OliverWyman

NOVA SCOTIA COMMERCIAL VEHICLES

OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2023

September 26, 2024

CONTENTS

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 benchmark commercial vehicle loss trend rates.

We developed our analysis using insurance industry (industry) Nova Scotia commercial vehicles loss and expense experience as of December 31, 2023, reported to the General Insurance Statistical Agency (GISA).

1.2.   Actuarial Findings

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

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

Table 1: Selected Loss Cost Trends

Coverage	As of December 31, 2022	As of December 31, 2023
Bodily Injury	+7.0%	+6.9%
Property Damage	-4.0%	-1.9%
Direct Compensation Property Damage	+5.0%	+1.7%[1]
Accident Benefits	+1.0%	0.0%
Collision	+3.0%	-1.8%[2]
Comprehensive	+4.5%	+5.8%[3]
Specified Perils	+4.5%	+5.8%[4]
All Perils	+3.5%	+0.7%[5]

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

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[1] Our model includes a one-time increase of 23.9% at 2021-2 (coincident with the rise in inflation).
[2] Our model includes a one-time increase of 33.1% at 2021-2 (coincident with the rise in inflation).
[3] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[4] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).
[5] Our model includes a one-time increase of 22.1% at 2021-2 and a one-time increase of 9.2% at 2022-2.

We developed the estimates in this report in accordance with the applicable 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 to claimants who met the "minor injury" definition introduced with the Minor Injury Regulations.

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

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

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

2.2.   Bill 52 - Minor Injury Regulations Update

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

- The definition of "minor injury" was changed to be less complex and was 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 recommendation from the 2011 independent auto insurance review, Nova Scotia introduced a package of reforms with the goal of better coverage and more choice for Nova Scotians, while balancing fairness, stability and affordability.

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

Table 2: Change in Accident Benefit Limits

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

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

3.   Analysis – General discussion

3.1.   Data

The source for the exposures (number of vehicles), claim count and claim amount data that we analyze is the 2023-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2023) provided by GISA. This data includes the experience of all commercial vehicles in Nova Scotia. We refer to this data source as the AIX report.

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

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

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

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

- Paid Claim Amounts – claim payments made by an insurance company; includes payments that were made on claims that are now closed, as well as payments made on claims that are still open (referred to as partial payments).

- Case Reserves – an adjuster's estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

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

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

It is important to note two points about case reserves:

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

the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.

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

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

We estimate the final (ultimate) number and cost[6] of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"[7]), separately, through to December 31, 2023. 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.[8] In doing so, we consider the industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as they are not reported to GISA.

We estimate the industry actuarial reserve by applying "loss development factors" to the aggregated incurred claim amounts that are reported to GISA. We apply loss[9] development factors to estimate the actuarial reserve need, and hence the final claim cost, for each accident half-year through December 31, 2023, separately for each of the coverages.

We follow a similar approach (using claim count development factors) to estimate the final number of claims that will arise from events that have occurred by accident half-year through December 31, 2023, separately for each of the coverages.

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[6] 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.

[7] 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.

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

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

3.3.   Selection of Claim Count and Claim Amount Development Factors

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

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

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

The selection of development factors influences the selected loss trend rates.[10] As a result of the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[11] 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: Change in Estimates - Bodily Injury

	As of December 31, 2022			As of December 31, 2023		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$210.02	$60,924	3.45	$238.13	$68,240	3.49
2020	$242.26	$121,616	1.99	$235.58	$118,154	1.99
2021	$228.64	$78,434	2.92	$255.47	$89,409	2.86
2022	$234.86	$99,708	2.36	$250.08	$92,350	2.71
2023				$211.97	$84,928	2.50

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 6.9%.

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

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

Table 4: Change in Estimates- Property Damage

AY	As of December 31, 2022			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$17.73	$12,070	1.47	$17.57	$11,890	1.48
2020	$16.39	$12,042	1.36	$16.16	$11,855	1.36
2021	$29.74	$24,093	1.23	$37.56	$29,266	1.28
2022	$21.74	$17,120	1.27	$58.43	$42,563	1.37
2023				$23.52	$20,100	1.17

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 51.5%. This increase is mainly driven by the large increase in reported claim costs for 2022.

Table 5: Change in Estimates - Direct Compensation Property Damage

AY	As of December 31, 2022			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$83.44	$7,713	10.82	$83.48	$7,712	10.82
2020	$53.07	$6,665	7.96	$52.71	$6,598	7.99
2021	$70.59	$7,233	9.76	$71.26	$7,256	9.82
2022	$85.08	$9,662	8.81	$88.58	$10,004	8.85
2023				$88.34	$9,495	9.30

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 1.3%.

Table 5: Change in Estimates - Accident Benefits Total

AY	As of December 31, 2022			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$11.88	$6,491	1.83	$10.97	$6,076	1.81
2020	$24.18	$18,472	1.31	$37.55	$29,030	1.29
2021	$16.17	$9,422	1.72	$14.10	$8,034	1.76
2022	$23.69	$13,987	1.69	$22.17	$12,747	1.74
2023				$23.74	$14,457	1.64

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 11.7%.

Table 6: Change in Estimates - Collision

AY	As of December 31, 2022			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$158.91	$9,253	17.17	$158.91	$9,253	17.17
2020	$157.62	$10,794	14.60	$157.64	$10,750	14.66
2021	$165.13	$10,256	16.10	$166.49	$10,262	16.22
2022	$180.95	$10,194	17.75	$232.88	$13,239	17.59
2023				$223.99	$13,297	16.84

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 8.0%.

Table 7: Change in Estimates - Comprehensive

AY	As of December 31, 2022			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$113.71	$3,398	33.46	$113.71	$3,398	33.46
2020	$125.30	$4,076	30.74	$125.20	$4,072	30.75
2021	$129.26	$4,424	29.21	$129.89	$4,450	29.19
2022	$165.64	$4,169	39.73	$182.44	$4,674	39.03
2023				$228.23	$6,705	34.04

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 3.2%.

4. Loss Trend Rate Considerations

4.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[12] to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

4.2. Past Trend – Model Considerations

We take a data-based approach to estimate an appropriate past loss trend rate for each coverage; i.e., we consider the observed trend patterns based on our estimates of the Industry Nova Scotia ultimate claim frequency, claim severity, and loss cost[13] by accident year that we derive (as we discuss in Section 3.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters and scalar/level[14] change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends that occurred. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 5 of this report we present support for the past loss trend rate we select based on our review of the data and models presented for each coverage.

Time Period

In this review, we present and consider the claim experience by accident year, spanning the twenty-year period from 2004-1 to 2023-2. For each coverage, we consider models starting and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of the

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[12] 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.

[13] 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.

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

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

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

Weather / Unemployment

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

- GISA notes the July 2014 hurricane (Arthur) impact on comprehensive, all perils and specified perils.
- GISA notes the 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.

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

Reforms and Level Changes

The purpose of a reform parameter[15] is to isolate and, in a sense, 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.[16]

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

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

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

- We consider *p*-values less than 5% to be statistically "significant."

- The confidence interval presented corresponds to a 95% probability level range.

Other Considerations

In selecting past loss trend rates, we also consider:

- variance in results (i.e., changes in trends) based on different historical time periods;

- relationship of frequency and severity trend patterns; and

- uncertainty in the estimated values.

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 December 31, 2023, 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 many models that we consider, we do not discuss all the models presented in Appendix E.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[17] during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

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

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the "new-normal" (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 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

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

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 the post COVID-19 new normal during the prospective period in Section 4.3.

Inflation

Supply chain issues and pent-up consumer demand during the pandemic era resulted in an increase in inflation which has led to increased claim costs.[18] In the following figures we present the monthly consumer price index (left panel) and year-over year percentage change (right panel)[19] 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.

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

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

Figure 1: Consumer Price Index – All Items & Transportation
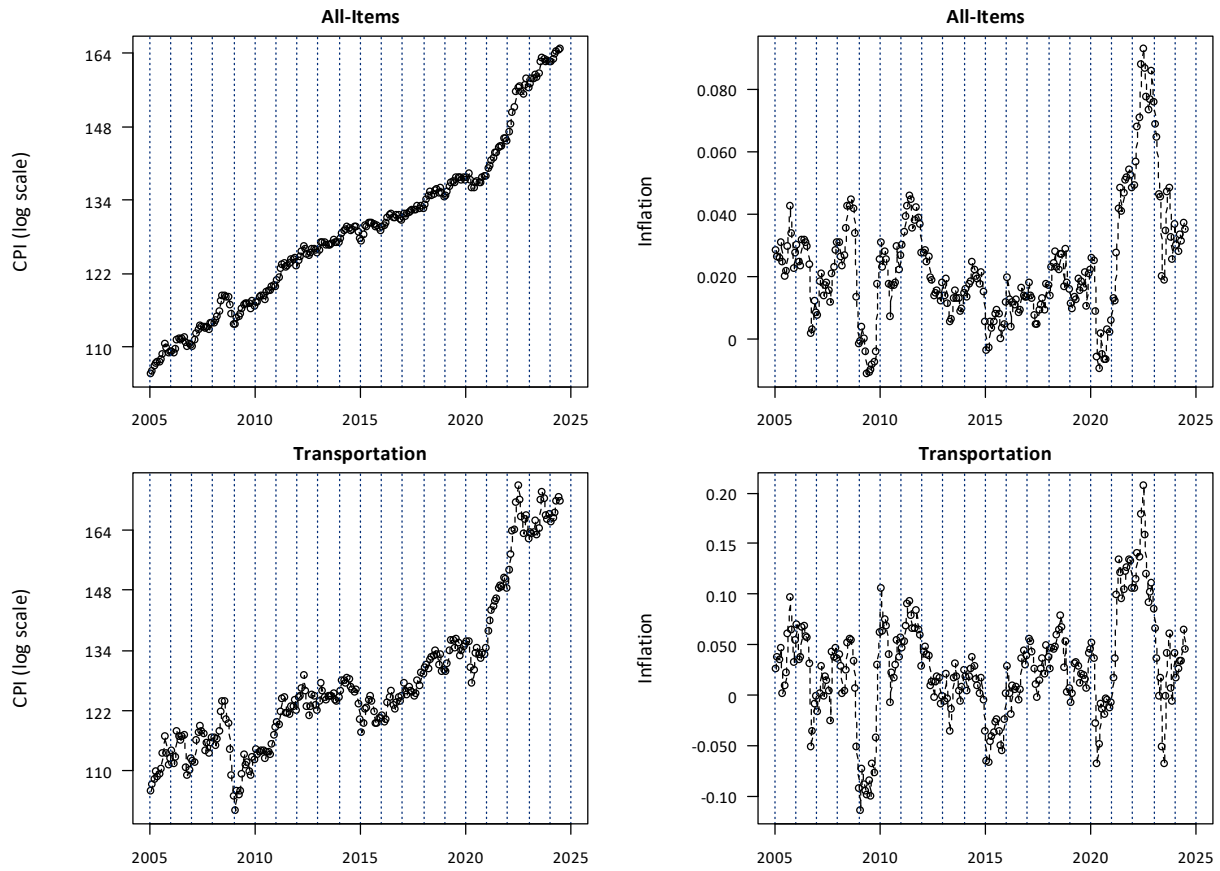
Figure 2[20]: Consumer Price Index – Purchase & Rental of Passenger Vehicles

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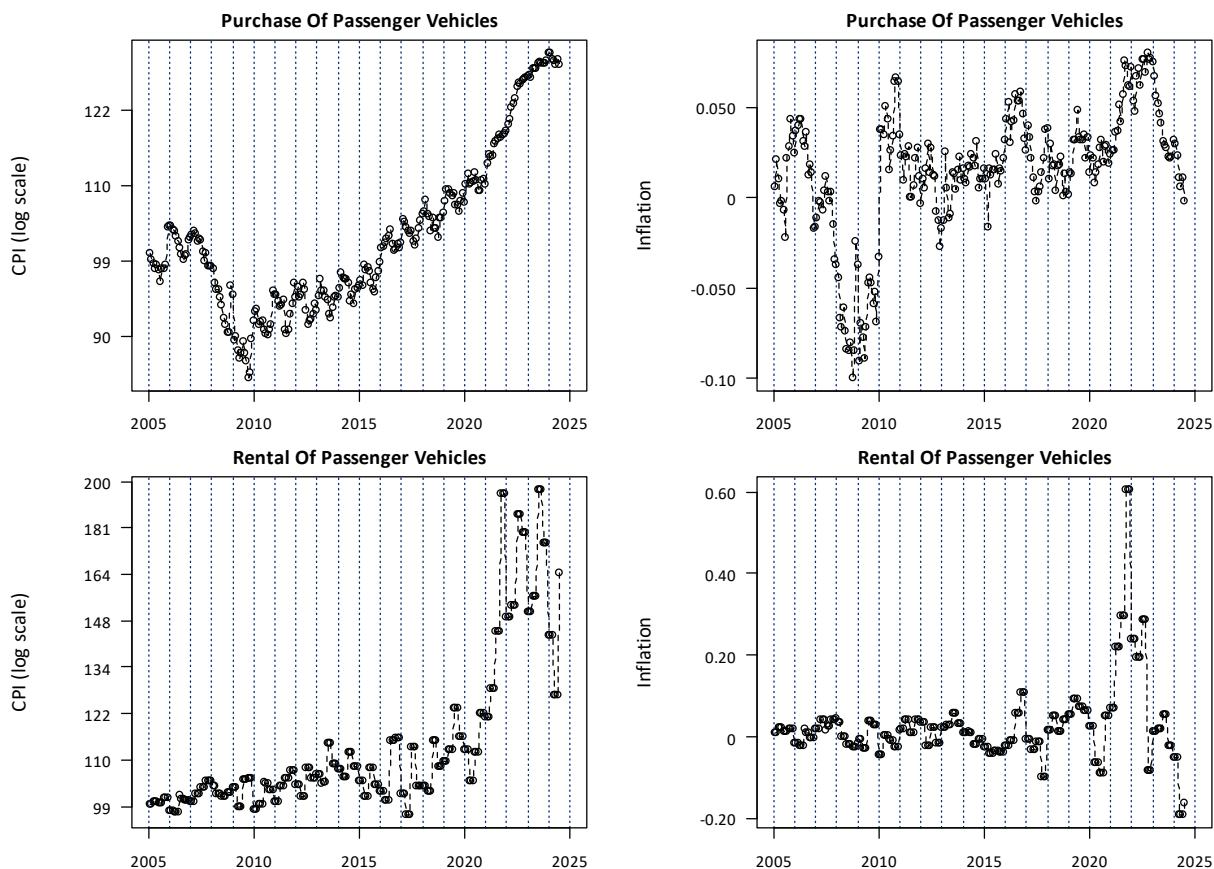
[20] Rental of passenger vehicles data is Canada-wide data, not Nova Scotia-only data.

Figure 3: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare
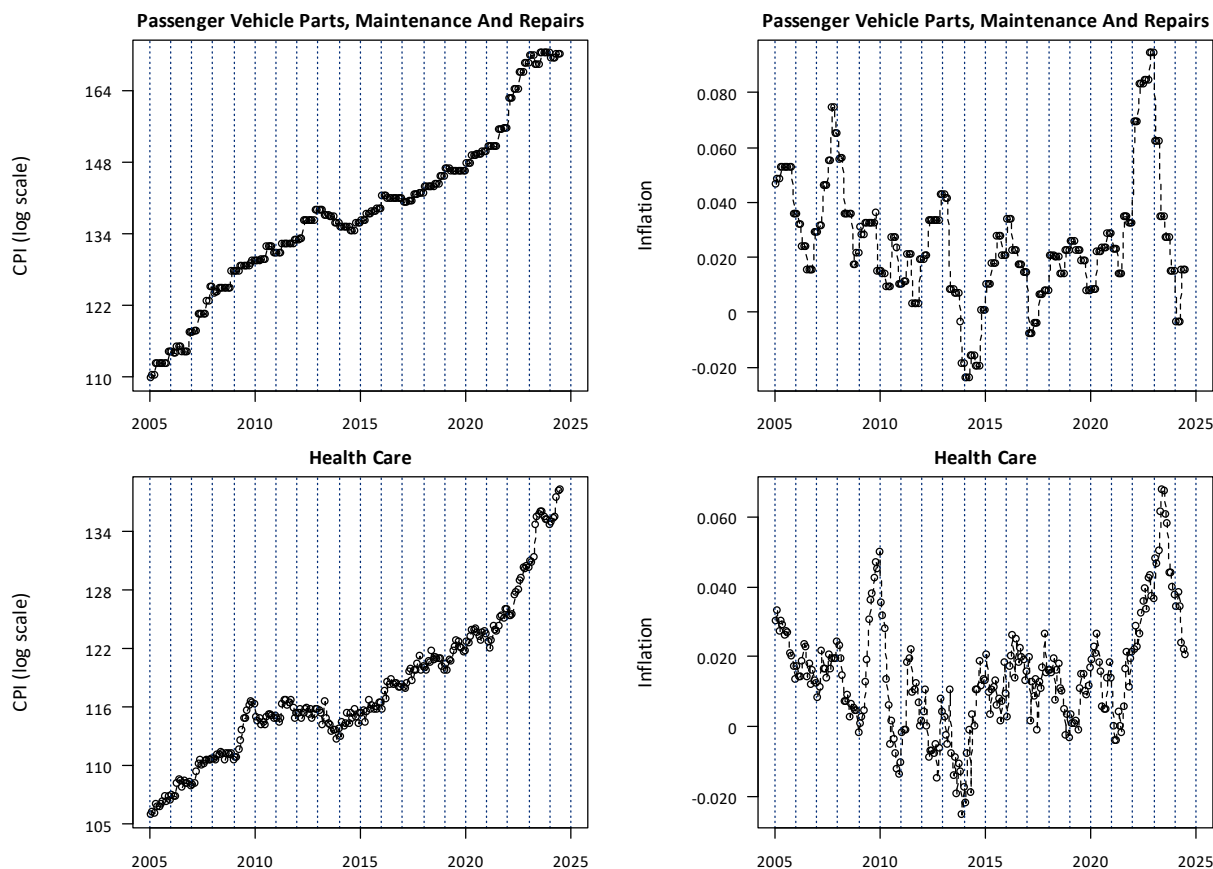
A review of the historical data points (as presented in the figures above) shows that subject to variability:

• 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, is showing signs of moderation.

• Inflationary pressures on Health Care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 4, the 2021-2 through 2022-2 DCPD, collision, and all perils severity and 2022-1 to 2023-2 comprehensive severity 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 produces larger claim costs for physical damage coverages[21] since

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

more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time.

We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for bodily injury, property damage, and accident benefits coverages.

As described in Section 4.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter 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.

- We recognize an alternative approach would be to include 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.[22]

- The Government of Canada has been raising 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. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.

- Assuming 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 early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 4.3 below.

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

Figure 4: Historical Severity by Coverage
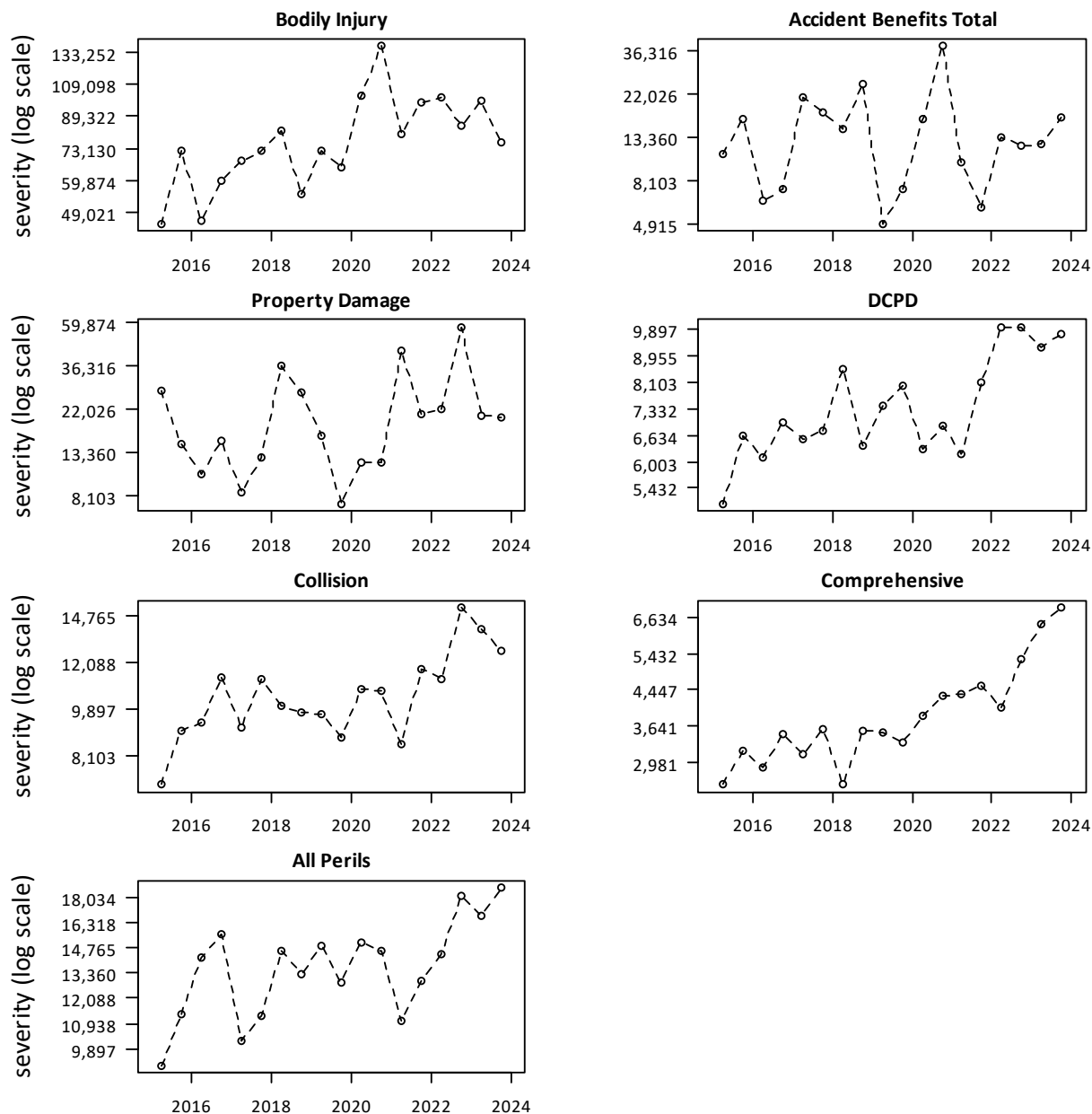
4.3.   Future Trend Considerations

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.

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 included in the regression (October 1, 2023, 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 and beyond). We discuss the issue of inflation in the context of the past and future trend rates below.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected because of the general shift toward a hybrid workplace.[23] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and 2022-2 through 2023-2 may serve as early indicators 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 consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 6 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate preliminary expectation for the prospective period.

Inflation

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2023, 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 2023).

As described in Section 4.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2023, via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 5[24] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 5, the IMF expects inflation to decrease in 2024 but remain above the Government's 2% target, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported CPI data as of March 2024.

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[23] 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.

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

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.

Figure 5: IMF Forecasted Inflation
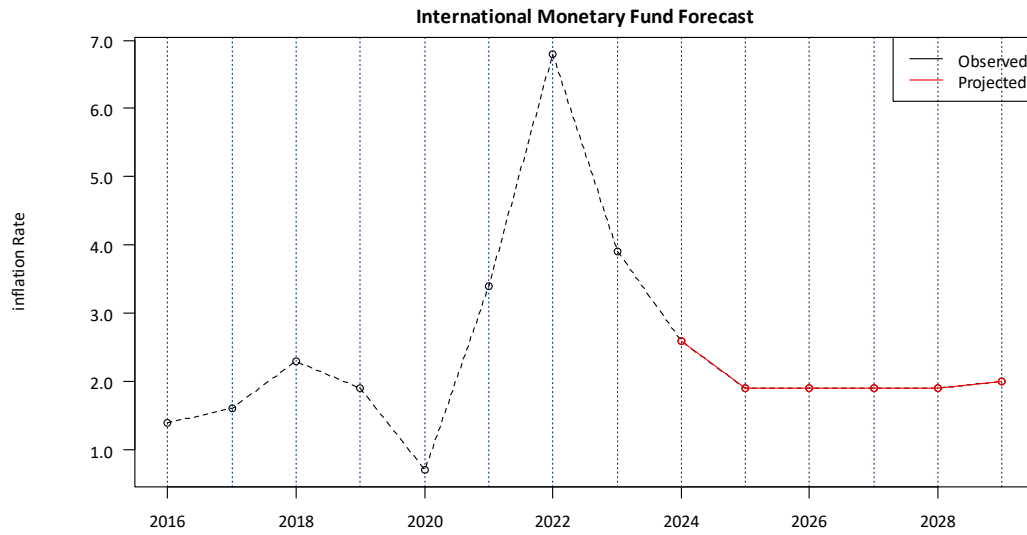
5.   Oliver Wyman Selected Trend Rates

5.1.   Bodily Injury

In Figure 6, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe some variance in the recent accident years.

Figure 6: Bodily Injury – Observed Loss Cost Experience
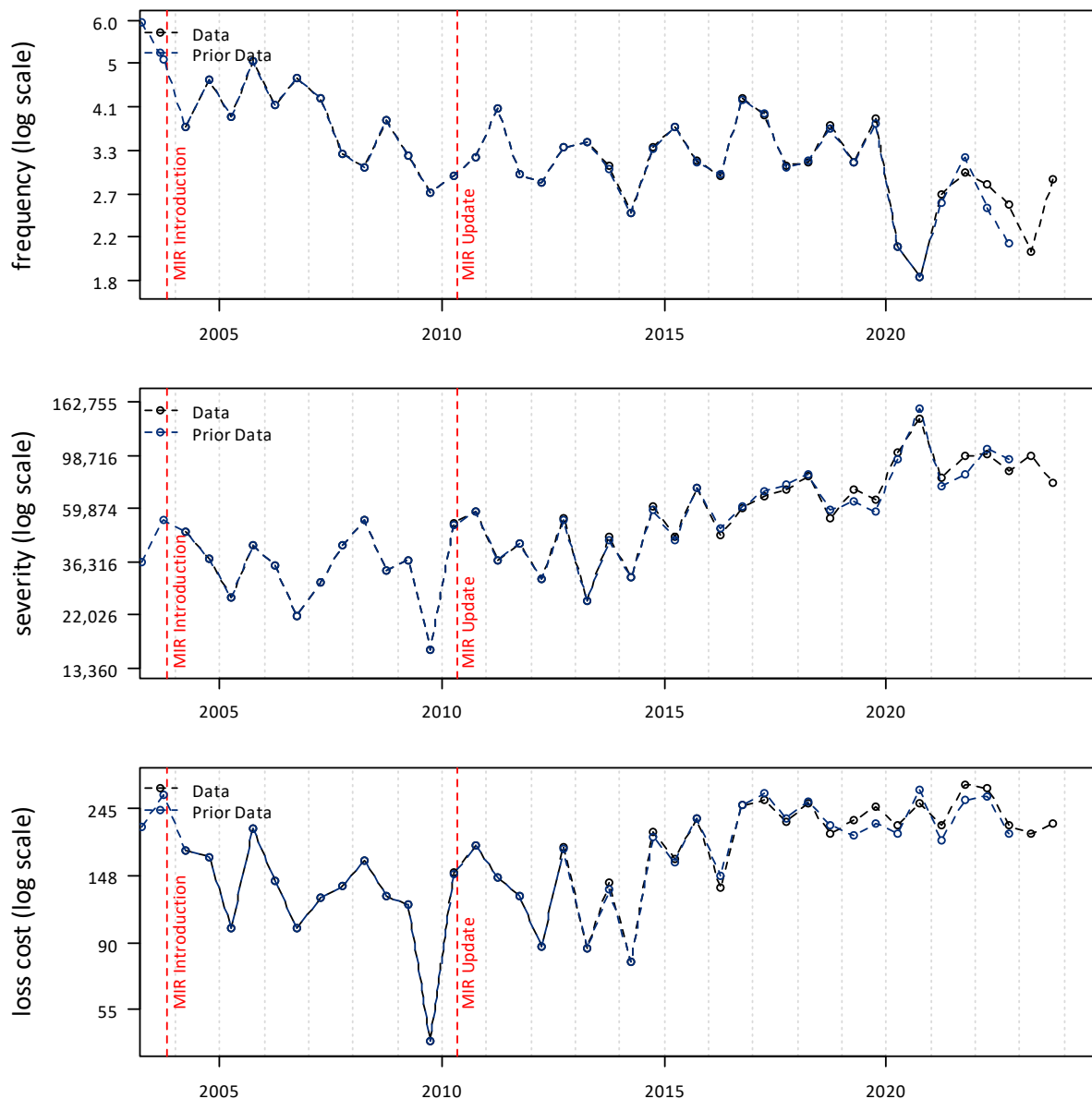
A review of the historical data points (as depicted in Figure 6) shows that subject to variability:

- Loss cost declined following the 2003 reforms, and other than the downward spike in 2009, appears to have remained relatively flat until 2014, after which an increasing pattern emerged over 2014 to 2016, followed by a relatively flat pattern.

- Severity has generally trended upward since 2006, including sharp spikes and drops in 2008 – 2010, and 2020.[25]

- Frequency exhibited a declining pattern following the 2003 reforms until 2009. Following 2009, subject to variability, frequency is relatively flat. Coincident with the COVID-19 pandemic, we observe a large decrease during 2020, with 2021 to 2023 higher than 2020, but remaining below pre-pandemic levels.

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

Possibly due to the low volume of data (approximately 180 claims per year since 2009) and the variability in the data (which is likely attributed to the low volume), there is no statistical evidence of Bill 52 having an impact on commercial vehicle claim costs - unlike the case for private passenger vehicles. As in our prior report, we include no explicit adjustment for Bill 52. Any change in claims cost for Bill 52 is implicitly included within our measured trend rates. In addition, we consider the trend rates after the 2003 reforms were introduced, due to the apparent change in trend pattern beginning in 2004.

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

We fit a frequency model to all accident half-years between 2015-1 and 2023-2, and include mobility (p = 0.000), and a 2021-2 new normal scalar (p = 0.005). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.602.

We fit a severity model to all accident half-years between 2015-1 and 2023-2, excluding 2020-2, and include only time (p = 0.001). The implied annual trend rate associated with our fitted severity model is +6.9%. The adjusted R-squared of our proposed severity model is 0.508.

In Figure 7, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +6.9%. The implied adjusted R-squared of the combined frequency and severity model is -0.267.

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,

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[25] We note the 2020 spike in severity may be the result of the increased level of volatility associated with the low volume of claims reported. The severity may not necessarily be a direct result of the COVID-19 pandemic, since, as noted, with fewer claims there is likely additional severity volatility. In addition, the immaturity of the 2020 accident year adds significant volatility.

rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.072).

The underfitting of the combined model for 2020-1 through 2021-1 is due to the spikes in observed severity (2020) and frequency (2021-1). Due to the significance of all variables 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 +6.9%.

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

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

Parameter	Coefficient	p.value	Adj.R2
Mobility	0.018	0	0.602
New Normal	-0.259	0.005	
Trend Rate	0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.067	0.001	0.508
Trend Rate	+6.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.035	0.384	-0.072
Mobility	0.004	0.589	
New Normal	-0.074	0.749	
Trend Rate	+3.6%		
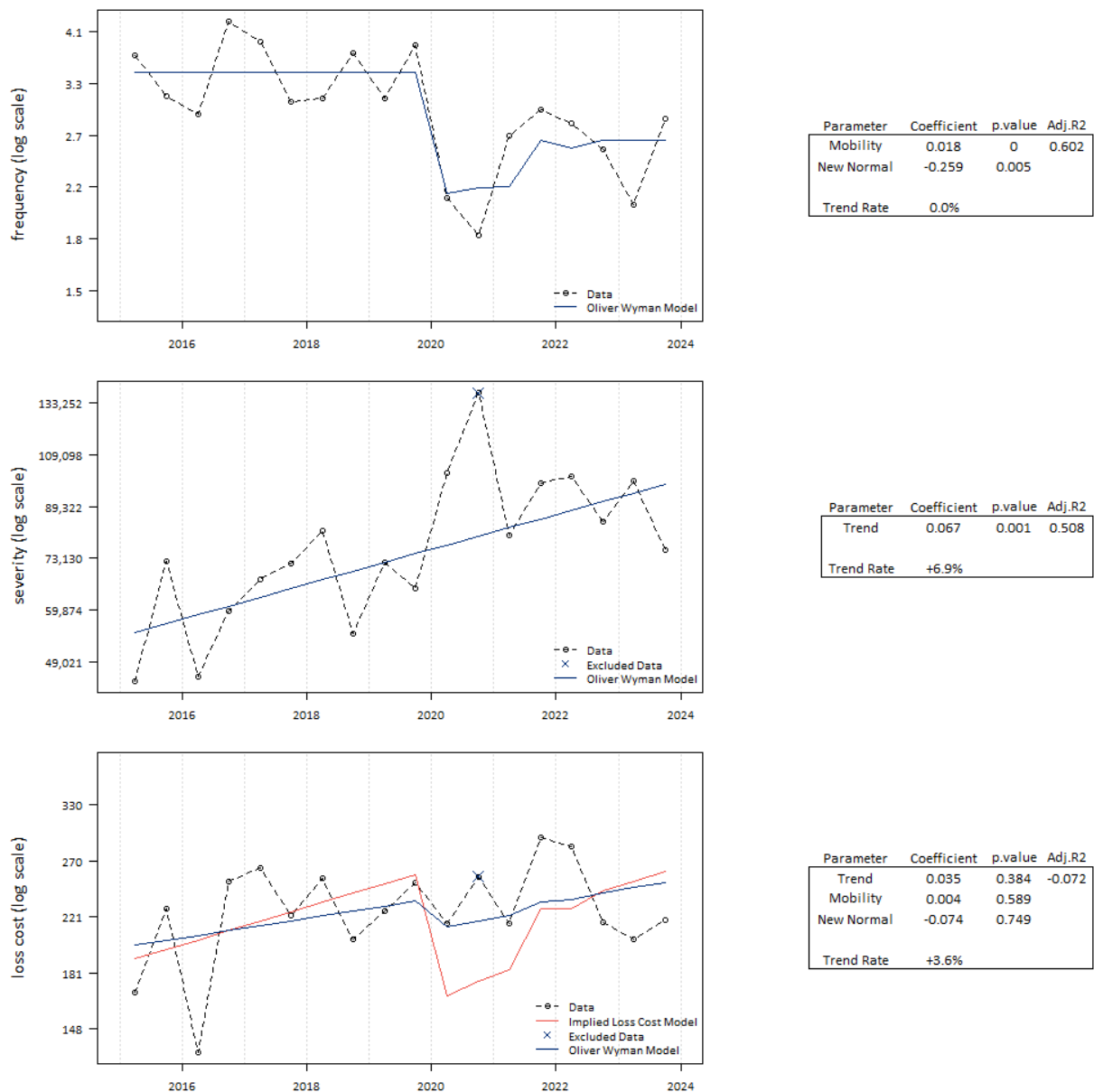
5.2.   Property Damage

In Figure 8, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe increases in our severity estimates after 2021.

Figure 8: Property Damage – Observed Loss Cost Experience
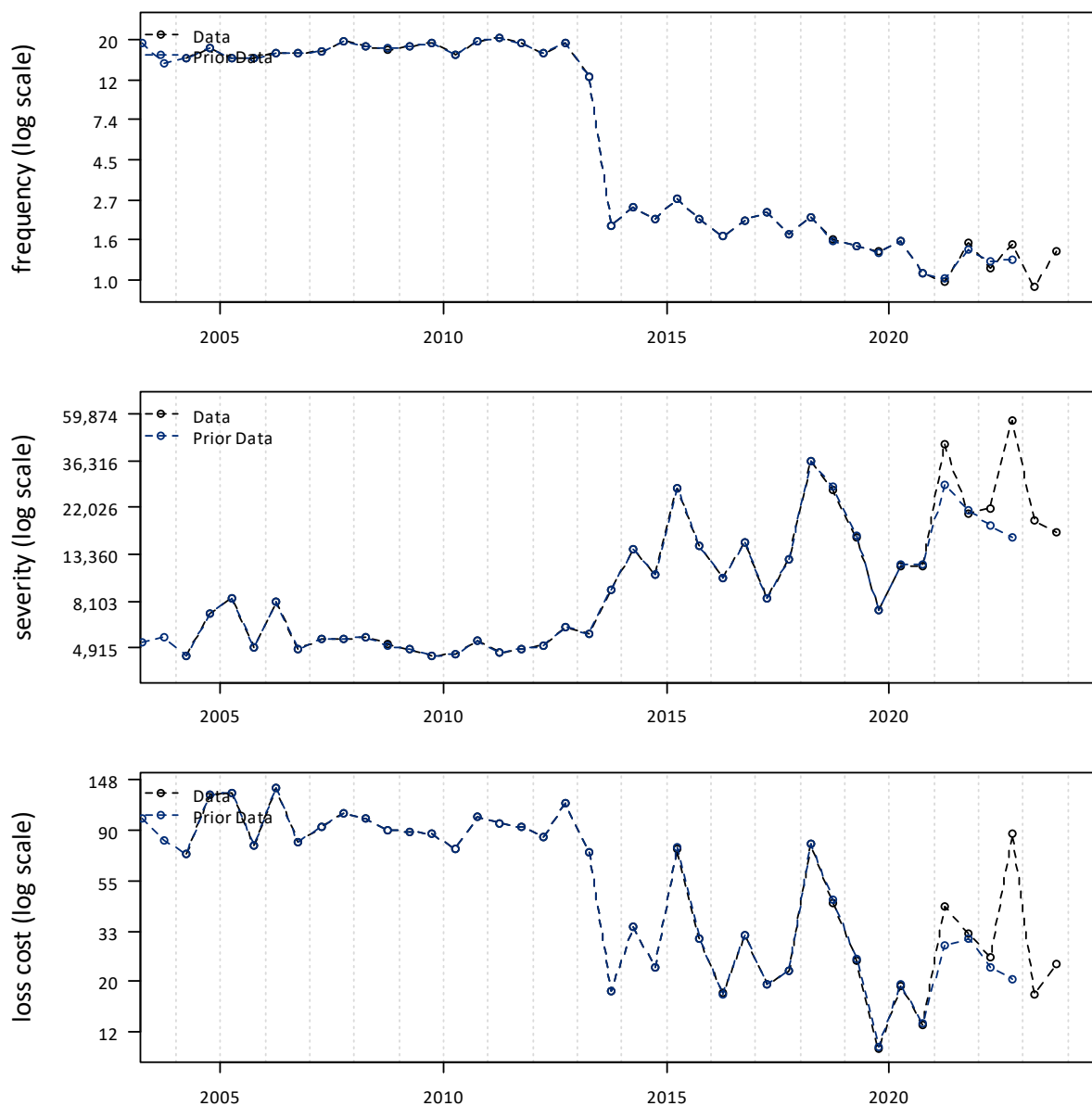
A review of the historical data points (as depicted in Figure 8) shows that subject to variability:

- Since the split between DCPD and property damage, the loss cost decreased significantly followed by loss cost volatility with a generally negative trend. (In Figure 8, data prior to April 2013 includes claims that would now be covered under DCPD, and after April 2013, only property damage.)

- Since the split between DCPD and property damage, the property damage severity has a steep upward trend and increased level of volatility.

- Since the split between DCPD and property damage, the property damage frequency has a negative trend. Other than slightly lower 2020-2 and 2021-1, there is no definitive impact of COVID-19.

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

We fit a frequency model to all accident half-years between 2014-1 and 2023-2, and include only time (p = 0.000). The implied annual trend rate associated with our fitted frequency model is -8.1%. The adjusted R-squared of our proposed frequency model is 0.645.

We fit a severity model to all accident half-years between 2014-1 and 2023-2, and include only time (p = 0.124). The implied annual trend rate associated with our fitted severity model is +6.7%. The adjusted R-squared of our proposed severity model is 0.078. The high *p*-value implies there is no discernable trend different than 0.0%.

In Figure 9, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.9%.[26] The implied adjusted R-squared of the combined frequency and severity model is -0.106.

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 (-0.045).

While acknowledging the high *p*-value for the severity model, visual inspection suggests a positive trend. As both the combined frequency and severity model and the direct loss cost model imply the same trend, so we select a loss cost trend rate of -1.9%.

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

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[26] = exp[-0.084 + 0.065] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.084	0	0.645
Trend Rate	-8.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.065	0.124	0.078
Trend Rate	+6.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.02	0.671	-0.045
Trend Rate	-1.9%		
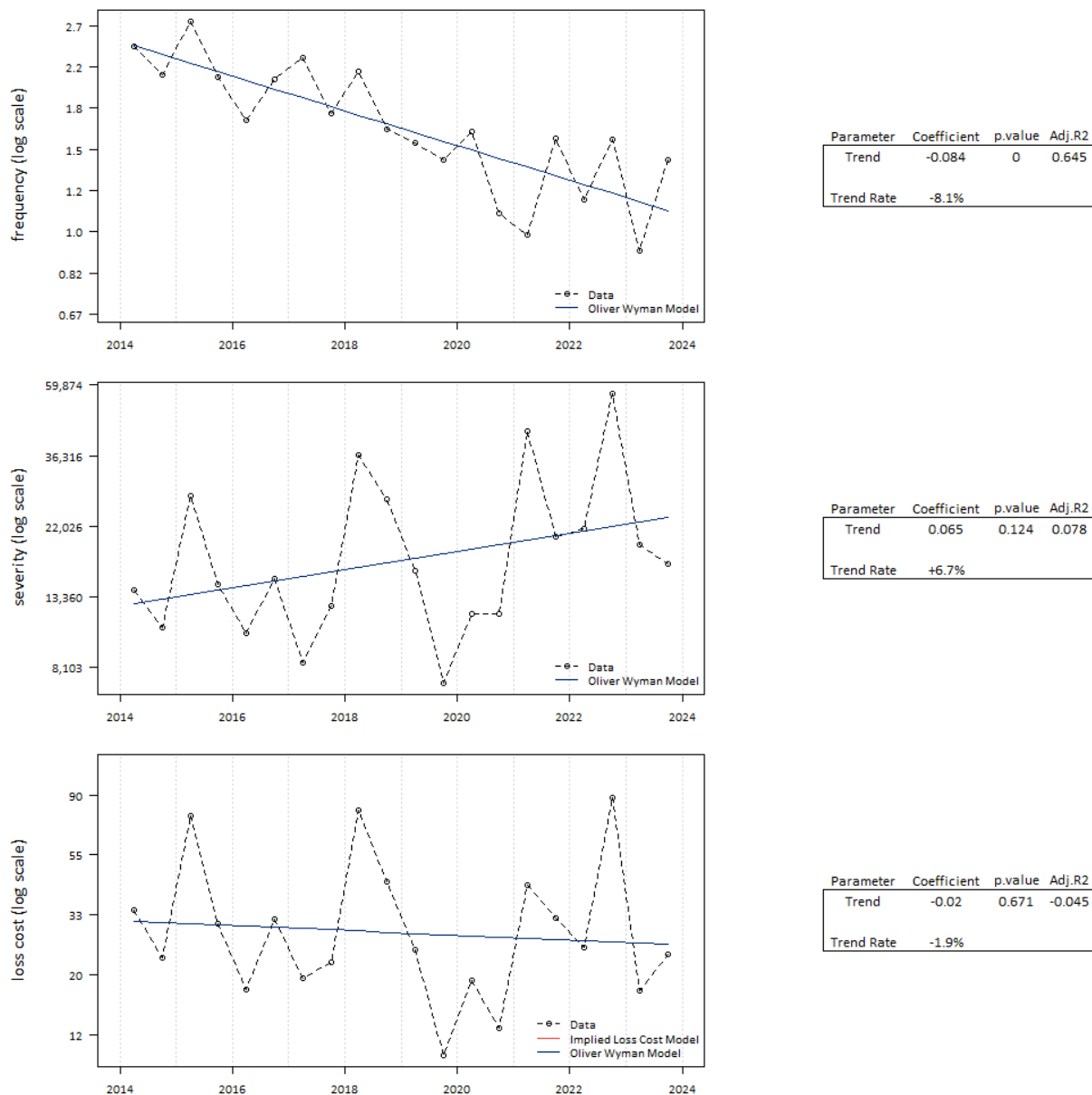
5.3.   Direct Compensation Property Damage

In Figure 10, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2013-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the 2022 severity estimates have increased slightly.

Figure 10: DCPD – Observed Loss Cost Experience
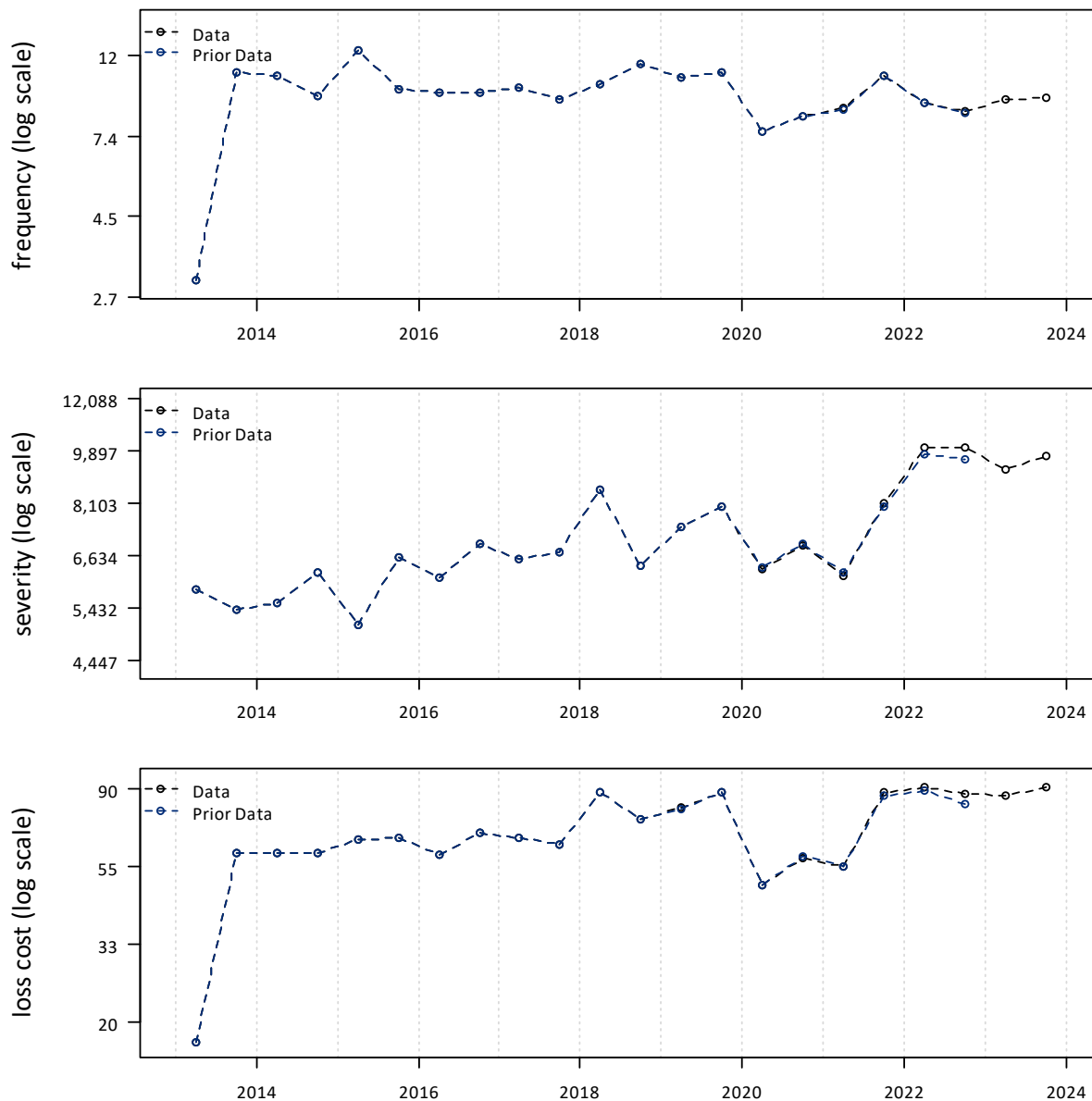
A review of the historical data points (as depicted in Figure 8) shows that subject to variability:

- Loss cost has generally exhibited an upward trend. We observe a large decrease during 2020 coincident with the COVID-19 pandemic. 2021 remained below pre-pandemic levels; 2022 returned to pre-pandemic levels.

- Severity has generally exhibited an upward trend with a steep rise in 2021-2 and 2022-1

- Frequency has exhibited a relatively flat trend. We observe a large decrease during 2020 and a moderate decrease during 2021 and 2022 coincident with the COVID-19 pandemic.

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

We fit a frequency model to all accident half-years between 2014-1 and 2023-2, and include time (p = 0.128), and mobility (p = 0.007). The implied annual trend rate associated with our fitted frequency model is -1.1%. The adjusted R-squared of our proposed frequency model is 0.421.

We fit a severity model to all accident half-years between 2014-1 and 2023-2, and include time (p = 0.044) and a 2021-2 inflation scalar (p = 0.024). The implied annual trend rate associated with our fitted severity model is +2.9%. The modelled scalar parameter corresponds to a 23.9%[27] increase in severity. The adjusted R-squared of our proposed severity model is 0.686.

In Figure 11, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.7%.[28] The implied adjusted R-squared of the combined frequency and severity model is 0.646.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a slightly higher adjusted R-squared (0.843).

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

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.7% and a one-time increase of 23.9% at 2021-2 (coincident with the rise in inflation). We note in our prior review, we selected a loss cost trend rate of +5.0% based on models ending in 2022. In our prior review, the high points in 2022 appeared to be the result of a higher trend rate. With the inclusion of 2023 data in this review, we now attribute this rise to a scalar increase as opposed to a higher trend rate.

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

---

[27] = exp[0.214] - 1
[28] = exp[-0.012 + 0.028] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.012	0.128	0.421
Mobility	0.007	0.007	
Trend Rate	-1.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.028	0.044	0.686
Inflation Scalar	0.214	0.024	
Trend Rate	+2.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.061	0	0.843
Mobility	0.019	0	
Inflation Scalar	-0.093	0.278	
Trend Rate	+6.3%		

5.4. Accident Benefits

In Figure 12, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe variability in our estimates for the more recent accident years.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience
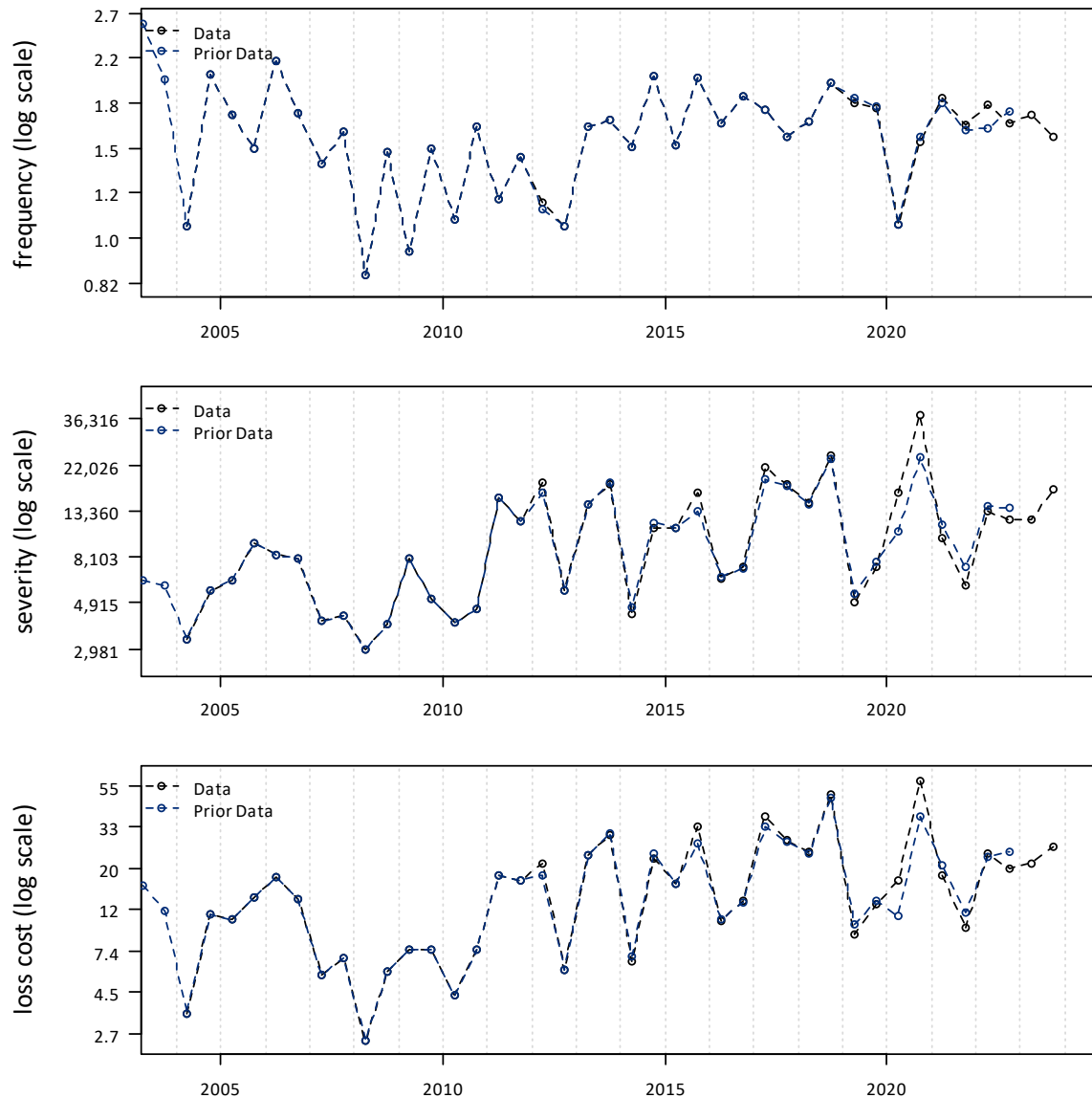
A review of the historical data points (as depicted in Figure 12) shows that subject to considerable variability:

- Loss cost experienced a rising pattern following the 2010 reforms with volatility.

- Severity experienced a large increase following the 2010 reforms and has been relatively flat since.

- Frequency declined through to the 2012 reforms, then lifted upward following the 2012 reforms and has been relatively flat since. We observe a large decrease during 2020 coincident with the COVID-19 pandemic, then a return to near pre-pandemic levels.

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

We fit a frequency model to all accident half-years between 2013-1 and 2023-2, and include time (p = 0.930) and mobility (p = 0.040). The implied annual trend rate associated with our fitted frequency model is +0.1%. The adjusted R-squared of our proposed frequency model is 0.133.

We fit a severity model to all accident half-years between 2013-1 and 2023-2, and include only time (p = 0.636). The implied annual trend rate associated with our fitted severity model is +1.8%. The adjusted R-squared of our proposed severity model is -0.038.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.9%.[29] The implied adjusted R-squared of the combined frequency and severity model is -0.152.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.061). The model also includes a counterintuitive mobility coefficient that results from the from the spike in severity in 2020.

While we find the mobility parameter is statistically significant in the frequency model, due to the poor fit of our models, we select a loss cost trend rate of +0.0%.

---

[29] = exp[0.001 + 0.018] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	0.001	0.93	0.133
Mobility	0.007	0.04	
Trend Rate	+0.1%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.018	0.636	-0.038
Trend Rate	+1.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.003	0.934	-0.061
Mobility	-0.012	0.422	
Trend Rate	+0.3%		
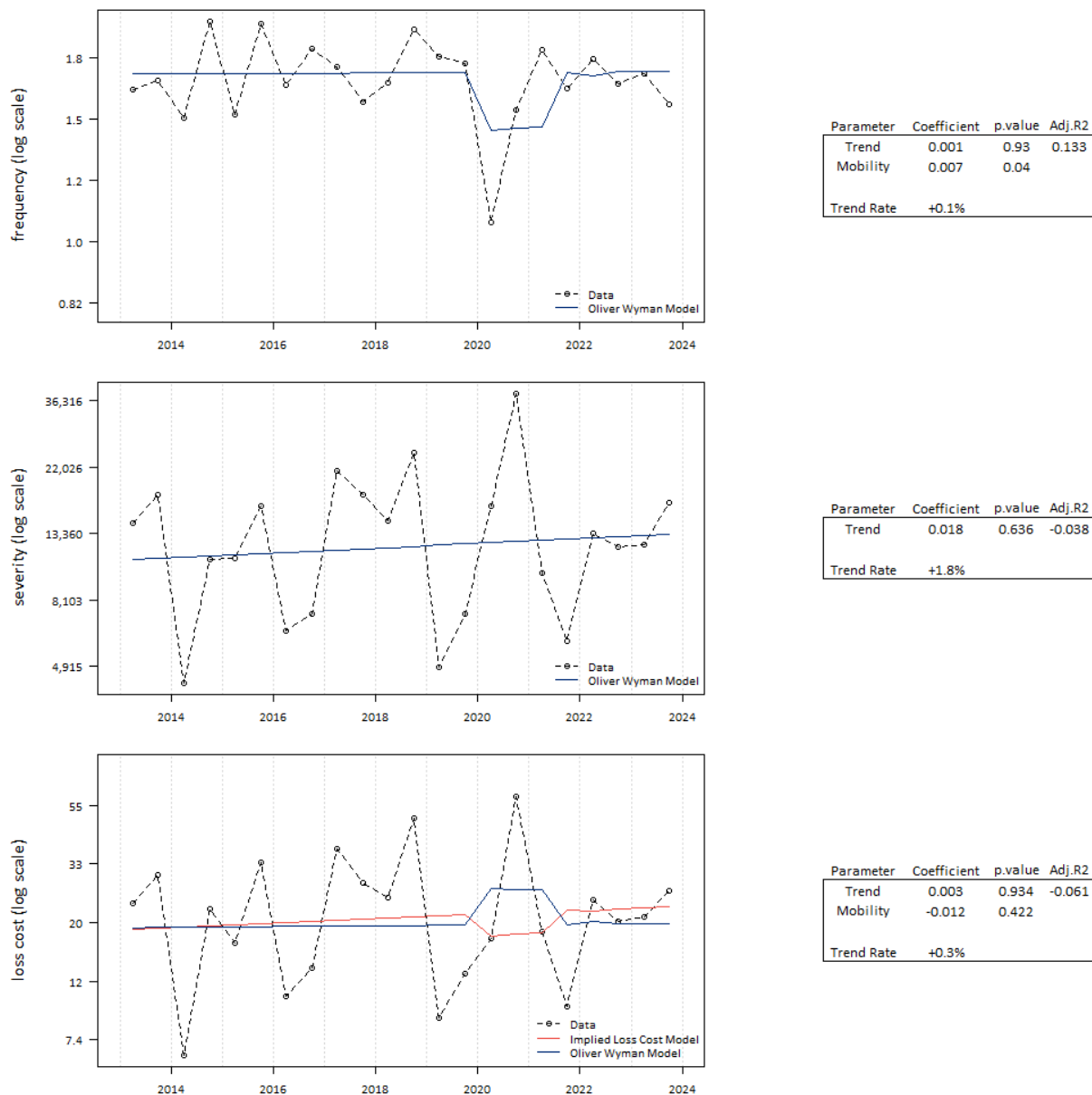
5.5. Collision

In Figure 14, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the 2022-2 severity and loss cost estimates have increased.

Figure 14: Collision – Observed Loss Cost Experience
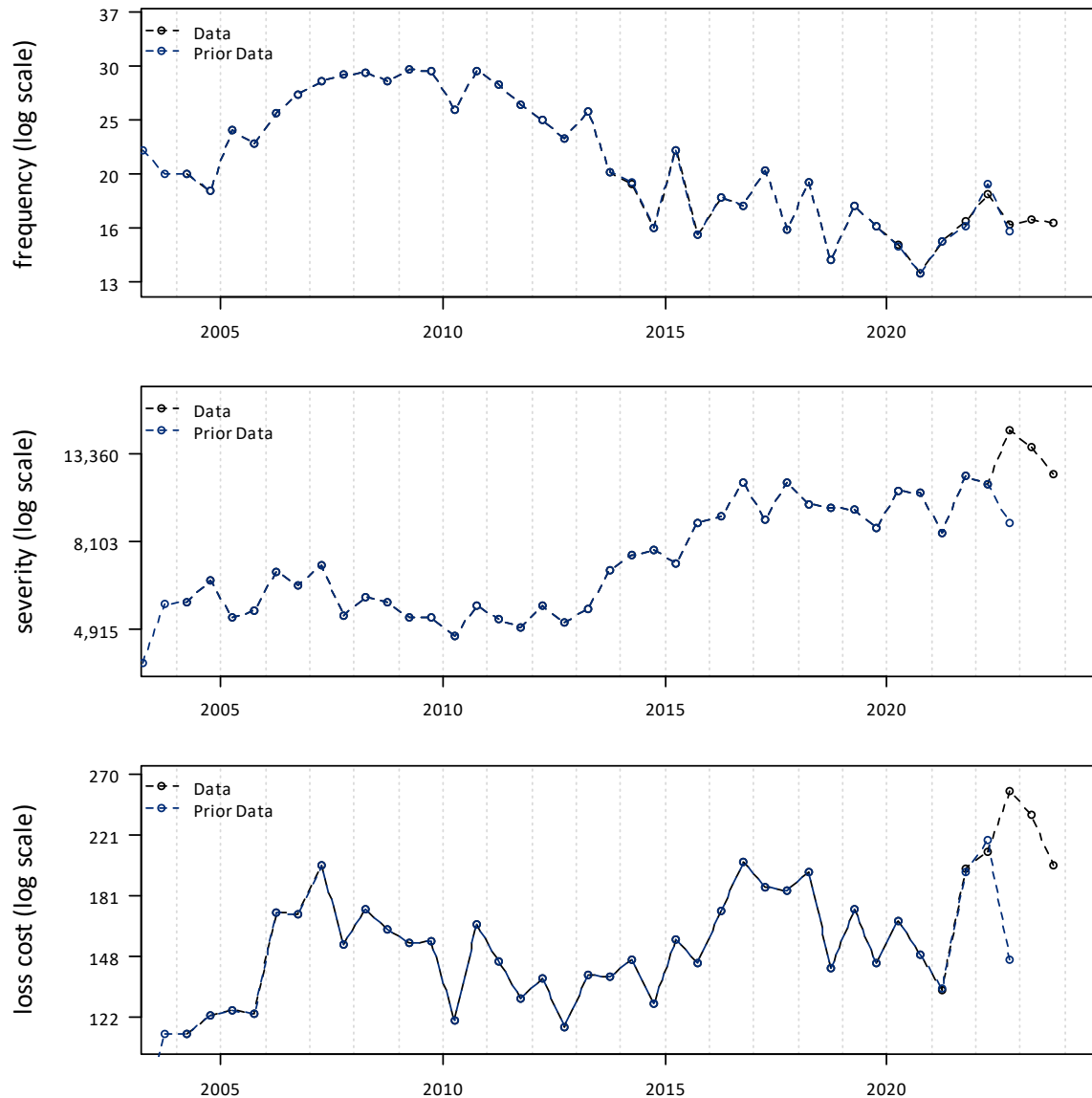
A review of the historical data points (as depicted in Figure 14) shows that subject to variability:

- Loss cost has exhibited both increasing and decreasing patterns, including two large consecutive increases in 2015 and 2016. Loss costs began to rise again beginning in 2021-2.

- Severity began increasing in 2011, including relatively large increases between 2013-2016 following the introduction of DCPD. Since 2016, the increasing pattern flattened until rising again beginning 2021-2.

- Frequency declined between 2009 and 2014, coinciding with introduction of DCPD, followed by a less steeply declining pattern through 2019. We observe a large decrease during 2020 and a

moderate decrease during 2021 coincident with the COVID-19 pandemic, with 2022 returning to pre-pandemic levels.

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

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

We fit a frequency model to all accident half-years between 2016-1 and 2023-2, excluding 2015-1, and include time (p = 0.324), and mobility (p = 0.023). The implied annual trend rate associated with our fitted frequency model is -0.9%. The adjusted R-squared of our proposed frequency model is 0.311.

We fit a severity model to all accident half-years between 2016-1 and 2023-2, and include time (p = 0.684) and a 2021-2 inflation scalar (p = 0.015). The implied annual trend rate associated with our fitted severity model is -0.8%. The modelled scalar parameter corresponds to a 33.1%[30] increase in severity. The adjusted R-squared of our proposed severity model is 0.509.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -1.8%[31]. The implied adjusted R-squared of the combined frequency and severity model is 0.563.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a slightly larger inflation scalar, and a slightly higher adjusted R-squared (0.615).

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

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -1.8% and a one-time increase of 33.1% at 2021-2 (coincident with the rise in inflation). We note in our prior review, we selected a loss cost trend rate of +3.0% based on models ending in 2022. In our prior review, the high points in 2022 appeared to be the result of a higher trend rate. With the inclusion of 2023 data in this review, we now attribute this rise to a scalar increase as opposed to a higher trend rate.

---

[30] = exp[0.286] - 1
[31] = exp[-0.009 + -0.009] - 1

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

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

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.009	0.324	0.311
Mobility	0.006	0.023	
Trend Rate	-0.9%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.009	0.684	0.509
Inflation Scalar	0.286	0.015	
Trend Rate	-0.8%		

Parameter	Coefficient	p.value	Adj.R2
Trend	-0.053	0.106	0.615
Mobility	0	0.935	
Inflation Scalar	0.481	0.01	
Trend Rate	-5.2%		
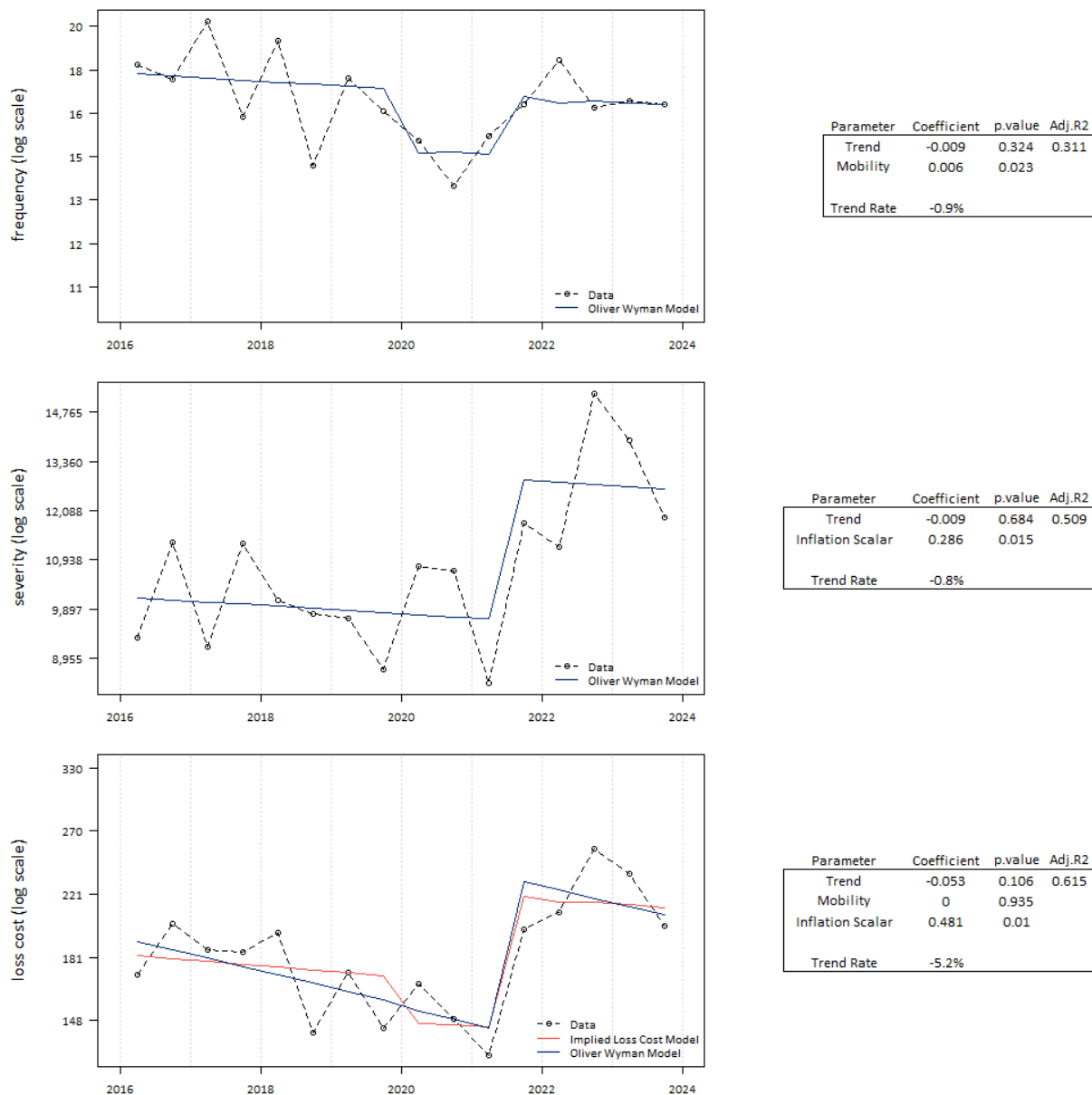
5.6. Comprehensive

In Figure 16, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe a slight increase to our 2022-2 severity estimate.

Figure 16: Comprehensive – Observed Loss Cost Experience
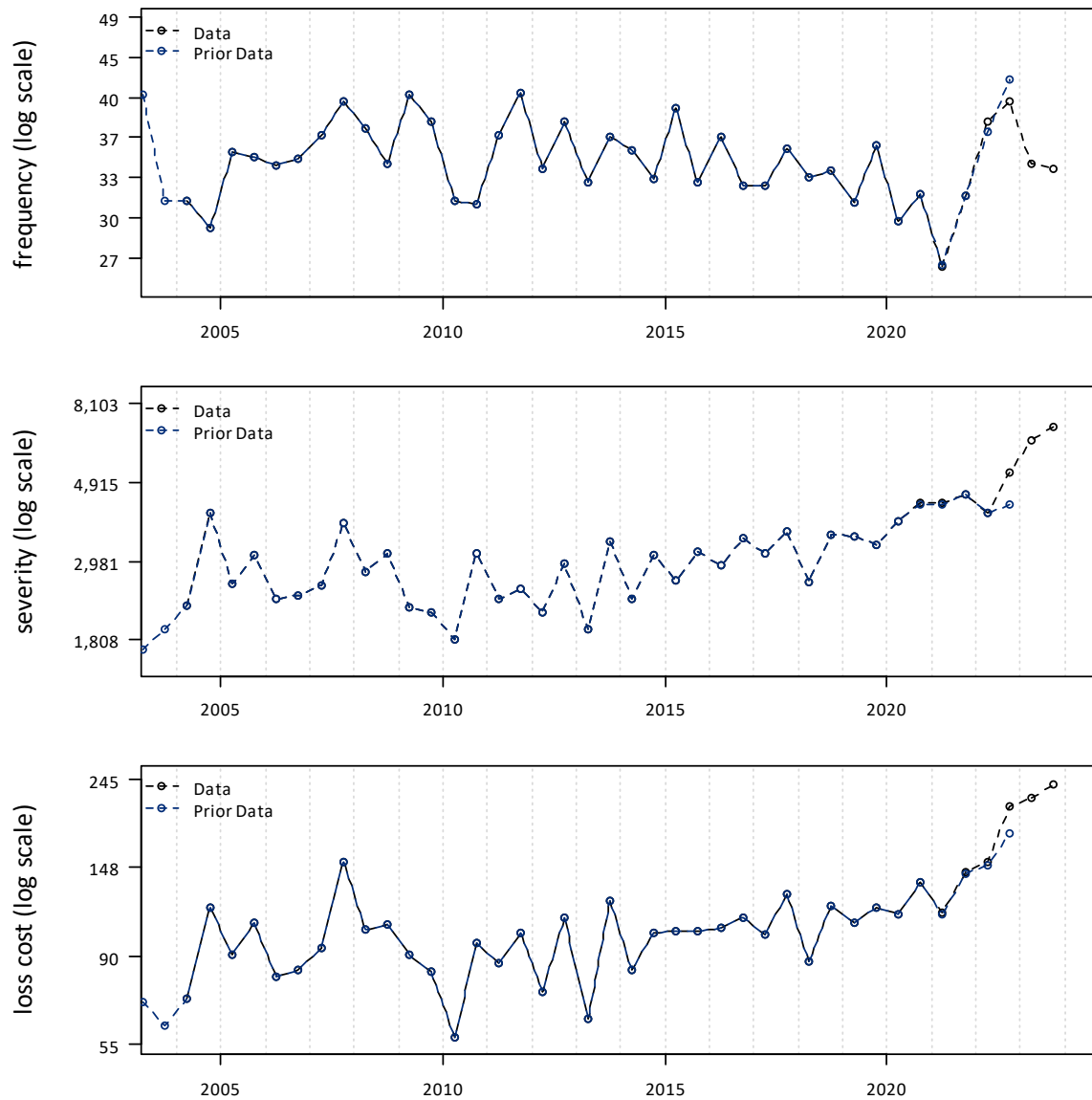
A review of the historical data points (as depicted in Figure 16) shows that subject to variability:

- Loss cost has been generally increasing since 2011, including a large rise in 2022.

- Severity has been increasing since 2009.

- Frequency has been relatively flat (slight downward trend) since 2007, including a downward spike in 2010. There is a modest decline in 2020 and 2021 that may or may not be associated with COVID-19 and a very steep rise in 2022 due to a number of weather-related events (particularly, Hurricane Fiona).

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

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, and include time (*p* = 0.982), and mobility (*p* = 0.004). The implied annual trend rate associated with our fitted frequency model is +0.0%. The adjusted R-squared of our proposed frequency model is 0.323.

We fit a severity model to all accident half-years between 2013-2 and 2023-2, and include time (*p* = 0.000), seasonality (*p* = 0.024), and a 2022-2 inflation scalar (*p* = 0.003). The implied annual trend rate associated with our fitted severity model is +5.7%. The modelled scalar parameter corresponds to a 33.8%[33] increase in severity. The adjusted R-squared of our proposed severity model is 0.856.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.8%[34]. The implied adjusted R-squared of the combined frequency and severity model is 0.837.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a slightly larger inflation scalar, and a slightly higher adjusted R-squared (0.862).

We observe a significant drop in loss cost due to the pandemic and rise due to inflation after inspection of the separate frequency and severity components. In the direct loss cost model, these effects appear confounded with one another, leading to a counterintuitive negative inflation scalar. The direct loss cost model struggles to separate the trend, pandemic, and inflation effects in such a short time period. Since the pandemic primarily affected frequency and inflation primarily affected severity, the frequency and severity models measure the pandemic and inflation effects separately, removing any confounding of these parameters on loss costs.
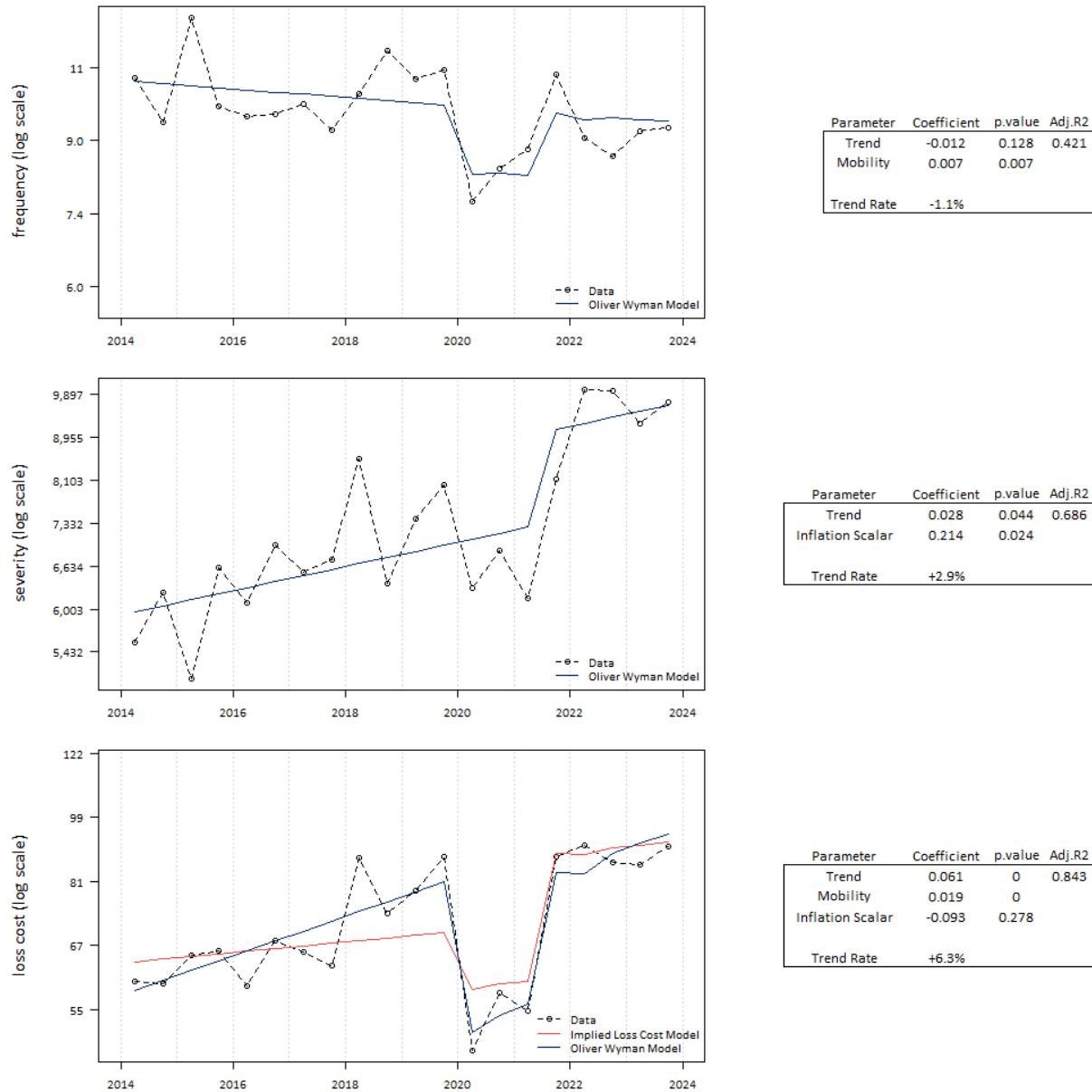
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +5.8% and a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).

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

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[33] = exp[0.292] - 1
[34] = exp[0.000 + 0.056] - 1

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

Parameter	Coefficient	p.value	Adj.R2
Trend	0	0.982	0.323
Mobility	0.007	0.004	
Trend Rate	+0.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.056	0	0.856
Seasonality	0.116	0.024	
Inflation Scalar	0.292	0.003	
Trend Rate	+5.7%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.042	0.002	0.862
Mobility	0.001	0.77	
Seasonality	0.124	0.018	
Inflation Scalar	0.43	0	
Trend Rate	+4.3%		
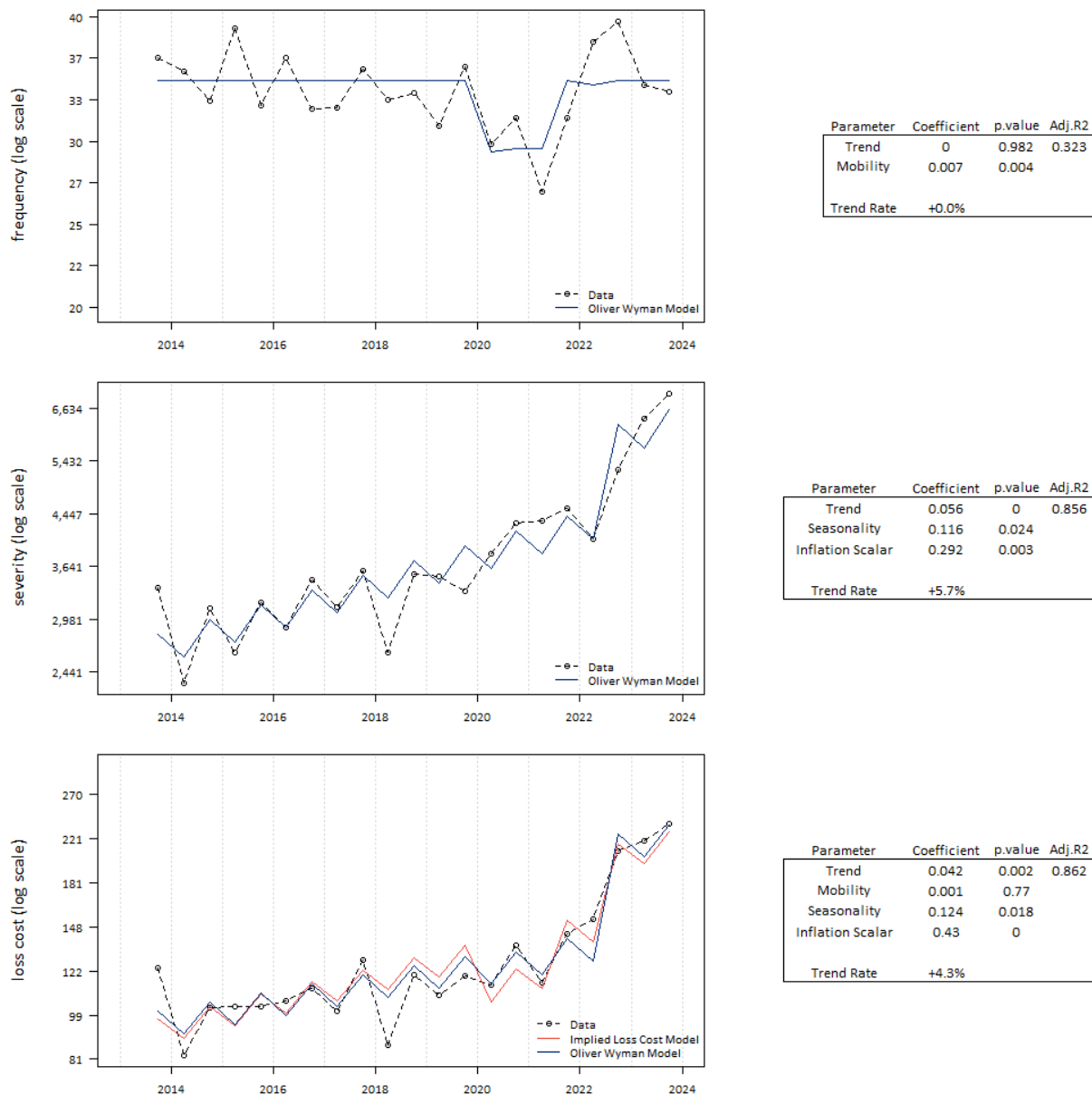
5.7. Specified Perils

For reasons of data volume and the nature of the coverage, we select the same past loss cost trend rate as we do for comprehensive, +5.8%.

5.8. All Perils

For reasons of data volume and the nature of the coverage, we select the past and future loss cost trend rate based on our selected values for collision and comprehensive, **+0.7%[36]** for the past and future (rounded). We also select a one-time increase of +22.1%[37] at 2021-2 and an additional one-time increase of +9.2%[38] at 2022-2.

5.9. Summary- All Coverages

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

Table 6: Selected Loss Cost Trends

Coverage	As of December 31, 2022	As of December 31, 2023
Bodily Injury	+7.0%	+6.9%
Property Damage	-4.0%	-1.9%
Direct Compensation Property Damage	+5.0%	+1.7%[39]
Accident Benefits	+1.0%	0.0%
Collision	+3.0%	-1.8%[40]
Comprehensive	+4.5%	+5.8%[41]
Specified Perils	+4.5%	+5.8%[42]
All Perils	+3.5%	+0.7%[43]

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[36] 2/3 weight to collision and 1/3 weight to comprehensive

[37] 2/3 * 33.1%

[38] 1/3 * 33.8% / (1 + 22.1%)

[39] Our model includes a one-time increase of 23.9% at 2021-2 (coincident with the rise in inflation).

[40] Our model includes a one-time increase of 33.1% at 2021-2 (coincident with the rise in inflation).

[41] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).

[42] Our model includes a one-time increase of 33.8% at 2022-2 (coincident with the rise in inflation).

[43] Our model includes a one-time increase of 22.1% at 2021-2 and a one-time increase of 9.2% at 2022-2.

6.   Impact of COVID-19

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 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. Claims frequency during the in-pandemic period (2020 through to 2022-1) would be expected to rise to the "new normal level" and claims frequency prior to the pandemic period would be expected to decline to the "new normal level."[44]

We observe some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2023-2; and consider this reflective of the post-pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2022-2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2023. 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 2022-2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[45] we discuss in Section 5 to bring the frequency of all accident years to a 2023-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.

- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[46]" included in the models that we discuss in Section 5.

- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage that was impacted by the pandemic. [48] Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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[44] For some coverages, no adjustment is needed.

[45] We do not include seasonality, mobility, or other scalars.

[46] Mobility and scalars, but not seasonality.

[48] 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.

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

Figure 18: Bodily Injury
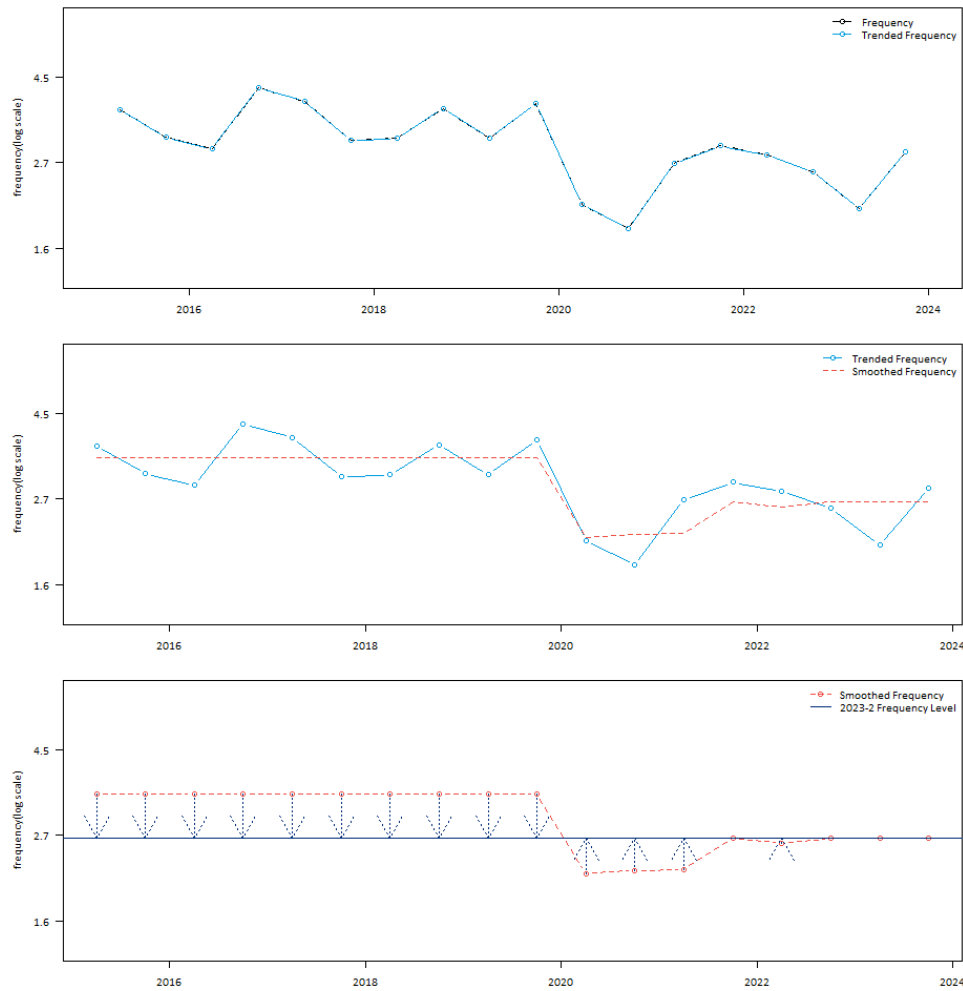
Table 7: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
201901	0.772
201902	0.772
202001	1.230
202002	1.206
202101	1.200
202102	1.000
202201	1.031
202202	1.000
202301	1.000
202302	1.000

Figure 19: Direct Compensation Property Damage
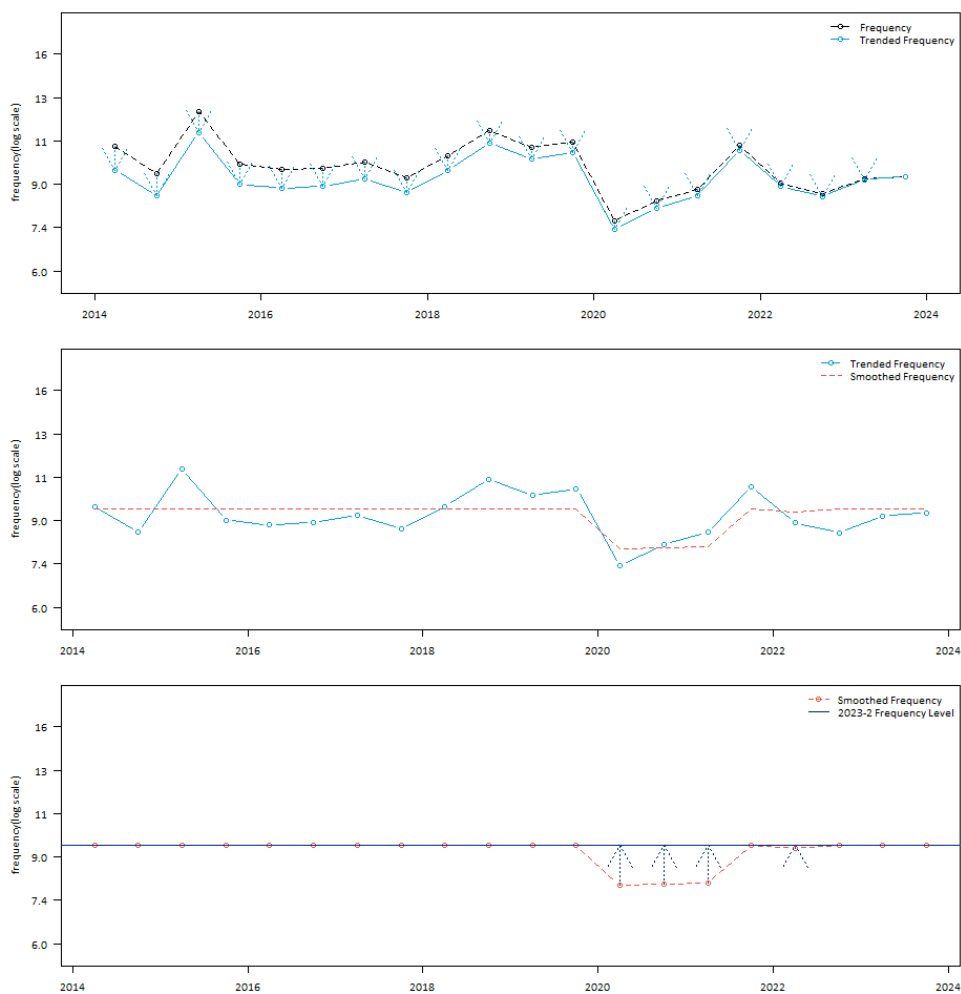
Table 8: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.204
202002	1.194
202101	1.192
202102	1.000
202201	1.012
202202	1.000
202301	1.000
202302	1.000

Figure 20: Accident Benefits
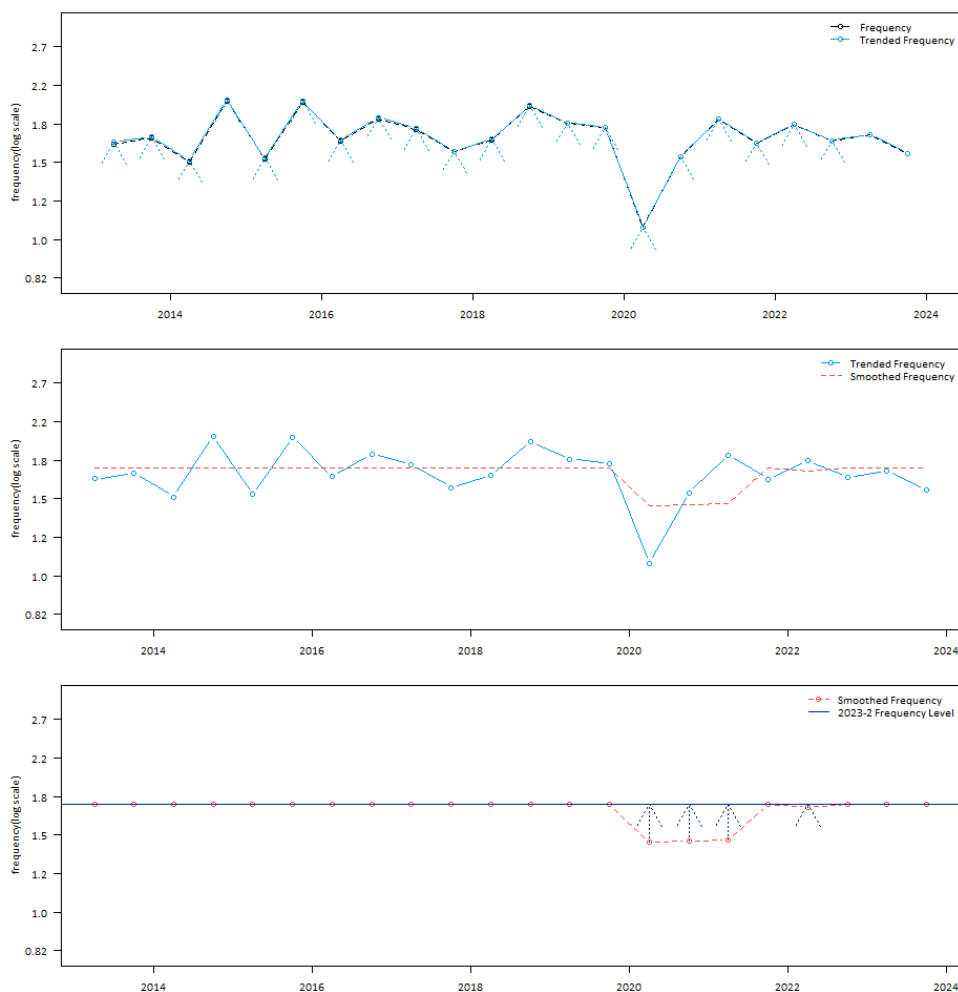
Table 9: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.216
202002	1.206
202101	1.203
202102	1.000
202201	1.013
202202	1.000
202301	1.000
202302	1.000

Figure 21: Collision
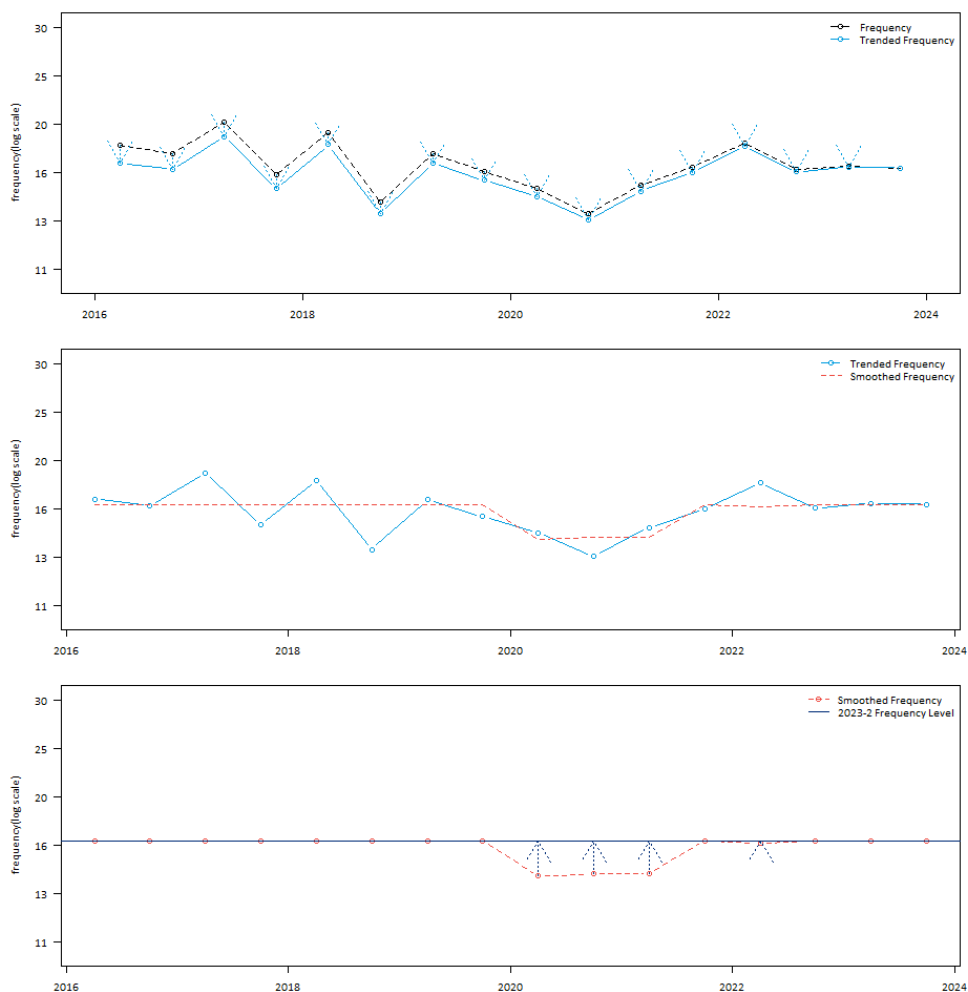
Table 10: Collision Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.155
202002	1.148
202101	1.146
202102	1.000
202201	1.009
202202	1.000
202301	1.000
202302	1.000

Figure 22: Comprehensive
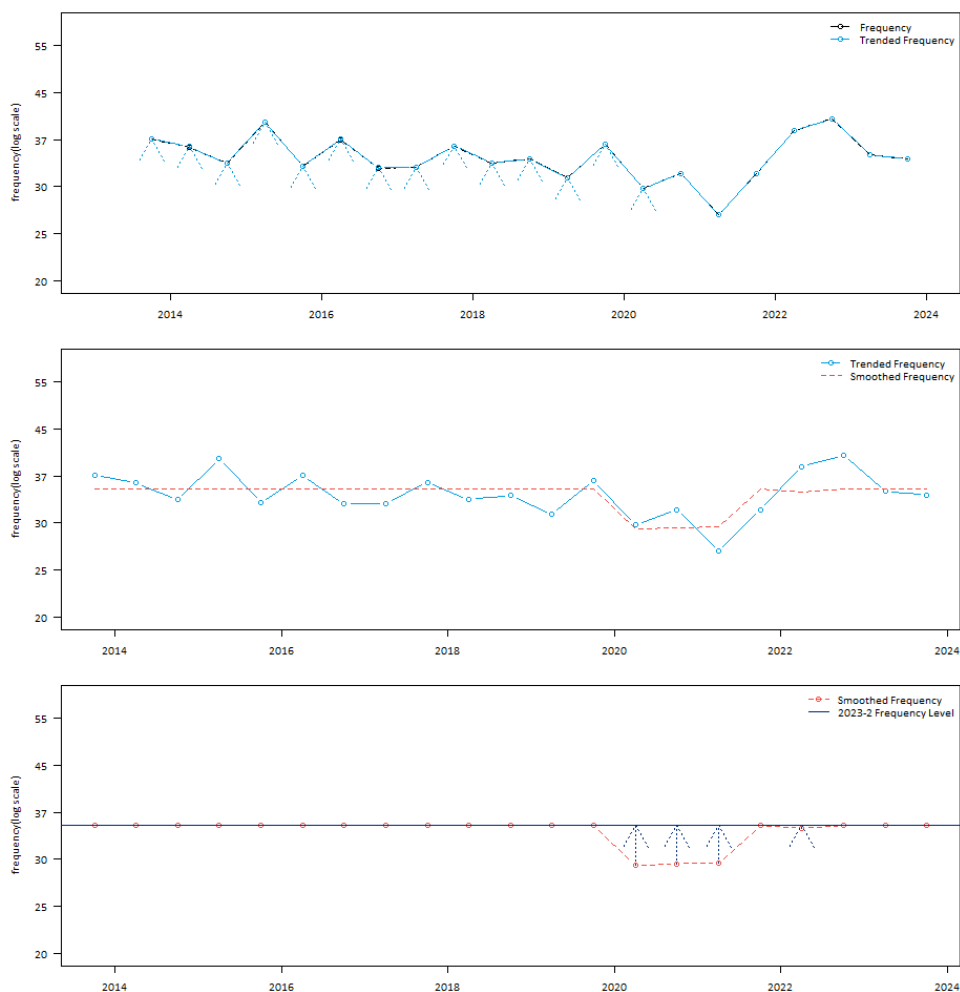
Table 11: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.184
202002	1.176
202101	1.173
202102	1.000
202201	1.011
202202	1.000
202301	1.000
202302	1.000

Figure 23: All Perils
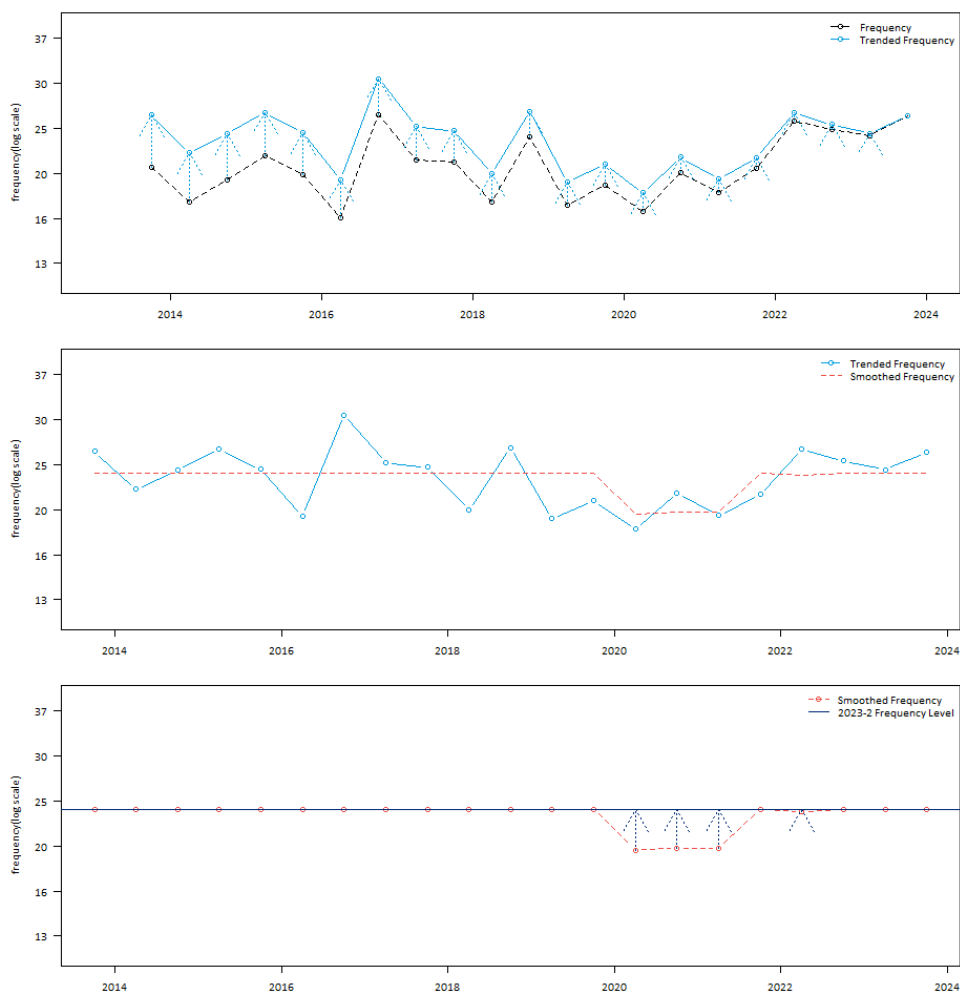
Table 12: Collision Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.198
202002	1.189
202101	1.187
202102	1.000
202201	1.012
202202	1.000
202301	1.000
202302	1.000

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- **Usage and Responsibility of Client** – Oliver Wyman prepared this report for the sole use of the Board for the stated purpose. This report includes important considerations, assumptions, and limitations and, as a result, is intended to be read and used only as a whole. This report may not be separated into, or distributed, in parts other than by the client to whom this report was issued, as needed, in the case of distribution to such client's directors, officers, or employees. All decisions in connection with the implementation or use of advice or recommendations contained in this report are the sole responsibility of the Board.

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

Appendix F: Summary of selected loss trend models

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Claim Count Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Selected Age-to-Ultimate Development Factors						
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	1.356	0.853	1.045	0.846	1.079	0.923	1.150
12	1.056	0.890	0.993	0.930	0.967	0.969	1.010
18	1.039	0.974	1.001	0.971	0.967	0.996	1.002
24	1.014	0.960	1.003	0.991	0.936	1.000	1.000
30	0.987	0.973	1.000	0.993	0.911	1.000	1.000
36	0.990	0.986	1.000	0.997	0.932	1.000	1.000
42	0.990	0.990	0.999	1.002	0.956	1.000	1.000
48	0.986	0.994	0.999	1.002	0.956	1.000	1.000
54	0.986	0.997	0.999	1.000	0.979	1.000	1.000
60	0.988	1.000	1.000	1.000	1.000	1.000	1.000
66	0.989	1.000	1.000	1.000	1.000	1.000	1.000
72	0.987	1.000	1.000	1.000	1.000	1.000	1.000
78	0.987	1.000	1.000	1.000	1.000	1.000	1.000
84	0.992	1.000	1.000	1.000	1.000	1.000	1.000
90	0.992	1.000	1.000	1.000	1.000	1.000	1.000
96	0.994	1.000	1.000	1.000	1.000	1.000	1.000
102	0.994	1.000	1.000	1.000	1.000	1.000	1.000
108	0.998	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Claim Count Development Selections
Data as of 31 Dec 2023

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

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
			Selected Age-to-Ultimate Development Factors				
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Third Party Liability - Direct Compensation	Accident Benefits - Total	Uninsured Auto	Collision	Comprehensive - Total
6	2.907	1.374	1.099	1.472	1.879	0.958	1.108
12	1.991	1.105	1.025	1.561	1.478	0.970	0.996
18	1.797	1.028	1.014	1.646	1.454	0.989	0.994
24	1.584	1.003	1.006	1.568	1.197	1.000	0.995
30	1.394	0.997	1.005	1.295	1.119	1.000	0.999
36	1.249	0.994	1.001	1.268	1.160	1.000	1.000
42	1.162	0.994	0.999	1.167	1.135	1.000	1.000
48	1.141	0.993	1.000	1.104	1.169	1.000	1.000
54	1.071	0.992	0.999	1.100	1.159	1.000	1.000
60	1.074	0.993	1.000	1.110	1.136	1.000	1.000
66	1.030	1.001	1.000	1.113	1.122	1.000	1.000
72	1.008	1.000	1.000	1.111	1.139	1.000	1.000
78	0.989	1.000	1.000	1.104	1.175	1.000	1.000
84	0.981	1.000	1.000	1.103	1.009	1.000	1.000
90	0.970	1.000	1.000	1.099	0.973	1.000	1.000
96	0.968	1.000	1.000	1.064	1.001	1.000	1.000
102	0.971	0.999	1.000	1.063	0.995	1.000	1.000
108	0.992	0.999	1.000	1.063	0.997	1.000	1.000
114	1.000	0.999	1.000	0.998	0.997	1.000	1.000
120	1.000	0.999	1.000	1.000	0.997	1.000	1.000
126	1.000	0.999	1.000	1.000	0.997	1.000	1.000
132	1.000	0.999	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Reported Incurred Claim Amount and ALAE Development Selections
Data as of 31 Dec 2023

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

Province of Nova Scotia
Third Party Liability - Bodily Injury
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

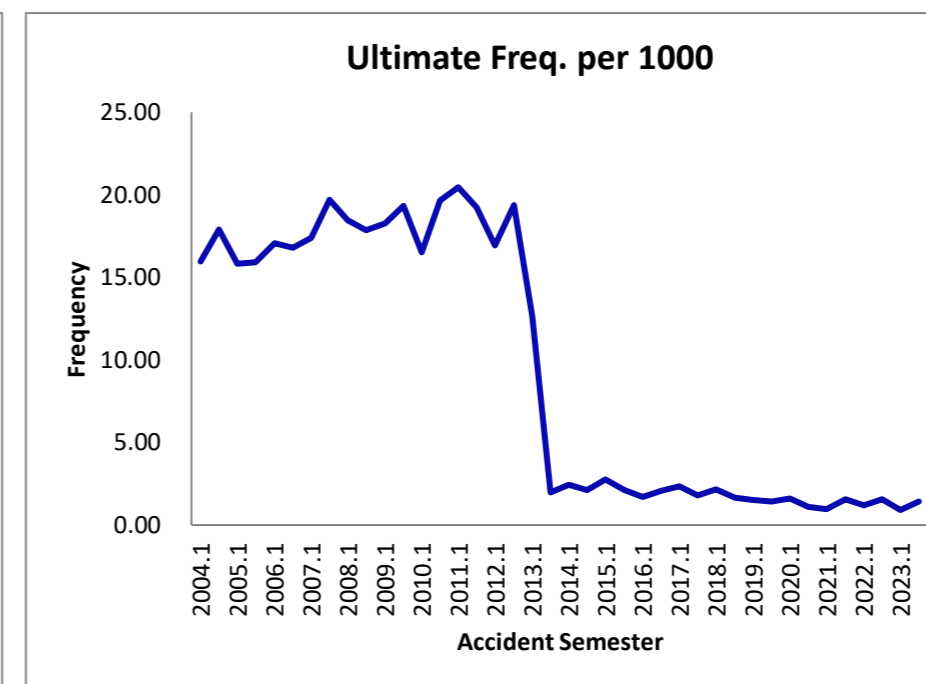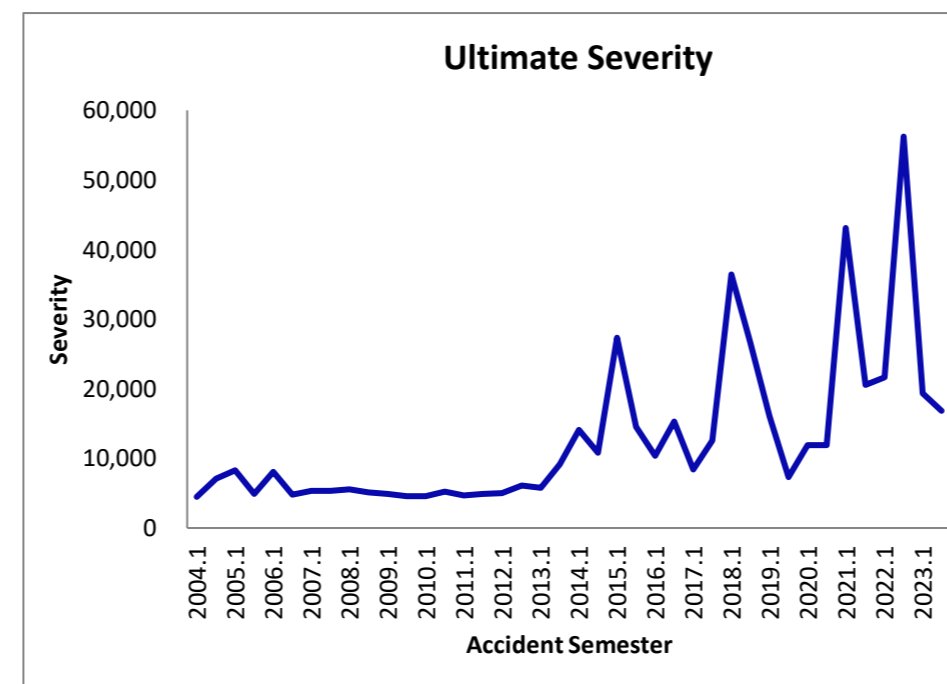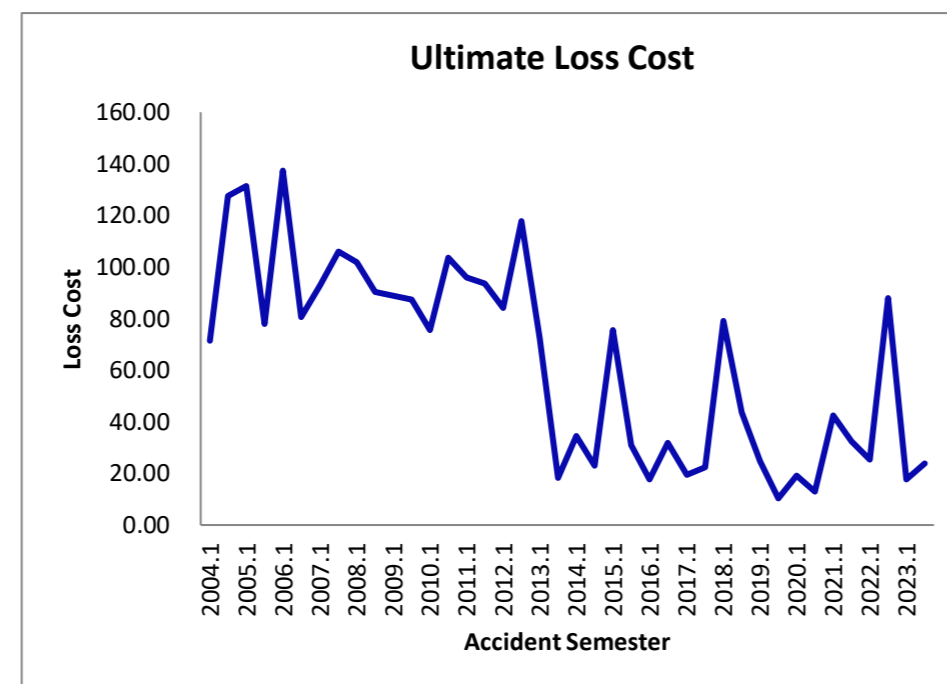| (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	23,228	86	3,646	1.140	4,156	178.93		48,330		3.70			
2004.2	234	24,230	111	3,608	1.140	4,113	169.77		37,058		4.58		174.25	
2005.1	228	24,264	94	2,221	1.097	2,435	100.37	-43.9%	25,908	-46.4%	3.87	4.6%		
2005.2	222	25,169	126	4,855	1.097	5,325	211.55	24.6%	42,258	14.0%	5.01	9.3%	156.98	-9.9%
2006.1	216	24,461	100	3,196	1.099	3,510	143.51	43.0%	35,103	35.5%	4.09	5.5%		
2006.2	210	25,257	117	2,317	1.099	2,545	100.77	-52.4%	21,753	-48.5%	4.63	-7.5%	121.80	-22.4%
2007.1	204	24,821	105	2,830	1.105	3,127	125.98	-12.2%	29,780	-15.2%	4.23	3.5%		
2007.2	198	25,326	83	3,161	1.105	3,493	137.91	36.9%	42,080	93.4%	3.28	-29.3%	132.00	8.4%
2008.1	192	24,677	76	3,753	1.095	4,108	166.48	32.2%	54,055	81.5%	3.08	-27.2%		
2008.2	186	26,246	100	3,054	1.095	3,343	127.38	-7.6%	33,431	-20.6%	3.81	16.3%	146.33	10.9%
2009.1	180	25,562	83	2,766	1.106	3,057	119.61	-28.2%	36,837	-31.9%	3.25	5.4%		
2009.2	174	25,691	70	1,003	1.106	1,109	43.17	-66.1%	15,845	-52.6%	2.72	-28.5%	81.30	-44.4%
2010.1	168	25,067	74	3,469	1.108	3,842	153.28	28.1%	51,920	40.9%	2.95	-9.1%		
2010.2	162	25,724	83	4,344	1.108	4,812	187.06	333.3%	57,974	265.9%	3.23	18.4%	170.39	109.6%
2011.1	156	25,419	102	3,370	1.105	3,725	146.54	-4.4%	36,518	-29.7%	4.01	35.9%		
2011.2	150	26,560	79	3,055	1.105	3,377	127.14	-32.0%	42,745	-26.3%	2.97	-7.8%	136.63	-19.8%
2012.1	144	26,474	76	2,137	1.090	2,330	88.01	-39.9%	30,657	-16.0%	2.87	-28.5%		
2012.2	138	27,535	93	4,656	1.090	5,077	184.38	45.0%	54,590	27.7%	3.38	13.6%	137.14	0.4%
2013.1	132	26,871	93	2,120	1.094	2,318	86.28	-2.0%	24,930	-18.7%	3.46	20.6%		
2013.2	126	27,217	84	3,506	1.094	3,834	140.86	-23.6%	45,639	-16.4%	3.09	-8.6%	113.74	-17.1%
2014.1	120	26,851	67	1,932	1.086	2,099	78.16	-9.4%	31,324	25.7%	2.50	-27.9%		
2014.2	114	27,612	93	5,213	1.086	5,662	205.04	45.6%	60,878	33.4%	3.37	9.1%	142.49	25.3%
2015.1	108	27,449	102	4,317	1.076	4,645	169.21	116.5%	45,626	45.7%	3.71	48.6%		
2015.2	102	28,344	89	6,010	1.076	6,465	228.09	11.2%	72,246	18.7%	3.16	-6.3%	199.12	39.7%
2016.1	96	27,980	83	3,495	1.095	3,826	136.73	-19.2%	46,357	1.6%	2.95	-20.5%		
2016.2	90	28,719	121	6,593	1.095	7,218	251.32	10.2%	59,617	-17.5%	4.22	33.5%	194.77	-2.2%
2017.1	84	27,971	109	6,749	1.091	7,362	263.22	92.5%	67,444	45.5%	3.90	32.3%		
2017.2	78	28,697	89	5,845	1.091	6,377	222.21	-11.6%	71,753	20.4%	3.10	-26.5%	242.45	24.5%
2018.1	72	28,052	88	6,534	1.093	7,143	254.63	-3.3%	81,278	20.5%	3.13	-19.7%		
2018.2	66	28,621	107	5,344	1.093	5,843	204.15	-8.1%	54,695	-23.8%	3.73	20.5%	229.14	-5.5%
2019.1	60	27,971	88	5,756	1.098	6,320	225.96	-11.3%	71,914	-11.5%	3.14	0.3%		
2019.2	54	27,446	105	6,262	1.098	6,876	250.52	22.7%	65,180	19.2%	3.84	3.0%	238.13	3.9%
2020.1	48	24,500	52	4,753	1.115	5,299	216.27	-4.3%	101,403	41.0%	2.13	-32.1%		
2020.2	42	23,545	44	5,400	1.115	6,020	255.68	2.1%	138,256	112.1%	1.85	-51.9%	235.58	-1.1%
2021.1	36	24,083	65	4,633	1.126	5,215	216.54	0.1%	79,845	-21.3%	2.71	27.2%		
2021.2	30	24,694	74	6,437	1.126	7,246	293.44	14.8%	97,844	-29.2%	3.00	62.2%	255.47	8.4%
2022.1	24	24,600	70	6,262	1.118	7,003	284.68	31.5%	100,063	25.3%	2.84	4.9%		
2022.2	18	26,175	68	5,092	1.118	5,695	217.56	-25.9%	84,354	-13.8%	2.58	-14.0%	250.08	-2.1%
2023.1	12	26,429	55	4,832	1.118	5,404	204.47	-28.2%	98,407	-1.7%	2.08	-27.0%		
2023.2	6	27,630	80	5,414	1.118	6,055	219.14	0.7%	75,677	-10.3%	2.90	12.3%	211.97	-15.2%
Total		1,047,168	3,484	169,943		187,408								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia
Third Party Liability - Property Damage
Commercial Vehicles (Including Fleets)
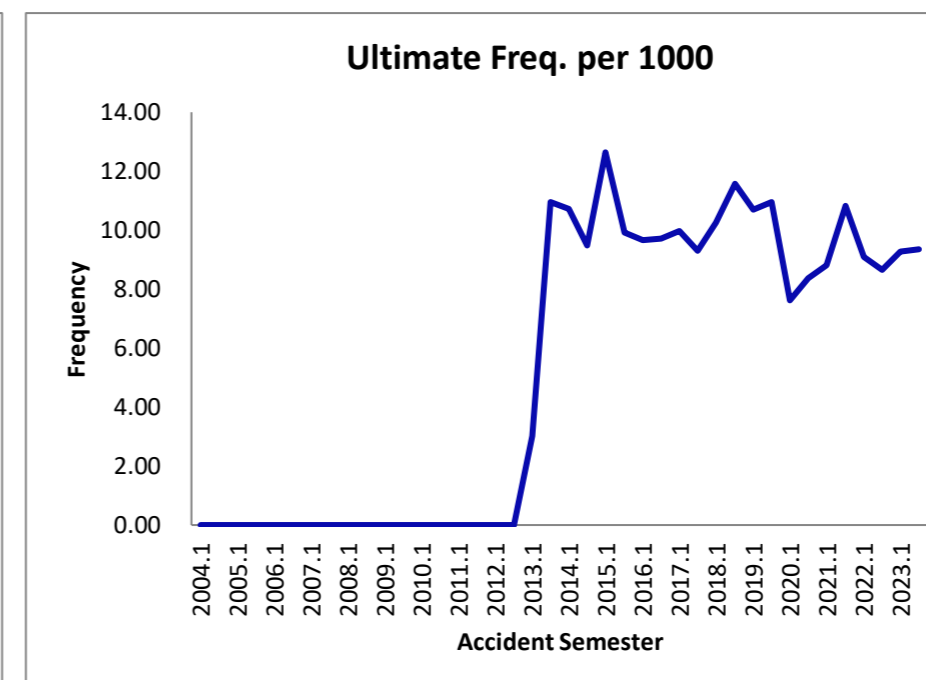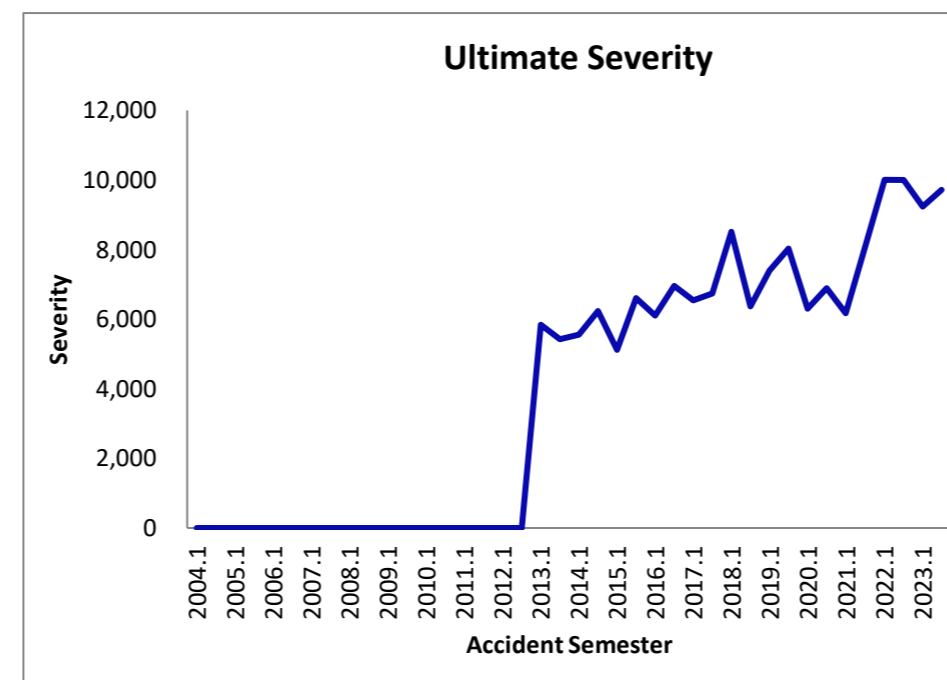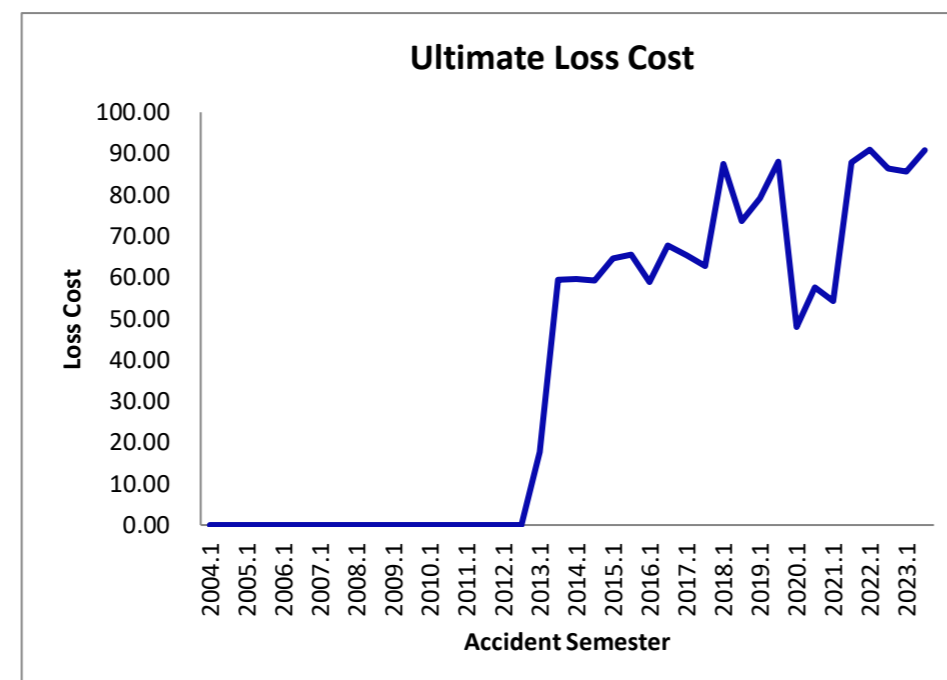
Loss Cost Summary
Data as of 31 Dec 2023

(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
2004.1	240	23,228	371	1,457	1.140	1,661	71.50		4,477		15.97			
2004.2	234	24,230	434	2,710	1.140	3,089	127.51		7,119		17.91		100.10	
2005.1	228	24,264	384	2,910	1.097	3,191	131.52	83.9%	8,311	85.6%	15.83	-0.9%		
2005.2	222	25,169	400	1,789	1.097	1,961	77.93	-38.9%	4,904	-31.1%	15.89	-11.3%	104.24	4.1%
2006.1	216	24,461	418	3,059	1.099	3,361	137.39	4.5%	8,040	-3.3%	17.09	8.0%		
2006.2	210	25,257	424	1,854	1.099	2,036	80.62	3.4%	4,802	-2.1%	16.79	5.6%	108.55	4.1%
2007.1	204	24,821	432	2,091	1.105	2,311	93.09	-32.2%	5,349	-33.5%	17.40	1.8%		
2007.2	198	25,326	499	2,432	1.105	2,687	106.10	31.6%	5,385	12.1%	19.70	17.4%	99.66	-8.2%
2008.1	192	24,677	455	2,295	1.095	2,512	101.81	9.4%	5,522	3.2%	18.44	5.9%		
2008.2	186	26,246	468	2,166	1.095	2,371	90.35	-14.8%	5,067	-5.9%	17.83	-9.5%	95.90	-3.8%
2009.1	180	25,562	467	2,056	1.106	2,273	88.92	-12.7%	4,867	-11.9%	18.27	-0.9%		
2009.2	174	25,691	497	2,033	1.106	2,248	87.48	-3.2%	4,522	-10.7%	19.35	8.5%	88.20	-8.0%
2010.1	168	25,067	414	1,709	1.108	1,893	75.51	-15.1%	4,572	-6.1%	16.52	-9.6%		
2010.2	162	25,724	505	2,405	1.108	2,664	103.57	18.4%	5,276	16.7%	19.63	1.5%	89.72	1.7%
2011.1	156	25,419	520	2,206	1.105	2,438	95.92	27.0%	4,689	2.6%	20.46	23.9%		
2011.2	150	26,560	511	2,247	1.105	2,483	93.49	-9.7%	4,859	-7.9%	19.24	-2.0%	94.68	5.5%
2012.1	144	26,474	448	2,045	1.090	2,230	84.22	-12.2%	4,977	6.1%	16.92	-17.3%		
2012.2	138	27,535	534	2,976	1.090	3,245	117.84	26.0%	6,076	25.0%	19.39	0.8%	101.36	7.1%
2013.1	132	26,871	339	1,775	1.094	1,941	72.23	-14.2%	5,725	15.0%	12.62	-25.4%		
2013.2	126	27,217	54	452	1.094	494	18.14	-84.6%	9,145	50.5%	1.98	-89.8%	45.01	-55.6%
2014.1	120	26,851	66	856	1.086	929	34.61	-52.1%	14,083	146.0%	2.46	-80.5%		
2014.2	114	27,612	59	587	1.086	638	23.11	27.4%	10,815	18.3%	2.14	7.7%	28.78	-36.1%
2015.1	108	27,449	76	1,928	1.076	2,074	75.57	118.3%	27,292	93.8%	2.77	12.6%		
2015.2	102	28,344	60	813	1.076	875	30.86	33.5%	14,578	34.8%	2.12	-0.9%	52.85	83.6%
2016.1	96	27,980	48	454	1.095	497	17.77	-76.5%	10,360	-62.0%	1.72	-38.0%		
2016.2	90	28,719	60	836	1.095	915	31.87	3.3%	15,254	4.6%	2.09	-1.3%	24.91	-52.9%
2017.1	84	27,971	65	500	1.091	545	19.49	9.7%	8,388	-19.0%	2.32	35.5%		
2017.2	78	28,697	51	588	1.091	641	22.34	-29.9%	12,570	-17.6%	1.78	-14.9%	20.93	-16.0%
2018.1	72	28,052	61	2,031	1.093	2,221	79.16	306.1%	36,403	334.0%	2.17	-6.4%		
2018.2	66	28,621	47	1,143	1.093	1,250	43.68	95.5%	26,599	111.6%	1.64	-7.6%	61.24	192.5%
2019.1	60	27,971	43	629	1.098	690	24.68	-68.8%	16,052	-55.9%	1.54	-29.3%		
2019.2	54	27,446	39	258	1.098	283	10.32	-76.4%	7,287	-72.6%	1.42	-13.7%	17.57	-71.3%
2020.1	48	24,500	40	423	1.115	471	19.24	-22.0%	11,856	-26.1%	1.62	5.5%		
2020.2	42	23,545	26	274	1.115	305	12.96	25.6%	11,853	62.7%	1.09	-22.8%	16.16	-8.0%
2021.1	36	24,083	24	906	1.126	1,020	42.36	120.2%	43,094	263.5%	0.98	-39.4%		
2021.2	30	24,694	39	711	1.126	800	32.40	150.0%	20,556	73.4%	1.58	44.1%	37.32	130.9%
2022.1	24	24,600	29	558	1.118	624	25.35	-40.2%	21,657	-49.7%	1.17	19.1%		
2022.2	18	26,175	41	2,057	1.118	2,301	87.89	171.3%	56,233	173.6%	1.56	-0.8%	57.59	54.3%
2023.1	12	26,429	24	416	1.118	465	17.60	-30.6%	19,353	-10.6%	0.91	-22.3%		
2023.2	6	27,630	39	591	1.118	661	23.94	-72.8%	16,864	-70.0%	1.42	-9.2%	20.84	-63.8%
Total		1,047,168	9,510	59,226		65,296								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

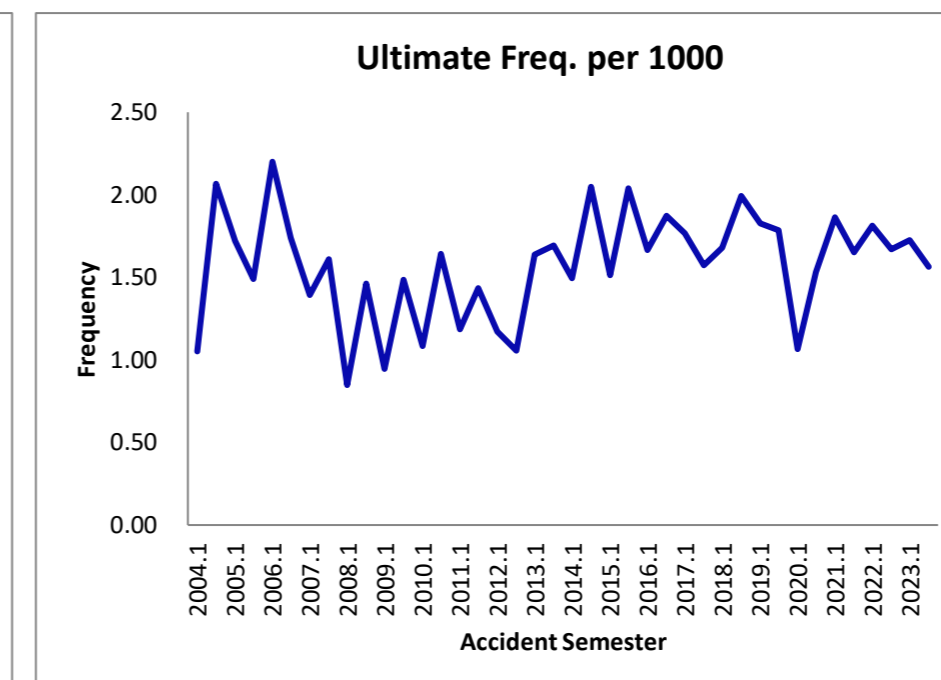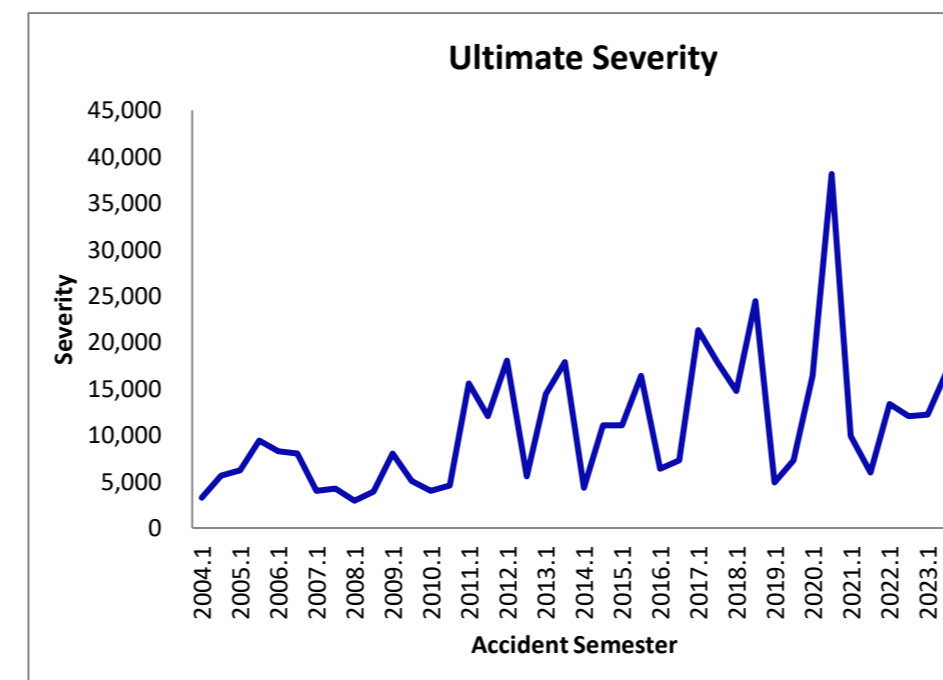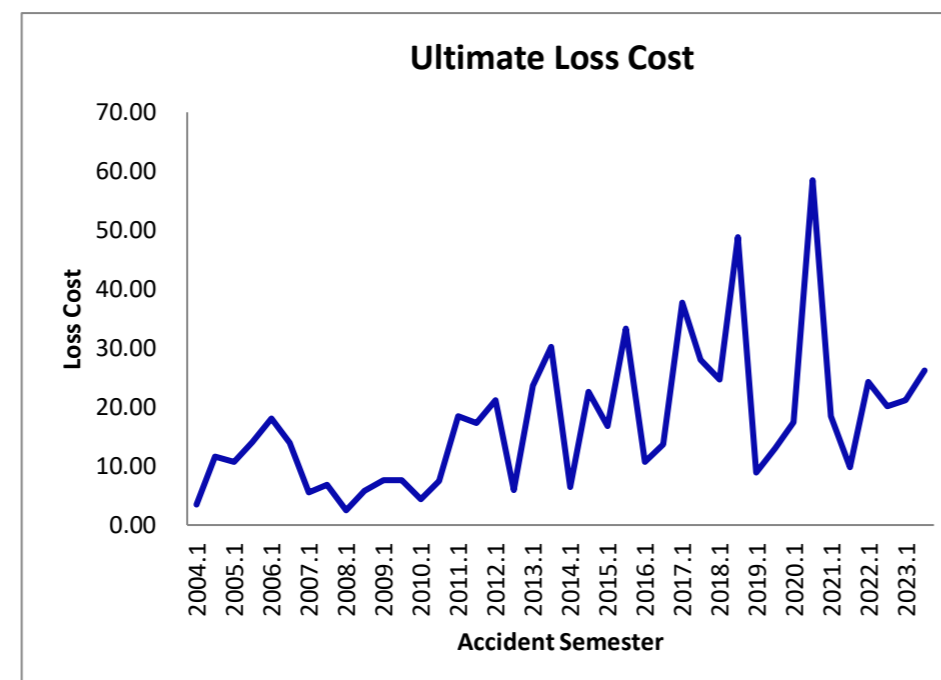**Loss Cost Summary**
Data as of 31 Dec 2023

(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
2004.1	240	23,228	0	0	1.140	0	0.00		#DIV/0!		0.00			
2004.2	234	24,230	0	0	1.140	0	0.00		#DIV/0!		0.00		0.00	
2005.1	228	24,264	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.2	222	25,169	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.1	216	24,461	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.2	210	25,257	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.1	204	24,821	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.2	198	25,326	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.1	192	24,677	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.2	186	26,246	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.1	180	25,562	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.2	174	25,691	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.1	168	25,067	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.2	162	25,724	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.1	156	25,419	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	150	26,560	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.1	144	26,474	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	138	27,535	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	132	26,871	81	433	1.094	474	17.63	#DIV/0!	5,848	#DIV/0!	3.01	#DIV/0!		
2013.2	126	27,217	298	1,477	1.094	1,616	59.36	#DIV/0!	5,421	#DIV/0!	10.95	#DIV/0!	38.63	
2014.1	120	26,851	288	1,473	1.086	1,599	59.56	237.9%	5,553	-5.0%	10.73	255.8%		
2014.2	114	27,612	262	1,506	1.086	1,636	59.25	-0.2%	6,244	15.2%	9.49	-13.3%	59.40	53.8%
2015.1	108	27,449	347	1,647	1.076	1,772	64.57	8.4%	5,108	-8.0%	12.64	17.9%		
2015.2	102	28,344	281	1,727	1.076	1,858	65.56	10.7%	6,613	5.9%	9.91	4.5%	65.07	9.5%
2016.1	96	27,980	270	1,504	1.095	1,646	58.83	-8.9%	6,097	19.4%	9.65	-23.7%		
2016.2	90	28,719	279	1,775	1.095	1,943	67.65	3.2%	6,963	5.3%	9.71	-2.0%	63.30	-2.7%
2017.1	84	27,971	279	1,675	1.091	1,827	65.32	11.0%	6,549	7.4%	9.97	3.4%		
2017.2	78	28,697	267	1,648	1.091	1,798	62.65	-7.4%	6,734	-3.3%	9.30	-4.2%	63.97	1.1%
2018.1	72	28,052	288	2,244	1.093	2,453	87.46	33.9%	8,519	30.1%	10.27	2.9%		
2018.2	66	28,621	331	1,929	1.093	2,109	73.70	17.6%	6,373	-5.4%	11.56	24.3%	80.51	25.9%
2019.1	60	27,971	299	2,015	1.098	2,212	79.09	-9.6%	7,399	-13.1%	10.69	4.1%		
2019.2	54	27,446	301	2,198	1.098	2,414	87.94	19.3%	8,024	25.9%	10.96	-5.2%	83.48	3.7%
2020.1	48	24,500	187	1,056	1.115	1,177	48.05	-39.2%	6,299	-14.9%	7.63	-28.6%		
2020.2	42	23,545	197	1,216	1.115	1,355	57.57	-34.6%	6,883	-14.2%	8.36	-23.7%	52.71	-36.9%
2021.1	36	24,083	212	1,161	1.126	1,306	54.24	12.9%	6,162	-2.2%	8.80	15.4%		
2021.2	30	24,694	267	1,927	1.126	2,170	87.86	52.7%	8,125	18.1%	10.81	29.3%	71.26	35.2%
2022.1	24	24,600	224	2,000	1.118	2,237	90.94	67.7%	10,004	62.4%	9.09	3.3%		
2022.2	18	26,175	226	2,021	1.118	2,260	86.36	-1.7%	9,994	23.0%	8.64	-20.1%	88.58	24.3%
2023.1	12	26,429	245	2,025	1.118	2,265	85.71	-5.8%	9,240	-7.6%	9.28	2.0%		
2023.2	6	27,630	258	2,245	1.118	2,510	90.85	5.2%	9,721	-2.7%	9.35	8.2%	88.34	-0.3%
Total		1,047,168	5,687	36,903		40,639								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia
Accident Benefits - Total
Commercial Vehicles (Including Fleets)
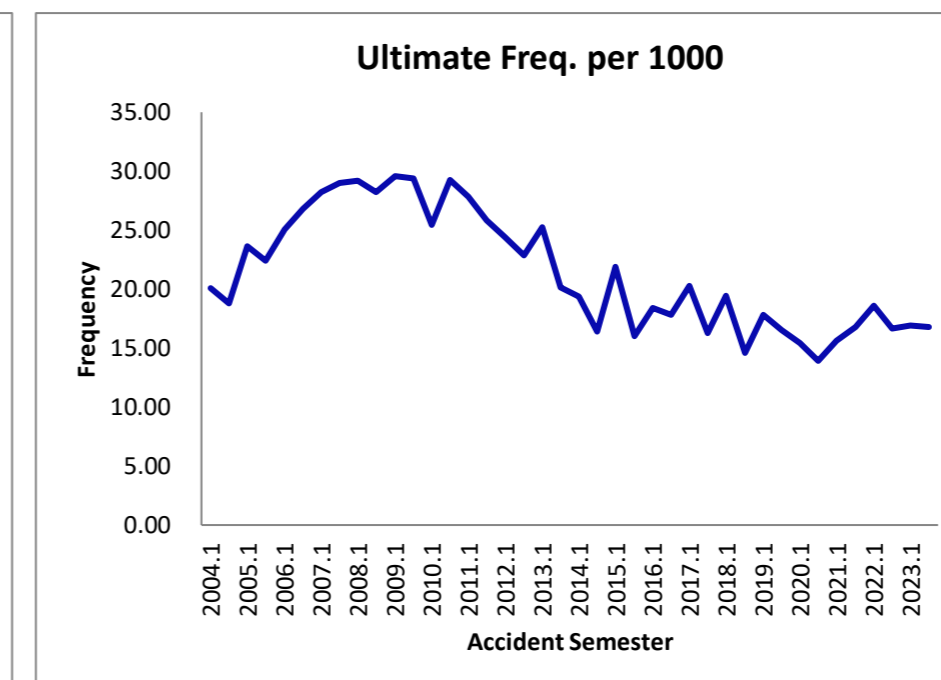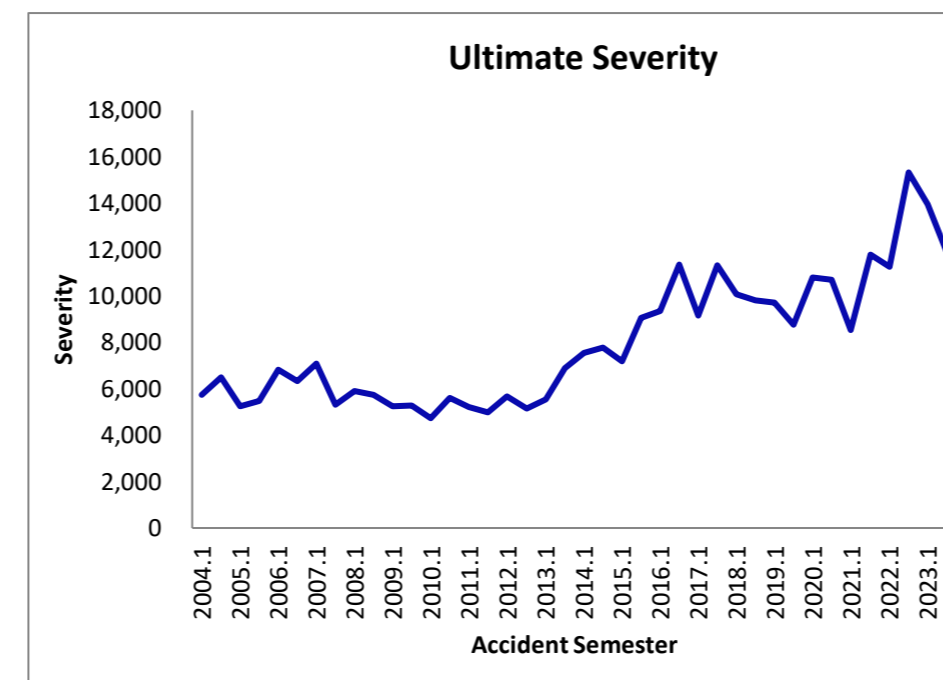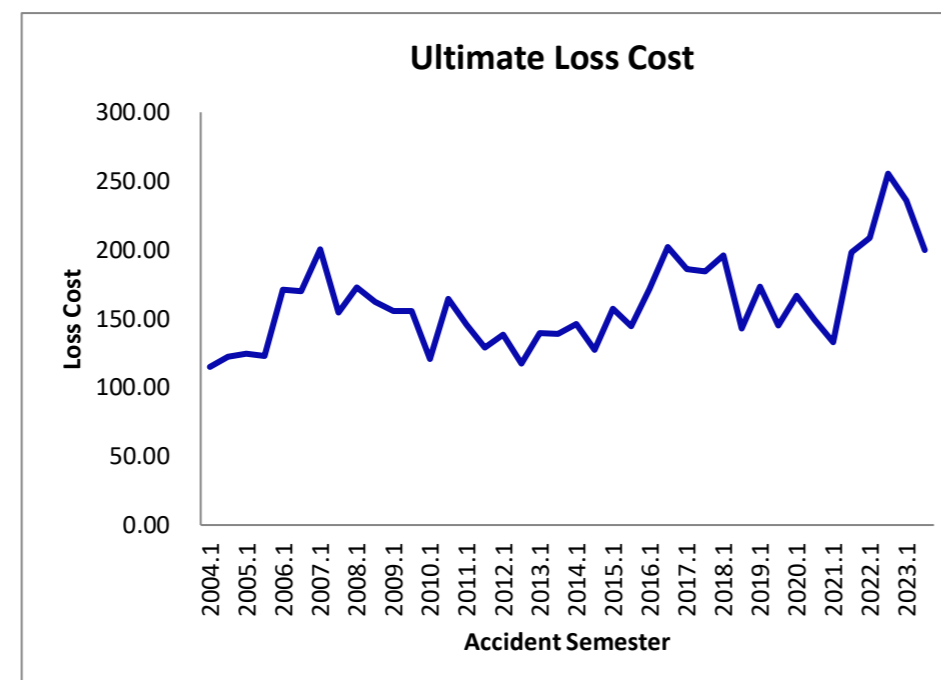
Loss Cost Summary
Data as of 31 Dec 2023

(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
2004.1	240	22,808	24	69	1.140	79	3.46		3,285		1.05			
2004.2	234	23,713	49	242	1.140	276	11.64		5,634		2.07		7.63	
2005.1	228	23,795	41	233	1.097	256	10.76	211.2%	6,243	90.1%	1.72	63.8%		
2005.2	222	24,802	37	317	1.097	348	14.02	20.4%	9,395	66.7%	1.49	-27.8%	12.42	62.8%
2006.1	216	24,088	53	397	1.099	436	18.12	68.4%	8,233	31.9%	2.20	27.7%		
2006.2	210	24,750	43	314	1.099	345	13.96	-0.4%	8,033	-14.5%	1.74	16.5%	16.01	28.9%
2007.1	204	24,431	34	123	1.105	136	5.57	-69.2%	4,005	-51.4%	1.39	-36.7%		
2007.2	198	24,880	40	154	1.105	170	6.84	-51.0%	4,253	-47.1%	1.61	-7.5%	6.21	-61.2%
2008.1	192	24,770	21	56	1.095	62	2.49	-55.3%	2,937	-26.7%	0.85	-39.1%		
2008.2	186	25,959	38	136	1.095	149	5.74	-16.0%	3,924	-7.7%	1.46	-9.0%	4.16	-33.1%
2009.1	180	25,430	24	174	1.106	192	7.57	203.9%	8,018	173.0%	0.94	11.3%		
2009.2	174	25,611	38	175	1.106	193	7.55	31.5%	5,089	29.7%	1.48	1.4%	7.56	81.9%
2010.1	168	24,951	27	97	1.108	108	4.33	-42.8%	3,998	-50.1%	1.08	14.7%		
2010.2	162	25,590	42	173	1.108	192	7.50	-0.7%	4,569	-10.2%	1.64	10.6%	5.93	-21.5%
2011.1	156	25,328	30	422	1.105	467	18.42	325.8%	15,552	289.0%	1.18	9.5%		
2011.2	150	26,528	38	414	1.105	457	17.24	129.9%	12,033	163.4%	1.43	-12.7%	17.82	200.3%
2012.1	144	26,452	31	513	1.090	560	21.15	14.8%	18,049	16.1%	1.17	-1.1%		
2012.2	138	27,497	29	148	1.090	162	5.88	-65.9%	5,578	-53.6%	1.05	-26.4%	13.37	-25.0%
2013.1	132	26,841	44	579	1.094	633	23.59	11.5%	14,390	-20.3%	1.64	39.9%		
2013.2	126	27,202	46	751	1.094	821	30.18	413.1%	17,848	220.0%	1.69	60.3%	26.91	101.3%
2014.1	120	26,779	40	160	1.086	174	6.49	-72.5%	4,347	-69.8%	1.49	-8.9%		
2014.2	114	27,363	56	569	1.086	618	22.58	-25.2%	11,034	-38.2%	2.05	21.0%	14.62	-45.6%
2015.1	108	27,070	41	423	1.076	455	16.80	158.7%	11,090	155.1%	1.51	1.4%		
2015.2	102	27,979	57	868	1.076	934	33.38	47.8%	16,387	48.5%	2.04	-0.5%	25.23	72.5%
2016.1	96	27,619	46	269	1.095	294	10.65	-36.6%	6,397	-42.3%	1.67	10.0%		
2016.2	90	28,300	53	354	1.095	387	13.69	-59.0%	7,309	-55.4%	1.87	-8.1%	12.19	-51.7%
2017.1	84	27,714	49	958	1.091	1,045	37.71	254.0%	21,329	233.4%	1.77	6.2%		
2017.2	78	28,600	45	736	1.091	803	28.07	105.1%	17,839	144.1%	1.57	-16.0%	32.81	169.2%
2018.1	72	28,010	47	633	1.093	692	24.71	-34.5%	14,728	-31.0%	1.68	-5.1%		
2018.2	66	28,584	57	1,275	1.093	1,394	48.77	73.7%	24,454	37.1%	1.99	26.7%	36.86	12.3%
2019.1	60	27,950	51	228	1.098	250	8.95	-63.8%	4,905	-66.7%	1.82	8.7%		
2019.2	54	27,443	49	326	1.098	357	13.03	-73.3%	7,295	-70.2%	1.79	-10.5%	10.97	-70.2%
2020.1	48	24,484	26	383	1.115	427	17.46	95.0%	16,413	234.6%	1.06	-41.7%		
2020.2	42	23,516	36	1,234	1.115	1,375	58.48	349.0%	38,143	422.9%	1.53	-14.1%	37.55	242.4%
2021.1	36	24,071	45	396	1.126	445	18.50	6.0%	9,923	-39.5%	1.86	75.3%		
2021.2	30	24,680	41	215	1.126	242	9.82	-83.2%	5,952	-84.4%	1.65	7.6%	14.10	-62.4%
2022.1	24	24,594	45	534	1.118	597	24.29	31.3%	13,394	35.0%	1.81	-2.7%		
2022.2	18	26,170	44	472	1.118	528	20.17	105.5%	12,087	103.1%	1.67	1.2%	22.17	57.2%
2023.1	12	26,406	46	499	1.118	558	21.13	-13.0%	12,243	-8.6%	1.73	-4.8%		
2023.2	6	27,613	43	648	1.118	725	26.25	30.1%	16,795	38.9%	1.56	-6.4%	23.74	7.1%
Total		1,040,373	1,645	16,669		18,344								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia
Collision
Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

(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
2004.1	240	5,980	120	603	1.140	687	114.91		5,727		20.07			
2004.2	234	6,169	116	661	1.140	754	122.19		6,498		18.80		118.60	
2005.1	228	6,136	145	695	1.097	763	124.27	8.1%	5,259	-8.2%	23.63	17.8%		
2005.2	222	6,385	143	715	1.097	785	122.88	0.6%	5,487	-15.6%	22.40	19.1%	123.56	4.2%
2006.1	216	6,340	159	986	1.099	1,084	170.92	37.5%	6,815	29.6%	25.08	6.1%		
2006.2	210	6,635	178	1,028	1.099	1,129	170.22	38.5%	6,345	15.7%	26.83	19.8%	170.56	38.0%
2007.1	204	6,660	188	1,208	1.105	1,335	200.38	17.2%	7,099	4.2%	28.23	12.5%		
2007.2	198	7,002	203	978	1.105	1,080	154.25	-9.4%	5,321	-16.1%	28.99	8.1%	176.74	3.6%
2008.1	192	6,914	202	1,091	1.095	1,195	172.79	-13.8%	5,914	-16.7%	29.22	3.5%		
2008.2	186	7,056	199	1,046	1.095	1,145	162.25	5.2%	5,753	8.1%	28.20	-2.7%	167.47	-5.2%
2009.1	180	6,929	205	974	1.106	1,077	155.44	-10.0%	5,254	-11.2%	29.58	1.3%		
2009.2	174	7,077	208	995	1.106	1,100	155.48	-4.2%	5,290	-8.1%	29.39	4.2%	155.46	-7.2%
2010.1	168	6,989	178	760	1.108	842	120.49	-22.5%	4,731	-10.0%	25.47	-13.9%		
2010.2	162	7,209	211	1,070	1.108	1,185	164.36	5.7%	5,616	6.2%	29.27	-0.4%	142.76	-8.2%
2011.1	156	7,104	198	935	1.105	1,034	145.53	20.8%	5,222	10.4%	27.87	9.4%		
2011.2	150	7,352	190	859	1.105	950	129.15	-21.4%	4,998	-11.0%	25.84	-11.7%	137.20	-3.9%
2012.1	144	7,284	178	924	1.090	1,007	138.26	-5.0%	5,658	8.4%	24.44	-12.3%		
2012.2	138	7,483	171	805	1.090	878	117.36	-9.1%	5,136	2.8%	22.85	-11.6%	127.67	-6.9%
2013.1	132	7,400	187	946	1.094	1,034	139.75	1.1%	5,530	-2.3%	25.27	3.4%		
2013.2	126	7,636	154	971	1.094	1,061	138.98	18.4%	6,892	34.2%	20.17	-11.8%	139.36	9.2%
2014.1	120	7,582	147	1,021	1.086	1,109	146.33	4.7%	7,547	36.5%	19.39	-23.3%		
2014.2	114	7,811	128	915	1.086	994	127.23	-8.5%	7,764	12.7%	16.39	-18.7%	136.64	-2.0%
2015.1	108	7,802	171	1,140	1.076	1,226	157.15	7.4%	7,170	-5.0%	21.92	13.0%		
2015.2	102	8,071	129	1,086	1.076	1,168	144.74	13.8%	9,056	16.6%	15.98	-2.5%	150.84	10.4%
2016.1	96	8,053	148	1,264	1.095	1,384	171.81	9.3%	9,348	30.4%	18.38	-16.1%		
2016.2	90	8,315	148	1,534	1.095	1,679	201.90	39.5%	11,343	25.3%	17.80	11.4%	187.10	24.0%
2017.1	84	8,276	168	1,411	1.091	1,539	185.93	8.2%	9,160	-2.0%	20.30	10.4%		
2017.2	78	8,649	141	1,462	1.091	1,594	184.33	-8.7%	11,307	-0.3%	16.30	-8.4%	185.11	-1.1%
2018.1	72	8,643	168	1,547	1.093	1,692	195.73	5.3%	10,070	9.9%	19.44	-4.2%		
2018.2	66	8,774	128	1,147	1.093	1,254	142.91	-22.5%	9,796	-13.4%	14.59	-10.5%	169.12	-8.6%
2019.1	60	8,590	153	1,353	1.098	1,486	173.00	-11.6%	9,713	-3.5%	17.81	-8.4%		
2019.2	54	8,646	143	1,141	1.098	1,253	144.91	1.4%	8,761	-10.6%	16.54	13.4%	158.91	-6.0%
2020.1	48	8,364	129	1,249	1.115	1,392	166.41	-3.8%	10,790	11.1%	15.42	-13.4%		
2020.2	42	8,548	119	1,143	1.115	1,274	149.06	2.9%	10,707	22.2%	13.92	-15.8%	157.64	-0.8%
2021.1	36	8,711	136	1,030	1.126	1,159	133.04	-20.1%	8,521	-21.0%	15.61	1.2%		
2021.2	30	9,225	155	1,623	1.126	1,827	198.08	32.9%	11,789	10.1%	16.80	20.7%	166.49	5.6%
2022.1	24	9,367	174	1,749	1.118	1,956	208.88	57.0%	11,244	32.0%	18.58	19.0%		
2022.2	18	9,986	166	2,280	1.118	2,550	255.38	28.9%	15,325	30.0%	16.66	-0.8%	232.88	39.9%
2023.1	12	10,084	171	2,127	1.118	2,378	235.88	12.9%	13,946	24.0%	16.91	-9.0%		
2023.2	6	10,620	178	1,900	1.118	2,125	200.06	-21.7%	11,923	-22.2%	16.78	0.7%	217.50	-6.6%
Total		311,862	6,533	46,373		51,164								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Loss Cost Summary
Data as of 31 Dec 2023

(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
2004.1	240	8,295	259	512	1.140	584	70.35		2,253		31.22			
2004.2	234	8,323	243	862	1.140	982	118.04		4,043		29.20		94.23	
2005.1	228	8,182	289	677	1.097	743	90.76	29.0%	2,570	14.1%	35.32	13.1%		
2005.2	222	8,482	296	839	1.097	920	108.46	-8.1%	3,108	-23.1%	34.90	19.5%	99.77	5.9%
2006.1	216	8,398	287	613	1.099	674	80.23	-11.6%	2,347	-8.6%	34.18	-3.2%		
2006.2	210	8,686	301	654	1.099	718	82.72	-23.7%	2,387	-23.2%	34.66	-0.7%	81.49	-18.3%
2007.1	204	8,672	319	741	1.105	818	94.36	17.6%	2,565	9.3%	36.79	7.6%		
2007.2	198	8,956	359	1,234	1.105	1,364	152.30	84.1%	3,799	59.2%	40.09	15.7%	123.80	51.9%
2008.1	192	8,906	334	853	1.095	934	104.89	11.2%	2,797	9.0%	37.50	1.9%		
2008.2	186	9,113	312	892	1.095	977	107.15	-29.6%	3,130	-17.6%	34.24	-14.6%	106.03	-14.3%
2009.1	180	9,006	367	735	1.106	812	90.21	-14.0%	2,214	-20.8%	40.75	8.7%		
2009.2	174	9,185	350	684	1.106	756	82.28	-23.2%	2,159	-31.0%	38.10	11.3%	86.21	-18.7%
2010.1	168	9,135	285	466	1.108	516	56.52	-37.3%	1,812	-18.2%	31.20	-23.4%		
2010.2	162	9,396	291	818	1.108	907	96.49	17.3%	3,115	44.3%	30.97	-18.7%	76.79	-10.9%
2011.1	156	9,295	342	726	1.105	803	86.34	52.8%	2,347	29.5%	36.79	17.9%		
2011.2	150	9,561	391	888	1.105	982	102.66	6.4%	2,510	-19.4%	40.89	32.0%	94.61	23.2%
2012.1	144	9,521	322	638	1.090	696	73.10	-15.3%	2,161	-7.9%	33.82	-8.1%		
2012.2	138	9,714	370	992	1.090	1,082	111.36	8.5%	2,924	16.5%	38.09	-6.9%	92.42	-2.3%
2013.1	132	9,607	314	555	1.094	607	63.21	-13.5%	1,934	-10.5%	32.68	-3.4%		
2013.2	126	9,845	361	1,109	1.094	1,213	123.23	10.7%	3,361	14.9%	36.67	-3.7%	93.59	1.3%
2014.1	120	9,785	347	748	1.086	812	83.01	31.3%	2,341	21.0%	35.46	8.5%		
2014.2	114	10,042	332	950	1.086	1,032	102.74	-16.6%	3,108	-7.5%	33.06	-9.8%	93.00	-0.6%
2015.1	108	10,038	395	966	1.076	1,039	103.50	24.7%	2,630	12.4%	39.35	11.0%		
2015.2	102	10,320	337	994	1.076	1,069	103.57	0.8%	3,172	2.1%	32.65	-1.2%	103.54	11.3%
2016.1	96	10,354	379	1,001	1.095	1,096	105.87	2.3%	2,892	10.0%	36.60	-7.0%		
2016.2	90	10,667	346	1,093	1.095	1,196	112.14	8.3%	3,457	9.0%	32.44	-0.7%	109.05	5.3%
2017.1	84	10,583	344	982	1.091	1,072	101.26	-4.4%	3,115	7.7%	32.50	-11.2%		
2017.2	78	10,977	391	1,285	1.091	1,401	127.65	13.8%	3,584	3.7%	35.62	9.8%	114.70	5.2%
2018.1	72	10,940	362	868	1.093	949	86.79	-14.3%	2,623	-15.8%	33.09	1.8%		
2018.2	66	11,024	371	1,202	1.093	1,314	119.20	-6.6%	3,542	-1.2%	33.66	-5.5%	103.05	-10.2%
2019.1	60	10,755	334	1,064	1.098	1,168	108.64	25.2%	3,498	33.4%	31.05	-6.2%		
2019.2	54	10,731	385	1,161	1.098	1,275	118.80	-0.3%	3,311	-6.5%	35.88	6.6%	113.71	10.3%
2020.1	48	10,380	309	1,062	1.115	1,183	114.01	4.9%	3,830	9.5%	29.77	-4.1%		
2020.2	42	10,435	331	1,276	1.115	1,423	136.32	14.8%	4,298	29.8%	31.72	-11.6%	125.20	10.1%
2021.1	36	10,577	281	1,080	1.126	1,216	114.96	0.8%	4,327	13.0%	26.57	-10.8%		
2021.2	30	11,072	351	1,418	1.126	1,596	144.16	5.7%	4,548	5.8%	31.70	-0.1%	129.89	3.8%
2022.1	24	11,223	427	1,542	1.118	1,724	153.61	33.6%	4,036	-6.7%	38.06	43.3%		
2022.2	18	11,865	474	2,225	1.118	2,488	209.71	45.5%	5,249	15.4%	39.95	26.0%	182.44	40.5%
2023.1	12	11,979	411	2,349	1.118	2,627	219.29	42.8%	6,392	58.3%	34.31	-9.8%		
2023.2	6	12,496	422	2,646	1.118	2,959	236.80	12.9%	7,010	33.6%	33.78	-15.5%	228.23	25.1%
Total		396,523	13,721	41,401		45,727								

Ultimate Loss Cost

Ultimate Severity

Ultimate Freq. per 1000

Province of Nova Scotia

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.1	240	3,646	3,646	1.000	3,646	3,646	0
2004.2	234	3,608	3,608	1.000	3,608	3,608	0
2005.1	228	2,221	2,221	1.000	2,221	2,221	0
2005.2	222	4,855	4,855	1.000	4,855	4,855	0
2006.1	216	3,196	3,196	1.000	3,196	3,196	0
2006.2	210	2,317	2,317	1.000	2,317	2,317	0
2007.1	204	2,830	2,830	1.000	2,830	2,830	0
2007.2	198	3,161	3,161	1.000	3,161	3,161	0
2008.1	192	3,753	3,753	1.000	3,753	3,753	0
2008.2	186	3,054	3,054	1.000	3,054	3,054	0
2009.1	180	2,766	2,766	1.000	2,766	2,766	0
2009.2	174	1,003	1,003	1.000	1,003	1,003	0
2010.1	168	2,892	3,469	1.000	3,469	3,425	44
2010.2	162	4,344	4,344	1.000	4,344	4,344	0
2011.1	156	3,370	3,370	1.000	3,370	3,370	0
2011.2	150	3,055	3,055	1.000	3,055	3,055	0
2012.1	144	2,117	2,137	1.000	2,137	2,137	0
2012.2	138	4,149	4,656	1.000	4,656	4,590	67
2013.1	132	2,120	2,120	1.000	2,120	2,120	0
2013.2	126	3,090	3,506	1.000	3,506	3,363	143
2014.1	120	1,739	1,932	1.000	1,932	1,922	10
2014.2	114	4,793	5,213	1.000	5,213	5,031	182
2015.1	108	4,078	4,353	0.992	4,317	4,198	119
2015.2	102	6,005	6,187	0.971	6,010	6,043	(34)
2016.1	96	3,547	3,609	0.968	3,495	3,795	(300)
2016.2	90	5,576	6,796	0.970	6,593	6,654	(61)
2017.1	84	5,827	6,878	0.981	6,749	7,026	(277)
2017.2	78	5,388	5,909	0.989	5,845	6,002	(157)
2018.1	72	5,062	6,479	1.008	6,534	6,644	(110)
2018.2	66	3,863	5,189	1.030	5,344	5,672	(328)
2019.1	60	3,227	5,359	1.074	5,756	5,094	662
2019.2	54	4,498	5,846	1.071	6,262	5,507	755
2020.1	48	1,600	4,168	1.141	4,753	4,476	277
2020.2	42	3,245	4,647	1.162	5,400	5,973	(573)
2021.1	36	1,303	3,711	1.249	4,633	4,130	503
2021.2	30	1,602	4,617	1.394	6,437	5,787	650
2022.1	24	1,151	3,954	1.584	6,262	5,884	378
2022.2	18	470	2,833	1.797	5,092	4,766	325
2023.1	12	64	2,427	1.991	4,832		
2023.2	6	9	1,863	2.907	5,414		
Total		124,597	155,040		169,943		

Province of Nova Scotia

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)				Prior	Difference
2004.1	240	1,457	1,457	1.000	1,457	1,457	0
2004.2	234	2,710	2,710	1.000	2,710	2,710	0
2005.1	228	2,910	2,910	1.000	2,910	2,910	0
2005.2	222	1,789	1,789	1.000	1,789	1,789	0
2006.1	216	3,059	3,059	1.000	3,059	3,059	0
2006.2	210	1,854	1,854	1.000	1,854	1,854	0
2007.1	204	2,091	2,091	1.000	2,091	2,091	0
2007.2	198	2,432	2,432	1.000	2,432	2,432	0
2008.1	192	2,295	2,295	1.000	2,295	2,295	0
2008.2	186	2,166	2,166	1.000	2,166	2,168	(2)
2009.1	180	2,056	2,056	1.000	2,056	2,056	0
2009.2	174	2,033	2,033	1.000	2,033	2,033	0
2010.1	168	1,709	1,709	1.000	1,709	1,709	0
2010.2	162	2,405	2,405	1.000	2,405	2,405	0
2011.1	156	2,206	2,206	1.000	2,206	2,206	0
2011.2	150	2,247	2,247	1.000	2,247	2,247	0
2012.1	144	2,045	2,045	1.000	2,045	2,043	2
2012.2	138	2,976	2,976	1.000	2,976	2,973	3
2013.1	132	1,776	1,776	0.999	1,775	1,775	0
2013.2	126	452	452	0.999	452	452	0
2014.1	120	856	856	0.999	856	856	0
2014.2	114	588	588	0.999	587	587	0
2015.1	108	1,930	1,930	0.999	1,928	1,930	(2)
2015.2	102	814	814	0.999	813	814	(1)
2016.1	96	454	454	1.000	454	454	0
2016.2	90	836	836	1.000	836	835	1
2017.1	84	500	500	1.000	500	499	1
2017.2	78	587	587	1.000	588	587	0
2018.1	72	1,984	2,030	1.000	2,031	2,030	1
2018.2	66	1,143	1,143	1.001	1,143	1,192	(49)
2019.1	60	633	633	0.993	629	634	(5)
2019.2	54	256	260	0.992	258	261	(3)
2020.1	48	426	426	0.993	423	429	(6)
2020.2	42	270	275	0.994	274	278	(4)
2021.1	36	911	911	0.994	906	613	293
2021.2	30	708	713	0.997	711	677	34
2022.1	24	439	556	1.003	558	504	54
2022.2	18	1,029	2,002	1.028	2,057	482	1,575
2023.1	12	296	376	1.105	416		
2023.2	6	70	430	1.374	591		
Total		57,399	58,990		59,226		

Province of Nova Scotia

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.1	240	0	0	1.000	0	0	0
2004.2	234	0	0	1.000	0	0	0
2005.1	228	0	0	1.000	0	0	0
2005.2	222	0	0	1.000	0	0	0
2006.1	216	0	0	1.000	0	0	0
2006.2	210	0	0	1.000	0	0	0
2007.1	204	0	0	1.000	0	0	0
2007.2	198	0	0	1.000	0	0	0
2008.1	192	0	0	1.000	0	0	0
2008.2	186	0	0	1.000	0	0	0
2009.1	180	0	0	1.000	0	0	0
2009.2	174	0	0	1.000	0	0	0
2010.1	168	0	0	1.000	0	0	0
2010.2	162	0	0	1.000	0	0	0
2011.1	156	0	0	1.000	0	0	0
2011.2	150	0	0	1.000	0	0	0
2012.1	144	0	0	1.000	0	0	0
2012.2	138	0	0	1.000	0	0	0
2013.1	132	433	433	1.000	433	433	0
2013.2	126	1,477	1,477	1.000	1,477	1,477	0
2014.1	120	1,473	1,473	1.000	1,473	1,473	0
2014.2	114	1,506	1,506	1.000	1,506	1,506	0
2015.1	108	1,647	1,647	1.000	1,647	1,647	0
2015.2	102	1,727	1,727	1.000	1,727	1,727	0
2016.1	96	1,504	1,504	1.000	1,504	1,504	0
2016.2	90	1,775	1,775	1.000	1,775	1,775	0
2017.1	84	1,674	1,675	1.000	1,675	1,675	0
2017.2	78	1,645	1,648	1.000	1,648	1,654	(6)
2018.1	72	2,244	2,244	1.000	2,244	2,244	0
2018.2	66	1,929	1,929	1.000	1,929	1,928	1
2019.1	60	2,015	2,015	1.000	2,015	2,014	1
2019.2	54	2,200	2,200	0.999	2,198	2,198	0
2020.1	48	1,057	1,057	1.000	1,056	1,060	(4)
2020.2	42	1,216	1,216	0.999	1,216	1,229	(14)
2021.1	36	1,158	1,159	1.001	1,161	1,168	(8)
2021.2	30	1,906	1,919	1.005	1,927	1,894	34
2022.1	24	1,955	1,989	1.006	2,000	1,954	47
2022.2	18	1,929	1,993	1.014	2,021	1,905	117
2023.1	12	1,858	1,976	1.025	2,025		
2023.2	6	1,201	2,042	1.099	2,245		
Total		35,530	36,605		36,903		

Province of Nova Scotia

Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate	Prior	Difference
2004.1	240	69	69	1.000	69	69	0
2004.2	234	242	242	1.000	242	242	0
2005.1	228	233	233	1.000	233	233	0
2005.2	222	317	317	1.000	317	317	0
2006.1	216	397	397	1.000	397	397	0
2006.2	210	314	314	1.000	314	314	0
2007.1	204	123	123	1.000	123	123	0
2007.2	198	154	154	1.000	154	154	0
2008.1	192	56	56	1.000	56	56	0
2008.2	186	136	136	1.000	136	136	0
2009.1	180	174	174	1.000	174	174	0
2009.2	174	175	175	1.000	175	175	0
2010.1	168	97	97	1.000	97	97	0
2010.2	162	173	173	1.000	173	173	0
2011.1	156	422	422	1.000	422	422	0
2011.2	150	414	414	1.000	414	414	0
2012.1	144	513	513	1.000	513	446	67
2012.2	138	148	148	1.000	148	148	0
2013.1	132	579	579	1.000	579	579	0
2013.2	126	751	751	1.000	751	759	(8)
2014.1	120	160	160	1.000	160	171	(11)
2014.2	114	570	570	0.998	569	603	(34)
2015.1	108	397	397	1.063	423	421	2
2015.2	102	771	817	1.063	868	706	162
2016.1	96	253	253	1.064	269	272	(3)
2016.2	90	322	322	1.099	354	346	8
2017.1	84	868	868	1.103	958	855	103
2017.2	78	446	667	1.104	736	723	13
2018.1	72	561	570	1.111	633	613	20
2018.2	66	629	1,146	1.113	1,275	1,237	38
2019.1	60	205	205	1.110	228	258	(30)
2019.2	54	260	296	1.100	326	341	(16)
2020.1	48	180	347	1.104	383	250	134
2020.2	42	461	1,057	1.167	1,234	792	442
2021.1	36	269	312	1.268	396	443	(47)
2021.2	30	139	166	1.295	215	258	(42)
2022.1	24	231	341	1.568	534	504	30
2022.2	18	199	287	1.646	472	569	(97)
2023.1	12	90	319	1.561	499		
2023.2	6	43	440	1.472	648		
Total		12,545	15,030		16,669		

Province of Nova Scotia

Collision

Commercial Vehicles (Including Fleets)

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Incurred Loss and ALAE: Development Method				
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)				Prior	Difference
2004.1	240	603	603	1.000	603	603	0
2004.2	234	661	661	1.000	661	661	0
2005.1	228	695	695	1.000	695	695	0
2005.2	222	715	715	1.000	715	715	0
2006.1	216	986	986	1.000	986	987	(0)
2006.2	210	1,028	1,028	1.000	1,028	1,028	0
2007.1	204	1,208	1,208	1.000	1,208	1,208	0
2007.2	198	978	978	1.000	978	978	0
2008.1	192	1,091	1,091	1.000	1,091	1,091	0
2008.2	186	1,046	1,046	1.000	1,046	1,046	0
2009.1	180	974	974	1.000	974	974	0
2009.2	174	995	995	1.000	995	995	0
2010.1	168	760	760	1.000	760	759	1
2010.2	162	1,070	1,070	1.000	1,070	1,070	0
2011.1	156	935	935	1.000	935	935	0
2011.2	150	859	859	1.000	859	859	0
2012.1	144	924	924	1.000	924	924	0
2012.2	138	805	805	1.000	805	805	0
2013.1	132	946	946	1.000	946	946	0
2013.2	126	971	971	1.000	971	971	0
2014.1	120	1,021	1,021	1.000	1,021	1,021	0
2014.2	114	915	915	1.000	915	915	0
2015.1	108	1,140	1,140	1.000	1,140	1,140	0
2015.2	102	1,086	1,086	1.000	1,086	1,086	0
2016.1	96	1,264	1,264	1.000	1,264	1,264	0
2016.2	90	1,534	1,534	1.000	1,534	1,534	0
2017.1	84	1,410	1,411	1.000	1,411	1,411	0
2017.2	78	1,453	1,462	1.000	1,462	1,462	0
2018.1	72	1,547	1,547	1.000	1,547	1,546	2
2018.2	66	1,147	1,147	1.000	1,147	1,147	(0)
2019.1	60	1,353	1,353	1.000	1,353	1,353	0
2019.2	54	1,141	1,141	1.000	1,141	1,141	0
2020.1	48	1,249	1,249	1.000	1,249	1,249	0
2020.2	42	1,143	1,143	1.000	1,143	1,143	(0)
2021.1	36	1,029	1,030	1.000	1,030	1,032	(3)
2021.2	30	1,608	1,623	1.000	1,623	1,599	24
2022.1	24	1,748	1,749	1.000	1,749	1,824	(75)
2022.2	18	2,257	2,305	0.989	2,280	1,305	975
2023.1	12	2,011	2,192	0.970	2,127		
2023.2	6	1,106	1,982	0.958	1,900		
Total		45,416	46,545		46,373		

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

Selected Ultimate Loss and ALAE Estimate
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
					(4) * (5)		(6) - (7)	
			Reported Incurred Loss and ALAE: Development Method					
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate			
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)				Prior	Difference	
2004.1	240	512	512	1.000	512	512	0	
2004.2	234	862	862	1.000	862	862	0	
2005.1	228	677	677	1.000	677	677	0	
2005.2	222	839	839	1.000	839	839	0	
2006.1	216	613	613	1.000	613	613	0	
2006.2	210	654	654	1.000	654	654	0	
2007.1	204	741	741	1.000	741	741	0	
2007.2	198	1,234	1,234	1.000	1,234	1,234	0	
2008.1	192	853	853	1.000	853	853	0	
2008.2	186	892	892	1.000	892	892	0	
2009.1	180	735	735	1.000	735	735	0	
2009.2	174	684	684	1.000	684	684	0	
2010.1	168	466	466	1.000	466	466	0	
2010.2	162	818	818	1.000	818	818	0	
2011.1	156	726	726	1.000	726	726	0	
2011.2	150	888	888	1.000	888	888	0	
2012.1	144	638	638	1.000	638	638	0	
2012.2	138	992	992	1.000	992	992	0	
2013.1	132	555	555	1.000	555	555	0	
2013.2	126	1,109	1,109	1.000	1,109	1,109	0	
2014.1	120	748	748	1.000	748	748	0	
2014.2	114	950	950	1.000	950	950	0	
2015.1	108	966	966	1.000	966	966	0	
2015.2	102	994	994	1.000	994	994	0	
2016.1	96	1,001	1,001	1.000	1,001	1,001	0	
2016.2	90	1,093	1,093	1.000	1,093	1,093	0	
2017.1	84	982	982	1.000	982	982	0	
2017.2	78	1,285	1,285	1.000	1,285	1,285	0	
2018.1	72	868	868	1.000	868	868	0	
2018.2	66	1,202	1,202	1.000	1,202	1,202	0	
2019.1	60	1,064	1,064	1.000	1,064	1,064	0	
2019.2	54	1,161	1,161	1.000	1,161	1,161	0	
2020.1	48	1,062	1,062	1.000	1,062	1,065	(3)	
2020.2	42	1,276	1,276	1.000	1,276	1,275	1	
2021.1	36	1,080	1,080	1.000	1,080	1,074	6	
2021.2	30	1,419	1,419	0.999	1,418	1,413	5	
2022.1	24	1,549	1,550	0.995	1,542	1,504	38	
2022.2	18	2,190	2,239	0.994	2,225	1,914	311	
2023.1	12	1,978	2,359	0.996	2,349			
2023.2	6	1,612	2,387	1.108	2,646			
Total		39,970	41,176		41,401			

Province of Nova Scotia

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(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
2004.1	240	86	1.000	86	86	0
2004.2	234	111	1.000	111	111	0
2005.1	228	94	1.000	94	94	0
2005.2	222	126	1.000	126	126	0
2006.1	216	100	1.000	100	100	0
2006.2	210	117	1.000	117	117	0
2007.1	204	105	1.000	105	105	0
2007.2	198	83	1.000	83	83	0
2008.1	192	76	1.000	76	76	0
2008.2	186	100	1.000	100	100	0
2009.1	180	83	1.000	83	83	0
2009.2	174	70	1.000	70	70	0
2010.1	168	74	1.000	74	74	0
2010.2	162	83	1.000	83	83	0
2011.1	156	102	1.000	102	102	0
2011.2	150	79	1.000	79	79	0
2012.1	144	76	1.000	76	76	0
2012.2	138	93	1.000	93	93	0
2013.1	132	93	1.000	93	93	0
2013.2	126	84	1.000	84	83	1
2014.1	120	67	1.000	67	67	0
2014.2	114	93	1.000	93	92	1
2015.1	108	102	0.998	102	101	1
2015.2	102	90	0.994	89	89	0
2016.1	96	83	0.994	83	83	(1)
2016.2	90	122	0.992	121	120	1
2017.1	84	110	0.992	109	110	(1)
2017.2	78	90	0.987	89	88	1
2018.1	72	89	0.987	88	89	(1)
2018.2	66	108	0.989	107	105	2
2019.1	60	89	0.988	88	88	0
2019.2	54	107	0.986	105	103	2
2020.1	48	53	0.986	52	52	0
2020.2	42	44	0.990	44	44	(0)
2021.1	36	66	0.990	65	63	2
2021.2	30	75	0.987	74	80	(5)
2022.1	24	69	1.014	70	63	7
2022.2	18	65	1.039	68	57	11
2023.1	12	52	1.056	55		
2023.2	6	59	1.356	80		
Total		3,468		3,484	3,328	21

Province of Nova Scotia

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(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
2004.1	240	371	1.000	371	371	0
2004.2	234	434	1.000	434	434	0
2005.1	228	384	1.000	384	384	0
2005.2	222	400	1.000	400	400	0
2006.1	216	418	1.000	418	418	0
2006.2	210	424	1.000	424	424	0
2007.1	204	432	1.000	432	432	0
2007.2	198	499	1.000	499	499	0
2008.1	192	455	1.000	455	455	0
2008.2	186	468	1.000	468	469	(1)
2009.1	180	467	1.000	467	467	0
2009.2	174	497	1.000	497	497	0
2010.1	168	414	1.000	414	414	0
2010.2	162	505	1.000	505	505	0
2011.1	156	520	1.000	520	520	0
2011.2	150	511	1.000	511	511	0
2012.1	144	448	1.000	448	448	0
2012.2	138	534	1.000	534	534	0
2013.1	132	339	1.000	339	339	0
2013.2	126	54	1.000	54	54	0
2014.1	120	66	1.000	66	66	0
2014.2	114	59	1.000	59	59	0
2015.1	108	76	1.000	76	76	0
2015.2	102	60	1.000	60	60	0
2016.1	96	48	1.000	48	48	0
2016.2	90	60	1.000	60	60	0
2017.1	84	65	1.000	65	65	0
2017.2	78	51	1.000	51	51	0
2018.1	72	61	1.000	61	61	0
2018.2	66	47	1.000	47	47	0
2019.1	60	43	1.000	43	43	0
2019.2	54	39	0.997	39	39	0
2020.1	48	40	0.994	40	40	(0)
2020.2	42	26	0.990	26	26	0
2021.1	36	24	0.986	24	24	(1)
2021.2	30	40	0.973	39	36	3
2022.1	24	30	0.960	29	31	(2)
2022.2	18	42	0.974	41	33	7
2023.1	12	27	0.890	24		
2023.2	6	46	0.853	39		
Total		9,524		9,510	9,439	7

Province of Nova Scotia

Third Party Liability - Direct Compensation

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	0	1.000	0	0	0
2004.2	234	0	1.000	0	0	0
2005.1	228	0	1.000	0	0	0
2005.2	222	0	1.000	0	0	0
2006.1	216	0	1.000	0	0	0
2006.2	210	0	1.000	0	0	0
2007.1	204	0	1.000	0	0	0
2007.2	198	0	1.000	0	0	0
2008.1	192	0	1.000	0	0	0
2008.2	186	0	1.000	0	0	0
2009.1	180	0	1.000	0	0	0
2009.2	174	0	1.000	0	0	0
2010.1	168	0	1.000	0	0	0
2010.2	162	0	1.000	0	0	0
2011.1	156	0	1.000	0	0	0
2011.2	150	0	1.000	0	0	0
2012.1	144	0	1.000	0	0	0
2012.2	138	0	1.000	0	0	0
2013.1	132	81	1.000	81	81	0
2013.2	126	298	1.000	298	298	0
2014.1	120	288	1.000	288	288	0
2014.2	114	262	1.000	262	262	0
2015.1	108	347	1.000	347	347	0
2015.2	102	281	1.000	281	281	0
2016.1	96	270	1.000	270	270	0
2016.2	90	279	1.000	279	279	0
2017.1	84	279	1.000	279	279	0
2017.2	78	267	1.000	267	268	(1)
2018.1	72	288	1.000	288	288	0
2018.2	66	331	1.000	331	331	0
2019.1	60	299	1.000	299	299	0
2019.2	54	301	0.999	301	301	0
2020.1	48	187	0.999	187	186	1
2020.2	42	197	0.999	197	197	0
2021.1	36	212	1.000	212	211	1
2021.2	30	267	1.000	267	266	1
2022.1	24	223	1.003	224	224	(0)
2022.2	18	226	1.001	226	223	4
2023.1	12	247	0.993	245		
2023.2	6	247	1.045	258		
Total		5,677		5,687	5,177	6

Province of Nova Scotia

Accident Benefits - Total
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	24	1.000	24	24	0
2004.2	234	49	1.000	49	49	0
2005.1	228	41	1.000	41	41	0
2005.2	222	37	1.000	37	37	0
2006.1	216	53	1.000	53	53	0
2006.2	210	43	1.000	43	43	0
2007.1	204	34	1.000	34	34	0
2007.2	198	40	1.000	40	40	0
2008.1	192	21	1.000	21	21	0
2008.2	186	38	1.000	38	38	0
2009.1	180	24	1.000	24	24	0
2009.2	174	38	1.000	38	38	0
2010.1	168	27	1.000	27	27	0
2010.2	162	42	1.000	42	42	0
2011.1	156	30	1.000	30	30	0
2011.2	150	38	1.000	38	38	0
2012.1	144	31	1.000	31	30	1
2012.2	138	29	1.000	29	29	0
2013.1	132	44	1.000	44	44	0
2013.2	126	46	1.000	46	46	0
2014.1	120	40	1.000	40	40	0
2014.2	114	56	1.000	56	56	0
2015.1	108	41	1.000	41	41	0
2015.2	102	57	1.000	57	57	0
2016.1	96	46	1.000	46	46	0
2016.2	90	53	1.000	53	53	0
2017.1	84	49	1.000	49	49	0
2017.2	78	45	1.000	45	45	0
2018.1	72	47	1.000	47	47	0
2018.2	66	57	1.000	57	57	(0)
2019.1	60	51	1.000	51	52	(1)
2019.2	54	49	1.000	49	49	(0)
2020.1	48	26	1.002	26	26	0
2020.2	42	36	1.002	36	37	(1)
2021.1	36	45	0.997	45	44	1
2021.2	30	41	0.993	41	40	1
2022.1	24	45	0.991	45	40	5
2022.2	18	45	0.971	44	46	(2)
2023.1	12	49	0.930	46		
2023.2	6	51	0.846	43		
Total		1,658		1,645	1,553	3

Province of Nova Scotia
Collision
Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(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
2004.1	240	120	1.000	120	120	0
2004.2	234	116	1.000	116	116	0
2005.1	228	145	1.000	145	145	0
2005.2	222	143	1.000	143	143	0
2006.1	216	159	1.000	159	159	0
2006.2	210	178	1.000	178	178	0
2007.1	204	188	1.000	188	188	0
2007.2	198	203	1.000	203	203	0
2008.1	192	202	1.000	202	202	0
2008.2	186	199	1.000	199	199	0
2009.1	180	205	1.000	205	205	0
2009.2	174	208	1.000	208	208	0
2010.1	168	178	1.000	178	178	0
2010.2	162	211	1.000	211	211	0
2011.1	156	198	1.000	198	198	0
2011.2	150	190	1.000	190	190	0
2012.1	144	178	1.000	178	178	0
2012.2	138	171	1.000	171	171	0
2013.1	132	187	1.000	187	187	0
2013.2	126	154	1.000	154	154	0
2014.1	120	147	1.000	147	147	0
2014.2	114	128	1.000	128	128	0
2015.1	108	171	1.000	171	171	0
2015.2	102	129	1.000	129	129	0
2016.1	96	148	1.000	148	148	0
2016.2	90	148	1.000	148	148	0
2017.1	84	168	1.000	168	168	0
2017.2	78	141	1.000	141	141	0
2018.1	72	168	1.000	168	168	0
2018.2	66	128	1.000	128	128	0
2019.1	60	153	1.000	153	153	0
2019.2	54	143	1.000	143	143	0
2020.1	48	129	1.000	129	128	1
2020.2	42	119	1.000	119	119	0
2021.1	36	136	1.000	136	136	0
2021.2	30	155	1.000	155	153	2
2022.1	24	174	1.000	174	182	(8)
2022.2	18	167	0.996	166	162	5
2023.1	12	176	0.969	171		
2023.2	6	193	0.923	178		
Total		6,554		6,533	6,184	0

Province of Nova Scotia

Comprehensive - Total

Commercial Vehicles (Including Fleets)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(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
2004.1	240	259	1.000	259	259	0
2004.2	234	243	1.000	243	243	0
2005.1	228	289	1.000	289	289	0
2005.2	222	296	1.000	296	296	0
2006.1	216	287	1.000	287	287	0
2006.2	210	301	1.000	301	301	0
2007.1	204	319	1.000	319	319	0
2007.2	198	359	1.000	359	359	0
2008.1	192	334	1.000	334	334	0
2008.2	186	312	1.000	312	312	0
2009.1	180	367	1.000	367	367	0
2009.2	174	350	1.000	350	350	0
2010.1	168	285	1.000	285	285	0
2010.2	162	291	1.000	291	291	0
2011.1	156	342	1.000	342	342	0
2011.2	150	391	1.000	391	391	0
2012.1	144	322	1.000	322	322	0
2012.2	138	370	1.000	370	370	0
2013.1	132	314	1.000	314	314	0
2013.2	126	361	1.000	361	361	0
2014.1	120	347	1.000	347	347	0
2014.2	114	332	1.000	332	332	0
2015.1	108	395	1.000	395	395	0
2015.2	102	337	1.000	337	337	0
2016.1	96	379	1.000	379	379	0
2016.2	90	346	1.000	346	346	0
2017.1	84	344	1.000	344	344	0
2017.2	78	391	1.000	391	391	0
2018.1	72	362	1.000	362	362	0
2018.2	66	371	1.000	371	371	0
2019.1	60	334	1.000	334	334	0
2019.2	54	385	1.000	385	385	0
2020.1	48	309	1.000	309	309	0
2020.2	42	331	1.000	331	331	0
2021.1	36	281	1.000	281	282	(1)
2021.2	30	351	1.000	351	350	1
2022.1	24	427	1.000	427	417	10
2022.2	18	473	1.002	474	500	(26)
2023.1	12	407	1.010	411		
2023.2	6	367	1.150	422		
Total		13,661		13,721	12,904	(16)

Bodily Injury

Fit	Start Date	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.417 (CI = +/-0.387; p = 0.035)	0.095	NA%
Loss Cost	2006.1	0.427 (CI = +/-0.391; p = 0.033)	0.101	NA%
Loss Cost	2006.2	0.424 (CI = +/-0.398; p = 0.038)	0.098	NA%
Loss Cost	2007.1	0.408 (CI = +/-0.397; p = 0.044)	0.093	NA%
Loss Cost	2007.2	0.399 (CI = +/-0.403; p = 0.052)	0.088	NA%
Loss Cost	2008.1	0.394 (CI = +/-0.410; p = 0.059)	0.084	NA%
Loss Cost	2008.2	0.394 (CI = +/-0.419; p = 0.064)	0.083	NA%
Loss Cost	2009.1	0.385 (CI = +/-0.426; p = 0.075)	0.077	NA%
Loss Cost	2009.2	0.372 (CI = +/-0.431; p = 0.089)	0.070	NA%
Loss Cost	2010.1	0.313 (CI = +/-0.347; p = 0.075)	0.083	NA%
Loss Cost	2010.2	0.307 (CI = +/-0.355; p = 0.087)	0.077	NA%
Loss Cost	2011.1	0.309 (CI = +/-0.364; p = 0.093)	0.076	NA%
Loss Cost	2011.2	0.300 (CI = +/-0.372; p = 0.110)	0.069	NA%
Loss Cost	2012.1	0.282 (CI = +/-0.376; p = 0.134)	0.058	NA%
Loss Cost	2012.2	0.241 (CI = +/-0.348; p = 0.164)	0.047	NA%
Loss Cost	2013.1	0.240 (CI = +/-0.360; p = 0.180)	0.042	NA%
Loss Cost	2013.2	0.191 (CI = +/-0.316; p = 0.221)	0.029	NA%
Loss Cost	2014.1	0.167 (CI = +/-0.315; p = 0.279)	0.013	NA%
Loss Cost	2014.2	0.099 (CI = +/-0.194; p = 0.298)	0.009	NA%
Loss Cost	2015.1	0.094 (CI = +/-0.202; p = 0.339)	-0.002	NA%
Loss Cost	2015.2	0.072 (CI = +/-0.197; p = 0.446)	-0.025	NA%
Loss Cost	2016.1	0.074 (CI = +/-0.208; p = 0.458)	-0.029	NA%
Loss Cost	2016.2	0.025 (CI = +/-0.142; p = 0.712)	-0.065	NA%
Loss Cost	2017.1	0.032 (CI = +/-0.149; p = 0.648)	-0.064	NA%
Severity	2005.2	0.631 (CI = +/-0.420; p = 0.004)	0.187	NA%
Severity	2006.1	0.627 (CI = +/-0.427; p = 0.005)	0.184	NA%
Severity	2006.2	0.616 (CI = +/-0.432; p = 0.007)	0.180	NA%
Severity	2007.1	0.588 (CI = +/-0.416; p = 0.007)	0.181	NA%
Severity	2007.2	0.570 (CI = +/-0.413; p = 0.008)	0.178	NA%
Severity	2008.1	0.562 (CI = +/-0.420; p = 0.010)	0.173	NA%
Severity	2008.2	0.564 (CI = +/-0.429; p = 0.012)	0.172	NA%
Severity	2009.1	0.547 (CI = +/-0.431; p = 0.015)	0.166	NA%
Severity	2009.2	0.532 (CI = +/-0.435; p = 0.018)	0.159	NA%
Severity	2010.1	0.479 (CI = +/-0.372; p = 0.014)	0.182	NA%
Severity	2010.2	0.475 (CI = +/-0.381; p = 0.016)	0.177	NA%
Severity	2011.1	0.477 (CI = +/-0.391; p = 0.019)	0.176	NA%
Severity	2011.2	0.455 (CI = +/-0.391; p = 0.024)	0.167	NA%
Severity	2012.1	0.439 (CI = +/-0.397; p = 0.032)	0.156	NA%
Severity	2012.2	0.404 (CI = +/-0.381; p = 0.039)	0.149	NA%
Severity	2013.1	0.397 (CI = +/-0.393; p = 0.048)	0.141	NA%
Severity	2013.2	0.341 (CI = +/-0.338; p = 0.048)	0.148	NA%
Severity	2014.1	0.318 (CI = +/-0.340; p = 0.064)	0.132	NA%
Severity	2014.2	0.265 (CI = +/-0.288; p = 0.069)	0.133	NA%
Severity	2015.1	0.255 (CI = +/-0.299; p = 0.089)	0.118	NA%
Severity	2015.2	0.219 (CI = +/-0.285; p = 0.122)	0.095	NA%
Severity	2016.1	0.218 (CI = +/-0.301; p = 0.142)	0.086	NA%
Severity	2016.2	0.173 (CI = +/-0.278; p = 0.203)	0.054	NA%
Severity	2017.1	0.145 (CI = +/-0.283; p = 0.286)	0.019	NA%
Frequency	2005.2	-0.214 (CI = +/-0.198; p = 0.035)	0.096	NA%
Frequency	2006.1	-0.201 (CI = +/-0.189; p = 0.038)	0.095	NA%
Frequency	2006.2	-0.193 (CI = +/-0.188; p = 0.045)	0.090	NA%
Frequency	2007.1	-0.180 (CI = +/-0.180; p = 0.050)	0.087	NA%
Frequency	2007.2	-0.170 (CI = +/-0.177; p = 0.058)	0.082	NA%
Frequency	2008.1	-0.169 (CI = +/-0.180; p = 0.065)	0.079	NA%
Frequency	2008.2	-0.169 (CI = +/-0.184; p = 0.069)	0.078	NA%
Frequency	2009.1	-0.162 (CI = +/-0.184; p = 0.083)	0.072	NA%
Frequency	2009.2	-0.160 (CI = +/-0.189; p = 0.093)	0.068	NA%
Frequency	2010.1	-0.166 (CI = +/-0.191; p = 0.086)	0.075	NA%
Frequency	2010.2	-0.169 (CI = +/-0.196; p = 0.088)	0.077	NA%
Frequency	2011.1	-0.168 (CI = +/-0.201; p = 0.098)	0.073	NA%
Frequency	2011.2	-0.155 (CI = +/-0.200; p = 0.121)	0.062	NA%
Frequency	2012.1	-0.158 (CI = +/-0.206; p = 0.126)	0.062	NA%
Frequency	2012.2	-0.162 (CI = +/-0.211; p = 0.126)	0.066	NA%
Frequency	2013.1	-0.158 (CI = +/-0.218; p = 0.147)	0.057	NA%
Frequency	2013.2	-0.151 (CI = +/-0.224; p = 0.175)	0.047	NA%
Frequency	2014.1	-0.151 (CI = +/-0.233; p = 0.190)	0.043	NA%
Frequency	2014.2	-0.166 (CI = +/-0.236; p = 0.155)	0.063	NA%
Frequency	2015.1	-0.161 (CI = +/-0.246; p = 0.184)	0.052	NA%
Frequency	2015.2	-0.146 (CI = +/-0.253; p = 0.236)	0.032	NA%
Frequency	2016.1	-0.144 (CI = +/-0.266; p = 0.266)	0.022	NA%
Frequency	2016.2	-0.148 (CI = +/-0.282; p = 0.278)	0.020	NA%
Frequency	2017.1	-0.113 (CI = +/-0.279; p = 0.394)	-0.017	NA%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.021; p = 0.000)	-0.099 (CI = +/-0.225; p = 0.378)	0.349	+4.80%
Loss Cost	2006.1	0.053 (CI = +/-0.021; p = 0.000)	-0.062 (CI = +/-0.219; p = 0.567)	0.414	+5.42%
Loss Cost	2006.2	0.056 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.221; p = 0.454)	0.434	+5.79%
Loss Cost	2007.1	0.055 (CI = +/-0.023; p = 0.000)	-0.087 (CI = +/-0.228; p = 0.443)	0.408	+5.70%
Loss Cost	2007.2	0.058 (CI = +/-0.025; p = 0.000)	-0.099 (CI = +/-0.234; p = 0.392)	0.406	+5.95%
Loss Cost	2008.1	0.060 (CI = +/-0.026; p = 0.000)	-0.086 (CI = +/-0.240; p = 0.470)	0.408	+6.20%
Loss Cost	2008.2	0.066 (CI = +/-0.027; p = 0.000)	-0.117 (CI = +/-0.238; p = 0.321)	0.455	+6.85%
Loss Cost	2009.1	0.068 (CI = +/-0.028; p = 0.000)	-0.108 (CI = +/-0.246; p = 0.378)	0.448	+7.05%
Loss Cost	2009.2	0.071 (CI = +/-0.030; p = 0.000)	-0.120 (CI = +/-0.254; p = 0.343)	0.438	+7.32%
Loss Cost	2010.1	0.055 (CI = +/-0.025; p = 0.000)	-0.197 (CI = +/-0.206; p = 0.059)	0.455	+5.61%
Loss Cost	2010.2	0.059 (CI = +/-0.027; p = 0.000)	-0.218 (CI = +/-0.209; p = 0.041)	0.475	+6.10%
Loss Cost	2011.1	0.064 (CI = +/-0.028; p = 0.000)	-0.194 (CI = +/-0.212; p = 0.070)	0.503	+6.66%
Loss Cost	2011.2	0.070 (CI = +/-0.030; p = 0.000)	-0.215 (CI = +/-0.215; p = 0.050)	0.516	+7.20%
Loss Cost	2012.1	0.068 (CI = +/-0.033; p = 0.000)	-0.223 (CI = +/-0.225; p = 0.052)	0.492	+6.99%
Loss Cost	2012.2	0.061 (CI = +/-0.034; p = 0.001)	-0.198 (CI = +/-0.228; p = 0.086)	0.404	+6.27%
Loss Cost	2013.1	0.065 (CI = +/-0.037; p = 0.002)	-0.181 (CI = +/-0.238; p = 0.128)	0.414	+6.74%
Loss Cost	2013.2	0.054 (CI = +/-0.038; p = 0.008)	-0.140 (CI = +/-0.230; p = 0.218)	0.296	+5.50%
Loss Cost	2014.1	0.047 (CI = +/-0.041; p = 0.028)	-0.162 (CI = +/-0.239; p = 0.171)	0.254	+4.83%
Loss Cost	2014.2	0.023 (CI = +/-0.030; p = 0.129)	-0.085 (CI = +/-0.165; p = 0.293)	0.088	+2.30%
Loss Cost	2015.1	0.022 (CI = +/-0.034; p = 0.196)	-0.088 (CI = +/-0.177; p = 0.303)	0.070	+2.18%
Loss Cost	2015.2	0.015 (CI = +/-0.037; p = 0.402)	-0.070 (CI = +/-0.182; p = 0.427)	-0.038	+1.51%
Loss Cost	2016.1	0.016 (CI = +/-0.043; p = 0.428)	-0.066 (CI = +/-0.197; p = 0.482)	-0.046	+1.63%
Loss Cost	2016.2	-0.008 (CI = +/-0.032; p = 0.601)	-0.006 (CI = +/-0.139; p = 0.930)	-0.139	-0.79%
Loss Cost	2017.1	-0.006 (CI = +/-0.038; p = 0.736)	-0.001 (CI = +/-0.153; p = 0.991)	-0.169	-0.59%
Severity	2005.2	0.069 (CI = +/-0.019; p = 0.000)	-0.043 (CI = +/-0.204; p = 0.670)	0.592	+7.15%
Severity	2006.1	0.073 (CI = +/-0.020; p = 0.000)	-0.020 (CI = +/-0.205; p = 0.844)	0.611	+7.56%
Severity	2006.2	0.075 (CI = +/-0.021; p = 0.000)	-0.034 (CI = +/-0.208; p = 0.742)	0.610	+7.81%
Severity	2007.1	0.072 (CI = +/-0.022; p = 0.000)	-0.052 (CI = +/-0.212; p = 0.622)	0.577	+7.48%
Severity	2007.2	0.072 (CI = +/-0.023; p = 0.000)	-0.052 (CI = +/-0.219; p = 0.629)	0.552	+7.50%
Severity	2008.1	0.076 (CI = +/-0.024; p = 0.000)	-0.034 (CI = +/-0.223; p = 0.758)	0.559	+7.86%
Severity	2008.2	0.083 (CI = +/-0.024; p = 0.000)	-0.071 (CI = +/-0.215; p = 0.503)	0.617	+8.64%
Severity	2009.1	0.084 (CI = +/-0.026; p = 0.000)	-0.067 (CI = +/-0.223; p = 0.545)	0.599	+8.73%
Severity	2009.2	0.087 (CI = +/-0.027; p = 0.000)	-0.081 (CI = +/-0.229; p = 0.476)	0.593	+9.05%
Severity	2010.1	0.074 (CI = +/-0.025; p = 0.000)	-0.139 (CI = +/-0.203; p = 0.170)	0.588	+7.73%
Severity	2010.2	0.081 (CI = +/-0.025; p = 0.000)	-0.171 (CI = +/-0.198; p = 0.088)	0.633	+8.48%
Severity	2011.1	0.089 (CI = +/-0.026; p = 0.000)	-0.137 (CI = +/-0.194; p = 0.157)	0.676	+9.29%
Severity	2011.2	0.091 (CI = +/-0.028; p = 0.000)	-0.146 (CI = +/-0.202; p = 0.149)	0.655	+9.51%
Severity	2012.1	0.093 (CI = +/-0.031; p = 0.000)	-0.137 (CI = +/-0.211; p = 0.191)	0.642	+9.72%
Severity	2012.2	0.090 (CI = +/-0.033; p = 0.000)	-0.125 (CI = +/-0.219; p = 0.248)	0.588	+9.37%
Severity	2013.1	0.096 (CI = +/-0.035; p = 0.000)	-0.100 (CI = +/-0.225; p = 0.364)	0.605	+10.09%
Severity	2013.2	0.084 (CI = +/-0.035; p = 0.000)	-0.057 (CI = +/-0.212; p = 0.581)	0.541	+8.75%
Severity	2014.1	0.083 (CI = +/-0.039; p = 0.000)	-0.061 (CI = +/-0.225; p = 0.576)	0.498	+8.62%
Severity	2014.2	0.069 (CI = +/-0.039; p = 0.002)	-0.016 (CI = +/-0.212; p = 0.872)	0.404	+7.10%
Severity	2015.1	0.073 (CI = +/-0.043; p = 0.003)	-0.004 (CI = +/-0.225; p = 0.974)	0.391	+7.53%
Severity	2015.2	0.064 (CI = +/-0.047; p = 0.011)	0.021 (CI = +/-0.232; p = 0.852)	0.289	+6.62%
Severity	2016.1	0.074 (CI = +/-0.052; p = 0.009)	0.050 (CI = +/-0.242; p = 0.663)	0.331	+7.73%
Severity	2016.2	0.059 (CI = +/-0.055; p = 0.039)	0.088 (CI = +/-0.240; p = 0.440)	0.224	+6.10%
Severity	2017.1	0.055 (CI = +/-0.065; p = 0.090)	0.078 (CI = +/-0.263; p = 0.527)	0.112	+5.67%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.056 (CI = +/-0.120; p = 0.353)	0.295	-2.20%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.001)	-0.042 (CI = +/-0.120; p = 0.481)	0.234	-1.98%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.003)	-0.048 (CI = +/-0.123; p = 0.431)	0.203	-1.88%
Frequency	2007.1	-0.017 (CI = +/-0.013; p = 0.011)	-0.035 (CI = +/-0.124; p = 0.570)	0.141	-1.66%
Frequency	2007.2	-0.015 (CI = +/-0.013; p = 0.032)	-0.047 (CI = +/-0.125; p = 0.451)	0.103	-1.44%
Frequency	2008.1	-0.015 (CI = +/-0.014; p = 0.032)	-0.052 (CI = +/-0.129; p = 0.418)	0.103	-1.53%
Frequency	2008.2	-0.017 (CI = +/-0.015; p = 0.030)	-0.046 (CI = +/-0.133; p = 0.484)	0.110	-1.65%
Frequency	2009.1	-0.016 (CI = +/-0.016; p = 0.055)	-0.041 (CI = +/-0.138; p = 0.549)	0.073	-1.54%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.065)	-0.039 (CI = +/-0.143; p = 0.581)	0.067	-1.58%
Frequency	2010.1	-0.020 (CI = +/-0.018; p = 0.029)	-0.058 (CI = +/-0.143; p = 0.413)	0.124	-1.97%
Frequency	2010.2	-0.022 (CI = +/-0.019; p = 0.023)	-0.047 (CI = +/-0.147; p = 0.512)	0.144	-2.20%
Frequency	2011.1	-0.024 (CI = +/-0.020; p = 0.021)	-0.057 (CI = +/-0.152; p = 0.447)	0.154	-2.41%
Frequency	2011.2	-0.021 (CI = +/-0.022; p = 0.053)	-0.070 (CI = +/-0.156; p = 0.364)	0.112	-2.11%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.034)	-0.086 (CI = +/-0.160; p = 0.275)	0.151	-2.49%
Frequency	2012.2	-0.029 (CI = +/-0.025; p = 0.025)	-0.072 (CI = +/-0.164; p = 0.369)	0.177	-2.83%
Frequency	2013.1	-0.031 (CI = +/-0.027; p = 0.028)	-0.081 (CI = +/-0.172; p = 0.339)	0.170	-3.04%
Frequency	2013.2	-0.030 (CI = +/-0.030; p = 0.047)	-0.083 (CI = +/-0.181; p = 0.350)	0.147	-2.99%
Frequency	2014.1	-0.036 (CI = +/-0.033; p = 0.035)	-0.101 (CI = +/-0.188; p = 0.273)	0.179	-3.49%
Frequency	2014.2	-0.046 (CI = +/-0.033; p = 0.010)	-0.068 (CI = +/-0.182; p = 0.438)	0.285	-4.48%
Frequency	2015.1	-0.051 (CI = +/-0.037; p = 0.010)	-0.085 (CI = +/-0.192; p = 0.361)	0.295	-4.98%
Frequency	2015.2	-0.049 (CI = +/-0.042; p = 0.024)	-0.090 (CI = +/-0.204; p = 0.360)	0.249	-4.80%
Frequency	2016.1	-0.058 (CI = +/-0.046; p = 0.017)	-0.116 (CI = +/-0.213; p = 0.260)	0.293	-5.66%
Frequency	2016.2	-0.067 (CI = +/-0.051; p = 0.015)	-0.094 (CI = +/-0.222; p = 0.376)	0.332	-6.49%
Frequency	2017.1	-0.061 (CI = +/-0.060; p = 0.046)	-0.079 (CI = +/-0.241; p = 0.488)	0.199	-5.92%

Bodily Injury

Fit	Start Date	Time	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.026; p = 0.001)	-0.025 (CI = +/-0.412; p = 0.902)	0.334	+4.90%
Loss Cost	2006.1	0.056 (CI = +/-0.026; p = 0.000)	-0.080 (CI = +/-0.395; p = 0.683)	0.411	+5.79%
Loss Cost	2006.2	0.061 (CI = +/-0.028; p = 0.000)	-0.109 (CI = +/-0.398; p = 0.582)	0.429	+6.27%
Loss Cost	2007.1	0.061 (CI = +/-0.030; p = 0.000)	-0.108 (CI = +/-0.409; p = 0.594)	0.403	+6.26%
Loss Cost	2007.2	0.064 (CI = +/-0.031; p = 0.000)	-0.125 (CI = +/-0.418; p = 0.545)	0.399	+6.57%
Loss Cost	2008.1	0.068 (CI = +/-0.033; p = 0.000)	-0.152 (CI = +/-0.425; p = 0.470)	0.408	+7.06%
Loss Cost	2008.2	0.077 (CI = +/-0.035; p = 0.000)	-0.201 (CI = +/-0.420; p = 0.337)	0.454	+7.98%
Loss Cost	2009.1	0.081 (CI = +/-0.037; p = 0.000)	-0.226 (CI = +/-0.429; p = 0.289)	0.455	+8.49%
Loss Cost	2009.2	0.085 (CI = +/-0.040; p = 0.000)	-0.246 (CI = +/-0.442; p = 0.263)	0.446	+8.89%
Loss Cost	2010.1	0.065 (CI = +/-0.036; p = 0.001)	-0.142 (CI = +/-0.381; p = 0.449)	0.385	+6.72%
Loss Cost	2010.2	0.071 (CI = +/-0.039; p = 0.001)	-0.170 (CI = +/-0.390; p = 0.377)	0.393	+7.32%
Loss Cost	2011.1	0.083 (CI = +/-0.040; p = 0.000)	-0.228 (CI = +/-0.382; p = 0.231)	0.460	+8.61%
Loss Cost	2011.2	0.090 (CI = +/-0.043; p = 0.000)	-0.260 (CI = +/-0.392; p = 0.183)	0.468	+9.36%
Loss Cost	2012.1	0.092 (CI = +/-0.048; p = 0.001)	-0.273 (CI = +/-0.409; p = 0.180)	0.441	+9.69%
Loss Cost	2012.2	0.081 (CI = +/-0.051; p = 0.004)	-0.222 (CI = +/-0.414; p = 0.277)	0.347	+8.39%
Loss Cost	2013.1	0.094 (CI = +/-0.055; p = 0.002)	-0.278 (CI = +/-0.417; p = 0.180)	0.397	+9.87%
Loss Cost	2013.2	0.074 (CI = +/-0.057; p = 0.014)	-0.199 (CI = +/-0.406; p = 0.317)	0.275	+7.70%
Loss Cost	2014.1	0.070 (CI = +/-0.065; p = 0.035)	-0.184 (CI = +/-0.431; p = 0.379)	0.202	+7.29%
Loss Cost	2014.2	0.025 (CI = +/-0.048; p = 0.282)	-0.021 (CI = +/-0.300; p = 0.881)	0.022	+2.57%
Loss Cost	2015.1	0.027 (CI = +/-0.056; p = 0.322)	-0.026 (CI = +/-0.323; p = 0.864)	0.001	+2.71%
Loss Cost	2015.2	0.012 (CI = +/-0.062; p = 0.697)	0.024 (CI = +/-0.334; p = 0.882)	-0.086	+1.16%
Loss Cost	2016.1	0.016 (CI = +/-0.073; p = 0.636)	0.008 (CI = +/-0.363; p = 0.961)	-0.088	+1.65%
Loss Cost	2016.2	-0.037 (CI = +/-0.051; p = 0.138)	0.165 (CI = +/-0.235; p = 0.152)	0.046	-3.67%
Loss Cost	2017.1	-0.040 (CI = +/-0.062; p = 0.185)	0.172 (CI = +/-0.261; p = 0.176)	0.018	-3.91%
Severity	2005.2	0.070 (CI = +/-0.024; p = 0.000)	-0.012 (CI = +/-0.371; p = 0.949)	0.590	+7.20%
Severity	2006.1	0.075 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.369; p = 0.803)	0.611	+7.76%
Severity	2006.2	0.078 (CI = +/-0.026; p = 0.000)	-0.066 (CI = +/-0.374; p = 0.721)	0.611	+8.11%
Severity	2007.1	0.074 (CI = +/-0.027; p = 0.000)	-0.044 (CI = +/-0.380; p = 0.815)	0.575	+7.72%
Severity	2007.2	0.074 (CI = +/-0.029; p = 0.000)	-0.044 (CI = +/-0.391; p = 0.821)	0.550	+7.72%
Severity	2008.1	0.079 (CI = +/-0.031; p = 0.000)	-0.074 (CI = +/-0.395; p = 0.706)	0.560	+8.27%
Severity	2008.2	0.090 (CI = +/-0.031; p = 0.000)	-0.132 (CI = +/-0.379; p = 0.483)	0.617	+9.39%
Severity	2009.1	0.092 (CI = +/-0.034; p = 0.000)	-0.145 (CI = +/-0.390; p = 0.451)	0.602	+9.67%
Severity	2009.2	0.097 (CI = +/-0.036; p = 0.000)	-0.168 (CI = +/-0.400; p = 0.395)	0.596	+10.14%
Severity	2010.1	0.081 (CI = +/-0.035; p = 0.000)	-0.089 (CI = +/-0.366; p = 0.622)	0.559	+8.45%
Severity	2010.2	0.091 (CI = +/-0.036; p = 0.000)	-0.135 (CI = +/-0.363; p = 0.448)	0.594	+9.47%
Severity	2011.1	0.105 (CI = +/-0.036; p = 0.000)	-0.204 (CI = +/-0.341; p = 0.229)	0.668	+11.04%
Severity	2011.2	0.107 (CI = +/-0.039; p = 0.000)	-0.217 (CI = +/-0.355; p = 0.218)	0.646	+11.35%
Severity	2012.1	0.115 (CI = +/-0.043; p = 0.000)	-0.250 (CI = +/-0.363; p = 0.168)	0.646	+12.17%
Severity	2012.2	0.110 (CI = +/-0.047; p = 0.000)	-0.228 (CI = +/-0.379; p = 0.223)	0.591	+11.61%
Severity	2013.1	0.125 (CI = +/-0.049; p = 0.000)	-0.293 (CI = +/-0.372; p = 0.116)	0.639	+13.37%
Severity	2013.2	0.106 (CI = +/-0.050; p = 0.000)	-0.217 (CI = +/-0.357; p = 0.217)	0.572	+11.23%
Severity	2014.1	0.109 (CI = +/-0.057; p = 0.001)	-0.228 (CI = +/-0.379; p = 0.221)	0.533	+11.55%
Severity	2014.2	0.086 (CI = +/-0.059; p = 0.006)	-0.145 (CI = +/-0.364; p = 0.410)	0.429	+9.03%
Severity	2015.1	0.097 (CI = +/-0.066; p = 0.007)	-0.182 (CI = +/-0.384; p = 0.327)	0.430	+10.20%
Severity	2015.2	0.085 (CI = +/-0.076; p = 0.030)	-0.143 (CI = +/-0.407; p = 0.463)	0.315	+8.89%
Severity	2016.1	0.108 (CI = +/-0.085; p = 0.017)	-0.213 (CI = +/-0.421; p = 0.294)	0.378	+11.37%
Severity	2016.2	0.086 (CI = +/-0.097; p = 0.078)	-0.149 (CI = +/-0.444; p = 0.479)	0.217	+8.96%
Severity	2017.1	0.078 (CI = +/-0.117; p = 0.171)	-0.128 (CI = +/-0.493; p = 0.579)	0.104	+8.11%
Frequency	2005.2	-0.022 (CI = +/-0.014; p = 0.004)	-0.013 (CI = +/-0.220; p = 0.902)	0.277	-2.15%
Frequency	2006.1	-0.018 (CI = +/-0.015; p = 0.014)	-0.034 (CI = +/-0.218; p = 0.750)	0.224	-1.83%
Frequency	2006.2	-0.017 (CI = +/-0.015; p = 0.030)	-0.042 (CI = +/-0.223; p = 0.701)	0.191	-1.70%
Frequency	2007.1	-0.014 (CI = +/-0.016; p = 0.091)	-0.064 (CI = +/-0.222; p = 0.560)	0.142	-1.36%
Frequency	2007.2	-0.011 (CI = +/-0.017; p = 0.203)	-0.082 (CI = +/-0.223; p = 0.460)	0.102	-1.06%
Frequency	2008.1	-0.011 (CI = +/-0.018; p = 0.212)	-0.079 (CI = +/-0.230; p = 0.489)	0.098	-1.12%
Frequency	2008.2	-0.013 (CI = +/-0.019; p = 0.181)	-0.069 (CI = +/-0.235; p = 0.554)	0.106	-1.29%
Frequency	2009.1	-0.011 (CI = +/-0.021; p = 0.296)	-0.081 (CI = +/-0.241; p = 0.498)	0.076	-1.07%
Frequency	2009.2	-0.011 (CI = +/-0.023; p = 0.309)	-0.078 (CI = +/-0.250; p = 0.527)	0.070	-1.13%
Frequency	2010.1	-0.016 (CI = +/-0.024; p = 0.178)	-0.054 (CI = +/-0.252; p = 0.665)	0.107	-1.59%
Frequency	2010.2	-0.020 (CI = +/-0.026; p = 0.123)	-0.035 (CI = +/-0.257; p = 0.784)	0.131	-1.97%
Frequency	2011.1	-0.022 (CI = +/-0.028; p = 0.116)	-0.024 (CI = +/-0.267; p = 0.855)	0.133	-2.19%
Frequency	2011.2	-0.018 (CI = +/-0.030; p = 0.235)	-0.043 (CI = +/-0.275; p = 0.748)	0.082	-1.78%
Frequency	2012.1	-0.022 (CI = +/-0.033; p = 0.177)	-0.023 (CI = +/-0.284; p = 0.866)	0.101	-2.21%
Frequency	2012.2	-0.029 (CI = +/-0.036; p = 0.106)	0.006 (CI = +/-0.291; p = 0.963)	0.142	-2.89%
Frequency	2013.1	-0.031 (CI = +/-0.040; p = 0.121)	0.015 (CI = +/-0.306; p = 0.920)	0.129	-3.09%
Frequency	2013.2	-0.032 (CI = +/-0.046; p = 0.154)	0.018 (CI = +/-0.324; p = 0.906)	0.104	-3.17%
Frequency	2014.1	-0.039 (CI = +/-0.051; p = 0.125)	0.044 (CI = +/-0.339; p = 0.788)	0.121	-3.82%
Frequency	2014.2	-0.061 (CI = +/-0.051; p = 0.023)	0.124 (CI = +/-0.320; p = 0.424)	0.287	-5.93%
Frequency	2015.1	-0.070 (CI = +/-0.058; p = 0.021)	0.156 (CI = +/-0.337; p = 0.340)	0.299	-6.80%
Frequency	2015.2	-0.074 (CI = +/-0.068; p = 0.035)	0.167 (CI = +/-0.365; p = 0.344)	0.252	-7.10%
Frequency	2016.1	-0.091 (CI = +/-0.077; p = 0.023)	0.221 (CI = +/-0.382; p = 0.233)	0.302	-8.73%
Frequency	2016.2	-0.123 (CI = +/-0.082; p = 0.007)	0.314 (CI = +/-0.374; p = 0.093)	0.441	-11.59%
Frequency	2017.1	-0.118 (CI = +/-0.099; p = 0.024)	0.300 (CI = +/-0.416; p = 0.141)	0.318	-11.12%

Bodily Injury

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.023; p = 0.000)	-0.103 (CI = +/-0.230; p = 0.370)	-0.003 (CI = +/-0.018; p = 0.777)	0.331	+4.68%
Loss Cost	2006.1	0.052 (CI = +/-0.023; p = 0.000)	-0.064 (CI = +/-0.224; p = 0.563)	-0.001 (CI = +/-0.017; p = 0.879)	0.396	+5.36%
Loss Cost	2006.2	0.056 (CI = +/-0.024; p = 0.000)	-0.084 (CI = +/-0.226; p = 0.455)	-0.001 (CI = +/-0.017; p = 0.904)	0.416	+5.74%
Loss Cost	2007.1	0.055 (CI = +/-0.025; p = 0.000)	-0.089 (CI = +/-0.234; p = 0.444)	-0.001 (CI = +/-0.018; p = 0.892)	0.389	+5.64%
Loss Cost	2007.2	0.057 (CI = +/-0.027; p = 0.000)	-0.101 (CI = +/-0.240; p = 0.396)	-0.001 (CI = +/-0.018; p = 0.907)	0.386	+5.89%
Loss Cost	2008.1	0.060 (CI = +/-0.028; p = 0.000)	-0.087 (CI = +/-0.247; p = 0.476)	-0.001 (CI = +/-0.018; p = 0.945)	0.387	+6.17%
Loss Cost	2008.2	0.066 (CI = +/-0.029; p = 0.000)	-0.118 (CI = +/-0.245; p = 0.333)	0.000 (CI = +/-0.018; p = 0.973)	0.435	+6.83%
Loss Cost	2009.1	0.068 (CI = +/-0.031; p = 0.000)	-0.108 (CI = +/-0.254; p = 0.393)	0.000 (CI = +/-0.018; p = 0.999)	0.427	+7.05%
Loss Cost	2009.2	0.071 (CI = +/-0.033; p = 0.000)	-0.119 (CI = +/-0.262; p = 0.358)	0.000 (CI = +/-0.018; p = 0.992)	0.416	+7.32%
Loss Cost	2010.1	0.053 (CI = +/-0.028; p = 0.001)	-0.202 (CI = +/-0.213; p = 0.062)	-0.002 (CI = +/-0.015; p = 0.778)	0.434	+5.47%
Loss Cost	2010.2	0.058 (CI = +/-0.029; p = 0.000)	-0.222 (CI = +/-0.216; p = 0.044)	-0.002 (CI = +/-0.015; p = 0.790)	0.454	+5.96%
Loss Cost	2011.1	0.064 (CI = +/-0.031; p = 0.000)	-0.197 (CI = +/-0.220; p = 0.076)	-0.001 (CI = +/-0.015; p = 0.852)	0.481	+6.56%
Loss Cost	2011.2	0.069 (CI = +/-0.032; p = 0.000)	-0.218 (CI = +/-0.224; p = 0.055)	-0.001 (CI = +/-0.015; p = 0.858)	0.494	+7.10%
Loss Cost	2012.1	0.066 (CI = +/-0.035; p = 0.001)	-0.227 (CI = +/-0.235; p = 0.057)	-0.001 (CI = +/-0.015; p = 0.842)	0.468	+6.87%
Loss Cost	2012.2	0.060 (CI = +/-0.037; p = 0.003)	-0.201 (CI = +/-0.238; p = 0.093)	-0.001 (CI = +/-0.015; p = 0.843)	0.374	+6.16%
Loss Cost	2013.1	0.064 (CI = +/-0.041; p = 0.004)	-0.184 (CI = +/-0.249; p = 0.138)	-0.001 (CI = +/-0.015; p = 0.878)	0.382	+6.64%
Loss Cost	2013.2	0.053 (CI = +/-0.041; p = 0.014)	-0.142 (CI = +/-0.241; p = 0.230)	-0.001 (CI = +/-0.014; p = 0.896)	0.255	+5.42%
Loss Cost	2014.1	0.046 (CI = +/-0.045; p = 0.044)	-0.166 (CI = +/-0.252; p = 0.181)	-0.001 (CI = +/-0.015; p = 0.862)	0.209	+4.72%
Loss Cost	2014.2	0.022 (CI = +/-0.032; p = 0.160)	-0.086 (CI = +/-0.175; p = 0.310)	0.000 (CI = +/-0.010; p = 0.933)	0.028	+2.26%
Loss Cost	2015.1	0.021 (CI = +/-0.037; p = 0.233)	-0.090 (CI = +/-0.187; p = 0.321)	0.000 (CI = +/-0.010; p = 0.930)	0.004	+2.15%
Loss Cost	2015.2	0.015 (CI = +/-0.040; p = 0.432)	-0.070 (CI = +/-0.195; p = 0.451)	0.000 (CI = +/-0.010; p = 0.982)	-0.118	+1.50%
Loss Cost	2016.1	0.016 (CI = +/-0.046; p = 0.457)	-0.066 (CI = +/-0.211; p = 0.506)	0.000 (CI = +/-0.011; p = 0.984)	-0.133	+1.63%
Loss Cost	2016.2	-0.007 (CI = +/-0.034; p = 0.655)	0.001 (CI = +/-0.150; p = 0.993)	0.001 (CI = +/-0.008; p = 0.681)	-0.222	-0.71%
Loss Cost	2017.1	-0.005 (CI = +/-0.040; p = 0.777)	0.005 (CI = +/-0.164; p = 0.946)	0.001 (CI = +/-0.008; p = 0.701)	-0.266	-0.52%
Severity	2005.2	0.063 (CI = +/-0.020; p = 0.000)	-0.065 (CI = +/-0.199; p = 0.509)	-0.014 (CI = +/-0.016; p = 0.076)	0.619	+6.50%
Severity	2006.1	0.067 (CI = +/-0.020; p = 0.000)	-0.043 (CI = +/-0.200; p = 0.664)	-0.013 (CI = +/-0.015; p = 0.089)	0.634	+6.89%
Severity	2006.2	0.069 (CI = +/-0.021; p = 0.000)	-0.056 (CI = +/-0.204; p = 0.580)	-0.013 (CI = +/-0.016; p = 0.096)	0.633	+7.14%
Severity	2007.1	0.065 (CI = +/-0.022; p = 0.000)	-0.077 (CI = +/-0.207; p = 0.452)	-0.014 (CI = +/-0.016; p = 0.080)	0.606	+6.74%
Severity	2007.2	0.065 (CI = +/-0.024; p = 0.000)	-0.077 (CI = +/-0.214; p = 0.467)	-0.014 (CI = +/-0.016; p = 0.086)	0.582	+6.74%
Severity	2008.1	0.068 (CI = +/-0.025; p = 0.000)	-0.060 (CI = +/-0.219; p = 0.578)	-0.013 (CI = +/-0.016; p = 0.100)	0.586	+7.07%
Severity	2008.2	0.076 (CI = +/-0.025; p = 0.000)	-0.096 (CI = +/-0.210; p = 0.357)	-0.013 (CI = +/-0.015; p = 0.091)	0.643	+7.86%
Severity	2009.1	0.076 (CI = +/-0.027; p = 0.000)	-0.094 (CI = +/-0.219; p = 0.385)	-0.013 (CI = +/-0.016; p = 0.100)	0.626	+7.90%
Severity	2009.2	0.079 (CI = +/-0.028; p = 0.000)	-0.107 (CI = +/-0.225; p = 0.336)	-0.013 (CI = +/-0.016; p = 0.107)	0.619	+8.21%
Severity	2010.1	0.065 (CI = +/-0.025; p = 0.000)	-0.172 (CI = +/-0.191; p = 0.075)	-0.014 (CI = +/-0.013; p = 0.032)	0.647	+6.72%
Severity	2010.2	0.072 (CI = +/-0.025; p = 0.000)	-0.202 (CI = +/-0.184; p = 0.033)	-0.014 (CI = +/-0.012; p = 0.027)	0.692	+7.47%
Severity	2011.1	0.079 (CI = +/-0.025; p = 0.000)	-0.170 (CI = +/-0.181; p = 0.063)	-0.013 (CI = +/-0.012; p = 0.029)	0.728	+8.25%
Severity	2011.2	0.081 (CI = +/-0.027; p = 0.000)	-0.178 (CI = +/-0.188; p = 0.062)	-0.013 (CI = +/-0.012; p = 0.032)	0.711	+8.46%
Severity	2012.1	0.083 (CI = +/-0.030; p = 0.000)	-0.173 (CI = +/-0.197; p = 0.083)	-0.013 (CI = +/-0.013; p = 0.038)	0.699	+8.60%
Severity	2012.2	0.079 (CI = +/-0.032; p = 0.000)	-0.161 (CI = +/-0.205; p = 0.117)	-0.013 (CI = +/-0.013; p = 0.042)	0.653	+8.26%
Severity	2013.1	0.085 (CI = +/-0.034; p = 0.000)	-0.137 (CI = +/-0.211; p = 0.188)	-0.013 (CI = +/-0.013; p = 0.048)	0.666	+8.92%
Severity	2013.2	0.074 (CI = +/-0.033; p = 0.000)	-0.094 (CI = +/-0.195; p = 0.321)	-0.013 (CI = +/-0.012; p = 0.034)	0.630	+7.64%
Severity	2014.1	0.072 (CI = +/-0.037; p = 0.001)	-0.101 (CI = +/-0.207; p = 0.314)	-0.013 (CI = +/-0.012; p = 0.038)	0.596	+7.42%
Severity	2014.2	0.058 (CI = +/-0.035; p = 0.003)	-0.057 (CI = +/-0.189; p = 0.529)	-0.012 (CI = +/-0.011; p = 0.027)	0.547	+6.02%
Severity	2015.1	0.062 (CI = +/-0.039; p = 0.004)	-0.046 (CI = +/-0.201; p = 0.632)	-0.012 (CI = +/-0.011; p = 0.033)	0.535	+6.39%
Severity	2015.2	0.055 (CI = +/-0.043; p = 0.015)	-0.024 (CI = +/-0.209; p = 0.808)	-0.012 (CI = +/-0.011; p = 0.039)	0.455	+5.65%
Severity	2016.1	0.065 (CI = +/-0.047; p = 0.010)	0.005 (CI = +/-0.215; p = 0.961)	-0.012 (CI = +/-0.011; p = 0.040)	0.498	+6.73%
Severity	2016.2	0.053 (CI = +/-0.049; p = 0.037)	0.040 (CI = +/-0.216; p = 0.688)	-0.011 (CI = +/-0.011; p = 0.048)	0.416	+5.43%
Severity	2017.1	0.050 (CI = +/-0.058; p = 0.084)	0.033 (CI = +/-0.237; p = 0.765)	-0.011 (CI = +/-0.012; p = 0.060)	0.326	+5.09%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	-0.037 (CI = +/-0.111; p = 0.499)	0.011 (CI = +/-0.009; p = 0.011)	0.404	-1.70%
Frequency	2006.1	-0.014 (CI = +/-0.011; p = 0.013)	-0.021 (CI = +/-0.110; p = 0.697)	0.012 (CI = +/-0.008; p = 0.007)	0.373	-1.44%
Frequency	2006.2	-0.013 (CI = +/-0.012; p = 0.028)	-0.028 (CI = +/-0.112; p = 0.615)	0.012 (CI = +/-0.009; p = 0.007)	0.352	-1.32%
Frequency	2007.1	-0.010 (CI = +/-0.012; p = 0.088)	-0.012 (CI = +/-0.111; p = 0.832)	0.013 (CI = +/-0.008; p = 0.004)	0.326	-1.03%
Frequency	2007.2	-0.008 (CI = +/-0.012; p = 0.196)	-0.024 (CI = +/-0.111; p = 0.660)	0.013 (CI = +/-0.008; p = 0.004)	0.310	-0.79%
Frequency	2008.1	-0.009 (CI = +/-0.013; p = 0.196)	-0.027 (CI = +/-0.115; p = 0.635)	0.013 (CI = +/-0.008; p = 0.005)	0.307	-0.85%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.172)	-0.022 (CI = +/-0.118; p = 0.707)	0.013 (CI = +/-0.009; p = 0.005)	0.312	-0.95%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.285)	-0.014 (CI = +/-0.122; p = 0.819)	0.013 (CI = +/-0.009; p = 0.005)	0.291	-0.79%
Frequency	2009.2	-0.008 (CI = +/-0.016; p = 0.300)	-0.012 (CI = +/-0.127; p = 0.841)	0.013 (CI = +/-0.009; p = 0.006)	0.285	-0.81%
Frequency	2010.1	-0.012 (CI = +/-0.017; p = 0.153)	-0.030 (CI = +/-0.127; p = 0.633)	0.012 (CI = +/-0.009; p = 0.007)	0.328	-1.18%
Frequency	2010.2	-0.014 (CI = +/-0.017; p = 0.109)	-0.020 (CI = +/-0.130; p = 0.755)	0.012 (CI = +/-0.009; p = 0.008)	0.346	-1.40%
Frequency	2011.1	-0.016 (CI = +/-0.019; p = 0.099)	-0.027 (CI = +/-0.136; p = 0.681)	0.012 (CI = +/-0.009; p = 0.010)	0.349	-1.56%
Frequency	2011.2	-0.013 (CI = +/-0.020; p = 0.203)	-0.040 (CI = +/-0.138; p = 0.552)	0.012 (CI = +/-0.009; p = 0.010)	0.326	-1.25%
Frequency	2012.1	-0.016 (CI = +/-0.021; p = 0.132)	-0.055 (CI = +/-0.142; p = 0.432)	0.012 (CI = +/-0.009; p = 0.012)	0.353	-1.60%
Frequency	2012.2	-0.020 (CI = +/-0.023; p = 0.085)	-0.041 (CI = +/-0.145; p = 0.563)	0.012 (CI = +/-0.009; p = 0.013)	0.381	-1.94%
Frequency	2013.1	-0.021 (CI = +/-0.025; p = 0.091)	-0.047 (CI = +/-0.153; p = 0.529)	0.012 (CI = +/-0.009; p = 0.016)	0.372	-2.10%
Frequency	2013.2	-0.021 (CI = +/-0.027; p = 0.126)	-0.048 (CI = +/-0.161; p = 0.538)	0.012 (CI = +/-0.010; p = 0.019)	0.352	-2.06%
Frequency	2014.1	-0.026 (CI = +/-0.030; p = 0.089)	-0.065 (CI = +/-0.168; p = 0.427)	0.012 (CI = +/-0.010; p = 0.023)	0.376	-2.52%
Frequency	2014.2	-0.036 (CI = +/-0.029; p = 0.017)	-0.029 (CI = +/-0.154; p = 0.694)	0.012 (CI = +/-0.009; p = 0.011)	0.513	-3.54%
Frequency	2015.1	-0.041 (CI = +/-0.032; p = 0.015)	-0.044 (CI = +/-0.162; p = 0.570)	0.012 (CI = +/-0.009; p = 0.013)	0.522	-3.99%
Frequency	2015.2	-0.040 (CI = +/-0.035; p = 0.030)	-0.046 (CI = +/-0.174; p = 0.577)	0.012 (CI = +/-0.009; p = 0.017)	0.486	-3.93%
Frequency	2016.1	-0.049 (CI = +/-0.039; p = 0.017)	-0.071 (CI = +/-0.178; p = 0.400)	0.012 (CI = +/-0.009; p = 0.017)	0.533	-4.78%
Frequency	2016.2	-0.060 (CI = +/-0.040; p = 0.007)	-0.040 (CI = +/-0.176; p = 0.628)	0.012 (CI = +/-0.009; p = 0.010)	0.610	-5.82%
Frequency	2017.1	-0.055 (CI = +/-0.047; p = 0.025)	-0.027 (CI = +/-0.191; p = 0.755)	0.012 (CI = +/-0.009; p = 0.014)	0.532	-5.34%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
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	0.047 (CI = +/-0.031; p = 0.004)	-0.001 (CI = +/-0.020; p = 0.893)	-0.013 (CI = +/-0.457; p = 0.954)	0.315	+4.79%
Loss Cost	2006.1	0.057 (CI = +/-0.031; p = 0.001)	0.001 (CI = +/-0.019; p = 0.920)	-0.089 (CI = +/-0.441; p = 0.684)	0.393	+5.87%
Loss Cost	2006.2	0.063 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.019; p = 0.821)	-0.130 (CI = +/-0.447; p = 0.557)	0.412	+6.47%
Loss Cost	2007.1	0.063 (CI = +/-0.035; p = 0.001)	0.002 (CI = +/-0.019; p = 0.824)	-0.130 (CI = +/-0.462; p = 0.570)	0.384	+6.48%
Loss Cost	2007.2	0.067 (CI = +/-0.038; p = 0.001)	0.003 (CI = +/-0.020; p = 0.768)	-0.156 (CI = +/-0.475; p = 0.507)	0.380	+6.88%
Loss Cost	2008.1	0.073 (CI = +/-0.040; p = 0.001)	0.004 (CI = +/-0.020; p = 0.683)	-0.197 (CI = +/-0.486; p = 0.413)	0.391	+7.53%
Loss Cost	2008.2	0.084 (CI = +/-0.042; p = 0.000)	0.006 (CI = +/-0.020; p = 0.530)	-0.271 (CI = +/-0.483; p = 0.259)	0.442	+8.75%
Loss Cost	2009.1	0.091 (CI = +/-0.045; p = 0.000)	0.007 (CI = +/-0.020; p = 0.460)	-0.315 (CI = +/-0.497; p = 0.204)	0.446	+9.49%
Loss Cost	2009.2	0.096 (CI = +/-0.049; p = 0.000)	0.008 (CI = +/-0.021; p = 0.413)	-0.350 (CI = +/-0.515; p = 0.173)	0.439	+10.12%
Loss Cost	2010.1	0.071 (CI = +/-0.045; p = 0.003)	0.004 (CI = +/-0.018; p = 0.635)	-0.197 (CI = +/-0.453; p = 0.379)	0.365	+7.37%
Loss Cost	2010.2	0.079 (CI = +/-0.049; p = 0.003)	0.005 (CI = +/-0.018; p = 0.543)	-0.245 (CI = +/-0.468; p = 0.291)	0.377	+8.24%
Loss Cost	2011.1	0.096 (CI = +/-0.050; p = 0.001)	0.008 (CI = +/-0.018; p = 0.355)	-0.343 (CI = +/-0.460; p = 0.136)	0.458	+10.11%
Loss Cost	2011.2	0.108 (CI = +/-0.055; p = 0.001)	0.010 (CI = +/-0.018; p = 0.274)	-0.406 (CI = +/-0.475; p = 0.090)	0.474	+11.36%
Loss Cost	2012.1	0.114 (CI = +/-0.061; p = 0.001)	0.010 (CI = +/-0.018; p = 0.249)	-0.441 (CI = +/-0.502; p = 0.082)	0.451	+12.08%
Loss Cost	2012.2	0.100 (CI = +/-0.067; p = 0.005)	0.009 (CI = +/-0.019; p = 0.345)	-0.368 (CI = +/-0.523; p = 0.157)	0.345	+10.54%
Loss Cost	2013.1	0.123 (CI = +/-0.071; p = 0.002)	0.011 (CI = +/-0.019; p = 0.211)	-0.482 (CI = +/-0.528; p = 0.071)	0.418	+13.06%
Loss Cost	2013.2	0.098 (CI = +/-0.077; p = 0.015)	0.009 (CI = +/-0.018; p = 0.336)	-0.361 (CI = +/-0.535; p = 0.173)	0.274	+10.29%
Loss Cost	2014.1	0.096 (CI = +/-0.089; p = 0.035)	0.008 (CI = +/-0.019; p = 0.373)	-0.353 (CI = +/-0.585; p = 0.218)	0.195	+10.11%
Loss Cost	2014.2	0.032 (CI = +/-0.069; p = 0.342)	0.002 (CI = +/-0.014; p = 0.775)	-0.062 (CI = +/-0.430; p = 0.763)	-0.037	+3.24%
Loss Cost	2015.1	0.035 (CI = +/-0.082; p = 0.368)	0.002 (CI = +/-0.015; p = 0.753)	-0.077 (CI = +/-0.478; p = 0.734)	-0.062	+3.60%
Loss Cost	2015.2	0.013 (CI = +/-0.094; p = 0.774)	0.000 (CI = +/-0.015; p = 0.970)	0.017 (CI = +/-0.514; p = 0.945)	-0.169	+1.28%
Loss Cost	2016.1	0.021 (CI = +/-0.113; p = 0.693)	0.001 (CI = +/-0.017; p = 0.907)	-0.016 (CI = +/-0.581; p = 0.954)	-0.177	+2.11%
Loss Cost	2016.2	-0.066 (CI = +/-0.077; p = 0.085)	-0.005 (CI = +/-0.010; p = 0.293)	0.309 (CI = +/-0.371; p = 0.094)	0.064	-6.39%
Loss Cost	2017.1	-0.076 (CI = +/-0.094; p = 0.100)	-0.006 (CI = +/-0.011; p = 0.276)	0.344 (CI = +/-0.424; p = 0.100)	0.046	-7.33%
Severity	2005.2	0.057 (CI = +/-0.027; p = 0.000)	-0.016 (CI = +/-0.017; p = 0.066)	0.135 (CI = +/-0.391; p = 0.488)	0.619	+5.88%
Severity	2006.1	0.063 (CI = +/-0.028; p = 0.000)	-0.015 (CI = +/-0.017; p = 0.088)	0.094 (CI = +/-0.393; p = 0.628)	0.634	+6.46%
Severity	2006.2	0.066 (CI = +/-0.030; p = 0.000)	-0.014 (CI = +/-0.017; p = 0.108)	0.072 (CI = +/-0.403; p = 0.718)	0.631	+6.78%
Severity	2007.1	0.060 (CI = +/-0.031; p = 0.000)	-0.015 (CI = +/-0.017; p = 0.085)	0.111 (CI = +/-0.408; p = 0.583)	0.603	+6.20%
Severity	2007.2	0.059 (CI = +/-0.034; p = 0.001)	-0.015 (CI = +/-0.018; p = 0.087)	0.120 (CI = +/-0.423; p = 0.566)	0.580	+6.06%
Severity	2008.1	0.064 (CI = +/-0.036; p = 0.001)	-0.014 (CI = +/-0.018; p = 0.113)	0.085 (CI = +/-0.433; p = 0.689)	0.584	+6.60%
Severity	2008.2	0.076 (CI = +/-0.037; p = 0.000)	-0.012 (CI = +/-0.017; p = 0.162)	0.009 (CI = +/-0.423; p = 0.966)	0.631	+7.85%
Severity	2009.1	0.077 (CI = +/-0.040; p = 0.000)	-0.012 (CI = +/-0.018; p = 0.185)	-0.003 (CI = +/-0.441; p = 0.988)	0.615	+8.06%
Severity	2009.2	0.082 (CI = +/-0.043; p = 0.001)	-0.011 (CI = +/-0.018; p = 0.223)	-0.029 (CI = +/-0.458; p = 0.899)	0.605	+8.50%
Severity	2010.1	0.060 (CI = +/-0.041; p = 0.006)	-0.015 (CI = +/-0.016; p = 0.071)	0.104 (CI = +/-0.408; p = 0.602)	0.600	+6.14%
Severity	2010.2	0.070 (CI = +/-0.043; p = 0.003)	-0.013 (CI = +/-0.016; p = 0.105)	0.045 (CI = +/-0.414; p = 0.826)	0.623	+7.23%
Severity	2011.1	0.086 (CI = +/-0.044; p = 0.000)	-0.011 (CI = +/-0.015; p = 0.165)	-0.051 (CI = +/-0.400; p = 0.794)	0.682	+9.03%
Severity	2011.2	0.088 (CI = +/-0.049; p = 0.001)	-0.010 (CI = +/-0.016; p = 0.190)	-0.060 (CI = +/-0.424; p = 0.772)	0.659	+9.20%
Severity	2012.1	0.096 (CI = +/-0.054; p = 0.001)	-0.009 (CI = +/-0.016; p = 0.251)	-0.101 (CI = +/-0.446; p = 0.642)	0.652	+10.04%
Severity	2012.2	0.086 (CI = +/-0.060; p = 0.008)	-0.011 (CI = +/-0.017; p = 0.206)	-0.050 (CI = +/-0.469; p = 0.825)	0.605	+8.98%
Severity	2013.1	0.105 (CI = +/-0.065; p = 0.003)	-0.008 (CI = +/-0.017; p = 0.317)	-0.146 (CI = +/-0.478; p = 0.530)	0.640	+11.06%
Severity	2013.2	0.074 (CI = +/-0.064; p = 0.028)	-0.012 (CI = +/-0.015; p = 0.123)	0.007 (CI = +/-0.450; p = 0.974)	0.607	+7.63%
Severity	2014.1	0.072 (CI = +/-0.075; p = 0.057)	-0.012 (CI = +/-0.016; p = 0.140)	0.013 (CI = +/-0.492; p = 0.958)	0.568	+7.50%
Severity	2014.2	0.030 (CI = +/-0.071; p = 0.377)	-0.016 (CI = +/-0.014; p = 0.029)	0.202 (CI = +/-0.443; p = 0.347)	0.562	+3.09%
Severity	2015.1	0.036 (CI = +/-0.084; p = 0.368)	-0.016 (CI = +/-0.015; p = 0.045)	0.176 (CI = +/-0.491; p = 0.454)	0.546	+3.71%
Severity	2015.2	0.005 (CI = +/-0.092; p = 0.915)	-0.018 (CI = +/-0.015; p = 0.022)	0.308 (CI = +/-0.508; p = 0.213)	0.516	+0.47%
Severity	2016.1	0.024 (CI = +/-0.109; p = 0.640)	-0.017 (CI = +/-0.016; p = 0.042)	0.231 (CI = +/-0.562; p = 0.388)	0.530	+2.43%
Severity	2016.2	-0.030 (CI = +/-0.113; p = 0.569)	-0.021 (CI = +/-0.015; p = 0.011)	0.433 (CI = +/-0.545; p = 0.108)	0.536	-2.96%
Severity	2017.1	-0.067 (CI = +/-0.129; p = 0.276)	-0.023 (CI = +/-0.015; p = 0.008)	0.562 (CI = +/-0.585; p = 0.058)	0.533	-6.47%
Frequency	2005.2	-0.010 (CI = +/-0.014; p = 0.158)	0.014 (CI = +/-0.009; p = 0.003)	-0.148 (CI = +/-0.214; p = 0.169)	0.430	-1.02%
Frequency	2006.1	-0.005 (CI = +/-0.015; p = 0.448)	0.015 (CI = +/-0.009; p = 0.001)	-0.183 (CI = +/-0.206; p = 0.079)	0.429	-0.55%
Frequency	2006.2	-0.003 (CI = +/-0.015; p = 0.702)	0.016 (CI = +/-0.009; p = 0.001)	-0.202 (CI = +/-0.209; p = 0.057)	0.420	-0.29%
Frequency	2007.1	0.003 (CI = +/-0.015; p = 0.728)	0.017 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.199; p = 0.019)	0.439	+0.26%
Frequency	2007.2	0.008 (CI = +/-0.015; p = 0.312)	0.018 (CI = +/-0.008; p = 0.000)	-0.276 (CI = +/-0.193; p = 0.007)	0.464	+0.78%
Frequency	2008.1	0.009 (CI = +/-0.017; p = 0.294)	0.018 (CI = +/-0.008; p = 0.000)	-0.283 (CI = +/-0.200; p = 0.007)	0.462	+0.87%
Frequency	2008.2	0.008 (CI = +/-0.018; p = 0.353)	0.018 (CI = +/-0.008; p = 0.000)	-0.280 (CI = +/-0.208; p = 0.010)	0.461	+0.83%
Frequency	2009.1	0.013 (CI = +/-0.019; p = 0.163)	0.019 (CI = +/-0.008; p = 0.000)	-0.311 (CI = +/-0.208; p = 0.005)	0.479	+1.32%
Frequency	2009.2	0.015 (CI = +/-0.021; p = 0.149)	0.019 (CI = +/-0.009; p = 0.000)	-0.322 (CI = +/-0.216; p = 0.005)	0.479	+1.50%
Frequency	2010.1	0.011 (CI = +/-0.022; p = 0.299)	0.019 (CI = +/-0.009; p = 0.000)	-0.301 (CI = +/-0.223; p = 0.010)	0.487	+1.15%
Frequency	2010.2	0.009 (CI = +/-0.024; p = 0.433)	0.019 (CI = +/-0.009; p = 0.000)	-0.289 (CI = +/-0.234; p = 0.018)	0.489	+0.95%
Frequency	2011.1	0.010 (CI = +/-0.027; p = 0.458)	0.019 (CI = +/-0.009; p = 0.000)	-0.292 (CI = +/-0.247; p = 0.023)	0.485	+0.99%
Frequency	2011.2	0.020 (CI = +/-0.028; p = 0.162)	0.020 (CI = +/-0.009; p = 0.000)	-0.346 (CI = +/-0.243; p = 0.008)	0.516	+1.98%
Frequency	2012.1	0.018 (CI = +/-0.031; p = 0.237)	0.020 (CI = +/-0.010; p = 0.000)	-0.339 (CI = +/-0.259; p = 0.013)	0.514	+1.86%
Frequency	2012.2	0.014 (CI = +/-0.035; p = 0.407)	0.019 (CI = +/-0.010; p = 0.001)	-0.318 (CI = +/-0.275; p = 0.026)	0.518	+1.44%
Frequency	2013.1	0.018 (CI = +/-0.040; p = 0.358)	0.020 (CI = +/-0.010; p = 0.001)	-0.336 (CI = +/-0.294; p = 0.027)	0.513	+1.80%
Frequency	2013.2	0.024 (CI = +/-0.045; p = 0.269)	0.020 (CI = +/-0.011; p = 0.001)	-0.368 (CI = +/-0.315; p = 0.024)	0.512	+2.47%
Frequency	2014.1	0.024 (CI = +/-0.052; p = 0.345)	0.020 (CI = +/-0.011; p = 0.002)	-0.366 (CI = +/-0.344; p = 0.038)	0.507	+2.43%
Frequency	2014.2	0.001 (CI = +/-0.055; p = 0.956)	0.018 (CI = +/-0.011; p = 0.003)	-0.264 (CI = +/-0.340; p = 0.118)	0.584	+0.15%
Frequency	2015.1	-0.001 (CI = +/-0.065; p = 0.974)	0.018 (CI = +/-0.012; p = 0.006)	-0.253 (CI = +/-0.377; p = 0.172)	0.573	-0.10%
Frequency	2015.2	0.008 (CI = +/-0.076; p = 0.824)	0.019 (CI = +/-0.013; p = 0.007)	-0.291 (CI = +/-0.419; p = 0.158)	0.551	+0.81%
Frequency	2016.1	-0.003 (CI = +/-0.091; p = 0.942)	0.018 (CI = +/-0.014; p = 0.014)	-0.247 (CI = +/-0.470; p = 0.275)	0.552	-0.31%
Frequency	2016.2	-0.036 (CI = +/-0.103; p = 0.458)	0.016 (CI = +/-0.014; p = 0.029)	-0.124 (CI = +/-0.497; p = 0.593)	0.612	-3.53%
Frequency	2017.1	-0.009 (CI = +/-0.121; p = 0.868)	0.017 (CI = +/-0.014; p = 0.024)	-0.218 (CI = +/-0.548; p = 0.398)	0.561	-0.92%

Bodily Injury

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.021; p = 0.000)	0.353	+4.80%
Loss Cost	2006.1	0.053 (CI = +/-0.021; p = 0.000)	0.426	+5.45%
Loss Cost	2006.2	0.056 (CI = +/-0.022; p = 0.000)	0.441	+5.79%
Loss Cost	2007.1	0.056 (CI = +/-0.023; p = 0.000)	0.416	+5.75%
Loss Cost	2007.2	0.058 (CI = +/-0.024; p = 0.000)	0.411	+5.95%
Loss Cost	2008.1	0.061 (CI = +/-0.026; p = 0.000)	0.417	+6.26%
Loss Cost	2008.2	0.066 (CI = +/-0.027; p = 0.000)	0.454	+6.85%
Loss Cost	2009.1	0.069 (CI = +/-0.028; p = 0.000)	0.452	+7.13%
Loss Cost	2009.2	0.071 (CI = +/-0.030; p = 0.000)	0.439	+7.32%
Loss Cost	2010.1	0.056 (CI = +/-0.027; p = 0.000)	0.394	+5.77%
Loss Cost	2010.2	0.059 (CI = +/-0.029; p = 0.000)	0.398	+6.10%
Loss Cost	2011.1	0.066 (CI = +/-0.030; p = 0.000)	0.449	+6.85%
Loss Cost	2011.2	0.070 (CI = +/-0.032; p = 0.000)	0.447	+7.20%
Loss Cost	2012.1	0.070 (CI = +/-0.035; p = 0.000)	0.417	+7.24%
Loss Cost	2012.2	0.061 (CI = +/-0.036; p = 0.002)	0.339	+6.27%
Loss Cost	2013.1	0.067 (CI = +/-0.039; p = 0.002)	0.369	+6.98%
Loss Cost	2013.2	0.054 (CI = +/-0.038; p = 0.009)	0.273	+5.50%
Loss Cost	2014.1	0.050 (CI = +/-0.042; p = 0.024)	0.210	+5.08%
Loss Cost	2014.2	0.023 (CI = +/-0.030; p = 0.130)	0.078	+2.30%
Loss Cost	2015.1	0.023 (CI = +/-0.034; p = 0.165)	0.062	+2.35%
Loss Cost	2015.2	0.015 (CI = +/-0.037; p = 0.396)	-0.015	+1.51%
Loss Cost	2016.1	0.018 (CI = +/-0.042; p = 0.374)	-0.011	+1.79%
Loss Cost	2016.2	-0.008 (CI = +/-0.031; p = 0.586)	-0.052	-0.79%
Loss Cost	2017.1	-0.006 (CI = +/-0.036; p = 0.723)	-0.072	-0.59%
Severity	2005.2	0.069 (CI = +/-0.019; p = 0.000)	0.602	+7.15%
Severity	2006.1	0.073 (CI = +/-0.019; p = 0.000)	0.622	+7.57%
Severity	2006.2	0.075 (CI = +/-0.020; p = 0.000)	0.621	+7.81%
Severity	2007.1	0.072 (CI = +/-0.021; p = 0.000)	0.587	+7.51%
Severity	2007.2	0.072 (CI = +/-0.023; p = 0.000)	0.563	+7.50%
Severity	2008.1	0.076 (CI = +/-0.024; p = 0.000)	0.572	+7.88%
Severity	2008.2	0.083 (CI = +/-0.024; p = 0.000)	0.624	+8.64%
Severity	2009.1	0.084 (CI = +/-0.025; p = 0.000)	0.608	+8.78%
Severity	2009.2	0.087 (CI = +/-0.027; p = 0.000)	0.600	+9.05%
Severity	2010.1	0.076 (CI = +/-0.026; p = 0.000)	0.572	+7.84%
Severity	2010.2	0.081 (CI = +/-0.026; p = 0.000)	0.601	+8.48%
Severity	2011.1	0.090 (CI = +/-0.026; p = 0.000)	0.660	+9.42%
Severity	2011.2	0.091 (CI = +/-0.029; p = 0.000)	0.636	+9.51%
Severity	2012.1	0.094 (CI = +/-0.031; p = 0.000)	0.629	+9.88%
Severity	2012.2	0.090 (CI = +/-0.033; p = 0.000)	0.580	+9.37%
Severity	2013.1	0.097 (CI = +/-0.035; p = 0.000)	0.608	+10.23%
Severity	2013.2	0.084 (CI = +/-0.034; p = 0.000)	0.557	+8.75%
Severity	2014.1	0.084 (CI = +/-0.038; p = 0.000)	0.517	+8.72%
Severity	2014.2	0.069 (CI = +/-0.037; p = 0.001)	0.439	+7.10%
Severity	2015.1	0.073 (CI = +/-0.042; p = 0.002)	0.429	+7.54%
Severity	2015.2	0.064 (CI = +/-0.045; p = 0.009)	0.335	+6.62%
Severity	2016.1	0.073 (CI = +/-0.050; p = 0.007)	0.369	+7.60%
Severity	2016.2	0.059 (CI = +/-0.054; p = 0.035)	0.245	+6.10%
Severity	2017.1	0.053 (CI = +/-0.062; p = 0.091)	0.155	+5.41%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.297	-2.20%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.245	-1.96%
Frequency	2006.2	-0.019 (CI = +/-0.012; p = 0.003)	0.212	-1.88%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.011)	0.159	-1.64%
Frequency	2007.2	-0.015 (CI = +/-0.013; p = 0.030)	0.115	-1.44%
Frequency	2008.1	-0.015 (CI = +/-0.014; p = 0.034)	0.113	-1.50%
Frequency	2008.2	-0.017 (CI = +/-0.015; p = 0.029)	0.126	-1.65%
Frequency	2009.1	-0.015 (CI = +/-0.016; p = 0.056)	0.093	-1.52%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.062)	0.091	-1.58%
Frequency	2010.1	-0.019 (CI = +/-0.018; p = 0.031)	0.134	-1.93%
Frequency	2010.2	-0.022 (CI = +/-0.019; p = 0.021)	0.163	-2.20%
Frequency	2011.1	-0.024 (CI = +/-0.020; p = 0.022)	0.168	-2.36%
Frequency	2011.2	-0.021 (CI = +/-0.021; p = 0.052)	0.118	-2.11%
Frequency	2012.1	-0.024 (CI = +/-0.023; p = 0.040)	0.141	-2.40%
Frequency	2012.2	-0.029 (CI = +/-0.025; p = 0.024)	0.183	-2.83%
Frequency	2013.1	-0.030 (CI = +/-0.027; p = 0.031)	0.172	-2.95%
Frequency	2013.2	-0.030 (CI = +/-0.030; p = 0.046)	0.151	-2.99%
Frequency	2014.1	-0.034 (CI = +/-0.033; p = 0.042)	0.166	-3.34%
Frequency	2014.2	-0.046 (CI = +/-0.033; p = 0.009)	0.301	-4.48%
Frequency	2015.1	-0.049 (CI = +/-0.036; p = 0.011)	0.300	-4.83%
Frequency	2015.2	-0.049 (CI = +/-0.041; p = 0.023)	0.254	-4.80%
Frequency	2016.1	-0.056 (CI = +/-0.046; p = 0.022)	0.273	-5.40%
Frequency	2016.2	-0.067 (CI = +/-0.051; p = 0.013)	0.340	-6.49%
Frequency	2017.1	-0.059 (CI = +/-0.058; p = 0.047)	0.232	-5.70%

Bodily Injury

Fit	Start Date	Time	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.026; p = 0.001)	-0.025 (CI = +/-0.412; p = 0.902)	0.334	+4.90%
Loss Cost	2006.1	0.056 (CI = +/-0.026; p = 0.000)	-0.080 (CI = +/-0.395; p = 0.683)	0.411	+5.79%
Loss Cost	2006.2	0.061 (CI = +/-0.028; p = 0.000)	-0.109 (CI = +/-0.398; p = 0.582)	0.429	+6.27%
Loss Cost	2007.1	0.061 (CI = +/-0.030; p = 0.000)	-0.108 (CI = +/-0.409; p = 0.594)	0.403	+6.26%
Loss Cost	2007.2	0.064 (CI = +/-0.031; p = 0.000)	-0.125 (CI = +/-0.418; p = 0.545)	0.399	+6.57%
Loss Cost	2008.1	0.068 (CI = +/-0.033; p = 0.000)	-0.152 (CI = +/-0.425; p = 0.470)	0.408	+7.06%
Loss Cost	2008.2	0.077 (CI = +/-0.035; p = 0.000)	-0.201 (CI = +/-0.420; p = 0.337)	0.454	+7.98%
Loss Cost	2009.1	0.081 (CI = +/-0.037; p = 0.000)	-0.226 (CI = +/-0.429; p = 0.289)	0.455	+8.49%
Loss Cost	2009.2	0.085 (CI = +/-0.040; p = 0.000)	-0.246 (CI = +/-0.442; p = 0.263)	0.446	+8.89%
Loss Cost	2010.1	0.065 (CI = +/-0.036; p = 0.001)	-0.142 (CI = +/-0.381; p = 0.449)	0.385	+6.72%
Loss Cost	2010.2	0.071 (CI = +/-0.039; p = 0.001)	-0.170 (CI = +/-0.390; p = 0.377)	0.393	+7.32%
Loss Cost	2011.1	0.083 (CI = +/-0.040; p = 0.000)	-0.228 (CI = +/-0.382; p = 0.231)	0.460	+8.61%
Loss Cost	2011.2	0.090 (CI = +/-0.043; p = 0.000)	-0.260 (CI = +/-0.392; p = 0.183)	0.468	+9.36%
Loss Cost	2012.1	0.092 (CI = +/-0.048; p = 0.001)	-0.273 (CI = +/-0.409; p = 0.180)	0.441	+9.69%
Loss Cost	2012.2	0.081 (CI = +/-0.051; p = 0.004)	-0.222 (CI = +/-0.414; p = 0.277)	0.347	+8.39%
Loss Cost	2013.1	0.094 (CI = +/-0.055; p = 0.002)	-0.278 (CI = +/-0.417; p = 0.180)	0.397	+9.87%
Loss Cost	2013.2	0.074 (CI = +/-0.057; p = 0.014)	-0.199 (CI = +/-0.406; p = 0.317)	0.275	+7.70%
Loss Cost	2014.1	0.070 (CI = +/-0.065; p = 0.035)	-0.184 (CI = +/-0.431; p = 0.379)	0.202	+7.29%
Loss Cost	2014.2	0.025 (CI = +/-0.048; p = 0.282)	-0.021 (CI = +/-0.300; p = 0.881)	0.022	+2.57%
Loss Cost	2015.1	0.027 (CI = +/-0.056; p = 0.322)	-0.026 (CI = +/-0.323; p = 0.864)	0.001	+2.71%
Loss Cost	2015.2	0.012 (CI = +/-0.062; p = 0.697)	0.024 (CI = +/-0.334; p = 0.882)	-0.086	+1.16%
Loss Cost	2016.1	0.016 (CI = +/-0.073; p = 0.636)	0.008 (CI = +/-0.363; p = 0.961)	-0.088	+1.65%
Loss Cost	2016.2	-0.037 (CI = +/-0.051; p = 0.138)	0.165 (CI = +/-0.235; p = 0.152)	0.046	-3.67%
Loss Cost	2017.1	-0.040 (CI = +/-0.062; p = 0.185)	0.172 (CI = +/-0.261; p = 0.176)	0.018	-3.91%
Severity	2005.2	0.070 (CI = +/-0.024; p = 0.000)	-0.012 (CI = +/-0.371; p = 0.949)	0.590	+7.20%
Severity	2006.1	0.075 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.369; p = 0.803)	0.611	+7.76%
Severity	2006.2	0.078 (CI = +/-0.026; p = 0.000)	-0.066 (CI = +/-0.374; p = 0.721)	0.611	+8.11%
Severity	2007.1	0.074 (CI = +/-0.027; p = 0.000)	-0.044 (CI = +/-0.380; p = 0.815)	0.575	+7.72%
Severity	2007.2	0.074 (CI = +/-0.029; p = 0.000)	-0.044 (CI = +/-0.391; p = 0.821)	0.550	+7.72%
Severity	2008.1	0.079 (CI = +/-0.031; p = 0.000)	-0.074 (CI = +/-0.395; p = 0.706)	0.560	+8.27%
Severity	2008.2	0.090 (CI = +/-0.031; p = 0.000)	-0.132 (CI = +/-0.379; p = 0.483)	0.617	+9.39%
Severity	2009.1	0.092 (CI = +/-0.034; p = 0.000)	-0.145 (CI = +/-0.390; p = 0.451)	0.602	+9.67%
Severity	2009.2	0.097 (CI = +/-0.036; p = 0.000)	-0.168 (CI = +/-0.400; p = 0.395)	0.596	+10.14%
Severity	2010.1	0.081 (CI = +/-0.035; p = 0.000)	-0.089 (CI = +/-0.366; p = 0.622)	0.559	+8.45%
Severity	2010.2	0.091 (CI = +/-0.036; p = 0.000)	-0.135 (CI = +/-0.363; p = 0.448)	0.594	+9.47%
Severity	2011.1	0.105 (CI = +/-0.036; p = 0.000)	-0.204 (CI = +/-0.341; p = 0.229)	0.668	+11.04%
Severity	2011.2	0.107 (CI = +/-0.039; p = 0.000)	-0.217 (CI = +/-0.355; p = 0.218)	0.646	+11.35%
Severity	2012.1	0.115 (CI = +/-0.043; p = 0.000)	-0.250 (CI = +/-0.363; p = 0.168)	0.646	+12.17%
Severity	2012.2	0.110 (CI = +/-0.047; p = 0.000)	-0.228 (CI = +/-0.379; p = 0.223)	0.591	+11.61%
Severity	2013.1	0.125 (CI = +/-0.049; p = 0.000)	-0.293 (CI = +/-0.372; p = 0.116)	0.639	+13.37%
Severity	2013.2	0.106 (CI = +/-0.050; p = 0.000)	-0.217 (CI = +/-0.357; p = 0.217)	0.572	+11.23%
Severity	2014.1	0.109 (CI = +/-0.057; p = 0.001)	-0.228 (CI = +/-0.379; p = 0.221)	0.533	+11.55%
Severity	2014.2	0.086 (CI = +/-0.059; p = 0.006)	-0.145 (CI = +/-0.364; p = 0.410)	0.429	+9.03%
Severity	2015.1	0.097 (CI = +/-0.066; p = 0.007)	-0.182 (CI = +/-0.384; p = 0.327)	0.430	+10.20%
Severity	2015.2	0.085 (CI = +/-0.076; p = 0.030)	-0.143 (CI = +/-0.407; p = 0.463)	0.315	+8.89%
Severity	2016.1	0.108 (CI = +/-0.085; p = 0.017)	-0.213 (CI = +/-0.421; p = 0.294)	0.378	+11.37%
Severity	2016.2	0.086 (CI = +/-0.097; p = 0.078)	-0.149 (CI = +/-0.444; p = 0.479)	0.217	+8.96%
Severity	2017.1	0.078 (CI = +/-0.117; p = 0.171)	-0.128 (CI = +/-0.493; p = 0.579)	0.104	+8.11%
Frequency	2005.2	-0.022 (CI = +/-0.014; p = 0.004)	-0.013 (CI = +/-0.220; p = 0.902)	0.277	-2.15%
Frequency	2006.1	-0.018 (CI = +/-0.015; p = 0.014)	-0.034 (CI = +/-0.218; p = 0.750)	0.224	-1.83%
Frequency	2006.2	-0.017 (CI = +/-0.015; p = 0.030)	-0.042 (CI = +/-0.223; p = 0.701)	0.191	-1.70%
Frequency	2007.1	-0.014 (CI = +/-0.016; p = 0.091)	-0.064 (CI = +/-0.222; p = 0.560)	0.142	-1.36%
Frequency	2007.2	-0.011 (CI = +/-0.017; p = 0.203)	-0.082 (CI = +/-0.223; p = 0.460)	0.102	-1.06%
Frequency	2008.1	-0.011 (CI = +/-0.018; p = 0.212)	-0.079 (CI = +/-0.230; p = 0.489)	0.098	-1.12%
Frequency	2008.2	-0.013 (CI = +/-0.019; p = 0.181)	-0.069 (CI = +/-0.235; p = 0.554)	0.106	-1.29%
Frequency	2009.1	-0.011 (CI = +/-0.021; p = 0.296)	-0.081 (CI = +/-0.241; p = 0.498)	0.076	-1.07%
Frequency	2009.2	-0.011 (CI = +/-0.023; p = 0.309)	-0.078 (CI = +/-0.250; p = 0.527)	0.070	-1.13%
Frequency	2010.1	-0.016 (CI = +/-0.024; p = 0.178)	-0.054 (CI = +/-0.252; p = 0.665)	0.107	-1.59%
Frequency	2010.2	-0.020 (CI = +/-0.026; p = 0.123)	-0.035 (CI = +/-0.257; p = 0.784)	0.131	-1.97%
Frequency	2011.1	-0.022 (CI = +/-0.028; p = 0.116)	-0.024 (CI = +/-0.267; p = 0.855)	0.133	-2.19%
Frequency	2011.2	-0.018 (CI = +/-0.030; p = 0.235)	-0.043 (CI = +/-0.275; p = 0.748)	0.082	-1.78%
Frequency	2012.1	-0.022 (CI = +/-0.033; p = 0.177)	-0.023 (CI = +/-0.284; p = 0.866)	0.101	-2.21%
Frequency	2012.2	-0.029 (CI = +/-0.036; p = 0.106)	0.006 (CI = +/-0.291; p = 0.963)	0.142	-2.89%
Frequency	2013.1	-0.031 (CI = +/-0.040; p = 0.121)	0.015 (CI = +/-0.306; p = 0.920)	0.129	-3.09%
Frequency	2013.2	-0.032 (CI = +/-0.046; p = 0.154)	0.018 (CI = +/-0.324; p = 0.906)	0.104	-3.17%
Frequency	2014.1	-0.039 (CI = +/-0.051; p = 0.125)	0.044 (CI = +/-0.339; p = 0.788)	0.121	-3.82%
Frequency	2014.2	-0.061 (CI = +/-0.051; p = 0.023)	0.124 (CI = +/-0.320; p = 0.424)	0.287	-5.93%
Frequency	2015.1	-0.070 (CI = +/-0.058; p = 0.021)	0.156 (CI = +/-0.337; p = 0.340)	0.299	-6.80%
Frequency	2015.2	-0.074 (CI = +/-0.068; p = 0.035)	0.167 (CI = +/-0.365; p = 0.344)	0.252	-7.10%
Frequency	2016.1	-0.091 (CI = +/-0.077; p = 0.023)	0.221 (CI = +/-0.382; p = 0.233)	0.302	-8.73%
Frequency	2016.2	-0.123 (CI = +/-0.082; p = 0.007)	0.314 (CI = +/-0.374; p = 0.093)	0.441	-11.59%
Frequency	2017.1	-0.118 (CI = +/-0.099; p = 0.024)	0.300 (CI = +/-0.416; p = 0.141)	0.318	-11.12%

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.023; p = 0.000)	-0.002 (CI = +/-0.018; p = 0.862)	0.335	+4.73%
Loss Cost	2006.1	0.053 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.017; p = 0.939)	0.408	+5.42%
Loss Cost	2006.2	0.056 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.017; p = 0.980)	0.424	+5.78%
Loss Cost	2007.1	0.056 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.017; p = 0.977)	0.397	+5.74%
Loss Cost	2007.2	0.058 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.018; p = 0.997)	0.391	+5.94%
Loss Cost	2008.1	0.061 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.018; p = 0.973)	0.397	+6.27%
Loss Cost	2008.2	0.067 (CI = +/-0.029; p = 0.000)	0.001 (CI = +/-0.017; p = 0.919)	0.435	+6.90%
Loss Cost	2009.1	0.070 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.018; p = 0.897)	0.432	+7.20%
Loss Cost	2009.2	0.071 (CI = +/-0.033; p = 0.000)	0.001 (CI = +/-0.018; p = 0.885)	0.418	+7.40%
Loss Cost	2010.1	0.056 (CI = +/-0.029; p = 0.001)	0.000 (CI = +/-0.015; p = 0.985)	0.370	+5.78%
Loss Cost	2010.2	0.059 (CI = +/-0.031; p = 0.001)	0.000 (CI = +/-0.015; p = 0.962)	0.373	+6.12%
Loss Cost	2011.1	0.067 (CI = +/-0.032; p = 0.000)	0.001 (CI = +/-0.015; p = 0.914)	0.425	+6.90%
Loss Cost	2011.2	0.070 (CI = +/-0.034; p = 0.000)	0.001 (CI = +/-0.015; p = 0.896)	0.422	+7.27%
Loss Cost	2012.1	0.071 (CI = +/-0.037; p = 0.001)	0.001 (CI = +/-0.016; p = 0.897)	0.390	+7.32%
Loss Cost	2012.2	0.061 (CI = +/-0.039; p = 0.004)	0.001 (CI = +/-0.015; p = 0.929)	0.307	+6.33%
Loss Cost	2013.1	0.068 (CI = +/-0.042; p = 0.003)	0.001 (CI = +/-0.015; p = 0.910)	0.336	+7.05%
Loss Cost	2013.2	0.054 (CI = +/-0.041; p = 0.013)	0.001 (CI = +/-0.014; p = 0.932)	0.233	+5.55%
Loss Cost	2014.1	0.050 (CI = +/-0.045; p = 0.032)	0.001 (CI = +/-0.015; p = 0.938)	0.164	+5.13%
Loss Cost	2014.2	0.023 (CI = +/-0.032; p = 0.147)	0.001 (CI = +/-0.010; p = 0.912)	0.022	+2.34%
Loss Cost	2015.1	0.024 (CI = +/-0.036; p = 0.182)	0.001 (CI = +/-0.010; p = 0.915)	0.000	+2.39%
Loss Cost	2015.2	0.015 (CI = +/-0.039; p = 0.407)	0.001 (CI = +/-0.010; p = 0.892)	-0.086	+1.56%
Loss Cost	2016.1	0.018 (CI = +/-0.044; p = 0.388)	0.001 (CI = +/-0.010; p = 0.907)	-0.087	+1.83%
Loss Cost	2016.2	-0.007 (CI = +/-0.032; p = 0.639)	0.001 (CI = +/-0.007; p = 0.661)	-0.120	-0.71%
Loss Cost	2017.1	-0.005 (CI = +/-0.037; p = 0.756)	0.001 (CI = +/-0.007; p = 0.691)	-0.152	-0.54%
Severity	2005.2	0.063 (CI = +/-0.019; p = 0.000)	-0.013 (CI = +/-0.015; p = 0.084)	0.625	+6.53%
Severity	2006.1	0.067 (CI = +/-0.020; p = 0.000)	-0.013 (CI = +/-0.015; p = 0.093)	0.643	+6.94%
Severity	2006.2	0.069 (CI = +/-0.021; p = 0.000)	-0.013 (CI = +/-0.015; p = 0.103)	0.641	+7.17%
Severity	2007.1	0.066 (CI = +/-0.022; p = 0.000)	-0.013 (CI = +/-0.015; p = 0.093)	0.612	+6.83%
Severity	2007.2	0.066 (CI = +/-0.023; p = 0.000)	-0.013 (CI = +/-0.016; p = 0.098)	0.589	+6.78%
Severity	2008.1	0.069 (CI = +/-0.025; p = 0.000)	-0.013 (CI = +/-0.016; p = 0.108)	0.596	+7.15%
Severity	2008.2	0.076 (CI = +/-0.025; p = 0.000)	-0.012 (CI = +/-0.015; p = 0.112)	0.645	+7.91%
Severity	2009.1	0.077 (CI = +/-0.026; p = 0.000)	-0.012 (CI = +/-0.015; p = 0.122)	0.629	+8.03%
Severity	2009.2	0.080 (CI = +/-0.028; p = 0.000)	-0.012 (CI = +/-0.015; p = 0.133)	0.620	+8.28%
Severity	2010.1	0.068 (CI = +/-0.026; p = 0.000)	-0.013 (CI = +/-0.013; p = 0.067)	0.612	+6.99%
Severity	2010.2	0.073 (CI = +/-0.027; p = 0.000)	-0.012 (CI = +/-0.013; p = 0.071)	0.638	+7.61%
Severity	2011.1	0.082 (CI = +/-0.026; p = 0.000)	-0.012 (CI = +/-0.012; p = 0.065)	0.695	+8.55%
Severity	2011.2	0.083 (CI = +/-0.029; p = 0.000)	-0.012 (CI = +/-0.013; p = 0.072)	0.673	+8.60%
Severity	2012.1	0.086 (CI = +/-0.031; p = 0.000)	-0.011 (CI = +/-0.013; p = 0.080)	0.665	+8.95%
Severity	2012.2	0.081 (CI = +/-0.033; p = 0.000)	-0.012 (CI = +/-0.013; p = 0.078)	0.624	+8.40%
Severity	2013.1	0.088 (CI = +/-0.035; p = 0.000)	-0.011 (CI = +/-0.013; p = 0.078)	0.651	+9.24%
Severity	2013.2	0.074 (CI = +/-0.033; p = 0.000)	-0.012 (CI = +/-0.011; p = 0.044)	0.629	+7.72%
Severity	2014.1	0.074 (CI = +/-0.036; p = 0.000)	-0.012 (CI = +/-0.012; p = 0.051)	0.594	+7.68%
Severity	2014.2	0.059 (CI = +/-0.034; p = 0.002)	-0.012 (CI = +/-0.010; p = 0.028)	0.563	+6.07%
Severity	2015.1	0.063 (CI = +/-0.038; p = 0.003)	-0.012 (CI = +/-0.011; p = 0.031)	0.558	+6.52%
Severity	2015.2	0.055 (CI = +/-0.041; p = 0.012)	-0.012 (CI = +/-0.011; p = 0.033)	0.491	+5.67%
Severity	2016.1	0.065 (CI = +/-0.044; p = 0.007)	-0.012 (CI = +/-0.010; p = 0.029)	0.537	+6.71%
Severity	2016.2	0.053 (CI = +/-0.047; p = 0.031)	-0.011 (CI = +/-0.010; p = 0.030)	0.456	+5.40%
Severity	2017.1	0.049 (CI = +/-0.054; p = 0.074)	-0.011 (CI = +/-0.011; p = 0.040)	0.381	+4.97%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.003)	0.012 (CI = +/-0.009; p = 0.008)	0.414	-1.69%
Frequency	2006.1	-0.014 (CI = +/-0.011; p = 0.013)	0.012 (CI = +/-0.008; p = 0.005)	0.389	-1.42%
Frequency	2006.2	-0.013 (CI = +/-0.012; p = 0.028)	0.012 (CI = +/-0.008; p = 0.005)	0.367	-1.30%
Frequency	2007.1	-0.010 (CI = +/-0.012; p = 0.085)	0.013 (CI = +/-0.008; p = 0.003)	0.346	-1.02%
Frequency	2007.2	-0.008 (CI = +/-0.012; p = 0.196)	0.013 (CI = +/-0.008; p = 0.003)	0.329	-0.78%
Frequency	2008.1	-0.008 (CI = +/-0.013; p = 0.204)	0.013 (CI = +/-0.008; p = 0.003)	0.326	-0.82%
Frequency	2008.2	-0.009 (CI = +/-0.014; p = 0.170)	0.013 (CI = +/-0.008; p = 0.004)	0.333	-0.94%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.284)	0.013 (CI = +/-0.008; p = 0.004)	0.316	-0.77%
Frequency	2009.2	-0.008 (CI = +/-0.016; p = 0.295)	0.013 (CI = +/-0.009; p = 0.005)	0.311	-0.81%
Frequency	2010.1	-0.011 (CI = +/-0.016; p = 0.159)	0.013 (CI = +/-0.008; p = 0.005)	0.349	-1.13%
Frequency	2010.2	-0.014 (CI = +/-0.017; p = 0.105)	0.013 (CI = +/-0.008; p = 0.006)	0.371	-1.39%
Frequency	2011.1	-0.015 (CI = +/-0.018; p = 0.099)	0.012 (CI = +/-0.009; p = 0.007)	0.373	-1.52%
Frequency	2011.2	-0.012 (CI = +/-0.020; p = 0.206)	0.013 (CI = +/-0.009; p = 0.007)	0.346	-1.22%
Frequency	2012.1	-0.015 (CI = +/-0.021; p = 0.149)	0.012 (CI = +/-0.009; p = 0.008)	0.364	-1.50%
Frequency	2012.2	-0.019 (CI = +/-0.022; p = 0.084)	0.012 (CI = +/-0.009; p = 0.008)	0.401	-1.91%
Frequency	2013.1	-0.020 (CI = +/-0.024; p = 0.097)	0.012 (CI = +/-0.009; p = 0.010)	0.391	-2.00%
Frequency	2013.2	-0.020 (CI = +/-0.027; p = 0.126)	0.012 (CI = +/-0.009; p = 0.012)	0.374	-2.02%
Frequency	2014.1	-0.024 (CI = +/-0.029; p = 0.101)	0.012 (CI = +/-0.009; p = 0.014)	0.388	-2.37%
Frequency	2014.2	-0.036 (CI = +/-0.028; p = 0.014)	0.012 (CI = +/-0.008; p = 0.007)	0.539	-3.52%
Frequency	2015.1	-0.040 (CI = +/-0.030; p = 0.014)	0.012 (CI = +/-0.008; p = 0.008)	0.543	-3.88%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.026)	0.012 (CI = +/-0.009; p = 0.010)	0.511	-3.89%
Frequency	2016.1	-0.047 (CI = +/-0.037; p = 0.018)	0.012 (CI = +/-0.009; p = 0.010)	0.541	-4.57%
Frequency	2016.2	-0.060 (CI = +/-0.038; p = 0.005)	0.013 (CI = +/-0.008; p = 0.005)	0.634	-5.79%
Frequency	2017.1	-0.054 (CI = +/-0.044; p = 0.020)	0.013 (CI = +/-0.009; p = 0.008)	0.570	-5.25%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.098 (CI = +/-0.033; p = 0.000)	0.488	-9.29%
Loss Cost	2006.1	-0.101 (CI = +/-0.035; p = 0.000)	0.489	-9.61%
Loss Cost	2006.2	-0.099 (CI = +/-0.037; p = 0.000)	0.457	-9.43%
Loss Cost	2007.1	-0.102 (CI = +/-0.039; p = 0.000)	0.450	-9.67%
Loss Cost	2007.2	-0.103 (CI = +/-0.042; p = 0.000)	0.432	-9.77%
Loss Cost	2008.1	-0.102 (CI = +/-0.044; p = 0.000)	0.404	-9.68%
Loss Cost	2008.2	-0.101 (CI = +/-0.047; p = 0.000)	0.373	-9.57%
Loss Cost	2009.1	-0.100 (CI = +/-0.051; p = 0.000)	0.346	-9.52%
Loss Cost	2009.2	-0.099 (CI = +/-0.054; p = 0.001)	0.315	-9.41%
Loss Cost	2010.1	-0.097 (CI = +/-0.058; p = 0.002)	0.282	-9.23%
Loss Cost	2010.2	-0.096 (CI = +/-0.063; p = 0.004)	0.254	-9.16%
Loss Cost	2011.1	-0.088 (CI = +/-0.068; p = 0.013)	0.201	-8.46%
Loss Cost	2011.2	-0.079 (CI = +/-0.072; p = 0.033)	0.147	-7.62%
Loss Cost	2012.1	-0.067 (CI = +/-0.077; p = 0.084)	0.090	-6.53%
Loss Cost	2012.2	-0.054 (CI = +/-0.083; p = 0.190)	0.037	-5.25%
Loss Cost	2013.1	-0.027 (CI = +/-0.084; p = 0.509)	-0.027	-2.66%
Loss Cost	2013.2	-0.005 (CI = +/-0.088; p = 0.903)	-0.052	-0.51%
Loss Cost	2014.1	-0.020 (CI = +/-0.096; p = 0.671)	-0.045	-1.94%
Loss Cost	2014.2	-0.016 (CI = +/-0.107; p = 0.753)	-0.052	-1.60%
Loss Cost	2015.1	-0.027 (CI = +/-0.119; p = 0.638)	-0.047	-2.65%
Loss Cost	2015.2	0.011 (CI = +/-0.124; p = 0.853)	-0.064	+1.10%
Loss Cost	2016.1	0.020 (CI = +/-0.141; p = 0.767)	-0.064	+2.00%
Loss Cost	2016.2	0.001 (CI = +/-0.160; p = 0.993)	-0.077	+0.07%
Loss Cost	2017.1	0.010 (CI = +/-0.185; p = 0.904)	-0.082	+1.05%
Severity	2005.2	0.105 (CI = +/-0.028; p = 0.000)	0.620	+11.08%
Severity	2006.1	0.107 (CI = +/-0.029; p = 0.000)	0.611	+11.32%
Severity	2006.2	0.114 (CI = +/-0.030; p = 0.000)	0.640	+12.09%
Severity	2007.1	0.116 (CI = +/-0.031; p = 0.000)	0.629	+12.33%
Severity	2007.2	0.119 (CI = +/-0.033; p = 0.000)	0.623	+12.67%
Severity	2008.1	0.122 (CI = +/-0.035; p = 0.000)	0.615	+13.01%
Severity	2008.2	0.126 (CI = +/-0.037; p = 0.000)	0.607	+13.37%
Severity	2009.1	0.127 (CI = +/-0.040; p = 0.000)	0.590	+13.58%
Severity	2009.2	0.128 (CI = +/-0.043; p = 0.000)	0.567	+13.66%
Severity	2010.1	0.127 (CI = +/-0.046; p = 0.000)	0.535	+13.51%
Severity	2010.2	0.124 (CI = +/-0.050; p = 0.000)	0.496	+13.22%
Severity	2011.1	0.122 (CI = +/-0.054; p = 0.000)	0.459	+13.03%
Severity	2011.2	0.117 (CI = +/-0.058; p = 0.000)	0.408	+12.39%
Severity	2012.1	0.109 (CI = +/-0.062; p = 0.001)	0.348	+11.52%
Severity	2012.2	0.098 (CI = +/-0.066; p = 0.006)	0.278	+10.34%
Severity	2013.1	0.088 (CI = +/-0.072; p = 0.018)	0.210	+9.24%
Severity	2013.2	0.072 (CI = +/-0.076; p = 0.062)	0.128	+7.50%
Severity	2014.1	0.065 (CI = +/-0.084; p = 0.124)	0.078	+6.68%
Severity	2014.2	0.068 (CI = +/-0.094; p = 0.143)	0.070	+7.06%
Severity	2015.1	0.061 (CI = +/-0.105; p = 0.232)	0.031	+6.34%
Severity	2015.2	0.091 (CI = +/-0.111; p = 0.100)	0.115	+9.58%
Severity	2016.1	0.101 (CI = +/-0.126; p = 0.110)	0.113	+10.59%
Severity	2016.2	0.092 (CI = +/-0.145; p = 0.195)	0.058	+9.59%
Severity	2017.1	0.101 (CI = +/-0.168; p = 0.218)	0.051	+10.58%
Frequency	2005.2	-0.203 (CI = +/-0.033; p = 0.000)	0.815	-18.34%
Frequency	2006.1	-0.208 (CI = +/-0.034; p = 0.000)	0.817	-18.80%
Frequency	2006.2	-0.213 (CI = +/-0.035; p = 0.000)	0.815	-19.20%
Frequency	2007.1	-0.218 (CI = +/-0.037; p = 0.000)	0.813	-19.58%
Frequency	2007.2	-0.222 (CI = +/-0.039; p = 0.000)	0.807	-19.92%
Frequency	2008.1	-0.224 (CI = +/-0.041; p = 0.000)	0.796	-20.08%
Frequency	2008.2	-0.226 (CI = +/-0.044; p = 0.000)	0.783	-20.24%
Frequency	2009.1	-0.227 (CI = +/-0.047; p = 0.000)	0.768	-20.34%
Frequency	2009.2	-0.227 (CI = +/-0.051; p = 0.000)	0.748	-20.30%
Frequency	2010.1	-0.224 (CI = +/-0.055; p = 0.000)	0.722	-20.03%
Frequency	2010.2	-0.220 (CI = +/-0.059; p = 0.000)	0.693	-19.77%
Frequency	2011.1	-0.211 (CI = +/-0.062; p = 0.000)	0.656	-19.01%
Frequency	2011.2	-0.196 (CI = +/-0.065; p = 0.000)	0.613	-17.81%
Frequency	2012.1	-0.177 (CI = +/-0.066; p = 0.000)	0.564	-16.18%
Frequency	2012.2	-0.152 (CI = +/-0.065; p = 0.000)	0.509	-14.13%
Frequency	2013.1	-0.115 (CI = +/-0.052; p = 0.000)	0.491	-10.90%
Frequency	2013.2	-0.078 (CI = +/-0.028; p = 0.000)	0.620	-7.46%
Frequency	2014.1	-0.084 (CI = +/-0.030; p = 0.000)	0.645	-8.08%
Frequency	2014.2	-0.084 (CI = +/-0.033; p = 0.000)	0.607	-8.09%
Frequency	2015.1	-0.088 (CI = +/-0.037; p = 0.000)	0.594	-8.46%
Frequency	2015.2	-0.081 (CI = +/-0.040; p = 0.001)	0.518	-7.74%
Frequency	2016.1	-0.081 (CI = +/-0.046; p = 0.002)	0.469	-7.76%
Frequency	2016.2	-0.091 (CI = +/-0.051; p = 0.002)	0.498	-8.69%
Frequency	2017.1	-0.090 (CI = +/-0.059; p = 0.006)	0.434	-8.61%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.094 (CI = +/-0.036; p = 0.000)	0.009 (CI = +/-0.028; p = 0.526)	0.479	-8.94%
Loss Cost	2006.1	-0.097 (CI = +/-0.038; p = 0.000)	0.008 (CI = +/-0.028; p = 0.552)	0.479	-9.27%
Loss Cost	2006.2	-0.095 (CI = +/-0.040; p = 0.000)	0.009 (CI = +/-0.029; p = 0.544)	0.447	-9.05%
Loss Cost	2007.1	-0.098 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.029; p = 0.565)	0.439	-9.30%
Loss Cost	2007.2	-0.099 (CI = +/-0.045; p = 0.000)	0.008 (CI = +/-0.030; p = 0.577)	0.420	-9.39%
Loss Cost	2008.1	-0.097 (CI = +/-0.048; p = 0.000)	0.008 (CI = +/-0.030; p = 0.578)	0.390	-9.28%
Loss Cost	2008.2	-0.096 (CI = +/-0.051; p = 0.001)	0.008 (CI = +/-0.031; p = 0.578)	0.358	-9.14%
Loss Cost	2009.1	-0.095 (CI = +/-0.055; p = 0.001)	0.009 (CI = +/-0.032; p = 0.582)	0.329	-9.07%
Loss Cost	2009.2	-0.094 (CI = +/-0.059; p = 0.003)	0.009 (CI = +/-0.032; p = 0.584)	0.297	-8.93%
Loss Cost	2010.1	-0.091 (CI = +/-0.063; p = 0.006)	0.009 (CI = +/-0.033; p = 0.584)	0.262	-8.72%
Loss Cost	2010.2	-0.090 (CI = +/-0.068; p = 0.011)	0.009 (CI = +/-0.034; p = 0.589)	0.232	-8.62%
Loss Cost	2011.1	-0.082 (CI = +/-0.073; p = 0.029)	0.009 (CI = +/-0.034; p = 0.573)	0.178	-7.86%
Loss Cost	2011.2	-0.072 (CI = +/-0.078; p = 0.067)	0.010 (CI = +/-0.035; p = 0.557)	0.122	-6.97%
Loss Cost	2012.1	-0.060 (CI = +/-0.083; p = 0.149)	0.010 (CI = +/-0.035; p = 0.538)	0.064	-5.80%
Loss Cost	2012.2	-0.046 (CI = +/-0.088; p = 0.295)	0.011 (CI = +/-0.035; p = 0.520)	0.010	-4.46%
Loss Cost	2013.1	-0.018 (CI = +/-0.089; p = 0.680)	0.012 (CI = +/-0.033; p = 0.467)	-0.050	-1.76%
Loss Cost	2013.2	0.005 (CI = +/-0.093; p = 0.918)	0.012 (CI = +/-0.032; p = 0.440)	-0.073	+0.46%
Loss Cost	2014.1	-0.010 (CI = +/-0.101; p = 0.839)	0.012 (CI = +/-0.033; p = 0.449)	-0.068	-0.98%
Loss Cost	2014.2	-0.006 (CI = +/-0.112; p = 0.906)	0.012 (CI = +/-0.034; p = 0.463)	-0.080	-0.63%
Loss Cost	2015.1	-0.017 (CI = +/-0.124; p = 0.773)	0.012 (CI = +/-0.035; p = 0.471)	-0.078	-1.70%
Loss Cost	2015.2	0.020 (CI = +/-0.129; p = 0.747)	0.011 (CI = +/-0.033; p = 0.473)	-0.097	+2.00%
Loss Cost	2016.1	0.028 (CI = +/-0.146; p = 0.689)	0.011 (CI = +/-0.035; p = 0.496)	-0.105	+2.81%
Loss Cost	2016.2	0.008 (CI = +/-0.165; p = 0.923)	0.012 (CI = +/-0.036; p = 0.482)	-0.118	+0.75%
Loss Cost	2017.1	0.015 (CI = +/-0.192; p = 0.869)	0.012 (CI = +/-0.038; p = 0.514)	-0.133	+1.49%
Severity	2005.2	0.106 (CI = +/-0.030; p = 0.000)	0.003 (CI = +/-0.023; p = 0.821)	0.609	+11.21%
Severity	2006.1	0.109 (CI = +/-0.031; p = 0.000)	0.003 (CI = +/-0.024; p = 0.803)	0.600	+11.47%
Severity	2006.2	0.116 (CI = +/-0.032; p = 0.000)	0.004 (CI = +/-0.023; p = 0.734)	0.630	+12.30%
Severity	2007.1	0.118 (CI = +/-0.034; p = 0.000)	0.004 (CI = +/-0.023; p = 0.720)	0.619	+12.56%
Severity	2007.2	0.122 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.024; p = 0.699)	0.612	+12.93%
Severity	2008.1	0.125 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.024; p = 0.680)	0.604	+13.31%
Severity	2008.2	0.128 (CI = +/-0.040; p = 0.000)	0.005 (CI = +/-0.024; p = 0.664)	0.596	+13.71%
Severity	2009.1	0.131 (CI = +/-0.043; p = 0.000)	0.005 (CI = +/-0.025; p = 0.658)	0.578	+13.94%
Severity	2009.2	0.131 (CI = +/-0.046; p = 0.000)	0.005 (CI = +/-0.025; p = 0.660)	0.554	+14.04%
Severity	2010.1	0.130 (CI = +/-0.050; p = 0.000)	0.005 (CI = +/-0.026; p = 0.672)	0.520	+13.90%
Severity	2010.2	0.128 (CI = +/-0.053; p = 0.000)	0.005 (CI = +/-0.027; p = 0.688)	0.479	+13.61%
Severity	2011.1	0.126 (CI = +/-0.058; p = 0.000)	0.005 (CI = +/-0.027; p = 0.699)	0.440	+13.43%
Severity	2011.2	0.120 (CI = +/-0.062; p = 0.001)	0.005 (CI = +/-0.028; p = 0.720)	0.384	+12.78%
Severity	2012.1	0.112 (CI = +/-0.067; p = 0.002)	0.005 (CI = +/-0.028; p = 0.742)	0.320	+11.89%
Severity	2012.2	0.102 (CI = +/-0.072; p = 0.008)	0.004 (CI = +/-0.028; p = 0.764)	0.245	+10.69%
Severity	2013.1	0.091 (CI = +/-0.077; p = 0.023)	0.004 (CI = +/-0.029; p = 0.781)	0.172	+9.58%
Severity	2013.2	0.075 (CI = +/-0.082; p = 0.070)	0.004 (CI = +/-0.028; p = 0.796)	0.083	+7.81%
Severity	2014.1	0.067 (CI = +/-0.090; p = 0.132)	0.003 (CI = +/-0.029; p = 0.804)	0.027	+6.98%
Severity	2014.2	0.071 (CI = +/-0.100; p = 0.152)	0.003 (CI = +/-0.030; p = 0.810)	0.016	+7.37%
Severity	2015.1	0.064 (CI = +/-0.112; p = 0.239)	0.004 (CI = +/-0.031; p = 0.812)	-0.030	+6.64%
Severity	2015.2	0.094 (CI = +/-0.118; p = 0.110)	0.003 (CI = +/-0.030; p = 0.833)	0.054	+9.84%
Severity	2016.1	0.103 (CI = +/-0.134; p = 0.121)	0.003 (CI = +/-0.032; p = 0.850)	0.048	+10.81%
Severity	2016.2	0.093 (CI = +/-0.153; p = 0.208)	0.003 (CI = +/-0.033; p = 0.840)	-0.017	+9.79%
Severity	2017.1	0.102 (CI = +/-0.178; p = 0.235)	0.003 (CI = +/-0.035; p = 0.864)	-0.033	+10.69%
Frequency	2005.2	-0.200 (CI = +/-0.035; p = 0.000)	0.006 (CI = +/-0.027; p = 0.649)	0.811	-18.12%
Frequency	2006.1	-0.206 (CI = +/-0.036; p = 0.000)	0.005 (CI = +/-0.027; p = 0.690)	0.812	-18.60%
Frequency	2006.2	-0.211 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.028; p = 0.726)	0.810	-19.01%
Frequency	2007.1	-0.216 (CI = +/-0.040; p = 0.000)	0.004 (CI = +/-0.028; p = 0.761)	0.807	-19.42%
Frequency	2007.2	-0.220 (CI = +/-0.042; p = 0.000)	0.004 (CI = +/-0.028; p = 0.790)	0.801	-19.76%
Frequency	2008.1	-0.222 (CI = +/-0.045; p = 0.000)	0.003 (CI = +/-0.028; p = 0.806)	0.789	-19.94%
Frequency	2008.2	-0.224 (CI = +/-0.048; p = 0.000)	0.003 (CI = +/-0.029; p = 0.820)	0.776	-20.09%
Frequency	2009.1	-0.226 (CI = +/-0.051; p = 0.000)	0.003 (CI = +/-0.030; p = 0.829)	0.759	-20.19%
Frequency	2009.2	-0.225 (CI = +/-0.055; p = 0.000)	0.003 (CI = +/-0.030; p = 0.830)	0.738	-20.14%
Frequency	2010.1	-0.221 (CI = +/-0.059; p = 0.000)	0.003 (CI = +/-0.031; p = 0.819)	0.711	-19.86%
Frequency	2010.2	-0.218 (CI = +/-0.063; p = 0.000)	0.004 (CI = +/-0.032; p = 0.810)	0.681	-19.57%
Frequency	2011.1	-0.208 (CI = +/-0.067; p = 0.000)	0.004 (CI = +/-0.032; p = 0.782)	0.642	-18.77%
Frequency	2011.2	-0.192 (CI = +/-0.070; p = 0.000)	0.005 (CI = +/-0.031; p = 0.738)	0.597	-17.51%
Frequency	2012.1	-0.172 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.030; p = 0.682)	0.547	-15.81%
Frequency	2012.2	-0.147 (CI = +/-0.070; p = 0.000)	0.007 (CI = +/-0.027; p = 0.610)	0.491	-13.68%
Frequency	2013.1	-0.109 (CI = +/-0.055; p = 0.001)	0.008 (CI = +/-0.020; p = 0.433)	0.482	-10.35%
Frequency	2013.2	-0.071 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.010; p = 0.076)	0.665	-6.82%
Frequency	2014.1	-0.077 (CI = +/-0.029; p = 0.000)	0.008 (CI = +/-0.009; p = 0.073)	0.691	-7.44%
Frequency	2014.2	-0.077 (CI = +/-0.032; p = 0.000)	0.008 (CI = +/-0.010; p = 0.082)	0.657	-7.45%
Frequency	2015.1	-0.081 (CI = +/-0.035; p = 0.000)	0.009 (CI = +/-0.010; p = 0.087)	0.646	-7.83%
Frequency	2015.2	-0.074 (CI = +/-0.038; p = 0.001)	0.008 (CI = +/-0.010; p = 0.091)	0.582	-7.14%
Frequency	2016.1	-0.075 (CI = +/-0.044; p = 0.003)	0.008 (CI = +/-0.010; p = 0.104)	0.537	-7.22%
Frequency	2016.2	-0.086 (CI = +/-0.047; p = 0.002)	0.009 (CI = +/-0.010; p = 0.087)	0.578	-8.23%
Frequency	2017.1	-0.087 (CI = +/-0.055; p = 0.005)	0.009 (CI = +/-0.011; p = 0.102)	0.521	-8.31%

Property Damage

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.133 (CI = +/-0.039; p = 0.000)	0.811 (CI = +/-0.571; p = 0.007)	0.577	-12.48%
Loss Cost	2006.1	-0.141 (CI = +/-0.041; p = 0.000)	0.861 (CI = +/-0.573; p = 0.004)	0.590	-13.15%
Loss Cost	2006.2	-0.141 (CI = +/-0.044; p = 0.000)	0.861 (CI = +/-0.589; p = 0.005)	0.562	-13.15%
Loss Cost	2007.1	-0.148 (CI = +/-0.046; p = 0.000)	0.907 (CI = +/-0.596; p = 0.004)	0.567	-13.78%
Loss Cost	2007.2	-0.154 (CI = +/-0.049; p = 0.000)	0.939 (CI = +/-0.610; p = 0.004)	0.559	-14.24%
Loss Cost	2008.1	-0.157 (CI = +/-0.053; p = 0.000)	0.956 (CI = +/-0.628; p = 0.004)	0.538	-14.49%
Loss Cost	2008.2	-0.159 (CI = +/-0.057; p = 0.000)	0.973 (CI = +/-0.648; p = 0.005)	0.515	-14.74%
Loss Cost	2009.1	-0.164 (CI = +/-0.062; p = 0.000)	0.998 (CI = +/-0.669; p = 0.005)	0.497	-15.13%
Loss Cost	2009.2	-0.168 (CI = +/-0.067; p = 0.000)	1.021 (CI = +/-0.692; p = 0.005)	0.475	-15.49%
Loss Cost	2010.1	-0.172 (CI = +/-0.073; p = 0.000)	1.041 (CI = +/-0.718; p = 0.006)	0.449	-15.81%
Loss Cost	2010.2	-0.179 (CI = +/-0.080; p = 0.000)	1.075 (CI = +/-0.745; p = 0.007)	0.432	-16.37%
Loss Cost	2011.1	-0.175 (CI = +/-0.087; p = 0.000)	1.057 (CI = +/-0.778; p = 0.010)	0.379	-16.06%
Loss Cost	2011.2	-0.170 (CI = +/-0.096; p = 0.001)	1.032 (CI = +/-0.813; p = 0.015)	0.322	-15.62%
Loss Cost	2012.1	-0.160 (CI = +/-0.106; p = 0.005)	0.990 (CI = +/-0.850; p = 0.025)	0.254	-14.82%
Loss Cost	2012.2	-0.148 (CI = +/-0.118; p = 0.016)	0.937 (CI = +/-0.890; p = 0.040)	0.185	-13.80%
Loss Cost	2013.1	-0.112 (CI = +/-0.125; p = 0.076)	0.786 (CI = +/-0.890; p = 0.080)	0.084	-10.61%
Loss Cost	2013.2	-0.084 (CI = +/-0.137; p = 0.216)	0.671 (CI = +/-0.918; p = 0.142)	0.018	-8.02%
Loss Cost	2014.1	-0.124 (CI = +/-0.148; p = 0.096)	0.825 (CI = +/-0.932; p = 0.079)	0.082	-11.65%
Loss Cost	2014.2	-0.134 (CI = +/-0.170; p = 0.113)	0.863 (CI = +/-0.999; p = 0.086)	0.076	-12.57%
Loss Cost	2015.1	-0.177 (CI = +/-0.189; p = 0.063)	1.013 (CI = +/-1.039; p = 0.055)	0.133	-16.26%
Loss Cost	2015.2	-0.125 (CI = +/-0.210; p = 0.223)	0.842 (CI = +/-1.079; p = 0.116)	0.050	-11.77%
Loss Cost	2016.1	-0.133 (CI = +/-0.248; p = 0.268)	0.865 (CI = +/-1.182; p = 0.138)	0.039	-12.44%
Loss Cost	2016.2	-0.208 (CI = +/-0.279; p = 0.129)	1.083 (CI = +/-1.228; p = 0.079)	0.108	-18.80%
Loss Cost	2017.1	-0.231 (CI = +/-0.334; p = 0.157)	1.143 (CI = +/-1.360; p = 0.091)	0.100	-20.60%
Severity	2005.2	0.092 (CI = +/-0.036; p = 0.000)	0.300 (CI = +/-0.517; p = 0.246)	0.624	+9.62%
Severity	2006.1	0.094 (CI = +/-0.038; p = 0.000)	0.287 (CI = +/-0.530; p = 0.279)	0.614	+9.85%
Severity	2006.2	0.103 (CI = +/-0.039; p = 0.000)	0.229 (CI = +/-0.527; p = 0.382)	0.638	+10.85%
Severity	2007.1	0.105 (CI = +/-0.042; p = 0.000)	0.215 (CI = +/-0.541; p = 0.423)	0.625	+11.09%
Severity	2007.2	0.109 (CI = +/-0.045; p = 0.000)	0.193 (CI = +/-0.555; p = 0.483)	0.617	+11.50%
Severity	2008.1	0.113 (CI = +/-0.048; p = 0.000)	0.172 (CI = +/-0.571; p = 0.544)	0.607	+11.91%
Severity	2008.2	0.117 (CI = +/-0.052; p = 0.000)	0.149 (CI = +/-0.588; p = 0.609)	0.597	+12.36%
Severity	2009.1	0.119 (CI = +/-0.056; p = 0.000)	0.137 (CI = +/-0.608; p = 0.647)	0.579	+12.58%
Severity	2009.2	0.119 (CI = +/-0.061; p = 0.000)	0.136 (CI = +/-0.631; p = 0.661)	0.554	+12.61%
Severity	2010.1	0.116 (CI = +/-0.067; p = 0.001)	0.152 (CI = +/-0.655; p = 0.637)	0.521	+12.27%
Severity	2010.2	0.110 (CI = +/-0.073; p = 0.004)	0.179 (CI = +/-0.681; p = 0.592)	0.482	+11.67%
Severity	2011.1	0.106 (CI = +/-0.080; p = 0.011)	0.200 (CI = +/-0.710; p = 0.565)	0.444	+11.19%
Severity	2011.2	0.094 (CI = +/-0.087; p = 0.035)	0.255 (CI = +/-0.735; p = 0.480)	0.395	+9.90%
Severity	2012.1	0.078 (CI = +/-0.095; p = 0.100)	0.328 (CI = +/-0.757; p = 0.377)	0.342	+8.13%
Severity	2012.2	0.055 (CI = +/-0.102; p = 0.273)	0.429 (CI = +/-0.771; p = 0.259)	0.290	+5.67%
Severity	2013.1	0.031 (CI = +/-0.111; p = 0.566)	0.530 (CI = +/-0.789; p = 0.176)	0.247	+3.14%
Severity	2013.2	-0.008 (CI = +/-0.116; p = 0.891)	0.685 (CI = +/-0.779; p = 0.081)	0.226	-0.77%
Severity	2014.1	-0.035 (CI = +/-0.128; p = 0.569)	0.791 (CI = +/-0.806; p = 0.054)	0.220	-3.46%
Severity	2014.2	-0.045 (CI = +/-0.147; p = 0.527)	0.825 (CI = +/-0.863; p = 0.060)	0.214	-4.37%
Severity	2015.1	-0.079 (CI = +/-0.164; p = 0.323)	0.943 (CI = +/-0.904; p = 0.042)	0.223	-7.57%
Severity	2015.2	-0.041 (CI = +/-0.186; p = 0.643)	0.820 (CI = +/-0.953; p = 0.086)	0.237	-4.03%
Severity	2016.1	-0.048 (CI = +/-0.219; p = 0.647)	0.840 (CI = +/-1.044; p = 0.106)	0.225	-4.64%
Severity	2016.2	-0.099 (CI = +/-0.252; p = 0.409)	0.989 (CI = +/-1.113; p = 0.077)	0.222	-9.43%
Severity	2017.1	-0.120 (CI = +/-0.303; p = 0.403)	1.044 (CI = +/-1.233; p = 0.089)	0.213	-11.28%
Frequency	2005.2	-0.225 (CI = +/-0.041; p = 0.000)	0.510 (CI = +/-0.597; p = 0.091)	0.825	-20.16%
Frequency	2006.1	-0.235 (CI = +/-0.042; p = 0.000)	0.574 (CI = +/-0.592; p = 0.057)	0.831	-20.93%
Frequency	2006.2	-0.244 (CI = +/-0.044; p = 0.000)	0.632 (CI = +/-0.592; p = 0.037)	0.834	-21.65%
Frequency	2007.1	-0.253 (CI = +/-0.046; p = 0.000)	0.691 (CI = +/-0.593; p = 0.024)	0.837	-22.39%
Frequency	2007.2	-0.262 (CI = +/-0.048; p = 0.000)	0.746 (CI = +/-0.597; p = 0.016)	0.836	-23.09%
Frequency	2008.1	-0.269 (CI = +/-0.052; p = 0.000)	0.785 (CI = +/-0.609; p = 0.013)	0.830	-23.59%
Frequency	2008.2	-0.276 (CI = +/-0.055; p = 0.000)	0.825 (CI = +/-0.623; p = 0.011)	0.822	-24.12%
Frequency	2009.1	-0.283 (CI = +/-0.059; p = 0.000)	0.861 (CI = +/-0.640; p = 0.010)	0.812	-24.61%
Frequency	2009.2	-0.287 (CI = +/-0.064; p = 0.000)	0.885 (CI = +/-0.662; p = 0.011)	0.797	-24.95%
Frequency	2010.1	-0.288 (CI = +/-0.070; p = 0.000)	0.889 (CI = +/-0.689; p = 0.013)	0.774	-25.01%
Frequency	2010.2	-0.289 (CI = +/-0.077; p = 0.000)	0.896 (CI = +/-0.718; p = 0.017)	0.750	-25.11%
Frequency	2011.1	-0.281 (CI = +/-0.084; p = 0.000)	0.857 (CI = +/-0.745; p = 0.026)	0.712	-24.51%
Frequency	2011.2	-0.264 (CI = +/-0.090; p = 0.000)	0.777 (CI = +/-0.762; p = 0.046)	0.664	-23.22%
Frequency	2012.1	-0.239 (CI = +/-0.096; p = 0.000)	0.661 (CI = +/-0.763; p = 0.086)	0.604	-21.23%
Frequency	2012.2	-0.204 (CI = +/-0.098; p = 0.000)	0.509 (CI = +/-0.741; p = 0.168)	0.532	-18.42%
Frequency	2013.1	-0.143 (CI = +/-0.083; p = 0.002)	0.255 (CI = +/-0.590; p = 0.376)	0.487	-13.33%
Frequency	2013.2	-0.076 (CI = +/-0.046; p = 0.003)	-0.014 (CI = +/-0.311; p = 0.924)	0.599	-7.30%
Frequency	2014.1	-0.089 (CI = +/-0.050; p = 0.002)	0.035 (CI = +/-0.318; p = 0.820)	0.625	-8.48%
Frequency	2014.2	-0.090 (CI = +/-0.058; p = 0.005)	0.038 (CI = +/-0.341; p = 0.816)	0.584	-8.57%
Frequency	2015.1	-0.099 (CI = +/-0.066; p = 0.006)	0.070 (CI = +/-0.364; p = 0.687)	0.572	-9.40%
Frequency	2015.2	-0.084 (CI = +/-0.075; p = 0.031)	0.022 (CI = +/-0.384; p = 0.905)	0.484	-8.06%
Frequency	2016.1	-0.085 (CI = +/-0.088; p = 0.057)	0.026 (CI = +/-0.421; p = 0.897)	0.429	-8.18%
Frequency	2016.2	-0.109 (CI = +/-0.101; p = 0.036)	0.094 (CI = +/-0.444; p = 0.651)	0.466	-10.34%
Frequency	2017.1	-0.111 (CI = +/-0.121; p = 0.069)	0.100 (CI = +/-0.494; p = 0.666)	0.393	-10.51%

Property Damage

Coverage = PD
End Trend Period = 2023.2
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	2005.2	-0.130 (CI = +/-0.043; p = 0.000)	0.108 (CI = +/-0.334; p = 0.514)	0.006 (CI = +/-0.026; p = 0.622)	0.793 (CI = +/-0.587; p = 0.010)	0.559	-12.16%
Loss Cost	2006.1	-0.137 (CI = +/-0.045; p = 0.000)	0.075 (CI = +/-0.339; p = 0.654)	0.005 (CI = +/-0.026; p = 0.692)	0.843 (CI = +/-0.594; p = 0.007)	0.568	-12.84%
Loss Cost	2006.2	-0.138 (CI = +/-0.048; p = 0.000)	0.077 (CI = +/-0.349; p = 0.658)	0.005 (CI = +/-0.027; p = 0.699)	0.845 (CI = +/-0.611; p = 0.008)	0.537	-12.87%
Loss Cost	2007.1	-0.145 (CI = +/-0.051; p = 0.000)	0.047 (CI = +/-0.358; p = 0.792)	0.004 (CI = +/-0.027; p = 0.765)	0.892 (CI = +/-0.623; p = 0.007)	0.539	-13.52%
Loss Cost	2007.2	-0.151 (CI = +/-0.054; p = 0.000)	0.066 (CI = +/-0.366; p = 0.715)	0.004 (CI = +/-0.027; p = 0.793)	0.926 (CI = +/-0.637; p = 0.006)	0.531	-14.03%
Loss Cost	2008.1	-0.154 (CI = +/-0.059; p = 0.000)	0.057 (CI = +/-0.380; p = 0.762)	0.003 (CI = +/-0.028; p = 0.817)	0.941 (CI = +/-0.660; p = 0.007)	0.506	-14.24%
Loss Cost	2008.2	-0.157 (CI = +/-0.064; p = 0.000)	0.067 (CI = +/-0.392; p = 0.729)	0.003 (CI = +/-0.029; p = 0.834)	0.960 (CI = +/-0.682; p = 0.008)	0.481	-14.53%
Loss Cost	2009.1	-0.161 (CI = +/-0.069; p = 0.000)	0.052 (CI = +/-0.408; p = 0.794)	0.002 (CI = +/-0.029; p = 0.867)	0.984 (CI = +/-0.709; p = 0.008)	0.458	-14.90%
Loss Cost	2009.2	-0.166 (CI = +/-0.075; p = 0.000)	0.066 (CI = +/-0.421; p = 0.751)	0.002 (CI = +/-0.030; p = 0.886)	1.009 (CI = +/-0.734; p = 0.009)	0.434	-15.31%
Loss Cost	2010.1	-0.170 (CI = +/-0.083; p = 0.000)	0.055 (CI = +/-0.441; p = 0.798)	0.002 (CI = +/-0.031; p = 0.910)	1.027 (CI = +/-0.768; p = 0.011)	0.403	-15.59%
Loss Cost	2010.2	-0.177 (CI = +/-0.090; p = 0.000)	0.073 (CI = +/-0.456; p = 0.742)	0.001 (CI = +/-0.031; p = 0.933)	1.064 (CI = +/-0.798; p = 0.011)	0.384	-16.23%
Loss Cost	2011.1	-0.171 (CI = +/-0.100; p = 0.002)	0.090 (CI = +/-0.479; p = 0.701)	0.002 (CI = +/-0.032; p = 0.905)	1.035 (CI = +/-0.840; p = 0.018)	0.325	-15.74%
Loss Cost	2011.2	-0.167 (CI = +/-0.110; p = 0.005)	0.080 (CI = +/-0.499; p = 0.740)	0.002 (CI = +/-0.033; p = 0.897)	1.015 (CI = +/-0.881; p = 0.026)	0.258	-15.36%
Loss Cost	2012.1	-0.153 (CI = +/-0.123; p = 0.017)	0.115 (CI = +/-0.525; p = 0.653)	0.003 (CI = +/-0.034; p = 0.842)	0.951 (CI = +/-0.929; p = 0.045)	0.185	-14.20%
Loss Cost	2012.2	-0.142 (CI = +/-0.135; p = 0.041)	0.094 (CI = +/-0.546; p = 0.721)	0.004 (CI = +/-0.035; p = 0.826)	0.904 (CI = +/-0.977; p = 0.068)	0.102	-13.26%
Loss Cost	2013.1	-0.094 (CI = +/-0.144; p = 0.188)	0.202 (CI = +/-0.542; p = 0.442)	0.007 (CI = +/-0.034; p = 0.652)	0.694 (CI = +/-0.976; p = 0.152)	0.017	-8.96%
Loss Cost	2013.2	-0.067 (CI = +/-0.157; p = 0.379)	0.160 (CI = +/-0.555; p = 0.550)	0.008 (CI = +/-0.034; p = 0.620)	0.588 (CI = +/-1.013; p = 0.237)	-0.069	-6.50%
Loss Cost	2014.1	-0.110 (CI = +/-0.176; p = 0.204)	0.076 (CI = +/-0.576; p = 0.783)	0.006 (CI = +/-0.035; p = 0.739)	0.760 (CI = +/-1.060; p = 0.147)	-0.029	-10.41%
Loss Cost	2014.2	-0.121 (CI = +/-0.199; p = 0.212)	0.092 (CI = +/-0.607; p = 0.751)	0.005 (CI = +/-0.036; p = 0.758)	0.802 (CI = +/-1.137; p = 0.153)	-0.044	-11.44%
Loss Cost	2015.1	-0.170 (CI = +/-0.229; p = 0.133)	0.007 (CI = +/-0.642; p = 0.981)	0.003 (CI = +/-0.037; p = 0.871)	0.982 (CI = +/-1.218; p = 0.105)	0.001	-15.66%
Loss Cost	2015.2	-0.118 (CI = +/-0.251; p = 0.326)	-0.054 (CI = +/-0.652; p = 0.860)	0.003 (CI = +/-0.037; p = 0.846)	0.812 (CI = +/-1.260; p = 0.186)	-0.100	-11.11%
Loss Cost	2016.1	-0.131 (CI = +/-0.306; p = 0.367)	-0.073 (CI = +/-0.725; p = 0.828)	0.003 (CI = +/-0.039; p = 0.874)	0.855 (CI = +/-1.423; p = 0.213)	-0.125	-12.25%
Loss Cost	2016.2	-0.199 (CI = +/-0.336; p = 0.217)	-0.003 (CI = +/-0.741; p = 0.993)	0.003 (CI = +/-0.039; p = 0.862)	1.045 (CI = +/-1.477; p = 0.146)	-0.067	-18.05%
Loss Cost	2017.1	-0.228 (CI = +/-0.420; p = 0.250)	-0.041 (CI = +/-0.840; p = 0.915)	0.003 (CI = +/-0.042; p = 0.894)	1.128 (CI = +/-1.696; p = 0.167)	-0.095	-20.38%
Severity	2005.2	0.093 (CI = +/-0.039; p = 0.000)	0.092 (CI = +/-0.304; p = 0.544)	0.002 (CI = +/-0.024; p = 0.851)	0.293 (CI = +/-0.534; p = 0.272)	0.605	+9.76%
Severity	2006.1	0.096 (CI = +/-0.042; p = 0.000)	0.105 (CI = +/-0.313; p = 0.500)	0.003 (CI = +/-0.024; p = 0.820)	0.273 (CI = +/-0.548; p = 0.318)	0.595	+10.11%
Severity	2006.2	0.105 (CI = +/-0.043; p = 0.000)	0.073 (CI = +/-0.313; p = 0.638)	0.003 (CI = +/-0.024; p = 0.768)	0.218 (CI = +/-0.547; p = 0.423)	0.617	+11.09%
Severity	2007.1	0.109 (CI = +/-0.046; p = 0.000)	0.086 (CI = +/-0.323; p = 0.590)	0.004 (CI = +/-0.024; p = 0.740)	0.197 (CI = +/-0.563; p = 0.480)	0.604	+11.46%
Severity	2007.2	0.112 (CI = +/-0.050; p = 0.000)	0.075 (CI = +/-0.332; p = 0.647)	0.004 (CI = +/-0.025; p = 0.728)	0.177 (CI = +/-0.579; p = 0.536)	0.594	+11.84%
Severity	2008.1	0.117 (CI = +/-0.053; p = 0.000)	0.095 (CI = +/-0.344; p = 0.577)	0.005 (CI = +/-0.025; p = 0.689)	0.146 (CI = +/-0.597; p = 0.620)	0.585	+12.43%
Severity	2008.2	0.121 (CI = +/-0.057; p = 0.000)	0.084 (CI = +/-0.354; p = 0.631)	0.005 (CI = +/-0.026; p = 0.679)	0.126 (CI = +/-0.616; p = 0.679)	0.572	+12.85%
Severity	2009.1	0.125 (CI = +/-0.063; p = 0.000)	0.096 (CI = +/-0.369; p = 0.595)	0.006 (CI = +/-0.026; p = 0.659)	0.105 (CI = +/-0.640; p = 0.739)	0.552	+13.27%
Severity	2009.2	0.124 (CI = +/-0.068; p = 0.001)	0.097 (CI = +/-0.382; p = 0.604)	0.006 (CI = +/-0.027; p = 0.668)	0.107 (CI = +/-0.666; p = 0.744)	0.525	+13.23%
Severity	2010.1	0.123 (CI = +/-0.075; p = 0.003)	0.092 (CI = +/-0.400; p = 0.639)	0.006 (CI = +/-0.026; p = 0.687)	0.116 (CI = +/-0.697; p = 0.735)	0.486	+13.04%
Severity	2010.2	0.116 (CI = +/-0.082; p = 0.007)	0.107 (CI = +/-0.414; p = 0.597)	0.005 (CI = +/-0.028; p = 0.711)	0.147 (CI = +/-0.725; p = 0.679)	0.444	+12.33%
Severity	2011.1	0.114 (CI = +/-0.091; p = 0.017)	0.100 (CI = +/-0.436; p = 0.640)	0.005 (CI = +/-0.029; p = 0.733)	0.160 (CI = +/-0.764; p = 0.667)	0.400	+12.03%
Severity	2011.2	0.100 (CI = +/-0.098; p = 0.046)	0.128 (CI = +/-0.448; p = 0.559)	0.004 (CI = +/-0.030; p = 0.769)	0.221 (CI = +/-0.790; p = 0.566)	0.347	+10.56%
Severity	2012.1	0.084 (CI = +/-0.109; p = 0.124)	0.087 (CI = +/-0.468; p = 0.702)	0.003 (CI = +/-0.030; p = 0.849)	0.297 (CI = +/-0.828; p = 0.462)	0.279	+8.77%
Severity	2012.2	0.059 (CI = +/-0.117; p = 0.304)	0.134 (CI = +/-0.470; p = 0.558)	0.002 (CI = +/-0.030; p = 0.901)	0.406 (CI = +/-0.841; p = 0.323)	0.226	+6.06%
Severity	2013.1	0.033 (CI = +/-0.130; p = 0.599)	0.076 (CI = +/-0.489; p = 0.747)	0.000 (CI = +/-0.031; p = 0.992)	0.518 (CI = +/-0.880; p = 0.231)	0.164	+3.36%
Severity	2013.2	-0.009 (CI = +/-0.134; p = 0.891)	0.143 (CI = +/-0.472; p = 0.531)	-0.001 (CI = +/-0.029; p = 0.920)	0.685 (CI = +/-0.861; p = 0.111)	0.154	-0.88%
Severity	2014.1	-0.038 (CI = +/-0.152; p = 0.600)	0.085 (CI = +/-0.496; p = 0.721)	-0.003 (CI = +/-0.031; p = 0.819)	0.803 (CI = +/-0.914; p = 0.081)	0.130	-3.75%
Severity	2014.2	-0.051 (CI = +/-0.171; p = 0.535)	0.102 (CI = +/-0.522; p = 0.682)	-0.004 (CI = +/-0.031; p = 0.810)	0.849 (CI = +/-0.978; p = 0.084)	0.120	-4.95%
Severity	2015.1	-0.090 (CI = +/-0.198; p = 0.346)	0.034 (CI = +/-0.555; p = 0.896)	-0.005 (CI = +/-0.032; p = 0.716)	0.992 (CI = +/-1.053; p = 0.063)	0.116	-8.59%
Severity	2015.2	-0.055 (CI = +/-0.221; p = 0.601)	-0.006 (CI = +/-0.575; p = 0.981)	-0.005 (CI = +/-0.033; p = 0.736)	0.879 (CI = +/-1.113; p = 0.111)	0.119	-5.31%
Severity	2016.1	-0.065 (CI = +/-0.270; p = 0.609)	-0.022 (CI = +/-0.640; p = 0.942)	-0.006 (CI = +/-0.035; p = 0.733)	0.912 (CI = +/-1.257; p = 0.139)	0.094	-6.26%
Severity	2016.2	-0.114 (CI = +/-0.303; p = 0.423)	0.029 (CI = +/-0.667; p = 0.925)	-0.005 (CI = +/-0.035; p = 0.744)	1.048 (CI = +/-1.331; p = 0.110)	0.080	-10.75%
Severity	2017.1	-0.137 (CI = +/-0.379; p = 0.433)	-0.002 (CI = +/-0.758; p = 0.995)	-0.006 (CI = +/-0.038; p = 0.737)	1.117 (CI = +/-1.530; p = 0.133)	0.051	-12.84%
Frequency	2005.2	-0.223 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.352; p = 0.923)	0.004 (CI = +/-0.028; p = 0.759)	0.500 (CI = +/-0.619; p = 0.109)	0.815	-19.98%
Frequency	2006.1	-0.234 (CI = +/-0.047; p = 0.000)	-0.030 (CI = +/-0.352; p = 0.864)	0.002 (CI = +/-0.027; p = 0.858)	0.570 (CI = +/-0.616; p = 0.069)	0.821	-20.84%
Frequency	2006.2	-0.243 (CI = +/-0.049; p = 0.000)	0.004 (CI = +/-0.353; p = 0.983)	0.002 (CI = +/-0.027; p = 0.903)	0.628 (CI = +/-0.618; p = 0.047)	0.823	-21.57%
Frequency	2007.1	-0.254 (CI = +/-0.051; p = 0.000)	-0.040 (CI = +/-0.356; p = 0.822)	0.000 (CI = +/-0.027; p = 0.999)	0.695 (CI = +/-0.620; p = 0.029)	0.826	-22.42%
Frequency	2007.2	-0.263 (CI = +/-0.054; p = 0.000)	-0.009 (CI = +/-0.359; p = 0.958)	-0.001 (CI = +/-0.027; p = 0.956)	0.749 (CI = +/-0.626; p = 0.021)	0.825	-23.13%
Frequency	2008.1	-0.271 (CI = +/-0.057; p = 0.000)	-0.038 (CI = +/-0.369; p = 0.835)	-0.002 (CI = +/-0.027; p = 0.892)	0.794 (CI = +/-0.642; p = 0.017)	0.817	-23.72%
Frequency	2008.2	-0.278 (CI = +/-0.061; p = 0.000)	-0.017 (CI = +/-0.378; p = 0.928)	-0.002 (CI = +/-0.028; p = 0.864)	0.834 (CI = +/-0.658; p = 0.015)	0.808	-24.26%
Frequency	2009.1	-0.286 (CI = +/-0.066; p = 0.000)	-0.044 (CI = +/-0.391; p = 0.819)	-0.003 (CI = +/-0.028; p = 0.809)	0.879 (CI = +/-0.679; p = 0.013)	0.798	-24.87%
Frequency	2009.2	-0.290 (CI = +/-0.072; p = 0.000)	-0.032 (CI = +/-0.404; p = 0.872)	-0.004 (CI = +/-0.029; p = 0.796)	0.903 (CI = +/-0.703; p = 0.014)	0.781	-25.21%
Frequency	2010.1	-0.292 (CI = +/-0.079; p = 0.000)	-0.037 (CI = +/-0.423; p = 0.859)	-0.004 (CI = +/-0.029; p = 0.792)	0.911 (CI = +/-0.736; p = 0.018)	0.756	-25.33%
Frequency	2010.2	-0.293 (CI = +/-0.087; p = 0.000)	-0.034 (CI = +/-0.439; p = 0.875)	-0.004 (CI = +/-0.030; p = 0.793)	0.918 (CI = +/-0.769; p = 0.022)	0.728	-25.43%
Frequency	2011.1	-0.285 (CI = +/-0.096; p = 0.000)	-0.010 (CI = +/-0.461; p = 0.965)	-0.003 (CI = +/-0.031; p = 0.843)	0.875 (CI = +/-0.807; p = 0.035)	0.685	-24.78%
Frequency	2011.2	-0.267 (CI = +/-0.103; p = 0.000)	-0.047 (CI = +/-0.469; p = 0.836)	-0.002 (CI = +/-0.031; p = 0.886)	0.793 (CI = +/-0.827; p = 0.059)	0.631	-23.45%
Frequency	2012.1	-0.237 (CI = +/-0.111; p = 0.000)	0.028 (CI = +/-0.474; p = 0.904)	0.000 (CI = +/-0.031; p = 0.974)	0.654 (CI = +/-0.839; p = 0.119)	0.563	-21.12%
Frequency	2012.2	-0.201 (CI = +/-0.113; p = 0.002)	-0.039 (CI = +/-0.456; p = 0.858)	0.002 (CI = +/-0.029; p = 0.893)	0.498 (CI = +/-0.815; p = 0.216)	0.482	-18.21%
Frequency	2013.1	-0.127 (CI = +/-0.095; p = 0.012)	0.126 (CI = +/-0.358; p = 0.467)	0.008 (CI = +/-0.022; p = 0.488)	0.175 (CI = +/-0.644; p = 0.573)	0.454	-11.92%
Frequency	2013.2	-0.058 (CI = +/-0.049; p = 0.022)	0.017 (CI = +/-0.172; p = 0.834)	0.010 (CI = +/-0.011; p = 0.074)	-0.097 (CI = +/-0.314; p = 0.523)	0.634	-5.68%
Frequency	2014.1	-0.072 (CI = +/-0.055; p = 0.014)	-0.009 (CI = +/-0.179; p = 0.917)	0.009 (CI = +/-0.011; p = 0.102)	-0.043 (CI = +/-0.329; p = 0.782)	0.652	-6.92%
Frequency	2014.2	-0.071 (CI = +/-0.062; p = 0.028)	-0.010 (CI = +/-0.189; p = 0.909)	0.009 (CI = +/-0.011; p = 0.114)	-0.047 (CI = +/-0.354; p = 0.779)	0.611	-6.82%
Frequency	2015.1	-0.081 (CI = +/-0.073; p = 0.033)	-0.027 (CI = +/-0.204; p = 0.777)	0.008 (CI = +/-0.012; p = 0.148)	-0.011 (CI = +/-0.387; p = 0.953)	0.594	-7.74%
Frequency	2015.2	-0.063 (CI = +/-0.079; p = 0.108)	-0.047 (CI = +/-0.206; p = 0.625)	0.009 (CI = +/-0.012; p = 0.138)	-0.067 (CI = +/-0.398; p = 0.721)	0.530	-6.12%
Frequency	2016.1	-0.066 (CI = +/-0.097; p = 0.161)	-0.052 (CI = +/-0.229; p = 0.629)	0.008 (CI = +/-0.012; p = 0.164)	-0.057 (CI = +/-0.450; p = 0.784)	0.473	-6.39%
Frequency	2016.2	-0.085 (CI = +/-0.108; p = 0.108)	-0.032 (CI = +/-0.237; p = 0.771)	0.008 (CI = +/-0.013; p = 0.165)	-0.004 (CI = +/-0.473; p = 0.987)	0.498	-8.18%
Frequency	2017.1	-0.091 (CI = +/-0.135; p = 0.163)	-0.039 (CI = +/-0.270; p = 0.753)	0.008 (CI = +/-0.014; p = 0.195)	0.011 (CI = +/-0.545; p = 0.963)	0.421	-8.66%

Property Damage

Coverage = PD
End Trend Period = 2023.2
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	2005.2	-0.130 (CI = +/-0.043; p = 0.000)	0.108 (CI = +/-0.334; p = 0.514)	0.006 (CI = +/-0.026; p = 0.622)	0.793 (CI = +/-0.587; p = 0.010)	0.559	-12.16%
Loss Cost	2006.1	-0.137 (CI = +/-0.045; p = 0.000)	0.075 (CI = +/-0.339; p = 0.654)	0.005 (CI = +/-0.026; p = 0.692)	0.843 (CI = +/-0.594; p = 0.007)	0.568	-12.84%
Loss Cost	2006.2	-0.138 (CI = +/-0.048; p = 0.000)	0.077 (CI = +/-0.349; p = 0.658)	0.005 (CI = +/-0.027; p = 0.699)	0.845 (CI = +/-0.611; p = 0.008)	0.537	-12.87%
Loss Cost	2007.1	-0.145 (CI = +/-0.051; p = 0.000)	0.047 (CI = +/-0.358; p = 0.792)	0.004 (CI = +/-0.027; p = 0.765)	0.892 (CI = +/-0.623; p = 0.007)	0.539	-13.52%
Loss Cost	2007.2	-0.151 (CI = +/-0.054; p = 0.000)	0.066 (CI = +/-0.366; p = 0.715)	0.004 (CI = +/-0.027; p = 0.793)	0.926 (CI = +/-0.637; p = 0.006)	0.531	-14.03%
Loss Cost	2008.1	-0.154 (CI = +/-0.059; p = 0.000)	0.057 (CI = +/-0.380; p = 0.762)	0.003 (CI = +/-0.028; p = 0.817)	0.941 (CI = +/-0.660; p = 0.007)	0.506	-14.24%
Loss Cost	2008.2	-0.157 (CI = +/-0.064; p = 0.000)	0.067 (CI = +/-0.392; p = 0.729)	0.003 (CI = +/-0.029; p = 0.834)	0.960 (CI = +/-0.682; p = 0.008)	0.481	-14.53%
Loss Cost	2009.1	-0.161 (CI = +/-0.069; p = 0.000)	0.052 (CI = +/-0.408; p = 0.794)	0.002 (CI = +/-0.029; p = 0.867)	0.984 (CI = +/-0.709; p = 0.008)	0.458	-14.90%
Loss Cost	2009.2	-0.166 (CI = +/-0.075; p = 0.000)	0.066 (CI = +/-0.421; p = 0.751)	0.002 (CI = +/-0.030; p = 0.886)	1.009 (CI = +/-0.734; p = 0.009)	0.434	-15.31%
Loss Cost	2010.1	-0.170 (CI = +/-0.083; p = 0.000)	0.055 (CI = +/-0.441; p = 0.798)	0.002 (CI = +/-0.031; p = 0.910)	1.027 (CI = +/-0.768; p = 0.011)	0.403	-15.59%
Loss Cost	2010.2	-0.177 (CI = +/-0.090; p = 0.000)	0.073 (CI = +/-0.456; p = 0.742)	0.001 (CI = +/-0.031; p = 0.933)	1.064 (CI = +/-0.798; p = 0.011)	0.384	-16.23%
Loss Cost	2011.1	-0.171 (CI = +/-0.100; p = 0.002)	0.090 (CI = +/-0.479; p = 0.701)	0.002 (CI = +/-0.032; p = 0.905)	1.035 (CI = +/-0.840; p = 0.018)	0.325	-15.74%
Loss Cost	2011.2	-0.167 (CI = +/-0.110; p = 0.005)	0.080 (CI = +/-0.499; p = 0.740)	0.002 (CI = +/-0.033; p = 0.897)	1.015 (CI = +/-0.881; p = 0.026)	0.258	-15.36%
Loss Cost	2012.1	-0.153 (CI = +/-0.123; p = 0.017)	0.115 (CI = +/-0.525; p = 0.653)	0.003 (CI = +/-0.034; p = 0.842)	0.951 (CI = +/-0.929; p = 0.045)	0.185	-14.20%
Loss Cost	2012.2	-0.142 (CI = +/-0.135; p = 0.041)	0.094 (CI = +/-0.546; p = 0.721)	0.004 (CI = +/-0.035; p = 0.826)	0.904 (CI = +/-0.977; p = 0.068)	0.102	-13.26%
Loss Cost	2013.1	-0.094 (CI = +/-0.144; p = 0.188)	0.202 (CI = +/-0.542; p = 0.442)	0.007 (CI = +/-0.034; p = 0.652)	0.694 (CI = +/-0.976; p = 0.152)	0.017	-8.96%
Loss Cost	2013.2	-0.067 (CI = +/-0.157; p = 0.379)	0.160 (CI = +/-0.555; p = 0.550)	0.008 (CI = +/-0.034; p = 0.620)	0.588 (CI = +/-1.013; p = 0.237)	-0.069	-6.50%
Loss Cost	2014.1	-0.110 (CI = +/-0.176; p = 0.204)	0.076 (CI = +/-0.576; p = 0.783)	0.006 (CI = +/-0.035; p = 0.739)	0.760 (CI = +/-1.060; p = 0.147)	-0.029	-10.41%
Loss Cost	2014.2	-0.121 (CI = +/-0.199; p = 0.212)	0.092 (CI = +/-0.607; p = 0.751)	0.005 (CI = +/-0.036; p = 0.758)	0.802 (CI = +/-1.137; p = 0.153)	-0.044	-11.44%
Loss Cost	2015.1	-0.170 (CI = +/-0.229; p = 0.133)	0.007 (CI = +/-0.642; p = 0.981)	0.003 (CI = +/-0.037; p = 0.871)	0.982 (CI = +/-1.218; p = 0.105)	0.001	-15.66%
Loss Cost	2015.2	-0.118 (CI = +/-0.251; p = 0.326)	-0.054 (CI = +/-0.652; p = 0.860)	0.003 (CI = +/-0.037; p = 0.846)	0.812 (CI = +/-1.260; p = 0.186)	-0.100	-11.11%
Loss Cost	2016.1	-0.131 (CI = +/-0.306; p = 0.367)	-0.073 (CI = +/-0.725; p = 0.828)	0.003 (CI = +/-0.039; p = 0.874)	0.855 (CI = +/-1.423; p = 0.213)	-0.125	-12.25%
Loss Cost	2016.2	-0.199 (CI = +/-0.336; p = 0.217)	-0.003 (CI = +/-0.741; p = 0.993)	0.003 (CI = +/-0.039; p = 0.862)	1.045 (CI = +/-1.477; p = 0.146)	-0.067	-18.05%
Loss Cost	2017.1	-0.228 (CI = +/-0.420; p = 0.250)	-0.041 (CI = +/-0.840; p = 0.915)	0.003 (CI = +/-0.042; p = 0.894)	1.128 (CI = +/-1.696; p = 0.167)	-0.095	-20.38%
Severity	2005.2	0.093 (CI = +/-0.039; p = 0.000)	0.092 (CI = +/-0.304; p = 0.544)	0.002 (CI = +/-0.024; p = 0.851)	0.293 (CI = +/-0.534; p = 0.272)	0.605	+9.76%
Severity	2006.1	0.096 (CI = +/-0.042; p = 0.000)	0.105 (CI = +/-0.313; p = 0.500)	0.003 (CI = +/-0.024; p = 0.820)	0.273 (CI = +/-0.548; p = 0.318)	0.595	+10.11%
Severity	2006.2	0.105 (CI = +/-0.043; p = 0.000)	0.073 (CI = +/-0.313; p = 0.638)	0.003 (CI = +/-0.024; p = 0.768)	0.218 (CI = +/-0.547; p = 0.423)	0.617	+11.09%
Severity	2007.1	0.109 (CI = +/-0.046; p = 0.000)	0.086 (CI = +/-0.323; p = 0.590)	0.004 (CI = +/-0.024; p = 0.740)	0.197 (CI = +/-0.563; p = 0.480)	0.604	+11.46%
Severity	2007.2	0.112 (CI = +/-0.050; p = 0.000)	0.075 (CI = +/-0.332; p = 0.647)	0.004 (CI = +/-0.025; p = 0.728)	0.177 (CI = +/-0.579; p = 0.536)	0.594	+11.84%
Severity	2008.1	0.117 (CI = +/-0.053; p = 0.000)	0.095 (CI = +/-0.344; p = 0.577)	0.005 (CI = +/-0.025; p = 0.689)	0.146 (CI = +/-0.597; p = 0.620)	0.585	+12.43%
Severity	2008.2	0.121 (CI = +/-0.057; p = 0.000)	0.084 (CI = +/-0.354; p = 0.631)	0.005 (CI = +/-0.026; p = 0.679)	0.126 (CI = +/-0.616; p = 0.679)	0.572	+12.85%
Severity	2009.1	0.125 (CI = +/-0.063; p = 0.000)	0.096 (CI = +/-0.369; p = 0.595)	0.006 (CI = +/-0.026; p = 0.659)	0.105 (CI = +/-0.640; p = 0.739)	0.552	+13.27%
Severity	2009.2	0.124 (CI = +/-0.068; p = 0.001)	0.097 (CI = +/-0.382; p = 0.604)	0.006 (CI = +/-0.027; p = 0.668)	0.107 (CI = +/-0.666; p = 0.744)	0.525	+13.23%
Severity	2010.1	0.123 (CI = +/-0.075; p = 0.003)	0.092 (CI = +/-0.400; p = 0.639)	0.006 (CI = +/-0.026; p = 0.687)	0.116 (CI = +/-0.697; p = 0.735)	0.486	+13.04%
Severity	2010.2	0.116 (CI = +/-0.082; p = 0.007)	0.107 (CI = +/-0.414; p = 0.597)	0.005 (CI = +/-0.028; p = 0.711)	0.147 (CI = +/-0.725; p = 0.679)	0.444	+12.33%
Severity	2011.1	0.114 (CI = +/-0.091; p = 0.017)	0.100 (CI = +/-0.436; p = 0.640)	0.005 (CI = +/-0.029; p = 0.733)	0.160 (CI = +/-0.764; p = 0.667)	0.400	+12.03%
Severity	2011.2	0.100 (CI = +/-0.098; p = 0.046)	0.128 (CI = +/-0.448; p = 0.559)	0.004 (CI = +/-0.030; p = 0.769)	0.221 (CI = +/-0.790; p = 0.566)	0.347	+10.56%
Severity	2012.1	0.084 (CI = +/-0.109; p = 0.124)	0.087 (CI = +/-0.468; p = 0.702)	0.003 (CI = +/-0.030; p = 0.849)	0.297 (CI = +/-0.828; p = 0.462)	0.279	+8.77%
Severity	2012.2	0.059 (CI = +/-0.117; p = 0.304)	0.134 (CI = +/-0.470; p = 0.558)	0.002 (CI = +/-0.030; p = 0.901)	0.406 (CI = +/-0.841; p = 0.323)	0.226	+6.06%
Severity	2013.1	0.033 (CI = +/-0.130; p = 0.599)	0.076 (CI = +/-0.489; p = 0.747)	0.000 (CI = +/-0.031; p = 0.992)	0.518 (CI = +/-0.880; p = 0.231)	0.164	+3.36%
Severity	2013.2	-0.009 (CI = +/-0.134; p = 0.891)	0.143 (CI = +/-0.472; p = 0.531)	-0.001 (CI = +/-0.029; p = 0.920)	0.685 (CI = +/-0.861; p = 0.111)	0.154	-0.88%
Severity	2014.1	-0.038 (CI = +/-0.152; p = 0.600)	0.085 (CI = +/-0.496; p = 0.721)	-0.003 (CI = +/-0.030; p = 0.819)	0.803 (CI = +/-0.914; p = 0.081)	0.130	-3.75%
Severity	2014.2	-0.051 (CI = +/-0.171; p = 0.535)	0.102 (CI = +/-0.522; p = 0.682)	-0.004 (CI = +/-0.031; p = 0.810)	0.849 (CI = +/-0.978; p = 0.084)	0.120	-4.95%
Severity	2015.1	-0.090 (CI = +/-0.198; p = 0.346)	0.034 (CI = +/-0.555; p = 0.896)	-0.005 (CI = +/-0.032; p = 0.716)	0.992 (CI = +/-1.053; p = 0.063)	0.116	-8.59%
Severity	2015.2	-0.055 (CI = +/-0.221; p = 0.601)	-0.006 (CI = +/-0.575; p = 0.981)	-0.005 (CI = +/-0.033; p = 0.736)	0.879 (CI = +/-1.113; p = 0.111)	0.119	-5.31%
Severity	2016.1	-0.065 (CI = +/-0.270; p = 0.609)	-0.022 (CI = +/-0.640; p = 0.942)	-0.006 (CI = +/-0.035; p = 0.733)	0.912 (CI = +/-1.257; p = 0.139)	0.094	-6.26%
Severity	2016.2	-0.114 (CI = +/-0.303; p = 0.423)	0.029 (CI = +/-0.667; p = 0.925)	-0.005 (CI = +/-0.035; p = 0.744)	1.048 (CI = +/-1.331; p = 0.110)	0.080	-10.75%
Severity	2017.1	-0.137 (CI = +/-0.379; p = 0.433)	-0.002 (CI = +/-0.758; p = 0.995)	-0.006 (CI = +/-0.038; p = 0.737)	1.117 (CI = +/-1.530; p = 0.133)	0.051	-12.84%
Frequency	2005.2	-0.223 (CI = +/-0.045; p = 0.000)	0.017 (CI = +/-0.352; p = 0.923)	0.004 (CI = +/-0.028; p = 0.759)	0.500 (CI = +/-0.619; p = 0.109)	0.815	-19.98%
Frequency	2006.1	-0.234 (CI = +/-0.047; p = 0.000)	-0.030 (CI = +/-0.352; p = 0.864)	0.002 (CI = +/-0.027; p = 0.858)	0.570 (CI = +/-0.616; p = 0.069)	0.821	-20.84%
Frequency	2006.2	-0.243 (CI = +/-0.049; p = 0.000)	0.004 (CI = +/-0.353; p = 0.983)	0.002 (CI = +/-0.027; p = 0.903)	0.628 (CI = +/-0.618; p = 0.047)	0.823	-21.57%
Frequency	2007.1	-0.254 (CI = +/-0.051; p = 0.000)	-0.040 (CI = +/-0.356; p = 0.822)	0.000 (CI = +/-0.027; p = 0.999)	0.695 (CI = +/-0.620; p = 0.029)	0.826	-22.42%
Frequency	2007.2	-0.263 (CI = +/-0.054; p = 0.000)	-0.009 (CI = +/-0.359; p = 0.958)	-0.001 (CI = +/-0.027; p = 0.956)	0.749 (CI = +/-0.626; p = 0.021)	0.825	-23.13%
Frequency	2008.1	-0.271 (CI = +/-0.057; p = 0.000)	-0.038 (CI = +/-0.369; p = 0.835)	-0.002 (CI = +/-0.027; p = 0.892)	0.794 (CI = +/-0.642; p = 0.017)	0.817	-23.72%
Frequency	2008.2	-0.278 (CI = +/-0.061; p = 0.000)	-0.017 (CI = +/-0.378; p = 0.928)	-0.002 (CI = +/-0.028; p = 0.864)	0.834 (CI = +/-0.658; p = 0.015)	0.808	-24.26%
Frequency	2009.1	-0.286 (CI = +/-0.066; p = 0.000)	-0.044 (CI = +/-0.391; p = 0.819)	-0.003 (CI = +/-0.028; p = 0.809)	0.879 (CI = +/-0.679; p = 0.013)	0.798	-24.87%
Frequency	2009.2	-0.290 (CI = +/-0.072; p = 0.000)	-0.032 (CI = +/-0.404; p = 0.872)	-0.004 (CI = +/-0.029; p = 0.796)	0.903 (CI = +/-0.703; p = 0.014)	0.781	-25.21%
Frequency	2010.1	-0.292 (CI = +/-0.079; p = 0.000)	-0.037 (CI = +/-0.423; p = 0.859)	-0.004 (CI = +/-0.029; p = 0.792)	0.911 (CI = +/-0.736; p = 0.018)	0.756	-25.33%
Frequency	2010.2	-0.293 (CI = +/-0.087; p = 0.000)	-0.034 (CI = +/-0.439; p = 0.875)	-0.004 (CI = +/-0.030; p = 0.793)	0.918 (CI = +/-0.769; p = 0.022)	0.728	-25.43%
Frequency	2011.1	-0.285 (CI = +/-0.096; p = 0.000)	-0.010 (CI = +/-0.461; p = 0.965)	-0.003 (CI = +/-0.031; p = 0.843)	0.875 (CI = +/-0.807; p = 0.035)	0.685	-24.78%
Frequency	2011.2	-0.267 (CI = +/-0.103; p = 0.000)	-0.047 (CI = +/-0.469; p = 0.836)	-0.002 (CI = +/-0.031; p = 0.886)	0.793 (CI = +/-0.827; p = 0.059)	0.631	-23.45%
Frequency	2012.1	-0.237 (CI = +/-0.111; p = 0.000)	0.028 (CI = +/-0.474; p = 0.904)	0.000 (CI = +/-0.031; p = 0.974)	0.654 (CI = +/-0.839; p = 0.119)	0.563	-21.12%
Frequency	2012.2	-0.201 (CI = +/-0.113; p = 0.002)	-0.039 (CI = +/-0.456; p = 0.858)	0.002 (CI = +/-0.029; p = 0.893)	0.498 (CI = +/-0.815; p = 0.216)	0.482	-18.21%
Frequency	2013.1	-0.127 (CI = +/-0.095; p = 0.012)	0.126 (CI = +/-0.358; p = 0.467)	0.008 (CI = +/-0.022; p = 0.488)	0.175 (CI = +/-0.644; p = 0.573)	0.454	-11.92%
Frequency	2013.2	-0.058 (CI = +/-0.049; p = 0.022)	0.017 (CI = +/-0.172; p = 0.834)	0.010 (CI = +/-0.011; p = 0.074)	-0.097 (CI = +/-0.314; p = 0.523)	0.634	-5.68%
Frequency	2014.1	-0.072 (CI = +/-0.055; p = 0.014)	-0.009 (CI = +/-0.179; p = 0.917)	0.009 (CI = +/-0.011; p = 0.102)	-0.043 (CI = +/-0.329; p = 0.782)	0.652	-6.92%
Frequency	2014.2	-0.071 (CI = +/-0.062; p = 0.028)	-0.010 (CI = +/-0.189; p = 0.909)	0.009 (CI = +/-0.011; p = 0.114)	-0.047 (CI = +/-0.354; p = 0.779)	0.611	-6.82%
Frequency	2015.1	-0.081 (CI = +/-0.073; p = 0.033)	-0.027 (CI = +/-0.204; p = 0.777)	0.008 (CI = +/-0.012; p = 0.148)	-0.011 (CI = +/-0.387; p = 0.953)	0.594	-7.74%
Frequency	2015.2	-0.063 (CI = +/-0.079; p = 0.108)	-0.047 (CI = +/-0.206; p = 0.625)	0.009 (CI = +/-0.012; p = 0.138)	-0.067 (CI = +/-0.398; p = 0.721)	0.530	-6.12%
Frequency	2016.1	-0.066 (CI = +/-0.097; p = 0.161)	-0.052 (CI = +/-0.229; p = 0.629)	0.008 (CI = +/-0.012; p = 0.164)	-0.057 (CI = +/-0.450; p = 0.784)	0.473	-6.39%
Frequency	2016.2	-0.085 (CI = +/-0.108; p = 0.108)	-0.032 (CI = +/-0.237; p = 0.771)	0.008 (CI = +/-0.013; p = 0.165)	-0.004 (CI = +/-0.473; p = 0.987)	0.498	-8.18%
Frequency	2017.1	-0.091 (CI = +/-0.135; p = 0.163)	-0.039 (CI = +/-0.270; p = 0.753)	0.008 (CI = +/-0.014; p = 0.195)	0.011 (CI = +/-0.545; p = 0.963)	0.421	-8.66%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, new_normal

Fit	Start Date	Time	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.123 (CI = +/-0.039; p = 0.000)	0.671 (CI = +/-0.613; p = 0.033)	0.540	-11.57%
Loss Cost	2006.1	-0.129 (CI = +/-0.041; p = 0.000)	0.713 (CI = +/-0.617; p = 0.025)	0.549	-12.15%
Loss Cost	2006.2	-0.129 (CI = +/-0.044; p = 0.000)	0.709 (CI = +/-0.633; p = 0.029)	0.518	-12.08%
Loss Cost	2007.1	-0.135 (CI = +/-0.046; p = 0.000)	0.745 (CI = +/-0.643; p = 0.024)	0.519	-12.61%
Loss Cost	2007.2	-0.139 (CI = +/-0.050; p = 0.000)	0.770 (CI = +/-0.658; p = 0.023)	0.507	-12.96%
Loss Cost	2008.1	-0.140 (CI = +/-0.053; p = 0.000)	0.779 (CI = +/-0.677; p = 0.026)	0.482	-13.10%
Loss Cost	2008.2	-0.142 (CI = +/-0.057; p = 0.000)	0.787 (CI = +/-0.698; p = 0.028)	0.455	-13.23%
Loss Cost	2009.1	-0.145 (CI = +/-0.062; p = 0.000)	0.803 (CI = +/-0.720; p = 0.030)	0.432	-13.47%
Loss Cost	2009.2	-0.147 (CI = +/-0.067; p = 0.000)	0.815 (CI = +/-0.744; p = 0.033)	0.405	-13.67%
Loss Cost	2010.1	-0.149 (CI = +/-0.073; p = 0.000)	0.824 (CI = +/-0.771; p = 0.037)	0.374	-13.82%
Loss Cost	2010.2	-0.153 (CI = +/-0.080; p = 0.001)	0.844 (CI = +/-0.800; p = 0.039)	0.351	-14.16%
Loss Cost	2011.1	-0.147 (CI = +/-0.087; p = 0.002)	0.816 (CI = +/-0.830; p = 0.054)	0.293	-13.67%
Loss Cost	2011.2	-0.139 (CI = +/-0.096; p = 0.006)	0.781 (CI = +/-0.862; p = 0.074)	0.231	-13.01%
Loss Cost	2012.1	-0.128 (CI = +/-0.105; p = 0.020)	0.728 (CI = +/-0.895; p = 0.105)	0.161	-11.98%
Loss Cost	2012.2	-0.113 (CI = +/-0.116; p = 0.054)	0.666 (CI = +/-0.929; p = 0.150)	0.090	-10.71%
Loss Cost	2013.1	-0.076 (CI = +/-0.121; p = 0.203)	0.514 (CI = +/-0.918; p = 0.256)	-0.008	-7.35%
Loss Cost	2013.2	-0.046 (CI = +/-0.132; p = 0.471)	0.394 (CI = +/-0.935; p = 0.388)	-0.064	-4.50%
Loss Cost	2014.1	-0.077 (CI = +/-0.144; p = 0.273)	0.513 (CI = +/-0.960; p = 0.275)	-0.029	-7.45%
Loss Cost	2014.2	-0.080 (CI = +/-0.165; p = 0.317)	0.524 (CI = +/-1.026; p = 0.295)	-0.042	-7.73%
Loss Cost	2015.1	-0.111 (CI = +/-0.186; p = 0.222)	0.631 (CI = +/-1.080; p = 0.232)	-0.013	-10.55%
Loss Cost	2015.2	-0.054 (CI = +/-0.205; p = 0.579)	0.444 (CI = +/-1.102; p = 0.403)	-0.083	-5.28%
Loss Cost	2016.1	-0.050 (CI = +/-0.242; p = 0.665)	0.429 (CI = +/-1.203; p = 0.455)	-0.096	-4.84%
Loss Cost	2016.2	-0.104 (CI = +/-0.280; p = 0.432)	0.589 (CI = +/-1.284; p = 0.337)	-0.077	-9.92%
Loss Cost	2017.1	-0.108 (CI = +/-0.340; p = 0.500)	0.598 (CI = +/-1.429; p = 0.377)	-0.096	-10.21%
Severity	2005.2	0.103 (CI = +/-0.035; p = 0.000)	0.046 (CI = +/-0.543; p = 0.863)	0.609	+10.89%
Severity	2006.1	0.106 (CI = +/-0.037; p = 0.000)	0.029 (CI = +/-0.555; p = 0.916)	0.600	+11.19%
Severity	2006.2	0.115 (CI = +/-0.038; p = 0.000)	-0.030 (CI = +/-0.547; p = 0.911)	0.629	+12.23%
Severity	2007.1	0.118 (CI = +/-0.040; p = 0.000)	-0.048 (CI = +/-0.559; p = 0.861)	0.618	+12.57%
Severity	2007.2	0.123 (CI = +/-0.043; p = 0.000)	-0.075 (CI = +/-0.571; p = 0.791)	0.611	+13.06%
Severity	2008.1	0.127 (CI = +/-0.046; p = 0.000)	-0.101 (CI = +/-0.584; p = 0.725)	0.604	+13.58%
Severity	2008.2	0.132 (CI = +/-0.049; p = 0.000)	-0.129 (CI = +/-0.598; p = 0.661)	0.596	+14.14%
Severity	2009.1	0.136 (CI = +/-0.053; p = 0.000)	-0.147 (CI = +/-0.616; p = 0.628)	0.579	+14.51%
Severity	2009.2	0.137 (CI = +/-0.058; p = 0.000)	-0.156 (CI = +/-0.637; p = 0.618)	0.555	+14.71%
Severity	2010.1	0.136 (CI = +/-0.063; p = 0.000)	-0.151 (CI = +/-0.660; p = 0.642)	0.520	+14.59%
Severity	2010.2	0.133 (CI = +/-0.068; p = 0.000)	-0.137 (CI = +/-0.685; p = 0.684)	0.479	+14.26%
Severity	2011.1	0.132 (CI = +/-0.075; p = 0.001)	-0.129 (CI = +/-0.713; p = 0.712)	0.439	+14.08%
Severity	2011.2	0.124 (CI = +/-0.082; p = 0.005)	-0.092 (CI = +/-0.739; p = 0.798)	0.383	+13.19%
Severity	2012.1	0.112 (CI = +/-0.090; p = 0.016)	-0.041 (CI = +/-0.765; p = 0.912)	0.317	+11.90%
Severity	2012.2	0.096 (CI = +/-0.098; p = 0.055)	0.031 (CI = +/-0.786; p = 0.935)	0.242	+10.03%
Severity	2013.1	0.079 (CI = +/-0.108; p = 0.142)	0.101 (CI = +/-0.814; p = 0.798)	0.171	+8.19%
Severity	2013.2	0.050 (CI = +/-0.116; p = 0.376)	0.215 (CI = +/-0.824; p = 0.591)	0.094	+5.13%
Severity	2014.1	0.033 (CI = +/-0.130; p = 0.596)	0.278 (CI = +/-0.865; p = 0.507)	0.049	+3.38%
Severity	2014.2	0.035 (CI = +/-0.149; p = 0.628)	0.273 (CI = +/-0.925; p = 0.540)	0.035	+3.53%
Severity	2015.1	0.016 (CI = +/-0.170; p = 0.841)	0.336 (CI = +/-0.986; p = 0.478)	0.001	+1.65%
Severity	2015.2	0.066 (CI = +/-0.188; p = 0.466)	0.175 (CI = +/-1.013; p = 0.717)	0.061	+6.80%
Severity	2016.1	0.079 (CI = +/-0.222; p = 0.455)	0.134 (CI = +/-1.102; p = 0.797)	0.050	+8.22%
Severity	2016.2	0.055 (CI = +/-0.263; p = 0.655)	0.202 (CI = +/-1.206; p = 0.721)	-0.009	+5.70%
Severity	2017.1	0.066 (CI = +/-0.319; p = 0.656)	0.173 (CI = +/-1.342; p = 0.782)	-0.028	+6.86%
Frequency	2005.2	-0.226 (CI = +/-0.039; p = 0.000)	0.624 (CI = +/-0.603; p = 0.043)	0.831	-20.25%
Frequency	2006.1	-0.236 (CI = +/-0.040; p = 0.000)	0.684 (CI = +/-0.596; p = 0.026)	0.838	-20.99%
Frequency	2006.2	-0.244 (CI = +/-0.041; p = 0.000)	0.739 (CI = +/-0.594; p = 0.016)	0.841	-21.66%
Frequency	2007.1	-0.253 (CI = +/-0.043; p = 0.000)	0.794 (CI = +/-0.592; p = 0.010)	0.844	-22.36%
Frequency	2007.2	-0.262 (CI = +/-0.045; p = 0.000)	0.845 (CI = +/-0.594; p = 0.007)	0.844	-23.02%
Frequency	2008.1	-0.268 (CI = +/-0.048; p = 0.000)	0.880 (CI = +/-0.605; p = 0.006)	0.838	-23.49%
Frequency	2008.2	-0.274 (CI = +/-0.051; p = 0.000)	0.917 (CI = +/-0.617; p = 0.005)	0.831	-23.98%
Frequency	2009.1	-0.280 (CI = +/-0.054; p = 0.000)	0.950 (CI = +/-0.632; p = 0.005)	0.822	-24.44%
Frequency	2009.2	-0.284 (CI = +/-0.059; p = 0.000)	0.972 (CI = +/-0.651; p = 0.005)	0.807	-24.75%
Frequency	2010.1	-0.285 (CI = +/-0.064; p = 0.000)	0.975 (CI = +/-0.675; p = 0.006)	0.786	-24.79%
Frequency	2010.2	-0.286 (CI = +/-0.070; p = 0.000)	0.980 (CI = +/-0.701; p = 0.008)	0.763	-24.88%
Frequency	2011.1	-0.279 (CI = +/-0.076; p = 0.000)	0.945 (CI = +/-0.725; p = 0.013)	0.727	-24.32%
Frequency	2011.2	-0.263 (CI = +/-0.082; p = 0.000)	0.873 (CI = +/-0.738; p = 0.023)	0.682	-23.15%
Frequency	2012.1	-0.240 (CI = +/-0.086; p = 0.000)	0.770 (CI = +/-0.735; p = 0.041)	0.627	-21.34%
Frequency	2012.2	-0.209 (CI = +/-0.088; p = 0.000)	0.635 (CI = +/-0.709; p = 0.076)	0.561	-18.84%
Frequency	2013.1	-0.155 (CI = +/-0.074; p = 0.000)	0.413 (CI = +/-0.558; p = 0.138)	0.524	-14.36%
Frequency	2013.2	-0.096 (CI = +/-0.041; p = 0.000)	0.179 (CI = +/-0.291; p = 0.212)	0.633	-9.17%
Frequency	2014.1	-0.111 (CI = +/-0.043; p = 0.000)	0.234 (CI = +/-0.285; p = 0.101)	0.681	-10.48%
Frequency	2014.2	-0.115 (CI = +/-0.049; p = 0.000)	0.251 (CI = +/-0.303; p = 0.099)	0.650	-10.88%
Frequency	2015.1	-0.128 (CI = +/-0.054; p = 0.000)	0.294 (CI = +/-0.312; p = 0.063)	0.659	-12.00%
Frequency	2015.2	-0.120 (CI = +/-0.062; p = 0.001)	0.269 (CI = +/-0.334; p = 0.106)	0.574	-11.32%
Frequency	2016.1	-0.129 (CI = +/-0.073; p = 0.002)	0.295 (CI = +/-0.361; p = 0.101)	0.539	-12.06%
Frequency	2016.2	-0.160 (CI = +/-0.076; p = 0.001)	0.386 (CI = +/-0.350; p = 0.033)	0.633	-14.78%
Frequency	2017.1	-0.174 (CI = +/-0.091; p = 0.001)	0.425 (CI = +/-0.381; p = 0.032)	0.601	-15.98%

Property Damage

Coverage = PD
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.093 (CI = +/-0.036; p = 0.000)	0.121 (CI = +/-0.365; p = 0.505)	0.010 (CI = +/-0.029; p = 0.480)	0.471	-8.89%
Loss Cost	2006.1	-0.096 (CI = +/-0.038; p = 0.000)	0.102 (CI = +/-0.375; p = 0.583)	0.009 (CI = +/-0.029; p = 0.512)	0.468	-9.18%
Loss Cost	2006.2	-0.094 (CI = +/-0.040; p = 0.000)	0.092 (CI = +/-0.386; p = 0.629)	0.010 (CI = +/-0.029; p = 0.512)	0.433	-9.01%
Loss Cost	2007.1	-0.097 (CI = +/-0.043; p = 0.000)	0.079 (CI = +/-0.399; p = 0.688)	0.009 (CI = +/-0.030; p = 0.537)	0.423	-9.23%
Loss Cost	2007.2	-0.098 (CI = +/-0.046; p = 0.000)	0.086 (CI = +/-0.411; p = 0.672)	0.009 (CI = +/-0.030; p = 0.548)	0.403	-9.35%
Loss Cost	2008.1	-0.096 (CI = +/-0.049; p = 0.000)	0.096 (CI = +/-0.426; p = 0.649)	0.009 (CI = +/-0.031; p = 0.543)	0.373	-9.18%
Loss Cost	2008.2	-0.095 (CI = +/-0.052; p = 0.001)	0.091 (CI = +/-0.441; p = 0.674)	0.009 (CI = +/-0.032; p = 0.548)	0.339	-9.09%
Loss Cost	2009.1	-0.094 (CI = +/-0.056; p = 0.002)	0.099 (CI = +/-0.459; p = 0.660)	0.010 (CI = +/-0.032; p = 0.548)	0.309	-8.95%
Loss Cost	2009.2	-0.093 (CI = +/-0.060; p = 0.004)	0.096 (CI = +/-0.476; p = 0.683)	0.010 (CI = +/-0.033; p = 0.555)	0.274	-8.88%
Loss Cost	2010.1	-0.090 (CI = +/-0.064; p = 0.008)	0.111 (CI = +/-0.495; p = 0.647)	0.010 (CI = +/-0.034; p = 0.547)	0.238	-8.57%
Loss Cost	2010.2	-0.089 (CI = +/-0.069; p = 0.014)	0.110 (CI = +/-0.515; p = 0.662)	0.010 (CI = +/-0.035; p = 0.555)	0.205	-8.55%
Loss Cost	2011.1	-0.079 (CI = +/-0.074; p = 0.037)	0.155 (CI = +/-0.532; p = 0.552)	0.011 (CI = +/-0.035; p = 0.520)	0.154	-7.63%
Loss Cost	2011.2	-0.071 (CI = +/-0.079; p = 0.076)	0.122 (CI = +/-0.550; p = 0.649)	0.011 (CI = +/-0.036; p = 0.523)	0.090	-6.88%
Loss Cost	2012.1	-0.056 (CI = +/-0.085; p = 0.181)	0.184 (CI = +/-0.563; p = 0.504)	0.012 (CI = +/-0.036; p = 0.478)	0.039	-5.48%
Loss Cost	2012.2	-0.044 (CI = +/-0.091; p = 0.316)	0.138 (CI = +/-0.580; p = 0.625)	0.012 (CI = +/-0.036; p = 0.483)	-0.029	-4.35%
Loss Cost	2013.1	-0.012 (CI = +/-0.090; p = 0.776)	0.260 (CI = +/-0.552; p = 0.335)	0.014 (CI = +/-0.034; p = 0.377)	-0.051	-1.23%
Loss Cost	2013.2	0.006 (CI = +/-0.094; p = 0.891)	0.193 (CI = +/-0.558; p = 0.475)	0.014 (CI = +/-0.033; p = 0.383)	-0.101	+0.63%
Loss Cost	2014.1	-0.006 (CI = +/-0.104; p = 0.900)	0.150 (CI = +/-0.586; p = 0.596)	0.014 (CI = +/-0.034; p = 0.411)	-0.115	-0.63%
Loss Cost	2014.2	-0.005 (CI = +/-0.115; p = 0.927)	0.145 (CI = +/-0.623; p = 0.626)	0.014 (CI = +/-0.035; p = 0.428)	-0.133	-0.50%
Loss Cost	2015.1	-0.014 (CI = +/-0.130; p = 0.821)	0.117 (CI = +/-0.666; p = 0.712)	0.013 (CI = +/-0.037; p = 0.450)	-0.143	-1.39%
Loss Cost	2015.2	0.020 (CI = +/-0.135; p = 0.756)	0.011 (CI = +/-0.662; p = 0.972)	0.012 (CI = +/-0.036; p = 0.494)	-0.182	+2.01%
Loss Cost	2016.1	0.029 (CI = +/-0.155; p = 0.693)	0.036 (CI = +/-0.716; p = 0.914)	0.012 (CI = +/-0.037; p = 0.508)	-0.196	+2.92%
Loss Cost	2016.2	0.008 (CI = +/-0.174; p = 0.920)	0.096 (CI = +/-0.765; p = 0.788)	0.013 (CI = +/-0.039; p = 0.475)	-0.211	+0.81%
Loss Cost	2017.1	0.019 (CI = +/-0.205; p = 0.841)	0.123 (CI = +/-0.840; p = 0.752)	0.013 (CI = +/-0.041; p = 0.501)	-0.234	+1.92%
Severity	2005.2	0.107 (CI = +/-0.030; p = 0.000)	0.096 (CI = +/-0.305; p = 0.525)	0.004 (CI = +/-0.024; p = 0.763)	0.603	+11.26%
Severity	2006.1	0.110 (CI = +/-0.032; p = 0.000)	0.114 (CI = +/-0.313; p = 0.464)	0.004 (CI = +/-0.024; p = 0.730)	0.595	+11.58%
Severity	2006.2	0.116 (CI = +/-0.032; p = 0.000)	0.077 (CI = +/-0.310; p = 0.617)	0.005 (CI = +/-0.024; p = 0.692)	0.621	+12.34%
Severity	2007.1	0.119 (CI = +/-0.034; p = 0.000)	0.093 (CI = +/-0.320; p = 0.555)	0.005 (CI = +/-0.024; p = 0.665)	0.611	+12.67%
Severity	2007.2	0.122 (CI = +/-0.036; p = 0.000)	0.079 (CI = +/-0.328; p = 0.626)	0.005 (CI = +/-0.024; p = 0.658)	0.602	+12.98%
Severity	2008.1	0.126 (CI = +/-0.039; p = 0.000)	0.101 (CI = +/-0.337; p = 0.546)	0.006 (CI = +/-0.025; p = 0.624)	0.596	+13.44%
Severity	2008.2	0.129 (CI = +/-0.041; p = 0.000)	0.087 (CI = +/-0.348; p = 0.612)	0.006 (CI = +/-0.025; p = 0.621)	0.585	+13.76%
Severity	2009.1	0.132 (CI = +/-0.044; p = 0.000)	0.101 (CI = +/-0.360; p = 0.569)	0.006 (CI = +/-0.026; p = 0.605)	0.568	+14.09%
Severity	2009.2	0.132 (CI = +/-0.047; p = 0.000)	0.100 (CI = +/-0.374; p = 0.585)	0.007 (CI = +/-0.026; p = 0.612)	0.542	+14.11%
Severity	2010.1	0.132 (CI = +/-0.051; p = 0.000)	0.098 (CI = +/-0.390; p = 0.608)	0.006 (CI = +/-0.027; p = 0.623)	0.505	+14.06%
Severity	2010.2	0.128 (CI = +/-0.054; p = 0.000)	0.112 (CI = +/-0.405; p = 0.572)	0.006 (CI = +/-0.027; p = 0.634)	0.464	+13.70%
Severity	2011.1	0.128 (CI = +/-0.059; p = 0.000)	0.110 (CI = +/-0.424; p = 0.597)	0.006 (CI = +/-0.028; p = 0.645)	0.422	+13.63%
Severity	2011.2	0.121 (CI = +/-0.063; p = 0.001)	0.137 (CI = +/-0.438; p = 0.524)	0.006 (CI = +/-0.028; p = 0.653)	0.368	+12.89%
Severity	2012.1	0.114 (CI = +/-0.069; p = 0.002)	0.108 (CI = +/-0.457; p = 0.627)	0.006 (CI = +/-0.029; p = 0.689)	0.295	+12.12%
Severity	2012.2	0.103 (CI = +/-0.073; p = 0.008)	0.153 (CI = +/-0.467; p = 0.501)	0.006 (CI = +/-0.029; p = 0.686)	0.225	+10.82%
Severity	2013.1	0.094 (CI = +/-0.080; p = 0.023)	0.120 (CI = +/-0.489; p = 0.613)	0.005 (CI = +/-0.030; p = 0.721)	0.139	+9.85%
Severity	2013.2	0.077 (CI = +/-0.083; p = 0.069)	0.182 (CI = +/-0.492; p = 0.447)	0.005 (CI = +/-0.029; p = 0.699)	0.062	+7.98%
Severity	2014.1	0.071 (CI = +/-0.093; p = 0.123)	0.163 (CI = +/-0.522; p = 0.519)	0.005 (CI = +/-0.030; p = 0.720)	-0.006	+7.40%
Severity	2014.2	0.072 (CI = +/-0.103; p = 0.154)	0.159 (CI = +/-0.556; p = 0.551)	0.005 (CI = +/-0.031; p = 0.731)	-0.025	+7.52%
Severity	2015.1	0.068 (CI = +/-0.116; p = 0.229)	0.145 (CI = +/-0.596; p = 0.609)	0.005 (CI = +/-0.033; p = 0.746)	-0.082	+7.06%
Severity	2015.2	0.094 (CI = +/-0.123; p = 0.122)	0.063 (CI = +/-0.605; p = 0.824)	0.004 (CI = +/-0.032; p = 0.807)	-0.014	+9.90%
Severity	2016.1	0.106 (CI = +/-0.141; p = 0.129)	0.095 (CI = +/-0.652; p = 0.756)	0.004 (CI = +/-0.034; p = 0.810)	-0.023	+11.13%
Severity	2016.2	0.094 (CI = +/-0.160; p = 0.223)	0.128 (CI = +/-0.706; p = 0.698)	0.005 (CI = +/-0.036; p = 0.783)	-0.093	+9.88%
Severity	2017.1	0.107 (CI = +/-0.189; p = 0.235)	0.160 (CI = +/-0.773; p = 0.655)	0.004 (CI = +/-0.038; p = 0.802)	-0.112	+11.30%
Frequency	2005.2	-0.200 (CI = +/-0.036; p = 0.000)	0.025 (CI = +/-0.361; p = 0.889)	0.006 (CI = +/-0.028; p = 0.644)	0.805	-18.11%
Frequency	2006.1	-0.206 (CI = +/-0.037; p = 0.000)	-0.011 (CI = +/-0.365; p = 0.949)	0.005 (CI = +/-0.028; p = 0.703)	0.806	-18.61%
Frequency	2006.2	-0.211 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.371; p = 0.933)	0.005 (CI = +/-0.028; p = 0.725)	0.804	-19.01%
Frequency	2007.1	-0.216 (CI = +/-0.041; p = 0.000)	-0.014 (CI = +/-0.379; p = 0.939)	0.004 (CI = +/-0.028; p = 0.775)	0.801	-19.43%
Frequency	2007.2	-0.220 (CI = +/-0.043; p = 0.000)	0.007 (CI = +/-0.388; p = 0.971)	0.004 (CI = +/-0.029; p = 0.792)	0.794	-19.76%
Frequency	2008.1	-0.222 (CI = +/-0.046; p = 0.000)	-0.005 (CI = +/-0.402; p = 0.980)	0.003 (CI = +/-0.029; p = 0.814)	0.782	-19.94%
Frequency	2008.2	-0.224 (CI = +/-0.049; p = 0.000)	0.004 (CI = +/-0.415; p = 0.983)	0.003 (CI = +/-0.030; p = 0.822)	0.767	-20.09%
Frequency	2009.1	-0.226 (CI = +/-0.053; p = 0.000)	-0.002 (CI = +/-0.432; p = 0.992)	0.003 (CI = +/-0.031; p = 0.835)	0.750	-20.19%
Frequency	2009.2	-0.225 (CI = +/-0.056; p = 0.000)	-0.005 (CI = +/-0.448; p = 0.982)	0.003 (CI = +/-0.031; p = 0.837)	0.728	-20.15%
Frequency	2010.1	-0.221 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.466; p = 0.955)	0.004 (CI = +/-0.032; p = 0.818)	0.699	-19.84%
Frequency	2010.2	-0.218 (CI = +/-0.065; p = 0.000)	-0.002 (CI = +/-0.484; p = 0.994)	0.004 (CI = +/-0.033; p = 0.817)	0.667	-19.57%
Frequency	2011.1	-0.207 (CI = +/-0.069; p = 0.000)	0.045 (CI = +/-0.497; p = 0.852)	0.005 (CI = +/-0.033; p = 0.766)	0.627	-18.71%
Frequency	2011.2	-0.193 (CI = +/-0.072; p = 0.000)	-0.015 (CI = +/-0.498; p = 0.952)	0.005 (CI = +/-0.032; p = 0.755)	0.578	-17.52%
Frequency	2012.1	-0.171 (CI = +/-0.073; p = 0.000)	0.075 (CI = +/-0.487; p = 0.751)	0.007 (CI = +/-0.031; p = 0.654)	0.526	-15.69%
Frequency	2012.2	-0.147 (CI = +/-0.072; p = 0.000)	-0.015 (CI = +/-0.460; p = 0.945)	0.007 (CI = +/-0.029; p = 0.632)	0.464	-13.69%
Frequency	2013.1	-0.106 (CI = +/-0.056; p = 0.001)	0.141 (CI = +/-0.345; p = 0.403)	0.009 (CI = +/-0.021; p = 0.363)	0.475	-10.08%
Frequency	2013.2	-0.071 (CI = +/-0.028; p = 0.000)	0.012 (CI = +/-0.168; p = 0.884)	0.009 (CI = +/-0.010; p = 0.085)	0.646	-6.81%
Frequency	2014.1	-0.078 (CI = +/-0.030; p = 0.000)	-0.013 (CI = +/-0.170; p = 0.872)	0.008 (CI = +/-0.010; p = 0.091)	0.672	-7.47%
Frequency	2014.2	-0.078 (CI = +/-0.033; p = 0.000)	-0.013 (CI = +/-0.180; p = 0.876)	0.008 (CI = +/-0.010; p = 0.103)	0.635	-7.46%
Frequency	2015.1	-0.082 (CI = +/-0.037; p = 0.000)	-0.028 (CI = +/-0.191; p = 0.753)	0.008 (CI = +/-0.010; p = 0.115)	0.623	-7.90%
Frequency	2015.2	-0.075 (CI = +/-0.040; p = 0.001)	-0.053 (CI = +/-0.195; p = 0.569)	0.008 (CI = +/-0.010; p = 0.130)	0.561	-7.18%
Frequency	2016.1	-0.077 (CI = +/-0.046; p = 0.003)	-0.059 (CI = +/-0.211; p = 0.554)	0.008 (CI = +/-0.011; p = 0.146)	0.514	-7.39%
Frequency	2016.2	-0.086 (CI = +/-0.050; p = 0.003)	-0.032 (CI = +/-0.219; p = 0.753)	0.008 (CI = +/-0.011; p = 0.122)	0.544	-8.25%
Frequency	2017.1	-0.088 (CI = +/-0.059; p = 0.008)	-0.037 (CI = +/-0.241; p = 0.740)	0.008 (CI = +/-0.012; p = 0.140)	0.479	-8.43%

Property Damage

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.098 (CI = +/-0.033; p = 0.000)	0.488	-9.29%
Loss Cost	2006.1	-0.101 (CI = +/-0.035; p = 0.000)	0.489	-9.61%
Loss Cost	2006.2	-0.099 (CI = +/-0.037; p = 0.000)	0.457	-9.43%
Loss Cost	2007.1	-0.102 (CI = +/-0.039; p = 0.000)	0.450	-9.67%
Loss Cost	2007.2	-0.103 (CI = +/-0.042; p = 0.000)	0.432	-9.77%
Loss Cost	2008.1	-0.102 (CI = +/-0.044; p = 0.000)	0.404	-9.68%
Loss Cost	2008.2	-0.101 (CI = +/-0.047; p = 0.000)	0.373	-9.57%
Loss Cost	2009.1	-0.100 (CI = +/-0.051; p = 0.000)	0.346	-9.52%
Loss Cost	2009.2	-0.099 (CI = +/-0.054; p = 0.001)	0.315	-9.41%
Loss Cost	2010.1	-0.097 (CI = +/-0.058; p = 0.002)	0.282	-9.23%
Loss Cost	2010.2	-0.096 (CI = +/-0.063; p = 0.004)	0.254	-9.16%
Loss Cost	2011.1	-0.088 (CI = +/-0.068; p = 0.013)	0.201	-8.46%
Loss Cost	2011.2	-0.079 (CI = +/-0.072; p = 0.033)	0.147	-7.62%
Loss Cost	2012.1	-0.067 (CI = +/-0.077; p = 0.084)	0.090	-6.53%
Loss Cost	2012.2	-0.054 (CI = +/-0.083; p = 0.190)	0.037	-5.25%
Loss Cost	2013.1	-0.027 (CI = +/-0.084; p = 0.509)	-0.027	-2.66%
Loss Cost	2013.2	-0.005 (CI = +/-0.088; p = 0.903)	-0.052	-0.51%
Loss Cost	2014.1	-0.020 (CI = +/-0.096; p = 0.671)	-0.045	-1.94%
Loss Cost	2014.2	-0.016 (CI = +/-0.107; p = 0.753)	-0.052	-1.60%
Loss Cost	2015.1	-0.027 (CI = +/-0.119; p = 0.638)	-0.047	-2.65%
Loss Cost	2015.2	0.011 (CI = +/-0.124; p = 0.853)	-0.064	+1.10%
Loss Cost	2016.1	0.020 (CI = +/-0.141; p = 0.767)	-0.064	+2.00%
Loss Cost	2016.2	0.001 (CI = +/-0.160; p = 0.993)	-0.077	+0.07%
Loss Cost	2017.1	0.010 (CI = +/-0.185; p = 0.904)	-0.082	+1.05%
Severity	2005.2	0.105 (CI = +/-0.028; p = 0.000)	0.620	+11.08%
Severity	2006.1	0.107 (CI = +/-0.029; p = 0.000)	0.611	+11.32%
Severity	2006.2	0.114 (CI = +/-0.030; p = 0.000)	0.640	+12.09%
Severity	2007.1	0.116 (CI = +/-0.031; p = 0.000)	0.629	+12.33%
Severity	2007.2	0.119 (CI = +/-0.033; p = 0.000)	0.623	+12.67%
Severity	2008.1	0.122 (CI = +/-0.035; p = 0.000)	0.615	+13.01%
Severity	2008.2	0.126 (CI = +/-0.037; p = 0.000)	0.607	+13.37%
Severity	2009.1	0.127 (CI = +/-0.040; p = 0.000)	0.590	+13.58%
Severity	2009.2	0.128 (CI = +/-0.043; p = 0.000)	0.567	+13.66%
Severity	2010.1	0.127 (CI = +/-0.046; p = 0.000)	0.535	+13.51%
Severity	2010.2	0.124 (CI = +/-0.050; p = 0.000)	0.496	+13.22%
Severity	2011.1	0.122 (CI = +/-0.054; p = 0.000)	0.459	+13.03%
Severity	2011.2	0.117 (CI = +/-0.058; p = 0.000)	0.408	+12.39%
Severity	2012.1	0.109 (CI = +/-0.062; p = 0.001)	0.348	+11.52%
Severity	2012.2	0.098 (CI = +/-0.066; p = 0.006)	0.278	+10.34%
Severity	2013.1	0.088 (CI = +/-0.072; p = 0.018)	0.210	+9.24%
Severity	2013.2	0.072 (CI = +/-0.076; p = 0.062)	0.128	+7.50%
Severity	2014.1	0.065 (CI = +/-0.084; p = 0.124)	0.078	+6.68%
Severity	2014.2	0.068 (CI = +/-0.094; p = 0.143)	0.070	+7.06%
Severity	2015.1	0.061 (CI = +/-0.105; p = 0.232)	0.031	+6.34%
Severity	2015.2	0.091 (CI = +/-0.111; p = 0.100)	0.115	+9.58%
Severity	2016.1	0.101 (CI = +/-0.126; p = 0.110)	0.113	+10.59%
Severity	2016.2	0.092 (CI = +/-0.145; p = 0.195)	0.058	+9.59%
Severity	2017.1	0.101 (CI = +/-0.168; p = 0.218)	0.051	+10.58%
Frequency	2005.2	-0.203 (CI = +/-0.033; p = 0.000)	0.815	-18.34%
Frequency	2006.1	-0.208 (CI = +/-0.034; p = 0.000)	0.817	-18.80%
Frequency	2006.2	-0.213 (CI = +/-0.035; p = 0.000)	0.815	-19.20%
Frequency	2007.1	-0.218 (CI = +/-0.037; p = 0.000)	0.813	-19.58%
Frequency	2007.2	-0.222 (CI = +/-0.039; p = 0.000)	0.807	-19.92%
Frequency	2008.1	-0.224 (CI = +/-0.041; p = 0.000)	0.796	-20.08%
Frequency	2008.2	-0.226 (CI = +/-0.044; p = 0.000)	0.783	-20.24%
Frequency	2009.1	-0.227 (CI = +/-0.047; p = 0.000)	0.768	-20.34%
Frequency	2009.2	-0.227 (CI = +/-0.051; p = 0.000)	0.748	-20.30%
Frequency	2010.1	-0.224 (CI = +/-0.055; p = 0.000)	0.722	-20.03%
Frequency	2010.2	-0.220 (CI = +/-0.059; p = 0.000)	0.693	-19.77%
Frequency	2011.1	-0.211 (CI = +/-0.062; p = 0.000)	0.656	-19.01%
Frequency	2011.2	-0.196 (CI = +/-0.065; p = 0.000)	0.613	-17.81%
Frequency	2012.1	-0.177 (CI = +/-0.066; p = 0.000)	0.564	-16.18%
Frequency	2012.2	-0.152 (CI = +/-0.065; p = 0.000)	0.509	-14.13%
Frequency	2013.1	-0.115 (CI = +/-0.052; p = 0.000)	0.491	-10.90%
Frequency	2013.2	-0.078 (CI = +/-0.028; p = 0.000)	0.620	-7.46%
Frequency	2014.1	-0.084 (CI = +/-0.030; p = 0.000)	0.645	-8.08%
Frequency	2014.2	-0.084 (CI = +/-0.033; p = 0.000)	0.607	-8.09%
Frequency	2015.1	-0.088 (CI = +/-0.037; p = 0.000)	0.594	-8.46%
Frequency	2015.2	-0.081 (CI = +/-0.040; p = 0.001)	0.518	-7.74%
Frequency	2016.1	-0.081 (CI = +/-0.046; p = 0.002)	0.469	-7.76%
Frequency	2016.2	-0.091 (CI = +/-0.051; p = 0.002)	0.498	-8.69%
Frequency	2017.1	-0.090 (CI = +/-0.059; p = 0.006)	0.434	-8.61%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.077 (CI = +/-0.038; p = 0.000)	0.018 (CI = +/-0.014; p = 0.015)	0.466	+7.97%
Loss Cost	2013.2	0.048 (CI = +/-0.012; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.846	+4.97%
Loss Cost	2014.1	0.049 (CI = +/-0.013; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	0.840	+5.03%
Loss Cost	2014.2	0.049 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	0.833	+5.03%
Loss Cost	2015.1	0.048 (CI = +/-0.017; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	0.825	+4.91%
Loss Cost	2015.2	0.049 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	0.822	+5.03%
Loss Cost	2016.1	0.050 (CI = +/-0.021; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	0.819	+5.14%
Loss Cost	2016.2	0.044 (CI = +/-0.023; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	0.829	+4.53%
Loss Cost	2017.1	0.043 (CI = +/-0.026; p = 0.004)	0.017 (CI = +/-0.005; p = 0.000)	0.826	+4.41%
Severity	2013.1	0.058 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.816	+5.99%
Severity	2013.2	0.061 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.819	+6.26%
Severity	2014.1	0.061 (CI = +/-0.015; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.799	+6.25%
Severity	2014.2	0.060 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.777	+6.21%
Severity	2015.1	0.063 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.779	+6.52%
Severity	2015.2	0.057 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.770	+5.88%
Severity	2016.1	0.060 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.768	+6.16%
Severity	2016.2	0.057 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.744	+5.91%
Severity	2017.1	0.061 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.005; p = 0.002)	0.744	+6.26%
Frequency	2013.1	0.019 (CI = +/-0.041; p = 0.358)	0.008 (CI = +/-0.015; p = 0.301)	-0.021	+1.87%
Frequency	2013.2	-0.012 (CI = +/-0.014; p = 0.079)	0.007 (CI = +/-0.005; p = 0.005)	0.448	-1.21%
Frequency	2014.1	-0.012 (CI = +/-0.015; p = 0.128)	0.007 (CI = +/-0.005; p = 0.007)	0.421	-1.15%
Frequency	2014.2	-0.011 (CI = +/-0.017; p = 0.180)	0.007 (CI = +/-0.005; p = 0.009)	0.397	-1.11%
Frequency	2015.1	-0.015 (CI = +/-0.018; p = 0.091)	0.007 (CI = +/-0.005; p = 0.008)	0.451	-1.51%
Frequency	2015.2	-0.008 (CI = +/-0.017; p = 0.332)	0.007 (CI = +/-0.004; p = 0.004)	0.443	-0.80%
Frequency	2016.1	-0.010 (CI = +/-0.019; p = 0.305)	0.007 (CI = +/-0.005; p = 0.005)	0.443	-0.96%
Frequency	2016.2	-0.013 (CI = +/-0.022; p = 0.212)	0.007 (CI = +/-0.005; p = 0.006)	0.469	-1.30%
Frequency	2017.1	-0.018 (CI = +/-0.024; p = 0.140)	0.007 (CI = +/-0.005; p = 0.006)	0.502	-1.74%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.075 (CI = +/-0.066; p = 0.028)	-0.115 (CI = +/-0.470; p = 0.615)	0.277	+7.80%
Loss Cost	2013.2	0.024 (CI = +/-0.042; p = 0.244)	0.090 (CI = +/-0.281; p = 0.510)	0.237	+2.43%
Loss Cost	2014.1	0.023 (CI = +/-0.048; p = 0.322)	0.094 (CI = +/-0.301; p = 0.520)	0.204	+2.33%
Loss Cost	2014.2	0.021 (CI = +/-0.055; p = 0.427)	0.101 (CI = +/-0.323; p = 0.516)	0.169	+2.13%
Loss Cost	2015.1	0.017 (CI = +/-0.063; p = 0.581)	0.116 (CI = +/-0.348; p = 0.487)	0.127	+1.69%
Loss Cost	2015.2	0.017 (CI = +/-0.074; p = 0.625)	0.114 (CI = +/-0.378; p = 0.527)	0.105	+1.74%
Loss Cost	2016.1	0.019 (CI = +/-0.087; p = 0.650)	0.110 (CI = +/-0.415; p = 0.577)	0.083	+1.89%
Loss Cost	2016.2	0.006 (CI = +/-0.103; p = 0.899)	0.146 (CI = +/-0.452; p = 0.494)	0.029	+0.61%
Loss Cost	2017.1	0.005 (CI = +/-0.123; p = 0.924)	0.148 (CI = +/-0.503; p = 0.531)	0.004	+0.55%
Severity	2013.1	0.044 (CI = +/-0.027; p = 0.003)	0.059 (CI = +/-0.193; p = 0.529)	0.631	+4.49%
Severity	2013.2	0.047 (CI = +/-0.030; p = 0.004)	0.046 (CI = +/-0.203; p = 0.642)	0.619	+4.83%
Severity	2014.1	0.046 (CI = +/-0.035; p = 0.012)	0.050 (CI = +/-0.217; p = 0.630)	0.578	+4.70%
Severity	2014.2	0.044 (CI = +/-0.040; p = 0.031)	0.057 (CI = +/-0.233; p = 0.611)	0.532	+4.51%
Severity	2015.1	0.049 (CI = +/-0.045; p = 0.036)	0.040 (CI = +/-0.250; p = 0.739)	0.519	+5.04%
Severity	2015.2	0.036 (CI = +/-0.050; p = 0.149)	0.084 (CI = +/-0.257; p = 0.496)	0.442	+3.64%
Severity	2016.1	0.041 (CI = +/-0.059; p = 0.160)	0.069 (CI = +/-0.281; p = 0.606)	0.423	+4.14%
Severity	2016.2	0.036 (CI = +/-0.070; p = 0.290)	0.083 (CI = +/-0.308; p = 0.567)	0.354	+3.62%
Severity	2017.1	0.044 (CI = +/-0.083; p = 0.265)	0.059 (CI = +/-0.339; p = 0.708)	0.344	+4.55%
Frequency	2013.1	0.031 (CI = +/-0.063; p = 0.309)	-0.174 (CI = +/-0.446; p = 0.425)	-0.045	+3.18%
Frequency	2013.2	-0.023 (CI = +/-0.026; p = 0.081)	0.044 (CI = +/-0.176; p = 0.604)	0.153	-2.29%
Frequency	2014.1	-0.023 (CI = +/-0.030; p = 0.125)	0.043 (CI = +/-0.188; p = 0.634)	0.109	-2.26%
Frequency	2014.2	-0.023 (CI = +/-0.034; p = 0.173)	0.044 (CI = +/-0.202; p = 0.651)	0.071	-2.28%
Frequency	2015.1	-0.032 (CI = +/-0.038; p = 0.089)	0.076 (CI = +/-0.209; p = 0.449)	0.142	-3.19%
Frequency	2015.2	-0.018 (CI = +/-0.041; p = 0.348)	0.031 (CI = +/-0.209; p = 0.758)	-0.018	-1.83%
Frequency	2016.1	-0.022 (CI = +/-0.048; p = 0.343)	0.041 (CI = +/-0.228; p = 0.704)	-0.026	-2.16%
Frequency	2016.2	-0.029 (CI = +/-0.056; p = 0.277)	0.063 (CI = +/-0.248; p = 0.590)	-0.005	-2.90%
Frequency	2017.1	-0.039 (CI = +/-0.067; p = 0.223)	0.089 (CI = +/-0.271; p = 0.487)	0.019	-3.83%

Direct Compensation

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.108 (CI = +/-0.060; p = 0.001)	0.020 (CI = +/-0.014; p = 0.008)	-0.273 (CI = +/-0.411; p = 0.180)	0.492	+11.43%
Loss Cost	2013.2	0.056 (CI = +/-0.021; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.132; p = 0.353)	0.845	+5.76%
Loss Cost	2014.1	0.058 (CI = +/-0.023; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.141; p = 0.314)	0.841	+6.01%
Loss Cost	2014.2	0.060 (CI = +/-0.027; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.075 (CI = +/-0.152; p = 0.309)	0.834	+6.18%
Loss Cost	2015.1	0.059 (CI = +/-0.031; p = 0.001)	0.018 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.166; p = 0.360)	0.824	+6.11%
Loss Cost	2015.2	0.064 (CI = +/-0.036; p = 0.002)	0.018 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.179; p = 0.303)	0.824	+6.61%
Loss Cost	2016.1	0.070 (CI = +/-0.041; p = 0.003)	0.018 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.194; p = 0.255)	0.824	+7.21%
Loss Cost	2016.2	0.060 (CI = +/-0.047; p = 0.017)	0.018 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.205; p = 0.428)	0.824	+6.13%
Loss Cost	2017.1	0.060 (CI = +/-0.056; p = 0.039)	0.018 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.229; p = 0.469)	0.819	+6.15%
Severity	2013.1	0.061 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.021 (CI = +/-0.145; p = 0.770)	0.807	+6.24%
Severity	2013.2	0.066 (CI = +/-0.023; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.149; p = 0.556)	0.813	+6.82%
Severity	2014.1	0.067 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	-0.045 (CI = +/-0.160; p = 0.560)	0.791	+6.89%
Severity	2014.2	0.067 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	-0.046 (CI = +/-0.174; p = 0.579)	0.767	+6.92%
Severity	2015.1	0.075 (CI = +/-0.034; p = 0.000)	0.011 (CI = +/-0.005; p = 0.001)	-0.074 (CI = +/-0.181; p = 0.398)	0.775	+7.75%
Severity	2015.2	0.063 (CI = +/-0.036; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	-0.034 (CI = +/-0.181; p = 0.693)	0.755	+6.49%
Severity	2016.1	0.070 (CI = +/-0.041; p = 0.003)	0.011 (CI = +/-0.005; p = 0.001)	-0.057 (CI = +/-0.194; p = 0.532)	0.757	+7.28%
Severity	2016.2	0.067 (CI = +/-0.049; p = 0.012)	0.011 (CI = +/-0.006; p = 0.002)	-0.047 (CI = +/-0.214; p = 0.637)	0.727	+6.91%
Severity	2017.1	0.076 (CI = +/-0.057; p = 0.013)	0.011 (CI = +/-0.006; p = 0.002)	-0.073 (CI = +/-0.231; p = 0.500)	0.732	+7.92%
Frequency	2013.1	0.048 (CI = +/-0.067; p = 0.150)	0.010 (CI = +/-0.016; p = 0.195)	-0.252 (CI = +/-0.455; p = 0.260)	-0.002	+4.89%
Frequency	2013.2	-0.010 (CI = +/-0.024; p = 0.386)	0.007 (CI = +/-0.005; p = 0.008)	-0.017 (CI = +/-0.153; p = 0.812)	0.417	-1.00%
Frequency	2014.1	-0.008 (CI = +/-0.027; p = 0.525)	0.007 (CI = +/-0.005; p = 0.009)	-0.024 (CI = +/-0.164; p = 0.759)	0.388	-0.82%
Frequency	2014.2	-0.007 (CI = +/-0.031; p = 0.640)	0.007 (CI = +/-0.006; p = 0.011)	-0.029 (CI = +/-0.177; p = 0.731)	0.362	-0.69%
Frequency	2015.1	-0.015 (CI = +/-0.034; p = 0.354)	0.007 (CI = +/-0.006; p = 0.014)	0.000 (CI = +/-0.184; p = 0.996)	0.412	-1.52%
Frequency	2015.2	0.001 (CI = +/-0.033; p = 0.939)	0.008 (CI = +/-0.005; p = 0.005)	-0.055 (CI = +/-0.168; p = 0.492)	0.423	+0.12%
Frequency	2016.1	-0.001 (CI = +/-0.039; p = 0.971)	0.008 (CI = +/-0.005; p = 0.007)	-0.049 (CI = +/-0.184; p = 0.574)	0.413	-0.07%
Frequency	2016.2	-0.007 (CI = +/-0.046; p = 0.732)	0.008 (CI = +/-0.005; p = 0.009)	-0.030 (CI = +/-0.200; p = 0.751)	0.427	-0.73%
Frequency	2017.1	-0.017 (CI = +/-0.053; p = 0.501)	0.007 (CI = +/-0.005; p = 0.011)	-0.005 (CI = +/-0.215; p = 0.962)	0.453	-1.64%

Direct Compensation

Coverage = DC
End Trend Period = 2023.2
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	0.075 (CI = +/-0.066; p = 0.028)	-0.115 (CI = +/-0.470; p = 0.615)	0.277	+7.80%
Loss Cost	2013.2	0.024 (CI = +/-0.042; p = 0.244)	0.090 (CI = +/-0.281; p = 0.510)	0.237	+2.43%
Loss Cost	2014.1	0.023 (CI = +/-0.048; p = 0.322)	0.094 (CI = +/-0.301; p = 0.520)	0.204	+2.33%
Loss Cost	2014.2	0.021 (CI = +/-0.055; p = 0.427)	0.101 (CI = +/-0.323; p = 0.516)	0.169	+2.13%
Loss Cost	2015.1	0.017 (CI = +/-0.063; p = 0.581)	0.116 (CI = +/-0.348; p = 0.487)	0.127	+1.69%
Loss Cost	2015.2	0.017 (CI = +/-0.074; p = 0.625)	0.114 (CI = +/-0.378; p = 0.527)	0.105	+1.74%
Loss Cost	2016.1	0.019 (CI = +/-0.087; p = 0.650)	0.110 (CI = +/-0.415; p = 0.577)	0.083	+1.89%
Loss Cost	2016.2	0.006 (CI = +/-0.103; p = 0.899)	0.146 (CI = +/-0.452; p = 0.494)	0.029	+0.61%
Loss Cost	2017.1	0.005 (CI = +/-0.123; p = 0.924)	0.148 (CI = +/-0.503; p = 0.531)	0.004	+0.55%
Severity	2013.1	0.044 (CI = +/-0.027; p = 0.003)	0.059 (CI = +/-0.193; p = 0.529)	0.631	+4.49%
Severity	2013.2	0.047 (CI = +/-0.030; p = 0.004)	0.046 (CI = +/-0.203; p = 0.642)	0.619	+4.83%
Severity	2014.1	0.046 (CI = +/-0.035; p = 0.012)	0.050 (CI = +/-0.217; p = 0.630)	0.578	+4.70%
Severity	2014.2	0.044 (CI = +/-0.040; p = 0.031)	0.057 (CI = +/-0.233; p = 0.611)	0.532	+4.51%
Severity	2015.1	0.049 (CI = +/-0.045; p = 0.036)	0.040 (CI = +/-0.250; p = 0.739)	0.519	+5.04%
Severity	2015.2	0.036 (CI = +/-0.050; p = 0.149)	0.084 (CI = +/-0.257; p = 0.496)	0.442	+3.64%
Severity	2016.1	0.041 (CI = +/-0.059; p = 0.160)	0.069 (CI = +/-0.281; p = 0.606)	0.423	+4.14%
Severity	2016.2	0.036 (CI = +/-0.070; p = 0.290)	0.083 (CI = +/-0.308; p = 0.567)	0.354	+3.62%
Severity	2017.1	0.044 (CI = +/-0.083; p = 0.265)	0.059 (CI = +/-0.339; p = 0.708)	0.344	+4.55%
Frequency	2013.1	0.031 (CI = +/-0.063; p = 0.309)	-0.174 (CI = +/-0.446; p = 0.425)	-0.045	+3.18%
Frequency	2013.2	-0.023 (CI = +/-0.026; p = 0.081)	0.044 (CI = +/-0.176; p = 0.604)	0.153	-2.29%
Frequency	2014.1	-0.023 (CI = +/-0.030; p = 0.125)	0.043 (CI = +/-0.188; p = 0.634)	0.109	-2.26%
Frequency	2014.2	-0.023 (CI = +/-0.034; p = 0.173)	0.044 (CI = +/-0.202; p = 0.651)	0.071	-2.28%
Frequency	2015.1	-0.032 (CI = +/-0.038; p = 0.089)	0.076 (CI = +/-0.209; p = 0.449)	0.142	-3.19%
Frequency	2015.2	-0.018 (CI = +/-0.041; p = 0.348)	0.031 (CI = +/-0.209; p = 0.758)	-0.018	-1.83%
Frequency	2016.1	-0.022 (CI = +/-0.048; p = 0.343)	0.041 (CI = +/-0.228; p = 0.704)	-0.026	-2.16%
Frequency	2016.2	-0.029 (CI = +/-0.056; p = 0.277)	0.063 (CI = +/-0.248; p = 0.590)	-0.005	-2.90%
Frequency	2017.1	-0.039 (CI = +/-0.067; p = 0.223)	0.089 (CI = +/-0.271; p = 0.487)	0.019	-3.83%

Direct Compensation

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2013.1	0.115 (CI = +/-0.066; p = 0.002)	0.022 (CI = +/-0.016; p = 0.008)	-0.245 (CI = +/-0.437; p = 0.252)	0.463	+12.24%
Loss Cost	2013.2	0.060 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.136; p = 0.458)	0.831	+6.16%
Loss Cost	2014.1	0.063 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.145; p = 0.386)	0.829	+6.52%
Loss Cost	2014.2	0.066 (CI = +/-0.029; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.156; p = 0.351)	0.824	+6.83%
Loss Cost	2015.1	0.067 (CI = +/-0.034; p = 0.001)	0.019 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.171; p = 0.376)	0.814	+6.91%
Loss Cost	2015.2	0.074 (CI = +/-0.040; p = 0.002)	0.019 (CI = +/-0.006; p = 0.000)	-0.094 (CI = +/-0.183; p = 0.281)	0.821	+7.72%
Loss Cost	2016.1	0.084 (CI = +/-0.047; p = 0.002)	0.020 (CI = +/-0.006; p = 0.000)	-0.121 (CI = +/-0.196; p = 0.199)	0.831	+8.78%
Loss Cost	2016.2	0.075 (CI = +/-0.056; p = 0.014)	0.019 (CI = +/-0.006; p = 0.000)	-0.098 (CI = +/-0.217; p = 0.332)	0.824	+7.84%
Loss Cost	2017.1	0.081 (CI = +/-0.071; p = 0.030)	0.020 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.249; p = 0.332)	0.820	+8.43%
Severity	2013.1	0.062 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.014 (CI = +/-0.156; p = 0.852)	0.749	+6.40%
Severity	2013.2	0.068 (CI = +/-0.026; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.036 (CI = +/-0.160; p = 0.640)	0.759	+7.06%
Severity	2014.1	0.069 (CI = +/-0.030; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.040 (CI = +/-0.172; p = 0.627)	0.731	+7.19%
Severity	2014.2	0.070 (CI = +/-0.035; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	-0.043 (CI = +/-0.186; p = 0.627)	0.699	+7.30%
Severity	2015.1	0.080 (CI = +/-0.039; p = 0.001)	0.012 (CI = +/-0.006; p = 0.001)	-0.073 (CI = +/-0.193; p = 0.426)	0.717	+8.35%
Severity	2015.2	0.068 (CI = +/-0.043; p = 0.006)	0.011 (CI = +/-0.006; p = 0.002)	-0.036 (CI = +/-0.198; p = 0.696)	0.675	+6.99%
Severity	2016.1	0.078 (CI = +/-0.051; p = 0.006)	0.011 (CI = +/-0.006; p = 0.002)	-0.065 (CI = +/-0.213; p = 0.511)	0.687	+8.12%
Severity	2016.2	0.076 (CI = +/-0.063; p = 0.023)	0.011 (CI = +/-0.007; p = 0.004)	-0.060 (CI = +/-0.242; p = 0.591)	0.644	+7.89%
Severity	2017.1	0.092 (CI = +/-0.075; p = 0.022)	0.012 (CI = +/-0.007; p = 0.005)	-0.099 (CI = +/-0.264; p = 0.415)	0.666	+9.65%
Frequency	2013.1	0.053 (CI = +/-0.074; p = 0.144)	0.011 (CI = +/-0.017; p = 0.182)	-0.231 (CI = +/-0.489; p = 0.332)	0.000	+5.48%
Frequency	2013.2	-0.008 (CI = +/-0.027; p = 0.508)	0.008 (CI = +/-0.006; p = 0.012)	-0.013 (CI = +/-0.165; p = 0.869)	0.398	-0.85%
Frequency	2014.1	-0.006 (CI = +/-0.031; p = 0.668)	0.008 (CI = +/-0.006; p = 0.014)	-0.021 (CI = +/-0.177; p = 0.807)	0.371	-0.63%
Frequency	2014.2	-0.004 (CI = +/-0.036; p = 0.798)	0.008 (CI = +/-0.006; p = 0.018)	-0.027 (CI = +/-0.192; p = 0.767)	0.345	-0.43%
Frequency	2015.1	-0.013 (CI = +/-0.041; p = 0.487)	0.007 (CI = +/-0.006; p = 0.025)	0.001 (CI = +/-0.201; p = 0.992)	0.388	-1.33%
Frequency	2015.2	0.007 (CI = +/-0.040; p = 0.712)	0.008 (CI = +/-0.006; p = 0.007)	-0.058 (CI = +/-0.182; p = 0.497)	0.426	+0.69%
Frequency	2016.1	0.006 (CI = +/-0.048; p = 0.785)	0.008 (CI = +/-0.006; p = 0.011)	-0.056 (CI = +/-0.204; p = 0.554)	0.411	+0.61%
Frequency	2016.2	0.000 (CI = +/-0.059; p = 0.986)	0.008 (CI = +/-0.006; p = 0.018)	-0.039 (CI = +/-0.228; p = 0.709)	0.412	-0.05%
Frequency	2017.1	-0.011 (CI = +/-0.073; p = 0.732)	0.008 (CI = +/-0.007; p = 0.027)	-0.013 (CI = +/-0.257; p = 0.909)	0.425	-1.11%

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	0.122 (CI = +/-0.088; p = 0.011)	-0.118 (CI = +/-0.354; p = 0.478)	0.400	+13.02%
Loss Cost	2013.2	0.061 (CI = +/-0.029; p = 0.001)	0.014 (CI = +/-0.108; p = 0.777)	0.632	+6.32%
Loss Cost	2014.1	0.067 (CI = +/-0.034; p = 0.002)	0.026 (CI = +/-0.117; p = 0.623)	0.619	+6.92%
Loss Cost	2014.2	0.070 (CI = +/-0.041; p = 0.004)	0.021 (CI = +/-0.130; p = 0.726)	0.577	+7.26%
Loss Cost	2015.1	0.074 (CI = +/-0.052; p = 0.013)	0.027 (CI = +/-0.150; p = 0.681)	0.504	+7.66%
Loss Cost	2015.2	0.084 (CI = +/-0.064; p = 0.018)	0.012 (CI = +/-0.167; p = 0.870)	0.509	+8.79%
Loss Cost	2016.1	0.106 (CI = +/-0.079; p = 0.018)	0.045 (CI = +/-0.181; p = 0.551)	0.589	+11.23%
Loss Cost	2016.2	0.095 (CI = +/-0.110; p = 0.075)	0.058 (CI = +/-0.223; p = 0.509)	0.415	+9.98%
Loss Cost	2017.1	0.133 (CI = +/-0.162; p = 0.080)	0.102 (CI = +/-0.277; p = 0.326)	0.498	+14.18%
Severity	2013.1	0.054 (CI = +/-0.029; p = 0.001)	-0.009 (CI = +/-0.115; p = 0.871)	0.554	+5.59%
Severity	2013.2	0.061 (CI = +/-0.032; p = 0.002)	-0.022 (CI = +/-0.120; p = 0.691)	0.570	+6.24%
Severity	2014.1	0.059 (CI = +/-0.039; p = 0.007)	-0.025 (CI = +/-0.135; p = 0.686)	0.492	+6.11%
Severity	2014.2	0.059 (CI = +/-0.048; p = 0.021)	-0.025 (CI = +/-0.151; p = 0.714)	0.390	+6.11%
Severity	2015.1	0.069 (CI = +/-0.059; p = 0.028)	-0.008 (CI = +/-0.170; p = 0.918)	0.397	+7.11%
Severity	2015.2	0.048 (CI = +/-0.064; p = 0.116)	0.023 (CI = +/-0.166; p = 0.742)	0.157	+4.92%
Severity	2016.1	0.061 (CI = +/-0.087; p = 0.131)	0.042 (CI = +/-0.198; p = 0.606)	0.154	+6.26%
Severity	2016.2	0.044 (CI = +/-0.117; p = 0.358)	0.062 (CI = +/-0.237; p = 0.508)	-0.071	+4.48%
Severity	2017.1	0.074 (CI = +/-0.187; p = 0.295)	0.098 (CI = +/-0.320; p = 0.403)	-0.001	+7.72%
Frequency	2013.1	0.068 (CI = +/-0.097; p = 0.150)	-0.110 (CI = +/-0.390; p = 0.548)	0.076	+7.04%
Frequency	2013.2	0.001 (CI = +/-0.031; p = 0.961)	0.036 (CI = +/-0.116; p = 0.502)	-0.144	+0.07%
Frequency	2014.1	0.008 (CI = +/-0.036; p = 0.645)	0.051 (CI = +/-0.125; p = 0.377)	-0.102	+0.76%
Frequency	2014.2	0.011 (CI = +/-0.044; p = 0.585)	0.045 (CI = +/-0.139; p = 0.472)	-0.124	+1.08%
Frequency	2015.1	0.005 (CI = +/-0.055; p = 0.834)	0.035 (CI = +/-0.159; p = 0.619)	-0.235	+0.51%
Frequency	2015.2	0.036 (CI = +/-0.035; p = 0.045)	-0.012 (CI = +/-0.091; p = 0.762)	0.360	+3.69%
Frequency	2016.1	0.046 (CI = +/-0.046; p = 0.049)	0.003 (CI = +/-0.104; p = 0.952)	0.414	+4.68%
Frequency	2016.2	0.051 (CI = +/-0.064; p = 0.091)	-0.004 (CI = +/-0.130; p = 0.938)	0.328	+5.26%
Frequency	2017.1	0.058 (CI = +/-0.111; p = 0.192)	0.004 (CI = +/-0.189; p = 0.947)	0.166	+6.00%

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	0.130 (CI = +/-0.103; p = 0.018)	-0.135 (CI = +/-0.386; p = 0.453)	NA (CI = +/-NA; p = NA)	0.354	+13.91%
Loss Cost	2013.2	0.053 (CI = +/-0.033; p = 0.005)	0.032 (CI = +/-0.113; p = 0.538)	NA (CI = +/-NA; p = NA)	0.540	+5.45%
Loss Cost	2014.1	0.058 (CI = +/-0.039; p = 0.008)	0.042 (CI = +/-0.123; p = 0.455)	NA (CI = +/-NA; p = NA)	0.519	+6.02%
Loss Cost	2014.2	0.060 (CI = +/-0.050; p = 0.025)	0.040 (CI = +/-0.143; p = 0.533)	NA (CI = +/-NA; p = NA)	0.453	+6.15%
Loss Cost	2015.1	0.063 (CI = +/-0.064; p = 0.053)	0.044 (CI = +/-0.166; p = 0.540)	NA (CI = +/-NA; p = NA)	0.344	+6.46%
Loss Cost	2015.2	0.073 (CI = +/-0.088; p = 0.086)	0.029 (CI = +/-0.201; p = 0.727)	NA (CI = +/-NA; p = NA)	0.319	+7.54%
Loss Cost	2016.1	0.097 (CI = +/-0.111; p = 0.074)	0.057 (CI = +/-0.225; p = 0.522)	NA (CI = +/-NA; p = NA)	0.417	+10.13%
Loss Cost	2016.2	0.069 (CI = +/-0.179; p = 0.306)	0.088 (CI = +/-0.306; p = 0.425)	NA (CI = +/-NA; p = NA)	0.208	+7.17%
Loss Cost	2017.1	0.109 (CI = +/-0.319; p = 0.279)	0.122 (CI = +/-0.460; p = 0.373)	NA (CI = +/-NA; p = NA)	0.267	+11.52%
Severity	2013.1	0.052 (CI = +/-0.033; p = 0.006)	-0.003 (CI = +/-0.125; p = 0.959)	NA (CI = +/-NA; p = NA)	0.454	+5.31%
Severity	2013.2	0.059 (CI = +/-0.039; p = 0.008)	-0.019 (CI = +/-0.135; p = 0.761)	NA (CI = +/-NA; p = NA)	0.470	+6.07%
Severity	2014.1	0.057 (CI = +/-0.047; p = 0.024)	-0.021 (CI = +/-0.151; p = 0.751)	NA (CI = +/-NA; p = NA)	0.371	+5.91%
Severity	2014.2	0.057 (CI = +/-0.061; p = 0.064)	-0.020 (CI = +/-0.175; p = 0.793)	NA (CI = +/-NA; p = NA)	0.240	+5.84%
Severity	2015.1	0.067 (CI = +/-0.076; p = 0.075)	-0.005 (CI = +/-0.198; p = 0.953)	NA (CI = +/-NA; p = NA)	0.247	+6.92%
Severity	2015.2	0.035 (CI = +/-0.086; p = 0.346)	0.043 (CI = +/-0.198; p = 0.601)	NA (CI = +/-NA; p = NA)	-0.040	+3.56%
Severity	2016.1	0.048 (CI = +/-0.121; p = 0.334)	0.058 (CI = +/-0.244; p = 0.546)	NA (CI = +/-NA; p = NA)	-0.064	+4.88%
Severity	2016.2	0.008 (CI = +/-0.180; p = 0.892)	0.104 (CI = +/-0.307; p = 0.362)	NA (CI = +/-NA; p = NA)	-0.141	+0.84%
Severity	2017.1	0.038 (CI = +/-0.347; p = 0.686)	0.128 (CI = +/-0.501; p = 0.386)	NA (CI = +/-NA; p = NA)	-0.167	+3.85%
Frequency	2013.1	0.078 (CI = +/-0.113; p = 0.151)	-0.132 (CI = +/-0.422; p = 0.501)	NA (CI = +/-NA; p = NA)	0.070	+8.16%
Frequency	2013.2	-0.006 (CI = +/-0.036; p = 0.721)	0.051 (CI = +/-0.125; p = 0.385)	NA (CI = +/-NA; p = NA)	-0.112	-0.59%
Frequency	2014.1	0.001 (CI = +/-0.042; p = 0.957)	0.063 (CI = +/-0.135; p = 0.311)	NA (CI = +/-NA; p = NA)	-0.090	+0.10%
Frequency	2014.2	0.003 (CI = +/-0.055; p = 0.902)	0.060 (CI = +/-0.157; p = 0.397)	NA (CI = +/-NA; p = NA)	-0.140	+0.29%
Frequency	2015.1	-0.004 (CI = +/-0.069; p = 0.884)	0.049 (CI = +/-0.179; p = 0.528)	NA (CI = +/-NA; p = NA)	-0.236	-0.43%
Frequency	2015.2	0.038 (CI = +/-0.049; p = 0.106)	-0.014 (CI = +/-0.113; p = 0.761)	NA (CI = +/-NA; p = NA)	0.213	+3.85%
Frequency	2016.1	0.049 (CI = +/-0.065; p = 0.106)	-0.001 (CI = +/-0.132; p = 0.983)	NA (CI = +/-NA; p = NA)	0.280	+5.01%
Frequency	2016.2	0.061 (CI = +/-0.109; p = 0.174)	-0.015 (CI = +/-0.186; p = 0.814)	NA (CI = +/-NA; p = NA)	0.197	+6.28%
Frequency	2017.1	0.071 (CI = +/-0.223; p = 0.303)	-0.006 (CI = +/-0.322; p = 0.939)	NA (CI = +/-NA; p = NA)	-0.026	+7.38%

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	0.130 (CI = +/-0.100; p = 0.015)	0.377	+13.91%
Loss Cost	2013.2	0.054 (CI = +/-0.031; p = 0.003)	0.568	+5.59%
Loss Cost	2014.1	0.058 (CI = +/-0.037; p = 0.006)	0.539	+6.02%
Loss Cost	2014.2	0.062 (CI = +/-0.046; p = 0.014)	0.492	+6.40%
Loss Cost	2015.1	0.063 (CI = +/-0.059; p = 0.040)	0.398	+6.46%
Loss Cost	2015.2	0.075 (CI = +/-0.075; p = 0.050)	0.417	+7.84%
Loss Cost	2016.1	0.097 (CI = +/-0.098; p = 0.052)	0.477	+10.13%
Loss Cost	2016.2	0.084 (CI = +/-0.146; p = 0.185)	0.238	+8.81%
Loss Cost	2017.1	0.109 (CI = +/-0.247; p = 0.255)	0.195	+11.52%
Severity	2013.1	0.052 (CI = +/-0.031; p = 0.004)	0.504	+5.31%
Severity	2013.2	0.058 (CI = +/-0.036; p = 0.005)	0.517	+5.99%
Severity	2014.1	0.057 (CI = +/-0.044; p = 0.017)	0.433	+5.91%
Severity	2014.2	0.056 (CI = +/-0.055; p = 0.049)	0.328	+5.71%
Severity	2015.1	0.067 (CI = +/-0.068; p = 0.053)	0.355	+6.92%
Severity	2015.2	0.039 (CI = +/-0.076; p = 0.252)	0.079	+3.98%
Severity	2016.1	0.048 (CI = +/-0.105; p = 0.297)	0.056	+4.88%
Severity	2016.2	0.026 (CI = +/-0.153; p = 0.660)	-0.183	+2.64%
Severity	2017.1	0.038 (CI = +/-0.266; p = 0.681)	-0.248	+3.85%
Frequency	2013.1	0.078 (CI = +/-0.109; p = 0.140)	0.113	+8.16%
Frequency	2013.2	-0.004 (CI = +/-0.035; p = 0.814)	-0.094	-0.38%
Frequency	2014.1	0.001 (CI = +/-0.042; p = 0.957)	-0.111	+0.10%
Frequency	2014.2	0.007 (CI = +/-0.052; p = 0.777)	-0.113	+0.66%
Frequency	2015.1	-0.004 (CI = +/-0.064; p = 0.879)	-0.139	-0.43%
Frequency	2015.2	0.036 (CI = +/-0.042; p = 0.079)	0.330	+3.71%
Frequency	2016.1	0.049 (CI = +/-0.054; p = 0.067)	0.424	+5.01%
Frequency	2016.2	0.058 (CI = +/-0.080; p = 0.112)	0.385	+6.00%
Frequency	2017.1	0.071 (CI = +/-0.135; p = 0.191)	0.313	+7.38%

Accident Benefits Total

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.085 (CI = +/-0.052; p = 0.002)	-0.007 (CI = +/-0.033; p = 0.680)	0.282	+8.88%
Loss Cost	2008.2	0.070 (CI = +/-0.051; p = 0.010)	-0.008 (CI = +/-0.031; p = 0.594)	0.215	+7.21%
Loss Cost	2009.1	0.062 (CI = +/-0.054; p = 0.025)	-0.009 (CI = +/-0.031; p = 0.567)	0.166	+6.45%
Loss Cost	2009.2	0.058 (CI = +/-0.058; p = 0.051)	-0.009 (CI = +/-0.032; p = 0.555)	0.127	+5.92%
Loss Cost	2010.1	0.051 (CI = +/-0.061; p = 0.100)	-0.010 (CI = +/-0.032; p = 0.539)	0.085	+5.23%
Loss Cost	2010.2	0.032 (CI = +/-0.062; p = 0.287)	-0.011 (CI = +/-0.031; p = 0.466)	0.020	+3.30%
Loss Cost	2011.1	0.020 (CI = +/-0.064; p = 0.534)	-0.012 (CI = +/-0.030; p = 0.431)	-0.019	+1.99%
Loss Cost	2011.2	0.022 (CI = +/-0.070; p = 0.520)	-0.012 (CI = +/-0.031; p = 0.446)	-0.021	+2.23%
Loss Cost	2012.1	0.023 (CI = +/-0.076; p = 0.531)	-0.012 (CI = +/-0.032; p = 0.459)	-0.026	+2.35%
Loss Cost	2012.2	0.030 (CI = +/-0.083; p = 0.464)	-0.011 (CI = +/-0.033; p = 0.477)	-0.021	+3.00%
Loss Cost	2013.1	0.003 (CI = +/-0.083; p = 0.934)	-0.012 (CI = +/-0.031; p = 0.422)	-0.061	+0.33%
Loss Cost	2013.2	0.009 (CI = +/-0.091; p = 0.833)	-0.012 (CI = +/-0.032; p = 0.438)	-0.062	+0.93%
Loss Cost	2014.1	0.025 (CI = +/-0.098; p = 0.601)	-0.012 (CI = +/-0.032; p = 0.446)	-0.044	+2.51%
Loss Cost	2014.2	-0.009 (CI = +/-0.098; p = 0.853)	-0.012 (CI = +/-0.030; p = 0.409)	-0.077	-0.87%
Loss Cost	2015.1	-0.006 (CI = +/-0.110; p = 0.914)	-0.012 (CI = +/-0.031; p = 0.423)	-0.084	-0.56%
Loss Cost	2015.2	-0.014 (CI = +/-0.123; p = 0.809)	-0.012 (CI = +/-0.032; p = 0.443)	-0.093	-1.40%
Loss Cost	2016.1	0.008 (CI = +/-0.136; p = 0.902)	-0.012 (CI = +/-0.032; p = 0.427)	-0.091	+0.79%
Loss Cost	2016.2	-0.024 (CI = +/-0.148; p = 0.728)	-0.011 (CI = +/-0.032; p = 0.465)	-0.108	-2.39%
Loss Cost	2017.1	-0.056 (CI = +/-0.166; p = 0.476)	-0.010 (CI = +/-0.033; p = 0.524)	-0.091	-5.41%
Severity	2008.1	0.054 (CI = +/-0.047; p = 0.026)	-0.016 (CI = +/-0.030; p = 0.292)	0.195	+5.54%
Severity	2008.2	0.043 (CI = +/-0.048; p = 0.076)	-0.017 (CI = +/-0.029; p = 0.253)	0.144	+4.44%
Severity	2009.1	0.035 (CI = +/-0.050; p = 0.170)	-0.017 (CI = +/-0.029; p = 0.229)	0.101	+3.51%
Severity	2009.2	0.035 (CI = +/-0.054; p = 0.200)	-0.017 (CI = +/-0.030; p = 0.239)	0.090	+3.52%
Severity	2010.1	0.027 (CI = +/-0.057; p = 0.345)	-0.018 (CI = +/-0.030; p = 0.226)	0.058	+2.71%
Severity	2010.2	0.012 (CI = +/-0.059; p = 0.665)	-0.019 (CI = +/-0.029; p = 0.192)	0.025	+1.25%
Severity	2011.1	-0.003 (CI = +/-0.060; p = 0.922)	-0.020 (CI = +/-0.028; p = 0.159)	0.011	-0.29%
Severity	2011.2	0.003 (CI = +/-0.065; p = 0.916)	-0.020 (CI = +/-0.029; p = 0.172)	0.014	+0.33%
Severity	2012.1	0.005 (CI = +/-0.070; p = 0.875)	-0.019 (CI = +/-0.029; p = 0.184)	0.011	+0.54%
Severity	2012.2	0.018 (CI = +/-0.075; p = 0.625)	-0.019 (CI = +/-0.030; p = 0.194)	0.031	+1.80%
Severity	2013.1	0.003 (CI = +/-0.079; p = 0.948)	-0.019 (CI = +/-0.029; p = 0.182)	0.007	+0.25%
Severity	2013.2	0.010 (CI = +/-0.087; p = 0.812)	-0.019 (CI = +/-0.030; p = 0.195)	0.011	+1.00%
Severity	2014.1	0.026 (CI = +/-0.093; p = 0.556)	-0.019 (CI = +/-0.030; p = 0.198)	0.039	+2.68%
Severity	2014.2	-0.001 (CI = +/-0.095; p = 0.975)	-0.019 (CI = +/-0.029; p = 0.177)	0.006	-0.14%
Severity	2015.1	-0.003 (CI = +/-0.107; p = 0.951)	-0.019 (CI = +/-0.030; p = 0.192)	-0.004	-0.31%
Severity	2015.2	-0.005 (CI = +/-0.121; p = 0.928)	-0.019 (CI = +/-0.031; p = 0.208)	-0.015	-0.51%
Severity	2016.1	0.011 (CI = +/-0.135; p = 0.860)	-0.020 (CI = +/-0.032; p = 0.210)	-0.006	+1.13%
Severity	2016.2	-0.018 (CI = +/-0.148; p = 0.798)	-0.019 (CI = +/-0.032; p = 0.234)	-0.031	-1.77%
Severity	2017.1	-0.052 (CI = +/-0.164; p = 0.496)	-0.017 (CI = +/-0.032; p = 0.272)	-0.022	-5.11%
Frequency	2008.1	0.031 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.010; p = 0.074)	0.327	+3.16%
Frequency	2008.2	0.026 (CI = +/-0.015; p = 0.002)	0.008 (CI = +/-0.009; p = 0.073)	0.265	+2.65%
Frequency	2009.1	0.028 (CI = +/-0.016; p = 0.002)	0.009 (CI = +/-0.009; p = 0.071)	0.275	+2.83%
Frequency	2009.2	0.023 (CI = +/-0.016; p = 0.007)	0.008 (CI = +/-0.009; p = 0.070)	0.211	+2.33%
Frequency	2010.1	0.024 (CI = +/-0.017; p = 0.008)	0.008 (CI = +/-0.009; p = 0.072)	0.213	+2.46%
Frequency	2010.2	0.020 (CI = +/-0.018; p = 0.029)	0.008 (CI = +/-0.009; p = 0.075)	0.155	+2.02%
Frequency	2011.1	0.023 (CI = +/-0.019; p = 0.022)	0.008 (CI = +/-0.009; p = 0.072)	0.177	+2.28%
Frequency	2011.2	0.019 (CI = +/-0.020; p = 0.064)	0.008 (CI = +/-0.009; p = 0.077)	0.127	+1.89%
Frequency	2012.1	0.018 (CI = +/-0.022; p = 0.101)	0.008 (CI = +/-0.009; p = 0.085)	0.107	+1.80%
Frequency	2012.2	0.012 (CI = +/-0.022; p = 0.282)	0.008 (CI = +/-0.009; p = 0.081)	0.072	+1.18%
Frequency	2013.1	0.001 (CI = +/-0.019; p = 0.930)	0.007 (CI = +/-0.007; p = 0.040)	0.133	+0.08%
Frequency	2013.2	-0.001 (CI = +/-0.021; p = 0.945)	0.007 (CI = +/-0.007; p = 0.045)	0.135	-0.07%
Frequency	2014.1	-0.002 (CI = +/-0.023; p = 0.881)	0.007 (CI = +/-0.007; p = 0.052)	0.133	-0.16%
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.532)	0.007 (CI = +/-0.007; p = 0.048)	0.183	-0.72%
Frequency	2015.1	-0.003 (CI = +/-0.026; p = 0.840)	0.007 (CI = +/-0.007; p = 0.050)	0.152	-0.25%
Frequency	2015.2	-0.009 (CI = +/-0.028; p = 0.501)	0.007 (CI = +/-0.007; p = 0.044)	0.209	-0.89%
Frequency	2016.1	-0.003 (CI = +/-0.031; p = 0.816)	0.007 (CI = +/-0.007; p = 0.049)	0.170	-0.34%
Frequency	2016.2	-0.006 (CI = +/-0.035; p = 0.697)	0.007 (CI = +/-0.008; p = 0.055)	0.176	-0.64%
Frequency	2017.1	-0.003 (CI = +/-0.040; p = 0.869)	0.007 (CI = +/-0.008; p = 0.070)	0.141	-0.31%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.089 (CI = +/-0.048; p = 0.001)	0.302	+9.27%
Loss Cost	2008.2	0.074 (CI = +/-0.048; p = 0.003)	0.234	+7.70%
Loss Cost	2009.1	0.068 (CI = +/-0.050; p = 0.010)	0.185	+7.00%
Loss Cost	2009.2	0.063 (CI = +/-0.054; p = 0.023)	0.147	+6.52%
Loss Cost	2010.1	0.057 (CI = +/-0.057; p = 0.050)	0.107	+5.88%
Loss Cost	2010.2	0.040 (CI = +/-0.058; p = 0.168)	0.038	+4.05%
Loss Cost	2011.1	0.028 (CI = +/-0.060; p = 0.353)	-0.004	+2.81%
Loss Cost	2011.2	0.030 (CI = +/-0.065; p = 0.348)	-0.003	+3.08%
Loss Cost	2012.1	0.032 (CI = +/-0.071; p = 0.365)	-0.006	+3.23%
Loss Cost	2012.2	0.038 (CI = +/-0.078; p = 0.317)	0.002	+3.89%
Loss Cost	2013.1	0.013 (CI = +/-0.078; p = 0.737)	-0.044	+1.29%
Loss Cost	2013.2	0.019 (CI = +/-0.086; p = 0.652)	-0.041	+1.90%
Loss Cost	2014.1	0.034 (CI = +/-0.093; p = 0.448)	-0.021	+3.51%
Loss Cost	2014.2	0.001 (CI = +/-0.094; p = 0.982)	-0.059	+0.10%
Loss Cost	2015.1	0.004 (CI = +/-0.105; p = 0.938)	-0.062	+0.39%
Loss Cost	2015.2	-0.005 (CI = +/-0.118; p = 0.928)	-0.066	-0.51%
Loss Cost	2016.1	0.016 (CI = +/-0.132; p = 0.792)	-0.066	+1.66%
Loss Cost	2016.2	-0.018 (CI = +/-0.144; p = 0.793)	-0.071	-1.77%
Loss Cost	2017.1	-0.052 (CI = +/-0.160; p = 0.492)	-0.040	-5.06%
Severity	2008.1	0.062 (CI = +/-0.044; p = 0.007)	0.191	+6.43%
Severity	2008.2	0.053 (CI = +/-0.046; p = 0.025)	0.133	+5.41%
Severity	2009.1	0.045 (CI = +/-0.048; p = 0.065)	0.085	+4.57%
Severity	2009.2	0.045 (CI = +/-0.051; p = 0.081)	0.075	+4.62%
Severity	2010.1	0.038 (CI = +/-0.054; p = 0.161)	0.038	+3.89%
Severity	2010.2	0.025 (CI = +/-0.056; p = 0.369)	-0.006	+2.53%
Severity	2011.1	0.011 (CI = +/-0.058; p = 0.705)	-0.035	+1.08%
Severity	2011.2	0.017 (CI = +/-0.062; p = 0.573)	-0.029	+1.74%
Severity	2012.1	0.020 (CI = +/-0.068; p = 0.552)	-0.028	+2.00%
Severity	2012.2	0.032 (CI = +/-0.072; p = 0.363)	-0.006	+3.29%
Severity	2013.1	0.018 (CI = +/-0.077; p = 0.636)	-0.038	+1.80%
Severity	2013.2	0.025 (CI = +/-0.085; p = 0.536)	-0.031	+2.58%
Severity	2014.1	0.042 (CI = +/-0.091; p = 0.345)	-0.003	+4.30%
Severity	2014.2	0.014 (CI = +/-0.095; p = 0.754)	-0.053	+1.44%
Severity	2015.1	0.012 (CI = +/-0.106; p = 0.809)	-0.058	+1.24%
Severity	2015.2	0.010 (CI = +/-0.120; p = 0.867)	-0.065	+0.96%
Severity	2016.1	0.025 (CI = +/-0.136; p = 0.699)	-0.060	+2.52%
Severity	2016.2	-0.007 (CI = +/-0.149; p = 0.918)	-0.076	-0.72%
Severity	2017.1	-0.046 (CI = +/-0.164; p = 0.552)	-0.050	-4.51%
Frequency	2008.1	0.026 (CI = +/-0.015; p = 0.001)	0.273	+2.67%
Frequency	2008.2	0.021 (CI = +/-0.015; p = 0.006)	0.202	+2.17%
Frequency	2009.1	0.023 (CI = +/-0.016; p = 0.006)	0.210	+2.32%
Frequency	2009.2	0.018 (CI = +/-0.016; p = 0.028)	0.136	+1.82%
Frequency	2010.1	0.019 (CI = +/-0.017; p = 0.030)	0.136	+1.92%
Frequency	2010.2	0.015 (CI = +/-0.018; p = 0.096)	0.071	+1.49%
Frequency	2011.1	0.017 (CI = +/-0.019; p = 0.076)	0.089	+1.71%
Frequency	2011.2	0.013 (CI = +/-0.020; p = 0.187)	0.034	+1.31%
Frequency	2012.1	0.012 (CI = +/-0.022; p = 0.260)	0.014	+1.21%
Frequency	2012.2	0.006 (CI = +/-0.022; p = 0.590)	-0.033	+0.58%
Frequency	2013.1	-0.005 (CI = +/-0.020; p = 0.600)	-0.035	-0.50%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.529)	-0.030	-0.66%
Frequency	2014.1	-0.008 (CI = +/-0.024; p = 0.510)	-0.030	-0.76%
Frequency	2014.2	-0.013 (CI = +/-0.026; p = 0.289)	0.011	-1.32%
Frequency	2015.1	-0.008 (CI = +/-0.028; p = 0.533)	-0.036	-0.84%
Frequency	2015.2	-0.015 (CI = +/-0.030; p = 0.320)	0.004	-1.46%
Frequency	2016.1	-0.008 (CI = +/-0.034; p = 0.599)	-0.050	-0.84%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.563)	-0.049	-1.06%
Frequency	2017.1	-0.006 (CI = +/-0.044; p = 0.782)	-0.076	-0.57%

Accident Benefits Total

Fit	Start Date	Time	Seasonality	Mobility	New_normal	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.131 (CI = +/-0.071; p = 0.001)	-0.214 (CI = +/-0.434; p = 0.321)	0.006 (CI = +/-0.036; p = 0.718)	-0.804 (CI = +/-0.856; p = 0.064)	0.344	+13.95%
Loss Cost	2008.2	0.111 (CI = +/-0.074; p = 0.005)	-0.157 (CI = +/-0.429; p = 0.458)	0.003 (CI = +/-0.035; p = 0.850)	-0.672 (CI = +/-0.851; p = 0.116)	0.245	+11.77%
Loss Cost	2009.1	0.101 (CI = +/-0.080; p = 0.015)	-0.188 (CI = +/-0.442; p = 0.389)	0.001 (CI = +/-0.036; p = 0.948)	-0.608 (CI = +/-0.877; p = 0.166)	0.190	+10.61%
Loss Cost	2009.2	0.099 (CI = +/-0.087; p = 0.028)	-0.183 (CI = +/-0.459; p = 0.419)	0.001 (CI = +/-0.037; p = 0.963)	-0.596 (CI = +/-0.919; p = 0.193)	0.140	+10.40%
Loss Cost	2010.1	0.089 (CI = +/-0.095; p = 0.067)	-0.210 (CI = +/-0.476; p = 0.370)	-0.001 (CI = +/-0.038; p = 0.953)	-0.535 (CI = +/-0.956; p = 0.259)	0.092	+9.26%
Loss Cost	2010.2	0.061 (CI = +/-0.100; p = 0.215)	-0.148 (CI = +/-0.471; p = 0.523)	-0.005 (CI = +/-0.037; p = 0.792)	-0.370 (CI = +/-0.958; p = 0.431)	-0.021	+6.34%
Loss Cost	2011.1	0.036 (CI = +/-0.107; p = 0.493)	-0.207 (CI = +/-0.477; p = 0.376)	-0.009 (CI = +/-0.038; p = 0.619)	-0.229 (CI = +/-0.976; p = 0.631)	-0.062	+3.67%
Loss Cost	2011.2	0.047 (CI = +/-0.119; p = 0.415)	-0.230 (CI = +/-0.495; p = 0.344)	-0.008 (CI = +/-0.039; p = 0.683)	-0.294 (CI = +/-1.030; p = 0.559)	-0.056	+4.85%
Loss Cost	2012.1	0.049 (CI = +/-0.134; p = 0.457)	-0.228 (CI = +/-0.522; p = 0.373)	-0.008 (CI = +/-0.041; p = 0.705)	-0.301 (CI = +/-1.099; p = 0.574)	-0.067	+4.99%
Loss Cost	2012.2	0.073 (CI = +/-0.148; p = 0.317)	-0.269 (CI = +/-0.538; p = 0.307)	-0.005 (CI = +/-0.042; p = 0.813)	-0.428 (CI = +/-1.156; p = 0.447)	-0.038	+7.53%
Loss Cost	2013.1	0.007 (CI = +/-0.151; p = 0.923)	-0.385 (CI = +/-0.509; p = 0.128)	-0.014 (CI = +/-0.040; p = 0.471)	-0.104 (CI = +/-1.113; p = 0.846)	-0.027	+0.71%
Loss Cost	2013.2	0.036 (CI = +/-0.169; p = 0.662)	-0.427 (CI = +/-0.526; p = 0.105)	-0.011 (CI = +/-0.041; p = 0.577)	-0.245 (CI = +/-1.182; p = 0.666)	0.001	+3.62%
Loss Cost	2014.1	0.067 (CI = +/-0.194; p = 0.474)	-0.380 (CI = +/-0.553; p = 0.164)	-0.007 (CI = +/-0.043; p = 0.730)	-0.391 (CI = +/-1.274; p = 0.523)	-0.003	+6.93%
Loss Cost	2014.2	0.001 (CI = +/-0.210; p = 0.988)	-0.301 (CI = +/-0.547; p = 0.258)	-0.013 (CI = +/-0.042; p = 0.522)	-0.090 (CI = +/-1.305; p = 0.884)	-0.118	+0.14%
Loss Cost	2015.1	-0.003 (CI = +/-0.251; p = 0.979)	-0.306 (CI = +/-0.591; p = 0.283)	-0.013 (CI = +/-0.046; p = 0.540)	-0.071 (CI = +/-1.461; p = 0.918)	-0.138	-0.31%
Loss Cost	2015.2	-0.009 (CI = +/-0.299; p = 0.948)	-0.300 (CI = +/-0.636; p = 0.324)	-0.014 (CI = +/-0.050; p = 0.553)	-0.046 (CI = +/-1.641; p = 0.952)	-0.172	-0.90%
Loss Cost	2016.1	0.048 (CI = +/-0.360; p = 0.773)	-0.242 (CI = +/-0.683; p = 0.452)	-0.009 (CI = +/-0.054; p = 0.724)	-0.271 (CI = +/-1.844; p = 0.753)	-0.205	+4.96%
Loss Cost	2016.2	-0.029 (CI = +/-0.423; p = 0.881)	-0.179 (CI = +/-0.721; p = 0.592)	-0.014 (CI = +/-0.057; p = 0.606)	0.019 (CI = +/-2.044; p = 0.984)	-0.290	-2.86%
Loss Cost	2017.1	-0.172 (CI = +/-0.492; p = 0.449)	-0.298 (CI = +/-0.745; p = 0.389)	-0.023 (CI = +/-0.059; p = 0.392)	0.517 (CI = +/-2.213; p = 0.610)	-0.201	-15.80%
Severity	2008.1	0.082 (CI = +/-0.068; p = 0.020)	-0.094 (CI = +/-0.415; p = 0.644)	-0.007 (CI = +/-0.034; p = 0.662)	-0.487 (CI = +/-0.818; p = 0.232)	0.187	+8.54%
Severity	2008.2	0.068 (CI = +/-0.072; p = 0.063)	-0.053 (CI = +/-0.419; p = 0.795)	-0.010 (CI = +/-0.034; p = 0.568)	-0.392 (CI = +/-0.830; p = 0.341)	0.112	+7.03%
Severity	2009.1	0.054 (CI = +/-0.077; p = 0.163)	-0.095 (CI = +/-0.426; p = 0.649)	-0.012 (CI = +/-0.034; p = 0.465)	-0.305 (CI = +/-0.847; p = 0.466)	0.058	+5.52%
Severity	2009.2	0.057 (CI = +/-0.084; p = 0.173)	-0.104 (CI = +/-0.442; p = 0.631)	-0.012 (CI = +/-0.036; p = 0.495)	-0.327 (CI = +/-0.886; p = 0.454)	0.046	+5.89%
Severity	2010.1	0.043 (CI = +/-0.091; p = 0.338)	-0.142 (CI = +/-0.455; p = 0.526)	-0.015 (CI = +/-0.036; p = 0.417)	-0.245 (CI = +/-0.915; p = 0.585)	0.008	+4.42%
Severity	2010.2	0.020 (CI = +/-0.097; p = 0.665)	-0.089 (CI = +/-0.456; p = 0.690)	-0.018 (CI = +/-0.036; p = 0.323)	-0.107 (CI = +/-0.928; p = 0.814)	-0.053	+2.07%
Severity	2011.1	-0.012 (CI = +/-0.101; p = 0.809)	-0.165 (CI = +/-0.449; p = 0.453)	-0.023 (CI = +/-0.035; p = 0.189)	0.074 (CI = +/-0.920; p = 0.870)	-0.053	-1.18%
Severity	2011.2	0.003 (CI = +/-0.111; p = 0.957)	-0.195 (CI = +/-0.464; p = 0.391)	-0.021 (CI = +/-0.036; p = 0.236)	-0.011 (CI = +/-0.964; p = 0.982)	-0.045	+0.29%
Severity	2012.1	0.003 (CI = +/-0.126; p = 0.963)	-0.195 (CI = +/-0.489; p = 0.414)	-0.021 (CI = +/-0.038; p = 0.258)	-0.010 (CI = +/-1.029; p = 0.983)	-0.054	+0.28%
Severity	2012.2	0.035 (CI = +/-0.136; p = 0.593)	-0.251 (CI = +/-0.493; p = 0.298)	-0.018 (CI = +/-0.038; p = 0.347)	-0.183 (CI = +/-1.059; p = 0.721)	-0.006	+3.58%
Severity	2013.1	-0.007 (CI = +/-0.147; p = 0.916)	-0.327 (CI = +/-0.495; p = 0.182)	-0.024 (CI = +/-0.039; p = 0.215)	0.028 (CI = +/-1.083; p = 0.958)	0.004	-0.74%
Severity	2013.2	0.020 (CI = +/-0.165; p = 0.799)	-0.367 (CI = +/-0.513; p = 0.148)	-0.021 (CI = +/-0.040; p = 0.286)	-0.109 (CI = +/-1.151; p = 0.843)	0.030	+2.03%
Severity	2014.1	0.053 (CI = +/-0.189; p = 0.556)	-0.318 (CI = +/-0.537; p = 0.227)	-0.017 (CI = +/-0.042; p = 0.409)	-0.262 (CI = +/-1.236; p = 0.658)	0.032	+5.48%
Severity	2014.2	-0.003 (CI = +/-0.207; p = 0.976)	-0.249 (CI = +/-0.540; p = 0.339)	-0.022 (CI = +/-0.042; p = 0.286)	-0.005 (CI = +/-1.288; p = 0.994)	-0.062	-0.29%
Severity	2015.1	-0.023 (CI = +/-0.247; p = 0.847)	-0.274 (CI = +/-0.581; p = 0.327)	-0.024 (CI = +/-0.045; p = 0.279)	0.079 (CI = +/-1.436; p = 0.907)	-0.073	-2.23%
Severity	2015.2	-0.016 (CI = +/-0.294; p = 0.908)	-0.280 (CI = +/-0.625; p = 0.348)	-0.023 (CI = +/-0.049; p = 0.319)	0.051 (CI = +/-1.613; p = 0.946)	-0.096	-1.58%
Severity	2016.1	0.018 (CI = +/-0.358; p = 0.912)	-0.246 (CI = +/-0.681; p = 0.444)	-0.020 (CI = +/-0.054; p = 0.424)	-0.083 (CI = +/-1.837; p = 0.923)	-0.122	+1.85%
Severity	2016.2	-0.057 (CI = +/-0.422; p = 0.768)	-0.184 (CI = +/-0.719; p = 0.581)	-0.025 (CI = +/-0.057; p = 0.351)	0.201 (CI = +/-2.038; p = 0.830)	-0.192	-5.58%
Severity	2017.1	-0.224 (CI = +/-0.475; p = 0.314)	-0.323 (CI = +/-0.719; p = 0.336)	-0.036 (CI = +/-0.057; p = 0.182)	0.781 (CI = +/-2.135; p = 0.429)	-0.067	-20.07%
Frequency	2008.1	0.049 (CI = +/-0.019; p = 0.000)	-0.119 (CI = +/-0.118; p = 0.047)	0.014 (CI = +/-0.010; p = 0.007)	-0.317 (CI = +/-0.232; p = 0.009)	0.501	+4.99%
Frequency	2008.2	0.043 (CI = +/-0.020; p = 0.000)	-0.104 (CI = +/-0.116; p = 0.078)	0.013 (CI = +/-0.009; p = 0.010)	-0.280 (CI = +/-0.231; p = 0.019)	0.417	+4.43%
Frequency	2009.1	0.047 (CI = +/-0.021; p = 0.000)	-0.093 (CI = +/-0.119; p = 0.120)	0.014 (CI = +/-0.010; p = 0.007)	-0.304 (CI = +/-0.236; p = 0.014)	0.435	+4.82%
Frequency	2009.2	0.042 (CI = +/-0.022; p = 0.001)	-0.078 (CI = +/-0.118; p = 0.184)	0.013 (CI = +/-0.010; p = 0.011)	-0.269 (CI = +/-0.237; p = 0.028)	0.341	+4.26%
Frequency	2010.1	0.045 (CI = +/-0.024; p = 0.001)	-0.069 (CI = +/-0.122; p = 0.255)	0.013 (CI = +/-0.010; p = 0.009)	-0.290 (CI = +/-0.245; p = 0.023)	0.353	+4.63%
Frequency	2010.2	0.041 (CI = +/-0.026; p = 0.004)	-0.059 (CI = +/-0.125; p = 0.339)	0.013 (CI = +/-0.010; p = 0.013)	-0.264 (CI = +/-0.253; p = 0.042)	0.262	+4.18%
Frequency	2011.1	0.048 (CI = +/-0.028; p = 0.002)	-0.042 (CI = +/-0.126; p = 0.492)	0.014 (CI = +/-0.010; p = 0.008)	-0.303 (CI = +/-0.258; p = 0.024)	0.312	+4.91%
Frequency	2011.2	0.045 (CI = +/-0.031; p = 0.008)	-0.035 (CI = +/-0.130; p = 0.579)	0.014 (CI = +/-0.010; p = 0.012)	-0.283 (CI = +/-0.271; p = 0.042)	0.232	+4.55%
Frequency	2012.1	0.046 (CI = +/-0.035; p = 0.013)	-0.032 (CI = +/-0.137; p = 0.627)	0.014 (CI = +/-0.011; p = 0.015)	-0.290 (CI = +/-0.289; p = 0.049)	0.209	+4.70%
Frequency	2012.2	0.038 (CI = +/-0.038; p = 0.055)	-0.018 (CI = +/-0.139; p = 0.791)	0.013 (CI = +/-0.011; p = 0.023)	-0.245 (CI = +/-0.299; p = 0.102)	0.117	+3.82%
Frequency	2013.1	0.015 (CI = +/-0.035; p = 0.389)	-0.059 (CI = +/-0.117; p = 0.304)	0.010 (CI = +/-0.009; p = 0.038)	-0.132 (CI = +/-0.255; p = 0.290)	0.152	+1.46%
Frequency	2013.2	0.015 (CI = +/-0.040; p = 0.422)	-0.060 (CI = +/-0.123; p = 0.318)	0.010 (CI = +/-0.010; p = 0.046)	-0.136 (CI = +/-0.277; p = 0.312)	0.141	+1.55%
Frequency	2014.1	0.014 (CI = +/-0.046; p = 0.538)	-0.062 (CI = +/-0.132; p = 0.328)	0.010 (CI = +/-0.010; p = 0.066)	-0.128 (CI = +/-0.303; p = 0.382)	0.131	+1.38%
Frequency	2014.2	0.004 (CI = +/-0.053; p = 0.861)	-0.051 (CI = +/-0.137; p = 0.436)	0.009 (CI = +/-0.011; p = 0.100)	-0.086 (CI = +/-0.326; p = 0.583)	0.126	+0.44%
Frequency	2015.1	0.019 (CI = +/-0.060; p = 0.497)	-0.032 (CI = +/-0.141; p = 0.629)	0.010 (CI = +/-0.011; p = 0.065)	-0.150 (CI = +/-0.349; p = 0.370)	0.104	+1.96%
Frequency	2015.2	0.007 (CI = +/-0.069; p = 0.834)	-0.020 (CI = +/-0.148; p = 0.774)	0.009 (CI = +/-0.012; p = 0.103)	-0.097 (CI = +/-0.381; p = 0.589)	0.107	+0.68%
Frequency	2016.1	0.030 (CI = +/-0.080; p = 0.426)	0.004 (CI = +/-0.152; p = 0.959)	0.011 (CI = +/-0.012; p = 0.060)	-0.188 (CI = +/-0.410; p = 0.334)	0.103	+3.05%
Frequency	2016.2	0.028 (CI = +/-0.097; p = 0.530)	0.005 (CI = +/-0.166; p = 0.948)	0.011 (CI = +/-0.013; p = 0.082)	-0.182 (CI = +/-0.470; p = 0.409)	0.079	+2.87%
Frequency	2017.1	0.052 (CI = +/-0.118; p = 0.343)	0.025 (CI = +/-0.178; p = 0.759)	0.013 (CI = +/-0.014; p = 0.067)	-0.264 (CI = +/-0.529; p = 0.287)	0.083	+5.35%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.083 (CI = +/-0.052; p = 0.003)	-0.214 (CI = +/-0.454; p = 0.343)	-0.009 (CI = +/-0.033; p = 0.586)	0.280	+8.61%
Loss Cost	2008.2	0.069 (CI = +/-0.052; p = 0.011)	-0.146 (CI = +/-0.441; p = 0.504)	-0.010 (CI = +/-0.032; p = 0.539)	0.199	+7.12%
Loss Cost	2009.1	0.060 (CI = +/-0.055; p = 0.033)	-0.190 (CI = +/-0.450; p = 0.394)	-0.011 (CI = +/-0.032; p = 0.490)	0.158	+6.19%
Loss Cost	2009.2	0.057 (CI = +/-0.058; p = 0.057)	-0.173 (CI = +/-0.465; p = 0.450)	-0.011 (CI = +/-0.032; p = 0.492)	0.113	+5.81%
Loss Cost	2010.1	0.048 (CI = +/-0.062; p = 0.125)	-0.214 (CI = +/-0.478; p = 0.365)	-0.012 (CI = +/-0.033; p = 0.456)	0.080	+4.91%
Loss Cost	2010.2	0.032 (CI = +/-0.063; p = 0.308)	-0.142 (CI = +/-0.466; p = 0.534)	-0.012 (CI = +/-0.031; p = 0.422)	-0.005	+3.20%
Loss Cost	2011.1	0.016 (CI = +/-0.065; p = 0.610)	-0.210 (CI = +/-0.467; p = 0.362)	-0.014 (CI = +/-0.031; p = 0.358)	-0.025	+1.64%
Loss Cost	2011.2	0.020 (CI = +/-0.070; p = 0.553)	-0.226 (CI = +/-0.486; p = 0.343)	-0.014 (CI = +/-0.032; p = 0.369)	-0.024	+2.06%
Loss Cost	2012.1	0.019 (CI = +/-0.077; p = 0.613)	-0.232 (CI = +/-0.511; p = 0.355)	-0.014 (CI = +/-0.033; p = 0.378)	-0.032	+1.92%
Loss Cost	2012.2	0.027 (CI = +/-0.083; p = 0.496)	-0.265 (CI = +/-0.531; p = 0.309)	-0.014 (CI = +/-0.033; p = 0.384)	-0.016	+2.78%
Loss Cost	2013.1	-0.005 (CI = +/-0.080; p = 0.902)	-0.388 (CI = +/-0.493; p = 0.116)	-0.016 (CI = +/-0.030; p = 0.272)	0.027	-0.48%
Loss Cost	2013.2	0.006 (CI = +/-0.087; p = 0.892)	-0.425 (CI = +/-0.511; p = 0.097)	-0.016 (CI = +/-0.030; p = 0.273)	0.048	+0.57%
Loss Cost	2014.1	0.016 (CI = +/-0.096; p = 0.735)	-0.391 (CI = +/-0.539; p = 0.144)	-0.016 (CI = +/-0.031; p = 0.297)	0.033	+1.57%
Loss Cost	2014.2	-0.011 (CI = +/-0.097; p = 0.807)	-0.300 (CI = +/-0.525; p = 0.242)	-0.015 (CI = +/-0.030; p = 0.300)	-0.045	-1.12%
Loss Cost	2015.1	-0.014 (CI = +/-0.110; p = 0.790)	-0.309 (CI = +/-0.564; p = 0.260)	-0.015 (CI = +/-0.031; p = 0.315)	-0.057	-1.39%
Loss Cost	2015.2	-0.017 (CI = +/-0.123; p = 0.776)	-0.300 (CI = +/-0.606; p = 0.304)	-0.015 (CI = +/-0.032; p = 0.339)	-0.082	-1.65%
Loss Cost	2016.1	0.000 (CI = +/-0.140; p = 0.998)	-0.253 (CI = +/-0.647; p = 0.412)	-0.015 (CI = +/-0.034; p = 0.354)	-0.115	+0.02%
Loss Cost	2016.2	-0.025 (CI = +/-0.154; p = 0.724)	-0.179 (CI = +/-0.679; p = 0.574)	-0.013 (CI = +/-0.034; p = 0.417)	-0.173	-2.50%
Loss Cost	2017.1	-0.065 (CI = +/-0.171; p = 0.417)	-0.276 (CI = +/-0.701; p = 0.400)	-0.013 (CI = +/-0.034; p = 0.434)	-0.114	-6.30%
Severity	2008.1	0.053 (CI = +/-0.048; p = 0.032)	-0.094 (CI = +/-0.418; p = 0.648)	-0.017 (CI = +/-0.030; p = 0.275)	0.173	+5.43%
Severity	2008.2	0.043 (CI = +/-0.049; p = 0.083)	-0.047 (CI = +/-0.417; p = 0.821)	-0.017 (CI = +/-0.030; p = 0.254)	0.114	+4.41%
Severity	2009.1	0.033 (CI = +/-0.051; p = 0.195)	-0.096 (CI = +/-0.422; p = 0.643)	-0.018 (CI = +/-0.030; p = 0.216)	0.074	+3.39%
Severity	2009.2	0.034 (CI = +/-0.055; p = 0.215)	-0.099 (CI = +/-0.438; p = 0.645)	-0.018 (CI = +/-0.031; p = 0.226)	0.062	+3.45%
Severity	2010.1	0.025 (CI = +/-0.058; p = 0.391)	-0.143 (CI = +/-0.448; p = 0.516)	-0.020 (CI = +/-0.031; p = 0.201)	0.036	+2.50%
Severity	2010.2	0.012 (CI = +/-0.060; p = 0.686)	-0.087 (CI = +/-0.446; p = 0.689)	-0.020 (CI = +/-0.030; p = 0.185)	-0.010	+1.19%
Severity	2011.1	-0.006 (CI = +/-0.061; p = 0.853)	-0.164 (CI = +/-0.438; p = 0.445)	-0.022 (CI = +/-0.029; p = 0.135)	-0.006	-0.55%
Severity	2011.2	0.002 (CI = +/-0.065; p = 0.952)	-0.195 (CI = +/-0.451; p = 0.379)	-0.022 (CI = +/-0.029; p = 0.141)	0.005	+0.19%
Severity	2012.1	0.002 (CI = +/-0.071; p = 0.959)	-0.195 (CI = +/-0.475; p = 0.401)	-0.022 (CI = +/-0.030; p = 0.152)	-0.001	+0.18%
Severity	2012.2	0.016 (CI = +/-0.075; p = 0.663)	-0.249 (CI = +/-0.480; p = 0.290)	-0.022 (CI = +/-0.030; p = 0.147)	0.040	+1.60%
Severity	2013.1	-0.004 (CI = +/-0.078; p = 0.909)	-0.326 (CI = +/-0.479; p = 0.169)	-0.023 (CI = +/-0.029; p = 0.116)	0.059	-0.43%
Severity	2013.2	0.007 (CI = +/-0.084; p = 0.866)	-0.367 (CI = +/-0.495; p = 0.137)	-0.023 (CI = +/-0.030; p = 0.117)	0.084	+0.69%
Severity	2014.1	0.019 (CI = +/-0.092; p = 0.672)	-0.325 (CI = +/-0.519; p = 0.204)	-0.023 (CI = +/-0.030; p = 0.132)	0.080	+1.89%
Severity	2014.2	-0.004 (CI = +/-0.096; p = 0.937)	-0.249 (CI = +/-0.518; p = 0.321)	-0.022 (CI = +/-0.029; p = 0.134)	0.009	-0.36%
Severity	2015.1	-0.010 (CI = +/-0.108; p = 0.839)	-0.271 (CI = +/-0.554; p = 0.312)	-0.022 (CI = +/-0.030; p = 0.144)	0.003	-1.04%
Severity	2015.2	-0.007 (CI = +/-0.121; p = 0.896)	-0.280 (CI = +/-0.595; p = 0.327)	-0.022 (CI = +/-0.032; p = 0.158)	-0.012	-0.74%
Severity	2016.1	0.004 (CI = +/-0.139; p = 0.955)	-0.249 (CI = +/-0.642; p = 0.415)	-0.022 (CI = +/-0.033; p = 0.174)	-0.029	+0.36%
Severity	2016.2	-0.019 (CI = +/-0.154; p = 0.791)	-0.183 (CI = +/-0.679; p = 0.564)	-0.021 (CI = +/-0.034; p = 0.214)	-0.089	-1.88%
Severity	2017.1	-0.062 (CI = +/-0.169; p = 0.429)	-0.290 (CI = +/-0.691; p = 0.372)	-0.020 (CI = +/-0.034; p = 0.218)	-0.033	-6.06%
Frequency	2008.1	0.030 (CI = +/-0.015; p = 0.000)	-0.119 (CI = +/-0.131; p = 0.073)	0.008 (CI = +/-0.010; p = 0.112)	0.380	+3.02%
Frequency	2008.2	0.026 (CI = +/-0.015; p = 0.002)	-0.099 (CI = +/-0.127; p = 0.121)	0.007 (CI = +/-0.009; p = 0.106)	0.304	+2.60%
Frequency	2009.1	0.027 (CI = +/-0.016; p = 0.002)	-0.093 (CI = +/-0.131; p = 0.156)	0.008 (CI = +/-0.009; p = 0.106)	0.304	+2.71%
Frequency	2009.2	0.023 (CI = +/-0.016; p = 0.008)	-0.074 (CI = +/-0.128; p = 0.245)	0.007 (CI = +/-0.009; p = 0.099)	0.223	+2.28%
Frequency	2010.1	0.023 (CI = +/-0.017; p = 0.011)	-0.071 (CI = +/-0.134; p = 0.286)	0.008 (CI = +/-0.009; p = 0.103)	0.219	+2.36%
Frequency	2010.2	0.020 (CI = +/-0.018; p = 0.033)	-0.055 (CI = +/-0.134; p = 0.405)	0.007 (CI = +/-0.009; p = 0.102)	0.145	+1.99%
Frequency	2011.1	0.022 (CI = +/-0.019; p = 0.029)	-0.045 (CI = +/-0.139; p = 0.504)	0.008 (CI = +/-0.009; p = 0.098)	0.157	+2.21%
Frequency	2011.2	0.018 (CI = +/-0.020; p = 0.073)	-0.032 (CI = +/-0.141; p = 0.645)	0.008 (CI = +/-0.009; p = 0.099)	0.095	+1.86%
Frequency	2012.1	0.017 (CI = +/-0.022; p = 0.123)	-0.037 (CI = +/-0.148; p = 0.609)	0.008 (CI = +/-0.009; p = 0.112)	0.075	+1.73%
Frequency	2012.2	0.012 (CI = +/-0.023; p = 0.299)	-0.015 (CI = +/-0.146; p = 0.829)	0.008 (CI = +/-0.009; p = 0.099)	0.026	+1.17%
Frequency	2013.1	0.000 (CI = +/-0.019; p = 0.958)	-0.061 (CI = +/-0.117; p = 0.283)	0.007 (CI = +/-0.007; p = 0.061)	0.143	-0.05%
Frequency	2013.2	-0.001 (CI = +/-0.021; p = 0.906)	-0.059 (CI = +/-0.123; p = 0.327)	0.007 (CI = +/-0.007; p = 0.069)	0.136	-0.12%
Frequency	2014.1	-0.003 (CI = +/-0.023; p = 0.772)	-0.066 (CI = +/-0.130; p = 0.298)	0.007 (CI = +/-0.008; p = 0.080)	0.141	-0.32%
Frequency	2014.2	-0.008 (CI = +/-0.025; p = 0.513)	-0.051 (CI = +/-0.133; p = 0.428)	0.007 (CI = +/-0.008; p = 0.073)	0.166	-0.77%
Frequency	2015.1	-0.004 (CI = +/-0.027; p = 0.785)	-0.037 (CI = +/-0.139; p = 0.573)	0.007 (CI = +/-0.008; p = 0.073)	0.113	-0.35%
Frequency	2015.2	-0.009 (CI = +/-0.029; p = 0.509)	-0.020 (CI = +/-0.143; p = 0.768)	0.007 (CI = +/-0.008; p = 0.063)	0.154	-0.91%
Frequency	2016.1	-0.003 (CI = +/-0.032; p = 0.819)	-0.004 (CI = +/-0.150; p = 0.957)	0.007 (CI = +/-0.008; p = 0.065)	0.101	-0.35%
Frequency	2016.2	-0.006 (CI = +/-0.037; p = 0.711)	0.005 (CI = +/-0.162; p = 0.952)	0.007 (CI = +/-0.008; p = 0.070)	0.101	-0.63%
Frequency	2017.1	-0.003 (CI = +/-0.043; p = 0.895)	0.014 (CI = +/-0.176; p = 0.866)	0.007 (CI = +/-0.009; p = 0.085)	0.057	-0.26%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.089 (CI = +/-0.048; p = 0.001)	0.302	+9.27%
Loss Cost	2008.2	0.074 (CI = +/-0.048; p = 0.003)	0.234	+7.70%
Loss Cost	2009.1	0.068 (CI = +/-0.050; p = 0.010)	0.185	+7.00%
Loss Cost	2009.2	0.063 (CI = +/-0.054; p = 0.023)	0.147	+6.52%
Loss Cost	2010.1	0.057 (CI = +/-0.057; p = 0.050)	0.107	+5.88%
Loss Cost	2010.2	0.040 (CI = +/-0.058; p = 0.168)	0.038	+4.05%
Loss Cost	2011.1	0.028 (CI = +/-0.060; p = 0.353)	-0.004	+2.81%
Loss Cost	2011.2	0.030 (CI = +/-0.065; p = 0.348)	-0.003	+3.08%
Loss Cost	2012.1	0.032 (CI = +/-0.071; p = 0.365)	-0.006	+3.23%
Loss Cost	2012.2	0.038 (CI = +/-0.078; p = 0.317)	0.002	+3.89%
Loss Cost	2013.1	0.013 (CI = +/-0.078; p = 0.737)	-0.044	+1.29%
Loss Cost	2013.2	0.019 (CI = +/-0.086; p = 0.652)	-0.041	+1.90%
Loss Cost	2014.1	0.034 (CI = +/-0.093; p = 0.448)	-0.021	+3.51%
Loss Cost	2014.2	0.001 (CI = +/-0.094; p = 0.982)	-0.059	+0.10%
Loss Cost	2015.1	0.004 (CI = +/-0.105; p = 0.938)	-0.062	+0.39%
Loss Cost	2015.2	-0.005 (CI = +/-0.118; p = 0.928)	-0.066	-0.51%
Loss Cost	2016.1	0.016 (CI = +/-0.132; p = 0.792)	-0.066	+1.66%
Loss Cost	2016.2	-0.018 (CI = +/-0.144; p = 0.793)	-0.071	-1.77%
Loss Cost	2017.1	-0.052 (CI = +/-0.160; p = 0.492)	-0.040	-5.06%
Severity	2008.1	0.062 (CI = +/-0.044; p = 0.007)	0.191	+6.43%
Severity	2008.2	0.053 (CI = +/-0.046; p = 0.025)	0.133	+5.41%
Severity	2009.1	0.045 (CI = +/-0.048; p = 0.065)	0.085	+4.57%
Severity	2009.2	0.045 (CI = +/-0.051; p = 0.081)	0.075	+4.62%
Severity	2010.1	0.038 (CI = +/-0.054; p = 0.161)	0.038	+3.89%
Severity	2010.2	0.025 (CI = +/-0.056; p = 0.369)	-0.006	+2.53%
Severity	2011.1	0.011 (CI = +/-0.058; p = 0.705)	-0.035	+1.08%
Severity	2011.2	0.017 (CI = +/-0.062; p = 0.573)	-0.029	+1.74%
Severity	2012.1	0.020 (CI = +/-0.068; p = 0.552)	-0.028	+2.00%
Severity	2012.2	0.032 (CI = +/-0.072; p = 0.363)	-0.006	+3.29%
Severity	2013.1	0.018 (CI = +/-0.077; p = 0.636)	-0.038	+1.80%
Severity	2013.2	0.025 (CI = +/-0.085; p = 0.536)	-0.031	+2.58%
Severity	2014.1	0.042 (CI = +/-0.091; p = 0.345)	-0.003	+4.30%
Severity	2014.2	0.014 (CI = +/-0.095; p = 0.754)	-0.053	+1.44%
Severity	2015.1	0.012 (CI = +/-0.106; p = 0.809)	-0.058	+1.24%
Severity	2015.2	0.010 (CI = +/-0.120; p = 0.867)	-0.065	+0.96%
Severity	2016.1	0.025 (CI = +/-0.136; p = 0.699)	-0.060	+2.52%
Severity	2016.2	-0.007 (CI = +/-0.149; p = 0.918)	-0.076	-0.72%
Severity	2017.1	-0.046 (CI = +/-0.164; p = 0.552)	-0.050	-4.51%
Frequency	2008.1	0.026 (CI = +/-0.015; p = 0.001)	0.273	+2.67%
Frequency	2008.2	0.021 (CI = +/-0.015; p = 0.006)	0.202	+2.17%
Frequency	2009.1	0.023 (CI = +/-0.016; p = 0.006)	0.210	+2.32%
Frequency	2009.2	0.018 (CI = +/-0.016; p = 0.028)	0.136	+1.82%
Frequency	2010.1	0.019 (CI = +/-0.017; p = 0.030)	0.136	+1.92%
Frequency	2010.2	0.015 (CI = +/-0.018; p = 0.096)	0.071	+1.49%
Frequency	2011.1	0.017 (CI = +/-0.019; p = 0.076)	0.089	+1.71%
Frequency	2011.2	0.013 (CI = +/-0.020; p = 0.187)	0.034	+1.31%
Frequency	2012.1	0.012 (CI = +/-0.022; p = 0.260)	0.014	+1.21%
Frequency	2012.2	0.006 (CI = +/-0.022; p = 0.590)	-0.033	+0.58%
Frequency	2013.1	-0.005 (CI = +/-0.020; p = 0.600)	-0.035	-0.50%
Frequency	2013.2	-0.007 (CI = +/-0.022; p = 0.529)	-0.030	-0.66%
Frequency	2014.1	-0.008 (CI = +/-0.024; p = 0.510)	-0.030	-0.76%
Frequency	2014.2	-0.013 (CI = +/-0.026; p = 0.289)	0.011	-1.32%
Frequency	2015.1	-0.008 (CI = +/-0.028; p = 0.533)	-0.036	-0.84%
Frequency	2015.2	-0.015 (CI = +/-0.030; p = 0.320)	0.004	-1.46%
Frequency	2016.1	-0.008 (CI = +/-0.034; p = 0.599)	-0.050	-0.84%
Frequency	2016.2	-0.011 (CI = +/-0.039; p = 0.563)	-0.049	-1.06%
Frequency	2017.1	-0.006 (CI = +/-0.044; p = 0.782)	-0.076	-0.57%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2008.1	0.085 (CI = +/-0.052; p = 0.002)	-0.007 (CI = +/-0.033; p = 0.680)	0.282	+8.88%
Loss Cost	2008.2	0.070 (CI = +/-0.051; p = 0.010)	-0.008 (CI = +/-0.031; p = 0.594)	0.215	+7.21%
Loss Cost	2009.1	0.062 (CI = +/-0.054; p = 0.025)	-0.009 (CI = +/-0.031; p = 0.567)	0.166	+6.45%
Loss Cost	2009.2	0.058 (CI = +/-0.058; p = 0.051)	-0.009 (CI = +/-0.032; p = 0.555)	0.127	+5.92%
Loss Cost	2010.1	0.051 (CI = +/-0.061; p = 0.100)	-0.010 (CI = +/-0.032; p = 0.539)	0.085	+5.23%
Loss Cost	2010.2	0.032 (CI = +/-0.062; p = 0.287)	-0.011 (CI = +/-0.031; p = 0.466)	0.020	+3.30%
Loss Cost	2011.1	0.020 (CI = +/-0.064; p = 0.534)	-0.012 (CI = +/-0.030; p = 0.431)	-0.019	+1.99%
Loss Cost	2011.2	0.022 (CI = +/-0.070; p = 0.520)	-0.012 (CI = +/-0.031; p = 0.446)	-0.021	+2.23%
Loss Cost	2012.1	0.023 (CI = +/-0.076; p = 0.531)	-0.012 (CI = +/-0.032; p = 0.459)	-0.026	+2.35%
Loss Cost	2012.2	0.030 (CI = +/-0.083; p = 0.464)	-0.011 (CI = +/-0.033; p = 0.477)	-0.021	+3.00%
Loss Cost	2013.1	0.003 (CI = +/-0.083; p = 0.934)	-0.012 (CI = +/-0.031; p = 0.422)	-0.061	+0.33%
Loss Cost	2013.2	0.009 (CI = +/-0.091; p = 0.833)	-0.012 (CI = +/-0.032; p = 0.438)	-0.062	+0.93%
Loss Cost	2014.1	0.025 (CI = +/-0.098; p = 0.601)	-0.012 (CI = +/-0.032; p = 0.446)	-0.044	+2.51%
Loss Cost	2014.2	-0.009 (CI = +/-0.098; p = 0.853)	-0.012 (CI = +/-0.030; p = 0.409)	-0.077	-0.87%
Loss Cost	2015.1	-0.006 (CI = +/-0.110; p = 0.914)	-0.012 (CI = +/-0.031; p = 0.423)	-0.084	-0.56%
Loss Cost	2015.2	-0.014 (CI = +/-0.123; p = 0.809)	-0.012 (CI = +/-0.032; p = 0.443)	-0.093	-1.40%
Loss Cost	2016.1	0.008 (CI = +/-0.136; p = 0.902)	-0.012 (CI = +/-0.032; p = 0.427)	-0.091	+0.79%
Loss Cost	2016.2	-0.024 (CI = +/-0.148; p = 0.728)	-0.011 (CI = +/-0.032; p = 0.465)	-0.108	-2.39%
Loss Cost	2017.1	-0.056 (CI = +/-0.166; p = 0.476)	-0.010 (CI = +/-0.033; p = 0.524)	-0.091	-5.41%
Severity	2008.1	0.054 (CI = +/-0.047; p = 0.026)	-0.016 (CI = +/-0.030; p = 0.292)	0.195	+5.54%
Severity	2008.2	0.043 (CI = +/-0.048; p = 0.076)	-0.017 (CI = +/-0.029; p = 0.253)	0.144	+4.44%
Severity	2009.1	0.035 (CI = +/-0.050; p = 0.170)	-0.017 (CI = +/-0.029; p = 0.229)	0.101	+3.51%
Severity	2009.2	0.035 (CI = +/-0.054; p = 0.200)	-0.017 (CI = +/-0.030; p = 0.239)	0.090	+3.52%
Severity	2010.1	0.027 (CI = +/-0.057; p = 0.345)	-0.018 (CI = +/-0.030; p = 0.226)	0.058	+2.71%
Severity	2010.2	0.012 (CI = +/-0.059; p = 0.665)	-0.019 (CI = +/-0.029; p = 0.192)	0.025	+1.25%
Severity	2011.1	-0.003 (CI = +/-0.060; p = 0.922)	-0.020 (CI = +/-0.028; p = 0.159)	0.011	-0.29%
Severity	2011.2	0.003 (CI = +/-0.065; p = 0.916)	-0.020 (CI = +/-0.029; p = 0.172)	0.014	+0.33%
Severity	2012.1	0.005 (CI = +/-0.070; p = 0.875)	-0.019 (CI = +/-0.029; p = 0.184)	0.011	+0.54%
Severity	2012.2	0.018 (CI = +/-0.075; p = 0.625)	-0.019 (CI = +/-0.030; p = 0.194)	0.031	+1.80%
Severity	2013.1	0.003 (CI = +/-0.079; p = 0.948)	-0.019 (CI = +/-0.029; p = 0.182)	0.007	+0.25%
Severity	2013.2	0.010 (CI = +/-0.087; p = 0.812)	-0.019 (CI = +/-0.030; p = 0.195)	0.011	+1.00%
Severity	2014.1	0.026 (CI = +/-0.093; p = 0.556)	-0.019 (CI = +/-0.030; p = 0.198)	0.039	+2.68%
Severity	2014.2	-0.001 (CI = +/-0.095; p = 0.975)	-0.019 (CI = +/-0.029; p = 0.177)	0.006	-0.14%
Severity	2015.1	-0.003 (CI = +/-0.107; p = 0.951)	-0.019 (CI = +/-0.030; p = 0.192)	-0.004	-0.31%
Severity	2015.2	-0.005 (CI = +/-0.121; p = 0.928)	-0.019 (CI = +/-0.031; p = 0.208)	-0.015	-0.51%
Severity	2016.1	0.011 (CI = +/-0.135; p = 0.860)	-0.020 (CI = +/-0.032; p = 0.210)	-0.006	+1.13%
Severity	2016.2	-0.018 (CI = +/-0.148; p = 0.798)	-0.019 (CI = +/-0.032; p = 0.234)	-0.031	-1.77%
Severity	2017.1	-0.052 (CI = +/-0.164; p = 0.496)	-0.017 (CI = +/-0.032; p = 0.272)	-0.022	-5.11%
Frequency	2008.1	0.031 (CI = +/-0.016; p = 0.000)	0.009 (CI = +/-0.010; p = 0.074)	0.327	+3.16%
Frequency	2008.2	0.026 (CI = +/-0.015; p = 0.002)	0.008 (CI = +/-0.009; p = 0.073)	0.265	+2.65%
Frequency	2009.1	0.028 (CI = +/-0.016; p = 0.002)	0.009 (CI = +/-0.009; p = 0.071)	0.275	+2.83%
Frequency	2009.2	0.023 (CI = +/-0.016; p = 0.007)	0.008 (CI = +/-0.009; p = 0.070)	0.211	+2.33%
Frequency	2010.1	0.024 (CI = +/-0.017; p = 0.008)	0.008 (CI = +/-0.009; p = 0.072)	0.213	+2.46%
Frequency	2010.2	0.020 (CI = +/-0.018; p = 0.029)	0.008 (CI = +/-0.009; p = 0.075)	0.155	+2.02%
Frequency	2011.1	0.023 (CI = +/-0.019; p = 0.022)	0.008 (CI = +/-0.009; p = 0.072)	0.177	+2.28%
Frequency	2011.2	0.019 (CI = +/-0.020; p = 0.064)	0.008 (CI = +/-0.009; p = 0.077)	0.127	+1.89%
Frequency	2012.1	0.018 (CI = +/-0.022; p = 0.101)	0.008 (CI = +/-0.009; p = 0.085)	0.107	+1.80%
Frequency	2012.2	0.012 (CI = +/-0.022; p = 0.282)	0.008 (CI = +/-0.009; p = 0.081)	0.072	+1.18%
Frequency	2013.1	0.001 (CI = +/-0.019; p = 0.930)	0.007 (CI = +/-0.007; p = 0.040)	0.133	+0.08%
Frequency	2013.2	-0.001 (CI = +/-0.021; p = 0.945)	0.007 (CI = +/-0.007; p = 0.045)	0.135	-0.07%
Frequency	2014.1	-0.002 (CI = +/-0.023; p = 0.881)	0.007 (CI = +/-0.007; p = 0.052)	0.133	-0.16%
Frequency	2014.2	-0.007 (CI = +/-0.024; p = 0.532)	0.007 (CI = +/-0.007; p = 0.048)	0.183	-0.72%
Frequency	2015.1	-0.003 (CI = +/-0.026; p = 0.840)	0.007 (CI = +/-0.007; p = 0.050)	0.152	-0.25%
Frequency	2015.2	-0.009 (CI = +/-0.028; p = 0.501)	0.007 (CI = +/-0.007; p = 0.044)	0.209	-0.89%
Frequency	2016.1	-0.003 (CI = +/-0.031; p = 0.816)	0.007 (CI = +/-0.007; p = 0.049)	0.170	-0.34%
Frequency	2016.2	-0.006 (CI = +/-0.035; p = 0.697)	0.007 (CI = +/-0.008; p = 0.055)	0.176	-0.64%
Frequency	2017.1	-0.003 (CI = +/-0.040; p = 0.869)	0.007 (CI = +/-0.008; p = 0.070)	0.141	-0.31%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
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	0.124 (CI = +/-0.059; p = 0.000)	-0.224 (CI = +/-0.423; p = 0.288)	-0.735 (CI = +/-0.748; p = 0.054)	0.364	+13.17%
Loss Cost	2008.2	0.107 (CI = +/-0.060; p = 0.001)	-0.161 (CI = +/-0.418; p = 0.435)	-0.636 (CI = +/-0.737; p = 0.088)	0.272	+11.35%
Loss Cost	2009.1	0.099 (CI = +/-0.065; p = 0.004)	-0.190 (CI = +/-0.429; p = 0.371)	-0.595 (CI = +/-0.752; p = 0.116)	0.221	+10.45%
Loss Cost	2009.2	0.098 (CI = +/-0.070; p = 0.008)	-0.184 (CI = +/-0.446; p = 0.403)	-0.585 (CI = +/-0.780; p = 0.135)	0.174	+10.27%
Loss Cost	2010.1	0.090 (CI = +/-0.076; p = 0.022)	-0.209 (CI = +/-0.460; p = 0.359)	-0.549 (CI = +/-0.801; p = 0.170)	0.130	+9.43%
Loss Cost	2010.2	0.069 (CI = +/-0.079; p = 0.084)	-0.141 (CI = +/-0.457; p = 0.531)	-0.435 (CI = +/-0.796; p = 0.269)	0.020	+7.14%
Loss Cost	2011.1	0.052 (CI = +/-0.084; p = 0.214)	-0.190 (CI = +/-0.462; p = 0.402)	-0.359 (CI = +/-0.801; p = 0.363)	-0.026	+5.32%
Loss Cost	2011.2	0.062 (CI = +/-0.092; p = 0.178)	-0.219 (CI = +/-0.481; p = 0.354)	-0.408 (CI = +/-0.833; p = 0.320)	-0.015	+6.37%
Loss Cost	2012.1	0.064 (CI = +/-0.102; p = 0.204)	-0.213 (CI = +/-0.503; p = 0.389)	-0.419 (CI = +/-0.870; p = 0.328)	-0.022	+6.63%
Loss Cost	2012.2	0.083 (CI = +/-0.111; p = 0.134)	-0.262 (CI = +/-0.519; p = 0.304)	-0.507 (CI = +/-0.899; p = 0.252)	0.014	+8.69%
Loss Cost	2013.1	0.042 (CI = +/-0.113; p = 0.446)	-0.356 (CI = +/-0.493; p = 0.147)	-0.347 (CI = +/-0.854; p = 0.404)	-0.001	+4.26%
Loss Cost	2013.2	0.065 (CI = +/-0.124; p = 0.282)	-0.410 (CI = +/-0.509; p = 0.108)	-0.448 (CI = +/-0.886; p = 0.300)	0.041	+6.76%
Loss Cost	2014.1	0.089 (CI = +/-0.137; p = 0.189)	-0.364 (CI = +/-0.526; p = 0.162)	-0.531 (CI = +/-0.917; p = 0.237)	0.052	+9.30%
Loss Cost	2014.2	0.046 (CI = +/-0.149; p = 0.523)	-0.279 (CI = +/-0.528; p = 0.278)	-0.363 (CI = +/-0.928; p = 0.417)	-0.075	+4.66%
Loss Cost	2015.1	0.049 (CI = +/-0.171; p = 0.549)	-0.273 (CI = +/-0.564; p = 0.316)	-0.374 (CI = +/-0.995; p = 0.433)	-0.089	+5.03%
Loss Cost	2015.2	0.051 (CI = +/-0.202; p = 0.596)	-0.276 (CI = +/-0.609; p = 0.346)	-0.381 (CI = +/-1.090; p = 0.464)	-0.115	+5.22%
Loss Cost	2016.1	0.092 (CI = +/-0.231; p = 0.401)	-0.219 (CI = +/-0.637; p = 0.469)	-0.500 (CI = +/-1.150; p = 0.362)	-0.118	+9.66%
Loss Cost	2016.2	0.046 (CI = +/-0.272; p = 0.720)	-0.154 (CI = +/-0.681; p = 0.629)	-0.355 (CI = +/-1.254; p = 0.546)	-0.206	+4.66%
Loss Cost	2017.1	-0.024 (CI = +/-0.313; p = 0.869)	-0.233 (CI = +/-0.708; p = 0.481)	-0.178 (CI = +/-1.322; p = 0.770)	-0.178	-2.36%
Severity	2008.1	0.090 (CI = +/-0.056; p = 0.003)	-0.083 (CI = +/-0.405; p = 0.678)	-0.568 (CI = +/-0.716; p = 0.116)	0.210	+9.41%
Severity	2008.2	0.079 (CI = +/-0.059; p = 0.011)	-0.041 (CI = +/-0.410; p = 0.839)	-0.501 (CI = +/-0.724; p = 0.167)	0.134	+8.22%
Severity	2009.1	0.069 (CI = +/-0.063; p = 0.032)	-0.075 (CI = +/-0.418; p = 0.716)	-0.452 (CI = +/-0.734; p = 0.216)	0.074	+7.18%
Severity	2009.2	0.073 (CI = +/-0.068; p = 0.037)	-0.088 (CI = +/-0.434; p = 0.679)	-0.474 (CI = +/-0.760; p = 0.211)	0.066	+7.59%
Severity	2010.1	0.064 (CI = +/-0.074; p = 0.083)	-0.116 (CI = +/-0.447; p = 0.597)	-0.433 (CI = +/-0.778; p = 0.262)	0.021	+6.66%
Severity	2010.2	0.048 (CI = +/-0.078; p = 0.216)	-0.064 (CI = +/-0.453; p = 0.773)	-0.345 (CI = +/-0.787; p = 0.374)	-0.054	+4.93%
Severity	2011.1	0.028 (CI = +/-0.082; p = 0.486)	-0.122 (CI = +/-0.451; p = 0.581)	-0.256 (CI = +/-0.782; p = 0.505)	-0.094	+2.84%
Severity	2011.2	0.042 (CI = +/-0.089; p = 0.332)	-0.164 (CI = +/-0.464; p = 0.472)	-0.328 (CI = +/-0.805; p = 0.407)	-0.069	+4.34%
Severity	2012.1	0.047 (CI = +/-0.098; p = 0.333)	-0.153 (CI = +/-0.486; p = 0.519)	-0.345 (CI = +/-0.840; p = 0.401)	-0.073	+4.78%
Severity	2012.2	0.075 (CI = +/-0.105; p = 0.152)	-0.224 (CI = +/-0.487; p = 0.347)	-0.474 (CI = +/-0.843; p = 0.254)	-0.003	+7.74%
Severity	2013.1	0.051 (CI = +/-0.113; p = 0.352)	-0.277 (CI = +/-0.495; p = 0.256)	-0.385 (CI = +/-0.857; p = 0.358)	-0.032	+5.27%
Severity	2013.2	0.077 (CI = +/-0.124; p = 0.210)	-0.334 (CI = +/-0.509; p = 0.184)	-0.493 (CI = +/-0.886; p = 0.256)	0.017	+7.98%
Severity	2014.1	0.105 (CI = +/-0.136; p = 0.122)	-0.279 (CI = +/-0.521; p = 0.272)	-0.592 (CI = +/-0.907; p = 0.186)	0.049	+11.03%
Severity	2014.2	0.071 (CI = +/-0.151; p = 0.333)	-0.213 (CI = +/-0.536; p = 0.410)	-0.461 (CI = +/-0.942; p = 0.314)	-0.078	+7.34%
Severity	2015.1	0.070 (CI = +/-0.174; p = 0.405)	-0.215 (CI = +/-0.572; p = 0.433)	-0.457 (CI = +/-1.009; p = 0.348)	-0.094	+7.21%
Severity	2015.2	0.084 (CI = +/-0.204; p = 0.388)	-0.240 (CI = +/-0.611; p = 0.415)	-0.508 (CI = +/-1.101; p = 0.337)	-0.103	+8.79%
Severity	2016.1	0.119 (CI = +/-0.235; p = 0.294)	-0.192 (CI = +/-0.650; p = 0.532)	-0.607 (CI = +/-1.174; p = 0.282)	-0.093	+12.59%
Severity	2016.2	0.079 (CI = +/-0.281; p = 0.546)	-0.138 (CI = +/-0.701; p = 0.674)	-0.485 (CI = +/-1.291; p = 0.426)	-0.188	+8.27%
Severity	2017.1	0.006 (CI = +/-0.322; p = 0.968)	-0.221 (CI = +/-0.727; p = 0.513)	-0.298 (CI = +/-1.357; p = 0.635)	-0.184	+0.60%
Frequency	2008.1	0.034 (CI = +/-0.018; p = 0.001)	-0.141 (CI = +/-0.131; p = 0.036)	-0.167 (CI = +/-0.232; p = 0.152)	0.369	+3.44%
Frequency	2008.2	0.029 (CI = +/-0.019; p = 0.004)	-0.121 (CI = +/-0.129; p = 0.066)	-0.135 (CI = +/-0.228; p = 0.235)	0.271	+2.90%
Frequency	2009.1	0.030 (CI = +/-0.020; p = 0.005)	-0.115 (CI = +/-0.133; p = 0.087)	-0.143 (CI = +/-0.234; p = 0.221)	0.273	+3.05%
Frequency	2009.2	0.025 (CI = +/-0.021; p = 0.023)	-0.096 (CI = +/-0.132; p = 0.148)	-0.111 (CI = +/-0.231; p = 0.333)	0.165	+2.49%
Frequency	2010.1	0.026 (CI = +/-0.023; p = 0.028)	-0.092 (CI = +/-0.137; p = 0.178)	-0.116 (CI = +/-0.239; p = 0.326)	0.160	+2.60%
Frequency	2010.2	0.021 (CI = +/-0.024; p = 0.087)	-0.077 (CI = +/-0.139; p = 0.265)	-0.090 (CI = +/-0.242; p = 0.450)	0.061	+2.10%
Frequency	2011.1	0.024 (CI = +/-0.026; p = 0.073)	-0.068 (CI = +/-0.144; p = 0.335)	-0.103 (CI = +/-0.249; p = 0.400)	0.074	+2.40%
Frequency	2011.2	0.019 (CI = +/-0.028; p = 0.174)	-0.055 (CI = +/-0.148; p = 0.446)	-0.081 (CI = +/-0.257; p = 0.522)	-0.013	+1.94%
Frequency	2012.1	0.017 (CI = +/-0.031; p = 0.259)	-0.060 (CI = +/-0.155; p = 0.429)	-0.073 (CI = +/-0.268; p = 0.575)	-0.037	+1.76%
Frequency	2012.2	0.009 (CI = +/-0.033; p = 0.589)	-0.038 (CI = +/-0.156; p = 0.619)	-0.033 (CI = +/-0.269; p = 0.801)	-0.124	+0.88%
Frequency	2013.1	-0.010 (CI = +/-0.029; p = 0.493)	-0.079 (CI = +/-0.127; p = 0.206)	0.038 (CI = +/-0.219; p = 0.722)	-0.039	-0.96%
Frequency	2013.2	-0.011 (CI = +/-0.033; p = 0.477)	-0.075 (CI = +/-0.134; p = 0.252)	0.045 (CI = +/-0.233; p = 0.691)	-0.046	-1.12%
Frequency	2014.1	-0.016 (CI = +/-0.037; p = 0.374)	-0.084 (CI = +/-0.140; p = 0.221)	0.061 (CI = +/-0.244; p = 0.606)	-0.029	-1.57%
Frequency	2014.2	-0.025 (CI = +/-0.040; p = 0.203)	-0.066 (CI = +/-0.144; p = 0.346)	0.097 (CI = +/-0.253; p = 0.424)	0.004	-2.50%
Frequency	2015.1	-0.021 (CI = +/-0.046; p = 0.357)	-0.058 (CI = +/-0.152; p = 0.429)	0.082 (CI = +/-0.268; p = 0.522)	-0.092	-2.03%
Frequency	2015.2	-0.033 (CI = +/-0.052; p = 0.187)	-0.036 (CI = +/-0.157; p = 0.625)	0.127 (CI = +/-0.280; p = 0.344)	-0.038	-3.29%
Frequency	2016.1	-0.026 (CI = +/-0.060; p = 0.359)	-0.026 (CI = +/-0.167; p = 0.735)	0.107 (CI = +/-0.301; p = 0.453)	-0.151	-2.60%
Frequency	2016.2	-0.034 (CI = +/-0.072; p = 0.325)	-0.016 (CI = +/-0.181; p = 0.849)	0.130 (CI = +/-0.333; p = 0.407)	-0.149	-3.33%
Frequency	2017.1	-0.030 (CI = +/-0.087; p = 0.463)	-0.011 (CI = +/-0.197; p = 0.899)	0.120 (CI = +/-0.369; p = 0.484)	-0.222	-2.94%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.001)	0.008 (CI = +/-0.008; p = 0.054)	0.257	+1.95%
Loss Cost	2005.2	0.018 (CI = +/-0.011; p = 0.002)	0.008 (CI = +/-0.009; p = 0.060)	0.224	+1.86%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.005)	0.008 (CI = +/-0.009; p = 0.068)	0.188	+1.73%
Loss Cost	2006.2	0.019 (CI = +/-0.012; p = 0.003)	0.008 (CI = +/-0.009; p = 0.059)	0.218	+1.93%
Loss Cost	2007.1	0.021 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.008; p = 0.051)	0.253	+2.15%
Loss Cost	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.008; p = 0.026)	0.366	+2.60%
Loss Cost	2008.1	0.027 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.008; p = 0.023)	0.384	+2.78%
Loss Cost	2008.2	0.031 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.454	+3.15%
Loss Cost	2009.1	0.034 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.010)	0.503	+3.47%
Loss Cost	2009.2	0.037 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.540	+3.77%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.581	+4.11%
Loss Cost	2010.2	0.039 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.546	+4.02%
Loss Cost	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.612	+4.49%
Loss Cost	2011.2	0.047 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.626	+4.76%
Loss Cost	2012.1	0.047 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.601	+4.78%
Loss Cost	2012.2	0.048 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.589	+4.92%
Loss Cost	2013.1	0.045 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.544	+4.57%
Loss Cost	2013.2	0.045 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.007; p = 0.007)	0.517	+4.58%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.011 (CI = +/-0.008; p = 0.009)	0.484	+4.51%
Loss Cost	2014.2	0.044 (CI = +/-0.026; p = 0.002)	0.011 (CI = +/-0.008; p = 0.011)	0.457	+4.51%
Loss Cost	2015.1	0.038 (CI = +/-0.028; p = 0.011)	0.011 (CI = +/-0.008; p = 0.010)	0.415	+3.85%
Loss Cost	2015.2	0.037 (CI = +/-0.031; p = 0.022)	0.011 (CI = +/-0.008; p = 0.013)	0.393	+3.82%
Loss Cost	2016.1	0.032 (CI = +/-0.034; p = 0.066)	0.011 (CI = +/-0.008; p = 0.014)	0.364	+3.26%
Loss Cost	2016.2	0.033 (CI = +/-0.040; p = 0.096)	0.011 (CI = +/-0.009; p = 0.018)	0.353	+3.34%
Loss Cost	2017.1	0.043 (CI = +/-0.043; p = 0.048)	0.010 (CI = +/-0.008; p = 0.022)	0.417	+4.44%
Severity	2005.1	0.053 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.495)	0.736	+5.47%
Severity	2005.2	0.054 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.478)	0.730	+5.58%
Severity	2006.1	0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.455)	0.727	+5.73%
Severity	2006.2	0.059 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.009; p = 0.369)	0.761	+6.12%
Severity	2007.1	0.063 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.008; p = 0.305)	0.784	+6.46%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.196)	0.834	+6.98%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.181)	0.831	+7.16%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.145)	0.843	+7.48%
Severity	2009.1	0.075 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.007; p = 0.121)	0.850	+7.77%
Severity	2009.2	0.076 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.843	+7.91%
Severity	2010.1	0.077 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.833	+8.03%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.007; p = 0.131)	0.813	+7.89%
Severity	2011.1	0.077 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.008; p = 0.135)	0.798	+7.98%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.008; p = 0.147)	0.773	+7.86%
Severity	2012.1	0.072 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.008; p = 0.155)	0.743	+7.50%
Severity	2012.2	0.070 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.008; p = 0.167)	0.708	+7.28%
Severity	2013.1	0.064 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.007; p = 0.157)	0.673	+6.62%
Severity	2013.2	0.057 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.636	+5.88%
Severity	2014.1	0.054 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.007; p = 0.143)	0.581	+5.57%
Severity	2014.2	0.052 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.007; p = 0.153)	0.526	+5.38%
Severity	2015.1	0.050 (CI = +/-0.026; p = 0.001)	0.005 (CI = +/-0.007; p = 0.162)	0.463	+5.13%
Severity	2015.2	0.042 (CI = +/-0.027; p = 0.005)	0.005 (CI = +/-0.007; p = 0.136)	0.380	+4.30%
Severity	2016.1	0.041 (CI = +/-0.031; p = 0.013)	0.005 (CI = +/-0.007; p = 0.150)	0.331	+4.23%
Severity	2016.2	0.041 (CI = +/-0.036; p = 0.028)	0.005 (CI = +/-0.008; p = 0.167)	0.287	+4.19%
Severity	2017.1	0.052 (CI = +/-0.038; p = 0.012)	0.005 (CI = +/-0.008; p = 0.191)	0.389	+5.30%
Frequency	2005.1	-0.034 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.007; p = 0.118)	0.712	-3.33%
Frequency	2005.2	-0.036 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.007; p = 0.129)	0.732	-3.52%
Frequency	2006.1	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.134)	0.771	-3.78%
Frequency	2006.2	-0.040 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.006; p = 0.147)	0.781	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.006; p = 0.161)	0.779	-4.05%
Frequency	2007.2	-0.042 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.006; p = 0.173)	0.767	-4.09%
Frequency	2008.1	-0.042 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.179)	0.749	-4.08%
Frequency	2008.2	-0.041 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.006; p = 0.182)	0.728	-4.03%
Frequency	2009.1	-0.041 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.186)	0.705	-3.99%
Frequency	2009.2	-0.039 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.007; p = 0.176)	0.675	-3.84%
Frequency	2010.1	-0.037 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.160)	0.641	-3.63%
Frequency	2010.2	-0.037 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.166)	0.611	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.571	-3.24%
Frequency	2011.2	-0.029 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.006; p = 0.108)	0.526	-2.87%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.001)	0.005 (CI = +/-0.006; p = 0.092)	0.474	-2.53%
Frequency	2012.2	-0.022 (CI = +/-0.015; p = 0.006)	0.005 (CI = +/-0.006; p = 0.080)	0.416	-2.20%
Frequency	2013.1	-0.019 (CI = +/-0.016; p = 0.022)	0.005 (CI = +/-0.006; p = 0.076)	0.357	-1.92%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.099)	0.006 (CI = +/-0.005; p = 0.038)	0.313	-1.23%
Frequency	2014.1	-0.010 (CI = +/-0.016; p = 0.206)	0.006 (CI = +/-0.005; p = 0.039)	0.266	-1.00%
Frequency	2014.2	-0.008 (CI = +/-0.018; p = 0.341)	0.006 (CI = +/-0.005; p = 0.044)	0.226	-0.82%
Frequency	2015.1	-0.012 (CI = +/-0.019; p = 0.196)	0.006 (CI = +/-0.005; p = 0.042)	0.279	-1.21%
Frequency	2015.2	-0.005 (CI = +/-0.018; p = 0.598)	0.005 (CI = +/-0.005; p = 0.028)	0.243	-0.46%
Frequency	2016.1	-0.009 (CI = +/-0.020; p = 0.324)	0.006 (CI = +/-0.005; p = 0.023)	0.311	-0.93%
Frequency	2016.2	-0.008 (CI = +/-0.023; p = 0.446)	0.006 (CI = +/-0.005; p = 0.030)	0.273	-0.82%
Frequency	2017.1	-0.008 (CI = +/-0.026; p = 0.508)	0.006 (CI = +/-0.005; p = 0.039)	0.245	-0.82%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.012; p = 0.230)	0.197 (CI = +/-0.188; p = 0.040)	0.268	+0.75%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.397)	0.211 (CI = +/-0.190; p = 0.030)	0.251	+0.55%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.664)	0.228 (CI = +/-0.190; p = 0.020)	0.237	+0.29%
Loss Cost	2006.2	0.005 (CI = +/-0.014; p = 0.523)	0.217 (CI = +/-0.194; p = 0.029)	0.248	+0.46%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.394)	0.205 (CI = +/-0.197; p = 0.042)	0.261	+0.65%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.134)	0.175 (CI = +/-0.190; p = 0.070)	0.328	+1.16%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.116)	0.166 (CI = +/-0.195; p = 0.092)	0.333	+1.31%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.053)	0.143 (CI = +/-0.195; p = 0.142)	0.373	+1.71%
Loss Cost	2009.1	0.020 (CI = +/-0.018; p = 0.029)	0.124 (CI = +/-0.197; p = 0.206)	0.401	+2.06%
Loss Cost	2009.2	0.024 (CI = +/-0.019; p = 0.019)	0.107 (CI = +/-0.200; p = 0.282)	0.421	+2.39%
Loss Cost	2010.1	0.027 (CI = +/-0.021; p = 0.011)	0.087 (CI = +/-0.204; p = 0.387)	0.445	+2.78%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.031)	0.100 (CI = +/-0.210; p = 0.338)	0.404	+2.53%
Loss Cost	2011.1	0.031 (CI = +/-0.024; p = 0.013)	0.071 (CI = +/-0.211; p = 0.493)	0.449	+3.13%
Loss Cost	2011.2	0.034 (CI = +/-0.026; p = 0.012)	0.056 (CI = +/-0.219; p = 0.601)	0.451	+3.46%
Loss Cost	2012.1	0.033 (CI = +/-0.029; p = 0.026)	0.060 (CI = +/-0.230; p = 0.595)	0.415	+3.38%
Loss Cost	2012.2	0.034 (CI = +/-0.032; p = 0.038)	0.055 (CI = +/-0.242; p = 0.641)	0.391	+3.49%
Loss Cost	2013.1	0.027 (CI = +/-0.035; p = 0.121)	0.085 (CI = +/-0.249; p = 0.485)	0.327	+2.75%
Loss Cost	2013.2	0.026 (CI = +/-0.040; p = 0.190)	0.091 (CI = +/-0.265; p = 0.480)	0.289	+2.59%
Loss Cost	2014.1	0.022 (CI = +/-0.045; p = 0.310)	0.104 (CI = +/-0.282; p = 0.448)	0.244	+2.25%
Loss Cost	2014.2	0.020 (CI = +/-0.051; p = 0.419)	0.112 (CI = +/-0.303; p = 0.445)	0.207	+2.03%
Loss Cost	2015.1	0.005 (CI = +/-0.056; p = 0.863)	0.165 (CI = +/-0.310; p = 0.273)	0.150	+0.47%
Loss Cost	2015.2	0.000 (CI = +/-0.066; p = 0.997)	0.180 (CI = +/-0.336; p = 0.269)	0.124	+0.01%
Loss Cost	2016.1	-0.016 (CI = +/-0.074; p = 0.647)	0.231 (CI = +/-0.355; p = 0.183)	0.102	-1.61%
Loss Cost	2016.2	-0.020 (CI = +/-0.089; p = 0.635)	0.241 (CI = +/-0.391; p = 0.204)	0.089	-1.96%
Loss Cost	2017.1	0.000 (CI = +/-0.103; p = 0.999)	0.188 (CI = +/-0.420; p = 0.345)	0.116	-0.01%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.200; p = 0.589)	0.735	+5.09%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.205; p = 0.651)	0.727	+5.22%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.208; p = 0.735)	0.723	+5.39%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.201; p = 0.966)	0.755	+5.90%
Severity	2007.1	0.062 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.196; p = 0.814)	0.776	+6.36%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.177; p = 0.468)	0.827	+7.08%
Severity	2008.1	0.071 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.180; p = 0.378)	0.825	+7.35%
Severity	2008.2	0.075 (CI = +/-0.016; p = 0.000)	-0.105 (CI = +/-0.176; p = 0.232)	0.839	+7.84%
Severity	2009.1	0.080 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.173; p = 0.138)	0.849	+8.31%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.177; p = 0.110)	0.843	+8.59%
Severity	2010.1	0.085 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.182; p = 0.091)	0.836	+8.86%
Severity	2010.2	0.084 (CI = +/-0.020; p = 0.000)	-0.150 (CI = +/-0.189; p = 0.116)	0.814	+8.73%
Severity	2011.1	0.086 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.196; p = 0.101)	0.802	+9.00%
Severity	2011.2	0.086 (CI = +/-0.024; p = 0.000)	-0.159 (CI = +/-0.205; p = 0.123)	0.776	+8.94%
Severity	2012.1	0.081 (CI = +/-0.027; p = 0.000)	-0.140 (CI = +/-0.212; p = 0.184)	0.740	+8.49%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	-0.131 (CI = +/-0.223; p = 0.235)	0.700	+8.26%
Severity	2013.1	0.070 (CI = +/-0.031; p = 0.000)	-0.091 (CI = +/-0.222; p = 0.401)	0.650	+7.23%
Severity	2013.2	0.058 (CI = +/-0.032; p = 0.001)	-0.045 (CI = +/-0.217; p = 0.668)	0.591	+6.01%
Severity	2014.1	0.053 (CI = +/-0.036; p = 0.007)	-0.025 (CI = +/-0.228; p = 0.817)	0.525	+5.47%
Severity	2014.2	0.050 (CI = +/-0.041; p = 0.021)	-0.014 (CI = +/-0.245; p = 0.904)	0.460	+5.14%
Severity	2015.1	0.046 (CI = +/-0.048; p = 0.059)	0.001 (CI = +/-0.263; p = 0.992)	0.386	+4.68%
Severity	2015.2	0.029 (CI = +/-0.052; p = 0.247)	0.056 (CI = +/-0.265; p = 0.659)	0.280	+2.96%
Severity	2016.1	0.027 (CI = +/-0.061; p = 0.363)	0.064 (CI = +/-0.290; p = 0.644)	0.224	+2.70%
Severity	2016.2	0.025 (CI = +/-0.073; p = 0.471)	0.069 (CI = +/-0.320; p = 0.649)	0.173	+2.51%
Severity	2017.1	0.049 (CI = +/-0.081; p = 0.207)	0.004 (CI = +/-0.329; p = 0.982)	0.281	+5.04%
Frequency	2005.1	-0.042 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.147; p = 0.055)	0.722	-4.13%
Frequency	2005.2	-0.045 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.141; p = 0.023)	0.754	-4.43%
Frequency	2006.1	-0.050 (CI = +/-0.009; p = 0.000)	0.193 (CI = +/-0.127; p = 0.004)	0.809	-4.84%
Frequency	2006.2	-0.053 (CI = +/-0.009; p = 0.000)	0.213 (CI = +/-0.121; p = 0.001)	0.833	-5.14%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.228 (CI = +/-0.119; p = 0.000)	0.842	-5.37%
Frequency	2007.2	-0.057 (CI = +/-0.010; p = 0.000)	0.238 (CI = +/-0.121; p = 0.000)	0.839	-5.52%
Frequency	2008.1	-0.058 (CI = +/-0.010; p = 0.000)	0.245 (CI = +/-0.124; p = 0.000)	0.829	-5.63%
Frequency	2008.2	-0.059 (CI = +/-0.011; p = 0.000)	0.248 (CI = +/-0.127; p = 0.000)	0.815	-5.68%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.253 (CI = +/-0.131; p = 0.001)	0.800	-5.77%
Frequency	2009.2	-0.059 (CI = +/-0.013; p = 0.000)	0.250 (CI = +/-0.136; p = 0.001)	0.774	-5.71%
Frequency	2010.1	-0.057 (CI = +/-0.014; p = 0.000)	0.242 (CI = +/-0.141; p = 0.002)	0.741	-5.58%
Frequency	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.249 (CI = +/-0.146; p = 0.002)	0.722	-5.71%
Frequency	2011.1	-0.055 (CI = +/-0.017; p = 0.000)	0.233 (CI = +/-0.148; p = 0.004)	0.675	-5.39%
Frequency	2011.2	-0.052 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.151; p = 0.007)	0.618	-5.03%
Frequency	2012.1	-0.048 (CI = +/-0.019; p = 0.000)	0.200 (CI = +/-0.155; p = 0.014)	0.549	-4.71%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	0.186 (CI = +/-0.161; p = 0.026)	0.470	-4.41%
Frequency	2013.1	-0.043 (CI = +/-0.024; p = 0.001)	0.176 (CI = +/-0.169; p = 0.043)	0.389	-4.18%
Frequency	2013.2	-0.033 (CI = +/-0.024; p = 0.010)	0.136 (CI = +/-0.161; p = 0.093)	0.252	-3.22%
Frequency	2014.1	-0.031 (CI = +/-0.027; p = 0.029)	0.129 (CI = +/-0.172; p = 0.131)	0.174	-3.05%
Frequency	2014.2	-0.030 (CI = +/-0.031; p = 0.059)	0.126 (CI = +/-0.185; p = 0.167)	0.111	-2.96%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.020)	0.164 (CI = +/-0.185; p = 0.078)	0.226	-4.02%
Frequency	2015.2	-0.029 (CI = +/-0.036; p = 0.107)	0.125 (CI = +/-0.185; p = 0.171)	0.057	-2.86%
Frequency	2016.1	-0.043 (CI = +/-0.039; p = 0.033)	0.167 (CI = +/-0.185; p = 0.072)	0.197	-4.19%
Frequency	2016.2	-0.045 (CI = +/-0.046; p = 0.057)	0.173 (CI = +/-0.204; p = 0.090)	0.149	-4.37%
Frequency	2017.1	-0.049 (CI = +/-0.055; p = 0.075)	0.185 (CI = +/-0.225; p = 0.098)	0.128	-4.81%

Collision

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.079)	0.008 (CI = +/-0.008; p = 0.068)	0.182 (CI = +/-0.182; p = 0.050)	0.318	+1.14%
Loss Cost	2005.2	0.009 (CI = +/-0.013; p = 0.161)	0.007 (CI = +/-0.008; p = 0.078)	0.194 (CI = +/-0.185; p = 0.040)	0.299	+0.95%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.323)	0.007 (CI = +/-0.008; p = 0.090)	0.211 (CI = +/-0.186; p = 0.027)	0.282	+0.69%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.227)	0.007 (CI = +/-0.008; p = 0.082)	0.198 (CI = +/-0.189; p = 0.041)	0.297	+0.90%
Loss Cost	2007.1	0.011 (CI = +/-0.016; p = 0.150)	0.008 (CI = +/-0.008; p = 0.072)	0.183 (CI = +/-0.192; p = 0.060)	0.315	+1.14%
Loss Cost	2007.2	0.017 (CI = +/-0.015; p = 0.031)	0.008 (CI = +/-0.008; p = 0.039)	0.149 (CI = +/-0.181; p = 0.104)	0.402	+1.73%
Loss Cost	2008.1	0.019 (CI = +/-0.017; p = 0.025)	0.008 (CI = +/-0.008; p = 0.036)	0.137 (CI = +/-0.185; p = 0.141)	0.411	+1.94%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.008)	0.009 (CI = +/-0.008; p = 0.024)	0.110 (CI = +/-0.183; p = 0.226)	0.464	+2.42%
Loss Cost	2009.1	0.028 (CI = +/-0.018; p = 0.003)	0.009 (CI = +/-0.008; p = 0.017)	0.086 (CI = +/-0.182; p = 0.338)	0.503	+2.86%
Loss Cost	2009.2	0.032 (CI = +/-0.019; p = 0.002)	0.010 (CI = +/-0.007; p = 0.013)	0.064 (CI = +/-0.184; p = 0.476)	0.532	+3.29%
Loss Cost	2010.1	0.037 (CI = +/-0.020; p = 0.001)	0.010 (CI = +/-0.007; p = 0.009)	0.039 (CI = +/-0.183; p = 0.666)	0.567	+3.80%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.007; p = 0.011)	0.048 (CI = +/-0.191; p = 0.606)	0.532	+3.61%
Loss Cost	2011.1	0.043 (CI = +/-0.022; p = 0.001)	0.010 (CI = +/-0.007; p = 0.006)	0.012 (CI = +/-0.186; p = 0.893)	0.595	+4.37%
Loss Cost	2011.2	0.047 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	-0.010 (CI = +/-0.190; p = 0.917)	0.609	+4.86%
Loss Cost	2012.1	0.048 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.006)	-0.012 (CI = +/-0.201; p = 0.905)	0.582	+4.90%
Loss Cost	2012.2	0.051 (CI = +/-0.029; p = 0.002)	0.011 (CI = +/-0.007; p = 0.007)	-0.023 (CI = +/-0.212; p = 0.821)	0.568	+5.18%
Loss Cost	2013.1	0.044 (CI = +/-0.032; p = 0.010)	0.011 (CI = +/-0.008; p = 0.009)	0.003 (CI = +/-0.220; p = 0.980)	0.519	+4.54%
Loss Cost	2013.2	0.045 (CI = +/-0.036; p = 0.020)	0.011 (CI = +/-0.008; p = 0.011)	0.002 (CI = +/-0.235; p = 0.986)	0.489	+4.56%
Loss Cost	2014.1	0.043 (CI = +/-0.042; p = 0.044)	0.011 (CI = +/-0.008; p = 0.015)	0.008 (CI = +/-0.253; p = 0.946)	0.451	+4.39%
Loss Cost	2014.2	0.043 (CI = +/-0.048; p = 0.076)	0.011 (CI = +/-0.009; p = 0.019)	0.009 (CI = +/-0.273; p = 0.947)	0.421	+4.38%
Loss Cost	2015.1	0.029 (CI = +/-0.052; p = 0.260)	0.010 (CI = +/-0.008; p = 0.022)	0.059 (CI = +/-0.280; p = 0.657)	0.382	+2.90%
Loss Cost	2015.2	0.026 (CI = +/-0.061; p = 0.372)	0.010 (CI = +/-0.009; p = 0.028)	0.068 (CI = +/-0.306; p = 0.642)	0.357	+2.64%
Loss Cost	2016.1	0.011 (CI = +/-0.069; p = 0.731)	0.010 (CI = +/-0.009; p = 0.033)	0.115 (CI = +/-0.323; p = 0.455)	0.344	+1.12%
Loss Cost	2016.2	0.009 (CI = +/-0.082; p = 0.814)	0.010 (CI = +/-0.009; p = 0.042)	0.121 (CI = +/-0.358; p = 0.473)	0.328	+0.90%
Loss Cost	2017.1	0.029 (CI = +/-0.093; p = 0.498)	0.010 (CI = +/-0.009; p = 0.043)	0.066 (CI = +/-0.378; p = 0.704)	0.368	+2.97%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.009; p = 0.529)	0.048 (CI = +/-0.203; p = 0.634)	0.730	+5.24%
Severity	2005.2	0.052 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.009; p = 0.510)	0.039 (CI = +/-0.207; p = 0.704)	0.723	+5.39%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.009; p = 0.481)	0.027 (CI = +/-0.211; p = 0.796)	0.719	+5.59%
Severity	2006.2	0.060 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.376)	-0.006 (CI = +/-0.203; p = 0.951)	0.754	+6.15%
Severity	2007.1	0.065 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.008; p = 0.295)	-0.036 (CI = +/-0.197; p = 0.713)	0.777	+6.67%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.162)	-0.080 (CI = +/-0.176; p = 0.357)	0.833	+7.47%
Severity	2008.1	0.075 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.138)	-0.098 (CI = +/-0.178; p = 0.269)	0.833	+7.79%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.091)	-0.128 (CI = +/-0.172; p = 0.139)	0.850	+8.36%
Severity	2009.1	0.085 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.059)	-0.156 (CI = +/-0.167; p = 0.067)	0.863	+8.92%
Severity	2009.2	0.089 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.173 (CI = +/-0.170; p = 0.046)	0.861	+9.27%
Severity	2010.1	0.092 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.007; p = 0.043)	-0.190 (CI = +/-0.174; p = 0.034)	0.856	+9.62%
Severity	2010.2	0.091 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.186 (CI = +/-0.182; p = 0.045)	0.837	+9.55%
Severity	2011.1	0.095 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.045)	-0.203 (CI = +/-0.187; p = 0.035)	0.829	+9.92%
Severity	2011.2	0.095 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.204 (CI = +/-0.197; p = 0.044)	0.805	+9.94%
Severity	2012.1	0.091 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.008; p = 0.062)	-0.187 (CI = +/-0.206; p = 0.072)	0.772	+9.54%
Severity	2012.2	0.090 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.008; p = 0.073)	-0.181 (CI = +/-0.218; p = 0.098)	0.735	+9.39%
Severity	2013.1	0.080 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.008; p = 0.086)	-0.142 (CI = +/-0.218; p = 0.189)	0.688	+8.38%
Severity	2013.2	0.069 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.007; p = 0.097)	-0.095 (CI = +/-0.215; p = 0.362)	0.634	+7.15%
Severity	2014.1	0.065 (CI = +/-0.038; p = 0.002)	0.006 (CI = +/-0.007; p = 0.116)	-0.078 (CI = +/-0.229; p = 0.479)	0.569	+6.68%
Severity	2014.2	0.063 (CI = +/-0.043; p = 0.008)	0.006 (CI = +/-0.008; p = 0.134)	-0.070 (CI = +/-0.247; p = 0.553)	0.507	+6.45%
Severity	2015.1	0.059 (CI = +/-0.050; p = 0.024)	0.006 (CI = +/-0.008; p = 0.155)	-0.058 (CI = +/-0.267; p = 0.649)	0.434	+6.08%
Severity	2015.2	0.043 (CI = +/-0.054; p = 0.112)	0.005 (CI = +/-0.008; p = 0.170)	-0.003 (CI = +/-0.271; p = 0.981)	0.333	+4.36%
Severity	2016.1	0.041 (CI = +/-0.064; p = 0.184)	0.005 (CI = +/-0.008; p = 0.191)	0.002 (CI = +/-0.299; p = 0.990)	0.275	+4.20%
Severity	2016.2	0.040 (CI = +/-0.076; p = 0.267)	0.005 (CI = +/-0.009; p = 0.213)	0.005 (CI = +/-0.331; p = 0.976)	0.222	+4.10%
Severity	2017.1	0.065 (CI = +/-0.082; p = 0.109)	0.005 (CI = +/-0.008; p = 0.191)	-0.062 (CI = +/-0.336; p = 0.690)	0.339	+6.70%
Frequency	2005.1	-0.040 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.148)	0.134 (CI = +/-0.145; p = 0.069)	0.731	-3.90%
Frequency	2005.2	-0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.167)	0.155 (CI = +/-0.140; p = 0.030)	0.761	-4.21%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.178)	0.184 (CI = +/-0.126; p = 0.006)	0.814	-4.63%
Frequency	2006.2	-0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.201)	0.204 (CI = +/-0.121; p = 0.002)	0.837	-4.95%
Frequency	2007.1	-0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.230)	0.219 (CI = +/-0.119; p = 0.001)	0.844	-5.18%
Frequency	2007.2	-0.055 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.229 (CI = +/-0.121; p = 0.001)	0.841	-5.34%
Frequency	2008.1	-0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.284)	0.235 (CI = +/-0.125; p = 0.001)	0.831	-5.43%
Frequency	2008.2	-0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.302)	0.238 (CI = +/-0.129; p = 0.001)	0.815	-5.48%
Frequency	2009.1	-0.057 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.325)	0.242 (CI = +/-0.134; p = 0.001)	0.800	-5.56%
Frequency	2009.2	-0.056 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.321)	0.238 (CI = +/-0.139; p = 0.002)	0.774	-5.47%
Frequency	2010.1	-0.055 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.304)	0.228 (CI = +/-0.143; p = 0.003)	0.742	-5.31%
Frequency	2010.2	-0.056 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.006; p = 0.330)	0.235 (CI = +/-0.149; p = 0.004)	0.722	-5.43%
Frequency	2011.1	-0.052 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.006; p = 0.280)	0.215 (CI = +/-0.151; p = 0.007)	0.679	-5.05%
Frequency	2011.2	-0.047 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.006; p = 0.231)	0.194 (CI = +/-0.153; p = 0.016)	0.626	-4.62%
Frequency	2012.1	-0.043 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.006; p = 0.200)	0.176 (CI = +/-0.158; p = 0.031)	0.565	-4.24%
Frequency	2012.2	-0.039 (CI = +/-0.023; p = 0.002)	0.004 (CI = +/-0.006; p = 0.177)	0.158 (CI = +/-0.163; p = 0.057)	0.495	-3.85%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.008)	0.004 (CI = +/-0.006; p = 0.168)	0.144 (CI = +/-0.172; p = 0.094)	0.422	-3.54%
Frequency	2013.2	-0.024 (CI = +/-0.025; p = 0.051)	0.005 (CI = +/-0.005; p = 0.085)	0.097 (CI = +/-0.159; p = 0.213)	0.338	-2.42%
Frequency	2014.1	-0.022 (CI = +/-0.028; p = 0.119)	0.005 (CI = +/-0.005; p = 0.087)	0.086 (CI = +/-0.169; p = 0.295)	0.273	-2.14%
Frequency	2014.2	-0.020 (CI = +/-0.032; p = 0.209)	0.005 (CI = +/-0.005; p = 0.093)	0.079 (CI = +/-0.183; p = 0.371)	0.219	-1.95%
Frequency	2015.1	-0.030 (CI = +/-0.034; p = 0.077)	0.004 (CI = +/-0.006; p = 0.104)	0.117 (CI = +/-0.184; p = 0.193)	0.318	-3.00%
Frequency	2015.2	-0.017 (CI = +/-0.035; p = 0.331)	0.005 (CI = +/-0.005; p = 0.064)	0.071 (CI = +/-0.178; p = 0.408)	0.228	-1.64%
Frequency	2016.1	-0.030 (CI = +/-0.037; p = 0.107)	0.005 (CI = +/-0.005; p = 0.061)	0.113 (CI = +/-0.176; p = 0.188)	0.359	-2.96%
Frequency	2016.2	-0.031 (CI = +/-0.044; p = 0.151)	0.005 (CI = +/-0.005; p = 0.074)	0.116 (CI = +/-0.195; p = 0.216)	0.314	-3.07%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.164)	0.005 (CI = +/-0.005; p = 0.088)	0.128 (CI = +/-0.216; p = 0.214)	0.294	-3.50%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	0.196	+1.59%
Loss Cost	2005.2	0.015 (CI = +/-0.011; p = 0.008)	0.163	+1.49%
Loss Cost	2006.1	0.013 (CI = +/-0.011; p = 0.019)	0.126	+1.36%
Loss Cost	2006.2	0.015 (CI = +/-0.012; p = 0.012)	0.151	+1.53%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.007)	0.180	+1.72%
Loss Cost	2007.2	0.021 (CI = +/-0.012; p = 0.001)	0.274	+2.13%
Loss Cost	2008.1	0.023 (CI = +/-0.013; p = 0.001)	0.287	+2.28%
Loss Cost	2008.2	0.026 (CI = +/-0.013; p = 0.000)	0.346	+2.60%
Loss Cost	2009.1	0.028 (CI = +/-0.013; p = 0.000)	0.387	+2.88%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.416	+3.14%
Loss Cost	2010.1	0.034 (CI = +/-0.014; p = 0.000)	0.449	+3.43%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.405	+3.32%
Loss Cost	2011.1	0.037 (CI = +/-0.016; p = 0.000)	0.461	+3.73%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.468	+3.97%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.434	+3.96%
Loss Cost	2012.2	0.040 (CI = +/-0.020; p = 0.001)	0.414	+4.06%
Loss Cost	2013.1	0.036 (CI = +/-0.022; p = 0.002)	0.343	+3.70%
Loss Cost	2013.2	0.036 (CI = +/-0.024; p = 0.005)	0.307	+3.69%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.013)	0.260	+3.60%
Loss Cost	2014.2	0.035 (CI = +/-0.030; p = 0.023)	0.225	+3.60%
Loss Cost	2015.1	0.029 (CI = +/-0.033; p = 0.075)	0.134	+2.97%
Loss Cost	2015.2	0.029 (CI = +/-0.037; p = 0.111)	0.105	+2.97%
Loss Cost	2016.1	0.025 (CI = +/-0.041; p = 0.225)	0.039	+2.48%
Loss Cost	2016.2	0.027 (CI = +/-0.048; p = 0.248)	0.032	+2.70%
Loss Cost	2017.1	0.040 (CI = +/-0.052; p = 0.124)	0.118	+4.05%
Severity	2005.1	0.052 (CI = +/-0.010; p = 0.000)	0.740	+5.33%
Severity	2005.2	0.053 (CI = +/-0.011; p = 0.000)	0.733	+5.43%
Severity	2006.1	0.054 (CI = +/-0.011; p = 0.000)	0.730	+5.56%
Severity	2006.2	0.058 (CI = +/-0.011; p = 0.000)	0.763	+5.92%
Severity	2007.1	0.060 (CI = +/-0.011; p = 0.000)	0.783	+6.24%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	0.830	+6.71%
Severity	2008.1	0.066 (CI = +/-0.011; p = 0.000)	0.827	+6.87%
Severity	2008.2	0.069 (CI = +/-0.011; p = 0.000)	0.836	+7.16%
Severity	2009.1	0.072 (CI = +/-0.012; p = 0.000)	0.841	+7.42%
Severity	2009.2	0.073 (CI = +/-0.013; p = 0.000)	0.833	+7.54%
Severity	2010.1	0.074 (CI = +/-0.013; p = 0.000)	0.822	+7.64%
Severity	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.802	+7.49%
Severity	2011.1	0.073 (CI = +/-0.016; p = 0.000)	0.787	+7.57%
Severity	2011.2	0.072 (CI = +/-0.017; p = 0.000)	0.761	+7.43%
Severity	2012.1	0.068 (CI = +/-0.018; p = 0.000)	0.729	+7.07%
Severity	2012.2	0.066 (CI = +/-0.019; p = 0.000)	0.693	+6.84%
Severity	2013.1	0.060 (CI = +/-0.020; p = 0.000)	0.654	+6.18%
Severity	2013.2	0.053 (CI = +/-0.020; p = 0.000)	0.609	+5.45%
Severity	2014.1	0.050 (CI = +/-0.021; p = 0.000)	0.550	+5.13%
Severity	2014.2	0.048 (CI = +/-0.024; p = 0.000)	0.491	+4.94%
Severity	2015.1	0.046 (CI = +/-0.026; p = 0.002)	0.424	+4.70%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.011)	0.318	+3.89%
Severity	2016.1	0.038 (CI = +/-0.032; p = 0.023)	0.267	+3.85%
Severity	2016.2	0.038 (CI = +/-0.037; p = 0.043)	0.223	+3.88%
Severity	2017.1	0.050 (CI = +/-0.039; p = 0.017)	0.341	+5.12%
Frequency	2005.1	-0.036 (CI = +/-0.008; p = 0.000)	0.699	-3.55%
Frequency	2005.2	-0.038 (CI = +/-0.008; p = 0.000)	0.722	-3.73%
Frequency	2006.1	-0.041 (CI = +/-0.008; p = 0.000)	0.761	-3.98%
Frequency	2006.2	-0.042 (CI = +/-0.008; p = 0.000)	0.773	-4.15%
Frequency	2007.1	-0.043 (CI = +/-0.008; p = 0.000)	0.771	-4.25%
Frequency	2007.2	-0.044 (CI = +/-0.009; p = 0.000)	0.760	-4.30%
Frequency	2008.1	-0.044 (CI = +/-0.009; p = 0.000)	0.742	-4.30%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.719	-4.26%
Frequency	2009.1	-0.043 (CI = +/-0.011; p = 0.000)	0.696	-4.23%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	0.664	-4.10%
Frequency	2010.1	-0.040 (CI = +/-0.012; p = 0.000)	0.626	-3.91%
Frequency	2010.2	-0.040 (CI = +/-0.013; p = 0.000)	0.595	-3.88%
Frequency	2011.1	-0.036 (CI = +/-0.013; p = 0.000)	0.546	-3.56%
Frequency	2011.2	-0.033 (CI = +/-0.014; p = 0.000)	0.489	-3.22%
Frequency	2012.1	-0.029 (CI = +/-0.014; p = 0.000)	0.423	-2.91%
Frequency	2012.2	-0.026 (CI = +/-0.015; p = 0.002)	0.349	-2.60%
Frequency	2013.1	-0.024 (CI = +/-0.016; p = 0.007)	0.276	-2.33%
Frequency	2013.2	-0.017 (CI = +/-0.016; p = 0.037)	0.167	-1.67%
Frequency	2014.1	-0.015 (CI = +/-0.017; p = 0.091)	0.104	-1.45%
Frequency	2014.2	-0.013 (CI = +/-0.019; p = 0.173)	0.054	-1.27%
Frequency	2015.1	-0.017 (CI = +/-0.021; p = 0.107)	0.101	-1.65%
Frequency	2015.2	-0.009 (CI = +/-0.021; p = 0.379)	-0.011	-0.88%
Frequency	2016.1	-0.013 (CI = +/-0.023; p = 0.234)	0.035	-1.32%
Frequency	2016.2	-0.011 (CI = +/-0.026; p = 0.366)	-0.009	-1.13%
Frequency	2017.1	-0.010 (CI = +/-0.030; p = 0.478)	-0.037	-1.02%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.010; p = 0.001)	0.052 (CI = +/-0.108; p = 0.338)	0.009 (CI = +/-0.009; p = 0.043)	0.256	+1.99%
Loss Cost	2005.2	0.019 (CI = +/-0.011; p = 0.001)	0.058 (CI = +/-0.110; p = 0.292)	0.009 (CI = +/-0.009; p = 0.047)	0.228	+1.88%
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.004)	0.052 (CI = +/-0.113; p = 0.357)	0.009 (CI = +/-0.009; p = 0.055)	0.185	+1.78%
Loss Cost	2006.2	0.019 (CI = +/-0.012; p = 0.003)	0.043 (CI = +/-0.115; p = 0.452)	0.009 (CI = +/-0.009; p = 0.051)	0.208	+1.95%
Loss Cost	2007.1	0.022 (CI = +/-0.012; p = 0.001)	0.057 (CI = +/-0.115; p = 0.317)	0.009 (CI = +/-0.009; p = 0.039)	0.254	+2.21%
Loss Cost	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.108; p = 0.496)	0.009 (CI = +/-0.008; p = 0.023)	0.354	+2.62%
Loss Cost	2008.1	0.028 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.109; p = 0.378)	0.010 (CI = +/-0.008; p = 0.019)	0.380	+2.84%
Loss Cost	2008.2	0.031 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.107; p = 0.540)	0.010 (CI = +/-0.008; p = 0.014)	0.441	+3.17%
Loss Cost	2009.1	0.035 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.105; p = 0.331)	0.010 (CI = +/-0.007; p = 0.008)	0.503	+3.54%
Loss Cost	2009.2	0.037 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.105; p = 0.453)	0.010 (CI = +/-0.007; p = 0.007)	0.533	+3.80%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.103; p = 0.264)	0.011 (CI = +/-0.007; p = 0.004)	0.586	+4.20%
Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.106; p = 0.234)	0.011 (CI = +/-0.007; p = 0.005)	0.555	+4.06%
Loss Cost	2011.1	0.045 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.099; p = 0.082)	0.011 (CI = +/-0.007; p = 0.001)	0.648	+4.63%
Loss Cost	2011.2	0.047 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.102; p = 0.119)	0.011 (CI = +/-0.007; p = 0.002)	0.653	+4.82%
Loss Cost	2012.1	0.048 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.107; p = 0.115)	0.012 (CI = +/-0.007; p = 0.002)	0.632	+4.94%
Loss Cost	2012.2	0.049 (CI = +/-0.017; p = 0.000)	0.083 (CI = +/-0.112; p = 0.138)	0.012 (CI = +/-0.007; p = 0.003)	0.616	+4.99%
Loss Cost	2013.1	0.046 (CI = +/-0.019; p = 0.000)	0.073 (CI = +/-0.117; p = 0.202)	0.011 (CI = +/-0.007; p = 0.003)	0.561	+4.73%
Loss Cost	2013.2	0.045 (CI = +/-0.021; p = 0.000)	0.076 (CI = +/-0.123; p = 0.208)	0.011 (CI = +/-0.007; p = 0.004)	0.536	+4.65%
Loss Cost	2014.1	0.046 (CI = +/-0.023; p = 0.001)	0.078 (CI = +/-0.131; p = 0.226)	0.011 (CI = +/-0.008; p = 0.006)	0.501	+4.70%
Loss Cost	2014.2	0.045 (CI = +/-0.026; p = 0.002)	0.082 (CI = +/-0.139; p = 0.230)	0.011 (CI = +/-0.008; p = 0.007)	0.476	+4.58%
Loss Cost	2015.1	0.040 (CI = +/-0.028; p = 0.009)	0.065 (CI = +/-0.144; p = 0.350)	0.011 (CI = +/-0.008; p = 0.008)	0.412	+4.04%
Loss Cost	2015.2	0.038 (CI = +/-0.031; p = 0.021)	0.070 (CI = +/-0.154; p = 0.348)	0.011 (CI = +/-0.008; p = 0.011)	0.391	+3.88%
Loss Cost	2016.1	0.034 (CI = +/-0.036; p = 0.061)	0.058 (CI = +/-0.165; p = 0.462)	0.011 (CI = +/-0.009; p = 0.013)	0.343	+3.44%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.101)	0.059 (CI = +/-0.180; p = 0.484)	0.011 (CI = +/-0.009; p = 0.018)	0.327	+3.38%
Loss Cost	2017.1	0.047 (CI = +/-0.043; p = 0.037)	0.092 (CI = +/-0.177; p = 0.274)	0.011 (CI = +/-0.009; p = 0.016)	0.434	+4.78%
Severity	2005.1	0.053 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.116; p = 0.758)	0.003 (CI = +/-0.009; p = 0.530)	0.729	+5.45%
Severity	2005.2	0.054 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.681)	0.003 (CI = +/-0.009; p = 0.519)	0.723	+5.57%
Severity	2006.1	0.056 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.121; p = 0.789)	0.003 (CI = +/-0.009; p = 0.488)	0.719	+5.71%
Severity	2006.2	0.059 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.115; p = 0.527)	0.003 (CI = +/-0.009; p = 0.423)	0.757	+6.10%
Severity	2007.1	0.062 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.113; p = 0.748)	0.004 (CI = +/-0.009; p = 0.339)	0.777	+6.44%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.101; p = 0.392)	0.004 (CI = +/-0.007; p = 0.244)	0.832	+6.95%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.104; p = 0.495)	0.005 (CI = +/-0.008; p = 0.224)	0.828	+7.11%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.315)	0.005 (CI = +/-0.007; p = 0.190)	0.843	+7.45%
Severity	2009.1	0.074 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.453)	0.005 (CI = +/-0.007; p = 0.157)	0.847	+7.72%
Severity	2009.2	0.076 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.104; p = 0.384)	0.005 (CI = +/-0.007; p = 0.156)	0.841	+7.88%
Severity	2010.1	0.077 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.108; p = 0.441)	0.005 (CI = +/-0.007; p = 0.158)	0.830	+7.97%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.112; p = 0.504)	0.005 (CI = +/-0.008; p = 0.167)	0.808	+7.86%
Severity	2011.1	0.076 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.118; p = 0.553)	0.005 (CI = +/-0.008; p = 0.172)	0.793	+7.92%
Severity	2011.2	0.075 (CI = +/-0.018; p = 0.000)	-0.031 (CI = +/-0.123; p = 0.607)	0.005 (CI = +/-0.008; p = 0.182)	0.766	+7.83%
Severity	2012.1	0.071 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.124; p = 0.439)	0.005 (CI = +/-0.008; p = 0.206)	0.738	+7.41%
Severity	2012.2	0.070 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.130; p = 0.515)	0.005 (CI = +/-0.008; p = 0.215)	0.699	+7.24%
Severity	2013.1	0.063 (CI = +/-0.020; p = 0.000)	-0.069 (CI = +/-0.123; p = 0.253)	0.004 (CI = +/-0.007; p = 0.224)	0.680	+6.46%
Severity	2013.2	0.057 (CI = +/-0.020; p = 0.000)	-0.048 (CI = +/-0.118; p = 0.405)	0.005 (CI = +/-0.008; p = 0.187)	0.631	+5.84%
Severity	2014.1	0.053 (CI = +/-0.022; p = 0.000)	-0.062 (CI = +/-0.122; p = 0.295)	0.004 (CI = +/-0.007; p = 0.205)	0.586	+5.41%
Severity	2014.2	0.052 (CI = +/-0.024; p = 0.000)	-0.059 (CI = +/-0.129; p = 0.343)	0.004 (CI = +/-0.007; p = 0.217)	0.525	+5.32%
Severity	2015.1	0.048 (CI = +/-0.027; p = 0.002)	-0.071 (CI = +/-0.136; p = 0.279)	0.004 (CI = +/-0.007; p = 0.235)	0.473	+4.92%
Severity	2015.2	0.042 (CI = +/-0.028; p = 0.007)	-0.052 (CI = +/-0.137; p = 0.431)	0.005 (CI = +/-0.007; p = 0.195)	0.365	+4.26%
Severity	2016.1	0.040 (CI = +/-0.032; p = 0.019)	-0.057 (CI = +/-0.148; p = 0.416)	0.005 (CI = +/-0.008; p = 0.213)	0.316	+4.05%
Severity	2016.2	0.041 (CI = +/-0.037; p = 0.033)	-0.060 (CI = +/-0.161; p = 0.429)	0.005 (CI = +/-0.008; p = 0.242)	0.267	+4.15%
Severity	2017.1	0.050 (CI = +/-0.040; p = 0.019)	-0.036 (CI = +/-0.166; p = 0.637)	0.004 (CI = +/-0.008; p = 0.251)	0.344	+5.17%
Frequency	2005.1	-0.033 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.083; p = 0.099)	0.006 (CI = +/-0.007; p = 0.073)	0.726	-3.28%
Frequency	2005.2	-0.036 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.080; p = 0.045)	0.006 (CI = +/-0.006; p = 0.070)	0.756	-3.49%
Frequency	2006.1	-0.038 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.078; p = 0.085)	0.005 (CI = +/-0.006; p = 0.080)	0.785	-3.72%
Frequency	2006.2	-0.040 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.076; p = 0.042)	0.005 (CI = +/-0.006; p = 0.078)	0.803	-3.91%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.078; p = 0.059)	0.005 (CI = +/-0.006; p = 0.089)	0.797	-3.98%
Frequency	2007.2	-0.041 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.080; p = 0.052)	0.005 (CI = +/-0.006; p = 0.095)	0.789	-4.05%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.083; p = 0.050)	0.005 (CI = +/-0.006; p = 0.095)	0.774	-3.99%
Frequency	2008.2	-0.041 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.086; p = 0.058)	0.005 (CI = +/-0.006; p = 0.101)	0.753	-3.98%
Frequency	2009.1	-0.040 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.088; p = 0.050)	0.005 (CI = +/-0.006; p = 0.096)	0.736	-3.88%
Frequency	2009.2	-0.039 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.091; p = 0.070)	0.005 (CI = +/-0.006; p = 0.098)	0.704	-3.79%
Frequency	2010.1	-0.036 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.090; p = 0.034)	0.006 (CI = +/-0.006; p = 0.071)	0.691	-3.49%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.094; p = 0.038)	0.006 (CI = +/-0.006; p = 0.077)	0.665	-3.52%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.121 (CI = +/-0.087; p = 0.008)	0.006 (CI = +/-0.006; p = 0.037)	0.675	-3.05%
Frequency	2011.2	-0.028 (CI = +/-0.013; p = 0.000)	0.110 (CI = +/-0.087; p = 0.015)	0.006 (CI = +/-0.006; p = 0.033)	0.627	-2.79%
Frequency	2012.1	-0.023 (CI = +/-0.012; p = 0.001)	0.131 (CI = +/-0.080; p = 0.003)	0.007 (CI = +/-0.005; p = 0.013)	0.653	-2.30%
Frequency	2012.2	-0.021 (CI = +/-0.013; p = 0.002)	0.124 (CI = +/-0.081; p = 0.005)	0.007 (CI = +/-0.005; p = 0.013)	0.599	-2.10%
Frequency	2013.1	-0.016 (CI = +/-0.012; p = 0.012)	0.142 (CI = +/-0.076; p = 0.001)	0.007 (CI = +/-0.005; p = 0.005)	0.637	-1.62%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.046)	0.124 (CI = +/-0.065; p = 0.001)	0.007 (CI = +/-0.004; p = 0.002)	0.625	-1.12%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.195)	0.140 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.693	-0.67%
Frequency	2014.2	-0.007 (CI = +/-0.012; p = 0.221)	0.141 (CI = +/-0.064; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.669	-0.70%
Frequency	2015.1	-0.008 (CI = +/-0.013; p = 0.188)	0.136 (CI = +/-0.067; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.670	-0.84%
Frequency	2015.2	-0.004 (CI = +/-0.012; p = 0.538)	0.121 (CI = +/-0.061; p = 0.001)	0.007 (CI = +/-0.003; p = 0.001)	0.663	-0.36%
Frequency	2016.1	-0.006 (CI = +/-0.014; p = 0.377)	0.115 (CI = +/-0.064; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.670	-0.58%
Frequency	2016.2	-0.007 (CI = +/-0.016; p = 0.321)	0.119 (CI = +/-0.069; p = 0.003)	0.007 (CI = +/-0.003; p = 0.001)	0.656	-0.74%
Frequency	2017.1	-0.004 (CI = +/-0.018; p = 0.643)	0.128 (CI = +/-0.072; p = 0.003)	0.007 (CI = +/-0.004; p = 0.002)	0.676	-0.38%

Collision

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	0.037 (CI = +/-0.112; p = 0.505)	0.184	+1.61%
Loss Cost	2005.2	0.015 (CI = +/-0.011; p = 0.008)	0.044 (CI = +/-0.114; p = 0.437)	0.154	+1.49%
Loss Cost	2006.1	0.014 (CI = +/-0.011; p = 0.019)	0.037 (CI = +/-0.117; p = 0.524)	0.111	+1.38%
Loss Cost	2006.2	0.015 (CI = +/-0.012; p = 0.013)	0.028 (CI = +/-0.119; p = 0.632)	0.131	+1.53%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.007)	0.040 (CI = +/-0.120; p = 0.498)	0.166	+1.74%
Loss Cost	2007.2	0.021 (CI = +/-0.012; p = 0.001)	0.020 (CI = +/-0.115; p = 0.730)	0.252	+2.13%
Loss Cost	2008.1	0.023 (CI = +/-0.013; p = 0.001)	0.029 (CI = +/-0.117; p = 0.621)	0.269	+2.30%
Loss Cost	2008.2	0.026 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.116; p = 0.815)	0.324	+2.60%
Loss Cost	2009.1	0.029 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.117; p = 0.618)	0.370	+2.90%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.118; p = 0.764)	0.396	+3.14%
Loss Cost	2010.1	0.034 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.119; p = 0.580)	0.434	+3.46%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.123; p = 0.523)	0.391	+3.32%
Loss Cost	2011.1	0.037 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.120; p = 0.321)	0.462	+3.79%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.125; p = 0.398)	0.462	+3.97%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.131; p = 0.404)	0.427	+4.02%
Loss Cost	2012.2	0.040 (CI = +/-0.021; p = 0.001)	0.052 (CI = +/-0.137; p = 0.439)	0.403	+4.06%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.003)	0.040 (CI = +/-0.142; p = 0.558)	0.322	+3.75%
Loss Cost	2013.2	0.036 (CI = +/-0.025; p = 0.006)	0.043 (CI = +/-0.150; p = 0.558)	0.282	+3.69%
Loss Cost	2014.1	0.036 (CI = +/-0.028; p = 0.013)	0.042 (CI = +/-0.159; p = 0.587)	0.231	+3.67%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.026)	0.044 (CI = +/-0.168; p = 0.590)	0.192	+3.60%
Loss Cost	2015.1	0.030 (CI = +/-0.034; p = 0.081)	0.026 (CI = +/-0.176; p = 0.760)	0.082	+3.01%
Loss Cost	2015.2	0.029 (CI = +/-0.038; p = 0.123)	0.027 (CI = +/-0.188; p = 0.764)	0.047	+2.97%
Loss Cost	2016.1	0.025 (CI = +/-0.044; p = 0.239)	0.014 (CI = +/-0.201; p = 0.880)	-0.033	+2.52%
Loss Cost	2016.2	0.027 (CI = +/-0.050; p = 0.268)	0.010 (CI = +/-0.217; p = 0.924)	-0.048	+2.70%
Loss Cost	2017.1	0.041 (CI = +/-0.055; p = 0.128)	0.046 (CI = +/-0.222; p = 0.659)	0.056	+4.19%
Severity	2005.1	0.052 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.114; p = 0.691)	0.734	+5.32%
Severity	2005.2	0.053 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.116; p = 0.618)	0.728	+5.43%
Severity	2006.1	0.054 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.119; p = 0.713)	0.723	+5.55%
Severity	2006.2	0.058 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.114; p = 0.456)	0.759	+5.92%
Severity	2007.1	0.060 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.646)	0.777	+6.22%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.101; p = 0.312)	0.830	+6.71%
Severity	2008.1	0.066 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.103; p = 0.390)	0.825	+6.84%
Severity	2008.2	0.069 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.101; p = 0.239)	0.839	+7.16%
Severity	2009.1	0.071 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.102; p = 0.340)	0.841	+7.39%
Severity	2009.2	0.073 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.105; p = 0.288)	0.834	+7.54%
Severity	2010.1	0.073 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.109; p = 0.327)	0.822	+7.60%
Severity	2010.2	0.072 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.113; p = 0.385)	0.800	+7.49%
Severity	2011.1	0.073 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.418)	0.784	+7.52%
Severity	2011.2	0.072 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.123; p = 0.471)	0.756	+7.43%
Severity	2012.1	0.068 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.124; p = 0.325)	0.730	+7.00%
Severity	2012.2	0.066 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.129; p = 0.392)	0.690	+6.84%
Severity	2013.1	0.059 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.122; p = 0.177)	0.670	+6.07%
Severity	2013.2	0.053 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.119; p = 0.292)	0.612	+5.45%
Severity	2014.1	0.049 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.122; p = 0.205)	0.568	+5.01%
Severity	2014.2	0.048 (CI = +/-0.024; p = 0.000)	-0.074 (CI = +/-0.129; p = 0.241)	0.505	+4.94%
Severity	2015.1	0.044 (CI = +/-0.026; p = 0.002)	-0.086 (CI = +/-0.135; p = 0.193)	0.454	+4.53%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.011)	-0.069 (CI = +/-0.137; p = 0.300)	0.325	+3.89%
Severity	2016.1	0.036 (CI = +/-0.032; p = 0.030)	-0.075 (CI = +/-0.148; p = 0.294)	0.277	+3.67%
Severity	2016.2	0.038 (CI = +/-0.037; p = 0.044)	-0.080 (CI = +/-0.159; p = 0.295)	0.234	+3.88%
Severity	2017.1	0.048 (CI = +/-0.041; p = 0.024)	-0.054 (CI = +/-0.164; p = 0.480)	0.314	+4.94%
Frequency	2005.1	-0.036 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.085; p = 0.164)	0.707	-3.52%
Frequency	2005.2	-0.038 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.082; p = 0.081)	0.738	-3.73%
Frequency	2006.1	-0.040 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.080; p = 0.143)	0.770	-3.96%
Frequency	2006.2	-0.042 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.078; p = 0.075)	0.789	-4.15%
Frequency	2007.1	-0.043 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.080; p = 0.103)	0.784	-4.22%
Frequency	2007.2	-0.044 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.082; p = 0.089)	0.775	-4.30%
Frequency	2008.1	-0.043 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.085; p = 0.089)	0.759	-4.26%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.088; p = 0.099)	0.737	-4.26%
Frequency	2009.1	-0.043 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.090; p = 0.091)	0.717	-4.18%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.093; p = 0.120)	0.682	-4.10%
Frequency	2010.1	-0.039 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.093; p = 0.071)	0.659	-3.85%
Frequency	2010.2	-0.040 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.097; p = 0.076)	0.631	-3.88%
Frequency	2011.1	-0.035 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.093; p = 0.026)	0.620	-3.47%
Frequency	2011.2	-0.033 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.093; p = 0.046)	0.556	-3.22%
Frequency	2012.1	-0.028 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.089; p = 0.015)	0.547	-2.79%
Frequency	2012.2	-0.026 (CI = +/-0.014; p = 0.001)	0.106 (CI = +/-0.092; p = 0.026)	0.471	-2.60%
Frequency	2013.1	-0.022 (CI = +/-0.014; p = 0.004)	0.122 (CI = +/-0.090; p = 0.010)	0.465	-2.18%
Frequency	2013.2	-0.017 (CI = +/-0.014; p = 0.020)	0.104 (CI = +/-0.084; p = 0.018)	0.362	-1.67%
Frequency	2014.1	-0.013 (CI = +/-0.014; p = 0.078)	0.118 (CI = +/-0.083; p = 0.008)	0.377	-1.28%
Frequency	2014.2	-0.013 (CI = +/-0.016; p = 0.111)	0.118 (CI = +/-0.088; p = 0.012)	0.329	-1.27%
Frequency	2015.1	-0.015 (CI = +/-0.018; p = 0.106)	0.112 (CI = +/-0.094; p = 0.022)	0.331	-1.45%
Frequency	2015.2	-0.009 (CI = +/-0.019; p = 0.323)	0.096 (CI = +/-0.091; p = 0.041)	0.206	-0.88%
Frequency	2016.1	-0.011 (CI = +/-0.021; p = 0.273)	0.089 (CI = +/-0.097; p = 0.069)	0.202	-1.11%
Frequency	2016.2	-0.011 (CI = +/-0.024; p = 0.327)	0.090 (CI = +/-0.105; p = 0.088)	0.151	-1.13%
Frequency	2017.1	-0.007 (CI = +/-0.028; p = 0.584)	0.100 (CI = +/-0.113; p = 0.076)	0.161	-0.71%

Collision

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.019 (CI = +/-0.010; p = 0.001)	0.008 (CI = +/-0.008; p = 0.054)	0.257	+1.95%
Loss Cost	2005.2	0.018 (CI = +/-0.011; p = 0.002)	0.008 (CI = +/-0.009; p = 0.060)	0.224	+1.86%
Loss Cost	2006.1	0.017 (CI = +/-0.011; p = 0.005)	0.008 (CI = +/-0.009; p = 0.068)	0.188	+1.73%
Loss Cost	2006.2	0.019 (CI = +/-0.012; p = 0.003)	0.008 (CI = +/-0.009; p = 0.059)	0.218	+1.93%
Loss Cost	2007.1	0.021 (CI = +/-0.012; p = 0.001)	0.009 (CI = +/-0.009; p = 0.051)	0.253	+2.15%
Loss Cost	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.008; p = 0.026)	0.366	+2.60%
Loss Cost	2008.1	0.027 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.008; p = 0.023)	0.384	+2.78%
Loss Cost	2008.2	0.031 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.454	+3.15%
Loss Cost	2009.1	0.034 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.010)	0.503	+3.47%
Loss Cost	2009.2	0.037 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.540	+3.77%
Loss Cost	2010.1	0.040 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.007; p = 0.006)	0.581	+4.11%
Loss Cost	2010.2	0.039 (CI = +/-0.014; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	0.546	+4.02%
Loss Cost	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.612	+4.49%
Loss Cost	2011.2	0.047 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.007; p = 0.003)	0.626	+4.76%
Loss Cost	2012.1	0.047 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.007; p = 0.004)	0.601	+4.78%
Loss Cost	2012.2	0.048 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.589	+4.92%
Loss Cost	2013.1	0.045 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	0.544	+4.57%
Loss Cost	2013.2	0.045 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.007; p = 0.007)	0.517	+4.58%
Loss Cost	2014.1	0.044 (CI = +/-0.023; p = 0.001)	0.011 (CI = +/-0.008; p = 0.009)	0.484	+4.51%
Loss Cost	2014.2	0.044 (CI = +/-0.026; p = 0.002)	0.011 (CI = +/-0.008; p = 0.011)	0.457	+4.51%
Loss Cost	2015.1	0.038 (CI = +/-0.028; p = 0.011)	0.011 (CI = +/-0.008; p = 0.010)	0.415	+3.85%
Loss Cost	2015.2	0.037 (CI = +/-0.031; p = 0.022)	0.011 (CI = +/-0.008; p = 0.013)	0.393	+3.82%
Loss Cost	2016.1	0.032 (CI = +/-0.034; p = 0.066)	0.011 (CI = +/-0.008; p = 0.014)	0.364	+3.26%
Loss Cost	2016.2	0.033 (CI = +/-0.040; p = 0.096)	0.011 (CI = +/-0.009; p = 0.018)	0.353	+3.34%
Loss Cost	2017.1	0.043 (CI = +/-0.043; p = 0.048)	0.010 (CI = +/-0.008; p = 0.022)	0.417	+4.44%
Severity	2005.1	0.053 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.495)	0.736	+5.47%
Severity	2005.2	0.054 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.478)	0.730	+5.58%
Severity	2006.1	0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.455)	0.727	+5.73%
Severity	2006.2	0.059 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.009; p = 0.369)	0.761	+6.12%
Severity	2007.1	0.063 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.008; p = 0.305)	0.784	+6.46%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.007; p = 0.196)	0.834	+6.98%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.181)	0.831	+7.16%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.145)	0.843	+7.48%
Severity	2009.1	0.075 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.007; p = 0.121)	0.850	+7.77%
Severity	2009.2	0.076 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.843	+7.91%
Severity	2010.1	0.077 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.833	+8.03%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.007; p = 0.131)	0.813	+7.89%
Severity	2011.1	0.077 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.008; p = 0.135)	0.798	+7.98%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.008; p = 0.147)	0.773	+7.86%
Severity	2012.1	0.072 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.008; p = 0.155)	0.743	+7.50%
Severity	2012.2	0.070 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.008; p = 0.167)	0.708	+7.28%
Severity	2013.1	0.064 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.007; p = 0.157)	0.673	+6.62%
Severity	2013.2	0.057 (CI = +/-0.020; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.636	+5.88%
Severity	2014.1	0.054 (CI = +/-0.021; p = 0.000)	0.005 (CI = +/-0.007; p = 0.143)	0.581	+5.57%
Severity	2014.2	0.052 (CI = +/-0.024; p = 0.000)	0.005 (CI = +/-0.007; p = 0.153)	0.526	+5.38%
Severity	2015.1	0.050 (CI = +/-0.026; p = 0.001)	0.005 (CI = +/-0.007; p = 0.162)	0.463	+5.13%
Severity	2015.2	0.042 (CI = +/-0.027; p = 0.005)	0.005 (CI = +/-0.007; p = 0.136)	0.380	+4.30%
Severity	2016.1	0.041 (CI = +/-0.031; p = 0.013)	0.005 (CI = +/-0.007; p = 0.150)	0.331	+4.23%
Severity	2016.2	0.041 (CI = +/-0.036; p = 0.028)	0.005 (CI = +/-0.008; p = 0.167)	0.287	+4.19%
Severity	2017.1	0.052 (CI = +/-0.038; p = 0.012)	0.005 (CI = +/-0.008; p = 0.191)	0.389	+5.30%
Frequency	2005.1	-0.034 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.007; p = 0.118)	0.712	-3.33%
Frequency	2005.2	-0.036 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.008; p = 0.129)	0.732	-3.52%
Frequency	2006.1	-0.039 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.006; p = 0.134)	0.771	-3.78%
Frequency	2006.2	-0.040 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.006; p = 0.147)	0.781	-3.95%
Frequency	2007.1	-0.041 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.006; p = 0.161)	0.779	-4.05%
Frequency	2007.2	-0.042 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.006; p = 0.173)	0.767	-4.09%
Frequency	2008.1	-0.042 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.179)	0.749	-4.08%
Frequency	2008.2	-0.041 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.006; p = 0.182)	0.728	-4.03%
Frequency	2009.1	-0.041 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.186)	0.705	-3.99%
Frequency	2009.2	-0.039 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.007; p = 0.176)	0.675	-3.84%
Frequency	2010.1	-0.037 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.160)	0.641	-3.63%
Frequency	2010.2	-0.037 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.166)	0.611	-3.59%
Frequency	2011.1	-0.033 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.007; p = 0.136)	0.571	-3.24%
Frequency	2011.2	-0.029 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.006; p = 0.108)	0.526	-2.87%
Frequency	2012.1	-0.026 (CI = +/-0.015; p = 0.001)	0.005 (CI = +/-0.006; p = 0.092)	0.474	-2.53%
Frequency	2012.2	-0.022 (CI = +/-0.015; p = 0.006)	0.005 (CI = +/-0.006; p = 0.080)	0.416	-2.20%
Frequency	2013.1	-0.019 (CI = +/-0.016; p = 0.022)	0.005 (CI = +/-0.006; p = 0.076)	0.357	-1.92%
Frequency	2013.2	-0.012 (CI = +/-0.015; p = 0.099)	0.006 (CI = +/-0.005; p = 0.038)	0.313	-1.23%
Frequency	2014.1	-0.010 (CI = +/-0.016; p = 0.206)	0.006 (CI = +/-0.005; p = 0.039)	0.266	-1.00%
Frequency	2014.2	-0.008 (CI = +/-0.018; p = 0.341)	0.006 (CI = +/-0.005; p = 0.044)	0.226	-0.82%
Frequency	2015.1	-0.012 (CI = +/-0.019; p = 0.196)	0.006 (CI = +/-0.005; p = 0.042)	0.279	-1.21%
Frequency	2015.2	-0.005 (CI = +/-0.018; p = 0.598)	0.005 (CI = +/-0.005; p = 0.028)	0.243	-0.46%
Frequency	2016.1	-0.009 (CI = +/-0.020; p = 0.324)	0.006 (CI = +/-0.005; p = 0.023)	0.311	-0.93%
Frequency	2016.2	-0.008 (CI = +/-0.023; p = 0.446)	0.006 (CI = +/-0.005; p = 0.030)	0.273	-0.82%
Frequency	2017.1	-0.008 (CI = +/-0.026; p = 0.508)	0.006 (CI = +/-0.005; p = 0.039)	0.245	-0.82%

Collision

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	0.196	+1.59%
Loss Cost	2005.2	0.015 (CI = +/-0.011; p = 0.008)	0.163	+1.49%
Loss Cost	2006.1	0.013 (CI = +/-0.011; p = 0.019)	0.126	+1.36%
Loss Cost	2006.2	0.015 (CI = +/-0.012; p = 0.012)	0.151	+1.53%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.007)	0.180	+1.72%
Loss Cost	2007.2	0.021 (CI = +/-0.012; p = 0.001)	0.274	+2.13%
Loss Cost	2008.1	0.023 (CI = +/-0.013; p = 0.001)	0.287	+2.28%
Loss Cost	2008.2	0.026 (CI = +/-0.013; p = 0.000)	0.346	+2.60%
Loss Cost	2009.1	0.028 (CI = +/-0.013; p = 0.000)	0.387	+2.88%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.416	+3.14%
Loss Cost	2010.1	0.034 (CI = +/-0.014; p = 0.000)	0.449	+3.43%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.405	+3.32%
Loss Cost	2011.1	0.037 (CI = +/-0.016; p = 0.000)	0.461	+3.73%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.468	+3.97%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.434	+3.96%
Loss Cost	2012.2	0.040 (CI = +/-0.020; p = 0.001)	0.414	+4.06%
Loss Cost	2013.1	0.036 (CI = +/-0.022; p = 0.002)	0.343	+3.70%
Loss Cost	2013.2	0.036 (CI = +/-0.024; p = 0.005)	0.307	+3.69%
Loss Cost	2014.1	0.035 (CI = +/-0.027; p = 0.013)	0.260	+3.60%
Loss Cost	2014.2	0.035 (CI = +/-0.030; p = 0.023)	0.225	+3.60%
Loss Cost	2015.1	0.029 (CI = +/-0.033; p = 0.075)	0.134	+2.97%
Loss Cost	2015.2	0.029 (CI = +/-0.037; p = 0.111)	0.105	+2.97%
Loss Cost	2016.1	0.025 (CI = +/-0.041; p = 0.225)	0.039	+2.48%
Loss Cost	2016.2	0.027 (CI = +/-0.048; p = 0.248)	0.032	+2.70%
Loss Cost	2017.1	0.040 (CI = +/-0.052; p = 0.124)	0.118	+4.05%
Severity	2005.1	0.052 (CI = +/-0.010; p = 0.000)	0.740	+5.33%
Severity	2005.2	0.053 (CI = +/-0.011; p = 0.000)	0.733	+5.43%
Severity	2006.1	0.054 (CI = +/-0.011; p = 0.000)	0.730	+5.56%
Severity	2006.2	0.058 (CI = +/-0.011; p = 0.000)	0.763	+5.92%
Severity	2007.1	0.060 (CI = +/-0.011; p = 0.000)	0.783	+6.24%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	0.830	+6.71%
Severity	2008.1	0.066 (CI = +/-0.011; p = 0.000)	0.827	+6.87%
Severity	2008.2	0.069 (CI = +/-0.011; p = 0.000)	0.836	+7.16%
Severity	2009.1	0.072 (CI = +/-0.012; p = 0.000)	0.841	+7.42%
Severity	2009.2	0.073 (CI = +/-0.013; p = 0.000)	0.833	+7.54%
Severity	2010.1	0.074 (CI = +/-0.013; p = 0.000)	0.822	+7.64%
Severity	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.802	+7.49%
Severity	2011.1	0.073 (CI = +/-0.016; p = 0.000)	0.787	+7.57%
Severity	2011.2	0.072 (CI = +/-0.017; p = 0.000)	0.761	+7.43%
Severity	2012.1	0.068 (CI = +/-0.018; p = 0.000)	0.729	+7.07%
Severity	2012.2	0.066 (CI = +/-0.019; p = 0.000)	0.693	+6.84%
Severity	2013.1	0.060 (CI = +/-0.020; p = 0.000)	0.654	+6.18%
Severity	2013.2	0.053 (CI = +/-0.020; p = 0.000)	0.609	+5.45%
Severity	2014.1	0.050 (CI = +/-0.021; p = 0.000)	0.550	+5.13%
Severity	2014.2	0.048 (CI = +/-0.024; p = 0.000)	0.491	+4.94%
Severity	2015.1	0.046 (CI = +/-0.026; p = 0.002)	0.424	+4.70%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.011)	0.318	+3.89%
Severity	2016.1	0.038 (CI = +/-0.032; p = 0.023)	0.267	+3.85%
Severity	2016.2	0.038 (CI = +/-0.037; p = 0.043)	0.223	+3.88%
Severity	2017.1	0.050 (CI = +/-0.039; p = 0.017)	0.341	+5.12%
Frequency	2005.1	-0.036 (CI = +/-0.008; p = 0.000)	0.699	-3.55%
Frequency	2005.2	-0.038 (CI = +/-0.008; p = 0.000)	0.722	-3.73%
Frequency	2006.1	-0.041 (CI = +/-0.008; p = 0.000)	0.761	-3.98%
Frequency	2006.2	-0.042 (CI = +/-0.008; p = 0.000)	0.773	-4.15%
Frequency	2007.1	-0.043 (CI = +/-0.008; p = 0.000)	0.771	-4.25%
Frequency	2007.2	-0.044 (CI = +/-0.009; p = 0.000)	0.760	-4.30%
Frequency	2008.1	-0.044 (CI = +/-0.009; p = 0.000)	0.742	-4.30%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.719	-4.26%
Frequency	2009.1	-0.043 (CI = +/-0.011; p = 0.000)	0.696	-4.23%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	0.664	-4.10%
Frequency	2010.1	-0.040 (CI = +/-0.012; p = 0.000)	0.626	-3.91%
Frequency	2010.2	-0.040 (CI = +/-0.013; p = 0.000)	0.595	-3.88%
Frequency	2011.1	-0.036 (CI = +/-0.013; p = 0.000)	0.546	-3.56%
Frequency	2011.2	-0.033 (CI = +/-0.014; p = 0.000)	0.489	-3.22%
Frequency	2012.1	-0.029 (CI = +/-0.014; p = 0.000)	0.423	-2.91%
Frequency	2012.2	-0.026 (CI = +/-0.015; p = 0.002)	0.349	-2.60%
Frequency	2013.1	-0.024 (CI = +/-0.016; p = 0.007)	0.276	-2.33%
Frequency	2013.2	-0.017 (CI = +/-0.016; p = 0.037)	0.167	-1.67%
Frequency	2014.1	-0.015 (CI = +/-0.017; p = 0.091)	0.104	-1.45%
Frequency	2014.2	-0.013 (CI = +/-0.019; p = 0.173)	0.054	-1.27%
Frequency	2015.1	-0.017 (CI = +/-0.021; p = 0.107)	0.101	-1.65%
Frequency	2015.2	-0.009 (CI = +/-0.021; p = 0.379)	-0.011	-0.88%
Frequency	2016.1	-0.013 (CI = +/-0.023; p = 0.234)	0.035	-1.32%
Frequency	2016.2	-0.011 (CI = +/-0.026; p = 0.366)	-0.009	-1.13%
Frequency	2017.1	-0.010 (CI = +/-0.030; p = 0.478)	-0.037	-1.02%

Collision

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.020 (CI = +/-0.010; p = 0.001)	0.052 (CI = +/-0.108; p = 0.338)	0.009 (CI = +/-0.009; p = 0.043)	0.256	+1.99%
Loss Cost	2005.2	0.019 (CI = +/-0.011; p = 0.001)	0.058 (CI = +/-0.110; p = 0.292)	0.009 (CI = +/-0.009; p = 0.047)	0.228	+1.88%
Loss Cost	2006.1	0.018 (CI = +/-0.012; p = 0.004)	0.052 (CI = +/-0.113; p = 0.357)	0.009 (CI = +/-0.009; p = 0.055)	0.185	+1.78%
Loss Cost	2006.2	0.019 (CI = +/-0.012; p = 0.003)	0.043 (CI = +/-0.115; p = 0.452)	0.009 (CI = +/-0.009; p = 0.051)	0.208	+1.95%
Loss Cost	2007.1	0.022 (CI = +/-0.012; p = 0.001)	0.057 (CI = +/-0.115; p = 0.317)	0.009 (CI = +/-0.009; p = 0.039)	0.254	+2.21%
Loss Cost	2007.2	0.026 (CI = +/-0.012; p = 0.000)	0.036 (CI = +/-0.108; p = 0.496)	0.009 (CI = +/-0.008; p = 0.023)	0.354	+2.62%
Loss Cost	2008.1	0.028 (CI = +/-0.013; p = 0.000)	0.048 (CI = +/-0.109; p = 0.378)	0.010 (CI = +/-0.008; p = 0.019)	0.380	+2.84%
Loss Cost	2008.2	0.031 (CI = +/-0.013; p = 0.000)	0.032 (CI = +/-0.107; p = 0.540)	0.010 (CI = +/-0.008; p = 0.014)	0.441	+3.17%
Loss Cost	2009.1	0.035 (CI = +/-0.013; p = 0.000)	0.051 (CI = +/-0.105; p = 0.331)	0.010 (CI = +/-0.007; p = 0.008)	0.503	+3.54%
Loss Cost	2009.2	0.037 (CI = +/-0.013; p = 0.000)	0.039 (CI = +/-0.105; p = 0.453)	0.010 (CI = +/-0.007; p = 0.007)	0.533	+3.80%
Loss Cost	2010.1	0.041 (CI = +/-0.013; p = 0.000)	0.057 (CI = +/-0.103; p = 0.264)	0.011 (CI = +/-0.007; p = 0.004)	0.586	+4.20%
Loss Cost	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.106; p = 0.234)	0.011 (CI = +/-0.007; p = 0.005)	0.555	+4.06%
Loss Cost	2011.1	0.045 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.099; p = 0.082)	0.011 (CI = +/-0.007; p = 0.001)	0.648	+4.63%
Loss Cost	2011.2	0.047 (CI = +/-0.015; p = 0.000)	0.080 (CI = +/-0.102; p = 0.119)	0.011 (CI = +/-0.007; p = 0.002)	0.653	+4.82%
Loss Cost	2012.1	0.048 (CI = +/-0.016; p = 0.000)	0.084 (CI = +/-0.107; p = 0.115)	0.012 (CI = +/-0.007; p = 0.002)	0.632	+4.94%
Loss Cost	2012.2	0.049 (CI = +/-0.017; p = 0.000)	0.083 (CI = +/-0.112; p = 0.138)	0.012 (CI = +/-0.007; p = 0.003)	0.616	+4.99%
Loss Cost	2013.1	0.046 (CI = +/-0.019; p = 0.000)	0.073 (CI = +/-0.117; p = 0.202)	0.011 (CI = +/-0.007; p = 0.003)	0.561	+4.73%
Loss Cost	2013.2	0.045 (CI = +/-0.021; p = 0.000)	0.076 (CI = +/-0.123; p = 0.208)	0.011 (CI = +/-0.007; p = 0.004)	0.536	+4.65%
Loss Cost	2014.1	0.046 (CI = +/-0.023; p = 0.001)	0.078 (CI = +/-0.131; p = 0.226)	0.011 (CI = +/-0.008; p = 0.006)	0.501	+4.70%
Loss Cost	2014.2	0.045 (CI = +/-0.026; p = 0.002)	0.082 (CI = +/-0.139; p = 0.230)	0.011 (CI = +/-0.008; p = 0.007)	0.476	+4.58%
Loss Cost	2015.1	0.040 (CI = +/-0.028; p = 0.009)	0.065 (CI = +/-0.144; p = 0.350)	0.011 (CI = +/-0.008; p = 0.008)	0.412	+4.04%
Loss Cost	2015.2	0.038 (CI = +/-0.031; p = 0.021)	0.070 (CI = +/-0.154; p = 0.348)	0.011 (CI = +/-0.008; p = 0.011)	0.391	+3.88%
Loss Cost	2016.1	0.034 (CI = +/-0.036; p = 0.061)	0.058 (CI = +/-0.165; p = 0.462)	0.011 (CI = +/-0.009; p = 0.013)	0.343	+3.44%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.101)	0.059 (CI = +/-0.180; p = 0.484)	0.011 (CI = +/-0.009; p = 0.018)	0.327	+3.38%
Loss Cost	2017.1	0.047 (CI = +/-0.043; p = 0.037)	0.092 (CI = +/-0.177; p = 0.274)	0.011 (CI = +/-0.009; p = 0.016)	0.434	+4.78%
Severity	2005.1	0.053 (CI = +/-0.011; p = 0.000)	-0.018 (CI = +/-0.116; p = 0.758)	0.003 (CI = +/-0.009; p = 0.530)	0.729	+5.45%
Severity	2005.2	0.054 (CI = +/-0.012; p = 0.000)	-0.024 (CI = +/-0.118; p = 0.681)	0.003 (CI = +/-0.009; p = 0.519)	0.723	+5.57%
Severity	2006.1	0.056 (CI = +/-0.012; p = 0.000)	-0.016 (CI = +/-0.121; p = 0.789)	0.003 (CI = +/-0.009; p = 0.488)	0.719	+5.71%
Severity	2006.2	0.059 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.115; p = 0.527)	0.003 (CI = +/-0.009; p = 0.423)	0.757	+6.10%
Severity	2007.1	0.062 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.113; p = 0.748)	0.004 (CI = +/-0.009; p = 0.339)	0.777	+6.44%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	-0.043 (CI = +/-0.101; p = 0.392)	0.004 (CI = +/-0.007; p = 0.244)	0.832	+6.95%
Severity	2008.1	0.069 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.104; p = 0.495)	0.005 (CI = +/-0.008; p = 0.224)	0.828	+7.11%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.101; p = 0.315)	0.005 (CI = +/-0.007; p = 0.190)	0.843	+7.45%
Severity	2009.1	0.074 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.453)	0.005 (CI = +/-0.007; p = 0.157)	0.847	+7.72%
Severity	2009.2	0.076 (CI = +/-0.013; p = 0.000)	-0.045 (CI = +/-0.104; p = 0.384)	0.005 (CI = +/-0.007; p = 0.156)	0.841	+7.88%
Severity	2010.1	0.077 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.108; p = 0.441)	0.005 (CI = +/-0.007; p = 0.158)	0.830	+7.97%
Severity	2010.2	0.076 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.112; p = 0.504)	0.005 (CI = +/-0.008; p = 0.167)	0.808	+7.86%
Severity	2011.1	0.076 (CI = +/-0.016; p = 0.000)	-0.034 (CI = +/-0.118; p = 0.553)	0.005 (CI = +/-0.008; p = 0.172)	0.793	+7.92%
Severity	2011.2	0.075 (CI = +/-0.018; p = 0.000)	-0.031 (CI = +/-0.123; p = 0.607)	0.005 (CI = +/-0.008; p = 0.182)	0.766	+7.83%
Severity	2012.1	0.071 (CI = +/-0.019; p = 0.000)	-0.047 (CI = +/-0.124; p = 0.439)	0.005 (CI = +/-0.008; p = 0.206)	0.738	+7.41%
Severity	2012.2	0.070 (CI = +/-0.020; p = 0.000)	-0.041 (CI = +/-0.130; p = 0.515)	0.005 (CI = +/-0.008; p = 0.215)	0.699	+7.24%
Severity	2013.1	0.063 (CI = +/-0.020; p = 0.000)	-0.069 (CI = +/-0.123; p = 0.253)	0.004 (CI = +/-0.007; p = 0.224)	0.680	+6.46%
Severity	2013.2	0.057 (CI = +/-0.020; p = 0.000)	-0.048 (CI = +/-0.118; p = 0.405)	0.005 (CI = +/-0.007; p = 0.187)	0.631	+5.84%
Severity	2014.1	0.053 (CI = +/-0.022; p = 0.000)	-0.062 (CI = +/-0.122; p = 0.295)	0.004 (CI = +/-0.007; p = 0.205)	0.586	+5.41%
Severity	2014.2	0.052 (CI = +/-0.024; p = 0.000)	-0.059 (CI = +/-0.129; p = 0.343)	0.004 (CI = +/-0.007; p = 0.217)	0.525	+5.32%
Severity	2015.1	0.048 (CI = +/-0.027; p = 0.002)	-0.071 (CI = +/-0.136; p = 0.279)	0.004 (CI = +/-0.007; p = 0.235)	0.473	+4.92%
Severity	2015.2	0.042 (CI = +/-0.028; p = 0.007)	-0.052 (CI = +/-0.137; p = 0.431)	0.005 (CI = +/-0.007; p = 0.195)	0.365	+4.26%
Severity	2016.1	0.040 (CI = +/-0.032; p = 0.019)	-0.057 (CI = +/-0.148; p = 0.416)	0.005 (CI = +/-0.008; p = 0.213)	0.316	+4.05%
Severity	2016.2	0.041 (CI = +/-0.037; p = 0.033)	-0.060 (CI = +/-0.161; p = 0.429)	0.005 (CI = +/-0.008; p = 0.242)	0.267	+4.15%
Severity	2017.1	0.050 (CI = +/-0.040; p = 0.019)	-0.036 (CI = +/-0.166; p = 0.637)	0.004 (CI = +/-0.008; p = 0.251)	0.344	+5.17%
Frequency	2005.1	-0.033 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.083; p = 0.099)	0.006 (CI = +/-0.007; p = 0.073)	0.726	-3.28%
Frequency	2005.2	-0.036 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.080; p = 0.045)	0.006 (CI = +/-0.006; p = 0.070)	0.756	-3.49%
Frequency	2006.1	-0.038 (CI = +/-0.008; p = 0.000)	0.068 (CI = +/-0.078; p = 0.085)	0.005 (CI = +/-0.006; p = 0.080)	0.785	-3.72%
Frequency	2006.2	-0.040 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.076; p = 0.042)	0.005 (CI = +/-0.006; p = 0.078)	0.803	-3.91%
Frequency	2007.1	-0.041 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.078; p = 0.059)	0.005 (CI = +/-0.006; p = 0.089)	0.797	-3.98%
Frequency	2007.2	-0.041 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.080; p = 0.052)	0.005 (CI = +/-0.006; p = 0.095)	0.789	-4.05%
Frequency	2008.1	-0.041 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.083; p = 0.050)	0.005 (CI = +/-0.006; p = 0.095)	0.774	-3.99%
Frequency	2008.2	-0.041 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.086; p = 0.058)	0.005 (CI = +/-0.006; p = 0.101)	0.753	-3.98%
Frequency	2009.1	-0.040 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.088; p = 0.050)	0.005 (CI = +/-0.006; p = 0.096)	0.736	-3.88%
Frequency	2009.2	-0.039 (CI = +/-0.011; p = 0.000)	0.084 (CI = +/-0.091; p = 0.070)	0.005 (CI = +/-0.006; p = 0.098)	0.704	-3.79%
Frequency	2010.1	-0.036 (CI = +/-0.012; p = 0.000)	0.098 (CI = +/-0.090; p = 0.034)	0.006 (CI = +/-0.006; p = 0.071)	0.691	-3.49%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	0.100 (CI = +/-0.094; p = 0.038)	0.006 (CI = +/-0.006; p = 0.077)	0.665	-3.52%
Frequency	2011.1	-0.031 (CI = +/-0.012; p = 0.000)	0.121 (CI = +/-0.087; p = 0.008)	0.006 (CI = +/-0.006; p = 0.037)	0.675	-3.05%
Frequency	2011.2	-0.028 (CI = +/-0.013; p = 0.000)	0.110 (CI = +/-0.087; p = 0.015)	0.006 (CI = +/-0.006; p = 0.033)	0.627	-2.79%
Frequency	2012.1	-0.023 (CI = +/-0.012; p = 0.001)	0.131 (CI = +/-0.080; p = 0.003)	0.007 (CI = +/-0.005; p = 0.013)	0.653	-2.30%
Frequency	2012.2	-0.021 (CI = +/-0.013; p = 0.002)	0.124 (CI = +/-0.081; p = 0.005)	0.007 (CI = +/-0.005; p = 0.013)	0.599	-2.10%
Frequency	2013.1	-0.016 (CI = +/-0.012; p = 0.012)	0.142 (CI = +/-0.076; p = 0.001)	0.007 (CI = +/-0.005; p = 0.005)	0.637	-1.62%
Frequency	2013.2	-0.011 (CI = +/-0.011; p = 0.046)	0.124 (CI = +/-0.065; p = 0.001)	0.007 (CI = +/-0.004; p = 0.002)	0.625	-1.12%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.195)	0.140 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.693	-0.67%
Frequency	2014.2	-0.007 (CI = +/-0.012; p = 0.221)	0.141 (CI = +/-0.064; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.669	-0.70%
Frequency	2015.1	-0.008 (CI = +/-0.013; p = 0.188)	0.136 (CI = +/-0.067; p = 0.001)	0.007 (CI = +/-0.004; p = 0.001)	0.670	-0.84%
Frequency	2015.2	-0.004 (CI = +/-0.012; p = 0.538)	0.121 (CI = +/-0.061; p = 0.001)	0.007 (CI = +/-0.003; p = 0.001)	0.663	-0.36%
Frequency	2016.1	-0.006 (CI = +/-0.014; p = 0.377)	0.115 (CI = +/-0.064; p = 0.002)	0.007 (CI = +/-0.003; p = 0.001)	0.670	-0.58%
Frequency	2016.2	-0.007 (CI = +/-0.016; p = 0.321)	0.119 (CI = +/-0.069; p = 0.003)	0.007 (CI = +/-0.003; p = 0.001)	0.656	-0.74%
Frequency	2017.1	-0.004 (CI = +/-0.018; p = 0.643)	0.128 (CI = +/-0.072; p = 0.003)	0.007 (CI = +/-0.004; p = 0.002)	0.676	-0.38%

Collision

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.010; p = 0.003)	0.037 (CI = +/-0.112; p = 0.505)	0.184	+1.61%
Loss Cost	2005.2	0.015 (CI = +/-0.011; p = 0.008)	0.044 (CI = +/-0.114; p = 0.437)	0.154	+1.49%
Loss Cost	2006.1	0.014 (CI = +/-0.011; p = 0.019)	0.037 (CI = +/-0.117; p = 0.524)	0.111	+1.38%
Loss Cost	2006.2	0.015 (CI = +/-0.012; p = 0.013)	0.028 (CI = +/-0.119; p = 0.632)	0.131	+1.53%
Loss Cost	2007.1	0.017 (CI = +/-0.012; p = 0.007)	0.040 (CI = +/-0.120; p = 0.498)	0.166	+1.74%
Loss Cost	2007.2	0.021 (CI = +/-0.012; p = 0.001)	0.020 (CI = +/-0.115; p = 0.730)	0.252	+2.13%
Loss Cost	2008.1	0.023 (CI = +/-0.013; p = 0.001)	0.029 (CI = +/-0.117; p = 0.621)	0.269	+2.30%
Loss Cost	2008.2	0.026 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.116; p = 0.815)	0.324	+2.60%
Loss Cost	2009.1	0.029 (CI = +/-0.013; p = 0.000)	0.029 (CI = +/-0.117; p = 0.618)	0.370	+2.90%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.118; p = 0.764)	0.396	+3.14%
Loss Cost	2010.1	0.034 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.119; p = 0.580)	0.434	+3.46%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.039 (CI = +/-0.123; p = 0.523)	0.391	+3.32%
Loss Cost	2011.1	0.037 (CI = +/-0.016; p = 0.000)	0.059 (CI = +/-0.120; p = 0.321)	0.462	+3.79%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.052 (CI = +/-0.125; p = 0.398)	0.462	+3.97%
Loss Cost	2012.1	0.039 (CI = +/-0.019; p = 0.000)	0.054 (CI = +/-0.131; p = 0.404)	0.427	+4.02%
Loss Cost	2012.2	0.040 (CI = +/-0.021; p = 0.001)	0.052 (CI = +/-0.137; p = 0.439)	0.403	+4.06%
Loss Cost	2013.1	0.037 (CI = +/-0.022; p = 0.003)	0.040 (CI = +/-0.142; p = 0.558)	0.322	+3.75%
Loss Cost	2013.2	0.036 (CI = +/-0.025; p = 0.006)	0.043 (CI = +/-0.150; p = 0.558)	0.282	+3.69%
Loss Cost	2014.1	0.036 (CI = +/-0.028; p = 0.013)	0.042 (CI = +/-0.159; p = 0.587)	0.231	+3.67%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.026)	0.044 (CI = +/-0.168; p = 0.590)	0.192	+3.60%
Loss Cost	2015.1	0.030 (CI = +/-0.034; p = 0.081)	0.026 (CI = +/-0.176; p = 0.760)	0.082	+3.01%
Loss Cost	2015.2	0.029 (CI = +/-0.038; p = 0.123)	0.027 (CI = +/-0.188; p = 0.764)	0.047	+2.97%
Loss Cost	2016.1	0.025 (CI = +/-0.044; p = 0.239)	0.014 (CI = +/-0.201; p = 0.880)	-0.033	+2.52%
Loss Cost	2016.2	0.027 (CI = +/-0.050; p = 0.268)	0.010 (CI = +/-0.217; p = 0.924)	-0.048	+2.70%
Loss Cost	2017.1	0.041 (CI = +/-0.055; p = 0.128)	0.046 (CI = +/-0.222; p = 0.659)	0.056	+4.19%
Severity	2005.1	0.052 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.114; p = 0.691)	0.734	+5.32%
Severity	2005.2	0.053 (CI = +/-0.011; p = 0.000)	-0.029 (CI = +/-0.116; p = 0.618)	0.728	+5.43%
Severity	2006.1	0.054 (CI = +/-0.011; p = 0.000)	-0.022 (CI = +/-0.119; p = 0.713)	0.723	+5.55%
Severity	2006.2	0.058 (CI = +/-0.011; p = 0.000)	-0.042 (CI = +/-0.114; p = 0.456)	0.759	+5.92%
Severity	2007.1	0.060 (CI = +/-0.011; p = 0.000)	-0.026 (CI = +/-0.112; p = 0.646)	0.777	+6.22%
Severity	2007.2	0.065 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.101; p = 0.312)	0.830	+6.71%
Severity	2008.1	0.066 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.103; p = 0.390)	0.825	+6.84%
Severity	2008.2	0.069 (CI = +/-0.011; p = 0.000)	-0.059 (CI = +/-0.101; p = 0.239)	0.839	+7.16%
Severity	2009.1	0.071 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.102; p = 0.340)	0.841	+7.39%
Severity	2009.2	0.073 (CI = +/-0.013; p = 0.000)	-0.055 (CI = +/-0.105; p = 0.288)	0.834	+7.54%
Severity	2010.1	0.073 (CI = +/-0.014; p = 0.000)	-0.053 (CI = +/-0.109; p = 0.327)	0.822	+7.60%
Severity	2010.2	0.072 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.113; p = 0.385)	0.800	+7.49%
Severity	2011.1	0.073 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.118; p = 0.418)	0.784	+7.52%
Severity	2011.2	0.072 (CI = +/-0.017; p = 0.000)	-0.044 (CI = +/-0.123; p = 0.471)	0.756	+7.43%
Severity	2012.1	0.068 (CI = +/-0.018; p = 0.000)	-0.060 (CI = +/-0.124; p = 0.325)	0.730	+7.00%
Severity	2012.2	0.066 (CI = +/-0.019; p = 0.000)	-0.054 (CI = +/-0.129; p = 0.392)	0.690	+6.84%
Severity	2013.1	0.059 (CI = +/-0.019; p = 0.000)	-0.082 (CI = +/-0.122; p = 0.177)	0.670	+6.07%
Severity	2013.2	0.053 (CI = +/-0.020; p = 0.000)	-0.061 (CI = +/-0.119; p = 0.292)	0.612	+5.45%
Severity	2014.1	0.049 (CI = +/-0.021; p = 0.000)	-0.076 (CI = +/-0.122; p = 0.205)	0.568	+5.01%
Severity	2014.2	0.048 (CI = +/-0.024; p = 0.000)	-0.074 (CI = +/-0.129; p = 0.241)	0.505	+4.94%
Severity	2015.1	0.044 (CI = +/-0.026; p = 0.002)	-0.086 (CI = +/-0.135; p = 0.193)	0.454	+4.53%
Severity	2015.2	0.038 (CI = +/-0.028; p = 0.011)	-0.069 (CI = +/-0.137; p = 0.300)	0.325	+3.89%
Severity	2016.1	0.036 (CI = +/-0.032; p = 0.030)	-0.075 (CI = +/-0.148; p = 0.294)	0.277	+3.67%
Severity	2016.2	0.038 (CI = +/-0.037; p = 0.044)	-0.080 (CI = +/-0.159; p = 0.295)	0.234	+3.88%
Severity	2017.1	0.048 (CI = +/-0.041; p = 0.024)	-0.054 (CI = +/-0.164; p = 0.480)	0.314	+4.94%
Frequency	2005.1	-0.036 (CI = +/-0.008; p = 0.000)	0.060 (CI = +/-0.085; p = 0.164)	0.707	-3.52%
Frequency	2005.2	-0.038 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.082; p = 0.081)	0.738	-3.73%
Frequency	2006.1	-0.040 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.080; p = 0.143)	0.770	-3.96%
Frequency	2006.2	-0.042 (CI = +/-0.008; p = 0.000)	0.070 (CI = +/-0.078; p = 0.075)	0.789	-4.15%
Frequency	2007.1	-0.043 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.080; p = 0.103)	0.784	-4.22%
Frequency	2007.2	-0.044 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.082; p = 0.089)	0.775	-4.30%
Frequency	2008.1	-0.043 (CI = +/-0.009; p = 0.000)	0.073 (CI = +/-0.085; p = 0.089)	0.759	-4.26%
Frequency	2008.2	-0.044 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.088; p = 0.099)	0.737	-4.26%
Frequency	2009.1	-0.043 (CI = +/-0.010; p = 0.000)	0.077 (CI = +/-0.090; p = 0.091)	0.717	-4.18%
Frequency	2009.2	-0.042 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.093; p = 0.120)	0.682	-4.10%
Frequency	2010.1	-0.039 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.093; p = 0.071)	0.659	-3.85%
Frequency	2010.2	-0.040 (CI = +/-0.012; p = 0.000)	0.087 (CI = +/-0.097; p = 0.076)	0.631	-3.88%
Frequency	2011.1	-0.035 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.093; p = 0.026)	0.620	-3.47%
Frequency	2011.2	-0.033 (CI = +/-0.013; p = 0.000)	0.095 (CI = +/-0.093; p = 0.046)	0.556	-3.22%
Frequency	2012.1	-0.028 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.089; p = 0.015)	0.547	-2.79%
Frequency	2012.2	-0.026 (CI = +/-0.014; p = 0.001)	0.106 (CI = +/-0.092; p = 0.026)	0.471	-2.60%
Frequency	2013.1	-0.022 (CI = +/-0.014; p = 0.004)	0.122 (CI = +/-0.090; p = 0.010)	0.465	-2.18%
Frequency	2013.2	-0.017 (CI = +/-0.014; p = 0.020)	0.104 (CI = +/-0.084; p = 0.018)	0.362	-1.67%
Frequency	2014.1	-0.013 (CI = +/-0.014; p = 0.078)	0.118 (CI = +/-0.083; p = 0.008)	0.377	-1.28%
Frequency	2014.2	-0.013 (CI = +/-0.016; p = 0.111)	0.118 (CI = +/-0.088; p = 0.012)	0.329	-1.27%
Frequency	2015.1	-0.015 (CI = +/-0.018; p = 0.106)	0.112 (CI = +/-0.094; p = 0.022)	0.331	-1.45%
Frequency	2015.2	-0.009 (CI = +/-0.019; p = 0.323)	0.096 (CI = +/-0.091; p = 0.041)	0.206	-0.88%
Frequency	2016.1	-0.011 (CI = +/-0.021; p = 0.273)	0.089 (CI = +/-0.097; p = 0.069)	0.202	-1.11%
Frequency	2016.2	-0.011 (CI = +/-0.024; p = 0.327)	0.090 (CI = +/-0.105; p = 0.088)	0.151	-1.13%
Frequency	2017.1	-0.007 (CI = +/-0.028; p = 0.584)	0.100 (CI = +/-0.113; p = 0.076)	0.161	-0.71%

Collision

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.079)	0.008 (CI = +/-0.008; p = 0.068)	0.182 (CI = +/-0.182; p = 0.050)	0.318	+1.14%
Loss Cost	2005.2	0.009 (CI = +/-0.013; p = 0.161)	0.007 (CI = +/-0.008; p = 0.078)	0.194 (CI = +/-0.185; p = 0.040)	0.299	+0.95%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.323)	0.007 (CI = +/-0.008; p = 0.090)	0.211 (CI = +/-0.186; p = 0.027)	0.282	+0.69%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.227)	0.007 (CI = +/-0.008; p = 0.082)	0.198 (CI = +/-0.189; p = 0.041)	0.297	+0.90%
Loss Cost	2007.1	0.011 (CI = +/-0.016; p = 0.150)	0.008 (CI = +/-0.008; p = 0.072)	0.183 (CI = +/-0.192; p = 0.060)	0.315	+1.14%
Loss Cost	2007.2	0.017 (CI = +/-0.015; p = 0.031)	0.008 (CI = +/-0.008; p = 0.039)	0.149 (CI = +/-0.181; p = 0.104)	0.402	+1.73%
Loss Cost	2008.1	0.019 (CI = +/-0.017; p = 0.025)	0.008 (CI = +/-0.008; p = 0.036)	0.137 (CI = +/-0.185; p = 0.141)	0.411	+1.94%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.008)	0.009 (CI = +/-0.008; p = 0.024)	0.110 (CI = +/-0.183; p = 0.226)	0.464	+2.42%
Loss Cost	2009.1	0.028 (CI = +/-0.018; p = 0.003)	0.009 (CI = +/-0.008; p = 0.017)	0.086 (CI = +/-0.182; p = 0.338)	0.503	+2.86%
Loss Cost	2009.2	0.032 (CI = +/-0.019; p = 0.002)	0.010 (CI = +/-0.007; p = 0.013)	0.064 (CI = +/-0.184; p = 0.476)	0.532	+3.29%
Loss Cost	2010.1	0.037 (CI = +/-0.020; p = 0.001)	0.010 (CI = +/-0.007; p = 0.009)	0.039 (CI = +/-0.183; p = 0.666)	0.567	+3.80%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.007; p = 0.011)	0.048 (CI = +/-0.191; p = 0.606)	0.532	+3.61%
Loss Cost	2011.1	0.043 (CI = +/-0.022; p = 0.001)	0.010 (CI = +/-0.007; p = 0.006)	0.012 (CI = +/-0.186; p = 0.893)	0.595	+4.37%
Loss Cost	2011.2	0.047 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	-0.010 (CI = +/-0.190; p = 0.917)	0.609	+4.86%
Loss Cost	2012.1	0.048 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.006)	-0.012 (CI = +/-0.201; p = 0.905)	0.582	+4.90%
Loss Cost	2012.2	0.051 (CI = +/-0.029; p = 0.002)	0.011 (CI = +/-0.007; p = 0.007)	-0.023 (CI = +/-0.212; p = 0.821)	0.568	+5.18%
Loss Cost	2013.1	0.044 (CI = +/-0.032; p = 0.010)	0.011 (CI = +/-0.008; p = 0.009)	0.003 (CI = +/-0.220; p = 0.980)	0.519	+4.54%
Loss Cost	2013.2	0.045 (CI = +/-0.036; p = 0.020)	0.011 (CI = +/-0.008; p = 0.011)	0.002 (CI = +/-0.235; p = 0.986)	0.489	+4.56%
Loss Cost	2014.1	0.043 (CI = +/-0.042; p = 0.044)	0.011 (CI = +/-0.008; p = 0.015)	0.008 (CI = +/-0.253; p = 0.946)	0.451	+4.39%
Loss Cost	2014.2	0.043 (CI = +/-0.048; p = 0.076)	0.011 (CI = +/-0.009; p = 0.019)	0.009 (CI = +/-0.273; p = 0.947)	0.421	+4.38%
Loss Cost	2015.1	0.029 (CI = +/-0.052; p = 0.260)	0.010 (CI = +/-0.008; p = 0.022)	0.059 (CI = +/-0.280; p = 0.657)	0.382	+2.90%
Loss Cost	2015.2	0.026 (CI = +/-0.061; p = 0.372)	0.010 (CI = +/-0.009; p = 0.028)	0.068 (CI = +/-0.306; p = 0.642)	0.357	+2.64%
Loss Cost	2016.1	0.011 (CI = +/-0.069; p = 0.731)	0.010 (CI = +/-0.009; p = 0.033)	0.115 (CI = +/-0.323; p = 0.455)	0.344	+1.12%
Loss Cost	2016.2	0.009 (CI = +/-0.082; p = 0.814)	0.010 (CI = +/-0.009; p = 0.042)	0.121 (CI = +/-0.358; p = 0.473)	0.328	+0.90%
Loss Cost	2017.1	0.029 (CI = +/-0.093; p = 0.498)	0.010 (CI = +/-0.009; p = 0.043)	0.066 (CI = +/-0.378; p = 0.704)	0.368	+2.97%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.009; p = 0.529)	0.048 (CI = +/-0.203; p = 0.634)	0.730	+5.24%
Severity	2005.2	0.052 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.009; p = 0.510)	0.039 (CI = +/-0.207; p = 0.704)	0.723	+5.39%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.009; p = 0.481)	0.027 (CI = +/-0.211; p = 0.796)	0.719	+5.59%
Severity	2006.2	0.060 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.376)	-0.006 (CI = +/-0.203; p = 0.951)	0.754	+6.15%
Severity	2007.1	0.065 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.008; p = 0.295)	-0.036 (CI = +/-0.197; p = 0.713)	0.777	+6.67%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.162)	-0.080 (CI = +/-0.176; p = 0.357)	0.833	+7.47%
Severity	2008.1	0.075 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.138)	-0.098 (CI = +/-0.178; p = 0.269)	0.833	+7.79%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.091)	-0.128 (CI = +/-0.172; p = 0.139)	0.850	+8.36%
Severity	2009.1	0.085 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.059)	-0.156 (CI = +/-0.167; p = 0.067)	0.863	+8.92%
Severity	2009.2	0.089 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.173 (CI = +/-0.170; p = 0.046)	0.861	+9.27%
Severity	2010.1	0.092 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.007; p = 0.043)	-0.190 (CI = +/-0.174; p = 0.034)	0.856	+9.62%
Severity	2010.2	0.091 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.186 (CI = +/-0.182; p = 0.045)	0.837	+9.55%
Severity	2011.1	0.095 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.045)	-0.203 (CI = +/-0.187; p = 0.035)	0.829	+9.92%
Severity	2011.2	0.095 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.204 (CI = +/-0.197; p = 0.044)	0.805	+9.94%
Severity	2012.1	0.091 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.008; p = 0.062)	-0.187 (CI = +/-0.206; p = 0.072)	0.772	+9.54%
Severity	2012.2	0.090 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.008; p = 0.073)	-0.181 (CI = +/-0.218; p = 0.098)	0.735	+9.39%
Severity	2013.1	0.080 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.008; p = 0.086)	-0.142 (CI = +/-0.218; p = 0.189)	0.688	+8.38%
Severity	2013.2	0.069 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.007; p = 0.097)	-0.095 (CI = +/-0.215; p = 0.362)	0.634	+7.15%
Severity	2014.1	0.065 (CI = +/-0.038; p = 0.002)	0.006 (CI = +/-0.007; p = 0.116)	-0.078 (CI = +/-0.229; p = 0.479)	0.569	+6.68%
Severity	2014.2	0.063 (CI = +/-0.043; p = 0.008)	0.006 (CI = +/-0.008; p = 0.134)	-0.070 (CI = +/-0.247; p = 0.553)	0.507	+6.45%
Severity	2015.1	0.059 (CI = +/-0.050; p = 0.024)	0.006 (CI = +/-0.008; p = 0.155)	-0.058 (CI = +/-0.267; p = 0.649)	0.434	+6.08%
Severity	2015.2	0.043 (CI = +/-0.054; p = 0.112)	0.005 (CI = +/-0.008; p = 0.170)	-0.003 (CI = +/-0.271; p = 0.981)	0.333	+4.36%
Severity	2016.1	0.041 (CI = +/-0.064; p = 0.184)	0.005 (CI = +/-0.008; p = 0.191)	0.002 (CI = +/-0.299; p = 0.990)	0.275	+4.20%
Severity	2016.2	0.040 (CI = +/-0.076; p = 0.267)	0.005 (CI = +/-0.009; p = 0.213)	0.005 (CI = +/-0.331; p = 0.976)	0.222	+4.10%
Severity	2017.1	0.065 (CI = +/-0.082; p = 0.109)	0.005 (CI = +/-0.008; p = 0.191)	-0.062 (CI = +/-0.336; p = 0.690)	0.339	+6.70%
Frequency	2005.1	-0.040 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.148)	0.134 (CI = +/-0.145; p = 0.069)	0.731	-3.90%
Frequency	2005.2	-0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.167)	0.155 (CI = +/-0.140; p = 0.030)	0.761	-4.21%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.178)	0.184 (CI = +/-0.126; p = 0.006)	0.814	-4.63%
Frequency	2006.2	-0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.201)	0.204 (CI = +/-0.121; p = 0.002)	0.837	-4.95%
Frequency	2007.1	-0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.230)	0.219 (CI = +/-0.119; p = 0.001)	0.844	-5.18%
Frequency	2007.2	-0.055 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.229 (CI = +/-0.121; p = 0.001)	0.841	-5.34%
Frequency	2008.1	-0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.284)	0.235 (CI = +/-0.125; p = 0.001)	0.831	-5.43%
Frequency	2008.2	-0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.302)	0.238 (CI = +/-0.129; p = 0.001)	0.815	-5.48%
Frequency	2009.1	-0.057 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.325)	0.242 (CI = +/-0.134; p = 0.001)	0.800	-5.56%
Frequency	2009.2	-0.056 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.321)	0.238 (CI = +/-0.139; p = 0.002)	0.774	-5.47%
Frequency	2010.1	-0.055 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.304)	0.228 (CI = +/-0.143; p = 0.003)	0.742	-5.31%
Frequency	2010.2	-0.056 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.006; p = 0.330)	0.235 (CI = +/-0.149; p = 0.004)	0.722	-5.43%
Frequency	2011.1	-0.052 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.006; p = 0.280)	0.215 (CI = +/-0.151; p = 0.007)	0.679	-5.05%
Frequency	2011.2	-0.047 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.006; p = 0.231)	0.194 (CI = +/-0.153; p = 0.016)	0.626	-4.62%
Frequency	2012.1	-0.043 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.006; p = 0.200)	0.176 (CI = +/-0.158; p = 0.031)	0.565	-4.24%
Frequency	2012.2	-0.039 (CI = +/-0.023; p = 0.002)	0.004 (CI = +/-0.006; p = 0.177)	0.158 (CI = +/-0.163; p = 0.057)	0.495	-3.85%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.008)	0.004 (CI = +/-0.006; p = 0.168)	0.144 (CI = +/-0.172; p = 0.094)	0.422	-3.54%
Frequency	2013.2	-0.024 (CI = +/-0.025; p = 0.051)	0.005 (CI = +/-0.005; p = 0.085)	0.097 (CI = +/-0.159; p = 0.213)	0.338	-2.42%
Frequency	2014.1	-0.022 (CI = +/-0.028; p = 0.119)	0.005 (CI = +/-0.005; p = 0.087)	0.086 (CI = +/-0.169; p = 0.295)	0.273	-2.14%
Frequency	2014.2	-0.020 (CI = +/-0.032; p = 0.209)	0.005 (CI = +/-0.005; p = 0.093)	0.079 (CI = +/-0.183; p = 0.371)	0.219	-1.95%
Frequency	2015.1	-0.030 (CI = +/-0.034; p = 0.077)	0.004 (CI = +/-0.006; p = 0.104)	0.117 (CI = +/-0.184; p = 0.193)	0.318	-3.00%
Frequency	2015.2	-0.017 (CI = +/-0.035; p = 0.331)	0.005 (CI = +/-0.005; p = 0.064)	0.071 (CI = +/-0.178; p = 0.408)	0.228	-1.64%
Frequency	2016.1	-0.030 (CI = +/-0.037; p = 0.107)	0.005 (CI = +/-0.005; p = 0.061)	0.113 (CI = +/-0.176; p = 0.188)	0.359	-2.96%
Frequency	2016.2	-0.031 (CI = +/-0.044; p = 0.151)	0.005 (CI = +/-0.005; p = 0.074)	0.116 (CI = +/-0.195; p = 0.216)	0.314	-3.07%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.164)	0.005 (CI = +/-0.005; p = 0.088)	0.128 (CI = +/-0.216; p = 0.214)	0.294	-3.50%

Collision

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.012; p = 0.230)	0.197 (CI = +/-0.188; p = 0.040)	0.268	+0.75%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.397)	0.211 (CI = +/-0.190; p = 0.030)	0.251	+0.55%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.664)	0.228 (CI = +/-0.190; p = 0.020)	0.237	+0.29%
Loss Cost	2006.2	0.005 (CI = +/-0.014; p = 0.523)	0.217 (CI = +/-0.194; p = 0.029)	0.248	+0.46%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.394)	0.205 (CI = +/-0.197; p = 0.042)	0.261	+0.65%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.134)	0.175 (CI = +/-0.190; p = 0.070)	0.328	+1.16%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.116)	0.166 (CI = +/-0.195; p = 0.092)	0.333	+1.31%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.053)	0.143 (CI = +/-0.195; p = 0.142)	0.373	+1.71%
Loss Cost	2009.1	0.020 (CI = +/-0.018; p = 0.029)	0.124 (CI = +/-0.197; p = 0.206)	0.401	+2.06%
Loss Cost	2009.2	0.024 (CI = +/-0.019; p = 0.019)	0.107 (CI = +/-0.200; p = 0.282)	0.421	+2.39%
Loss Cost	2010.1	0.027 (CI = +/-0.021; p = 0.011)	0.087 (CI = +/-0.204; p = 0.387)	0.445	+2.78%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.031)	0.100 (CI = +/-0.210; p = 0.338)	0.404	+2.53%
Loss Cost	2011.1	0.031 (CI = +/-0.024; p = 0.013)	0.071 (CI = +/-0.211; p = 0.493)	0.449	+3.13%
Loss Cost	2011.2	0.034 (CI = +/-0.026; p = 0.012)	0.056 (CI = +/-0.219; p = 0.601)	0.451	+3.46%
Loss Cost	2012.1	0.033 (CI = +/-0.029; p = 0.026)	0.060 (CI = +/-0.230; p = 0.595)	0.415	+3.38%
Loss Cost	2012.2	0.034 (CI = +/-0.032; p = 0.038)	0.055 (CI = +/-0.242; p = 0.641)	0.391	+3.49%
Loss Cost	2013.1	0.027 (CI = +/-0.035; p = 0.121)	0.085 (CI = +/-0.249; p = 0.485)	0.327	+2.75%
Loss Cost	2013.2	0.026 (CI = +/-0.040; p = 0.190)	0.091 (CI = +/-0.265; p = 0.480)	0.289	+2.59%
Loss Cost	2014.1	0.022 (CI = +/-0.045; p = 0.310)	0.104 (CI = +/-0.282; p = 0.448)	0.244	+2.25%
Loss Cost	2014.2	0.020 (CI = +/-0.051; p = 0.419)	0.112 (CI = +/-0.303; p = 0.445)	0.207	+2.03%
Loss Cost	2015.1	0.005 (CI = +/-0.056; p = 0.863)	0.165 (CI = +/-0.310; p = 0.273)	0.150	+0.47%
Loss Cost	2015.2	0.000 (CI = +/-0.066; p = 0.997)	0.180 (CI = +/-0.336; p = 0.269)	0.124	+0.01%
Loss Cost	2016.1	-0.016 (CI = +/-0.074; p = 0.647)	0.231 (CI = +/-0.355; p = 0.183)	0.102	-1.61%
Loss Cost	2016.2	-0.020 (CI = +/-0.089; p = 0.635)	0.241 (CI = +/-0.391; p = 0.204)	0.089	-1.96%
Loss Cost	2017.1	0.000 (CI = +/-0.103; p = 0.999)	0.188 (CI = +/-0.420; p = 0.345)	0.116	-0.01%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.200; p = 0.589)	0.735	+5.09%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.205; p = 0.651)	0.727	+5.22%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.208; p = 0.735)	0.723	+5.39%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.201; p = 0.966)	0.755	+5.90%
Severity	2007.1	0.062 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.196; p = 0.814)	0.776	+6.36%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.177; p = 0.468)	0.827	+7.08%
Severity	2008.1	0.071 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.180; p = 0.378)	0.825	+7.35%
Severity	2008.2	0.075 (CI = +/-0.016; p = 0.000)	-0.105 (CI = +/-0.176; p = 0.232)	0.839	+7.84%
Severity	2009.1	0.080 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.173; p = 0.138)	0.849	+8.31%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.177; p = 0.110)	0.843	+8.59%
Severity	2010.1	0.085 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.182; p = 0.091)	0.836	+8.86%
Severity	2010.2	0.084 (CI = +/-0.020; p = 0.000)	-0.150 (CI = +/-0.189; p = 0.116)	0.814	+8.73%
Severity	2011.1	0.086 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.196; p = 0.101)	0.802	+9.00%
Severity	2011.2	0.086 (CI = +/-0.024; p = 0.000)	-0.159 (CI = +/-0.205; p = 0.123)	0.776	+8.94%
Severity	2012.1	0.081 (CI = +/-0.027; p = 0.000)	-0.140 (CI = +/-0.212; p = 0.184)	0.740	+8.49%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	-0.131 (CI = +/-0.223; p = 0.235)	0.700	+8.26%
Severity	2013.1	0.070 (CI = +/-0.031; p = 0.000)	-0.091 (CI = +/-0.222; p = 0.401)	0.650	+7.23%
Severity	2013.2	0.058 (CI = +/-0.032; p = 0.001)	-0.045 (CI = +/-0.217; p = 0.668)	0.591	+6.01%
Severity	2014.1	0.053 (CI = +/-0.036; p = 0.007)	-0.025 (CI = +/-0.228; p = 0.817)	0.525	+5.47%
Severity	2014.2	0.050 (CI = +/-0.041; p = 0.021)	-0.014 (CI = +/-0.245; p = 0.904)	0.460	+5.14%
Severity	2015.1	0.046 (CI = +/-0.048; p = 0.059)	0.001 (CI = +/-0.263; p = 0.992)	0.386	+4.68%
Severity	2015.2	0.029 (CI = +/-0.052; p = 0.247)	0.056 (CI = +/-0.265; p = 0.659)	0.280	+2.96%
Severity	2016.1	0.027 (CI = +/-0.061; p = 0.363)	0.064 (CI = +/-0.290; p = 0.644)	0.224	+2.70%
Severity	2016.2	0.025 (CI = +/-0.073; p = 0.471)	0.069 (CI = +/-0.320; p = 0.649)	0.173	+2.51%
Severity	2017.1	0.049 (CI = +/-0.081; p = 0.207)	0.004 (CI = +/-0.329; p = 0.982)	0.281	+5.04%
Frequency	2005.1	-0.042 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.147; p = 0.055)	0.722	-4.13%
Frequency	2005.2	-0.045 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.141; p = 0.023)	0.754	-4.43%
Frequency	2006.1	-0.050 (CI = +/-0.009; p = 0.000)	0.193 (CI = +/-0.127; p = 0.004)	0.809	-4.84%
Frequency	2006.2	-0.053 (CI = +/-0.009; p = 0.000)	0.213 (CI = +/-0.121; p = 0.001)	0.833	-5.14%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.228 (CI = +/-0.119; p = 0.000)	0.842	-5.37%
Frequency	2007.2	-0.057 (CI = +/-0.010; p = 0.000)	0.238 (CI = +/-0.121; p = 0.000)	0.839	-5.52%
Frequency	2008.1	-0.058 (CI = +/-0.010; p = 0.000)	0.245 (CI = +/-0.124; p = 0.000)	0.829	-5.63%
Frequency	2008.2	-0.059 (CI = +/-0.011; p = 0.000)	0.248 (CI = +/-0.127; p = 0.000)	0.815	-5.68%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.253 (CI = +/-0.131; p = 0.001)	0.800	-5.77%
Frequency	2009.2	-0.059 (CI = +/-0.013; p = 0.000)	0.250 (CI = +/-0.136; p = 0.001)	0.774	-5.71%
Frequency	2010.1	-0.057 (CI = +/-0.014; p = 0.000)	0.242 (CI = +/-0.141; p = 0.002)	0.741	-5.58%
Frequency	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.249 (CI = +/-0.146; p = 0.002)	0.722	-5.71%
Frequency	2011.1	-0.055 (CI = +/-0.017; p = 0.000)	0.233 (CI = +/-0.148; p = 0.004)	0.675	-5.39%
Frequency	2011.2	-0.052 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.151; p = 0.007)	0.618	-5.03%
Frequency	2012.1	-0.048 (CI = +/-0.019; p = 0.000)	0.200 (CI = +/-0.155; p = 0.014)	0.549	-4.71%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	0.186 (CI = +/-0.161; p = 0.026)	0.470	-4.41%
Frequency	2013.1	-0.043 (CI = +/-0.024; p = 0.001)	0.176 (CI = +/-0.169; p = 0.043)	0.389	-4.18%
Frequency	2013.2	-0.033 (CI = +/-0.024; p = 0.010)	0.136 (CI = +/-0.161; p = 0.093)	0.252	-3.22%
Frequency	2014.1	-0.031 (CI = +/-0.027; p = 0.029)	0.129 (CI = +/-0.172; p = 0.131)	0.174	-3.05%
Frequency	2014.2	-0.030 (CI = +/-0.031; p = 0.059)	0.126 (CI = +/-0.185; p = 0.167)	0.111	-2.96%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.020)	0.164 (CI = +/-0.185; p = 0.078)	0.226	-4.02%
Frequency	2015.2	-0.029 (CI = +/-0.036; p = 0.107)	0.125 (CI = +/-0.185; p = 0.171)	0.057	-2.86%
Frequency	2016.1	-0.043 (CI = +/-0.039; p = 0.033)	0.167 (CI = +/-0.185; p = 0.072)	0.197	-4.19%
Frequency	2016.2	-0.045 (CI = +/-0.046; p = 0.057)	0.173 (CI = +/-0.204; p = 0.090)	0.149	-4.37%
Frequency	2017.1	-0.049 (CI = +/-0.055; p = 0.075)	0.185 (CI = +/-0.225; p = 0.098)	0.128	-4.81%

Collision

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.011 (CI = +/-0.013; p = 0.079)	0.008 (CI = +/-0.008; p = 0.068)	0.182 (CI = +/-0.182; p = 0.050)	0.318	+1.14%
Loss Cost	2005.2	0.009 (CI = +/-0.013; p = 0.161)	0.007 (CI = +/-0.008; p = 0.078)	0.194 (CI = +/-0.185; p = 0.040)	0.299	+0.95%
Loss Cost	2006.1	0.007 (CI = +/-0.014; p = 0.323)	0.007 (CI = +/-0.008; p = 0.090)	0.211 (CI = +/-0.186; p = 0.027)	0.282	+0.69%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.227)	0.007 (CI = +/-0.008; p = 0.082)	0.198 (CI = +/-0.189; p = 0.041)	0.297	+0.90%
Loss Cost	2007.1	0.011 (CI = +/-0.016; p = 0.150)	0.008 (CI = +/-0.008; p = 0.072)	0.183 (CI = +/-0.192; p = 0.060)	0.315	+1.14%
Loss Cost	2007.2	0.017 (CI = +/-0.015; p = 0.031)	0.008 (CI = +/-0.008; p = 0.039)	0.149 (CI = +/-0.181; p = 0.104)	0.402	+1.73%
Loss Cost	2008.1	0.019 (CI = +/-0.017; p = 0.025)	0.008 (CI = +/-0.008; p = 0.036)	0.137 (CI = +/-0.185; p = 0.141)	0.411	+1.94%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.008)	0.009 (CI = +/-0.008; p = 0.024)	0.110 (CI = +/-0.183; p = 0.226)	0.464	+2.42%
Loss Cost	2009.1	0.028 (CI = +/-0.018; p = 0.003)	0.009 (CI = +/-0.008; p = 0.017)	0.086 (CI = +/-0.182; p = 0.338)	0.503	+2.86%
Loss Cost	2009.2	0.032 (CI = +/-0.019; p = 0.002)	0.010 (CI = +/-0.007; p = 0.013)	0.064 (CI = +/-0.184; p = 0.476)	0.532	+3.29%
Loss Cost	2010.1	0.037 (CI = +/-0.020; p = 0.001)	0.010 (CI = +/-0.007; p = 0.009)	0.039 (CI = +/-0.183; p = 0.666)	0.567	+3.80%
Loss Cost	2010.2	0.035 (CI = +/-0.021; p = 0.002)	0.010 (CI = +/-0.007; p = 0.011)	0.048 (CI = +/-0.191; p = 0.606)	0.532	+3.61%
Loss Cost	2011.1	0.043 (CI = +/-0.022; p = 0.001)	0.010 (CI = +/-0.007; p = 0.006)	0.012 (CI = +/-0.186; p = 0.893)	0.595	+4.37%
Loss Cost	2011.2	0.047 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.007; p = 0.005)	-0.010 (CI = +/-0.190; p = 0.917)	0.609	+4.86%
Loss Cost	2012.1	0.048 (CI = +/-0.026; p = 0.001)	0.011 (CI = +/-0.007; p = 0.006)	-0.012 (CI = +/-0.201; p = 0.905)	0.582	+4.90%
Loss Cost	2012.2	0.051 (CI = +/-0.029; p = 0.002)	0.011 (CI = +/-0.007; p = 0.007)	-0.023 (CI = +/-0.212; p = 0.821)	0.568	+5.18%
Loss Cost	2013.1	0.044 (CI = +/-0.032; p = 0.010)	0.011 (CI = +/-0.008; p = 0.009)	0.003 (CI = +/-0.220; p = 0.980)	0.519	+4.54%
Loss Cost	2013.2	0.045 (CI = +/-0.036; p = 0.020)	0.011 (CI = +/-0.008; p = 0.011)	0.002 (CI = +/-0.235; p = 0.986)	0.489	+4.56%
Loss Cost	2014.1	0.043 (CI = +/-0.042; p = 0.044)	0.011 (CI = +/-0.008; p = 0.015)	0.008 (CI = +/-0.253; p = 0.946)	0.451	+4.39%
Loss Cost	2014.2	0.043 (CI = +/-0.048; p = 0.076)	0.011 (CI = +/-0.009; p = 0.019)	0.009 (CI = +/-0.273; p = 0.947)	0.421	+4.38%
Loss Cost	2015.1	0.029 (CI = +/-0.052; p = 0.260)	0.010 (CI = +/-0.008; p = 0.022)	0.059 (CI = +/-0.280; p = 0.657)	0.382	+2.90%
Loss Cost	2015.2	0.026 (CI = +/-0.061; p = 0.372)	0.010 (CI = +/-0.009; p = 0.028)	0.068 (CI = +/-0.306; p = 0.642)	0.357	+2.64%
Loss Cost	2016.1	0.011 (CI = +/-0.069; p = 0.731)	0.010 (CI = +/-0.009; p = 0.033)	0.115 (CI = +/-0.323; p = 0.455)	0.344	+1.12%
Loss Cost	2016.2	0.009 (CI = +/-0.082; p = 0.814)	0.010 (CI = +/-0.009; p = 0.042)	0.121 (CI = +/-0.358; p = 0.473)	0.328	+0.90%
Loss Cost	2017.1	0.029 (CI = +/-0.093; p = 0.498)	0.010 (CI = +/-0.009; p = 0.043)	0.066 (CI = +/-0.378; p = 0.704)	0.368	+2.97%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.009; p = 0.529)	0.048 (CI = +/-0.203; p = 0.634)	0.730	+5.24%
Severity	2005.2	0.052 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.009; p = 0.510)	0.039 (CI = +/-0.207; p = 0.704)	0.723	+5.39%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.009; p = 0.481)	0.027 (CI = +/-0.211; p = 0.796)	0.719	+5.59%
Severity	2006.2	0.060 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.009; p = 0.376)	-0.006 (CI = +/-0.203; p = 0.951)	0.754	+6.15%
Severity	2007.1	0.065 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.008; p = 0.295)	-0.036 (CI = +/-0.197; p = 0.713)	0.777	+6.67%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.162)	-0.080 (CI = +/-0.176; p = 0.357)	0.833	+7.47%
Severity	2008.1	0.075 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.138)	-0.098 (CI = +/-0.178; p = 0.269)	0.833	+7.79%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.091)	-0.128 (CI = +/-0.172; p = 0.139)	0.850	+8.36%
Severity	2009.1	0.085 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.059)	-0.156 (CI = +/-0.167; p = 0.067)	0.863	+8.92%
Severity	2009.2	0.089 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.173 (CI = +/-0.170; p = 0.046)	0.861	+9.27%
Severity	2010.1	0.092 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.007; p = 0.043)	-0.190 (CI = +/-0.174; p = 0.034)	0.856	+9.62%
Severity	2010.2	0.091 (CI = +/-0.020; p = 0.000)	0.007 (CI = +/-0.007; p = 0.050)	-0.186 (CI = +/-0.182; p = 0.045)	0.837	+9.55%
Severity	2011.1	0.095 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.007; p = 0.045)	-0.203 (CI = +/-0.187; p = 0.035)	0.829	+9.92%
Severity	2011.2	0.095 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.007; p = 0.051)	-0.204 (CI = +/-0.197; p = 0.044)	0.805	+9.94%
Severity	2012.1	0.091 (CI = +/-0.027; p = 0.000)	0.007 (CI = +/-0.008; p = 0.062)	-0.187 (CI = +/-0.206; p = 0.072)	0.772	+9.54%
Severity	2012.2	0.090 (CI = +/-0.030; p = 0.000)	0.007 (CI = +/-0.008; p = 0.073)	-0.181 (CI = +/-0.218; p = 0.098)	0.735	+9.39%
Severity	2013.1	0.080 (CI = +/-0.032; p = 0.000)	0.007 (CI = +/-0.008; p = 0.086)	-0.142 (CI = +/-0.218; p = 0.189)	0.688	+8.38%
Severity	2013.2	0.069 (CI = +/-0.033; p = 0.000)	0.006 (CI = +/-0.007; p = 0.097)	-0.095 (CI = +/-0.215; p = 0.362)	0.634	+7.15%
Severity	2014.1	0.065 (CI = +/-0.038; p = 0.002)	0.006 (CI = +/-0.007; p = 0.116)	-0.078 (CI = +/-0.229; p = 0.479)	0.569	+6.68%
Severity	2014.2	0.063 (CI = +/-0.043; p = 0.008)	0.006 (CI = +/-0.008; p = 0.134)	-0.070 (CI = +/-0.247; p = 0.553)	0.507	+6.45%
Severity	2015.1	0.059 (CI = +/-0.050; p = 0.024)	0.006 (CI = +/-0.008; p = 0.155)	-0.058 (CI = +/-0.267; p = 0.649)	0.434	+6.08%
Severity	2015.2	0.043 (CI = +/-0.054; p = 0.112)	0.005 (CI = +/-0.008; p = 0.170)	-0.003 (CI = +/-0.271; p = 0.981)	0.333	+4.36%
Severity	2016.1	0.041 (CI = +/-0.064; p = 0.184)	0.005 (CI = +/-0.008; p = 0.191)	0.002 (CI = +/-0.299; p = 0.990)	0.275	+4.20%
Severity	2016.2	0.040 (CI = +/-0.076; p = 0.267)	0.005 (CI = +/-0.009; p = 0.213)	0.005 (CI = +/-0.331; p = 0.976)	0.222	+4.10%
Severity	2017.1	0.065 (CI = +/-0.082; p = 0.109)	0.005 (CI = +/-0.008; p = 0.191)	-0.062 (CI = +/-0.336; p = 0.690)	0.339	+6.70%
Frequency	2005.1	-0.040 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.006; p = 0.148)	0.134 (CI = +/-0.145; p = 0.069)	0.731	-3.90%
Frequency	2005.2	-0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.167)	0.155 (CI = +/-0.140; p = 0.030)	0.761	-4.21%
Frequency	2006.1	-0.047 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.006; p = 0.178)	0.184 (CI = +/-0.126; p = 0.006)	0.814	-4.63%
Frequency	2006.2	-0.051 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.201)	0.204 (CI = +/-0.121; p = 0.002)	0.837	-4.95%
Frequency	2007.1	-0.053 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.230)	0.219 (CI = +/-0.119; p = 0.001)	0.844	-5.18%
Frequency	2007.2	-0.055 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.259)	0.229 (CI = +/-0.121; p = 0.001)	0.841	-5.34%
Frequency	2008.1	-0.056 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.284)	0.235 (CI = +/-0.125; p = 0.001)	0.831	-5.43%
Frequency	2008.2	-0.056 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.302)	0.238 (CI = +/-0.129; p = 0.001)	0.815	-5.48%
Frequency	2009.1	-0.057 (CI = +/-0.013; p = 0.000)	0.003 (CI = +/-0.005; p = 0.325)	0.242 (CI = +/-0.134; p = 0.001)	0.800	-5.56%
Frequency	2009.2	-0.056 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.006; p = 0.321)	0.238 (CI = +/-0.139; p = 0.002)	0.774	-5.47%
Frequency	2010.1	-0.055 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.006; p = 0.304)	0.228 (CI = +/-0.143; p = 0.003)	0.742	-5.31%
Frequency	2010.2	-0.056 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.006; p = 0.330)	0.235 (CI = +/-0.149; p = 0.004)	0.722	-5.43%
Frequency	2011.1	-0.052 (CI = +/-0.018; p = 0.000)	0.003 (CI = +/-0.006; p = 0.280)	0.215 (CI = +/-0.151; p = 0.007)	0.679	-5.05%
Frequency	2011.2	-0.047 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.006; p = 0.231)	0.194 (CI = +/-0.153; p = 0.016)	0.626	-4.62%
Frequency	2012.1	-0.043 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.006; p = 0.200)	0.176 (CI = +/-0.158; p = 0.031)	0.565	-4.24%
Frequency	2012.2	-0.039 (CI = +/-0.023; p = 0.002)	0.004 (CI = +/-0.006; p = 0.177)	0.158 (CI = +/-0.163; p = 0.057)	0.495	-3.85%
Frequency	2013.1	-0.036 (CI = +/-0.025; p = 0.008)	0.004 (CI = +/-0.006; p = 0.168)	0.144 (CI = +/-0.172; p = 0.094)	0.422	-3.54%
Frequency	2013.2	-0.024 (CI = +/-0.025; p = 0.051)	0.005 (CI = +/-0.005; p = 0.085)	0.097 (CI = +/-0.159; p = 0.213)	0.338	-2.42%
Frequency	2014.1	-0.022 (CI = +/-0.028; p = 0.119)	0.005 (CI = +/-0.005; p = 0.087)	0.086 (CI = +/-0.169; p = 0.295)	0.273	-2.14%
Frequency	2014.2	-0.020 (CI = +/-0.032; p = 0.209)	0.005 (CI = +/-0.005; p = 0.093)	0.079 (CI = +/-0.183; p = 0.371)	0.219	-1.95%
Frequency	2015.1	-0.030 (CI = +/-0.034; p = 0.077)	0.004 (CI = +/-0.006; p = 0.104)	0.117 (CI = +/-0.184; p = 0.193)	0.318	-3.00%
Frequency	2015.2	-0.017 (CI = +/-0.035; p = 0.331)	0.005 (CI = +/-0.005; p = 0.064)	0.071 (CI = +/-0.178; p = 0.408)	0.228	-1.64%
Frequency	2016.1	-0.030 (CI = +/-0.037; p = 0.107)	0.005 (CI = +/-0.005; p = 0.061)	0.113 (CI = +/-0.176; p = 0.188)	0.359	-2.96%
Frequency	2016.2	-0.031 (CI = +/-0.044; p = 0.151)	0.005 (CI = +/-0.005; p = 0.074)	0.116 (CI = +/-0.195; p = 0.216)	0.314	-3.07%
Frequency	2017.1	-0.036 (CI = +/-0.053; p = 0.164)	0.005 (CI = +/-0.005; p = 0.088)	0.128 (CI = +/-0.216; p = 0.214)	0.294	-3.50%

Collision

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.012; p = 0.230)	0.197 (CI = +/-0.188; p = 0.040)	0.268	+0.75%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.397)	0.211 (CI = +/-0.190; p = 0.030)	0.251	+0.55%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.664)	0.228 (CI = +/-0.190; p = 0.020)	0.237	+0.29%
Loss Cost	2006.2	0.005 (CI = +/-0.014; p = 0.523)	0.217 (CI = +/-0.194; p = 0.029)	0.248	+0.46%
Loss Cost	2007.1	0.007 (CI = +/-0.015; p = 0.394)	0.205 (CI = +/-0.197; p = 0.042)	0.261	+0.65%
Loss Cost	2007.2	0.012 (CI = +/-0.015; p = 0.134)	0.175 (CI = +/-0.190; p = 0.070)	0.328	+1.16%
Loss Cost	2008.1	0.013 (CI = +/-0.016; p = 0.116)	0.166 (CI = +/-0.195; p = 0.092)	0.333	+1.31%
Loss Cost	2008.2	0.017 (CI = +/-0.017; p = 0.053)	0.143 (CI = +/-0.195; p = 0.142)	0.373	+1.71%
Loss Cost	2009.1	0.020 (CI = +/-0.018; p = 0.029)	0.124 (CI = +/-0.197; p = 0.206)	0.401	+2.06%
Loss Cost	2009.2	0.024 (CI = +/-0.019; p = 0.019)	0.107 (CI = +/-0.200; p = 0.282)	0.421	+2.39%
Loss Cost	2010.1	0.027 (CI = +/-0.021; p = 0.011)	0.087 (CI = +/-0.204; p = 0.387)	0.445	+2.78%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.031)	0.100 (CI = +/-0.210; p = 0.338)	0.404	+2.53%
Loss Cost	2011.1	0.031 (CI = +/-0.024; p = 0.013)	0.071 (CI = +/-0.211; p = 0.493)	0.449	+3.13%
Loss Cost	2011.2	0.034 (CI = +/-0.026; p = 0.012)	0.056 (CI = +/-0.219; p = 0.601)	0.451	+3.46%
Loss Cost	2012.1	0.033 (CI = +/-0.029; p = 0.026)	0.060 (CI = +/-0.230; p = 0.595)	0.415	+3.38%
Loss Cost	2012.2	0.034 (CI = +/-0.032; p = 0.038)	0.055 (CI = +/-0.242; p = 0.641)	0.391	+3.49%
Loss Cost	2013.1	0.027 (CI = +/-0.035; p = 0.121)	0.085 (CI = +/-0.249; p = 0.485)	0.327	+2.75%
Loss Cost	2013.2	0.026 (CI = +/-0.040; p = 0.190)	0.091 (CI = +/-0.265; p = 0.480)	0.289	+2.59%
Loss Cost	2014.1	0.022 (CI = +/-0.045; p = 0.310)	0.104 (CI = +/-0.282; p = 0.448)	0.244	+2.25%
Loss Cost	2014.2	0.020 (CI = +/-0.051; p = 0.419)	0.112 (CI = +/-0.303; p = 0.445)	0.207	+2.03%
Loss Cost	2015.1	0.005 (CI = +/-0.056; p = 0.863)	0.165 (CI = +/-0.310; p = 0.273)	0.150	+0.47%
Loss Cost	2015.2	0.000 (CI = +/-0.066; p = 0.997)	0.180 (CI = +/-0.336; p = 0.269)	0.124	+0.01%
Loss Cost	2016.1	-0.016 (CI = +/-0.074; p = 0.647)	0.231 (CI = +/-0.355; p = 0.183)	0.102	-1.61%
Loss Cost	2016.2	-0.020 (CI = +/-0.089; p = 0.635)	0.241 (CI = +/-0.391; p = 0.204)	0.089	-1.96%
Loss Cost	2017.1	0.000 (CI = +/-0.103; p = 0.999)	0.188 (CI = +/-0.420; p = 0.345)	0.116	-0.01%
Severity	2005.1	0.050 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.200; p = 0.589)	0.735	+5.09%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	0.046 (CI = +/-0.205; p = 0.651)	0.727	+5.22%
Severity	2006.1	0.053 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.208; p = 0.735)	0.723	+5.39%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	0.004 (CI = +/-0.201; p = 0.966)	0.755	+5.90%
Severity	2007.1	0.062 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.196; p = 0.814)	0.776	+6.36%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.177; p = 0.468)	0.827	+7.08%
Severity	2008.1	0.071 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.180; p = 0.378)	0.825	+7.35%
Severity	2008.2	0.075 (CI = +/-0.016; p = 0.000)	-0.105 (CI = +/-0.176; p = 0.232)	0.839	+7.84%
Severity	2009.1	0.080 (CI = +/-0.016; p = 0.000)	-0.129 (CI = +/-0.173; p = 0.138)	0.849	+8.31%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.143 (CI = +/-0.177; p = 0.110)	0.843	+8.59%
Severity	2010.1	0.085 (CI = +/-0.018; p = 0.000)	-0.155 (CI = +/-0.182; p = 0.091)	0.836	+8.86%
Severity	2010.2	0.084 (CI = +/-0.020; p = 0.000)	-0.150 (CI = +/-0.189; p = 0.116)	0.814	+8.73%
Severity	2011.1	0.086 (CI = +/-0.022; p = 0.000)	-0.162 (CI = +/-0.196; p = 0.101)	0.802	+9.00%
Severity	2011.2	0.086 (CI = +/-0.024; p = 0.000)	-0.159 (CI = +/-0.205; p = 0.123)	0.776	+8.94%
Severity	2012.1	0.081 (CI = +/-0.027; p = 0.000)	-0.140 (CI = +/-0.212; p = 0.184)	0.740	+8.49%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	-0.131 (CI = +/-0.223; p = 0.235)	0.700	+8.26%
Severity	2013.1	0.070 (CI = +/-0.031; p = 0.000)	-0.091 (CI = +/-0.222; p = 0.401)	0.650	+7.23%
Severity	2013.2	0.058 (CI = +/-0.032; p = 0.001)	-0.045 (CI = +/-0.217; p = 0.668)	0.591	+6.01%
Severity	2014.1	0.053 (CI = +/-0.036; p = 0.007)	-0.025 (CI = +/-0.228; p = 0.817)	0.525	+5.47%
Severity	2014.2	0.050 (CI = +/-0.041; p = 0.021)	-0.014 (CI = +/-0.245; p = 0.904)	0.460	+5.14%
Severity	2015.1	0.046 (CI = +/-0.048; p = 0.059)	0.001 (CI = +/-0.263; p = 0.992)	0.386	+4.68%
Severity	2015.2	0.029 (CI = +/-0.052; p = 0.247)	0.056 (CI = +/-0.265; p = 0.659)	0.280	+2.96%
Severity	2016.1	0.027 (CI = +/-0.061; p = 0.363)	0.064 (CI = +/-0.290; p = 0.644)	0.224	+2.70%
Severity	2016.2	0.025 (CI = +/-0.073; p = 0.471)	0.069 (CI = +/-0.320; p = 0.649)	0.173	+2.51%
Severity	2017.1	0.049 (CI = +/-0.081; p = 0.207)	0.004 (CI = +/-0.329; p = 0.982)	0.281	+5.04%
Frequency	2005.1	-0.042 (CI = +/-0.010; p = 0.000)	0.144 (CI = +/-0.147; p = 0.055)	0.722	-4.13%
Frequency	2005.2	-0.045 (CI = +/-0.010; p = 0.000)	0.165 (CI = +/-0.141; p = 0.023)	0.754	-4.43%
Frequency	2006.1	-0.050 (CI = +/-0.009; p = 0.000)	0.193 (CI = +/-0.127; p = 0.004)	0.809	-4.84%
Frequency	2006.2	-0.053 (CI = +/-0.009; p = 0.000)	0.213 (CI = +/-0.121; p = 0.001)	0.833	-5.14%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.228 (CI = +/-0.119; p = 0.000)	0.842	-5.37%
Frequency	2007.2	-0.057 (CI = +/-0.010; p = 0.000)	0.238 (CI = +/-0.121; p = 0.000)	0.839	-5.52%
Frequency	2008.1	-0.058 (CI = +/-0.010; p = 0.000)	0.245 (CI = +/-0.124; p = 0.000)	0.829	-5.63%
Frequency	2008.2	-0.059 (CI = +/-0.011; p = 0.000)	0.248 (CI = +/-0.127; p = 0.000)	0.815	-5.68%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.253 (CI = +/-0.131; p = 0.001)	0.800	-5.77%
Frequency	2009.2	-0.059 (CI = +/-0.013; p = 0.000)	0.250 (CI = +/-0.136; p = 0.001)	0.774	-5.71%
Frequency	2010.1	-0.057 (CI = +/-0.014; p = 0.000)	0.242 (CI = +/-0.141; p = 0.002)	0.741	-5.58%
Frequency	2010.2	-0.059 (CI = +/-0.016; p = 0.000)	0.249 (CI = +/-0.146; p = 0.002)	0.722	-5.71%
Frequency	2011.1	-0.055 (CI = +/-0.017; p = 0.000)	0.233 (CI = +/-0.148; p = 0.004)	0.675	-5.39%
Frequency	2011.2	-0.052 (CI = +/-0.018; p = 0.000)	0.215 (CI = +/-0.151; p = 0.007)	0.618	-5.03%
Frequency	2012.1	-0.048 (CI = +/-0.019; p = 0.000)	0.200 (CI = +/-0.155; p = 0.014)	0.549	-4.71%
Frequency	2012.2	-0.045 (CI = +/-0.021; p = 0.000)	0.186 (CI = +/-0.161; p = 0.026)	0.470	-4.41%
Frequency	2013.1	-0.043 (CI = +/-0.024; p = 0.001)	0.176 (CI = +/-0.169; p = 0.043)	0.389	-4.18%
Frequency	2013.2	-0.033 (CI = +/-0.024; p = 0.010)	0.136 (CI = +/-0.161; p = 0.093)	0.252	-3.22%
Frequency	2014.1	-0.031 (CI = +/-0.027; p = 0.029)	0.129 (CI = +/-0.172; p = 0.131)	0.174	-3.05%
Frequency	2014.2	-0.030 (CI = +/-0.031; p = 0.059)	0.126 (CI = +/-0.185; p = 0.167)	0.111	-2.96%
Frequency	2015.1	-0.041 (CI = +/-0.034; p = 0.020)	0.164 (CI = +/-0.185; p = 0.078)	0.226	-4.02%
Frequency	2015.2	-0.029 (CI = +/-0.036; p = 0.107)	0.125 (CI = +/-0.185; p = 0.171)	0.057	-2.86%
Frequency	2016.1	-0.043 (CI = +/-0.039; p = 0.033)	0.167 (CI = +/-0.185; p = 0.072)	0.197	-4.19%
Frequency	2016.2	-0.045 (CI = +/-0.046; p = 0.057)	0.173 (CI = +/-0.204; p = 0.090)	0.149	-4.37%
Frequency	2017.1	-0.049 (CI = +/-0.055; p = 0.075)	0.185 (CI = +/-0.225; p = 0.098)	0.128	-4.81%

Collision

Coverage = CL
End Trend Period = 2023.2
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	0.012 (CI = +/-0.013; p = 0.068)	0.047 (CI = +/-0.104; p = 0.367)	0.008 (CI = +/-0.008; p = 0.055)	0.178 (CI = +/-0.183; p = 0.056)	0.315	+1.20%
Loss Cost	2005.2	0.010 (CI = +/-0.013; p = 0.146)	0.055 (CI = +/-0.105; p = 0.294)	0.008 (CI = +/-0.008; p = 0.061)	0.192 (CI = +/-0.184; p = 0.042)	0.302	+0.99%
Loss Cost	2006.1	0.008 (CI = +/-0.014; p = 0.286)	0.045 (CI = +/-0.107; p = 0.394)	0.007 (CI = +/-0.008; p = 0.074)	0.206 (CI = +/-0.187; p = 0.032)	0.277	+0.76%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.217)	0.039 (CI = +/-0.109; p = 0.469)	0.008 (CI = +/-0.008; p = 0.072)	0.196 (CI = +/-0.191; p = 0.045)	0.286	+0.93%
Loss Cost	2007.1	0.012 (CI = +/-0.016; p = 0.127)	0.051 (CI = +/-0.111; p = 0.356)	0.008 (CI = +/-0.008; p = 0.058)	0.178 (CI = +/-0.193; p = 0.069)	0.312	+1.22%
Loss Cost	2007.2	0.017 (CI = +/-0.016; p = 0.030)	0.033 (CI = +/-0.105; p = 0.523)	0.008 (CI = +/-0.008; p = 0.035)	0.146 (CI = +/-0.183; p = 0.113)	0.390	+1.76%
Loss Cost	2008.1	0.020 (CI = +/-0.017; p = 0.021)	0.042 (CI = +/-0.108; p = 0.427)	0.009 (CI = +/-0.008; p = 0.031)	0.132 (CI = +/-0.187; p = 0.161)	0.403	+2.02%
Loss Cost	2008.2	0.024 (CI = +/-0.017; p = 0.008)	0.030 (CI = +/-0.107; p = 0.572)	0.009 (CI = +/-0.008; p = 0.023)	0.108 (CI = +/-0.185; p = 0.242)	0.450	+2.45%
Loss Cost	2009.1	0.029 (CI = +/-0.018; p = 0.003)	0.047 (CI = +/-0.106; p = 0.372)	0.010 (CI = +/-0.008; p = 0.014)	0.080 (CI = +/-0.184; p = 0.380)	0.499	+2.97%
Loss Cost	2009.2	0.033 (CI = +/-0.019; p = 0.002)	0.037 (CI = +/-0.107; p = 0.479)	0.010 (CI = +/-0.008; p = 0.012)	0.061 (CI = +/-0.186; p = 0.504)	0.522	+3.34%
Loss Cost	2010.1	0.039 (CI = +/-0.020; p = 0.000)	0.056 (CI = +/-0.106; p = 0.289)	0.011 (CI = +/-0.007; p = 0.006)	0.030 (CI = +/-0.184; p = 0.742)	0.571	+3.96%
Loss Cost	2010.2	0.036 (CI = +/-0.021; p = 0.002)	0.061 (CI = +/-0.109; p = 0.254)	0.011 (CI = +/-0.007; p = 0.008)	0.042 (CI = +/-0.190; p = 0.654)	0.539	+3.70%
Loss Cost	2011.1	0.046 (CI = +/-0.021; p = 0.000)	0.087 (CI = +/-0.102; p = 0.090)	0.011 (CI = +/-0.007; p = 0.002)	-0.005 (CI = +/-0.179; p = 0.958)	0.631	+4.68%
Loss Cost	2011.2	0.049 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.105; p = 0.125)	0.012 (CI = +/-0.007; p = 0.002)	-0.020 (CI = +/-0.185; p = 0.824)	0.636	+5.02%
Loss Cost	2012.1	0.051 (CI = +/-0.026; p = 0.001)	0.086 (CI = +/-0.110; p = 0.117)	0.012 (CI = +/-0.007; p = 0.003)	-0.031 (CI = +/-0.195; p = 0.741)	0.614	+5.28%
Loss Cost	2012.2	0.053 (CI = +/-0.029; p = 0.001)	0.084 (CI = +/-0.115; p = 0.141)	0.012 (CI = +/-0.007; p = 0.003)	-0.036 (CI = +/-0.206; p = 0.716)	0.597	+5.40%
Loss Cost	2013.1	0.048 (CI = +/-0.032; p = 0.006)	0.075 (CI = +/-0.122; p = 0.212)	0.012 (CI = +/-0.008; p = 0.005)	-0.018 (CI = +/-0.219; p = 0.867)	0.536	+4.95%
Loss Cost	2013.2	0.047 (CI = +/-0.036; p = 0.014)	0.077 (CI = +/-0.128; p = 0.220)	0.012 (CI = +/-0.008; p = 0.007)	-0.013 (CI = +/-0.233; p = 0.910)	0.507	+4.82%
Loss Cost	2014.1	0.048 (CI = +/-0.042; p = 0.028)	0.080 (CI = +/-0.138; p = 0.238)	0.012 (CI = +/-0.008; p = 0.009)	-0.018 (CI = +/-0.254; p = 0.883)	0.468	+4.95%
Loss Cost	2014.2	0.046 (CI = +/-0.048; p = 0.057)	0.082 (CI = +/-0.146; p = 0.246)	0.012 (CI = +/-0.009; p = 0.012)	-0.011 (CI = +/-0.273; p = 0.934)	0.438	+4.74%
Loss Cost	2015.1	0.034 (CI = +/-0.055; p = 0.203)	0.061 (CI = +/-0.154; p = 0.407)	0.011 (CI = +/-0.009; p = 0.019)	0.035 (CI = +/-0.291; p = 0.801)	0.370	+3.46%
Loss Cost	2015.2	0.030 (CI = +/-0.063; p = 0.319)	0.066 (CI = +/-0.163; p = 0.397)	0.011 (CI = +/-0.009; p = 0.024)	0.048 (CI = +/-0.315; p = 0.746)	0.346	+3.04%
Loss Cost	2016.1	0.017 (CI = +/-0.075; p = 0.633)	0.046 (CI = +/-0.177; p = 0.581)	0.010 (CI = +/-0.010; p = 0.035)	0.092 (CI = +/-0.347; p = 0.571)	0.304	+1.68%
Loss Cost	2016.2	0.013 (CI = +/-0.087; p = 0.746)	0.050 (CI = +/-0.191; p = 0.576)	0.010 (CI = +/-0.010; p = 0.044)	0.102 (CI = +/-0.381; p = 0.563)	0.285	+1.30%
Loss Cost	2017.1	0.044 (CI = +/-0.099; p = 0.344)	0.090 (CI = +/-0.198; p = 0.331)	0.011 (CI = +/-0.010; p = 0.033)	0.013 (CI = +/-0.401; p = 0.942)	0.372	+4.47%
Severity	2005.1	0.051 (CI = +/-0.014; p = 0.000)	-0.019 (CI = +/-0.117; p = 0.742)	0.003 (CI = +/-0.009; p = 0.568)	0.050 (CI = +/-0.206; p = 0.627)	0.723	+5.22%
Severity	2005.2	0.052 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.120; p = 0.677)	0.003 (CI = +/-0.009; p = 0.553)	0.040 (CI = +/-0.210; p = 0.699)	0.716	+5.37%
Severity	2006.1	0.054 (CI = +/-0.016; p = 0.000)	-0.017 (CI = +/-0.123; p = 0.781)	0.003 (CI = +/-0.010; p = 0.516)	0.029 (CI = +/-0.215; p = 0.787)	0.710	+5.56%
Severity	2006.2	0.059 (CI = +/-0.016; p = 0.000)	-0.036 (CI = +/-0.117; p = 0.535)	0.004 (CI = +/-0.009; p = 0.431)	-0.004 (CI = +/-0.205; p = 0.967)	0.749	+6.12%
Severity	2007.1	0.064 (CI = +/-0.017; p = 0.000)	-0.017 (CI = +/-0.115; p = 0.769)	0.004 (CI = +/-0.009; p = 0.328)	-0.034 (CI = +/-0.201; p = 0.732)	0.770	+6.64%
Severity	2007.2	0.072 (CI = +/-0.015; p = 0.000)	-0.041 (CI = +/-0.102; p = 0.413)	0.005 (CI = +/-0.008; p = 0.204)	-0.078 (CI = +/-0.177; p = 0.377)	0.831	+7.43%
Severity	2008.1	0.074 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.104; p = 0.544)	0.005 (CI = +/-0.008; p = 0.174)	-0.094 (CI = +/-0.181; p = 0.295)	0.829	+7.73%
Severity	2008.2	0.080 (CI = +/-0.016; p = 0.000)	-0.047 (CI = +/-0.099; p = 0.336)	0.006 (CI = +/-0.007; p = 0.123)	-0.124 (CI = +/-0.172; p = 0.152)	0.850	+8.31%
Severity	2009.1	0.085 (CI = +/-0.017; p = 0.000)	-0.031 (CI = +/-0.098; p = 0.527)	0.006 (CI = +/-0.007; p = 0.080)	-0.151 (CI = +/-0.170; p = 0.079)	0.860	+8.84%
Severity	2009.2	0.088 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.098; p = 0.412)	0.006 (CI = +/-0.007; p = 0.069)	-0.170 (CI = +/-0.172; p = 0.053)	0.859	+9.22%
Severity	2010.1	0.091 (CI = +/-0.019; p = 0.000)	-0.031 (CI = +/-0.102; p = 0.534)	0.007 (CI = +/-0.007; p = 0.061)	-0.184 (CI = +/-0.177; p = 0.042)	0.852	+9.53%
Severity	2010.2	0.091 (CI = +/-0.021; p = 0.000)	-0.030 (CI = +/-0.106; p = 0.556)	0.007 (CI = +/-0.007; p = 0.068)	-0.183 (CI = +/-0.185; p = 0.052)	0.832	+9.50%
Severity	2011.1	0.094 (CI = +/-0.023; p = 0.000)	-0.022 (CI = +/-0.110; p = 0.686)	0.007 (CI = +/-0.007; p = 0.062)	-0.199 (CI = +/-0.193; p = 0.044)	0.822	+9.85%
Severity	2011.2	0.094 (CI = +/-0.025; p = 0.000)	-0.023 (CI = +/-0.115; p = 0.686)	0.007 (CI = +/-0.008; p = 0.068)	-0.201 (CI = +/-0.202; p = 0.052)	0.797	+9.89%
Severity	2012.1	0.090 (CI = +/-0.028; p = 0.000)	-0.034 (CI = +/-0.119; p = 0.558)	0.007 (CI = +/-0.008; p = 0.089)	-0.180 (CI = +/-0.212; p = 0.092)	0.764	+9.39%
Severity	2012.2	0.089 (CI = +/-0.031; p = 0.000)	-0.033 (CI = +/-0.125; p = 0.591)	0.007 (CI = +/-0.008; p = 0.100)	-0.176 (CI = +/-0.224; p = 0.115)	0.725	+9.31%
Severity	2013.1	0.077 (CI = +/-0.033; p = 0.000)	-0.058 (CI = +/-0.123; p = 0.331)	0.006 (CI = +/-0.008; p = 0.135)	-0.126 (CI = +/-0.222; p = 0.247)	0.688	+8.05%
Severity	2013.2	0.068 (CI = +/-0.034; p = 0.001)	-0.043 (CI = +/-0.124; p = 0.461)	0.005 (CI = +/-0.007; p = 0.141)	-0.087 (CI = +/-0.220; p = 0.413)	0.624	+7.00%
Severity	2014.1	0.061 (CI = +/-0.039; p = 0.005)	-0.056 (CI = +/-0.127; p = 0.360)	0.005 (CI = +/-0.008; p = 0.183)	-0.060 (CI = +/-0.234; p = 0.596)	0.566	+6.27%
Severity	2014.2	0.060 (CI = +/-0.044; p = 0.011)	-0.055 (CI = +/-0.135; p = 0.391)	0.005 (CI = +/-0.008; p = 0.200)	-0.057 (CI = +/-0.252; p = 0.634)	0.499	+6.20%
Severity	2015.1	0.053 (CI = +/-0.052; p = 0.046)	-0.068 (CI = +/-0.145; p = 0.330)	0.005 (CI = +/-0.008; p = 0.249)	-0.031 (CI = +/-0.275; p = 0.814)	0.434	+5.44%
Severity	2015.2	0.040 (CI = +/-0.056; p = 0.149)	-0.053 (CI = +/-0.145; p = 0.447)	0.005 (CI = +/-0.008; p = 0.253)	0.012 (CI = +/-0.281; p = 0.924)	0.312	+4.04%
Severity	2016.1	0.034 (CI = +/-0.068; p = 0.298)	-0.061 (CI = +/-0.161; p = 0.419)	0.004 (CI = +/-0.009; p = 0.299)	0.032 (CI = +/-0.316; p = 0.828)	0.257	+3.43%
Severity	2016.2	0.035 (CI = +/-0.079; p = 0.346)	-0.063 (CI = +/-0.174; p = 0.440)	0.004 (CI = +/-0.009; p = 0.323)	0.028 (CI = +/-0.347; p = 0.860)	0.196	+3.57%
Severity	2017.1	0.060 (CI = +/-0.092; p = 0.175)	-0.030 (CI = +/-0.185; p = 0.724)	0.005 (CI = +/-0.009; p = 0.269)	-0.044 (CI = +/-0.373; p = 0.794)	0.276	+6.20%
Frequency	2005.1	-0.039 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.081; p = 0.106)	0.005 (CI = +/-0.006; p = 0.094)	0.128 (CI = +/-0.142; p = 0.075)	0.744	-3.82%
Frequency	2005.2	-0.042 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.076; p = 0.039)	0.005 (CI = +/-0.006; p = 0.090)	0.151 (CI = +/-0.133; p = 0.027)	0.785	-4.16%
Frequency	2006.1	-0.047 (CI = +/-0.009; p = 0.000)	0.062 (CI = +/-0.070; p = 0.079)	0.004 (CI = +/-0.005; p = 0.106)	0.178 (CI = +/-0.122; p = 0.006)	0.827	-4.55%
Frequency	2006.2	-0.050 (CI = +/-0.009; p = 0.000)	0.075 (CI = +/-0.064; p = 0.024)	0.004 (CI = +/-0.005; p = 0.099)	0.200 (CI = +/-0.113; p = 0.001)	0.858	-4.89%
Frequency	2007.1	-0.052 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.065; p = 0.043)	0.004 (CI = +/-0.005; p = 0.122)	0.212 (CI = +/-0.113; p = 0.001)	0.861	-5.07%
Frequency	2007.2	-0.054 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.065; p = 0.026)	0.004 (CI = +/-0.005; p = 0.133)	0.224 (CI = +/-0.113; p = 0.000)	0.862	-5.27%
Frequency	2008.1	-0.054 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.067; p = 0.034)	0.004 (CI = +/-0.005; p = 0.146)	0.226 (CI = +/-0.117; p = 0.000)	0.852	-5.30%
Frequency	2008.2	-0.056 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.069; p = 0.031)	0.004 (CI = +/-0.005; p = 0.160)	0.232 (CI = +/-0.120; p = 0.001)	0.840	-5.40%
Frequency	2009.1	-0.055 (CI = +/-0.012; p = 0.000)	0.077 (CI = +/-0.072; p = 0.037)	0.004 (CI = +/-0.005; p = 0.169)	0.231 (CI = +/-0.125; p = 0.001)	0.826	-5.39%
Frequency	2009.2	-0.055 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.075; p = 0.044)	0.004 (CI = +/-0.005; p = 0.177)	0.231 (CI = +/-0.130; p = 0.001)	0.802	-5.38%
Frequency	2010.1	-0.052 (CI = +/-0.014; p = 0.000)	0.087 (CI = +/-0.076; p = 0.027)	0.004 (CI = +/-0.005; p = 0.139)	0.214 (CI = +/-0.132; p = 0.003)	0.783	-5.09%
Frequency	2010.2	-0.054 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.078; p = 0.023)	0.004 (CI = +/-0.005; p = 0.154)	0.225 (CI = +/-0.136; p = 0.002)	0.772	-5.29%
Frequency	2011.1	-0.048 (CI = +/-0.015; p = 0.000)	0.109 (CI = +/-0.076; p = 0.006)	0.004 (CI = +/-0.005; p = 0.081)	0.194 (CI = +/-0.130; p = 0.005)	0.767	-4.71%
Frequency	2011.2	-0.045 (CI = +/-0.017; p = 0.000)	0.103 (CI = +/-0.076; p = 0.010)	0.005 (CI = +/-0.005; p = 0.073)	0.181 (CI = +/-0.133; p = 0.010)	0.721	-4.43%
Frequency	2012.1	-0.038 (CI = +/-0.017; p = 0.000)	0.120 (CI = +/-0.072; p = 0.002)	0.005 (CI = +/-0.005; p = 0.032)	0.148 (CI = +/-0.128; p = 0.025)	0.721	-3.76%
Frequency	2012.2	-0.036 (CI = +/-0.019; p = 0.001)	0.117 (CI = +/-0.075; p = 0.004)	0.005 (CI = +/-0.005; p = 0.034)	0.140 (CI = +/-0.134; p = 0.041)	0.667	-3.57%
Frequency	2013.1	-0.029 (CI = +/-0.019; p = 0.006)	0.133 (CI = +/-0.073; p = 0.001)	0.006 (CI = +/-0.005; p = 0.016)	0.108 (CI = +/-0.131; p = 0.100)	0.673	-2.87%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.030)	0.120 (CI = +/-0.065; p = 0.001)	0.006 (CI = +/-0.004; p = 0.005)	0.075 (CI = +/-0.118; p = 0.198)	0.642	-2.04%
Frequency	2014.1	-0.012 (CI = +/-0.019; p = 0.181)	0.136 (CI = +/-0.062; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.042 (CI = +/-0.114; p = 0.447)	0.685	-1.24%
Frequency	2014.2	-0.014 (CI = +/-0.021; p = 0.188)	0.138 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.047 (CI = +/-0.122; p = 0.427)	0.661	-1.37%
Frequency	2015.1	-0.019 (CI = +/-0.025; p = 0.122)	0.129 (CI = +/-0.069; p = 0.001)	0.006 (CI = +/-0.004; p = 0.004)	0.065 (CI = +/-0.131; p = 0.302)	0.674	-1.87%
Frequency	2015.2	-0.010 (CI = +/-0.025; p = 0.408)	0.118 (CI = +/-0.064; p = 0.002)	0.006 (CI = +/-0.004; p = 0.002)	0.035 (CI = +/-0.123; p = 0.542)	0.646	-0.96%
Frequency	2016.1	-0.017 (CI = +/-0.028; p = 0.212)	0.107 (CI = +/-0.067; p = 0.005)	0.006 (CI = +/-0.004; p = 0.003)	0.060 (CI = +/-0.132; p = 0.337)	0.670	-1.69%
Frequency	2016.2	-0.022 (CI = +/-0.032; p = 0.152)	0.112 (CI = +/-0.070; p = 0.005)	0.006 (CI = +/-0.004; p = 0.004)	0.074 (CI = +/-0.140; p = 0.264)	0.668	-2.19%
Frequency	2017.1	-0.016 (CI = +/-0.039; p = 0.368)	0.120 (CI = +/-0.078; p = 0.007)	0.006 (CI = +/-0.004; p = 0.006)	0.057 (CI = +/-0.158; p = 0.431)	0.665	-1.62%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.008 (CI = +/-0.013; p = 0.221)	0.033 (CI = +/-0.107; p = 0.535)	0.195 (CI = +/-0.190; p = 0.044)	0.255	+0.78%
Loss Cost	2005.2	0.006 (CI = +/-0.013; p = 0.395)	0.042 (CI = +/-0.108; p = 0.432)	0.210 (CI = +/-0.191; p = 0.032)	0.243	+0.56%
Loss Cost	2006.1	0.003 (CI = +/-0.014; p = 0.642)	0.032 (CI = +/-0.110; p = 0.559)	0.226 (CI = +/-0.192; p = 0.023)	0.222	+0.32%
Loss Cost	2006.2	0.005 (CI = +/-0.015; p = 0.525)	0.026 (CI = +/-0.112; p = 0.638)	0.217 (CI = +/-0.196; p = 0.032)	0.229	+0.46%
Loss Cost	2007.1	0.007 (CI = +/-0.016; p = 0.377)	0.035 (CI = +/-0.114; p = 0.535)	0.203 (CI = +/-0.200; p = 0.047)	0.246	+0.68%
Loss Cost	2007.2	0.012 (CI = +/-0.016; p = 0.139)	0.018 (CI = +/-0.111; p = 0.747)	0.174 (CI = +/-0.193; p = 0.075)	0.308	+1.17%
Loss Cost	2008.1	0.013 (CI = +/-0.017; p = 0.116)	0.024 (CI = +/-0.114; p = 0.670)	0.164 (CI = +/-0.198; p = 0.101)	0.313	+1.34%
Loss Cost	2008.2	0.017 (CI = +/-0.018; p = 0.057)	0.012 (CI = +/-0.114; p = 0.836)	0.143 (CI = +/-0.198; p = 0.151)	0.351	+1.71%
Loss Cost	2009.1	0.021 (CI = +/-0.019; p = 0.030)	0.025 (CI = +/-0.116; p = 0.664)	0.122 (CI = +/-0.200; p = 0.223)	0.383	+2.10%
Loss Cost	2009.2	0.024 (CI = +/-0.020; p = 0.021)	0.016 (CI = +/-0.118; p = 0.784)	0.106 (CI = +/-0.205; p = 0.295)	0.399	+2.40%
Loss Cost	2010.1	0.028 (CI = +/-0.021; p = 0.012)	0.029 (CI = +/-0.120; p = 0.619)	0.084 (CI = +/-0.208; p = 0.413)	0.427	+2.83%
Loss Cost	2010.2	0.025 (CI = +/-0.023; p = 0.032)	0.037 (CI = +/-0.123; p = 0.542)	0.098 (CI = +/-0.214; p = 0.354)	0.388	+2.54%
Loss Cost	2011.1	0.032 (CI = +/-0.024; p = 0.011)	0.056 (CI = +/-0.123; p = 0.351)	0.064 (CI = +/-0.213; p = 0.539)	0.447	+3.24%
Loss Cost	2011.2	0.034 (CI = +/-0.026; p = 0.013)	0.051 (CI = +/-0.127; p = 0.416)	0.053 (CI = +/-0.221; p = 0.623)	0.443	+3.49%
Loss Cost	2012.1	0.034 (CI = +/-0.029; p = 0.024)	0.051 (CI = +/-0.134; p = 0.436)	0.052 (CI = +/-0.234; p = 0.645)	0.405	+3.50%
Loss Cost	2012.2	0.035 (CI = +/-0.033; p = 0.038)	0.051 (CI = +/-0.140; p = 0.459)	0.052 (CI = +/-0.246; p = 0.666)	0.378	+3.52%
Loss Cost	2013.1	0.028 (CI = +/-0.036; p = 0.118)	0.036 (CI = +/-0.146; p = 0.608)	0.079 (CI = +/-0.256; p = 0.527)	0.300	+2.87%
Loss Cost	2013.2	0.026 (CI = +/-0.041; p = 0.193)	0.040 (CI = +/-0.153; p = 0.586)	0.088 (CI = +/-0.272; p = 0.506)	0.260	+2.64%
Loss Cost	2014.1	0.024 (CI = +/-0.047; p = 0.297)	0.036 (CI = +/-0.163; p = 0.650)	0.097 (CI = +/-0.292; p = 0.493)	0.207	+2.40%
Loss Cost	2014.2	0.021 (CI = +/-0.053; p = 0.418)	0.040 (CI = +/-0.172; p = 0.627)	0.107 (CI = +/-0.312; p = 0.475)	0.168	+2.09%
Loss Cost	2015.1	0.005 (CI = +/-0.059; p = 0.848)	0.013 (CI = +/-0.177; p = 0.873)	0.162 (CI = +/-0.326; p = 0.304)	0.090	+0.54%
Loss Cost	2015.2	0.001 (CI = +/-0.069; p = 0.986)	0.019 (CI = +/-0.188; p = 0.827)	0.177 (CI = +/-0.352; p = 0.295)	0.060	+0.06%
Loss Cost	2016.1	-0.017 (CI = +/-0.080; p = 0.656)	-0.007 (CI = +/-0.199; p = 0.945)	0.233 (CI = +/-0.378; p = 0.204)	0.027	-1.66%
Loss Cost	2016.2	-0.020 (CI = +/-0.094; p = 0.649)	-0.003 (CI = +/-0.214; p = 0.974)	0.242 (CI = +/-0.415; p = 0.226)	0.006	-1.98%
Loss Cost	2017.1	0.003 (CI = +/-0.113; p = 0.953)	0.027 (CI = +/-0.232; p = 0.803)	0.177 (CI = +/-0.455; p = 0.405)	0.034	+0.31%
Severity	2005.1	0.050 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.115; p = 0.680)	0.055 (CI = +/-0.203; p = 0.583)	0.728	+5.08%
Severity	2005.2	0.051 (CI = +/-0.014; p = 0.000)	-0.029 (CI = +/-0.117; p = 0.617)	0.047 (CI = +/-0.207; p = 0.649)	0.721	+5.21%
Severity	2006.1	0.052 (CI = +/-0.015; p = 0.000)	-0.022 (CI = +/-0.120; p = 0.707)	0.037 (CI = +/-0.211; p = 0.727)	0.715	+5.37%
Severity	2006.2	0.057 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.116; p = 0.463)	0.005 (CI = +/-0.202; p = 0.957)	0.752	+5.89%
Severity	2007.1	0.061 (CI = +/-0.015; p = 0.000)	-0.025 (CI = +/-0.114; p = 0.658)	-0.021 (CI = +/-0.199; p = 0.832)	0.770	+6.34%
Severity	2007.2	0.068 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.102; p = 0.322)	-0.062 (CI = +/-0.177; p = 0.480)	0.827	+7.07%
Severity	2008.1	0.070 (CI = +/-0.015; p = 0.000)	-0.042 (CI = +/-0.104; p = 0.417)	-0.075 (CI = +/-0.181; p = 0.404)	0.823	+7.30%
Severity	2008.2	0.075 (CI = +/-0.015; p = 0.000)	-0.058 (CI = +/-0.101; p = 0.246)	-0.102 (CI = +/-0.175; p = 0.239)	0.842	+7.83%
Severity	2009.1	0.079 (CI = +/-0.016; p = 0.000)	-0.045 (CI = +/-0.101; p = 0.372)	-0.125 (CI = +/-0.174; p = 0.154)	0.848	+8.25%
Severity	2009.2	0.082 (CI = +/-0.017; p = 0.000)	-0.053 (CI = +/-0.102; p = 0.291)	-0.140 (CI = +/-0.177; p = 0.115)	0.844	+8.57%
Severity	2010.1	0.084 (CI = +/-0.019; p = 0.000)	-0.048 (CI = +/-0.106; p = 0.362)	-0.150 (CI = +/-0.183; p = 0.104)	0.835	+8.78%
Severity	2010.2	0.084 (CI = +/-0.020; p = 0.000)	-0.046 (CI = +/-0.110; p = 0.395)	-0.147 (CI = +/-0.191; p = 0.124)	0.812	+8.71%
Severity	2011.1	0.085 (CI = +/-0.022; p = 0.000)	-0.041 (CI = +/-0.115; p = 0.470)	-0.157 (CI = +/-0.199; p = 0.117)	0.798	+8.92%
Severity	2011.2	0.085 (CI = +/-0.025; p = 0.000)	-0.041 (CI = +/-0.120; p = 0.489)	-0.157 (CI = +/-0.208; p = 0.133)	0.771	+8.91%
Severity	2012.1	0.080 (CI = +/-0.027; p = 0.000)	-0.054 (CI = +/-0.123; p = 0.372)	-0.133 (CI = +/-0.214; p = 0.212)	0.738	+8.35%
Severity	2012.2	0.079 (CI = +/-0.030; p = 0.000)	-0.051 (CI = +/-0.129; p = 0.414)	-0.127 (CI = +/-0.226; p = 0.252)	0.696	+8.22%
Severity	2013.1	0.067 (CI = +/-0.031; p = 0.000)	-0.078 (CI = +/-0.125; p = 0.207)	-0.078 (CI = +/-0.220; p = 0.466)	0.662	+6.98%
Severity	2013.2	0.058 (CI = +/-0.032; p = 0.002)	-0.060 (CI = +/-0.122; p = 0.313)	-0.040 (CI = +/-0.217; p = 0.704)	0.593	+5.94%
Severity	2014.1	0.050 (CI = +/-0.036; p = 0.010)	-0.075 (CI = +/-0.127; p = 0.225)	-0.010 (CI = +/-0.227; p = 0.926)	0.541	+5.14%
Severity	2014.2	0.049 (CI = +/-0.041; p = 0.023)	-0.074 (CI = +/-0.134; p = 0.259)	-0.006 (CI = +/-0.243; p = 0.958)	0.472	+5.03%
Severity	2015.1	0.041 (CI = +/-0.048; p = 0.087)	-0.088 (CI = +/-0.142; p = 0.204)	0.023 (CI = +/-0.260; p = 0.850)	0.416	+4.16%
Severity	2015.2	0.027 (CI = +/-0.052; p = 0.273)	-0.072 (CI = +/-0.142; p = 0.296)	0.066 (CI = +/-0.266; p = 0.600)	0.289	+2.78%
Severity	2016.1	0.020 (CI = +/-0.062; p = 0.495)	-0.083 (CI = +/-0.155; p = 0.265)	0.090 (CI = +/-0.293; p = 0.515)	0.245	+2.02%
Severity	2016.2	0.022 (CI = +/-0.073; p = 0.529)	-0.084 (CI = +/-0.166; p = 0.287)	0.086 (CI = +/-0.322; p = 0.570)	0.190	+2.18%
Severity	2017.1	0.042 (CI = +/-0.086; p = 0.298)	-0.057 (CI = +/-0.178; p = 0.489)	0.027 (CI = +/-0.348; p = 0.866)	0.248	+4.33%
Frequency	2005.1	-0.042 (CI = +/-0.010; p = 0.000)	0.057 (CI = +/-0.082; p = 0.170)	0.140 (CI = +/-0.145; p = 0.058)	0.729	-4.09%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	0.072 (CI = +/-0.077; p = 0.068)	0.163 (CI = +/-0.136; p = 0.020)	0.771	-4.42%
Frequency	2006.1	-0.049 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.071; p = 0.130)	0.189 (CI = +/-0.125; p = 0.004)	0.817	-4.80%
Frequency	2006.2	-0.053 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.066; p = 0.043)	0.211 (CI = +/-0.115; p = 0.001)	0.850	-5.13%
Frequency	2007.1	-0.055 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.066; p = 0.072)	0.223 (CI = +/-0.115; p = 0.000)	0.853	-5.32%
Frequency	2007.2	-0.057 (CI = +/-0.009; p = 0.000)	0.068 (CI = +/-0.066; p = 0.043)	0.236 (CI = +/-0.114; p = 0.000)	0.856	-5.51%
Frequency	2008.1	-0.057 (CI = +/-0.010; p = 0.000)	0.066 (CI = +/-0.068; p = 0.057)	0.239 (CI = +/-0.118; p = 0.000)	0.845	-5.56%
Frequency	2008.2	-0.058 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.070; p = 0.049)	0.245 (CI = +/-0.121; p = 0.000)	0.834	-5.67%
Frequency	2009.1	-0.059 (CI = +/-0.012; p = 0.000)	0.069 (CI = +/-0.072; p = 0.060)	0.247 (CI = +/-0.125; p = 0.000)	0.819	-5.69%
Frequency	2009.2	-0.059 (CI = +/-0.013; p = 0.000)	0.069 (CI = +/-0.075; p = 0.069)	0.247 (CI = +/-0.130; p = 0.001)	0.795	-5.69%
Frequency	2010.1	-0.056 (CI = +/-0.014; p = 0.000)	0.077 (CI = +/-0.077; p = 0.050)	0.234 (CI = +/-0.133; p = 0.001)	0.771	-5.46%
Frequency	2010.2	-0.058 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.078; p = 0.039)	0.245 (CI = +/-0.136; p = 0.001)	0.760	-5.68%
Frequency	2011.1	-0.054 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.077; p = 0.015)	0.221 (CI = +/-0.133; p = 0.002)	0.742	-5.21%
Frequency	2011.2	-0.051 (CI = +/-0.016; p = 0.000)	0.091 (CI = +/-0.079; p = 0.025)	0.210 (CI = +/-0.137; p = 0.004)	0.686	-4.98%
Frequency	2012.1	-0.046 (CI = +/-0.017; p = 0.000)	0.105 (CI = +/-0.078; p = 0.011)	0.185 (CI = +/-0.135; p = 0.010)	0.661	-4.47%
Frequency	2012.2	-0.044 (CI = +/-0.019; p = 0.000)	0.102 (CI = +/-0.081; p = 0.016)	0.179 (CI = +/-0.142; p = 0.016)	0.592	-4.34%
Frequency	2013.1	-0.039 (CI = +/-0.020; p = 0.001)	0.114 (CI = +/-0.082; p = 0.009)	0.157 (CI = +/-0.145; p = 0.036)	0.561	-3.84%
Frequency	2013.2	-0.032 (CI = +/-0.021; p = 0.005)	0.100 (CI = +/-0.078; p = 0.015)	0.127 (CI = +/-0.139; p = 0.071)	0.446	-3.12%
Frequency	2014.1	-0.026 (CI = +/-0.023; p = 0.027)	0.111 (CI = +/-0.081; p = 0.010)	0.107 (CI = +/-0.145; p = 0.138)	0.426	-2.61%
Frequency	2014.2	-0.028 (CI = +/-0.026; p = 0.036)	0.114 (CI = +/-0.085; p = 0.012)	0.113 (CI = +/-0.155; p = 0.139)	0.385	-2.79%
Frequency	2015.1	-0.035 (CI = +/-0.030; p = 0.023)	0.102 (CI = +/-0.088; p = 0.027)	0.139 (CI = +/-0.162; p = 0.088)	0.422	-3.48%
Frequency	2015.2	-0.027 (CI = +/-0.032; p = 0.095)	0.091 (CI = +/-0.088; p = 0.044)	0.111 (CI = +/-0.165; p = 0.169)	0.264	-2.65%
Frequency	2016.1	-0.037 (CI = +/-0.037; p = 0.051)	0.076 (CI = +/-0.092; p = 0.096)	0.143 (CI = +/-0.174; p = 0.100)	0.317	-3.60%
Frequency	2016.2	-0.042 (CI = +/-0.043; p = 0.056)	0.081 (CI = +/-0.098; p = 0.094)	0.156 (CI = +/-0.189; p = 0.096)	0.288	-4.07%
Frequency	2017.1	-0.039 (CI = +/-0.053; p = 0.130)	0.084 (CI = +/-0.110; p = 0.119)	0.150 (CI = +/-0.215; p = 0.150)	0.257	-3.86%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.036 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.012; p = 0.441)	0.373	+3.69%
Loss Cost	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.013; p = 0.426)	0.374	+3.84%
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.012; p = 0.379)	0.411	+4.19%
Loss Cost	2006.2	0.041 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.013; p = 0.382)	0.393	+4.24%
Loss Cost	2007.1	0.042 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.013; p = 0.383)	0.378	+4.31%
Loss Cost	2007.2	0.044 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.013; p = 0.366)	0.384	+4.53%
Loss Cost	2008.1	0.053 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.011; p = 0.234)	0.533	+5.42%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.011; p = 0.189)	0.580	+5.92%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.010; p = 0.139)	0.639	+6.51%
Loss Cost	2009.2	0.067 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.010; p = 0.120)	0.656	+6.91%
Loss Cost	2010.1	0.069 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.115)	0.654	+7.17%
Loss Cost	2010.2	0.065 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.123)	0.613	+6.71%
Loss Cost	2011.1	0.069 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.633	+7.17%
Loss Cost	2011.2	0.072 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.625	+7.43%
Loss Cost	2012.1	0.078 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.010; p = 0.088)	0.662	+8.09%
Loss Cost	2012.2	0.076 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.010; p = 0.097)	0.623	+7.94%
Loss Cost	2013.1	0.085 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.010; p = 0.071)	0.685	+8.84%
Loss Cost	2013.2	0.078 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.009; p = 0.067)	0.641	+8.11%
Loss Cost	2014.1	0.089 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.008; p = 0.037)	0.742	+9.32%
Loss Cost	2014.2	0.089 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.008; p = 0.043)	0.709	+9.26%
Loss Cost	2015.1	0.094 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.008; p = 0.044)	0.720	+9.89%
Loss Cost	2015.2	0.101 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.008; p = 0.046)	0.730	+10.59%
Loss Cost	2016.1	0.107 (CI = +/-0.036; p = 0.000)	0.008 (CI = +/-0.008; p = 0.051)	0.736	+11.32%
Loss Cost	2016.2	0.115 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.008; p = 0.059)	0.745	+12.19%
Loss Cost	2017.1	0.127 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.008; p = 0.066)	0.778	+13.52%
Severity	2005.1	0.039 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.011; p = 0.750)	0.496	+3.97%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.011; p = 0.783)	0.500	+4.14%
Severity	2006.1	0.044 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.848)	0.545	+4.52%
Severity	2006.2	0.045 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.869)	0.536	+4.63%
Severity	2007.1	0.047 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.892)	0.528	+4.76%
Severity	2007.2	0.049 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.925)	0.530	+4.98%
Severity	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.010; p = 0.963)	0.645	+5.73%
Severity	2008.2	0.060 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.010; p = 0.895)	0.678	+6.17%
Severity	2009.1	0.066 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.009; p = 0.782)	0.748	+6.83%
Severity	2009.2	0.068 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.009; p = 0.761)	0.740	+7.01%
Severity	2010.1	0.069 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.009; p = 0.751)	0.725	+7.12%
Severity	2010.2	0.066 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.009; p = 0.781)	0.692	+6.86%
Severity	2011.1	0.073 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.687)	0.754	+7.58%
Severity	2011.2	0.075 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.008; p = 0.675)	0.743	+7.78%
Severity	2012.1	0.078 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.009; p = 0.654)	0.740	+8.10%
Severity	2012.2	0.077 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.009; p = 0.666)	0.709	+8.02%
Severity	2013.1	0.083 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.009; p = 0.628)	0.737	+8.67%
Severity	2013.2	0.078 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.008; p = 0.638)	0.697	+8.10%
Severity	2014.1	0.087 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.582)	0.769	+9.11%
Severity	2014.2	0.085 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.008; p = 0.593)	0.732	+8.91%
Severity	2015.1	0.092 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.008; p = 0.590)	0.756	+9.68%
Severity	2015.2	0.093 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.008; p = 0.604)	0.722	+9.72%
Severity	2016.1	0.100 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.008; p = 0.634)	0.739	+10.55%
Severity	2016.2	0.103 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.008; p = 0.665)	0.712	+10.88%
Severity	2017.1	0.116 (CI = +/-0.038; p = 0.000)	0.001 (CI = +/-0.008; p = 0.758)	0.764	+12.30%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.304)	0.007 (CI = +/-0.004; p = 0.003)	0.262	-0.27%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.296)	0.007 (CI = +/-0.004; p = 0.004)	0.262	-0.28%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.268)	0.006 (CI = +/-0.004; p = 0.005)	0.265	-0.32%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.211)	0.006 (CI = +/-0.004; p = 0.005)	0.274	-0.38%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.176)	0.006 (CI = +/-0.004; p = 0.007)	0.281	-0.43%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.212)	0.006 (CI = +/-0.005; p = 0.007)	0.273	-0.42%
Frequency	2008.1	-0.003 (CI = +/-0.007; p = 0.393)	0.006 (CI = +/-0.004; p = 0.006)	0.256	-0.30%
Frequency	2008.2	-0.002 (CI = +/-0.008; p = 0.520)	0.007 (CI = +/-0.005; p = 0.007)	0.244	-0.24%
Frequency	2009.1	-0.003 (CI = +/-0.008; p = 0.456)	0.006 (CI = +/-0.005; p = 0.008)	0.249	-0.30%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.819)	0.007 (CI = +/-0.005; p = 0.005)	0.243	-0.09%
Frequency	2010.1	0.000 (CI = +/-0.009; p = 0.911)	0.007 (CI = +/-0.005; p = 0.005)	0.239	+0.05%
Frequency	2010.2	-0.001 (CI = +/-0.009; p = 0.754)	0.007 (CI = +/-0.004; p = 0.005)	0.266	-0.14%
Frequency	2011.1	-0.004 (CI = +/-0.009; p = 0.398)	0.006 (CI = +/-0.004; p = 0.006)	0.318	-0.38%
Frequency	2011.2	-0.003 (CI = +/-0.010; p = 0.502)	0.007 (CI = +/-0.004; p = 0.006)	0.305	-0.33%
Frequency	2012.1	0.000 (CI = +/-0.010; p = 0.976)	0.007 (CI = +/-0.004; p = 0.003)	0.311	-0.01%
Frequency	2012.2	-0.001 (CI = +/-0.011; p = 0.881)	0.007 (CI = +/-0.004; p = 0.004)	0.312	-0.08%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.779)	0.007 (CI = +/-0.004; p = 0.004)	0.313	+0.15%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.982)	0.007 (CI = +/-0.004; p = 0.004)	0.323	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.013; p = 0.766)	0.007 (CI = +/-0.004; p = 0.005)	0.317	+0.19%
Frequency	2014.2	0.003 (CI = +/-0.015; p = 0.663)	0.007 (CI = +/-0.004; p = 0.006)	0.311	+0.31%
Frequency	2015.1	0.002 (CI = +/-0.017; p = 0.805)	0.007 (CI = +/-0.005; p = 0.008)	0.312	+0.20%
Frequency	2015.2	0.008 (CI = +/-0.016; p = 0.323)	0.007 (CI = +/-0.004; p = 0.005)	0.366	+0.79%
Frequency	2016.1	0.007 (CI = +/-0.019; p = 0.438)	0.007 (CI = +/-0.004; p = 0.007)	0.361	+0.70%
Frequency	2016.2	0.012 (CI = +/-0.020; p = 0.229)	0.006 (CI = +/-0.004; p = 0.007)	0.394	+1.18%
Frequency	2017.1	0.011 (CI = +/-0.023; p = 0.333)	0.007 (CI = +/-0.005; p = 0.010)	0.386	+1.09%

Comprehensive

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.014; p = 0.029)	-0.209 (CI = +/-0.121; p = 0.001)	0.413 (CI = +/-0.214; p = 0.000)	0.631	+1.62%
Loss Cost	2005.2	0.018 (CI = +/-0.015; p = 0.021)	-0.216 (CI = +/-0.123; p = 0.001)	0.400 (CI = +/-0.217; p = 0.001)	0.635	+1.80%
Loss Cost	2006.1	0.020 (CI = +/-0.016; p = 0.018)	-0.209 (CI = +/-0.126; p = 0.002)	0.389 (CI = +/-0.222; p = 0.001)	0.639	+1.97%
Loss Cost	2006.2	0.020 (CI = +/-0.017; p = 0.022)	-0.211 (CI = +/-0.130; p = 0.002)	0.386 (CI = +/-0.228; p = 0.002)	0.628	+2.03%
Loss Cost	2007.1	0.018 (CI = +/-0.018; p = 0.055)	-0.221 (CI = +/-0.133; p = 0.002)	0.401 (CI = +/-0.232; p = 0.001)	0.626	+1.78%
Loss Cost	2007.2	0.021 (CI = +/-0.019; p = 0.036)	-0.231 (CI = +/-0.135; p = 0.002)	0.384 (CI = +/-0.235; p = 0.002)	0.634	+2.07%
Loss Cost	2008.1	0.029 (CI = +/-0.018; p = 0.003)	-0.200 (CI = +/-0.124; p = 0.003)	0.334 (CI = +/-0.215; p = 0.004)	0.704	+2.93%
Loss Cost	2008.2	0.036 (CI = +/-0.018; p = 0.000)	-0.222 (CI = +/-0.117; p = 0.001)	0.297 (CI = +/-0.202; p = 0.006)	0.754	+3.61%
Loss Cost	2009.1	0.040 (CI = +/-0.019; p = 0.000)	-0.207 (CI = +/-0.117; p = 0.001)	0.273 (CI = +/-0.203; p = 0.010)	0.769	+4.05%
Loss Cost	2009.2	0.045 (CI = +/-0.019; p = 0.000)	-0.224 (CI = +/-0.114; p = 0.000)	0.243 (CI = +/-0.198; p = 0.018)	0.792	+4.65%
Loss Cost	2010.1	0.044 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.119; p = 0.001)	0.248 (CI = +/-0.206; p = 0.020)	0.785	+4.54%
Loss Cost	2010.2	0.038 (CI = +/-0.022; p = 0.001)	-0.211 (CI = +/-0.117; p = 0.001)	0.278 (CI = +/-0.203; p = 0.009)	0.769	+3.91%
Loss Cost	2011.1	0.039 (CI = +/-0.024; p = 0.002)	-0.208 (CI = +/-0.122; p = 0.002)	0.273 (CI = +/-0.212; p = 0.014)	0.765	+4.02%
Loss Cost	2011.2	0.043 (CI = +/-0.026; p = 0.002)	-0.218 (CI = +/-0.125; p = 0.002)	0.254 (CI = +/-0.218; p = 0.025)	0.763	+4.44%
Loss Cost	2012.1	0.047 (CI = +/-0.029; p = 0.003)	-0.209 (CI = +/-0.131; p = 0.003)	0.238 (CI = +/-0.228; p = 0.041)	0.765	+4.80%
Loss Cost	2012.2	0.045 (CI = +/-0.032; p = 0.008)	-0.205 (CI = +/-0.137; p = 0.005)	0.246 (CI = +/-0.240; p = 0.045)	0.737	+4.61%
Loss Cost	2013.1	0.052 (CI = +/-0.035; p = 0.006)	-0.189 (CI = +/-0.141; p = 0.011)	0.216 (CI = +/-0.248; p = 0.084)	0.749	+5.35%
Loss Cost	2013.2	0.040 (CI = +/-0.036; p = 0.031)	-0.169 (CI = +/-0.137; p = 0.019)	0.262 (CI = +/-0.244; p = 0.037)	0.724	+4.13%
Loss Cost	2014.1	0.053 (CI = +/-0.039; p = 0.011)	-0.144 (CI = +/-0.137; p = 0.040)	0.213 (CI = +/-0.245; p = 0.084)	0.758	+5.44%
Loss Cost	2014.2	0.052 (CI = +/-0.045; p = 0.026)	-0.142 (CI = +/-0.145; p = 0.054)	0.217 (CI = +/-0.262; p = 0.098)	0.726	+5.30%
Loss Cost	2015.1	0.053 (CI = +/-0.052; p = 0.046)	-0.139 (CI = +/-0.156; p = 0.077)	0.211 (CI = +/-0.287; p = 0.137)	0.713	+5.49%
Loss Cost	2015.2	0.067 (CI = +/-0.058; p = 0.026)	-0.156 (CI = +/-0.158; p = 0.053)	0.167 (CI = +/-0.296; p = 0.243)	0.727	+6.93%
Loss Cost	2016.1	0.070 (CI = +/-0.069; p = 0.049)	-0.151 (CI = +/-0.174; p = 0.082)	0.158 (CI = +/-0.329; p = 0.316)	0.711	+7.25%
Loss Cost	2016.2	0.092 (CI = +/-0.075; p = 0.021)	-0.173 (CI = +/-0.172; p = 0.049)	0.097 (CI = +/-0.332; p = 0.532)	0.741	+9.59%
Loss Cost	2017.1	0.109 (CI = +/-0.091; p = 0.023)	-0.150 (CI = +/-0.187; p = 0.104)	0.048 (CI = +/-0.366; p = 0.776)	0.745	+11.54%
Severity	2005.1	0.023 (CI = +/-0.013; p = 0.001)	-0.184 (CI = +/-0.108; p = 0.002)	0.380 (CI = +/-0.191; p = 0.000)	0.711	+2.32%
Severity	2005.2	0.025 (CI = +/-0.013; p = 0.001)	-0.193 (CI = +/-0.109; p = 0.001)	0.365 (CI = +/-0.193; p = 0.001)	0.718	+2.54%
Severity	2006.1	0.028 (CI = +/-0.014; p = 0.000)	-0.181 (CI = +/-0.110; p = 0.002)	0.348 (CI = +/-0.193; p = 0.001)	0.730	+2.81%
Severity	2006.2	0.029 (CI = +/-0.015; p = 0.000)	-0.187 (CI = +/-0.113; p = 0.002)	0.338 (CI = +/-0.197; p = 0.001)	0.726	+2.97%
Severity	2007.1	0.028 (CI = +/-0.016; p = 0.001)	-0.192 (CI = +/-0.116; p = 0.002)	0.345 (CI = +/-0.203; p = 0.002)	0.720	+2.86%
Severity	2007.2	0.031 (CI = +/-0.017; p = 0.001)	-0.202 (CI = +/-0.117; p = 0.001)	0.327 (CI = +/-0.204; p = 0.003)	0.728	+3.16%
Severity	2008.1	0.038 (CI = +/-0.016; p = 0.000)	-0.175 (CI = +/-0.107; p = 0.002)	0.284 (CI = +/-0.187; p = 0.004)	0.785	+3.91%
Severity	2008.2	0.044 (CI = +/-0.015; p = 0.000)	-0.195 (CI = +/-0.100; p = 0.000)	0.250 (CI = +/-0.174; p = 0.007)	0.823	+4.54%
Severity	2009.1	0.050 (CI = +/-0.015; p = 0.000)	-0.174 (CI = +/-0.095; p = 0.001)	0.217 (CI = +/-0.164; p = 0.012)	0.853	+5.16%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	-0.183 (CI = +/-0.096; p = 0.001)	0.201 (CI = +/-0.167; p = 0.020)	0.853	+5.47%
Severity	2010.1	0.051 (CI = +/-0.017; p = 0.000)	-0.190 (CI = +/-0.099; p = 0.001)	0.213 (CI = +/-0.172; p = 0.017)	0.846	+5.24%
Severity	2010.2	0.048 (CI = +/-0.019; p = 0.000)	-0.182 (CI = +/-0.101; p = 0.001)	0.228 (CI = +/-0.175; p = 0.013)	0.830	+4.91%
Severity	2011.1	0.054 (CI = +/-0.019; p = 0.000)	-0.163 (CI = +/-0.099; p = 0.002)	0.196 (CI = +/-0.171; p = 0.027)	0.851	+5.59%
Severity	2011.2	0.058 (CI = +/-0.021; p = 0.000)	-0.172 (CI = +/-0.101; p = 0.002)	0.180 (CI = +/-0.175; p = 0.045)	0.848	+5.96%
Severity	2012.1	0.058 (CI = +/-0.023; p = 0.000)	-0.172 (CI = +/-0.106; p = 0.003)	0.180 (CI = +/-0.185; p = 0.056)	0.840	+5.95%
Severity	2012.2	0.057 (CI = +/-0.026; p = 0.000)	-0.171 (CI = +/-0.111; p = 0.005)	0.182 (CI = +/-0.195; p = 0.066)	0.820	+5.91%
Severity	2013.1	0.062 (CI = +/-0.029; p = 0.000)	-0.161 (CI = +/-0.116; p = 0.009)	0.163 (CI = +/-0.204; p = 0.112)	0.822	+6.40%
Severity	2013.2	0.053 (CI = +/-0.030; p = 0.002)	-0.145 (CI = +/-0.114; p = 0.016)	0.196 (CI = +/-0.203; p = 0.057)	0.802	+5.48%
Severity	2014.1	0.064 (CI = +/-0.032; p = 0.001)	-0.123 (CI = +/-0.113; p = 0.035)	0.154 (CI = +/-0.203; p = 0.128)	0.827	+6.64%
Severity	2014.2	0.061 (CI = +/-0.037; p = 0.003)	-0.119 (CI = +/-0.119; p = 0.051)	0.164 (CI = +/-0.216; p = 0.127)	0.799	+6.32%
Severity	2015.1	0.068 (CI = +/-0.042; p = 0.004)	-0.107 (CI = +/-0.127; p = 0.091)	0.140 (CI = +/-0.232; p = 0.216)	0.798	+7.03%
Severity	2015.2	0.069 (CI = +/-0.049; p = 0.009)	-0.109 (CI = +/-0.135; p = 0.104)	0.136 (CI = +/-0.252; p = 0.264)	0.768	+7.18%
Severity	2016.1	0.077 (CI = +/-0.058; p = 0.014)	-0.097 (CI = +/-0.146; p = 0.174)	0.110 (CI = +/-0.276; p = 0.401)	0.762	+8.04%
Severity	2016.2	0.085 (CI = +/-0.068; p = 0.018)	-0.105 (CI = +/-0.154; p = 0.163)	0.088 (CI = +/-0.299; p = 0.532)	0.740	+8.92%
Severity	2017.1	0.108 (CI = +/-0.078; p = 0.012)	-0.075 (CI = +/-0.162; p = 0.324)	0.024 (CI = +/-0.317; p = 0.870)	0.763	+11.43%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.057)	-0.025 (CI = +/-0.061; p = 0.406)	0.033 (CI = +/-0.107; p = 0.536)	0.053	-0.69%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.059)	-0.023 (CI = +/-0.062; p = 0.448)	0.035 (CI = +/-0.110; p = 0.516)	0.053	-0.72%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.045)	-0.028 (CI = +/-0.064; p = 0.384)	0.042 (CI = +/-0.112; p = 0.454)	0.067	-0.82%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.035)	-0.024 (CI = +/-0.065; p = 0.461)	0.048 (CI = +/-0.114; p = 0.399)	0.081	-0.91%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.023)	-0.029 (CI = +/-0.066; p = 0.373)	0.056 (CI = +/-0.115; p = 0.328)	0.105	-1.05%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.032)	-0.029 (CI = +/-0.068; p = 0.392)	0.057 (CI = +/-0.119; p = 0.339)	0.093	-1.05%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.070)	-0.025 (CI = +/-0.070; p = 0.474)	0.050 (CI = +/-0.122; p = 0.408)	0.039	-0.95%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.113)	-0.027 (CI = +/-0.073; p = 0.452)	0.047 (CI = +/-0.126; p = 0.455)	0.016	-0.88%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.080)	-0.033 (CI = +/-0.074; p = 0.373)	0.056 (CI = +/-0.129; p = 0.379)	0.038	-1.05%
Frequency	2009.2	-0.008 (CI = +/-0.012; p = 0.211)	-0.041 (CI = +/-0.074; p = 0.265)	0.041 (CI = +/-0.129; p = 0.515)	0.001	-0.78%
Frequency	2010.1	-0.007 (CI = +/-0.014; p = 0.323)	-0.038 (CI = +/-0.077; p = 0.325)	0.035 (CI = +/-0.134; p = 0.591)	-0.042	-0.66%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.182)	-0.030 (CI = +/-0.078; p = 0.439)	0.050 (CI = +/-0.135; p = 0.452)	-0.016	-0.96%
Frequency	2011.1	-0.015 (CI = +/-0.015; p = 0.046)	-0.045 (CI = +/-0.075; p = 0.227)	0.077 (CI = +/-0.130; p = 0.236)	0.100	-1.48%
Frequency	2011.2	-0.014 (CI = +/-0.016; p = 0.078)	-0.046 (CI = +/-0.078; p = 0.232)	0.074 (CI = +/-0.136; p = 0.272)	0.077	-1.43%
Frequency	2012.1	-0.011 (CI = +/-0.018; p = 0.211)	-0.037 (CI = +/-0.080; p = 0.344)	0.058 (CI = +/-0.140; p = 0.400)	-0.027	-1.08%
Frequency	2012.2	-0.012 (CI = +/-0.019; p = 0.201)	-0.034 (CI = +/-0.084; p = 0.401)	0.064 (CI = +/-0.147; p = 0.375)	-0.026	-1.22%
Frequency	2013.1	-0.010 (CI = +/-0.022; p = 0.354)	-0.029 (CI = +/-0.088; p = 0.499)	0.053 (CI = +/-0.155; p = 0.478)	-0.092	-0.98%
Frequency	2013.2	-0.013 (CI = +/-0.024; p = 0.279)	-0.024 (CI = +/-0.091; p = 0.594)	0.065 (CI = +/-0.163; p = 0.410)	-0.081	-1.28%
Frequency	2014.1	-0.011 (CI = +/-0.028; p = 0.402)	-0.021 (CI = +/-0.098; p = 0.662)	0.059 (CI = +/-0.175; p = 0.484)	-0.128	-1.13%
Frequency	2014.2	-0.010 (CI = +/-0.032; p = 0.528)	-0.023 (CI = +/-0.103; p = 0.640)	0.053 (CI = +/-0.187; p = 0.555)	-0.151	-0.96%
Frequency	2015.1	-0.015 (CI = +/-0.037; p = 0.412)	-0.032 (CI = +/-0.110; p = 0.548)	0.070 (CI = +/-0.202; p = 0.466)	-0.137	-1.44%
Frequency	2015.2	-0.002 (CI = +/-0.039; p = 0.903)	-0.047 (CI = +/-0.108; p = 0.366)	0.031 (CI = +/-0.201; p = 0.742)	-0.141	-0.23%
Frequency	2016.1	-0.007 (CI = +/-0.047; p = 0.737)	-0.054 (CI = +/-0.117; p = 0.332)	0.048 (CI = +/-0.222; p = 0.648)	-0.140	-0.74%
Frequency	2016.2	0.006 (CI = +/-0.051; p = 0.796)	-0.068 (CI = +/-0.117; p = 0.228)	0.010 (CI = +/-0.227; p = 0.927)	-0.072	+0.62%
Frequency	2017.1	0.001 (CI = +/-0.064; p = 0.973)	-0.075 (CI = +/-0.131; p = 0.233)	0.024 (CI = +/-0.257; p = 0.837)	-0.086	+0.10%

Comprehensive

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.017 (CI = +/-0.015; p = 0.035)	-0.207 (CI = +/-0.124; p = 0.002)	0.001 (CI = +/-0.010; p = 0.839)	0.410 (CI = +/-0.218; p = 0.001)	0.621	+1.67%
Loss Cost	2005.2	0.018 (CI = +/-0.016; p = 0.026)	-0.215 (CI = +/-0.126; p = 0.002)	0.001 (CI = +/-0.010; p = 0.812)	0.398 (CI = +/-0.222; p = 0.001)	0.624	+1.87%
Loss Cost	2006.1	0.020 (CI = +/-0.017; p = 0.022)	-0.206 (CI = +/-0.130; p = 0.003)	0.001 (CI = +/-0.010; p = 0.765)	0.385 (CI = +/-0.227; p = 0.002)	0.629	+2.06%
Loss Cost	2006.2	0.021 (CI = +/-0.018; p = 0.026)	-0.209 (CI = +/-0.133; p = 0.003)	0.002 (CI = +/-0.010; p = 0.761)	0.382 (CI = +/-0.233; p = 0.002)	0.617	+2.12%
Loss Cost	2007.1	0.018 (CI = +/-0.020; p = 0.064)	-0.219 (CI = +/-0.137; p = 0.003)	0.001 (CI = +/-0.010; p = 0.822)	0.397 (CI = +/-0.238; p = 0.002)	0.614	+1.86%
Loss Cost	2007.2	0.021 (CI = +/-0.021; p = 0.042)	-0.229 (CI = +/-0.139; p = 0.002)	0.001 (CI = +/-0.010; p = 0.787)	0.380 (CI = +/-0.242; p = 0.003)	0.622	+2.17%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.003)	-0.194 (CI = +/-0.127; p = 0.004)	0.003 (CI = +/-0.009; p = 0.560)	0.324 (CI = +/-0.220; p = 0.005)	0.697	+3.14%
Loss Cost	2008.2	0.038 (CI = +/-0.019; p = 0.000)	-0.216 (CI = +/-0.119; p = 0.001)	0.003 (CI = +/-0.009; p = 0.455)	0.284 (CI = +/-0.207; p = 0.009)	0.750	+3.88%
Loss Cost	2009.1	0.043 (CI = +/-0.020; p = 0.000)	-0.199 (CI = +/-0.119; p = 0.002)	0.004 (CI = +/-0.009; p = 0.365)	0.256 (CI = +/-0.207; p = 0.017)	0.767	+4.40%
Loss Cost	2009.2	0.049 (CI = +/-0.021; p = 0.000)	-0.215 (CI = +/-0.115; p = 0.001)	0.004 (CI = +/-0.008; p = 0.297)	0.223 (CI = +/-0.201; p = 0.031)	0.793	+5.05%
Loss Cost	2010.1	0.049 (CI = +/-0.023; p = 0.000)	-0.218 (CI = +/-0.121; p = 0.001)	0.004 (CI = +/-0.008; p = 0.319)	0.227 (CI = +/-0.211; p = 0.036)	0.786	+4.98%
Loss Cost	2010.2	0.042 (CI = +/-0.023; p = 0.001)	-0.203 (CI = +/-0.119; p = 0.002)	0.004 (CI = +/-0.008; p = 0.346)	0.258 (CI = +/-0.208; p = 0.017)	0.768	+4.33%
Loss Cost	2011.1	0.044 (CI = +/-0.026; p = 0.002)	-0.198 (CI = +/-0.125; p = 0.004)	0.004 (CI = +/-0.008; p = 0.337)	0.249 (CI = +/-0.219; p = 0.028)	0.765	+4.52%
Loss Cost	2011.2	0.049 (CI = +/-0.028; p = 0.002)	-0.207 (CI = +/-0.127; p = 0.003)	0.004 (CI = +/-0.008; p = 0.314)	0.228 (CI = +/-0.225; p = 0.047)	0.764	+5.00%
Loss Cost	2012.1	0.054 (CI = +/-0.031; p = 0.002)	-0.195 (CI = +/-0.133; p = 0.006)	0.005 (CI = +/-0.009; p = 0.279)	0.206 (CI = +/-0.235; p = 0.083)	0.768	+5.50%
Loss Cost	2012.2	0.052 (CI = +/-0.034; p = 0.005)	-0.192 (CI = +/-0.139; p = 0.009)	0.005 (CI = +/-0.009; p = 0.298)	0.212 (CI = +/-0.249; p = 0.090)	0.739	+5.34%
Loss Cost	2013.1	0.061 (CI = +/-0.038; p = 0.003)	-0.172 (CI = +/-0.143; p = 0.021)	0.005 (CI = +/-0.009; p = 0.232)	0.172 (CI = +/-0.257; p = 0.175)	0.756	+6.31%
Loss Cost	2013.2	0.049 (CI = +/-0.039; p = 0.017)	-0.153 (CI = +/-0.138; p = 0.032)	0.005 (CI = +/-0.009; p = 0.243)	0.219 (CI = +/-0.253; p = 0.085)	0.731	+5.07%
Loss Cost	2014.1	0.066 (CI = +/-0.041; p = 0.004)	-0.121 (CI = +/-0.135; p = 0.075)	0.006 (CI = +/-0.008; p = 0.143)	0.154 (CI = +/-0.249; p = 0.207)	0.777	+6.77%
Loss Cost	2014.2	0.065 (CI = +/-0.047; p = 0.010)	-0.120 (CI = +/-0.143; p = 0.092)	0.006 (CI = +/-0.009; p = 0.158)	0.157 (CI = +/-0.268; p = 0.230)	0.746	+6.69%
Loss Cost	2015.1	0.070 (CI = +/-0.056; p = 0.018)	-0.112 (CI = +/-0.156; p = 0.144)	0.006 (CI = +/-0.009; p = 0.161)	0.139 (CI = +/-0.296; p = 0.327)	0.736	+7.20%
Loss Cost	2015.2	0.084 (CI = +/-0.060; p = 0.010)	-0.129 (CI = +/-0.156; p = 0.097)	0.006 (CI = +/-0.009; p = 0.146)	0.093 (CI = +/-0.302; p = 0.516)	0.754	+8.76%
Loss Cost	2016.1	0.091 (CI = +/-0.073; p = 0.019)	-0.118 (CI = +/-0.172; p = 0.159)	0.007 (CI = +/-0.009; p = 0.150)	0.070 (CI = +/-0.338; p = 0.659)	0.741	+9.51%
Loss Cost	2016.2	0.112 (CI = +/-0.077; p = 0.009)	-0.140 (CI = +/-0.169; p = 0.094)	0.006 (CI = +/-0.009; p = 0.138)	0.011 (CI = +/-0.336; p = 0.943)	0.774	+11.85%
Loss Cost	2017.1	0.135 (CI = +/-0.090; p = 0.008)	-0.110 (CI = +/-0.181; p = 0.201)	0.007 (CI = +/-0.009; p = 0.117)	-0.055 (CI = +/-0.365; p = 0.742)	0.788	+14.42%
Severity	2005.1	0.020 (CI = +/-0.013; p = 0.004)	-0.193 (CI = +/-0.108; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.214)	0.391 (CI = +/-0.191; p = 0.000)	0.716	+2.04%
Severity	2005.2	0.022 (CI = +/-0.014; p = 0.003)	-0.201 (CI = +/-0.110; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.231)	0.377 (CI = +/-0.192; p = 0.000)	0.722	+2.26%
Severity	2006.1	0.025 (CI = +/-0.015; p = 0.002)	-0.190 (CI = +/-0.111; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.272)	0.360 (CI = +/-0.194; p = 0.001)	0.732	+2.53%
Severity	2006.2	0.026 (CI = +/-0.016; p = 0.002)	-0.195 (CI = +/-0.114; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.290)	0.351 (CI = +/-0.199; p = 0.001)	0.728	+2.68%
Severity	2007.1	0.025 (CI = +/-0.017; p = 0.005)	-0.201 (CI = +/-0.117; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.276)	0.360 (CI = +/-0.204; p = 0.001)	0.722	+2.53%
Severity	2007.2	0.028 (CI = +/-0.018; p = 0.003)	-0.211 (CI = +/-0.118; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.299)	0.342 (CI = +/-0.206; p = 0.002)	0.729	+2.83%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	-0.182 (CI = +/-0.109; p = 0.002)	-0.004 (CI = +/-0.008; p = 0.380)	0.297 (CI = +/-0.190; p = 0.003)	0.784	+3.63%
Severity	2008.2	0.042 (CI = +/-0.017; p = 0.000)	-0.201 (CI = +/-0.102; p = 0.000)	-0.003 (CI = +/-0.007; p = 0.405)	0.262 (CI = +/-0.178; p = 0.005)	0.822	+4.28%
Severity	2009.1	0.048 (CI = +/-0.017; p = 0.000)	-0.180 (CI = +/-0.097; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.512)	0.226 (CI = +/-0.169; p = 0.011)	0.850	+4.95%
Severity	2009.2	0.051 (CI = +/-0.018; p = 0.000)	-0.188 (CI = +/-0.099; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.548)	0.211 (CI = +/-0.172; p = 0.018)	0.849	+5.27%
Severity	2010.1	0.049 (CI = +/-0.019; p = 0.000)	-0.196 (CI = +/-0.102; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.497)	0.225 (CI = +/-0.178; p = 0.015)	0.843	+4.98%
Severity	2010.2	0.045 (CI = +/-0.020; p = 0.000)	-0.188 (CI = +/-0.104; p = 0.001)	-0.003 (CI = +/-0.007; p = 0.465)	0.242 (CI = +/-0.182; p = 0.011)	0.826	+4.63%
Severity	2011.1	0.052 (CI = +/-0.021; p = 0.000)	-0.168 (CI = +/-0.102; p = 0.003)	-0.002 (CI = +/-0.007; p = 0.582)	0.207 (CI = +/-0.179; p = 0.025)	0.846	+5.36%
Severity	2011.2	0.056 (CI = +/-0.023; p = 0.000)	-0.176 (CI = +/-0.104; p = 0.002)	-0.002 (CI = +/-0.007; p = 0.619)	0.191 (CI = +/-0.184; p = 0.043)	0.843	+5.73%
Severity	2012.1	0.055 (CI = +/-0.026; p = 0.000)	-0.177 (CI = +/-0.111; p = 0.003)	-0.002 (CI = +/-0.007; p = 0.623)	0.193 (CI = +/-0.196; p = 0.054)	0.834	+5.69%
Severity	2012.2	0.055 (CI = +/-0.029; p = 0.001)	-0.176 (CI = +/-0.116; p = 0.005)	-0.002 (CI = +/-0.007; p = 0.629)	0.195 (CI = +/-0.207; p = 0.064)	0.813	+5.63%
Severity	2013.1	0.060 (CI = +/-0.032; p = 0.001)	-0.165 (CI = +/-0.122; p = 0.011)	-0.001 (CI = +/-0.008; p = 0.709)	0.174 (CI = +/-0.220; p = 0.113)	0.813	+6.14%
Severity	2013.2	0.050 (CI = +/-0.034; p = 0.006)	-0.150 (CI = +/-0.120; p = 0.017)	-0.002 (CI = +/-0.007; p = 0.643)	0.211 (CI = +/-0.219; p = 0.058)	0.792	+5.16%
Severity	2014.1	0.062 (CI = +/-0.037; p = 0.003)	-0.127 (CI = +/-0.121; p = 0.041)	-0.001 (CI = +/-0.007; p = 0.796)	0.162 (CI = +/-0.222; p = 0.140)	0.817	+6.43%
Severity	2014.2	0.059 (CI = +/-0.042; p = 0.009)	-0.122 (CI = +/-0.127; p = 0.057)	-0.001 (CI = +/-0.008; p = 0.788)	0.174 (CI = +/-0.238; p = 0.138)	0.786	+6.09%
Severity	2015.1	0.066 (CI = +/-0.049; p = 0.011)	-0.110 (CI = +/-0.136; p = 0.106)	-0.001 (CI = +/-0.008; p = 0.871)	0.147 (CI = +/-0.259; p = 0.241)	0.783	+6.87%
Severity	2015.2	0.068 (CI = +/-0.056; p = 0.022)	-0.111 (CI = +/-0.146; p = 0.121)	-0.001 (CI = +/-0.008; p = 0.879)	0.143 (CI = +/-0.281; p = 0.290)	0.750	+7.01%
Severity	2016.1	0.077 (CI = +/-0.067; p = 0.030)	-0.098 (CI = +/-0.160; p = 0.204)	0.000 (CI = +/-0.009; p = 0.946)	0.114 (CI = +/-0.314; p = 0.441)	0.740	+7.95%
Severity	2016.2	0.085 (CI = +/-0.077; p = 0.035)	-0.106 (CI = +/-0.170; p = 0.194)	0.000 (CI = +/-0.009; p = 0.943)	0.092 (CI = +/-0.340; p = 0.561)	0.714	+8.82%
Severity	2017.1	0.109 (CI = +/-0.090; p = 0.023)	-0.074 (CI = +/-0.181; p = 0.378)	0.000 (CI = +/-0.009; p = 0.960)	0.021 (CI = +/-0.365; p = 0.900)	0.737	+11.52%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.288)	-0.014 (CI = +/-0.055; p = 0.601)	0.006 (CI = +/-0.004; p = 0.006)	0.019 (CI = +/-0.097; p = 0.689)	0.227	-0.36%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.285)	-0.013 (CI = +/-0.057; p = 0.635)	0.006 (CI = +/-0.004; p = 0.007)	0.021 (CI = +/-0.100; p = 0.672)	0.225	-0.39%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.237)	-0.016 (CI = +/-0.058; p = 0.571)	0.006 (CI = +/-0.005; p = 0.009)	0.026 (CI = +/-0.102; p = 0.614)	0.231	-0.46%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.186)	-0.013 (CI = +/-0.060; p = 0.653)	0.006 (CI = +/-0.005; p = 0.010)	0.031 (CI = +/-0.104; p = 0.550)	0.240	-0.54%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.136)	-0.018 (CI = +/-0.061; p = 0.557)	0.006 (CI = +/-0.005; p = 0.013)	0.038 (CI = +/-0.107; p = 0.474)	0.253	-0.66%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.170)	-0.018 (CI = +/-0.063; p = 0.561)	0.006 (CI = +/-0.005; p = 0.015)	0.037 (CI = +/-0.110; p = 0.494)	0.242	-0.64%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.334)	-0.012 (CI = +/-0.065; p = 0.705)	0.006 (CI = +/-0.005; p = 0.013)	0.027 (CI = +/-0.112; p = 0.619)	0.212	-0.48%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.461)	-0.015 (CI = +/-0.066; p = 0.653)	0.006 (CI = +/-0.005; p = 0.013)	0.023 (CI = +/-0.115; p = 0.692)	0.197	-0.39%
Frequency	2009.1	-0.005 (CI = +/-0.012; p = 0.364)	-0.019 (CI = +/-0.069; p = 0.571)	0.006 (CI = +/-0.005; p = 0.017)	0.030 (CI = +/-0.119; p = 0.611)	0.206	-0.52%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.731)	-0.028 (CI = +/-0.067; p = 0.402)	0.006 (CI = +/-0.005; p = 0.012)	0.013 (CI = +/-0.117; p = 0.823)	0.205	-0.20%
Frequency	2010.1	0.000 (CI = +/-0.013; p = 0.998)	-0.022 (CI = +/-0.070; p = 0.526)	0.007 (CI = +/-0.005; p = 0.011)	0.002 (CI = +/-0.121; p = 0.969)	0.187	0.00%
Frequency	2010.2	-0.003 (CI = +/-0.014; p = 0.677)	-0.015 (CI = +/-0.070; p = 0.662)	0.006 (CI = +/-0.005; p = 0.012)	0.016 (CI = +/-0.122; p = 0.787)	0.209	-0.28%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.256)	-0.029 (CI = +/-0.068; p = 0.380)	0.006 (CI = +/-0.005; p = 0.015)	0.042 (CI = +/-0.119; p = 0.475)	0.294	-0.79%
Frequency	2011.2	-0.007 (CI = +/-0.016; p = 0.360)	-0.031 (CI = +/-0.071; p = 0.365)	0.006 (CI = +/-0.005; p = 0.017)	0.037 (CI = +/-0.124; p = 0.541)	0.277	-0.69%
Frequency	2012.1	-0.002 (CI = +/-0.016; p = 0.823)	-0.018 (CI = +/-0.070; p = 0.591)	0.006 (CI = +/-0.005; p = 0.009)	0.013 (CI = +/-0.124; p = 0.830)	0.251	-0.18%
Frequency	2012.2	-0.003 (CI = +/-0.018; p = 0.752)	-0.017 (CI = +/-0.073; p = 0.641)	0.006 (CI = +/-0.005; p = 0.012)	0.017 (CI = +/-0.131; p = 0.786)	0.248	-0.28%
Frequency	2013.1	0.002 (CI = +/-0.020; p = 0.866)	-0.007 (CI = +/-0.076; p = 0.855)	0.007 (CI = +/-0.005; p = 0.009)	-0.002 (CI = +/-0.136; p = 0.976)	0.234	+0.16%
Frequency	2013.2	-0.001 (CI = +/-0.022; p = 0.933)	-0.003 (CI = +/-0.079; p = 0.944)	0.007 (CI = +/-0.005; p = 0.012)	0.008 (CI = +/-0.144; p = 0.906)	0.239	-0.09%
Frequency	2014.1	0.003 (CI = +/-0.026; p = 0.796)	0.005 (CI = +/-0.083; p = 0.894)	0.007 (CI = +/-0.005; p = 0.011)	-0.008 (CI = +/-0.154; p = 0.911)	0.227	+0.32%
Frequency	2014.2	0.006 (CI = +/-0.029; p = 0.682)	0.002 (CI = +/-0.088; p = 0.962)	0.007 (CI = +/-0.005; p = 0.013)	-0.017 (CI = +/-0.164; p = 0.827)	0.216	+0.56%
Frequency	2015.1	0.003 (CI = +/-0.034; p = 0.846)	-0.002 (CI = +/-0.096; p = 0.960)	0.007 (CI = +/-0.005; p = 0.020)	-0.008 (CI = +/-0.181; p = 0.926)	0.207	+0.31%
Frequency	2015.2	0.016 (CI = +/-0.034; p = 0.313)	-0.017 (CI = +/-0.087; p = 0.671)	0.007 (CI = +/-0.005; p = 0.010)	-0.050 (CI = +/-0.169; p = 0.529)	0.302	+1.64%
Frequency	2016.1	0.014 (CI = +/-0.041; p = 0.456)	-0.020 (CI = +/-0.097; p = 0.655)	0.007 (CI = +/-0.005; p = 0.016)	-0.044 (CI = +/-0.191; p = 0.621)	0.286	+1.45%
Frequency	2016.2	0.027 (CI = +/-0.042; p = 0.177)	-0.034 (CI = +/-0.093; p = 0.436)	0.007 (CI = +/-0.005; p = 0.012)	-0.081 (CI = +/-0.185; p = 0.354)	0.392	+2.79%
Frequency	2017.1	0.026 (CI = +/-0.053; p = 0.299)	-0.036 (CI = +/-0.106; p = 0.459)	0.007 (CI = +/-0.005; p = 0.018)	-0.075 (CI = +/-0.213; p = 0.444)	0.372	+2.60%

Comprehensive

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.014; p = 0.000)	0.380	+3.49%
Loss Cost	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.381	+3.62%
Loss Cost	2006.1	0.039 (CI = +/-0.016; p = 0.000)	0.414	+3.93%
Loss Cost	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.397	+3.97%
Loss Cost	2007.1	0.039 (CI = +/-0.018; p = 0.000)	0.382	+4.02%
Loss Cost	2007.2	0.041 (CI = +/-0.019; p = 0.000)	0.386	+4.21%
Loss Cost	2008.1	0.049 (CI = +/-0.017; p = 0.000)	0.525	+5.03%
Loss Cost	2008.2	0.053 (CI = +/-0.018; p = 0.000)	0.567	+5.49%
Loss Cost	2009.1	0.059 (CI = +/-0.018; p = 0.000)	0.621	+6.04%
Loss Cost	2009.2	0.062 (CI = +/-0.018; p = 0.000)	0.635	+6.40%
Loss Cost	2010.1	0.064 (CI = +/-0.020; p = 0.000)	0.631	+6.63%
Loss Cost	2010.2	0.060 (CI = +/-0.020; p = 0.000)	0.586	+6.16%
Loss Cost	2011.1	0.064 (CI = +/-0.022; p = 0.000)	0.603	+6.60%
Loss Cost	2011.2	0.066 (CI = +/-0.023; p = 0.000)	0.592	+6.83%
Loss Cost	2012.1	0.072 (CI = +/-0.024; p = 0.000)	0.627	+7.48%
Loss Cost	2012.2	0.071 (CI = +/-0.027; p = 0.000)	0.583	+7.32%
Loss Cost	2013.1	0.079 (CI = +/-0.027; p = 0.000)	0.643	+8.27%
Loss Cost	2013.2	0.072 (CI = +/-0.029; p = 0.000)	0.581	+7.51%
Loss Cost	2014.1	0.085 (CI = +/-0.028; p = 0.000)	0.686	+8.89%
Loss Cost	2014.2	0.085 (CI = +/-0.032; p = 0.000)	0.644	+8.91%
Loss Cost	2015.2	0.094 (CI = +/-0.035; p = 0.000)	0.661	+9.87%
Loss Cost	2016.1	0.101 (CI = +/-0.039; p = 0.000)	0.667	+10.67%
Loss Cost	2016.2	0.110 (CI = +/-0.043; p = 0.000)	0.679	+11.67%
Loss Cost	2017.1	0.124 (CI = +/-0.046; p = 0.000)	0.719	+13.20%
Severity	2005.1	0.040 (CI = +/-0.013; p = 0.000)	0.517	+4.06%
Severity	2005.2	0.041 (CI = +/-0.013; p = 0.000)	0.520	+4.22%
Severity	2006.1	0.045 (CI = +/-0.014; p = 0.000)	0.564	+4.58%
Severity	2006.2	0.046 (CI = +/-0.014; p = 0.000)	0.555	+4.68%
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.547	+4.80%
Severity	2007.2	0.049 (CI = +/-0.016; p = 0.000)	0.549	+4.99%
Severity	2008.1	0.055 (CI = +/-0.015; p = 0.000)	0.660	+5.70%
Severity	2008.2	0.059 (CI = +/-0.015; p = 0.000)	0.691	+6.11%
Severity	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.757	+6.73%
Severity	2009.2	0.067 (CI = +/-0.015; p = 0.000)	0.749	+6.88%
Severity	2010.1	0.067 (CI = +/-0.016; p = 0.000)	0.733	+6.98%
Severity	2010.2	0.065 (CI = +/-0.017; p = 0.000)	0.701	+6.71%
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	0.759	+7.40%
Severity	2011.2	0.073 (CI = +/-0.018; p = 0.000)	0.746	+7.58%
Severity	2012.1	0.076 (CI = +/-0.020; p = 0.000)	0.742	+7.88%
Severity	2012.2	0.075 (CI = +/-0.022; p = 0.000)	0.709	+7.77%
Severity	2013.1	0.081 (CI = +/-0.023; p = 0.000)	0.734	+8.43%
Severity	2013.2	0.075 (CI = +/-0.024; p = 0.000)	0.689	+7.78%
Severity	2014.1	0.085 (CI = +/-0.024; p = 0.000)	0.759	+8.87%
Severity	2014.2	0.083 (CI = +/-0.027; p = 0.000)	0.712	+8.63%
Severity	2015.2	0.091 (CI = +/-0.029; p = 0.000)	0.736	+9.56%
Severity	2016.1	0.099 (CI = +/-0.031; p = 0.000)	0.754	+10.42%
Severity	2016.2	0.102 (CI = +/-0.035; p = 0.000)	0.730	+10.78%
Severity	2017.1	0.116 (CI = +/-0.037; p = 0.000)	0.781	+12.25%
Frequency	2005.1	-0.006 (CI = +/-0.005; p = 0.044)	0.086	-0.55%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.045)	0.087	-0.58%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.042)	0.093	-0.62%
Frequency	2006.2	-0.007 (CI = +/-0.006; p = 0.033)	0.107	-0.68%
Frequency	2007.1	-0.007 (CI = +/-0.007; p = 0.028)	0.118	-0.74%
Frequency	2007.2	-0.007 (CI = +/-0.007; p = 0.039)	0.106	-0.74%
Frequency	2008.1	-0.006 (CI = +/-0.007; p = 0.089)	0.065	-0.63%
Frequency	2008.2	-0.006 (CI = +/-0.008; p = 0.139)	0.044	-0.58%
Frequency	2009.1	-0.006 (CI = +/-0.008; p = 0.125)	0.051	-0.64%
Frequency	2009.2	-0.005 (CI = +/-0.009; p = 0.289)	0.006	-0.46%
Frequency	2010.1	-0.003 (CI = +/-0.009; p = 0.472)	-0.018	-0.33%
Frequency	2010.2	-0.005 (CI = +/-0.010; p = 0.288)	0.007	-0.51%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.135)	0.055	-0.75%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.201)	0.031	-0.69%
Frequency	2012.1	-0.004 (CI = +/-0.011; p = 0.499)	-0.025	-0.37%
Frequency	2012.2	-0.004 (CI = +/-0.012; p = 0.485)	-0.024	-0.42%
Frequency	2013.1	-0.001 (CI = +/-0.013; p = 0.818)	-0.050	-0.15%
Frequency	2013.2	-0.003 (CI = +/-0.015; p = 0.719)	-0.048	-0.25%
Frequency	2014.1	0.000 (CI = +/-0.016; p = 0.986)	-0.059	+0.01%
Frequency	2014.2	0.003 (CI = +/-0.018; p = 0.764)	-0.056	+0.26%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.778)	-0.061	+0.28%
Frequency	2016.1	0.002 (CI = +/-0.024; p = 0.838)	-0.068	+0.23%
Frequency	2016.2	0.008 (CI = +/-0.026; p = 0.516)	-0.041	+0.81%
Frequency	2017.1	0.008 (CI = +/-0.030; p = 0.558)	-0.051	+0.84%

Comprehensive

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.033 (CI = +/-0.013; p = 0.000)	-0.202 (CI = +/-0.148; p = 0.009)	0.480	+3.39%
Loss Cost	2005.2	0.035 (CI = +/-0.014; p = 0.000)	-0.215 (CI = +/-0.149; p = 0.006)	0.494	+3.61%
Loss Cost	2006.1	0.038 (CI = +/-0.014; p = 0.000)	-0.202 (CI = +/-0.151; p = 0.010)	0.510	+3.83%
Loss Cost	2006.2	0.039 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.155; p = 0.010)	0.501	+3.97%
Loss Cost	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.214 (CI = +/-0.160; p = 0.011)	0.488	+3.91%
Loss Cost	2007.2	0.041 (CI = +/-0.017; p = 0.000)	-0.232 (CI = +/-0.161; p = 0.006)	0.510	+4.22%
Loss Cost	2008.1	0.048 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.146; p = 0.011)	0.612	+4.93%
Loss Cost	2008.2	0.054 (CI = +/-0.015; p = 0.000)	-0.226 (CI = +/-0.136; p = 0.002)	0.686	+5.51%
Loss Cost	2009.1	0.057 (CI = +/-0.015; p = 0.000)	-0.206 (CI = +/-0.134; p = 0.004)	0.715	+5.92%
Loss Cost	2009.2	0.062 (CI = +/-0.015; p = 0.000)	-0.232 (CI = +/-0.128; p = 0.001)	0.756	+6.44%
Loss Cost	2010.1	0.063 (CI = +/-0.016; p = 0.000)	-0.229 (CI = +/-0.134; p = 0.002)	0.747	+6.49%
Loss Cost	2010.2	0.060 (CI = +/-0.017; p = 0.000)	-0.217 (CI = +/-0.137; p = 0.003)	0.705	+6.23%
Loss Cost	2011.1	0.063 (CI = +/-0.019; p = 0.000)	-0.207 (CI = +/-0.141; p = 0.006)	0.708	+6.47%
Loss Cost	2011.2	0.067 (CI = +/-0.019; p = 0.000)	-0.227 (CI = +/-0.142; p = 0.003)	0.720	+6.94%
Loss Cost	2012.1	0.071 (CI = +/-0.021; p = 0.000)	-0.212 (CI = +/-0.144; p = 0.006)	0.733	+7.35%
Loss Cost	2012.2	0.072 (CI = +/-0.023; p = 0.000)	-0.217 (CI = +/-0.152; p = 0.008)	0.701	+7.48%
Loss Cost	2013.1	0.079 (CI = +/-0.024; p = 0.000)	-0.195 (CI = +/-0.150; p = 0.014)	0.733	+8.17%
Loss Cost	2013.2	0.074 (CI = +/-0.026; p = 0.000)	-0.179 (CI = +/-0.156; p = 0.027)	0.670	+7.71%
Loss Cost	2014.1	0.085 (CI = +/-0.026; p = 0.000)	-0.150 (CI = +/-0.145; p = 0.044)	0.743	+8.83%
Loss Cost	2014.2	0.088 (CI = +/-0.029; p = 0.000)	-0.162 (CI = +/-0.154; p = 0.041)	0.715	+9.23%
Loss Cost	2015.2	0.094 (CI = +/-0.032; p = 0.000)	-0.149 (CI = +/-0.159; p = 0.065)	0.718	+9.87%
Loss Cost	2016.1	0.098 (CI = +/-0.037; p = 0.000)	-0.137 (CI = +/-0.170; p = 0.106)	0.709	+10.32%
Loss Cost	2016.2	0.110 (CI = +/-0.038; p = 0.000)	-0.168 (CI = +/-0.165; p = 0.047)	0.753	+11.67%
Loss Cost	2017.1	0.120 (CI = +/-0.043; p = 0.000)	-0.145 (CI = +/-0.173; p = 0.092)	0.766	+12.70%
Severity	2005.1	0.039 (CI = +/-0.012; p = 0.000)	-0.169 (CI = +/-0.133; p = 0.014)	0.584	+3.98%
Severity	2005.2	0.041 (CI = +/-0.012; p = 0.000)	-0.184 (CI = +/-0.133; p = 0.008)	0.601	+4.21%
Severity	2006.1	0.044 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.133; p = 0.015)	0.627	+4.49%
Severity	2006.2	0.046 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.135; p = 0.011)	0.628	+4.68%
Severity	2007.1	0.046 (CI = +/-0.014; p = 0.000)	-0.177 (CI = +/-0.139; p = 0.014)	0.618	+4.70%
Severity	2007.2	0.049 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.139; p = 0.008)	0.636	+5.00%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.126; p = 0.014)	0.718	+5.61%
Severity	2008.2	0.059 (CI = +/-0.013; p = 0.000)	-0.189 (CI = +/-0.117; p = 0.003)	0.772	+6.12%
Severity	2009.1	0.064 (CI = +/-0.012; p = 0.000)	-0.165 (CI = +/-0.109; p = 0.004)	0.816	+6.63%
Severity	2009.2	0.067 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.109; p = 0.002)	0.820	+6.91%
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	-0.181 (CI = +/-0.114; p = 0.003)	0.808	+6.87%
Severity	2010.2	0.065 (CI = +/-0.015; p = 0.000)	-0.176 (CI = +/-0.118; p = 0.005)	0.779	+6.76%
Severity	2011.1	0.070 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.113; p = 0.009)	0.816	+7.30%
Severity	2011.2	0.074 (CI = +/-0.016; p = 0.000)	-0.169 (CI = +/-0.114; p = 0.006)	0.817	+7.65%
Severity	2012.1	0.075 (CI = +/-0.017; p = 0.000)	-0.164 (CI = +/-0.119; p = 0.009)	0.809	+7.78%
Severity	2012.2	0.076 (CI = +/-0.019; p = 0.000)	-0.169 (CI = +/-0.125; p = 0.011)	0.784	+7.89%
Severity	2013.1	0.080 (CI = +/-0.020; p = 0.000)	-0.154 (CI = +/-0.127; p = 0.019)	0.794	+8.35%
Severity	2013.2	0.076 (CI = +/-0.022; p = 0.000)	-0.140 (CI = +/-0.131; p = 0.038)	0.746	+7.94%
Severity	2014.1	0.085 (CI = +/-0.022; p = 0.000)	-0.117 (CI = +/-0.124; p = 0.063)	0.795	+8.83%
Severity	2014.2	0.085 (CI = +/-0.025; p = 0.000)	-0.118 (CI = +/-0.133; p = 0.079)	0.752	+8.86%
Severity	2015.2	0.091 (CI = +/-0.028; p = 0.000)	-0.103 (CI = +/-0.135; p = 0.124)	0.762	+9.56%
Severity	2016.1	0.097 (CI = +/-0.031; p = 0.000)	-0.087 (CI = +/-0.141; p = 0.206)	0.766	+10.19%
Severity	2016.2	0.102 (CI = +/-0.034; p = 0.000)	-0.100 (CI = +/-0.148; p = 0.167)	0.752	+10.78%
Severity	2017.1	0.113 (CI = +/-0.037; p = 0.000)	-0.073 (CI = +/-0.149; p = 0.306)	0.784	+12.00%
Frequency	2005.1	-0.006 (CI = +/-0.005; p = 0.039)	-0.032 (CI = +/-0.059; p = 0.277)	0.091	-0.56%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.045)	-0.031 (CI = +/-0.061; p = 0.303)	0.089	-0.58%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.037)	-0.035 (CI = +/-0.063; p = 0.264)	0.101	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.006; p = 0.033)	-0.032 (CI = +/-0.064; p = 0.320)	0.108	-0.68%
Frequency	2007.1	-0.008 (CI = +/-0.007; p = 0.025)	-0.036 (CI = +/-0.066; p = 0.266)	0.126	-0.76%
Frequency	2007.2	-0.007 (CI = +/-0.007; p = 0.039)	-0.038 (CI = +/-0.068; p = 0.266)	0.114	-0.74%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.082)	-0.033 (CI = +/-0.069; p = 0.344)	0.063	-0.65%
Frequency	2008.2	-0.006 (CI = +/-0.008; p = 0.140)	-0.037 (CI = +/-0.072; p = 0.303)	0.047	-0.58%
Frequency	2009.1	-0.007 (CI = +/-0.008; p = 0.112)	-0.041 (CI = +/-0.074; p = 0.262)	0.062	-0.67%
Frequency	2009.2	-0.004 (CI = +/-0.008; p = 0.288)	-0.053 (CI = +/-0.072; p = 0.147)	0.051	-0.45%
Frequency	2010.1	-0.004 (CI = +/-0.009; p = 0.430)	-0.048 (CI = +/-0.075; p = 0.196)	0.012	-0.35%
Frequency	2010.2	-0.005 (CI = +/-0.010; p = 0.296)	-0.041 (CI = +/-0.076; p = 0.279)	0.017	-0.50%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.113)	-0.053 (CI = +/-0.075; p = 0.154)	0.101	-0.78%
Frequency	2011.2	-0.007 (CI = +/-0.011; p = 0.204)	-0.058 (CI = +/-0.078; p = 0.133)	0.090	-0.67%
Frequency	2012.1	-0.004 (CI = +/-0.011; p = 0.463)	-0.048 (CI = +/-0.077; p = 0.212)	0.007	-0.40%
Frequency	2012.2	-0.004 (CI = +/-0.012; p = 0.514)	-0.048 (CI = +/-0.082; p = 0.232)	0.002	-0.39%
Frequency	2013.1	-0.002 (CI = +/-0.013; p = 0.794)	-0.041 (CI = +/-0.084; p = 0.321)	-0.047	-0.17%
Frequency	2013.2	-0.002 (CI = +/-0.015; p = 0.765)	-0.039 (CI = +/-0.089; p = 0.369)	-0.056	-0.21%
Frequency	2014.1	0.000 (CI = +/-0.016; p = 0.998)	-0.033 (CI = +/-0.093; p = 0.463)	-0.087	+0.00%
Frequency	2014.2	0.003 (CI = +/-0.018; p = 0.699)	-0.044 (CI = +/-0.097; p = 0.349)	-0.061	+0.34%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.779)	-0.045 (CI = +/-0.103; p = 0.361)	-0.069	+0.28%
Frequency	2016.1	0.001 (CI = +/-0.024; p = 0.921)	-0.050 (CI = +/-0.111; p = 0.347)	-0.072	+0.11%
Frequency	2016.2	0.008 (CI = +/-0.026; p = 0.505)	-0.067 (CI = +/-0.111; p = 0.209)	0.017	+0.81%
Frequency	2017.1	0.006 (CI = +/-0.030; p = 0.659)	-0.072 (CI = +/-0.121; p = 0.216)	0.008	+0.62%

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Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.035 (CI = +/-0.014; p = 0.000)	-0.197 (CI = +/-0.151; p = 0.012)	0.003 (CI = +/-0.012; p = 0.642)	0.467	+3.52%
Loss Cost	2005.2	0.037 (CI = +/-0.015; p = 0.000)	-0.210 (CI = +/-0.153; p = 0.008)	0.003 (CI = +/-0.012; p = 0.619)	0.482	+3.75%
Loss Cost	2006.1	0.039 (CI = +/-0.016; p = 0.000)	-0.196 (CI = +/-0.155; p = 0.015)	0.003 (CI = +/-0.012; p = 0.565)	0.499	+3.99%
Loss Cost	2006.2	0.041 (CI = +/-0.016; p = 0.000)	-0.204 (CI = +/-0.159; p = 0.014)	0.003 (CI = +/-0.012; p = 0.559)	0.490	+4.14%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	-0.207 (CI = +/-0.164; p = 0.015)	0.003 (CI = +/-0.012; p = 0.576)	0.476	+4.08%
Loss Cost	2007.2	0.043 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.165; p = 0.009)	0.004 (CI = +/-0.012; p = 0.553)	0.499	+4.41%
Loss Cost	2008.1	0.051 (CI = +/-0.017; p = 0.000)	-0.185 (CI = +/-0.149; p = 0.017)	0.005 (CI = +/-0.011; p = 0.376)	0.609	+5.19%
Loss Cost	2008.2	0.056 (CI = +/-0.016; p = 0.000)	-0.215 (CI = +/-0.138; p = 0.004)	0.005 (CI = +/-0.010; p = 0.310)	0.687	+5.80%
Loss Cost	2009.1	0.061 (CI = +/-0.016; p = 0.000)	-0.193 (CI = +/-0.135; p = 0.007)	0.006 (CI = +/-0.009; p = 0.239)	0.720	+6.26%
Loss Cost	2009.2	0.066 (CI = +/-0.016; p = 0.000)	-0.219 (CI = +/-0.128; p = 0.002)	0.006 (CI = +/-0.009; p = 0.198)	0.763	+6.80%
Loss Cost	2010.1	0.067 (CI = +/-0.017; p = 0.000)	-0.215 (CI = +/-0.134; p = 0.003)	0.006 (CI = +/-0.009; p = 0.200)	0.755	+6.88%
Loss Cost	2010.2	0.064 (CI = +/-0.018; p = 0.000)	-0.203 (CI = +/-0.137; p = 0.006)	0.006 (CI = +/-0.009; p = 0.205)	0.714	+6.62%
Loss Cost	2011.1	0.067 (CI = +/-0.019; p = 0.000)	-0.191 (CI = +/-0.141; p = 0.010)	0.006 (CI = +/-0.009; p = 0.189)	0.719	+6.91%
Loss Cost	2011.2	0.071 (CI = +/-0.020; p = 0.000)	-0.211 (CI = +/-0.141; p = 0.005)	0.006 (CI = +/-0.009; p = 0.181)	0.732	+7.38%
Loss Cost	2012.1	0.076 (CI = +/-0.021; p = 0.000)	-0.194 (CI = +/-0.143; p = 0.010)	0.006 (CI = +/-0.009; p = 0.154)	0.749	+7.86%
Loss Cost	2012.2	0.077 (CI = +/-0.023; p = 0.000)	-0.198 (CI = +/-0.151; p = 0.013)	0.006 (CI = +/-0.009; p = 0.165)	0.717	+7.97%
Loss Cost	2013.1	0.084 (CI = +/-0.024; p = 0.000)	-0.174 (CI = +/-0.147; p = 0.023)	0.007 (CI = +/-0.009; p = 0.124)	0.755	+8.74%
Loss Cost	2013.2	0.079 (CI = +/-0.026; p = 0.000)	-0.157 (CI = +/-0.153; p = 0.044)	0.007 (CI = +/-0.009; p = 0.120)	0.700	+8.27%
Loss Cost	2014.1	0.091 (CI = +/-0.025; p = 0.000)	-0.125 (CI = +/-0.137; p = 0.070)	0.007 (CI = +/-0.008; p = 0.064)	0.784	+9.47%
Loss Cost	2014.2	0.093 (CI = +/-0.028; p = 0.000)	-0.136 (CI = +/-0.146; p = 0.066)	0.007 (CI = +/-0.008; p = 0.076)	0.758	+9.80%
Loss Cost	2015.2	0.100 (CI = +/-0.030; p = 0.000)	-0.121 (CI = +/-0.150; p = 0.103)	0.007 (CI = +/-0.008; p = 0.073)	0.765	+10.48%
Loss Cost	2016.1	0.104 (CI = +/-0.035; p = 0.000)	-0.109 (CI = +/-0.160; p = 0.161)	0.007 (CI = +/-0.008; p = 0.080)	0.759	+10.95%
Loss Cost	2016.2	0.114 (CI = +/-0.035; p = 0.000)	-0.139 (CI = +/-0.156; p = 0.076)	0.007 (CI = +/-0.008; p = 0.093)	0.794	+12.09%
Loss Cost	2017.1	0.123 (CI = +/-0.040; p = 0.000)	-0.118 (CI = +/-0.162; p = 0.136)	0.006 (CI = +/-0.008; p = 0.100)	0.806	+13.06%
Severity	2005.1	0.038 (CI = +/-0.013; p = 0.000)	-0.176 (CI = +/-0.135; p = 0.013)	-0.003 (CI = +/-0.011; p = 0.514)	0.577	+3.83%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	-0.190 (CI = +/-0.136; p = 0.008)	-0.003 (CI = +/-0.010; p = 0.533)	0.594	+4.07%
Severity	2006.1	0.043 (CI = +/-0.014; p = 0.000)	-0.173 (CI = +/-0.136; p = 0.014)	-0.003 (CI = +/-0.010; p = 0.598)	0.619	+4.36%
Severity	2006.2	0.045 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.138; p = 0.011)	-0.003 (CI = +/-0.010; p = 0.615)	0.619	+4.55%
Severity	2007.1	0.045 (CI = +/-0.015; p = 0.000)	-0.183 (CI = +/-0.143; p = 0.014)	-0.003 (CI = +/-0.011; p = 0.626)	0.608	+4.57%
Severity	2007.2	0.048 (CI = +/-0.016; p = 0.000)	-0.199 (CI = +/-0.143; p = 0.008)	-0.002 (CI = +/-0.010; p = 0.642)	0.626	+4.87%
Severity	2008.1	0.054 (CI = +/-0.014; p = 0.000)	-0.165 (CI = +/-0.130; p = 0.015)	-0.001 (CI = +/-0.009; p = 0.758)	0.709	+5.53%
Severity	2008.2	0.059 (CI = +/-0.014; p = 0.000)	-0.192 (CI = +/-0.121; p = 0.003)	-0.001 (CI = +/-0.009; p = 0.771)	0.764	+6.05%
Severity	2009.1	0.064 (CI = +/-0.013; p = 0.000)	-0.166 (CI = +/-0.113; p = 0.006)	-0.001 (CI = +/-0.008; p = 0.891)	0.809	+6.60%
Severity	2009.2	0.067 (CI = +/-0.014; p = 0.000)	-0.180 (CI = +/-0.113; p = 0.003)	0.000 (CI = +/-0.008; p = 0.904)	0.813	+6.88%
Severity	2010.1	0.066 (CI = +/-0.015; p = 0.000)	-0.182 (CI = +/-0.118; p = 0.004)	-0.001 (CI = +/-0.008; p = 0.895)	0.800	+6.83%
Severity	2010.2	0.065 (CI = +/-0.016; p = 0.000)	-0.177 (CI = +/-0.123; p = 0.007)	-0.001 (CI = +/-0.008; p = 0.894)	0.769	+6.72%
Severity	2011.1	0.070 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.117; p = 0.012)	0.000 (CI = +/-0.008; p = 0.998)	0.807	+7.30%
Severity	2011.2	0.074 (CI = +/-0.017; p = 0.000)	-0.169 (CI = +/-0.119; p = 0.008)	0.000 (CI = +/-0.008; p = 1.000)	0.808	+7.65%
Severity	2012.1	0.075 (CI = +/-0.018; p = 0.000)	-0.164 (CI = +/-0.124; p = 0.012)	0.000 (CI = +/-0.008; p = 0.978)	0.799	+7.79%
Severity	2012.2	0.076 (CI = +/-0.020; p = 0.000)	-0.168 (CI = +/-0.131; p = 0.015)	0.000 (CI = +/-0.008; p = 0.982)	0.772	+7.90%
Severity	2013.1	0.080 (CI = +/-0.022; p = 0.000)	-0.153 (CI = +/-0.133; p = 0.026)	0.000 (CI = +/-0.008; p = 0.929)	0.782	+8.38%
Severity	2013.2	0.077 (CI = +/-0.023; p = 0.000)	-0.139 (CI = +/-0.138; p = 0.049)	0.000 (CI = +/-0.008; p = 0.907)	0.731	+7.98%
Severity	2014.1	0.085 (CI = +/-0.023; p = 0.000)	-0.114 (CI = +/-0.131; p = 0.082)	0.001 (CI = +/-0.007; p = 0.829)	0.782	+8.90%
Severity	2014.2	0.085 (CI = +/-0.027; p = 0.000)	-0.115 (CI = +/-0.142; p = 0.103)	0.001 (CI = +/-0.008; p = 0.837)	0.735	+8.92%
Severity	2015.2	0.092 (CI = +/-0.029; p = 0.000)	-0.100 (CI = +/-0.144; p = 0.157)	0.001 (CI = +/-0.008; p = 0.814)	0.745	+9.63%
Severity	2016.1	0.098 (CI = +/-0.033; p = 0.000)	-0.084 (CI = +/-0.151; p = 0.251)	0.001 (CI = +/-0.008; p = 0.808)	0.748	+10.27%
Severity	2016.2	0.103 (CI = +/-0.036; p = 0.000)	-0.098 (CI = +/-0.160; p = 0.207)	0.001 (CI = +/-0.008; p = 0.881)	0.730	+10.81%
Severity	2017.1	0.114 (CI = +/-0.039; p = 0.000)	-0.071 (CI = +/-0.161; p = 0.350)	0.000 (CI = +/-0.008; p = 0.913)	0.763	+12.03%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.245)	-0.021 (CI = +/-0.054; p = 0.434)	0.006 (CI = +/-0.004; p = 0.006)	0.260	-0.30%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.256)	-0.021 (CI = +/-0.056; p = 0.458)	0.006 (CI = +/-0.004; p = 0.007)	0.258	-0.31%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.220)	-0.023 (CI = +/-0.057; p = 0.415)	0.006 (CI = +/-0.004; p = 0.008)	0.262	-0.35%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.189)	-0.021 (CI = +/-0.059; p = 0.481)	0.006 (CI = +/-0.004; p = 0.009)	0.268	-0.40%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.149)	-0.024 (CI = +/-0.060; p = 0.417)	0.006 (CI = +/-0.004; p = 0.011)	0.278	-0.46%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.196)	-0.026 (CI = +/-0.062; p = 0.404)	0.006 (CI = +/-0.005; p = 0.013)	0.268	-0.44%
Frequency	2008.1	-0.003 (CI = +/-0.007; p = 0.367)	-0.019 (CI = +/-0.063; p = 0.536)	0.006 (CI = +/-0.005; p = 0.010)	0.241	-0.32%
Frequency	2008.2	-0.002 (CI = +/-0.008; p = 0.515)	-0.024 (CI = +/-0.065; p = 0.464)	0.006 (CI = +/-0.005; p = 0.011)	0.232	-0.24%
Frequency	2009.1	-0.003 (CI = +/-0.008; p = 0.433)	-0.027 (CI = +/-0.067; p = 0.416)	0.006 (CI = +/-0.005; p = 0.014)	0.239	-0.31%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.832)	-0.039 (CI = +/-0.065; p = 0.231)	0.006 (CI = +/-0.004; p = 0.009)	0.260	-0.08%
Frequency	2010.1	0.000 (CI = +/-0.008; p = 0.909)	-0.033 (CI = +/-0.066; p = 0.320)	0.006 (CI = +/-0.004; p = 0.008)	0.245	+0.05%
Frequency	2010.2	-0.001 (CI = +/-0.009; p = 0.825)	-0.026 (CI = +/-0.068; p = 0.439)	0.006 (CI = +/-0.004; p = 0.008)	0.256	-0.10%
Frequency	2011.1	-0.004 (CI = +/-0.009; p = 0.405)	-0.037 (CI = +/-0.066; p = 0.251)	0.006 (CI = +/-0.004; p = 0.008)	0.330	-0.37%
Frequency	2011.2	-0.003 (CI = +/-0.010; p = 0.586)	-0.042 (CI = +/-0.068; p = 0.209)	0.006 (CI = +/-0.004; p = 0.009)	0.326	-0.26%
Frequency	2012.1	0.001 (CI = +/-0.010; p = 0.888)	-0.030 (CI = +/-0.065; p = 0.348)	0.006 (CI = +/-0.004; p = 0.005)	0.322	+0.07%
Frequency	2012.2	0.001 (CI = +/-0.011; p = 0.894)	-0.030 (CI = +/-0.069; p = 0.371)	0.006 (CI = +/-0.004; p = 0.006)	0.317	+0.07%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.534)	-0.021 (CI = +/-0.069; p = 0.531)	0.006 (CI = +/-0.004; p = 0.004)	0.320	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.012; p = 0.650)	-0.018 (CI = +/-0.073; p = 0.604)	0.006 (CI = +/-0.004; p = 0.006)	0.315	+0.27%
Frequency	2014.1	0.005 (CI = +/-0.013; p = 0.417)	-0.011 (CI = +/-0.075; p = 0.763)	0.006 (CI = +/-0.004; p = 0.005)	0.320	+0.53%
Frequency	2014.2	0.008 (CI = +/-0.015; p = 0.264)	-0.021 (CI = +/-0.079; p = 0.581)	0.006 (CI = +/-0.004; p = 0.007)	0.341	+0.81%
Frequency	2015.2	0.008 (CI = +/-0.017; p = 0.347)	-0.021 (CI = +/-0.084; p = 0.589)	0.006 (CI = +/-0.004; p = 0.009)	0.333	+0.77%
Frequency	2016.1	0.006 (CI = +/-0.020; p = 0.506)	-0.026 (CI = +/-0.090; p = 0.543)	0.006 (CI = +/-0.005; p = 0.012)	0.330	+0.62%
Frequency	2016.2	0.011 (CI = +/-0.020; p = 0.240)	-0.041 (CI = +/-0.090; p = 0.332)	0.006 (CI = +/-0.005; p = 0.014)	0.395	+1.16%
Frequency	2017.1	0.009 (CI = +/-0.024; p = 0.411)	-0.047 (CI = +/-0.098; p = 0.308)	0.006 (CI = +/-0.005; p = 0.018)	0.395	+0.92%

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Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.017 (CI = +/-0.017; p = 0.041)	0.399 (CI = +/-0.251; p = 0.003)	0.512	+1.76%
Loss Cost	2005.2	0.018 (CI = +/-0.018; p = 0.046)	0.395 (CI = +/-0.257; p = 0.004)	0.507	+1.83%
Loss Cost	2006.1	0.021 (CI = +/-0.019; p = 0.027)	0.375 (CI = +/-0.259; p = 0.006)	0.525	+2.14%
Loss Cost	2006.2	0.020 (CI = +/-0.020; p = 0.044)	0.380 (CI = +/-0.266; p = 0.007)	0.511	+2.06%
Loss Cost	2007.1	0.020 (CI = +/-0.021; p = 0.068)	0.384 (CI = +/-0.274; p = 0.008)	0.498	+1.99%
Loss Cost	2007.2	0.021 (CI = +/-0.023; p = 0.070)	0.377 (CI = +/-0.282; p = 0.011)	0.495	+2.11%
Loss Cost	2008.1	0.031 (CI = +/-0.021; p = 0.006)	0.318 (CI = +/-0.254; p = 0.016)	0.602	+3.15%
Loss Cost	2008.2	0.036 (CI = +/-0.022; p = 0.003)	0.290 (CI = +/-0.254; p = 0.027)	0.627	+3.66%
Loss Cost	2009.1	0.042 (CI = +/-0.023; p = 0.001)	0.255 (CI = +/-0.249; p = 0.046)	0.664	+4.33%
Loss Cost	2009.2	0.046 (CI = +/-0.025; p = 0.001)	0.235 (CI = +/-0.255; p = 0.069)	0.669	+4.72%
Loss Cost	2010.1	0.048 (CI = +/-0.027; p = 0.001)	0.225 (CI = +/-0.264; p = 0.091)	0.659	+4.92%
Loss Cost	2010.2	0.039 (CI = +/-0.027; p = 0.007)	0.269 (CI = +/-0.257; p = 0.041)	0.641	+4.00%
Loss Cost	2011.1	0.044 (CI = +/-0.030; p = 0.006)	0.248 (CI = +/-0.265; p = 0.065)	0.646	+4.46%
Loss Cost	2011.2	0.045 (CI = +/-0.033; p = 0.010)	0.242 (CI = +/-0.277; p = 0.084)	0.631	+4.60%
Loss Cost	2012.1	0.053 (CI = +/-0.036; p = 0.006)	0.208 (CI = +/-0.283; p = 0.141)	0.649	+5.40%
Loss Cost	2012.2	0.047 (CI = +/-0.039; p = 0.021)	0.230 (CI = +/-0.295; p = 0.119)	0.615	+4.85%
Loss Cost	2013.1	0.060 (CI = +/-0.042; p = 0.008)	0.180 (CI = +/-0.296; p = 0.218)	0.655	+6.16%
Loss Cost	2013.2	0.043 (CI = +/-0.044; p = 0.054)	0.244 (CI = +/-0.289; p = 0.092)	0.626	+4.42%
Loss Cost	2014.1	0.063 (CI = +/-0.046; p = 0.010)	0.171 (CI = +/-0.278; p = 0.211)	0.699	+6.47%
Loss Cost	2014.2	0.058 (CI = +/-0.054; p = 0.036)	0.187 (CI = +/-0.302; p = 0.207)	0.660	+6.01%
Loss Cost	2015.2	0.071 (CI = +/-0.064; p = 0.032)	0.145 (CI = +/-0.327; p = 0.359)	0.659	+7.33%
Loss Cost	2016.1	0.082 (CI = +/-0.074; p = 0.032)	0.110 (CI = +/-0.352; p = 0.513)	0.654	+8.55%
Loss Cost	2016.2	0.098 (CI = +/-0.085; p = 0.028)	0.063 (CI = +/-0.377; p = 0.723)	0.657	+10.33%
Loss Cost	2017.1	0.127 (CI = +/-0.095; p = 0.014)	-0.014 (CI = +/-0.387; p = 0.940)	0.694	+13.53%
Severity	2005.1	0.025 (CI = +/-0.015; p = 0.002)	0.359 (CI = +/-0.222; p = 0.002)	0.622	+2.50%
Severity	2005.2	0.026 (CI = +/-0.016; p = 0.002)	0.352 (CI = +/-0.227; p = 0.003)	0.620	+2.61%
Severity	2006.1	0.030 (CI = +/-0.016; p = 0.001)	0.327 (CI = +/-0.224; p = 0.006)	0.647	+3.00%
Severity	2006.2	0.030 (CI = +/-0.017; p = 0.001)	0.325 (CI = +/-0.231; p = 0.007)	0.637	+3.04%
Severity	2007.1	0.030 (CI = +/-0.018; p = 0.002)	0.322 (CI = +/-0.237; p = 0.009)	0.627	+3.08%
Severity	2007.2	0.032 (CI = +/-0.020; p = 0.003)	0.313 (CI = +/-0.244; p = 0.014)	0.624	+3.23%
Severity	2008.1	0.040 (CI = +/-0.018; p = 0.000)	0.263 (CI = +/-0.220; p = 0.021)	0.710	+4.13%
Severity	2008.2	0.045 (CI = +/-0.019; p = 0.000)	0.237 (CI = +/-0.219; p = 0.035)	0.729	+4.60%
Severity	2009.1	0.053 (CI = +/-0.019; p = 0.000)	0.195 (CI = +/-0.204; p = 0.059)	0.781	+5.40%
Severity	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.189 (CI = +/-0.211; p = 0.076)	0.770	+5.52%
Severity	2010.1	0.054 (CI = +/-0.022; p = 0.000)	0.189 (CI = +/-0.219; p = 0.088)	0.755	+5.54%
Severity	2010.2	0.048 (CI = +/-0.023; p = 0.000)	0.216 (CI = +/-0.220; p = 0.054)	0.736	+4.96%
Severity	2011.1	0.057 (CI = +/-0.024; p = 0.000)	0.174 (CI = +/-0.210; p = 0.100)	0.778	+5.88%
Severity	2011.2	0.058 (CI = +/-0.026; p = 0.000)	0.169 (CI = +/-0.220; p = 0.125)	0.763	+5.99%
Severity	2012.1	0.061 (CI = +/-0.029; p = 0.000)	0.156 (CI = +/-0.230; p = 0.172)	0.754	+6.31%
Severity	2012.2	0.057 (CI = +/-0.032; p = 0.001)	0.172 (CI = +/-0.241; p = 0.151)	0.726	+5.91%
Severity	2013.1	0.066 (CI = +/-0.035; p = 0.001)	0.138 (CI = +/-0.246; p = 0.254)	0.739	+6.80%
Severity	2013.2	0.052 (CI = +/-0.037; p = 0.008)	0.192 (CI = +/-0.240; p = 0.111)	0.717	+5.34%
Severity	2014.1	0.068 (CI = +/-0.039; p = 0.002)	0.134 (CI = +/-0.235; p = 0.244)	0.765	+6.98%
Severity	2014.2	0.059 (CI = +/-0.045; p = 0.013)	0.164 (CI = +/-0.250; p = 0.182)	0.729	+6.08%
Severity	2015.2	0.072 (CI = +/-0.052; p = 0.010)	0.120 (CI = +/-0.267; p = 0.350)	0.734	+7.45%
Severity	2016.1	0.085 (CI = +/-0.059; p = 0.008)	0.079 (CI = +/-0.281; p = 0.552)	0.742	+8.88%
Severity	2016.2	0.090 (CI = +/-0.070; p = 0.017)	0.067 (CI = +/-0.309; p = 0.647)	0.713	+9.36%
Severity	2017.1	0.117 (CI = +/-0.075; p = 0.006)	-0.007 (CI = +/-0.307; p = 0.960)	0.762	+12.42%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.043)	0.040 (CI = +/-0.105; p = 0.444)	0.075	-0.72%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.042)	0.043 (CI = +/-0.107; p = 0.417)	0.078	-0.77%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.036)	0.048 (CI = +/-0.110; p = 0.378)	0.087	-0.84%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.025)	0.055 (CI = +/-0.111; p = 0.319)	0.108	-0.95%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.019)	0.062 (CI = +/-0.113; p = 0.274)	0.125	-1.06%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.025)	0.063 (CI = +/-0.117; p = 0.276)	0.113	-1.08%
Frequency	2008.1	-0.010 (CI = +/-0.010; p = 0.062)	0.056 (CI = +/-0.119; p = 0.348)	0.063	-0.95%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.099)	0.053 (CI = +/-0.123; p = 0.387)	0.036	-0.90%
Frequency	2009.1	-0.010 (CI = +/-0.012; p = 0.082)	0.060 (CI = +/-0.126; p = 0.342)	0.049	-1.02%
Frequency	2009.2	-0.008 (CI = +/-0.012; p = 0.211)	0.046 (CI = +/-0.127; p = 0.466)	-0.011	-0.76%
Frequency	2010.1	-0.006 (CI = +/-0.013; p = 0.367)	0.037 (CI = +/-0.131; p = 0.567)	-0.046	-0.59%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.190)	0.053 (CI = +/-0.131; p = 0.415)	-0.006	-0.91%
Frequency	2011.1	-0.014 (CI = +/-0.015; p = 0.066)	0.074 (CI = +/-0.129; p = 0.249)	0.071	-1.34%
Frequency	2011.2	-0.013 (CI = +/-0.016; p = 0.101)	0.073 (CI = +/-0.135; p = 0.277)	0.042	-1.32%
Frequency	2012.1	-0.009 (CI = +/-0.017; p = 0.306)	0.052 (CI = +/-0.135; p = 0.434)	-0.042	-0.85%
Frequency	2012.2	-0.010 (CI = +/-0.019; p = 0.281)	0.058 (CI = +/-0.142; p = 0.402)	-0.038	-1.01%
Frequency	2013.1	-0.006 (CI = +/-0.021; p = 0.553)	0.042 (CI = +/-0.147; p = 0.559)	-0.087	-0.60%
Frequency	2013.2	-0.009 (CI = +/-0.024; p = 0.446)	0.053 (CI = +/-0.156; p = 0.487)	-0.077	-0.88%
Frequency	2014.1	-0.005 (CI = +/-0.027; p = 0.716)	0.037 (CI = +/-0.166; p = 0.638)	-0.109	-0.48%
Frequency	2014.2	-0.001 (CI = +/-0.032; p = 0.962)	0.023 (CI = +/-0.179; p = 0.788)	-0.121	-0.07%
Frequency	2015.2	-0.001 (CI = +/-0.039; p = 0.949)	0.024 (CI = +/-0.198; p = 0.795)	-0.131	-0.12%
Frequency	2016.1	-0.003 (CI = +/-0.046; p = 0.887)	0.030 (CI = +/-0.217; p = 0.767)	-0.142	-0.30%
Frequency	2016.2	0.009 (CI = +/-0.052; p = 0.718)	-0.004 (CI = +/-0.229; p = 0.971)	-0.128	+0.88%
Frequency	2017.1	0.010 (CI = +/-0.063; p = 0.738)	-0.006 (CI = +/-0.255; p = 0.956)	-0.147	+0.98%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
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	0.019 (CI = +/-0.018; p = 0.037)	0.003 (CI = +/-0.011; p = 0.571)	0.392 (CI = +/-0.255; p = 0.004)	0.502	+1.93%
Loss Cost	2005.2	0.020 (CI = +/-0.019; p = 0.041)	0.003 (CI = +/-0.012; p = 0.566)	0.387 (CI = +/-0.262; p = 0.005)	0.497	+2.01%
Loss Cost	2006.1	0.023 (CI = +/-0.020; p = 0.023)	0.004 (CI = +/-0.012; p = 0.516)	0.365 (CI = +/-0.264; p = 0.008)	0.516	+2.36%
Loss Cost	2006.2	0.023 (CI = +/-0.021; p = 0.038)	0.004 (CI = +/-0.012; p = 0.533)	0.370 (CI = +/-0.271; p = 0.009)	0.501	+2.28%
Loss Cost	2007.1	0.022 (CI = +/-0.023; p = 0.059)	0.004 (CI = +/-0.012; p = 0.548)	0.373 (CI = +/-0.280; p = 0.011)	0.487	+2.23%
Loss Cost	2007.2	0.024 (CI = +/-0.025; p = 0.060)	0.004 (CI = +/-0.012; p = 0.538)	0.364 (CI = +/-0.288; p = 0.015)	0.484	+2.38%
Loss Cost	2008.1	0.035 (CI = +/-0.023; p = 0.005)	0.005 (CI = +/-0.011; p = 0.365)	0.301 (CI = +/-0.258; p = 0.024)	0.600	+3.52%
Loss Cost	2008.2	0.040 (CI = +/-0.024; p = 0.002)	0.005 (CI = +/-0.011; p = 0.305)	0.269 (CI = +/-0.257; p = 0.041)	0.628	+4.11%
Loss Cost	2009.1	0.048 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.010; p = 0.233)	0.229 (CI = +/-0.251; p = 0.072)	0.670	+4.87%
Loss Cost	2009.2	0.052 (CI = +/-0.026; p = 0.000)	0.006 (CI = +/-0.010; p = 0.207)	0.206 (CI = +/-0.256; p = 0.110)	0.677	+5.34%
Loss Cost	2010.1	0.055 (CI = +/-0.028; p = 0.001)	0.007 (CI = +/-0.011; p = 0.202)	0.193 (CI = +/-0.266; p = 0.147)	0.669	+5.60%
Loss Cost	2010.2	0.046 (CI = +/-0.029; p = 0.004)	0.006 (CI = +/-0.010; p = 0.232)	0.237 (CI = +/-0.260; p = 0.072)	0.649	+4.66%
Loss Cost	2011.1	0.051 (CI = +/-0.032; p = 0.003)	0.006 (CI = +/-0.010; p = 0.208)	0.212 (CI = +/-0.268; p = 0.115)	0.656	+5.22%
Loss Cost	2011.2	0.053 (CI = +/-0.035; p = 0.005)	0.007 (CI = +/-0.011; p = 0.211)	0.202 (CI = +/-0.281; p = 0.150)	0.642	+5.44%
Loss Cost	2012.1	0.062 (CI = +/-0.038; p = 0.003)	0.007 (CI = +/-0.010; p = 0.171)	0.161 (CI = +/-0.285; p = 0.251)	0.666	+6.41%
Loss Cost	2012.2	0.057 (CI = +/-0.042; p = 0.010)	0.007 (CI = +/-0.011; p = 0.197)	0.182 (CI = +/-0.300; p = 0.219)	0.631	+5.90%
Loss Cost	2013.1	0.072 (CI = +/-0.044; p = 0.003)	0.008 (CI = +/-0.010; p = 0.140)	0.121 (CI = +/-0.297; p = 0.400)	0.680	+7.46%
Loss Cost	2013.2	0.055 (CI = +/-0.046; p = 0.022)	0.007 (CI = +/-0.010; p = 0.159)	0.187 (CI = +/-0.292; p = 0.194)	0.651	+5.70%
Loss Cost	2014.1	0.078 (CI = +/-0.046; p = 0.003)	0.008 (CI = +/-0.009; p = 0.081)	0.101 (CI = +/-0.272; p = 0.442)	0.740	+8.12%
Loss Cost	2014.2	0.075 (CI = +/-0.055; p = 0.010)	0.008 (CI = +/-0.009; p = 0.096)	0.110 (CI = +/-0.299; p = 0.441)	0.703	+7.84%
Loss Cost	2015.2	0.091 (CI = +/-0.064; p = 0.008)	0.008 (CI = +/-0.009; p = 0.081)	0.054 (CI = +/-0.320; p = 0.719)	0.712	+9.58%
Loss Cost	2016.1	0.105 (CI = +/-0.073; p = 0.008)	0.008 (CI = +/-0.009; p = 0.078)	0.011 (CI = +/-0.341; p = 0.943)	0.714	+11.09%
Loss Cost	2016.2	0.123 (CI = +/-0.082; p = 0.007)	0.008 (CI = +/-0.009; p = 0.073)	-0.042 (CI = +/-0.361; p = 0.804)	0.724	+13.12%
Loss Cost	2017.1	0.152 (CI = +/-0.088; p = 0.003)	0.009 (CI = +/-0.009; p = 0.059)	-0.120 (CI = +/-0.359; p = 0.474)	0.768	+16.46%
Severity	2005.1	0.023 (CI = +/-0.016; p = 0.005)	-0.003 (CI = +/-0.010; p = 0.537)	0.366 (CI = +/-0.225; p = 0.002)	0.616	+2.33%
Severity	2005.2	0.024 (CI = +/-0.017; p = 0.006)	-0.003 (CI = +/-0.010; p = 0.561)	0.359 (CI = +/-0.231; p = 0.003)	0.612	+2.45%
Severity	2006.1	0.028 (CI = +/-0.017; p = 0.002)	-0.002 (CI = +/-0.010; p = 0.623)	0.333 (CI = +/-0.229; p = 0.006)	0.639	+2.86%
Severity	2006.2	0.028 (CI = +/-0.018; p = 0.004)	-0.002 (CI = +/-0.010; p = 0.633)	0.332 (CI = +/-0.236; p = 0.007)	0.628	+2.88%
Severity	2007.1	0.029 (CI = +/-0.020; p = 0.006)	-0.002 (CI = +/-0.010; p = 0.645)	0.330 (CI = +/-0.243; p = 0.010)	0.617	+2.92%
Severity	2007.2	0.030 (CI = +/-0.021; p = 0.007)	-0.002 (CI = +/-0.011; p = 0.673)	0.321 (CI = +/-0.250; p = 0.014)	0.613	+3.07%
Severity	2008.1	0.040 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.788)	0.267 (CI = +/-0.226; p = 0.022)	0.700	+4.03%
Severity	2008.2	0.044 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.864)	0.240 (CI = +/-0.226; p = 0.038)	0.719	+4.54%
Severity	2009.1	0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.009; p = 0.995)	0.195 (CI = +/-0.211; p = 0.068)	0.772	+5.40%
Severity	2009.2	0.054 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.009; p = 0.985)	0.189 (CI = +/-0.219; p = 0.088)	0.760	+5.53%
Severity	2010.1	0.054 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.009; p = 0.983)	0.188 (CI = +/-0.229; p = 0.102)	0.744	+5.55%
Severity	2010.2	0.048 (CI = +/-0.026; p = 0.001)	0.000 (CI = +/-0.009; p = 0.934)	0.218 (CI = +/-0.230; p = 0.063)	0.724	+4.92%
Severity	2011.1	0.058 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.008; p = 0.940)	0.172 (CI = +/-0.221; p = 0.120)	0.767	+5.92%
Severity	2011.2	0.059 (CI = +/-0.029; p = 0.000)	0.000 (CI = +/-0.009; p = 0.926)	0.167 (CI = +/-0.232; p = 0.150)	0.751	+6.05%
Severity	2012.1	0.062 (CI = +/-0.032; p = 0.001)	0.001 (CI = +/-0.009; p = 0.892)	0.152 (CI = +/-0.244; p = 0.207)	0.741	+6.39%
Severity	2012.2	0.058 (CI = +/-0.036; p = 0.003)	0.000 (CI = +/-0.009; p = 0.934)	0.169 (CI = +/-0.257; p = 0.182)	0.711	+5.97%
Severity	2013.1	0.067 (CI = +/-0.039; p = 0.002)	0.001 (CI = +/-0.009; p = 0.852)	0.132 (CI = +/-0.264; p = 0.307)	0.724	+6.94%
Severity	2013.2	0.052 (CI = +/-0.041; p = 0.016)	0.000 (CI = +/-0.009; p = 0.967)	0.190 (CI = +/-0.259; p = 0.140)	0.700	+5.37%
Severity	2014.1	0.069 (CI = +/-0.043; p = 0.004)	0.001 (CI = +/-0.008; p = 0.834)	0.126 (CI = +/-0.254; p = 0.306)	0.750	+7.16%
Severity	2014.2	0.060 (CI = +/-0.050; p = 0.022)	0.001 (CI = +/-0.008; p = 0.896)	0.159 (CI = +/-0.273; p = 0.233)	0.710	+6.21%
Severity	2015.2	0.074 (CI = +/-0.059; p = 0.017)	0.001 (CI = +/-0.008; p = 0.818)	0.110 (CI = +/-0.294; p = 0.434)	0.715	+7.71%
Severity	2016.1	0.088 (CI = +/-0.066; p = 0.013)	0.001 (CI = +/-0.009; p = 0.771)	0.066 (CI = +/-0.311; p = 0.654)	0.723	+9.24%
Severity	2016.2	0.093 (CI = +/-0.078; p = 0.024)	0.001 (CI = +/-0.009; p = 0.771)	0.052 (CI = +/-0.343; p = 0.747)	0.689	+9.76%
Severity	2017.1	0.121 (CI = +/-0.084; p = 0.009)	0.001 (CI = +/-0.008; p = 0.745)	-0.023 (CI = +/-0.341; p = 0.884)	0.741	+12.85%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.233)	0.006 (CI = +/-0.004; p = 0.005)	0.026 (CI = +/-0.095; p = 0.579)	0.253	-0.40%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.224)	0.006 (CI = +/-0.004; p = 0.006)	0.028 (CI = +/-0.097; p = 0.557)	0.253	-0.43%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.198)	0.006 (CI = +/-0.004; p = 0.007)	0.032 (CI = +/-0.100; p = 0.518)	0.256	-0.48%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.146)	0.006 (CI = +/-0.004; p = 0.009)	0.038 (CI = +/-0.102; p = 0.451)	0.269	-0.58%
Frequency	2007.1	-0.007 (CI = +/-0.008; p = 0.115)	0.006 (CI = +/-0.004; p = 0.011)	0.044 (CI = +/-0.104; p = 0.398)	0.279	-0.67%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.142)	0.006 (CI = +/-0.005; p = 0.013)	0.044 (CI = +/-0.107; p = 0.413)	0.267	-0.67%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.299)	0.006 (CI = +/-0.005; p = 0.010)	0.033 (CI = +/-0.109; p = 0.533)	0.242	-0.50%
Frequency	2008.2	-0.004 (CI = +/-0.010; p = 0.423)	0.006 (CI = +/-0.005; p = 0.011)	0.029 (CI = +/-0.112; p = 0.604)	0.224	-0.41%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.361)	0.006 (CI = +/-0.005; p = 0.013)	0.034 (CI = +/-0.116; p = 0.553)	0.229	-0.51%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.745)	0.006 (CI = +/-0.005; p = 0.008)	0.017 (CI = +/-0.114; p = 0.764)	0.216	-0.18%
Frequency	2010.1	0.001 (CI = +/-0.012; p = 0.929)	0.007 (CI = +/-0.005; p = 0.007)	0.005 (CI = +/-0.116; p = 0.936)	0.211	+0.05%
Frequency	2010.2	-0.002 (CI = +/-0.013; p = 0.706)	0.006 (CI = +/-0.005; p = 0.008)	0.019 (CI = +/-0.117; p = 0.736)	0.239	-0.24%
Frequency	2011.1	-0.007 (CI = +/-0.014; p = 0.323)	0.006 (CI = +/-0.004; p = 0.009)	0.039 (CI = +/-0.115; p = 0.485)	0.302	-0.66%
Frequency	2011.2	-0.006 (CI = +/-0.015; p = 0.439)	0.006 (CI = +/-0.005; p = 0.010)	0.035 (CI = +/-0.121; p = 0.552)	0.282	-0.57%
Frequency	2012.1	0.000 (CI = +/-0.015; p = 0.981)	0.006 (CI = +/-0.004; p = 0.004)	0.009 (CI = +/-0.115; p = 0.874)	0.290	+0.02%
Frequency	2012.2	-0.001 (CI = +/-0.017; p = 0.942)	0.006 (CI = +/-0.004; p = 0.006)	0.012 (CI = +/-0.122; p = 0.836)	0.287	-0.06%
Frequency	2013.1	0.005 (CI = +/-0.018; p = 0.583)	0.007 (CI = +/-0.004; p = 0.004)	-0.010 (CI = +/-0.123; p = 0.863)	0.305	+0.48%
Frequency	2013.2	0.003 (CI = +/-0.021; p = 0.759)	0.007 (CI = +/-0.004; p = 0.006)	-0.003 (CI = +/-0.131; p = 0.959)	0.303	+0.31%
Frequency	2014.1	0.009 (CI = +/-0.023; p = 0.423)	0.007 (CI = +/-0.004; p = 0.004)	-0.026 (CI = +/-0.136; p = 0.695)	0.322	+0.90%
Frequency	2014.2	0.015 (CI = +/-0.026; p = 0.236)	0.007 (CI = +/-0.004; p = 0.004)	-0.048 (CI = +/-0.144; p = 0.483)	0.350	+1.53%
Frequency	2015.2	0.017 (CI = +/-0.032; p = 0.264)	0.007 (CI = +/-0.005; p = 0.005)	-0.055 (CI = +/-0.160; p = 0.468)	0.345	+1.74%
Frequency	2016.1	0.017 (CI = +/-0.038; p = 0.349)	0.007 (CI = +/-0.005; p = 0.008)	-0.054 (CI = +/-0.177; p = 0.517)	0.333	+1.70%
Frequency	2016.2	0.030 (CI = +/-0.040; p = 0.127)	0.007 (CI = +/-0.005; p = 0.005)	-0.093 (CI = +/-0.177; p = 0.270)	0.411	+3.07%
Frequency	2017.1	0.031 (CI = +/-0.048; p = 0.176)	0.007 (CI = +/-0.005; p = 0.008)	-0.097 (CI = +/-0.197; p = 0.299)	0.397	+3.20%

Comprehensive

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.014; p = 0.036)	-0.215 (CI = +/-0.124; p = 0.001)	0.421 (CI = +/-0.218; p = 0.000)	0.635	+1.57%
Loss Cost	2005.2	0.017 (CI = +/-0.015; p = 0.026)	-0.224 (CI = +/-0.126; p = 0.001)	0.409 (CI = +/-0.221; p = 0.001)	0.638	+1.76%
Loss Cost	2006.1	0.019 (CI = +/-0.016; p = 0.022)	-0.216 (CI = +/-0.130; p = 0.002)	0.397 (CI = +/-0.226; p = 0.001)	0.643	+1.93%
Loss Cost	2006.2	0.020 (CI = +/-0.017; p = 0.026)	-0.219 (CI = +/-0.134; p = 0.002)	0.394 (CI = +/-0.232; p = 0.002)	0.632	+1.99%
Loss Cost	2007.1	0.017 (CI = +/-0.018; p = 0.064)	-0.229 (CI = +/-0.137; p = 0.002)	0.409 (CI = +/-0.236; p = 0.001)	0.630	+1.74%
Loss Cost	2007.2	0.020 (CI = +/-0.019; p = 0.041)	-0.240 (CI = +/-0.139; p = 0.001)	0.392 (CI = +/-0.239; p = 0.002)	0.639	+2.04%
Loss Cost	2008.1	0.028 (CI = +/-0.018; p = 0.004)	-0.208 (CI = +/-0.127; p = 0.002)	0.342 (CI = +/-0.218; p = 0.003)	0.709	+2.89%
Loss Cost	2008.2	0.035 (CI = +/-0.018; p = 0.000)	-0.233 (CI = +/-0.119; p = 0.000)	0.305 (CI = +/-0.204; p = 0.005)	0.761	+3.59%
Loss Cost	2009.1	0.039 (CI = +/-0.019; p = 0.000)	-0.218 (CI = +/-0.120; p = 0.001)	0.281 (CI = +/-0.204; p = 0.009)	0.776	+4.03%
Loss Cost	2009.2	0.045 (CI = +/-0.019; p = 0.000)	-0.237 (CI = +/-0.116; p = 0.000)	0.251 (CI = +/-0.197; p = 0.015)	0.802	+4.65%
Loss Cost	2010.1	0.044 (CI = +/-0.021; p = 0.000)	-0.241 (CI = +/-0.121; p = 0.000)	0.256 (CI = +/-0.206; p = 0.017)	0.795	+4.54%
Loss Cost	2010.2	0.039 (CI = +/-0.022; p = 0.001)	-0.224 (CI = +/-0.120; p = 0.001)	0.283 (CI = +/-0.203; p = 0.008)	0.777	+3.95%
Loss Cost	2011.1	0.040 (CI = +/-0.024; p = 0.002)	-0.220 (CI = +/-0.125; p = 0.001)	0.278 (CI = +/-0.213; p = 0.013)	0.773	+4.07%
Loss Cost	2011.2	0.045 (CI = +/-0.026; p = 0.002)	-0.233 (CI = +/-0.128; p = 0.001)	0.257 (CI = +/-0.217; p = 0.023)	0.775	+4.56%
Loss Cost	2012.1	0.048 (CI = +/-0.029; p = 0.002)	-0.224 (CI = +/-0.133; p = 0.002)	0.239 (CI = +/-0.227; p = 0.040)	0.777	+4.96%
Loss Cost	2012.2	0.048 (CI = +/-0.032; p = 0.006)	-0.222 (CI = +/-0.140; p = 0.004)	0.243 (CI = +/-0.240; p = 0.047)	0.748	+4.87%
Loss Cost	2013.1	0.055 (CI = +/-0.035; p = 0.004)	-0.206 (CI = +/-0.143; p = 0.008)	0.210 (CI = +/-0.247; p = 0.091)	0.763	+5.70%
Loss Cost	2013.2	0.044 (CI = +/-0.038; p = 0.025)	-0.183 (CI = +/-0.143; p = 0.015)	0.252 (CI = +/-0.247; p = 0.046)	0.728	+4.52%
Loss Cost	2014.1	0.059 (CI = +/-0.040; p = 0.007)	-0.159 (CI = +/-0.139; p = 0.027)	0.195 (CI = +/-0.245; p = 0.111)	0.770	+6.08%
Loss Cost	2014.2	0.061 (CI = +/-0.048; p = 0.016)	-0.162 (CI = +/-0.149; p = 0.035)	0.188 (CI = +/-0.267; p = 0.152)	0.738	+6.29%
Loss Cost	2015.2	0.067 (CI = +/-0.058; p = 0.026)	-0.156 (CI = +/-0.158; p = 0.053)	0.167 (CI = +/-0.296; p = 0.243)	0.727	+6.93%
Loss Cost	2016.1	0.070 (CI = +/-0.069; p = 0.049)	-0.151 (CI = +/-0.174; p = 0.082)	0.158 (CI = +/-0.329; p = 0.316)	0.711	+7.25%
Loss Cost	2016.2	0.092 (CI = +/-0.075; p = 0.021)	-0.173 (CI = +/-0.172; p = 0.049)	0.097 (CI = +/-0.332; p = 0.532)	0.741	+9.59%
Loss Cost	2017.1	0.109 (CI = +/-0.091; p = 0.023)	-0.150 (CI = +/-0.187; p = 0.104)	0.048 (CI = +/-0.366; p = 0.776)	0.745	+11.54%
Severity	2005.1	0.023 (CI = +/-0.013; p = 0.001)	-0.182 (CI = +/-0.112; p = 0.002)	0.377 (CI = +/-0.196; p = 0.000)	0.708	+2.33%
Severity	2005.2	0.025 (CI = +/-0.014; p = 0.001)	-0.191 (CI = +/-0.113; p = 0.002)	0.363 (CI = +/-0.197; p = 0.001)	0.715	+2.55%
Severity	2006.1	0.028 (CI = +/-0.014; p = 0.000)	-0.179 (CI = +/-0.114; p = 0.003)	0.345 (CI = +/-0.198; p = 0.001)	0.727	+2.83%
Severity	2006.2	0.029 (CI = +/-0.015; p = 0.000)	-0.186 (CI = +/-0.117; p = 0.003)	0.336 (CI = +/-0.202; p = 0.002)	0.723	+2.98%
Severity	2007.1	0.028 (CI = +/-0.016; p = 0.001)	-0.190 (CI = +/-0.120; p = 0.003)	0.343 (CI = +/-0.208; p = 0.002)	0.716	+2.87%
Severity	2007.2	0.031 (CI = +/-0.017; p = 0.001)	-0.201 (CI = +/-0.122; p = 0.002)	0.326 (CI = +/-0.209; p = 0.003)	0.723	+3.17%
Severity	2008.1	0.038 (CI = +/-0.016; p = 0.000)	-0.173 (CI = +/-0.111; p = 0.004)	0.283 (CI = +/-0.191; p = 0.005)	0.782	+3.92%
Severity	2008.2	0.044 (CI = +/-0.016; p = 0.000)	-0.195 (CI = +/-0.104; p = 0.001)	0.250 (CI = +/-0.178; p = 0.008)	0.820	+4.54%
Severity	2009.1	0.050 (CI = +/-0.016; p = 0.000)	-0.174 (CI = +/-0.099; p = 0.001)	0.216 (CI = +/-0.169; p = 0.014)	0.851	+5.16%
Severity	2009.2	0.053 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.100; p = 0.001)	0.202 (CI = +/-0.171; p = 0.023)	0.850	+5.47%
Severity	2010.1	0.051 (CI = +/-0.018; p = 0.000)	-0.191 (CI = +/-0.104; p = 0.001)	0.213 (CI = +/-0.176; p = 0.020)	0.843	+5.24%
Severity	2010.2	0.048 (CI = +/-0.019; p = 0.000)	-0.181 (CI = +/-0.106; p = 0.002)	0.228 (CI = +/-0.180; p = 0.015)	0.824	+4.91%
Severity	2011.1	0.054 (CI = +/-0.020; p = 0.000)	-0.163 (CI = +/-0.103; p = 0.004)	0.196 (CI = +/-0.176; p = 0.031)	0.846	+5.59%
Severity	2011.2	0.058 (CI = +/-0.021; p = 0.000)	-0.173 (CI = +/-0.106; p = 0.003)	0.180 (CI = +/-0.180; p = 0.050)	0.842	+5.97%
Severity	2012.1	0.058 (CI = +/-0.024; p = 0.000)	-0.173 (CI = +/-0.112; p = 0.004)	0.181 (CI = +/-0.191; p = 0.062)	0.833	+5.96%
Severity	2012.2	0.058 (CI = +/-0.027; p = 0.000)	-0.172 (CI = +/-0.118; p = 0.007)	0.182 (CI = +/-0.201; p = 0.074)	0.810	+5.93%
Severity	2013.1	0.062 (CI = +/-0.030; p = 0.000)	-0.162 (CI = +/-0.122; p = 0.012)	0.162 (CI = +/-0.211; p = 0.124)	0.811	+6.44%
Severity	2013.2	0.053 (CI = +/-0.032; p = 0.003)	-0.143 (CI = +/-0.122; p = 0.024)	0.198 (CI = +/-0.211; p = 0.065)	0.784	+5.43%
Severity	2014.1	0.065 (CI = +/-0.035; p = 0.001)	-0.124 (CI = +/-0.120; p = 0.043)	0.153 (CI = +/-0.212; p = 0.147)	0.811	+6.68%
Severity	2014.2	0.061 (CI = +/-0.041; p = 0.007)	-0.118 (CI = +/-0.128; p = 0.068)	0.165 (CI = +/-0.230; p = 0.146)	0.773	+6.29%
Severity	2015.2	0.069 (CI = +/-0.049; p = 0.009)	-0.109 (CI = +/-0.135; p = 0.104)	0.136 (CI = +/-0.252; p = 0.264)	0.768	+7.18%
Severity	2016.1	0.077 (CI = +/-0.058; p = 0.014)	-0.097 (CI = +/-0.146; p = 0.174)	0.110 (CI = +/-0.276; p = 0.401)	0.762	+8.04%
Severity	2016.2	0.085 (CI = +/-0.068; p = 0.018)	-0.105 (CI = +/-0.154; p = 0.163)	0.088 (CI = +/-0.299; p = 0.532)	0.740	+8.92%
Severity	2017.1	0.108 (CI = +/-0.078; p = 0.012)	-0.075 (CI = +/-0.162; p = 0.324)	0.024 (CI = +/-0.317; p = 0.870)	0.763	+11.43%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.036)	-0.034 (CI = +/-0.060; p = 0.260)	0.043 (CI = +/-0.105; p = 0.406)	0.084	-0.75%
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.040)	-0.032 (CI = +/-0.061; p = 0.292)	0.045 (CI = +/-0.107; p = 0.396)	0.082	-0.78%
Frequency	2006.1	-0.009 (CI = +/-0.008; p = 0.029)	-0.037 (CI = +/-0.063; p = 0.243)	0.052 (CI = +/-0.109; p = 0.340)	0.099	-0.87%
Frequency	2006.2	-0.010 (CI = +/-0.008; p = 0.024)	-0.033 (CI = +/-0.064; p = 0.302)	0.057 (CI = +/-0.111; p = 0.302)	0.111	-0.96%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.015)	-0.039 (CI = +/-0.065; p = 0.234)	0.066 (CI = +/-0.113; p = 0.240)	0.139	-1.10%
Frequency	2007.2	-0.011 (CI = +/-0.009; p = 0.023)	-0.039 (CI = +/-0.068; p = 0.247)	0.066 (CI = +/-0.116; p = 0.255)	0.125	-1.09%
Frequency	2008.1	-0.010 (CI = +/-0.010; p = 0.053)	-0.035 (CI = +/-0.070; p = 0.312)	0.060 (CI = +/-0.119; p = 0.315)	0.065	-0.99%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.094)	-0.038 (CI = +/-0.072; p = 0.290)	0.055 (CI = +/-0.123; p = 0.364)	0.042	-0.91%
Frequency	2009.1	-0.011 (CI = +/-0.012; p = 0.066)	-0.044 (CI = +/-0.074; p = 0.233)	0.065 (CI = +/-0.126; p = 0.299)	0.066	-1.08%
Frequency	2009.2	-0.008 (CI = +/-0.012; p = 0.192)	-0.054 (CI = +/-0.073; p = 0.143)	0.049 (CI = +/-0.124; p = 0.421)	0.039	-0.78%
Frequency	2010.1	-0.007 (CI = +/-0.013; p = 0.304)	-0.050 (CI = +/-0.076; p = 0.186)	0.043 (CI = +/-0.129; p = 0.496)	-0.010	-0.66%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.184)	-0.042 (CI = +/-0.077; p = 0.267)	0.056 (CI = +/-0.131; p = 0.388)	0.007	-0.92%
Frequency	2011.1	-0.014 (CI = +/-0.014; p = 0.045)	-0.057 (CI = +/-0.074; p = 0.123)	0.081 (CI = +/-0.125; p = 0.192)	0.133	-1.44%
Frequency	2011.2	-0.013 (CI = +/-0.016; p = 0.088)	-0.060 (CI = +/-0.077; p = 0.120)	0.076 (CI = +/-0.131; p = 0.237)	0.111	-1.33%
Frequency	2012.1	-0.010 (CI = +/-0.017; p = 0.250)	-0.051 (CI = +/-0.078; p = 0.191)	0.059 (CI = +/-0.133; p = 0.367)	0.000	-0.95%
Frequency	2012.2	-0.010 (CI = +/-0.019; p = 0.276)	-0.049 (CI = +/-0.082; p = 0.224)	0.061 (CI = +/-0.141; p = 0.374)	-0.007	-1.00%
Frequency	2013.1	-0.007 (CI = +/-0.021; p = 0.497)	-0.043 (CI = +/-0.086; p = 0.304)	0.048 (CI = +/-0.148; p = 0.502)	-0.079	-0.69%
Frequency	2013.2	-0.009 (CI = +/-0.024; p = 0.460)	-0.040 (CI = +/-0.091; p = 0.367)	0.054 (CI = +/-0.157; p = 0.476)	-0.086	-0.86%
Frequency	2014.1	-0.006 (CI = +/-0.028; p = 0.676)	-0.035 (CI = +/-0.096; p = 0.449)	0.043 (CI = +/-0.169; p = 0.599)	-0.137	-0.56%
Frequency	2014.2	0.000 (CI = +/-0.032; p = 1.000)	-0.044 (CI = +/-0.101; p = 0.364)	0.023 (CI = +/-0.181; p = 0.785)	-0.130	0.00%
Frequency	2015.2	-0.002 (CI = +/-0.039; p = 0.903)	-0.047 (CI = +/-0.108; p = 0.366)	0.031 (CI = +/-0.201; p = 0.742)	-0.141	-0.23%
Frequency	2016.1	-0.007 (CI = +/-0.047; p = 0.737)	-0.054 (CI = +/-0.117; p = 0.332)	0.048 (CI = +/-0.222; p = 0.648)	-0.140	-0.74%
Frequency	2016.2	0.006 (CI = +/-0.051; p = 0.796)	-0.068 (CI = +/-0.117; p = 0.228)	0.010 (CI = +/-0.227; p = 0.927)	-0.072	+0.62%
Frequency	2017.1	0.001 (CI = +/-0.064; p = 0.973)	-0.075 (CI = +/-0.131; p = 0.233)	0.024 (CI = +/-0.257; p = 0.837)	-0.086	+0.10%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.016 (CI = +/-0.016; p = 0.046)	-0.214 (CI = +/-0.128; p = 0.002)	0.001 (CI = +/-0.010; p = 0.888)	0.419 (CI = +/-0.223; p = 0.001)	0.624	+1.61%
Loss Cost	2005.2	0.018 (CI = +/-0.016; p = 0.034)	-0.222 (CI = +/-0.130; p = 0.001)	0.001 (CI = +/-0.010; p = 0.861)	0.406 (CI = +/-0.226; p = 0.001)	0.627	+1.81%
Loss Cost	2006.1	0.020 (CI = +/-0.018; p = 0.028)	-0.214 (CI = +/-0.134; p = 0.003)	0.001 (CI = +/-0.010; p = 0.814)	0.394 (CI = +/-0.231; p = 0.002)	0.631	+2.00%
Loss Cost	2006.2	0.020 (CI = +/-0.019; p = 0.033)	-0.216 (CI = +/-0.138; p = 0.003)	0.001 (CI = +/-0.010; p = 0.809)	0.390 (CI = +/-0.238; p = 0.002)	0.620	+2.07%
Loss Cost	2007.1	0.018 (CI = +/-0.020; p = 0.078)	-0.227 (CI = +/-0.141; p = 0.003)	0.001 (CI = +/-0.011; p = 0.872)	0.406 (CI = +/-0.243; p = 0.002)	0.617	+1.80%
Loss Cost	2007.2	0.021 (CI = +/-0.021; p = 0.051)	-0.238 (CI = +/-0.143; p = 0.002)	0.001 (CI = +/-0.011; p = 0.839)	0.389 (CI = +/-0.246; p = 0.003)	0.626	+2.11%
Loss Cost	2008.1	0.030 (CI = +/-0.020; p = 0.005)	-0.203 (CI = +/-0.131; p = 0.004)	0.002 (CI = +/-0.009; p = 0.611)	0.333 (CI = +/-0.224; p = 0.005)	0.701	+3.08%
Loss Cost	2008.2	0.038 (CI = +/-0.019; p = 0.001)	-0.226 (CI = +/-0.122; p = 0.001)	0.003 (CI = +/-0.009; p = 0.510)	0.294 (CI = +/-0.209; p = 0.008)	0.756	+3.82%
Loss Cost	2009.1	0.043 (CI = +/-0.020; p = 0.000)	-0.209 (CI = +/-0.123; p = 0.002)	0.003 (CI = +/-0.009; p = 0.415)	0.266 (CI = +/-0.210; p = 0.015)	0.773	+4.35%
Loss Cost	2009.2	0.049 (CI = +/-0.021; p = 0.000)	-0.228 (CI = +/-0.121; p = 0.001)	0.004 (CI = +/-0.009; p = 0.334)	0.233 (CI = +/-0.202; p = 0.026)	0.802	+5.01%
Loss Cost	2010.1	0.048 (CI = +/-0.023; p = 0.000)	-0.230 (CI = +/-0.124; p = 0.001)	0.004 (CI = +/-0.008; p = 0.367)	0.237 (CI = +/-0.212; p = 0.030)	0.794	+4.94%
Loss Cost	2010.2	0.042 (CI = +/-0.024; p = 0.001)	-0.215 (CI = +/-0.123; p = 0.002)	0.003 (CI = +/-0.008; p = 0.391)	0.265 (CI = +/-0.210; p = 0.016)	0.774	+4.33%
Loss Cost	2011.1	0.044 (CI = +/-0.026; p = 0.002)	-0.209 (CI = +/-0.129; p = 0.003)	0.004 (CI = +/-0.009; p = 0.380)	0.255 (CI = +/-0.221; p = 0.026)	0.771	+4.53%
Loss Cost	2011.2	0.049 (CI = +/-0.028; p = 0.002)	-0.222 (CI = +/-0.131; p = 0.002)	0.004 (CI = +/-0.009; p = 0.354)	0.232 (CI = +/-0.225; p = 0.044)	0.773	+5.07%
Loss Cost	2012.1	0.054 (CI = +/-0.031; p = 0.002)	-0.210 (CI = +/-0.136; p = 0.005)	0.004 (CI = +/-0.009; p = 0.313)	0.209 (CI = +/-0.236; p = 0.079)	0.778	+5.60%
Loss Cost	2012.2	0.054 (CI = +/-0.035; p = 0.005)	-0.209 (CI = +/-0.143; p = 0.007)	0.004 (CI = +/-0.009; p = 0.330)	0.212 (CI = +/-0.249; p = 0.091)	0.748	+5.53%
Loss Cost	2013.1	0.064 (CI = +/-0.038; p = 0.003)	-0.188 (CI = +/-0.145; p = 0.015)	0.005 (CI = +/-0.009; p = 0.253)	0.168 (CI = +/-0.256; p = 0.182)	0.768	+6.60%
Loss Cost	2013.2	0.053 (CI = +/-0.041; p = 0.015)	-0.167 (CI = +/-0.145; p = 0.027)	0.005 (CI = +/-0.009; p = 0.263)	0.211 (CI = +/-0.257; p = 0.100)	0.734	+5.41%
Loss Cost	2014.1	0.071 (CI = +/-0.042; p = 0.003)	-0.137 (CI = +/-0.137; p = 0.051)	0.006 (CI = +/-0.008; p = 0.146)	0.138 (CI = +/-0.249; p = 0.254)	0.790	+7.38%
Loss Cost	2014.2	0.074 (CI = +/-0.050; p = 0.007)	-0.141 (CI = +/-0.147; p = 0.059)	0.006 (CI = +/-0.008; p = 0.158)	0.129 (CI = +/-0.272; p = 0.324)	0.759	+7.67%
Loss Cost	2015.2	0.084 (CI = +/-0.060; p = 0.010)	-0.129 (CI = +/-0.156; p = 0.097)	0.006 (CI = +/-0.009; p = 0.146)	0.093 (CI = +/-0.302; p = 0.516)	0.754	+8.76%
Loss Cost	2016.1	0.091 (CI = +/-0.073; p = 0.019)	-0.118 (CI = +/-0.172; p = 0.159)	0.007 (CI = +/-0.009; p = 0.150)	0.070 (CI = +/-0.338; p = 0.659)	0.741	+9.51%
Loss Cost	2016.2	0.112 (CI = +/-0.077; p = 0.009)	-0.140 (CI = +/-0.169; p = 0.094)	0.006 (CI = +/-0.009; p = 0.138)	0.011 (CI = +/-0.336; p = 0.943)	0.774	+11.85%
Loss Cost	2017.1	0.135 (CI = +/-0.090; p = 0.008)	-0.110 (CI = +/-0.181; p = 0.201)	0.007 (CI = +/-0.009; p = 0.117)	-0.055 (CI = +/-0.365; p = 0.742)	0.788	+14.42%
Severity	2005.1	0.020 (CI = +/-0.014; p = 0.005)	-0.192 (CI = +/-0.112; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.227)	0.390 (CI = +/-0.196; p = 0.000)	0.712	+2.05%
Severity	2005.2	0.022 (CI = +/-0.014; p = 0.003)	-0.201 (CI = +/-0.113; p = 0.001)	-0.005 (CI = +/-0.009; p = 0.243)	0.376 (CI = +/-0.197; p = 0.000)	0.718	+2.27%
Severity	2006.1	0.025 (CI = +/-0.015; p = 0.002)	-0.189 (CI = +/-0.115; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.286)	0.359 (CI = +/-0.199; p = 0.001)	0.729	+2.54%
Severity	2006.2	0.027 (CI = +/-0.016; p = 0.002)	-0.194 (CI = +/-0.118; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.304)	0.350 (CI = +/-0.204; p = 0.001)	0.724	+2.69%
Severity	2007.1	0.025 (CI = +/-0.017; p = 0.006)	-0.200 (CI = +/-0.122; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.290)	0.359 (CI = +/-0.210; p = 0.002)	0.718	+2.54%
Severity	2007.2	0.028 (CI = +/-0.018; p = 0.004)	-0.211 (CI = +/-0.123; p = 0.002)	-0.005 (CI = +/-0.009; p = 0.310)	0.342 (CI = +/-0.212; p = 0.003)	0.724	+2.84%
Severity	2008.1	0.036 (CI = +/-0.017; p = 0.000)	-0.182 (CI = +/-0.114; p = 0.003)	-0.003 (CI = +/-0.009; p = 0.395)	0.296 (CI = +/-0.195; p = 0.004)	0.780	+3.64%
Severity	2008.2	0.042 (CI = +/-0.017; p = 0.000)	-0.202 (CI = +/-0.106; p = 0.001)	-0.003 (CI = +/-0.008; p = 0.414)	0.262 (CI = +/-0.182; p = 0.007)	0.818	+4.28%
Severity	2009.1	0.048 (CI = +/-0.017; p = 0.000)	-0.180 (CI = +/-0.102; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.521)	0.227 (CI = +/-0.174; p = 0.013)	0.847	+4.95%
Severity	2009.2	0.051 (CI = +/-0.018; p = 0.000)	-0.189 (CI = +/-0.103; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.552)	0.211 (CI = +/-0.177; p = 0.021)	0.846	+5.26%
Severity	2010.1	0.049 (CI = +/-0.020; p = 0.000)	-0.197 (CI = +/-0.107; p = 0.001)	-0.002 (CI = +/-0.007; p = 0.503)	0.226 (CI = +/-0.183; p = 0.018)	0.839	+4.98%
Severity	2010.2	0.045 (CI = +/-0.021; p = 0.000)	-0.188 (CI = +/-0.109; p = 0.002)	-0.003 (CI = +/-0.007; p = 0.476)	0.242 (CI = +/-0.187; p = 0.014)	0.820	+4.63%
Severity	2011.1	0.052 (CI = +/-0.022; p = 0.000)	-0.169 (CI = +/-0.108; p = 0.004)	-0.002 (CI = +/-0.007; p = 0.590)	0.208 (CI = +/-0.185; p = 0.029)	0.841	+5.36%
Severity	2011.2	0.056 (CI = +/-0.024; p = 0.000)	-0.178 (CI = +/-0.110; p = 0.003)	-0.002 (CI = +/-0.007; p = 0.621)	0.191 (CI = +/-0.190; p = 0.049)	0.836	+5.74%
Severity	2012.1	0.055 (CI = +/-0.027; p = 0.000)	-0.179 (CI = +/-0.117; p = 0.005)	-0.002 (CI = +/-0.007; p = 0.626)	0.193 (CI = +/-0.202; p = 0.060)	0.826	+5.70%
Severity	2012.2	0.055 (CI = +/-0.030; p = 0.001)	-0.178 (CI = +/-0.123; p = 0.007)	-0.002 (CI = +/-0.008; p = 0.634)	0.195 (CI = +/-0.214; p = 0.072)	0.802	+5.65%
Severity	2013.1	0.060 (CI = +/-0.034; p = 0.002)	-0.167 (CI = +/-0.129; p = 0.014)	-0.001 (CI = +/-0.008; p = 0.711)	0.173 (CI = +/-0.227; p = 0.125)	0.801	+6.18%
Severity	2013.2	0.050 (CI = +/-0.036; p = 0.010)	-0.149 (CI = +/-0.128; p = 0.026)	-0.002 (CI = +/-0.008; p = 0.658)	0.212 (CI = +/-0.228; p = 0.066)	0.772	+5.12%
Severity	2014.1	0.063 (CI = +/-0.040; p = 0.004)	-0.128 (CI = +/-0.128; p = 0.051)	-0.001 (CI = +/-0.008; p = 0.802)	0.161 (CI = +/-0.233; p = 0.159)	0.798	+6.48%
Severity	2014.2	0.059 (CI = +/-0.046; p = 0.016)	-0.122 (CI = +/-0.137; p = 0.077)	-0.001 (CI = +/-0.008; p = 0.796)	0.175 (CI = +/-0.253; p = 0.159)	0.756	+6.07%
Severity	2015.2	0.068 (CI = +/-0.056; p = 0.022)	-0.111 (CI = +/-0.146; p = 0.121)	-0.001 (CI = +/-0.008; p = 0.879)	0.143 (CI = +/-0.281; p = 0.290)	0.750	+7.01%
Severity	2016.1	0.077 (CI = +/-0.067; p = 0.030)	-0.098 (CI = +/-0.160; p = 0.204)	0.000 (CI = +/-0.009; p = 0.946)	0.114 (CI = +/-0.314; p = 0.441)	0.740	+7.95%
Severity	2016.2	0.085 (CI = +/-0.077; p = 0.035)	-0.106 (CI = +/-0.170; p = 0.194)	0.000 (CI = +/-0.009; p = 0.943)	0.092 (CI = +/-0.340; p = 0.561)	0.714	+8.82%
Severity	2017.1	0.109 (CI = +/-0.090; p = 0.023)	-0.074 (CI = +/-0.181; p = 0.378)	0.000 (CI = +/-0.009; p = 0.960)	0.021 (CI = +/-0.365; p = 0.900)	0.737	+11.52%
Frequency	2005.1	-0.004 (CI = +/-0.007; p = 0.203)	-0.022 (CI = +/-0.055; p = 0.415)	0.006 (CI = +/-0.004; p = 0.008)	0.029 (CI = +/-0.096; p = 0.542)	0.246	-0.43%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.209)	-0.021 (CI = +/-0.056; p = 0.445)	0.006 (CI = +/-0.004; p = 0.009)	0.030 (CI = +/-0.098; p = 0.535)	0.243	-0.45%
Frequency	2006.1	-0.005 (CI = +/-0.008; p = 0.169)	-0.025 (CI = +/-0.058; p = 0.389)	0.006 (CI = +/-0.004; p = 0.011)	0.035 (CI = +/-0.101; p = 0.479)	0.250	-0.53%
Frequency	2006.2	-0.006 (CI = +/-0.008; p = 0.136)	-0.022 (CI = +/-0.059; p = 0.458)	0.006 (CI = +/-0.004; p = 0.013)	0.040 (CI = +/-0.103; p = 0.431)	0.259	-0.60%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.096)	-0.027 (CI = +/-0.061; p = 0.377)	0.006 (CI = +/-0.005; p = 0.017)	0.048 (CI = +/-0.105; p = 0.361)	0.274	-0.72%
Frequency	2007.2	-0.007 (CI = +/-0.009; p = 0.129)	-0.027 (CI = +/-0.063; p = 0.379)	0.006 (CI = +/-0.005; p = 0.019)	0.046 (CI = +/-0.108; p = 0.387)	0.262	-0.70%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.268)	-0.021 (CI = +/-0.064; p = 0.501)	0.006 (CI = +/-0.005; p = 0.016)	0.037 (CI = +/-0.110; p = 0.499)	0.226	-0.54%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.396)	-0.025 (CI = +/-0.066; p = 0.449)	0.006 (CI = +/-0.005; p = 0.016)	0.031 (CI = +/-0.113; p = 0.574)	0.212	-0.44%
Frequency	2009.1	-0.006 (CI = +/-0.011; p = 0.307)	-0.029 (CI = +/-0.068; p = 0.385)	0.006 (CI = +/-0.005; p = 0.022)	0.039 (CI = +/-0.117; p = 0.499)	0.223	-0.58%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.674)	-0.039 (CI = +/-0.066; p = 0.231)	0.006 (CI = +/-0.005; p = 0.014)	0.021 (CI = +/-0.113; p = 0.699)	0.233	-0.24%
Frequency	2010.1	0.000 (CI = +/-0.013; p = 0.951)	-0.033 (CI = +/-0.068; p = 0.323)	0.006 (CI = +/-0.004; p = 0.012)	0.011 (CI = +/-0.117; p = 0.848)	0.212	-0.04%
Frequency	2010.2	-0.003 (CI = +/-0.013; p = 0.664)	-0.027 (CI = +/-0.069; p = 0.432)	0.006 (CI = +/-0.005; p = 0.014)	0.023 (CI = +/-0.119; p = 0.695)	0.227	-0.28%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.240)	-0.041 (CI = +/-0.067; p = 0.218)	0.006 (CI = +/-0.004; p = 0.017)	0.048 (CI = +/-0.114; p = 0.395)	0.322	-0.79%
Frequency	2011.2	-0.006 (CI = +/-0.015; p = 0.378)	-0.044 (CI = +/-0.069; p = 0.197)	0.006 (CI = +/-0.005; p = 0.018)	0.041 (CI = +/-0.119; p = 0.479)	0.309	-0.64%
Frequency	2012.1	-0.001 (CI = +/-0.015; p = 0.897)	-0.031 (CI = +/-0.068; p = 0.345)	0.006 (CI = +/-0.004; p = 0.009)	0.016 (CI = +/-0.117; p = 0.777)	0.288	-0.10%
Frequency	2012.2	-0.001 (CI = +/-0.017; p = 0.893)	-0.031 (CI = +/-0.071; p = 0.374)	0.006 (CI = +/-0.004; p = 0.011)	0.017 (CI = +/-0.124; p = 0.780)	0.280	-0.11%
Frequency	2013.1	0.004 (CI = +/-0.019; p = 0.663)	-0.020 (CI = +/-0.072; p = 0.555)	0.006 (CI = +/-0.004; p = 0.007)	-0.005 (CI = +/-0.127; p = 0.934)	0.278	+0.40%
Frequency	2013.2	0.003 (CI = +/-0.021; p = 0.787)	-0.018 (CI = +/-0.076; p = 0.618)	0.006 (CI = +/-0.005; p = 0.010)	-0.001 (CI = +/-0.136; p = 0.993)	0.269	+0.28%
Frequency	2014.1	0.008 (CI = +/-0.024; p = 0.467)	-0.009 (CI = +/-0.079; p = 0.812)	0.007 (CI = +/-0.005; p = 0.008)	-0.023 (CI = +/-0.143; p = 0.735)	0.277	+0.85%
Frequency	2014.2	0.015 (CI = +/-0.027; p = 0.257)	-0.019 (CI = +/-0.081; p = 0.622)	0.007 (CI = +/-0.005; p = 0.007)	-0.046 (CI = +/-0.149; p = 0.519)	0.314	+1.51%
Frequency	2015.2	0.016 (CI = +/-0.034; p = 0.313)	-0.017 (CI = +/-0.087; p = 0.671)	0.007 (CI = +/-0.005; p = 0.010)	-0.050 (CI = +/-0.169; p = 0.529)	0.302	+1.64%
Frequency	2016.1	0.014 (CI = +/-0.041; p = 0.456)	-0.020 (CI = +/-0.097; p = 0.655)	0.007 (CI = +/-0.005; p = 0.016)	-0.044 (CI = +/-0.191; p = 0.621)	0.286	+1.45%
Frequency	2016.2	0.027 (CI = +/-0.042; p = 0.177)	-0.034 (CI = +/-0.093; p = 0.436)	0.007 (CI = +/-0.005; p = 0.012)	-0.081 (CI = +/-0.185; p = 0.354)	0.392	+2.79%
Frequency	2017.1	0.026 (CI = +/-0.053; p = 0.299)	-0.036 (CI = +/-0.106; p = 0.459)	0.007 (CI = +/-0.005; p = 0.018)	-0.075 (CI = +/-0.213; p = 0.444)	0.372	+2.60%

Comprehensive

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.034 (CI = +/-0.014; p = 0.000)	0.380	+3.48%
Loss Cost	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.380	+3.62%
Loss Cost	2006.1	0.039 (CI = +/-0.015; p = 0.000)	0.414	+3.93%
Loss Cost	2006.2	0.039 (CI = +/-0.016; p = 0.000)	0.397	+3.97%
Loss Cost	2007.1	0.039 (CI = +/-0.017; p = 0.000)	0.382	+4.02%
Loss Cost	2007.2	0.041 (CI = +/-0.018; p = 0.000)	0.387	+4.22%
Loss Cost	2008.1	0.049 (CI = +/-0.017; p = 0.000)	0.526	+5.04%
Loss Cost	2008.2	0.053 (CI = +/-0.017; p = 0.000)	0.568	+5.49%
Loss Cost	2009.1	0.059 (CI = +/-0.017; p = 0.000)	0.622	+6.04%
Loss Cost	2009.2	0.062 (CI = +/-0.018; p = 0.000)	0.636	+6.39%
Loss Cost	2010.1	0.064 (CI = +/-0.019; p = 0.000)	0.632	+6.62%
Loss Cost	2010.2	0.060 (CI = +/-0.020; p = 0.000)	0.589	+6.16%
Loss Cost	2011.1	0.064 (CI = +/-0.021; p = 0.000)	0.605	+6.57%
Loss Cost	2011.2	0.066 (CI = +/-0.023; p = 0.000)	0.595	+6.80%
Loss Cost	2012.1	0.071 (CI = +/-0.023; p = 0.000)	0.628	+7.41%
Loss Cost	2012.2	0.070 (CI = +/-0.026; p = 0.000)	0.587	+7.24%
Loss Cost	2013.1	0.078 (CI = +/-0.026; p = 0.000)	0.643	+8.10%
Loss Cost	2013.2	0.071 (CI = +/-0.027; p = 0.000)	0.588	+7.37%
Loss Cost	2014.1	0.082 (CI = +/-0.027; p = 0.000)	0.683	+8.54%
Loss Cost	2014.2	0.081 (CI = +/-0.030; p = 0.000)	0.644	+8.48%
Loss Cost	2015.1	0.087 (CI = +/-0.032; p = 0.000)	0.652	+9.13%
Loss Cost	2015.2	0.094 (CI = +/-0.035; p = 0.000)	0.661	+9.87%
Loss Cost	2016.1	0.101 (CI = +/-0.039; p = 0.000)	0.667	+10.67%
Loss Cost	2016.2	0.110 (CI = +/-0.043; p = 0.000)	0.679	+11.67%
Loss Cost	2017.1	0.124 (CI = +/-0.046; p = 0.000)	0.719	+13.20%
Severity	2005.1	0.040 (CI = +/-0.013; p = 0.000)	0.509	+4.05%
Severity	2005.2	0.041 (CI = +/-0.013; p = 0.000)	0.513	+4.21%
Severity	2006.1	0.045 (CI = +/-0.014; p = 0.000)	0.558	+4.57%
Severity	2006.2	0.046 (CI = +/-0.014; p = 0.000)	0.550	+4.68%
Severity	2007.1	0.047 (CI = +/-0.015; p = 0.000)	0.542	+4.80%
Severity	2007.2	0.049 (CI = +/-0.016; p = 0.000)	0.545	+5.01%
Severity	2008.1	0.056 (CI = +/-0.015; p = 0.000)	0.657	+5.72%
Severity	2008.2	0.060 (CI = +/-0.015; p = 0.000)	0.689	+6.13%
Severity	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.756	+6.75%
Severity	2009.2	0.067 (CI = +/-0.015; p = 0.000)	0.748	+6.92%
Severity	2010.1	0.068 (CI = +/-0.016; p = 0.000)	0.734	+7.02%
Severity	2010.2	0.066 (CI = +/-0.017; p = 0.000)	0.703	+6.77%
Severity	2011.1	0.072 (CI = +/-0.016; p = 0.000)	0.762	+7.46%
Severity	2011.2	0.074 (CI = +/-0.018; p = 0.000)	0.752	+7.65%
Severity	2012.1	0.077 (CI = +/-0.019; p = 0.000)	0.750	+7.95%
Severity	2012.2	0.076 (CI = +/-0.021; p = 0.000)	0.720	+7.87%
Severity	2013.1	0.082 (CI = +/-0.021; p = 0.000)	0.747	+8.50%
Severity	2013.2	0.076 (CI = +/-0.023; p = 0.000)	0.710	+7.93%
Severity	2014.1	0.086 (CI = +/-0.022; p = 0.000)	0.778	+8.93%
Severity	2014.2	0.084 (CI = +/-0.024; p = 0.000)	0.743	+8.74%
Severity	2015.1	0.091 (CI = +/-0.026; p = 0.000)	0.767	+9.51%
Severity	2015.2	0.091 (CI = +/-0.029; p = 0.000)	0.736	+9.56%
Severity	2016.1	0.099 (CI = +/-0.031; p = 0.000)	0.754	+10.42%
Severity	2016.2	0.102 (CI = +/-0.035; p = 0.000)	0.730	+10.78%
Severity	2017.1	0.116 (CI = +/-0.037; p = 0.000)	0.781	+12.25%
Frequency	2005.1	-0.005 (CI = +/-0.005; p = 0.050)	0.077	-0.54%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.050)	0.080	-0.57%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.046)	0.086	-0.61%
Frequency	2006.2	-0.007 (CI = +/-0.006; p = 0.035)	0.101	-0.68%
Frequency	2007.1	-0.007 (CI = +/-0.007; p = 0.029)	0.113	-0.75%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.039)	0.103	-0.75%
Frequency	2008.1	-0.006 (CI = +/-0.007; p = 0.086)	0.065	-0.65%
Frequency	2008.2	-0.006 (CI = +/-0.008; p = 0.130)	0.045	-0.60%
Frequency	2009.1	-0.007 (CI = +/-0.008; p = 0.114)	0.054	-0.67%
Frequency	2009.2	-0.005 (CI = +/-0.009; p = 0.257)	0.012	-0.50%
Frequency	2010.1	-0.004 (CI = +/-0.009; p = 0.410)	-0.011	-0.38%
Frequency	2010.2	-0.006 (CI = +/-0.010; p = 0.237)	0.018	-0.57%
Frequency	2011.1	-0.008 (CI = +/-0.010; p = 0.104)	0.069	-0.82%
Frequency	2011.2	-0.008 (CI = +/-0.011; p = 0.148)	0.049	-0.79%
Frequency	2012.1	-0.005 (CI = +/-0.011; p = 0.364)	-0.006	-0.51%
Frequency	2012.2	-0.006 (CI = +/-0.012; p = 0.335)	-0.001	-0.58%
Frequency	2013.1	-0.004 (CI = +/-0.013; p = 0.565)	-0.032	-0.37%
Frequency	2013.2	-0.005 (CI = +/-0.015; p = 0.459)	-0.022	-0.52%
Frequency	2014.1	-0.004 (CI = +/-0.016; p = 0.646)	-0.043	-0.35%
Frequency	2014.2	-0.002 (CI = +/-0.018; p = 0.782)	-0.054	-0.24%
Frequency	2015.1	-0.003 (CI = +/-0.020; p = 0.718)	-0.054	-0.34%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.778)	-0.061	+0.28%
Frequency	2016.1	0.002 (CI = +/-0.024; p = 0.838)	-0.068	+0.23%
Frequency	2016.2	0.008 (CI = +/-0.026; p = 0.516)	-0.041	+0.81%
Frequency	2017.1	0.008 (CI = +/-0.030; p = 0.558)	-0.051	+0.84%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.036 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.012; p = 0.441)	0.373	+3.69%
Loss Cost	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.013; p = 0.426)	0.374	+3.84%
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.012; p = 0.379)	0.411	+4.19%
Loss Cost	2006.2	0.041 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.013; p = 0.382)	0.393	+4.24%
Loss Cost	2007.1	0.042 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.013; p = 0.383)	0.378	+4.31%
Loss Cost	2007.2	0.044 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.013; p = 0.366)	0.384	+4.53%
Loss Cost	2008.1	0.053 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.011; p = 0.234)	0.533	+5.42%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.011; p = 0.189)	0.580	+5.92%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.008 (CI = +/-0.010; p = 0.139)	0.639	+6.51%
Loss Cost	2009.2	0.067 (CI = +/-0.019; p = 0.000)	0.008 (CI = +/-0.010; p = 0.120)	0.656	+6.91%
Loss Cost	2010.1	0.069 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.115)	0.654	+7.17%
Loss Cost	2010.2	0.065 (CI = +/-0.020; p = 0.000)	0.008 (CI = +/-0.010; p = 0.123)	0.613	+6.71%
Loss Cost	2011.1	0.069 (CI = +/-0.021; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.633	+7.17%
Loss Cost	2011.2	0.072 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.010; p = 0.108)	0.625	+7.43%
Loss Cost	2012.1	0.078 (CI = +/-0.024; p = 0.000)	0.009 (CI = +/-0.010; p = 0.088)	0.662	+8.09%
Loss Cost	2012.2	0.076 (CI = +/-0.026; p = 0.000)	0.008 (CI = +/-0.010; p = 0.097)	0.623	+7.94%
Loss Cost	2013.1	0.085 (CI = +/-0.026; p = 0.000)	0.009 (CI = +/-0.010; p = 0.071)	0.685	+8.84%
Loss Cost	2013.2	0.078 (CI = +/-0.027; p = 0.000)	0.009 (CI = +/-0.009; p = 0.067)	0.641	+8.11%
Loss Cost	2014.1	0.089 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.008; p = 0.037)	0.742	+9.32%
Loss Cost	2014.2	0.089 (CI = +/-0.028; p = 0.000)	0.009 (CI = +/-0.008; p = 0.043)	0.709	+9.26%
Loss Cost	2015.1	0.094 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.008; p = 0.044)	0.720	+9.89%
Loss Cost	2015.2	0.101 (CI = +/-0.032; p = 0.000)	0.009 (CI = +/-0.008; p = 0.046)	0.730	+10.59%
Loss Cost	2016.1	0.107 (CI = +/-0.036; p = 0.000)	0.008 (CI = +/-0.008; p = 0.051)	0.736	+11.32%
Loss Cost	2016.2	0.115 (CI = +/-0.039; p = 0.000)	0.008 (CI = +/-0.008; p = 0.059)	0.745	+12.19%
Loss Cost	2017.1	0.127 (CI = +/-0.042; p = 0.000)	0.008 (CI = +/-0.008; p = 0.066)	0.778	+13.52%
Severity	2005.1	0.039 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.011; p = 0.750)	0.496	+3.97%
Severity	2005.2	0.041 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.011; p = 0.783)	0.500	+4.14%
Severity	2006.1	0.044 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.848)	0.545	+4.52%
Severity	2006.2	0.045 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.869)	0.536	+4.63%
Severity	2007.1	0.047 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.892)	0.528	+4.76%
Severity	2007.2	0.049 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.011; p = 0.925)	0.530	+4.98%
Severity	2008.1	0.056 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.010; p = 0.963)	0.645	+5.73%
Severity	2008.2	0.060 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.010; p = 0.895)	0.678	+6.17%
Severity	2009.1	0.066 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.009; p = 0.782)	0.748	+6.83%
Severity	2009.2	0.068 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.009; p = 0.761)	0.740	+7.01%
Severity	2010.1	0.069 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.009; p = 0.751)	0.725	+7.12%
Severity	2010.2	0.066 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.009; p = 0.781)	0.692	+6.86%
Severity	2011.1	0.073 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.687)	0.754	+7.58%
Severity	2011.2	0.075 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.008; p = 0.675)	0.743	+7.78%
Severity	2012.1	0.078 (CI = +/-0.020; p = 0.000)	0.002 (CI = +/-0.009; p = 0.654)	0.740	+8.10%
Severity	2012.2	0.077 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.009; p = 0.666)	0.709	+8.02%
Severity	2013.1	0.083 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.009; p = 0.628)	0.737	+8.67%
Severity	2013.2	0.078 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.008; p = 0.638)	0.697	+8.10%
Severity	2014.1	0.087 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.582)	0.769	+9.11%
Severity	2014.2	0.085 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.008; p = 0.593)	0.732	+8.91%
Severity	2015.1	0.092 (CI = +/-0.027; p = 0.000)	0.002 (CI = +/-0.008; p = 0.590)	0.756	+9.68%
Severity	2015.2	0.093 (CI = +/-0.030; p = 0.000)	0.002 (CI = +/-0.008; p = 0.604)	0.722	+9.72%
Severity	2016.1	0.100 (CI = +/-0.033; p = 0.000)	0.002 (CI = +/-0.008; p = 0.634)	0.739	+10.55%
Severity	2016.2	0.103 (CI = +/-0.037; p = 0.000)	0.002 (CI = +/-0.008; p = 0.665)	0.712	+10.88%
Severity	2017.1	0.116 (CI = +/-0.038; p = 0.000)	0.001 (CI = +/-0.008; p = 0.758)	0.764	+12.30%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.304)	0.007 (CI = +/-0.004; p = 0.003)	0.262	-0.27%
Frequency	2005.2	-0.003 (CI = +/-0.005; p = 0.296)	0.007 (CI = +/-0.004; p = 0.004)	0.262	-0.28%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.268)	0.006 (CI = +/-0.004; p = 0.005)	0.265	-0.32%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.211)	0.006 (CI = +/-0.004; p = 0.005)	0.274	-0.38%
Frequency	2007.1	-0.004 (CI = +/-0.006; p = 0.176)	0.006 (CI = +/-0.004; p = 0.007)	0.281	-0.43%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.212)	0.006 (CI = +/-0.005; p = 0.007)	0.273	-0.42%
Frequency	2008.1	-0.003 (CI = +/-0.007; p = 0.393)	0.006 (CI = +/-0.004; p = 0.006)	0.256	-0.30%
Frequency	2008.2	-0.002 (CI = +/-0.008; p = 0.520)	0.007 (CI = +/-0.005; p = 0.007)	0.244	-0.24%
Frequency	2009.1	-0.003 (CI = +/-0.008; p = 0.456)	0.006 (CI = +/-0.005; p = 0.008)	0.249	-0.30%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.819)	0.007 (CI = +/-0.005; p = 0.005)	0.243	-0.09%
Frequency	2010.1	0.000 (CI = +/-0.009; p = 0.911)	0.007 (CI = +/-0.005; p = 0.005)	0.239	+0.05%
Frequency	2010.2	-0.001 (CI = +/-0.009; p = 0.754)	0.007 (CI = +/-0.004; p = 0.005)	0.266	-0.14%
Frequency	2011.1	-0.004 (CI = +/-0.009; p = 0.398)	0.006 (CI = +/-0.004; p = 0.005)	0.318	-0.38%
Frequency	2011.2	-0.003 (CI = +/-0.010; p = 0.502)	0.007 (CI = +/-0.004; p = 0.006)	0.305	-0.33%
Frequency	2012.1	0.000 (CI = +/-0.010; p = 0.976)	0.007 (CI = +/-0.004; p = 0.003)	0.311	-0.01%
Frequency	2012.2	-0.001 (CI = +/-0.011; p = 0.881)	0.007 (CI = +/-0.004; p = 0.004)	0.312	-0.08%
Frequency	2013.1	0.002 (CI = +/-0.011; p = 0.779)	0.007 (CI = +/-0.004; p = 0.004)	0.313	+0.15%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.982)	0.007 (CI = +/-0.004; p = 0.004)	0.323	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.013; p = 0.766)	0.007 (CI = +/-0.004; p = 0.005)	0.317	+0.19%
Frequency	2014.2	0.003 (CI = +/-0.015; p = 0.663)	0.007 (CI = +/-0.004; p = 0.006)	0.311	+0.31%
Frequency	2015.1	0.002 (CI = +/-0.017; p = 0.805)	0.007 (CI = +/-0.005; p = 0.008)	0.312	+0.20%
Frequency	2015.2	0.008 (CI = +/-0.016; p = 0.323)	0.007 (CI = +/-0.004; p = 0.005)	0.366	+0.79%
Frequency	2016.1	0.007 (CI = +/-0.019; p = 0.438)	0.007 (CI = +/-0.004; p = 0.007)	0.361	+0.70%
Frequency	2016.2	0.012 (CI = +/-0.020; p = 0.229)	0.006 (CI = +/-0.004; p = 0.007)	0.394	+1.18%
Frequency	2017.1	0.011 (CI = +/-0.023; p = 0.333)	0.007 (CI = +/-0.005; p = 0.010)	0.386	+1.09%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.033 (CI = +/-0.013; p = 0.000)	-0.200 (CI = +/-0.144; p = 0.008)	0.480	+3.40%
Loss Cost	2005.2	0.036 (CI = +/-0.014; p = 0.000)	-0.213 (CI = +/-0.145; p = 0.005)	0.494	+3.62%
Loss Cost	2006.1	0.038 (CI = +/-0.014; p = 0.000)	-0.200 (CI = +/-0.147; p = 0.009)	0.510	+3.83%
Loss Cost	2006.2	0.039 (CI = +/-0.015; p = 0.000)	-0.207 (CI = +/-0.150; p = 0.008)	0.501	+3.97%
Loss Cost	2007.1	0.038 (CI = +/-0.016; p = 0.000)	-0.211 (CI = +/-0.155; p = 0.009)	0.488	+3.91%
Loss Cost	2007.2	0.041 (CI = +/-0.016; p = 0.000)	-0.227 (CI = +/-0.156; p = 0.006)	0.511	+4.22%
Loss Cost	2008.1	0.048 (CI = +/-0.015; p = 0.000)	-0.190 (CI = +/-0.141; p = 0.010)	0.611	+4.92%
Loss Cost	2008.2	0.053 (CI = +/-0.015; p = 0.000)	-0.218 (CI = +/-0.132; p = 0.002)	0.683	+5.49%
Loss Cost	2009.1	0.057 (CI = +/-0.015; p = 0.000)	-0.199 (CI = +/-0.130; p = 0.004)	0.712	+5.90%
Loss Cost	2009.2	0.062 (CI = +/-0.015; p = 0.000)	-0.221 (CI = +/-0.125; p = 0.001)	0.749	+6.39%
Loss Cost	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.219 (CI = +/-0.130; p = 0.002)	0.741	+6.44%
Loss Cost	2010.2	0.060 (CI = +/-0.017; p = 0.000)	-0.207 (CI = +/-0.133; p = 0.004)	0.701	+6.16%
Loss Cost	2011.1	0.062 (CI = +/-0.018; p = 0.000)	-0.197 (CI = +/-0.137; p = 0.007)	0.703	+6.39%
Loss Cost	2011.2	0.066 (CI = +/-0.019; p = 0.000)	-0.213 (CI = +/-0.138; p = 0.004)	0.711	+6.80%
Loss Cost	2012.1	0.069 (CI = +/-0.020; p = 0.000)	-0.198 (CI = +/-0.141; p = 0.008)	0.723	+7.19%
Loss Cost	2012.2	0.070 (CI = +/-0.022; p = 0.000)	-0.200 (CI = +/-0.148; p = 0.011)	0.689	+7.24%
Loss Cost	2013.1	0.076 (CI = +/-0.023; p = 0.000)	-0.178 (CI = +/-0.148; p = 0.021)	0.718	+7.86%
Loss Cost	2013.2	0.071 (CI = +/-0.025; p = 0.000)	-0.162 (CI = +/-0.151; p = 0.037)	0.661	+7.37%
Loss Cost	2014.1	0.080 (CI = +/-0.025; p = 0.000)	-0.130 (CI = +/-0.144; p = 0.074)	0.723	+8.33%
Loss Cost	2014.2	0.081 (CI = +/-0.028; p = 0.000)	-0.135 (CI = +/-0.153; p = 0.080)	0.689	+8.48%
Loss Cost	2015.1	0.085 (CI = +/-0.031; p = 0.000)	-0.123 (CI = +/-0.161; p = 0.125)	0.684	+8.88%
Loss Cost	2015.2	0.094 (CI = +/-0.032; p = 0.000)	-0.149 (CI = +/-0.159; p = 0.065)	0.718	+9.87%
Loss Cost	2016.1	0.098 (CI = +/-0.037; p = 0.000)	-0.137 (CI = +/-0.170; p = 0.106)	0.709	+10.32%
Loss Cost	2016.2	0.110 (CI = +/-0.038; p = 0.000)	-0.168 (CI = +/-0.165; p = 0.047)	0.753	+11.67%
Loss Cost	2017.1	0.120 (CI = +/-0.043; p = 0.000)	-0.145 (CI = +/-0.173; p = 0.092)	0.766	+12.70%
Severity	2005.1	0.039 (CI = +/-0.012; p = 0.000)	-0.176 (CI = +/-0.130; p = 0.009)	0.585	+3.97%
Severity	2005.2	0.041 (CI = +/-0.012; p = 0.000)	-0.190 (CI = +/-0.130; p = 0.005)	0.603	+4.21%
Severity	2006.1	0.044 (CI = +/-0.012; p = 0.000)	-0.173 (CI = +/-0.129; p = 0.010)	0.628	+4.49%
Severity	2006.2	0.046 (CI = +/-0.013; p = 0.000)	-0.184 (CI = +/-0.131; p = 0.007)	0.630	+4.68%
Severity	2007.1	0.046 (CI = +/-0.014; p = 0.000)	-0.183 (CI = +/-0.135; p = 0.010)	0.621	+4.70%
Severity	2007.2	0.049 (CI = +/-0.014; p = 0.000)	-0.199 (CI = +/-0.135; p = 0.005)	0.639	+5.01%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.122; p = 0.009)	0.721	+5.62%
Severity	2008.2	0.060 (CI = +/-0.013; p = 0.000)	-0.192 (CI = +/-0.113; p = 0.002)	0.775	+6.13%
Severity	2009.1	0.064 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.105; p = 0.003)	0.819	+6.64%
Severity	2009.2	0.067 (CI = +/-0.013; p = 0.000)	-0.180 (CI = +/-0.105; p = 0.002)	0.823	+6.92%
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	-0.182 (CI = +/-0.109; p = 0.002)	0.812	+6.87%
Severity	2010.2	0.066 (CI = +/-0.015; p = 0.000)	-0.178 (CI = +/-0.113; p = 0.003)	0.785	+6.77%
Severity	2011.1	0.071 (CI = +/-0.014; p = 0.000)	-0.155 (CI = +/-0.108; p = 0.007)	0.821	+7.31%
Severity	2011.2	0.074 (CI = +/-0.015; p = 0.000)	-0.168 (CI = +/-0.108; p = 0.004)	0.824	+7.65%
Severity	2012.1	0.075 (CI = +/-0.016; p = 0.000)	-0.163 (CI = +/-0.113; p = 0.007)	0.817	+7.77%
Severity	2012.2	0.076 (CI = +/-0.018; p = 0.000)	-0.167 (CI = +/-0.118; p = 0.008)	0.795	+7.87%
Severity	2013.1	0.080 (CI = +/-0.019; p = 0.000)	-0.152 (CI = +/-0.120; p = 0.016)	0.805	+8.30%
Severity	2013.2	0.076 (CI = +/-0.020; p = 0.000)	-0.140 (CI = +/-0.123; p = 0.028)	0.767	+7.93%
Severity	2014.1	0.084 (CI = +/-0.020; p = 0.000)	-0.114 (CI = +/-0.117; p = 0.057)	0.811	+8.74%
Severity	2014.2	0.084 (CI = +/-0.023; p = 0.000)	-0.113 (CI = +/-0.124; p = 0.071)	0.779	+8.74%
Severity	2015.1	0.089 (CI = +/-0.025; p = 0.000)	-0.097 (CI = +/-0.127; p = 0.126)	0.788	+9.31%
Severity	2015.2	0.091 (CI = +/-0.028; p = 0.000)	-0.103 (CI = +/-0.135; p = 0.124)	0.762	+9.56%
Severity	2016.1	0.097 (CI = +/-0.031; p = 0.000)	-0.087 (CI = +/-0.141; p = 0.206)	0.766	+10.19%
Severity	2016.2	0.102 (CI = +/-0.034; p = 0.000)	-0.100 (CI = +/-0.148; p = 0.167)	0.752	+10.78%
Severity	2017.1	0.113 (CI = +/-0.037; p = 0.000)	-0.073 (CI = +/-0.149; p = 0.306)	0.784	+12.00%
Frequency	2005.1	-0.006 (CI = +/-0.005; p = 0.048)	-0.024 (CI = +/-0.060; p = 0.415)	0.069	-0.55%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.052)	-0.023 (CI = +/-0.062; p = 0.450)	0.068	-0.57%
Frequency	2006.1	-0.006 (CI = +/-0.006; p = 0.043)	-0.027 (CI = +/-0.063; p = 0.397)	0.079	-0.63%
Frequency	2006.2	-0.007 (CI = +/-0.006; p = 0.036)	-0.023 (CI = +/-0.065; p = 0.468)	0.089	-0.68%
Frequency	2007.1	-0.008 (CI = +/-0.007; p = 0.027)	-0.028 (CI = +/-0.066; p = 0.396)	0.106	-0.76%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.040)	-0.028 (CI = +/-0.068; p = 0.401)	0.095	-0.75%
Frequency	2008.1	-0.007 (CI = +/-0.008; p = 0.083)	-0.023 (CI = +/-0.070; p = 0.497)	0.048	-0.66%
Frequency	2008.2	-0.006 (CI = +/-0.008; p = 0.133)	-0.026 (CI = +/-0.072; p = 0.458)	0.031	-0.60%
Frequency	2009.1	-0.007 (CI = +/-0.009; p = 0.106)	-0.031 (CI = +/-0.074; p = 0.396)	0.046	-0.69%
Frequency	2009.2	-0.005 (CI = +/-0.009; p = 0.255)	-0.041 (CI = +/-0.073; p = 0.266)	0.023	-0.50%
Frequency	2010.1	-0.004 (CI = +/-0.009; p = 0.379)	-0.036 (CI = +/-0.076; p = 0.333)	-0.012	-0.41%
Frequency	2010.2	-0.006 (CI = +/-0.010; p = 0.241)	-0.029 (CI = +/-0.077; p = 0.447)	0.002	-0.57%
Frequency	2011.1	-0.009 (CI = +/-0.010; p = 0.089)	-0.042 (CI = +/-0.076; p = 0.263)	0.081	-0.86%
Frequency	2011.2	-0.008 (CI = +/-0.011; p = 0.146)	-0.045 (CI = +/-0.079; p = 0.248)	0.066	-0.79%
Frequency	2012.1	-0.005 (CI = +/-0.011; p = 0.335)	-0.035 (CI = +/-0.079; p = 0.375)	-0.014	-0.54%
Frequency	2012.2	-0.006 (CI = +/-0.013; p = 0.339)	-0.033 (CI = +/-0.083; p = 0.418)	-0.017	-0.58%
Frequency	2013.1	-0.004 (CI = +/-0.014; p = 0.540)	-0.026 (CI = +/-0.086; p = 0.536)	-0.064	-0.40%
Frequency	2013.2	-0.005 (CI = +/-0.015; p = 0.468)	-0.022 (CI = +/-0.090; p = 0.618)	-0.063	-0.52%
Frequency	2014.1	-0.004 (CI = +/-0.017; p = 0.633)	-0.017 (CI = +/-0.095; p = 0.715)	-0.095	-0.38%
Frequency	2014.2	-0.002 (CI = +/-0.018; p = 0.787)	-0.021 (CI = +/-0.100; p = 0.659)	-0.106	-0.24%
Frequency	2015.1	-0.004 (CI = +/-0.021; p = 0.689)	-0.026 (CI = +/-0.107; p = 0.608)	-0.104	-0.39%
Frequency	2015.2	0.003 (CI = +/-0.021; p = 0.779)	-0.045 (CI = +/-0.103; p = 0.361)	-0.069	+0.28%
Frequency	2016.1	0.001 (CI = +/-0.024; p = 0.921)	-0.050 (CI = +/-0.111; p = 0.347)	-0.072	+0.11%
Frequency	2016.2	0.008 (CI = +/-0.026; p = 0.505)	-0.067 (CI = +/-0.111; p = 0.209)	0.017	+0.81%
Frequency	2017.1	0.006 (CI = +/-0.030; p = 0.659)	-0.072 (CI = +/-0.121; p = 0.216)	0.008	+0.62%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.035 (CI = +/-0.014; p = 0.000)	-0.195 (CI = +/-0.147; p = 0.011)	0.003 (CI = +/-0.012; p = 0.629)	0.469	+3.52%
Loss Cost	2005.2	0.037 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.148; p = 0.007)	0.003 (CI = +/-0.012; p = 0.603)	0.483	+3.75%
Loss Cost	2006.1	0.039 (CI = +/-0.015; p = 0.000)	-0.194 (CI = +/-0.150; p = 0.013)	0.003 (CI = +/-0.012; p = 0.549)	0.501	+4.00%
Loss Cost	2006.2	0.041 (CI = +/-0.016; p = 0.000)	-0.201 (CI = +/-0.153; p = 0.012)	0.004 (CI = +/-0.012; p = 0.541)	0.491	+4.14%
Loss Cost	2007.1	0.040 (CI = +/-0.017; p = 0.000)	-0.204 (CI = +/-0.159; p = 0.013)	0.003 (CI = +/-0.012; p = 0.559)	0.478	+4.09%
Loss Cost	2007.2	0.043 (CI = +/-0.018; p = 0.000)	-0.221 (CI = +/-0.159; p = 0.008)	0.004 (CI = +/-0.012; p = 0.531)	0.501	+4.41%
Loss Cost	2008.1	0.051 (CI = +/-0.016; p = 0.000)	-0.181 (CI = +/-0.143; p = 0.015)	0.005 (CI = +/-0.010; p = 0.354)	0.610	+5.20%
Loss Cost	2008.2	0.056 (CI = +/-0.016; p = 0.000)	-0.209 (CI = +/-0.133; p = 0.003)	0.005 (CI = +/-0.010; p = 0.283)	0.685	+5.79%
Loss Cost	2009.1	0.061 (CI = +/-0.016; p = 0.000)	-0.186 (CI = +/-0.131; p = 0.007)	0.006 (CI = +/-0.009; p = 0.215)	0.718	+6.26%
Loss Cost	2009.2	0.066 (CI = +/-0.016; p = 0.000)	-0.209 (CI = +/-0.124; p = 0.002)	0.006 (CI = +/-0.009; p = 0.174)	0.758	+6.77%
Loss Cost	2010.1	0.066 (CI = +/-0.017; p = 0.000)	-0.205 (CI = +/-0.130; p = 0.003)	0.006 (CI = +/-0.009; p = 0.177)	0.750	+6.85%
Loss Cost	2010.2	0.064 (CI = +/-0.018; p = 0.000)	-0.194 (CI = +/-0.132; p = 0.006)	0.006 (CI = +/-0.009; p = 0.182)	0.711	+6.57%
Loss Cost	2011.1	0.066 (CI = +/-0.019; p = 0.000)	-0.182 (CI = +/-0.136; p = 0.011)	0.006 (CI = +/-0.009; p = 0.167)	0.715	+6.86%
Loss Cost	2011.2	0.070 (CI = +/-0.020; p = 0.000)	-0.198 (CI = +/-0.137; p = 0.007)	0.006 (CI = +/-0.009; p = 0.159)	0.725	+7.27%
Loss Cost	2012.1	0.074 (CI = +/-0.021; p = 0.000)	-0.180 (CI = +/-0.139; p = 0.013)	0.007 (CI = +/-0.009; p = 0.135)	0.740	+7.73%
Loss Cost	2012.2	0.075 (CI = +/-0.023; p = 0.000)	-0.182 (CI = +/-0.146; p = 0.017)	0.007 (CI = +/-0.009; p = 0.145)	0.709	+7.78%
Loss Cost	2013.1	0.081 (CI = +/-0.024; p = 0.000)	-0.157 (CI = +/-0.144; p = 0.034)	0.007 (CI = +/-0.009; p = 0.110)	0.742	+8.49%
Loss Cost	2013.2	0.077 (CI = +/-0.025; p = 0.000)	-0.141 (CI = +/-0.146; p = 0.059)	0.007 (CI = +/-0.009; p = 0.104)	0.694	+7.98%
Loss Cost	2014.1	0.087 (CI = +/-0.024; p = 0.000)	-0.106 (CI = +/-0.136; p = 0.115)	0.008 (CI = +/-0.008; p = 0.058)	0.767	+9.04%
Loss Cost	2014.2	0.088 (CI = +/-0.027; p = 0.000)	-0.110 (CI = +/-0.144; p = 0.125)	0.008 (CI = +/-0.008; p = 0.068)	0.736	+9.15%
Loss Cost	2015.1	0.092 (CI = +/-0.030; p = 0.000)	-0.097 (CI = +/-0.151; p = 0.193)	0.008 (CI = +/-0.008; p = 0.069)	0.735	+9.61%
Loss Cost	2015.2	0.100 (CI = +/-0.030; p = 0.000)	-0.121 (CI = +/-0.150; p = 0.103)	0.007 (CI = +/-0.008; p = 0.073)	0.765	+10.48%
Loss Cost	2016.1	0.104 (CI = +/-0.035; p = 0.000)	-0.109 (CI = +/-0.160; p = 0.161)	0.007 (CI = +/-0.008; p = 0.080)	0.759	+10.95%
Loss Cost	2016.2	0.114 (CI = +/-0.035; p = 0.000)	-0.139 (CI = +/-0.156; p = 0.076)	0.007 (CI = +/-0.008; p = 0.093)	0.794	+12.09%
Loss Cost	2017.1	0.123 (CI = +/-0.040; p = 0.000)	-0.118 (CI = +/-0.162; p = 0.136)	0.006 (CI = +/-0.008; p = 0.100)	0.806	+13.06%
Severity	2005.1	0.037 (CI = +/-0.013; p = 0.000)	-0.182 (CI = +/-0.132; p = 0.008)	-0.004 (CI = +/-0.010; p = 0.481)	0.579	+3.81%
Severity	2005.2	0.040 (CI = +/-0.013; p = 0.000)	-0.195 (CI = +/-0.132; p = 0.005)	-0.003 (CI = +/-0.010; p = 0.502)	0.596	+4.05%
Severity	2006.1	0.043 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.132; p = 0.010)	-0.003 (CI = +/-0.010; p = 0.565)	0.621	+4.35%
Severity	2006.2	0.044 (CI = +/-0.014; p = 0.000)	-0.189 (CI = +/-0.134; p = 0.007)	-0.003 (CI = +/-0.010; p = 0.585)	0.622	+4.54%
Severity	2007.1	0.045 (CI = +/-0.015; p = 0.000)	-0.188 (CI = +/-0.138; p = 0.009)	-0.003 (CI = +/-0.010; p = 0.596)	0.612	+4.56%
Severity	2007.2	0.048 (CI = +/-0.015; p = 0.000)	-0.203 (CI = +/-0.138; p = 0.005)	-0.003 (CI = +/-0.010; p = 0.617)	0.630	+4.87%
Severity	2008.1	0.054 (CI = +/-0.014; p = 0.000)	-0.170 (CI = +/-0.126; p = 0.010)	-0.002 (CI = +/-0.009; p = 0.731)	0.712	+5.53%
Severity	2008.2	0.059 (CI = +/-0.014; p = 0.000)	-0.194 (CI = +/-0.116; p = 0.002)	-0.001 (CI = +/-0.008; p = 0.753)	0.767	+6.05%
Severity	2009.1	0.064 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.109; p = 0.004)	-0.001 (CI = +/-0.008; p = 0.875)	0.812	+6.60%
Severity	2009.2	0.067 (CI = +/-0.014; p = 0.000)	-0.181 (CI = +/-0.108; p = 0.002)	0.000 (CI = +/-0.008; p = 0.895)	0.816	+6.89%
Severity	2010.1	0.066 (CI = +/-0.015; p = 0.000)	-0.184 (CI = +/-0.113; p = 0.003)	-0.001 (CI = +/-0.008; p = 0.886)	0.805	+6.84%
Severity	2010.2	0.065 (CI = +/-0.016; p = 0.000)	-0.179 (CI = +/-0.117; p = 0.004)	-0.001 (CI = +/-0.008; p = 0.883)	0.776	+6.73%
Severity	2011.1	0.071 (CI = +/-0.016; p = 0.000)	-0.155 (CI = +/-0.112; p = 0.009)	0.000 (CI = +/-0.007; p = 0.997)	0.813	+7.31%
Severity	2011.2	0.074 (CI = +/-0.016; p = 0.000)	-0.168 (CI = +/-0.113; p = 0.005)	0.000 (CI = +/-0.007; p = 0.996)	0.815	+7.65%
Severity	2012.1	0.075 (CI = +/-0.018; p = 0.000)	-0.163 (CI = +/-0.118; p = 0.009)	0.000 (CI = +/-0.008; p = 0.973)	0.807	+7.78%
Severity	2012.2	0.076 (CI = +/-0.019; p = 0.000)	-0.167 (CI = +/-0.123; p = 0.011)	0.000 (CI = +/-0.008; p = 0.975)	0.784	+7.88%
Severity	2013.1	0.080 (CI = +/-0.021; p = 0.000)	-0.151 (CI = +/-0.126; p = 0.022)	0.000 (CI = +/-0.008; p = 0.916)	0.794	+8.33%
Severity	2013.2	0.077 (CI = +/-0.022; p = 0.000)	-0.138 (CI = +/-0.129; p = 0.037)	0.000 (CI = +/-0.008; p = 0.902)	0.753	+7.97%
Severity	2014.1	0.085 (CI = +/-0.022; p = 0.000)	-0.111 (CI = +/-0.123; p = 0.074)	0.001 (CI = +/-0.007; p = 0.811)	0.800	+8.82%
Severity	2014.2	0.084 (CI = +/-0.024; p = 0.000)	-0.111 (CI = +/-0.131; p = 0.092)	0.001 (CI = +/-0.007; p = 0.817)	0.765	+8.81%
Severity	2015.1	0.090 (CI = +/-0.026; p = 0.000)	-0.093 (CI = +/-0.135; p = 0.159)	0.001 (CI = +/-0.007; p = 0.784)	0.775	+9.40%
Severity	2015.2	0.092 (CI = +/-0.029; p = 0.000)	-0.100 (CI = +/-0.144; p = 0.157)	0.001 (CI = +/-0.008; p = 0.814)	0.745	+9.63%
Severity	2016.1	0.098 (CI = +/-0.033; p = 0.000)	-0.084 (CI = +/-0.151; p = 0.251)	0.001 (CI = +/-0.008; p = 0.808)	0.748	+10.27%
Severity	2016.2	0.103 (CI = +/-0.036; p = 0.000)	-0.098 (CI = +/-0.160; p = 0.207)	0.001 (CI = +/-0.008; p = 0.881)	0.730	+10.81%
Severity	2017.1	0.114 (CI = +/-0.039; p = 0.000)	-0.071 (CI = +/-0.161; p = 0.350)	0.000 (CI = +/-0.008; p = 0.913)	0.763	+12.03%
Frequency	2005.1	-0.003 (CI = +/-0.005; p = 0.291)	-0.014 (CI = +/-0.054; p = 0.610)	0.006 (CI = +/-0.004; p = 0.005)	0.246	-0.28%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.293)	-0.013 (CI = +/-0.056; p = 0.639)	0.006 (CI = +/-0.004; p = 0.005)	0.245	-0.29%
Frequency	2006.1	-0.003 (CI = +/-0.006; p = 0.254)	-0.016 (CI = +/-0.058; p = 0.585)	0.006 (CI = +/-0.004; p = 0.007)	0.249	-0.33%
Frequency	2006.2	-0.004 (CI = +/-0.006; p = 0.210)	-0.013 (CI = +/-0.059; p = 0.663)	0.006 (CI = +/-0.004; p = 0.007)	0.256	-0.39%
Frequency	2007.1	-0.005 (CI = +/-0.007; p = 0.167)	-0.016 (CI = +/-0.060; p = 0.584)	0.006 (CI = +/-0.005; p = 0.009)	0.265	-0.45%
Frequency	2007.2	-0.004 (CI = +/-0.007; p = 0.209)	-0.017 (CI = +/-0.062; p = 0.575)	0.006 (CI = +/-0.005; p = 0.010)	0.256	-0.43%
Frequency	2008.1	-0.003 (CI = +/-0.007; p = 0.383)	-0.011 (CI = +/-0.063; p = 0.728)	0.006 (CI = +/-0.005; p = 0.009)	0.233	-0.31%
Frequency	2008.2	-0.002 (CI = +/-0.008; p = 0.513)	-0.014 (CI = +/-0.065; p = 0.660)	0.006 (CI = +/-0.005; p = 0.009)	0.222	-0.25%
Frequency	2009.1	-0.003 (CI = +/-0.008; p = 0.431)	-0.018 (CI = +/-0.067; p = 0.593)	0.006 (CI = +/-0.005; p = 0.012)	0.228	-0.32%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.788)	-0.027 (CI = +/-0.066; p = 0.398)	0.006 (CI = +/-0.005; p = 0.008)	0.235	-0.11%
Frequency	2010.1	0.000 (CI = +/-0.009; p = 0.970)	-0.022 (CI = +/-0.068; p = 0.517)	0.007 (CI = +/-0.005; p = 0.008)	0.221	+0.02%
Frequency	2010.2	-0.001 (CI = +/-0.009; p = 0.742)	-0.014 (CI = +/-0.068; p = 0.667)	0.006 (CI = +/-0.005; p = 0.008)	0.241	-0.15%
Frequency	2011.1	-0.004 (CI = +/-0.009; p = 0.354)	-0.027 (CI = +/-0.067; p = 0.415)	0.006 (CI = +/-0.004; p = 0.009)	0.309	-0.42%
Frequency	2011.2	-0.003 (CI = +/-0.010; p = 0.477)	-0.030 (CI = +/-0.069; p = 0.380)	0.006 (CI = +/-0.004; p = 0.009)	0.299	-0.35%
Frequency	2012.1	0.000 (CI = +/-0.010; p = 0.925)	-0.017 (CI = +/-0.068; p = 0.598)	0.006 (CI = +/-0.004; p = 0.005)	0.287	-0.05%
Frequency	2012.2	-0.001 (CI = +/-0.011; p = 0.865)	-0.016 (CI = +/-0.071; p = 0.649)	0.006 (CI = +/-0.004; p = 0.006)	0.284	-0.09%
Frequency	2013.1	0.001 (CI = +/-0.012; p = 0.806)	-0.007 (CI = +/-0.072; p = 0.845)	0.007 (CI = +/-0.004; p = 0.005)	0.277	+0.14%
Frequency	2013.2	0.000 (CI = +/-0.013; p = 0.985)	-0.002 (CI = +/-0.076; p = 0.952)	0.007 (CI = +/-0.005; p = 0.006)	0.283	+0.01%
Frequency	2014.1	0.002 (CI = +/-0.014; p = 0.763)	0.005 (CI = +/-0.079; p = 0.905)	0.007 (CI = +/-0.005; p = 0.007)	0.275	+0.20%
Frequency	2014.2	0.003 (CI = +/-0.015; p = 0.673)	0.001 (CI = +/-0.084; p = 0.983)	0.007 (CI = +/-0.005; p = 0.009)	0.265	+0.31%
Frequency	2015.1	0.002 (CI = +/-0.017; p = 0.821)	-0.003 (CI = +/-0.089; p = 0.940)	0.007 (CI = +/-0.005; p = 0.011)	0.263	+0.19%
Frequency	2015.2	0.008 (CI = +/-0.017; p = 0.347)	-0.021 (CI = +/-0.084; p = 0.589)	0.006 (CI = +/-0.004; p = 0.009)	0.333	+0.77%
Frequency	2016.1	0.006 (CI = +/-0.020; p = 0.506)	-0.026 (CI = +/-0.090; p = 0.543)	0.006 (CI = +/-0.005; p = 0.012)	0.330	+0.62%
Frequency	2016.2	0.011 (CI = +/-0.020; p = 0.240)	-0.041 (CI = +/-0.090; p = 0.332)	0.006 (CI = +/-0.005; p = 0.014)	0.395	+1.16%
Frequency	2017.1	0.009 (CI = +/-0.024; p = 0.411)	-0.047 (CI = +/-0.098; p = 0.308)	0.006 (CI = +/-0.005; p = 0.018)	0.395	+0.92%

Comprehensive

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.017 (CI = +/-0.016; p = 0.037)	0.399 (CI = +/-0.246; p = 0.002)	0.513	+1.76%
Loss Cost	2005.2	0.018 (CI = +/-0.017; p = 0.042)	0.395 (CI = +/-0.252; p = 0.003)	0.508	+1.83%
Loss Cost	2006.1	0.021 (CI = +/-0.018; p = 0.024)	0.374 (CI = +/-0.254; p = 0.005)	0.526	+2.14%
Loss Cost	2006.2	0.020 (CI = +/-0.019; p = 0.040)	0.380 (CI = +/-0.261; p = 0.006)	0.513	+2.06%
Loss Cost	2007.1	0.020 (CI = +/-0.021; p = 0.063)	0.384 (CI = +/-0.268; p = 0.006)	0.500	+1.99%
Loss Cost	2007.2	0.021 (CI = +/-0.022; p = 0.065)	0.376 (CI = +/-0.276; p = 0.009)	0.497	+2.12%
Loss Cost	2008.1	0.031 (CI = +/-0.021; p = 0.005)	0.317 (CI = +/-0.248; p = 0.014)	0.603	+3.15%
Loss Cost	2008.2	0.036 (CI = +/-0.022; p = 0.002)	0.288 (CI = +/-0.248; p = 0.024)	0.628	+3.67%
Loss Cost	2009.1	0.042 (CI = +/-0.023; p = 0.001)	0.253 (CI = +/-0.244; p = 0.043)	0.664	+4.33%
Loss Cost	2009.2	0.046 (CI = +/-0.024; p = 0.001)	0.233 (CI = +/-0.249; p = 0.065)	0.669	+4.72%
Loss Cost	2010.1	0.048 (CI = +/-0.026; p = 0.001)	0.223 (CI = +/-0.258; p = 0.087)	0.660	+4.91%
Loss Cost	2010.2	0.039 (CI = +/-0.027; p = 0.006)	0.268 (CI = +/-0.251; p = 0.038)	0.643	+3.99%
Loss Cost	2011.1	0.043 (CI = +/-0.029; p = 0.005)	0.247 (CI = +/-0.258; p = 0.060)	0.648	+4.44%
Loss Cost	2011.2	0.045 (CI = +/-0.032; p = 0.009)	0.241 (CI = +/-0.271; p = 0.078)	0.634	+4.56%
Loss Cost	2012.1	0.052 (CI = +/-0.035; p = 0.005)	0.208 (CI = +/-0.276; p = 0.131)	0.651	+5.33%
Loss Cost	2012.2	0.047 (CI = +/-0.038; p = 0.019)	0.232 (CI = +/-0.287; p = 0.108)	0.620	+4.77%
Loss Cost	2013.1	0.058 (CI = +/-0.040; p = 0.007)	0.184 (CI = +/-0.288; p = 0.197)	0.656	+5.96%
Loss Cost	2013.2	0.042 (CI = +/-0.042; p = 0.047)	0.247 (CI = +/-0.278; p = 0.079)	0.636	+4.31%
Loss Cost	2014.1	0.059 (CI = +/-0.043; p = 0.010)	0.183 (CI = +/-0.269; p = 0.168)	0.701	+6.06%
Loss Cost	2014.2	0.054 (CI = +/-0.049; p = 0.032)	0.202 (CI = +/-0.287; p = 0.155)	0.668	+5.53%
Loss Cost	2015.1	0.061 (CI = +/-0.056; p = 0.033)	0.176 (CI = +/-0.306; p = 0.239)	0.663	+6.32%
Loss Cost	2015.2	0.071 (CI = +/-0.064; p = 0.032)	0.145 (CI = +/-0.327; p = 0.359)	0.659	+7.33%
Loss Cost	2016.1	0.082 (CI = +/-0.074; p = 0.032)	0.110 (CI = +/-0.352; p = 0.513)	0.654	+8.55%
Loss Cost	2016.2	0.098 (CI = +/-0.085; p = 0.028)	0.063 (CI = +/-0.377; p = 0.723)	0.657	+10.33%
Loss Cost	2017.1	0.127 (CI = +/-0.095; p = 0.014)	-0.014 (CI = +/-0.387; p = 0.940)	0.694	+13.53%
Severity	2005.1	0.024 (CI = +/-0.015; p = 0.002)	0.368 (CI = +/-0.219; p = 0.002)	0.621	+2.45%
Severity	2005.2	0.025 (CI = +/-0.015; p = 0.002)	0.360 (CI = +/-0.224; p = 0.002)	0.619	+2.57%
Severity	2006.1	0.029 (CI = +/-0.016; p = 0.001)	0.335 (CI = +/-0.221; p = 0.004)	0.646	+2.96%
Severity	2006.2	0.030 (CI = +/-0.017; p = 0.001)	0.333 (CI = +/-0.227; p = 0.005)	0.636	+3.00%
Severity	2007.1	0.030 (CI = +/-0.018; p = 0.002)	0.330 (CI = +/-0.234; p = 0.007)	0.627	+3.04%
Severity	2007.2	0.031 (CI = +/-0.019; p = 0.002)	0.321 (CI = +/-0.240; p = 0.011)	0.624	+3.20%
Severity	2008.1	0.040 (CI = +/-0.018; p = 0.000)	0.269 (CI = +/-0.216; p = 0.016)	0.710	+4.11%
Severity	2008.2	0.045 (CI = +/-0.019; p = 0.000)	0.243 (CI = +/-0.215; p = 0.028)	0.729	+4.58%
Severity	2009.1	0.053 (CI = +/-0.018; p = 0.000)	0.200 (CI = +/-0.200; p = 0.050)	0.781	+5.40%
Severity	2009.2	0.054 (CI = +/-0.020; p = 0.000)	0.193 (CI = +/-0.207; p = 0.066)	0.771	+5.52%
Severity	2010.1	0.054 (CI = +/-0.022; p = 0.000)	0.192 (CI = +/-0.215; p = 0.078)	0.757	+5.55%
Severity	2010.2	0.049 (CI = +/-0.023; p = 0.000)	0.219 (CI = +/-0.217; p = 0.048)	0.739	+4.99%
Severity	2011.1	0.058 (CI = +/-0.023; p = 0.000)	0.176 (CI = +/-0.206; p = 0.091)	0.782	+5.92%
Severity	2011.2	0.059 (CI = +/-0.026; p = 0.000)	0.170 (CI = +/-0.216; p = 0.116)	0.769	+6.05%
Severity	2012.1	0.062 (CI = +/-0.028; p = 0.000)	0.156 (CI = +/-0.225; p = 0.164)	0.761	+6.39%
Severity	2012.2	0.059 (CI = +/-0.031; p = 0.001)	0.170 (CI = +/-0.235; p = 0.147)	0.736	+6.04%
Severity	2013.1	0.067 (CI = +/-0.034; p = 0.001)	0.135 (CI = +/-0.239; p = 0.250)	0.752	+6.92%
Severity	2013.2	0.055 (CI = +/-0.035; p = 0.004)	0.184 (CI = +/-0.234; p = 0.117)	0.734	+5.63%
Severity	2014.1	0.069 (CI = +/-0.036; p = 0.001)	0.128 (CI = +/-0.225; p = 0.244)	0.783	+7.18%
Severity	2014.2	0.063 (CI = +/-0.040; p = 0.004)	0.151 (CI = +/-0.237; p = 0.196)	0.755	+6.51%
Severity	2015.1	0.074 (CI = +/-0.045; p = 0.003)	0.113 (CI = +/-0.245; p = 0.341)	0.767	+7.68%
Severity	2015.2	0.072 (CI = +/-0.052; p = 0.010)	0.120 (CI = +/-0.267; p = 0.350)	0.734	+7.45%
Severity	2016.1	0.085 (CI = +/-0.059; p = 0.008)	0.079 (CI = +/-0.281; p = 0.552)	0.742	+8.88%
Severity	2016.2	0.090 (CI = +/-0.070; p = 0.017)	0.067 (CI = +/-0.309; p = 0.647)	0.713	+9.36%
Severity	2017.1	0.117 (CI = +/-0.075; p = 0.006)	-0.007 (CI = +/-0.307; p = 0.960)	0.762	+12.42%
Frequency	2005.1	-0.007 (CI = +/-0.007; p = 0.061)	0.031 (CI = +/-0.106; p = 0.555)	0.061	-0.67%
Frequency	2005.2	-0.007 (CI = +/-0.008; p = 0.058)	0.035 (CI = +/-0.109; p = 0.521)	0.064	-0.72%
Frequency	2006.1	-0.008 (CI = +/-0.008; p = 0.049)	0.040 (CI = +/-0.111; p = 0.474)	0.073	-0.80%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.034)	0.047 (CI = +/-0.113; p = 0.403)	0.094	-0.91%
Frequency	2007.1	-0.010 (CI = +/-0.009; p = 0.026)	0.054 (CI = +/-0.115; p = 0.346)	0.111	-1.02%
Frequency	2007.2	-0.011 (CI = +/-0.010; p = 0.032)	0.056 (CI = +/-0.118; p = 0.345)	0.100	-1.05%
Frequency	2008.1	-0.009 (CI = +/-0.010; p = 0.075)	0.048 (CI = +/-0.121; p = 0.424)	0.054	-0.92%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.112)	0.046 (CI = +/-0.125; p = 0.461)	0.031	-0.88%
Frequency	2009.1	-0.010 (CI = +/-0.012; p = 0.090)	0.053 (CI = +/-0.128; p = 0.404)	0.045	-1.01%
Frequency	2009.2	-0.008 (CI = +/-0.013; p = 0.220)	0.040 (CI = +/-0.129; p = 0.535)	-0.011	-0.76%
Frequency	2010.1	-0.006 (CI = +/-0.014; p = 0.365)	0.031 (CI = +/-0.133; p = 0.633)	-0.042	-0.61%
Frequency	2010.2	-0.009 (CI = +/-0.014; p = 0.183)	0.049 (CI = +/-0.134; p = 0.461)	0.000	-0.94%
Frequency	2011.1	-0.014 (CI = +/-0.015; p = 0.060)	0.071 (CI = +/-0.131; p = 0.274)	0.079	-1.40%
Frequency	2011.2	-0.014 (CI = +/-0.016; p = 0.085)	0.071 (CI = +/-0.137; p = 0.294)	0.055	-1.41%
Frequency	2012.1	-0.010 (CI = +/-0.017; p = 0.245)	0.052 (CI = +/-0.139; p = 0.442)	-0.024	-0.99%
Frequency	2012.2	-0.012 (CI = +/-0.019; p = 0.206)	0.061 (CI = +/-0.145; p = 0.389)	-0.012	-1.20%
Frequency	2013.1	-0.009 (CI = +/-0.021; p = 0.388)	0.049 (CI = +/-0.152; p = 0.511)	-0.062	-0.90%
Frequency	2013.2	-0.013 (CI = +/-0.024; p = 0.277)	0.063 (CI = +/-0.159; p = 0.414)	-0.038	-1.25%
Frequency	2014.1	-0.010 (CI = +/-0.027; p = 0.421)	0.055 (CI = +/-0.169; p = 0.502)	-0.074	-1.04%
Frequency	2014.2	-0.009 (CI = +/-0.031; p = 0.531)	0.050 (CI = +/-0.181; p = 0.563)	-0.096	-0.92%
Frequency	2015.1	-0.013 (CI = +/-0.035; p = 0.454)	0.063 (CI = +/-0.194; p = 0.504)	-0.090	-1.27%
Frequency	2015.2	-0.001 (CI = +/-0.039; p = 0.949)	0.024 (CI = +/-0.198; p = 0.795)	-0.131	-0.12%
Frequency	2016.1	-0.003 (CI = +/-0.046; p = 0.887)	0.030 (CI = +/-0.217; p = 0.767)	-0.142	-0.30%
Frequency	2016.2	0.009 (CI = +/-0.052; p = 0.718)	-0.004 (CI = +/-0.229; p = 0.971)	-0.128	+0.88%
Frequency	2017.1	0.010 (CI = +/-0.063; p = 0.738)	-0.006 (CI = +/-0.255; p = 0.956)	-0.147	+0.98%

Comprehensive

Fit	Start Date	Time	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.019 (CI = +/-0.017; p = 0.033)	0.003 (CI = +/-0.011; p = 0.565)	0.392 (CI = +/-0.249; p = 0.003)	0.504	+1.93%
Loss Cost	2005.2	0.020 (CI = +/-0.019; p = 0.037)	0.003 (CI = +/-0.011; p = 0.559)	0.387 (CI = +/-0.256; p = 0.004)	0.499	+2.01%
Loss Cost	2006.1	0.023 (CI = +/-0.019; p = 0.020)	0.004 (CI = +/-0.011; p = 0.509)	0.365 (CI = +/-0.258; p = 0.007)	0.518	+2.36%
Loss Cost	2006.2	0.023 (CI = +/-0.021; p = 0.035)	0.004 (CI = +/-0.012; p = 0.526)	0.370 (CI = +/-0.265; p = 0.008)	0.503	+2.28%
Loss Cost	2007.1	0.022 (CI = +/-0.022; p = 0.054)	0.004 (CI = +/-0.012; p = 0.541)	0.373 (CI = +/-0.273; p = 0.009)	0.490	+2.23%
Loss Cost	2007.2	0.024 (CI = +/-0.024; p = 0.055)	0.004 (CI = +/-0.012; p = 0.530)	0.364 (CI = +/-0.281; p = 0.013)	0.487	+2.38%
Loss Cost	2008.1	0.035 (CI = +/-0.022; p = 0.004)	0.005 (CI = +/-0.011; p = 0.353)	0.300 (CI = +/-0.252; p = 0.021)	0.602	+3.52%
Loss Cost	2008.2	0.040 (CI = +/-0.023; p = 0.001)	0.005 (CI = +/-0.010; p = 0.292)	0.268 (CI = +/-0.251; p = 0.037)	0.630	+4.11%
Loss Cost	2009.1	0.048 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.010; p = 0.220)	0.228 (CI = +/-0.245; p = 0.067)	0.671	+4.87%
Loss Cost	2009.2	0.052 (CI = +/-0.025; p = 0.000)	0.007 (CI = +/-0.010; p = 0.193)	0.204 (CI = +/-0.250; p = 0.105)	0.679	+5.34%
Loss Cost	2010.1	0.055 (CI = +/-0.028; p = 0.000)	0.007 (CI = +/-0.010; p = 0.188)	0.191 (CI = +/-0.259; p = 0.141)	0.671	+5.61%
Loss Cost	2010.2	0.046 (CI = +/-0.029; p = 0.003)	0.006 (CI = +/-0.010; p = 0.219)	0.236 (CI = +/-0.254; p = 0.067)	0.652	+4.66%
Loss Cost	2011.1	0.051 (CI = +/-0.031; p = 0.002)	0.006 (CI = +/-0.010; p = 0.195)	0.211 (CI = +/-0.261; p = 0.108)	0.660	+5.21%
Loss Cost	2011.2	0.053 (CI = +/-0.034; p = 0.004)	0.007 (CI = +/-0.010; p = 0.197)	0.201 (CI = +/-0.274; p = 0.141)	0.646	+5.42%
Loss Cost	2012.1	0.062 (CI = +/-0.036; p = 0.002)	0.007 (CI = +/-0.010; p = 0.158)	0.161 (CI = +/-0.278; p = 0.240)	0.669	+6.35%
Loss Cost	2012.2	0.057 (CI = +/-0.040; p = 0.008)	0.007 (CI = +/-0.010; p = 0.184)	0.183 (CI = +/-0.291; p = 0.205)	0.636	+5.84%
Loss Cost	2013.1	0.070 (CI = +/-0.042; p = 0.003)	0.008 (CI = +/-0.010; p = 0.130)	0.125 (CI = +/-0.289; p = 0.374)	0.682	+7.27%
Loss Cost	2013.2	0.054 (CI = +/-0.044; p = 0.018)	0.007 (CI = +/-0.009; p = 0.147)	0.190 (CI = +/-0.281; p = 0.172)	0.661	+5.58%
Loss Cost	2014.1	0.074 (CI = +/-0.043; p = 0.002)	0.008 (CI = +/-0.009; p = 0.077)	0.114 (CI = +/-0.264; p = 0.371)	0.740	+7.65%
Loss Cost	2014.2	0.070 (CI = +/-0.050; p = 0.009)	0.007 (CI = +/-0.009; p = 0.093)	0.129 (CI = +/-0.284; p = 0.349)	0.708	+7.24%
Loss Cost	2015.1	0.080 (CI = +/-0.056; p = 0.009)	0.008 (CI = +/-0.009; p = 0.087)	0.094 (CI = +/-0.301; p = 0.513)	0.709	+8.29%
Loss Cost	2015.2	0.091 (CI = +/-0.064; p = 0.008)	0.008 (CI = +/-0.009; p = 0.081)	0.054 (CI = +/-0.320; p = 0.719)	0.712	+9.58%
Loss Cost	2016.1	0.105 (CI = +/-0.073; p = 0.008)	0.008 (CI = +/-0.009; p = 0.078)	0.011 (CI = +/-0.341; p = 0.943)	0.714	+11.09%
Loss Cost	2016.2	0.123 (CI = +/-0.082; p = 0.007)	0.008 (CI = +/-0.009; p = 0.073)	-0.042 (CI = +/-0.361; p = 0.804)	0.724	+13.12%
Loss Cost	2017.1	0.152 (CI = +/-0.088; p = 0.003)	0.009 (CI = +/-0.009; p = 0.059)	-0.120 (CI = +/-0.359; p = 0.474)	0.768	+16.46%
Severity	2005.1	0.023 (CI = +/-0.016; p = 0.006)	-0.003 (CI = +/-0.010; p = 0.502)	0.374 (CI = +/-0.222; p = 0.002)	0.615	+2.28%
Severity	2005.2	0.024 (CI = +/-0.016; p = 0.006)	-0.003 (CI = +/-0.010; p = 0.527)	0.367 (CI = +/-0.227; p = 0.002)	0.612	+2.39%
Severity	2006.1	0.028 (CI = +/-0.017; p = 0.002)	-0.003 (CI = +/-0.010; p = 0.587)	0.341 (CI = +/-0.225; p = 0.004)	0.638	+2.81%
Severity	2006.2	0.028 (CI = +/-0.018; p = 0.004)	-0.003 (CI = +/-0.010; p = 0.598)	0.340 (CI = +/-0.232; p = 0.005)	0.628	+2.83%
Severity	2007.1	0.028 (CI = +/-0.020; p = 0.006)	-0.003 (CI = +/-0.010; p = 0.610)	0.337 (CI = +/-0.239; p = 0.007)	0.618	+2.87%
Severity	2007.2	0.030 (CI = +/-0.021; p = 0.007)	-0.002 (CI = +/-0.010; p = 0.639)	0.328 (CI = +/-0.246; p = 0.011)	0.614	+3.03%
Severity	2008.1	0.039 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.753)	0.274 (CI = +/-0.222; p = 0.017)	0.701	+4.00%
Severity	2008.2	0.044 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.009; p = 0.832)	0.246 (CI = +/-0.222; p = 0.031)	0.720	+4.51%
Severity	2009.1	0.052 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.008; p = 0.966)	0.201 (CI = +/-0.207; p = 0.057)	0.773	+5.38%
Severity	2009.2	0.054 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.009; p = 0.989)	0.194 (CI = +/-0.215; p = 0.076)	0.762	+5.52%
Severity	2010.1	0.054 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.009; p = 0.993)	0.192 (CI = +/-0.224; p = 0.090)	0.747	+5.54%
Severity	2010.2	0.048 (CI = +/-0.025; p = 0.001)	-0.001 (CI = +/-0.009; p = 0.907)	0.222 (CI = +/-0.226; p = 0.055)	0.727	+4.93%
Severity	2011.1	0.058 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.008; p = 0.958)	0.175 (CI = +/-0.217; p = 0.108)	0.772	+5.95%
Severity	2011.2	0.059 (CI = +/-0.028; p = 0.000)	0.000 (CI = +/-0.008; p = 0.941)	0.168 (CI = +/-0.228; p = 0.139)	0.758	+6.09%
Severity	2012.1	0.063 (CI = +/-0.031; p = 0.000)	0.001 (CI = +/-0.009; p = 0.900)	0.152 (CI = +/-0.238; p = 0.197)	0.750	+6.46%
Severity	2012.2	0.059 (CI = +/-0.035; p = 0.002)	0.000 (CI = +/-0.009; p = 0.941)	0.168 (CI = +/-0.251; p = 0.177)	0.722	+6.09%
Severity	2013.1	0.068 (CI = +/-0.037; p = 0.001)	0.001 (CI = +/-0.009; p = 0.850)	0.129 (CI = +/-0.256; p = 0.303)	0.739	+7.06%
Severity	2013.2	0.055 (CI = +/-0.039; p = 0.009)	0.000 (CI = +/-0.008; p = 0.964)	0.182 (CI = +/-0.252; p = 0.146)	0.718	+5.67%
Severity	2014.1	0.071 (CI = +/-0.040; p = 0.002)	0.001 (CI = +/-0.008; p = 0.823)	0.121 (CI = +/-0.243; p = 0.308)	0.771	+7.35%
Severity	2014.2	0.064 (CI = +/-0.045; p = 0.008)	0.001 (CI = +/-0.008; p = 0.874)	0.145 (CI = +/-0.259; p = 0.250)	0.739	+6.65%
Severity	2015.1	0.076 (CI = +/-0.050; p = 0.006)	0.001 (CI = +/-0.009; p = 0.800)	0.103 (CI = +/-0.269; p = 0.424)	0.751	+7.93%
Severity	2015.2	0.074 (CI = +/-0.059; p = 0.017)	0.001 (CI = +/-0.008; p = 0.818)	0.110 (CI = +/-0.294; p = 0.434)	0.715	+7.71%
Severity	2016.1	0.088 (CI = +/-0.066; p = 0.013)	0.001 (CI = +/-0.009; p = 0.771)	0.066 (CI = +/-0.311; p = 0.654)	0.723	+9.24%
Severity	2016.2	0.093 (CI = +/-0.078; p = 0.024)	0.001 (CI = +/-0.009; p = 0.771)	0.052 (CI = +/-0.343; p = 0.747)	0.689	+9.76%
Severity	2017.1	0.121 (CI = +/-0.084; p = 0.009)	0.001 (CI = +/-0.008; p = 0.745)	-0.023 (CI = +/-0.341; p = 0.884)	0.741	+12.85%
Frequency	2005.1	-0.003 (CI = +/-0.007; p = 0.304)	0.006 (CI = +/-0.004; p = 0.004)	0.018 (CI = +/-0.096; p = 0.705)	0.244	-0.34%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.289)	0.006 (CI = +/-0.004; p = 0.005)	0.020 (CI = +/-0.098; p = 0.677)	0.243	-0.38%
Frequency	2006.1	-0.004 (CI = +/-0.008; p = 0.253)	0.006 (CI = +/-0.004; p = 0.006)	0.024 (CI = +/-0.101; p = 0.632)	0.247	-0.43%
Frequency	2006.2	-0.005 (CI = +/-0.008; p = 0.187)	0.006 (CI = +/-0.004; p = 0.008)	0.030 (CI = +/-0.103; p = 0.554)	0.260	-0.53%
Frequency	2007.1	-0.006 (CI = +/-0.009; p = 0.146)	0.006 (CI = +/-0.005; p = 0.009)	0.036 (CI = +/-0.105; p = 0.491)	0.269	-0.63%
Frequency	2007.2	-0.006 (CI = +/-0.009; p = 0.174)	0.006 (CI = +/-0.005; p = 0.011)	0.036 (CI = +/-0.108; p = 0.503)	0.259	-0.63%
Frequency	2008.1	-0.005 (CI = +/-0.010; p = 0.346)	0.006 (CI = +/-0.005; p = 0.009)	0.026 (CI = +/-0.110; p = 0.632)	0.236	-0.46%
Frequency	2008.2	-0.004 (CI = +/-0.011; p = 0.471)	0.006 (CI = +/-0.005; p = 0.009)	0.021 (CI = +/-0.113; p = 0.702)	0.220	-0.38%
Frequency	2009.1	-0.005 (CI = +/-0.011; p = 0.394)	0.006 (CI = +/-0.005; p = 0.012)	0.027 (CI = +/-0.117; p = 0.638)	0.226	-0.48%
Frequency	2009.2	-0.002 (CI = +/-0.012; p = 0.774)	0.007 (CI = +/-0.005; p = 0.008)	0.010 (CI = +/-0.116; p = 0.856)	0.213	-0.17%
Frequency	2010.1	0.001 (CI = +/-0.013; p = 0.926)	0.007 (CI = +/-0.005; p = 0.007)	-0.001 (CI = +/-0.119; p = 0.982)	0.207	+0.06%
Frequency	2010.2	-0.003 (CI = +/-0.013; p = 0.696)	0.007 (CI = +/-0.005; p = 0.008)	0.015 (CI = +/-0.120; p = 0.804)	0.236	-0.26%
Frequency	2011.1	-0.007 (CI = +/-0.014; p = 0.309)	0.006 (CI = +/-0.004; p = 0.009)	0.036 (CI = +/-0.117; p = 0.532)	0.300	-0.69%
Frequency	2011.2	-0.006 (CI = +/-0.015; p = 0.398)	0.006 (CI = +/-0.005; p = 0.010)	0.033 (CI = +/-0.123; p = 0.583)	0.282	-0.63%
Frequency	2012.1	-0.001 (CI = +/-0.016; p = 0.894)	0.007 (CI = +/-0.004; p = 0.005)	0.009 (CI = +/-0.121; p = 0.881)	0.277	-0.10%
Frequency	2012.2	-0.002 (CI = +/-0.018; p = 0.782)	0.007 (CI = +/-0.005; p = 0.007)	0.015 (CI = +/-0.127; p = 0.812)	0.278	-0.24%
Frequency	2013.1	0.002 (CI = +/-0.019; p = 0.830)	0.007 (CI = +/-0.005; p = 0.006)	-0.004 (CI = +/-0.131; p = 0.953)	0.275	+0.20%
Frequency	2013.2	-0.001 (CI = +/-0.021; p = 0.937)	0.007 (CI = +/-0.005; p = 0.008)	0.008 (CI = +/-0.138; p = 0.909)	0.283	-0.08%
Frequency	2014.1	0.003 (CI = +/-0.024; p = 0.809)	0.007 (CI = +/-0.005; p = 0.008)	-0.006 (CI = +/-0.146; p = 0.927)	0.275	+0.28%
Frequency	2014.2	0.006 (CI = +/-0.027; p = 0.673)	0.007 (CI = +/-0.005; p = 0.008)	-0.017 (CI = +/-0.156; p = 0.824)	0.268	+0.55%
Frequency	2015.1	0.003 (CI = +/-0.032; p = 0.824)	0.007 (CI = +/-0.005; p = 0.013)	-0.009 (CI = +/-0.170; p = 0.912)	0.264	+0.34%
Frequency	2015.2	0.017 (CI = +/-0.032; p = 0.264)	0.007 (CI = +/-0.005; p = 0.005)	-0.055 (CI = +/-0.160; p = 0.468)	0.345	+1.74%
Frequency	2016.1	0.017 (CI = +/-0.038; p = 0.349)	0.007 (CI = +/-0.005; p = 0.008)	-0.054 (CI = +/-0.177; p = 0.517)	0.333	+1.70%
Frequency	2016.2	0.030 (CI = +/-0.040; p = 0.127)	0.007 (CI = +/-0.005; p = 0.005)	-0.093 (CI = +/-0.177; p = 0.270)	0.411	+3.07%
Frequency	2017.1	0.031 (CI = +/-0.048; p = 0.176)	0.007 (CI = +/-0.005; p = 0.008)	-0.097 (CI = +/-0.197; p = 0.299)	0.397	+3.20%

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Bodily Injury
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed			Covariates		Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	2.871	30,657	88.01	0.00	0	3.462	45,035	155.93	1.034	3.4%	2.161
2012.75	3.378	54,590	184.38	0.00	0	3.462	46,569	161.25	1.034	3.4%	2.090
2013.25	3.461	24,930	86.28	0.00	0	3.462	48,156	166.74	1.034	3.4%	2.021
2013.75	3.086	45,639	140.86	0.00	0	3.462	49,796	172.42	1.034	3.4%	1.954
2014.25	2.495	31,324	78.16	0.00	0	3.462	51,493	178.29	1.034	3.4%	1.890
2014.75	3.368	60,878	205.04	0.00	0	3.462	53,247	184.37	1.034	3.4%	1.828
2015.25	3.709	45,626	169.21	0.00	0	3.462	55,061	190.65	1.034	3.4%	1.767
2015.75	3.157	72,246	228.09	0.00	0	3.462	56,937	197.14	1.034	3.4%	1.709
2016.25	2.949	46,357	136.73	0.00	0	3.462	58,877	203.86	1.034	3.4%	1.653
2016.75	4.216	59,617	251.32	0.00	0	3.462	60,883	210.81	1.034	3.4%	1.598
2017.25	3.903	67,444	263.22	0.00	0	3.462	62,957	217.99	1.034	3.4%	1.546
2017.75	3.097	71,753	222.21	0.00	0	3.462	65,102	225.41	1.034	3.4%	1.495
2018.25	3.133	81,278	254.63	0.00	0	3.462	67,319	233.09	1.034	3.4%	1.446
2018.75	3.732	54,695	204.15	0.00	0	3.462	69,613	241.03	1.034	3.4%	1.398
2019.25	3.142	71,914	225.96	0.00	0	3.462	71,984	249.25	1.034	3.4%	1.352
2019.75	3.844	65,180	250.52	0.00	0	3.462	74,437	257.74	1.034	3.4%	1.307
2020.25	2.133	101,403	216.27	(25.81)	0	2.174	76,973	167.31	1.034	3.4%	1.264
2020.75	1.849	138,256	255.68	(24.73)	0	2.216	79,595	176.42	1.034	3.4%	1.223
2021.25	2.712	79,845	216.54	(24.45)	0	2.228	82,307	183.35	1.034	3.4%	1.182
2021.75	2.999	97,844	293.44	0.00	1	2.673	85,111	227.52	1.034	3.4%	1.143
2022.25	2.845	100,063	284.68	(1.69)	1	2.593	88,011	228.21	1.034	3.4%	1.106
2022.75	2.579	84,354	217.56	0.00	1	2.673	91,009	243.28	1.034	3.4%	1.069
2023.25	2.078	98,407	204.47	0.00	1	2.673	94,109	251.57	1.034	3.4%	1.034
2023.75	2.896	75,677	219.14	0.00	1	2.673	97,316	260.14			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	1.242	(124.109)	(129.775)
B.	Time		0.067	0.067
C.	Mobility	0.018		0.018
D.	New Normal	(0.259)		(0.259)

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Property Damage
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Observed			Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	16.922	4,977	84.22	2.918	11,172	32.60	0.990	-1.0%	0.798
2012.75	19.393	6,076	117.84	2.798	11,539	32.28	0.990	-1.0%	0.806
2013.25	12.616	5,725	72.23	2.682	11,918	31.97	0.990	-1.0%	0.814
2013.75	1.984	9,145	18.14	2.572	12,309	31.66	0.990	-1.0%	0.822
2014.25	2.458	14,083	34.61	2.466	12,714	31.35	0.990	-1.0%	0.830
2014.75	2.137	10,815	23.11	2.364	13,131	31.04	0.990	-1.0%	0.838
2015.25	2.769	27,292	75.57	2.266	13,563	30.74	0.990	-1.0%	0.846
2015.75	2.117	14,578	30.86	2.173	14,008	30.44	0.990	-1.0%	0.855
2016.25	1.716	10,360	17.77	2.083	14,469	30.14	0.990	-1.0%	0.863
2016.75	2.089	15,254	31.87	1.997	14,944	29.85	0.990	-1.0%	0.872
2017.25	2.324	8,388	19.49	1.915	15,435	29.55	0.990	-1.0%	0.880
2017.75	1.777	12,570	22.34	1.836	15,942	29.27	0.990	-1.0%	0.889
2018.25	2.175	36,403	79.16	1.760	16,466	28.98	0.990	-1.0%	0.898
2018.75	1.642	26,599	43.68	1.687	17,007	28.70	0.990	-1.0%	0.907
2019.25	1.537	16,052	24.68	1.618	17,565	28.42	0.990	-1.0%	0.916
2019.75	1.417	7,287	10.32	1.551	18,142	28.14	0.990	-1.0%	0.925
2020.25	1.622	11,856	19.24	1.487	18,738	27.87	0.990	-1.0%	0.934
2020.75	1.093	11,853	12.96	1.426	19,354	27.59	0.990	-1.0%	0.943
2021.25	0.983	43,094	42.36	1.367	19,990	27.32	0.990	-1.0%	0.952
2021.75	1.576	20,556	32.40	1.311	20,646	27.06	0.990	-1.0%	0.962
2022.25	1.170	21,657	25.35	1.256	21,324	26.79	0.990	-1.0%	0.971
2022.75	1.563	56,233	87.89	1.205	22,025	26.53	0.990	-1.0%	0.981
2023.25	0.910	19,353	17.60	1.155	22,749	26.27	0.990	-1.0%	0.990
2023.75	1.419	16,864	23.94	1.107	23,496	26.02			1.000

			Frequency Model	Severity Model	Direct Loss Cost Model
A.		Intercept	170.627	(120.762)	42.957
B.		Time	(0.084)	0.065	(0.020)

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Third Party Liability - Direct Compensation
Data as of 31 Dec 2023

(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	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2013.25	3.014	5,848	17.63	0.00	0	10.740	5,800	62.29	1.008	0.8%	1.191
2013.75	10.949	5,421	59.36	0.00	0	10.678	5,882	62.81	1.008	0.8%	1.181
2014.25	10.726	5,553	59.56	0.00	0	10.617	5,965	63.33	1.008	0.8%	1.171
2014.75	9.489	6,244	59.25	0.00	0	10.556	6,050	63.86	1.008	0.8%	1.161
2015.25	12.641	5,108	64.57	0.00	0	10.495	6,135	64.39	1.008	0.8%	1.152
2015.75	9.914	6,613	65.56	0.00	0	10.435	6,222	64.93	1.008	0.8%	1.142
2016.25	9.650	6,097	58.83	0.00	0	10.375	6,311	65.47	1.008	0.8%	1.133
2016.75	9.715	6,963	67.65	0.00	0	10.316	6,400	66.02	1.008	0.8%	1.123
2017.25	9.975	6,549	65.32	0.00	0	10.256	6,491	66.57	1.008	0.8%	1.114
2017.75	9.304	6,734	62.65	0.00	0	10.197	6,583	67.12	1.008	0.8%	1.105
2018.25	10.266	8,519	87.46	0.00	0	10.139	6,676	67.68	1.008	0.8%	1.096
2018.75	11.565	6,373	73.70	0.00	0	10.081	6,770	68.25	1.008	0.8%	1.087
2019.25	10.690	7,399	79.09	0.00	0	10.023	6,866	68.82	1.008	0.8%	1.078
2019.75	10.961	8,024	87.94	0.00	0	9.965	6,964	69.39	1.008	0.8%	1.069
2020.25	7.628	6,299	48.05	(25.81)	0	8.229	7,062	58.11	1.008	0.8%	1.060
2020.75	8.362	6,883	57.55	(24.73)	0	8.245	7,162	59.06	1.008	0.8%	1.051
2021.25	8.803	6,162	54.24	(24.45)	0	8.214	7,264	59.67	1.008	0.8%	1.042
2021.75	10.813	8,125	87.86	0.00	1	9.738	9,129	88.89	1.008	0.8%	1.034
2022.25	9.090	10,004	90.94	(1.69)	1	9.565	9,258	88.55	1.008	0.8%	1.025
2022.75	8.642	9,994	86.36	0.00	1	9.626	9,389	90.38	1.008	0.8%	1.017
2023.25	9.276	9,240	85.71	0.00	1	9.571	9,522	91.14	1.008	0.8%	1.008
2023.75	9.346	9,721	90.85	0.00	1	9.516	9,657	91.90			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	25.575	(47.979)	(29.312)
B.	Time	(0.012)	0.028	0.017
C.	Mobility	0.007		0.007
D.	Inflation Scalar		0.214	0.214

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Accident Benefits - Total
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
	Observed			Covariates	Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	1.172	18,049	21.15	0.00	1.724	10,802	19.15	1.002	0.2%	1.039
2012.75	1.055	5,578	5.88	0.00	1.725	10,898	19.18	1.002	0.2%	1.037
2013.25	1.639	14,390	23.59	0.00	1.725	10,996	19.21	1.002	0.2%	1.035
2013.75	1.691	17,848	30.18	0.00	1.726	11,094	19.25	1.002	0.2%	1.034
2014.25	1.494	4,347	6.49	0.00	1.727	11,193	19.28	1.002	0.2%	1.032
2014.75	2.047	11,034	22.58	0.00	1.727	11,294	19.31	1.002	0.2%	1.030
2015.25	1.515	11,090	16.80	0.00	1.728	11,395	19.34	1.002	0.2%	1.028
2015.75	2.037	16,387	33.38	0.00	1.729	11,497	19.37	1.002	0.2%	1.027
2016.25	1.665	6,397	10.65	0.00	1.730	11,599	19.40	1.002	0.2%	1.025
2016.75	1.873	7,309	13.69	0.00	1.730	11,703	19.44	1.002	0.2%	1.023
2017.25	1.768	21,329	37.71	0.00	1.731	11,808	19.47	1.002	0.2%	1.022
2017.75	1.573	17,839	28.07	0.00	1.732	11,913	19.50	1.002	0.2%	1.020
2018.25	1.678	14,728	24.71	0.00	1.732	12,020	19.53	1.002	0.2%	1.018
2018.75	1.994	24,454	48.77	0.00	1.733	12,128	19.57	1.002	0.2%	1.017
2019.25	1.825	4,905	8.95	0.00	1.734	12,236	19.60	1.002	0.2%	1.015
2019.75	1.786	7,295	13.03	0.00	1.734	12,345	19.63	1.002	0.2%	1.013
2020.25	1.064	16,413	17.46	(25.81)	1.434	12,456	26.83	1.002	0.2%	1.012
2020.75	1.533	38,143	58.48	(24.73)	1.446	12,567	26.52	1.002	0.2%	1.010
2021.25	1.864	9,923	18.50	(24.45)	1.449	12,680	26.48	1.002	0.2%	1.008
2021.75	1.650	5,952	9.82	0.00	1.737	12,793	19.76	1.002	0.2%	1.007
2022.25	1.813	13,394	24.29	(1.69)	1.716	12,908	20.20	1.002	0.2%	1.005
2022.75	1.669	12,087	20.17	0.00	1.739	13,023	19.83	1.002	0.2%	1.003
2023.25	1.726	12,243	21.13	0.00	1.739	13,139	19.86	1.002	0.2%	1.002
2023.75	1.563	16,795	26.25	0.00	1.740	13,257	19.89			1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	(1.063)	(26.550)	(3.687)
B.	Time	0.001	0.018	0.003
C.	Mobility	0.007		(0.012)

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Collision
Data as of 31 Dec 2023

(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	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	24.436	5,658	138.26	0.00	0	18.679	10,476	195.68	0.991	-0.9%	0.814
2012.75	22.853	5,136	117.36	0.00	0	18.592	10,432	193.94	0.991	-0.9%	0.821
2013.25	25.269	5,530	139.75	0.00	0	18.505	10,387	192.21	0.991	-0.9%	0.829
2013.75	20.167	6,892	138.98	0.00	0	18.418	10,343	190.50	0.991	-0.9%	0.836
2014.25	19.388	7,547	146.33	0.00	0	18.332	10,299	188.81	0.991	-0.9%	0.844
2014.75	16.386	7,764	127.23	0.00	0	18.246	10,256	187.12	0.991	-0.9%	0.851
2015.25	21.916	7,170	157.15	0.00	0	18.161	10,212	185.46	0.991	-0.9%	0.859
2015.75	15.983	9,056	144.74	0.00	0	18.076	10,169	183.81	0.991	-0.9%	0.867
2016.25	18.379	9,348	171.81	0.00	0	17.991	10,125	182.17	0.991	-0.9%	0.874
2016.75	17.800	11,343	201.90	0.00	0	17.907	10,082	180.55	0.991	-0.9%	0.882
2017.25	20.299	9,160	185.93	0.00	0	17.823	10,040	178.94	0.991	-0.9%	0.890
2017.75	16.302	11,307	184.33	0.00	0	17.740	9,997	177.34	0.991	-0.9%	0.898
2018.25	19.438	10,070	195.73	0.00	0	17.657	9,955	175.77	0.991	-0.9%	0.906
2018.75	14.588	9,796	142.91	0.00	0	17.574	9,912	174.20	0.991	-0.9%	0.914
2019.25	17.812	9,713	173.00	0.00	0	17.492	9,870	172.65	0.991	-0.9%	0.923
2019.75	16.540	8,761	144.91	0.00	0	17.410	9,828	171.11	0.991	-0.9%	0.931
2020.25	15.422	10,790	166.41	(25.81)	0	15.005	9,787	146.85	0.991	-0.9%	0.939
2020.75	13.921	10,707	149.06	(24.73)	0	15.025	9,745	146.42	0.991	-0.9%	0.948
2021.25	15.612	8,521	133.04	(24.45)	0	14.978	9,704	145.34	0.991	-0.9%	0.956
2021.75	16.803	11,789	198.08	0.00	1	17.086	12,865	219.82	0.991	-0.9%	0.965
2022.25	18.576	11,244	208.88	(1.69)	1	16.847	12,811	215.82	0.991	-0.9%	0.974
2022.75	16.664	15,325	255.38	0.00	1	16.927	12,756	215.92	0.991	-0.9%	0.982
2023.25	16.913	13,946	235.88	0.00	1	16.848	12,702	214.00	0.991	-0.9%	0.991
2023.75	16.780	11,923	200.06	0.00	1	16.769	12,648	212.10			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	21.805	26.382	41.279
B.	Time	(0.009)	(0.009)	(0.018)
C.	Mobility	0.006		0.006
D.	Inflation Scalar		0.286	0.286

Province of Nova Scotia
Commercial Vehicles (Including Fleets)

Selected Trend Model: Comprehensive - Total
Data as of 31 Dec 2023

(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 Oct 2023
2012.25	33.821	2,161	73.10	0.00	0	0	34.655	2,309	80.01	1.028	2.8%	1.904
2012.75	38.090	2,924	111.36	0.00	1	0	34.657	2,666	92.40	1.028	2.8%	1.852
2013.25	32.684	1,934	63.21	0.00	0	0	34.659	2,441	84.62	1.028	2.8%	1.800
2013.75	36.668	3,361	123.23	0.00	1	0	34.662	2,819	97.72	1.028	2.8%	1.751
2014.25	35.463	2,341	83.01	0.00	0	0	34.664	2,582	89.49	1.028	2.8%	1.702
2014.75	33.060	3,108	102.74	0.00	1	0	34.666	2,981	103.35	1.028	2.8%	1.655
2015.25	39.352	2,630	103.50	0.00	0	0	34.669	2,730	94.65	1.028	2.8%	1.610
2015.75	32.654	3,172	103.57	0.00	1	0	34.671	3,153	109.30	1.028	2.8%	1.565
2016.25	36.604	2,892	105.87	0.00	0	0	34.673	2,887	100.10	1.028	2.8%	1.522
2016.75	32.437	3,457	112.14	0.00	1	0	34.676	3,334	115.60	1.028	2.8%	1.480
2017.25	32.505	3,115	101.26	0.00	0	0	34.678	3,053	105.87	1.028	2.8%	1.439
2017.75	35.620	3,584	127.65	0.00	1	0	34.680	3,525	122.26	1.028	2.8%	1.399
2018.25	33.090	2,623	86.79	0.00	0	0	34.683	3,228	111.97	1.028	2.8%	1.361
2018.75	33.655	3,542	119.20	0.00	1	0	34.685	3,728	129.30	1.028	2.8%	1.323
2019.25	31.054	3,498	108.64	0.00	0	0	34.687	3,414	118.42	1.028	2.8%	1.287
2019.75	35.877	3,311	118.80	0.00	1	0	34.690	3,942	136.75	1.028	2.8%	1.251
2020.25	29.769	3,830	114.01	(25.81)	0	0	29.201	3,610	105.41	1.028	2.8%	1.217
2020.75	31.720	4,298	136.32	(24.73)	1	0	29.415	4,169	122.62	1.028	2.8%	1.183
2021.25	26.566	4,327	114.96	(24.45)	0	0	29.471	3,817	112.50	1.028	2.8%	1.150
2021.75	31.700	4,548	144.16	0.00	1	1	34.699	5,900	204.72	1.028	2.8%	1.119
2022.25	38.057	4,036	153.61	(1.69)	0	1	34.312	5,403	185.39	1.028	2.8%	1.088
2022.75	39.955	5,249	209.71	0.00	1	1	34.704	6,239	216.52	1.028	2.8%	1.058
2023.25	34.309	6,392	219.29	0.00	0	1	34.706	5,713	198.29	1.028	2.8%	1.028
2023.75	33.778	7,010	236.80	0.00	1	1	34.708	6,598	228.99			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	3.275	(104.683)	(108.316)
B.	Time	0.000	0.056	0.056
C.	Mobility	0.007		0.007
D.	Seasonality		0.116	0.116
E.	Inflation Scalar		0.292	0.292

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