

NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through June 30, 2024

March 11, 2025

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1. Executive Summary

1.1. Purpose and Scope

The Nova Scotia Utility and Review 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, accident benefits, and uninsured automobile
- Optional Coverage: 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 June 30, 2024, to the General Insurance Statistical Agency (GISA).

1.2. Actuarial Findings

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

Table 1: Selected Loss Cost Trends

Coverage	As of December 31, 2023	As of June 30, 2024
Bodily Injury	+4.2%	+6.3%
Property Damage	+0.9%	+1.4%
DCPD	+6.2%	+4.6%/+14.2% ¹
Accident Benefits	+1.9% ²	+3.0% ³
Uninsured Auto	0.0%	0.0%
Collision	+5.6%/+14.4% ⁴	+5.9% ⁵
Comprehensive	+7.3% ⁶	+7.1% ⁷
Specified Perils	+7.3% ⁸	+7.1% ⁹
All Perils	+6.9%	+6.8% ¹⁰
Underinsured Motorist	+5.5%	+6.6%

¹ +14.2% trend rate begins July 1, 2021.

² Includes one-time increase of +32.2% at April 1, 2012 (coincident with the reforms).

³ Includes one-time increase of +24.2% at April 1, 2012 (coincident with the reforms).

⁴ +14.4% trend rate begins July 1, 2021 (coincident with the rise in inflation).

⁵ Includes multi-period scalar increase of +18.0% between 2021-2 and 2023-1.

⁶ Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

⁷ Includes one-time increase of +22.4% at 2022-2.

⁸ Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

⁹ Includes one-time increase of +22.4% at 2022-2.

¹⁰ Includes one-time increase of +16.6% at 2022-2.

The stated trend rate is through to April 1, 2024, the mid-point of the latest accident half-year considered in the model that supports the selected loss trend rates. The selected trends include the impact of changes in cost through the trend date. In the absence of a significant change in experience, we find it 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.

* * * * *

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.

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.

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

3. Analysis Data

3.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data we analyzed was the 2024-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 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 amounts 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 (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 cost¹¹ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”¹²), separately, through to June 30, 2024. These estimates are used to measure and select the loss trend rates that we recommend in Section 5 of this report.

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

We estimate the industry actuarial reserve by applying “loss development factors” to the aggregated incurred claim amounts that are reported to GISA. We apply loss¹⁴ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 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 June 30, 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

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

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

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

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

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.¹⁵ As a result of the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁶ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

Table 3: Bodily Injury: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$194.21	\$69,475	2.80	\$206.41	\$73,460	2.81
2021	\$214.65	\$70,986	3.02	\$228.84	\$75,420	3.03
2022	\$235.75	\$78,574	3.00	\$264.09	\$88,272	2.99
2023	\$220.30	\$72,073	3.06	\$277.49	\$87,727	3.16
2024				\$238.25	\$77,590	3.07

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 12.9%.

Table 4: Property Damage: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$8.25	\$7,644	1.08	\$8.11	\$7,520	1.08
2021	\$6.10	\$7,350	0.83	\$5.99	\$7,229	0.83
2022	\$8.56	\$8,109	1.06	\$8.57	\$8,056	1.06
2023	\$8.65	\$8,454	1.02	\$8.91	\$9,093	0.98
2024				\$10.22	\$9,537	1.07

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

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

¹⁶ Number of claims per 1,000 insured vehicles.

Table 5: Direct Compensation Property Damage: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$98.88	\$5,267	18.77	\$98.87	\$5,267	18.77
2021	\$118.37	\$5,644	20.97	\$118.36	\$5,642	20.98
2022	\$143.41	\$6,663	21.52	\$143.28	\$6,653	21.54
2023	\$162.92	\$7,340	22.20	\$166.24	\$7,370	22.56
2024				\$180.32	\$8,064	22.36

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.6%.

Table 6: Accident Benefits – Total: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$47.75	\$8,371	5.70	\$52.37	\$9,187	5.70
2021	\$53.16	\$8,073	6.59	\$54.36	\$8,257	6.58
2022	\$54.79	\$8,424	6.50	\$56.81	\$8,757	6.49
2023	\$53.32	\$7,923	6.73	\$55.46	\$8,181	6.78
2024				\$55.44	\$8,067	6.87

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 4.8%.

Table 7: Uninsured Auto: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$9.46	\$34,131	0.28	\$9.82	\$35,992	0.27
2021	\$14.33	\$46,211	0.31	\$15.22	\$49,196	0.31
2022	\$9.38	\$34,744	0.27	\$12.84	\$46,082	0.28
2023	\$13.38	\$51,429	0.26	\$15.10	\$54,599	0.28
2024				\$8.30	\$37,852	0.22

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 13.8%. In general, coverages with lower claims volume are subject to more volatility.

Table 8: Collision: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$163.70	\$7,008	23.36	\$163.71	\$7,008	23.36
2021	\$182.45	\$7,417	24.60	\$182.17	\$7,405	24.60
2022	\$231.27	\$8,542	27.07	\$230.86	\$8,521	27.09
2023	\$273.21	\$9,600	28.46	\$275.61	\$9,704	28.40
2024				\$285.92	\$9,538	29.98

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.2%.

Table 9: Comprehensive: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$126.62	\$2,181	58.05	\$126.63	\$2,181	58.05
2021	\$134.01	\$2,358	56.84	\$133.85	\$2,355	56.84
2022	\$205.38	\$3,000	68.45	\$205.76	\$3,004	68.50
2023	\$221.67	\$3,373	65.71	\$220.17	\$3,352	65.68
2024				\$188.29	\$2,978	63.22

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 0.2%.

Table 10: Specified Perils: Change in Estimates

As of December 31, 2023				As of June 30, 2024		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$17.98	\$5,567	3.23	\$17.85	\$5,569	3.20
2021	\$65.93	\$8,094	8.14	\$65.93	\$8,157	8.08
2022	\$85.41	\$7,008	12.19	\$84.93	\$7,084	11.99
2023	\$77.55	\$7,316	10.60	\$54.18	\$6,349	8.53
2024				\$103.45	\$9,606	10.77

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have decreased by 9.7%. In general, coverages with lower claims volume are subject to more volatility.

Table 11: All Perils: Change in Estimates

AY	As of December 31, 2023			As of June 30, 2024		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2020	\$271.28	\$4,321	62.78	\$271.36	\$4,322	62.79
2021	\$296.59	\$4,500	65.91	\$297.20	\$4,508	65.93
2022	\$403.61	\$5,349	75.45	\$401.16	\$5,312	75.52
2023	\$465.12	\$5,963	78.00	\$471.52	\$6,058	77.84
2024				\$494.89	\$6,009	82.36

In aggregate, for the four-year period 2020 to 2023, our estimates of ultimate loss costs have increased by 0.3%.

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,¹⁷ adjusting the losses to the anticipated cost levels during the policy period covered under the proposed rate program.

The application of trend rates is essentially a two-step process. The data in the experience period under consideration is adjusted to reflect observed changes in cost conditions that have taken place (i.e., “past trend”), 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 cost¹⁸ 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/level¹⁹ 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 2004–2 to 2024–1. For each coverage, we consider models starting and ending at various accident semesters and excluding certain data points to improve our understanding of the

¹⁷ We refer to the accident year loss amounts considered in an insurer’s rate indications as the “experience period” data. Although the number of years in the experience period varies by insurer depending upon size/credibility, it is most common for insurers to consider 5 years of experience in developing rate indications.

¹⁸ Our severity and loss cost estimates include allocated loss adjustment expenses and a provision for the unallocated loss adjustment expenses (ULAE) based on ULAE factors provided by GISA.

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

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 of and claim amounts 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.

Reforms and Level Changes

The purpose of a reform parameter²⁰ is to isolate and remove the impact that reforms or other events had on the level of claim costs so that the underlying claim cost trend can be identified. The regression models we use to analyze severity, frequency, and loss cost trend patterns allow the inclusion of a level change parameter(s) to reflect the effect that reforms or other events have had on claim counts and amounts.

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 reform parameter identifies a sustained shift up (or down) in loss cost, severity, or frequency coincident with the implementation of a reform. We determine the statistical significance of a level change based on the p -values from t -tests for parameter significance.²¹

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

²⁰ We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

²¹ A t -test with a resulting p -value of less than 5% is considered significant.

trend rate to change in magnitude; or even change direction. We determine the statistical significance of a trend rate change based on the p -values from t -tests for parameter significance.

Statistical Results

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

- With respect to the adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”
- We consider covariates with coefficient p -values less than 5% to be statistically “significant.”

The confidence intervals presented correspond 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.

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

We discuss the issue of inflation in the context of the past and future trend rate below.

A discussion of our selected past and future trend rates for each coverage follows in Section 5.

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 June 30, 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 cost²² 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 2021-2²³ period to be the potential starting point. While we continue to observe a decline from 2021-2 through 2024-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers should consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand have 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 2004 through January 2025 (left panel) and 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

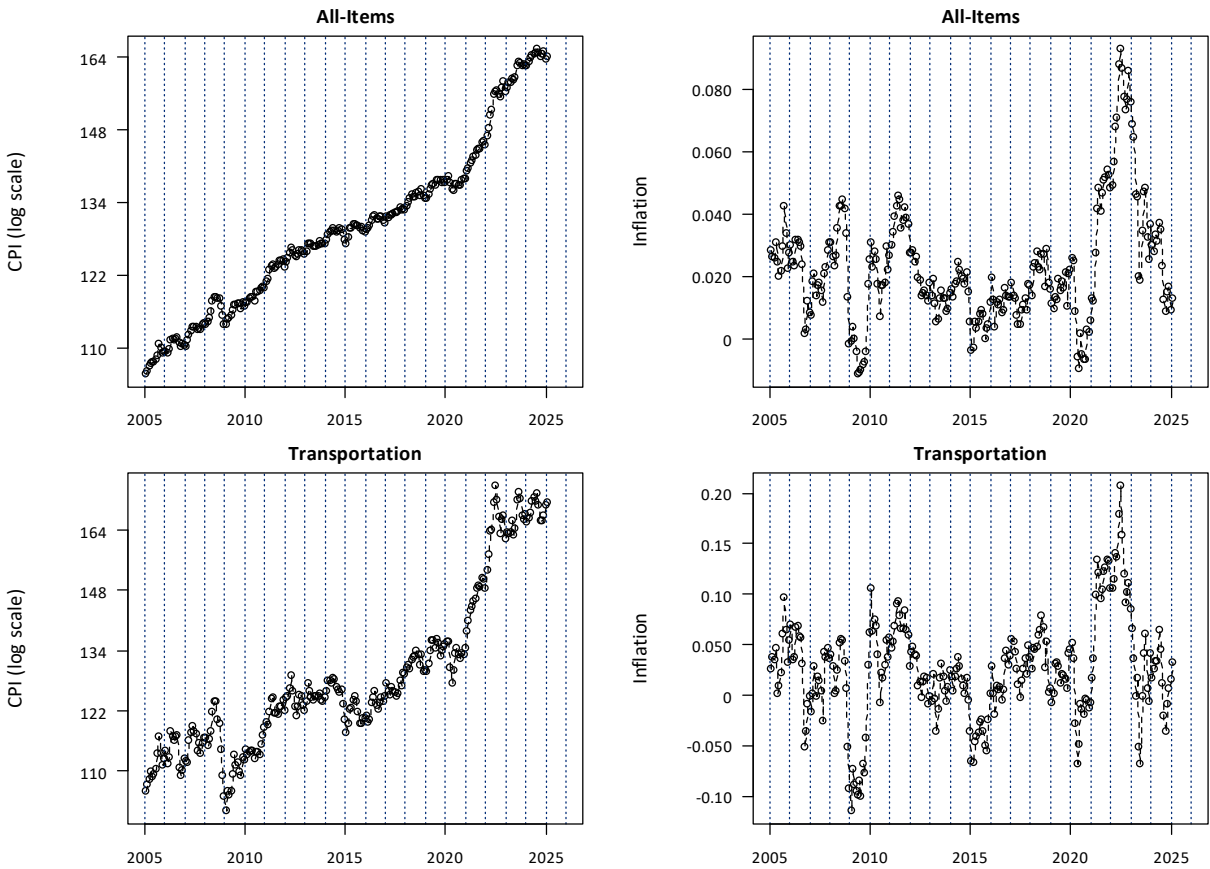
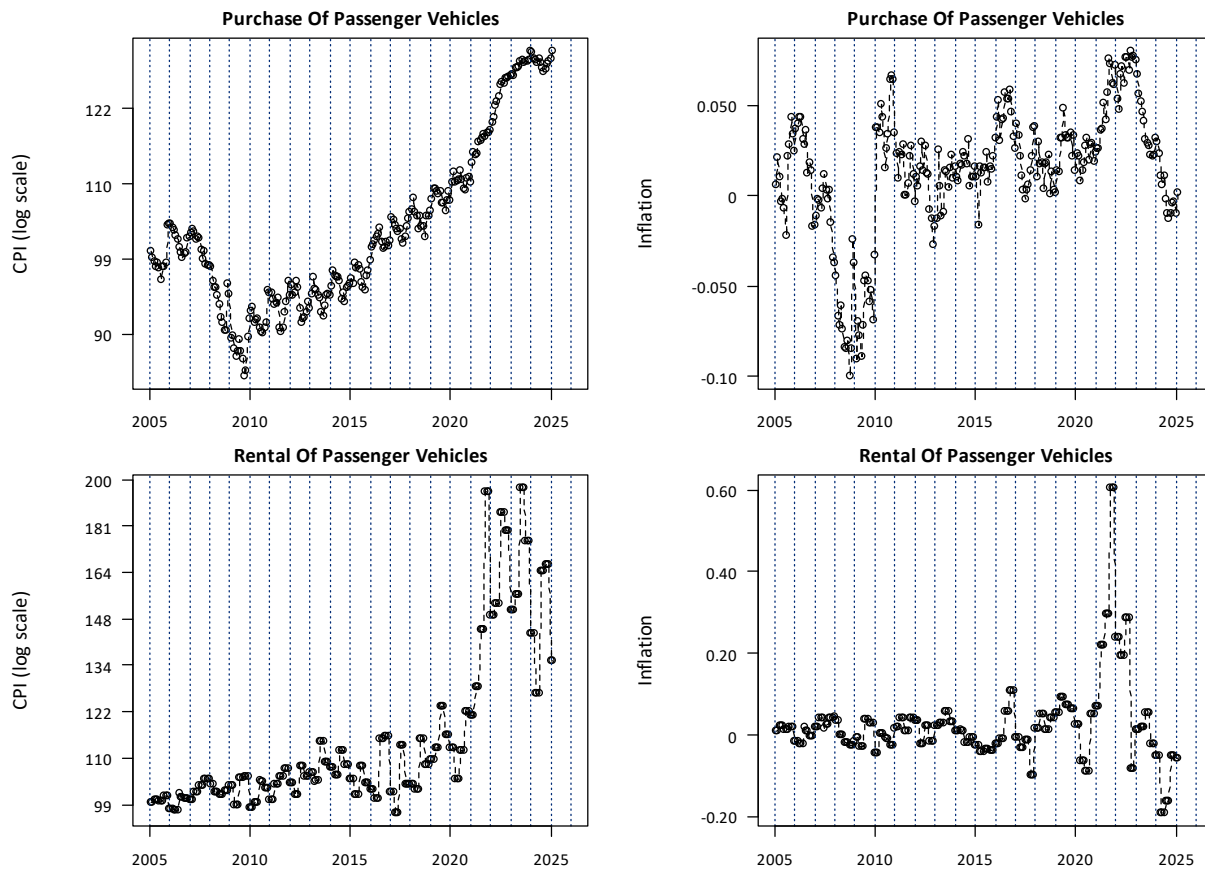
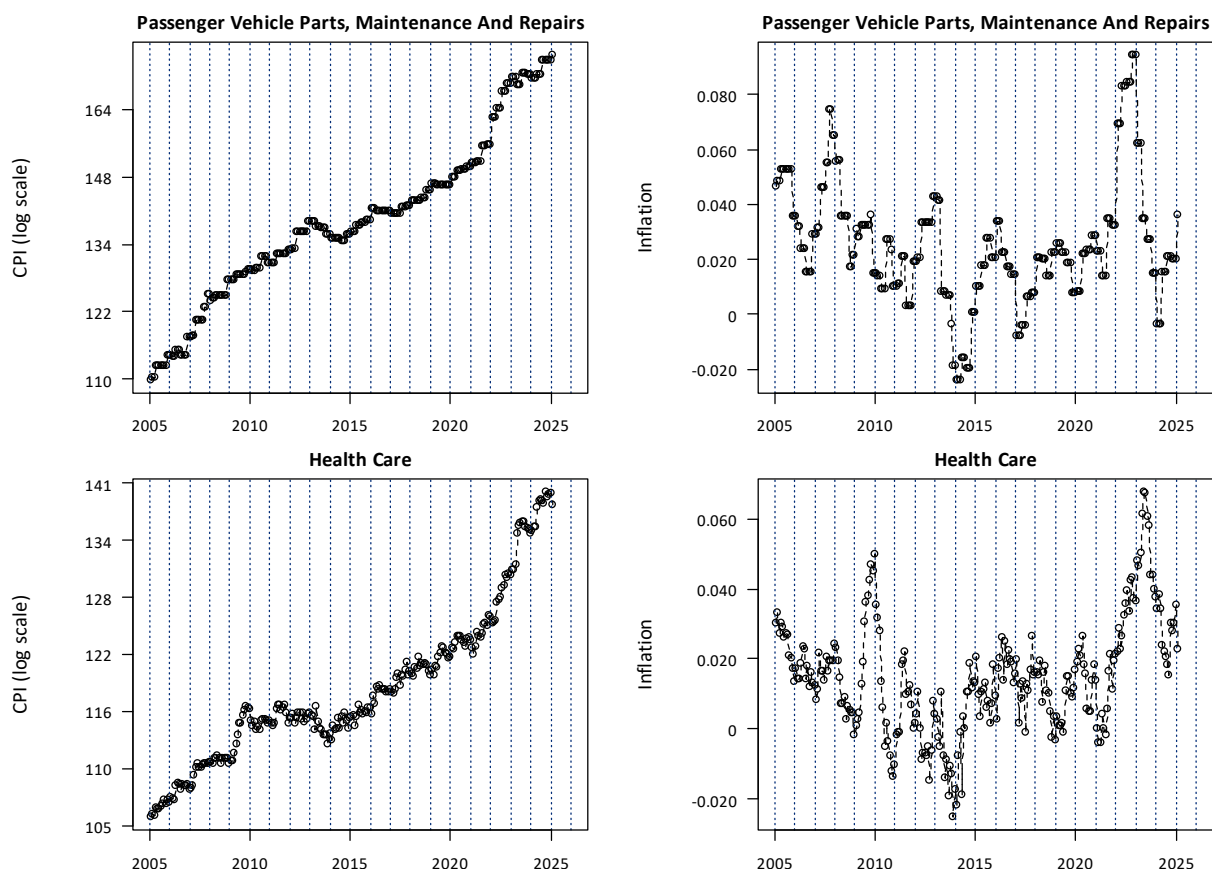


Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles²⁶



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, shows signs of moderation 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 has risen 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 coverages²⁷ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of

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.

the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

Excluding comprehensive, we don't observe a significant change in the historical severity trend 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 coincident with the inflation change is not obvious for bodily injury, accident benefits, or specified perils coverages.

As described in Section 4.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter often to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels.

As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is evidence that inflation is moderating for the primary physical damage claims cost components. That is, the use of a scalar aligns with the view that the effect is temporary. We consider both “single-period” and “multi-period” scalars.

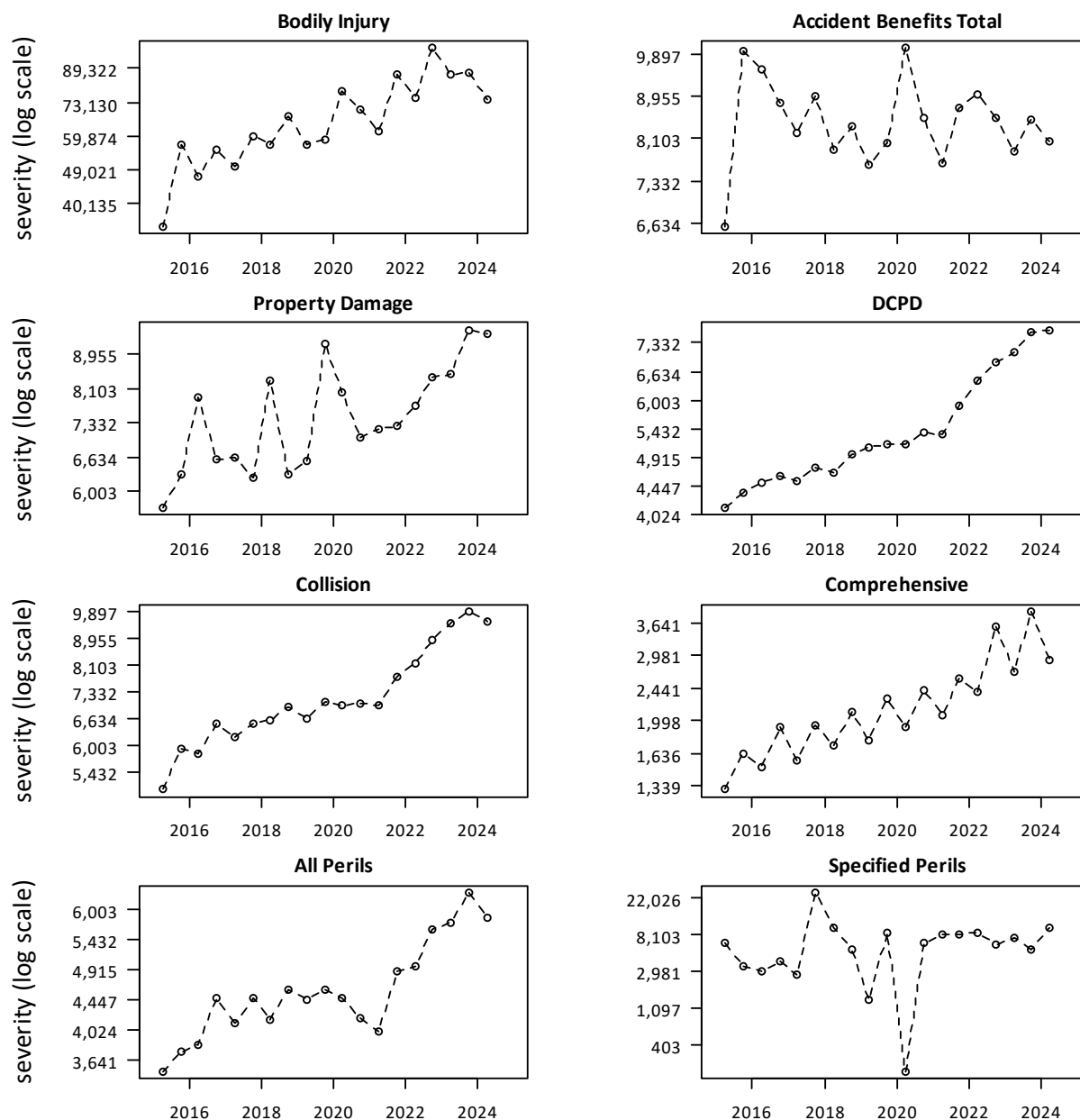
We also consider alternative approaches such as the following:

- The inclusion of an additional 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

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.

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 2024–1 may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment, insurers should consider the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into public driving habits.

To aid the Board in reviewing an insurer’s assumptions regarding the “new normal” frequency level, we quantify the reduction in the trended industry claims frequency between 2019–2 and 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 recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (April 1, 2024, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2024).

As described in Section 4.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to June 30, 2024, via an additional scalar parameter that is included 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.

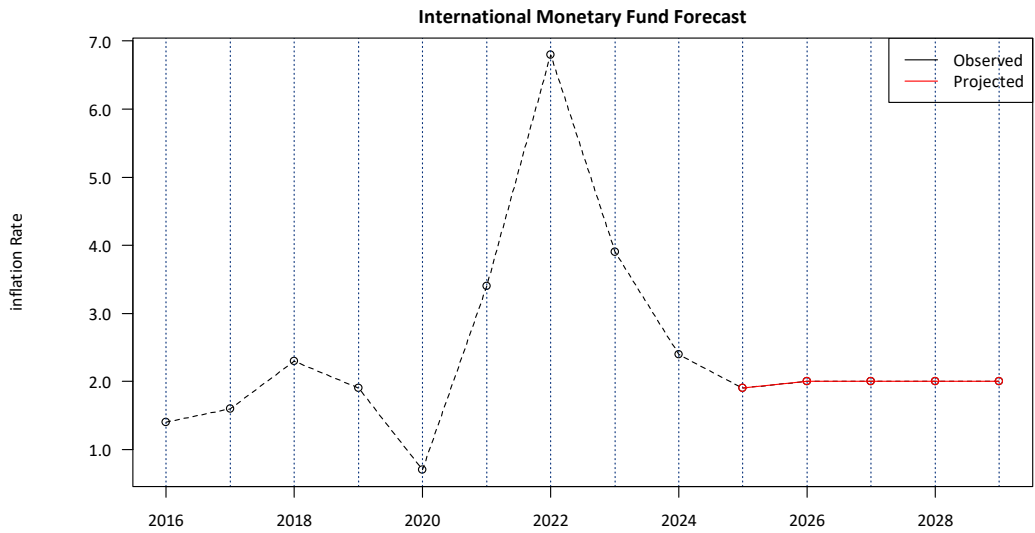
In Figure 5, we present the International Monetary Fund’s (IMF) forecast of future inflation,³⁰ as measured by all items CPI in Canada. As shown, the IMF expects inflation to decrease in 2024 but remain above the Government’s target range, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported CPI data as of January 2025.

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 +4.2%.

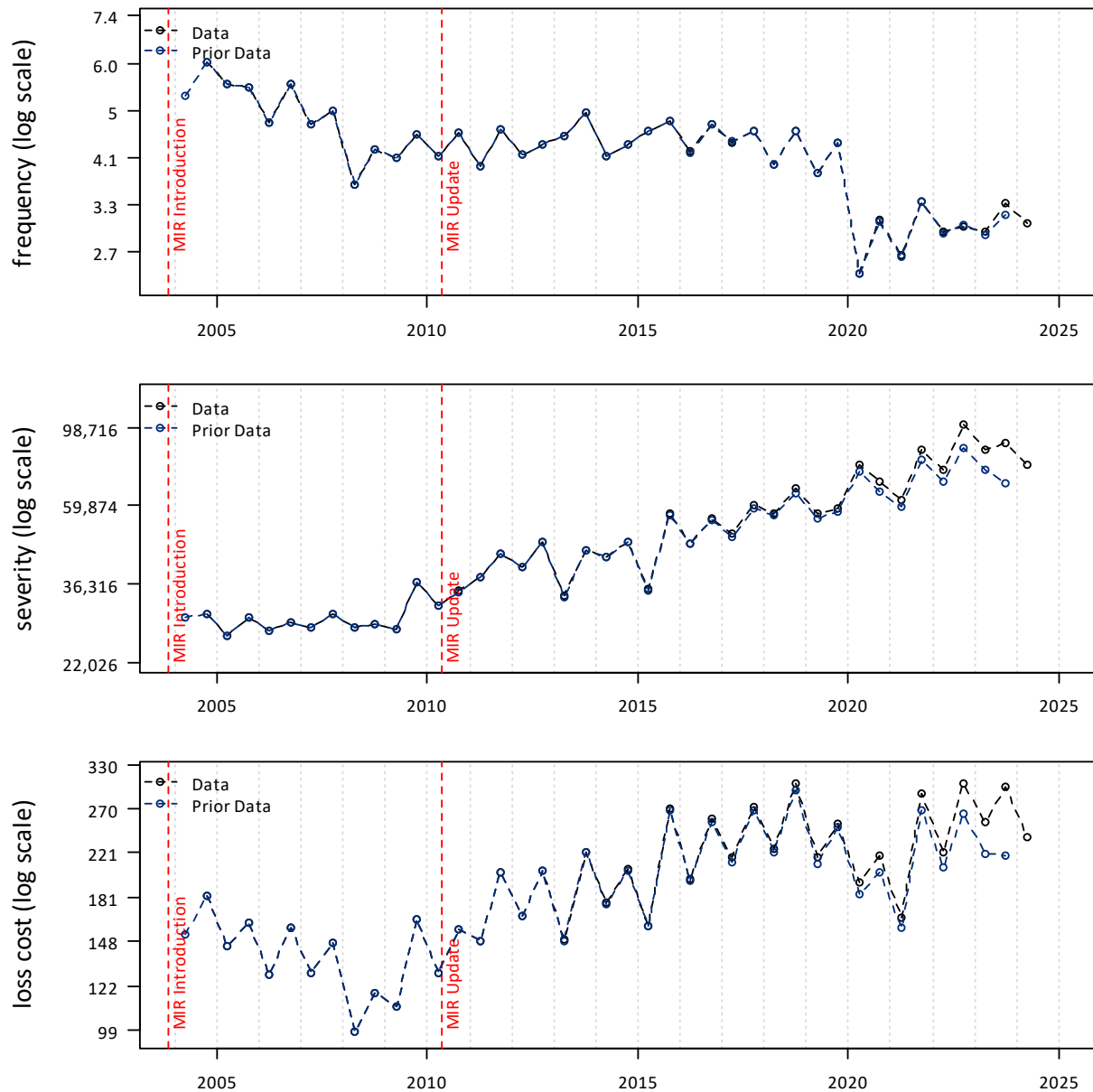
In Figure 6, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004–2 through 2024–1. We include a comparison to the estimated values used in our prior report and observe our severity estimates have increased for the recent years.

A review of the historical data points (as depicted in Figure 6) shows that subject to variability:

- Frequency has exhibited a declining pattern beginning in 2004, including a downward spike at 2008–1. This changed to a flatter trend for the period since the April 2010 reforms with a slight negative trend emerging in the 2017 to 2019 period. We observe a large decrease in level at 2020–1 coincident with the COVID–19 pandemic. The frequency decline coincident with the pandemic has been largely sustained through 2024–1, with frequency level still well below pre–COVID levels. As we consider 2022–2 to be a potential starting point for the “new normal” post–pandemic frequency level we quantify the combined impact of the reform and COVID–19 on claims frequency in Section 6 of this report.
- Severity remained relatively flat from 2005 through 2009–1, after which, severity began increasing. The increasing severity trend appears to be more modest following a spike in 2015–2.
- Loss cost declined following the 2003 reforms through to accident year 2008, with a particularly sharp decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years during which the constitutional challenge to the cap on minor injuries was underway. Loss cost has exhibited an increasing trend since 2008. We note a sharp decline in loss cost occurred in 2019 (prior to the pandemic), then loss costs appear to have stabilized at lower levels for 2020 through 2021–1, coincident with the COVID–19 pandemic. Beginning 2021–2, loss costs rose from the lows during the pandemic.

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 2024-1, and include time ($p = 0.518$), mobility ($p = 0.000$), seasonality ($p = 0.000$), and a 2021-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -0.3% . The adjusted R-squared of our proposed frequency model is 0.928.

We fit a severity model to all accident half-years between 2011–1 and 2024–1, excluding 2013–1 and 2015–1, and include time ($p = 0.000$) and seasonality ($p = 0.004$). The implied annual trend rate associated with our fitted severity model is +6.6%. The adjusted R-squared of our proposed severity model is 0.897.

In Figure 7, we present a comparison between the observed values presented above in Figure 6 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 models is +6.3%.³¹ The implied adjusted R-squared of the combined frequency and severity model is 0.788.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate and a higher adjusted R-squared (0.871).

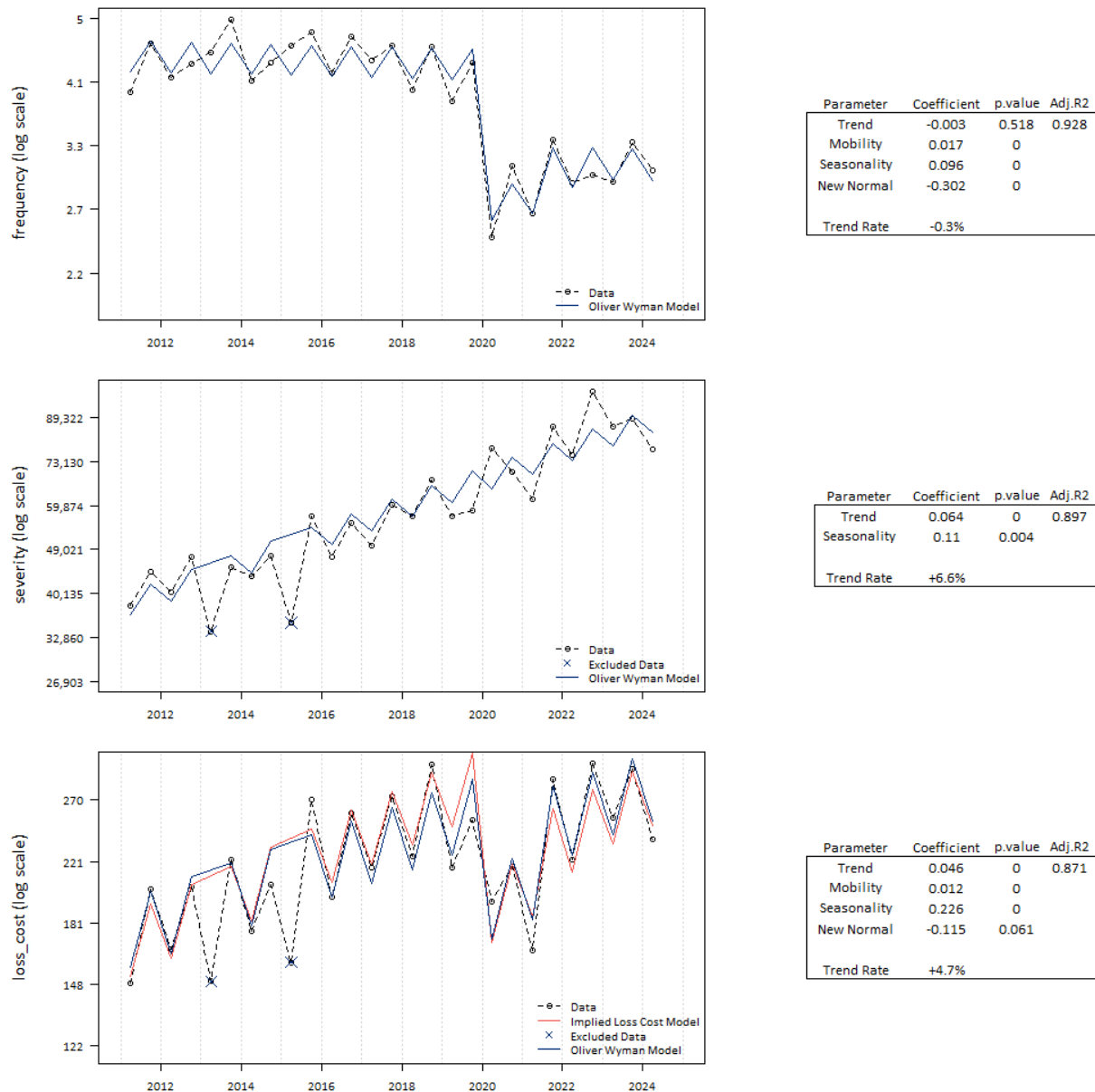
Since the frequency and severity models both have high adjusted R squared values, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +6.3%.

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

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 4.3 for more details concerning the selection of an appropriate future loss cost trend rate.

³¹ = $\exp[-0.003 + 0.064] - 1$

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

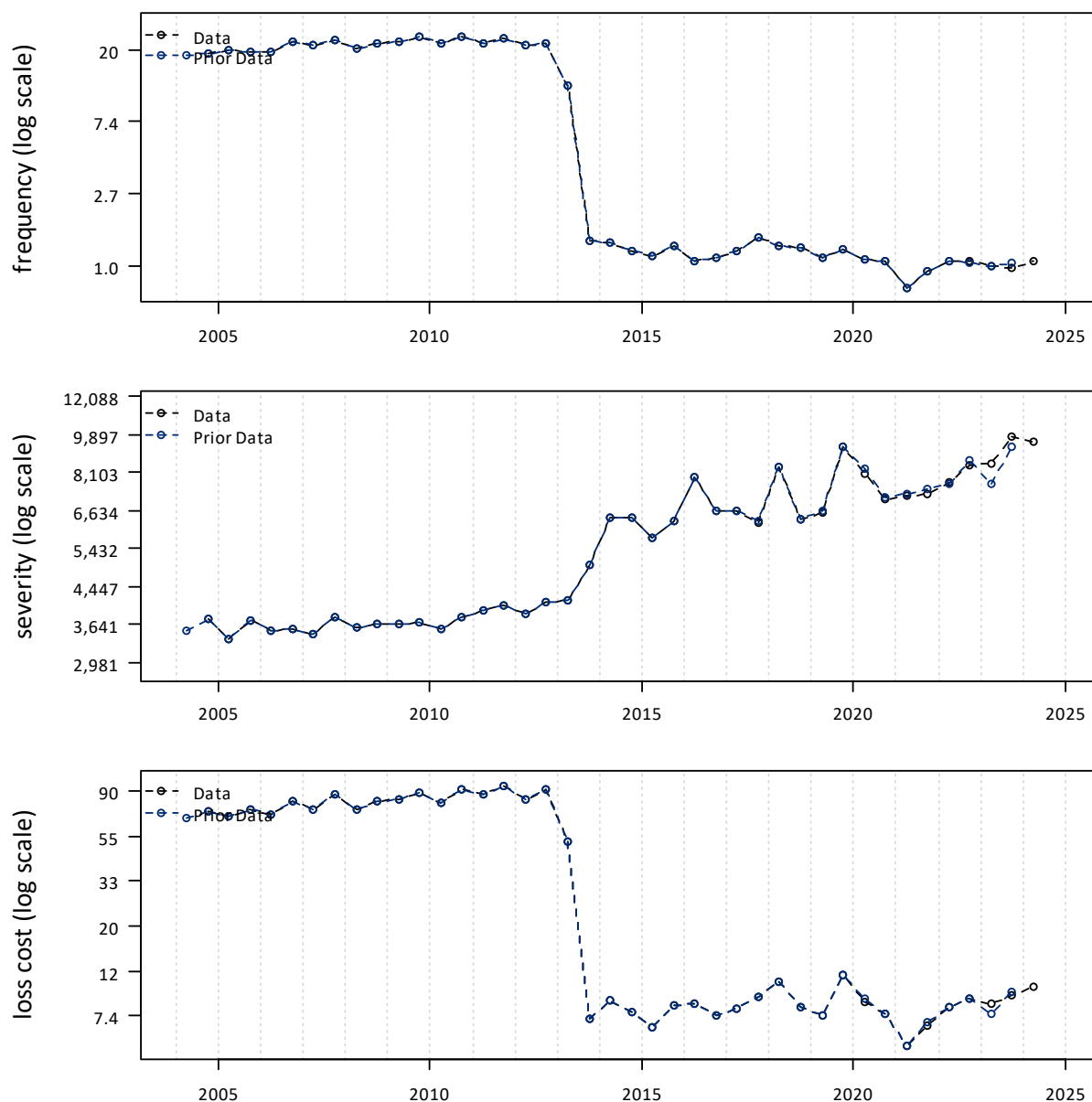


5.2. Property Damage

For the prior review, we selected a past and future loss cost trend rate of +0.9%.

In Figure 8, we present our estimated frequency rate (average claim incidence rate), average severity (average claim cost per claim), and loss cost (average claim cost per vehicle) over the period 2004–2 through 2024–1. DCPD was introduced in 2013 which resulted in the significantly lower PD frequency. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 8: Property Damage – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 8) shows that subject to variability:

- Since the introduction of DCPD, the property damage frequency has a relatively flat trend. We observe a decrease in 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. As we consider 2022–2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

- Property damage severity increased with the introduction of DCPD. After the split between DCPD and property damage, the property damage severity has an upward trend and increased level of volatility.
- Loss cost decreased significantly with the introduction of DCPD, followed by a positive but volatile trend. (In Figure 8, data prior to April 2013 includes both DCPD and property damage. The post-April 2013 includes property damage only.) We observe loss costs decreased slightly in 2020, 2021, and 2022 coincident with the COVID-19 pandemic.

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 including a new-normal scalar parameter, but they 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. We observe a large drop in 2021-1, which we exclude as an outlier, but 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 2024-1, excluding 2021-1, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -2.7%. The adjusted R-squared of our proposed frequency model is 0.471.

We fit a severity model to all accident half-years between 2013-2 and 2024-1 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.2%. The adjusted R-squared of our proposed severity model is 0.587.

In Figure 9, we present a comparison between the observed values presented above in Figure 8 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 models is +1.4%³². The implied adjusted R-squared of the combined frequency and severity model is -0.068.

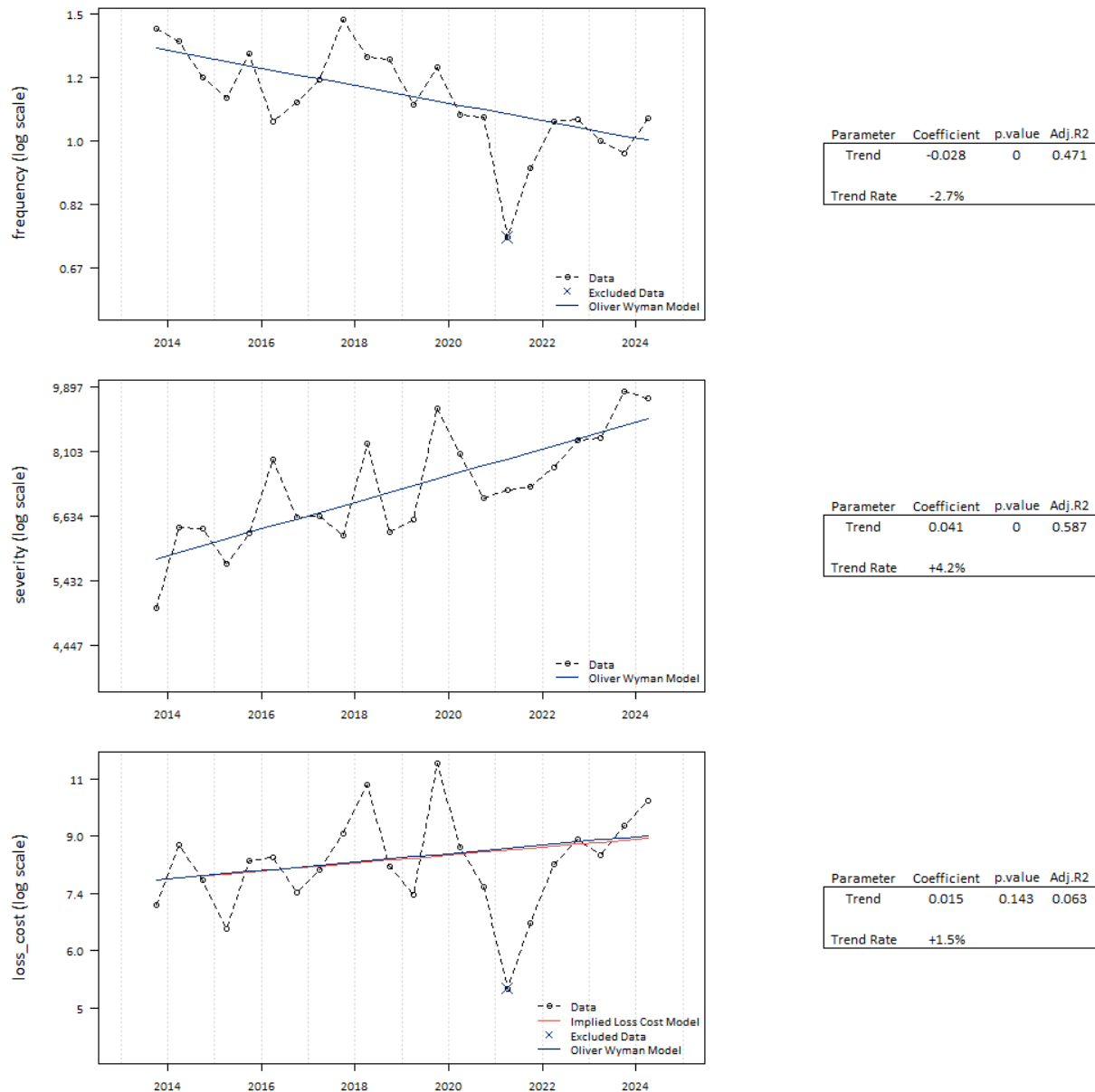
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.063).

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 +1.4%.

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

³² = $\exp[-0.028 + 0.041] - 1$

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

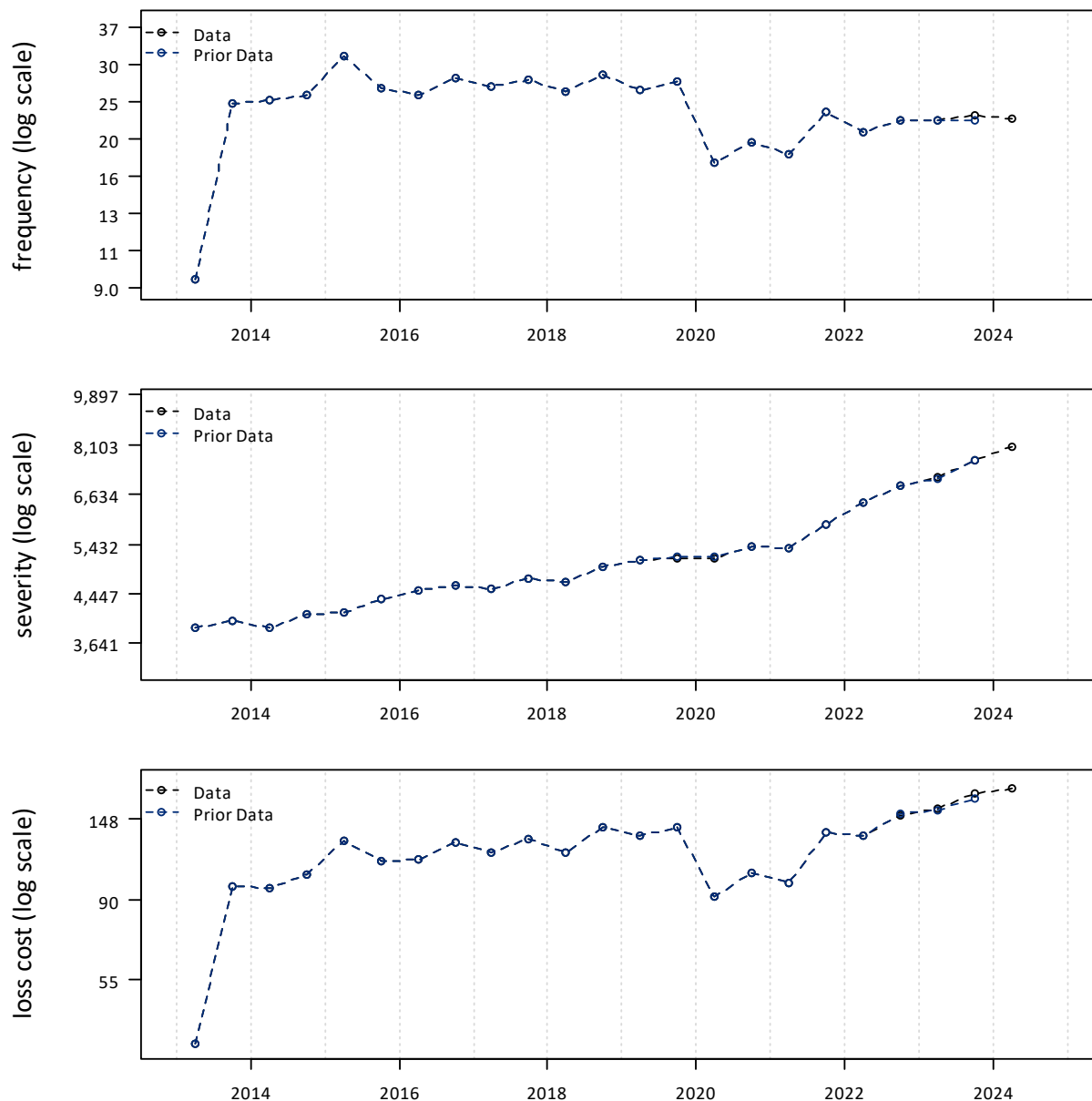


5.3. Direct Compensation Property Damage

For the prior review, we selected a past and future loss cost trend rate of +6.2%.

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 2024–1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 10: DCPD – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 10) shows that subject to variability:

- Following a spike in the first half of 2015 that may be weather related, frequency has exhibited a relatively flat trend. 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 2024–1, with 2024–1 still lower than pre–COVID levels. As we consider 2022–2 to be a potential starting point for the “new normal” post–pandemic frequency level we quantify the combined impact of the reform and COVID–19 on claims frequency in Section 6 of this report.

- Severity has exhibited a consistent upward trend. We observe a steeper increase beginning in 2021–2.
- Loss cost, has exhibited an upward trend, including a spike in the first half of 2015. The observed decline in frequency during 2020–2022 coincident with the COVID–19 pandemic contributes to the decline in loss cost in the first half of the pandemic, but the slight recovery (though not to pre–pandemic levels) in frequency in 2021–2 through 2023 coupled with the rise in severity results in a return of the loss cost to pre–pandemic levels in 2021–2.

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 2024–1, and include mobility ($p = 0.000$), and a 2021–2 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 2024–1 and include time ($p = 0.000$) and a 2021–2 trend change ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.6% up to July 1, 2021, and +14.2%³³ thereafter. The adjusted R–squared of our proposed severity model is 0.991.

In Figure 11, we present a comparison between the observed values presented above in Figure 10 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 models is +4.6% up to July 1, 2021, and +14.2% thereafter. The implied adjusted R–squared of the combined frequency and severity model is 0.890.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a slightly lower trend rate after July 1, 2021, and a slightly higher adjusted R–squared (0.900).

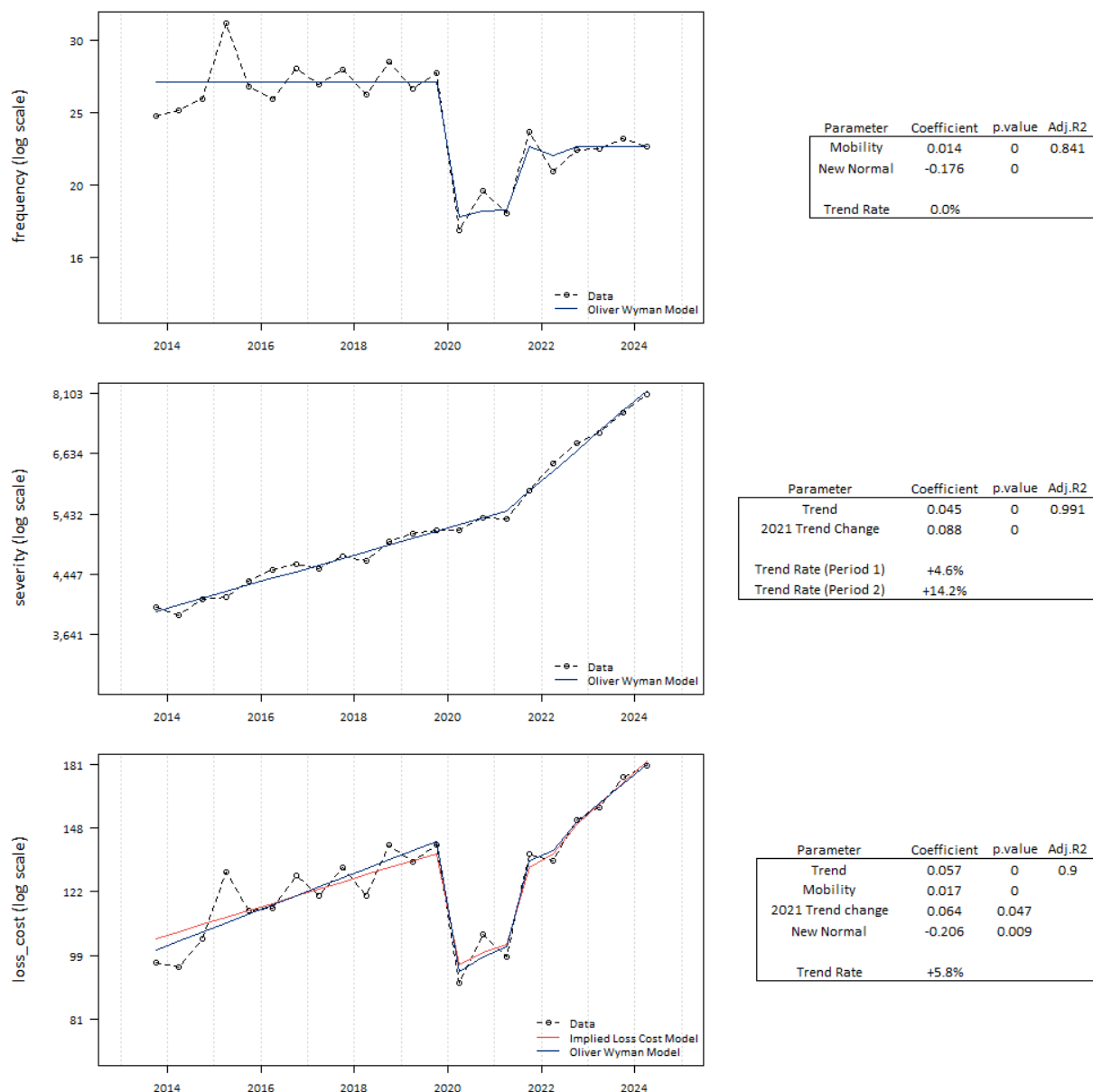
Due to the high adjusted R–squared of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +4.6% prior to July 1,

³³ = $\exp[0.045 + 0.088] - 1$

2021, and +14.2% thereafter. We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in-pandemic data in Section 6.

As we discuss in Section 4.2, the inflation spike in 2021 affected the physical damage severity rates. We typically include a scalar parameter in our models to account for a rise in the cost level in 2021 with no change in the trend rate. We observe the DCPD severity trend rate has persisted at a higher rate than prior to 2021 and have modelled this using a trend change instead of a scalar. While we observe the higher severity trend rate sustained through 2024–1, we note the CPI data in Section 4.2 through June 2024 shows the 12-month change for passenger vehicle parts, maintenance, and repairs has returned to the level prior to the spike in inflation. As DCPD is correlated with the passenger vehicle parts, maintenance, and repairs CPI, we suggest the higher trend rate may not continue into the future. Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

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

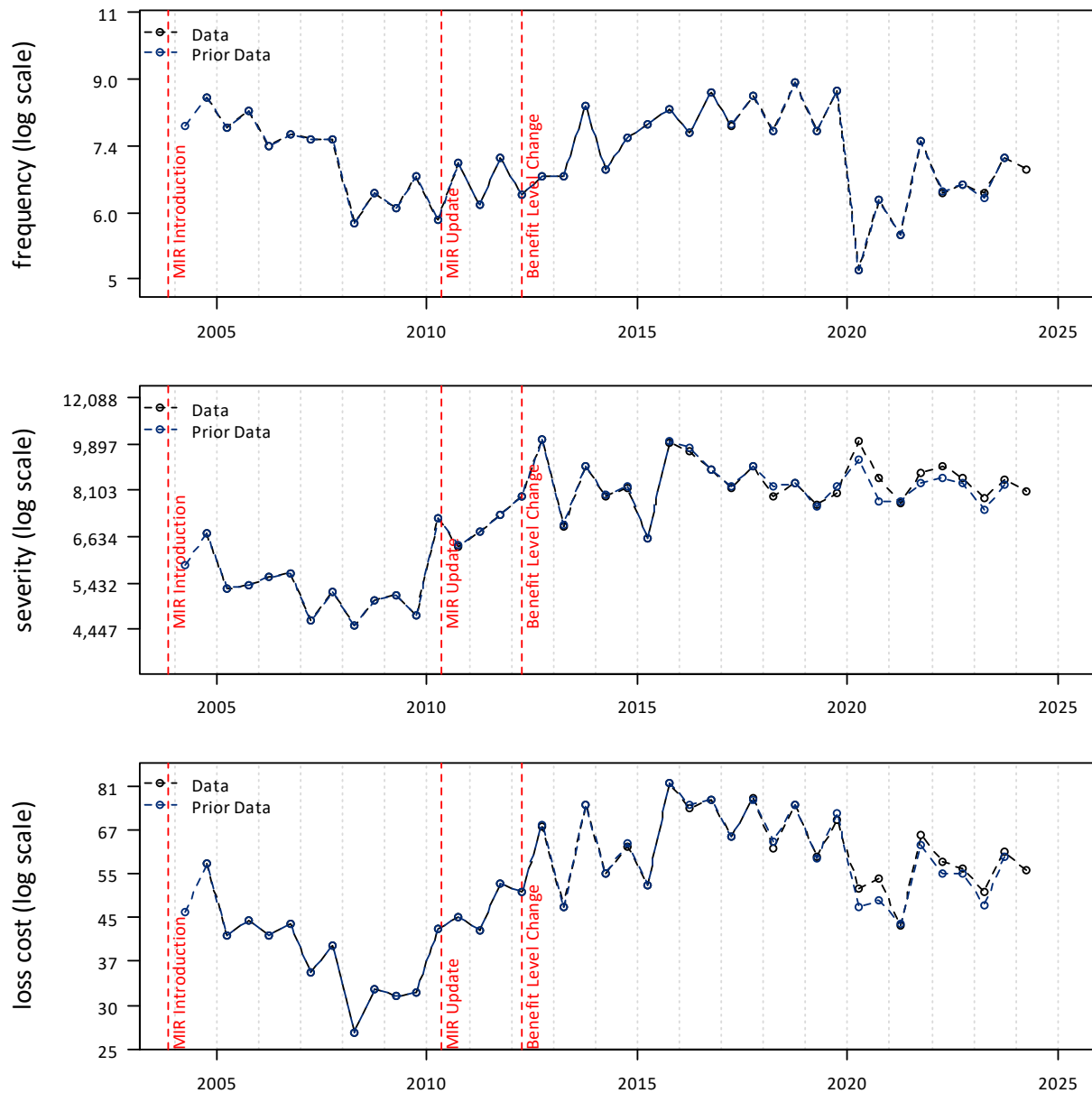


5.4. Accident Benefits Total

For the prior review, we selected a past and future loss cost trend rate of +1.9%, with an April 1, 2012, reform scalar of +32.2%.

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 2004–2 through 2024–1. We include a comparison to the estimated values used in our prior report and observe many of the severity estimates since 2020 have increased slightly.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 12) shows that subject to variability:

- Frequency has trended upward since 2009; but appears to be leveling out beginning 2015/2016. 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 2024–1, with 2024–1 remaining lower than pre–COVID levels. As we consider 2022–2 to be a potential starting point for the “new normal” post–pandemic frequency level we quantify the combined impact of the reform and COVID–19 on claims frequency in Section 6 of this report.

- Severity has generally exhibited an upward trend between 2010 and 2015. Severity appears flatter since 2016.
- Loss cost has generally been increasing since 2008, with several spikes, and appears to be declining between 2015 and 2019. We observe a large decrease during 2020, 2021–1 coincident with the COVID–19 pandemic with a partial recovery beginning 2021–2.

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 2024–1, and include time ($p = 0.000$), mobility ($p = 0.000$), seasonality ($p = 0.000$), and a 2021–2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.868.

We fit a severity model to all accident half-years between 2010–2 and 2024–1, and include time ($p = 0.949$), seasonality ($p = 0.072$), and a 2012 reform scalar ($p = 0.007$). The implied annual trend rate associated with our fitted severity model is 0.0%. The modelled scalar parameter at April 1, 2012 corresponds to a 24.2%³⁴ increase in severity. The adjusted R-squared of our proposed severity model is 0.322.

In Figure 13, we present a comparison between the observed values presented above in Figure 12 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 models is +3.0%.³⁵ The implied scalar parameter at April 1, 2012 corresponds to a 24.2% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.671.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate, a slightly larger reform increase, and a slightly higher adjusted R-squared (0.691).

We note the volatility in loss costs is almost entirely driven by severity. We do not find a severity trend rate discernable, and our model estimates a severity trend of 0.0%. We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.0% and a one-time increase of 24.2%³⁶ at April 1, 2012 coincident with the reforms. We also observe a statistically significant reduction in loss costs in the post-pandemic period. We present the associated new normal factors in Section 6.

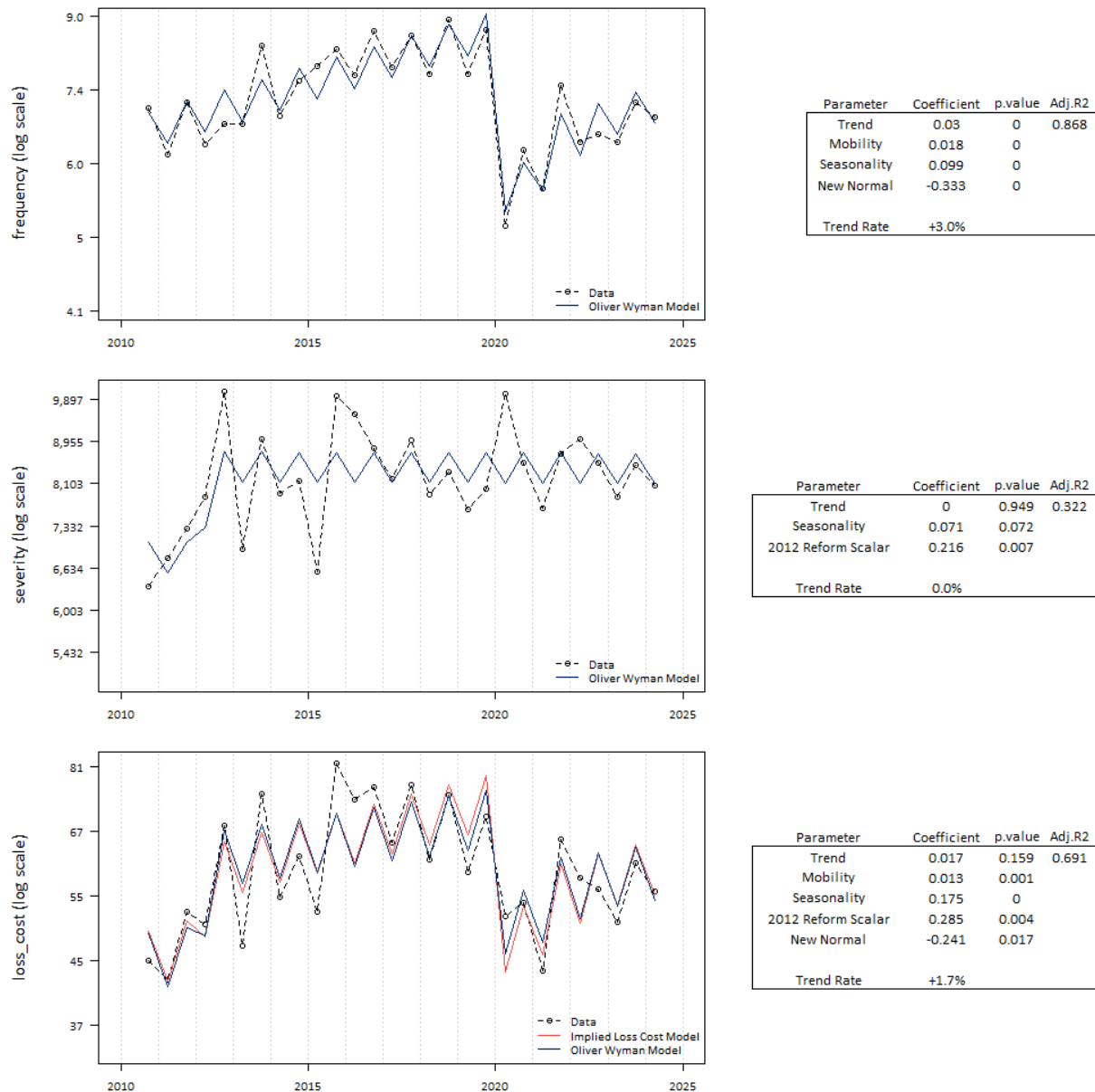
Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

³⁴ = $\exp[0.216] - 1$

³⁵ = $\exp[0.030 + 0.000] - 1$

³⁶ = $\exp[0.285] - 1$

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

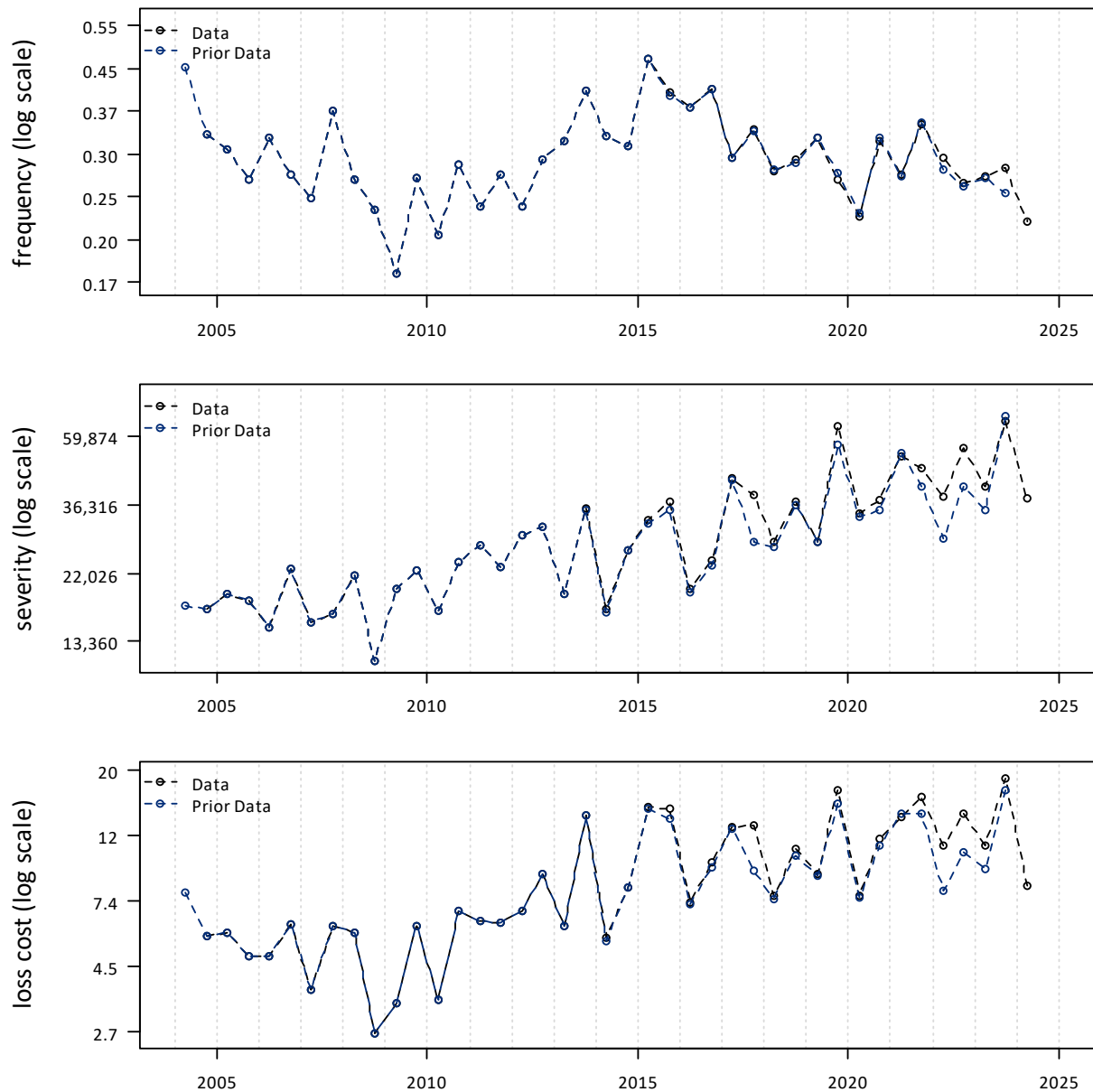


5.5. Uninsured Auto

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 2004–2 through 2024–1. We include a comparison to the estimated values used in our prior report and observe some variability in the severity estimates since 2017.

Figure 14: Uninsured Auto – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 14) shows that subject to variability:

- Frequency generally increased between 2009 and 2015 and appears to be declining in the most recent few years since 2015.
- Severity generally exhibited an upward trend beginning in 2005, but with considerable volatility.
- Loss cost generally exhibited an upward trend between 2009 and 2013, followed by a flat trend, with significant volatility that includes multiple large upward and downward spikes in the data driven by the severity volatility.

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 2024–1, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -5.1% . The adjusted R-squared of our proposed frequency model is 0.514. Although the pandemic may have impacted the 2020–1 point, it is difficult to discern the effect due to the data volatility.

We fit a severity model to all accident half-years between 2015–1 and 2024–1, and include only time ($p = 0.009$). The implied annual trend rate associated with our fitted severity model is $+6.7\%$. The adjusted R-squared of our proposed severity model is 0.298.

In Figure 15, we present a comparison between the observed values presented above in Figure 14 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 models is $+1.3\%$ ³⁷. The implied adjusted R-squared of the combined frequency and severity model is -0.107 .

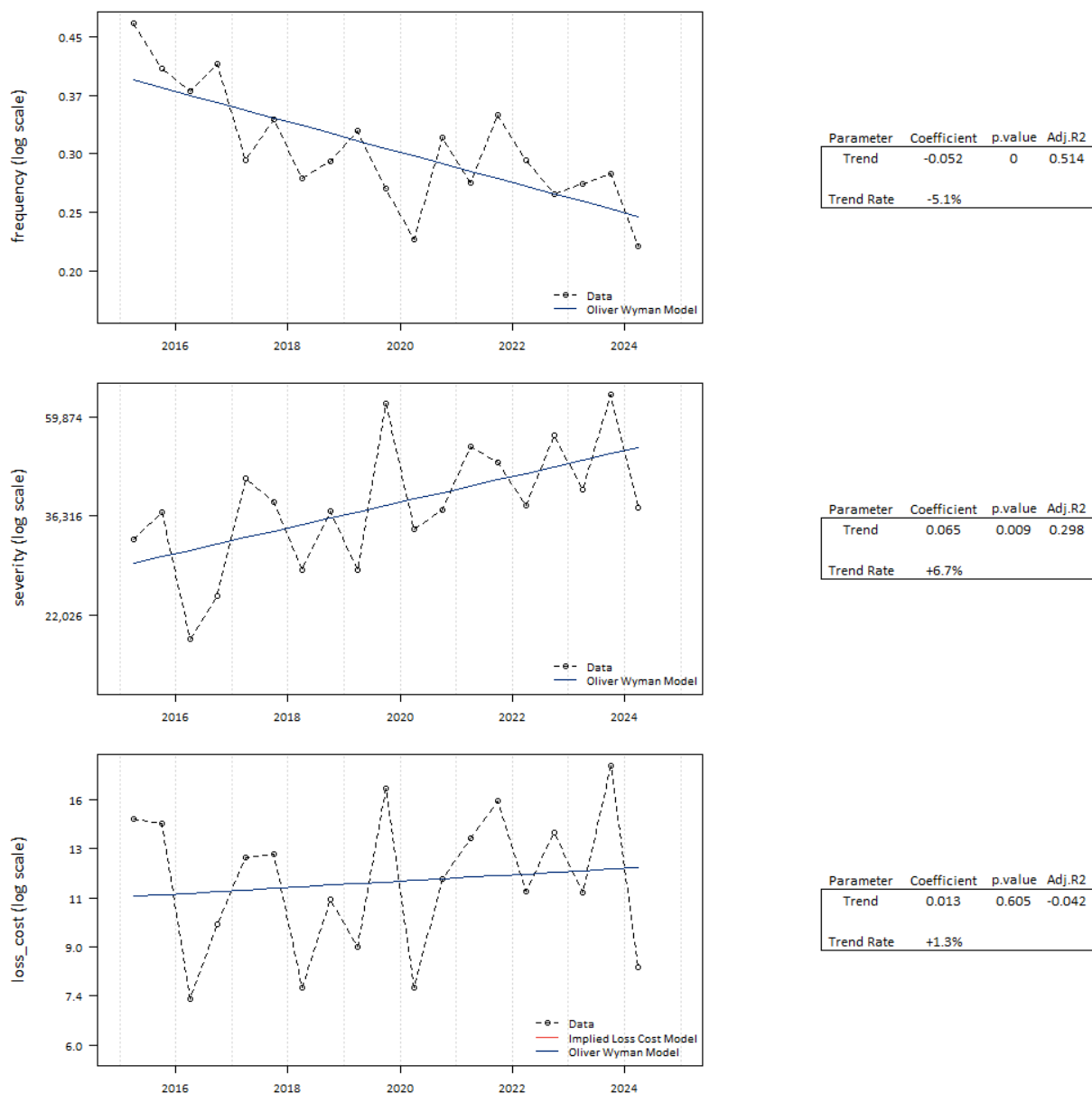
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (-0.042).

Due to the limited claim count volume and variability of the claim experience along with the poor fit of our models, we select a loss cost trend rate of $+0.0\%$.

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

³⁷ = $\exp[-0.052 + 0.065] - 1$

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

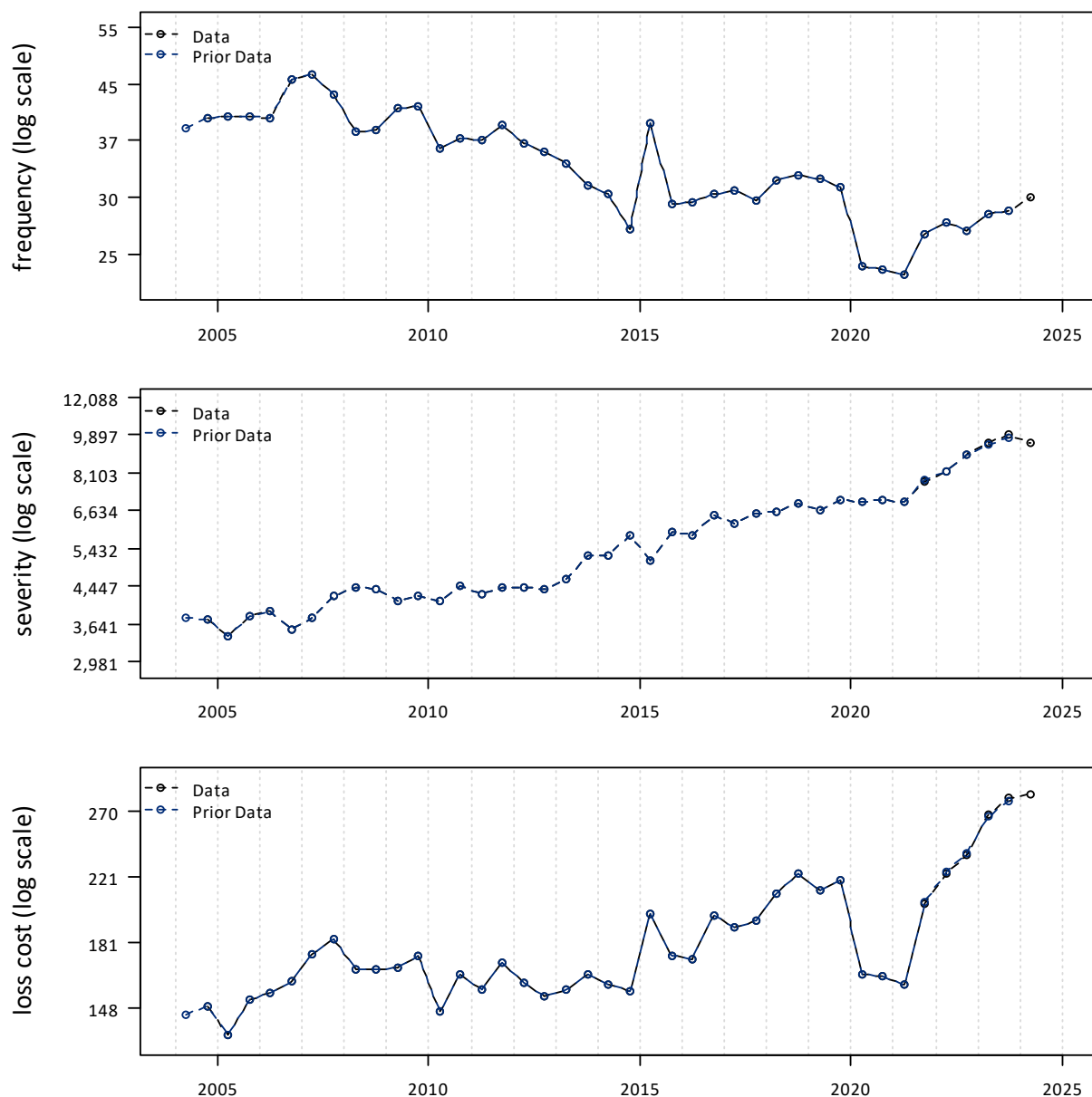


5.6. Collision

For the prior review, we selected a past and future loss cost trend of 5.6% prior to July 1, 2021, and 14.4% thereafter.

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 2004–2 through 2024–1. We include a comparison to the estimated values used in our prior report and observe the estimates have not changed significantly.

Figure 16: Collision – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 16) shows that subject to variability:

- Frequency has generally declined since the 2007 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. 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 2024–1, with 2024–1 lower than pre–COVID levels. As we consider 2022–2 to be a potential starting point for the “new normal” post–pandemic frequency level we quantify the combined impact of the reform and COVID–19 on claims frequency in Section 6 of this report.

- Severity has generally exhibited an upward trend, rising more steeply beginning 2013. We observe a positive spike in 2021–2 and 2022–1 which may, in part, be due to the unusually high inflationary environment observed during the period. However, this increase has flattened off in the recent periods.
- Loss cost exhibited a relatively flat trend between 2008 and 2014, but an upward trend over the more recent time periods, including a spike in 2015–1. We observe a large decrease during 2020 and 2021–1 coincident with the COVID–19 pandemic. Loss costs beginning in 2022 have returned to the pre–pandemic level with a continued upward trajectory.

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 DCPD, we begin our analysis after the introduction of DCPD.

We fit a frequency model to all accident half–years between 2013–2 and 2024–1, and include time ($p = 0.016$), mobility ($p = 0.000$), and a 2021–2 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 0.846.

We fit a severity model to all accident half–years between 2013–2 and 2024–1, and include time ($p = 0.000$) and a 2023–1 multi-period (2021–2 to 2023–1) inflation scalar ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.2%. The modelled scalar parameter corresponds to an 18.0%³⁸ increase in severity between 2021–2 and 2023–1. 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 in Figure 16 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 models is +5.9%³⁹. The implied adjusted R–squared of the combined frequency and severity model is 0.903.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a slightly higher inflation scalar, and a slightly higher adjusted R–squared (0.950).

Due to the good fits 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 +5.9% and a one–time increase of 18.0% at 2023–1.

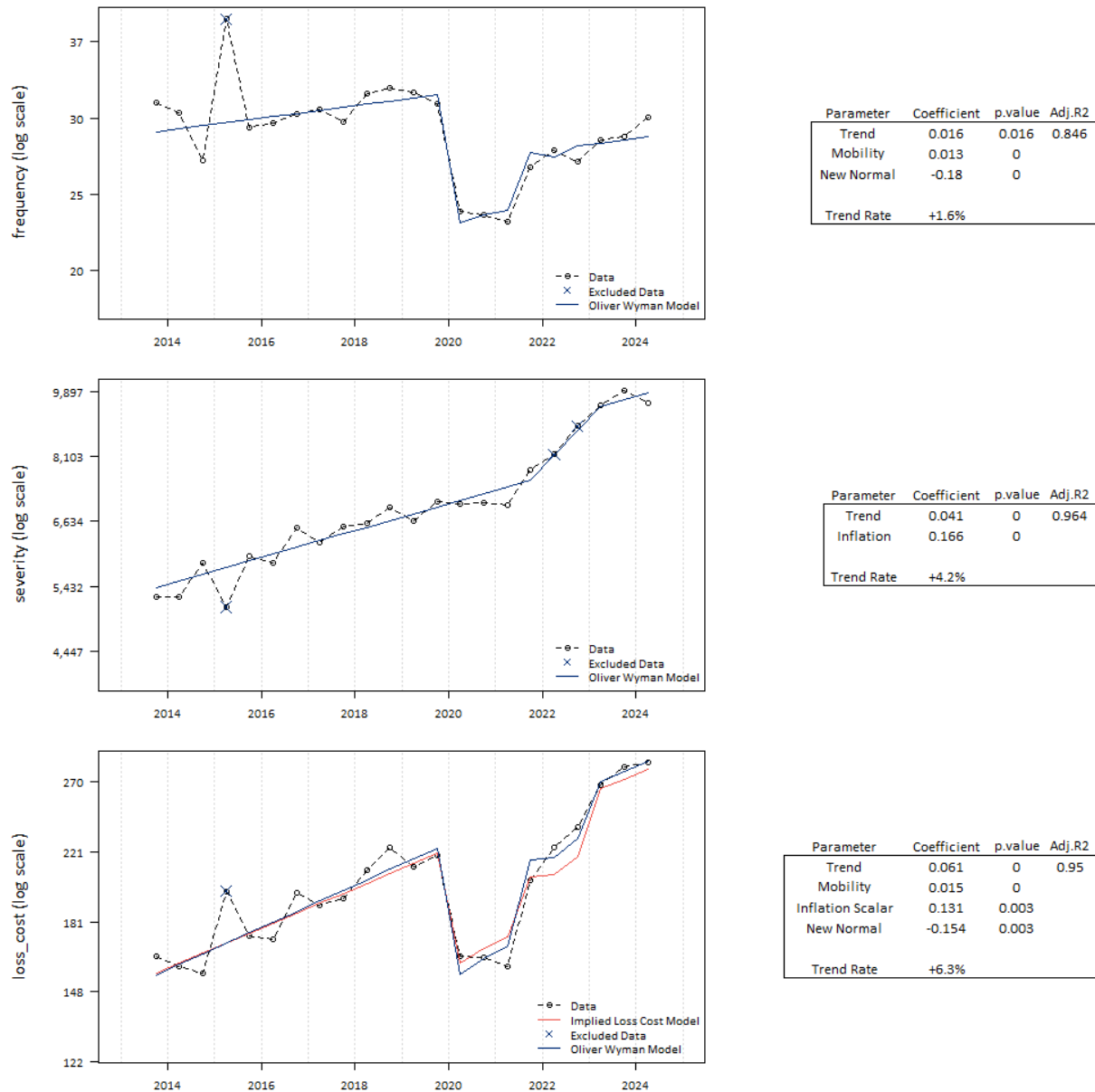
We observe that mobility is statistically significant in the frequency model. We present factors to adjust the in–pandemic data in Section 6.

³⁸ = $\exp[0.166] - 1$

³⁹ = $\exp[0.016 + 0.041] - 1$

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

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



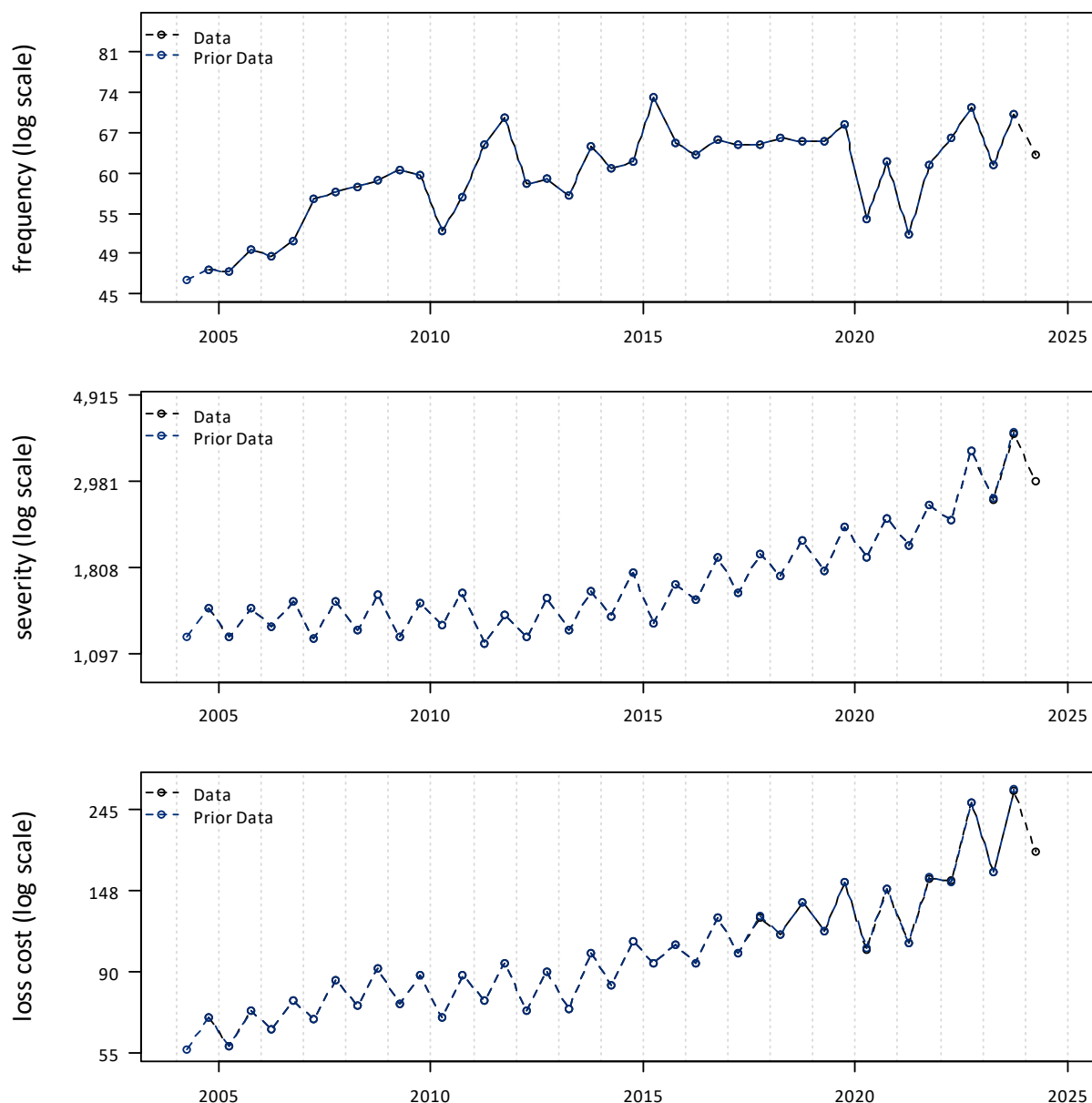
5.7. Comprehensive

For the prior review, we selected a past and future loss cost trend of +7.3%, with a July 1, 2021, inflation scalar of +15.6%.

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.

Figure 18: Comprehensive – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 18) shows that subject to variability:

- Frequency has been volatile but has generally been increasing since 2005. We observe decreases in 2020 and 2021 coincident with the COVID-19 pandemic, with very steep decreases in the first half of each year compared to the second half. Frequency appears to have returned to pre-pandemic levels in 2022.

- Severity has exhibited a somewhat flat trend between 2003 and 2010, followed by an increasing trend and a steeper rise in 2022–2.
- Loss cost has generally exhibited an increasing trend since 2004. We observe a rise at 2022–2 caused by severity.

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 2024–1, and include time ($p = 0.605$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +0.2%. The adjusted R-squared of our proposed frequency model is 0.470.

We fit a severity model to all accident half-years between 2013–2 and 2024–1, and include time ($p = 0.000$), seasonality ($p = 0.000$), and a 2022–2 inflation scalar ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +6.9%. The modelled scalar parameter corresponds to a 22.4%⁴⁰ increase in severity. The adjusted R-squared of our proposed severity model is 0.977.

In Figure 19, we present a comparison between the observed values presented above in Figure 18 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 models is +7.1%.⁴¹ The implied adjusted R-squared of the combined frequency and severity model is 0.948.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate, a slightly larger inflation scalar, and a slightly lower adjusted R-squared (0.947).

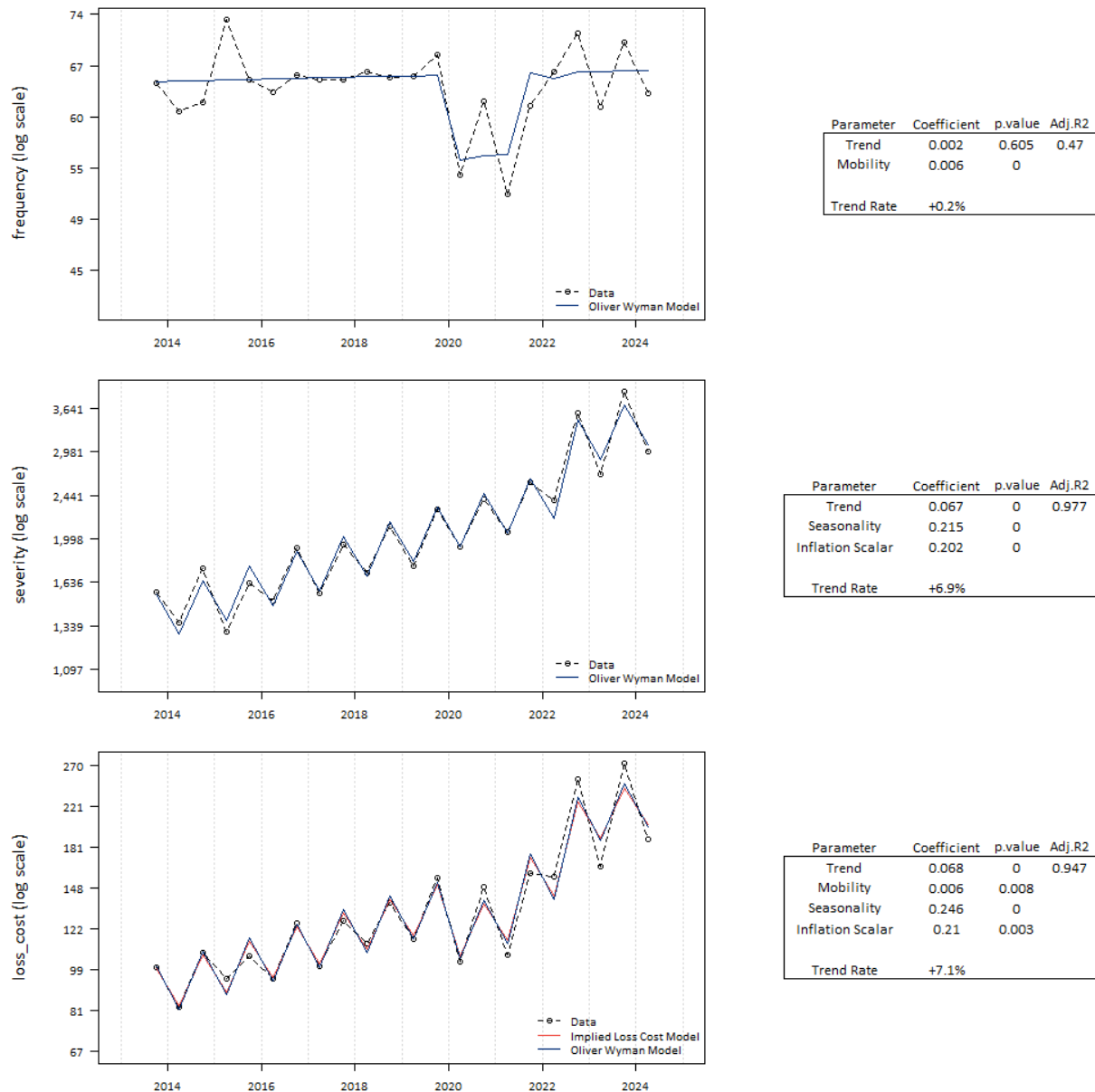
Both the combined frequency and severity model and the direct loss cost model imply the same trend rate. Given the good fit of the severity model, we base our selection of the inflation scalar on the severity model. We select a loss cost trend rate of +7.1% and a one-time increase of 22.4% at 2022–2.

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

⁴⁰ = $\exp[0.202] - 1$

⁴¹ = $\exp[0.002 + 0.067] - 1$

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



5.8. Specified Perils

For the prior review, we selected a past and future loss cost trend of +7.3%, with a July 1, 2021, inflation scalar of +15.6%.

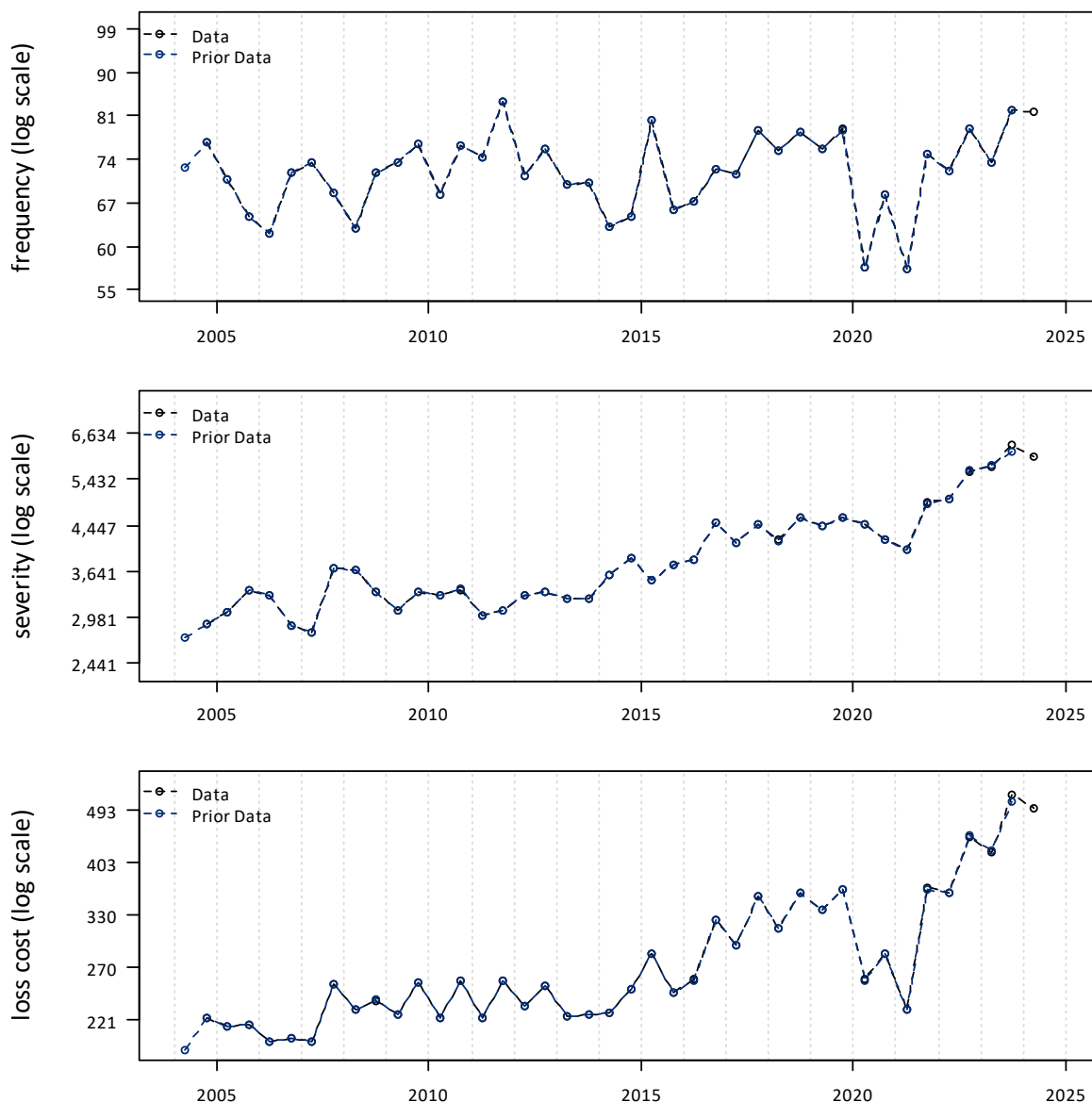
Due to the limited data volume and the nature of the coverage, we select a loss cost trend rate of +7.1% and a one-time increase of 22.4% at 2021–2, the same as comprehensive.

5.9. All Perils

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

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 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.

Figure 20: All Perils – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 20) shows that subject to variability:

- Frequency is subject to considerable volatility with a spike at 2015–1 and has exhibited a flatter trend pattern over the most recent years, 2017–2 to 2019–2. 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 was sustained through to 2022–1, with 2022–2 essentially the same as pre–COVID levels.⁴² As we consider 2022–2 to be a potential starting point for the “new normal” post–pandemic frequency level we quantify the combined impact of the reform and COVID–19 on claims frequency in Section 6 of this report.
- Severity has generally exhibited an upward trend. We observe a short declining severity pattern beginning 2020–1, which reversed in 2021–2 with a steep rise in 2022–2.
- Loss cost exhibited a flat pattern from 2007–2 until 2015 at which point it began to increase. More recently, loss costs decreased during 2020 and 2021–1 coincident with the COVID–19 pandemic. The steep decline reversed in 2021–2 and 2022–1, followed by a large rise in 2022–2.

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 2024–1, and include time ($p = 0.004$), mobility ($p = 0.000$), and a 2021–2 new normal scalar ($p = 0.085$). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R–squared of our proposed frequency model is 0.634.

We fit a severity model to all accident half–years between 2013–2 and 2024–1, and include time ($p = 0.000$), and a 2022–2 inflation scalar ($p = 0.006$). The implied annual trend rate associated with our fitted severity model is +3.7%. The modelled scalar parameter corresponds to a 16.6%⁴³ increase in severity. The adjusted R–squared of our proposed severity model is 0.857.

In Figure 21, we present a comparison between the observed values presented above in Figure 20 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 models is +6.8%.⁴⁴ The implied adjusted R–squared of the combined frequency and severity model is 0.863.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a slightly smaller inflation scalar, and a slightly higher adjusted R–squared (0.890).

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 +6.8% and a one–time increase of 16.6% at 2022–2.

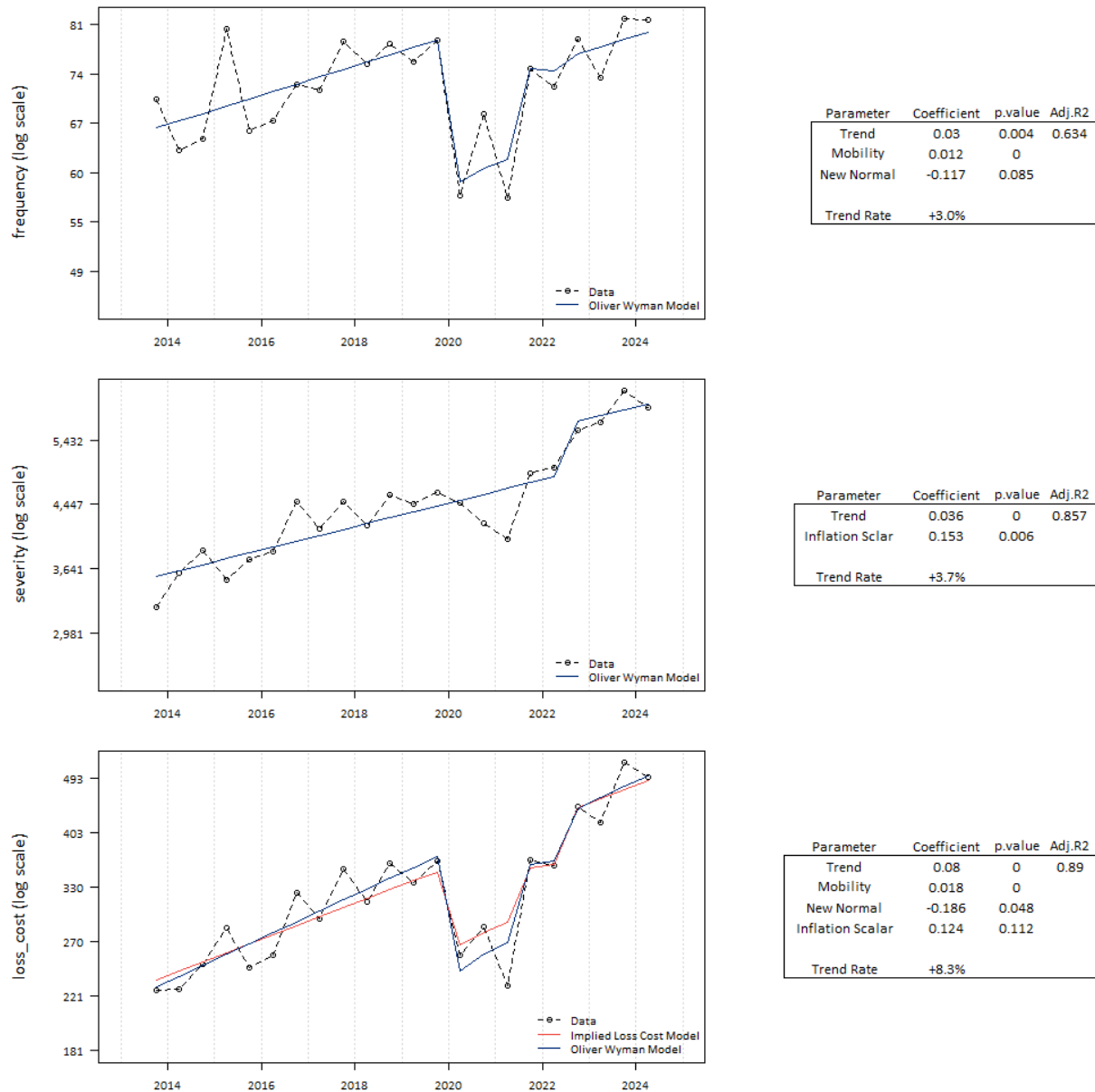
⁴² As discussed above, the 2022–2 frequency for collision is below pre–pandemic levels and the 2022–2 frequency for comprehensive is above pre–pandemic levels. As all perils is a combination of these two coverages, we assume the rise in theft claims covered under all perils offsets the collision claim frequency that remains below pre–pandemic levels.

⁴³ $= \exp[0.153] - 1$

⁴⁴ $= \exp[0.030 + 0.036] - 1$

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

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



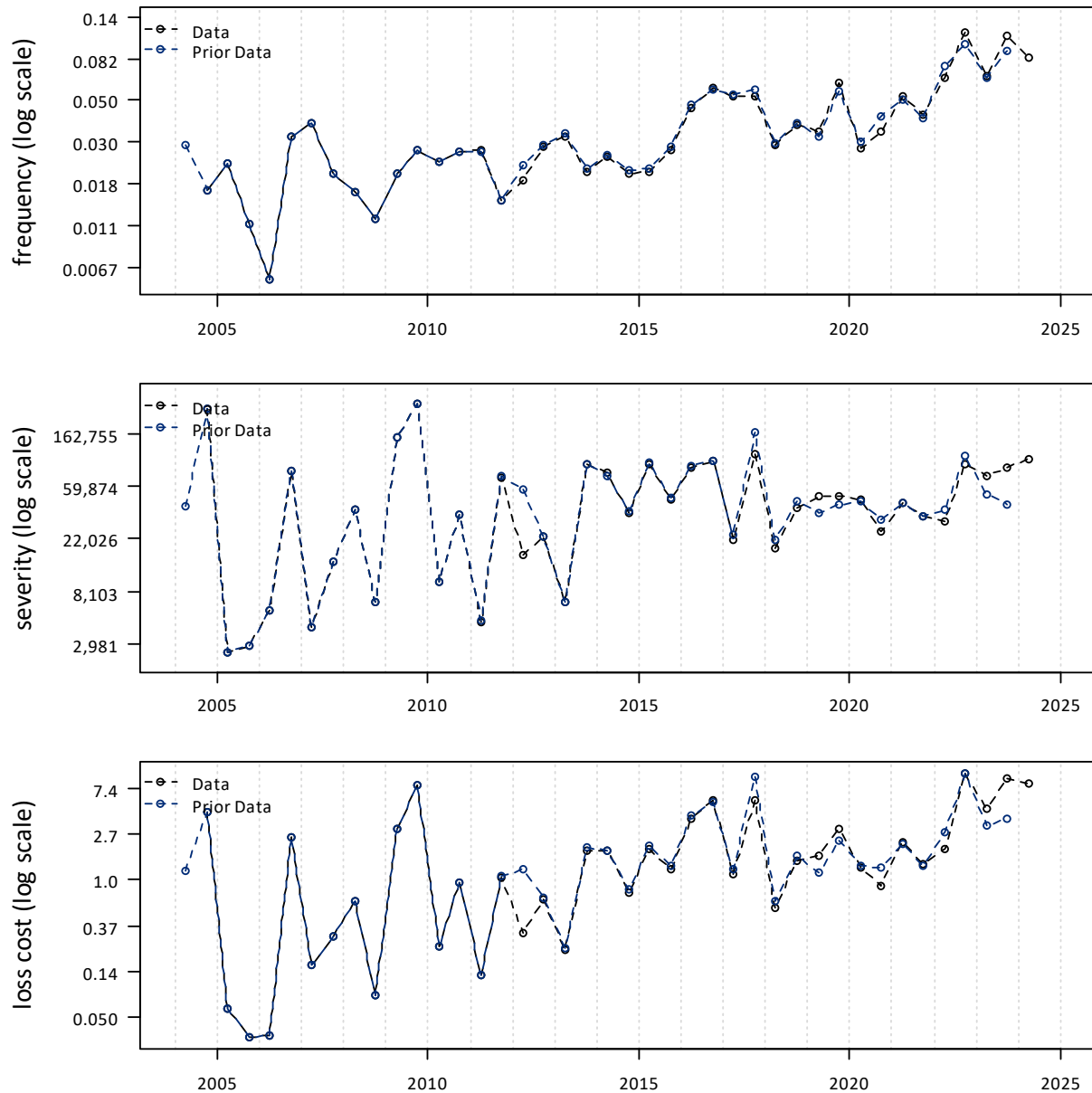
5.10. Underinsured Motorist

For the prior review we selected a past and future loss cost trend rate of +5.5%.

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 2004–2

through 2024-1. We include a comparison to the estimated values used in our prior report and observe some variability in the estimates for recent years.

Figure 22: Underinsured Motorist – Observed Loss Cost Experience



A review of the historical data points (as depicted in Figure 22) shows that subject to variability:

- Frequency, severity, and loss cost have all exhibited an upward trend since 2005 with a significant variability.

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 handful 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, +6.6%. 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 +6.6%.

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 December 31, 2023	As of June 30, 2024
Bodily Injury	+4.2%	+6.3%
Property Damage	+0.9%	+1.4%
DCPD	+6.2%	+4.6%/+14.2% ⁴⁵
Accident Benefits	+1.9% ⁴⁶	+3.0% ⁴⁷
Uninsured Auto	0.0%	0.0%
Collision	+5.6%/+14.4% ⁴⁸	+5.9% ⁴⁹
Comprehensive	+7.3% ⁵⁰	+7.1% ⁵¹
Specified Perils	+7.3% ⁵²	+7.1% ⁵³
All Perils	+6.9%	+6.8% ⁵⁴
Underinsured Motorist	+5.5%	+6.6%

⁴⁵ +14.2% trend rate begins July 1, 2021.

⁴⁶ Includes one-time increase of +32.2% at April 1, 2012 (coincident with the reforms).

⁴⁷ Includes one-time increase of +24.2% at April 1, 2012 (coincident with the reforms).

⁴⁸ +14.4% trend rate begins July 1, 2021.

⁴⁹ Includes multi-period increase of +18.0% between 2021-2 and 2023-1.

⁵⁰ Includes one-time increase of +15.6% at 2021-2.

⁵¹ Includes one-time increase of +22.4% at 2022-2.

⁵² Includes one-time increase of +15.6% at 2021-2.

⁵³ Includes one-time increase of +22.4% at 2022-2.

⁵⁴ Includes one-time increase of +16.6% at 2022-2.

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.”⁵⁵

We see some stability in the frequency levels in the most recent six accident periods, from 2021–2 to 2024–1; 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 adjustments⁵⁶ we discuss in Section 5 to bring the frequency of all accident years to a 2024–1 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments⁵⁷” included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2024–1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage⁵⁸ impacted by the pandemic. Under the presumption that the 2021–2 frequency level is a reasonable starting point for

⁵⁵ For some coverages, no adjustment is needed.

⁵⁶ We do not include seasonality, mobility, or other scalars.

⁵⁷ Mobility and scalars, but not seasonality.

⁵⁸ We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.

the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic and (2) “new normal” of the post-pandemic era. In addition to these post-pandemic adjustment factors, the historical loss cost data would be projected to average accident date of the proposed rate program using the selected loss cost trend rates.

Figure 23: Bodily Injury

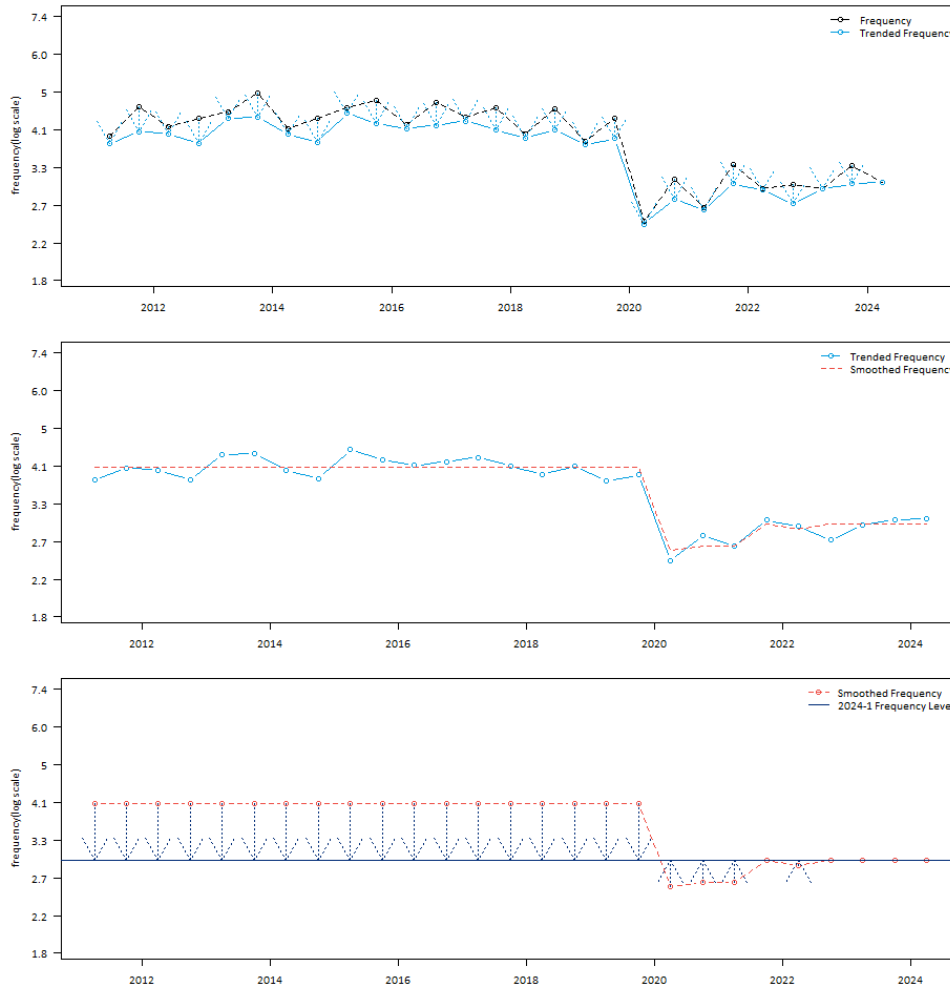


Table 13: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	0.739
2020-1	1.146
2020-2	1.125
2021-1	1.120
2021-2	1.000
2022-1	1.029
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 24: Direct Compensation Property Damage

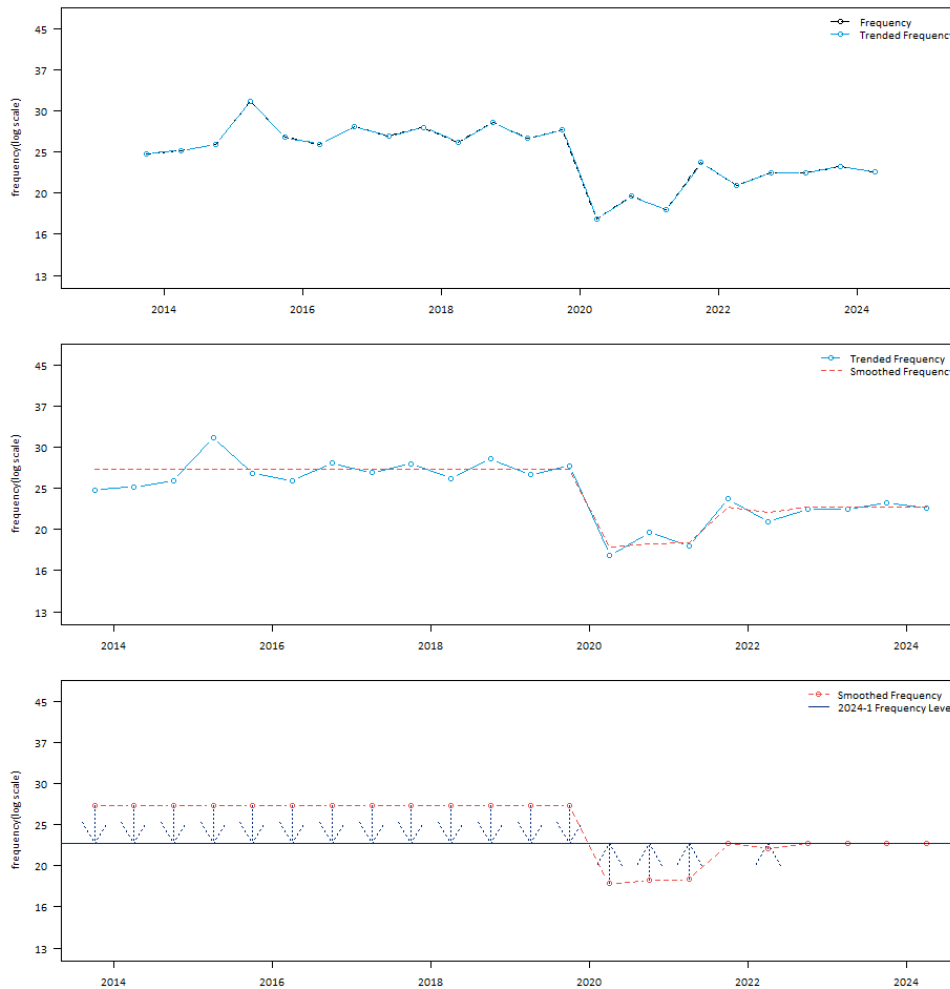


Table 14: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	0.832
2020-1	1.215
2020-2	1.196
2021-1	1.191
2021-2	1.000
2022-1	1.025
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 25: Accident Benefits

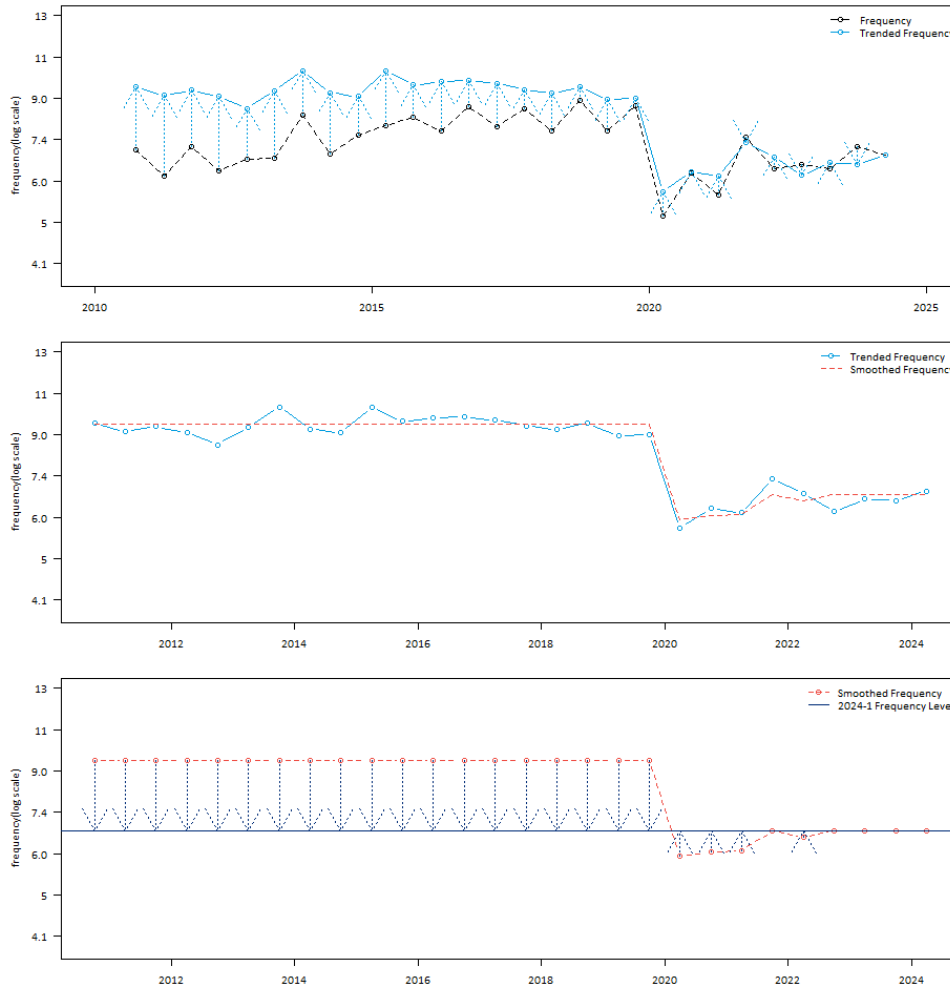


Table 15: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	0.713
2020-1	1.127
2020-2	1.106
2021-1	1.100
2021-2	1.000
2022-1	1.030
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 26: Collision

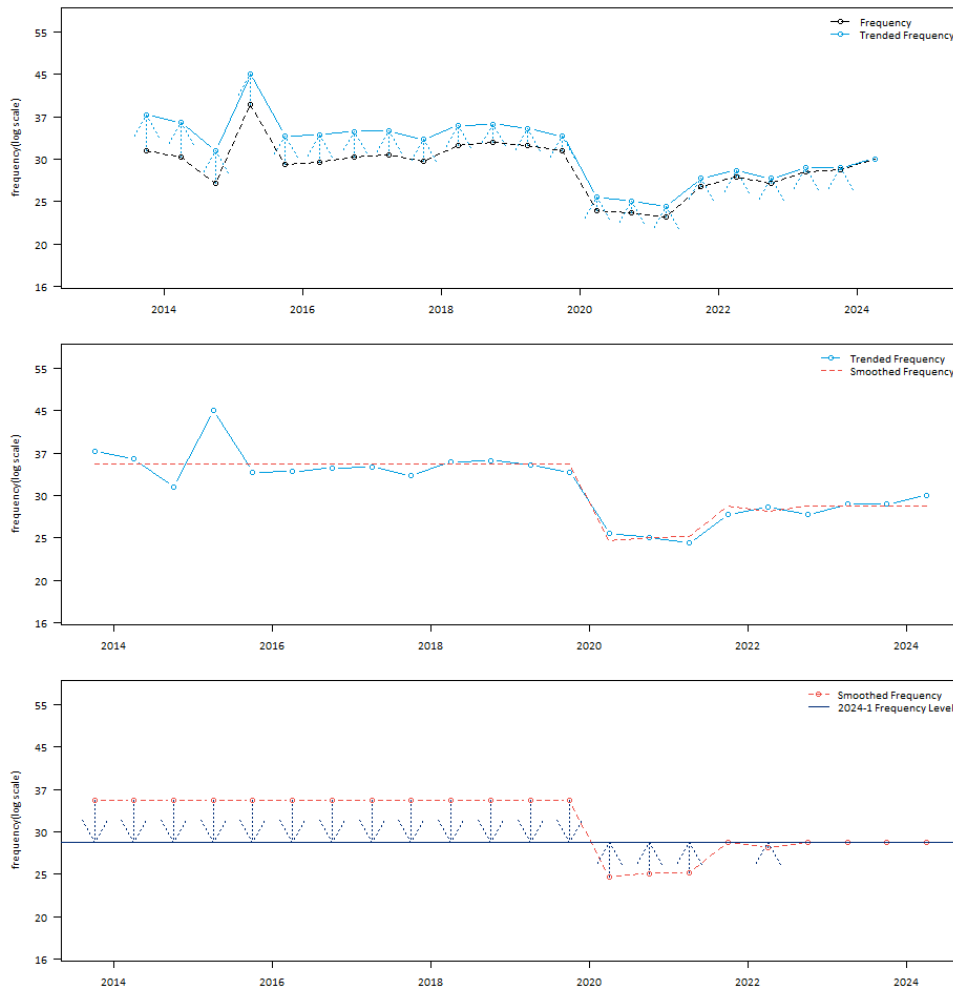


Table 16: Collision Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	0.822
2020-1	1.176
2020-2	1.159
2021-1	1.154
2021-2	1.000
2022-1	1.024
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 27: Comprehensive

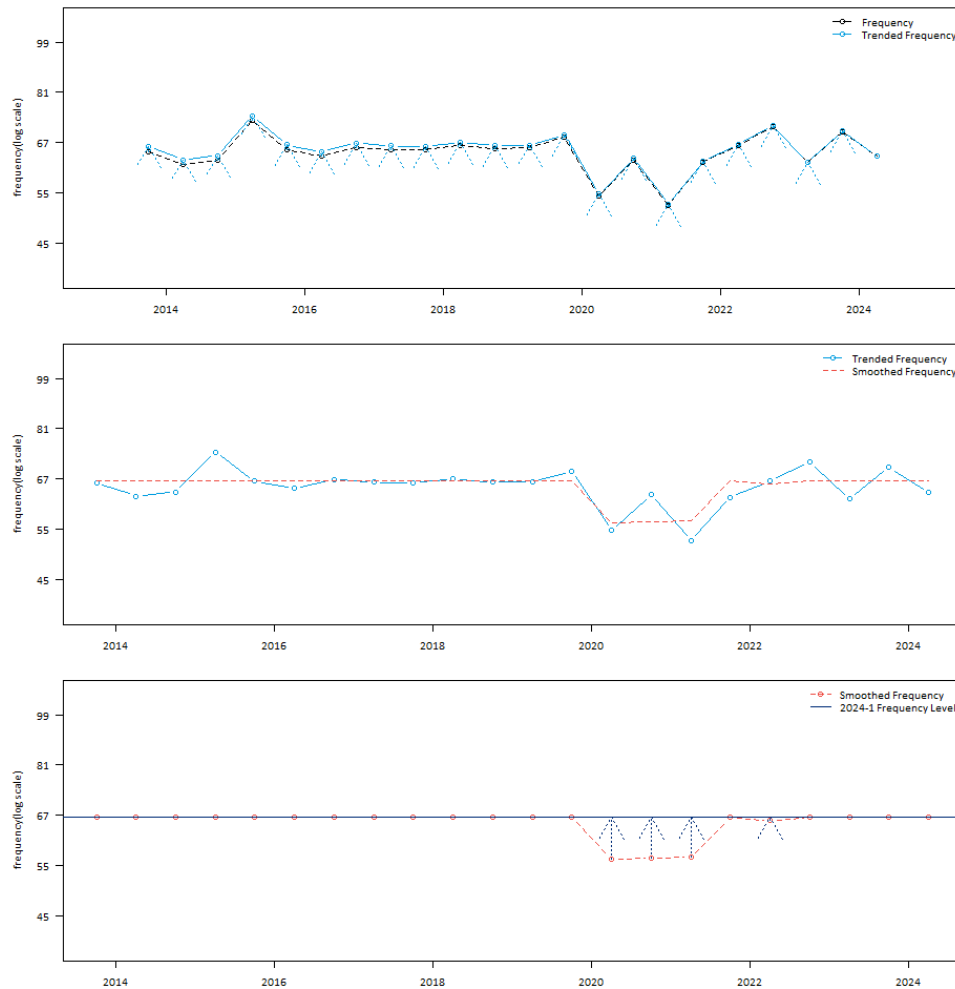


Table 17: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	1.000
2020-1	1.182
2020-2	1.174
2021-1	1.171
2021-2	1.000
2022-1	1.011
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

Figure 28: All Perils

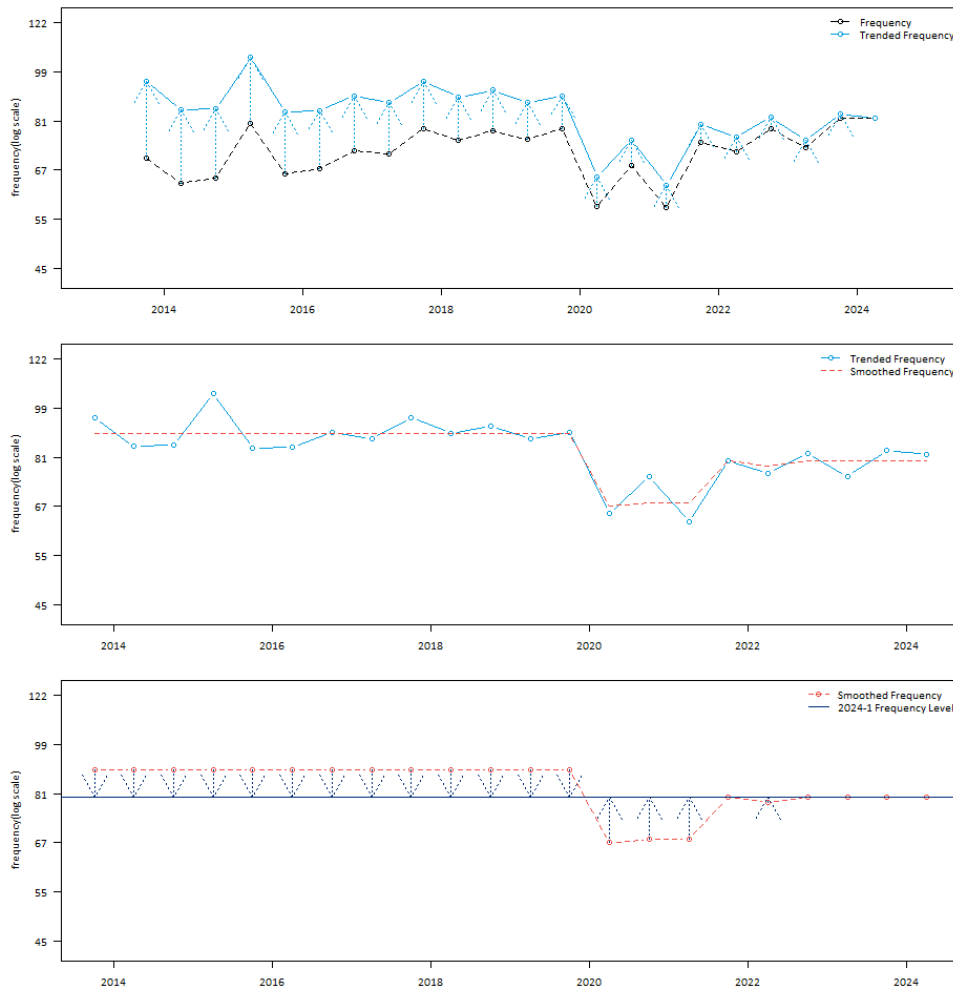


Table 18: All Perils Adjustment Factors

Accident Half Year	New Normal Factor
2019-2	0.894
2020-1	1.203
2020-2	1.188
2021-1	1.184
2021-2	1.000
2022-1	1.020
2022-2	1.000
2023-1	1.000
2023-2	1.000
2024-1	1.000

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8. 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.

9. 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

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 30 Jun 2024

[illegible]

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

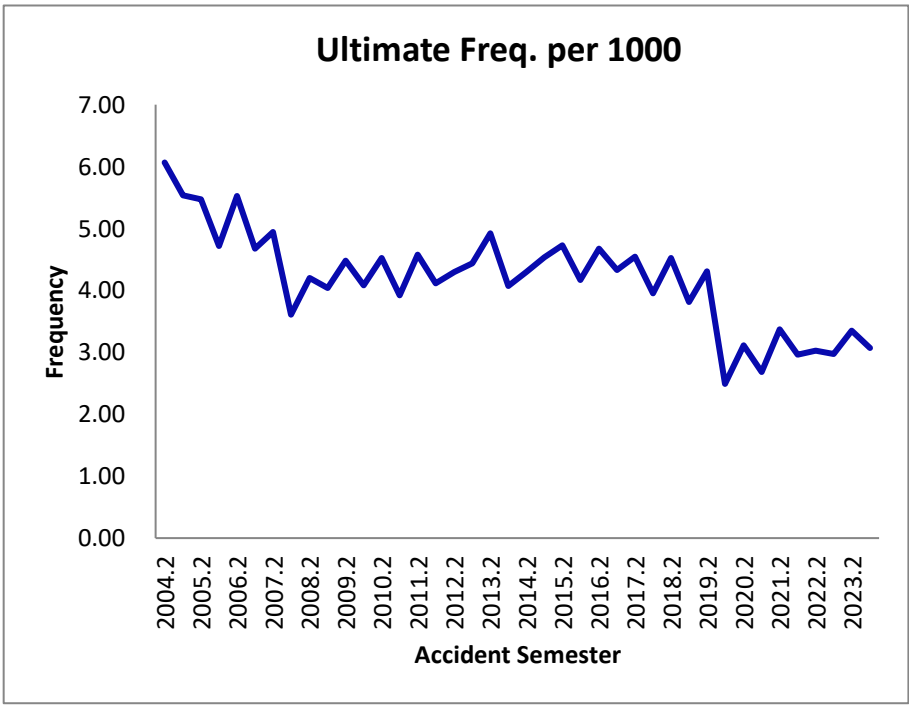
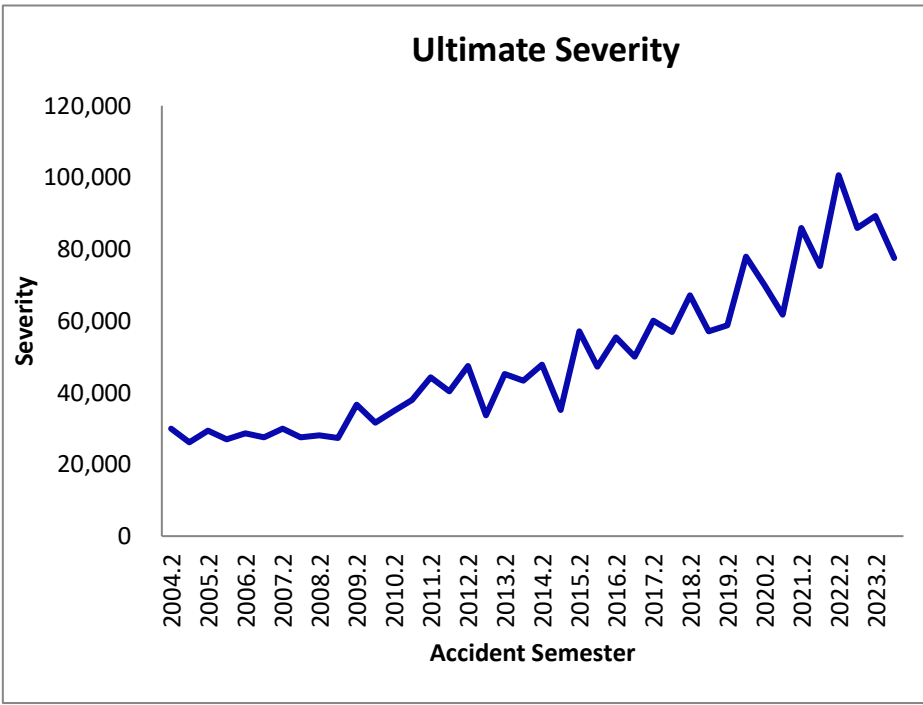
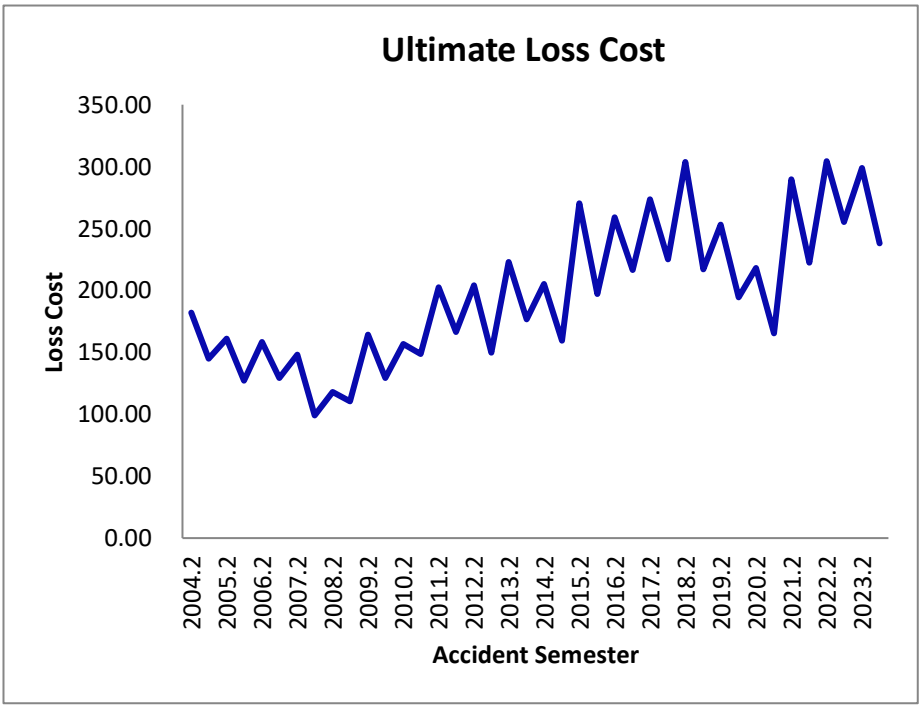
Reported Incurred Claim Amount and ALAE Development Summary
Data as of 30 Jun 2024

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Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

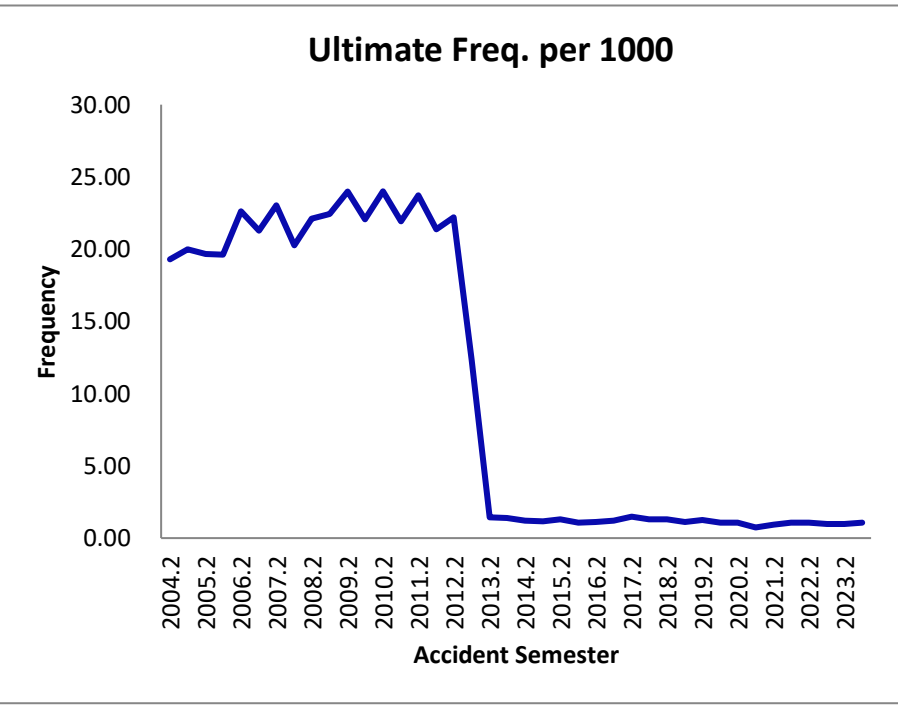
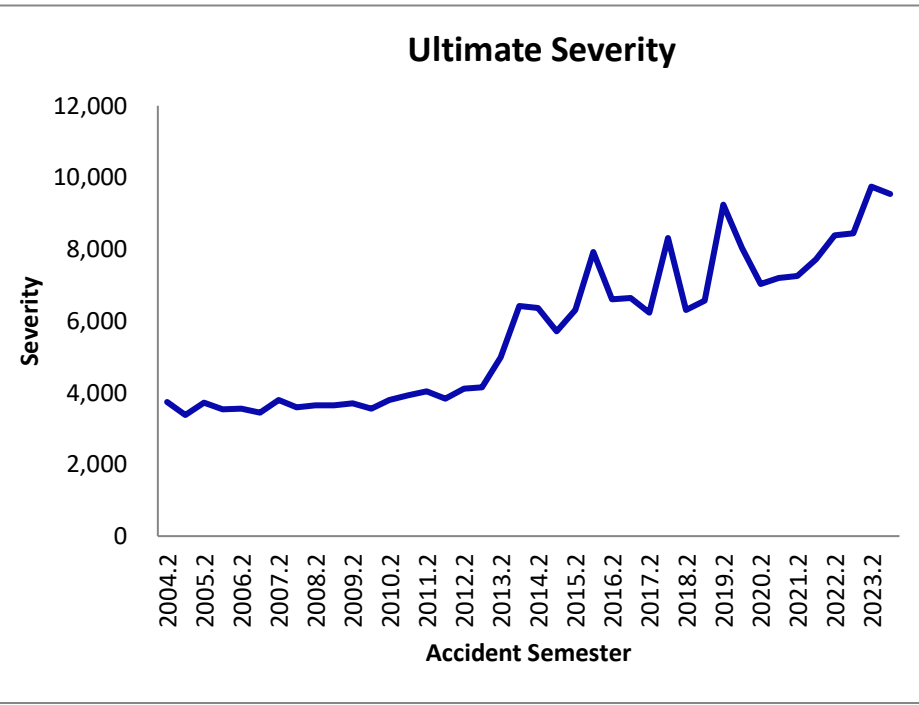
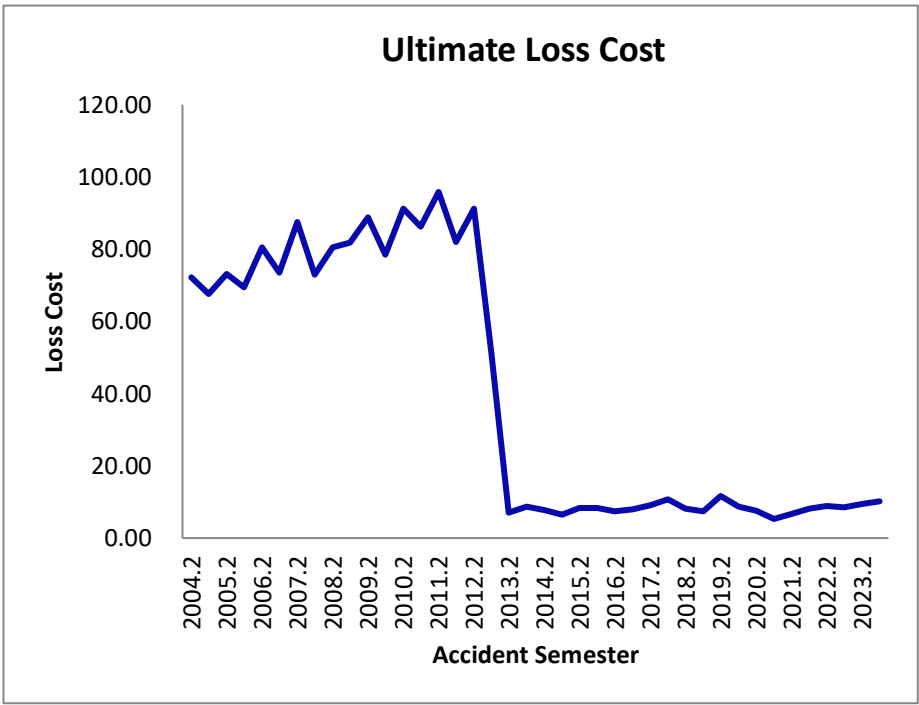
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	237,710	1,442	37,989	1.140	43,307	182.19		30,033		6.07			
2005.1	234	233,246	1,292	30,817	1.097	33,794	144.89		26,156		5.54		163.71	
2005.2	228	242,670	1,328	35,678	1.097	39,125	161.23	-11.5%	29,462	-1.9%	5.47	-9.8%		
2006.1	222	238,343	1,124	27,643	1.099	30,365	127.40	-12.1%	27,016	3.3%	4.72	-14.9%	144.47	-11.8%
2006.2	216	247,025	1,366	35,593	1.099	39,099	158.28	-1.8%	28,623	-2.8%	5.53	1.0%		
2007.1	210	242,643	1,133	28,338	1.105	31,311	129.04	1.3%	27,636	2.3%	4.67	-1.0%	143.79	-0.5%
2007.2	204	251,028	1,242	33,620	1.105	37,147	147.98	-6.5%	29,909	4.5%	4.95	-10.5%		
2008.1	198	248,354	896	22,478	1.095	24,602	99.06	-23.2%	27,458	-0.6%	3.61	-22.7%	123.65	-14.0%
2008.2	192	256,856	1,079	27,668	1.095	30,282	117.90	-20.3%	28,065	-6.2%	4.20	-15.1%		
2009.1	186	252,193	1,020	25,229	1.106	27,891	110.59	11.6%	27,344	-0.4%	4.04	12.1%	114.28	-7.6%
2009.2	180	261,933	1,173	38,886	1.106	42,989	164.12	39.2%	36,649	30.6%	4.48	6.6%		
2010.1	174	258,208	1,053	30,108	1.108	33,349	129.16	16.8%	31,666	15.8%	4.08	0.8%	146.76	28.4%
2010.2	168	270,156	1,221	38,273	1.108	42,393	156.92	-4.4%	34,715	-5.3%	4.52	0.9%		
2011.1	162	265,301	1,040	35,751	1.105	39,512	148.93	15.3%	37,986	20.0%	3.92	-3.9%	152.96	4.2%
2011.2	156	273,240	1,251	50,121	1.105	55,394	202.73	29.2%	44,266	27.5%	4.58	1.3%		
2012.1	150	268,784	1,106	41,024	1.090	44,729	166.41	11.7%	40,460	6.5%	4.11	4.9%	184.72	20.8%
2012.2	144	277,927	1,195	51,993	1.090	56,688	203.97	0.6%	47,456	7.2%	4.30	-6.2%		
2013.1	138	271,964	1,208	37,288	1.094	40,775	149.93	-9.9%	33,766	-16.5%	4.44	8.0%	177.24	-4.0%
2013.2	132	280,961	1,384	57,278	1.094	62,633	222.92	9.3%	45,267	-4.6%	4.92	14.6%		
2014.1	126	274,001	1,116	44,581	1.086	48,420	176.71	17.9%	43,400	28.5%	4.07	-8.3%	200.11	12.9%
2014.2	120	284,021	1,222	53,682	1.086	58,304	205.28	-7.9%	47,729	5.4%	4.30	-12.7%		
2015.1	114	278,175	1,263	41,240	1.076	44,366	159.49	-9.7%	35,139	-19.0%	4.54	11.5%	182.62	-8.7%
2015.2	108	287,933	1,363	72,389	1.076	77,876	270.47	31.8%	57,152	19.7%	4.73	10.0%		
2016.1	102	283,550	1,181	51,041	1.095	55,874	197.05	23.6%	47,302	34.6%	4.17	-8.2%	234.04	28.2%
2016.2	96	293,179	1,370	69,373	1.095	75,942	259.03	-4.2%	55,440	-3.0%	4.67	-1.3%		
2017.1	90	287,976	1,248	57,222	1.091	62,423	216.77	10.0%	50,009	5.7%	4.33	4.0%	238.09	1.7%
2017.2	84	301,607	1,371	75,561	1.091	82,429	273.30	5.5%	60,116	8.4%	4.55	-2.7%		
2018.1	78	296,265	1,170	61,004	1.093	66,696	225.12	3.9%	57,005	14.0%	3.95	-8.9%	249.43	4.8%
2018.2	72	303,639	1,374	84,416	1.093	92,292	303.95	11.2%	67,186	11.8%	4.52	-0.5%		
2019.1	66	296,252	1,129	58,618	1.098	64,363	217.26	-3.5%	57,017	0.0%	3.81	-3.5%	261.14	4.7%
2019.2	60	304,931	1,315	70,269	1.098	77,155	253.03	-16.8%	58,683	-12.7%	4.31	-4.7%		
2020.1	54	298,721	744	52,052	1.115	58,024	194.24	-10.6%	78,005	36.8%	2.49	-34.6%	223.94	-14.2%
2020.2	48	309,539	965	60,577	1.115	67,528	218.16	-13.8%	69,957	19.2%	3.12	-27.7%		
2021.1	42	306,596	821	45,098	1.126	50,764	165.57	-14.8%	61,800	-20.8%	2.68	7.6%	191.99	-14.3%
2021.2	36	318,274	1,075	81,934	1.126	92,228	289.78	32.8%	85,831	22.7%	3.38	8.3%		
2022.1	30	312,412	924	62,200	1.118	69,563	222.67	34.5%	75,275	21.8%	2.96	10.4%	256.53	33.6%
2022.2	24	321,415	972	87,470	1.118	97,824	304.35	5.0%	100,627	17.2%	3.02	-10.4%		
2023.1	18	315,486	936	72,008	1.118	80,532	255.26	14.6%	85,999	14.2%	2.97	0.3%	280.04	9.2%
2023.2	12	324,677	1,088	86,830	1.118	97,109	299.09	-1.7%	89,213	-11.3%	3.35	10.8%		
2024.1	6	321,542	987	68,498	1.118	76,607	238.25	-6.7%	77,590	-9.8%	3.07	3.4%	268.82	-4.0%
Total		11,198,730	46,186	2,041,840		2,251,706								



Province of Nova Scotia
Third Party Liability - Property Damage
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

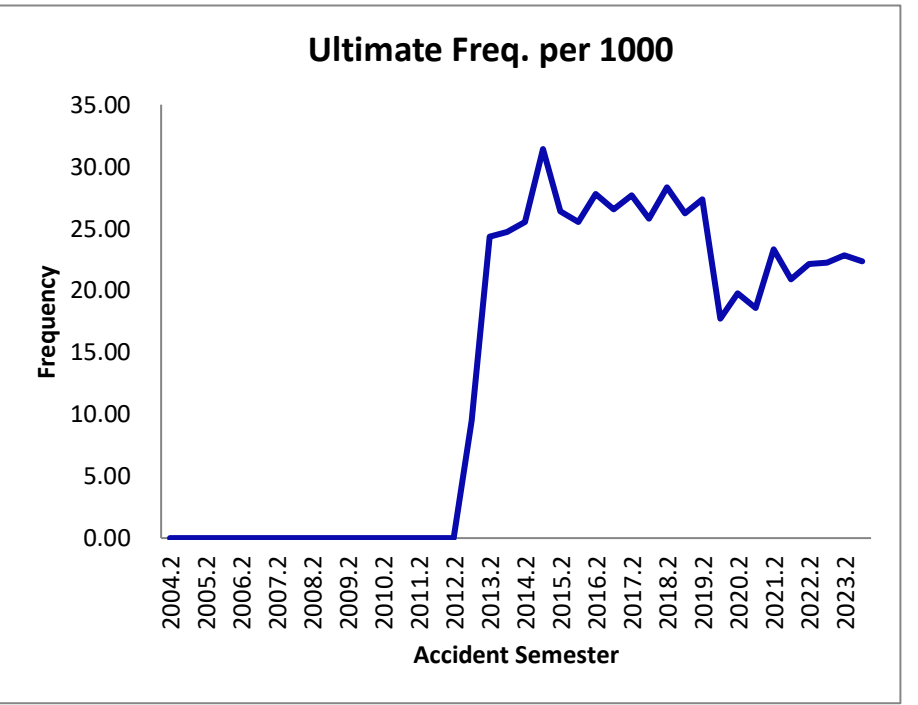
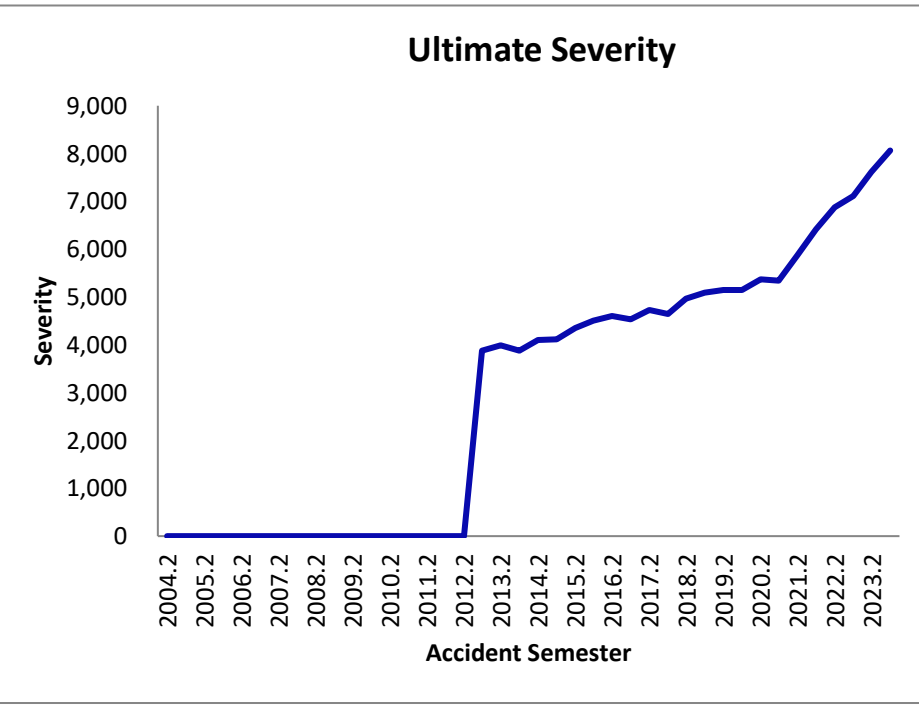
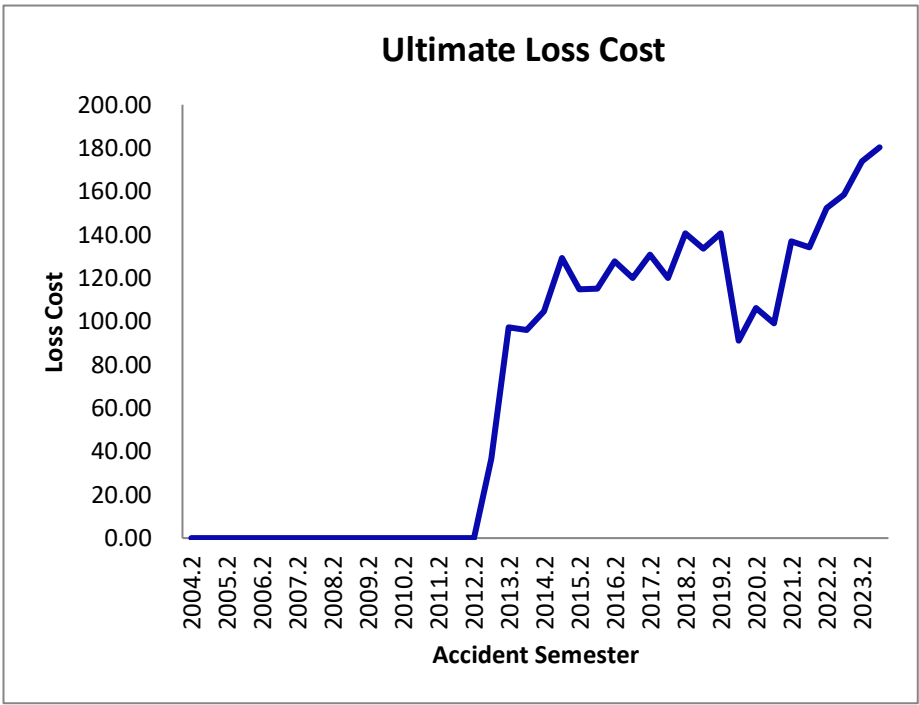
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	237,710	4,582	15,059	1.140	17,167	72.22		3,747		19.28			
2005.1	234	233,246	4,663	14,358	1.097	15,745	67.50		3,377		19.99		69.88	
2005.2	228	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%		
2006.1	222	238,343	4,672	15,045	1.099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%	71.23	1.9%
2006.2	216	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%		
2007.1	210	242,643	5,166	16,129	1.105	17,821	73.45	5.9%	3,450	-2.5%	21.29	8.6%	76.98	8.1%
2007.2	204	251,028	5,785	19,891	1.105	21,978	87.55	8.8%	3,799	6.9%	23.05	1.8%		
2008.1	198	248,354	5,034	16,547	1.095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%	80.28	4.3%
2008.2	192	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%		
2009.1	186	252,193	5,661	18,660	1.106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%	81.13	1.1%
2009.2	180	261,933	6,283	21,036	1.106	23,256	88.78	10.3%	3,701	1.6%	23.99	8.5%		
2010.1	174	258,208	5,699	18,275	1.108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%	83.63	3.1%
2010.2	168	270,156	6,480	22,239	1.108	24,633	91.18	2.7%	3,801	2.7%	23.99	0.0%		
2011.1	162	265,301	5,819	20,704	1.105	22,882	86.25	10.0%	3,932	10.7%	21.93	-0.6%	88.74	6.1%
2011.2	156	273,240	6,480	23,696	1.105	26,189	95.85	5.1%	4,041	6.3%	23.72	-1.1%		
2012.1	150	268,784	5,740	20,224	1.090	22,050	82.04	-4.9%	3,841	-2.3%	21.36	-2.6%	89.00	0.3%
2012.2	144	277,927	6,165	23,242	1.090	25,341	91.18	-4.9%	4,110	1.7%	22.18	-6.5%		
2013.1	138	271,964	3,356	12,749	1.094	13,941	51.26	-37.5%	4,154	8.1%	12.34	-42.2%	71.44	-19.7%
2013.2	132	280,961	400	1,824	1.094	1,995	7.10	-92.2%	4,987	21.3%	1.42	-93.6%		
2014.1	126	274,001	375	2,213	1.086	2,403	8.77	-82.9%	6,408	54.3%	1.37	-88.9%	7.92	-88.9%
2014.2	120	284,021	346	2,029	1.086	2,204	7.76	9.3%	6,369	27.7%	1.22	-14.4%		
2015.1	114	278,175	318	1,690	1.076	1,818	6.54	-25.5%	5,718	-10.8%	1.14	-16.5%	7.15	-9.7%
2015.2	108	287,933	379	2,218	1.076	2,386	8.29	6.8%	6,296	-1.1%	1.32	8.0%		
2016.1	102	283,550	301	2,176	1.095	2,382	8.40	28.5%	7,914	38.4%	1.06	-7.1%	8.34	16.6%
2016.2	96	293,179	330	1,989	1.095	2,178	7.43	-10.4%	6,599	4.8%	1.13	-14.5%		
2017.1	90	287,976	349	2,121	1.091	2,314	8.03	-4.4%	6,633	-16.2%	1.21	14.1%	7.73	-7.4%
2017.2	84	301,607	441	2,520	1.091	2,749	9.11	22.7%	6,236	-5.5%	1.46	29.8%		
2018.1	78	296,265	386	2,930	1.093	3,204	10.81	34.6%	8,304	25.2%	1.30	7.5%	9.96	28.8%
2018.2	72	303,639	392	2,259	1.093	2,470	8.13	-10.7%	6,304	1.1%	1.29	-11.7%		
2019.1	66	296,252	332	1,984	1.098	2,178	7.35	-32.0%	6,561	-21.0%	1.12	-13.9%	7.75	-22.2%
2019.2	60	304,931	384	3,234	1.098	3,551	11.65	43.2%	9,248	46.7%	1.26	-2.4%		
2020.1	54	298,721	324	2,332	1.115	2,599	8.70	18.3%	8,028	22.4%	1.08	-3.3%	10.19	31.5%
2020.2	48	309,539	333	2,096	1.115	2,336	7.55	-35.2%	7,025	-24.0%	1.07	-14.7%		
2021.1	42	306,596	226	1,444	1.126	1,625	5.30	-39.1%	7,197	-10.3%	0.74	-32.1%	6.43	-36.9%
2021.2	36	318,274	292	1,880	1.126	2,116	6.65	-11.9%	7,254	3.3%	0.92	-14.7%		
2022.1	30	312,412	332	2,289	1.118	2,560	8.20	54.6%	7,722	7.3%	1.06	44.1%	7.41	15.3%
2022.2	24	321,415	343	2,568	1.118	2,872	8.94	34.4%	8,378	15.5%	1.07	16.4%		
2023.1	18	315,486	315	2,380	1.118	2,662	8.44	3.0%	8,448	9.4%	1.00	-5.9%	8.69	17.2%
2023.2	12	324,677	312	2,720	1.118	3,042	9.37	4.9%	9,745	16.3%	0.96	-9.8%		
2024.1	6	321,542	345	2,940	1.118	3,288	10.22	21.2%	9,537	12.9%	1.07	7.3%	9.80	12.7%
Total		11,198,730	105,174	380,838		419,719								



Province of Nova Scotia
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

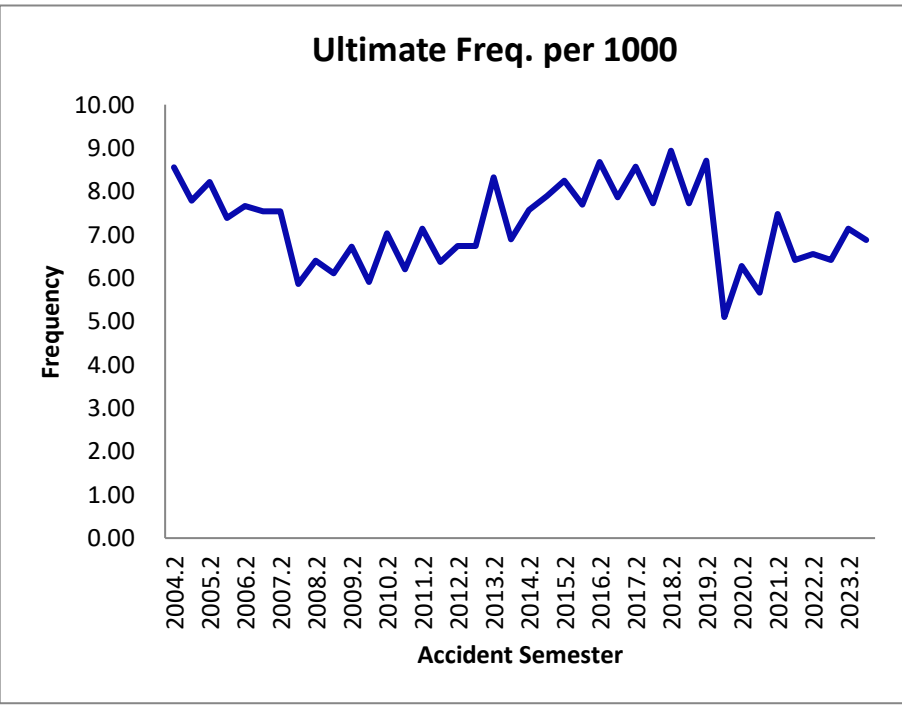
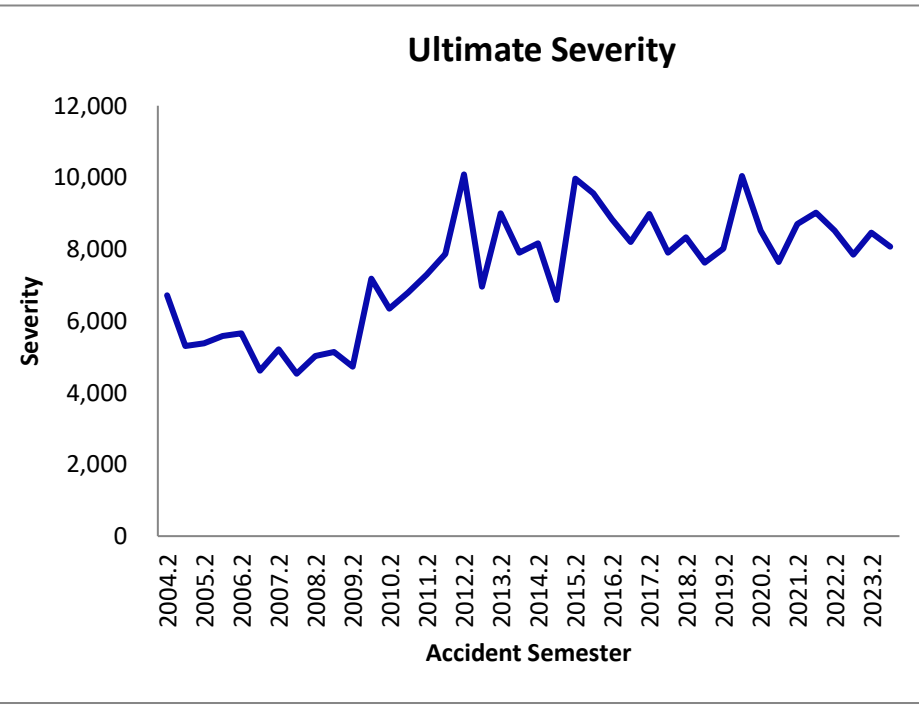
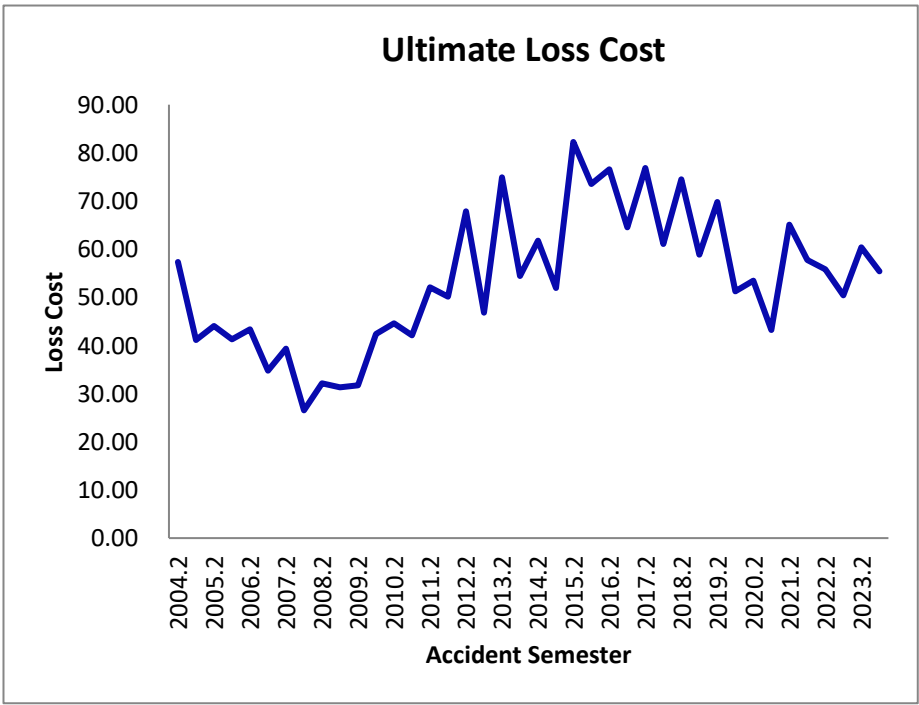
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	237,710	0	0	1.140	0	0.00		#DIV/0!		0.00			
2005.1	234	233,246	0	0	1.097	0	0.00		#DIV/0!		0.00		0.00	
2005.2	228	242,670	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.1	222	238,343	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.2	216	247,025	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.1	210	242,643	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.2	204	251,028	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.1	198	248,354	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.2	192	256,856	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.1	186	252,193	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.2	180	261,933	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.1	174	258,208	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.2	168	270,156	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.1	162	265,301	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.2	156	273,240	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.1	150	268,784	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.2	144	277,927	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2013.1	138	271,964	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!	18.13	
2013.2	132	280,961	6,846	24,958	1.094	27,292	97.14	#DIV/0!	3,987	#DIV/0!	24.37	#DIV/0!		
2014.1	126	274,001	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%	96.58	432.6%
2014.2	120	284,021	7,250	27,382	1.086	29,740	104.71	7.8%	4,102	2.9%	25.53	4.8%		
2015.1	114	278,175	8,739	33,451	1.076	35,986	129.37	34.7%	4,118	6.1%	31.42	27.0%	116.91	21.0%
2015.2	108	287,933	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%		
2016.1	102	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.6%	25.53	-18.7%	114.92	-1.7%
2016.2	96	293,179	8,144	34,238	1.095	37,481	127.84	11.5%	4,602	5.8%	27.78	5.4%		
2017.1	90	287,976	7,640	31,707	1.091	34,589	120.11	4.3%	4,527	0.3%	26.53	3.9%	124.01	7.9%
2017.2	84	301,607	8,348	36,186	1.091	39,475	130.88	2.4%	4,729	2.7%	27.68	-0.4%		
2018.1	78	296,265	7,643	32,516	1.093	35,550	119.99	-0.1%	4,651	2.7%	25.80	-2.8%	125.49	1.2%
2018.2	72	303,639	8,598	39,038	1.093	42,680	140.56	7.4%	4,964	5.0%	28.32	2.3%		
2019.1	66	296,252	7,768	36,017	1.098	39,547	133.49	11.2%	5,091	9.5%	26.22	1.6%	137.07	9.2%
2019.2	60	304,931	8,345	39,088	1.098	42,918	140.75	0.1%	5,143	3.6%	27.37	-3.4%		
2020.1	54	298,721	5,295	24,453	1.115	27,259	91.25	-31.6%	5,148	1.1%	17.73	-32.4%	116.25	-15.2%
2020.2	48	309,539	6,123	29,494	1.115	32,878	106.22	-24.5%	5,370	4.4%	19.78	-27.7%		
2021.1	42	306,596	5,694	27,008	1.126	30,401	99.16	8.7%	5,339	3.7%	18.57	4.8%	102.70	-11.7%
2021.2	36	318,274	7,415	38,698	1.126	43,560	136.86	28.9%	5,874	9.4%	23.30	17.8%		
2022.1	30	312,412	6,528	37,438	1.118	41,870	134.02	35.2%	6,414	20.1%	20.90	12.5%	135.46	31.9%
2022.2	24	321,415	7,122	43,761	1.118	48,942	152.27	11.3%	6,872	17.0%	22.16	-4.9%		
2023.1	18	315,486	7,017	44,662	1.118	49,949	158.32	18.1%	7,119	11.0%	22.24	6.4%	155.27	14.6%
2023.2	12	324,677	7,422	50,495	1.118	56,472	173.93	14.2%	7,608	10.7%	22.86	3.2%		
2024.1	6	321,542	7,190	51,843	1.118	57,980	180.32	13.9%	8,064	13.3%	22.36	0.5%	177.11	14.1%
Total		11,198,730	163,308	776,300		856,526								



Province of Nova Scotia
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

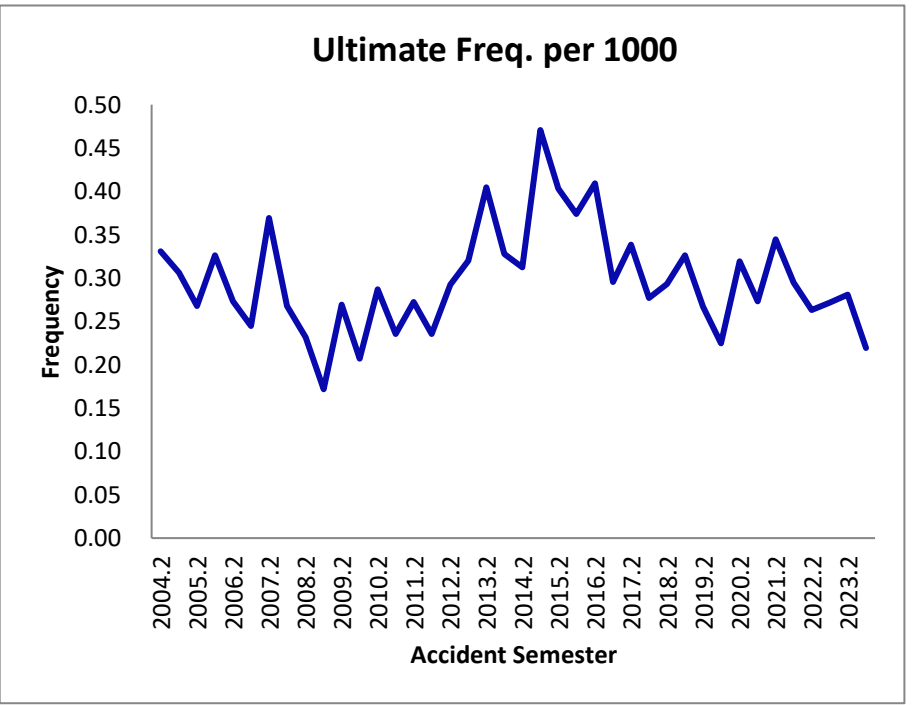
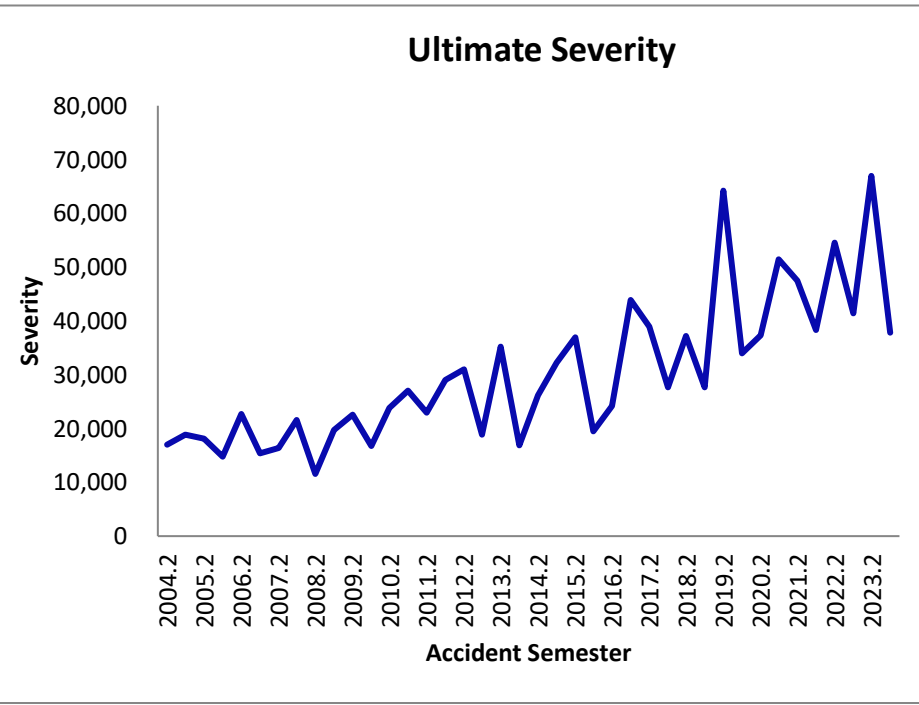
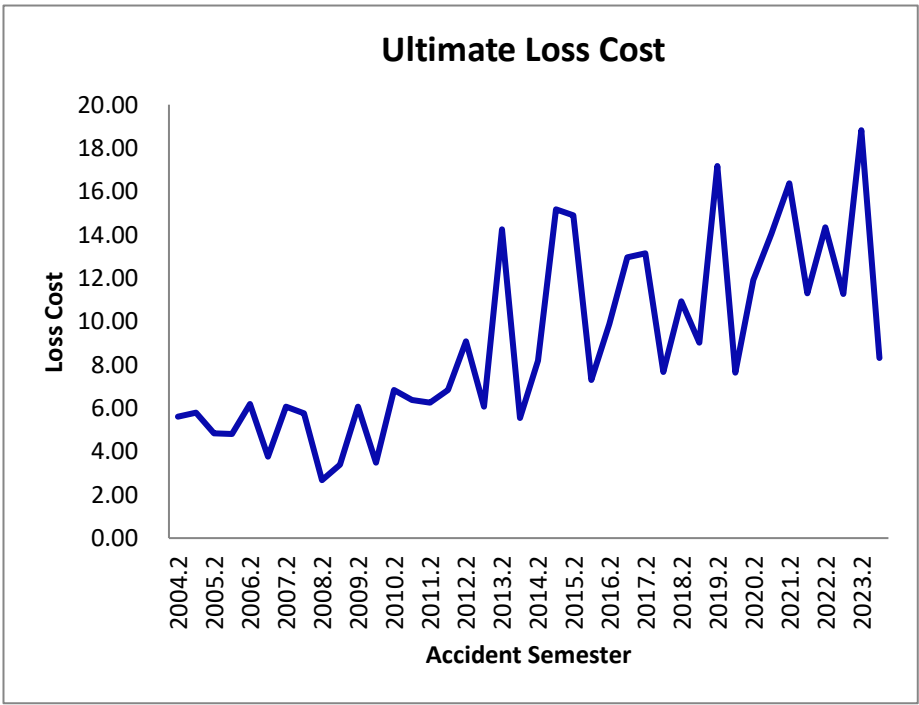
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	237,535	2,032	11,959	1.140	13,633	57.39		6,709		8.55			
2005.1	234	232,976	1,813	8,751	1.097	9,596	41.19		5,293		7.78		49.37	
2005.2	228	242,772	1,994	9,760	1.097	10,703	44.09	-23.2%	5,368	-20.0%	8.21	-4.0%		
2006.1	222	238,659	1,763	8,964	1.099	9,847	41.26	0.2%	5,586	5.5%	7.39	-5.1%	42.69	-13.5%
2006.2	216	247,234	1,893	9,749	1.099	10,710	43.32	-1.7%	5,657	5.4%	7.66	-6.8%		
2007.1	210	242,797	1,829	7,650	1.105	8,452	34.81	-15.6%	4,621	-17.3%	7.53	2.0%	39.10	-8.4%
2007.2	204	251,152	1,892	8,930	1.105	9,866	39.28	-9.3%	5,215	-7.8%	7.53	-1.6%		
2008.1	198	248,490	1,456	6,023	1.095	6,593	26.53	-23.8%	4,528	-2.0%	5.86	-22.2%	32.94	-15.8%
2008.2	192	256,945	1,644	7,548	1.095	8,261	32.15	-18.2%	5,025	-3.6%	6.40	-15.1%		
2009.1	186	252,307	1,543	7,159	1.106	7,914	31.37	18.2%	5,129	13.3%	6.12	4.4%	31.76	-3.6%
2009.2	180	261,917	1,762	7,523	1.106	8,316	31.75	-1.2%	4,720	-6.1%	6.73	5.1%		
2010.1	174	258,170	1,526	9,883	1.108	10,947	42.40	35.2%	7,174	39.9%	5.91	-3.3%	37.04	16.6%
2010.2	168	270,109	1,899	10,888	1.108	12,060	44.65	40.6%	6,351	34.6%	7.03	4.5%		
2011.1	162	265,279	1,646	10,107	1.105	11,170	42.11	-0.7%	6,787	-5.4%	6.20	5.0%	43.39	17.1%
2011.2	156	273,308	1,950	12,865	1.105	14,218	52.02	16.5%	7,292	14.8%	7.13	1.5%		
2012.1	150	268,289	1,709	12,324	1.090	13,437	50.08	18.9%	7,862	15.9%	6.37	2.7%	51.06	17.7%
2012.2	144	277,203	1,867	17,268	1.090	18,828	67.92	30.6%	10,084	38.3%	6.74	-5.6%		
2013.1	138	272,363	1,837	11,669	1.094	12,760	46.85	-6.5%	6,946	-11.7%	6.74	5.9%	57.48	12.6%
2013.2	132	281,825	2,347	19,319	1.094	21,125	74.96	10.4%	9,002	-10.7%	8.33	23.6%		
2014.1	126	275,003	1,894	13,794	1.086	14,981	54.48	16.3%	7,911	13.9%	6.89	2.1%	64.84	12.8%
2014.2	120	284,819	2,155	16,179	1.086	17,572	61.70	-17.7%	8,155	-9.4%	7.57	-9.1%		
2015.1	114	278,609	2,198	13,443	1.076	14,462	51.91	-4.7%	6,580	-16.8%	7.89	14.5%	56.86	-12.3%
2015.2	108	288,101	2,377	22,029	1.076	23,699	82.26	33.3%	9,971	22.3%	8.25	9.0%		
2016.1	102	283,926	2,185	19,072	1.095	20,878	73.53	41.7%	9,556	45.2%	7.69	-2.5%	77.93	37.1%
2016.2	96	293,419	2,546	20,524	1.095	22,468	76.57	-6.9%	8,826	-11.5%	8.68	5.2%		
2017.1	90	288,161	2,264	17,029	1.091	18,577	64.47	-12.3%	8,206	-14.1%	7.86	2.1%	70.57	-9.4%
2017.2	84	301,679	2,584	21,267	1.091	23,200	76.90	0.4%	8,980	1.7%	8.56	-1.3%		
2018.1	78	296,434	2,290	16,559	1.093	18,104	61.07	-5.3%	7,904	-3.7%	7.73	-1.6%	69.06	-2.1%
2018.2	72	303,720	2,715	20,706	1.093	22,638	74.54	-3.1%	8,340	-7.1%	8.94	4.4%		
2019.1	66	296,366	2,290	15,882	1.098	17,438	58.84	-3.7%	7,616	-3.7%	7.73	0.0%	66.79	-3.3%
2019.2	60	304,970	2,658	19,396	1.098	21,297	69.83	-6.3%	8,014	-3.9%	8.71	-2.5%		
2020.1	54	298,717	1,523	13,723	1.115	15,298	51.21	-13.0%	10,042	31.9%	5.10	-34.0%	60.62	-9.2%
2020.2	48	309,494	1,944	14,851	1.115	16,555	53.49	-23.4%	8,517	6.3%	6.28	-27.9%		
2021.1	42	306,548	1,734	11,778	1.126	13,258	43.25	-15.5%	7,648	-23.8%	5.66	10.9%	48.40	-20.2%
2021.2	36	318,069	2,378	18,384	1.126	20,694	65.06	21.6%	8,701	2.2%	7.48	19.0%		
2022.1	30	312,105	2,001	16,124	1.118	18,032	57.78	33.6%	9,010	17.8%	6.41	13.4%	61.45	27.0%
2022.2	24	321,018	2,106	16,037	1.118	17,935	55.87	-14.1%	8,517	-2.1%	6.56	-12.3%		
2023.1	18	315,051	2,021	14,190	1.118	15,869	50.37	-12.8%	7,854	-12.8%	6.41	0.0%	53.15	-13.5%
2023.2	12	324,208	2,314	17,513	1.118	19,586	60.41	8.1%	8,466	-0.6%	7.14	8.8%		
2024.1	6	321,205	2,208	15,924	1.118	17,809	55.44	10.1%	8,067	2.7%	6.87	7.2%	57.94	9.0%
Total		11,200,952	80,783	552,744		608,790								



Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

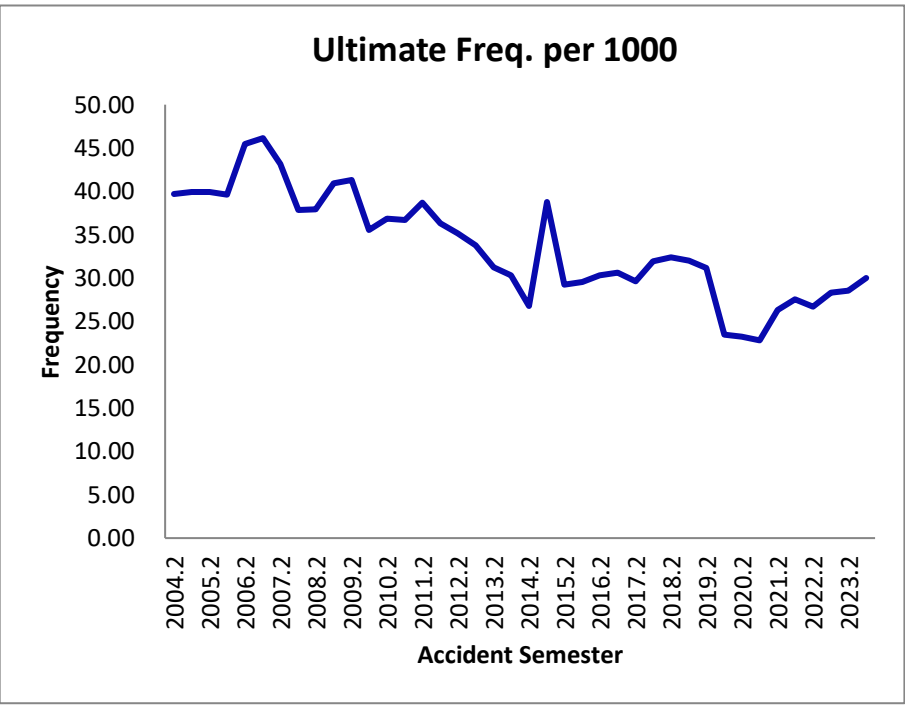
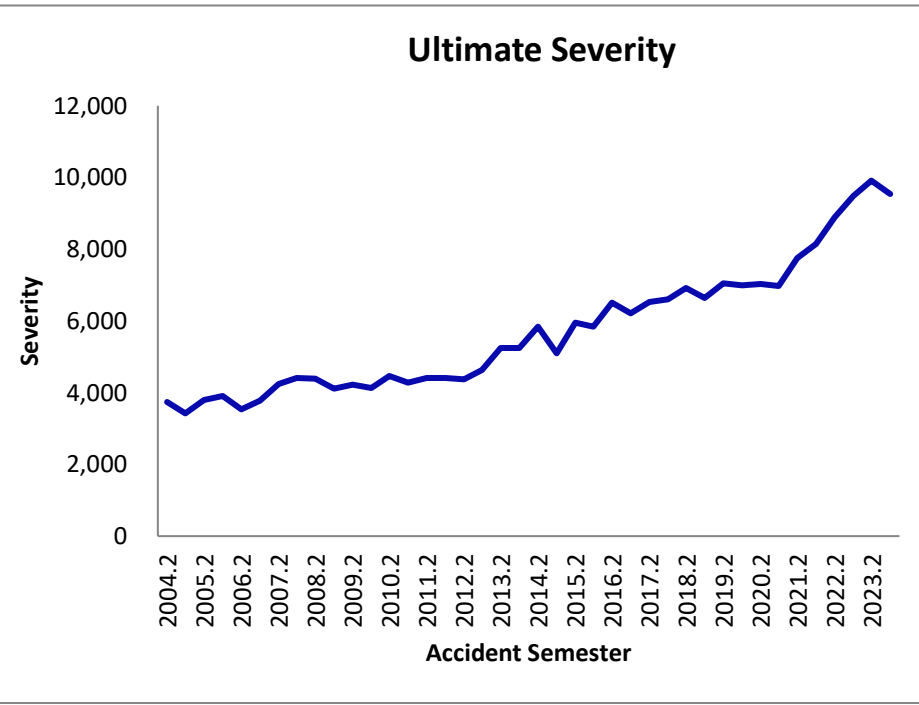
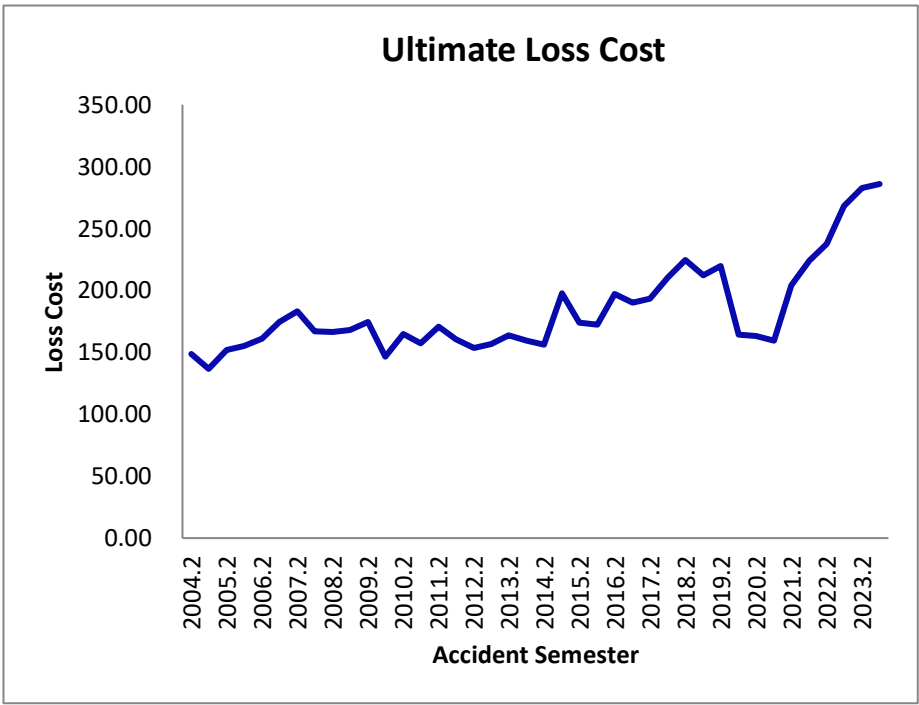
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	232,781	77	1,145	1.140	1,306	5.61		16,957		0.33			
2005.1	234	228,417	70	1,205	1.097	1,321	5.78		18,874		0.31		5.70	
2005.2	228	239,101	64	1,057	1.097	1,159	4.85	-13.6%	18,105	6.8%	0.27	-19.1%		
2006.1	222	236,073	77	1,033	1.099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%	4.83	-15.3%
2006.2	216	245,082	67	1,383	1.099	1,519	6.20	27.9%	22,674	25.2%	0.27	2.1%		
2007.1	210	240,759	59	819	1.105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%	4.99	3.4%
2007.2	204	249,180	92	1,367	1.105	1,511	6.06	-2.2%	16,420	-27.6%	0.37	35.1%		
2008.1	198	246,596	66	1,300	1.095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%	5.92	18.6%
2008.2	192	255,017	59	623	1.095	682	2.67	-55.9%	11,558	-29.6%	0.23	-37.3%		
2009.1	186	250,412	43	766	1.106	846	3.38	-41.4%	19,684	-8.7%	0.17	-35.8%	3.02	-48.9%
2009.2	180	260,149	70	1,428	1.106	1,579	6.07	127.0%	22,557	95.2%	0.27	16.3%		
2010.1	174	256,483	53	803	1.108	890	3.47	2.6%	16,784	-14.7%	0.21	20.3%	4.78	58.0%
2010.2	168	268,483	77	1,659	1.108	1,838	6.84	12.8%	23,867	5.8%	0.29	6.6%		
2011.1	162	263,595	62	1,518	1.105	1,678	6.36	83.5%	27,061	61.2%	0.24	13.8%	6.61	38.3%
2011.2	156	271,604	74	1,535	1.105	1,696	6.25	-8.7%	22,925	-3.9%	0.27	-5.0%		
2012.1	150	267,627	63	1,676	1.090	1,828	6.83	7.3%	29,010	7.2%	0.24	0.1%	6.54	-1.1%
2012.2	144	277,054	81	2,304	1.090	2,512	9.07	45.1%	31,007	35.3%	0.29	7.3%		
2013.1	138	271,943	87	1,505	1.094	1,646	6.05	-11.4%	18,916	-34.8%	0.32	35.9%	7.57	15.9%
2013.2	132	281,511	114	3,670	1.094	4,013	14.25	57.2%	35,199	13.5%	0.40	38.5%		
2014.1	126	274,698	90	1,401	1.086	1,522	5.54	-8.5%	16,908	-10.6%	0.33	2.4%	9.95	31.4%
2014.2	120	284,628	89	2,142	1.086	2,327	8.17	-42.7%	26,141	-25.7%	0.31	-22.8%		
2015.1	114	278,299	131	3,925	1.076	4,223	15.17	173.9%	32,236	90.7%	0.47	43.7%	11.63	16.9%
2015.2	108	287,833	116	3,989	1.076	4,291	14.91	82.4%	36,993	41.5%	0.40	28.9%		
2016.1	102	283,522	106	1,890	1.095	2,069	7.30	-51.9%	19,515	-39.5%	0.37	-20.6%	11.13	-4.3%
2016.2	96	293,176	120	2,648	1.095	2,899	9.89	-33.7%	24,160	-34.7%	0.41	1.6%		
2017.1	90	287,882	85	3,419	1.091	3,730	12.96	77.6%	43,882	124.9%	0.30	-21.0%	11.41	2.5%
2017.2	84	301,497	102	3,635	1.091	3,965	13.15	33.0%	38,877	60.9%	0.34	-17.3%		
2018.1	78	296,175	82	2,076	1.093	2,269	7.66	-40.9%	27,648	-37.0%	0.28	-6.1%	10.43	-8.6%
2018.2	72	303,593	89	3,034	1.093	3,318	10.93	-16.9%	37,241	-4.2%	0.29	-13.3%		
2019.1	66	296,206	97	2,431	1.098	2,669	9.01	17.6%	27,639	0.0%	0.33	17.6%	9.98	-4.3%
2019.2	60	304,918	81	4,764	1.098	5,231	17.16	57.0%	64,239	72.5%	0.27	-9.0%		
2020.1	54	298,479	67	2,046	1.115	2,281	7.64	-15.2%	34,000	23.0%	0.22	-31.1%	12.45	24.7%
2020.2	48	309,243	99	3,305	1.115	3,684	11.91	-30.6%	37,347	-41.9%	0.32	19.5%		
2021.1	42	306,340	84	3,822	1.126	4,303	14.05	83.8%	51,460	51.4%	0.27	21.4%	12.97	4.2%
2021.2	36	318,036	110	4,622	1.126	5,203	16.36	37.3%	47,468	27.1%	0.34	8.0%		
2022.1	30	311,923	92	3,150	1.118	3,523	11.30	-19.6%	38,286	-25.6%	0.30	8.1%	13.85	6.8%
2022.2	24	321,002	84	4,118	1.118	4,605	14.35	-12.3%	54,586	15.0%	0.26	-23.7%		
2023.1	18	314,886	86	3,172	1.118	3,547	11.26	-0.3%	41,441	8.2%	0.27	-7.9%	12.82	-7.4%
2023.2	12	324,206	91	5,456	1.118	6,102	18.82	31.2%	66,955	22.7%	0.28	7.0%		
2024.1	6	321,046	70	2,383	1.118	2,665	8.30	-26.3%	37,852	-8.7%	0.22	-19.3%	13.59	6.0%
Total		11,159,454	3,326	94,225		103,910								



Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

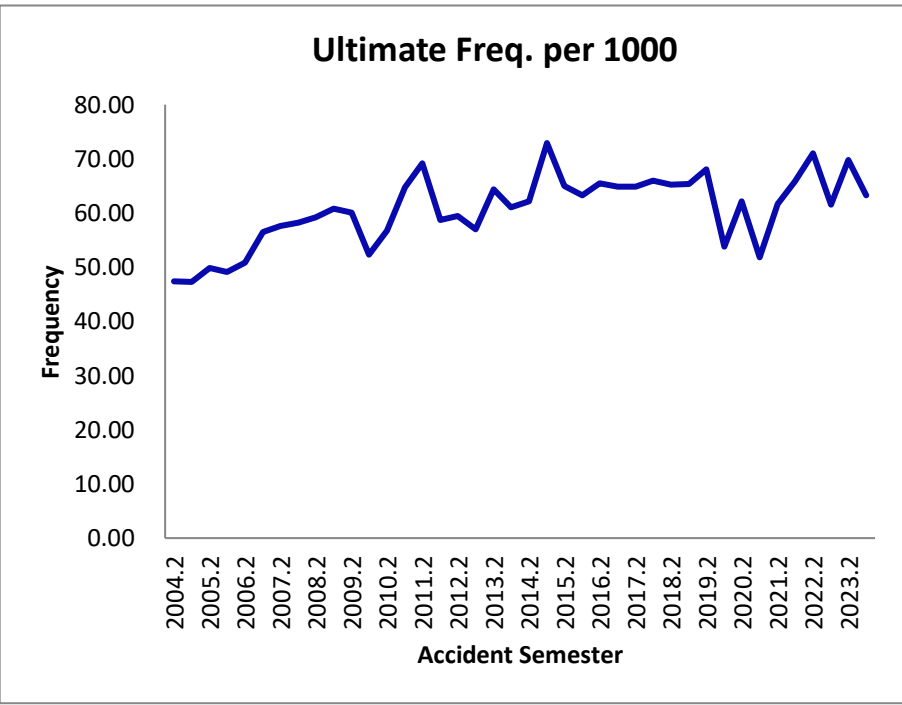
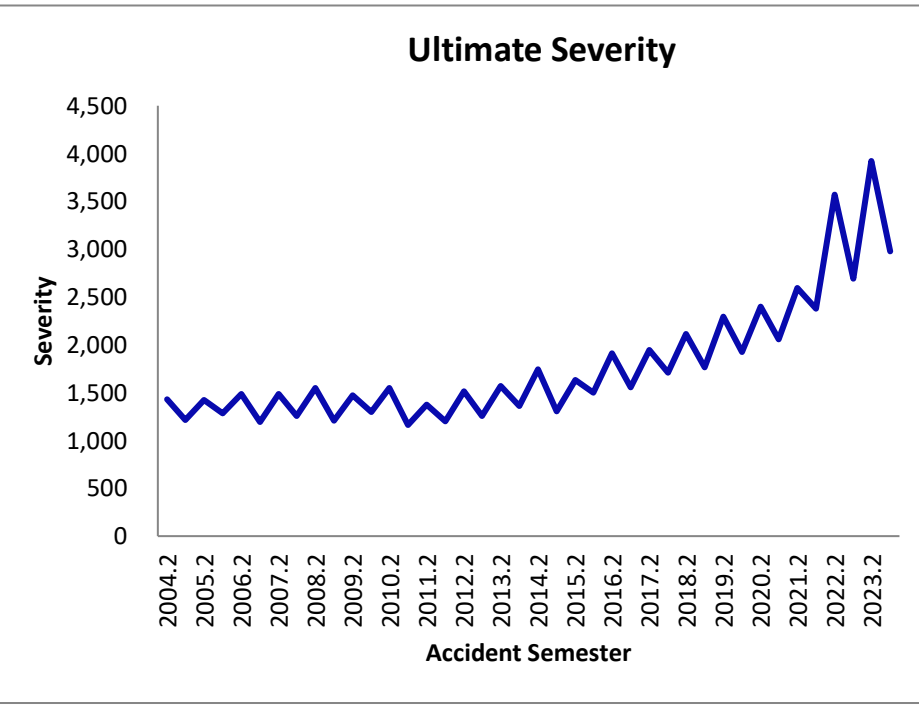
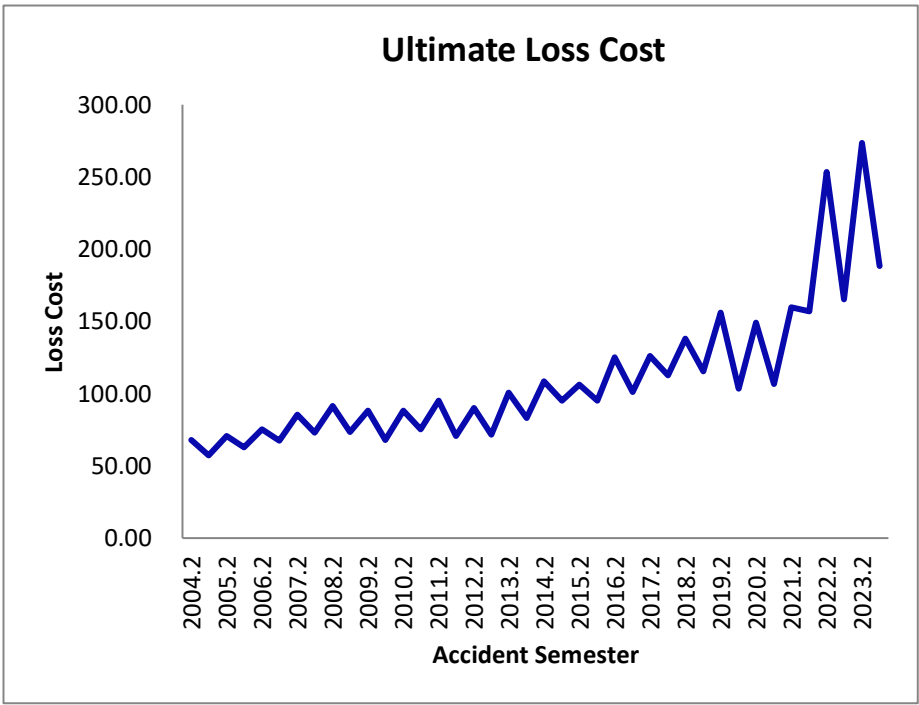
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	134,400	5,336	17,515	1.140	19,967	148.56		3,742		39.70			
2005.1	234	133,013	5,314	16,578	1.097	18,180	136.68		3,421		39.95		142.65	
2005.2	228	139,455	5,571	19,324	1.097	21,191	151.95	2.3%	3,804	1.7%	39.95	0.6%		
2006.1	222	140,195	5,558	19,774	1.099	21,721	154.94	13.4%	3,908	14.2%	39.64	-0.8%	153.45	7.6%
2006.2	216	147,633	6,713	21,611	1.099	23,739	160.80	5.8%	3,536	-7.0%	45.47	13.8%		
2007.1	210	147,705	6,815	23,313	1.105	25,758	174.39	12.6%	3,780	-3.3%	46.14	16.4%	167.60	9.2%
2007.2	204	155,568	6,709	25,775	1.105	28,479	183.06	13.8%	4,245	20.0%	43.13	-5.2%		
2008.1	198	156,888	5,940	23,913	1.095	26,172	166.82	-4.3%	4,406	16.6%	37.86	-17.9%	174.91	4.4%
2008.2	192	163,562	6,198	24,888	1.095	27,240	166.54	-9.0%	4,395	3.5%	37.89	-12.1%		
2009.1	186	161,852	6,625	24,598	1.106	27,193	168.01	0.7%	4,105	-6.8%	40.93	8.1%	167.27	-4.4%
2009.2	180	167,924	6,934	26,477	1.106	29,270	174.31	4.7%	4,221	-4.0%	41.29	9.0%		
2010.1	174	166,010	5,905	21,970	1.108	24,335	146.59	-12.7%	4,121	0.4%	35.57	-13.1%	160.53	-4.0%
2010.2	168	172,319	6,355	25,603	1.108	28,359	164.57	-5.6%	4,463	5.7%	36.88	-10.7%		
2011.1	162	169,704	6,226	24,121	1.105	26,658	157.09	7.2%	4,282	3.9%	36.69	3.1%	160.86	0.2%
2011.2	156	175,173	6,774	27,060	1.105	29,907	170.73	3.7%	4,415	-1.1%	38.67	4.9%		
2012.1	150	173,640	6,308	25,530	1.090	27,836	160.31	2.0%	4,413	3.1%	36.33	-1.0%	165.54	2.9%
2012.2	144	179,105	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%		
2013.1	138	176,938	5,977	25,339	1.094	27,708	156.60	-2.3%	4,636	5.1%	33.78	-7.0%	155.05	-6.3%
2013.2	132	183,913	5,740	27,570	1.094	30,148	163.93	6.8%	5,252	20.2%	31.21	-11.1%		
2014.1	126	181,173	5,495	26,556	1.086	28,842	159.20	1.7%	5,249	13.2%	30.33	-10.2%	161.58	4.2%
2014.2	120	187,841	5,033	27,041	1.086	29,369	156.35	-4.6%	5,835	11.1%	26.79	-14.2%		
2015.1	114	185,545	7,201	34,110	1.076	36,695	197.77	24.2%	5,096	-2.9%	38.81	28.0%	176.93	9.5%
2015.2	108	193,268	5,653	31,279	1.076	33,650	174.11	11.4%	5,952	2.0%	29.25	9.2%		
2016.1	102	191,906	5,670	30,210	1.095	33,070	172.33	-12.9%	5,832	14.5%	29.55	-23.9%	173.22	-2.1%
2016.2	96	198,535	6,018	35,740	1.095	39,125	197.07	13.2%	6,501	9.2%	30.31	3.6%		
2017.1	90	196,324	6,013	34,202	1.091	37,311	190.05	10.3%	6,205	6.4%	30.63	3.7%	193.58	11.8%
2017.2	84	206,094	6,106	36,573	1.091	39,898	193.59	-1.8%	6,534	0.5%	29.63	-2.3%		
2018.1	78	204,134	6,512	39,296	1.093	42,962	210.46	10.7%	6,597	6.3%	31.90	4.2%	201.98	4.3%
2018.2	72	209,744	6,797	43,035	1.093	47,050	224.32	15.9%	6,922	5.9%	32.41	9.4%		
2019.1	66	205,821	6,584	39,804	1.098	43,705	212.34	0.9%	6,638	0.6%	31.99	0.3%	218.39	8.1%
2019.2	60	212,275	6,607	42,429	1.098	46,587	219.47	-2.2%	7,052	1.9%	31.12	-4.0%		
2020.1	54	209,168	4,910	30,780	1.115	34,312	164.04	-22.7%	6,988	5.3%	23.47	-26.6%	191.96	-12.1%
2020.2	48	216,846	5,043	31,786	1.115	35,433	163.40	-25.5%	7,026	-0.4%	23.25	-25.3%		
2021.1	42	215,931	4,926	30,545	1.126	34,383	159.23	-2.9%	6,980	-0.1%	22.81	-2.8%	161.32	-16.0%
2021.2	36	225,423	5,932	40,881	1.126	46,017	204.14	24.9%	7,757	10.4%	26.31	13.2%		
2022.1	30	222,898	6,131	44,656	1.118	49,943	224.06	40.7%	8,146	16.7%	27.51	20.6%	214.04	32.7%
2022.2	24	230,412	6,151	48,919	1.118	54,710	237.44	16.3%	8,895	14.7%	26.69	1.4%		
2023.1	18	227,811	6,441	54,645	1.118	61,114	268.27	19.7%	9,488	16.5%	28.28	2.8%	252.77	18.1%
2023.2	12	235,660	6,722	59,571	1.118	66,623	282.71	19.1%	9,911	11.4%	28.52	6.9%		
2024.1	6	234,493	7,029	59,950	1.118	67,047	285.92	6.6%	9,538	0.5%	29.98	6.0%	284.31	12.5%
Total		7,436,298	244,263	1,268,185		1,399,204								



Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

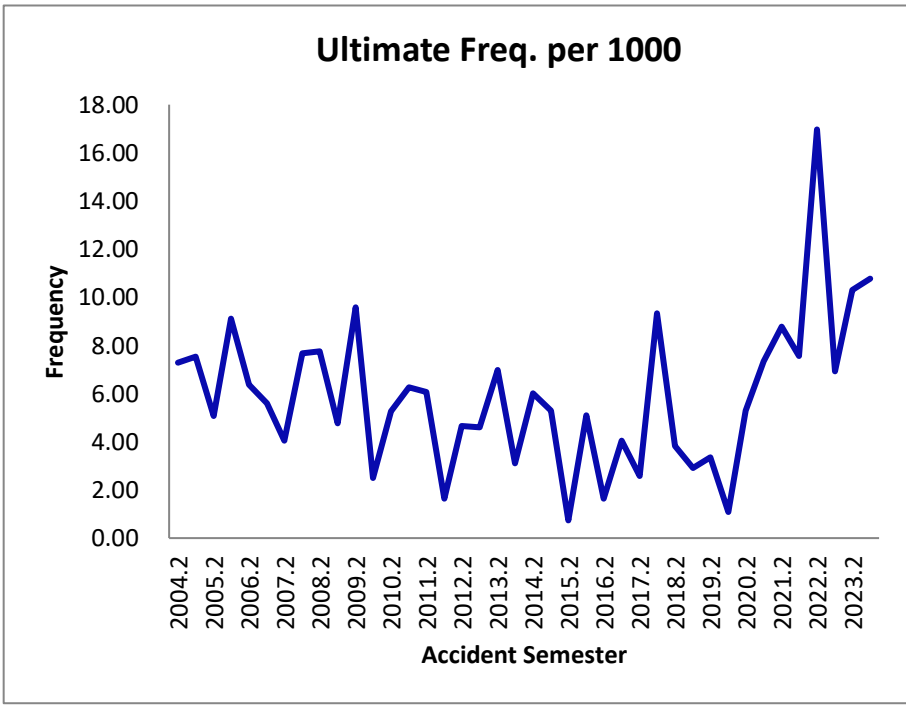
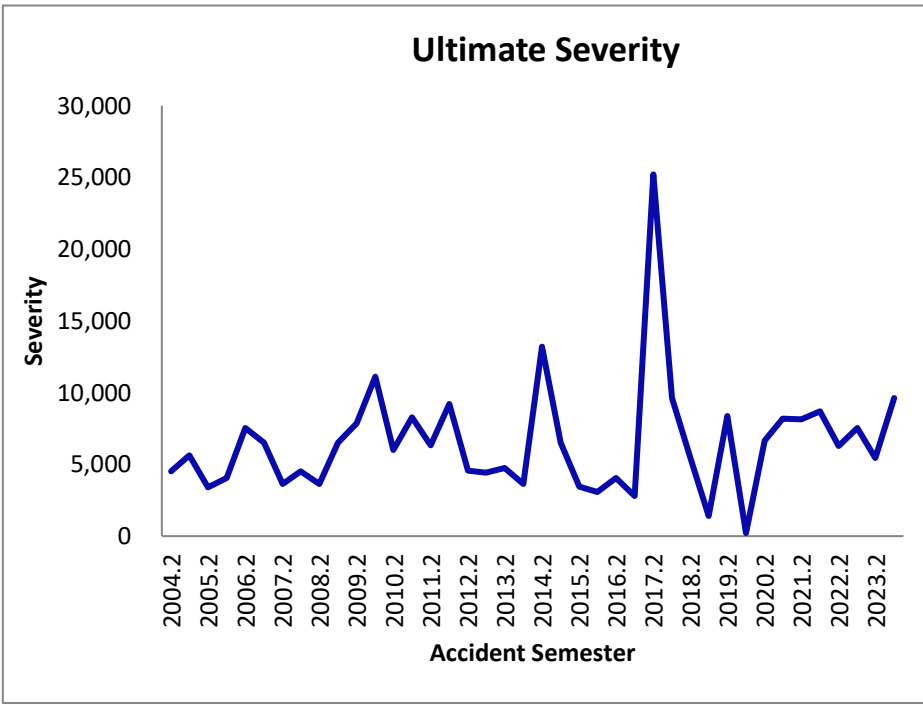
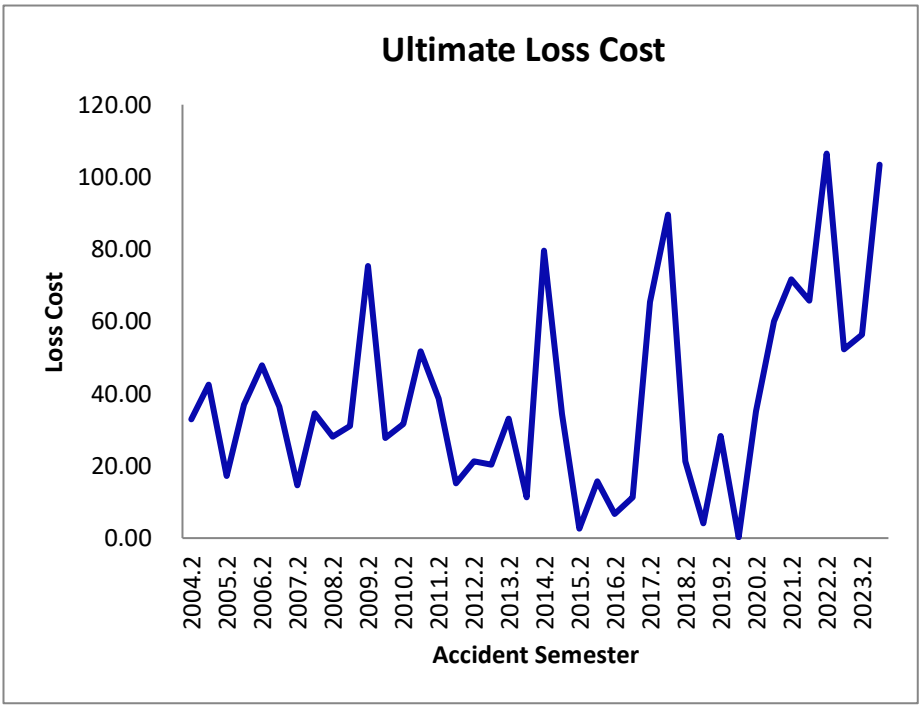
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	158,513	7,515	9,434	1.140	10,755	67.85		1,431		47.41			
2005.1	234	157,169	7,431	8,206	1.097	8,998	57.25		1,211		47.28		62.57	
2005.2	228	163,251	8,130	10,541	1.097	11,559	70.81	4.4%	1,422	-0.6%	49.80	5.0%		
2006.1	222	163,075	8,000	9,360	1.099	10,282	63.05	10.1%	1,285	6.1%	49.06	3.8%	66.93	7.0%
2006.2	216	169,763	8,634	11,665	1.099	12,814	75.48	6.6%	1,484	4.4%	50.86	2.1%		
2007.1	210	169,785	9,591	10,367	1.105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%	71.48	6.8%
2007.2	204	177,020	10,187	13,707	1.105	15,145	85.56	13.3%	1,487	0.2%	57.55	13.1%		
2008.1	198	178,753	10,414	11,921	1.095	13,048	72.99	8.2%	1,253	4.9%	58.26	3.1%	79.24	10.9%
2008.2	192	184,996	10,948	15,487	1.095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%		
2009.1	186	183,867	11,191	12,240	1.106	13,532	73.59	0.8%	1,209	-3.5%	60.86	4.5%	82.64	4.3%
2009.2	180	189,711	11,405	15,169	1.106	16,769	88.39	-3.5%	1,470	-5.0%	60.12	1.6%		
2010.1	174	188,633	9,861	11,532	1.108	12,773	67.71	-8.0%	1,295	7.1%	52.28	-14.1%	78.08	-5.5%
2010.2	168	195,028	11,075	15,498	1.108	17,166	88.02	-0.4%	1,550	5.4%	56.79	-5.5%		
2011.1	162	193,136	12,499	13,142	1.105	14,525	75.20	11.1%	1,162	-10.3%	64.72	23.8%	81.64	4.6%
2011.2	156	197,871	13,696	17,035	1.105	18,827	95.15	8.1%	1,375	-11.3%	69.22	21.9%		
2012.1	150	196,969	11,561	12,749	1.090	13,900	70.57	-6.2%	1,202	3.5%	58.69	-9.3%	82.89	1.5%
2012.2	144	201,954	12,015	16,685	1.090	18,192	90.08	-5.3%	1,514	10.1%	59.49	-14.0%		
2013.1	138	200,413	11,413	13,125	1.094	14,352	71.61	1.5%	1,258	4.6%	56.95	-3.0%	80.88	-2.4%
2013.2	132	206,595	13,301	19,062	1.094	20,845	100.90	12.0%	1,567	3.5%	64.38	8.2%		
2014.1	126	204,408	12,473	15,620	1.086	16,965	83.00	15.9%	1,360	8.2%	61.02	7.2%	91.99	13.7%
2014.2	120	210,221	13,058	20,988	1.086	22,795	108.44	7.5%	1,746	11.4%	62.12	-3.5%		
2015.1	114	208,493	15,202	18,453	1.076	19,852	95.22	14.7%	1,306	-4.0%	72.91	19.5%	101.85	10.7%
2015.2	108	214,751	13,945	21,180	1.076	22,786	106.10	-2.2%	1,634	-6.4%	64.94	4.5%		
2016.1	102	214,328	13,556	18,599	1.095	20,361	95.00	-0.2%	1,502	15.0%	63.25	-13.3%	100.56	-1.3%
2016.2	96	219,932	14,401	25,174	1.095	27,558	125.30	18.1%	1,914	17.1%	65.48	0.8%		
2017.1	90	218,645	14,180	20,256	1.091	22,097	101.06	6.4%	1,558	3.8%	64.85	2.5%	113.22	12.6%
2017.2	84	227,293	14,732	26,267	1.091	28,655	126.07	0.6%	1,945	1.6%	64.81	-1.0%		
2018.1	78	226,240	14,915	23,349	1.093	25,528	112.83	11.6%	1,712	9.8%	65.92	1.7%	119.47	5.5%
2018.2	72	230,377	15,016	29,061	1.093	31,773	137.92	9.4%	2,116	8.8%	65.18	0.6%		
2019.1	66	226,944	14,838	23,870	1.098	26,210	115.49	2.4%	1,766	3.2%	65.38	-0.8%	126.79	6.1%
2019.2	60	232,025	15,802	32,979	1.098	36,211	156.06	13.2%	2,292	8.3%	68.10	4.5%		
2020.1	54	230,116	12,387	21,360	1.115	23,810	103.47	-10.4%	1,922	8.8%	53.83	-17.7%	129.88	2.4%
2020.2	48	236,475	14,699	31,644	1.115	35,274	149.17	-4.4%	2,400	4.7%	62.16	-8.7%		
2021.1	42	235,850	12,232	22,396	1.126	25,210	106.89	3.3%	2,061	7.2%	51.86	-3.7%	128.06	-1.4%
2021.2	36	243,897	15,035	34,648	1.126	39,002	159.91	7.2%	2,594	8.1%	61.65	-0.8%		
2022.1	30	241,834	15,929	33,907	1.118	37,920	156.80	46.7%	2,381	15.5%	65.87	27.0%	158.36	23.7%
2022.2	24	248,135	17,632	56,239	1.118	62,896	253.48	58.5%	3,567	37.5%	71.06	15.3%		
2023.1	18	245,895	15,126	36,368	1.118	40,673	165.41	5.5%	2,689	13.0%	61.51	-6.6%	209.64	32.4%
2023.2	12	252,422	17,603	61,733	1.118	69,041	273.51	7.9%	3,922	10.0%	69.74	-1.9%		
2024.1	6	251,857	15,922	42,402	1.118	47,422	188.29	13.8%	2,978	10.8%	63.22	2.8%	230.95	10.2%
Total		8,296,638	507,548	863,420		953,926								



Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

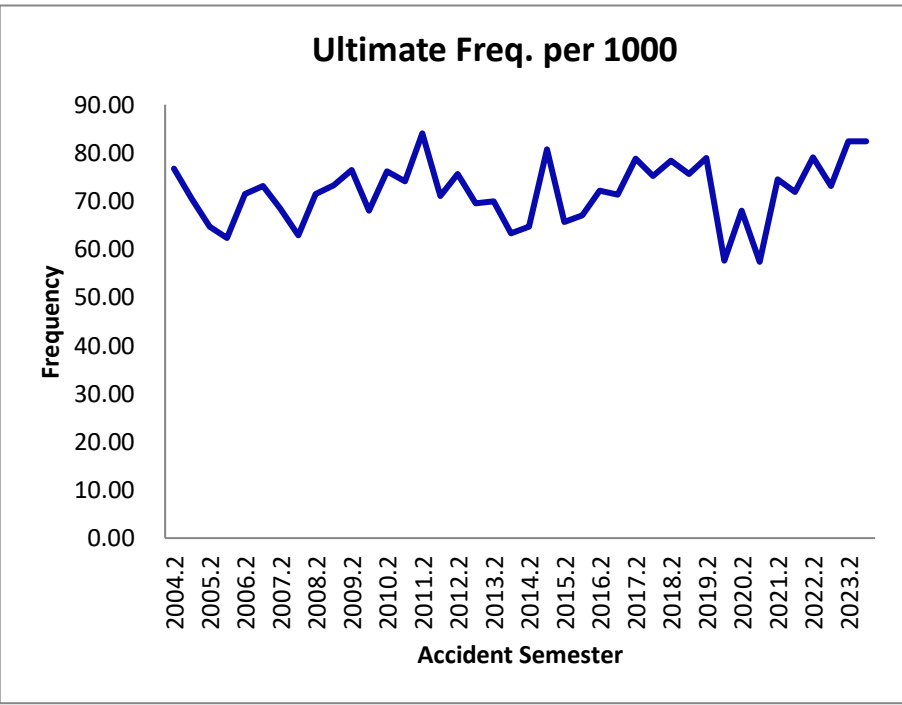
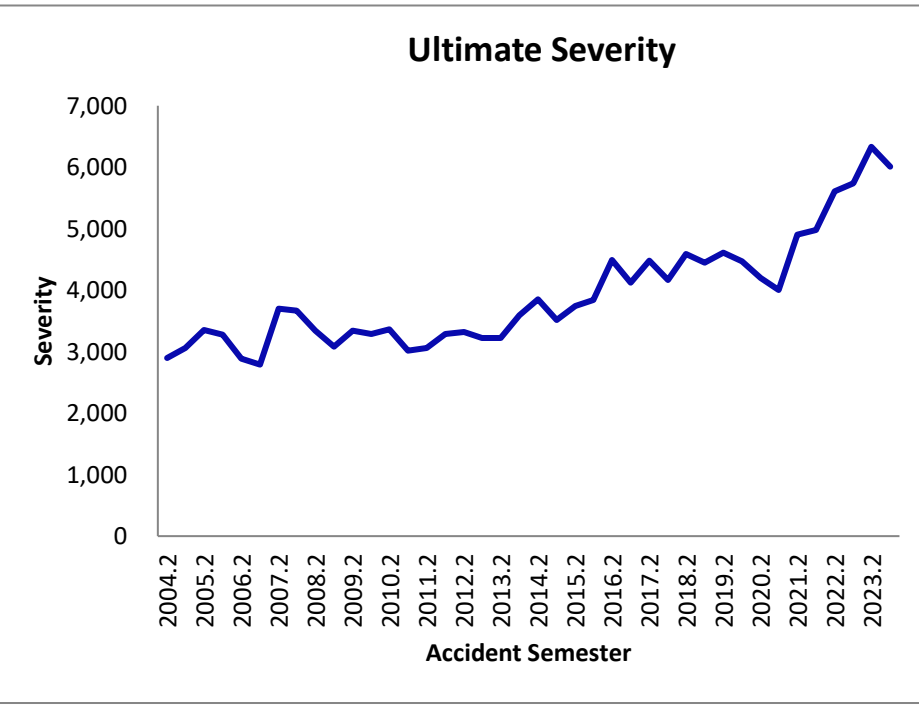
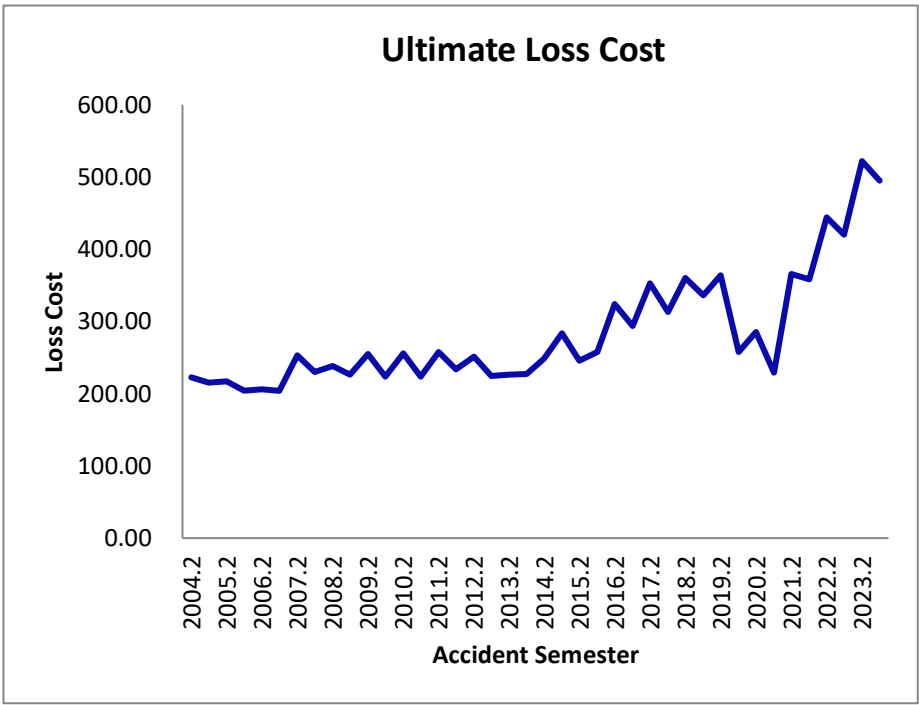
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	2,605	19	75	1.140	86	32.89		4,509		7.29			
2005.1	234	2,650	20	103	1.097	113	42.54		5,635		7.55		37.76	
2005.2	228	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%		
2006.1	222	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%	26.99	-28.5%
2006.2	216	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%		
2007.1	210	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%	42.21	56.4%
2007.2	204	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%		
2008.1	198	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%	24.59	-41.7%
2008.2	192	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%		
2009.1	186	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%	29.58	20.3%
2009.2	180	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%		
2010.1	174	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%	51.40	73.8%
2010.2	168	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%		
2011.1	162	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%	41.71	-18.9%
2011.2	156	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%		
2012.1	150	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%	26.86	-35.6%
2012.2	144	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%		
2013.1	138	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%	20.72	-22.9%
2013.2	132	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%		
2014.1	126	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%	22.12	6.8%
2014.2	120	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%		
2015.1	114	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%	56.89	157.1%
2015.2	108	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%		
2016.1	102	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%	9.14	-83.9%
2016.2	96	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%		
2017.1	90	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%	8.98	-1.8%
2017.2	84	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%		
2018.1	78	1,180	11	97	1.093	106	89.58	690.1%	9,610	242.7%	9.32	130.6%	77.58	764.1%
2018.2	72	1,043	4	20	1.093	22	21.31	-67.4%	5,559	-78.0%	3.83	47.9%		
2019.1	66	1,027	3	4	1.098	4	4.09	-95.4%	1,400	-85.4%	2.92	-68.7%	12.77	-83.5%
2019.2	60	891	3	23	1.098	25	28.21	32.4%	8,382	50.8%	3.37	-12.2%		
2020.1	54	927	1	0	1.115	0	0.22	-94.5%	207	-85.2%	1.08	-63.1%	13.95	9.2%
2020.2	48	946	5	30	1.115	33	35.12	24.5%	6,642	-20.8%	5.29	57.1%		
2021.1	42	1,090	8	58	1.126	65	60.02	26727.2%	8,174	3842.2%	7.34	580.5%	48.45	247.4%
2021.2	36	1,138	10	72	1.126	81	71.59	103.8%	8,144	22.6%	8.79	66.2%		
2022.1	30	1,059	8	62	1.118	70	65.75	9.6%	8,705	6.5%	7.55	2.9%	68.78	42.0%
2022.2	24	943	16	90	1.118	100	106.46	48.7%	6,273	-23.0%	16.97	93.1%		
2023.1	18	865	6	40	1.118	45	52.32	-20.4%	7,546	-13.3%	6.93	-8.2%	80.55	17.1%
2023.2	12	783	8	39	1.118	44	56.24	-47.2%	5,458	-13.0%	10.30	-39.3%		
2024.1	6	741	8	69	1.118	77	103.45	97.7%	9,606	27.3%	10.77	55.3%	79.20	-1.7%
Total		63,698	373	2,117		2,337								



Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 2024

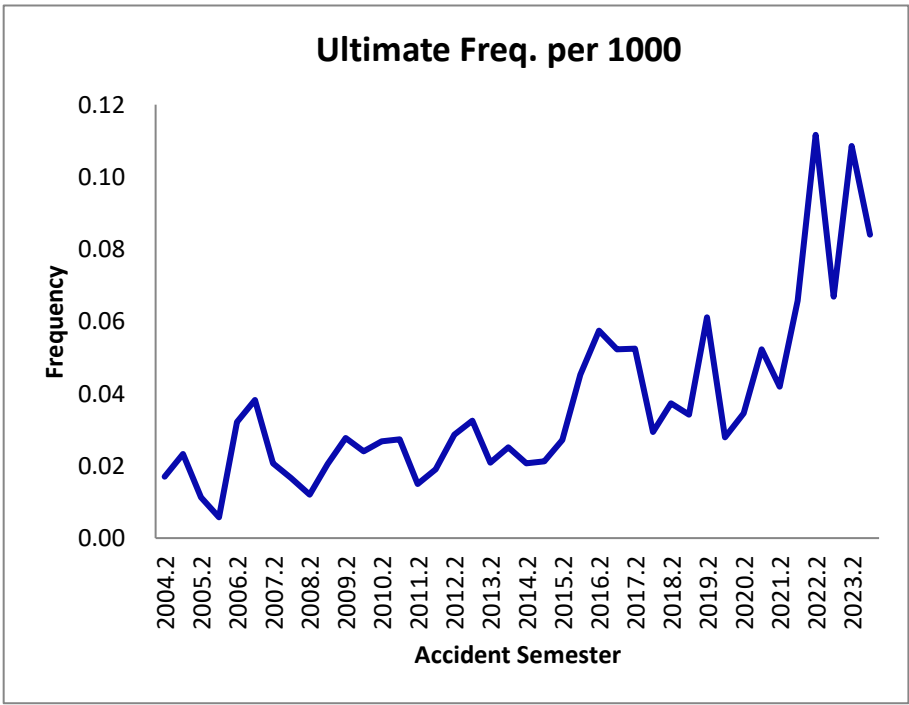
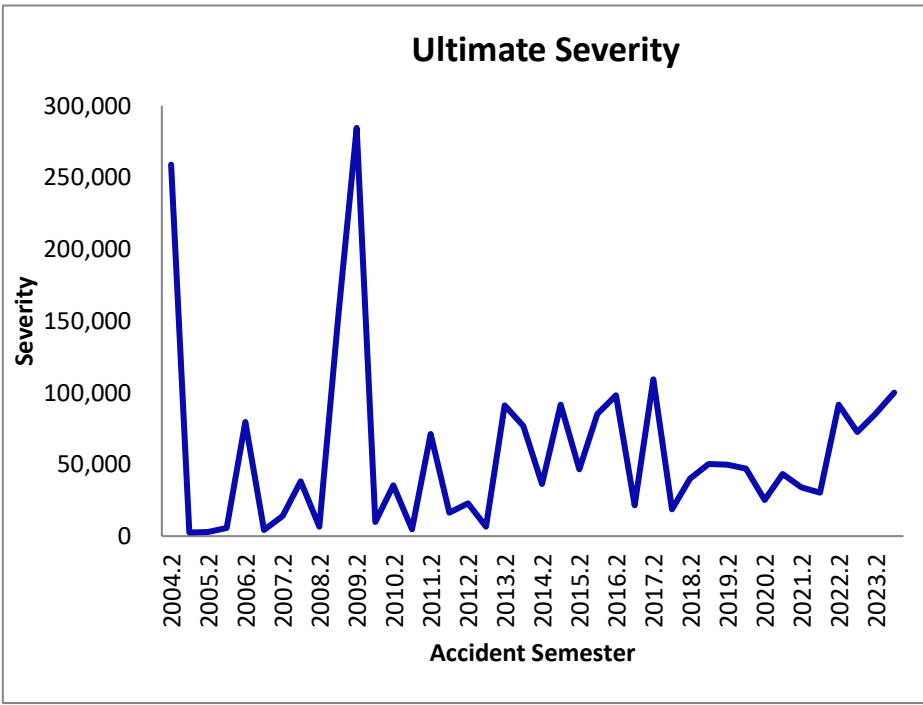
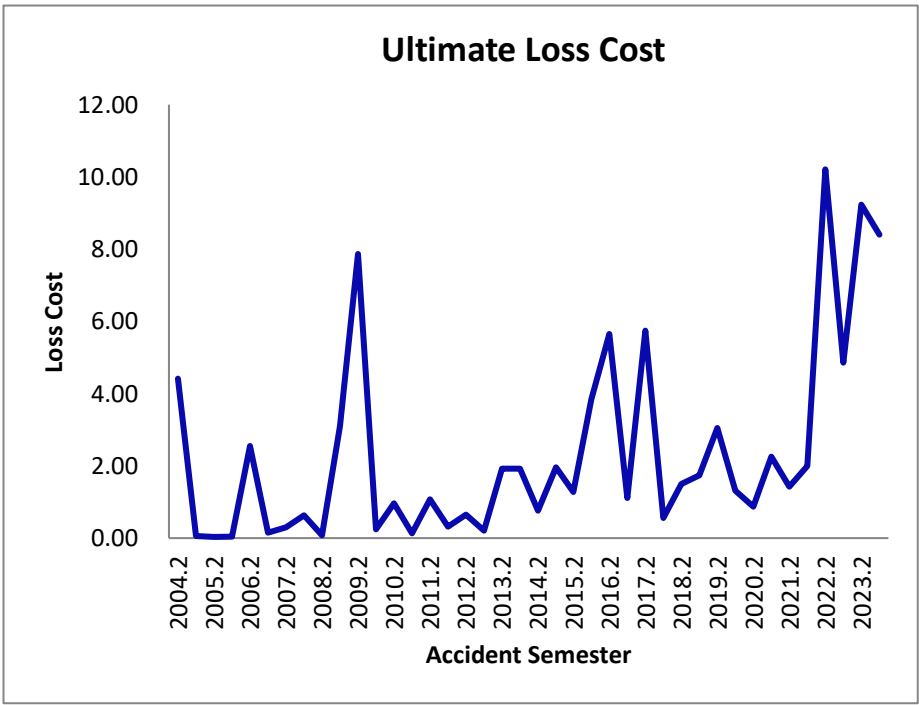
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.2	240	23,003	1,764	4,489	1.140	5,117	222.47		2,901		76.69			
2005.1	234	22,468	1,583	4,417	1.097	4,843	215.57		3,060		70.46		219.06	
2005.2	228	22,435	1,451	4,432	1.097	4,861	216.65	-2.6%	3,350	15.5%	64.68	-15.7%		
2006.1	222	21,492	1,338	3,992	1.099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%	210.50	-3.9%
2006.2	216	21,304	1,523	3,996	1.099	4,390	206.04	-4.9%	2,882	-14.0%	71.49	10.5%		
2007.1	210	20,566	1,503	3,795	1.105	4,193	203.87	-0.1%	2,790	-14.9%	73.08	17.4%	204.98	-2.6%
2007.2	204	20,803	1,422	4,760	1.105	5,259	252.79	22.7%	3,698	28.3%	68.36	-4.4%		
2008.1	198	20,450	1,285	4,304	1.095	4,711	230.38	13.0%	3,666	31.4%	62.84	-14.0%	241.68	17.9%
2008.2	192	20,787	1,484	4,528	1.095	4,956	238.39	-5.7%	3,339	-9.7%	71.39	4.4%		
2009.1	186	20,289	1,487	4,144	1.106	4,581	225.80	-2.0%	3,081	-16.0%	73.29	16.6%	232.17	-3.9%
2009.2	180	20,816	1,590	4,806	1.106	5,313	255.23	7.1%	3,342	0.1%	76.38	7.0%		
2010.1	174	20,316	1,381	4,099	1.108	4,540	223.49	-1.0%	3,288	6.7%	67.97	-7.3%	239.55	3.2%
2010.2	168	21,026	1,600	4,864	1.108	5,388	256.23	0.4%	3,367	0.8%	76.10	-0.4%		
2011.1	162	20,677	1,531	4,176	1.105	4,616	223.24	-0.1%	3,015	-8.3%	74.04	8.9%	239.87	0.1%
2011.2	156	20,928	1,759	4,875	1.105	5,387	257.43	0.5%	3,063	-9.0%	84.05	10.5%		
2012.1	150	20,266	1,440	4,340	1.090	4,732	233.48	4.6%	3,286	9.0%	71.06	-4.0%	245.65	2.4%
2012.2	144	20,559	1,554	4,738	1.090	5,165	251.25	-2.4%	3,324	8.5%	75.59	-10.1%		
2013.1	138	19,976	1,390	4,098	1.094	4,481	224.32	-3.9%	3,224	-1.9%	69.58	-2.1%	237.98	-3.1%
2013.2	132	20,477	1,433	4,229	1.094	4,624	225.82	-10.1%	3,227	-2.9%	69.98	-7.4%		
2014.1	126	20,025	1,266	4,186	1.086	4,546	227.01	1.2%	3,591	11.4%	63.22	-9.1%	226.41	-4.9%
2014.2	120	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%		
2015.1	114	20,308	1,639	5,359	1.076	5,766	283.91	25.1%	3,518	-2.0%	80.71	27.7%	266.20	17.6%
2015.2	108	20,931	1,375	4,783	1.076	5,146	245.84	-1.2%	3,742	-2.8%	65.69	1.6%		
2016.1	102	20,616	1,382	4,851	1.095	5,311	257.59	-9.3%	3,843	9.2%	67.03	-16.9%	251.67	-5.5%
2016.2	96	21,228	1,532	6,279	1.095	6,873	323.79	31.7%	4,487	19.9%	72.16	9.8%		
2017.1	90	20,862	1,488	5,620	1.091	6,131	293.87	14.1%	4,121	7.2%	71.32	6.4%	308.96	22.8%
2017.2	84	21,821	1,720	7,063	1.091	7,705	353.11	9.1%	4,480	-0.1%	78.81	9.2%		
2018.1	78	21,363	1,606	6,122	1.093	6,693	313.31	6.6%	4,168	1.1%	75.18	5.4%	333.42	7.9%
2018.2	72	21,553	1,690	7,093	1.093	7,755	359.83	1.9%	4,589	2.4%	78.41	-0.5%		
2019.1	66	21,188	1,602	6,488	1.098	7,124	336.22	7.3%	4,447	6.7%	75.61	0.6%	348.13	4.4%
2019.2	60	21,850	1,725	7,245	1.098	7,955	364.06	1.2%	4,612	0.5%	78.95	0.7%		
2020.1	54	21,391	1,232	4,942	1.115	5,509	257.55	-23.4%	4,472	0.6%	57.59	-23.8%	311.37	-10.6%
2020.2	48	21,608	1,468	5,525	1.115	6,159	285.04	-21.7%	4,196	-9.0%	67.93	-14.0%		
2021.1	42	20,864	1,197	4,252	1.126	4,786	229.39	-10.9%	3,999	-10.6%	57.36	-0.4%	257.71	-17.2%
2021.2	36	20,783	1,549	6,744	1.126	7,592	365.28	28.1%	4,901	16.8%	74.52	9.7%		
2022.1	30	20,101	1,445	6,432	1.118	7,193	357.84	56.0%	4,979	24.5%	71.88	25.3%	361.62	40.3%
2022.2	24	20,518	1,623	8,138	1.118	9,102	443.60	21.4%	5,609	14.4%	79.09	6.1%		
2023.1	18	20,112	1,471	7,549	1.118	8,443	419.78	17.3%	5,740	15.3%	73.13	1.7%	431.81	19.4%
2023.2	12	20,651	1,702	9,637	1.118	10,778	521.91	17.7%	6,332	12.9%	82.43	4.2%		
2024.1	6	20,623	1,698	9,126	1.118	10,206	494.89	17.9%	6,009	4.7%	82.36	12.6%	508.41	17.7%
Total		837,702	60,263	215,251		237,457								



Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 30 Jun 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
2004.2	240	175,871	3	681	1.140	776	4.41		258,811		0.02			
2005.1	234	171,572	4	9	1.097	10	0.06		2,532		0.02		2.26	
2005.2	228	177,325	2	5	1.097	6	0.03	-99.3%	2,845	-98.9%	0.01	-33.9%		
2006.1	222	173,658	1	5	1.099	6	0.03	-44.0%	5,745	126.9%	0.01	-75.3%	0.03	-98.6%
2006.2	216	186,719	6	434	1.099	477	2.55	7863.6%	79,510	2695.2%	0.03	184.9%		
2007.1	210	183,122	7	26	1.105	28	0.15	367.8%	4,048	-29.5%	0.04	563.8%	1.37	4094.7%
2007.2	204	242,129	5	64	1.105	71	0.29	-88.6%	14,130	-82.2%	0.02	-35.7%		
2008.1	198	239,690	4	139	1.095	152	0.63	309.7%	37,993	838.5%	0.02	-56.3%	0.46	-66.2%
2008.2	192	248,008	3	18	1.095	20	0.08	-72.6%	6,597	-53.3%	0.01	-41.4%		
2009.1	186	243,597	5	684	1.106	756	3.10	389.7%	151,270	298.2%	0.02	23.0%	1.58	241.7%
2009.2	180	252,994	7	1,802	1.106	1,992	7.87	9765.4%	284,544	4213.1%	0.03	128.7%		
2010.1	174	249,398	6	53	1.108	59	0.24	-92.4%	9,847	-93.5%	0.02	17.2%	4.08	158.6%
2010.2	168	260,793	7	225	1.108	249	0.95	-87.9%	35,564	-87.5%	0.03	-3.0%		
2011.1	162	255,985	7	29	1.105	32	0.13	-47.1%	4,579	-53.5%	0.03	13.7%	0.54	-86.7%
2011.2	156	263,438	4	254	1.105	281	1.07	11.8%	71,359	100.7%	0.01	-44.3%		
2012.1	150	258,944	5	74	1.090	81	0.31	149.6%	16,424	258.7%	0.02	-30.4%	0.69	27.5%
2012.2	144	267,445	8	161	1.090	176	0.66	-38.4%	22,937	-67.9%	0.03	91.7%		
2013.1	138	262,360	9	51	1.094	56	0.21	-31.8%	6,560	-60.1%	0.03	70.9%	0.44	-36.9%
2013.2	132	271,221	6	475	1.094	519	1.91	191.1%	91,322	298.1%	0.02	-26.9%		
2014.1	126	264,454	7	469	1.086	510	1.93	804.0%	76,854	1071.6%	0.03	-22.8%	1.92	339.0%
2014.2	120	273,518	6	190	1.086	207	0.76	-60.5%	36,342	-60.2%	0.02	-0.8%		
2015.1	114	267,263	6	485	1.076	522	1.95	1.4%	91,848	19.5%	0.02	-15.2%	1.35	-29.8%
2015.2	108	276,013	8	326	1.076	351	1.27	68.2%	46,656	28.4%	0.03	31.0%		
2016.1	102	271,742	12	956	1.095	1,046	3.85	97.1%	84,977	-7.5%	0.05	113.0%	2.55	89.2%
2016.2	96	280,473	16	1,447	1.095	1,584	5.65	344.3%	98,360	110.8%	0.06	110.7%		
2017.1	90	275,160	14	282	1.091	308	1.12	-70.9%	21,401	-74.8%	0.05	15.4%	3.40	33.5%
2017.2	84	287,862	15	1,513	1.091	1,651	5.74	1.6%	109,454	11.3%	0.05	-8.7%		
2018.1	78	282,675	8	142	1.093	155	0.55	-51.0%	18,665	-12.8%	0.03	-43.8%	3.17	-7.0%
2018.2	72	289,051	11	397	1.093	434	1.50	-73.9%	40,272	-63.2%	0.04	-28.9%		
2019.1	66	281,619	10	444	1.098	487	1.73	215.2%	50,473	170.4%	0.03	16.6%	1.61	-49.0%
2019.2	60	289,611	18	802	1.098	881	3.04	102.8%	49,787	23.6%	0.06	64.1%		
2020.1	54	283,384	8	336	1.115	375	1.32	-23.6%	47,226	-6.4%	0.03	-18.3%	2.19	35.8%
2020.2	48	293,101	10	229	1.115	255	0.87	-71.4%	25,192	-49.4%	0.03	-43.5%		
2021.1	42	289,889	15	581	1.126	654	2.26	70.6%	43,218	-8.5%	0.05	86.4%	1.56	-28.9%
2021.2	36	300,514	13	378	1.126	426	1.42	63.0%	33,797	34.2%	0.04	21.5%		
2022.1	30	294,683	19	527	1.118	590	2.00	-11.2%	30,425	-29.6%	0.07	26.1%	1.71	9.5%
2022.2	24	302,654	34	2,763	1.118	3,090	10.21	620.2%	91,445	170.6%	0.11	166.2%		
2023.1	18	296,456	20	1,288	1.118	1,440	4.86	142.7%	72,695	138.9%	0.07	1.6%	7.56	343.0%
2023.2	12	303,310	33	2,504	1.118	2,801	9.23	-9.5%	85,059	-7.0%	0.11	-2.8%		
2024.1	6	298,245	25	2,242	1.118	2,507	8.41	73.1%	100,137	37.7%	0.08	25.6%	8.82	16.7%
Total		10,385,947	404	23,493		26,020								



Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	37,989	37,989	1.000	37,989	37,989	0
2005.1	234	30,817	30,817	1.000	30,817	30,817	0
2005.2	228	35,678	35,678	1.000	35,678	35,678	0
2006.1	222	27,643	27,643	1.000	27,643	27,643	0
2006.2	216	35,563	35,593	1.000	35,593	35,563	30
2007.1	210	28,338	28,338	1.000	28,338	28,338	0
2007.2	204	33,620	33,620	1.000	33,620	33,620	0
2008.1	198	22,478	22,478	1.000	22,478	22,478	0
2008.2	192	27,668	27,668	1.000	27,668	27,668	0
2009.1	186	24,981	25,229	1.000	25,229	25,229	0
2009.2	180	38,882	38,886	1.000	38,886	38,903	(17)
2010.1	174	30,091	30,091	1.001	30,108	30,113	(5)
2010.2	168	37,835	38,248	1.001	38,273	38,239	34
2011.1	162	35,671	35,727	1.001	35,751	35,698	53
2011.2	156	50,150	50,150	0.999	50,121	50,230	(109)
2012.1	150	41,019	41,019	1.000	41,024	41,033	(9)
2012.2	144	51,950	51,987	1.000	51,993	52,000	(7)
2013.1	138	36,304	37,283	1.000	37,288	37,080	208
2013.2	132	55,773	57,262	1.000	57,278	57,082	196
2014.1	126	43,723	44,608	0.999	44,581	44,346	235
2014.2	120	52,633	53,694	1.000	53,682	53,412	270
2015.1	114	40,493	41,275	0.999	41,240	41,154	86
2015.2	108	69,328	72,382	1.000	72,389	71,647	743
2016.1	102	45,714	50,962	1.002	51,041	50,682	359
2016.2	96	62,612	69,272	1.001	69,373	68,369	1,004
2017.1	90	53,125	57,012	1.004	57,222	56,019	1,203
2017.2	84	67,178	74,656	1.012	75,561	74,368	1,193
2018.1	78	52,877	59,974	1.017	61,004	60,122	882
2018.2	72	67,510	82,346	1.025	84,416	81,809	2,607
2019.1	66	42,082	56,331	1.041	58,618	56,898	1,720
2019.2	60	47,948	66,660	1.054	70,269	69,111	1,158
2020.1	54	32,182	48,424	1.075	52,052	49,450	2,602
2020.2	48	32,540	53,762	1.127	60,577	56,523	4,054
2021.1	42	21,125	37,941	1.189	45,098	42,939	2,159
2021.2	36	28,372	63,704	1.286	81,934	76,215	5,719
2022.1	30	17,559	43,613	1.426	62,200	57,804	4,396
2022.2	24	13,033	54,485	1.605	87,470	75,794	11,676
2023.1	18	6,889	39,104	1.841	72,008	62,408	9,600
2023.2	12	3,234	38,312	2.266	86,830	63,679	23,151
2024.1	6	368	19,756	3.467	68,498		
Total		1,482,978	1,813,979		2,041,840		

Province of Nova Scotia
Third Party Liability - Property Damage
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	15,059	15,059	1.000	15,059	15,059	0
2005.1	234	14,358	14,358	1.000	14,358	14,358	0
2005.2	228	16,173	16,173	1.000	16,173	16,173	0
2006.1	222	15,045	15,045	1.000	15,045	15,045	0
2006.2	216	18,090	18,090	1.000	18,090	18,090	0
2007.1	210	16,129	16,129	1.000	16,129	16,129	0
2007.2	204	19,891	19,891	1.000	19,891	19,891	0
2008.1	198	16,547	16,547	1.000	16,547	16,547	0
2008.2	192	18,884	18,884	1.000	18,884	18,884	0
2009.1	186	18,660	18,660	1.000	18,660	18,660	0
2009.2	180	21,036	21,036	1.000	21,036	21,037	(1)
2010.1	174	18,275	18,275	1.000	18,275	18,275	0
2010.2	168	22,239	22,239	1.000	22,239	22,239	0
2011.1	162	20,704	20,704	1.000	20,704	20,695	9
2011.2	156	23,694	23,694	1.000	23,696	23,694	2
2012.1	150	20,223	20,223	1.000	20,224	20,222	2
2012.2	144	23,241	23,241	1.000	23,242	23,240	1
2013.1	138	12,749	12,749	1.000	12,749	12,748	1
2013.2	132	1,824	1,824	1.000	1,824	1,824	0
2014.1	126	2,213	2,213	1.000	2,213	2,212	0
2014.2	120	2,029	2,029	1.000	2,029	2,029	0
2015.1	114	1,690	1,690	1.000	1,690	1,690	0
2015.2	108	2,218	2,218	1.000	2,218	2,218	0
2016.1	102	2,176	2,176	1.000	2,176	2,176	(0)
2016.2	96	1,989	1,989	1.000	1,989	1,987	2
2017.1	90	2,122	2,122	1.000	2,121	2,118	3
2017.2	84	2,521	2,521	0.999	2,520	2,535	(15)
2018.1	78	2,930	2,930	1.000	2,930	2,946	(16)
2018.2	72	2,259	2,259	1.000	2,259	2,271	(12)
2019.1	66	1,981	1,984	1.000	1,984	1,995	(11)
2019.2	60	2,397	3,234	1.000	3,234	3,251	(17)
2020.1	54	2,281	2,331	1.000	2,332	2,395	(64)
2020.2	48	2,099	2,104	0.996	2,096	2,106	(10)
2021.1	42	1,440	1,443	1.000	1,444	1,442	1
2021.2	36	1,851	1,874	1.003	1,880	1,944	(64)
2022.1	30	2,221	2,256	1.015	2,289	2,256	33
2022.2	24	2,102	2,474	1.038	2,568	2,594	(26)
2023.1	18	1,897	2,196	1.084	2,380	2,138	243
2023.2	12	1,642	2,297	1.184	2,720	2,814	(94)
2024.1	6	895	2,746	1.070	2,940		
Total		375,774	379,907		380,838		

Province of Nova Scotia
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	0	0	1.000	0	0	0
2005.1	234	0	0	1.000	0	0	0
2005.2	228	0	0	1.000	0	0	0
2006.1	222	0	0	1.000	0	0	0
2006.2	216	0	0	1.000	0	0	0
2007.1	210	0	0	1.000	0	0	0
2007.2	204	0	0	1.000	0	0	0
2008.1	198	0	0	1.000	0	0	0
2008.2	192	0	0	1.000	0	0	0
2009.1	186	0	0	1.000	0	0	0
2009.2	180	0	0	1.000	0	0	0
2010.1	174	0	0	1.000	0	0	0
2010.2	168	0	0	1.000	0	0	0
2011.1	162	0	0	1.000	0	0	0
2011.2	156	0	0	1.000	0	0	0
2012.1	150	0	0	1.000	0	0	0
2012.2	144	0	0	1.000	0	0	0
2013.1	138	9,119	9,119	1.000	9,119	9,119	0
2013.2	132	24,958	24,958	1.000	24,958	24,957	1
2014.1	126	24,223	24,223	1.000	24,223	24,223	0
2014.2	120	27,382	27,382	1.000	27,382	27,382	0
2015.1	114	33,451	33,451	1.000	33,451	33,451	0
2015.2	108	30,695	30,695	1.000	30,695	30,695	0
2016.1	102	29,830	29,830	1.000	29,830	29,830	0
2016.2	96	34,221	34,238	1.000	34,238	34,238	0
2017.1	90	31,707	31,707	1.000	31,707	31,707	0
2017.2	84	36,185	36,186	1.000	36,186	36,185	0
2018.1	78	32,516	32,516	1.000	32,516	32,516	0
2018.2	72	39,036	39,038	1.000	39,038	39,037	1
2019.1	66	36,017	36,017	1.000	36,017	36,021	(3)
2019.2	60	39,084	39,088	1.000	39,088	39,200	(113)
2020.1	54	24,366	24,391	1.003	24,453	24,462	(9)
2020.2	48	29,409	29,415	1.003	29,494	29,490	4
2021.1	42	26,924	26,939	1.003	27,008	27,020	(12)
2021.2	36	38,560	38,579	1.003	38,698	38,689	9
2022.1	30	37,261	37,311	1.003	37,438	37,390	49
2022.2	24	43,524	43,627	1.003	43,761	43,878	(117)
2023.1	18	44,410	44,629	1.001	44,662	44,390	272
2023.2	12	49,069	50,299	1.004	50,495	48,858	1,636
2024.1	6	33,618	48,184	1.076	51,843		
Total		755,565	771,821		776,300		

Province of Nova Scotia
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	11,959	11,959	1.000	11,959	11,959	0
2005.1	234	8,751	8,751	1.000	8,751	8,751	0
2005.2	228	9,664	9,760	1.000	9,760	9,757	4
2006.1	222	8,964	8,964	1.000	8,964	8,964	0
2006.2	216	9,708	9,749	1.000	9,749	9,749	0
2007.1	210	7,650	7,650	1.000	7,650	7,650	(0)
2007.2	204	8,930	8,930	1.000	8,930	8,931	(1)
2008.1	198	6,023	6,023	1.000	6,023	6,024	(0)
2008.2	192	7,550	7,550	1.000	7,548	7,551	(3)
2009.1	186	7,161	7,161	1.000	7,159	7,162	(3)
2009.2	180	7,525	7,525	1.000	7,523	7,527	(4)
2010.1	174	9,886	9,886	1.000	9,883	9,889	(6)
2010.2	168	10,890	10,891	1.000	10,888	10,951	(64)
2011.1	162	10,121	10,121	0.999	10,107	10,124	(18)
2011.2	156	12,781	12,884	0.999	12,865	12,892	(27)
2012.1	150	12,338	12,338	0.999	12,324	12,378	(54)
2012.2	144	17,079	17,246	1.001	17,268	17,306	(37)
2013.1	138	11,581	11,652	1.001	11,669	11,676	(7)
2013.2	132	19,119	19,318	1.000	19,319	19,326	(7)
2014.1	126	13,626	13,815	0.998	13,794	13,811	(18)
2014.2	120	15,894	16,297	0.993	16,179	16,396	(216)
2015.1	114	13,454	13,498	0.996	13,443	13,449	(6)
2015.2	108	21,115	22,124	0.996	22,029	22,175	(146)
2016.1	102	18,680	19,022	1.003	19,072	19,375	(304)
2016.2	96	19,600	20,598	0.996	20,524	20,551	(27)
2017.1	90	15,435	17,034	1.000	17,029	17,130	(101)
2017.2	84	19,169	21,123	1.007	21,267	21,214	53
2018.1	78	15,866	16,443	1.007	16,559	17,190	(630)
2018.2	72	18,529	20,765	0.997	20,706	20,815	(109)
2019.1	66	13,877	15,405	1.031	15,882	15,760	122
2019.2	60	17,171	18,900	1.026	19,396	19,916	(520)
2020.1	54	10,849	13,055	1.051	13,723	12,597	1,126
2020.2	48	11,184	13,982	1.062	14,851	13,453	1,398
2021.1	42	9,395	10,878	1.083	11,778	11,876	(97)
2021.2	36	12,361	16,555	1.110	18,384	17,624	760
2022.1	30	10,050	13,947	1.156	16,124	15,277	847
2022.2	24	9,451	13,010	1.233	16,037	15,738	298
2023.1	18	6,783	10,789	1.315	14,190	13,318	871
2023.2	12	5,205	13,274	1.319	17,513	17,155	358
2024.1	6	1,980	14,603	1.090	15,924		
Total		477,355	533,476		552,744		

Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	1,145	1,145	1.000	1,145	1,145	0
2005.1	234	1,205	1,205	1.000	1,205	1,205	0
2005.2	228	1,057	1,057	1.000	1,057	1,057	0
2006.1	222	1,033	1,033	1.000	1,033	1,033	0
2006.2	216	1,383	1,383	1.000	1,383	1,383	0
2007.1	210	819	819	1.000	819	819	0
2007.2	204	1,367	1,367	1.000	1,367	1,367	0
2008.1	198	1,300	1,300	1.000	1,300	1,300	0
2008.2	192	623	623	1.000	623	623	0
2009.1	186	766	766	1.000	766	766	(0)
2009.2	180	1,428	1,428	1.000	1,428	1,428	0
2010.1	174	803	803	1.000	803	803	0
2010.2	168	1,659	1,659	1.000	1,659	1,659	0
2011.1	162	1,518	1,518	1.000	1,518	1,518	0
2011.2	156	1,535	1,535	1.000	1,535	1,535	0
2012.1	150	1,676	1,676	1.000	1,676	1,676	0
2012.2	144	2,304	2,304	1.000	2,304	2,304	0
2013.1	138	1,505	1,505	1.000	1,505	1,505	0
2013.2	132	3,670	3,670	1.000	3,670	3,656	14
2014.1	126	1,406	1,406	0.997	1,401	1,377	24
2014.2	120	2,110	2,184	0.981	2,142	2,140	2
2015.1	114	3,716	3,999	0.982	3,925	3,871	55
2015.2	108	2,978	4,059	0.983	3,989	3,682	307
2016.1	102	1,622	1,897	0.996	1,890	1,861	29
2016.2	96	2,418	2,664	0.994	2,648	2,566	82
2017.1	90	2,733	3,442	0.993	3,419	3,385	34
2017.2	84	2,561	3,655	0.995	3,635	2,567	1,068
2018.1	78	1,711	2,051	1.012	2,076	2,026	50
2018.2	72	2,237	2,994	1.014	3,034	2,906	128
2019.1	66	1,996	2,427	1.002	2,431	2,417	14
2019.2	60	2,523	4,704	1.013	4,764	4,321	443
2020.1	54	1,013	2,038	1.004	2,046	2,024	22
2020.2	48	1,638	3,231	1.023	3,305	3,130	175
2021.1	42	1,861	3,520	1.086	3,822	3,886	(64)
2021.2	36	1,583	3,991	1.158	4,622	4,061	561
2022.1	30	980	2,572	1.225	3,150	2,220	931
2022.2	24	1,249	2,904	1.418	4,118	3,087	1,030
2023.1	18	676	1,791	1.770	3,172	2,634	538
2023.2	12	499	2,683	2.033	5,456	5,011	445
2024.1	6	170	693	3.441	2,383		
Total		64,476	85,702		94,225		

Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	17,515	17,515	1.000	17,515	17,515	0
2005.1	234	16,578	16,578	1.000	16,578	16,578	0
2005.2	228	19,324	19,324	1.000	19,324	19,324	0
2006.1	222	19,773	19,774	1.000	19,774	19,773	1
2006.2	216	21,611	21,611	1.000	21,611	21,611	(1)
2007.1	210	23,313	23,313	1.000	23,313	23,313	0
2007.2	204	25,775	25,775	1.000	25,775	25,775	0
2008.1	198	23,913	23,913	1.000	23,913	23,913	0
2008.2	192	24,888	24,888	1.000	24,888	24,888	0
2009.1	186	24,598	24,598	1.000	24,598	24,598	0
2009.2	180	26,477	26,477	1.000	26,477	26,477	0
2010.1	174	21,970	21,970	1.000	21,970	21,970	0
2010.2	168	25,603	25,603	1.000	25,603	25,603	0
2011.1	162	24,121	24,121	1.000	24,121	24,121	0
2011.2	156	27,060	27,060	1.000	27,060	27,060	0
2012.1	150	25,530	25,530	1.000	25,530	25,530	0
2012.2	144	25,218	25,218	1.000	25,218	25,218	0
2013.1	138	25,339	25,339	1.000	25,339	25,339	0
2013.2	132	27,570	27,570	1.000	27,570	27,568	2
2014.1	126	26,556	26,556	1.000	26,556	26,556	0
2014.2	120	27,041	27,041	1.000	27,041	27,041	0
2015.1	114	34,110	34,110	1.000	34,110	34,110	(0)
2015.2	108	31,278	31,278	1.000	31,279	31,277	1
2016.1	102	30,209	30,209	1.000	30,210	30,209	1
2016.2	96	35,735	35,738	1.000	35,740	35,739	1
2017.1	90	34,199	34,199	1.000	34,202	34,200	1
2017.2	84	36,563	36,572	1.000	36,573	36,572	2
2018.1	78	39,294	39,294	1.000	39,296	39,293	3
2018.2	72	42,988	43,033	1.000	43,035	43,032	3
2019.1	66	39,792	39,802	1.000	39,804	39,823	(19)
2019.2	60	42,384	42,423	1.000	42,429	42,421	8
2020.1	54	30,759	30,774	1.000	30,780	30,769	11
2020.2	48	31,776	31,776	1.000	31,786	31,789	(4)
2021.1	42	30,502	30,532	1.000	30,545	30,528	17
2021.2	36	40,821	40,843	1.001	40,881	41,010	(129)
2022.1	30	44,504	44,633	1.001	44,656	44,788	(132)
2022.2	24	48,694	48,931	1.000	48,919	48,957	(38)
2023.1	18	54,354	54,689	0.999	54,645	54,443	202
2023.2	12	58,534	60,084	0.991	59,571	58,764	807
2024.1	6	44,680	62,146	0.965	59,950		
Total		1,250,949	1,270,840		1,268,185		

Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	9,434	9,434	1.000	9,434	9,434	0
2005.1	234	8,206	8,206	1.000	8,206	8,206	0
2005.2	228	10,541	10,541	1.000	10,541	10,541	0
2006.1	222	9,360	9,360	1.000	9,360	9,360	0
2006.2	216	11,665	11,665	1.000	11,665	11,665	0
2007.1	210	10,367	10,367	1.000	10,367	10,368	(0)
2007.2	204	13,707	13,707	1.000	13,707	13,707	(0)
2008.1	198	11,921	11,921	1.000	11,921	11,921	(0)
2008.2	192	15,486	15,486	1.000	15,487	15,487	(0)
2009.1	186	12,240	12,240	1.000	12,240	12,240	(0)
2009.2	180	15,169	15,169	1.000	15,169	15,169	(0)
2010.1	174	11,532	11,532	1.000	11,532	11,532	(0)
2010.2	168	15,498	15,498	1.000	15,498	15,498	0
2011.1	162	13,142	13,142	1.000	13,142	13,142	0
2011.2	156	17,035	17,035	1.000	17,035	17,035	0
2012.1	150	12,749	12,749	1.000	12,749	12,749	0
2012.2	144	16,686	16,686	1.000	16,685	16,685	0
2013.1	138	13,126	13,126	1.000	13,125	13,125	0
2013.2	132	19,064	19,064	1.000	19,062	19,062	0
2014.1	126	15,620	15,621	1.000	15,620	15,620	0
2014.2	120	20,990	20,990	1.000	20,988	20,989	(0)
2015.1	114	18,455	18,455	1.000	18,453	18,454	(0)
2015.2	108	21,182	21,182	1.000	21,180	21,169	11
2016.1	102	18,610	18,610	0.999	18,599	18,612	(13)
2016.2	96	25,179	25,179	1.000	25,174	25,181	(7)
2017.1	90	20,260	20,260	1.000	20,256	20,260	(5)
2017.2	84	26,272	26,272	1.000	26,267	26,273	(6)
2018.1	78	23,354	23,354	1.000	23,349	23,354	(5)
2018.2	72	29,067	29,067	1.000	29,061	29,070	(9)
2019.1	66	23,871	23,874	1.000	23,870	23,875	(4)
2019.2	60	32,964	32,983	1.000	32,979	32,984	(6)
2020.1	54	21,357	21,359	1.000	21,360	21,373	(13)
2020.2	48	31,634	31,634	1.000	31,644	31,628	16
2021.1	42	22,389	22,389	1.000	22,396	22,405	(9)
2021.2	36	34,601	34,628	1.001	34,648	34,711	(63)
2022.1	30	33,859	33,885	1.001	33,907	33,880	26
2022.2	24	55,990	56,128	1.002	56,239	56,103	135
2023.1	18	36,126	36,267	1.003	36,368	36,428	(61)
2023.2	12	60,057	61,111	1.010	61,733	62,350	(617)
2024.1	6	29,511	38,294	1.107	42,402		
Total		848,274	858,470		863,420		

Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	75	75	1.000	75	75	0
2005.1	234	103	103	1.000	103	103	0
2005.2	228	40	40	1.000	40	40	0
2006.1	222	85	85	1.000	85	85	0
2006.2	216	103	103	1.000	103	103	0
2007.1	210	77	77	1.000	77	77	0
2007.2	204	30	30	1.000	30	30	0
2008.1	198	70	70	1.000	70	70	0
2008.2	192	53	53	1.000	53	53	0
2009.1	186	59	59	1.000	59	59	0
2009.2	180	135	135	1.000	135	135	0
2010.1	174	50	50	1.000	50	50	0
2010.2	168	54	54	1.000	54	54	0
2011.1	162	90	90	1.000	90	90	0
2011.2	156	63	63	1.000	63	63	0
2012.1	150	25	25	1.000	25	25	0
2012.2	144	33	33	1.000	33	33	0
2013.1	138	32	32	1.000	32	32	0
2013.2	132	48	48	1.000	48	48	0
2014.1	126	17	17	1.000	17	17	0
2014.2	120	110	110	1.000	110	110	0
2015.1	114	48	48	1.000	48	48	0
2015.2	108	3	3	1.000	3	3	0
2016.1	102	20	20	1.000	20	20	0
2016.2	96	7	7	1.000	7	7	0
2017.1	90	13	13	1.000	13	13	0
2017.2	84	69	69	1.000	69	69	0
2018.1	78	97	97	1.000	97	97	0
2018.2	72	20	20	1.000	20	20	0
2019.1	66	4	4	1.000	4	4	0
2019.2	60	23	23	1.000	23	22	0
2020.1	54	0	0	1.000	0	0	(0)
2020.2	48	30	30	1.000	30	30	(0)
2021.1	42	58	58	1.000	58	58	(0)
2021.2	36	72	72	1.000	72	72	0
2022.1	30	62	62	1.000	62	62	0
2022.2	24	90	90	1.000	90	91	(1)
2023.1	18	40	40	1.009	40	44	(3)
2023.2	12	39	39	1.012	39	71	(31)
2024.1	6	52	71	0.972	69		
Total		2,099	2,118		2,117		

Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	4,489	4,489	1.000	4,489	4,489	0
2005.1	234	4,417	4,417	1.000	4,417	4,417	0
2005.2	228	4,432	4,432	1.000	4,432	4,432	0
2006.1	222	3,992	3,992	1.000	3,992	3,992	0
2006.2	216	3,996	3,996	1.000	3,996	3,996	0
2007.1	210	3,795	3,795	1.000	3,795	3,795	0
2007.2	204	4,760	4,760	1.000	4,760	4,760	0
2008.1	198	4,304	4,304	1.000	4,304	4,304	0
2008.2	192	4,528	4,528	1.000	4,528	4,528	(0)
2009.1	186	4,144	4,144	1.000	4,144	4,144	(0)
2009.2	180	4,806	4,806	1.000	4,806	4,806	(0)
2010.1	174	4,099	4,099	1.000	4,099	4,099	(0)
2010.2	168	4,864	4,864	1.000	4,864	4,864	(0)
2011.1	162	4,176	4,176	1.000	4,176	4,177	(0)
2011.2	156	4,875	4,875	1.000	4,875	4,875	(0)
2012.1	150	4,340	4,340	1.000	4,340	4,340	(0)
2012.2	144	4,738	4,738	1.000	4,738	4,737	0
2013.1	138	4,098	4,098	1.000	4,098	4,098	(0)
2013.2	132	4,229	4,229	1.000	4,229	4,229	(0)
2014.1	126	4,185	4,185	1.000	4,186	4,186	(0)
2014.2	120	4,735	4,735	1.000	4,735	4,735	(0)
2015.1	114	5,359	5,359	1.000	5,359	5,359	(0)
2015.2	108	4,783	4,783	1.000	4,783	4,783	(0)
2016.1	102	4,851	4,851	1.000	4,851	4,850	2
2016.2	96	6,280	6,280	1.000	6,279	6,278	1
2017.1	90	5,621	5,621	1.000	5,620	5,620	(1)
2017.2	84	7,065	7,065	1.000	7,063	7,064	(1)
2018.1	78	6,123	6,123	1.000	6,122	6,121	1
2018.2	72	7,095	7,095	1.000	7,093	7,093	1
2019.1	66	6,488	6,489	1.000	6,488	6,489	(1)
2019.2	60	7,245	7,245	1.000	7,245	7,242	3
2020.1	54	4,943	4,943	1.000	4,942	4,941	1
2020.2	48	5,527	5,527	1.000	5,525	5,523	2
2021.1	42	4,223	4,253	1.000	4,252	4,253	(1)
2021.2	36	6,736	6,751	0.999	6,744	6,721	23
2022.1	30	6,413	6,437	0.999	6,432	6,451	(19)
2022.2	24	8,134	8,146	0.999	8,138	8,185	(47)
2023.1	18	7,536	7,567	0.998	7,549	7,560	(11)
2023.2	12	9,485	9,698	0.994	9,637	9,341	296
2024.1	6	6,202	9,034	1.010	9,126		
Total		212,110	215,269		215,251		

Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Loss and ALAE Estimate
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.2	240	681	681	1.000	681	681	0
2005.1	234	9	9	1.000	9	9	0
2005.2	228	5	5	1.000	5	5	0
2006.1	222	5	5	1.000	5	5	0
2006.2	216	434	434	1.000	434	434	0
2007.1	210	26	26	1.000	26	26	0
2007.2	204	64	64	1.000	64	64	0
2008.1	198	139	139	1.000	139	139	0
2008.2	192	18	18	1.000	18	18	0
2009.1	186	684	684	1.000	684	684	0
2009.2	180	1,802	1,802	1.000	1,802	1,802	0
2010.1	174	53	53	1.000	53	53	0
2010.2	168	225	225	1.000	225	225	0
2011.1	162	29	29	1.000	29	29	0
2011.2	156	256	256	0.995	254	258	(4)
2012.1	150	74	74	1.008	74	307	(233)
2012.2	144	168	168	0.959	161	167	(6)
2013.1	138	54	54	0.953	51	54	(3)
2013.2	132	447	497	0.956	475	500	(25)
2014.1	126	332	493	0.951	469	461	8
2014.2	120	213	213	0.892	190	203	(13)
2015.1	114	531	531	0.914	485	519	(34)
2015.2	108	348	348	0.938	326	351	(25)
2016.1	102	986	986	0.969	956	1,018	(62)
2016.2	96	1,405	1,464	0.988	1,447	1,412	35
2017.1	90	273	290	0.972	282	316	(34)
2017.2	84	1,337	1,558	0.972	1,513	2,525	(1,012)
2018.1	78	157	157	0.905	142	166	(24)
2018.2	72	211	422	0.940	397	450	(54)
2019.1	66	46	460	0.964	444	299	145
2019.2	60	529	876	0.916	802	619	183
2020.1	54	256	386	0.870	336	348	(12)
2020.2	48	124	262	0.874	229	350	(122)
2021.1	42	443	638	0.910	581	567	14
2021.2	36	178	383	0.988	378	359	20
2022.1	30	227	473	1.114	527	751	(223)
2022.2	24	240	1,791	1.542	2,763	2,830	(67)
2023.1	18	193	683	1.886	1,288	886	402
2023.2	12	106	1,186	2.111	2,504	1,043	1,461
2024.1	6	81	505	4.438	2,242		
Total		13,387	19,330		23,493		

Province of Nova Scotia
Third Party Liability - Bodily Injury
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	1,442	1.000	1,442	1,442	0
2005.1	234	1,292	1.000	1,292	1,292	0
2005.2	228	1,328	1.000	1,328	1,328	0
2006.1	222	1,124	1.000	1,124	1,124	0
2006.2	216	1,366	1.000	1,366	1,366	0
2007.1	210	1,133	1.000	1,133	1,133	0
2007.2	204	1,242	1.000	1,242	1,242	0
2008.1	198	896	1.000	896	896	0
2008.2	192	1,079	1.000	1,079	1,079	0
2009.1	186	1,020	1.000	1,020	1,020	0
2009.2	180	1,173	1.000	1,173	1,172	1
2010.1	174	1,053	1.000	1,053	1,053	0
2010.2	168	1,221	1.000	1,221	1,221	0
2011.1	162	1,040	1.000	1,040	1,040	(0)
2011.2	156	1,251	1.000	1,251	1,251	(0)
2012.1	150	1,105	1.000	1,106	1,105	0
2012.2	144	1,194	1.000	1,195	1,193	1
2013.1	138	1,207	1.000	1,208	1,206	1
2013.2	132	1,383	1.000	1,384	1,383	1
2014.1	126	1,115	1.001	1,116	1,115	1
2014.2	120	1,221	1.000	1,222	1,221	1
2015.1	114	1,262	1.000	1,263	1,262	1
2015.2	108	1,362	1.000	1,363	1,364	(1)
2016.1	102	1,181	1.000	1,181	1,178	3
2016.2	96	1,369	1.001	1,370	1,369	0
2017.1	90	1,248	1.000	1,248	1,250	(2)
2017.2	84	1,372	0.999	1,371	1,371	0
2018.1	78	1,171	0.999	1,170	1,169	1
2018.2	72	1,377	0.998	1,374	1,379	(5)
2019.1	66	1,132	0.997	1,129	1,128	1
2019.2	60	1,320	0.996	1,315	1,320	(6)
2020.1	54	747	0.996	744	743	1
2020.2	48	968	0.997	965	957	8
2021.1	42	824	0.997	821	815	6
2021.2	36	1,074	1.000	1,075	1,074	0
2022.1	30	920	1.004	924	923	1
2022.2	24	947	1.027	972	978	(6)
2023.1	18	884	1.059	936	925	11
2023.2	12	992	1.097	1,088	1,031	57
2024.1	6	777	1.271	987		
Total		45,812		46,186	45,121	78

Province of Nova Scotia
Third Party Liability - Property Damage
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	4,582	1.000	4,582	4,582	0
2005.1	234	4,663	1.000	4,663	4,663	0
2005.2	228	4,771	1.000	4,771	4,771	0
2006.1	222	4,672	1.000	4,672	4,672	0
2006.2	216	5,590	1.000	5,590	5,590	0
2007.1	210	5,166	1.000	5,166	5,166	0
2007.2	204	5,785	1.000	5,785	5,785	0
2008.1	198	5,034	1.000	5,034	5,034	0
2008.2	192	5,676	1.000	5,676	5,676	0
2009.1	186	5,661	1.000	5,661	5,661	0
2009.2	180	6,283	1.000	6,283	6,283	0
2010.1	174	5,699	1.000	5,699	5,699	0
2010.2	168	6,480	1.000	6,480	6,480	0
2011.1	162	5,819	1.000	5,819	5,819	0
2011.2	156	6,480	1.000	6,480	6,480	0
2012.1	150	5,740	1.000	5,740	5,740	0
2012.2	144	6,165	1.000	6,165	6,165	0
2013.1	138	3,356	1.000	3,356	3,356	0
2013.2	132	400	1.000	400	400	0
2014.1	126	375	1.000	375	375	0
2014.2	120	346	1.000	346	346	0
2015.1	114	318	1.000	318	318	0
2015.2	108	379	1.000	379	379	0
2016.1	102	301	1.000	301	301	0
2016.2	96	330	1.000	330	330	0
2017.1	90	349	1.000	349	349	0
2017.2	84	441	1.000	441	441	0
2018.1	78	386	1.000	386	386	0
2018.2	72	392	1.000	392	392	(0)
2019.1	66	332	1.000	332	332	(0)
2019.2	60	384	1.000	384	384	0
2020.1	54	324	0.999	324	325	(1)
2020.2	48	333	0.999	333	332	1
2021.1	42	226	0.999	226	225	1
2021.2	36	292	0.999	292	294	(2)
2022.1	30	332	0.999	332	332	(1)
2022.2	24	342	1.002	343	337	6
2023.1	18	305	1.033	315	314	1
2023.2	12	300	1.041	312	341	(28)
2024.1	6	438	0.787	345		
Total		105,247		105,174	104,852	(22)

Province of Nova Scotia
Third Party Liability - Direct Compensation
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	0	1.000	0	0	0
2005.1	234	0	1.000	0	0	0
2005.2	228	0	1.000	0	0	0
2006.1	222	0	1.000	0	0	0
2006.2	216	0	1.000	0	0	0
2007.1	210	0	1.000	0	0	0
2007.2	204	0	1.000	0	0	0
2008.1	198	0	1.000	0	0	0
2008.2	192	0	1.000	0	0	0
2009.1	186	0	1.000	0	0	0
2009.2	180	0	1.000	0	0	0
2010.1	174	0	1.000	0	0	0
2010.2	168	0	1.000	0	0	0
2011.1	162	0	1.000	0	0	0
2011.2	156	0	1.000	0	0	0
2012.1	150	0	1.000	0	0	0
2012.2	144	0	1.000	0	0	0
2013.1	138	2,574	1.000	2,574	2,574	0
2013.2	132	6,846	1.000	6,846	6,846	0
2014.1	126	6,777	1.000	6,777	6,777	0
2014.2	120	7,250	1.000	7,250	7,250	0
2015.1	114	8,739	1.000	8,739	8,739	0
2015.2	108	7,592	1.000	7,592	7,592	0
2016.1	102	7,238	1.000	7,238	7,238	0
2016.2	96	8,144	1.000	8,144	8,144	0
2017.1	90	7,640	1.000	7,640	7,640	0
2017.2	84	8,348	1.000	8,348	8,348	0
2018.1	78	7,643	1.000	7,643	7,643	0
2018.2	72	8,598	1.000	8,598	8,598	0
2019.1	66	7,768	1.000	7,768	7,768	0
2019.2	60	8,345	1.000	8,345	8,345	(0)
2020.1	54	5,295	1.000	5,295	5,295	0
2020.2	48	6,123	1.000	6,123	6,123	0
2021.1	42	5,694	1.000	5,694	5,693	1
2021.2	36	7,415	1.000	7,415	7,412	3
2022.1	30	6,528	1.000	6,528	6,526	2
2022.2	24	7,120	1.000	7,122	7,115	6
2023.1	18	7,017	1.000	7,017	7,008	8
2023.2	12	7,421	1.000	7,422	7,200	223
2024.1	6	6,856	1.049	7,190		
Total		162,971		163,308	155,874	244

Province of Nova Scotia
Accident Benefits - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	2,032	1.000	2,032	2,032	0
2005.1	234	1,813	1.000	1,813	1,813	0
2005.2	228	1,994	1.000	1,994	1,994	0
2006.1	222	1,763	1.000	1,763	1,763	0
2006.2	216	1,893	1.000	1,893	1,893	0
2007.1	210	1,829	1.000	1,829	1,829	0
2007.2	204	1,892	1.000	1,892	1,892	0
2008.1	198	1,456	1.000	1,456	1,456	0
2008.2	192	1,644	1.000	1,644	1,644	0
2009.1	186	1,543	1.000	1,543	1,543	0
2009.2	180	1,762	1.000	1,762	1,762	0
2010.1	174	1,526	1.000	1,526	1,526	0
2010.2	168	1,899	1.000	1,899	1,900	(1)
2011.1	162	1,646	1.000	1,646	1,646	(0)
2011.2	156	1,950	1.000	1,950	1,950	(0)
2012.1	150	1,709	1.000	1,709	1,709	(0)
2012.2	144	1,867	1.000	1,867	1,867	(0)
2013.1	138	1,837	1.000	1,837	1,837	(0)
2013.2	132	2,347	1.000	2,347	2,347	(0)
2014.1	126	1,894	1.000	1,894	1,894	(0)
2014.2	120	2,155	1.000	2,155	2,155	(0)
2015.1	114	2,198	1.000	2,198	2,198	(0)
2015.2	108	2,377	1.000	2,377	2,377	(0)
2016.1	102	2,185	1.000	2,185	2,185	(0)
2016.2	96	2,546	1.000	2,546	2,546	(0)
2017.1	90	2,264	1.000	2,264	2,265	(1)
2017.2	84	2,584	1.000	2,584	2,584	(1)
2018.1	78	2,291	1.000	2,290	2,290	0
2018.2	72	2,715	1.000	2,715	2,714	0
2019.1	66	2,291	0.999	2,290	2,293	(3)
2019.2	60	2,658	1.000	2,658	2,658	(1)
2020.1	54	1,524	1.000	1,523	1,523	0
2020.2	48	1,946	0.999	1,944	1,946	(2)
2021.1	42	1,735	0.999	1,734	1,734	(1)
2021.2	36	2,381	0.999	2,378	2,379	(1)
2022.1	30	2,008	0.997	2,001	2,007	(5)
2022.2	24	2,120	0.993	2,106	2,111	(5)
2023.1	18	2,038	0.991	2,021	1,994	26
2023.2	12	2,379	0.972	2,314	2,307	6
2024.1	6	2,396	0.921	2,208		
Total		81,087		80,783	78,566	9

Province of Nova Scotia
Uninsured Auto
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	77	1.000	77	77	0
2005.1	234	70	1.000	70	70	0
2005.2	228	64	1.000	64	64	0
2006.1	222	77	1.000	77	77	0
2006.2	216	67	1.000	67	67	0
2007.1	210	59	1.000	59	59	0
2007.2	204	92	1.000	92	92	0
2008.1	198	66	1.000	66	66	0
2008.2	192	59	1.000	59	59	0
2009.1	186	43	1.000	43	43	0
2009.2	180	70	1.000	70	70	0
2010.1	174	53	1.000	53	53	0
2010.2	168	77	1.000	77	77	0
2011.1	162	62	1.000	62	62	0
2011.2	156	74	1.000	74	74	0
2012.1	150	63	1.000	63	63	0
2012.2	144	81	1.000	81	81	0
2013.1	138	87	1.000	87	87	0
2013.2	132	114	1.000	114	114	0
2014.1	126	90	1.000	90	90	0
2014.2	120	89	1.000	89	89	0
2015.1	114	131	1.000	131	131	0
2015.2	108	116	1.000	116	114	2
2016.1	102	106	1.000	106	106	0
2016.2	96	120	1.000	120	120	0
2017.1	90	85	1.000	85	85	0
2017.2	84	102	1.000	102	101	1
2018.1	78	82	1.001	82	83	(1)
2018.2	72	89	1.001	89	88	2
2019.1	66	97	0.995	97	96	0
2019.2	60	82	0.993	81	84	(3)
2020.1	54	68	0.987	67	68	(1)
2020.2	48	100	0.987	99	100	(2)
2021.1	42	85	0.984	84	83	1
2021.2	36	111	0.987	110	111	(1)
2022.1	30	93	0.989	92	87	5
2022.2	24	83	1.016	84	83	1
2023.1	18	81	1.057	86	85	1
2023.2	12	84	1.085	91	81	10
2024.1	6	52	1.354	70		
Total		3,301		3,326	3,241	14

Province of Nova Scotia
Collision
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	5,336	1.000	5,336	5,336	0
2005.1	234	5,314	1.000	5,314	5,314	0
2005.2	228	5,571	1.000	5,571	5,571	0
2006.1	222	5,558	1.000	5,558	5,558	0
2006.2	216	6,713	1.000	6,713	6,713	0
2007.1	210	6,815	1.000	6,815	6,815	0
2007.2	204	6,709	1.000	6,709	6,709	0
2008.1	198	5,940	1.000	5,940	5,940	0
2008.2	192	6,198	1.000	6,198	6,198	0
2009.1	186	6,625	1.000	6,625	6,625	0
2009.2	180	6,934	1.000	6,934	6,934	0
2010.1	174	5,905	1.000	5,905	5,905	0
2010.2	168	6,355	1.000	6,355	6,355	0
2011.1	162	6,226	1.000	6,226	6,226	0
2011.2	156	6,774	1.000	6,774	6,774	0
2012.1	150	6,308	1.000	6,308	6,308	0
2012.2	144	6,291	1.000	6,291	6,291	0
2013.1	138	5,977	1.000	5,977	5,977	0
2013.2	132	5,740	1.000	5,740	5,740	0
2014.1	126	5,495	1.000	5,495	5,495	0
2014.2	120	5,033	1.000	5,033	5,033	0
2015.1	114	7,201	1.000	7,201	7,201	0
2015.2	108	5,653	1.000	5,653	5,653	0
2016.1	102	5,670	1.000	5,670	5,670	0
2016.2	96	6,018	1.000	6,018	6,018	0
2017.1	90	6,013	1.000	6,013	6,013	0
2017.2	84	6,106	1.000	6,106	6,106	0
2018.1	78	6,512	1.000	6,512	6,512	1
2018.2	72	6,797	1.000	6,797	6,796	1
2019.1	66	6,584	1.000	6,584	6,583	1
2019.2	60	6,607	1.000	6,607	6,607	(0)
2020.1	54	4,910	1.000	4,910	4,910	0
2020.2	48	5,043	1.000	5,043	5,041	1
2021.1	42	4,926	1.000	4,926	4,925	1
2021.2	36	5,933	1.000	5,932	5,932	0
2022.1	30	6,132	1.000	6,131	6,126	5
2022.2	24	6,149	1.000	6,151	6,147	3
2023.1	18	6,436	1.001	6,441	6,451	(10)
2023.2	12	6,752	0.996	6,722	6,737	(15)
2024.1	6	7,271	0.967	7,029		
Total		244,530		244,263	237,245	(11)

Province of Nova Scotia
Comprehensive - Total
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	7,515	1.000	7,515	7,515	0
2005.1	234	7,431	1.000	7,431	7,431	0
2005.2	228	8,130	1.000	8,130	8,130	0
2006.1	222	8,000	1.000	8,000	8,000	0
2006.2	216	8,634	1.000	8,634	8,634	0
2007.1	210	9,591	1.000	9,591	9,591	0
2007.2	204	10,187	1.000	10,187	10,187	0
2008.1	198	10,414	1.000	10,414	10,414	0
2008.2	192	10,948	1.000	10,948	10,948	0
2009.1	186	11,191	1.000	11,191	11,191	0
2009.2	180	11,405	1.000	11,405	11,405	0
2010.1	174	9,861	1.000	9,861	9,861	0
2010.2	168	11,075	1.000	11,075	11,075	0
2011.1	162	12,499	1.000	12,499	12,499	0
2011.2	156	13,696	1.000	13,696	13,696	0
2012.1	150	11,561	1.000	11,561	11,561	0
2012.2	144	12,015	1.000	12,015	12,015	0
2013.1	138	11,413	1.000	11,413	11,413	0
2013.2	132	13,301	1.000	13,301	13,301	0
2014.1	126	12,473	1.000	12,473	12,473	0
2014.2	120	13,058	1.000	13,058	13,058	0
2015.1	114	15,202	1.000	15,202	15,202	0
2015.2	108	13,945	1.000	13,945	13,945	0
2016.1	102	13,556	1.000	13,556	13,556	(0)
2016.2	96	14,401	1.000	14,401	14,401	0
2017.1	90	14,180	1.000	14,180	14,180	0
2017.2	84	14,732	1.000	14,732	14,732	(0)
2018.1	78	14,915	1.000	14,915	14,915	(0)
2018.2	72	15,016	1.000	15,016	15,017	(1)
2019.1	66	14,838	1.000	14,838	14,839	(2)
2019.2	60	15,802	1.000	15,802	15,803	(1)
2020.1	54	12,387	1.000	12,387	12,387	(0)
2020.2	48	14,699	1.000	14,699	14,696	3
2021.1	42	12,231	1.000	12,232	12,233	(1)
2021.2	36	15,032	1.000	15,035	15,037	(2)
2022.1	30	15,921	1.000	15,929	15,927	1
2022.2	24	17,610	1.001	17,632	17,614	18
2023.1	18	15,079	1.003	15,126	15,111	15
2023.2	12	17,382	1.013	17,603	17,636	(33)
2024.1	6	13,534	1.176	15,922		
Total		504,860		507,548	491,629	(3)

Province of Nova Scotia
Specified Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	19	1.000	19	19	0
2005.1	234	20	1.000	20	20	0
2005.2	228	13	1.000	13	13	0
2006.1	222	23	1.000	23	23	0
2006.2	216	15	1.000	15	15	0
2007.1	210	13	1.000	13	13	0
2007.2	204	9	1.000	9	9	0
2008.1	198	17	1.000	17	17	0
2008.2	192	16	1.000	16	16	0
2009.1	186	10	1.000	10	10	0
2009.2	180	19	1.000	19	19	0
2010.1	174	5	1.000	5	5	0
2010.2	168	10	1.000	10	10	0
2011.1	162	12	1.000	12	12	0
2011.2	156	11	1.000	11	11	0
2012.1	150	3	1.000	3	3	0
2012.2	144	8	1.000	8	8	0
2013.1	138	8	1.000	8	8	0
2013.2	132	11	1.000	11	11	0
2014.1	126	5	1.000	5	5	0
2014.2	120	9	1.000	9	9	0
2015.1	114	8	1.000	8	8	0
2015.2	108	1	1.000	1	1	0
2016.1	102	7	1.000	7	7	0
2016.2	96	2	1.000	2	2	0
2017.1	90	5	1.000	5	5	0
2017.2	84	3	1.000	3	3	0
2018.1	78	11	1.000	11	11	0
2018.2	72	4	1.000	4	4	0
2019.1	66	3	1.000	3	3	0
2019.2	60	3	1.000	3	3	0
2020.1	54	1	1.000	1	1	(0)
2020.2	48	5	1.000	5	5	(0)
2021.1	42	8	1.000	8	8	(0)
2021.2	36	10	1.000	10	10	(0)
2022.1	30	8	1.000	8	8	(0)
2022.2	24	16	1.000	16	16	(0)
2023.1	18	6	1.000	6	7	(1)
2023.2	12	8	1.008	8	10	(2)
2024.1	6	9	0.887	8		
Total		374		373	369	(4)

Province of Nova Scotia
All Perils
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	1,764	1.000	1,764	1,764	0
2005.1	234	1,583	1.000	1,583	1,583	0
2005.2	228	1,451	1.000	1,451	1,451	0
2006.1	222	1,338	1.000	1,338	1,338	0
2006.2	216	1,523	1.000	1,523	1,523	0
2007.1	210	1,503	1.000	1,503	1,503	0
2007.2	204	1,422	1.000	1,422	1,422	0
2008.1	198	1,285	1.000	1,285	1,285	0
2008.2	192	1,484	1.000	1,484	1,484	0
2009.1	186	1,487	1.000	1,487	1,487	0
2009.2	180	1,590	1.000	1,590	1,590	0
2010.1	174	1,381	1.000	1,381	1,381	0
2010.2	168	1,600	1.000	1,600	1,600	0
2011.1	162	1,531	1.000	1,531	1,531	0
2011.2	156	1,759	1.000	1,759	1,759	0
2012.1	150	1,440	1.000	1,440	1,440	0
2012.2	144	1,554	1.000	1,554	1,554	0
2013.1	138	1,390	1.000	1,390	1,390	0
2013.2	132	1,433	1.000	1,433	1,433	0
2014.1	126	1,266	1.000	1,266	1,266	0
2014.2	120	1,336	1.000	1,336	1,336	0
2015.1	114	1,639	1.000	1,639	1,639	0
2015.2	108	1,375	1.000	1,375	1,375	0
2016.1	102	1,382	1.000	1,382	1,382	0
2016.2	96	1,532	1.000	1,532	1,532	(0)
2017.1	90	1,488	1.000	1,488	1,488	(0)
2017.2	84	1,720	1.000	1,720	1,720	(0)
2018.1	78	1,606	1.000	1,606	1,606	(0)
2018.2	72	1,690	1.000	1,690	1,690	(0)
2019.1	66	1,602	1.000	1,602	1,602	(0)
2019.2	60	1,725	1.000	1,725	1,725	0
2020.1	54	1,232	1.000	1,232	1,232	0
2020.2	48	1,468	1.000	1,468	1,468	0
2021.1	42	1,197	1.000	1,197	1,197	0
2021.2	36	1,549	1.000	1,549	1,548	0
2022.1	30	1,445	1.000	1,445	1,443	2
2022.2	24	1,622	1.000	1,623	1,617	6
2023.1	18	1,469	1.001	1,471	1,468	3
2023.2	12	1,693	1.005	1,702	1,702	0
2024.1	6	1,577	1.077	1,698		
Total		60,131		60,263	58,552	12

Province of Nova Scotia
Underinsured Motorist
Private Passengers Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 30 Jun 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
2004.2	240	3	1.000	3	3	0
2005.1	234	4	1.000	4	4	0
2005.2	228	2	1.000	2	2	0
2006.1	222	1	1.000	1	1	0
2006.2	216	6	1.000	6	6	0
2007.1	210	7	1.000	7	7	0
2007.2	204	5	1.000	5	5	0
2008.1	198	4	1.000	4	4	0
2008.2	192	3	1.000	3	3	0
2009.1	186	5	1.000	5	5	0
2009.2	180	7	1.000	7	7	0
2010.1	174	6	1.000	6	6	0
2010.2	168	7	1.000	7	7	0
2011.1	162	7	1.000	7	7	0
2011.2	156	4	0.985	4	4	0
2012.1	150	5	0.985	5	6	(1)
2012.2	144	8	0.959	8	8	(0)
2013.1	138	9	0.948	9	9	(0)
2013.2	132	6	0.948	6	6	(0)
2014.1	126	7	0.948	7	7	(0)
2014.2	120	6	0.948	6	6	(0)
2015.1	114	6	0.948	6	6	(0)
2015.2	108	8	0.940	8	8	(0)
2016.1	102	13	0.947	12	13	(0)
2016.2	96	17	0.947	16	16	0
2017.1	90	15	0.959	14	15	(0)
2017.2	84	16	0.943	15	16	(1)
2018.1	78	9	0.923	8	8	(0)
2018.2	72	12	0.897	11	11	(0)
2019.1	66	11	0.877	10	9	1
2019.2	60	20	0.885	18	16	1
2020.1	54	9	0.881	8	9	(1)
2020.2	48	12	0.843	10	12	(2)
2021.1	42	18	0.840	15	15	0
2021.2	36	15	0.840	13	12	1
2022.1	30	23	0.843	19	22	(3)
2022.2	24	38	0.889	34	30	4
2023.1	18	21	0.943	20	19	1
2023.2	12	33	0.998	33	28	5
2024.1	6	19	1.318	25		
Total		427		404	376	3

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.055 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.074; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.149 (CI = +/-0.143; p = 0.042)	0.863	+5.65%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.073; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.141; p = 0.020)	0.873	+5.95%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.071; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.192 (CI = +/-0.139; p = 0.008)	0.879	+6.26%
Loss Cost	2007.1	0.063 (CI = +/-0.011; p = 0.000)	-0.232 (CI = +/-0.071; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.212 (CI = +/-0.138; p = 0.004)	0.886	+6.55%
Loss Cost	2007.2	0.067 (CI = +/-0.011; p = 0.000)	-0.243 (CI = +/-0.069; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.237 (CI = +/-0.135; p = 0.001)	0.893	+6.92%
Loss Cost	2008.1	0.068 (CI = +/-0.012; p = 0.000)	-0.239 (CI = +/-0.070; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.248 (CI = +/-0.138; p = 0.000)	0.892	+7.09%
Loss Cost	2008.2	0.066 (CI = +/-0.012; p = 0.000)	-0.231 (CI = +/-0.071; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.230 (CI = +/-0.140; p = 0.002)	0.876	+6.81%
Loss Cost	2009.1	0.060 (CI = +/-0.012; p = 0.000)	-0.247 (CI = +/-0.063; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.190 (CI = +/-0.127; p = 0.005)	0.893	+6.18%
Loss Cost	2009.2	0.056 (CI = +/-0.012; p = 0.000)	-0.238 (CI = +/-0.062; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.168 (CI = +/-0.126; p = 0.011)	0.879	+5.81%
Loss Cost	2010.1	0.056 (CI = +/-0.013; p = 0.000)	-0.240 (CI = +/-0.065; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.163 (CI = +/-0.132; p = 0.018)	0.874	+5.72%
Loss Cost	2010.2	0.054 (CI = +/-0.014; p = 0.000)	-0.236 (CI = +/-0.067; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.137; p = 0.033)	0.853	+5.50%
Loss Cost	2011.1	0.048 (CI = +/-0.015; p = 0.000)	-0.248 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.116 (CI = +/-0.133; p = 0.082)	0.865	+4.92%
Loss Cost	2011.2	0.047 (CI = +/-0.016; p = 0.000)	-0.247 (CI = +/-0.066; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.141; p = 0.109)	0.844	+4.86%
Loss Cost	2012.1	0.048 (CI = +/-0.018; p = 0.000)	-0.245 (CI = +/-0.070; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.150; p = 0.114)	0.842	+4.96%
Loss Cost	2012.2	0.051 (CI = +/-0.020; p = 0.000)	-0.250 (CI = +/-0.072; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.159; p = 0.095)	0.830	+5.24%
Loss Cost	2013.1	0.051 (CI = +/-0.023; p = 0.000)	-0.250 (CI = +/-0.076; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.172; p = 0.124)	0.827	+5.21%
Loss Cost	2013.2	0.045 (CI = +/-0.025; p = 0.002)	-0.240 (CI = +/-0.077; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.100 (CI = +/-0.178; p = 0.252)	0.802	+4.55%
Loss Cost	2014.1	0.045 (CI = +/-0.029; p = 0.004)	-0.239 (CI = +/-0.082; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.104 (CI = +/-0.195; p = 0.273)	0.799	+4.64%
Loss Cost	2014.2	0.045 (CI = +/-0.033; p = 0.011)	-0.239 (CI = +/-0.087; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	-0.104 (CI = +/-0.214; p = 0.318)	0.774	+4.63%
Loss Cost	2015.1	0.033 (CI = +/-0.036; p = 0.071)	-0.253 (CI = +/-0.085; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	-0.047 (CI = +/-0.218; p = 0.649)	0.801	+3.34%
Loss Cost	2015.2	0.010 (CI = +/-0.030; p = 0.508)	-0.226 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.052 (CI = +/-0.174; p = 0.528)	0.863	+0.96%
Loss Cost	2016.1	0.013 (CI = +/-0.036; p = 0.456)	-0.223 (CI = +/-0.070; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.039 (CI = +/-0.194; p = 0.667)	0.858	+1.28%
Loss Cost	2016.2	0.001 (CI = +/-0.040; p = 0.953)	-0.211 (CI = +/-0.072; p = 0.000)	0.008 (CI = +/-0.006; p = 0.006)	0.084 (CI = +/-0.204; p = 0.385)	0.864	+0.11%
Loss Cost	2017.1	-0.007 (CI = +/-0.046; p = 0.733)	-0.217 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.006; p = 0.012)	0.114 (CI = +/-0.222; p = 0.280)	0.869	-0.72%
Severity	2005.2	0.062 (CI = +/-0.009; p = 0.000)	-0.133 (CI = +/-0.063; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.246)	0.118 (CI = +/-0.123; p = 0.060)	0.942	+6.42%
Severity	2006.1	0.063 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.065; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.291)	0.110 (CI = +/-0.126; p = 0.084)	0.940	+6.52%
Severity	2006.2	0.065 (CI = +/-0.010; p = 0.000)	-0.134 (CI = +/-0.066; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.338)	0.100 (CI = +/-0.128; p = 0.123)	0.937	+6.67%
Severity	2007.1	0.064 (CI = +/-0.010; p = 0.000)	-0.135 (CI = +/-0.068; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.343)	0.101 (CI = +/-0.133; p = 0.131)	0.934	+6.65%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.070; p = 0.000)	-0.003 (CI = +/-0.006; p = 0.384)	0.093 (CI = +/-0.137; p = 0.174)	0.929	+6.76%
Severity	2008.1	0.065 (CI = +/-0.012; p = 0.000)	-0.140 (CI = +/-0.072; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.375)	0.097 (CI = +/-0.142; p = 0.173)	0.924	+6.70%
Severity	2008.2	0.065 (CI = +/-0.013; p = 0.000)	-0.139 (CI = +/-0.075; p = 0.001)	-0.003 (CI = +/-0.006; p = 0.381)	0.099 (CI = +/-0.148; p = 0.183)	0.916	+6.68%
Severity	2009.1	0.060 (CI = +/-0.013; p = 0.000)	-0.151 (CI = +/-0.073; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.240)	0.127 (CI = +/-0.146; p = 0.086)	0.917	+6.23%
Severity	2009.2	0.058 (CI = +/-0.014; p = 0.000)	-0.143 (CI = +/-0.074; p = 0.000)	-0.004 (CI = +/-0.006; p = 0.190)	0.145 (CI = +/-0.149; p = 0.055)	0.909	+5.93%
Severity	2010.1	0.057 (CI = +/-0.016; p = 0.000)	-0.144 (CI = +/-0.077; p = 0.001)	-0.004 (CI = +/-0.006; p = 0.200)	0.147 (CI = +/-0.157; p = 0.065)	0.903	+5.90%
Severity	2010.2	0.056 (CI = +/-0.017; p = 0.000)	-0.141 (CI = +/-0.080; p = 0.001)	-0.004 (CI = +/-0.006; p = 0.192)	0.155 (CI = +/-0.164; p = 0.063)	0.892	+5.76%
Severity	2011.1	0.051 (CI = +/-0.018; p = 0.000)	-0.152 (CI = +/-0.079; p = 0.001)	-0.005 (CI = +/-0.006; p = 0.119)	0.185 (CI = +/-0.166; p = 0.031)	0.890	+5.24%
Severity	2011.2	0.053 (CI = +/-0.020; p = 0.000)	-0.156 (CI = +/-0.082; p = 0.001)	-0.005 (CI = +/-0.007; p = 0.151)	0.172 (CI = +/-0.175; p = 0.053)	0.883	+5.47%
Severity	2012.1	0.055 (CI = +/-0.022; p = 0.000)	-0.153 (CI = +/-0.086; p = 0.001)	-0.004 (CI = +/-0.007; p = 0.192)	0.162 (CI = +/-0.186; p = 0.084)	0.878	+5.66%
Severity	2012.2	0.060 (CI = +/-0.025; p = 0.000)	-0.161 (CI = +/-0.088; p = 0.001)	-0.004 (CI = +/-0.007; p = 0.254)	0.137 (CI = +/-0.195; p = 0.156)	0.874	+6.14%
Severity	2013.1	0.065 (CI = +/-0.027; p = 0.000)	-0.153 (CI = +/-0.091; p = 0.002)	-0.003 (CI = +/-0.007; p = 0.357)	0.110 (CI = +/-0.205; p = 0.273)	0.875	+6.69%
Severity	2013.2	0.057 (CI = +/-0.030; p = 0.001)	-0.141 (CI = +/-0.092; p = 0.005)	-0.004 (CI = +/-0.007; p = 0.258)	0.149 (CI = +/-0.213; p = 0.158)	0.858	+5.88%
Severity	2014.1	0.055 (CI = +/-0.034; p = 0.004)	-0.144 (CI = +/-0.097; p = 0.006)	-0.004 (CI = +/-0.008; p = 0.256)	0.160 (CI = +/-0.232; p = 0.164)	0.847	+5.65%
Severity	2014.2	0.058 (CI = +/-0.040; p = 0.007)	-0.148 (CI = +/-0.103; p = 0.008)	-0.004 (CI = +/-0.008; p = 0.312)	0.143 (CI = +/-0.253; p = 0.246)	0.830	+6.01%
Severity	2015.1	0.055 (CI = +/-0.046; p = 0.023)	-0.152 (CI = +/-0.110; p = 0.010)	-0.004 (CI = +/-0.009; p = 0.306)	0.158 (CI = +/-0.280; p = 0.246)	0.816	+5.67%
Severity	2015.2	0.026 (CI = +/-0.041; p = 0.183)	-0.119 (CI = +/-0.088; p = 0.012)	-0.006 (CI = +/-0.007; p = 0.065)	0.281 (CI = +/-0.231; p = 0.021)	0.846	+2.68%
Severity	2016.1	0.028 (CI = +/-0.048; p = 0.222)	-0.117 (CI = +/-0.094; p = 0.019)	-0.006 (CI = +/-0.007; p = 0.092)	0.273 (CI = +/-0.260; p = 0.041)	0.838	+2.88%
Severity	2016.2	0.017 (CI = +/-0.056; p = 0.514)	-0.105 (CI = +/-0.099; p = 0.040)	-0.007 (CI = +/-0.008; p = 0.075)	0.316 (CI = +/-0.283; p = 0.032)	0.812	+1.72%
Severity	2017.1	0.006 (CI = +/-0.064; p = 0.837)	-0.114 (CI = +/-0.104; p = 0.036)	-0.007 (CI = +/-0.008; p = 0.065)	0.355 (CI = +/-0.309; p = 0.028)	0.803	+0.61%
Frequency	2005.2	-0.007 (CI = +/-0.006; p = 0.027)	-0.109 (CI = +/-0.047; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.266 (CI = +/-0.091; p = 0.000)	0.867	-0.72%
Frequency	2006.1	-0.005 (CI = +/-0.006; p = 0.100)	-0.102 (CI = +/-0.046; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.280 (CI = +/-0.089; p = 0.000)	0.869	-0.54%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.249)	-0.108 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.291 (CI = +/-0.089; p = 0.000)	0.875	-0.39%
Frequency	2007.1	-0.001 (CI = +/-0.006; p = 0.779)	-0.098 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.313 (CI = +/-0.082; p = 0.000)	0.892	-0.09%
Frequency	2007.2	0.001 (CI = +/-0.006; p = 0.635)	-0.105 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.330 (CI = +/-0.078; p = 0.000)	0.906	+0.15%
Frequency	2008.1	0.004 (CI = +/-0.006; p = 0.262)	-0.099 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.345 (CI = +/-0.076; p = 0.000)	0.913	+0.36%
Frequency	2008.2	0.001 (CI = +/-0.006; p = 0.705)	-0.092 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.329 (CI = +/-0.072; p = 0.000)	0.926	+0.12%
Frequency	2009.1	-0.001 (CI = +/-0.007; p = 0.875)	-0.096 (CI = +/-0.036; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.317 (CI = +/-0.073; p = 0.000)	0.931	-0.05%
Frequency	2009.2	-0.001 (CI = +/-0.007; p = 0.753)	-0.095 (CI = +/-0.038; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.313 (CI = +/-0.076; p = 0.000)	0.931	-0.11%
Frequency	2010.1	-0.002 (CI = +/-0.008; p = 0.658)	-0.096 (CI = +/-0.039; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.310 (CI = +/-0.079; p = 0.000)	0.930	-0.17%
Frequency	2010.2	-0.002 (CI = +/-0.009; p = 0.572)	-0.095 (CI = +/-0.040; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.305 (CI = +/-0.083; p = 0.000)	0.930	-0.24%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.518)	-0.096 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.302 (CI = +/-0.088; p = 0.000)	0.928	-0.30%
Frequency	2011.2	-0.006 (CI = +/-0.010; p = 0.248)	-0.090 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.286 (CI = +/-0.089; p = 0.000)	0.934	-0.58%
Frequency	2012.1	-0.007 (CI = +/-0.011; p = 0.237)	-0.092 (CI = +/-0.044; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.281 (CI = +/-0.095; p = 0.000)	0.932	-0.66%
Frequency	2012.2	-0.009 (CI = +/-0.013; p = 0.174)	-0.089 (CI = +/-0.045; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.271 (CI = +/-0.100; p = 0.000)	0.933	-0.85%
Frequency	2013.1	-0.014 (CI = +/-0.013; p = 0.036)	-0.097 (CI = +/-0.043; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.097; p = 0.000)	0.945	-1.38%
Frequency	2013.2	-0.013 (CI = +/-0.015; p = 0.087)	-0.100 (CI = +/-0.045; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.249 (CI = +/-0.104; p = 0.000)	0.943	-1.25%
Frequency	2014.1	-0.010 (CI = +/-0.016; p = 0.236)	-0.095 (CI = +/-0.047; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.264 (CI = +/-0.111; p = 0.000)	0.940	-0.95%
Frequency	2014.2	-0.013 (CI = +/-0.019; p = 0.154)	-0.091 (CI = +/-0.048; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.247 (CI = +/-0.119; p = 0.000)	0.941	-1.30%
Frequency	2015.1	-0.022 (CI = +/-0.019; p = 0.022)	-0.101 (CI = +/-0.044; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.205 (CI = +/-0.112; p = 0.002)	0.955	-2.21%
Frequency	2015.2	-0.017 (CI = +/-0.021; p = 0.104)	-0.107 (CI = +/-0.045; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.229 (CI = +/-0.119; p = 0.001)	0.956	-1.67%
Frequency	2016.1	-0.016 (CI = +/-0.025; p = 0.191)	-0.106 (CI = +/-0.048; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.233 (CI = +/-0.133; p = 0.002)	0.950	-1.56%
Frequency	2016.2	-0.016 (CI = +/-0.030; p = 0.261)	-0.106 (CI = +/-0.053; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.151; p = 0.006)	0.947	-1.58%
Frequency	2017.1	-0.013 (CI = +/-0.035; p = 0.418)	-0.104 (CI = +/-0.057; p = 0.002)	0.015 (CI = +/-0.004; p = 0.000)	-0.242 (CI = +/-0.169; p = 0.010)	0.937	-1.33%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.2	0.044 (CI = +/-0.008; p = 0.000)	-0.254 (CI = +/-0.087; p = 0.000)	0.805	+4.49%
Loss Cost	2006.1	0.045 (CI = +/-0.008; p = 0.000)	-0.248 (CI = +/-0.089; p = 0.000)	0.808	+4.60%
Loss Cost	2006.2	0.046 (CI = +/-0.009; p = 0.000)	-0.255 (CI = +/-0.090; p = 0.000)	0.803	+4.72%
Loss Cost	2007.1	0.047 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.092; p = 0.000)	0.802	+4.80%
Loss Cost	2007.2	0.048 (CI = +/-0.010; p = 0.000)	-0.258 (CI = +/-0.094; p = 0.000)	0.795	+4.93%
Loss Cost	2008.1	0.048 (CI = +/-0.010; p = 0.000)	-0.259 (CI = +/-0.097; p = 0.000)	0.789	+4.91%
Loss Cost	2008.2	0.046 (CI = +/-0.010; p = 0.000)	-0.246 (CI = +/-0.097; p = 0.000)	0.762	+4.66%
Loss Cost	2009.1	0.042 (CI = +/-0.010; p = 0.000)	-0.267 (CI = +/-0.089; p = 0.000)	0.786	+4.24%
Loss Cost	2009.2	0.039 (CI = +/-0.010; p = 0.000)	-0.254 (CI = +/-0.087; p = 0.000)	0.758	+3.97%
Loss Cost	2010.1	0.038 (CI = +/-0.011; p = 0.000)	-0.260 (CI = +/-0.089; p = 0.000)	0.755	+3.83%
Loss Cost	2010.2	0.036 (CI = +/-0.011; p = 0.000)	-0.252 (CI = +/-0.091; p = 0.000)	0.718	+3.64%
Loss Cost	2011.1	0.032 (CI = +/-0.011; p = 0.000)	-0.268 (CI = +/-0.088; p = 0.000)	0.737	+3.28%
Loss Cost	2011.2	0.031 (CI = +/-0.012; p = 0.000)	-0.263 (CI = +/-0.091; p = 0.000)	0.700	+3.19%
Loss Cost	2012.1	0.031 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.095; p = 0.000)	0.698	+3.13%
Loss Cost	2012.2	0.031 (CI = +/-0.014; p = 0.000)	-0.268 (CI = +/-0.099; p = 0.000)	0.669	+3.18%
Loss Cost	2013.1	0.030 (CI = +/-0.016; p = 0.001)	-0.273 (CI = +/-0.104; p = 0.000)	0.668	+3.04%
Loss Cost	2013.2	0.027 (CI = +/-0.017; p = 0.003)	-0.260 (CI = +/-0.106; p = 0.000)	0.613	+2.71%
Loss Cost	2014.1	0.026 (CI = +/-0.018; p = 0.008)	-0.263 (CI = +/-0.111; p = 0.000)	0.611	+2.64%
Loss Cost	2014.2	0.026 (CI = +/-0.020; p = 0.017)	-0.261 (CI = +/-0.118; p = 0.000)	0.566	+2.59%
Loss Cost	2015.1	0.021 (CI = +/-0.022; p = 0.061)	-0.277 (CI = +/-0.119; p = 0.000)	0.595	+2.08%
Loss Cost	2015.2	0.014 (CI = +/-0.023; p = 0.219)	-0.255 (CI = +/-0.117; p = 0.000)	0.544	+1.37%
Loss Cost	2016.1	0.016 (CI = +/-0.025; p = 0.209)	-0.249 (CI = +/-0.124; p = 0.001)	0.533	+1.56%
Loss Cost	2016.2	0.015 (CI = +/-0.029; p = 0.297)	-0.247 (CI = +/-0.134; p = 0.002)	0.487	+1.47%
Loss Cost	2017.1	0.014 (CI = +/-0.033; p = 0.366)	-0.247 (CI = +/-0.145; p = 0.003)	0.476	+1.45%
Severity	2005.2	0.068 (CI = +/-0.006; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	0.938	+7.07%
Severity	2006.1	0.069 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.065; p = 0.000)	0.938	+7.16%
Severity	2006.2	0.070 (CI = +/-0.006; p = 0.000)	-0.133 (CI = +/-0.066; p = 0.000)	0.936	+7.28%
Severity	2007.1	0.070 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.068; p = 0.000)	0.932	+7.30%
Severity	2007.2	0.071 (CI = +/-0.007; p = 0.000)	-0.137 (CI = +/-0.069; p = 0.000)	0.929	+7.40%
Severity	2008.1	0.071 (CI = +/-0.008; p = 0.000)	-0.137 (CI = +/-0.072; p = 0.000)	0.924	+7.40%
Severity	2008.2	0.072 (CI = +/-0.008; p = 0.000)	-0.138 (CI = +/-0.074; p = 0.001)	0.916	+7.42%
Severity	2009.1	0.070 (CI = +/-0.008; p = 0.000)	-0.147 (CI = +/-0.074; p = 0.000)	0.913	+7.24%
Severity	2009.2	0.069 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.076; p = 0.001)	0.902	+7.14%
Severity	2010.1	0.069 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.079; p = 0.001)	0.896	+7.19%
Severity	2010.2	0.069 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.082; p = 0.002)	0.883	+7.20%
Severity	2011.1	0.068 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.084; p = 0.002)	0.874	+7.05%
Severity	2011.2	0.070 (CI = +/-0.011; p = 0.000)	-0.155 (CI = +/-0.086; p = 0.001)	0.871	+7.26%
Severity	2012.1	0.072 (CI = +/-0.012; p = 0.000)	-0.147 (CI = +/-0.088; p = 0.002)	0.871	+7.46%
Severity	2012.2	0.075 (CI = +/-0.013; p = 0.000)	-0.160 (CI = +/-0.088; p = 0.001)	0.872	+7.78%
Severity	2013.1	0.078 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.088; p = 0.002)	0.879	+8.09%
Severity	2013.2	0.076 (CI = +/-0.014; p = 0.000)	-0.140 (CI = +/-0.091; p = 0.005)	0.856	+7.86%
Severity	2014.1	0.076 (CI = +/-0.016; p = 0.000)	-0.138 (CI = +/-0.096; p = 0.007)	0.846	+7.91%
Severity	2014.2	0.079 (CI = +/-0.017; p = 0.000)	-0.148 (CI = +/-0.100; p = 0.006)	0.834	+8.20%
Severity	2015.1	0.079 (CI = +/-0.019; p = 0.000)	-0.147 (CI = +/-0.106; p = 0.010)	0.821	+8.24%
Severity	2015.2	0.071 (CI = +/-0.019; p = 0.000)	-0.122 (CI = +/-0.098; p = 0.018)	0.795	+7.40%
Severity	2016.1	0.075 (CI = +/-0.021; p = 0.000)	-0.112 (CI = +/-0.102; p = 0.034)	0.800	+7.79%
Severity	2016.2	0.075 (CI = +/-0.024; p = 0.000)	-0.111 (CI = +/-0.110; p = 0.049)	0.753	+7.75%
Severity	2017.1	0.075 (CI = +/-0.027; p = 0.000)	-0.110 (CI = +/-0.119; p = 0.066)	0.728	+7.77%
Frequency	2005.2	-0.024 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.080; p = 0.004)	0.600	-2.41%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.083; p = 0.005)	0.569	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.085; p = 0.006)	0.559	-2.39%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.087; p = 0.009)	0.518	-2.33%
Frequency	2007.2	-0.023 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.090; p = 0.010)	0.505	-2.30%
Frequency	2008.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.122 (CI = +/-0.093; p = 0.012)	0.477	-2.32%
Frequency	2008.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.092; p = 0.022)	0.523	-2.57%
Frequency	2009.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.091; p = 0.011)	0.558	-2.79%
Frequency	2009.2	-0.030 (CI = +/-0.011; p = 0.000)	-0.112 (CI = +/-0.093; p = 0.020)	0.572	-2.95%
Frequency	2010.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.121 (CI = +/-0.094; p = 0.013)	0.583	-3.14%
Frequency	2010.2	-0.034 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.096; p = 0.024)	0.596	-3.32%
Frequency	2011.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.122 (CI = +/-0.097; p = 0.016)	0.605	-3.52%
Frequency	2011.2	-0.039 (CI = +/-0.013; p = 0.000)	-0.109 (CI = +/-0.098; p = 0.031)	0.634	-3.80%
Frequency	2012.1	-0.041 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.099; p = 0.022)	0.639	-4.03%
Frequency	2012.2	-0.044 (CI = +/-0.015; p = 0.000)	-0.108 (CI = +/-0.102; p = 0.038)	0.652	-4.27%
Frequency	2013.1	-0.048 (CI = +/-0.015; p = 0.000)	-0.124 (CI = +/-0.099; p = 0.017)	0.691	-4.67%
Frequency	2013.2	-0.049 (CI = +/-0.016; p = 0.000)	-0.120 (CI = +/-0.104; p = 0.026)	0.682	-4.78%
Frequency	2014.1	-0.050 (CI = +/-0.018; p = 0.000)	-0.124 (CI = +/-0.110; p = 0.028)	0.653	-4.89%
Frequency	2014.2	-0.053 (CI = +/-0.020; p = 0.000)	-0.113 (CI = +/-0.114; p = 0.051)	0.662	-5.18%
Frequency	2015.1	-0.059 (CI = +/-0.021; p = 0.000)	-0.130 (CI = +/-0.113; p = 0.027)	0.691	-5.69%
Frequency	2015.2	-0.058 (CI = +/-0.023; p = 0.000)	-0.133 (CI = +/-0.121; p = 0.034)	0.667	-5.62%
Frequency	2016.1	-0.059 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.129; p = 0.038)	0.627	-5.78%
Frequency	2016.2	-0.060 (CI = +/-0.030; p = 0.001)	-0.136 (CI = +/-0.139; p = 0.055)	0.607	-5.83%
Frequency	2017.1	-0.060 (CI = +/-0.035; p = 0.003)	-0.137 (CI = +/-0.150; p = 0.071)	0.538	-5.88%

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.010; p = 0.000)	-0.255 (CI = +/-0.088; p = 0.000)	-0.029 (CI = +/-0.156; p = 0.713)	0.800	+4.61%
Loss Cost	2006.1	0.047 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.090; p = 0.000)	-0.039 (CI = +/-0.158; p = 0.621)	0.804	+4.77%
Loss Cost	2006.2	0.048 (CI = +/-0.011; p = 0.000)	-0.257 (CI = +/-0.091; p = 0.000)	-0.051 (CI = +/-0.160; p = 0.521)	0.800	+4.97%
Loss Cost	2007.1	0.050 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.093; p = 0.000)	-0.059 (CI = +/-0.163; p = 0.466)	0.800	+5.10%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	-0.260 (CI = +/-0.095; p = 0.000)	-0.072 (CI = +/-0.165; p = 0.381)	0.794	+5.32%
Loss Cost	2008.1	0.052 (CI = +/-0.014; p = 0.000)	-0.260 (CI = +/-0.098; p = 0.000)	-0.072 (CI = +/-0.170; p = 0.394)	0.787	+5.32%
Loss Cost	2008.2	0.049 (CI = +/-0.014; p = 0.000)	-0.248 (CI = +/-0.098; p = 0.000)	-0.053 (CI = +/-0.170; p = 0.530)	0.757	+4.98%
Loss Cost	2009.1	0.043 (CI = +/-0.014; p = 0.000)	-0.267 (CI = +/-0.090; p = 0.000)	-0.020 (CI = +/-0.157; p = 0.796)	0.779	+4.37%
Loss Cost	2009.2	0.039 (CI = +/-0.014; p = 0.000)	-0.254 (CI = +/-0.089; p = 0.000)	0.003 (CI = +/-0.155; p = 0.974)	0.749	+3.96%
Loss Cost	2010.1	0.037 (CI = +/-0.015; p = 0.000)	-0.260 (CI = +/-0.091; p = 0.000)	0.014 (CI = +/-0.158; p = 0.856)	0.746	+3.73%
Loss Cost	2010.2	0.034 (CI = +/-0.016; p = 0.000)	-0.251 (CI = +/-0.093; p = 0.000)	0.030 (CI = +/-0.161; p = 0.703)	0.708	+3.42%
Loss Cost	2011.1	0.028 (CI = +/-0.016; p = 0.002)	-0.267 (CI = +/-0.088; p = 0.000)	0.059 (CI = +/-0.153; p = 0.431)	0.733	+2.81%
Loss Cost	2011.2	0.026 (CI = +/-0.018; p = 0.007)	-0.261 (CI = +/-0.092; p = 0.000)	0.070 (CI = +/-0.159; p = 0.374)	0.698	+2.60%
Loss Cost	2012.1	0.024 (CI = +/-0.020; p = 0.019)	-0.264 (CI = +/-0.095; p = 0.000)	0.077 (CI = +/-0.166; p = 0.348)	0.697	+2.44%
Loss Cost	2012.2	0.024 (CI = +/-0.022; p = 0.034)	-0.264 (CI = +/-0.100; p = 0.000)	0.077 (CI = +/-0.175; p = 0.369)	0.666	+2.43%
Loss Cost	2013.1	0.021 (CI = +/-0.024; p = 0.086)	-0.271 (CI = +/-0.104; p = 0.000)	0.091 (CI = +/-0.182; p = 0.311)	0.669	+2.11%
Loss Cost	2013.2	0.013 (CI = +/-0.026; p = 0.290)	-0.254 (CI = +/-0.104; p = 0.000)	0.123 (CI = +/-0.183; p = 0.178)	0.632	+1.35%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.460)	-0.259 (CI = +/-0.108; p = 0.000)	0.135 (CI = +/-0.193; p = 0.159)	0.635	+1.04%
Loss Cost	2014.2	0.007 (CI = +/-0.033; p = 0.677)	-0.252 (CI = +/-0.115; p = 0.000)	0.149 (CI = +/-0.206; p = 0.144)	0.598	+0.66%
Loss Cost	2015.1	-0.006 (CI = +/-0.034; p = 0.709)	-0.270 (CI = +/-0.109; p = 0.000)	0.194 (CI = +/-0.198; p = 0.054)	0.665	-0.60%
Loss Cost	2015.2	-0.027 (CI = +/-0.030; p = 0.079)	-0.235 (CI = +/-0.090; p = 0.000)	0.268 (CI = +/-0.165; p = 0.004)	0.738	-2.63%
Loss Cost	2016.1	-0.029 (CI = +/-0.035; p = 0.094)	-0.238 (CI = +/-0.095; p = 0.000)	0.276 (CI = +/-0.178; p = 0.005)	0.730	-2.87%
Loss Cost	2016.2	-0.042 (CI = +/-0.039; p = 0.035)	-0.218 (CI = +/-0.097; p = 0.000)	0.317 (CI = +/-0.183; p = 0.003)	0.746	-4.11%
Loss Cost	2017.1	-0.052 (CI = +/-0.043; p = 0.021)	-0.229 (CI = +/-0.098; p = 0.000)	0.346 (CI = +/-0.189; p = 0.002)	0.768	-5.09%
Severity	2005.2	0.065 (CI = +/-0.007; p = 0.000)	-0.129 (CI = +/-0.063; p = 0.000)	0.088 (CI = +/-0.112; p = 0.121)	0.941	+6.68%
Severity	2006.1	0.066 (CI = +/-0.008; p = 0.000)	-0.125 (CI = +/-0.064; p = 0.000)	0.081 (CI = +/-0.114; p = 0.155)	0.940	+6.78%
Severity	2006.2	0.067 (CI = +/-0.008; p = 0.000)	-0.131 (CI = +/-0.065; p = 0.000)	0.073 (CI = +/-0.115; p = 0.207)	0.938	+6.92%
Severity	2007.1	0.067 (CI = +/-0.009; p = 0.000)	-0.131 (CI = +/-0.067; p = 0.000)	0.072 (CI = +/-0.118; p = 0.220)	0.934	+6.92%
Severity	2007.2	0.068 (CI = +/-0.009; p = 0.000)	-0.135 (CI = +/-0.069; p = 0.000)	0.066 (CI = +/-0.121; p = 0.274)	0.930	+7.03%
Severity	2008.1	0.068 (CI = +/-0.010; p = 0.000)	-0.136 (CI = +/-0.071; p = 0.001)	0.067 (CI = +/-0.124; p = 0.278)	0.925	+7.01%
Severity	2008.2	0.068 (CI = +/-0.011; p = 0.000)	-0.136 (CI = +/-0.074; p = 0.001)	0.067 (CI = +/-0.129; p = 0.293)	0.917	+7.01%
Severity	2009.1	0.065 (CI = +/-0.011; p = 0.000)	-0.146 (CI = +/-0.073; p = 0.000)	0.084 (CI = +/-0.127; p = 0.187)	0.916	+6.70%
Severity	2009.2	0.063 (CI = +/-0.012; p = 0.000)	-0.139 (CI = +/-0.075; p = 0.001)	0.095 (CI = +/-0.129; p = 0.142)	0.906	+6.48%
Severity	2010.1	0.063 (CI = +/-0.013; p = 0.000)	-0.138 (CI = +/-0.077; p = 0.001)	0.093 (CI = +/-0.134; p = 0.163)	0.901	+6.51%
Severity	2010.2	0.062 (CI = +/-0.014; p = 0.000)	-0.136 (CI = +/-0.081; p = 0.002)	0.097 (CI = +/-0.139; p = 0.164)	0.888	+6.44%
Severity	2011.1	0.060 (CI = +/-0.015; p = 0.000)	-0.144 (CI = +/-0.081; p = 0.001)	0.111 (CI = +/-0.141; p = 0.116)	0.883	+6.13%
Severity	2011.2	0.062 (CI = +/-0.016; p = 0.000)	-0.151 (CI = +/-0.084; p = 0.001)	0.100 (CI = +/-0.146; p = 0.170)	0.876	+6.39%
Severity	2012.1	0.064 (CI = +/-0.018; p = 0.000)	-0.145 (CI = +/-0.087; p = 0.002)	0.090 (CI = +/-0.151; p = 0.230)	0.874	+6.62%
Severity	2012.2	0.068 (CI = +/-0.019; p = 0.000)	-0.156 (CI = +/-0.089; p = 0.001)	0.070 (CI = +/-0.154; p = 0.354)	0.872	+7.07%
Severity	2013.1	0.073 (CI = +/-0.021; p = 0.000)	-0.147 (CI = +/-0.090; p = 0.003)	0.052 (CI = +/-0.157; p = 0.501)	0.876	+7.53%
Severity	2013.2	0.068 (CI = +/-0.023; p = 0.000)	-0.136 (CI = +/-0.092; p = 0.006)	0.072 (CI = +/-0.162; p = 0.363)	0.855	+7.02%
Severity	2014.1	0.068 (CI = +/-0.026; p = 0.000)	-0.136 (CI = +/-0.097; p = 0.009)	0.073 (CI = +/-0.172; p = 0.386)	0.844	+7.00%
Severity	2014.2	0.071 (CI = +/-0.029; p = 0.000)	-0.144 (CI = +/-0.103; p = 0.009)	0.058 (CI = +/-0.184; p = 0.513)	0.829	+7.41%
Severity	2015.1	0.071 (CI = +/-0.033; p = 0.000)	-0.145 (CI = +/-0.108; p = 0.012)	0.059 (CI = +/-0.197; p = 0.530)	0.814	+7.36%
Severity	2015.2	0.053 (CI = +/-0.032; p = 0.003)	-0.113 (CI = +/-0.096; p = 0.024)	0.125 (CI = +/-0.175; p = 0.148)	0.812	+5.40%
Severity	2016.1	0.057 (CI = +/-0.037; p = 0.005)	-0.107 (CI = +/-0.100; p = 0.039)	0.111 (CI = +/-0.188; p = 0.224)	0.808	+5.87%
Severity	2016.2	0.052 (CI = +/-0.044; p = 0.024)	-0.099 (CI = +/-0.109; p = 0.071)	0.127 (CI = +/-0.207; p = 0.205)	0.768	+5.33%
Severity	2017.1	0.048 (CI = +/-0.051; p = 0.062)	-0.103 (CI = +/-0.117; p = 0.078)	0.137 (CI = +/-0.226; p = 0.208)	0.745	+4.95%
Frequency	2005.2	-0.020 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.078; p = 0.003)	-0.116 (CI = +/-0.139; p = 0.098)	0.621	-1.94%
Frequency	2006.1	-0.019 (CI = +/-0.010; p = 0.000)	-0.123 (CI = +/-0.080; p = 0.004)	-0.120 (CI = +/-0.142; p = 0.094)	0.593	-1.88%
Frequency	2006.2	-0.018 (CI = +/-0.010; p = 0.001)	-0.125 (CI = +/-0.083; p = 0.004)	-0.123 (CI = +/-0.146; p = 0.094)	0.584	-1.83%
Frequency	2007.1	-0.017 (CI = +/-0.011; p = 0.003)	-0.120 (CI = +/-0.085; p = 0.007)	-0.131 (CI = +/-0.148; p = 0.080)	0.550	-1.70%
Frequency	2007.2	-0.016 (CI = +/-0.012; p = 0.009)	-0.125 (CI = +/-0.087; p = 0.007)	-0.138 (CI = +/-0.152; p = 0.074)	0.541	-1.61%
Frequency	2008.1	-0.016 (CI = +/-0.013; p = 0.016)	-0.124 (CI = +/-0.090; p = 0.009)	-0.139 (CI = +/-0.157; p = 0.080)	0.515	-1.58%
Frequency	2008.2	-0.019 (CI = +/-0.013; p = 0.006)	-0.112 (CI = +/-0.090; p = 0.017)	-0.120 (CI = +/-0.156; p = 0.126)	0.546	-1.89%
Frequency	2009.1	-0.022 (CI = +/-0.014; p = 0.003)	-0.122 (CI = +/-0.090; p = 0.010)	-0.103 (CI = +/-0.156; p = 0.185)	0.571	-2.18%
Frequency	2009.2	-0.024 (CI = +/-0.015; p = 0.003)	-0.115 (CI = +/-0.092; p = 0.017)	-0.092 (CI = +/-0.160; p = 0.246)	0.579	-2.37%
Frequency	2010.1	-0.027 (CI = +/-0.016; p = 0.002)	-0.122 (CI = +/-0.094; p = 0.013)	-0.079 (CI = +/-0.163; p = 0.326)	0.584	-2.62%
Frequency	2010.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.115 (CI = +/-0.097; p = 0.022)	-0.067 (CI = +/-0.168; p = 0.419)	0.591	-2.85%
Frequency	2011.1	-0.032 (CI = +/-0.018; p = 0.002)	-0.123 (CI = +/-0.099; p = 0.017)	-0.052 (CI = +/-0.171; p = 0.536)	0.595	-3.13%
Frequency	2011.2	-0.036 (CI = +/-0.020; p = 0.001)	-0.110 (CI = +/-0.100; p = 0.033)	-0.030 (CI = +/-0.174; p = 0.723)	0.619	-3.56%
Frequency	2012.1	-0.040 (CI = +/-0.021; p = 0.001)	-0.119 (CI = +/-0.102; p = 0.025)	-0.013 (CI = +/-0.178; p = 0.880)	0.622	-3.92%
Frequency	2012.2	-0.044 (CI = +/-0.023; p = 0.001)	-0.108 (CI = +/-0.105; p = 0.045)	0.007 (CI = +/-0.183; p = 0.938)	0.635	-4.33%
Frequency	2013.1	-0.052 (CI = +/-0.024; p = 0.000)	-0.123 (CI = +/-0.102; p = 0.020)	0.039 (CI = +/-0.179; p = 0.652)	0.678	-5.05%
Frequency	2013.2	-0.054 (CI = +/-0.027; p = 0.000)	-0.117 (CI = +/-0.107; p = 0.034)	0.050 (CI = +/-0.189; p = 0.583)	0.670	-5.30%
Frequency	2014.1	-0.057 (CI = +/-0.030; p = 0.001)	-0.123 (CI = +/-0.112; p = 0.034)	0.062 (CI = +/-0.199; p = 0.521)	0.641	-5.57%
Frequency	2014.2	-0.065 (CI = +/-0.033; p = 0.001)	-0.108 (CI = +/-0.116; p = 0.066)	0.091 (CI = +/-0.207; p = 0.363)	0.659	-6.28%
Frequency	2015.1	-0.077 (CI = +/-0.034; p = 0.000)	-0.126 (CI = +/-0.110; p = 0.028)	0.135 (CI = +/-0.200; p = 0.173)	0.710	-7.41%
Frequency	2015.2	-0.079 (CI = +/-0.040; p = 0.001)	-0.122 (CI = +/-0.119; p = 0.045)	0.143 (CI = +/-0.219; p = 0.184)	0.687	-7.61%
Frequency	2016.1	-0.086 (CI = +/-0.045; p = 0.001)	-0.131 (CI = +/-0.124; p = 0.041)	0.165 (CI = +/-0.232; p = 0.149)	0.660	-8.25%
Frequency	2016.2	-0.094 (CI = +/-0.054; p = 0.002)	-0.119 (CI = +/-0.134; p = 0.077)	0.190 (CI = +/-0.254; p = 0.130)	0.651	-8.97%
Frequency	2017.1	-0.101 (CI = +/-0.063; p = 0.005)	-0.126 (CI = +/-0.143; p = 0.079)	0.208 (CI = +/-0.276; p = 0.125)	0.597	-9.57%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.849	+4.88%
Loss Cost	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.234 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.854	+5.02%
Loss Cost	2006.2	0.050 (CI = +/-0.008; p = 0.000)	-0.242 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.852	+5.16%
Loss Cost	2007.1	0.051 (CI = +/-0.008; p = 0.000)	-0.236 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.854	+5.27%
Loss Cost	2007.2	0.053 (CI = +/-0.009; p = 0.000)	-0.244 (CI = +/-0.081; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.851	+5.41%
Loss Cost	2008.1	0.053 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.084; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.846	+5.41%
Loss Cost	2008.2	0.050 (CI = +/-0.009; p = 0.000)	-0.231 (CI = +/-0.082; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.830	+5.17%
Loss Cost	2009.1	0.046 (CI = +/-0.008; p = 0.000)	-0.251 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.859	+4.76%
Loss Cost	2009.2	0.044 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.070; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.849	+4.49%
Loss Cost	2010.1	0.043 (CI = +/-0.009; p = 0.000)	-0.244 (CI = +/-0.071; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.847	+4.36%
Loss Cost	2010.2	0.041 (CI = +/-0.009; p = 0.000)	-0.236 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.827	+4.18%
Loss Cost	2011.1	0.038 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.066; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.851	+3.83%
Loss Cost	2011.2	0.037 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.069; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.832	+3.74%
Loss Cost	2012.1	0.036 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.072; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.829	+3.71%
Loss Cost	2012.2	0.037 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.813	+3.75%
Loss Cost	2013.1	0.036 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.812	+3.64%
Loss Cost	2013.2	0.032 (CI = +/-0.012; p = 0.000)	-0.240 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.797	+3.28%
Loss Cost	2014.1	0.032 (CI = +/-0.014; p = 0.000)	-0.242 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.796	+3.23%
Loss Cost	2014.2	0.031 (CI = +/-0.015; p = 0.001)	-0.238 (CI = +/-0.087; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.773	+3.13%
Loss Cost	2015.1	0.026 (CI = +/-0.015; p = 0.002)	-0.254 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.811	+2.61%
Loss Cost	2015.2	0.018 (CI = +/-0.012; p = 0.007)	-0.227 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.868	+1.81%
Loss Cost	2016.1	0.019 (CI = +/-0.014; p = 0.009)	-0.223 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.867	+1.96%
Loss Cost	2016.2	0.016 (CI = +/-0.015; p = 0.035)	-0.213 (CI = +/-0.070; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.866	+1.65%
Loss Cost	2017.1	0.015 (CI = +/-0.017; p = 0.086)	-0.217 (CI = +/-0.075; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.865	+1.48%
Severity	2005.2	0.068 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.066; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.706)	0.937	+7.03%
Severity	2006.1	0.069 (CI = +/-0.007; p = 0.000)	-0.127 (CI = +/-0.067; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.749)	0.936	+7.13%
Severity	2006.2	0.070 (CI = +/-0.007; p = 0.000)	-0.134 (CI = +/-0.067; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.769)	0.934	+7.25%
Severity	2007.1	0.070 (CI = +/-0.007; p = 0.000)	-0.133 (CI = +/-0.069; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.781)	0.930	+7.27%
Severity	2007.2	0.071 (CI = +/-0.008; p = 0.000)	-0.138 (CI = +/-0.071; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.796)	0.927	+7.37%
Severity	2008.1	0.071 (CI = +/-0.008; p = 0.000)	-0.138 (CI = +/-0.073; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.800)	0.922	+7.37%
Severity	2008.2	0.071 (CI = +/-0.009; p = 0.000)	-0.139 (CI = +/-0.076; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.806)	0.914	+7.39%
Severity	2009.1	0.069 (CI = +/-0.009; p = 0.000)	-0.148 (CI = +/-0.076; p = 0.000)	-0.001 (CI = +/-0.005; p = 0.744)	0.910	+7.19%
Severity	2009.2	0.068 (CI = +/-0.009; p = 0.000)	-0.143 (CI = +/-0.078; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.739)	0.898	+7.09%
Severity	2010.1	0.069 (CI = +/-0.010; p = 0.000)	-0.141 (CI = +/-0.081; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.758)	0.893	+7.15%
Severity	2010.2	0.069 (CI = +/-0.011; p = 0.000)	-0.141 (CI = +/-0.084; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.763)	0.879	+7.15%
Severity	2011.1	0.068 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.086; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.734)	0.870	+6.99%
Severity	2011.2	0.070 (CI = +/-0.012; p = 0.000)	-0.156 (CI = +/-0.088; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.733)	0.865	+7.21%
Severity	2012.1	0.071 (CI = +/-0.013; p = 0.000)	-0.149 (CI = +/-0.090; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.763)	0.865	+7.40%
Severity	2012.2	0.074 (CI = +/-0.013; p = 0.000)	-0.161 (CI = +/-0.091; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.746)	0.867	+7.72%
Severity	2013.1	0.077 (CI = +/-0.014; p = 0.000)	-0.150 (CI = +/-0.091; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.774)	0.874	+8.04%
Severity	2013.2	0.075 (CI = +/-0.015; p = 0.000)	-0.142 (CI = +/-0.095; p = 0.006)	-0.001 (CI = +/-0.006; p = 0.794)	0.849	+7.82%
Severity	2014.1	0.076 (CI = +/-0.017; p = 0.000)	-0.140 (CI = +/-0.100; p = 0.009)	-0.001 (CI = +/-0.006; p = 0.802)	0.837	+7.87%
Severity	2014.2	0.078 (CI = +/-0.018; p = 0.000)	-0.150 (CI = +/-0.104; p = 0.008)	-0.001 (CI = +/-0.006; p = 0.773)	0.825	+8.15%
Severity	2015.1	0.079 (CI = +/-0.020; p = 0.000)	-0.149 (CI = +/-0.110; p = 0.012)	-0.001 (CI = +/-0.006; p = 0.780)	0.810	+8.19%
Severity	2015.2	0.071 (CI = +/-0.020; p = 0.000)	-0.123 (CI = +/-0.104; p = 0.023)	0.000 (CI = +/-0.006; p = 0.887)	0.781	+7.38%
Severity	2016.1	0.075 (CI = +/-0.022; p = 0.000)	-0.113 (CI = +/-0.107; p = 0.041)	0.000 (CI = +/-0.006; p = 0.866)	0.785	+7.77%
Severity	2016.2	0.075 (CI = +/-0.025; p = 0.000)	-0.112 (CI = +/-0.117; p = 0.059)	0.000 (CI = +/-0.006; p = 0.877)	0.733	+7.75%
Severity	2017.1	0.075 (CI = +/-0.029; p = 0.000)	-0.112 (CI = +/-0.127; p = 0.078)	0.000 (CI = +/-0.006; p = 0.881)	0.704	+7.77%
Frequency	2005.2	-0.020 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.066; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.731	-2.01%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.107 (CI = +/-0.068; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.712	-1.97%
Frequency	2006.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.108 (CI = +/-0.070; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.705	-1.95%
Frequency	2007.1	-0.019 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.072; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.682	-1.86%
Frequency	2007.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.074; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.674	-1.82%
Frequency	2008.1	-0.018 (CI = +/-0.008; p = 0.000)	-0.105 (CI = +/-0.076; p = 0.008)	0.011 (CI = +/-0.006; p = 0.000)	0.655	-1.82%
Frequency	2008.2	-0.021 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.073; p = 0.016)	0.011 (CI = +/-0.005; p = 0.000)	0.699	-2.06%
Frequency	2009.1	-0.023 (CI = +/-0.008; p = 0.000)	-0.103 (CI = +/-0.072; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	0.728	-2.27%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.073; p = 0.012)	0.011 (CI = +/-0.005; p = 0.000)	0.742	-2.43%
Frequency	2010.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.073; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.751	-2.60%
Frequency	2010.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.074; p = 0.014)	0.010 (CI = +/-0.005; p = 0.000)	0.765	-2.77%
Frequency	2011.1	-0.030 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.074; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.773	-2.95%
Frequency	2011.2	-0.033 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.072; p = 0.017)	0.010 (CI = +/-0.005; p = 0.000)	0.804	-3.24%
Frequency	2012.1	-0.035 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.073; p = 0.010)	0.010 (CI = +/-0.005; p = 0.000)	0.811	-3.44%
Frequency	2012.2	-0.038 (CI = +/-0.011; p = 0.000)	-0.088 (CI = +/-0.072; p = 0.020)	0.010 (CI = +/-0.005; p = 0.000)	0.828	-3.69%
Frequency	2013.1	-0.042 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.066; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.867	-4.08%
Frequency	2013.2	-0.043 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.069; p = 0.008)	0.010 (CI = +/-0.004; p = 0.000)	0.865	-4.21%
Frequency	2014.1	-0.044 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.072; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.853	-4.30%
Frequency	2014.2	-0.048 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.071; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	0.873	-4.65%
Frequency	2015.1	-0.053 (CI = +/-0.011; p = 0.000)	-0.105 (CI = +/-0.061; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.913	-5.15%
Frequency	2015.2	-0.053 (CI = +/-0.013; p = 0.000)	-0.104 (CI = +/-0.066; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.906	-5.19%
Frequency	2016.1	-0.055 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.068; p = 0.004)	0.010 (CI = +/-0.004; p = 0.000)	0.899	-5.39%
Frequency	2016.2	-0.058 (CI = +/-0.015; p = 0.000)	-0.101 (CI = +/-0.072; p = 0.010)	0.011 (CI = +/-0.004; p = 0.000)	0.900	-5.66%
Frequency	2017.1	-0.060 (CI = +/-0.017; p = 0.000)	-0.105 (CI = +/-0.076; p = 0.011)	0.011 (CI = +/-0.004; p = 0.000)	0.885	-5.83%

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.055 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.010; p = 0.004)	-0.151 (CI = +/-0.216; p = 0.166)	0.687	+5.63%
Loss Cost	2006.1	0.059 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.185 (CI = +/-0.211; p = 0.084)	0.715	+6.11%
Loss Cost	2006.2	0.060 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	-0.194 (CI = +/-0.218; p = 0.080)	0.701	+6.23%
Loss Cost	2007.1	0.065 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	-0.229 (CI = +/-0.215; p = 0.038)	0.724	+6.74%
Loss Cost	2007.2	0.067 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	-0.238 (CI = +/-0.222; p = 0.036)	0.709	+6.89%
Loss Cost	2008.1	0.071 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.009; p = 0.001)	-0.266 (CI = +/-0.224; p = 0.022)	0.715	+7.31%
Loss Cost	2008.2	0.065 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.009; p = 0.001)	-0.231 (CI = +/-0.224; p = 0.044)	0.681	+6.76%
Loss Cost	2009.1	0.062 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	-0.211 (CI = +/-0.231; p = 0.072)	0.641	+6.44%
Loss Cost	2009.2	0.056 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.169 (CI = +/-0.229; p = 0.143)	0.596	+5.75%
Loss Cost	2010.1	0.058 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	-0.185 (CI = +/-0.239; p = 0.124)	0.584	+6.01%
Loss Cost	2010.2	0.053 (CI = +/-0.026; p = 0.000)	0.015 (CI = +/-0.010; p = 0.004)	-0.150 (CI = +/-0.244; p = 0.218)	0.530	+5.41%
Loss Cost	2011.1	0.051 (CI = +/-0.028; p = 0.001)	0.014 (CI = +/-0.010; p = 0.006)	-0.141 (CI = +/-0.258; p = 0.268)	0.487	+5.27%
Loss Cost	2011.2	0.046 (CI = +/-0.031; p = 0.005)	0.014 (CI = +/-0.010; p = 0.010)	-0.111 (CI = +/-0.269; p = 0.399)	0.429	+4.72%
Loss Cost	2012.1	0.052 (CI = +/-0.034; p = 0.004)	0.015 (CI = +/-0.010; p = 0.008)	-0.146 (CI = +/-0.280; p = 0.291)	0.445	+5.37%
Loss Cost	2012.2	0.049 (CI = +/-0.038; p = 0.013)	0.014 (CI = +/-0.011; p = 0.012)	-0.129 (CI = +/-0.299; p = 0.378)	0.395	+5.04%
Loss Cost	2013.1	0.055 (CI = +/-0.042; p = 0.013)	0.015 (CI = +/-0.011; p = 0.011)	-0.162 (CI = +/-0.317; p = 0.298)	0.401	+5.71%
Loss Cost	2013.2	0.042 (CI = +/-0.046; p = 0.070)	0.013 (CI = +/-0.011; p = 0.020)	-0.092 (CI = +/-0.324; p = 0.558)	0.336	+4.26%
Loss Cost	2014.1	0.051 (CI = +/-0.051; p = 0.053)	0.014 (CI = +/-0.011; p = 0.017)	-0.136 (CI = +/-0.347; p = 0.421)	0.355	+5.19%
Loss Cost	2014.2	0.041 (CI = +/-0.058; p = 0.158)	0.013 (CI = +/-0.012; p = 0.030)	-0.089 (CI = +/-0.373; p = 0.619)	0.303	+4.16%
Loss Cost	2015.1	0.039 (CI = +/-0.068; p = 0.242)	0.013 (CI = +/-0.013; p = 0.042)	-0.081 (CI = +/-0.412; p = 0.681)	0.277	+3.97%
Loss Cost	2015.2	0.003 (CI = +/-0.067; p = 0.937)	0.010 (CI = +/-0.011; p = 0.072)	0.076 (CI = +/-0.381; p = 0.674)	0.333	+0.25%
Loss Cost	2016.1	0.018 (CI = +/-0.076; p = 0.625)	0.011 (CI = +/-0.012; p = 0.057)	0.014 (CI = +/-0.413; p = 0.944)	0.346	+1.79%
Loss Cost	2016.2	-0.010 (CI = +/-0.083; p = 0.792)	0.010 (CI = +/-0.011; p = 0.096)	0.122 (CI = +/-0.424; p = 0.544)	0.396	-1.02%
Loss Cost	2017.1	-0.005 (CI = +/-0.099; p = 0.907)	0.010 (CI = +/-0.012; p = 0.109)	0.104 (CI = +/-0.475; p = 0.639)	0.382	-0.54%
Severity	2005.2	0.062 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.518)	0.117 (CI = +/-0.151; p = 0.125)	0.912	+6.40%
Severity	2006.1	0.064 (CI = +/-0.011; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.605)	0.102 (CI = +/-0.152; p = 0.184)	0.912	+6.61%
Severity	2006.2	0.064 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.630)	0.099 (CI = +/-0.157; p = 0.211)	0.906	+6.65%
Severity	2007.1	0.065 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.678)	0.092 (CI = +/-0.162; p = 0.259)	0.901	+6.76%
Severity	2007.2	0.065 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.680)	0.092 (CI = +/-0.168; p = 0.271)	0.893	+6.74%
Severity	2008.1	0.066 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.719)	0.087 (CI = +/-0.175; p = 0.319)	0.886	+6.83%
Severity	2008.2	0.064 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.007; p = 0.663)	0.098 (CI = +/-0.181; p = 0.275)	0.875	+6.65%
Severity	2009.1	0.062 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.587)	0.114 (CI = +/-0.186; p = 0.219)	0.864	+6.39%
Severity	2009.2	0.057 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.444)	0.145 (CI = +/-0.187; p = 0.122)	0.856	+6.89%
Severity	2010.1	0.059 (CI = +/-0.019; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.503)	0.134 (CI = +/-0.195; p = 0.170)	0.849	+6.08%
Severity	2010.2	0.055 (CI = +/-0.021; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.423)	0.156 (CI = +/-0.202; p = 0.124)	0.836	+5.70%
Severity	2011.1	0.053 (CI = +/-0.023; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.386)	0.170 (CI = +/-0.212; p = 0.110)	0.821	+5.45%
Severity	2011.2	0.052 (CI = +/-0.026; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.391)	0.174 (CI = +/-0.224; p = 0.123)	0.805	+5.38%
Severity	2012.1	0.057 (CI = +/-0.028; p = 0.000)	-0.003 (CI = +/-0.009; p = 0.496)	0.145 (CI = +/-0.234; p = 0.212)	0.805	+5.92%
Severity	2012.2	0.058 (CI = +/-0.032; p = 0.001)	-0.003 (CI = +/-0.009; p = 0.530)	0.140 (CI = +/-0.251; p = 0.258)	0.789	+6.01%
Severity	2013.1	0.068 (CI = +/-0.034; p = 0.001)	-0.002 (CI = +/-0.009; p = 0.707)	0.092 (CI = +/-0.258; p = 0.466)	0.800	+6.99%
Severity	2013.2	0.055 (CI = +/-0.037; p = 0.005)	-0.003 (CI = +/-0.009; p = 0.483)	0.153 (CI = +/-0.261; p = 0.233)	0.784	+5.70%
Severity	2014.1	0.058 (CI = +/-0.042; p = 0.010)	-0.003 (CI = +/-0.009; p = 0.544)	0.141 (CI = +/-0.284; p = 0.311)	0.768	+5.98%
Severity	2014.2	0.056 (CI = +/-0.049; p = 0.028)	-0.003 (CI = +/-0.010; p = 0.531)	0.152 (CI = +/-0.311; p = 0.315)	0.741	+5.72%
Severity	2015.1	0.059 (CI = +/-0.057; p = 0.043)	-0.003 (CI = +/-0.011; p = 0.593)	0.138 (CI = +/-0.343; p = 0.405)	0.720	+6.06%
Severity	2015.2	0.023 (CI = +/-0.050; p = 0.346)	-0.006 (CI = +/-0.008; p = 0.170)	0.294 (CI = +/-0.285; p = 0.044)	0.762	+2.30%
Severity	2016.1	0.031 (CI = +/-0.058; p = 0.270)	-0.005 (CI = +/-0.009; p = 0.240)	0.259 (CI = +/-0.314; p = 0.098)	0.758	+3.15%
Severity	2016.2	0.011 (CI = +/-0.064; p = 0.706)	-0.006 (CI = +/-0.009; p = 0.147)	0.335 (CI = +/-0.327; p = 0.045)	0.743	+1.15%
Severity	2017.1	0.007 (CI = +/-0.076; p = 0.842)	-0.007 (CI = +/-0.009; p = 0.158)	0.350 (CI = +/-0.366; p = 0.059)	0.716	+0.71%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.076)	0.017 (CI = +/-0.005; p = 0.000)	-0.267 (CI = +/-0.116; p = 0.000)	0.782	-0.72%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.249)	0.017 (CI = +/-0.005; p = 0.000)	-0.287 (CI = +/-0.113; p = 0.000)	0.792	-0.47%
Frequency	2006.2	-0.004 (CI = +/-0.009; p = 0.359)	0.017 (CI = +/-0.005; p = 0.000)	-0.292 (CI = +/-0.116; p = 0.000)	0.788	-0.40%
Frequency	2007.1	0.000 (CI = +/-0.008; p = 0.971)	0.018 (CI = +/-0.005; p = 0.000)	-0.320 (CI = +/-0.106; p = 0.000)	0.816	-0.01%
Frequency	2007.2	0.001 (CI = +/-0.009; p = 0.759)	0.018 (CI = +/-0.005; p = 0.000)	-0.331 (CI = +/-0.108; p = 0.000)	0.817	+0.13%
Frequency	2008.1	0.004 (CI = +/-0.009; p = 0.314)	0.019 (CI = +/-0.004; p = 0.000)	-0.352 (CI = +/-0.105; p = 0.000)	0.833	+0.44%
Frequency	2008.2	0.001 (CI = +/-0.009; p = 0.815)	0.018 (CI = +/-0.004; p = 0.000)	-0.329 (CI = +/-0.100; p = 0.000)	0.858	+0.10%
Frequency	2009.1	0.000 (CI = +/-0.010; p = 0.925)	0.018 (CI = +/-0.004; p = 0.000)	-0.325 (CI = +/-0.104; p = 0.000)	0.858	+0.04%
Frequency	2009.2	-0.001 (CI = +/-0.010; p = 0.787)	0.018 (CI = +/-0.004; p = 0.000)	-0.314 (CI = +/-0.107; p = 0.000)	0.862	-0.14%
Frequency	2010.1	-0.001 (CI = +/-0.011; p = 0.912)	0.018 (CI = +/-0.004; p = 0.000)	-0.318 (CI = +/-0.112; p = 0.000)	0.860	-0.06%
Frequency	2010.2	-0.003 (CI = +/-0.012; p = 0.643)	0.018 (CI = +/-0.005; p = 0.000)	-0.305 (CI = +/-0.116; p = 0.000)	0.864	-0.27%
Frequency	2011.1	-0.002 (CI = +/-0.013; p = 0.789)	0.018 (CI = +/-0.005; p = 0.000)	-0.311 (CI = +/-0.122; p = 0.000)	0.861	-0.17%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.359)	0.017 (CI = +/-0.005; p = 0.000)	-0.285 (CI = +/-0.121; p = 0.000)	0.877	-0.63%
Frequency	2012.1	-0.005 (CI = +/-0.016; p = 0.494)	0.017 (CI = +/-0.005; p = 0.000)	-0.291 (CI = +/-0.129; p = 0.000)	0.873	-0.52%
Frequency	2012.2	-0.009 (CI = +/-0.017; p = 0.268)	0.017 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.133; p = 0.000)	0.880	-0.92%
Frequency	2013.1	-0.012 (CI = +/-0.019; p = 0.194)	0.017 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.141; p = 0.001)	0.881	-1.20%
Frequency	2013.2	-0.014 (CI = +/-0.021; p = 0.193)	0.016 (CI = +/-0.005; p = 0.000)	-0.246 (CI = +/-0.152; p = 0.003)	0.877	-1.36%
Frequency	2014.1	-0.007 (CI = +/-0.023; p = 0.509)	0.017 (CI = +/-0.005; p = 0.000)	-0.276 (CI = +/-0.158; p = 0.002)	0.876	-0.75%
Frequency	2014.2	-0.015 (CI = +/-0.026; p = 0.239)	0.016 (CI = +/-0.005; p = 0.000)	-0.242 (CI = +/-0.165; p = 0.007)	0.886	-1.47%
Frequency	2015.1	-0.020 (CI = +/-0.029; p = 0.171)	0.016 (CI = +/-0.005; p = 0.000)	-0.219 (CI = +/-0.178; p = 0.019)	0.886	-1.97%
Frequency	2015.2	-0.020 (CI = +/-0.035; p = 0.232)	0.016 (CI = +/-0.006; p = 0.000)	-0.218 (CI = +/-0.198; p = 0.034)	0.877	-2.00%
Frequency	2016.1	-0.013 (CI = +/-0.040; p = 0.486)	0.016 (CI = +/-0.006; p = 0.000)	-0.246 (CI = +/-0.217; p = 0.029)	0.866	-1.32%
Frequency	2016.2	-0.022 (CI = +/-0.047; p = 0.330)	0.016 (CI = +/-0.006; p = 0.000)	-0.213 (CI = +/-0.237; p = 0.073)	0.866	-2.14%
Frequency	2017.1	-0.012 (CI = +/-0.054; p = 0.621)	0.016 (CI = +/-0.007; p = 0.000)	-0.246 (CI = +/-0.259; p = 0.060)	0.850	-1.24%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.621	+4.38%
Loss Cost	2006.1	0.045 (CI = +/-0.011; p = 0.000)	0.636	+4.60%
Loss Cost	2006.2	0.045 (CI = +/-0.012; p = 0.000)	0.616	+4.59%
Loss Cost	2007.1	0.047 (CI = +/-0.013; p = 0.000)	0.624	+4.80%
Loss Cost	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.602	+4.79%
Loss Cost	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.594	+4.91%
Loss Cost	2008.2	0.044 (CI = +/-0.014; p = 0.000)	0.555	+4.51%
Loss Cost	2009.1	0.042 (CI = +/-0.015; p = 0.000)	0.512	+4.24%
Loss Cost	2009.2	0.037 (CI = +/-0.015; p = 0.000)	0.461	+3.80%
Loss Cost	2010.1	0.038 (CI = +/-0.016; p = 0.000)	0.438	+3.83%
Loss Cost	2010.2	0.034 (CI = +/-0.017; p = 0.000)	0.377	+3.44%
Loss Cost	2011.1	0.032 (CI = +/-0.018; p = 0.001)	0.330	+3.28%
Loss Cost	2011.2	0.029 (CI = +/-0.019; p = 0.004)	0.265	+2.94%
Loss Cost	2012.1	0.031 (CI = +/-0.020; p = 0.005)	0.267	+3.13%
Loss Cost	2012.2	0.028 (CI = +/-0.022; p = 0.014)	0.212	+2.89%
Loss Cost	2013.1	0.030 (CI = +/-0.024; p = 0.017)	0.207	+3.04%
Loss Cost	2013.2	0.024 (CI = +/-0.025; p = 0.064)	0.120	+2.38%
Loss Cost	2014.1	0.026 (CI = +/-0.027; p = 0.061)	0.129	+2.64%
Loss Cost	2014.2	0.022 (CI = +/-0.030; p = 0.145)	0.065	+2.19%
Loss Cost	2015.1	0.021 (CI = +/-0.033; p = 0.209)	0.038	+2.08%
Loss Cost	2015.2	0.009 (CI = +/-0.034; p = 0.586)	-0.042	+0.89%
Loss Cost	2016.1	0.016 (CI = +/-0.037; p = 0.386)	-0.013	+1.56%
Loss Cost	2016.2	0.009 (CI = +/-0.041; p = 0.653)	-0.056	+0.89%
Loss Cost	2017.1	0.014 (CI = +/-0.047; p = 0.516)	-0.041	+1.45%
Severity	2005.2	0.068 (CI = +/-0.007; p = 0.000)	0.911	+7.01%
Severity	2006.1	0.069 (CI = +/-0.007; p = 0.000)	0.912	+7.16%
Severity	2006.2	0.070 (CI = +/-0.008; p = 0.000)	0.907	+7.21%
Severity	2007.1	0.070 (CI = +/-0.008; p = 0.000)	0.903	+7.30%
Severity	2007.2	0.071 (CI = +/-0.009; p = 0.000)	0.895	+7.32%
Severity	2008.1	0.071 (CI = +/-0.009; p = 0.000)	0.889	+7.40%
Severity	2008.2	0.071 (CI = +/-0.010; p = 0.000)	0.879	+7.34%
Severity	2009.1	0.070 (CI = +/-0.010; p = 0.000)	0.866	+7.24%
Severity	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.854	+7.03%
Severity	2010.1	0.069 (CI = +/-0.011; p = 0.000)	0.849	+7.19%
Severity	2010.2	0.068 (CI = +/-0.012; p = 0.000)	0.833	+7.08%
Severity	2011.1	0.068 (CI = +/-0.013; p = 0.000)	0.815	+7.05%
Severity	2011.2	0.069 (CI = +/-0.014; p = 0.000)	0.801	+7.12%
Severity	2012.1	0.072 (CI = +/-0.015; p = 0.000)	0.808	+7.46%
Severity	2012.2	0.073 (CI = +/-0.016; p = 0.000)	0.795	+7.60%
Severity	2013.1	0.078 (CI = +/-0.016; p = 0.000)	0.814	+8.09%
Severity	2013.2	0.074 (CI = +/-0.017; p = 0.000)	0.789	+7.68%
Severity	2014.1	0.076 (CI = +/-0.019; p = 0.000)	0.779	+7.91%
Severity	2014.2	0.077 (CI = +/-0.021; p = 0.000)	0.754	+7.96%
Severity	2015.1	0.079 (CI = +/-0.023; p = 0.000)	0.740	+8.24%
Severity	2015.2	0.069 (CI = +/-0.022; p = 0.000)	0.718	+7.16%
Severity	2016.1	0.075 (CI = +/-0.024; p = 0.000)	0.739	+7.79%
Severity	2016.2	0.072 (CI = +/-0.027; p = 0.000)	0.688	+7.47%
Severity	2017.1	0.075 (CI = +/-0.030; p = 0.000)	0.663	+7.77%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.504	-2.46%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.471	-2.40%
Frequency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	0.461	-2.44%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	0.420	-2.33%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	0.404	-2.36%
Frequency	2008.1	-0.023 (CI = +/-0.011; p = 0.000)	0.373	-2.32%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	0.446	-2.63%
Frequency	2009.1	-0.028 (CI = +/-0.011; p = 0.000)	0.462	-2.79%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	0.494	-3.03%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	0.490	-3.14%
Frequency	2010.2	-0.035 (CI = +/-0.013; p = 0.000)	0.522	-3.40%
Frequency	2011.1	-0.036 (CI = +/-0.014; p = 0.000)	0.515	-3.52%
Frequency	2011.2	-0.040 (CI = +/-0.014; p = 0.000)	0.568	-3.89%
Frequency	2012.1	-0.041 (CI = +/-0.015; p = 0.000)	0.558	-4.03%
Frequency	2012.2	-0.045 (CI = +/-0.016; p = 0.000)	0.591	-4.38%
Frequency	2013.1	-0.048 (CI = +/-0.017; p = 0.000)	0.606	-4.67%
Frequency	2013.2	-0.050 (CI = +/-0.018; p = 0.000)	0.606	-4.92%
Frequency	2014.1	-0.050 (CI = +/-0.020; p = 0.000)	0.567	-4.89%
Frequency	2014.2	-0.055 (CI = +/-0.021; p = 0.000)	0.597	-5.35%
Frequency	2015.1	-0.059 (CI = +/-0.023; p = 0.000)	0.600	-5.69%
Frequency	2015.2	-0.060 (CI = +/-0.026; p = 0.000)	0.575	-5.85%
Frequency	2016.1	-0.059 (CI = +/-0.030; p = 0.001)	0.522	-5.78%
Frequency	2016.2	-0.063 (CI = +/-0.033; p = 0.001)	0.510	-6.13%
Frequency	2017.1	-0.060 (CI = +/-0.038; p = 0.005)	0.434	-5.86%

Bodily Injury

Coverage = BI

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.043 (CI = +/-0.014; p = 0.000)	-0.012 (CI = +/-0.218; p = 0.913)	0.610	+4.43%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.218; p = 0.768)	0.626	+4.74%
Loss Cost	2006.2	0.046 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.224; p = 0.769)	0.605	+4.75%
Loss Cost	2007.1	0.049 (CI = +/-0.017; p = 0.000)	-0.051 (CI = +/-0.225; p = 0.645)	0.615	+5.06%
Loss Cost	2007.2	0.049 (CI = +/-0.018; p = 0.000)	-0.052 (CI = +/-0.232; p = 0.653)	0.592	+5.06%
Loss Cost	2008.1	0.051 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.237; p = 0.590)	0.585	+5.27%
Loss Cost	2008.2	0.046 (CI = +/-0.020; p = 0.000)	-0.032 (CI = +/-0.234; p = 0.785)	0.541	+4.70%
Loss Cost	2009.1	0.042 (CI = +/-0.021; p = 0.000)	-0.010 (CI = +/-0.236; p = 0.933)	0.494	+4.31%
Loss Cost	2009.2	0.036 (CI = +/-0.021; p = 0.002)	0.027 (CI = +/-0.230; p = 0.812)	0.442	+3.62%
Loss Cost	2010.1	0.036 (CI = +/-0.023; p = 0.004)	0.025 (CI = +/-0.239; p = 0.829)	0.418	+3.65%
Loss Cost	2010.2	0.030 (CI = +/-0.024; p = 0.018)	0.057 (CI = +/-0.238; p = 0.624)	0.359	+3.01%
Loss Cost	2011.1	0.027 (CI = +/-0.026; p = 0.046)	0.073 (CI = +/-0.245; p = 0.547)	0.312	+2.70%
Loss Cost	2011.2	0.021 (CI = +/-0.028; p = 0.139)	0.102 (CI = +/-0.249; p = 0.405)	0.256	+2.09%
Loss Cost	2012.1	0.023 (CI = +/-0.031; p = 0.139)	0.092 (CI = +/-0.260; p = 0.470)	0.252	+2.30%
Loss Cost	2012.2	0.018 (CI = +/-0.034; p = 0.286)	0.115 (CI = +/-0.269; p = 0.383)	0.204	+1.78%
Loss Cost	2013.1	0.019 (CI = +/-0.037; p = 0.305)	0.110 (CI = +/-0.283; p = 0.429)	0.193	+1.91%
Loss Cost	2013.2	0.006 (CI = +/-0.039; p = 0.767)	0.165 (CI = +/-0.277; p = 0.227)	0.144	+0.56%
Loss Cost	2014.1	0.008 (CI = +/-0.044; p = 0.717)	0.157 (CI = +/-0.295; p = 0.277)	0.140	+0.77%
Loss Cost	2014.2	-0.004 (CI = +/-0.048; p = 0.873)	0.201 (CI = +/-0.303; p = 0.180)	0.112	-0.37%
Loss Cost	2015.1	-0.010 (CI = +/-0.055; p = 0.702)	0.224 (CI = +/-0.322; p = 0.160)	0.100	-1.00%
Loss Cost	2015.2	-0.040 (CI = +/-0.051; p = 0.119)	0.327 (CI = +/-0.282; p = 0.026)	0.209	-3.90%
Loss Cost	2016.1	-0.035 (CI = +/-0.060; p = 0.233)	0.310 (CI = +/-0.306; p = 0.047)	0.190	-3.41%
Loss Cost	2016.2	-0.059 (CI = +/-0.063; p = 0.061)	0.387 (CI = +/-0.298; p = 0.015)	0.291	-5.77%
Loss Cost	2017.1	-0.061 (CI = +/-0.075; p = 0.100)	0.392 (CI = +/-0.329; p = 0.024)	0.276	-5.93%
Severity	2005.2	0.064 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.135; p = 0.158)	0.913	+6.58%
Severity	2006.1	0.065 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.136; p = 0.213)	0.913	+6.76%
Severity	2006.2	0.066 (CI = +/-0.010; p = 0.000)	0.082 (CI = +/-0.139; p = 0.239)	0.908	+6.81%
Severity	2007.1	0.067 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.142; p = 0.283)	0.903	+6.90%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.147; p = 0.296)	0.896	+6.90%
Severity	2008.1	0.067 (CI = +/-0.012; p = 0.000)	0.072 (CI = +/-0.151; p = 0.339)	0.889	+6.98%
Severity	2008.2	0.066 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.155; p = 0.305)	0.879	+6.85%
Severity	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.158; p = 0.259)	0.868	+6.66%
Severity	2009.2	0.061 (CI = +/-0.015; p = 0.000)	0.108 (CI = +/-0.158; p = 0.170)	0.859	+6.29%
Severity	2010.1	0.063 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.163; p = 0.220)	0.853	+6.47%
Severity	2010.2	0.060 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.167; p = 0.180)	0.838	+6.22%
Severity	2011.1	0.059 (CI = +/-0.018; p = 0.000)	0.119 (CI = +/-0.173; p = 0.170)	0.822	+6.08%
Severity	2011.2	0.059 (CI = +/-0.020; p = 0.000)	0.118 (CI = +/-0.181; p = 0.189)	0.807	+6.08%
Severity	2012.1	0.063 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.185; p = 0.282)	0.810	+6.54%
Severity	2012.2	0.065 (CI = +/-0.024; p = 0.000)	0.093 (CI = +/-0.194; p = 0.332)	0.795	+6.67%
Severity	2013.1	0.072 (CI = +/-0.026; p = 0.000)	0.062 (CI = +/-0.194; p = 0.514)	0.809	+7.42%
Severity	2013.2	0.064 (CI = +/-0.027; p = 0.000)	0.095 (CI = +/-0.194; p = 0.318)	0.790	+6.57%
Severity	2014.1	0.066 (CI = +/-0.031; p = 0.000)	0.085 (CI = +/-0.205; p = 0.399)	0.776	+6.85%
Severity	2014.2	0.066 (CI = +/-0.035; p = 0.001)	0.087 (CI = +/-0.220; p = 0.413)	0.750	+6.78%
Severity	2015.1	0.069 (CI = +/-0.040; p = 0.002)	0.075 (CI = +/-0.235; p = 0.506)	0.732	+7.13%
Severity	2015.2	0.046 (CI = +/-0.037; p = 0.017)	0.154 (CI = +/-0.201; p = 0.124)	0.745	+4.74%
Severity	2016.1	0.055 (CI = +/-0.041; p = 0.014)	0.127 (CI = +/-0.212; p = 0.222)	0.749	+5.61%
Severity	2016.2	0.044 (CI = +/-0.047; p = 0.064)	0.159 (CI = +/-0.224; p = 0.148)	0.715	+4.50%
Severity	2017.1	0.044 (CI = +/-0.056; p = 0.110)	0.158 (CI = +/-0.247; p = 0.188)	0.686	+4.53%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.000)	-0.108 (CI = +/-0.156; p = 0.170)	0.517	-2.02%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.001)	-0.117 (CI = +/-0.159; p = 0.144)	0.489	-1.89%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.002)	-0.115 (CI = +/-0.163; p = 0.162)	0.477	-1.92%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.007)	-0.128 (CI = +/-0.164; p = 0.123)	0.445	-1.72%
Frequency	2007.2	-0.017 (CI = +/-0.013; p = 0.011)	-0.128 (CI = +/-0.169; p = 0.133)	0.429	-1.72%
Frequency	2008.1	-0.016 (CI = +/-0.014; p = 0.026)	-0.135 (CI = +/-0.173; p = 0.122)	0.403	-1.60%
Frequency	2008.2	-0.020 (CI = +/-0.014; p = 0.007)	-0.110 (CI = +/-0.170; p = 0.193)	0.460	-2.01%
Frequency	2009.1	-0.022 (CI = +/-0.015; p = 0.006)	-0.099 (CI = +/-0.173; p = 0.252)	0.468	-2.21%
Frequency	2009.2	-0.026 (CI = +/-0.016; p = 0.003)	-0.081 (CI = +/-0.175; p = 0.348)	0.493	-2.52%
Frequency	2010.1	-0.027 (CI = +/-0.018; p = 0.004)	-0.074 (CI = +/-0.181; p = 0.407)	0.485	-2.65%
Frequency	2010.2	-0.031 (CI = +/-0.019; p = 0.002)	-0.054 (CI = +/-0.183; p = 0.546)	0.510	-3.02%
Frequency	2011.1	-0.032 (CI = +/-0.020; p = 0.003)	-0.046 (CI = +/-0.190; p = 0.621)	0.500	-3.18%
Frequency	2011.2	-0.038 (CI = +/-0.021; p = 0.001)	-0.016 (CI = +/-0.188; p = 0.858)	0.550	-3.76%
Frequency	2012.1	-0.041 (CI = +/-0.023; p = 0.001)	-0.006 (CI = +/-0.196; p = 0.949)	0.538	-3.98%
Frequency	2012.2	-0.047 (CI = +/-0.025; p = 0.001)	0.022 (CI = +/-0.197; p = 0.815)	0.573	-4.58%
Frequency	2013.1	-0.053 (CI = +/-0.027; p = 0.001)	0.048 (CI = +/-0.201; p = 0.625)	0.591	-5.13%
Frequency	2013.2	-0.058 (CI = +/-0.029; p = 0.001)	0.070 (CI = +/-0.208; p = 0.487)	0.596	-5.64%
Frequency	2014.1	-0.059 (CI = +/-0.033; p = 0.002)	0.072 (CI = +/-0.221; p = 0.499)	0.555	-5.69%
Frequency	2014.2	-0.069 (CI = +/-0.035; p = 0.001)	0.113 (CI = +/-0.221; p = 0.295)	0.601	-6.69%
Frequency	2015.1	-0.079 (CI = +/-0.039; p = 0.001)	0.149 (CI = +/-0.227; p = 0.185)	0.621	-7.59%
Frequency	2015.2	-0.086 (CI = +/-0.044; p = 0.001)	0.173 (CI = +/-0.241; p = 0.146)	0.608	-8.24%
Frequency	2016.1	-0.089 (CI = +/-0.051; p = 0.002)	0.184 (CI = +/-0.262; p = 0.154)	0.559	-8.54%
Frequency	2016.2	-0.103 (CI = +/-0.057; p = 0.002)	0.228 (CI = +/-0.273; p = 0.095)	0.578	-9.83%
Frequency	2017.1	-0.105 (CI = +/-0.068; p = 0.006)	0.233 (CI = +/-0.301; p = 0.117)	0.504	-10.00%

Bodily Injury

Coverage = BI
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

Implied Trend					
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.678	+4.85%
Loss Cost	2006.1	0.050 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.697	+5.10%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.009; p = 0.009)	0.680	+5.12%
Loss Cost	2007.1	0.052 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.692	+5.35%
Loss Cost	2007.2	0.052 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.674	+5.36%
Loss Cost	2008.1	0.054 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.669	+5.51%
Loss Cost	2008.2	0.050 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.643	+5.12%
Loss Cost	2009.1	0.047 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.609	+4.86%
Loss Cost	2009.2	0.043 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.008; p = 0.006)	0.577	+4.42%
Loss Cost	2010.1	0.044 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.560	+4.47%
Loss Cost	2010.2	0.040 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.519	+4.10%
Loss Cost	2011.1	0.039 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.481	+3.95%
Loss Cost	2011.2	0.036 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.436	+3.62%
Loss Cost	2012.1	0.038 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009)	0.441	+3.83%
Loss Cost	2012.2	0.035 (CI = +/-0.020; p = 0.001)	0.011 (CI = +/-0.008; p = 0.010)	0.400	+3.60%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.002)	0.011 (CI = +/-0.009; p = 0.012)	0.397	+3.76%
Loss Cost	2013.2	0.030 (CI = +/-0.022; p = 0.009)	0.011 (CI = +/-0.008; p = 0.009)	0.358	+3.09%
Loss Cost	2014.1	0.033 (CI = +/-0.024; p = 0.010)	0.011 (CI = +/-0.008; p = 0.011)	0.366	+3.34%
Loss Cost	2014.2	0.028 (CI = +/-0.026; p = 0.033)	0.011 (CI = +/-0.008; p = 0.011)	0.334	+2.87%
Loss Cost	2015.1	0.027 (CI = +/-0.029; p = 0.064)	0.011 (CI = +/-0.009; p = 0.013)	0.314	+2.72%
Loss Cost	2015.2	0.015 (CI = +/-0.027; p = 0.260)	0.012 (CI = +/-0.007; p = 0.004)	0.369	+1.47%
Loss Cost	2016.1	0.020 (CI = +/-0.029; p = 0.160)	0.012 (CI = +/-0.007; p = 0.005)	0.393	+2.03%
Loss Cost	2016.2	0.012 (CI = +/-0.031; p = 0.421)	0.012 (CI = +/-0.007; p = 0.003)	0.425	+1.19%
Loss Cost	2017.1	0.015 (CI = +/-0.035; p = 0.378)	0.012 (CI = +/-0.008; p = 0.006)	0.422	+1.49%
Severity	2005.2	0.068 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.989)	0.908	+7.02%
Severity	2006.1	0.069 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.943)	0.909	+7.17%
Severity	2006.2	0.070 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.929)	0.904	+7.23%
Severity	2007.1	0.071 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.006; p = 0.908)	0.900	+7.32%
Severity	2007.2	0.071 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.006; p = 0.904)	0.892	+7.34%
Severity	2008.1	0.072 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.006; p = 0.888)	0.886	+7.42%
Severity	2008.2	0.071 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.007; p = 0.902)	0.874	+7.36%
Severity	2009.1	0.070 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.919)	0.862	+7.26%
Severity	2009.2	0.068 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.951)	0.848	+7.05%
Severity	2010.1	0.070 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.930)	0.844	+7.21%
Severity	2010.2	0.069 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.943)	0.826	+7.09%
Severity	2011.1	0.068 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.948)	0.807	+7.06%
Severity	2011.2	0.069 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.944)	0.792	+7.13%
Severity	2012.1	0.072 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.007; p = 0.923)	0.799	+7.48%
Severity	2012.2	0.073 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.919)	0.786	+7.62%
Severity	2013.1	0.078 (CI = +/-0.017; p = 0.000)	0.000 (CI = +/-0.007; p = 0.906)	0.805	+8.12%
Severity	2013.2	0.074 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.007; p = 0.905)	0.778	+7.70%
Severity	2014.1	0.076 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.007; p = 0.910)	0.767	+7.94%
Severity	2014.2	0.077 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.007; p = 0.914)	0.740	+7.98%
Severity	2015.1	0.079 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.007; p = 0.930)	0.724	+8.26%
Severity	2015.2	0.069 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.006; p = 0.837)	0.701	+7.19%
Severity	2016.1	0.075 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.006; p = 0.896)	0.720	+7.81%
Severity	2016.2	0.072 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.007; p = 0.861)	0.664	+7.49%
Severity	2017.1	0.075 (CI = +/-0.032; p = 0.000)	0.000 (CI = +/-0.007; p = 0.904)	0.635	+7.77%
Frequency	2005.2	-0.020 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.652	-2.02%
Frequency	2006.1	-0.020 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.633	-1.93%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.625	-1.97%
Frequency	2007.1	-0.018 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.605	-1.83%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.594	-1.84%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.574	-1.78%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.641	-2.08%
Frequency	2009.1	-0.023 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.654	-2.23%
Frequency	2009.2	-0.025 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.682	-2.45%
Frequency	2010.1	-0.026 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.680	-2.55%
Frequency	2010.2	-0.028 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.708	-2.80%
Frequency	2011.1	-0.030 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.705	-2.91%
Frequency	2011.2	-0.033 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.755	-3.27%
Frequency	2012.1	-0.035 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.751	-3.40%
Frequency	2012.2	-0.038 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.784	-3.74%
Frequency	2013.1	-0.041 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.802	-4.03%
Frequency	2013.2	-0.044 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.809	-4.28%
Frequency	2014.1	-0.044 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.790	-4.26%
Frequency	2014.2	-0.048 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.828	-4.73%
Frequency	2015.1	-0.052 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.844	-5.11%
Frequency	2015.2	-0.055 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.839	-5.33%
Frequency	2016.1	-0.055 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.819	-5.36%
Frequency	2016.2	-0.060 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.836	-5.86%
Frequency	2017.1	-0.060 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.808	-5.83%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.173 (CI = +/-0.038; p = 0.000)	0.690	-15.86%
Loss Cost	2006.1	-0.176 (CI = +/-0.040; p = 0.000)	0.683	-16.14%
Loss Cost	2006.2	-0.180 (CI = +/-0.042; p = 0.000)	0.676	-16.44%
Loss Cost	2007.1	-0.181 (CI = +/-0.045; p = 0.000)	0.661	-16.59%
Loss Cost	2007.2	-0.183 (CI = +/-0.048; p = 0.000)	0.647	-16.76%
Loss Cost	2008.1	-0.183 (CI = +/-0.051; p = 0.000)	0.624	-16.72%
Loss Cost	2008.2	-0.183 (CI = +/-0.054; p = 0.000)	0.603	-16.76%
Loss Cost	2009.1	-0.182 (CI = +/-0.058; p = 0.000)	0.574	-16.61%
Loss Cost	2009.2	-0.178 (CI = +/-0.062; p = 0.000)	0.540	-16.29%
Loss Cost	2010.1	-0.171 (CI = +/-0.065; p = 0.000)	0.497	-15.70%
Loss Cost	2010.2	-0.163 (CI = +/-0.070; p = 0.000)	0.449	-15.01%
Loss Cost	2011.1	-0.149 (CI = +/-0.073; p = 0.000)	0.389	-13.81%
Loss Cost	2011.2	-0.131 (CI = +/-0.076; p = 0.002)	0.319	-12.26%
Loss Cost	2012.1	-0.105 (CI = +/-0.075; p = 0.008)	0.235	-9.95%
Loss Cost	2012.2	-0.074 (CI = +/-0.071; p = 0.042)	0.137	-7.14%
Loss Cost	2013.1	-0.031 (CI = +/-0.054; p = 0.244)	0.020	-3.08%
Loss Cost	2013.2	0.010 (CI = +/-0.025; p = 0.411)	-0.014	+0.99%
Loss Cost	2014.1	0.007 (CI = +/-0.027; p = 0.578)	-0.035	+0.73%
Loss Cost	2014.2	0.010 (CI = +/-0.029; p = 0.470)	-0.025	+1.04%
Loss Cost	2015.1	0.010 (CI = +/-0.033; p = 0.528)	-0.034	+1.01%
Loss Cost	2015.2	0.003 (CI = +/-0.036; p = 0.873)	-0.061	+0.27%
Loss Cost	2016.1	0.003 (CI = +/-0.040; p = 0.880)	-0.065	+0.29%
Loss Cost	2016.2	0.004 (CI = +/-0.046; p = 0.863)	-0.069	+0.38%
Loss Cost	2017.1	-0.002 (CI = +/-0.052; p = 0.931)	-0.076	-0.21%
Severity	2005.2	0.060 (CI = +/-0.007; p = 0.000)	0.878	+6.16%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.881	+6.32%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.878	+6.43%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.873	+6.52%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.865	+6.57%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.862	+6.70%
Severity	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.853	+6.75%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.841	+6.77%
Severity	2009.2	0.065 (CI = +/-0.011; p = 0.000)	0.827	+6.76%
Severity	2010.1	0.065 (CI = +/-0.012; p = 0.000)	0.810	+6.71%
Severity	2010.2	0.063 (CI = +/-0.013; p = 0.000)	0.788	+6.54%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.764	+6.38%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	0.735	+6.19%
Severity	2012.1	0.058 (CI = +/-0.016; p = 0.000)	0.702	+5.95%
Severity	2012.2	0.053 (CI = +/-0.016; p = 0.000)	0.667	+5.46%
Severity	2013.1	0.048 (CI = +/-0.016; p = 0.000)	0.624	+4.94%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.587	+4.22%
Severity	2014.1	0.037 (CI = +/-0.016; p = 0.000)	0.524	+3.77%
Severity	2014.2	0.039 (CI = +/-0.018; p = 0.000)	0.509	+3.93%
Severity	2015.1	0.040 (CI = +/-0.020; p = 0.001)	0.485	+4.06%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.003)	0.406	+3.71%
Severity	2016.1	0.035 (CI = +/-0.025; p = 0.008)	0.343	+3.59%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.466	+4.51%
Severity	2017.1	0.045 (CI = +/-0.029; p = 0.005)	0.427	+4.63%
Frequency	2005.2	-0.233 (CI = +/-0.043; p = 0.000)	0.763	-20.75%
Frequency	2006.1	-0.237 (CI = +/-0.045; p = 0.000)	0.759	-21.13%
Frequency	2006.2	-0.242 (CI = +/-0.047; p = 0.000)	0.753	-21.48%
Frequency	2007.1	-0.245 (CI = +/-0.050; p = 0.000)	0.742	-21.69%
Frequency	2007.2	-0.247 (CI = +/-0.053; p = 0.000)	0.730	-21.89%
Frequency	2008.1	-0.248 (CI = +/-0.056; p = 0.000)	0.712	-21.95%
Frequency	2008.2	-0.249 (CI = +/-0.060; p = 0.000)	0.694	-22.02%
Frequency	2009.1	-0.247 (CI = +/-0.064; p = 0.000)	0.670	-21.90%
Frequency	2009.2	-0.243 (CI = +/-0.069; p = 0.000)	0.641	-21.59%
Frequency	2010.1	-0.236 (CI = +/-0.073; p = 0.000)	0.605	-21.00%
Frequency	2010.2	-0.226 (CI = +/-0.078; p = 0.000)	0.564	-20.22%
Frequency	2011.1	-0.210 (CI = +/-0.081; p = 0.000)	0.513	-18.98%
Frequency	2011.2	-0.191 (CI = +/-0.084; p = 0.000)	0.454	-17.37%
Frequency	2012.1	-0.163 (CI = +/-0.084; p = 0.001)	0.385	-15.01%
Frequency	2012.2	-0.127 (CI = +/-0.079; p = 0.003)	0.306	-11.95%
Frequency	2013.1	-0.079 (CI = +/-0.060; p = 0.012)	0.232	-7.63%
Frequency	2013.2	-0.031 (CI = +/-0.017; p = 0.001)	0.388	-3.10%
Frequency	2014.1	-0.030 (CI = +/-0.019; p = 0.004)	0.327	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.021; p = 0.011)	0.269	-2.78%
Frequency	2015.1	-0.030 (CI = +/-0.023; p = 0.016)	0.257	-2.93%
Frequency	2015.2	-0.034 (CI = +/-0.026; p = 0.013)	0.285	-3.32%
Frequency	2016.1	-0.032 (CI = +/-0.029; p = 0.031)	0.226	-3.18%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.015)	0.310	-3.95%
Frequency	2017.1	-0.047 (CI = +/-0.034; p = 0.011)	0.361	-4.63%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.173 (CI = +/-0.038; p = 0.000)	0.690	-15.86%
Loss Cost	2006.1	-0.176 (CI = +/-0.040; p = 0.000)	0.683	-16.14%
Loss Cost	2006.2	-0.180 (CI = +/-0.042; p = 0.000)	0.676	-16.44%
Loss Cost	2007.1	-0.181 (CI = +/-0.045; p = 0.000)	0.661	-16.59%
Loss Cost	2007.2	-0.183 (CI = +/-0.048; p = 0.000)	0.647	-16.76%
Loss Cost	2008.1	-0.183 (CI = +/-0.051; p = 0.000)	0.624	-16.72%
Loss Cost	2008.2	-0.183 (CI = +/-0.054; p = 0.000)	0.603	-16.76%
Loss Cost	2009.1	-0.182 (CI = +/-0.058; p = 0.000)	0.574	-16.61%
Loss Cost	2009.2	-0.178 (CI = +/-0.062; p = 0.000)	0.540	-16.29%
Loss Cost	2010.1	-0.171 (CI = +/-0.065; p = 0.000)	0.497	-15.70%
Loss Cost	2010.2	-0.163 (CI = +/-0.070; p = 0.000)	0.449	-15.01%
Loss Cost	2011.1	-0.149 (CI = +/-0.073; p = 0.000)	0.389	-13.81%
Loss Cost	2011.2	-0.131 (CI = +/-0.076; p = 0.002)	0.319	-12.26%
Loss Cost	2012.1	-0.105 (CI = +/-0.075; p = 0.008)	0.235	-9.95%
Loss Cost	2012.2	-0.074 (CI = +/-0.071; p = 0.042)	0.137	-7.14%
Loss Cost	2013.1	-0.031 (CI = +/-0.054; p = 0.244)	0.020	-3.08%
Loss Cost	2013.2	0.010 (CI = +/-0.025; p = 0.411)	-0.014	+0.99%
Loss Cost	2014.1	0.007 (CI = +/-0.027; p = 0.578)	-0.035	+0.73%
Loss Cost	2014.2	0.010 (CI = +/-0.029; p = 0.470)	-0.025	+1.04%
Loss Cost	2015.1	0.010 (CI = +/-0.033; p = 0.528)	-0.034	+1.01%
Loss Cost	2015.2	0.003 (CI = +/-0.036; p = 0.873)	-0.061	+0.27%
Loss Cost	2016.1	0.003 (CI = +/-0.040; p = 0.880)	-0.065	+0.29%
Loss Cost	2016.2	0.004 (CI = +/-0.046; p = 0.863)	-0.069	+0.38%
Loss Cost	2017.1	-0.002 (CI = +/-0.052; p = 0.931)	-0.076	-0.21%
Severity	2005.2	0.060 (CI = +/-0.007; p = 0.000)	0.878	+6.16%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.881	+6.32%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.878	+6.43%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.873	+6.52%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.865	+6.57%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.862	+6.70%
Severity	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.853	+6.75%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.841	+6.77%
Severity	2009.2	0.065 (CI = +/-0.011; p = 0.000)	0.827	+6.76%
Severity	2010.1	0.065 (CI = +/-0.012; p = 0.000)	0.810	+6.71%
Severity	2010.2	0.063 (CI = +/-0.013; p = 0.000)	0.788	+6.54%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.764	+6.38%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	0.735	+6.19%
Severity	2012.1	0.058 (CI = +/-0.016; p = 0.000)	0.702	+5.95%
Severity	2012.2	0.053 (CI = +/-0.016; p = 0.000)	0.667	+5.46%
Severity	2013.1	0.048 (CI = +/-0.016; p = 0.000)	0.624	+4.94%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.587	+4.22%
Severity	2014.1	0.037 (CI = +/-0.016; p = 0.000)	0.524	+3.77%
Severity	2014.2	0.039 (CI = +/-0.018; p = 0.000)	0.509	+3.93%
Severity	2015.1	0.040 (CI = +/-0.020; p = 0.001)	0.485	+4.06%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.003)	0.406	+3.71%
Severity	2016.1	0.035 (CI = +/-0.025; p = 0.008)	0.343	+3.59%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.466	+4.51%
Severity	2017.1	0.045 (CI = +/-0.029; p = 0.005)	0.427	+4.63%
Frequency	2005.2	-0.233 (CI = +/-0.043; p = 0.000)	0.763	-20.75%
Frequency	2006.1	-0.237 (CI = +/-0.045; p = 0.000)	0.759	-21.13%
Frequency	2006.2	-0.242 (CI = +/-0.047; p = 0.000)	0.753	-21.48%
Frequency	2007.1	-0.245 (CI = +/-0.050; p = 0.000)	0.742	-21.69%
Frequency	2007.2	-0.247 (CI = +/-0.053; p = 0.000)	0.730	-21.89%
Frequency	2008.1	-0.248 (CI = +/-0.056; p = 0.000)	0.712	-21.95%
Frequency	2008.2	-0.249 (CI = +/-0.060; p = 0.000)	0.694	-22.02%
Frequency	2009.1	-0.247 (CI = +/-0.064; p = 0.000)	0.670	-21.90%
Frequency	2009.2	-0.243 (CI = +/-0.069; p = 0.000)	0.641	-21.59%
Frequency	2010.1	-0.236 (CI = +/-0.073; p = 0.000)	0.605	-21.00%
Frequency	2010.2	-0.226 (CI = +/-0.078; p = 0.000)	0.564	-20.22%
Frequency	2011.1	-0.210 (CI = +/-0.081; p = 0.000)	0.513	-18.98%
Frequency	2011.2	-0.191 (CI = +/-0.084; p = 0.000)	0.454	-17.37%
Frequency	2012.1	-0.163 (CI = +/-0.084; p = 0.001)	0.385	-15.01%
Frequency	2012.2	-0.127 (CI = +/-0.079; p = 0.003)	0.306	-11.95%
Frequency	2013.1	-0.079 (CI = +/-0.060; p = 0.012)	0.232	-7.63%
Frequency	2013.2	-0.031 (CI = +/-0.017; p = 0.001)	0.388	-3.10%
Frequency	2014.1	-0.030 (CI = +/-0.019; p = 0.004)	0.327	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.021; p = 0.011)	0.269	-2.78%
Frequency	2015.1	-0.030 (CI = +/-0.023; p = 0.016)	0.257	-2.93%
Frequency	2015.2	-0.034 (CI = +/-0.026; p = 0.013)	0.285	-3.32%
Frequency	2016.1	-0.032 (CI = +/-0.029; p = 0.031)	0.226	-3.18%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.015)	0.310	-3.95%
Frequency	2017.1	-0.047 (CI = +/-0.034; p = 0.011)	0.361	-4.63%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.225 (CI = +/-0.052; p = 0.000)	-0.015 (CI = +/-0.033; p = 0.351)	1.190 (CI = +/-0.787; p = 0.004)	0.744	-20.16%
Loss Cost	2006.1	-0.235 (CI = +/-0.054; p = 0.000)	-0.017 (CI = +/-0.033; p = 0.288)	1.271 (CI = +/-0.795; p = 0.003)	0.746	-20.95%
Loss Cost	2006.2	-0.246 (CI = +/-0.056; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.229)	1.359 (CI = +/-0.801; p = 0.002)	0.749	-21.84%
Loss Cost	2007.1	-0.256 (CI = +/-0.060; p = 0.000)	-0.022 (CI = +/-0.033; p = 0.194)	1.430 (CI = +/-0.817; p = 0.001)	0.745	-22.55%
Loss Cost	2007.2	-0.266 (CI = +/-0.063; p = 0.000)	-0.024 (CI = +/-0.033; p = 0.158)	1.511 (CI = +/-0.832; p = 0.001)	0.742	-23.38%
Loss Cost	2008.1	-0.273 (CI = +/-0.068; p = 0.000)	-0.025 (CI = +/-0.034; p = 0.144)	1.563 (CI = +/-0.858; p = 0.001)	0.729	-23.92%
Loss Cost	2008.2	-0.284 (CI = +/-0.073; p = 0.000)	-0.027 (CI = +/-0.035; p = 0.123)	1.636 (CI = +/-0.882; p = 0.001)	0.720	-24.69%
Loss Cost	2009.1	-0.291 (CI = +/-0.079; p = 0.000)	-0.028 (CI = +/-0.035; p = 0.115)	1.686 (CI = +/-0.916; p = 0.001)	0.701	-25.23%
Loss Cost	2009.2	-0.296 (CI = +/-0.086; p = 0.000)	-0.029 (CI = +/-0.036; p = 0.115)	1.719 (CI = +/-0.956; p = 0.001)	0.676	-25.59%
Loss Cost	2010.1	-0.295 (CI = +/-0.094; p = 0.000)	-0.029 (CI = +/-0.038; p = 0.127)	1.716 (CI = +/-1.003; p = 0.002)	0.638	-25.55%
Loss Cost	2010.2	-0.294 (CI = +/-0.104; p = 0.000)	-0.029 (CI = +/-0.039; p = 0.142)	1.707 (CI = +/-1.056; p = 0.003)	0.593	-25.45%
Loss Cost	2011.1	-0.281 (CI = +/-0.114; p = 0.000)	-0.027 (CI = +/-0.040; p = 0.181)	1.626 (CI = +/-1.106; p = 0.006)	0.528	-24.48%
Loss Cost	2011.2	-0.260 (CI = +/-0.125; p = 0.000)	-0.024 (CI = +/-0.041; p = 0.240)	1.496 (CI = +/-1.152; p = 0.013)	0.444	-22.87%
Loss Cost	2012.1	-0.219 (CI = +/-0.132; p = 0.002)	-0.018 (CI = +/-0.040; p = 0.351)	1.255 (CI = +/-1.158; p = 0.035)	0.330	-19.67%
Loss Cost	2012.2	-0.164 (CI = +/-0.134; p = 0.019)	-0.011 (CI = +/-0.038; p = 0.536)	0.935 (CI = +/-1.121; p = 0.097)	0.185	-15.09%
Loss Cost	2013.1	-0.072 (CI = +/-0.109; p = 0.186)	-0.001 (CI = +/-0.029; p = 0.966)	0.423 (CI = +/-0.869; p = 0.322)	0.001	-6.92%
Loss Cost	2013.2	0.028 (CI = +/-0.048; p = 0.235)	0.011 (CI = +/-0.012; p = 0.074)	-0.117 (CI = +/-0.364; p = 0.510)	0.083	+2.87%
Loss Cost	2014.1	0.023 (CI = +/-0.055; p = 0.383)	0.010 (CI = +/-0.012; p = 0.102)	-0.092 (CI = +/-0.396; p = 0.631)	0.052	+2.38%
Loss Cost	2014.2	0.034 (CI = +/-0.063; p = 0.265)	0.011 (CI = +/-0.013; p = 0.084)	-0.147 (CI = +/-0.427; p = 0.477)	0.074	+3.50%
Loss Cost	2015.1	0.037 (CI = +/-0.074; p = 0.305)	0.011 (CI = +/-0.014; p = 0.096)	-0.159 (CI = +/-0.473; p = 0.486)	0.061	+3.76%
Loss Cost	2015.2	0.017 (CI = +/-0.084; p = 0.678)	0.010 (CI = +/-0.014; p = 0.161)	-0.065 (CI = +/-0.510; p = 0.788)	0.030	+1.68%
Loss Cost	2016.1	0.017 (CI = +/-0.101; p = 0.723)	0.010 (CI = +/-0.015; p = 0.188)	-0.067 (CI = +/-0.576; p = 0.807)	0.017	+1.71%
Loss Cost	2016.2	0.018 (CI = +/-0.123; p = 0.749)	0.010 (CI = +/-0.016; p = 0.216)	-0.073 (CI = +/-0.657; p = 0.814)	0.002	+1.86%
Loss Cost	2017.1	-0.007 (CI = +/-0.146; p = 0.914)	0.008 (CI = +/-0.017; p = 0.309)	0.029 (CI = +/-0.735; p = 0.933)	0.009	-0.73%
Severity	2005.2	0.066 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.261)	-0.110 (CI = +/-0.167; p = 0.191)	0.878	+6.78%
Severity	2006.1	0.069 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.182)	-0.134 (CI = +/-0.165; p = 0.107)	0.885	+7.10%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.141)	-0.152 (CI = +/-0.166; p = 0.071)	0.885	+7.35%
Severity	2007.1	0.073 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.007; p = 0.109)	-0.171 (CI = +/-0.168; p = 0.047)	0.884	+7.61%
Severity	2007.2	0.075 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.095)	-0.183 (CI = +/-0.172; p = 0.038)	0.878	+7.79%
Severity	2008.1	0.078 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.063)	-0.208 (CI = +/-0.173; p = 0.020)	0.881	+8.15%
Severity	2008.2	0.080 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.007; p = 0.053)	-0.223 (CI = +/-0.177; p = 0.015)	0.875	+8.38%
Severity	2009.1	0.083 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.046)	-0.238 (CI = +/-0.183; p = 0.013)	0.868	+8.60%
Severity	2009.2	0.084 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.044)	-0.248 (CI = +/-0.190; p = 0.013)	0.857	+8.78%
Severity	2010.1	0.085 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.007; p = 0.044)	-0.257 (CI = +/-0.199; p = 0.013)	0.843	+8.92%
Severity	2010.2	0.084 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.008; p = 0.056)	-0.250 (CI = +/-0.209; p = 0.021)	0.821	+8.80%
Severity	2011.1	0.084 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.008; p = 0.066)	-0.247 (CI = +/-0.221; p = 0.030)	0.796	+8.75%
Severity	2011.2	0.083 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.008; p = 0.081)	-0.241 (CI = +/-0.234; p = 0.044)	0.766	+8.64%
Severity	2012.1	0.081 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.009; p = 0.104)	-0.229 (CI = +/-0.249; p = 0.069)	0.728	+8.42%
Severity	2012.2	0.073 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.009; p = 0.159)	-0.185 (CI = +/-0.256; p = 0.148)	0.677	+7.59%
Severity	2013.1	0.064 (CI = +/-0.033; p = 0.001)	0.005 (CI = +/-0.009; p = 0.243)	-0.132 (CI = +/-0.262; p = 0.304)	0.617	+6.59%
Severity	2013.2	0.048 (CI = +/-0.033; p = 0.007)	0.003 (CI = +/-0.008; p = 0.404)	-0.049 (CI = +/-0.251; p = 0.683)	0.559	+4.96%
Severity	2014.1	0.037 (CI = +/-0.036; p = 0.043)	0.002 (CI = +/-0.008; p = 0.582)	0.007 (CI = +/-0.258; p = 0.952)	0.487	+3.82%
Severity	2014.2	0.042 (CI = +/-0.042; p = 0.050)	0.003 (CI = +/-0.008; p = 0.533)	-0.014 (CI = +/-0.282; p = 0.919)	0.468	+4.26%
Severity	2015.1	0.046 (CI = +/-0.049; p = 0.065)	0.003 (CI = +/-0.009; p = 0.502)	-0.033 (CI = +/-0.312; p = 0.826)	0.439	+4.67%
Severity	2015.2	0.035 (CI = +/-0.057; p = 0.201)	0.002 (CI = +/-0.009; p = 0.646)	0.015 (CI = +/-0.341; p = 0.928)	0.349	+3.60%
Severity	2016.1	0.030 (CI = +/-0.068; p = 0.357)	0.002 (CI = +/-0.010; p = 0.730)	0.039 (CI = +/-0.384; p = 0.829)	0.277	+3.03%
Severity	2016.2	0.059 (CI = +/-0.073; p = 0.105)	0.004 (CI = +/-0.010; p = 0.445)	-0.083 (CI = +/-0.392; p = 0.653)	0.410	+6.07%
Severity	2017.1	0.066 (CI = +/-0.089; p = 0.132)	0.004 (CI = +/-0.011; p = 0.431)	-0.110 (CI = +/-0.448; p = 0.601)	0.362	+6.79%
Frequency	2005.2	-0.291 (CI = +/-0.058; p = 0.000)	-0.019 (CI = +/-0.037; p = 0.300)	1.300 (CI = +/-0.889; p = 0.005)	0.801	-25.23%
Frequency	2006.1	-0.304 (CI = +/-0.060; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.233)	1.405 (CI = +/-0.891; p = 0.003)	0.805	-26.20%
Frequency	2006.2	-0.317 (CI = +/-0.063; p = 0.000)	-0.025 (CI = +/-0.037; p = 0.177)	1.512 (CI = +/-0.894; p = 0.002)	0.809	-27.19%
Frequency	2007.1	-0.329 (CI = +/-0.067; p = 0.000)	-0.027 (CI = +/-0.037; p = 0.144)	1.600 (CI = +/-0.908; p = 0.001)	0.806	-28.03%
Frequency	2007.2	-0.341 (CI = +/-0.070; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.114)	1.694 (CI = +/-0.923; p = 0.001)	0.803	-28.91%
Frequency	2008.1	-0.352 (CI = +/-0.075; p = 0.000)	-0.032 (CI = +/-0.038; p = 0.097)	1.771 (CI = +/-0.947; p = 0.001)	0.796	-29.65%
Frequency	2008.2	-0.364 (CI = +/-0.080; p = 0.000)	-0.034 (CI = +/-0.038; p = 0.081)	1.859 (CI = +/-0.972; p = 0.001)	0.788	-30.51%
Frequency	2009.1	-0.373 (CI = +/-0.087; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.074)	1.923 (CI = +/-1.007; p = 0.001)	0.774	-31.15%
Frequency	2009.2	-0.380 (CI = +/-0.095; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.073)	1.967 (CI = +/-1.050; p = 0.001)	0.754	-31.59%
Frequency	2010.1	-0.381 (CI = +/-0.104; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.081)	1.973 (CI = +/-1.102; p = 0.001)	0.724	-31.65%
Frequency	2010.2	-0.378 (CI = +/-0.114; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.094)	1.957 (CI = +/-1.160; p = 0.002)	0.686	-31.48%
Frequency	2011.1	-0.365 (CI = +/-0.125; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.122)	1.873 (CI = +/-1.216; p = 0.004)	0.633	-30.56%
Frequency	2011.2	-0.342 (CI = +/-0.137; p = 0.000)	-0.031 (CI = +/-0.045; p = 0.166)	1.737 (CI = +/-1.269; p = 0.010)	0.565	-29.00%
Frequency	2012.1	-0.300 (CI = +/-0.146; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.247)	1.484 (CI = +/-1.282; p = 0.025)	0.474	-25.91%
Frequency	2012.2	-0.237 (CI = +/-0.147; p = 0.003)	-0.018 (CI = +/-0.042; p = 0.391)	1.120 (CI = +/-1.233; p = 0.073)	0.356	-21.08%
Frequency	2013.1	-0.135 (CI = +/-0.120; p = 0.029)	-0.006 (CI = +/-0.031; p = 0.715)	0.555 (CI = +/-0.955; p = 0.239)	0.222	-12.67%
Frequency	2013.2	-0.020 (CI = +/-0.034; p = 0.231)	0.007 (CI = +/-0.008; p = 0.081)	-0.067 (CI = +/-0.258; p = 0.591)	0.447	-2.00%
Frequency	2014.1	-0.014 (CI = +/-0.039; p = 0.456)	0.008 (CI = +/-0.009; p = 0.068)	-0.099 (CI = +/-0.277; p = 0.459)	0.400	-1.39%
Frequency	2014.2	-0.007 (CI = +/-0.044; p = 0.731)	0.009 (CI = +/-0.009; p = 0.060)	-0.133 (CI = +/-0.300; p = 0.362)	0.357	-0.73%
Frequency	2015.1	-0.009 (CI = +/-0.052; p = 0.725)	0.008 (CI = +/-0.010; p = 0.079)	-0.126 (CI = +/-0.333; p = 0.432)	0.337	-0.87%
Frequency	2015.2	-0.019 (CI = +/-0.061; p = 0.518)	0.008 (CI = +/-0.010; p = 0.126)	-0.080 (CI = +/-0.366; p = 0.647)	0.353	-1.85%
Frequency	2016.1	-0.013 (CI = +/-0.072; p = 0.707)	0.008 (CI = +/-0.011; p = 0.130)	-0.106 (CI = +/-0.411; p = 0.588)	0.296	-1.28%
Frequency	2016.2	-0.040 (CI = +/-0.080; p = 0.295)	0.006 (CI = +/-0.011; p = 0.227)	0.010 (CI = +/-0.431; p = 0.960)	0.396	-3.97%
Frequency	2017.1	-0.073 (CI = +/-0.088; p = 0.096)	0.004 (CI = +/-0.010; p = 0.368)	0.138 (CI = +/-0.445; p = 0.508)	0.501	-7.04%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.213 (CI = +/-0.045; p = 0.000)	0.004 (CI = +/-0.389; p = 0.983)	1.039 (CI = +/-0.727; p = 0.006)	0.737	-19.21%
Loss Cost	2006.1	-0.221 (CI = +/-0.048; p = 0.000)	-0.030 (CI = +/-0.393; p = 0.879)	1.095 (CI = +/-0.734; p = 0.005)	0.737	-19.82%
Loss Cost	2006.2	-0.229 (CI = +/-0.050; p = 0.000)	0.006 (CI = +/-0.398; p = 0.975)	1.150 (CI = +/-0.739; p = 0.003)	0.738	-20.48%
Loss Cost	2007.1	-0.236 (CI = +/-0.053; p = 0.000)	-0.020 (CI = +/-0.406; p = 0.920)	1.195 (CI = +/-0.753; p = 0.003)	0.730	-20.99%
Loss Cost	2007.2	-0.243 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.415; p = 0.964)	1.242 (CI = +/-0.766; p = 0.002)	0.724	-21.56%
Loss Cost	2008.1	-0.247 (CI = +/-0.060; p = 0.000)	-0.006 (CI = +/-0.428; p = 0.977)	1.269 (CI = +/-0.788; p = 0.003)	0.708	-21.88%
Loss Cost	2008.2	-0.253 (CI = +/-0.064; p = 0.000)	0.017 (CI = +/-0.440; p = 0.938)	1.307 (CI = +/-0.808; p = 0.003)	0.694	-22.37%
Loss Cost	2009.1	-0.256 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.455; p = 0.980)	1.327 (CI = +/-0.835; p = 0.003)	0.672	-22.62%
Loss Cost	2009.2	-0.258 (CI = +/-0.075; p = 0.000)	0.010 (CI = +/-0.472; p = 0.966)	1.334 (CI = +/-0.865; p = 0.004)	0.642	-22.72%
Loss Cost	2010.1	-0.254 (CI = +/-0.082; p = 0.000)	0.021 (CI = +/-0.490; p = 0.930)	1.313 (CI = +/-0.898; p = 0.006)	0.602	-22.44%
Loss Cost	2010.2	-0.250 (CI = +/-0.089; p = 0.000)	0.008 (CI = +/-0.509; p = 0.975)	1.290 (CI = +/-0.932; p = 0.009)	0.554	-22.11%
Loss Cost	2011.1	-0.236 (CI = +/-0.096; p = 0.000)	0.047 (CI = +/-0.523; p = 0.854)	1.214 (CI = +/-0.959; p = 0.015)	0.490	-21.02%
Loss Cost	2011.2	-0.216 (CI = +/-0.103; p = 0.000)	-0.007 (CI = +/-0.533; p = 0.979)	1.114 (CI = +/-0.978; p = 0.027)	0.408	-19.46%
Loss Cost	2012.1	-0.182 (CI = +/-0.107; p = 0.002)	0.080 (CI = +/-0.519; p = 0.752)	0.937 (CI = +/-0.956; p = 0.054)	0.305	-16.64%
Loss Cost	2012.2	-0.138 (CI = +/-0.106; p = 0.013)	-0.026 (CI = +/-0.488; p = 0.911)	0.730 (CI = +/-0.902; p = 0.107)	0.170	-12.91%
Loss Cost	2013.1	-0.069 (CI = +/-0.084; p = 0.099)	0.126 (CI = +/-0.361; p = 0.474)	0.402 (CI = +/-0.671; p = 0.226)	0.028	-6.70%
Loss Cost	2013.2	0.001 (CI = +/-0.040; p = 0.979)	-0.023 (CI = +/-0.163; p = 0.770)	0.094 (CI = +/-0.305; p = 0.525)	-0.096	+0.05%
Loss Cost	2014.1	-0.007 (CI = +/-0.045; p = 0.761)	-0.037 (CI = +/-0.169; p = 0.654)	0.126 (CI = +/-0.320; p = 0.419)	-0.101	-0.66%
Loss Cost	2014.2	-0.001 (CI = +/-0.051; p = 0.952)	-0.046 (CI = +/-0.179; p = 0.592)	0.105 (CI = +/-0.341; p = 0.524)	-0.102	-0.15%
Loss Cost	2015.1	-0.006 (CI = +/-0.059; p = 0.836)	-0.053 (CI = +/-0.189; p = 0.559)	0.122 (CI = +/-0.367; p = 0.489)	-0.110	-0.58%
Loss Cost	2015.2	-0.023 (CI = +/-0.065; p = 0.458)	-0.026 (CI = +/-0.193; p = 0.777)	0.187 (CI = +/-0.379; p = 0.308)	-0.115	-2.29%
Loss Cost	2016.1	-0.029 (CI = +/-0.076; p = 0.420)	-0.034 (CI = +/-0.205; p = 0.725)	0.210 (CI = +/-0.415; p = 0.294)	-0.118	-2.91%
Loss Cost	2016.2	-0.033 (CI = +/-0.092; p = 0.448)	-0.030 (CI = +/-0.223; p = 0.777)	0.222 (CI = +/-0.460; p = 0.314)	-0.132	-3.25%
Loss Cost	2017.1	-0.059 (CI = +/-0.105; p = 0.242)	-0.057 (CI = +/-0.229; p = 0.596)	0.307 (CI = +/-0.490; p = 0.195)	-0.065	-5.74%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.083; p = 0.893)	-0.071 (CI = +/-0.155; p = 0.359)	0.874	+6.46%
Severity	2006.1	0.065 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.082; p = 0.908)	-0.088 (CI = +/-0.154; p = 0.253)	0.878	+6.70%
Severity	2006.2	0.067 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.083; p = 0.951)	-0.099 (CI = +/-0.155; p = 0.202)	0.877	+6.88%
Severity	2007.1	0.068 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.085; p = 0.919)	-0.111 (CI = +/-0.157; p = 0.161)	0.874	+7.06%
Severity	2007.2	0.069 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.087; p = 0.995)	-0.117 (CI = +/-0.161; p = 0.148)	0.866	+7.16%
Severity	2008.1	0.072 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.088; p = 0.834)	-0.132 (CI = +/-0.162; p = 0.106)	0.866	+7.41%
Severity	2008.2	0.073 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.091; p = 0.914)	-0.139 (CI = +/-0.166; p = 0.097)	0.857	+7.54%
Severity	2009.1	0.074 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.093; p = 0.851)	-0.146 (CI = +/-0.172; p = 0.092)	0.847	+7.66%
Severity	2009.2	0.074 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.097; p = 0.883)	-0.149 (CI = +/-0.178; p = 0.096)	0.833	+7.71%
Severity	2010.1	0.075 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.101; p = 0.872)	-0.151 (CI = +/-0.185; p = 0.105)	0.816	+7.74%
Severity	2010.2	0.073 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.104; p = 0.790)	-0.141 (CI = +/-0.191; p = 0.141)	0.792	+7.54%
Severity	2011.1	0.071 (CI = +/-0.020; p = 0.000)	0.010 (CI = +/-0.108; p = 0.848)	-0.134 (CI = +/-0.198; p = 0.176)	0.764	+7.41%
Severity	2011.2	0.069 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.112; p = 0.773)	-0.124 (CI = +/-0.206; p = 0.227)	0.731	+7.19%
Severity	2012.1	0.067 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.117; p = 0.869)	-0.110 (CI = +/-0.215; p = 0.297)	0.691	+6.92%
Severity	2012.2	0.060 (CI = +/-0.025; p = 0.000)	0.027 (CI = +/-0.115; p = 0.629)	-0.076 (CI = +/-0.213; p = 0.468)	0.647	+6.14%
Severity	2013.1	0.052 (CI = +/-0.027; p = 0.001)	0.010 (CI = +/-0.114; p = 0.853)	-0.039 (CI = +/-0.213; p = 0.704)	0.589	+5.33%
Severity	2013.2	0.039 (CI = +/-0.026; p = 0.005)	0.037 (CI = +/-0.103; p = 0.457)	0.017 (CI = +/-0.193; p = 0.858)	0.556	+4.00%
Severity	2014.1	0.031 (CI = +/-0.027; p = 0.027)	0.023 (CI = +/-0.103; p = 0.649)	0.051 (CI = +/-0.195; p = 0.587)	0.484	+3.19%
Severity	2014.2	0.033 (CI = +/-0.031; p = 0.040)	0.020 (CI = +/-0.109; p = 0.707)	0.045 (CI = +/-0.208; p = 0.655)	0.460	+3.35%
Severity	2015.1	0.035 (CI = +/-0.036; p = 0.055)	0.023 (CI = +/-0.116; p = 0.675)	0.036 (CI = +/-0.225; p = 0.739)	0.429	+3.58%
Severity	2015.2	0.026 (CI = +/-0.040; p = 0.193)	0.038 (CI = +/-0.119; p = 0.507)	0.071 (CI = +/-0.235; p = 0.529)	0.360	+2.61%
Severity	2016.1	0.022 (CI = +/-0.047; p = 0.324)	0.034 (CI = +/-0.127; p = 0.579)	0.083 (CI = +/-0.257; p = 0.500)	0.287	+2.27%
Severity	2016.2	0.039 (CI = +/-0.053; p = 0.128)	0.012 (CI = +/-0.128; p = 0.847)	0.026 (CI = +/-0.264; p = 0.836)	0.381	+4.03%
Severity	2017.1	0.042 (CI = +/-0.064; p = 0.172)	0.014 (CI = +/-0.138; p = 0.823)	0.017 (CI = +/-0.296; p = 0.903)	0.327	+4.31%
Frequency	2005.2	-0.276 (CI = +/-0.051; p = 0.000)	0.010 (CI = +/-0.440; p = 0.965)	1.110 (CI = +/-0.823; p = 0.010)	0.795	-24.11%
Frequency	2006.1	-0.286 (CI = +/-0.054; p = 0.000)	-0.034 (CI = +/-0.443; p = 0.875)	1.183 (CI = +/-0.826; p = 0.006)	0.797	-24.86%
Frequency	2006.2	-0.296 (CI = +/-0.056; p = 0.000)	0.009 (CI = +/-0.447; p = 0.969)	1.250 (CI = +/-0.830; p = 0.004)	0.797	-25.60%
Frequency	2007.1	-0.304 (CI = +/-0.059; p = 0.000)	-0.024 (CI = +/-0.455; p = 0.914)	1.305 (CI = +/-0.843; p = 0.004)	0.792	-26.20%
Frequency	2007.2	-0.312 (CI = +/-0.063; p = 0.000)	0.009 (CI = +/-0.465; p = 0.969)	1.359 (CI = +/-0.858; p = 0.003)	0.786	-26.81%
Frequency	2008.1	-0.318 (CI = +/-0.067; p = 0.000)	-0.015 (CI = +/-0.477; p = 0.948)	1.401 (CI = +/-0.879; p = 0.003)	0.775	-27.27%
Frequency	2008.2	-0.326 (CI = +/-0.072; p = 0.000)	0.012 (CI = +/-0.490; p = 0.960)	1.446 (CI = +/-0.901; p = 0.003)	0.764	-27.81%
Frequency	2009.1	-0.330 (CI = +/-0.077; p = 0.000)	-0.003 (CI = +/-0.507; p = 0.990)	1.473 (CI = +/-0.931; p = 0.003)	0.745	-28.13%
Frequency	2009.2	-0.332 (CI = +/-0.084; p = 0.000)	0.003 (CI = +/-0.526; p = 0.992)	1.483 (CI = +/-0.964; p = 0.004)	0.721	-28.25%
Frequency	2010.1	-0.329 (CI = +/-0.091; p = 0.000)	0.013 (CI = +/-0.546; p = 0.961)	1.464 (CI = +/-1.001; p = 0.006)	0.687	-28.02%
Frequency	2010.2	-0.323 (CI = +/-0.099; p = 0.000)	-0.006 (CI = +/-0.567; p = 0.983)	1.431 (CI = +/-1.038; p = 0.009)	0.646	-27.57%
Frequency	2011.1	-0.308 (CI = +/-0.107; p = 0.000)	0.037 (CI = +/-0.583; p = 0.897)	1.348 (CI = +/-1.069; p = 0.016)	0.592	-26.47%
Frequency	2011.2	-0.286 (CI = +/-0.115; p = 0.000)	-0.023 (CI = +/-0.594; p = 0.938)	1.238 (CI = +/-1.090; p = 0.028)	0.525	-24.86%
Frequency	2012.1	-0.249 (CI = +/-0.119; p = 0.000)	0.071 (CI = +/-0.582; p = 0.803)	1.048 (CI = +/-1.072; p = 0.055)	0.440	-22.03%
Frequency	2012.2	-0.198 (CI = +/-0.118; p = 0.002)	-0.054 (CI = +/-0.541; p = 0.838)	0.806 (CI = +/-1.000; p = 0.108)	0.332	-17.95%
Frequency	2013.1	-0.121 (CI = +/-0.093; p = 0.013)	0.116 (CI = +/-0.399; p = 0.552)	0.441 (CI = +/-0.743; p = 0.230)	0.232	-11.42%
Frequency	2013.2	-0.039 (CI = +/-0.028; p = 0.009)	-0.060 (CI = +/-0.111; p = 0.269)	0.078 (CI = +/-0.208; p = 0.444)	0.386	-3.79%
Frequency	2014.1	-0.038 (CI = +/-0.031; p = 0.020)	-0.059 (CI = +/-0.118; p = 0.303)	0.075 (CI = +/-0.223; p = 0.489)	0.312	-3.73%
Frequency	2014.2	-0.034 (CI = +/-0.036; p = 0.057)	-0.066 (CI = +/-0.124; p = 0.278)	0.060 (CI = +/-0.237; p = 0.598)	0.251	-3.38%
Frequency	2015.1	-0.041 (CI = +/-0.040; p = 0.046)	-0.076 (CI = +/-0.129; p = 0.228)	0.086 (CI = +/-0.251; p = 0.474)	0.259	-4.01%
Frequency	2015.2	-0.049 (CI = +/-0.046; p = 0.038)	-0.064 (CI = +/-0.136; p = 0.330)	0.116 (CI = +/-0.267; p = 0.366)	0.282	-4.78%
Frequency	2016.1	-0.052 (CI = +/-0.054; p = 0.058)	-0.068 (CI = +/-0.145; p = 0.332)	0.127 (CI = +/-0.293; p = 0.365)	0.216	-5.07%
Frequency	2016.2	-0.073 (CI = +/-0.059; p = 0.020)	-0.041 (CI = +/-0.144; p = 0.544)	0.196 (CI = +/-0.297; p = 0.175)	0.336	-7.00%
Frequency	2017.1	-0.101 (CI = +/-0.060; p = 0.003)	-0.071 (CI = +/-0.131; p = 0.256)	0.290 (CI = +/-0.280; p = 0.043)	0.523	-9.63%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.225 (CI = +/-0.052; p = 0.000)	-0.016 (CI = +/-0.392; p = 0.934)	-0.015 (CI = +/-0.034; p = 0.356)	1.192 (CI = +/-0.801; p = 0.005)	0.736	-20.17%
Loss Cost	2006.1	-0.236 (CI = +/-0.055; p = 0.000)	-0.058 (CI = +/-0.396; p = 0.768)	-0.018 (CI = +/-0.034; p = 0.282)	1.281 (CI = +/-0.810; p = 0.003)	0.739	-21.01%
Loss Cost	2006.2	-0.247 (CI = +/-0.057; p = 0.000)	-0.021 (CI = +/-0.398; p = 0.914)	-0.020 (CI = +/-0.034; p = 0.235)	1.362 (CI = +/-0.816; p = 0.002)	0.741	-21.85%
Loss Cost	2007.1	-0.256 (CI = +/-0.061; p = 0.000)	-0.057 (CI = +/-0.406; p = 0.777)	-0.022 (CI = +/-0.034; p = 0.192)	1.441 (CI = +/-0.834; p = 0.001)	0.737	-22.61%
Loss Cost	2007.2	-0.266 (CI = +/-0.065; p = 0.000)	-0.025 (CI = +/-0.411; p = 0.901)	-0.024 (CI = +/-0.034; p = 0.164)	1.514 (CI = +/-0.849; p = 0.001)	0.734	-23.39%
Loss Cost	2008.1	-0.274 (CI = +/-0.070; p = 0.000)	-0.051 (CI = +/-0.424; p = 0.806)	-0.026 (CI = +/-0.035; p = 0.145)	1.574 (CI = +/-0.878; p = 0.001)	0.720	-23.99%
Loss Cost	2008.2	-0.284 (CI = +/-0.074; p = 0.000)	-0.024 (CI = +/-0.433; p = 0.909)	-0.027 (CI = +/-0.036; p = 0.129)	1.639 (CI = +/-0.902; p = 0.001)	0.709	-24.70%
Loss Cost	2009.1	-0.292 (CI = +/-0.081; p = 0.000)	-0.048 (CI = +/-0.448; p = 0.827)	-0.029 (CI = +/-0.037; p = 0.119)	1.697 (CI = +/-0.939; p = 0.001)	0.690	-25.29%
Loss Cost	2009.2	-0.296 (CI = +/-0.088; p = 0.000)	-0.037 (CI = +/-0.463; p = 0.869)	-0.029 (CI = +/-0.038; p = 0.121)	1.725 (CI = +/-0.979; p = 0.001)	0.663	-25.61%
Loss Cost	2010.1	-0.296 (CI = +/-0.097; p = 0.000)	-0.038 (CI = +/-0.484; p = 0.874)	-0.029 (CI = +/-0.039; p = 0.134)	1.725 (CI = +/-1.033; p = 0.002)	0.623	-25.62%
Loss Cost	2010.2	-0.294 (CI = +/-0.106; p = 0.000)	-0.042 (CI = +/-0.503; p = 0.865)	-0.029 (CI = +/-0.040; p = 0.148)	1.714 (CI = +/-1.084; p = 0.003)	0.576	-25.48%
Loss Cost	2011.1	-0.281 (CI = +/-0.118; p = 0.000)	-0.011 (CI = +/-0.523; p = 0.966)	-0.027 (CI = +/-0.042; p = 0.195)	1.629 (CI = +/-1.144; p = 0.007)	0.507	-24.51%
Loss Cost	2011.2	-0.260 (CI = +/-0.128; p = 0.000)	-0.051 (CI = +/-0.535; p = 0.844)	-0.024 (CI = +/-0.042; p = 0.245)	1.505 (CI = +/-1.186; p = 0.015)	0.419	-22.91%
Loss Cost	2012.1	-0.218 (CI = +/-0.136; p = 0.003)	0.038 (CI = +/-0.532; p = 0.882)	-0.018 (CI = +/-0.042; p = 0.385)	1.243 (CI = +/-1.202; p = 0.043)	0.298	-19.56%
Loss Cost	2012.2	-0.164 (CI = +/-0.138; p = 0.022)	-0.050 (CI = +/-0.503; p = 0.838)	-0.012 (CI = +/-0.039; p = 0.530)	0.946 (CI = +/-1.157; p = 0.104)	0.144	-15.15%
Loss Cost	2013.1	-0.066 (CI = +/-0.112; p = 0.234)	0.129 (CI = +/-0.379; p = 0.483)	0.001 (CI = +/-0.030; p = 0.921)	0.374 (CI = +/-0.895; p = 0.391)	-0.025	-6.38%
Loss Cost	2013.2	0.028 (CI = +/-0.050; p = 0.250)	-0.001 (CI = +/-0.156; p = 0.986)	0.011 (CI = +/-0.012; p = 0.087)	-0.116 (CI = +/-0.378; p = 0.525)	0.029	+2.86%
Loss Cost	2014.1	0.023 (CI = +/-0.058; p = 0.415)	-0.010 (CI = +/-0.166; p = 0.905)	0.010 (CI = +/-0.013; p = 0.126)	-0.088 (CI = +/-0.416; p = 0.661)	-0.006	+2.32%
Loss Cost	2014.2	0.034 (CI = +/-0.065; p = 0.288)	-0.022 (CI = +/-0.172; p = 0.789)	0.011 (CI = +/-0.013; p = 0.107)	-0.141 (CI = +/-0.445; p = 0.510)	0.018	+3.44%
Loss Cost	2015.1	0.035 (CI = +/-0.078; p = 0.350)	-0.020 (CI = +/-0.186; p = 0.820)	0.011 (CI = +/-0.015; p = 0.128)	-0.148 (CI = +/-0.502; p = 0.537)	-0.002	+3.59%
Loss Cost	2015.2	0.017 (CI = +/-0.089; p = 0.692)	-0.003 (CI = +/-0.191; p = 0.976)	0.010 (CI = +/-0.015; p = 0.186)	-0.064 (CI = +/-0.536; p = 0.800)	-0.044	+1.67%
Loss Cost	2016.1	0.017 (CI = +/-0.109; p = 0.744)	-0.003 (CI = +/-0.209; p = 0.979)	0.010 (CI = +/-0.016; p = 0.224)	-0.065 (CI = +/-0.620; p = 0.824)	-0.065	+1.69%
Loss Cost	2016.2	0.018 (CI = +/-0.130; p = 0.763)	-0.004 (CI = +/-0.226; p = 0.971)	0.010 (CI = +/-0.018; p = 0.249)	-0.071 (CI = +/-0.699; p = 0.827)	-0.089	+1.85%
Loss Cost	2017.1	-0.012 (CI = +/-0.159; p = 0.874)	-0.029 (CI = +/-0.244; p = 0.794)	0.008 (CI = +/-0.019; p = 0.387)	0.052 (CI = +/-0.801; p = 0.888)	-0.082	-1.16%
Severity	2005.2	0.066 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.083; p = 0.993)	0.004 (CI = +/-0.007; p = 0.272)	-0.110 (CI = +/-0.170; p = 0.198)	0.875	+6.78%
Severity	2006.1	0.069 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.082; p = 0.767)	0.005 (CI = +/-0.007; p = 0.180)	-0.136 (CI = +/-0.168; p = 0.108)	0.881	+7.12%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.083; p = 0.913)	0.005 (CI = +/-0.007; p = 0.146)	-0.153 (CI = +/-0.169; p = 0.075)	0.881	+7.36%
Severity	2007.1	0.074 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.083; p = 0.741)	0.006 (CI = +/-0.007; p = 0.108)	-0.173 (CI = +/-0.171; p = 0.048)	0.880	+7.63%
Severity	2007.2	0.075 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.085; p = 0.833)	0.006 (CI = +/-0.007; p = 0.098)	-0.184 (CI = +/-0.176; p = 0.040)	0.874	+7.79%
Severity	2008.1	0.079 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.085; p = 0.619)	0.007 (CI = +/-0.007; p = 0.060)	-0.212 (CI = +/-0.176; p = 0.020)	0.878	+8.18%
Severity	2008.2	0.081 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.087; p = 0.717)	0.007 (CI = +/-0.007; p = 0.053)	-0.225 (CI = +/-0.181; p = 0.016)	0.871	+8.39%
Severity	2009.1	0.083 (CI = +/-0.016; p = 0.000)	0.023 (CI = +/-0.089; p = 0.605)	0.007 (CI = +/-0.007; p = 0.044)	-0.243 (CI = +/-0.187; p = 0.013)	0.865	+8.65%
Severity	2009.2	0.084 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.092; p = 0.668)	0.008 (CI = +/-0.007; p = 0.044)	-0.251 (CI = +/-0.194; p = 0.013)	0.853	+8.79%
Severity	2010.1	0.086 (CI = +/-0.019; p = 0.000)	0.024 (CI = +/-0.096; p = 0.610)	0.008 (CI = +/-0.008; p = 0.042)	-0.263 (CI = +/-0.204; p = 0.014)	0.839	+8.98%
Severity	2010.2	0.085 (CI = +/-0.021; p = 0.000)	0.027 (CI = +/-0.099; p = 0.579)	0.008 (CI = +/-0.008; p = 0.053)	-0.255 (CI = +/-0.213; p = 0.021)	0.816	+8.83%
Severity	2011.1	0.085 (CI = +/-0.023; p = 0.000)	0.027 (CI = +/-0.104; p = 0.595)	0.008 (CI = +/-0.008; p = 0.063)	-0.255 (CI = +/-0.227; p = 0.030)	0.790	+8.83%
Severity	2011.2	0.083 (CI = +/-0.026; p = 0.000)	0.030 (CI = +/-0.108; p = 0.573)	0.008 (CI = +/-0.009; p = 0.077)	-0.247 (CI = +/-0.239; p = 0.044)	0.758	+8.68%
Severity	2012.1	0.082 (CI = +/-0.029; p = 0.000)	0.027 (CI = +/-0.114; p = 0.631)	0.007 (CI = +/-0.009; p = 0.099)	-0.237 (CI = +/-0.257; p = 0.068)	0.717	+8.52%
Severity	2012.2	0.074 (CI = +/-0.031; p = 0.000)	0.040 (CI = +/-0.113; p = 0.471)	0.007 (CI = +/-0.009; p = 0.140)	-0.193 (CI = +/-0.261; p = 0.139)	0.670	+7.65%
Severity	2013.1	0.065 (CI = +/-0.034; p = 0.001)	0.024 (CI = +/-0.115; p = 0.671)	0.005 (CI = +/-0.009; p = 0.231)	-0.141 (CI = +/-0.272; p = 0.290)	0.600	+6.70%
Severity	2013.2	0.049 (CI = +/-0.034; p = 0.007)	0.045 (CI = +/-0.105; p = 0.376)	0.004 (CI = +/-0.008; p = 0.338)	-0.060 (CI = +/-0.254; p = 0.624)	0.555	+5.05%
Severity	2014.1	0.039 (CI = +/-0.038; p = 0.042)	0.030 (CI = +/-0.108; p = 0.566)	0.003 (CI = +/-0.008; p = 0.517)	-0.006 (CI = +/-0.269; p = 0.965)	0.467	+4.00%
Severity	2014.2	0.042 (CI = +/-0.043; p = 0.053)	0.026 (CI = +/-0.113; p = 0.630)	0.003 (CI = +/-0.009; p = 0.496)	-0.021 (CI = +/-0.292; p = 0.881)	0.442	+4.33%
Severity	2015.1	0.048 (CI = +/-0.051; p = 0.062)	0.034 (CI = +/-0.121; p = 0.560)	0.004 (CI = +/-0.009; p = 0.441)	-0.051 (CI = +/-0.327; p = 0.745)	0.414	+4.95%
Severity	2015.2	0.037 (CI = +/-0.058; p = 0.192)	0.044 (CI = +/-0.125; p = 0.458)	0.003 (CI = +/-0.010; p = 0.560)	0.000 (CI = +/-0.351; p = 0.999)	0.329	+3.76%
Severity	2016.1	0.034 (CI = +/-0.071; p = 0.313)	0.042 (CI = +/-0.137; p = 0.520)	0.002 (CI = +/-0.011; p = 0.623)	0.012 (CI = +/-0.406; p = 0.950)	0.244	+3.50%
Severity	2016.2	0.060 (CI = +/-0.077; p = 0.115)	0.022 (CI = +/-0.134; p = 0.725)	0.004 (CI = +/-0.010; p = 0.430)	-0.092 (CI = +/-0.414; p = 0.637)	0.364	+6.18%
Severity	2017.1	0.070 (CI = +/-0.096; p = 0.134)	0.031 (CI = +/-0.147; p = 0.653)	0.005 (CI = +/-0.011; p = 0.397)	-0.134 (CI = +/-0.485; p = 0.552)	0.313	+7.28%
Frequency	2005.2	-0.291 (CI = +/-0.059; p = 0.000)	-0.016 (CI = +/-0.443; p = 0.943)	-0.019 (CI = +/-0.038; p = 0.306)	1.302 (CI = +/-0.905; p = 0.006)	0.795	-25.23%
Frequency	2006.1	-0.305 (CI = +/-0.062; p = 0.000)	-0.070 (CI = +/-0.444; p = 0.750)	-0.023 (CI = +/-0.038; p = 0.228)	1.417 (CI = +/-0.908; p = 0.003)	0.800	-26.26%
Frequency	2006.2	-0.317 (CI = +/-0.064; p = 0.000)	-0.026 (CI = +/-0.445; p = 0.907)	-0.025 (CI = +/-0.038; p = 0.183)	1.515 (CI = +/-0.911; p = 0.002)	0.803	-27.20%
Frequency	2007.1	-0.330 (CI = +/-0.068; p = 0.000)	-0.070 (CI = +/-0.451; p = 0.752)	-0.028 (CI = +/-0.038; p = 0.142)	1.614 (CI = +/-0.927; p = 0.001)	0.800	-28.10%
Frequency	2007.2	-0.341 (CI = +/-0.072; p = 0.000)	-0.034 (CI = +/-0.457; p = 0.879)	-0.030 (CI = +/-0.038; p = 0.119)	1.698 (CI = +/-0.942; p = 0.001)	0.797	-28.93%
Frequency	2008.1	-0.353 (CI = +/-0.077; p = 0.000)	-0.072 (CI = +/-0.468; p = 0.755)	-0.032 (CI = +/-0.039; p = 0.098)	1.786 (CI = +/-0.969; p = 0.001)	0.789	-29.74%
Frequency	2008.2	-0.364 (CI = +/-0.082; p = 0.000)	-0.040 (CI = +/-0.477; p = 0.865)	-0.034 (CI = +/-0.039; p = 0.085)	1.865 (CI = +/-0.993; p = 0.001)	0.781	-30.53%
Frequency	2009.1	-0.375 (CI = +/-0.089; p = 0.000)	-0.071 (CI = +/-0.492; p = 0.770)	-0.036 (CI = +/-0.040; p = 0.075)	1.940 (CI = +/-1.032; p = 0.001)	0.766	-31.24%
Frequency	2009.2	-0.380 (CI = +/-0.097; p = 0.000)	-0.057 (CI = +/-0.509; p = 0.820)	-0.037 (CI = +/-0.041; p = 0.076)	1.976 (CI = +/-1.075; p = 0.001)	0.745	-31.62%
Frequency	2010.1	-0.382 (CI = +/-0.107; p = 0.000)	-0.062 (CI = +/-0.531; p = 0.813)	-0.037 (CI = +/-0.043; p = 0.085)	1.989 (CI = +/-1.134; p = 0.001)	0.713	-31.75%
Frequency	2010.2	-0.379 (CI = +/-0.117; p = 0.000)	-0.069 (CI = +/-0.552; p = 0.799)	-0.037 (CI = +/-0.044; p = 0.097)	1.969 (CI = +/-1.189; p = 0.002)	0.673	-31.53%
Frequency	2011.1	-0.366 (CI = +/-0.130; p = 0.000)	-0.038 (CI = +/-0.575; p = 0.893)	-0.035 (CI = +/-0.046; p = 0.130)	1.884 (CI = +/-1.257; p = 0.005)	0.617	-30.63%
Frequency	2011.2	-0.343 (CI = +/-0.141; p = 0.000)	-0.081 (CI = +/-0.588; p = 0.778)	-0.032 (CI = +/-0.047; p = 0.168)	1.752 (CI = +/-1.304; p = 0.011)	0.546	-29.07%
Frequency	2012.1	-0.299 (CI = +/-0.151; p = 0.001)	0.012 (CI = +/-0.590; p = 0.967)	-0.025 (CI = +/-0.046; p = 0.270)	1.480 (CI = +/-1.332; p = 0.031)	0.448	-25.88%
Frequency	2012.2	-0.238 (CI = +/-0.151; p = 0.004)	-0.090 (CI = +/-0.552; p = 0.738)	-0.019 (CI = +/-0.043; p = 0.380)	1.138 (CI = +/-1.271; p = 0.076)	0.326	-21.18%
Frequency	2013.1	-0.131 (CI = +/-0.124; p = 0.040)	0.106 (CI = +/-0.419; p = 0.603)	-0.004 (CI = +/-0.033; p = 0.804)	0.516 (CI = +/-0.989; p = 0.288)	0.192	-12.26%
Frequency	2013.2	-0.021 (CI = +/-0.035; p = 0.215)	-0.047 (CI = +/-0.108; p = 0.375)	0.007 (CI = +/-0.008; p = 0.113)	-0.056 (CI = +/-0.261; p = 0.656)	0.442	-2.08%
Frequency	2014.1	-0.016 (CI = +/-0.040; p = 0.401)	-0.039 (CI = +/-0.115; p = 0.478)	0.007 (CI = +/-0.009; p = 0.105)	-0.082 (CI = +/-0.287; p = 0.552)	0.383	-1.62%
Frequency	2014.2	-0.009 (CI = +/-0.045; p = 0.691)	-0.048 (CI = +/-0.118; p = 0.400)	0.008 (CI = +/-0.009; p = 0.087)	-0.120 (CI = +/-0.306; p = 0.417)	0.347	-0.85%
Frequency	2015.1	-0.013 (CI = +/-0.054; p = 0.611)	-0.054 (CI = +/-0.127; p = 0.379)	0.007 (CI = +/-0.010; p = 0.130)	-0.097 (CI = +/-0.343; p = 0.553)	0.329	-1.29%
Frequency	2015.2	-0.020 (CI = +/-0.062; p = 0.491)	-0.047 (CI = +/-0.134; p = 0.462)	0.007 (CI = +/-0.010; p = 0.176)	-0.064 (CI = +/-0.376; p = 0.718)	0.332	-2.02%
Frequency	2016.1	-0.018 (CI = +/-0.076; p = 0.623)	-0.044 (CI = +/-0.147; p = 0.524)	0.007 (CI = +/-0.011; p = 0.200)	-0.077 (CI = +/-0.435; p = 0.707)	0.264	-1.75%
Frequency	2016.2	-0.042 (CI = +/-0.085; p = 0.301)	-0.026 (CI = +/-0.147; p = 0.708)	0.006 (CI = +/-0.011; p = 0.286)	0.020 (CI = +/-0.455; p = 0.924)	0.350	-4.08%
Frequency	2017.1	-0.082 (CI = +/-0.092; p = 0.077)	-0.060 (CI = +/-0.142; p = 0.368)	0.003 (CI = +/-0.011; p = 0.540)	0.186 (CI = +/-0.467; p = 0.395)	0.496	-7.86%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.173 (CI = +/-0.039; p = 0.000)	0.011 (CI = +/-0.428; p = 0.957)	0.681	-15.87%
Loss Cost	2006.1	-0.176 (CI = +/-0.041; p = 0.000)	-0.009 (CI = +/-0.438; p = 0.968)	0.674	-16.14%
Loss Cost	2006.2	-0.180 (CI = +/-0.043; p = 0.000)	0.014 (CI = +/-0.449; p = 0.951)	0.666	-16.44%
Loss Cost	2007.1	-0.181 (CI = +/-0.046; p = 0.000)	0.004 (CI = +/-0.462; p = 0.988)	0.651	-16.59%
Loss Cost	2007.2	-0.184 (CI = +/-0.049; p = 0.000)	0.016 (CI = +/-0.476; p = 0.945)	0.636	-16.77%
Loss Cost	2008.1	-0.183 (CI = +/-0.052; p = 0.000)	0.020 (CI = +/-0.492; p = 0.935)	0.612	-16.72%
Loss Cost	2008.2	-0.184 (CI = +/-0.055; p = 0.000)	0.023 (CI = +/-0.509; p = 0.927)	0.589	-16.77%
Loss Cost	2009.1	-0.182 (CI = +/-0.059; p = 0.000)	0.033 (CI = +/-0.526; p = 0.897)	0.559	-16.61%
Loss Cost	2009.2	-0.178 (CI = +/-0.063; p = 0.000)	0.015 (CI = +/-0.545; p = 0.957)	0.523	-16.30%
Loss Cost	2010.1	-0.171 (CI = +/-0.067; p = 0.000)	0.049 (CI = +/-0.559; p = 0.857)	0.478	-15.70%
Loss Cost	2010.2	-0.163 (CI = +/-0.071; p = 0.000)	0.011 (CI = +/-0.577; p = 0.970)	0.427	-15.02%
Loss Cost	2011.1	-0.149 (CI = +/-0.075; p = 0.000)	0.074 (CI = +/-0.582; p = 0.795)	0.365	-13.81%
Loss Cost	2011.2	-0.131 (CI = +/-0.078; p = 0.002)	-0.007 (CI = +/-0.582; p = 0.981)	0.290	-12.25%
Loss Cost	2012.1	-0.105 (CI = +/-0.077; p = 0.010)	0.101 (CI = +/-0.553; p = 0.708)	0.205	-9.95%
Loss Cost	2012.2	-0.074 (CI = +/-0.073; p = 0.049)	-0.028 (CI = +/-0.508; p = 0.909)	0.096	-7.12%
Loss Cost	2013.1	-0.031 (CI = +/-0.055; p = 0.249)	0.135 (CI = +/-0.364; p = 0.448)	0.000	-3.08%
Loss Cost	2013.2	0.010 (CI = +/-0.025; p = 0.411)	-0.024 (CI = +/-0.160; p = 0.761)	-0.062	+1.02%
Loss Cost	2014.1	0.007 (CI = +/-0.028; p = 0.587)	-0.034 (CI = +/-0.167; p = 0.676)	-0.082	+0.73%
Loss Cost	2014.2	0.011 (CI = +/-0.030; p = 0.452)	-0.047 (CI = +/-0.175; p = 0.577)	-0.065	+1.11%
Loss Cost	2015.1	0.010 (CI = +/-0.034; p = 0.536)	-0.050 (CI = +/-0.185; p = 0.573)	-0.076	+1.01%
Loss Cost	2015.2	0.003 (CI = +/-0.037; p = 0.853)	-0.029 (CI = +/-0.192; p = 0.754)	-0.124	+0.33%
Loss Cost	2016.1	0.003 (CI = +/-0.042; p = 0.884)	-0.030 (CI = +/-0.205; p = 0.760)	-0.133	+0.29%
Loss Cost	2016.2	0.005 (CI = +/-0.048; p = 0.841)	-0.034 (CI = +/-0.222; p = 0.742)	-0.141	+0.46%
Loss Cost	2017.1	-0.002 (CI = +/-0.054; p = 0.933)	-0.051 (CI = +/-0.235; p = 0.643)	-0.144	-0.21%
Severity	2005.2	0.060 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.083; p = 0.884)	0.874	+6.16%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.083; p = 0.941)	0.877	+6.32%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.084; p = 0.940)	0.874	+6.43%
Severity	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.086; p = 0.961)	0.869	+6.52%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.089; p = 0.993)	0.861	+6.57%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.090; p = 0.886)	0.858	+6.70%
Severity	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.093; p = 0.928)	0.848	+6.74%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.097; p = 0.907)	0.836	+6.77%
Severity	2009.2	0.065 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.100; p = 0.895)	0.821	+6.75%
Severity	2010.1	0.065 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.104; p = 0.927)	0.803	+6.71%
Severity	2010.2	0.063 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.107; p = 0.799)	0.781	+6.52%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.110; p = 0.894)	0.754	+6.38%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.113; p = 0.776)	0.725	+6.18%
Severity	2012.1	0.058 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.117; p = 0.904)	0.689	+5.95%
Severity	2012.2	0.053 (CI = +/-0.016; p = 0.000)	0.027 (CI = +/-0.114; p = 0.623)	0.655	+5.43%
Severity	2013.1	0.048 (CI = +/-0.017; p = 0.000)	0.009 (CI = +/-0.111; p = 0.863)	0.606	+4.94%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.037 (CI = +/-0.100; p = 0.446)	0.578	+4.17%
Severity	2014.1	0.037 (CI = +/-0.017; p = 0.000)	0.024 (CI = +/-0.100; p = 0.625)	0.504	+3.77%
Severity	2014.2	0.038 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.106; p = 0.706)	0.485	+3.90%
Severity	2015.1	0.040 (CI = +/-0.020; p = 0.001)	0.024 (CI = +/-0.112; p = 0.654)	0.460	+4.06%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.004)	0.037 (CI = +/-0.116; p = 0.510)	0.385	+3.64%
Severity	2016.1	0.035 (CI = +/-0.022; p = 0.010)	0.035 (CI = +/-0.124; p = 0.552)	0.314	+3.59%
Severity	2016.2	0.044 (CI = +/-0.026; p = 0.003)	0.011 (CI = +/-0.122; p = 0.848)	0.427	+4.48%
Severity	2017.1	0.045 (CI = +/-0.030; p = 0.007)	0.015 (CI = +/-0.131; p = 0.811)	0.382	+4.63%
Frequency	2005.2	-0.233 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.479; p = 0.942)	0.757	-20.75%
Frequency	2006.1	-0.237 (CI = +/-0.046; p = 0.000)	-0.012 (CI = +/-0.488; p = 0.961)	0.752	-21.13%
Frequency	2006.2	-0.242 (CI = +/-0.048; p = 0.000)	0.017 (CI = +/-0.500; p = 0.946)	0.746	-21.49%
Frequency	2007.1	-0.245 (CI = +/-0.051; p = 0.000)	0.001 (CI = +/-0.514; p = 0.995)	0.734	-21.69%
Frequency	2007.2	-0.247 (CI = +/-0.054; p = 0.000)	0.017 (CI = +/-0.530; p = 0.949)	0.721	-21.90%
Frequency	2008.1	-0.248 (CI = +/-0.057; p = 0.000)	0.013 (CI = +/-0.547; p = 0.961)	0.703	-21.95%
Frequency	2008.2	-0.249 (CI = +/-0.061; p = 0.000)	0.019 (CI = +/-0.566; p = 0.946)	0.684	-22.03%
Frequency	2009.1	-0.247 (CI = +/-0.065; p = 0.000)	0.028 (CI = +/-0.586; p = 0.923)	0.658	-21.90%
Frequency	2009.2	-0.243 (CI = +/-0.070; p = 0.000)	0.008 (CI = +/-0.607; p = 0.978)	0.628	-21.60%
Frequency	2010.1	-0.236 (CI = +/-0.074; p = 0.000)	0.045 (CI = +/-0.624; p = 0.884)	0.590	-21.00%
Frequency	2010.2	-0.226 (CI = +/-0.079; p = 0.000)	-0.003 (CI = +/-0.641; p = 0.993)	0.546	-20.22%
Frequency	2011.1	-0.210 (CI = +/-0.083; p = 0.000)	0.067 (CI = +/-0.648; p = 0.833)	0.494	-18.98%
Frequency	2011.2	-0.191 (CI = +/-0.087; p = 0.000)	-0.022 (CI = +/-0.649; p = 0.944)	0.431	-17.36%
Frequency	2012.1	-0.163 (CI = +/-0.086; p = 0.001)	0.094 (CI = +/-0.620; p = 0.755)	0.360	-15.01%
Frequency	2012.2	-0.127 (CI = +/-0.081; p = 0.004)	-0.055 (CI = +/-0.563; p = 0.840)	0.274	-11.90%
Frequency	2013.1	-0.079 (CI = +/-0.061; p = 0.013)	0.126 (CI = +/-0.403; p = 0.523)	0.211	-7.63%
Frequency	2013.2	-0.031 (CI = +/-0.017; p = 0.001)	-0.061 (CI = +/-0.110; p = 0.260)	0.399	-3.03%
Frequency	2014.1	-0.030 (CI = +/-0.019; p = 0.004)	-0.057 (CI = +/-0.115; p = 0.309)	0.331	-2.93%
Frequency	2014.2	-0.027 (CI = +/-0.021; p = 0.014)	-0.066 (CI = +/-0.121; p = 0.263)	0.282	-2.69%
Frequency	2015.1	-0.030 (CI = +/-0.023; p = 0.015)	-0.074 (CI = +/-0.127; p = 0.231)	0.280	-2.93%
Frequency	2015.2	-0.033 (CI = +/-0.026; p = 0.017)	-0.066 (CI = +/-0.134; p = 0.314)	0.289	-3.20%
Frequency	2016.1	-0.032 (CI = +/-0.029; p = 0.032)	-0.065 (CI = +/-0.143; p = 0.347)	0.223	-3.18%
Frequency	2016.2	-0.039 (CI = +/-0.032; p = 0.021)	-0.046 (CI = +/-0.148; p = 0.519)	0.281	-3.85%
Frequency	2017.1	-0.047 (CI = +/-0.035; p = 0.012)	-0.066 (CI = +/-0.151; p = 0.359)	0.356	-4.63%

Property Damage

Coverage = PD
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.2	-0.171 (CI = +/-0.042; p = 0.000)	0.018 (CI = +/-0.436; p = 0.934)	0.005 (CI = +/-0.034; p = 0.755)	0.673	-15.70%
Loss Cost	2006.1	-0.174 (CI = +/-0.044; p = 0.000)	-0.002 (CI = +/-0.447; p = 0.992)	0.005 (CI = +/-0.034; p = 0.782)	0.664	-15.98%
Loss Cost	2006.2	-0.178 (CI = +/-0.046; p = 0.000)	0.019 (CI = +/-0.458; p = 0.932)	0.004 (CI = +/-0.035; p = 0.795)	0.656	-16.29%
Loss Cost	2007.1	-0.180 (CI = +/-0.049; p = 0.000)	0.010 (CI = +/-0.472; p = 0.967)	0.004 (CI = +/-0.036; p = 0.810)	0.640	-16.43%
Loss Cost	2007.2	-0.182 (CI = +/-0.052; p = 0.000)	0.022 (CI = +/-0.487; p = 0.927)	0.004 (CI = +/-0.036; p = 0.818)	0.624	-16.62%
Loss Cost	2008.1	-0.181 (CI = +/-0.055; p = 0.000)	0.026 (CI = +/-0.503; p = 0.917)	0.004 (CI = +/-0.037; p = 0.817)	0.599	-16.56%
Loss Cost	2008.2	-0.182 (CI = +/-0.059; p = 0.000)	0.029 (CI = +/-0.521; p = 0.909)	0.004 (CI = +/-0.038; p = 0.821)	0.575	-16.61%
Loss Cost	2009.1	-0.179 (CI = +/-0.063; p = 0.000)	0.041 (CI = +/-0.540; p = 0.879)	0.004 (CI = +/-0.038; p = 0.814)	0.544	-16.42%
Loss Cost	2009.2	-0.176 (CI = +/-0.067; p = 0.000)	0.022 (CI = +/-0.559; p = 0.937)	0.005 (CI = +/-0.039; p = 0.813)	0.505	-16.11%
Loss Cost	2010.1	-0.168 (CI = +/-0.071; p = 0.000)	0.058 (CI = +/-0.575; p = 0.836)	0.005 (CI = +/-0.040; p = 0.786)	0.459	-15.46%
Loss Cost	2010.2	-0.160 (CI = +/-0.076; p = 0.000)	0.020 (CI = +/-0.593; p = 0.946)	0.005 (CI = +/-0.040; p = 0.784)	0.405	-14.77%
Loss Cost	2011.1	-0.145 (CI = +/-0.079; p = 0.001)	0.086 (CI = +/-0.598; p = 0.769)	0.007 (CI = +/-0.040; p = 0.738)	0.341	-13.49%
Loss Cost	2011.2	-0.127 (CI = +/-0.082; p = 0.004)	0.005 (CI = +/-0.599; p = 0.986)	0.006 (CI = +/-0.039; p = 0.734)	0.261	-11.93%
Loss Cost	2012.1	-0.100 (CI = +/-0.081; p = 0.018)	0.117 (CI = +/-0.569; p = 0.674)	0.008 (CI = +/-0.036; p = 0.650)	0.176	-9.52%
Loss Cost	2012.2	-0.069 (CI = +/-0.077; p = 0.076)	-0.013 (CI = +/-0.523; p = 0.959)	0.008 (CI = +/-0.033; p = 0.634)	0.062	-6.70%
Loss Cost	2013.1	-0.026 (CI = +/-0.057; p = 0.361)	0.154 (CI = +/-0.371; p = 0.394)	0.009 (CI = +/-0.023; p = 0.403)	-0.013	-2.52%
Loss Cost	2013.2	0.015 (CI = +/-0.024; p = 0.216)	-0.006 (CI = +/-0.153; p = 0.935)	0.008 (CI = +/-0.009; p = 0.079)	0.060	+1.50%
Loss Cost	2014.1	0.012 (CI = +/-0.027; p = 0.350)	-0.016 (CI = +/-0.159; p = 0.838)	0.008 (CI = +/-0.009; p = 0.087)	0.041	+1.22%
Loss Cost	2014.2	0.015 (CI = +/-0.029; p = 0.280)	-0.028 (CI = +/-0.167; p = 0.730)	0.008 (CI = +/-0.010; p = 0.099)	0.051	+1.55%
Loss Cost	2015.1	0.014 (CI = +/-0.033; p = 0.360)	-0.031 (CI = +/-0.178; p = 0.716)	0.008 (CI = +/-0.010; p = 0.110)	0.038	+1.45%
Loss Cost	2015.2	0.007 (CI = +/-0.035; p = 0.678)	-0.005 (CI = +/-0.182; p = 0.951)	0.008 (CI = +/-0.010; p = 0.091)	0.025	+0.69%
Loss Cost	2016.1	0.006 (CI = +/-0.040; p = 0.740)	-0.007 (CI = +/-0.195; p = 0.936)	0.008 (CI = +/-0.010; p = 0.103)	0.013	+0.62%
Loss Cost	2016.2	0.006 (CI = +/-0.045; p = 0.779)	-0.007 (CI = +/-0.213; p = 0.946)	0.008 (CI = +/-0.011; p = 0.120)	-0.003	+0.60%
Loss Cost	2017.1	-0.002 (CI = +/-0.051; p = 0.935)	-0.026 (CI = +/-0.223; p = 0.806)	0.009 (CI = +/-0.011; p = 0.115)	0.014	-0.19%
Severity	2005.2	0.061 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.084; p = 0.933)	0.002 (CI = +/-0.007; p = 0.537)	0.872	+6.25%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.084; p = 0.882)	0.002 (CI = +/-0.006; p = 0.479)	0.875	+6.42%
Severity	2006.2	0.063 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.085; p = 0.998)	0.002 (CI = +/-0.007; p = 0.468)	0.872	+6.53%
Severity	2007.1	0.064 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.087; p = 0.896)	0.002 (CI = +/-0.007; p = 0.444)	0.868	+6.64%
Severity	2007.2	0.065 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.090; p = 0.945)	0.003 (CI = +/-0.007; p = 0.446)	0.859	+6.69%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.092; p = 0.817)	0.003 (CI = +/-0.007; p = 0.416)	0.856	+6.83%
Severity	2008.2	0.067 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.095; p = 0.862)	0.003 (CI = +/-0.007; p = 0.421)	0.846	+6.88%
Severity	2009.1	0.067 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.098; p = 0.836)	0.003 (CI = +/-0.007; p = 0.423)	0.834	+6.92%
Severity	2009.2	0.067 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.102; p = 0.829)	0.003 (CI = +/-0.007; p = 0.433)	0.818	+6.90%
Severity	2010.1	0.066 (CI = +/-0.013; p = 0.000)	0.009 (CI = +/-0.106; p = 0.857)	0.003 (CI = +/-0.007; p = 0.447)	0.799	+6.87%
Severity	2010.2	0.065 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.108; p = 0.737)	0.003 (CI = +/-0.007; p = 0.453)	0.777	+6.68%
Severity	2011.1	0.063 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.112; p = 0.828)	0.003 (CI = +/-0.007; p = 0.477)	0.749	+6.54%
Severity	2011.2	0.061 (CI = +/-0.016; p = 0.000)	0.021 (CI = +/-0.116; p = 0.717)	0.003 (CI = +/-0.008; p = 0.481)	0.719	+6.33%
Severity	2012.1	0.059 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.119; p = 0.841)	0.002 (CI = +/-0.008; p = 0.506)	0.681	+6.11%
Severity	2012.2	0.054 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.116; p = 0.568)	0.003 (CI = +/-0.007; p = 0.473)	0.647	+5.59%
Severity	2013.1	0.050 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.114; p = 0.796)	0.002 (CI = +/-0.007; p = 0.487)	0.596	+5.09%
Severity	2013.2	0.042 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.102; p = 0.389)	0.003 (CI = +/-0.006; p = 0.386)	0.574	+4.33%
Severity	2014.1	0.039 (CI = +/-0.017; p = 0.000)	0.029 (CI = +/-0.102; p = 0.553)	0.003 (CI = +/-0.006; p = 0.390)	0.498	+3.93%
Severity	2014.2	0.040 (CI = +/-0.019; p = 0.000)	0.025 (CI = +/-0.109; p = 0.628)	0.002 (CI = +/-0.006; p = 0.412)	0.476	+4.04%
Severity	2015.1	0.041 (CI = +/-0.021; p = 0.001)	0.030 (CI = +/-0.115; p = 0.584)	0.002 (CI = +/-0.006; p = 0.425)	0.449	+4.20%
Severity	2015.2	0.037 (CI = +/-0.023; p = 0.004)	0.044 (CI = +/-0.119; p = 0.437)	0.003 (CI = +/-0.006; p = 0.383)	0.377	+3.77%
Severity	2016.1	0.036 (CI = +/-0.026; p = 0.009)	0.043 (CI = +/-0.127; p = 0.483)	0.003 (CI = +/-0.007; p = 0.398)	0.302	+3.70%
Severity	2016.2	0.044 (CI = +/-0.027; p = 0.004)	0.018 (CI = +/-0.127; p = 0.761)	0.002 (CI = +/-0.007; p = 0.488)	0.404	+4.52%
Severity	2017.1	0.045 (CI = +/-0.031; p = 0.009)	0.021 (CI = +/-0.137; p = 0.744)	0.002 (CI = +/-0.007; p = 0.518)	0.352	+4.64%
Frequency	2005.2	-0.231 (CI = +/-0.047; p = 0.000)	0.021 (CI = +/-0.489; p = 0.929)	0.003 (CI = +/-0.038; p = 0.863)	0.750	-20.65%
Frequency	2006.1	-0.236 (CI = +/-0.049; p = 0.000)	-0.008 (CI = +/-0.499; p = 0.973)	0.002 (CI = +/-0.039; p = 0.898)	0.745	-21.05%
Frequency	2006.2	-0.241 (CI = +/-0.051; p = 0.000)	0.019 (CI = +/-0.511; p = 0.939)	0.002 (CI = +/-0.039; p = 0.912)	0.738	-21.42%
Frequency	2007.1	-0.244 (CI = +/-0.055; p = 0.000)	0.004 (CI = +/-0.526; p = 0.988)	0.002 (CI = +/-0.040; p = 0.930)	0.726	-21.64%
Frequency	2007.2	-0.246 (CI = +/-0.058; p = 0.000)	0.019 (CI = +/-0.542; p = 0.944)	0.002 (CI = +/-0.040; p = 0.936)	0.712	-21.84%
Frequency	2008.1	-0.247 (CI = +/-0.062; p = 0.000)	0.016 (CI = +/-0.561; p = 0.955)	0.002 (CI = +/-0.041; p = 0.941)	0.692	-21.89%
Frequency	2008.2	-0.248 (CI = +/-0.066; p = 0.000)	0.021 (CI = +/-0.581; p = 0.941)	0.001 (CI = +/-0.042; p = 0.943)	0.672	-21.98%
Frequency	2009.1	-0.246 (CI = +/-0.070; p = 0.000)	0.031 (CI = +/-0.601; p = 0.918)	0.002 (CI = +/-0.043; p = 0.937)	0.646	-21.83%
Frequency	2009.2	-0.242 (CI = +/-0.075; p = 0.000)	0.011 (CI = +/-0.623; p = 0.972)	0.002 (CI = +/-0.043; p = 0.934)	0.613	-21.53%
Frequency	2010.1	-0.234 (CI = +/-0.080; p = 0.000)	0.049 (CI = +/-0.641; p = 0.876)	0.003 (CI = +/-0.044; p = 0.907)	0.574	-20.89%
Frequency	2010.2	-0.225 (CI = +/-0.085; p = 0.000)	0.002 (CI = +/-0.660; p = 0.996)	0.003 (CI = +/-0.045; p = 0.903)	0.527	-20.11%
Frequency	2011.1	-0.208 (CI = +/-0.089; p = 0.000)	0.074 (CI = +/-0.667; p = 0.821)	0.004 (CI = +/-0.044; p = 0.857)	0.473	-18.80%
Frequency	2011.2	-0.188 (CI = +/-0.092; p = 0.000)	-0.015 (CI = +/-0.669; p = 0.962)	0.004 (CI = +/-0.044; p = 0.855)	0.406	-17.17%
Frequency	2012.1	-0.159 (CI = +/-0.091; p = 0.002)	0.105 (CI = +/-0.640; p = 0.736)	0.006 (CI = +/-0.041; p = 0.780)	0.332	-14.73%
Frequency	2012.2	-0.124 (CI = +/-0.086; p = 0.007)	-0.046 (CI = +/-0.582; p = 0.872)	0.005 (CI = +/-0.036; p = 0.776)	0.241	-11.64%
Frequency	2013.1	-0.075 (CI = +/-0.064; p = 0.024)	0.140 (CI = +/-0.415; p = 0.488)	0.007 (CI = +/-0.025; p = 0.575)	0.183	-7.24%
Frequency	2013.2	-0.028 (CI = +/-0.017; p = 0.003)	-0.049 (CI = +/-0.105; p = 0.340)	0.006 (CI = +/-0.006; p = 0.081)	0.467	-2.71%
Frequency	2014.1	-0.026 (CI = +/-0.018; p = 0.008)	-0.045 (CI = +/-0.110; p = 0.400)	0.006 (CI = +/-0.006; p = 0.088)	0.406	-2.61%
Frequency	2014.2	-0.024 (CI = +/-0.020; p = 0.022)	-0.053 (CI = +/-0.116; p = 0.346)	0.005 (CI = +/-0.007; p = 0.101)	0.359	-2.39%
Frequency	2015.1	-0.027 (CI = +/-0.022; p = 0.022)	-0.061 (CI = +/-0.121; p = 0.301)	0.005 (CI = +/-0.007; p = 0.107)	0.358	-2.64%
Frequency	2015.2	-0.030 (CI = +/-0.025; p = 0.020)	-0.050 (CI = +/-0.128; p = 0.419)	0.006 (CI = +/-0.007; p = 0.103)	0.374	-2.96%
Frequency	2016.1	-0.030 (CI = +/-0.028; p = 0.036)	-0.050 (CI = +/-0.137; p = 0.446)	0.006 (CI = +/-0.007; p = 0.117)	0.312	-2.97%
Frequency	2016.2	-0.038 (CI = +/-0.030; p = 0.016)	-0.025 (CI = +/-0.138; p = 0.702)	0.006 (CI = +/-0.007; p = 0.079)	0.404	-3.75%
Frequency	2017.1	-0.047 (CI = +/-0.031; p = 0.006)	-0.046 (CI = +/-0.135; p = 0.464)	0.007 (CI = +/-0.007; p = 0.054)	0.506	-4.62%

Property Damage

Coverage = PD

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.173 (CI = +/-0.038; p = 0.000)	0.690	-15.86%
Loss Cost	2006.1	-0.176 (CI = +/-0.040; p = 0.000)	0.683	-16.14%
Loss Cost	2006.2	-0.180 (CI = +/-0.042; p = 0.000)	0.676	-16.44%
Loss Cost	2007.1	-0.181 (CI = +/-0.045; p = 0.000)	0.661	-16.59%
Loss Cost	2007.2	-0.183 (CI = +/-0.048; p = 0.000)	0.647	-16.76%
Loss Cost	2008.1	-0.183 (CI = +/-0.051; p = 0.000)	0.624	-16.72%
Loss Cost	2008.2	-0.183 (CI = +/-0.054; p = 0.000)	0.603	-16.76%
Loss Cost	2009.1	-0.182 (CI = +/-0.058; p = 0.000)	0.574	-16.61%
Loss Cost	2009.2	-0.178 (CI = +/-0.062; p = 0.000)	0.540	-16.29%
Loss Cost	2010.1	-0.171 (CI = +/-0.065; p = 0.000)	0.497	-15.70%
Loss Cost	2010.2	-0.163 (CI = +/-0.070; p = 0.000)	0.449	-15.01%
Loss Cost	2011.1	-0.149 (CI = +/-0.073; p = 0.000)	0.389	-13.81%
Loss Cost	2011.2	-0.131 (CI = +/-0.076; p = 0.002)	0.319	-12.26%
Loss Cost	2012.1	-0.105 (CI = +/-0.075; p = 0.008)	0.235	-9.95%
Loss Cost	2012.2	-0.074 (CI = +/-0.071; p = 0.042)	0.137	-7.14%
Loss Cost	2013.1	-0.031 (CI = +/-0.054; p = 0.244)	0.020	-3.08%
Loss Cost	2013.2	0.010 (CI = +/-0.025; p = 0.411)	-0.014	+0.99%
Loss Cost	2014.1	0.007 (CI = +/-0.027; p = 0.578)	-0.035	+0.73%
Loss Cost	2014.2	0.010 (CI = +/-0.029; p = 0.470)	-0.025	+1.04%
Loss Cost	2015.1	0.010 (CI = +/-0.033; p = 0.528)	-0.034	+1.01%
Loss Cost	2015.2	0.003 (CI = +/-0.036; p = 0.873)	-0.061	+0.27%
Loss Cost	2016.1	0.003 (CI = +/-0.040; p = 0.880)	-0.065	+0.29%
Loss Cost	2016.2	0.004 (CI = +/-0.046; p = 0.863)	-0.069	+0.38%
Loss Cost	2017.1	-0.002 (CI = +/-0.052; p = 0.931)	-0.076	-0.21%
Severity	2005.2	0.060 (CI = +/-0.007; p = 0.000)	0.878	+6.16%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.881	+6.32%
Severity	2006.2	0.062 (CI = +/-0.008; p = 0.000)	0.878	+6.43%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.873	+6.52%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.865	+6.57%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.862	+6.70%
Severity	2008.2	0.065 (CI = +/-0.010; p = 0.000)	0.853	+6.75%
Severity	2009.1	0.066 (CI = +/-0.011; p = 0.000)	0.841	+6.77%
Severity	2009.2	0.065 (CI = +/-0.011; p = 0.000)	0.827	+6.76%
Severity	2010.1	0.065 (CI = +/-0.012; p = 0.000)	0.810	+6.71%
Severity	2010.2	0.063 (CI = +/-0.013; p = 0.000)	0.788	+6.54%
Severity	2011.1	0.062 (CI = +/-0.014; p = 0.000)	0.764	+6.38%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	0.735	+6.19%
Severity	2012.1	0.058 (CI = +/-0.016; p = 0.000)	0.702	+5.95%
Severity	2012.2	0.053 (CI = +/-0.016; p = 0.000)	0.667	+5.46%
Severity	2013.1	0.048 (CI = +/-0.016; p = 0.000)	0.624	+4.94%
Severity	2013.2	0.041 (CI = +/-0.016; p = 0.000)	0.587	+4.22%
Severity	2014.1	0.037 (CI = +/-0.016; p = 0.000)	0.524	+3.77%
Severity	2014.2	0.039 (CI = +/-0.018; p = 0.000)	0.509	+3.93%
Severity	2015.1	0.040 (CI = +/-0.020; p = 0.001)	0.485	+4.06%
Severity	2015.2	0.036 (CI = +/-0.022; p = 0.003)	0.406	+3.71%
Severity	2016.1	0.035 (CI = +/-0.025; p = 0.008)	0.343	+3.59%
Severity	2016.2	0.044 (CI = +/-0.025; p = 0.002)	0.466	+4.51%
Severity	2017.1	0.045 (CI = +/-0.029; p = 0.005)	0.427	+4.63%
Frequency	2005.2	-0.233 (CI = +/-0.043; p = 0.000)	0.763	-20.75%
Frequency	2006.1	-0.237 (CI = +/-0.045; p = 0.000)	0.759	-21.13%
Frequency	2006.2	-0.242 (CI = +/-0.047; p = 0.000)	0.753	-21.48%
Frequency	2007.1	-0.245 (CI = +/-0.050; p = 0.000)	0.742	-21.69%
Frequency	2007.2	-0.247 (CI = +/-0.053; p = 0.000)	0.730	-21.89%
Frequency	2008.1	-0.248 (CI = +/-0.056; p = 0.000)	0.712	-21.95%
Frequency	2008.2	-0.249 (CI = +/-0.060; p = 0.000)	0.694	-22.02%
Frequency	2009.1	-0.247 (CI = +/-0.064; p = 0.000)	0.670	-21.90%
Frequency	2009.2	-0.243 (CI = +/-0.069; p = 0.000)	0.641	-21.59%
Frequency	2010.1	-0.236 (CI = +/-0.073; p = 0.000)	0.605	-21.00%
Frequency	2010.2	-0.226 (CI = +/-0.078; p = 0.000)	0.564	-20.22%
Frequency	2011.1	-0.210 (CI = +/-0.081; p = 0.000)	0.513	-18.98%
Frequency	2011.2	-0.191 (CI = +/-0.084; p = 0.000)	0.454	-17.37%
Frequency	2012.1	-0.163 (CI = +/-0.084; p = 0.001)	0.385	-15.01%
Frequency	2012.2	-0.127 (CI = +/-0.079; p = 0.003)	0.306	-11.95%
Frequency	2013.1	-0.079 (CI = +/-0.060; p = 0.012)	0.232	-7.63%
Frequency	2013.2	-0.031 (CI = +/-0.017; p = 0.001)	0.388	-3.10%
Frequency	2014.1	-0.030 (CI = +/-0.019; p = 0.004)	0.327	-2.93%
Frequency	2014.2	-0.028 (CI = +/-0.021; p = 0.011)	0.269	-2.78%
Frequency	2015.1	-0.030 (CI = +/-0.023; p = 0.016)	0.257	-2.93%
Frequency	2015.2	-0.034 (CI = +/-0.026; p = 0.013)	0.285	-3.32%
Frequency	2016.1	-0.032 (CI = +/-0.029; p = 0.031)	0.226	-3.18%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.015)	0.310	-3.95%
Frequency	2017.1	-0.047 (CI = +/-0.034; p = 0.011)	0.361	-4.63%

Direct Compensation

Coverage = DC

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: mobility, new_normal

Fit	Start Date	Mobility	New Normal	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.005 (CI = +/-0.015; p = 0.526)	0.342 (CI = +/-0.285; p = 0.021)	0.206	0.00%
Loss Cost	2013.2	0.008 (CI = +/-0.006; p = 0.018)	0.258 (CI = +/-0.124; p = 0.000)	0.593	0.00%
Loss Cost	2014.1	0.009 (CI = +/-0.006; p = 0.008)	0.240 (CI = +/-0.118; p = 0.000)	0.629	0.00%
Loss Cost	2014.2	0.010 (CI = +/-0.005; p = 0.002)	0.219 (CI = +/-0.105; p = 0.000)	0.695	0.00%
Loss Cost	2015.1	0.010 (CI = +/-0.005; p = 0.001)	0.201 (CI = +/-0.098; p = 0.000)	0.737	0.00%
Loss Cost	2015.2	0.010 (CI = +/-0.005; p = 0.001)	0.203 (CI = +/-0.104; p = 0.001)	0.736	0.00%
Loss Cost	2016.1	0.011 (CI = +/-0.005; p = 0.001)	0.191 (CI = +/-0.106; p = 0.002)	0.750	0.00%
Loss Cost	2016.2	0.011 (CI = +/-0.005; p = 0.001)	0.175 (CI = +/-0.107; p = 0.004)	0.769	0.00%
Loss Cost	2017.1	0.011 (CI = +/-0.006; p = 0.001)	0.172 (CI = +/-0.116; p = 0.007)	0.767	0.00%
Severity	2013.1	-0.007 (CI = +/-0.005; p = 0.013)	0.445 (CI = +/-0.099; p = 0.000)	0.797	0.00%
Severity	2013.2	-0.006 (CI = +/-0.005; p = 0.017)	0.434 (CI = +/-0.097; p = 0.000)	0.803	0.00%
Severity	2014.1	-0.006 (CI = +/-0.005; p = 0.023)	0.424 (CI = +/-0.097; p = 0.000)	0.805	0.00%
Severity	2014.2	-0.005 (CI = +/-0.005; p = 0.029)	0.410 (CI = +/-0.092; p = 0.000)	0.819	0.00%
Severity	2015.1	-0.005 (CI = +/-0.005; p = 0.040)	0.399 (CI = +/-0.091; p = 0.000)	0.823	0.00%
Severity	2015.2	-0.004 (CI = +/-0.005; p = 0.057)	0.385 (CI = +/-0.089; p = 0.000)	0.831	0.00%
Severity	2016.1	-0.004 (CI = +/-0.005; p = 0.086)	0.375 (CI = +/-0.091; p = 0.000)	0.828	0.00%
Severity	2016.2	-0.004 (CI = +/-0.005; p = 0.125)	0.367 (CI = +/-0.096; p = 0.000)	0.820	0.00%
Severity	2017.1	-0.003 (CI = +/-0.005; p = 0.178)	0.359 (CI = +/-0.103; p = 0.000)	0.807	0.00%
Frequency	2013.1	0.011 (CI = +/-0.012; p = 0.066)	-0.103 (CI = +/-0.234; p = 0.368)	0.085	0.00%
Frequency	2013.2	0.014 (CI = +/-0.003; p = 0.000)	-0.176 (CI = +/-0.059; p = 0.000)	0.841	0.00%
Frequency	2014.1	0.015 (CI = +/-0.003; p = 0.000)	-0.184 (CI = +/-0.057; p = 0.000)	0.863	0.00%
Frequency	2014.2	0.015 (CI = +/-0.003; p = 0.000)	-0.191 (CI = +/-0.055; p = 0.000)	0.882	0.00%
Frequency	2015.1	0.015 (CI = +/-0.003; p = 0.000)	-0.197 (CI = +/-0.056; p = 0.000)	0.891	0.00%
Frequency	2015.2	0.015 (CI = +/-0.002; p = 0.000)	-0.182 (CI = +/-0.040; p = 0.000)	0.938	0.00%
Frequency	2016.1	0.015 (CI = +/-0.002; p = 0.000)	-0.184 (CI = +/-0.042; p = 0.000)	0.937	0.00%
Frequency	2016.2	0.015 (CI = +/-0.002; p = 0.000)	-0.191 (CI = +/-0.042; p = 0.000)	0.946	0.00%
Frequency	2017.1	0.015 (CI = +/-0.002; p = 0.000)	-0.187 (CI = +/-0.044; p = 0.000)	0.943	0.00%

Direct Compensation

Coverage = DC

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, trend_level_change

Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Trend Shift	Adjusted R ²	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2013.1	0.050 (CI = +/-0.048; p = 0.045)	0.051 (CI = +/-0.181; p = 0.561)	0.360	+5.08%	+10.61%
Loss Cost	2013.2	0.010 (CI = +/-0.026; p = 0.436)	0.131 (CI = +/-0.093; p = 0.008)	0.557	+1.00%	+15.15%
Loss Cost	2014.1	0.003 (CI = +/-0.029; p = 0.835)	0.145 (CI = +/-0.095; p = 0.005)	0.550	+0.29%	+15.92%
Loss Cost	2014.2	-0.008 (CI = +/-0.030; p = 0.560)	0.166 (CI = +/-0.092; p = 0.001)	0.575	-0.83%	+17.05%
Loss Cost	2015.1	-0.019 (CI = +/-0.032; p = 0.218)	0.185 (CI = +/-0.091; p = 0.001)	0.605	-1.89%	+18.05%
Loss Cost	2015.2	-0.018 (CI = +/-0.037; p = 0.310)	0.183 (CI = +/-0.099; p = 0.001)	0.602	-1.80%	+17.97%
Loss Cost	2016.1	-0.027 (CI = +/-0.042; p = 0.186)	0.198 (CI = +/-0.105; p = 0.001)	0.614	-2.68%	+18.66%
Loss Cost	2016.2	-0.040 (CI = +/-0.048; p = 0.090)	0.219 (CI = +/-0.110; p = 0.001)	0.638	-3.96%	+19.56%
Loss Cost	2017.1	-0.046 (CI = +/-0.058; p = 0.108)	0.228 (CI = +/-0.123; p = 0.002)	0.639	-4.50%	+19.90%
Severity	2013.1	0.044 (CI = +/-0.004; p = 0.000)	0.089 (CI = +/-0.014; p = 0.000)	0.992	+4.53%	+14.24%
Severity	2013.2	0.045 (CI = +/-0.004; p = 0.000)	0.088 (CI = +/-0.015; p = 0.000)	0.991	+4.56%	+14.21%
Severity	2014.1	0.045 (CI = +/-0.005; p = 0.000)	0.087 (CI = +/-0.015; p = 0.000)	0.991	+4.64%	+14.12%
Severity	2014.2	0.044 (CI = +/-0.005; p = 0.000)	0.090 (CI = +/-0.015; p = 0.000)	0.992	+4.46%	+14.30%
Severity	2015.1	0.043 (CI = +/-0.005; p = 0.000)	0.091 (CI = +/-0.016; p = 0.000)	0.991	+4.42%	+14.33%
Severity	2015.2	0.041 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.016; p = 0.000)	0.991	+4.21%	+14.49%
Severity	2016.1	0.041 (CI = +/-0.007; p = 0.000)	0.094 (CI = +/-0.018; p = 0.000)	0.990	+4.22%	+14.49%
Severity	2016.2	0.043 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.019; p = 0.000)	0.990	+4.41%	+14.37%
Severity	2017.1	0.046 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.019; p = 0.000)	0.991	+4.74%	+14.19%
Frequency	2013.1	0.005 (CI = +/-0.048; p = 0.822)	-0.038 (CI = +/-0.180; p = 0.669)	-0.089	+0.52%	-3.18%
Frequency	2013.2	-0.035 (CI = +/-0.025; p = 0.009)	0.043 (CI = +/-0.088; p = 0.324)	0.304	-3.40%	+0.82%
Frequency	2014.1	-0.043 (CI = +/-0.027; p = 0.004)	0.058 (CI = +/-0.089; p = 0.185)	0.379	-4.16%	+1.57%
Frequency	2014.2	-0.052 (CI = +/-0.028; p = 0.001)	0.076 (CI = +/-0.088; p = 0.086)	0.462	-5.07%	+2.41%
Frequency	2015.1	-0.062 (CI = +/-0.030; p = 0.000)	0.094 (CI = +/-0.087; p = 0.036)	0.535	-6.04%	+3.26%
Frequency	2015.2	-0.059 (CI = +/-0.035; p = 0.002)	0.089 (CI = +/-0.094; p = 0.061)	0.440	-5.77%	+3.04%
Frequency	2016.1	-0.068 (CI = +/-0.040; p = 0.002)	0.104 (CI = +/-0.099; p = 0.041)	0.458	-6.62%	+3.64%
Frequency	2016.2	-0.084 (CI = +/-0.044; p = 0.001)	0.128 (CI = +/-0.101; p = 0.017)	0.527	-8.02%	+4.54%
Frequency	2017.1	-0.092 (CI = +/-0.052; p = 0.002)	0.141 (CI = +/-0.112; p = 0.017)	0.495	-8.82%	+5.00%

Direct Compensation

Coverage = DC
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, trend_level_change, mobility, new_normal
Future Trend Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	New Normal	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2013.1	0.112 (CI = +/-0.058; p = 0.001)	0.024 (CI = +/-0.015; p = 0.004)	-0.394 (CI = +/-0.501; p = 0.116)	0.007 (CI = +/-0.219; p = 0.951)	0.562	+11.89%	+12.62%
Loss Cost	2013.2	0.057 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.206 (CI = +/-0.146; p = 0.009)	0.064 (CI = +/-0.063; p = 0.047)	0.900	+5.84%	+12.84%
Loss Cost	2014.1	0.053 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.194 (CI = +/-0.152; p = 0.015)	0.068 (CI = +/-0.065; p = 0.041)	0.894	+5.45%	+12.85%
Loss Cost	2014.2	0.043 (CI = +/-0.022; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.143; p = 0.028)	0.078 (CI = +/-0.061; p = 0.015)	0.904	+4.40%	+12.89%
Loss Cost	2015.1	0.034 (CI = +/-0.024; p = 0.009)	0.015 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.142; p = 0.056)	0.087 (CI = +/-0.060; p = 0.007)	0.910	+3.49%	+12.92%
Loss Cost	2015.2	0.049 (CI = +/-0.024; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.124; p = 0.008)	0.072 (CI = +/-0.052; p = 0.010)	0.941	+5.07%	+12.87%
Loss Cost	2016.1	0.049 (CI = +/-0.030; p = 0.004)	0.016 (CI = +/-0.004; p = 0.000)	-0.179 (CI = +/-0.136; p = 0.014)	0.072 (CI = +/-0.057; p = 0.017)	0.938	+5.05%	+12.87%
Loss Cost	2016.2	0.043 (CI = +/-0.037; p = 0.026)	0.016 (CI = +/-0.005; p = 0.000)	-0.165 (CI = +/-0.150; p = 0.034)	0.078 (CI = +/-0.062; p = 0.019)	0.937	+4.44%	+12.89%
Loss Cost	2017.1	0.060 (CI = +/-0.045; p = 0.014)	0.017 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.157; p = 0.018)	0.061 (CI = +/-0.067; p = 0.067)	0.945	+6.13%	+12.85%
Severity	2013.1	0.045 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.001; p = 0.240)	0.020 (CI = +/-0.044; p = 0.349)	0.076 (CI = +/-0.019; p = 0.000)	0.993	+4.62%	+12.93%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.217)	0.018 (CI = +/-0.046; p = 0.422)	0.076 (CI = +/-0.020; p = 0.000)	0.992	+4.68%	+12.93%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.150)	0.013 (CI = +/-0.047; p = 0.567)	0.074 (CI = +/-0.020; p = 0.000)	0.992	+4.85%	+12.92%
Severity	2014.2	0.045 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.001; p = 0.287)	0.022 (CI = +/-0.046; p = 0.330)	0.077 (CI = +/-0.019; p = 0.000)	0.993	+4.55%	+12.93%
Severity	2015.1	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.001; p = 0.358)	0.023 (CI = +/-0.049; p = 0.327)	0.078 (CI = +/-0.020; p = 0.000)	0.992	+4.50%	+12.93%
Severity	2015.2	0.040 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.001; p = 0.658)	0.034 (CI = +/-0.048; p = 0.150)	0.082 (CI = +/-0.020; p = 0.000)	0.992	+4.09%	+12.94%
Severity	2016.1	0.040 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.002; p = 0.721)	0.035 (CI = +/-0.052; p = 0.174)	0.082 (CI = +/-0.022; p = 0.000)	0.992	+4.05%	+12.94%
Severity	2016.2	0.043 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.002; p = 0.505)	0.026 (CI = +/-0.056; p = 0.324)	0.078 (CI = +/-0.023; p = 0.000)	0.991	+4.42%	+12.94%
Severity	2017.1	0.051 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.209)	0.010 (CI = +/-0.056; p = 0.696)	0.071 (CI = +/-0.024; p = 0.000)	0.993	+5.18%	+12.92%
Frequency	2013.1	0.067 (CI = +/-0.058; p = 0.026)	0.023 (CI = +/-0.015; p = 0.005)	-0.414 (CI = +/-0.505; p = 0.102)	-0.070 (CI = +/-0.220; p = 0.513)	0.234	+6.96%	-0.27%
Frequency	2013.2	0.011 (CI = +/-0.018; p = 0.215)	0.016 (CI = +/-0.004; p = 0.000)	-0.224 (CI = +/-0.142; p = 0.004)	-0.012 (CI = +/-0.061; p = 0.692)	0.838	+1.10%	-0.08%
Frequency	2014.1	0.006 (CI = +/-0.020; p = 0.552)	0.016 (CI = +/-0.004; p = 0.000)	-0.207 (CI = +/-0.144; p = 0.008)	-0.006 (CI = +/-0.061; p = 0.830)	0.850	+0.57%	-0.06%
Frequency	2014.2	-0.002 (CI = +/-0.022; p = 0.886)	0.015 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.143; p = 0.015)	0.001 (CI = +/-0.061; p = 0.969)	0.867	-0.15%	-0.04%
Frequency	2015.1	-0.010 (CI = +/-0.025; p = 0.412)	0.014 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.143; p = 0.031)	0.010 (CI = +/-0.060; p = 0.738)	0.881	-0.97%	-0.01%
Frequency	2015.2	0.009 (CI = +/-0.020; p = 0.336)	0.016 (CI = +/-0.003; p = 0.000)	-0.213 (CI = +/-0.105; p = 0.001)	-0.010 (CI = +/-0.044; p = 0.629)	0.934	+0.94%	-0.06%
Frequency	2016.1	0.010 (CI = +/-0.025; p = 0.424)	0.016 (CI = +/-0.004; p = 0.000)	-0.213 (CI = +/-0.115; p = 0.002)	-0.010 (CI = +/-0.048; p = 0.651)	0.930	+0.96%	-0.07%
Frequency	2016.2	0.000 (CI = +/-0.030; p = 0.987)	0.015 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.121; p = 0.005)	-0.001 (CI = +/-0.050; p = 0.977)	0.936	+0.02%	-0.04%
Frequency	2017.1	0.009 (CI = +/-0.038; p = 0.611)	0.016 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.134; p = 0.006)	-0.010 (CI = +/-0.057; p = 0.713)	0.933	+0.90%	-0.06%

Direct Compensation

Coverage = DC

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.054 (CI = +/-0.051; p = 0.041)	0.061 (CI = +/-0.412; p = 0.761)	0.352	+5.52%
Loss Cost	2013.2	0.012 (CI = +/-0.030; p = 0.404)	0.248 (CI = +/-0.225; p = 0.032)	0.495	+1.22%
Loss Cost	2014.1	0.005 (CI = +/-0.033; p = 0.746)	0.278 (CI = +/-0.232; p = 0.021)	0.476	+0.51%
Loss Cost	2014.2	-0.006 (CI = +/-0.035; p = 0.714)	0.325 (CI = +/-0.231; p = 0.009)	0.481	-0.61%
Loss Cost	2015.1	-0.017 (CI = +/-0.038; p = 0.367)	0.366 (CI = +/-0.237; p = 0.005)	0.492	-1.65%
Loss Cost	2015.2	-0.014 (CI = +/-0.044; p = 0.498)	0.358 (CI = +/-0.257; p = 0.009)	0.491	-1.43%
Loss Cost	2016.1	-0.022 (CI = +/-0.051; p = 0.370)	0.385 (CI = +/-0.276; p = 0.010)	0.488	-2.18%
Loss Cost	2016.2	-0.033 (CI = +/-0.059; p = 0.252)	0.422 (CI = +/-0.298; p = 0.009)	0.492	-3.23%
Loss Cost	2017.1	-0.034 (CI = +/-0.071; p = 0.316)	0.427 (CI = +/-0.333; p = 0.016)	0.486	-3.37%
Severity	2013.1	0.044 (CI = +/-0.006; p = 0.000)	0.182 (CI = +/-0.050; p = 0.000)	0.979	+4.52%
Severity	2013.2	0.045 (CI = +/-0.007; p = 0.000)	0.180 (CI = +/-0.053; p = 0.000)	0.978	+4.57%
Severity	2014.1	0.046 (CI = +/-0.008; p = 0.000)	0.176 (CI = +/-0.056; p = 0.000)	0.976	+4.68%
Severity	2014.2	0.044 (CI = +/-0.009; p = 0.000)	0.182 (CI = +/-0.059; p = 0.000)	0.974	+4.51%
Severity	2015.1	0.044 (CI = +/-0.010; p = 0.000)	0.182 (CI = +/-0.063; p = 0.000)	0.972	+4.51%
Severity	2015.2	0.043 (CI = +/-0.012; p = 0.000)	0.188 (CI = +/-0.068; p = 0.000)	0.969	+4.34%
Severity	2016.1	0.043 (CI = +/-0.014; p = 0.000)	0.185 (CI = +/-0.074; p = 0.000)	0.966	+4.43%
Severity	2016.2	0.046 (CI = +/-0.016; p = 0.000)	0.175 (CI = +/-0.080; p = 0.000)	0.965	+4.76%
Severity	2017.1	0.051 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.084; p = 0.001)	0.965	+5.27%
Frequency	2013.1	0.009 (CI = +/-0.050; p = 0.700)	-0.121 (CI = +/-0.405; p = 0.540)	-0.078	+0.95%
Frequency	2013.2	-0.033 (CI = +/-0.027; p = 0.020)	0.068 (CI = +/-0.203; p = 0.493)	0.285	-3.21%
Frequency	2014.1	-0.041 (CI = +/-0.029; p = 0.008)	0.103 (CI = +/-0.205; p = 0.308)	0.353	-3.98%
Frequency	2014.2	-0.050 (CI = +/-0.031; p = 0.003)	0.142 (CI = +/-0.206; p = 0.163)	0.429	-4.90%
Frequency	2015.1	-0.061 (CI = +/-0.033; p = 0.001)	0.184 (CI = +/-0.208; p = 0.079)	0.494	-5.89%
Frequency	2015.2	-0.057 (CI = +/-0.038; p = 0.007)	0.169 (CI = +/-0.224; p = 0.128)	0.392	-5.53%
Frequency	2016.1	-0.065 (CI = +/-0.044; p = 0.007)	0.200 (CI = +/-0.239; p = 0.094)	0.400	-6.33%
Frequency	2016.2	-0.079 (CI = +/-0.049; p = 0.004)	0.248 (CI = +/-0.249; p = 0.051)	0.451	-7.63%
Frequency	2017.1	-0.086 (CI = +/-0.059; p = 0.008)	0.268 (CI = +/-0.276; p = 0.056)	0.401	-8.21%

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
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 = +/-0.158; 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)	0.788	+5.13%
Loss Cost	2014.2	0.040 (CI = +/-0.024; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.163; p = 0.343)	0.802	+4.12%
Loss Cost	2015.1	0.032 (CI = +/-0.026; p = 0.020)	0.014 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.167; p = 0.626)	0.813	+3.25%
Loss Cost	2015.2	0.045 (CI = +/-0.027; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.092 (CI = +/-0.157; p = 0.226)	0.866	+4.60%
Loss Cost	2016.1	0.044 (CI = +/-0.033; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.179; p = 0.306)	0.860	+4.47%
Loss Cost	2016.2	0.038 (CI = +/-0.041; p = 0.067)	0.015 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.204; p = 0.497)	0.860	+3.83%
Loss Cost	2017.1	0.049 (CI = +/-0.050; p = 0.056)	0.015 (CI = +/-0.006; p = 0.000)	-0.103 (CI = +/-0.231; p = 0.334)	0.869	+5.00%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.325)	0.129 (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 = 0.308)	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 = 0.242)	0.120 (CI = +/-0.053; p = 0.000)	0.980	+4.77%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.394)	0.132 (CI = +/-0.053; p = 0.000)	0.980	+4.49%
Severity	2015.1	0.043 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.466)	0.134 (CI = +/-0.059; p = 0.000)	0.978	+4.43%
Severity	2015.2	0.040 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.720)	0.149 (CI = +/-0.060; p = 0.000)	0.978	+4.06%
Severity	2016.1	0.039 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.769)	0.150 (CI = +/-0.068; p = 0.001)	0.974	+4.02%
Severity	2016.2	0.042 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.002; p = 0.613)	0.139 (CI = +/-0.077; p = 0.003)	0.973	+4.33%
Severity	2017.1	0.048 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.002; p = 0.384)	0.119 (CI = +/-0.083; p = 0.011)	0.974	+4.93%
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 = 0.327)	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)	-0.238 (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)	-0.173 (CI = +/-0.156; p = 0.032)	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 = 0.014)	0.941	+0.07%

Direct Compensation

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	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 = 0.548)	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 = 0.640)	0.488	+4.31%
Loss Cost	2015.1	0.030 (CI = +/-0.031; p = 0.055)	-0.041 (CI = +/-0.090; p = 0.317)	0.381	+3.09%
Loss Cost	2015.2	0.048 (CI = +/-0.019; p = 0.001)	-0.068 (CI = +/-0.048; p = 0.014)	0.862	+4.95%
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	+4.16%
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 = 0.115)	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	+4.70%
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 = 0.246)	0.940	+4.58%
Severity	2015.1	0.043 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.030; p = 0.215)	0.922	+4.42%
Severity	2015.2	0.040 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.031; p = 0.356)	0.894	+4.12%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.015 (CI = +/-0.038; p = 0.342)	0.852	+3.93%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.003)	-0.022 (CI = +/-0.039; p = 0.195)	0.872	+4.50%
Severity	2017.1	0.050 (CI = +/-0.029; p = 0.011)	-0.014 (CI = +/-0.049; p = 0.419)	0.879	+5.16%
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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
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 = 0.520)	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 = 0.414)	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 = 0.708)	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 = 0.413)	NA (CI = +/-NA; p = NA)	0.175	+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	+5.81%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.024; p = 0.113)	NA (CI = +/-NA; p = NA)	0.955	+4.64%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.025; p = 0.072)	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 = 0.122)	NA (CI = +/-NA; p = NA)	0.943	+4.94%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.235)	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 = 0.225)	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 = 0.423)	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 = 0.422)	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 = 0.213)	NA (CI = +/-NA; p = NA)	0.813	+4.94%
Severity	2017.1	0.057 (CI = +/-0.051; p = 0.041)	-0.020 (CI = +/-0.074; p = 0.371)	NA (CI = +/-NA; p = NA)	0.846	+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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
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)	0.667	+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 = 0.025)	0.530	+4.76%
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 = 0.291)	0.088	+3.49%
Loss Cost	2017.1	0.057 (CI = +/-0.122; p = 0.238)	0.225	+5.81%
Severity	2013.1	0.045 (CI = +/-0.007; p = 0.000)	0.946	+4.64%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.936	+4.73%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.931	+4.94%
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	+4.46%
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 = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, new_normal

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Rate	
Loss Cost	2008.1	0.073 (CI = +/-0.019; p = 0.000)	-0.154 (CI = +/-0.114; p = 0.010)	0.022 (CI = +/-0.009; p = 0.000)	-0.583 (CI = +/-0.225; p = 0.000)	0.687	+7.57%	
Loss Cost	2008.2	0.068 (CI = +/-0.020; p = 0.000)	-0.141 (CI = +/-0.114; p = 0.017)	0.021 (CI = +/-0.009; p = 0.000)	-0.551 (CI = +/-0.225; p = 0.000)	0.635	+7.06%	
Loss Cost	2009.1	0.062 (CI = +/-0.020; p = 0.000)	-0.157 (CI = +/-0.112; p = 0.008)	0.020 (CI = +/-0.009; p = 0.000)	-0.510 (CI = +/-0.223; p = 0.000)	0.615	+6.41%	
Loss Cost	2009.2	0.057 (CI = +/-0.022; p = 0.000)	-0.144 (CI = +/-0.112; p = 0.014)	0.019 (CI = +/-0.009; p = 0.000)	-0.477 (CI = +/-0.225; p = 0.000)	0.552	+5.86%	
Loss Cost	2010.1	0.045 (CI = +/-0.019; p = 0.000)	-0.174 (CI = +/-0.094; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	-0.399 (CI = +/-0.191; p = 0.000)	0.609	+4.57%	
Loss Cost	2010.2	0.043 (CI = +/-0.021; p = 0.000)	-0.171 (CI = +/-0.097; p = 0.001)	0.017 (CI = +/-0.008; p = 0.000)	-0.389 (CI = +/-0.200; p = 0.001)	0.566	+4.41%	
Loss Cost	2011.1	0.035 (CI = +/-0.021; p = 0.002)	-0.188 (CI = +/-0.094; p = 0.000)	0.015 (CI = +/-0.008; p = 0.000)	-0.343 (CI = +/-0.196; p = 0.001)	0.594	+3.60%	
Loss Cost	2011.2	0.029 (CI = +/-0.023; p = 0.014)	-0.175 (CI = +/-0.093; p = 0.001)	0.015 (CI = +/-0.007; p = 0.001)	-0.307 (CI = +/-0.198; p = 0.004)	0.566	+2.97%	
Loss Cost	2012.1	0.021 (CI = +/-0.024; p = 0.078)	-0.190 (CI = +/-0.091; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.261 (CI = +/-0.197; p = 0.012)	0.610	+2.14%	
Loss Cost	2012.2	0.017 (CI = +/-0.026; p = 0.191)	-0.183 (CI = +/-0.094; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.239 (CI = +/-0.207; p = 0.026)	0.598	+1.72%	
Loss Cost	2013.1	0.018 (CI = +/-0.030; p = 0.230)	-0.182 (CI = +/-0.099; p = 0.001)	0.013 (CI = +/-0.008; p = 0.003)	-0.242 (CI = +/-0.224; p = 0.035)	0.588	+1.78%	
Loss Cost	2013.2	0.005 (CI = +/-0.030; p = 0.745)	-0.162 (CI = +/-0.093; p = 0.002)	0.012 (CI = +/-0.007; p = 0.004)	-0.177 (CI = +/-0.216; p = 0.101)	0.630	+0.48%	
Loss Cost	2014.1	0.009 (CI = +/-0.035; p = 0.594)	-0.156 (CI = +/-0.098; p = 0.004)	0.012 (CI = +/-0.008; p = 0.004)	-0.198 (CI = +/-0.234; p = 0.092)	0.607	+0.89%	
Loss Cost	2014.2	0.000 (CI = +/-0.039; p = 0.996)	-0.144 (CI = +/-0.101; p = 0.008)	0.011 (CI = +/-0.008; p = 0.008)	-0.156 (CI = +/-0.247; p = 0.199)	0.623	-0.01%	
Loss Cost	2015.1	-0.017 (CI = +/-0.040; p = 0.368)	-0.164 (CI = +/-0.094; p = 0.002)	0.010 (CI = +/-0.007; p = 0.015)	-0.077 (CI = +/-0.241; p = 0.502)	0.703	-1.71%	
Loss Cost	2015.2	-0.047 (CI = +/-0.028; p = 0.003)	-0.130 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.049 (CI = +/-0.160; p = 0.520)	0.887	-4.58%	
Loss Cost	2016.1	-0.046 (CI = +/-0.033; p = 0.011)	-0.129 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.047 (CI = +/-0.180; p = 0.583)	0.862	-4.52%	
Loss Cost	2016.2	-0.038 (CI = +/-0.039; p = 0.052)	-0.137 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.016 (CI = +/-0.196; p = 0.859)	0.857	-3.76%	
Loss Cost	2017.1	-0.039 (CI = +/-0.046; p = 0.088)	-0.138 (CI = +/-0.075; p = 0.002)	0.008 (CI = +/-0.006; p = 0.011)	0.019 (CI = +/-0.221; p = 0.852)	0.825	-3.83%	
Severity	2008.1	0.042 (CI = +/-0.019; p = 0.000)	-0.055 (CI = +/-0.111; p = 0.317)	0.004 (CI = +/-0.009; p = 0.359)	-0.245 (CI = +/-0.219; p = 0.030)	0.443	+4.33%	
Severity	2008.2	0.037 (CI = +/-0.019; p = 0.000)	-0.041 (CI = +/-0.110; p = 0.455)	0.003 (CI = +/-0.009; p = 0.447)	-0.211 (CI = +/-0.219; p = 0.058)	0.354	+3.81%	
Severity	2009.1	0.032 (CI = +/-0.020; p = 0.003)	-0.057 (CI = +/-0.109; p = 0.296)	0.002 (CI = +/-0.009; p = 0.602)	-0.173 (CI = +/-0.218; p = 0.114)	0.281	+3.22%	
Severity	2009.2	0.026 (CI = +/-0.021; p = 0.016)	-0.041 (CI = +/-0.108; p = 0.435)	0.001 (CI = +/-0.009; p = 0.737)	-0.136 (CI = +/-0.217; p = 0.208)	0.165	+2.63%	
Severity	2010.1	0.014 (CI = +/-0.018; p = 0.130)	-0.072 (CI = +/-0.088; p = 0.103)	-0.001 (CI = +/-0.007; p = 0.816)	-0.058 (CI = +/-0.179; p = 0.513)	0.117	+1.37%	
Severity	2010.2	0.013 (CI = +/-0.020; p = 0.176)	-0.072 (CI = +/-0.092; p = 0.120)	-0.001 (CI = +/-0.007; p = 0.813)	-0.056 (CI = +/-0.189; p = 0.546)	0.073	+1.34%	
Severity	2011.1	0.005 (CI = +/-0.020; p = 0.592)	-0.089 (CI = +/-0.086; p = 0.043)	-0.002 (CI = +/-0.007; p = 0.516)	-0.007 (CI = +/-0.180; p = 0.938)	0.079	+0.52%	
Severity	2011.2	0.000 (CI = +/-0.021; p = 0.982)	-0.079 (CI = +/-0.087; p = 0.073)	-0.003 (CI = +/-0.007; p = 0.407)	0.022 (CI = +/-0.185; p = 0.810)	0.013	+0.02%	
Severity	2012.1	-0.007 (CI = +/-0.022; p = 0.488)	-0.094 (CI = +/-0.085; p = 0.031)	-0.004 (CI = +/-0.007; p = 0.232)	0.065 (CI = +/-0.183; p = 0.465)	0.086	-0.74%	
Severity	2012.2	-0.009 (CI = +/-0.025; p = 0.434)	-0.090 (CI = +/-0.089; p = 0.046)	-0.004 (CI = +/-0.007; p = 0.224)	0.076 (CI = +/-0.195; p = 0.426)	0.071	-0.94%	
Severity	2013.1	-0.002 (CI = +/-0.027; p = 0.858)	-0.079 (CI = +/-0.089; p = 0.080)	-0.003 (CI = +/-0.007; p = 0.346)	0.038 (CI = +/-0.201; p = 0.696)	0.015	-0.23%	
Severity	2013.2	-0.012 (CI = +/-0.028; p = 0.387)	-0.064 (CI = +/-0.087; p = 0.141)	-0.004 (CI = +/-0.007; p = 0.212)	0.087 (CI = +/-0.202; p = 0.378)	-0.009	-1.19%	
Severity	2014.1	-0.011 (CI = +/-0.033; p = 0.486)	-0.063 (CI = +/-0.092; p = 0.170)	-0.004 (CI = +/-0.007; p = 0.250)	0.082 (CI = +/-0.221; p = 0.442)	-0.046	-1.09%	
Severity	2014.2	-0.015 (CI = +/-0.038; p = 0.402)	-0.057 (CI = +/-0.098; p = 0.232)	-0.004 (CI = +/-0.008; p = 0.231)	0.102 (CI = +/-0.240; p = 0.381)	-0.061	-1.51%	
Severity	2015.1	-0.024 (CI = +/-0.043; p = 0.240)	-0.067 (CI = +/-0.101; p = 0.174)	-0.005 (CI = +/-0.008; p = 0.168)	0.143 (CI = +/-0.257; p = 0.253)	-0.010	-2.40%	
Severity	2015.2	-0.057 (CI = +/-0.027; p = 0.001)	-0.029 (CI = +/-0.059; p = 0.303)	-0.008 (CI = +/-0.005; p = 0.003)	0.284 (CI = +/-0.157; p = 0.002)	0.527	-5.56%	
Severity	2016.1	-0.054 (CI = +/-0.032; p = 0.003)	-0.026 (CI = +/-0.063; p = 0.384)	-0.007 (CI = +/-0.005; p = 0.006)	0.269 (CI = +/-0.174; p = 0.006)	0.399	-5.22%	
Severity	2016.2	-0.045 (CI = +/-0.037; p = 0.021)	-0.035 (CI = +/-0.066; p = 0.271)	-0.007 (CI = +/-0.005; p = 0.011)	0.237 (CI = +/-0.188; p = 0.018)	0.325	-4.43%	
Severity	2017.1	-0.048 (CI = +/-0.044; p = 0.035)	-0.037 (CI = +/-0.071; p = 0.277)	-0.007 (CI = +/-0.006; p = 0.015)	0.247 (CI = +/-0.211; p = 0.026)	0.289	-4.69%	
Frequency	2008.1	0.031 (CI = +/-0.006; p = 0.000)	-0.099 (CI = +/-0.033; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.338 (CI = +/-0.065; p = 0.000)	0.889	+3.11%	
Frequency	2008.2	0.031 (CI = +/-0.006; p = 0.000)	-0.100 (CI = +/-0.034; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.340 (CI = +/-0.068; p = 0.000)	0.882	+3.13%	
Frequency	2009.1	0.030 (CI = +/-0.007; p = 0.000)	-0.101 (CI = +/-0.035; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.337 (CI = +/-0.071; p = 0.000)	0.880	+3.09%	
Frequency	2009.2	0.031 (CI = +/-0.007; p = 0.000)	-0.102 (CI = +/-0.037; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.341 (CI = +/-0.074; p = 0.000)	0.875	+3.15%	
Frequency	2010.1	0.031 (CI = +/-0.008; p = 0.000)	-0.102 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.341 (CI = +/-0.078; p = 0.000)	0.874	+3.16%	
Frequency	2010.2	0.030 (CI = +/-0.008; p = 0.000)	-0.099 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.333 (CI = +/-0.080; p = 0.000)	0.868	+3.02%	
Frequency	2011.1	0.030 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.041; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	-0.336 (CI = +/-0.085; p = 0.000)	0.868	+3.07%	
Frequency	2011.2	0.029 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.042; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.329 (CI = +/-0.090; p = 0.000)	0.863	+2.94%	
Frequency	2012.1	0.029 (CI = +/-0.012; p = 0.000)	-0.096 (CI = +/-0.044; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.327 (CI = +/-0.096; p = 0.000)	0.862	+2.91%	
Frequency	2012.2	0.026 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.315 (CI = +/-0.100; p = 0.000)	0.862	+2.68%	
Frequency	2013.1	0.020 (CI = +/-0.012; p = 0.003)	-0.103 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.280 (CI = +/-0.092; p = 0.000)	0.898	+2.02%	
Frequency	2013.2	0.017 (CI = +/-0.013; p = 0.018)	-0.098 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.264 (CI = +/-0.096; p = 0.000)	0.904	+1.68%	
Frequency	2014.1	0.020 (CI = +/-0.015; p = 0.013)	-0.094 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.280 (CI = +/-0.101; p = 0.000)	0.905	+2.01%	
Frequency	2014.2	0.015 (CI = +/-0.016; p = 0.068)	-0.087 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.257 (CI = +/-0.105; p = 0.000)	0.914	+1.52%	
Frequency	2015.1	0.007 (CI = +/-0.016; p = 0.372)	-0.096 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.099; p = 0.000)	0.936	+0.71%	
Frequency	2015.2	0.010 (CI = +/-0.019; p = 0.256)	-0.100 (CI = +/-0.041; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.235 (CI = +/-0.108; p = 0.000)	0.938	+1.04%	
Frequency	2016.1	0.007 (CI = +/-0.022; p = 0.482)	-0.103 (CI = +/-0.043; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.222 (CI = +/-0.119; p = 0.002)	0.936	+0.74%	
Frequency	2016.2	0.007 (CI = +/-0.027; p = 0.574)	-0.102 (CI = +/-0.047; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.135; p = 0.004)	0.934	+0.70%	
Frequency	2017.1	0.009 (CI = +/-0.032; p = 0.541)	-0.101 (CI = +/-0.051; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.152; p = 0.007)	0.925	+0.90%	

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2008.1	-0.008 (CI = +/-0.019; p = 0.402)	-0.173 (CI = +/-0.117; p = 0.005)	0.566 (CI = +/-0.215; p = 0.000)	0.663	-0.80%
Loss Cost	2008.2	-0.010 (CI = +/-0.019; p = 0.291)	-0.154 (CI = +/-0.115; p = 0.010)	0.542 (CI = +/-0.209; p = 0.000)	0.623	-0.98%
Loss Cost	2009.1	-0.011 (CI = +/-0.018; p = 0.209)	-0.173 (CI = +/-0.111; p = 0.003)	0.509 (CI = +/-0.201; p = 0.000)	0.615	-1.12%
Loss Cost	2009.2	-0.012 (CI = +/-0.018; p = 0.173)	-0.160 (CI = +/-0.111; p = 0.006)	0.480 (CI = +/-0.203; p = 0.000)	0.550	-1.20%
Loss Cost	2010.1	-0.013 (CI = +/-0.015; p = 0.087)	-0.188 (CI = +/-0.097; p = 0.001)	0.401 (CI = +/-0.182; p = 0.000)	0.573	-1.30%
Loss Cost	2010.2	-0.013 (CI = +/-0.016; p = 0.095)	-0.189 (CI = +/-0.101; p = 0.001)	0.407 (CI = +/-0.198; p = 0.000)	0.525	-1.30%
Loss Cost	2011.1	-0.013 (CI = +/-0.016; p = 0.096)	-0.199 (CI = +/-0.103; p = 0.001)	0.359 (CI = +/-0.222; p = 0.003)	0.500	-1.30%
Loss Cost	2011.2	-0.013 (CI = +/-0.016; p = 0.104)	-0.198 (CI = +/-0.108; p = 0.001)	0.352 (CI = +/-0.283; p = 0.017)	0.413	-1.30%
Loss Cost	2012.1	-0.013 (CI = +/-0.017; p = 0.115)	-0.197 (CI = +/-0.115; p = 0.002)	0.364 (CI = +/-0.620; p = 0.235)	0.392	-1.30%
Loss Cost	2012.2	-0.013 (CI = +/-0.017; p = 0.115)	-0.197 (CI = +/-0.115; p = 0.002)	NA (CI = +/-NA; p = NA)	0.384	-1.30%
Loss Cost	2013.1	-0.015 (CI = +/-0.018; p = 0.103)	-0.204 (CI = +/-0.120; p = 0.002)	NA (CI = +/-NA; p = NA)	0.381	-1.47%
Loss Cost	2013.2	-0.021 (CI = +/-0.018; p = 0.021)	-0.178 (CI = +/-0.113; p = 0.004)	NA (CI = +/-NA; p = NA)	0.443	-2.12%
Loss Cost	2014.1	-0.022 (CI = +/-0.020; p = 0.032)	-0.178 (CI = +/-0.119; p = 0.005)	NA (CI = +/-NA; p = NA)	0.400	-2.14%
Loss Cost	2014.2	-0.026 (CI = +/-0.021; p = 0.017)	-0.162 (CI = +/-0.121; p = 0.012)	NA (CI = +/-NA; p = NA)	0.431	-2.59%
Loss Cost	2015.1	-0.033 (CI = +/-0.021; p = 0.004)	-0.185 (CI = +/-0.116; p = 0.004)	NA (CI = +/-NA; p = NA)	0.534	-3.27%
Loss Cost	2015.2	-0.043 (CI = +/-0.020; p = 0.000)	-0.154 (CI = +/-0.103; p = 0.006)	NA (CI = +/-NA; p = NA)	0.656	-4.19%
Loss Cost	2016.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.151 (CI = +/-0.110; p = 0.010)	NA (CI = +/-NA; p = NA)	0.587	-4.09%
Loss Cost	2016.2	-0.037 (CI = +/-0.025; p = 0.007)	-0.165 (CI = +/-0.114; p = 0.008)	NA (CI = +/-NA; p = NA)	0.577	-3.61%
Loss Cost	2017.1	-0.036 (CI = +/-0.028; p = 0.018)	-0.163 (CI = +/-0.123; p = 0.014)	NA (CI = +/-NA; p = NA)	0.495	-3.50%
Severity	2008.1	0.004 (CI = +/-0.016; p = 0.639)	-0.054 (CI = +/-0.095; p = 0.256)	0.338 (CI = +/-0.175; p = 0.000)	0.585	+0.37%
Severity	2008.2	0.002 (CI = +/-0.015; p = 0.770)	-0.039 (CI = +/-0.093; p = 0.399)	0.319 (CI = +/-0.169; p = 0.001)	0.533	+0.22%
Severity	2009.1	0.001 (CI = +/-0.015; p = 0.869)	-0.052 (CI = +/-0.091; p = 0.249)	0.295 (CI = +/-0.166; p = 0.001)	0.486	+0.12%
Severity	2009.2	0.000 (CI = +/-0.014; p = 0.954)	-0.040 (CI = +/-0.091; p = 0.372)	0.269 (CI = +/-0.166; p = 0.003)	0.395	+0.04%
Severity	2010.1	-0.001 (CI = +/-0.012; p = 0.926)	-0.065 (CI = +/-0.075; p = 0.087)	0.197 (CI = +/-0.141; p = 0.008)	0.337	-0.05%
Severity	2010.2	0.000 (CI = +/-0.012; p = 0.949)	-0.071 (CI = +/-0.078; p = 0.072)	0.216 (CI = +/-0.152; p = 0.007)	0.322	-0.04%
Severity	2011.1	0.000 (CI = +/-0.012; p = 0.948)	-0.080 (CI = +/-0.078; p = 0.045)	0.169 (CI = +/-0.168; p = 0.050)	0.233	-0.04%
Severity	2011.2	0.000 (CI = +/-0.012; p = 0.951)	-0.079 (CI = +/-0.082; p = 0.057)	0.161 (CI = +/-0.215; p = 0.136)	0.118	-0.04%
Severity	2012.1	0.000 (CI = +/-0.012; p = 0.974)	-0.086 (CI = +/-0.087; p = 0.052)	0.046 (CI = +/-0.466; p = 0.839)	0.065	+0.02%
Severity	2012.2	0.000 (CI = +/-0.012; p = 0.974)	-0.086 (CI = +/-0.087; p = 0.052)	NA (CI = +/-NA; p = NA)	0.089	+0.02%
Severity	2013.1	0.004 (CI = +/-0.013; p = 0.575)	-0.073 (CI = +/-0.085; p = 0.090)	NA (CI = +/-NA; p = NA)	0.064	+0.35%
Severity	2013.2	0.000 (CI = +/-0.013; p = 1.000)	-0.059 (CI = +/-0.085; p = 0.160)	NA (CI = +/-NA; p = NA)	0.007	+0.00%
Severity	2014.1	0.001 (CI = +/-0.015; p = 0.878)	-0.056 (CI = +/-0.089; p = 0.207)	NA (CI = +/-NA; p = NA)	-0.013	+0.11%
Severity	2014.2	0.000 (CI = +/-0.016; p = 0.979)	-0.053 (CI = +/-0.094; p = 0.257)	NA (CI = +/-NA; p = NA)	-0.034	+0.02%
Severity	2015.1	-0.002 (CI = +/-0.018; p = 0.839)	-0.059 (CI = +/-0.099; p = 0.226)	NA (CI = +/-NA; p = NA)	-0.021	-0.18%
Severity	2015.2	-0.011 (CI = +/-0.016; p = 0.147)	-0.029 (CI = +/-0.081; p = 0.461)	NA (CI = +/-NA; p = NA)	0.064	-1.12%
Severity	2016.1	-0.007 (CI = +/-0.017; p = 0.373)	-0.017 (CI = +/-0.082; p = 0.657)	NA (CI = +/-NA; p = NA)	-0.063	-0.71%
Severity	2016.2	-0.002 (CI = +/-0.018; p = 0.836)	-0.033 (CI = +/-0.081; p = 0.399)	NA (CI = +/-NA; p = NA)	-0.083	-0.17%
Severity	2017.1	0.000 (CI = +/-0.020; p = 0.985)	-0.029 (CI = +/-0.087; p = 0.483)	NA (CI = +/-NA; p = NA)	-0.118	-0.02%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.074)	-0.119 (CI = +/-0.078; p = 0.004)	0.228 (CI = +/-0.143; p = 0.003)	0.371	-1.16%
Frequency	2008.2	-0.012 (CI = +/-0.013; p = 0.072)	-0.115 (CI = +/-0.081; p = 0.007)	0.223 (CI = +/-0.147; p = 0.004)	0.337	-1.20%
Frequency	2009.1	-0.012 (CI = +/-0.013; p = 0.067)	-0.121 (CI = +/-0.083; p = 0.006)	0.214 (CI = +/-0.150; p = 0.007)	0.337	-1.23%
Frequency	2009.2	-0.012 (CI = +/-0.014; p = 0.071)	-0.120 (CI = +/-0.086; p = 0.008)	0.212 (CI = +/-0.157; p = 0.010)	0.308	-1.24%
Frequency	2010.1	-0.013 (CI = +/-0.014; p = 0.074)	-0.123 (CI = +/-0.089; p = 0.009)	0.204 (CI = +/-0.166; p = 0.018)	0.304	-1.25%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.077)	-0.119 (CI = +/-0.092; p = 0.014)	0.191 (CI = +/-0.181; p = 0.039)	0.256	-1.26%
Frequency	2011.1	-0.013 (CI = +/-0.015; p = 0.084)	-0.119 (CI = +/-0.096; p = 0.018)	0.191 (CI = +/-0.207; p = 0.069)	0.251	-1.26%
Frequency	2011.2	-0.013 (CI = +/-0.015; p = 0.091)	-0.119 (CI = +/-0.101; p = 0.023)	0.191 (CI = +/-0.264; p = 0.148)	0.212	-1.26%
Frequency	2012.1	-0.013 (CI = +/-0.015; p = 0.086)	-0.112 (CI = +/-0.107; p = 0.041)	0.318 (CI = +/-0.575; p = 0.262)	0.217	-1.32%
Frequency	2012.2	-0.013 (CI = +/-0.015; p = 0.086)	-0.112 (CI = +/-0.107; p = 0.041)	NA (CI = +/-NA; p = NA)	0.223	-1.32%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.022)	-0.131 (CI = +/-0.102; p = 0.015)	NA (CI = +/-NA; p = NA)	0.338	-1.81%
Frequency	2013.2	-0.021 (CI = +/-0.016; p = 0.013)	-0.118 (CI = +/-0.104; p = 0.028)	NA (CI = +/-NA; p = NA)	0.368	-2.12%
Frequency	2014.1	-0.023 (CI = +/-0.018; p = 0.016)	-0.123 (CI = +/-0.109; p = 0.030)	NA (CI = +/-NA; p = NA)	0.345	-2.25%
Frequency	2014.2	-0.026 (CI = +/-0.020; p = 0.011)	-0.110 (CI = +/-0.113; p = 0.055)	NA (CI = +/-NA; p = NA)	0.377	-2.61%
Frequency	2015.1	-0.031 (CI = +/-0.020; p = 0.005)	-0.126 (CI = +/-0.112; p = 0.031)	NA (CI = +/-NA; p = NA)	0.441	-3.10%
Frequency	2015.2	-0.032 (CI = +/-0.023; p = 0.011)	-0.126 (CI = +/-0.120; p = 0.042)	NA (CI = +/-NA; p = NA)	0.428	-3.11%
Frequency	2016.1	-0.035 (CI = +/-0.026; p = 0.012)	-0.134 (CI = +/-0.127; p = 0.040)	NA (CI = +/-NA; p = NA)	0.416	-3.40%
Frequency	2016.2	-0.035 (CI = +/-0.030; p = 0.024)	-0.133 (CI = +/-0.137; p = 0.057)	NA (CI = +/-NA; p = NA)	0.404	-3.44%
Frequency	2017.1	-0.035 (CI = +/-0.034; p = 0.043)	-0.134 (CI = +/-0.148; p = 0.073)	NA (CI = +/-NA; p = NA)	0.332	-3.48%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2024.1
Excluded Points = NA
Parameters included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Scalar Shift	Adjusted R ²	Implied Trend
								Rate
Loss Cost	2008.1	0.033 (CI = +/-0.030; p = 0.032)	-0.155 (CI = +/-0.099; p = 0.003)	0.016 (CI = +/-0.009; p = 0.001)	-0.353 (CI = +/-0.244; p = 0.006)	0.354 (CI = +/-0.226; p = 0.003)	0.765	+3.38%
Loss Cost	2008.2	0.029 (CI = +/-0.030; p = 0.060)	-0.141 (CI = +/-0.097; p = 0.006)	0.015 (CI = +/-0.009; p = 0.001)	-0.320 (CI = +/-0.240; p = 0.011)	0.354 (CI = +/-0.219; p = 0.003)	0.734	+2.89%
Loss Cost	2009.1	0.024 (CI = +/-0.029; p = 0.100)	-0.157 (CI = +/-0.095; p = 0.002)	0.015 (CI = +/-0.008; p = 0.002)	-0.289 (CI = +/-0.232; p = 0.016)	0.345 (CI = +/-0.210; p = 0.002)	0.725	+2.43%
Loss Cost	2009.2	0.022 (CI = +/-0.029; p = 0.138)	-0.146 (CI = +/-0.095; p = 0.004)	0.014 (CI = +/-0.008; p = 0.002)	-0.272 (CI = +/-0.231; p = 0.023)	0.331 (CI = +/-0.209; p = 0.003)	0.677	+2.18%
Loss Cost	2010.1	0.017 (CI = +/-0.024; p = 0.157)	-0.172 (CI = +/-0.079; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.239 (CI = +/-0.190; p = 0.016)	0.276 (CI = +/-0.174; p = 0.003)	0.722	+1.70%
Loss Cost	2010.2	0.017 (CI = +/-0.024; p = 0.159)	-0.175 (CI = +/-0.082; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.241 (CI = +/-0.194; p = 0.017)	0.285 (CI = +/-0.184; p = 0.004)	0.691	+1.73%
Loss Cost	2011.1	0.017 (CI = +/-0.024; p = 0.171)	-0.183 (CI = +/-0.084; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.237 (CI = +/-0.195; p = 0.019)	0.247 (CI = +/-0.200; p = 0.018)	0.676	+1.68%
Loss Cost	2011.2	0.017 (CI = +/-0.025; p = 0.180)	-0.181 (CI = +/-0.088; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.238 (CI = +/-0.200; p = 0.022)	0.234 (CI = +/-0.247; p = 0.062)	0.619	+1.69%
Loss Cost	2012.1	0.017 (CI = +/-0.026; p = 0.191)	-0.183 (CI = +/-0.094; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.239 (CI = +/-0.207; p = 0.026)	0.205 (CI = +/-0.525; p = 0.424)	0.603	+1.72%
Loss Cost	2012.2	0.017 (CI = +/-0.026; p = 0.191)	-0.183 (CI = +/-0.094; p = 0.001)	0.013 (CI = +/-0.007; p = 0.002)	-0.239 (CI = +/-0.207; p = 0.026)	NA (CI = +/-NA; p = NA)	0.598	+1.72%
Loss Cost	2013.1	0.018 (CI = +/-0.030; p = 0.230)	-0.182 (CI = +/-0.099; p = 0.001)	0.013 (CI = +/-0.008; p = 0.003)	-0.242 (CI = +/-0.224; p = 0.035)	NA (CI = +/-NA; p = NA)	0.588	+1.78%
Loss Cost	2013.2	0.005 (CI = +/-0.030; p = 0.745)	-0.162 (CI = +/-0.093; p = 0.002)	0.012 (CI = +/-0.007; p = 0.004)	-0.177 (CI = +/-0.216; p = 0.101)	NA (CI = +/-NA; p = NA)	0.630	+0.48%
Loss Cost	2014.1	0.009 (CI = +/-0.035; p = 0.594)	-0.156 (CI = +/-0.098; p = 0.004)	0.012 (CI = +/-0.008; p = 0.004)	-0.198 (CI = +/-0.234; p = 0.092)	NA (CI = +/-NA; p = NA)	0.607	+0.89%
Loss Cost	2014.2	0.000 (CI = +/-0.039; p = 0.996)	-0.144 (CI = +/-0.101; p = 0.008)	0.011 (CI = +/-0.008; p = 0.008)	-0.156 (CI = +/-0.247; p = 0.199)	NA (CI = +/-NA; p = NA)	0.623	-0.01%
Loss Cost	2015.1	-0.017 (CI = +/-0.040; p = 0.368)	-0.164 (CI = +/-0.094; p = 0.002)	0.010 (CI = +/-0.007; p = 0.015)	-0.077 (CI = +/-0.241; p = 0.502)	NA (CI = +/-NA; p = NA)	0.703	-1.71%
Loss Cost	2015.2	-0.047 (CI = +/-0.023; p = 0.003)	-0.130 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.049 (CI = +/-0.160; p = 0.520)	NA (CI = +/-NA; p = NA)	0.887	-4.58%
Loss Cost	2016.1	-0.046 (CI = +/-0.033; p = 0.011)	-0.129 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.047 (CI = +/-0.180; p = 0.583)	NA (CI = +/-NA; p = NA)	0.862	-4.52%
Loss Cost	2016.2	-0.038 (CI = +/-0.039; p = 0.052)	-0.137 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.005; p = 0.007)	0.016 (CI = +/-0.196; p = 0.859)	NA (CI = +/-NA; p = NA)	0.857	-3.76%
Loss Cost	2017.1	-0.039 (CI = +/-0.046; p = 0.088)	-0.138 (CI = +/-0.075; p = 0.002)	0.008 (CI = +/-0.006; p = 0.011)	0.019 (CI = +/-0.221; p = 0.852)	NA (CI = +/-NA; p = NA)	0.825	-3.83%
Severity	2008.1	0.006 (CI = +/-0.030; p = 0.667)	-0.056 (CI = +/-0.099; p = 0.257)	-0.001 (CI = +/-0.009; p = 0.841)	-0.036 (CI = +/-0.245; p = 0.762)	0.321 (CI = +/-0.227; p = 0.007)	0.560	+0.64%
Severity	2008.2	0.001 (CI = +/-0.030; p = 0.920)	-0.041 (CI = +/-0.097; p = 0.387)	-0.002 (CI = +/-0.009; p = 0.695)	-0.003 (CI = +/-0.239; p = 0.980)	0.320 (CI = +/-0.218; p = 0.006)	0.502	+0.15%
Severity	2009.1	-0.003 (CI = +/-0.029; p = 0.849)	-0.056 (CI = +/-0.095; p = 0.237)	-0.003 (CI = +/-0.008; p = 0.538)	0.026 (CI = +/-0.233; p = 0.819)	0.311 (CI = +/-0.211; p = 0.006)	0.454	-0.27%
Severity	2009.2	-0.006 (CI = +/-0.029; p = 0.690)	-0.044 (CI = +/-0.094; p = 0.351)	-0.003 (CI = +/-0.008; p = 0.462)	0.046 (CI = +/-0.230; p = 0.683)	0.295 (CI = +/-0.208; p = 0.007)	0.359	-0.56%
Severity	2010.1	-0.010 (CI = +/-0.023; p = 0.359)	-0.070 (CI = +/-0.077; p = 0.071)	-0.004 (CI = +/-0.007; p = 0.211)	0.080 (CI = +/-0.184; p = 0.377)	0.239 (CI = +/-0.169; p = 0.008)	0.329	-1.04%
Severity	2010.2	-0.010 (CI = +/-0.024; p = 0.393)	-0.075 (CI = +/-0.079; p = 0.062)	-0.004 (CI = +/-0.007; p = 0.225)	0.076 (CI = +/-0.187; p = 0.408)	0.255 (CI = +/-0.177; p = 0.007)	0.309	-0.98%
Severity	2011.1	-0.010 (CI = +/-0.023; p = 0.356)	-0.085 (CI = +/-0.080; p = 0.036)	-0.004 (CI = +/-0.007; p = 0.194)	0.081 (CI = +/-0.184; p = 0.370)	0.207 (CI = +/-0.189; p = 0.033)	0.226	-1.04%
Severity	2011.2	-0.010 (CI = +/-0.024; p = 0.369)	-0.085 (CI = +/-0.083; p = 0.047)	-0.004 (CI = +/-0.007; p = 0.206)	0.081 (CI = +/-0.189; p = 0.382)	0.200 (CI = +/-0.234; p = 0.089)	0.107	-1.04%
Severity	2012.1	-0.009 (CI = +/-0.025; p = 0.434)	-0.090 (CI = +/-0.089; p = 0.046)	-0.004 (CI = +/-0.007; p = 0.224)	0.076 (CI = +/-0.195; p = 0.426)	0.096 (CI = +/-0.494; p = 0.687)	0.046	-0.94%
Severity	2012.2	-0.009 (CI = +/-0.025; p = 0.434)	-0.090 (CI = +/-0.089; p = 0.046)	-0.004 (CI = +/-0.007; p = 0.224)	0.076 (CI = +/-0.195; p = 0.426)	NA (CI = +/-NA; p = NA)	0.071	-0.94%
Severity	2013.1	-0.002 (CI = +/-0.027; p = 0.858)	-0.079 (CI = +/-0.089; p = 0.080)	-0.003 (CI = +/-0.007; p = 0.346)	0.038 (CI = +/-0.201; p = 0.696)	NA (CI = +/-NA; p = NA)	0.015	-0.23%
Severity	2013.2	-0.012 (CI = +/-0.028; p = 0.387)	-0.064 (CI = +/-0.087; p = 0.141)	-0.004 (CI = +/-0.007; p = 0.212)	0.087 (CI = +/-0.202; p = 0.378)	NA (CI = +/-NA; p = NA)	-0.009	-1.19%
Severity	2014.1	-0.011 (CI = +/-0.033; p = 0.486)	-0.063 (CI = +/-0.092; p = 0.170)	-0.004 (CI = +/-0.007; p = 0.250)	0.082 (CI = +/-0.221; p = 0.442)	NA (CI = +/-NA; p = NA)	-0.046	-1.09%
Severity	2014.2	-0.015 (CI = +/-0.038; p = 0.402)	-0.057 (CI = +/-0.098; p = 0.232)	-0.004 (CI = +/-0.008; p = 0.231)	0.102 (CI = +/-0.240; p = 0.381)	NA (CI = +/-NA; p = NA)	-0.061	-1.51%
Severity	2015.1	-0.024 (CI = +/-0.043; p = 0.240)	-0.067 (CI = +/-0.101; p = 0.174)	-0.005 (CI = +/-0.008; p = 0.168)	0.143 (CI = +/-0.257; p = 0.253)	NA (CI = +/-NA; p = NA)	-0.010	-2.40%
Severity	2015.2	-0.057 (CI = +/-0.027; p = 0.001)	-0.029 (CI = +/-0.059; p = 0.303)	-0.008 (CI = +/-0.005; p = 0.003)	0.284 (CI = +/-0.157; p = 0.002)	NA (CI = +/-NA; p = NA)	0.527	-5.56%
Severity	2016.1	-0.054 (CI = +/-0.032; p = 0.003)	-0.026 (CI = +/-0.063; p = 0.384)	-0.007 (CI = +/-0.005; p = 0.006)	0.269 (CI = +/-0.174; p = 0.006)	NA (CI = +/-NA; p = NA)	0.399	-5.22%
Severity	2016.2	-0.045 (CI = +/-0.037; p = 0.021)	-0.035 (CI = +/-0.066; p = 0.271)	-0.007 (CI = +/-0.005; p = 0.011)	0.237 (CI = +/-0.188; p = 0.018)	NA (CI = +/-NA; p = NA)	0.325	-4.43%
Severity	2017.1	-0.048 (CI = +/-0.044; p = 0.035)	-0.037 (CI = +/-0.071; p = 0.277)	-0.007 (CI = +/-0.006; p = 0.015)	0.247 (CI = +/-0.211; p = 0.026)	NA (CI = +/-NA; p = NA)	0.289	-4.69%
Frequency	2008.1	0.027 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.316 (CI = +/-0.082; p = 0.000)	0.034 (CI = +/-0.076; p = 0.368)	0.888	+2.72%
Frequency	2008.2	0.027 (CI = +/-0.011; p = 0.000)	-0.100 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.318 (CI = +/-0.085; p = 0.000)	0.034 (CI = +/-0.078; p = 0.377)	0.881	+2.74%
Frequency	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.036; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.315 (CI = +/-0.088; p = 0.000)	0.033 (CI = +/-0.079; p = 0.394)	0.879	+2.71%
Frequency	2009.2	0.027 (CI = +/-0.011; p = 0.000)	-0.103 (CI = +/-0.037; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.318 (CI = +/-0.090; p = 0.000)	0.036 (CI = +/-0.081; p = 0.370)	0.875	+2.75%
Frequency	2010.1	0.027 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.038; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.319 (CI = +/-0.092; p = 0.000)	0.038 (CI = +/-0.084; p = 0.366)	0.873	+2.77%
Frequency	2010.2	0.027 (CI = +/-0.012; p = 0.000)	-0.100 (CI = +/-0.040; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.318 (CI = +/-0.094; p = 0.000)	0.030 (CI = +/-0.089; p = 0.489)	0.865	+2.74%
Frequency	2011.1	0.027 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.041; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	-0.319 (CI = +/-0.096; p = 0.000)	0.040 (CI = +/-0.098; p = 0.406)	0.866	+2.75%
Frequency	2011.2	0.027 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.043; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.319 (CI = +/-0.098; p = 0.000)	0.034 (CI = +/-0.121; p = 0.567)	0.859	+2.76%
Frequency	2012.1	0.026 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.315 (CI = +/-0.100; p = 0.000)	0.108 (CI = +/-0.254; p = 0.383)	0.861	+2.68%
Frequency	2012.2	0.026 (CI = +/-0.013; p = 0.000)	-0.093 (CI = +/-0.046; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.315 (CI = +/-0.100; p = 0.000)	NA (CI = +/-NA; p = NA)	0.862	+2.68%
Frequency	2013.1	0.020 (CI = +/-0.012; p = 0.003)	-0.103 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.280 (CI = +/-0.092; p = 0.000)	NA (CI = +/-NA; p = NA)	0.898	+2.02%
Frequency	2013.2	0.017 (CI = +/-0.013; p = 0.018)	-0.098 (CI = +/-0.041; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.264 (CI = +/-0.096; p = 0.000)	NA (CI = +/-NA; p = NA)	0.904	+1.68%
Frequency	2014.1	0.020 (CI = +/-0.015; p = 0.013)	-0.094 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.280 (CI = +/-0.101; p = 0.000)	NA (CI = +/-NA; p = NA)	0.905	+2.01%
Frequency	2014.2	0.015 (CI = +/-0.016; p = 0.068)	-0.087 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.257 (CI = +/-0.105; p = 0.000)	NA (CI = +/-NA; p = NA)	0.914	+1.52%
Frequency	2015.1	0.007 (CI = +/-0.016; p = 0.372)	-0.096 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.221 (CI = +/-0.099; p = 0.000)	NA (CI = +/-NA; p = NA)	0.936	+0.71%
Frequency	2015.2	0.010 (CI = +/-0.019; p = 0.256)	-0.100 (CI = +/-0.041; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.235 (CI = +/-0.108; p = 0.000)	NA (CI = +/-NA; p = NA)	0.938	+1.04%
Frequency	2016.1	0.007 (CI = +/-0.022; p = 0.482)	-0.103 (CI = +/-0.043; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.222 (CI = +/-0.119; p = 0.002)	NA (CI = +/-NA; p = NA)	0.936	+0.74%
Frequency	2016.2	0.007 (CI = +/-0.027; p = 0.574)	-0.102 (CI = +/-0.047; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.135; p = 0.004)	NA (CI = +/-NA; p = NA)	0.934	+0.70%
Frequency	2017.1	0.009 (CI = +/-0.032; p = 0.541)	-0.101 (CI = +/-0.051; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.228 (CI = +/-0.152; p = 0.007)	NA (CI = +/-NA; p = NA)	0.925	+0.90%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2008.1	0.036 (CI = +/-0.017; p = 0.000)	-0.166 (CI = +/-0.158; p = 0.040)	0.010 (CI = +/-0.012; p = 0.087)	0.393	+3.66%
Loss Cost	2008.2	0.031 (CI = +/-0.017; p = 0.001)	-0.141 (CI = +/-0.155; p = 0.072)	0.010 (CI = +/-0.011; p = 0.081)	0.321	+3.18%
Loss Cost	2009.1	0.026 (CI = +/-0.017; p = 0.005)	-0.168 (CI = +/-0.149; p = 0.028)	0.009 (CI = +/-0.011; p = 0.083)	0.315	+2.63%
Loss Cost	2009.2	0.021 (CI = +/-0.017; p = 0.019)	-0.144 (CI = +/-0.145; p = 0.051)	0.009 (CI = +/-0.010; p = 0.075)	0.242	+2.15%
Loss Cost	2010.1	0.013 (CI = +/-0.015; p = 0.088)	-0.183 (CI = +/-0.122; p = 0.005)	0.008 (CI = +/-0.008; p = 0.051)	0.333	+1.32%
Loss Cost	2010.2	0.010 (CI = +/-0.016; p = 0.189)	-0.171 (CI = +/-0.124; p = 0.009)	0.008 (CI = +/-0.008; p = 0.051)	0.293	+1.05%
Loss Cost	2011.1	0.005 (CI = +/-0.015; p = 0.525)	-0.196 (CI = +/-0.116; p = 0.002)	0.008 (CI = +/-0.008; p = 0.044)	0.379	+0.48%
Loss Cost	2011.2	0.000 (CI = +/-0.015; p = 0.987)	-0.175 (CI = +/-0.111; p = 0.004)	0.008 (CI = +/-0.007; p = 0.034)	0.381	+0.01%
Loss Cost	2012.1	-0.005 (CI = +/-0.015; p = 0.473)	-0.197 (CI = +/-0.104; p = 0.001)	0.008 (CI = +/-0.007; p = 0.028)	0.486	-0.52%
Loss Cost	2012.2	-0.009 (CI = +/-0.015; p = 0.258)	-0.182 (CI = +/-0.105; p = 0.002)	0.008 (CI = +/-0.007; p = 0.024)	0.501	-0.86%
Loss Cost	2013.1	-0.010 (CI = +/-0.017; p = 0.223)	-0.188 (CI = +/-0.109; p = 0.002)	0.008 (CI = +/-0.007; p = 0.028)	0.497	-1.01%
Loss Cost	2013.2	-0.017 (CI = +/-0.016; p = 0.036)	-0.161 (CI = +/-0.098; p = 0.003)	0.008 (CI = +/-0.006; p = 0.012)	0.589	-1.68%
Loss Cost	2014.1	-0.017 (CI = +/-0.017; p = 0.055)	-0.161 (CI = +/-0.104; p = 0.004)	0.008 (CI = +/-0.006; p = 0.015)	0.556	-1.68%
Loss Cost	2014.2	-0.022 (CI = +/-0.018; p = 0.020)	-0.143 (CI = +/-0.102; p = 0.009)	0.008 (CI = +/-0.006; p = 0.010)	0.604	-2.15%
Loss Cost	2015.1	-0.029 (CI = +/-0.017; p = 0.002)	-0.165 (CI = +/-0.092; p = 0.002)	0.008 (CI = +/-0.005; p = 0.005)	0.714	-2.84%
Loss Cost	2015.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.130 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	0.891	-3.83%
Loss Cost	2016.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.128 (CI = +/-0.063; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	0.869	-3.76%
Loss Cost	2016.2	-0.035 (CI = +/-0.014; p = 0.000)	-0.138 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	0.868	-3.47%
Loss Cost	2017.1	-0.035 (CI = +/-0.016; p = 0.001)	-0.138 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	0.841	-3.48%
Severity	2008.1	0.027 (CI = +/-0.013; p = 0.000)	-0.060 (CI = +/-0.119; p = 0.309)	-0.001 (CI = +/-0.009; p = 0.861)	0.362	+2.72%
Severity	2008.2	0.023 (CI = +/-0.013; p = 0.001)	-0.041 (CI = +/-0.116; p = 0.474)	-0.001 (CI = +/-0.008; p = 0.828)	0.286	+2.35%
Severity	2009.1	0.019 (CI = +/-0.013; p = 0.005)	-0.060 (CI = +/-0.112; p = 0.280)	-0.001 (CI = +/-0.008; p = 0.737)	0.236	+1.96%
Severity	2009.2	0.016 (CI = +/-0.013; p = 0.020)	-0.042 (CI = +/-0.109; p = 0.439)	-0.001 (CI = +/-0.008; p = 0.705)	0.143	+1.59%
Severity	2010.1	0.009 (CI = +/-0.011; p = 0.096)	-0.074 (CI = +/-0.091; p = 0.093)	-0.002 (CI = +/-0.006; p = 0.485)	0.137	+0.91%
Severity	2010.2	0.009 (CI = +/-0.012; p = 0.136)	-0.072 (CI = +/-0.090; p = 0.115)	-0.002 (CI = +/-0.006; p = 0.493)	0.097	+0.87%
Severity	2011.1	0.005 (CI = +/-0.011; p = 0.407)	-0.090 (CI = +/-0.084; p = 0.038)	-0.002 (CI = +/-0.006; p = 0.390)	0.119	+0.46%
Severity	2011.2	0.002 (CI = +/-0.012; p = 0.690)	-0.079 (CI = +/-0.085; p = 0.066)	-0.002 (CI = +/-0.006; p = 0.385)	0.056	+0.23%
Severity	2012.1	-0.001 (CI = +/-0.012; p = 0.878)	-0.092 (CI = +/-0.083; p = 0.032)	-0.003 (CI = +/-0.005; p = 0.332)	0.105	-0.09%
Severity	2012.2	-0.001 (CI = +/-0.013; p = 0.838)	-0.091 (CI = +/-0.088; p = 0.043)	-0.003 (CI = +/-0.005; p = 0.345)	0.086	-0.13%
Severity	2013.1	0.002 (CI = +/-0.013; p = 0.752)	-0.078 (CI = +/-0.087; p = 0.075)	-0.002 (CI = +/-0.005; p = 0.354)	0.059	+0.20%
Severity	2013.2	-0.001 (CI = +/-0.014; p = 0.840)	-0.064 (CI = +/-0.086; p = 0.135)	-0.002 (CI = +/-0.005; p = 0.361)	0.001	-0.14%
Severity	2014.1	0.000 (CI = +/-0.015; p = 0.967)	-0.061 (CI = +/-0.091; p = 0.176)	-0.002 (CI = +/-0.005; p = 0.377)	-0.023	-0.03%
Severity	2014.2	-0.001 (CI = +/-0.017; p = 0.898)	-0.058 (CI = +/-0.097; p = 0.220)	-0.002 (CI = +/-0.006; p = 0.398)	-0.049	-0.10%
Severity	2015.1	-0.003 (CI = +/-0.019; p = 0.735)	-0.064 (CI = +/-0.101; p = 0.196)	-0.002 (CI = +/-0.006; p = 0.408)	-0.039	-0.30%
Severity	2015.2	-0.012 (CI = +/-0.016; p = 0.132)	-0.034 (CI = +/-0.084; p = 0.402)	-0.002 (CI = +/-0.005; p = 0.428)	0.043	-1.19%
Severity	2016.1	-0.008 (CI = +/-0.017; p = 0.336)	-0.022 (CI = +/-0.084; p = 0.578)	-0.002 (CI = +/-0.004; p = 0.393)	-0.080	-0.78%
Severity	2016.2	-0.002 (CI = +/-0.017; p = 0.799)	-0.040 (CI = +/-0.082; p = 0.306)	-0.002 (CI = +/-0.004; p = 0.267)	-0.054	-0.21%
Severity	2017.1	0.000 (CI = +/-0.020; p = 0.980)	-0.036 (CI = +/-0.087; p = 0.388)	-0.002 (CI = +/-0.004; p = 0.269)	-0.086	-0.02%
Frequency	2008.1	0.009 (CI = +/-0.008; p = 0.026)	-0.106 (CI = +/-0.073; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.461	+0.92%
Frequency	2008.2	0.008 (CI = +/-0.008; p = 0.058)	-0.100 (CI = +/-0.074; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.443	+0.81%
Frequency	2009.1	0.007 (CI = +/-0.009; p = 0.135)	-0.108 (CI = +/-0.075; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.460	+0.66%
Frequency	2009.2	0.006 (CI = +/-0.009; p = 0.232)	-0.103 (CI = +/-0.077; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	0.448	+0.55%
Frequency	2010.1	0.004 (CI = +/-0.010; p = 0.403)	-0.110 (CI = +/-0.078; p = 0.008)	0.010 (CI = +/-0.005; p = 0.001)	0.465	+0.40%
Frequency	2010.2	0.002 (CI = +/-0.010; p = 0.716)	-0.099 (CI = +/-0.078; p = 0.015)	0.010 (CI = +/-0.005; p = 0.000)	0.471	+0.18%
Frequency	2011.1	0.000 (CI = +/-0.011; p = 0.966)	-0.106 (CI = +/-0.080; p = 0.011)	0.010 (CI = +/-0.005; p = 0.001)	0.489	+0.02%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.687)	-0.095 (CI = +/-0.080; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	0.506	-0.22%
Frequency	2012.1	-0.004 (CI = +/-0.012; p = 0.444)	-0.104 (CI = +/-0.081; p = 0.014)	0.010 (CI = +/-0.005; p = 0.001)	0.535	-0.43%
Frequency	2012.2	-0.001 (CI = +/-0.012; p = 0.210)	-0.091 (CI = +/-0.080; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	0.570	-0.73%
Frequency	2013.1	-0.012 (CI = +/-0.011; p = 0.032)	-0.110 (CI = +/-0.072; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	0.683	-1.21%
Frequency	2013.2	-0.016 (CI = +/-0.011; p = 0.009)	-0.096 (CI = +/-0.069; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.728	-1.54%
Frequency	2014.1	-0.017 (CI = +/-0.012; p = 0.010)	-0.100 (CI = +/-0.073; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.719	-1.65%
Frequency	2014.2	-0.021 (CI = +/-0.012; p = 0.002)	-0.085 (CI = +/-0.069; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	0.772	-2.05%
Frequency	2015.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.060; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	0.844	-2.55%
Frequency	2015.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.064; p = 0.006)	0.010 (CI = +/-0.003; p = 0.000)	0.843	-2.67%
Frequency	2016.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.063; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	0.859	-3.00%
Frequency	2016.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.098 (CI = +/-0.066; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	0.867	-3.27%
Frequency	2017.1	-0.035 (CI = +/-0.016; p = 0.001)	-0.102 (CI = +/-0.070; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	0.856	-3.45%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2008.1	0.031 (CI = +/-0.018; p = 0.001)	0.262	+3.18%
Loss Cost	2008.2	0.026 (CI = +/-0.018; p = 0.007)	0.194	+2.61%
Loss Cost	2009.1	0.021 (CI = +/-0.018; p = 0.025)	0.133	+2.16%
Loss Cost	2009.2	0.016 (CI = +/-0.018; p = 0.093)	0.065	+1.57%
Loss Cost	2010.1	0.009 (CI = +/-0.018; p = 0.325)	0.000	+0.87%
Loss Cost	2010.2	0.005 (CI = +/-0.018; p = 0.614)	-0.028	+0.45%
Loss Cost	2011.1	0.000 (CI = +/-0.019; p = 0.972)	-0.040	+0.03%
Loss Cost	2011.2	-0.006 (CI = +/-0.019; p = 0.515)	-0.023	-0.60%
Loss Cost	2012.1	-0.010 (CI = +/-0.020; p = 0.321)	0.001	-0.97%
Loss Cost	2012.2	-0.015 (CI = +/-0.020; p = 0.138)	0.056	-1.51%
Loss Cost	2013.1	-0.015 (CI = +/-0.022; p = 0.185)	0.039	-1.47%
Loss Cost	2013.2	-0.024 (CI = +/-0.022; p = 0.033)	0.168	-2.34%
Loss Cost	2014.1	-0.022 (CI = +/-0.024; p = 0.071)	0.117	-2.14%
Loss Cost	2014.2	-0.029 (CI = +/-0.025; p = 0.025)	0.209	-2.82%
Loss Cost	2015.1	-0.033 (CI = +/-0.027; p = 0.018)	0.247	-3.27%
Loss Cost	2015.2	-0.046 (CI = +/-0.025; p = 0.001)	0.458	-4.46%
Loss Cost	2016.1	-0.042 (CI = +/-0.027; p = 0.005)	0.374	-4.09%
Loss Cost	2016.2	-0.041 (CI = +/-0.031; p = 0.014)	0.312	-3.98%
Loss Cost	2017.1	-0.036 (CI = +/-0.035; p = 0.048)	0.212	-3.50%
Severity	2008.1	0.027 (CI = +/-0.012; p = 0.000)	0.381	+2.75%
Severity	2008.2	0.023 (CI = +/-0.012; p = 0.000)	0.321	+2.37%
Severity	2009.1	0.020 (CI = +/-0.012; p = 0.002)	0.256	+2.03%
Severity	2009.2	0.016 (CI = +/-0.012; p = 0.011)	0.183	+1.64%
Severity	2010.1	0.010 (CI = +/-0.010; p = 0.058)	0.095	+1.02%
Severity	2010.2	0.009 (CI = +/-0.011; p = 0.103)	0.064	+0.93%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.294)	0.006	+0.59%
Severity	2011.2	0.003 (CI = +/-0.012; p = 0.607)	-0.030	+0.30%
Severity	2012.1	0.001 (CI = +/-0.012; p = 0.917)	-0.043	+0.06%
Severity	2012.2	-0.001 (CI = +/-0.013; p = 0.915)	-0.045	-0.07%
Severity	2013.1	0.004 (CI = +/-0.013; p = 0.593)	-0.033	+0.35%
Severity	2013.2	-0.001 (CI = +/-0.014; p = 0.912)	-0.049	-0.07%
Severity	2014.1	0.001 (CI = +/-0.015; p = 0.880)	-0.051	+0.11%
Severity	2014.2	-0.001 (CI = +/-0.016; p = 0.942)	-0.055	-0.06%
Severity	2015.1	-0.002 (CI = +/-0.018; p = 0.841)	-0.056	-0.18%
Severity	2015.2	-0.012 (CI = +/-0.015; p = 0.123)	0.089	-1.17%
Severity	2016.1	-0.007 (CI = +/-0.016; p = 0.360)	-0.007	-0.71%
Severity	2016.2	-0.002 (CI = +/-0.017; p = 0.761)	-0.064	-0.25%
Severity	2017.1	0.000 (CI = +/-0.019; p = 0.985)	-0.077	-0.02%
Frequency	2008.1	0.004 (CI = +/-0.010; p = 0.422)	-0.011	+0.41%
Frequency	2008.2	0.002 (CI = +/-0.011; p = 0.662)	-0.027	+0.23%
Frequency	2009.1	0.001 (CI = +/-0.011; p = 0.820)	-0.033	+0.13%
Frequency	2009.2	-0.001 (CI = +/-0.012; p = 0.918)	-0.035	-0.06%
Frequency	2010.1	-0.002 (CI = +/-0.013; p = 0.811)	-0.035	-0.15%
Frequency	2010.2	-0.005 (CI = +/-0.013; p = 0.475)	-0.018	-0.47%
Frequency	2011.1	-0.006 (CI = +/-0.014; p = 0.428)	-0.014	-0.56%
Frequency	2011.2	-0.009 (CI = +/-0.015; p = 0.223)	0.022	-0.89%
Frequency	2012.1	-0.010 (CI = +/-0.016; p = 0.193)	0.032	-1.03%
Frequency	2012.2	-0.014 (CI = +/-0.017; p = 0.083)	0.091	-1.44%
Frequency	2013.1	-0.018 (CI = +/-0.017; p = 0.041)	0.146	-1.81%
Frequency	2013.2	-0.023 (CI = +/-0.018; p = 0.016)	0.221	-2.27%
Frequency	2014.1	-0.023 (CI = +/-0.020; p = 0.028)	0.188	-2.25%
Frequency	2014.2	-0.028 (CI = +/-0.021; p = 0.012)	0.265	-2.77%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.010)	0.289	-3.10%
Frequency	2015.2	-0.034 (CI = +/-0.026; p = 0.013)	0.288	-3.33%
Frequency	2016.1	-0.035 (CI = +/-0.029; p = 0.023)	0.255	-3.40%
Frequency	2016.2	-0.038 (CI = +/-0.033; p = 0.025)	0.260	-3.74%
Frequency	2017.1	-0.035 (CI = +/-0.037; p = 0.062)	0.185	-3.48%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2008.1	0.037 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.012; p = 0.066)	0.320	+3.72%
Loss Cost	2008.2	0.031 (CI = +/-0.018; p = 0.002)	0.011 (CI = +/-0.012; p = 0.062)	0.262	+3.15%
Loss Cost	2009.1	0.027 (CI = +/-0.019; p = 0.006)	0.011 (CI = +/-0.011; p = 0.064)	0.207	+2.70%
Loss Cost	2009.2	0.021 (CI = +/-0.018; p = 0.027)	0.010 (CI = +/-0.011; p = 0.058)	0.153	+2.11%
Loss Cost	2010.1	0.014 (CI = +/-0.017; p = 0.114)	0.010 (CI = +/-0.010; p = 0.045)	0.113	+1.39%
Loss Cost	2010.2	0.010 (CI = +/-0.018; p = 0.270)	0.010 (CI = +/-0.009; p = 0.045)	0.092	+0.99%
Loss Cost	2011.1	0.006 (CI = +/-0.019; p = 0.534)	0.009 (CI = +/-0.009; p = 0.045)	0.087	+0.57%
Loss Cost	2011.2	-0.001 (CI = +/-0.018; p = 0.941)	0.009 (CI = +/-0.009; p = 0.035)	0.123	-0.07%
Loss Cost	2012.1	-0.004 (CI = +/-0.019; p = 0.645)	0.009 (CI = +/-0.008; p = 0.036)	0.149	-0.43%
Loss Cost	2012.2	-0.010 (CI = +/-0.019; p = 0.310)	0.009 (CI = +/-0.008; p = 0.031)	0.212	-0.96%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.375)	0.009 (CI = +/-0.008; p = 0.035)	0.196	-0.92%
Loss Cost	2013.2	-0.018 (CI = +/-0.020; p = 0.068)	0.009 (CI = +/-0.007; p = 0.017)	0.354	-1.80%
Loss Cost	2014.1	-0.016 (CI = +/-0.021; p = 0.130)	0.009 (CI = +/-0.007; p = 0.020)	0.316	-1.60%
Loss Cost	2014.2	-0.023 (CI = +/-0.021; p = 0.035)	0.009 (CI = +/-0.007; p = 0.013)	0.424	-2.30%
Loss Cost	2015.1	-0.028 (CI = +/-0.023; p = 0.019)	0.009 (CI = +/-0.007; p = 0.011)	0.470	-2.77%
Loss Cost	2015.2	-0.041 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.736	-4.01%
Loss Cost	2016.1	-0.038 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.697	-3.72%
Loss Cost	2016.2	-0.038 (CI = +/-0.022; p = 0.002)	0.010 (CI = +/-0.005; p = 0.002)	0.665	-3.76%
Loss Cost	2017.1	-0.035 (CI = +/-0.025; p = 0.010)	0.009 (CI = +/-0.005; p = 0.003)	0.610	-3.47%
Severity	2008.1	0.027 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.009; p = 0.951)	0.361	+2.74%
Severity	2008.2	0.023 (CI = +/-0.013; p = 0.001)	-0.001 (CI = +/-0.008; p = 0.886)	0.298	+2.34%
Severity	2009.1	0.020 (CI = +/-0.013; p = 0.005)	-0.001 (CI = +/-0.008; p = 0.831)	0.230	+1.99%
Severity	2009.2	0.016 (CI = +/-0.013; p = 0.020)	-0.001 (CI = +/-0.007; p = 0.766)	0.156	+1.58%
Severity	2010.1	0.009 (CI = +/-0.011; p = 0.096)	-0.001 (CI = +/-0.006; p = 0.629)	0.069	+0.94%
Severity	2010.2	0.008 (CI = +/-0.012; p = 0.160)	-0.002 (CI = +/-0.006; p = 0.623)	0.036	+0.84%
Severity	2011.1	0.005 (CI = +/-0.012; p = 0.401)	-0.002 (CI = +/-0.006; p = 0.573)	-0.022	+0.50%
Severity	2011.2	0.002 (CI = +/-0.012; p = 0.749)	-0.002 (CI = +/-0.006; p = 0.537)	-0.057	+0.19%
Severity	2012.1	0.000 (CI = +/-0.013; p = 0.943)	-0.002 (CI = +/-0.006; p = 0.520)	-0.070	-0.05%
Severity	2012.2	-0.002 (CI = +/-0.014; p = 0.791)	-0.002 (CI = +/-0.006; p = 0.521)	-0.073	-0.18%
Severity	2013.1	0.002 (CI = +/-0.014; p = 0.725)	-0.002 (CI = +/-0.006; p = 0.508)	-0.061	+0.24%
Severity	2013.2	-0.002 (CI = +/-0.014; p = 0.790)	-0.002 (CI = +/-0.005; p = 0.485)	-0.076	-0.18%
Severity	2014.1	0.000 (CI = +/-0.016; p = 0.998)	-0.002 (CI = +/-0.005; p = 0.488)	-0.080	0.00%
Severity	2014.2	-0.002 (CI = +/-0.017; p = 0.842)	-0.002 (CI = +/-0.006; p = 0.503)	-0.087	-0.16%
Severity	2015.1	-0.003 (CI = +/-0.019; p = 0.763)	-0.002 (CI = +/-0.006; p = 0.521)	-0.093	-0.27%
Severity	2015.2	-0.012 (CI = +/-0.016; p = 0.113)	-0.001 (CI = +/-0.004; p = 0.495)	0.059	-1.24%
Severity	2016.1	-0.008 (CI = +/-0.016; p = 0.327)	-0.002 (CI = +/-0.004; p = 0.420)	-0.028	-0.77%
Severity	2016.2	-0.003 (CI = +/-0.017; p = 0.719)	-0.002 (CI = +/-0.004; p = 0.339)	-0.065	-0.29%
Severity	2017.1	0.000 (CI = +/-0.020; p = 0.980)	-0.002 (CI = +/-0.004; p = 0.314)	-0.068	-0.02%
Frequency	2008.1	0.010 (CI = +/-0.009; p = 0.037)	0.012 (CI = +/-0.006; p = 0.000)	0.320	+0.96%
Frequency	2008.2	0.008 (CI = +/-0.009; p = 0.094)	0.012 (CI = +/-0.006; p = 0.000)	0.315	+0.79%
Frequency	2009.1	0.007 (CI = +/-0.010; p = 0.157)	0.011 (CI = +/-0.006; p = 0.001)	0.311	+0.70%
Frequency	2009.2	0.005 (CI = +/-0.010; p = 0.306)	0.011 (CI = +/-0.006; p = 0.001)	0.315	+0.52%
Frequency	2010.1	0.004 (CI = +/-0.011; p = 0.408)	0.011 (CI = +/-0.006; p = 0.001)	0.314	+0.45%
Frequency	2010.2	0.001 (CI = +/-0.011; p = 0.791)	0.011 (CI = +/-0.006; p = 0.001)	0.348	+0.14%
Frequency	2011.1	0.001 (CI = +/-0.012; p = 0.904)	0.011 (CI = +/-0.006; p = 0.001)	0.350	+0.07%
Frequency	2011.2	-0.003 (CI = +/-0.012; p = 0.663)	0.011 (CI = +/-0.006; p = 0.001)	0.397	-0.26%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.547)	0.011 (CI = +/-0.006; p = 0.001)	0.405	-0.38%
Frequency	2012.2	-0.008 (CI = +/-0.013; p = 0.223)	0.011 (CI = +/-0.005; p = 0.000)	0.475	-0.79%
Frequency	2013.1	-0.012 (CI = +/-0.013; p = 0.083)	0.011 (CI = +/-0.005; p = 0.000)	0.535	-1.16%
Frequency	2013.2	-0.016 (CI = +/-0.013; p = 0.017)	0.011 (CI = +/-0.005; p = 0.000)	0.620	-1.61%
Frequency	2014.1	-0.016 (CI = +/-0.014; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	0.603	-1.60%
Frequency	2014.2	-0.022 (CI = +/-0.014; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.695	-2.14%
Frequency	2015.1	-0.025 (CI = +/-0.014; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.730	-2.51%
Frequency	2015.2	-0.028 (CI = +/-0.016; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.745	-2.81%
Frequency	2016.1	-0.030 (CI = +/-0.017; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.737	-2.97%
Frequency	2016.2	-0.035 (CI = +/-0.018; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.772	-3.47%
Frequency	2017.1	-0.035 (CI = +/-0.021; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.745	-3.45%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2008.1	0.049 (CI = +/-0.021; p = 0.000)	-0.185 (CI = +/-0.149; p = 0.017)	-0.334 (CI = +/-0.259; p = 0.013)	0.457	+5.06%
Loss Cost	2008.2	0.044 (CI = +/-0.022; p = 0.000)	-0.164 (CI = +/-0.148; p = 0.031)	-0.302 (CI = +/-0.257; p = 0.023)	0.371	+4.49%
Loss Cost	2009.1	0.037 (CI = +/-0.022; p = 0.002)	-0.186 (CI = +/-0.144; p = 0.013)	-0.265 (CI = +/-0.250; p = 0.039)	0.347	+3.81%
Loss Cost	2009.2	0.032 (CI = +/-0.023; p = 0.009)	-0.166 (CI = +/-0.144; p = 0.025)	-0.232 (CI = +/-0.249; p = 0.067)	0.248	+3.21%
Loss Cost	2010.1	0.020 (CI = +/-0.021; p = 0.056)	-0.200 (CI = +/-0.124; p = 0.003)	-0.172 (CI = +/-0.215; p = 0.113)	0.297	+2.05%
Loss Cost	2010.2	0.017 (CI = +/-0.023; p = 0.128)	-0.190 (CI = +/-0.128; p = 0.005)	-0.156 (CI = +/-0.222; p = 0.160)	0.235	+1.74%
Loss Cost	2011.1	0.009 (CI = +/-0.023; p = 0.406)	-0.212 (CI = +/-0.122; p = 0.002)	-0.116 (CI = +/-0.212; p = 0.268)	0.296	+0.93%
Loss Cost	2011.2	0.002 (CI = +/-0.024; p = 0.834)	-0.192 (CI = +/-0.121; p = 0.003)	-0.082 (CI = +/-0.210; p = 0.426)	0.259	+0.24%
Loss Cost	2012.1	-0.006 (CI = +/-0.024; p = 0.612)	-0.212 (CI = +/-0.116; p = 0.001)	-0.044 (CI = +/-0.202; p = 0.657)	0.355	-0.59%
Loss Cost	2012.2	-0.011 (CI = +/-0.026; p = 0.370)	-0.198 (CI = +/-0.119; p = 0.002)	-0.018 (CI = +/-0.207; p = 0.855)	0.354	-1.13%
Loss Cost	2013.1	-0.014 (CI = +/-0.029; p = 0.316)	-0.204 (CI = +/-0.123; p = 0.003)	-0.007 (CI = +/-0.216; p = 0.948)	0.348	-1.40%
Loss Cost	2013.2	-0.027 (CI = +/-0.029; p = 0.069)	-0.175 (CI = +/-0.116; p = 0.005)	0.046 (CI = +/-0.205; p = 0.639)	0.419	-2.62%
Loss Cost	2014.1	-0.027 (CI = +/-0.032; p = 0.091)	-0.177 (CI = +/-0.122; p = 0.007)	0.050 (CI = +/-0.217; p = 0.632)	0.373	-2.71%
Loss Cost	2014.2	-0.038 (CI = +/-0.035; p = 0.038)	-0.157 (CI = +/-0.123; p = 0.016)	0.090 (CI = +/-0.221; p = 0.399)	0.422	-3.70%
Loss Cost	2015.1	-0.053 (CI = +/-0.034; p = 0.005)	-0.180 (CI = +/-0.112; p = 0.004)	0.145 (CI = +/-0.203; p = 0.148)	0.569	-5.17%
Loss Cost	2015.2	-0.078 (CI = +/-0.027; p = 0.000)	-0.137 (CI = +/-0.080; p = 0.003)	0.234 (CI = +/-0.147; p = 0.004)	0.799	-7.49%
Loss Cost	2016.1	-0.081 (CI = +/-0.031; p = 0.000)	-0.141 (CI = +/-0.084; p = 0.003)	0.245 (CI = +/-0.157; p = 0.005)	0.762	-7.81%
Loss Cost	2016.2	-0.079 (CI = +/-0.037; p = 0.001)	-0.144 (CI = +/-0.092; p = 0.005)	0.238 (CI = +/-0.175; p = 0.012)	0.736	-7.63%
Loss Cost	2017.1	-0.084 (CI = +/-0.043; p = 0.001)	-0.149 (CI = +/-0.098; p = 0.007)	0.252 (CI = +/-0.190; p = 0.014)	0.690	-8.08%
Severity	2008.1	0.038 (CI = +/-0.016; p = 0.000)	-0.061 (CI = +/-0.110; p = 0.265)	-0.197 (CI = +/-0.192; p = 0.045)	0.446	+3.85%
Severity	2008.2	0.033 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.109; p = 0.408)	-0.171 (CI = +/-0.189; p = 0.075)	0.363	+3.40%
Severity	2009.1	0.029 (CI = +/-0.016; p = 0.001)	-0.060 (CI = +/-0.106; p = 0.259)	-0.145 (CI = +/-0.185; p = 0.120)	0.300	+2.93%
Severity	2009.2	0.024 (CI = +/-0.017; p = 0.007)	-0.043 (CI = +/-0.105; p = 0.407)	-0.118 (CI = +/-0.182; p = 0.195)	0.193	+2.43%
Severity	2010.1	0.015 (CI = +/-0.014; p = 0.043)	-0.071 (CI = +/-0.085; p = 0.099)	-0.069 (CI = +/-0.148; p = 0.349)	0.150	+1.49%
Severity	2010.2	0.015 (CI = +/-0.016; p = 0.066)	-0.071 (CI = +/-0.089; p = 0.115)	-0.068 (CI = +/-0.154; p = 0.373)	0.109	+1.48%
Severity	2011.1	0.009 (CI = +/-0.016; p = 0.248)	-0.086 (CI = +/-0.084; p = 0.046)	-0.039 (CI = +/-0.146; p = 0.582)	0.102	+0.90%
Severity	2011.2	0.005 (CI = +/-0.017; p = 0.509)	-0.076 (CI = +/-0.086; p = 0.081)	-0.022 (CI = +/-0.149; p = 0.762)	0.026	+0.54%
Severity	2012.1	0.001 (CI = +/-0.017; p = 0.943)	-0.087 (CI = +/-0.085; p = 0.044)	0.000 (CI = +/-0.147; p = 0.997)	0.063	+0.06%
Severity	2012.2	0.000 (CI = +/-0.020; p = 0.987)	-0.085 (CI = +/-0.089; p = 0.059)	0.004 (CI = +/-0.156; p = 0.960)	0.044	-0.02%
Severity	2013.1	0.006 (CI = +/-0.020; p = 0.570)	-0.073 (CI = +/-0.088; p = 0.097)	-0.021 (CI = +/-0.154; p = 0.779)	0.018	+0.57%
Severity	2013.2	-0.001 (CI = +/-0.022; p = 0.952)	-0.059 (CI = +/-0.088; p = 0.176)	0.006 (CI = +/-0.155; p = 0.938)	-0.048	-0.06%
Severity	2014.1	0.001 (CI = +/-0.024; p = 0.913)	-0.056 (CI = +/-0.092; p = 0.220)	-0.002 (CI = +/-0.164; p = 0.983)	-0.073	+0.13%
Severity	2014.2	0.000 (CI = +/-0.028; p = 0.974)	-0.052 (CI = +/-0.098; p = 0.277)	0.005 (CI = +/-0.176; p = 0.952)	-0.098	-0.04%
Severity	2015.1	-0.004 (CI = +/-0.032; p = 0.772)	-0.058 (CI = +/-0.103; p = 0.246)	0.019 (CI = +/-0.187; p = 0.830)	-0.086	-0.44%
Severity	2015.2	-0.025 (CI = +/-0.027; p = 0.063)	-0.022 (CI = +/-0.080; p = 0.569)	0.094 (CI = +/-0.147; p = 0.193)	0.115	-2.50%
Severity	2016.1	-0.019 (CI = +/-0.030; p = 0.191)	-0.014 (CI = +/-0.082; p = 0.715)	0.074 (CI = +/-0.153; p = 0.317)	-0.057	-1.89%
Severity	2016.2	-0.009 (CI = +/-0.034; p = 0.559)	-0.029 (CI = +/-0.085; p = 0.474)	0.043 (CI = +/-0.161; p = 0.572)	-0.141	-0.93%
Severity	2017.1	-0.007 (CI = +/-0.040; p = 0.693)	-0.027 (CI = +/-0.091; p = 0.531)	0.037 (CI = +/-0.176; p = 0.651)	-0.196	-0.73%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.062)	-0.124 (CI = +/-0.086; p = 0.006)	-0.137 (CI = +/-0.150; p = 0.072)	0.234	+1.16%
Frequency	2008.2	0.011 (CI = +/-0.013; p = 0.110)	-0.120 (CI = +/-0.089; p = 0.010)	-0.131 (CI = +/-0.155; p = 0.093)	0.193	+1.06%
Frequency	2009.1	0.009 (CI = +/-0.014; p = 0.218)	-0.126 (CI = +/-0.091; p = 0.008)	-0.120 (CI = +/-0.157; p = 0.130)	0.200	+0.86%
Frequency	2009.2	0.008 (CI = +/-0.015; p = 0.315)	-0.123 (CI = +/-0.094; p = 0.012)	-0.114 (CI = +/-0.163; p = 0.162)	0.169	+0.75%
Frequency	2010.1	0.006 (CI = +/-0.016; p = 0.489)	-0.129 (CI = +/-0.096; p = 0.011)	-0.103 (CI = +/-0.167; p = 0.214)	0.179	+0.55%
Frequency	2010.2	0.003 (CI = +/-0.017; p = 0.760)	-0.120 (CI = +/-0.099; p = 0.020)	-0.088 (CI = +/-0.171; p = 0.298)	0.149	+0.26%
Frequency	2011.1	0.000 (CI = +/-0.019; p = 0.973)	-0.126 (CI = +/-0.102; p = 0.017)	-0.077 (CI = +/-0.176; p = 0.377)	0.163	+0.03%
Frequency	2011.2	-0.003 (CI = +/-0.020; p = 0.763)	-0.116 (CI = +/-0.105; p = 0.031)	-0.060 (CI = +/-0.181; p = 0.498)	0.150	-0.30%
Frequency	2012.1	-0.007 (CI = +/-0.022; p = 0.545)	-0.125 (CI = +/-0.107; p = 0.024)	-0.044 (CI = +/-0.186; p = 0.628)	0.177	-0.65%
Frequency	2012.2	-0.011 (CI = +/-0.024; p = 0.341)	-0.113 (CI = +/-0.110; p = 0.045)	-0.022 (CI = +/-0.191; p = 0.812)	0.186	-1.12%
Frequency	2013.1	-0.020 (CI = +/-0.024; p = 0.108)	-0.130 (CI = +/-0.105; p = 0.018)	0.014 (CI = +/-0.185; p = 0.875)	0.305	-1.95%
Frequency	2013.2	-0.026 (CI = +/-0.027; p = 0.056)	-0.116 (CI = +/-0.108; p = 0.036)	0.041 (CI = +/-0.189; p = 0.658)	0.340	-2.56%
Frequency	2014.1	-0.029 (CI = +/-0.030; p = 0.057)	-0.121 (CI = +/-0.112; p = 0.036)	0.052 (CI = +/-0.200; p = 0.590)	0.319	-2.84%
Frequency	2014.2	-0.037 (CI = +/-0.033; p = 0.028)	-0.104 (CI = +/-0.115; p = 0.071)	0.085 (CI = +/-0.205; p = 0.392)	0.369	-3.66%
Frequency	2015.1	-0.049 (CI = +/-0.034; p = 0.008)	-0.122 (CI = +/-0.111; p = 0.033)	0.126 (CI = +/-0.201; p = 0.200)	0.468	-4.76%
Frequency	2015.2	-0.053 (CI = +/-0.040; p = 0.013)	-0.115 (CI = +/-0.119; p = 0.057)	0.140 (CI = +/-0.218; p = 0.190)	0.461	-5.12%
Frequency	2016.1	-0.062 (CI = +/-0.044; p = 0.009)	-0.127 (CI = +/-0.121; p = 0.041)	0.171 (CI = +/-0.226; p = 0.127)	0.478	-6.03%
Frequency	2016.2	-0.070 (CI = +/-0.052; p = 0.013)	-0.115 (CI = +/-0.131; p = 0.079)	0.196 (CI = +/-0.248; p = 0.111)	0.482	-6.76%
Frequency	2017.1	-0.077 (CI = +/-0.061; p = 0.018)	-0.122 (CI = +/-0.139; p = 0.078)	0.215 (CI = +/-0.268; p = 0.106)	0.432	-7.40%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2012-04-01

							Implied Trend	
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Rate	
Loss Cost	2008.1	-0.003 (CI = +/-0.019; p = 0.741)	-0.160 (CI = +/-0.111; p = 0.006)	0.009 (CI = +/-0.008; p = 0.042)	0.551 (CI = +/-0.204; p = 0.000)	0.700	-0.31%	
Loss Cost	2008.2	-0.005 (CI = +/-0.018; p = 0.585)	-0.142 (CI = +/-0.108; p = 0.012)	0.008 (CI = +/-0.008; p = 0.035)	0.528 (CI = +/-0.196; p = 0.000)	0.670	-0.49%	
Loss Cost	2009.1	-0.006 (CI = +/-0.017; p = 0.452)	-0.161 (CI = +/-0.104; p = 0.004)	0.008 (CI = +/-0.007; p = 0.033)	0.496 (CI = +/-0.188; p = 0.000)	0.666	-0.64%	
Loss Cost	2009.2	-0.007 (CI = +/-0.017; p = 0.387)	-0.147 (CI = +/-0.104; p = 0.007)	0.008 (CI = +/-0.007; p = 0.030)	0.468 (CI = +/-0.189; p = 0.000)	0.614	-0.72%	
Loss Cost	2010.1	-0.009 (CI = +/-0.014; p = 0.226)	-0.175 (CI = +/-0.088; p = 0.000)	0.008 (CI = +/-0.006; p = 0.015)	0.392 (CI = +/-0.164; p = 0.000)	0.655	-0.85%	
Loss Cost	2010.2	-0.008 (CI = +/-0.014; p = 0.239)	-0.176 (CI = +/-0.092; p = 0.001)	0.008 (CI = +/-0.006; p = 0.017)	0.397 (CI = +/-0.179; p = 0.000)	0.616	-0.84%	
Loss Cost	2011.1	-0.009 (CI = +/-0.015; p = 0.236)	-0.185 (CI = +/-0.094; p = 0.000)	0.008 (CI = +/-0.006; p = 0.018)	0.353 (CI = +/-0.200; p = 0.001)	0.596	-0.85%	
Loss Cost	2011.2	-0.009 (CI = +/-0.015; p = 0.248)	-0.184 (CI = +/-0.098; p = 0.001)	0.008 (CI = +/-0.006; p = 0.021)	0.342 (CI = +/-0.256; p = 0.011)	0.526	-0.85%	
Loss Cost	2012.1	-0.009 (CI = +/-0.015; p = 0.258)	-0.182 (CI = +/-0.105; p = 0.002)	0.008 (CI = +/-0.007; p = 0.024)	0.372 (CI = +/-0.560; p = 0.181)	0.507	-0.86%	
Loss Cost	2012.2	-0.009 (CI = +/-0.015; p = 0.258)	-0.182 (CI = +/-0.105; p = 0.002)	0.008 (CI = +/-0.007; p = 0.024)	NA (CI = +/-NA; p = NA)	0.501	-0.86%	
Loss Cost	2013.1	-0.010 (CI = +/-0.017; p = 0.223)	-0.188 (CI = +/-0.109; p = 0.002)	0.008 (CI = +/-0.007; p = 0.028)	NA (CI = +/-NA; p = NA)	0.497	-1.01%	
Loss Cost	2013.2	-0.017 (CI = +/-0.016; p = 0.036)	-0.161 (CI = +/-0.098; p = 0.003)	0.008 (CI = +/-0.006; p = 0.012)	NA (CI = +/-NA; p = NA)	0.589	-1.68%	
Loss Cost	2014.1	-0.017 (CI = +/-0.017; p = 0.055)	-0.161 (CI = +/-0.104; p = 0.004)	0.008 (CI = +/-0.006; p = 0.015)	NA (CI = +/-NA; p = NA)	0.556	-1.68%	
Loss Cost	2014.2	-0.022 (CI = +/-0.018; p = 0.020)	-0.143 (CI = +/-0.102; p = 0.009)	0.008 (CI = +/-0.006; p = 0.010)	NA (CI = +/-NA; p = NA)	0.604	-2.15%	
Loss Cost	2015.1	-0.029 (CI = +/-0.017; p = 0.002)	-0.165 (CI = +/-0.092; p = 0.002)	0.008 (CI = +/-0.005; p = 0.005)	NA (CI = +/-NA; p = NA)	0.714	-2.84%	
Loss Cost	2015.2	-0.039 (CI = +/-0.011; p = 0.000)	-0.130 (CI = +/-0.059; p = 0.000)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.891	-3.83%	
Loss Cost	2016.1	-0.038 (CI = +/-0.013; p = 0.000)	-0.128 (CI = +/-0.063; p = 0.001)	0.009 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.869	-3.76%	
Loss Cost	2016.2	-0.035 (CI = +/-0.014; p = 0.000)	-0.138 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.868	-3.47%	
Loss Cost	2017.1	-0.035 (CI = +/-0.016; p = 0.001)	-0.138 (CI = +/-0.071; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.841	-3.48%	
Severity	2008.1	0.003 (CI = +/-0.016; p = 0.743)	-0.056 (CI = +/-0.097; p = 0.244)	-0.002 (CI = +/-0.007; p = 0.632)	0.341 (CI = +/-0.178; p = 0.001)	0.574	+0.27%	
Severity	2008.2	0.001 (CI = +/-0.016; p = 0.882)	-0.041 (CI = +/-0.095; p = 0.378)	-0.002 (CI = +/-0.007; p = 0.605)	0.322 (CI = +/-0.172; p = 0.001)	0.521	+0.12%	
Severity	2009.1	0.000 (CI = +/-0.015; p = 0.998)	-0.056 (CI = +/-0.093; p = 0.231)	-0.002 (CI = +/-0.007; p = 0.540)	0.298 (CI = +/-0.169; p = 0.001)	0.474	+0.00%	
Severity	2009.2	-0.001 (CI = +/-0.015; p = 0.917)	-0.043 (CI = +/-0.093; p = 0.345)	-0.002 (CI = +/-0.006; p = 0.530)	0.272 (CI = +/-0.169; p = 0.003)	0.381	-0.08%	
Severity	2010.1	-0.002 (CI = +/-0.012; p = 0.746)	-0.069 (CI = +/-0.076; p = 0.073)	-0.002 (CI = +/-0.005; p = 0.360)	0.200 (CI = +/-0.142; p = 0.008)	0.334	-0.20%	
Severity	2010.2	-0.002 (CI = +/-0.012; p = 0.767)	-0.075 (CI = +/-0.079; p = 0.061)	-0.002 (CI = +/-0.005; p = 0.361)	0.219 (CI = +/-0.153; p = 0.007)	0.318	-0.18%	
Severity	2011.1	-0.002 (CI = +/-0.012; p = 0.755)	-0.085 (CI = +/-0.079; p = 0.037)	-0.002 (CI = +/-0.005; p = 0.333)	0.171 (CI = +/-0.169; p = 0.048)	0.232	-0.19%	
Severity	2011.2	-0.002 (CI = +/-0.013; p = 0.763)	-0.084 (CI = +/-0.083; p = 0.048)	-0.002 (CI = +/-0.005; p = 0.346)	0.164 (CI = +/-0.216; p = 0.130)	0.115	-0.18%	
Severity	2012.1	-0.001 (CI = +/-0.013; p = 0.838)	-0.091 (CI = +/-0.088; p = 0.043)	-0.003 (CI = +/-0.005; p = 0.345)	0.043 (CI = +/-0.469; p = 0.849)	0.062	-0.13%	
Severity	2012.2	-0.001 (CI = +/-0.013; p = 0.838)	-0.091 (CI = +/-0.088; p = 0.043)	-0.003 (CI = +/-0.005; p = 0.345)	NA (CI = +/-NA; p = NA)	0.086	-0.13%	
Severity	2013.1	0.002 (CI = +/-0.013; p = 0.752)	-0.078 (CI = +/-0.087; p = 0.075)	-0.002 (CI = +/-0.005; p = 0.354)	NA (CI = +/-NA; p = NA)	0.059	+0.20%	
Severity	2013.2	-0.001 (CI = +/-0.014; p = 0.840)	-0.064 (CI = +/-0.086; p = 0.135)	-0.002 (CI = +/-0.005; p = 0.361)	NA (CI = +/-NA; p = NA)	0.001	-0.14%	
Severity	2014.1	0.000 (CI = +/-0.015; p = 0.967)	-0.061 (CI = +/-0.091; p = 0.176)	-0.002 (CI = +/-0.005; p = 0.377)	NA (CI = +/-NA; p = NA)	-0.023	-0.03%	
Severity	2014.2	-0.001 (CI = +/-0.017; p = 0.898)	-0.058 (CI = +/-0.097; p = 0.220)	-0.002 (CI = +/-0.006; p = 0.398)	NA (CI = +/-NA; p = NA)	-0.049	-0.10%	
Severity	2015.1	-0.003 (CI = +/-0.019; p = 0.735)	-0.064 (CI = +/-0.101; p = 0.196)	-0.002 (CI = +/-0.006; p = 0.408)	NA (CI = +/-NA; p = NA)	-0.039	-0.30%	
Severity	2015.2	-0.012 (CI = +/-0.016; p = 0.132)	-0.034 (CI = +/-0.084; p = 0.402)	-0.002 (CI = +/-0.005; p = 0.428)	NA (CI = +/-NA; p = NA)	0.043	-1.19%	
Severity	2016.1	-0.008 (CI = +/-0.017; p = 0.336)	-0.022 (CI = +/-0.084; p = 0.578)	-0.002 (CI = +/-0.004; p = 0.393)	NA (CI = +/-NA; p = NA)	-0.080	-0.78%	
Severity	2016.2	-0.002 (CI = +/-0.017; p = 0.799)	-0.040 (CI = +/-0.082; p = 0.306)	-0.002 (CI = +/-0.004; p = 0.267)	NA (CI = +/-NA; p = NA)	-0.054	-0.21%	
Severity	2017.1	0.000 (CI = +/-0.020; p = 0.980)	-0.036 (CI = +/-0.087; p = 0.388)	-0.002 (CI = +/-0.004; p = 0.269)	NA (CI = +/-NA; p = NA)	-0.086	-0.02%	
Frequency	2008.1	-0.006 (CI = +/-0.010; p = 0.251)	-0.104 (CI = +/-0.059; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	0.210 (CI = +/-0.108; p = 0.000)	0.643	-0.57%	
Frequency	2008.2	-0.006 (CI = +/-0.010; p = 0.235)	-0.101 (CI = +/-0.061; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.206 (CI = +/-0.111; p = 0.001)	0.625	-0.60%	
Frequency	2009.1	-0.006 (CI = +/-0.010; p = 0.214)	-0.105 (CI = +/-0.062; p = 0.002)	0.010 (CI = +/-0.004; p = 0.000)	0.199 (CI = +/-0.113; p = 0.001)	0.626	-0.64%	
Frequency	2009.2	-0.006 (CI = +/-0.011; p = 0.220)	-0.104 (CI = +/-0.065; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.197 (CI = +/-0.118; p = 0.002)	0.609	-0.65%	
Frequency	2010.1	-0.007 (CI = +/-0.011; p = 0.224)	-0.106 (CI = +/-0.067; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.192 (CI = +/-0.126; p = 0.004)	0.606	-0.65%	
Frequency	2010.2	-0.007 (CI = +/-0.011; p = 0.223)	-0.102 (CI = +/-0.070; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	0.178 (CI = +/-0.136; p = 0.013)	0.582	-0.66%	
Frequency	2011.1	-0.007 (CI = +/-0.011; p = 0.234)	-0.101 (CI = +/-0.073; p = 0.009)	0.010 (CI = +/-0.005; p = 0.000)	0.183 (CI = +/-0.156; p = 0.024)	0.579	-0.66%	
Frequency	2011.2	-0.007 (CI = +/-0.012; p = 0.246)	-0.100 (CI = +/-0.076; p = 0.013)	0.010 (CI = +/-0.005; p = 0.000)	0.178 (CI = +/-0.199; p = 0.077)	0.556	-0.66%	
Frequency	2012.1	-0.007 (CI = +/-0.012; p = 0.210)	-0.091 (CI = +/-0.080; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	0.329 (CI = +/-0.429; p = 0.125)	0.567	-0.73%	
Frequency	2012.2	-0.007 (CI = +/-0.012; p = 0.210)	-0.091 (CI = +/-0.080; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.570	-0.73%	
Frequency	2013.1	-0.012 (CI = +/-0.011; p = 0.032)	-0.110 (CI = +/-0.072; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.683	-1.21%	
Frequency	2013.2	-0.016 (CI = +/-0.011; p = 0.009)	-0.096 (CI = +/-0.069; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.728	-1.54%	
Frequency	2014.1	-0.017 (CI = +/-0.012; p = 0.010)	-0.100 (CI = +/-0.073; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.719	-1.65%	
Frequency	2014.2	-0.021 (CI = +/-0.012; p = 0.002)	-0.085 (CI = +/-0.069; p = 0.019)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-2.05%	
Frequency	2015.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.060; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.844	-2.55%	
Frequency	2015.2	-0.027 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.064; p = 0.006)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.843	-2.67%	
Frequency	2016.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.106 (CI = +/-0.063; p = 0.003)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.859	-3.00%	
Frequency	2016.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.098 (CI = +/-0.066; p = 0.007)	0.011 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.867	-3.27%	
Frequency	2017.1	-0.035 (CI = +/-0.016; p = 0.001)	-0.102 (CI = +/-0.070; p = 0.009)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.856	-3.45%	

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2008.1	-0.009 (CI = +/-0.022; p = 0.423)	0.574 (CI = +/-0.242; p = 0.000)	0.572	-0.86%
Loss Cost	2008.2	-0.011 (CI = +/-0.021; p = 0.294)	0.544 (CI = +/-0.231; p = 0.000)	0.537	-1.08%
Loss Cost	2009.1	-0.012 (CI = +/-0.021; p = 0.246)	0.519 (CI = +/-0.232; p = 0.000)	0.487	-1.18%
Loss Cost	2009.2	-0.013 (CI = +/-0.020; p = 0.193)	0.479 (CI = +/-0.230; p = 0.000)	0.420	-1.30%
Loss Cost	2010.1	-0.014 (CI = +/-0.019; p = 0.143)	0.417 (CI = +/-0.227; p = 0.001)	0.329	-1.39%
Loss Cost	2010.2	-0.014 (CI = +/-0.019; p = 0.146)	0.398 (CI = +/-0.247; p = 0.003)	0.259	-1.40%
Loss Cost	2011.1	-0.014 (CI = +/-0.020; p = 0.154)	0.387 (CI = +/-0.282; p = 0.009)	0.189	-1.40%
Loss Cost	2011.2	-0.014 (CI = +/-0.020; p = 0.164)	0.316 (CI = +/-0.355; p = 0.078)	0.070	-1.38%
Loss Cost	2012.1	-0.015 (CI = +/-0.020; p = 0.138)	0.586 (CI = +/-0.749; p = 0.119)	0.068	-1.51%
Loss Cost	2012.2	-0.015 (CI = +/-0.020; p = 0.138)	NA (CI = +/-NA; p = NA)	0.056	-1.51%
Loss Cost	2013.1	-0.015 (CI = +/-0.022; p = 0.185)	NA (CI = +/-NA; p = NA)	0.039	-1.47%
Loss Cost	2013.2	-0.024 (CI = +/-0.022; p = 0.033)	NA (CI = +/-NA; p = NA)	0.168	-2.34%
Loss Cost	2014.1	-0.022 (CI = +/-0.024; p = 0.071)	NA (CI = +/-NA; p = NA)	0.117	-2.14%
Loss Cost	2014.2	-0.029 (CI = +/-0.025; p = 0.025)	NA (CI = +/-NA; p = NA)	0.209	-2.82%
Loss Cost	2015.1	-0.033 (CI = +/-0.027; p = 0.018)	NA (CI = +/-NA; p = NA)	0.247	-3.27%
Loss Cost	2015.2	-0.046 (CI = +/-0.025; p = 0.001)	NA (CI = +/-NA; p = NA)	0.458	-4.46%
Loss Cost	2016.1	-0.042 (CI = +/-0.027; p = 0.005)	NA (CI = +/-NA; p = NA)	0.374	-4.09%
Loss Cost	2016.2	-0.041 (CI = +/-0.031; p = 0.014)	NA (CI = +/-NA; p = NA)	0.312	-3.98%
Loss Cost	2017.1	-0.036 (CI = +/-0.035; p = 0.048)	NA (CI = +/-NA; p = NA)	0.212	-3.50%
Severity	2008.1	0.003 (CI = +/-0.016; p = 0.657)	0.341 (CI = +/-0.175; p = 0.000)	0.581	+0.35%
Severity	2008.2	0.002 (CI = +/-0.015; p = 0.795)	0.319 (CI = +/-0.168; p = 0.001)	0.538	+0.19%
Severity	2009.1	0.001 (CI = +/-0.015; p = 0.892)	0.298 (CI = +/-0.167; p = 0.001)	0.478	+0.10%
Severity	2009.2	0.000 (CI = +/-0.014; p = 0.981)	0.268 (CI = +/-0.166; p = 0.003)	0.399	+0.02%
Severity	2010.1	-0.001 (CI = +/-0.012; p = 0.890)	0.202 (CI = +/-0.147; p = 0.009)	0.282	-0.08%
Severity	2010.2	-0.001 (CI = +/-0.013; p = 0.901)	0.213 (CI = +/-0.159; p = 0.011)	0.253	-0.08%
Severity	2011.1	-0.001 (CI = +/-0.013; p = 0.897)	0.180 (CI = +/-0.180; p = 0.050)	0.121	-0.08%
Severity	2011.2	-0.001 (CI = +/-0.013; p = 0.910)	0.146 (CI = +/-0.227; p = 0.196)	0.002	-0.07%
Severity	2012.1	-0.001 (CI = +/-0.013; p = 0.915)	0.142 (CI = +/-0.487; p = 0.551)	-0.072	-0.07%
Severity	2012.2	-0.001 (CI = +/-0.013; p = 0.915)	NA (CI = +/-NA; p = NA)	-0.045	-0.07%
Severity	2013.1	0.004 (CI = +/-0.013; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.033	+0.35%
Severity	2013.2	-0.001 (CI = +/-0.014; p = 0.912)	NA (CI = +/-NA; p = NA)	-0.049	-0.07%
Severity	2014.1	0.001 (CI = +/-0.015; p = 0.880)	NA (CI = +/-NA; p = NA)	-0.051	+0.11%
Severity	2014.2	-0.001 (CI = +/-0.016; p = 0.942)	NA (CI = +/-NA; p = NA)	-0.055	-0.06%
Severity	2015.1	-0.002 (CI = +/-0.018; p = 0.841)	NA (CI = +/-NA; p = NA)	-0.056	-0.18%
Severity	2015.2	-0.012 (CI = +/-0.015; p = 0.123)	NA (CI = +/-NA; p = NA)	0.089	-1.17%
Severity	2016.1	-0.007 (CI = +/-0.016; p = 0.360)	NA (CI = +/-NA; p = NA)	-0.007	-0.71%
Severity	2016.2	-0.002 (CI = +/-0.017; p = 0.761)	NA (CI = +/-NA; p = NA)	-0.064	-0.25%
Severity	2017.1	0.000 (CI = +/-0.019; p = 0.985)	NA (CI = +/-NA; p = NA)	-0.077	-0.02%
Frequency	2008.1	-0.012 (CI = +/-0.015; p = 0.101)	0.234 (CI = +/-0.162; p = 0.006)	0.189	-1.20%
Frequency	2008.2	-0.013 (CI = +/-0.015; p = 0.088)	0.224 (CI = +/-0.165; p = 0.009)	0.163	-1.27%
Frequency	2009.1	-0.013 (CI = +/-0.015; p = 0.091)	0.221 (CI = +/-0.170; p = 0.013)	0.147	-1.28%
Frequency	2009.2	-0.013 (CI = +/-0.015; p = 0.088)	0.210 (CI = +/-0.176; p = 0.021)	0.121	-1.31%
Frequency	2010.1	-0.013 (CI = +/-0.016; p = 0.096)	0.214 (CI = +/-0.187; p = 0.026)	0.114	-1.31%
Frequency	2010.2	-0.013 (CI = +/-0.016; p = 0.094)	0.185 (CI = +/-0.201; p = 0.069)	0.075	-1.33%
Frequency	2011.1	-0.013 (CI = +/-0.016; p = 0.100)	0.208 (CI = +/-0.229; p = 0.073)	0.079	-1.32%
Frequency	2011.2	-0.013 (CI = +/-0.016; p = 0.109)	0.170 (CI = +/-0.290; p = 0.238)	0.041	-1.31%
Frequency	2012.1	-0.014 (CI = +/-0.017; p = 0.083)	0.444 (CI = +/-0.606; p = 0.143)	0.084	-1.44%
Frequency	2012.2	-0.014 (CI = +/-0.017; p = 0.083)	NA (CI = +/-NA; p = NA)	0.091	-1.44%
Frequency	2013.1	-0.018 (CI = +/-0.017; p = 0.041)	NA (CI = +/-NA; p = NA)	0.146	-1.81%
Frequency	2013.2	-0.023 (CI = +/-0.018; p = 0.016)	NA (CI = +/-NA; p = NA)	0.221	-2.27%
Frequency	2014.1	-0.023 (CI = +/-0.020; p = 0.028)	NA (CI = +/-NA; p = NA)	0.188	-2.25%
Frequency	2014.2	-0.028 (CI = +/-0.021; p = 0.012)	NA (CI = +/-NA; p = NA)	0.265	-2.77%
Frequency	2015.1	-0.031 (CI = +/-0.023; p = 0.010)	NA (CI = +/-NA; p = NA)	0.289	-3.10%
Frequency	2015.2	-0.034 (CI = +/-0.026; p = 0.013)	NA (CI = +/-NA; p = NA)	0.288	-3.33%
Frequency	2016.1	-0.035 (CI = +/-0.029; p = 0.023)	NA (CI = +/-NA; p = NA)	0.255	-3.40%
Frequency	2016.2	-0.038 (CI = +/-0.033; p = 0.025)	NA (CI = +/-NA; p = NA)	0.260	-3.74%
Frequency	2017.1	-0.035 (CI = +/-0.037; p = 0.062)	NA (CI = +/-NA; p = NA)	0.185	-3.48%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2008.1	0.049 (CI = +/-0.023; p = 0.000)	-0.328 (CI = +/-0.281; p = 0.024)	0.358	+5.02%
Loss Cost	2008.2	0.042 (CI = +/-0.023; p = 0.001)	-0.287 (CI = +/-0.274; p = 0.041)	0.280	+4.31%
Loss Cost	2009.1	0.037 (CI = +/-0.024; p = 0.004)	-0.258 (CI = +/-0.275; p = 0.066)	0.206	+3.77%
Loss Cost	2009.2	0.029 (CI = +/-0.025; p = 0.022)	-0.216 (CI = +/-0.269; p = 0.111)	0.119	+2.99%
Loss Cost	2010.1	0.020 (CI = +/-0.024; p = 0.110)	-0.163 (CI = +/-0.253; p = 0.195)	0.028	+1.99%
Loss Cost	2010.2	0.014 (CI = +/-0.026; p = 0.267)	-0.135 (CI = +/-0.255; p = 0.286)	-0.021	+1.44%
Loss Cost	2011.1	0.008 (CI = +/-0.028; p = 0.533)	-0.106 (CI = +/-0.258; p = 0.407)	-0.052	+0.85%
Loss Cost	2011.2	-0.001 (CI = +/-0.028; p = 0.928)	-0.058 (CI = +/-0.250; p = 0.633)	-0.057	-0.12%
Loss Cost	2012.1	-0.007 (CI = +/-0.030; p = 0.636)	-0.031 (CI = +/-0.255; p = 0.801)	-0.041	-0.70%
Loss Cost	2012.2	-0.016 (CI = +/-0.032; p = 0.303)	0.010 (CI = +/-0.254; p = 0.935)	0.012	-1.60%
Loss Cost	2013.1	-0.016 (CI = +/-0.035; p = 0.373)	0.007 (CI = +/-0.268; p = 0.955)	-0.009	-1.54%
Loss Cost	2013.2	-0.032 (CI = +/-0.035; p = 0.069)	0.076 (CI = +/-0.246; p = 0.526)	0.143	-3.14%
Loss Cost	2014.1	-0.029 (CI = +/-0.039; p = 0.132)	0.065 (CI = +/-0.261; p = 0.605)	0.082	-2.89%
Loss Cost	2014.2	-0.044 (CI = +/-0.041; p = 0.035)	0.122 (CI = +/-0.255; p = 0.327)	0.209	-4.31%
Loss Cost	2015.1	-0.056 (CI = +/-0.044; p = 0.017)	0.165 (CI = +/-0.261; p = 0.198)	0.281	-5.43%
Loss Cost	2015.2	-0.086 (CI = +/-0.036; p = 0.000)	0.268 (CI = +/-0.195; p = 0.010)	0.632	-8.20%
Loss Cost	2016.1	-0.085 (CI = +/-0.042; p = 0.001)	0.265 (CI = +/-0.213; p = 0.018)	0.556	-8.11%
Loss Cost	2016.2	-0.091 (CI = +/-0.048; p = 0.001)	0.284 (CI = +/-0.230; p = 0.019)	0.522	-8.68%
Loss Cost	2017.1	-0.090 (CI = +/-0.058; p = 0.005)	0.282 (CI = +/-0.254; p = 0.032)	0.426	-8.61%
Severity	2008.1	0.038 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.192; p = 0.047)	0.440	+3.84%
Severity	2008.2	0.033 (CI = +/-0.016; p = 0.000)	-0.167 (CI = +/-0.187; p = 0.079)	0.369	+3.35%
Severity	2009.1	0.029 (CI = +/-0.016; p = 0.001)	-0.143 (CI = +/-0.185; p = 0.127)	0.292	+2.91%
Severity	2009.2	0.023 (CI = +/-0.017; p = 0.007)	-0.113 (CI = +/-0.180; p = 0.208)	0.202	+2.38%
Severity	2010.1	0.015 (CI = +/-0.015; p = 0.053)	-0.066 (CI = +/-0.153; p = 0.387)	0.087	+1.47%
Severity	2010.2	0.014 (CI = +/-0.016; p = 0.095)	-0.060 (CI = +/-0.159; p = 0.442)	0.050	+1.37%
Severity	2011.1	0.009 (CI = +/-0.017; p = 0.296)	-0.035 (CI = +/-0.156; p = 0.646)	-0.026	+0.87%
Severity	2011.2	0.004 (CI = +/-0.017; p = 0.642)	-0.013 (CI = +/-0.156; p = 0.868)	-0.073	+0.40%
Severity	2012.1	0.000 (CI = +/-0.019; p = 0.986)	0.005 (CI = +/-0.159; p = 0.945)	-0.090	+0.02%
Severity	2012.2	-0.002 (CI = +/-0.021; p = 0.827)	0.016 (CI = +/-0.165; p = 0.842)	-0.093	-0.22%
Severity	2013.1	0.005 (CI = +/-0.021; p = 0.622)	-0.016 (CI = +/-0.161; p = 0.839)	-0.082	+0.51%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.820)	0.016 (CI = +/-0.158; p = 0.836)	-0.102	-0.24%
Severity	2014.1	0.001 (CI = +/-0.025; p = 0.951)	0.003 (CI = +/-0.166; p = 0.969)	-0.110	+0.07%
Severity	2014.2	-0.003 (CI = +/-0.028; p = 0.849)	0.016 (CI = +/-0.176; p = 0.853)	-0.115	-0.26%
Severity	2015.1	-0.005 (CI = +/-0.032; p = 0.732)	0.026 (CI = +/-0.188; p = 0.777)	-0.116	-0.52%
Severity	2015.2	-0.027 (CI = +/-0.026; p = 0.044)	0.099 (CI = +/-0.142; p = 0.156)	0.154	-2.62%
Severity	2016.1	-0.019 (CI = +/-0.029; p = 0.169)	0.076 (CI = +/-0.147; p = 0.286)	0.008	-1.92%
Severity	2016.2	-0.012 (CI = +/-0.032; p = 0.450)	0.052 (CI = +/-0.154; p = 0.479)	-0.101	-1.16%
Severity	2017.1	-0.008 (CI = +/-0.038; p = 0.642)	0.043 (CI = +/-0.169; p = 0.593)	-0.138	-0.84%
Frequency	2008.1	0.011 (CI = +/-0.014; p = 0.099)	-0.133 (CI = +/-0.168; p = 0.116)	0.040	+1.14%
Frequency	2008.2	0.009 (CI = +/-0.014; p = 0.201)	-0.121 (CI = +/-0.171; p = 0.159)	0.009	+0.93%
Frequency	2009.1	0.008 (CI = +/-0.016; p = 0.286)	-0.115 (CI = +/-0.176; p = 0.191)	-0.005	+0.83%
Frequency	2009.2	0.006 (CI = +/-0.017; p = 0.470)	-0.102 (CI = +/-0.180; p = 0.254)	-0.022	+0.60%
Frequency	2010.1	0.005 (CI = +/-0.018; p = 0.563)	-0.098 (CI = +/-0.186; p = 0.290)	-0.028	+0.52%
Frequency	2010.2	0.001 (CI = +/-0.019; p = 0.936)	-0.075 (CI = +/-0.187; p = 0.417)	-0.031	+0.07%
Frequency	2011.1	0.000 (CI = +/-0.021; p = 0.987)	-0.070 (CI = +/-0.195; p = 0.463)	-0.032	-0.02%
Frequency	2011.2	-0.005 (CI = +/-0.022; p = 0.629)	-0.046 (CI = +/-0.196; p = 0.634)	-0.010	-0.52%
Frequency	2012.1	-0.007 (CI = +/-0.024; p = 0.548)	-0.037 (CI = +/-0.205; p = 0.714)	-0.005	-0.71%
Frequency	2012.2	-0.014 (CI = +/-0.026; p = 0.273)	-0.006 (CI = +/-0.206; p = 0.952)	0.047	-1.38%
Frequency	2013.1	-0.021 (CI = +/-0.028; p = 0.135)	0.023 (CI = +/-0.208; p = 0.819)	0.106	-2.04%
Frequency	2013.2	-0.029 (CI = +/-0.029; p = 0.047)	0.060 (CI = +/-0.207; p = 0.550)	0.196	-2.90%
Frequency	2014.1	-0.030 (CI = +/-0.033; p = 0.071)	0.062 (CI = +/-0.220; p = 0.559)	0.160	-2.96%
Frequency	2014.2	-0.041 (CI = +/-0.035; p = 0.022)	0.106 (CI = +/-0.219; p = 0.319)	0.267	-4.06%
Frequency	2015.1	-0.051 (CI = +/-0.038; p = 0.013)	0.140 (CI = +/-0.226; p = 0.208)	0.318	-4.93%
Frequency	2015.2	-0.059 (CI = +/-0.043; p = 0.011)	0.169 (CI = +/-0.237; p = 0.150)	0.341	-5.73%
Frequency	2016.1	-0.065 (CI = +/-0.050; p = 0.014)	0.189 (CI = +/-0.255; p = 0.134)	0.324	-6.31%
Frequency	2016.2	-0.079 (CI = +/-0.056; p = 0.009)	0.232 (CI = +/-0.266; p = 0.081)	0.375	-7.61%
Frequency	2017.1	-0.082 (CI = +/-0.066; p = 0.020)	0.239 (CI = +/-0.293; p = 0.100)	0.301	-7.84%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2008.1	-0.003 (CI = +/-0.021; p = 0.782)	0.010 (CI = +/-0.009; p = 0.036)	0.557 (CI = +/-0.229; p = 0.000)	0.621	-0.29%
Loss Cost	2008.2	-0.005 (CI = +/-0.020; p = 0.602)	0.010 (CI = +/-0.009; p = 0.031)	0.528 (CI = +/-0.217; p = 0.000)	0.596	-0.52%
Loss Cost	2009.1	-0.006 (CI = +/-0.020; p = 0.522)	0.009 (CI = +/-0.008; p = 0.031)	0.504 (CI = +/-0.217; p = 0.000)	0.554	-0.63%
Loss Cost	2009.2	-0.007 (CI = +/-0.019; p = 0.433)	0.009 (CI = +/-0.008; p = 0.028)	0.465 (CI = +/-0.214; p = 0.000)	0.501	-0.74%
Loss Cost	2010.1	-0.008 (CI = +/-0.018; p = 0.343)	0.009 (CI = +/-0.008; p = 0.022)	0.405 (CI = +/-0.209; p = 0.001)	0.437	-0.84%
Loss Cost	2010.2	-0.009 (CI = +/-0.018; p = 0.344)	0.009 (CI = +/-0.008; p = 0.024)	0.387 (CI = +/-0.227; p = 0.002)	0.377	-0.86%
Loss Cost	2011.1	-0.009 (CI = +/-0.019; p = 0.353)	0.009 (CI = +/-0.008; p = 0.028)	0.378 (CI = +/-0.259; p = 0.006)	0.318	-0.86%
Loss Cost	2011.2	-0.008 (CI = +/-0.019; p = 0.368)	0.009 (CI = +/-0.008; p = 0.030)	0.308 (CI = +/-0.326; p = 0.063)	0.219	-0.84%
Loss Cost	2012.1	-0.010 (CI = +/-0.019; p = 0.310)	0.009 (CI = +/-0.008; p = 0.031)	0.575 (CI = +/-0.686; p = 0.096)	0.221	-0.96%
Loss Cost	2012.2	-0.010 (CI = +/-0.019; p = 0.310)	0.009 (CI = +/-0.008; p = 0.031)	NA (CI = +/-NA; p = NA)	0.212	-0.96%
Loss Cost	2013.1	-0.009 (CI = +/-0.021; p = 0.375)	0.009 (CI = +/-0.008; p = 0.035)	NA (CI = +/-NA; p = NA)	0.196	-0.92%
Loss Cost	2013.2	-0.018 (CI = +/-0.020; p = 0.068)	0.009 (CI = +/-0.007; p = 0.017)	NA (CI = +/-NA; p = NA)	0.354	-1.80%
Loss Cost	2014.1	-0.016 (CI = +/-0.021; p = 0.130)	0.009 (CI = +/-0.007; p = 0.020)	NA (CI = +/-NA; p = NA)	0.316	-1.60%
Loss Cost	2014.2	-0.023 (CI = +/-0.021; p = 0.035)	0.009 (CI = +/-0.007; p = 0.013)	NA (CI = +/-NA; p = NA)	0.424	-2.30%
Loss Cost	2015.1	-0.028 (CI = +/-0.023; p = 0.019)	0.009 (CI = +/-0.007; p = 0.011)	NA (CI = +/-NA; p = NA)	0.470	-2.77%
Loss Cost	2015.2	-0.041 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.736	-4.01%
Loss Cost	2016.1	-0.038 (CI = +/-0.019; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.697	-3.72%
Loss Cost	2016.2	-0.038 (CI = +/-0.022; p = 0.002)	0.010 (CI = +/-0.005; p = 0.002)	NA (CI = +/-NA; p = NA)	0.665	-3.76%
Loss Cost	2017.1	-0.035 (CI = +/-0.025; p = 0.010)	0.009 (CI = +/-0.005; p = 0.003)	NA (CI = +/-NA; p = NA)	0.610	-3.47%
Severity	2008.1	0.003 (CI = +/-0.017; p = 0.738)	-0.001 (CI = +/-0.007; p = 0.725)	0.343 (CI = +/-0.179; p = 0.000)	0.568	+0.27%
Severity	2008.2	0.001 (CI = +/-0.016; p = 0.889)	-0.001 (CI = +/-0.007; p = 0.669)	0.322 (CI = +/-0.171; p = 0.001)	0.524	+0.11%
Severity	2009.1	0.000 (CI = +/-0.016; p = 0.994)	-0.002 (CI = +/-0.007; p = 0.634)	0.300 (CI = +/-0.170; p = 0.001)	0.464	+0.01%
Severity	2009.2	-0.001 (CI = +/-0.015; p = 0.910)	-0.002 (CI = +/-0.006; p = 0.597)	0.271 (CI = +/-0.168; p = 0.003)	0.382	-0.08%
Severity	2010.1	-0.002 (CI = +/-0.013; p = 0.759)	-0.002 (CI = +/-0.005; p = 0.497)	0.205 (CI = +/-0.149; p = 0.009)	0.267	-0.19%
Severity	2010.2	-0.002 (CI = +/-0.013; p = 0.772)	-0.002 (CI = +/-0.006; p = 0.508)	0.215 (CI = +/-0.162; p = 0.011)	0.236	-0.19%
Severity	2011.1	-0.002 (CI = +/-0.013; p = 0.768)	-0.002 (CI = +/-0.006; p = 0.506)	0.182 (CI = +/-0.182; p = 0.050)	0.101	-0.19%
Severity	2011.2	-0.002 (CI = +/-0.013; p = 0.782)	-0.002 (CI = +/-0.006; p = 0.511)	0.148 (CI = +/-0.231; p = 0.197)	-0.023	-0.18%
Severity	2012.1	-0.002 (CI = +/-0.014; p = 0.791)	-0.002 (CI = +/-0.006; p = 0.521)	0.145 (CI = +/-0.495; p = 0.550)	-0.101	-0.18%
Severity	2012.2	-0.002 (CI = +/-0.014; p = 0.791)	-0.002 (CI = +/-0.006; p = 0.521)	NA (CI = +/-NA; p = NA)	-0.073	-0.18%
Severity	2013.1	0.002 (CI = +/-0.014; p = 0.725)	-0.002 (CI = +/-0.006; p = 0.508)	NA (CI = +/-NA; p = NA)	-0.061	+0.24%
Severity	2013.2	-0.002 (CI = +/-0.014; p = 0.790)	-0.002 (CI = +/-0.005; p = 0.485)	NA (CI = +/-NA; p = NA)	-0.076	-0.18%
Severity	2014.1	0.000 (CI = +/-0.016; p = 0.998)	-0.002 (CI = +/-0.005; p = 0.488)	NA (CI = +/-NA; p = NA)	-0.080	0.00%
Severity	2014.2	-0.002 (CI = +/-0.017; p = 0.842)	-0.002 (CI = +/-0.006; p = 0.503)	NA (CI = +/-NA; p = NA)	-0.087	-0.16%
Severity	2015.1	-0.003 (CI = +/-0.019; p = 0.763)	-0.002 (CI = +/-0.006; p = 0.521)	NA (CI = +/-NA; p = NA)	-0.093	-0.27%
Severity	2015.2	-0.012 (CI = +/-0.016; p = 0.113)	-0.001 (CI = +/-0.004; p = 0.495)	NA (CI = +/-NA; p = NA)	0.059	-1.24%
Severity	2016.1	-0.008 (CI = +/-0.016; p = 0.327)	-0.002 (CI = +/-0.004; p = 0.420)	NA (CI = +/-NA; p = NA)	-0.028	-0.77%
Severity	2016.2	-0.003 (CI = +/-0.017; p = 0.719)	-0.002 (CI = +/-0.004; p = 0.339)	NA (CI = +/-NA; p = NA)	-0.065	-0.29%
Severity	2017.1	0.000 (CI = +/-0.020; p = 0.980)	-0.002 (CI = +/-0.004; p = 0.314)	NA (CI = +/-NA; p = NA)	-0.068	-0.02%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.342)	0.011 (CI = +/-0.005; p = 0.000)	0.214 (CI = +/-0.128; p = 0.002)	0.498	-0.56%
Frequency	2008.2	-0.006 (CI = +/-0.012; p = 0.294)	0.011 (CI = +/-0.005; p = 0.000)	0.206 (CI = +/-0.129; p = 0.003)	0.486	-0.62%
Frequency	2009.1	-0.006 (CI = +/-0.012; p = 0.298)	0.011 (CI = +/-0.005; p = 0.000)	0.204 (CI = +/-0.134; p = 0.004)	0.475	-0.63%
Frequency	2009.2	-0.007 (CI = +/-0.012; p = 0.284)	0.011 (CI = +/-0.005; p = 0.000)	0.194 (CI = +/-0.139; p = 0.008)	0.461	-0.66%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.300)	0.011 (CI = +/-0.005; p = 0.000)	0.200 (CI = +/-0.147; p = 0.010)	0.457	-0.65%
Frequency	2010.2	-0.007 (CI = +/-0.013; p = 0.284)	0.011 (CI = +/-0.005; p = 0.000)	0.172 (CI = +/-0.157; p = 0.033)	0.440	-0.67%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.293)	0.011 (CI = +/-0.005; p = 0.000)	0.196 (CI = +/-0.178; p = 0.032)	0.446	-0.67%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.307)	0.011 (CI = +/-0.006; p = 0.001)	0.160 (CI = +/-0.225; p = 0.156)	0.426	-0.66%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.223)	0.011 (CI = +/-0.005; p = 0.000)	0.431 (CI = +/-0.462; p = 0.066)	0.471	-0.79%
Frequency	2012.2	-0.008 (CI = +/-0.013; p = 0.223)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.475	-0.79%
Frequency	2013.1	-0.012 (CI = +/-0.013; p = 0.083)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.535	-1.16%
Frequency	2013.2	-0.016 (CI = +/-0.013; p = 0.017)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.620	-1.61%
Frequency	2014.1	-0.016 (CI = +/-0.014; p = 0.030)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.603	-1.60%
Frequency	2014.2	-0.022 (CI = +/-0.014; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.695	-2.14%
Frequency	2015.1	-0.025 (CI = +/-0.014; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.730	-2.51%
Frequency	2015.2	-0.028 (CI = +/-0.016; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.745	-2.81%
Frequency	2016.1	-0.030 (CI = +/-0.017; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.737	-2.97%
Frequency	2016.2	-0.035 (CI = +/-0.018; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-3.47%
Frequency	2017.1	-0.035 (CI = +/-0.021; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.745	-3.45%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility, new_normal

Fit	Start Date	Time			Implied Trend	
		Mobility			Adjusted R ²	Rate
Loss Cost	2008.1	0.074 (CI = +/-0.021; p = 0.000)	0.023 (CI = +/-0.010; p = 0.000)	-0.595 (CI = +/-0.249; p = 0.000)	0.614	+7.72%
Loss Cost	2008.2	0.068 (CI = +/-0.022; p = 0.000)	0.022 (CI = +/-0.010; p = 0.000)	-0.551 (CI = +/-0.246; p = 0.000)	0.564	+7.03%
Loss Cost	2009.1	0.064 (CI = +/-0.023; p = 0.000)	0.021 (CI = +/-0.010; p = 0.000)	-0.523 (CI = +/-0.251; p = 0.000)	0.509	+6.58%
Loss Cost	2009.2	0.057 (CI = +/-0.024; p = 0.000)	0.020 (CI = +/-0.010; p = 0.000)	-0.477 (CI = +/-0.249; p = 0.001)	0.448	+5.82%
Loss Cost	2010.1	0.047 (CI = +/-0.024; p = 0.000)	0.019 (CI = +/-0.009; p = 0.000)	-0.415 (CI = +/-0.237; p = 0.001)	0.393	+4.79%
Loss Cost	2010.2	0.043 (CI = +/-0.026; p = 0.002)	0.018 (CI = +/-0.010; p = 0.001)	-0.389 (CI = +/-0.245; p = 0.003)	0.346	+4.34%
Loss Cost	2011.1	0.038 (CI = +/-0.028; p = 0.010)	0.017 (CI = +/-0.010; p = 0.001)	-0.361 (CI = +/-0.255; p = 0.007)	0.307	+3.86%
Loss Cost	2011.2	0.028 (CI = +/-0.029; p = 0.056)	0.016 (CI = +/-0.010; p = 0.002)	-0.306 (CI = +/-0.253; p = 0.020)	0.287	+2.87%
Loss Cost	2012.1	0.024 (CI = +/-0.032; p = 0.133)	0.015 (CI = +/-0.010; p = 0.004)	-0.283 (CI = +/-0.267; p = 0.039)	0.276	+2.45%
Loss Cost	2012.2	0.016 (CI = +/-0.035; p = 0.361)	0.014 (CI = +/-0.010; p = 0.007)	-0.236 (CI = +/-0.275; p = 0.089)	0.287	+1.58%
Loss Cost	2013.1	0.021 (CI = +/-0.039; p = 0.273)	0.015 (CI = +/-0.010; p = 0.007)	-0.265 (CI = +/-0.293; p = 0.074)	0.288	+2.13%
Loss Cost	2013.2	0.003 (CI = +/-0.039; p = 0.880)	0.013 (CI = +/-0.009; p = 0.011)	-0.172 (CI = +/-0.279; p = 0.212)	0.376	+0.29%
Loss Cost	2014.1	0.012 (CI = +/-0.044; p = 0.561)	0.014 (CI = +/-0.010; p = 0.008)	-0.218 (CI = +/-0.295; p = 0.137)	0.366	+1.24%
Loss Cost	2014.2	-0.003 (CI = +/-0.047; p = 0.902)	0.012 (CI = +/-0.010; p = 0.015)	-0.147 (CI = +/-0.303; p = 0.319)	0.425	-0.28%
Loss Cost	2015.1	-0.013 (CI = +/-0.054; p = 0.605)	0.011 (CI = +/-0.010; p = 0.028)	-0.099 (CI = +/-0.326; p = 0.526)	0.450	-1.33%
Loss Cost	2015.2	-0.051 (CI = +/-0.044; p = 0.025)	0.008 (CI = +/-0.007; p = 0.029)	0.063 (CI = +/-0.249; p = 0.597)	0.723	-4.96%
Loss Cost	2016.1	-0.043 (CI = +/-0.051; p = 0.088)	0.009 (CI = +/-0.008; p = 0.028)	0.032 (CI = +/-0.274; p = 0.805)	0.675	-4.24%
Loss Cost	2016.2	-0.046 (CI = +/-0.060; p = 0.125)	0.009 (CI = +/-0.008; p = 0.041)	0.041 (CI = +/-0.307; p = 0.777)	0.639	-4.47%
Loss Cost	2017.1	-0.038 (CI = +/-0.071; p = 0.266)	0.009 (CI = +/-0.009; p = 0.044)	0.013 (CI = +/-0.342; p = 0.935)	0.574	-3.72%
Severity	2008.1	0.043 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.009; p = 0.299)	-0.249 (CI = +/-0.219; p = 0.027)	0.443	+4.38%
Severity	2008.2	0.037 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.009; p = 0.401)	-0.211 (CI = +/-0.217; p = 0.056)	0.363	+3.80%
Severity	2009.1	0.032 (CI = +/-0.020; p = 0.003)	0.003 (CI = +/-0.009; p = 0.516)	-0.178 (CI = +/-0.218; p = 0.105)	0.277	+3.28%
Severity	2009.2	0.026 (CI = +/-0.021; p = 0.016)	0.002 (CI = +/-0.009; p = 0.679)	-0.136 (CI = +/-0.215; p = 0.204)	0.177	+2.62%
Severity	2010.1	0.014 (CI = +/-0.019; p = 0.120)	0.000 (CI = +/-0.007; p = 0.979)	-0.064 (CI = +/-0.185; p = 0.481)	0.051	+1.46%
Severity	2010.2	0.013 (CI = +/-0.020; p = 0.197)	0.000 (CI = +/-0.008; p = 0.933)	-0.056 (CI = +/-0.194; p = 0.559)	0.011	+1.32%
Severity	2011.1	0.006 (CI = +/-0.021; p = 0.539)	-0.001 (CI = +/-0.007; p = 0.718)	-0.016 (CI = +/-0.193; p = 0.867)	-0.065	+0.64%
Severity	2011.2	0.000 (CI = +/-0.022; p = 0.987)	-0.002 (CI = +/-0.007; p = 0.531)	0.022 (CI = +/-0.195; p = 0.816)	-0.102	-0.02%
Severity	2012.1	-0.006 (CI = +/-0.024; p = 0.611)	-0.003 (CI = +/-0.007; p = 0.401)	0.055 (CI = +/-0.200; p = 0.575)	-0.104	-0.60%
Severity	2012.2	-0.010 (CI = +/-0.027; p = 0.439)	-0.004 (CI = +/-0.008; p = 0.339)	0.077 (CI = +/-0.211; p = 0.454)	-0.095	-1.01%
Severity	2013.1	-0.001 (CI = +/-0.028; p = 0.951)	-0.002 (CI = +/-0.007; p = 0.501)	0.028 (CI = +/-0.213; p = 0.782)	-0.112	-0.08%
Severity	2013.2	-0.013 (CI = +/-0.029; p = 0.375)	-0.004 (CI = +/-0.007; p = 0.277)	0.089 (CI = +/-0.208; p = 0.383)	-0.087	-1.26%
Severity	2014.1	-0.010 (CI = +/-0.033; p = 0.551)	-0.003 (CI = +/-0.007; p = 0.341)	0.074 (CI = +/-0.226; p = 0.500)	-0.112	-0.96%
Severity	2014.2	-0.016 (CI = +/-0.038; p = 0.377)	-0.004 (CI = +/-0.008; p = 0.276)	0.105 (CI = +/-0.243; p = 0.372)	-0.098	-1.61%
Severity	2015.1	-0.023 (CI = +/-0.044; p = 0.285)	-0.005 (CI = +/-0.008; p = 0.236)	0.134 (CI = +/-0.264; p = 0.296)	-0.081	-2.25%
Severity	2015.2	-0.058 (CI = +/-0.027; p = 0.000)	-0.008 (CI = +/-0.005; p = 0.003)	0.287 (CI = +/-0.156; p = 0.001)	0.522	-5.65%
Severity	2016.1	-0.053 (CI = +/-0.032; p = 0.003)	-0.007 (CI = +/-0.005; p = 0.007)	0.266 (CI = +/-0.171; p = 0.005)	0.407	-5.17%
Severity	2016.2	-0.047 (CI = +/-0.037; p = 0.017)	-0.007 (CI = +/-0.005; p = 0.013)	0.244 (CI = +/-0.188; p = 0.016)	0.305	-4.61%
Severity	2017.1	-0.048 (CI = +/-0.044; p = 0.036)	-0.007 (CI = +/-0.005; p = 0.018)	0.246 (CI = +/-0.212; p = 0.027)	0.268	-4.66%
Frequency	2008.1	0.031 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.346 (CI = +/-0.098; p = 0.000)	0.748	+3.20%
Frequency	2008.2	0.031 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.340 (CI = +/-0.102; p = 0.000)	0.735	+3.11%
Frequency	2009.1	0.031 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	-0.345 (CI = +/-0.106; p = 0.000)	0.732	+3.19%
Frequency	2009.2	0.031 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.341 (CI = +/-0.110; p = 0.000)	0.721	+3.12%
Frequency	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.351 (CI = +/-0.114; p = 0.000)	0.725	+3.28%
Frequency	2010.2	0.029 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.333 (CI = +/-0.117; p = 0.000)	0.723	+2.99%
Frequency	2011.1	0.032 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.346 (CI = +/-0.121; p = 0.000)	0.730	+3.20%
Frequency	2011.2	0.029 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.328 (CI = +/-0.125; p = 0.000)	0.731	+2.89%
Frequency	2012.1	0.030 (CI = +/-0.016; p = 0.001)	0.018 (CI = +/-0.005; p = 0.000)	-0.337 (CI = +/-0.132; p = 0.000)	0.733	+3.06%
Frequency	2012.2	0.026 (CI = +/-0.017; p = 0.005)	0.018 (CI = +/-0.005; p = 0.000)	-0.313 (CI = +/-0.136; p = 0.000)	0.744	+2.61%
Frequency	2013.1	0.022 (CI = +/-0.019; p = 0.026)	0.017 (CI = +/-0.005; p = 0.000)	-0.293 (CI = +/-0.143; p = 0.000)	0.752	+2.21%
Frequency	2013.2	0.016 (CI = +/-0.020; p = 0.127)	0.017 (CI = +/-0.005; p = 0.000)	-0.261 (CI = +/-0.145; p = 0.001)	0.776	+1.57%
Frequency	2014.1	0.022 (CI = +/-0.022; p = 0.053)	0.017 (CI = +/-0.005; p = 0.000)	-0.292 (CI = +/-0.150; p = 0.001)	0.789	+2.22%
Frequency	2014.2	0.013 (CI = +/-0.024; p = 0.246)	0.016 (CI = +/-0.005; p = 0.000)	-0.252 (CI = +/-0.152; p = 0.003)	0.817	+1.36%
Frequency	2015.1	0.009 (CI = +/-0.027; p = 0.476)	0.016 (CI = +/-0.005; p = 0.000)	-0.233 (CI = +/-0.165; p = 0.009)	0.821	+0.94%
Frequency	2015.2	0.007 (CI = +/-0.032; p = 0.635)	0.016 (CI = +/-0.005; p = 0.000)	-0.224 (CI = +/-0.183; p = 0.020)	0.817	+0.73%
Frequency	2016.1	0.010 (CI = +/-0.038; p = 0.591)	0.016 (CI = +/-0.006; p = 0.000)	-0.234 (CI = +/-0.205; p = 0.028)	0.808	+0.97%
Frequency	2016.2	0.001 (CI = +/-0.044; p = 0.943)	0.016 (CI = +/-0.006; p = 0.000)	-0.203 (CI = +/-0.223; p = 0.071)	0.814	+0.15%
Frequency	2017.1	0.010 (CI = +/-0.051; p = 0.679)	0.016 (CI = +/-0.006; p = 0.000)	-0.233 (CI = +/-0.244; p = 0.060)	0.801	+0.99%

Uninsured Auto

Coverage = UA

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.065 (CI = +/-0.019; p = 0.000)	0.565	+6.77%
Loss Cost	2005.2	0.068 (CI = +/-0.020; p = 0.000)	0.569	+7.03%
Loss Cost	2006.1	0.069 (CI = +/-0.021; p = 0.000)	0.556	+7.13%
Loss Cost	2006.2	0.070 (CI = +/-0.022; p = 0.000)	0.540	+7.20%
Loss Cost	2007.1	0.073 (CI = +/-0.023; p = 0.000)	0.547	+7.53%
Loss Cost	2007.2	0.070 (CI = +/-0.024; p = 0.000)	0.512	+7.29%
Loss Cost	2008.1	0.073 (CI = +/-0.025; p = 0.000)	0.510	+7.56%
Loss Cost	2008.2	0.075 (CI = +/-0.027; p = 0.000)	0.501	+7.77%
Loss Cost	2009.1	0.067 (CI = +/-0.027; p = 0.000)	0.451	+6.90%
Loss Cost	2009.2	0.060 (CI = +/-0.027; p = 0.000)	0.394	+6.15%
Loss Cost	2010.1	0.059 (CI = +/-0.029; p = 0.000)	0.365	+6.11%
Loss Cost	2010.2	0.049 (CI = +/-0.029; p = 0.002)	0.293	+5.07%
Loss Cost	2011.1	0.048 (CI = +/-0.031; p = 0.004)	0.260	+4.97%
Loss Cost	2011.2	0.045 (CI = +/-0.034; p = 0.010)	0.212	+4.65%
Loss Cost	2012.1	0.041 (CI = +/-0.036; p = 0.028)	0.157	+4.17%
Loss Cost	2012.2	0.036 (CI = +/-0.039; p = 0.065)	0.107	+3.71%
Loss Cost	2013.1	0.037 (CI = +/-0.043; p = 0.085)	0.094	+3.78%
Loss Cost	2013.2	0.027 (CI = +/-0.045; p = 0.225)	0.026	+2.73%
Loss Cost	2014.1	0.038 (CI = +/-0.047; p = 0.113)	0.081	+3.84%
Loss Cost	2014.2	0.022 (CI = +/-0.048; p = 0.358)	-0.006	+2.18%
Loss Cost	2015.1	0.013 (CI = +/-0.052; p = 0.605)	-0.042	+1.31%
Loss Cost	2015.2	0.025 (CI = +/-0.056; p = 0.354)	-0.005	+2.57%
Loss Cost	2016.1	0.041 (CI = +/-0.060; p = 0.162)	0.068	+4.21%
Loss Cost	2016.2	0.027 (CI = +/-0.065; p = 0.388)	-0.014	+2.75%
Loss Cost	2017.1	0.023 (CI = +/-0.075; p = 0.516)	-0.041	+2.34%
Severity	2005.1	0.062 (CI = +/-0.014; p = 0.000)	0.668	+6.35%
Severity	2005.2	0.063 (CI = +/-0.015; p = 0.000)	0.666	+6.53%
Severity	2006.1	0.065 (CI = +/-0.016; p = 0.000)	0.659	+6.66%
Severity	2006.2	0.064 (CI = +/-0.016; p = 0.000)	0.635	+6.58%
Severity	2007.1	0.067 (CI = +/-0.017; p = 0.000)	0.649	+6.91%
Severity	2007.2	0.066 (CI = +/-0.018; p = 0.000)	0.623	+6.82%
Severity	2008.1	0.065 (CI = +/-0.019; p = 0.000)	0.596	+6.76%
Severity	2008.2	0.068 (CI = +/-0.020; p = 0.000)	0.594	+6.99%
Severity	2009.1	0.062 (CI = +/-0.020; p = 0.000)	0.555	+6.36%
Severity	2009.2	0.061 (CI = +/-0.022; p = 0.000)	0.528	+6.34%
Severity	2010.1	0.063 (CI = +/-0.023; p = 0.000)	0.513	+6.48%
Severity	2010.2	0.059 (CI = +/-0.025; p = 0.000)	0.463	+6.10%
Severity	2011.1	0.060 (CI = +/-0.027; p = 0.000)	0.444	+6.22%
Severity	2011.2	0.063 (CI = +/-0.029; p = 0.000)	0.445	+6.55%
Severity	2012.1	0.063 (CI = +/-0.031; p = 0.000)	0.413	+6.54%
Severity	2012.2	0.068 (CI = +/-0.033; p = 0.000)	0.423	+7.01%
Severity	2013.1	0.074 (CI = +/-0.035; p = 0.000)	0.450	+7.70%
Severity	2013.2	0.069 (CI = +/-0.038; p = 0.001)	0.383	+7.12%
Severity	2014.1	0.078 (CI = +/-0.040; p = 0.001)	0.438	+8.15%
Severity	2014.2	0.067 (CI = +/-0.042; p = 0.004)	0.349	+6.90%
Severity	2015.1	0.065 (CI = +/-0.047; p = 0.009)	0.298	+6.72%
Severity	2015.2	0.070 (CI = +/-0.052; p = 0.012)	0.294	+7.23%
Severity	2016.1	0.081 (CI = +/-0.057; p = 0.008)	0.340	+8.43%
Severity	2016.2	0.063 (CI = +/-0.060; p = 0.040)	0.215	+6.49%
Severity	2017.1	0.047 (CI = +/-0.065; p = 0.142)	0.094	+4.80%
Frequency	2005.1	0.004 (CI = +/-0.012; p = 0.507)	-0.015	+0.39%
Frequency	2005.2	0.005 (CI = +/-0.012; p = 0.451)	-0.011	+0.47%
Frequency	2006.1	0.004 (CI = +/-0.013; p = 0.507)	-0.016	+0.43%
Frequency	2006.2	0.006 (CI = +/-0.014; p = 0.399)	-0.008	+0.58%
Frequency	2007.1	0.006 (CI = +/-0.015; p = 0.432)	-0.011	+0.57%
Frequency	2007.2	0.004 (CI = +/-0.015; p = 0.564)	-0.020	+0.44%
Frequency	2008.1	0.007 (CI = +/-0.016; p = 0.345)	-0.003	+0.75%
Frequency	2008.2	0.007 (CI = +/-0.017; p = 0.390)	-0.008	+0.73%
Frequency	2009.1	0.005 (CI = +/-0.018; p = 0.570)	-0.023	+0.51%
Frequency	2009.2	-0.002 (CI = +/-0.017; p = 0.832)	-0.034	-0.18%
Frequency	2010.1	-0.003 (CI = +/-0.018; p = 0.698)	-0.031	-0.35%
Frequency	2010.2	-0.010 (CI = +/-0.018; p = 0.275)	0.009	-0.97%
Frequency	2011.1	-0.012 (CI = +/-0.019; p = 0.217)	0.023	-1.17%
Frequency	2011.2	-0.018 (CI = +/-0.019; p = 0.066)	0.097	-1.78%
Frequency	2012.1	-0.023 (CI = +/-0.020; p = 0.029)	0.155	-2.23%
Frequency	2012.2	-0.031 (CI = +/-0.019; p = 0.002)	0.327	-3.09%
Frequency	2013.1	-0.037 (CI = +/-0.019; p = 0.001)	0.416	-3.64%
Frequency	2013.2	-0.042 (CI = +/-0.020; p = 0.000)	0.466	-4.09%
Frequency	2014.1	-0.041 (CI = +/-0.022; p = 0.001)	0.414	-3.98%
Frequency	2014.2	-0.045 (CI = +/-0.023; p = 0.001)	0.446	-4.41%
Frequency	2015.1	-0.052 (CI = +/-0.024; p = 0.000)	0.514	-5.07%
Frequency	2015.2	-0.044 (CI = +/-0.025; p = 0.002)	0.427	-4.35%
Frequency	2016.1	-0.040 (CI = +/-0.028; p = 0.009)	0.335	-3.89%
Frequency	2016.2	-0.036 (CI = +/-0.032; p = 0.029)	0.246	-3.51%
Frequency	2017.1	-0.024 (CI = +/-0.032; p = 0.134)	0.100	-2.35%

Uninsured Auto

Coverage = UA

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.1	0.068 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.017; p = 0.520)	0.558	+6.98%
Loss Cost	2005.2	0.070 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.017; p = 0.497)	0.562	+7.26%
Loss Cost	2006.1	0.071 (CI = +/-0.022; p = 0.000)	0.006 (CI = +/-0.017; p = 0.493)	0.549	+7.38%
Loss Cost	2006.2	0.072 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.017; p = 0.493)	0.533	+7.47%
Loss Cost	2007.1	0.075 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.017; p = 0.470)	0.540	+7.82%
Loss Cost	2007.2	0.073 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.018; p = 0.489)	0.504	+7.59%
Loss Cost	2008.1	0.076 (CI = +/-0.027; p = 0.000)	0.006 (CI = +/-0.018; p = 0.477)	0.502	+7.88%
Loss Cost	2008.2	0.078 (CI = +/-0.029; p = 0.000)	0.006 (CI = +/-0.018; p = 0.471)	0.493	+8.10%
Loss Cost	2009.1	0.070 (CI = +/-0.029; p = 0.000)	0.006 (CI = +/-0.017; p = 0.493)	0.441	+7.21%
Loss Cost	2009.2	0.062 (CI = +/-0.029; p = 0.000)	0.005 (CI = +/-0.017; p = 0.516)	0.382	+6.45%
Loss Cost	2010.1	0.062 (CI = +/-0.031; p = 0.000)	0.005 (CI = +/-0.017; p = 0.525)	0.351	+6.41%
Loss Cost	2010.2	0.052 (CI = +/-0.031; p = 0.002)	0.005 (CI = +/-0.016; p = 0.539)	0.276	+5.35%
Loss Cost	2011.1	0.051 (CI = +/-0.033; p = 0.004)	0.005 (CI = +/-0.016; p = 0.550)	0.241	+5.26%
Loss Cost	2011.2	0.048 (CI = +/-0.036; p = 0.010)	0.005 (CI = +/-0.017; p = 0.565)	0.190	+4.94%
Loss Cost	2012.1	0.044 (CI = +/-0.038; p = 0.027)	0.005 (CI = +/-0.017; p = 0.578)	0.131	+4.46%
Loss Cost	2012.2	0.039 (CI = +/-0.041; p = 0.060)	0.005 (CI = +/-0.017; p = 0.589)	0.078	+4.00%
Loss Cost	2013.1	0.040 (CI = +/-0.045; p = 0.078)	0.005 (CI = +/-0.018; p = 0.598)	0.062	+4.07%
Loss Cost	2013.2	0.030 (CI = +/-0.047; p = 0.202)	0.005 (CI = +/-0.017; p = 0.593)	-0.009	+3.02%
Loss Cost	2014.1	0.040 (CI = +/-0.050; p = 0.105)	0.004 (CI = +/-0.017; p = 0.593)	0.046	+4.12%
Loss Cost	2014.2	0.024 (CI = +/-0.050; p = 0.319)	0.005 (CI = +/-0.016; p = 0.548)	-0.042	+2.46%
Loss Cost	2015.1	0.016 (CI = +/-0.054; p = 0.547)	0.005 (CI = +/-0.016; p = 0.533)	-0.080	+1.59%
Loss Cost	2015.2	0.028 (CI = +/-0.058; p = 0.329)	0.005 (CI = +/-0.016; p = 0.563)	-0.048	+2.80%
Loss Cost	2016.1	0.043 (CI = +/-0.062; p = 0.161)	0.004 (CI = +/-0.016; p = 0.610)	0.020	+4.37%
Loss Cost	2016.2	0.028 (CI = +/-0.067; p = 0.381)	0.005 (CI = +/-0.016; p = 0.543)	-0.060	+2.87%
Loss Cost	2017.1	0.023 (CI = +/-0.077; p = 0.525)	0.005 (CI = +/-0.017; p = 0.535)	-0.091	+2.36%
Severity	2005.1	0.062 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.013; p = 0.942)	0.659	+6.37%
Severity	2005.2	0.064 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.013; p = 0.915)	0.657	+6.56%
Severity	2006.1	0.065 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.013; p = 0.897)	0.649	+6.70%
Severity	2006.2	0.064 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.013; p = 0.909)	0.624	+6.61%
Severity	2007.1	0.067 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.013; p = 0.867)	0.638	+6.96%
Severity	2007.2	0.066 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.013; p = 0.879)	0.611	+6.87%
Severity	2008.1	0.066 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.014; p = 0.887)	0.583	+6.80%
Severity	2008.2	0.068 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.014; p = 0.867)	0.580	+7.05%
Severity	2009.1	0.062 (CI = +/-0.022; p = 0.000)	0.001 (CI = +/-0.013; p = 0.915)	0.539	+6.40%
Severity	2009.2	0.062 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.013; p = 0.918)	0.510	+6.38%
Severity	2010.1	0.063 (CI = +/-0.025; p = 0.000)	0.001 (CI = +/-0.014; p = 0.910)	0.494	+6.52%
Severity	2010.2	0.060 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.014; p = 0.932)	0.442	+6.14%
Severity	2011.1	0.061 (CI = +/-0.028; p = 0.000)	0.001 (CI = +/-0.014; p = 0.928)	0.421	+6.25%
Severity	2011.2	0.064 (CI = +/-0.030; p = 0.000)	0.001 (CI = +/-0.014; p = 0.917)	0.421	+6.59%
Severity	2012.1	0.064 (CI = +/-0.033; p = 0.001)	0.001 (CI = +/-0.015; p = 0.919)	0.387	+6.59%
Severity	2012.2	0.068 (CI = +/-0.035; p = 0.001)	0.001 (CI = +/-0.015; p = 0.911)	0.396	+7.07%
Severity	2013.1	0.075 (CI = +/-0.038; p = 0.000)	0.001 (CI = +/-0.015; p = 0.904)	0.423	+7.76%
Severity	2013.2	0.069 (CI = +/-0.040; p = 0.002)	0.001 (CI = +/-0.015; p = 0.905)	0.351	+7.17%
Severity	2014.1	0.079 (CI = +/-0.042; p = 0.001)	0.001 (CI = +/-0.015; p = 0.911)	0.407	+8.20%
Severity	2014.2	0.067 (CI = +/-0.044; p = 0.005)	0.001 (CI = +/-0.014; p = 0.887)	0.312	+6.96%
Severity	2015.1	0.066 (CI = +/-0.049; p = 0.012)	0.001 (CI = +/-0.015; p = 0.886)	0.255	+6.78%
Severity	2015.2	0.070 (CI = +/-0.055; p = 0.015)	0.001 (CI = +/-0.015; p = 0.905)	0.248	+7.28%
Severity	2016.1	0.081 (CI = +/-0.059; p = 0.011)	0.000 (CI = +/-0.015; p = 0.955)	0.293	+8.45%
Severity	2016.2	0.063 (CI = +/-0.062; p = 0.047)	0.001 (CI = +/-0.015; p = 0.851)	0.157	+6.52%
Severity	2017.1	0.047 (CI = +/-0.068; p = 0.157)	0.002 (CI = +/-0.015; p = 0.742)	0.027	+4.81%
Frequency	2005.1	0.006 (CI = +/-0.012; p = 0.357)	0.005 (CI = +/-0.011; p = 0.350)	-0.018	+0.58%
Frequency	2005.2	0.007 (CI = +/-0.013; p = 0.313)	0.005 (CI = +/-0.011; p = 0.345)	-0.014	+0.66%
Frequency	2006.1	0.006 (CI = +/-0.014; p = 0.359)	0.005 (CI = +/-0.011; p = 0.356)	-0.019	+0.64%
Frequency	2006.2	0.008 (CI = +/-0.015; p = 0.274)	0.005 (CI = +/-0.011; p = 0.342)	-0.010	+0.80%
Frequency	2007.1	0.008 (CI = +/-0.015; p = 0.301)	0.005 (CI = +/-0.011; p = 0.350)	-0.014	+0.80%
Frequency	2007.2	0.007 (CI = +/-0.016; p = 0.410)	0.005 (CI = +/-0.011; p = 0.367)	-0.026	+0.67%
Frequency	2008.1	0.010 (CI = +/-0.017; p = 0.235)	0.005 (CI = +/-0.011; p = 0.334)	-0.004	+1.00%
Frequency	2008.2	0.010 (CI = +/-0.018; p = 0.271)	0.005 (CI = +/-0.011; p = 0.344)	-0.010	+0.99%
Frequency	2009.1	0.008 (CI = +/-0.019; p = 0.416)	0.005 (CI = +/-0.011; p = 0.362)	-0.028	+0.76%
Frequency	2009.2	0.001 (CI = +/-0.018; p = 0.943)	0.005 (CI = +/-0.010; p = 0.361)	-0.039	+0.06%
Frequency	2010.1	-0.001 (CI = +/-0.019; p = 0.913)	0.005 (CI = +/-0.011; p = 0.378)	-0.039	-0.10%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.428)	0.004 (CI = +/-0.010; p = 0.378)	0.001	-0.74%
Frequency	2011.1	-0.009 (CI = +/-0.020; p = 0.345)	0.004 (CI = +/-0.010; p = 0.394)	0.013	-0.94%
Frequency	2011.2	-0.016 (CI = +/-0.020; p = 0.123)	0.004 (CI = +/-0.009; p = 0.391)	0.088	-1.55%
Frequency	2012.1	-0.020 (CI = +/-0.021; p = 0.058)	0.004 (CI = +/-0.009; p = 0.396)	0.146	-2.00%
Frequency	2012.2	-0.029 (CI = +/-0.019; p = 0.005)	0.004 (CI = +/-0.008; p = 0.350)	0.324	-2.87%
Frequency	2013.1	-0.035 (CI = +/-0.020; p = 0.001)	0.004 (CI = +/-0.008; p = 0.333)	0.415	-3.43%
Frequency	2013.2	-0.040 (CI = +/-0.020; p = 0.001)	0.004 (CI = +/-0.008; p = 0.323)	0.467	-3.88%
Frequency	2014.1	-0.038 (CI = +/-0.022; p = 0.002)	0.004 (CI = +/-0.008; p = 0.336)	0.413	-3.77%
Frequency	2014.2	-0.043 (CI = +/-0.024; p = 0.002)	0.004 (CI = +/-0.008; p = 0.325)	0.446	-4.20%
Frequency	2015.1	-0.050 (CI = +/-0.025; p = 0.001)	0.004 (CI = +/-0.007; p = 0.285)	0.521	-4.86%
Frequency	2015.2	-0.043 (CI = +/-0.026; p = 0.003)	0.004 (CI = +/-0.007; p = 0.294)	0.433	-4.17%
Frequency	2016.1	-0.038 (CI = +/-0.028; p = 0.012)	0.003 (CI = +/-0.007; p = 0.324)	0.337	-3.76%
Frequency	2016.2	-0.035 (CI = +/-0.032; p = 0.035)	0.003 (CI = +/-0.008; p = 0.362)	0.240	-3.43%
Frequency	2017.1	-0.024 (CI = +/-0.033; p = 0.142)	0.003 (CI = +/-0.007; p = 0.433)	0.076	-2.34%

Uninsured Auto

Coverage = UA
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.065 (CI = +/-0.017; p = 0.000)	-0.266 (CI = +/-0.194; p = 0.008)	0.632	+6.77%
Loss Cost	2005.2	0.069 (CI = +/-0.018; p = 0.000)	-0.290 (CI = +/-0.193; p = 0.004)	0.649	+7.16%
Loss Cost	2006.1	0.069 (CI = +/-0.019; p = 0.000)	-0.292 (CI = +/-0.199; p = 0.005)	0.637	+7.13%
Loss Cost	2006.2	0.071 (CI = +/-0.020; p = 0.000)	-0.304 (CI = +/-0.203; p = 0.005)	0.630	+7.35%
Loss Cost	2007.1	0.073 (CI = +/-0.021; p = 0.000)	-0.295 (CI = +/-0.208; p = 0.007)	0.629	+7.53%
Loss Cost	2007.2	0.072 (CI = +/-0.022; p = 0.000)	-0.291 (CI = +/-0.215; p = 0.010)	0.595	+7.46%
Loss Cost	2008.1	0.073 (CI = +/-0.023; p = 0.000)	-0.286 (CI = +/-0.222; p = 0.013)	0.589	+7.56%
Loss Cost	2008.2	0.077 (CI = +/-0.024; p = 0.000)	-0.307 (CI = +/-0.226; p = 0.009)	0.592	+7.96%
Loss Cost	2009.1	0.067 (CI = +/-0.023; p = 0.000)	-0.358 (CI = +/-0.203; p = 0.001)	0.612	+6.90%
Loss Cost	2009.2	0.062 (CI = +/-0.024; p = 0.000)	-0.333 (CI = +/-0.204; p = 0.002)	0.556	+6.39%
Loss Cost	2010.1	0.059 (CI = +/-0.025; p = 0.000)	-0.345 (CI = +/-0.210; p = 0.002)	0.542	+6.11%
Loss Cost	2010.2	0.052 (CI = +/-0.025; p = 0.000)	-0.309 (CI = +/-0.204; p = 0.005)	0.471	+5.32%
Loss Cost	2011.1	0.048 (CI = +/-0.027; p = 0.001)	-0.324 (CI = +/-0.210; p = 0.004)	0.459	+4.97%
Loss Cost	2011.2	0.048 (CI = +/-0.029; p = 0.002)	-0.324 (CI = +/-0.219; p = 0.006)	0.416	+4.95%
Loss Cost	2012.1	0.041 (CI = +/-0.030; p = 0.010)	-0.355 (CI = +/-0.216; p = 0.003)	0.422	+4.17%
Loss Cost	2012.2	0.040 (CI = +/-0.033; p = 0.019)	-0.352 (CI = +/-0.227; p = 0.004)	0.374	+4.09%
Loss Cost	2013.1	0.037 (CI = +/-0.036; p = 0.042)	-0.364 (CI = +/-0.236; p = 0.004)	0.372	+3.78%
Loss Cost	2013.2	0.031 (CI = +/-0.039; p = 0.107)	-0.341 (CI = +/-0.244; p = 0.009)	0.293	+3.17%
Loss Cost	2014.1	0.038 (CI = +/-0.041; p = 0.072)	-0.318 (CI = +/-0.251; p = 0.016)	0.304	+3.84%
Loss Cost	2014.2	0.026 (CI = +/-0.043; p = 0.228)	-0.276 (CI = +/-0.250; p = 0.032)	0.193	+2.61%
Loss Cost	2015.1	0.013 (CI = +/-0.045; p = 0.545)	-0.316 (CI = +/-0.246; p = 0.015)	0.245	+1.31%
Loss Cost	2015.2	0.032 (CI = +/-0.043; p = 0.129)	-0.378 (CI = +/-0.223; p = 0.003)	0.426	+3.29%
Loss Cost	2016.1	0.041 (CI = +/-0.047; p = 0.079)	-0.352 (CI = +/-0.230; p = 0.005)	0.437	+4.21%
Loss Cost	2016.2	0.035 (CI = +/-0.053; p = 0.178)	-0.335 (CI = +/-0.245; p = 0.011)	0.346	+3.56%
Loss Cost	2017.1	0.023 (CI = +/-0.058; p = 0.404)	-0.364 (CI = +/-0.252; p = 0.008)	0.382	+2.34%
Severity	2005.1	0.062 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.152; p = 0.036)	0.698	+6.35%
Severity	2005.2	0.064 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.153; p = 0.023)	0.704	+6.61%
Severity	2006.1	0.065 (CI = +/-0.015; p = 0.000)	-0.176 (CI = +/-0.158; p = 0.029)	0.695	+6.66%
Severity	2006.2	0.065 (CI = +/-0.016; p = 0.000)	-0.177 (CI = +/-0.162; p = 0.034)	0.672	+6.67%
Severity	2007.1	0.067 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.165; p = 0.052)	0.679	+6.91%
Severity	2007.2	0.067 (CI = +/-0.017; p = 0.000)	-0.163 (CI = +/-0.170; p = 0.060)	0.653	+6.91%
Severity	2008.1	0.065 (CI = +/-0.018; p = 0.000)	-0.171 (CI = +/-0.175; p = 0.055)	0.632	+6.76%
Severity	2008.2	0.069 (CI = +/-0.019; p = 0.000)	-0.189 (CI = +/-0.177; p = 0.037)	0.639	+7.11%
Severity	2009.1	0.062 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.164; p = 0.009)	0.641	+6.36%
Severity	2009.2	0.063 (CI = +/-0.020; p = 0.000)	-0.232 (CI = +/-0.170; p = 0.009)	0.621	+6.51%
Severity	2010.1	0.063 (CI = +/-0.021; p = 0.000)	-0.233 (CI = +/-0.176; p = 0.011)	0.607	+6.48%
Severity	2010.2	0.061 (CI = +/-0.023; p = 0.000)	-0.224 (CI = +/-0.182; p = 0.018)	0.556	+6.28%
Severity	2011.1	0.060 (CI = +/-0.024; p = 0.000)	-0.227 (CI = +/-0.189; p = 0.021)	0.539	+6.22%
Severity	2011.2	0.066 (CI = +/-0.025; p = 0.000)	-0.251 (CI = +/-0.191; p = 0.012)	0.562	+6.79%
Severity	2012.1	0.063 (CI = +/-0.027; p = 0.000)	-0.261 (CI = +/-0.198; p = 0.012)	0.542	+6.54%
Severity	2012.2	0.071 (CI = +/-0.028; p = 0.000)	-0.292 (CI = +/-0.197; p = 0.006)	0.584	+7.34%
Severity	2013.1	0.074 (CI = +/-0.031; p = 0.000)	-0.279 (CI = +/-0.204; p = 0.010)	0.589	+7.70%
Severity	2013.2	0.072 (CI = +/-0.034; p = 0.000)	-0.271 (CI = +/-0.214; p = 0.016)	0.526	+7.48%
Severity	2014.1	0.078 (CI = +/-0.036; p = 0.000)	-0.249 (CI = +/-0.219; p = 0.028)	0.549	+8.15%
Severity	2014.2	0.070 (CI = +/-0.039; p = 0.001)	-0.220 (CI = +/-0.224; p = 0.054)	0.450	+7.25%
Severity	2015.1	0.065 (CI = +/-0.043; p = 0.005)	-0.235 (CI = +/-0.234; p = 0.049)	0.419	+6.72%
Severity	2015.2	0.075 (CI = +/-0.046; p = 0.004)	-0.266 (CI = +/-0.241; p = 0.032)	0.451	+7.76%
Severity	2016.1	0.081 (CI = +/-0.052; p = 0.005)	-0.248 (CI = +/-0.253; p = 0.054)	0.463	+8.43%
Severity	2016.2	0.068 (CI = +/-0.056; p = 0.022)	-0.211 (CI = +/-0.260; p = 0.103)	0.317	+7.02%
Severity	2017.1	0.047 (CI = +/-0.056; p = 0.094)	-0.264 (CI = +/-0.244; p = 0.036)	0.329	+4.80%
Frequency	2005.1	0.004 (CI = +/-0.012; p = 0.499)	-0.102 (CI = +/-0.130; p = 0.120)	0.026	+0.39%
Frequency	2005.2	0.005 (CI = +/-0.012; p = 0.397)	-0.110 (CI = +/-0.133; p = 0.102)	0.037	+0.51%
Frequency	2006.1	0.004 (CI = +/-0.013; p = 0.496)	-0.115 (CI = +/-0.137; p = 0.096)	0.038	+0.43%
Frequency	2006.2	0.006 (CI = +/-0.013; p = 0.336)	-0.128 (CI = +/-0.138; p = 0.069)	0.062	+0.64%
Frequency	2007.1	0.006 (CI = +/-0.014; p = 0.415)	-0.132 (CI = +/-0.142; p = 0.068)	0.062	+0.57%
Frequency	2007.2	0.005 (CI = +/-0.015; p = 0.494)	-0.128 (CI = +/-0.147; p = 0.085)	0.044	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.016; p = 0.334)	-0.115 (CI = +/-0.149; p = 0.125)	0.044	+0.75%
Frequency	2008.2	0.008 (CI = +/-0.017; p = 0.337)	-0.117 (CI = +/-0.154; p = 0.129)	0.038	+0.80%
Frequency	2009.1	0.005 (CI = +/-0.017; p = 0.557)	-0.132 (CI = +/-0.155; p = 0.092)	0.044	+0.51%
Frequency	2009.2	-0.001 (CI = +/-0.017; p = 0.892)	-0.100 (CI = +/-0.146; p = 0.171)	0.001	-0.11%
Frequency	2010.1	-0.003 (CI = +/-0.018; p = 0.691)	-0.112 (CI = +/-0.150; p = 0.136)	0.018	-0.35%
Frequency	2010.2	-0.009 (CI = +/-0.018; p = 0.305)	-0.085 (CI = +/-0.145; p = 0.238)	0.026	-0.91%
Frequency	2011.1	-0.012 (CI = +/-0.019; p = 0.211)	-0.097 (CI = +/-0.148; p = 0.188)	0.054	-1.17%
Frequency	2011.2	-0.017 (CI = +/-0.019; p = 0.077)	-0.072 (CI = +/-0.145; p = 0.312)	0.100	-1.72%
Frequency	2012.1	-0.023 (CI = +/-0.020; p = 0.027)	-0.094 (CI = +/-0.142; p = 0.184)	0.187	-2.23%
Frequency	2012.2	-0.031 (CI = +/-0.019; p = 0.003)	-0.060 (CI = +/-0.130; p = 0.345)	0.325	-3.02%
Frequency	2013.1	-0.037 (CI = +/-0.019; p = 0.000)	-0.085 (CI = +/-0.123; p = 0.165)	0.444	-3.64%
Frequency	2013.2	-0.041 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.126; p = 0.256)	0.475	-4.01%
Frequency	2014.1	-0.041 (CI = +/-0.022; p = 0.001)	-0.069 (CI = +/-0.132; p = 0.287)	0.421	-3.98%
Frequency	2014.2	-0.044 (CI = +/-0.024; p = 0.001)	-0.056 (CI = +/-0.138; p = 0.399)	0.438	-4.33%
Frequency	2015.1	-0.052 (CI = +/-0.024; p = 0.000)	-0.081 (CI = +/-0.132; p = 0.213)	0.533	-5.07%
Frequency	2015.2	-0.042 (CI = +/-0.024; p = 0.002)	-0.112 (CI = +/-0.124; p = 0.074)	0.510	-4.15%
Frequency	2016.1	-0.040 (CI = +/-0.027; p = 0.006)	-0.104 (CI = +/-0.131; p = 0.110)	0.411	-3.89%
Frequency	2016.2	-0.033 (CI = +/-0.029; p = 0.030)	-0.124 (CI = +/-0.134; p = 0.068)	0.378	-3.23%
Frequency	2017.1	-0.024 (CI = +/-0.030; p = 0.114)	-0.101 (CI = +/-0.131; p = 0.120)	0.209	-2.35%

Uninsured Auto

Coverage = UA

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.067 (CI = +/-0.018; p = 0.000)	-0.262 (CI = +/-0.197; p = 0.011)	0.003 (CI = +/-0.016; p = 0.675)	0.623	+6.90%
Loss Cost	2005.2	0.070 (CI = +/-0.019; p = 0.000)	-0.285 (CI = +/-0.197; p = 0.006)	0.004 (CI = +/-0.015; p = 0.642)	0.641	+7.30%
Loss Cost	2006.1	0.070 (CI = +/-0.020; p = 0.000)	-0.287 (CI = +/-0.203; p = 0.007)	0.004 (CI = +/-0.016; p = 0.651)	0.629	+7.28%
Loss Cost	2006.2	0.072 (CI = +/-0.021; p = 0.000)	-0.300 (CI = +/-0.207; p = 0.006)	0.004 (CI = +/-0.016; p = 0.640)	0.621	+7.51%
Loss Cost	2007.1	0.074 (CI = +/-0.022; p = 0.000)	-0.289 (CI = +/-0.212; p = 0.009)	0.004 (CI = +/-0.016; p = 0.620)	0.620	+7.71%
Loss Cost	2007.2	0.074 (CI = +/-0.023; p = 0.000)	-0.286 (CI = +/-0.219; p = 0.012)	0.004 (CI = +/-0.016; p = 0.629)	0.585	+7.64%
Loss Cost	2008.1	0.075 (CI = +/-0.025; p = 0.000)	-0.280 (CI = +/-0.226; p = 0.017)	0.004 (CI = +/-0.017; p = 0.622)	0.578	+7.76%
Loss Cost	2008.2	0.079 (CI = +/-0.026; p = 0.000)	-0.300 (CI = +/-0.230; p = 0.012)	0.004 (CI = +/-0.017; p = 0.609)	0.582	+8.18%
Loss Cost	2009.1	0.068 (CI = +/-0.024; p = 0.000)	-0.353 (CI = +/-0.208; p = 0.002)	0.003 (CI = +/-0.015; p = 0.677)	0.600	+7.06%
Loss Cost	2009.2	0.063 (CI = +/-0.025; p = 0.000)	-0.328 (CI = +/-0.209; p = 0.003)	0.003 (CI = +/-0.015; p = 0.686)	0.542	+6.54%
Loss Cost	2010.1	0.061 (CI = +/-0.027; p = 0.000)	-0.341 (CI = +/-0.215; p = 0.003)	0.003 (CI = +/-0.015; p = 0.716)	0.527	+6.26%
Loss Cost	2010.2	0.053 (CI = +/-0.027; p = 0.000)	-0.305 (CI = +/-0.210; p = 0.006)	0.003 (CI = +/-0.014; p = 0.713)	0.452	+5.47%
Loss Cost	2011.1	0.050 (CI = +/-0.029; p = 0.002)	-0.320 (CI = +/-0.216; p = 0.005)	0.002 (CI = +/-0.014; p = 0.744)	0.438	+5.11%
Loss Cost	2011.2	0.050 (CI = +/-0.031; p = 0.003)	-0.320 (CI = +/-0.225; p = 0.008)	0.002 (CI = +/-0.015; p = 0.749)	0.392	+5.09%
Loss Cost	2012.1	0.042 (CI = +/-0.032; p = 0.012)	-0.351 (CI = +/-0.224; p = 0.004)	0.002 (CI = +/-0.014; p = 0.791)	0.397	+4.28%
Loss Cost	2012.2	0.041 (CI = +/-0.035; p = 0.022)	-0.348 (CI = +/-0.235; p = 0.006)	0.002 (CI = +/-0.015; p = 0.795)	0.345	+4.21%
Loss Cost	2013.1	0.038 (CI = +/-0.038; p = 0.048)	-0.360 (CI = +/-0.245; p = 0.006)	0.002 (CI = +/-0.015; p = 0.812)	0.341	+3.89%
Loss Cost	2013.2	0.032 (CI = +/-0.041; p = 0.112)	-0.337 (CI = +/-0.254; p = 0.012)	0.002 (CI = +/-0.015; p = 0.795)	0.256	+3.28%
Loss Cost	2014.1	0.039 (CI = +/-0.044; p = 0.078)	-0.314 (CI = +/-0.261; p = 0.022)	0.002 (CI = +/-0.015; p = 0.782)	0.266	+3.97%
Loss Cost	2014.2	0.027 (CI = +/-0.045; p = 0.224)	-0.270 (CI = +/-0.260; p = 0.043)	0.003 (CI = +/-0.015; p = 0.719)	0.150	+2.75%
Loss Cost	2015.1	0.014 (CI = +/-0.047; p = 0.521)	-0.310 (CI = +/-0.256; p = 0.021)	0.003 (CI = +/-0.014; p = 0.707)	0.202	+1.46%
Loss Cost	2015.2	0.033 (CI = +/-0.045; p = 0.138)	-0.374 (CI = +/-0.235; p = 0.004)	0.001 (CI = +/-0.013; p = 0.809)	0.388	+3.36%
Loss Cost	2016.1	0.042 (CI = +/-0.049; p = 0.089)	-0.349 (CI = +/-0.242; p = 0.008)	0.001 (CI = +/-0.013; p = 0.832)	0.396	+4.27%
Loss Cost	2016.2	0.035 (CI = +/-0.056; p = 0.192)	-0.329 (CI = +/-0.260; p = 0.017)	0.002 (CI = +/-0.013; p = 0.778)	0.297	+3.60%
Loss Cost	2017.1	0.023 (CI = +/-0.061; p = 0.421)	-0.358 (CI = +/-0.268; p = 0.013)	0.002 (CI = +/-0.013; p = 0.718)	0.334	+2.35%
Severity	2005.1	0.061 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.155; p = 0.038)	-0.001 (CI = +/-0.012; p = 0.885)	0.690	+6.32%
Severity	2005.2	0.064 (CI = +/-0.015; p = 0.000)	-0.180 (CI = +/-0.156; p = 0.025)	-0.001 (CI = +/-0.012; p = 0.910)	0.696	+6.58%
Severity	2006.1	0.064 (CI = +/-0.016; p = 0.000)	-0.177 (CI = +/-0.161; p = 0.032)	-0.001 (CI = +/-0.012; p = 0.923)	0.686	+6.64%
Severity	2006.2	0.064 (CI = +/-0.017; p = 0.000)	-0.177 (CI = +/-0.166; p = 0.037)	-0.001 (CI = +/-0.013; p = 0.924)	0.662	+6.64%
Severity	2007.1	0.067 (CI = +/-0.017; p = 0.000)	-0.164 (CI = +/-0.169; p = 0.057)	0.000 (CI = +/-0.013; p = 0.970)	0.668	+6.90%
Severity	2007.2	0.067 (CI = +/-0.019; p = 0.000)	-0.164 (CI = +/-0.174; p = 0.065)	0.000 (CI = +/-0.013; p = 0.971)	0.642	+6.90%
Severity	2008.1	0.065 (CI = +/-0.020; p = 0.000)	-0.172 (CI = +/-0.179; p = 0.059)	0.000 (CI = +/-0.013; p = 0.946)	0.619	+6.74%
Severity	2008.2	0.069 (CI = +/-0.020; p = 0.000)	-0.190 (CI = +/-0.181; p = 0.041)	0.000 (CI = +/-0.013; p = 0.962)	0.626	+7.09%
Severity	2009.1	0.061 (CI = +/-0.020; p = 0.000)	-0.227 (CI = +/-0.168; p = 0.010)	-0.001 (CI = +/-0.012; p = 0.847)	0.628	+6.30%
Severity	2009.2	0.062 (CI = +/-0.021; p = 0.000)	-0.234 (CI = +/-0.174; p = 0.010)	-0.001 (CI = +/-0.012; p = 0.854)	0.607	+6.45%
Severity	2010.1	0.062 (CI = +/-0.022; p = 0.000)	-0.235 (CI = +/-0.181; p = 0.013)	-0.001 (CI = +/-0.012; p = 0.853)	0.592	+6.42%
Severity	2010.2	0.060 (CI = +/-0.024; p = 0.000)	-0.226 (CI = +/-0.187; p = 0.020)	-0.001 (CI = +/-0.013; p = 0.852)	0.538	+6.22%
Severity	2011.1	0.060 (CI = +/-0.026; p = 0.000)	-0.229 (CI = +/-0.195; p = 0.023)	-0.001 (CI = +/-0.013; p = 0.849)	0.520	+6.14%
Severity	2011.2	0.065 (CI = +/-0.027; p = 0.000)	-0.254 (CI = +/-0.197; p = 0.014)	-0.001 (CI = +/-0.013; p = 0.846)	0.543	+6.71%
Severity	2012.1	0.063 (CI = +/-0.029; p = 0.000)	-0.263 (CI = +/-0.205; p = 0.014)	-0.001 (CI = +/-0.013; p = 0.832)	0.521	+6.46%
Severity	2012.2	0.070 (CI = +/-0.030; p = 0.000)	-0.295 (CI = +/-0.203; p = 0.007)	-0.001 (CI = +/-0.013; p = 0.813)	0.564	+7.25%
Severity	2013.1	0.073 (CI = +/-0.033; p = 0.000)	-0.282 (CI = +/-0.211; p = 0.012)	-0.001 (CI = +/-0.013; p = 0.832)	0.569	+7.61%
Severity	2013.2	0.071 (CI = +/-0.036; p = 0.001)	-0.274 (CI = +/-0.223; p = 0.019)	-0.001 (CI = +/-0.013; p = 0.843)	0.500	+7.40%
Severity	2014.1	0.078 (CI = +/-0.038; p = 0.001)	-0.252 (CI = +/-0.229; p = 0.033)	-0.001 (CI = +/-0.013; p = 0.859)	0.523	+8.07%
Severity	2014.2	0.070 (CI = +/-0.041; p = 0.002)	-0.222 (CI = +/-0.234; p = 0.062)	-0.001 (CI = +/-0.013; p = 0.902)	0.416	+7.20%
Severity	2015.1	0.065 (CI = +/-0.045; p = 0.008)	-0.237 (CI = +/-0.245; p = 0.057)	-0.001 (CI = +/-0.014; p = 0.904)	0.381	+6.68%
Severity	2015.2	0.074 (CI = +/-0.049; p = 0.006)	-0.270 (CI = +/-0.253; p = 0.038)	-0.001 (CI = +/-0.014; p = 0.835)	0.413	+7.70%
Severity	2016.1	0.080 (CI = +/-0.054; p = 0.007)	-0.252 (CI = +/-0.267; p = 0.062)	-0.001 (CI = +/-0.014; p = 0.824)	0.423	+8.37%
Severity	2016.2	0.068 (CI = +/-0.059; p = 0.028)	-0.213 (CI = +/-0.277; p = 0.119)	-0.001 (CI = +/-0.014; p = 0.935)	0.260	+7.01%
Severity	2017.1	0.047 (CI = +/-0.059; p = 0.110)	-0.263 (CI = +/-0.260; p = 0.048)	0.000 (CI = +/-0.013; p = 0.958)	0.268	+4.80%
Frequency	2005.1	0.005 (CI = +/-0.012; p = 0.374)	-0.097 (CI = +/-0.132; p = 0.145)	0.004 (CI = +/-0.010; p = 0.427)	0.016	+0.55%
Frequency	2005.2	0.007 (CI = +/-0.013; p = 0.294)	-0.105 (CI = +/-0.135; p = 0.122)	0.004 (CI = +/-0.011; p = 0.419)	0.028	+0.68%
Frequency	2006.1	0.006 (CI = +/-0.014; p = 0.376)	-0.110 (CI = +/-0.138; p = 0.116)	0.004 (CI = +/-0.011; p = 0.439)	0.027	+0.60%
Frequency	2006.2	0.008 (CI = +/-0.014; p = 0.249)	-0.122 (CI = +/-0.140; p = 0.084)	0.004 (CI = +/-0.011; p = 0.423)	0.052	+0.82%
Frequency	2007.1	0.008 (CI = +/-0.015; p = 0.313)	-0.126 (CI = +/-0.144; p = 0.085)	0.004 (CI = +/-0.011; p = 0.440)	0.050	+0.75%
Frequency	2007.2	0.007 (CI = +/-0.016; p = 0.381)	-0.122 (CI = +/-0.149; p = 0.103)	0.004 (CI = +/-0.011; p = 0.451)	0.031	+0.69%
Frequency	2008.1	0.010 (CI = +/-0.017; p = 0.245)	-0.108 (CI = +/-0.150; p = 0.153)	0.004 (CI = +/-0.011; p = 0.413)	0.034	+0.96%
Frequency	2008.2	0.010 (CI = +/-0.018; p = 0.251)	-0.111 (CI = +/-0.156; p = 0.156)	0.004 (CI = +/-0.011; p = 0.419)	0.027	+1.01%
Frequency	2009.1	0.007 (CI = +/-0.018; p = 0.435)	-0.126 (CI = +/-0.158; p = 0.114)	0.004 (CI = +/-0.011; p = 0.453)	0.030	+0.71%
Frequency	2009.2	0.001 (CI = +/-0.018; p = 0.919)	-0.094 (CI = +/-0.149; p = 0.204)	0.004 (CI = +/-0.010; p = 0.435)	-0.013	+0.09%
Frequency	2010.1	-0.001 (CI = +/-0.019; p = 0.873)	-0.106 (CI = +/-0.152; p = 0.166)	0.004 (CI = +/-0.010; p = 0.465)	0.001	-0.15%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.444)	-0.079 (CI = +/-0.147; p = 0.281)	0.004 (CI = +/-0.010; p = 0.449)	0.010	-0.71%
Frequency	2011.1	-0.010 (CI = +/-0.020; p = 0.320)	-0.091 (CI = +/-0.151; p = 0.225)	0.003 (CI = +/-0.010; p = 0.477)	0.035	-0.98%
Frequency	2011.2	-0.015 (CI = +/-0.020; p = 0.132)	-0.066 (CI = +/-0.148; p = 0.364)	0.004 (CI = +/-0.010; p = 0.458)	0.083	-1.52%
Frequency	2012.1	-0.021 (CI = +/-0.021; p = 0.051)	-0.088 (CI = +/-0.146; p = 0.222)	0.003 (CI = +/-0.009; p = 0.483)	0.168	-2.04%
Frequency	2012.2	-0.029 (CI = +/-0.020; p = 0.006)	-0.054 (CI = +/-0.132; p = 0.407)	0.003 (CI = +/-0.008; p = 0.412)	0.315	-2.84%
Frequency	2013.1	-0.035 (CI = +/-0.019; p = 0.001)	-0.078 (CI = +/-0.125; p = 0.206)	0.003 (CI = +/-0.008; p = 0.414)	0.436	-3.46%
Frequency	2013.2	-0.039 (CI = +/-0.020; p = 0.001)	-0.063 (CI = +/-0.128; p = 0.313)	0.003 (CI = +/-0.008; p = 0.395)	0.469	-3.83%
Frequency	2014.1	-0.039 (CI = +/-0.023; p = 0.002)	-0.062 (CI = +/-0.135; p = 0.347)	0.003 (CI = +/-0.008; p = 0.407)	0.411	-3.80%
Frequency	2014.2	-0.042 (CI = +/-0.025; p = 0.002)	-0.048 (CI = +/-0.140; p = 0.477)	0.003 (CI = +/-0.008; p = 0.388)	0.431	-4.15%
Frequency	2015.1	-0.050 (CI = +/-0.025; p = 0.001)	-0.073 (CI = +/-0.135; p = 0.268)	0.003 (CI = +/-0.008; p = 0.357)	0.530	-4.89%
Frequency	2015.2	-0.041 (CI = +/-0.024; p = 0.003)	-0.104 (CI = +/-0.127; p = 0.101)	0.003 (CI = +/-0.007; p = 0.394)	0.502	-4.03%
Frequency	2016.1	-0.039 (CI = +/-0.027; p = 0.009)	-0.097 (CI = +/-0.134; p = 0.144)	0.003 (CI = +/-0.007; p = 0.416)	0.398	-3.79%
Frequency	2016.2	-0.032 (CI = +/-0.030; p = 0.036)	-0.116 (CI = +/-0.140; p = 0.096)	0.002 (CI = +/-0.007; p = 0.497)	0.353	-3.19%
Frequency	2017.1	-0.024 (CI = +/-0.031; p = 0.126)	-0.095 (CI = +/-0.138; p = 0.157)	0.002 (CI = +/-0.007; p = 0.548)	0.167	-2.34%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.147 (CI = +/-0.114; p = 0.013)	0.765	+2.15%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.155 (CI = +/-0.116; p = 0.010)	0.754	+2.03%
Loss Cost	2006.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.154 (CI = +/-0.119; p = 0.013)	0.745	+2.05%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.152 (CI = +/-0.123; p = 0.017)	0.738	+2.08%
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.146 (CI = +/-0.127; p = 0.026)	0.735	+2.17%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.127; p = 0.048)	0.753	+2.42%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.120; p = 0.098)	0.793	+2.82%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.121; p = 0.167)	0.805	+3.08%
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.121; p = 0.281)	0.818	+3.38%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.119; p = 0.471)	0.836	+3.74%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.110; p = 0.853)	0.873	+4.28%
Loss Cost	2010.2	0.042 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.115; p = 0.897)	0.864	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.114; p = 0.758)	0.879	+4.76%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.117; p = 0.563)	0.880	+5.06%
Loss Cost	2012.1	0.056 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.107; p = 0.183)	0.911	+5.77%
Loss Cost	2012.2	0.061 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.105; p = 0.069)	0.920	+6.30%
Loss Cost	2013.1	0.064 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.111; p = 0.051)	0.917	+6.58%
Loss Cost	2013.2	0.067 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.119; p = 0.037)	0.915	+6.94%
Loss Cost	2014.1	0.074 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.121; p = 0.013)	0.921	+7.64%
Loss Cost	2014.2	0.078 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.133; p = 0.012)	0.917	+8.07%
Loss Cost	2015.2	0.077 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.174 (CI = +/-0.152; p = 0.028)	0.905	+7.99%
Loss Cost	2016.1	0.080 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.169; p = 0.033)	0.899	+8.35%
Loss Cost	2016.2	0.077 (CI = +/-0.037; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.189; p = 0.065)	0.891	+8.04%
Loss Cost	2017.1	0.090 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.222 (CI = +/-0.194; p = 0.028)	0.907	+9.44%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.297)	0.092 (CI = +/-0.075; p = 0.018)	0.962	+4.94%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.317)	0.093 (CI = +/-0.078; p = 0.020)	0.959	+4.92%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.255)	0.085 (CI = +/-0.078; p = 0.035)	0.959	+5.04%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.187)	0.074 (CI = +/-0.078; p = 0.061)	0.960	+5.18%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.079 (CI = +/-0.080; p = 0.055)	0.957	+5.12%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.224)	0.078 (CI = +/-0.083; p = 0.067)	0.953	+5.14%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.140)	0.063 (CI = +/-0.082; p = 0.125)	0.956	+5.36%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.043 (CI = +/-0.076; p = 0.251)	0.964	+5.67%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.023 (CI = +/-0.069; p = 0.493)	0.971	+5.98%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.015 (CI = +/-0.071; p = 0.659)	0.970	+6.12%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.005 (CI = +/-0.072; p = 0.879)	0.969	+6.29%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.003 (CI = +/-0.076; p = 0.926)	0.966	+6.32%
Severity	2011.1	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	-0.010 (CI = +/-0.076; p = 0.790)	0.966	+6.56%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	-0.010 (CI = +/-0.081; p = 0.793)	0.962	+6.57%
Severity	2012.1	0.064 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	-0.011 (CI = +/-0.087; p = 0.800)	0.957	+6.58%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	-0.002 (CI = +/-0.092; p = 0.971)	0.951	+6.40%
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.023)	0.025 (CI = +/-0.089; p = 0.566)	0.951	+5.86%
Severity	2013.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	0.053 (CI = +/-0.086; p = 0.209)	0.953	+5.25%
Severity	2014.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.055 (CI = +/-0.094; p = 0.236)	0.945	+5.22%
Severity	2014.2	0.047 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.003; p = 0.096)	0.071 (CI = +/-0.103; p = 0.161)	0.938	+4.84%
Severity	2015.2	0.053 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.047 (CI = +/-0.113; p = 0.385)	0.936	+5.41%
Severity	2016.1	0.056 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.004; p = 0.058)	0.034 (CI = +/-0.125; p = 0.570)	0.931	+5.76%
Severity	2016.2	0.054 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.004; p = 0.086)	0.043 (CI = +/-0.139; p = 0.516)	0.919	+5.51%
Severity	2017.1	0.065 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.004; p = 0.037)	0.003 (CI = +/-0.137; p = 0.961)	0.933	+6.69%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.055 (CI = +/-0.097; p = 0.258)	0.833	-2.66%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.062 (CI = +/-0.098; p = 0.207)	0.832	-2.75%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.070 (CI = +/-0.100; p = 0.168)	0.829	-2.85%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.078 (CI = +/-0.102; p = 0.133)	0.827	-2.95%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.067 (CI = +/-0.104; p = 0.197)	0.814	-2.81%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.050 (CI = +/-0.102; p = 0.323)	0.805	-2.58%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.038 (CI = +/-0.103; p = 0.462)	0.791	-2.41%
Frequency	2008.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.040 (CI = +/-0.108; p = 0.449)	0.780	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.041 (CI = +/-0.112; p = 0.455)	0.767	-2.46%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.114; p = 0.631)	0.749	-2.24%
Frequency	2010.1	-0.019 (CI = +/-0.011; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.112; p = 0.934)	0.740	-1.89%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	0.004 (CI = +/-0.118; p = 0.947)	0.724	-1.88%
Frequency	2011.1	-0.017 (CI = +/-0.014; p = 0.016)	0.009 (CI = +/-0.005; p = 0.001)	-0.007 (CI = +/-0.124; p = 0.906)	0.704	-1.69%
Frequency	2011.2	-0.014 (CI = +/-0.015; p = 0.056)	0.010 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.128; p = 0.716)	0.685	-1.42%
Frequency	2012.1	-0.008 (CI = +/-0.015; p = 0.290)	0.011 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.121; p = 0.312)	0.699	-0.76%
Frequency	2012.2	-0.001 (CI = +/-0.015; p = 0.891)	0.011 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.115; p = 0.098)	0.722	-0.10%
Frequency	2013.1	0.007 (CI = +/-0.014; p = 0.318)	0.012 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.104; p = 0.014)	0.771	+0.69%
Frequency	2013.2	0.016 (CI = +/-0.013; p = 0.016)	0.013 (CI = +/-0.003; p = 0.000)	-0.180 (CI = +/-0.088; p = 0.000)	0.846	+1.60%
Frequency	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.082; p = 0.000)	0.884	+2.30%
Frequency	2014.2	0.030 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.076; p = 0.000)	0.918	+3.08%
Frequency	2015.2	0.024 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.078; p = 0.000)	0.931	+2.45%
Frequency	2016.1	0.024 (CI = +/-0.016; p = 0.007)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.088; p = 0.000)	0.930	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.019; p = 0.021)	0.014 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.099; p = 0.000)	0.928	+2.40%
Frequency	2017.1	0.025 (CI = +/-0.023; p = 0.033)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.110; p = 0.001)	0.926	+2.58%

Collision

Coverage = CI

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2023-01-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.301 (CI = +/-0.139; p = 0.000)	0.697	+1.71%
Loss Cost	2005.2	0.016 (CI = +/-0.007; p = 0.000)	0.308 (CI = +/-0.139; p = 0.000)	0.685	+1.61%
Loss Cost	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.308 (CI = +/-0.142; p = 0.000)	0.674	+1.60%
Loss Cost	2006.2	0.016 (CI = +/-0.008; p = 0.000)	0.309 (CI = +/-0.145; p = 0.000)	0.665	+1.60%
Loss Cost	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.306 (CI = +/-0.148; p = 0.000)	0.659	+1.64%
Loss Cost	2007.2	0.018 (CI = +/-0.009; p = 0.000)	0.298 (CI = +/-0.149; p = 0.000)	0.670	+1.77%
Loss Cost	2008.1	0.020 (CI = +/-0.009; p = 0.000)	0.286 (CI = +/-0.146; p = 0.000)	0.698	+2.00%
Loss Cost	2008.2	0.021 (CI = +/-0.009; p = 0.000)	0.279 (CI = +/-0.148; p = 0.001)	0.701	+2.11%
Loss Cost	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.273 (CI = +/-0.150; p = 0.001)	0.703	+2.24%
Loss Cost	2009.2	0.024 (CI = +/-0.011; p = 0.000)	0.265 (CI = +/-0.152; p = 0.001)	0.709	+2.40%
Loss Cost	2010.1	0.026 (CI = +/-0.011; p = 0.000)	0.253 (CI = +/-0.151; p = 0.002)	0.726	+2.64%
Loss Cost	2010.2	0.025 (CI = +/-0.012; p = 0.000)	0.257 (CI = +/-0.155; p = 0.002)	0.708	+2.56%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.000)	0.251 (CI = +/-0.159; p = 0.003)	0.705	+2.69%
Loss Cost	2011.2	0.027 (CI = +/-0.014; p = 0.001)	0.250 (CI = +/-0.165; p = 0.005)	0.691	+2.71%
Loss Cost	2012.1	0.029 (CI = +/-0.015; p = 0.001)	0.240 (CI = +/-0.168; p = 0.007)	0.694	+2.93%
Loss Cost	2012.2	0.029 (CI = +/-0.017; p = 0.002)	0.238 (CI = +/-0.175; p = 0.010)	0.680	+2.99%
Loss Cost	2013.1	0.028 (CI = +/-0.019; p = 0.005)	0.243 (CI = +/-0.182; p = 0.012)	0.656	+2.87%
Loss Cost	2013.2	0.027 (CI = +/-0.021; p = 0.016)	0.248 (CI = +/-0.190; p = 0.013)	0.631	+2.72%
Loss Cost	2014.1	0.026 (CI = +/-0.024; p = 0.035)	0.251 (CI = +/-0.199; p = 0.017)	0.608	+2.65%
Loss Cost	2014.2	0.023 (CI = +/-0.027; p = 0.094)	0.262 (CI = +/-0.209; p = 0.017)	0.578	+2.32%
Loss Cost	2015.2	0.016 (CI = +/-0.031; p = 0.288)	0.287 (CI = +/-0.215; p = 0.012)	0.551	+1.61%
Loss Cost	2016.1	0.012 (CI = +/-0.035; p = 0.470)	0.298 (CI = +/-0.227; p = 0.014)	0.530	+1.23%
Loss Cost	2016.2	0.005 (CI = +/-0.040; p = 0.780)	0.319 (CI = +/-0.237; p = 0.012)	0.513	+0.53%
Loss Cost	2017.1	0.006 (CI = +/-0.048; p = 0.784)	0.317 (CI = +/-0.257; p = 0.020)	0.503	+0.61%
Severity	2005.1	0.048 (CI = +/-0.004; p = 0.000)	0.131 (CI = +/-0.081; p = 0.002)	0.963	+4.96%
Severity	2005.2	0.048 (CI = +/-0.004; p = 0.000)	0.132 (CI = +/-0.082; p = 0.003)	0.960	+4.95%
Severity	2006.1	0.049 (CI = +/-0.004; p = 0.000)	0.127 (CI = +/-0.082; p = 0.004)	0.960	+5.03%
Severity	2006.2	0.050 (CI = +/-0.004; p = 0.000)	0.121 (CI = +/-0.081; p = 0.005)	0.960	+5.12%
Severity	2007.1	0.050 (CI = +/-0.005; p = 0.000)	0.123 (CI = +/-0.083; p = 0.005)	0.957	+5.08%
Severity	2007.2	0.050 (CI = +/-0.005; p = 0.000)	0.123 (CI = +/-0.084; p = 0.006)	0.954	+5.09%
Severity	2008.1	0.051 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.082; p = 0.007)	0.956	+5.23%
Severity	2008.2	0.053 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.076; p = 0.009)	0.963	+5.42%
Severity	2009.1	0.055 (CI = +/-0.005; p = 0.000)	0.096 (CI = +/-0.071; p = 0.010)	0.968	+5.60%
Severity	2009.2	0.055 (CI = +/-0.005; p = 0.000)	0.093 (CI = +/-0.072; p = 0.014)	0.966	+5.66%
Severity	2010.1	0.056 (CI = +/-0.005; p = 0.000)	0.089 (CI = +/-0.073; p = 0.019)	0.964	+5.74%
Severity	2010.2	0.056 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.076; p = 0.021)	0.960	+5.72%
Severity	2011.1	0.057 (CI = +/-0.006; p = 0.000)	0.086 (CI = +/-0.077; p = 0.030)	0.958	+5.82%
Severity	2011.2	0.056 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.079; p = 0.031)	0.953	+5.77%
Severity	2012.1	0.056 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.082; p = 0.032)	0.948	+5.71%
Severity	2012.2	0.054 (CI = +/-0.008; p = 0.000)	0.097 (CI = +/-0.082; p = 0.023)	0.942	+5.55%
Severity	2013.1	0.051 (CI = +/-0.008; p = 0.000)	0.111 (CI = +/-0.075; p = 0.006)	0.945	+5.19%
Severity	2013.2	0.047 (CI = +/-0.008; p = 0.000)	0.124 (CI = +/-0.069; p = 0.001)	0.949	+4.82%
Severity	2014.1	0.046 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.072; p = 0.002)	0.941	+4.76%
Severity	2014.2	0.044 (CI = +/-0.010; p = 0.000)	0.134 (CI = +/-0.074; p = 0.001)	0.935	+4.53%
Severity	2015.2	0.046 (CI = +/-0.011; p = 0.000)	0.127 (CI = +/-0.077; p = 0.003)	0.931	+4.74%
Severity	2016.1	0.047 (CI = +/-0.013; p = 0.000)	0.124 (CI = +/-0.081; p = 0.005)	0.924	+4.84%
Severity	2016.2	0.045 (CI = +/-0.015; p = 0.000)	0.130 (CI = +/-0.086; p = 0.006)	0.913	+4.65%
Severity	2017.1	0.050 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.086; p = 0.012)	0.920	+5.16%
Frequency	2005.1	-0.031 (CI = +/-0.006; p = 0.000)	0.170 (CI = +/-0.118; p = 0.006)	0.786	-3.09%
Frequency	2005.2	-0.032 (CI = +/-0.006; p = 0.000)	0.176 (CI = +/-0.118; p = 0.005)	0.786	-3.18%
Frequency	2006.1	-0.033 (CI = +/-0.006; p = 0.000)	0.182 (CI = +/-0.119; p = 0.004)	0.785	-3.26%
Frequency	2006.2	-0.034 (CI = +/-0.006; p = 0.000)	0.188 (CI = +/-0.119; p = 0.003)	0.784	-3.35%
Frequency	2007.1	-0.033 (CI = +/-0.007; p = 0.000)	0.183 (CI = +/-0.121; p = 0.004)	0.762	-3.28%
Frequency	2007.2	-0.032 (CI = +/-0.007; p = 0.000)	0.175 (CI = +/-0.121; p = 0.006)	0.737	-3.15%
Frequency	2008.1	-0.031 (CI = +/-0.007; p = 0.000)	0.170 (CI = +/-0.122; p = 0.008)	0.709	-3.07%
Frequency	2008.2	-0.032 (CI = +/-0.008; p = 0.000)	0.174 (CI = +/-0.125; p = 0.008)	0.696	-3.13%
Frequency	2009.1	-0.032 (CI = +/-0.008; p = 0.000)	0.177 (CI = +/-0.128; p = 0.008)	0.680	-3.18%
Frequency	2009.2	-0.031 (CI = +/-0.009; p = 0.000)	0.172 (CI = +/-0.130; p = 0.012)	0.643	-3.09%
Frequency	2010.1	-0.030 (CI = +/-0.010; p = 0.000)	0.164 (CI = +/-0.131; p = 0.016)	0.597	-2.93%
Frequency	2010.2	-0.030 (CI = +/-0.010; p = 0.000)	0.167 (CI = +/-0.135; p = 0.017)	0.576	-2.99%
Frequency	2011.1	-0.030 (CI = +/-0.011; p = 0.000)	0.165 (CI = +/-0.139; p = 0.022)	0.535	-2.96%
Frequency	2011.2	-0.029 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.144; p = 0.029)	0.485	-2.90%
Frequency	2012.1	-0.027 (CI = +/-0.013; p = 0.000)	0.150 (CI = +/-0.144; p = 0.042)	0.408	-2.63%
Frequency	2012.2	-0.025 (CI = +/-0.014; p = 0.002)	0.141 (CI = +/-0.147; p = 0.060)	0.328	-2.42%
Frequency	2013.1	-0.022 (CI = +/-0.016; p = 0.008)	0.132 (CI = +/-0.151; p = 0.084)	0.245	-2.20%
Frequency	2013.2	-0.020 (CI = +/-0.017; p = 0.026)	0.124 (CI = +/-0.157; p = 0.114)	0.165	-2.00%
Frequency	2014.1	-0.020 (CI = +/-0.020; p = 0.046)	0.124 (CI = +/-0.165; p = 0.131)	0.127	-2.01%
Frequency	2014.2	-0.021 (CI = +/-0.023; p = 0.065)	0.128 (CI = +/-0.174; p = 0.139)	0.105	-2.11%
Frequency	2015.2	-0.030 (CI = +/-0.024; p = 0.018)	0.159 (CI = +/-0.170; p = 0.065)	0.231	-2.99%
Frequency	2016.1	-0.035 (CI = +/-0.028; p = 0.016)	0.174 (CI = +/-0.177; p = 0.054)	0.260	-3.44%
Frequency	2016.2	-0.040 (CI = +/-0.031; p = 0.016)	0.189 (CI = +/-0.186; p = 0.046)	0.280	-3.94%
Frequency	2017.1	-0.044 (CI = +/-0.037; p = 0.022)	0.201 (CI = +/-0.198; p = 0.048)	0.269	-4.32%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change, mobility, new_normal

Scalar Level Change Start Date = 2023-01-01

Fit	Start Date	Time	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2005.1	0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.119; p = 0.325)	0.195 (CI = +/-0.134; p = 0.006)	0.809	+2.06%
Loss Cost	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.067 (CI = +/-0.120; p = 0.262)	0.197 (CI = +/-0.133; p = 0.005)	0.802	+1.93%
Loss Cost	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.067 (CI = +/-0.123; p = 0.276)	0.197 (CI = +/-0.136; p = 0.006)	0.795	+1.94%
Loss Cost	2006.2	0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.066 (CI = +/-0.126; p = 0.298)	0.196 (CI = +/-0.138; p = 0.007)	0.789	+1.96%
Loss Cost	2007.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.061 (CI = +/-0.130; p = 0.345)	0.195 (CI = +/-0.140; p = 0.008)	0.786	+2.03%
Loss Cost	2007.2	0.022 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.128; p = 0.470)	0.191 (CI = +/-0.137; p = 0.008)	0.802	+2.27%
Loss Cost	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.119; p = 0.701)	0.185 (CI = +/-0.125; p = 0.005)	0.840	+2.66%
Loss Cost	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.118; p = 0.887)	0.182 (CI = +/-0.123; p = 0.005)	0.851	+2.90%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.116; p = 0.898)	0.177 (CI = +/-0.119; p = 0.005)	0.862	+3.18%
Loss Cost	2009.2	0.035 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.638)	0.172 (CI = +/-0.114; p = 0.005)	0.879	+3.52%
Loss Cost	2010.1	0.040 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.099; p = 0.275)	0.164 (CI = +/-0.098; p = 0.002)	0.913	+4.04%
Loss Cost	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.103; p = 0.291)	0.164 (CI = +/-0.101; p = 0.003)	0.907	+4.05%
Loss Cost	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.099; p = 0.139)	0.158 (CI = +/-0.095; p = 0.002)	0.919	+4.44%
Loss Cost	2011.2	0.046 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.085 (CI = +/-0.101; p = 0.095)	0.154 (CI = +/-0.095; p = 0.003)	0.920	+4.69%
Loss Cost	2012.1	0.052 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.116 (CI = +/-0.086; p = 0.011)	0.144 (CI = +/-0.079; p = 0.001)	0.947	+5.37%
Loss Cost	2012.2	0.057 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.136 (CI = +/-0.083; p = 0.003)	0.137 (CI = +/-0.074; p = 0.001)	0.954	+5.83%
Loss Cost	2013.1	0.058 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.144 (CI = +/-0.087; p = 0.003)	0.134 (CI = +/-0.076; p = 0.002)	0.952	+6.02%
Loss Cost	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.154 (CI = +/-0.093; p = 0.003)	0.131 (CI = +/-0.078; p = 0.003)	0.950	+6.26%
Loss Cost	2014.1	0.066 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.175 (CI = +/-0.095; p = 0.001)	0.123 (CI = +/-0.076; p = 0.004)	0.953	+6.82%
Loss Cost	2014.2	0.068 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.182 (CI = +/-0.105; p = 0.002)	0.120 (CI = +/-0.080; p = 0.006)	0.949	+7.01%
Loss Cost	2015.2	0.062 (CI = +/-0.023; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.161 (CI = +/-0.117; p = 0.011)	0.129 (CI = +/-0.083; p = 0.005)	0.945	+6.40%
Loss Cost	2016.1	0.061 (CI = +/-0.028; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.133; p = 0.025)	0.131 (CI = +/-0.090; p = 0.008)	0.941	+6.27%
Loss Cost	2016.2	0.049 (CI = +/-0.031; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	-0.117 (CI = +/-0.139; p = 0.091)	0.149 (CI = +/-0.090; p = 0.004)	0.946	+5.03%
Loss Cost	2017.1	0.057 (CI = +/-0.039; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.143 (CI = +/-0.158; p = 0.071)	0.136 (CI = +/-0.098; p = 0.011)	0.948	+5.90%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.331)	0.054 (CI = +/-0.085; p = 0.202)	0.083 (CI = +/-0.095; p = 0.085)	0.965	+4.90%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.355)	0.056 (CI = +/-0.087; p = 0.201)	0.083 (CI = +/-0.097; p = 0.089)	0.962	+4.88%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.288)	0.048 (CI = +/-0.087; p = 0.265)	0.082 (CI = +/-0.096; p = 0.093)	0.962	+4.99%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.213)	0.039 (CI = +/-0.086; p = 0.358)	0.080 (CI = +/-0.094; p = 0.095)	0.962	+5.13%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.250)	0.043 (CI = +/-0.088; p = 0.322)	0.081 (CI = +/-0.096; p = 0.095)	0.959	+5.07%
Severity	2007.2	0.049 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.259)	0.043 (CI = +/-0.091; p = 0.341)	0.080 (CI = +/-0.097; p = 0.102)	0.964	+5.07%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.164)	0.031 (CI = +/-0.089; p = 0.486)	0.077 (CI = +/-0.094; p = 0.102)	0.959	+5.29%
Severity	2008.2	0.054 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	0.013 (CI = +/-0.081; p = 0.741)	0.073 (CI = +/-0.085; p = 0.090)	0.966	+5.59%
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.017)	-0.004 (CI = +/-0.073; p = 0.908)	0.068 (CI = +/-0.075; p = 0.075)	0.973	+5.91%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	-0.011 (CI = +/-0.074; p = 0.768)	0.066 (CI = +/-0.075; p = 0.084)	0.972	+6.03%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.019 (CI = +/-0.075; p = 0.604)	0.064 (CI = +/-0.077; p = 0.093)	0.972	+6.19%
Severity	2010.2	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	-0.020 (CI = +/-0.079; p = 0.601)	0.063 (CI = +/-0.079; p = 0.102)	0.969	+6.21%
Severity	2011.1	0.062 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	-0.031 (CI = +/-0.079; p = 0.418)	0.060 (CI = +/-0.076; p = 0.115)	0.969	+6.44%
Severity	2011.2	0.062 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.031 (CI = +/-0.083; p = 0.450)	0.060 (CI = +/-0.078; p = 0.124)	0.965	+6.43%
Severity	2012.1	0.062 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	-0.030 (CI = +/-0.088; p = 0.488)	0.060 (CI = +/-0.080; p = 0.133)	0.960	+6.41%
Severity	2012.2	0.060 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.021)	-0.020 (CI = +/-0.091; p = 0.654)	0.064 (CI = +/-0.081; p = 0.118)	0.955	+6.18%
Severity	2013.1	0.054 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.004; p = 0.035)	0.007 (CI = +/-0.084; p = 0.869)	0.073 (CI = +/-0.072; p = 0.048)	0.959	+5.55%
Severity	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.002; p = 0.059)	0.036 (CI = +/-0.072; p = 0.305)	0.084 (CI = +/-0.061; p = 0.010)	0.967	+4.82%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.094)	0.043 (CI = +/-0.079; p = 0.261)	0.086 (CI = +/-0.063; p = 0.010)	0.963	+4.65%
Severity	2014.2	0.039 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.003; p = 0.206)	0.067 (CI = +/-0.070; p = 0.090)	0.096 (CI = +/-0.060; p = 0.004)	0.964	+4.02%
Severity	2015.2	0.042 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.180)	0.057 (CI = +/-0.090; p = 0.195)	0.092 (CI = +/-0.064; p = 0.008)	0.960	+4.30%
Severity	2016.1	0.043 (CI = +/-0.021; p = 0.001)	0.002 (CI = +/-0.003; p = 0.209)	0.055 (CI = +/-0.102; p = 0.262)	0.091 (CI = +/-0.069; p = 0.014)	0.956	+4.35%
Severity	2016.2	0.034 (CI = +/-0.024; p = 0.011)	0.001 (CI = +/-0.003; p = 0.407)	0.084 (CI = +/-0.108; p = 0.113)	0.104 (CI = +/-0.070; p = 0.007)	0.956	+3.44%
Severity	2017.1	0.043 (CI = +/-0.029; p = 0.008)	0.002 (CI = +/-0.003; p = 0.239)	0.056 (CI = +/-0.117; p = 0.314)	0.090 (CI = +/-0.073; p = 0.020)	0.958	+4.38%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.004 (CI = +/-0.108; p = 0.937)	0.112 (CI = +/-0.121; p = 0.070)	0.845	-2.71%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.011 (CI = +/-0.109; p = 0.833)	0.113 (CI = +/-0.122; p = 0.067)	0.844	-2.81%
Frequency	2006.1	-0.030 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.018 (CI = +/-0.111; p = 0.736)	0.115 (CI = +/-0.122; p = 0.064)	0.843	-2.91%
Frequency	2006.2	-0.031 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.026 (CI = +/-0.112; p = 0.637)	0.117 (CI = +/-0.122; p = 0.060)	0.842	-3.02%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.017 (CI = +/-0.113; p = 0.757)	0.115 (CI = +/-0.122; p = 0.064)	0.829	-2.89%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.003 (CI = +/-0.110; p = 0.960)	0.111 (CI = +/-0.118; p = 0.064)	0.821	-2.67%
Frequency	2008.1	-0.025 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.008 (CI = +/-0.111; p = 0.882)	0.108 (CI = +/-0.117; p = 0.068)	0.809	-2.50%
Frequency	2008.2	-0.026 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.005 (CI = +/-0.114; p = 0.929)	0.109 (CI = +/-0.119; p = 0.071)	0.799	-2.55%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.003 (CI = +/-0.118; p = 0.957)	0.110 (CI = +/-0.122; p = 0.076)	0.787	-2.58%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	-0.015 (CI = +/-0.120; p = 0.796)	0.106 (CI = +/-0.121; p = 0.084)	0.770	-2.37%
Frequency	2010.1	-0.020 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.117; p = 0.550)	0.101 (CI = +/-0.117; p = 0.087)	0.761	-2.03%
Frequency	2010.2	-0.021 (CI = +/-0.012; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	-0.034 (CI = +/-0.122; p = 0.573)	0.101 (CI = +/-0.120; p = 0.095)	0.747	-2.04%
Frequency	2011.1	-0.019 (CI = +/-0.013; p = 0.007)	0.009 (CI = +/-0.005; p = 0.001)	-0.042 (CI = +/-0.127; p = 0.497)	0.098 (CI = +/-0.122; p = 0.109)	0.726	-1.88%
Frequency	2011.2	-0.016 (CI = +/-0.015; p = 0.028)	0.009 (CI = +/-0.005; p = 0.001)	-0.055 (CI = +/-0.131; p = 0.395)	0.094 (CI = +/-0.123; p = 0.126)	0.706	-1.63%
Frequency	2012.1	-0.010 (CI = +/-0.014; p = 0.170)	0.010 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.122; p = 0.155)	0.084 (CI = +/-0.112; p = 0.134)	0.720	-0.98%
Frequency	2012.2	-0.003 (CI = +/-0.015; p = 0.637)	0.011 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.115; p = 0.048)	0.074 (CI = +/-0.103; p = 0.150)	0.740	-0.33%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.515)	0.012 (CI = +/-0.004; p = 0.000)	-0.151 (CI = +/-0.104; p = 0.007)	0.061 (CI = +/-0.090; p = 0.169)	0.784	+0.45%
Frequency	2013.2	0.014 (CI = +/-0.013; p = 0.038)	0.013 (CI = +/-0.003; p = 0.000)	-0.190 (CI = +/-0.087; p = 0.000)	0.047 (CI = +/-0.073; p = 0.189)	0.853	+1.37%
Frequency	2014.1	0.021 (CI = +/-0.013; p = 0.004)	0.014 (CI = +/-0.003; p = 0.000)	-0.218 (CI = +/-0.082; p = 0.000)	0.036 (CI = +/-0.065; p = 0.256)	0.886	+2.07%
Frequency	2014.2	0.028 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.249 (CI = +/-0.077; p = 0.000)	0.024 (CI = +/-0.058; p = 0.391)	0.916	+2.87%
Frequency	2015.2	0.020 (CI = +/-0.015; p = 0.011)	0.014 (CI = +/-0.002; p = 0.000)	-0.217 (CI = +/-0.076; p = 0.000)	0.037 (CI = +/-0.054; p = 0.162)	0.936	+2.02%
Frequency	2016.1	0.018 (CI = +/-0.018; p = 0.046)	0.013 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.086; p = 0.000)	0.040 (CI = +/-0.058; p = 0.163)	0.936	+1.85%
Frequency	2016.2	0.015 (CI = +/-0.022; p = 0.156)	0.013 (CI = +/-0.003; p = 0.000)	-0.201 (CI = +/-0.098; p = 0.001)	0.044 (CI = +/-0.063; p = 0.151)	0.935	+1.54%
Frequency	2017.1	0.014 (CI = +/-0.028; p = 0.279)	0.013 (CI = +/-0.003; p = 0.000)	-0.199 (CI = +/-0.115; p = 0.003)	0.046 (CI = +/-0.071; p = 0.184)	0.932	+1.45%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.024 (CI = +/-0.007; p = 0.000)	0.542	+2.39%
Loss Cost	2005.2	0.023 (CI = +/-0.008; p = 0.000)	0.513	+2.34%
Loss Cost	2006.1	0.023 (CI = +/-0.008; p = 0.000)	0.498	+2.36%
Loss Cost	2006.2	0.024 (CI = +/-0.008; p = 0.000)	0.486	+2.40%
Loss Cost	2007.1	0.024 (CI = +/-0.009; p = 0.000)	0.481	+2.48%
Loss Cost	2007.2	0.026 (CI = +/-0.009; p = 0.000)	0.502	+2.64%
Loss Cost	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.546	+2.87%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.557	+3.03%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	0.567	+3.19%
Loss Cost	2009.2	0.033 (CI = +/-0.011; p = 0.000)	0.581	+3.37%
Loss Cost	2010.1	0.036 (CI = +/-0.011; p = 0.000)	0.611	+3.64%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	0.584	+3.64%
Loss Cost	2011.1	0.038 (CI = +/-0.013; p = 0.000)	0.587	+3.83%
Loss Cost	2011.2	0.039 (CI = +/-0.014; p = 0.000)	0.572	+3.93%
Loss Cost	2012.1	0.041 (CI = +/-0.015; p = 0.000)	0.585	+4.20%
Loss Cost	2012.2	0.043 (CI = +/-0.016; p = 0.000)	0.573	+4.36%
Loss Cost	2013.1	0.043 (CI = +/-0.018; p = 0.000)	0.539	+4.39%
Loss Cost	2013.2	0.043 (CI = +/-0.020; p = 0.000)	0.503	+4.43%
Loss Cost	2014.1	0.045 (CI = +/-0.022; p = 0.000)	0.476	+4.56%
Loss Cost	2014.2	0.044 (CI = +/-0.025; p = 0.001)	0.426	+4.55%
Loss Cost	2015.2	0.043 (CI = +/-0.028; p = 0.006)	0.353	+4.35%
Loss Cost	2016.1	0.043 (CI = +/-0.032; p = 0.012)	0.312	+4.39%
Loss Cost	2016.2	0.042 (CI = +/-0.036; p = 0.027)	0.255	+4.28%
Loss Cost	2017.1	0.047 (CI = +/-0.041; p = 0.029)	0.264	+4.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.952	+5.26%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.949	+5.27%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.949	+5.35%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	0.950	+5.45%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	0.946	+5.43%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	0.942	+5.45%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.946	+5.59%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.953	+5.77%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	0.960	+5.95%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	0.958	+6.02%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.957	+6.10%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	0.952	+6.11%
Severity	2011.1	0.060 (CI = +/-0.006; p = 0.000)	0.951	+6.22%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	0.945	+6.21%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	0.937	+6.20%
Severity	2012.2	0.059 (CI = +/-0.007; p = 0.000)	0.928	+6.11%
Severity	2013.1	0.057 (CI = +/-0.008; p = 0.000)	0.922	+5.89%
Severity	2013.2	0.055 (CI = +/-0.008; p = 0.000)	0.912	+5.68%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	0.900	+5.73%
Severity	2014.2	0.055 (CI = +/-0.010; p = 0.000)	0.881	+5.69%
Severity	2015.2	0.058 (CI = +/-0.011; p = 0.000)	0.880	+5.99%
Severity	2016.1	0.060 (CI = +/-0.012; p = 0.000)	0.874	+6.19%
Severity	2016.2	0.060 (CI = +/-0.014; p = 0.000)	0.853	+6.22%
Severity	2017.1	0.065 (CI = +/-0.014; p = 0.000)	0.873	+6.74%
Frequency	2005.1	-0.028 (CI = +/-0.005; p = 0.000)	0.741	-2.73%
Frequency	2005.2	-0.028 (CI = +/-0.006; p = 0.000)	0.736	-2.78%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.730	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	0.723	-2.89%
Frequency	2007.1	-0.028 (CI = +/-0.007; p = 0.000)	0.698	-2.80%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.671	-2.67%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.640	-2.57%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	0.622	-2.60%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	0.599	-2.60%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.559	-2.49%
Frequency	2010.1	-0.023 (CI = +/-0.009; p = 0.000)	0.510	-2.32%
Frequency	2010.2	-0.024 (CI = +/-0.010; p = 0.000)	0.483	-2.33%
Frequency	2011.1	-0.023 (CI = +/-0.010; p = 0.000)	0.437	-2.25%
Frequency	2011.2	-0.022 (CI = +/-0.011; p = 0.001)	0.385	-2.15%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.309	-1.88%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.011)	0.233	-1.66%
Frequency	2013.1	-0.014 (CI = +/-0.013; p = 0.039)	0.157	-1.42%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.103)	0.088	-1.19%
Frequency	2014.1	-0.011 (CI = +/-0.016; p = 0.168)	0.053	-1.11%
Frequency	2014.2	-0.011 (CI = +/-0.018; p = 0.231)	0.029	-1.08%
Frequency	2015.2	-0.016 (CI = +/-0.020; p = 0.122)	0.089	-1.54%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.129)	0.090	-1.70%
Frequency	2016.2	-0.018 (CI = +/-0.026; p = 0.149)	0.082	-1.83%
Frequency	2017.1	-0.018 (CI = +/-0.030; p = 0.206)	0.052	-1.82%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.028 (CI = +/-0.006; p = 0.000)	-0.009 (CI = +/-0.065; p = 0.774)	0.012 (CI = +/-0.005; p = 0.000)	0.718	+2.85%
Loss Cost	2005.2	0.028 (CI = +/-0.006; p = 0.000)	-0.007 (CI = +/-0.066; p = 0.829)	0.012 (CI = +/-0.005; p = 0.000)	0.698	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.068; p = 0.893)	0.012 (CI = +/-0.005; p = 0.000)	0.690	+2.86%
Loss Cost	2006.2	0.029 (CI = +/-0.007; p = 0.000)	-0.008 (CI = +/-0.070; p = 0.808)	0.012 (CI = +/-0.005; p = 0.000)	0.685	+2.93%
Loss Cost	2007.1	0.030 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.071; p = 0.927)	0.012 (CI = +/-0.005; p = 0.000)	0.687	+3.02%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.070; p = 0.672)	0.012 (CI = +/-0.005; p = 0.000)	0.718	+3.22%
Loss Cost	2008.1	0.034 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.065; p = 0.977)	0.013 (CI = +/-0.005; p = 0.000)	0.772	+3.48%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.064; p = 0.725)	0.013 (CI = +/-0.005; p = 0.000)	0.792	+3.66%
Loss Cost	2009.1	0.038 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.063; p = 0.945)	0.013 (CI = +/-0.004; p = 0.000)	0.810	+3.85%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.014 (CI = +/-0.060; p = 0.640)	0.013 (CI = +/-0.004; p = 0.000)	0.834	+4.07%
Loss Cost	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.055; p = 0.966)	0.013 (CI = +/-0.004; p = 0.000)	0.873	+4.36%
Loss Cost	2010.2	0.043 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.057; p = 0.926)	0.013 (CI = +/-0.004; p = 0.000)	0.864	+4.39%
Loss Cost	2011.1	0.045 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.055; p = 0.828)	0.013 (CI = +/-0.004; p = 0.000)	0.879	+4.60%
Loss Cost	2011.2	0.046 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.057; p = 0.999)	0.013 (CI = +/-0.004; p = 0.000)	0.878	+4.73%
Loss Cost	2012.1	0.049 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.053; p = 0.675)	0.014 (CI = +/-0.003; p = 0.000)	0.903	+5.02%
Loss Cost	2012.2	0.051 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.054; p = 0.891)	0.013 (CI = +/-0.003; p = 0.000)	0.905	+5.19%
Loss Cost	2013.1	0.051 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.056; p = 0.858)	0.014 (CI = +/-0.003; p = 0.000)	0.897	+5.23%
Loss Cost	2013.2	0.051 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.060; p = 0.897)	0.013 (CI = +/-0.003; p = 0.000)	0.889	+5.26%
Loss Cost	2014.1	0.052 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.063; p = 0.820)	0.014 (CI = +/-0.004; p = 0.000)	0.884	+5.37%
Loss Cost	2014.2	0.052 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.068; p = 0.764)	0.014 (CI = +/-0.004; p = 0.000)	0.873	+5.29%
Loss Cost	2015.2	0.049 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.069; p = 0.892)	0.014 (CI = +/-0.004; p = 0.000)	0.864	+5.04%
Loss Cost	2016.1	0.048 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.073; p = 0.952)	0.014 (CI = +/-0.004; p = 0.000)	0.855	+4.95%
Loss Cost	2016.2	0.045 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.077; p = 0.733)	0.014 (CI = +/-0.004; p = 0.000)	0.855	+4.61%
Loss Cost	2017.1	0.047 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.081; p = 0.646)	0.014 (CI = +/-0.004; p = 0.000)	0.856	+4.83%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.042; p = 0.309)	0.003 (CI = +/-0.003; p = 0.050)	0.957	+5.39%
Severity	2005.2	0.053 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.294)	0.003 (CI = +/-0.003; p = 0.052)	0.954	+5.41%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.018 (CI = +/-0.043; p = 0.406)	0.003 (CI = +/-0.003; p = 0.041)	0.954	+5.49%
Severity	2006.2	0.055 (CI = +/-0.004; p = 0.000)	-0.025 (CI = +/-0.042; p = 0.233)	0.003 (CI = +/-0.003; p = 0.031)	0.957	+5.61%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.043; p = 0.222)	0.003 (CI = +/-0.003; p = 0.035)	0.953	+5.59%
Severity	2007.2	0.055 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.190)	0.003 (CI = +/-0.003; p = 0.036)	0.951	+5.64%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.043; p = 0.299)	0.004 (CI = +/-0.003; p = 0.023)	0.954	+5.77%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.037; p = 0.077)	0.004 (CI = +/-0.003; p = 0.008)	0.966	+5.98%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.133)	0.004 (CI = +/-0.002; p = 0.002)	0.973	+6.15%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.071)	0.004 (CI = +/-0.002; p = 0.002)	0.973	+6.25%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.034; p = 0.107)	0.004 (CI = +/-0.002; p = 0.002)	0.973	+6.33%
Severity	2010.2	0.062 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.035; p = 0.094)	0.004 (CI = +/-0.002; p = 0.002)	0.970	+6.37%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	-0.026 (CI = +/-0.036; p = 0.142)	0.004 (CI = +/-0.002; p = 0.002)	0.970	+6.47%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.037; p = 0.143)	0.004 (CI = +/-0.002; p = 0.002)	0.966	+6.49%
Severity	2012.1	0.063 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.039; p = 0.144)	0.004 (CI = +/-0.002; p = 0.003)	0.961	+6.46%
Severity	2012.2	0.062 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.196)	0.004 (CI = +/-0.002; p = 0.003)	0.955	+6.41%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.037; p = 0.070)	0.004 (CI = +/-0.002; p = 0.002)	0.959	+6.17%
Severity	2013.2	0.058 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.037; p = 0.141)	0.004 (CI = +/-0.002; p = 0.001)	0.954	+6.00%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.039; p = 0.163)	0.004 (CI = +/-0.002; p = 0.002)	0.947	+6.01%
Severity	2014.2	0.058 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.043; p = 0.193)	0.004 (CI = +/-0.002; p = 0.002)	0.937	+6.01%
Severity	2015.2	0.061 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.042; p = 0.266)	0.004 (CI = +/-0.002; p = 0.002)	0.938	+6.24%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.358)	0.004 (CI = +/-0.002; p = 0.003)	0.934	+6.36%
Severity	2016.2	0.062 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.048; p = 0.384)	0.004 (CI = +/-0.002; p = 0.005)	0.922	+6.38%
Severity	2017.1	0.065 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.046; p = 0.588)	0.004 (CI = +/-0.002; p = 0.004)	0.935	+6.75%
Frequency	2005.1	-0.024 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.051; p = 0.634)	0.009 (CI = +/-0.004; p = 0.000)	0.828	-2.41%
Frequency	2005.2	-0.025 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.052; p = 0.550)	0.009 (CI = +/-0.004; p = 0.000)	0.825	-2.46%
Frequency	2006.1	-0.025 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.053; p = 0.617)	0.009 (CI = +/-0.004; p = 0.000)	0.820	-2.49%
Frequency	2006.2	-0.026 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.055; p = 0.542)	0.009 (CI = +/-0.004; p = 0.000)	0.816	-2.54%
Frequency	2007.1	-0.025 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.054; p = 0.394)	0.009 (CI = +/-0.004; p = 0.000)	0.808	-2.43%
Frequency	2007.2	-0.023 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.053; p = 0.585)	0.009 (CI = +/-0.004; p = 0.000)	0.800	-2.29%
Frequency	2008.1	-0.022 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.053; p = 0.417)	0.009 (CI = +/-0.004; p = 0.000)	0.792	-2.17%
Frequency	2008.2	-0.022 (CI = +/-0.006; p = 0.000)	0.022 (CI = +/-0.055; p = 0.407)	0.009 (CI = +/-0.004; p = 0.000)	0.781	-2.19%
Frequency	2009.1	-0.022 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.057; p = 0.403)	0.009 (CI = +/-0.004; p = 0.000)	0.768	-2.17%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	0.017 (CI = +/-0.057; p = 0.550)	0.009 (CI = +/-0.004; p = 0.000)	0.751	-2.05%
Frequency	2010.1	-0.019 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.055; p = 0.330)	0.009 (CI = +/-0.004; p = 0.000)	0.750	-1.85%
Frequency	2010.2	-0.019 (CI = +/-0.007; p = 0.000)	0.027 (CI = +/-0.057; p = 0.337)	0.009 (CI = +/-0.004; p = 0.000)	0.735	-1.86%
Frequency	2011.1	-0.018 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.059; p = 0.270)	0.009 (CI = +/-0.004; p = 0.000)	0.720	-1.75%
Frequency	2011.2	-0.017 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.061; p = 0.361)	0.009 (CI = +/-0.004; p = 0.000)	0.695	-1.66%
Frequency	2012.1	-0.014 (CI = +/-0.008; p = 0.002)	0.039 (CI = +/-0.056; p = 0.158)	0.010 (CI = +/-0.003; p = 0.000)	0.714	-1.35%
Frequency	2012.2	-0.012 (CI = +/-0.008; p = 0.008)	0.030 (CI = +/-0.056; p = 0.278)	0.009 (CI = +/-0.003; p = 0.000)	0.698	-1.15%
Frequency	2013.1	-0.009 (CI = +/-0.008; p = 0.034)	0.039 (CI = +/-0.053; p = 0.140)	0.010 (CI = +/-0.003; p = 0.000)	0.714	-0.88%
Frequency	2013.2	-0.007 (CI = +/-0.009; p = 0.106)	0.031 (CI = +/-0.054; p = 0.244)	0.010 (CI = +/-0.003; p = 0.000)	0.700	-0.70%
Frequency	2014.1	-0.006 (CI = +/-0.010; p = 0.200)	0.034 (CI = +/-0.056; p = 0.221)	0.010 (CI = +/-0.003; p = 0.000)	0.692	-0.60%
Frequency	2014.2	-0.007 (CI = +/-0.011; p = 0.202)	0.037 (CI = +/-0.061; p = 0.216)	0.010 (CI = +/-0.003; p = 0.000)	0.685	-0.68%
Frequency	2015.2	-0.011 (CI = +/-0.010; p = 0.035)	0.027 (CI = +/-0.054; p = 0.301)	0.010 (CI = +/-0.003; p = 0.000)	0.770	-1.13%
Frequency	2016.1	-0.013 (CI = +/-0.011; p = 0.025)	0.022 (CI = +/-0.056; p = 0.420)	0.010 (CI = +/-0.003; p = 0.000)	0.782	-1.33%
Frequency	2016.2	-0.017 (CI = +/-0.012; p = 0.010)	0.032 (CI = +/-0.056; p = 0.233)	0.010 (CI = +/-0.003; p = 0.000)	0.812	-1.66%
Frequency	2017.1	-0.018 (CI = +/-0.014; p = 0.014)	0.029 (CI = +/-0.060; p = 0.308)	0.010 (CI = +/-0.003; p = 0.000)	0.809	-1.80%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.024 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.082; p = 0.515)	0.535	+2.39%
Loss Cost	2005.2	0.023 (CI = +/-0.008; p = 0.000)	-0.024 (CI = +/-0.085; p = 0.569)	0.503	+2.35%
Loss Cost	2006.1	0.023 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.087; p = 0.596)	0.487	+2.36%
Loss Cost	2006.2	0.024 (CI = +/-0.009; p = 0.000)	-0.026 (CI = +/-0.090; p = 0.555)	0.475	+2.42%
Loss Cost	2007.1	0.024 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.092; p = 0.617)	0.469	+2.48%
Loss Cost	2007.2	0.026 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.093; p = 0.462)	0.495	+2.66%
Loss Cost	2008.1	0.028 (CI = +/-0.009; p = 0.000)	-0.022 (CI = +/-0.092; p = 0.624)	0.534	+2.88%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.093; p = 0.487)	0.549	+3.05%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.095; p = 0.592)	0.556	+3.19%
Loss Cost	2009.2	0.033 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.096; p = 0.441)	0.575	+3.41%
Loss Cost	2010.1	0.036 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.096; p = 0.583)	0.600	+3.64%
Loss Cost	2010.2	0.036 (CI = +/-0.012; p = 0.000)	-0.027 (CI = +/-0.100; p = 0.579)	0.572	+3.67%
Loss Cost	2011.1	0.038 (CI = +/-0.013; p = 0.000)	-0.021 (CI = +/-0.103; p = 0.680)	0.572	+3.83%
Loss Cost	2011.2	0.039 (CI = +/-0.014; p = 0.000)	-0.027 (CI = +/-0.108; p = 0.608)	0.558	+3.97%
Loss Cost	2012.1	0.041 (CI = +/-0.015; p = 0.000)	-0.018 (CI = +/-0.110; p = 0.735)	0.568	+4.21%
Loss Cost	2012.2	0.043 (CI = +/-0.017; p = 0.000)	-0.026 (CI = +/-0.115; p = 0.639)	0.556	+4.40%
Loss Cost	2013.1	0.043 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.120; p = 0.654)	0.520	+4.41%
Loss Cost	2013.2	0.044 (CI = +/-0.020; p = 0.000)	-0.030 (CI = +/-0.128; p = 0.633)	0.483	+4.50%
Loss Cost	2014.1	0.045 (CI = +/-0.023; p = 0.001)	-0.027 (CI = +/-0.134; p = 0.676)	0.451	+4.59%
Loss Cost	2014.2	0.045 (CI = +/-0.026; p = 0.002)	-0.029 (CI = +/-0.144; p = 0.678)	0.397	+4.65%
Loss Cost	2015.2	0.043 (CI = +/-0.029; p = 0.006)	-0.034 (CI = +/-0.151; p = 0.642)	0.320	+4.41%
Loss Cost	2016.1	0.043 (CI = +/-0.033; p = 0.014)	-0.034 (CI = +/-0.162; p = 0.656)	0.274	+4.39%
Loss Cost	2016.2	0.043 (CI = +/-0.038; p = 0.030)	-0.034 (CI = +/-0.175; p = 0.685)	0.208	+4.36%
Loss Cost	2017.1	0.047 (CI = +/-0.043; p = 0.036)	-0.023 (CI = +/-0.187; p = 0.791)	0.208	+4.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.043; p = 0.232)	0.953	+5.26%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.045; p = 0.225)	0.950	+5.28%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.045; p = 0.306)	0.949	+5.35%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.175)	0.952	+5.46%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.045; p = 0.162)	0.948	+5.43%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.142)	0.944	+5.48%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.046; p = 0.218)	0.947	+5.59%
Severity	2008.2	0.056 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.061)	0.958	+5.80%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.103)	0.963	+5.95%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.040; p = 0.063)	0.962	+6.05%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.089)	0.960	+6.11%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.082)	0.956	+6.15%
Severity	2011.1	0.060 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.043; p = 0.117)	0.954	+6.23%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.120)	0.948	+6.26%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.119)	0.942	+6.22%
Severity	2012.2	0.060 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.050; p = 0.157)	0.932	+6.18%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.047; p = 0.073)	0.931	+5.92%
Severity	2013.2	0.056 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.130)	0.918	+5.77%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.052; p = 0.148)	0.906	+5.78%
Severity	2014.2	0.057 (CI = +/-0.010; p = 0.000)	-0.039 (CI = +/-0.056; p = 0.161)	0.888	+5.82%
Severity	2015.2	0.059 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.221)	0.885	+6.05%
Severity	2016.1	0.060 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.297)	0.875	+6.19%
Severity	2016.2	0.061 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.064; p = 0.285)	0.855	+6.31%
Severity	2017.1	0.065 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.064; p = 0.450)	0.869	+6.74%
Frequency	2005.1	-0.028 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.063; p = 0.982)	0.733	-2.73%
Frequency	2005.2	-0.028 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.064; p = 0.920)	0.728	-2.78%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.066; p = 0.999)	0.721	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.068; p = 0.911)	0.714	-2.89%
Frequency	2007.1	-0.028 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.069; p = 0.792)	0.689	-2.80%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.069; p = 0.987)	0.660	-2.67%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.070; p = 0.862)	0.628	-2.57%
Frequency	2008.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.073; p = 0.832)	0.609	-2.60%
Frequency	2009.1	-0.026 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.075; p = 0.842)	0.585	-2.61%
Frequency	2009.2	-0.025 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.077; p = 0.979)	0.542	-2.49%
Frequency	2010.1	-0.024 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.077; p = 0.812)	0.492	-2.32%
Frequency	2010.2	-0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.081; p = 0.804)	0.462	-2.34%
Frequency	2011.1	-0.023 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.084; p = 0.746)	0.416	-2.26%
Frequency	2011.2	-0.022 (CI = +/-0.012; p = 0.001)	0.008 (CI = +/-0.087; p = 0.844)	0.358	-2.16%
Frequency	2012.1	-0.019 (CI = +/-0.012; p = 0.003)	0.019 (CI = +/-0.087; p = 0.658)	0.283	-1.89%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.013)	0.009 (CI = +/-0.090; p = 0.840)	0.196	-1.67%
Frequency	2013.1	-0.014 (CI = +/-0.014; p = 0.042)	0.017 (CI = +/-0.091; p = 0.704)	0.119	-1.43%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.111)	0.008 (CI = +/-0.096; p = 0.869)	0.039	-1.21%
Frequency	2014.1	-0.011 (CI = +/-0.017; p = 0.177)	0.010 (CI = +/-0.100; p = 0.835)	0.000	-1.12%
Frequency	2014.2	-0.011 (CI = +/-0.019; p = 0.240)	0.010 (CI = +/-0.108; p = 0.852)	-0.029	-1.11%
Frequency	2015.2	-0.016 (CI = +/-0.021; p = 0.137)	0.000 (CI = +/-0.109; p = 0.997)	0.028	-1.54%
Frequency	2016.1	-0.017 (CI = +/-0.024; p = 0.143)	-0.004 (CI = +/-0.116; p = 0.938)	0.025	-1.70%
Frequency	2016.2	-0.018 (CI = +/-0.027; p = 0.167)	-0.001 (CI = +/-0.126; p = 0.992)	0.011	-1.83%
Frequency	2017.1	-0.018 (CI = +/-0.031; p = 0.225)	0.000 (CI = +/-0.136; p = 0.994)	-0.027	-1.82%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.725	+2.86%
Loss Cost	2005.2	0.028 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.707	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.699	+2.87%
Loss Cost	2006.2	0.029 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.694	+2.93%
Loss Cost	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.696	+3.02%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.724	+3.21%
Loss Cost	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.776	+3.48%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.794	+3.65%
Loss Cost	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.811	+3.84%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.832	+4.04%
Loss Cost	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.869	+4.33%
Loss Cost	2010.2	0.043 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.859	+4.34%
Loss Cost	2011.1	0.044 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.870	+4.54%
Loss Cost	2011.2	0.045 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.868	+4.64%
Loss Cost	2012.1	0.048 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.887	+4.90%
Loss Cost	2012.2	0.049 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.887	+5.03%
Loss Cost	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.877	+5.03%
Loss Cost	2013.2	0.049 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.868	+5.01%
Loss Cost	2014.1	0.049 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.860	+5.05%
Loss Cost	2014.2	0.048 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.849	+4.93%
Loss Cost	2015.1	0.045 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.847	+4.62%
Loss Cost	2015.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.873	+5.04%
Loss Cost	2016.1	0.048 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.866	+4.95%
Loss Cost	2016.2	0.045 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.864	+4.63%
Loss Cost	2017.1	0.047 (CI = +/-0.018; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.865	+4.83%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.052)	0.953	+5.38%
Severity	2005.2	0.053 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.949	+5.40%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.950	+5.49%
Severity	2006.2	0.055 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.032)	0.953	+5.61%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.036)	0.948	+5.60%
Severity	2007.2	0.055 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.037)	0.945	+5.63%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.023)	0.950	+5.79%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.960	+5.98%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.968	+6.18%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.967	+6.26%
Severity	2010.1	0.062 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.967	+6.36%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.002)	0.964	+6.39%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.965	+6.52%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.961	+6.53%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.956	+6.54%
Severity	2012.2	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.951	+6.47%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.948	+6.29%
Severity	2013.2	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.943	+6.13%
Severity	2014.1	0.060 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.938	+6.21%
Severity	2014.2	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.929	+6.21%
Severity	2015.1	0.063 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.938	+6.50%
Severity	2015.2	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.937	+6.20%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.934	+6.37%
Severity	2016.2	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.923	+6.33%
Severity	2017.1	0.065 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.939	+6.75%
Frequency	2005.1	-0.024 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.814	-2.40%
Frequency	2005.2	-0.025 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.811	-2.44%
Frequency	2006.1	-0.025 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.807	-2.49%
Frequency	2006.2	-0.026 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.803	-2.54%
Frequency	2007.1	-0.025 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.791	-2.44%
Frequency	2007.2	-0.023 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.782	-2.29%
Frequency	2008.1	-0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.769	-2.19%
Frequency	2008.2	-0.022 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.759	-2.20%
Frequency	2009.1	-0.022 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.746	-2.21%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.729	-2.09%
Frequency	2010.1	-0.019 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.716	-1.92%
Frequency	2010.2	-0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.703	-1.93%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.683	-1.86%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.661	-1.77%
Frequency	2012.1	-0.015 (CI = +/-0.009; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.646	-1.53%
Frequency	2012.2	-0.014 (CI = +/-0.010; p = 0.009)	0.009 (CI = +/-0.004; p = 0.000)	0.627	-1.35%
Frequency	2013.1	-0.012 (CI = +/-0.010; p = 0.027)	0.009 (CI = +/-0.004; p = 0.000)	0.608	-1.19%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.065)	0.009 (CI = +/-0.004; p = 0.000)	0.588	-1.05%
Frequency	2014.1	-0.011 (CI = +/-0.012; p = 0.081)	0.009 (CI = +/-0.004; p = 0.000)	0.578	-1.09%
Frequency	2014.2	-0.012 (CI = +/-0.014; p = 0.079)	0.009 (CI = +/-0.004; p = 0.000)	0.578	-1.21%
Frequency	2015.1	-0.018 (CI = +/-0.013; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.693	-1.77%
Frequency	2015.2	-0.011 (CI = +/-0.010; p = 0.040)	0.009 (CI = +/-0.003; p = 0.000)	0.767	-1.09%
Frequency	2016.1	-0.013 (CI = +/-0.011; p = 0.022)	0.009 (CI = +/-0.003; p = 0.000)	0.787	-1.33%
Frequency	2016.2	-0.016 (CI = +/-0.012; p = 0.013)	0.010 (CI = +/-0.003; p = 0.000)	0.804	-1.60%
Frequency	2017.1	-0.018 (CI = +/-0.014; p = 0.013)	0.010 (CI = +/-0.003; p = 0.000)	0.807	-1.80%

Collision

Coverage = CL
 End Trend Period = 2024.1
 Excluded Points = NA
 Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.024 (CI = +/-0.007; p = 0.000)	0.541	+2.39%
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.511	+2.34%
Loss Cost	2006.1	0.023 (CI = +/-0.008; p = 0.000)	0.496	+2.36%
Loss Cost	2006.2	0.024 (CI = +/-0.008; p = 0.000)	0.483	+2.40%
Loss Cost	2007.1	0.024 (CI = +/-0.009; p = 0.000)	0.478	+2.47%
Loss Cost	2007.2	0.026 (CI = +/-0.009; p = 0.000)	0.498	+2.63%
Loss Cost	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.540	+2.86%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.550	+3.01%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	0.558	+3.16%
Loss Cost	2009.2	0.033 (CI = +/-0.011; p = 0.000)	0.570	+3.34%
Loss Cost	2010.1	0.035 (CI = +/-0.011; p = 0.000)	0.597	+3.59%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	0.570	+3.58%
Loss Cost	2011.1	0.037 (CI = +/-0.013; p = 0.000)	0.570	+3.74%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	0.552	+3.82%
Loss Cost	2012.1	0.040 (CI = +/-0.015; p = 0.000)	0.562	+4.06%
Loss Cost	2012.2	0.041 (CI = +/-0.016; p = 0.000)	0.545	+4.17%
Loss Cost	2013.1	0.041 (CI = +/-0.017; p = 0.000)	0.509	+4.16%
Loss Cost	2013.2	0.041 (CI = +/-0.019; p = 0.000)	0.471	+4.14%
Loss Cost	2014.1	0.041 (CI = +/-0.021; p = 0.001)	0.440	+4.19%
Loss Cost	2014.2	0.040 (CI = +/-0.023; p = 0.002)	0.389	+4.10%
Loss Cost	2015.1	0.038 (CI = +/-0.026; p = 0.007)	0.320	+3.83%
Loss Cost	2015.2	0.043 (CI = +/-0.028; p = 0.006)	0.353	+4.35%
Loss Cost	2016.1	0.043 (CI = +/-0.032; p = 0.012)	0.312	+4.39%
Loss Cost	2016.2	0.042 (CI = +/-0.036; p = 0.027)	0.255	+4.28%
Loss Cost	2017.1	0.047 (CI = +/-0.041; p = 0.029)	0.264	+4.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.949	+5.25%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.945	+5.26%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	0.946	+5.35%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	0.947	+5.45%
Severity	2007.1	0.053 (CI = +/-0.005; p = 0.000)	0.942	+5.44%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	0.938	+5.46%
Severity	2008.1	0.055 (CI = +/-0.005; p = 0.000)	0.942	+5.61%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.950	+5.79%
Severity	2009.1	0.058 (CI = +/-0.005; p = 0.000)	0.957	+5.97%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	0.956	+6.04%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	0.954	+6.13%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	0.950	+6.15%
Severity	2011.1	0.061 (CI = +/-0.006; p = 0.000)	0.949	+6.27%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	0.943	+6.27%
Severity	2012.1	0.061 (CI = +/-0.007; p = 0.000)	0.937	+6.27%
Severity	2012.2	0.060 (CI = +/-0.007; p = 0.000)	0.928	+6.21%
Severity	2013.1	0.058 (CI = +/-0.008; p = 0.000)	0.921	+6.02%
Severity	2013.2	0.057 (CI = +/-0.008; p = 0.000)	0.911	+5.86%
Severity	2014.1	0.058 (CI = +/-0.009; p = 0.000)	0.903	+5.95%
Severity	2014.2	0.058 (CI = +/-0.010; p = 0.000)	0.889	+5.96%
Severity	2015.1	0.061 (CI = +/-0.010; p = 0.000)	0.896	+6.26%
Severity	2015.2	0.058 (CI = +/-0.011; p = 0.000)	0.880	+5.99%
Severity	2016.1	0.060 (CI = +/-0.012; p = 0.000)	0.874	+6.19%
Severity	2016.2	0.060 (CI = +/-0.014; p = 0.000)	0.853	+6.22%
Severity	2017.1	0.065 (CI = +/-0.014; p = 0.000)	0.873	+6.74%
Frequency	2005.1	-0.028 (CI = +/-0.006; p = 0.000)	0.721	-2.72%
Frequency	2005.2	-0.028 (CI = +/-0.006; p = 0.000)	0.716	-2.78%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.710	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.006; p = 0.000)	0.704	-2.89%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.678	-2.81%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.649	-2.69%
Frequency	2008.1	-0.026 (CI = +/-0.007; p = 0.000)	0.617	-2.60%
Frequency	2008.2	-0.027 (CI = +/-0.008; p = 0.000)	0.600	-2.63%
Frequency	2009.1	-0.027 (CI = +/-0.008; p = 0.000)	0.580	-2.65%
Frequency	2009.2	-0.026 (CI = +/-0.009; p = 0.000)	0.540	-2.55%
Frequency	2010.1	-0.024 (CI = +/-0.009; p = 0.000)	0.493	-2.40%
Frequency	2010.2	-0.025 (CI = +/-0.010; p = 0.000)	0.470	-2.42%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.432	-2.38%
Frequency	2011.2	-0.023 (CI = +/-0.012; p = 0.000)	0.387	-2.30%
Frequency	2012.1	-0.021 (CI = +/-0.012; p = 0.002)	0.321	-2.08%
Frequency	2012.2	-0.019 (CI = +/-0.013; p = 0.006)	0.259	-1.92%
Frequency	2013.1	-0.018 (CI = +/-0.014; p = 0.018)	0.201	-1.76%
Frequency	2013.2	-0.016 (CI = +/-0.016; p = 0.042)	0.150	-1.63%
Frequency	2014.1	-0.017 (CI = +/-0.017; p = 0.059)	0.132	-1.65%
Frequency	2014.2	-0.018 (CI = +/-0.019; p = 0.069)	0.126	-1.75%
Frequency	2015.1	-0.023 (CI = +/-0.020; p = 0.027)	0.211	-2.28%
Frequency	2015.2	-0.016 (CI = +/-0.020; p = 0.122)	0.089	-1.54%
Frequency	2016.1	-0.017 (CI = +/-0.023; p = 0.129)	0.090	-1.70%
Frequency	2016.2	-0.018 (CI = +/-0.026; p = 0.149)	0.082	-1.83%
Frequency	2017.1	-0.018 (CI = +/-0.030; p = 0.206)	0.052	-1.82%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.028 (CI = +/-0.006; p = 0.000)	-0.006 (CI = +/-0.063; p = 0.836)	0.012 (CI = +/-0.005; p = 0.000)	0.718	+2.86%
Loss Cost	2005.2	0.028 (CI = +/-0.006; p = 0.000)	-0.004 (CI = +/-0.065; p = 0.893)	0.012 (CI = +/-0.005; p = 0.000)	0.698	+2.82%
Loss Cost	2006.1	0.028 (CI = +/-0.007; p = 0.000)	-0.002 (CI = +/-0.066; p = 0.957)	0.012 (CI = +/-0.005; p = 0.000)	0.690	+2.87%
Loss Cost	2006.2	0.029 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.068; p = 0.877)	0.012 (CI = +/-0.005; p = 0.000)	0.685	+2.93%
Loss Cost	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.069; p = 0.998)	0.012 (CI = +/-0.005; p = 0.000)	0.686	+3.02%
Loss Cost	2007.2	0.032 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.068; p = 0.755)	0.013 (CI = +/-0.005; p = 0.000)	0.716	+3.21%
Loss Cost	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.063; p = 0.916)	0.013 (CI = +/-0.005; p = 0.000)	0.769	+3.48%
Loss Cost	2008.2	0.036 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.851)	0.013 (CI = +/-0.004; p = 0.000)	0.787	+3.65%
Loss Cost	2009.1	0.038 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.061; p = 0.915)	0.013 (CI = +/-0.004; p = 0.000)	0.804	+3.84%
Loss Cost	2009.2	0.040 (CI = +/-0.007; p = 0.000)	-0.007 (CI = +/-0.060; p = 0.812)	0.013 (CI = +/-0.004; p = 0.000)	0.826	+4.05%
Loss Cost	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.055; p = 0.824)	0.013 (CI = +/-0.004; p = 0.000)	0.864	+4.33%
Loss Cost	2010.2	0.042 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.057; p = 0.846)	0.013 (CI = +/-0.004; p = 0.000)	0.854	+4.34%
Loss Cost	2011.1	0.044 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.056; p = 0.610)	0.014 (CI = +/-0.004; p = 0.000)	0.866	+4.54%
Loss Cost	2011.2	0.045 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.058; p = 0.725)	0.014 (CI = +/-0.004; p = 0.000)	0.863	+4.64%
Loss Cost	2012.1	0.048 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.055; p = 0.437)	0.014 (CI = +/-0.003; p = 0.000)	0.885	+4.91%
Loss Cost	2012.2	0.049 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.057; p = 0.553)	0.014 (CI = +/-0.004; p = 0.000)	0.883	+5.02%
Loss Cost	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.059; p = 0.558)	0.014 (CI = +/-0.004; p = 0.000)	0.873	+5.04%
Loss Cost	2013.2	0.049 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.063; p = 0.545)	0.014 (CI = +/-0.004; p = 0.000)	0.863	+5.00%
Loss Cost	2014.1	0.049 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.066; p = 0.517)	0.014 (CI = +/-0.004; p = 0.000)	0.855	+5.07%
Loss Cost	2014.2	0.048 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.069; p = 0.431)	0.014 (CI = +/-0.004; p = 0.000)	0.846	+4.90%
Loss Cost	2015.1	0.045 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.070; p = 0.595)	0.014 (CI = +/-0.004; p = 0.000)	0.840	+4.63%
Loss Cost	2015.2	0.049 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.069; p = 0.892)	0.014 (CI = +/-0.004; p = 0.000)	0.864	+5.04%
Loss Cost	2016.1	0.048 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.073; p = 0.952)	0.014 (CI = +/-0.004; p = 0.000)	0.855	+4.95%
Loss Cost	2016.2	0.045 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.077; p = 0.733)	0.014 (CI = +/-0.004; p = 0.000)	0.855	+4.61%
Loss Cost	2017.1	0.047 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.081; p = 0.646)	0.014 (CI = +/-0.004; p = 0.000)	0.856	+4.83%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.042; p = 0.207)	0.003 (CI = +/-0.003; p = 0.068)	0.954	+5.38%
Severity	2005.2	0.053 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.194)	0.003 (CI = +/-0.003; p = 0.070)	0.951	+5.40%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.278)	0.003 (CI = +/-0.003; p = 0.057)	0.951	+5.49%
Severity	2006.2	0.055 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.149)	0.003 (CI = +/-0.003; p = 0.042)	0.954	+5.61%
Severity	2007.1	0.054 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.143)	0.003 (CI = +/-0.003; p = 0.048)	0.950	+5.59%
Severity	2007.2	0.055 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.119)	0.003 (CI = +/-0.003; p = 0.048)	0.947	+5.64%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.196)	0.003 (CI = +/-0.003; p = 0.032)	0.951	+5.78%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.038; p = 0.043)	0.004 (CI = +/-0.003; p = 0.012)	0.964	+5.99%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.078)	0.004 (CI = +/-0.002; p = 0.004)	0.970	+6.16%
Severity	2009.2	0.061 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.039)	0.004 (CI = +/-0.002; p = 0.003)	0.971	+6.27%
Severity	2010.1	0.062 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.034; p = 0.062)	0.004 (CI = +/-0.002; p = 0.003)	0.971	+6.35%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.035; p = 0.052)	0.004 (CI = +/-0.002; p = 0.003)	0.968	+6.40%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.036; p = 0.085)	0.004 (CI = +/-0.002; p = 0.002)	0.968	+6.50%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.037; p = 0.081)	0.004 (CI = +/-0.002; p = 0.003)	0.965	+6.54%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.039; p = 0.086)	0.004 (CI = +/-0.002; p = 0.004)	0.960	+6.52%
Severity	2012.2	0.063 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.040; p = 0.111)	0.004 (CI = +/-0.003; p = 0.004)	0.954	+6.49%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.038; p = 0.037)	0.004 (CI = +/-0.002; p = 0.003)	0.957	+6.27%
Severity	2013.2	0.060 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.039; p = 0.065)	0.004 (CI = +/-0.002; p = 0.003)	0.951	+6.16%
Severity	2014.1	0.060 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.087)	0.004 (CI = +/-0.002; p = 0.003)	0.945	+6.19%
Severity	2014.2	0.061 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.043; p = 0.086)	0.004 (CI = +/-0.002; p = 0.005)	0.938	+6.26%
Severity	2015.1	0.063 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.145)	0.004 (CI = +/-0.002; p = 0.004)	0.943	+6.48%
Severity	2015.2	0.061 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.042; p = 0.266)	0.004 (CI = +/-0.002; p = 0.002)	0.938	+6.24%
Severity	2016.1	0.062 (CI = +/-0.009; p = 0.000)	-0.019 (CI = +/-0.044; p = 0.358)	0.004 (CI = +/-0.002; p = 0.003)	0.934	+6.36%
Severity	2016.2	0.062 (CI = +/-0.010; p = 0.000)	-0.020 (CI = +/-0.048; p = 0.384)	0.004 (CI = +/-0.002; p = 0.005)	0.922	+6.38%
Severity	2017.1	0.065 (CI = +/-0.010; p = 0.000)	-0.012 (CI = +/-0.046; p = 0.588)	0.004 (CI = +/-0.002; p = 0.004)	0.935	+6.75%
Frequency	2005.1	-0.024 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.052; p = 0.437)	0.009 (CI = +/-0.004; p = 0.000)	0.812	-2.39%
Frequency	2005.2	-0.025 (CI = +/-0.005; p = 0.000)	0.024 (CI = +/-0.053; p = 0.368)	0.009 (CI = +/-0.004; p = 0.000)	0.810	-2.45%
Frequency	2006.1	-0.025 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.055; p = 0.424)	0.009 (CI = +/-0.004; p = 0.000)	0.805	-2.48%
Frequency	2006.2	-0.026 (CI = +/-0.006; p = 0.000)	0.025 (CI = +/-0.056; p = 0.362)	0.009 (CI = +/-0.004; p = 0.000)	0.802	-2.54%
Frequency	2007.1	-0.025 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.056; p = 0.253)	0.009 (CI = +/-0.004; p = 0.000)	0.793	-2.43%
Frequency	2007.2	-0.023 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.055; p = 0.376)	0.009 (CI = +/-0.004; p = 0.000)	0.781	-2.30%
Frequency	2008.1	-0.022 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.055; p = 0.257)	0.009 (CI = +/-0.004; p = 0.000)	0.772	-2.17%
Frequency	2008.2	-0.022 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.057; p = 0.244)	0.009 (CI = +/-0.004; p = 0.000)	0.762	-2.21%
Frequency	2009.1	-0.022 (CI = +/-0.007; p = 0.000)	0.034 (CI = +/-0.059; p = 0.248)	0.009 (CI = +/-0.004; p = 0.000)	0.750	-2.19%
Frequency	2009.2	-0.021 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.060; p = 0.333)	0.009 (CI = +/-0.004; p = 0.000)	0.729	-2.10%
Frequency	2010.1	-0.019 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.059; p = 0.189)	0.010 (CI = +/-0.004; p = 0.000)	0.724	-1.90%
Frequency	2010.2	-0.020 (CI = +/-0.008; p = 0.000)	0.040 (CI = +/-0.061; p = 0.184)	0.010 (CI = +/-0.004; p = 0.000)	0.713	-1.94%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.063; p = 0.151)	0.010 (CI = +/-0.004; p = 0.000)	0.698	-1.84%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	0.042 (CI = +/-0.065; p = 0.190)	0.010 (CI = +/-0.004; p = 0.000)	0.673	-1.79%
Frequency	2012.1	-0.015 (CI = +/-0.009; p = 0.002)	0.054 (CI = +/-0.062; p = 0.085)	0.010 (CI = +/-0.004; p = 0.000)	0.680	-1.51%
Frequency	2012.2	-0.014 (CI = +/-0.010; p = 0.006)	0.049 (CI = +/-0.064; p = 0.130)	0.010 (CI = +/-0.004; p = 0.000)	0.652	-1.38%
Frequency	2013.1	-0.012 (CI = +/-0.010; p = 0.023)	0.057 (CI = +/-0.064; p = 0.077)	0.010 (CI = +/-0.004; p = 0.000)	0.651	-1.16%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.047)	0.055 (CI = +/-0.068; p = 0.106)	0.010 (CI = +/-0.004; p = 0.000)	0.625	-1.10%
Frequency	2014.1	-0.011 (CI = +/-0.012; p = 0.076)	0.056 (CI = +/-0.071; p = 0.117)	0.010 (CI = +/-0.004; p = 0.000)	0.615	-1.06%
Frequency	2014.2	-0.013 (CI = +/-0.013; p = 0.052)	0.064 (CI = +/-0.074; p = 0.086)	0.010 (CI = +/-0.004; p = 0.000)	0.629	-1.27%
Frequency	2015.1	-0.018 (CI = +/-0.012; p = 0.009)	0.049 (CI = +/-0.068; p = 0.148)	0.010 (CI = +/-0.004; p = 0.000)	0.716	-1.75%
Frequency	2015.2	-0.011 (CI = +/-0.010; p = 0.035)	0.027 (CI = +/-0.054; p = 0.301)	0.010 (CI = +/-0.003; p = 0.000)	0.770	-1.13%
Frequency	2016.1	-0.013 (CI = +/-0.011; p = 0.025)	0.022 (CI = +/-0.056; p = 0.420)	0.010 (CI = +/-0.003; p = 0.000)	0.782	-1.33%
Frequency	2016.2	-0.017 (CI = +/-0.012; p = 0.010)	0.032 (CI = +/-0.056; p = 0.233)	0.010 (CI = +/-0.003; p = 0.000)	0.812	-1.66%
Frequency	2017.1	-0.018 (CI = +/-0.014; p = 0.014)	0.029 (CI = +/-0.060; p = 0.308)	0.010 (CI = +/-0.003; p = 0.000)	0.809	-1.80%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.024 (CI = +/-0.007; p = 0.000)	-0.022 (CI = +/-0.081; p = 0.579)	0.532	+2.39%
Loss Cost	2005.2	0.023 (CI = +/-0.008; p = 0.000)	-0.019 (CI = +/-0.083; p = 0.636)	0.500	+2.35%
Loss Cost	2006.1	0.023 (CI = +/-0.008; p = 0.000)	-0.018 (CI = +/-0.085; p = 0.663)	0.484	+2.36%
Loss Cost	2006.2	0.024 (CI = +/-0.008; p = 0.000)	-0.021 (CI = +/-0.087; p = 0.624)	0.471	+2.41%
Loss Cost	2007.1	0.024 (CI = +/-0.009; p = 0.000)	-0.018 (CI = +/-0.090; p = 0.688)	0.464	+2.47%
Loss Cost	2007.2	0.026 (CI = +/-0.009; p = 0.000)	-0.028 (CI = +/-0.090; p = 0.536)	0.489	+2.64%
Loss Cost	2008.1	0.028 (CI = +/-0.009; p = 0.000)	-0.016 (CI = +/-0.090; p = 0.716)	0.527	+2.86%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	-0.025 (CI = +/-0.091; p = 0.583)	0.539	+3.02%
Loss Cost	2009.1	0.031 (CI = +/-0.010; p = 0.000)	-0.018 (CI = +/-0.093; p = 0.699)	0.545	+3.16%
Loss Cost	2009.2	0.033 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.094; p = 0.553)	0.560	+3.36%
Loss Cost	2010.1	0.035 (CI = +/-0.011; p = 0.000)	-0.017 (CI = +/-0.094; p = 0.717)	0.584	+3.59%
Loss Cost	2010.2	0.035 (CI = +/-0.012; p = 0.000)	-0.017 (CI = +/-0.098; p = 0.723)	0.555	+3.59%
Loss Cost	2011.1	0.037 (CI = +/-0.013; p = 0.000)	-0.011 (CI = +/-0.101; p = 0.831)	0.553	+3.74%
Loss Cost	2011.2	0.038 (CI = +/-0.014; p = 0.000)	-0.015 (CI = +/-0.105; p = 0.776)	0.535	+3.84%
Loss Cost	2012.1	0.040 (CI = +/-0.015; p = 0.000)	-0.006 (CI = +/-0.108; p = 0.913)	0.542	+4.06%
Loss Cost	2012.2	0.041 (CI = +/-0.016; p = 0.000)	-0.011 (CI = +/-0.113; p = 0.845)	0.524	+4.18%
Loss Cost	2013.1	0.041 (CI = +/-0.018; p = 0.000)	-0.012 (CI = +/-0.118; p = 0.840)	0.486	+4.16%
Loss Cost	2013.2	0.041 (CI = +/-0.020; p = 0.000)	-0.012 (CI = +/-0.125; p = 0.849)	0.444	+4.15%
Loss Cost	2014.1	0.041 (CI = +/-0.022; p = 0.001)	-0.010 (CI = +/-0.131; p = 0.872)	0.410	+4.19%
Loss Cost	2014.2	0.040 (CI = +/-0.024; p = 0.003)	-0.007 (CI = +/-0.139; p = 0.911)	0.354	+4.11%
Loss Cost	2015.1	0.038 (CI = +/-0.027; p = 0.009)	-0.016 (CI = +/-0.146; p = 0.820)	0.280	+3.83%
Loss Cost	2015.2	0.043 (CI = +/-0.029; p = 0.006)	-0.034 (CI = +/-0.151; p = 0.642)	0.320	+4.41%
Loss Cost	2016.1	0.043 (CI = +/-0.033; p = 0.014)	-0.034 (CI = +/-0.162; p = 0.656)	0.274	+4.39%
Loss Cost	2016.2	0.043 (CI = +/-0.038; p = 0.030)	-0.034 (CI = +/-0.175; p = 0.685)	0.208	+4.36%
Loss Cost	2017.1	0.047 (CI = +/-0.043; p = 0.036)	-0.023 (CI = +/-0.187; p = 0.791)	0.208	+4.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.159)	0.950	+5.25%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.044; p = 0.152)	0.947	+5.28%
Severity	2006.1	0.052 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.045; p = 0.215)	0.947	+5.35%
Severity	2006.2	0.053 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.116)	0.949	+5.47%
Severity	2007.1	0.053 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.045; p = 0.108)	0.945	+5.44%
Severity	2007.2	0.053 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.046; p = 0.092)	0.942	+5.49%
Severity	2008.1	0.055 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.148)	0.944	+5.61%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.041; p = 0.037)	0.956	+5.82%
Severity	2009.1	0.058 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.039; p = 0.065)	0.961	+5.97%
Severity	2009.2	0.059 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.038)	0.961	+6.07%
Severity	2010.1	0.060 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.040; p = 0.056)	0.959	+6.13%
Severity	2010.2	0.060 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.041; p = 0.050)	0.956	+6.19%
Severity	2011.1	0.061 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.077)	0.954	+6.27%
Severity	2011.2	0.061 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.044; p = 0.076)	0.949	+6.31%
Severity	2012.1	0.061 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.078)	0.943	+6.27%
Severity	2012.2	0.061 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.048; p = 0.098)	0.934	+6.25%
Severity	2013.1	0.058 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.042)	0.933	+6.02%
Severity	2013.2	0.058 (CI = +/-0.008; p = 0.000)	-0.045 (CI = +/-0.048; p = 0.068)	0.922	+5.92%
Severity	2014.1	0.058 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.051; p = 0.086)	0.913	+5.95%
Severity	2014.2	0.059 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.054; p = 0.083)	0.902	+6.03%
Severity	2015.1	0.061 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.054; p = 0.138)	0.904	+6.26%
Severity	2015.2	0.059 (CI = +/-0.011; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.221)	0.885	+6.05%
Severity	2016.1	0.060 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.059; p = 0.297)	0.875	+6.19%
Severity	2016.2	0.061 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.064; p = 0.285)	0.855	+6.31%
Severity	2017.1	0.065 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.064; p = 0.450)	0.869	+6.74%
Frequency	2005.1	-0.028 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.064; p = 0.791)	0.713	-2.72%
Frequency	2005.2	-0.028 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.065; p = 0.698)	0.709	-2.78%
Frequency	2006.1	-0.029 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.067; p = 0.776)	0.702	-2.83%
Frequency	2006.2	-0.029 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.068; p = 0.690)	0.697	-2.90%
Frequency	2007.1	-0.029 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.070; p = 0.588)	0.671	-2.81%
Frequency	2007.2	-0.027 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.070; p = 0.740)	0.639	-2.69%
Frequency	2008.1	-0.026 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.072; p = 0.633)	0.607	-2.60%
Frequency	2008.2	-0.027 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.074; p = 0.598)	0.590	-2.64%
Frequency	2009.1	-0.027 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.077; p = 0.618)	0.569	-2.65%
Frequency	2009.2	-0.026 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.079; p = 0.716)	0.526	-2.56%
Frequency	2010.1	-0.024 (CI = +/-0.010; p = 0.000)	0.022 (CI = +/-0.080; p = 0.574)	0.480	-2.40%
Frequency	2010.2	-0.025 (CI = +/-0.010; p = 0.000)	0.024 (CI = +/-0.083; p = 0.552)	0.457	-2.44%
Frequency	2011.1	-0.024 (CI = +/-0.011; p = 0.000)	0.027 (CI = +/-0.086; p = 0.517)	0.418	-2.38%
Frequency	2011.2	-0.024 (CI = +/-0.012; p = 0.000)	0.025 (CI = +/-0.090; p = 0.570)	0.370	-2.32%
Frequency	2012.1	-0.021 (CI = +/-0.013; p = 0.002)	0.035 (CI = +/-0.090; p = 0.428)	0.310	-2.08%
Frequency	2012.2	-0.020 (CI = +/-0.014; p = 0.007)	0.029 (CI = +/-0.094; p = 0.523)	0.239	-1.95%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.020)	0.037 (CI = +/-0.097; p = 0.438)	0.186	-1.76%
Frequency	2013.2	-0.017 (CI = +/-0.016; p = 0.041)	0.033 (CI = +/-0.102; p = 0.503)	0.127	-1.67%
Frequency	2014.1	-0.017 (CI = +/-0.018; p = 0.064)	0.034 (CI = +/-0.107; p = 0.518)	0.105	-1.65%
Frequency	2014.2	-0.018 (CI = +/-0.020; p = 0.066)	0.039 (CI = +/-0.113; p = 0.474)	0.102	-1.81%
Frequency	2015.1	-0.023 (CI = +/-0.021; p = 0.032)	0.024 (CI = +/-0.114; p = 0.660)	0.172	-2.28%
Frequency	2015.2	-0.016 (CI = +/-0.021; p = 0.137)	0.000 (CI = +/-0.109; p = 0.997)	0.028	-1.54%
Frequency	2016.1	-0.017 (CI = +/-0.024; p = 0.143)	-0.004 (CI = +/-0.116; p = 0.938)	0.025	-1.70%
Frequency	2016.2	-0.018 (CI = +/-0.027; p = 0.167)	-0.001 (CI = +/-0.126; p = 0.992)	0.011	-1.83%
Frequency	2017.1	-0.018 (CI = +/-0.031; p = 0.225)	0.000 (CI = +/-0.136; p = 0.994)	-0.027	-1.82%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.147 (CI = +/-0.114; p = 0.013)	0.765	+2.15%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.155 (CI = +/-0.116; p = 0.010)	0.754	+2.03%
Loss Cost	2006.1	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.154 (CI = +/-0.119; p = 0.013)	0.745	+2.05%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.152 (CI = +/-0.123; p = 0.017)	0.738	+2.08%
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.146 (CI = +/-0.127; p = 0.026)	0.735	+2.17%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.127; p = 0.048)	0.753	+2.42%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.120; p = 0.098)	0.793	+2.82%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.121; p = 0.167)	0.805	+3.08%
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.121; p = 0.281)	0.818	+3.38%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.119; p = 0.471)	0.836	+3.74%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.110; p = 0.853)	0.873	+4.28%
Loss Cost	2010.2	0.042 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.115; p = 0.897)	0.864	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.114; p = 0.758)	0.879	+4.76%
Loss Cost	2011.2	0.049 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.117; p = 0.563)	0.880	+5.06%
Loss Cost	2012.1	0.056 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.107; p = 0.183)	0.911	+5.77%
Loss Cost	2012.2	0.061 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.105; p = 0.069)	0.920	+6.30%
Loss Cost	2013.1	0.064 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.111 (CI = +/-0.111; p = 0.051)	0.917	+6.58%
Loss Cost	2013.2	0.067 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.119; p = 0.037)	0.915	+6.94%
Loss Cost	2014.1	0.074 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.159 (CI = +/-0.121; p = 0.013)	0.921	+7.64%
Loss Cost	2014.2	0.078 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.133; p = 0.012)	0.917	+8.07%
Loss Cost	2015.2	0.077 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.174 (CI = +/-0.152; p = 0.028)	0.905	+7.99%
Loss Cost	2016.1	0.080 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.169; p = 0.033)	0.899	+8.35%
Loss Cost	2016.2	0.077 (CI = +/-0.037; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.189; p = 0.065)	0.891	+8.04%
Loss Cost	2017.1	0.090 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.222 (CI = +/-0.194; p = 0.028)	0.907	+9.44%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.297)	0.092 (CI = +/-0.075; p = 0.018)	0.962	+4.94%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.317)	0.093 (CI = +/-0.078; p = 0.020)	0.959	+4.92%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.255)	0.085 (CI = +/-0.078; p = 0.035)	0.959	+5.04%
Severity	2006.2	0.051 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.187)	0.074 (CI = +/-0.078; p = 0.061)	0.960	+5.18%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.218)	0.079 (CI = +/-0.080; p = 0.055)	0.957	+5.12%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.224)	0.078 (CI = +/-0.083; p = 0.067)	0.953	+5.14%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.140)	0.063 (CI = +/-0.082; p = 0.125)	0.956	+5.36%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.043 (CI = +/-0.076; p = 0.251)	0.964	+5.67%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.023 (CI = +/-0.069; p = 0.493)	0.971	+5.98%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.015 (CI = +/-0.071; p = 0.659)	0.970	+6.12%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.005 (CI = +/-0.072; p = 0.879)	0.969	+6.29%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.003 (CI = +/-0.076; p = 0.926)	0.966	+6.32%
Severity	2011.1	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	-0.010 (CI = +/-0.076; p = 0.790)	0.966	+6.56%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	-0.010 (CI = +/-0.081; p = 0.793)	0.962	+6.57%
Severity	2012.1	0.064 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	-0.011 (CI = +/-0.087; p = 0.800)	0.957	+6.58%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	-0.002 (CI = +/-0.092; p = 0.971)	0.951	+6.40%
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.023)	0.025 (CI = +/-0.089; p = 0.566)	0.951	+5.86%
Severity	2013.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	0.053 (CI = +/-0.086; p = 0.209)	0.953	+5.25%
Severity	2014.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.055 (CI = +/-0.094; p = 0.236)	0.945	+5.22%
Severity	2014.2	0.047 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.003; p = 0.096)	0.071 (CI = +/-0.103; p = 0.161)	0.938	+4.84%
Severity	2015.2	0.053 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.047 (CI = +/-0.113; p = 0.385)	0.936	+5.41%
Severity	2016.1	0.056 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.004; p = 0.058)	0.034 (CI = +/-0.125; p = 0.570)	0.931	+5.76%
Severity	2016.2	0.054 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.004; p = 0.086)	0.043 (CI = +/-0.139; p = 0.516)	0.919	+5.51%
Severity	2017.1	0.065 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.004; p = 0.037)	0.003 (CI = +/-0.137; p = 0.961)	0.933	+6.69%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.055 (CI = +/-0.097; p = 0.258)	0.833	-2.66%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.062 (CI = +/-0.098; p = 0.207)	0.832	-2.75%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.070 (CI = +/-0.100; p = 0.168)	0.829	-2.85%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.078 (CI = +/-0.102; p = 0.133)	0.827	-2.95%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.067 (CI = +/-0.104; p = 0.197)	0.814	-2.81%
Frequency	2007.2	-0.026 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.050 (CI = +/-0.102; p = 0.323)	0.805	-2.58%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.038 (CI = +/-0.103; p = 0.462)	0.791	-2.41%
Frequency	2008.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.040 (CI = +/-0.108; p = 0.449)	0.780	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.041 (CI = +/-0.112; p = 0.455)	0.767	-2.46%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.114; p = 0.631)	0.749	-2.24%
Frequency	2010.1	-0.019 (CI = +/-0.011; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.112; p = 0.934)	0.740	-1.89%
Frequency	2010.2	-0.019 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	0.004 (CI = +/-0.118; p = 0.947)	0.724	-1.88%
Frequency	2011.1	-0.017 (CI = +/-0.014; p = 0.016)	0.009 (CI = +/-0.005; p = 0.001)	-0.007 (CI = +/-0.124; p = 0.906)	0.704	-1.69%
Frequency	2011.2	-0.014 (CI = +/-0.015; p = 0.056)	0.010 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.128; p = 0.716)	0.685	-1.42%
Frequency	2012.1	-0.008 (CI = +/-0.015; p = 0.290)	0.011 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.121; p = 0.312)	0.699	-0.76%
Frequency	2012.2	-0.001 (CI = +/-0.015; p = 0.891)	0.011 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.115; p = 0.098)	0.722	-0.10%
Frequency	2013.1	0.007 (CI = +/-0.014; p = 0.318)	0.012 (CI = +/-0.004; p = 0.000)	-0.136 (CI = +/-0.104; p = 0.014)	0.771	+0.69%
Frequency	2013.2	0.016 (CI = +/-0.013; p = 0.016)	0.013 (CI = +/-0.003; p = 0.000)	-0.180 (CI = +/-0.088; p = 0.000)	0.846	+1.60%
Frequency	2014.1	0.023 (CI = +/-0.012; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.082; p = 0.000)	0.884	+2.30%
Frequency	2014.2	0.030 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	-0.248 (CI = +/-0.076; p = 0.000)	0.918	+3.08%
Frequency	2015.2	0.024 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.078; p = 0.000)	0.931	+2.45%
Frequency	2016.1	0.024 (CI = +/-0.016; p = 0.007)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.088; p = 0.000)	0.930	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.019; p = 0.021)	0.014 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.099; p = 0.000)	0.928	+2.40%
Frequency	2017.1	0.025 (CI = +/-0.023; p = 0.033)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.110; p = 0.001)	0.926	+2.58%

Collision

Coverage = CI

End Trend Period = 2024.1

Excluded Points = 2015.1

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	0.236 (CI = +/-0.121; p = 0.000)	0.674	+1.42%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.003)	0.245 (CI = +/-0.122; p = 0.000)	0.664	+1.29%
Loss Cost	2006.1	0.012 (CI = +/-0.009; p = 0.006)	0.247 (CI = +/-0.125; p = 0.000)	0.653	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.011)	0.249 (CI = +/-0.128; p = 0.000)	0.643	+1.23%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.015)	0.248 (CI = +/-0.132; p = 0.001)	0.636	+1.25%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.011)	0.239 (CI = +/-0.134; p = 0.001)	0.644	+1.39%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.005)	0.225 (CI = +/-0.134; p = 0.002)	0.667	+1.64%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.004)	0.218 (CI = +/-0.137; p = 0.003)	0.667	+1.76%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.004)	0.210 (CI = +/-0.140; p = 0.005)	0.667	+1.89%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.004)	0.201 (CI = +/-0.144; p = 0.008)	0.670	+2.05%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.002)	0.187 (CI = +/-0.146; p = 0.014)	0.684	+2.33%
Loss Cost	2010.2	0.022 (CI = +/-0.015; p = 0.007)	0.193 (CI = +/-0.151; p = 0.014)	0.664	+2.21%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.009)	0.186 (CI = +/-0.157; p = 0.022)	0.659	+2.35%
Loss Cost	2011.2	0.023 (CI = +/-0.018; p = 0.016)	0.186 (CI = +/-0.164; p = 0.028)	0.643	+2.35%
Loss Cost	2012.1	0.026 (CI = +/-0.020; p = 0.015)	0.175 (CI = +/-0.170; p = 0.045)	0.643	+2.62%
Loss Cost	2012.2	0.026 (CI = +/-0.023; p = 0.025)	0.172 (CI = +/-0.179; p = 0.059)	0.626	+2.67%
Loss Cost	2013.1	0.025 (CI = +/-0.025; p = 0.057)	0.180 (CI = +/-0.189; p = 0.061)	0.599	+2.49%
Loss Cost	2013.2	0.022 (CI = +/-0.029; p = 0.120)	0.189 (CI = +/-0.200; p = 0.063)	0.570	+2.26%
Loss Cost	2014.1	0.021 (CI = +/-0.033; p = 0.196)	0.194 (CI = +/-0.214; p = 0.074)	0.543	+2.13%
Loss Cost	2014.2	0.016 (CI = +/-0.038; p = 0.385)	0.212 (CI = +/-0.229; p = 0.067)	0.509	+1.63%
Loss Cost	2015.2	0.005 (CI = +/-0.044; p = 0.808)	0.252 (CI = +/-0.243; p = 0.043)	0.480	+0.51%
Loss Cost	2016.1	-0.001 (CI = +/-0.051; p = 0.962)	0.273 (CI = +/-0.261; p = 0.042)	0.458	-0.12%
Loss Cost	2016.2	-0.012 (CI = +/-0.058; p = 0.657)	0.307 (CI = +/-0.278; p = 0.033)	0.442	-1.22%
Loss Cost	2017.1	-0.013 (CI = +/-0.070; p = 0.702)	0.308 (CI = +/-0.307; p = 0.049)	0.430	-1.24%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.108 (CI = +/-0.068; p = 0.003)	0.962	+4.80%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.110 (CI = +/-0.070; p = 0.003)	0.959	+4.78%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.071; p = 0.005)	0.959	+4.86%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.070; p = 0.008)	0.959	+4.97%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.072; p = 0.007)	0.956	+4.91%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.074; p = 0.009)	0.952	+4.91%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.093 (CI = +/-0.073; p = 0.015)	0.954	+5.07%
Severity	2008.2	0.052 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.069; p = 0.024)	0.960	+5.29%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.066; p = 0.041)	0.965	+5.51%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.067; p = 0.058)	0.962	+5.58%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.069; p = 0.084)	0.960	+5.67%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.072; p = 0.090)	0.956	+5.64%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.074; p = 0.131)	0.953	+5.77%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.077; p = 0.127)	0.948	+5.70%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.081; p = 0.123)	0.942	+5.62%
Severity	2012.2	0.053 (CI = +/-0.010; p = 0.000)	0.072 (CI = +/-0.082; p = 0.085)	0.935	+5.40%
Severity	2013.1	0.048 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.077; p = 0.022)	0.938	+4.91%
Severity	2013.2	0.043 (CI = +/-0.010; p = 0.000)	0.112 (CI = +/-0.071; p = 0.004)	0.942	+4.38%
Severity	2014.1	0.042 (CI = +/-0.012; p = 0.000)	0.117 (CI = +/-0.075; p = 0.004)	0.935	+4.24%
Severity	2014.2	0.038 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.078; p = 0.003)	0.930	+3.86%
Severity	2015.2	0.040 (CI = +/-0.015; p = 0.000)	0.125 (CI = +/-0.085; p = 0.007)	0.923	+4.04%
Severity	2016.1	0.040 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.092; p = 0.013)	0.915	+4.11%
Severity	2016.2	0.037 (CI = +/-0.021; p = 0.002)	0.133 (CI = +/-0.099; p = 0.012)	0.904	+3.76%
Severity	2017.1	0.043 (CI = +/-0.023; p = 0.002)	0.115 (CI = +/-0.103; p = 0.031)	0.908	+4.39%
Frequency	2005.1	-0.033 (CI = +/-0.007; p = 0.000)	0.128 (CI = +/-0.102; p = 0.015)	0.775	-3.23%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.135 (CI = +/-0.102; p = 0.011)	0.776	-3.33%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.143 (CI = +/-0.103; p = 0.008)	0.775	-3.44%
Frequency	2006.2	-0.036 (CI = +/-0.007; p = 0.000)	0.151 (CI = +/-0.104; p = 0.006)	0.776	-3.56%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.146 (CI = +/-0.106; p = 0.009)	0.752	-3.49%
Frequency	2007.2	-0.034 (CI = +/-0.008; p = 0.000)	0.137 (CI = +/-0.107; p = 0.014)	0.723	-3.35%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.132 (CI = +/-0.110; p = 0.020)	0.692	-3.27%
Frequency	2008.2	-0.034 (CI = +/-0.009; p = 0.000)	0.137 (CI = +/-0.112; p = 0.018)	0.680	-3.35%
Frequency	2009.1	-0.035 (CI = +/-0.010; p = 0.000)	0.142 (CI = +/-0.116; p = 0.018)	0.663	-3.43%
Frequency	2009.2	-0.034 (CI = +/-0.011; p = 0.000)	0.137 (CI = +/-0.119; p = 0.026)	0.622	-3.34%
Frequency	2010.1	-0.032 (CI = +/-0.012; p = 0.000)	0.127 (CI = +/-0.122; p = 0.042)	0.570	-3.15%
Frequency	2010.2	-0.033 (CI = +/-0.013; p = 0.000)	0.131 (CI = +/-0.126; p = 0.041)	0.548	-3.25%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.130 (CI = +/-0.131; p = 0.051)	0.504	-3.23%
Frequency	2011.2	-0.032 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.137; p = 0.067)	0.450	-3.17%
Frequency	2012.1	-0.029 (CI = +/-0.017; p = 0.002)	0.112 (CI = +/-0.140; p = 0.111)	0.360	-2.85%
Frequency	2012.2	-0.026 (CI = +/-0.018; p = 0.008)	0.100 (CI = +/-0.146; p = 0.165)	0.270	-2.59%
Frequency	2013.1	-0.023 (CI = +/-0.020; p = 0.028)	0.088 (CI = +/-0.152; p = 0.239)	0.177	-2.30%
Frequency	2013.2	-0.020 (CI = +/-0.023; p = 0.078)	0.077 (CI = +/-0.160; p = 0.327)	0.089	-2.03%
Frequency	2014.1	-0.020 (CI = +/-0.027; p = 0.123)	0.076 (CI = +/-0.172; p = 0.360)	0.047	-2.02%
Frequency	2014.2	-0.022 (CI = +/-0.031; p = 0.157)	0.081 (CI = +/-0.186; p = 0.367)	0.021	-2.15%
Frequency	2015.2	-0.034 (CI = +/-0.034; p = 0.048)	0.127 (CI = +/-0.188; p = 0.169)	0.147	-3.39%
Frequency	2016.1	-0.041 (CI = +/-0.039; p = 0.039)	0.150 (CI = +/-0.200; p = 0.129)	0.178	-4.06%
Frequency	2016.2	-0.049 (CI = +/-0.045; p = 0.034)	0.174 (CI = +/-0.214; p = 0.102)	0.202	-4.80%
Frequency	2017.1	-0.055 (CI = +/-0.053; p = 0.041)	0.192 (CI = +/-0.233; p = 0.097)	0.191	-5.40%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Implied Trend	
					Adjusted R ²	Rate
Loss Cost	2005.1	0.022 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.140 (CI = +/-0.112; p = 0.016)	0.761	+2.19%
Loss Cost	2005.2	0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.149 (CI = +/-0.114; p = 0.012)	0.750	+2.07%
Loss Cost	2006.1	0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.148 (CI = +/-0.118; p = 0.016)	0.741	+2.09%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.145 (CI = +/-0.122; p = 0.021)	0.734	+2.12%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.139 (CI = +/-0.125; p = 0.031)	0.731	+2.21%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.121 (CI = +/-0.125; p = 0.057)	0.748	+2.46%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.119; p = 0.118)	0.788	+2.86%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.120; p = 0.200)	0.799	+3.12%
Loss Cost	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.121; p = 0.330)	0.811	+3.41%
Loss Cost	2009.2	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.119; p = 0.541)	0.828	+3.76%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.111; p = 0.946)	0.863	+4.30%
Loss Cost	2010.2	0.042 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.117; p = 0.973)	0.854	+4.33%
Loss Cost	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.117; p = 0.707)	0.866	+4.74%
Loss Cost	2011.2	0.049 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.122; p = 0.546)	0.865	+5.00%
Loss Cost	2012.1	0.055 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.115; p = 0.214)	0.890	+5.66%
Loss Cost	2012.2	0.059 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.118; p = 0.113)	0.895	+6.09%
Loss Cost	2013.1	0.061 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.102 (CI = +/-0.126; p = 0.107)	0.888	+6.26%
Loss Cost	2013.2	0.062 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.136; p = 0.105)	0.880	+6.44%
Loss Cost	2014.1	0.066 (CI = +/-0.021; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.145; p = 0.080)	0.877	+6.83%
Loss Cost	2014.2	0.066 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.159; p = 0.108)	0.864	+6.82%
Loss Cost	2015.1	0.061 (CI = +/-0.028; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.103 (CI = +/-0.172; p = 0.219)	0.853	+6.24%
Loss Cost	2015.2	0.077 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.174 (CI = +/-0.152; p = 0.028)	0.905	+7.99%
Loss Cost	2016.1	0.080 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.168; p = 0.033)	0.899	+8.35%
Loss Cost	2016.2	0.077 (CI = +/-0.037; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.176 (CI = +/-0.189; p = 0.065)	0.891	+8.04%
Loss Cost	2017.1	0.090 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.222 (CI = +/-0.194; p = 0.028)	0.907	+9.44%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.386)	0.100 (CI = +/-0.076; p = 0.012)	0.960	+4.89%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.407)	0.101 (CI = +/-0.078; p = 0.013)	0.957	+4.88%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.335)	0.093 (CI = +/-0.079; p = 0.023)	0.956	+4.99%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.254)	0.082 (CI = +/-0.079; p = 0.042)	0.957	+5.13%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.290)	0.086 (CI = +/-0.082; p = 0.039)	0.954	+5.08%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.295)	0.085 (CI = +/-0.085; p = 0.048)	0.950	+5.09%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.003; p = 0.192)	0.071 (CI = +/-0.083; p = 0.094)	0.953	+5.31%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.084)	0.050 (CI = +/-0.078; p = 0.196)	0.961	+5.63%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.026)	0.030 (CI = +/-0.072; p = 0.403)	0.968	+5.95%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.019)	0.021 (CI = +/-0.074; p = 0.559)	0.967	+6.09%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.010 (CI = +/-0.075; p = 0.776)	0.966	+6.28%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	0.008 (CI = +/-0.079; p = 0.841)	0.963	+6.32%
Severity	2011.1	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	-0.007 (CI = +/-0.079; p = 0.861)	0.964	+6.58%
Severity	2011.2	0.064 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.008 (CI = +/-0.084; p = 0.837)	0.959	+6.61%
Severity	2012.1	0.064 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	-0.010 (CI = +/-0.089; p = 0.812)	0.954	+6.65%
Severity	2012.2	0.063 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.018)	-0.004 (CI = +/-0.095; p = 0.939)	0.948	+6.51%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.031)	0.019 (CI = +/-0.095; p = 0.680)	0.946	+6.06%
Severity	2013.2	0.054 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.055)	0.041 (CI = +/-0.097; p = 0.384)	0.943	+5.60%
Severity	2014.1	0.056 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.058)	0.036 (CI = +/-0.105; p = 0.486)	0.936	+5.72%
Severity	2014.2	0.055 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.004; p = 0.078)	0.039 (CI = +/-0.115; p = 0.479)	0.927	+5.63%
Severity	2015.1	0.062 (CI = +/-0.019; p = 0.000)	0.004 (CI = +/-0.004; p = 0.035)	0.008 (CI = +/-0.117; p = 0.889)	0.934	+6.38%
Severity	2015.2	0.053 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.063)	0.047 (CI = +/-0.113; p = 0.385)	0.936	+5.41%
Severity	2016.1	0.056 (CI = +/-0.023; p = 0.000)	0.003 (CI = +/-0.004; p = 0.058)	0.034 (CI = +/-0.125; p = 0.570)	0.931	+5.76%
Severity	2016.2	0.054 (CI = +/-0.027; p = 0.001)	0.003 (CI = +/-0.004; p = 0.086)	0.043 (CI = +/-0.139; p = 0.516)	0.919	+5.51%
Severity	2017.1	0.065 (CI = +/-0.028; p = 0.000)	0.004 (CI = +/-0.004; p = 0.037)	0.003 (CI = +/-0.137; p = 0.961)	0.933	+6.69%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.040 (CI = +/-0.101; p = 0.426)	0.813	-2.58%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.048 (CI = +/-0.103; p = 0.355)	0.811	-2.67%
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.055 (CI = +/-0.105; p = 0.296)	0.808	-2.77%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.063 (CI = +/-0.108; p = 0.242)	0.805	-2.87%
Frequency	2007.1	-0.028 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.053 (CI = +/-0.110; p = 0.334)	0.790	-2.73%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.036 (CI = +/-0.109; p = 0.505)	0.778	-2.51%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.024 (CI = +/-0.111; p = 0.666)	0.763	-2.33%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.115; p = 0.638)	0.752	-2.38%
Frequency	2009.1	-0.024 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.029 (CI = +/-0.120; p = 0.630)	0.739	-2.40%
Frequency	2009.2	-0.022 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.005; p = 0.001)	0.015 (CI = +/-0.123; p = 0.807)	0.719	-2.20%
Frequency	2010.1	-0.019 (CI = +/-0.012; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	-0.007 (CI = +/-0.123; p = 0.912)	0.704	-1.86%
Frequency	2010.2	-0.019 (CI = +/-0.014; p = 0.008)	0.009 (CI = +/-0.005; p = 0.001)	-0.006 (CI = +/-0.130; p = 0.928)	0.690	-1.88%
Frequency	2011.1	-0.017 (CI = +/-0.015; p = 0.024)	0.010 (CI = +/-0.005; p = 0.001)	-0.015 (CI = +/-0.137; p = 0.826)	0.670	-1.73%
Frequency	2011.2	-0.015 (CI = +/-0.016; p = 0.067)	0.010 (CI = +/-0.005; p = 0.001)	-0.028 (CI = +/-0.143; p = 0.694)	0.648	-1.51%
Frequency	2012.1	-0.009 (CI = +/-0.017; p = 0.269)	0.011 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.142; p = 0.383)	0.643	-0.93%
Frequency	2012.2	-0.004 (CI = +/-0.018; p = 0.655)	0.011 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.144; p = 0.207)	0.639	-0.40%
Frequency	2013.1	0.002 (CI = +/-0.020; p = 0.839)	0.012 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.147; p = 0.100)	0.643	+0.19%
Frequency	2013.2	0.008 (CI = +/-0.021; p = 0.443)	0.013 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.151; p = 0.049)	0.651	+0.79%
Frequency	2014.1	0.010 (CI = +/-0.024; p = 0.377)	0.013 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.163; p = 0.049)	0.646	+1.05%
Frequency	2014.2	0.011 (CI = +/-0.028; p = 0.409)	0.013 (CI = +/-0.006; p = 0.000)	-0.168 (CI = +/-0.179; p = 0.065)	0.640	+1.13%
Frequency	2015.1	-0.001 (CI = +/-0.029; p = 0.927)	0.012 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.176; p = 0.198)	0.708	-0.13%
Frequency	2015.2	0.024 (CI = +/-0.014; p = 0.002)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.078; p = 0.000)	0.931	+2.45%
Frequency	2016.1	0.024 (CI = +/-0.016; p = 0.007)	0.014 (CI = +/-0.002; p = 0.000)	-0.221 (CI = +/-0.088; p = 0.000)	0.930	+2.45%
Frequency	2016.2	0.024 (CI = +/-0.019; p = 0.021)	0.014 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.099; p = 0.000)	0.928	+2.40%
Frequency	2017.1	0.025 (CI = +/-0.023; p = 0.033)	0.014 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.110; p = 0.001)	0.926	+2.58%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	0.229 (CI = +/-0.121; p = 0.000)	0.666	+1.45%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.002)	0.239 (CI = +/-0.122; p = 0.000)	0.654	+1.32%
Loss Cost	2006.1	0.013 (CI = +/-0.009; p = 0.005)	0.241 (CI = +/-0.125; p = 0.000)	0.643	+1.28%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.009)	0.243 (CI = +/-0.128; p = 0.000)	0.633	+1.26%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.013)	0.242 (CI = +/-0.131; p = 0.001)	0.626	+1.27%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.010)	0.233 (CI = +/-0.134; p = 0.001)	0.632	+1.41%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.004)	0.219 (CI = +/-0.133; p = 0.002)	0.654	+1.65%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.004)	0.212 (CI = +/-0.137; p = 0.004)	0.654	+1.76%
Loss Cost	2009.1	0.019 (CI = +/-0.012; p = 0.005)	0.205 (CI = +/-0.141; p = 0.006)	0.653	+1.89%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.004)	0.197 (CI = +/-0.144; p = 0.009)	0.654	+2.04%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.003)	0.183 (CI = +/-0.147; p = 0.016)	0.667	+2.31%
Loss Cost	2010.2	0.021 (CI = +/-0.015; p = 0.008)	0.190 (CI = +/-0.152; p = 0.016)	0.647	+2.16%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.011)	0.185 (CI = +/-0.157; p = 0.024)	0.640	+2.28%
Loss Cost	2011.2	0.022 (CI = +/-0.018; p = 0.020)	0.186 (CI = +/-0.165; p = 0.028)	0.623	+2.25%
Loss Cost	2012.1	0.024 (CI = +/-0.020; p = 0.021)	0.176 (CI = +/-0.171; p = 0.044)	0.620	+2.46%
Loss Cost	2012.2	0.024 (CI = +/-0.023; p = 0.036)	0.176 (CI = +/-0.180; p = 0.054)	0.602	+2.46%
Loss Cost	2013.1	0.022 (CI = +/-0.025; p = 0.082)	0.187 (CI = +/-0.189; p = 0.052)	0.575	+2.22%
Loss Cost	2013.2	0.019 (CI = +/-0.028; p = 0.169)	0.199 (CI = +/-0.198; p = 0.049)	0.548	+1.92%
Loss Cost	2014.1	0.017 (CI = +/-0.031; p = 0.275)	0.208 (CI = +/-0.210; p = 0.052)	0.523	+1.69%
Loss Cost	2014.2	0.011 (CI = +/-0.035; p = 0.508)	0.229 (CI = +/-0.220; p = 0.043)	0.496	+1.13%
Loss Cost	2015.1	0.001 (CI = +/-0.038; p = 0.944)	0.265 (CI = +/-0.226; p = 0.024)	0.480	+0.13%
Loss Cost	2015.2	0.005 (CI = +/-0.044; p = 0.808)	0.252 (CI = +/-0.243; p = 0.043)	0.480	+0.51%
Loss Cost	2016.1	-0.001 (CI = +/-0.051; p = 0.962)	0.273 (CI = +/-0.261; p = 0.042)	0.458	-0.12%
Loss Cost	2016.2	-0.012 (CI = +/-0.058; p = 0.657)	0.307 (CI = +/-0.278; p = 0.033)	0.442	-1.22%
Loss Cost	2017.1	-0.013 (CI = +/-0.070; p = 0.702)	0.308 (CI = +/-0.307; p = 0.049)	0.430	-1.24%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.113 (CI = +/-0.069; p = 0.002)	0.960	+4.78%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.115 (CI = +/-0.071; p = 0.002)	0.957	+4.76%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.109 (CI = +/-0.071; p = 0.004)	0.956	+4.84%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.102 (CI = +/-0.071; p = 0.006)	0.957	+4.95%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.073; p = 0.006)	0.953	+4.89%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.106 (CI = +/-0.075; p = 0.007)	0.950	+4.99%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.074; p = 0.012)	0.952	+5.06%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.070; p = 0.021)	0.958	+5.28%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.071 (CI = +/-0.067; p = 0.036)	0.962	+5.51%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.068; p = 0.053)	0.960	+5.58%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.070; p = 0.078)	0.958	+5.68%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.073; p = 0.086)	0.954	+5.67%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.075; p = 0.129)	0.952	+5.80%
Severity	2011.2	0.056 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.078; p = 0.131)	0.947	+5.76%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.081; p = 0.132)	0.940	+5.70%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.084; p = 0.101)	0.934	+5.52%
Severity	2013.1	0.050 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.081; p = 0.037)	0.934	+5.10%
Severity	2013.2	0.046 (CI = +/-0.011; p = 0.000)	0.103 (CI = +/-0.079; p = 0.013)	0.933	+4.68%
Severity	2014.1	0.046 (CI = +/-0.013; p = 0.000)	0.104 (CI = +/-0.084; p = 0.018)	0.925	+4.67%
Severity	2014.2	0.044 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.089; p = 0.018)	0.916	+4.49%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.098 (CI = +/-0.092; p = 0.039)	0.916	+4.85%
Severity	2015.2	0.040 (CI = +/-0.015; p = 0.000)	0.125 (CI = +/-0.085; p = 0.007)	0.923	+4.04%
Severity	2016.1	0.040 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.092; p = 0.013)	0.915	+4.11%
Severity	2016.2	0.037 (CI = +/-0.021; p = 0.002)	0.133 (CI = +/-0.099; p = 0.012)	0.904	+3.76%
Severity	2017.1	0.043 (CI = +/-0.023; p = 0.002)	0.115 (CI = +/-0.103; p = 0.031)	0.908	+4.39%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.116 (CI = +/-0.107; p = 0.034)	0.747	-3.17%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.124 (CI = +/-0.108; p = 0.025)	0.747	-3.28%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.132 (CI = +/-0.109; p = 0.019)	0.747	-3.40%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.110; p = 0.014)	0.747	-3.52%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.112; p = 0.019)	0.721	-3.45%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.127 (CI = +/-0.114; p = 0.029)	0.690	-3.32%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.117; p = 0.040)	0.656	-3.24%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.128 (CI = +/-0.120; p = 0.036)	0.645	-3.34%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.134 (CI = +/-0.123; p = 0.034)	0.631	-3.43%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.129 (CI = +/-0.127; p = 0.046)	0.590	-3.35%
Frequency	2010.1	-0.032 (CI = +/-0.013; p = 0.000)	0.120 (CI = +/-0.130; p = 0.068)	0.537	-3.19%
Frequency	2010.2	-0.034 (CI = +/-0.014; p = 0.000)	0.127 (CI = +/-0.135; p = 0.064)	0.521	-3.31%
Frequency	2011.1	-0.034 (CI = +/-0.015; p = 0.000)	0.128 (CI = +/-0.140; p = 0.073)	0.484	-3.33%
Frequency	2011.2	-0.034 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.147; p = 0.087)	0.439	-3.31%
Frequency	2012.1	-0.031 (CI = +/-0.018; p = 0.002)	0.115 (CI = +/-0.151; p = 0.130)	0.362	-3.06%
Frequency	2012.2	-0.029 (CI = +/-0.020; p = 0.006)	0.107 (CI = +/-0.158; p = 0.175)	0.291	-2.90%
Frequency	2013.1	-0.028 (CI = +/-0.022; p = 0.016)	0.100 (CI = +/-0.166; p = 0.225)	0.222	-2.74%
Frequency	2013.2	-0.027 (CI = +/-0.025; p = 0.035)	0.096 (CI = +/-0.176; p = 0.270)	0.162	-2.64%
Frequency	2014.1	-0.029 (CI = +/-0.028; p = 0.043)	0.104 (CI = +/-0.187; p = 0.257)	0.148	-2.84%
Frequency	2014.2	-0.033 (CI = +/-0.031; p = 0.042)	0.119 (CI = +/-0.197; p = 0.221)	0.154	-3.22%
Frequency	2015.1	-0.046 (CI = +/-0.032; p = 0.008)	0.167 (CI = +/-0.189; p = 0.078)	0.314	-4.50%
Frequency	2015.2	-0.034 (CI = +/-0.034; p = 0.048)	0.127 (CI = +/-0.188; p = 0.169)	0.147	-3.39%
Frequency	2016.1	-0.041 (CI = +/-0.039; p = 0.039)	0.150 (CI = +/-0.200; p = 0.129)	0.178	-4.06%
Frequency	2016.2	-0.049 (CI = +/-0.045; p = 0.034)	0.174 (CI = +/-0.214; p = 0.102)	0.202	-4.80%
Frequency	2017.1	-0.055 (CI = +/-0.053; p = 0.041)	0.192 (CI = +/-0.233; p = 0.097)	0.191	-5.40%

Collision

Coverage = CL
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
							Rate
Loss Cost	2005.1	0.022 (CI = +/-0.008; p = 0.000)	-0.009 (CI = +/-0.059; p = 0.765)	0.010 (CI = +/-0.005; p = 0.001)	0.140 (CI = +/-0.114; p = 0.017)	0.755	+2.18%
Loss Cost	2005.2	0.021 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.060; p = 0.875)	0.009 (CI = +/-0.005; p = 0.001)	0.149 (CI = +/-0.116; p = 0.014)	0.742	+2.07%
Loss Cost	2006.1	0.021 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.062; p = 0.888)	0.009 (CI = +/-0.005; p = 0.001)	0.148 (CI = +/-0.120; p = 0.017)	0.733	+2.08%
Loss Cost	2006.2	0.021 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.063; p = 0.861)	0.009 (CI = +/-0.005; p = 0.001)	0.145 (CI = +/-0.124; p = 0.023)	0.726	+2.12%
Loss Cost	2007.1	0.022 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.065; p = 0.935)	0.010 (CI = +/-0.006; p = 0.001)	0.139 (CI = +/-0.128; p = 0.034)	0.722	+2.20%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.065; p = 0.739)	0.010 (CI = +/-0.005; p = 0.001)	0.121 (CI = +/-0.127; p = 0.061)	0.740	+2.46%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.062; p = 0.962)	0.011 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.122; p = 0.125)	0.780	+2.86%
Loss Cost	2008.2	0.031 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.847)	0.011 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.122; p = 0.208)	0.792	+3.12%
Loss Cost	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.062; p = 0.947)	0.012 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.123; p = 0.341)	0.804	+3.41%
Loss Cost	2009.2	0.037 (CI = +/-0.012; p = 0.000)	-0.007 (CI = +/-0.060; p = 0.814)	0.012 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.122; p = 0.549)	0.822	+3.77%
Loss Cost	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.056; p = 0.830)	0.013 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.114; p = 0.955)	0.858	+4.30%
Loss Cost	2010.2	0.042 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.058; p = 0.849)	0.013 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.120; p = 0.973)	0.847	+4.32%
Loss Cost	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.057; p = 0.604)	0.014 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.119; p = 0.694)	0.861	+4.76%
Loss Cost	2011.2	0.049 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.059; p = 0.730)	0.014 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.124; p = 0.555)	0.859	+4.99%
Loss Cost	2012.1	0.055 (CI = +/-0.014; p = 0.000)	0.023 (CI = +/-0.054; p = 0.393)	0.015 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.116; p = 0.202)	0.889	+5.69%
Loss Cost	2012.2	0.059 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.055; p = 0.545)	0.016 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.120; p = 0.120)	0.892	+6.08%
Loss Cost	2013.1	0.061 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.057; p = 0.482)	0.016 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.128; p = 0.105)	0.885	+6.30%
Loss Cost	2013.2	0.062 (CI = +/-0.019; p = 0.000)	0.018 (CI = +/-0.060; p = 0.541)	0.016 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.139; p = 0.113)	0.875	+6.42%
Loss Cost	2014.1	0.067 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.062; p = 0.429)	0.017 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.148; p = 0.078)	0.874	+6.88%
Loss Cost	2014.2	0.066 (CI = +/-0.025; p = 0.000)	0.025 (CI = +/-0.066; p = 0.431)	0.017 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.162; p = 0.117)	0.861	+6.77%
Loss Cost	2015.1	0.061 (CI = +/-0.029; p = 0.001)	0.020 (CI = +/-0.069; p = 0.544)	0.016 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.177; p = 0.219)	0.846	+6.29%
Loss Cost	2015.2	0.077 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.060; p = 0.949)	0.017 (CI = +/-0.005; p = 0.000)	-0.174 (CI = +/-0.159; p = 0.035)	0.897	+7.99%
Loss Cost	2016.1	0.080 (CI = +/-0.033; p = 0.000)	0.005 (CI = +/-0.064; p = 0.870)	0.018 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.177; p = 0.040)	0.891	+8.36%
Loss Cost	2016.2	0.077 (CI = +/-0.039; p = 0.001)	0.008 (CI = +/-0.070; p = 0.796)	0.017 (CI = +/-0.005; p = 0.000)	-0.175 (CI = +/-0.199; p = 0.080)	0.882	+7.99%
Loss Cost	2017.1	0.090 (CI = +/-0.042; p = 0.001)	0.019 (CI = +/-0.068; p = 0.558)	0.018 (CI = +/-0.005; p = 0.000)	-0.223 (CI = +/-0.202; p = 0.034)	0.901	+9.46%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.039; p = 0.146)	0.001 (CI = +/-0.003; p = 0.470)	0.101 (CI = +/-0.075; p = 0.010)	0.961	+4.87%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.156)	0.001 (CI = +/-0.003; p = 0.477)	0.101 (CI = +/-0.077; p = 0.012)	0.958	+4.88%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	-0.025 (CI = +/-0.040; p = 0.216)	0.001 (CI = +/-0.003; p = 0.405)	0.094 (CI = +/-0.079; p = 0.020)	0.957	+4.97%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.040; p = 0.126)	0.002 (CI = +/-0.003; p = 0.306)	0.083 (CI = +/-0.077; p = 0.038)	0.959	+5.14%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.041; p = 0.103)	0.002 (CI = +/-0.003; p = 0.369)	0.089 (CI = +/-0.079; p = 0.030)	0.956	+5.05%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.042; p = 0.099)	0.002 (CI = +/-0.004; p = 0.356)	0.086 (CI = +/-0.082; p = 0.042)	0.953	+5.10%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.160)	0.002 (CI = +/-0.003; p = 0.247)	0.073 (CI = +/-0.082; p = 0.079)	0.955	+5.29%
Severity	2008.2	0.055 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.040)	0.003 (CI = +/-0.003; p = 0.101)	0.050 (CI = +/-0.073; p = 0.169)	0.965	+5.64%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.073)	0.003 (CI = +/-0.003; p = 0.035)	0.032 (CI = +/-0.069; p = 0.343)	0.970	+5.92%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.041)	0.003 (CI = +/-0.003; p = 0.022)	0.021 (CI = +/-0.069; p = 0.531)	0.971	+6.10%
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.065)	0.004 (CI = +/-0.003; p = 0.017)	0.013 (CI = +/-0.071; p = 0.700)	0.970	+6.24%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.057)	0.004 (CI = +/-0.003; p = 0.016)	0.008 (CI = +/-0.074; p = 0.832)	0.967	+6.34%
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	-0.031 (CI = +/-0.036; p = 0.094)	0.004 (CI = +/-0.003; p = 0.010)	-0.004 (CI = +/-0.076; p = 0.921)	0.967	+6.54%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.038; p = 0.088)	0.004 (CI = +/-0.003; p = 0.010)	-0.009 (CI = +/-0.080; p = 0.824)	0.963	+6.63%
Severity	2012.1	0.064 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.040; p = 0.096)	0.004 (CI = +/-0.003; p = 0.015)	-0.007 (CI = +/-0.086; p = 0.873)	0.958	+6.59%
Severity	2012.2	0.063 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.042; p = 0.120)	0.004 (CI = +/-0.003; p = 0.020)	-0.004 (CI = +/-0.092; p = 0.927)	0.952	+6.54%
Severity	2013.1	0.058 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.039)	0.003 (CI = +/-0.003; p = 0.038)	0.024 (CI = +/-0.087; p = 0.569)	0.955	+5.98%
Severity	2013.2	0.055 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.039; p = 0.069)	0.003 (CI = +/-0.003; p = 0.059)	0.040 (CI = +/-0.091; p = 0.365)	0.950	+5.64%
Severity	2014.1	0.055 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.042; p = 0.083)	0.003 (CI = +/-0.003; p = 0.075)	0.040 (CI = +/-0.099; p = 0.402)	0.944	+5.64%
Severity	2014.2	0.055 (CI = +/-0.017; p = 0.000)	-0.037 (CI = +/-0.044; p = 0.095)	0.003 (CI = +/-0.003; p = 0.085)	0.037 (CI = +/-0.109; p = 0.477)	0.936	+5.71%
Severity	2015.1	0.061 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.044; p = 0.157)	0.004 (CI = +/-0.004; p = 0.046)	0.012 (CI = +/-0.113; p = 0.825)	0.939	+6.30%
Severity	2015.2	0.053 (CI = +/-0.020; p = 0.000)	-0.022 (CI = +/-0.043; p = 0.286)	0.003 (CI = +/-0.003; p = 0.074)	0.045 (CI = +/-0.113; p = 0.406)	0.937	+5.48%
Severity	2016.1	0.056 (CI = +/-0.023; p = 0.000)	-0.020 (CI = +/-0.046; p = 0.358)	0.003 (CI = +/-0.004; p = 0.077)	0.036 (CI = +/-0.126; p = 0.547)	0.930	+5.71%
Severity	2016.2	0.055 (CI = +/-0.028; p = 0.001)	-0.019 (CI = +/-0.050; p = 0.419)	0.003 (CI = +/-0.004; p = 0.101)	0.039 (CI = +/-0.142; p = 0.557)	0.917	+5.62%
Severity	2017.1	0.065 (CI = +/-0.030; p = 0.001)	-0.012 (CI = +/-0.048; p = 0.605)	0.004 (CI = +/-0.004; p = 0.051)	0.004 (CI = +/-0.143; p = 0.956)	0.929	+6.68%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.020 (CI = +/-0.053; p = 0.454)	0.008 (CI = +/-0.005; p = 0.001)	0.039 (CI = +/-0.102; p = 0.443)	0.810	-2.57%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.053; p = 0.371)	0.008 (CI = +/-0.005; p = 0.001)	0.047 (CI = +/-0.103; p = 0.358)	0.810	-2.67%
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.021 (CI = +/-0.055; p = 0.444)	0.008 (CI = +/-0.005; p = 0.001)	0.054 (CI = +/-0.106; p = 0.311)	0.805	-2.75%
Frequency	2006.2	-0.029 (CI = +/-0.008; p = 0.000)	0.025 (CI = +/-0.055; p = 0.362)	0.008 (CI = +/-0.005; p = 0.002)	0.063 (CI = +/-0.108; p = 0.244)	0.804	-2.87%
Frequency	2007.1	-0.027 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.056; p = 0.269)	0.008 (CI = +/-0.005; p = 0.001)	0.051 (CI = +/-0.109; p = 0.353)	0.792	-2.71%
Frequency	2007.2	-0.025 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.056; p = 0.381)	0.008 (CI = +/-0.005; p = 0.001)	0.036 (CI = +/-0.109; p = 0.508)	0.777	-2.51%
Frequency	2008.1	-0.023 (CI = +/-0.009; p = 0.000)	0.031 (CI = +/-0.056; p = 0.271)	0.009 (CI = +/-0.005; p = 0.001)	0.021 (CI = +/-0.110; p = 0.697)	0.765	-2.31%
Frequency	2008.2	-0.024 (CI = +/-0.010; p = 0.000)	0.033 (CI = +/-0.058; p = 0.251)	0.009 (CI = +/-0.005; p = 0.001)	0.027 (CI = +/-0.114; p = 0.638)	0.755	-2.38%
Frequency	2009.1	-0.024 (CI = +/-0.011; p = 0.000)	0.033 (CI = +/-0.060; p = 0.263)	0.009 (CI = +/-0.005; p = 0.001)	0.026 (CI = +/-0.120; p = 0.662)	0.742	-2.37%
Frequency	2009.2	-0.022 (CI = +/-0.012; p = 0.001)	0.029 (CI = +/-0.061; p = 0.342)	0.009 (CI = +/-0.005; p = 0.001)	0.015 (CI = +/-0.124; p = 0.808)	0.719	-2.20%
Frequency	2010.1	-0.018 (CI = +/-0.012; p = 0.005)	0.039 (CI = +/-0.060; p = 0.196)	0.010 (CI = +/-0.005; p = 0.000)	-0.010 (CI = +/-0.122; p = 0.864)	0.713	-1.82%
Frequency	2010.2	-0.019 (CI = +/-0.013; p = 0.007)	0.040 (CI = +/-0.062; p = 0.193)	0.010 (CI = +/-0.005; p = 0.001)	-0.006 (CI = +/-0.128; p = 0.927)	0.700	-1.89%
Frequency	2011.1	-0.017 (CI = +/-0.015; p = 0.026)	0.045 (CI = +/-0.064; p = 0.157)	0.010 (CI = +/-0.005; p = 0.001)	-0.019 (CI = +/-0.134; p = 0.768)	0.685	-1.67%
Frequency	2011.2	-0.015 (CI = +/-0.016; p = 0.061)	0.042 (CI = +/-0.067; p = 0.200)	0.010 (CI = +/-0.005; p = 0.001)	-0.027 (CI = +/-0.141; p = 0.693)	0.660	-1.54%
Frequency	2012.1	-0.008 (CI = +/-0.016; p = 0.291)	0.056 (CI = +/-0.062; p = 0.077)	0.011 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.135; p = 0.313)	0.681	-0.84%
Frequency	2012.2	-0.004 (CI = +/-0.018; p = 0.613)	0.048 (CI = +/-0.063; p = 0.126)	0.012 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.139; p = 0.196)	0.665	-0.43%
Frequency	2013.1	0.003 (CI = +/-0.018; p = 0.727)	0.060 (CI = +/-0.060; p = 0.049)	0.013 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.136; p = 0.062)	0.698	+0.31%
Frequency	2013.2	0.007 (CI = +/-0.020; p = 0.453)	0.054 (CI = +/-0.062; p = 0.082)	0.013 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.142; p = 0.040)	0.692	+0.73%
Frequency	2014.1	0.012 (CI = +/-0.022; p = 0.285)	0.060 (CI = +/-0.063; p = 0.063)	0.014 (CI = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.151; p = 0.029)	0.699	+1.18%
Frequency	2014.2	0.010 (CI = +/-0.026; p = 0.423)	0.062 (CI = +/-0.068; p = 0.069)	0.014 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.166; p = 0.053)	0.695	+1.01%
Frequency	2015.1	0.000 (CI = +/-0.028; p = 0.997)	0.051 (CI = +/-0.066; p = 0.118)	0.013 (CI = +/-0.005; p = 0.000)	-0.118 (CI = +/-0.168; p = 0.154)	0.739	0.00%
Frequency	2015.2	0.023 (CI = +/-0.013; p = 0.002)	0.024 (CI = +/-0.028; p = 0.085)	0.014 (CI = +/-0.002; p = 0.000)	-0.219 (CI = +/-0.073; p = 0.000)	0.941	+2.38%
Frequency	2016.1	0.025 (CI = +/-0.015; p = 0.004)	0.025 (CI = +/-0.029; p = 0.090)	0.014 (CI = +/-0.002; p = 0.000)	-0.224 (CI = +/-0.081; p = 0.000)	0.941	+2.50%
Frequency	2016.2	0.022 (CI = +/-0.018; p = 0.019)	0.028 (CI = +/-0.032; p = 0.083)	0.014 (CI = +/-0.002; p = 0.000)	-0.214 (CI = +/-0.090; p = 0.000)	0.941	+2.25%
Frequency	2017.1	0.026 (CI = +/-0.021; p = 0.019)	0.030 (CI = +/-0.033; p = 0.072)	0.014 (CI = +/-0.003; p = 0.000)	-0.227 (CI = +/-0.099; p = 0.000)	0.942	+2.60%

Collision

Coverage = CL

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	-0.020 (CI = +/-0.069; p = 0.550)	0.229 (CI = +/-0.122; p = 0.001)	0.660	+1.46%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.003)	-0.014 (CI = +/-0.070; p = 0.677)	0.238 (CI = +/-0.123; p = 0.000)	0.646	+1.33%
Loss Cost	2006.1	0.013 (CI = +/-0.009; p = 0.005)	-0.016 (CI = +/-0.072; p = 0.646)	0.241 (CI = +/-0.126; p = 0.000)	0.635	+1.28%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.010)	-0.016 (CI = +/-0.074; p = 0.669)	0.242 (CI = +/-0.130; p = 0.001)	0.624	+1.27%
Loss Cost	2007.1	0.013 (CI = +/-0.010; p = 0.014)	-0.015 (CI = +/-0.076; p = 0.681)	0.241 (CI = +/-0.133; p = 0.001)	0.616	+1.27%
Loss Cost	2007.2	0.014 (CI = +/-0.011; p = 0.010)	-0.022 (CI = +/-0.078; p = 0.571)	0.232 (CI = +/-0.135; p = 0.002)	0.624	+1.43%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.005)	-0.014 (CI = +/-0.078; p = 0.721)	0.218 (CI = +/-0.136; p = 0.003)	0.644	+1.65%
Loss Cost	2008.2	0.018 (CI = +/-0.012; p = 0.005)	-0.019 (CI = +/-0.080; p = 0.637)	0.211 (CI = +/-0.139; p = 0.004)	0.645	+1.79%
Loss Cost	2009.1	0.019 (CI = +/-0.013; p = 0.005)	-0.015 (CI = +/-0.082; p = 0.709)	0.205 (CI = +/-0.143; p = 0.007)	0.642	+1.89%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.005)	-0.021 (CI = +/-0.085; p = 0.610)	0.195 (CI = +/-0.147; p = 0.011)	0.645	+2.07%
Loss Cost	2010.1	0.023 (CI = +/-0.014; p = 0.003)	-0.014 (CI = +/-0.086; p = 0.737)	0.182 (CI = +/-0.149; p = 0.019)	0.655	+2.31%
Loss Cost	2010.2	0.022 (CI = +/-0.016; p = 0.009)	-0.010 (CI = +/-0.090; p = 0.816)	0.189 (CI = +/-0.155; p = 0.019)	0.633	+2.18%
Loss Cost	2011.1	0.023 (CI = +/-0.017; p = 0.012)	-0.008 (CI = +/-0.093; p = 0.868)	0.184 (CI = +/-0.161; p = 0.027)	0.625	+2.28%
Loss Cost	2011.2	0.022 (CI = +/-0.019; p = 0.023)	-0.007 (CI = +/-0.097; p = 0.883)	0.185 (CI = +/-0.169; p = 0.033)	0.606	+2.06%
Loss Cost	2012.1	0.024 (CI = +/-0.021; p = 0.024)	-0.002 (CI = +/-0.101; p = 0.962)	0.176 (CI = +/-0.176; p = 0.050)	0.602	+2.46%
Loss Cost	2012.2	0.024 (CI = +/-0.023; p = 0.041)	-0.002 (CI = +/-0.106; p = 0.963)	0.176 (CI = +/-0.186; p = 0.062)	0.582	+2.47%
Loss Cost	2013.1	0.022 (CI = +/-0.026; p = 0.089)	-0.007 (CI = +/-0.111; p = 0.890)	0.186 (CI = +/-0.194; p = 0.059)	0.554	+2.22%
Loss Cost	2013.2	0.019 (CI = +/-0.029; p = 0.184)	-0.001 (CI = +/-0.117; p = 0.991)	0.199 (CI = +/-0.205; p = 0.057)	0.523	+1.92%
Loss Cost	2014.1	0.017 (CI = +/-0.032; p = 0.288)	-0.005 (CI = +/-0.122; p = 0.938)	0.207 (CI = +/-0.217; p = 0.060)	0.495	+1.70%
Loss Cost	2014.2	0.011 (CI = +/-0.037; p = 0.536)	0.007 (CI = +/-0.128; p = 0.907)	0.231 (CI = +/-0.230; p = 0.049)	0.465	+1.10%
Loss Cost	2015.1	0.001 (CI = +/-0.040; p = 0.941)	-0.007 (CI = +/-0.129; p = 0.908)	0.265 (CI = +/-0.235; p = 0.030)	0.445	+0.14%
Loss Cost	2015.2	0.006 (CI = +/-0.046; p = 0.788)	-0.015 (CI = +/-0.139; p = 0.820)	0.248 (CI = +/-0.255; p = 0.055)	0.445	+0.60%
Loss Cost	2016.1	-0.001 (CI = +/-0.053; p = 0.980)	-0.023 (CI = +/-0.146; p = 0.737)	0.269 (CI = +/-0.272; p = 0.052)	0.421	-0.06%
Loss Cost	2016.2	-0.012 (CI = +/-0.063; p = 0.688)	-0.006 (CI = +/-0.156; p = 0.931)	0.305 (CI = +/-0.296; p = 0.044)	0.396	-1.17%
Loss Cost	2017.1	-0.012 (CI = +/-0.074; p = 0.722)	-0.007 (CI = +/-0.168; p = 0.930)	0.306 (CI = +/-0.325; p = 0.063)	0.378	-1.22%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.038; p = 0.122)	0.113 (CI = +/-0.068; p = 0.002)	0.962	+4.78%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.039; p = 0.135)	0.113 (CI = +/-0.070; p = 0.002)	0.959	+4.78%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.040; p = 0.180)	0.108 (CI = +/-0.070; p = 0.004)	0.958	+4.85%
Severity	2006.2	0.049 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.040; p = 0.104)	0.100 (CI = +/-0.069; p = 0.006)	0.959	+4.98%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.081)	0.105 (CI = +/-0.070; p = 0.005)	0.956	+4.90%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.081)	0.103 (CI = +/-0.072; p = 0.007)	0.953	+4.93%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.041; p = 0.125)	0.095 (CI = +/-0.072; p = 0.011)	0.954	+5.06%
Severity	2008.2	0.052 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.032)	0.080 (CI = +/-0.066; p = 0.019)	0.963	+5.33%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.037; p = 0.055)	0.070 (CI = +/-0.063; p = 0.032)	0.966	+5.52%
Severity	2009.2	0.055 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.037; p = 0.037)	0.064 (CI = +/-0.064; p = 0.052)	0.965	+5.64%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.051)	0.061 (CI = +/-0.066; p = 0.070)	0.963	+5.69%
Severity	2010.2	0.056 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.040; p = 0.054)	0.059 (CI = +/-0.069; p = 0.090)	0.959	+5.73%
Severity	2011.1	0.057 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.075)	0.055 (CI = +/-0.071; p = 0.124)	0.956	+5.82%
Severity	2011.2	0.057 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.043; p = 0.086)	0.054 (CI = +/-0.075; p = 0.145)	0.951	+5.83%
Severity	2012.1	0.056 (CI = +/-0.009; p = 0.000)	-0.040 (CI = +/-0.045; p = 0.077)	0.059 (CI = +/-0.078; p = 0.128)	0.946	+5.72%
Severity	2012.2	0.055 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.047; p = 0.113)	0.064 (CI = +/-0.081; p = 0.116)	0.939	+5.61%
Severity	2013.1	0.050 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.042; p = 0.032)	0.083 (CI = +/-0.074; p = 0.029)	0.946	+5.13%
Severity	2013.2	0.047 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.064)	0.097 (CI = +/-0.074; p = 0.014)	0.942	+4.81%
Severity	2014.1	0.046 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.044; p = 0.065)	0.100 (CI = +/-0.078; p = 0.015)	0.936	+4.71%
Severity	2014.2	0.046 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.047; p = 0.088)	0.102 (CI = +/-0.084; p = 0.021)	0.926	+4.66%
Severity	2015.1	0.048 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.049; p = 0.128)	0.094 (CI = +/-0.089; p = 0.039)	0.924	+4.90%
Severity	2015.2	0.041 (CI = +/-0.016; p = 0.000)	-0.025 (CI = +/-0.046; p = 0.268)	0.118 (CI = +/-0.085; p = 0.010)	0.925	+4.19%
Severity	2016.1	0.041 (CI = +/-0.018; p = 0.000)	-0.025 (CI = +/-0.049; p = 0.292)	0.119 (CI = +/-0.092; p = 0.016)	0.916	+4.17%
Severity	2016.2	0.039 (CI = +/-0.022; p = 0.002)	-0.022 (CI = +/-0.054; p = 0.395)	0.126 (CI = +/-0.102; p = 0.020)	0.902	+3.94%
Severity	2017.1	0.044 (CI = +/-0.024; p = 0.002)	-0.017 (CI = +/-0.055; p = 0.518)	0.112 (CI = +/-0.107; p = 0.042)	0.903	+4.46%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.061; p = 0.758)	0.116 (CI = +/-0.108; p = 0.036)	0.740	-3.17%
Frequency	2005.2	-0.033 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.062; p = 0.619)	0.125 (CI = +/-0.109; p = 0.026)	0.742	-3.29%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.063; p = 0.733)	0.132 (CI = +/-0.110; p = 0.020)	0.740	-3.40%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.063; p = 0.592)	0.142 (CI = +/-0.111; p = 0.014)	0.742	-3.53%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.020 (CI = +/-0.065; p = 0.533)	0.136 (CI = +/-0.114; p = 0.020)	0.716	-3.46%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.066; p = 0.650)	0.129 (CI = +/-0.116; p = 0.030)	0.681	-3.34%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.068; p = 0.586)	0.123 (CI = +/-0.118; p = 0.042)	0.648	-3.24%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.023 (CI = +/-0.070; p = 0.504)	0.130 (CI = +/-0.121; p = 0.036)	0.639	-3.37%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.021 (CI = +/-0.072; p = 0.562)	0.135 (CI = +/-0.125; p = 0.035)	0.622	-3.44%
Frequency	2009.2	-0.034 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.075; p = 0.617)	0.131 (CI = +/-0.129; p = 0.047)	0.578	-3.38%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.024 (CI = +/-0.076; p = 0.525)	0.121 (CI = +/-0.132; p = 0.070)	0.527	-3.20%
Frequency	2010.2	-0.034 (CI = +/-0.014; p = 0.000)	0.029 (CI = +/-0.079; p = 0.455)	0.130 (CI = +/-0.136; p = 0.061)	0.513	-3.36%
Frequency	2011.1	-0.034 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.082; p = 0.464)	0.129 (CI = +/-0.142; p = 0.073)	0.474	-3.34%
Frequency	2011.2	-0.034 (CI = +/-0.017; p = 0.000)	0.030 (CI = +/-0.086; p = 0.471)	0.131 (CI = +/-0.149; p = 0.082)	0.427	-3.37%
Frequency	2012.1	-0.031 (CI = +/-0.018; p = 0.002)	0.037 (CI = +/-0.088; p = 0.385)	0.117 (CI = +/-0.153; p = 0.126)	0.355	-3.08%
Frequency	2012.2	-0.030 (CI = +/-0.020; p = 0.005)	0.035 (CI = +/-0.092; p = 0.443)	0.112 (CI = +/-0.161; p = 0.162)	0.277	-2.98%
Frequency	2013.1	-0.028 (CI = +/-0.022; p = 0.016)	0.039 (CI = +/-0.096; p = 0.404)	0.103 (CI = +/-0.168; p = 0.217)	0.211	-2.77%
Frequency	2013.2	-0.028 (CI = +/-0.025; p = 0.032)	0.039 (CI = +/-0.102; p = 0.433)	0.102 (CI = +/-0.179; p = 0.246)	0.146	-2.76%
Frequency	2014.1	-0.029 (CI = +/-0.028; p = 0.044)	0.037 (CI = +/-0.107; p = 0.479)	0.107 (CI = +/-0.190; p = 0.251)	0.125	-2.88%
Frequency	2014.2	-0.035 (CI = +/-0.032; p = 0.036)	0.048 (CI = +/-0.112; p = 0.382)	0.128 (CI = +/-0.201; p = 0.193)	0.145	-3.40%
Frequency	2015.1	-0.046 (CI = +/-0.033; p = 0.009)	0.030 (CI = +/-0.107; p = 0.561)	0.171 (CI = +/-0.194; p = 0.080)	0.285	-4.54%
Frequency	2015.2	-0.035 (CI = +/-0.036; p = 0.056)	0.010 (CI = +/-0.108; p = 0.846)	0.130 (CI = +/-0.197; p = 0.180)	0.089	-3.44%
Frequency	2016.1	-0.041 (CI = +/-0.041; p = 0.047)	0.002 (CI = +/-0.112; p = 0.970)	0.151 (CI = +/-0.209; p = 0.144)	0.114	-4.06%
Frequency	2016.2	-0.050 (CI = +/-0.048; p = 0.041)	0.015 (CI = +/-0.120; p = 0.784)	0.179 (CI = +/-0.227; p = 0.111)	0.141	-4.92%
Frequency	2017.1	-0.056 (CI = +/-0.056; p = 0.050)	0.010 (CI = +/-0.128; p = 0.867)	0.194 (CI = +/-0.247; p = 0.111)	0.120	-5.43%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.061 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.008; p = 0.021)	0.801	+6.29%
Loss Cost	2005.2	0.061 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.024)	0.786	+6.27%
Loss Cost	2006.1	0.062 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.022)	0.785	+6.42%
Loss Cost	2006.2	0.062 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.009; p = 0.024)	0.771	+6.44%
Loss Cost	2007.1	0.064 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.009; p = 0.022)	0.772	+6.64%
Loss Cost	2007.2	0.065 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.009; p = 0.023)	0.759	+6.69%
Loss Cost	2008.1	0.068 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.009; p = 0.017)	0.775	+7.02%
Loss Cost	2008.2	0.069 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.009; p = 0.018)	0.767	+7.16%
Loss Cost	2009.1	0.073 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.795	+7.60%
Loss Cost	2009.2	0.075 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.012)	0.786	+7.75%
Loss Cost	2010.1	0.078 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.804	+8.16%
Loss Cost	2010.2	0.078 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.008; p = 0.010)	0.785	+8.13%
Loss Cost	2011.1	0.082 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.795	+8.52%
Loss Cost	2011.2	0.082 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.008; p = 0.009)	0.779	+8.60%
Loss Cost	2012.1	0.087 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.008; p = 0.007)	0.799	+9.13%
Loss Cost	2012.2	0.086 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.775	+8.97%
Loss Cost	2013.1	0.089 (CI = +/-0.021; p = 0.000)	0.012 (CI = +/-0.008; p = 0.009)	0.772	+9.30%
Loss Cost	2013.2	0.086 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.008; p = 0.009)	0.743	+8.95%
Loss Cost	2014.1	0.090 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.008; p = 0.010)	0.748	+9.42%
Loss Cost	2014.2	0.088 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.716	+9.23%
Loss Cost	2015.1	0.094 (CI = +/-0.029; p = 0.000)	0.012 (CI = +/-0.009; p = 0.013)	0.725	+9.81%
Loss Cost	2015.2	0.094 (CI = +/-0.033; p = 0.000)	0.012 (CI = +/-0.009; p = 0.016)	0.699	+9.86%
Loss Cost	2016.1	0.097 (CI = +/-0.037; p = 0.000)	0.011 (CI = +/-0.009; p = 0.021)	0.686	+10.23%
Loss Cost	2016.2	0.094 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.010; p = 0.024)	0.646	+9.89%
Loss Cost	2017.1	0.103 (CI = +/-0.046; p = 0.000)	0.011 (CI = +/-0.010; p = 0.032)	0.662	+10.83%
Severity	2005.1	0.047 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.009; p = 0.511)	0.706	+4.84%
Severity	2005.2	0.048 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.498)	0.699	+4.94%
Severity	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.448)	0.717	+5.19%
Severity	2006.2	0.052 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.426)	0.717	+5.36%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.008; p = 0.366)	0.744	+5.68%
Severity	2007.2	0.056 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.008; p = 0.361)	0.735	+5.78%
Severity	2008.1	0.060 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.008; p = 0.306)	0.761	+6.13%
Severity	2008.2	0.061 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.008; p = 0.296)	0.757	+6.29%
Severity	2009.1	0.065 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.008; p = 0.232)	0.793	+6.74%
Severity	2009.2	0.066 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.008; p = 0.231)	0.784	+6.86%
Severity	2010.1	0.070 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.190)	0.807	+7.27%
Severity	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.182)	0.804	+7.49%
Severity	2011.1	0.077 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.131)	0.840	+8.03%
Severity	2011.2	0.077 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.139)	0.824	+8.05%
Severity	2012.1	0.080 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.007; p = 0.132)	0.825	+8.35%
Severity	2012.2	0.080 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.007; p = 0.142)	0.805	+8.33%
Severity	2013.1	0.084 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.007; p = 0.130)	0.816	+8.78%
Severity	2013.2	0.084 (CI = +/-0.019; p = 0.000)	0.005 (CI = +/-0.007; p = 0.140)	0.793	+8.73%
Severity	2014.1	0.088 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.007; p = 0.137)	0.802	+9.21%
Severity	2014.2	0.088 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.007; p = 0.148)	0.777	+9.22%
Severity	2015.1	0.095 (CI = +/-0.023; p = 0.000)	0.005 (CI = +/-0.007; p = 0.139)	0.809	+10.01%
Severity	2015.2	0.092 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.007; p = 0.139)	0.777	+9.67%
Severity	2016.1	0.096 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.007; p = 0.158)	0.764	+10.03%
Severity	2016.2	0.094 (CI = +/-0.032; p = 0.000)	0.005 (CI = +/-0.008; p = 0.168)	0.725	+9.83%
Severity	2017.1	0.102 (CI = +/-0.035; p = 0.000)	0.005 (CI = +/-0.007; p = 0.204)	0.747	+10.77%
Frequency	2005.1	0.014 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.521	+1.38%
Frequency	2005.2	0.013 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.493	+1.26%
Frequency	2006.1	0.012 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.462	+1.17%
Frequency	2006.2	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.437	+1.03%
Frequency	2007.1	0.009 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.414	+0.90%
Frequency	2007.2	0.009 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.394	+0.87%
Frequency	2008.1	0.008 (CI = +/-0.005; p = 0.002)	0.007 (CI = +/-0.003; p = 0.000)	0.377	+0.84%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.004)	0.007 (CI = +/-0.003; p = 0.000)	0.363	+0.82%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.008)	0.007 (CI = +/-0.003; p = 0.001)	0.352	+0.81%
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.010)	0.007 (CI = +/-0.004; p = 0.001)	0.349	+0.83%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.015)	0.007 (CI = +/-0.004; p = 0.001)	0.342	+0.83%
Frequency	2010.2	0.006 (CI = +/-0.006; p = 0.065)	0.006 (CI = +/-0.003; p = 0.000)	0.354	+0.60%
Frequency	2011.1	0.004 (CI = +/-0.007; p = 0.172)	0.006 (CI = +/-0.003; p = 0.000)	0.360	+0.45%
Frequency	2011.2	0.005 (CI = +/-0.007; p = 0.152)	0.006 (CI = +/-0.003; p = 0.001)	0.364	+0.51%
Frequency	2012.1	0.007 (CI = +/-0.007; p = 0.052)	0.006 (CI = +/-0.003; p = 0.000)	0.414	+0.71%
Frequency	2012.2	0.006 (CI = +/-0.008; p = 0.119)	0.006 (CI = +/-0.003; p = 0.000)	0.412	+0.60%
Frequency	2013.1	0.005 (CI = +/-0.008; p = 0.237)	0.006 (CI = +/-0.003; p = 0.000)	0.415	+0.48%
Frequency	2013.2	0.002 (CI = +/-0.008; p = 0.605)	0.006 (CI = +/-0.003; p = 0.000)	0.470	+0.20%
Frequency	2014.1	0.002 (CI = +/-0.009; p = 0.657)	0.006 (CI = +/-0.003; p = 0.000)	0.468	+0.19%
Frequency	2014.2	0.000 (CI = +/-0.009; p = 0.990)	0.006 (CI = +/-0.003; p = 0.000)	0.494	+0.01%
Frequency	2015.1	-0.002 (CI = +/-0.010; p = 0.709)	0.007 (CI = +/-0.003; p = 0.000)	0.521	-0.18%
Frequency	2015.2	0.002 (CI = +/-0.010; p = 0.711)	0.006 (CI = +/-0.003; p = 0.000)	0.557	+0.18%
Frequency	2016.1	0.002 (CI = +/-0.011; p = 0.739)	0.006 (CI = +/-0.003; p = 0.000)	0.551	+0.18%
Frequency	2016.2	0.000 (CI = +/-0.013; p = 0.936)	0.006 (CI = +/-0.003; p = 0.001)	0.557	+0.05%
Frequency	2017.1	0.000 (CI = +/-0.015; p = 0.944)	0.006 (CI = +/-0.003; p = 0.001)	0.548	+0.05%

Comprehensive

Coverage = CM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2005.1	0.047 (CI = +/-0.006; p = 0.000)	-0.237 (CI = +/-0.054; p = 0.000)	0.359 (CI = +/-0.105; p = 0.000)	0.949	+4.82%
Loss Cost	2005.2	0.047 (CI = +/-0.006; p = 0.000)	-0.237 (CI = +/-0.056; p = 0.000)	0.358 (CI = +/-0.108; p = 0.000)	0.945	+4.84%
Loss Cost	2006.1	0.047 (CI = +/-0.006; p = 0.000)	-0.239 (CI = +/-0.057; p = 0.000)	0.361 (CI = +/-0.110; p = 0.000)	0.943	+4.79%
Loss Cost	2006.2	0.048 (CI = +/-0.007; p = 0.000)	-0.243 (CI = +/-0.059; p = 0.000)	0.356 (CI = +/-0.111; p = 0.000)	0.941	+4.87%
Loss Cost	2007.1	0.047 (CI = +/-0.007; p = 0.000)	-0.244 (CI = +/-0.061; p = 0.000)	0.358 (CI = +/-0.114; p = 0.000)	0.939	+4.85%
Loss Cost	2007.2	0.049 (CI = +/-0.008; p = 0.000)	-0.250 (CI = +/-0.061; p = 0.000)	0.350 (CI = +/-0.115; p = 0.000)	0.937	+4.98%
Loss Cost	2008.1	0.050 (CI = +/-0.008; p = 0.000)	-0.246 (CI = +/-0.063; p = 0.000)	0.344 (CI = +/-0.116; p = 0.000)	0.938	+5.08%
Loss Cost	2008.2	0.052 (CI = +/-0.008; p = 0.000)	-0.256 (CI = +/-0.062; p = 0.000)	0.331 (CI = +/-0.113; p = 0.000)	0.941	+5.32%
Loss Cost	2009.1	0.054 (CI = +/-0.008; p = 0.000)	-0.248 (CI = +/-0.061; p = 0.000)	0.320 (CI = +/-0.112; p = 0.000)	0.945	+5.52%
Loss Cost	2009.2	0.056 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.060; p = 0.000)	0.306 (CI = +/-0.109; p = 0.000)	0.949	+5.80%
Loss Cost	2010.1	0.058 (CI = +/-0.009; p = 0.000)	-0.254 (CI = +/-0.061; p = 0.000)	0.300 (CI = +/-0.110; p = 0.000)	0.949	+5.93%
Loss Cost	2010.2	0.058 (CI = +/-0.010; p = 0.000)	-0.257 (CI = +/-0.064; p = 0.000)	0.296 (CI = +/-0.114; p = 0.000)	0.944	+6.00%
Loss Cost	2011.1	0.059 (CI = +/-0.011; p = 0.000)	-0.256 (CI = +/-0.066; p = 0.000)	0.294 (CI = +/-0.118; p = 0.000)	0.943	+6.04%
Loss Cost	2011.2	0.061 (CI = +/-0.011; p = 0.000)	-0.264 (CI = +/-0.067; p = 0.000)	0.283 (CI = +/-0.119; p = 0.000)	0.942	+6.29%
Loss Cost	2012.1	0.062 (CI = +/-0.012; p = 0.000)	-0.260 (CI = +/-0.069; p = 0.000)	0.276 (CI = +/-0.122; p = 0.000)	0.941	+6.45%
Loss Cost	2012.2	0.062 (CI = +/-0.014; p = 0.000)	-0.259 (CI = +/-0.073; p = 0.000)	0.278 (CI = +/-0.128; p = 0.000)	0.934	+6.42%
Loss Cost	2013.1	0.060 (CI = +/-0.015; p = 0.000)	-0.264 (CI = +/-0.075; p = 0.000)	0.286 (CI = +/-0.132; p = 0.000)	0.932	+6.22%
Loss Cost	2013.2	0.058 (CI = +/-0.017; p = 0.000)	-0.256 (CI = +/-0.078; p = 0.000)	0.297 (CI = +/-0.136; p = 0.000)	0.923	+5.93%
Loss Cost	2014.1	0.056 (CI = +/-0.018; p = 0.000)	-0.259 (CI = +/-0.082; p = 0.000)	0.302 (CI = +/-0.142; p = 0.000)	0.920	+5.79%
Loss Cost	2014.2	0.056 (CI = +/-0.021; p = 0.000)	-0.259 (CI = +/-0.087; p = 0.000)	0.302 (CI = +/-0.151; p = 0.001)	0.909	+5.78%
Loss Cost	2015.1	0.055 (CI = +/-0.024; p = 0.000)	-0.261 (CI = +/-0.092; p = 0.000)	0.307 (CI = +/-0.160; p = 0.001)	0.906	+5.65%
Loss Cost	2015.2	0.060 (CI = +/-0.027; p = 0.000)	-0.272 (CI = +/-0.097; p = 0.000)	0.289 (CI = +/-0.167; p = 0.002)	0.902	+6.19%
Loss Cost	2016.1	0.053 (CI = +/-0.030; p = 0.002)	-0.283 (CI = +/-0.099; p = 0.000)	0.310 (CI = +/-0.171; p = 0.002)	0.905	+5.49%
Loss Cost	2016.2	0.055 (CI = +/-0.035; p = 0.005)	-0.286 (CI = +/-0.108; p = 0.000)	0.304 (CI = +/-0.187; p = 0.004)	0.892	+5.68%
Loss Cost	2017.1	0.054 (CI = +/-0.042; p = 0.015)	-0.287 (CI = +/-0.116; p = 0.000)	0.306 (CI = +/-0.204; p = 0.007)	0.888	+5.58%
Severity	2005.1	0.036 (CI = +/-0.006; p = 0.000)	-0.194 (CI = +/-0.061; p = 0.000)	0.372 (CI = +/-0.118; p = 0.000)	0.910	+3.64%
Severity	2005.2	0.037 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.061; p = 0.000)	0.362 (CI = +/-0.116; p = 0.000)	0.913	+3.79%
Severity	2006.1	0.038 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.061; p = 0.000)	0.355 (CI = +/-0.117; p = 0.000)	0.915	+3.90%
Severity	2006.2	0.041 (CI = +/-0.007; p = 0.000)	-0.208 (CI = +/-0.058; p = 0.000)	0.340 (CI = +/-0.111; p = 0.000)	0.925	+4.13%
Severity	2007.1	0.042 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.058; p = 0.000)	0.330 (CI = +/-0.109; p = 0.000)	0.930	+4.31%
Severity	2007.2	0.044 (CI = +/-0.007; p = 0.000)	-0.207 (CI = +/-0.057; p = 0.000)	0.320 (CI = +/-0.107; p = 0.000)	0.932	+4.48%
Severity	2008.1	0.046 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.057; p = 0.000)	0.310 (CI = +/-0.105; p = 0.000)	0.937	+4.67%
Severity	2008.2	0.048 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.054; p = 0.000)	0.295 (CI = +/-0.100; p = 0.000)	0.944	+4.93%
Severity	2009.1	0.051 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.051; p = 0.000)	0.281 (CI = +/-0.093; p = 0.000)	0.954	+5.20%
Severity	2009.2	0.053 (CI = +/-0.007; p = 0.000)	-0.209 (CI = +/-0.049; p = 0.000)	0.269 (CI = +/-0.090; p = 0.000)	0.957	+5.43%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	-0.202 (CI = +/-0.049; p = 0.000)	0.259 (CI = +/-0.088; p = 0.000)	0.961	+5.64%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	-0.216 (CI = +/-0.041; p = 0.000)	0.239 (CI = +/-0.074; p = 0.000)	0.973	+6.03%
Severity	2011.1	0.062 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.035; p = 0.000)	0.224 (CI = +/-0.062; p = 0.000)	0.982	+6.37%
Severity	2011.2	0.063 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.035; p = 0.000)	0.217 (CI = +/-0.062; p = 0.000)	0.981	+6.53%
Severity	2012.1	0.063 (CI = +/-0.007; p = 0.000)	-0.211 (CI = +/-0.037; p = 0.000)	0.218 (CI = +/-0.064; p = 0.000)	0.980	+6.51%
Severity	2012.2	0.064 (CI = +/-0.007; p = 0.000)	-0.214 (CI = +/-0.038; p = 0.000)	0.212 (CI = +/-0.066; p = 0.000)	0.979	+6.64%
Severity	2013.1	0.065 (CI = +/-0.008; p = 0.000)	-0.212 (CI = +/-0.039; p = 0.000)	0.208 (CI = +/-0.068; p = 0.000)	0.979	+6.75%
Severity	2013.2	0.067 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.040; p = 0.000)	0.202 (CI = +/-0.070; p = 0.000)	0.977	+6.90%
Severity	2014.1	0.067 (CI = +/-0.010; p = 0.000)	-0.214 (CI = +/-0.042; p = 0.000)	0.200 (CI = +/-0.073; p = 0.000)	0.976	+6.97%
Severity	2014.2	0.070 (CI = +/-0.010; p = 0.000)	-0.221 (CI = +/-0.042; p = 0.000)	0.188 (CI = +/-0.073; p = 0.000)	0.976	+7.29%
Severity	2015.1	0.074 (CI = +/-0.010; p = 0.000)	-0.214 (CI = +/-0.040; p = 0.000)	0.174 (CI = +/-0.069; p = 0.000)	0.981	+7.71%
Severity	2015.2	0.073 (CI = +/-0.012; p = 0.000)	-0.211 (CI = +/-0.042; p = 0.000)	0.179 (CI = +/-0.073; p = 0.000)	0.977	+7.57%
Severity	2016.1	0.069 (CI = +/-0.013; p = 0.000)	-0.217 (CI = +/-0.042; p = 0.000)	0.191 (CI = +/-0.073; p = 0.000)	0.978	+7.18%
Severity	2016.2	0.072 (CI = +/-0.015; p = 0.000)	-0.222 (CI = +/-0.044; p = 0.000)	0.182 (CI = +/-0.077; p = 0.000)	0.976	+7.47%
Severity	2017.1	0.075 (CI = +/-0.017; p = 0.000)	-0.218 (CI = +/-0.047; p = 0.000)	0.174 (CI = +/-0.082; p = 0.001)	0.976	+7.77%
Frequency	2005.1	0.011 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.056; p = 0.124)	-0.013 (CI = +/-0.108; p = 0.812)	0.347	+1.15%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	-0.036 (CI = +/-0.055; p = 0.194)	-0.004 (CI = +/-0.106; p = 0.945)	0.281	+1.01%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.007)	-0.043 (CI = +/-0.055; p = 0.117)	0.006 (CI = +/-0.104; p = 0.910)	0.248	+0.87%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.027)	-0.035 (CI = +/-0.054; p = 0.190)	0.016 (CI = +/-0.102; p = 0.753)	0.175	+0.71%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.097)	-0.044 (CI = +/-0.052; p = 0.093)	0.028 (CI = +/-0.098; p = 0.569)	0.155	+0.52%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.147)	-0.042 (CI = +/-0.054; p = 0.117)	0.030 (CI = +/-0.100; p = 0.546)	0.121	+0.48%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.254)	-0.046 (CI = +/-0.055; p = 0.097)	0.035 (CI = +/-0.102; p = 0.490)	0.112	+0.40%
Frequency	2008.2	0.004 (CI = +/-0.007; p = 0.309)	-0.045 (CI = +/-0.057; p = 0.114)	0.036 (CI = +/-0.104; p = 0.489)	0.089	+0.38%
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.442)	-0.048 (CI = +/-0.058; p = 0.103)	0.040 (CI = +/-0.107; p = 0.450)	0.084	+0.30%
Frequency	2009.2	0.003 (CI = +/-0.009; p = 0.417)	-0.050 (CI = +/-0.060; p = 0.103)	0.037 (CI = +/-0.110; p = 0.489)	0.080	+0.35%
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.549)	-0.052 (CI = +/-0.062; p = 0.097)	0.041 (CI = +/-0.113; p = 0.459)	0.077	+0.27%
Frequency	2010.2	0.000 (CI = +/-0.009; p = 0.952)	-0.041 (CI = +/-0.061; p = 0.174)	0.057 (CI = +/-0.109; p = 0.292)	0.026	-0.03%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.508)	-0.050 (CI = +/-0.059; p = 0.091)	0.071 (CI = +/-0.105; p = 0.180)	0.078	-0.31%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.668)	-0.054 (CI = +/-0.062; p = 0.085)	0.066 (CI = +/-0.109; p = 0.222)	0.081	-0.22%
Frequency	2012.1	-0.001 (CI = +/-0.011; p = 0.914)	-0.049 (CI = +/-0.063; p = 0.123)	0.059 (CI = +/-0.112; p = 0.285)	0.057	-0.06%
Frequency	2012.2	-0.002 (CI = +/-0.012; p = 0.733)	-0.044 (CI = +/-0.066; p = 0.175)	0.066 (CI = +/-0.115; p = 0.250)	0.034	-0.21%
Frequency	2013.1	-0.005 (CI = +/-0.013; p = 0.434)	-0.052 (CI = +/-0.066; p = 0.116)	0.078 (CI = +/-0.116; p = 0.175)	0.078	-0.50%
Frequency	2013.2	-0.009 (CI = +/-0.014; p = 0.185)	-0.041 (CI = +/-0.066; p = 0.207)	0.095 (CI = +/-0.114; p = 0.098)	0.097	-0.91%
Frequency	2014.1	-0.011 (CI = +/-0.015; p = 0.149)	-0.045 (CI = +/-0.068; p = 0.181)	0.102 (CI = +/-0.119; p = 0.088)	0.113	-1.10%
Frequency	2014.2	-0.014 (CI = +/-0.017; p = 0.098)	-0.038 (CI = +/-0.071; p = 0.278)	0.114 (CI = +/-0.123; p = 0.067)	0.135	-1.41%
Frequency	2015.1	-0.019 (CI = +/-0.018; p = 0.038)	-0.048 (CI = +/-0.070; p = 0.169)	0.132 (CI = +/-0.122; p = 0.035)	0.235	-1.92%
Frequency	2015.2	-0.013 (CI = +/-0.019; p = 0.176)	-0.061 (CI = +/-0.070; p = 0.081)	0.110 (CI = +/-0.120; p = 0.071)	0.235	-1.28%
Frequency	2016.1	-0.016 (CI = +/-0.022; p = 0.142)	-0.066 (CI = +/-0.073; p = 0.073)	0.119 (CI = +/-0.127; p = 0.064)	0.250	-1.58%
Frequency	2016.2	-0.017 (CI = +/-0.026; p = 0.188)	-0.064 (CI = +/-0.080; p = 0.105)	0.122 (CI = +/-0.139; p = 0.080)	0.240	-1.67%
Frequency	2017.1	-0.020 (CI = +/-0.031; p = 0.169)	-0.069 (CI = +/-0.085; p = 0.101)	0.132 (CI = +/-0.149; p = 0.077)	0.242	-2.02%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2005.1	0.049 (CI = +/-0.006; p = 0.000)	-0.232 (CI = +/-0.053; p = 0.000)	0.004 (CI = +/-0.004; p = 0.099)	0.329 (CI = +/-0.109; p = 0.000)	0.951	+5.06%
Loss Cost	2005.2	0.050 (CI = +/-0.007; p = 0.000)	-0.233 (CI = +/-0.055; p = 0.000)	0.004 (CI = +/-0.005; p = 0.101)	0.327 (CI = +/-0.111; p = 0.000)	0.948	+5.08%
Loss Cost	2006.1	0.049 (CI = +/-0.007; p = 0.000)	-0.234 (CI = +/-0.056; p = 0.000)	0.004 (CI = +/-0.005; p = 0.114)	0.330 (CI = +/-0.114; p = 0.000)	0.946	+5.05%
Loss Cost	2006.2	0.050 (CI = +/-0.007; p = 0.000)	-0.239 (CI = +/-0.058; p = 0.000)	0.004 (CI = +/-0.005; p = 0.103)	0.323 (CI = +/-0.116; p = 0.000)	0.944	+5.15%
Loss Cost	2007.1	0.050 (CI = +/-0.008; p = 0.000)	-0.239 (CI = +/-0.059; p = 0.000)	0.004 (CI = +/-0.005; p = 0.112)	0.323 (CI = +/-0.119; p = 0.000)	0.942	+5.15%
Loss Cost	2007.2	0.052 (CI = +/-0.008; p = 0.000)	-0.245 (CI = +/-0.060; p = 0.000)	0.004 (CI = +/-0.005; p = 0.093)	0.313 (CI = +/-0.119; p = 0.000)	0.941	+5.31%
Loss Cost	2008.1	0.053 (CI = +/-0.009; p = 0.000)	-0.239 (CI = +/-0.061; p = 0.000)	0.004 (CI = +/-0.005; p = 0.076)	0.303 (CI = +/-0.121; p = 0.000)	0.942	+5.46%
Loss Cost	2008.2	0.056 (CI = +/-0.009; p = 0.000)	-0.250 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.005; p = 0.046)	0.286 (CI = +/-0.116; p = 0.000)	0.948	+5.75%
Loss Cost	2009.1	0.059 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.057; p = 0.000)	0.005 (CI = +/-0.004; p = 0.024)	0.269 (CI = +/-0.113; p = 0.000)	0.953	+6.03%
Loss Cost	2009.2	0.062 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.054; p = 0.000)	0.005 (CI = +/-0.004; p = 0.011)	0.250 (CI = +/-0.106; p = 0.000)	0.959	+6.37%
Loss Cost	2010.1	0.064 (CI = +/-0.009; p = 0.000)	-0.245 (CI = +/-0.054; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.238 (CI = +/-0.106; p = 0.000)	0.961	+6.58%
Loss Cost	2010.2	0.065 (CI = +/-0.010; p = 0.000)	-0.249 (CI = +/-0.056; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.231 (CI = +/-0.109; p = 0.000)	0.958	+6.70%
Loss Cost	2011.1	0.066 (CI = +/-0.011; p = 0.000)	-0.246 (CI = +/-0.058; p = 0.000)	0.006 (CI = +/-0.004; p = 0.007)	0.225 (CI = +/-0.113; p = 0.000)	0.957	+6.82%
Loss Cost	2011.2	0.069 (CI = +/-0.011; p = 0.000)	-0.255 (CI = +/-0.057; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	0.209 (CI = +/-0.111; p = 0.001)	0.959	+7.16%
Loss Cost	2012.1	0.072 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.195 (CI = +/-0.112; p = 0.002)	0.961	+7.43%
Loss Cost	2012.2	0.072 (CI = +/-0.013; p = 0.000)	-0.249 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.004; p = 0.004)	0.194 (CI = +/-0.118; p = 0.003)	0.955	+7.46%
Loss Cost	2013.1	0.071 (CI = +/-0.014; p = 0.000)	-0.252 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.004; p = 0.006)	0.199 (CI = +/-0.124; p = 0.003)	0.953	+7.33%
Loss Cost	2013.2	0.068 (CI = +/-0.016; p = 0.000)	-0.246 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	0.210 (CI = +/-0.128; p = 0.003)	0.947	+7.08%
Loss Cost	2014.1	0.068 (CI = +/-0.018; p = 0.000)	-0.247 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.005; p = 0.010)	0.211 (CI = +/-0.136; p = 0.005)	0.945	+7.05%
Loss Cost	2014.2	0.069 (CI = +/-0.020; p = 0.000)	-0.248 (CI = +/-0.074; p = 0.000)	0.006 (CI = +/-0.005; p = 0.013)	0.209 (CI = +/-0.145; p = 0.008)	0.937	+7.12%
Loss Cost	2015.1	0.069 (CI = +/-0.023; p = 0.000)	-0.248 (CI = +/-0.079; p = 0.000)	0.006 (CI = +/-0.005; p = 0.017)	0.209 (CI = +/-0.156; p = 0.012)	0.934	+7.11%
Loss Cost	2015.2	0.075 (CI = +/-0.025; p = 0.000)	-0.260 (CI = +/-0.080; p = 0.000)	0.007 (CI = +/-0.005; p = 0.014)	0.186 (CI = +/-0.158; p = 0.025)	0.935	+7.78%
Loss Cost	2016.1	0.069 (CI = +/-0.027; p = 0.000)	-0.269 (CI = +/-0.082; p = 0.000)	0.006 (CI = +/-0.005; p = 0.018)	0.207 (CI = +/-0.163; p = 0.017)	0.937	+7.14%
Loss Cost	2016.2	0.071 (CI = +/-0.032; p = 0.000)	-0.273 (CI = +/-0.090; p = 0.000)	0.006 (CI = +/-0.005; p = 0.023)	0.200 (CI = +/-0.177; p = 0.030)	0.928	+7.37%
Loss Cost	2017.1	0.071 (CI = +/-0.038; p = 0.002)	-0.272 (CI = +/-0.098; p = 0.000)	0.006 (CI = +/-0.006; p = 0.031)	0.200 (CI = +/-0.195; p = 0.045)	0.924	+7.39%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	-0.199 (CI = +/-0.060; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.093)	0.406 (CI = +/-0.121; p = 0.000)	0.915	+3.37%
Severity	2005.2	0.035 (CI = +/-0.007; p = 0.000)	-0.206 (CI = +/-0.059; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.107)	0.395 (CI = +/-0.121; p = 0.000)	0.917	+3.53%
Severity	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.131)	0.387 (CI = +/-0.122; p = 0.000)	0.918	+3.63%
Severity	2006.2	0.038 (CI = +/-0.007; p = 0.000)	-0.212 (CI = +/-0.058; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.148)	0.370 (CI = +/-0.116; p = 0.000)	0.928	+3.89%
Severity	2007.1	0.040 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.189)	0.357 (CI = +/-0.115; p = 0.000)	0.932	+4.07%
Severity	2007.2	0.042 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.057; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.217)	0.346 (CI = +/-0.114; p = 0.000)	0.933	+4.25%
Severity	2008.1	0.044 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.057; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.275)	0.333 (CI = +/-0.113; p = 0.000)	0.938	+4.45%
Severity	2008.2	0.046 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.055; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.318)	0.316 (CI = +/-0.108; p = 0.000)	0.944	+4.73%
Severity	2009.1	0.049 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.051; p = 0.000)	-0.002 (CI = +/-0.004; p = 0.417)	0.297 (CI = +/-0.102; p = 0.000)	0.954	+5.05%
Severity	2009.2	0.052 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.050; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.480)	0.282 (CI = +/-0.099; p = 0.000)	0.956	+5.30%
Severity	2010.1	0.054 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.050; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.591)	0.269 (CI = +/-0.098; p = 0.000)	0.960	+5.53%
Severity	2010.2	0.058 (CI = +/-0.007; p = 0.000)	-0.216 (CI = +/-0.042; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.705)	0.246 (CI = +/-0.083; p = 0.000)	0.972	+5.96%
Severity	2011.1	0.062 (CI = +/-0.007; p = 0.000)	-0.205 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.003; p = 0.965)	0.224 (CI = +/-0.071; p = 0.000)	0.981	+6.37%
Severity	2011.2	0.063 (CI = +/-0.007; p = 0.000)	-0.210 (CI = +/-0.036; p = 0.000)	0.000 (CI = +/-0.003; p = 0.949)	0.216 (CI = +/-0.071; p = 0.000)	0.980	+6.54%
Severity	2012.1	0.063 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.038; p = 0.000)	0.000 (CI = +/-0.003; p = 0.967)	0.217 (CI = +/-0.074; p = 0.000)	0.979	+6.52%
Severity	2012.2	0.065 (CI = +/-0.008; p = 0.000)	-0.214 (CI = +/-0.039; p = 0.000)	0.000 (CI = +/-0.003; p = 0.908)	0.210 (CI = +/-0.076; p = 0.000)	0.978	+6.66%
Severity	2013.1	0.066 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.040; p = 0.000)	0.000 (CI = +/-0.003; p = 0.832)	0.204 (CI = +/-0.079; p = 0.000)	0.978	+6.80%
Severity	2013.2	0.067 (CI = +/-0.010; p = 0.000)	-0.215 (CI = +/-0.042; p = 0.000)	0.000 (CI = +/-0.003; p = 0.785)	0.197 (CI = +/-0.082; p = 0.000)	0.976	+6.97%
Severity	2014.1	0.068 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.044; p = 0.000)	0.000 (CI = +/-0.003; p = 0.755)	0.193 (CI = +/-0.087; p = 0.000)	0.975	+7.05%
Severity	2014.2	0.072 (CI = +/-0.012; p = 0.000)	-0.220 (CI = +/-0.044; p = 0.000)	0.001 (CI = +/-0.003; p = 0.672)	0.180 (CI = +/-0.086; p = 0.000)	0.975	+7.41%
Severity	2015.1	0.076 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.041; p = 0.000)	0.001 (CI = +/-0.003; p = 0.485)	0.161 (CI = +/-0.081; p = 0.001)	0.980	+7.92%
Severity	2015.2	0.075 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.044; p = 0.000)	0.001 (CI = +/-0.003; p = 0.514)	0.166 (CI = +/-0.086; p = 0.001)	0.976	+7.78%
Severity	2016.1	0.071 (CI = +/-0.015; p = 0.000)	-0.215 (CI = +/-0.044; p = 0.000)	0.001 (CI = +/-0.003; p = 0.590)	0.179 (CI = +/-0.087; p = 0.001)	0.977	+7.36%
Severity	2016.2	0.074 (CI = +/-0.017; p = 0.000)	-0.220 (CI = +/-0.047; p = 0.000)	0.001 (CI = +/-0.003; p = 0.585)	0.170 (CI = +/-0.092; p = 0.002)	0.974	+7.66%
Severity	2017.1	0.077 (CI = +/-0.019; p = 0.000)	-0.216 (CI = +/-0.049; p = 0.000)	0.001 (CI = +/-0.003; p = 0.562)	0.161 (CI = +/-0.098; p = 0.004)	0.974	+7.99%
Frequency	2005.1	0.016 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.046; p = 0.153)	0.008 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.094; p = 0.105)	0.558	+1.63%
Frequency	2005.2	0.015 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.046; p = 0.231)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.093; p = 0.147)	0.516	+1.51%
Frequency	2006.1	0.014 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.045; p = 0.143)	0.007 (CI = +/-0.004; p = 0.000)	-0.058 (CI = +/-0.091; p = 0.208)	0.492	+1.37%
Frequency	2006.2	0.012 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.044; p = 0.224)	0.007 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.089; p = 0.291)	0.449	+1.22%
Frequency	2007.1	0.010 (CI = +/-0.006; p = 0.001)	-0.035 (CI = +/-0.043; p = 0.108)	0.007 (CI = +/-0.003; p = 0.000)	-0.034 (CI = +/-0.085; p = 0.423)	0.440	+1.03%
Frequency	2007.2	0.010 (CI = +/-0.006; p = 0.002)	-0.034 (CI = +/-0.044; p = 0.125)	0.007 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.088; p = 0.449)	0.415	+1.02%
Frequency	2008.1	0.010 (CI = +/-0.006; p = 0.005)	-0.036 (CI = +/-0.045; p = 0.114)	0.007 (CI = +/-0.004; p = 0.001)	-0.029 (CI = +/-0.090; p = 0.511)	0.401	+0.96%
Frequency	2008.2	0.010 (CI = +/-0.007; p = 0.008)	-0.037 (CI = +/-0.047; p = 0.122)	0.007 (CI = +/-0.004; p = 0.001)	-0.030 (CI = +/-0.093; p = 0.514)	0.384	+0.97%
Frequency	2009.1	0.009 (CI = +/-0.007; p = 0.017)	-0.038 (CI = +/-0.049; p = 0.122)	0.007 (CI = +/-0.004; p = 0.001)	-0.028 (CI = +/-0.096; p = 0.559)	0.374	+0.94%
Frequency	2009.2	0.010 (CI = +/-0.008; p = 0.015)	-0.041 (CI = +/-0.050; p = 0.106)	0.007 (CI = +/-0.004; p = 0.001)	-0.033 (CI = +/-0.099; p = 0.501)	0.379	+1.02%
Frequency	2010.1	0.010 (CI = +/-0.009; p = 0.028)	-0.042 (CI = +/-0.052; p = 0.113)	0.007 (CI = +/-0.004; p = 0.002)	-0.031 (CI = +/-0.102; p = 0.535)	0.370	+1.00%
Frequency	2010.2	0.007 (CI = +/-0.009; p = 0.115)	-0.032 (CI = +/-0.050; p = 0.194)	0.006 (CI = +/-0.004; p = 0.001)	-0.014 (CI = +/-0.098; p = 0.762)	0.351	+0.70%
Frequency	2011.1	0.004 (CI = +/-0.009; p = 0.338)	-0.040 (CI = +/-0.049; p = 0.102)	0.006 (CI = +/-0.004; p = 0.002)	0.001 (CI = +/-0.096; p = 0.988)	0.384	+0.43%
Frequency	2011.2	0.006 (CI = +/-0.010; p = 0.231)	-0.044 (CI = +/-0.050; p = 0.079)	0.006 (CI = +/-0.004; p = 0.002)	-0.007 (CI = +/-0.098; p = 0.879)	0.401	+0.58%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.094)	-0.037 (CI = +/-0.050; p = 0.133)	0.007 (CI = +/-0.004; p = 0.001)	-0.022 (CI = +/-0.097; p = 0.646)	0.433	+0.86%
Frequency	2012.2	0.007 (CI = +/-0.011; p = 0.175)	-0.034 (CI = +/-0.052; p = 0.179)	0.006 (CI = +/-0.004; p = 0.001)	-0.017 (CI = +/-0.101; p = 0.736)	0.414	+0.75%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.395)	-0.040 (CI = +/-0.053; p = 0.124)	0.006 (CI = +/-0.004; p = 0.002)	-0.004 (CI = +/-0.103; p = 0.930)	0.433	+0.50%
Frequency	2013.2	0.001 (CI = +/-0.012; p = 0.857)	-0.031 (CI = +/-0.051; p = 0.215)	0.006 (CI = +/-0.004; p = 0.002)	0.013 (CI = +/-0.100; p = 0.785)	0.463	+0.11%
Frequency	2014.1	0.000 (CI = +/-0.014; p = 0.999)	-0.033 (CI = +/-0.054; p = 0.208)	0.006 (CI = +/-0.004; p = 0.003)	0.018 (CI = +/-0.106; p = 0.726)	0.462	+0.00%
Frequency	2014.2	-0.003 (CI = +/-0.015; p = 0.706)	-0.028 (CI = +/-0.056; p = 0.309)	0.006 (CI = +/-0.004; p = 0.004)	0.029 (CI = +/-0.110; p = 0.580)	0.477	-0.27%
Frequency	2015.1	-0.007 (CI = +/-0.016; p = 0.336)	-0.036 (CI = +/-0.055; p = 0.182)	0.005 (CI = +/-0.004; p = 0.005)	0.048 (CI = +/-0.109; p = 0.362)	0.543	-0.74%
Frequency	2015.2	0.000 (CI = +/-0.015; p = 0.999)	-0.050 (CI = +/-0.049; p = 0.044)	0.006 (CI = +/-0.003; p = 0.001)	0.021 (CI = +/-0.096; p = 0.653)	0.636	+0.00%
Frequency	2016.1	-0.002 (CI = +/-0.017; p = 0.802)	-0.054 (CI = +/-0.052; p = 0.043)	0.006 (CI = +/-0.003; p = 0.002)	0.028 (CI = +/-0.103; p = 0.568)	0.638	+0.20%
Frequency	2016.2	-0.003 (CI = +/-0.020; p = 0.775)	-0.052 (CI = +/-0.057; p = 0.067)	0.006 (CI = +/-0.003; p = 0.003)	0.030 (CI = +/-0.112; p = 0.570)	0.631	-0.27%
Frequency	2017.1	-0.006 (CI = +/-0.023; p = 0.610)	-0.056 (CI = +/-0.060; p = 0.066)	0.006 (CI = +/-0.003; p = 0.005)	0.038 (CI = +/-0.121; p = 0.495)	0.632	-0.55%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.1	0.057 (CI = +/-0.010; p = 0.000)	0.775	+5.90%
Loss Cost	2005.2	0.057 (CI = +/-0.011; p = 0.000)	0.759	+5.86%
Loss Cost	2006.1	0.058 (CI = +/-0.011; p = 0.000)	0.755	+5.99%
Loss Cost	2006.2	0.058 (CI = +/-0.012; p = 0.000)	0.740	+5.99%
Loss Cost	2007.1	0.060 (CI = +/-0.012; p = 0.000)	0.738	+6.16%
Loss Cost	2007.2	0.060 (CI = +/-0.013; p = 0.000)	0.723	+6.20%
Loss Cost	2008.1	0.063 (CI = +/-0.013; p = 0.000)	0.736	+6.49%
Loss Cost	2008.2	0.064 (CI = +/-0.014; p = 0.000)	0.726	+6.60%
Loss Cost	2009.1	0.068 (CI = +/-0.015; p = 0.000)	0.749	+7.01%
Loss Cost	2009.2	0.069 (CI = +/-0.016; p = 0.000)	0.738	+7.12%
Loss Cost	2010.1	0.072 (CI = +/-0.016; p = 0.000)	0.751	+7.50%
Loss Cost	2010.2	0.072 (CI = +/-0.017; p = 0.000)	0.728	+7.45%
Loss Cost	2011.1	0.075 (CI = +/-0.018; p = 0.000)	0.735	+7.81%
Loss Cost	2011.2	0.076 (CI = +/-0.020; p = 0.000)	0.714	+7.87%
Loss Cost	2012.1	0.080 (CI = +/-0.020; p = 0.000)	0.731	+8.37%
Loss Cost	2012.2	0.079 (CI = +/-0.022; p = 0.000)	0.698	+8.20%
Loss Cost	2013.1	0.082 (CI = +/-0.024; p = 0.000)	0.691	+8.52%
Loss Cost	2013.2	0.079 (CI = +/-0.026; p = 0.000)	0.648	+8.17%
Loss Cost	2014.1	0.083 (CI = +/-0.028; p = 0.000)	0.650	+8.65%
Loss Cost	2014.2	0.081 (CI = +/-0.031; p = 0.000)	0.606	+8.48%
Loss Cost	2015.1	0.087 (CI = +/-0.034; p = 0.000)	0.614	+9.11%
Loss Cost	2015.2	0.088 (CI = +/-0.038; p = 0.000)	0.579	+9.24%
Loss Cost	2016.1	0.093 (CI = +/-0.042; p = 0.000)	0.564	+9.73%
Loss Cost	2016.2	0.091 (CI = +/-0.048; p = 0.001)	0.506	+9.57%
Loss Cost	2017.1	0.102 (CI = +/-0.054; p = 0.001)	0.535	+10.79%
Severity	2005.1	0.046 (CI = +/-0.010; p = 0.000)	0.710	+4.73%
Severity	2005.2	0.047 (CI = +/-0.010; p = 0.000)	0.704	+4.82%
Severity	2006.1	0.049 (CI = +/-0.010; p = 0.000)	0.720	+5.06%
Severity	2006.2	0.051 (CI = +/-0.011; p = 0.000)	0.720	+5.21%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.746	+5.51%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.736	+5.60%
Severity	2008.1	0.058 (CI = +/-0.012; p = 0.000)	0.761	+5.93%
Severity	2008.2	0.059 (CI = +/-0.012; p = 0.000)	0.755	+6.07%
Severity	2009.1	0.063 (CI = +/-0.012; p = 0.000)	0.790	+6.50%
Severity	2009.2	0.064 (CI = +/-0.013; p = 0.000)	0.780	+6.60%
Severity	2010.1	0.068 (CI = +/-0.013; p = 0.000)	0.801	+6.99%
Severity	2010.2	0.070 (CI = +/-0.014; p = 0.000)	0.798	+7.20%
Severity	2011.1	0.074 (CI = +/-0.014; p = 0.000)	0.830	+7.72%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	0.814	+7.73%
Severity	2012.1	0.077 (CI = +/-0.015; p = 0.000)	0.814	+8.02%
Severity	2012.2	0.077 (CI = +/-0.017; p = 0.000)	0.793	+7.98%
Severity	2013.1	0.081 (CI = +/-0.018; p = 0.000)	0.803	+8.43%
Severity	2013.2	0.080 (CI = +/-0.019; p = 0.000)	0.779	+8.38%
Severity	2014.1	0.085 (CI = +/-0.021; p = 0.000)	0.787	+8.87%
Severity	2014.2	0.085 (CI = +/-0.023; p = 0.000)	0.761	+8.89%
Severity	2015.1	0.093 (CI = +/-0.023; p = 0.000)	0.793	+9.71%
Severity	2015.2	0.090 (CI = +/-0.026; p = 0.000)	0.757	+9.39%
Severity	2016.1	0.094 (CI = +/-0.029; p = 0.000)	0.745	+9.81%
Severity	2016.2	0.093 (CI = +/-0.033; p = 0.000)	0.702	+9.69%
Severity	2017.1	0.102 (CI = +/-0.035; p = 0.000)	0.731	+10.76%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	0.338	+1.11%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	0.286	+0.99%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	0.235	+0.88%
Frequency	2006.2	0.007 (CI = +/-0.005; p = 0.006)	0.177	+0.74%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.023)	0.121	+0.61%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.045)	0.093	+0.57%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.074)	0.070	+0.53%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.113)	0.051	+0.50%
Frequency	2009.1	0.005 (CI = +/-0.007; p = 0.153)	0.037	+0.48%
Frequency	2009.2	0.005 (CI = +/-0.007; p = 0.172)	0.032	+0.49%
Frequency	2010.1	0.005 (CI = +/-0.008; p = 0.211)	0.022	+0.48%
Frequency	2010.2	0.002 (CI = +/-0.008; p = 0.526)	-0.022	+0.24%
Frequency	2011.1	0.001 (CI = +/-0.008; p = 0.831)	-0.038	+0.08%
Frequency	2011.2	0.001 (CI = +/-0.009; p = 0.759)	-0.038	+0.13%
Frequency	2012.1	0.003 (CI = +/-0.009; p = 0.471)	-0.020	+0.32%
Frequency	2012.2	0.002 (CI = +/-0.010; p = 0.671)	-0.037	+0.20%
Frequency	2013.1	0.001 (CI = +/-0.011; p = 0.876)	-0.046	+0.08%
Frequency	2013.2	-0.002 (CI = +/-0.011; p = 0.717)	-0.043	-0.19%
Frequency	2014.1	-0.002 (CI = +/-0.012; p = 0.733)	-0.046	-0.20%
Frequency	2014.2	-0.004 (CI = +/-0.013; p = 0.559)	-0.035	-0.38%
Frequency	2015.1	-0.005 (CI = +/-0.015; p = 0.444)	-0.022	-0.54%
Frequency	2015.2	-0.001 (CI = +/-0.015; p = 0.856)	-0.060	-0.13%
Frequency	2016.1	-0.001 (CI = +/-0.017; p = 0.932)	-0.066	-0.07%
Frequency	2016.2	-0.001 (CI = +/-0.020; p = 0.907)	-0.070	-0.11%
Frequency	2017.1	0.000 (CI = +/-0.023; p = 0.976)	-0.077	+0.03%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.057 (CI = +/-0.007; p = 0.000)	-0.239 (CI = +/-0.082; p = 0.000)	0.882	+5.90%
Loss Cost	2005.2	0.058 (CI = +/-0.008; p = 0.000)	-0.243 (CI = +/-0.084; p = 0.000)	0.874	+5.96%
Loss Cost	2006.1	0.058 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.087; p = 0.000)	0.870	+5.99%
Loss Cost	2006.2	0.059 (CI = +/-0.008; p = 0.000)	-0.249 (CI = +/-0.088; p = 0.000)	0.866	+6.11%
Loss Cost	2007.1	0.060 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.091; p = 0.000)	0.862	+6.16%
Loss Cost	2007.2	0.061 (CI = +/-0.009; p = 0.000)	-0.256 (CI = +/-0.091; p = 0.000)	0.861	+6.34%
Loss Cost	2008.1	0.063 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.093; p = 0.000)	0.864	+6.49%
Loss Cost	2008.2	0.065 (CI = +/-0.010; p = 0.000)	-0.262 (CI = +/-0.091; p = 0.000)	0.871	+6.77%
Loss Cost	2009.1	0.068 (CI = +/-0.010; p = 0.000)	-0.251 (CI = +/-0.090; p = 0.000)	0.879	+7.01%
Loss Cost	2009.2	0.071 (CI = +/-0.010; p = 0.000)	-0.266 (CI = +/-0.089; p = 0.000)	0.887	+7.31%
Loss Cost	2010.1	0.072 (CI = +/-0.011; p = 0.000)	-0.257 (CI = +/-0.090; p = 0.000)	0.889	+7.50%
Loss Cost	2010.2	0.074 (CI = +/-0.011; p = 0.000)	-0.265 (CI = +/-0.092; p = 0.000)	0.883	+7.67%
Loss Cost	2011.1	0.075 (CI = +/-0.012; p = 0.000)	-0.259 (CI = +/-0.095; p = 0.000)	0.881	+7.81%
Loss Cost	2011.2	0.078 (CI = +/-0.013; p = 0.000)	-0.272 (CI = +/-0.095; p = 0.000)	0.882	+8.13%
Loss Cost	2012.1	0.080 (CI = +/-0.013; p = 0.000)	-0.263 (CI = +/-0.097; p = 0.000)	0.885	+8.37%
Loss Cost	2012.2	0.082 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.101; p = 0.000)	0.872	+8.51%
Loss Cost	2013.1	0.082 (CI = +/-0.016; p = 0.000)	-0.268 (CI = +/-0.106; p = 0.000)	0.865	+8.52%
Loss Cost	2013.2	0.082 (CI = +/-0.018; p = 0.000)	-0.269 (CI = +/-0.111; p = 0.000)	0.842	+8.53%
Loss Cost	2014.1	0.083 (CI = +/-0.019; p = 0.000)	-0.265 (CI = +/-0.117; p = 0.000)	0.836	+8.65%
Loss Cost	2014.2	0.085 (CI = +/-0.021; p = 0.000)	-0.274 (CI = +/-0.123; p = 0.000)	0.819	+8.93%
Loss Cost	2015.1	0.087 (CI = +/-0.024; p = 0.000)	-0.268 (CI = +/-0.129; p = 0.000)	0.814	+9.11%
Loss Cost	2015.2	0.094 (CI = +/-0.025; p = 0.000)	-0.289 (CI = +/-0.130; p = 0.000)	0.820	+9.83%
Loss Cost	2016.1	0.093 (CI = +/-0.028; p = 0.000)	-0.291 (CI = +/-0.139; p = 0.000)	0.809	+9.73%
Loss Cost	2016.2	0.099 (CI = +/-0.032; p = 0.000)	-0.308 (CI = +/-0.145; p = 0.001)	0.796	+10.37%
Loss Cost	2017.1	0.102 (CI = +/-0.036; p = 0.000)	-0.298 (CI = +/-0.155; p = 0.001)	0.796	+10.79%
Severity	2005.1	0.046 (CI = +/-0.008; p = 0.000)	-0.196 (CI = +/-0.088; p = 0.000)	0.809	+4.73%
Severity	2005.2	0.048 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.088; p = 0.000)	0.815	+4.91%
Severity	2006.1	0.049 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.088; p = 0.000)	0.821	+5.06%
Severity	2006.2	0.052 (CI = +/-0.008; p = 0.000)	-0.213 (CI = +/-0.086; p = 0.000)	0.838	+5.31%
Severity	2007.1	0.054 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.085; p = 0.000)	0.849	+5.51%
Severity	2007.2	0.056 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.084; p = 0.000)	0.853	+5.71%
Severity	2008.1	0.058 (CI = +/-0.009; p = 0.000)	-0.202 (CI = +/-0.083; p = 0.000)	0.864	+5.93%
Severity	2008.2	0.060 (CI = +/-0.009; p = 0.000)	-0.217 (CI = +/-0.081; p = 0.000)	0.876	+6.21%
Severity	2009.1	0.063 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.077; p = 0.000)	0.893	+6.50%
Severity	2009.2	0.065 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.076; p = 0.000)	0.899	+6.76%
Severity	2010.1	0.068 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.075; p = 0.000)	0.907	+6.99%
Severity	2010.2	0.071 (CI = +/-0.008; p = 0.000)	-0.222 (CI = +/-0.068; p = 0.000)	0.925	+7.38%
Severity	2011.1	0.074 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.063; p = 0.000)	0.940	+7.72%
Severity	2011.2	0.076 (CI = +/-0.008; p = 0.000)	-0.217 (CI = +/-0.063; p = 0.000)	0.940	+7.93%
Severity	2012.1	0.077 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.065; p = 0.000)	0.937	+8.02%
Severity	2012.2	0.079 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.066; p = 0.000)	0.935	+8.23%
Severity	2013.1	0.081 (CI = +/-0.010; p = 0.000)	-0.215 (CI = +/-0.067; p = 0.000)	0.936	+8.43%
Severity	2013.2	0.083 (CI = +/-0.011; p = 0.000)	-0.224 (CI = +/-0.068; p = 0.000)	0.933	+8.68%
Severity	2014.1	0.085 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.070; p = 0.000)	0.933	+8.87%
Severity	2014.2	0.089 (CI = +/-0.012; p = 0.000)	-0.230 (CI = +/-0.069; p = 0.000)	0.936	+9.26%
Severity	2015.1	0.093 (CI = +/-0.012; p = 0.000)	-0.218 (CI = +/-0.066; p = 0.000)	0.946	+9.71%
Severity	2015.2	0.094 (CI = +/-0.013; p = 0.000)	-0.221 (CI = +/-0.070; p = 0.000)	0.936	+9.84%
Severity	2016.1	0.094 (CI = +/-0.015; p = 0.000)	-0.222 (CI = +/-0.074; p = 0.000)	0.930	+9.81%
Severity	2016.2	0.098 (CI = +/-0.016; p = 0.000)	-0.235 (CI = +/-0.075; p = 0.000)	0.929	+10.30%
Severity	2017.1	0.102 (CI = +/-0.018; p = 0.000)	-0.224 (CI = +/-0.076; p = 0.000)	0.934	+10.76%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.055; p = 0.120)	0.364	+1.11%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.054; p = 0.188)	0.301	+1.00%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	-0.043 (CI = +/-0.054; p = 0.112)	0.270	+0.88%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.005)	-0.036 (CI = +/-0.053; p = 0.181)	0.198	+0.76%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.020)	-0.044 (CI = +/-0.051; p = 0.089)	0.173	+0.61%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.033)	-0.043 (CI = +/-0.053; p = 0.108)	0.139	+0.59%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.066)	-0.046 (CI = +/-0.054; p = 0.092)	0.127	+0.53%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.087)	-0.046 (CI = +/-0.056; p = 0.105)	0.105	+0.53%
Frequency	2009.1	0.005 (CI = +/-0.006; p = 0.141)	-0.048 (CI = +/-0.058; p = 0.098)	0.097	+0.48%
Frequency	2009.2	0.005 (CI = +/-0.007; p = 0.133)	-0.051 (CI = +/-0.060; p = 0.094)	0.097	+0.52%
Frequency	2010.1	0.005 (CI = +/-0.007; p = 0.195)	-0.053 (CI = +/-0.062; p = 0.091)	0.092	+0.48%
Frequency	2010.2	0.003 (CI = +/-0.008; p = 0.463)	-0.043 (CI = +/-0.061; p = 0.159)	0.019	+0.27%
Frequency	2011.1	0.001 (CI = +/-0.008; p = 0.825)	-0.051 (CI = +/-0.060; p = 0.091)	0.042	+0.08%
Frequency	2011.2	0.002 (CI = +/-0.008; p = 0.658)	-0.056 (CI = +/-0.062; p = 0.077)	0.058	+0.18%
Frequency	2012.1	0.003 (CI = +/-0.009; p = 0.456)	-0.050 (CI = +/-0.063; p = 0.118)	0.048	+0.32%
Frequency	2012.2	0.003 (CI = +/-0.010; p = 0.590)	-0.047 (CI = +/-0.066; p = 0.157)	0.015	+0.25%
Frequency	2013.1	0.001 (CI = +/-0.010; p = 0.871)	-0.053 (CI = +/-0.068; p = 0.115)	0.032	+0.08%
Frequency	2013.2	-0.001 (CI = +/-0.011; p = 0.792)	-0.045 (CI = +/-0.069; p = 0.188)	0.000	-0.14%
Frequency	2014.1	-0.002 (CI = +/-0.012; p = 0.728)	-0.047 (CI = +/-0.072; p = 0.188)	0.000	-0.20%
Frequency	2014.2	-0.003 (CI = +/-0.013; p = 0.626)	-0.043 (CI = +/-0.076; p = 0.248)	-0.011	-0.31%
Frequency	2015.1	-0.005 (CI = +/-0.014; p = 0.434)	-0.051 (CI = +/-0.079; p = 0.192)	0.027	-0.54%
Frequency	2015.2	0.000 (CI = +/-0.014; p = 0.989)	-0.068 (CI = +/-0.075; p = 0.074)	0.092	-0.01%
Frequency	2016.1	-0.001 (CI = +/-0.016; p = 0.927)	-0.069 (CI = +/-0.080; p = 0.085)	0.083	-0.07%
Frequency	2016.2	0.001 (CI = +/-0.019; p = 0.945)	-0.073 (CI = +/-0.086; p = 0.090)	0.084	+0.06%
Frequency	2017.1	0.000 (CI = +/-0.021; p = 0.974)	-0.074 (CI = +/-0.093; p = 0.110)	0.066	+0.03%

Comprehensive

Coverage = CM
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Implied Trend					
Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2
Loss Cost	2005.1	0.060 (CI = +/-0.007; p = 0.000)	-0.228 (CI = +/-0.076; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.900
Loss Cost	2005.2	0.061 (CI = +/-0.007; p = 0.000)	-0.232 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.894
Loss Cost	2006.1	0.061 (CI = +/-0.008; p = 0.000)	-0.230 (CI = +/-0.080; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	0.891
Loss Cost	2006.2	0.063 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.081; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.889
Loss Cost	2007.1	0.063 (CI = +/-0.009; p = 0.000)	-0.234 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.006; p = 0.009)	0.886
Loss Cost	2007.2	0.065 (CI = +/-0.009; p = 0.000)	-0.244 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.006; p = 0.008)	0.887
Loss Cost	2008.1	0.067 (CI = +/-0.009; p = 0.000)	-0.235 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.892
Loss Cost	2008.2	0.070 (CI = +/-0.009; p = 0.000)	-0.249 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.902
Loss Cost	2009.1	0.072 (CI = +/-0.009; p = 0.000)	-0.236 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.913
Loss Cost	2009.2	0.075 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.073; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.924
Loss Cost	2010.1	0.077 (CI = +/-0.009; p = 0.000)	-0.241 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.929
Loss Cost	2010.2	0.079 (CI = +/-0.009; p = 0.000)	-0.249 (CI = +/-0.074; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.926
Loss Cost	2011.1	0.081 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.075; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.927
Loss Cost	2011.2	0.084 (CI = +/-0.010; p = 0.000)	-0.255 (CI = +/-0.073; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.932
Loss Cost	2012.1	0.086 (CI = +/-0.010; p = 0.000)	-0.244 (CI = +/-0.072; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.938
Loss Cost	2012.2	0.087 (CI = +/-0.011; p = 0.000)	-0.249 (CI = +/-0.075; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.931
Loss Cost	2013.1	0.088 (CI = +/-0.012; p = 0.000)	-0.248 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.928
Loss Cost	2013.2	0.088 (CI = +/-0.013; p = 0.000)	-0.247 (CI = +/-0.083; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.915
Loss Cost	2014.1	0.089 (CI = +/-0.014; p = 0.000)	-0.243 (CI = +/-0.087; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.913
Loss Cost	2014.2	0.091 (CI = +/-0.016; p = 0.000)	-0.250 (CI = +/-0.091; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.904
Loss Cost	2015.1	0.093 (CI = +/-0.017; p = 0.000)	-0.244 (CI = +/-0.095; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.902
Loss Cost	2015.2	0.098 (CI = +/-0.018; p = 0.000)	-0.262 (CI = +/-0.094; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.910
Loss Cost	2016.1	0.097 (CI = +/-0.020; p = 0.000)	-0.266 (CI = +/-0.100; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.904
Loss Cost	2016.2	0.100 (CI = +/-0.023; p = 0.000)	-0.277 (CI = +/-0.106; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.896
Loss Cost	2017.1	0.103 (CI = +/-0.026; p = 0.000)	-0.271 (CI = +/-0.113; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.895
Severity	2005.1	0.047 (CI = +/-0.008; p = 0.000)	-0.194 (CI = +/-0.090; p = 0.000)	0.001 (CI = +/-0.007; p = 0.720)	0.804
Severity	2005.2	0.048 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.089; p = 0.000)	0.001 (CI = +/-0.007; p = 0.686)	0.811
Severity	2006.1	0.050 (CI = +/-0.009; p = 0.000)	-0.196 (CI = +/-0.090; p = 0.000)	0.002 (CI = +/-0.007; p = 0.632)	0.817
Severity	2006.2	0.052 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.087; p = 0.000)	0.002 (CI = +/-0.007; p = 0.581)	0.834
Severity	2007.1	0.055 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.006; p = 0.509)	0.846
Severity	2007.2	0.057 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.006; p = 0.480)	0.851
Severity	2008.1	0.059 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.084; p = 0.000)	0.003 (CI = +/-0.006; p = 0.412)	0.862
Severity	2008.2	0.061 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.006; p = 0.369)	0.875
Severity	2009.1	0.064 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.006; p = 0.281)	0.893
Severity	2009.2	0.067 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.076; p = 0.000)	0.003 (CI = +/-0.005; p = 0.251)	0.900
Severity	2010.1	0.069 (CI = +/-0.009; p = 0.000)	-0.199 (CI = +/-0.074; p = 0.000)	0.003 (CI = +/-0.005; p = 0.203)	0.909
Severity	2010.2	0.073 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.067; p = 0.000)	0.003 (CI = +/-0.005; p = 0.146)	0.928
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.061; p = 0.000)	0.004 (CI = +/-0.004; p = 0.080)	0.945
Severity	2011.2	0.078 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	0.004 (CI = +/-0.004; p = 0.073)	0.946
Severity	2012.1	0.079 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.062; p = 0.000)	0.004 (CI = +/-0.004; p = 0.073)	0.944
Severity	2012.2	0.081 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.004; p = 0.072)	0.942
Severity	2013.1	0.083 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.004; p = 0.064)	0.944
Severity	2013.2	0.085 (CI = +/-0.010; p = 0.000)	-0.216 (CI = +/-0.064; p = 0.000)	0.004 (CI = +/-0.004; p = 0.065)	0.942
Severity	2014.1	0.087 (CI = +/-0.011; p = 0.000)	-0.209 (CI = +/-0.066; p = 0.000)	0.004 (CI = +/-0.004; p = 0.064)	0.943
Severity	2014.2	0.091 (CI = +/-0.011; p = 0.000)	-0.222 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.004; p = 0.061)	0.946
Severity	2015.1	0.095 (CI = +/-0.011; p = 0.000)	-0.209 (CI = +/-0.060; p = 0.000)	0.003 (CI = +/-0.003; p = 0.041)	0.957
Severity	2015.2	0.095 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.003; p = 0.051)	0.948
Severity	2016.1	0.095 (CI = +/-0.014; p = 0.000)	-0.213 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.004; p = 0.060)	0.944
Severity	2016.2	0.099 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.070; p = 0.000)	0.003 (CI = +/-0.004; p = 0.078)	0.941
Severity	2017.1	0.102 (CI = +/-0.016; p = 0.000)	-0.215 (CI = +/-0.071; p = 0.000)	0.003 (CI = +/-0.004; p = 0.088)	0.946
Frequency	2005.1	0.014 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.047; p = 0.152)	0.007 (CI = +/-0.004; p = 0.001)	0.536
Frequency	2005.2	0.013 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.046; p = 0.237)	0.007 (CI = +/-0.004; p = 0.000)	0.499
Frequency	2006.1	0.011 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.046; p = 0.137)	0.007 (CI = +/-0.004; p = 0.000)	0.482
Frequency	2006.2	0.010 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.044; p = 0.223)	0.007 (CI = +/-0.003; p = 0.000)	0.446
Frequency	2007.1	0.009 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.042; p = 0.101)	0.006 (CI = +/-0.003; p = 0.000)	0.446
Frequency	2007.2	0.009 (CI = +/-0.005; p = 0.001)	-0.034 (CI = +/-0.044; p = 0.121)	0.006 (CI = +/-0.003; p = 0.000)	0.423
Frequency	2008.1	0.008 (CI = +/-0.005; p = 0.002)	-0.037 (CI = +/-0.045; p = 0.106)	0.006 (CI = +/-0.003; p = 0.000)	0.412
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.003)	-0.037 (CI = +/-0.046; p = 0.117)	0.006 (CI = +/-0.003; p = 0.001)	0.397
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.007)	-0.038 (CI = +/-0.048; p = 0.113)	0.006 (CI = +/-0.003; p = 0.001)	0.389
Frequency	2009.2	0.008 (CI = +/-0.006; p = 0.007)	-0.041 (CI = +/-0.049; p = 0.102)	0.006 (CI = +/-0.003; p = 0.001)	0.391
Frequency	2010.1	0.008 (CI = +/-0.006; p = 0.015)	-0.042 (CI = +/-0.051; p = 0.104)	0.006 (CI = +/-0.004; p = 0.001)	0.385
Frequency	2010.2	0.006 (CI = +/-0.006; p = 0.057)	-0.032 (CI = +/-0.049; p = 0.185)	0.006 (CI = +/-0.003; p = 0.001)	0.375
Frequency	2011.1	0.004 (CI = +/-0.006; p = 0.173)	-0.040 (CI = +/-0.048; p = 0.094)	0.006 (CI = +/-0.003; p = 0.001)	0.411
Frequency	2011.2	0.005 (CI = +/-0.007; p = 0.119)	-0.044 (CI = +/-0.049; p = 0.072)	0.006 (CI = +/-0.003; p = 0.001)	0.428
Frequency	2012.1	0.007 (CI = +/-0.007; p = 0.050)	-0.038 (CI = +/-0.048; p = 0.121)	0.006 (CI = +/-0.003; p = 0.000)	0.454
Frequency	2012.2	0.006 (CI = +/-0.007; p = 0.101)	-0.034 (CI = +/-0.050; p = 0.170)	0.006 (CI = +/-0.003; p = 0.001)	0.440
Frequency	2013.1	0.005 (CI = +/-0.008; p = 0.237)	-0.040 (CI = +/-0.051; p = 0.112)	0.006 (CI = +/-0.003; p = 0.001)	0.463
Frequency	2013.2	0.002 (CI = +/-0.008; p = 0.557)	-0.031 (CI = +/-0.050; p = 0.202)	0.006 (CI = +/-0.003; p = 0.000)	0.491
Frequency	2014.1	0.002 (CI = +/-0.009; p = 0.677)	-0.033 (CI = +/-0.052; p = 0.199)	0.006 (CI = +/-0.003; p = 0.001)	0.490
Frequency	2014.2	0.000 (CI = +/-0.010; p = 0.940)	-0.028 (CI = +/-0.054; p = 0.294)	0.006 (CI = +/-0.003; p = 0.001)	0.500
Frequency	2015.1	-0.002 (CI = +/-0.010; p = 0.679)	-0.035 (CI = +/-0.055; p = 0.189)	0.006 (CI = +/-0.003; p = 0.001)	0.546
Frequency	2015.2	0.003 (CI = +/-0.009; p = 0.556)	-0.051 (CI = +/-0.047; p = 0.036)	0.006 (CI = +/-0.003; p = 0.000)	0.656
Frequency	2016.1	0.002 (CI = +/-0.010; p = 0.729)	-0.053 (CI = +/-0.050; p = 0.038)	0.006 (CI = +/-0.003; p = 0.000)	0.657
Frequency	2016.2	0.002 (CI = +/-0.012; p = 0.766)	-0.053 (CI = +/-0.054; p = 0.055)	0.006 (CI = +/-0.003; p = 0.001)	0.651
Frequency	2017.1	0.000 (CI = +/-0.013; p = 0.938)	-0.056 (CI = +/-0.058; p = 0.059)	0.006 (CI = +/-0.003; p = 0.001)	0.649

Comprehensive

Coverage = CM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.1	0.045 (CI = +/-0.011; p = 0.000)	0.315 (CI = +/-0.175; p = 0.001)	0.831	+4.57%
Loss Cost	2005.2	0.043 (CI = +/-0.012; p = 0.000)	0.324 (CI = +/-0.178; p = 0.001)	0.822	+4.42%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.319 (CI = +/-0.182; p = 0.001)	0.817	+4.50%
Loss Cost	2006.2	0.043 (CI = +/-0.013; p = 0.000)	0.325 (CI = +/-0.186; p = 0.001)	0.806	+4.41%
Loss Cost	2007.1	0.044 (CI = +/-0.014; p = 0.000)	0.318 (CI = +/-0.190; p = 0.002)	0.802	+4.53%
Loss Cost	2007.2	0.044 (CI = +/-0.015; p = 0.000)	0.322 (CI = +/-0.196; p = 0.002)	0.791	+4.46%
Loss Cost	2008.1	0.046 (CI = +/-0.016; p = 0.000)	0.305 (CI = +/-0.198; p = 0.004)	0.795	+4.75%
Loss Cost	2008.2	0.047 (CI = +/-0.017; p = 0.000)	0.304 (CI = +/-0.204; p = 0.005)	0.785	+4.77%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.280 (CI = +/-0.203; p = 0.009)	0.798	+5.21%
Loss Cost	2009.2	0.051 (CI = +/-0.019; p = 0.000)	0.279 (CI = +/-0.211; p = 0.011)	0.786	+5.23%
Loss Cost	2010.1	0.055 (CI = +/-0.021; p = 0.000)	0.258 (CI = +/-0.213; p = 0.020)	0.792	+5.63%
Loss Cost	2010.2	0.052 (CI = +/-0.022; p = 0.000)	0.271 (CI = +/-0.220; p = 0.018)	0.775	+5.37%
Loss Cost	2011.1	0.056 (CI = +/-0.024; p = 0.000)	0.255 (CI = +/-0.226; p = 0.029)	0.774	+5.72%
Loss Cost	2011.2	0.054 (CI = +/-0.027; p = 0.000)	0.261 (CI = +/-0.236; p = 0.032)	0.757	+5.58%
Loss Cost	2012.1	0.060 (CI = +/-0.029; p = 0.000)	0.236 (CI = +/-0.242; p = 0.055)	0.763	+6.15%
Loss Cost	2012.2	0.054 (CI = +/-0.031; p = 0.002)	0.259 (CI = +/-0.249; p = 0.042)	0.742	+5.60%
Loss Cost	2013.1	0.057 (CI = +/-0.035; p = 0.003)	0.250 (CI = +/-0.262; p = 0.060)	0.729	+5.81%
Loss Cost	2013.2	0.047 (CI = +/-0.037; p = 0.016)	0.290 (CI = +/-0.266; p = 0.034)	0.709	+4.82%
Loss Cost	2014.1	0.051 (CI = +/-0.042; p = 0.020)	0.275 (CI = +/-0.281; p = 0.055)	0.701	+5.21%
Loss Cost	2014.2	0.043 (CI = +/-0.047; p = 0.071)	0.306 (CI = +/-0.294; p = 0.042)	0.675	+4.37%
Loss Cost	2015.1	0.048 (CI = +/-0.053; p = 0.074)	0.287 (CI = +/-0.314; p = 0.071)	0.668	+4.91%
Loss Cost	2015.2	0.043 (CI = +/-0.061; p = 0.153)	0.302 (CI = +/-0.338; p = 0.076)	0.639	+4.44%
Loss Cost	2016.1	0.045 (CI = +/-0.072; p = 0.205)	0.299 (CI = +/-0.368; p = 0.103)	0.616	+4.55%
Loss Cost	2016.2	0.032 (CI = +/-0.083; p = 0.426)	0.339 (CI = +/-0.395; p = 0.087)	0.579	+3.21%
Loss Cost	2017.1	0.044 (CI = +/-0.098; p = 0.345)	0.303 (CI = +/-0.431; p = 0.151)	0.579	+4.51%
Severity	2005.1	0.032 (CI = +/-0.010; p = 0.000)	0.344 (CI = +/-0.158; p = 0.000)	0.807	+3.30%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.342 (CI = +/-0.161; p = 0.000)	0.801	+3.33%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.328 (CI = +/-0.161; p = 0.000)	0.808	+3.55%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.321 (CI = +/-0.165; p = 0.000)	0.805	+3.65%
Severity	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.302 (CI = +/-0.163; p = 0.001)	0.818	+3.97%
Severity	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.301 (CI = +/-0.168; p = 0.001)	0.810	+3.98%
Severity	2008.1	0.042 (CI = +/-0.013; p = 0.000)	0.281 (CI = +/-0.166; p = 0.002)	0.823	+4.33%
Severity	2008.2	0.043 (CI = +/-0.014; p = 0.000)	0.276 (CI = +/-0.171; p = 0.002)	0.816	+4.41%
Severity	2009.1	0.048 (CI = +/-0.015; p = 0.000)	0.249 (CI = +/-0.165; p = 0.004)	0.838	+4.90%
Severity	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.248 (CI = +/-0.171; p = 0.006)	0.828	+4.92%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.226 (CI = +/-0.170; p = 0.011)	0.839	+5.36%
Severity	2010.2	0.054 (CI = +/-0.018; p = 0.000)	0.218 (CI = +/-0.176; p = 0.017)	0.833	+5.53%
Severity	2011.1	0.060 (CI = +/-0.018; p = 0.000)	0.186 (CI = +/-0.170; p = 0.033)	0.854	+6.19%
Severity	2011.2	0.059 (CI = +/-0.020; p = 0.000)	0.193 (CI = +/-0.176; p = 0.033)	0.841	+6.03%
Severity	2012.1	0.061 (CI = +/-0.022; p = 0.000)	0.180 (CI = +/-0.183; p = 0.053)	0.836	+6.32%
Severity	2012.2	0.059 (CI = +/-0.024; p = 0.000)	0.192 (CI = +/-0.191; p = 0.049)	0.820	+6.06%
Severity	2013.1	0.064 (CI = +/-0.026; p = 0.000)	0.170 (CI = +/-0.196; p = 0.086)	0.822	+6.59%
Severity	2013.2	0.061 (CI = +/-0.029; p = 0.000)	0.183 (CI = +/-0.206; p = 0.078)	0.803	+6.25%
Severity	2014.1	0.066 (CI = +/-0.032; p = 0.000)	0.161 (CI = +/-0.214; p = 0.132)	0.802	+6.84%
Severity	2014.2	0.064 (CI = +/-0.036; p = 0.002)	0.171 (CI = +/-0.228; p = 0.132)	0.779	+6.56%
Severity	2015.1	0.075 (CI = +/-0.039; p = 0.001)	0.129 (CI = +/-0.231; p = 0.252)	0.798	+7.78%
Severity	2015.2	0.066 (CI = +/-0.044; p = 0.006)	0.161 (CI = +/-0.242; p = 0.176)	0.771	+6.80%
Severity	2016.1	0.069 (CI = +/-0.051; p = 0.011)	0.149 (CI = +/-0.262; p = 0.243)	0.753	+7.20%
Severity	2016.2	0.062 (CI = +/-0.060; p = 0.042)	0.171 (CI = +/-0.284; p = 0.215)	0.717	+6.43%
Severity	2017.1	0.078 (CI = +/-0.068; p = 0.028)	0.127 (CI = +/-0.300; p = 0.376)	0.728	+8.09%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.100; p = 0.554)	0.326	+1.23%
Frequency	2005.2	0.011 (CI = +/-0.007; p = 0.002)	-0.018 (CI = +/-0.098; p = 0.711)	0.268	+1.06%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.009)	-0.009 (CI = +/-0.098; p = 0.857)	0.214	+0.92%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.040)	0.004 (CI = +/-0.096; p = 0.932)	0.152	+0.73%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.131)	0.016 (CI = +/-0.094; p = 0.727)	0.097	+0.53%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.218)	0.021 (CI = +/-0.096; p = 0.662)	0.069	+0.46%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.317)	0.025 (CI = +/-0.099; p = 0.615)	0.047	+0.40%
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.426)	0.028 (CI = +/-0.101; p = 0.576)	0.029	+0.34%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.523)	0.031 (CI = +/-0.105; p = 0.553)	0.015	+0.29%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.557)	0.031 (CI = +/-0.108; p = 0.565)	0.009	+0.29%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.634)	0.033 (CI = +/-0.112; p = 0.555)	-0.001	+0.26%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.780)	0.054 (CI = +/-0.107; p = 0.311)	-0.019	-0.15%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.429)	0.069 (CI = +/-0.107; p = 0.197)	-0.007	-0.44%
Frequency	2011.2	-0.004 (CI = +/-0.013; p = 0.489)	0.068 (CI = +/-0.112; p = 0.221)	-0.013	-0.43%
Frequency	2012.1	-0.002 (CI = +/-0.014; p = 0.801)	0.056 (CI = +/-0.114; p = 0.323)	-0.019	-0.17%
Frequency	2012.2	-0.004 (CI = +/-0.015; p = 0.546)	0.068 (CI = +/-0.117; p = 0.243)	-0.016	-0.43%
Frequency	2013.1	-0.007 (CI = +/-0.016; p = 0.349)	0.081 (CI = +/-0.120; p = 0.177)	-0.001	-0.73%
Frequency	2013.2	-0.013 (CI = +/-0.016; p = 0.100)	0.106 (CI = +/-0.116; p = 0.070)	0.080	-1.34%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.096)	0.114 (CI = +/-0.123; p = 0.067)	0.088	-1.52%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.135 (CI = +/-0.124; p = 0.035)	0.162	-2.06%
Frequency	2015.1	-0.027 (CI = +/-0.021; p = 0.017)	0.157 (CI = +/-0.126; p = 0.017)	0.245	-2.66%
Frequency	2015.2	-0.022 (CI = +/-0.024; p = 0.066)	0.141 (CI = +/-0.132; p = 0.038)	0.159	-2.21%
Frequency	2016.1	-0.025 (CI = +/-0.028; p = 0.076)	0.150 (CI = +/-0.143; p = 0.041)	0.160	-2.47%
Frequency	2016.2	-0.031 (CI = +/-0.032; p = 0.060)	0.168 (CI = +/-0.153; p = 0.034)	0.195	-3.02%
Frequency	2017.1	-0.034 (CI = +/-0.038; p = 0.078)	0.176 (CI = +/-0.168; p = 0.041)	0.187	-3.31%

Comprehensive

Coverage = CM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.009; p = 0.229)	0.267 (CI = +/-0.191; p = 0.007)	0.834	+4.97%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.009; p = 0.264)	0.278 (CI = +/-0.195; p = 0.007)	0.823	+4.82%
Loss Cost	2006.1	0.048 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.009; p = 0.247)	0.269 (CI = +/-0.201; p = 0.010)	0.819	+4.95%
Loss Cost	2006.2	0.047 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.009; p = 0.274)	0.275 (CI = +/-0.207; p = 0.011)	0.808	+4.86%
Loss Cost	2007.1	0.049 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.009; p = 0.248)	0.262 (CI = +/-0.213; p = 0.018)	0.804	+5.05%
Loss Cost	2007.2	0.049 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.009; p = 0.267)	0.265 (CI = +/-0.221; p = 0.020)	0.793	+5.01%
Loss Cost	2008.1	0.053 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.009; p = 0.204)	0.237 (CI = +/-0.223; p = 0.038)	0.800	+5.43%
Loss Cost	2008.2	0.054 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.010; p = 0.205)	0.232 (CI = +/-0.232; p = 0.050)	0.790	+5.51%
Loss Cost	2009.1	0.060 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.009; p = 0.130)	0.191 (CI = +/-0.230; p = 0.100)	0.808	+6.16%
Loss Cost	2009.2	0.061 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.010; p = 0.131)	0.184 (CI = +/-0.241; p = 0.128)	0.797	+6.27%
Loss Cost	2010.1	0.067 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.010; p = 0.087)	0.146 (CI = +/-0.243; p = 0.229)	0.808	+6.92%
Loss Cost	2010.2	0.065 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.010; p = 0.109)	0.158 (CI = +/-0.255; p = 0.214)	0.790	+6.71%
Loss Cost	2011.1	0.071 (CI = +/-0.029; p = 0.000)	0.009 (CI = +/-0.010; p = 0.080)	0.123 (CI = +/-0.263; p = 0.344)	0.794	+7.34%
Loss Cost	2011.2	0.071 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.010; p = 0.090)	0.122 (CI = +/-0.279; p = 0.374)	0.778	+7.35%
Loss Cost	2012.1	0.080 (CI = +/-0.034; p = 0.000)	0.010 (CI = +/-0.010; p = 0.054)	0.069 (CI = +/-0.283; p = 0.619)	0.792	+8.37%
Loss Cost	2012.2	0.076 (CI = +/-0.038; p = 0.000)	0.010 (CI = +/-0.011; p = 0.077)	0.093 (CI = +/-0.301; p = 0.527)	0.769	+7.89%
Loss Cost	2013.1	0.082 (CI = +/-0.043; p = 0.001)	0.010 (CI = +/-0.011; p = 0.067)	0.062 (CI = +/-0.320; p = 0.692)	0.762	+8.54%
Loss Cost	2013.2	0.072 (CI = +/-0.047; p = 0.005)	0.009 (CI = +/-0.011; p = 0.106)	0.111 (CI = +/-0.337; p = 0.497)	0.736	+7.48%
Loss Cost	2014.1	0.082 (CI = +/-0.053; p = 0.005)	0.010 (CI = +/-0.012; p = 0.085)	0.065 (CI = +/-0.358; p = 0.709)	0.735	+8.50%
Loss Cost	2014.2	0.075 (CI = +/-0.061; p = 0.020)	0.010 (CI = +/-0.012; p = 0.122)	0.097 (CI = +/-0.391; p = 0.605)	0.704	+7.76%
Loss Cost	2015.1	0.088 (CI = +/-0.070; p = 0.016)	0.011 (CI = +/-0.013; p = 0.095)	0.037 (CI = +/-0.421; p = 0.856)	0.707	+9.22%
Loss Cost	2015.2	0.088 (CI = +/-0.082; p = 0.036)	0.011 (CI = +/-0.014; p = 0.115)	0.035 (CI = +/-0.468; p = 0.874)	0.678	+9.25%
Loss Cost	2016.1	0.098 (CI = +/-0.096; p = 0.046)	0.012 (CI = +/-0.015; p = 0.114)	-0.004 (CI = +/-0.520; p = 0.986)	0.661	+10.31%
Loss Cost	2016.2	0.088 (CI = +/-0.114; p = 0.118)	0.011 (CI = +/-0.016; p = 0.157)	0.035 (CI = +/-0.580; p = 0.898)	0.617	+9.19%
Loss Cost	2017.1	0.114 (CI = +/-0.131; p = 0.081)	0.012 (CI = +/-0.016; p = 0.126)	-0.058 (CI = +/-0.628; p = 0.843)	0.632	+12.07%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.274)	0.383 (CI = +/-0.173; p = 0.000)	0.809	+2.98%
Severity	2005.2	0.029 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.286)	0.382 (CI = +/-0.178; p = 0.000)	0.802	+2.98%
Severity	2006.1	0.032 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.350)	0.364 (CI = +/-0.180; p = 0.000)	0.808	+3.23%
Severity	2006.2	0.033 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.387)	0.357 (CI = +/-0.185; p = 0.000)	0.803	+3.33%
Severity	2007.1	0.036 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.487)	0.331 (CI = +/-0.185; p = 0.001)	0.816	+3.70%
Severity	2007.2	0.036 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.492)	0.332 (CI = +/-0.191; p = 0.001)	0.807	+3.68%
Severity	2008.1	0.040 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.615)	0.303 (CI = +/-0.191; p = 0.003)	0.819	+4.11%
Severity	2008.2	0.041 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.649)	0.298 (CI = +/-0.199; p = 0.005)	0.811	+4.19%
Severity	2009.1	0.047 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.833)	0.259 (CI = +/-0.195; p = 0.011)	0.832	+4.80%
Severity	2009.2	0.047 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.841)	0.259 (CI = +/-0.204; p = 0.015)	0.822	+4.81%
Severity	2010.1	0.052 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.008; p = 0.986)	0.225 (CI = +/-0.205; p = 0.033)	0.833	+5.37%
Severity	2010.2	0.054 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.008; p = 0.925)	0.212 (CI = +/-0.215; p = 0.053)	0.826	+5.59%
Severity	2011.1	0.063 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.674)	0.161 (CI = +/-0.210; p = 0.125)	0.849	+6.49%
Severity	2011.2	0.061 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.008; p = 0.728)	0.171 (CI = +/-0.222; p = 0.124)	0.835	+6.31%
Severity	2012.1	0.065 (CI = +/-0.028; p = 0.000)	0.002 (CI = +/-0.009; p = 0.637)	0.148 (CI = +/-0.233; p = 0.201)	0.831	+6.75%
Severity	2012.2	0.062 (CI = +/-0.031; p = 0.001)	0.002 (CI = +/-0.009; p = 0.713)	0.164 (CI = +/-0.249; p = 0.184)	0.813	+6.43%
Severity	2013.1	0.070 (CI = +/-0.035; p = 0.000)	0.003 (CI = +/-0.009; p = 0.567)	0.124 (CI = +/-0.258; p = 0.331)	0.816	+7.25%
Severity	2013.2	0.066 (CI = +/-0.039; p = 0.002)	0.002 (CI = +/-0.009; p = 0.648)	0.143 (CI = +/-0.279; p = 0.296)	0.795	+6.85%
Severity	2014.1	0.075 (CI = +/-0.044; p = 0.002)	0.003 (CI = +/-0.010; p = 0.517)	0.099 (CI = +/-0.296; p = 0.492)	0.796	+7.82%
Severity	2014.2	0.073 (CI = +/-0.051; p = 0.008)	0.003 (CI = +/-0.010; p = 0.570)	0.110 (CI = +/-0.324; p = 0.484)	0.770	+7.57%
Severity	2015.1	0.092 (CI = +/-0.055; p = 0.003)	0.005 (CI = +/-0.010; p = 0.357)	0.024 (CI = +/-0.331; p = 0.877)	0.797	+9.61%
Severity	2015.2	0.081 (CI = +/-0.063; p = 0.015)	0.004 (CI = +/-0.011; p = 0.475)	0.071 (CI = +/-0.360; p = 0.677)	0.764	+8.43%
Severity	2016.1	0.089 (CI = +/-0.074; p = 0.022)	0.004 (CI = +/-0.011; p = 0.432)	0.038 (CI = +/-0.399; p = 0.842)	0.747	+9.33%
Severity	2016.2	0.082 (CI = +/-0.088; p = 0.064)	0.004 (CI = +/-0.012; p = 0.508)	0.066 (CI = +/-0.446; p = 0.753)	0.704	+8.53%
Severity	2017.1	0.107 (CI = +/-0.098; p = 0.036)	0.005 (CI = +/-0.012; p = 0.381)	-0.023 (CI = +/-0.472; p = 0.918)	0.724	+11.26%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.116 (CI = +/-0.085; p = 0.009)	0.596	+1.94%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.084; p = 0.017)	0.560	+1.78%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.085; p = 0.029)	0.521	+1.67%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.082 (CI = +/-0.084; p = 0.055)	0.483	+1.48%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.083; p = 0.100)	0.446	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.086; p = 0.121)	0.423	+1.27%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.089; p = 0.138)	0.404	+1.27%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.093; p = 0.153)	0.388	+1.27%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.006)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.097; p = 0.158)	0.377	+1.30%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.006)	0.008 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.101; p = 0.139)	0.380	+1.40%
Frequency	2010.1	0.015 (CI = +/-0.011; p = 0.009)	0.008 (CI = +/-0.004; p = 0.000)	-0.079 (CI = +/-0.105; p = 0.135)	0.375	+1.47%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.053)	0.008 (CI = +/-0.004; p = 0.001)	-0.054 (CI = +/-0.102; p = 0.283)	0.359	+1.06%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.164)	0.007 (CI = +/-0.004; p = 0.001)	-0.039 (CI = +/-0.104; p = 0.449)	0.349	+0.80%
Frequency	2011.2	0.010 (CI = +/-0.013; p = 0.124)	0.008 (CI = +/-0.004; p = 0.001)	-0.049 (CI = +/-0.109; p = 0.363)	0.360	+0.97%
Frequency	2012.1	0.015 (CI = +/-0.013; p = 0.022)	0.008 (CI = +/-0.004; p = 0.000)	-0.079 (CI = +/-0.105; p = 0.131)	0.451	+1.52%
Frequency	2012.2	0.014 (CI = +/-0.014; p = 0.058)	0.008 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.112; p = 0.198)	0.433	+1.37%
Frequency	2013.1	0.012 (CI = +/-0.016; p = 0.134)	0.008 (CI = +/-0.004; p = 0.001)	-0.062 (CI = +/-0.119; p = 0.289)	0.421	+1.20%
Frequency	2013.2	0.006 (CI = +/-0.017; p = 0.468)	0.007 (CI = +/-0.004; p = 0.002)	-0.032 (CI = +/-0.119; p = 0.583)	0.451	+0.59%
Frequency	2014.1	0.006 (CI = +/-0.019; p = 0.498)	0.007 (CI = +/-0.004; p = 0.002)	-0.034 (CI = +/-0.130; p = 0.590)	0.446	+0.63%
Frequency	2014.2	0.002 (CI = +/-0.022; p = 0.864)	0.007 (CI = +/-0.004; p = 0.005)	-0.012 (CI = +/-0.139; p = 0.852)	0.464	+0.18%
Frequency	2015.1	-0.004 (CI = +/-0.024; p = 0.756)	0.006 (CI = +/-0.005; p = 0.010)	0.012 (CI = +/-0.148; p = 0.864)	0.490	-0.36%
Frequency	2015.2	0.008 (CI = +/-0.025; p = 0.531)	0.007 (CI = +/-0.004; p = 0.003)	-0.036 (CI = +/-0.145; p = 0.600)	0.535	+0.76%
Frequency	2016.1	0.009 (CI = +/-0.030; p = 0.531)	0.007 (CI = +/-0.005; p = 0.004)	-0.042 (CI = +/-0.162; p = 0.586)	0.528	+0.90%
Frequency	2016.2	0.006 (CI = +/-0.035; p = 0.714)	0.007 (CI = +/-0.005; p = 0.008)	-0.031 (CI = +/-0.181; p = 0.715)	0.526	+0.61%
Frequency	2017.1	0.007 (CI = +/-0.042; p = 0.711)	0.007 (CI = +/-0.005; p = 0.012)	-0.035 (CI = +/-0.203; p = 0.710)	0.513	+0.73%

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2005.1	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.171 (CI = +/-0.130; p = 0.012)	0.834	+3.45%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.162 (CI = +/-0.133; p = 0.018)	0.833	+3.57%
Loss Cost	2006.1	0.036 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.152 (CI = +/-0.135; p = 0.029)	0.831	+3.70%
Loss Cost	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.151 (CI = +/-0.140; p = 0.036)	0.823	+3.72%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.150 (CI = +/-0.145; p = 0.043)	0.814	+3.73%
Loss Cost	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.153 (CI = +/-0.150; p = 0.046)	0.802	+3.68%
Loss Cost	2008.1	0.040 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.128 (CI = +/-0.148; p = 0.089)	0.820	+4.06%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.114 (CI = +/-0.152; p = 0.137)	0.819	+4.27%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.155; p = 0.224)	0.824	+4.58%
Loss Cost	2009.2	0.047 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.161; p = 0.300)	0.820	+4.77%
Loss Cost	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.157; p = 0.529)	0.841	+5.33%
Loss Cost	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.165; p = 0.640)	0.834	+5.52%
Loss Cost	2011.1	0.060 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.160; p = 0.987)	0.857	+6.21%
Loss Cost	2011.2	0.062 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.169; p = 0.877)	0.849	+6.42%
Loss Cost	2012.1	0.070 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.163; p = 0.469)	0.873	+7.28%
Loss Cost	2012.2	0.075 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.170; p = 0.329)	0.872	+7.75%
Loss Cost	2013.1	0.083 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.168; p = 0.131)	0.889	+8.67%
Loss Cost	2013.2	0.085 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.181; p = 0.130)	0.879	+8.89%
Loss Cost	2014.1	0.085 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.006; p = 0.000)	-0.138 (CI = +/-0.197; p = 0.159)	0.865	+8.91%
Loss Cost	2014.2	0.082 (CI = +/-0.034; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.215; p = 0.243)	0.848	+8.57%
Loss Cost	2015.1	0.083 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.238; p = 0.280)	0.834	+8.62%
Loss Cost	2015.2	0.095 (CI = +/-0.044; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.176 (CI = +/-0.251; p = 0.155)	0.844	+9.91%
Loss Cost	2016.1	0.087 (CI = +/-0.051; p = 0.003)	0.019 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.276; p = 0.280)	0.828	+9.06%
Loss Cost	2016.2	0.074 (CI = +/-0.059; p = 0.017)	0.018 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.299; p = 0.495)	0.819	+7.71%
Loss Cost	2017.1	0.089 (CI = +/-0.067; p = 0.014)	0.019 (CI = +/-0.008; p = 0.000)	-0.149 (CI = +/-0.321; p = 0.329)	0.831	+9.31%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.391)	0.167 (CI = +/-0.108; p = 0.003)	0.837	+2.73%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.366)	0.162 (CI = +/-0.111; p = 0.005)	0.833	+2.80%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.272)	0.147 (CI = +/-0.110; p = 0.011)	0.843	+3.00%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.204)	0.133 (CI = +/-0.110; p = 0.020)	0.849	+3.20%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.223)	0.135 (CI = +/-0.114; p = 0.022)	0.839	+3.17%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.270)	0.144 (CI = +/-0.117; p = 0.017)	0.828	+3.03%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.128)	0.116 (CI = +/-0.109; p = 0.038)	0.861	+3.45%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.004; p = 0.036)	0.085 (CI = +/-0.097; p = 0.085)	0.897	+3.92%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.064 (CI = +/-0.094; p = 0.172)	0.909	+4.24%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.057 (CI = +/-0.098; p = 0.241)	0.905	+4.36%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.036 (CI = +/-0.095; p = 0.447)	0.915	+4.71%
Severity	2010.2	0.049 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.016 (CI = +/-0.094; p = 0.725)	0.921	+5.05%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.089; p = 0.832)	0.934	+5.50%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.010 (CI = +/-0.095; p = 0.827)	0.926	+5.51%
Severity	2012.1	0.053 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.008 (CI = +/-0.101; p = 0.865)	0.917	+5.48%
Severity	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.019 (CI = +/-0.107; p = 0.721)	0.912	+5.68%
Severity	2013.1	0.057 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.028 (CI = +/-0.114; p = 0.616)	0.904	+5.86%
Severity	2013.2	0.055 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.020 (CI = +/-0.123; p = 0.733)	0.891	+5.70%
Severity	2014.1	0.051 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.004; p = 0.005)	0.001 (CI = +/-0.129; p = 0.986)	0.877	+5.25%
Severity	2014.2	0.052 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	-0.002 (CI = +/-0.142; p = 0.976)	0.863	+5.32%
Severity	2015.1	0.057 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	-0.028 (CI = +/-0.151; p = 0.700)	0.864	+5.92%
Severity	2015.2	0.052 (CI = +/-0.029; p = 0.002)	0.007 (CI = +/-0.005; p = 0.010)	-0.004 (CI = +/-0.164; p = 0.954)	0.845	+5.35%
Severity	2016.1	0.048 (CI = +/-0.034; p = 0.008)	0.006 (CI = +/-0.005; p = 0.018)	0.011 (CI = +/-0.181; p = 0.897)	0.824	+4.95%
Severity	2016.2	0.042 (CI = +/-0.039; p = 0.037)	0.006 (CI = +/-0.005; p = 0.032)	0.034 (CI = +/-0.200; p = 0.719)	0.802	+4.33%
Severity	2017.1	0.057 (CI = +/-0.042; p = 0.012)	0.007 (CI = +/-0.005; p = 0.015)	-0.019 (CI = +/-0.201; p = 0.840)	0.837	+5.88%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.092; p = 0.940)	0.390	+0.70%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.027)	0.009 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.094; p = 0.992)	0.392	+0.75%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.060)	0.009 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.097; p = 0.908)	0.381	+0.67%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.168)	0.009 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.097; p = 0.707)	0.378	+0.50%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.167)	0.009 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.100; p = 0.759)	0.378	+0.54%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.135)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.103; p = 0.860)	0.384	+0.63%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.193)	0.009 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.107; p = 0.824)	0.378	+0.59%
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.469)	0.008 (CI = +/-0.004; p = 0.001)	0.029 (CI = +/-0.106; p = 0.582)	0.388	+0.34%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.515)	0.008 (CI = +/-0.005; p = 0.001)	0.029 (CI = +/-0.111; p = 0.591)	0.385	+0.33%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.480)	0.008 (CI = +/-0.005; p = 0.001)	0.026 (CI = +/-0.116; p = 0.654)	0.384	+0.39%
Frequency	2010.1	0.006 (CI = +/-0.012; p = 0.324)	0.009 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.120; p = 0.824)	0.396	+0.59%
Frequency	2010.2	0.004 (CI = +/-0.013; p = 0.488)	0.008 (CI = +/-0.005; p = 0.002)	0.022 (CI = +/-0.125; p = 0.725)	0.393	+0.45%
Frequency	2011.1	0.007 (CI = +/-0.014; p = 0.339)	0.009 (CI = +/-0.005; p = 0.001)	0.008 (CI = +/-0.130; p = 0.900)	0.404	+0.68%
Frequency	2011.2	0.009 (CI = +/-0.016; p = 0.270)	0.009 (CI = +/-0.005; p = 0.001)	-0.003 (CI = +/-0.137; p = 0.968)	0.410	+0.86%
Frequency	2012.1	0.017 (CI = +/-0.015; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.123; p = 0.412)	0.538	+1.70%
Frequency	2012.2	0.019 (CI = +/-0.016; p = 0.023)	0.010 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.130; p = 0.322)	0.549	+1.96%
Frequency	2013.1	0.026 (CI = +/-0.017; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.127; p = 0.119)	0.621	+2.66%
Frequency	2013.2	0.030 (CI = +/-0.019; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	-0.117 (CI = +/-0.134; p = 0.085)	0.634	+3.01%
Frequency	2014.1	0.034 (CI = +/-0.021; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.142; p = 0.054)	0.652	+3.48%
Frequency	2014.2	0.030 (CI = +/-0.024; p = 0.016)	0.012 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.153; p = 0.113)	0.633	+3.09%
Frequency	2015.1	0.025 (CI = +/-0.027; p = 0.067)	0.011 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.165; p = 0.228)	0.625	+2.55%
Frequency	2015.2	0.042 (CI = +/-0.024; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.137; p = 0.018)	0.774	+4.33%
Frequency	2016.1	0.038 (CI = +/-0.028; p = 0.011)	0.012 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.151; p = 0.045)	0.767	+3.92%
Frequency	2016.2	0.032 (CI = +/-0.032; p = 0.052)	0.012 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.164; p = 0.110)	0.770	+3.24%
Frequency	2017.1	0.032 (CI = +/-0.038; p = 0.096)	0.012 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.185; p = 0.150)	0.765	+3.23%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Scalar Shift	Implied Trend	
				Adjusted R^2	Rate
Loss Cost	2005.1	0.028 (CI = +/-0.008; p = 0.000)	0.321 (CI = +/-0.146; p = 0.000)	0.787	+2.79%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.317 (CI = +/-0.149; p = 0.000)	0.782	+2.84%
Loss Cost	2006.1	0.029 (CI = +/-0.009; p = 0.000)	0.314 (CI = +/-0.152; p = 0.000)	0.777	+2.90%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.316 (CI = +/-0.155; p = 0.000)	0.766	+2.87%
Loss Cost	2007.1	0.028 (CI = +/-0.010; p = 0.000)	0.319 (CI = +/-0.159; p = 0.000)	0.755	+2.82%
Loss Cost	2007.2	0.027 (CI = +/-0.011; p = 0.000)	0.324 (CI = +/-0.162; p = 0.000)	0.742	+2.74%
Loss Cost	2008.1	0.029 (CI = +/-0.011; p = 0.000)	0.312 (CI = +/-0.163; p = 0.000)	0.751	+2.94%
Loss Cost	2008.2	0.030 (CI = +/-0.012; p = 0.000)	0.308 (CI = +/-0.167; p = 0.001)	0.745	+3.01%
Loss Cost	2009.1	0.031 (CI = +/-0.013; p = 0.000)	0.301 (CI = +/-0.170; p = 0.001)	0.742	+3.13%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.300 (CI = +/-0.176; p = 0.002)	0.731	+3.15%
Loss Cost	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.288 (CI = +/-0.178; p = 0.003)	0.737	+3.40%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.289 (CI = +/-0.184; p = 0.003)	0.724	+3.38%
Loss Cost	2011.1	0.036 (CI = +/-0.017; p = 0.000)	0.276 (CI = +/-0.187; p = 0.006)	0.728	+3.65%
Loss Cost	2011.2	0.035 (CI = +/-0.019; p = 0.001)	0.279 (CI = +/-0.194; p = 0.007)	0.711	+3.58%
Loss Cost	2012.1	0.038 (CI = +/-0.020; p = 0.001)	0.267 (CI = +/-0.199; p = 0.011)	0.712	+3.86%
Loss Cost	2012.2	0.038 (CI = +/-0.022; p = 0.002)	0.267 (CI = +/-0.207; p = 0.014)	0.696	+3.85%
Loss Cost	2013.1	0.040 (CI = +/-0.025; p = 0.003)	0.260 (CI = +/-0.216; p = 0.021)	0.687	+4.03%
Loss Cost	2013.2	0.037 (CI = +/-0.027; p = 0.011)	0.271 (CI = +/-0.224; p = 0.021)	0.662	+3.75%
Loss Cost	2014.1	0.032 (CI = +/-0.030; p = 0.036)	0.288 (CI = +/-0.232; p = 0.018)	0.637	+3.30%
Loss Cost	2014.2	0.026 (CI = +/-0.033; p = 0.118)	0.313 (CI = +/-0.238; p = 0.013)	0.614	+2.61%
Loss Cost	2015.1	0.020 (CI = +/-0.037; p = 0.259)	0.332 (CI = +/-0.249; p = 0.012)	0.592	+2.07%
Loss Cost	2015.2	0.020 (CI = +/-0.043; p = 0.322)	0.332 (CI = +/-0.266; p = 0.018)	0.577	+2.07%
Loss Cost	2016.1	0.009 (CI = +/-0.047; p = 0.691)	0.369 (CI = +/-0.272; p = 0.011)	0.563	+0.90%
Loss Cost	2016.2	-0.005 (CI = +/-0.052; p = 0.823)	0.413 (CI = +/-0.277; p = 0.007)	0.564	-0.55%
Loss Cost	2017.1	-0.005 (CI = +/-0.062; p = 0.869)	0.411 (CI = +/-0.303; p = 0.012)	0.556	-0.48%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.215 (CI = +/-0.104; p = 0.000)	0.846	+2.71%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	0.212 (CI = +/-0.106; p = 0.000)	0.842	+2.76%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.203 (CI = +/-0.104; p = 0.000)	0.852	+2.91%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.194 (CI = +/-0.104; p = 0.001)	0.857	+3.04%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.196 (CI = +/-0.106; p = 0.001)	0.848	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.202 (CI = +/-0.107; p = 0.001)	0.839	+2.91%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.186 (CI = +/-0.099; p = 0.001)	0.868	+3.19%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.169 (CI = +/-0.089; p = 0.001)	0.898	+3.49%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.160 (CI = +/-0.087; p = 0.001)	0.905	+3.67%
Severity	2009.2	0.036 (CI = +/-0.007; p = 0.000)	0.157 (CI = +/-0.090; p = 0.001)	0.900	+3.71%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.148 (CI = +/-0.089; p = 0.002)	0.904	+3.89%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	0.141 (CI = +/-0.090; p = 0.003)	0.904	+4.04%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.131 (CI = +/-0.089; p = 0.006)	0.908	+4.25%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.135 (CI = +/-0.092; p = 0.006)	0.899	+4.16%
Severity	2012.1	0.039 (CI = +/-0.010; p = 0.000)	0.141 (CI = +/-0.094; p = 0.005)	0.890	+4.03%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	0.142 (CI = +/-0.098; p = 0.007)	0.880	+4.02%
Severity	2013.1	0.039 (CI = +/-0.012; p = 0.000)	0.143 (CI = +/-0.102; p = 0.008)	0.868	+3.98%
Severity	2013.2	0.036 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.104; p = 0.006)	0.857	+3.72%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	0.170 (CI = +/-0.102; p = 0.003)	0.852	+3.28%
Severity	2014.2	0.031 (CI = +/-0.015; p = 0.000)	0.176 (CI = +/-0.107; p = 0.003)	0.839	+3.12%
Severity	2015.1	0.032 (CI = +/-0.017; p = 0.001)	0.173 (CI = +/-0.113; p = 0.005)	0.828	+3.21%
Severity	2015.2	0.026 (CI = +/-0.018; p = 0.008)	0.192 (CI = +/-0.112; p = 0.002)	0.823	+2.63%
Severity	2016.1	0.021 (CI = +/-0.020; p = 0.039)	0.207 (CI = +/-0.115; p = 0.002)	0.814	+2.14%
Severity	2016.2	0.015 (CI = +/-0.022; p = 0.166)	0.226 (CI = +/-0.117; p = 0.001)	0.811	+1.50%
Severity	2017.1	0.020 (CI = +/-0.025; p = 0.107)	0.211 (CI = +/-0.123; p = 0.003)	0.820	+2.04%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.796)	0.106 (CI = +/-0.111; p = 0.062)	0.094	+0.08%
Frequency	2005.2	0.001 (CI = +/-0.006; p = 0.798)	0.105 (CI = +/-0.113; p = 0.068)	0.092	+0.08%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.969)	0.112 (CI = +/-0.114; p = 0.056)	0.087	-0.01%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.614)	0.122 (CI = +/-0.113; p = 0.035)	0.091	-0.17%
Frequency	2007.1	-0.002 (CI = +/-0.007; p = 0.613)	0.122 (CI = +/-0.115; p = 0.038)	0.089	-0.18%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.669)	0.121 (CI = +/-0.118; p = 0.045)	0.087	-0.16%
Frequency	2008.1	-0.002 (CI = +/-0.008; p = 0.558)	0.126 (CI = +/-0.121; p = 0.042)	0.088	-0.24%
Frequency	2008.2	-0.005 (CI = +/-0.008; p = 0.271)	0.139 (CI = +/-0.118; p = 0.023)	0.111	-0.46%
Frequency	2009.1	-0.005 (CI = +/-0.009; p = 0.250)	0.142 (CI = +/-0.121; p = 0.023)	0.113	-0.52%
Frequency	2009.2	-0.005 (CI = +/-0.010; p = 0.269)	0.143 (CI = +/-0.125; p = 0.026)	0.111	-0.54%
Frequency	2010.1	-0.005 (CI = +/-0.011; p = 0.367)	0.139 (CI = +/-0.128; p = 0.034)	0.104	-0.47%
Frequency	2010.2	-0.006 (CI = +/-0.011; p = 0.258)	0.148 (CI = +/-0.131; p = 0.028)	0.115	-0.63%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.347)	0.144 (CI = +/-0.135; p = 0.037)	0.108	-0.57%
Frequency	2011.2	-0.006 (CI = +/-0.013; p = 0.405)	0.144 (CI = +/-0.140; p = 0.045)	0.103	-0.55%
Frequency	2012.1	-0.002 (CI = +/-0.014; p = 0.815)	0.126 (CI = +/-0.138; p = 0.072)	0.116	-0.16%
Frequency	2012.2	-0.002 (CI = +/-0.015; p = 0.831)	0.126 (CI = +/-0.143; p = 0.083)	0.112	-0.16%
Frequency	2013.1	0.001 (CI = +/-0.017; p = 0.946)	0.116 (CI = +/-0.148; p = 0.116)	0.120	+0.06%
Frequency	2013.2	0.000 (CI = +/-0.019; p = 0.974)	0.118 (CI = +/-0.155; p = 0.130)	0.113	+0.03%
Frequency	2014.1	0.000 (CI = +/-0.021; p = 0.986)	0.118 (CI = +/-0.163; p = 0.147)	0.106	+0.02%
Frequency	2014.2	-0.005 (CI = +/-0.023; p = 0.652)	0.137 (CI = +/-0.166; p = 0.099)	0.101	-0.50%
Frequency	2015.1	-0.011 (CI = +/-0.025; p = 0.361)	0.159 (CI = +/-0.169; p = 0.062)	0.120	-1.11%
Frequency	2015.2	-0.006 (CI = +/-0.028; p = 0.679)	0.140 (CI = +/-0.174; p = 0.107)	0.120	-0.55%
Frequency	2016.1	-0.012 (CI = +/-0.031; p = 0.416)	0.162 (CI = +/-0.181; p = 0.075)	0.131	-1.21%
Frequency	2016.2	-0.020 (CI = +/-0.035; p = 0.232)	0.187 (CI = +/-0.187; p = 0.050)	0.165	-2.02%
Frequency	2017.1	-0.025 (CI = +/-0.041; p = 0.214)	0.200 (CI = +/-0.202; p = 0.052)	0.172	-2.46%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, mobility, new_normal
Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	New Normal	Scalar Shift	Adjusted R^2	Implied Trend	
							Rate	
Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.162; p = 0.566)	0.200 (CI = +/-0.170; p = 0.022)	0.854	+3.36%	
Loss Cost	2005.2	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.164; p = 0.632)	0.198 (CI = +/-0.171; p = 0.025)	0.852	+3.47%	
Loss Cost	2006.1	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.166; p = 0.703)	0.196 (CI = +/-0.172; p = 0.027)	0.851	+3.59%	
Loss Cost	2006.2	0.035 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.170; p = 0.715)	0.196 (CI = +/-0.176; p = 0.030)	0.843	+3.60%	
Loss Cost	2007.1	0.035 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.031 (CI = +/-0.174; p = 0.720)	0.196 (CI = +/-0.179; p = 0.032)	0.835	+3.60%	
Loss Cost	2007.2	0.035 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	0.034 (CI = +/-0.179; p = 0.697)	0.197 (CI = +/-0.182; p = 0.034)	0.825	+3.54%	
Loss Cost	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.174; p = 0.874)	0.191 (CI = +/-0.176; p = 0.034)	0.841	+3.90%	
Loss Cost	2008.2	0.040 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.177; p = 0.974)	0.188 (CI = +/-0.177; p = 0.038)	0.841	+4.10%	
Loss Cost	2009.1	0.043 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.178; p = 0.884)	0.184 (CI = +/-0.176; p = 0.041)	0.845	+4.39%	
Loss Cost	2009.2	0.044 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.183; p = 0.815)	0.181 (CI = +/-0.179; p = 0.047)	0.841	+4.55%	
Loss Cost	2010.1	0.050 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.176; p = 0.579)	0.173 (CI = +/-0.170; p = 0.047)	0.860	+5.09%	
Loss Cost	2010.2	0.051 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.182; p = 0.534)	0.170 (CI = +/-0.174; p = 0.054)	0.853	+5.24%	
Loss Cost	2011.1	0.057 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.174; p = 0.313)	0.160 (CI = +/-0.164; p = 0.055)	0.874	+5.91%	
Loss Cost	2011.2	0.059 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.181; p = 0.293)	0.158 (CI = +/-0.168; p = 0.064)	0.866	+6.08%	
Loss Cost	2012.1	0.067 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.130 (CI = +/-0.172; p = 0.132)	0.145 (CI = +/-0.156; p = 0.067)	0.888	+6.90%	
Loss Cost	2012.2	0.071 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.147 (CI = +/-0.178; p = 0.100)	0.139 (CI = +/-0.158; p = 0.082)	0.886	+7.31%	
Loss Cost	2013.1	0.079 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.182 (CI = +/-0.173; p = 0.041)	0.126 (CI = +/-0.151; p = 0.096)	0.900	+8.19%	
Loss Cost	2013.2	0.080 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.186 (CI = +/-0.184; p = 0.048)	0.124 (CI = +/-0.156; p = 0.112)	0.890	+8.31%	
Loss Cost	2014.1	0.079 (CI = +/-0.029; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.182 (CI = +/-0.198; p = 0.069)	0.126 (CI = +/-0.163; p = 0.122)	0.877	+8.19%	
Loss Cost	2014.2	0.073 (CI = +/-0.034; p = 0.000)	0.017 (CI = +/-0.007; p = 0.000)	-0.162 (CI = +/-0.211; p = 0.122)	0.134 (CI = +/-0.168; p = 0.110)	0.864	+7.62%	
Loss Cost	2015.1	0.071 (CI = +/-0.040; p = 0.002)	0.017 (CI = +/-0.007; p = 0.000)	-0.154 (CI = +/-0.230; p = 0.171)	0.137 (CI = +/-0.178; p = 0.119)	0.851	+7.40%	
Loss Cost	2015.2	0.082 (CI = +/-0.047; p = 0.002)	0.018 (CI = +/-0.008; p = 0.000)	-0.190 (CI = +/-0.245; p = 0.118)	0.121 (CI = +/-0.183; p = 0.177)	0.854	+8.53%	
Loss Cost	2016.1	0.067 (CI = +/-0.055; p = 0.020)	0.017 (CI = +/-0.008; p = 0.001)	-0.144 (CI = +/-0.262; p = 0.254)	0.143 (CI = +/-0.188; p = 0.123)	0.848	+6.98%	
Loss Cost	2016.2	0.043 (CI = +/-0.061; p = 0.146)	0.015 (CI = +/-0.008; p = 0.002)	-0.070 (CI = +/-0.266; p = 0.575)	0.181 (CI = +/-0.185; p = 0.053)	0.861	+4.41%	
Loss Cost	2017.1	0.053 (CI = +/-0.076; p = 0.153)	0.015 (CI = +/-0.009; p = 0.003)	-0.096 (CI = +/-0.302; p = 0.493)	0.167 (CI = +/-0.204; p = 0.098)	0.860	+5.40%	
Severity	2005.1	0.026 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.442)	0.081 (CI = +/-0.138; p = 0.243)	0.139 (CI = +/-0.145; p = 0.059)	0.849	+2.67%	
Severity	2005.2	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.416)	0.077 (CI = +/-0.140; p = 0.276)	0.138 (CI = +/-0.147; p = 0.064)	0.845	+2.73%	
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.312)	0.064 (CI = +/-0.138; p = 0.355)	0.135 (CI = +/-0.143; p = 0.064)	0.855	+2.93%	
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.236)	0.052 (CI = +/-0.137; p = 0.444)	0.132 (CI = +/-0.141; p = 0.066)	0.861	+3.12%	
Severity	2007.1	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.260)	0.054 (CI = +/-0.140; p = 0.435)	0.133 (CI = +/-0.144; p = 0.070)	0.852	+3.08%	
Severity	2007.2	0.029 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.005; p = 0.318)	0.063 (CI = +/-0.142; p = 0.372)	0.135 (CI = +/-0.144; p = 0.066)	0.842	+2.94%	
Severity	2008.1	0.033 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.152)	0.039 (CI = +/-0.130; p = 0.538)	0.128 (CI = +/-0.131; p = 0.054)	0.874	+3.35%	
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.004; p = 0.041)	0.014 (CI = +/-0.113; p = 0.806)	0.121 (CI = +/-0.113; p = 0.036)	0.910	+3.81%	
Severity	2009.1	0.040 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.004; p = 0.017)	-0.003 (CI = +/-0.106; p = 0.957)	0.116 (CI = +/-0.106; p = 0.034)	0.920	+4.12%	
Severity	2009.2	0.041 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	-0.008 (CI = +/-0.110; p = 0.877)	0.114 (CI = +/-0.108; p = 0.039)	0.917	+4.23%	
Severity	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.006)	-0.025 (CI = +/-0.106; p = 0.625)	0.109 (CI = +/-0.102; p = 0.037)	0.926	+4.56%	
Severity	2010.2	0.048 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.002)	-0.041 (CI = +/-0.103; p = 0.421)	0.104 (CI = +/-0.098; p = 0.039)	0.932	+4.88%	
Severity	2011.1	0.052 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.095; p = 0.196)	0.097 (CI = +/-0.089; p = 0.034)	0.944	+5.32%	
Severity	2011.2	0.052 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.060 (CI = +/-0.100; p = 0.221)	0.098 (CI = +/-0.092; p = 0.039)	0.937	+5.30%	
Severity	2012.1	0.051 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	-0.057 (CI = +/-0.104; p = 0.266)	0.099 (CI = +/-0.095; p = 0.042)	0.930	+5.23%	
Severity	2012.2	0.052 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.004; p = 0.001)	-0.064 (CI = +/-0.109; p = 0.236)	0.096 (CI = +/-0.097; p = 0.051)	0.924	+5.38%	
Severity	2013.1	0.054 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.069 (CI = +/-0.115; p = 0.224)	0.094 (CI = +/-0.100; p = 0.063)	0.917	+5.51%	
Severity	2013.2	0.051 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.004; p = 0.004)	-0.059 (CI = +/-0.121; p = 0.315)	0.098 (CI = +/-0.103; p = 0.060)	0.907	+5.26%	
Severity	2014.1	0.045 (CI = +/-0.018; p = 0.000)	0.006 (CI = +/-0.004; p = 0.008)	-0.037 (CI = +/-0.122; p = 0.533)	0.107 (CI = +/-0.100; p = 0.037)	0.902	+4.65%	
Severity	2014.2	0.045 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.004; p = 0.013)	-0.034 (CI = +/-0.132; p = 0.595)	0.109 (CI = +/-0.105; p = 0.044)	0.890	+4.57%	
Severity	2015.1	0.049 (CI = +/-0.025; p = 0.001)	0.006 (CI = +/-0.004; p = 0.012)	-0.049 (CI = +/-0.141; p = 0.463)	0.102 (CI = +/-0.109; p = 0.065)	0.886	+5.04%	
Severity	2015.2	0.040 (CI = +/-0.028; p = 0.008)	0.005 (CI = +/-0.004; p = 0.027)	-0.018 (CI = +/-0.144; p = 0.791)	0.116 (CI = +/-0.108; p = 0.037)	0.882	+4.07%	
Severity	2016.1	0.031 (CI = +/-0.032; p = 0.057)	0.004 (CI = +/-0.005; p = 0.060)	0.011 (CI = +/-0.153; p = 0.873)	0.130 (CI = +/-0.110; p = 0.024)	0.877	+3.13%	
Severity	2016.2	0.016 (CI = +/-0.035; p = 0.337)	0.003 (CI = +/-0.005; p = 0.137)	0.057 (CI = +/-0.153; p = 0.434)	0.154 (CI = +/-0.107; p = 0.009)	0.887	+1.61%	
Severity	2017.1	0.028 (CI = +/-0.042; p = 0.172)	0.004 (CI = +/-0.005; p = 0.086)	0.024 (CI = +/-0.166; p = 0.758)	0.136 (CI = +/-0.112; p = 0.023)	0.896	+2.80%	
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.035)	0.009 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.122; p = 0.569)	0.061 (CI = +/-0.128; p = 0.341)	0.388	+0.67%	
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.034)	0.009 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.124; p = 0.541)	0.060 (CI = +/-0.130; p = 0.353)	0.390	+0.72%	
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.074)	0.009 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.126; p = 0.605)	0.061 (CI = +/-0.131; p = 0.346)	0.379	+0.64%	
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.202)	0.008 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.125; p = 0.730)	0.064 (CI = +/-0.129; p = 0.316)	0.378	+0.47%	
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.202)	0.008 (CI = +/-0.004; p = 0.000)	-0.023 (CI = +/-0.128; p = 0.710)	0.064 (CI = +/-0.131; p = 0.328)	0.377	+0.50%	
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.167)	0.009 (CI = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.130; p = 0.658)	0.062 (CI = +/-0.133; p = 0.344)	0.382	+0.58%	
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.236)	0.009 (CI = +/-0.005; p = 0.001)	-0.026 (CI = +/-0.134; p = 0.696)	0.063 (CI = +/-0.135; p = 0.346)	0.376	+0.54%	
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.554)	0.008 (CI = +/-0.004; p = 0.001)	-0.011 (CI = +/-0.131; p = 0.868)	0.067 (CI = +/-0.131; p = 0.301)	0.390	+0.28%	
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.608)	0.008 (CI = +/-0.005; p = 0.001)	-0.010 (CI = +/-0.136; p = 0.882)	0.068 (CI = +/-0.134; p = 0.309)	0.387	+0.26%	
Frequency	2009.2	0.003 (CI = +/-0.011; p = 0.575)	0.008 (CI = +/-0.005; p = 0.002)	-0.013 (CI = +/-0.140; p = 0.854)	0.067 (CI = +/-0.137; p = 0.324)	0.385	+0.31%	
Frequency	2010.1	0.005 (CI = +/-0.012; p = 0.403)	0.008 (CI = +/-0.005; p = 0.001)	-0.023 (CI = +/-0.143; p = 0.746)	0.064 (CI = +/-0.138; p = 0.350)	0.394	+0.50%	
Frequency	2010.2	0.003 (CI = +/-0.013; p = 0.596)	0.008 (CI = +/-0.005; p = 0.002)	-0.015 (CI = +/-0.147; p = 0.837)	0.066 (CI = +/-0.140; p = 0.339)	0.392	+0.35%	
Frequency	2011.1	0.006 (CI = +/-0.015; p = 0.431)	0.008 (CI = +/-0.005; p = 0.002)	-0.025 (CI = +/-0.151; p = 0.730)	0.063 (CI = +/-0.142; p = 0.370)	0.400	+0.56%	
Frequency	2011.2	0.007 (CI = +/-0.016; p = 0.355)	0.009 (CI = +/-0.005; p = 0.002)	-0.034 (CI = +/-0.157; p = 0.661)	0.060 (CI = +/-0.145; p = 0.400)	0.403	+0.74%	
Frequency	2012.1	0.016 (CI = +/-0.015; p = 0.044)	0.010 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.139; p = 0.291)	0.046 (CI = +/-0.126; p = 0.453)	0.529	+1.59%	
Frequency	2012.2	0.018 (CI = +/-0.017; p = 0.039)	0.010 (CI = +/-0.005; p = 0.000)	-0.083 (CI = +/-0.145; p = 0.245)	0.042 (CI = +/-0.129; p = 0.499)	0.536	+1.84%	
Frequency	2013.1	0.025 (CI = +/-0.018; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.140; p = 0.109)	0.031 (CI = +/-0.122; p = 0.595)	0.607	+2.54%	
Frequency	2013.2	0.029 (CI = +/-0.020; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	-0.127 (CI = +/-0.147; p = 0.085)	0.026 (CI = +/-0.124; p = 0.667)	0.616	+2.90%	
Frequency	2014.1	0.033 (CI = +/-0.023; p = 0.007)	0.012 (CI = +/-0.005; p = 0.000)	-0.145 (CI = +/-0.153; p = 0.061)	0.018 (CI = +/-0.126; p = 0.762)	0.632	+3.38%	
Frequency	2014.2	0.029 (CI = +/-0.026; p = 0.033)	0.012 (CI = +/-0.005; p = 0.000)	-0.128 (CI = +/-0.162; p = 0.113)	0.026 (CI = +/-0.130; p = 0.682)	0.613	+2.92%	
Frequency	2015.1	0.022 (CI = +/-0.030; p = 0.135)	0.011 (CI = +/-0.005; p = 0.001)	-0.105 (CI = +/-0.172; p = 0.212)	0.036 (CI = +/-0.133; p = 0.572)	0.608	+2.25%	
Frequency	2015.2	0.042 (CI = +/-0.028; p = 0.006)	0.013 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.144; p = 0.023)	0.005 (CI = +/-0.108; p = 0.924)	0.757	+4.28%	
Frequency	2016.1	0.037 (CI = +/-0.033; p = 0.033)	0.012 (CI = +/-0.005; p = 0.000)	-0.155 (CI = +/-0.159; p = 0.054)	0.013 (CI = +/-0.114; p = 0.807)	0.748	+3.73%	
Frequency	2016.2	0.027 (CI = +/-0.039; p = 0.158)	0.012 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.172; p = 0.135)	0.028 (CI = +/-0.120; p = 0.618)	0.755	+2.75%	
Frequency	2017.1	0.025 (CI = +/-0.050; p = 0.289)	0.011 (CI = +/-0.006; p = 0.001)	-0.120 (CI = +/-0.198; p = 0.206)	0.031 (CI = +/-0.134; p = 0.614)	0.749	+2.53%	

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.1	0.042 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.069; p = 0.043)	0.014 (CI = +/-0.005; p = 0.000)	0.823	+4.26%
Loss Cost	2005.2	0.043 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.069; p = 0.023)	0.014 (CI = +/-0.005; p = 0.000)	0.831	+4.41%
Loss Cost	2006.1	0.044 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.070; p = 0.035)	0.014 (CI = +/-0.005; p = 0.000)	0.829	+4.49%
Loss Cost	2006.2	0.045 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.071; p = 0.027)	0.014 (CI = +/-0.005; p = 0.000)	0.825	+4.58%
Loss Cost	2007.1	0.045 (CI = +/-0.008; p = 0.000)	-0.081 (CI = +/-0.074; p = 0.033)	0.014 (CI = +/-0.006; p = 0.000)	0.816	+4.59%
Loss Cost	2007.2	0.046 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.076; p = 0.030)	0.014 (CI = +/-0.006; p = 0.000)	0.807	+4.66%
Loss Cost	2008.1	0.048 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.074; p = 0.054)	0.014 (CI = +/-0.005; p = 0.000)	0.825	+4.88%
Loss Cost	2008.2	0.050 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.073; p = 0.026)	0.014 (CI = +/-0.005; p = 0.000)	0.836	+5.09%
Loss Cost	2009.1	0.051 (CI = +/-0.009; p = 0.000)	-0.076 (CI = +/-0.074; p = 0.044)	0.014 (CI = +/-0.005; p = 0.000)	0.841	+5.25%
Loss Cost	2009.2	0.053 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.074; p = 0.025)	0.014 (CI = +/-0.005; p = 0.000)	0.846	+5.44%
Loss Cost	2010.1	0.055 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.072; p = 0.046)	0.015 (CI = +/-0.005; p = 0.000)	0.862	+5.70%
Loss Cost	2010.2	0.057 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.073; p = 0.029)	0.015 (CI = +/-0.005; p = 0.000)	0.863	+5.88%
Loss Cost	2011.1	0.060 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.071; p = 0.053)	0.015 (CI = +/-0.005; p = 0.000)	0.879	+6.16%
Loss Cost	2011.2	0.061 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.072; p = 0.039)	0.015 (CI = +/-0.005; p = 0.000)	0.876	+6.33%
Loss Cost	2012.1	0.064 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.071; p = 0.068)	0.015 (CI = +/-0.005; p = 0.000)	0.889	+6.62%
Loss Cost	2012.2	0.066 (CI = +/-0.011; p = 0.000)	-0.074 (CI = +/-0.071; p = 0.041)	0.015 (CI = +/-0.004; p = 0.000)	0.892	+6.85%
Loss Cost	2013.1	0.068 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.072; p = 0.069)	0.015 (CI = +/-0.004; p = 0.000)	0.895	+7.07%
Loss Cost	2013.2	0.069 (CI = +/-0.012; p = 0.000)	-0.069 (CI = +/-0.076; p = 0.073)	0.015 (CI = +/-0.005; p = 0.000)	0.885	+7.14%
Loss Cost	2014.1	0.067 (CI = +/-0.013; p = 0.000)	-0.076 (CI = +/-0.079; p = 0.058)	0.015 (CI = +/-0.005; p = 0.000)	0.877	+6.93%
Loss Cost	2014.2	0.066 (CI = +/-0.015; p = 0.000)	-0.072 (CI = +/-0.083; p = 0.088)	0.015 (CI = +/-0.005; p = 0.000)	0.863	+6.80%
Loss Cost	2015.1	0.064 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.087; p = 0.074)	0.015 (CI = +/-0.005; p = 0.000)	0.855	+6.58%
Loss Cost	2015.2	0.068 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.088; p = 0.041)	0.015 (CI = +/-0.005; p = 0.000)	0.867	+7.02%
Loss Cost	2016.1	0.062 (CI = +/-0.017; p = 0.000)	-0.109 (CI = +/-0.082; p = 0.013)	0.015 (CI = +/-0.004; p = 0.000)	0.884	+6.38%
Loss Cost	2016.2	0.059 (CI = +/-0.019; p = 0.000)	-0.100 (CI = +/-0.087; p = 0.028)	0.015 (CI = +/-0.004; p = 0.000)	0.876	+6.07%
Loss Cost	2017.1	0.060 (CI = +/-0.021; p = 0.000)	-0.097 (CI = +/-0.094; p = 0.044)	0.015 (CI = +/-0.005; p = 0.000)	0.874	+6.20%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.062; p = 0.342)	0.005 (CI = +/-0.005; p = 0.051)	0.797	+3.53%
Severity	2005.2	0.036 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.063; p = 0.262)	0.005 (CI = +/-0.005; p = 0.048)	0.797	+3.63%
Severity	2006.1	0.037 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.062; p = 0.391)	0.005 (CI = +/-0.005; p = 0.033)	0.812	+3.78%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.060; p = 0.231)	0.005 (CI = +/-0.005; p = 0.024)	0.829	+3.95%
Severity	2007.1	0.039 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.062; p = 0.247)	0.005 (CI = +/-0.005; p = 0.027)	0.818	+3.95%
Severity	2007.2	0.039 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.064; p = 0.272)	0.005 (CI = +/-0.005; p = 0.030)	0.800	+3.94%
Severity	2008.1	0.041 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.059; p = 0.465)	0.006 (CI = +/-0.004; p = 0.012)	0.841	+4.21%
Severity	2008.2	0.044 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.131)	0.006 (CI = +/-0.004; p = 0.003)	0.895	+4.52%
Severity	2009.1	0.046 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.047; p = 0.222)	0.006 (CI = +/-0.003; p = 0.001)	0.907	+4.71%
Severity	2009.2	0.047 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.048; p = 0.152)	0.006 (CI = +/-0.003; p = 0.001)	0.907	+4.82%
Severity	2010.1	0.049 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.046; p = 0.254)	0.006 (CI = +/-0.003; p = 0.000)	0.917	+5.00%
Severity	2010.2	0.051 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.105)	0.006 (CI = +/-0.003; p = 0.000)	0.929	+5.20%
Severity	2011.1	0.053 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.041; p = 0.184)	0.006 (CI = +/-0.003; p = 0.000)	0.939	+5.40%
Severity	2011.2	0.053 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.184)	0.006 (CI = +/-0.003; p = 0.000)	0.932	+5.42%
Severity	2012.1	0.052 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.045; p = 0.173)	0.006 (CI = +/-0.003; p = 0.000)	0.924	+5.38%
Severity	2012.2	0.053 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.046; p = 0.129)	0.006 (CI = +/-0.003; p = 0.000)	0.921	+5.49%
Severity	2013.1	0.054 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.048; p = 0.155)	0.006 (CI = +/-0.003; p = 0.000)	0.913	+5.51%
Severity	2013.2	0.053 (CI = +/-0.008; p = 0.000)	-0.033 (CI = +/-0.051; p = 0.193)	0.006 (CI = +/-0.003; p = 0.000)	0.900	+5.47%
Severity	2014.1	0.051 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.108)	0.006 (CI = +/-0.003; p = 0.000)	0.895	+5.24%
Severity	2014.2	0.052 (CI = +/-0.009; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.100)	0.006 (CI = +/-0.003; p = 0.000)	0.885	+5.33%
Severity	2015.1	0.053 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.055; p = 0.147)	0.006 (CI = +/-0.003; p = 0.001)	0.881	+5.46%
Severity	2015.2	0.052 (CI = +/-0.011; p = 0.000)	-0.035 (CI = +/-0.059; p = 0.218)	0.006 (CI = +/-0.003; p = 0.001)	0.861	+5.33%
Severity	2016.1	0.050 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.061; p = 0.177)	0.006 (CI = +/-0.003; p = 0.001)	0.847	+5.13%
Severity	2016.2	0.049 (CI = +/-0.014; p = 0.000)	-0.038 (CI = +/-0.066; p = 0.236)	0.006 (CI = +/-0.003; p = 0.001)	0.823	+5.06%
Severity	2017.1	0.054 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.065; p = 0.364)	0.006 (CI = +/-0.003; p = 0.002)	0.849	+5.50%
Frequency	2005.1	0.007 (CI = +/-0.004; p = 0.002)	-0.042 (CI = +/-0.045; p = 0.067)	0.009 (CI = +/-0.004; p = 0.000)	0.446	+0.70%
Frequency	2005.2	0.007 (CI = +/-0.004; p = 0.001)	-0.045 (CI = +/-0.046; p = 0.054)	0.009 (CI = +/-0.004; p = 0.000)	0.456	+0.75%
Frequency	2006.1	0.007 (CI = +/-0.005; p = 0.005)	-0.049 (CI = +/-0.047; p = 0.038)	0.009 (CI = +/-0.004; p = 0.000)	0.457	+0.68%
Frequency	2006.2	0.006 (CI = +/-0.005; p = 0.014)	-0.045 (CI = +/-0.047; p = 0.061)	0.009 (CI = +/-0.004; p = 0.000)	0.441	+0.61%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.019)	-0.045 (CI = +/-0.048; p = 0.070)	0.009 (CI = +/-0.004; p = 0.000)	0.439	+0.61%
Frequency	2007.2	0.007 (CI = +/-0.005; p = 0.012)	-0.049 (CI = +/-0.049; p = 0.051)	0.009 (CI = +/-0.004; p = 0.000)	0.458	+0.69%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.025)	-0.051 (CI = +/-0.050; p = 0.046)	0.009 (CI = +/-0.004; p = 0.000)	0.458	+0.64%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.065)	-0.046 (CI = +/-0.051; p = 0.075)	0.008 (CI = +/-0.004; p = 0.000)	0.448	+0.54%
Frequency	2009.1	0.005 (CI = +/-0.006; p = 0.095)	-0.047 (CI = +/-0.053; p = 0.078)	0.008 (CI = +/-0.004; p = 0.000)	0.447	+0.52%
Frequency	2009.2	0.006 (CI = +/-0.006; p = 0.072)	-0.051 (CI = +/-0.054; p = 0.064)	0.008 (CI = +/-0.004; p = 0.000)	0.458	+0.59%
Frequency	2010.1	0.007 (CI = +/-0.007; p = 0.057)	-0.047 (CI = +/-0.056; p = 0.092)	0.009 (CI = +/-0.004; p = 0.000)	0.461	+0.67%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.086)	-0.046 (CI = +/-0.058; p = 0.113)	0.009 (CI = +/-0.004; p = 0.000)	0.452	+0.65%
Frequency	2011.1	0.007 (CI = +/-0.008; p = 0.071)	-0.042 (CI = +/-0.060; p = 0.155)	0.009 (CI = +/-0.004; p = 0.000)	0.455	+0.73%
Frequency	2011.2	0.009 (CI = +/-0.008; p = 0.046)	-0.048 (CI = +/-0.061; p = 0.116)	0.009 (CI = +/-0.004; p = 0.000)	0.474	+0.86%
Frequency	2012.1	0.012 (CI = +/-0.008; p = 0.006)	-0.035 (CI = +/-0.056; p = 0.206)	0.009 (CI = +/-0.004; p = 0.000)	0.558	+1.18%
Frequency	2012.2	0.013 (CI = +/-0.009; p = 0.005)	-0.040 (CI = +/-0.058; p = 0.166)	0.009 (CI = +/-0.004; p = 0.000)	0.570	+1.29%
Frequency	2013.1	0.015 (CI = +/-0.009; p = 0.003)	-0.033 (CI = +/-0.058; p = 0.254)	0.009 (CI = +/-0.004; p = 0.000)	0.597	+1.48%
Frequency	2013.2	0.016 (CI = +/-0.010; p = 0.003)	-0.036 (CI = +/-0.061; p = 0.222)	0.009 (CI = +/-0.004; p = 0.000)	0.601	+1.58%
Frequency	2014.1	0.016 (CI = +/-0.011; p = 0.006)	-0.036 (CI = +/-0.064; p = 0.255)	0.009 (CI = +/-0.004; p = 0.000)	0.597	+1.61%
Frequency	2014.2	0.014 (CI = +/-0.011; p = 0.021)	-0.028 (CI = +/-0.066; p = 0.381)	0.009 (CI = +/-0.004; p = 0.000)	0.590	+1.40%
Frequency	2015.1	0.011 (CI = +/-0.012; p = 0.076)	-0.039 (CI = +/-0.064; p = 0.221)	0.009 (CI = +/-0.004; p = 0.000)	0.626	+1.06%
Frequency	2015.2	0.016 (CI = +/-0.011; p = 0.006)	-0.057 (CI = +/-0.055; p = 0.043)	0.009 (CI = +/-0.003; p = 0.000)	0.748	+1.61%
Frequency	2016.1	0.012 (CI = +/-0.010; p = 0.025)	-0.069 (CI = +/-0.049; p = 0.010)	0.009 (CI = +/-0.003; p = 0.000)	0.810	+1.19%
Frequency	2016.2	0.010 (CI = +/-0.011; p = 0.083)	-0.062 (CI = +/-0.052; p = 0.023)	0.009 (CI = +/-0.003; p = 0.000)	0.816	+0.96%
Frequency	2017.1	0.007 (CI = +/-0.012; p = 0.240)	-0.069 (CI = +/-0.052; p = 0.014)	0.009 (CI = +/-0.003; p = 0.000)	0.839	+0.67%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New Normal	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.026 (CI = +/-0.009; p = 0.000)	0.272 (CI = +/-0.139; p = 0.000)	0.770	+2.60%
Loss Cost	2005.2	0.026 (CI = +/-0.009; p = 0.000)	0.269 (CI = +/-0.142; p = 0.000)	0.765	+2.65%
Loss Cost	2006.1	0.027 (CI = +/-0.010; p = 0.000)	0.266 (CI = +/-0.146; p = 0.001)	0.758	+2.70%
Loss Cost	2006.2	0.026 (CI = +/-0.011; p = 0.000)	0.269 (CI = +/-0.150; p = 0.001)	0.747	+2.65%
Loss Cost	2007.1	0.026 (CI = +/-0.011; p = 0.000)	0.273 (CI = +/-0.153; p = 0.001)	0.735	+2.59%
Loss Cost	2007.2	0.025 (CI = +/-0.012; p = 0.000)	0.280 (CI = +/-0.157; p = 0.001)	0.723	+2.48%
Loss Cost	2008.1	0.027 (CI = +/-0.013; p = 0.000)	0.267 (CI = +/-0.159; p = 0.002)	0.729	+2.70%
Loss Cost	2008.2	0.027 (CI = +/-0.014; p = 0.000)	0.263 (CI = +/-0.164; p = 0.003)	0.722	+2.76%
Loss Cost	2009.1	0.028 (CI = +/-0.015; p = 0.001)	0.256 (CI = +/-0.169; p = 0.004)	0.718	+2.89%
Loss Cost	2009.2	0.029 (CI = +/-0.016; p = 0.001)	0.255 (CI = +/-0.175; p = 0.006)	0.706	+2.90%
Loss Cost	2010.1	0.031 (CI = +/-0.017; p = 0.001)	0.241 (CI = +/-0.179; p = 0.010)	0.711	+3.17%
Loss Cost	2010.2	0.031 (CI = +/-0.019; p = 0.002)	0.243 (CI = +/-0.186; p = 0.012)	0.696	+3.14%
Loss Cost	2011.1	0.034 (CI = +/-0.020; p = 0.002)	0.228 (CI = +/-0.191; p = 0.021)	0.699	+3.44%
Loss Cost	2011.2	0.033 (CI = +/-0.022; p = 0.006)	0.233 (CI = +/-0.199; p = 0.024)	0.681	+3.34%
Loss Cost	2012.1	0.036 (CI = +/-0.024; p = 0.006)	0.218 (CI = +/-0.206; p = 0.039)	0.681	+3.66%
Loss Cost	2012.2	0.036 (CI = +/-0.027; p = 0.012)	0.219 (CI = +/-0.217; p = 0.048)	0.662	+3.65%
Loss Cost	2013.1	0.038 (CI = +/-0.030; p = 0.016)	0.210 (CI = +/-0.228; p = 0.069)	0.652	+3.86%
Loss Cost	2013.2	0.035 (CI = +/-0.034; p = 0.045)	0.224 (CI = +/-0.240; p = 0.066)	0.624	+3.52%
Loss Cost	2014.1	0.029 (CI = +/-0.038; p = 0.119)	0.245 (CI = +/-0.251; p = 0.055)	0.595	+2.96%
Loss Cost	2014.2	0.021 (CI = +/-0.041; p = 0.305)	0.277 (CI = +/-0.261; p = 0.039)	0.568	+2.10%
Loss Cost	2015.1	0.014 (CI = +/-0.047; p = 0.535)	0.302 (CI = +/-0.276; p = 0.034)	0.542	+1.41%
Loss Cost	2015.2	0.014 (CI = +/-0.054; p = 0.597)	0.303 (CI = +/-0.299; p = 0.047)	0.525	+1.38%
Loss Cost	2016.1	-0.001 (CI = +/-0.061; p = 0.976)	0.351 (CI = +/-0.311; p = 0.030)	0.506	-0.09%
Loss Cost	2016.2	-0.019 (CI = +/-0.068; p = 0.551)	0.408 (CI = +/-0.322; p = 0.017)	0.503	-1.90%
Loss Cost	2017.1	-0.018 (CI = +/-0.081; p = 0.627)	0.406 (CI = +/-0.355; p = 0.029)	0.493	-1.83%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	0.186 (CI = +/-0.098; p = 0.000)	0.838	+2.57%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	0.183 (CI = +/-0.100; p = 0.001)	0.834	+2.62%
Severity	2006.1	0.027 (CI = +/-0.007; p = 0.000)	0.173 (CI = +/-0.100; p = 0.001)	0.842	+2.78%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	0.164 (CI = +/-0.100; p = 0.002)	0.846	+2.92%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	0.166 (CI = +/-0.102; p = 0.002)	0.837	+2.88%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.174 (CI = +/-0.104; p = 0.002)	0.827	+2.75%
Severity	2008.1	0.030 (CI = +/-0.008; p = 0.000)	0.156 (CI = +/-0.098; p = 0.003)	0.854	+3.06%
Severity	2008.2	0.033 (CI = +/-0.008; p = 0.000)	0.136 (CI = +/-0.090; p = 0.004)	0.884	+3.40%
Severity	2009.1	0.035 (CI = +/-0.008; p = 0.000)	0.125 (CI = +/-0.089; p = 0.008)	0.890	+3.61%
Severity	2009.2	0.036 (CI = +/-0.009; p = 0.000)	0.122 (CI = +/-0.092; p = 0.011)	0.883	+3.65%
Severity	2010.1	0.038 (CI = +/-0.009; p = 0.000)	0.112 (CI = +/-0.092; p = 0.020)	0.887	+3.86%
Severity	2010.2	0.040 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.094; p = 0.034)	0.887	+4.04%
Severity	2011.1	0.042 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.094; p = 0.059)	0.891	+4.29%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.098; p = 0.057)	0.879	+4.19%
Severity	2012.1	0.040 (CI = +/-0.012; p = 0.000)	0.102 (CI = +/-0.102; p = 0.050)	0.867	+4.05%
Severity	2012.2	0.040 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.107; p = 0.062)	0.855	+4.05%
Severity	2013.1	0.039 (CI = +/-0.015; p = 0.000)	0.103 (CI = +/-0.113; p = 0.071)	0.841	+4.01%
Severity	2013.2	0.037 (CI = +/-0.016; p = 0.000)	0.115 (CI = +/-0.117; p = 0.054)	0.824	+3.72%
Severity	2014.1	0.031 (CI = +/-0.018; p = 0.001)	0.135 (CI = +/-0.118; p = 0.027)	0.813	+3.20%
Severity	2014.2	0.030 (CI = +/-0.020; p = 0.006)	0.142 (CI = +/-0.125; p = 0.029)	0.794	+3.02%
Severity	2015.1	0.031 (CI = +/-0.023; p = 0.011)	0.137 (CI = +/-0.134; p = 0.045)	0.781	+3.14%
Severity	2015.2	0.024 (CI = +/-0.025; p = 0.056)	0.161 (CI = +/-0.138; p = 0.025)	0.764	+2.46%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.182)	0.179 (CI = +/-0.145; p = 0.019)	0.744	+1.87%
Severity	2016.2	0.011 (CI = +/-0.032; p = 0.465)	0.202 (CI = +/-0.153; p = 0.013)	0.728	+1.12%
Severity	2017.1	0.018 (CI = +/-0.037; p = 0.301)	0.181 (CI = +/-0.163; p = 0.032)	0.738	+1.85%
Frequency	2005.1	0.000 (CI = +/-0.007; p = 0.923)	0.086 (CI = +/-0.103; p = 0.099)	0.075	+0.03%
Frequency	2005.2	0.000 (CI = +/-0.007; p = 0.924)	0.086 (CI = +/-0.105; p = 0.107)	0.073	+0.03%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.838)	0.093 (CI = +/-0.107; p = 0.085)	0.068	-0.07%
Frequency	2006.2	-0.003 (CI = +/-0.008; p = 0.494)	0.105 (CI = +/-0.105; p = 0.051)	0.073	-0.26%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.493)	0.106 (CI = +/-0.108; p = 0.054)	0.072	-0.28%
Frequency	2007.2	-0.003 (CI = +/-0.009; p = 0.544)	0.105 (CI = +/-0.112; p = 0.063)	0.070	-0.26%
Frequency	2008.1	-0.004 (CI = +/-0.009; p = 0.441)	0.111 (CI = +/-0.114; p = 0.056)	0.072	-0.35%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.191)	0.127 (CI = +/-0.112; p = 0.028)	0.100	-0.62%
Frequency	2009.1	-0.007 (CI = +/-0.010; p = 0.172)	0.131 (CI = +/-0.115; p = 0.027)	0.104	-0.69%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.186)	0.133 (CI = +/-0.119; p = 0.030)	0.103	-0.73%
Frequency	2010.1	-0.007 (CI = +/-0.012; p = 0.262)	0.130 (CI = +/-0.124; p = 0.041)	0.094	-0.67%
Frequency	2010.2	-0.009 (CI = +/-0.013; p = 0.172)	0.140 (CI = +/-0.126; p = 0.031)	0.110	-0.87%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.240)	0.138 (CI = +/-0.132; p = 0.041)	0.101	-0.82%
Frequency	2011.2	-0.008 (CI = +/-0.015; p = 0.285)	0.138 (CI = +/-0.137; p = 0.050)	0.096	-0.81%
Frequency	2012.1	-0.004 (CI = +/-0.016; p = 0.641)	0.116 (CI = +/-0.137; p = 0.091)	0.100	-0.37%
Frequency	2012.2	-0.004 (CI = +/-0.018; p = 0.658)	0.117 (CI = +/-0.144; p = 0.105)	0.096	-0.39%
Frequency	2013.1	-0.001 (CI = +/-0.020; p = 0.880)	0.107 (CI = +/-0.150; p = 0.154)	0.101	-0.15%
Frequency	2013.2	-0.002 (CI = +/-0.022; p = 0.858)	0.109 (CI = +/-0.159; p = 0.168)	0.093	-0.19%
Frequency	2014.1	-0.002 (CI = +/-0.025; p = 0.852)	0.110 (CI = +/-0.169; p = 0.188)	0.086	-0.23%
Frequency	2014.2	-0.009 (CI = +/-0.028; p = 0.504)	0.136 (CI = +/-0.173; p = 0.117)	0.086	-0.89%
Frequency	2015.1	-0.017 (CI = +/-0.030; p = 0.249)	0.165 (CI = +/-0.177; p = 0.066)	0.115	-1.68%
Frequency	2015.2	-0.011 (CI = +/-0.034; p = 0.517)	0.143 (CI = +/-0.186; p = 0.124)	0.106	-1.05%
Frequency	2016.1	-0.019 (CI = +/-0.038; p = 0.292)	0.172 (CI = +/-0.195; p = 0.079)	0.126	-1.92%
Frequency	2016.2	-0.030 (CI = +/-0.043; p = 0.148)	0.206 (CI = +/-0.203; p = 0.047)	0.172	-2.99%
Frequency	2017.1	-0.037 (CI = +/-0.050; p = 0.135)	0.224 (CI = +/-0.221; p = 0.047)	0.186	-3.61%

All Perils

Coverage = AP
End Trend Period = 2024.1
Excluded Points = NA
Parameters Included: time, mobility, new_normal

Fit	Start Date	Time	Mobility	New Normal	Implied Trend	
					Adjusted R^2	Rate
Loss Cost	2005.1	0.034 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.171 (CI = +/-0.130; p = 0.012)	0.834	+3.45%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.162 (CI = +/-0.133; p = 0.018)	0.833	+3.57%
Loss Cost	2006.1	0.036 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.152 (CI = +/-0.135; p = 0.029)	0.831	+3.70%
Loss Cost	2006.2	0.036 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.151 (CI = +/-0.140; p = 0.036)	0.823	+3.72%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.150 (CI = +/-0.145; p = 0.043)	0.814	+3.73%
Loss Cost	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	0.153 (CI = +/-0.150; p = 0.046)	0.802	+3.68%
Loss Cost	2008.1	0.040 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.128 (CI = +/-0.148; p = 0.089)	0.820	+4.06%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.114 (CI = +/-0.152; p = 0.137)	0.819	+4.27%
Loss Cost	2009.1	0.045 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.155; p = 0.224)	0.824	+4.58%
Loss Cost	2009.2	0.047 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.161; p = 0.300)	0.820	+4.77%
Loss Cost	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.157; p = 0.529)	0.841	+5.33%
Loss Cost	2010.2	0.054 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.165; p = 0.640)	0.834	+5.52%
Loss Cost	2011.1	0.060 (CI = +/-0.018; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.160; p = 0.987)	0.857	+6.21%
Loss Cost	2011.2	0.062 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.169; p = 0.877)	0.849	+6.42%
Loss Cost	2012.1	0.070 (CI = +/-0.020; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.058 (CI = +/-0.163; p = 0.469)	0.873	+7.28%
Loss Cost	2012.2	0.075 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.170; p = 0.329)	0.872	+7.75%
Loss Cost	2013.1	0.083 (CI = +/-0.022; p = 0.000)	0.018 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.168; p = 0.131)	0.889	+8.67%
Loss Cost	2013.2	0.085 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.006; p = 0.000)	-0.137 (CI = +/-0.181; p = 0.130)	0.879	+8.89%
Loss Cost	2014.1	0.085 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.006; p = 0.000)	-0.138 (CI = +/-0.197; p = 0.159)	0.865	+8.91%
Loss Cost	2014.2	0.082 (CI = +/-0.034; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.123 (CI = +/-0.215; p = 0.243)	0.848	+8.57%
Loss Cost	2015.1	0.083 (CI = +/-0.039; p = 0.000)	0.018 (CI = +/-0.007; p = 0.000)	-0.125 (CI = +/-0.238; p = 0.280)	0.834	+8.62%
Loss Cost	2015.2	0.095 (CI = +/-0.044; p = 0.000)	0.019 (CI = +/-0.007; p = 0.000)	-0.176 (CI = +/-0.251; p = 0.155)	0.844	+9.91%
Loss Cost	2016.1	0.087 (CI = +/-0.051; p = 0.003)	0.019 (CI = +/-0.008; p = 0.000)	-0.144 (CI = +/-0.276; p = 0.280)	0.828	+9.06%
Loss Cost	2016.2	0.074 (CI = +/-0.059; p = 0.017)	0.018 (CI = +/-0.008; p = 0.000)	-0.096 (CI = +/-0.299; p = 0.495)	0.819	+7.71%
Loss Cost	2017.1	0.089 (CI = +/-0.067; p = 0.014)	0.019 (CI = +/-0.008; p = 0.000)	-0.149 (CI = +/-0.321; p = 0.329)	0.831	+9.31%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.005; p = 0.391)	0.167 (CI = +/-0.108; p = 0.003)	0.837	+2.73%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.005; p = 0.366)	0.162 (CI = +/-0.111; p = 0.005)	0.833	+2.80%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.272)	0.147 (CI = +/-0.110; p = 0.011)	0.843	+3.00%
Severity	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.204)	0.133 (CI = +/-0.110; p = 0.020)	0.849	+3.20%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.223)	0.135 (CI = +/-0.114; p = 0.022)	0.839	+3.17%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.270)	0.144 (CI = +/-0.117; p = 0.017)	0.828	+3.03%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.128)	0.116 (CI = +/-0.109; p = 0.038)	0.861	+3.45%
Severity	2008.2	0.038 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.004; p = 0.036)	0.085 (CI = +/-0.097; p = 0.085)	0.897	+3.92%
Severity	2009.1	0.042 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.015)	0.064 (CI = +/-0.094; p = 0.172)	0.909	+4.24%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.057 (CI = +/-0.098; p = 0.241)	0.905	+4.36%
Severity	2010.1	0.046 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.005)	0.036 (CI = +/-0.095; p = 0.447)	0.915	+4.71%
Severity	2010.2	0.049 (CI = +/-0.010; p = 0.000)	0.006 (CI = +/-0.004; p = 0.002)	0.016 (CI = +/-0.094; p = 0.725)	0.921	+5.05%
Severity	2011.1	0.054 (CI = +/-0.010; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	-0.009 (CI = +/-0.089; p = 0.832)	0.934	+5.50%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.010 (CI = +/-0.095; p = 0.827)	0.926	+5.51%
Severity	2012.1	0.053 (CI = +/-0.012; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.008 (CI = +/-0.101; p = 0.865)	0.917	+5.48%
Severity	2012.2	0.055 (CI = +/-0.014; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.019 (CI = +/-0.107; p = 0.721)	0.912	+5.68%
Severity	2013.1	0.057 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.028 (CI = +/-0.114; p = 0.616)	0.904	+5.86%
Severity	2013.2	0.055 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.020 (CI = +/-0.123; p = 0.733)	0.891	+5.70%
Severity	2014.1	0.051 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.004; p = 0.005)	0.001 (CI = +/-0.129; p = 0.986)	0.877	+5.25%
Severity	2014.2	0.052 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.005; p = 0.007)	-0.002 (CI = +/-0.142; p = 0.976)	0.863	+5.32%
Severity	2015.1	0.057 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	-0.028 (CI = +/-0.151; p = 0.700)	0.864	+5.92%
Severity	2015.2	0.052 (CI = +/-0.029; p = 0.002)	0.007 (CI = +/-0.005; p = 0.010)	-0.004 (CI = +/-0.164; p = 0.954)	0.845	+5.35%
Severity	2016.1	0.048 (CI = +/-0.034; p = 0.008)	0.006 (CI = +/-0.005; p = 0.018)	0.011 (CI = +/-0.181; p = 0.897)	0.824	+4.95%
Severity	2016.2	0.042 (CI = +/-0.039; p = 0.037)	0.006 (CI = +/-0.005; p = 0.032)	0.034 (CI = +/-0.200; p = 0.719)	0.802	+4.33%
Severity	2017.1	0.057 (CI = +/-0.042; p = 0.012)	0.007 (CI = +/-0.005; p = 0.015)	-0.019 (CI = +/-0.201; p = 0.840)	0.837	+5.88%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.092; p = 0.940)	0.390	+0.70%
Frequency	2005.2	0.007 (CI = +/-0.007; p = 0.027)	0.009 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.094; p = 0.992)	0.392	+0.75%
Frequency	2006.1	0.007 (CI = +/-0.007; p = 0.060)	0.009 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.097; p = 0.908)	0.381	+0.67%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.168)	0.009 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.097; p = 0.707)	0.378	+0.50%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.167)	0.009 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.100; p = 0.759)	0.378	+0.54%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.135)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.103; p = 0.860)	0.384	+0.63%
Frequency	2008.1	0.006 (CI = +/-0.009; p = 0.193)	0.009 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.107; p = 0.824)	0.378	+0.59%
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.469)	0.008 (CI = +/-0.004; p = 0.001)	0.029 (CI = +/-0.106; p = 0.582)	0.388	+0.34%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.515)	0.008 (CI = +/-0.005; p = 0.001)	0.029 (CI = +/-0.111; p = 0.591)	0.385	+0.33%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.480)	0.008 (CI = +/-0.005; p = 0.001)	0.026 (CI = +/-0.116; p = 0.654)	0.384	+0.39%
Frequency	2010.1	0.006 (CI = +/-0.012; p = 0.324)	0.009 (CI = +/-0.005; p = 0.001)	0.013 (CI = +/-0.120; p = 0.824)	0.396	+0.59%
Frequency	2010.2	0.004 (CI = +/-0.013; p = 0.488)	0.008 (CI = +/-0.005; p = 0.002)	0.022 (CI = +/-0.125; p = 0.725)	0.393	+0.45%
Frequency	2011.1	0.007 (CI = +/-0.014; p = 0.339)	0.009 (CI = +/-0.005; p = 0.001)	0.008 (CI = +/-0.130; p = 0.900)	0.404	+0.68%
Frequency	2011.2	0.009 (CI = +/-0.016; p = 0.270)	0.009 (CI = +/-0.005; p = 0.001)	-0.003 (CI = +/-0.137; p = 0.968)	0.410	+0.86%
Frequency	2012.1	0.017 (CI = +/-0.015; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.123; p = 0.412)	0.538	+1.70%
Frequency	2012.2	0.019 (CI = +/-0.016; p = 0.023)	0.010 (CI = +/-0.005; p = 0.000)	-0.063 (CI = +/-0.130; p = 0.322)	0.549	+1.96%
Frequency	2013.1	0.026 (CI = +/-0.017; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.127; p = 0.119)	0.621	+2.66%
Frequency	2013.2	0.030 (CI = +/-0.019; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	-0.117 (CI = +/-0.134; p = 0.085)	0.634	+3.01%
Frequency	2014.1	0.034 (CI = +/-0.021; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.142; p = 0.054)	0.652	+3.48%
Frequency	2014.2	0.030 (CI = +/-0.024; p = 0.016)	0.012 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.153; p = 0.113)	0.633	+3.09%
Frequency	2015.1	0.025 (CI = +/-0.027; p = 0.067)	0.011 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.165; p = 0.228)	0.625	+2.55%
Frequency	2015.2	0.042 (CI = +/-0.024; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.172 (CI = +/-0.137; p = 0.018)	0.774	+4.33%
Frequency	2016.1	0.038 (CI = +/-0.028; p = 0.011)	0.012 (CI = +/-0.004; p = 0.000)	-0.155 (CI = +/-0.151; p = 0.045)	0.767	+3.92%
Frequency	2016.2	0.032 (CI = +/-0.032; p = 0.052)	0.012 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.164; p = 0.110)	0.770	+3.24%
Frequency	2017.1	0.032 (CI = +/-0.038; p = 0.096)	0.012 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.185; p = 0.150)	0.765	+3.23%

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, new_normal

Fit	Start Date	Time	Seasonality	New Normal	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.1	0.026 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.074; p = 0.022)	0.270 (CI = +/-0.131; p = 0.000)	0.797	+2.61%
Loss Cost	2005.2	0.027 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.075; p = 0.018)	0.263 (CI = +/-0.133; p = 0.000)	0.795	+2.72%
Loss Cost	2006.1	0.027 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.077; p = 0.021)	0.264 (CI = +/-0.137; p = 0.000)	0.789	+2.71%
Loss Cost	2006.2	0.027 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.080; p = 0.024)	0.262 (CI = +/-0.140; p = 0.001)	0.778	+2.73%
Loss Cost	2007.1	0.026 (CI = +/-0.011; p = 0.000)	-0.098 (CI = +/-0.082; p = 0.021)	0.270 (CI = +/-0.143; p = 0.001)	0.771	+2.61%
Loss Cost	2007.2	0.025 (CI = +/-0.011; p = 0.000)	-0.096 (CI = +/-0.084; p = 0.027)	0.272 (CI = +/-0.147; p = 0.001)	0.757	+2.57%
Loss Cost	2008.1	0.027 (CI = +/-0.012; p = 0.000)	-0.091 (CI = +/-0.086; p = 0.039)	0.264 (CI = +/-0.150; p = 0.001)	0.759	+2.71%
Loss Cost	2008.2	0.028 (CI = +/-0.013; p = 0.000)	-0.097 (CI = +/-0.089; p = 0.033)	0.255 (CI = +/-0.154; p = 0.002)	0.756	+2.87%
Loss Cost	2009.1	0.029 (CI = +/-0.014; p = 0.000)	-0.096 (CI = +/-0.092; p = 0.041)	0.252 (CI = +/-0.159; p = 0.003)	0.750	+2.91%
Loss Cost	2009.2	0.030 (CI = +/-0.015; p = 0.000)	-0.100 (CI = +/-0.095; p = 0.040)	0.246 (CI = +/-0.165; p = 0.005)	0.741	+3.03%
Loss Cost	2010.1	0.032 (CI = +/-0.016; p = 0.001)	-0.095 (CI = +/-0.098; p = 0.057)	0.237 (CI = +/-0.169; p = 0.008)	0.741	+3.20%
Loss Cost	2010.2	0.032 (CI = +/-0.018; p = 0.001)	-0.098 (CI = +/-0.102; p = 0.060)	0.232 (CI = +/-0.176; p = 0.012)	0.728	+3.29%
Loss Cost	2011.1	0.034 (CI = +/-0.019; p = 0.001)	-0.093 (CI = +/-0.105; p = 0.081)	0.224 (CI = +/-0.183; p = 0.019)	0.726	+3.47%
Loss Cost	2011.2	0.035 (CI = +/-0.022; p = 0.003)	-0.095 (CI = +/-0.110; p = 0.090)	0.221 (CI = +/-0.191; p = 0.026)	0.708	+3.53%
Loss Cost	2012.1	0.036 (CI = +/-0.024; p = 0.004)	-0.090 (CI = +/-0.115; p = 0.116)	0.213 (CI = +/-0.200; p = 0.038)	0.703	+3.71%
Loss Cost	2012.2	0.038 (CI = +/-0.026; p = 0.007)	-0.095 (CI = +/-0.121; p = 0.118)	0.205 (CI = +/-0.210; p = 0.055)	0.687	+3.88%
Loss Cost	2013.1	0.039 (CI = +/-0.029; p = 0.013)	-0.094 (CI = +/-0.126; p = 0.138)	0.203 (CI = +/-0.221; p = 0.070)	0.675	+3.93%
Loss Cost	2013.2	0.037 (CI = +/-0.033; p = 0.029)	-0.091 (CI = +/-0.134; p = 0.171)	0.208 (CI = +/-0.236; p = 0.079)	0.644	+3.81%
Loss Cost	2014.1	0.030 (CI = +/-0.036; p = 0.096)	-0.103 (CI = +/-0.136; p = 0.128)	0.236 (CI = +/-0.243; p = 0.055)	0.627	+3.07%
Loss Cost	2014.2	0.025 (CI = +/-0.041; p = 0.223)	-0.092 (CI = +/-0.144; p = 0.194)	0.259 (CI = +/-0.258; p = 0.049)	0.588	+2.49%
Loss Cost	2015.1	0.016 (CI = +/-0.045; p = 0.475)	-0.106 (CI = +/-0.147; p = 0.147)	0.291 (CI = +/-0.267; p = 0.035)	0.577	+1.57%
Loss Cost	2015.2	0.020 (CI = +/-0.053; p = 0.430)	-0.113 (CI = +/-0.158; p = 0.147)	0.275 (CI = +/-0.291; p = 0.062)	0.564	+2.03%
Loss Cost	2016.1	0.002 (CI = +/-0.056; p = 0.931)	-0.135 (CI = +/-0.155; p = 0.081)	0.332 (CI = +/-0.289; p = 0.028)	0.583	+0.23%
Loss Cost	2016.2	-0.010 (CI = +/-0.066; p = 0.753)	-0.117 (CI = +/-0.165; p = 0.149)	0.370 (CI = +/-0.313; p = 0.024)	0.551	-0.97%
Loss Cost	2017.1	-0.014 (CI = +/-0.078; p = 0.704)	-0.121 (CI = +/-0.177; p = 0.161)	0.381 (CI = +/-0.343; p = 0.033)	0.541	-1.37%
Severity	2005.1	0.025 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.055; p = 0.210)	0.186 (CI = +/-0.097; p = 0.000)	0.841	+2.57%
Severity	2005.2	0.026 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.181)	0.181 (CI = +/-0.099; p = 0.001)	0.838	+2.64%
Severity	2006.1	0.027 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.056; p = 0.255)	0.172 (CI = +/-0.099; p = 0.001)	0.843	+2.78%
Severity	2006.2	0.029 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.056; p = 0.162)	0.161 (CI = +/-0.098; p = 0.002)	0.851	+2.95%
Severity	2007.1	0.028 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.146)	0.165 (CI = +/-0.101; p = 0.002)	0.843	+2.88%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.059; p = 0.196)	0.171 (CI = +/-0.103; p = 0.002)	0.831	+2.79%
Severity	2008.1	0.030 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.312)	0.155 (CI = +/-0.098; p = 0.003)	0.855	+3.07%
Severity	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.050; p = 0.095)	0.133 (CI = +/-0.087; p = 0.004)	0.891	+3.45%
Severity	2009.1	0.036 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.144)	0.123 (CI = +/-0.087; p = 0.007)	0.895	+3.62%
Severity	2009.2	0.036 (CI = +/-0.008; p = 0.000)	-0.040 (CI = +/-0.052; p = 0.127)	0.119 (CI = +/-0.090; p = 0.012)	0.890	+3.71%
Severity	2010.1	0.038 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.053; p = 0.182)	0.110 (CI = +/-0.091; p = 0.020)	0.891	+3.87%
Severity	2010.2	0.040 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.053; p = 0.111)	0.098 (CI = +/-0.091; p = 0.036)	0.894	+4.11%
Severity	2011.1	0.042 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.053; p = 0.163)	0.089 (CI = +/-0.093; p = 0.059)	0.895	+4.30%
Severity	2011.2	0.042 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.056; p = 0.194)	0.091 (CI = +/-0.097; p = 0.065)	0.884	+4.27%
Severity	2012.1	0.040 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.155)	0.099 (CI = +/-0.100; p = 0.051)	0.874	+4.07%
Severity	2012.2	0.041 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.060; p = 0.154)	0.095 (CI = +/-0.105; p = 0.072)	0.863	+4.16%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	-0.045 (CI = +/-0.063; p = 0.150)	0.100 (CI = +/-0.110; p = 0.073)	0.850	+4.05%
Severity	2013.2	0.038 (CI = +/-0.016; p = 0.000)	-0.041 (CI = +/-0.066; p = 0.212)	0.108 (CI = +/-0.116; p = 0.066)	0.830	+3.85%
Severity	2014.1	0.032 (CI = +/-0.017; p = 0.001)	-0.051 (CI = +/-0.063; p = 0.109)	0.131 (CI = +/-0.113; p = 0.025)	0.830	+3.25%
Severity	2014.2	0.032 (CI = +/-0.019; p = 0.003)	-0.050 (CI = +/-0.068; p = 0.134)	0.132 (CI = +/-0.121; p = 0.035)	0.810	+3.23%
Severity	2015.1	0.032 (CI = +/-0.022; p = 0.008)	-0.050 (CI = +/-0.072; p = 0.154)	0.132 (CI = +/-0.130; p = 0.047)	0.797	+3.22%
Severity	2015.2	0.027 (CI = +/-0.025; p = 0.040)	-0.042 (CI = +/-0.075; p = 0.255)	0.150 (CI = +/-0.138; p = 0.035)	0.770	+2.70%
Severity	2016.1	0.020 (CI = +/-0.028; p = 0.146)	-0.050 (CI = +/-0.076; p = 0.176)	0.172 (CI = +/-0.141; p = 0.021)	0.762	+1.99%
Severity	2016.2	0.015 (CI = +/-0.033; p = 0.350)	-0.042 (CI = +/-0.082; p = 0.279)	0.189 (CI = +/-0.154; p = 0.021)	0.734	+1.47%
Severity	2017.1	0.020 (CI = +/-0.038; p = 0.272)	-0.037 (CI = +/-0.086; p = 0.361)	0.174 (CI = +/-0.166; p = 0.042)	0.737	+2.00%
Frequency	2005.1	0.000 (CI = +/-0.006; p = 0.907)	-0.053 (CI = +/-0.056; p = 0.065)	0.085 (CI = +/-0.099; p = 0.093)	0.138	+0.04%
Frequency	2005.2	0.001 (CI = +/-0.007; p = 0.834)	-0.054 (CI = +/-0.058; p = 0.064)	0.082 (CI = +/-0.102; p = 0.110)	0.138	+0.07%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.846)	-0.060 (CI = +/-0.058; p = 0.042)	0.092 (CI = +/-0.102; p = 0.076)	0.155	-0.07%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.554)	-0.054 (CI = +/-0.058; p = 0.069)	0.101 (CI = +/-0.102; p = 0.051)	0.140	-0.21%
Frequency	2007.1	-0.003 (CI = +/-0.008; p = 0.489)	-0.056 (CI = +/-0.060; p = 0.066)	0.105 (CI = +/-0.104; p = 0.049)	0.143	-0.27%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.615)	-0.058 (CI = +/-0.061; p = 0.062)	0.101 (CI = +/-0.107; p = 0.064)	0.146	-0.21%
Frequency	2008.1	-0.003 (CI = +/-0.009; p = 0.432)	-0.063 (CI = +/-0.062; p = 0.047)	0.109 (CI = +/-0.109; p = 0.049)	0.164	-0.34%
Frequency	2008.2	-0.006 (CI = +/-0.009; p = 0.220)	-0.055 (CI = +/-0.062; p = 0.082)	0.122 (CI = +/-0.108; p = 0.028)	0.165	-0.56%
Frequency	2009.1	-0.007 (CI = +/-0.010; p = 0.163)	-0.059 (CI = +/-0.064; p = 0.068)	0.129 (CI = +/-0.111; p = 0.024)	0.181	-0.68%
Frequency	2009.2	-0.007 (CI = +/-0.011; p = 0.217)	-0.060 (CI = +/-0.066; p = 0.074)	0.127 (CI = +/-0.115; p = 0.031)	0.178	-0.65%
Frequency	2010.1	-0.007 (CI = +/-0.012; p = 0.256)	-0.060 (CI = +/-0.069; p = 0.084)	0.127 (CI = +/-0.119; p = 0.037)	0.166	-0.65%
Frequency	2010.2	-0.008 (CI = +/-0.013; p = 0.205)	-0.056 (CI = +/-0.071; p = 0.120)	0.134 (CI = +/-0.123; p = 0.033)	0.164	-0.79%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.239)	-0.056 (CI = +/-0.074; p = 0.132)	0.135 (CI = +/-0.128; p = 0.040)	0.152	-0.80%
Frequency	2011.2	-0.007 (CI = +/-0.015; p = 0.342)	-0.058 (CI = +/-0.077; p = 0.131)	0.130 (CI = +/-0.134; p = 0.056)	0.150	-0.70%
Frequency	2012.1	-0.003 (CI = +/-0.016; p = 0.659)	-0.050 (CI = +/-0.078; p = 0.196)	0.114 (CI = +/-0.135; p = 0.095)	0.130	-0.34%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.760)	-0.052 (CI = +/-0.082; p = 0.201)	0.110 (CI = +/-0.142; p = 0.123)	0.127	-0.26%
Frequency	2013.1	-0.001 (CI = +/-0.020; p = 0.907)	-0.049 (CI = +/-0.085; p = 0.247)	0.103 (CI = +/-0.149; p = 0.163)	0.120	-0.11%
Frequency	2013.2	0.000 (CI = +/-0.022; p = 0.971)	-0.050 (CI = +/-0.090; p = 0.257)	0.100 (CI = +/-0.159; p = 0.201)	0.111	-0.04%
Frequency	2014.1	-0.002 (CI = +/-0.025; p = 0.885)	-0.053 (CI = +/-0.095; p = 0.257)	0.106 (CI = +/-0.168; p = 0.203)	0.105	-0.17%
Frequency	2014.2	-0.007 (CI = +/-0.028; p = 0.594)	-0.042 (CI = +/-0.099; p = 0.383)	0.127 (CI = +/-0.176; p = 0.146)	0.075	-0.72%
Frequency	2015.1	-0.016 (CI = +/-0.030; p = 0.267)	-0.055 (CI = +/-0.097; p = 0.244)	0.159 (CI = +/-0.176; p = 0.073)	0.140	-1.60%
Frequency	2015.2	-0.007 (CI = +/-0.033; p = 0.679)	-0.072 (CI = +/-0.099; p = 0.141)	0.125 (CI = +/-0.181; p = 0.162)	0.184	-0.65%
Frequency	2016.1	-0.017 (CI = +/-0.035; p = 0.305)	-0.085 (CI = +/-0.097; p = 0.079)	0.159 (CI = +/-0.180; p = 0.079)	0.264	-1.72%
Frequency	2016.2	-0.024 (CI = +/-0.042; p = 0.226)	-0.075 (CI = +/-0.104; p = 0.143)	0.182 (CI = +/-0.197; p = 0.067)	0.255	-2.40%
Frequency	2017.1	-0.034 (CI = +/-0.047; p = 0.144)	-0.084 (CI = +/-0.107; p = 0.113)	0.207 (CI = +/-0.208; p = 0.050)	0.301	-3.30%

All Perils

Coverage = AP

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility, new_normal

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Implied Trend	
						Adjusted R^2	Rate
Loss Cost	2005.1	0.033 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.063; p = 0.022)	0.010 (CI = +/-0.005; p = 0.001)	0.175 (CI = +/-0.122; p = 0.006)	0.854	+3.40%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.063; p = 0.014)	0.011 (CI = +/-0.005; p = 0.000)	0.162 (CI = +/-0.123; p = 0.011)	0.857	+3.57%
Loss Cost	2006.1	0.036 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.065; p = 0.020)	0.011 (CI = +/-0.006; p = 0.000)	0.157 (CI = +/-0.126; p = 0.016)	0.853	+3.64%
Loss Cost	2006.2	0.037 (CI = +/-0.010; p = 0.000)	-0.081 (CI = +/-0.067; p = 0.019)	0.011 (CI = +/-0.006; p = 0.000)	0.151 (CI = +/-0.130; p = 0.024)	0.847	+3.73%
Loss Cost	2007.1	0.036 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.069; p = 0.019)	0.011 (CI = +/-0.006; p = 0.001)	0.156 (CI = +/-0.135; p = 0.025)	0.840	+3.66%
Loss Cost	2007.2	0.036 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.071; p = 0.022)	0.011 (CI = +/-0.006; p = 0.001)	0.154 (CI = +/-0.139; p = 0.032)	0.830	+3.69%
Loss Cost	2008.1	0.039 (CI = +/-0.012; p = 0.000)	-0.075 (CI = +/-0.071; p = 0.038)	0.011 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.140; p = 0.061)	0.840	+3.99%
Loss Cost	2008.2	0.042 (CI = +/-0.012; p = 0.000)	-0.084 (CI = +/-0.071; p = 0.022)	0.012 (CI = +/-0.006; p = 0.000)	0.114 (CI = +/-0.141; p = 0.108)	0.846	+4.29%
Loss Cost	2009.1	0.044 (CI = +/-0.013; p = 0.000)	-0.078 (CI = +/-0.072; p = 0.036)	0.012 (CI = +/-0.006; p = 0.000)	0.100 (CI = +/-0.145; p = 0.166)	0.847	+4.50%
Loss Cost	2009.2	0.047 (CI = +/-0.014; p = 0.000)	-0.085 (CI = +/-0.073; p = 0.025)	0.013 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.148; p = 0.260)	0.848	+4.79%
Loss Cost	2010.1	0.051 (CI = +/-0.015; p = 0.000)	-0.075 (CI = +/-0.073; p = 0.044)	0.014 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.148; p = 0.445)	0.860	+5.24%
Loss Cost	2010.2	0.054 (CI = +/-0.016; p = 0.000)	-0.081 (CI = +/-0.074; p = 0.032)	0.014 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.152; p = 0.613)	0.859	+5.55%
Loss Cost	2011.1	0.059 (CI = +/-0.017; p = 0.000)	-0.070 (CI = +/-0.072; p = 0.058)	0.015 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.151; p = 0.937)	0.873	+6.11%
Loss Cost	2011.2	0.063 (CI = +/-0.018; p = 0.000)	-0.077 (CI = +/-0.074; p = 0.043)	0.015 (CI = +/-0.006; p = 0.000)	-0.013 (CI = +/-0.157; p = 0.861)	0.871	+6.46%
Loss Cost	2012.1	0.069 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.072; p = 0.078)	0.016 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.155; p = 0.503)	0.886	+7.17%
Loss Cost	2012.2	0.075 (CI = +/-0.020; p = 0.000)	-0.075 (CI = +/-0.071; p = 0.040)	0.017 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.156; p = 0.281)	0.893	+7.81%
Loss Cost	2013.1	0.082 (CI = +/-0.021; p = 0.000)	-0.064 (CI = +/-0.070; p = 0.072)	0.018 (CI = +/-0.006; p = 0.000)	-0.119 (CI = +/-0.158; p = 0.131)	0.902	+8.54%
Loss Cost	2013.2	0.086 (CI = +/-0.024; p = 0.000)	-0.070 (CI = +/-0.073; p = 0.058)	0.018 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.168; p = 0.098)	0.897	+8.98%
Loss Cost	2014.1	0.084 (CI = +/-0.027; p = 0.000)	-0.073 (CI = +/-0.077; p = 0.060)	0.018 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.183; p = 0.156)	0.886	+8.74%
Loss Cost	2014.2	0.084 (CI = +/-0.031; p = 0.000)	-0.073 (CI = +/-0.082; p = 0.077)	0.018 (CI = +/-0.006; p = 0.000)	-0.127 (CI = +/-0.201; p = 0.196)	0.869	+8.72%
Loss Cost	2015.1	0.081 (CI = +/-0.037; p = 0.000)	-0.076 (CI = +/-0.087; p = 0.082)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.222; p = 0.285)	0.857	+8.42%
Loss Cost	2015.2	0.097 (CI = +/-0.038; p = 0.000)	-0.095 (CI = +/-0.082; p = 0.026)	0.019 (CI = +/-0.006; p = 0.000)	-0.186 (CI = +/-0.216; p = 0.085)	0.887	+10.24%
Loss Cost	2016.1	0.084 (CI = +/-0.041; p = 0.001)	-0.107 (CI = +/-0.081; p = 0.014)	0.018 (CI = +/-0.006; p = 0.000)	-0.132 (CI = +/-0.223; p = 0.221)	0.890	+8.80%
Loss Cost	2016.2	0.080 (CI = +/-0.049; p = 0.004)	-0.102 (CI = +/-0.088; p = 0.026)	0.018 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.250; p = 0.334)	0.876	+8.31%
Loss Cost	2017.1	0.088 (CI = +/-0.057; p = 0.007)	-0.096 (CI = +/-0.093; p = 0.045)	0.018 (CI = +/-0.007; p = 0.000)	-0.145 (CI = +/-0.276; p = 0.270)	0.878	+9.22%
Severity	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.056; p = 0.246)	0.002 (CI = +/-0.005; p = 0.462)	0.169 (CI = +/-0.108; p = 0.003)	0.839	+2.71%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.057; p = 0.209)	0.002 (CI = +/-0.005; p = 0.426)	0.162 (CI = +/-0.110; p = 0.005)	0.836	+2.80%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.057; p = 0.305)	0.002 (CI = +/-0.005; p = 0.325)	0.149 (CI = +/-0.110; p = 0.010)	0.843	+2.99%
Severity	2006.2	0.032 (CI = +/-0.008; p = 0.000)	-0.036 (CI = +/-0.056; p = 0.194)	0.003 (CI = +/-0.005; p = 0.245)	0.133 (CI = +/-0.109; p = 0.019)	0.853	+3.20%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.058; p = 0.183)	0.003 (CI = +/-0.005; p = 0.280)	0.137 (CI = +/-0.113; p = 0.019)	0.844	+3.14%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	-0.035 (CI = +/-0.059; p = 0.231)	0.002 (CI = +/-0.005; p = 0.319)	0.144 (CI = +/-0.116; p = 0.017)	0.831	+3.04%
Severity	2008.1	0.034 (CI = +/-0.009; p = 0.000)	-0.024 (CI = +/-0.056; p = 0.390)	0.003 (CI = +/-0.005; p = 0.159)	0.118 (CI = +/-0.110; p = 0.036)	0.860	+3.43%
Severity	2008.2	0.039 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.048; p = 0.116)	0.004 (CI = +/-0.004; p = 0.044)	0.085 (CI = +/-0.095; p = 0.076)	0.903	+3.93%
Severity	2009.1	0.041 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.047; p = 0.193)	0.005 (CI = +/-0.004; p = 0.021)	0.067 (CI = +/-0.093; p = 0.151)	0.911	+4.21%
Severity	2009.2	0.043 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.047; p = 0.149)	0.005 (CI = +/-0.004; p = 0.017)	0.057 (CI = +/-0.096; p = 0.231)	0.909	+4.37%
Severity	2010.1	0.046 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.046; p = 0.243)	0.005 (CI = +/-0.004; p = 0.008)	0.038 (CI = +/-0.095; p = 0.413)	0.916	+4.68%
Severity	2010.2	0.049 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.112)	0.006 (CI = +/-0.004; p = 0.003)	0.016 (CI = +/-0.091; p = 0.716)	0.926	+5.06%
Severity	2011.1	0.053 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.042; p = 0.197)	0.006 (CI = +/-0.003; p = 0.001)	-0.007 (CI = +/-0.088; p = 0.879)	0.936	+5.46%
Severity	2011.2	0.054 (CI = +/-0.011; p = 0.000)	-0.028 (CI = +/-0.044; p = 0.193)	0.007 (CI = +/-0.004; p = 0.001)	-0.010 (CI = +/-0.093; p = 0.820)	0.929	+5.53%
Severity	2012.1	0.053 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.046; p = 0.185)	0.006 (CI = +/-0.004; p = 0.002)	-0.005 (CI = +/-0.099; p = 0.917)	0.921	+5.43%
Severity	2012.2	0.055 (CI = +/-0.013; p = 0.000)	-0.035 (CI = +/-0.047; p = 0.137)	0.007 (CI = +/-0.004; p = 0.001)	-0.019 (CI = +/-0.103; p = 0.703)	0.918	+5.70%
Severity	2013.1	0.056 (CI = +/-0.015; p = 0.000)	-0.034 (CI = +/-0.049; p = 0.171)	0.007 (CI = +/-0.004; p = 0.002)	-0.024 (CI = +/-0.111; p = 0.661)	0.909	+5.79%
Severity	2013.2	0.056 (CI = +/-0.017; p = 0.000)	-0.033 (CI = +/-0.052; p = 0.203)	0.007 (CI = +/-0.004; p = 0.003)	-0.021 (CI = +/-0.121; p = 0.715)	0.895	+5.74%
Severity	2014.1	0.050 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.052; p = 0.119)	0.006 (CI = +/-0.004; p = 0.006)	0.006 (CI = +/-0.124; p = 0.914)	0.889	+5.15%
Severity	2014.2	0.053 (CI = +/-0.021; p = 0.000)	-0.044 (CI = +/-0.055; p = 0.111)	0.006 (CI = +/-0.004; p = 0.007)	-0.005 (CI = +/-0.135; p = 0.942)	0.878	+5.40%
Severity	2015.1	0.057 (CI = +/-0.024; p = 0.000)	-0.039 (CI = +/-0.057; p = 0.165)	0.007 (CI = +/-0.005; p = 0.007)	-0.023 (CI = +/-0.147; p = 0.746)	0.873	+5.82%
Severity	2015.2	0.053 (CI = +/-0.028; p = 0.001)	-0.035 (CI = +/-0.061; p = 0.235)	0.006 (CI = +/-0.005; p = 0.012)	-0.008 (CI = +/-0.162; p = 0.915)	0.851	+5.46%
Severity	2016.1	0.047 (CI = +/-0.033; p = 0.008)	-0.041 (CI = +/-0.064; p = 0.193)	0.006 (CI = +/-0.005; p = 0.023)	0.016 (CI = +/-0.177; p = 0.850)	0.835	+4.85%
Severity	2016.2	0.044 (CI = +/-0.039; p = 0.030)	-0.037 (CI = +/-0.070; p = 0.264)	0.006 (CI = +/-0.005; p = 0.036)	0.027 (CI = +/-0.199; p = 0.770)	0.809	+4.54%
Severity	2017.1	0.057 (CI = +/-0.043; p = 0.014)	-0.028 (CI = +/-0.069; p = 0.389)	0.007 (CI = +/-0.005; p = 0.021)	-0.018 (CI = +/-0.205; p = 0.852)	0.834	+5.86%
Frequency	2005.1	0.007 (CI = +/-0.006; p = 0.029)	-0.042 (CI = +/-0.046; p = 0.070)	0.009 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.089; p = 0.892)	0.430	+0.67%
Frequency	2005.2	0.008 (CI = +/-0.006; p = 0.021)	-0.045 (CI = +/-0.047; p = 0.058)	0.009 (CI = +/-0.004; p = 0.000)	0.000 (CI = +/-0.091; p = 0.998)	0.440	+0.75%
Frequency	2006.1	0.006 (CI = +/-0.007; p = 0.060)	-0.049 (CI = +/-0.047; p = 0.041)	0.008 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.092; p = 0.848)	0.441	+0.64%
Frequency	2006.2	0.005 (CI = +/-0.007; p = 0.149)	-0.045 (CI = +/-0.048; p = 0.064)	0.008 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.093; p = 0.690)	0.426	+0.51%
Frequency	2007.1	0.005 (CI = +/-0.008; p = 0.179)	-0.045 (CI = +/-0.049; p = 0.072)	0.008 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.096; p = 0.700)	0.424	+0.51%
Frequency	2007.2	0.006 (CI = +/-0.008; p = 0.114)	-0.049 (CI = +/-0.050; p = 0.055)	0.008 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.098; p = 0.847)	0.440	+0.64%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.205)	-0.052 (CI = +/-0.051; p = 0.048)	0.008 (CI = +/-0.004; p = 0.001)	0.016 (CI = +/-0.101; p = 0.753)	0.440	+0.54%
Frequency	2008.2	0.003 (CI = +/-0.009; p = 0.440)	-0.046 (CI = +/-0.052; p = 0.078)	0.008 (CI = +/-0.004; p = 0.001)	0.029 (CI = +/-0.102; p = 0.563)	0.435	+0.34%
Frequency	2009.1	0.003 (CI = +/-0.010; p = 0.561)	-0.048 (CI = +/-0.053; p = 0.077)	0.008 (CI = +/-0.004; p = 0.001)	0.033 (CI = +/-0.107; p = 0.526)	0.435	+0.28%
Frequency	2009.2	0.004 (CI = +/-0.011; p = 0.445)	-0.051 (CI = +/-0.055; p = 0.068)	0.008 (CI = +/-0.004; p = 0.001)	0.026 (CI = +/-0.111; p = 0.637)	0.441	+0.40%
Frequency	2010.1	0.005 (CI = +/-0.012; p = 0.354)	-0.048 (CI = +/-0.057; p = 0.096)	0.008 (CI = +/-0.005; p = 0.001)	0.017 (CI = +/-0.116; p = 0.758)	0.441	+0.53%
Frequency	2010.2	0.005 (CI = +/-0.013; p = 0.459)	-0.046 (CI = +/-0.059; p = 0.120)	0.008 (CI = +/-0.005; p = 0.002)	0.022 (CI = +/-0.122; p = 0.717)	0.432	+0.46%
Frequency	2011.1	0.006 (CI = +/-0.014; p = 0.371)	-0.043 (CI = +/-0.061; p = 0.161)	0.008 (CI = +/-0.005; p = 0.002)	0.012 (CI = +/-0.128; p = 0.843)	0.431	+0.62%
Frequency	2011.2	0.009 (CI = +/-0.015; p = 0.242)	-0.048 (CI = +/-0.063; p = 0.124)	0.009 (CI = +/-0.005; p = 0.002)	-0.003 (CI = +/-0.133; p = 0.963)	0.449	+0.89%
Frequency	2012.1	0.016 (CI = +/-0.015; p = 0.031)	-0.034 (CI = +/-0.056; p = 0.225)	0.010 (CI = +/-0.005; p = 0.000)	-0.046 (CI = +/-0.122; p = 0.443)	0.550	+1.65%
Frequency	2012.2	0.020 (CI = +/-0.016; p = 0.019)	-0.040 (CI = +/-0.058; p = 0.164)	0.010 (CI = +/-0.005; p = 0.000)	-0.064 (CI = +/-0.127; p = 0.305)	0.572	+1.99%
Frequency	2013.1	0.026 (CI = +/-0.017; p = 0.005)	-0.030 (CI = +/-0.056; p = 0.272)	0.011 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.126; p = 0.131)	0.627	+2.60%
Frequency	2013.2	0.030 (CI = +/-0.018; p = 0.003)	-0.037 (CI = +/-0.057; p = 0.186)	0.011 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.132; p = 0.076)	0.651	+3.06%
Frequency	2014.1	0.034 (CI = +/-0.021; p = 0.004)	-0.033 (CI = +/-0.059; p = 0.261)	0.012 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.141; p = 0.060)	0.659	+3.41%
Frequency	2014.2	0.031 (CI = +/-0.024; p = 0.015)	-0.029 (CI = +/-0.063; p = 0.336)	0.012 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.154; p = 0.110)	0.633	+3.15%
Frequency	2015.1	0.024 (CI = +/-0.027; p = 0.074)	-0.037 (CI = +/-0.064; p = 0.238)	0.011 (CI = +/-0.005; p = 0.000)	-0.092 (CI = +/-0.163; p = 0.245)	0.638	+2.46%
Frequency	2015.2	0.044 (CI = +/-0.019; p = 0.000)	-0.060 (CI = +/-0.041; p = 0.008)	0.012 (CI = +/-0.003; p = 0.000)	-0.178 (CI = +/-0.108; p = 0.004)	0.862	+4.53%
Frequency	2016.1	0.037 (CI = +/-0.020; p = 0.002)	-0.066 (CI = +/-0.040; p = 0.003)	0.012 (CI = +/-0.003; p = 0.000)	-0.148 (CI = +/-0.110; p = 0.012)	0.880	+3.76%
Frequency	2016.2	0.035 (CI = +/-0.024; p = 0.008)	-0.065 (CI = +/-0.043; p = 0.007)	0.012 (CI = +/-0.003; p = 0.000)	-0.142 (CI = +/-0.123; p = 0.028)	0.873	+3.61%
Frequency	2017.1	0.031 (CI = +/-0.028; p = 0.034)	-0.068 (CI = +/-0.046; p = 0.008)	0.011 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.136; p = 0.064)	0.876	+3.17%

Underinsured Motorist

Coverage = UM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.184 (CI = +/-0.066; p = 0.000)	0.451	+20.21%
Loss Cost	2005.2	0.175 (CI = +/-0.068; p = 0.000)	0.412	+19.10%
Loss Cost	2006.1	0.158 (CI = +/-0.069; p = 0.000)	0.363	+17.07%
Loss Cost	2006.2	0.137 (CI = +/-0.068; p = 0.000)	0.308	+14.68%
Loss Cost	2007.1	0.156 (CI = +/-0.069; p = 0.000)	0.373	+16.85%
Loss Cost	2007.2	0.147 (CI = +/-0.072; p = 0.000)	0.330	+15.85%
Loss Cost	2008.1	0.143 (CI = +/-0.077; p = 0.001)	0.297	+15.40%
Loss Cost	2008.2	0.147 (CI = +/-0.082; p = 0.001)	0.289	+15.85%
Loss Cost	2009.1	0.124 (CI = +/-0.082; p = 0.004)	0.222	+13.22%
Loss Cost	2009.2	0.146 (CI = +/-0.084; p = 0.001)	0.289	+15.71%
Loss Cost	2010.1	0.185 (CI = +/-0.075; p = 0.000)	0.471	+20.33%
Loss Cost	2010.2	0.176 (CI = +/-0.079; p = 0.000)	0.423	+19.27%
Loss Cost	2011.1	0.188 (CI = +/-0.085; p = 0.000)	0.434	+20.64%
Loss Cost	2011.2	0.163 (CI = +/-0.086; p = 0.001)	0.365	+17.65%
Loss Cost	2012.1	0.172 (CI = +/-0.092; p = 0.001)	0.368	+18.80%
Loss Cost	2012.2	0.156 (CI = +/-0.098; p = 0.003)	0.300	+16.88%
Loss Cost	2013.1	0.151 (CI = +/-0.107; p = 0.008)	0.256	+16.29%
Loss Cost	2013.2	0.113 (CI = +/-0.107; p = 0.039)	0.156	+11.97%
Loss Cost	2014.1	0.124 (CI = +/-0.117; p = 0.038)	0.166	+13.25%
Loss Cost	2014.2	0.138 (CI = +/-0.128; p = 0.037)	0.177	+14.78%
Loss Cost	2015.1	0.121 (CI = +/-0.141; p = 0.089)	0.111	+12.82%
Loss Cost	2015.2	0.132 (CI = +/-0.158; p = 0.096)	0.111	+14.10%
Loss Cost	2016.1	0.126 (CI = +/-0.179; p = 0.154)	0.073	+13.41%
Loss Cost	2016.2	0.169 (CI = +/-0.194; p = 0.083)	0.143	+18.46%
Loss Cost	2017.1	0.250 (CI = +/-0.192; p = 0.015)	0.330	+28.40%
Severity	2005.1	0.100 (CI = +/-0.059; p = 0.002)	0.221	+10.57%
Severity	2005.2	0.087 (CI = +/-0.060; p = 0.006)	0.169	+9.08%
Severity	2006.1	0.072 (CI = +/-0.061; p = 0.023)	0.115	+7.43%
Severity	2006.2	0.060 (CI = +/-0.063; p = 0.060)	0.073	+6.19%
Severity	2007.1	0.073 (CI = +/-0.065; p = 0.029)	0.110	+7.53%
Severity	2007.2	0.055 (CI = +/-0.065; p = 0.095)	0.056	+5.68%
Severity	2008.1	0.048 (CI = +/-0.069; p = 0.162)	0.032	+4.96%
Severity	2008.2	0.052 (CI = +/-0.073; p = 0.159)	0.034	+5.32%
Severity	2009.1	0.033 (CI = +/-0.075; p = 0.372)	-0.006	+3.37%
Severity	2009.2	0.053 (CI = +/-0.076; p = 0.161)	0.036	+5.48%
Severity	2010.1	0.087 (CI = +/-0.069; p = 0.016)	0.168	+9.09%
Severity	2010.2	0.074 (CI = +/-0.073; p = 0.046)	0.112	+7.72%
Severity	2011.1	0.080 (CI = +/-0.078; p = 0.046)	0.117	+8.32%
Severity	2011.2	0.048 (CI = +/-0.074; p = 0.192)	0.031	+4.96%
Severity	2012.1	0.063 (CI = +/-0.078; p = 0.110)	0.068	+6.51%
Severity	2012.2	0.049 (CI = +/-0.084; p = 0.236)	0.021	+5.03%
Severity	2013.1	0.038 (CI = +/-0.090; p = 0.386)	-0.010	+3.92%
Severity	2013.2	-0.008 (CI = +/-0.078; p = 0.824)	-0.047	-0.83%
Severity	2014.1	0.005 (CI = +/-0.084; p = 0.893)	-0.052	+0.55%
Severity	2014.2	0.018 (CI = +/-0.091; p = 0.678)	-0.045	+1.85%
Severity	2015.1	0.009 (CI = +/-0.101; p = 0.850)	-0.057	+0.93%
Severity	2015.2	0.033 (CI = +/-0.109; p = 0.533)	-0.036	+3.33%
Severity	2016.1	0.035 (CI = +/-0.123; p = 0.553)	-0.041	+3.58%
Severity	2016.2	0.068 (CI = +/-0.133; p = 0.294)	0.012	+6.99%
Severity	2017.1	0.121 (CI = +/-0.133; p = 0.070)	0.171	+12.90%
Frequency	2005.1	0.084 (CI = +/-0.023; p = 0.000)	0.592	+8.72%
Frequency	2005.2	0.088 (CI = +/-0.023; p = 0.000)	0.610	+9.19%
Frequency	2006.1	0.086 (CI = +/-0.024; p = 0.000)	0.581	+8.98%
Frequency	2006.2	0.077 (CI = +/-0.023; p = 0.000)	0.557	+7.99%
Frequency	2007.1	0.083 (CI = +/-0.023; p = 0.000)	0.600	+8.66%
Frequency	2007.2	0.092 (CI = +/-0.022; p = 0.000)	0.677	+9.62%
Frequency	2008.1	0.095 (CI = +/-0.023; p = 0.000)	0.676	+9.95%
Frequency	2008.2	0.095 (CI = +/-0.025; p = 0.000)	0.657	+10.00%
Frequency	2009.1	0.091 (CI = +/-0.026; p = 0.000)	0.623	+9.53%
Frequency	2009.2	0.093 (CI = +/-0.028; p = 0.000)	0.607	+9.69%
Frequency	2010.1	0.098 (CI = +/-0.029; p = 0.000)	0.624	+10.30%
Frequency	2010.2	0.102 (CI = +/-0.031; p = 0.000)	0.623	+10.73%
Frequency	2011.1	0.108 (CI = +/-0.033; p = 0.000)	0.634	+11.37%
Frequency	2011.2	0.114 (CI = +/-0.034; p = 0.000)	0.648	+12.10%
Frequency	2012.1	0.109 (CI = +/-0.037; p = 0.000)	0.605	+11.54%
Frequency	2012.2	0.107 (CI = +/-0.040; p = 0.000)	0.565	+11.28%
Frequency	2013.1	0.112 (CI = +/-0.043; p = 0.000)	0.564	+11.90%
Frequency	2013.2	0.121 (CI = +/-0.046; p = 0.000)	0.584	+12.91%
Frequency	2014.1	0.119 (CI = +/-0.051; p = 0.000)	0.538	+12.63%
Frequency	2014.2	0.119 (CI = +/-0.056; p = 0.000)	0.500	+12.69%
Frequency	2015.1	0.111 (CI = +/-0.062; p = 0.001)	0.430	+11.78%
Frequency	2015.2	0.099 (CI = +/-0.067; p = 0.006)	0.341	+10.42%
Frequency	2016.1	0.091 (CI = +/-0.075; p = 0.021)	0.260	+9.49%
Frequency	2016.2	0.102 (CI = +/-0.084; p = 0.021)	0.276	+10.72%
Frequency	2017.1	0.129 (CI = +/-0.089; p = 0.008)	0.384	+13.73%

Underinsured Motorist

Coverage = UM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend
					Rate
Loss Cost	2005.1	0.199 (CI = +/-0.069; p = 0.000)	0.039 (CI = +/-0.058; p = 0.179)	0.464	+21.99%
Loss Cost	2005.2	0.190 (CI = +/-0.071; p = 0.000)	0.038 (CI = +/-0.058; p = 0.193)	0.424	+20.87%
Loss Cost	2006.1	0.172 (CI = +/-0.072; p = 0.000)	0.036 (CI = +/-0.056; p = 0.205)	0.375	+18.77%
Loss Cost	2006.2	0.151 (CI = +/-0.071; p = 0.000)	0.034 (CI = +/-0.054; p = 0.213)	0.320	+16.29%
Loss Cost	2007.1	0.171 (CI = +/-0.071; p = 0.000)	0.036 (CI = +/-0.052; p = 0.168)	0.392	+18.66%
Loss Cost	2007.2	0.163 (CI = +/-0.075; p = 0.000)	0.035 (CI = +/-0.052; p = 0.181)	0.348	+17.67%
Loss Cost	2008.1	0.159 (CI = +/-0.080; p = 0.000)	0.035 (CI = +/-0.053; p = 0.192)	0.315	+17.27%
Loss Cost	2008.2	0.164 (CI = +/-0.085; p = 0.000)	0.035 (CI = +/-0.054; p = 0.194)	0.307	+17.81%
Loss Cost	2009.1	0.141 (CI = +/-0.085; p = 0.002)	0.033 (CI = +/-0.052; p = 0.198)	0.241	+15.11%
Loss Cost	2009.2	0.164 (CI = +/-0.086; p = 0.001)	0.035 (CI = +/-0.050; p = 0.163)	0.315	+17.79%
Loss Cost	2010.1	0.205 (CI = +/-0.075; p = 0.000)	0.037 (CI = +/-0.041; p = 0.075)	0.515	+22.73%
Loss Cost	2010.2	0.196 (CI = +/-0.080; p = 0.000)	0.037 (CI = +/-0.042; p = 0.082)	0.470	+21.70%
Loss Cost	2011.1	0.209 (CI = +/-0.084; p = 0.000)	0.037 (CI = +/-0.042; p = 0.079)	0.482	+23.20%
Loss Cost	2011.2	0.184 (CI = +/-0.085; p = 0.000)	0.036 (CI = +/-0.040; p = 0.072)	0.426	+20.17%
Loss Cost	2012.1	0.194 (CI = +/-0.091; p = 0.000)	0.037 (CI = +/-0.040; p = 0.074)	0.430	+21.42%
Loss Cost	2012.2	0.178 (CI = +/-0.096; p = 0.001)	0.036 (CI = +/-0.040; p = 0.076)	0.371	+19.48%
Loss Cost	2013.1	0.173 (CI = +/-0.105; p = 0.003)	0.036 (CI = +/-0.041; p = 0.083)	0.330	+18.90%
Loss Cost	2013.2	0.135 (CI = +/-0.102; p = 0.012)	0.036 (CI = +/-0.038; p = 0.060)	0.266	+14.49%
Loss Cost	2014.1	0.146 (CI = +/-0.112; p = 0.013)	0.036 (CI = +/-0.039; p = 0.066)	0.274	+15.76%
Loss Cost	2014.2	0.159 (CI = +/-0.123; p = 0.014)	0.036 (CI = +/-0.040; p = 0.073)	0.283	+17.23%
Loss Cost	2015.1	0.141 (CI = +/-0.134; p = 0.041)	0.036 (CI = +/-0.040; p = 0.074)	0.231	+15.11%
Loss Cost	2015.2	0.150 (CI = +/-0.150; p = 0.050)	0.036 (CI = +/-0.042; p = 0.085)	0.227	+16.14%
Loss Cost	2016.1	0.140 (CI = +/-0.168; p = 0.096)	0.037 (CI = +/-0.043; p = 0.093)	0.194	+15.05%
Loss Cost	2016.2	0.178 (CI = +/-0.184; p = 0.057)	0.035 (CI = +/-0.044; p = 0.110)	0.247	+19.48%
Loss Cost	2017.1	0.251 (CI = +/-0.182; p = 0.011)	0.030 (CI = +/-0.039; p = 0.119)	0.412	+28.50%
Severity	2005.1	0.109 (CI = +/-0.063; p = 0.001)	0.023 (CI = +/-0.053; p = 0.387)	0.216	+11.52%
Severity	2005.2	0.095 (CI = +/-0.064; p = 0.005)	0.021 (CI = +/-0.052; p = 0.415)	0.161	+9.98%
Severity	2006.1	0.079 (CI = +/-0.065; p = 0.018)	0.019 (CI = +/-0.051; p = 0.444)	0.105	+8.26%
Severity	2006.2	0.068 (CI = +/-0.067; p = 0.047)	0.018 (CI = +/-0.050; p = 0.472)	0.060	+6.99%
Severity	2007.1	0.081 (CI = +/-0.069; p = 0.022)	0.019 (CI = +/-0.050; p = 0.432)	0.100	+8.43%
Severity	2007.2	0.063 (CI = +/-0.069; p = 0.073)	0.018 (CI = +/-0.048; p = 0.459)	0.043	+6.52%
Severity	2008.1	0.056 (CI = +/-0.073; p = 0.127)	0.017 (CI = +/-0.049; p = 0.479)	0.016	+5.79%
Severity	2008.2	0.060 (CI = +/-0.078; p = 0.124)	0.017 (CI = +/-0.049; p = 0.478)	0.018	+6.21%
Severity	2009.1	0.041 (CI = +/-0.079; p = 0.298)	0.016 (CI = +/-0.048; p = 0.502)	-0.025	+4.19%
Severity	2009.2	0.062 (CI = +/-0.080; p = 0.123)	0.017 (CI = +/-0.046; p = 0.449)	0.021	+6.43%
Severity	2010.1	0.097 (CI = +/-0.073; p = 0.011)	0.019 (CI = +/-0.040; p = 0.328)	0.167	+10.22%
Severity	2010.2	0.085 (CI = +/-0.076; p = 0.031)	0.019 (CI = +/-0.040; p = 0.343)	0.110	+8.83%
Severity	2011.1	0.091 (CI = +/-0.082; p = 0.031)	0.019 (CI = +/-0.041; p = 0.344)	0.114	+9.50%
Severity	2011.2	0.059 (CI = +/-0.077; p = 0.130)	0.018 (CI = +/-0.036; p = 0.319)	0.033	+6.06%
Severity	2012.1	0.074 (CI = +/-0.081; p = 0.073)	0.018 (CI = +/-0.036; p = 0.305)	0.073	+7.67%
Severity	2012.2	0.060 (CI = +/-0.086; p = 0.164)	0.018 (CI = +/-0.036; p = 0.312)	0.024	+6.18%
Severity	2013.1	0.049 (CI = +/-0.093; p = 0.282)	0.018 (CI = +/-0.037; p = 0.321)	-0.008	+5.07%
Severity	2013.2	0.003 (CI = +/-0.079; p = 0.945)	0.018 (CI = +/-0.029; p = 0.215)	-0.015	+0.26%
Severity	2014.1	0.016 (CI = +/-0.085; p = 0.691)	0.018 (CI = +/-0.029; p = 0.219)	-0.018	+1.64%
Severity	2014.2	0.029 (CI = +/-0.092; p = 0.519)	0.018 (CI = +/-0.030; p = 0.230)	-0.014	+2.91%
Severity	2015.1	0.019 (CI = +/-0.102; p = 0.696)	0.018 (CI = +/-0.031; p = 0.234)	-0.025	+1.92%
Severity	2015.2	0.041 (CI = +/-0.109; p = 0.434)	0.017 (CI = +/-0.030; p = 0.250)	-0.009	+4.21%
Severity	2016.1	0.042 (CI = +/-0.123; p = 0.479)	0.017 (CI = +/-0.032; p = 0.269)	-0.019	+4.28%
Severity	2016.2	0.071 (CI = +/-0.134; p = 0.269)	0.016 (CI = +/-0.032; p = 0.307)	0.021	+7.41%
Severity	2017.1	0.122 (CI = +/-0.135; p = 0.072)	0.013 (CI = +/-0.029; p = 0.364)	0.164	+12.94%
Frequency	2005.1	0.090 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.020; p = 0.103)	0.611	+9.38%
Frequency	2005.2	0.094 (CI = +/-0.024; p = 0.000)	0.017 (CI = +/-0.019; p = 0.087)	0.631	+9.90%
Frequency	2006.1	0.093 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.020; p = 0.095)	0.603	+9.71%
Frequency	2006.2	0.083 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.018; p = 0.086)	0.583	+8.69%
Frequency	2007.1	0.090 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.017; p = 0.062)	0.631	+9.43%
Frequency	2007.2	0.100 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.015; p = 0.029)	0.715	+10.47%
Frequency	2008.1	0.103 (CI = +/-0.023; p = 0.000)	0.017 (CI = +/-0.015; p = 0.027)	0.717	+10.85%
Frequency	2008.2	0.104 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.016; p = 0.029)	0.700	+10.93%
Frequency	2009.1	0.100 (CI = +/-0.026; p = 0.000)	0.017 (CI = +/-0.016; p = 0.031)	0.670	+10.47%
Frequency	2009.2	0.101 (CI = +/-0.027; p = 0.000)	0.017 (CI = +/-0.016; p = 0.033)	0.657	+10.68%
Frequency	2010.1	0.108 (CI = +/-0.028; p = 0.000)	0.018 (CI = +/-0.016; p = 0.027)	0.677	+11.35%
Frequency	2010.2	0.112 (CI = +/-0.030; p = 0.000)	0.018 (CI = +/-0.016; p = 0.027)	0.679	+11.82%
Frequency	2011.1	0.118 (CI = +/-0.031; p = 0.000)	0.018 (CI = +/-0.016; p = 0.023)	0.694	+12.52%
Frequency	2011.2	0.125 (CI = +/-0.032; p = 0.000)	0.018 (CI = +/-0.015; p = 0.020)	0.711	+13.30%
Frequency	2012.1	0.120 (CI = +/-0.035; p = 0.000)	0.018 (CI = +/-0.015; p = 0.022)	0.677	+12.76%
Frequency	2012.2	0.118 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.016; p = 0.025)	0.643	+12.53%
Frequency	2013.1	0.124 (CI = +/-0.040; p = 0.000)	0.018 (CI = +/-0.016; p = 0.026)	0.645	+13.17%
Frequency	2013.2	0.133 (CI = +/-0.042; p = 0.000)	0.018 (CI = +/-0.016; p = 0.024)	0.667	+14.19%
Frequency	2014.1	0.130 (CI = +/-0.046; p = 0.000)	0.018 (CI = +/-0.016; p = 0.028)	0.630	+13.89%
Frequency	2014.2	0.130 (CI = +/-0.051; p = 0.000)	0.018 (CI = +/-0.017; p = 0.033)	0.599	+13.91%
Frequency	2015.1	0.122 (CI = +/-0.056; p = 0.000)	0.019 (CI = +/-0.017; p = 0.033)	0.548	+12.93%
Frequency	2015.2	0.108 (CI = +/-0.060; p = 0.001)	0.019 (CI = +/-0.017; p = 0.028)	0.496	+11.45%
Frequency	2016.1	0.098 (CI = +/-0.066; p = 0.006)	0.019 (CI = +/-0.017; p = 0.028)	0.446	+10.33%
Frequency	2016.2	0.106 (CI = +/-0.074; p = 0.008)	0.019 (CI = +/-0.018; p = 0.036)	0.452	+11.24%
Frequency	2017.1	0.129 (CI = +/-0.078; p = 0.004)	0.018 (CI = +/-0.017; p = 0.043)	0.533	+13.78%

Underinsured Motorist

Coverage = UM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.184 (CI = +/-0.064; p = 0.000)	-0.574 (CI = +/-0.725; p = 0.117)	0.474	+20.21%
Loss Cost	2005.2	0.177 (CI = +/-0.067; p = 0.000)	-0.528 (CI = +/-0.740; p = 0.156)	0.429	+19.36%
Loss Cost	2006.1	0.158 (CI = +/-0.067; p = 0.000)	-0.648 (CI = +/-0.714; p = 0.074)	0.403	+17.07%
Loss Cost	2006.2	0.139 (CI = +/-0.067; p = 0.000)	-0.536 (CI = +/-0.698; p = 0.128)	0.336	+14.96%
Loss Cost	2007.1	0.156 (CI = +/-0.068; p = 0.000)	-0.441 (CI = +/-0.688; p = 0.201)	0.387	+16.85%
Loss Cost	2007.2	0.149 (CI = +/-0.072; p = 0.000)	-0.403 (CI = +/-0.706; p = 0.253)	0.337	+16.09%
Loss Cost	2008.1	0.143 (CI = +/-0.076; p = 0.001)	-0.436 (CI = +/-0.725; p = 0.229)	0.309	+15.40%
Loss Cost	2008.2	0.150 (CI = +/-0.081; p = 0.001)	-0.472 (CI = +/-0.747; p = 0.206)	0.304	+16.17%
Loss Cost	2009.1	0.124 (CI = +/-0.080; p = 0.003)	-0.605 (CI = +/-0.712; p = 0.092)	0.273	+13.22%
Loss Cost	2009.2	0.151 (CI = +/-0.078; p = 0.001)	-0.743 (CI = +/-0.678; p = 0.033)	0.379	+16.28%
Loss Cost	2010.1	0.185 (CI = +/-0.071; p = 0.000)	-0.578 (CI = +/-0.593; p = 0.056)	0.524	+20.33%
Loss Cost	2010.2	0.181 (CI = +/-0.076; p = 0.000)	-0.556 (CI = +/-0.616; p = 0.075)	0.473	+19.78%
Loss Cost	2011.1	0.188 (CI = +/-0.082; p = 0.000)	-0.524 (CI = +/-0.636; p = 0.102)	0.473	+20.64%
Loss Cost	2011.2	0.166 (CI = +/-0.084; p = 0.000)	-0.428 (CI = +/-0.632; p = 0.175)	0.389	+18.10%
Loss Cost	2012.1	0.172 (CI = +/-0.091; p = 0.001)	-0.404 (CI = +/-0.658; p = 0.216)	0.384	+18.80%
Loss Cost	2012.2	0.160 (CI = +/-0.098; p = 0.003)	-0.351 (CI = +/-0.681; p = 0.295)	0.305	+17.31%
Loss Cost	2013.1	0.151 (CI = +/-0.107; p = 0.008)	-0.385 (CI = +/-0.709; p = 0.271)	0.266	+16.29%
Loss Cost	2013.2	0.116 (CI = +/-0.108; p = 0.037)	-0.252 (CI = +/-0.688; p = 0.453)	0.138	+12.32%
Loss Cost	2014.1	0.124 (CI = +/-0.119; p = 0.041)	-0.223 (CI = +/-0.722; p = 0.525)	0.140	+13.25%
Loss Cost	2014.2	0.142 (CI = +/-0.131; p = 0.035)	-0.285 (CI = +/-0.753; p = 0.436)	0.160	+15.27%
Loss Cost	2015.1	0.121 (CI = +/-0.142; p = 0.091)	-0.353 (CI = +/-0.781; p = 0.352)	0.106	+12.82%
Loss Cost	2015.2	0.140 (CI = +/-0.159; p = 0.081)	-0.413 (CI = +/-0.824; p = 0.303)	0.119	+14.98%
Loss Cost	2016.1	0.126 (CI = +/-0.178; p = 0.153)	-0.452 (CI = +/-0.875; p = 0.287)	0.086	+13.41%
Loss Cost	2016.2	0.184 (CI = +/-0.188; p = 0.054)	-0.616 (CI = +/-0.867; p = 0.148)	0.219	+20.19%
Loss Cost	2017.1	0.250 (CI = +/-0.191; p = 0.014)	-0.451 (CI = +/-0.826; p = 0.257)	0.351	+28.40%
Severity	2005.1	0.100 (CI = +/-0.058; p = 0.001)	-0.525 (CI = +/-0.655; p = 0.113)	0.254	+10.57%
Severity	2005.2	0.089 (CI = +/-0.060; p = 0.005)	-0.449 (CI = +/-0.655; p = 0.173)	0.190	+9.28%
Severity	2006.1	0.072 (CI = +/-0.059; p = 0.019)	-0.554 (CI = +/-0.632; p = 0.084)	0.167	+7.43%
Severity	2006.2	0.062 (CI = +/-0.062; p = 0.048)	-0.497 (CI = +/-0.641; p = 0.124)	0.112	+6.44%
Severity	2007.1	0.073 (CI = +/-0.064; p = 0.027)	-0.438 (CI = +/-0.647; p = 0.178)	0.133	+7.53%
Severity	2007.2	0.057 (CI = +/-0.065; p = 0.085)	-0.347 (CI = +/-0.640; p = 0.278)	0.063	+5.87%
Severity	2008.1	0.048 (CI = +/-0.068; p = 0.159)	-0.394 (CI = +/-0.652; p = 0.227)	0.048	+4.96%
Severity	2008.2	0.054 (CI = +/-0.073; p = 0.137)	-0.427 (CI = +/-0.672; p = 0.204)	0.055	+5.59%
Severity	2009.1	0.033 (CI = +/-0.073; p = 0.358)	-0.537 (CI = +/-0.650; p = 0.102)	0.055	+3.37%
Severity	2009.2	0.058 (CI = +/-0.071; p = 0.108)	-0.664 (CI = +/-0.617; p = 0.036)	0.153	+5.95%
Severity	2010.1	0.087 (CI = +/-0.066; p = 0.012)	-0.523 (CI = +/-0.554; p = 0.063)	0.245	+9.09%
Severity	2010.2	0.078 (CI = +/-0.070; p = 0.031)	-0.480 (CI = +/-0.569; p = 0.095)	0.176	+8.11%
Severity	2011.1	0.080 (CI = +/-0.076; p = 0.040)	-0.471 (CI = +/-0.591; p = 0.113)	0.173	+8.32%
Severity	2011.2	0.051 (CI = +/-0.074; p = 0.162)	-0.343 (CI = +/-0.552; p = 0.212)	0.057	+5.28%
Severity	2012.1	0.063 (CI = +/-0.078; p = 0.109)	-0.294 (CI = +/-0.566; p = 0.292)	0.075	+6.51%
Severity	2012.2	0.052 (CI = +/-0.084; p = 0.217)	-0.247 (CI = +/-0.584; p = 0.390)	0.010	+5.30%
Severity	2013.1	0.038 (CI = +/-0.090; p = 0.386)	-0.297 (CI = +/-0.601; p = 0.314)	-0.007	+3.92%
Severity	2013.2	-0.007 (CI = +/-0.080; p = 0.859)	-0.124 (CI = +/-0.506; p = 0.614)	-0.087	-0.68%
Severity	2014.1	0.005 (CI = +/-0.086; p = 0.895)	-0.081 (CI = +/-0.522; p = 0.749)	-0.104	-0.55%
Severity	2014.2	0.020 (CI = +/-0.094; p = 0.653)	-0.133 (CI = +/-0.542; p = 0.612)	-0.090	-2.06%
Severity	2015.1	0.009 (CI = +/-0.104; p = 0.853)	-0.168 (CI = +/-0.568; p = 0.539)	-0.096	+0.93%
Severity	2015.2	0.038 (CI = +/-0.110; p = 0.479)	-0.258 (CI = +/-0.573; p = 0.352)	-0.041	+3.83%
Severity	2016.1	0.035 (CI = +/-0.125; p = 0.555)	-0.265 (CI = +/-0.612; p = 0.369)	-0.051	+3.58%
Severity	2016.2	0.077 (CI = +/-0.131; p = 0.228)	-0.382 (CI = +/-0.603; p = 0.194)	0.070	+7.96%
Severity	2017.1	0.121 (CI = +/-0.134; p = 0.072)	-0.271 (CI = +/-0.579; p = 0.329)	0.174	+12.90%
Frequency	2005.1	0.084 (CI = +/-0.023; p = 0.000)	-0.049 (CI = +/-0.258; p = 0.700)	0.583	+8.72%
Frequency	2005.2	0.088 (CI = +/-0.023; p = 0.000)	-0.079 (CI = +/-0.258; p = 0.536)	0.603	+9.22%
Frequency	2006.1	0.086 (CI = +/-0.025; p = 0.000)	-0.093 (CI = +/-0.263; p = 0.476)	0.575	+8.98%
Frequency	2006.2	0.077 (CI = +/-0.024; p = 0.000)	-0.038 (CI = +/-0.246; p = 0.753)	0.545	+8.01%
Frequency	2007.1	0.083 (CI = +/-0.024; p = 0.000)	-0.003 (CI = +/-0.241; p = 0.979)	0.587	+8.66%
Frequency	2007.2	0.092 (CI = +/-0.023; p = 0.000)	-0.056 (CI = +/-0.222; p = 0.610)	0.669	+9.66%
Frequency	2008.1	0.095 (CI = +/-0.024; p = 0.000)	-0.041 (CI = +/-0.227; p = 0.713)	0.667	+9.95%
Frequency	2008.2	0.096 (CI = +/-0.025; p = 0.000)	-0.045 (CI = +/-0.235; p = 0.697)	0.647	+10.03%
Frequency	2009.1	0.091 (CI = +/-0.027; p = 0.000)	-0.069 (CI = +/-0.237; p = 0.559)	0.614	+9.53%
Frequency	2009.2	0.093 (CI = +/-0.028; p = 0.000)	-0.079 (CI = +/-0.246; p = 0.515)	0.599	+9.75%
Frequency	2010.1	0.098 (CI = +/-0.030; p = 0.000)	-0.055 (CI = +/-0.249; p = 0.655)	0.613	+10.30%
Frequency	2010.2	0.102 (CI = +/-0.032; p = 0.000)	-0.076 (CI = +/-0.255; p = 0.545)	0.613	+10.79%
Frequency	2011.1	0.108 (CI = +/-0.033; p = 0.000)	-0.053 (CI = +/-0.260; p = 0.679)	0.621	+11.37%
Frequency	2011.2	0.115 (CI = +/-0.035; p = 0.000)	-0.086 (CI = +/-0.262; p = 0.506)	0.640	+12.18%
Frequency	2012.1	0.109 (CI = +/-0.037; p = 0.000)	-0.109 (CI = +/-0.268; p = 0.405)	0.600	+11.54%
Frequency	2012.2	0.108 (CI = +/-0.041; p = 0.000)	-0.104 (CI = +/-0.281; p = 0.447)	0.556	+11.41%
Frequency	2013.1	0.112 (CI = +/-0.044; p = 0.000)	-0.087 (CI = +/-0.291; p = 0.538)	0.551	+11.90%
Frequency	2013.2	0.123 (CI = +/-0.046; p = 0.000)	-0.128 (CI = +/-0.294; p = 0.374)	0.581	+13.09%
Frequency	2014.1	0.119 (CI = +/-0.051; p = 0.000)	-0.142 (CI = +/-0.308; p = 0.345)	0.537	+12.63%
Frequency	2014.2	0.122 (CI = +/-0.057; p = 0.000)	-0.152 (CI = +/-0.326; p = 0.340)	0.500	+12.94%
Frequency	2015.1	0.111 (CI = +/-0.061; p = 0.001)	-0.185 (CI = +/-0.336; p = 0.261)	0.441	+11.78%
Frequency	2015.2	0.102 (CI = +/-0.068; p = 0.006)	-0.155 (CI = +/-0.353; p = 0.365)	0.336	+10.74%
Frequency	2016.1	0.091 (CI = +/-0.075; p = 0.021)	-0.187 (CI = +/-0.368; p = 0.295)	0.269	+9.49%
Frequency	2016.2	0.107 (CI = +/-0.083; p = 0.015)	-0.234 (CI = +/-0.383; p = 0.210)	0.312	+11.33%
Frequency	2017.1	0.129 (CI = +/-0.090; p = 0.009)	-0.181 (CI = +/-0.389; p = 0.331)	0.385	+13.73%

Underinsured Motorist

Coverage = UM

End Trend Period = 2024.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.1	0.197 (CI = +/-0.067; p = 0.000)	-0.529 (CI = +/-0.724; p = 0.147)	0.035 (CI = +/-0.057; p = 0.225)	0.481	+21.79%
Loss Cost	2005.2	0.190 (CI = +/-0.071; p = 0.000)	-0.486 (CI = +/-0.739; p = 0.191)	0.034 (CI = +/-0.058; p = 0.236)	0.436	+20.94%
Loss Cost	2006.1	0.170 (CI = +/-0.070; p = 0.000)	-0.606 (CI = +/-0.716; p = 0.095)	0.031 (CI = +/-0.055; p = 0.262)	0.409	+18.54%
Loss Cost	2006.2	0.152 (CI = +/-0.070; p = 0.000)	-0.497 (CI = +/-0.699; p = 0.158)	0.030 (CI = +/-0.053; p = 0.263)	0.342	+16.38%
Loss Cost	2007.1	0.170 (CI = +/-0.071; p = 0.000)	-0.394 (CI = +/-0.686; p = 0.250)	0.032 (CI = +/-0.052; p = 0.209)	0.399	+18.50%
Loss Cost	2007.2	0.163 (CI = +/-0.075; p = 0.000)	-0.359 (CI = +/-0.704; p = 0.306)	0.032 (CI = +/-0.052; p = 0.218)	0.350	+17.75%
Loss Cost	2008.1	0.158 (CI = +/-0.080; p = 0.000)	-0.388 (CI = +/-0.725; p = 0.282)	0.031 (CI = +/-0.053; p = 0.236)	0.319	+17.10%
Loss Cost	2008.2	0.165 (CI = +/-0.084; p = 0.000)	-0.426 (CI = +/-0.746; p = 0.252)	0.032 (CI = +/-0.054; p = 0.237)	0.315	+17.92%
Loss Cost	2009.1	0.138 (CI = +/-0.083; p = 0.002)	-0.560 (CI = +/-0.713; p = 0.119)	0.029 (CI = +/-0.051; p = 0.255)	0.282	+14.85%
Loss Cost	2009.2	0.166 (CI = +/-0.081; p = 0.000)	-0.697 (CI = +/-0.675; p = 0.043)	0.029 (CI = +/-0.047; p = 0.211)	0.394	+18.02%
Loss Cost	2010.1	0.203 (CI = +/-0.072; p = 0.000)	-0.522 (CI = +/-0.578; p = 0.075)	0.033 (CI = +/-0.040; p = 0.100)	0.557	+22.46%
Loss Cost	2010.2	0.198 (CI = +/-0.077; p = 0.000)	-0.501 (CI = +/-0.600; p = 0.098)	0.033 (CI = +/-0.040; p = 0.107)	0.508	+21.91%
Loss Cost	2011.1	0.207 (CI = +/-0.082; p = 0.000)	-0.463 (CI = +/-0.619; p = 0.136)	0.034 (CI = +/-0.041; p = 0.105)	0.511	+22.95%
Loss Cost	2011.2	0.185 (CI = +/-0.084; p = 0.000)	-0.367 (CI = +/-0.612; p = 0.226)	0.034 (CI = +/-0.040; p = 0.094)	0.439	+20.36%
Loss Cost	2012.1	0.192 (CI = +/-0.091; p = 0.000)	-0.338 (CI = +/-0.636; p = 0.282)	0.034 (CI = +/-0.041; p = 0.097)	0.436	+21.22%
Loss Cost	2012.2	0.180 (CI = +/-0.097; p = 0.001)	-0.284 (CI = +/-0.657; p = 0.379)	0.034 (CI = +/-0.041; p = 0.098)	0.366	+19.68%
Loss Cost	2013.1	0.172 (CI = +/-0.106; p = 0.003)	-0.314 (CI = +/-0.686; p = 0.350)	0.034 (CI = +/-0.042; p = 0.109)	0.328	+18.72%
Loss Cost	2013.2	0.137 (CI = +/-0.105; p = 0.014)	-0.176 (CI = +/-0.655; p = 0.580)	0.035 (CI = +/-0.039; p = 0.078)	0.239	+14.64%
Loss Cost	2014.1	0.146 (CI = +/-0.115; p = 0.016)	-0.144 (CI = +/-0.687; p = 0.664)	0.035 (CI = +/-0.040; p = 0.083)	0.240	+15.68%
Loss Cost	2014.2	0.161 (CI = +/-0.126; p = 0.015)	-0.201 (CI = +/-0.720; p = 0.563)	0.034 (CI = +/-0.041; p = 0.095)	0.254	+17.47%
Loss Cost	2015.1	0.140 (CI = +/-0.136; p = 0.046)	-0.269 (CI = +/-0.745; p = 0.454)	0.034 (CI = +/-0.041; p = 0.098)	0.211	+14.98%
Loss Cost	2015.2	0.154 (CI = +/-0.152; p = 0.047)	-0.319 (CI = +/-0.793; p = 0.403)	0.033 (CI = +/-0.043; p = 0.116)	0.214	+16.68%
Loss Cost	2016.1	0.139 (CI = +/-0.171; p = 0.101)	-0.361 (CI = +/-0.841; p = 0.370)	0.034 (CI = +/-0.044; p = 0.124)	0.185	+14.93%
Loss Cost	2016.2	0.189 (CI = +/-0.181; p = 0.042)	-0.516 (CI = +/-0.846; p = 0.208)	0.030 (CI = +/-0.043; p = 0.156)	0.289	+20.80%
Loss Cost	2017.1	0.251 (CI = +/-0.183; p = 0.012)	-0.370 (CI = +/-0.802; p = 0.332)	0.028 (CI = +/-0.040; p = 0.159)	0.413	+28.49%
Severity	2005.1	0.108 (CI = +/-0.062; p = 0.001)	-0.501 (CI = +/-0.663; p = 0.135)	0.019 (CI = +/-0.053; p = 0.471)	0.244	+11.35%
Severity	2005.2	0.096 (CI = +/-0.063; p = 0.004)	-0.427 (CI = +/-0.664; p = 0.200)	0.018 (CI = +/-0.052; p = 0.487)	0.178	+10.03%
Severity	2006.1	0.078 (CI = +/-0.063; p = 0.017)	-0.534 (CI = +/-0.642; p = 0.100)	0.015 (CI = +/-0.050; p = 0.544)	0.152	+8.08%
Severity	2006.2	0.068 (CI = +/-0.066; p = 0.042)	-0.478 (CI = +/-0.651; p = 0.144)	0.014 (CI = +/-0.050; p = 0.560)	0.094	+7.07%
Severity	2007.1	0.080 (CI = +/-0.068; p = 0.024)	-0.415 (CI = +/-0.657; p = 0.208)	0.016 (CI = +/-0.049; p = 0.514)	0.118	+8.28%
Severity	2007.2	0.064 (CI = +/-0.069; p = 0.070)	-0.326 (CI = +/-0.651; p = 0.315)	0.015 (CI = +/-0.048; p = 0.525)	0.045	+6.58%
Severity	2008.1	0.055 (CI = +/-0.073; p = 0.134)	-0.373 (CI = +/-0.665; p = 0.260)	0.014 (CI = +/-0.049; p = 0.560)	0.027	+5.64%
Severity	2008.2	0.061 (CI = +/-0.077; p = 0.117)	-0.406 (CI = +/-0.684; p = 0.234)	0.014 (CI = +/-0.049; p = 0.558)	0.034	+6.30%
Severity	2009.1	0.039 (CI = +/-0.077; p = 0.310)	-0.518 (CI = +/-0.664; p = 0.121)	0.012 (CI = +/-0.047; p = 0.612)	0.029	+3.98%
Severity	2009.2	0.064 (CI = +/-0.076; p = 0.094)	-0.645 (CI = +/-0.630; p = 0.045)	0.012 (CI = +/-0.044; p = 0.566)	0.132	+6.62%
Severity	2010.1	0.095 (CI = +/-0.070; p = 0.009)	-0.497 (CI = +/-0.562; p = 0.081)	0.015 (CI = +/-0.039; p = 0.420)	0.235	+9.99%
Severity	2010.2	0.086 (CI = +/-0.074; p = 0.024)	-0.454 (CI = +/-0.578; p = 0.118)	0.015 (CI = +/-0.039; p = 0.427)	0.164	+9.01%
Severity	2011.1	0.089 (CI = +/-0.080; p = 0.031)	-0.443 (CI = +/-0.602; p = 0.141)	0.015 (CI = +/-0.040; p = 0.431)	0.160	+9.28%
Severity	2011.2	0.060 (CI = +/-0.077; p = 0.119)	-0.314 (CI = +/-0.560; p = 0.257)	0.016 (CI = +/-0.036; p = 0.387)	0.047	+6.20%
Severity	2012.1	0.073 (CI = +/-0.082; p = 0.079)	-0.263 (CI = +/-0.573; p = 0.351)	0.016 (CI = +/-0.037; p = 0.367)	0.069	+7.54%
Severity	2012.2	0.061 (CI = +/-0.088; p = 0.161)	-0.214 (CI = +/-0.593; p = 0.460)	0.016 (CI = +/-0.037; p = 0.367)	0.003	+6.32%
Severity	2013.1	0.048 (CI = +/-0.094; p = 0.297)	-0.264 (CI = +/-0.611; p = 0.377)	0.016 (CI = +/-0.037; p = 0.385)	-0.018	+4.94%
Severity	2013.2	0.003 (CI = +/-0.081; p = 0.933)	-0.086 (CI = +/-0.506; p = 0.725)	0.017 (CI = +/-0.030; p = 0.247)	-0.063	+0.33%
Severity	2014.1	0.016 (CI = +/-0.087; p = 0.703)	-0.041 (CI = +/-0.523; p = 0.870)	0.017 (CI = +/-0.031; p = 0.244)	-0.076	+1.62%
Severity	2014.2	0.030 (CI = +/-0.095; p = 0.518)	-0.091 (CI = +/-0.545; p = 0.727)	0.017 (CI = +/-0.031; p = 0.266)	-0.069	+3.01%
Severity	2015.1	0.019 (CI = +/-0.105; p = 0.712)	-0.127 (CI = +/-0.571; p = 0.643)	0.017 (CI = +/-0.032; p = 0.276)	-0.077	+1.87%
Severity	2015.2	0.044 (CI = +/-0.112; p = 0.409)	-0.215 (CI = +/-0.581; p = 0.441)	0.015 (CI = +/-0.031; p = 0.313)	-0.035	+4.53%
Severity	2016.1	0.041 (CI = +/-0.126; p = 0.492)	-0.224 (CI = +/-0.622; p = 0.451)	0.015 (CI = +/-0.033; p = 0.329)	-0.049	+4.21%
Severity	2016.2	0.079 (CI = +/-0.133; p = 0.223)	-0.340 (CI = +/-0.623; p = 0.257)	0.013 (CI = +/-0.032; p = 0.406)	0.052	+8.19%
Severity	2017.1	0.122 (CI = +/-0.137; p = 0.077)	-0.238 (CI = +/-0.601; p = 0.401)	0.011 (CI = +/-0.030; p = 0.444)	0.147	+12.93%
Frequency	2005.1	0.090 (CI = +/-0.024; p = 0.000)	-0.029 (CI = +/-0.254; p = 0.820)	0.016 (CI = +/-0.020; p = 0.115)	0.601	+9.37%
Frequency	2005.2	0.094 (CI = +/-0.024; p = 0.000)	-0.059 (CI = +/-0.253; p = 0.638)	0.016 (CI = +/-0.020; p = 0.101)	0.623	+9.91%
Frequency	2006.1	0.092 (CI = +/-0.025; p = 0.000)	-0.071 (CI = +/-0.259; p = 0.578)	0.016 (CI = +/-0.020; p = 0.112)	0.595	+9.68%
Frequency	2006.2	0.083 (CI = +/-0.024; p = 0.000)	-0.018 (CI = +/-0.240; p = 0.879)	0.015 (CI = +/-0.018; p = 0.095)	0.570	+8.70%
Frequency	2007.1	0.090 (CI = +/-0.024; p = 0.000)	0.020 (CI = +/-0.233; p = 0.859)	0.016 (CI = +/-0.018; p = 0.065)	0.619	+9.44%
Frequency	2007.2	0.100 (CI = +/-0.022; p = 0.000)	-0.033 (CI = +/-0.211; p = 0.754)	0.017 (CI = +/-0.016; p = 0.035)	0.706	+10.48%
Frequency	2008.1	0.103 (CI = +/-0.024; p = 0.000)	-0.015 (CI = +/-0.215; p = 0.886)	0.017 (CI = +/-0.016; p = 0.031)	0.707	+10.84%
Frequency	2008.2	0.104 (CI = +/-0.025; p = 0.000)	-0.020 (CI = +/-0.222; p = 0.858)	0.017 (CI = +/-0.016; p = 0.034)	0.690	+10.93%
Frequency	2009.1	0.099 (CI = +/-0.026; p = 0.000)	-0.041 (CI = +/-0.225; p = 0.708)	0.017 (CI = +/-0.016; p = 0.039)	0.659	+10.46%
Frequency	2009.2	0.102 (CI = +/-0.028; p = 0.000)	-0.052 (CI = +/-0.232; p = 0.647)	0.017 (CI = +/-0.016; p = 0.041)	0.647	+10.70%
Frequency	2010.1	0.107 (CI = +/-0.029; p = 0.000)	-0.025 (CI = +/-0.233; p = 0.828)	0.018 (CI = +/-0.016; p = 0.033)	0.665	+11.34%
Frequency	2010.2	0.112 (CI = +/-0.031; p = 0.000)	-0.047 (CI = +/-0.238; p = 0.690)	0.018 (CI = +/-0.016; p = 0.033)	0.668	+11.84%
Frequency	2011.1	0.118 (CI = +/-0.032; p = 0.000)	-0.020 (CI = +/-0.241; p = 0.864)	0.018 (CI = +/-0.016; p = 0.029)	0.681	+12.51%
Frequency	2011.2	0.125 (CI = +/-0.033; p = 0.000)	-0.053 (CI = +/-0.241; p = 0.653)	0.018 (CI = +/-0.016; p = 0.026)	0.701	+13.33%
Frequency	2012.1	0.120 (CI = +/-0.035; p = 0.000)	-0.075 (CI = +/-0.246; p = 0.533)	0.018 (CI = +/-0.016; p = 0.029)	0.668	+12.72%
Frequency	2012.2	0.118 (CI = +/-0.038; p = 0.000)	-0.069 (CI = +/-0.259; p = 0.582)	0.018 (CI = +/-0.016; p = 0.033)	0.631	+12.57%
Frequency	2013.1	0.123 (CI = +/-0.041; p = 0.000)	-0.050 (CI = +/-0.268; p = 0.699)	0.018 (CI = +/-0.016; p = 0.034)	0.629	+13.14%
Frequency	2013.2	0.133 (CI = +/-0.043; p = 0.000)	-0.089 (CI = +/-0.269; p = 0.493)	0.018 (CI = +/-0.016; p = 0.033)	0.658	+14.27%
Frequency	2014.1	0.130 (CI = +/-0.047; p = 0.000)	-0.103 (CI = +/-0.282; p = 0.453)	0.018 (CI = +/-0.017; p = 0.038)	0.622	+13.84%
Frequency	2014.2	0.131 (CI = +/-0.052; p = 0.000)	-0.109 (CI = +/-0.300; p = 0.452)	0.017 (CI = +/-0.017; p = 0.045)	0.589	+14.04%
Frequency	2015.1	0.121 (CI = +/-0.056; p = 0.000)	-0.142 (CI = +/-0.307; p = 0.341)	0.017 (CI = +/-0.017; p = 0.046)	0.547	+12.87%
Frequency	2015.2	0.110 (CI = +/-0.061; p = 0.002)	-0.104 (CI = +/-0.319; p = 0.496)	0.018 (CI = +/-0.017; p = 0.041)	0.478	+11.62%
Frequency	2016.1	0.098 (CI = +/-0.067; p = 0.007)	-0.138 (CI = +/-0.328; p = 0.382)	0.018 (CI = +/-0.017; p = 0.039)	0.439	+10.29%
Frequency	2016.2	0.110 (CI = +/-0.074; p = 0.007)	-0.176 (CI = +/-0.347; p = 0.291)	0.017 (CI = +/-0.018; p = 0.054)	0.461	+11.66%
Frequency	2017.1	0.129 (CI = +/-0.080; p = 0.005)	-0.131 (CI = +/-0.351; p = 0.428)	0.017 (CI = +/-0.018; p = 0.061)	0.520	+13.78%

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 30 Jun 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 Apr 2024
2012.75	4.298	47,456	203.97	0.00	1	0	4.589	44,705	205.13	1.031	3.1%	2.018
2013.25	4.440	33,766	149.93	0.00	0	0	4.161	41,335	172.01	1.031	3.1%	1.957
2013.75	4.925	45,267	222.92	0.00	1	0	4.575	47,664	218.05	1.031	3.1%	1.899
2014.25	4.072	43,400	176.71	0.00	0	0	4.149	44,071	182.84	1.031	3.1%	1.841
2014.75	4.301	47,729	205.28	0.00	1	0	4.561	50,820	231.78	1.031	3.1%	1.786
2015.25	4.539	35,139	159.49	0.00	0	0	4.136	46,989	194.36	1.031	3.1%	1.732
2015.75	4.732	57,152	270.47	0.00	1	0	4.547	54,184	246.37	1.031	3.1%	1.680
2016.25	4.166	47,302	197.05	0.00	0	0	4.124	50,100	206.59	1.031	3.1%	1.630
2016.75	4.672	55,440	259.03	0.00	1	0	4.533	57,772	261.88	1.031	3.1%	1.581
2017.25	4.335	50,009	216.77	0.00	0	0	4.111	53,417	219.60	1.031	3.1%	1.533
2017.75	4.546	60,116	273.30	0.00	1	0	4.519	61,596	278.37	1.031	3.1%	1.487
2018.25	3.949	57,005	225.12	0.00	0	0	4.099	56,953	233.43	1.031	3.1%	1.442
2018.75	4.524	67,186	303.95	0.00	1	0	4.505	65,674	295.89	1.031	3.1%	1.399
2019.25	3.810	57,017	217.26	0.00	0	0	4.086	60,724	248.12	1.031	3.1%	1.357
2019.75	4.312	58,683	253.03	0.00	1	0	4.492	70,022	314.52	1.031	3.1%	1.316
2020.25	2.490	78,005	194.24	(25.81)	0	0	2.630	64,744	170.27	1.031	3.1%	1.277
2020.75	3.118	69,957	218.16	(24.73)	1	0	2.945	74,658	219.84	1.031	3.1%	1.238
2021.25	2.679	61,800	165.57	(24.45)	0	0	2.683	69,030	185.21	1.031	3.1%	1.201
2021.75	3.376	85,831	289.78	0.00	1	1	3.302	79,601	262.86	1.031	3.1%	1.165
2022.25	2.958	75,275	222.67	(1.69)	0	1	2.910	73,601	214.20	1.031	3.1%	1.130
2022.75	3.025	100,627	304.35	0.00	1	1	3.292	84,871	279.41	1.031	3.1%	1.096
2023.25	2.968	85,999	255.26	0.00	0	1	2.986	78,473	234.30	1.031	3.1%	1.063
2023.75	3.353	89,213	299.09	0.00	1	1	3.282	90,489	297.00	1.031	3.1%	1.031
2024.25	3.071	77,590	238.25	0.00	0	1	2.977	83,668	249.05			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	7.561	(118.430)	(117.777)
B.	Time	(0.003)	0.064	0.061
C.	Mobility	0.017		0.017
D.	Seasonality	0.096	0.110	0.207
E.	New Normal	(0.302)		(0.302)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Property Damage
Data as of 30 Jun 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 Apr 2024
2014.25	1.369	6,408	8.77	1.317	5,925	7.81	1.007	0.7%	1.148
2014.75	1.218	6,369	7.76	1.299	6,049	7.86	1.007	0.7%	1.140
2015.25	1.143	5,718	6.54	1.282	6,175	7.91	1.007	0.7%	1.132
2015.75	1.316	6,296	8.29	1.264	6,304	7.97	1.007	0.7%	1.125
2016.25	1.062	7,914	8.40	1.247	6,436	8.02	1.007	0.7%	1.117
2016.75	1.126	6,599	7.43	1.230	6,571	8.08	1.007	0.7%	1.109
2017.25	1.211	6,633	8.03	1.213	6,708	8.14	1.007	0.7%	1.101
2017.75	1.461	6,236	9.11	1.196	6,848	8.19	1.007	0.7%	1.094
2018.25	1.302	8,304	10.81	1.180	6,991	8.25	1.007	0.7%	1.086
2018.75	1.290	6,304	8.13	1.164	7,137	8.31	1.007	0.7%	1.079
2019.25	1.121	6,561	7.35	1.148	7,286	8.36	1.007	0.7%	1.071
2019.75	1.259	9,248	11.65	1.132	7,438	8.42	1.007	0.7%	1.064
2020.25	1.084	8,028	8.70	1.117	7,594	8.48	1.007	0.7%	1.057
2020.75	1.074	7,025	7.55	1.101	7,752	8.54	1.007	0.7%	1.050
2021.25	0.736	7,197	5.30	1.086	7,914	8.60	1.007	0.7%	1.042
2021.75	0.917	7,254	6.65	1.072	8,080	8.66	1.007	0.7%	1.035
2022.25	1.061	7,722	8.20	1.057	8,249	8.72	1.007	0.7%	1.028
2022.75	1.067	8,378	8.94	1.042	8,421	8.78	1.007	0.7%	1.021
2023.25	0.999	8,448	8.44	1.028	8,597	8.84	1.007	0.7%	1.014
2023.75	0.962	9,745	9.37	1.014	8,776	8.90	1.007	0.7%	1.007
2024.25	1.072	9,537	10.22	1.000	8,960	8.96			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	55.754	(74.606)	(25.760)
B.	Time	(0.028)	0.041	0.014

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Third Party Liability - Direct Compensation
Data as of 30 Jun 2024

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
Time	Observed			Covariates			Predicted			Incremental Semi-Annual Change		Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
	Frequency (000)	Severity	Loss Cost	Mobility	2021-2 Trend	New Normal	Frequency (000)	Severity	Loss Cost	Time	Trend Change		
					Change								
2013.75	24.366	3,987	97.14	0.00	0.00	0	26.694	3,926	104.81	1.023	1.000	2.3%	2.081
2014.25	24.734	3,882	96.02	0.00	0.00	0	26.694	4,015	107.17	1.023	1.000	2.3%	2.036
2014.75	25.526	4,102	104.71	0.00	0.00	0	26.694	4,105	109.59	1.023	1.000	2.3%	1.991
2015.25	31.415	4,118	129.37	0.00	0.00	0	26.694	4,198	112.06	1.023	1.000	2.3%	1.947
2015.75	26.367	4,350	114.69	0.00	0.00	0	26.694	4,293	114.59	1.023	1.000	2.3%	1.904
2016.25	25.526	4,512	115.17	0.00	0.00	0	26.694	4,390	117.17	1.023	1.000	2.3%	1.862
2016.75	27.778	4,602	127.84	0.00	0.00	0	26.694	4,489	119.82	1.023	1.000	2.3%	1.821
2017.25	26.530	4,527	120.11	0.00	0.00	0	26.694	4,590	122.52	1.023	1.000	2.3%	1.781
2017.75	27.678	4,729	130.88	0.00	0.00	0	26.694	4,693	125.28	1.023	1.000	2.3%	1.741
2018.25	25.798	4,651	119.99	0.00	0.00	0	26.694	4,799	128.11	1.023	1.000	2.3%	1.703
2018.75	28.316	4,964	140.56	0.00	0.00	0	26.694	4,907	131.00	1.023	1.000	2.3%	1.665
2019.25	26.221	5,091	133.49	0.00	0.00	0	26.694	5,018	133.95	1.023	1.000	2.3%	1.629
2019.75	27.367	5,143	140.75	0.00	0.00	0	26.694	5,131	136.97	1.023	1.000	2.3%	1.593
2020.25	17.726	5,148	91.25	(25.81)	0.00	0	18.429	5,247	96.69	1.023	1.000	2.3%	1.558
2020.75	19.781	5,370	106.22	(24.73)	0.00	0	18.717	5,365	100.43	1.023	1.000	2.3%	1.523
2021.25	18.572	5,339	99.16	(24.45)	0.00	0	18.792	5,486	103.10	1.023	1.045	6.9%	1.490
2021.75	23.298	5,874	136.86	0.00	0.50	1	26.694	5,863	131.22	1.023	1.045	6.9%	1.394
2022.25	20.895	6,414	134.02	(1.69)	1.00	1	26.054	6,266	136.87	1.023	1.045	6.9%	1.304
2022.75	22.158	6,872	152.27	0.00	1.50	1	26.694	6,696	149.86	1.023	1.045	6.9%	1.220
2023.25	22.240	7,119	158.32	0.00	2.00	1	26.694	7,156	160.15	1.023	1.045	6.9%	1.142
2023.75	22.861	7,608	173.93	0.00	2.50	1	26.694	7,647	171.15	1.023	1.045	6.9%	1.069
2024.25	22.361	8,064	180.32	0.00	3.00	1	26.694	8,173	182.90				1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	3.284	(81.555)	(85.178)
B.	Time		0.045	0.045
C.	Mobility	0.014		0.014
D.	2021-2 Trend Change		0.088	0.088
E.	New Normal	(0.176)		(0.176)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Accident Benefits - Total
Data as of 30 Jun 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 Apr 2024
2012.75	6.735	10,084	67.92	0.00	1	1.00	0	7.384	8,744	64.57	1.015	1.5%	1.403
2013.25	6.745	6,946	46.85	0.00	0	1.00	0	6.787	8,145	55.29	1.015	1.5%	1.382
2013.75	8.327	9,002	74.96	0.00	1	1.00	0	7.607	8,741	66.49	1.015	1.5%	1.362
2014.25	6.887	7,911	54.48	0.00	0	1.00	0	6.993	8,142	56.94	1.015	1.5%	1.342
2014.75	7.565	8,155	61.70	0.00	1	1.00	0	7.838	8,737	68.48	1.015	1.5%	1.322
2015.25	7.888	6,580	51.91	0.00	0	1.00	0	7.204	8,139	58.64	1.015	1.5%	1.303
2015.75	8.250	9,971	82.26	0.00	1	1.00	0	8.075	8,734	70.52	1.015	1.5%	1.284
2016.25	7.695	9,556	73.53	0.00	0	1.00	0	7.422	8,136	60.39	1.015	1.5%	1.265
2016.75	8.676	8,826	76.57	0.00	1	1.00	0	8.319	8,731	72.63	1.015	1.5%	1.247
2017.25	7.856	8,206	64.47	0.00	0	1.00	0	7.647	8,133	62.19	1.015	1.5%	1.229
2017.75	8.564	8,980	76.90	0.00	1	1.00	0	8.570	8,727	74.80	1.015	1.5%	1.211
2018.25	7.727	7,904	61.07	0.00	0	1.00	0	7.878	8,130	64.05	1.015	1.5%	1.193
2018.75	8.938	8,340	74.54	0.00	1	1.00	0	8.830	8,724	77.03	1.015	1.5%	1.176
2019.25	7.726	7,616	58.84	0.00	0	1.00	0	8.116	8,127	65.96	1.015	1.5%	1.158
2019.75	8.714	8,014	69.83	0.00	1	1.00	0	9.097	8,721	79.33	1.015	1.5%	1.142
2020.25	5.100	10,042	51.21	(25.81)	0	1.00	0	5.318	8,124	43.20	1.015	1.5%	1.125
2020.75	6.281	8,517	53.49	(24.73)	1	1.00	0	6.075	8,718	52.96	1.015	1.5%	1.108
2021.25	5.655	7,648	43.25	(24.45)	0	1.00	0	5.611	8,121	45.57	1.015	1.5%	1.092
2021.75	7.477	8,701	65.06	0.00	1	1.00	1	6.919	8,714	60.30	1.015	1.5%	1.076
2022.25	6.412	9,010	57.78	(1.69)	0	1.00	1	6.175	8,118	50.12	1.015	1.5%	1.061
2022.75	6.560	8,517	55.87	0.00	1	1.00	1	7.128	8,711	62.10	1.015	1.5%	1.045
2023.25	6.413	7,854	50.37	0.00	0	1.00	1	6.552	8,115	53.17	1.015	1.5%	1.030
2023.75	7.136	8,466	60.41	0.00	1	1.00	1	7.344	8,708	63.95	1.015	1.5%	1.015
2024.25	6.873	8,067	55.44	0.00	0	1.00	1	6.751	8,112	54.76			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	(58.069)	9.545	(55.432)
B.	Time	0.030	(0.000)	0.029
C.	Mobility	0.018		0.018
D.	Seasonality	0.099	0.071	0.170
E.	2012 Reform Scalar		0.216	0.216
F.	New Normal	(0.333)		(0.333)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
Data as of 30 Jun 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 Apr 2024
2014.25	0.328	16,908	5.54	0.409	26,764	10.94	1.007	0.7%	1.140
2014.75	0.313	26,141	8.17	0.398	27,649	11.01	1.007	0.7%	1.132
2015.25	0.471	32,236	15.17	0.388	28,564	11.08	1.007	0.7%	1.125
2015.75	0.403	36,993	14.91	0.378	29,509	11.15	1.007	0.7%	1.117
2016.25	0.374	19,515	7.30	0.368	30,484	11.23	1.007	0.7%	1.110
2016.75	0.409	24,160	9.89	0.359	31,493	11.30	1.007	0.7%	1.103
2017.25	0.295	43,882	12.96	0.350	32,534	11.37	1.007	0.7%	1.096
2017.75	0.338	38,877	13.15	0.341	33,610	11.45	1.007	0.7%	1.089
2018.25	0.277	27,648	7.66	0.332	34,722	11.52	1.007	0.7%	1.082
2018.75	0.293	37,241	10.93	0.323	35,870	11.60	1.007	0.7%	1.074
2019.25	0.326	27,639	9.01	0.315	37,057	11.68	1.007	0.7%	1.067
2019.75	0.267	64,239	17.16	0.307	38,282	11.75	1.007	0.7%	1.061
2020.25	0.225	34,000	7.64	0.299	39,548	11.83	1.007	0.7%	1.054
2020.75	0.319	37,347	11.91	0.291	40,856	11.91	1.007	0.7%	1.047
2021.25	0.273	51,460	14.05	0.284	42,208	11.98	1.007	0.7%	1.040
2021.75	0.345	47,468	16.36	0.277	43,604	12.06	1.007	0.7%	1.033
2022.25	0.295	38,286	11.30	0.270	45,046	12.14	1.007	0.7%	1.026
2022.75	0.263	54,586	14.35	0.263	46,535	12.22	1.007	0.7%	1.020
2023.25	0.272	41,441	11.26	0.256	48,075	12.30	1.007	0.7%	1.013
2023.75	0.281	66,955	18.82	0.249	49,665	12.38	1.007	0.7%	1.007
2024.25	0.219	37,852	8.30	0.243	51,307	12.46			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	103.875	(120.885)	(23.918)
B.	Time	(0.052)	0.065	0.013

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 30 Jun 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	2023-1 Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	35.125	4,371	153.51	0.00	0	0	28.456	5,191	147.72	1.029	2.9%	1.929
2013.25	33.780	4,636	156.60	0.00	0	0	28.683	5,299	152.00	1.029	2.9%	1.875
2013.75	31.210	5,252	163.93	0.00	0	0	28.911	5,410	156.41	1.029	2.9%	1.822
2014.25	30.330	5,249	159.20	0.00	0	0	29.142	5,523	160.94	1.029	2.9%	1.771
2014.75	26.794	5,835	156.35	0.00	0	0	29.374	5,638	165.60	1.029	2.9%	1.721
2015.25	38.810	5,096	197.77	0.00	0	0	29.609	5,755	170.40	1.029	2.9%	1.673
2015.75	29.250	5,952	174.11	0.00	0	0	29.845	5,875	175.34	1.029	2.9%	1.625
2016.25	29.547	5,832	172.33	0.00	0	0	30.083	5,998	180.43	1.029	2.9%	1.580
2016.75	30.313	6,501	197.07	0.00	0	0	30.323	6,123	185.66	1.029	2.9%	1.535
2017.25	30.629	6,205	190.05	0.00	0	0	30.565	6,250	191.04	1.029	2.9%	1.492
2017.75	29.628	6,534	193.59	0.00	0	0	30.808	6,381	196.58	1.029	2.9%	1.450
2018.25	31.902	6,597	210.46	0.00	0	0	31.054	6,514	202.27	1.029	2.9%	1.409
2018.75	32.406	6,922	224.32	0.00	0	0	31.302	6,649	208.14	1.029	2.9%	1.369
2019.25	31.988	6,638	212.34	0.00	0	0	31.551	6,788	214.17	1.029	2.9%	1.331
2019.75	31.123	7,052	219.47	0.00	0	0	31.803	6,929	220.38	1.029	2.9%	1.293
2020.25	23.474	6,988	164.04	(25.81)	0	0	22.770	7,074	161.08	1.029	2.9%	1.257
2020.75	23.255	7,026	163.40	(24.73)	0	0	23.284	7,221	168.14	1.029	2.9%	1.221
2021.25	22.812	6,980	159.23	(24.45)	0	0	23.556	7,372	173.65	1.029	2.9%	1.187
2021.75	26.315	7,757	204.14	0.00	0	1	27.410	7,526	206.27	1.029	2.9%	1.154
2022.25	27.507	8,146	224.06	(1.69)	0	1	27.017	7,682	207.56	1.029	2.9%	1.121
2022.75	26.694	8,895	237.44	0.00	0	1	27.849	7,843	218.41	1.029	2.9%	1.090
2023.25	28.276	9,488	268.27	0.00	1	1	28.071	9,447	265.19	1.029	2.9%	1.059
2023.75	28.524	9,911	282.71	0.00	1	1	28.295	9,644	272.87	1.029	2.9%	1.029
2024.25	29.976	9,538	285.92	0.00	1	1	28.520	9,845	280.78			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(28.630)	(74.495)	(110.033)
B.	Time	0.016	0.041	0.057
C.	Mobility	0.013		0.013
D.	2023-1 Scalar		0.166	0.166
E.	New Normal	(0.180)		(0.180)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive - Total
Data as of 30 Jun 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	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2012.75	59.494	1,514	90.08	0.00	1	0	64.512	1,445	93.23	1.035	3.5%	2.205
2013.25	56.947	1,258	71.61	0.00	0	0	64.577	1,205	77.80	1.035	3.5%	2.130
2013.75	64.382	1,567	100.90	0.00	1	0	64.643	1,545	99.86	1.035	3.5%	2.058
2014.25	61.020	1,360	83.00	0.00	0	0	64.709	1,288	83.33	1.035	3.5%	1.989
2014.75	62.116	1,746	108.44	0.00	1	0	64.774	1,651	106.97	1.035	3.5%	1.921
2015.25	72.914	1,306	95.22	0.00	0	0	64.840	1,377	89.26	1.035	3.5%	1.857
2015.75	64.936	1,634	106.10	0.00	1	0	64.906	1,765	114.58	1.035	3.5%	1.794
2016.25	63.247	1,502	95.00	0.00	0	0	64.972	1,472	95.62	1.035	3.5%	1.733
2016.75	65.479	1,914	125.30	0.00	1	0	65.038	1,887	122.74	1.035	3.5%	1.675
2017.25	64.853	1,558	101.06	0.00	0	0	65.104	1,573	102.42	1.035	3.5%	1.618
2017.75	64.814	1,945	126.07	0.00	1	0	65.170	2,017	131.47	1.035	3.5%	1.563
2018.25	65.925	1,712	112.83	0.00	0	0	65.236	1,682	109.71	1.035	3.5%	1.511
2018.75	65.179	2,116	137.92	0.00	1	0	65.303	2,157	140.83	1.035	3.5%	1.460
2019.25	65.380	1,766	115.49	0.00	0	0	65.369	1,798	117.52	1.035	3.5%	1.410
2019.75	68.104	2,292	156.06	0.00	1	0	65.436	2,305	150.85	1.035	3.5%	1.363
2020.25	53.829	1,922	103.47	(25.81)	0	0	55.436	1,922	106.54	1.035	3.5%	1.317
2020.75	62.159	2,400	149.17	(24.73)	1	0	55.883	2,464	137.71	1.035	3.5%	1.272
2021.25	51.863	2,061	106.89	(24.45)	0	0	56.040	2,054	115.12	1.035	3.5%	1.229
2021.75	61.645	2,594	159.91	0.00	1	0	65.702	2,634	173.08	1.035	3.5%	1.188
2022.25	65.866	2,381	156.80	(1.69)	0	0	65.055	2,196	142.87	1.035	3.5%	1.147
2022.75	71.059	3,567	253.48	0.00	1	1	65.836	3,446	226.90	1.035	3.5%	1.109
2023.25	61.514	2,689	165.41	0.00	0	1	65.902	2,873	189.34	1.035	3.5%	1.071
2023.75	69.736	3,922	273.51	0.00	1	1	65.969	3,684	243.05	1.035	3.5%	1.035
2024.25	63.219	2,978	188.29	0.00	0	1	66.036	3,071	202.82			1.000

		Implied Loss Cost		
		Frequency Model	Severity Model	Model
A.	Intercept	0.078	(127.222)	(134.052)
B.	Time	0.002	0.067	0.069
C.	Mobility	0.006		0.006
D.	Seasonality		0.215	0.215
E.	Inflation Scalar		0.202	0.202

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: All Perils
Data as of 30 Jun 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	Inflation Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Apr 2024
2014.25	63.221	3,591	227.01	0.00	0	0	67.056	3,621	242.78	1.034	3.4%	1.938
2014.75	64.641	3,849	248.81	0.00	0	0	68.058	3,687	250.95	1.034	3.4%	1.875
2015.25	80.708	3,518	283.91	0.00	0	0	69.076	3,755	259.39	1.034	3.4%	1.814
2015.75	65.692	3,742	245.84	0.00	0	0	70.109	3,824	268.12	1.034	3.4%	1.755
2016.25	67.034	3,843	257.59	0.00	0	0	71.157	3,895	277.14	1.034	3.4%	1.698
2016.75	72.161	4,487	323.79	0.00	0	0	72.221	3,966	286.46	1.034	3.4%	1.643
2017.25	71.317	4,121	293.87	0.00	0	0	73.301	4,039	296.10	1.034	3.4%	1.589
2017.75	78.813	4,480	353.11	0.00	0	0	74.397	4,114	306.06	1.034	3.4%	1.538
2018.25	75.177	4,168	313.31	0.00	0	0	75.510	4,190	316.36	1.034	3.4%	1.487
2018.75	78.411	4,589	359.83	0.00	0	0	76.639	4,267	327.00	1.034	3.4%	1.439
2019.25	75.610	4,447	336.22	0.00	0	0	77.785	4,345	338.00	1.034	3.4%	1.392
2019.75	78.946	4,612	364.06	0.00	0	0	78.948	4,425	349.38	1.034	3.4%	1.347
2020.25	57.589	4,472	257.55	(25.81)	0	0	59.256	4,507	267.06	1.034	3.4%	1.303
2020.75	67.930	4,196	285.04	(24.73)	0	0	60.909	4,590	279.57	1.034	3.4%	1.261
2021.25	57.364	3,999	229.39	(24.45)	0	0	62.020	4,674	289.91	1.034	3.4%	1.220
2021.75	74.524	4,901	365.28	0.00	0	1	74.552	4,761	354.91	1.034	3.4%	1.180
2022.25	71.877	4,979	357.84	(1.69)	0	1	74.188	4,848	359.68	1.034	3.4%	1.142
2022.75	79.091	5,609	443.60	0.00	1	1	76.798	5,756	442.08	1.034	3.4%	1.104
2023.25	73.126	5,740	419.78	0.00	1	1	77.947	5,862	456.95	1.034	3.4%	1.068
2023.75	82.428	6,332	521.91	0.00	1	1	79.112	5,970	472.32	1.034	3.4%	1.034
2024.25	82.360	6,009	494.89	0.00	1	1	80.295	6,080	488.21			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(55.586)	(65.321)	(127.815)
B.	Time	0.030	0.036	0.066
C.	Mobility	0.012		0.012
D.	Inflation Scalar		0.153	0.153
E.	New Normal	(0.117)		(0.117)



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