.000	33	33	0
2013.1	144	32	32	1.000	32	32	0
2013.2	138	48	48	1.000	48	48	0
2014.1	132	17	17	1.000	17	17	0
2014.2	126	110	110	1.000	110	110	0
2015.1	120	48	48	1.000	48	48	0
2015.2	114	3	3	1.000	3	3	0
2016.1	108	20	20	1.000	20	20	0
2016.2	102	7	7	1.000	7	7	0
2017.1	96	13	13	1.000	13	13	0
2017.2	90	69	69	1.000	69	69	0
2018.1	84	97	97	1.000	97	97	0
2018.2	78	20	20	1.000	20	20	0
2019.1	72	4	4	1.000	4	4	0
2019.2	66	23	23	1.000	23	23	0
2020.1	60	0	0	1.000	0	0	(0)
2020.2	54	30	30	1.000	30	30	(0)
2021.1	48	58	58	1.000	58	58	(0)
2021.2	42	72	72	1.000	72	72	(0)
2022.1	36	62	62	1.000	62	62	(0)
2022.2	30	90	90	1.000	90	90	(0)
2023.1	24	34	41	1.000	41	40	0
2023.2	18	39	39	1.010	39	39	(0)
2024.1	12	52	52	1.013	53	69	(16)
2024.2	6	49	49	0.944	46		
Total		2,067	2,074		2,072		

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	4,417	4,417	1.000	4,417	4,417	0
2005.2	234	4,432	4,432	1.000	4,432	4,432	0
2006.1	228	3,992	3,992	1.000	3,992	3,992	0
2006.2	222	3,996	3,996	1.000	3,996	3,996	0
2007.1	216	3,795	3,795	1.000	3,795	3,795	0
2007.2	210	4,760	4,760	1.000	4,760	4,760	0
2008.1	204	4,304	4,304	1.000	4,304	4,304	0
2008.2	198	4,528	4,528	1.000	4,528	4,528	0
2009.1	192	4,144	4,144	1.000	4,144	4,144	0
2009.2	186	4,806	4,806	1.000	4,806	4,806	0
2010.1	180	4,099	4,099	1.000	4,099	4,099	0
2010.2	174	4,864	4,864	1.000	4,864	4,864	0
2011.1	168	4,176	4,176	1.000	4,176	4,176	0
2011.2	162	4,875	4,875	1.000	4,875	4,875	0
2012.1	156	4,340	4,340	1.000	4,340	4,340	0
2012.2	150	4,738	4,738	1.000	4,738	4,738	0
2013.1	144	4,098	4,098	1.000	4,098	4,098	(0)
2013.2	138	4,229	4,229	1.000	4,229	4,229	0
2014.1	132	4,185	4,185	1.000	4,186	4,186	0
2014.2	126	4,735	4,735	1.000	4,735	4,735	0
2015.1	120	5,359	5,359	1.000	5,359	5,359	0
2015.2	114	4,791	4,791	1.000	4,791	4,783	8
2016.1	108	4,851	4,851	1.000	4,853	4,851	1
2016.2	102	6,280	6,280	1.000	6,282	6,279	3
2017.1	96	5,620	5,620	1.000	5,621	5,620	1
2017.2	90	7,065	7,065	1.000	7,065	7,063	2
2018.1	84	6,123	6,123	1.000	6,123	6,122	1
2018.2	78	7,095	7,095	1.000	7,094	7,093	1
2019.1	72	6,487	6,489	1.000	6,488	6,488	(0)
2019.2	66	7,245	7,245	1.000	7,245	7,245	0
2020.1	60	4,943	4,943	1.000	4,944	4,942	2
2020.2	54	5,527	5,527	1.000	5,526	5,525	1
2021.1	48	4,224	4,255	1.000	4,254	4,252	2
2021.2	42	6,730	6,730	1.000	6,730	6,744	(14)
2022.1	36	6,421	6,442	0.999	6,433	6,432	1
2022.2	30	8,133	8,152	0.999	8,144	8,138	6
2023.1	24	7,546	7,554	0.999	7,547	7,549	(2)
2023.2	18	9,598	9,648	0.997	9,616	9,637	(21)
2024.1	12	8,388	8,684	0.992	8,618	9,126	(508)
2024.2	6	6,305	9,171	1.004	9,206		
Total		216,246	219,537		219,450		

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2005.1	240	9	9	1.000	9	9	0
2005.2	234	5	5	1.000	5	5	0
2006.1	228	5	5	1.000	5	5	0
2006.2	222	434	434	1.000	434	434	0
2007.1	216	26	26	1.000	26	26	0
2007.2	210	64	64	1.000	64	64	0
2008.1	204	139	139	1.000	139	139	0
2008.2	198	18	18	1.000	18	18	0
2009.1	192	684	684	1.000	684	684	0
2009.2	186	1,802	1,802	1.000	1,802	1,802	0
2010.1	180	53	53	1.000	53	53	0
2010.2	174	225	225	1.000	225	225	0
2011.1	168	29	29	1.000	29	29	0
2011.2	162	256	256	1.000	256	254	1
2012.1	156	74	74	1.000	74	74	(1)
2012.2	150	168	168	0.999	168	161	7
2013.1	144	54	54	0.945	51	51	(0)
2013.2	138	447	447	0.946	423	475	(52)
2014.1	132	359	775	0.936	725	469	256
2014.2	126	213	213	0.981	209	190	19
2015.1	120	531	531	0.920	488	485	3
2015.2	114	348	348	0.910	316	326	(10)
2016.1	108	986	986	0.934	921	956	(35)
2016.2	102	1,404	1,404	0.944	1,325	1,447	(121)
2017.1	96	299	396	0.956	378	282	96
2017.2	90	1,361	1,361	0.950	1,293	1,513	(220)
2018.1	84	157	157	0.950	149	142	7
2018.2	78	216	376	0.883	332	397	(65)
2019.1	72	46	460	0.918	423	444	(21)
2019.2	66	578	746	0.931	694	802	(108)
2020.1	60	409	439	0.868	381	336	45
2020.2	54	124	210	0.906	190	229	(38)
2021.1	48	454	755	0.916	692	581	111
2021.2	42	199	301	0.956	288	378	(91)
2022.1	36	238	473	1.030	487	527	(41)
2022.2	30	444	1,991	1.166	2,321	2,763	(442)
2023.1	24	305	770	1.568	1,208	1,288	(80)
2023.2	18	126	1,284	1.903	2,444	2,504	(60)
2024.1	12	100	511	2.121	1,085	2,242	(1,157)
2024.2	6	104	352	4.161	1,464		
Total		13,492	19,331		22,280		

Province of Nova Scotia

Third Party Liability - Bodily Injury

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
		Reported Claim Counts: Development Method				
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	1,292	1.000	1,292	1,292	0
2005.2	234	1,328	1.000	1,328	1,328	0
2006.1	228	1,124	1.000	1,124	1,124	0
2006.2	222	1,366	1.000	1,366	1,366	0
2007.1	216	1,133	1.000	1,133	1,133	0
2007.2	210	1,242	1.000	1,242	1,242	0
2008.1	204	896	1.000	896	896	0
2008.2	198	1,079	1.000	1,079	1,079	0
2009.1	192	1,021	1.000	1,021	1,020	1
2009.2	186	1,173	1.000	1,173	1,173	0
2010.1	180	1,053	1.000	1,053	1,053	(0)
2010.2	174	1,221	1.000	1,221	1,221	0
2011.1	168	1,040	1.000	1,040	1,040	0
2011.2	162	1,251	1.000	1,251	1,251	(0)
2012.1	156	1,105	1.000	1,105	1,106	(0)
2012.2	150	1,194	1.001	1,195	1,195	0
2013.1	144	1,206	1.001	1,207	1,208	(1)
2013.2	138	1,383	1.000	1,384	1,384	0
2014.1	132	1,115	1.000	1,116	1,116	(0)
2014.2	126	1,221	1.000	1,221	1,222	(0)
2015.1	120	1,262	1.000	1,262	1,263	(0)
2015.2	114	1,363	1.000	1,363	1,363	1
2016.1	108	1,180	1.000	1,180	1,181	(1)
2016.2	102	1,370	1.000	1,370	1,370	0
2017.1	96	1,249	1.000	1,250	1,248	1
2017.2	90	1,372	1.000	1,372	1,371	1
2018.1	84	1,167	0.999	1,166	1,170	(4)
2018.2	78	1,375	0.999	1,373	1,374	(1)
2019.1	72	1,131	0.997	1,128	1,129	(1)
2019.2	66	1,320	0.997	1,315	1,315	1
2020.1	60	743	0.996	740	744	(4)
2020.2	54	966	0.994	961	965	(5)
2021.1	48	816	0.996	813	821	(9)
2021.2	42	1,072	0.994	1,066	1,075	(9)
2022.1	36	917	0.998	915	924	(9)
2022.2	30	960	1.001	961	972	(11)
2023.1	24	905	1.020	923	936	(13)
2023.2	18	1,031	1.049	1,081	1,088	(7)
2024.1	12	915	1.089	997	987	9
2024.2	6	689	1.341	924		
Total		45,246		45,608	44,744	(60)

Province of Nova Scotia

Third Party Liability - Property Damage

Private Passengers Vehicles (Excluding Farmers)

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				
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2005.1	240	4,663	1.000	4,663	4,663	0
2005.2	234	4,771	1.000	4,771	4,771	0
2006.1	228	4,672	1.000	4,672	4,672	0
2006.2	222	5,590	1.000	5,590	5,590	0
2007.1	216	5,166	1.000	5,166	5,166	0
2007.2	210	5,785	1.000	5,785	5,785	0
2008.1	204	5,034	1.000	5,034	5,034	0
2008.2	198	5,676	1.000	5,676	5,676	0
2009.1	192	5,661	1.000	5,661	5,661	0
2009.2	186	6,283	1.000	6,283	6,283	0
2010.1	180	5,699	1.000	5,699	5,699	0
2010.2	174	6,480	1.000	6,480	6,480	0
2011.1	168	5,819	1.000	5,819	5,819	0
2011.2	162	6,480	1.000	6,480	6,480	0
2012.1	156	5,740	1.000	5,740	5,740	0
2012.2	150	6,165	1.000	6,165	6,165	0
2013.1	144	3,356	1.000	3,356	3,356	0
2013.2	138	400	1.000	400	400	0
2014.1	132	375	1.000	375	375	0
2014.2	126	346	1.000	346	346	0
2015.1	120	318	1.000	318	318	0
2015.2	114	379	1.000	379	379	0
2016.1	108	301	1.000	301	301	0
2016.2	102	330	1.000	330	330	0
2017.1	96	349	1.000	349	349	0
2017.2	90	441	1.000	441	441	(0)
2018.1	84	386	1.000	386	386	(0)
2018.2	78	391	1.000	391	392	(1)
2019.1	72	332	0.999	332	332	(0)
2019.2	66	384	0.999	384	384	(0)
2020.1	60	324	0.999	324	324	0
2020.2	54	333	0.999	333	333	0
2021.1	48	225	0.998	225	226	(1)
2021.2	42	290	0.998	290	292	(2)
2022.1	36	328	0.998	327	332	(4)
2022.2	30	344	0.998	343	343	0
2023.1	24	293	1.003	294	315	(21)
2023.2	18	308	1.029	317	312	5
2024.1	12	326	1.043	340	345	(5)
2024.2	6	438	0.766	335		
Total		100,981		100,898	100,592	(30)

Province of Nova Scotia

Third Party Liability - Direct Compensation

Private Passengers Vehicles (Excluding Farmers)

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				
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	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	2,574	1.000	2,574	2,574	0
2013.2	138	6,846	1.000	6,846	6,846	0
2014.1	132	6,777	1.000	6,777	6,777	0
2014.2	126	7,250	1.000	7,250	7,250	0
2015.1	120	8,739	1.000	8,739	8,739	0
2015.2	114	7,592	1.000	7,592	7,592	0
2016.1	108	7,238	1.000	7,238	7,238	0
2016.2	102	8,144	1.000	8,144	8,144	0
2017.1	96	7,640	1.000	7,640	7,640	0
2017.2	90	8,348	1.000	8,348	8,348	0
2018.1	84	7,643	1.000	7,643	7,643	0
2018.2	78	8,598	1.000	8,598	8,598	0
2019.1	72	7,768	1.000	7,768	7,768	0
2019.2	66	8,345	1.000	8,345	8,345	0
2020.1	60	5,295	1.000	5,295	5,295	(0)
2020.2	54	6,124	1.000	6,124	6,123	1
2021.1	48	5,695	1.000	5,695	5,694	1
2021.2	42	7,415	1.000	7,415	7,415	0
2022.1	36	6,529	1.000	6,530	6,528	2
2022.2	30	7,124	1.000	7,125	7,122	3
2023.1	24	7,005	1.000	7,008	7,017	(8)
2023.2	18	7,417	1.000	7,416	7,422	(6)
2024.1	12	7,130	1.000	7,127	7,190	(63)
2024.2	6	7,236	1.051	7,603		
Total		170,472		170,841	163,308	(71)

Province of Nova Scotia

Accident Benefits - Total

Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(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	1,813	1.000	1,813	1,813	0
2005.2	234	1,994	1.000	1,994	1,994	0
2006.1	228	1,763	1.000	1,763	1,763	0
2006.2	222	1,893	1.000	1,893	1,893	0
2007.1	216	1,829	1.000	1,829	1,829	0
2007.2	210	1,892	1.000	1,892	1,892	0
2008.1	204	1,456	1.000	1,456	1,456	0
2008.2	198	1,644	1.000	1,644	1,644	0
2009.1	192	1,543	1.000	1,543	1,543	0
2009.2	186	1,762	1.000	1,762	1,762	0
2010.1	180	1,526	1.000	1,526	1,526	0
2010.2	174	1,899	1.000	1,899	1,899	0
2011.1	168	1,646	1.000	1,646	1,646	0
2011.2	162	1,950	1.000	1,950	1,950	0
2012.1	156	1,709	1.000	1,709	1,709	(0)
2012.2	150	1,867	1.000	1,867	1,867	0
2013.1	144	1,837	1.000	1,837	1,837	0
2013.2	138	2,347	1.000	2,347	2,347	0
2014.1	132	1,894	1.000	1,894	1,894	0
2014.2	126	2,155	1.000	2,155	2,155	0
2015.1	120	2,198	1.000	2,198	2,198	0
2015.2	114	2,377	1.000	2,377	2,377	0
2016.1	108	2,185	1.000	2,185	2,185	0
2016.2	102	2,546	1.000	2,546	2,546	0
2017.1	96	2,264	1.000	2,264	2,264	0
2017.2	90	2,584	1.000	2,584	2,584	0
2018.1	84	2,290	1.000	2,290	2,290	(1)
2018.2	78	2,716	1.000	2,715	2,715	1
2019.1	72	2,292	1.000	2,292	2,290	2
2019.2	66	2,658	1.000	2,657	2,658	(0)
2020.1	60	1,524	1.000	1,524	1,523	1
2020.2	54	1,945	1.000	1,945	1,944	1
2021.1	48	1,734	0.999	1,732	1,734	(1)
2021.2	42	2,381	0.999	2,379	2,378	0
2022.1	36	2,010	0.999	2,007	2,001	6
2022.2	30	2,112	0.997	2,105	2,106	(0)
2023.1	24	2,030	0.993	2,016	2,021	(5)
2023.2	18	2,348	0.992	2,328	2,314	15
2024.1	12	2,352	0.977	2,298	2,208	91
2024.2	6	2,663	0.934	2,486		
Total		81,628		81,347	78,751	111

Province of Nova Scotia

Uninsured Auto

Private Passengers Vehicles (Excluding Farmers)

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	70	1.000	70	70	0
2005.2	234	64	1.000	64	64	0
2006.1	228	77	1.000	77	77	0
2006.2	222	67	1.000	67	67	0
2007.1	216	59	1.000	59	59	0
2007.2	210	92	1.000	92	92	0
2008.1	204	66	1.000	66	66	0
2008.2	198	59	1.000	59	59	0
2009.1	192	43	1.000	43	43	0
2009.2	186	70	1.000	70	70	0
2010.1	180	53	1.000	53	53	0
2010.2	174	77	1.000	77	77	0
2011.1	168	62	1.000	62	62	0
2011.2	162	74	1.000	74	74	0
2012.1	156	63	1.000	63	63	0
2012.2	150	81	1.000	81	81	0
2013.1	144	87	1.000	87	87	0
2013.2	138	114	1.000	114	114	0
2014.1	132	90	1.000	90	90	0
2014.2	126	88	1.000	88	89	(1)
2015.1	120	131	1.000	131	131	0
2015.2	114	114	1.000	114	116	(2)
2016.1	108	106	1.000	106	106	0
2016.2	102	120	1.000	120	120	0
2017.1	96	85	1.000	85	85	0
2017.2	90	102	1.000	102	102	0
2018.1	84	81	1.000	81	82	(1)
2018.2	78	90	1.000	90	89	1
2019.1	72	95	1.001	95	97	(1)
2019.2	66	81	0.995	81	81	(1)
2020.1	60	67	0.993	67	67	(1)
2020.2	54	102	0.985	101	99	2
2021.1	48	85	0.987	84	84	0
2021.2	42	111	0.984	109	110	(0)
2022.1	36	93	0.987	92	92	(0)
2022.2	30	85	0.989	84	84	(0)
2023.1	24	86	1.018	88	86	2
2023.2	18	96	1.071	103	91	12
2024.1	12	72	1.144	82	70	12
2024.2	6	74	1.501	111		
Total		3,332		3,380	3,249	21

Province of Nova Scotia

Collision

Private Passengers Vehicles (Excluding Farmers)

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	5,314	1.000	5,314	5,314	0
2005.2	234	5,571	1.000	5,571	5,571	0
2006.1	228	5,558	1.000	5,558	5,558	0
2006.2	222	6,713	1.000	6,713	6,713	0
2007.1	216	6,815	1.000	6,815	6,815	0
2007.2	210	6,709	1.000	6,709	6,709	0
2008.1	204	5,940	1.000	5,940	5,940	0
2008.2	198	6,198	1.000	6,198	6,198	0
2009.1	192	6,625	1.000	6,625	6,625	0
2009.2	186	6,934	1.000	6,934	6,934	0
2010.1	180	5,905	1.000	5,905	5,905	0
2010.2	174	6,355	1.000	6,355	6,355	0
2011.1	168	6,226	1.000	6,226	6,226	0
2011.2	162	6,774	1.000	6,774	6,774	0
2012.1	156	6,308	1.000	6,308	6,308	0
2012.2	150	6,291	1.000	6,291	6,291	0
2013.1	144	5,977	1.000	5,977	5,977	0
2013.2	138	5,740	1.000	5,740	5,740	0
2014.1	132	5,495	1.000	5,495	5,495	0
2014.2	126	5,033	1.000	5,033	5,033	0
2015.1	120	7,201	1.000	7,201	7,201	0
2015.2	114	5,653	1.000	5,653	5,653	(0)
2016.1	108	5,670	1.000	5,670	5,670	(0)
2016.2	102	6,018	1.000	6,018	6,018	(0)
2017.1	96	6,013	1.000	6,013	6,013	(0)
2017.2	90	6,106	1.000	6,106	6,106	(0)
2018.1	84	6,512	1.000	6,512	6,512	(0)
2018.2	78	6,797	1.000	6,797	6,797	(0)
2019.1	72	6,584	1.000	6,584	6,584	(0)
2019.2	66	6,607	1.000	6,607	6,607	(0)
2020.1	60	4,910	1.000	4,910	4,910	(0)
2020.2	54	5,043	1.000	5,043	5,043	0
2021.1	48	4,923	1.000	4,923	4,926	(3)
2021.2	42	5,930	1.000	5,929	5,932	(3)
2022.1	36	6,132	1.000	6,130	6,131	(1)
2022.2	30	6,140	1.000	6,138	6,151	(12)
2023.1	24	6,425	1.000	6,424	6,441	(18)
2023.2	18	6,727	1.000	6,726	6,722	4
2024.1	12	7,090	0.994	7,049	7,029	20
2024.2	6	7,279	0.964	7,014		
Total		246,241		245,927	238,927	(15)

Province of Nova Scotia

Comprehensive - Total

Private Passengers Vehicles (Excluding Farmers)

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	7,431	1.000	7,431	7,431	0
2005.2	234	8,130	1.000	8,130	8,130	0
2006.1	228	8,000	1.000	8,000	8,000	0
2006.2	222	8,634	1.000	8,634	8,634	0
2007.1	216	9,591	1.000	9,591	9,591	0
2007.2	210	10,187	1.000	10,187	10,187	0
2008.1	204	10,414	1.000	10,414	10,414	0
2008.2	198	10,948	1.000	10,948	10,948	0
2009.1	192	11,191	1.000	11,191	11,191	0
2009.2	186	11,405	1.000	11,405	11,405	0
2010.1	180	9,861	1.000	9,861	9,861	0
2010.2	174	11,075	1.000	11,075	11,075	0
2011.1	168	12,499	1.000	12,499	12,499	0
2011.2	162	13,696	1.000	13,696	13,696	0
2012.1	156	11,561	1.000	11,561	11,561	0
2012.2	150	12,015	1.000	12,015	12,015	0
2013.1	144	11,413	1.000	11,413	11,413	0
2013.2	138	13,301	1.000	13,301	13,301	0
2014.1	132	12,473	1.000	12,473	12,473	0
2014.2	126	13,058	1.000	13,058	13,058	0
2015.1	120	15,202	1.000	15,202	15,202	0
2015.2	114	13,945	1.000	13,945	13,945	0
2016.1	108	13,556	1.000	13,556	13,556	0
2016.2	102	14,401	1.000	14,401	14,401	(0)
2017.1	96	14,180	1.000	14,180	14,180	(0)
2017.2	90	14,732	1.000	14,732	14,732	(0)
2018.1	84	14,915	1.000	14,915	14,915	(0)
2018.2	78	15,016	1.000	15,016	15,016	(0)
2019.1	72	14,838	1.000	14,838	14,838	(0)
2019.2	66	15,801	1.000	15,800	15,802	(1)
2020.1	60	12,386	1.000	12,385	12,387	(2)
2020.2	54	14,698	1.000	14,697	14,699	(2)
2021.1	48	12,231	1.000	12,230	12,232	(2)
2021.2	42	15,032	1.000	15,032	15,035	(3)
2022.1	36	15,922	1.000	15,923	15,929	(5)
2022.2	30	17,622	1.000	17,628	17,632	(4)
2023.1	24	15,101	1.001	15,118	15,126	(8)
2023.2	18	17,549	1.003	17,598	17,603	(5)
2024.1	12	16,054	1.012	16,251	15,922	329
2024.2	6	15,546	1.179	18,321		
Total		515,610		518,650	500,033	296

Province of Nova Scotia

Specified Perils

Private Passengers Vehicles (Excluding Farmers)

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	20	1.000	20	20	0
2005.2	234	13	1.000	13	13	0
2006.1	228	23	1.000	23	23	0
2006.2	222	15	1.000	15	15	0
2007.1	216	13	1.000	13	13	0
2007.2	210	9	1.000	9	9	0
2008.1	204	17	1.000	17	17	0
2008.2	198	16	1.000	16	16	0
2009.1	192	10	1.000	10	10	0
2009.2	186	19	1.000	19	19	0
2010.1	180	5	1.000	5	5	0
2010.2	174	10	1.000	10	10	0
2011.1	168	12	1.000	12	12	0
2011.2	162	11	1.000	11	11	0
2012.1	156	3	1.000	3	3	0
2012.2	150	8	1.000	8	8	0
2013.1	144	8	1.000	8	8	0
2013.2	138	11	1.000	11	11	0
2014.1	132	5	1.000	5	5	0
2014.2	126	9	1.000	9	9	0
2015.1	120	8	1.000	8	8	0
2015.2	114	1	1.000	1	1	0
2016.1	108	7	1.000	7	7	0
2016.2	102	2	1.000	2	2	0
2017.1	96	5	1.000	5	5	0
2017.2	90	3	1.000	3	3	0
2018.1	84	11	1.000	11	11	0
2018.2	78	4	1.000	4	4	0
2019.1	72	3	1.000	3	3	0
2019.2	66	3	1.000	3	3	0
2020.1	60	1	1.000	1	1	0
2020.2	54	5	1.000	5	5	0
2021.1	48	8	1.000	8	8	0
2021.2	42	10	1.000	10	10	0
2022.1	36	8	1.000	8	8	0
2022.2	30	16	1.000	16	16	0
2023.1	24	7	1.000	7	6	1
2023.2	18	8	1.008	8	8	(0)
2024.1	12	4	1.016	4	8	(4)
2024.2	6	3	0.900	3		
Total		354		354	354	(3)

Province of Nova Scotia

All Perils

Private Passengers Vehicles (Excluding Farmers)

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	1,583	1.000	1,583	1,583	0
2005.2	234	1,451	1.000	1,451	1,451	0
2006.1	228	1,338	1.000	1,338	1,338	0
2006.2	222	1,523	1.000	1,523	1,523	0
2007.1	216	1,503	1.000	1,503	1,503	0
2007.2	210	1,422	1.000	1,422	1,422	0
2008.1	204	1,285	1.000	1,285	1,285	0
2008.2	198	1,484	1.000	1,484	1,484	0
2009.1	192	1,487	1.000	1,487	1,487	0
2009.2	186	1,590	1.000	1,590	1,590	0
2010.1	180	1,381	1.000	1,381	1,381	0
2010.2	174	1,600	1.000	1,600	1,600	0
2011.1	168	1,531	1.000	1,531	1,531	0
2011.2	162	1,759	1.000	1,759	1,759	0
2012.1	156	1,440	1.000	1,440	1,440	0
2012.2	150	1,554	1.000	1,554	1,554	0
2013.1	144	1,390	1.000	1,390	1,390	0
2013.2	138	1,433	1.000	1,433	1,433	0
2014.1	132	1,266	1.000	1,266	1,266	0
2014.2	126	1,336	1.000	1,336	1,336	0
2015.1	120	1,639	1.000	1,639	1,639	0
2015.2	114	1,375	1.000	1,375	1,375	0
2016.1	108	1,382	1.000	1,382	1,382	0
2016.2	102	1,532	1.000	1,532	1,532	0
2017.1	96	1,488	1.000	1,488	1,488	0
2017.2	90	1,720	1.000	1,720	1,720	0
2018.1	84	1,606	1.000	1,606	1,606	(0)
2018.2	78	1,690	1.000	1,690	1,690	(0)
2019.1	72	1,602	1.000	1,602	1,602	(0)
2019.2	66	1,725	1.000	1,725	1,725	(0)
2020.1	60	1,232	1.000	1,232	1,232	(0)
2020.2	54	1,468	1.000	1,468	1,468	(0)
2021.1	48	1,197	1.000	1,197	1,197	(0)
2021.2	42	1,549	1.000	1,549	1,549	(0)
2022.1	36	1,445	1.000	1,445	1,445	0
2022.2	30	1,625	1.000	1,625	1,623	2
2023.1	24	1,470	1.001	1,471	1,471	0
2023.2	18	1,708	1.001	1,710	1,702	8
2024.1	12	1,683	1.006	1,693	1,698	(6)
2024.2	6	1,593	1.071	1,706		
Total		60,085		60,208	58,499	4

Province of Nova Scotia

Underinsured Motorist

Private Passengers Vehicles (Excluding Farmers)

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	4	1.000	4	4	0
2005.2	234	2	1.000	2	2	0
2006.1	228	1	1.000	1	1	0
2006.2	222	6	1.000	6	6	0
2007.1	216	7	1.000	7	7	0
2007.2	210	5	1.000	5	5	0
2008.1	204	4	1.000	4	4	0
2008.2	198	3	1.000	3	3	0
2009.1	192	5	1.000	5	5	0
2009.2	186	7	1.000	7	7	0
2010.1	180	6	1.000	6	6	0
2010.2	174	7	1.000	7	7	0
2011.1	168	7	1.000	7	7	0
2011.2	162	4	1.000	4	4	0
2012.1	156	5	1.000	5	5	0
2012.2	150	8	1.000	8	8	0
2013.1	144	9	0.974	9	9	0
2013.2	138	5	0.974	5	6	(1)
2014.1	132	7	0.964	7	7	0
2014.2	126	6	0.964	6	6	0
2015.1	120	6	0.964	6	6	0
2015.2	114	8	0.955	8	8	0
2016.1	108	13	0.948	12	12	0
2016.2	102	16	0.955	15	16	(1)
2017.1	96	16	0.955	15	14	1
2017.2	90	15	0.972	15	15	(1)
2018.1	84	9	0.951	9	8	0
2018.2	78	11	0.932	10	11	(1)
2019.1	72	11	0.906	10	10	0
2019.2	66	19	0.879	17	18	(1)
2020.1	60	10	0.875	9	8	1
2020.2	54	11	0.882	10	10	(0)
2021.1	48	18	0.854	15	15	0
2021.2	42	15	0.840	13	13	(0)
2022.1	36	23	0.843	19	19	(0)
2022.2	30	35	0.848	30	34	(4)
2023.1	24	25	0.878	22	20	2
2023.2	18	30	0.939	28	33	(5)
2024.1	12	24	0.992	24	25	(1)
2024.2	6	23	1.297	30		
Total		446		423	401	(8)

Bodily Injury

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

Loss Cost	2005.2	0.055 (CI = +/-0.010; p = 0.000)	-0.225 (CI = +/-0.075; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.133 (CI = +/-0.145; p = 0.072)	0.863	+5.64%
Loss Cost	2006.1	0.058 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.074; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.154 (CI = +/-0.144; p = 0.036)	0.872	+5.94%
Loss Cost	2006.2	0.060 (CI = +/-0.011; p = 0.000)	-0.224 (CI = +/-0.074; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.175 (CI = +/-0.143; p = 0.018)	0.875	+6.22%
Loss Cost	2007.1	0.063 (CI = +/-0.011; p = 0.000)	-0.214 (CI = +/-0.073; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.143; p = 0.009)	0.881	+6.52%
Loss Cost	2007.2	0.066 (CI = +/-0.012; p = 0.000)	-0.224 (CI = +/-0.073; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.142; p = 0.004)	0.884	+6.85%
Loss Cost	2008.1	0.068 (CI = +/-0.012; p = 0.000)	-0.219 (CI = +/-0.074; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.230 (CI = +/-0.147; p = 0.003)	0.882	+7.01%
Loss Cost	2008.2	0.065 (CI = +/-0.013; p = 0.000)	-0.210 (CI = +/-0.074; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.209 (CI = +/-0.148; p = 0.007)	0.867	+6.69%
Loss Cost	2009.1	0.059 (CI = +/-0.013; p = 0.000)	-0.227 (CI = +/-0.068; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.169 (CI = +/-0.137; p = 0.018)	0.879	+6.06%
Loss Cost	2009.2	0.056 (CI = +/-0.013; p = 0.000)	-0.219 (CI = +/-0.068; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.147 (CI = +/-0.139; p = 0.038)	0.863	+5.73%
Loss Cost	2010.1	0.055 (CI = +/-0.015; p = 0.000)	-0.221 (CI = +/-0.071; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.146; p = 0.054)	0.856	+5.66%
Loss Cost	2010.2	0.053 (CI = +/-0.016; p = 0.000)	-0.216 (CI = +/-0.073; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.151; p = 0.095)	0.834	+5.40%
Loss Cost	2011.1	0.047 (CI = +/-0.016; p = 0.000)	-0.227 (CI = +/-0.071; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.096 (CI = +/-0.151; p = 0.203)	0.839	+4.86%
Loss Cost	2011.2	0.046 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.089 (CI = +/-0.160; p = 0.260)	0.815	+4.75%
Loss Cost	2012.1	0.048 (CI = +/-0.020; p = 0.000)	-0.223 (CI = +/-0.078; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.097 (CI = +/-0.170; p = 0.249)	0.813	+4.89%
Loss Cost	2012.2	0.050 (CI = +/-0.023; p = 0.000)	-0.226 (CI = +/-0.081; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.108 (CI = +/-0.181; p = 0.230)	0.796	+5.09%
Loss Cost	2013.1	0.050 (CI = +/-0.026; p = 0.001)	-0.226 (CI = +/-0.085; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	-0.108 (CI = +/-0.195; p = 0.261)	0.791	+5.10%
Loss Cost	2013.2	0.042 (CI = +/-0.027; p = 0.005)	-0.214 (CI = +/-0.085; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	-0.068 (CI = +/-0.200; p = 0.487)	0.764	+4.30%
Loss Cost	2014.1	0.043 (CI = +/-0.031; p = 0.010)	-0.213 (CI = +/-0.090; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	-0.074 (CI = +/-0.218; p = 0.486)	0.761	+4.42%
Loss Cost	2014.2	0.041 (CI = +/-0.036; p = 0.026)	-0.210 (CI = +/-0.095; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	-0.065 (CI = +/-0.237; p = 0.572)	0.730	+4.23%
Loss Cost	2015.1	0.031 (CI = +/-0.040; p = 0.119)	-0.224 (CI = +/-0.097; p = 0.000)	0.010 (CI = +/-0.008; p = 0.016)	-0.015 (CI = +/-0.249; p = 0.899)	0.745	+3.13%
Loss Cost	2015.2	0.009 (CI = +/-0.036; p = 0.582)	-0.200 (CI = +/-0.081; p = 0.000)	0.008 (CI = +/-0.006; p = 0.014)	0.080 (CI = +/-0.215; p = 0.439)	0.788	+0.95%
Loss Cost	2016.1	0.014 (CI = +/-0.042; p = 0.468)	-0.195 (CI = +/-0.086; p = 0.000)	0.009 (CI = +/-0.007; p = 0.015)	0.059 (CI = +/-0.236; p = 0.599)	0.786	+1.46%
Loss Cost	2016.2	0.004 (CI = +/-0.046; p = 0.850)	-0.184 (CI = +/-0.088; p = 0.001)	0.008 (CI = +/-0.007; p = 0.020)	0.100 (CI = +/-0.247; p = 0.397)	0.783	+0.41%
Loss Cost	2017.1	-0.001 (CI = +/-0.053; p = 0.981)	-0.189 (CI = +/-0.095; p = 0.001)	0.008 (CI = +/-0.007; p = 0.031)	0.116 (CI = +/-0.271; p = 0.366)	0.782	-0.06%
Severity	2005.2	0.063 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.061; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.140)	0.157 (CI = +/-0.118; p = 0.011)	0.951	+6.45%
Severity	2006.1	0.064 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.062; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.173)	0.149 (CI = +/-0.121; p = 0.017)	0.950	+6.56%
Severity	2006.2	0.065 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.064; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.204)	0.139 (CI = +/-0.123; p = 0.029)	0.948	+6.70%
Severity	2007.1	0.065 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.066; p = 0.001)	-0.004 (CI = +/-0.006; p = 0.211)	0.140 (CI = +/-0.128; p = 0.033)	0.945	+6.68%
Severity	2007.2	0.066 (CI = +/-0.011; p = 0.000)	-0.127 (CI = +/-0.067; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.239)	0.133 (CI = +/-0.132; p = 0.048)	0.941	+6.77%
Severity	2008.1	0.065 (CI = +/-0.012; p = 0.000)	-0.128 (CI = +/-0.070; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.235)	0.137 (CI = +/-0.137; p = 0.050)	0.937	+6.71%
Severity	2008.2	0.065 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.072; p = 0.001)	-0.004 (CI = +/-0.006; p = 0.237)	0.141 (CI = +/-0.143; p = 0.054)	0.931	+6.66%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.139 (CI = +/-0.070; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.135)	0.169 (CI = +/-0.141; p = 0.020)	0.932	+6.22%
Severity	2009.2	0.058 (CI = +/-0.014; p = 0.000)	-0.133 (CI = +/-0.071; p = 0.001)	-0.005 (CI = +/-0.006; p = 0.111)	0.185 (CI = +/-0.145; p = 0.014)	0.926	+5.97%
Severity	2010.1	0.058 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.074; p = 0.001)	-0.005 (CI = +/-0.006; p = 0.123)	0.185 (CI = +/-0.152; p = 0.019)	0.922	+5.97%
Severity	2010.2	0.057 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.077; p = 0.002)	-0.005 (CI = +/-0.006; p = 0.118)	0.194 (CI = +/-0.160; p = 0.019)	0.913	+5.81%
Severity	2011.1	0.052 (CI = +/-0.018; p = 0.000)	-0.140 (CI = +/-0.077; p = 0.001)	-0.006 (CI = +/-0.006; p = 0.074)	0.222 (CI = +/-0.163; p = 0.010)	0.912	+5.34%
Severity	2011.2	0.054 (CI = +/-0.019; p = 0.000)	-0.144 (CI = +/-0.080; p = 0.001)	-0.005 (CI = +/-0.006; p = 0.095)	0.209 (CI = +/-0.172; p = 0.019)	0.906	+5.56%
Severity	2012.1	0.056 (CI = +/-0.022; p = 0.000)	-0.140 (CI = +/-0.083; p = 0.002)	-0.005 (CI = +/-0.007; p = 0.130)	0.196 (CI = +/-0.182; p = 0.036)	0.903	+5.80%
Severity	2012.2	0.061 (CI = +/-0.024; p = 0.000)	-0.147 (CI = +/-0.085; p = 0.002)	-0.005 (CI = +/-0.007; p = 0.174)	0.172 (CI = +/-0.191; p = 0.075)	0.900	+6.25%
Severity	2013.1	0.066 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.087; p = 0.004)	-0.004 (CI = +/-0.007; p = 0.261)	0.141 (CI = +/-0.199; p = 0.154)	0.902	+6.85%
Severity	2013.2	0.058 (CI = +/-0.028; p = 0.000)	-0.125 (CI = +/-0.086; p = 0.007)	-0.005 (CI = +/-0.007; p = 0.174)	0.184 (CI = +/-0.204; p = 0.074)	0.893	+5.99%
Severity	2014.1	0.057 (CI = +/-0.032; p = 0.002)	-0.127 (CI = +/-0.092; p = 0.009)	-0.005 (CI = +/-0.007; p = 0.183)	0.191 (CI = +/-0.222; p = 0.087)	0.884	+5.86%
Severity	2014.2	0.060 (CI = +/-0.036; p = 0.003)	-0.131 (CI = +/-0.096; p = 0.011)	-0.005 (CI = +/-0.008; p = 0.223)	0.177 (CI = +/-0.241; p = 0.138)	0.872	+6.15%
Severity	2015.1	0.058 (CI = +/-0.042; p = 0.010)	-0.132 (CI = +/-0.103; p = 0.015)	-0.005 (CI = +/-0.008; p = 0.238)	0.183 (CI = +/-0.265; p = 0.162)	0.861	+6.01%
Severity	2015.2	0.034 (CI = +/-0.037; p = 0.067)	-0.106 (CI = +/-0.083; p = 0.016)	-0.006 (CI = +/-0.006; p = 0.056)	0.291 (CI = +/-0.220; p = 0.013)	0.887	+3.48%
Severity	2016.1	0.039 (CI = +/-0.043; p = 0.068)	-0.100 (CI = +/-0.088; p = 0.030)	-0.006 (CI = +/-0.007; p = 0.087)	0.269 (CI = +/-0.241; p = 0.032)	0.884	+4.02%
Severity	2016.2	0.032 (CI = +/-0.048; p = 0.173)	-0.092 (CI = +/-0.093; p = 0.051)	-0.006 (CI = +/-0.007; p = 0.080)	0.297 (CI = +/-0.260; p = 0.028)	0.865	+3.27%
Severity	2017.1	0.027 (CI = +/-0.056; p = 0.310)	-0.097 (CI = +/-0.100; p = 0.056)	-0.006 (CI = +/-0.008; p = 0.085)	0.315 (CI = +/-0.285; p = 0.033)	0.851	+2.75%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.024)	-0.102 (CI = +/-0.048; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.289 (CI = +/-0.093; p = 0.000)	0.866	-0.76%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.089)	-0.096 (CI = +/-0.048; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.303 (CI = +/-0.092; p = 0.000)	0.868	-0.58%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.210)	-0.100 (CI = +/-0.048; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.314 (CI = +/-0.093; p = 0.000)	0.871	-0.44%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.667)	-0.090 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.336 (CI = +/-0.087; p = 0.000)	0.885	-0.15%
Frequency	2007.2	0.001 (CI = +/-0.007; p = 0.833)	-0.097 (CI = +/-0.043; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.353 (CI = +/-0.085; p = 0.000)	0.895	+0.07%
Frequency	2008.1	0.003 (CI = +/-0.007; p = 0.428)	-0.090 (CI = +/-0.043; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.367 (CI = +/-0.084; p = 0.000)	0.900	+0.28%
Frequency	2008.2	0.000 (CI = +/-0.007; p = 0.938)	-0.083 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.349 (CI = +/-0.081; p = 0.000)	0.913	+0.03%
Frequency	2009.1	-0.001 (CI = +/-0.008; p = 0.699)	-0.088 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.338 (CI = +/-0.082; p = 0.000)	0.918	-0.14%
Frequency	2009.2	-0.002 (CI = +/-0.008; p = 0.578)	-0.086 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.332 (CI = +/-0.086; p = 0.000)	0.918	-0.22%
Frequency	2010.1	-0.003 (CI = +/-0.009; p = 0.514)	-0.088 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.328 (CI = +/-0.090; p = 0.000)	0.916	-0.29%
Frequency	2010.2	-0.004 (CI = +/-0.010; p = 0.422)	-0.086 (CI = +/-0.045; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.322 (CI = +/-0.094; p = 0.000)	0.917	-0.39%
Frequency	2011.1	-0.005 (CI = +/-0.011; p = 0.391)	-0.087 (CI = +/-0.047; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.317 (CI = +/-0.099; p = 0.000)	0.914	-0.46%
Frequency	2011.2	-0.008 (CI = +/-0.011; p = 0.177)	-0.081 (CI = +/-0.047; p = 0.002)	0.017 (CI = +/-0.004; p = 0.000)	-0.298 (CI = +/-0.101; p = 0.000)	0.922	-0.76%
Frequency	2012.1	-0.009 (CI = +/-0.013; p = 0.174)	-0.083 (CI = +/-0.049; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.293 (CI = +/-0.107; p = 0.000)	0.919	-0.86%
Frequency	2012.2	-0.011 (CI = +/-0.014; p = 0.116)	-0.079 (CI = +/-0.050; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	-0.279 (CI = +/-0.112; p = 0.000)	0.921	-1.09%
Frequency	2013.1	-0.016 (CI = +/-0.015; p = 0.028)	-0.088 (CI = +/-0.048; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.250 (CI = +/-0.111; p = 0.000)	0.931	-1.64%
Frequency	2013.2	-0.016 (CI = +/-0.016; p = 0.054)	-0.089 (CI = +/-0.051; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.252 (CI = +/-0.120; p = 0.000)	0.928	-1.60%
Frequency	2014.1	-0.014 (CI = +/-0.019; p = 0.141)	-0.085 (CI = +/-0.053; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	-0.264 (CI = +/-0.129; p = 0.000)	0.923	-1.35%
Frequency	2014.2	-0.018 (CI = +/-0.021; p = 0.079)	-0.080 (CI = +/-0.054; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.136; p = 0.002)	0.926	-1.80%
Frequency	2015.1	-0.028 (CI = +/-0.021; p = 0.014)	-0.092 (CI = +/-0.051; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.132; p = 0.006)	0.940	-2.72%
Frequency	2015.2	-0.025 (CI = +/-0.024; p = 0.044)	-0.095 (CI = +/-0.054; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.143; p = 0.007)	0.936	-2.44%
Frequency	2016.1	-0.025 (CI = +/-0.028; p = 0.078)	-0.095 (CI = +/-0.058; p = 0.004)	0.015 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.159; p = 0.014)	0.927	-2.46%
Frequency	2016.2	-0.028 (CI = +/-0.032; p = 0.082)	-0.092 (CI = +/-0.062; p = 0.007)	0.014 (CI = +/-0.005; p = 0.000)	-0.198 (CI = +/-0.174; p = 0.029)	0.924	-2.77%
Frequency	2017.1	-0.028 (CI = +/-0.038; p = 0.135)	-0.091 (CI = +/-0.068; p = 0.013)	0.014 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.193; p = 0.044)	0.909	-2.74%

Bodily Injury

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

Loss Cost	2005.2	0.045 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.086; p = 0.000)	0.817	+4.58%
Loss Cost	2006.1	0.046 (CI = +/-0.008; p = 0.000)	-0.231 (CI = +/-0.087; p = 0.000)	0.820	+4.69%
Loss Cost	2006.2	0.047 (CI = +/-0.008; p = 0.000)	-0.237 (CI = +/-0.089; p = 0.000)	0.814	+4.79%
Loss Cost	2007.1	0.048 (CI = +/-0.009; p = 0.000)	-0.232 (CI = +/-0.091; p = 0.000)	0.814	+4.88%
Loss Cost	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.238 (CI = +/-0.093; p = 0.000)	0.806	+4.98%
Loss Cost	2008.1	0.049 (CI = +/-0.010; p = 0.000)	-0.238 (CI = +/-0.096; p = 0.000)	0.799	+4.97%
Loss Cost	2008.2	0.046 (CI = +/-0.010; p = 0.000)	-0.226 (CI = +/-0.095; p = 0.000)	0.776	+4.73%
Loss Cost	2009.1	0.042 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.088; p = 0.000)	0.795	+4.33%
Loss Cost	2009.2	0.040 (CI = +/-0.010; p = 0.000)	-0.236 (CI = +/-0.087; p = 0.000)	0.769	+4.11%
Loss Cost	2010.1	0.039 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.090; p = 0.000)	0.763	+3.99%
Loss Cost	2010.2	0.037 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.091; p = 0.000)	0.729	+3.82%
Loss Cost	2011.1	0.034 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.090; p = 0.000)	0.739	+3.49%
Loss Cost	2011.2	0.034 (CI = +/-0.012; p = 0.000)	-0.245 (CI = +/-0.093; p = 0.000)	0.703	+3.41%
Loss Cost	2012.1	0.033 (CI = +/-0.013; p = 0.000)	-0.246 (CI = +/-0.097; p = 0.000)	0.699	+3.39%
Loss Cost	2012.2	0.034 (CI = +/-0.014; p = 0.000)	-0.248 (CI = +/-0.101; p = 0.000)	0.670	+3.42%
Loss Cost	2013.1	0.033 (CI = +/-0.015; p = 0.000)	-0.251 (CI = +/-0.106; p = 0.000)	0.665	+3.33%
Loss Cost	2013.2	0.030 (CI = +/-0.016; p = 0.001)	-0.239 (CI = +/-0.107; p = 0.000)	0.610	+3.01%
Loss Cost	2014.1	0.029 (CI = +/-0.018; p = 0.003)	-0.240 (CI = +/-0.113; p = 0.000)	0.607	+2.98%
Loss Cost	2014.2	0.029 (CI = +/-0.020; p = 0.006)	-0.238 (CI = +/-0.119; p = 0.001)	0.558	+2.92%
Loss Cost	2015.1	0.025 (CI = +/-0.021; p = 0.024)	-0.252 (CI = +/-0.122; p = 0.000)	0.569	+2.52%
Loss Cost	2015.2	0.019 (CI = +/-0.022; p = 0.088)	-0.233 (CI = +/-0.121; p = 0.001)	0.500	+1.91%
Loss Cost	2016.1	0.022 (CI = +/-0.025; p = 0.079)	-0.224 (CI = +/-0.128; p = 0.002)	0.501	+2.20%
Loss Cost	2016.2	0.021 (CI = +/-0.028; p = 0.127)	-0.222 (CI = +/-0.136; p = 0.004)	0.444	+2.12%
Loss Cost	2017.1	0.022 (CI = +/-0.032; p = 0.164)	-0.219 (CI = +/-0.147; p = 0.007)	0.438	+2.21%
Severity	2005.2	0.071 (CI = +/-0.006; p = 0.000)	-0.123 (CI = +/-0.065; p = 0.000)	0.944	+7.36%
Severity	2006.1	0.072 (CI = +/-0.006; p = 0.000)	-0.117 (CI = +/-0.066; p = 0.001)	0.943	+7.46%
Severity	2006.2	0.073 (CI = +/-0.006; p = 0.000)	-0.124 (CI = +/-0.066; p = 0.001)	0.943	+7.57%
Severity	2007.1	0.073 (CI = +/-0.007; p = 0.000)	-0.122 (CI = +/-0.068; p = 0.001)	0.939	+7.60%
Severity	2007.2	0.074 (CI = +/-0.007; p = 0.000)	-0.127 (CI = +/-0.069; p = 0.001)	0.937	+7.70%
Severity	2008.1	0.074 (CI = +/-0.007; p = 0.000)	-0.126 (CI = +/-0.071; p = 0.001)	0.932	+7.71%
Severity	2008.2	0.075 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.073; p = 0.001)	0.926	+7.74%
Severity	2009.1	0.073 (CI = +/-0.008; p = 0.000)	-0.136 (CI = +/-0.074; p = 0.001)	0.922	+7.58%
Severity	2009.2	0.073 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.076; p = 0.001)	0.913	+7.53%
Severity	2010.1	0.073 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.079; p = 0.002)	0.909	+7.61%
Severity	2010.2	0.074 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.082; p = 0.003)	0.899	+7.63%
Severity	2011.1	0.073 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.085; p = 0.003)	0.890	+7.52%
Severity	2011.2	0.075 (CI = +/-0.011; p = 0.000)	-0.144 (CI = +/-0.086; p = 0.002)	0.888	+7.74%
Severity	2012.1	0.077 (CI = +/-0.012; p = 0.000)	-0.134 (CI = +/-0.087; p = 0.004)	0.890	+7.97%
Severity	2012.2	0.079 (CI = +/-0.012; p = 0.000)	-0.146 (CI = +/-0.087; p = 0.002)	0.892	+8.27%
Severity	2013.1	0.083 (CI = +/-0.012; p = 0.000)	-0.132 (CI = +/-0.086; p = 0.004)	0.900	+8.62%
Severity	2013.2	0.081 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.088; p = 0.008)	0.884	+8.41%
Severity	2014.1	0.082 (CI = +/-0.015; p = 0.000)	-0.120 (CI = +/-0.093; p = 0.014)	0.876	+8.51%
Severity	2014.2	0.084 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.096; p = 0.011)	0.868	+8.77%
Severity	2015.1	0.085 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.101; p = 0.019)	0.859	+8.90%
Severity	2015.2	0.079 (CI = +/-0.017; p = 0.000)	-0.104 (CI = +/-0.094; p = 0.033)	0.844	+8.20%
Severity	2016.1	0.083 (CI = +/-0.018; p = 0.000)	-0.090 (CI = +/-0.096; p = 0.064)	0.854	+8.69%
Severity	2016.2	0.083 (CI = +/-0.021; p = 0.000)	-0.090 (CI = +/-0.102; p = 0.081)	0.824	+8.68%
Severity	2017.1	0.084 (CI = +/-0.024; p = 0.000)	-0.086 (CI = +/-0.110; p = 0.115)	0.807	+8.82%
Frequency	2005.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.007)	0.613	-2.59%
Frequency	2006.1	-0.026 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.084; p = 0.009)	0.584	-2.58%
Frequency	2006.2	-0.026 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.086; p = 0.012)	0.574	-2.58%
Frequency	2007.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.089; p = 0.017)	0.536	-2.53%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	-0.111 (CI = +/-0.091; p = 0.019)	0.522	-2.52%
Frequency	2008.1	-0.026 (CI = +/-0.010; p = 0.000)	-0.112 (CI = +/-0.094; p = 0.021)	0.497	-2.55%
Frequency	2008.2	-0.028 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.092; p = 0.037)	0.545	-2.79%
Frequency	2009.1	-0.031 (CI = +/-0.010; p = 0.000)	-0.111 (CI = +/-0.092; p = 0.019)	0.578	-3.02%
Frequency	2009.2	-0.032 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.093; p = 0.031)	0.593	-3.18%
Frequency	2010.1	-0.034 (CI = +/-0.011; p = 0.000)	-0.113 (CI = +/-0.094; p = 0.021)	0.604	-3.37%
Frequency	2010.2	-0.036 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.095; p = 0.034)	0.618	-3.54%
Frequency	2011.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.114 (CI = +/-0.097; p = 0.023)	0.626	-3.75%
Frequency	2011.2	-0.041 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.096; p = 0.040)	0.656	-4.02%
Frequency	2012.1	-0.043 (CI = +/-0.013; p = 0.000)	-0.112 (CI = +/-0.098; p = 0.027)	0.660	-4.24%
Frequency	2012.2	-0.046 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.100; p = 0.045)	0.675	-4.48%
Frequency	2013.1	-0.050 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.098; p = 0.019)	0.710	-4.87%
Frequency	2013.2	-0.051 (CI = +/-0.015; p = 0.000)	-0.115 (CI = +/-0.102; p = 0.029)	0.702	-4.98%
Frequency	2014.1	-0.052 (CI = +/-0.017; p = 0.000)	-0.120 (CI = +/-0.107; p = 0.030)	0.675	-5.10%
Frequency	2014.2	-0.055 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.110; p = 0.051)	0.684	-5.37%
Frequency	2015.1	-0.060 (CI = +/-0.019; p = 0.000)	-0.128 (CI = +/-0.110; p = 0.025)	0.710	-5.86%
Frequency	2015.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.129 (CI = +/-0.116; p = 0.031)	0.688	-5.82%
Frequency	2016.1	-0.062 (CI = +/-0.024; p = 0.000)	-0.134 (CI = +/-0.124; p = 0.035)	0.650	-5.97%
Frequency	2016.2	-0.062 (CI = +/-0.027; p = 0.000)	-0.132 (CI = +/-0.132; p = 0.050)	0.630	-6.04%
Frequency	2017.1	-0.063 (CI = +/-0.031; p = 0.001)	-0.133 (CI = +/-0.143; p = 0.065)	0.565	-6.07%

Bodily Injury

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

Loss Cost	2005.2	0.046 (CI = +/-0.010; p = 0.000)	-0.238 (CI = +/-0.088; p = 0.000)	-0.017 (CI = +/-0.153; p = 0.823)	0.812	+4.66%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.232 (CI = +/-0.089; p = 0.000)	-0.027 (CI = +/-0.154; p = 0.720)	0.816	+4.83%
Loss Cost	2006.2	0.049 (CI = +/-0.011; p = 0.000)	-0.239 (CI = +/-0.090; p = 0.000)	-0.039 (CI = +/-0.157; p = 0.613)	0.810	+5.00%
Loss Cost	2007.1	0.050 (CI = +/-0.012; p = 0.000)	-0.233 (CI = +/-0.092; p = 0.000)	-0.048 (CI = +/-0.160; p = 0.547)	0.810	+5.14%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.240 (CI = +/-0.094; p = 0.000)	-0.060 (CI = +/-0.163; p = 0.458)	0.803	+5.33%
Loss Cost	2008.1	0.052 (CI = +/-0.014; p = 0.000)	-0.240 (CI = +/-0.097; p = 0.000)	-0.060 (CI = +/-0.168; p = 0.468)	0.796	+5.34%
Loss Cost	2008.2	0.049 (CI = +/-0.014; p = 0.000)	-0.228 (CI = +/-0.097; p = 0.000)	-0.038 (CI = +/-0.168; p = 0.644)	0.770	+4.98%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.090; p = 0.000)	-0.005 (CI = +/-0.155; p = 0.943)	0.788	+4.37%
Loss Cost	2009.2	0.039 (CI = +/-0.014; p = 0.000)	-0.235 (CI = +/-0.089; p = 0.000)	0.016 (CI = +/-0.155; p = 0.831)	0.761	+4.00%
Loss Cost	2010.1	0.037 (CI = +/-0.016; p = 0.000)	-0.241 (CI = +/-0.092; p = 0.000)	0.027 (CI = +/-0.159; p = 0.732)	0.756	+3.79%
Loss Cost	2010.2	0.034 (CI = +/-0.017; p = 0.000)	-0.232 (CI = +/-0.093; p = 0.000)	0.045 (CI = +/-0.162; p = 0.573)	0.722	+3.46%
Loss Cost	2011.1	0.029 (CI = +/-0.017; p = 0.002)	-0.247 (CI = +/-0.090; p = 0.000)	0.073 (CI = +/-0.157; p = 0.349)	0.738	+2.89%
Loss Cost	2011.2	0.026 (CI = +/-0.018; p = 0.007)	-0.241 (CI = +/-0.093; p = 0.000)	0.085 (CI = +/-0.163; p = 0.295)	0.705	+2.66%
Loss Cost	2012.1	0.025 (CI = +/-0.020; p = 0.017)	-0.243 (CI = +/-0.097; p = 0.000)	0.090 (CI = +/-0.170; p = 0.286)	0.702	+2.55%
Loss Cost	2012.2	0.025 (CI = +/-0.022; p = 0.032)	-0.242 (CI = +/-0.102; p = 0.000)	0.092 (CI = +/-0.180; p = 0.301)	0.672	+2.51%
Loss Cost	2013.1	0.022 (CI = +/-0.025; p = 0.076)	-0.248 (CI = +/-0.105; p = 0.000)	0.103 (CI = +/-0.188; p = 0.265)	0.670	+2.24%
Loss Cost	2013.2	0.014 (CI = +/-0.026; p = 0.271)	-0.231 (CI = +/-0.104; p = 0.000)	0.140 (CI = +/-0.188; p = 0.134)	0.636	+1.42%
Loss Cost	2014.1	0.012 (CI = +/-0.029; p = 0.412)	-0.235 (CI = +/-0.109; p = 0.000)	0.150 (CI = +/-0.198; p = 0.128)	0.636	+1.17%
Loss Cost	2014.2	0.007 (CI = +/-0.033; p = 0.637)	-0.227 (CI = +/-0.115; p = 0.001)	0.168 (CI = +/-0.211; p = 0.111)	0.599	+0.75%
Loss Cost	2015.1	-0.004 (CI = +/-0.034; p = 0.828)	-0.245 (CI = +/-0.112; p = 0.000)	0.208 (CI = +/-0.208; p = 0.050)	0.643	-0.36%
Loss Cost	2015.2	-0.023 (CI = +/-0.032; p = 0.156)	-0.215 (CI = +/-0.097; p = 0.000)	0.281 (CI = +/-0.183; p = 0.005)	0.690	-2.22%
Loss Cost	2016.1	-0.023 (CI = +/-0.037; p = 0.206)	-0.215 (CI = +/-0.103; p = 0.001)	0.282 (CI = +/-0.197; p = 0.008)	0.681	-2.26%
Loss Cost	2016.2	-0.034 (CI = +/-0.041; p = 0.099)	-0.200 (CI = +/-0.105; p = 0.001)	0.319 (CI = +/-0.205; p = 0.005)	0.681	-3.32%
Loss Cost	2017.1	-0.041 (CI = +/-0.047; p = 0.083)	-0.208 (CI = +/-0.111; p = 0.001)	0.339 (CI = +/-0.219; p = 0.005)	0.689	-4.00%
Severity	2005.2	0.066 (CI = +/-0.007; p = 0.000)	-0.119 (CI = +/-0.062; p = 0.000)	0.119 (CI = +/-0.108; p = 0.032)	0.949	+6.78%
Severity	2006.1	0.067 (CI = +/-0.008; p = 0.000)	-0.114 (CI = +/-0.063; p = 0.001)	0.112 (CI = +/-0.109; p = 0.045)	0.948	+6.89%
Severity	2006.2	0.068 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.064; p = 0.001)	0.103 (CI = +/-0.111; p = 0.067)	0.947	+7.02%
Severity	2007.1	0.068 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.066; p = 0.001)	0.102 (CI = +/-0.114; p = 0.076)	0.943	+7.03%
Severity	2007.2	0.069 (CI = +/-0.009; p = 0.000)	-0.123 (CI = +/-0.067; p = 0.001)	0.096 (CI = +/-0.117; p = 0.103)	0.940	+7.13%
Severity	2008.1	0.069 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.070; p = 0.001)	0.097 (CI = +/-0.120; p = 0.110)	0.936	+7.11%
Severity	2008.2	0.069 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.072; p = 0.002)	0.098 (CI = +/-0.125; p = 0.118)	0.930	+7.10%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.071; p = 0.001)	0.114 (CI = +/-0.123; p = 0.068)	0.929	+6.79%
Severity	2009.2	0.064 (CI = +/-0.012; p = 0.000)	-0.127 (CI = +/-0.073; p = 0.001)	0.123 (CI = +/-0.127; p = 0.056)	0.921	+6.63%
Severity	2010.1	0.065 (CI = +/-0.013; p = 0.000)	-0.126 (CI = +/-0.076; p = 0.002)	0.121 (CI = +/-0.131; p = 0.070)	0.917	+6.69%
Severity	2010.2	0.064 (CI = +/-0.014; p = 0.000)	-0.124 (CI = +/-0.079; p = 0.003)	0.124 (CI = +/-0.137; p = 0.073)	0.907	+6.62%
Severity	2011.1	0.062 (CI = +/-0.015; p = 0.000)	-0.130 (CI = +/-0.080; p = 0.003)	0.137 (CI = +/-0.140; p = 0.054)	0.902	+6.35%
Severity	2011.2	0.064 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.083; p = 0.002)	0.124 (CI = +/-0.145; p = 0.088)	0.897	+6.60%
Severity	2012.1	0.066 (CI = +/-0.018; p = 0.000)	-0.130 (CI = +/-0.085; p = 0.004)	0.112 (CI = +/-0.149; p = 0.132)	0.896	+6.88%
Severity	2012.2	0.071 (CI = +/-0.019; p = 0.000)	-0.140 (CI = +/-0.086; p = 0.003)	0.092 (CI = +/-0.153; p = 0.224)	0.895	+7.31%
Severity	2013.1	0.075 (CI = +/-0.020; p = 0.000)	-0.130 (CI = +/-0.086; p = 0.005)	0.071 (CI = +/-0.154; p = 0.350)	0.900	+7.83%
Severity	2013.2	0.070 (CI = +/-0.022; p = 0.000)	-0.118 (CI = +/-0.088; p = 0.011)	0.095 (CI = +/-0.158; p = 0.225)	0.887	+7.28%
Severity	2014.1	0.071 (CI = +/-0.025; p = 0.000)	-0.117 (CI = +/-0.092; p = 0.015)	0.093 (CI = +/-0.167; p = 0.261)	0.878	+7.33%
Severity	2014.2	0.074 (CI = +/-0.028; p = 0.000)	-0.124 (CI = +/-0.097; p = 0.015)	0.079 (CI = +/-0.178; p = 0.364)	0.867	+7.68%
Severity	2015.1	0.075 (CI = +/-0.031; p = 0.000)	-0.122 (CI = +/-0.103; p = 0.023)	0.076 (CI = +/-0.191; p = 0.413)	0.856	+7.78%
Severity	2015.2	0.058 (CI = +/-0.030; p = 0.001)	-0.095 (CI = +/-0.090; p = 0.040)	0.139 (CI = +/-0.170; p = 0.102)	0.862	+6.00%
Severity	2016.1	0.065 (CI = +/-0.033; p = 0.001)	-0.086 (CI = +/-0.093; p = 0.068)	0.118 (CI = +/-0.179; p = 0.176)	0.863	+6.67%
Severity	2016.2	0.061 (CI = +/-0.039; p = 0.005)	-0.080 (CI = +/-0.100; p = 0.106)	0.132 (CI = +/-0.195; p = 0.166)	0.838	+6.25%
Severity	2017.1	0.060 (CI = +/-0.046; p = 0.015)	-0.082 (CI = +/-0.108; p = 0.124)	0.135 (CI = +/-0.212; p = 0.190)	0.819	+6.13%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.004)	-0.135 (CI = +/-0.137; p = 0.052)	0.643	-1.99%
Frequency	2006.1	-0.020 (CI = +/-0.010; p = 0.000)	-0.117 (CI = +/-0.081; p = 0.006)	-0.139 (CI = +/-0.140; p = 0.051)	0.618	-1.93%
Frequency	2006.2	-0.019 (CI = +/-0.011; p = 0.001)	-0.119 (CI = +/-0.083; p = 0.006)	-0.142 (CI = +/-0.144; p = 0.053)	0.609	-1.89%
Frequency	2007.1	-0.018 (CI = +/-0.011; p = 0.003)	-0.114 (CI = +/-0.085; p = 0.010)	-0.150 (CI = +/-0.147; p = 0.045)	0.578	-1.77%
Frequency	2007.2	-0.017 (CI = +/-0.012; p = 0.007)	-0.118 (CI = +/-0.087; p = 0.010)	-0.156 (CI = +/-0.151; p = 0.043)	0.569	-1.68%
Frequency	2008.1	-0.017 (CI = +/-0.013; p = 0.012)	-0.117 (CI = +/-0.090; p = 0.013)	-0.158 (CI = +/-0.156; p = 0.047)	0.545	-1.66%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.005)	-0.105 (CI = +/-0.090; p = 0.023)	-0.136 (CI = +/-0.155; p = 0.082)	0.576	-1.98%
Frequency	2009.1	-0.023 (CI = +/-0.014; p = 0.002)	-0.115 (CI = +/-0.090; p = 0.014)	-0.120 (CI = +/-0.155; p = 0.126)	0.598	-2.27%
Frequency	2009.2	-0.025 (CI = +/-0.015; p = 0.002)	-0.108 (CI = +/-0.092; p = 0.023)	-0.107 (CI = +/-0.159; p = 0.180)	0.606	-2.47%
Frequency	2010.1	-0.028 (CI = +/-0.016; p = 0.001)	-0.116 (CI = +/-0.094; p = 0.017)	-0.094 (CI = +/-0.162; p = 0.246)	0.609	-2.72%
Frequency	2010.2	-0.030 (CI = +/-0.017; p = 0.001)	-0.108 (CI = +/-0.096; p = 0.029)	-0.079 (CI = +/-0.167; p = 0.338)	0.617	-2.96%
Frequency	2011.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.116 (CI = +/-0.098; p = 0.022)	-0.064 (CI = +/-0.171; p = 0.445)	0.620	-3.25%
Frequency	2011.2	-0.038 (CI = +/-0.019; p = 0.001)	-0.104 (CI = +/-0.099; p = 0.040)	-0.040 (CI = +/-0.173; p = 0.638)	0.644	-3.69%
Frequency	2012.1	-0.041 (CI = +/-0.021; p = 0.000)	-0.113 (CI = +/-0.101; p = 0.030)	-0.022 (CI = +/-0.177; p = 0.795)	0.646	-4.05%
Frequency	2012.2	-0.046 (CI = +/-0.023; p = 0.000)	-0.102 (CI = +/-0.103; p = 0.052)	0.000 (CI = +/-0.182; p = 0.997)	0.659	-4.47%
Frequency	2013.1	-0.053 (CI = +/-0.023; p = 0.000)	-0.118 (CI = +/-0.100; p = 0.023)	0.033 (CI = +/-0.178; p = 0.708)	0.698	-5.19%
Frequency	2013.2	-0.056 (CI = +/-0.026; p = 0.000)	-0.112 (CI = +/-0.105; p = 0.037)	0.046 (CI = +/-0.189; p = 0.617)	0.691	-5.46%
Frequency	2014.1	-0.059 (CI = +/-0.029; p = 0.000)	-0.118 (CI = +/-0.109; p = 0.036)	0.058 (CI = +/-0.198; p = 0.548)	0.664	-5.75%
Frequency	2014.2	-0.067 (CI = +/-0.032; p = 0.000)	-0.104 (CI = +/-0.112; p = 0.066)	0.089 (CI = +/-0.205; p = 0.372)	0.682	-6.44%
Frequency	2015.1	-0.078 (CI = +/-0.033; p = 0.000)	-0.123 (CI = +/-0.107; p = 0.027)	0.133 (CI = +/-0.199; p = 0.176)	0.726	-7.55%
Frequency	2015.2	-0.081 (CI = +/-0.038; p = 0.000)	-0.120 (CI = +/-0.114; p = 0.041)	0.142 (CI = +/-0.216; p = 0.182)	0.705	-7.76%
Frequency	2016.1	-0.087 (CI = +/-0.043; p = 0.001)	-0.129 (CI = +/-0.119; p = 0.036)	0.164 (CI = +/-0.228; p = 0.146)	0.679	-8.38%
Frequency	2016.2	-0.094 (CI = +/-0.050; p = 0.001)	-0.119 (CI = +/-0.127; p = 0.063)	0.187 (CI = +/-0.247; p = 0.126)	0.670	-9.01%
Frequency	2017.1	-0.100 (CI = +/-0.057; p = 0.002)	-0.127 (CI = +/-0.135; p = 0.064)	0.204 (CI = +/-0.267; p = 0.121)	0.617	-9.54%

Bodily Injury

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

Loss Cost	2005.2	0.048 (CI = +/-0.007; p = 0.000)	-0.224 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.853	+4.92%
Loss Cost	2006.1	0.049 (CI = +/-0.007; p = 0.000)	-0.215 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.858	+5.05%
Loss Cost	2006.2	0.050 (CI = +/-0.008; p = 0.000)	-0.222 (CI = +/-0.079; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.855	+5.16%
Loss Cost	2007.1	0.051 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.081; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.856	+5.28%
Loss Cost	2007.2	0.052 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.082; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.851	+5.39%
Loss Cost	2008.1	0.053 (CI = +/-0.009; p = 0.000)	-0.221 (CI = +/-0.085; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.846	+5.40%
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.083; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.833	+5.16%
Loss Cost	2009.1	0.046 (CI = +/-0.008; p = 0.000)	-0.229 (CI = +/-0.074; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.856	+4.76%
Loss Cost	2009.2	0.044 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.844	+4.54%
Loss Cost	2010.1	0.043 (CI = +/-0.009; p = 0.000)	-0.223 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.839	+4.44%
Loss Cost	2010.2	0.042 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.821	+4.26%
Loss Cost	2011.1	0.039 (CI = +/-0.009; p = 0.000)	-0.229 (CI = +/-0.072; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.834	+3.95%
Loss Cost	2011.2	0.038 (CI = +/-0.010; p = 0.000)	-0.225 (CI = +/-0.075; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.813	+3.86%
Loss Cost	2012.1	0.038 (CI = +/-0.011; p = 0.000)	-0.225 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.810	+3.86%
Loss Cost	2012.2	0.038 (CI = +/-0.011; p = 0.000)	-0.225 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.790	+3.88%
Loss Cost	2013.1	0.037 (CI = +/-0.013; p = 0.000)	-0.228 (CI = +/-0.086; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.787	+3.81%
Loss Cost	2013.2	0.034 (CI = +/-0.013; p = 0.000)	-0.214 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.770	+3.45%
Loss Cost	2014.1	0.034 (CI = +/-0.014; p = 0.000)	-0.215 (CI = +/-0.088; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.767	+3.44%
Loss Cost	2014.2	0.033 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.741	+3.32%
Loss Cost	2015.1	0.029 (CI = +/-0.016; p = 0.002)	-0.225 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.761	+2.90%
Loss Cost	2015.2	0.022 (CI = +/-0.014; p = 0.006)	-0.200 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.793	+2.20%
Loss Cost	2016.1	0.024 (CI = +/-0.016; p = 0.006)	-0.193 (CI = +/-0.083; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.797	+2.44%
Loss Cost	2016.2	0.021 (CI = +/-0.017; p = 0.020)	-0.184 (CI = +/-0.087; p = 0.001)	0.010 (CI = +/-0.005; p = 0.000)	0.787	+2.14%
Loss Cost	2017.1	0.021 (CI = +/-0.020; p = 0.045)	-0.185 (CI = +/-0.094; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.784	+2.08%
Severity	2005.2	0.071 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.066; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.735)	0.942	+7.32%
Severity	2006.1	0.072 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.067; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.781)	0.942	+7.43%
Severity	2006.2	0.073 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.067; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.792)	0.941	+7.55%
Severity	2007.1	0.073 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.069; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.808)	0.938	+7.58%
Severity	2007.2	0.074 (CI = +/-0.007; p = 0.000)	-0.128 (CI = +/-0.071; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.816)	0.935	+7.67%
Severity	2008.1	0.074 (CI = +/-0.008; p = 0.000)	-0.127 (CI = +/-0.073; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.825)	0.930	+7.69%
Severity	2008.2	0.074 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.075; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.828)	0.923	+7.71%
Severity	2009.1	0.073 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.076; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.778)	0.920	+7.54%
Severity	2009.2	0.072 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.079; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.781)	0.910	+7.49%
Severity	2010.1	0.073 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.081; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.804)	0.906	+7.58%
Severity	2010.2	0.073 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.084; p = 0.004)	-0.001 (CI = +/-0.006; p = 0.807)	0.895	+7.59%
Severity	2011.1	0.072 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.087; p = 0.004)	-0.001 (CI = +/-0.006; p = 0.791)	0.886	+7.48%
Severity	2011.2	0.074 (CI = +/-0.012; p = 0.000)	-0.145 (CI = +/-0.088; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.775)	0.884	+7.70%
Severity	2012.1	0.076 (CI = +/-0.012; p = 0.000)	-0.136 (CI = +/-0.090; p = 0.005)	-0.001 (CI = +/-0.006; p = 0.805)	0.885	+7.93%
Severity	2012.2	0.079 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.090; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.770)	0.888	+8.23%
Severity	2013.1	0.082 (CI = +/-0.013; p = 0.000)	-0.134 (CI = +/-0.089; p = 0.005)	-0.001 (CI = +/-0.006; p = 0.794)	0.896	+8.59%
Severity	2013.2	0.080 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.092; p = 0.010)	-0.001 (CI = +/-0.006; p = 0.827)	0.878	+8.38%
Severity	2014.1	0.081 (CI = +/-0.015; p = 0.000)	-0.122 (CI = +/-0.097; p = 0.016)	-0.001 (CI = +/-0.006; p = 0.835)	0.870	+8.48%
Severity	2014.2	0.084 (CI = +/-0.016; p = 0.000)	-0.131 (CI = +/-0.100; p = 0.013)	-0.001 (CI = +/-0.006; p = 0.791)	0.861	+8.74%
Severity	2015.1	0.085 (CI = +/-0.018; p = 0.000)	-0.127 (CI = +/-0.106; p = 0.022)	-0.001 (CI = +/-0.006; p = 0.795)	0.851	+8.86%
Severity	2015.2	0.079 (CI = +/-0.018; p = 0.000)	-0.105 (CI = +/-0.100; p = 0.040)	0.000 (CI = +/-0.005; p = 0.933)	0.834	+8.19%
Severity	2016.1	0.083 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.101; p = 0.074)	0.000 (CI = +/-0.005; p = 0.896)	0.844	+8.69%
Severity	2016.2	0.083 (CI = +/-0.022; p = 0.000)	-0.091 (CI = +/-0.109; p = 0.095)	0.000 (CI = +/-0.006; p = 0.901)	0.811	+8.68%
Severity	2017.1	0.085 (CI = +/-0.025; p = 0.000)	-0.087 (CI = +/-0.117; p = 0.131)	0.000 (CI = +/-0.006; p = 0.889)	0.791	+8.82%
Frequency	2005.2	-0.023 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.070; p = 0.007)	0.010 (CI = +/-0.005; p = 0.001)	0.718	-2.24%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.072; p = 0.010)	0.010 (CI = +/-0.006; p = 0.001)	0.698	-2.21%
Frequency	2006.2	-0.022 (CI = +/-0.007; p = 0.000)	-0.097 (CI = +/-0.074; p = 0.012)	0.010 (CI = +/-0.006; p = 0.001)	0.690	-2.21%
Frequency	2007.1	-0.022 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.019)	0.010 (CI = +/-0.006; p = 0.001)	0.665	-2.14%
Frequency	2007.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.078; p = 0.021)	0.010 (CI = +/-0.006; p = 0.001)	0.655	-2.12%
Frequency	2008.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.093 (CI = +/-0.081; p = 0.025)	0.010 (CI = +/-0.006; p = 0.001)	0.636	-2.13%
Frequency	2008.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.078; p = 0.044)	0.010 (CI = +/-0.006; p = 0.001)	0.685	-2.37%
Frequency	2009.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.076; p = 0.020)	0.010 (CI = +/-0.005; p = 0.001)	0.713	-2.59%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.077; p = 0.034)	0.010 (CI = +/-0.005; p = 0.001)	0.729	-2.75%
Frequency	2010.1	-0.030 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.077; p = 0.021)	0.010 (CI = +/-0.005; p = 0.001)	0.738	-2.92%
Frequency	2010.2	-0.031 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.077; p = 0.036)	0.010 (CI = +/-0.005; p = 0.001)	0.755	-3.10%
Frequency	2011.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.078; p = 0.022)	0.010 (CI = +/-0.005; p = 0.001)	0.763	-3.29%
Frequency	2011.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.079 (CI = +/-0.075; p = 0.039)	0.010 (CI = +/-0.005; p = 0.000)	0.796	-3.56%
Frequency	2012.1	-0.038 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.076; p = 0.023)	0.010 (CI = +/-0.005; p = 0.000)	0.803	-3.77%
Frequency	2012.2	-0.041 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.075; p = 0.042)	0.010 (CI = +/-0.005; p = 0.000)	0.823	-4.02%
Frequency	2013.1	-0.045 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.069; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.859	-4.40%
Frequency	2013.2	-0.047 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.071; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	0.859	-4.54%
Frequency	2014.1	-0.048 (CI = +/-0.012; p = 0.000)	-0.093 (CI = +/-0.075; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	0.847	-4.65%
Frequency	2014.2	-0.051 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.072; p = 0.033)	0.010 (CI = +/-0.004; p = 0.000)	0.869	-4.98%
Frequency	2015.1	-0.056 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.064; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	0.905	-5.47%
Frequency	2015.2	-0.057 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.068; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.898	-5.54%
Frequency	2016.1	-0.059 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.071; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.890	-5.75%
Frequency	2016.2	-0.062 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.073; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	0.894	-6.02%
Frequency	2017.1	-0.064 (CI = +/-0.017; p = 0.000)	-0.098 (CI = +/-0.077; p = 0.018)	0.011 (CI = +/-0.004; p = 0.000)	0.878	-6.20%

Bodily Injury

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

Loss Cost	2005.2	0.055 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.009; p = 0.005)	-0.122 (CI = +/-0.206; p = 0.238)	0.722	+5.66%
Loss Cost	2006.1	0.060 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.157 (CI = +/-0.202; p = 0.124)	0.747	+6.13%
Loss Cost	2006.2	0.061 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.165 (CI = +/-0.209; p = 0.117)	0.734	+6.24%
Loss Cost	2007.1	0.065 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	-0.201 (CI = +/-0.206; p = 0.056)	0.754	+6.74%
Loss Cost	2007.2	0.066 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	-0.210 (CI = +/-0.213; p = 0.053)	0.740	+6.87%
Loss Cost	2008.1	0.070 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	-0.237 (CI = +/-0.216; p = 0.033)	0.744	+7.28%
Loss Cost	2008.2	0.065 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.009; p = 0.001)	-0.200 (CI = +/-0.215; p = 0.067)	0.716	+6.72%
Loss Cost	2009.1	0.062 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.178 (CI = +/-0.222; p = 0.111)	0.682	+6.38%
Loss Cost	2009.2	0.056 (CI = +/-0.021; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	-0.139 (CI = +/-0.222; p = 0.209)	0.646	+5.76%
Loss Cost	2010.1	0.059 (CI = +/-0.023; p = 0.000)	0.015 (CI = +/-0.009; p = 0.003)	-0.156 (CI = +/-0.232; p = 0.179)	0.635	+6.03%
Loss Cost	2010.2	0.053 (CI = +/-0.025; p = 0.000)	0.014 (CI = +/-0.009; p = 0.004)	-0.120 (CI = +/-0.237; p = 0.305)	0.591	+5.44%
Loss Cost	2011.1	0.052 (CI = +/-0.027; p = 0.001)	0.014 (CI = +/-0.010; p = 0.006)	-0.113 (CI = +/-0.250; p = 0.360)	0.554	+5.32%
Loss Cost	2011.2	0.047 (CI = +/-0.030; p = 0.003)	0.013 (CI = +/-0.010; p = 0.010)	-0.083 (CI = +/-0.261; p = 0.516)	0.506	+4.80%
Loss Cost	2012.1	0.053 (CI = +/-0.032; p = 0.003)	0.014 (CI = +/-0.010; p = 0.008)	-0.119 (CI = +/-0.272; p = 0.373)	0.520	+5.44%
Loss Cost	2012.2	0.050 (CI = +/-0.036; p = 0.009)	0.014 (CI = +/-0.010; p = 0.012)	-0.103 (CI = +/-0.290; p = 0.467)	0.476	+5.15%
Loss Cost	2013.1	0.056 (CI = +/-0.040; p = 0.008)	0.014 (CI = +/-0.011; p = 0.010)	-0.137 (CI = +/-0.306; p = 0.361)	0.481	+5.80%
Loss Cost	2013.2	0.043 (CI = +/-0.043; p = 0.049)	0.013 (CI = +/-0.010; p = 0.018)	-0.065 (CI = +/-0.311; p = 0.665)	0.427	+4.37%
Loss Cost	2014.1	0.051 (CI = +/-0.047; p = 0.036)	0.014 (CI = +/-0.011; p = 0.015)	-0.109 (CI = +/-0.330; p = 0.498)	0.445	+5.27%
Loss Cost	2014.2	0.042 (CI = +/-0.053; p = 0.113)	0.013 (CI = +/-0.011; p = 0.026)	-0.065 (CI = +/-0.353; p = 0.704)	0.397	+4.32%
Loss Cost	2015.1	0.042 (CI = +/-0.062; p = 0.171)	0.013 (CI = +/-0.012; p = 0.034)	-0.062 (CI = +/-0.387; p = 0.741)	0.372	+4.25%
Loss Cost	2015.2	0.011 (CI = +/-0.060; p = 0.714)	0.010 (CI = +/-0.010; p = 0.051)	0.077 (CI = +/-0.359; p = 0.654)	0.405	+1.06%
Loss Cost	2016.1	0.026 (CI = +/-0.067; p = 0.415)	0.011 (CI = +/-0.011; p = 0.036)	0.011 (CI = +/-0.379; p = 0.951)	0.439	+2.65%
Loss Cost	2016.2	0.005 (CI = +/-0.072; p = 0.878)	0.010 (CI = +/-0.010; p = 0.053)	0.093 (CI = +/-0.388; p = 0.613)	0.456	+0.53%
Loss Cost	2017.1	0.012 (CI = +/-0.083; p = 0.753)	0.011 (CI = +/-0.011; p = 0.057)	0.068 (CI = +/-0.423; p = 0.732)	0.455	+1.24%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.356)	0.162 (CI = +/-0.141; p = 0.026)	0.929	+6.46%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.428)	0.147 (CI = +/-0.143; p = 0.044)	0.929	+6.67%
Severity	2006.2	0.065 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.452)	0.144 (CI = +/-0.148; p = 0.056)	0.924	+6.71%
Severity	2007.1	0.066 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.495)	0.137 (CI = +/-0.153; p = 0.076)	0.921	+6.80%
Severity	2007.2	0.066 (CI = +/-0.013; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.499)	0.139 (CI = +/-0.159; p = 0.084)	0.915	+6.79%
Severity	2008.1	0.066 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.535)	0.133 (CI = +/-0.165; p = 0.109)	0.909	+6.87%
Severity	2008.2	0.065 (CI = +/-0.015; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.484)	0.146 (CI = +/-0.170; p = 0.091)	0.902	+6.68%
Severity	2009.1	0.062 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.416)	0.163 (CI = +/-0.175; p = 0.067)	0.894	+6.41%
Severity	2009.2	0.058 (CI = +/-0.017; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.317)	0.190 (CI = +/-0.178; p = 0.037)	0.888	+5.99%
Severity	2010.1	0.060 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.371)	0.177 (CI = +/-0.185; p = 0.060)	0.883	+6.19%
Severity	2010.2	0.057 (CI = +/-0.020; p = 0.000)	-0.004 (CI = +/-0.007; p = 0.308)	0.198 (CI = +/-0.192; p = 0.043)	0.874	+5.84%
Severity	2011.1	0.055 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.286)	0.211 (CI = +/-0.202; p = 0.041)	0.863	+5.62%
Severity	2011.2	0.054 (CI = +/-0.024; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.297)	0.213 (CI = +/-0.214; p = 0.051)	0.852	+5.59%
Severity	2012.1	0.060 (CI = +/-0.026; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.392)	0.182 (CI = +/-0.223; p = 0.104)	0.853	+6.15%
Severity	2012.2	0.061 (CI = +/-0.030; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.433)	0.175 (CI = +/-0.238; p = 0.142)	0.843	+6.29%
Severity	2013.1	0.070 (CI = +/-0.032; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.598)	0.124 (CI = +/-0.243; p = 0.300)	0.853	+7.28%
Severity	2013.2	0.059 (CI = +/-0.033; p = 0.002)	-0.003 (CI = +/-0.008; p = 0.387)	0.185 (CI = +/-0.243; p = 0.127)	0.846	+6.04%
Severity	2014.1	0.062 (CI = +/-0.038; p = 0.003)	-0.003 (CI = +/-0.009; p = 0.452)	0.170 (CI = +/-0.263; p = 0.192)	0.836	+6.37%
Severity	2014.2	0.060 (CI = +/-0.043; p = 0.009)	-0.003 (CI = +/-0.009; p = 0.453)	0.177 (CI = +/-0.286; p = 0.209)	0.817	+6.20%
Severity	2015.1	0.065 (CI = +/-0.050; p = 0.014)	-0.003 (CI = +/-0.009; p = 0.528)	0.156 (CI = +/-0.312; p = 0.306)	0.804	+6.69%
Severity	2015.2	0.035 (CI = +/-0.044; p = 0.112)	-0.005 (CI = +/-0.008; p = 0.167)	0.289 (CI = +/-0.262; p = 0.032)	0.838	+3.53%
Severity	2016.1	0.045 (CI = +/-0.049; p = 0.067)	-0.004 (CI = +/-0.008; p = 0.238)	0.244 (CI = +/-0.278; p = 0.080)	0.842	+4.65%
Severity	2016.2	0.033 (CI = +/-0.054; p = 0.215)	-0.005 (CI = +/-0.008; p = 0.178)	0.294 (CI = +/-0.292; p = 0.049)	0.827	+3.33%
Severity	2017.1	0.034 (CI = +/-0.063; p = 0.264)	-0.005 (CI = +/-0.008; p = 0.204)	0.290 (CI = +/-0.321; p = 0.072)	0.807	+3.44%
Frequency	2005.2	-0.008 (CI = +/-0.008; p = 0.065)	0.017 (CI = +/-0.005; p = 0.000)	-0.284 (CI = +/-0.114; p = 0.000)	0.799	-0.75%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.218)	0.017 (CI = +/-0.005; p = 0.000)	-0.304 (CI = +/-0.111; p = 0.000)	0.807	-0.50%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.316)	0.018 (CI = +/-0.005; p = 0.000)	-0.310 (CI = +/-0.115; p = 0.000)	0.804	-0.43%
Frequency	2007.1	-0.001 (CI = +/-0.008; p = 0.885)	0.018 (CI = +/-0.005; p = 0.000)	-0.338 (CI = +/-0.106; p = 0.000)	0.828	-0.06%
Frequency	2007.2	0.001 (CI = +/-0.009; p = 0.852)	0.019 (CI = +/-0.005; p = 0.000)	-0.348 (CI = +/-0.109; p = 0.000)	0.828	+0.08%
Frequency	2008.1	0.004 (CI = +/-0.009; p = 0.393)	0.019 (CI = +/-0.004; p = 0.000)	-0.370 (CI = +/-0.106; p = 0.000)	0.840	+0.38%
Frequency	2008.2	0.000 (CI = +/-0.009; p = 0.934)	0.018 (CI = +/-0.004; p = 0.000)	-0.346 (CI = +/-0.102; p = 0.000)	0.864	+0.04%
Frequency	2009.1	0.000 (CI = +/-0.010; p = 0.953)	0.018 (CI = +/-0.004; p = 0.000)	-0.341 (CI = +/-0.106; p = 0.000)	0.863	-0.03%
Frequency	2009.2	-0.002 (CI = +/-0.010; p = 0.677)	0.018 (CI = +/-0.004; p = 0.000)	-0.329 (CI = +/-0.109; p = 0.000)	0.868	-0.21%
Frequency	2010.1	-0.002 (CI = +/-0.011; p = 0.788)	0.018 (CI = +/-0.005; p = 0.000)	-0.333 (CI = +/-0.114; p = 0.000)	0.865	-0.15%
Frequency	2010.2	-0.004 (CI = +/-0.012; p = 0.535)	0.018 (CI = +/-0.005; p = 0.000)	-0.319 (CI = +/-0.118; p = 0.000)	0.869	-0.37%
Frequency	2011.1	-0.003 (CI = +/-0.013; p = 0.660)	0.018 (CI = +/-0.005; p = 0.000)	-0.324 (CI = +/-0.124; p = 0.000)	0.866	-0.29%
Frequency	2011.2	-0.008 (CI = +/-0.014; p = 0.279)	0.017 (CI = +/-0.005; p = 0.000)	-0.296 (CI = +/-0.124; p = 0.000)	0.881	-0.75%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.385)	0.017 (CI = +/-0.005; p = 0.000)	-0.301 (CI = +/-0.131; p = 0.000)	0.876	-0.66%
Frequency	2012.2	-0.011 (CI = +/-0.017; p = 0.197)	0.017 (CI = +/-0.005; p = 0.000)	-0.278 (CI = +/-0.136; p = 0.000)	0.884	-1.07%
Frequency	2013.1	-0.014 (CI = +/-0.019; p = 0.137)	0.017 (CI = +/-0.005; p = 0.000)	-0.261 (CI = +/-0.143; p = 0.001)	0.885	-1.38%
Frequency	2013.2	-0.016 (CI = +/-0.021; p = 0.132)	0.016 (CI = +/-0.005; p = 0.000)	-0.251 (CI = +/-0.154; p = 0.003)	0.881	-1.57%
Frequency	2014.1	-0.010 (CI = +/-0.023; p = 0.358)	0.017 (CI = +/-0.005; p = 0.000)	-0.278 (CI = +/-0.161; p = 0.002)	0.878	-1.04%
Frequency	2014.2	-0.018 (CI = +/-0.025; p = 0.152)	0.016 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.166; p = 0.007)	0.889	-1.77%
Frequency	2015.1	-0.023 (CI = +/-0.028; p = 0.102)	0.016 (CI = +/-0.005; p = 0.000)	-0.217 (CI = +/-0.178; p = 0.020)	0.889	-2.29%
Frequency	2015.2	-0.024 (CI = +/-0.033; p = 0.135)	0.016 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.195; p = 0.035)	0.880	-2.39%
Frequency	2016.1	-0.019 (CI = +/-0.037; p = 0.290)	0.016 (CI = +/-0.006; p = 0.000)	-0.233 (CI = +/-0.212; p = 0.033)	0.868	-1.90%
Frequency	2016.2	-0.028 (CI = +/-0.042; p = 0.181)	0.015 (CI = +/-0.006; p = 0.000)	-0.201 (CI = +/-0.226; p = 0.077)	0.869	-2.72%
Frequency	2017.1	-0.022 (CI = +/-0.048; p = 0.347)	0.016 (CI = +/-0.006; p = 0.000)	-0.222 (CI = +/-0.244; p = 0.070)	0.850	-2.13%

Bodily Injury

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

Loss Cost	2005.2	0.045 (CI = +/-0.010; p = 0.000)	0.668	+4.58%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	0.682	+4.79%
Loss Cost	2006.2	0.047 (CI = +/-0.011; p = 0.000)	0.664	+4.79%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.672	+4.99%
Loss Cost	2007.2	0.049 (CI = +/-0.012; p = 0.000)	0.652	+4.98%
Loss Cost	2008.1	0.050 (CI = +/-0.013; p = 0.000)	0.645	+5.10%
Loss Cost	2008.2	0.046 (CI = +/-0.013; p = 0.000)	0.613	+4.73%
Loss Cost	2009.1	0.044 (CI = +/-0.014; p = 0.000)	0.576	+4.48%
Loss Cost	2009.2	0.040 (CI = +/-0.014; p = 0.000)	0.533	+4.11%
Loss Cost	2010.1	0.041 (CI = +/-0.015; p = 0.000)	0.514	+4.16%
Loss Cost	2010.2	0.037 (CI = +/-0.015; p = 0.000)	0.462	+3.82%
Loss Cost	2011.1	0.036 (CI = +/-0.016; p = 0.000)	0.419	+3.69%
Loss Cost	2011.2	0.034 (CI = +/-0.017; p = 0.001)	0.361	+3.41%
Loss Cost	2012.1	0.036 (CI = +/-0.019; p = 0.001)	0.365	+3.61%
Loss Cost	2012.2	0.034 (CI = +/-0.020; p = 0.002)	0.313	+3.42%
Loss Cost	2013.1	0.035 (CI = +/-0.022; p = 0.003)	0.309	+3.60%
Loss Cost	2013.2	0.030 (CI = +/-0.023; p = 0.013)	0.225	+3.01%
Loss Cost	2014.1	0.032 (CI = +/-0.025; p = 0.013)	0.237	+3.29%
Loss Cost	2014.2	0.029 (CI = +/-0.027; p = 0.036)	0.169	+2.92%
Loss Cost	2015.1	0.029 (CI = +/-0.030; p = 0.058)	0.140	+2.90%
Loss Cost	2015.2	0.019 (CI = +/-0.030; p = 0.208)	0.038	+1.91%
Loss Cost	2016.1	0.026 (CI = +/-0.033; p = 0.113)	0.096	+2.63%
Loss Cost	2016.2	0.021 (CI = +/-0.036; p = 0.239)	0.031	+2.12%
Loss Cost	2017.1	0.027 (CI = +/-0.041; p = 0.177)	0.064	+2.74%
Severity	2005.2	0.071 (CI = +/-0.007; p = 0.000)	0.923	+7.36%
Severity	2006.1	0.072 (CI = +/-0.007; p = 0.000)	0.924	+7.51%
Severity	2006.2	0.073 (CI = +/-0.007; p = 0.000)	0.920	+7.57%
Severity	2007.1	0.074 (CI = +/-0.008; p = 0.000)	0.917	+7.66%
Severity	2007.2	0.074 (CI = +/-0.008; p = 0.000)	0.911	+7.70%
Severity	2008.1	0.075 (CI = +/-0.008; p = 0.000)	0.907	+7.78%
Severity	2008.2	0.075 (CI = +/-0.009; p = 0.000)	0.898	+7.74%
Severity	2009.1	0.074 (CI = +/-0.010; p = 0.000)	0.888	+7.66%
Severity	2009.2	0.073 (CI = +/-0.010; p = 0.000)	0.877	+7.53%
Severity	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.875	+7.70%
Severity	2010.2	0.074 (CI = +/-0.011; p = 0.000)	0.862	+7.63%
Severity	2011.1	0.074 (CI = +/-0.012; p = 0.000)	0.849	+7.64%
Severity	2011.2	0.075 (CI = +/-0.013; p = 0.000)	0.839	+7.74%
Severity	2012.1	0.078 (CI = +/-0.014; p = 0.000)	0.848	+8.10%
Severity	2012.2	0.079 (CI = +/-0.015; p = 0.000)	0.840	+8.27%
Severity	2013.1	0.084 (CI = +/-0.015; p = 0.000)	0.859	+8.77%
Severity	2013.2	0.081 (CI = +/-0.015; p = 0.000)	0.842	+8.41%
Severity	2014.1	0.083 (CI = +/-0.017; p = 0.000)	0.837	+8.68%
Severity	2014.2	0.084 (CI = +/-0.018; p = 0.000)	0.819	+8.77%
Severity	2015.1	0.087 (CI = +/-0.020; p = 0.000)	0.814	+9.10%
Severity	2015.2	0.079 (CI = +/-0.019; p = 0.000)	0.803	+8.20%
Severity	2016.1	0.085 (CI = +/-0.020; p = 0.000)	0.827	+8.88%
Severity	2016.2	0.083 (CI = +/-0.022; p = 0.000)	0.795	+8.68%
Severity	2017.1	0.087 (CI = +/-0.025; p = 0.000)	0.781	+9.04%
Frequency	2005.2	-0.026 (CI = +/-0.008; p = 0.000)	0.539	-2.59%
Frequency	2006.1	-0.026 (CI = +/-0.008; p = 0.000)	0.509	-2.53%
Frequency	2006.2	-0.026 (CI = +/-0.009; p = 0.000)	0.500	-2.58%
Frequency	2007.1	-0.025 (CI = +/-0.009; p = 0.000)	0.463	-2.48%
Frequency	2007.2	-0.026 (CI = +/-0.010; p = 0.000)	0.449	-2.52%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.420	-2.49%
Frequency	2008.2	-0.028 (CI = +/-0.010; p = 0.000)	0.490	-2.79%
Frequency	2009.1	-0.030 (CI = +/-0.011; p = 0.000)	0.505	-2.95%
Frequency	2009.2	-0.032 (CI = +/-0.011; p = 0.000)	0.535	-3.18%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.532	-3.29%
Frequency	2010.2	-0.036 (CI = +/-0.012; p = 0.000)	0.561	-3.54%
Frequency	2011.1	-0.037 (CI = +/-0.013; p = 0.000)	0.555	-3.66%
Frequency	2011.2	-0.041 (CI = +/-0.013; p = 0.000)	0.604	-4.02%
Frequency	2012.1	-0.042 (CI = +/-0.014; p = 0.000)	0.595	-4.15%
Frequency	2012.2	-0.046 (CI = +/-0.015; p = 0.000)	0.625	-4.48%
Frequency	2013.1	-0.049 (CI = +/-0.016; p = 0.000)	0.638	-4.75%
Frequency	2013.2	-0.051 (CI = +/-0.017; p = 0.000)	0.638	-4.98%
Frequency	2014.1	-0.051 (CI = +/-0.019; p = 0.000)	0.602	-4.96%
Frequency	2014.2	-0.055 (CI = +/-0.020; p = 0.000)	0.628	-5.37%
Frequency	2015.1	-0.058 (CI = +/-0.021; p = 0.000)	0.629	-5.68%
Frequency	2015.2	-0.060 (CI = +/-0.024; p = 0.000)	0.604	-5.82%
Frequency	2016.1	-0.059 (CI = +/-0.027; p = 0.000)	0.554	-5.74%
Frequency	2016.2	-0.062 (CI = +/-0.030; p = 0.000)	0.541	-6.04%
Frequency	2017.1	-0.059 (CI = +/-0.034; p = 0.002)	0.470	-5.78%

Bodily Injury

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

Loss Cost	2005.2	0.044 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.205; p = 0.894)	0.659	+4.51%
Loss Cost	2006.1	0.047 (CI = +/-0.015; p = 0.000)	-0.007 (CI = +/-0.205; p = 0.944)	0.673	+4.83%
Loss Cost	2006.2	0.047 (CI = +/-0.015; p = 0.000)	-0.008 (CI = +/-0.211; p = 0.941)	0.654	+4.83%
Loss Cost	2007.1	0.050 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.212; p = 0.797)	0.663	+5.14%
Loss Cost	2007.2	0.050 (CI = +/-0.017; p = 0.000)	-0.027 (CI = +/-0.219; p = 0.803)	0.642	+5.14%
Loss Cost	2008.1	0.052 (CI = +/-0.018; p = 0.000)	-0.039 (CI = +/-0.224; p = 0.726)	0.635	+5.34%
Loss Cost	2008.2	0.047 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.220; p = 0.958)	0.601	+4.77%
Loss Cost	2009.1	0.043 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.222; p = 0.876)	0.562	+4.37%
Loss Cost	2009.2	0.037 (CI = +/-0.020; p = 0.001)	0.052 (CI = +/-0.218; p = 0.632)	0.521	+3.75%
Loss Cost	2010.1	0.037 (CI = +/-0.022; p = 0.002)	0.049 (CI = +/-0.227; p = 0.659)	0.499	+3.79%
Loss Cost	2010.2	0.031 (CI = +/-0.023; p = 0.010)	0.082 (CI = +/-0.226; p = 0.464)	0.452	+3.17%
Loss Cost	2011.1	0.029 (CI = +/-0.025; p = 0.028)	0.096 (CI = +/-0.234; p = 0.406)	0.413	+2.89%
Loss Cost	2011.2	0.023 (CI = +/-0.027; p = 0.091)	0.125 (CI = +/-0.238; p = 0.288)	0.366	+2.31%
Loss Cost	2012.1	0.025 (CI = +/-0.029; p = 0.089)	0.114 (CI = +/-0.248; p = 0.353)	0.363	+2.55%
Loss Cost	2012.2	0.021 (CI = +/-0.032; p = 0.198)	0.136 (CI = +/-0.257; p = 0.286)	0.319	+2.07%
Loss Cost	2013.1	0.022 (CI = +/-0.036; p = 0.210)	0.128 (CI = +/-0.271; p = 0.336)	0.309	+2.24%
Loss Cost	2013.2	0.009 (CI = +/-0.037; p = 0.612)	0.186 (CI = +/-0.265; p = 0.158)	0.265	+0.91%
Loss Cost	2014.1	0.012 (CI = +/-0.041; p = 0.562)	0.175 (CI = +/-0.281; p = 0.207)	0.263	+1.17%
Loss Cost	2014.2	0.001 (CI = +/-0.045; p = 0.956)	0.217 (CI = +/-0.289; p = 0.132)	0.230	+0.12%
Loss Cost	2015.1	-0.004 (CI = +/-0.051; p = 0.884)	0.235 (CI = +/-0.308; p = 0.125)	0.211	-0.36%
Loss Cost	2015.2	-0.030 (CI = +/-0.049; p = 0.208)	0.332 (CI = +/-0.275; p = 0.021)	0.274	-2.96%
Loss Cost	2016.1	-0.023 (CI = +/-0.055; p = 0.392)	0.307 (CI = +/-0.295; p = 0.042)	0.275	-2.26%
Loss Cost	2016.2	-0.043 (CI = +/-0.059; p = 0.142)	0.372 (CI = +/-0.294; p = 0.017)	0.319	-4.19%
Loss Cost	2017.1	-0.041 (CI = +/-0.069; p = 0.225)	0.366 (CI = +/-0.321; p = 0.029)	0.312	-4.00%
Severity	2005.2	0.065 (CI = +/-0.009; p = 0.000)	0.134 (CI = +/-0.127; p = 0.039)	0.929	+6.71%
Severity	2006.1	0.067 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.127; p = 0.060)	0.930	+6.89%
Severity	2006.2	0.067 (CI = +/-0.010; p = 0.000)	0.119 (CI = +/-0.130; p = 0.073)	0.925	+6.94%
Severity	2007.1	0.068 (CI = +/-0.010; p = 0.000)	0.113 (CI = +/-0.134; p = 0.094)	0.922	+7.03%
Severity	2007.2	0.068 (CI = +/-0.011; p = 0.000)	0.113 (CI = +/-0.138; p = 0.104)	0.916	+7.03%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.108 (CI = +/-0.142; p = 0.129)	0.911	+7.11%
Severity	2008.2	0.067 (CI = +/-0.012; p = 0.000)	0.116 (CI = +/-0.145; p = 0.114)	0.903	+6.98%
Severity	2009.1	0.066 (CI = +/-0.013; p = 0.000)	0.126 (CI = +/-0.149; p = 0.093)	0.895	+6.79%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.142 (CI = +/-0.150; p = 0.062)	0.888	+6.49%
Severity	2010.1	0.065 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.154; p = 0.090)	0.884	+6.69%
Severity	2010.2	0.063 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.159; p = 0.074)	0.874	+6.46%
Severity	2011.1	0.062 (CI = +/-0.018; p = 0.000)	0.149 (CI = +/-0.165; p = 0.075)	0.862	+6.35%
Severity	2011.2	0.062 (CI = +/-0.019; p = 0.000)	0.148 (CI = +/-0.173; p = 0.091)	0.851	+6.39%
Severity	2012.1	0.066 (CI = +/-0.021; p = 0.000)	0.125 (CI = +/-0.176; p = 0.154)	0.855	+6.88%
Severity	2012.2	0.068 (CI = +/-0.023; p = 0.000)	0.118 (CI = +/-0.184; p = 0.199)	0.845	+7.04%
Severity	2013.1	0.075 (CI = +/-0.024; p = 0.000)	0.084 (CI = +/-0.183; p = 0.351)	0.858	+7.83%
Severity	2013.2	0.068 (CI = +/-0.025; p = 0.000)	0.118 (CI = +/-0.182; p = 0.191)	0.848	+7.00%
Severity	2014.1	0.071 (CI = +/-0.028; p = 0.000)	0.105 (CI = +/-0.192; p = 0.266)	0.839	+7.33%
Severity	2014.2	0.071 (CI = +/-0.032; p = 0.000)	0.105 (CI = +/-0.205; p = 0.293)	0.821	+7.32%
Severity	2015.1	0.075 (CI = +/-0.036; p = 0.000)	0.089 (CI = +/-0.217; p = 0.400)	0.811	+7.78%
Severity	2015.2	0.055 (CI = +/-0.033; p = 0.003)	0.162 (CI = +/-0.188; p = 0.087)	0.827	+5.65%
Severity	2016.1	0.065 (CI = +/-0.036; p = 0.002)	0.129 (CI = +/-0.194; p = 0.177)	0.837	+6.67%
Severity	2016.2	0.057 (CI = +/-0.041; p = 0.010)	0.153 (CI = +/-0.205; p = 0.131)	0.814	+5.86%
Severity	2017.1	0.060 (CI = +/-0.048; p = 0.019)	0.146 (CI = +/-0.224; p = 0.183)	0.795	+6.13%
Frequency	2005.2	-0.021 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.152; p = 0.117)	0.557	-2.06%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.129 (CI = +/-0.155; p = 0.099)	0.533	-1.93%
Frequency	2006.2	-0.020 (CI = +/-0.012; p = 0.001)	-0.127 (CI = +/-0.159; p = 0.114)	0.522	-1.97%
Frequency	2007.1	-0.018 (CI = +/-0.012; p = 0.006)	-0.140 (CI = +/-0.160; p = 0.085)	0.495	-1.77%
Frequency	2007.2	-0.018 (CI = +/-0.013; p = 0.009)	-0.140 (CI = +/-0.165; p = 0.094)	0.480	-1.77%
Frequency	2008.1	-0.017 (CI = +/-0.014; p = 0.021)	-0.147 (CI = +/-0.170; p = 0.087)	0.456	-1.66%
Frequency	2008.2	-0.021 (CI = +/-0.014; p = 0.005)	-0.121 (CI = +/-0.166; p = 0.146)	0.509	-2.07%
Frequency	2009.1	-0.023 (CI = +/-0.015; p = 0.004)	-0.109 (CI = +/-0.170; p = 0.199)	0.516	-2.27%
Frequency	2009.2	-0.026 (CI = +/-0.016; p = 0.002)	-0.091 (CI = +/-0.172; p = 0.288)	0.538	-2.58%
Frequency	2010.1	-0.028 (CI = +/-0.017; p = 0.003)	-0.083 (CI = +/-0.178; p = 0.346)	0.531	-2.72%
Frequency	2010.2	-0.031 (CI = +/-0.018; p = 0.002)	-0.062 (CI = +/-0.180; p = 0.483)	0.553	-3.09%
Frequency	2011.1	-0.033 (CI = +/-0.020; p = 0.002)	-0.053 (CI = +/-0.187; p = 0.562)	0.544	-3.25%
Frequency	2011.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.022 (CI = +/-0.185; p = 0.805)	0.589	-3.83%
Frequency	2012.1	-0.041 (CI = +/-0.023; p = 0.001)	-0.011 (CI = +/-0.192; p = 0.904)	0.578	-4.05%
Frequency	2012.2	-0.048 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.194; p = 0.847)	0.609	-4.64%
Frequency	2013.1	-0.053 (CI = +/-0.026; p = 0.000)	0.044 (CI = +/-0.198; p = 0.645)	0.624	-5.19%
Frequency	2013.2	-0.059 (CI = +/-0.028; p = 0.000)	0.068 (CI = +/-0.205; p = 0.498)	0.628	-5.69%
Frequency	2014.1	-0.059 (CI = +/-0.032; p = 0.001)	0.070 (CI = +/-0.218; p = 0.508)	0.591	-5.75%
Frequency	2014.2	-0.069 (CI = +/-0.034; p = 0.000)	0.112 (CI = +/-0.219; p = 0.298)	0.631	-6.71%
Frequency	2015.1	-0.078 (CI = +/-0.037; p = 0.000)	0.146 (CI = +/-0.225; p = 0.187)	0.646	-7.55%
Frequency	2015.2	-0.085 (CI = +/-0.042; p = 0.001)	0.170 (CI = +/-0.238; p = 0.149)	0.632	-8.15%
Frequency	2016.1	-0.087 (CI = +/-0.048; p = 0.002)	0.179 (CI = +/-0.257; p = 0.159)	0.585	-8.38%
Frequency	2016.2	-0.100 (CI = +/-0.054; p = 0.001)	0.219 (CI = +/-0.269; p = 0.103)	0.596	-9.50%
Frequency	2017.1	-0.100 (CI = +/-0.063; p = 0.005)	0.220 (CI = +/-0.294; p = 0.129)	0.525	-9.54%

Bodily Injury

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

Loss Cost	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.719	+4.99%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.736	+5.22%
Loss Cost	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.721	+5.24%
Loss Cost	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.732	+5.46%
Loss Cost	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.716	+5.47%
Loss Cost	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.711	+5.61%
Loss Cost	2008.2	0.051 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.692	+5.24%
Loss Cost	2009.1	0.049 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.664	+5.00%
Loss Cost	2009.2	0.045 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.008; p = 0.005)	0.638	+4.63%
Loss Cost	2010.1	0.046 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.623	+4.69%
Loss Cost	2010.2	0.043 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.005)	0.589	+4.36%
Loss Cost	2011.1	0.042 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.557	+4.24%
Loss Cost	2011.2	0.039 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.517	+3.96%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.008; p = 0.006)	0.524	+4.18%
Loss Cost	2012.2	0.039 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.487	+3.99%
Loss Cost	2013.1	0.041 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.484	+4.16%
Loss Cost	2013.2	0.035 (CI = +/-0.019; p = 0.001)	0.011 (CI = +/-0.008; p = 0.006)	0.450	+3.55%
Loss Cost	2014.1	0.037 (CI = +/-0.021; p = 0.001)	0.011 (CI = +/-0.008; p = 0.007)	0.460	+3.81%
Loss Cost	2014.2	0.034 (CI = +/-0.023; p = 0.006)	0.011 (CI = +/-0.008; p = 0.006)	0.425	+3.41%
Loss Cost	2015.1	0.033 (CI = +/-0.025; p = 0.013)	0.012 (CI = +/-0.008; p = 0.008)	0.405	+3.33%
Loss Cost	2015.2	0.022 (CI = +/-0.024; p = 0.062)	0.012 (CI = +/-0.007; p = 0.002)	0.434	+2.25%
Loss Cost	2016.1	0.028 (CI = +/-0.025; p = 0.031)	0.012 (CI = +/-0.007; p = 0.003)	0.476	+2.84%
Loss Cost	2016.2	0.021 (CI = +/-0.027; p = 0.111)	0.012 (CI = +/-0.007; p = 0.002)	0.485	+2.15%
Loss Cost	2017.1	0.025 (CI = +/-0.030; p = 0.103)	0.012 (CI = +/-0.007; p = 0.003)	0.492	+2.49%
Severity	2005.2	0.071 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.006; p = 0.926)	0.920	+7.37%
Severity	2006.1	0.073 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.006; p = 0.884)	0.922	+7.53%
Severity	2006.2	0.073 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.871)	0.918	+7.59%
Severity	2007.1	0.074 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.006; p = 0.851)	0.915	+7.69%
Severity	2007.2	0.074 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.006; p = 0.847)	0.909	+7.72%
Severity	2008.1	0.075 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.006; p = 0.833)	0.904	+7.81%
Severity	2008.2	0.075 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.842)	0.895	+7.77%
Severity	2009.1	0.074 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.006; p = 0.854)	0.885	+7.69%
Severity	2009.2	0.073 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.871)	0.873	+7.55%
Severity	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.853)	0.871	+7.73%
Severity	2010.2	0.074 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.007; p = 0.862)	0.857	+7.66%
Severity	2011.1	0.074 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.007; p = 0.864)	0.843	+7.66%
Severity	2011.2	0.075 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.862)	0.832	+7.77%
Severity	2012.1	0.078 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.007; p = 0.851)	0.842	+8.13%
Severity	2012.2	0.080 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.007; p = 0.853)	0.833	+8.30%
Severity	2013.1	0.084 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.006; p = 0.852)	0.852	+8.80%
Severity	2013.2	0.081 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.006; p = 0.837)	0.834	+8.44%
Severity	2014.1	0.083 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.006; p = 0.853)	0.828	+8.70%
Severity	2014.2	0.084 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.007; p = 0.863)	0.810	+8.79%
Severity	2015.1	0.087 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.007; p = 0.894)	0.803	+9.12%
Severity	2015.2	0.079 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.006; p = 0.773)	0.792	+8.23%
Severity	2016.1	0.085 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.006; p = 0.860)	0.815	+8.88%
Severity	2016.2	0.083 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.006; p = 0.832)	0.781	+8.68%
Severity	2017.1	0.086 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.006; p = 0.899)	0.765	+9.03%
Frequency	2005.2	-0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.662	-2.21%
Frequency	2006.1	-0.022 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.642	-2.14%
Frequency	2006.2	-0.022 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.635	-2.18%
Frequency	2007.1	-0.021 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.614	-2.07%
Frequency	2007.2	-0.021 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.603	-2.09%
Frequency	2008.1	-0.021 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.583	-2.05%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.649	-2.34%
Frequency	2009.1	-0.025 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.663	-2.50%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.691	-2.71%
Frequency	2010.1	-0.029 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.690	-2.82%
Frequency	2010.2	-0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.718	-3.06%
Frequency	2011.1	-0.032 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.715	-3.18%
Frequency	2011.2	-0.036 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.764	-3.53%
Frequency	2012.1	-0.037 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.761	-3.66%
Frequency	2012.2	-0.041 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.793	-3.99%
Frequency	2013.1	-0.044 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.811	-4.27%
Frequency	2013.2	-0.046 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.818	-4.51%
Frequency	2014.1	-0.046 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.800	-4.50%
Frequency	2014.2	-0.051 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.836	-4.95%
Frequency	2015.1	-0.055 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.852	-5.30%
Frequency	2015.2	-0.057 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.847	-5.52%
Frequency	2016.1	-0.057 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.828	-5.55%
Frequency	2016.2	-0.062 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.844	-6.02%
Frequency	2017.1	-0.062 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.816	-6.00%

Property Damage

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

Loss Cost	2005.2	-0.165 (CI = +/-0.037; p = 0.000)	0.676	-15.23%
Loss Cost	2006.1	-0.168 (CI = +/-0.039; p = 0.000)	0.667	-15.46%
Loss Cost	2006.2	-0.171 (CI = +/-0.041; p = 0.000)	0.658	-15.71%
Loss Cost	2007.1	-0.172 (CI = +/-0.044; p = 0.000)	0.642	-15.81%
Loss Cost	2007.2	-0.174 (CI = +/-0.046; p = 0.000)	0.627	-15.93%
Loss Cost	2008.1	-0.173 (CI = +/-0.049; p = 0.000)	0.602	-15.84%
Loss Cost	2008.2	-0.172 (CI = +/-0.052; p = 0.000)	0.579	-15.83%
Loss Cost	2009.1	-0.170 (CI = +/-0.056; p = 0.000)	0.549	-15.63%
Loss Cost	2009.2	-0.166 (CI = +/-0.059; p = 0.000)	0.514	-15.27%
Loss Cost	2010.1	-0.158 (CI = +/-0.063; p = 0.000)	0.469	-14.63%
Loss Cost	2010.2	-0.150 (CI = +/-0.067; p = 0.000)	0.421	-13.91%
Loss Cost	2011.1	-0.136 (CI = +/-0.069; p = 0.000)	0.361	-12.71%
Loss Cost	2011.2	-0.118 (CI = +/-0.071; p = 0.002)	0.291	-11.17%
Loss Cost	2012.1	-0.094 (CI = +/-0.070; p = 0.011)	0.207	-8.93%
Loss Cost	2012.2	-0.064 (CI = +/-0.066; p = 0.057)	0.112	-6.24%
Loss Cost	2013.1	-0.024 (CI = +/-0.050; p = 0.326)	0.000	-2.41%
Loss Cost	2013.2	0.014 (CI = +/-0.023; p = 0.228)	0.024	+1.39%
Loss Cost	2014.1	0.012 (CI = +/-0.025; p = 0.343)	-0.003	+1.18%
Loss Cost	2014.2	0.015 (CI = +/-0.027; p = 0.270)	0.014	+1.50%
Loss Cost	2015.1	0.015 (CI = +/-0.031; p = 0.313)	0.004	+1.52%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.574)	-0.039	+0.90%
Loss Cost	2016.1	0.010 (CI = +/-0.037; p = 0.585)	-0.042	+0.98%
Loss Cost	2016.2	0.011 (CI = +/-0.042; p = 0.577)	-0.044	+1.13%
Loss Cost	2017.1	0.007 (CI = +/-0.047; p = 0.761)	-0.064	+0.69%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	0.884	+6.27%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.887	+6.42%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	0.884	+6.53%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.881	+6.62%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.873	+6.67%
Severity	2008.1	0.066 (CI = +/-0.009; p = 0.000)	0.871	+6.80%
Severity	2008.2	0.066 (CI = +/-0.010; p = 0.000)	0.862	+6.85%
Severity	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.852	+6.88%
Severity	2009.2	0.066 (CI = +/-0.011; p = 0.000)	0.839	+6.87%
Severity	2010.1	0.066 (CI = +/-0.012; p = 0.000)	0.823	+6.83%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.804	+6.67%
Severity	2011.1	0.063 (CI = +/-0.013; p = 0.000)	0.783	+6.53%
Severity	2011.2	0.062 (CI = +/-0.014; p = 0.000)	0.757	+6.37%
Severity	2012.1	0.060 (CI = +/-0.015; p = 0.000)	0.728	+6.15%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.697	+5.71%
Severity	2013.1	0.051 (CI = +/-0.016; p = 0.000)	0.660	+5.25%
Severity	2013.2	0.045 (CI = +/-0.015; p = 0.000)	0.626	+4.62%
Severity	2014.1	0.041 (CI = +/-0.016; p = 0.000)	0.572	+4.23%
Severity	2014.2	0.043 (CI = +/-0.018; p = 0.000)	0.561	+4.42%
Severity	2015.1	0.045 (CI = +/-0.019; p = 0.000)	0.542	+4.57%
Severity	2015.2	0.042 (CI = +/-0.021; p = 0.001)	0.475	+4.30%
Severity	2016.1	0.041 (CI = +/-0.024; p = 0.002)	0.423	+4.23%
Severity	2016.2	0.050 (CI = +/-0.025; p = 0.001)	0.525	+5.11%
Severity	2017.1	0.051 (CI = +/-0.028; p = 0.001)	0.492	+5.27%
Frequency	2005.2	-0.226 (CI = +/-0.041; p = 0.000)	0.761	-20.23%
Frequency	2006.1	-0.230 (CI = +/-0.043; p = 0.000)	0.756	-20.56%
Frequency	2006.2	-0.234 (CI = +/-0.046; p = 0.000)	0.749	-20.87%
Frequency	2007.1	-0.236 (CI = +/-0.048; p = 0.000)	0.737	-21.04%
Frequency	2007.2	-0.238 (CI = +/-0.051; p = 0.000)	0.723	-21.19%
Frequency	2008.1	-0.238 (CI = +/-0.054; p = 0.000)	0.705	-21.20%
Frequency	2008.2	-0.239 (CI = +/-0.058; p = 0.000)	0.686	-21.22%
Frequency	2009.1	-0.236 (CI = +/-0.062; p = 0.000)	0.662	-21.05%
Frequency	2009.2	-0.232 (CI = +/-0.065; p = 0.000)	0.632	-20.71%
Frequency	2010.1	-0.224 (CI = +/-0.069; p = 0.000)	0.596	-20.09%
Frequency	2010.2	-0.214 (CI = +/-0.073; p = 0.000)	0.555	-19.30%
Frequency	2011.1	-0.199 (CI = +/-0.077; p = 0.000)	0.505	-18.06%
Frequency	2011.2	-0.180 (CI = +/-0.079; p = 0.000)	0.448	-16.49%
Frequency	2012.1	-0.153 (CI = +/-0.078; p = 0.000)	0.381	-14.21%
Frequency	2012.2	-0.120 (CI = +/-0.073; p = 0.003)	0.304	-11.31%
Frequency	2013.1	-0.075 (CI = +/-0.055; p = 0.009)	0.237	-7.27%
Frequency	2013.2	-0.031 (CI = +/-0.016; p = 0.001)	0.414	-3.09%
Frequency	2014.1	-0.030 (CI = +/-0.018; p = 0.002)	0.355	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.006)	0.298	-2.79%
Frequency	2015.1	-0.030 (CI = +/-0.021; p = 0.009)	0.285	-2.92%
Frequency	2015.2	-0.033 (CI = +/-0.023; p = 0.008)	0.308	-3.26%
Frequency	2016.1	-0.032 (CI = +/-0.026; p = 0.020)	0.250	-3.12%
Frequency	2016.2	-0.039 (CI = +/-0.028; p = 0.010)	0.324	-3.78%
Frequency	2017.1	-0.044 (CI = +/-0.031; p = 0.008)	0.364	-4.35%

Property Damage

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

Loss Cost	2005.2	-0.165 (CI = +/-0.037; p = 0.000)	0.676	-15.23%
Loss Cost	2006.1	-0.168 (CI = +/-0.039; p = 0.000)	0.667	-15.46%
Loss Cost	2006.2	-0.171 (CI = +/-0.041; p = 0.000)	0.658	-15.71%
Loss Cost	2007.1	-0.172 (CI = +/-0.044; p = 0.000)	0.642	-15.81%
Loss Cost	2007.2	-0.174 (CI = +/-0.046; p = 0.000)	0.627	-15.93%
Loss Cost	2008.1	-0.173 (CI = +/-0.049; p = 0.000)	0.602	-15.84%
Loss Cost	2008.2	-0.172 (CI = +/-0.052; p = 0.000)	0.579	-15.83%
Loss Cost	2009.1	-0.170 (CI = +/-0.056; p = 0.000)	0.549	-15.63%
Loss Cost	2009.2	-0.166 (CI = +/-0.059; p = 0.000)	0.514	-15.27%
Loss Cost	2010.1	-0.158 (CI = +/-0.063; p = 0.000)	0.469	-14.63%
Loss Cost	2010.2	-0.150 (CI = +/-0.067; p = 0.000)	0.421	-13.91%
Loss Cost	2011.1	-0.136 (CI = +/-0.069; p = 0.000)	0.361	-12.71%
Loss Cost	2011.2	-0.118 (CI = +/-0.071; p = 0.002)	0.291	-11.17%
Loss Cost	2012.1	-0.094 (CI = +/-0.070; p = 0.011)	0.207	-8.93%
Loss Cost	2012.2	-0.064 (CI = +/-0.066; p = 0.057)	0.112	-6.24%
Loss Cost	2013.1	-0.024 (CI = +/-0.050; p = 0.326)	0.000	-2.41%
Loss Cost	2013.2	0.014 (CI = +/-0.023; p = 0.228)	0.024	+1.39%
Loss Cost	2014.1	0.012 (CI = +/-0.025; p = 0.343)	-0.003	+1.18%
Loss Cost	2014.2	0.015 (CI = +/-0.027; p = 0.270)	0.014	+1.50%
Loss Cost	2015.1	0.015 (CI = +/-0.031; p = 0.313)	0.004	+1.52%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.574)	-0.039	+0.90%
Loss Cost	2016.1	0.010 (CI = +/-0.037; p = 0.585)	-0.042	+0.98%
Loss Cost	2016.2	0.011 (CI = +/-0.042; p = 0.577)	-0.044	+1.13%
Loss Cost	2017.1	0.007 (CI = +/-0.047; p = 0.761)	-0.064	+0.69%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	0.884	+6.27%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.887	+6.42%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	0.884	+6.53%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.881	+6.62%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.873	+6.67%
Severity	2008.1	0.066 (CI = +/-0.009; p = 0.000)	0.871	+6.80%
Severity	2008.2	0.066 (CI = +/-0.010; p = 0.000)	0.862	+6.85%
Severity	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.852	+6.88%
Severity	2009.2	0.066 (CI = +/-0.011; p = 0.000)	0.839	+6.87%
Severity	2010.1	0.066 (CI = +/-0.012; p = 0.000)	0.823	+6.83%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.804	+6.67%
Severity	2011.1	0.063 (CI = +/-0.013; p = 0.000)	0.783	+6.53%
Severity	2011.2	0.062 (CI = +/-0.014; p = 0.000)	0.757	+6.37%
Severity	2012.1	0.060 (CI = +/-0.015; p = 0.000)	0.728	+6.15%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.697	+5.71%
Severity	2013.1	0.051 (CI = +/-0.016; p = 0.000)	0.660	+5.25%
Severity	2013.2	0.045 (CI = +/-0.015; p = 0.000)	0.626	+4.62%
Severity	2014.1	0.041 (CI = +/-0.016; p = 0.000)	0.572	+4.23%
Severity	2014.2	0.043 (CI = +/-0.018; p = 0.000)	0.561	+4.42%
Severity	2015.1	0.045 (CI = +/-0.019; p = 0.000)	0.542	+4.57%
Severity	2015.2	0.042 (CI = +/-0.021; p = 0.001)	0.475	+4.30%
Severity	2016.1	0.041 (CI = +/-0.024; p = 0.002)	0.423	+4.23%
Severity	2016.2	0.050 (CI = +/-0.025; p = 0.001)	0.525	+5.11%
Severity	2017.1	0.051 (CI = +/-0.028; p = 0.001)	0.492	+5.27%
Frequency	2005.2	-0.226 (CI = +/-0.041; p = 0.000)	0.761	-20.23%
Frequency	2006.1	-0.230 (CI = +/-0.043; p = 0.000)	0.756	-20.56%
Frequency	2006.2	-0.234 (CI = +/-0.046; p = 0.000)	0.749	-20.87%
Frequency	2007.1	-0.236 (CI = +/-0.048; p = 0.000)	0.737	-21.04%
Frequency	2007.2	-0.238 (CI = +/-0.051; p = 0.000)	0.723	-21.19%
Frequency	2008.1	-0.238 (CI = +/-0.054; p = 0.000)	0.705	-21.20%
Frequency	2008.2	-0.239 (CI = +/-0.058; p = 0.000)	0.686	-21.22%
Frequency	2009.1	-0.236 (CI = +/-0.062; p = 0.000)	0.662	-21.05%
Frequency	2009.2	-0.232 (CI = +/-0.065; p = 0.000)	0.632	-20.71%
Frequency	2010.1	-0.224 (CI = +/-0.069; p = 0.000)	0.596	-20.09%
Frequency	2010.2	-0.214 (CI = +/-0.073; p = 0.000)	0.555	-19.30%
Frequency	2011.1	-0.199 (CI = +/-0.077; p = 0.000)	0.505	-18.06%
Frequency	2011.2	-0.180 (CI = +/-0.079; p = 0.000)	0.448	-16.49%
Frequency	2012.1	-0.153 (CI = +/-0.078; p = 0.000)	0.381	-14.21%
Frequency	2012.2	-0.120 (CI = +/-0.073; p = 0.003)	0.304	-11.31%
Frequency	2013.1	-0.075 (CI = +/-0.055; p = 0.009)	0.237	-7.27%
Frequency	2013.2	-0.031 (CI = +/-0.016; p = 0.001)	0.414	-3.09%
Frequency	2014.1	-0.030 (CI = +/-0.018; p = 0.002)	0.355	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.006)	0.298	-2.79%
Frequency	2015.1	-0.030 (CI = +/-0.021; p = 0.009)	0.285	-2.92%
Frequency	2015.2	-0.033 (CI = +/-0.023; p = 0.008)	0.308	-3.26%
Frequency	2016.1	-0.032 (CI = +/-0.026; p = 0.020)	0.250	-3.12%
Frequency	2016.2	-0.039 (CI = +/-0.028; p = 0.010)	0.324	-3.78%
Frequency	2017.1	-0.044 (CI = +/-0.031; p = 0.008)	0.364	-4.35%

Property Damage

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

Loss Cost	2005.2	-0.225 (CI = +/-0.051; p = 0.000)	-0.015 (CI = +/-0.033; p = 0.355)	1.267 (CI = +/-0.759; p = 0.002)	0.744	-20.11%
Loss Cost	2006.1	-0.234 (CI = +/-0.053; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.293)	1.349 (CI = +/-0.768; p = 0.001)	0.745	-20.89%
Loss Cost	2006.2	-0.246 (CI = +/-0.056; p = 0.000)	-0.019 (CI = +/-0.033; p = 0.233)	1.438 (CI = +/-0.775; p = 0.001)	0.748	-21.77%
Loss Cost	2007.1	-0.254 (CI = +/-0.059; p = 0.000)	-0.021 (CI = +/-0.033; p = 0.197)	1.510 (CI = +/-0.792; p = 0.000)	0.743	-22.47%
Loss Cost	2007.2	-0.265 (CI = +/-0.063; p = 0.000)	-0.023 (CI = +/-0.033; p = 0.161)	1.591 (CI = +/-0.808; p = 0.000)	0.740	-23.28%
Loss Cost	2008.1	-0.272 (CI = +/-0.067; p = 0.000)	-0.025 (CI = +/-0.034; p = 0.147)	1.644 (CI = +/-0.834; p = 0.000)	0.726	-23.81%
Loss Cost	2008.2	-0.282 (CI = +/-0.072; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.127)	1.717 (CI = +/-0.860; p = 0.000)	0.716	-24.56%
Loss Cost	2009.1	-0.289 (CI = +/-0.078; p = 0.000)	-0.028 (CI = +/-0.035; p = 0.119)	1.766 (CI = +/-0.894; p = 0.000)	0.697	-25.07%
Loss Cost	2009.2	-0.293 (CI = +/-0.085; p = 0.000)	-0.028 (CI = +/-0.036; p = 0.119)	1.798 (CI = +/-0.934; p = 0.001)	0.671	-25.41%
Loss Cost	2010.1	-0.292 (CI = +/-0.093; p = 0.000)	-0.028 (CI = +/-0.037; p = 0.132)	1.792 (CI = +/-0.981; p = 0.001)	0.632	-25.35%
Loss Cost	2010.2	-0.290 (CI = +/-0.102; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.148)	1.780 (CI = +/-1.034; p = 0.002)	0.587	-25.21%
Loss Cost	2011.1	-0.277 (CI = +/-0.112; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.188)	1.693 (CI = +/-1.084; p = 0.004)	0.521	-24.21%
Loss Cost	2011.2	-0.256 (CI = +/-0.122; p = 0.000)	-0.023 (CI = +/-0.040; p = 0.249)	1.556 (CI = +/-1.129; p = 0.009)	0.437	-22.56%
Loss Cost	2012.1	-0.215 (CI = +/-0.128; p = 0.002)	-0.018 (CI = +/-0.039; p = 0.364)	1.306 (CI = +/-1.134; p = 0.026)	0.323	-19.34%
Loss Cost	2012.2	-0.160 (CI = +/-0.130; p = 0.018)	-0.011 (CI = +/-0.037; p = 0.553)	0.977 (CI = +/-1.096; p = 0.078)	0.179	-14.76%
Loss Cost	2013.1	-0.069 (CI = +/-0.106; p = 0.186)	0.000 (CI = +/-0.028; p = 0.991)	0.454 (CI = +/-0.849; p = 0.278)	0.002	-6.69%
Loss Cost	2013.2	0.028 (CI = +/-0.047; p = 0.229)	0.011 (CI = +/-0.012; p = 0.071)	-0.090 (CI = +/-0.364; p = 0.609)	0.129	+2.86%
Loss Cost	2014.1	0.024 (CI = +/-0.054; p = 0.371)	0.010 (CI = +/-0.012; p = 0.097)	-0.066 (CI = +/-0.394; p = 0.729)	0.098	+2.39%
Loss Cost	2014.2	0.034 (CI = +/-0.061; p = 0.256)	0.011 (CI = +/-0.013; p = 0.080)	-0.121 (CI = +/-0.424; p = 0.557)	0.121	+3.47%
Loss Cost	2015.1	0.036 (CI = +/-0.071; p = 0.294)	0.011 (CI = +/-0.013; p = 0.091)	-0.132 (CI = +/-0.468; p = 0.558)	0.108	+3.72%
Loss Cost	2015.2	0.018 (CI = +/-0.081; p = 0.643)	0.010 (CI = +/-0.014; p = 0.146)	-0.043 (CI = +/-0.502; p = 0.857)	0.074	+1.80%
Loss Cost	2016.1	0.019 (CI = +/-0.095; p = 0.681)	0.010 (CI = +/-0.015; p = 0.167)	-0.046 (CI = +/-0.561; p = 0.862)	0.062	+1.88%
Loss Cost	2016.2	0.020 (CI = +/-0.113; p = 0.701)	0.010 (CI = +/-0.016; p = 0.188)	-0.055 (CI = +/-0.630; p = 0.854)	0.050	+2.07%
Loss Cost	2017.1	0.000 (CI = +/-0.131; p = 1.000)	0.009 (CI = +/-0.016; p = 0.252)	0.028 (CI = +/-0.692; p = 0.931)	0.047	0.00%
Severity	2005.2	0.065 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.280)	-0.078 (CI = +/-0.166; p = 0.347)	0.883	+6.76%
Severity	2006.1	0.068 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.201)	-0.103 (CI = +/-0.165; p = 0.214)	0.888	+7.08%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.158)	-0.121 (CI = +/-0.166; p = 0.148)	0.887	+7.33%
Severity	2007.1	0.073 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.125)	-0.140 (CI = +/-0.169; p = 0.102)	0.886	+7.58%
Severity	2007.2	0.075 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.110)	-0.152 (CI = +/-0.174; p = 0.083)	0.881	+7.76%
Severity	2008.1	0.078 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.076)	-0.177 (CI = +/-0.175; p = 0.047)	0.882	+8.11%
Severity	2008.2	0.080 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.007; p = 0.065)	-0.193 (CI = +/-0.180; p = 0.037)	0.877	+8.34%
Severity	2009.1	0.082 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.057)	-0.207 (CI = +/-0.186; p = 0.031)	0.870	+8.55%
Severity	2009.2	0.084 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.007; p = 0.055)	-0.218 (CI = +/-0.194; p = 0.029)	0.859	+8.72%
Severity	2010.1	0.085 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.008; p = 0.056)	-0.226 (CI = +/-0.204; p = 0.031)	0.846	+8.85%
Severity	2010.2	0.084 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.008; p = 0.069)	-0.218 (CI = +/-0.214; p = 0.046)	0.825	+8.72%
Severity	2011.1	0.083 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.008; p = 0.081)	-0.214 (CI = +/-0.226; p = 0.062)	0.802	+8.66%
Severity	2011.2	0.082 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.009; p = 0.099)	-0.207 (CI = +/-0.240; p = 0.087)	0.774	+8.54%
Severity	2012.1	0.080 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.009; p = 0.124)	-0.194 (CI = +/-0.255; p = 0.129)	0.740	+8.30%
Severity	2012.2	0.072 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.009; p = 0.185)	-0.148 (CI = +/-0.263; p = 0.256)	0.698	+7.46%
Severity	2013.1	0.063 (CI = +/-0.034; p = 0.001)	0.005 (CI = +/-0.009; p = 0.276)	-0.094 (CI = +/-0.270; p = 0.478)	0.648	+6.47%
Severity	2013.2	0.048 (CI = +/-0.034; p = 0.009)	0.003 (CI = +/-0.008; p = 0.445)	-0.009 (CI = +/-0.261; p = 0.943)	0.606	+4.87%
Severity	2014.1	0.037 (CI = +/-0.037; p = 0.052)	0.002 (CI = +/-0.008; p = 0.619)	0.049 (CI = +/-0.271; p = 0.710)	0.554	+3.75%
Severity	2014.2	0.041 (CI = +/-0.043; p = 0.060)	0.002 (CI = +/-0.009; p = 0.574)	0.028 (CI = +/-0.295; p = 0.842)	0.536	+4.16%
Severity	2015.1	0.044 (CI = +/-0.049; p = 0.076)	0.003 (CI = +/-0.009; p = 0.548)	0.011 (CI = +/-0.325; p = 0.943)	0.511	+4.52%
Severity	2015.2	0.034 (CI = +/-0.057; p = 0.216)	0.002 (CI = +/-0.010; p = 0.679)	0.058 (CI = +/-0.354; p = 0.732)	0.444	+3.50%
Severity	2016.1	0.029 (CI = +/-0.067; p = 0.364)	0.002 (CI = +/-0.010; p = 0.751)	0.082 (CI = +/-0.393; p = 0.663)	0.388	+2.96%
Severity	2016.2	0.054 (CI = +/-0.072; p = 0.129)	0.003 (CI = +/-0.010; p = 0.521)	-0.026 (CI = +/-0.404; p = 0.890)	0.480	+5.57%
Severity	2017.1	0.059 (CI = +/-0.086; p = 0.162)	0.003 (CI = +/-0.011; p = 0.517)	-0.044 (CI = +/-0.453; p = 0.836)	0.437	+6.04%
Frequency	2005.2	-0.290 (CI = +/-0.058; p = 0.000)	-0.019 (CI = +/-0.037; p = 0.304)	1.345 (CI = +/-0.857; p = 0.003)	0.804	-25.17%
Frequency	2006.1	-0.303 (CI = +/-0.060; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.237)	1.451 (CI = +/-0.860; p = 0.002)	0.808	-26.13%
Frequency	2006.2	-0.316 (CI = +/-0.062; p = 0.000)	-0.024 (CI = +/-0.036; p = 0.181)	1.560 (CI = +/-0.865; p = 0.001)	0.811	-27.11%
Frequency	2007.1	-0.328 (CI = +/-0.066; p = 0.000)	-0.027 (CI = +/-0.037; p = 0.147)	1.649 (CI = +/-0.880; p = 0.001)	0.808	-27.93%
Frequency	2007.2	-0.340 (CI = +/-0.070; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.117)	1.744 (CI = +/-0.897; p = 0.000)	0.805	-28.80%
Frequency	2008.1	-0.350 (CI = +/-0.074; p = 0.000)	-0.031 (CI = +/-0.037; p = 0.100)	1.821 (CI = +/-0.922; p = 0.000)	0.797	-29.53%
Frequency	2008.2	-0.362 (CI = +/-0.079; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.084)	1.909 (CI = +/-0.947; p = 0.000)	0.789	-30.37%
Frequency	2009.1	-0.371 (CI = +/-0.086; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.077)	1.973 (CI = +/-0.983; p = 0.000)	0.774	-30.98%
Frequency	2009.2	-0.377 (CI = +/-0.093; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.076)	2.015 (CI = +/-1.027; p = 0.000)	0.754	-31.39%
Frequency	2010.1	-0.377 (CI = +/-0.102; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.085)	2.018 (CI = +/-1.079; p = 0.001)	0.723	-31.42%
Frequency	2010.2	-0.374 (CI = +/-0.112; p = 0.000)	-0.035 (CI = +/-0.042; p = 0.098)	1.998 (CI = +/-1.136; p = 0.001)	0.686	-31.21%
Frequency	2011.1	-0.360 (CI = +/-0.123; p = 0.000)	-0.033 (CI = +/-0.043; p = 0.127)	1.907 (CI = +/-1.192; p = 0.003)	0.633	-30.25%
Frequency	2011.2	-0.338 (CI = +/-0.134; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.173)	1.764 (CI = +/-1.243; p = 0.007)	0.565	-28.65%
Frequency	2012.1	-0.295 (CI = +/-0.142; p = 0.000)	-0.024 (CI = +/-0.044; p = 0.258)	1.500 (CI = +/-1.256; p = 0.021)	0.475	-25.52%
Frequency	2012.2	-0.232 (CI = +/-0.143; p = 0.003)	-0.017 (CI = +/-0.041; p = 0.406)	1.125 (CI = +/-1.206; p = 0.066)	0.359	-20.68%
Frequency	2013.1	-0.132 (CI = +/-0.116; p = 0.028)	-0.005 (CI = +/-0.031; p = 0.741)	0.548 (CI = +/-0.931; p = 0.234)	0.231	-12.36%
Frequency	2013.2	-0.019 (CI = +/-0.033; p = 0.238)	0.007 (CI = +/-0.008; p = 0.069)	-0.081 (CI = +/-0.254; p = 0.511)	0.472	-1.91%
Frequency	2014.1	-0.013 (CI = +/-0.037; p = 0.469)	0.008 (CI = +/-0.008; p = 0.057)	-0.115 (CI = +/-0.272; p = 0.389)	0.427	-1.31%
Frequency	2014.2	-0.007 (CI = +/-0.042; p = 0.748)	0.009 (CI = +/-0.009; p = 0.050)	-0.149 (CI = +/-0.294; p = 0.300)	0.386	-0.66%
Frequency	2015.1	-0.008 (CI = +/-0.049; p = 0.745)	0.009 (CI = +/-0.009; p = 0.065)	-0.143 (CI = +/-0.325; p = 0.363)	0.366	-0.77%
Frequency	2015.2	-0.017 (CI = +/-0.057; p = 0.545)	0.008 (CI = +/-0.010; p = 0.100)	-0.101 (CI = +/-0.355; p = 0.553)	0.378	-1.64%
Frequency	2016.1	-0.011 (CI = +/-0.067; p = 0.739)	0.008 (CI = +/-0.010; p = 0.102)	-0.128 (CI = +/-0.394; p = 0.497)	0.324	-1.05%
Frequency	2016.2	-0.034 (CI = +/-0.074; p = 0.340)	0.007 (CI = +/-0.010; p = 0.163)	-0.028 (CI = +/-0.411; p = 0.884)	0.409	-3.32%
Frequency	2017.1	-0.059 (CI = +/-0.081; p = 0.140)	0.006 (CI = +/-0.010; p = 0.237)	0.072 (CI = +/-0.427; p = 0.720)	0.486	-5.69%

Property Damage

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

Loss Cost	2005.2	-0.213 (CI = +/-0.045; p = 0.000)	-0.018 (CI = +/-0.380; p = 0.924)	1.115 (CI = +/-0.695; p = 0.002)	0.737	-19.17%
Loss Cost	2006.1	-0.221 (CI = +/-0.047; p = 0.000)	-0.052 (CI = +/-0.384; p = 0.786)	1.170 (CI = +/-0.700; p = 0.002)	0.737	-19.79%
Loss Cost	2006.2	-0.229 (CI = +/-0.049; p = 0.000)	-0.018 (CI = +/-0.389; p = 0.924)	1.229 (CI = +/-0.708; p = 0.001)	0.737	-20.43%
Loss Cost	2007.1	-0.235 (CI = +/-0.052; p = 0.000)	-0.045 (CI = +/-0.396; p = 0.820)	1.273 (CI = +/-0.721; p = 0.001)	0.730	-20.95%
Loss Cost	2007.2	-0.242 (CI = +/-0.055; p = 0.000)	-0.018 (CI = +/-0.405; p = 0.930)	1.322 (CI = +/-0.735; p = 0.001)	0.723	-21.50%
Loss Cost	2008.1	-0.246 (CI = +/-0.059; p = 0.000)	-0.033 (CI = +/-0.417; p = 0.871)	1.349 (CI = +/-0.756; p = 0.001)	0.706	-21.83%
Loss Cost	2008.2	-0.252 (CI = +/-0.063; p = 0.000)	-0.013 (CI = +/-0.428; p = 0.952)	1.387 (CI = +/-0.778; p = 0.001)	0.692	-22.28%
Loss Cost	2009.1	-0.255 (CI = +/-0.068; p = 0.000)	-0.024 (CI = +/-0.443; p = 0.911)	1.408 (CI = +/-0.803; p = 0.001)	0.669	-22.54%
Loss Cost	2009.2	-0.256 (CI = +/-0.074; p = 0.000)	-0.022 (CI = +/-0.458; p = 0.922)	1.413 (CI = +/-0.834; p = 0.002)	0.639	-22.60%
Loss Cost	2010.1	-0.253 (CI = +/-0.080; p = 0.000)	-0.011 (CI = +/-0.475; p = 0.962)	1.393 (CI = +/-0.866; p = 0.003)	0.598	-22.34%
Loss Cost	2010.2	-0.248 (CI = +/-0.087; p = 0.000)	-0.025 (CI = +/-0.493; p = 0.916)	1.365 (CI = +/-0.901; p = 0.005)	0.551	-21.96%
Loss Cost	2011.1	-0.234 (CI = +/-0.095; p = 0.000)	0.013 (CI = +/-0.506; p = 0.957)	1.289 (CI = +/-0.927; p = 0.008)	0.484	-20.88%
Loss Cost	2011.2	-0.214 (CI = +/-0.101; p = 0.000)	-0.039 (CI = +/-0.513; p = 0.877)	1.179 (CI = +/-0.946; p = 0.017)	0.403	-19.27%
Loss Cost	2012.1	-0.180 (CI = +/-0.104; p = 0.002)	0.048 (CI = +/-0.500; p = 0.845)	1.002 (CI = +/-0.926; p = 0.035)	0.298	-16.46%
Loss Cost	2012.2	-0.136 (CI = +/-0.103; p = 0.012)	-0.052 (CI = +/-0.467; p = 0.819)	0.778 (CI = +/-0.872; p = 0.077)	0.167	-12.74%
Loss Cost	2013.1	-0.068 (CI = +/-0.082; p = 0.100)	0.101 (CI = +/-0.347; p = 0.550)	0.449 (CI = +/-0.653; p = 0.167)	0.020	-6.53%
Loss Cost	2013.2	0.001 (CI = +/-0.040; p = 0.965)	-0.035 (CI = +/-0.158; p = 0.650)	0.122 (CI = +/-0.301; p = 0.406)	-0.027	+0.08%
Loss Cost	2014.1	-0.006 (CI = +/-0.044; p = 0.763)	-0.049 (CI = +/-0.164; p = 0.538)	0.155 (CI = +/-0.315; p = 0.316)	-0.032	-0.64%
Loss Cost	2014.2	-0.001 (CI = +/-0.050; p = 0.963)	-0.058 (CI = +/-0.172; p = 0.485)	0.131 (CI = +/-0.336; p = 0.421)	-0.027	-0.11%
Loss Cost	2015.1	-0.006 (CI = +/-0.057; p = 0.836)	-0.066 (CI = +/-0.182; p = 0.455)	0.150 (CI = +/-0.361; p = 0.391)	-0.035	-0.56%
Loss Cost	2015.2	-0.021 (CI = +/-0.063; p = 0.484)	-0.044 (CI = +/-0.184; p = 0.622)	0.212 (CI = +/-0.375; p = 0.245)	-0.054	-2.10%
Loss Cost	2016.1	-0.028 (CI = +/-0.073; p = 0.435)	-0.052 (CI = +/-0.197; p = 0.577)	0.236 (CI = +/-0.408; p = 0.235)	-0.055	-2.71%
Loss Cost	2016.2	-0.029 (CI = +/-0.086; p = 0.481)	-0.051 (CI = +/-0.211; p = 0.613)	0.241 (CI = +/-0.450; p = 0.267)	-0.069	-2.86%
Loss Cost	2017.1	-0.054 (CI = +/-0.099; p = 0.260)	-0.080 (CI = +/-0.219; p = 0.439)	0.324 (CI = +/-0.478; p = 0.165)	-0.014	-5.22%
Severity	2005.2	0.062 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.083; p = 0.947)	-0.040 (CI = +/-0.153; p = 0.602)	0.879	+6.45%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.083; p = 0.858)	-0.056 (CI = +/-0.151; p = 0.457)	0.882	+6.69%
Severity	2006.2	0.066 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.084; p = 0.990)	-0.068 (CI = +/-0.153; p = 0.373)	0.880	+6.87%
Severity	2007.1	0.068 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.085; p = 0.864)	-0.079 (CI = +/-0.155; p = 0.307)	0.877	+7.04%
Severity	2007.2	0.069 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.088; p = 0.934)	-0.086 (CI = +/-0.160; p = 0.281)	0.870	+7.15%
Severity	2008.1	0.071 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.089; p = 0.778)	-0.101 (CI = +/-0.161; p = 0.210)	0.870	+7.40%
Severity	2008.2	0.072 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.091; p = 0.850)	-0.108 (CI = +/-0.166; p = 0.192)	0.861	+7.51%
Severity	2009.1	0.074 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.094; p = 0.790)	-0.115 (CI = +/-0.171; p = 0.179)	0.852	+7.63%
Severity	2009.2	0.074 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.097; p = 0.818)	-0.118 (CI = +/-0.177; p = 0.185)	0.838	+7.68%
Severity	2010.1	0.074 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.101; p = 0.810)	-0.119 (CI = +/-0.184; p = 0.194)	0.822	+7.71%
Severity	2010.2	0.072 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.104; p = 0.733)	-0.108 (CI = +/-0.191; p = 0.253)	0.801	+7.51%
Severity	2011.1	0.071 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.108; p = 0.791)	-0.102 (CI = +/-0.199; p = 0.301)	0.775	+7.38%
Severity	2011.2	0.069 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.112; p = 0.721)	-0.090 (CI = +/-0.207; p = 0.378)	0.747	+7.15%
Severity	2012.1	0.066 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.116; p = 0.817)	-0.077 (CI = +/-0.216; p = 0.468)	0.711	+6.87%
Severity	2012.2	0.059 (CI = +/-0.025; p = 0.000)	0.030 (CI = +/-0.115; p = 0.597)	-0.039 (CI = +/-0.215; p = 0.708)	0.675	+6.10%
Severity	2013.1	0.052 (CI = +/-0.027; p = 0.001)	0.013 (CI = +/-0.115; p = 0.820)	-0.003 (CI = +/-0.216; p = 0.981)	0.627	+5.29%
Severity	2013.2	0.039 (CI = +/-0.026; p = 0.006)	0.037 (CI = +/-0.105; p = 0.465)	0.057 (CI = +/-0.199; p = 0.560)	0.605	+3.99%
Severity	2014.1	0.031 (CI = +/-0.028; p = 0.032)	0.022 (CI = +/-0.105; p = 0.661)	0.091 (CI = +/-0.202; p = 0.357)	0.552	+3.19%
Severity	2014.2	0.033 (CI = +/-0.032; p = 0.046)	0.020 (CI = +/-0.111; p = 0.712)	0.084 (CI = +/-0.217; p = 0.423)	0.531	+3.35%
Severity	2015.1	0.035 (CI = +/-0.037; p = 0.061)	0.023 (CI = +/-0.118; p = 0.679)	0.075 (CI = +/-0.234; p = 0.504)	0.505	+3.57%
Severity	2015.2	0.026 (CI = +/-0.041; p = 0.193)	0.036 (CI = +/-0.121; p = 0.537)	0.110 (CI = +/-0.246; p = 0.353)	0.452	+2.67%
Severity	2016.1	0.023 (CI = +/-0.048; p = 0.318)	0.031 (CI = +/-0.130; p = 0.611)	0.122 (CI = +/-0.268; p = 0.346)	0.395	+2.36%
Severity	2016.2	0.039 (CI = +/-0.053; p = 0.138)	0.013 (CI = +/-0.130; p = 0.829)	0.066 (CI = +/-0.277; p = 0.616)	0.465	+3.96%
Severity	2017.1	0.041 (CI = +/-0.064; p = 0.183)	0.016 (CI = +/-0.141; p = 0.807)	0.057 (CI = +/-0.308; p = 0.692)	0.419	+4.22%
Frequency	2005.2	-0.275 (CI = +/-0.051; p = 0.000)	-0.015 (CI = +/-0.430; p = 0.943)	1.155 (CI = +/-0.786; p = 0.005)	0.798	-24.07%
Frequency	2006.1	-0.285 (CI = +/-0.053; p = 0.000)	-0.059 (CI = +/-0.432; p = 0.783)	1.226 (CI = +/-0.788; p = 0.003)	0.800	-24.82%
Frequency	2006.2	-0.295 (CI = +/-0.055; p = 0.000)	-0.019 (CI = +/-0.436; p = 0.930)	1.297 (CI = +/-0.794; p = 0.002)	0.800	-25.55%
Frequency	2007.1	-0.303 (CI = +/-0.058; p = 0.000)	-0.052 (CI = +/-0.444; p = 0.813)	1.352 (CI = +/-0.807; p = 0.002)	0.795	-26.15%
Frequency	2007.2	-0.311 (CI = +/-0.062; p = 0.000)	-0.021 (CI = +/-0.453; p = 0.924)	1.408 (CI = +/-0.823; p = 0.001)	0.789	-26.73%
Frequency	2008.1	-0.318 (CI = +/-0.066; p = 0.000)	-0.046 (CI = +/-0.465; p = 0.842)	1.450 (CI = +/-0.843; p = 0.001)	0.777	-27.21%
Frequency	2008.2	-0.325 (CI = +/-0.071; p = 0.000)	-0.021 (CI = +/-0.477; p = 0.928)	1.496 (CI = +/-0.867; p = 0.001)	0.766	-27.71%
Frequency	2009.1	-0.329 (CI = +/-0.076; p = 0.000)	-0.037 (CI = +/-0.493; p = 0.880)	1.523 (CI = +/-0.895; p = 0.002)	0.747	-28.04%
Frequency	2009.2	-0.330 (CI = +/-0.082; p = 0.000)	-0.033 (CI = +/-0.511; p = 0.896)	1.531 (CI = +/-0.929; p = 0.002)	0.723	-28.12%
Frequency	2010.1	-0.327 (CI = +/-0.090; p = 0.000)	-0.023 (CI = +/-0.530; p = 0.929)	1.513 (CI = +/-0.964; p = 0.003)	0.689	-27.90%
Frequency	2010.2	-0.320 (CI = +/-0.097; p = 0.000)	-0.043 (CI = +/-0.548; p = 0.873)	1.473 (CI = +/-1.002; p = 0.006)	0.649	-27.41%
Frequency	2011.1	-0.305 (CI = +/-0.105; p = 0.000)	-0.001 (CI = +/-0.563; p = 0.998)	1.391 (CI = +/-1.032; p = 0.010)	0.595	-26.32%
Frequency	2011.2	-0.283 (CI = +/-0.113; p = 0.000)	-0.058 (CI = +/-0.572; p = 0.834)	1.269 (CI = +/-1.053; p = 0.020)	0.529	-24.66%
Frequency	2012.1	-0.246 (CI = +/-0.117; p = 0.000)	0.035 (CI = +/-0.560; p = 0.899)	1.079 (CI = +/-1.037; p = 0.042)	0.443	-21.83%
Frequency	2012.2	-0.195 (CI = +/-0.114; p = 0.002)	-0.082 (CI = +/-0.517; p = 0.746)	0.818 (CI = +/-0.966; p = 0.093)	0.340	-17.75%
Frequency	2013.1	-0.119 (CI = +/-0.090; p = 0.012)	0.088 (CI = +/-0.383; p = 0.635)	0.451 (CI = +/-0.720; p = 0.206)	0.236	-11.23%
Frequency	2013.2	-0.038 (CI = +/-0.027; p = 0.007)	-0.072 (CI = +/-0.106; p = 0.170)	0.066 (CI = +/-0.201; p = 0.503)	0.429	-3.76%
Frequency	2014.1	-0.038 (CI = +/-0.030; p = 0.017)	-0.071 (CI = +/-0.112; p = 0.197)	0.064 (CI = +/-0.215; p = 0.542)	0.360	-3.71%
Frequency	2014.2	-0.034 (CI = +/-0.034; p = 0.049)	-0.078 (CI = +/-0.117; p = 0.178)	0.047 (CI = +/-0.229; p = 0.672)	0.305	-3.34%
Frequency	2015.1	-0.041 (CI = +/-0.038; p = 0.038)	-0.089 (CI = +/-0.122; p = 0.140)	0.074 (CI = +/-0.242; p = 0.523)	0.314	-3.99%
Frequency	2015.2	-0.048 (CI = +/-0.043; p = 0.033)	-0.079 (CI = +/-0.127; p = 0.202)	0.102 (CI = +/-0.258; p = 0.412)	0.331	-4.65%
Frequency	2016.1	-0.051 (CI = +/-0.051; p = 0.049)	-0.084 (CI = +/-0.136; p = 0.207)	0.114 (CI = +/-0.281; p = 0.400)	0.269	-4.95%
Frequency	2016.2	-0.068 (CI = +/-0.055; p = 0.020)	-0.064 (CI = +/-0.135; p = 0.326)	0.176 (CI = +/-0.288; p = 0.210)	0.361	-6.56%
Frequency	2017.1	-0.095 (CI = +/-0.056; p = 0.003)	-0.096 (CI = +/-0.125; p = 0.118)	0.267 (CI = +/-0.273; p = 0.055)	0.530	-9.06%

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 = 2021-10-01

Loss Cost	2005.2	-0.225 (CI = +/-0.052; p = 0.000)	-0.039 (CI = +/-0.383; p = 0.839)	-0.015 (CI = +/-0.033; p = 0.353)	1.269 (CI = +/-0.771; p = 0.002)	0.736	-20.13%
Loss Cost	2006.1	-0.235 (CI = +/-0.054; p = 0.000)	-0.080 (CI = +/-0.387; p = 0.676)	-0.018 (CI = +/-0.033; p = 0.278)	1.357 (CI = +/-0.779; p = 0.001)	0.739	-20.98%
Loss Cost	2006.2	-0.246 (CI = +/-0.057; p = 0.000)	-0.046 (CI = +/-0.389; p = 0.810)	-0.020 (CI = +/-0.033; p = 0.232)	1.441 (CI = +/-0.788; p = 0.001)	0.741	-21.79%
Loss Cost	2007.1	-0.256 (CI = +/-0.060; p = 0.000)	-0.082 (CI = +/-0.396; p = 0.676)	-0.022 (CI = +/-0.034; p = 0.188)	1.520 (CI = +/-0.805; p = 0.001)	0.737	-22.57%
Loss Cost	2007.2	-0.265 (CI = +/-0.064; p = 0.000)	-0.053 (CI = +/-0.401; p = 0.790)	-0.024 (CI = +/-0.034; p = 0.161)	1.595 (CI = +/-0.822; p = 0.000)	0.732	-23.31%
Loss Cost	2008.1	-0.273 (CI = +/-0.069; p = 0.000)	-0.079 (CI = +/-0.413; p = 0.699)	-0.026 (CI = +/-0.035; p = 0.142)	1.655 (CI = +/-0.850; p = 0.000)	0.718	-23.92%
Loss Cost	2008.2	-0.282 (CI = +/-0.073; p = 0.000)	-0.055 (CI = +/-0.422; p = 0.791)	-0.027 (CI = +/-0.035; p = 0.128)	1.721 (CI = +/-0.876; p = 0.000)	0.707	-24.60%
Loss Cost	2009.1	-0.290 (CI = +/-0.080; p = 0.000)	-0.079 (CI = +/-0.436; p = 0.713)	-0.029 (CI = +/-0.036; p = 0.116)	1.779 (CI = +/-0.912; p = 0.000)	0.688	-25.20%
Loss Cost	2009.2	-0.294 (CI = +/-0.087; p = 0.000)	-0.070 (CI = +/-0.451; p = 0.750)	-0.029 (CI = +/-0.037; p = 0.119)	1.804 (CI = +/-0.953; p = 0.001)	0.660	-25.47%
Loss Cost	2010.1	-0.294 (CI = +/-0.096; p = 0.000)	-0.071 (CI = +/-0.470; p = 0.758)	-0.029 (CI = +/-0.038; p = 0.132)	1.806 (CI = +/-1.005; p = 0.001)	0.619	-25.49%
Loss Cost	2010.2	-0.292 (CI = +/-0.105; p = 0.000)	-0.077 (CI = +/-0.487; p = 0.748)	-0.029 (CI = +/-0.040; p = 0.147)	1.788 (CI = +/-1.057; p = 0.002)	0.572	-25.29%
Loss Cost	2011.1	-0.279 (CI = +/-0.116; p = 0.000)	-0.046 (CI = +/-0.507; p = 0.853)	-0.027 (CI = +/-0.041; p = 0.193)	1.704 (CI = +/-1.115; p = 0.004)	0.501	-24.32%
Loss Cost	2011.2	-0.257 (CI = +/-0.125; p = 0.000)	-0.085 (CI = +/-0.516; p = 0.736)	-0.024 (CI = +/-0.042; p = 0.244)	1.568 (CI = +/-1.156; p = 0.010)	0.414	-22.67%
Loss Cost	2012.1	-0.215 (CI = +/-0.133; p = 0.003)	0.005 (CI = +/-0.514; p = 0.984)	-0.018 (CI = +/-0.041; p = 0.386)	1.305 (CI = +/-1.173; p = 0.031)	0.291	-19.32%
Loss Cost	2012.2	-0.161 (CI = +/-0.134; p = 0.020)	-0.076 (CI = +/-0.482; p = 0.744)	-0.012 (CI = +/-0.038; p = 0.531)	0.991 (CI = +/-1.127; p = 0.082)	0.143	-14.91%
Loss Cost	2013.1	-0.064 (CI = +/-0.109; p = 0.238)	0.106 (CI = +/-0.366; p = 0.553)	0.002 (CI = +/-0.029; p = 0.908)	0.417 (CI = +/-0.876; p = 0.331)	-0.030	-6.17%
Loss Cost	2013.2	0.028 (CI = +/-0.049; p = 0.249)	-0.011 (CI = +/-0.153; p = 0.880)	0.010 (CI = +/-0.012; p = 0.088)	-0.088 (CI = +/-0.376; p = 0.629)	0.082	+2.82%
Loss Cost	2014.1	0.022 (CI = +/-0.057; p = 0.422)	-0.020 (CI = +/-0.162; p = 0.796)	0.010 (CI = +/-0.013; p = 0.129)	-0.057 (CI = +/-0.413; p = 0.775)	0.049	+2.25%
Loss Cost	2014.2	0.033 (CI = +/-0.064; p = 0.290)	-0.031 (CI = +/-0.167; p = 0.697)	0.011 (CI = +/-0.013; p = 0.109)	-0.111 (CI = +/-0.440; p = 0.600)	0.075	+3.33%
Loss Cost	2015.1	0.034 (CI = +/-0.076; p = 0.360)	-0.030 (CI = +/-0.181; p = 0.726)	0.011 (CI = +/-0.014; p = 0.132)	-0.115 (CI = +/-0.495; p = 0.628)	0.056	+3.41%
Loss Cost	2015.2	0.017 (CI = +/-0.085; p = 0.676)	-0.016 (CI = +/-0.185; p = 0.854)	0.010 (CI = +/-0.015; p = 0.182)	-0.037 (CI = +/-0.527; p = 0.884)	0.010	+1.70%
Loss Cost	2016.1	0.016 (CI = +/-0.103; p = 0.738)	-0.017 (CI = +/-0.203; p = 0.861)	0.009 (CI = +/-0.016; p = 0.220)	-0.034 (CI = +/-0.605; p = 0.905)	-0.007	+1.64%
Loss Cost	2016.2	0.019 (CI = +/-0.120; p = 0.738)	-0.019 (CI = +/-0.216; p = 0.855)	0.010 (CI = +/-0.017; p = 0.238)	-0.044 (CI = +/-0.671; p = 0.888)	-0.026	+1.90%
Loss Cost	2017.1	-0.009 (CI = +/-0.144; p = 0.895)	-0.047 (CI = +/-0.235; p = 0.668)	0.008 (CI = +/-0.018; p = 0.360)	0.072 (CI = +/-0.756; p = 0.838)	-0.022	-0.88%
Severity	2005.2	0.065 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.084; p = 0.954)	0.004 (CI = +/-0.007; p = 0.288)	-0.078 (CI = +/-0.169; p = 0.354)	0.879	+6.76%
Severity	2006.1	0.069 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.083; p = 0.721)	0.005 (CI = +/-0.007; p = 0.194)	-0.104 (CI = +/-0.167; p = 0.214)	0.885	+7.10%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.083; p = 0.854)	0.005 (CI = +/-0.007; p = 0.161)	-0.122 (CI = +/-0.169; p = 0.153)	0.884	+7.33%
Severity	2007.1	0.073 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.084; p = 0.690)	0.006 (CI = +/-0.007; p = 0.120)	-0.142 (CI = +/-0.172; p = 0.102)	0.883	+7.61%
Severity	2007.2	0.075 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.086; p = 0.773)	0.006 (CI = +/-0.007; p = 0.110)	-0.153 (CI = +/-0.177; p = 0.087)	0.877	+7.76%
Severity	2008.1	0.078 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.086; p = 0.570)	0.007 (CI = +/-0.007; p = 0.070)	-0.181 (CI = +/-0.177; p = 0.046)	0.880	+8.16%
Severity	2008.2	0.080 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.088; p = 0.656)	0.007 (CI = +/-0.007; p = 0.063)	-0.194 (CI = +/-0.183; p = 0.038)	0.873	+8.36%
Severity	2009.1	0.083 (CI = +/-0.017; p = 0.000)	0.027 (CI = +/-0.091; p = 0.553)	0.007 (CI = +/-0.007; p = 0.052)	-0.211 (CI = +/-0.189; p = 0.030)	0.867	+8.62%
Severity	2009.2	0.084 (CI = +/-0.018; p = 0.000)	0.024 (CI = +/-0.093; p = 0.606)	0.008 (CI = +/-0.008; p = 0.053)	-0.220 (CI = +/-0.197; p = 0.030)	0.855	+8.74%
Severity	2010.1	0.086 (CI = +/-0.020; p = 0.000)	0.028 (CI = +/-0.097; p = 0.555)	0.008 (CI = +/-0.008; p = 0.051)	-0.231 (CI = +/-0.207; p = 0.030)	0.842	+8.93%
Severity	2010.2	0.084 (CI = +/-0.022; p = 0.000)	0.031 (CI = +/-0.100; p = 0.526)	0.008 (CI = +/-0.008; p = 0.063)	-0.222 (CI = +/-0.217; p = 0.046)	0.821	+8.77%
Severity	2011.1	0.084 (CI = +/-0.024; p = 0.000)	0.031 (CI = +/-0.105; p = 0.544)	0.008 (CI = +/-0.008; p = 0.073)	-0.222 (CI = +/-0.231; p = 0.059)	0.797	+8.77%
Severity	2011.2	0.083 (CI = +/-0.026; p = 0.000)	0.034 (CI = +/-0.109; p = 0.523)	0.008 (CI = +/-0.009; p = 0.089)	-0.212 (CI = +/-0.244; p = 0.085)	0.769	+8.60%
Severity	2012.1	0.081 (CI = +/-0.030; p = 0.000)	0.031 (CI = +/-0.115; p = 0.582)	0.007 (CI = +/-0.009; p = 0.114)	-0.203 (CI = +/-0.262; p = 0.122)	0.732	+8.44%
Severity	2012.2	0.073 (CI = +/-0.032; p = 0.000)	0.043 (CI = +/-0.114; p = 0.439)	0.006 (CI = +/-0.009; p = 0.157)	-0.155 (CI = +/-0.267; p = 0.239)	0.692	+7.57%
Severity	2013.1	0.064 (CI = +/-0.035; p = 0.001)	0.027 (CI = +/-0.117; p = 0.639)	0.005 (CI = +/-0.009; p = 0.255)	-0.103 (CI = +/-0.279; p = 0.449)	0.634	+6.62%
Severity	2013.2	0.049 (CI = +/-0.035; p = 0.008)	0.046 (CI = +/-0.107; p = 0.381)	0.004 (CI = +/-0.009; p = 0.367)	-0.019 (CI = +/-0.265; p = 0.879)	0.602	+5.01%
Severity	2014.1	0.039 (CI = +/-0.039; p = 0.049)	0.030 (CI = +/-0.111; p = 0.576)	0.003 (CI = +/-0.009; p = 0.546)	0.035 (CI = +/-0.281; p = 0.794)	0.536	+3.97%
Severity	2014.2	0.042 (CI = +/-0.044; p = 0.061)	0.027 (CI = +/-0.116; p = 0.630)	0.003 (CI = +/-0.009; p = 0.526)	0.020 (CI = +/-0.305; p = 0.889)	0.515	+4.28%
Severity	2015.1	0.048 (CI = +/-0.052; p = 0.071)	0.035 (CI = +/-0.124; p = 0.561)	0.003 (CI = +/-0.010; p = 0.473)	-0.009 (CI = +/-0.341; p = 0.957)	0.490	+4.87%
Severity	2015.2	0.037 (CI = +/-0.059; p = 0.196)	0.044 (CI = +/-0.128; p = 0.477)	0.003 (CI = +/-0.010; p = 0.578)	0.040 (CI = +/-0.365; p = 0.815)	0.426	+3.78%
Severity	2016.1	0.035 (CI = +/-0.071; p = 0.311)	0.041 (CI = +/-0.140; p = 0.541)	0.002 (CI = +/-0.011; p = 0.635)	0.052 (CI = +/-0.418; p = 0.794)	0.361	+3.54%
Severity	2016.2	0.057 (CI = +/-0.077; p = 0.133)	0.025 (CI = +/-0.138; p = 0.699)	0.004 (CI = +/-0.011; p = 0.486)	-0.040 (CI = +/-0.429; p = 0.842)	0.444	+5.82%
Severity	2017.1	0.065 (CI = +/-0.094; p = 0.157)	0.034 (CI = +/-0.153; p = 0.638)	0.004 (CI = +/-0.012; p = 0.458)	-0.075 (CI = +/-0.494; p = 0.744)	0.399	+6.70%
Frequency	2005.2	-0.290 (CI = +/-0.058; p = 0.000)	-0.041 (CI = +/-0.433; p = 0.849)	-0.019 (CI = +/-0.038; p = 0.304)	1.347 (CI = +/-0.870; p = 0.003)	0.799	-25.18%
Frequency	2006.1	-0.304 (CI = +/-0.061; p = 0.000)	-0.095 (CI = +/-0.433; p = 0.659)	-0.023 (CI = +/-0.037; p = 0.224)	1.461 (CI = +/-0.873; p = 0.002)	0.803	-26.22%
Frequency	2006.2	-0.317 (CI = +/-0.063; p = 0.000)	-0.054 (CI = +/-0.434; p = 0.802)	-0.025 (CI = +/-0.037; p = 0.181)	1.563 (CI = +/-0.879; p = 0.001)	0.806	-27.14%
Frequency	2007.1	-0.329 (CI = +/-0.067; p = 0.000)	-0.099 (CI = +/-0.440; p = 0.651)	-0.028 (CI = +/-0.037; p = 0.139)	1.662 (CI = +/-0.894; p = 0.001)	0.803	-28.04%
Frequency	2007.2	-0.340 (CI = +/-0.071; p = 0.000)	-0.065 (CI = +/-0.446; p = 0.767)	-0.030 (CI = +/-0.038; p = 0.117)	1.748 (CI = +/-0.912; p = 0.000)	0.799	-28.84%
Frequency	2008.1	-0.352 (CI = +/-0.076; p = 0.000)	-0.103 (CI = +/-0.456; p = 0.647)	-0.032 (CI = +/-0.038; p = 0.095)	1.836 (CI = +/-0.938; p = 0.000)	0.791	-29.66%
Frequency	2008.2	-0.363 (CI = +/-0.081; p = 0.000)	-0.074 (CI = +/-0.465; p = 0.745)	-0.034 (CI = +/-0.039; p = 0.084)	1.915 (CI = +/-0.964; p = 0.000)	0.782	-30.41%
Frequency	2009.1	-0.373 (CI = +/-0.088; p = 0.000)	-0.105 (CI = +/-0.479; p = 0.655)	-0.036 (CI = +/-0.040; p = 0.074)	1.991 (CI = +/-1.002; p = 0.000)	0.768	-31.14%
Frequency	2009.2	-0.378 (CI = +/-0.095; p = 0.000)	-0.094 (CI = +/-0.495; p = 0.699)	-0.037 (CI = +/-0.041; p = 0.076)	2.024 (CI = +/-1.046; p = 0.000)	0.746	-31.46%
Frequency	2010.1	-0.380 (CI = +/-0.105; p = 0.000)	-0.099 (CI = +/-0.516; p = 0.695)	-0.037 (CI = +/-0.042; p = 0.083)	2.037 (CI = +/-1.103; p = 0.001)	0.714	-31.60%
Frequency	2010.2	-0.376 (CI = +/-0.115; p = 0.000)	-0.108 (CI = +/-0.535; p = 0.680)	-0.036 (CI = +/-0.043; p = 0.096)	2.010 (CI = +/-1.159; p = 0.002)	0.675	-31.31%
Frequency	2011.1	-0.363 (CI = +/-0.127; p = 0.000)	-0.077 (CI = +/-0.557; p = 0.777)	-0.034 (CI = +/-0.045; p = 0.129)	1.926 (CI = +/-1.225; p = 0.004)	0.618	-30.42%
Frequency	2011.2	-0.340 (CI = +/-0.137; p = 0.000)	-0.119 (CI = +/-0.567; p = 0.668)	-0.032 (CI = +/-0.046; p = 0.167)	1.780 (CI = +/-1.271; p = 0.008)	0.549	-28.79%
Frequency	2012.1	-0.296 (CI = +/-0.148; p = 0.000)	-0.026 (CI = +/-0.569; p = 0.926)	-0.025 (CI = +/-0.046; p = 0.270)	1.508 (CI = +/-1.299; p = 0.025)	0.450	-25.60%
Frequency	2012.2	-0.234 (CI = +/-0.146; p = 0.003)	-0.120 (CI = +/-0.529; p = 0.642)	-0.018 (CI = +/-0.042; p = 0.380)	1.146 (CI = +/-1.236; p = 0.067)	0.334	-20.90%
Frequency	2013.1	-0.128 (CI = +/-0.121; p = 0.039)	0.079 (CI = +/-0.403; p = 0.687)	-0.004 (CI = +/-0.032; p = 0.818)	0.520 (CI = +/-0.965; p = 0.273)	0.198	-11.99%
Frequency	2013.2	-0.021 (CI = +/-0.033; p = 0.199)	-0.057 (CI = +/-0.103; p = 0.260)	0.007 (CI = +/-0.008; p = 0.106)	-0.068 (CI = +/-0.254; p = 0.578)	0.481	-2.08%
Frequency	2014.1	-0.017 (CI = +/-0.038; p = 0.371)	-0.050 (CI = +/-0.109; p = 0.348)	0.007 (CI = +/-0.009; p = 0.099)	-0.092 (CI = +/-0.278; p = 0.494)	0.425	-1.66%
Frequency	2014.2	-0.009 (CI = +/-0.043; p = 0.659)	-0.058 (CI = +/-0.112; p = 0.289)	0.008 (CI = +/-0.009; p = 0.081)	-0.132 (CI = +/-0.296; p = 0.359)	0.393	-0.90%
Frequency	2015.1	-0.014 (CI = +/-0.051; p = 0.563)	-0.065 (CI = +/-0.121; p = 0.270)	0.007 (CI = +/-0.010; p = 0.124)	-0.106 (CI = +/-0.331; p = 0.504)	0.379	-1.39%
Frequency	2015.2	-0.020 (CI = +/-0.058; p = 0.465)	-0.060 (CI = +/-0.126; p = 0.328)	0.007 (CI = +/-0.010; p = 0.162)	-0.077 (CI = +/-0.360; p = 0.654)	0.379	-2.00%
Frequency	2016.1	-0.018 (CI = +/-0.070; p = 0.581)	-0.058 (CI = +/-0.139; p = 0.386)	0.007 (CI = +/-0.011; p = 0.186)	-0.085 (CI = +/-0.413; p = 0.662)	0.315	-1.83%
Frequency	2016.2	-0.038 (CI = +/-0.077; p = 0.305)	-0.044 (CI = +/-0.139; p = 0.505)	0.006 (CI = +/-0.011; p = 0.246)	-0.004 (CI = +/-0.430; p = 0.983)	0.384	-3.71%
Frequency	2017.1	-0.074 (CI = +/-0.083; p = 0.077)	-0.081 (CI = +/-0.136; p = 0.217)	0.004 (CI = +/-0.010; p = 0.450)	0.147 (CI = +/-0.437; p = 0.475)	0.515	-7.11%

Property Damage

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

Loss Cost	2005.2	-0.165 (CI = +/-0.038; p = 0.000)	-0.037 (CI = +/-0.427; p = 0.862)	0.667	-15.23%
Loss Cost	2006.1	-0.168 (CI = +/-0.040; p = 0.000)	-0.056 (CI = +/-0.438; p = 0.796)	0.658	-15.48%
Loss Cost	2006.2	-0.171 (CI = +/-0.042; p = 0.000)	-0.040 (CI = +/-0.449; p = 0.858)	0.648	-15.71%
Loss Cost	2007.1	-0.172 (CI = +/-0.044; p = 0.000)	-0.048 (CI = +/-0.462; p = 0.832)	0.632	-15.83%
Loss Cost	2007.2	-0.174 (CI = +/-0.047; p = 0.000)	-0.041 (CI = +/-0.476; p = 0.861)	0.615	-15.93%
Loss Cost	2008.1	-0.173 (CI = +/-0.050; p = 0.000)	-0.036 (CI = +/-0.491; p = 0.882)	0.590	-15.86%
Loss Cost	2008.2	-0.172 (CI = +/-0.053; p = 0.000)	-0.038 (CI = +/-0.507; p = 0.879)	0.566	-15.83%
Loss Cost	2009.1	-0.170 (CI = +/-0.057; p = 0.000)	-0.026 (CI = +/-0.525; p = 0.922)	0.534	-15.64%
Loss Cost	2009.2	-0.166 (CI = +/-0.060; p = 0.000)	-0.048 (CI = +/-0.540; p = 0.856)	0.497	-15.27%
Loss Cost	2010.1	-0.158 (CI = +/-0.064; p = 0.000)	-0.010 (CI = +/-0.555; p = 0.970)	0.450	-14.64%
Loss Cost	2010.2	-0.150 (CI = +/-0.068; p = 0.000)	-0.051 (CI = +/-0.568; p = 0.855)	0.399	-13.91%
Loss Cost	2011.1	-0.136 (CI = +/-0.071; p = 0.001)	0.017 (CI = +/-0.573; p = 0.952)	0.335	-12.70%
Loss Cost	2011.2	-0.118 (CI = +/-0.073; p = 0.003)	-0.061 (CI = +/-0.569; p = 0.826)	0.263	-11.17%
Loss Cost	2012.1	-0.093 (CI = +/-0.072; p = 0.014)	0.053 (CI = +/-0.541; p = 0.842)	0.174	-8.89%
Loss Cost	2012.2	-0.064 (CI = +/-0.068; p = 0.062)	-0.067 (CI = +/-0.491; p = 0.780)	0.075	-6.24%
Loss Cost	2013.1	-0.023 (CI = +/-0.051; p = 0.356)	0.105 (CI = +/-0.355; p = 0.546)	-0.029	-2.30%
Loss Cost	2013.2	0.014 (CI = +/-0.024; p = 0.237)	-0.037 (CI = +/-0.156; p = 0.626)	-0.012	+1.39%
Loss Cost	2014.1	0.011 (CI = +/-0.026; p = 0.377)	-0.047 (CI = +/-0.163; p = 0.553)	-0.036	+1.12%
Loss Cost	2014.2	0.015 (CI = +/-0.028; p = 0.277)	-0.060 (CI = +/-0.169; p = 0.463)	-0.009	+1.50%
Loss Cost	2015.1	0.014 (CI = +/-0.031; p = 0.353)	-0.063 (CI = +/-0.180; p = 0.467)	-0.021	+1.42%
Loss Cost	2015.2	0.009 (CI = +/-0.034; p = 0.583)	-0.047 (CI = +/-0.186; p = 0.600)	-0.084	+0.90%
Loss Cost	2016.1	0.009 (CI = +/-0.038; p = 0.629)	-0.047 (CI = +/-0.199; p = 0.620)	-0.093	+0.89%
Loss Cost	2016.2	0.011 (CI = +/-0.043; p = 0.587)	-0.054 (CI = +/-0.212; p = 0.594)	-0.095	+1.13%
Loss Cost	2017.1	0.005 (CI = +/-0.049; p = 0.822)	-0.071 (CI = +/-0.226; p = 0.509)	-0.107	+0.52%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.082; p = 0.959)	0.881	+6.27%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.082; p = 0.853)	0.884	+6.43%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.084; p = 0.967)	0.881	+6.53%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.085; p = 0.859)	0.877	+6.63%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.088; p = 0.906)	0.869	+6.67%
Severity	2008.1	0.066 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.089; p = 0.776)	0.867	+6.81%
Severity	2008.2	0.066 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.092; p = 0.818)	0.858	+6.85%
Severity	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.095; p = 0.792)	0.847	+6.88%
Severity	2009.2	0.066 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.099; p = 0.786)	0.834	+6.87%
Severity	2010.1	0.066 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.102; p = 0.814)	0.817	+6.84%
Severity	2010.2	0.065 (CI = +/-0.013; p = 0.000)	0.020 (CI = +/-0.105; p = 0.705)	0.798	+6.67%
Severity	2011.1	0.063 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.108; p = 0.795)	0.774	+6.55%
Severity	2011.2	0.062 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.111; p = 0.697)	0.749	+6.37%
Severity	2012.1	0.060 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.115; p = 0.821)	0.717	+6.17%
Severity	2012.2	0.056 (CI = +/-0.016; p = 0.000)	0.031 (CI = +/-0.113; p = 0.580)	0.688	+5.71%
Severity	2013.1	0.051 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.112; p = 0.815)	0.645	+5.26%
Severity	2013.2	0.045 (CI = +/-0.015; p = 0.000)	0.036 (CI = +/-0.103; p = 0.470)	0.618	+4.62%
Severity	2014.1	0.042 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.105; p = 0.645)	0.555	+4.26%
Severity	2014.2	0.043 (CI = +/-0.018; p = 0.000)	0.018 (CI = +/-0.109; p = 0.730)	0.540	+4.42%
Severity	2015.1	0.045 (CI = +/-0.020; p = 0.000)	0.025 (CI = +/-0.115; p = 0.658)	0.520	+4.61%
Severity	2015.2	0.042 (CI = +/-0.022; p = 0.001)	0.034 (CI = +/-0.120; p = 0.556)	0.455	+4.30%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.002)	0.034 (CI = +/-0.128; p = 0.580)	0.397	+4.30%
Severity	2016.2	0.050 (CI = +/-0.026; p = 0.001)	0.012 (CI = +/-0.125; p = 0.836)	0.493	+5.11%
Severity	2017.1	0.052 (CI = +/-0.029; p = 0.002)	0.018 (CI = +/-0.135; p = 0.780)	0.456	+5.31%
Frequency	2005.2	-0.226 (CI = +/-0.042; p = 0.000)	-0.035 (CI = +/-0.474; p = 0.882)	0.754	-20.23%
Frequency	2006.1	-0.230 (CI = +/-0.044; p = 0.000)	-0.064 (CI = +/-0.484; p = 0.791)	0.749	-20.59%
Frequency	2006.2	-0.234 (CI = +/-0.046; p = 0.000)	-0.041 (CI = +/-0.495; p = 0.866)	0.742	-20.87%
Frequency	2007.1	-0.236 (CI = +/-0.049; p = 0.000)	-0.056 (CI = +/-0.510; p = 0.825)	0.729	-21.06%
Frequency	2007.2	-0.238 (CI = +/-0.052; p = 0.000)	-0.046 (CI = +/-0.525; p = 0.858)	0.715	-21.19%
Frequency	2008.1	-0.239 (CI = +/-0.055; p = 0.000)	-0.049 (CI = +/-0.542; p = 0.856)	0.696	-21.22%
Frequency	2008.2	-0.239 (CI = +/-0.059; p = 0.000)	-0.049 (CI = +/-0.560; p = 0.861)	0.676	-21.22%
Frequency	2009.1	-0.237 (CI = +/-0.063; p = 0.000)	-0.038 (CI = +/-0.579; p = 0.894)	0.650	-21.07%
Frequency	2009.2	-0.232 (CI = +/-0.067; p = 0.000)	-0.061 (CI = +/-0.597; p = 0.835)	0.620	-20.71%
Frequency	2010.1	-0.224 (CI = +/-0.071; p = 0.000)	-0.022 (CI = +/-0.614; p = 0.942)	0.581	-20.11%
Frequency	2010.2	-0.214 (CI = +/-0.075; p = 0.000)	-0.071 (CI = +/-0.627; p = 0.819)	0.539	-19.30%
Frequency	2011.1	-0.199 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.634; p = 0.992)	0.485	-18.06%
Frequency	2011.2	-0.180 (CI = +/-0.081; p = 0.000)	-0.083 (CI = +/-0.629; p = 0.789)	0.426	-16.49%
Frequency	2012.1	-0.153 (CI = +/-0.080; p = 0.001)	0.040 (CI = +/-0.602; p = 0.892)	0.354	-14.18%
Frequency	2012.2	-0.120 (CI = +/-0.075; p = 0.003)	-0.097 (CI = +/-0.540; p = 0.712)	0.277	-11.31%
Frequency	2013.1	-0.075 (CI = +/-0.056; p = 0.012)	0.092 (CI = +/-0.388; p = 0.627)	0.210	-7.18%
Frequency	2013.2	-0.031 (CI = +/-0.016; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.157)	0.445	-3.09%
Frequency	2014.1	-0.031 (CI = +/-0.017; p = 0.001)	-0.071 (CI = +/-0.110; p = 0.194)	0.380	-3.02%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.005)	-0.079 (CI = +/-0.114; p = 0.164)	0.337	-2.79%
Frequency	2015.1	-0.031 (CI = +/-0.021; p = 0.006)	-0.088 (CI = +/-0.119; p = 0.138)	0.337	-3.05%
Frequency	2015.2	-0.033 (CI = +/-0.023; p = 0.007)	-0.081 (CI = +/-0.125; p = 0.188)	0.343	-3.26%
Frequency	2016.1	-0.033 (CI = +/-0.026; p = 0.015)	-0.081 (CI = +/-0.134; p = 0.214)	0.281	-3.27%
Frequency	2016.2	-0.039 (CI = +/-0.028; p = 0.011)	-0.066 (CI = +/-0.138; p = 0.319)	0.327	-3.78%
Frequency	2017.1	-0.047 (CI = +/-0.030; p = 0.005)	-0.089 (CI = +/-0.139; p = 0.192)	0.403	-4.55%

Property Damage

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

Loss Cost	2005.2	-0.162 (CI = +/-0.040; p = 0.000)	-0.025 (CI = +/-0.435; p = 0.908)	0.008 (CI = +/-0.034; p = 0.634)	0.660	-15.00%
Loss Cost	2006.1	-0.165 (CI = +/-0.042; p = 0.000)	-0.044 (CI = +/-0.447; p = 0.843)	0.008 (CI = +/-0.035; p = 0.658)	0.650	-15.25%
Loss Cost	2006.2	-0.168 (CI = +/-0.044; p = 0.000)	-0.028 (CI = +/-0.458; p = 0.902)	0.007 (CI = +/-0.035; p = 0.666)	0.640	-15.48%
Loss Cost	2007.1	-0.170 (CI = +/-0.047; p = 0.000)	-0.036 (CI = +/-0.472; p = 0.878)	0.007 (CI = +/-0.036; p = 0.679)	0.623	-15.59%
Loss Cost	2007.2	-0.171 (CI = +/-0.050; p = 0.000)	-0.029 (CI = +/-0.487; p = 0.904)	0.007 (CI = +/-0.036; p = 0.685)	0.605	-15.70%
Loss Cost	2008.1	-0.170 (CI = +/-0.053; p = 0.000)	-0.023 (CI = +/-0.503; p = 0.927)	0.007 (CI = +/-0.037; p = 0.685)	0.579	-15.60%
Loss Cost	2008.2	-0.169 (CI = +/-0.056; p = 0.000)	-0.025 (CI = +/-0.520; p = 0.923)	0.007 (CI = +/-0.038; p = 0.690)	0.553	-15.57%
Loss Cost	2009.1	-0.167 (CI = +/-0.060; p = 0.000)	-0.011 (CI = +/-0.538; p = 0.968)	0.008 (CI = +/-0.038; p = 0.685)	0.520	-15.36%
Loss Cost	2009.2	-0.162 (CI = +/-0.064; p = 0.000)	-0.033 (CI = +/-0.555; p = 0.902)	0.008 (CI = +/-0.039; p = 0.689)	0.481	-14.98%
Loss Cost	2010.1	-0.154 (CI = +/-0.068; p = 0.000)	0.007 (CI = +/-0.570; p = 0.980)	0.008 (CI = +/-0.039; p = 0.665)	0.433	-14.31%
Loss Cost	2010.2	-0.146 (CI = +/-0.071; p = 0.000)	-0.034 (CI = +/-0.584; p = 0.905)	0.008 (CI = +/-0.040; p = 0.671)	0.380	-13.59%
Loss Cost	2011.1	-0.131 (CI = +/-0.075; p = 0.001)	0.037 (CI = +/-0.590; p = 0.898)	0.009 (CI = +/-0.039; p = 0.629)	0.314	-12.30%
Loss Cost	2011.2	-0.114 (CI = +/-0.077; p = 0.005)	-0.041 (CI = +/-0.586; p = 0.885)	0.009 (CI = +/-0.038; p = 0.637)	0.238	-10.80%
Loss Cost	2012.1	-0.088 (CI = +/-0.075; p = 0.024)	0.077 (CI = +/-0.557; p = 0.778)	0.010 (CI = +/-0.036; p = 0.558)	0.150	-8.42%
Loss Cost	2012.2	-0.060 (CI = +/-0.071; p = 0.093)	-0.045 (CI = +/-0.505; p = 0.856)	0.009 (CI = +/-0.032; p = 0.559)	0.047	-5.83%
Loss Cost	2013.1	-0.018 (CI = +/-0.053; p = 0.484)	0.131 (CI = +/-0.361; p = 0.457)	0.011 (CI = +/-0.022; p = 0.336)	-0.030	-1.78%
Loss Cost	2013.2	0.018 (CI = +/-0.022; p = 0.115)	-0.014 (CI = +/-0.148; p = 0.841)	0.009 (CI = +/-0.009; p = 0.061)	0.119	+1.79%
Loss Cost	2014.1	0.015 (CI = +/-0.025; p = 0.210)	-0.024 (CI = +/-0.155; p = 0.748)	0.009 (CI = +/-0.009; p = 0.067)	0.098	+1.53%
Loss Cost	2014.2	0.018 (CI = +/-0.027; p = 0.164)	-0.036 (CI = +/-0.162; p = 0.644)	0.008 (CI = +/-0.009; p = 0.079)	0.114	+1.85%
Loss Cost	2015.1	0.017 (CI = +/-0.030; p = 0.230)	-0.039 (CI = +/-0.172; p = 0.636)	0.008 (CI = +/-0.010; p = 0.088)	0.101	+1.76%
Loss Cost	2015.2	0.011 (CI = +/-0.032; p = 0.452)	-0.018 (CI = +/-0.176; p = 0.831)	0.009 (CI = +/-0.010; p = 0.072)	0.075	+1.15%
Loss Cost	2016.1	0.011 (CI = +/-0.036; p = 0.524)	-0.020 (CI = +/-0.188; p = 0.826)	0.009 (CI = +/-0.010; p = 0.082)	0.063	+1.10%
Loss Cost	2016.2	0.011 (CI = +/-0.041; p = 0.555)	-0.021 (CI = +/-0.203; p = 0.826)	0.009 (CI = +/-0.011; p = 0.099)	0.051	+1.14%
Loss Cost	2017.1	0.004 (CI = +/-0.046; p = 0.849)	-0.041 (CI = +/-0.213; p = 0.686)	0.009 (CI = +/-0.011; p = 0.094)	0.060	+0.41%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.084; p = 0.971)	0.002 (CI = +/-0.007; p = 0.458)	0.880	+6.36%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.083; p = 0.773)	0.003 (CI = +/-0.006; p = 0.405)	0.883	+6.53%
Severity	2006.2	0.064 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.085; p = 0.886)	0.003 (CI = +/-0.006; p = 0.399)	0.880	+6.63%
Severity	2007.1	0.065 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.087; p = 0.772)	0.003 (CI = +/-0.007; p = 0.377)	0.876	+6.74%
Severity	2007.2	0.066 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.089; p = 0.820)	0.003 (CI = +/-0.007; p = 0.382)	0.869	+6.79%
Severity	2008.1	0.067 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.091; p = 0.686)	0.003 (CI = +/-0.007; p = 0.355)	0.866	+6.94%
Severity	2008.2	0.067 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.093; p = 0.729)	0.003 (CI = +/-0.007; p = 0.361)	0.857	+6.98%
Severity	2009.1	0.068 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.097; p = 0.700)	0.003 (CI = +/-0.007; p = 0.363)	0.846	+7.03%
Severity	2009.2	0.068 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.100; p = 0.697)	0.003 (CI = +/-0.007; p = 0.371)	0.832	+7.01%
Severity	2010.1	0.068 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.104; p = 0.722)	0.003 (CI = +/-0.007; p = 0.384)	0.816	+6.99%
Severity	2010.2	0.066 (CI = +/-0.013; p = 0.000)	0.026 (CI = +/-0.107; p = 0.620)	0.003 (CI = +/-0.007; p = 0.383)	0.796	+6.82%
Severity	2011.1	0.065 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.110; p = 0.706)	0.003 (CI = +/-0.007; p = 0.403)	0.772	+6.70%
Severity	2011.2	0.063 (CI = +/-0.015; p = 0.000)	0.028 (CI = +/-0.114; p = 0.613)	0.003 (CI = +/-0.007; p = 0.401)	0.746	+6.52%
Severity	2012.1	0.061 (CI = +/-0.016; p = 0.000)	0.020 (CI = +/-0.117; p = 0.731)	0.003 (CI = +/-0.008; p = 0.421)	0.713	+6.32%
Severity	2012.2	0.057 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.115; p = 0.497)	0.003 (CI = +/-0.007; p = 0.375)	0.685	+5.87%
Severity	2013.1	0.053 (CI = +/-0.017; p = 0.000)	0.020 (CI = +/-0.114; p = 0.714)	0.003 (CI = +/-0.007; p = 0.382)	0.642	+5.42%
Severity	2013.2	0.047 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.104; p = 0.373)	0.003 (CI = +/-0.006; p = 0.278)	0.623	+4.78%
Severity	2014.1	0.043 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.106; p = 0.529)	0.003 (CI = +/-0.006; p = 0.281)	0.560	+4.43%
Severity	2014.2	0.045 (CI = +/-0.018; p = 0.000)	0.028 (CI = +/-0.111; p = 0.606)	0.003 (CI = +/-0.006; p = 0.306)	0.543	+4.55%
Severity	2015.1	0.046 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.117; p = 0.547)	0.003 (CI = +/-0.007; p = 0.319)	0.522	+4.74%
Severity	2015.2	0.043 (CI = +/-0.022; p = 0.001)	0.046 (CI = +/-0.122; p = 0.438)	0.003 (CI = +/-0.007; p = 0.286)	0.462	+4.40%
Severity	2016.1	0.043 (CI = +/-0.025; p = 0.002)	0.045 (CI = +/-0.130; p = 0.471)	0.003 (CI = +/-0.007; p = 0.303)	0.403	+4.39%
Severity	2016.2	0.050 (CI = +/-0.026; p = 0.001)	0.023 (CI = +/-0.130; p = 0.710)	0.003 (CI = +/-0.007; p = 0.391)	0.485	+5.11%
Severity	2017.1	0.051 (CI = +/-0.030; p = 0.003)	0.027 (CI = +/-0.140; p = 0.682)	0.003 (CI = +/-0.007; p = 0.422)	0.443	+5.27%
Frequency	2005.2	-0.224 (CI = +/-0.045; p = 0.000)	-0.026 (CI = +/-0.484; p = 0.913)	0.006 (CI = +/-0.038; p = 0.764)	0.748	-20.08%
Frequency	2006.1	-0.229 (CI = +/-0.047; p = 0.000)	-0.056 (CI = +/-0.495; p = 0.820)	0.005 (CI = +/-0.038; p = 0.796)	0.742	-20.44%
Frequency	2006.2	-0.232 (CI = +/-0.049; p = 0.000)	-0.034 (CI = +/-0.507; p = 0.893)	0.005 (CI = +/-0.039; p = 0.804)	0.734	-20.74%
Frequency	2007.1	-0.235 (CI = +/-0.052; p = 0.000)	-0.048 (CI = +/-0.522; p = 0.851)	0.004 (CI = +/-0.039; p = 0.820)	0.721	-20.93%
Frequency	2007.2	-0.236 (CI = +/-0.055; p = 0.000)	-0.039 (CI = +/-0.538; p = 0.883)	0.004 (CI = +/-0.040; p = 0.825)	0.706	-21.06%
Frequency	2008.1	-0.237 (CI = +/-0.059; p = 0.000)	-0.041 (CI = +/-0.556; p = 0.882)	0.004 (CI = +/-0.041; p = 0.830)	0.686	-21.08%
Frequency	2008.2	-0.237 (CI = +/-0.062; p = 0.000)	-0.041 (CI = +/-0.575; p = 0.886)	0.004 (CI = +/-0.042; p = 0.832)	0.665	-21.08%
Frequency	2009.1	-0.235 (CI = +/-0.066; p = 0.000)	-0.029 (CI = +/-0.595; p = 0.921)	0.005 (CI = +/-0.042; p = 0.827)	0.638	-20.91%
Frequency	2009.2	-0.230 (CI = +/-0.071; p = 0.000)	-0.053 (CI = +/-0.614; p = 0.862)	0.005 (CI = +/-0.043; p = 0.829)	0.606	-20.55%
Frequency	2010.1	-0.222 (CI = +/-0.075; p = 0.000)	-0.011 (CI = +/-0.632; p = 0.971)	0.005 (CI = +/-0.044; p = 0.805)	0.566	-19.91%
Frequency	2010.2	-0.212 (CI = +/-0.079; p = 0.000)	-0.060 (CI = +/-0.646; p = 0.850)	0.005 (CI = +/-0.044; p = 0.810)	0.521	-19.11%
Frequency	2011.1	-0.196 (CI = +/-0.083; p = 0.000)	0.017 (CI = +/-0.654; p = 0.958)	0.006 (CI = +/-0.044; p = 0.768)	0.466	-17.81%
Frequency	2011.2	-0.177 (CI = +/-0.085; p = 0.000)	-0.070 (CI = +/-0.650; p = 0.826)	0.006 (CI = +/-0.043; p = 0.781)	0.403	-16.26%
Frequency	2012.1	-0.149 (CI = +/-0.084; p = 0.001)	0.057 (CI = +/-0.622; p = 0.851)	0.007 (CI = +/-0.040; p = 0.710)	0.329	-13.87%
Frequency	2012.2	-0.117 (CI = +/-0.078; p = 0.005)	-0.083 (CI = +/-0.559; p = 0.761)	0.006 (CI = +/-0.035; p = 0.729)	0.247	-11.05%
Frequency	2013.1	-0.071 (CI = +/-0.058; p = 0.020)	0.111 (CI = +/-0.400; p = 0.569)	0.008 (CI = +/-0.025; p = 0.533)	0.187	-6.83%
Frequency	2013.2	-0.029 (CI = +/-0.015; p = 0.001)	-0.060 (CI = +/-0.100; p = 0.229)	0.005 (CI = +/-0.006; p = 0.089)	0.500	-2.86%
Frequency	2014.1	-0.028 (CI = +/-0.017; p = 0.002)	-0.056 (CI = +/-0.106; p = 0.277)	0.005 (CI = +/-0.006; p = 0.097)	0.441	-2.78%
Frequency	2014.2	-0.026 (CI = +/-0.018; p = 0.007)	-0.064 (CI = +/-0.111; p = 0.241)	0.005 (CI = +/-0.006; p = 0.112)	0.397	-2.59%
Frequency	2015.1	-0.029 (CI = +/-0.020; p = 0.007)	-0.073 (CI = +/-0.115; p = 0.199)	0.005 (CI = +/-0.007; p = 0.117)	0.399	-2.85%
Frequency	2015.2	-0.032 (CI = +/-0.022; p = 0.007)	-0.063 (CI = +/-0.121; p = 0.281)	0.005 (CI = +/-0.007; p = 0.110)	0.412	-3.11%
Frequency	2016.1	-0.032 (CI = +/-0.025; p = 0.015)	-0.065 (CI = +/-0.129; p = 0.302)	0.005 (CI = +/-0.007; p = 0.122)	0.354	-3.15%
Frequency	2016.2	-0.038 (CI = +/-0.026; p = 0.007)	-0.044 (CI = +/-0.130; p = 0.478)	0.006 (CI = +/-0.007; p = 0.082)	0.431	-3.77%
Frequency	2017.1	-0.047 (CI = +/-0.027; p = 0.002)	-0.068 (CI = +/-0.126; p = 0.266)	0.006 (CI = +/-0.006; p = 0.053)	0.533	-4.62%

Property Damage

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

Loss Cost	2005.2	-0.165 (CI = +/-0.037; p = 0.000)	0.676	-15.23%
Loss Cost	2006.1	-0.168 (CI = +/-0.039; p = 0.000)	0.667	-15.46%
Loss Cost	2006.2	-0.171 (CI = +/-0.041; p = 0.000)	0.658	-15.71%
Loss Cost	2007.1	-0.172 (CI = +/-0.044; p = 0.000)	0.642	-15.81%
Loss Cost	2007.2	-0.174 (CI = +/-0.046; p = 0.000)	0.627	-15.93%
Loss Cost	2008.1	-0.173 (CI = +/-0.049; p = 0.000)	0.602	-15.84%
Loss Cost	2008.2	-0.172 (CI = +/-0.052; p = 0.000)	0.579	-15.83%
Loss Cost	2009.1	-0.170 (CI = +/-0.056; p = 0.000)	0.549	-15.63%
Loss Cost	2009.2	-0.166 (CI = +/-0.059; p = 0.000)	0.514	-15.27%
Loss Cost	2010.1	-0.158 (CI = +/-0.063; p = 0.000)	0.469	-14.63%
Loss Cost	2010.2	-0.150 (CI = +/-0.067; p = 0.000)	0.421	-13.91%
Loss Cost	2011.1	-0.136 (CI = +/-0.069; p = 0.000)	0.361	-12.71%
Loss Cost	2011.2	-0.118 (CI = +/-0.071; p = 0.002)	0.291	-11.17%
Loss Cost	2012.1	-0.094 (CI = +/-0.070; p = 0.011)	0.207	-8.93%
Loss Cost	2012.2	-0.064 (CI = +/-0.066; p = 0.057)	0.112	-6.24%
Loss Cost	2013.1	-0.024 (CI = +/-0.050; p = 0.326)	0.000	-2.41%
Loss Cost	2013.2	0.014 (CI = +/-0.023; p = 0.228)	0.024	+1.39%
Loss Cost	2014.1	0.012 (CI = +/-0.025; p = 0.343)	-0.003	+1.18%
Loss Cost	2014.2	0.015 (CI = +/-0.027; p = 0.270)	0.014	+1.50%
Loss Cost	2015.1	0.015 (CI = +/-0.031; p = 0.313)	0.004	+1.52%
Loss Cost	2015.2	0.009 (CI = +/-0.033; p = 0.574)	-0.039	+0.90%
Loss Cost	2016.1	0.010 (CI = +/-0.037; p = 0.585)	-0.042	+0.98%
Loss Cost	2016.2	0.011 (CI = +/-0.042; p = 0.577)	-0.044	+1.13%
Loss Cost	2017.1	0.007 (CI = +/-0.047; p = 0.761)	-0.064	+0.69%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	0.884	+6.27%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.887	+6.42%
Severity	2006.2	0.063 (CI = +/-0.008; p = 0.000)	0.884	+6.53%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.881	+6.62%
Severity	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.873	+6.67%
Severity	2008.1	0.066 (CI = +/-0.009; p = 0.000)	0.871	+6.80%
Severity	2008.2	0.066 (CI = +/-0.010; p = 0.000)	0.862	+6.85%
Severity	2009.1	0.067 (CI = +/-0.010; p = 0.000)	0.852	+6.88%
Severity	2009.2	0.066 (CI = +/-0.011; p = 0.000)	0.839	+6.87%
Severity	2010.1	0.066 (CI = +/-0.012; p = 0.000)	0.823	+6.83%
Severity	2010.2	0.065 (CI = +/-0.012; p = 0.000)	0.804	+6.67%
Severity	2011.1	0.063 (CI = +/-0.013; p = 0.000)	0.783	+6.53%
Severity	2011.2	0.062 (CI = +/-0.014; p = 0.000)	0.757	+6.37%
Severity	2012.1	0.060 (CI = +/-0.015; p = 0.000)	0.728	+6.15%
Severity	2012.2	0.056 (CI = +/-0.015; p = 0.000)	0.697	+5.71%
Severity	2013.1	0.051 (CI = +/-0.016; p = 0.000)	0.660	+5.25%
Severity	2013.2	0.045 (CI = +/-0.015; p = 0.000)	0.626	+4.62%
Severity	2014.1	0.041 (CI = +/-0.016; p = 0.000)	0.572	+4.23%
Severity	2014.2	0.043 (CI = +/-0.018; p = 0.000)	0.561	+4.42%
Severity	2015.1	0.045 (CI = +/-0.019; p = 0.000)	0.542	+4.57%
Severity	2015.2	0.042 (CI = +/-0.021; p = 0.001)	0.475	+4.30%
Severity	2016.1	0.041 (CI = +/-0.024; p = 0.002)	0.423	+4.23%
Severity	2016.2	0.050 (CI = +/-0.025; p = 0.001)	0.525	+5.11%
Severity	2017.1	0.051 (CI = +/-0.028; p = 0.001)	0.492	+5.27%
Frequency	2005.2	-0.226 (CI = +/-0.041; p = 0.000)	0.761	-20.23%
Frequency	2006.1	-0.230 (CI = +/-0.043; p = 0.000)	0.756	-20.56%
Frequency	2006.2	-0.234 (CI = +/-0.046; p = 0.000)	0.749	-20.87%
Frequency	2007.1	-0.236 (CI = +/-0.048; p = 0.000)	0.737	-21.04%
Frequency	2007.2	-0.238 (CI = +/-0.051; p = 0.000)	0.723	-21.19%
Frequency	2008.1	-0.238 (CI = +/-0.054; p = 0.000)	0.705	-21.20%
Frequency	2008.2	-0.239 (CI = +/-0.058; p = 0.000)	0.686	-21.22%
Frequency	2009.1	-0.236 (CI = +/-0.062; p = 0.000)	0.662	-21.05%
Frequency	2009.2	-0.232 (CI = +/-0.065; p = 0.000)	0.632	-20.71%
Frequency	2010.1	-0.224 (CI = +/-0.069; p = 0.000)	0.596	-20.09%
Frequency	2010.2	-0.214 (CI = +/-0.073; p = 0.000)	0.555	-19.30%
Frequency	2011.1	-0.199 (CI = +/-0.077; p = 0.000)	0.505	-18.06%
Frequency	2011.2	-0.180 (CI = +/-0.079; p = 0.000)	0.448	-16.49%
Frequency	2012.1	-0.153 (CI = +/-0.078; p = 0.000)	0.381	-14.21%
Frequency	2012.2	-0.120 (CI = +/-0.073; p = 0.003)	0.304	-11.31%
Frequency	2013.1	-0.075 (CI = +/-0.055; p = 0.009)	0.237	-7.27%
Frequency	2013.2	-0.031 (CI = +/-0.016; p = 0.001)	0.414	-3.09%
Frequency	2014.1	-0.030 (CI = +/-0.018; p = 0.002)	0.355	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.019; p = 0.006)	0.298	-2.79%
Frequency	2015.1	-0.030 (CI = +/-0.021; p = 0.009)	0.285	-2.92%
Frequency	2015.2	-0.033 (CI = +/-0.023; p = 0.008)	0.308	-3.26%
Frequency	2016.1	-0.032 (CI = +/-0.026; p = 0.020)	0.250	-3.12%
Frequency	2016.2	-0.039 (CI = +/-0.028; p = 0.010)	0.324	-3.78%
Frequency	2017.1	-0.044 (CI = +/-0.031; p = 0.008)	0.364	-4.35%

Direct Compensation

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

Loss Cost	2013.1	0.005 (CI = +/-0.015; p = 0.514)	0.352 (CI = +/-0.264; p = 0.011)	0.246	0.00%
Loss Cost	2013.2	0.008 (CI = +/-0.006; p = 0.015)	0.268 (CI = +/-0.115; p = 0.000)	0.628	0.00%
Loss Cost	2014.1	0.009 (CI = +/-0.006; p = 0.006)	0.251 (CI = +/-0.109; p = 0.000)	0.661	0.00%
Loss Cost	2014.2	0.010 (CI = +/-0.005; p = 0.001)	0.229 (CI = +/-0.098; p = 0.000)	0.720	0.00%
Loss Cost	2015.1	0.010 (CI = +/-0.005; p = 0.000)	0.212 (CI = +/-0.092; p = 0.000)	0.758	0.00%
Loss Cost	2015.2	0.010 (CI = +/-0.005; p = 0.001)	0.214 (CI = +/-0.097; p = 0.000)	0.757	0.00%
Loss Cost	2016.1	0.011 (CI = +/-0.005; p = 0.001)	0.201 (CI = +/-0.099; p = 0.001)	0.769	0.00%
Loss Cost	2016.2	0.011 (CI = +/-0.005; p = 0.000)	0.186 (CI = +/-0.100; p = 0.001)	0.785	0.00%
Loss Cost	2017.1	0.011 (CI = +/-0.006; p = 0.001)	0.182 (CI = +/-0.109; p = 0.003)	0.783	0.00%
Severity	2013.1	-0.007 (CI = +/-0.005; p = 0.011)	0.453 (CI = +/-0.091; p = 0.000)	0.820	0.00%
Severity	2013.2	-0.006 (CI = +/-0.005; p = 0.014)	0.442 (CI = +/-0.089; p = 0.000)	0.826	0.00%
Severity	2014.1	-0.006 (CI = +/-0.005; p = 0.019)	0.432 (CI = +/-0.089; p = 0.000)	0.829	0.00%
Severity	2014.2	-0.005 (CI = +/-0.005; p = 0.024)	0.418 (CI = +/-0.085; p = 0.000)	0.841	0.00%
Severity	2015.1	-0.005 (CI = +/-0.004; p = 0.034)	0.406 (CI = +/-0.084; p = 0.000)	0.845	0.00%
Severity	2015.2	-0.004 (CI = +/-0.004; p = 0.049)	0.393 (CI = +/-0.081; p = 0.000)	0.853	0.00%
Severity	2016.1	-0.004 (CI = +/-0.004; p = 0.074)	0.383 (CI = +/-0.083; p = 0.000)	0.851	0.00%
Severity	2016.2	-0.004 (CI = +/-0.005; p = 0.110)	0.374 (CI = +/-0.087; p = 0.000)	0.843	0.00%
Severity	2017.1	-0.003 (CI = +/-0.005; p = 0.160)	0.367 (CI = +/-0.094; p = 0.000)	0.833	0.00%
Frequency	2013.1	0.011 (CI = +/-0.012; p = 0.059)	-0.101 (CI = +/-0.216; p = 0.344)	0.089	0.00%
Frequency	2013.2	0.014 (CI = +/-0.003; p = 0.000)	-0.174 (CI = +/-0.055; p = 0.000)	0.841	0.00%
Frequency	2014.1	0.015 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.053; p = 0.000)	0.863	0.00%
Frequency	2014.2	0.015 (CI = +/-0.003; p = 0.000)	-0.189 (CI = +/-0.051; p = 0.000)	0.882	0.00%
Frequency	2015.1	0.015 (CI = +/-0.003; p = 0.000)	-0.195 (CI = +/-0.052; p = 0.000)	0.890	0.00%
Frequency	2015.2	0.015 (CI = +/-0.002; p = 0.000)	-0.179 (CI = +/-0.038; p = 0.000)	0.937	0.00%
Frequency	2016.1	0.015 (CI = +/-0.002; p = 0.000)	-0.181 (CI = +/-0.040; p = 0.000)	0.935	0.00%
Frequency	2016.2	0.015 (CI = +/-0.002; p = 0.000)	-0.189 (CI = +/-0.039; p = 0.000)	0.944	0.00%
Frequency	2017.1	0.015 (CI = +/-0.002; p = 0.000)	-0.185 (CI = +/-0.042; p = 0.000)	0.940	0.00%

Direct Compensation

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

Loss Cost	2013.1	0.051 (CI = +/-0.048; p = 0.039)	0.100 (CI = +/-0.433; p = 0.635)	0.392	+5.20%
Loss Cost	2013.2	0.010 (CI = +/-0.027; p = 0.424)	0.312 (CI = +/-0.227; p = 0.009)	0.587	+1.04%
Loss Cost	2014.1	0.003 (CI = +/-0.029; p = 0.818)	0.349 (CI = +/-0.232; p = 0.005)	0.579	+0.32%
Loss Cost	2014.2	-0.008 (CI = +/-0.030; p = 0.579)	0.404 (CI = +/-0.228; p = 0.002)	0.597	-0.81%
Loss Cost	2015.1	-0.019 (CI = +/-0.032; p = 0.234)	0.454 (CI = +/-0.229; p = 0.001)	0.620	-1.86%
Loss Cost	2015.2	-0.018 (CI = +/-0.037; p = 0.335)	0.449 (CI = +/-0.249; p = 0.002)	0.618	-1.74%
Loss Cost	2016.1	-0.026 (CI = +/-0.043; p = 0.210)	0.486 (CI = +/-0.266; p = 0.001)	0.624	-2.59%
Loss Cost	2016.2	-0.039 (CI = +/-0.049; p = 0.110)	0.538 (CI = +/-0.283; p = 0.001)	0.640	-3.80%
Loss Cost	2017.1	-0.043 (CI = +/-0.059; p = 0.136)	0.555 (CI = +/-0.317; p = 0.002)	0.637	-4.22%
Severity	2013.1	0.044 (CI = +/-0.003; p = 0.000)	0.207 (CI = +/-0.032; p = 0.000)	0.994	+4.47%
Severity	2013.2	0.044 (CI = +/-0.004; p = 0.000)	0.206 (CI = +/-0.033; p = 0.000)	0.993	+4.49%
Severity	2014.1	0.045 (CI = +/-0.004; p = 0.000)	0.202 (CI = +/-0.035; p = 0.000)	0.993	+4.56%
Severity	2014.2	0.043 (CI = +/-0.004; p = 0.000)	0.212 (CI = +/-0.034; p = 0.000)	0.993	+4.37%
Severity	2015.1	0.042 (CI = +/-0.005; p = 0.000)	0.214 (CI = +/-0.036; p = 0.000)	0.993	+4.31%
Severity	2015.2	0.040 (CI = +/-0.005; p = 0.000)	0.224 (CI = +/-0.035; p = 0.000)	0.993	+4.08%
Severity	2016.1	0.040 (CI = +/-0.006; p = 0.000)	0.225 (CI = +/-0.039; p = 0.000)	0.993	+4.06%
Severity	2016.2	0.041 (CI = +/-0.007; p = 0.000)	0.218 (CI = +/-0.042; p = 0.000)	0.993	+4.23%
Severity	2017.1	0.044 (CI = +/-0.008; p = 0.000)	0.207 (CI = +/-0.043; p = 0.000)	0.993	+4.51%
Frequency	2013.1	0.007 (CI = +/-0.048; p = 0.763)	-0.107 (CI = +/-0.430; p = 0.610)	-0.080	+0.70%
Frequency	2013.2	-0.034 (CI = +/-0.025; p = 0.011)	0.106 (CI = +/-0.214; p = 0.313)	0.297	-3.30%
Frequency	2014.1	-0.041 (CI = +/-0.027; p = 0.004)	0.146 (CI = +/-0.216; p = 0.174)	0.367	-4.06%
Frequency	2014.2	-0.051 (CI = +/-0.029; p = 0.002)	0.192 (CI = +/-0.217; p = 0.079)	0.444	-4.95%
Frequency	2015.1	-0.061 (CI = +/-0.031; p = 0.001)	0.240 (CI = +/-0.218; p = 0.033)	0.511	-5.92%
Frequency	2015.2	-0.058 (CI = +/-0.035; p = 0.003)	0.225 (CI = +/-0.236; p = 0.060)	0.411	-5.59%
Frequency	2016.1	-0.066 (CI = +/-0.040; p = 0.003)	0.261 (CI = +/-0.251; p = 0.042)	0.421	-6.40%
Frequency	2016.2	-0.080 (CI = +/-0.045; p = 0.002)	0.320 (CI = +/-0.261; p = 0.020)	0.477	-7.71%
Frequency	2017.1	-0.087 (CI = +/-0.054; p = 0.004)	0.348 (CI = +/-0.290; p = 0.023)	0.433	-8.36%

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	0.111 (CI = +/-0.055; p = 0.000)	0.023 (CI = +/-0.014; p = 0.003)	-0.366 (CI = +/-0.526; p = 0.162)	-0.037 (CI = +/-0.582; p = 0.895)	0.584	+11.78%
Loss Cost	2013.2	0.057 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.156; p = 0.014)	0.131 (CI = +/-0.172; p = 0.127)	0.906	+5.91%
Loss Cost	2014.1	0.054 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.193 (CI = +/-0.161; p = 0.021)	0.142 (CI = +/-0.178; p = 0.111)	0.899	+5.56%
Loss Cost	2014.2	0.045 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.152; p = 0.032)	0.170 (CI = +/-0.169; p = 0.048)	0.906	+4.59%
Loss Cost	2015.1	0.037 (CI = +/-0.024; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.150 (CI = +/-0.152; p = 0.053)	0.194 (CI = +/-0.169; p = 0.027)	0.909	+3.79%
Loss Cost	2015.2	0.052 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.184 (CI = +/-0.131; p = 0.009)	0.148 (CI = +/-0.146; p = 0.048)	0.939	+5.34%
Loss Cost	2016.1	0.053 (CI = +/-0.029; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.140; p = 0.013)	0.146 (CI = +/-0.160; p = 0.070)	0.936	+5.41%
Loss Cost	2016.2	0.049 (CI = +/-0.035; p = 0.010)	0.016 (CI = +/-0.005; p = 0.000)	-0.178 (CI = +/-0.150; p = 0.024)	0.157 (CI = +/-0.176; p = 0.075)	0.934	+5.03%
Loss Cost	2017.1	0.063 (CI = +/-0.040; p = 0.005)	0.017 (CI = +/-0.005; p = 0.000)	-0.203 (CI = +/-0.149; p = 0.012)	0.113 (CI = +/-0.182; p = 0.199)	0.943	+6.55%
Severity	2013.1	0.045 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.001; p = 0.201)	0.011 (CI = +/-0.046; p = 0.629)	0.182 (CI = +/-0.050; p = 0.000)	0.994	+4.61%
Severity	2013.2	0.046 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.001; p = 0.182)	0.009 (CI = +/-0.047; p = 0.700)	0.180 (CI = +/-0.052; p = 0.000)	0.993	+4.68%
Severity	2014.1	0.047 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.125)	0.005 (CI = +/-0.048; p = 0.840)	0.176 (CI = +/-0.053; p = 0.000)	0.993	+4.83%
Severity	2014.2	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.238)	0.012 (CI = +/-0.045; p = 0.587)	0.184 (CI = +/-0.050; p = 0.000)	0.994	+4.55%
Severity	2015.1	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.300)	0.013 (CI = +/-0.048; p = 0.566)	0.186 (CI = +/-0.053; p = 0.000)	0.993	+4.50%
Severity	2015.2	0.040 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.001; p = 0.548)	0.021 (CI = +/-0.046; p = 0.333)	0.196 (CI = +/-0.051; p = 0.000)	0.994	+4.13%
Severity	2016.1	0.040 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.001; p = 0.600)	0.022 (CI = +/-0.049; p = 0.351)	0.197 (CI = +/-0.056; p = 0.000)	0.993	+4.10%
Severity	2016.2	0.043 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.002; p = 0.419)	0.016 (CI = +/-0.050; p = 0.503)	0.188 (CI = +/-0.059; p = 0.000)	0.993	+4.42%
Severity	2017.1	0.049 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.001; p = 0.194)	0.006 (CI = +/-0.049; p = 0.775)	0.171 (CI = +/-0.059; p = 0.000)	0.994	+5.00%
Frequency	2013.1	0.066 (CI = +/-0.056; p = 0.022)	0.023 (CI = +/-0.014; p = 0.004)	-0.376 (CI = +/-0.529; p = 0.153)	-0.219 (CI = +/-0.585; p = 0.443)	0.241	+6.85%
Frequency	2013.2	0.012 (CI = +/-0.017; p = 0.166)	0.016 (CI = +/-0.004; p = 0.000)	-0.212 (CI = +/-0.146; p = 0.007)	-0.049 (CI = +/-0.162; p = 0.534)	0.842	+1.17%
Frequency	2014.1	0.007 (CI = +/-0.019; p = 0.454)	0.016 (CI = +/-0.004; p = 0.000)	-0.198 (CI = +/-0.148; p = 0.012)	-0.034 (CI = +/-0.163; p = 0.666)	0.853	+0.69%
Frequency	2014.2	0.000 (CI = +/-0.021; p = 0.973)	0.015 (CI = +/-0.004; p = 0.000)	-0.180 (CI = +/-0.146; p = 0.019)	-0.014 (CI = +/-0.162; p = 0.861)	0.867	+0.03%
Frequency	2015.1	-0.007 (CI = +/-0.023; p = 0.546)	0.014 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.146; p = 0.031)	0.008 (CI = +/-0.162; p = 0.914)	0.879	-0.67%
Frequency	2015.2	0.012 (CI = +/-0.018; p = 0.198)	0.016 (CI = +/-0.003; p = 0.000)	-0.205 (CI = +/-0.102; p = 0.001)	-0.048 (CI = +/-0.114; p = 0.380)	0.936	+1.16%
Frequency	2016.1	0.012 (CI = +/-0.022; p = 0.247)	0.016 (CI = +/-0.003; p = 0.000)	-0.207 (CI = +/-0.109; p = 0.001)	-0.051 (CI = +/-0.124; p = 0.390)	0.933	+1.25%
Frequency	2016.2	0.006 (CI = +/-0.026; p = 0.637)	0.016 (CI = +/-0.003; p = 0.000)	-0.194 (CI = +/-0.113; p = 0.003)	-0.031 (CI = +/-0.132; p = 0.621)	0.936	+0.59%
Frequency	2017.1	0.015 (CI = +/-0.031; p = 0.317)	0.016 (CI = +/-0.004; p = 0.000)	-0.210 (CI = +/-0.116; p = 0.002)	-0.058 (CI = +/-0.141; p = 0.383)	0.936	+1.48%

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	0.054 (CI = +/-0.050; p = 0.035)	0.057 (CI = +/-0.396; p = 0.768)	0.388	+5.51%
Loss Cost	2013.2	0.013 (CI = +/-0.029; p = 0.359)	0.249 (CI = +/-0.217; p = 0.026)	0.546	+1.29%
Loss Cost	2014.1	0.006 (CI = +/-0.031; p = 0.686)	0.279 (CI = +/-0.224; p = 0.017)	0.529	+0.62%
Loss Cost	2014.2	-0.005 (CI = +/-0.033; p = 0.777)	0.326 (CI = +/-0.224; p = 0.007)	0.530	-0.45%
Loss Cost	2015.1	-0.014 (CI = +/-0.036; p = 0.418)	0.366 (CI = +/-0.230; p = 0.004)	0.536	-1.42%
Loss Cost	2015.2	-0.012 (CI = +/-0.042; p = 0.567)	0.355 (CI = +/-0.249; p = 0.008)	0.536	-1.15%
Loss Cost	2016.1	-0.018 (CI = +/-0.048; p = 0.438)	0.380 (CI = +/-0.268; p = 0.009)	0.529	-1.79%
Loss Cost	2016.2	-0.027 (CI = +/-0.056; p = 0.316)	0.412 (CI = +/-0.290; p = 0.009)	0.526	-2.66%
Loss Cost	2017.1	-0.026 (CI = +/-0.066; p = 0.403)	0.410 (CI = +/-0.321; p = 0.016)	0.519	-2.61%
Severity	2013.1	0.044 (CI = +/-0.005; p = 0.000)	0.177 (CI = +/-0.042; p = 0.000)	0.987	+4.50%
Severity	2013.2	0.044 (CI = +/-0.006; p = 0.000)	0.175 (CI = +/-0.044; p = 0.000)	0.985	+4.54%
Severity	2014.1	0.045 (CI = +/-0.006; p = 0.000)	0.171 (CI = +/-0.046; p = 0.000)	0.985	+4.64%
Severity	2014.2	0.044 (CI = +/-0.007; p = 0.000)	0.178 (CI = +/-0.048; p = 0.000)	0.984	+4.47%
Severity	2015.1	0.044 (CI = +/-0.008; p = 0.000)	0.179 (CI = +/-0.052; p = 0.000)	0.982	+4.45%
Severity	2015.2	0.042 (CI = +/-0.009; p = 0.000)	0.185 (CI = +/-0.055; p = 0.000)	0.981	+4.28%
Severity	2016.1	0.043 (CI = +/-0.011; p = 0.000)	0.183 (CI = +/-0.060; p = 0.000)	0.979	+4.35%
Severity	2016.2	0.045 (CI = +/-0.012; p = 0.000)	0.173 (CI = +/-0.063; p = 0.000)	0.978	+4.63%
Severity	2017.1	0.049 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.066; p = 0.000)	0.979	+5.05%
Frequency	2013.1	0.010 (CI = +/-0.049; p = 0.684)	-0.120 (CI = +/-0.390; p = 0.529)	-0.073	+0.97%
Frequency	2013.2	-0.032 (CI = +/-0.026; p = 0.020)	0.074 (CI = +/-0.198; p = 0.445)	0.281	-3.11%
Frequency	2014.1	-0.039 (CI = +/-0.028; p = 0.009)	0.108 (CI = +/-0.201; p = 0.273)	0.344	-3.84%
Frequency	2014.2	-0.048 (CI = +/-0.030; p = 0.003)	0.148 (CI = +/-0.203; p = 0.143)	0.413	-4.71%
Frequency	2015.1	-0.058 (CI = +/-0.033; p = 0.002)	0.188 (CI = +/-0.206; p = 0.072)	0.470	-5.62%
Frequency	2015.2	-0.053 (CI = +/-0.037; p = 0.008)	0.170 (CI = +/-0.222; p = 0.123)	0.366	-5.21%
Frequency	2016.1	-0.061 (CI = +/-0.043; p = 0.008)	0.197 (CI = +/-0.237; p = 0.097)	0.365	-5.88%
Frequency	2016.2	-0.072 (CI = +/-0.048; p = 0.006)	0.239 (CI = +/-0.250; p = 0.060)	0.399	-6.96%
Frequency	2017.1	-0.076 (CI = +/-0.057; p = 0.013)	0.251 (CI = +/-0.276; p = 0.072)	0.337	-7.30%

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	0.107 (CI = +/-0.060; p = 0.002)	0.022 (CI = +/-0.016; p = 0.008)	-0.392 (CI = +/-0.513; p = 0.125)	0.444	+11.26%
Loss Cost	2013.2	0.054 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.159; p = 0.088)	0.804	+5.54%
Loss Cost	2014.1	0.050 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.118 (CI = +/-0.168; p = 0.155)	0.787	+5.14%
Loss Cost	2014.2	0.040 (CI = +/-0.024; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.075 (CI = +/-0.163; p = 0.342)	0.801	+4.13%
Loss Cost	2015.1	0.032 (CI = +/-0.026; p = 0.021)	0.014 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.167; p = 0.623)	0.812	+3.26%
Loss Cost	2015.2	0.045 (CI = +/-0.027; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.092 (CI = +/-0.158; p = 0.225)	0.865	+4.61%
Loss Cost	2016.1	0.044 (CI = +/-0.033; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.180; p = 0.304)	0.859	+4.49%
Loss Cost	2016.2	0.038 (CI = +/-0.041; p = 0.067)	0.015 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.205; p = 0.492)	0.859	+3.85%
Loss Cost	2017.1	0.049 (CI = +/-0.051; p = 0.056)	0.016 (CI = +/-0.006; p = 0.000)	-0.104 (CI = +/-0.232; p = 0.331)	0.868	+5.03%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.309)	0.128 (CI = +/-0.047; p = 0.000)	0.983	+4.57%
Severity	2013.2	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.293)	0.126 (CI = +/-0.050; p = 0.000)	0.982	+4.63%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.230)	0.119 (CI = +/-0.053; p = 0.000)	0.980	+4.78%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.376)	0.131 (CI = +/-0.053; p = 0.000)	0.980	+4.50%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.446)	0.134 (CI = +/-0.059; p = 0.000)	0.977	+4.44%
Severity	2015.2	0.040 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.692)	0.148 (CI = +/-0.060; p = 0.000)	0.978	+4.07%
Severity	2016.1	0.040 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.739)	0.149 (CI = +/-0.069; p = 0.001)	0.974	+4.04%
Severity	2016.2	0.043 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.002; p = 0.585)	0.138 (CI = +/-0.077; p = 0.003)	0.973	+4.36%
Severity	2017.1	0.048 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.002; p = 0.361)	0.118 (CI = +/-0.083; p = 0.011)	0.974	+4.96%
Frequency	2013.1	0.062 (CI = +/-0.060; p = 0.045)	0.022 (CI = +/-0.016; p = 0.010)	-0.521 (CI = +/-0.515; p = 0.048)	0.238	+6.40%
Frequency	2013.2	0.009 (CI = +/-0.018; p = 0.328)	0.016 (CI = +/-0.004; p = 0.000)	-0.262 (CI = +/-0.145; p = 0.002)	0.838	+0.87%
Frequency	2014.1	0.003 (CI = +/-0.020; p = 0.718)	0.015 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.150; p = 0.004)	0.852	+0.35%
Frequency	2014.2	-0.004 (CI = +/-0.022; p = 0.734)	0.014 (CI = +/-0.004; p = 0.000)	-0.206 (CI = +/-0.152; p = 0.012)	0.871	-0.36%
Frequency	2015.1	-0.011 (CI = +/-0.024; p = 0.330)	0.014 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.156; p = 0.033)	0.888	-1.13%
Frequency	2015.2	0.005 (CI = +/-0.020; p = 0.578)	0.015 (CI = +/-0.003; p = 0.000)	-0.240 (CI = +/-0.117; p = 0.001)	0.939	+0.52%
Frequency	2016.1	0.004 (CI = +/-0.025; p = 0.703)	0.015 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.134; p = 0.003)	0.936	+0.43%
Frequency	2016.2	-0.005 (CI = +/-0.028; p = 0.708)	0.014 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.142; p = 0.010)	0.945	-0.48%
Frequency	2017.1	0.001 (CI = +/-0.036; p = 0.966)	0.015 (CI = +/-0.004; p = 0.000)	-0.222 (CI = +/-0.165; p = 0.015)	0.941	+0.07%

Direct Compensation

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

Loss Cost	2013.1	0.109 (CI = +/-0.075; p = 0.008)	-0.137 (CI = +/-0.301; p = 0.337)	0.440	+11.47%
Loss Cost	2013.2	0.056 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.087; p = 0.549)	0.699	+5.80%
Loss Cost	2014.1	0.051 (CI = +/-0.027; p = 0.002)	-0.036 (CI = +/-0.093; p = 0.409)	0.628	+5.24%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.010)	-0.019 (CI = +/-0.092; p = 0.641)	0.487	+4.31%
Loss Cost	2015.1	0.030 (CI = +/-0.031; p = 0.055)	-0.041 (CI = +/-0.090; p = 0.318)	0.380	+3.09%
Loss Cost	2015.2	0.048 (CI = +/-0.019; p = 0.001)	-0.068 (CI = +/-0.048; p = 0.014)	0.863	+4.96%
Loss Cost	2016.1	0.040 (CI = +/-0.020; p = 0.004)	-0.080 (CI = +/-0.047; p = 0.007)	0.888	+4.09%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.018)	-0.081 (CI = +/-0.060; p = 0.019)	0.819	+4.17%
Loss Cost	2017.1	0.045 (CI = +/-0.050; p = 0.067)	-0.077 (CI = +/-0.086; p = 0.066)	0.804	+4.56%
Severity	2013.1	0.045 (CI = +/-0.005; p = 0.000)	-0.017 (CI = +/-0.022; p = 0.116)	0.963	+4.58%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.084)	0.959	+4.71%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.025; p = 0.145)	0.952	+4.80%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	-0.014 (CI = +/-0.026; p = 0.247)	0.940	+4.58%
Severity	2015.1	0.043 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.216)	0.922	+4.42%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.031; p = 0.357)	0.894	+4.12%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.038; p = 0.343)	0.852	+3.94%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.003)	-0.022 (CI = +/-0.039; p = 0.196)	0.872	+4.51%
Severity	2017.1	0.050 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.419)	0.879	+5.17%
Frequency	2013.1	0.064 (CI = +/-0.076; p = 0.093)	-0.120 (CI = +/-0.308; p = 0.408)	0.166	+6.60%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.336)	-0.004 (CI = +/-0.086; p = 0.912)	-0.087	+1.05%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.723)	-0.018 (CI = +/-0.091; p = 0.669)	-0.172	+0.43%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.845)	-0.005 (CI = +/-0.094; p = 0.903)	-0.241	-0.26%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.400)	-0.024 (CI = +/-0.097; p = 0.579)	-0.126	-1.28%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.195)	-0.055 (CI = +/-0.035; p = 0.008)	0.654	+0.80%
Frequency	2016.1	0.002 (CI = +/-0.014; p = 0.788)	-0.065 (CI = +/-0.032; p = 0.003)	0.798	+0.15%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.603)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.32%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.546)	-0.062 (CI = +/-0.046; p = 0.023)	0.771	-0.57%

Direct Compensation

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

Loss Cost	2013.1	0.122 (CI = +/-0.085; p = 0.010)	-0.167 (CI = +/-0.320; p = 0.272)	NA (CI = +/-NA; p = NA)	0.443	+13.00%
Loss Cost	2013.2	0.058 (CI = +/-0.028; p = 0.001)	-0.029 (CI = +/-0.097; p = 0.521)	NA (CI = +/-NA; p = NA)	0.647	+6.02%
Loss Cost	2014.1	0.053 (CI = +/-0.033; p = 0.006)	-0.039 (CI = +/-0.104; p = 0.415)	NA (CI = +/-NA; p = NA)	0.556	+5.43%
Loss Cost	2014.2	0.041 (CI = +/-0.037; p = 0.034)	-0.018 (CI = +/-0.107; p = 0.709)	NA (CI = +/-NA; p = NA)	0.351	+4.21%
Loss Cost	2015.1	0.028 (CI = +/-0.040; p = 0.138)	-0.037 (CI = +/-0.104; p = 0.414)	NA (CI = +/-NA; p = NA)	0.174	+2.84%
Loss Cost	2015.2	0.054 (CI = +/-0.024; p = 0.002)	-0.076 (CI = +/-0.055; p = 0.016)	NA (CI = +/-NA; p = NA)	0.841	+5.53%
Loss Cost	2016.1	0.045 (CI = +/-0.027; p = 0.009)	-0.086 (CI = +/-0.054; p = 0.011)	NA (CI = +/-NA; p = NA)	0.869	+4.62%
Loss Cost	2016.2	0.050 (CI = +/-0.044; p = 0.037)	-0.092 (CI = +/-0.076; p = 0.031)	NA (CI = +/-NA; p = NA)	0.796	+5.14%
Loss Cost	2017.1	0.057 (CI = +/-0.087; p = 0.109)	-0.087 (CI = +/-0.126; p = 0.098)	NA (CI = +/-NA; p = NA)	0.783	+5.82%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.024; p = 0.114)	NA (CI = +/-NA; p = NA)	0.955	+4.65%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.025; p = 0.073)	NA (CI = +/-NA; p = NA)	0.951	+4.83%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.027; p = 0.123)	NA (CI = +/-NA; p = NA)	0.943	+4.95%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.236)	NA (CI = +/-NA; p = NA)	0.923	+4.71%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.034; p = 0.226)	NA (CI = +/-NA; p = NA)	0.896	+4.54%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.002)	-0.013 (CI = +/-0.039; p = 0.424)	NA (CI = +/-NA; p = NA)	0.840	+4.15%
Severity	2016.1	0.039 (CI = +/-0.024; p = 0.011)	-0.015 (CI = +/-0.048; p = 0.423)	NA (CI = +/-NA; p = NA)	0.762	+3.94%
Severity	2016.2	0.048 (CI = +/-0.032; p = 0.017)	-0.027 (CI = +/-0.054; p = 0.214)	NA (CI = +/-NA; p = NA)	0.813	+4.95%
Severity	2017.1	0.057 (CI = +/-0.051; p = 0.042)	-0.020 (CI = +/-0.074; p = 0.372)	NA (CI = +/-NA; p = NA)	0.845	+5.83%
Frequency	2013.1	0.077 (CI = +/-0.087; p = 0.079)	-0.148 (CI = +/-0.328; p = 0.338)	NA (CI = +/-NA; p = NA)	0.192	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.388)	-0.006 (CI = +/-0.097; p = 0.889)	NA (CI = +/-NA; p = NA)	-0.120	+1.13%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.751)	-0.018 (CI = +/-0.102; p = 0.689)	NA (CI = +/-NA; p = NA)	-0.208	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.776)	-0.001 (CI = +/-0.109; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.269	-0.47%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.389)	-0.019 (CI = +/-0.112; p = 0.698)	NA (CI = +/-NA; p = NA)	-0.139	-1.62%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.087)	-0.063 (CI = +/-0.036; p = 0.007)	NA (CI = +/-NA; p = NA)	0.732	+1.32%
Frequency	2016.1	0.006 (CI = +/-0.016; p = 0.311)	-0.071 (CI = +/-0.031; p = 0.003)	NA (CI = +/-NA; p = NA)	0.865	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.820)	-0.065 (CI = +/-0.041; p = 0.015)	NA (CI = +/-NA; p = NA)	0.836	+0.19%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.992)	-0.067 (CI = +/-0.071; p = 0.056)	NA (CI = +/-NA; p = NA)	0.783	-0.01%

Direct Compensation

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

Loss Cost	2013.1	0.122 (CI = +/-0.086; p = 0.009)	0.426	+13.00%
Loss Cost	2013.2	0.057 (CI = +/-0.027; p = 0.001)	0.666	+5.89%
Loss Cost	2014.1	0.053 (CI = +/-0.032; p = 0.004)	0.569	+5.43%
Loss Cost	2014.2	0.040 (CI = +/-0.034; p = 0.025)	0.420	+4.10%
Loss Cost	2015.1	0.028 (CI = +/-0.038; p = 0.126)	0.202	+2.84%
Loss Cost	2015.2	0.047 (CI = +/-0.038; p = 0.024)	0.530	+4.77%
Loss Cost	2016.1	0.045 (CI = +/-0.054; p = 0.083)	0.379	+4.62%
Loss Cost	2016.2	0.034 (CI = +/-0.078; p = 0.290)	0.088	+3.50%
Loss Cost	2017.1	0.057 (CI = +/-0.122; p = 0.237)	0.226	+5.82%
Severity	2013.1	0.045 (CI = +/-0.007; p = 0.000)	0.946	+4.65%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.936	+4.74%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.931	+4.95%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	0.916	+4.60%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	0.884	+4.54%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.001)	0.847	+4.02%
Severity	2016.1	0.039 (CI = +/-0.022; p = 0.006)	0.772	+3.94%
Severity	2016.2	0.044 (CI = +/-0.031; p = 0.017)	0.744	+4.47%
Severity	2017.1	0.057 (CI = +/-0.040; p = 0.020)	0.830	+5.83%
Frequency	2013.1	0.077 (CI = +/-0.086; p = 0.076)	0.191	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.368)	-0.010	+1.10%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.738)	-0.097	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.753)	-0.110	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.356)	-0.003	-1.62%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.581)	-0.104	+0.72%
Frequency	2016.1	0.006 (CI = +/-0.042; p = 0.709)	-0.164	+0.65%
Frequency	2016.2	-0.009 (CI = +/-0.054; p = 0.654)	-0.181	-0.93%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.997)	-0.333	-0.01%

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	0.072 (CI = +/-0.019; p = 0.000)	-0.149 (CI = +/-0.113; p = 0.012)	0.022 (CI = +/-0.010; p = 0.000)	-0.606 (CI = +/-0.222; p = 0.000)	0.677	+7.46%
Loss Cost	2008.2	0.067 (CI = +/-0.020; p = 0.000)	-0.135 (CI = +/-0.112; p = 0.020)	0.021 (CI = +/-0.009; p = 0.000)	-0.570 (CI = +/-0.223; p = 0.000)	0.625	+6.94%
Loss Cost	2009.1	0.061 (CI = +/-0.020; p = 0.000)	-0.152 (CI = +/-0.110; p = 0.009)	0.020 (CI = +/-0.009; p = 0.000)	-0.529 (CI = +/-0.221; p = 0.000)	0.604	+6.29%
Loss Cost	2009.2	0.056 (CI = +/-0.021; p = 0.000)	-0.139 (CI = +/-0.110; p = 0.015)	0.019 (CI = +/-0.009; p = 0.000)	-0.493 (CI = +/-0.223; p = 0.000)	0.543	+5.73%
Loss Cost	2010.1	0.043 (CI = +/-0.019; p = 0.000)	-0.170 (CI = +/-0.092; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	-0.414 (CI = +/-0.190; p = 0.000)	0.599	+4.44%
Loss Cost	2010.2	0.042 (CI = +/-0.021; p = 0.000)	-0.166 (CI = +/-0.096; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	-0.402 (CI = +/-0.199; p = 0.000)	0.558	+4.25%
Loss Cost	2011.1	0.034 (CI = +/-0.021; p = 0.003)	-0.184 (CI = +/-0.092; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	-0.355 (CI = +/-0.195; p = 0.001)	0.587	+3.43%
Loss Cost	2011.2	0.028 (CI = +/-0.022; p = 0.018)	-0.172 (CI = +/-0.091; p = 0.001)	0.015 (CI = +/-0.007; p = 0.000)	-0.317 (CI = +/-0.197; p = 0.003)	0.564	+2.79%
Loss Cost	2012.1	0.019 (CI = +/-0.023; p = 0.097)	-0.188 (CI = +/-0.089; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.270 (CI = +/-0.195; p = 0.009)	0.610	+1.96%
Loss Cost	2012.2	0.015 (CI = +/-0.025; p = 0.231)	-0.181 (CI = +/-0.091; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.245 (CI = +/-0.205; p = 0.021)	0.603	+1.52%
Loss Cost	2013.1	0.015 (CI = +/-0.029; p = 0.283)	-0.180 (CI = +/-0.096; p = 0.001)	0.013 (CI = +/-0.008; p = 0.002)	-0.246 (CI = +/-0.221; p = 0.031)	0.592	+1.54%
Loss Cost	2013.2	0.003 (CI = +/-0.029; p = 0.846)	-0.162 (CI = +/-0.090; p = 0.001)	0.012 (CI = +/-0.007; p = 0.003)	-0.179 (CI = +/-0.211; p = 0.091)	0.641	+0.27%
Loss Cost	2014.1	0.006 (CI = +/-0.033; p = 0.689)	-0.157 (CI = +/-0.094; p = 0.003)	0.012 (CI = +/-0.008; p = 0.003)	-0.198 (CI = +/-0.228; p = 0.085)	0.617	+0.64%
Loss Cost	2014.2	-0.002 (CI = +/-0.036; p = 0.903)	-0.146 (CI = +/-0.096; p = 0.005)	0.011 (CI = +/-0.008; p = 0.006)	-0.156 (CI = +/-0.239; p = 0.185)	0.636	-0.21%
Loss Cost	2015.1	-0.018 (CI = +/-0.037; p = 0.315)	-0.166 (CI = +/-0.091; p = 0.001)	0.010 (CI = +/-0.007; p = 0.011)	-0.081 (CI = +/-0.233; p = 0.469)	0.710	-1.80%
Loss Cost	2015.2	-0.043 (CI = +/-0.027; p = 0.004)	-0.139 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.031 (CI = +/-0.161; p = 0.686)	0.878	-4.25%
Loss Cost	2016.1	-0.044 (CI = +/-0.032; p = 0.011)	-0.139 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.032 (CI = +/-0.179; p = 0.709)	0.854	-4.26%
Loss Cost	2016.2	-0.037 (CI = +/-0.036; p = 0.041)	-0.145 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.007 (CI = +/-0.191; p = 0.936)	0.848	-3.66%
Loss Cost	2017.1	-0.038 (CI = +/-0.042; p = 0.073)	-0.146 (CI = +/-0.074; p = 0.001)	0.008 (CI = +/-0.006; p = 0.007)	0.008 (CI = +/-0.212; p = 0.935)	0.816	-3.68%
Severity	2008.1	0.041 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.110; p = 0.338)	0.004 (CI = +/-0.009; p = 0.365)	-0.272 (CI = +/-0.217; p = 0.016)	0.416	+4.21%
Severity	2008.2	0.036 (CI = +/-0.019; p = 0.001)	-0.038 (CI = +/-0.108; p = 0.478)	0.003 (CI = +/-0.009; p = 0.455)	-0.235 (CI = +/-0.216; p = 0.034)	0.323	+3.68%
Severity	2009.1	0.030 (CI = +/-0.020; p = 0.004)	-0.054 (CI = +/-0.107; p = 0.307)	0.002 (CI = +/-0.009; p = 0.615)	-0.197 (CI = +/-0.215; p = 0.072)	0.248	+3.08%
Severity	2009.2	0.025 (CI = +/-0.020; p = 0.021)	-0.040 (CI = +/-0.105; p = 0.445)	0.001 (CI = +/-0.009; p = 0.752)	-0.157 (CI = +/-0.214; p = 0.144)	0.132	+2.49%
Severity	2010.1	0.012 (CI = +/-0.018; p = 0.172)	-0.071 (CI = +/-0.086; p = 0.100)	-0.001 (CI = +/-0.007; p = 0.789)	-0.077 (CI = +/-0.177; p = 0.380)	0.085	+1.21%
Severity	2010.2	0.012 (CI = +/-0.019; p = 0.230)	-0.070 (CI = +/-0.089; p = 0.118)	-0.001 (CI = +/-0.007; p = 0.780)	-0.073 (CI = +/-0.186; p = 0.425)	0.043	+1.16%
Severity	2011.1	0.003 (CI = +/-0.019; p = 0.734)	-0.089 (CI = +/-0.084; p = 0.039)	-0.002 (CI = +/-0.007; p = 0.477)	-0.022 (CI = +/-0.178; p = 0.796)	0.066	+0.32%
Severity	2011.2	-0.002 (CI = +/-0.021; p = 0.856)	-0.079 (CI = +/-0.084; p = 0.064)	-0.003 (CI = +/-0.007; p = 0.369)	0.008 (CI = +/-0.181; p = 0.926)	0.017	-0.18%
Severity	2012.1	-0.010 (CI = +/-0.021; p = 0.349)	-0.095 (CI = +/-0.081; p = 0.024)	-0.004 (CI = +/-0.007; p = 0.197)	0.054 (CI = +/-0.178; p = 0.535)	0.108	-0.97%
Severity	2012.2	-0.012 (CI = +/-0.024; p = 0.300)	-0.091 (CI = +/-0.085; p = 0.036)	-0.004 (CI = +/-0.007; p = 0.186)	0.067 (CI = +/-0.189; p = 0.471)	0.101	-1.19%
Severity	2013.1	-0.006 (CI = +/-0.026; p = 0.647)	-0.080 (CI = +/-0.086; p = 0.065)	-0.004 (CI = +/-0.007; p = 0.285)	0.033 (CI = +/-0.197; p = 0.732)	0.026	-0.57%
Severity	2013.2	-0.015 (CI = +/-0.027; p = 0.245)	-0.066 (CI = +/-0.083; p = 0.110)	-0.005 (CI = +/-0.007; p = 0.165)	0.084 (CI = +/-0.195; p = 0.379)	0.038	-1.52%
Severity	2014.1	-0.015 (CI = +/-0.031; p = 0.313)	-0.066 (CI = +/-0.088; p = 0.131)	-0.005 (CI = +/-0.007; p = 0.190)	0.083 (CI = +/-0.213; p = 0.423)	-0.004	-1.50%
Severity	2014.2	-0.020 (CI = +/-0.035; p = 0.249)	-0.060 (CI = +/-0.092; p = 0.182)	-0.005 (CI = +/-0.007; p = 0.172)	0.105 (CI = +/-0.229; p = 0.347)	-0.003	-1.94%
Severity	2015.1	-0.029 (CI = +/-0.039; p = 0.135)	-0.072 (CI = +/-0.094; p = 0.124)	-0.006 (CI = +/-0.007; p = 0.117)	0.147 (CI = +/-0.243; p = 0.216)	0.060	-2.83%
Severity	2015.2	-0.057 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.052; p = 0.120)	-0.008 (CI = +/-0.004; p = 0.001)	0.275 (CI = +/-0.139; p = 0.001)	0.622	-5.59%
Severity	2016.1	-0.056 (CI = +/-0.027; p = 0.001)	-0.039 (CI = +/-0.056; p = 0.161)	-0.008 (CI = +/-0.004; p = 0.002)	0.269 (CI = +/-0.154; p = 0.002)	0.521	-5.44%
Severity	2016.2	-0.050 (CI = +/-0.030; p = 0.004)	-0.044 (CI = +/-0.058; p = 0.124)	-0.007 (CI = +/-0.004; p = 0.004)	0.247 (CI = +/-0.164; p = 0.006)	0.461	-4.92%
Severity	2017.1	-0.054 (CI = +/-0.035; p = 0.006)	-0.048 (CI = +/-0.063; p = 0.122)	-0.008 (CI = +/-0.005; p = 0.005)	0.260 (CI = +/-0.179; p = 0.009)	0.431	-5.24%
Frequency	2008.1	0.031 (CI = +/-0.006; p = 0.000)	-0.096 (CI = +/-0.033; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.334 (CI = +/-0.065; p = 0.000)	0.885	+3.13%
Frequency	2008.2	0.031 (CI = +/-0.006; p = 0.000)	-0.097 (CI = +/-0.034; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.335 (CI = +/-0.068; p = 0.000)	0.878	+3.15%
Frequency	2009.1	0.031 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.035; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.333 (CI = +/-0.070; p = 0.000)	0.875	+3.11%
Frequency	2009.2	0.031 (CI = +/-0.007; p = 0.000)	-0.099 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.336 (CI = +/-0.074; p = 0.000)	0.870	+3.17%
Frequency	2010.1	0.031 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.337 (CI = +/-0.077; p = 0.000)	0.869	+3.18%
Frequency	2010.2	0.030 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.329 (CI = +/-0.080; p = 0.000)	0.863	+3.05%
Frequency	2011.1	0.031 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.332 (CI = +/-0.085; p = 0.000)	0.862	+3.10%
Frequency	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.325 (CI = +/-0.089; p = 0.000)	0.857	+2.98%
Frequency	2012.1	0.029 (CI = +/-0.011; p = 0.000)	-0.093 (CI = +/-0.044; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.324 (CI = +/-0.095; p = 0.000)	0.856	+2.96%
Frequency	2012.2	0.027 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.100; p = 0.000)	0.855	+2.75%
Frequency	2013.1	0.021 (CI = +/-0.012; p = 0.002)	-0.100 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.279 (CI = +/-0.094; p = 0.000)	0.888	+2.12%
Frequency	2013.2	0.018 (CI = +/-0.013; p = 0.011)	-0.096 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.098; p = 0.000)	0.893	+1.82%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.007)	-0.091 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.103; p = 0.000)	0.896	+2.17%
Frequency	2014.2	0.017 (CI = +/-0.016; p = 0.036)	-0.085 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.261 (CI = +/-0.107; p = 0.000)	0.903	+1.76%
Frequency	2015.1	0.011 (CI = +/-0.017; p = 0.202)	-0.094 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.105; p = 0.000)	0.921	+1.06%
Frequency	2015.2	0.014 (CI = +/-0.019; p = 0.131)	-0.098 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.113; p = 0.000)	0.924	+1.42%
Frequency	2016.1	0.012 (CI = +/-0.022; p = 0.245)	-0.100 (CI = +/-0.045; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.124; p = 0.001)	0.920	+1.25%
Frequency	2016.2	0.013 (CI = +/-0.026; p = 0.283)	-0.101 (CI = +/-0.049; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.137; p = 0.002)	0.918	+1.32%
Frequency	2017.1	0.016 (CI = +/-0.030; p = 0.249)	-0.098 (CI = +/-0.053; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.252 (CI = +/-0.150; p = 0.004)	0.910	+1.65%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2008.1	-0.010 (CI = +/-0.018; p = 0.265)	-0.172 (CI = +/-0.114; p = 0.005)	0.577 (CI = +/-0.209; p = 0.000)	0.660	-1.00%
Loss Cost	2008.2	-0.012 (CI = +/-0.017; p = 0.188)	-0.155 (CI = +/-0.112; p = 0.008)	0.551 (CI = +/-0.203; p = 0.000)	0.620	-1.14%
Loss Cost	2009.1	-0.013 (CI = +/-0.017; p = 0.123)	-0.174 (CI = +/-0.108; p = 0.003)	0.517 (CI = +/-0.196; p = 0.000)	0.613	-1.28%
Loss Cost	2009.2	-0.014 (CI = +/-0.016; p = 0.103)	-0.161 (CI = +/-0.108; p = 0.005)	0.487 (CI = +/-0.198; p = 0.000)	0.548	-1.34%
Loss Cost	2010.1	-0.015 (CI = +/-0.014; p = 0.042)	-0.189 (CI = +/-0.094; p = 0.000)	0.408 (CI = +/-0.177; p = 0.000)	0.573	-1.46%
Loss Cost	2010.2	-0.015 (CI = +/-0.014; p = 0.046)	-0.190 (CI = +/-0.098; p = 0.000)	0.414 (CI = +/-0.193; p = 0.000)	0.526	-1.46%
Loss Cost	2011.1	-0.015 (CI = +/-0.014; p = 0.046)	-0.199 (CI = +/-0.100; p = 0.000)	0.366 (CI = +/-0.217; p = 0.002)	0.503	-1.47%
Loss Cost	2011.2	-0.015 (CI = +/-0.015; p = 0.051)	-0.199 (CI = +/-0.104; p = 0.001)	0.359 (CI = +/-0.278; p = 0.014)	0.422	-1.46%
Loss Cost	2012.1	-0.015 (CI = +/-0.015; p = 0.057)	-0.198 (CI = +/-0.111; p = 0.001)	0.376 (CI = +/-0.605; p = 0.211)	0.402	-1.47%
Loss Cost	2012.2	-0.015 (CI = +/-0.015; p = 0.057)	-0.198 (CI = +/-0.111; p = 0.001)	NA (CI = +/-NA; p = NA)	0.396	-1.47%
Loss Cost	2013.1	-0.017 (CI = +/-0.017; p = 0.051)	-0.205 (CI = +/-0.115; p = 0.001)	NA (CI = +/-NA; p = NA)	0.395	-1.64%
Loss Cost	2013.2	-0.023 (CI = +/-0.016; p = 0.009)	-0.182 (CI = +/-0.108; p = 0.002)	NA (CI = +/-NA; p = NA)	0.461	-2.23%
Loss Cost	2014.1	-0.023 (CI = +/-0.018; p = 0.016)	-0.183 (CI = +/-0.114; p = 0.003)	NA (CI = +/-NA; p = NA)	0.419	-2.25%
Loss Cost	2014.2	-0.027 (CI = +/-0.019; p = 0.009)	-0.169 (CI = +/-0.115; p = 0.006)	NA (CI = +/-NA; p = NA)	0.448	-2.63%
Loss Cost	2015.1	-0.033 (CI = +/-0.019; p = 0.002)	-0.192 (CI = +/-0.111; p = 0.002)	NA (CI = +/-NA; p = NA)	0.543	-3.26%
Loss Cost	2015.2	-0.041 (CI = +/-0.018; p = 0.000)	-0.167 (CI = +/-0.100; p = 0.003)	NA (CI = +/-NA; p = NA)	0.652	-4.03%
Loss Cost	2016.1	-0.040 (CI = +/-0.021; p = 0.001)	-0.165 (CI = +/-0.106; p = 0.005)	NA (CI = +/-NA; p = NA)	0.587	-3.96%
Loss Cost	2016.2	-0.036 (CI = +/-0.022; p = 0.004)	-0.177 (CI = +/-0.110; p = 0.004)	NA (CI = +/-NA; p = NA)	0.580	-3.55%
Loss Cost	2017.1	-0.035 (CI = +/-0.026; p = 0.011)	-0.174 (CI = +/-0.118; p = 0.007)	NA (CI = +/-NA; p = NA)	0.499	-3.44%
Severity	2008.1	0.000 (CI = +/-0.015; p = 0.997)	-0.053 (CI = +/-0.093; p = 0.255)	0.360 (CI = +/-0.170; p = 0.000)	0.571	+0.00%
Severity	2008.2	-0.001 (CI = +/-0.014; p = 0.867)	-0.038 (CI = +/-0.091; p = 0.393)	0.338 (CI = +/-0.165; p = 0.000)	0.519	-0.12%
Severity	2009.1	-0.002 (CI = +/-0.014; p = 0.746)	-0.052 (CI = +/-0.089; p = 0.238)	0.313 (CI = +/-0.161; p = 0.000)	0.472	-0.22%
Severity	2009.2	-0.003 (CI = +/-0.013; p = 0.674)	-0.040 (CI = +/-0.088; p = 0.355)	0.285 (CI = +/-0.162; p = 0.001)	0.382	-0.28%
Severity	2010.1	-0.004 (CI = +/-0.011; p = 0.475)	-0.065 (CI = +/-0.073; p = 0.077)	0.214 (CI = +/-0.137; p = 0.004)	0.329	-0.38%
Severity	2010.2	-0.004 (CI = +/-0.011; p = 0.489)	-0.070 (CI = +/-0.075; p = 0.065)	0.233 (CI = +/-0.148; p = 0.003)	0.314	-0.38%
Severity	2011.1	-0.004 (CI = +/-0.011; p = 0.474)	-0.080 (CI = +/-0.075; p = 0.039)	0.185 (CI = +/-0.164; p = 0.028)	0.232	-0.38%
Severity	2011.2	-0.004 (CI = +/-0.011; p = 0.486)	-0.079 (CI = +/-0.079; p = 0.050)	0.177 (CI = +/-0.210; p = 0.093)	0.127	-0.38%
Severity	2012.1	-0.003 (CI = +/-0.011; p = 0.545)	-0.084 (CI = +/-0.083; p = 0.047)	0.075 (CI = +/-0.454; p = 0.734)	0.079	-0.34%
Severity	2012.2	-0.003 (CI = +/-0.011; p = 0.545)	-0.084 (CI = +/-0.083; p = 0.047)	NA (CI = +/-NA; p = NA)	0.105	-0.34%
Severity	2013.1	-0.001 (CI = +/-0.012; p = 0.927)	-0.072 (CI = +/-0.083; p = 0.085)	NA (CI = +/-NA; p = NA)	0.052	-0.05%
Severity	2013.2	-0.004 (CI = +/-0.012; p = 0.512)	-0.059 (CI = +/-0.081; p = 0.145)	NA (CI = +/-NA; p = NA)	0.033	-0.39%
Severity	2014.1	-0.003 (CI = +/-0.013; p = 0.628)	-0.056 (CI = +/-0.086; p = 0.184)	NA (CI = +/-NA; p = NA)	0.002	-0.32%
Severity	2014.2	-0.004 (CI = +/-0.015; p = 0.555)	-0.053 (CI = +/-0.090; p = 0.233)	NA (CI = +/-NA; p = NA)	-0.006	-0.42%
Severity	2015.1	-0.006 (CI = +/-0.016; p = 0.425)	-0.060 (CI = +/-0.094; p = 0.196)	NA (CI = +/-NA; p = NA)	0.016	-0.63%
Severity	2015.2	-0.015 (CI = +/-0.014; p = 0.035)	-0.033 (CI = +/-0.074; p = 0.357)	NA (CI = +/-NA; p = NA)	0.190	-1.46%
Severity	2016.1	-0.012 (CI = +/-0.015; p = 0.113)	-0.023 (CI = +/-0.076; p = 0.523)	NA (CI = +/-NA; p = NA)	0.060	-1.15%
Severity	2016.2	-0.008 (CI = +/-0.016; p = 0.301)	-0.034 (CI = +/-0.077; p = 0.357)	NA (CI = +/-NA; p = NA)	0.004	-0.78%
Severity	2017.1	-0.007 (CI = +/-0.018; p = 0.423)	-0.031 (CI = +/-0.083; p = 0.428)	NA (CI = +/-NA; p = NA)	-0.055	-0.69%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.099)	-0.119 (CI = +/-0.076; p = 0.003)	0.217 (CI = +/-0.140; p = 0.003)	0.362	-1.00%
Frequency	2008.2	-0.010 (CI = +/-0.012; p = 0.097)	-0.116 (CI = +/-0.079; p = 0.005)	0.213 (CI = +/-0.143; p = 0.005)	0.326	-1.03%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.089)	-0.121 (CI = +/-0.081; p = 0.005)	0.204 (CI = +/-0.147; p = 0.008)	0.325	-1.07%
Frequency	2009.2	-0.011 (CI = +/-0.013; p = 0.095)	-0.121 (CI = +/-0.084; p = 0.006)	0.202 (CI = +/-0.154; p = 0.012)	0.294	-1.07%
Frequency	2010.1	-0.011 (CI = +/-0.013; p = 0.098)	-0.123 (CI = +/-0.087; p = 0.007)	0.195 (CI = +/-0.163; p = 0.021)	0.289	-1.08%
Frequency	2010.2	-0.011 (CI = +/-0.013; p = 0.102)	-0.120 (CI = +/-0.090; p = 0.011)	0.181 (CI = +/-0.177; p = 0.046)	0.238	-1.09%
Frequency	2011.1	-0.011 (CI = +/-0.014; p = 0.109)	-0.120 (CI = +/-0.094; p = 0.014)	0.181 (CI = +/-0.203; p = 0.078)	0.234	-1.09%
Frequency	2011.2	-0.011 (CI = +/-0.014; p = 0.117)	-0.120 (CI = +/-0.098; p = 0.018)	0.182 (CI = +/-0.260; p = 0.162)	0.192	-1.09%
Frequency	2012.1	-0.011 (CI = +/-0.014; p = 0.112)	-0.113 (CI = +/-0.103; p = 0.032)	0.301 (CI = +/-0.564; p = 0.281)	0.196	-1.13%
Frequency	2012.2	-0.011 (CI = +/-0.014; p = 0.112)	-0.113 (CI = +/-0.103; p = 0.032)	NA (CI = +/-NA; p = NA)	0.199	-1.13%
Frequency	2013.1	-0.016 (CI = +/-0.014; p = 0.031)	-0.133 (CI = +/-0.100; p = 0.012)	NA (CI = +/-NA; p = NA)	0.306	-1.59%
Frequency	2013.2	-0.019 (CI = +/-0.015; p = 0.020)	-0.123 (CI = +/-0.102; p = 0.021)	NA (CI = +/-NA; p = NA)	0.327	-1.84%
Frequency	2014.1	-0.020 (CI = +/-0.017; p = 0.026)	-0.127 (CI = +/-0.107; p = 0.023)	NA (CI = +/-NA; p = NA)	0.302	-1.94%
Frequency	2014.2	-0.022 (CI = +/-0.018; p = 0.019)	-0.117 (CI = +/-0.110; p = 0.039)	NA (CI = +/-NA; p = NA)	0.324	-2.21%
Frequency	2015.1	-0.027 (CI = +/-0.019; p = 0.009)	-0.133 (CI = +/-0.112; p = 0.023)	NA (CI = +/-NA; p = NA)	0.380	-2.65%
Frequency	2015.2	-0.026 (CI = +/-0.022; p = 0.020)	-0.134 (CI = +/-0.118; p = 0.029)	NA (CI = +/-NA; p = NA)	0.368	-2.60%
Frequency	2016.1	-0.029 (CI = +/-0.024; p = 0.023)	-0.142 (CI = +/-0.126; p = 0.029)	NA (CI = +/-NA; p = NA)	0.350	-2.84%
Frequency	2016.2	-0.028 (CI = +/-0.027; p = 0.043)	-0.143 (CI = +/-0.134; p = 0.038)	NA (CI = +/-NA; p = NA)	0.338	-2.80%
Frequency	2017.1	-0.028 (CI = +/-0.031; p = 0.076)	-0.142 (CI = +/-0.145; p = 0.054)	NA (CI = +/-NA; p = NA)	0.265	-2.77%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2008.1	0.031 (CI = +/-0.030; p = 0.039)	-0.153 (CI = +/-0.097; p = 0.003)	0.016 (CI = +/-0.009; p = 0.001)	-0.361 (CI = +/-0.242; p = 0.005)	0.366 (CI = +/-0.222; p = 0.002)	0.762	+3.18%
Loss Cost	2008.2	0.027 (CI = +/-0.029; p = 0.070)	-0.140 (CI = +/-0.095; p = 0.006)	0.015 (CI = +/-0.009; p = 0.001)	-0.328 (CI = +/-0.237; p = 0.009)	0.364 (CI = +/-0.215; p = 0.002)	0.731	+2.71%
Loss Cost	2009.1	0.022 (CI = +/-0.028; p = 0.118)	-0.155 (CI = +/-0.092; p = 0.002)	0.014 (CI = +/-0.008; p = 0.001)	-0.296 (CI = +/-0.229; p = 0.013)	0.354 (CI = +/-0.206; p = 0.002)	0.723	+2.25%
Loss Cost	2009.2	0.020 (CI = +/-0.028; p = 0.158)	-0.145 (CI = +/-0.093; p = 0.004)	0.014 (CI = +/-0.008; p = 0.002)	-0.279 (CI = +/-0.228; p = 0.019)	0.339 (CI = +/-0.205; p = 0.002)	0.675	+2.01%
Loss Cost	2010.1	0.015 (CI = +/-0.023; p = 0.193)	-0.171 (CI = +/-0.077; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.246 (CI = +/-0.188; p = 0.013)	0.285 (CI = +/-0.171; p = 0.002)	0.720	+1.52%
Loss Cost	2010.2	0.015 (CI = +/-0.024; p = 0.195)	-0.173 (CI = +/-0.080; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.248 (CI = +/-0.193; p = 0.014)	0.293 (CI = +/-0.181; p = 0.003)	0.690	+1.55%
Loss Cost	2011.1	0.015 (CI = +/-0.024; p = 0.210)	-0.181 (CI = +/-0.082; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.244 (CI = +/-0.193; p = 0.016)	0.255 (CI = +/-0.196; p = 0.013)	0.675	+1.49%
Loss Cost	2011.2	0.015 (CI = +/-0.024; p = 0.219)	-0.180 (CI = +/-0.086; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.244 (CI = +/-0.198; p = 0.018)	0.243 (CI = +/-0.243; p = 0.051)	0.621	+1.50%
Loss Cost	2012.1	0.015 (CI = +/-0.025; p = 0.231)	-0.181 (CI = +/-0.091; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.245 (CI = +/-0.205; p = 0.021)	0.222 (CI = +/-0.515; p = 0.379)	0.607	+1.52%
Loss Cost	2012.2	0.015 (CI = +/-0.025; p = 0.231)	-0.181 (CI = +/-0.091; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.245 (CI = +/-0.205; p = 0.021)	NA (CI = +/-NA; p = NA)	0.603	+1.52%
Loss Cost	2013.1	0.015 (CI = +/-0.029; p = 0.283)	-0.180 (CI = +/-0.096; p = 0.001)	0.013 (CI = +/-0.008; p = 0.002)	-0.246 (CI = +/-0.221; p = 0.031)	NA (CI = +/-NA; p = NA)	0.592	+1.54%
Loss Cost	2013.2	0.003 (CI = +/-0.029; p = 0.846)	-0.162 (CI = +/-0.090; p = 0.001)	0.012 (CI = +/-0.007; p = 0.003)	-0.179 (CI = +/-0.211; p = 0.091)	NA (CI = +/-NA; p = NA)	0.641	+0.27%
Loss Cost	2014.1	0.006 (CI = +/-0.033; p = 0.689)	-0.157 (CI = +/-0.094; p = 0.003)	0.012 (CI = +/-0.008; p = 0.003)	-0.198 (CI = +/-0.228; p = 0.085)	NA (CI = +/-NA; p = NA)	0.617	+0.64%
Loss Cost	2014.2	-0.002 (CI = +/-0.036; p = 0.903)	-0.146 (CI = +/-0.096; p = 0.005)	0.011 (CI = +/-0.008; p = 0.006)	-0.156 (CI = +/-0.239; p = 0.185)	NA (CI = +/-NA; p = NA)	0.636	-0.21%
Loss Cost	2015.1	-0.018 (CI = +/-0.037; p = 0.315)	-0.166 (CI = +/-0.091; p = 0.001)	0.010 (CI = +/-0.007; p = 0.011)	-0.081 (CI = +/-0.233; p = 0.469)	NA (CI = +/-NA; p = NA)	0.710	-1.80%
Loss Cost	2015.2	-0.043 (CI = +/-0.027; p = 0.004)	-0.139 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.031 (CI = +/-0.161; p = 0.686)	NA (CI = +/-NA; p = NA)	0.878	-4.25%
Loss Cost	2016.1	-0.044 (CI = +/-0.032; p = 0.011)	-0.139 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.032 (CI = +/-0.179; p = 0.709)	NA (CI = +/-NA; p = NA)	0.854	-4.26%
Loss Cost	2016.2	-0.037 (CI = +/-0.036; p = 0.041)	-0.145 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.007 (CI = +/-0.191; p = 0.936)	NA (CI = +/-NA; p = NA)	0.848	-3.66%
Loss Cost	2017.1	-0.038 (CI = +/-0.042; p = 0.073)	-0.146 (CI = +/-0.074; p = 0.001)	0.008 (CI = +/-0.006; p = 0.007)	0.008 (CI = +/-0.212; p = 0.935)	NA (CI = +/-NA; p = NA)	0.816	-3.68%
Severity	2008.1	0.004 (CI = +/-0.029; p = 0.785)	-0.056 (CI = +/-0.097; p = 0.243)	-0.001 (CI = +/-0.009; p = 0.800)	-0.048 (CI = +/-0.242; p = 0.687)	0.335 (CI = +/-0.222; p = 0.004)	0.549	+0.40%
Severity	2008.2	-0.001 (CI = +/-0.029; p = 0.955)	-0.042 (CI = +/-0.094; p = 0.365)	-0.002 (CI = +/-0.009; p = 0.658)	-0.013 (CI = +/-0.235; p = 0.908)	0.333 (CI = +/-0.213; p = 0.003)	0.492	-0.08%
Severity	2009.1	-0.005 (CI = +/-0.028; p = 0.715)	-0.057 (CI = +/-0.092; p = 0.215)	-0.003 (CI = +/-0.008; p = 0.498)	0.016 (CI = +/-0.229; p = 0.886)	0.324 (CI = +/-0.205; p = 0.003)	0.444	-0.51%
Severity	2009.2	-0.008 (CI = +/-0.028; p = 0.568)	-0.045 (CI = +/-0.091; p = 0.319)	-0.003 (CI = +/-0.008; p = 0.426)	0.036 (CI = +/-0.225; p = 0.742)	0.306 (CI = +/-0.202; p = 0.005)	0.350	-0.78%
Severity	2010.1	-0.013 (CI = +/-0.022; p = 0.248)	-0.072 (CI = +/-0.074; p = 0.057)	-0.004 (CI = +/-0.006; p = 0.179)	0.071 (CI = +/-0.180; p = 0.424)	0.250 (CI = +/-0.163; p = 0.004)	0.327	-1.27%
Severity	2010.2	-0.012 (CI = +/-0.023; p = 0.273)	-0.077 (CI = +/-0.076; p = 0.049)	-0.004 (CI = +/-0.007; p = 0.191)	0.067 (CI = +/-0.183; p = 0.457)	0.266 (CI = +/-0.172; p = 0.004)	0.309	-1.22%
Severity	2011.1	-0.013 (CI = +/-0.022; p = 0.239)	-0.087 (CI = +/-0.076; p = 0.028)	-0.005 (CI = +/-0.006; p = 0.161)	0.072 (CI = +/-0.180; p = 0.415)	0.218 (CI = +/-0.183; p = 0.022)	0.235	-1.29%
Severity	2011.2	-0.013 (CI = +/-0.023; p = 0.251)	-0.086 (CI = +/-0.080; p = 0.036)	-0.005 (CI = +/-0.007; p = 0.171)	0.072 (CI = +/-0.184; p = 0.426)	0.212 (CI = +/-0.227; p = 0.065)	0.127	-1.28%
Severity	2012.1	-0.012 (CI = +/-0.024; p = 0.300)	-0.091 (CI = +/-0.085; p = 0.036)	-0.004 (CI = +/-0.007; p = 0.186)	0.067 (CI = +/-0.189; p = 0.471)	0.115 (CI = +/-0.477; p = 0.620)	0.075	-1.19%
Severity	2012.2	-0.012 (CI = +/-0.024; p = 0.300)	-0.091 (CI = +/-0.085; p = 0.036)	-0.004 (CI = +/-0.007; p = 0.186)	0.067 (CI = +/-0.189; p = 0.471)	NA (CI = +/-NA; p = NA)	0.101	-1.19%
Severity	2013.1	-0.006 (CI = +/-0.026; p = 0.647)	-0.080 (CI = +/-0.086; p = 0.065)	-0.004 (CI = +/-0.007; p = 0.285)	0.033 (CI = +/-0.197; p = 0.732)	NA (CI = +/-NA; p = NA)	0.026	-0.57%
Severity	2013.2	-0.015 (CI = +/-0.027; p = 0.245)	-0.066 (CI = +/-0.083; p = 0.110)	-0.005 (CI = +/-0.007; p = 0.165)	0.084 (CI = +/-0.195; p = 0.379)	NA (CI = +/-NA; p = NA)	0.038	-1.52%
Severity	2014.1	-0.015 (CI = +/-0.031; p = 0.313)	-0.066 (CI = +/-0.088; p = 0.131)	-0.005 (CI = +/-0.007; p = 0.190)	0.083 (CI = +/-0.213; p = 0.423)	NA (CI = +/-NA; p = NA)	-0.004	-1.50%
Severity	2014.2	-0.020 (CI = +/-0.035; p = 0.249)	-0.060 (CI = +/-0.092; p = 0.182)	-0.005 (CI = +/-0.007; p = 0.172)	0.105 (CI = +/-0.229; p = 0.347)	NA (CI = +/-NA; p = NA)	-0.003	-1.94%
Severity	2015.1	-0.029 (CI = +/-0.039; p = 0.135)	-0.072 (CI = +/-0.094; p = 0.124)	-0.006 (CI = +/-0.007; p = 0.117)	0.147 (CI = +/-0.243; p = 0.216)	NA (CI = +/-NA; p = NA)	0.060	-2.83%
Severity	2015.2	-0.057 (CI = +/-0.023; p = 0.000)	-0.040 (CI = +/-0.052; p = 0.120)	-0.008 (CI = +/-0.004; p = 0.001)	0.275 (CI = +/-0.139; p = 0.001)	NA (CI = +/-NA; p = NA)	0.622	-5.59%
Severity	2016.1	-0.056 (CI = +/-0.027; p = 0.001)	-0.039 (CI = +/-0.056; p = 0.161)	-0.008 (CI = +/-0.004; p = 0.002)	0.269 (CI = +/-0.154; p = 0.002)	NA (CI = +/-NA; p = NA)	0.521	-5.44%
Severity	2016.2	-0.050 (CI = +/-0.030; p = 0.004)	-0.044 (CI = +/-0.058; p = 0.124)	-0.007 (CI = +/-0.004; p = 0.004)	0.247 (CI = +/-0.164; p = 0.006)	NA (CI = +/-NA; p = NA)	0.461	-4.92%
Severity	2017.1	-0.054 (CI = +/-0.035; p = 0.006)	-0.048 (CI = +/-0.063; p = 0.122)	-0.008 (CI = +/-0.005; p = 0.005)	0.260 (CI = +/-0.179; p = 0.009)	NA (CI = +/-NA; p = NA)	0.431	-5.24%
Frequency	2008.1	0.027 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.313 (CI = +/-0.083; p = 0.000)	0.031 (CI = +/-0.076; p = 0.411)	0.884	+2.77%
Frequency	2008.2	0.028 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.314 (CI = +/-0.085; p = 0.000)	0.031 (CI = +/-0.077; p = 0.418)	0.876	+2.79%
Frequency	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.313 (CI = +/-0.088; p = 0.000)	0.030 (CI = +/-0.079; p = 0.435)	0.874	+2.77%
Frequency	2009.2	0.028 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.037; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.090; p = 0.000)	0.033 (CI = +/-0.081; p = 0.407)	0.869	+2.81%
Frequency	2010.1	0.028 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.038; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.317 (CI = +/-0.092; p = 0.000)	0.035 (CI = +/-0.084; p = 0.396)	0.868	+2.82%
Frequency	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.039; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.094; p = 0.000)	0.027 (CI = +/-0.088; p = 0.531)	0.859	+2.80%
Frequency	2011.1	0.028 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.096; p = 0.000)	0.038 (CI = +/-0.097; p = 0.432)	0.860	+2.81%
Frequency	2011.2	0.028 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.316 (CI = +/-0.098; p = 0.000)	0.030 (CI = +/-0.121; p = 0.606)	0.852	+2.82%
Frequency	2012.1	0.027 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.100; p = 0.000)	0.107 (CI = +/-0.251; p = 0.385)	0.855	+2.75%
Frequency	2012.2	0.027 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.312 (CI = +/-0.100; p = 0.000)	NA (CI = +/-NA; p = NA)	0.855	+2.75%
Frequency	2013.1	0.021 (CI = +/-0.012; p = 0.002)	-0.100 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.279 (CI = +/-0.094; p = 0.000)	NA (CI = +/-NA; p = NA)	0.888	+2.12%
Frequency	2013.2	0.018 (CI = +/-0.013; p = 0.011)	-0.096 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.098; p = 0.000)	NA (CI = +/-NA; p = NA)	0.893	+1.82%
Frequency	2014.1	0.021 (CI = +/-0.015; p = 0.007)	-0.091 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.103; p = 0.000)	NA (CI = +/-NA; p = NA)	0.896	+2.17%
Frequency	2014.2	0.017 (CI = +/-0.016; p = 0.036)	-0.085 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.261 (CI = +/-0.107; p = 0.000)	NA (CI = +/-NA; p = NA)	0.903	+1.76%
Frequency	2015.1	0.011 (CI = +/-0.017; p = 0.202)	-0.094 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.921	+1.06%
Frequency	2015.2	0.014 (CI = +/-0.019; p = 0.131)	-0.098 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.113; p = 0.000)	NA (CI = +/-NA; p = NA)	0.924	+1.42%
Frequency	2016.1	0.012 (CI = +/-0.022; p = 0.245)	-0.100 (CI = +/-0.045; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.124; p = 0.001)	NA (CI = +/-NA; p = NA)	0.920	+1.25%
Frequency	2016.2	0.013 (CI = +/-0.026; p = 0.283)	-0.101 (CI = +/-0.049; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.137; p = 0.002)	NA (CI = +/-NA; p = NA)	0.918	+1.32%
Frequency	2017.1	0.016 (CI = +/-0.030; p = 0.249)	-0.098 (CI = +/-0.053; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.252 (CI = +/-0.150; p = 0.004)	NA (CI = +/-NA; p = NA)	0.910	+1.65%

Accident Benefits Total

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

Loss Cost	2008.1	0.032 (CI = +/-0.017; p = 0.001)	-0.153 (CI = +/-0.159; p = 0.058)	0.009 (CI = +/-0.012; p = 0.120)	0.353	+3.24%
Loss Cost	2008.2	0.027 (CI = +/-0.017; p = 0.002)	-0.129 (CI = +/-0.154; p = 0.098)	0.009 (CI = +/-0.011; p = 0.108)	0.283	+2.78%
Loss Cost	2009.1	0.022 (CI = +/-0.017; p = 0.011)	-0.158 (CI = +/-0.149; p = 0.038)	0.009 (CI = +/-0.011; p = 0.111)	0.277	+2.24%
Loss Cost	2009.2	0.018 (CI = +/-0.017; p = 0.037)	-0.135 (CI = +/-0.144; p = 0.065)	0.009 (CI = +/-0.010; p = 0.096)	0.209	+1.78%
Loss Cost	2010.1	0.010 (CI = +/-0.014; p = 0.181)	-0.176 (CI = +/-0.122; p = 0.006)	0.008 (CI = +/-0.008; p = 0.067)	0.302	+0.97%
Loss Cost	2010.2	0.007 (CI = +/-0.015; p = 0.342)	-0.163 (CI = +/-0.123; p = 0.011)	0.008 (CI = +/-0.008; p = 0.065)	0.268	+0.71%
Loss Cost	2011.1	0.002 (CI = +/-0.014; p = 0.832)	-0.190 (CI = +/-0.114; p = 0.002)	0.007 (CI = +/-0.008; p = 0.056)	0.360	+0.15%
Loss Cost	2011.2	-0.003 (CI = +/-0.014; p = 0.686)	-0.170 (CI = +/-0.109; p = 0.004)	0.008 (CI = +/-0.007; p = 0.040)	0.372	-0.28%
Loss Cost	2012.1	-0.008 (CI = +/-0.014; p = 0.240)	-0.194 (CI = +/-0.102; p = 0.001)	0.007 (CI = +/-0.007; p = 0.032)	0.481	-0.80%
Loss Cost	2012.2	-0.011 (CI = +/-0.014; p = 0.115)	-0.180 (CI = +/-0.102; p = 0.001)	0.007 (CI = +/-0.006; p = 0.026)	0.503	-1.12%
Loss Cost	2013.1	-0.013 (CI = +/-0.015; p = 0.098)	-0.186 (CI = +/-0.106; p = 0.002)	0.007 (CI = +/-0.007; p = 0.029)	0.502	-1.28%
Loss Cost	2013.2	-0.019 (CI = +/-0.014; p = 0.012)	-0.162 (CI = +/-0.094; p = 0.002)	0.008 (CI = +/-0.006; p = 0.011)	0.600	-1.88%
Loss Cost	2014.1	-0.019 (CI = +/-0.016; p = 0.020)	-0.162 (CI = +/-0.100; p = 0.003)	0.008 (CI = +/-0.006; p = 0.013)	0.567	-1.89%
Loss Cost	2014.2	-0.023 (CI = +/-0.016; p = 0.007)	-0.146 (CI = +/-0.098; p = 0.006)	0.008 (CI = +/-0.006; p = 0.008)	0.616	-2.31%
Loss Cost	2015.1	-0.030 (CI = +/-0.015; p = 0.001)	-0.169 (CI = +/-0.089; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	0.718	-2.95%
Loss Cost	2015.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.885	-3.79%
Loss Cost	2016.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.863	-3.77%
Loss Cost	2016.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.145 (CI = +/-0.065; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.860	-3.54%
Loss Cost	2017.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.070; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.831	-3.54%
Severity	2008.1	0.023 (CI = +/-0.013; p = 0.001)	-0.054 (CI = +/-0.119; p = 0.359)	-0.002 (CI = +/-0.009; p = 0.718)	0.307	+2.35%
Severity	2008.2	0.020 (CI = +/-0.013; p = 0.003)	-0.036 (CI = +/-0.115; p = 0.532)	-0.002 (CI = +/-0.008; p = 0.696)	0.230	+1.99%
Severity	2009.1	0.016 (CI = +/-0.012; p = 0.014)	-0.056 (CI = +/-0.112; p = 0.309)	-0.002 (CI = +/-0.008; p = 0.607)	0.181	+1.61%
Severity	2009.2	0.012 (CI = +/-0.012; p = 0.049)	-0.038 (CI = +/-0.108; p = 0.471)	-0.002 (CI = +/-0.008; p = 0.587)	0.091	+1.25%
Severity	2010.1	0.006 (CI = +/-0.010; p = 0.250)	-0.072 (CI = +/-0.086; p = 0.094)	-0.003 (CI = +/-0.006; p = 0.372)	0.092	+0.58%
Severity	2010.2	0.005 (CI = +/-0.011; p = 0.327)	-0.070 (CI = +/-0.089; p = 0.118)	-0.003 (CI = +/-0.006; p = 0.381)	0.056	+0.53%
Severity	2011.1	0.001 (CI = +/-0.010; p = 0.819)	-0.089 (CI = +/-0.082; p = 0.034)	-0.003 (CI = +/-0.005; p = 0.287)	0.102	+0.12%
Severity	2011.2	-0.001 (CI = +/-0.011; p = 0.843)	-0.079 (CI = +/-0.082; p = 0.058)	-0.003 (CI = +/-0.005; p = 0.288)	0.059	-0.10%
Severity	2012.1	-0.004 (CI = +/-0.011; p = 0.422)	-0.094 (CI = +/-0.080; p = 0.024)	-0.003 (CI = +/-0.005; p = 0.238)	0.132	-0.43%
Severity	2012.2	-0.005 (CI = +/-0.012; p = 0.400)	-0.091 (CI = +/-0.083; p = 0.033)	-0.003 (CI = +/-0.005; p = 0.252)	0.120	-0.48%
Severity	2013.1	-0.002 (CI = +/-0.012; p = 0.739)	-0.079 (CI = +/-0.084; p = 0.061)	-0.003 (CI = +/-0.005; p = 0.257)	0.069	-0.20%
Severity	2013.2	-0.005 (CI = +/-0.012; p = 0.394)	-0.066 (CI = +/-0.082; p = 0.107)	-0.003 (CI = +/-0.005; p = 0.268)	0.048	-0.52%
Severity	2014.1	-0.004 (CI = +/-0.014; p = 0.502)	-0.064 (CI = +/-0.087; p = 0.139)	-0.003 (CI = +/-0.005; p = 0.282)	0.014	-0.45%
Severity	2014.2	-0.005 (CI = +/-0.015; p = 0.464)	-0.060 (CI = +/-0.091; p = 0.180)	-0.003 (CI = +/-0.005; p = 0.306)	0.001	-0.53%
Severity	2015.1	-0.007 (CI = +/-0.016; p = 0.357)	-0.068 (CI = +/-0.095; p = 0.153)	-0.003 (CI = +/-0.005; p = 0.315)	0.020	-0.73%
Severity	2015.2	-0.015 (CI = +/-0.014; p = 0.031)	-0.040 (CI = +/-0.076; p = 0.282)	-0.002 (CI = +/-0.004; p = 0.335)	0.190	-1.52%
Severity	2016.1	-0.012 (CI = +/-0.015; p = 0.101)	-0.030 (CI = +/-0.078; p = 0.424)	-0.002 (CI = +/-0.004; p = 0.311)	0.066	-1.20%
Severity	2016.2	-0.008 (CI = +/-0.015; p = 0.288)	-0.043 (CI = +/-0.077; p = 0.246)	-0.002 (CI = +/-0.004; p = 0.212)	0.053	-0.78%
Severity	2017.1	-0.007 (CI = +/-0.018; p = 0.434)	-0.040 (CI = +/-0.083; p = 0.315)	-0.003 (CI = +/-0.004; p = 0.219)	-0.002	-0.65%
Frequency	2008.1	0.009 (CI = +/-0.007; p = 0.024)	-0.099 (CI = +/-0.071; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.464	+0.87%
Frequency	2008.2	0.008 (CI = +/-0.008; p = 0.053)	-0.094 (CI = +/-0.072; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.447	+0.77%
Frequency	2009.1	0.006 (CI = +/-0.008; p = 0.128)	-0.101 (CI = +/-0.073; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.462	+0.62%
Frequency	2009.2	0.005 (CI = +/-0.009; p = 0.220)	-0.096 (CI = +/-0.074; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.451	+0.52%
Frequency	2010.1	0.004 (CI = +/-0.009; p = 0.389)	-0.104 (CI = +/-0.076; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.467	+0.38%
Frequency	2010.2	0.002 (CI = +/-0.009; p = 0.691)	-0.094 (CI = +/-0.075; p = 0.017)	0.010 (CI = +/-0.005; p = 0.000)	0.475	+0.18%
Frequency	2011.1	0.000 (CI = +/-0.010; p = 0.943)	-0.101 (CI = +/-0.077; p = 0.013)	0.010 (CI = +/-0.005; p = 0.000)	0.491	+0.03%
Frequency	2011.2	-0.002 (CI = +/-0.010; p = 0.715)	-0.091 (CI = +/-0.077; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	0.509	-0.18%
Frequency	2012.1	-0.004 (CI = +/-0.011; p = 0.463)	-0.100 (CI = +/-0.078; p = 0.014)	0.010 (CI = +/-0.005; p = 0.000)	0.536	-0.38%
Frequency	2012.2	-0.006 (CI = +/-0.011; p = 0.226)	-0.088 (CI = +/-0.077; p = 0.026)	0.010 (CI = +/-0.005; p = 0.000)	0.570	-0.64%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.036)	-0.107 (CI = +/-0.069; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.677	-1.09%
Frequency	2013.2	-0.014 (CI = +/-0.010; p = 0.010)	-0.095 (CI = +/-0.067; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.719	-1.37%
Frequency	2014.1	-0.015 (CI = +/-0.011; p = 0.013)	-0.098 (CI = +/-0.070; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.709	-1.45%
Frequency	2014.2	-0.018 (CI = +/-0.011; p = 0.003)	-0.085 (CI = +/-0.068; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	0.756	-1.79%
Frequency	2015.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	0.821	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.099 (CI = +/-0.065; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	0.818	-2.31%
Frequency	2016.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.066; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.828	-2.60%
Frequency	2016.2	-0.028 (CI = +/-0.014; p = 0.001)	-0.102 (CI = +/-0.069; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	0.832	-2.78%
Frequency	2017.1	-0.029 (CI = +/-0.016; p = 0.002)	-0.106 (CI = +/-0.075; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.815	-2.91%

Accident Benefits Total

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

Loss Cost	2008.1	0.029 (CI = +/-0.017; p = 0.002)	0.244	+2.94%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.008)	0.178	+2.40%
Loss Cost	2009.1	0.019 (CI = +/-0.018; p = 0.030)	0.118	+1.97%
Loss Cost	2009.2	0.014 (CI = +/-0.017; p = 0.111)	0.054	+1.41%
Loss Cost	2010.1	0.007 (CI = +/-0.017; p = 0.373)	-0.006	+0.74%
Loss Cost	2010.2	0.003 (CI = +/-0.017; p = 0.681)	-0.030	+0.35%
Loss Cost	2011.1	0.000 (CI = +/-0.018; p = 0.954)	-0.038	-0.05%
Loss Cost	2011.2	-0.006 (CI = +/-0.018; p = 0.461)	-0.017	-0.64%
Loss Cost	2012.1	-0.010 (CI = +/-0.019; p = 0.284)	0.008	-0.98%
Loss Cost	2012.2	-0.015 (CI = +/-0.019; p = 0.121)	0.062	-1.47%
Loss Cost	2013.1	-0.014 (CI = +/-0.021; p = 0.164)	0.045	-1.43%
Loss Cost	2013.2	-0.023 (CI = +/-0.020; p = 0.030)	0.167	-2.23%
Loss Cost	2014.1	-0.020 (CI = +/-0.022; p = 0.066)	0.117	-2.03%
Loss Cost	2014.2	-0.027 (CI = +/-0.023; p = 0.024)	0.199	-2.63%
Loss Cost	2015.1	-0.030 (CI = +/-0.025; p = 0.019)	0.227	-2.98%
Loss Cost	2015.2	-0.041 (CI = +/-0.023; p = 0.002)	0.413	-4.03%
Loss Cost	2016.1	-0.037 (CI = +/-0.026; p = 0.007)	0.330	-3.67%
Loss Cost	2016.2	-0.036 (CI = +/-0.029; p = 0.019)	0.272	-3.55%
Loss Cost	2017.1	-0.031 (CI = +/-0.033; p = 0.061)	0.174	-3.04%
Severity	2008.1	0.024 (CI = +/-0.012; p = 0.000)	0.330	+2.44%
Severity	2008.2	0.020 (CI = +/-0.012; p = 0.001)	0.267	+2.06%
Severity	2009.1	0.017 (CI = +/-0.012; p = 0.006)	0.202	+1.73%
Severity	2009.2	0.013 (CI = +/-0.012; p = 0.026)	0.131	+1.34%
Severity	2010.1	0.007 (CI = +/-0.010; p = 0.137)	0.044	+0.75%
Severity	2010.2	0.006 (CI = +/-0.011; p = 0.225)	0.019	+0.65%
Severity	2011.1	0.003 (CI = +/-0.011; p = 0.544)	-0.024	+0.32%
Severity	2011.2	0.000 (CI = +/-0.011; p = 0.955)	-0.040	+0.03%
Severity	2012.1	-0.002 (CI = +/-0.011; p = 0.719)	-0.036	-0.20%
Severity	2012.2	-0.003 (CI = +/-0.012; p = 0.572)	-0.029	-0.34%
Severity	2013.1	0.000 (CI = +/-0.013; p = 0.972)	-0.045	+0.02%
Severity	2013.2	-0.004 (CI = +/-0.013; p = 0.524)	-0.027	-0.39%
Severity	2014.1	-0.002 (CI = +/-0.014; p = 0.710)	-0.043	-0.25%
Severity	2014.2	-0.004 (CI = +/-0.015; p = 0.560)	-0.033	-0.42%
Severity	2015.1	-0.005 (CI = +/-0.017; p = 0.500)	-0.028	-0.54%
Severity	2015.2	-0.015 (CI = +/-0.013; p = 0.034)	0.195	-1.46%
Severity	2016.1	-0.011 (CI = +/-0.014; p = 0.117)	0.093	-1.11%
Severity	2016.2	-0.008 (CI = +/-0.015; p = 0.298)	0.010	-0.78%
Severity	2017.1	-0.006 (CI = +/-0.018; p = 0.465)	-0.030	-0.61%
Frequency	2008.1	0.005 (CI = +/-0.010; p = 0.311)	0.002	+0.49%
Frequency	2008.2	0.003 (CI = +/-0.010; p = 0.515)	-0.018	+0.33%
Frequency	2009.1	0.002 (CI = +/-0.011; p = 0.658)	-0.026	+0.24%
Frequency	2009.2	0.001 (CI = +/-0.011; p = 0.908)	-0.034	+0.06%
Frequency	2010.1	0.000 (CI = +/-0.012; p = 0.983)	-0.036	-0.01%
Frequency	2010.2	-0.003 (CI = +/-0.012; p = 0.627)	-0.028	-0.30%
Frequency	2011.1	-0.004 (CI = +/-0.013; p = 0.573)	-0.026	-0.37%
Frequency	2011.2	-0.007 (CI = +/-0.014; p = 0.328)	0.000	-0.67%
Frequency	2012.1	-0.008 (CI = +/-0.015; p = 0.290)	0.007	-0.78%
Frequency	2012.2	-0.011 (CI = +/-0.015; p = 0.141)	0.052	-1.13%
Frequency	2013.1	-0.015 (CI = +/-0.016; p = 0.077)	0.096	-1.45%
Frequency	2013.2	-0.019 (CI = +/-0.017; p = 0.035)	0.157	-1.84%
Frequency	2014.1	-0.018 (CI = +/-0.019; p = 0.060)	0.124	-1.78%
Frequency	2014.2	-0.022 (CI = +/-0.020; p = 0.030)	0.184	-2.21%
Frequency	2015.1	-0.025 (CI = +/-0.022; p = 0.028)	0.199	-2.46%
Frequency	2015.2	-0.026 (CI = +/-0.024; p = 0.035)	0.191	-2.60%
Frequency	2016.1	-0.026 (CI = +/-0.027; p = 0.059)	0.155	-2.58%
Frequency	2016.2	-0.028 (CI = +/-0.031; p = 0.068)	0.152	-2.80%
Frequency	2017.1	-0.025 (CI = +/-0.035; p = 0.148)	0.082	-2.45%

Accident Benefits Total

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

Loss Cost	2008.1	0.033 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.012; p = 0.082)	0.293	+3.38%
Loss Cost	2008.2	0.028 (CI = +/-0.017; p = 0.002)	0.010 (CI = +/-0.011; p = 0.076)	0.236	+2.83%
Loss Cost	2009.1	0.024 (CI = +/-0.018; p = 0.010)	0.010 (CI = +/-0.011; p = 0.075)	0.184	+2.40%
Loss Cost	2009.2	0.018 (CI = +/-0.017; p = 0.039)	0.010 (CI = +/-0.010; p = 0.066)	0.133	+1.84%
Loss Cost	2010.1	0.012 (CI = +/-0.016; p = 0.156)	0.010 (CI = +/-0.009; p = 0.048)	0.099	+1.17%
Loss Cost	2010.2	0.008 (CI = +/-0.017; p = 0.349)	0.009 (CI = +/-0.009; p = 0.046)	0.084	+0.78%
Loss Cost	2011.1	0.004 (CI = +/-0.017; p = 0.651)	0.009 (CI = +/-0.009; p = 0.044)	0.085	+0.38%
Loss Cost	2011.2	-0.002 (CI = +/-0.017; p = 0.802)	0.009 (CI = +/-0.008; p = 0.032)	0.128	-0.21%
Loss Cost	2012.1	-0.005 (CI = +/-0.018; p = 0.526)	0.009 (CI = +/-0.008; p = 0.032)	0.157	-0.55%
Loss Cost	2012.2	-0.010 (CI = +/-0.018; p = 0.236)	0.009 (CI = +/-0.008; p = 0.026)	0.222	-1.04%
Loss Cost	2013.1	-0.010 (CI = +/-0.019; p = 0.290)	0.009 (CI = +/-0.008; p = 0.029)	0.206	-1.00%
Loss Cost	2013.2	-0.018 (CI = +/-0.018; p = 0.047)	0.009 (CI = +/-0.007; p = 0.013)	0.363	-1.81%
Loss Cost	2014.1	-0.016 (CI = +/-0.020; p = 0.095)	0.009 (CI = +/-0.007; p = 0.015)	0.324	-1.63%
Loss Cost	2014.2	-0.023 (CI = +/-0.020; p = 0.025)	0.009 (CI = +/-0.007; p = 0.009)	0.426	-2.25%
Loss Cost	2015.1	-0.027 (CI = +/-0.021; p = 0.015)	0.010 (CI = +/-0.007; p = 0.008)	0.464	-2.65%
Loss Cost	2015.2	-0.038 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.709	-3.75%
Loss Cost	2016.1	-0.036 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.668	-3.50%
Loss Cost	2016.2	-0.036 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	0.637	-3.54%
Loss Cost	2017.1	-0.033 (CI = +/-0.023; p = 0.009)	0.010 (CI = +/-0.006; p = 0.002)	0.580	-3.24%
Severity	2008.1	0.024 (CI = +/-0.012; p = 0.001)	-0.001 (CI = +/-0.009; p = 0.809)	0.310	+2.40%
Severity	2008.2	0.020 (CI = +/-0.012; p = 0.003)	-0.001 (CI = +/-0.008; p = 0.752)	0.246	+2.01%
Severity	2009.1	0.017 (CI = +/-0.012; p = 0.011)	-0.001 (CI = +/-0.008; p = 0.706)	0.179	+1.67%
Severity	2009.2	0.013 (CI = +/-0.012; p = 0.044)	-0.002 (CI = +/-0.007; p = 0.650)	0.106	+1.27%
Severity	2010.1	0.007 (CI = +/-0.010; p = 0.206)	-0.002 (CI = +/-0.006; p = 0.524)	0.024	+0.66%
Severity	2010.2	0.006 (CI = +/-0.011; p = 0.315)	-0.002 (CI = +/-0.006; p = 0.521)	-0.002	+0.56%
Severity	2011.1	0.002 (CI = +/-0.011; p = 0.680)	-0.002 (CI = +/-0.006; p = 0.481)	-0.043	+0.23%
Severity	2011.2	-0.001 (CI = +/-0.011; p = 0.903)	-0.002 (CI = +/-0.006; p = 0.455)	-0.058	-0.07%
Severity	2012.1	-0.003 (CI = +/-0.012; p = 0.604)	-0.002 (CI = +/-0.006; p = 0.445)	-0.053	-0.30%
Severity	2012.2	-0.004 (CI = +/-0.013; p = 0.479)	-0.002 (CI = +/-0.006; p = 0.450)	-0.047	-0.44%
Severity	2013.1	-0.001 (CI = +/-0.013; p = 0.900)	-0.002 (CI = +/-0.005; p = 0.424)	-0.062	-0.08%
Severity	2013.2	-0.005 (CI = +/-0.013; p = 0.441)	-0.002 (CI = +/-0.005; p = 0.410)	-0.042	-0.49%
Severity	2014.1	-0.003 (CI = +/-0.014; p = 0.618)	-0.002 (CI = +/-0.005; p = 0.410)	-0.058	-0.34%
Severity	2014.2	-0.005 (CI = +/-0.015; p = 0.495)	-0.002 (CI = +/-0.005; p = 0.429)	-0.053	-0.51%
Severity	2015.1	-0.006 (CI = +/-0.017; p = 0.455)	-0.002 (CI = +/-0.005; p = 0.451)	-0.052	-0.61%
Severity	2015.2	-0.015 (CI = +/-0.014; p = 0.032)	-0.002 (CI = +/-0.004; p = 0.434)	0.177	-1.51%
Severity	2016.1	-0.011 (CI = +/-0.014; p = 0.111)	-0.002 (CI = +/-0.004; p = 0.364)	0.086	-1.14%
Severity	2016.2	-0.008 (CI = +/-0.016; p = 0.295)	-0.002 (CI = +/-0.004; p = 0.300)	0.020	-0.78%
Severity	2017.1	-0.006 (CI = +/-0.017; p = 0.494)	-0.002 (CI = +/-0.004; p = 0.279)	-0.010	-0.57%
Frequency	2008.1	0.010 (CI = +/-0.008; p = 0.024)	0.012 (CI = +/-0.006; p = 0.000)	0.340	+0.96%
Frequency	2008.2	0.008 (CI = +/-0.009; p = 0.064)	0.012 (CI = +/-0.006; p = 0.000)	0.335	+0.81%
Frequency	2009.1	0.007 (CI = +/-0.009; p = 0.112)	0.012 (CI = +/-0.006; p = 0.000)	0.330	+0.73%
Frequency	2009.2	0.006 (CI = +/-0.009; p = 0.230)	0.011 (CI = +/-0.006; p = 0.000)	0.332	+0.56%
Frequency	2010.1	0.005 (CI = +/-0.010; p = 0.317)	0.011 (CI = +/-0.006; p = 0.000)	0.331	+0.50%
Frequency	2010.2	0.002 (CI = +/-0.010; p = 0.658)	0.011 (CI = +/-0.006; p = 0.000)	0.362	+0.22%
Frequency	2011.1	0.002 (CI = +/-0.011; p = 0.768)	0.011 (CI = +/-0.006; p = 0.000)	0.364	+0.16%
Frequency	2011.2	-0.001 (CI = +/-0.011; p = 0.797)	0.011 (CI = +/-0.005; p = 0.000)	0.407	-0.14%
Frequency	2012.1	-0.002 (CI = +/-0.012; p = 0.671)	0.011 (CI = +/-0.006; p = 0.000)	0.413	-0.24%
Frequency	2012.2	-0.006 (CI = +/-0.012; p = 0.300)	0.011 (CI = +/-0.005; p = 0.000)	0.477	-0.60%
Frequency	2013.1	-0.009 (CI = +/-0.012; p = 0.123)	0.011 (CI = +/-0.005; p = 0.000)	0.532	-0.93%
Frequency	2013.2	-0.013 (CI = +/-0.012; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	0.608	-1.33%
Frequency	2014.1	-0.013 (CI = +/-0.013; p = 0.051)	0.011 (CI = +/-0.005; p = 0.000)	0.592	-1.29%
Frequency	2014.2	-0.018 (CI = +/-0.013; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.673	-1.75%
Frequency	2015.1	-0.021 (CI = +/-0.013; p = 0.005)	0.012 (CI = +/-0.004; p = 0.000)	0.701	-2.05%
Frequency	2015.2	-0.023 (CI = +/-0.015; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.710	-2.28%
Frequency	2016.1	-0.024 (CI = +/-0.016; p = 0.007)	0.012 (CI = +/-0.005; p = 0.000)	0.699	-2.38%
Frequency	2016.2	-0.028 (CI = +/-0.018; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	0.723	-2.77%
Frequency	2017.1	-0.027 (CI = +/-0.020; p = 0.012)	0.012 (CI = +/-0.005; p = 0.000)	0.694	-2.68%

Accident Benefits Total

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

Loss Cost	2008.1	0.048 (CI = +/-0.021; p = 0.000)	-0.181 (CI = +/-0.146; p = 0.017)	-0.353 (CI = +/-0.252; p = 0.008)	0.448	+4.97%
Loss Cost	2008.2	0.043 (CI = +/-0.022; p = 0.000)	-0.161 (CI = +/-0.145; p = 0.031)	-0.318 (CI = +/-0.251; p = 0.015)	0.362	+4.40%
Loss Cost	2009.1	0.036 (CI = +/-0.022; p = 0.002)	-0.183 (CI = +/-0.141; p = 0.013)	-0.281 (CI = +/-0.244; p = 0.026)	0.338	+3.71%
Loss Cost	2009.2	0.031 (CI = +/-0.023; p = 0.010)	-0.163 (CI = +/-0.140; p = 0.024)	-0.245 (CI = +/-0.243; p = 0.049)	0.242	+3.10%
Loss Cost	2010.1	0.019 (CI = +/-0.021; p = 0.065)	-0.198 (CI = +/-0.121; p = 0.003)	-0.185 (CI = +/-0.211; p = 0.083)	0.293	+1.94%
Loss Cost	2010.2	0.016 (CI = +/-0.022; p = 0.147)	-0.188 (CI = +/-0.125; p = 0.005)	-0.167 (CI = +/-0.217; p = 0.127)	0.234	+1.62%
Loss Cost	2011.1	0.008 (CI = +/-0.022; p = 0.461)	-0.210 (CI = +/-0.119; p = 0.001)	-0.126 (CI = +/-0.207; p = 0.221)	0.298	+0.81%
Loss Cost	2011.2	0.001 (CI = +/-0.023; p = 0.909)	-0.192 (CI = +/-0.117; p = 0.003)	-0.090 (CI = +/-0.206; p = 0.375)	0.268	+0.13%
Loss Cost	2012.1	-0.007 (CI = +/-0.023; p = 0.532)	-0.212 (CI = +/-0.112; p = 0.001)	-0.050 (CI = +/-0.197; p = 0.601)	0.365	-0.71%
Loss Cost	2012.2	-0.013 (CI = +/-0.025; p = 0.311)	-0.199 (CI = +/-0.114; p = 0.002)	-0.023 (CI = +/-0.202; p = 0.812)	0.369	-1.25%
Loss Cost	2013.1	-0.015 (CI = +/-0.028; p = 0.258)	-0.205 (CI = +/-0.118; p = 0.002)	-0.011 (CI = +/-0.211; p = 0.916)	0.365	-1.53%
Loss Cost	2013.2	-0.027 (CI = +/-0.028; p = 0.052)	-0.179 (CI = +/-0.111; p = 0.003)	0.045 (CI = +/-0.200; p = 0.646)	0.439	-2.71%
Loss Cost	2014.1	-0.029 (CI = +/-0.031; p = 0.069)	-0.181 (CI = +/-0.117; p = 0.004)	0.049 (CI = +/-0.212; p = 0.633)	0.394	-2.81%
Loss Cost	2014.2	-0.038 (CI = +/-0.033; p = 0.029)	-0.164 (CI = +/-0.117; p = 0.009)	0.088 (CI = +/-0.215; p = 0.399)	0.441	-3.72%
Loss Cost	2015.1	-0.053 (CI = +/-0.033; p = 0.004)	-0.188 (CI = +/-0.108; p = 0.002)	0.143 (CI = +/-0.200; p = 0.150)	0.575	-5.13%
Loss Cost	2015.2	-0.074 (CI = +/-0.027; p = 0.000)	-0.152 (CI = +/-0.081; p = 0.001)	0.226 (CI = +/-0.153; p = 0.006)	0.777	-7.17%
Loss Cost	2016.1	-0.078 (CI = +/-0.031; p = 0.000)	-0.158 (CI = +/-0.085; p = 0.001)	0.238 (CI = +/-0.163; p = 0.007)	0.740	-7.52%
Loss Cost	2016.2	-0.076 (CI = +/-0.036; p = 0.001)	-0.161 (CI = +/-0.091; p = 0.002)	0.230 (CI = +/-0.178; p = 0.016)	0.717	-7.28%
Loss Cost	2017.1	-0.079 (CI = +/-0.041; p = 0.001)	-0.166 (CI = +/-0.098; p = 0.003)	0.240 (CI = +/-0.193; p = 0.019)	0.664	-7.63%
Severity	2008.1	0.037 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.109; p = 0.281)	-0.224 (CI = +/-0.188; p = 0.021)	0.419	+3.74%
Severity	2008.2	0.032 (CI = +/-0.016; p = 0.000)	-0.042 (CI = +/-0.107; p = 0.426)	-0.195 (CI = +/-0.185; p = 0.040)	0.333	+3.28%
Severity	2009.1	0.028 (CI = +/-0.016; p = 0.002)	-0.058 (CI = +/-0.105; p = 0.268)	-0.169 (CI = +/-0.181; p = 0.066)	0.268	+2.80%
Severity	2009.2	0.023 (CI = +/-0.017; p = 0.009)	-0.041 (CI = +/-0.103; p = 0.415)	-0.139 (CI = +/-0.178; p = 0.121)	0.161	+2.30%
Severity	2010.1	0.013 (CI = +/-0.014; p = 0.063)	-0.070 (CI = +/-0.084; p = 0.098)	-0.089 (CI = +/-0.145; p = 0.217)	0.118	+1.35%
Severity	2010.2	0.013 (CI = +/-0.015; p = 0.094)	-0.069 (CI = +/-0.087; p = 0.116)	-0.088 (CI = +/-0.152; p = 0.245)	0.079	+1.32%
Severity	2011.1	0.007 (CI = +/-0.015; p = 0.341)	-0.085 (CI = +/-0.082; p = 0.044)	-0.058 (CI = +/-0.143; p = 0.411)	0.084	+0.73%
Severity	2011.2	0.004 (CI = +/-0.016; p = 0.652)	-0.075 (CI = +/-0.083; p = 0.075)	-0.039 (CI = +/-0.146; p = 0.587)	0.023	+0.36%
Severity	2012.1	-0.001 (CI = +/-0.017; p = 0.866)	-0.087 (CI = +/-0.082; p = 0.037)	-0.015 (CI = +/-0.144; p = 0.827)	0.076	-0.14%
Severity	2012.2	-0.002 (CI = +/-0.019; p = 0.792)	-0.085 (CI = +/-0.086; p = 0.052)	-0.010 (CI = +/-0.152; p = 0.890)	0.063	-0.24%
Severity	2013.1	0.003 (CI = +/-0.020; p = 0.763)	-0.073 (CI = +/-0.085; p = 0.087)	-0.033 (CI = +/-0.151; p = 0.650)	0.016	+0.29%
Severity	2013.2	-0.003 (CI = +/-0.021; p = 0.732)	-0.059 (CI = +/-0.084; p = 0.156)	-0.004 (CI = +/-0.152; p = 0.958)	-0.018	-0.35%
Severity	2014.1	-0.002 (CI = +/-0.024; p = 0.859)	-0.057 (CI = +/-0.088; p = 0.195)	-0.010 (CI = +/-0.160; p = 0.899)	-0.052	-0.20%
Severity	2014.2	-0.004 (CI = +/-0.027; p = 0.748)	-0.053 (CI = +/-0.093; p = 0.250)	-0.001 (CI = +/-0.172; p = 0.991)	-0.065	-0.41%
Severity	2015.1	-0.008 (CI = +/-0.030; p = 0.567)	-0.059 (CI = +/-0.097; p = 0.214)	0.014 (CI = +/-0.181; p = 0.870)	-0.044	-0.82%
Severity	2015.2	-0.028 (CI = +/-0.024; p = 0.027)	-0.027 (CI = +/-0.073; p = 0.440)	0.090 (CI = +/-0.138; p = 0.187)	0.234	-2.76%
Severity	2016.1	-0.023 (CI = +/-0.027; p = 0.087)	-0.021 (CI = +/-0.076; p = 0.565)	0.075 (CI = +/-0.146; p = 0.289)	0.073	-2.32%
Severity	2016.2	-0.017 (CI = +/-0.031; p = 0.263)	-0.030 (CI = +/-0.079; p = 0.422)	0.052 (CI = +/-0.155; p = 0.479)	-0.031	-1.67%
Severity	2017.1	-0.016 (CI = +/-0.036; p = 0.349)	-0.030 (CI = +/-0.086; p = 0.464)	0.051 (CI = +/-0.169; p = 0.526)	-0.103	-1.61%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.055)	-0.122 (CI = +/-0.084; p = 0.006)	-0.129 (CI = +/-0.146; p = 0.080)	0.232	+1.18%
Frequency	2008.2	0.011 (CI = +/-0.013; p = 0.099)	-0.119 (CI = +/-0.087; p = 0.009)	-0.123 (CI = +/-0.150; p = 0.106)	0.189	+1.08%
Frequency	2009.1	0.009 (CI = +/-0.014; p = 0.199)	-0.125 (CI = +/-0.088; p = 0.007)	-0.112 (CI = +/-0.153; p = 0.146)	0.194	+0.88%
Frequency	2009.2	0.008 (CI = +/-0.015; p = 0.289)	-0.122 (CI = +/-0.091; p = 0.011)	-0.106 (CI = +/-0.159; p = 0.183)	0.161	+0.78%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.457)	-0.128 (CI = +/-0.094; p = 0.009)	-0.095 (CI = +/-0.163; p = 0.240)	0.170	+0.59%
Frequency	2010.2	0.003 (CI = +/-0.017; p = 0.718)	-0.119 (CI = +/-0.096; p = 0.017)	-0.079 (CI = +/-0.167; p = 0.339)	0.136	+0.30%
Frequency	2011.1	0.001 (CI = +/-0.018; p = 0.929)	-0.125 (CI = +/-0.099; p = 0.015)	-0.068 (CI = +/-0.172; p = 0.423)	0.149	+0.08%
Frequency	2011.2	-0.002 (CI = +/-0.020; p = 0.811)	-0.117 (CI = +/-0.101; p = 0.026)	-0.051 (CI = +/-0.178; p = 0.558)	0.132	-0.23%
Frequency	2012.1	-0.006 (CI = +/-0.022; p = 0.587)	-0.125 (CI = +/-0.104; p = 0.021)	-0.035 (CI = +/-0.183; p = 0.693)	0.158	-0.57%
Frequency	2012.2	-0.010 (CI = +/-0.023; p = 0.379)	-0.114 (CI = +/-0.106; p = 0.036)	-0.013 (CI = +/-0.188; p = 0.885)	0.161	-1.01%
Frequency	2013.1	-0.018 (CI = +/-0.024; p = 0.125)	-0.132 (CI = +/-0.103; p = 0.014)	0.023 (CI = +/-0.183; p = 0.798)	0.274	-1.82%
Frequency	2013.2	-0.024 (CI = +/-0.026; p = 0.070)	-0.120 (CI = +/-0.105; p = 0.027)	0.048 (CI = +/-0.189; p = 0.597)	0.302	-2.37%
Frequency	2014.1	-0.026 (CI = +/-0.029; p = 0.072)	-0.125 (CI = +/-0.110; p = 0.028)	0.059 (CI = +/-0.199; p = 0.543)	0.279	-2.61%
Frequency	2014.2	-0.034 (CI = +/-0.032; p = 0.040)	-0.111 (CI = +/-0.112; p = 0.052)	0.089 (CI = +/-0.206; p = 0.373)	0.318	-3.32%
Frequency	2015.1	-0.044 (CI = +/-0.034; p = 0.013)	-0.128 (CI = +/-0.110; p = 0.025)	0.128 (CI = +/-0.204; p = 0.202)	0.407	-4.34%
Frequency	2015.2	-0.046 (CI = +/-0.039; p = 0.023)	-0.125 (CI = +/-0.117; p = 0.038)	0.136 (CI = +/-0.222; p = 0.210)	0.395	-4.54%
Frequency	2016.1	-0.055 (CI = +/-0.044; p = 0.018)	-0.137 (CI = +/-0.122; p = 0.030)	0.163 (CI = +/-0.232; p = 0.154)	0.401	-5.32%
Frequency	2016.2	-0.059 (CI = +/-0.051; p = 0.027)	-0.131 (CI = +/-0.131; p = 0.050)	0.177 (CI = +/-0.254; p = 0.156)	0.393	-5.71%
Frequency	2017.1	-0.063 (CI = +/-0.059; p = 0.039)	-0.136 (CI = +/-0.140; p = 0.056)	0.190 (CI = +/-0.276; p = 0.160)	0.330	-6.12%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2008.1	-0.006 (CI = +/-0.018; p = 0.480)	-0.157 (CI = +/-0.110; p = 0.007)	0.008 (CI = +/-0.008; p = 0.046)	0.569 (CI = +/-0.199; p = 0.000)	0.694	-0.61%
Loss Cost	2008.2	-0.008 (CI = +/-0.017; p = 0.363)	-0.140 (CI = +/-0.106; p = 0.012)	0.008 (CI = +/-0.008; p = 0.037)	0.543 (CI = +/-0.191; p = 0.000)	0.664	-0.76%
Loss Cost	2009.1	-0.009 (CI = +/-0.016; p = 0.254)	-0.159 (CI = +/-0.102; p = 0.004)	0.008 (CI = +/-0.007; p = 0.035)	0.511 (CI = +/-0.184; p = 0.000)	0.660	-0.91%
Loss Cost	2009.2	-0.010 (CI = +/-0.016; p = 0.215)	-0.146 (CI = +/-0.102; p = 0.007)	0.008 (CI = +/-0.007; p = 0.031)	0.480 (CI = +/-0.185; p = 0.000)	0.609	-0.97%
Loss Cost	2010.1	-0.011 (CI = +/-0.013; p = 0.095)	-0.173 (CI = +/-0.086; p = 0.000)	0.007 (CI = +/-0.006; p = 0.016)	0.404 (CI = +/-0.161; p = 0.000)	0.650	-1.10%
Loss Cost	2010.2	-0.011 (CI = +/-0.013; p = 0.103)	-0.175 (CI = +/-0.090; p = 0.001)	0.007 (CI = +/-0.006; p = 0.018)	0.409 (CI = +/-0.176; p = 0.000)	0.611	-1.10%
Loss Cost	2011.1	-0.011 (CI = +/-0.013; p = 0.100)	-0.183 (CI = +/-0.092; p = 0.000)	0.007 (CI = +/-0.006; p = 0.020)	0.365 (CI = +/-0.197; p = 0.001)	0.592	-1.11%
Loss Cost	2011.2	-0.011 (CI = +/-0.014; p = 0.109)	-0.182 (CI = +/-0.096; p = 0.001)	0.007 (CI = +/-0.006; p = 0.023)	0.354 (CI = +/-0.253; p = 0.008)	0.525	-1.11%
Loss Cost	2012.1	-0.011 (CI = +/-0.014; p = 0.115)	-0.180 (CI = +/-0.102; p = 0.001)	0.007 (CI = +/-0.006; p = 0.026)	0.394 (CI = +/-0.551; p = 0.152)	0.508	-1.12%
Loss Cost	2012.2	-0.011 (CI = +/-0.014; p = 0.115)	-0.180 (CI = +/-0.102; p = 0.001)	0.007 (CI = +/-0.006; p = 0.026)	NA (CI = +/-NA; p = NA)	0.503	-1.12%
Loss Cost	2013.1	-0.013 (CI = +/-0.015; p = 0.098)	-0.186 (CI = +/-0.106; p = 0.002)	0.007 (CI = +/-0.007; p = 0.029)	NA (CI = +/-NA; p = NA)	0.502	-1.28%
Loss Cost	2013.2	-0.019 (CI = +/-0.014; p = 0.012)	-0.162 (CI = +/-0.094; p = 0.002)	0.008 (CI = +/-0.006; p = 0.011)	NA (CI = +/-NA; p = NA)	0.600	-1.88%
Loss Cost	2014.1	-0.019 (CI = +/-0.016; p = 0.020)	-0.162 (CI = +/-0.100; p = 0.003)	0.008 (CI = +/-0.006; p = 0.013)	NA (CI = +/-NA; p = NA)	0.567	-1.89%
Loss Cost	2014.2	-0.023 (CI = +/-0.016; p = 0.007)	-0.146 (CI = +/-0.098; p = 0.006)	0.008 (CI = +/-0.006; p = 0.008)	NA (CI = +/-NA; p = NA)	0.616	-2.31%
Loss Cost	2015.1	-0.030 (CI = +/-0.015; p = 0.001)	-0.169 (CI = +/-0.089; p = 0.001)	0.008 (CI = +/-0.005; p = 0.004)	NA (CI = +/-NA; p = NA)	0.718	-2.95%
Loss Cost	2015.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.139 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.885	-3.79%
Loss Cost	2016.1	-0.038 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.863	-3.77%
Loss Cost	2016.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.145 (CI = +/-0.065; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.860	-3.54%
Loss Cost	2017.1	-0.036 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.070; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.831	-3.54%
Severity	2008.1	-0.001 (CI = +/-0.015; p = 0.894)	-0.057 (CI = +/-0.095; p = 0.231)	-0.002 (CI = +/-0.007; p = 0.531)	0.362 (CI = +/-0.172; p = 0.000)	0.562	-0.10%
Severity	2008.2	-0.002 (CI = +/-0.015; p = 0.761)	-0.042 (CI = +/-0.092; p = 0.356)	-0.002 (CI = +/-0.007; p = 0.513)	0.340 (CI = +/-0.167; p = 0.000)	0.510	-0.22%
Severity	2009.1	-0.003 (CI = +/-0.014; p = 0.631)	-0.057 (CI = +/-0.090; p = 0.208)	-0.002 (CI = +/-0.006; p = 0.448)	0.315 (CI = +/-0.163; p = 0.000)	0.464	-0.34%
Severity	2009.2	-0.004 (CI = +/-0.014; p = 0.565)	-0.045 (CI = +/-0.090; p = 0.312)	-0.002 (CI = +/-0.006; p = 0.443)	0.287 (CI = +/-0.163; p = 0.001)	0.373	-0.39%
Severity	2010.1	-0.005 (CI = +/-0.011; p = 0.346)	-0.071 (CI = +/-0.073; p = 0.057)	-0.003 (CI = +/-0.005; p = 0.270)	0.215 (CI = +/-0.137; p = 0.003)	0.336	-0.52%
Severity	2010.2	-0.005 (CI = +/-0.011; p = 0.358)	-0.076 (CI = +/-0.075; p = 0.048)	-0.003 (CI = +/-0.005; p = 0.270)	0.235 (CI = +/-0.148; p = 0.003)	0.321	-0.51%
Severity	2011.1	-0.005 (CI = +/-0.011; p = 0.336)	-0.086 (CI = +/-0.076; p = 0.027)	-0.003 (CI = +/-0.005; p = 0.242)	0.185 (CI = +/-0.163; p = 0.027)	0.246	-0.53%
Severity	2011.2	-0.005 (CI = +/-0.011; p = 0.349)	-0.085 (CI = +/-0.079; p = 0.036)	-0.003 (CI = +/-0.005; p = 0.253)	0.180 (CI = +/-0.208; p = 0.088)	0.141	-0.52%
Severity	2012.1	-0.005 (CI = +/-0.012; p = 0.400)	-0.091 (CI = +/-0.083; p = 0.033)	-0.003 (CI = +/-0.005; p = 0.252)	0.068 (CI = +/-0.451; p = 0.757)	0.095	-0.48%
Severity	2012.2	-0.005 (CI = +/-0.012; p = 0.400)	-0.091 (CI = +/-0.083; p = 0.033)	-0.003 (CI = +/-0.005; p = 0.252)	NA (CI = +/-NA; p = NA)	0.120	-0.48%
Severity	2013.1	-0.002 (CI = +/-0.012; p = 0.739)	-0.079 (CI = +/-0.084; p = 0.061)	-0.003 (CI = +/-0.005; p = 0.257)	NA (CI = +/-NA; p = NA)	0.069	-0.20%
Severity	2013.2	-0.005 (CI = +/-0.012; p = 0.394)	-0.066 (CI = +/-0.082; p = 0.107)	-0.003 (CI = +/-0.005; p = 0.268)	NA (CI = +/-NA; p = NA)	0.048	-0.52%
Severity	2014.1	-0.004 (CI = +/-0.014; p = 0.502)	-0.064 (CI = +/-0.087; p = 0.139)	-0.003 (CI = +/-0.005; p = 0.282)	NA (CI = +/-NA; p = NA)	0.014	-0.45%
Severity	2014.2	-0.005 (CI = +/-0.015; p = 0.464)	-0.060 (CI = +/-0.091; p = 0.180)	-0.003 (CI = +/-0.005; p = 0.306)	NA (CI = +/-NA; p = NA)	0.001	-0.53%
Severity	2015.1	-0.007 (CI = +/-0.016; p = 0.357)	-0.068 (CI = +/-0.095; p = 0.153)	-0.003 (CI = +/-0.005; p = 0.315)	NA (CI = +/-NA; p = NA)	0.020	-0.73%
Severity	2015.2	-0.015 (CI = +/-0.014; p = 0.031)	-0.040 (CI = +/-0.076; p = 0.282)	-0.002 (CI = +/-0.004; p = 0.335)	NA (CI = +/-NA; p = NA)	0.190	-1.52%
Severity	2016.1	-0.012 (CI = +/-0.015; p = 0.101)	-0.030 (CI = +/-0.078; p = 0.424)	-0.002 (CI = +/-0.004; p = 0.311)	NA (CI = +/-NA; p = NA)	0.066	-1.20%
Severity	2016.2	-0.008 (CI = +/-0.015; p = 0.288)	-0.043 (CI = +/-0.077; p = 0.246)	-0.002 (CI = +/-0.004; p = 0.212)	NA (CI = +/-NA; p = NA)	0.053	-0.78%
Severity	2017.1	-0.007 (CI = +/-0.018; p = 0.434)	-0.040 (CI = +/-0.083; p = 0.315)	-0.003 (CI = +/-0.004; p = 0.219)	NA (CI = +/-NA; p = NA)	-0.002	-0.65%
Frequency	2008.1	-0.005 (CI = +/-0.009; p = 0.263)	-0.100 (CI = +/-0.058; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.207 (CI = +/-0.104; p = 0.000)	0.647	-0.51%
Frequency	2008.2	-0.005 (CI = +/-0.009; p = 0.249)	-0.097 (CI = +/-0.059; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.203 (CI = +/-0.107; p = 0.001)	0.628	-0.54%
Frequency	2009.1	-0.006 (CI = +/-0.010; p = 0.226)	-0.102 (CI = +/-0.061; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.195 (CI = +/-0.109; p = 0.001)	0.628	-0.57%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.232)	-0.101 (CI = +/-0.063; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.193 (CI = +/-0.114; p = 0.002)	0.611	-0.58%
Frequency	2010.1	-0.006 (CI = +/-0.010; p = 0.236)	-0.102 (CI = +/-0.065; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.189 (CI = +/-0.121; p = 0.004)	0.607	-0.58%
Frequency	2010.2	-0.006 (CI = +/-0.010; p = 0.237)	-0.098 (CI = +/-0.067; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	0.174 (CI = +/-0.132; p = 0.012)	0.583	-0.59%
Frequency	2011.1	-0.006 (CI = +/-0.010; p = 0.249)	-0.097 (CI = +/-0.070; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.180 (CI = +/-0.151; p = 0.022)	0.580	-0.59%
Frequency	2011.2	-0.006 (CI = +/-0.011; p = 0.261)	-0.097 (CI = +/-0.073; p = 0.012)	0.010 (CI = +/-0.005; p = 0.000)	0.174 (CI = +/-0.193; p = 0.076)	0.557	-0.59%
Frequency	2012.1	-0.006 (CI = +/-0.011; p = 0.226)	-0.088 (CI = +/-0.077; p = 0.026)	0.010 (CI = +/-0.005; p = 0.000)	0.326 (CI = +/-0.415; p = 0.117)	0.568	-0.64%
Frequency	2012.2	-0.006 (CI = +/-0.011; p = 0.226)	-0.088 (CI = +/-0.077; p = 0.026)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.570	-0.64%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.036)	-0.107 (CI = +/-0.069; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.677	-1.09%
Frequency	2013.2	-0.014 (CI = +/-0.010; p = 0.010)	-0.095 (CI = +/-0.067; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.719	-1.37%
Frequency	2014.1	-0.015 (CI = +/-0.011; p = 0.013)	-0.098 (CI = +/-0.070; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.709	-1.45%
Frequency	2014.2	-0.018 (CI = +/-0.011; p = 0.003)	-0.085 (CI = +/-0.068; p = 0.016)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.756	-1.79%
Frequency	2015.1	-0.023 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.061; p = 0.003)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.821	-2.24%
Frequency	2015.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.099 (CI = +/-0.065; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.818	-2.31%
Frequency	2016.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.066; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.828	-2.60%
Frequency	2016.2	-0.028 (CI = +/-0.014; p = 0.001)	-0.102 (CI = +/-0.069; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.832	-2.78%
Frequency	2017.1	-0.029 (CI = +/-0.016; p = 0.002)	-0.106 (CI = +/-0.075; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.815	-2.91%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2008.1	-0.009 (CI = +/-0.020; p = 0.372)	0.575 (CI = +/-0.235; p = 0.000)	0.567	-0.90%
Loss Cost	2008.2	-0.011 (CI = +/-0.019; p = 0.256)	0.543 (CI = +/-0.225; p = 0.000)	0.531	-1.09%
Loss Cost	2009.1	-0.012 (CI = +/-0.019; p = 0.215)	0.518 (CI = +/-0.226; p = 0.000)	0.480	-1.19%
Loss Cost	2009.2	-0.013 (CI = +/-0.019; p = 0.169)	0.476 (CI = +/-0.225; p = 0.000)	0.413	-1.28%
Loss Cost	2010.1	-0.014 (CI = +/-0.018; p = 0.125)	0.414 (CI = +/-0.223; p = 0.001)	0.321	-1.36%
Loss Cost	2010.2	-0.014 (CI = +/-0.018; p = 0.128)	0.395 (CI = +/-0.242; p = 0.002)	0.253	-1.37%
Loss Cost	2011.1	-0.014 (CI = +/-0.018; p = 0.135)	0.384 (CI = +/-0.277; p = 0.009)	0.185	-1.38%
Loss Cost	2011.2	-0.014 (CI = +/-0.019; p = 0.144)	0.313 (CI = +/-0.350; p = 0.077)	0.072	-1.36%
Loss Cost	2012.1	-0.015 (CI = +/-0.019; p = 0.121)	0.580 (CI = +/-0.739; p = 0.118)	0.071	-1.47%
Loss Cost	2012.2	-0.015 (CI = +/-0.019; p = 0.121)	NA (CI = +/-NA; p = NA)	0.062	-1.47%
Loss Cost	2013.1	-0.014 (CI = +/-0.021; p = 0.164)	NA (CI = +/-NA; p = NA)	0.045	-1.43%
Loss Cost	2013.2	-0.023 (CI = +/-0.020; p = 0.030)	NA (CI = +/-NA; p = NA)	0.167	-2.23%
Loss Cost	2014.1	-0.020 (CI = +/-0.022; p = 0.066)	NA (CI = +/-NA; p = NA)	0.117	-2.03%
Loss Cost	2014.2	-0.027 (CI = +/-0.023; p = 0.024)	NA (CI = +/-NA; p = NA)	0.199	-2.63%
Loss Cost	2015.1	-0.030 (CI = +/-0.025; p = 0.019)	NA (CI = +/-NA; p = NA)	0.227	-2.98%
Loss Cost	2015.2	-0.041 (CI = +/-0.023; p = 0.002)	NA (CI = +/-NA; p = NA)	0.413	-4.03%
Loss Cost	2016.1	-0.037 (CI = +/-0.026; p = 0.007)	NA (CI = +/-NA; p = NA)	0.330	-3.67%
Loss Cost	2016.2	-0.036 (CI = +/-0.029; p = 0.019)	NA (CI = +/-NA; p = NA)	0.272	-3.55%
Loss Cost	2017.1	-0.031 (CI = +/-0.033; p = 0.061)	NA (CI = +/-NA; p = NA)	0.174	-3.04%
Severity	2008.1	0.000 (CI = +/-0.015; p = 0.963)	0.359 (CI = +/-0.171; p = 0.000)	0.566	+0.03%
Severity	2008.2	-0.001 (CI = +/-0.014; p = 0.881)	0.336 (CI = +/-0.164; p = 0.000)	0.523	-0.10%
Severity	2009.1	-0.002 (CI = +/-0.014; p = 0.781)	0.314 (CI = +/-0.162; p = 0.000)	0.464	-0.19%
Severity	2009.2	-0.003 (CI = +/-0.013; p = 0.691)	0.282 (CI = +/-0.161; p = 0.001)	0.384	-0.26%
Severity	2010.1	-0.004 (CI = +/-0.011; p = 0.532)	0.215 (CI = +/-0.143; p = 0.004)	0.269	-0.35%
Severity	2010.2	-0.003 (CI = +/-0.012; p = 0.546)	0.226 (CI = +/-0.155; p = 0.006)	0.242	-0.34%
Severity	2011.1	-0.003 (CI = +/-0.012; p = 0.545)	0.192 (CI = +/-0.175; p = 0.033)	0.116	-0.35%
Severity	2011.2	-0.003 (CI = +/-0.012; p = 0.561)	0.159 (CI = +/-0.222; p = 0.153)	0.007	-0.34%
Severity	2012.1	-0.003 (CI = +/-0.012; p = 0.572)	0.162 (CI = +/-0.476; p = 0.488)	-0.058	-0.34%
Severity	2012.2	-0.003 (CI = +/-0.012; p = 0.572)	NA (CI = +/-NA; p = NA)	-0.029	-0.34%
Severity	2013.1	0.000 (CI = +/-0.013; p = 0.972)	NA (CI = +/-NA; p = NA)	-0.045	+0.02%
Severity	2013.2	-0.004 (CI = +/-0.013; p = 0.524)	NA (CI = +/-NA; p = NA)	-0.027	-0.39%
Severity	2014.1	-0.002 (CI = +/-0.014; p = 0.710)	NA (CI = +/-NA; p = NA)	-0.043	-0.25%
Severity	2014.2	-0.004 (CI = +/-0.015; p = 0.560)	NA (CI = +/-NA; p = NA)	-0.033	-0.42%
Severity	2015.1	-0.005 (CI = +/-0.017; p = 0.500)	NA (CI = +/-NA; p = NA)	-0.028	-0.54%
Severity	2015.2	-0.015 (CI = +/-0.013; p = 0.034)	NA (CI = +/-NA; p = NA)	0.195	-1.46%
Severity	2016.1	-0.011 (CI = +/-0.014; p = 0.117)	NA (CI = +/-NA; p = NA)	0.093	-1.11%
Severity	2016.2	-0.008 (CI = +/-0.015; p = 0.298)	NA (CI = +/-NA; p = NA)	0.010	-0.78%
Severity	2017.1	-0.006 (CI = +/-0.018; p = 0.465)	NA (CI = +/-NA; p = NA)	-0.030	-0.61%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.173)	0.216 (CI = +/-0.159; p = 0.009)	0.175	-0.93%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.154)	0.207 (CI = +/-0.161; p = 0.014)	0.144	-0.99%
Frequency	2009.1	-0.010 (CI = +/-0.014; p = 0.158)	0.204 (CI = +/-0.166; p = 0.018)	0.127	-1.00%
Frequency	2009.2	-0.010 (CI = +/-0.014; p = 0.154)	0.193 (CI = +/-0.173; p = 0.030)	0.098	-1.02%
Frequency	2010.1	-0.010 (CI = +/-0.015; p = 0.164)	0.198 (CI = +/-0.184; p = 0.036)	0.091	-1.02%
Frequency	2010.2	-0.010 (CI = +/-0.015; p = 0.160)	0.169 (CI = +/-0.198; p = 0.091)	0.046	-1.03%
Frequency	2011.1	-0.010 (CI = +/-0.015; p = 0.168)	0.192 (CI = +/-0.226; p = 0.092)	0.050	-1.03%
Frequency	2011.2	-0.010 (CI = +/-0.015; p = 0.179)	0.154 (CI = +/-0.287; p = 0.279)	0.009	-1.02%
Frequency	2012.1	-0.011 (CI = +/-0.015; p = 0.141)	0.418 (CI = +/-0.601; p = 0.164)	0.049	-1.13%
Frequency	2012.2	-0.011 (CI = +/-0.015; p = 0.141)	NA (CI = +/-NA; p = NA)	0.052	-1.13%
Frequency	2013.1	-0.015 (CI = +/-0.016; p = 0.077)	NA (CI = +/-NA; p = NA)	0.096	-1.45%
Frequency	2013.2	-0.019 (CI = +/-0.017; p = 0.035)	NA (CI = +/-NA; p = NA)	0.157	-1.84%
Frequency	2014.1	-0.018 (CI = +/-0.019; p = 0.060)	NA (CI = +/-NA; p = NA)	0.124	-1.78%
Frequency	2014.2	-0.022 (CI = +/-0.020; p = 0.030)	NA (CI = +/-NA; p = NA)	0.184	-2.21%
Frequency	2015.1	-0.025 (CI = +/-0.022; p = 0.028)	NA (CI = +/-NA; p = NA)	0.199	-2.46%
Frequency	2015.2	-0.026 (CI = +/-0.024; p = 0.035)	NA (CI = +/-NA; p = NA)	0.191	-2.60%
Frequency	2016.1	-0.026 (CI = +/-0.027; p = 0.059)	NA (CI = +/-NA; p = NA)	0.155	-2.58%
Frequency	2016.2	-0.028 (CI = +/-0.031; p = 0.068)	NA (CI = +/-NA; p = NA)	0.152	-2.80%
Frequency	2017.1	-0.025 (CI = +/-0.035; p = 0.148)	NA (CI = +/-NA; p = NA)	0.082	-2.45%

Accident Benefits Total

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

Loss Cost	2008.1	0.048 (CI = +/-0.022; p = 0.000)	-0.337 (CI = +/-0.273; p = 0.017)	0.352	+4.97%
Loss Cost	2008.2	0.042 (CI = +/-0.023; p = 0.001)	-0.295 (CI = +/-0.267; p = 0.031)	0.274	+4.25%
Loss Cost	2009.1	0.036 (CI = +/-0.024; p = 0.004)	-0.264 (CI = +/-0.268; p = 0.053)	0.200	+3.71%
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.022)	-0.220 (CI = +/-0.261; p = 0.095)	0.114	+2.93%
Loss Cost	2010.1	0.019 (CI = +/-0.024; p = 0.113)	-0.166 (CI = +/-0.246; p = 0.178)	0.026	+1.94%
Loss Cost	2010.2	0.014 (CI = +/-0.025; p = 0.274)	-0.137 (CI = +/-0.249; p = 0.270)	-0.020	+1.39%
Loss Cost	2011.1	0.008 (CI = +/-0.027; p = 0.546)	-0.106 (CI = +/-0.252; p = 0.394)	-0.048	+0.81%
Loss Cost	2011.2	-0.001 (CI = +/-0.028; p = 0.912)	-0.058 (CI = +/-0.245; p = 0.632)	-0.049	-0.15%
Loss Cost	2012.1	-0.007 (CI = +/-0.030; p = 0.624)	-0.030 (CI = +/-0.250; p = 0.808)	-0.033	-0.71%
Loss Cost	2012.2	-0.016 (CI = +/-0.031; p = 0.296)	0.013 (CI = +/-0.250; p = 0.918)	0.020	-1.59%
Loss Cost	2013.1	-0.015 (CI = +/-0.035; p = 0.364)	0.010 (CI = +/-0.263; p = 0.938)	-0.001	-1.53%
Loss Cost	2013.2	-0.031 (CI = +/-0.034; p = 0.068)	0.080 (CI = +/-0.244; p = 0.503)	0.146	-3.08%
Loss Cost	2014.1	-0.029 (CI = +/-0.038; p = 0.132)	0.068 (CI = +/-0.259; p = 0.589)	0.085	-2.81%
Loss Cost	2014.2	-0.042 (CI = +/-0.040; p = 0.038)	0.124 (CI = +/-0.255; p = 0.321)	0.201	-4.15%
Loss Cost	2015.1	-0.053 (CI = +/-0.043; p = 0.020)	0.163 (CI = +/-0.263; p = 0.207)	0.257	-5.13%
Loss Cost	2015.2	-0.080 (CI = +/-0.037; p = 0.000)	0.262 (CI = +/-0.210; p = 0.018)	0.566	-7.67%
Loss Cost	2016.1	-0.078 (CI = +/-0.043; p = 0.001)	0.257 (CI = +/-0.227; p = 0.029)	0.484	-7.52%
Loss Cost	2016.2	-0.083 (CI = +/-0.049; p = 0.003)	0.272 (CI = +/-0.246; p = 0.032)	0.444	-7.95%
Loss Cost	2017.1	-0.079 (CI = +/-0.058; p = 0.011)	0.261 (CI = +/-0.268; p = 0.055)	0.337	-7.63%
Severity	2008.1	0.037 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.188; p = 0.024)	0.415	+3.74%
Severity	2008.2	0.032 (CI = +/-0.016; p = 0.000)	-0.189 (CI = +/-0.183; p = 0.043)	0.341	+3.24%
Severity	2009.1	0.028 (CI = +/-0.016; p = 0.002)	-0.164 (CI = +/-0.181; p = 0.075)	0.261	+2.80%
Severity	2009.2	0.022 (CI = +/-0.016; p = 0.010)	-0.133 (CI = +/-0.176; p = 0.134)	0.170	+2.26%
Severity	2010.1	0.013 (CI = +/-0.015; p = 0.071)	-0.083 (CI = +/-0.150; p = 0.266)	0.054	+1.35%
Severity	2010.2	0.012 (CI = +/-0.016; p = 0.125)	-0.077 (CI = +/-0.155; p = 0.320)	0.020	+1.23%
Severity	2011.1	0.007 (CI = +/-0.016; p = 0.372)	-0.050 (CI = +/-0.153; p = 0.505)	-0.045	+0.73%
Severity	2011.2	0.003 (CI = +/-0.017; p = 0.762)	-0.026 (CI = +/-0.152; p = 0.726)	-0.078	+0.25%
Severity	2012.1	-0.001 (CI = +/-0.018; p = 0.876)	-0.007 (CI = +/-0.155; p = 0.928)	-0.081	-0.14%
Severity	2012.2	-0.004 (CI = +/-0.020; p = 0.690)	0.005 (CI = +/-0.161; p = 0.948)	-0.075	-0.39%
Severity	2013.1	0.003 (CI = +/-0.021; p = 0.774)	-0.026 (CI = +/-0.159; p = 0.736)	-0.089	+0.29%
Severity	2013.2	-0.005 (CI = +/-0.021; p = 0.647)	0.008 (CI = +/-0.155; p = 0.918)	-0.078	-0.48%
Severity	2014.1	-0.002 (CI = +/-0.024; p = 0.862)	-0.004 (CI = +/-0.163; p = 0.961)	-0.097	-0.20%
Severity	2014.2	-0.006 (CI = +/-0.027; p = 0.667)	0.010 (CI = +/-0.172; p = 0.900)	-0.090	-0.56%
Severity	2015.1	-0.008 (CI = +/-0.030; p = 0.573)	0.021 (CI = +/-0.183; p = 0.814)	-0.085	-0.82%
Severity	2015.2	-0.029 (CI = +/-0.024; p = 0.020)	0.096 (CI = +/-0.135; p = 0.150)	0.251	-2.85%
Severity	2016.1	-0.023 (CI = +/-0.027; p = 0.079)	0.078 (CI = +/-0.142; p = 0.262)	0.113	-2.32%
Severity	2016.2	-0.018 (CI = +/-0.030; p = 0.218)	0.060 (CI = +/-0.150; p = 0.405)	-0.008	-1.80%
Severity	2017.1	-0.016 (CI = +/-0.035; p = 0.340)	0.054 (CI = +/-0.164; p = 0.487)	-0.067	-1.61%
Frequency	2008.1	0.012 (CI = +/-0.013; p = 0.084)	-0.118 (CI = +/-0.162; p = 0.148)	0.038	+1.18%
Frequency	2008.2	0.010 (CI = +/-0.014; p = 0.174)	-0.106 (CI = +/-0.166; p = 0.202)	0.004	+0.97%
Frequency	2009.1	0.009 (CI = +/-0.015; p = 0.250)	-0.100 (CI = +/-0.171; p = 0.241)	-0.012	+0.88%
Frequency	2009.2	0.007 (CI = +/-0.016; p = 0.419)	-0.087 (CI = +/-0.175; p = 0.316)	-0.032	+0.66%
Frequency	2010.1	0.006 (CI = +/-0.018; p = 0.505)	-0.083 (CI = +/-0.182; p = 0.355)	-0.040	+0.59%
Frequency	2010.2	0.002 (CI = +/-0.019; p = 0.863)	-0.060 (CI = +/-0.183; p = 0.505)	-0.049	+0.16%
Frequency	2011.1	0.001 (CI = +/-0.020; p = 0.936)	-0.056 (CI = +/-0.190; p = 0.550)	-0.051	+0.08%
Frequency	2011.2	-0.004 (CI = +/-0.022; p = 0.705)	-0.031 (CI = +/-0.193; p = 0.740)	-0.037	-0.40%
Frequency	2012.1	-0.006 (CI = +/-0.024; p = 0.624)	-0.023 (CI = +/-0.201; p = 0.816)	-0.034	-0.57%
Frequency	2012.2	-0.012 (CI = +/-0.025; p = 0.331)	0.007 (CI = +/-0.203; p = 0.940)	0.009	-1.21%
Frequency	2013.1	-0.018 (CI = +/-0.027; p = 0.175)	0.036 (CI = +/-0.207; p = 0.721)	0.059	-1.82%
Frequency	2013.2	-0.027 (CI = +/-0.029; p = 0.069)	0.072 (CI = +/-0.208; p = 0.478)	0.137	-2.62%
Frequency	2014.1	-0.026 (CI = +/-0.032; p = 0.104)	0.072 (CI = +/-0.221; p = 0.505)	0.100	-2.61%
Frequency	2014.2	-0.037 (CI = +/-0.035; p = 0.038)	0.113 (CI = +/-0.222; p = 0.298)	0.191	-3.61%
Frequency	2015.1	-0.044 (CI = +/-0.038; p = 0.026)	0.143 (CI = +/-0.232; p = 0.212)	0.228	-4.34%
Frequency	2015.2	-0.051 (CI = +/-0.043; p = 0.024)	0.166 (CI = +/-0.246; p = 0.171)	0.238	-4.96%
Frequency	2016.1	-0.055 (CI = +/-0.050; p = 0.034)	0.179 (CI = +/-0.265; p = 0.170)	0.209	-5.32%
Frequency	2016.2	-0.065 (CI = +/-0.057; p = 0.028)	0.212 (CI = +/-0.281; p = 0.128)	0.234	-6.27%
Frequency	2017.1	-0.063 (CI = +/-0.066; p = 0.060)	0.207 (CI = +/-0.307; p = 0.169)	0.150	-6.12%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility
Scalar Level Change Start Date = 2012-04-01

Loss Cost	2008.1	-0.005 (CI = +/-0.020; p = 0.643)	0.010 (CI = +/-0.009; p = 0.034)	0.565 (CI = +/-0.222; p = 0.000)	0.616	-0.45%
Loss Cost	2008.2	-0.006 (CI = +/-0.019; p = 0.479)	0.010 (CI = +/-0.008; p = 0.027)	0.534 (CI = +/-0.210; p = 0.000)	0.591	-0.65%
Loss Cost	2009.1	-0.007 (CI = +/-0.018; p = 0.412)	0.009 (CI = +/-0.008; p = 0.027)	0.510 (CI = +/-0.211; p = 0.000)	0.549	-0.74%
Loss Cost	2009.2	-0.008 (CI = +/-0.018; p = 0.336)	0.009 (CI = +/-0.008; p = 0.024)	0.469 (CI = +/-0.209; p = 0.000)	0.497	-0.84%
Loss Cost	2010.1	-0.009 (CI = +/-0.017; p = 0.259)	0.009 (CI = +/-0.007; p = 0.018)	0.408 (CI = +/-0.204; p = 0.000)	0.433	-0.93%
Loss Cost	2010.2	-0.009 (CI = +/-0.017; p = 0.261)	0.009 (CI = +/-0.008; p = 0.021)	0.390 (CI = +/-0.222; p = 0.001)	0.376	-0.94%
Loss Cost	2011.1	-0.009 (CI = +/-0.017; p = 0.270)	0.009 (CI = +/-0.008; p = 0.023)	0.380 (CI = +/-0.254; p = 0.005)	0.318	-0.94%
Loss Cost	2011.2	-0.009 (CI = +/-0.018; p = 0.284)	0.009 (CI = +/-0.008; p = 0.025)	0.311 (CI = +/-0.321; p = 0.057)	0.225	-0.93%
Loss Cost	2012.1	-0.010 (CI = +/-0.018; p = 0.236)	0.009 (CI = +/-0.008; p = 0.026)	0.580 (CI = +/-0.675; p = 0.089)	0.230	-1.04%
Loss Cost	2012.2	-0.010 (CI = +/-0.018; p = 0.236)	0.009 (CI = +/-0.008; p = 0.026)	NA (CI = +/-NA; p = NA)	0.222	-1.04%
Loss Cost	2013.1	-0.010 (CI = +/-0.019; p = 0.290)	0.009 (CI = +/-0.008; p = 0.029)	NA (CI = +/-NA; p = NA)	0.206	-1.00%
Loss Cost	2013.2	-0.018 (CI = +/-0.018; p = 0.047)	0.009 (CI = +/-0.007; p = 0.013)	NA (CI = +/-NA; p = NA)	0.363	-1.81%
Loss Cost	2014.1	-0.016 (CI = +/-0.020; p = 0.095)	0.009 (CI = +/-0.007; p = 0.015)	NA (CI = +/-NA; p = NA)	0.324	-1.63%
Loss Cost	2014.2	-0.023 (CI = +/-0.020; p = 0.025)	0.009 (CI = +/-0.007; p = 0.009)	NA (CI = +/-NA; p = NA)	0.426	-2.25%
Loss Cost	2015.1	-0.027 (CI = +/-0.021; p = 0.015)	0.010 (CI = +/-0.007; p = 0.008)	NA (CI = +/-NA; p = NA)	0.464	-2.65%
Loss Cost	2015.2	-0.038 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.709	-3.75%
Loss Cost	2016.1	-0.036 (CI = +/-0.018; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.668	-3.50%
Loss Cost	2016.2	-0.036 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.637	-3.54%
Loss Cost	2017.1	-0.033 (CI = +/-0.023; p = 0.009)	0.010 (CI = +/-0.006; p = 0.002)	NA (CI = +/-NA; p = NA)	0.580	-3.24%
Severity	2008.1	0.000 (CI = +/-0.015; p = 0.957)	-0.002 (CI = +/-0.007; p = 0.641)	0.361 (CI = +/-0.173; p = 0.000)	0.555	-0.04%
Severity	2008.2	-0.002 (CI = +/-0.015; p = 0.796)	-0.002 (CI = +/-0.007; p = 0.589)	0.338 (CI = +/-0.166; p = 0.000)	0.512	-0.19%
Severity	2009.1	-0.003 (CI = +/-0.014; p = 0.694)	-0.002 (CI = +/-0.006; p = 0.558)	0.315 (CI = +/-0.164; p = 0.001)	0.451	-0.28%
Severity	2009.2	-0.004 (CI = +/-0.014; p = 0.602)	-0.002 (CI = +/-0.006; p = 0.525)	0.284 (CI = +/-0.163; p = 0.001)	0.371	-0.35%
Severity	2010.1	-0.005 (CI = +/-0.012; p = 0.438)	-0.002 (CI = +/-0.005; p = 0.425)	0.217 (CI = +/-0.144; p = 0.005)	0.260	-0.45%
Severity	2010.2	-0.004 (CI = +/-0.012; p = 0.452)	-0.002 (CI = +/-0.005; p = 0.435)	0.227 (CI = +/-0.157; p = 0.006)	0.231	-0.44%
Severity	2011.1	-0.004 (CI = +/-0.012; p = 0.451)	-0.002 (CI = +/-0.005; p = 0.433)	0.193 (CI = +/-0.177; p = 0.034)	0.103	-0.45%
Severity	2011.2	-0.004 (CI = +/-0.012; p = 0.466)	-0.002 (CI = +/-0.006; p = 0.439)	0.160 (CI = +/-0.224; p = 0.155)	-0.009	-0.44%
Severity	2012.1	-0.004 (CI = +/-0.013; p = 0.479)	-0.002 (CI = +/-0.006; p = 0.450)	0.163 (CI = +/-0.482; p = 0.492)	-0.077	-0.44%
Severity	2012.2	-0.004 (CI = +/-0.013; p = 0.479)	-0.002 (CI = +/-0.006; p = 0.450)	NA (CI = +/-NA; p = NA)	-0.047	-0.44%
Severity	2013.1	-0.001 (CI = +/-0.013; p = 0.900)	-0.002 (CI = +/-0.005; p = 0.424)	NA (CI = +/-NA; p = NA)	-0.062	-0.08%
Severity	2013.2	-0.005 (CI = +/-0.013; p = 0.441)	-0.002 (CI = +/-0.005; p = 0.410)	NA (CI = +/-NA; p = NA)	-0.042	-0.49%
Severity	2014.1	-0.003 (CI = +/-0.014; p = 0.618)	-0.002 (CI = +/-0.005; p = 0.410)	NA (CI = +/-NA; p = NA)	-0.058	-0.34%
Severity	2014.2	-0.005 (CI = +/-0.015; p = 0.495)	-0.002 (CI = +/-0.005; p = 0.429)	NA (CI = +/-NA; p = NA)	-0.053	-0.51%
Severity	2015.1	-0.006 (CI = +/-0.017; p = 0.455)	-0.002 (CI = +/-0.005; p = 0.451)	NA (CI = +/-NA; p = NA)	-0.052	-0.61%
Severity	2015.2	-0.015 (CI = +/-0.014; p = 0.032)	-0.002 (CI = +/-0.004; p = 0.434)	NA (CI = +/-NA; p = NA)	0.177	-1.51%
Severity	2016.1	-0.011 (CI = +/-0.014; p = 0.111)	-0.002 (CI = +/-0.004; p = 0.364)	NA (CI = +/-NA; p = NA)	0.086	-1.14%
Severity	2016.2	-0.008 (CI = +/-0.016; p = 0.295)	-0.002 (CI = +/-0.004; p = 0.300)	NA (CI = +/-NA; p = NA)	0.020	-0.78%
Severity	2017.1	-0.006 (CI = +/-0.017; p = 0.494)	-0.002 (CI = +/-0.004; p = 0.279)	NA (CI = +/-NA; p = NA)	-0.010	-0.57%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.447)	0.011 (CI = +/-0.005; p = 0.000)	0.205 (CI = +/-0.123; p = 0.002)	0.509	-0.41%
Frequency	2008.2	-0.005 (CI = +/-0.011; p = 0.394)	0.011 (CI = +/-0.005; p = 0.000)	0.197 (CI = +/-0.124; p = 0.003)	0.495	-0.46%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.397)	0.011 (CI = +/-0.005; p = 0.000)	0.195 (CI = +/-0.128; p = 0.004)	0.484	-0.47%
Frequency	2009.2	-0.005 (CI = +/-0.011; p = 0.380)	0.011 (CI = +/-0.005; p = 0.000)	0.185 (CI = +/-0.133; p = 0.008)	0.468	-0.49%
Frequency	2010.1	-0.005 (CI = +/-0.012; p = 0.396)	0.011 (CI = +/-0.005; p = 0.000)	0.191 (CI = +/-0.141; p = 0.010)	0.465	-0.48%
Frequency	2010.2	-0.005 (CI = +/-0.012; p = 0.379)	0.011 (CI = +/-0.005; p = 0.000)	0.164 (CI = +/-0.151; p = 0.035)	0.447	-0.50%
Frequency	2011.1	-0.005 (CI = +/-0.012; p = 0.387)	0.011 (CI = +/-0.005; p = 0.000)	0.188 (CI = +/-0.172; p = 0.033)	0.453	-0.50%
Frequency	2011.2	-0.005 (CI = +/-0.012; p = 0.402)	0.011 (CI = +/-0.005; p = 0.000)	0.151 (CI = +/-0.218; p = 0.164)	0.432	-0.49%
Frequency	2012.1	-0.006 (CI = +/-0.012; p = 0.300)	0.011 (CI = +/-0.005; p = 0.000)	0.417 (CI = +/-0.448; p = 0.066)	0.476	-0.60%
Frequency	2012.2	-0.006 (CI = +/-0.012; p = 0.300)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.477	-0.60%
Frequency	2013.1	-0.009 (CI = +/-0.012; p = 0.123)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.532	-0.93%
Frequency	2013.2	-0.013 (CI = +/-0.012; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.608	-1.33%
Frequency	2014.1	-0.013 (CI = +/-0.013; p = 0.051)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.592	-1.29%
Frequency	2014.2	-0.018 (CI = +/-0.013; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.673	-1.75%
Frequency	2015.1	-0.021 (CI = +/-0.013; p = 0.005)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.701	-2.05%
Frequency	2015.2	-0.023 (CI = +/-0.015; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.710	-2.28%
Frequency	2016.1	-0.024 (CI = +/-0.016; p = 0.007)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.699	-2.38%
Frequency	2016.2	-0.028 (CI = +/-0.018; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.723	-2.77%
Frequency	2017.1	-0.027 (CI = +/-0.020; p = 0.012)	0.012 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.694	-2.68%

Accident Benefits Total

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

Loss Cost	2008.1	0.074 (CI = +/-0.021; p = 0.000)	0.023 (CI = +/-0.010; p = 0.000)	-0.610 (CI = +/-0.244; p = 0.000)	0.609	+7.64%
Loss Cost	2008.2	0.067 (CI = +/-0.021; p = 0.000)	0.022 (CI = +/-0.010; p = 0.000)	-0.565 (CI = +/-0.241; p = 0.000)	0.559	+6.96%
Loss Cost	2009.1	0.063 (CI = +/-0.023; p = 0.000)	0.022 (CI = +/-0.010; p = 0.000)	-0.536 (CI = +/-0.247; p = 0.000)	0.504	+6.50%
Loss Cost	2009.2	0.056 (CI = +/-0.023; p = 0.000)	0.020 (CI = +/-0.010; p = 0.000)	-0.488 (CI = +/-0.245; p = 0.000)	0.445	+5.75%
Loss Cost	2010.1	0.046 (CI = +/-0.023; p = 0.000)	0.019 (CI = +/-0.009; p = 0.000)	-0.424 (CI = +/-0.233; p = 0.001)	0.392	+4.72%
Loss Cost	2010.2	0.042 (CI = +/-0.025; p = 0.002)	0.018 (CI = +/-0.009; p = 0.001)	-0.397 (CI = +/-0.241; p = 0.002)	0.348	+4.28%
Loss Cost	2011.1	0.037 (CI = +/-0.027; p = 0.009)	0.017 (CI = +/-0.010; p = 0.001)	-0.369 (CI = +/-0.251; p = 0.006)	0.311	+3.80%
Loss Cost	2011.2	0.028 (CI = +/-0.028; p = 0.053)	0.016 (CI = +/-0.009; p = 0.002)	-0.312 (CI = +/-0.249; p = 0.016)	0.296	+2.83%
Loss Cost	2012.1	0.024 (CI = +/-0.031; p = 0.128)	0.016 (CI = +/-0.010; p = 0.003)	-0.289 (CI = +/-0.263; p = 0.033)	0.287	+2.41%
Loss Cost	2012.2	0.016 (CI = +/-0.034; p = 0.349)	0.014 (CI = +/-0.010; p = 0.005)	-0.242 (CI = +/-0.271; p = 0.078)	0.300	+1.56%
Loss Cost	2013.1	0.021 (CI = +/-0.038; p = 0.266)	0.015 (CI = +/-0.010; p = 0.005)	-0.269 (CI = +/-0.288; p = 0.065)	0.300	+2.08%
Loss Cost	2013.2	0.003 (CI = +/-0.038; p = 0.859)	0.013 (CI = +/-0.009; p = 0.008)	-0.178 (CI = +/-0.275; p = 0.192)	0.388	+0.32%
Loss Cost	2014.1	0.012 (CI = +/-0.042; p = 0.543)	0.014 (CI = +/-0.009; p = 0.006)	-0.224 (CI = +/-0.289; p = 0.122)	0.378	+1.24%
Loss Cost	2014.2	-0.002 (CI = +/-0.045; p = 0.944)	0.013 (CI = +/-0.009; p = 0.010)	-0.156 (CI = +/-0.297; p = 0.282)	0.434	-0.15%
Loss Cost	2015.1	-0.010 (CI = +/-0.051; p = 0.677)	0.012 (CI = +/-0.010; p = 0.018)	-0.116 (CI = +/-0.318; p = 0.452)	0.451	-1.01%
Loss Cost	2015.2	-0.043 (CI = +/-0.043; p = 0.050)	0.010 (CI = +/-0.007; p = 0.015)	0.029 (CI = +/-0.255; p = 0.813)	0.691	-4.18%
Loss Cost	2016.1	-0.035 (CI = +/-0.049; p = 0.143)	0.010 (CI = +/-0.008; p = 0.015)	-0.003 (CI = +/-0.276; p = 0.984)	0.644	-3.46%
Loss Cost	2016.2	-0.036 (CI = +/-0.057; p = 0.189)	0.010 (CI = +/-0.008; p = 0.021)	0.002 (CI = +/-0.304; p = 0.989)	0.609	-3.57%
Loss Cost	2017.1	-0.028 (CI = +/-0.064; p = 0.368)	0.010 (CI = +/-0.009; p = 0.021)	-0.029 (CI = +/-0.327; p = 0.849)	0.547	-2.72%
Severity	2008.1	0.042 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.009; p = 0.303)	-0.274 (CI = +/-0.216; p = 0.015)	0.417	+4.27%
Severity	2008.2	0.036 (CI = +/-0.019; p = 0.001)	0.004 (CI = +/-0.009; p = 0.407)	-0.234 (CI = +/-0.214; p = 0.033)	0.334	+3.68%
Severity	2009.1	0.031 (CI = +/-0.020; p = 0.003)	0.003 (CI = +/-0.009; p = 0.523)	-0.199 (CI = +/-0.215; p = 0.068)	0.246	+3.16%
Severity	2009.2	0.025 (CI = +/-0.020; p = 0.019)	0.002 (CI = +/-0.009; p = 0.688)	-0.155 (CI = +/-0.212; p = 0.144)	0.145	+2.49%
Severity	2010.1	0.013 (CI = +/-0.018; p = 0.148)	0.000 (CI = +/-0.007; p = 0.968)	-0.081 (CI = +/-0.183; p = 0.371)	0.018	+1.33%
Severity	2010.2	0.012 (CI = +/-0.020; p = 0.240)	0.000 (CI = +/-0.007; p = 0.917)	-0.071 (CI = +/-0.192; p = 0.452)	-0.019	+1.17%
Severity	2011.1	0.005 (CI = +/-0.021; p = 0.628)	-0.001 (CI = +/-0.007; p = 0.700)	-0.029 (CI = +/-0.191; p = 0.754)	-0.082	+0.49%
Severity	2011.2	-0.002 (CI = +/-0.022; p = 0.875)	-0.002 (CI = +/-0.007; p = 0.512)	0.010 (CI = +/-0.191; p = 0.913)	-0.103	-0.17%
Severity	2012.1	-0.008 (CI = +/-0.023; p = 0.509)	-0.003 (CI = +/-0.007; p = 0.381)	0.045 (CI = +/-0.196; p = 0.642)	-0.090	-0.75%
Severity	2012.2	-0.012 (CI = +/-0.026; p = 0.350)	-0.004 (CI = +/-0.007; p = 0.317)	0.069 (CI = +/-0.206; p = 0.497)	-0.073	-1.17%
Severity	2013.1	-0.003 (CI = +/-0.027; p = 0.801)	-0.003 (CI = +/-0.007; p = 0.459)	0.022 (CI = +/-0.209; p = 0.826)	-0.112	-0.33%
Severity	2013.2	-0.015 (CI = +/-0.028; p = 0.271)	-0.004 (CI = +/-0.007; p = 0.244)	0.084 (CI = +/-0.203; p = 0.396)	-0.054	-1.50%
Severity	2014.1	-0.013 (CI = +/-0.032; p = 0.413)	-0.004 (CI = +/-0.007; p = 0.296)	0.072 (CI = +/-0.220; p = 0.501)	-0.088	-1.25%
Severity	2014.2	-0.019 (CI = +/-0.035; p = 0.266)	-0.004 (CI = +/-0.007; p = 0.234)	0.105 (CI = +/-0.234; p = 0.360)	-0.059	-1.91%
Severity	2015.1	-0.025 (CI = +/-0.040; p = 0.202)	-0.005 (CI = +/-0.008; p = 0.202)	0.132 (CI = +/-0.253; p = 0.284)	-0.038	-2.49%
Severity	2015.2	-0.057 (CI = +/-0.024; p = 0.000)	-0.007 (CI = +/-0.004; p = 0.002)	0.275 (CI = +/-0.146; p = 0.001)	0.578	-5.57%
Severity	2016.1	-0.054 (CI = +/-0.028; p = 0.001)	-0.007 (CI = +/-0.004; p = 0.004)	0.260 (CI = +/-0.158; p = 0.003)	0.480	-5.22%
Severity	2016.2	-0.050 (CI = +/-0.032; p = 0.005)	-0.007 (CI = +/-0.005; p = 0.007)	0.246 (CI = +/-0.173; p = 0.009)	0.389	-4.89%
Severity	2017.1	-0.051 (CI = +/-0.037; p = 0.012)	-0.007 (CI = +/-0.005; p = 0.010)	0.247 (CI = +/-0.190; p = 0.015)	0.346	-4.93%
Frequency	2008.1	0.032 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.337 (CI = +/-0.095; p = 0.000)	0.751	+3.24%
Frequency	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.331 (CI = +/-0.099; p = 0.000)	0.737	+3.16%
Frequency	2009.1	0.032 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.337 (CI = +/-0.103; p = 0.000)	0.734	+3.24%
Frequency	2009.2	0.031 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.333 (CI = +/-0.107; p = 0.000)	0.723	+3.18%
Frequency	2010.1	0.033 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.343 (CI = +/-0.111; p = 0.000)	0.727	+3.34%
Frequency	2010.2	0.030 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.326 (CI = +/-0.114; p = 0.000)	0.723	+3.07%
Frequency	2011.1	0.032 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.339 (CI = +/-0.118; p = 0.000)	0.731	+3.29%
Frequency	2011.2	0.030 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.323 (CI = +/-0.122; p = 0.000)	0.730	+3.00%
Frequency	2012.1	0.031 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.333 (CI = +/-0.129; p = 0.000)	0.733	+3.19%
Frequency	2012.2	0.027 (CI = +/-0.017; p = 0.003)	0.018 (CI = +/-0.005; p = 0.000)	-0.310 (CI = +/-0.133; p = 0.000)	0.741	+2.77%
Frequency	2013.1	0.024 (CI = +/-0.018; p = 0.013)	0.018 (CI = +/-0.005; p = 0.000)	-0.292 (CI = +/-0.140; p = 0.000)	0.747	+2.42%
Frequency	2013.2	0.018 (CI = +/-0.020; p = 0.067)	0.017 (CI = +/-0.005; p = 0.000)	-0.262 (CI = +/-0.144; p = 0.001)	0.766	+1.85%
Frequency	2014.1	0.025 (CI = +/-0.021; p = 0.023)	0.018 (CI = +/-0.005; p = 0.000)	-0.296 (CI = +/-0.147; p = 0.001)	0.784	+2.52%
Frequency	2014.2	0.018 (CI = +/-0.023; p = 0.117)	0.017 (CI = +/-0.005; p = 0.000)	-0.261 (CI = +/-0.150; p = 0.002)	0.807	+1.80%
Frequency	2015.1	0.015 (CI = +/-0.026; p = 0.236)	0.017 (CI = +/-0.005; p = 0.000)	-0.248 (CI = +/-0.163; p = 0.005)	0.807	+1.52%
Frequency	2015.2	0.015 (CI = +/-0.030; p = 0.317)	0.017 (CI = +/-0.005; p = 0.000)	-0.246 (CI = +/-0.180; p = 0.011)	0.803	+1.47%
Frequency	2016.1	0.018 (CI = +/-0.035; p = 0.272)	0.017 (CI = +/-0.006; p = 0.000)	-0.262 (CI = +/-0.196; p = 0.012)	0.796	+1.86%
Frequency	2016.2	0.014 (CI = +/-0.040; p = 0.467)	0.017 (CI = +/-0.006; p = 0.000)	-0.244 (CI = +/-0.214; p = 0.028)	0.797	+1.39%
Frequency	2017.1	0.023 (CI = +/-0.044; p = 0.277)	0.017 (CI = +/-0.006; p = 0.000)	-0.277 (CI = +/-0.224; p = 0.020)	0.793	+2.33%

Uninsured Auto

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

Loss Cost	2005.1	0.071 (CI = +/-0.018; p = 0.000)	0.625	+7.32%
Loss Cost	2005.2	0.073 (CI = +/-0.018; p = 0.000)	0.631	+7.59%
Loss Cost	2006.1	0.074 (CI = +/-0.019; p = 0.000)	0.621	+7.71%
Loss Cost	2006.2	0.075 (CI = +/-0.020; p = 0.000)	0.608	+7.82%
Loss Cost	2007.1	0.078 (CI = +/-0.021; p = 0.000)	0.616	+8.16%
Loss Cost	2007.2	0.077 (CI = +/-0.022; p = 0.000)	0.587	+7.98%
Loss Cost	2008.1	0.079 (CI = +/-0.023; p = 0.000)	0.587	+8.27%
Loss Cost	2008.2	0.082 (CI = +/-0.025; p = 0.000)	0.581	+8.51%
Loss Cost	2009.1	0.075 (CI = +/-0.025; p = 0.000)	0.542	+7.73%
Loss Cost	2009.2	0.068 (CI = +/-0.025; p = 0.000)	0.496	+7.08%
Loss Cost	2010.1	0.069 (CI = +/-0.027; p = 0.000)	0.471	+7.11%
Loss Cost	2010.2	0.060 (CI = +/-0.027; p = 0.000)	0.415	+6.20%
Loss Cost	2011.1	0.060 (CI = +/-0.029; p = 0.000)	0.386	+6.18%
Loss Cost	2011.2	0.058 (CI = +/-0.031; p = 0.001)	0.343	+5.98%
Loss Cost	2012.1	0.055 (CI = +/-0.034; p = 0.003)	0.292	+5.62%
Loss Cost	2012.2	0.052 (CI = +/-0.036; p = 0.007)	0.243	+5.32%
Loss Cost	2013.1	0.054 (CI = +/-0.039; p = 0.010)	0.232	+5.51%
Loss Cost	2013.2	0.046 (CI = +/-0.042; p = 0.034)	0.159	+4.69%
Loss Cost	2014.1	0.057 (CI = +/-0.044; p = 0.012)	0.237	+5.90%
Loss Cost	2014.2	0.045 (CI = +/-0.045; p = 0.052)	0.142	+4.57%
Loss Cost	2015.1	0.039 (CI = +/-0.049; p = 0.116)	0.083	+3.95%
Loss Cost	2015.2	0.052 (CI = +/-0.052; p = 0.050)	0.161	+5.35%
Loss Cost	2016.1	0.067 (CI = +/-0.055; p = 0.020)	0.250	+6.91%
Loss Cost	2016.2	0.054 (CI = +/-0.059; p = 0.073)	0.145	+5.51%
Loss Cost	2017.1	0.053 (CI = +/-0.068; p = 0.118)	0.106	+5.40%
Severity	2005.1	0.064 (CI = +/-0.014; p = 0.000)	0.686	+6.61%
Severity	2005.2	0.066 (CI = +/-0.015; p = 0.000)	0.685	+6.79%
Severity	2006.1	0.067 (CI = +/-0.015; p = 0.000)	0.679	+6.93%
Severity	2006.2	0.066 (CI = +/-0.016; p = 0.000)	0.657	+6.86%
Severity	2007.1	0.069 (CI = +/-0.017; p = 0.000)	0.670	+7.19%
Severity	2007.2	0.069 (CI = +/-0.018; p = 0.000)	0.647	+7.12%
Severity	2008.1	0.068 (CI = +/-0.019; p = 0.000)	0.623	+7.08%
Severity	2008.2	0.071 (CI = +/-0.020; p = 0.000)	0.621	+7.32%
Severity	2009.1	0.065 (CI = +/-0.020; p = 0.000)	0.586	+6.75%
Severity	2009.2	0.065 (CI = +/-0.021; p = 0.000)	0.562	+6.75%
Severity	2010.1	0.067 (CI = +/-0.023; p = 0.000)	0.550	+6.91%
Severity	2010.2	0.064 (CI = +/-0.024; p = 0.000)	0.505	+6.58%
Severity	2011.1	0.065 (CI = +/-0.026; p = 0.000)	0.489	+6.72%
Severity	2011.2	0.068 (CI = +/-0.028; p = 0.000)	0.491	+7.06%
Severity	2012.1	0.069 (CI = +/-0.030; p = 0.000)	0.463	+7.10%
Severity	2012.2	0.073 (CI = +/-0.032; p = 0.000)	0.472	+7.57%
Severity	2013.1	0.079 (CI = +/-0.034; p = 0.000)	0.497	+8.25%
Severity	2013.2	0.075 (CI = +/-0.036; p = 0.000)	0.439	+7.76%
Severity	2014.1	0.084 (CI = +/-0.038; p = 0.000)	0.489	+8.76%
Severity	2014.2	0.074 (CI = +/-0.040; p = 0.001)	0.412	+7.68%
Severity	2015.1	0.073 (CI = +/-0.044; p = 0.003)	0.366	+7.57%
Severity	2015.2	0.078 (CI = +/-0.049; p = 0.004)	0.360	+8.07%
Severity	2016.1	0.087 (CI = +/-0.054; p = 0.003)	0.387	+9.07%
Severity	2016.2	0.068 (CI = +/-0.055; p = 0.019)	0.271	+7.02%
Severity	2017.1	0.054 (CI = +/-0.059; p = 0.073)	0.156	+5.51%
Frequency	2005.1	0.007 (CI = +/-0.011; p = 0.226)	0.013	+0.66%
Frequency	2005.2	0.007 (CI = +/-0.011; p = 0.192)	0.020	+0.75%
Frequency	2006.1	0.007 (CI = +/-0.012; p = 0.226)	0.014	+0.73%
Frequency	2006.2	0.009 (CI = +/-0.013; p = 0.162)	0.028	+0.89%
Frequency	2007.1	0.009 (CI = +/-0.013; p = 0.181)	0.024	+0.90%
Frequency	2007.2	0.008 (CI = +/-0.014; p = 0.260)	0.009	+0.80%
Frequency	2008.1	0.011 (CI = +/-0.014; p = 0.129)	0.042	+1.11%
Frequency	2008.2	0.011 (CI = +/-0.015; p = 0.152)	0.035	+1.11%
Frequency	2009.1	0.009 (CI = +/-0.016; p = 0.255)	0.011	+0.93%
Frequency	2009.2	0.003 (CI = +/-0.015; p = 0.686)	-0.029	+0.31%
Frequency	2010.1	0.002 (CI = +/-0.017; p = 0.820)	-0.034	+0.18%
Frequency	2010.2	-0.004 (CI = +/-0.016; p = 0.655)	-0.029	-0.36%
Frequency	2011.1	-0.005 (CI = +/-0.017; p = 0.557)	-0.025	-0.50%
Frequency	2011.2	-0.010 (CI = +/-0.018; p = 0.245)	0.016	-1.02%
Frequency	2012.1	-0.014 (CI = +/-0.019; p = 0.136)	0.052	-1.38%
Frequency	2012.2	-0.021 (CI = +/-0.018; p = 0.021)	0.176	-2.10%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.009)	0.242	-2.53%
Frequency	2013.2	-0.029 (CI = +/-0.020; p = 0.006)	0.274	-2.85%
Frequency	2014.1	-0.027 (CI = +/-0.021; p = 0.018)	0.214	-2.63%
Frequency	2014.2	-0.029 (CI = +/-0.023; p = 0.017)	0.227	-2.89%
Frequency	2015.1	-0.034 (CI = +/-0.025; p = 0.010)	0.275	-3.37%
Frequency	2015.2	-0.026 (CI = +/-0.025; p = 0.049)	0.162	-2.52%
Frequency	2016.1	-0.020 (CI = +/-0.028; p = 0.145)	0.074	-1.97%
Frequency	2016.2	-0.014 (CI = +/-0.030; p = 0.333)	0.000	-1.41%
Frequency	2017.1	-0.001 (CI = +/-0.029; p = 0.940)	-0.071	-0.10%

Uninsured Auto

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

Loss Cost	2005.1	0.072 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.016; p = 0.552)	0.619	+7.49%
Loss Cost	2005.2	0.075 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.016; p = 0.528)	0.625	+7.78%
Loss Cost	2006.1	0.076 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.016; p = 0.522)	0.615	+7.91%
Loss Cost	2006.2	0.077 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.017; p = 0.520)	0.602	+8.03%
Loss Cost	2007.1	0.081 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.017; p = 0.497)	0.610	+8.39%
Loss Cost	2007.2	0.079 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.017; p = 0.512)	0.580	+8.21%
Loss Cost	2008.1	0.082 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.017; p = 0.499)	0.580	+8.52%
Loss Cost	2008.2	0.084 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.017; p = 0.492)	0.574	+8.77%
Loss Cost	2009.1	0.077 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.016; p = 0.505)	0.534	+7.98%
Loss Cost	2009.2	0.071 (CI = +/-0.027; p = 0.000)	0.005 (CI = +/-0.016; p = 0.518)	0.486	+7.32%
Loss Cost	2010.1	0.071 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.016; p = 0.525)	0.460	+7.35%
Loss Cost	2010.2	0.062 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.016; p = 0.525)	0.402	+6.43%
Loss Cost	2011.1	0.062 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.016; p = 0.534)	0.371	+6.42%
Loss Cost	2011.2	0.060 (CI = +/-0.033; p = 0.001)	0.005 (CI = +/-0.016; p = 0.544)	0.326	+6.22%
Loss Cost	2012.1	0.057 (CI = +/-0.035; p = 0.003)	0.005 (CI = +/-0.016; p = 0.552)	0.272	+5.87%
Loss Cost	2012.2	0.054 (CI = +/-0.038; p = 0.007)	0.005 (CI = +/-0.017; p = 0.559)	0.221	+5.56%
Loss Cost	2013.1	0.056 (CI = +/-0.041; p = 0.010)	0.005 (CI = +/-0.017; p = 0.569)	0.208	+5.75%
Loss Cost	2013.2	0.048 (CI = +/-0.043; p = 0.032)	0.005 (CI = +/-0.017; p = 0.557)	0.132	+4.93%
Loss Cost	2014.1	0.059 (CI = +/-0.045; p = 0.013)	0.005 (CI = +/-0.017; p = 0.567)	0.211	+6.11%
Loss Cost	2014.2	0.047 (CI = +/-0.046; p = 0.048)	0.005 (CI = +/-0.016; p = 0.518)	0.116	+4.78%
Loss Cost	2015.1	0.041 (CI = +/-0.051; p = 0.109)	0.005 (CI = +/-0.016; p = 0.505)	0.055	+4.15%
Loss Cost	2015.2	0.053 (CI = +/-0.053; p = 0.050)	0.005 (CI = +/-0.016; p = 0.547)	0.129	+5.48%
Loss Cost	2016.1	0.068 (CI = +/-0.057; p = 0.022)	0.004 (CI = +/-0.016; p = 0.610)	0.215	+6.99%
Loss Cost	2016.2	0.054 (CI = +/-0.061; p = 0.079)	0.005 (CI = +/-0.016; p = 0.525)	0.111	+5.52%
Loss Cost	2017.1	0.052 (CI = +/-0.070; p = 0.134)	0.005 (CI = +/-0.017; p = 0.531)	0.067	+5.29%
Severity	2005.1	0.064 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.877)	0.678	+6.57%
Severity	2005.2	0.065 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.901)	0.676	+6.76%
Severity	2006.1	0.067 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.919)	0.670	+6.90%
Severity	2006.2	0.066 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.913)	0.647	+6.84%
Severity	2007.1	0.069 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.013; p = 0.946)	0.660	+7.18%
Severity	2007.2	0.069 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.940)	0.636	+7.10%
Severity	2008.1	0.068 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.937)	0.611	+7.06%
Severity	2008.2	0.070 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.014; p = 0.955)	0.609	+7.30%
Severity	2009.1	0.065 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.916)	0.572	+6.72%
Severity	2009.2	0.065 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.917)	0.547	+6.72%
Severity	2010.1	0.067 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.926)	0.533	+6.88%
Severity	2010.2	0.063 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.914)	0.487	+6.54%
Severity	2011.1	0.065 (CI = +/-0.027; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.920)	0.469	+6.69%
Severity	2011.2	0.068 (CI = +/-0.029; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.927)	0.470	+7.03%
Severity	2012.1	0.068 (CI = +/-0.031; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.929)	0.440	+7.07%
Severity	2012.2	0.073 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.930)	0.448	+7.54%
Severity	2013.1	0.079 (CI = +/-0.035; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.924)	0.474	+8.22%
Severity	2013.2	0.074 (CI = +/-0.038; p = 0.001)	-0.001 (CI = +/-0.015; p = 0.933)	0.411	+7.73%
Severity	2014.1	0.084 (CI = +/-0.040; p = 0.000)	-0.001 (CI = +/-0.015; p = 0.908)	0.462	+8.72%
Severity	2014.2	0.074 (CI = +/-0.042; p = 0.002)	-0.001 (CI = +/-0.014; p = 0.941)	0.379	+7.66%
Severity	2015.1	0.073 (CI = +/-0.046; p = 0.004)	0.000 (CI = +/-0.015; p = 0.947)	0.329	+7.55%
Severity	2015.2	0.077 (CI = +/-0.051; p = 0.005)	-0.001 (CI = +/-0.015; p = 0.924)	0.321	+8.05%
Severity	2016.1	0.087 (CI = +/-0.056; p = 0.005)	-0.001 (CI = +/-0.016; p = 0.869)	0.348	+9.04%
Severity	2016.2	0.068 (CI = +/-0.057; p = 0.023)	0.000 (CI = +/-0.015; p = 0.999)	0.219	+7.02%
Severity	2017.1	0.053 (CI = +/-0.062; p = 0.085)	0.001 (CI = +/-0.015; p = 0.877)	0.092	+5.48%
Frequency	2005.1	0.009 (CI = +/-0.011; p = 0.135)	0.006 (CI = +/-0.010; p = 0.244)	0.023	+0.86%
Frequency	2005.2	0.010 (CI = +/-0.012; p = 0.113)	0.006 (CI = +/-0.010; p = 0.240)	0.031	+0.96%
Frequency	2006.1	0.009 (CI = +/-0.013; p = 0.136)	0.006 (CI = +/-0.010; p = 0.248)	0.024	+0.95%
Frequency	2006.2	0.011 (CI = +/-0.013; p = 0.094)	0.006 (CI = +/-0.010; p = 0.237)	0.041	+1.11%
Frequency	2007.1	0.011 (CI = +/-0.014; p = 0.107)	0.006 (CI = +/-0.010; p = 0.243)	0.036	+1.13%
Frequency	2007.2	0.010 (CI = +/-0.015; p = 0.162)	0.006 (CI = +/-0.011; p = 0.255)	0.019	+1.03%
Frequency	2008.1	0.014 (CI = +/-0.015; p = 0.074)	0.006 (CI = +/-0.010; p = 0.227)	0.057	+1.36%
Frequency	2008.2	0.014 (CI = +/-0.016; p = 0.090)	0.006 (CI = +/-0.011; p = 0.235)	0.049	+1.37%
Frequency	2009.1	0.012 (CI = +/-0.017; p = 0.159)	0.006 (CI = +/-0.011; p = 0.246)	0.024	+1.19%
Frequency	2009.2	0.006 (CI = +/-0.016; p = 0.474)	0.006 (CI = +/-0.010; p = 0.226)	-0.010	+0.57%
Frequency	2010.1	0.004 (CI = +/-0.017; p = 0.596)	0.006 (CI = +/-0.010; p = 0.236)	-0.017	+0.44%
Frequency	2010.2	-0.001 (CI = +/-0.017; p = 0.900)	0.006 (CI = +/-0.009; p = 0.221)	-0.008	-0.10%
Frequency	2011.1	-0.002 (CI = +/-0.018; p = 0.779)	0.006 (CI = +/-0.009; p = 0.231)	-0.005	-0.25%
Frequency	2011.2	-0.008 (CI = +/-0.018; p = 0.390)	0.005 (CI = +/-0.009; p = 0.217)	0.039	-0.76%
Frequency	2012.1	-0.011 (CI = +/-0.019; p = 0.229)	0.005 (CI = +/-0.009; p = 0.215)	0.076	-1.12%
Frequency	2012.2	-0.019 (CI = +/-0.018; p = 0.041)	0.005 (CI = +/-0.008; p = 0.168)	0.212	-1.85%
Frequency	2013.1	-0.023 (CI = +/-0.018; p = 0.016)	0.005 (CI = +/-0.008; p = 0.155)	0.280	-2.28%
Frequency	2013.2	-0.026 (CI = +/-0.020; p = 0.011)	0.006 (CI = +/-0.008; p = 0.151)	0.314	-2.60%
Frequency	2014.1	-0.024 (CI = +/-0.021; p = 0.028)	0.005 (CI = +/-0.008; p = 0.162)	0.255	-2.39%
Frequency	2014.2	-0.027 (CI = +/-0.023; p = 0.024)	0.006 (CI = +/-0.008; p = 0.161)	0.270	-2.67%
Frequency	2015.1	-0.032 (CI = +/-0.025; p = 0.013)	0.006 (CI = +/-0.008; p = 0.143)	0.326	-3.17%
Frequency	2015.2	-0.024 (CI = +/-0.025; p = 0.056)	0.005 (CI = +/-0.007; p = 0.146)	0.223	-2.38%
Frequency	2016.1	-0.019 (CI = +/-0.027; p = 0.151)	0.005 (CI = +/-0.007; p = 0.168)	0.133	-1.89%
Frequency	2016.2	-0.014 (CI = +/-0.030; p = 0.325)	0.005 (CI = +/-0.008; p = 0.201)	0.051	-1.40%
Frequency	2017.1	-0.002 (CI = +/-0.029; p = 0.893)	0.004 (CI = +/-0.007; p = 0.244)	-0.035	-0.18%

Uninsured Auto

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

Loss Cost	2005.1	0.070 (CI = +/-0.016; p = 0.000)	-0.264 (CI = +/-0.186; p = 0.007)	0.686	+7.21%
Loss Cost	2005.2	0.073 (CI = +/-0.016; p = 0.000)	-0.287 (CI = +/-0.185; p = 0.003)	0.703	+7.59%
Loss Cost	2006.1	0.073 (CI = +/-0.017; p = 0.000)	-0.288 (CI = +/-0.190; p = 0.004)	0.693	+7.59%
Loss Cost	2006.2	0.075 (CI = +/-0.018; p = 0.000)	-0.301 (CI = +/-0.193; p = 0.003)	0.688	+7.82%
Loss Cost	2007.1	0.077 (CI = +/-0.019; p = 0.000)	-0.290 (CI = +/-0.198; p = 0.005)	0.688	+8.01%
Loss Cost	2007.2	0.077 (CI = +/-0.020; p = 0.000)	-0.288 (CI = +/-0.204; p = 0.007)	0.661	+7.98%
Loss Cost	2008.1	0.078 (CI = +/-0.021; p = 0.000)	-0.280 (CI = +/-0.210; p = 0.010)	0.656	+8.11%
Loss Cost	2008.2	0.082 (CI = +/-0.022; p = 0.000)	-0.301 (CI = +/-0.212; p = 0.007)	0.662	+8.51%
Loss Cost	2009.1	0.072 (CI = +/-0.021; p = 0.000)	-0.351 (CI = +/-0.191; p = 0.001)	0.681	+7.51%
Loss Cost	2009.2	0.068 (CI = +/-0.022; p = 0.000)	-0.330 (CI = +/-0.192; p = 0.002)	0.638	+7.08%
Loss Cost	2010.1	0.066 (CI = +/-0.023; p = 0.000)	-0.341 (CI = +/-0.199; p = 0.002)	0.625	+6.86%
Loss Cost	2010.2	0.060 (CI = +/-0.023; p = 0.000)	-0.311 (CI = +/-0.194; p = 0.003)	0.571	+6.20%
Loss Cost	2011.1	0.058 (CI = +/-0.025; p = 0.000)	-0.324 (CI = +/-0.200; p = 0.003)	0.557	+5.92%
Loss Cost	2011.2	0.058 (CI = +/-0.027; p = 0.000)	-0.326 (CI = +/-0.208; p = 0.004)	0.523	+5.98%
Loss Cost	2012.1	0.052 (CI = +/-0.028; p = 0.001)	-0.355 (CI = +/-0.208; p = 0.002)	0.520	+5.29%
Loss Cost	2012.2	0.052 (CI = +/-0.030; p = 0.002)	-0.356 (CI = +/-0.218; p = 0.003)	0.481	+5.32%
Loss Cost	2013.1	0.050 (CI = +/-0.033; p = 0.005)	-0.364 (CI = +/-0.228; p = 0.003)	0.473	+5.11%
Loss Cost	2013.2	0.046 (CI = +/-0.035; p = 0.014)	-0.349 (CI = +/-0.236; p = 0.006)	0.402	+4.69%
Loss Cost	2014.1	0.053 (CI = +/-0.038; p = 0.008)	-0.320 (CI = +/-0.240; p = 0.012)	0.430	+5.48%
Loss Cost	2014.2	0.045 (CI = +/-0.040; p = 0.031)	-0.290 (CI = +/-0.242; p = 0.022)	0.329	+4.57%
Loss Cost	2015.1	0.034 (CI = +/-0.042; p = 0.109)	-0.328 (CI = +/-0.243; p = 0.011)	0.342	+3.44%
Loss Cost	2015.2	0.052 (CI = +/-0.039; p = 0.012)	-0.385 (CI = +/-0.214; p = 0.001)	0.534	+5.35%
Loss Cost	2016.1	0.060 (CI = +/-0.043; p = 0.009)	-0.360 (CI = +/-0.221; p = 0.003)	0.556	+6.20%
Loss Cost	2016.2	0.054 (CI = +/-0.047; p = 0.029)	-0.341 (CI = +/-0.232; p = 0.007)	0.465	+5.51%
Loss Cost	2017.1	0.044 (CI = +/-0.053; p = 0.094)	-0.369 (CI = +/-0.242; p = 0.006)	0.475	+4.49%
Severity	2005.1	0.063 (CI = +/-0.013; p = 0.000)	-0.163 (CI = +/-0.154; p = 0.039)	0.713	+6.54%
Severity	2005.2	0.066 (CI = +/-0.014; p = 0.000)	-0.177 (CI = +/-0.155; p = 0.026)	0.718	+6.79%
Severity	2006.1	0.066 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.159; p = 0.034)	0.710	+6.85%
Severity	2006.2	0.066 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.164; p = 0.038)	0.689	+6.86%
Severity	2007.1	0.069 (CI = +/-0.016; p = 0.000)	-0.160 (CI = +/-0.166; p = 0.059)	0.696	+7.11%
Severity	2007.2	0.069 (CI = +/-0.017; p = 0.000)	-0.160 (CI = +/-0.171; p = 0.066)	0.673	+7.12%
Severity	2008.1	0.068 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.176; p = 0.061)	0.653	+6.99%
Severity	2008.2	0.071 (CI = +/-0.019; p = 0.000)	-0.185 (CI = +/-0.178; p = 0.042)	0.660	+7.32%
Severity	2009.1	0.064 (CI = +/-0.018; p = 0.000)	-0.221 (CI = +/-0.167; p = 0.011)	0.658	+6.61%
Severity	2009.2	0.065 (CI = +/-0.019; p = 0.000)	-0.228 (CI = +/-0.173; p = 0.011)	0.641	+6.75%
Severity	2010.1	0.065 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.179; p = 0.014)	0.627	+6.74%
Severity	2010.2	0.064 (CI = +/-0.022; p = 0.000)	-0.221 (CI = +/-0.185; p = 0.021)	0.583	+6.58%
Severity	2011.1	0.063 (CI = +/-0.024; p = 0.000)	-0.223 (CI = +/-0.193; p = 0.025)	0.567	+6.54%
Severity	2011.2	0.068 (CI = +/-0.025; p = 0.000)	-0.245 (CI = +/-0.194; p = 0.015)	0.587	+7.06%
Severity	2012.1	0.066 (CI = +/-0.027; p = 0.000)	-0.254 (CI = +/-0.202; p = 0.016)	0.567	+6.86%
Severity	2012.2	0.073 (CI = +/-0.028; p = 0.000)	-0.282 (CI = +/-0.200; p = 0.008)	0.602	+7.57%
Severity	2013.1	0.077 (CI = +/-0.030; p = 0.000)	-0.267 (CI = +/-0.208; p = 0.014)	0.607	+7.95%
Severity	2013.2	0.075 (CI = +/-0.033; p = 0.000)	-0.260 (CI = +/-0.217; p = 0.021)	0.551	+7.76%
Severity	2014.1	0.081 (CI = +/-0.035; p = 0.000)	-0.236 (CI = +/-0.223; p = 0.039)	0.573	+8.44%
Severity	2014.2	0.074 (CI = +/-0.037; p = 0.001)	-0.211 (CI = +/-0.227; p = 0.066)	0.488	+7.68%
Severity	2015.1	0.070 (CI = +/-0.041; p = 0.002)	-0.227 (CI = +/-0.238; p = 0.061)	0.457	+7.21%
Severity	2015.2	0.078 (CI = +/-0.045; p = 0.002)	-0.252 (CI = +/-0.245; p = 0.044)	0.477	+8.07%
Severity	2016.1	0.082 (CI = +/-0.050; p = 0.003)	-0.237 (CI = +/-0.260; p = 0.070)	0.478	+8.59%
Severity	2016.2	0.068 (CI = +/-0.052; p = 0.015)	-0.196 (CI = +/-0.256; p = 0.123)	0.345	+7.02%
Severity	2017.1	0.048 (CI = +/-0.053; p = 0.074)	-0.253 (CI = +/-0.244; p = 0.043)	0.345	+4.88%
Frequency	2005.1	0.006 (CI = +/-0.011; p = 0.244)	-0.102 (CI = +/-0.123; p = 0.102)	0.058	+0.63%
Frequency	2005.2	0.007 (CI = +/-0.011; p = 0.180)	-0.110 (CI = +/-0.125; p = 0.083)	0.074	+0.75%
Frequency	2006.1	0.007 (CI = +/-0.012; p = 0.244)	-0.114 (CI = +/-0.129; p = 0.080)	0.072	+0.69%
Frequency	2006.2	0.009 (CI = +/-0.012; p = 0.146)	-0.127 (CI = +/-0.129; p = 0.055)	0.104	+0.89%
Frequency	2007.1	0.008 (CI = +/-0.013; p = 0.193)	-0.130 (CI = +/-0.133; p = 0.056)	0.102	+0.84%
Frequency	2007.2	0.008 (CI = +/-0.014; p = 0.242)	-0.127 (CI = +/-0.137; p = 0.068)	0.081	+0.80%
Frequency	2008.1	0.010 (CI = +/-0.014; p = 0.140)	-0.113 (CI = +/-0.138; p = 0.107)	0.092	+1.05%
Frequency	2008.2	0.011 (CI = +/-0.015; p = 0.142)	-0.116 (CI = +/-0.142; p = 0.108)	0.086	+1.11%
Frequency	2009.1	0.008 (CI = +/-0.016; p = 0.278)	-0.130 (CI = +/-0.144; p = 0.076)	0.084	+0.85%
Frequency	2009.2	0.003 (CI = +/-0.015; p = 0.679)	-0.102 (CI = +/-0.136; p = 0.134)	0.018	+0.31%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.890)	-0.113 (CI = +/-0.139; p = 0.108)	0.027	+0.11%
Frequency	2010.2	-0.004 (CI = +/-0.016; p = 0.650)	-0.090 (CI = +/-0.135; p = 0.182)	0.003	-0.36%
Frequency	2011.1	-0.006 (CI = +/-0.017; p = 0.490)	-0.101 (CI = +/-0.138; p = 0.146)	0.022	-0.58%
Frequency	2011.2	-0.010 (CI = +/-0.018; p = 0.241)	-0.081 (CI = +/-0.137; p = 0.233)	0.035	-1.02%
Frequency	2012.1	-0.015 (CI = +/-0.018; p = 0.105)	-0.101 (CI = +/-0.136; p = 0.136)	0.104	-1.46%
Frequency	2012.2	-0.021 (CI = +/-0.018; p = 0.020)	-0.075 (CI = +/-0.127; p = 0.236)	0.193	-2.10%
Frequency	2013.1	-0.027 (CI = +/-0.018; p = 0.005)	-0.097 (CI = +/-0.124; p = 0.117)	0.295	-2.63%
Frequency	2013.2	-0.029 (CI = +/-0.019; p = 0.005)	-0.089 (CI = +/-0.128; p = 0.164)	0.309	-2.85%
Frequency	2014.1	-0.028 (CI = +/-0.021; p = 0.013)	-0.084 (CI = +/-0.135; p = 0.208)	0.240	-2.73%
Frequency	2014.2	-0.029 (CI = +/-0.023; p = 0.016)	-0.078 (CI = +/-0.141; p = 0.260)	0.241	-2.89%
Frequency	2015.1	-0.036 (CI = +/-0.024; p = 0.007)	-0.101 (CI = +/-0.141; p = 0.150)	0.323	-3.51%
Frequency	2015.2	-0.026 (CI = +/-0.023; p = 0.032)	-0.133 (CI = +/-0.126; p = 0.040)	0.321	-2.52%
Frequency	2016.1	-0.022 (CI = +/-0.026; p = 0.085)	-0.122 (CI = +/-0.133; p = 0.069)	0.214	-2.20%
Frequency	2016.2	-0.014 (CI = +/-0.026; p = 0.270)	-0.145 (CI = +/-0.130; p = 0.031)	0.242	-1.41%
Frequency	2017.1	-0.004 (CI = +/-0.027; p = 0.764)	-0.116 (CI = +/-0.122; p = 0.062)	0.127	-0.38%

Uninsured Auto

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

Loss Cost	2005.1	0.070 (CI = +/-0.017; p = 0.000)	-0.261 (CI = +/-0.190; p = 0.009)	0.002 (CI = +/-0.015; p = 0.759)	0.678	+7.29%
Loss Cost	2005.2	0.074 (CI = +/-0.017; p = 0.000)	-0.284 (CI = +/-0.188; p = 0.004)	0.003 (CI = +/-0.015; p = 0.733)	0.696	+7.68%
Loss Cost	2006.1	0.074 (CI = +/-0.018; p = 0.000)	-0.284 (CI = +/-0.194; p = 0.005)	0.003 (CI = +/-0.015; p = 0.737)	0.685	+7.68%
Loss Cost	2006.2	0.076 (CI = +/-0.019; p = 0.000)	-0.297 (CI = +/-0.197; p = 0.004)	0.003 (CI = +/-0.015; p = 0.729)	0.680	+7.92%
Loss Cost	2007.1	0.078 (CI = +/-0.020; p = 0.000)	-0.285 (CI = +/-0.202; p = 0.007)	0.003 (CI = +/-0.015; p = 0.704)	0.680	+8.13%
Loss Cost	2007.2	0.078 (CI = +/-0.021; p = 0.000)	-0.283 (CI = +/-0.208; p = 0.009)	0.003 (CI = +/-0.016; p = 0.709)	0.652	+8.10%
Loss Cost	2008.1	0.079 (CI = +/-0.023; p = 0.000)	-0.275 (CI = +/-0.215; p = 0.014)	0.003 (CI = +/-0.016; p = 0.697)	0.646	+8.25%
Loss Cost	2008.2	0.083 (CI = +/-0.024; p = 0.000)	-0.295 (CI = +/-0.217; p = 0.009)	0.003 (CI = +/-0.016; p = 0.690)	0.652	+8.65%
Loss Cost	2009.1	0.073 (CI = +/-0.022; p = 0.000)	-0.347 (CI = +/-0.197; p = 0.001)	0.002 (CI = +/-0.014; p = 0.765)	0.671	+7.61%
Loss Cost	2009.2	0.069 (CI = +/-0.023; p = 0.000)	-0.326 (CI = +/-0.198; p = 0.002)	0.002 (CI = +/-0.014; p = 0.763)	0.626	+7.18%
Loss Cost	2010.1	0.067 (CI = +/-0.024; p = 0.000)	-0.337 (CI = +/-0.204; p = 0.002)	0.002 (CI = +/-0.014; p = 0.786)	0.611	+6.95%
Loss Cost	2010.2	0.061 (CI = +/-0.024; p = 0.000)	-0.307 (CI = +/-0.200; p = 0.004)	0.002 (CI = +/-0.014; p = 0.769)	0.555	+6.29%
Loss Cost	2011.1	0.058 (CI = +/-0.026; p = 0.000)	-0.320 (CI = +/-0.207; p = 0.004)	0.002 (CI = +/-0.014; p = 0.794)	0.540	+6.01%
Loss Cost	2011.2	0.059 (CI = +/-0.028; p = 0.000)	-0.322 (CI = +/-0.215; p = 0.005)	0.002 (CI = +/-0.014; p = 0.799)	0.504	+6.06%
Loss Cost	2012.1	0.052 (CI = +/-0.029; p = 0.001)	-0.352 (CI = +/-0.216; p = 0.003)	0.001 (CI = +/-0.014; p = 0.835)	0.499	+5.37%
Loss Cost	2012.2	0.052 (CI = +/-0.032; p = 0.002)	-0.353 (CI = +/-0.226; p = 0.004)	0.001 (CI = +/-0.014; p = 0.840)	0.457	+5.39%
Loss Cost	2013.1	0.051 (CI = +/-0.035; p = 0.006)	-0.361 (CI = +/-0.237; p = 0.005)	0.001 (CI = +/-0.015; p = 0.850)	0.448	+5.18%
Loss Cost	2013.2	0.047 (CI = +/-0.037; p = 0.017)	-0.345 (CI = +/-0.246; p = 0.008)	0.002 (CI = +/-0.015; p = 0.829)	0.372	+4.76%
Loss Cost	2014.1	0.054 (CI = +/-0.040; p = 0.010)	-0.315 (CI = +/-0.251; p = 0.017)	0.002 (CI = +/-0.015; p = 0.816)	0.400	+5.56%
Loss Cost	2014.2	0.046 (CI = +/-0.042; p = 0.034)	-0.283 (CI = +/-0.253; p = 0.031)	0.002 (CI = +/-0.015; p = 0.749)	0.294	+4.66%
Loss Cost	2015.1	0.035 (CI = +/-0.044; p = 0.112)	-0.321 (CI = +/-0.254; p = 0.017)	0.002 (CI = +/-0.014; p = 0.736)	0.306	+3.54%
Loss Cost	2015.2	0.052 (CI = +/-0.041; p = 0.015)	-0.383 (CI = +/-0.226; p = 0.003)	0.001 (CI = +/-0.012; p = 0.888)	0.504	+5.37%
Loss Cost	2016.1	0.060 (CI = +/-0.044; p = 0.011)	-0.358 (CI = +/-0.234; p = 0.005)	0.001 (CI = +/-0.013; p = 0.916)	0.525	+6.22%
Loss Cost	2016.2	0.054 (CI = +/-0.049; p = 0.035)	-0.336 (CI = +/-0.247; p = 0.011)	0.001 (CI = +/-0.013; p = 0.834)	0.426	+5.51%
Loss Cost	2017.1	0.044 (CI = +/-0.055; p = 0.109)	-0.363 (CI = +/-0.257; p = 0.010)	0.002 (CI = +/-0.013; p = 0.777)	0.435	+4.46%
Severity	2005.1	0.062 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.157; p = 0.039)	-0.003 (CI = +/-0.012; p = 0.675)	0.706	+6.45%
Severity	2005.2	0.065 (CI = +/-0.015; p = 0.000)	-0.181 (CI = +/-0.158; p = 0.026)	-0.002 (CI = +/-0.012; p = 0.688)	0.712	+6.70%
Severity	2006.1	0.065 (CI = +/-0.015; p = 0.000)	-0.177 (CI = +/-0.163; p = 0.034)	-0.002 (CI = +/-0.013; p = 0.704)	0.703	+6.76%
Severity	2006.2	0.066 (CI = +/-0.016; p = 0.000)	-0.178 (CI = +/-0.167; p = 0.038)	-0.002 (CI = +/-0.013; p = 0.708)	0.681	+6.77%
Severity	2007.1	0.068 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.170; p = 0.059)	-0.002 (CI = +/-0.013; p = 0.749)	0.687	+7.03%
Severity	2007.2	0.068 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.175; p = 0.066)	-0.002 (CI = +/-0.013; p = 0.753)	0.663	+7.04%
Severity	2008.1	0.067 (CI = +/-0.019; p = 0.000)	-0.172 (CI = +/-0.181; p = 0.062)	-0.002 (CI = +/-0.013; p = 0.737)	0.643	+6.89%
Severity	2008.2	0.070 (CI = +/-0.020; p = 0.000)	-0.189 (CI = +/-0.183; p = 0.043)	-0.002 (CI = +/-0.013; p = 0.741)	0.649	+7.22%
Severity	2009.1	0.063 (CI = +/-0.019; p = 0.000)	-0.227 (CI = +/-0.172; p = 0.011)	-0.003 (CI = +/-0.012; p = 0.630)	0.649	+6.47%
Severity	2009.2	0.064 (CI = +/-0.020; p = 0.000)	-0.234 (CI = +/-0.177; p = 0.012)	-0.003 (CI = +/-0.012; p = 0.635)	0.630	+6.62%
Severity	2010.1	0.064 (CI = +/-0.022; p = 0.000)	-0.234 (CI = +/-0.184; p = 0.015)	-0.003 (CI = +/-0.013; p = 0.641)	0.616	+6.60%
Severity	2010.2	0.062 (CI = +/-0.023; p = 0.000)	-0.227 (CI = +/-0.190; p = 0.021)	-0.003 (CI = +/-0.013; p = 0.648)	0.570	+6.44%
Severity	2011.1	0.062 (CI = +/-0.025; p = 0.000)	-0.229 (CI = +/-0.198; p = 0.025)	-0.003 (CI = +/-0.013; p = 0.651)	0.553	+6.39%
Severity	2011.2	0.067 (CI = +/-0.026; p = 0.000)	-0.252 (CI = +/-0.200; p = 0.016)	-0.003 (CI = +/-0.013; p = 0.633)	0.573	+6.91%
Severity	2012.1	0.065 (CI = +/-0.028; p = 0.000)	-0.261 (CI = +/-0.208; p = 0.016)	-0.003 (CI = +/-0.013; p = 0.628)	0.552	+6.69%
Severity	2012.2	0.071 (CI = +/-0.029; p = 0.000)	-0.290 (CI = +/-0.206; p = 0.008)	-0.003 (CI = +/-0.013; p = 0.589)	0.589	+7.40%
Severity	2013.1	0.075 (CI = +/-0.031; p = 0.000)	-0.275 (CI = +/-0.215; p = 0.014)	-0.003 (CI = +/-0.013; p = 0.606)	0.593	+7.77%
Severity	2013.2	0.073 (CI = +/-0.034; p = 0.000)	-0.269 (CI = +/-0.225; p = 0.022)	-0.003 (CI = +/-0.014; p = 0.625)	0.533	+7.60%
Severity	2014.1	0.080 (CI = +/-0.037; p = 0.000)	-0.244 (CI = +/-0.231; p = 0.039)	-0.003 (CI = +/-0.014; p = 0.635)	0.555	+8.28%
Severity	2014.2	0.073 (CI = +/-0.039; p = 0.001)	-0.219 (CI = +/-0.237; p = 0.067)	-0.003 (CI = +/-0.014; p = 0.685)	0.464	+7.56%
Severity	2015.1	0.069 (CI = +/-0.043; p = 0.004)	-0.235 (CI = +/-0.249; p = 0.063)	-0.003 (CI = +/-0.014; p = 0.694)	0.429	+7.09%
Severity	2015.2	0.077 (CI = +/-0.046; p = 0.003)	-0.263 (CI = +/-0.256; p = 0.045)	-0.003 (CI = +/-0.014; p = 0.621)	0.451	+7.97%
Severity	2016.1	0.082 (CI = +/-0.052; p = 0.004)	-0.248 (CI = +/-0.272; p = 0.070)	-0.003 (CI = +/-0.015; p = 0.618)	0.451	+8.50%
Severity	2016.2	0.068 (CI = +/-0.054; p = 0.019)	-0.204 (CI = +/-0.272; p = 0.130)	-0.002 (CI = +/-0.014; p = 0.756)	0.300	+7.01%
Severity	2017.1	0.048 (CI = +/-0.055; p = 0.085)	-0.257 (CI = +/-0.259; p = 0.052)	-0.001 (CI = +/-0.013; p = 0.850)	0.292	+4.90%
Frequency	2005.1	0.008 (CI = +/-0.011; p = 0.161)	-0.094 (CI = +/-0.124; p = 0.132)	0.005 (CI = +/-0.010; p = 0.319)	0.058	+0.79%
Frequency	2005.2	0.009 (CI = +/-0.012; p = 0.117)	-0.103 (CI = +/-0.126; p = 0.108)	0.005 (CI = +/-0.010; p = 0.314)	0.075	+0.92%
Frequency	2006.1	0.009 (CI = +/-0.012; p = 0.164)	-0.106 (CI = +/-0.130; p = 0.105)	0.005 (CI = +/-0.010; p = 0.330)	0.071	+0.86%
Frequency	2006.2	0.011 (CI = +/-0.013; p = 0.095)	-0.119 (CI = +/-0.130; p = 0.073)	0.005 (CI = +/-0.010; p = 0.318)	0.105	+1.07%
Frequency	2007.1	0.010 (CI = +/-0.013; p = 0.129)	-0.121 (CI = +/-0.135; p = 0.075)	0.005 (CI = +/-0.010; p = 0.332)	0.101	+1.03%
Frequency	2007.2	0.010 (CI = +/-0.014; p = 0.167)	-0.119 (CI = +/-0.138; p = 0.090)	0.005 (CI = +/-0.010; p = 0.341)	0.079	+0.99%
Frequency	2008.1	0.013 (CI = +/-0.015; p = 0.090)	-0.103 (CI = +/-0.139; p = 0.142)	0.005 (CI = +/-0.010; p = 0.304)	0.094	+1.27%
Frequency	2008.2	0.013 (CI = +/-0.016; p = 0.093)	-0.106 (CI = +/-0.144; p = 0.141)	0.005 (CI = +/-0.010; p = 0.311)	0.088	+1.33%
Frequency	2009.1	0.011 (CI = +/-0.016; p = 0.193)	-0.120 (CI = +/-0.146; p = 0.102)	0.005 (CI = +/-0.010; p = 0.336)	0.083	+1.07%
Frequency	2009.2	0.005 (CI = +/-0.016; p = 0.498)	-0.093 (CI = +/-0.137; p = 0.176)	0.005 (CI = +/-0.010; p = 0.298)	0.023	+0.53%
Frequency	2010.1	0.003 (CI = +/-0.017; p = 0.688)	-0.103 (CI = +/-0.141; p = 0.145)	0.005 (CI = +/-0.010; p = 0.320)	0.028	+0.33%
Frequency	2010.2	-0.001 (CI = +/-0.017; p = 0.866)	-0.080 (CI = +/-0.136; p = 0.237)	0.005 (CI = +/-0.009; p = 0.289)	0.010	-0.14%
Frequency	2011.1	-0.004 (CI = +/-0.018; p = 0.682)	-0.091 (CI = +/-0.140; p = 0.194)	0.005 (CI = +/-0.009; p = 0.309)	0.026	-0.36%
Frequency	2011.2	-0.008 (CI = +/-0.018; p = 0.371)	-0.070 (CI = +/-0.138; p = 0.302)	0.005 (CI = +/-0.009; p = 0.282)	0.044	-0.79%
Frequency	2012.1	-0.012 (CI = +/-0.019; p = 0.178)	-0.091 (CI = +/-0.137; p = 0.184)	0.005 (CI = +/-0.009; p = 0.293)	0.110	-1.24%
Frequency	2012.2	-0.019 (CI = +/-0.018; p = 0.039)	-0.063 (CI = +/-0.127; p = 0.316)	0.005 (CI = +/-0.008; p = 0.223)	0.214	-1.87%
Frequency	2013.1	-0.024 (CI = +/-0.018; p = 0.011)	-0.085 (CI = +/-0.124; p = 0.165)	0.005 (CI = +/-0.008; p = 0.218)	0.315	-2.40%
Frequency	2013.2	-0.027 (CI = +/-0.019; p = 0.009)	-0.076 (CI = +/-0.128; p = 0.230)	0.005 (CI = +/-0.008; p = 0.211)	0.332	-2.63%
Frequency	2014.1	-0.025 (CI = +/-0.021; p = 0.022)	-0.071 (CI = +/-0.135; p = 0.284)	0.005 (CI = +/-0.008; p = 0.221)	0.264	-2.51%
Frequency	2014.2	-0.027 (CI = +/-0.023; p = 0.024)	-0.064 (CI = +/-0.141; p = 0.356)	0.005 (CI = +/-0.008; p = 0.220)	0.266	-2.69%
Frequency	2015.1	-0.034 (CI = +/-0.024; p = 0.009)	-0.086 (CI = +/-0.141; p = 0.212)	0.005 (CI = +/-0.008; p = 0.202)	0.352	-3.32%
Frequency	2015.2	-0.024 (CI = +/-0.023; p = 0.038)	-0.119 (CI = +/-0.127; p = 0.063)	0.004 (CI = +/-0.007; p = 0.222)	0.347	-2.41%
Frequency	2016.1	-0.021 (CI = +/-0.025; p = 0.095)	-0.110 (CI = +/-0.134; p = 0.100)	0.004 (CI = +/-0.007; p = 0.240)	0.239	-2.10%
Frequency	2016.2	-0.014 (CI = +/-0.026; p = 0.271)	-0.132 (CI = +/-0.133; p = 0.050)	0.003 (CI = +/-0.007; p = 0.312)	0.247	-1.40%
Frequency	2017.1	-0.004 (CI = +/-0.027; p = 0.743)	-0.106 (CI = +/-0.125; p = 0.090)	0.003 (CI = +/-0.006; p = 0.340)	0.126	-0.41%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, mobility, new_normal

Loss Cost	2005.1	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.150 (CI = +/-0.110; p = 0.009)	0.791	+2.16%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.159 (CI = +/-0.112; p = 0.007)	0.782	+2.05%
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.158 (CI = +/-0.115; p = 0.009)	0.775	+2.06%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.155 (CI = +/-0.119; p = 0.012)	0.768	+2.09%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.149 (CI = +/-0.123; p = 0.019)	0.766	+2.18%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.131 (CI = +/-0.123; p = 0.038)	0.781	+2.44%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.103 (CI = +/-0.116; p = 0.082)	0.818	+2.84%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.117; p = 0.148)	0.829	+3.10%
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.117; p = 0.259)	0.840	+3.39%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.115; p = 0.455)	0.856	+3.75%
Loss Cost	2010.1	0.042 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.105; p = 0.858)	0.890	+4.28%
Loss Cost	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.111; p = 0.904)	0.882	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.109; p = 0.732)	0.895	+4.75%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.112; p = 0.532)	0.896	+5.04%
Loss Cost	2012.1	0.056 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.102; p = 0.156)	0.923	+5.74%
Loss Cost	2012.2	0.060 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.101; p = 0.055)	0.931	+6.23%
Loss Cost	2013.1	0.063 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.106; p = 0.041)	0.928	+6.49%
Loss Cost	2013.2	0.066 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.113; p = 0.030)	0.926	+6.81%
Loss Cost	2014.1	0.072 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.116; p = 0.012)	0.931	+7.43%
Loss Cost	2014.2	0.075 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.127; p = 0.012)	0.926	+7.76%
Loss Cost	2015.2	0.073 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.143; p = 0.029)	0.916	+7.58%
Loss Cost	2016.1	0.075 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.157; p = 0.036)	0.910	+7.78%
Loss Cost	2016.2	0.071 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.156 (CI = +/-0.171; p = 0.070)	0.903	+7.40%
Loss Cost	2017.1	0.080 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.176; p = 0.038)	0.913	+8.35%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.309)	0.086 (CI = +/-0.073; p = 0.023)	0.965	+4.93%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.330)	0.087 (CI = +/-0.076; p = 0.025)	0.962	+4.91%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.268)	0.079 (CI = +/-0.076; p = 0.043)	0.962	+5.02%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.198)	0.068 (CI = +/-0.076; p = 0.077)	0.962	+5.16%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.073 (CI = +/-0.079; p = 0.068)	0.959	+5.10%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.238)	0.072 (CI = +/-0.082; p = 0.081)	0.956	+5.11%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.152)	0.057 (CI = +/-0.080; p = 0.154)	0.959	+5.32%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.037 (CI = +/-0.075; p = 0.315)	0.965	+5.62%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.019)	0.017 (CI = +/-0.069; p = 0.610)	0.972	+5.93%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.010 (CI = +/-0.071; p = 0.783)	0.970	+6.06%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.000 (CI = +/-0.073; p = 0.999)	0.970	+6.22%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	-0.001 (CI = +/-0.077; p = 0.970)	0.966	+6.24%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	-0.014 (CI = +/-0.078; p = 0.709)	0.966	+6.46%
Severity	2011.2	0.063 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	-0.014 (CI = +/-0.083; p = 0.734)	0.962	+6.46%
Severity	2012.1	0.062 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	-0.013 (CI = +/-0.088; p = 0.765)	0.957	+6.44%
Severity	2012.2	0.061 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	-0.002 (CI = +/-0.093; p = 0.958)	0.951	+6.24%
Severity	2013.1	0.055 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.026 (CI = +/-0.090; p = 0.558)	0.952	+5.69%
Severity	2013.2	0.050 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.055 (CI = +/-0.085; p = 0.190)	0.955	+5.08%
Severity	2014.1	0.049 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.059 (CI = +/-0.093; p = 0.200)	0.948	+5.00%
Severity	2014.2	0.045 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.127)	0.078 (CI = +/-0.100; p = 0.120)	0.942	+4.59%
Severity	2015.2	0.049 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.003; p = 0.098)	0.060 (CI = +/-0.110; p = 0.268)	0.939	+5.00%
Severity	2016.1	0.051 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.051 (CI = +/-0.121; p = 0.377)	0.933	+5.20%
Severity	2016.2	0.048 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.004; p = 0.134)	0.064 (CI = +/-0.131; p = 0.313)	0.923	+4.87%
Severity	2017.1	0.055 (CI = +/-0.026; p = 0.001)	0.003 (CI = +/-0.003; p = 0.090)	0.038 (CI = +/-0.133; p = 0.550)	0.929	+5.65%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.064 (CI = +/-0.095; p = 0.178)	0.829	-2.64%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.072 (CI = +/-0.097; p = 0.142)	0.827	-2.73%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.079 (CI = +/-0.099; p = 0.114)	0.824	-2.82%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.087 (CI = +/-0.101; p = 0.090)	0.821	-2.92%
Frequency	2007.1	-0.028 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.076 (CI = +/-0.103; p = 0.142)	0.807	-2.77%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.059 (CI = +/-0.102; p = 0.249)	0.798	-2.54%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.045 (CI = +/-0.103; p = 0.376)	0.784	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.047 (CI = +/-0.107; p = 0.371)	0.772	-2.39%
Frequency	2009.1	-0.024 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.048 (CI = +/-0.112; p = 0.385)	0.758	-2.40%
Frequency	2009.2	-0.022 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.033 (CI = +/-0.114; p = 0.558)	0.740	-2.18%
Frequency	2010.1	-0.018 (CI = +/-0.011; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.112; p = 0.865)	0.730	-1.82%
Frequency	2010.2	-0.018 (CI = +/-0.012; p = 0.005)	0.009 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.118; p = 0.891)	0.714	-1.80%
Frequency	2011.1	-0.016 (CI = +/-0.013; p = 0.019)	0.009 (CI = +/-0.005; p = 0.000)	-0.004 (CI = +/-0.123; p = 0.946)	0.694	-1.61%
Frequency	2011.2	-0.013 (CI = +/-0.014; p = 0.068)	0.010 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.127; p = 0.738)	0.675	-1.33%
Frequency	2012.1	-0.007 (CI = +/-0.014; p = 0.343)	0.011 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.119; p = 0.313)	0.691	-0.66%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.993)	0.012 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.113; p = 0.093)	0.717	-0.01%
Frequency	2013.1	0.008 (CI = +/-0.013; p = 0.251)	0.012 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.102; p = 0.011)	0.768	+0.77%
Frequency	2013.2	0.016 (CI = +/-0.012; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	-0.182 (CI = +/-0.086; p = 0.000)	0.845	+1.65%
Frequency	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.080; p = 0.000)	0.883	+2.32%
Frequency	2014.2	0.030 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.074; p = 0.000)	0.916	+3.03%
Frequency	2015.2	0.024 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.075; p = 0.000)	0.930	+2.46%
Frequency	2016.1	0.024 (CI = +/-0.015; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.083; p = 0.000)	0.929	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.017; p = 0.010)	0.014 (CI = +/-0.002; p = 0.000)	-0.220 (CI = +/-0.091; p = 0.000)	0.927	+2.41%
Frequency	2017.1	0.025 (CI = +/-0.020; p = 0.016)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.100; p = 0.000)	0.925	+2.56%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, phys_dam_xs_inf

Loss Cost	2005.1	0.013 (CI = +/-0.007; p = 0.000)	0.329 (CI = +/-0.123; p = 0.000)	0.761	+1.34%
Loss Cost	2005.2	0.012 (CI = +/-0.007; p = 0.001)	0.340 (CI = +/-0.122; p = 0.000)	0.758	+1.20%
Loss Cost	2006.1	0.012 (CI = +/-0.007; p = 0.003)	0.344 (CI = +/-0.125; p = 0.000)	0.751	+1.16%
Loss Cost	2006.2	0.011 (CI = +/-0.008; p = 0.006)	0.346 (CI = +/-0.129; p = 0.000)	0.744	+1.13%
Loss Cost	2007.1	0.011 (CI = +/-0.008; p = 0.010)	0.345 (CI = +/-0.132; p = 0.000)	0.739	+1.14%
Loss Cost	2007.2	0.013 (CI = +/-0.009; p = 0.007)	0.336 (CI = +/-0.134; p = 0.000)	0.744	+1.26%
Loss Cost	2008.1	0.015 (CI = +/-0.009; p = 0.003)	0.320 (CI = +/-0.133; p = 0.000)	0.762	+1.48%
Loss Cost	2008.2	0.016 (CI = +/-0.010; p = 0.003)	0.313 (CI = +/-0.137; p = 0.000)	0.762	+1.58%
Loss Cost	2009.1	0.017 (CI = +/-0.010; p = 0.003)	0.306 (CI = +/-0.140; p = 0.000)	0.762	+1.69%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.297 (CI = +/-0.144; p = 0.000)	0.763	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.002)	0.282 (CI = +/-0.146; p = 0.000)	0.773	+2.07%
Loss Cost	2010.2	0.019 (CI = +/-0.013; p = 0.006)	0.291 (CI = +/-0.150; p = 0.001)	0.761	+1.92%
Loss Cost	2011.1	0.020 (CI = +/-0.014; p = 0.007)	0.286 (CI = +/-0.156; p = 0.001)	0.756	+2.02%
Loss Cost	2011.2	0.020 (CI = +/-0.016; p = 0.016)	0.288 (CI = +/-0.163; p = 0.001)	0.745	+1.97%
Loss Cost	2012.1	0.021 (CI = +/-0.017; p = 0.016)	0.277 (CI = +/-0.170; p = 0.003)	0.744	+2.17%
Loss Cost	2012.2	0.021 (CI = +/-0.019; p = 0.031)	0.278 (CI = +/-0.179; p = 0.004)	0.731	+2.15%
Loss Cost	2013.1	0.019 (CI = +/-0.021; p = 0.082)	0.292 (CI = +/-0.188; p = 0.004)	0.715	+1.88%
Loss Cost	2013.2	0.015 (CI = +/-0.024; p = 0.195)	0.309 (CI = +/-0.198; p = 0.004)	0.699	+1.54%
Loss Cost	2014.1	0.012 (CI = +/-0.027; p = 0.348)	0.323 (CI = +/-0.212; p = 0.005)	0.684	+1.26%
Loss Cost	2014.2	0.005 (CI = +/-0.031; p = 0.720)	0.358 (CI = +/-0.224; p = 0.004)	0.673	+0.54%
Loss Cost	2015.2	-0.009 (CI = +/-0.034; p = 0.578)	0.425 (CI = +/-0.226; p = 0.001)	0.691	-0.90%
Loss Cost	2016.1	-0.019 (CI = +/-0.038; p = 0.294)	0.469 (CI = +/-0.236; p = 0.001)	0.699	-1.91%
Loss Cost	2016.2	-0.037 (CI = +/-0.040; p = 0.072)	0.540 (CI = +/-0.234; p = 0.000)	0.738	-3.59%
Loss Cost	2017.1	-0.045 (CI = +/-0.048; p = 0.063)	0.574 (CI = +/-0.258; p = 0.000)	0.743	-4.40%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.134 (CI = +/-0.074; p = 0.001)	0.967	+4.77%
Severity	2005.2	0.046 (CI = +/-0.004; p = 0.000)	0.136 (CI = +/-0.076; p = 0.001)	0.965	+4.75%
Severity	2006.1	0.047 (CI = +/-0.004; p = 0.000)	0.130 (CI = +/-0.076; p = 0.001)	0.964	+4.82%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.122 (CI = +/-0.076; p = 0.003)	0.964	+4.92%
Severity	2007.1	0.047 (CI = +/-0.005; p = 0.000)	0.127 (CI = +/-0.078; p = 0.002)	0.962	+4.86%
Severity	2007.2	0.047 (CI = +/-0.005; p = 0.000)	0.128 (CI = +/-0.080; p = 0.003)	0.959	+4.85%
Severity	2008.1	0.049 (CI = +/-0.005; p = 0.000)	0.118 (CI = +/-0.079; p = 0.005)	0.961	+5.00%
Severity	2008.2	0.051 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.075; p = 0.008)	0.965	+5.20%
Severity	2009.1	0.053 (CI = +/-0.005; p = 0.000)	0.091 (CI = +/-0.071; p = 0.014)	0.969	+5.40%
Severity	2009.2	0.053 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.073; p = 0.021)	0.967	+5.46%
Severity	2010.1	0.054 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.075; p = 0.032)	0.965	+5.53%
Severity	2010.2	0.053 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.078; p = 0.034)	0.961	+5.48%
Severity	2011.1	0.054 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.081; p = 0.053)	0.959	+5.58%
Severity	2011.2	0.053 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.084; p = 0.048)	0.954	+5.50%
Severity	2012.1	0.052 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.087; p = 0.043)	0.949	+5.39%
Severity	2012.2	0.050 (CI = +/-0.009; p = 0.000)	0.104 (CI = +/-0.088; p = 0.024)	0.946	+5.13%
Severity	2013.1	0.045 (CI = +/-0.009; p = 0.000)	0.130 (CI = +/-0.079; p = 0.003)	0.953	+4.61%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.066; p = 0.000)	0.964	+4.04%
Severity	2014.1	0.037 (CI = +/-0.009; p = 0.000)	0.169 (CI = +/-0.069; p = 0.000)	0.961	+3.82%
Severity	2014.2	0.033 (CI = +/-0.009; p = 0.000)	0.192 (CI = +/-0.065; p = 0.000)	0.966	+3.32%
Severity	2015.2	0.033 (CI = +/-0.011; p = 0.000)	0.192 (CI = +/-0.072; p = 0.000)	0.962	+3.31%
Severity	2016.1	0.031 (CI = +/-0.013; p = 0.000)	0.198 (CI = +/-0.078; p = 0.000)	0.958	+3.18%
Severity	2016.2	0.025 (CI = +/-0.013; p = 0.001)	0.225 (CI = +/-0.075; p = 0.000)	0.964	+2.52%
Severity	2017.1	0.027 (CI = +/-0.015; p = 0.002)	0.215 (CI = +/-0.083; p = 0.000)	0.962	+2.77%
Frequency	2005.1	-0.033 (CI = +/-0.006; p = 0.000)	0.196 (CI = +/-0.110; p = 0.001)	0.793	-3.28%
Frequency	2005.2	-0.034 (CI = +/-0.006; p = 0.000)	0.205 (CI = +/-0.110; p = 0.001)	0.795	-3.38%
Frequency	2006.1	-0.036 (CI = +/-0.007; p = 0.000)	0.214 (CI = +/-0.111; p = 0.000)	0.795	-3.49%
Frequency	2006.2	-0.037 (CI = +/-0.007; p = 0.000)	0.224 (CI = +/-0.111; p = 0.000)	0.797	-3.61%
Frequency	2007.1	-0.036 (CI = +/-0.007; p = 0.000)	0.219 (CI = +/-0.114; p = 0.000)	0.775	-3.55%
Frequency	2007.2	-0.035 (CI = +/-0.008; p = 0.000)	0.209 (CI = +/-0.114; p = 0.001)	0.749	-3.42%
Frequency	2008.1	-0.034 (CI = +/-0.008; p = 0.000)	0.203 (CI = +/-0.117; p = 0.001)	0.720	-3.34%
Frequency	2008.2	-0.035 (CI = +/-0.009; p = 0.000)	0.210 (CI = +/-0.120; p = 0.001)	0.710	-3.44%
Frequency	2009.1	-0.036 (CI = +/-0.009; p = 0.000)	0.216 (CI = +/-0.123; p = 0.001)	0.696	-3.52%
Frequency	2009.2	-0.035 (CI = +/-0.010; p = 0.000)	0.210 (CI = +/-0.127; p = 0.002)	0.658	-3.44%
Frequency	2010.1	-0.033 (CI = +/-0.011; p = 0.000)	0.199 (CI = +/-0.130; p = 0.004)	0.609	-3.28%
Frequency	2010.2	-0.034 (CI = +/-0.012; p = 0.000)	0.206 (CI = +/-0.134; p = 0.004)	0.592	-3.38%
Frequency	2011.1	-0.034 (CI = +/-0.013; p = 0.000)	0.206 (CI = +/-0.140; p = 0.006)	0.551	-3.38%
Frequency	2011.2	-0.034 (CI = +/-0.014; p = 0.000)	0.203 (CI = +/-0.146; p = 0.009)	0.501	-3.34%
Frequency	2012.1	-0.031 (CI = +/-0.015; p = 0.000)	0.187 (CI = +/-0.150; p = 0.017)	0.418	-3.06%
Frequency	2012.2	-0.029 (CI = +/-0.017; p = 0.002)	0.175 (CI = +/-0.156; p = 0.030)	0.333	-2.84%
Frequency	2013.1	-0.026 (CI = +/-0.018; p = 0.007)	0.162 (CI = +/-0.164; p = 0.053)	0.243	-2.61%
Frequency	2013.2	-0.024 (CI = +/-0.021; p = 0.025)	0.151 (CI = +/-0.174; p = 0.085)	0.159	-2.40%
Frequency	2014.1	-0.025 (CI = +/-0.024; p = 0.042)	0.154 (CI = +/-0.187; p = 0.100)	0.122	-2.47%
Frequency	2014.2	-0.027 (CI = +/-0.028; p = 0.055)	0.166 (CI = +/-0.202; p = 0.102)	0.106	-2.70%
Frequency	2015.2	-0.042 (CI = +/-0.030; p = 0.009)	0.232 (CI = +/-0.200; p = 0.025)	0.271	-4.08%
Frequency	2016.1	-0.051 (CI = +/-0.034; p = 0.006)	0.271 (CI = +/-0.209; p = 0.015)	0.328	-4.94%
Frequency	2016.2	-0.061 (CI = +/-0.038; p = 0.004)	0.316 (CI = +/-0.220; p = 0.008)	0.386	-5.96%
Frequency	2017.1	-0.072 (CI = +/-0.044; p = 0.004)	0.359 (CI = +/-0.238; p = 0.006)	0.416	-6.98%

Collision

Coverage = CL
End Trend Period = 2024.2
Excluded Points = 2015.1
Parameters Included: time, mobility, new_normal, phys_dam_xs_inf

Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.181; p = 0.372)	0.316 (CI = +/-0.208; p = 0.004)	0.832	+2.05%
Loss Cost	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.181; p = 0.413)	0.320 (CI = +/-0.207; p = 0.004)	0.827	+1.92%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.184; p = 0.421)	0.319 (CI = +/-0.211; p = 0.004)	0.821	+1.92%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	-0.075 (CI = +/-0.188; p = 0.424)	0.319 (CI = +/-0.215; p = 0.005)	0.815	+1.94%
Loss Cost	2007.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	-0.078 (CI = +/-0.191; p = 0.408)	0.317 (CI = +/-0.218; p = 0.006)	0.813	+2.02%
Loss Cost	2007.2	0.022 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.187; p = 0.333)	0.309 (CI = +/-0.213; p = 0.006)	0.827	+2.26%
Loss Cost	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.171; p = 0.207)	0.297 (CI = +/-0.194; p = 0.004)	0.860	+2.64%
Loss Cost	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.119 (CI = +/-0.168; p = 0.159)	0.290 (CI = +/-0.190; p = 0.004)	0.869	+2.88%
Loss Cost	2009.1	0.031 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.164; p = 0.115)	0.282 (CI = +/-0.185; p = 0.004)	0.879	+3.15%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.144 (CI = +/-0.157; p = 0.070)	0.271 (CI = +/-0.177; p = 0.004)	0.893	+3.48%
Loss Cost	2010.1	0.039 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.136; p = 0.020)	0.256 (CI = +/-0.153; p = 0.002)	0.923	+4.00%
Loss Cost	2010.2	0.039 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.165 (CI = +/-0.140; p = 0.023)	0.256 (CI = +/-0.157; p = 0.003)	0.918	+4.00%
Loss Cost	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	-0.179 (CI = +/-0.133; p = 0.011)	0.244 (CI = +/-0.149; p = 0.003)	0.928	+4.38%
Loss Cost	2011.2	0.045 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.187 (CI = +/-0.134; p = 0.009)	0.237 (CI = +/-0.149; p = 0.003)	0.928	+4.62%
Loss Cost	2012.1	0.051 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.208 (CI = +/-0.113; p = 0.001)	0.218 (CI = +/-0.126; p = 0.002)	0.951	+5.27%
Loss Cost	2012.2	0.055 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.107; p = 0.000)	0.205 (CI = +/-0.119; p = 0.002)	0.957	+5.71%
Loss Cost	2013.1	0.057 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.226 (CI = +/-0.110; p = 0.000)	0.200 (CI = +/-0.122; p = 0.003)	0.954	+5.87%
Loss Cost	2013.2	0.059 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.231 (CI = +/-0.114; p = 0.001)	0.194 (CI = +/-0.126; p = 0.005)	0.951	+6.06%
Loss Cost	2014.1	0.063 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.244 (CI = +/-0.114; p = 0.000)	0.180 (CI = +/-0.126; p = 0.008)	0.953	+6.55%
Loss Cost	2014.2	0.064 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.246 (CI = +/-0.121; p = 0.001)	0.178 (CI = +/-0.134; p = 0.013)	0.948	+6.63%
Loss Cost	2015.2	0.057 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.124; p = 0.001)	0.200 (CI = +/-0.139; p = 0.008)	0.946	+5.88%
Loss Cost	2016.1	0.054 (CI = +/-0.027; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.222 (CI = +/-0.131; p = 0.003)	0.209 (CI = +/-0.150; p = 0.010)	0.943	+5.57%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.010)	0.014 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.124; p = 0.005)	0.251 (CI = +/-0.145; p = 0.003)	0.952	+4.15%
Loss Cost	2017.1	0.045 (CI = +/-0.036; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.133; p = 0.007)	0.238 (CI = +/-0.163; p = 0.008)	0.951	+4.57%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.348)	-0.001 (CI = +/-0.132; p = 0.989)	0.119 (CI = +/-0.152; p = 0.122)	0.966	+4.88%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.374)	0.000 (CI = +/-0.134; p = 0.996)	0.119 (CI = +/-0.154; p = 0.125)	0.964	+4.86%
Severity	2006.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.306)	-0.005 (CI = +/-0.134; p = 0.936)	0.116 (CI = +/-0.153; p = 0.133)	0.963	+4.97%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.230)	-0.012 (CI = +/-0.132; p = 0.851)	0.112 (CI = +/-0.151; p = 0.141)	0.964	+5.11%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.270)	-0.009 (CI = +/-0.134; p = 0.892)	0.114 (CI = +/-0.153; p = 0.138)	0.961	+5.04%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.280)	-0.009 (CI = +/-0.137; p = 0.892)	0.114 (CI = +/-0.156; p = 0.145)	0.958	+5.04%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.183)	-0.019 (CI = +/-0.132; p = 0.775)	0.107 (CI = +/-0.150; p = 0.154)	0.960	+5.25%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.079)	-0.032 (CI = +/-0.121; p = 0.595)	0.099 (CI = +/-0.137; p = 0.153)	0.967	+5.55%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.025)	-0.045 (CI = +/-0.110; p = 0.410)	0.089 (CI = +/-0.124; p = 0.151)	0.973	+5.86%
Severity	2009.2	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.020)	-0.049 (CI = +/-0.111; p = 0.367)	0.086 (CI = +/-0.125; p = 0.169)	0.971	+5.97%
Severity	2010.1	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	-0.055 (CI = +/-0.111; p = 0.314)	0.081 (CI = +/-0.125; p = 0.191)	0.971	+6.12%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	-0.056 (CI = +/-0.114; p = 0.324)	0.081 (CI = +/-0.128; p = 0.203)	0.967	+6.13%
Severity	2011.1	0.062 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	-0.063 (CI = +/-0.114; p = 0.261)	0.075 (CI = +/-0.127; p = 0.235)	0.967	+6.35%
Severity	2011.2	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	-0.062 (CI = +/-0.117; p = 0.283)	0.076 (CI = +/-0.131; p = 0.243)	0.963	+6.32%
Severity	2012.1	0.061 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	-0.061 (CI = +/-0.122; p = 0.309)	0.077 (CI = +/-0.135; p = 0.249)	0.958	+6.27%
Severity	2012.2	0.058 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.035)	-0.053 (CI = +/-0.123; p = 0.378)	0.084 (CI = +/-0.137; p = 0.211)	0.953	+6.02%
Severity	2013.1	0.052 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.062)	-0.034 (CI = +/-0.110; p = 0.525)	0.104 (CI = +/-0.122; p = 0.091)	0.957	+5.36%
Severity	2013.2	0.045 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	-0.013 (CI = +/-0.093; p = 0.774)	0.127 (CI = +/-0.103; p = 0.019)	0.966	+4.60%
Severity	2014.1	0.043 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.177)	-0.007 (CI = +/-0.096; p = 0.887)	0.134 (CI = +/-0.106; p = 0.017)	0.962	+4.36%
Severity	2014.2	0.036 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.003; p = 0.372)	0.011 (CI = +/-0.090; p = 0.790)	0.155 (CI = +/-0.100; p = 0.005)	0.965	+3.64%
Severity	2015.2	0.037 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.003; p = 0.381)	0.009 (CI = +/-0.096; p = 0.839)	0.153 (CI = +/-0.108; p = 0.009)	0.960	+3.73%
Severity	2016.1	0.035 (CI = +/-0.021; p = 0.003)	0.001 (CI = +/-0.003; p = 0.464)	0.012 (CI = +/-0.103; p = 0.798)	0.157 (CI = +/-0.117; p = 0.013)	0.956	+3.57%
Severity	2016.2	0.024 (CI = +/-0.022; p = 0.036)	0.000 (CI = +/-0.003; p = 0.843)	0.034 (CI = +/-0.096; p = 0.456)	0.191 (CI = +/-0.112; p = 0.003)	0.961	+2.44%
Severity	2017.1	0.028 (CI = +/-0.027; p = 0.042)	0.001 (CI = +/-0.003; p = 0.709)	0.026 (CI = +/-0.102; p = 0.582)	0.178 (CI = +/-0.124; p = 0.009)	0.959	+2.88%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.080 (CI = +/-0.168; p = 0.341)	0.197 (CI = +/-0.192; p = 0.045)	0.844	-2.70%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.074 (CI = +/-0.168; p = 0.377)	0.200 (CI = +/-0.193; p = 0.042)	0.843	-2.80%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.068 (CI = +/-0.169; p = 0.416)	0.203 (CI = +/-0.193; p = 0.040)	0.841	-2.90%
Frequency	2006.2	-0.031 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.062 (CI = +/-0.170; p = 0.459)	0.207 (CI = +/-0.194; p = 0.037)	0.840	-3.01%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.069 (CI = +/-0.170; p = 0.410)	0.203 (CI = +/-0.193; p = 0.041)	0.827	-2.88%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.081 (CI = +/-0.164; p = 0.323)	0.195 (CI = +/-0.187; p = 0.041)	0.819	-2.65%
Frequency	2008.1	-0.025 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.089 (CI = +/-0.163; p = 0.272)	0.190 (CI = +/-0.185; p = 0.045)	0.807	-2.48%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.087 (CI = +/-0.167; p = 0.294)	0.191 (CI = +/-0.189; p = 0.047)	0.797	-2.53%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.086 (CI = +/-0.171; p = 0.312)	0.192 (CI = +/-0.193; p = 0.051)	0.784	-2.56%
Frequency	2009.2	-0.024 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.095 (CI = +/-0.171; p = 0.263)	0.186 (CI = +/-0.192; p = 0.058)	0.767	-2.35%
Frequency	2010.1	-0.020 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.109 (CI = +/-0.164; p = 0.183)	0.175 (CI = +/-0.185; p = 0.063)	0.757	-2.01%
Frequency	2010.2	-0.020 (CI = +/-0.012; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	-0.109 (CI = +/-0.169; p = 0.196)	0.175 (CI = +/-0.190; p = 0.069)	0.743	-2.01%
Frequency	2011.1	-0.019 (CI = +/-0.013; p = 0.007)	0.009 (CI = +/-0.005; p = 0.000)	-0.115 (CI = +/-0.173; p = 0.180)	0.169 (CI = +/-0.193; p = 0.082)	0.722	-1.85%
Frequency	2011.2	-0.016 (CI = +/-0.014; p = 0.029)	0.009 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.175; p = 0.154)	0.162 (CI = +/-0.195; p = 0.099)	0.702	-1.60%
Frequency	2012.1	-0.009 (CI = +/-0.014; p = 0.178)	0.010 (CI = +/-0.004; p = 0.000)	-0.147 (CI = +/-0.159; p = 0.069)	0.141 (CI = +/-0.177; p = 0.113)	0.715	-0.94%
Frequency	2012.2	-0.003 (CI = +/-0.014; p = 0.668)	0.011 (CI = +/-0.004; p = 0.000)	-0.168 (CI = +/-0.147; p = 0.027)	0.120 (CI = +/-0.163; p = 0.139)	0.735	-0.30%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.476)	0.012 (CI = +/-0.004; p = 0.000)	-0.192 (CI = +/-0.130; p = 0.006)	0.096 (CI = +/-0.143; p = 0.176)	0.780	+0.48%
Frequency	2013.2	0.014 (CI = +/-0.013; p = 0.032)	0.013 (CI = +/-0.003; p = 0.000)	-0.218 (CI = +/-0.105; p = 0.000)	0.068 (CI = +/-0.117; p = 0.237)	0.849	+1.40%
Frequency	2014.1	0.021 (CI = +/-0.013; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	-0.237 (CI = +/-0.096; p = 0.000)	0.046 (CI = +/-0.106; p = 0.367)	0.882	+2.10%
Frequency	2014.2	0.028 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.257 (CI = +/-0.086; p = 0.000)	0.022 (CI = +/-0.096; p = 0.626)	0.912	+2.89%
Frequency	2015.2	0.021 (CI = +/-0.015; p = 0.009)	0.014 (CI = +/-0.002; p = 0.000)	-0.238 (CI = +/-0.081; p = 0.000)	0.047 (CI = +/-0.091; p = 0.284)	0.931	+2.07%
Frequency	2016.1	0.019 (CI = +/-0.018; p = 0.036)	0.014 (CI = +/-0.003; p = 0.000)	-0.235 (CI = +/-0.086; p = 0.000)	0.052 (CI = +/-0.098; p = 0.278)	0.930	+1.93%
Frequency	2016.2	0.017 (CI = +/-0.021; p = 0.119)	0.013 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.092; p = 0.000)	0.059 (CI = +/-0.108; p = 0.254)	0.929	+1.67%
Frequency	2017.1	0.016 (CI = +/-0.027; p = 0.209)	0.013 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.101; p = 0.000)	0.060 (CI = +/-0.122; p = 0.301)	0.926	+1.64%

Collision

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

Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.576	+2.50%
Loss Cost	2005.2	0.024 (CI = +/-0.007; p = 0.000)	0.550	+2.46%
Loss Cost	2006.1	0.025 (CI = +/-0.008; p = 0.000)	0.537	+2.49%
Loss Cost	2006.2	0.025 (CI = +/-0.008; p = 0.000)	0.526	+2.54%
Loss Cost	2007.1	0.026 (CI = +/-0.008; p = 0.000)	0.523	+2.61%
Loss Cost	2007.2	0.027 (CI = +/-0.009; p = 0.000)	0.543	+2.77%
Loss Cost	2008.1	0.030 (CI = +/-0.009; p = 0.000)	0.585	+3.01%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.595	+3.16%
Loss Cost	2009.1	0.033 (CI = +/-0.010; p = 0.000)	0.606	+3.32%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.619	+3.50%
Loss Cost	2010.1	0.037 (CI = +/-0.010; p = 0.000)	0.648	+3.75%
Loss Cost	2010.2	0.037 (CI = +/-0.011; p = 0.000)	0.624	+3.77%
Loss Cost	2011.1	0.039 (CI = +/-0.012; p = 0.000)	0.627	+3.95%
Loss Cost	2011.2	0.040 (CI = +/-0.013; p = 0.000)	0.614	+4.05%
Loss Cost	2012.1	0.042 (CI = +/-0.014; p = 0.000)	0.627	+4.32%
Loss Cost	2012.2	0.044 (CI = +/-0.015; p = 0.000)	0.616	+4.47%
Loss Cost	2013.1	0.044 (CI = +/-0.016; p = 0.000)	0.586	+4.51%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	0.554	+4.56%
Loss Cost	2014.1	0.046 (CI = +/-0.020; p = 0.000)	0.530	+4.69%
Loss Cost	2014.2	0.046 (CI = +/-0.022; p = 0.000)	0.485	+4.70%
Loss Cost	2015.2	0.044 (CI = +/-0.025; p = 0.002)	0.419	+4.54%
Loss Cost	2016.1	0.045 (CI = +/-0.028; p = 0.004)	0.381	+4.60%
Loss Cost	2016.2	0.044 (CI = +/-0.032; p = 0.010)	0.328	+4.53%
Loss Cost	2017.1	0.049 (CI = +/-0.036; p = 0.011)	0.337	+5.01%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.956	+5.26%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.953	+5.26%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.953	+5.34%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	0.954	+5.44%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	0.950	+5.42%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	0.947	+5.44%
Severity	2008.1	0.054 (CI = +/-0.004; p = 0.000)	0.950	+5.57%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	0.957	+5.74%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	0.963	+5.90%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	0.961	+5.96%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.959	+6.04%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	0.955	+6.04%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	0.954	+6.14%
Severity	2011.2	0.059 (CI = +/-0.006; p = 0.000)	0.948	+6.12%
Severity	2012.1	0.059 (CI = +/-0.006; p = 0.000)	0.941	+6.11%
Severity	2012.2	0.058 (CI = +/-0.007; p = 0.000)	0.934	+6.02%
Severity	2013.1	0.056 (CI = +/-0.007; p = 0.000)	0.929	+5.81%
Severity	2013.2	0.055 (CI = +/-0.007; p = 0.000)	0.921	+5.61%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)	0.910	+5.65%
Severity	2014.2	0.054 (CI = +/-0.009; p = 0.000)	0.893	+5.60%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	0.892	+5.85%
Severity	2016.1	0.058 (CI = +/-0.011; p = 0.000)	0.885	+6.02%
Severity	2016.2	0.058 (CI = +/-0.012; p = 0.000)	0.866	+6.02%
Severity	2017.1	0.063 (CI = +/-0.013; p = 0.000)	0.880	+6.45%
Frequency	2005.1	-0.027 (CI = +/-0.005; p = 0.000)	0.725	-2.62%
Frequency	2005.2	-0.027 (CI = +/-0.006; p = 0.000)	0.719	-2.66%
Frequency	2006.1	-0.027 (CI = +/-0.006; p = 0.000)	0.711	-2.71%
Frequency	2006.2	-0.028 (CI = +/-0.006; p = 0.000)	0.703	-2.75%
Frequency	2007.1	-0.027 (CI = +/-0.006; p = 0.000)	0.677	-2.66%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	0.648	-2.53%
Frequency	2008.1	-0.025 (CI = +/-0.007; p = 0.000)	0.616	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.007; p = 0.000)	0.596	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.008; p = 0.000)	0.572	-2.44%
Frequency	2009.2	-0.023 (CI = +/-0.008; p = 0.000)	0.530	-2.32%
Frequency	2010.1	-0.022 (CI = +/-0.009; p = 0.000)	0.480	-2.15%
Frequency	2010.2	-0.022 (CI = +/-0.009; p = 0.000)	0.450	-2.15%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	0.404	-2.06%
Frequency	2011.2	-0.020 (CI = +/-0.011; p = 0.001)	0.350	-1.95%
Frequency	2012.1	-0.017 (CI = +/-0.011; p = 0.004)	0.274	-1.69%
Frequency	2012.2	-0.015 (CI = +/-0.012; p = 0.017)	0.200	-1.46%
Frequency	2013.1	-0.012 (CI = +/-0.013; p = 0.054)	0.126	-1.23%
Frequency	2013.2	-0.010 (CI = +/-0.014; p = 0.138)	0.062	-1.00%
Frequency	2014.1	-0.009 (CI = +/-0.015; p = 0.221)	0.029	-0.90%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.300)	0.007	-0.85%
Frequency	2015.2	-0.012 (CI = +/-0.018; p = 0.173)	0.054	-1.24%
Frequency	2016.1	-0.013 (CI = +/-0.021; p = 0.186)	0.051	-1.34%
Frequency	2016.2	-0.014 (CI = +/-0.023; p = 0.214)	0.041	-1.41%
Frequency	2017.1	-0.014 (CI = +/-0.027; p = 0.292)	0.013	-1.35%

Collision

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

Loss Cost	2005.1	0.029 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.063; p = 0.627)	0.012 (CI = +/-0.005; p = 0.000)	0.746	+2.92%
Loss Cost	2005.2	0.029 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.065; p = 0.671)	0.012 (CI = +/-0.005; p = 0.000)	0.729	+2.89%
Loss Cost	2006.1	0.029 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.067; p = 0.740)	0.012 (CI = +/-0.005; p = 0.000)	0.722	+2.94%
Loss Cost	2006.2	0.030 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.068; p = 0.658)	0.012 (CI = +/-0.005; p = 0.000)	0.719	+3.00%
Loss Cost	2007.1	0.030 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.069; p = 0.780)	0.013 (CI = +/-0.005; p = 0.000)	0.720	+3.09%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.067; p = 0.540)	0.013 (CI = +/-0.005; p = 0.000)	0.750	+3.27%
Loss Cost	2008.1	0.035 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.063; p = 0.837)	0.013 (CI = +/-0.005; p = 0.000)	0.798	+3.53%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.061; p = 0.596)	0.013 (CI = +/-0.004; p = 0.000)	0.817	+3.70%
Loss Cost	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.007 (CI = +/-0.060; p = 0.817)	0.013 (CI = +/-0.004; p = 0.000)	0.833	+3.88%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.058; p = 0.529)	0.013 (CI = +/-0.004; p = 0.000)	0.856	+4.08%
Loss Cost	2010.1	0.043 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.052; p = 0.852)	0.013 (CI = +/-0.004; p = 0.000)	0.890	+4.36%
Loss Cost	2010.2	0.043 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.054; p = 0.814)	0.013 (CI = +/-0.004; p = 0.000)	0.882	+4.39%
Loss Cost	2011.1	0.045 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.053; p = 0.924)	0.013 (CI = +/-0.003; p = 0.000)	0.894	+4.58%
Loss Cost	2011.2	0.046 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.054; p = 0.912)	0.013 (CI = +/-0.003; p = 0.000)	0.894	+4.70%
Loss Cost	2012.1	0.049 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.050; p = 0.740)	0.013 (CI = +/-0.003; p = 0.000)	0.915	+4.97%
Loss Cost	2012.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.051; p = 0.946)	0.013 (CI = +/-0.003; p = 0.000)	0.917	+5.11%
Loss Cost	2013.1	0.050 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.053; p = 0.915)	0.013 (CI = +/-0.003; p = 0.000)	0.910	+5.14%
Loss Cost	2013.2	0.050 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.056; p = 0.943)	0.013 (CI = +/-0.003; p = 0.000)	0.903	+5.16%
Loss Cost	2014.1	0.051 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.059; p = 0.862)	0.013 (CI = +/-0.003; p = 0.000)	0.898	+5.26%
Loss Cost	2014.2	0.051 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.063; p = 0.799)	0.013 (CI = +/-0.004; p = 0.000)	0.889	+5.19%
Loss Cost	2015.2	0.048 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.063; p = 0.959)	0.013 (CI = +/-0.003; p = 0.000)	0.883	+4.94%
Loss Cost	2016.1	0.047 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.068; p = 0.967)	0.013 (CI = +/-0.004; p = 0.000)	0.875	+4.84%
Loss Cost	2016.2	0.045 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.070; p = 0.821)	0.014 (CI = +/-0.004; p = 0.000)	0.875	+4.55%
Loss Cost	2017.1	0.046 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.074; p = 0.720)	0.014 (CI = +/-0.004; p = 0.000)	0.875	+4.75%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.041; p = 0.264)	0.003 (CI = +/-0.003; p = 0.052)	0.960	+5.36%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.042; p = 0.253)	0.003 (CI = +/-0.003; p = 0.055)	0.957	+5.38%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.019 (CI = +/-0.042; p = 0.360)	0.003 (CI = +/-0.003; p = 0.045)	0.958	+5.46%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.207)	0.003 (CI = +/-0.003; p = 0.035)	0.961	+5.56%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.042; p = 0.194)	0.003 (CI = +/-0.003; p = 0.040)	0.957	+5.54%
Severity	2007.2	0.054 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.168)	0.003 (CI = +/-0.003; p = 0.041)	0.954	+5.58%
Severity	2008.1	0.055 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.042; p = 0.274)	0.003 (CI = +/-0.003; p = 0.027)	0.958	+5.70%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.037; p = 0.076)	0.003 (CI = +/-0.003; p = 0.012)	0.968	+5.89%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.034; p = 0.139)	0.004 (CI = +/-0.002; p = 0.004)	0.974	+6.05%
Severity	2009.2	0.059 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.034; p = 0.083)	0.004 (CI = +/-0.002; p = 0.004)	0.974	+6.13%
Severity	2010.1	0.060 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.034; p = 0.124)	0.004 (CI = +/-0.002; p = 0.004)	0.972	+6.19%
Severity	2010.2	0.060 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.036; p = 0.117)	0.004 (CI = +/-0.002; p = 0.004)	0.970	+6.22%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.036; p = 0.174)	0.004 (CI = +/-0.002; p = 0.004)	0.969	+6.30%
Severity	2011.2	0.061 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.038; p = 0.184)	0.004 (CI = +/-0.002; p = 0.005)	0.965	+6.31%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.039; p = 0.175)	0.004 (CI = +/-0.002; p = 0.006)	0.960	+6.27%
Severity	2012.2	0.060 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.041; p = 0.239)	0.004 (CI = +/-0.003; p = 0.007)	0.955	+6.21%
Severity	2013.1	0.058 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.037; p = 0.082)	0.004 (CI = +/-0.002; p = 0.003)	0.959	+5.97%
Severity	2013.2	0.056 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.037; p = 0.156)	0.004 (CI = +/-0.002; p = 0.002)	0.955	+5.81%
Severity	2014.1	0.056 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.039; p = 0.172)	0.004 (CI = +/-0.002; p = 0.003)	0.949	+5.80%
Severity	2014.2	0.056 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.041; p = 0.214)	0.004 (CI = +/-0.002; p = 0.004)	0.939	+5.78%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.302)	0.004 (CI = +/-0.002; p = 0.004)	0.938	+5.96%
Severity	2016.1	0.059 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.044; p = 0.391)	0.004 (CI = +/-0.002; p = 0.005)	0.932	+6.05%
Severity	2016.2	0.059 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.048; p = 0.437)	0.004 (CI = +/-0.003; p = 0.007)	0.920	+6.03%
Severity	2017.1	0.062 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.047; p = 0.662)	0.004 (CI = +/-0.002; p = 0.007)	0.928	+6.35%
Frequency	2005.1	-0.023 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.051; p = 0.769)	0.009 (CI = +/-0.004; p = 0.000)	0.820	-2.32%
Frequency	2005.2	-0.024 (CI = +/-0.005; p = 0.000)	0.010 (CI = +/-0.052; p = 0.694)	0.009 (CI = +/-0.004; p = 0.000)	0.816	-2.36%
Frequency	2006.1	-0.024 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.054; p = 0.760)	0.009 (CI = +/-0.004; p = 0.000)	0.811	-2.39%
Frequency	2006.2	-0.025 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.055; p = 0.696)	0.009 (CI = +/-0.004; p = 0.000)	0.805	-2.43%
Frequency	2007.1	-0.023 (CI = +/-0.005; p = 0.000)	0.018 (CI = +/-0.055; p = 0.517)	0.009 (CI = +/-0.004; p = 0.000)	0.796	-2.32%
Frequency	2007.2	-0.022 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.053; p = 0.731)	0.009 (CI = +/-0.004; p = 0.000)	0.789	-2.18%
Frequency	2008.1	-0.021 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.053; p = 0.532)	0.009 (CI = +/-0.004; p = 0.000)	0.781	-2.06%
Frequency	2008.2	-0.021 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.055; p = 0.531)	0.009 (CI = +/-0.004; p = 0.000)	0.769	-2.07%
Frequency	2009.1	-0.021 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.057; p = 0.516)	0.009 (CI = +/-0.004; p = 0.000)	0.755	-2.04%
Frequency	2009.2	-0.019 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.057; p = 0.680)	0.009 (CI = +/-0.004; p = 0.000)	0.738	-1.93%
Frequency	2010.1	-0.017 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.055; p = 0.420)	0.010 (CI = +/-0.004; p = 0.000)	0.737	-1.73%
Frequency	2010.2	-0.017 (CI = +/-0.007; p = 0.000)	0.022 (CI = +/-0.057; p = 0.437)	0.010 (CI = +/-0.004; p = 0.000)	0.721	-1.73%
Frequency	2011.1	-0.016 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.058; p = 0.346)	0.010 (CI = +/-0.004; p = 0.000)	0.706	-1.62%
Frequency	2011.2	-0.015 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.060; p = 0.452)	0.010 (CI = +/-0.004; p = 0.000)	0.682	-1.52%
Frequency	2012.1	-0.012 (CI = +/-0.007; p = 0.002)	0.035 (CI = +/-0.055; p = 0.203)	0.010 (CI = +/-0.003; p = 0.000)	0.700	-1.23%
Frequency	2012.2	-0.010 (CI = +/-0.008; p = 0.009)	0.026 (CI = +/-0.054; p = 0.338)	0.010 (CI = +/-0.003; p = 0.000)	0.687	-1.04%
Frequency	2013.1	-0.008 (CI = +/-0.007; p = 0.042)	0.035 (CI = +/-0.051; p = 0.167)	0.010 (CI = +/-0.003; p = 0.000)	0.705	-0.78%
Frequency	2013.2	-0.006 (CI = +/-0.008; p = 0.123)	0.028 (CI = +/-0.052; p = 0.277)	0.010 (CI = +/-0.003; p = 0.000)	0.694	-0.61%
Frequency	2014.1	-0.005 (CI = +/-0.009; p = 0.234)	0.031 (CI = +/-0.054; p = 0.244)	0.010 (CI = +/-0.003; p = 0.000)	0.687	-0.51%
Frequency	2014.2	-0.006 (CI = +/-0.010; p = 0.243)	0.033 (CI = +/-0.058; p = 0.246)	0.010 (CI = +/-0.003; p = 0.000)	0.679	-0.56%
Frequency	2015.2	-0.010 (CI = +/-0.009; p = 0.045)	0.022 (CI = +/-0.053; p = 0.376)	0.010 (CI = +/-0.003; p = 0.000)	0.758	-0.96%
Frequency	2016.1	-0.011 (CI = +/-0.010; p = 0.033)	0.017 (CI = +/-0.055; p = 0.517)	0.010 (CI = +/-0.003; p = 0.000)	0.768	-1.14%
Frequency	2016.2	-0.014 (CI = +/-0.011; p = 0.017)	0.025 (CI = +/-0.055; p = 0.344)	0.010 (CI = +/-0.003; p = 0.000)	0.791	-1.39%
Frequency	2017.1	-0.015 (CI = +/-0.013; p = 0.023)	0.022 (CI = +/-0.059; p = 0.431)	0.010 (CI = +/-0.003; p = 0.000)	0.786	-1.50%

Collision

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

Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.081; p = 0.375)	0.574	+2.49%
Loss Cost	2005.2	0.024 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.083; p = 0.413)	0.546	+2.46%
Loss Cost	2006.1	0.024 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.086; p = 0.442)	0.532	+2.48%
Loss Cost	2006.2	0.025 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.088; p = 0.404)	0.522	+2.54%
Loss Cost	2007.1	0.026 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.090; p = 0.464)	0.516	+2.60%
Loss Cost	2007.2	0.027 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.090; p = 0.332)	0.543	+2.78%
Loss Cost	2008.1	0.029 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.089; p = 0.475)	0.579	+2.99%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.090; p = 0.357)	0.594	+3.16%
Loss Cost	2009.1	0.032 (CI = +/-0.010; p = 0.000)	-0.034 (CI = +/-0.092; p = 0.454)	0.600	+3.30%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.092; p = 0.324)	0.619	+3.51%
Loss Cost	2010.1	0.037 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.092; p = 0.454)	0.642	+3.74%
Loss Cost	2010.2	0.037 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.096; p = 0.447)	0.618	+3.78%
Loss Cost	2011.1	0.039 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.099; p = 0.547)	0.618	+3.93%
Loss Cost	2011.2	0.040 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.102; p = 0.481)	0.606	+4.07%
Loss Cost	2012.1	0.042 (CI = +/-0.014; p = 0.000)	-0.026 (CI = +/-0.104; p = 0.609)	0.615	+4.31%
Loss Cost	2012.2	0.044 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.108; p = 0.520)	0.606	+4.49%
Loss Cost	2013.1	0.044 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.113; p = 0.540)	0.574	+4.50%
Loss Cost	2013.2	0.045 (CI = +/-0.018; p = 0.000)	-0.038 (CI = +/-0.120; p = 0.518)	0.541	+4.59%
Loss Cost	2014.1	0.046 (CI = +/-0.020; p = 0.000)	-0.035 (CI = +/-0.126; p = 0.566)	0.513	+4.68%
Loss Cost	2014.2	0.046 (CI = +/-0.023; p = 0.000)	-0.038 (CI = +/-0.134; p = 0.562)	0.466	+4.75%
Loss Cost	2015.2	0.044 (CI = +/-0.026; p = 0.002)	-0.043 (CI = +/-0.140; p = 0.528)	0.398	+4.54%
Loss Cost	2016.1	0.044 (CI = +/-0.029; p = 0.005)	-0.044 (CI = +/-0.150; p = 0.546)	0.356	+4.51%
Loss Cost	2016.2	0.044 (CI = +/-0.033; p = 0.012)	-0.044 (CI = +/-0.161; p = 0.566)	0.297	+4.53%
Loss Cost	2017.1	0.048 (CI = +/-0.037; p = 0.015)	-0.033 (CI = +/-0.172; p = 0.685)	0.295	+4.93%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.042; p = 0.184)	0.957	+5.25%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.179)	0.954	+5.26%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.252)	0.953	+5.33%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.042; p = 0.142)	0.956	+5.44%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.129)	0.952	+5.40%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.045; p = 0.114)	0.949	+5.44%
Severity	2008.1	0.054 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.183)	0.951	+5.56%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.051)	0.961	+5.74%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.091)	0.965	+5.88%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.058)	0.965	+5.97%
Severity	2010.1	0.058 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.083)	0.963	+6.02%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.080)	0.959	+6.05%
Severity	2011.1	0.059 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.115)	0.957	+6.12%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.122)	0.951	+6.14%
Severity	2012.1	0.059 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.046; p = 0.116)	0.945	+6.09%
Severity	2012.2	0.059 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.048; p = 0.155)	0.937	+6.04%
Severity	2013.1	0.056 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.045; p = 0.063)	0.937	+5.79%
Severity	2013.2	0.055 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.046; p = 0.110)	0.927	+5.65%
Severity	2014.1	0.055 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.048; p = 0.123)	0.917	+5.64%
Severity	2014.2	0.055 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.052; p = 0.140)	0.901	+5.66%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.053; p = 0.202)	0.897	+5.85%
Severity	2016.1	0.058 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.056; p = 0.274)	0.887	+5.96%
Severity	2016.2	0.058 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.060; p = 0.276)	0.868	+6.02%
Severity	2017.1	0.062 (CI = +/-0.013; p = 0.000)	-0.022 (CI = +/-0.060; p = 0.454)	0.877	+6.40%
Frequency	2005.1	-0.027 (CI = +/-0.005; p = 0.000)	-0.008 (CI = +/-0.063; p = 0.802)	0.718	-2.62%
Frequency	2005.2	-0.027 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.065; p = 0.879)	0.711	-2.66%
Frequency	2006.1	-0.027 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.066; p = 0.810)	0.703	-2.71%
Frequency	2006.2	-0.028 (CI = +/-0.006; p = 0.000)	-0.005 (CI = +/-0.068; p = 0.878)	0.694	-2.75%
Frequency	2007.1	-0.027 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.069; p = 0.991)	0.667	-2.66%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.069; p = 0.814)	0.638	-2.53%
Frequency	2008.1	-0.025 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.070; p = 0.949)	0.603	-2.43%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.073; p = 0.965)	0.582	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.075; p = 0.967)	0.557	-2.44%
Frequency	2009.2	-0.023 (CI = +/-0.008; p = 0.000)	-0.008 (CI = +/-0.077; p = 0.827)	0.513	-2.32%
Frequency	2010.1	-0.022 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.077; p = 0.992)	0.460	-2.15%
Frequency	2010.2	-0.022 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.080; p = 0.998)	0.428	-2.15%
Frequency	2011.1	-0.021 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.083; p = 0.921)	0.379	-2.06%
Frequency	2011.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.001 (CI = +/-0.086; p = 0.972)	0.322	-1.95%
Frequency	2012.1	-0.017 (CI = +/-0.011; p = 0.005)	0.010 (CI = +/-0.086; p = 0.816)	0.243	-1.68%
Frequency	2012.2	-0.015 (CI = +/-0.012; p = 0.019)	0.000 (CI = +/-0.088; p = 0.994)	0.161	-1.46%
Frequency	2013.1	-0.012 (CI = +/-0.013; p = 0.060)	0.009 (CI = +/-0.089; p = 0.843)	0.084	-1.22%
Frequency	2013.2	-0.010 (CI = +/-0.014; p = 0.150)	-0.001 (CI = +/-0.092; p = 0.986)	0.012	-1.00%
Frequency	2014.1	-0.009 (CI = +/-0.015; p = 0.235)	0.002 (CI = +/-0.096; p = 0.962)	-0.025	-0.90%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.315)	0.000 (CI = +/-0.103; p = 0.994)	-0.051	-0.85%
Frequency	2015.2	-0.012 (CI = +/-0.019; p = 0.186)	-0.010 (CI = +/-0.105; p = 0.848)	-0.003	-1.24%
Frequency	2016.1	-0.014 (CI = +/-0.022; p = 0.194)	-0.014 (CI = +/-0.112; p = 0.796)	-0.008	-1.36%
Frequency	2016.2	-0.014 (CI = +/-0.024; p = 0.230)	-0.012 (CI = +/-0.119; p = 0.826)	-0.024	-1.41%
Frequency	2017.1	-0.014 (CI = +/-0.028; p = 0.303)	-0.012 (CI = +/-0.129; p = 0.850)	-0.060	-1.38%

Collision

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

Loss Cost	2005.1	0.029 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.752	+2.93%
Loss Cost	2005.2	0.029 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.735	+2.90%
Loss Cost	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.729	+2.95%
Loss Cost	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.725	+3.01%
Loss Cost	2007.1	0.031 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.727	+3.10%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.753	+3.28%
Loss Cost	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.801	+3.53%
Loss Cost	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.817	+3.69%
Loss Cost	2009.1	0.038 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.833	+3.87%
Loss Cost	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.852	+4.06%
Loss Cost	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.885	+4.32%
Loss Cost	2010.2	0.042 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.877	+4.34%
Loss Cost	2011.1	0.044 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.887	+4.52%
Loss Cost	2011.2	0.045 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.885	+4.61%
Loss Cost	2012.1	0.047 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.901	+4.85%
Loss Cost	2012.2	0.048 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.900	+4.96%
Loss Cost	2013.1	0.048 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.893	+4.95%
Loss Cost	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.884	+4.93%
Loss Cost	2014.1	0.048 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.877	+4.97%
Loss Cost	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.868	+4.85%
Loss Cost	2015.1	0.045 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.867	+4.56%
Loss Cost	2015.2	0.048 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.890	+4.94%
Loss Cost	2016.1	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.884	+4.84%
Loss Cost	2016.2	0.045 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.883	+4.55%
Loss Cost	2017.1	0.046 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.883	+4.72%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.051)	0.956	+5.37%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.053)	0.953	+5.38%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.954	+5.47%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.956	+5.57%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	0.952	+5.56%
Severity	2007.2	0.054 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.949	+5.59%
Severity	2008.1	0.056 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.026)	0.954	+5.74%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	0.962	+5.92%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.969	+6.09%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.968	+6.16%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.968	+6.25%
Severity	2010.2	0.061 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.965	+6.27%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.965	+6.37%
Severity	2011.2	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.961	+6.37%
Severity	2012.1	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.956	+6.37%
Severity	2012.2	0.061 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	0.951	+6.30%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.949	+6.12%
Severity	2013.2	0.058 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.945	+5.97%
Severity	2014.1	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.940	+6.03%
Severity	2014.2	0.058 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.932	+6.01%
Severity	2015.1	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.005)	0.937	+6.25%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.938	+5.97%
Severity	2016.1	0.059 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.933	+6.09%
Severity	2016.2	0.059 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.922	+6.03%
Severity	2017.1	0.062 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.932	+6.37%
Frequency	2005.1	-0.023 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.809	-2.31%
Frequency	2005.2	-0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.805	-2.35%
Frequency	2006.1	-0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.800	-2.39%
Frequency	2006.2	-0.025 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.795	-2.43%
Frequency	2007.1	-0.024 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.783	-2.34%
Frequency	2007.2	-0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.775	-2.19%
Frequency	2008.1	-0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.762	-2.09%
Frequency	2008.2	-0.021 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.751	-2.10%
Frequency	2009.1	-0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.738	-2.09%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.721	-1.98%
Frequency	2010.1	-0.018 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.708	-1.81%
Frequency	2010.2	-0.018 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.695	-1.81%
Frequency	2011.1	-0.018 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.675	-1.75%
Frequency	2011.2	-0.017 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.654	-1.66%
Frequency	2012.1	-0.014 (CI = +/-0.009; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.640	-1.43%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.622	-1.26%
Frequency	2013.1	-0.011 (CI = +/-0.010; p = 0.025)	0.010 (CI = +/-0.004; p = 0.000)	0.604	-1.10%
Frequency	2013.2	-0.010 (CI = +/-0.010; p = 0.060)	0.010 (CI = +/-0.004; p = 0.000)	0.585	-0.98%
Frequency	2014.1	-0.010 (CI = +/-0.011; p = 0.077)	0.010 (CI = +/-0.004; p = 0.000)	0.575	-1.00%
Frequency	2014.2	-0.011 (CI = +/-0.012; p = 0.076)	0.010 (CI = +/-0.004; p = 0.000)	0.575	-1.10%
Frequency	2015.1	-0.016 (CI = +/-0.012; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.682	-1.59%
Frequency	2015.2	-0.010 (CI = +/-0.009; p = 0.042)	0.010 (CI = +/-0.003; p = 0.000)	0.760	-0.97%
Frequency	2016.1	-0.012 (CI = +/-0.010; p = 0.025)	0.010 (CI = +/-0.003; p = 0.000)	0.777	-1.17%
Frequency	2016.2	-0.014 (CI = +/-0.011; p = 0.016)	0.010 (CI = +/-0.003; p = 0.000)	0.791	-1.39%
Frequency	2017.1	-0.016 (CI = +/-0.012; p = 0.017)	0.010 (CI = +/-0.003; p = 0.000)	0.791	-1.55%

Collision

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

Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	0.575	+2.50%
Loss Cost	2005.2	0.024 (CI = +/-0.007; p = 0.000)	0.548	+2.46%
Loss Cost	2006.1	0.025 (CI = +/-0.008; p = 0.000)	0.535	+2.49%
Loss Cost	2006.2	0.025 (CI = +/-0.008; p = 0.000)	0.524	+2.53%
Loss Cost	2007.1	0.026 (CI = +/-0.008; p = 0.000)	0.520	+2.61%
Loss Cost	2007.2	0.027 (CI = +/-0.009; p = 0.000)	0.539	+2.76%
Loss Cost	2008.1	0.029 (CI = +/-0.009; p = 0.000)	0.580	+2.99%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.589	+3.14%
Loss Cost	2009.1	0.032 (CI = +/-0.010; p = 0.000)	0.598	+3.29%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	0.609	+3.46%
Loss Cost	2010.1	0.036 (CI = +/-0.010; p = 0.000)	0.635	+3.70%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	0.611	+3.70%
Loss Cost	2011.1	0.038 (CI = +/-0.012; p = 0.000)	0.612	+3.86%
Loss Cost	2011.2	0.039 (CI = +/-0.013; p = 0.000)	0.596	+3.95%
Loss Cost	2012.1	0.041 (CI = +/-0.013; p = 0.000)	0.605	+4.18%
Loss Cost	2012.2	0.042 (CI = +/-0.015; p = 0.000)	0.591	+4.29%
Loss Cost	2013.1	0.042 (CI = +/-0.016; p = 0.000)	0.559	+4.29%
Loss Cost	2013.2	0.042 (CI = +/-0.017; p = 0.000)	0.524	+4.28%
Loss Cost	2014.1	0.043 (CI = +/-0.019; p = 0.000)	0.496	+4.35%
Loss Cost	2014.2	0.042 (CI = +/-0.021; p = 0.001)	0.450	+4.27%
Loss Cost	2015.1	0.040 (CI = +/-0.023; p = 0.002)	0.387	+4.05%
Loss Cost	2015.2	0.044 (CI = +/-0.025; p = 0.002)	0.419	+4.54%
Loss Cost	2016.1	0.045 (CI = +/-0.028; p = 0.004)	0.381	+4.60%
Loss Cost	2016.2	0.044 (CI = +/-0.032; p = 0.010)	0.328	+4.53%
Loss Cost	2017.1	0.049 (CI = +/-0.036; p = 0.011)	0.337	+5.01%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.953	+5.26%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.950	+5.26%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.950	+5.34%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	0.951	+5.44%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	0.947	+5.43%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	0.943	+5.45%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.947	+5.59%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	0.954	+5.76%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	0.961	+5.92%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	0.959	+5.99%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.958	+6.07%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	0.953	+6.08%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	0.952	+6.18%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	0.947	+6.18%
Severity	2012.1	0.060 (CI = +/-0.006; p = 0.000)	0.941	+6.18%
Severity	2012.2	0.059 (CI = +/-0.007; p = 0.000)	0.933	+6.11%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	0.928	+5.93%
Severity	2013.2	0.056 (CI = +/-0.007; p = 0.000)	0.920	+5.78%
Severity	2014.1	0.057 (CI = +/-0.008; p = 0.000)	0.912	+5.85%
Severity	2014.2	0.057 (CI = +/-0.009; p = 0.000)	0.899	+5.85%
Severity	2015.1	0.059 (CI = +/-0.009; p = 0.000)	0.904	+6.11%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	0.892	+5.85%
Severity	2016.1	0.058 (CI = +/-0.011; p = 0.000)	0.885	+6.02%
Severity	2016.2	0.058 (CI = +/-0.012; p = 0.000)	0.866	+6.02%
Severity	2017.1	0.063 (CI = +/-0.013; p = 0.000)	0.880	+6.45%
Frequency	2005.1	-0.026 (CI = +/-0.005; p = 0.000)	0.707	-2.61%
Frequency	2005.2	-0.027 (CI = +/-0.006; p = 0.000)	0.701	-2.66%
Frequency	2006.1	-0.027 (CI = +/-0.006; p = 0.000)	0.694	-2.71%
Frequency	2006.2	-0.028 (CI = +/-0.006; p = 0.000)	0.686	-2.76%
Frequency	2007.1	-0.027 (CI = +/-0.007; p = 0.000)	0.659	-2.67%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	0.629	-2.55%
Frequency	2008.1	-0.025 (CI = +/-0.007; p = 0.000)	0.596	-2.46%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.578	-2.48%
Frequency	2009.1	-0.025 (CI = +/-0.008; p = 0.000)	0.556	-2.49%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	0.515	-2.38%
Frequency	2010.1	-0.023 (CI = +/-0.009; p = 0.000)	0.467	-2.23%
Frequency	2010.2	-0.023 (CI = +/-0.010; p = 0.000)	0.443	-2.24%
Frequency	2011.1	-0.022 (CI = +/-0.010; p = 0.000)	0.403	-2.18%
Frequency	2011.2	-0.021 (CI = +/-0.011; p = 0.001)	0.357	-2.10%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.291	-1.88%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.009)	0.230	-1.71%
Frequency	2013.1	-0.016 (CI = +/-0.013; p = 0.025)	0.172	-1.55%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.056)	0.123	-1.41%
Frequency	2014.1	-0.014 (CI = +/-0.016; p = 0.078)	0.104	-1.42%
Frequency	2014.2	-0.015 (CI = +/-0.018; p = 0.093)	0.096	-1.49%
Frequency	2015.1	-0.020 (CI = +/-0.019; p = 0.041)	0.169	-1.94%
Frequency	2015.2	-0.012 (CI = +/-0.018; p = 0.173)	0.054	-1.24%
Frequency	2016.1	-0.013 (CI = +/-0.021; p = 0.186)	0.051	-1.34%
Frequency	2016.2	-0.014 (CI = +/-0.023; p = 0.214)	0.041	-1.41%
Frequency	2017.1	-0.014 (CI = +/-0.027; p = 0.292)	0.013	-1.35%

Collision

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

Loss Cost	2005.1	0.029 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.062; p = 0.685)	0.012 (CI = +/-0.005; p = 0.000)	0.746	+2.92%
Loss Cost	2005.2	0.029 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.063; p = 0.730)	0.012 (CI = +/-0.005; p = 0.000)	0.729	+2.90%
Loss Cost	2006.1	0.029 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.065; p = 0.801)	0.012 (CI = +/-0.005; p = 0.000)	0.722	+2.94%
Loss Cost	2006.2	0.030 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.066; p = 0.722)	0.012 (CI = +/-0.005; p = 0.000)	0.718	+3.00%
Loss Cost	2007.1	0.030 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.067; p = 0.850)	0.013 (CI = +/-0.005; p = 0.000)	0.719	+3.09%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.066; p = 0.617)	0.013 (CI = +/-0.005; p = 0.000)	0.748	+3.27%
Loss Cost	2008.1	0.035 (CI = +/-0.006; p = 0.000)	-0.002 (CI = +/-0.061; p = 0.946)	0.013 (CI = +/-0.004; p = 0.000)	0.795	+3.53%
Loss Cost	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.060; p = 0.719)	0.013 (CI = +/-0.004; p = 0.000)	0.812	+3.69%
Loss Cost	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.059; p = 0.962)	0.013 (CI = +/-0.004; p = 0.000)	0.827	+3.87%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.057; p = 0.697)	0.013 (CI = +/-0.004; p = 0.000)	0.848	+4.06%
Loss Cost	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.052; p = 0.927)	0.013 (CI = +/-0.004; p = 0.000)	0.880	+4.33%
Loss Cost	2010.2	0.042 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.054; p = 0.948)	0.013 (CI = +/-0.004; p = 0.000)	0.872	+4.34%
Loss Cost	2011.1	0.044 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.053; p = 0.689)	0.014 (CI = +/-0.004; p = 0.000)	0.883	+4.53%
Loss Cost	2011.2	0.045 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.055; p = 0.802)	0.013 (CI = +/-0.004; p = 0.000)	0.880	+4.61%
Loss Cost	2012.1	0.048 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.052; p = 0.484)	0.014 (CI = +/-0.003; p = 0.000)	0.899	+4.87%
Loss Cost	2012.2	0.048 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.054; p = 0.597)	0.014 (CI = +/-0.003; p = 0.000)	0.897	+4.97%
Loss Cost	2013.1	0.049 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.056; p = 0.606)	0.014 (CI = +/-0.003; p = 0.000)	0.889	+4.98%
Loss Cost	2013.2	0.048 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.059; p = 0.589)	0.014 (CI = +/-0.004; p = 0.000)	0.880	+4.94%
Loss Cost	2014.1	0.049 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.062; p = 0.561)	0.014 (CI = +/-0.004; p = 0.000)	0.872	+5.00%
Loss Cost	2014.2	0.047 (CI = +/-0.011; p = 0.000)	0.023 (CI = +/-0.065; p = 0.473)	0.014 (CI = +/-0.004; p = 0.000)	0.864	+4.86%
Loss Cost	2015.1	0.045 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.065; p = 0.670)	0.014 (CI = +/-0.004; p = 0.000)	0.861	+4.59%
Loss Cost	2015.2	0.048 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.063; p = 0.959)	0.013 (CI = +/-0.003; p = 0.000)	0.883	+4.94%
Loss Cost	2016.1	0.047 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.068; p = 0.967)	0.013 (CI = +/-0.004; p = 0.000)	0.875	+4.84%
Loss Cost	2016.2	0.045 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.070; p = 0.821)	0.014 (CI = +/-0.004; p = 0.000)	0.875	+4.55%
Loss Cost	2017.1	0.046 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.074; p = 0.720)	0.014 (CI = +/-0.004; p = 0.000)	0.875	+4.75%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.041; p = 0.172)	0.003 (CI = +/-0.003; p = 0.071)	0.958	+5.35%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.042; p = 0.162)	0.003 (CI = +/-0.003; p = 0.074)	0.955	+5.37%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.042; p = 0.241)	0.003 (CI = +/-0.003; p = 0.061)	0.955	+5.45%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.129)	0.003 (CI = +/-0.003; p = 0.048)	0.958	+5.56%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.122)	0.003 (CI = +/-0.003; p = 0.054)	0.954	+5.53%
Severity	2007.2	0.054 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.103)	0.003 (CI = +/-0.003; p = 0.055)	0.952	+5.58%
Severity	2008.1	0.056 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.042; p = 0.177)	0.003 (CI = +/-0.003; p = 0.038)	0.955	+5.71%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.042)	0.003 (CI = +/-0.003; p = 0.017)	0.966	+5.90%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.034; p = 0.082)	0.003 (CI = +/-0.002; p = 0.007)	0.972	+6.06%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.046)	0.003 (CI = +/-0.002; p = 0.006)	0.972	+6.15%
Severity	2010.1	0.060 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.073)	0.004 (CI = +/-0.002; p = 0.005)	0.971	+6.21%
Severity	2010.2	0.061 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.066)	0.004 (CI = +/-0.002; p = 0.006)	0.968	+6.25%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.036; p = 0.107)	0.004 (CI = +/-0.002; p = 0.005)	0.967	+6.34%
Severity	2011.2	0.062 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.109)	0.004 (CI = +/-0.002; p = 0.006)	0.964	+6.36%
Severity	2012.1	0.061 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.108)	0.004 (CI = +/-0.003; p = 0.008)	0.960	+6.33%
Severity	2012.2	0.061 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.041; p = 0.140)	0.004 (CI = +/-0.003; p = 0.009)	0.954	+6.29%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.038; p = 0.045)	0.003 (CI = +/-0.002; p = 0.006)	0.957	+6.06%
Severity	2013.2	0.058 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.075)	0.004 (CI = +/-0.002; p = 0.005)	0.952	+5.95%
Severity	2014.1	0.058 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.041; p = 0.096)	0.004 (CI = +/-0.002; p = 0.006)	0.946	+5.97%
Severity	2014.2	0.058 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.101)	0.004 (CI = +/-0.002; p = 0.008)	0.939	+6.00%
Severity	2015.1	0.060 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.043; p = 0.176)	0.004 (CI = +/-0.002; p = 0.007)	0.941	+6.20%
Severity	2015.2	0.058 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.302)	0.004 (CI = +/-0.002; p = 0.004)	0.938	+5.96%
Severity	2016.1	0.059 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.044; p = 0.391)	0.004 (CI = +/-0.002; p = 0.005)	0.932	+6.05%
Severity	2016.2	0.059 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.048; p = 0.437)	0.004 (CI = +/-0.003; p = 0.007)	0.920	+6.03%
Severity	2017.1	0.062 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.047; p = 0.662)	0.004 (CI = +/-0.002; p = 0.007)	0.928	+6.35%
Frequency	2005.1	-0.023 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.052; p = 0.547)	0.009 (CI = +/-0.004; p = 0.000)	0.806	-2.30%
Frequency	2005.2	-0.024 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.053; p = 0.482)	0.009 (CI = +/-0.004; p = 0.000)	0.802	-2.35%
Frequency	2006.1	-0.024 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.055; p = 0.541)	0.009 (CI = +/-0.004; p = 0.000)	0.797	-2.38%
Frequency	2006.2	-0.025 (CI = +/-0.005; p = 0.000)	0.019 (CI = +/-0.056; p = 0.484)	0.009 (CI = +/-0.004; p = 0.000)	0.792	-2.43%
Frequency	2007.1	-0.023 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.056; p = 0.344)	0.009 (CI = +/-0.004; p = 0.000)	0.782	-2.31%
Frequency	2007.2	-0.022 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.055; p = 0.488)	0.010 (CI = +/-0.004; p = 0.000)	0.771	-2.19%
Frequency	2008.1	-0.021 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.055; p = 0.337)	0.010 (CI = +/-0.004; p = 0.000)	0.762	-2.06%
Frequency	2008.2	-0.021 (CI = +/-0.006; p = 0.000)	0.027 (CI = +/-0.057; p = 0.329)	0.010 (CI = +/-0.004; p = 0.000)	0.751	-2.09%
Frequency	2009.1	-0.021 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.059; p = 0.327)	0.010 (CI = +/-0.004; p = 0.000)	0.738	-2.07%
Frequency	2009.2	-0.020 (CI = +/-0.007; p = 0.000)	0.023 (CI = +/-0.060; p = 0.426)	0.010 (CI = +/-0.004; p = 0.000)	0.717	-1.97%
Frequency	2010.1	-0.018 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.058; p = 0.245)	0.010 (CI = +/-0.004; p = 0.000)	0.713	-1.78%
Frequency	2010.2	-0.018 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.060; p = 0.245)	0.010 (CI = +/-0.004; p = 0.000)	0.699	-1.80%
Frequency	2011.1	-0.017 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.062; p = 0.198)	0.010 (CI = +/-0.004; p = 0.000)	0.684	-1.70%
Frequency	2011.2	-0.017 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.064; p = 0.245)	0.010 (CI = +/-0.004; p = 0.000)	0.660	-1.64%
Frequency	2012.1	-0.014 (CI = +/-0.008; p = 0.002)	0.049 (CI = +/-0.061; p = 0.109)	0.010 (CI = +/-0.004; p = 0.000)	0.666	-1.37%
Frequency	2012.2	-0.012 (CI = +/-0.009; p = 0.008)	0.044 (CI = +/-0.063; p = 0.161)	0.010 (CI = +/-0.004; p = 0.000)	0.640	-1.24%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.030)	0.053 (CI = +/-0.063; p = 0.093)	0.010 (CI = +/-0.004; p = 0.000)	0.640	-1.02%
Frequency	2013.2	-0.010 (CI = +/-0.010; p = 0.058)	0.050 (CI = +/-0.066; p = 0.126)	0.010 (CI = +/-0.004; p = 0.000)	0.615	-0.95%
Frequency	2014.1	-0.009 (CI = +/-0.011; p = 0.094)	0.052 (CI = +/-0.069; p = 0.134)	0.010 (CI = +/-0.004; p = 0.000)	0.605	-0.92%
Frequency	2014.2	-0.011 (CI = +/-0.012; p = 0.069)	0.058 (CI = +/-0.072; p = 0.107)	0.010 (CI = +/-0.004; p = 0.000)	0.615	-1.08%
Frequency	2015.1	-0.015 (CI = +/-0.012; p = 0.012)	0.042 (CI = +/-0.067; p = 0.198)	0.010 (CI = +/-0.004; p = 0.000)	0.697	-1.52%
Frequency	2015.2	-0.010 (CI = +/-0.009; p = 0.045)	0.022 (CI = +/-0.053; p = 0.376)	0.010 (CI = +/-0.003; p = 0.000)	0.758	-0.96%
Frequency	2016.1	-0.011 (CI = +/-0.010; p = 0.033)	0.017 (CI = +/-0.055; p = 0.517)	0.010 (CI = +/-0.003; p = 0.000)	0.768	-1.14%
Frequency	2016.2	-0.014 (CI = +/-0.011; p = 0.017)	0.025 (CI = +/-0.055; p = 0.344)	0.010 (CI = +/-0.003; p = 0.000)	0.791	-1.39%
Frequency	2017.1	-0.015 (CI = +/-0.013; p = 0.023)	0.022 (CI = +/-0.059; p = 0.431)	0.010 (CI = +/-0.003; p = 0.000)	0.786	-1.50%

Collision

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

Loss Cost	2005.1	0.025 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.079; p = 0.428)	0.571	+2.49%
Loss Cost	2005.2	0.024 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.081; p = 0.469)	0.542	+2.46%
Loss Cost	2006.1	0.024 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.084; p = 0.499)	0.528	+2.48%
Loss Cost	2006.2	0.025 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.086; p = 0.461)	0.517	+2.53%
Loss Cost	2007.1	0.026 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.088; p = 0.525)	0.511	+2.59%
Loss Cost	2007.2	0.027 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.088; p = 0.392)	0.536	+2.76%
Loss Cost	2008.1	0.029 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.088; p = 0.557)	0.571	+2.98%
Loss Cost	2008.2	0.031 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.088; p = 0.439)	0.584	+3.14%
Loss Cost	2009.1	0.032 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.090; p = 0.550)	0.589	+3.27%
Loss Cost	2009.2	0.034 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.091; p = 0.421)	0.605	+3.46%
Loss Cost	2010.1	0.036 (CI = +/-0.011; p = 0.000)	-0.025 (CI = +/-0.091; p = 0.578)	0.626	+3.69%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.095; p = 0.579)	0.600	+3.70%
Loss Cost	2011.1	0.038 (CI = +/-0.012; p = 0.000)	-0.019 (CI = +/-0.097; p = 0.690)	0.599	+3.85%
Loss Cost	2011.2	0.039 (CI = +/-0.013; p = 0.000)	-0.023 (CI = +/-0.101; p = 0.637)	0.583	+3.95%
Loss Cost	2012.1	0.041 (CI = +/-0.014; p = 0.000)	-0.014 (CI = +/-0.103; p = 0.781)	0.589	+4.16%
Loss Cost	2012.2	0.042 (CI = +/-0.015; p = 0.000)	-0.019 (CI = +/-0.107; p = 0.715)	0.575	+4.29%
Loss Cost	2013.1	0.042 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.113; p = 0.715)	0.541	+4.27%
Loss Cost	2013.2	0.042 (CI = +/-0.018; p = 0.000)	-0.021 (CI = +/-0.118; p = 0.718)	0.504	+4.28%
Loss Cost	2014.1	0.042 (CI = +/-0.020; p = 0.000)	-0.019 (CI = +/-0.125; p = 0.748)	0.473	+4.32%
Loss Cost	2014.2	0.042 (CI = +/-0.022; p = 0.001)	-0.018 (CI = +/-0.131; p = 0.778)	0.422	+4.27%
Loss Cost	2015.1	0.039 (CI = +/-0.024; p = 0.003)	-0.027 (CI = +/-0.138; p = 0.688)	0.357	+4.01%
Loss Cost	2015.2	0.044 (CI = +/-0.026; p = 0.002)	-0.043 (CI = +/-0.140; p = 0.528)	0.398	+4.54%
Loss Cost	2016.1	0.044 (CI = +/-0.029; p = 0.005)	-0.044 (CI = +/-0.150; p = 0.546)	0.356	+4.51%
Loss Cost	2016.2	0.044 (CI = +/-0.033; p = 0.012)	-0.044 (CI = +/-0.161; p = 0.566)	0.297	+4.53%
Loss Cost	2017.1	0.048 (CI = +/-0.037; p = 0.015)	-0.033 (CI = +/-0.172; p = 0.685)	0.295	+4.93%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.122)	0.955	+5.24%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.043; p = 0.117)	0.952	+5.26%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.172)	0.951	+5.33%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.091)	0.954	+5.44%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.084)	0.950	+5.41%
Severity	2007.2	0.053 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.072)	0.947	+5.45%
Severity	2008.1	0.054 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.122)	0.949	+5.57%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.039; p = 0.030)	0.960	+5.76%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.057)	0.964	+5.90%
Severity	2009.2	0.058 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.035)	0.964	+5.99%
Severity	2010.1	0.059 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.052)	0.962	+6.04%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.049)	0.958	+6.08%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.076)	0.956	+6.15%
Severity	2011.2	0.060 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.078)	0.952	+6.18%
Severity	2012.1	0.060 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.076)	0.946	+6.14%
Severity	2012.2	0.059 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.046; p = 0.098)	0.939	+6.11%
Severity	2013.1	0.057 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.044; p = 0.037)	0.939	+5.88%
Severity	2013.2	0.056 (CI = +/-0.007; p = 0.000)	-0.044 (CI = +/-0.046; p = 0.058)	0.930	+5.78%
Severity	2014.1	0.056 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.048; p = 0.073)	0.922	+5.79%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.051; p = 0.074)	0.911	+5.85%
Severity	2015.1	0.059 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.052; p = 0.129)	0.912	+6.05%
Severity	2015.2	0.057 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.053; p = 0.202)	0.897	+5.85%
Severity	2016.1	0.058 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.056; p = 0.274)	0.887	+5.96%
Severity	2016.2	0.058 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.060; p = 0.276)	0.868	+6.02%
Severity	2017.1	0.062 (CI = +/-0.013; p = 0.000)	-0.022 (CI = +/-0.060; p = 0.454)	0.877	+6.40%
Frequency	2005.1	-0.026 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.064; p = 0.969)	0.699	-2.61%
Frequency	2005.2	-0.027 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.066; p = 0.889)	0.693	-2.66%
Frequency	2006.1	-0.027 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.067; p = 0.964)	0.685	-2.71%
Frequency	2006.2	-0.028 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.069; p = 0.892)	0.677	-2.76%
Frequency	2007.1	-0.027 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.070; p = 0.770)	0.650	-2.67%
Frequency	2007.2	-0.026 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.070; p = 0.933)	0.617	-2.55%
Frequency	2008.1	-0.025 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.072; p = 0.806)	0.584	-2.45%
Frequency	2008.2	-0.025 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.074; p = 0.783)	0.565	-2.48%
Frequency	2009.1	-0.025 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.077; p = 0.793)	0.542	-2.48%
Frequency	2009.2	-0.024 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.078; p = 0.901)	0.498	-2.38%
Frequency	2010.1	-0.022 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.079; p = 0.733)	0.449	-2.22%
Frequency	2010.2	-0.023 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.082; p = 0.722)	0.424	-2.24%
Frequency	2011.1	-0.022 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.085; p = 0.669)	0.383	-2.17%
Frequency	2011.2	-0.021 (CI = +/-0.011; p = 0.001)	0.015 (CI = +/-0.089; p = 0.733)	0.334	-2.10%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.026 (CI = +/-0.089; p = 0.556)	0.271	-1.86%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.010)	0.020 (CI = +/-0.092; p = 0.665)	0.202	-1.71%
Frequency	2013.1	-0.015 (CI = +/-0.014; p = 0.030)	0.028 (CI = +/-0.095; p = 0.552)	0.148	-1.52%
Frequency	2013.2	-0.014 (CI = +/-0.015; p = 0.061)	0.023 (CI = +/-0.099; p = 0.628)	0.091	-1.41%
Frequency	2014.1	-0.014 (CI = +/-0.016; p = 0.092)	0.024 (CI = +/-0.105; p = 0.632)	0.069	-1.39%
Frequency	2014.2	-0.015 (CI = +/-0.018; p = 0.100)	0.028 (CI = +/-0.110; p = 0.601)	0.061	-1.49%
Frequency	2015.1	-0.019 (CI = +/-0.019; p = 0.049)	0.012 (CI = +/-0.111; p = 0.818)	0.123	-1.92%
Frequency	2015.2	-0.012 (CI = +/-0.019; p = 0.186)	-0.010 (CI = +/-0.105; p = 0.848)	-0.003	-1.24%
Frequency	2016.1	-0.014 (CI = +/-0.022; p = 0.194)	-0.014 (CI = +/-0.112; p = 0.796)	-0.008	-1.36%
Frequency	2016.2	-0.014 (CI = +/-0.024; p = 0.230)	-0.012 (CI = +/-0.119; p = 0.826)	-0.024	-1.41%
Frequency	2017.1	-0.014 (CI = +/-0.028; p = 0.303)	-0.012 (CI = +/-0.129; p = 0.850)	-0.060	-1.38%

Collision

Coverage = CL
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	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.150 (CI = +/-0.110; p = 0.009)	0.791	+2.16%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.159 (CI = +/-0.112; p = 0.007)	0.782	+2.05%
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.158 (CI = +/-0.115; p = 0.009)	0.775	+2.06%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.155 (CI = +/-0.119; p = 0.012)	0.768	+2.09%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.149 (CI = +/-0.123; p = 0.019)	0.766	+2.18%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.131 (CI = +/-0.123; p = 0.038)	0.781	+2.44%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.103 (CI = +/-0.116; p = 0.082)	0.818	+2.84%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.117; p = 0.148)	0.829	+3.10%
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.117; p = 0.259)	0.840	+3.39%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.115; p = 0.455)	0.856	+3.75%
Loss Cost	2010.1	0.042 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.105; p = 0.858)	0.890	+4.28%
Loss Cost	2010.2	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.111; p = 0.904)	0.882	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.109; p = 0.732)	0.895	+4.75%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.112; p = 0.532)	0.896	+5.04%
Loss Cost	2012.1	0.056 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.102; p = 0.156)	0.923	+5.74%
Loss Cost	2012.2	0.060 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.101; p = 0.055)	0.931	+6.23%
Loss Cost	2013.1	0.063 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.106; p = 0.041)	0.928	+6.49%
Loss Cost	2013.2	0.066 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.113; p = 0.030)	0.926	+6.81%
Loss Cost	2014.1	0.072 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.116; p = 0.012)	0.931	+7.43%
Loss Cost	2014.2	0.075 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.127; p = 0.012)	0.926	+7.76%
Loss Cost	2015.2	0.073 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.143; p = 0.029)	0.916	+7.58%
Loss Cost	2016.1	0.075 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.157; p = 0.036)	0.910	+7.78%
Loss Cost	2016.2	0.071 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.156 (CI = +/-0.171; p = 0.070)	0.903	+7.40%
Loss Cost	2017.1	0.080 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.176; p = 0.038)	0.913	+8.35%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.309)	0.086 (CI = +/-0.073; p = 0.023)	0.965	+4.93%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.330)	0.087 (CI = +/-0.076; p = 0.025)	0.962	+4.91%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.268)	0.079 (CI = +/-0.076; p = 0.043)	0.962	+5.02%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.198)	0.068 (CI = +/-0.076; p = 0.077)	0.962	+5.16%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.231)	0.073 (CI = +/-0.079; p = 0.068)	0.959	+5.10%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.238)	0.072 (CI = +/-0.082; p = 0.081)	0.956	+5.11%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.152)	0.057 (CI = +/-0.080; p = 0.154)	0.959	+5.32%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.037 (CI = +/-0.075; p = 0.315)	0.965	+5.62%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.019)	0.017 (CI = +/-0.069; p = 0.610)	0.972	+5.93%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.010 (CI = +/-0.071; p = 0.783)	0.970	+6.06%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.000 (CI = +/-0.073; p = 0.999)	0.970	+6.22%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	-0.001 (CI = +/-0.077; p = 0.970)	0.966	+6.24%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	-0.014 (CI = +/-0.078; p = 0.709)	0.966	+6.46%
Severity	2011.2	0.063 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	-0.014 (CI = +/-0.083; p = 0.734)	0.962	+6.46%
Severity	2012.1	0.062 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	-0.013 (CI = +/-0.088; p = 0.765)	0.957	+6.44%
Severity	2012.2	0.061 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	-0.002 (CI = +/-0.093; p = 0.958)	0.951	+6.24%
Severity	2013.1	0.055 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.034)	0.026 (CI = +/-0.090; p = 0.558)	0.952	+5.69%
Severity	2013.2	0.050 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.055 (CI = +/-0.085; p = 0.190)	0.955	+5.08%
Severity	2014.1	0.049 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.059 (CI = +/-0.093; p = 0.200)	0.948	+5.00%
Severity	2014.2	0.045 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.127)	0.078 (CI = +/-0.100; p = 0.120)	0.942	+4.59%
Severity	2015.2	0.049 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.003; p = 0.098)	0.060 (CI = +/-0.110; p = 0.268)	0.939	+5.00%
Severity	2016.1	0.051 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.051 (CI = +/-0.121; p = 0.377)	0.933	+5.20%
Severity	2016.2	0.048 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.004; p = 0.134)	0.064 (CI = +/-0.131; p = 0.313)	0.923	+4.87%
Severity	2017.1	0.055 (CI = +/-0.026; p = 0.001)	0.003 (CI = +/-0.003; p = 0.090)	0.038 (CI = +/-0.133; p = 0.550)	0.929	+5.65%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.064 (CI = +/-0.095; p = 0.178)	0.829	-2.64%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.072 (CI = +/-0.097; p = 0.142)	0.827	-2.73%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.079 (CI = +/-0.099; p = 0.114)	0.824	-2.82%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.087 (CI = +/-0.101; p = 0.090)	0.821	-2.92%
Frequency	2007.1	-0.028 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.076 (CI = +/-0.103; p = 0.142)	0.807	-2.77%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.059 (CI = +/-0.102; p = 0.249)	0.798	-2.54%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.045 (CI = +/-0.103; p = 0.376)	0.784	-2.36%
Frequency	2008.2	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.047 (CI = +/-0.107; p = 0.371)	0.772	-2.39%
Frequency	2009.1	-0.024 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.048 (CI = +/-0.112; p = 0.385)	0.758	-2.40%
Frequency	2009.2	-0.022 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.033 (CI = +/-0.114; p = 0.558)	0.740	-2.18%
Frequency	2010.1	-0.018 (CI = +/-0.011; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.112; p = 0.865)	0.730	-1.82%
Frequency	2010.2	-0.018 (CI = +/-0.012; p = 0.005)	0.009 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.118; p = 0.891)	0.714	-1.80%
Frequency	2011.1	-0.016 (CI = +/-0.013; p = 0.019)	0.009 (CI = +/-0.005; p = 0.000)	-0.004 (CI = +/-0.123; p = 0.946)	0.694	-1.61%
Frequency	2011.2	-0.013 (CI = +/-0.014; p = 0.068)	0.010 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.127; p = 0.738)	0.675	-1.33%
Frequency	2012.1	-0.007 (CI = +/-0.014; p = 0.343)	0.011 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.119; p = 0.313)	0.691	-0.66%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.993)	0.012 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.113; p = 0.093)	0.717	-0.01%
Frequency	2013.1	0.008 (CI = +/-0.013; p = 0.251)	0.012 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.102; p = 0.011)	0.768	+0.77%
Frequency	2013.2	0.016 (CI = +/-0.012; p = 0.010)	0.013 (CI = +/-0.003; p = 0.000)	-0.182 (CI = +/-0.086; p = 0.000)	0.845	+1.65%
Frequency	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.080; p = 0.000)	0.883	+2.32%
Frequency	2014.2	0.030 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.074; p = 0.000)	0.916	+3.03%
Frequency	2015.2	0.024 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.075; p = 0.000)	0.930	+2.46%
Frequency	2016.1	0.024 (CI = +/-0.015; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.083; p = 0.000)	0.929	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.017; p = 0.010)	0.014 (CI = +/-0.002; p = 0.000)	-0.220 (CI = +/-0.091; p = 0.000)	0.927	+2.41%
Frequency	2017.1	0.025 (CI = +/-0.020; p = 0.016)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.100; p = 0.000)	0.925	+2.56%

Collision

Coverage = CL
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	0.014 (CI = +/-0.008; p = 0.001)	0.242 (CI = +/-0.116; p = 0.000)	0.709	+1.43%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.002)	0.251 (CI = +/-0.117; p = 0.000)	0.700	+1.30%
Loss Cost	2006.1	0.013 (CI = +/-0.008; p = 0.005)	0.254 (CI = +/-0.120; p = 0.000)	0.691	+1.27%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.009)	0.255 (CI = +/-0.123; p = 0.000)	0.682	+1.24%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.012)	0.254 (CI = +/-0.127; p = 0.000)	0.676	+1.26%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.009)	0.245 (CI = +/-0.129; p = 0.001)	0.682	+1.41%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.003)	0.230 (CI = +/-0.128; p = 0.001)	0.703	+1.65%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	0.222 (CI = +/-0.132; p = 0.002)	0.704	+1.78%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.003)	0.215 (CI = +/-0.135; p = 0.003)	0.704	+1.91%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.003)	0.205 (CI = +/-0.139; p = 0.005)	0.706	+2.08%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.002)	0.190 (CI = +/-0.140; p = 0.010)	0.718	+2.36%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.005)	0.196 (CI = +/-0.145; p = 0.010)	0.701	+2.24%
Loss Cost	2011.1	0.024 (CI = +/-0.016; p = 0.006)	0.189 (CI = +/-0.151; p = 0.016)	0.696	+2.38%
Loss Cost	2011.2	0.024 (CI = +/-0.018; p = 0.012)	0.189 (CI = +/-0.158; p = 0.021)	0.682	+2.39%
Loss Cost	2012.1	0.026 (CI = +/-0.020; p = 0.011)	0.176 (CI = +/-0.164; p = 0.036)	0.682	+2.65%
Loss Cost	2012.2	0.027 (CI = +/-0.022; p = 0.018)	0.174 (CI = +/-0.173; p = 0.049)	0.667	+2.72%
Loss Cost	2013.1	0.025 (CI = +/-0.024; p = 0.043)	0.181 (CI = +/-0.182; p = 0.051)	0.643	+2.55%
Loss Cost	2013.2	0.023 (CI = +/-0.027; p = 0.094)	0.190 (CI = +/-0.193; p = 0.054)	0.616	+2.34%
Loss Cost	2014.1	0.022 (CI = +/-0.031; p = 0.157)	0.194 (CI = +/-0.207; p = 0.064)	0.592	+2.23%
Loss Cost	2014.2	0.018 (CI = +/-0.036; p = 0.319)	0.212 (CI = +/-0.221; p = 0.060)	0.560	+1.77%
Loss Cost	2015.2	0.008 (CI = +/-0.041; p = 0.699)	0.249 (CI = +/-0.234; p = 0.038)	0.532	+0.77%
Loss Cost	2016.1	0.002 (CI = +/-0.047; p = 0.912)	0.267 (CI = +/-0.251; p = 0.039)	0.508	+0.25%
Loss Cost	2016.2	-0.007 (CI = +/-0.054; p = 0.794)	0.297 (CI = +/-0.267; p = 0.032)	0.487	-0.66%
Loss Cost	2017.1	-0.005 (CI = +/-0.063; p = 0.856)	0.293 (CI = +/-0.292; p = 0.049)	0.475	-0.54%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.102 (CI = +/-0.066; p = 0.003)	0.964	+4.79%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.067; p = 0.004)	0.962	+4.77%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.068; p = 0.006)	0.961	+4.85%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.091 (CI = +/-0.068; p = 0.010)	0.962	+4.96%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.069; p = 0.009)	0.959	+4.90%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.096 (CI = +/-0.072; p = 0.010)	0.956	+4.89%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.071; p = 0.018)	0.957	+5.05%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.067; p = 0.033)	0.962	+5.27%
Severity	2009.1	0.053 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.064; p = 0.059)	0.966	+5.48%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.058 (CI = +/-0.066; p = 0.082)	0.964	+5.55%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.068; p = 0.115)	0.962	+5.63%
Severity	2010.2	0.054 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.071; p = 0.119)	0.958	+5.60%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.073; p = 0.172)	0.955	+5.72%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.076; p = 0.161)	0.950	+5.64%
Severity	2012.1	0.054 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.079; p = 0.150)	0.944	+5.56%
Severity	2012.2	0.052 (CI = +/-0.010; p = 0.000)	0.067 (CI = +/-0.081; p = 0.099)	0.939	+5.33%
Severity	2013.1	0.047 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.076; p = 0.025)	0.942	+4.83%
Severity	2013.2	0.042 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.069; p = 0.004)	0.947	+4.31%
Severity	2014.1	0.041 (CI = +/-0.011; p = 0.000)	0.115 (CI = +/-0.073; p = 0.004)	0.941	+4.16%
Severity	2014.2	0.037 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.075; p = 0.002)	0.937	+3.77%
Severity	2015.2	0.038 (CI = +/-0.014; p = 0.000)	0.125 (CI = +/-0.082; p = 0.005)	0.931	+3.92%
Severity	2016.1	0.039 (CI = +/-0.017; p = 0.000)	0.124 (CI = +/-0.089; p = 0.009)	0.923	+3.95%
Severity	2016.2	0.035 (CI = +/-0.019; p = 0.001)	0.135 (CI = +/-0.094; p = 0.008)	0.914	+3.60%
Severity	2017.1	0.040 (CI = +/-0.021; p = 0.001)	0.120 (CI = +/-0.098; p = 0.020)	0.916	+4.11%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.140 (CI = +/-0.099; p = 0.007)	0.770	-3.21%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.148 (CI = +/-0.100; p = 0.005)	0.770	-3.31%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.101; p = 0.004)	0.769	-3.42%
Frequency	2006.2	-0.036 (CI = +/-0.007; p = 0.000)	0.164 (CI = +/-0.102; p = 0.003)	0.768	-3.54%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.158 (CI = +/-0.104; p = 0.004)	0.743	-3.46%
Frequency	2007.2	-0.034 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.105; p = 0.007)	0.714	-3.32%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.143 (CI = +/-0.108; p = 0.011)	0.681	-3.23%
Frequency	2008.2	-0.034 (CI = +/-0.009; p = 0.000)	0.149 (CI = +/-0.111; p = 0.010)	0.668	-3.31%
Frequency	2009.1	-0.034 (CI = +/-0.010; p = 0.000)	0.153 (CI = +/-0.114; p = 0.010)	0.651	-3.39%
Frequency	2009.2	-0.033 (CI = +/-0.011; p = 0.000)	0.147 (CI = +/-0.118; p = 0.016)	0.608	-3.29%
Frequency	2010.1	-0.031 (CI = +/-0.012; p = 0.000)	0.136 (CI = +/-0.120; p = 0.027)	0.553	-3.10%
Frequency	2010.2	-0.032 (CI = +/-0.013; p = 0.000)	0.141 (CI = +/-0.124; p = 0.028)	0.530	-3.18%
Frequency	2011.1	-0.032 (CI = +/-0.014; p = 0.000)	0.139 (CI = +/-0.130; p = 0.037)	0.484	-3.15%
Frequency	2011.2	-0.031 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.136; p = 0.050)	0.428	-3.08%
Frequency	2012.1	-0.028 (CI = +/-0.017; p = 0.002)	0.119 (CI = +/-0.138; p = 0.088)	0.337	-2.75%
Frequency	2012.2	-0.025 (CI = +/-0.018; p = 0.009)	0.106 (CI = +/-0.144; p = 0.139)	0.247	-2.48%
Frequency	2013.1	-0.022 (CI = +/-0.020; p = 0.032)	0.093 (CI = +/-0.150; p = 0.211)	0.153	-2.18%
Frequency	2013.2	-0.019 (CI = +/-0.022; p = 0.090)	0.080 (CI = +/-0.158; p = 0.301)	0.068	-1.89%
Frequency	2014.1	-0.019 (CI = +/-0.026; p = 0.143)	0.078 (CI = +/-0.169; p = 0.342)	0.027	-1.85%
Frequency	2014.2	-0.019 (CI = +/-0.030; p = 0.185)	0.081 (CI = +/-0.182; p = 0.359)	0.001	-1.93%
Frequency	2015.2	-0.031 (CI = +/-0.033; p = 0.065)	0.124 (CI = +/-0.187; p = 0.177)	0.106	-3.03%
Frequency	2016.1	-0.036 (CI = +/-0.037; p = 0.056)	0.143 (CI = +/-0.199; p = 0.145)	0.125	-3.56%
Frequency	2016.2	-0.042 (CI = +/-0.043; p = 0.054)	0.162 (CI = +/-0.213; p = 0.126)	0.136	-4.11%
Frequency	2017.1	-0.046 (CI = +/-0.050; p = 0.070)	0.173 (CI = +/-0.232; p = 0.131)	0.114	-4.47%

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	0.022 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.143 (CI = +/-0.108; p = 0.011)	0.787	+2.20%
Loss Cost	2005.2	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.152 (CI = +/-0.110; p = 0.008)	0.778	+2.09%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.151 (CI = +/-0.114; p = 0.011)	0.771	+2.10%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.149 (CI = +/-0.118; p = 0.015)	0.764	+2.13%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.142 (CI = +/-0.121; p = 0.023)	0.761	+2.22%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.124 (CI = +/-0.121; p = 0.045)	0.777	+2.48%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.115; p = 0.100)	0.812	+2.87%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.116; p = 0.179)	0.823	+3.13%
Loss Cost	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.116; p = 0.309)	0.834	+3.42%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.115; p = 0.527)	0.849	+3.77%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.107; p = 0.955)	0.880	+4.30%
Loss Cost	2010.2	0.042 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.001 (CI = +/-0.113; p = 0.983)	0.872	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.113; p = 0.681)	0.883	+4.73%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.117; p = 0.517)	0.882	+4.99%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.111; p = 0.188)	0.905	+5.62%
Loss Cost	2012.2	0.059 (CI = +/-0.014; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.113; p = 0.096)	0.909	+6.04%
Loss Cost	2013.1	0.060 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.121; p = 0.092)	0.902	+6.19%
Loss Cost	2013.2	0.061 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.130; p = 0.092)	0.895	+6.34%
Loss Cost	2014.1	0.065 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.139; p = 0.071)	0.892	+6.68%
Loss Cost	2014.2	0.064 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.151; p = 0.100)	0.881	+6.65%
Loss Cost	2015.1	0.059 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.100 (CI = +/-0.161; p = 0.207)	0.873	+6.08%
Loss Cost	2015.2	0.073 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.143; p = 0.029)	0.916	+7.58%
Loss Cost	2016.1	0.075 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.170 (CI = +/-0.157; p = 0.036)	0.910	+7.78%
Loss Cost	2016.2	0.071 (CI = +/-0.032; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.156 (CI = +/-0.171; p = 0.070)	0.903	+7.40%
Loss Cost	2017.1	0.080 (CI = +/-0.035; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.176; p = 0.038)	0.913	+8.35%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.401)	0.094 (CI = +/-0.074; p = 0.014)	0.962	+4.88%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.423)	0.095 (CI = +/-0.076; p = 0.016)	0.959	+4.86%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.350)	0.087 (CI = +/-0.077; p = 0.028)	0.959	+4.97%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.268)	0.076 (CI = +/-0.077; p = 0.053)	0.960	+5.11%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.306)	0.081 (CI = +/-0.080; p = 0.047)	0.957	+5.05%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.311)	0.080 (CI = +/-0.083; p = 0.058)	0.953	+5.07%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.207)	0.065 (CI = +/-0.082; p = 0.115)	0.956	+5.28%
Severity	2008.2	0.054 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.094)	0.044 (CI = +/-0.077; p = 0.247)	0.962	+5.59%
Severity	2009.1	0.057 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.032)	0.024 (CI = +/-0.072; p = 0.502)	0.969	+5.91%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.025)	0.015 (CI = +/-0.074; p = 0.670)	0.968	+6.04%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	0.005 (CI = +/-0.075; p = 0.892)	0.967	+6.21%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.019)	0.003 (CI = +/-0.079; p = 0.941)	0.964	+6.24%
Severity	2011.1	0.063 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	-0.011 (CI = +/-0.080; p = 0.778)	0.964	+6.48%
Severity	2011.2	0.063 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	-0.012 (CI = +/-0.085; p = 0.777)	0.959	+6.49%
Severity	2012.1	0.063 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.017)	-0.013 (CI = +/-0.091; p = 0.777)	0.955	+6.51%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.026)	-0.004 (CI = +/-0.096; p = 0.927)	0.949	+6.35%
Severity	2013.1	0.057 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.045)	0.020 (CI = +/-0.096; p = 0.671)	0.947	+5.88%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.003; p = 0.075)	0.043 (CI = +/-0.097; p = 0.360)	0.945	+5.41%
Severity	2014.1	0.053 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.003; p = 0.082)	0.040 (CI = +/-0.105; p = 0.435)	0.939	+5.49%
Severity	2014.2	0.052 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.004; p = 0.109)	0.046 (CI = +/-0.114; p = 0.405)	0.931	+5.35%
Severity	2015.1	0.058 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.062)	0.019 (CI = +/-0.117; p = 0.730)	0.934	+5.95%
Severity	2015.2	0.049 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.003; p = 0.098)	0.060 (CI = +/-0.110; p = 0.268)	0.939	+5.00%
Severity	2016.1	0.051 (CI = +/-0.021; p = 0.000)	0.003 (CI = +/-0.003; p = 0.099)	0.051 (CI = +/-0.121; p = 0.377)	0.933	+5.20%
Severity	2016.2	0.048 (CI = +/-0.024; p = 0.001)	0.003 (CI = +/-0.004; p = 0.134)	0.064 (CI = +/-0.131; p = 0.313)	0.923	+4.87%
Severity	2017.1	0.055 (CI = +/-0.026; p = 0.001)	0.003 (CI = +/-0.003; p = 0.090)	0.038 (CI = +/-0.133; p = 0.550)	0.929	+5.65%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.050 (CI = +/-0.099; p = 0.317)	0.809	-2.55%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.057 (CI = +/-0.101; p = 0.260)	0.807	-2.64%
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.064 (CI = +/-0.104; p = 0.216)	0.803	-2.73%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.072 (CI = +/-0.106; p = 0.175)	0.800	-2.84%
Frequency	2007.1	-0.027 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.062 (CI = +/-0.108; p = 0.255)	0.785	-2.70%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.044 (CI = +/-0.108; p = 0.410)	0.773	-2.47%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.031 (CI = +/-0.109; p = 0.568)	0.757	-2.29%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.034 (CI = +/-0.114; p = 0.549)	0.746	-2.33%
Frequency	2009.1	-0.024 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.035 (CI = +/-0.119; p = 0.550)	0.732	-2.35%
Frequency	2009.2	-0.022 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.021 (CI = +/-0.122; p = 0.732)	0.712	-2.13%
Frequency	2010.1	-0.018 (CI = +/-0.012; p = 0.005)	0.010 (CI = +/-0.005; p = 0.000)	-0.002 (CI = +/-0.122; p = 0.973)	0.697	-1.80%
Frequency	2010.2	-0.018 (CI = +/-0.013; p = 0.010)	0.010 (CI = +/-0.005; p = 0.001)	-0.002 (CI = +/-0.129; p = 0.979)	0.682	-1.80%
Frequency	2011.1	-0.017 (CI = +/-0.015; p = 0.029)	0.010 (CI = +/-0.005; p = 0.001)	-0.012 (CI = +/-0.135; p = 0.861)	0.662	-1.64%
Frequency	2011.2	-0.014 (CI = +/-0.016; p = 0.079)	0.010 (CI = +/-0.005; p = 0.001)	-0.025 (CI = +/-0.142; p = 0.714)	0.641	-1.42%
Frequency	2012.1	-0.008 (CI = +/-0.017; p = 0.310)	0.011 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.140; p = 0.384)	0.637	-0.83%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.729)	0.012 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.142; p = 0.199)	0.635	-0.30%
Frequency	2013.1	0.003 (CI = +/-0.019; p = 0.753)	0.012 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.144; p = 0.091)	0.641	+0.29%
Frequency	2013.2	0.009 (CI = +/-0.020; p = 0.375)	0.013 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.147; p = 0.042)	0.651	+0.88%
Frequency	2014.1	0.011 (CI = +/-0.023; p = 0.312)	0.013 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.158; p = 0.041)	0.647	+1.13%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.337)	0.013 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.173; p = 0.052)	0.641	+1.23%
Frequency	2015.1	0.001 (CI = +/-0.027; p = 0.929)	0.012 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.170; p = 0.156)	0.704	+0.12%
Frequency	2015.2	0.024 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.075; p = 0.000)	0.930	+2.46%
Frequency	2016.1	0.024 (CI = +/-0.015; p = 0.003)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.083; p = 0.000)	0.929	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.017; p = 0.010)	0.014 (CI = +/-0.002; p = 0.000)	-0.220 (CI = +/-0.091; p = 0.000)	0.927	+2.41%
Frequency	2017.1	0.025 (CI = +/-0.020; p = 0.016)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.100; p = 0.000)	0.925	+2.56%

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	0.015 (CI = +/-0.008; p = 0.000)	0.235 (CI = +/-0.116; p = 0.000)	0.701	+1.46%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.002)	0.245 (CI = +/-0.117; p = 0.000)	0.691	+1.33%
Loss Cost	2006.1	0.013 (CI = +/-0.008; p = 0.004)	0.247 (CI = +/-0.120; p = 0.000)	0.682	+1.29%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.007)	0.249 (CI = +/-0.123; p = 0.000)	0.673	+1.27%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.011)	0.248 (CI = +/-0.126; p = 0.000)	0.666	+1.29%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.008)	0.239 (CI = +/-0.129; p = 0.001)	0.672	+1.43%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.003)	0.224 (CI = +/-0.128; p = 0.001)	0.692	+1.67%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	0.217 (CI = +/-0.132; p = 0.002)	0.691	+1.78%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.003)	0.209 (CI = +/-0.135; p = 0.004)	0.691	+1.91%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.003)	0.201 (CI = +/-0.139; p = 0.006)	0.692	+2.07%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.002)	0.186 (CI = +/-0.141; p = 0.012)	0.703	+2.33%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.006)	0.193 (CI = +/-0.146; p = 0.011)	0.685	+2.19%
Loss Cost	2011.1	0.023 (CI = +/-0.016; p = 0.008)	0.187 (CI = +/-0.152; p = 0.018)	0.679	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.018; p = 0.015)	0.188 (CI = +/-0.159; p = 0.022)	0.663	+2.29%
Loss Cost	2012.1	0.025 (CI = +/-0.020; p = 0.015)	0.178 (CI = +/-0.165; p = 0.036)	0.661	+2.50%
Loss Cost	2012.2	0.025 (CI = +/-0.022; p = 0.027)	0.178 (CI = +/-0.174; p = 0.045)	0.645	+2.51%
Loss Cost	2013.1	0.023 (CI = +/-0.024; p = 0.064)	0.188 (CI = +/-0.182; p = 0.044)	0.621	+2.28%
Loss Cost	2013.2	0.020 (CI = +/-0.027; p = 0.136)	0.200 (CI = +/-0.192; p = 0.042)	0.596	+2.00%
Loss Cost	2014.1	0.018 (CI = +/-0.030; p = 0.227)	0.209 (CI = +/-0.203; p = 0.045)	0.573	+1.80%
Loss Cost	2014.2	0.013 (CI = +/-0.033; p = 0.433)	0.229 (CI = +/-0.213; p = 0.037)	0.548	+1.28%
Loss Cost	2015.1	0.004 (CI = +/-0.036; p = 0.838)	0.264 (CI = +/-0.219; p = 0.021)	0.530	+0.36%
Loss Cost	2015.2	0.008 (CI = +/-0.041; p = 0.699)	0.249 (CI = +/-0.234; p = 0.038)	0.532	+0.77%
Loss Cost	2016.1	0.002 (CI = +/-0.047; p = 0.912)	0.267 (CI = +/-0.251; p = 0.039)	0.508	+0.25%
Loss Cost	2016.2	-0.007 (CI = +/-0.054; p = 0.794)	0.297 (CI = +/-0.267; p = 0.032)	0.487	-0.66%
Loss Cost	2017.1	-0.005 (CI = +/-0.063; p = 0.856)	0.293 (CI = +/-0.292; p = 0.049)	0.475	-0.54%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.107 (CI = +/-0.067; p = 0.002)	0.962	+4.77%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.109 (CI = +/-0.068; p = 0.003)	0.960	+4.75%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.103 (CI = +/-0.069; p = 0.004)	0.959	+4.83%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.069; p = 0.008)	0.959	+4.94%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.100 (CI = +/-0.070; p = 0.007)	0.956	+4.88%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.100 (CI = +/-0.072; p = 0.008)	0.953	+4.88%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.072; p = 0.015)	0.955	+5.04%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.068; p = 0.028)	0.960	+5.26%
Severity	2009.1	0.053 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.065; p = 0.052)	0.964	+5.48%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.067; p = 0.073)	0.962	+5.55%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.056 (CI = +/-0.069; p = 0.107)	0.960	+5.64%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.072; p = 0.114)	0.956	+5.62%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.074; p = 0.169)	0.954	+5.75%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.077; p = 0.166)	0.949	+5.70%
Severity	2012.1	0.055 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.080; p = 0.162)	0.943	+5.64%
Severity	2012.2	0.053 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.083; p = 0.119)	0.938	+5.44%
Severity	2013.1	0.049 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.080; p = 0.042)	0.938	+5.02%
Severity	2013.2	0.045 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.077; p = 0.013)	0.938	+4.61%
Severity	2014.1	0.045 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.082; p = 0.018)	0.931	+4.58%
Severity	2014.2	0.043 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.087; p = 0.017)	0.923	+4.39%
Severity	2015.1	0.046 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.090; p = 0.036)	0.922	+4.71%
Severity	2015.2	0.038 (CI = +/-0.014; p = 0.000)	0.125 (CI = +/-0.082; p = 0.005)	0.931	+3.92%
Severity	2016.1	0.039 (CI = +/-0.017; p = 0.000)	0.124 (CI = +/-0.089; p = 0.009)	0.923	+3.95%
Severity	2016.2	0.035 (CI = +/-0.019; p = 0.001)	0.135 (CI = +/-0.094; p = 0.008)	0.914	+3.60%
Severity	2017.1	0.040 (CI = +/-0.021; p = 0.001)	0.120 (CI = +/-0.098; p = 0.020)	0.916	+4.11%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.104; p = 0.017)	0.743	-3.15%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.136 (CI = +/-0.105; p = 0.012)	0.742	-3.26%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.106; p = 0.009)	0.741	-3.37%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.107; p = 0.007)	0.741	-3.49%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.148 (CI = +/-0.110; p = 0.010)	0.714	-3.42%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.139 (CI = +/-0.111; p = 0.016)	0.682	-3.29%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.114; p = 0.024)	0.647	-3.21%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.117; p = 0.021)	0.635	-3.30%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.145 (CI = +/-0.121; p = 0.021)	0.619	-3.39%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.125; p = 0.030)	0.577	-3.30%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.130 (CI = +/-0.128; p = 0.047)	0.524	-3.14%
Frequency	2010.2	-0.033 (CI = +/-0.014; p = 0.000)	0.136 (CI = +/-0.133; p = 0.044)	0.506	-3.25%
Frequency	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.137 (CI = +/-0.138; p = 0.053)	0.467	-3.25%
Frequency	2011.2	-0.033 (CI = +/-0.016; p = 0.000)	0.135 (CI = +/-0.145; p = 0.066)	0.420	-3.23%
Frequency	2012.1	-0.030 (CI = +/-0.018; p = 0.002)	0.122 (CI = +/-0.149; p = 0.104)	0.342	-2.97%
Frequency	2012.2	-0.028 (CI = +/-0.019; p = 0.006)	0.113 (CI = +/-0.156; p = 0.147)	0.270	-2.79%
Frequency	2013.1	-0.027 (CI = +/-0.022; p = 0.018)	0.105 (CI = +/-0.164; p = 0.196)	0.201	-2.62%
Frequency	2013.2	-0.025 (CI = +/-0.024; p = 0.040)	0.100 (CI = +/-0.173; p = 0.244)	0.141	-2.49%
Frequency	2014.1	-0.027 (CI = +/-0.027; p = 0.050)	0.107 (CI = +/-0.184; p = 0.239)	0.125	-2.66%
Frequency	2014.2	-0.030 (CI = +/-0.030; p = 0.050)	0.120 (CI = +/-0.195; p = 0.210)	0.128	-2.98%
Frequency	2015.1	-0.042 (CI = +/-0.031; p = 0.011)	0.167 (CI = +/-0.189; p = 0.080)	0.269	-4.15%
Frequency	2015.2	-0.031 (CI = +/-0.033; p = 0.065)	0.124 (CI = +/-0.187; p = 0.177)	0.106	-3.03%
Frequency	2016.1	-0.036 (CI = +/-0.037; p = 0.056)	0.143 (CI = +/-0.199; p = 0.145)	0.125	-3.56%
Frequency	2016.2	-0.042 (CI = +/-0.043; p = 0.054)	0.162 (CI = +/-0.213; p = 0.126)	0.136	-4.11%
Frequency	2017.1	-0.046 (CI = +/-0.050; p = 0.070)	0.173 (CI = +/-0.232; p = 0.131)	0.114	-4.47%

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	0.022 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.057; p = 0.656)	0.010 (CI = +/-0.005; p = 0.000)	0.144 (CI = +/-0.109; p = 0.012)	0.783	+2.19%
Loss Cost	2005.2	0.021 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.058; p = 0.757)	0.009 (CI = +/-0.005; p = 0.001)	0.152 (CI = +/-0.112; p = 0.009)	0.772	+2.08%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.060; p = 0.771)	0.009 (CI = +/-0.005; p = 0.001)	0.151 (CI = +/-0.115; p = 0.012)	0.764	+2.09%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	-0.010 (CI = +/-0.061; p = 0.745)	0.009 (CI = +/-0.005; p = 0.001)	0.148 (CI = +/-0.119; p = 0.016)	0.757	+2.13%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.063; p = 0.820)	0.010 (CI = +/-0.005; p = 0.001)	0.142 (CI = +/-0.123; p = 0.025)	0.754	+2.22%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.063; p = 0.630)	0.010 (CI = +/-0.005; p = 0.001)	0.123 (CI = +/-0.123; p = 0.049)	0.771	+2.47%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.060; p = 0.923)	0.011 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.117; p = 0.106)	0.806	+2.87%
Loss Cost	2008.2	0.031 (CI = +/-0.010; p = 0.000)	-0.010 (CI = +/-0.059; p = 0.735)	0.011 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.118; p = 0.188)	0.817	+3.13%
Loss Cost	2009.1	0.034 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.059; p = 0.944)	0.012 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.119; p = 0.317)	0.828	+3.42%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	-0.011 (CI = +/-0.058; p = 0.709)	0.012 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.117; p = 0.539)	0.844	+3.77%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.053; p = 0.930)	0.013 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.110; p = 0.958)	0.876	+4.30%
Loss Cost	2010.2	0.042 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.055; p = 0.949)	0.013 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.115; p = 0.983)	0.867	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.054; p = 0.683)	0.014 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.115; p = 0.676)	0.879	+4.75%
Loss Cost	2011.2	0.049 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.056; p = 0.810)	0.014 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.120; p = 0.527)	0.877	+4.99%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.051; p = 0.439)	0.015 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.112; p = 0.181)	0.903	+5.67%
Loss Cost	2012.2	0.059 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.051; p = 0.591)	0.016 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.115; p = 0.103)	0.906	+6.04%
Loss Cost	2013.1	0.061 (CI = +/-0.016; p = 0.000)	0.017 (CI = +/-0.054; p = 0.522)	0.016 (CI = +/-0.004; p = 0.000)	-0.105 (CI = +/-0.123; p = 0.091)	0.900	+6.24%
Loss Cost	2013.2	0.062 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.056; p = 0.575)	0.016 (CI = +/-0.004; p = 0.000)	-0.110 (CI = +/-0.133; p = 0.099)	0.891	+6.34%
Loss Cost	2014.1	0.065 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.058; p = 0.453)	0.016 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.141; p = 0.069)	0.890	+6.77%
Loss Cost	2014.2	0.064 (CI = +/-0.023; p = 0.000)	0.023 (CI = +/-0.062; p = 0.449)	0.016 (CI = +/-0.005; p = 0.000)	-0.125 (CI = +/-0.154; p = 0.105)	0.878	+6.66%
Loss Cost	2015.1	0.060 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.064; p = 0.590)	0.016 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.166; p = 0.204)	0.867	+6.16%
Loss Cost	2015.2	0.073 (CI = +/-0.025; p = 0.000)	0.002 (CI = +/-0.056; p = 0.943)	0.017 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.149; p = 0.035)	0.910	+7.58%
Loss Cost	2016.1	0.075 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.060; p = 0.880)	0.017 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.165; p = 0.043)	0.903	+7.81%
Loss Cost	2016.2	0.071 (CI = +/-0.033; p = 0.001)	0.008 (CI = +/-0.064; p = 0.786)	0.017 (CI = +/-0.005; p = 0.000)	-0.157 (CI = +/-0.179; p = 0.081)	0.896	+7.41%
Loss Cost	2017.1	0.081 (CI = +/-0.036; p = 0.000)	0.019 (CI = +/-0.064; p = 0.538)	0.017 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.183; p = 0.041)	0.908	+8.49%
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.140)	0.001 (CI = +/-0.003; p = 0.493)	0.094 (CI = +/-0.073; p = 0.013)	0.963	+4.86%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.039; p = 0.150)	0.001 (CI = +/-0.003; p = 0.501)	0.094 (CI = +/-0.075; p = 0.016)	0.961	+4.86%
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.208)	0.001 (CI = +/-0.003; p = 0.428)	0.087 (CI = +/-0.076; p = 0.027)	0.960	+4.95%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.124)	0.002 (CI = +/-0.003; p = 0.328)	0.075 (CI = +/-0.076; p = 0.052)	0.961	+5.11%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.040; p = 0.099)	0.001 (CI = +/-0.003; p = 0.395)	0.081 (CI = +/-0.077; p = 0.040)	0.959	+5.02%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.041; p = 0.097)	0.002 (CI = +/-0.003; p = 0.383)	0.078 (CI = +/-0.080; p = 0.056)	0.956	+5.06%
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.158)	0.002 (CI = +/-0.003; p = 0.270)	0.066 (CI = +/-0.080; p = 0.105)	0.957	+5.25%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.036; p = 0.043)	0.002 (CI = +/-0.003; p = 0.120)	0.043 (CI = +/-0.073; p = 0.237)	0.966	+5.58%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.034; p = 0.082)	0.003 (CI = +/-0.003; p = 0.046)	0.025 (CI = +/-0.069; p = 0.462)	0.971	+5.86%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.050)	0.003 (CI = +/-0.003; p = 0.031)	0.014 (CI = +/-0.070; p = 0.679)	0.971	+6.03%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.035; p = 0.078)	0.003 (CI = +/-0.003; p = 0.025)	0.007 (CI = +/-0.072; p = 0.847)	0.970	+6.15%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.036; p = 0.072)	0.003 (CI = +/-0.003; p = 0.024)	0.002 (CI = +/-0.076; p = 0.961)	0.967	+6.24%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.037; p = 0.117)	0.004 (CI = +/-0.003; p = 0.017)	-0.009 (CI = +/-0.078; p = 0.816)	0.966	+6.42%
Severity	2011.2	0.063 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.038; p = 0.116)	0.004 (CI = +/-0.003; p = 0.018)	-0.013 (CI = +/-0.083; p = 0.754)	0.962	+6.49%
Severity	2012.1	0.062 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.040; p = 0.119)	0.004 (CI = +/-0.003; p = 0.025)	-0.009 (CI = +/-0.088; p = 0.826)	0.958	+6.43%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.150)	0.004 (CI = +/-0.003; p = 0.034)	-0.005 (CI = +/-0.094; p = 0.914)	0.952	+6.34%
Severity	2013.1	0.056 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.039; p = 0.046)	0.003 (CI = +/-0.003; p = 0.064)	0.025 (CI = +/-0.089; p = 0.564)	0.955	+5.76%
Severity	2013.2	0.053 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.077)	0.003 (CI = +/-0.003; p = 0.095)	0.043 (CI = +/-0.091; p = 0.335)	0.952	+5.40%
Severity	2014.1	0.052 (CI = +/-0.014; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.087)	0.003 (CI = +/-0.003; p = 0.121)	0.046 (CI = +/-0.099; p = 0.345)	0.946	+5.34%
Severity	2014.2	0.052 (CI = +/-0.016; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.104)	0.003 (CI = +/-0.003; p = 0.139)	0.046 (CI = +/-0.108; p = 0.381)	0.938	+5.34%
Severity	2015.1	0.056 (CI = +/-0.018; p = 0.000)	-0.030 (CI = +/-0.045; p = 0.177)	0.003 (CI = +/-0.004; p = 0.093)	0.026 (CI = +/-0.115; p = 0.642)	0.938	+5.80%
Severity	2015.2	0.049 (CI = +/-0.019; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.295)	0.002 (CI = +/-0.003; p = 0.129)	0.060 (CI = +/-0.110; p = 0.264)	0.940	+4.99%
Severity	2016.1	0.050 (CI = +/-0.022; p = 0.000)	-0.020 (CI = +/-0.045; p = 0.349)	0.003 (CI = +/-0.003; p = 0.143)	0.056 (CI = +/-0.123; p = 0.338)	0.932	+5.08%
Severity	2016.2	0.047 (CI = +/-0.025; p = 0.001)	-0.018 (CI = +/-0.048; p = 0.429)	0.002 (CI = +/-0.004; p = 0.175)	0.064 (CI = +/-0.134; p = 0.316)	0.921	+4.86%
Severity	2017.1	0.054 (CI = +/-0.027; p = 0.001)	-0.011 (CI = +/-0.049; p = 0.632)	0.003 (CI = +/-0.004; p = 0.124)	0.040 (CI = +/-0.139; p = 0.537)	0.924	+5.57%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.052; p = 0.549)	0.008 (CI = +/-0.005; p = 0.001)	0.050 (CI = +/-0.100; p = 0.322)	0.806	-2.54%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.053; p = 0.463)	0.008 (CI = +/-0.005; p = 0.001)	0.058 (CI = +/-0.102; p = 0.256)	0.804	-2.64%
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.054; p = 0.544)	0.008 (CI = +/-0.005; p = 0.001)	0.064 (CI = +/-0.105; p = 0.221)	0.800	-2.72%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.055; p = 0.459)	0.008 (CI = +/-0.005; p = 0.002)	0.073 (CI = +/-0.107; p = 0.173)	0.798	-2.83%
Frequency	2007.1	-0.027 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.056; p = 0.348)	0.008 (CI = +/-0.005; p = 0.001)	0.061 (CI = +/-0.109; p = 0.260)	0.784	-2.67%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.055; p = 0.479)	0.009 (CI = +/-0.005; p = 0.001)	0.045 (CI = +/-0.109; p = 0.405)	0.769	-2.46%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.056; p = 0.347)	0.009 (CI = +/-0.005; p = 0.000)	0.030 (CI = +/-0.110; p = 0.578)	0.756	-2.26%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.057; p = 0.329)	0.009 (CI = +/-0.005; p = 0.001)	0.035 (CI = +/-0.114; p = 0.536)	0.745	-2.32%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.028 (CI = +/-0.059; p = 0.339)	0.009 (CI = +/-0.005; p = 0.001)	0.034 (CI = +/-0.119; p = 0.565)	0.731	-2.31%
Frequency	2009.2	-0.022 (CI = +/-0.012; p = 0.001)	0.024 (CI = +/-0.061; p = 0.431)	0.009 (CI = +/-0.005; p = 0.001)	0.021 (CI = +/-0.123; p = 0.724)	0.708	-2.13%
Frequency	2010.1	-0.018 (CI = +/-0.012; p = 0.006)	0.034 (CI = +/-0.059; p = 0.254)	0.010 (CI = +/-0.005; p = 0.000)	-0.004 (CI = +/-0.122; p = 0.947)	0.701	-1.74%
Frequency	2010.2	-0.018 (CI = +/-0.013; p = 0.010)	0.035 (CI = +/-0.062; p = 0.255)	0.010 (CI = +/-0.005; p = 0.000)	-0.001 (CI = +/-0.128; p = 0.992)	0.687	-1.79%
Frequency	2011.1	-0.016 (CI = +/-0.015; p = 0.035)	0.040 (CI = +/-0.063; p = 0.205)	0.010 (CI = +/-0.005; p = 0.000)	-0.015 (CI = +/-0.134; p = 0.823)	0.671	-1.57%
Frequency	2011.2	-0.014 (CI = +/-0.016; p = 0.079)	0.037 (CI = +/-0.066; p = 0.256)	0.010 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.141; p = 0.722)	0.646	-1.41%
Frequency	2012.1	-0.007 (CI = +/-0.016; p = 0.366)	0.051 (CI = +/-0.062; p = 0.101)	0.012 (CI = +/-0.005; p = 0.000)	-0.065 (CI = +/-0.135; p = 0.327)	0.666	-0.71%
Frequency	2012.2	-0.003 (CI = +/-0.017; p = 0.732)	0.044 (CI = +/-0.062; p = 0.157)	0.012 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.138; p = 0.192)	0.654	-0.29%
Frequency	2013.1	0.005 (CI = +/-0.018; p = 0.596)	0.056 (CI = +/-0.059; p = 0.059)	0.013 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.134; p = 0.058)	0.688	+0.45%
Frequency	2013.2	0.009 (CI = +/-0.019; p = 0.342)	0.050 (CI = +/-0.059; p = 0.095)	0.013 (CI = +/-0.005; p = 0.000)	-0.153 (CI = +/-0.140; p = 0.034)	0.686	+0.89%
Frequency	2014.1	0.013 (CI = +/-0.021; p = 0.203)	0.057 (CI = +/-0.061; p = 0.068)	0.014 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.148; p = 0.023)	0.695	+1.35%
Frequency	2014.2	0.012 (CI = +/-0.024; p = 0.296)	0.058 (CI = +/-0.065; p = 0.076)	0.014 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.162; p = 0.039)	0.689	+1.25%
Frequency	2015.1	0.003 (CI = +/-0.026; p = 0.787)	0.046 (CI = +/-0.064; p = 0.143)	0.013 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.164; p = 0.115)	0.727	+0.34%
Frequency	2015.2	0.024 (CI = +/-0.012; p = 0.001)	0.023 (CI = +/-0.026; p = 0.083)	0.014 (CI = +/-0.002; p = 0.000)	-0.222 (CI = +/-0.070; p = 0.000)	0.940	+2.47%
Frequency	2016.1	0.026 (CI = +/-0.014; p = 0.001)	0.024 (CI = +/-0.028; p = 0.085)	0.014 (CI = +/-0.002; p = 0.000)	-0.228 (CI = +/-0.077; p = 0.000)	0.939	+2.60%
Frequency	2016.2	0.024 (CI = +/-0.016; p = 0.006)	0.026 (CI = +/-0.030; p = 0.083)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.084; p = 0.000)	0.939	+2.43%
Frequency	2017.1	0.027 (CI = +/-0.018; p = 0.006)	0.030 (CI = +/-0.032; p = 0.064)	0.015 (CI = +/-0.002; p = 0.000)	-0.233 (CI = +/-0.090; p = 0.000)	0.941	+2.76%

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	0.015 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.067; p = 0.457)	0.233 (CI = +/-0.117; p = 0.000)	0.697	+1.46%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.002)	-0.019 (CI = +/-0.068; p = 0.570)	0.242 (CI = +/-0.118; p = 0.000)	0.685	+1.34%
Loss Cost	2006.1	0.013 (CI = +/-0.009; p = 0.004)	-0.021 (CI = +/-0.069; p = 0.542)	0.245 (CI = +/-0.121; p = 0.000)	0.676	+1.29%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.008)	-0.021 (CI = +/-0.072; p = 0.561)	0.246 (CI = +/-0.124; p = 0.000)	0.666	+1.28%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.012)	-0.021 (CI = +/-0.074; p = 0.574)	0.246 (CI = +/-0.128; p = 0.000)	0.659	+1.29%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.008)	-0.027 (CI = +/-0.075; p = 0.472)	0.235 (CI = +/-0.130; p = 0.001)	0.667	+1.45%
Loss Cost	2008.1	0.017 (CI = +/-0.011; p = 0.004)	-0.019 (CI = +/-0.075; p = 0.614)	0.222 (CI = +/-0.130; p = 0.002)	0.684	+1.67%
Loss Cost	2008.2	0.018 (CI = +/-0.011; p = 0.003)	-0.024 (CI = +/-0.077; p = 0.535)	0.213 (CI = +/-0.134; p = 0.003)	0.685	+1.81%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.004)	-0.020 (CI = +/-0.079; p = 0.605)	0.208 (CI = +/-0.138; p = 0.004)	0.683	+1.91%
Loss Cost	2009.2	0.021 (CI = +/-0.013; p = 0.003)	-0.026 (CI = +/-0.081; p = 0.513)	0.197 (CI = +/-0.141; p = 0.008)	0.685	+2.09%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.002)	-0.019 (CI = +/-0.083; p = 0.635)	0.184 (CI = +/-0.144; p = 0.014)	0.694	+2.33%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.007)	-0.016 (CI = +/-0.086; p = 0.707)	0.191 (CI = +/-0.150; p = 0.014)	0.674	+2.21%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.009)	-0.013 (CI = +/-0.089; p = 0.762)	0.186 (CI = +/-0.155; p = 0.021)	0.667	+2.31%
Loss Cost	2011.2	0.023 (CI = +/-0.018; p = 0.017)	-0.013 (CI = +/-0.093; p = 0.773)	0.186 (CI = +/-0.163; p = 0.027)	0.650	+2.31%
Loss Cost	2012.1	0.025 (CI = +/-0.020; p = 0.018)	-0.008 (CI = +/-0.096; p = 0.857)	0.177 (CI = +/-0.170; p = 0.041)	0.646	+2.50%
Loss Cost	2012.2	0.025 (CI = +/-0.022; p = 0.030)	-0.009 (CI = +/-0.101; p = 0.856)	0.176 (CI = +/-0.179; p = 0.053)	0.629	+2.52%
Loss Cost	2013.1	0.023 (CI = +/-0.025; p = 0.070)	-0.014 (CI = +/-0.105; p = 0.782)	0.187 (CI = +/-0.187; p = 0.051)	0.604	+2.28%
Loss Cost	2013.2	0.020 (CI = +/-0.027; p = 0.144)	-0.009 (CI = +/-0.110; p = 0.871)	0.198 (CI = +/-0.198; p = 0.050)	0.576	+2.02%
Loss Cost	2014.1	0.018 (CI = +/-0.031; p = 0.239)	-0.013 (CI = +/-0.116; p = 0.819)	0.207 (CI = +/-0.210; p = 0.052)	0.551	+1.80%
Loss Cost	2014.2	0.013 (CI = +/-0.034; p = 0.445)	-0.003 (CI = +/-0.121; p = 0.954)	0.228 (CI = +/-0.222; p = 0.044)	0.521	+1.29%
Loss Cost	2015.1	0.004 (CI = +/-0.037; p = 0.842)	-0.018 (CI = +/-0.122; p = 0.753)	0.262 (CI = +/-0.226; p = 0.026)	0.504	+0.36%
Loss Cost	2015.2	0.009 (CI = +/-0.043; p = 0.674)	-0.027 (CI = +/-0.129; p = 0.666)	0.243 (CI = +/-0.244; p = 0.051)	0.507	+0.86%
Loss Cost	2016.1	0.002 (CI = +/-0.049; p = 0.914)	-0.035 (CI = +/-0.136; p = 0.586)	0.263 (CI = +/-0.260; p = 0.047)	0.485	+0.25%
Loss Cost	2016.2	-0.006 (CI = +/-0.056; p = 0.834)	-0.024 (CI = +/-0.144; p = 0.727)	0.291 (CI = +/-0.281; p = 0.043)	0.453	-0.56%
Loss Cost	2017.1	-0.005 (CI = +/-0.066; p = 0.861)	-0.024 (CI = +/-0.155; p = 0.747)	0.290 (CI = +/-0.306; p = 0.061)	0.437	-0.54%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.116)	0.105 (CI = +/-0.065; p = 0.003)	0.964	+4.77%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.038; p = 0.129)	0.105 (CI = +/-0.067; p = 0.003)	0.961	+4.76%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.039; p = 0.173)	0.101 (CI = +/-0.068; p = 0.005)	0.960	+4.83%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.101)	0.092 (CI = +/-0.067; p = 0.009)	0.961	+4.96%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.078)	0.097 (CI = +/-0.068; p = 0.007)	0.959	+4.88%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.079)	0.095 (CI = +/-0.070; p = 0.010)	0.956	+4.90%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.040; p = 0.122)	0.087 (CI = +/-0.070; p = 0.016)	0.957	+5.04%
Severity	2008.2	0.052 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.037; p = 0.033)	0.071 (CI = +/-0.064; p = 0.031)	0.965	+5.30%
Severity	2009.1	0.053 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.058)	0.061 (CI = +/-0.062; p = 0.053)	0.968	+5.48%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.041)	0.055 (CI = +/-0.063; p = 0.086)	0.966	+5.59%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.056)	0.053 (CI = +/-0.066; p = 0.111)	0.964	+5.64%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.060)	0.051 (CI = +/-0.068; p = 0.137)	0.961	+5.67%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.041; p = 0.083)	0.047 (CI = +/-0.071; p = 0.181)	0.958	+5.75%
Severity	2011.2	0.056 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.096)	0.047 (CI = +/-0.074; p = 0.201)	0.953	+5.75%
Severity	2012.1	0.055 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.044; p = 0.083)	0.052 (CI = +/-0.077; p = 0.172)	0.949	+5.64%
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.121)	0.058 (CI = +/-0.080; p = 0.147)	0.942	+5.51%
Severity	2013.1	0.049 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.032)	0.078 (CI = +/-0.073; p = 0.036)	0.949	+5.02%
Severity	2013.2	0.046 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.061)	0.093 (CI = +/-0.073; p = 0.015)	0.946	+4.70%
Severity	2014.1	0.045 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.042; p = 0.058)	0.097 (CI = +/-0.077; p = 0.015)	0.941	+4.58%
Severity	2014.2	0.044 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.045; p = 0.081)	0.100 (CI = +/-0.082; p = 0.019)	0.933	+4.50%
Severity	2015.1	0.046 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.047; p = 0.120)	0.093 (CI = +/-0.087; p = 0.036)	0.929	+4.71%
Severity	2015.2	0.039 (CI = +/-0.014; p = 0.000)	-0.025 (CI = +/-0.043; p = 0.231)	0.119 (CI = +/-0.081; p = 0.007)	0.933	+4.01%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.000)	-0.026 (CI = +/-0.046; p = 0.245)	0.121 (CI = +/-0.088; p = 0.011)	0.925	+3.95%
Severity	2016.2	0.036 (CI = +/-0.019; p = 0.001)	-0.023 (CI = +/-0.049; p = 0.337)	0.129 (CI = +/-0.095; p = 0.012)	0.914	+3.70%
Severity	2017.1	0.040 (CI = +/-0.022; p = 0.002)	-0.018 (CI = +/-0.051; p = 0.465)	0.118 (CI = +/-0.101; p = 0.026)	0.913	+4.11%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.061; p = 0.871)	0.129 (CI = +/-0.106; p = 0.018)	0.736	-3.15%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.061; p = 0.734)	0.138 (CI = +/-0.107; p = 0.013)	0.736	-3.27%
Frequency	2006.1	-0.034 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.062; p = 0.853)	0.145 (CI = +/-0.108; p = 0.010)	0.734	-3.37%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.063; p = 0.715)	0.154 (CI = +/-0.109; p = 0.007)	0.734	-3.50%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.064; p = 0.648)	0.149 (CI = +/-0.112; p = 0.010)	0.707	-3.42%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.066; p = 0.774)	0.140 (CI = +/-0.114; p = 0.017)	0.672	-3.30%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.067; p = 0.701)	0.135 (CI = +/-0.116; p = 0.025)	0.637	-3.21%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.069; p = 0.621)	0.142 (CI = +/-0.119; p = 0.022)	0.626	-3.32%
Frequency	2009.1	-0.034 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.071; p = 0.681)	0.146 (CI = +/-0.123; p = 0.022)	0.608	-3.39%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.074; p = 0.743)	0.142 (CI = +/-0.128; p = 0.031)	0.563	-3.31%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.075; p = 0.638)	0.132 (CI = +/-0.130; p = 0.048)	0.509	-3.14%
Frequency	2010.2	-0.033 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.078; p = 0.570)	0.140 (CI = +/-0.135; p = 0.043)	0.493	-3.27%
Frequency	2011.1	-0.033 (CI = +/-0.015; p = 0.000)	0.022 (CI = +/-0.081; p = 0.574)	0.139 (CI = +/-0.141; p = 0.053)	0.452	-3.25%
Frequency	2011.2	-0.033 (CI = +/-0.017; p = 0.000)	0.022 (CI = +/-0.084; p = 0.588)	0.139 (CI = +/-0.148; p = 0.064)	0.403	-3.26%
Frequency	2012.1	-0.030 (CI = +/-0.018; p = 0.002)	0.030 (CI = +/-0.086; p = 0.482)	0.125 (CI = +/-0.152; p = 0.101)	0.327	-2.97%
Frequency	2012.2	-0.029 (CI = +/-0.020; p = 0.007)	0.026 (CI = +/-0.090; p = 0.550)	0.118 (CI = +/-0.160; p = 0.139)	0.249	-2.83%
Frequency	2013.1	-0.027 (CI = +/-0.022; p = 0.020)	0.031 (CI = +/-0.094; p = 0.497)	0.108 (CI = +/-0.167; p = 0.191)	0.180	-2.62%
Frequency	2013.2	-0.026 (CI = +/-0.025; p = 0.040)	0.030 (CI = +/-0.099; p = 0.535)	0.106 (CI = +/-0.178; p = 0.229)	0.115	-2.56%
Frequency	2014.1	-0.027 (CI = +/-0.028; p = 0.055)	0.028 (CI = +/-0.104; p = 0.580)	0.110 (CI = +/-0.188; p = 0.236)	0.093	-2.66%
Frequency	2014.2	-0.031 (CI = +/-0.031; p = 0.048)	0.036 (CI = +/-0.109; p = 0.494)	0.128 (CI = +/-0.200; p = 0.194)	0.102	-3.08%
Frequency	2015.1	-0.042 (CI = +/-0.032; p = 0.013)	0.018 (CI = +/-0.105; p = 0.725)	0.169 (CI = +/-0.195; p = 0.085)	0.230	-4.15%
Frequency	2015.2	-0.031 (CI = +/-0.034; p = 0.076)	-0.001 (CI = +/-0.103; p = 0.978)	0.124 (CI = +/-0.195; p = 0.196)	0.046	-3.02%
Frequency	2016.1	-0.036 (CI = +/-0.039; p = 0.065)	-0.009 (CI = +/-0.108; p = 0.858)	0.142 (CI = +/-0.207; p = 0.163)	0.065	-3.56%
Frequency	2016.2	-0.042 (CI = +/-0.045; p = 0.066)	-0.001 (CI = +/-0.116; p = 0.982)	0.162 (CI = +/-0.225; p = 0.145)	0.070	-4.11%
Frequency	2017.1	-0.046 (CI = +/-0.052; p = 0.082)	-0.006 (CI = +/-0.124; p = 0.920)	0.172 (CI = +/-0.244; p = 0.150)	0.041	-4.47%

Comprehensive

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

Loss Cost	2005.1	0.062 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.008; p = 0.016)	0.816	+6.42%
Loss Cost	2005.2	0.062 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.009; p = 0.017)	0.802	+6.40%
Loss Cost	2006.1	0.063 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.009; p = 0.016)	0.801	+6.55%
Loss Cost	2006.2	0.064 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.009; p = 0.018)	0.789	+6.57%
Loss Cost	2007.1	0.065 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.009; p = 0.016)	0.791	+6.76%
Loss Cost	2007.2	0.066 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.009; p = 0.017)	0.779	+6.82%
Loss Cost	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.009; p = 0.013)	0.794	+7.14%
Loss Cost	2008.2	0.070 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.009; p = 0.013)	0.787	+7.27%
Loss Cost	2009.1	0.074 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.812	+7.69%
Loss Cost	2009.2	0.075 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.805	+7.82%
Loss Cost	2010.1	0.079 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.821	+8.21%
Loss Cost	2010.2	0.079 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.805	+8.19%
Loss Cost	2011.1	0.082 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.813	+8.55%
Loss Cost	2011.2	0.083 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.800	+8.62%
Loss Cost	2012.1	0.087 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.817	+9.11%
Loss Cost	2012.2	0.086 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.796	+8.97%
Loss Cost	2013.1	0.089 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.793	+9.27%
Loss Cost	2013.2	0.086 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.768	+8.95%
Loss Cost	2014.1	0.090 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.772	+9.38%
Loss Cost	2014.2	0.088 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.745	+9.20%
Loss Cost	2015.1	0.093 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.009; p = 0.011)	0.751	+9.72%
Loss Cost	2015.2	0.093 (CI = +/-0.029; p = 0.000)	0.011 (CI = +/-0.009; p = 0.014)	0.728	+9.76%
Loss Cost	2016.1	0.096 (CI = +/-0.033; p = 0.000)	0.011 (CI = +/-0.009; p = 0.018)	0.715	+10.08%
Loss Cost	2016.2	0.093 (CI = +/-0.037; p = 0.000)	0.012 (CI = +/-0.009; p = 0.021)	0.680	+9.76%
Loss Cost	2017.1	0.101 (CI = +/-0.041; p = 0.000)	0.011 (CI = +/-0.010; p = 0.029)	0.692	+10.58%
Severity	2005.1	0.048 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.009; p = 0.453)	0.726	+4.94%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.009; p = 0.442)	0.721	+5.04%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.008; p = 0.401)	0.737	+5.28%
Severity	2006.2	0.053 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.382)	0.738	+5.43%
Severity	2007.1	0.056 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.332)	0.763	+5.74%
Severity	2007.2	0.057 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.329)	0.754	+5.83%
Severity	2008.1	0.060 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.283)	0.779	+6.17%
Severity	2008.2	0.061 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.008; p = 0.276)	0.775	+6.32%
Severity	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.221)	0.808	+6.73%
Severity	2009.2	0.066 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.008; p = 0.222)	0.799	+6.84%
Severity	2010.1	0.070 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.189)	0.820	+7.22%
Severity	2010.2	0.072 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.184)	0.817	+7.42%
Severity	2011.1	0.076 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.142)	0.849	+7.92%
Severity	2011.2	0.076 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.150)	0.834	+7.92%
Severity	2012.1	0.079 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.147)	0.834	+8.19%
Severity	2012.2	0.078 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.007; p = 0.156)	0.815	+8.16%
Severity	2013.1	0.082 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.007; p = 0.150)	0.825	+8.56%
Severity	2013.2	0.082 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.007; p = 0.159)	0.803	+8.50%
Severity	2014.1	0.085 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.007; p = 0.162)	0.809	+8.91%
Severity	2014.2	0.085 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.007; p = 0.173)	0.785	+8.90%
Severity	2015.1	0.091 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.007; p = 0.175)	0.811	+9.58%
Severity	2015.2	0.088 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.007; p = 0.168)	0.781	+9.23%
Severity	2016.1	0.091 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.007; p = 0.193)	0.767	+9.51%
Severity	2016.2	0.089 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.007; p = 0.197)	0.729	+9.29%
Severity	2017.1	0.096 (CI = +/-0.032; p = 0.000)	0.004 (CI = +/-0.007; p = 0.247)	0.743	+10.07%
Frequency	2005.1	0.014 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.558	+1.41%
Frequency	2005.2	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.534	+1.29%
Frequency	2006.1	0.012 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.507	+1.20%
Frequency	2006.2	0.011 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.486	+1.08%
Frequency	2007.1	0.010 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.465	+0.97%
Frequency	2007.2	0.009 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.446	+0.93%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.430	+0.91%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.416	+0.90%
Frequency	2009.1	0.009 (CI = +/-0.005; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.405	+0.89%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	0.402	+0.92%
Frequency	2010.1	0.009 (CI = +/-0.006; p = 0.004)	0.007 (CI = +/-0.003; p = 0.000)	0.395	+0.92%
Frequency	2010.2	0.007 (CI = +/-0.006; p = 0.019)	0.007 (CI = +/-0.003; p = 0.000)	0.402	+0.71%
Frequency	2011.1	0.006 (CI = +/-0.006; p = 0.058)	0.007 (CI = +/-0.003; p = 0.000)	0.401	+0.59%
Frequency	2011.2	0.006 (CI = +/-0.006; p = 0.051)	0.007 (CI = +/-0.003; p = 0.000)	0.408	+0.65%
Frequency	2012.1	0.008 (CI = +/-0.006; p = 0.013)	0.007 (CI = +/-0.003; p = 0.000)	0.467	+0.84%
Frequency	2012.2	0.007 (CI = +/-0.007; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	0.461	+0.75%
Frequency	2013.1	0.007 (CI = +/-0.007; p = 0.082)	0.007 (CI = +/-0.003; p = 0.000)	0.458	+0.65%
Frequency	2013.2	0.004 (CI = +/-0.007; p = 0.256)	0.007 (CI = +/-0.003; p = 0.000)	0.495	+0.42%
Frequency	2014.1	0.004 (CI = +/-0.008; p = 0.290)	0.007 (CI = +/-0.003; p = 0.000)	0.493	+0.42%
Frequency	2014.2	0.003 (CI = +/-0.009; p = 0.517)	0.007 (CI = +/-0.003; p = 0.000)	0.508	+0.27%
Frequency	2015.1	0.001 (CI = +/-0.009; p = 0.779)	0.007 (CI = +/-0.003; p = 0.000)	0.523	+0.13%
Frequency	2015.2	0.005 (CI = +/-0.009; p = 0.286)	0.007 (CI = +/-0.003; p = 0.000)	0.580	+0.48%
Frequency	2016.1	0.005 (CI = +/-0.010; p = 0.310)	0.007 (CI = +/-0.003; p = 0.000)	0.577	+0.51%
Frequency	2016.2	0.004 (CI = +/-0.012; p = 0.447)	0.007 (CI = +/-0.003; p = 0.000)	0.577	+0.43%
Frequency	2017.1	0.005 (CI = +/-0.013; p = 0.465)	0.007 (CI = +/-0.003; p = 0.001)	0.572	+0.47%

Comprehensive

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

Loss Cost	2005.1	0.044 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.049; p = 0.000)	0.392 (CI = +/-0.100; p = 0.000)	0.961	+4.52%
Loss Cost	2005.2	0.044 (CI = +/-0.006; p = 0.000)	-0.242 (CI = +/-0.050; p = 0.000)	0.392 (CI = +/-0.102; p = 0.000)	0.958	+4.52%
Loss Cost	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.245 (CI = +/-0.051; p = 0.000)	0.397 (CI = +/-0.104; p = 0.000)	0.957	+4.45%
Loss Cost	2006.2	0.044 (CI = +/-0.007; p = 0.000)	-0.248 (CI = +/-0.053; p = 0.000)	0.392 (CI = +/-0.106; p = 0.000)	0.955	+4.51%
Loss Cost	2007.1	0.044 (CI = +/-0.007; p = 0.000)	-0.250 (CI = +/-0.054; p = 0.000)	0.397 (CI = +/-0.109; p = 0.000)	0.954	+4.45%
Loss Cost	2007.2	0.045 (CI = +/-0.007; p = 0.000)	-0.254 (CI = +/-0.055; p = 0.000)	0.388 (CI = +/-0.111; p = 0.000)	0.953	+4.56%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	-0.251 (CI = +/-0.056; p = 0.000)	0.383 (CI = +/-0.113; p = 0.000)	0.952	+4.64%
Loss Cost	2008.2	0.048 (CI = +/-0.008; p = 0.000)	-0.260 (CI = +/-0.056; p = 0.000)	0.367 (CI = +/-0.112; p = 0.000)	0.954	+4.87%
Loss Cost	2009.1	0.049 (CI = +/-0.008; p = 0.000)	-0.253 (CI = +/-0.056; p = 0.000)	0.355 (CI = +/-0.112; p = 0.000)	0.956	+5.05%
Loss Cost	2009.2	0.052 (CI = +/-0.009; p = 0.000)	-0.262 (CI = +/-0.055; p = 0.000)	0.338 (CI = +/-0.110; p = 0.000)	0.959	+5.32%
Loss Cost	2010.1	0.053 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.057; p = 0.000)	0.332 (CI = +/-0.113; p = 0.000)	0.958	+5.41%
Loss Cost	2010.2	0.053 (CI = +/-0.010; p = 0.000)	-0.260 (CI = +/-0.059; p = 0.000)	0.330 (CI = +/-0.118; p = 0.000)	0.954	+5.45%
Loss Cost	2011.1	0.053 (CI = +/-0.011; p = 0.000)	-0.261 (CI = +/-0.061; p = 0.000)	0.331 (CI = +/-0.123; p = 0.000)	0.953	+5.43%
Loss Cost	2011.2	0.055 (CI = +/-0.012; p = 0.000)	-0.266 (CI = +/-0.062; p = 0.000)	0.318 (CI = +/-0.126; p = 0.000)	0.951	+5.65%
Loss Cost	2012.1	0.056 (CI = +/-0.013; p = 0.000)	-0.264 (CI = +/-0.065; p = 0.000)	0.313 (CI = +/-0.132; p = 0.000)	0.950	+5.74%
Loss Cost	2012.2	0.055 (CI = +/-0.015; p = 0.000)	-0.261 (CI = +/-0.068; p = 0.000)	0.319 (CI = +/-0.139; p = 0.000)	0.944	+5.63%
Loss Cost	2013.1	0.051 (CI = +/-0.016; p = 0.000)	-0.269 (CI = +/-0.069; p = 0.000)	0.337 (CI = +/-0.142; p = 0.000)	0.945	+5.27%
Loss Cost	2013.2	0.047 (CI = +/-0.017; p = 0.000)	-0.260 (CI = +/-0.069; p = 0.000)	0.360 (CI = +/-0.145; p = 0.000)	0.941	+4.82%
Loss Cost	2014.1	0.044 (CI = +/-0.019; p = 0.000)	-0.266 (CI = +/-0.072; p = 0.000)	0.376 (CI = +/-0.151; p = 0.000)	0.941	+4.48%
Loss Cost	2014.2	0.042 (CI = +/-0.021; p = 0.001)	-0.263 (CI = +/-0.075; p = 0.000)	0.386 (CI = +/-0.161; p = 0.000)	0.934	+4.27%
Loss Cost	2015.1	0.037 (CI = +/-0.024; p = 0.004)	-0.270 (CI = +/-0.078; p = 0.000)	0.406 (CI = +/-0.170; p = 0.000)	0.934	+3.82%
Loss Cost	2015.2	0.040 (CI = +/-0.028; p = 0.007)	-0.274 (CI = +/-0.082; p = 0.000)	0.392 (CI = +/-0.185; p = 0.000)	0.929	+4.13%
Loss Cost	2016.1	0.027 (CI = +/-0.028; p = 0.059)	-0.292 (CI = +/-0.076; p = 0.000)	0.449 (CI = +/-0.175; p = 0.000)	0.943	+2.74%
Loss Cost	2016.2	0.024 (CI = +/-0.033; p = 0.152)	-0.288 (CI = +/-0.081; p = 0.000)	0.464 (CI = +/-0.194; p = 0.000)	0.936	+2.38%
Loss Cost	2017.1	0.013 (CI = +/-0.039; p = 0.462)	-0.299 (CI = +/-0.084; p = 0.000)	0.503 (CI = +/-0.208; p = 0.000)	0.940	+1.36%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.056; p = 0.000)	0.396 (CI = +/-0.114; p = 0.000)	0.927	+3.32%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.056; p = 0.000)	0.384 (CI = +/-0.113; p = 0.000)	0.929	+3.47%
Severity	2006.1	0.035 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.057; p = 0.000)	0.377 (CI = +/-0.115; p = 0.000)	0.930	+3.56%
Severity	2006.2	0.037 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.054; p = 0.000)	0.358 (CI = +/-0.110; p = 0.000)	0.937	+3.80%
Severity	2007.1	0.039 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.054; p = 0.000)	0.347 (CI = +/-0.109; p = 0.000)	0.941	+3.96%
Severity	2007.2	0.040 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.054; p = 0.000)	0.335 (CI = +/-0.109; p = 0.000)	0.941	+4.12%
Severity	2008.1	0.042 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.054; p = 0.000)	0.323 (CI = +/-0.108; p = 0.000)	0.945	+4.30%
Severity	2008.2	0.044 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.052; p = 0.000)	0.305 (CI = +/-0.105; p = 0.000)	0.949	+4.55%
Severity	2009.1	0.047 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.050; p = 0.000)	0.287 (CI = +/-0.100; p = 0.000)	0.956	+4.83%
Severity	2009.2	0.049 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.049; p = 0.000)	0.273 (CI = +/-0.099; p = 0.000)	0.958	+5.04%
Severity	2010.1	0.051 (CI = +/-0.008; p = 0.000)	-0.205 (CI = +/-0.049; p = 0.000)	0.261 (CI = +/-0.099; p = 0.000)	0.960	+5.24%
Severity	2010.2	0.055 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.045; p = 0.000)	0.236 (CI = +/-0.090; p = 0.000)	0.968	+5.63%
Severity	2011.1	0.058 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.041; p = 0.000)	0.216 (CI = +/-0.083; p = 0.000)	0.975	+5.98%
Severity	2011.2	0.059 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.042; p = 0.000)	0.209 (CI = +/-0.086; p = 0.000)	0.973	+6.11%
Severity	2012.1	0.059 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.044; p = 0.000)	0.213 (CI = +/-0.089; p = 0.000)	0.972	+6.03%
Severity	2012.2	0.059 (CI = +/-0.010; p = 0.000)	-0.214 (CI = +/-0.046; p = 0.000)	0.208 (CI = +/-0.094; p = 0.000)	0.969	+6.12%
Severity	2013.1	0.060 (CI = +/-0.011; p = 0.000)	-0.212 (CI = +/-0.048; p = 0.000)	0.205 (CI = +/-0.099; p = 0.000)	0.967	+6.18%
Severity	2013.2	0.061 (CI = +/-0.012; p = 0.000)	-0.214 (CI = +/-0.050; p = 0.000)	0.201 (CI = +/-0.105; p = 0.001)	0.963	+6.26%
Severity	2014.1	0.061 (CI = +/-0.014; p = 0.000)	-0.214 (CI = +/-0.053; p = 0.000)	0.202 (CI = +/-0.112; p = 0.001)	0.961	+6.24%
Severity	2014.2	0.063 (CI = +/-0.016; p = 0.000)	-0.218 (CI = +/-0.055; p = 0.000)	0.191 (CI = +/-0.119; p = 0.003)	0.958	+6.48%
Severity	2015.1	0.066 (CI = +/-0.017; p = 0.000)	-0.212 (CI = +/-0.057; p = 0.000)	0.174 (CI = +/-0.124; p = 0.009)	0.959	+6.87%
Severity	2015.2	0.063 (CI = +/-0.020; p = 0.000)	-0.207 (CI = +/-0.059; p = 0.000)	0.190 (CI = +/-0.133; p = 0.008)	0.952	+6.51%
Severity	2016.1	0.056 (CI = +/-0.022; p = 0.000)	-0.217 (CI = +/-0.059; p = 0.000)	0.220 (CI = +/-0.136; p = 0.004)	0.955	+5.75%
Severity	2016.2	0.056 (CI = +/-0.026; p = 0.000)	-0.217 (CI = +/-0.063; p = 0.000)	0.220 (CI = +/-0.151; p = 0.008)	0.947	+5.74%
Severity	2017.1	0.055 (CI = +/-0.032; p = 0.003)	-0.218 (CI = +/-0.069; p = 0.000)	0.223 (CI = +/-0.171; p = 0.015)	0.944	+5.68%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.054; p = 0.113)	-0.004 (CI = +/-0.110; p = 0.943)	0.387	+1.16%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	-0.037 (CI = +/-0.054; p = 0.175)	0.008 (CI = +/-0.109; p = 0.881)	0.328	+1.01%
Frequency	2006.1	0.008 (CI = +/-0.006; p = 0.010)	-0.044 (CI = +/-0.053; p = 0.102)	0.021 (CI = +/-0.107; p = 0.699)	0.300	+0.85%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.039)	-0.037 (CI = +/-0.052; p = 0.164)	0.034 (CI = +/-0.106; p = 0.515)	0.237	+0.69%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.147)	-0.045 (CI = +/-0.050; p = 0.075)	0.050 (CI = +/-0.101; p = 0.322)	0.226	+0.47%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.214)	-0.044 (CI = +/-0.052; p = 0.094)	0.053 (CI = +/-0.104; p = 0.305)	0.196	+0.43%
Frequency	2008.1	0.003 (CI = +/-0.007; p = 0.363)	-0.048 (CI = +/-0.053; p = 0.076)	0.060 (CI = +/-0.106; p = 0.255)	0.188	+0.33%
Frequency	2008.2	0.003 (CI = +/-0.008; p = 0.429)	-0.047 (CI = +/-0.055; p = 0.090)	0.062 (CI = +/-0.110; p = 0.258)	0.167	+0.31%
Frequency	2009.1	0.002 (CI = +/-0.008; p = 0.602)	-0.050 (CI = +/-0.056; p = 0.078)	0.068 (CI = +/-0.112; p = 0.225)	0.164	+0.22%
Frequency	2009.2	0.003 (CI = +/-0.009; p = 0.565)	-0.051 (CI = +/-0.058; p = 0.080)	0.065 (CI = +/-0.116; p = 0.261)	0.159	+0.26%
Frequency	2010.1	0.002 (CI = +/-0.010; p = 0.732)	-0.054 (CI = +/-0.060; p = 0.073)	0.071 (CI = +/-0.120; p = 0.235)	0.157	+0.17%
Frequency	2010.2	-0.002 (CI = +/-0.010; p = 0.720)	-0.044 (CI = +/-0.058; p = 0.129)	0.093 (CI = +/-0.116; p = 0.110)	0.124	-0.17%
Frequency	2011.1	-0.005 (CI = +/-0.010; p = 0.294)	-0.054 (CI = +/-0.055; p = 0.056)	0.114 (CI = +/-0.112; p = 0.046)	0.189	-0.52%
Frequency	2011.2	-0.004 (CI = +/-0.011; p = 0.420)	-0.056 (CI = +/-0.058; p = 0.055)	0.109 (CI = +/-0.117; p = 0.066)	0.190	-0.44%
Frequency	2012.1	-0.003 (CI = +/-0.012; p = 0.640)	-0.052 (CI = +/-0.059; p = 0.083)	0.100 (CI = +/-0.121; p = 0.101)	0.172	-0.27%
Frequency	2012.2	-0.005 (CI = +/-0.013; p = 0.476)	-0.048 (CI = +/-0.061; p = 0.121)	0.110 (CI = +/-0.126; p = 0.082)	0.155	-0.46%
Frequency	2013.1	-0.009 (CI = +/-0.014; p = 0.214)	-0.057 (CI = +/-0.061; p = 0.067)	0.131 (CI = +/-0.126; p = 0.041)	0.213	-0.85%
Frequency	2013.2	-0.014 (CI = +/-0.014; p = 0.063)	-0.046 (CI = +/-0.059; p = 0.119)	0.159 (CI = +/-0.123; p = 0.014)	0.255	-1.35%
Frequency	2014.1	-0.017 (CI = +/-0.016; p = 0.041)	-0.052 (CI = +/-0.061; p = 0.089)	0.174 (CI = +/-0.128; p = 0.011)	0.288	-1.66%
Frequency	2014.2	-0.021 (CI = +/-0.017; p = 0.021)	-0.044 (CI = +/-0.062; p = 0.147)	0.196 (CI = +/-0.132; p = 0.006)	0.327	-2.08%
Frequency	2015.1	-0.029 (CI = +/-0.018; p = 0.003)	-0.057 (CI = +/-0.057; p = 0.050)	0.232 (CI = +/-0.125; p = 0.001)	0.472	-2.86%
Frequency	2015.2	-0.023 (CI = +/-0.019; p = 0.023)	-0.067 (CI = +/-0.057; p = 0.024)	0.203 (CI = +/-0.127; p = 0.004)	0.479	-2.24%
Frequency	2016.1	-0.029 (CI = +/-0.021; p = 0.011)	-0.075 (CI = +/-0.057; p = 0.013)	0.229 (CI = +/-0.131; p = 0.002)	0.533	-2.85%
Frequency	2016.2	-0.032 (CI = +/-0.025; p = 0.015)	-0.071 (CI = +/-0.060; p = 0.024)	0.244 (CI = +/-0.144; p = 0.003)	0.540	-3.18%
Frequency	2017.1	-0.042 (CI = +/-0.028; p = 0.007)	-0.081 (CI = +/-0.060; p = 0.013)	0.280 (CI = +/-0.150; p = 0.002)	0.601	-4.09%

Comprehensive

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

Loss Cost	2005.1	0.046 (CI = +/-0.006; p = 0.000)	-0.239 (CI = +/-0.049; p = 0.000)	0.002 (CI = +/-0.004; p = 0.242)	0.366 (CI = +/-0.109; p = 0.000)	0.961	+4.70%
Loss Cost	2005.2	0.046 (CI = +/-0.007; p = 0.000)	-0.239 (CI = +/-0.050; p = 0.000)	0.003 (CI = +/-0.004; p = 0.249)	0.366 (CI = +/-0.112; p = 0.000)	0.958	+4.71%
Loss Cost	2006.1	0.045 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.052; p = 0.000)	0.002 (CI = +/-0.004; p = 0.288)	0.372 (CI = +/-0.115; p = 0.000)	0.957	+4.64%
Loss Cost	2006.2	0.046 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.053; p = 0.000)	0.002 (CI = +/-0.004; p = 0.268)	0.365 (CI = +/-0.117; p = 0.000)	0.955	+4.72%
Loss Cost	2007.1	0.046 (CI = +/-0.008; p = 0.000)	-0.246 (CI = +/-0.054; p = 0.000)	0.002 (CI = +/-0.005; p = 0.300)	0.369 (CI = +/-0.121; p = 0.000)	0.954	+4.67%
Loss Cost	2007.2	0.047 (CI = +/-0.008; p = 0.000)	-0.251 (CI = +/-0.055; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.357 (CI = +/-0.123; p = 0.000)	0.953	+4.81%
Loss Cost	2008.1	0.048 (CI = +/-0.009; p = 0.000)	-0.247 (CI = +/-0.057; p = 0.000)	0.003 (CI = +/-0.005; p = 0.225)	0.347 (CI = +/-0.127; p = 0.000)	0.953	+4.94%
Loss Cost	2008.2	0.051 (CI = +/-0.009; p = 0.000)	-0.255 (CI = +/-0.055; p = 0.000)	0.003 (CI = +/-0.005; p = 0.152)	0.325 (CI = +/-0.124; p = 0.000)	0.956	+5.23%
Loss Cost	2009.1	0.054 (CI = +/-0.010; p = 0.000)	-0.247 (CI = +/-0.055; p = 0.000)	0.004 (CI = +/-0.004; p = 0.095)	0.304 (CI = +/-0.124; p = 0.000)	0.959	+5.50%
Loss Cost	2009.2	0.057 (CI = +/-0.010; p = 0.000)	-0.255 (CI = +/-0.052; p = 0.000)	0.004 (CI = +/-0.004; p = 0.052)	0.279 (CI = +/-0.120; p = 0.000)	0.963	+5.85%
Loss Cost	2010.1	0.059 (CI = +/-0.010; p = 0.000)	-0.250 (CI = +/-0.054; p = 0.000)	0.005 (CI = +/-0.004; p = 0.041)	0.266 (CI = +/-0.124; p = 0.000)	0.963	+6.04%
Loss Cost	2010.2	0.060 (CI = +/-0.011; p = 0.000)	-0.252 (CI = +/-0.055; p = 0.000)	0.005 (CI = +/-0.004; p = 0.041)	0.259 (CI = +/-0.129; p = 0.000)	0.960	+6.13%
Loss Cost	2011.1	0.060 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.005; p = 0.044)	0.255 (CI = +/-0.137; p = 0.001)	0.959	+6.20%
Loss Cost	2011.2	0.063 (CI = +/-0.013; p = 0.000)	-0.257 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.005; p = 0.030)	0.233 (CI = +/-0.139; p = 0.002)	0.959	+6.53%
Loss Cost	2012.1	0.066 (CI = +/-0.015; p = 0.000)	-0.252 (CI = +/-0.060; p = 0.000)	0.005 (CI = +/-0.005; p = 0.025)	0.216 (CI = +/-0.146; p = 0.006)	0.959	+6.79%
Loss Cost	2012.2	0.065 (CI = +/-0.016; p = 0.000)	-0.251 (CI = +/-0.062; p = 0.000)	0.005 (CI = +/-0.005; p = 0.031)	0.219 (CI = +/-0.155; p = 0.008)	0.954	+6.75%
Loss Cost	2013.1	0.062 (CI = +/-0.018; p = 0.000)	-0.257 (CI = +/-0.065; p = 0.000)	0.005 (CI = +/-0.005; p = 0.049)	0.237 (CI = +/-0.165; p = 0.007)	0.953	+6.44%
Loss Cost	2013.2	0.058 (CI = +/-0.020; p = 0.000)	-0.250 (CI = +/-0.066; p = 0.000)	0.005 (CI = +/-0.005; p = 0.069)	0.264 (CI = +/-0.171; p = 0.005)	0.948	+5.98%
Loss Cost	2014.1	0.056 (CI = +/-0.023; p = 0.000)	-0.255 (CI = +/-0.070; p = 0.000)	0.004 (CI = +/-0.005; p = 0.101)	0.279 (CI = +/-0.186; p = 0.006)	0.947	+5.71%
Loss Cost	2014.2	0.054 (CI = +/-0.026; p = 0.000)	-0.253 (CI = +/-0.073; p = 0.000)	0.004 (CI = +/-0.006; p = 0.123)	0.286 (CI = +/-0.202; p = 0.008)	0.940	+5.57%
Loss Cost	2015.1	0.051 (CI = +/-0.031; p = 0.003)	-0.258 (CI = +/-0.078; p = 0.000)	0.004 (CI = +/-0.006; p = 0.177)	0.307 (CI = +/-0.223; p = 0.010)	0.938	+5.18%
Loss Cost	2015.2	0.056 (CI = +/-0.035; p = 0.004)	-0.264 (CI = +/-0.081; p = 0.000)	0.004 (CI = +/-0.006; p = 0.156)	0.278 (CI = +/-0.242; p = 0.027)	0.935	+5.76%
Loss Cost	2016.1	0.040 (CI = +/-0.038; p = 0.040)	-0.283 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.006; p = 0.293)	0.362 (CI = +/-0.245; p = 0.007)	0.944	+4.05%
Loss Cost	2016.2	0.037 (CI = +/-0.044; p = 0.096)	-0.280 (CI = +/-0.084; p = 0.000)	0.003 (CI = +/-0.006; p = 0.338)	0.376 (CI = +/-0.275; p = 0.011)	0.936	+3.75%
Loss Cost	2017.1	0.025 (CI = +/-0.054; p = 0.321)	-0.291 (CI = +/-0.090; p = 0.000)	0.002 (CI = +/-0.007; p = 0.483)	0.429 (CI = +/-0.311; p = 0.011)	0.938	+2.57%
Severity	2005.1	0.029 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.012)	0.456 (CI = +/-0.115; p = 0.000)	0.937	+2.90%
Severity	2005.2	0.030 (CI = +/-0.007; p = 0.000)	-0.213 (CI = +/-0.052; p = 0.000)	-0.006 (CI = +/-0.004; p = 0.014)	0.443 (CI = +/-0.115; p = 0.000)	0.939	+3.04%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.053; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.020)	0.436 (CI = +/-0.118; p = 0.000)	0.939	+3.12%
Severity	2006.2	0.033 (CI = +/-0.007; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.023)	0.415 (CI = +/-0.114; p = 0.000)	0.945	+3.37%
Severity	2007.1	0.035 (CI = +/-0.008; p = 0.000)	-0.212 (CI = +/-0.051; p = 0.000)	-0.005 (CI = +/-0.004; p = 0.033)	0.402 (CI = +/-0.114; p = 0.000)	0.947	+3.53%
Severity	2007.2	0.036 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.052; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.042)	0.389 (CI = +/-0.116; p = 0.000)	0.947	+3.69%
Severity	2008.1	0.038 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.052; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.061)	0.374 (CI = +/-0.117; p = 0.000)	0.949	+3.87%
Severity	2008.2	0.041 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.051; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.076)	0.353 (CI = +/-0.114; p = 0.000)	0.953	+4.14%
Severity	2009.1	0.044 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.049; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.116)	0.330 (CI = +/-0.111; p = 0.000)	0.959	+4.45%
Severity	2009.2	0.046 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.049; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.147)	0.313 (CI = +/-0.112; p = 0.000)	0.960	+4.68%
Severity	2010.1	0.048 (CI = +/-0.010; p = 0.000)	-0.210 (CI = +/-0.050; p = 0.000)	-0.003 (CI = +/-0.004; p = 0.205)	0.298 (CI = +/-0.114; p = 0.000)	0.961	+4.89%
Severity	2010.2	0.052 (CI = +/-0.009; p = 0.000)	-0.219 (CI = +/-0.045; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.263)	0.267 (CI = +/-0.105; p = 0.000)	0.969	+5.34%
Severity	2011.1	0.056 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.042; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.416)	0.238 (CI = +/-0.099; p = 0.000)	0.974	+5.76%
Severity	2011.2	0.057 (CI = +/-0.010; p = 0.000)	-0.212 (CI = +/-0.043; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.476)	0.229 (CI = +/-0.104; p = 0.000)	0.972	+5.90%
Severity	2012.1	0.056 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.045; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.426)	0.237 (CI = +/-0.110; p = 0.000)	0.971	+5.77%
Severity	2012.2	0.057 (CI = +/-0.012; p = 0.000)	-0.216 (CI = +/-0.047; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.466)	0.233 (CI = +/-0.117; p = 0.000)	0.968	+5.85%
Severity	2013.1	0.057 (CI = +/-0.014; p = 0.000)	-0.215 (CI = +/-0.050; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.504)	0.230 (CI = +/-0.126; p = 0.001)	0.967	+5.89%
Severity	2013.2	0.058 (CI = +/-0.016; p = 0.000)	-0.216 (CI = +/-0.052; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.539)	0.226 (CI = +/-0.135; p = 0.002)	0.962	+5.96%
Severity	2014.1	0.057 (CI = +/-0.018; p = 0.000)	-0.218 (CI = +/-0.055; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.530)	0.231 (CI = +/-0.148; p = 0.004)	0.960	+5.87%
Severity	2014.2	0.060 (CI = +/-0.020; p = 0.000)	-0.221 (CI = +/-0.058; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.604)	0.216 (CI = +/-0.159; p = 0.011)	0.956	+6.15%
Severity	2015.1	0.064 (CI = +/-0.024; p = 0.000)	-0.214 (CI = +/-0.060; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.768)	0.190 (CI = +/-0.173; p = 0.033)	0.956	+6.64%
Severity	2015.2	0.060 (CI = +/-0.027; p = 0.000)	-0.210 (CI = +/-0.063; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.679)	0.214 (CI = +/-0.186; p = 0.027)	0.950	+6.15%
Severity	2016.1	0.048 (CI = +/-0.030; p = 0.004)	-0.223 (CI = +/-0.062; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.406)	0.274 (CI = +/-0.193; p = 0.009)	0.954	+4.93%
Severity	2016.2	0.047 (CI = +/-0.035; p = 0.013)	-0.222 (CI = +/-0.066; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.418)	0.279 (CI = +/-0.217; p = 0.016)	0.946	+4.82%
Severity	2017.1	0.044 (CI = +/-0.044; p = 0.049)	-0.225 (CI = +/-0.073; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.410)	0.294 (CI = +/-0.252; p = 0.026)	0.943	+4.48%
Frequency	2005.1	0.017 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.044; p = 0.158)	0.008 (CI = +/-0.004; p = 0.000)	-0.090 (CI = +/-0.097; p = 0.069)	0.599	+1.75%
Frequency	2005.2	0.016 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.044; p = 0.230)	0.008 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.097; p = 0.112)	0.561	+1.61%
Frequency	2006.1	0.015 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.142)	0.008 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.096; p = 0.181)	0.537	+1.47%
Frequency	2006.2	0.013 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.043; p = 0.215)	0.008 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.095; p = 0.287)	0.498	+1.31%
Frequency	2007.1	0.011 (CI = +/-0.006; p = 0.001)	-0.034 (CI = +/-0.041; p = 0.100)	0.007 (CI = +/-0.003; p = 0.000)	-0.033 (CI = +/-0.092; p = 0.474)	0.489	+1.10%
Frequency	2007.2	0.011 (CI = +/-0.006; p = 0.002)	-0.034 (CI = +/-0.043; p = 0.114)	0.007 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.095; p = 0.501)	0.465	+1.08%
Frequency	2008.1	0.010 (CI = +/-0.007; p = 0.006)	-0.036 (CI = +/-0.044; p = 0.105)	0.007 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.098; p = 0.580)	0.451	+1.03%
Frequency	2008.2	0.010 (CI = +/-0.008; p = 0.009)	-0.036 (CI = +/-0.045; p = 0.110)	0.007 (CI = +/-0.004; p = 0.001)	-0.028 (CI = +/-0.102; p = 0.573)	0.436	+1.04%
Frequency	2009.1	0.010 (CI = +/-0.008; p = 0.019)	-0.038 (CI = +/-0.047; p = 0.112)	0.007 (CI = +/-0.004; p = 0.001)	-0.026 (CI = +/-0.107; p = 0.627)	0.425	+1.01%
Frequency	2009.2	0.011 (CI = +/-0.009; p = 0.016)	-0.040 (CI = +/-0.048; p = 0.097)	0.007 (CI = +/-0.004; p = 0.001)	-0.034 (CI = +/-0.110; p = 0.535)	0.431	+1.11%
Frequency	2010.1	0.011 (CI = +/-0.010; p = 0.030)	-0.041 (CI = +/-0.050; p = 0.106)	0.007 (CI = +/-0.004; p = 0.001)	-0.032 (CI = +/-0.116; p = 0.571)	0.422	+1.09%
Frequency	2010.2	0.007 (CI = +/-0.010; p = 0.128)	-0.033 (CI = +/-0.048; p = 0.169)	0.007 (CI = +/-0.004; p = 0.002)	-0.007 (CI = +/-0.112; p = 0.892)	0.403	+0.75%
Frequency	2011.1	0.004 (CI = +/-0.010; p = 0.416)	-0.042 (CI = +/-0.047; p = 0.081)	0.006 (CI = +/-0.004; p = 0.003)	0.017 (CI = +/-0.111; p = 0.758)	0.432	+0.41%
Frequency	2011.2	0.006 (CI = +/-0.011; p = 0.277)	-0.045 (CI = +/-0.048; p = 0.064)	0.006 (CI = +/-0.004; p = 0.002)	0.004 (CI = +/-0.115; p = 0.943)	0.449	+0.59%
Frequency	2012.1	0.010 (CI = +/-0.012; p = 0.099)	-0.037 (CI = +/-0.048; p = 0.121)	0.007 (CI = +/-0.004; p = 0.001)	-0.021 (CI = +/-0.116; p = 0.709)	0.487	+0.97%
Frequency	2012.2	0.009 (CI = +/-0.013; p = 0.183)	-0.035 (CI = +/-0.049; p = 0.154)	0.007 (CI = +/-0.004; p = 0.002)	-0.014 (CI = +/-0.123; p = 0.818)	0.467	+0.86%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.455)	-0.042 (CI = +/-0.051; p = 0.102)	0.006 (CI = +/-0.004; p = 0.003)	0.008 (CI = +/-0.128; p = 0.902)	0.482	+0.52%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.976)	-0.034 (CI = +/-0.049; p = 0.159)	0.006 (CI = +/-0.004; p = 0.004)	0.038 (CI = +/-0.127; p = 0.540)	0.507	+0.02%
Frequency	2014.1	-0.002 (CI = +/-0.017; p = 0.847)	-0.037 (CI = +/-0.052; p = 0.148)	0.006 (CI = +/-0.004; p = 0.008)	0.049 (CI = +/-0.138; p = 0.469)	0.509	-0.16%
Frequency	2014.2	-0.005 (CI = +/-0.019; p = 0.550)	-0.033 (CI = +/-0.053; p = 0.211)	0.005 (CI = +/-0.004; p = 0.012)	0.070 (CI = +/-0.146; p = 0.323)	0.524	-0.54%
Frequency	2015.1	-0.014 (CI = +/-0.020; p = 0.164)	-0.044 (CI = +/-0.051; p = 0.086)	0.005 (CI = +/-0.004; p = 0.024)	0.117 (CI = +/-0.147; p = 0.111)	0.603	-1.37%
Frequency	2015.2	-0.004 (CI = +/-0.019; p = 0.688)	-0.054 (CI = +/-0.045; p = 0.022)	0.005 (CI = +/-0.003; p = 0.005)	0.064 (CI = +/-0.135; p = 0.325)	0.684	-0.37%
Frequency	2016.1	-0.008 (CI = +/-0.023; p = 0.440)	-0.060 (CI = +/-0.048; p = 0.018)	0.005 (CI = +/-0.004; p = 0.012)	0.088 (CI = +/-0.149; p = 0.224)	0.696	-0.84%
Frequency	2016.2	-0.010 (CI = +/-0.027; p = 0.422)	-0.058 (CI = +/-0.051; p = 0.029)	0.005 (CI = +/-0.004; p = 0.018)	0.097 (CI = +/-0.167; p = 0.229)	0.693	-1.02%
Frequency	2017.1	-0.018 (CI = +/-0.032; p = 0.233)	-0.066 (CI = +/-0.054; p = 0.021)	0.004 (CI = +/-0.004; p = 0.037)	0.135 (CI = +/-0.186; p = 0.139)	0.713	-1.83%

Comprehensive

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

Loss Cost	2005.1	0.059 (CI = +/-0.010; p = 0.000)	0.789	+6.04%
Loss Cost	2005.2	0.058 (CI = +/-0.010; p = 0.000)	0.775	+6.01%
Loss Cost	2006.1	0.060 (CI = +/-0.011; p = 0.000)	0.772	+6.15%
Loss Cost	2006.2	0.060 (CI = +/-0.011; p = 0.000)	0.758	+6.16%
Loss Cost	2007.1	0.061 (CI = +/-0.012; p = 0.000)	0.757	+6.33%
Loss Cost	2007.2	0.062 (CI = +/-0.013; p = 0.000)	0.744	+6.37%
Loss Cost	2008.1	0.065 (CI = +/-0.013; p = 0.000)	0.756	+6.66%
Loss Cost	2008.2	0.066 (CI = +/-0.014; p = 0.000)	0.747	+6.78%
Loss Cost	2009.1	0.069 (CI = +/-0.014; p = 0.000)	0.769	+7.17%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	0.759	+7.29%
Loss Cost	2010.1	0.074 (CI = +/-0.015; p = 0.000)	0.772	+7.65%
Loss Cost	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.751	+7.62%
Loss Cost	2011.1	0.077 (CI = +/-0.017; p = 0.000)	0.757	+7.96%
Loss Cost	2011.2	0.077 (CI = +/-0.018; p = 0.000)	0.739	+8.03%
Loss Cost	2012.1	0.082 (CI = +/-0.019; p = 0.000)	0.754	+8.50%
Loss Cost	2012.2	0.080 (CI = +/-0.021; p = 0.000)	0.726	+8.36%
Loss Cost	2013.1	0.083 (CI = +/-0.022; p = 0.000)	0.720	+8.67%
Loss Cost	2013.2	0.080 (CI = +/-0.024; p = 0.000)	0.682	+8.36%
Loss Cost	2014.1	0.084 (CI = +/-0.026; p = 0.000)	0.685	+8.81%
Loss Cost	2014.2	0.083 (CI = +/-0.028; p = 0.000)	0.646	+8.68%
Loss Cost	2015.1	0.089 (CI = +/-0.031; p = 0.000)	0.653	+9.27%
Loss Cost	2015.2	0.090 (CI = +/-0.034; p = 0.000)	0.622	+9.40%
Loss Cost	2016.1	0.094 (CI = +/-0.038; p = 0.000)	0.609	+9.86%
Loss Cost	2016.2	0.093 (CI = +/-0.043; p = 0.000)	0.558	+9.74%
Loss Cost	2017.1	0.103 (CI = +/-0.047; p = 0.000)	0.583	+10.83%
Severity	2005.1	0.047 (CI = +/-0.009; p = 0.000)	0.729	+4.83%
Severity	2005.2	0.048 (CI = +/-0.010; p = 0.000)	0.724	+4.92%
Severity	2006.1	0.050 (CI = +/-0.010; p = 0.000)	0.739	+5.15%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	0.740	+5.29%
Severity	2007.1	0.054 (CI = +/-0.010; p = 0.000)	0.763	+5.58%
Severity	2007.2	0.055 (CI = +/-0.011; p = 0.000)	0.755	+5.67%
Severity	2008.1	0.058 (CI = +/-0.011; p = 0.000)	0.778	+5.99%
Severity	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.773	+6.13%
Severity	2009.1	0.063 (CI = +/-0.011; p = 0.000)	0.805	+6.53%
Severity	2009.2	0.064 (CI = +/-0.012; p = 0.000)	0.796	+6.63%
Severity	2010.1	0.068 (CI = +/-0.012; p = 0.000)	0.815	+6.99%
Severity	2010.2	0.069 (CI = +/-0.013; p = 0.000)	0.812	+7.19%
Severity	2011.1	0.074 (CI = +/-0.013; p = 0.000)	0.841	+7.67%
Severity	2011.2	0.074 (CI = +/-0.014; p = 0.000)	0.826	+7.67%
Severity	2012.1	0.076 (CI = +/-0.014; p = 0.000)	0.826	+7.94%
Severity	2012.2	0.076 (CI = +/-0.016; p = 0.000)	0.806	+7.90%
Severity	2013.1	0.080 (CI = +/-0.016; p = 0.000)	0.815	+8.31%
Severity	2013.2	0.079 (CI = +/-0.018; p = 0.000)	0.792	+8.25%
Severity	2014.1	0.083 (CI = +/-0.019; p = 0.000)	0.798	+8.68%
Severity	2014.2	0.083 (CI = +/-0.021; p = 0.000)	0.774	+8.68%
Severity	2015.1	0.090 (CI = +/-0.021; p = 0.000)	0.801	+9.40%
Severity	2015.2	0.087 (CI = +/-0.024; p = 0.000)	0.767	+9.08%
Severity	2016.1	0.090 (CI = +/-0.026; p = 0.000)	0.754	+9.43%
Severity	2016.2	0.089 (CI = +/-0.030; p = 0.000)	0.714	+9.28%
Severity	2017.1	0.097 (CI = +/-0.032; p = 0.000)	0.734	+10.16%
Frequency	2005.1	0.012 (CI = +/-0.005; p = 0.000)	0.377	+1.16%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	0.329	+1.04%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.000)	0.281	+0.95%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.002)	0.225	+0.82%
Frequency	2007.1	0.007 (CI = +/-0.005; p = 0.007)	0.170	+0.70%
Frequency	2007.2	0.007 (CI = +/-0.005; p = 0.015)	0.141	+0.67%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.027)	0.117	+0.64%
Frequency	2008.2	0.006 (CI = +/-0.006; p = 0.044)	0.097	+0.61%
Frequency	2009.1	0.006 (CI = +/-0.006; p = 0.063)	0.081	+0.60%
Frequency	2009.2	0.006 (CI = +/-0.007; p = 0.072)	0.076	+0.62%
Frequency	2010.1	0.006 (CI = +/-0.007; p = 0.093)	0.066	+0.62%
Frequency	2010.2	0.004 (CI = +/-0.007; p = 0.266)	0.010	+0.40%
Frequency	2011.1	0.003 (CI = +/-0.008; p = 0.475)	-0.018	+0.27%
Frequency	2011.2	0.003 (CI = +/-0.008; p = 0.421)	-0.013	+0.33%
Frequency	2012.1	0.005 (CI = +/-0.009; p = 0.223)	0.022	+0.52%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.350)	-0.004	+0.43%
Frequency	2013.1	0.003 (CI = +/-0.010; p = 0.499)	-0.023	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.010; p = 0.842)	-0.046	+0.10%
Frequency	2014.1	0.001 (CI = +/-0.012; p = 0.826)	-0.047	+0.12%
Frequency	2014.2	0.000 (CI = +/-0.013; p = 0.993)	-0.053	-0.01%
Frequency	2015.1	-0.001 (CI = +/-0.014; p = 0.859)	-0.054	-0.12%
Frequency	2015.2	0.003 (CI = +/-0.014; p = 0.676)	-0.048	+0.29%
Frequency	2016.1	0.004 (CI = +/-0.016; p = 0.612)	-0.045	+0.40%
Frequency	2016.2	0.004 (CI = +/-0.018; p = 0.637)	-0.050	+0.41%
Frequency	2017.1	0.006 (CI = +/-0.021; p = 0.542)	-0.042	+0.61%

Comprehensive

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

Loss Cost	2005.1	0.058 (CI = +/-0.007; p = 0.000)	-0.247 (CI = +/-0.080; p = 0.000)	0.894	+5.95%
Loss Cost	2005.2	0.058 (CI = +/-0.007; p = 0.000)	-0.251 (CI = +/-0.082; p = 0.000)	0.888	+6.01%
Loss Cost	2006.1	0.059 (CI = +/-0.008; p = 0.000)	-0.250 (CI = +/-0.084; p = 0.000)	0.885	+6.04%
Loss Cost	2006.2	0.060 (CI = +/-0.008; p = 0.000)	-0.257 (CI = +/-0.085; p = 0.000)	0.882	+6.16%
Loss Cost	2007.1	0.060 (CI = +/-0.008; p = 0.000)	-0.254 (CI = +/-0.088; p = 0.000)	0.878	+6.20%
Loss Cost	2007.2	0.062 (CI = +/-0.009; p = 0.000)	-0.264 (CI = +/-0.088; p = 0.000)	0.878	+6.37%
Loss Cost	2008.1	0.063 (CI = +/-0.009; p = 0.000)	-0.256 (CI = +/-0.089; p = 0.000)	0.880	+6.52%
Loss Cost	2008.2	0.066 (CI = +/-0.009; p = 0.000)	-0.269 (CI = +/-0.087; p = 0.000)	0.887	+6.78%
Loss Cost	2009.1	0.068 (CI = +/-0.009; p = 0.000)	-0.257 (CI = +/-0.087; p = 0.000)	0.895	+7.01%
Loss Cost	2009.2	0.070 (CI = +/-0.009; p = 0.000)	-0.271 (CI = +/-0.084; p = 0.000)	0.902	+7.29%
Loss Cost	2010.1	0.072 (CI = +/-0.010; p = 0.000)	-0.262 (CI = +/-0.086; p = 0.000)	0.904	+7.47%
Loss Cost	2010.2	0.073 (CI = +/-0.010; p = 0.000)	-0.269 (CI = +/-0.087; p = 0.000)	0.898	+7.62%
Loss Cost	2011.1	0.075 (CI = +/-0.011; p = 0.000)	-0.263 (CI = +/-0.090; p = 0.000)	0.897	+7.74%
Loss Cost	2011.2	0.077 (CI = +/-0.012; p = 0.000)	-0.275 (CI = +/-0.090; p = 0.000)	0.898	+8.03%
Loss Cost	2012.1	0.079 (CI = +/-0.012; p = 0.000)	-0.266 (CI = +/-0.092; p = 0.000)	0.900	+8.24%
Loss Cost	2012.2	0.080 (CI = +/-0.013; p = 0.000)	-0.271 (CI = +/-0.095; p = 0.000)	0.889	+8.36%
Loss Cost	2013.1	0.080 (CI = +/-0.014; p = 0.000)	-0.271 (CI = +/-0.100; p = 0.000)	0.883	+8.36%
Loss Cost	2013.2	0.080 (CI = +/-0.016; p = 0.000)	-0.271 (CI = +/-0.105; p = 0.000)	0.864	+8.36%
Loss Cost	2014.1	0.081 (CI = +/-0.017; p = 0.000)	-0.267 (CI = +/-0.110; p = 0.000)	0.859	+8.45%
Loss Cost	2014.2	0.083 (CI = +/-0.019; p = 0.000)	-0.274 (CI = +/-0.115; p = 0.000)	0.844	+8.68%
Loss Cost	2015.1	0.085 (CI = +/-0.021; p = 0.000)	-0.270 (CI = +/-0.121; p = 0.000)	0.840	+8.83%
Loss Cost	2015.2	0.090 (CI = +/-0.022; p = 0.000)	-0.286 (CI = +/-0.122; p = 0.000)	0.843	+9.40%
Loss Cost	2016.1	0.089 (CI = +/-0.025; p = 0.000)	-0.290 (CI = +/-0.130; p = 0.000)	0.833	+9.27%
Loss Cost	2016.2	0.093 (CI = +/-0.028; p = 0.000)	-0.302 (CI = +/-0.136; p = 0.000)	0.820	+9.74%
Loss Cost	2017.1	0.096 (CI = +/-0.032; p = 0.000)	-0.294 (CI = +/-0.145; p = 0.001)	0.818	+10.07%
Severity	2005.1	0.046 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.085; p = 0.000)	0.830	+4.75%
Severity	2005.2	0.048 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.084; p = 0.000)	0.837	+4.92%
Severity	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.085; p = 0.000)	0.842	+5.06%
Severity	2006.2	0.052 (CI = +/-0.008; p = 0.000)	-0.219 (CI = +/-0.082; p = 0.000)	0.857	+5.29%
Severity	2007.1	0.053 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.081; p = 0.000)	0.867	+5.48%
Severity	2007.2	0.055 (CI = +/-0.008; p = 0.000)	-0.219 (CI = +/-0.080; p = 0.000)	0.871	+5.67%
Severity	2008.1	0.057 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.079; p = 0.000)	0.881	+5.87%
Severity	2008.2	0.059 (CI = +/-0.008; p = 0.000)	-0.221 (CI = +/-0.076; p = 0.000)	0.892	+6.13%
Severity	2009.1	0.062 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.073; p = 0.000)	0.906	+6.40%
Severity	2009.2	0.064 (CI = +/-0.008; p = 0.000)	-0.218 (CI = +/-0.071; p = 0.000)	0.912	+6.63%
Severity	2010.1	0.066 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.071; p = 0.000)	0.918	+6.85%
Severity	2010.2	0.069 (CI = +/-0.008; p = 0.000)	-0.222 (CI = +/-0.064; p = 0.000)	0.934	+7.19%
Severity	2011.1	0.072 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	0.946	+7.50%
Severity	2011.2	0.074 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.060; p = 0.000)	0.945	+7.67%
Severity	2012.1	0.075 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.062; p = 0.000)	0.943	+7.73%
Severity	2012.2	0.076 (CI = +/-0.009; p = 0.000)	-0.220 (CI = +/-0.063; p = 0.000)	0.940	+7.90%
Severity	2013.1	0.078 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.065; p = 0.000)	0.940	+8.07%
Severity	2013.2	0.079 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.066; p = 0.000)	0.936	+8.25%
Severity	2014.1	0.081 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.069; p = 0.000)	0.934	+8.39%
Severity	2014.2	0.083 (CI = +/-0.011; p = 0.000)	-0.224 (CI = +/-0.069; p = 0.000)	0.933	+8.68%
Severity	2015.1	0.087 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.068; p = 0.000)	0.940	+9.05%
Severity	2015.2	0.087 (CI = +/-0.013; p = 0.000)	-0.213 (CI = +/-0.073; p = 0.000)	0.928	+9.08%
Severity	2016.1	0.086 (CI = +/-0.015; p = 0.000)	-0.216 (CI = +/-0.077; p = 0.000)	0.922	+8.99%
Severity	2016.2	0.089 (CI = +/-0.016; p = 0.000)	-0.224 (CI = +/-0.080; p = 0.000)	0.914	+9.28%
Severity	2017.1	0.092 (CI = +/-0.018; p = 0.000)	-0.215 (CI = +/-0.085; p = 0.000)	0.914	+9.60%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.053; p = 0.109)	0.404	+1.14%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.166)	0.346	+1.04%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.052; p = 0.096)	0.317	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.002)	-0.037 (CI = +/-0.052; p = 0.151)	0.250	+0.82%
Frequency	2007.1	0.007 (CI = +/-0.005; p = 0.007)	-0.046 (CI = +/-0.050; p = 0.071)	0.226	+0.68%
Frequency	2007.2	0.007 (CI = +/-0.005; p = 0.013)	-0.045 (CI = +/-0.052; p = 0.085)	0.193	+0.67%
Frequency	2008.1	0.006 (CI = +/-0.005; p = 0.028)	-0.048 (CI = +/-0.053; p = 0.073)	0.179	+0.61%
Frequency	2008.2	0.006 (CI = +/-0.006; p = 0.037)	-0.048 (CI = +/-0.055; p = 0.082)	0.158	+0.61%
Frequency	2009.1	0.006 (CI = +/-0.006; p = 0.067)	-0.051 (CI = +/-0.056; p = 0.077)	0.148	+0.57%
Frequency	2009.2	0.006 (CI = +/-0.006; p = 0.062)	-0.053 (CI = +/-0.058; p = 0.072)	0.149	+0.62%
Frequency	2010.1	0.006 (CI = +/-0.007; p = 0.099)	-0.055 (CI = +/-0.060; p = 0.072)	0.142	+0.58%
Frequency	2010.2	0.004 (CI = +/-0.007; p = 0.253)	-0.046 (CI = +/-0.059; p = 0.120)	0.065	+0.40%
Frequency	2011.1	0.002 (CI = +/-0.007; p = 0.527)	-0.055 (CI = +/-0.059; p = 0.067)	0.077	+0.23%
Frequency	2011.2	0.003 (CI = +/-0.008; p = 0.395)	-0.059 (CI = +/-0.061; p = 0.055)	0.098	+0.33%
Frequency	2012.1	0.005 (CI = +/-0.008; p = 0.249)	-0.053 (CI = +/-0.062; p = 0.090)	0.102	+0.47%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.334)	-0.051 (CI = +/-0.064; p = 0.115)	0.065	+0.43%
Frequency	2013.1	0.003 (CI = +/-0.010; p = 0.561)	-0.057 (CI = +/-0.066; p = 0.085)	0.072	+0.27%
Frequency	2013.2	0.001 (CI = +/-0.010; p = 0.836)	-0.051 (CI = +/-0.067; p = 0.132)	0.023	+0.10%
Frequency	2014.1	0.001 (CI = +/-0.011; p = 0.916)	-0.053 (CI = +/-0.071; p = 0.138)	0.021	+0.06%
Frequency	2014.2	0.000 (CI = +/-0.012; p = 0.993)	-0.050 (CI = +/-0.075; p = 0.174)	0.000	-0.01%
Frequency	2015.1	-0.002 (CI = +/-0.013; p = 0.751)	-0.057 (CI = +/-0.078; p = 0.138)	0.024	-0.21%
Frequency	2015.2	0.003 (CI = +/-0.013; p = 0.647)	-0.073 (CI = +/-0.072; p = 0.048)	0.134	+0.29%
Frequency	2016.1	0.003 (CI = +/-0.015; p = 0.719)	-0.074 (CI = +/-0.078; p = 0.060)	0.127	+0.26%
Frequency	2016.2	0.004 (CI = +/-0.017; p = 0.604)	-0.079 (CI = +/-0.082; p = 0.059)	0.135	+0.41%
Frequency	2017.1	0.004 (CI = +/-0.019; p = 0.645)	-0.078 (CI = +/-0.089; p = 0.079)	0.123	+0.42%

Comprehensive

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

Loss Cost	2005.1	0.061 (CI = +/-0.007; p = 0.000)	-0.234 (CI = +/-0.074; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.912	+6.24%
Loss Cost	2005.2	0.061 (CI = +/-0.007; p = 0.000)	-0.238 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.907	+6.32%
Loss Cost	2006.1	0.062 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	0.904	+6.36%
Loss Cost	2006.2	0.063 (CI = +/-0.008; p = 0.000)	-0.243 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.902	+6.49%
Loss Cost	2007.1	0.063 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.080; p = 0.000)	0.008 (CI = +/-0.006; p = 0.007)	0.900	+6.55%
Loss Cost	2007.2	0.065 (CI = +/-0.008; p = 0.000)	-0.249 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.902	+6.73%
Loss Cost	2008.1	0.067 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.905	+6.90%
Loss Cost	2008.2	0.069 (CI = +/-0.008; p = 0.000)	-0.253 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.914	+7.17%
Loss Cost	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.074; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.924	+7.43%
Loss Cost	2009.2	0.074 (CI = +/-0.008; p = 0.000)	-0.253 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.933	+7.71%
Loss Cost	2010.1	0.076 (CI = +/-0.008; p = 0.000)	-0.243 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.937	+7.92%
Loss Cost	2010.2	0.078 (CI = +/-0.009; p = 0.000)	-0.250 (CI = +/-0.071; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.935	+8.07%
Loss Cost	2011.1	0.079 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.072; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.935	+8.23%
Loss Cost	2011.2	0.082 (CI = +/-0.009; p = 0.000)	-0.254 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.939	+8.50%
Loss Cost	2012.1	0.084 (CI = +/-0.010; p = 0.000)	-0.244 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.943	+8.75%
Loss Cost	2012.2	0.085 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.937	+8.84%
Loss Cost	2013.1	0.085 (CI = +/-0.011; p = 0.000)	-0.247 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.934	+8.86%
Loss Cost	2013.2	0.085 (CI = +/-0.012; p = 0.000)	-0.246 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.923	+8.83%
Loss Cost	2014.1	0.086 (CI = +/-0.013; p = 0.000)	-0.242 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.920	+8.94%
Loss Cost	2014.2	0.087 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.088; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.911	+9.09%
Loss Cost	2015.1	0.088 (CI = +/-0.016; p = 0.000)	-0.243 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.909	+9.23%
Loss Cost	2015.2	0.092 (CI = +/-0.017; p = 0.000)	-0.257 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.912	+9.68%
Loss Cost	2016.1	0.091 (CI = +/-0.019; p = 0.000)	-0.262 (CI = +/-0.099; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.908	+9.50%
Loss Cost	2016.2	0.093 (CI = +/-0.021; p = 0.000)	-0.270 (CI = +/-0.105; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.898	+9.76%
Loss Cost	2017.1	0.095 (CI = +/-0.024; p = 0.000)	-0.265 (CI = +/-0.113; p = 0.000)	0.009 (CI = +/-0.006; p = 0.007)	0.895	+9.95%
Severity	2005.1	0.047 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.087; p = 0.000)	0.001 (CI = +/-0.007; p = 0.712)	0.826	+4.79%
Severity	2005.2	0.048 (CI = +/-0.008; p = 0.000)	-0.212 (CI = +/-0.086; p = 0.000)	0.001 (CI = +/-0.007; p = 0.686)	0.833	+4.97%
Severity	2006.1	0.050 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.007; p = 0.635)	0.838	+5.12%
Severity	2006.2	0.052 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.083; p = 0.000)	0.002 (CI = +/-0.006; p = 0.597)	0.854	+5.36%
Severity	2007.1	0.054 (CI = +/-0.008; p = 0.000)	-0.205 (CI = +/-0.082; p = 0.000)	0.002 (CI = +/-0.006; p = 0.528)	0.865	+5.56%
Severity	2007.2	0.056 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.081; p = 0.000)	0.002 (CI = +/-0.006; p = 0.507)	0.869	+5.75%
Severity	2008.1	0.058 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.080; p = 0.000)	0.002 (CI = +/-0.006; p = 0.442)	0.879	+5.97%
Severity	2008.2	0.060 (CI = +/-0.008; p = 0.000)	-0.216 (CI = +/-0.077; p = 0.000)	0.002 (CI = +/-0.006; p = 0.410)	0.890	+6.23%
Severity	2009.1	0.063 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.074; p = 0.000)	0.003 (CI = +/-0.005; p = 0.324)	0.906	+6.52%
Severity	2009.2	0.065 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.005; p = 0.303)	0.912	+6.75%
Severity	2010.1	0.068 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.071; p = 0.000)	0.003 (CI = +/-0.005; p = 0.254)	0.919	+6.98%
Severity	2010.2	0.071 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.004; p = 0.208)	0.935	+7.32%
Severity	2011.1	0.074 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.059; p = 0.000)	0.003 (CI = +/-0.004; p = 0.133)	0.949	+7.65%
Severity	2011.2	0.075 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.059; p = 0.000)	0.003 (CI = +/-0.004; p = 0.132)	0.948	+7.82%
Severity	2012.1	0.076 (CI = +/-0.008; p = 0.000)	-0.206 (CI = +/-0.061; p = 0.000)	0.003 (CI = +/-0.004; p = 0.135)	0.946	+7.89%
Severity	2012.2	0.077 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.062; p = 0.000)	0.003 (CI = +/-0.004; p = 0.141)	0.943	+8.05%
Severity	2013.1	0.079 (CI = +/-0.009; p = 0.000)	-0.206 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.004; p = 0.134)	0.944	+8.23%
Severity	2013.2	0.081 (CI = +/-0.010; p = 0.000)	-0.212 (CI = +/-0.065; p = 0.000)	0.003 (CI = +/-0.004; p = 0.146)	0.940	+8.39%
Severity	2014.1	0.082 (CI = +/-0.011; p = 0.000)	-0.207 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.004; p = 0.149)	0.938	+8.54%
Severity	2014.2	0.084 (CI = +/-0.011; p = 0.000)	-0.216 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.004; p = 0.166)	0.937	+8.80%
Severity	2015.1	0.088 (CI = +/-0.012; p = 0.000)	-0.204 (CI = +/-0.067; p = 0.000)	0.003 (CI = +/-0.004; p = 0.151)	0.944	+9.17%
Severity	2015.2	0.088 (CI = +/-0.013; p = 0.000)	-0.204 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.004; p = 0.167)	0.932	+9.17%
Severity	2016.1	0.087 (CI = +/-0.015; p = 0.000)	-0.207 (CI = +/-0.076; p = 0.000)	0.003 (CI = +/-0.004; p = 0.177)	0.927	+9.06%
Severity	2016.2	0.089 (CI = +/-0.016; p = 0.000)	-0.214 (CI = +/-0.081; p = 0.000)	0.003 (CI = +/-0.004; p = 0.224)	0.917	+9.29%
Severity	2017.1	0.091 (CI = +/-0.018; p = 0.000)	-0.207 (CI = +/-0.085; p = 0.000)	0.002 (CI = +/-0.004; p = 0.257)	0.917	+9.57%
Frequency	2005.1	0.014 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.046; p = 0.157)	0.007 (CI = +/-0.004; p = 0.000)	0.571	+1.38%
Frequency	2005.2	0.013 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.045; p = 0.238)	0.007 (CI = +/-0.004; p = 0.000)	0.540	+1.29%
Frequency	2006.1	0.012 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.135)	0.007 (CI = +/-0.003; p = 0.000)	0.526	+1.18%
Frequency	2006.2	0.011 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.043; p = 0.213)	0.007 (CI = +/-0.003; p = 0.000)	0.495	+1.07%
Frequency	2007.1	0.009 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.092)	0.007 (CI = +/-0.003; p = 0.000)	0.496	+0.94%
Frequency	2007.2	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.042; p = 0.109)	0.007 (CI = +/-0.003; p = 0.000)	0.474	+0.92%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.096)	0.006 (CI = +/-0.003; p = 0.000)	0.464	+0.88%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.001)	-0.037 (CI = +/-0.045; p = 0.104)	0.006 (CI = +/-0.003; p = 0.000)	0.449	+0.88%
Frequency	2009.1	0.009 (CI = +/-0.005; p = 0.002)	-0.038 (CI = +/-0.046; p = 0.102)	0.006 (CI = +/-0.003; p = 0.000)	0.441	+0.85%
Frequency	2009.2	0.009 (CI = +/-0.005; p = 0.002)	-0.041 (CI = +/-0.047; p = 0.091)	0.006 (CI = +/-0.003; p = 0.000)	0.443	+0.90%
Frequency	2010.1	0.009 (CI = +/-0.006; p = 0.005)	-0.042 (CI = +/-0.049; p = 0.094)	0.006 (CI = +/-0.003; p = 0.001)	0.437	+0.88%
Frequency	2010.2	0.007 (CI = +/-0.006; p = 0.019)	-0.033 (CI = +/-0.047; p = 0.160)	0.006 (CI = +/-0.003; p = 0.000)	0.426	+0.70%
Frequency	2011.1	0.005 (CI = +/-0.006; p = 0.071)	-0.041 (CI = +/-0.046; p = 0.078)	0.006 (CI = +/-0.003; p = 0.000)	0.453	+0.54%
Frequency	2011.2	0.006 (CI = +/-0.006; p = 0.046)	-0.045 (CI = +/-0.047; p = 0.058)	0.006 (CI = +/-0.003; p = 0.000)	0.473	+0.63%
Frequency	2012.1	0.008 (CI = +/-0.006; p = 0.016)	-0.038 (CI = +/-0.046; p = 0.105)	0.006 (CI = +/-0.003; p = 0.000)	0.507	+0.79%
Frequency	2012.2	0.007 (CI = +/-0.007; p = 0.035)	-0.035 (CI = +/-0.048; p = 0.142)	0.006 (CI = +/-0.003; p = 0.000)	0.491	+0.73%
Frequency	2013.1	0.006 (CI = +/-0.007; p = 0.100)	-0.041 (CI = +/-0.049; p = 0.094)	0.006 (CI = +/-0.003; p = 0.000)	0.507	+0.59%
Frequency	2013.2	0.004 (CI = +/-0.007; p = 0.261)	-0.034 (CI = +/-0.048; p = 0.159)	0.006 (CI = +/-0.003; p = 0.000)	0.523	+0.40%
Frequency	2014.1	0.004 (CI = +/-0.008; p = 0.350)	-0.035 (CI = +/-0.051; p = 0.163)	0.006 (CI = +/-0.003; p = 0.000)	0.521	+0.37%
Frequency	2014.2	0.003 (CI = +/-0.009; p = 0.531)	-0.031 (CI = +/-0.053; p = 0.230)	0.007 (CI = +/-0.003; p = 0.000)	0.522	+0.26%
Frequency	2015.1	0.001 (CI = +/-0.009; p = 0.896)	-0.038 (CI = +/-0.053; p = 0.149)	0.007 (CI = +/-0.003; p = 0.000)	0.557	+0.06%
Frequency	2015.2	0.005 (CI = +/-0.008; p = 0.236)	-0.053 (CI = +/-0.045; p = 0.025)	0.006 (CI = +/-0.002; p = 0.000)	0.683	+0.47%
Frequency	2016.1	0.004 (CI = +/-0.009; p = 0.360)	-0.055 (CI = +/-0.048; p = 0.028)	0.006 (CI = +/-0.003; p = 0.000)	0.683	+0.40%
Frequency	2016.2	0.004 (CI = +/-0.010; p = 0.387)	-0.055 (CI = +/-0.051; p = 0.037)	0.006 (CI = +/-0.003; p = 0.000)	0.678	+0.43%
Frequency	2017.1	0.003 (CI = +/-0.012; p = 0.540)	-0.058 (CI = +/-0.055; p = 0.043)	0.006 (CI = +/-0.003; p = 0.000)	0.675	+0.34%

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	0.045 (CI = +/-0.011; p = 0.000)	0.321 (CI = +/-0.170; p = 0.000)	0.845	+4.58%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.330 (CI = +/-0.172; p = 0.000)	0.837	+4.44%
Loss Cost	2006.1	0.044 (CI = +/-0.012; p = 0.000)	0.325 (CI = +/-0.177; p = 0.001)	0.832	+4.52%
Loss Cost	2006.2	0.043 (CI = +/-0.013; p = 0.000)	0.331 (CI = +/-0.181; p = 0.001)	0.823	+4.42%
Loss Cost	2007.1	0.044 (CI = +/-0.014; p = 0.000)	0.324 (CI = +/-0.185; p = 0.001)	0.819	+4.55%
Loss Cost	2007.2	0.044 (CI = +/-0.015; p = 0.000)	0.328 (CI = +/-0.191; p = 0.001)	0.809	+4.48%
Loss Cost	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.310 (CI = +/-0.193; p = 0.003)	0.813	+4.77%
Loss Cost	2008.2	0.047 (CI = +/-0.017; p = 0.000)	0.309 (CI = +/-0.199; p = 0.003)	0.804	+4.79%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.284 (CI = +/-0.199; p = 0.007)	0.815	+5.24%
Loss Cost	2009.2	0.051 (CI = +/-0.019; p = 0.000)	0.283 (CI = +/-0.206; p = 0.009)	0.805	+5.25%
Loss Cost	2010.1	0.055 (CI = +/-0.020; p = 0.000)	0.261 (CI = +/-0.209; p = 0.016)	0.810	+5.66%
Loss Cost	2010.2	0.053 (CI = +/-0.022; p = 0.000)	0.274 (CI = +/-0.216; p = 0.015)	0.795	+5.40%
Loss Cost	2011.1	0.056 (CI = +/-0.024; p = 0.000)	0.257 (CI = +/-0.222; p = 0.025)	0.794	+5.75%
Loss Cost	2011.2	0.055 (CI = +/-0.026; p = 0.000)	0.263 (CI = +/-0.232; p = 0.028)	0.779	+5.62%
Loss Cost	2012.1	0.060 (CI = +/-0.028; p = 0.000)	0.237 (CI = +/-0.237; p = 0.050)	0.784	+6.19%
Loss Cost	2012.2	0.055 (CI = +/-0.031; p = 0.001)	0.261 (CI = +/-0.245; p = 0.038)	0.765	+5.66%
Loss Cost	2013.1	0.057 (CI = +/-0.034; p = 0.002)	0.251 (CI = +/-0.258; p = 0.056)	0.754	+5.88%
Loss Cost	2013.2	0.048 (CI = +/-0.036; p = 0.012)	0.291 (CI = +/-0.262; p = 0.032)	0.737	+4.93%
Loss Cost	2014.1	0.052 (CI = +/-0.041; p = 0.015)	0.275 (CI = +/-0.277; p = 0.052)	0.729	+5.33%
Loss Cost	2014.2	0.044 (CI = +/-0.045; p = 0.054)	0.305 (CI = +/-0.290; p = 0.040)	0.706	+4.54%
Loss Cost	2015.1	0.050 (CI = +/-0.051; p = 0.056)	0.285 (CI = +/-0.309; p = 0.069)	0.699	+5.09%
Loss Cost	2015.2	0.046 (CI = +/-0.058; p = 0.116)	0.299 (CI = +/-0.332; p = 0.075)	0.673	+4.69%
Loss Cost	2016.1	0.047 (CI = +/-0.068; p = 0.155)	0.293 (CI = +/-0.359; p = 0.103)	0.653	+4.86%
Loss Cost	2016.2	0.037 (CI = +/-0.077; p = 0.328)	0.328 (CI = +/-0.385; p = 0.089)	0.618	+3.73%
Loss Cost	2017.1	0.049 (CI = +/-0.089; p = 0.258)	0.291 (CI = +/-0.414; p = 0.153)	0.618	+5.01%
Severity	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.340 (CI = +/-0.152; p = 0.000)	0.821	+3.30%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.338 (CI = +/-0.156; p = 0.000)	0.815	+3.32%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.323 (CI = +/-0.156; p = 0.000)	0.822	+3.54%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.316 (CI = +/-0.160; p = 0.000)	0.818	+3.65%
Severity	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.296 (CI = +/-0.158; p = 0.001)	0.831	+3.96%
Severity	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.296 (CI = +/-0.163; p = 0.001)	0.823	+3.97%
Severity	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.275 (CI = +/-0.161; p = 0.002)	0.835	+4.32%
Severity	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.270 (CI = +/-0.166; p = 0.002)	0.829	+4.40%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.242 (CI = +/-0.161; p = 0.005)	0.848	+4.88%
Severity	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.242 (CI = +/-0.167; p = 0.006)	0.839	+4.90%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.218 (CI = +/-0.166; p = 0.012)	0.849	+5.33%
Severity	2010.2	0.053 (CI = +/-0.018; p = 0.000)	0.210 (CI = +/-0.172; p = 0.019)	0.842	+5.49%
Severity	2011.1	0.060 (CI = +/-0.018; p = 0.000)	0.178 (CI = +/-0.167; p = 0.038)	0.862	+6.14%
Severity	2011.2	0.058 (CI = +/-0.020; p = 0.000)	0.186 (CI = +/-0.174; p = 0.038)	0.849	+5.98%
Severity	2012.1	0.061 (CI = +/-0.021; p = 0.000)	0.173 (CI = +/-0.181; p = 0.060)	0.844	+6.26%
Severity	2012.2	0.058 (CI = +/-0.023; p = 0.000)	0.185 (CI = +/-0.188; p = 0.054)	0.829	+5.99%
Severity	2013.1	0.063 (CI = +/-0.025; p = 0.000)	0.163 (CI = +/-0.194; p = 0.096)	0.831	+6.50%
Severity	2013.2	0.060 (CI = +/-0.028; p = 0.000)	0.177 (CI = +/-0.204; p = 0.084)	0.813	+6.14%
Severity	2014.1	0.065 (CI = +/-0.031; p = 0.000)	0.156 (CI = +/-0.212; p = 0.142)	0.811	+6.69%
Severity	2014.2	0.062 (CI = +/-0.035; p = 0.002)	0.167 (CI = +/-0.226; p = 0.138)	0.790	+6.40%
Severity	2015.1	0.073 (CI = +/-0.038; p = 0.001)	0.126 (CI = +/-0.230; p = 0.262)	0.804	+7.52%
Severity	2015.2	0.063 (CI = +/-0.042; p = 0.006)	0.160 (CI = +/-0.239; p = 0.176)	0.780	+6.55%
Severity	2016.1	0.066 (CI = +/-0.049; p = 0.011)	0.150 (CI = +/-0.258; p = 0.236)	0.762	+6.85%
Severity	2016.2	0.059 (CI = +/-0.056; p = 0.039)	0.173 (CI = +/-0.278; p = 0.202)	0.728	+6.08%
Severity	2017.1	0.072 (CI = +/-0.063; p = 0.029)	0.135 (CI = +/-0.293; p = 0.339)	0.734	+7.45%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.096; p = 0.687)	0.363	+1.24%
Frequency	2005.2	0.011 (CI = +/-0.006; p = 0.002)	-0.008 (CI = +/-0.095; p = 0.871)	0.311	+1.08%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.007)	0.002 (CI = +/-0.095; p = 0.968)	0.260	+0.94%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.032)	0.015 (CI = +/-0.093; p = 0.745)	0.205	+0.75%
Frequency	2007.1	0.006 (CI = +/-0.007; p = 0.111)	0.027 (CI = +/-0.091; p = 0.545)	0.154	+0.56%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.187)	0.032 (CI = +/-0.093; p = 0.491)	0.127	+0.49%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.275)	0.036 (CI = +/-0.096; p = 0.455)	0.105	+0.43%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.373)	0.039 (CI = +/-0.099; p = 0.427)	0.086	+0.38%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.461)	0.041 (CI = +/-0.102; p = 0.413)	0.072	+0.33%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.491)	0.041 (CI = +/-0.106; p = 0.431)	0.065	+0.34%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.560)	0.043 (CI = +/-0.110; p = 0.430)	0.053	+0.31%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.873)	0.064 (CI = +/-0.105; p = 0.221)	0.031	-0.08%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.510)	0.079 (CI = +/-0.105; p = 0.135)	0.034	-0.37%
Frequency	2011.2	-0.003 (CI = +/-0.012; p = 0.581)	0.078 (CI = +/-0.110; p = 0.159)	0.030	-0.34%
Frequency	2012.1	-0.001 (CI = +/-0.013; p = 0.919)	0.064 (CI = +/-0.112; p = 0.249)	0.038	-0.07%
Frequency	2012.2	-0.003 (CI = +/-0.014; p = 0.660)	0.076 (CI = +/-0.116; p = 0.189)	0.032	-0.31%
Frequency	2013.1	-0.006 (CI = +/-0.016; p = 0.449)	0.088 (CI = +/-0.120; p = 0.140)	0.036	-0.58%
Frequency	2013.2	-0.012 (CI = +/-0.016; p = 0.155)	0.113 (CI = +/-0.117; p = 0.058)	0.087	-1.15%
Frequency	2014.1	-0.013 (CI = +/-0.018; p = 0.155)	0.119 (CI = +/-0.124; p = 0.059)	0.090	-1.28%
Frequency	2014.2	-0.018 (CI = +/-0.020; p = 0.078)	0.138 (CI = +/-0.127; p = 0.035)	0.138	-1.75%
Frequency	2015.1	-0.023 (CI = +/-0.022; p = 0.040)	0.158 (CI = +/-0.131; p = 0.021)	0.192	-2.26%
Frequency	2015.2	-0.018 (CI = +/-0.024; p = 0.141)	0.139 (CI = +/-0.137; p = 0.047)	0.137	-1.74%
Frequency	2016.1	-0.019 (CI = +/-0.028; p = 0.169)	0.143 (CI = +/-0.148; p = 0.056)	0.132	-1.87%
Frequency	2016.2	-0.022 (CI = +/-0.032; p = 0.154)	0.155 (CI = +/-0.159; p = 0.055)	0.142	-2.22%
Frequency	2017.1	-0.023 (CI = +/-0.037; p = 0.208)	0.157 (CI = +/-0.174; p = 0.074)	0.130	-2.27%

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	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.008; p = 0.220)	0.271 (CI = +/-0.187; p = 0.006)	0.847	+4.99%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.009; p = 0.255)	0.283 (CI = +/-0.191; p = 0.005)	0.838	+4.84%
Loss Cost	2006.1	0.049 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.009; p = 0.238)	0.273 (CI = +/-0.197; p = 0.008)	0.834	+4.97%
Loss Cost	2006.2	0.048 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.009; p = 0.263)	0.279 (CI = +/-0.203; p = 0.009)	0.824	+4.89%
Loss Cost	2007.1	0.050 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.009; p = 0.237)	0.265 (CI = +/-0.209; p = 0.014)	0.821	+5.08%
Loss Cost	2007.2	0.049 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.009; p = 0.255)	0.268 (CI = +/-0.217; p = 0.017)	0.811	+5.03%
Loss Cost	2008.1	0.053 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.009; p = 0.194)	0.240 (CI = +/-0.219; p = 0.033)	0.818	+5.45%
Loss Cost	2008.2	0.054 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.010; p = 0.194)	0.234 (CI = +/-0.228; p = 0.045)	0.809	+5.54%
Loss Cost	2009.1	0.060 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.009; p = 0.122)	0.192 (CI = +/-0.227; p = 0.094)	0.824	+6.18%
Loss Cost	2009.2	0.061 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.010; p = 0.123)	0.185 (CI = +/-0.237; p = 0.122)	0.815	+6.30%
Loss Cost	2010.1	0.067 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.010; p = 0.081)	0.145 (CI = +/-0.240; p = 0.225)	0.824	+6.94%
Loss Cost	2010.2	0.065 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.010; p = 0.101)	0.157 (CI = +/-0.252; p = 0.211)	0.809	+6.74%
Loss Cost	2011.1	0.071 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.010; p = 0.074)	0.121 (CI = +/-0.260; p = 0.345)	0.813	+7.36%
Loss Cost	2011.2	0.071 (CI = +/-0.031; p = 0.000)	0.009 (CI = +/-0.010; p = 0.084)	0.120 (CI = +/-0.276; p = 0.375)	0.798	+7.38%
Loss Cost	2012.1	0.080 (CI = +/-0.033; p = 0.000)	0.010 (CI = +/-0.010; p = 0.050)	0.066 (CI = +/-0.280; p = 0.628)	0.811	+8.37%
Loss Cost	2012.2	0.076 (CI = +/-0.037; p = 0.000)	0.010 (CI = +/-0.011; p = 0.070)	0.091 (CI = +/-0.297; p = 0.533)	0.790	+7.91%
Loss Cost	2013.1	0.082 (CI = +/-0.041; p = 0.000)	0.010 (CI = +/-0.011; p = 0.061)	0.059 (CI = +/-0.316; p = 0.700)	0.785	+8.53%
Loss Cost	2013.2	0.073 (CI = +/-0.045; p = 0.003)	0.009 (CI = +/-0.011; p = 0.095)	0.108 (CI = +/-0.332; p = 0.504)	0.762	+7.54%
Loss Cost	2014.1	0.082 (CI = +/-0.051; p = 0.003)	0.010 (CI = +/-0.011; p = 0.076)	0.062 (CI = +/-0.353; p = 0.715)	0.761	+8.51%
Loss Cost	2014.2	0.075 (CI = +/-0.058; p = 0.014)	0.010 (CI = +/-0.012; p = 0.107)	0.093 (CI = +/-0.382; p = 0.613)	0.734	+7.82%
Loss Cost	2015.1	0.088 (CI = +/-0.065; p = 0.011)	0.011 (CI = +/-0.012; p = 0.084)	0.036 (CI = +/-0.408; p = 0.855)	0.736	+9.15%
Loss Cost	2015.2	0.088 (CI = +/-0.075; p = 0.025)	0.011 (CI = +/-0.013; p = 0.101)	0.035 (CI = +/-0.449; p = 0.869)	0.710	+9.17%
Loss Cost	2016.1	0.096 (CI = +/-0.087; p = 0.033)	0.011 (CI = +/-0.014; p = 0.101)	0.001 (CI = +/-0.492; p = 0.995)	0.695	+10.05%
Loss Cost	2016.2	0.087 (CI = +/-0.100; p = 0.084)	0.011 (CI = +/-0.015; p = 0.132)	0.036 (CI = +/-0.539; p = 0.888)	0.656	+9.09%
Loss Cost	2017.1	0.107 (CI = +/-0.112; p = 0.060)	0.012 (CI = +/-0.015; p = 0.114)	-0.036 (CI = +/-0.572; p = 0.893)	0.667	+11.31%
Severity	2005.1	0.029 (CI = +/-0.011; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.272)	0.380 (CI = +/-0.168; p = 0.000)	0.822	+2.97%
Severity	2005.2	0.029 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.283)	0.379 (CI = +/-0.173; p = 0.000)	0.816	+2.98%
Severity	2006.1	0.032 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.346)	0.360 (CI = +/-0.175; p = 0.000)	0.821	+3.23%
Severity	2006.2	0.033 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.382)	0.353 (CI = +/-0.181; p = 0.000)	0.817	+3.33%
Severity	2007.1	0.036 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.481)	0.326 (CI = +/-0.181; p = 0.001)	0.828	+3.69%
Severity	2007.2	0.036 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.486)	0.327 (CI = +/-0.188; p = 0.001)	0.820	+3.68%
Severity	2008.1	0.040 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.607)	0.298 (CI = +/-0.188; p = 0.003)	0.831	+4.09%
Severity	2008.2	0.041 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.640)	0.293 (CI = +/-0.196; p = 0.005)	0.824	+4.17%
Severity	2009.1	0.047 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.821)	0.253 (CI = +/-0.192; p = 0.012)	0.843	+4.77%
Severity	2009.2	0.047 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.828)	0.253 (CI = +/-0.201; p = 0.016)	0.833	+4.78%
Severity	2010.1	0.052 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.008; p = 0.996)	0.219 (CI = +/-0.203; p = 0.036)	0.843	+5.33%
Severity	2010.2	0.054 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.008; p = 0.945)	0.206 (CI = +/-0.213; p = 0.057)	0.836	+5.54%
Severity	2011.1	0.062 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.008; p = 0.702)	0.155 (CI = +/-0.209; p = 0.138)	0.857	+6.41%
Severity	2011.2	0.060 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.008; p = 0.757)	0.166 (CI = +/-0.221; p = 0.134)	0.843	+6.22%
Severity	2012.1	0.064 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.008; p = 0.671)	0.143 (CI = +/-0.232; p = 0.214)	0.839	+6.63%
Severity	2012.2	0.061 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.009; p = 0.748)	0.161 (CI = +/-0.247; p = 0.190)	0.822	+6.30%
Severity	2013.1	0.068 (CI = +/-0.034; p = 0.000)	0.002 (CI = +/-0.009; p = 0.610)	0.122 (CI = +/-0.258; p = 0.336)	0.825	+7.06%
Severity	2013.2	0.064 (CI = +/-0.038; p = 0.002)	0.002 (CI = +/-0.009; p = 0.693)	0.143 (CI = +/-0.277; p = 0.294)	0.805	+6.64%
Severity	2014.1	0.072 (CI = +/-0.042; p = 0.002)	0.003 (CI = +/-0.010; p = 0.572)	0.102 (CI = +/-0.293; p = 0.476)	0.804	+7.50%
Severity	2014.2	0.070 (CI = +/-0.048; p = 0.007)	0.002 (CI = +/-0.010; p = 0.629)	0.116 (CI = +/-0.319; p = 0.455)	0.780	+7.20%
Severity	2015.1	0.086 (CI = +/-0.052; p = 0.003)	0.004 (CI = +/-0.010; p = 0.436)	0.040 (CI = +/-0.327; p = 0.801)	0.800	+8.95%
Severity	2015.2	0.075 (CI = +/-0.059; p = 0.016)	0.003 (CI = +/-0.010; p = 0.557)	0.089 (CI = +/-0.351; p = 0.597)	0.771	+7.75%
Severity	2016.1	0.080 (CI = +/-0.068; p = 0.024)	0.003 (CI = +/-0.011; p = 0.527)	0.065 (CI = +/-0.385; p = 0.721)	0.752	+8.36%
Severity	2016.2	0.072 (CI = +/-0.078; p = 0.068)	0.003 (CI = +/-0.011; p = 0.600)	0.097 (CI = +/-0.420; p = 0.627)	0.713	+7.49%
Severity	2017.1	0.090 (CI = +/-0.087; p = 0.044)	0.004 (CI = +/-0.012; p = 0.516)	0.035 (CI = +/-0.443; p = 0.865)	0.722	+9.37%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.082; p = 0.011)	0.621	+1.95%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.081; p = 0.022)	0.589	+1.80%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.082; p = 0.038)	0.554	+1.69%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.081; p = 0.074)	0.520	+1.51%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.080; p = 0.134)	0.486	+1.33%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.083; p = 0.160)	0.464	+1.31%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.087; p = 0.178)	0.446	+1.31%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.090; p = 0.191)	0.431	+1.31%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.094; p = 0.192)	0.420	+1.35%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.098; p = 0.164)	0.424	+1.45%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.005)	0.008 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.103; p = 0.154)	0.419	+1.53%
Frequency	2010.2	0.011 (CI = +/-0.010; p = 0.034)	0.008 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.100; p = 0.325)	0.402	+1.14%
Frequency	2011.1	0.009 (CI = +/-0.011; p = 0.112)	0.007 (CI = +/-0.004; p = 0.001)	-0.034 (CI = +/-0.103; p = 0.502)	0.388	+0.90%
Frequency	2011.2	0.011 (CI = +/-0.012; p = 0.080)	0.008 (CI = +/-0.004; p = 0.001)	-0.045 (CI = +/-0.108; p = 0.393)	0.402	+1.09%
Frequency	2012.1	0.016 (CI = +/-0.012; p = 0.011)	0.008 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.102; p = 0.134)	0.498	+1.63%
Frequency	2012.2	0.015 (CI = +/-0.014; p = 0.032)	0.008 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.109; p = 0.195)	0.479	+1.51%
Frequency	2013.1	0.014 (CI = +/-0.015; p = 0.076)	0.008 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.117; p = 0.276)	0.464	+1.37%
Frequency	2013.2	0.008 (CI = +/-0.016; p = 0.292)	0.008 (CI = +/-0.004; p = 0.001)	-0.035 (CI = +/-0.118; p = 0.545)	0.479	+0.84%
Frequency	2014.1	0.009 (CI = +/-0.018; p = 0.302)	0.008 (CI = +/-0.004; p = 0.001)	-0.039 (CI = +/-0.128; p = 0.525)	0.477	+0.93%
Frequency	2014.2	0.006 (CI = +/-0.021; p = 0.564)	0.007 (CI = +/-0.004; p = 0.002)	-0.022 (CI = +/-0.137; p = 0.736)	0.482	+0.58%
Frequency	2015.1	0.002 (CI = +/-0.023; p = 0.871)	0.007 (CI = +/-0.004; p = 0.004)	-0.004 (CI = +/-0.147; p = 0.958)	0.493	+0.18%
Frequency	2015.2	0.013 (CI = +/-0.023; p = 0.250)	0.008 (CI = +/-0.004; p = 0.001)	-0.054 (CI = +/-0.139; p = 0.423)	0.571	+1.31%
Frequency	2016.1	0.016 (CI = +/-0.027; p = 0.235)	0.008 (CI = +/-0.004; p = 0.001)	-0.064 (CI = +/-0.152; p = 0.381)	0.571	+1.56%
Frequency	2016.2	0.015 (CI = +/-0.031; p = 0.324)	0.008 (CI = +/-0.005; p = 0.002)	-0.061 (CI = +/-0.167; p = 0.444)	0.565	+1.49%
Frequency	2017.1	0.018 (CI = +/-0.036; p = 0.306)	0.008 (CI = +/-0.005; p = 0.003)	-0.071 (CI = +/-0.183; p = 0.413)	0.563	+1.77%

All Perils

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

Loss Cost	2005.1	0.034 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.163 (CI = +/-0.124; p = 0.011)	0.850	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.154 (CI = +/-0.127; p = 0.019)	0.849	+3.56%
Loss Cost	2006.1	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.144 (CI = +/-0.129; p = 0.030)	0.847	+3.69%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.143 (CI = +/-0.134; p = 0.038)	0.840	+3.71%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.142 (CI = +/-0.139; p = 0.045)	0.832	+3.72%
Loss Cost	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.145 (CI = +/-0.144; p = 0.048)	0.822	+3.67%
Loss Cost	2008.1	0.040 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.119 (CI = +/-0.142; p = 0.097)	0.837	+4.04%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.105 (CI = +/-0.146; p = 0.151)	0.837	+4.25%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.148; p = 0.249)	0.842	+4.56%
Loss Cost	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.154; p = 0.334)	0.837	+4.73%
Loss Cost	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.151; p = 0.592)	0.856	+5.28%
Loss Cost	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.158; p = 0.707)	0.850	+5.46%
Loss Cost	2011.1	0.059 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.010 (CI = +/-0.154; p = 0.896)	0.870	+6.12%
Loss Cost	2011.2	0.061 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.163; p = 0.795)	0.863	+6.31%
Loss Cost	2012.1	0.069 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.158; p = 0.402)	0.884	+7.12%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.165; p = 0.283)	0.882	+7.55%
Loss Cost	2013.1	0.081 (CI = +/-0.021; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.164; p = 0.114)	0.895	+8.39%
Loss Cost	2013.2	0.082 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.176; p = 0.121)	0.885	+8.53%
Loss Cost	2014.1	0.081 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.191; p = 0.159)	0.872	+8.47%
Loss Cost	2014.2	0.077 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.207; p = 0.256)	0.858	+8.06%
Loss Cost	2015.1	0.077 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.227; p = 0.312)	0.844	+7.97%
Loss Cost	2015.2	0.086 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.152 (CI = +/-0.240; p = 0.199)	0.849	+8.94%
Loss Cost	2016.1	0.077 (CI = +/-0.045; p = 0.003)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.257; p = 0.353)	0.837	+8.01%
Loss Cost	2016.2	0.065 (CI = +/-0.050; p = 0.015)	0.017 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.269; p = 0.601)	0.833	+6.67%
Loss Cost	2017.1	0.074 (CI = +/-0.056; p = 0.014)	0.017 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.286; p = 0.460)	0.839	+7.68%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.397)	0.155 (CI = +/-0.104; p = 0.005)	0.847	+2.72%
Severity	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.372)	0.150 (CI = +/-0.107; p = 0.007)	0.843	+2.78%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.277)	0.134 (CI = +/-0.106; p = 0.015)	0.852	+2.99%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.208)	0.120 (CI = +/-0.106; p = 0.028)	0.858	+3.18%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.228)	0.122 (CI = +/-0.110; p = 0.031)	0.849	+3.14%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.277)	0.132 (CI = +/-0.113; p = 0.023)	0.839	+3.01%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.133)	0.104 (CI = +/-0.105; p = 0.054)	0.869	+3.42%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.038)	0.072 (CI = +/-0.094; p = 0.129)	0.903	+3.88%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.016)	0.052 (CI = +/-0.092; p = 0.258)	0.913	+4.19%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.045 (CI = +/-0.096; p = 0.346)	0.909	+4.30%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	0.024 (CI = +/-0.094; p = 0.608)	0.917	+4.63%
Severity	2010.2	0.048 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.005 (CI = +/-0.093; p = 0.919)	0.922	+4.95%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.020 (CI = +/-0.090; p = 0.646)	0.933	+5.37%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001)	-0.020 (CI = +/-0.095; p = 0.671)	0.925	+5.36%
Severity	2012.1	0.052 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	-0.016 (CI = +/-0.101; p = 0.739)	0.916	+5.30%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.025 (CI = +/-0.107; p = 0.636)	0.910	+5.46%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.032 (CI = +/-0.115; p = 0.573)	0.901	+5.59%
Severity	2013.2	0.052 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.021 (CI = +/-0.123; p = 0.722)	0.888	+5.38%
Severity	2014.1	0.048 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.003 (CI = +/-0.128; p = 0.960)	0.876	+4.88%
Severity	2014.2	0.047 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.004 (CI = +/-0.140; p = 0.952)	0.862	+4.86%
Severity	2015.1	0.052 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.005; p = 0.009)	-0.015 (CI = +/-0.150; p = 0.835)	0.857	+5.29%
Severity	2015.2	0.045 (CI = +/-0.027; p = 0.002)	0.006 (CI = +/-0.005; p = 0.016)	0.013 (CI = +/-0.158; p = 0.864)	0.842	+4.63%
Severity	2016.1	0.040 (CI = +/-0.030; p = 0.012)	0.006 (CI = +/-0.005; p = 0.027)	0.033 (CI = +/-0.171; p = 0.687)	0.823	+4.13%
Severity	2016.2	0.034 (CI = +/-0.034; p = 0.051)	0.005 (CI = +/-0.005; p = 0.041)	0.059 (CI = +/-0.182; p = 0.497)	0.807	+3.44%
Severity	2017.1	0.044 (CI = +/-0.036; p = 0.023)	0.006 (CI = +/-0.005; p = 0.027)	0.024 (CI = +/-0.186; p = 0.782)	0.828	+4.45%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.024)	0.009 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.089; p = 0.860)	0.415	+0.71%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.091; p = 0.935)	0.418	+0.76%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.052)	0.009 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.094; p = 0.833)	0.406	+0.68%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.151)	0.009 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.094; p = 0.629)	0.403	+0.52%
Frequency	2007.1	0.006 (CI = +/-0.008; p = 0.149)	0.009 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.097; p = 0.686)	0.403	+0.56%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.119)	0.009 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.100; p = 0.793)	0.409	+0.64%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.172)	0.009 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.104; p = 0.760)	0.403	+0.61%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.431)	0.008 (CI = +/-0.004; p = 0.001)	0.033 (CI = +/-0.104; p = 0.520)	0.411	+0.36%
Frequency	2009.1	0.004 (CI = +/-0.010; p = 0.472)	0.008 (CI = +/-0.004; p = 0.001)	0.033 (CI = +/-0.109; p = 0.534)	0.408	+0.36%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.438)	0.008 (CI = +/-0.005; p = 0.001)	0.029 (CI = +/-0.113; p = 0.602)	0.408	+0.42%
Frequency	2010.1	0.006 (CI = +/-0.012; p = 0.288)	0.009 (CI = +/-0.005; p = 0.001)	0.016 (CI = +/-0.117; p = 0.779)	0.422	+0.62%
Frequency	2010.2	0.005 (CI = +/-0.013; p = 0.441)	0.009 (CI = +/-0.005; p = 0.001)	0.025 (CI = +/-0.123; p = 0.684)	0.418	+0.49%
Frequency	2011.1	0.007 (CI = +/-0.014; p = 0.298)	0.009 (CI = +/-0.005; p = 0.001)	0.010 (CI = +/-0.127; p = 0.868)	0.430	+0.72%
Frequency	2011.2	0.009 (CI = +/-0.015; p = 0.233)	0.009 (CI = +/-0.005; p = 0.001)	-0.001 (CI = +/-0.134; p = 0.990)	0.437	+0.90%
Frequency	2012.1	0.017 (CI = +/-0.014; p = 0.021)	0.010 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.120; p = 0.411)	0.565	+1.73%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.126; p = 0.316)	0.575	+1.98%
Frequency	2013.1	0.026 (CI = +/-0.016; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.123; p = 0.112)	0.645	+2.65%
Frequency	2013.2	0.029 (CI = +/-0.018; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.130; p = 0.079)	0.656	+2.99%
Frequency	2014.1	0.034 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.137; p = 0.050)	0.672	+3.43%
Frequency	2014.2	0.030 (CI = +/-0.022; p = 0.011)	0.012 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.147; p = 0.105)	0.655	+3.05%
Frequency	2015.1	0.025 (CI = +/-0.025; p = 0.048)	0.011 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.157; p = 0.210)	0.648	+2.55%
Frequency	2015.2	0.040 (CI = +/-0.022; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.131; p = 0.017)	0.785	+4.13%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.007)	0.012 (CI = +/-0.004; p = 0.000)	-0.148 (CI = +/-0.142; p = 0.042)	0.779	+3.72%
Frequency	2016.2	0.031 (CI = +/-0.028; p = 0.034)	0.012 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.150; p = 0.094)	0.784	+3.12%
Frequency	2017.1	0.030 (CI = +/-0.032; p = 0.063)	0.012 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.165; p = 0.126)	0.780	+3.09%

All Perils

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

Loss Cost	2005.1	0.025 (CI = +/-0.008; p = 0.000)	0.343 (CI = +/-0.147; p = 0.000)	0.811	+2.57%
Loss Cost	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.339 (CI = +/-0.150; p = 0.000)	0.806	+2.61%
Loss Cost	2006.1	0.026 (CI = +/-0.009; p = 0.000)	0.336 (CI = +/-0.154; p = 0.000)	0.801	+2.66%
Loss Cost	2006.2	0.026 (CI = +/-0.010; p = 0.000)	0.340 (CI = +/-0.157; p = 0.000)	0.792	+2.61%
Loss Cost	2007.1	0.025 (CI = +/-0.010; p = 0.000)	0.345 (CI = +/-0.161; p = 0.000)	0.783	+2.54%
Loss Cost	2007.2	0.024 (CI = +/-0.011; p = 0.000)	0.353 (CI = +/-0.165; p = 0.000)	0.773	+2.43%
Loss Cost	2008.1	0.026 (CI = +/-0.011; p = 0.000)	0.339 (CI = +/-0.167; p = 0.000)	0.779	+2.62%
Loss Cost	2008.2	0.026 (CI = +/-0.012; p = 0.000)	0.335 (CI = +/-0.172; p = 0.000)	0.772	+2.68%
Loss Cost	2009.1	0.027 (CI = +/-0.013; p = 0.000)	0.328 (CI = +/-0.177; p = 0.001)	0.769	+2.78%
Loss Cost	2009.2	0.027 (CI = +/-0.014; p = 0.001)	0.329 (CI = +/-0.184; p = 0.001)	0.759	+2.78%
Loss Cost	2010.1	0.030 (CI = +/-0.015; p = 0.000)	0.313 (CI = +/-0.188; p = 0.002)	0.762	+3.02%
Loss Cost	2010.2	0.029 (CI = +/-0.017; p = 0.001)	0.317 (CI = +/-0.195; p = 0.003)	0.750	+2.96%
Loss Cost	2011.1	0.032 (CI = +/-0.018; p = 0.001)	0.301 (CI = +/-0.201; p = 0.005)	0.752	+3.22%
Loss Cost	2011.2	0.030 (CI = +/-0.020; p = 0.004)	0.308 (CI = +/-0.209; p = 0.006)	0.737	+3.09%
Loss Cost	2012.1	0.033 (CI = +/-0.022; p = 0.004)	0.294 (CI = +/-0.217; p = 0.010)	0.736	+3.36%
Loss Cost	2012.2	0.032 (CI = +/-0.024; p = 0.011)	0.298 (CI = +/-0.229; p = 0.013)	0.721	+3.28%
Loss Cost	2013.1	0.034 (CI = +/-0.027; p = 0.016)	0.290 (CI = +/-0.241; p = 0.021)	0.711	+3.42%
Loss Cost	2013.2	0.030 (CI = +/-0.030; p = 0.050)	0.312 (CI = +/-0.253; p = 0.018)	0.691	+3.00%
Loss Cost	2014.1	0.023 (CI = +/-0.033; p = 0.151)	0.343 (CI = +/-0.263; p = 0.013)	0.673	+2.36%
Loss Cost	2014.2	0.014 (CI = +/-0.035; p = 0.427)	0.390 (CI = +/-0.269; p = 0.007)	0.663	+1.38%
Loss Cost	2015.1	0.005 (CI = +/-0.039; p = 0.788)	0.431 (CI = +/-0.281; p = 0.005)	0.653	+0.51%
Loss Cost	2015.2	0.002 (CI = +/-0.046; p = 0.917)	0.444 (CI = +/-0.305; p = 0.007)	0.641	+0.23%
Loss Cost	2016.1	-0.016 (CI = +/-0.049; p = 0.497)	0.523 (CI = +/-0.307; p = 0.002)	0.657	-1.59%
Loss Cost	2016.2	-0.041 (CI = +/-0.051; p = 0.110)	0.624 (CI = +/-0.296; p = 0.000)	0.706	-3.98%
Loss Cost	2017.1	-0.048 (CI = +/-0.061; p = 0.113)	0.654 (CI = +/-0.330; p = 0.001)	0.707	-4.69%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	0.218 (CI = +/-0.106; p = 0.000)	0.857	+2.56%
Severity	2005.2	0.026 (CI = +/-0.006; p = 0.000)	0.214 (CI = +/-0.108; p = 0.000)	0.853	+2.61%
Severity	2006.1	0.027 (CI = +/-0.006; p = 0.000)	0.202 (CI = +/-0.107; p = 0.001)	0.860	+2.76%
Severity	2006.2	0.028 (CI = +/-0.007; p = 0.000)	0.192 (CI = +/-0.108; p = 0.001)	0.864	+2.89%
Severity	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.196 (CI = +/-0.110; p = 0.001)	0.856	+2.84%
Severity	2007.2	0.027 (CI = +/-0.007; p = 0.000)	0.205 (CI = +/-0.111; p = 0.001)	0.848	+2.72%
Severity	2008.1	0.030 (CI = +/-0.007; p = 0.000)	0.184 (CI = +/-0.105; p = 0.001)	0.873	+3.01%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.162 (CI = +/-0.096; p = 0.002)	0.899	+3.33%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	0.149 (CI = +/-0.095; p = 0.003)	0.905	+3.52%
Severity	2009.2	0.035 (CI = +/-0.008; p = 0.000)	0.147 (CI = +/-0.098; p = 0.005)	0.899	+3.55%
Severity	2010.1	0.037 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.099; p = 0.009)	0.901	+3.73%
Severity	2010.2	0.038 (CI = +/-0.009; p = 0.000)	0.126 (CI = +/-0.101; p = 0.016)	0.901	+3.89%
Severity	2011.1	0.040 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.102; p = 0.030)	0.903	+4.10%
Severity	2011.2	0.039 (CI = +/-0.010; p = 0.000)	0.120 (CI = +/-0.105; p = 0.027)	0.894	+3.98%
Severity	2012.1	0.037 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.109; p = 0.021)	0.884	+3.81%
Severity	2012.2	0.037 (CI = +/-0.012; p = 0.000)	0.132 (CI = +/-0.114; p = 0.026)	0.874	+3.77%
Severity	2013.1	0.036 (CI = +/-0.013; p = 0.000)	0.136 (CI = +/-0.121; p = 0.029)	0.862	+3.69%
Severity	2013.2	0.033 (CI = +/-0.014; p = 0.000)	0.154 (CI = +/-0.124; p = 0.017)	0.851	+3.34%
Severity	2014.1	0.027 (CI = +/-0.015; p = 0.001)	0.183 (CI = +/-0.121; p = 0.005)	0.851	+2.76%
Severity	2014.2	0.024 (CI = +/-0.017; p = 0.007)	0.196 (CI = +/-0.127; p = 0.005)	0.839	+2.48%
Severity	2015.1	0.024 (CI = +/-0.019; p = 0.016)	0.196 (CI = +/-0.137; p = 0.008)	0.828	+2.47%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.112)	0.235 (CI = +/-0.134; p = 0.002)	0.834	+1.61%
Severity	2016.1	0.008 (CI = +/-0.022; p = 0.457)	0.270 (CI = +/-0.134; p = 0.001)	0.840	+0.77%
Severity	2016.2	-0.004 (CI = +/-0.022; p = 0.730)	0.317 (CI = +/-0.127; p = 0.000)	0.864	-0.36%
Severity	2017.1	-0.001 (CI = +/-0.026; p = 0.931)	0.307 (CI = +/-0.142; p = 0.000)	0.862	-0.11%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.978)	0.125 (CI = +/-0.114; p = 0.032)	0.141	+0.01%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.981)	0.125 (CI = +/-0.116; p = 0.036)	0.139	+0.01%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.775)	0.134 (CI = +/-0.118; p = 0.027)	0.136	-0.10%
Frequency	2006.2	-0.003 (CI = +/-0.007; p = 0.435)	0.148 (CI = +/-0.116; p = 0.014)	0.145	-0.28%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.432)	0.149 (CI = +/-0.119; p = 0.016)	0.144	-0.30%
Frequency	2007.2	-0.003 (CI = +/-0.008; p = 0.480)	0.148 (CI = +/-0.123; p = 0.019)	0.142	-0.28%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.380)	0.155 (CI = +/-0.125; p = 0.017)	0.145	-0.38%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.151)	0.173 (CI = +/-0.123; p = 0.007)	0.176	-0.63%
Frequency	2009.1	-0.007 (CI = +/-0.009; p = 0.134)	0.179 (CI = +/-0.126; p = 0.007)	0.180	-0.71%
Frequency	2009.2	-0.007 (CI = +/-0.010; p = 0.145)	0.181 (CI = +/-0.131; p = 0.008)	0.180	-0.75%
Frequency	2010.1	-0.007 (CI = +/-0.011; p = 0.210)	0.178 (CI = +/-0.135; p = 0.012)	0.173	-0.69%
Frequency	2010.2	-0.009 (CI = +/-0.012; p = 0.131)	0.191 (CI = +/-0.138; p = 0.009)	0.190	-0.89%
Frequency	2011.1	-0.009 (CI = +/-0.013; p = 0.187)	0.188 (CI = +/-0.144; p = 0.013)	0.183	-0.85%
Frequency	2011.2	-0.009 (CI = +/-0.014; p = 0.225)	0.188 (CI = +/-0.150; p = 0.016)	0.179	-0.85%
Frequency	2012.1	-0.004 (CI = +/-0.015; p = 0.550)	0.164 (CI = +/-0.150; p = 0.034)	0.190	-0.44%
Frequency	2012.2	-0.005 (CI = +/-0.017; p = 0.561)	0.166 (CI = +/-0.158; p = 0.040)	0.187	-0.47%
Frequency	2013.1	-0.003 (CI = +/-0.018; p = 0.776)	0.154 (CI = +/-0.165; p = 0.066)	0.192	-0.25%
Frequency	2013.2	-0.003 (CI = +/-0.020; p = 0.745)	0.157 (CI = +/-0.175; p = 0.075)	0.185	-0.32%
Frequency	2014.1	-0.004 (CI = +/-0.023; p = 0.730)	0.161 (CI = +/-0.186; p = 0.087)	0.179	-0.39%
Frequency	2014.2	-0.011 (CI = +/-0.025; p = 0.379)	0.194 (CI = +/-0.190; p = 0.046)	0.191	-1.07%
Frequency	2015.1	-0.019 (CI = +/-0.027; p = 0.151)	0.234 (CI = +/-0.193; p = 0.020)	0.233	-1.91%
Frequency	2015.2	-0.014 (CI = +/-0.031; p = 0.361)	0.209 (CI = +/-0.205; p = 0.046)	0.226	-1.35%
Frequency	2016.1	-0.024 (CI = +/-0.034; p = 0.158)	0.253 (CI = +/-0.213; p = 0.023)	0.265	-2.35%
Frequency	2016.2	-0.037 (CI = +/-0.038; p = 0.053)	0.307 (CI = +/-0.218; p = 0.009)	0.340	-3.63%
Frequency	2017.1	-0.047 (CI = +/-0.044; p = 0.038)	0.347 (CI = +/-0.237; p = 0.007)	0.377	-4.58%

All Perils

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

Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.220; p = 0.782)	0.264 (CI = +/-0.253; p = 0.041)	0.863	+3.35%
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.222; p = 0.742)	0.261 (CI = +/-0.255; p = 0.045)	0.862	+3.46%
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.224; p = 0.702)	0.257 (CI = +/-0.256; p = 0.050)	0.860	+3.58%
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.228; p = 0.705)	0.257 (CI = +/-0.261; p = 0.054)	0.853	+3.59%
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.233; p = 0.711)	0.257 (CI = +/-0.266; p = 0.058)	0.846	+3.58%
Loss Cost	2007.2	0.035 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.040 (CI = +/-0.237; p = 0.736)	0.259 (CI = +/-0.270; p = 0.060)	0.837	+3.52%
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.230; p = 0.620)	0.248 (CI = +/-0.261; p = 0.062)	0.851	+3.88%
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.232; p = 0.572)	0.242 (CI = +/-0.263; p = 0.070)	0.850	+4.07%
Loss Cost	2009.1	0.043 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.232; p = 0.500)	0.233 (CI = +/-0.262; p = 0.079)	0.854	+4.35%
Loss Cost	2009.2	0.044 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.236; p = 0.474)	0.229 (CI = +/-0.266; p = 0.089)	0.849	+4.51%
Loss Cost	2010.1	0.049 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.226; p = 0.350)	0.213 (CI = +/-0.255; p = 0.098)	0.866	+5.04%
Loss Cost	2010.2	0.051 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.232; p = 0.336)	0.208 (CI = +/-0.260; p = 0.111)	0.860	+5.18%
Loss Cost	2011.1	0.057 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.221; p = 0.222)	0.189 (CI = +/-0.247; p = 0.127)	0.878	+5.83%
Loss Cost	2011.2	0.058 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.227; p = 0.217)	0.185 (CI = +/-0.253; p = 0.144)	0.870	+5.98%
Loss Cost	2012.1	0.066 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.165 (CI = +/-0.215; p = 0.124)	0.161 (CI = +/-0.239; p = 0.175)	0.889	+6.78%
Loss Cost	2012.2	0.069 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.177 (CI = +/-0.219; p = 0.106)	0.150 (CI = +/-0.242; p = 0.212)	0.886	+7.16%
Loss Cost	2013.1	0.077 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.202 (CI = +/-0.212; p = 0.060)	0.126 (CI = +/-0.234; p = 0.275)	0.897	+8.00%
Loss Cost	2013.2	0.078 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.204 (CI = +/-0.221; p = 0.068)	0.124 (CI = +/-0.244; p = 0.301)	0.886	+8.07%
Loss Cost	2014.1	0.076 (CI = +/-0.030; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.199 (CI = +/-0.231; p = 0.086)	0.129 (CI = +/-0.255; p = 0.300)	0.873	+7.88%
Loss Cost	2014.2	0.070 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.183 (CI = +/-0.238; p = 0.123)	0.148 (CI = +/-0.263; p = 0.251)	0.861	+7.23%
Loss Cost	2015.1	0.067 (CI = +/-0.040; p = 0.003)	0.016 (CI = +/-0.007; p = 0.000)	-0.175 (CI = +/-0.251; p = 0.158)	0.158 (CI = +/-0.279; p = 0.245)	0.848	+6.88%
Loss Cost	2015.2	0.075 (CI = +/-0.047; p = 0.004)	0.017 (CI = +/-0.008; p = 0.000)	-0.195 (CI = +/-0.261; p = 0.132)	0.131 (CI = +/-0.293; p = 0.353)	0.848	+7.81%
Loss Cost	2016.1	0.059 (CI = +/-0.054; p = 0.034)	0.016 (CI = +/-0.008; p = 0.001)	-0.160 (CI = +/-0.264; p = 0.212)	0.181 (CI = +/-0.301; p = 0.216)	0.844	+6.07%
Loss Cost	2016.2	0.032 (CI = +/-0.058; p = 0.252)	0.014 (CI = +/-0.008; p = 0.002)	-0.108 (CI = +/-0.249; p = 0.363)	0.265 (CI = +/-0.292; p = 0.072)	0.864	+3.26%
Loss Cost	2017.1	0.037 (CI = +/-0.072; p = 0.288)	0.014 (CI = +/-0.008; p = 0.003)	-0.116 (CI = +/-0.271; p = 0.365)	0.250 (CI = +/-0.330; p = 0.123)	0.860	+3.73%
Severity	2005.1	0.026 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.443)	0.036 (CI = +/-0.190; p = 0.700)	0.162 (CI = +/-0.218; p = 0.140)	0.853	+2.66%
Severity	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.417)	0.033 (CI = +/-0.193; p = 0.730)	0.160 (CI = +/-0.221; p = 0.149)	0.848	+2.72%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.315)	0.022 (CI = +/-0.189; p = 0.811)	0.154 (CI = +/-0.216; p = 0.156)	0.857	+2.92%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.240)	0.013 (CI = +/-0.187; p = 0.890)	0.149 (CI = +/-0.213; p = 0.166)	0.862	+3.11%
Severity	2007.1	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.265)	0.015 (CI = +/-0.190; p = 0.875)	0.150 (CI = +/-0.217; p = 0.169)	0.853	+3.07%
Severity	2007.2	0.029 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.324)	0.022 (CI = +/-0.191; p = 0.816)	0.154 (CI = +/-0.218; p = 0.158)	0.844	+2.92%
Severity	2008.1	0.033 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.160)	0.003 (CI = +/-0.175; p = 0.972)	0.142 (CI = +/-0.199; p = 0.155)	0.874	+3.32%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.048)	-0.018 (CI = +/-0.153; p = 0.814)	0.128 (CI = +/-0.174; p = 0.143)	0.907	+3.78%
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.021)	-0.031 (CI = +/-0.146; p = 0.669)	0.119 (CI = +/-0.166; p = 0.153)	0.916	+4.08%
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.020)	-0.035 (CI = +/-0.149; p = 0.634)	0.116 (CI = +/-0.168; p = 0.169)	0.912	+4.18%
Severity	2010.1	0.044 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.009)	-0.048 (CI = +/-0.143; p = 0.495)	0.106 (CI = +/-0.161; p = 0.189)	0.920	+4.51%
Severity	2010.2	0.047 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.060 (CI = +/-0.140; p = 0.385)	0.097 (CI = +/-0.157; p = 0.216)	0.924	+4.82%
Severity	2011.1	0.051 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.075 (CI = +/-0.131; p = 0.247)	0.084 (CI = +/-0.147; p = 0.248)	0.934	+5.24%
Severity	2011.2	0.051 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	-0.074 (CI = +/-0.135; p = 0.267)	0.085 (CI = +/-0.151; p = 0.256)	0.927	+5.21%
Severity	2012.1	0.050 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.071 (CI = +/-0.140; p = 0.301)	0.088 (CI = +/-0.155; p = 0.253)	0.918	+5.12%
Severity	2012.2	0.051 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	-0.075 (CI = +/-0.144; p = 0.289)	0.084 (CI = +/-0.160; p = 0.286)	0.911	+5.24%
Severity	2013.1	0.052 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.078 (CI = +/-0.149; p = 0.287)	0.081 (CI = +/-0.165; p = 0.318)	0.902	+5.34%
Severity	2013.2	0.049 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	-0.070 (CI = +/-0.154; p = 0.352)	0.090 (CI = +/-0.170; p = 0.282)	0.889	+5.05%
Severity	2014.1	0.043 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.004; p = 0.017)	-0.052 (CI = +/-0.151; p = 0.477)	0.109 (CI = +/-0.167; p = 0.186)	0.882	+4.40%
Severity	2014.2	0.042 (CI = +/-0.023; p = 0.001)	0.005 (CI = +/-0.004; p = 0.027)	-0.048 (CI = +/-0.159; p = 0.530)	0.114 (CI = +/-0.175; p = 0.188)	0.869	+4.24%
Severity	2015.1	0.045 (CI = +/-0.026; p = 0.003)	0.005 (CI = +/-0.005; p = 0.028)	-0.056 (CI = +/-0.166; p = 0.481)	0.103 (CI = +/-0.185; p = 0.251)	0.861	+4.59%
Severity	2015.2	0.034 (CI = +/-0.029; p = 0.025)	0.005 (CI = +/-0.005; p = 0.061)	-0.032 (CI = +/-0.163; p = 0.681)	0.136 (CI = +/-0.183; p = 0.134)	0.856	+3.49%
Severity	2016.1	0.024 (CI = +/-0.033; p = 0.150)	0.004 (CI = +/-0.005; p = 0.127)	-0.009 (CI = +/-0.164; p = 0.905)	0.169 (CI = +/-0.187; p = 0.073)	0.853	+2.39%
Severity	2016.2	0.007 (CI = +/-0.036; p = 0.697)	0.002 (CI = +/-0.005; p = 0.275)	0.024 (CI = +/-0.154; p = 0.740)	0.222 (CI = +/-0.180; p = 0.020)	0.870	+0.66%
Severity	2017.1	0.014 (CI = +/-0.044; p = 0.503)	0.003 (CI = +/-0.005; p = 0.231)	0.012 (CI = +/-0.164; p = 0.880)	0.200 (CI = +/-0.200; p = 0.050)	0.870	+1.38%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.165; p = 0.418)	0.102 (CI = +/-0.190; p = 0.285)	0.418	+0.67%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.031)	0.009 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.167; p = 0.406)	0.100 (CI = +/-0.192; p = 0.298)	0.420	+0.72%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.069)	0.009 (CI = +/-0.004; p = 0.000)	-0.065 (CI = +/-0.169; p = 0.441)	0.103 (CI = +/-0.194; p = 0.289)	0.409	+0.64%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.194)	0.008 (CI = +/-0.004; p = 0.000)	-0.056 (CI = +/-0.166; p = 0.501)	0.108 (CI = +/-0.190; p = 0.256)	0.409	+0.47%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.194)	0.008 (CI = +/-0.004; p = 0.000)	-0.057 (CI = +/-0.169; p = 0.495)	0.107 (CI = +/-0.193; p = 0.268)	0.408	+0.50%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.159)	0.009 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.172; p = 0.471)	0.104 (CI = +/-0.196; p = 0.285)	0.413	+0.58%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.227)	0.009 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.175; p = 0.495)	0.106 (CI = +/-0.199; p = 0.287)	0.406	+0.54%
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.545)	0.008 (CI = +/-0.004; p = 0.001)	-0.047 (CI = +/-0.171; p = 0.577)	0.114 (CI = +/-0.194; p = 0.238)	0.420	+0.28%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.600)	0.008 (CI = +/-0.004; p = 0.001)	-0.046 (CI = +/-0.175; p = 0.591)	0.115 (CI = +/-0.198; p = 0.246)	0.417	+0.26%
Frequency	2009.2	0.003 (CI = +/-0.011; p = 0.566)	0.008 (CI = +/-0.005; p = 0.001)	-0.049 (CI = +/-0.179; p = 0.583)	0.113 (CI = +/-0.202; p = 0.261)	0.415	+0.31%
Frequency	2010.1	0.005 (CI = +/-0.012; p = 0.393)	0.008 (CI = +/-0.005; p = 0.001)	-0.057 (CI = +/-0.181; p = 0.527)	0.107 (CI = +/-0.204; p = 0.290)	0.425	+0.50%
Frequency	2010.2	0.003 (CI = +/-0.013; p = 0.588)	0.008 (CI = +/-0.005; p = 0.002)	-0.050 (CI = +/-0.185; p = 0.580)	0.112 (CI = +/-0.207; p = 0.276)	0.423	+0.35%
Frequency	2011.1	0.006 (CI = +/-0.014; p = 0.422)	0.009 (CI = +/-0.005; p = 0.002)	-0.059 (CI = +/-0.188; p = 0.525)	0.105 (CI = +/-0.210; p = 0.311)	0.432	+0.56%
Frequency	2011.2	0.007 (CI = +/-0.016; p = 0.345)	0.009 (CI = +/-0.005; p = 0.002)	-0.065 (CI = +/-0.192; p = 0.492)	0.100 (CI = +/-0.214; p = 0.345)	0.435	+0.73%
Frequency	2012.1	0.016 (CI = +/-0.015; p = 0.040)	0.010 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.168; p = 0.257)	0.074 (CI = +/-0.187; p = 0.423)	0.558	+1.58%
Frequency	2012.2	0.018 (CI = +/-0.017; p = 0.034)	0.010 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.172; p = 0.230)	0.066 (CI = +/-0.191; p = 0.478)	0.565	+1.82%
Frequency	2013.1	0.025 (CI = +/-0.017; p = 0.007)	0.011 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.163; p = 0.129)	0.045 (CI = +/-0.181; p = 0.611)	0.632	+2.52%
Frequency	2013.2	0.028 (CI = +/-0.019; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.167; p = 0.109)	0.034 (CI = +/-0.185; p = 0.702)	0.640	+2.87%
Frequency	2014.1	0.033 (CI = +/-0.022; p = 0.006)	0.012 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.171; p = 0.086)	0.020 (CI = +/-0.188; p = 0.826)	0.654	+3.34%
Frequency	2014.2	0.028 (CI = +/-0.025; p = 0.029)	0.011 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.176; p = 0.123)	0.034 (CI = +/-0.195; p = 0.715)	0.637	+2.87%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.128)	0.011 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.180; p = 0.181)	0.055 (CI = +/-0.200; p = 0.569)	0.633	+2.19%
Frequency	2015.2	0.041 (CI = +/-0.026; p = 0.005)	0.013 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.147; p = 0.032)	-0.005 (CI = +/-0.165; p = 0.952)	0.770	+4.17%
Frequency	2016.1	0.035 (CI = +/-0.031; p = 0.031)	0.012 (CI = +/-0.005; p = 0.000)	-0.151 (CI = +/-0.154; p = 0.054)	0.012 (CI = +/-0.176; p = 0.881)	0.763	+3.59%
Frequency	2016.2	0.026 (CI = +/-0.037; p = 0.158)	0.011 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.159; p = 0.095)	0.043 (CI = +/-0.186; p = 0.627)	0.770	+2.59%
Frequency	2017.1	0.023 (CI = +/-0.046; p = 0.297)	0.011 (CI = +/-0.005; p = 0.001)	-0.128 (CI = +/-0.172; p = 0.132)	0.051 (CI = +/-0.210; p = 0.605)	0.766	+2.32%

All Perils

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

Loss Cost	2005.1	0.041 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.065; p = 0.019)	0.013 (CI = +/-0.005; p = 0.000)	0.846	+4.23%
Loss Cost	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.064; p = 0.009)	0.013 (CI = +/-0.005; p = 0.000)	0.854	+4.37%
Loss Cost	2006.1	0.043 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.015)	0.014 (CI = +/-0.005; p = 0.000)	0.853	+4.44%
Loss Cost	2006.2	0.044 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.067; p = 0.011)	0.014 (CI = +/-0.005; p = 0.000)	0.850	+4.53%
Loss Cost	2007.1	0.044 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.069; p = 0.014)	0.014 (CI = +/-0.005; p = 0.000)	0.842	+4.53%
Loss Cost	2007.2	0.045 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.071; p = 0.013)	0.014 (CI = +/-0.005; p = 0.000)	0.835	+4.59%
Loss Cost	2008.1	0.047 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.069; p = 0.025)	0.014 (CI = +/-0.005; p = 0.000)	0.849	+4.79%
Loss Cost	2008.2	0.049 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.068; p = 0.011)	0.014 (CI = +/-0.005; p = 0.000)	0.860	+4.98%
Loss Cost	2009.1	0.050 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.069; p = 0.020)	0.014 (CI = +/-0.005; p = 0.000)	0.863	+5.12%
Loss Cost	2009.2	0.052 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.068; p = 0.011)	0.014 (CI = +/-0.005; p = 0.000)	0.868	+5.29%
Loss Cost	2010.1	0.054 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.067; p = 0.022)	0.014 (CI = +/-0.005; p = 0.000)	0.881	+5.53%
Loss Cost	2010.2	0.055 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.067; p = 0.014)	0.014 (CI = +/-0.005; p = 0.000)	0.882	+5.68%
Loss Cost	2011.1	0.058 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.066; p = 0.027)	0.014 (CI = +/-0.004; p = 0.000)	0.894	+5.93%
Loss Cost	2011.2	0.059 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.067; p = 0.021)	0.014 (CI = +/-0.004; p = 0.000)	0.892	+6.06%
Loss Cost	2012.1	0.061 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.066; p = 0.040)	0.014 (CI = +/-0.004; p = 0.000)	0.901	+6.32%
Loss Cost	2012.2	0.063 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.067; p = 0.025)	0.014 (CI = +/-0.004; p = 0.000)	0.902	+6.50%
Loss Cost	2013.1	0.065 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.069; p = 0.045)	0.014 (CI = +/-0.004; p = 0.000)	0.903	+6.68%
Loss Cost	2013.2	0.065 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.072; p = 0.051)	0.014 (CI = +/-0.004; p = 0.000)	0.894	+6.72%
Loss Cost	2014.1	0.063 (CI = +/-0.012; p = 0.000)	-0.080 (CI = +/-0.074; p = 0.034)	0.014 (CI = +/-0.004; p = 0.000)	0.889	+6.48%
Loss Cost	2014.2	0.061 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.077; p = 0.054)	0.014 (CI = +/-0.004; p = 0.000)	0.877	+6.34%
Loss Cost	2015.1	0.059 (CI = +/-0.014; p = 0.000)	-0.084 (CI = +/-0.079; p = 0.039)	0.015 (CI = +/-0.004; p = 0.000)	0.873	+6.08%
Loss Cost	2015.2	0.062 (CI = +/-0.014; p = 0.000)	-0.095 (CI = +/-0.080; p = 0.023)	0.014 (CI = +/-0.004; p = 0.000)	0.881	+6.41%
Loss Cost	2016.1	0.056 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.072; p = 0.004)	0.014 (CI = +/-0.004; p = 0.000)	0.905	+5.76%
Loss Cost	2016.2	0.053 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.074; p = 0.009)	0.015 (CI = +/-0.004; p = 0.000)	0.901	+5.45%
Loss Cost	2017.1	0.054 (CI = +/-0.017; p = 0.000)	-0.104 (CI = +/-0.080; p = 0.015)	0.015 (CI = +/-0.004; p = 0.000)	0.899	+5.50%
Severity	2005.1	0.034 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.059; p = 0.225)	0.005 (CI = +/-0.005; p = 0.052)	0.816	+3.49%
Severity	2005.2	0.035 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.060; p = 0.168)	0.005 (CI = +/-0.005; p = 0.049)	0.817	+3.58%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.059; p = 0.267)	0.005 (CI = +/-0.005; p = 0.035)	0.830	+3.72%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.147)	0.005 (CI = +/-0.004; p = 0.026)	0.846	+3.87%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.059; p = 0.158)	0.005 (CI = +/-0.004; p = 0.029)	0.835	+3.87%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.061; p = 0.178)	0.005 (CI = +/-0.005; p = 0.032)	0.820	+3.85%
Severity	2008.1	0.040 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.056; p = 0.327)	0.005 (CI = +/-0.004; p = 0.013)	0.856	+4.10%
Severity	2008.2	0.043 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.047; p = 0.075)	0.005 (CI = +/-0.003; p = 0.003)	0.905	+4.39%
Severity	2009.1	0.044 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.137)	0.005 (CI = +/-0.003; p = 0.002)	0.916	+4.55%
Severity	2009.2	0.045 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.045; p = 0.095)	0.005 (CI = +/-0.003; p = 0.001)	0.915	+4.64%
Severity	2010.1	0.047 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.168)	0.006 (CI = +/-0.003; p = 0.001)	0.922	+4.80%
Severity	2010.2	0.049 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.071)	0.006 (CI = +/-0.003; p = 0.000)	0.932	+4.97%
Severity	2011.1	0.050 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.130)	0.006 (CI = +/-0.003; p = 0.000)	0.939	+5.14%
Severity	2011.2	0.050 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.042; p = 0.139)	0.006 (CI = +/-0.003; p = 0.000)	0.932	+5.15%
Severity	2012.1	0.050 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.118)	0.006 (CI = +/-0.003; p = 0.000)	0.925	+5.08%
Severity	2012.2	0.050 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.045; p = 0.097)	0.006 (CI = +/-0.003; p = 0.000)	0.920	+5.16%
Severity	2013.1	0.050 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.110)	0.006 (CI = +/-0.003; p = 0.001)	0.912	+5.15%
Severity	2013.2	0.050 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.050; p = 0.146)	0.006 (CI = +/-0.003; p = 0.001)	0.899	+5.09%
Severity	2014.1	0.047 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.048; p = 0.063)	0.006 (CI = +/-0.003; p = 0.001)	0.899	+4.84%
Severity	2014.2	0.048 (CI = +/-0.008; p = 0.000)	-0.047 (CI = +/-0.050; p = 0.065)	0.006 (CI = +/-0.003; p = 0.001)	0.887	+4.89%
Severity	2015.1	0.049 (CI = +/-0.009; p = 0.000)	-0.045 (CI = +/-0.053; p = 0.095)	0.006 (CI = +/-0.003; p = 0.001)	0.880	+4.97%
Severity	2015.2	0.047 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.056; p = 0.150)	0.006 (CI = +/-0.003; p = 0.001)	0.863	+4.82%
Severity	2016.1	0.045 (CI = +/-0.011; p = 0.000)	-0.046 (CI = +/-0.057; p = 0.102)	0.006 (CI = +/-0.003; p = 0.001)	0.853	+4.59%
Severity	2016.2	0.044 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.061; p = 0.148)	0.006 (CI = +/-0.003; p = 0.002)	0.831	+4.49%
Severity	2017.1	0.047 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.062; p = 0.245)	0.006 (CI = +/-0.003; p = 0.002)	0.846	+4.83%
Frequency	2005.1	0.007 (CI = +/-0.004; p = 0.001)	-0.043 (CI = +/-0.044; p = 0.054)	0.009 (CI = +/-0.003; p = 0.000)	0.473	+0.72%
Frequency	2005.2	0.008 (CI = +/-0.004; p = 0.001)	-0.046 (CI = +/-0.045; p = 0.043)	0.009 (CI = +/-0.004; p = 0.000)	0.483	+0.76%
Frequency	2006.1	0.007 (CI = +/-0.004; p = 0.002)	-0.050 (CI = +/-0.045; p = 0.030)	0.009 (CI = +/-0.004; p = 0.000)	0.483	+0.70%
Frequency	2006.2	0.006 (CI = +/-0.004; p = 0.007)	-0.046 (CI = +/-0.046; p = 0.047)	0.009 (CI = +/-0.003; p = 0.000)	0.467	+0.63%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.010)	-0.046 (CI = +/-0.047; p = 0.055)	0.009 (CI = +/-0.004; p = 0.000)	0.466	+0.64%
Frequency	2007.2	0.007 (CI = +/-0.005; p = 0.006)	-0.050 (CI = +/-0.048; p = 0.039)	0.009 (CI = +/-0.004; p = 0.000)	0.485	+0.71%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.014)	-0.053 (CI = +/-0.049; p = 0.035)	0.009 (CI = +/-0.004; p = 0.000)	0.484	+0.66%
Frequency	2008.2	0.006 (CI = +/-0.005; p = 0.037)	-0.048 (CI = +/-0.049; p = 0.056)	0.009 (CI = +/-0.004; p = 0.000)	0.474	+0.57%
Frequency	2009.1	0.006 (CI = +/-0.006; p = 0.058)	-0.049 (CI = +/-0.051; p = 0.059)	0.009 (CI = +/-0.004; p = 0.000)	0.472	+0.55%
Frequency	2009.2	0.006 (CI = +/-0.006; p = 0.043)	-0.053 (CI = +/-0.052; p = 0.048)	0.009 (CI = +/-0.004; p = 0.000)	0.484	+0.62%
Frequency	2010.1	0.007 (CI = +/-0.006; p = 0.034)	-0.049 (CI = +/-0.054; p = 0.073)	0.009 (CI = +/-0.004; p = 0.000)	0.489	+0.70%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.052)	-0.048 (CI = +/-0.056; p = 0.088)	0.009 (CI = +/-0.004; p = 0.000)	0.479	+0.68%
Frequency	2011.1	0.008 (CI = +/-0.007; p = 0.043)	-0.044 (CI = +/-0.057; p = 0.126)	0.009 (CI = +/-0.004; p = 0.000)	0.483	+0.76%
Frequency	2011.2	0.009 (CI = +/-0.008; p = 0.028)	-0.049 (CI = +/-0.059; p = 0.094)	0.009 (CI = +/-0.004; p = 0.000)	0.503	+0.87%
Frequency	2012.1	0.012 (CI = +/-0.007; p = 0.003)	-0.036 (CI = +/-0.053; p = 0.180)	0.009 (CI = +/-0.003; p = 0.000)	0.587	+1.18%
Frequency	2012.2	0.013 (CI = +/-0.008; p = 0.002)	-0.040 (CI = +/-0.055; p = 0.146)	0.009 (CI = +/-0.003; p = 0.000)	0.598	+1.28%
Frequency	2013.1	0.014 (CI = +/-0.008; p = 0.001)	-0.033 (CI = +/-0.055; p = 0.235)	0.009 (CI = +/-0.003; p = 0.000)	0.624	+1.46%
Frequency	2013.2	0.015 (CI = +/-0.009; p = 0.002)	-0.036 (CI = +/-0.058; p = 0.207)	0.009 (CI = +/-0.003; p = 0.000)	0.627	+1.54%
Frequency	2014.1	0.016 (CI = +/-0.010; p = 0.003)	-0.035 (CI = +/-0.061; p = 0.240)	0.009 (CI = +/-0.004; p = 0.000)	0.623	+1.56%
Frequency	2014.2	0.014 (CI = +/-0.010; p = 0.012)	-0.028 (CI = +/-0.062; p = 0.350)	0.009 (CI = +/-0.004; p = 0.000)	0.617	+1.38%
Frequency	2015.1	0.011 (CI = +/-0.010; p = 0.049)	-0.039 (CI = +/-0.061; p = 0.187)	0.009 (CI = +/-0.003; p = 0.000)	0.651	+1.06%
Frequency	2015.2	0.015 (CI = +/-0.009; p = 0.003)	-0.055 (CI = +/-0.052; p = 0.037)	0.009 (CI = +/-0.003; p = 0.000)	0.765	+1.52%
Frequency	2016.1	0.011 (CI = +/-0.009; p = 0.017)	-0.068 (CI = +/-0.046; p = 0.007)	0.009 (CI = +/-0.002; p = 0.000)	0.825	+1.12%
Frequency	2016.2	0.009 (CI = +/-0.009; p = 0.056)	-0.062 (CI = +/-0.047; p = 0.015)	0.009 (CI = +/-0.002; p = 0.000)	0.832	+0.92%
Frequency	2017.1	0.006 (CI = +/-0.010; p = 0.195)	-0.069 (CI = +/-0.047; p = 0.008)	0.009 (CI = +/-0.002; p = 0.000)	0.853	+0.64%

All Perils

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

Loss Cost	2005.1	0.026 (CI = +/-0.009; p = 0.000)	0.267 (CI = +/-0.132; p = 0.000)	0.791	+2.61%
Loss Cost	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.263 (CI = +/-0.135; p = 0.000)	0.786	+2.65%
Loss Cost	2006.1	0.027 (CI = +/-0.010; p = 0.000)	0.260 (CI = +/-0.139; p = 0.001)	0.780	+2.70%
Loss Cost	2006.2	0.026 (CI = +/-0.010; p = 0.000)	0.263 (CI = +/-0.142; p = 0.001)	0.770	+2.66%
Loss Cost	2007.1	0.026 (CI = +/-0.011; p = 0.000)	0.267 (CI = +/-0.146; p = 0.001)	0.759	+2.60%
Loss Cost	2007.2	0.025 (CI = +/-0.012; p = 0.000)	0.274 (CI = +/-0.150; p = 0.001)	0.748	+2.48%
Loss Cost	2008.1	0.027 (CI = +/-0.013; p = 0.000)	0.261 (CI = +/-0.152; p = 0.001)	0.754	+2.70%
Loss Cost	2008.2	0.027 (CI = +/-0.013; p = 0.000)	0.257 (CI = +/-0.156; p = 0.002)	0.747	+2.76%
Loss Cost	2009.1	0.028 (CI = +/-0.014; p = 0.000)	0.250 (CI = +/-0.161; p = 0.004)	0.743	+2.89%
Loss Cost	2009.2	0.029 (CI = +/-0.016; p = 0.001)	0.249 (CI = +/-0.167; p = 0.005)	0.732	+2.90%
Loss Cost	2010.1	0.031 (CI = +/-0.017; p = 0.001)	0.234 (CI = +/-0.171; p = 0.009)	0.737	+3.17%
Loss Cost	2010.2	0.031 (CI = +/-0.018; p = 0.002)	0.236 (CI = +/-0.178; p = 0.011)	0.723	+3.13%
Loss Cost	2011.1	0.034 (CI = +/-0.020; p = 0.002)	0.221 (CI = +/-0.183; p = 0.020)	0.725	+3.43%
Loss Cost	2011.2	0.033 (CI = +/-0.021; p = 0.004)	0.226 (CI = +/-0.191; p = 0.022)	0.709	+3.33%
Loss Cost	2012.1	0.036 (CI = +/-0.023; p = 0.004)	0.211 (CI = +/-0.198; p = 0.038)	0.708	+3.64%
Loss Cost	2012.2	0.036 (CI = +/-0.026; p = 0.009)	0.212 (CI = +/-0.208; p = 0.046)	0.691	+3.62%
Loss Cost	2013.1	0.038 (CI = +/-0.029; p = 0.013)	0.203 (CI = +/-0.219; p = 0.067)	0.681	+3.83%
Loss Cost	2013.2	0.034 (CI = +/-0.032; p = 0.037)	0.218 (CI = +/-0.230; p = 0.062)	0.656	+3.48%
Loss Cost	2014.1	0.029 (CI = +/-0.035; p = 0.103)	0.240 (CI = +/-0.241; p = 0.051)	0.629	+2.94%
Loss Cost	2014.2	0.021 (CI = +/-0.039; p = 0.274)	0.273 (CI = +/-0.249; p = 0.034)	0.604	+2.11%
Loss Cost	2015.1	0.014 (CI = +/-0.044; p = 0.495)	0.297 (CI = +/-0.263; p = 0.029)	0.580	+1.45%
Loss Cost	2015.2	0.014 (CI = +/-0.050; p = 0.555)	0.298 (CI = +/-0.284; p = 0.041)	0.563	+1.43%
Loss Cost	2016.1	0.001 (CI = +/-0.055; p = 0.972)	0.344 (CI = +/-0.295; p = 0.025)	0.544	+0.09%
Loss Cost	2016.2	-0.015 (CI = +/-0.061; p = 0.603)	0.396 (CI = +/-0.304; p = 0.014)	0.537	-1.50%
Loss Cost	2017.1	-0.013 (CI = +/-0.071; p = 0.690)	0.391 (CI = +/-0.332; p = 0.024)	0.528	-1.34%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	0.174 (CI = +/-0.094; p = 0.001)	0.848	+2.56%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	0.171 (CI = +/-0.096; p = 0.001)	0.844	+2.61%
Severity	2006.1	0.027 (CI = +/-0.007; p = 0.000)	0.160 (CI = +/-0.095; p = 0.002)	0.852	+2.77%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.095; p = 0.003)	0.856	+2.91%
Severity	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.154 (CI = +/-0.098; p = 0.003)	0.847	+2.86%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.099; p = 0.002)	0.838	+2.74%
Severity	2008.1	0.030 (CI = +/-0.008; p = 0.000)	0.143 (CI = +/-0.094; p = 0.004)	0.863	+3.04%
Severity	2008.2	0.033 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.086; p = 0.007)	0.890	+3.38%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.086; p = 0.012)	0.896	+3.58%
Severity	2009.2	0.036 (CI = +/-0.008; p = 0.000)	0.109 (CI = +/-0.089; p = 0.017)	0.890	+3.62%
Severity	2010.1	0.038 (CI = +/-0.009; p = 0.000)	0.098 (CI = +/-0.089; p = 0.032)	0.893	+3.82%
Severity	2010.2	0.039 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.091; p = 0.054)	0.892	+3.99%
Severity	2011.1	0.041 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.091; p = 0.094)	0.895	+4.23%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.095; p = 0.086)	0.885	+4.13%
Severity	2012.1	0.039 (CI = +/-0.012; p = 0.000)	0.090 (CI = +/-0.099; p = 0.072)	0.873	+3.97%
Severity	2012.2	0.039 (CI = +/-0.013; p = 0.000)	0.090 (CI = +/-0.104; p = 0.085)	0.861	+3.96%
Severity	2013.1	0.038 (CI = +/-0.014; p = 0.000)	0.093 (CI = +/-0.109; p = 0.093)	0.848	+3.91%
Severity	2013.2	0.035 (CI = +/-0.016; p = 0.000)	0.106 (CI = +/-0.113; p = 0.065)	0.833	+3.60%
Severity	2014.1	0.030 (CI = +/-0.017; p = 0.001)	0.127 (CI = +/-0.113; p = 0.029)	0.823	+3.07%
Severity	2014.2	0.028 (CI = +/-0.019; p = 0.005)	0.135 (CI = +/-0.120; p = 0.029)	0.806	+2.87%
Severity	2015.1	0.029 (CI = +/-0.021; p = 0.010)	0.132 (CI = +/-0.128; p = 0.044)	0.792	+2.96%
Severity	2015.2	0.022 (CI = +/-0.023; p = 0.054)	0.156 (CI = +/-0.130; p = 0.021)	0.779	+2.27%
Severity	2016.1	0.017 (CI = +/-0.025; p = 0.181)	0.176 (CI = +/-0.136; p = 0.015)	0.763	+1.69%
Severity	2016.2	0.010 (CI = +/-0.028; p = 0.473)	0.199 (CI = +/-0.141; p = 0.009)	0.750	+0.98%
Severity	2017.1	0.016 (CI = +/-0.032; p = 0.311)	0.181 (CI = +/-0.149; p = 0.021)	0.758	+1.58%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.900)	0.093 (CI = +/-0.099; p = 0.066)	0.112	+0.04%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.900)	0.092 (CI = +/-0.102; p = 0.073)	0.110	+0.04%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.861)	0.100 (CI = +/-0.103; p = 0.057)	0.104	-0.06%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.511)	0.112 (CI = +/-0.102; p = 0.032)	0.108	-0.24%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.511)	0.113 (CI = +/-0.105; p = 0.035)	0.107	-0.26%
Frequency	2007.2	-0.002 (CI = +/-0.009; p = 0.564)	0.112 (CI = +/-0.108; p = 0.042)	0.105	-0.24%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.459)	0.118 (CI = +/-0.110; p = 0.037)	0.106	-0.33%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.201)	0.134 (CI = +/-0.109; p = 0.017)	0.130	-0.60%
Frequency	2009.1	-0.007 (CI = +/-0.010; p = 0.182)	0.138 (CI = +/-0.112; p = 0.017)	0.133	-0.67%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.197)	0.140 (CI = +/-0.116; p = 0.020)	0.132	-0.70%
Frequency	2010.1	-0.006 (CI = +/-0.012; p = 0.278)	0.136 (CI = +/-0.120; p = 0.028)	0.126	-0.63%
Frequency	2010.2	-0.008 (CI = +/-0.013; p = 0.185)	0.147 (CI = +/-0.123; p = 0.021)	0.139	-0.83%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.257)	0.144 (CI = +/-0.128; p = 0.029)	0.132	-0.77%
Frequency	2011.2	-0.008 (CI = +/-0.015; p = 0.306)	0.143 (CI = +/-0.134; p = 0.037)	0.128	-0.76%
Frequency	2012.1	-0.003 (CI = +/-0.016; p = 0.683)	0.121 (CI = +/-0.133; p = 0.073)	0.142	-0.32%
Frequency	2012.2	-0.003 (CI = +/-0.017; p = 0.703)	0.122 (CI = +/-0.140; p = 0.086)	0.138	-0.33%
Frequency	2013.1	-0.001 (CI = +/-0.019; p = 0.934)	0.110 (CI = +/-0.146; p = 0.132)	0.147	-0.08%
Frequency	2013.2	-0.001 (CI = +/-0.022; p = 0.915)	0.112 (CI = +/-0.155; p = 0.147)	0.139	-0.11%
Frequency	2014.1	-0.001 (CI = +/-0.024; p = 0.913)	0.113 (CI = +/-0.165; p = 0.169)	0.132	-0.13%
Frequency	2014.2	-0.007 (CI = +/-0.026; p = 0.561)	0.138 (CI = +/-0.169; p = 0.105)	0.124	-0.74%
Frequency	2015.1	-0.015 (CI = +/-0.029; p = 0.294)	0.166 (CI = +/-0.174; p = 0.060)	0.141	-1.46%
Frequency	2015.2	-0.008 (CI = +/-0.032; p = 0.593)	0.142 (CI = +/-0.182; p = 0.117)	0.146	-0.82%
Frequency	2016.1	-0.016 (CI = +/-0.036; p = 0.359)	0.168 (CI = +/-0.190; p = 0.079)	0.151	-1.57%
Frequency	2016.2	-0.025 (CI = +/-0.040; p = 0.204)	0.197 (CI = +/-0.199; p = 0.052)	0.175	-2.45%
Frequency	2017.1	-0.029 (CI = +/-0.046; p = 0.198)	0.210 (CI = +/-0.216; p = 0.055)	0.178	-2.87%

All Perils

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

Loss Cost	2005.1	0.034 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.163 (CI = +/-0.124; p = 0.011)	0.850	+3.44%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.154 (CI = +/-0.127; p = 0.019)	0.849	+3.56%
Loss Cost	2006.1	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.144 (CI = +/-0.129; p = 0.030)	0.847	+3.69%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.143 (CI = +/-0.134; p = 0.038)	0.840	+3.71%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.142 (CI = +/-0.139; p = 0.045)	0.832	+3.72%
Loss Cost	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.145 (CI = +/-0.144; p = 0.048)	0.822	+3.67%
Loss Cost	2008.1	0.040 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.119 (CI = +/-0.142; p = 0.097)	0.837	+4.04%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.105 (CI = +/-0.146; p = 0.151)	0.837	+4.25%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.148; p = 0.249)	0.842	+4.56%
Loss Cost	2009.2	0.046 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.154; p = 0.334)	0.837	+4.73%
Loss Cost	2010.1	0.051 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.151; p = 0.592)	0.856	+5.28%
Loss Cost	2010.2	0.053 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.158; p = 0.707)	0.850	+5.46%
Loss Cost	2011.1	0.059 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.010 (CI = +/-0.154; p = 0.896)	0.870	+6.12%
Loss Cost	2011.2	0.061 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.163; p = 0.795)	0.863	+6.31%
Loss Cost	2012.1	0.069 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.158; p = 0.402)	0.884	+7.12%
Loss Cost	2012.2	0.073 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.165; p = 0.283)	0.882	+7.55%
Loss Cost	2013.1	0.081 (CI = +/-0.021; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.164; p = 0.114)	0.895	+8.39%
Loss Cost	2013.2	0.082 (CI = +/-0.024; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.176; p = 0.121)	0.885	+8.53%
Loss Cost	2014.1	0.081 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.134 (CI = +/-0.191; p = 0.159)	0.872	+8.47%
Loss Cost	2014.2	0.077 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.207; p = 0.256)	0.858	+8.06%
Loss Cost	2015.1	0.077 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.227; p = 0.312)	0.844	+7.97%
Loss Cost	2015.2	0.086 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.152 (CI = +/-0.240; p = 0.199)	0.849	+8.94%
Loss Cost	2016.1	0.077 (CI = +/-0.045; p = 0.003)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.257; p = 0.353)	0.837	+8.01%
Loss Cost	2016.2	0.065 (CI = +/-0.050; p = 0.015)	0.017 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.269; p = 0.601)	0.833	+6.67%
Loss Cost	2017.1	0.074 (CI = +/-0.056; p = 0.014)	0.017 (CI = +/-0.007; p = 0.000)	-0.100 (CI = +/-0.286; p = 0.460)	0.839	+7.68%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.397)	0.155 (CI = +/-0.104; p = 0.005)	0.847	+2.72%
Severity	2005.2	0.027 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.372)	0.150 (CI = +/-0.107; p = 0.007)	0.843	+2.78%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.277)	0.134 (CI = +/-0.106; p = 0.015)	0.852	+2.99%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.208)	0.120 (CI = +/-0.106; p = 0.028)	0.858	+3.18%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.228)	0.122 (CI = +/-0.110; p = 0.031)	0.849	+3.14%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.277)	0.132 (CI = +/-0.113; p = 0.023)	0.839	+3.01%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.133)	0.104 (CI = +/-0.105; p = 0.054)	0.869	+3.42%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.038)	0.072 (CI = +/-0.094; p = 0.129)	0.903	+3.88%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.016)	0.052 (CI = +/-0.092; p = 0.258)	0.913	+4.19%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.045 (CI = +/-0.096; p = 0.346)	0.909	+4.30%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	0.024 (CI = +/-0.094; p = 0.608)	0.917	+4.63%
Severity	2010.2	0.048 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.005 (CI = +/-0.093; p = 0.919)	0.922	+4.95%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.020 (CI = +/-0.090; p = 0.646)	0.933	+5.37%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001)	-0.020 (CI = +/-0.095; p = 0.671)	0.925	+5.36%
Severity	2012.1	0.052 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	-0.016 (CI = +/-0.101; p = 0.739)	0.916	+5.30%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.025 (CI = +/-0.107; p = 0.636)	0.910	+5.46%
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.032 (CI = +/-0.115; p = 0.573)	0.901	+5.59%
Severity	2013.2	0.052 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.021 (CI = +/-0.123; p = 0.722)	0.888	+5.38%
Severity	2014.1	0.048 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.003 (CI = +/-0.128; p = 0.960)	0.876	+4.88%
Severity	2014.2	0.047 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.004; p = 0.010)	0.004 (CI = +/-0.140; p = 0.952)	0.862	+4.86%
Severity	2015.1	0.052 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.005; p = 0.009)	-0.015 (CI = +/-0.150; p = 0.835)	0.857	+5.29%
Severity	2015.2	0.045 (CI = +/-0.027; p = 0.002)	0.006 (CI = +/-0.005; p = 0.016)	0.013 (CI = +/-0.158; p = 0.864)	0.842	+4.63%
Severity	2016.1	0.040 (CI = +/-0.030; p = 0.012)	0.006 (CI = +/-0.005; p = 0.027)	0.033 (CI = +/-0.171; p = 0.687)	0.823	+4.13%
Severity	2016.2	0.034 (CI = +/-0.034; p = 0.051)	0.005 (CI = +/-0.005; p = 0.041)	0.059 (CI = +/-0.182; p = 0.497)	0.807	+3.44%
Severity	2017.1	0.044 (CI = +/-0.036; p = 0.023)	0.006 (CI = +/-0.005; p = 0.027)	0.024 (CI = +/-0.186; p = 0.782)	0.828	+4.45%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.024)	0.009 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.089; p = 0.860)	0.415	+0.71%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.091; p = 0.935)	0.418	+0.76%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.052)	0.009 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.094; p = 0.833)	0.406	+0.68%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.151)	0.009 (CI = +/-0.004; p = 0.000)	0.023 (CI = +/-0.094; p = 0.629)	0.403	+0.52%
Frequency	2007.1	0.006 (CI = +/-0.008; p = 0.149)	0.009 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.097; p = 0.686)	0.403	+0.56%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.119)	0.009 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.100; p = 0.793)	0.409	+0.64%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.172)	0.009 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.104; p = 0.760)	0.403	+0.61%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.431)	0.008 (CI = +/-0.004; p = 0.001)	0.033 (CI = +/-0.104; p = 0.520)	0.411	+0.36%
Frequency	2009.1	0.004 (CI = +/-0.010; p = 0.472)	0.008 (CI = +/-0.004; p = 0.001)	0.033 (CI = +/-0.109; p = 0.534)	0.408	+0.36%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.438)	0.008 (CI = +/-0.005; p = 0.001)	0.029 (CI = +/-0.113; p = 0.602)	0.408	+0.42%
Frequency	2010.1	0.006 (CI = +/-0.012; p = 0.288)	0.009 (CI = +/-0.005; p = 0.001)	0.016 (CI = +/-0.117; p = 0.779)	0.422	+0.62%
Frequency	2010.2	0.005 (CI = +/-0.013; p = 0.441)	0.009 (CI = +/-0.005; p = 0.001)	0.025 (CI = +/-0.123; p = 0.684)	0.418	+0.49%
Frequency	2011.1	0.007 (CI = +/-0.014; p = 0.298)	0.009 (CI = +/-0.005; p = 0.001)	0.010 (CI = +/-0.127; p = 0.868)	0.430	+0.72%
Frequency	2011.2	0.009 (CI = +/-0.015; p = 0.233)	0.009 (CI = +/-0.005; p = 0.001)	-0.001 (CI = +/-0.134; p = 0.990)	0.437	+0.90%
Frequency	2012.1	0.017 (CI = +/-0.014; p = 0.021)	0.010 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.120; p = 0.411)	0.565	+1.73%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.017)	0.011 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.126; p = 0.316)	0.575	+1.98%
Frequency	2013.1	0.026 (CI = +/-0.016; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.123; p = 0.112)	0.645	+2.65%
Frequency	2013.2	0.029 (CI = +/-0.018; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.130; p = 0.079)	0.656	+2.99%
Frequency	2014.1	0.034 (CI = +/-0.020; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.137 (CI = +/-0.137; p = 0.050)	0.672	+3.43%
Frequency	2014.2	0.030 (CI = +/-0.022; p = 0.011)	0.012 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.147; p = 0.105)	0.655	+3.05%
Frequency	2015.1	0.025 (CI = +/-0.025; p = 0.048)	0.011 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.157; p = 0.210)	0.648	+2.55%
Frequency	2015.2	0.040 (CI = +/-0.022; p = 0.001)	0.013 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.131; p = 0.017)	0.785	+4.13%
Frequency	2016.1	0.037 (CI = +/-0.025; p = 0.007)	0.012 (CI = +/-0.004; p = 0.000)	-0.148 (CI = +/-0.142; p = 0.042)	0.779	+3.72%
Frequency	2016.2	0.031 (CI = +/-0.028; p = 0.034)	0.012 (CI = +/-0.004; p = 0.000)	-0.126 (CI = +/-0.150; p = 0.094)	0.784	+3.12%
Frequency	2017.1	0.030 (CI = +/-0.032; p = 0.063)	0.012 (CI = +/-0.004; p = 0.000)	-0.124 (CI = +/-0.165; p = 0.126)	0.780	+3.09%

All Perils

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

Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	-0.093 (CI = +/-0.070; p = 0.011)	0.259 (CI = +/-0.123; p = 0.000)	0.821	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.072; p = 0.009)	0.251 (CI = +/-0.125; p = 0.000)	0.819	+2.71%
Loss Cost	2006.1	0.027 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.074; p = 0.011)	0.252 (CI = +/-0.128; p = 0.000)	0.814	+2.70%
Loss Cost	2006.2	0.027 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.076; p = 0.012)	0.250 (CI = +/-0.132; p = 0.000)	0.805	+2.72%
Loss Cost	2007.1	0.026 (CI = +/-0.010; p = 0.000)	-0.104 (CI = +/-0.077; p = 0.010)	0.258 (CI = +/-0.134; p = 0.000)	0.799	+2.60%
Loss Cost	2007.2	0.025 (CI = +/-0.011; p = 0.000)	-0.102 (CI = +/-0.080; p = 0.014)	0.260 (CI = +/-0.138; p = 0.001)	0.787	+2.56%
Loss Cost	2008.1	0.027 (CI = +/-0.012; p = 0.000)	-0.098 (CI = +/-0.082; p = 0.021)	0.252 (CI = +/-0.141; p = 0.001)	0.788	+2.70%
Loss Cost	2008.2	0.028 (CI = +/-0.012; p = 0.000)	-0.103 (CI = +/-0.084; p = 0.017)	0.242 (CI = +/-0.145; p = 0.002)	0.786	+2.86%
Loss Cost	2009.1	0.028 (CI = +/-0.013; p = 0.000)	-0.102 (CI = +/-0.086; p = 0.022)	0.240 (CI = +/-0.150; p = 0.003)	0.780	+2.89%
Loss Cost	2009.2	0.030 (CI = +/-0.014; p = 0.000)	-0.106 (CI = +/-0.089; p = 0.022)	0.233 (CI = +/-0.155; p = 0.005)	0.773	+3.01%
Loss Cost	2010.1	0.031 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.092; p = 0.032)	0.225 (CI = +/-0.159; p = 0.007)	0.772	+3.17%
Loss Cost	2010.2	0.032 (CI = +/-0.017; p = 0.001)	-0.104 (CI = +/-0.096; p = 0.034)	0.220 (CI = +/-0.166; p = 0.012)	0.760	+3.26%
Loss Cost	2011.1	0.034 (CI = +/-0.018; p = 0.001)	-0.100 (CI = +/-0.099; p = 0.048)	0.212 (CI = +/-0.172; p = 0.018)	0.758	+3.43%
Loss Cost	2011.2	0.034 (CI = +/-0.020; p = 0.002)	-0.101 (CI = +/-0.103; p = 0.054)	0.209 (CI = +/-0.181; p = 0.025)	0.742	+3.48%
Loss Cost	2012.1	0.036 (CI = +/-0.022; p = 0.003)	-0.097 (CI = +/-0.107; p = 0.072)	0.202 (CI = +/-0.188; p = 0.037)	0.737	+3.64%
Loss Cost	2012.2	0.037 (CI = +/-0.025; p = 0.005)	-0.101 (CI = +/-0.112; p = 0.074)	0.194 (CI = +/-0.199; p = 0.055)	0.723	+3.81%
Loss Cost	2013.1	0.038 (CI = +/-0.027; p = 0.010)	-0.101 (CI = +/-0.117; p = 0.088)	0.193 (CI = +/-0.209; p = 0.069)	0.711	+3.83%
Loss Cost	2013.2	0.036 (CI = +/-0.031; p = 0.023)	-0.098 (CI = +/-0.124; p = 0.113)	0.198 (CI = +/-0.223; p = 0.078)	0.684	+3.70%
Loss Cost	2014.1	0.029 (CI = +/-0.033; p = 0.084)	-0.112 (CI = +/-0.125; p = 0.076)	0.228 (CI = +/-0.227; p = 0.049)	0.672	+2.94%
Loss Cost	2014.2	0.024 (CI = +/-0.037; p = 0.200)	-0.102 (CI = +/-0.131; p = 0.118)	0.251 (CI = +/-0.241; p = 0.043)	0.638	+2.40%
Loss Cost	2015.1	0.014 (CI = +/-0.041; p = 0.466)	-0.117 (CI = +/-0.133; p = 0.080)	0.285 (CI = +/-0.248; p = 0.027)	0.633	+1.45%
Loss Cost	2015.2	0.019 (CI = +/-0.047; p = 0.413)	-0.124 (CI = +/-0.142; p = 0.081)	0.269 (CI = +/-0.268; p = 0.049)	0.622	+1.87%
Loss Cost	2016.1	0.001 (CI = +/-0.049; p = 0.968)	-0.149 (CI = +/-0.136; p = 0.034)	0.327 (CI = +/-0.260; p = 0.018)	0.650	+0.09%
Loss Cost	2016.2	-0.009 (CI = +/-0.056; p = 0.733)	-0.135 (CI = +/-0.143; p = 0.063)	0.361 (CI = +/-0.279; p = 0.015)	0.622	-0.90%
Loss Cost	2017.1	-0.013 (CI = +/-0.065; p = 0.660)	-0.140 (CI = +/-0.154; p = 0.070)	0.373 (CI = +/-0.303; p = 0.020)	0.615	-1.34%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.053; p = 0.148)	0.171 (CI = +/-0.092; p = 0.001)	0.853	+2.56%
Severity	2005.2	0.026 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.054; p = 0.126)	0.166 (CI = +/-0.094; p = 0.001)	0.850	+2.63%
Severity	2006.1	0.027 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.054; p = 0.183)	0.157 (CI = +/-0.094; p = 0.002)	0.855	+2.77%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.054; p = 0.111)	0.145 (CI = +/-0.093; p = 0.003)	0.862	+2.94%
Severity	2007.1	0.028 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.055; p = 0.098)	0.150 (CI = +/-0.095; p = 0.003)	0.855	+2.86%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.056; p = 0.135)	0.156 (CI = +/-0.098; p = 0.003)	0.844	+2.77%
Severity	2008.1	0.030 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.054; p = 0.224)	0.140 (CI = +/-0.093; p = 0.004)	0.866	+3.04%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.048; p = 0.058)	0.116 (CI = +/-0.083; p = 0.007)	0.900	+3.42%
Severity	2009.1	0.035 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.048; p = 0.091)	0.108 (CI = +/-0.083; p = 0.013)	0.903	+3.58%
Severity	2009.2	0.036 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.049; p = 0.081)	0.103 (CI = +/-0.086; p = 0.021)	0.898	+3.67%
Severity	2010.1	0.038 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.050; p = 0.120)	0.095 (CI = +/-0.087; p = 0.034)	0.899	+3.82%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	-0.046 (CI = +/-0.050; p = 0.072)	0.082 (CI = +/-0.087; p = 0.064)	0.902	+4.05%
Severity	2011.1	0.041 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.109)	0.073 (CI = +/-0.089; p = 0.100)	0.902	+4.23%
Severity	2011.2	0.041 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.053; p = 0.134)	0.076 (CI = +/-0.093; p = 0.106)	0.891	+4.19%
Severity	2012.1	0.039 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.054; p = 0.099)	0.085 (CI = +/-0.095; p = 0.076)	0.883	+3.97%
Severity	2012.2	0.040 (CI = +/-0.012; p = 0.000)	-0.047 (CI = +/-0.057; p = 0.101)	0.082 (CI = +/-0.100; p = 0.104)	0.873	+4.04%
Severity	2013.1	0.038 (CI = +/-0.014; p = 0.000)	-0.049 (CI = +/-0.059; p = 0.095)	0.088 (CI = +/-0.105; p = 0.097)	0.861	+3.91%
Severity	2013.2	0.036 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.061; p = 0.140)	0.097 (CI = +/-0.110; p = 0.082)	0.844	+3.70%
Severity	2014.1	0.030 (CI = +/-0.015; p = 0.001)	-0.057 (CI = +/-0.058; p = 0.055)	0.121 (CI = +/-0.105; p = 0.026)	0.849	+3.07%
Severity	2014.2	0.030 (CI = +/-0.018; p = 0.002)	-0.056 (CI = +/-0.061; p = 0.072)	0.123 (CI = +/-0.113; p = 0.034)	0.831	+3.03%
Severity	2015.1	0.029 (CI = +/-0.020; p = 0.007)	-0.057 (CI = +/-0.065; p = 0.081)	0.126 (CI = +/-0.121; p = 0.042)	0.819	+2.96%
Severity	2015.2	0.024 (CI = +/-0.022; p = 0.035)	-0.049 (CI = +/-0.067; p = 0.140)	0.145 (CI = +/-0.126; p = 0.027)	0.797	+2.45%
Severity	2016.1	0.017 (CI = +/-0.024; p = 0.149)	-0.059 (CI = +/-0.066; p = 0.074)	0.169 (CI = +/-0.126; p = 0.012)	0.799	+1.69%
Severity	2016.2	0.012 (CI = +/-0.027; p = 0.352)	-0.053 (CI = +/-0.069; p = 0.125)	0.185 (CI = +/-0.135; p = 0.011)	0.777	+1.22%
Severity	2017.1	0.016 (CI = +/-0.031; p = 0.295)	-0.048 (CI = +/-0.074; p = 0.181)	0.175 (CI = +/-0.145; p = 0.022)	0.776	+1.58%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.896)	-0.054 (CI = +/-0.055; p = 0.052)	0.088 (CI = +/-0.095; p = 0.070)	0.179	+0.04%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.819)	-0.056 (CI = +/-0.056; p = 0.052)	0.085 (CI = +/-0.098; p = 0.086)	0.179	+0.08%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.853)	-0.062 (CI = +/-0.056; p = 0.032)	0.094 (CI = +/-0.098; p = 0.058)	0.195	-0.06%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.561)	-0.055 (CI = +/-0.056; p = 0.054)	0.105 (CI = +/-0.098; p = 0.037)	0.180	-0.21%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.492)	-0.058 (CI = +/-0.058; p = 0.051)	0.108 (CI = +/-0.100; p = 0.036)	0.184	-0.26%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.622)	-0.060 (CI = +/-0.060; p = 0.048)	0.104 (CI = +/-0.103; p = 0.049)	0.187	-0.20%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.433)	-0.065 (CI = +/-0.060; p = 0.036)	0.112 (CI = +/-0.105; p = 0.037)	0.204	-0.33%
Frequency	2008.2	-0.005 (CI = +/-0.009; p = 0.222)	-0.057 (CI = +/-0.060; p = 0.062)	0.126 (CI = +/-0.104; p = 0.020)	0.203	-0.55%
Frequency	2009.1	-0.007 (CI = +/-0.010; p = 0.161)	-0.061 (CI = +/-0.062; p = 0.051)	0.133 (CI = +/-0.107; p = 0.017)	0.218	-0.67%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.218)	-0.062 (CI = +/-0.064; p = 0.055)	0.131 (CI = +/-0.111; p = 0.023)	0.216	-0.63%
Frequency	2010.1	-0.006 (CI = +/-0.011; p = 0.256)	-0.062 (CI = +/-0.066; p = 0.064)	0.130 (CI = +/-0.115; p = 0.028)	0.206	-0.63%
Frequency	2010.2	-0.008 (CI = +/-0.012; p = 0.208)	-0.058 (CI = +/-0.068; p = 0.091)	0.138 (CI = +/-0.119; p = 0.025)	0.203	-0.76%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.241)	-0.059 (CI = +/-0.071; p = 0.102)	0.138 (CI = +/-0.124; p = 0.030)	0.193	-0.77%
Frequency	2011.2	-0.007 (CI = +/-0.015; p = 0.348)	-0.061 (CI = +/-0.074; p = 0.100)	0.133 (CI = +/-0.130; p = 0.045)	0.193	-0.67%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.676)	-0.053 (CI = +/-0.074; p = 0.157)	0.116 (CI = +/-0.131; p = 0.079)	0.183	-0.32%
Frequency	2012.2	-0.002 (CI = +/-0.017; p = 0.783)	-0.055 (CI = +/-0.078; p = 0.159)	0.112 (CI = +/-0.138; p = 0.106)	0.180	-0.23%
Frequency	2013.1	-0.001 (CI = +/-0.019; p = 0.933)	-0.051 (CI = +/-0.081; p = 0.202)	0.105 (CI = +/-0.145; p = 0.144)	0.176	-0.08%
Frequency	2013.2	0.000 (CI = +/-0.021; p = 0.997)	-0.053 (CI = +/-0.085; p = 0.209)	0.102 (CI = +/-0.154; p = 0.183)	0.168	+0.00%
Frequency	2014.1	-0.001 (CI = +/-0.024; p = 0.912)	-0.056 (CI = +/-0.090; p = 0.209)	0.107 (CI = +/-0.163; p = 0.185)	0.162	-0.13%
Frequency	2014.2	-0.006 (CI = +/-0.027; p = 0.630)	-0.046 (CI = +/-0.093; p = 0.307)	0.128 (CI = +/-0.171; p = 0.134)	0.130	-0.62%
Frequency	2015.1	-0.015 (CI = +/-0.028; p = 0.282)	-0.060 (CI = +/-0.092; p = 0.181)	0.159 (CI = +/-0.170; p = 0.065)	0.187	-1.46%
Frequency	2015.2	-0.006 (CI = +/-0.030; p = 0.701)	-0.075 (CI = +/-0.092; p = 0.100)	0.124 (CI = +/-0.173; p = 0.148)	0.244	-0.56%
Frequency	2016.1	-0.016 (CI = +/-0.032; p = 0.311)	-0.090 (CI = +/-0.090; p = 0.050)	0.158 (CI = +/-0.172; p = 0.070)	0.315	-1.57%
Frequency	2016.2	-0.021 (CI = +/-0.037; p = 0.244)	-0.082 (CI = +/-0.096; p = 0.086)	0.176 (CI = +/-0.186; p = 0.063)	0.298	-2.09%
Frequency	2017.1	-0.029 (CI = +/-0.042; p = 0.157)	-0.092 (CI = +/-0.100; p = 0.066)	0.199 (CI = +/-0.196; p = 0.048)	0.335	-2.87%

All Perils

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

Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.060; p = 0.010)	0.010 (CI = +/-0.005; p = 0.000)	0.163 (CI = +/-0.114; p = 0.006)	0.873	+3.38%
Loss Cost	2005.2	0.035 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.060; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.150 (CI = +/-0.115; p = 0.012)	0.876	+3.56%
Loss Cost	2006.1	0.036 (CI = +/-0.009; p = 0.000)	-0.084 (CI = +/-0.061; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	0.145 (CI = +/-0.118; p = 0.018)	0.872	+3.62%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.063; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	0.139 (CI = +/-0.122; p = 0.027)	0.867	+3.70%
Loss Cost	2007.1	0.036 (CI = +/-0.010; p = 0.000)	-0.089 (CI = +/-0.065; p = 0.009)	0.011 (CI = +/-0.006; p = 0.000)	0.144 (CI = +/-0.126; p = 0.027)	0.861	+3.63%
Loss Cost	2007.2	0.036 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.067; p = 0.010)	0.011 (CI = +/-0.006; p = 0.001)	0.141 (CI = +/-0.131; p = 0.035)	0.853	+3.66%
Loss Cost	2008.1	0.039 (CI = +/-0.011; p = 0.000)	-0.081 (CI = +/-0.067; p = 0.019)	0.011 (CI = +/-0.006; p = 0.000)	0.122 (CI = +/-0.131; p = 0.068)	0.861	+3.95%
Loss Cost	2008.2	0.042 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.010)	0.012 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.132; p = 0.126)	0.867	+4.24%
Loss Cost	2009.1	0.043 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.068; p = 0.018)	0.012 (CI = +/-0.006; p = 0.000)	0.089 (CI = +/-0.136; p = 0.192)	0.867	+4.44%
Loss Cost	2009.2	0.046 (CI = +/-0.013; p = 0.000)	-0.090 (CI = +/-0.068; p = 0.012)	0.013 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.139; p = 0.306)	0.868	+4.72%
Loss Cost	2010.1	0.050 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.068; p = 0.023)	0.013 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.139; p = 0.515)	0.879	+5.15%
Loss Cost	2010.2	0.053 (CI = +/-0.015; p = 0.000)	-0.086 (CI = +/-0.069; p = 0.016)	0.014 (CI = +/-0.006; p = 0.000)	0.026 (CI = +/-0.143; p = 0.706)	0.878	+5.44%
Loss Cost	2011.1	0.058 (CI = +/-0.016; p = 0.000)	-0.075 (CI = +/-0.067; p = 0.031)	0.014 (CI = +/-0.005; p = 0.000)	-0.004 (CI = +/-0.143; p = 0.953)	0.890	+5.97%
Loss Cost	2011.2	0.061 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.069; p = 0.023)	0.015 (CI = +/-0.006; p = 0.000)	-0.023 (CI = +/-0.148; p = 0.752)	0.887	+6.30%
Loss Cost	2012.1	0.067 (CI = +/-0.018; p = 0.000)	-0.069 (CI = +/-0.067; p = 0.045)	0.016 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.147; p = 0.420)	0.900	+6.95%
Loss Cost	2012.2	0.073 (CI = +/-0.018; p = 0.000)	-0.078 (CI = +/-0.066; p = 0.024)	0.016 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.149; p = 0.227)	0.905	+7.53%
Loss Cost	2013.1	0.079 (CI = +/-0.020; p = 0.000)	-0.068 (CI = +/-0.066; p = 0.046)	0.017 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.152; p = 0.111)	0.911	+8.17%
Loss Cost	2013.2	0.082 (CI = +/-0.022; p = 0.000)	-0.072 (CI = +/-0.069; p = 0.040)	0.017 (CI = +/-0.005; p = 0.000)	-0.138 (CI = +/-0.161; p = 0.090)	0.905	+8.51%
Loss Cost	2014.1	0.078 (CI = +/-0.025; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.037)	0.017 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.174; p = 0.159)	0.896	+8.16%
Loss Cost	2014.2	0.077 (CI = +/-0.029; p = 0.000)	-0.075 (CI = +/-0.076; p = 0.051)	0.017 (CI = +/-0.006; p = 0.000)	-0.115 (CI = +/-0.190; p = 0.216)	0.882	+8.02%
Loss Cost	2015.1	0.073 (CI = +/-0.033; p = 0.000)	-0.081 (CI = +/-0.080; p = 0.048)	0.017 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.206; p = 0.342)	0.873	+7.55%
Loss Cost	2015.2	0.085 (CI = +/-0.034; p = 0.000)	-0.095 (CI = +/-0.077; p = 0.020)	0.017 (CI = +/-0.006; p = 0.000)	-0.150 (CI = +/-0.205; p = 0.138)	0.892	+8.89%
Loss Cost	2016.1	0.070 (CI = +/-0.035; p = 0.001)	-0.111 (CI = +/-0.073; p = 0.006)	0.016 (CI = +/-0.006; p = 0.000)	-0.088 (CI = +/-0.199; p = 0.358)	0.904	+7.29%
Loss Cost	2016.2	0.064 (CI = +/-0.040; p = 0.004)	-0.105 (CI = +/-0.076; p = 0.011)	0.016 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.214; p = 0.533)	0.897	+6.60%
Loss Cost	2017.1	0.067 (CI = +/-0.046; p = 0.009)	-0.101 (CI = +/-0.083; p = 0.021)	0.016 (CI = +/-0.006; p = 0.000)	-0.074 (CI = +/-0.236; p = 0.502)	0.894	+6.94%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.054; p = 0.176)	0.002 (CI = +/-0.005; p = 0.483)	0.155 (CI = +/-0.103; p = 0.004)	0.851	+2.69%
Severity	2005.2	0.027 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.055; p = 0.149)	0.002 (CI = +/-0.005; p = 0.444)	0.148 (CI = +/-0.105; p = 0.007)	0.848	+2.78%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.055; p = 0.225)	0.002 (CI = +/-0.005; p = 0.342)	0.135 (CI = +/-0.105; p = 0.014)	0.855	+2.96%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.137)	0.003 (CI = +/-0.005; p = 0.257)	0.118 (CI = +/-0.105; p = 0.028)	0.864	+3.17%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.055; p = 0.127)	0.002 (CI = +/-0.005; p = 0.296)	0.123 (CI = +/-0.108; p = 0.026)	0.855	+3.10%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.057; p = 0.164)	0.002 (CI = +/-0.005; p = 0.336)	0.131 (CI = +/-0.111; p = 0.023)	0.844	+3.00%
Severity	2008.1	0.033 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.053; p = 0.290)	0.003 (CI = +/-0.004; p = 0.170)	0.105 (CI = +/-0.105; p = 0.052)	0.870	+3.38%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.073)	0.004 (CI = +/-0.004; p = 0.048)	0.070 (CI = +/-0.091; p = 0.123)	0.910	+3.87%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.128)	0.004 (CI = +/-0.004; p = 0.024)	0.053 (CI = +/-0.090; p = 0.234)	0.917	+4.14%
Severity	2009.2	0.042 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.099)	0.005 (CI = +/-0.004; p = 0.019)	0.043 (CI = +/-0.092; p = 0.344)	0.915	+4.29%
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.170)	0.005 (CI = +/-0.004; p = 0.009)	0.025 (CI = +/-0.092; p = 0.574)	0.920	+4.58%
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.043; p = 0.077)	0.006 (CI = +/-0.004; p = 0.003)	0.003 (CI = +/-0.089; p = 0.937)	0.929	+4.94%
Severity	2011.1	0.052 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.041; p = 0.141)	0.006 (CI = +/-0.003; p = 0.001)	-0.018 (CI = +/-0.088; p = 0.676)	0.937	+5.31%
Severity	2011.2	0.052 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.145)	0.006 (CI = +/-0.003; p = 0.001)	-0.021 (CI = +/-0.093; p = 0.649)	0.929	+5.35%
Severity	2012.1	0.051 (CI = +/-0.012; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.130)	0.006 (CI = +/-0.004; p = 0.003)	-0.013 (CI = +/-0.098; p = 0.785)	0.922	+5.22%
Severity	2012.2	0.053 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.103)	0.006 (CI = +/-0.004; p = 0.002)	-0.026 (CI = +/-0.103; p = 0.611)	0.917	+5.45%
Severity	2013.1	0.053 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.124)	0.006 (CI = +/-0.004; p = 0.003)	-0.027 (CI = +/-0.111; p = 0.620)	0.909	+5.47%
Severity	2013.2	0.052 (CI = +/-0.016; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.155)	0.006 (CI = +/-0.004; p = 0.005)	-0.022 (CI = +/-0.120; p = 0.709)	0.895	+5.37%
Severity	2014.1	0.046 (CI = +/-0.017; p = 0.000)	-0.045 (CI = +/-0.050; p = 0.070)	0.005 (CI = +/-0.004; p = 0.010)	0.011 (CI = +/-0.120; p = 0.854)	0.893	+4.70%
Severity	2014.2	0.047 (CI = +/-0.020; p = 0.000)	-0.047 (CI = +/-0.052; p = 0.074)	0.006 (CI = +/-0.004; p = 0.012)	0.004 (CI = +/-0.130; p = 0.948)	0.880	+4.84%
Severity	2015.1	0.049 (CI = +/-0.023; p = 0.000)	-0.044 (CI = +/-0.056; p = 0.109)	0.006 (CI = +/-0.004; p = 0.014)	-0.006 (CI = +/-0.143; p = 0.932)	0.873	+5.06%
Severity	2015.2	0.045 (CI = +/-0.026; p = 0.002)	-0.040 (CI = +/-0.058; p = 0.164)	0.005 (CI = +/-0.005; p = 0.022)	0.014 (CI = +/-0.153; p = 0.853)	0.853	+4.61%
Severity	2016.1	0.038 (CI = +/-0.029; p = 0.014)	-0.048 (CI = +/-0.059; p = 0.103)	0.005 (CI = +/-0.005; p = 0.039)	0.045 (CI = +/-0.161; p = 0.561)	0.846	+3.83%
Severity	2016.2	0.034 (CI = +/-0.033; p = 0.045)	-0.044 (CI = +/-0.063; p = 0.154)	0.005 (CI = +/-0.005; p = 0.054)	0.060 (CI = +/-0.175; p = 0.466)	0.825	+3.41%
Severity	2017.1	0.041 (CI = +/-0.036; p = 0.030)	-0.036 (CI = +/-0.065; p = 0.252)	0.005 (CI = +/-0.005; p = 0.042)	0.033 (CI = +/-0.185; p = 0.699)	0.835	+4.20%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.026)	-0.043 (CI = +/-0.045; p = 0.057)	0.009 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.086; p = 0.850)	0.458	+0.68%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.019)	-0.046 (CI = +/-0.045; p = 0.047)	0.009 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.088; p = 0.972)	0.468	+0.76%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.055)	-0.050 (CI = +/-0.046; p = 0.032)	0.008 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.089; p = 0.813)	0.469	+0.64%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.137)	-0.046 (CI = +/-0.046; p = 0.050)	0.008 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.090; p = 0.647)	0.454	+0.51%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.166)	-0.046 (CI = +/-0.048; p = 0.058)	0.008 (CI = +/-0.004; p = 0.000)	0.020 (CI = +/-0.093; p = 0.657)	0.452	+0.51%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.104)	-0.050 (CI = +/-0.048; p = 0.043)	0.008 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.095; p = 0.817)	0.469	+0.64%
Frequency	2008.1	0.005 (CI = +/-0.008; p = 0.192)	-0.053 (CI = +/-0.050; p = 0.038)	0.008 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.098; p = 0.721)	0.469	+0.55%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.416)	-0.048 (CI = +/-0.050; p = 0.061)	0.008 (CI = +/-0.004; p = 0.001)	0.031 (CI = +/-0.099; p = 0.525)	0.463	+0.35%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.539)	-0.049 (CI = +/-0.052; p = 0.060)	0.008 (CI = +/-0.004; p = 0.001)	0.036 (CI = +/-0.104; p = 0.488)	0.463	+0.29%
Frequency	2009.2	0.004 (CI = +/-0.010; p = 0.421)	-0.052 (CI = +/-0.053; p = 0.053)	0.008 (CI = +/-0.004; p = 0.001)	0.027 (CI = +/-0.108; p = 0.606)	0.470	+0.41%
Frequency	2010.1	0.005 (CI = +/-0.011; p = 0.332)	-0.049 (CI = +/-0.055; p = 0.076)	0.008 (CI = +/-0.005; p = 0.001)	0.019 (CI = +/-0.112; p = 0.730)	0.471	+0.54%
Frequency	2010.2	0.005 (CI = +/-0.012; p = 0.431)	-0.048 (CI = +/-0.057; p = 0.095)	0.008 (CI = +/-0.005; p = 0.001)	0.023 (CI = +/-0.118; p = 0.692)	0.461	+0.48%
Frequency	2011.1	0.006 (CI = +/-0.014; p = 0.346)	-0.044 (CI = +/-0.059; p = 0.133)	0.008 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.124; p = 0.821)	0.462	+0.63%
Frequency	2011.2	0.009 (CI = +/-0.015; p = 0.221)	-0.049 (CI = +/-0.060; p = 0.101)	0.009 (CI = +/-0.005; p = 0.001)	-0.002 (CI = +/-0.129; p = 0.973)	0.481	+0.89%
Frequency	2012.1	0.016 (CI = +/-0.014; p = 0.025)	-0.035 (CI = +/-0.054; p = 0.196)	0.010 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.118; p = 0.438)	0.580	+1.65%
Frequency	2012.2	0.020 (CI = +/-0.015; p = 0.015)	-0.040 (CI = +/-0.055; p = 0.143)	0.010 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.123; p = 0.296)	0.601	+1.97%
Frequency	2013.1	0.025 (CI = +/-0.016; p = 0.004)	-0.030 (CI = +/-0.054; p = 0.252)	0.011 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.123; p = 0.124)	0.652	+2.56%
Frequency	2013.2	0.029 (CI = +/-0.017; p = 0.002)	-0.036 (CI = +/-0.054; p = 0.178)	0.011 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.128; p = 0.072)	0.673	+2.98%
Frequency	2014.1	0.032 (CI = +/-0.020; p = 0.003)	-0.031 (CI = +/-0.057; p = 0.256)	0.012 (CI = +/-0.004; p = 0.000)	-0.132 (CI = +/-0.137; p = 0.058)	0.679	+3.30%
Frequency	2014.2	0.030 (CI = +/-0.022; p = 0.012)	-0.028 (CI = +/-0.059; p = 0.326)	0.011 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.148; p = 0.106)	0.656	+3.04%
Frequency	2015.1	0.023 (CI = +/-0.025; p = 0.062)	-0.037 (CI = +/-0.060; p = 0.215)	0.011 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.155; p = 0.240)	0.662	+2.37%
Frequency	2015.2	0.040 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.040; p = 0.011)	0.012 (CI = +/-0.003; p = 0.000)	-0.164 (CI = +/-0.107; p = 0.006)	0.857	+4.10%
Frequency	2016.1	0.033 (CI = +/-0.019; p = 0.002)	-0.063 (CI = +/-0.039; p = 0.004)	0.011 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-0.106; p = 0.018)	0.879	+3.33%
Frequency	2016.2	0.030 (CI = +/-0.022; p = 0.010)	-0.061 (CI = +/-0.041; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	-0.123 (CI = +/-0.116; p = 0.038)	0.874	+3.08%
Frequency	2017.1	0.026 (CI = +/-0.024; p = 0.038)	-0.066 (CI = +/-0.043; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.123; p = 0.081)	0.880	+2.63%

Underinsured Motorist

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

Loss Cost	2005.1	0.173 (CI = +/-0.063; p = 0.000)	0.438	+18.92%
Loss Cost	2005.2	0.164 (CI = +/-0.065; p = 0.000)	0.398	+17.80%
Loss Cost	2006.1	0.147 (CI = +/-0.065; p = 0.000)	0.349	+15.83%
Loss Cost	2006.2	0.127 (CI = +/-0.064; p = 0.000)	0.295	+13.52%
Loss Cost	2007.1	0.144 (CI = +/-0.065; p = 0.000)	0.357	+15.48%
Loss Cost	2007.2	0.135 (CI = +/-0.068; p = 0.000)	0.313	+14.47%
Loss Cost	2008.1	0.131 (CI = +/-0.072; p = 0.001)	0.280	+13.97%
Loss Cost	2008.2	0.134 (CI = +/-0.076; p = 0.001)	0.269	+14.29%
Loss Cost	2009.1	0.111 (CI = +/-0.076; p = 0.006)	0.203	+11.75%
Loss Cost	2009.2	0.131 (CI = +/-0.078; p = 0.002)	0.266	+13.94%
Loss Cost	2010.1	0.166 (CI = +/-0.070; p = 0.000)	0.439	+18.06%
Loss Cost	2010.2	0.156 (CI = +/-0.074; p = 0.000)	0.389	+16.93%
Loss Cost	2011.1	0.165 (CI = +/-0.079; p = 0.000)	0.395	+17.99%
Loss Cost	2011.2	0.140 (CI = +/-0.079; p = 0.001)	0.324	+15.08%
Loss Cost	2012.1	0.148 (CI = +/-0.085; p = 0.001)	0.323	+15.91%
Loss Cost	2012.2	0.130 (CI = +/-0.089; p = 0.006)	0.253	+13.93%
Loss Cost	2013.1	0.124 (CI = +/-0.097; p = 0.014)	0.209	+13.24%
Loss Cost	2013.2	0.087 (CI = +/-0.094; p = 0.068)	0.109	+9.10%
Loss Cost	2014.1	0.092 (CI = +/-0.103; p = 0.079)	0.104	+9.62%
Loss Cost	2014.2	0.113 (CI = +/-0.111; p = 0.046)	0.150	+11.94%
Loss Cost	2015.1	0.099 (CI = +/-0.121; p = 0.105)	0.091	+10.35%
Loss Cost	2015.2	0.108 (CI = +/-0.135; p = 0.110)	0.093	+11.38%
Loss Cost	2016.1	0.100 (CI = +/-0.151; p = 0.180)	0.054	+10.52%
Loss Cost	2016.2	0.136 (CI = +/-0.164; p = 0.098)	0.116	+14.52%
Loss Cost	2017.1	0.199 (CI = +/-0.164; p = 0.021)	0.279	+22.08%
Severity	2005.1	0.089 (CI = +/-0.058; p = 0.003)	0.184	+9.29%
Severity	2005.2	0.075 (CI = +/-0.058; p = 0.013)	0.134	+7.83%
Severity	2006.1	0.060 (CI = +/-0.059; p = 0.044)	0.083	+6.21%
Severity	2006.2	0.049 (CI = +/-0.060; p = 0.110)	0.045	+4.99%
Severity	2007.1	0.060 (CI = +/-0.062; p = 0.059)	0.074	+6.16%
Severity	2007.2	0.043 (CI = +/-0.062; p = 0.174)	0.027	+4.36%
Severity	2008.1	0.035 (CI = +/-0.066; p = 0.280)	0.006	+3.61%
Severity	2008.2	0.038 (CI = +/-0.070; p = 0.278)	0.007	+3.86%
Severity	2009.1	0.019 (CI = +/-0.071; p = 0.581)	-0.023	+1.95%
Severity	2009.2	0.037 (CI = +/-0.072; p = 0.299)	0.004	+3.80%
Severity	2010.1	0.068 (CI = +/-0.067; p = 0.048)	0.101	+6.99%
Severity	2010.2	0.054 (CI = +/-0.070; p = 0.123)	0.052	+5.58%
Severity	2011.1	0.058 (CI = +/-0.075; p = 0.125)	0.053	+5.96%
Severity	2011.2	0.027 (CI = +/-0.071; p = 0.440)	-0.015	+2.73%
Severity	2012.1	0.038 (CI = +/-0.075; p = 0.301)	0.005	+3.92%
Severity	2012.2	0.023 (CI = +/-0.079; p = 0.553)	-0.027	+2.32%
Severity	2013.1	0.011 (CI = +/-0.085; p = 0.794)	-0.042	+1.08%
Severity	2013.2	-0.036 (CI = +/-0.070; p = 0.302)	0.005	-3.49%
Severity	2014.1	-0.025 (CI = +/-0.076; p = 0.499)	-0.026	-2.46%
Severity	2014.2	-0.005 (CI = +/-0.079; p = 0.902)	-0.052	-0.47%
Severity	2015.1	-0.012 (CI = +/-0.087; p = 0.775)	-0.051	-1.19%
Severity	2015.2	0.008 (CI = +/-0.093; p = 0.864)	-0.057	+0.77%
Severity	2016.1	0.007 (CI = +/-0.105; p = 0.896)	-0.061	+0.66%
Severity	2016.2	0.032 (CI = +/-0.113; p = 0.560)	-0.042	+3.23%
Severity	2017.1	0.074 (CI = +/-0.115; p = 0.187)	0.058	+7.71%
Frequency	2005.1	0.084 (CI = +/-0.021; p = 0.000)	0.625	+8.81%
Frequency	2005.2	0.088 (CI = +/-0.022; p = 0.000)	0.642	+9.25%
Frequency	2006.1	0.087 (CI = +/-0.023; p = 0.000)	0.616	+9.06%
Frequency	2006.2	0.078 (CI = +/-0.021; p = 0.000)	0.599	+8.13%
Frequency	2007.1	0.084 (CI = +/-0.021; p = 0.000)	0.641	+8.78%
Frequency	2007.2	0.092 (CI = +/-0.020; p = 0.000)	0.715	+9.69%
Frequency	2008.1	0.095 (CI = +/-0.021; p = 0.000)	0.715	+10.00%
Frequency	2008.2	0.096 (CI = +/-0.023; p = 0.000)	0.698	+10.05%
Frequency	2009.1	0.092 (CI = +/-0.024; p = 0.000)	0.669	+9.61%
Frequency	2009.2	0.093 (CI = +/-0.025; p = 0.000)	0.655	+9.77%
Frequency	2010.1	0.098 (CI = +/-0.026; p = 0.000)	0.671	+10.35%
Frequency	2010.2	0.102 (CI = +/-0.028; p = 0.000)	0.670	+10.75%
Frequency	2011.1	0.107 (CI = +/-0.029; p = 0.000)	0.682	+11.35%
Frequency	2011.2	0.114 (CI = +/-0.030; p = 0.000)	0.695	+12.02%
Frequency	2012.1	0.109 (CI = +/-0.032; p = 0.000)	0.659	+11.54%
Frequency	2012.2	0.107 (CI = +/-0.035; p = 0.000)	0.624	+11.34%
Frequency	2013.1	0.114 (CI = +/-0.037; p = 0.000)	0.631	+12.03%
Frequency	2013.2	0.123 (CI = +/-0.039; p = 0.000)	0.658	+13.05%
Frequency	2014.1	0.117 (CI = +/-0.042; p = 0.000)	0.610	+12.39%
Frequency	2014.2	0.117 (CI = +/-0.046; p = 0.000)	0.577	+12.46%
Frequency	2015.1	0.111 (CI = +/-0.050; p = 0.000)	0.515	+11.69%
Frequency	2015.2	0.100 (CI = +/-0.055; p = 0.001)	0.438	+10.52%
Frequency	2016.1	0.093 (CI = +/-0.061; p = 0.005)	0.363	+9.79%
Frequency	2016.2	0.104 (CI = +/-0.067; p = 0.005)	0.383	+10.94%
Frequency	2017.1	0.125 (CI = +/-0.070; p = 0.002)	0.475	+13.34%

Underinsured Motorist

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

Loss Cost	2005.1	0.184 (CI = +/-0.065; p = 0.000)	0.032 (CI = +/-0.057; p = 0.265)	0.442	+20.19%
Loss Cost	2005.2	0.174 (CI = +/-0.068; p = 0.000)	0.031 (CI = +/-0.057; p = 0.280)	0.401	+19.06%
Loss Cost	2006.1	0.157 (CI = +/-0.068; p = 0.000)	0.029 (CI = +/-0.055; p = 0.293)	0.352	+17.04%
Loss Cost	2006.2	0.137 (CI = +/-0.067; p = 0.000)	0.027 (CI = +/-0.053; p = 0.299)	0.297	+14.66%
Loss Cost	2007.1	0.155 (CI = +/-0.067; p = 0.000)	0.029 (CI = +/-0.051; p = 0.255)	0.364	+16.74%
Loss Cost	2007.2	0.146 (CI = +/-0.070; p = 0.000)	0.028 (CI = +/-0.051; p = 0.268)	0.319	+15.73%
Loss Cost	2008.1	0.142 (CI = +/-0.074; p = 0.000)	0.028 (CI = +/-0.052; p = 0.280)	0.284	+15.24%
Loss Cost	2008.2	0.145 (CI = +/-0.079; p = 0.001)	0.028 (CI = +/-0.052; p = 0.284)	0.274	+15.62%
Loss Cost	2009.1	0.122 (CI = +/-0.079; p = 0.004)	0.027 (CI = +/-0.050; p = 0.284)	0.208	+13.03%
Loss Cost	2009.2	0.143 (CI = +/-0.080; p = 0.001)	0.028 (CI = +/-0.048; p = 0.251)	0.275	+15.33%
Loss Cost	2010.1	0.179 (CI = +/-0.071; p = 0.000)	0.029 (CI = +/-0.041; p = 0.156)	0.461	+19.61%
Loss Cost	2010.2	0.170 (CI = +/-0.075; p = 0.000)	0.029 (CI = +/-0.041; p = 0.163)	0.412	+18.48%
Loss Cost	2011.1	0.179 (CI = +/-0.080; p = 0.000)	0.029 (CI = +/-0.042; p = 0.163)	0.419	+19.60%
Loss Cost	2011.2	0.154 (CI = +/-0.079; p = 0.001)	0.029 (CI = +/-0.039; p = 0.145)	0.357	+16.65%
Loss Cost	2012.1	0.161 (CI = +/-0.085; p = 0.001)	0.029 (CI = +/-0.040; p = 0.150)	0.355	+17.51%
Loss Cost	2012.2	0.144 (CI = +/-0.089; p = 0.003)	0.029 (CI = +/-0.040; p = 0.147)	0.292	+15.51%
Loss Cost	2013.1	0.138 (CI = +/-0.097; p = 0.007)	0.029 (CI = +/-0.041; p = 0.155)	0.249	+14.79%
Loss Cost	2013.2	0.101 (CI = +/-0.092; p = 0.034)	0.029 (CI = +/-0.036; p = 0.108)	0.180	+10.59%
Loss Cost	2014.1	0.105 (CI = +/-0.101; p = 0.043)	0.029 (CI = +/-0.037; p = 0.118)	0.173	+11.05%
Loss Cost	2014.2	0.124 (CI = +/-0.108; p = 0.026)	0.029 (CI = +/-0.037; p = 0.125)	0.216	+13.25%
Loss Cost	2015.1	0.109 (CI = +/-0.118; p = 0.067)	0.029 (CI = +/-0.038; p = 0.123)	0.167	+11.51%
Loss Cost	2015.2	0.116 (CI = +/-0.131; p = 0.079)	0.029 (CI = +/-0.039; p = 0.139)	0.163	+12.29%
Loss Cost	2016.1	0.105 (CI = +/-0.146; p = 0.146)	0.030 (CI = +/-0.041; p = 0.144)	0.129	+11.08%
Loss Cost	2016.2	0.136 (CI = +/-0.159; p = 0.088)	0.028 (CI = +/-0.041; p = 0.173)	0.175	+14.58%
Loss Cost	2017.1	0.195 (CI = +/-0.161; p = 0.022)	0.023 (CI = +/-0.038; p = 0.213)	0.314	+21.50%
Severity	2005.1	0.094 (CI = +/-0.061; p = 0.003)	0.017 (CI = +/-0.053; p = 0.523)	0.171	+9.91%
Severity	2005.2	0.081 (CI = +/-0.062; p = 0.012)	0.015 (CI = +/-0.052; p = 0.552)	0.118	+8.40%
Severity	2006.1	0.065 (CI = +/-0.062; p = 0.040)	0.014 (CI = +/-0.050; p = 0.581)	0.065	+6.73%
Severity	2006.2	0.053 (CI = +/-0.064; p = 0.098)	0.013 (CI = +/-0.050; p = 0.608)	0.024	+5.48%
Severity	2007.1	0.065 (CI = +/-0.066; p = 0.052)	0.014 (CI = +/-0.049; p = 0.576)	0.055	+6.71%
Severity	2007.2	0.047 (CI = +/-0.066; p = 0.152)	0.012 (CI = +/-0.048; p = 0.602)	0.005	+4.86%
Severity	2008.1	0.040 (CI = +/-0.069; p = 0.246)	0.012 (CI = +/-0.048; p = 0.620)	-0.018	+4.10%
Severity	2008.2	0.043 (CI = +/-0.074; p = 0.245)	0.012 (CI = +/-0.049; p = 0.620)	-0.018	+4.37%
Severity	2009.1	0.024 (CI = +/-0.075; p = 0.516)	0.011 (CI = +/-0.047; p = 0.641)	-0.050	+2.42%
Severity	2009.2	0.042 (CI = +/-0.076; p = 0.261)	0.012 (CI = +/-0.046; p = 0.603)	-0.022	+4.33%
Severity	2010.1	0.073 (CI = +/-0.070; p = 0.041)	0.013 (CI = +/-0.041; p = 0.514)	0.083	+7.61%
Severity	2010.2	0.060 (CI = +/-0.073; p = 0.104)	0.013 (CI = +/-0.040; p = 0.525)	0.031	+6.19%
Severity	2011.1	0.064 (CI = +/-0.079; p = 0.106)	0.013 (CI = +/-0.041; p = 0.529)	0.031	+6.59%
Severity	2011.2	0.033 (CI = +/-0.074; p = 0.369)	0.012 (CI = +/-0.037; p = 0.498)	-0.037	+3.32%
Severity	2012.1	0.044 (CI = +/-0.078; p = 0.252)	0.012 (CI = +/-0.037; p = 0.495)	-0.017	+4.53%
Severity	2012.2	0.029 (CI = +/-0.082; p = 0.473)	0.012 (CI = +/-0.036; p = 0.492)	-0.051	+2.93%
Severity	2013.1	0.017 (CI = +/-0.088; p = 0.697)	0.012 (CI = +/-0.037; p = 0.492)	-0.067	+1.67%
Severity	2013.2	-0.030 (CI = +/-0.071; p = 0.399)	0.013 (CI = +/-0.028; p = 0.346)	0.002	-2.91%
Severity	2014.1	-0.019 (CI = +/-0.077; p = 0.607)	0.013 (CI = +/-0.029; p = 0.359)	-0.032	-1.91%
Severity	2014.2	0.000 (CI = +/-0.080; p = 0.994)	0.012 (CI = +/-0.028; p = 0.370)	-0.060	+0.03%
Severity	2015.1	-0.008 (CI = +/-0.088; p = 0.859)	0.013 (CI = +/-0.029; p = 0.369)	-0.059	-0.75%
Severity	2015.2	0.011 (CI = +/-0.095; p = 0.810)	0.012 (CI = +/-0.029; p = 0.402)	-0.073	+1.10%
Severity	2016.1	0.009 (CI = +/-0.107; p = 0.866)	0.012 (CI = +/-0.030; p = 0.414)	-0.081	+0.87%
Severity	2016.2	0.032 (CI = +/-0.116; p = 0.564)	0.010 (CI = +/-0.030; p = 0.476)	-0.075	+3.24%
Severity	2017.1	0.073 (CI = +/-0.119; p = 0.208)	0.007 (CI = +/-0.028; p = 0.591)	0.009	+7.55%
Frequency	2005.1	0.089 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.019; p = 0.115)	0.641	+9.35%
Frequency	2005.2	0.094 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.019; p = 0.099)	0.660	+9.84%
Frequency	2006.1	0.092 (CI = +/-0.023; p = 0.000)	0.015 (CI = +/-0.019; p = 0.106)	0.634	+9.65%
Frequency	2006.2	0.083 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.017; p = 0.092)	0.620	+8.71%
Frequency	2007.1	0.090 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.016; p = 0.068)	0.666	+9.40%
Frequency	2007.2	0.099 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.014; p = 0.033)	0.746	+10.36%
Frequency	2008.1	0.102 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.014; p = 0.030)	0.748	+10.71%
Frequency	2008.2	0.102 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.015; p = 0.033)	0.733	+10.78%
Frequency	2009.1	0.099 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.015; p = 0.034)	0.707	+10.35%
Frequency	2009.2	0.100 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.015; p = 0.036)	0.695	+10.54%
Frequency	2010.1	0.106 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.015; p = 0.031)	0.714	+11.15%
Frequency	2010.2	0.110 (CI = +/-0.026; p = 0.000)	0.016 (CI = +/-0.015; p = 0.030)	0.715	+11.58%
Frequency	2011.1	0.115 (CI = +/-0.027; p = 0.000)	0.016 (CI = +/-0.014; p = 0.027)	0.729	+12.20%
Frequency	2011.2	0.121 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.014; p = 0.024)	0.745	+12.90%
Frequency	2012.1	0.117 (CI = +/-0.030; p = 0.000)	0.016 (CI = +/-0.014; p = 0.025)	0.715	+12.42%
Frequency	2012.2	0.115 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.015; p = 0.028)	0.686	+12.22%
Frequency	2013.1	0.121 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.014; p = 0.028)	0.695	+12.90%
Frequency	2013.2	0.130 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.014; p = 0.025)	0.722	+13.91%
Frequency	2014.1	0.124 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.014; p = 0.025)	0.687	+13.21%
Frequency	2014.2	0.124 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.015; p = 0.029)	0.660	+13.22%
Frequency	2015.1	0.117 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.015; p = 0.028)	0.617	+12.36%
Frequency	2015.2	0.105 (CI = +/-0.048; p = 0.000)	0.017 (CI = +/-0.014; p = 0.021)	0.575	+11.07%
Frequency	2016.1	0.097 (CI = +/-0.052; p = 0.001)	0.018 (CI = +/-0.015; p = 0.020)	0.532	+10.13%
Frequency	2016.2	0.104 (CI = +/-0.058; p = 0.002)	0.017 (CI = +/-0.015; p = 0.027)	0.539	+10.97%
Frequency	2017.1	0.122 (CI = +/-0.061; p = 0.001)	0.016 (CI = +/-0.015; p = 0.034)	0.605	+12.97%

Underinsured Motorist

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

Loss Cost	2005.1	0.171 (CI = +/-0.062; p = 0.000)	-0.491 (CI = +/-0.715; p = 0.173)	0.451	+18.70%
Loss Cost	2005.2	0.164 (CI = +/-0.065; p = 0.000)	-0.442 (CI = +/-0.727; p = 0.226)	0.406	+17.80%
Loss Cost	2006.1	0.145 (CI = +/-0.064; p = 0.000)	-0.566 (CI = +/-0.701; p = 0.110)	0.378	+15.56%
Loss Cost	2006.2	0.127 (CI = +/-0.064; p = 0.000)	-0.457 (CI = +/-0.679; p = 0.181)	0.312	+13.52%
Loss Cost	2007.1	0.142 (CI = +/-0.065; p = 0.000)	-0.362 (CI = +/-0.671; p = 0.281)	0.361	+15.29%
Loss Cost	2007.2	0.135 (CI = +/-0.068; p = 0.000)	-0.320 (CI = +/-0.686; p = 0.349)	0.311	+14.47%
Loss Cost	2008.1	0.129 (CI = +/-0.072; p = 0.001)	-0.357 (CI = +/-0.704; p = 0.310)	0.281	+13.76%
Loss Cost	2008.2	0.134 (CI = +/-0.076; p = 0.001)	-0.382 (CI = +/-0.725; p = 0.290)	0.273	+14.29%
Loss Cost	2009.1	0.108 (CI = +/-0.075; p = 0.006)	-0.523 (CI = +/-0.689; p = 0.132)	0.239	+11.41%
Loss Cost	2009.2	0.131 (CI = +/-0.074; p = 0.001)	-0.639 (CI = +/-0.663; p = 0.058)	0.332	+13.94%
Loss Cost	2010.1	0.163 (CI = +/-0.068; p = 0.000)	-0.472 (CI = +/-0.589; p = 0.112)	0.471	+17.69%
Loss Cost	2010.2	0.156 (CI = +/-0.073; p = 0.000)	-0.440 (CI = +/-0.607; p = 0.148)	0.415	+16.93%
Loss Cost	2011.1	0.162 (CI = +/-0.078; p = 0.000)	-0.412 (CI = +/-0.629; p = 0.189)	0.413	+17.62%
Loss Cost	2011.2	0.140 (CI = +/-0.079; p = 0.001)	-0.314 (CI = +/-0.614; p = 0.302)	0.327	+15.08%
Loss Cost	2012.1	0.145 (CI = +/-0.085; p = 0.002)	-0.293 (CI = +/-0.640; p = 0.353)	0.320	+15.61%
Loss Cost	2012.2	0.130 (CI = +/-0.090; p = 0.007)	-0.232 (CI = +/-0.653; p = 0.468)	0.238	+13.93%
Loss Cost	2013.1	0.122 (CI = +/-0.098; p = 0.018)	-0.269 (CI = +/-0.680; p = 0.419)	0.197	+12.92%
Loss Cost	2013.2	0.087 (CI = +/-0.096; p = 0.074)	-0.138 (CI = +/-0.640; p = 0.659)	0.074	+9.10%
Loss Cost	2014.1	0.090 (CI = +/-0.106; p = 0.092)	-0.125 (CI = +/-0.675; p = 0.702)	0.064	+9.45%
Loss Cost	2014.2	0.113 (CI = +/-0.113; p = 0.050)	-0.204 (CI = +/-0.685; p = 0.540)	0.122	+11.94%
Loss Cost	2015.1	0.094 (CI = +/-0.124; p = 0.125)	-0.268 (CI = +/-0.713; p = 0.439)	0.072	+9.91%
Loss Cost	2015.2	0.108 (CI = +/-0.137; p = 0.114)	-0.310 (CI = +/-0.749; p = 0.393)	0.080	+11.38%
Loss Cost	2016.1	0.093 (CI = +/-0.153; p = 0.214)	-0.355 (CI = +/-0.795; p = 0.356)	0.048	+9.79%
Loss Cost	2016.2	0.136 (CI = +/-0.161; p = 0.093)	-0.475 (CI = +/-0.792; p = 0.220)	0.153	+14.52%
Loss Cost	2017.1	0.192 (CI = +/-0.168; p = 0.028)	-0.315 (CI = +/-0.773; p = 0.395)	0.267	+21.18%
Severity	2005.1	0.087 (CI = +/-0.057; p = 0.004)	-0.475 (CI = +/-0.655; p = 0.150)	0.208	+9.10%
Severity	2005.2	0.075 (CI = +/-0.058; p = 0.012)	-0.399 (CI = +/-0.652; p = 0.223)	0.146	+7.83%
Severity	2006.1	0.058 (CI = +/-0.057; p = 0.047)	-0.511 (CI = +/-0.629; p = 0.108)	0.125	+5.99%
Severity	2006.2	0.049 (CI = +/-0.059; p = 0.105)	-0.452 (CI = +/-0.634; p = 0.156)	0.074	+4.99%
Severity	2007.1	0.058 (CI = +/-0.062; p = 0.065)	-0.395 (CI = +/-0.643; p = 0.220)	0.089	+5.97%
Severity	2007.2	0.043 (CI = +/-0.063; p = 0.174)	-0.305 (CI = +/-0.632; p = 0.332)	0.026	+4.36%
Severity	2008.1	0.034 (CI = +/-0.066; p = 0.304)	-0.358 (CI = +/-0.643; p = 0.264)	0.015	+3.41%
Severity	2008.2	0.038 (CI = +/-0.069; p = 0.275)	-0.382 (CI = +/-0.662; p = 0.248)	0.019	+3.86%
Severity	2009.1	0.016 (CI = +/-0.069; p = 0.631)	-0.500 (CI = +/-0.638; p = 0.120)	0.028	+1.65%
Severity	2009.2	0.037 (CI = +/-0.069; p = 0.275)	-0.608 (CI = +/-0.614; p = 0.052)	0.101	+3.80%
Severity	2010.1	0.064 (CI = +/-0.065; p = 0.052)	-0.468 (CI = +/-0.563; p = 0.100)	0.158	+6.65%
Severity	2010.2	0.054 (CI = +/-0.069; p = 0.115)	-0.419 (CI = +/-0.573; p = 0.145)	0.094	+5.58%
Severity	2011.1	0.055 (CI = +/-0.074; p = 0.140)	-0.417 (CI = +/-0.597; p = 0.163)	0.090	+5.63%
Severity	2011.2	0.027 (CI = +/-0.071; p = 0.439)	-0.291 (CI = +/-0.550; p = 0.285)	-0.007	+2.73%
Severity	2012.1	0.036 (CI = +/-0.076; p = 0.332)	-0.249 (CI = +/-0.567; p = 0.373)	-0.003	+3.69%
Severity	2012.2	0.023 (CI = +/-0.080; p = 0.558)	-0.194 (CI = +/-0.578; p = 0.494)	-0.051	+2.32%
Severity	2013.1	0.008 (CI = +/-0.085; p = 0.846)	-0.256 (CI = +/-0.591; p = 0.378)	-0.051	+0.81%
Severity	2013.2	-0.036 (CI = +/-0.072; p = 0.312)	-0.089 (CI = +/-0.475; p = 0.701)	-0.036	-3.49%
Severity	2014.1	-0.026 (CI = +/-0.078; p = 0.501)	-0.050 (CI = +/-0.494; p = 0.833)	-0.077	-2.52%
Severity	2014.2	-0.005 (CI = +/-0.081; p = 0.904)	-0.123 (CI = +/-0.490; p = 0.603)	-0.093	-0.47%
Severity	2015.1	-0.014 (CI = +/-0.089; p = 0.738)	-0.157 (CI = +/-0.514; p = 0.527)	-0.086	-1.43%
Severity	2015.2	0.008 (CI = +/-0.094; p = 0.865)	-0.227 (CI = +/-0.517; p = 0.365)	-0.065	+0.77%
Severity	2016.1	0.002 (CI = +/-0.106; p = 0.968)	-0.245 (CI = +/-0.552; p = 0.359)	-0.068	+0.20%
Severity	2016.2	0.032 (CI = +/-0.112; p = 0.552)	-0.329 (CI = +/-0.548; p = 0.219)	0.002	+3.23%
Severity	2017.1	0.069 (CI = +/-0.117; p = 0.226)	-0.224 (CI = +/-0.540; p = 0.388)	0.044	+7.14%
Frequency	2005.1	0.084 (CI = +/-0.021; p = 0.000)	-0.016 (CI = +/-0.246; p = 0.899)	0.616	+8.80%
Frequency	2005.2	0.088 (CI = +/-0.022; p = 0.000)	-0.043 (CI = +/-0.246; p = 0.727)	0.634	+9.25%
Frequency	2006.1	0.086 (CI = +/-0.023; p = 0.000)	-0.056 (CI = +/-0.251; p = 0.656)	0.607	+9.03%
Frequency	2006.2	0.078 (CI = +/-0.022; p = 0.000)	-0.004 (CI = +/-0.233; p = 0.969)	0.587	+8.13%
Frequency	2007.1	0.084 (CI = +/-0.022; p = 0.000)	0.033 (CI = +/-0.227; p = 0.768)	0.631	+8.79%
Frequency	2007.2	0.092 (CI = +/-0.021; p = 0.000)	-0.015 (CI = +/-0.208; p = 0.887)	0.707	+9.69%
Frequency	2008.1	0.095 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.212; p = 0.985)	0.706	+10.00%
Frequency	2008.2	0.096 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.219; p = 0.997)	0.688	+10.05%
Frequency	2009.1	0.092 (CI = +/-0.024; p = 0.000)	-0.023 (CI = +/-0.221; p = 0.834)	0.658	+9.60%
Frequency	2009.2	0.093 (CI = +/-0.026; p = 0.000)	-0.031 (CI = +/-0.228; p = 0.782)	0.644	+9.77%
Frequency	2010.1	0.098 (CI = +/-0.027; p = 0.000)	-0.004 (CI = +/-0.230; p = 0.971)	0.659	+10.35%
Frequency	2010.2	0.102 (CI = +/-0.028; p = 0.000)	-0.022 (CI = +/-0.235; p = 0.851)	0.658	+10.75%
Frequency	2011.1	0.108 (CI = +/-0.029; p = 0.000)	0.004 (CI = +/-0.238; p = 0.970)	0.669	+11.35%
Frequency	2011.2	0.114 (CI = +/-0.031; p = 0.000)	-0.023 (CI = +/-0.240; p = 0.847)	0.683	+12.02%
Frequency	2012.1	0.109 (CI = +/-0.033; p = 0.000)	-0.044 (CI = +/-0.246; p = 0.715)	0.646	+11.49%
Frequency	2012.2	0.107 (CI = +/-0.036; p = 0.000)	-0.038 (CI = +/-0.257; p = 0.760)	0.608	+11.34%
Frequency	2013.1	0.113 (CI = +/-0.038; p = 0.000)	-0.013 (CI = +/-0.264; p = 0.917)	0.614	+12.01%
Frequency	2013.2	0.123 (CI = +/-0.040; p = 0.000)	-0.049 (CI = +/-0.264; p = 0.703)	0.643	+13.05%
Frequency	2014.1	0.116 (CI = +/-0.043; p = 0.000)	-0.075 (CI = +/-0.272; p = 0.571)	0.596	+12.29%
Frequency	2014.2	0.117 (CI = +/-0.047; p = 0.000)	-0.081 (CI = +/-0.286; p = 0.562)	0.562	+12.46%
Frequency	2015.1	0.109 (CI = +/-0.051; p = 0.000)	-0.111 (CI = +/-0.296; p = 0.442)	0.505	+11.50%
Frequency	2015.2	0.100 (CI = +/-0.056; p = 0.002)	-0.083 (CI = +/-0.307; p = 0.575)	0.414	+10.52%
Frequency	2016.1	0.091 (CI = +/-0.062; p = 0.007)	-0.110 (CI = +/-0.322; p = 0.477)	0.344	+9.57%
Frequency	2016.2	0.104 (CI = +/-0.068; p = 0.005)	-0.145 (CI = +/-0.332; p = 0.363)	0.378	+10.94%
Frequency	2017.1	0.123 (CI = +/-0.073; p = 0.003)	-0.091 (CI = +/-0.336; p = 0.569)	0.450	+13.10%

Underinsured Motorist

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

Loss Cost	2005.1	0.181 (CI = +/-0.065; p = 0.000)	-0.448 (CI = +/-0.722; p = 0.216)	0.028 (CI = +/-0.057; p = 0.334)	0.451	+19.81%
Loss Cost	2005.2	0.173 (CI = +/-0.068; p = 0.000)	-0.401 (CI = +/-0.733; p = 0.275)	0.027 (CI = +/-0.058; p = 0.343)	0.405	+18.91%
Loss Cost	2006.1	0.153 (CI = +/-0.067; p = 0.000)	-0.528 (CI = +/-0.709; p = 0.140)	0.024 (CI = +/-0.055; p = 0.379)	0.375	+16.57%
Loss Cost	2006.2	0.135 (CI = +/-0.067; p = 0.000)	-0.420 (CI = +/-0.687; p = 0.223)	0.023 (CI = +/-0.053; p = 0.373)	0.308	+14.50%
Loss Cost	2007.1	0.152 (CI = +/-0.068; p = 0.000)	-0.318 (CI = +/-0.677; p = 0.346)	0.026 (CI = +/-0.051; p = 0.313)	0.362	+16.43%
Loss Cost	2007.2	0.145 (CI = +/-0.071; p = 0.000)	-0.277 (CI = +/-0.692; p = 0.420)	0.026 (CI = +/-0.052; p = 0.320)	0.312	+15.61%
Loss Cost	2008.1	0.139 (CI = +/-0.075; p = 0.001)	-0.312 (CI = +/-0.712; p = 0.378)	0.025 (CI = +/-0.052; p = 0.341)	0.280	+14.92%
Loss Cost	2008.2	0.144 (CI = +/-0.079; p = 0.001)	-0.338 (CI = +/-0.733; p = 0.354)	0.025 (CI = +/-0.053; p = 0.346)	0.271	+15.47%
Loss Cost	2009.1	0.118 (CI = +/-0.078; p = 0.005)	-0.480 (CI = +/-0.699; p = 0.170)	0.022 (CI = +/-0.050; p = 0.372)	0.234	+12.49%
Loss Cost	2009.2	0.140 (CI = +/-0.077; p = 0.001)	-0.597 (CI = +/-0.671; p = 0.079)	0.022 (CI = +/-0.047; p = 0.345)	0.330	+15.05%
Loss Cost	2010.1	0.174 (CI = +/-0.070; p = 0.000)	-0.420 (CI = +/-0.590; p = 0.155)	0.025 (CI = +/-0.041; p = 0.215)	0.483	+19.06%
Loss Cost	2010.2	0.168 (CI = +/-0.074; p = 0.000)	-0.388 (CI = +/-0.607; p = 0.200)	0.025 (CI = +/-0.041; p = 0.220)	0.428	+18.28%
Loss Cost	2011.1	0.175 (CI = +/-0.080; p = 0.000)	-0.356 (CI = +/-0.630; p = 0.255)	0.026 (CI = +/-0.042; p = 0.219)	0.427	+19.08%
Loss Cost	2011.2	0.153 (CI = +/-0.080; p = 0.001)	-0.255 (CI = +/-0.612; p = 0.397)	0.026 (CI = +/-0.040; p = 0.188)	0.350	+16.52%
Loss Cost	2012.1	0.158 (CI = +/-0.087; p = 0.001)	-0.231 (CI = +/-0.638; p = 0.461)	0.027 (CI = +/-0.041; p = 0.193)	0.343	+17.15%
Loss Cost	2012.2	0.143 (CI = +/-0.091; p = 0.004)	-0.166 (CI = +/-0.649; p = 0.600)	0.027 (CI = +/-0.041; p = 0.182)	0.268	+15.42%
Loss Cost	2013.1	0.135 (CI = +/-0.099; p = 0.010)	-0.202 (CI = +/-0.678; p = 0.542)	0.027 (CI = +/-0.042; p = 0.195)	0.226	+14.45%
Loss Cost	2013.2	0.100 (CI = +/-0.095; p = 0.039)	-0.061 (CI = +/-0.628; p = 0.841)	0.029 (CI = +/-0.038; p = 0.129)	0.139	+10.56%
Loss Cost	2014.1	0.104 (CI = +/-0.105; p = 0.051)	-0.047 (CI = +/-0.663; p = 0.883)	0.029 (CI = +/-0.039; p = 0.139)	0.128	+10.96%
Loss Cost	2014.2	0.124 (CI = +/-0.111; p = 0.031)	-0.123 (CI = +/-0.676; p = 0.706)	0.027 (CI = +/-0.039; p = 0.157)	0.177	+13.20%
Loss Cost	2015.1	0.106 (CI = +/-0.121; p = 0.084)	-0.187 (CI = +/-0.703; p = 0.580)	0.028 (CI = +/-0.040; p = 0.160)	0.132	+11.13%
Loss Cost	2015.2	0.115 (CI = +/-0.134; p = 0.087)	-0.222 (CI = +/-0.745; p = 0.535)	0.027 (CI = +/-0.041; p = 0.186)	0.130	+12.22%
Loss Cost	2016.1	0.100 (CI = +/-0.150; p = 0.176)	-0.270 (CI = +/-0.789; p = 0.475)	0.027 (CI = +/-0.042; p = 0.191)	0.101	+10.48%
Loss Cost	2016.2	0.136 (CI = +/-0.160; p = 0.089)	-0.387 (CI = +/-0.801; p = 0.316)	0.024 (CI = +/-0.042; p = 0.249)	0.180	+14.57%
Loss Cost	2017.1	0.189 (CI = +/-0.167; p = 0.030)	-0.244 (CI = +/-0.782; p = 0.509)	0.021 (CI = +/-0.040; p = 0.274)	0.284	+20.86%
Severity	2005.1	0.091 (CI = +/-0.060; p = 0.004)	-0.456 (CI = +/-0.668; p = 0.175)	0.013 (CI = +/-0.053; p = 0.635)	0.191	+9.56%
Severity	2005.2	0.079 (CI = +/-0.061; p = 0.013)	-0.381 (CI = +/-0.665; p = 0.252)	0.012 (CI = +/-0.052; p = 0.646)	0.127	+8.27%
Severity	2006.1	0.061 (CI = +/-0.061; p = 0.048)	-0.496 (CI = +/-0.643; p = 0.126)	0.009 (CI = +/-0.050; p = 0.715)	0.103	+6.33%
Severity	2006.2	0.052 (CI = +/-0.063; p = 0.103)	-0.439 (CI = +/-0.648; p = 0.178)	0.009 (CI = +/-0.050; p = 0.726)	0.049	+5.32%
Severity	2007.1	0.062 (CI = +/-0.066; p = 0.064)	-0.378 (CI = +/-0.657; p = 0.250)	0.010 (CI = +/-0.050; p = 0.683)	0.066	+6.38%
Severity	2007.2	0.046 (CI = +/-0.066; p = 0.163)	-0.289 (CI = +/-0.646; p = 0.368)	0.010 (CI = +/-0.048; p = 0.686)	0.000	+4.75%
Severity	2008.1	0.037 (CI = +/-0.069; p = 0.285)	-0.343 (CI = +/-0.659; p = 0.296)	0.008 (CI = +/-0.048; p = 0.724)	-0.013	+3.77%
Severity	2008.2	0.041 (CI = +/-0.073; p = 0.259)	-0.367 (CI = +/-0.678; p = 0.278)	0.009 (CI = +/-0.049; p = 0.725)	-0.010	+4.22%
Severity	2009.1	0.019 (CI = +/-0.073; p = 0.598)	-0.488 (CI = +/-0.656; p = 0.139)	0.006 (CI = +/-0.047; p = 0.790)	-0.004	+1.92%
Severity	2009.2	0.040 (CI = +/-0.072; p = 0.268)	-0.596 (CI = +/-0.631; p = 0.063)	0.006 (CI = +/-0.044; p = 0.777)	0.070	+4.08%
Severity	2010.1	0.068 (CI = +/-0.069; p = 0.051)	-0.450 (CI = +/-0.579; p = 0.122)	0.009 (CI = +/-0.040; p = 0.658)	0.133	+7.08%
Severity	2010.2	0.058 (CI = +/-0.072; p = 0.108)	-0.401 (CI = +/-0.589; p = 0.174)	0.009 (CI = +/-0.040; p = 0.654)	0.065	+6.00%
Severity	2011.1	0.059 (CI = +/-0.078; p = 0.131)	-0.397 (CI = +/-0.615; p = 0.195)	0.009 (CI = +/-0.041; p = 0.659)	0.060	+6.08%
Severity	2011.2	0.031 (CI = +/-0.074; p = 0.388)	-0.270 (CI = +/-0.566; p = 0.334)	0.010 (CI = +/-0.037; p = 0.597)	-0.038	+3.20%
Severity	2012.1	0.041 (CI = +/-0.079; p = 0.292)	-0.226 (CI = +/-0.584; p = 0.432)	0.010 (CI = +/-0.038; p = 0.582)	-0.033	+4.21%
Severity	2012.2	0.028 (CI = +/-0.083; p = 0.492)	-0.168 (CI = +/-0.595; p = 0.563)	0.011 (CI = +/-0.038; p = 0.562)	-0.083	+2.85%
Severity	2013.1	0.013 (CI = +/-0.089; p = 0.761)	-0.230 (CI = +/-0.611; p = 0.440)	0.010 (CI = +/-0.038; p = 0.580)	-0.087	+1.32%
Severity	2013.2	-0.030 (CI = +/-0.073; p = 0.407)	-0.055 (CI = +/-0.486; p = 0.814)	0.013 (CI = +/-0.029; p = 0.383)	-0.047	-2.93%
Severity	2014.1	-0.020 (CI = +/-0.080; p = 0.614)	-0.016 (CI = +/-0.505; p = 0.948)	0.013 (CI = +/-0.030; p = 0.384)	-0.089	-1.93%
Severity	2014.2	0.000 (CI = +/-0.083; p = 0.998)	-0.090 (CI = +/-0.504; p = 0.711)	0.011 (CI = +/-0.029; p = 0.424)	-0.114	-0.01%
Severity	2015.1	-0.010 (CI = +/-0.091; p = 0.822)	-0.124 (CI = +/-0.529; p = 0.626)	0.011 (CI = +/-0.030; p = 0.431)	-0.109	-0.98%
Severity	2015.2	0.010 (CI = +/-0.097; p = 0.822)	-0.195 (CI = +/-0.537; p = 0.450)	0.010 (CI = +/-0.030; p = 0.498)	-0.101	+1.04%
Severity	2016.1	0.004 (CI = +/-0.109; p = 0.934)	-0.214 (CI = +/-0.573; p = 0.436)	0.010 (CI = +/-0.031; p = 0.505)	-0.108	+0.43%
Severity	2016.2	0.032 (CI = +/-0.116; p = 0.562)	-0.303 (CI = +/-0.579; p = 0.279)	0.007 (CI = +/-0.030; p = 0.624)	-0.054	+3.24%
Severity	2017.1	0.068 (CI = +/-0.122; p = 0.247)	-0.206 (CI = +/-0.572; p = 0.449)	0.005 (CI = +/-0.029; p = 0.695)	-0.022	+7.07%
Frequency	2005.1	0.089 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.243; p = 0.950)	0.015 (CI = +/-0.019; p = 0.121)	0.631	+9.36%
Frequency	2005.2	0.094 (CI = +/-0.022; p = 0.000)	-0.020 (CI = +/-0.242; p = 0.871)	0.015 (CI = +/-0.019; p = 0.110)	0.650	+9.83%
Frequency	2006.1	0.092 (CI = +/-0.024; p = 0.000)	-0.031 (CI = +/-0.248; p = 0.799)	0.015 (CI = +/-0.019; p = 0.121)	0.624	+9.63%
Frequency	2006.2	0.084 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.228; p = 0.868)	0.015 (CI = +/-0.017; p = 0.096)	0.609	+8.71%
Frequency	2007.1	0.090 (CI = +/-0.022; p = 0.000)	0.060 (CI = +/-0.220; p = 0.583)	0.016 (CI = +/-0.017; p = 0.063)	0.659	+9.45%
Frequency	2007.2	0.099 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.198; p = 0.902)	0.016 (CI = +/-0.015; p = 0.036)	0.738	+10.37%
Frequency	2008.1	0.102 (CI = +/-0.021; p = 0.000)	0.031 (CI = +/-0.201; p = 0.752)	0.016 (CI = +/-0.015; p = 0.031)	0.740	+10.74%
Frequency	2008.2	0.102 (CI = +/-0.022; p = 0.000)	0.029 (CI = +/-0.208; p = 0.778)	0.016 (CI = +/-0.015; p = 0.034)	0.724	+10.79%
Frequency	2009.1	0.099 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.211; p = 0.941)	0.016 (CI = +/-0.015; p = 0.038)	0.697	+10.36%
Frequency	2009.2	0.100 (CI = +/-0.025; p = 0.000)	-0.001 (CI = +/-0.217; p = 0.996)	0.016 (CI = +/-0.015; p = 0.041)	0.684	+10.54%
Frequency	2010.1	0.106 (CI = +/-0.026; p = 0.000)	0.030 (CI = +/-0.217; p = 0.782)	0.016 (CI = +/-0.015; p = 0.032)	0.704	+11.19%
Frequency	2010.2	0.110 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.221; p = 0.911)	0.016 (CI = +/-0.015; p = 0.034)	0.704	+11.58%
Frequency	2011.1	0.116 (CI = +/-0.028; p = 0.000)	0.041 (CI = +/-0.222; p = 0.705)	0.017 (CI = +/-0.015; p = 0.028)	0.719	+12.26%
Frequency	2011.2	0.121 (CI = +/-0.029; p = 0.000)	0.015 (CI = +/-0.223; p = 0.894)	0.017 (CI = +/-0.015; p = 0.027)	0.734	+12.91%
Frequency	2012.1	0.117 (CI = +/-0.031; p = 0.000)	-0.005 (CI = +/-0.229; p = 0.961)	0.016 (CI = +/-0.015; p = 0.030)	0.703	+12.41%
Frequency	2012.2	0.115 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.239; p = 0.988)	0.017 (CI = +/-0.015; p = 0.033)	0.671	+12.22%
Frequency	2013.1	0.122 (CI = +/-0.036; p = 0.000)	0.029 (CI = +/-0.244; p = 0.808)	0.017 (CI = +/-0.015; p = 0.031)	0.680	+12.95%
Frequency	2013.2	0.130 (CI = +/-0.037; p = 0.000)	-0.006 (CI = +/-0.243; p = 0.962)	0.016 (CI = +/-0.015; p = 0.032)	0.707	+13.90%
Frequency	2014.1	0.124 (CI = +/-0.039; p = 0.000)	-0.031 (CI = +/-0.250; p = 0.796)	0.016 (CI = +/-0.015; p = 0.033)	0.671	+13.15%
Frequency	2014.2	0.124 (CI = +/-0.043; p = 0.000)	-0.033 (CI = +/-0.264; p = 0.795)	0.016 (CI = +/-0.015; p = 0.040)	0.641	+13.21%
Frequency	2015.1	0.115 (CI = +/-0.047; p = 0.000)	-0.063 (CI = +/-0.272; p = 0.628)	0.016 (CI = +/-0.015; p = 0.040)	0.599	+12.23%
Frequency	2015.2	0.105 (CI = +/-0.050; p = 0.000)	-0.026 (CI = +/-0.275; p = 0.841)	0.017 (CI = +/-0.015; p = 0.030)	0.548	+11.06%
Frequency	2016.1	0.095 (CI = +/-0.054; p = 0.002)	-0.056 (CI = +/-0.286; p = 0.681)	0.017 (CI = +/-0.015; p = 0.030)	0.504	+10.01%
Frequency	2016.2	0.104 (CI = +/-0.060; p = 0.002)	-0.084 (CI = +/-0.300; p = 0.557)	0.016 (CI = +/-0.016; p = 0.043)	0.517	+10.97%
Frequency	2017.1	0.121 (CI = +/-0.065; p = 0.002)	-0.039 (CI = +/-0.302; p = 0.785)	0.016 (CI = +/-0.015; p = 0.048)	0.575	+12.87%

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	4.437	33,540	148.82	0.00	0	0	4.194	41,455	173.84	1.033	3.3%	2.094
2013.75	4.925	45,516	224.15	0.00	1	0	4.565	47,439	216.56	1.033	3.3%	2.028
2014.25	4.071	43,591	177.47	0.00	0	0	4.174	44,409	185.38	1.033	3.3%	1.963
2014.75	4.300	48,304	207.72	0.00	1	0	4.544	50,819	230.93	1.033	3.3%	1.901
2015.25	4.538	35,452	160.86	0.00	0	0	4.155	47,573	197.68	1.033	3.3%	1.841
2015.75	4.735	57,730	273.33	0.00	1	0	4.523	54,441	246.26	1.033	3.3%	1.783
2016.25	4.163	47,530	197.86	0.00	0	0	4.136	50,963	210.80	1.033	3.3%	1.727
2016.75	4.673	55,598	259.78	0.00	1	0	4.503	58,320	262.60	1.033	3.3%	1.672
2017.25	4.339	49,322	214.01	0.00	0	0	4.118	54,595	224.79	1.033	3.3%	1.619
2017.75	4.549	59,742	271.78	0.00	1	0	4.482	62,475	280.03	1.033	3.3%	1.568
2018.25	3.937	56,816	223.67	0.00	0	0	4.099	58,485	239.71	1.033	3.3%	1.518
2018.75	4.522	67,846	306.81	0.00	1	0	4.462	66,927	298.61	1.033	3.3%	1.470
2019.25	3.807	58,835	223.96	0.00	0	0	4.080	62,652	255.62	1.033	3.3%	1.424
2019.75	4.314	59,047	254.73	0.00	1	0	4.441	71,696	318.43	1.033	3.3%	1.379
2020.25	2.476	78,341	194.01	(25.81)	0	0	2.622	67,117	176.00	1.033	3.3%	1.335
2020.75	3.103	71,582	222.14	(24.73)	1	0	2.907	76,805	223.30	1.033	3.3%	1.293
2021.25	2.651	65,828	174.53	(24.45)	0	0	2.671	71,899	192.05	1.033	3.3%	1.252
2021.75	3.349	86,273	288.89	0.00	1	1	3.205	82,278	263.66	1.033	3.3%	1.213
2022.25	2.929	77,732	227.66	(1.69)	0	1	2.848	77,023	219.33	1.033	3.3%	1.174
2022.75	2.989	106,752	319.14	0.00	1	1	3.190	88,141	281.16	1.033	3.3%	1.137
2023.25	2.927	93,866	274.75	0.00	0	1	2.917	82,511	240.68	1.033	3.3%	1.101
2023.75	3.330	99,761	332.19	0.00	1	1	3.175	94,422	299.82	1.033	3.3%	1.066
2024.25	3.100	86,102	266.89	0.00	0	1	2.904	88,390	256.65	1.033	3.3%	1.033
2024.75	2.794	94,782	264.83	0.00	1	1	3.161	101,150	319.72			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	10.647	(127.945)	(124.206)
B.	Time	(0.005)	0.069	0.064
C.	Mobility	0.017		0.017
D.	Seasonality	0.087	0.100	0.188
E.	New Normal	(0.317)		(0.317)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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
2014.75	1.218	6,369	7.76	1.300	6,008	7.81	1.008	0.8%	1.183
2015.25	1.143	5,718	6.54	1.282	6,145	7.88	1.008	0.8%	1.173
2015.75	1.316	6,296	8.29	1.264	6,285	7.94	1.008	0.8%	1.164
2016.25	1.062	7,913	8.40	1.246	6,428	8.01	1.008	0.8%	1.154
2016.75	1.126	6,598	7.43	1.229	6,575	8.08	1.008	0.8%	1.144
2017.25	1.212	6,632	8.04	1.211	6,725	8.15	1.008	0.8%	1.135
2017.75	1.461	6,237	9.12	1.194	6,879	8.21	1.008	0.8%	1.125
2018.25	1.302	8,297	10.80	1.178	7,036	8.28	1.008	0.8%	1.116
2018.75	1.287	6,320	8.13	1.161	7,196	8.35	1.008	0.8%	1.106
2019.25	1.120	6,567	7.35	1.145	7,360	8.43	1.008	0.8%	1.097
2019.75	1.259	9,239	11.63	1.129	7,528	8.50	1.008	0.8%	1.088
2020.25	1.084	8,026	8.70	1.113	7,700	8.57	1.008	0.8%	1.079
2020.75	1.074	7,053	7.58	1.097	7,876	8.64	1.008	0.8%	1.070
2021.25	0.733	7,197	5.27	1.082	8,056	8.71	1.008	0.8%	1.061
2021.75	0.910	7,266	6.61	1.067	8,239	8.79	1.008	0.8%	1.052
2022.25	1.048	7,720	8.09	1.052	8,427	8.86	1.008	0.8%	1.043
2022.75	1.068	8,409	8.98	1.037	8,620	8.94	1.008	0.8%	1.034
2023.25	0.931	9,506	8.85	1.022	8,816	9.01	1.008	0.8%	1.026
2023.75	0.976	10,968	10.70	1.008	9,018	9.09	1.008	0.8%	1.017
2024.25	1.057	9,527	10.07	0.994	9,223	9.17	1.008	0.8%	1.008
2024.75	1.015	9,039	9.17	0.980	9,434	9.24			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	57.256	(82.219)	(31.871)
B.	Time	(0.028)	0.045	0.017

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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	Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2014.25	24.734	3,882	96.02	0.00	0.000	0	26.694	4,020	107.32	1.022	1.000	2.2%	1.949
2014.75	25.526	4,102	104.71	0.00	0.000	0	26.694	4,110	109.70	1.022	1.000	2.2%	1.906
2015.25	31.416	4,119	129.39	0.00	0.000	0	26.694	4,201	112.14	1.022	1.000	2.2%	1.865
2015.75	26.367	4,350	114.69	0.00	0.000	0	26.694	4,294	114.63	1.022	1.000	2.2%	1.824
2016.25	25.526	4,512	115.17	0.00	0.000	0	26.694	4,390	117.18	1.022	1.000	2.2%	1.785
2016.75	27.778	4,602	127.84	0.00	0.000	0	26.694	4,487	119.78	1.022	1.000	2.2%	1.746
2017.25	26.530	4,527	120.11	0.00	0.000	0	26.694	4,587	122.44	1.022	1.000	2.2%	1.708
2017.75	27.678	4,729	130.89	0.00	0.000	0	26.694	4,689	125.16	1.022	1.000	2.2%	1.671
2018.25	25.798	4,651	120.00	0.00	0.000	0	26.694	4,793	127.94	1.022	1.000	2.2%	1.635
2018.75	28.317	4,964	140.56	0.00	0.000	0	26.694	4,899	130.78	1.022	1.000	2.2%	1.599
2019.25	26.221	5,092	133.51	0.00	0.000	0	26.694	5,008	133.68	1.022	1.000	2.2%	1.564
2019.75	27.367	5,144	140.77	0.00	0.000	0	26.694	5,119	136.65	1.022	1.000	2.2%	1.530
2020.25	17.726	5,136	91.04	(25.81)	0.000	0	18.430	5,233	96.44	1.022	1.000	2.2%	1.497
2020.75	19.785	5,372	106.29	(24.73)	0.000	0	18.719	5,349	100.13	1.022	1.000	2.2%	1.465
2021.25	18.576	5,344	99.26	(24.45)	0.000	0	18.794	5,468	102.76	1.022	1.033	5.6%	1.433
2021.75	23.299	5,874	136.85	0.00	0.158	1	26.694	5,774	129.53	1.022	1.084	10.8%	1.357
2022.25	20.901	6,412	134.02	(1.69)	0.548	1	26.055	6,396	140.06	1.022	1.057	8.1%	1.225
2022.75	22.168	6,870	152.29	0.00	0.819	1	26.694	6,914	155.11	1.022	1.007	3.0%	1.133
2023.25	22.217	7,162	159.11	0.00	0.855	1	26.694	7,119	159.71	1.022	1.030	5.3%	1.101
2023.75	22.843	7,627	174.23	0.00	1.000	1	26.694	7,498	168.22	1.022	1.000	2.2%	1.045
2024.25	22.161	7,558	167.51	0.00	1.000	1	26.694	7,664	171.95	1.022	1.000	2.2%	1.022
2024.75	22.998	7,780	178.93	0.00	1.000	1	26.694	7,835	175.77				1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	3.284	(80.187)	(83.811)
B.	Time		0.044	0.044
C.	Mobility	0.014		0.014
D.	Excess Inflation		0.206	0.206
E.	New Normal	(0.174)		(0.174)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	2012 Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2013.25	6.745	6,944	46.83	0.00	0	1.00	0	6.797	8,059	54.77	1.015	1.5%	1.413
2013.75	8.328	9,011	75.04	0.00	1	1.00	0	7.594	8,639	65.61	1.015	1.5%	1.392
2014.25	6.887	7,918	54.53	0.00	0	1.00	0	7.004	8,059	56.44	1.015	1.5%	1.371
2014.75	7.566	8,201	62.05	0.00	1	1.00	0	7.826	8,639	67.61	1.015	1.5%	1.350
2015.25	7.889	6,560	51.75	0.00	0	1.00	0	7.217	8,059	58.16	1.015	1.5%	1.330
2015.75	8.251	9,878	81.50	0.00	1	1.00	0	8.065	8,639	69.67	1.015	1.5%	1.310
2016.25	7.696	9,468	72.86	0.00	0	1.00	0	7.438	8,059	59.94	1.015	1.5%	1.291
2016.75	8.677	8,871	76.97	0.00	1	1.00	0	8.311	8,639	71.80	1.015	1.5%	1.272
2017.25	7.857	8,120	63.80	0.00	0	1.00	0	7.664	8,059	61.76	1.015	1.5%	1.253
2017.75	8.565	8,961	76.75	0.00	1	1.00	0	8.564	8,639	73.99	1.015	1.5%	1.234
2018.25	7.725	7,992	61.74	0.00	0	1.00	0	7.898	8,059	63.65	1.015	1.5%	1.216
2018.75	8.941	8,566	76.58	0.00	1	1.00	0	8.825	8,639	76.24	1.015	1.5%	1.198
2019.25	7.733	7,373	57.02	0.00	0	1.00	0	8.139	8,059	65.59	1.015	1.5%	1.180
2019.75	8.713	8,069	70.30	0.00	1	1.00	0	9.094	8,639	78.57	1.015	1.5%	1.162
2020.25	5.102	9,774	49.86	(25.81)	0	1.00	0	5.322	8,059	42.89	1.015	1.5%	1.145
2020.75	6.284	8,591	53.98	(24.73)	1	1.00	0	6.062	8,639	52.37	1.015	1.5%	1.128
2021.25	5.651	7,632	43.13	(24.45)	0	1.00	0	5.618	8,059	45.27	1.015	1.5%	1.111
2021.75	7.479	8,612	64.41	0.00	1	1.00	1	6.950	8,639	60.04	1.015	1.5%	1.094
2022.25	6.431	9,009	57.94	(1.69)	0	1.00	1	6.221	8,059	50.14	1.015	1.5%	1.078
2022.75	6.559	8,416	55.19	0.00	1	1.00	1	7.162	8,639	61.87	1.015	1.5%	1.062
2023.25	6.399	7,876	50.40	0.00	0	1.00	1	6.605	8,059	53.23	1.015	1.5%	1.046
2023.75	7.182	8,437	60.60	0.00	1	1.00	1	7.380	8,639	63.76	1.015	1.5%	1.030
2024.25	7.155	7,775	55.63	0.00	0	1.00	1	6.806	8,059	54.85	1.015	1.5%	1.015
2024.75	7.528	7,566	56.96	0.00	1	1.00	1	7.605	8,639	65.70			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(58.566)	8.791	(56.683)
B.	Time	0.030		0.030
C.	Mobility	0.018		0.018
D.	Seasonality	0.096	0.070	0.166
E.	2012 Reform Scalar		0.203	0.203
F.	New Normal	(0.329)		(0.329)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
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
2014.75	0.309	25,954	8.02	0.374	26,959	10.08	1.020	2.0%	1.473
2015.25	0.471	31,929	15.03	0.368	27,961	10.28	1.020	2.0%	1.445
2015.75	0.396	35,602	14.10	0.361	29,000	10.48	1.020	2.0%	1.417
2016.25	0.374	18,107	6.77	0.355	30,078	10.68	1.020	2.0%	1.390
2016.75	0.409	24,215	9.91	0.349	31,196	10.89	1.020	2.0%	1.363
2017.25	0.295	43,983	12.99	0.343	32,355	11.11	1.020	2.0%	1.337
2017.75	0.338	39,291	13.29	0.337	33,558	11.32	1.020	2.0%	1.312
2018.25	0.273	26,736	7.31	0.332	34,805	11.54	1.020	2.0%	1.286
2018.75	0.297	40,332	11.96	0.326	36,099	11.77	1.020	2.0%	1.262
2019.25	0.321	29,036	9.32	0.321	37,441	12.00	1.020	2.0%	1.238
2019.75	0.264	63,405	16.75	0.315	38,833	12.23	1.020	2.0%	1.214
2020.25	0.223	36,047	8.03	0.310	40,276	12.47	1.020	2.0%	1.190
2020.75	0.325	38,206	12.42	0.304	41,773	12.72	1.020	2.0%	1.168
2021.25	0.274	56,085	15.36	0.299	43,326	12.97	1.020	2.0%	1.145
2021.75	0.343	49,523	17.01	0.294	44,936	13.22	1.020	2.0%	1.123
2022.25	0.294	34,913	10.27	0.289	46,607	13.48	1.020	2.0%	1.102
2022.75	0.262	53,952	14.13	0.284	48,339	13.74	1.020	2.0%	1.081
2023.25	0.278	40,512	11.27	0.279	50,136	14.01	1.020	2.0%	1.060
2023.75	0.317	77,826	24.68	0.275	52,000	14.29	1.020	2.0%	1.040
2024.25	0.257	44,852	11.51	0.270	53,932	14.57	1.020	2.0%	1.020
2024.75	0.336	50,325	16.93	0.265	55,937	14.85			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	68.017	(136.860)	(75.751)
B.	Time	(0.034)	0.073	0.039

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2024

(1)	(2)	(3)	(4)	(5)	(6)		(7)	(8)	(9)	(10)	(11)	(12)
	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
2013.25	33.780	4,636	156.60	0.00	0.000	0	28.637	5,332	152.68	1.028	2.8%	1.903
2013.75	31.210	5,252	163.93	0.00	0.000	0	28.872	5,438	157.01	1.028	2.8%	1.850
2014.25	30.330	5,249	159.20	0.00	0.000	0	29.109	5,547	161.47	1.028	2.8%	1.799
2014.75	26.794	5,835	156.35	0.00	0.000	0	29.348	5,658	166.05	1.028	2.8%	1.750
2015.25	38.810	5,096	197.77	0.00	0.000	0	29.589	5,771	170.76	1.028	2.8%	1.701
2015.75	29.250	5,952	174.11	0.00	0.000	0	29.832	5,886	175.60	1.028	2.8%	1.654
2016.25	29.546	5,832	172.32	0.00	0.000	0	30.076	6,004	180.58	1.028	2.8%	1.609
2016.75	30.312	6,501	197.06	0.00	0.000	0	30.323	6,124	185.70	1.028	2.8%	1.564
2017.25	30.628	6,204	190.03	0.00	0.000	0	30.572	6,247	190.97	1.028	2.8%	1.521
2017.75	29.627	6,534	193.59	0.00	0.000	0	30.823	6,371	196.39	1.028	2.8%	1.479
2018.25	31.901	6,597	210.46	0.00	0.000	0	31.076	6,499	201.96	1.028	2.8%	1.439
2018.75	32.406	6,923	224.33	0.00	0.000	0	31.331	6,629	207.69	1.028	2.8%	1.399
2019.25	31.988	6,636	212.28	0.00	0.000	0	31.588	6,761	213.58	1.028	2.8%	1.360
2019.75	31.123	7,050	219.42	0.00	0.000	0	31.847	6,897	219.64	1.028	2.8%	1.323
2020.25	23.472	6,985	163.96	(25.81)	0.000	0	22.760	7,034	160.11	1.028	2.8%	1.286
2020.75	23.255	7,027	163.42	(24.73)	0.000	0	23.281	7,175	167.04	1.028	2.8%	1.251
2021.25	22.797	6,985	159.24	(24.45)	0.000	0	23.559	7,319	172.42	1.028	2.8%	1.216
2021.75	26.302	7,756	203.99	0.00	0.158	1	27.435	7,654	209.98	1.028	2.8%	1.183
2022.25	27.503	8,152	224.21	(1.69)	0.548	1	27.045	8,305	224.61	1.028	2.8%	1.150
2022.75	26.642	8,906	237.27	0.00	0.819	1	27.887	8,843	246.62	1.028	2.8%	1.118
2023.25	28.201	9,514	268.29	0.00	0.855	1	28.116	9,071	255.03	1.028	2.8%	1.088
2023.75	28.542	9,927	283.34	0.00	1.000	1	28.347	9,468	268.38	1.028	2.8%	1.058
2024.25	30.062	9,256	278.27	0.00	1.000	1	28.580	9,657	275.99	1.028	2.8%	1.028
2024.75	29.103	9,429	274.42	0.00	1.000	1	28.814	9,850	283.82			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(29.554)	(71.133)	(107.595)
B.	Time	0.016	0.040	0.056
C.	Mobility	0.013		0.013
D.	Excess Inflation		0.158	0.158
E.	New Normal	(0.182)		(0.182)

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
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	56.947	1,258	71.61	0.00	0	0.000	62.893	1,232	78.93	1.029	2.9%	1.951
2013.75	64.382	1,567	100.90	0.00	1	0.000	63.090	1,573	104.38	1.029	2.9%	1.895
2014.25	61.020	1,360	82.99	0.00	0	0.000	63.287	1,309	83.65	1.029	2.9%	1.841
2014.75	62.116	1,746	108.43	0.00	1	0.000	63.485	1,671	110.63	1.029	2.9%	1.788
2015.25	72.914	1,306	95.22	0.00	0	0.000	63.684	1,391	88.66	1.029	2.9%	1.737
2015.75	64.936	1,634	106.10	0.00	1	0.000	63.883	1,776	117.25	1.029	2.9%	1.687
2016.25	63.249	1,503	95.04	0.00	0	0.000	64.083	1,478	93.96	1.029	2.9%	1.639
2016.75	65.478	1,913	125.26	0.00	1	0.000	64.284	1,887	124.26	1.029	2.9%	1.592
2017.25	64.852	1,558	101.03	0.00	0	0.000	64.485	1,571	99.58	1.029	2.9%	1.546
2017.75	64.813	1,944	126.02	0.00	1	0.000	64.686	2,005	131.70	1.029	2.9%	1.502
2018.25	65.924	1,711	112.79	0.00	0	0.000	64.889	1,669	105.54	1.029	2.9%	1.459
2018.75	65.178	2,115	137.86	0.00	1	0.000	65.092	2,131	139.57	1.029	2.9%	1.417
2019.25	65.380	1,766	115.44	0.00	0	0.000	65.295	1,773	111.85	1.029	2.9%	1.377
2019.75	68.098	2,293	156.18	0.00	1	0.000	65.500	2,264	147.92	1.029	2.9%	1.337
2020.25	53.822	1,922	103.42	(25.81)	0	0.000	55.293	1,884	105.20	1.029	2.9%	1.299
2020.75	62.152	2,399	149.09	(24.73)	1	0.000	55.869	2,406	139.82	1.029	2.9%	1.262
2021.25	51.857	2,060	106.84	(24.45)	0	0.000	56.147	2,002	112.20	1.029	2.9%	1.226
2021.75	61.633	2,594	159.89	0.00	1	0.158	66.323	2,638	173.20	1.029	2.9%	1.190
2022.25	65.845	2,380	156.71	(1.69)	0	0.548	65.784	2,376	152.67	1.029	2.9%	1.156
2022.75	71.044	3,562	253.09	0.00	1	0.819	66.739	3,203	218.58	1.029	2.9%	1.123
2023.25	61.485	2,692	165.51	0.00	0	0.855	66.947	2,685	176.80	1.029	2.9%	1.091
2023.75	69.723	3,924	273.61	0.00	1	1.000	67.157	3,530	242.95	1.029	2.9%	1.060
2024.25	64.530	2,779	179.33	0.00	0	1.000	67.367	2,938	194.70	1.029	2.9%	1.029
2024.75	71.116	3,268	232.40	0.00	1	1.000	67.578	3,751	257.49			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(8.435)	(115.093)	(112.606)
B.	Time	0.006	0.061	0.058
C.	Mobility	0.007		0.005
D.	Seasonality		0.214	0.250
E.	Excess Inflation		0.201	0.264

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed			Covariates			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Excess Inflation	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2024
2014.75	64.642	3,849	248.81	0.00	0	0.000	68.086	3,715	252.93	1.032	3.2%	1.865
2015.25	80.710	3,518	283.92	0.00	0	0.000	69.096	3,776	260.93	1.032	3.2%	1.807
2015.75	65.693	3,749	246.25	0.00	0	0.000	70.122	3,839	269.19	1.032	3.2%	1.752
2016.25	67.036	3,844	257.67	0.00	0	0.000	71.162	3,902	277.71	1.032	3.2%	1.698
2016.75	72.171	4,489	323.96	0.00	0	0.000	72.218	3,967	286.50	1.032	3.2%	1.646
2017.25	71.318	4,121	293.91	0.00	0	0.000	73.290	4,033	295.56	1.032	3.2%	1.596
2017.75	78.815	4,482	353.23	0.00	0	0.000	74.378	4,100	304.91	1.032	3.2%	1.547
2018.25	75.171	4,169	313.36	0.00	0	0.000	75.482	4,167	314.56	1.032	3.2%	1.499
2018.75	78.404	4,590	359.88	0.00	0	0.000	76.602	4,236	324.52	1.032	3.2%	1.453
2019.25	75.603	4,447	336.23	0.00	0	0.000	77.739	4,307	334.78	1.032	3.2%	1.409
2019.75	78.941	4,612	364.08	0.00	0	0.000	78.893	4,378	345.38	1.032	3.2%	1.366
2020.25	57.592	4,474	257.64	(25.81)	0	0.000	59.260	4,450	263.72	1.032	3.2%	1.324
2020.75	67.924	4,197	285.10	(24.73)	0	0.000	60.904	4,524	275.52	1.032	3.2%	1.283
2021.25	57.359	4,001	229.50	(24.45)	0	0.000	62.007	4,599	285.16	1.032	3.2%	1.244
2021.75	74.517	4,892	364.51	0.00	1	0.158	74.541	4,790	357.04	1.032	3.2%	1.206
2022.25	71.880	4,979	357.91	(1.69)	1	0.548	74.173	5,171	383.57	1.032	3.2%	1.169
2022.75	79.199	5,606	443.96	0.00	1	0.819	76.770	5,481	420.81	1.032	3.2%	1.133
2023.25	73.163	5,737	419.73	0.00	1	0.855	77.910	5,602	436.48	1.032	3.2%	1.098
2023.75	82.831	6,287	520.79	0.00	1	1.000	79.066	5,824	460.50	1.032	3.2%	1.064
2024.25	82.019	5,520	452.77	0.00	1	1.000	80.239	5,921	475.07	1.032	3.2%	1.032
2024.75	81.043	5,851	474.19	0.00	1	1.000	81.430	6,019	490.10			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(55.144)	(57.944)	(119.996)
B.	Time	0.029	0.033	0.062
C.	Mobility	0.012		0.012
D.	New Normal	(0.116)		(0.116)
E.	Excess Inflation		0.154	0.154

Province of Nova Scotia

Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
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	30.330	36.009	0.00	0	35.12	0.821
2014.75	26.794	31.552	0.00	0	35.12	0.821
2015.25	38.810	45.330	0.00	0	35.12	0.821
2015.75	29.250	33.885	0.00	0	35.12	0.821
2016.25	29.546	33.950	0.00	0	35.12	0.821
2016.75	30.312	34.547	0.00	0	35.12	0.821
2017.25	30.628	34.623	0.00	0	35.12	0.821
2017.75	29.627	33.219	0.00	0	35.12	0.821
2018.25	31.901	35.477	0.00	0	35.12	0.821
2018.75	32.406	35.745	0.00	0	35.12	0.821
2019.25	31.988	34.997	0.00	0	35.12	0.821
2019.75	31.123	33.774	0.00	0	35.12	0.821
2020.25	23.472	25.264	(25.81)	0	24.48	1.177
2020.75	23.255	24.826	(24.73)	0	24.86	1.159
2021.25	22.797	24.140	(24.45)	0	24.95	1.155
2021.75	26.302	27.624	0.00	1	28.82	1.000
2022.25	27.503	28.650	(1.69)	1	28.14	1.024
2022.75	26.642	27.527	0.00	1	28.82	1.000
2023.25	28.201	28.901	0.00	1	28.82	1.000
2023.75	28.542	29.013	0.00	1	28.82	1.000
2024.25	30.062	30.309	0.00	1	28.82	1.000
2024.75	29.103	29.103	0.00	1	28.82	1.000

Frequency Model Fitted to (3)

A.	Intercept	3.559
B.	Mobility	0.014
C.	New Normal	(0.198)

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