

NOVA SCOTIA PRIVATE PASSENGER VEHICLES OLIVER WYMAN SELECTED LOSS TREND RATES

Based on Insurance Industry Data
Through December 31, 2023

August 22, 2024

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1. Executive Summary

1.1. Purpose and Scope

The Nova Scotia Utility and Review Board (the Board) retained Oliver, Wyman Limited (Oliver Wyman) to determine private passenger vehicle loss trend rates. The scope of our analysis includes all coverages:

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

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

1.2. Actuarial Findings

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

Table 1: Selected Loss Cost Trends

Coverage	As of June 30, 2023	As of December 31, 2023
Bodily Injury	+3.8%	+4.2%
Property Damage	0.0%	+0.9%
DCPD	+2.5% ¹	+6.2%
Accident Benefits	+0.9%	+1.9% ⁴
Uninsured Auto	0.0%	0.0%
Collision	+3.4% ⁵	+5.6%/+14.4% ⁷
Comprehensive	+6.5% ⁹	+7.3% ¹⁰
Specified Perils	+6.5%	+7.3% ¹²
All Perils	+5.1%	+6.9%
Underinsured Motorist	+6.0%	+5.5%

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

¹ Includes one-time increase of +11.3% at 2021-2 (coincident with the rise in inflation).

⁴ Includes one-time increase of +32.2% at April 1, 2012 (coincident with the reforms).

⁵ Includes one-time increase of +8.9% at 2021-2 (coincident with the rise in inflation).

⁷ +14.4% trend rate begins July 1, 2021 (coincident with the rise in inflation).

⁹ Includes one-time increase of +14.0% at 2021-2 (coincident with the rise in inflation).

¹⁰ Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

¹² Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

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.

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

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

* * * * *

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

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2. Legislative Reforms and Government Actions

2.1. Minor Injury Regulations

In 2003 the Nova Scotia government introduced Automobile Insurance Tort Recovery Limitation Regulations under Section 113B of the Insurance Act which limited the pain and suffering award to \$2,500 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 recommendations from the 2011 independent auto insurance review, Nova Scotia introduced a package of reforms with the goal of better coverage and more choice for Nova Scotians while balancing fairness, stability, and affordability.

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

Table 2: Change in Accident Benefit Limits

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

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

3. Analysis Data

3.1. Data

The source for the exposures (number of vehicles), claim count, and claim amount data that we analyze is the 2023-2 AUTO7001 Automobile Industry Exhibit (as of December 31, 2023) provided by GISA. This data includes the experience of all private passenger vehicles in Nova Scotia. We refer to this data source as the AIX report.

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

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

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

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

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

It is important to note two points about case reserves:

- **Insurance companies’ determination of case reserves varies from company to company.** For example, it is typical for insurance companies to instruct their claim adjusters to post a pre-set amount (e.g., \$10,000 for bodily injury claims) as the case reserve when a claim is first reported and before any investigation is performed. This is referred to as the “initial claim reserve.” In a sense, the initial claim reserve serves as a placeholder until an investigation is conducted and a more accurate estimate can be established by the claim adjusters. For those companies that follow this approach, the amount of the initial case reserve and the length of time the initial claim reserve remains posted varies by company and, for a particular company, could change over time.
- **The case reserves do not reflect the “actuarial reserve” (also referred to as the bulk reserve or the IBNR reserve) that insurance companies record in their financial statements.** This actuarial reserve, which is estimated by the insurance company actuaries, is an aggregate amount that is intended to provide for (i) any overall inadequacies or redundancies in the case reserves that are established on individual claims, and (ii) claims (accidents) that occurred but have not yet been reported to the insurance company as of the date of the financial statement. The approach that insurance

companies (their actuaries) use to determine the “actuarial reserve,” while subject to the common standards of the Canadian Institute of Actuaries, varies from company to company.

3.2. Data Exclusions

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

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

We estimate the final (ultimate) number and cost¹³ of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”¹⁴), 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.¹⁵ 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 loss¹⁶ development factors to estimate the actuarial reserve need, 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.

3.4. Selection of Claim Count and Claim Amount Development Factors

Our selected cumulative factors and basis for selection (e.g., weighted average of the last six development factors) are presented in Appendix A. The summary of our selected factors, estimated

¹³ 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.

¹⁴ 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.

¹⁵ The data reported by the individual companies to GISA is subsequently validated by GISA then aggregated for the industry-wide AIX report.

¹⁶ We use the terms “loss,” “claim amount,” and “claim cost” interchangeably in this report. In this report, all these terms include a provision for allocated loss adjustment expenses (ALAE).

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

In Section 3.5 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

The selection of development factors influences the selected loss trend rates.¹⁷ As a result of the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,¹⁸ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

Table 3: Bodily Injury: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$227.55	\$55,868	4.07	\$230.14	\$56,518	4.07
2020	\$195.45	\$69,966	2.79	\$194.21	\$69,475	2.80
2021	\$204.43	\$67,921	3.01	\$214.65	\$70,986	3.02
2022	\$218.32	\$73,872	2.96	\$235.75	\$78,574	3.00
2023*	\$188.84	\$69,883	2.70	\$220.30	\$72,073	3.06

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 3.4%.

Table 4: Property Damage: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$9.56	\$8,018	1.19	\$9.58	\$8,045	1.19
2020	\$8.24	\$7,639	1.08	\$8.25	\$7,644	1.08
2021	\$5.79	\$6,992	0.83	\$6.10	\$7,350	0.83
2022	\$7.88	\$7,043	1.12	\$8.56	\$8,109	1.06
2023*	\$7.68	\$7,288	1.05	\$8.65	\$8,454	1.02

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

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

¹⁷ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

¹⁸ Number of claims per 1,000 insured vehicles.

Table 5: Direct Compensation Property Damage: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$137.55	\$5,132	26.80	\$137.38	\$5,126	26.80
2020	\$98.86	\$5,266	18.77	\$98.88	\$5,267	18.77
2021	\$118.32	\$5,642	20.97	\$118.37	\$5,644	20.97
2022	\$142.73	\$6,646	21.48	\$143.41	\$6,663	21.52
2023*	\$143.25	\$6,623	21.63	\$162.92	\$7,340	22.20

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.1%.

Table 6: Accident Benefits – Total: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$68.92	\$8,373	8.23	\$65.14	\$7,911	8.23
2020	\$50.79	\$8,898	5.71	\$47.75	\$8,371	5.70
2021	\$56.18	\$8,505	6.61	\$53.16	\$8,073	6.59
2022	\$61.68	\$9,435	6.54	\$54.79	\$8,424	6.50
2023*	\$58.34	\$8,835	6.60	\$53.32	\$7,923	6.73

* The 2023 data presented as of June 30, 2023, only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 7.0%.

Table 7: Uninsured Auto: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$11.03	\$39,532	0.28	\$12.31	\$41,055	0.30
2020	\$9.01	\$37,057	0.24	\$9.46	\$34,131	0.28
2021	\$13.06	\$49,270	0.27	\$14.33	\$46,211	0.31
2022	\$7.76	\$33,572	0.23	\$9.38	\$34,744	0.27
2023*	\$9.54	\$38,015	0.25	\$13.38	\$51,429	0.26

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 11.3%. In general, coverages with lower claims volume are subject to more volatility.

Table 8: Collision: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$215.90	\$6,844	31.54	\$215.99	\$6,846	31.55
2020	\$163.74	\$7,011	23.35	\$163.70	\$7,008	23.36
2021	\$182.34	\$7,409	24.61	\$182.45	\$7,417	24.60
2022	\$231.29	\$8,520	27.15	\$231.27	\$8,542	27.07
2023*	\$258.85	\$9,002	28.76	\$273.21	\$9,600	28.46

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have not changed materially.

Table 9: Comprehensive: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$135.96	\$2,036	66.78	\$136.02	\$2,037	66.76
2020	\$126.65	\$2,181	58.06	\$126.62	\$2,181	58.05
2021	\$134.01	\$2,357	56.86	\$134.01	\$2,358	56.84
2022	\$204.29	\$2,984	68.46	\$205.38	\$3,000	68.45
2023*	\$164.93	\$2,658	62.05	\$221.67	\$3,373	65.71

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.2%.

Table 10: Specified Perils: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$15.27	\$4,867	3.14	\$15.06	\$4,815	3.13
2020	\$17.87	\$5,574	3.21	\$17.98	\$5,567	3.23
2021	\$65.63	\$8,564	7.66	\$65.93	\$8,094	8.14
2022	\$92.41	\$7,937	11.64	\$85.41	\$7,008	12.19
2023*	\$62.58	\$6,616	9.46	\$77.55	\$7,316	10.60

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have decreased by 3.6%. In general, coverages with lower claims volume are subject to more volatility.

Table 11: All Perils: Change in Estimates

AY	As of June 30, 2023			As of December 31, 2023		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$350.65	\$4,531	77.38	\$350.32	\$4,532	77.30
2020	\$271.89	\$4,329	62.80	\$271.28	\$4,321	62.78
2021	\$295.31	\$4,542	65.02	\$296.59	\$4,500	65.91
2022	\$402.53	\$5,394	74.63	\$403.61	\$5,349	75.45
2023*	\$408.12	\$5,607	72.78	\$465.12	\$5,963	78.00

* The 2023 data presented as of June 30, 2023 only includes a half year of experience and is not directly comparable to the full 2023 year valued as of December 31, 2023.

In aggregate, for the four-year period 2019 to 2022, our estimates of ultimate loss costs have increased by 0.1%.

4. Loss Trend Methodology

4.1. Introduction

Loss trend factors are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period¹⁹ 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 cost²⁰ by accident half-year that we derive (as we discuss in Section 3.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend), seasonality, and scalar/level²¹ change parameters to reflect changes in the cost level.

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

Time Period

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

¹⁹ 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.

²⁰ 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.

²¹ We use “scalar” and “level change” interchangeably throughout this report.

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

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

Seasonality

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

Weather / Unemployment

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

Reforms and Level Changes

The purpose of a reform parameter²² 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.²³

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

²² We use the terms reform or level change interchangeable; but a reform parameter is associated with a known event.

²³ A t -test with a resulting p -value of less than 5% is considered significant.

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

Statistical Results

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

- With respect to the adjusted R-squared, we generally refer to values of 80% and greater as “high,” values between 40% and 80% as “moderate,” and values less than 40% as “low.”
- We consider 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 cost²⁴ 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.

²⁴ We find frequency, but not severity has been affected by the 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 should consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

Inflation

Supply chain issues and pent-up consumer demand during the pandemic era resulted in an increase in inflation which has led to increased claim costs.²⁵ In the following figures we present the monthly consumer price index (left panel) and year-over year percentage change (right panel)²⁶ 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.

²⁵ This increase is evident in the severity levels for some coverages beginning 2021-2.

²⁶ As measured by the 12-month change in CPI.

Figure 1: Consumer Price Index – All Items & Transportation

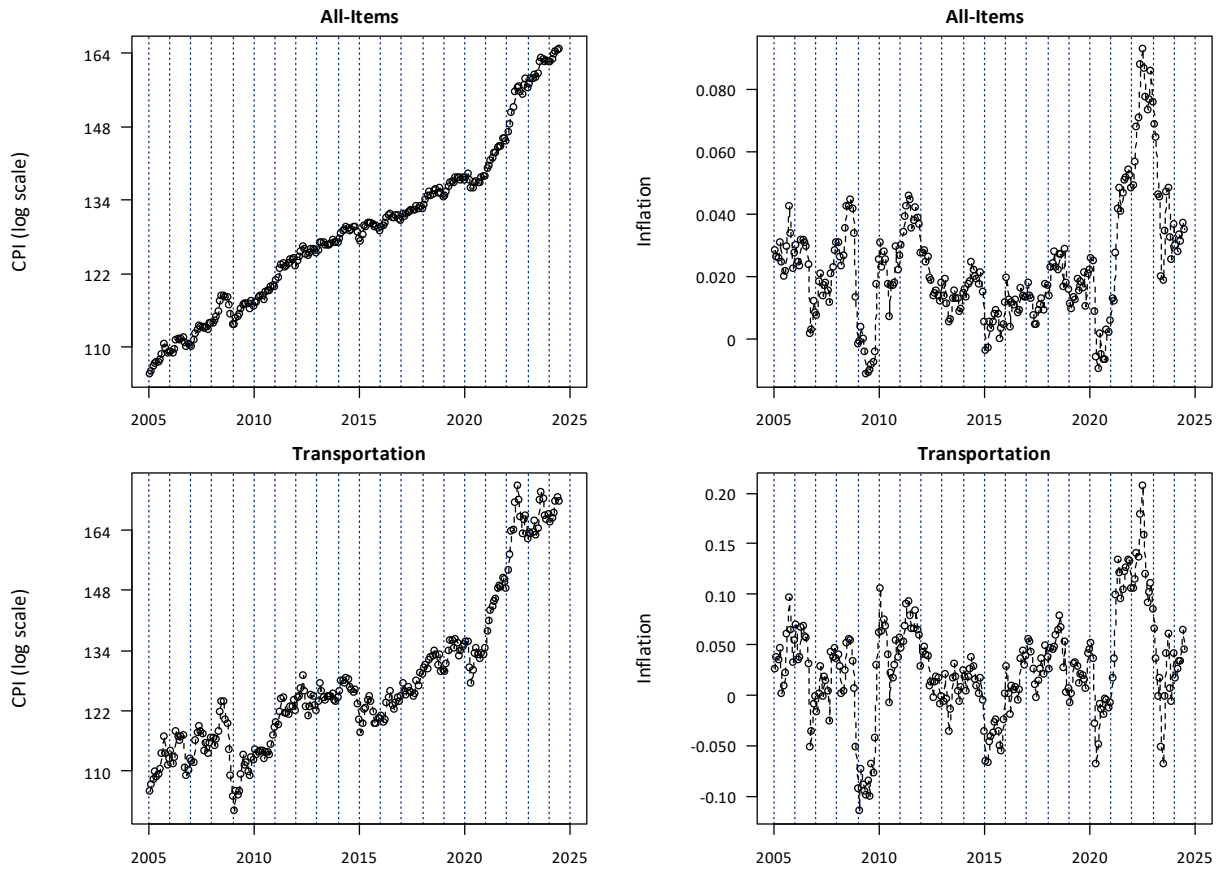
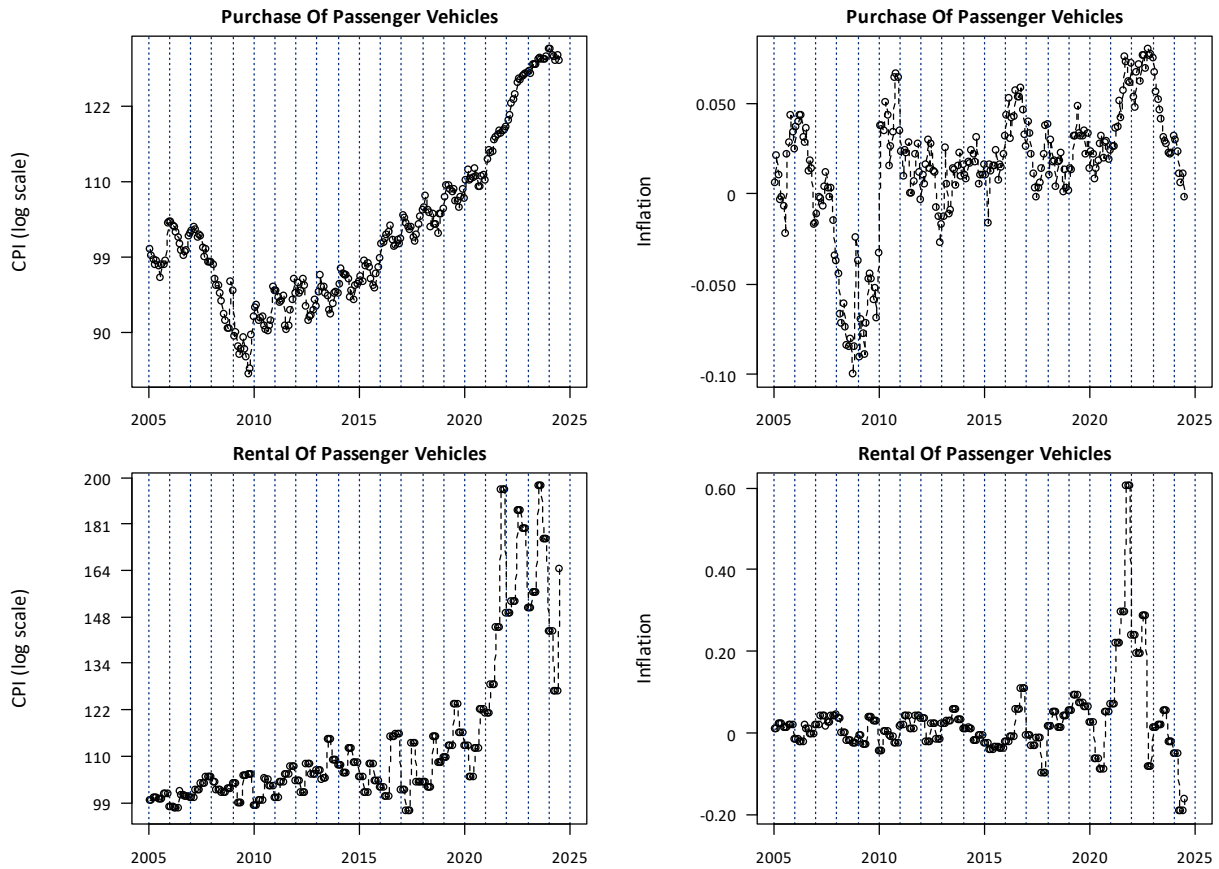
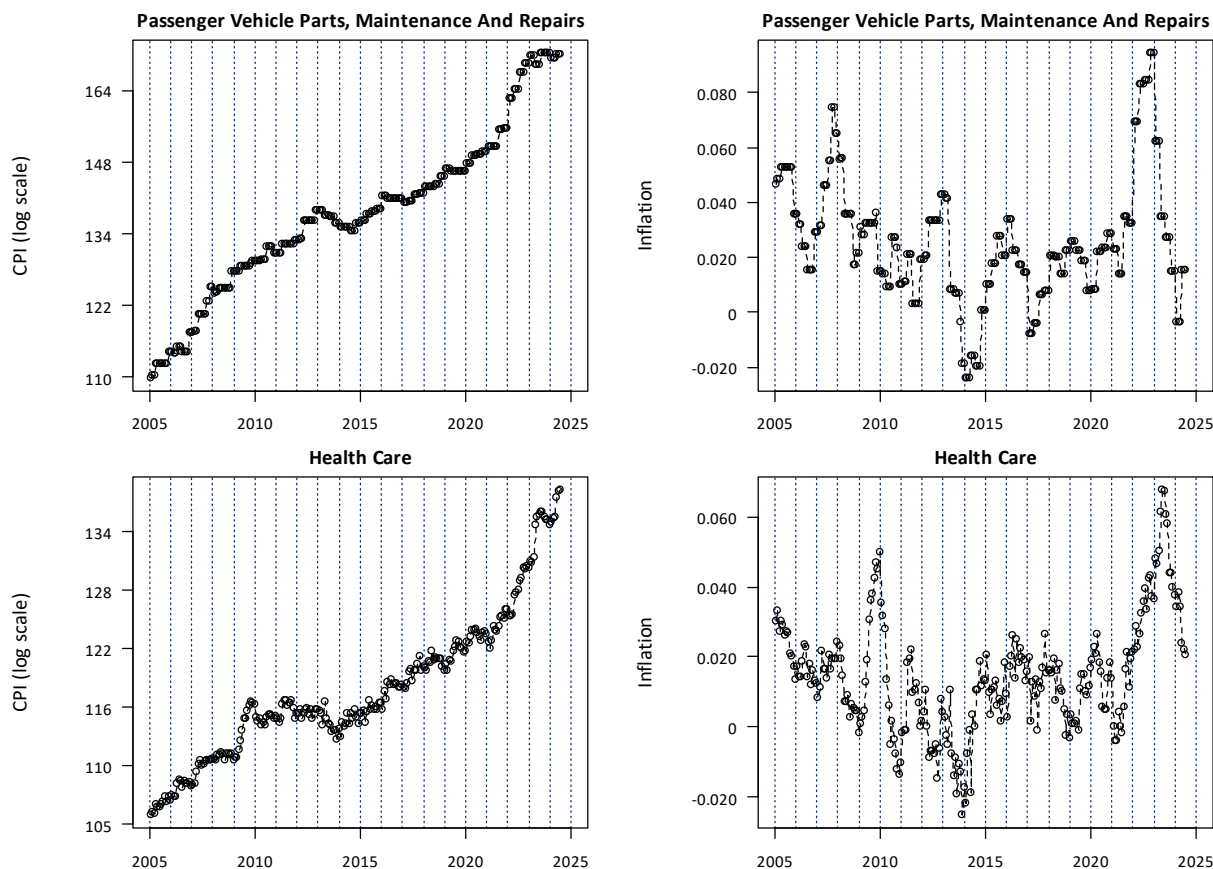


Figure 2: Consumer Price Index – Purchase & Rental of Passenger Vehicles²⁷



²⁷ 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) have resulted in the highest inflation levels in the last 20 years. The inflationary rise, which began in the second half of 2021, appears to be showing signs of moderation in early 2023.
- Inflationary pressures on Health Care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 4, the 2021-2 through 2022-2 DCPD, collision and all perils severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which increased claim costs for physical damage coverages²⁸ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims,

²⁸ We define physical damage coverages as those that pertain to property physical damage. This includes property damage tort, DCPD, collision, comprehensive, all perils, and specified perils. We do not include specified perils in Figure 10 due to additional volatility associated with these coverages.

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

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

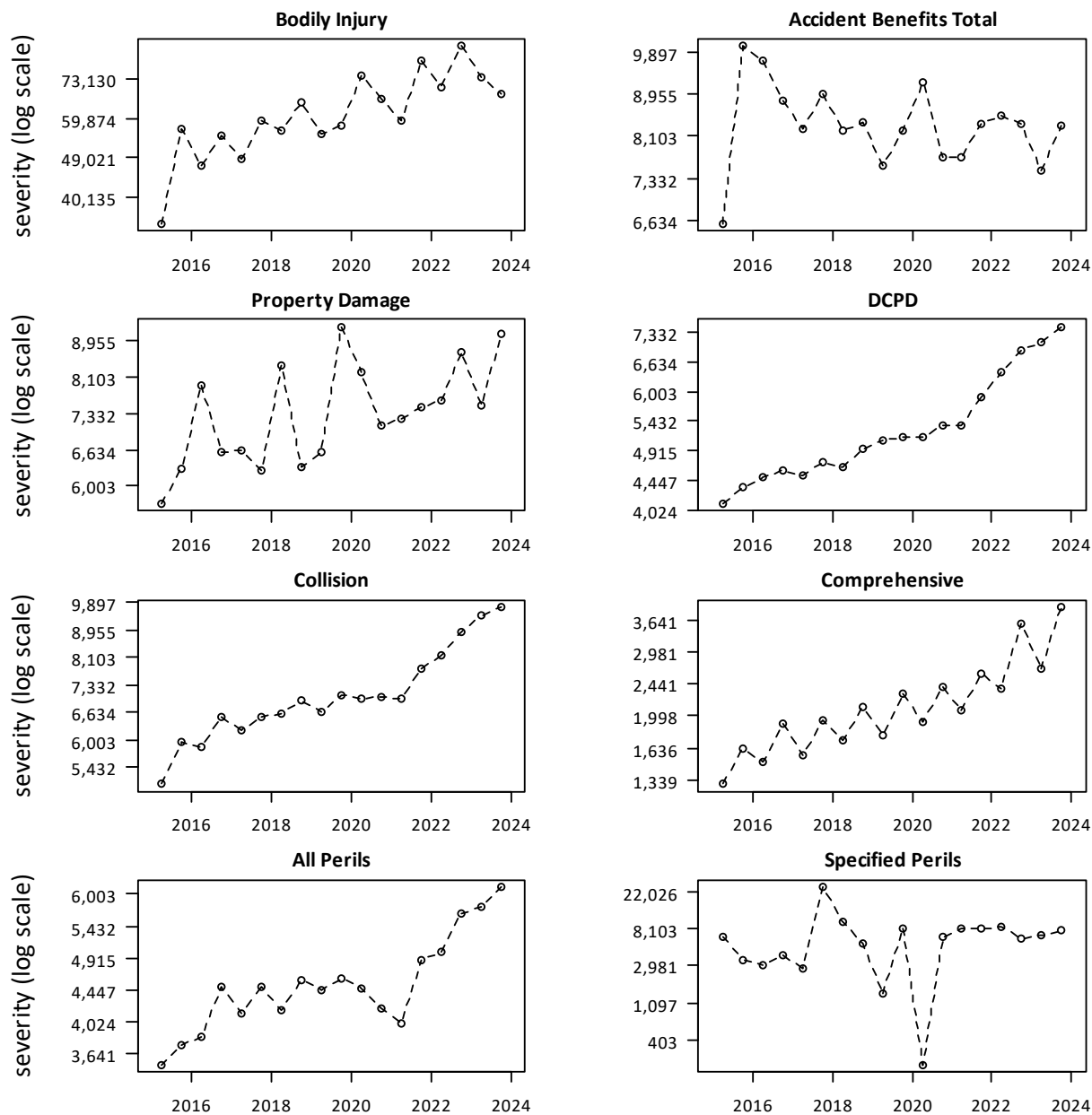
As described in Section 4.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and 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.²⁹
- The Government of Canada has been managing interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing interest rate changes over time to curb inflation is a challenge for the government, and as a result, a challenge for the insurance industry.
- As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 1 through Figure 3 above, there is evidence that inflation is moderating for the primary physical damage claims cost components.

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

²⁹ 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 2023). 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 as a result of the general shift toward a hybrid workplace.³⁰ 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 public driving habits.

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

Inflation

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

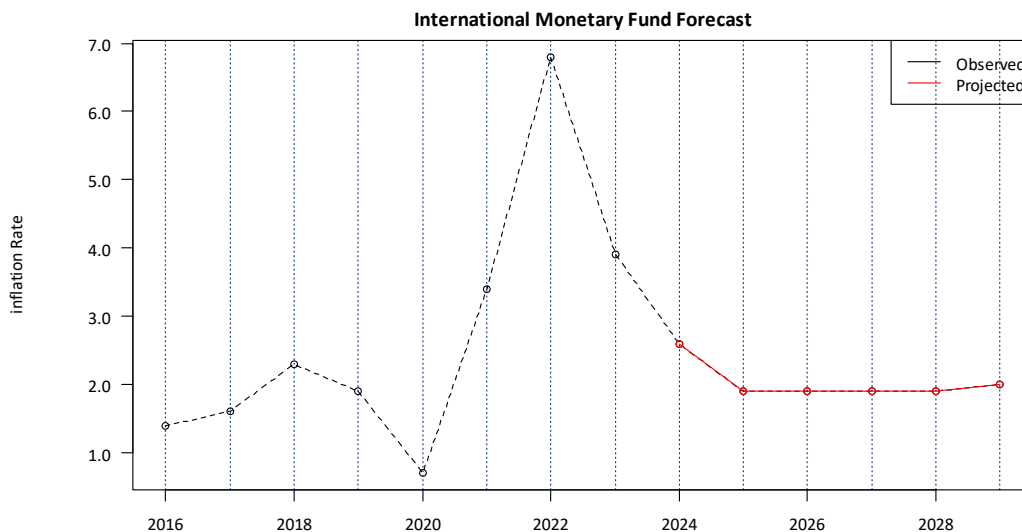
In Figure 5³¹ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 5, the IMF expects inflation to decrease in 2024 but remain above the Government’s target range, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported CPI data as of March 2024.

³⁰ 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.

³¹ <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



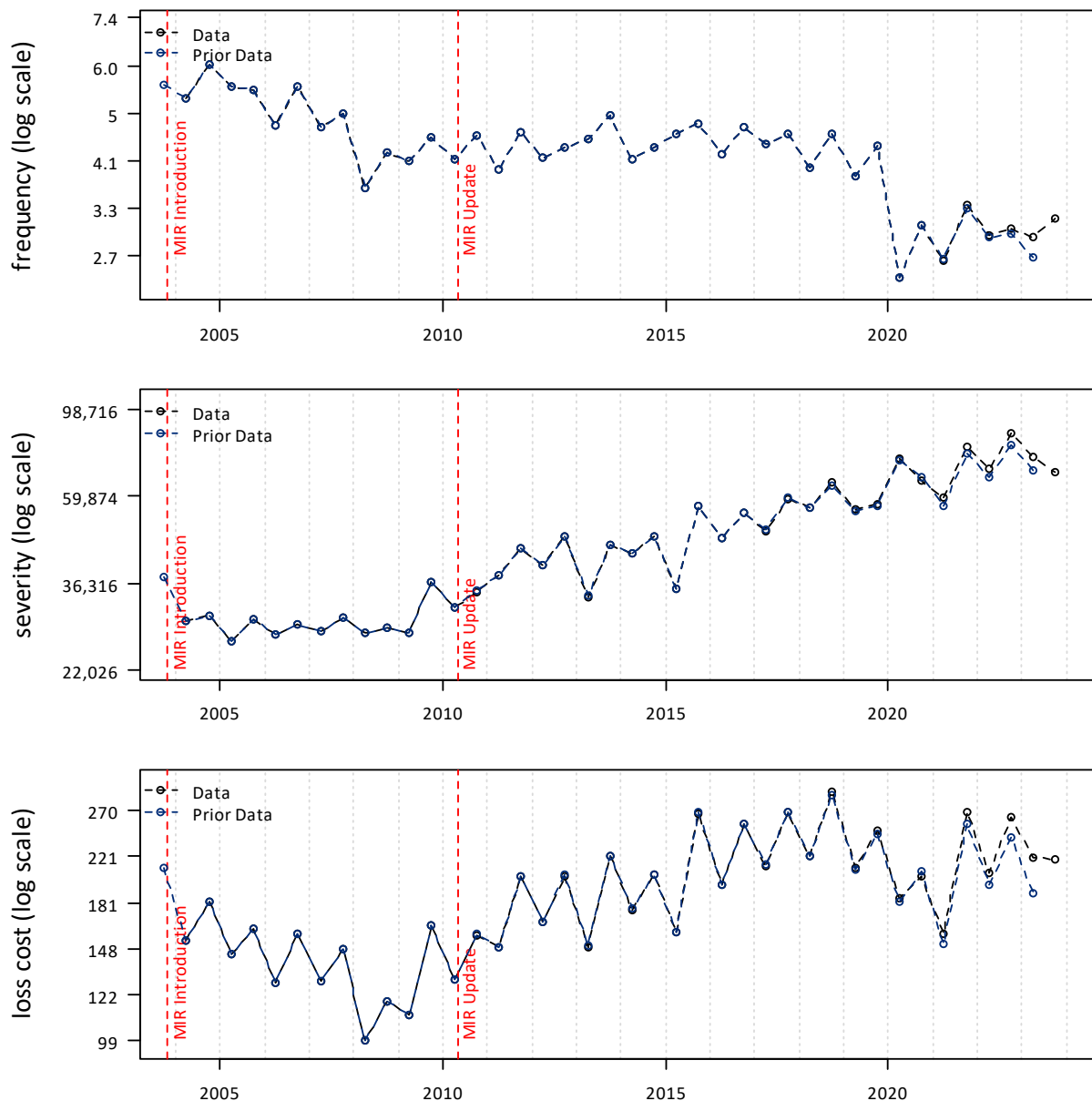
5. Oliver Wyman Selected Trend Rates

5.1. Bodily Injury

For the prior review, we selected a past and future loss cost trend of +3.8%.

In Figure 6, we present our estimate of the 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 our frequency and severity (and loss cost) estimates have increased slightly.

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 sharply declined following the 2003 reforms through to accident year 2008, with a particularly sharp decline from 2007 to 2008. The 2008 loss cost represents the low point over the last twenty years during which the constitutional challenge to the cap on minor injuries was underway. Loss cost has exhibited an increasing trend since 2008. We note a sharp decline in loss cost occurred in 2019 (prior to the pandemic), then loss costs appear to have stabilized at lower levels for 2020 through 2021-1, coincident with the COVID-19 pandemic. Beginning 2021-2, loss costs rose from the lows during the pandemic.

- Severity sharply declined following the 2003 reforms, but remained relatively flat from 2005 through 2009-1, after which, severity began increasing. The increasing severity trend appears to be more modest following a spike in 2015-2.
- Frequency has exhibited a declining pattern beginning in 2004, including a downward spike at 2008-1. This changed to a flatter trend for the period since the April 2010 reforms with a slight negative trend emerging in the 2017 to 2019 period. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The frequency decline coincident with the pandemic has been effectively sustained through 2023-2, with frequency level still well below pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

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

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

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include time ($p = 0.428$), mobility ($p = 0.000$), seasonality ($p = 0.000$), and a 2021-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is -0.4%. The adjusted R-squared of our proposed frequency model is 0.931. The high *p*-value for time implies no discernable trend rate different than 0.0%.

We fit a severity model to all accident half-years between 2011-1 and 2023-2, excluding 2013-1 and 2015-1, and include time ($p = 0.000$) and seasonality ($p = 0.017$). The implied annual trend rate associated with our fitted severity model is +5.5%. The adjusted R-squared of our proposed severity model is 0.866.

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 +5.1%.³² The implied adjusted R-squared of the combined frequency and severity model is 0.705.

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,

³² = $\exp[-0.004 + 0.054] - 1$

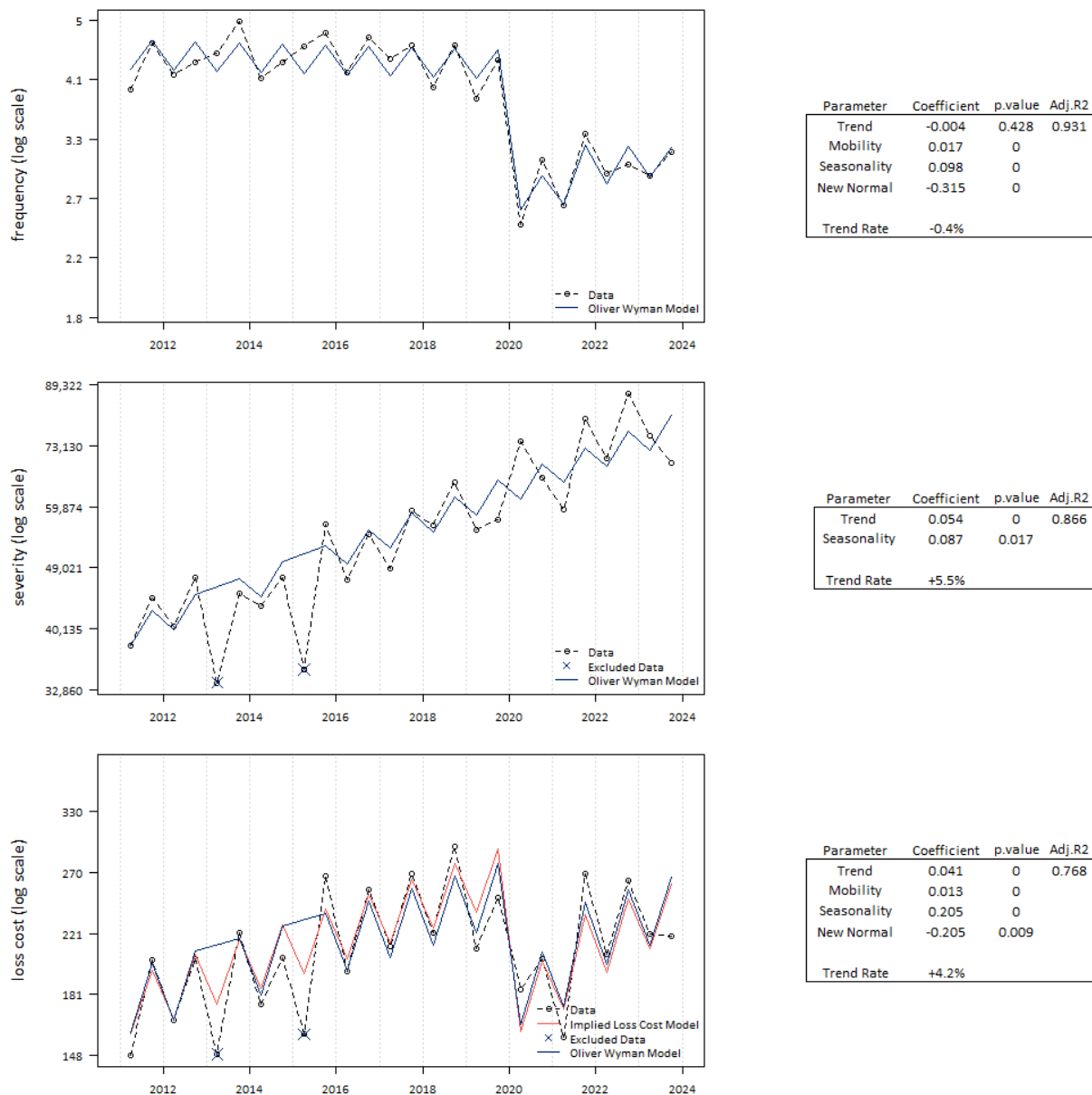
rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (0.768), with all p -values significant.

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +4.2%.

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

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

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

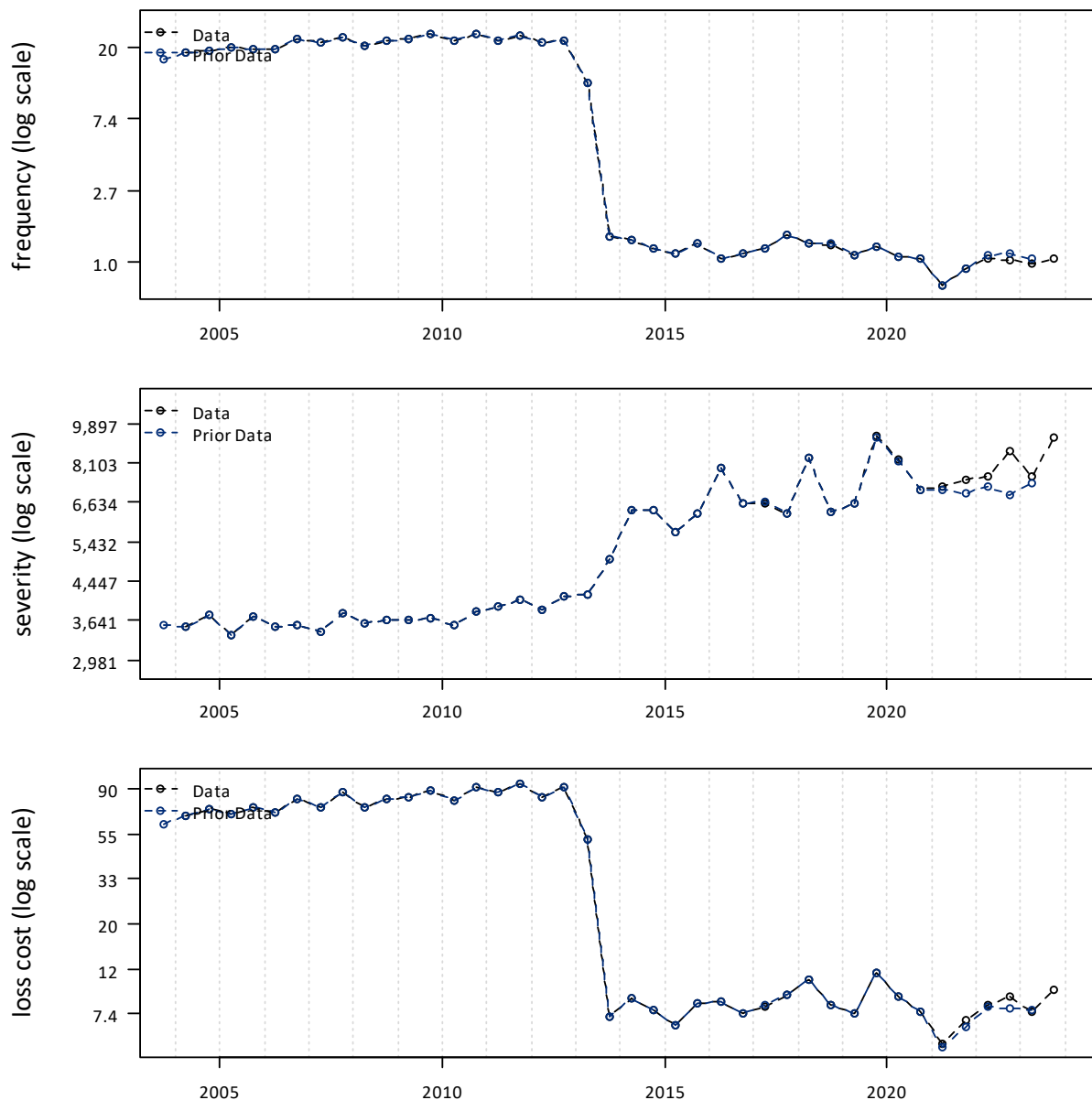


5.2. Property Damage

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

In Figure 8, we present our estimate of the 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. DCPD was introduced in 2013 which resulted in the significantly lower PD frequency. We include a comparison to the estimated values used in our prior report and observe our recent severity and loss cost estimates have increased slightly.

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:

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

- Since the introduction of DCPD, the property damage frequency has a relatively flat trend. We observe a decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has changed beginning with 2022-2 generally consistent with pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

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

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, excluding 2021-1, and include only time ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is -2.7%. The adjusted R-squared of our proposed frequency model is 0.444.

We fit a severity model to all accident half-years between 2013-2 and 2023-2, and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +3.7%. The adjusted R-squared of our proposed severity model is 0.490.

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 +0.9%³³. The implied adjusted R-squared of the combined frequency and severity model is -0.105.

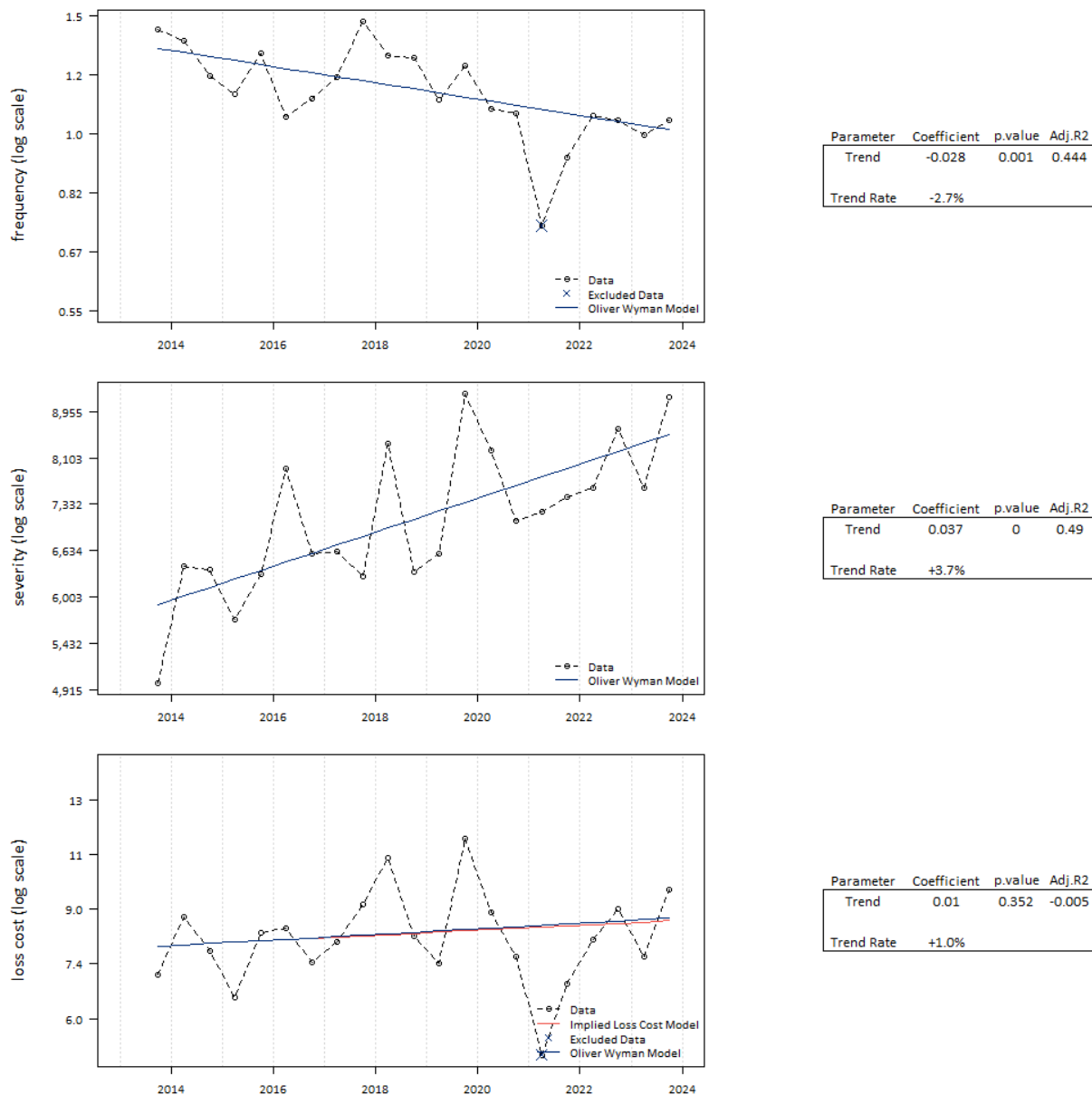
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (-0.005).

Due to the time parameter being significant in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +0.9%.

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

³³ = $\exp[-0.028 + 0.037] - 1$

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

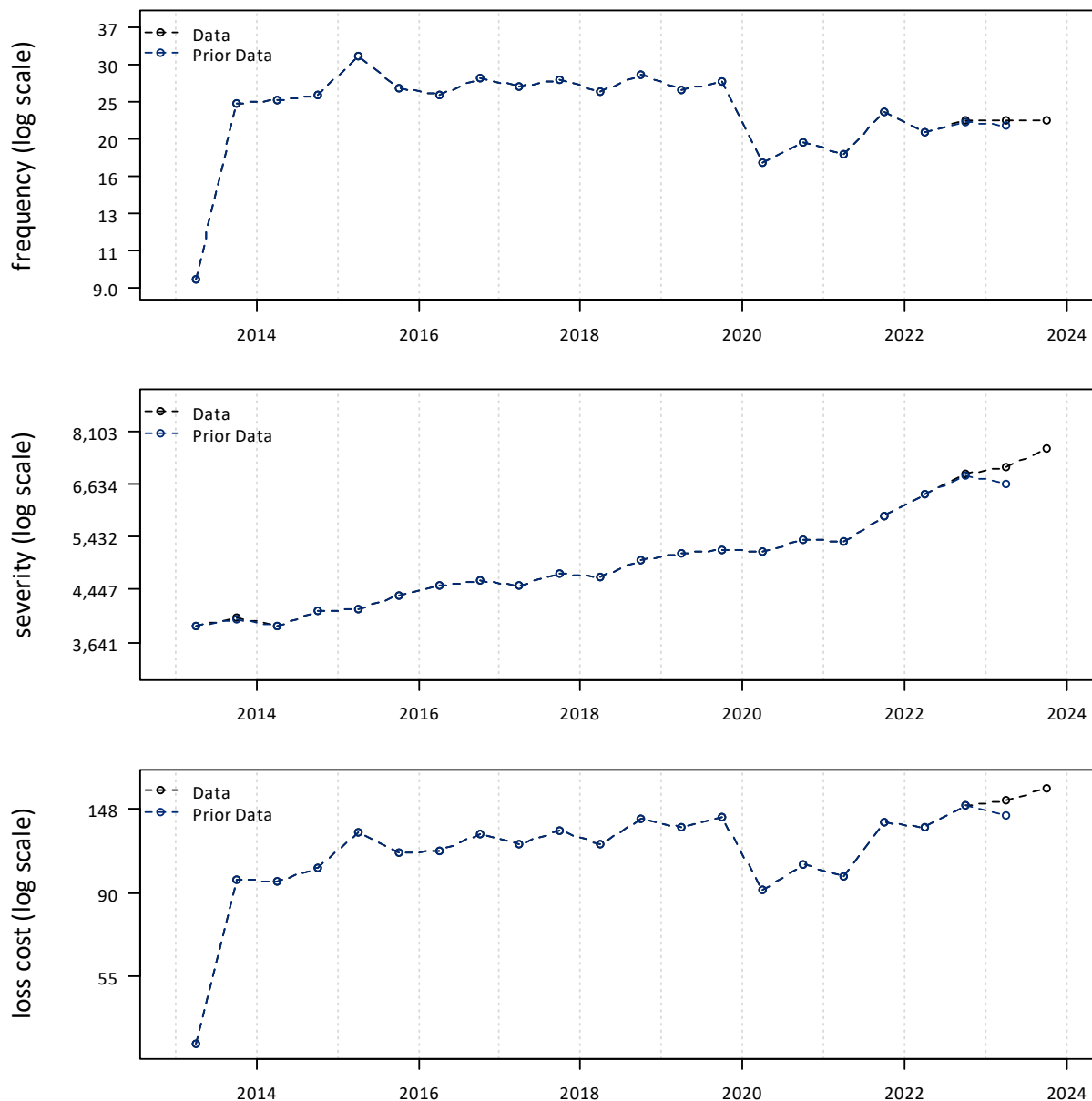


5.3. Direct Compensation Property Damage

For the prior review, we selected a past and future loss cost trend rate of +2.5%.

In Figure 10, we present our estimate of the 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 our 2023-1 frequency and severity (and loss cost) estimates have increased slightly.

Figure 10: DCPD – Observed Loss Cost Experience



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

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

- Following a spike in the first half of 2015 that may be weather related, frequency has exhibited a relatively flat trend. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through the end of 2023-2, with 2023-2 still lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

We observe the following about these measured trends.

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

We tested models including a new-normal scalar parameter, but the scalars were not statistically significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, and include mobility ($p = 0.000$), and a 2021-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is 0.0%. The adjusted R-squared of our proposed frequency model is 0.841.

We fit a severity model to all accident half-years between 2013-2 and 2023-2, and include time ($p = 0.000$) and a 2021-2 trend change ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.5% up to July 1, 2021, and +14.5%³⁴ thereafter. The adjusted R-squared of our proposed severity model is 0.989.

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 +4.5% up to July 1, 2021, and +14.5% thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.856.

To assess reasonableness, we also include a model fit to the observed loss costs directly. We initially tested a model with the same parameterization as implied by our frequency and severity models. We removed the 2021-2 trend change from our direct loss cost model due to an insignificant p -value ($p = 0.205$). The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a slightly lower trend rate after July 1, 2021, and a slightly higher adjusted R-squared (0.867).

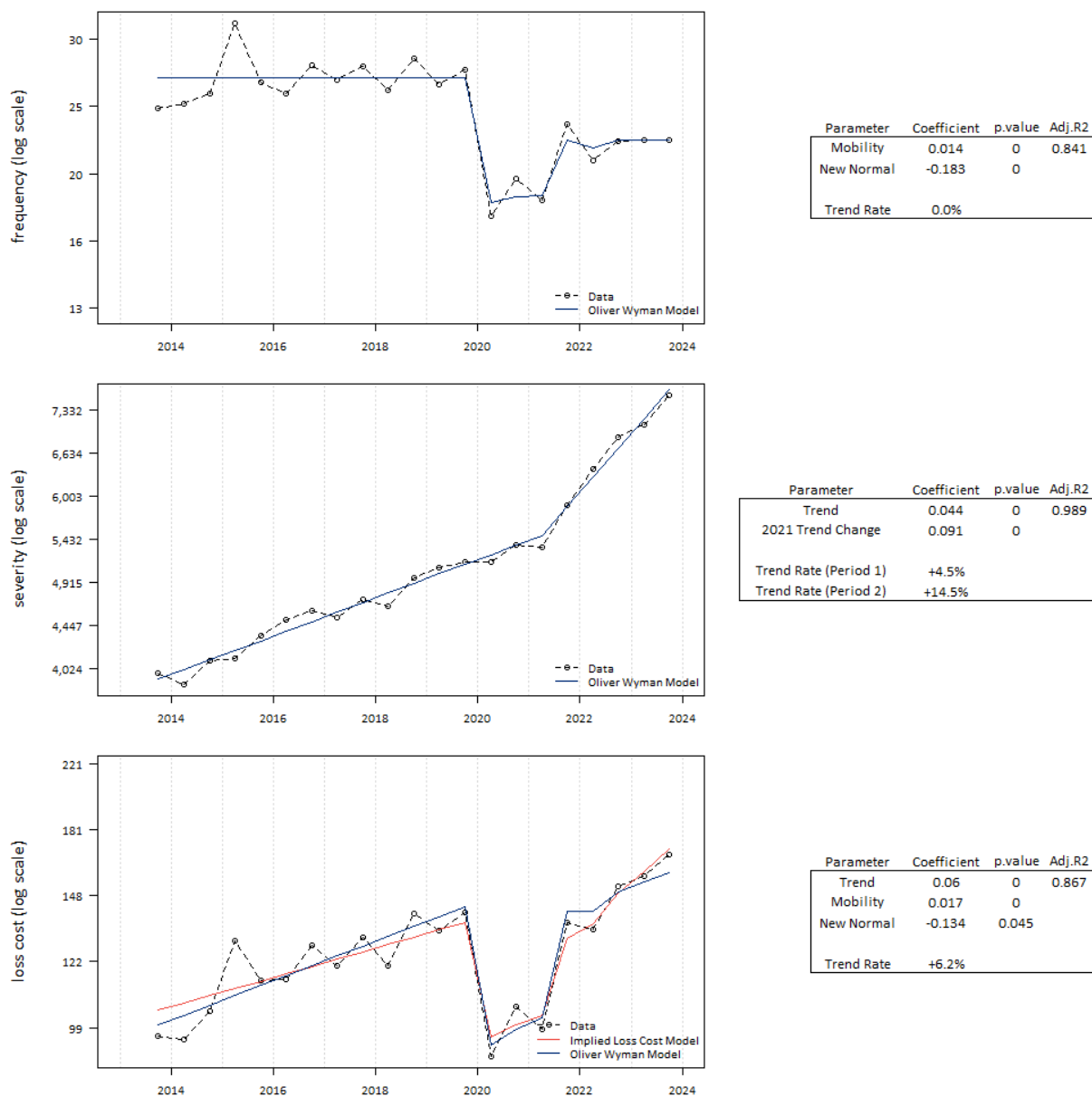
Due to the higher adjusted R-squared, we base our selection on the direct loss cost model. We select a loss cost trend rate of +6.2%. We observe that mobility is statistically significant in the direct loss cost model. We present factors to adjust the in-pandemic data in Section 6.

As we discuss in Section 4.2, the inflation spike in 2021 affected the physical damage severity rates. We typically include a scalar parameter in our models to account for a rise in the cost level in 2021 with no

³⁴ = $\exp[0.044 + 0.091] - 1$

change in the trend rate. We observe the DCPD severity trend rate has persisted at a higher rate than prior to 2021 and have modelled this using a trend change instead of a scalar. While we observe the higher severity trend rate sustained through 2023-2, we note the CPI data in Section 4.2 through June 2024 shows the 12-month change for passenger vehicle parts, maintenance, and repairs has returned to the level prior to the spike in inflation. As DCPD is correlated with the passenger vehicle parts, maintenance, and repairs CPI, we suggest the higher trend rate may not continue into the future. Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

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

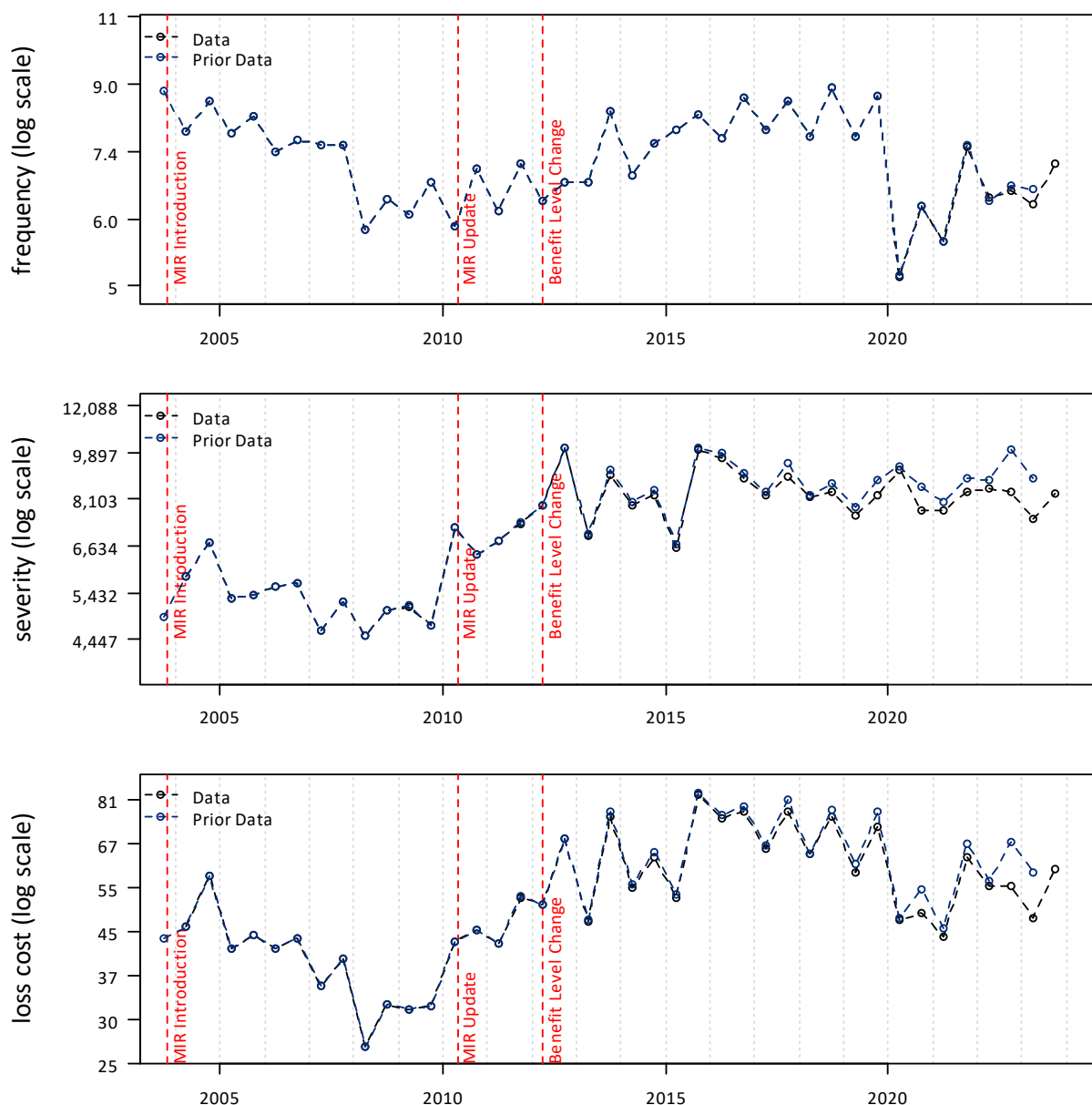


5.4. Accident Benefits Total

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

In Figure 12, we present our estimate of 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 the severity estimates since 2019 have decreased mainly due to actual emerging loss amounts less than expected.

Figure 12: Accident Benefits Total – Observed Loss Cost Experience



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

- Loss cost has generally been increasing since 2008, with several spikes, and appears to be leveling out with the most recent periods prior to the pandemic. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend, but with a large amount of variability. As with loss cost, severity appears flatter in the more recent periods.
- Frequency has trended upward since 2009; but appears to be leveling out beginning 2015/2016. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2023-1, with 2023-1 remaining lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

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

We fit a frequency model to all accident half-years between 2010-2 and 2023-2, and include time ($p = 0.000$), mobility ($p = 0.000$), seasonality ($p = 0.000$), and a 2021-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +3.0%. The adjusted R-squared of our proposed frequency model is 0.867.

We fit a severity model to all accident half-years between 2010-2 and 2023-2, and include time ($p = 0.383$), seasonality ($p = 0.067$), and a 2012 reform scalar ($p = 0.003$). The implied annual trend rate associated with our fitted severity model is -0.5%. The modelled scalar parameter at April 1, 2012 corresponds to a 26.8%³⁵ increase in severity. The adjusted R-squared of our proposed severity model is 0.326.

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 +2.4%³⁶. The implied scalar parameter at April 1, 2012 corresponds to a 26.8% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.728.

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,

³⁵ = $\exp[0.238] - 1$

³⁶ = $\exp[0.030 + -0.005] - 1$

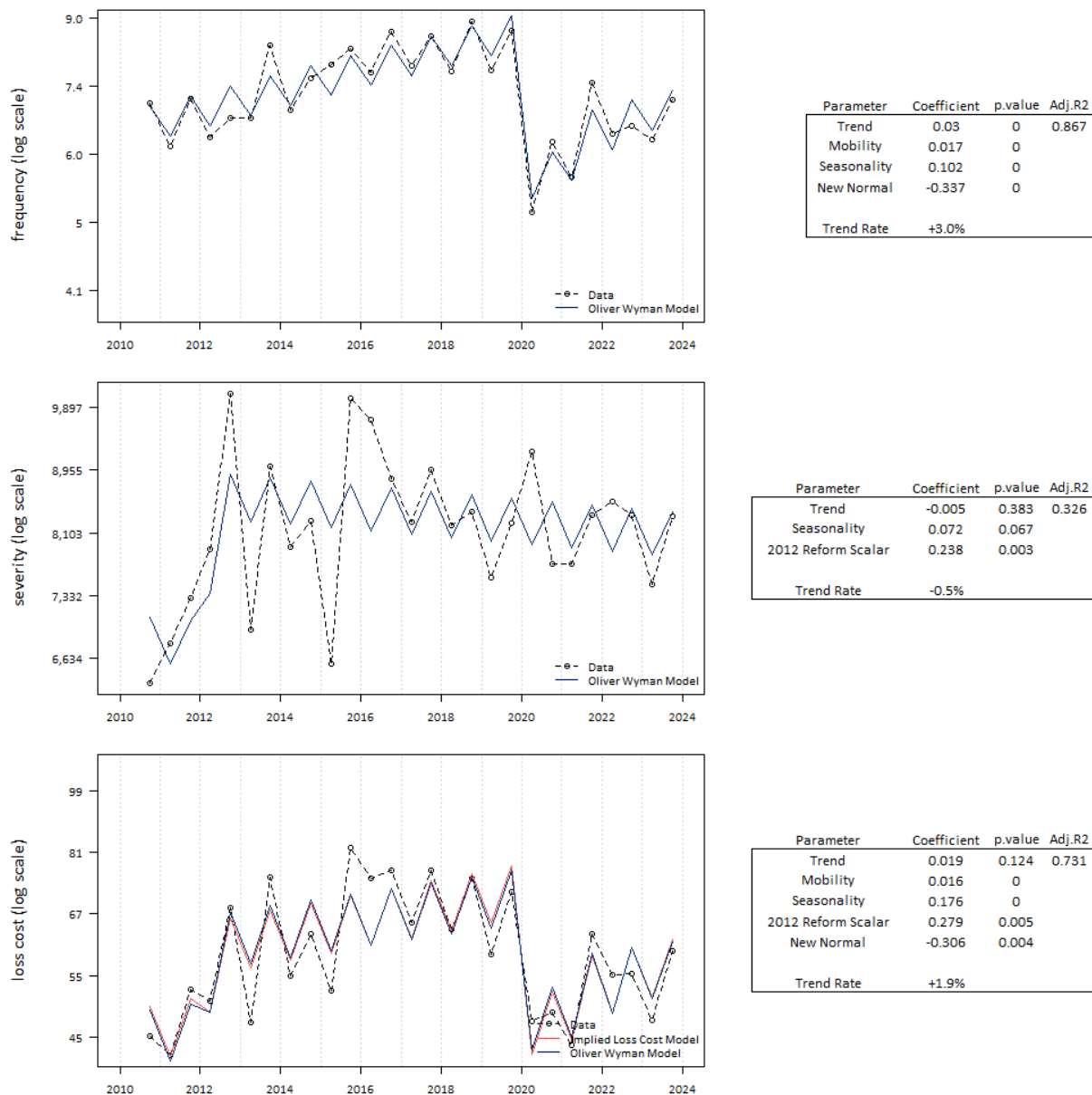
rather than on a combination of frequency and severity, results in a slightly lower trend rate, a slightly larger reform increase, and a slightly higher adjusted R-squared (0.731).

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +1.9% and a one-time increase of 32.2%³⁷ at April 1, 2012 coincident with the reforms. We also observe a statistically significant reduction in loss costs in the post-pandemic period. We present the associated new normal factors in Section 6.

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

³⁷ = $\exp[0.279] - 1$

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

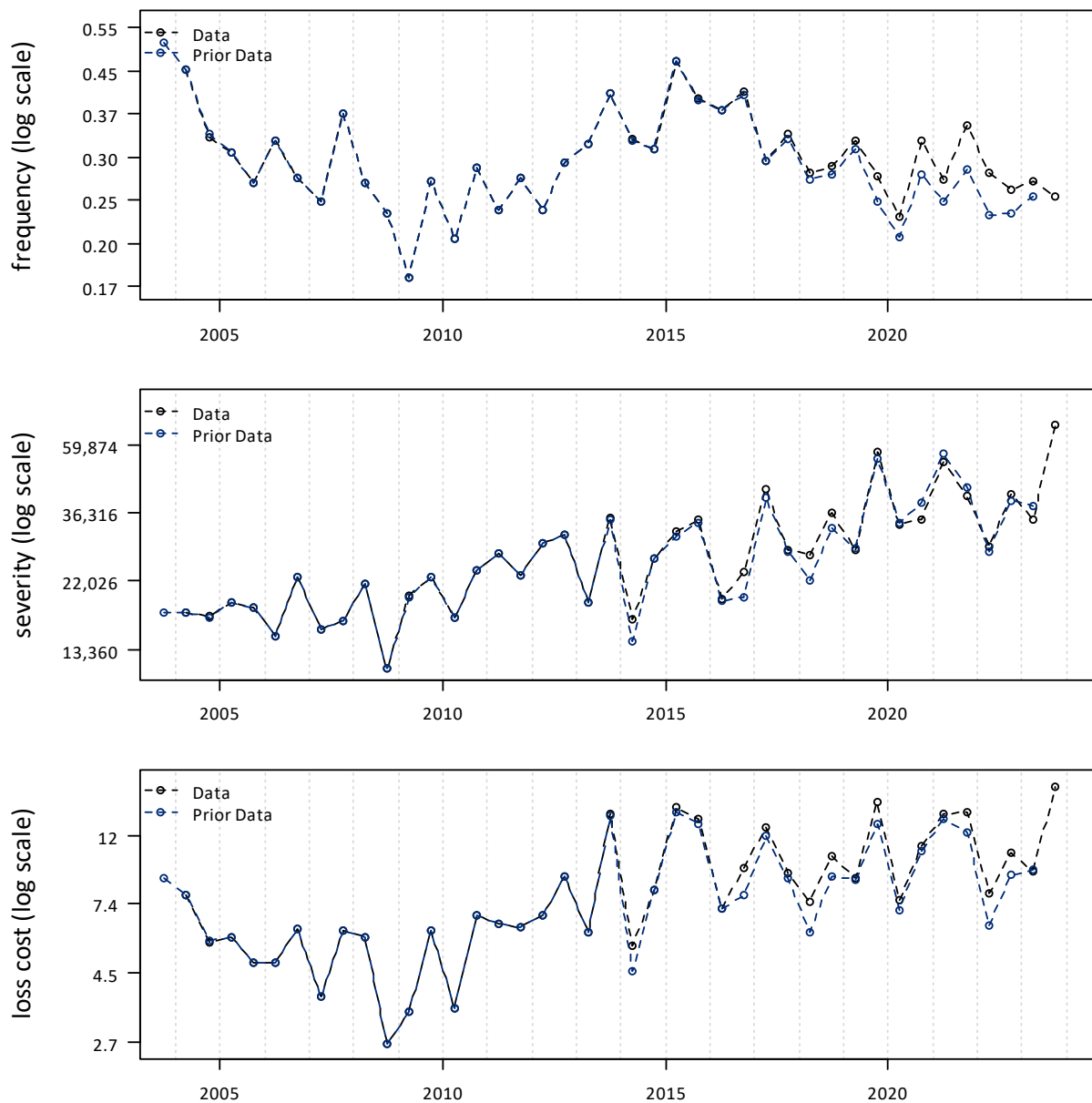


5.5. Uninsured Auto

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

In Figure 14, we present our estimate of 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 our frequency estimates since 2018 have increased.

Figure 14: Uninsured Auto – Observed Loss Cost Experience



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

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

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

We fit a frequency model to all accident half-years between 2015-1 and 2023-2, and include only time ($p = 0.001$). The implied annual trend rate associated with our fitted frequency model is -5.1%. The adjusted R-squared of our proposed frequency model is 0.512.

We fit a severity model to all accident half-years between 2015-1 and 2023-2, and include only time ($p = 0.021$). The implied annual trend rate associated with our fitted severity model is +6.6%. The adjusted R-squared of our proposed severity model is 0.244.

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 +1.1%.³⁸ The implied adjusted R-squared of the combined frequency and severity model is -0.120.

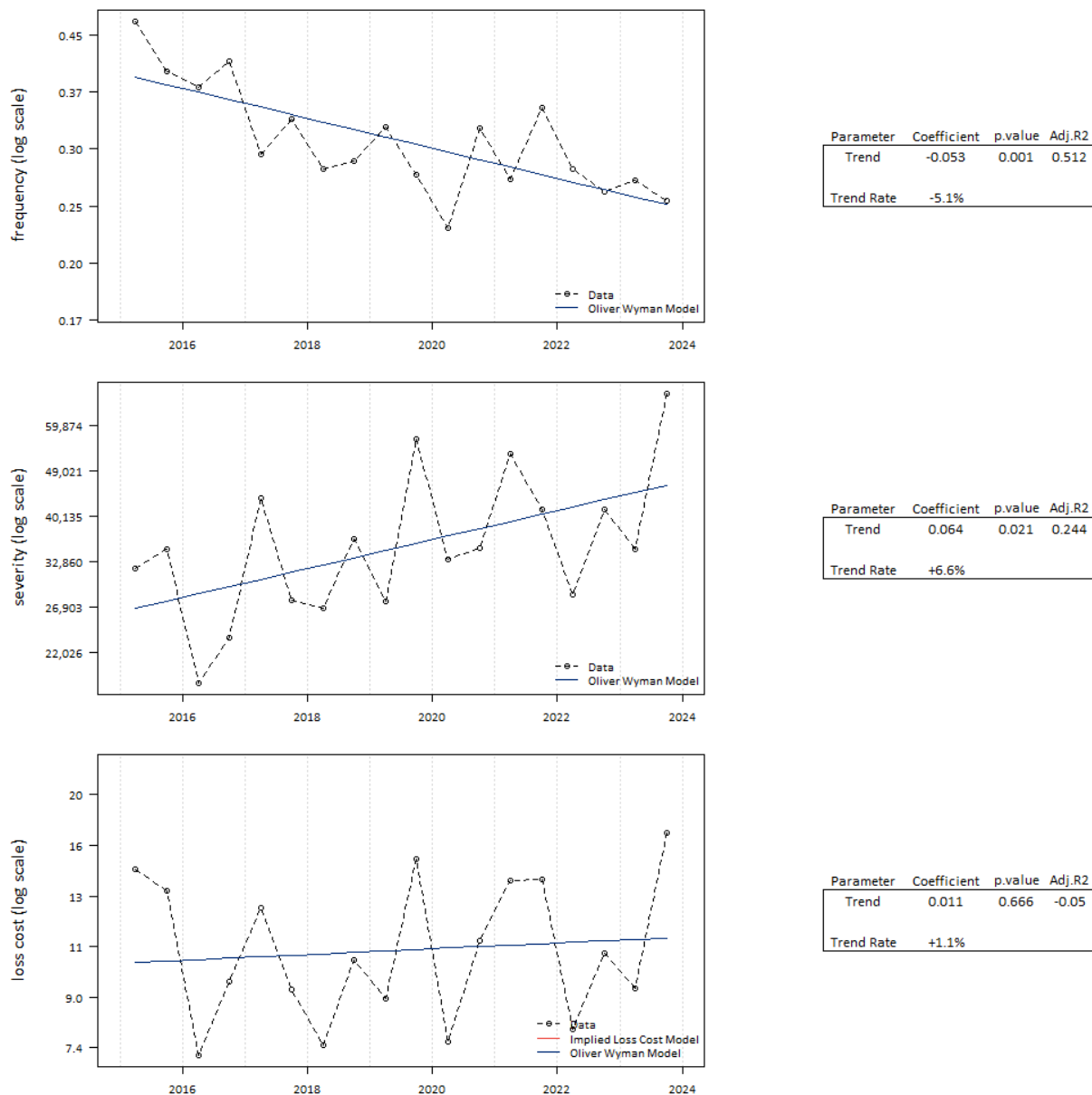
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate and a slightly higher adjusted R-squared (-0.050).

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

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

³⁸ = $\exp[-0.053 + 0.064] - 1$

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

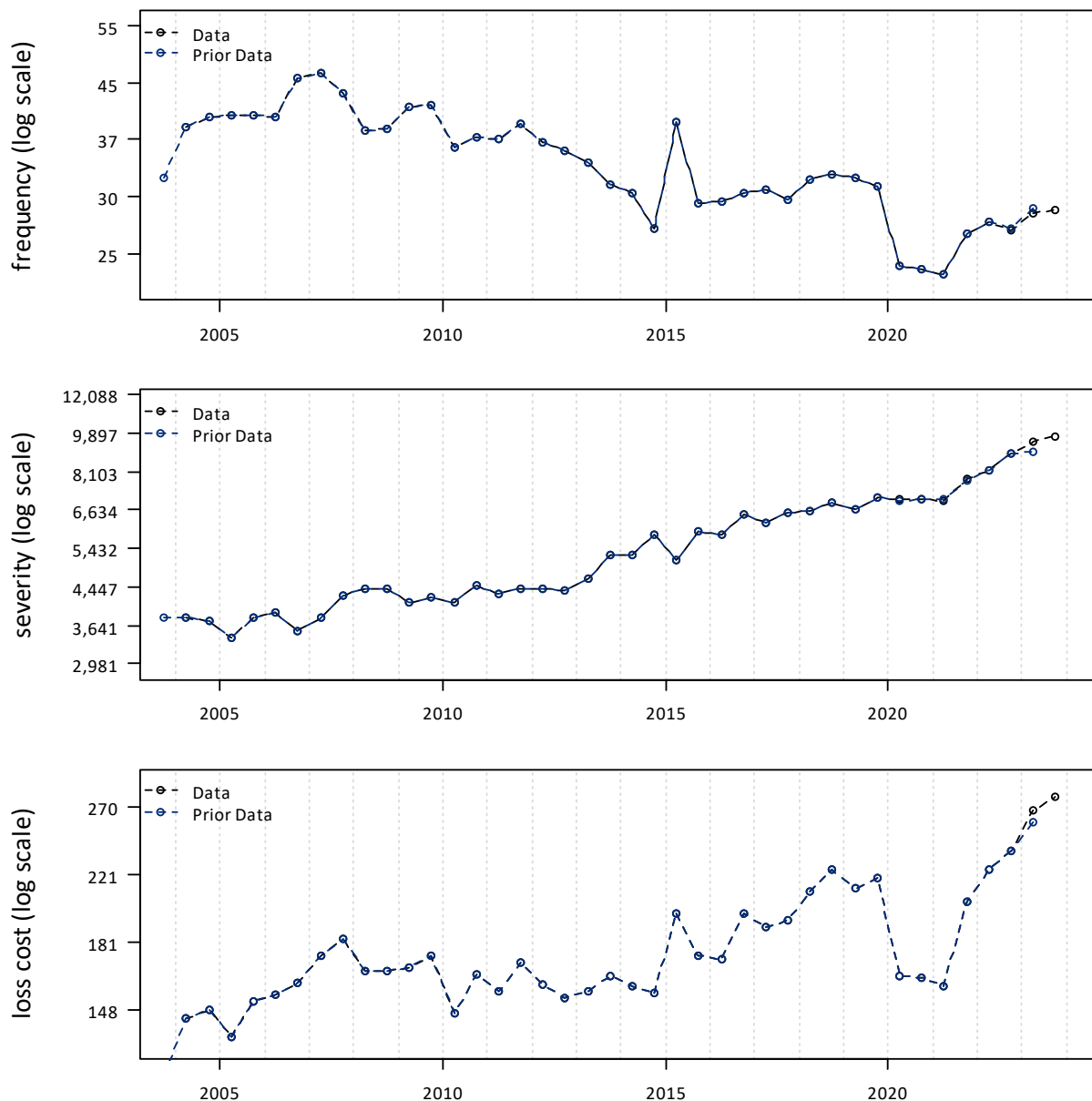


5.6. Collision

For the prior review, we selected a past and future loss cost trend of 3.4%.

In Figure 16, we present our estimate of the 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 the estimates have not changed significantly.

Figure 16: Collision – Observed Loss Cost Experience



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

- Loss cost exhibited a relatively flat trend between 2008 and 2014, but an upward trend over the more recent time periods, including a spike in 2015-1. We observe a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. Loss costs beginning in 2002 have returned to the pre-pandemic level with a continued upward trajectory.
- Severity has generally exhibited an upward trend, rising more steeply beginning 2013. We observe a positive spike in 2021-2 and 2022-1 which may, in part, be due to the unusually high inflationary environment observed during the period.

- Frequency has generally declined since the 2007 period, save for a spike in the first half of 2015, which we assume is attributed to the noted weather conditions and a possible increasing pattern since. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2023-1, with 2023-1 lower than pre-COVID levels. As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

We observe the following about these measured trends.

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

We tested models including a new-normal scalar parameter, but the scalars were not statistically significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, and include mobility ($p = 0.028$), and a 2021-2 new normal scalar ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +1.4%. The adjusted R-squared of our proposed frequency model is 0.859.

We fit a severity model to all accident half-years between 2013-2 and 2023-2, and include time ($p = 0.000$) and a 2021-2 trend change ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.1% up to July 1, 2021, and +12.8%³⁹ thereafter. The adjusted R-squared of our proposed severity model is 0.967.

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 +5.6%⁴⁰ up to July 1, 2021, and +14.4%⁴¹ thereafter. The implied adjusted R-squared of the combined frequency and severity model is 0.893.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate prior to July 1, 2021, a slightly higher trend rate after July 1, 2021, and a slightly higher adjusted R-squared (0.944).

Due to the good fits of both the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +5.6% prior to July 1, 2021, and +14.4% thereafter.

³⁹ = $\exp[0.040 + 0.080] - 1$

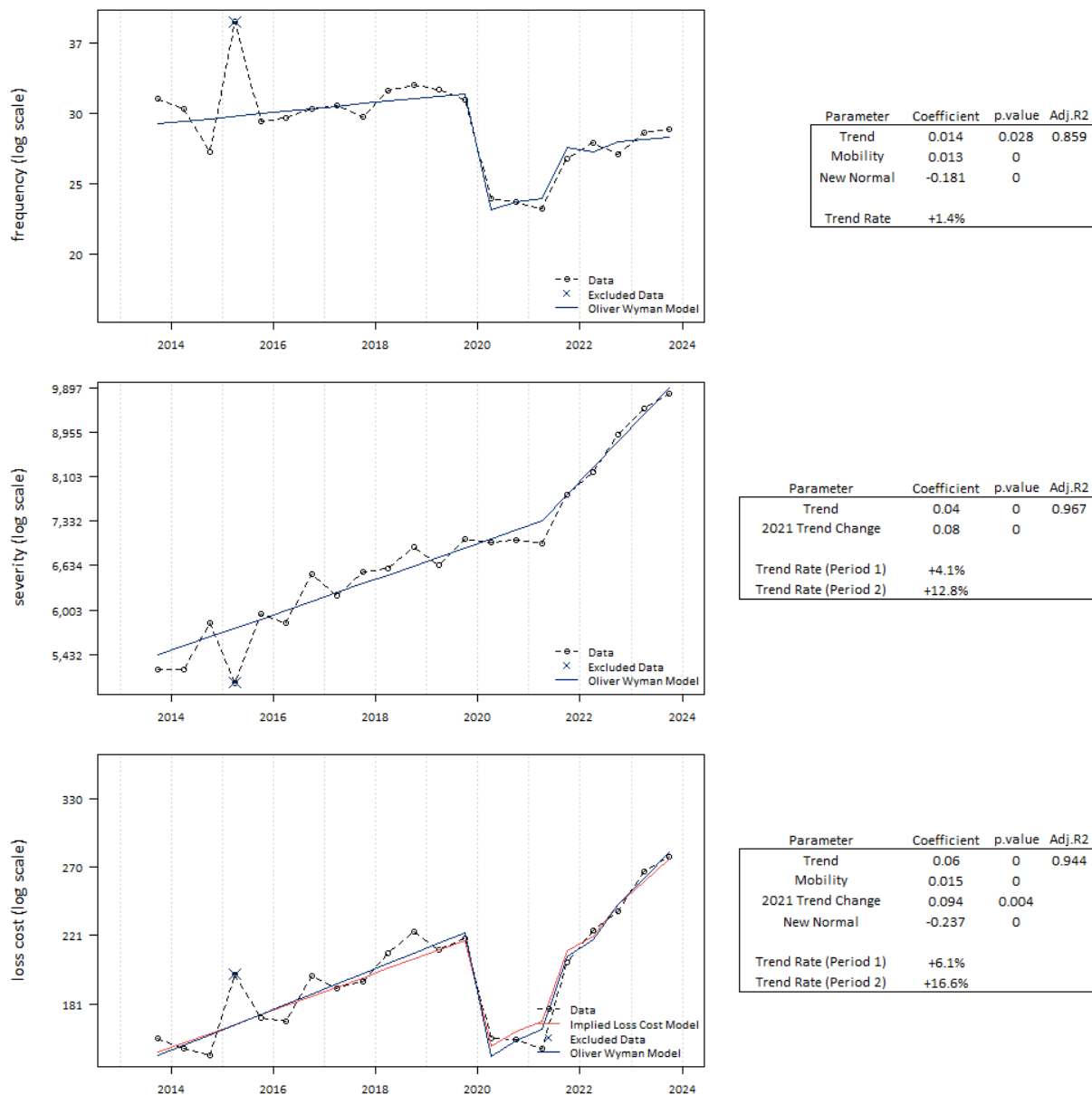
⁴⁰ = $\exp[0.014 + 0.040] - 1$

⁴¹ = $\exp[0.014 + 0.040 + 0.080] - 1$

We observe that mobility is statistically significant in the loss costs model. We present factors to adjust the in-pandemic data in Section 6.

As we discuss in Section 4.2, the inflation spike in 2021 affected the physical damage severity rates. We typically include a scalar parameter in our models to account for a rise in the cost level in 2021 with no change in the trend rate. We observe for collision the severity trend rate has persisted at a higher rate than prior to 2021 and have modelled this using a trend change instead of a scalar. While we observe the higher severity trend rate sustained through 2023-2, we note the CPI data in Section 4.2 through June 2024 shows the 12-month change for passenger vehicle parts, maintenance, and repairs has returned to the level prior to the spike in inflation. As collision is correlated with the passenger vehicle parts, maintenance, and repairs CPI, we note the higher trend rate may not continue into the future. Please refer to Section 4.3 for more details regarding considerations when selecting the future loss cost trend.

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

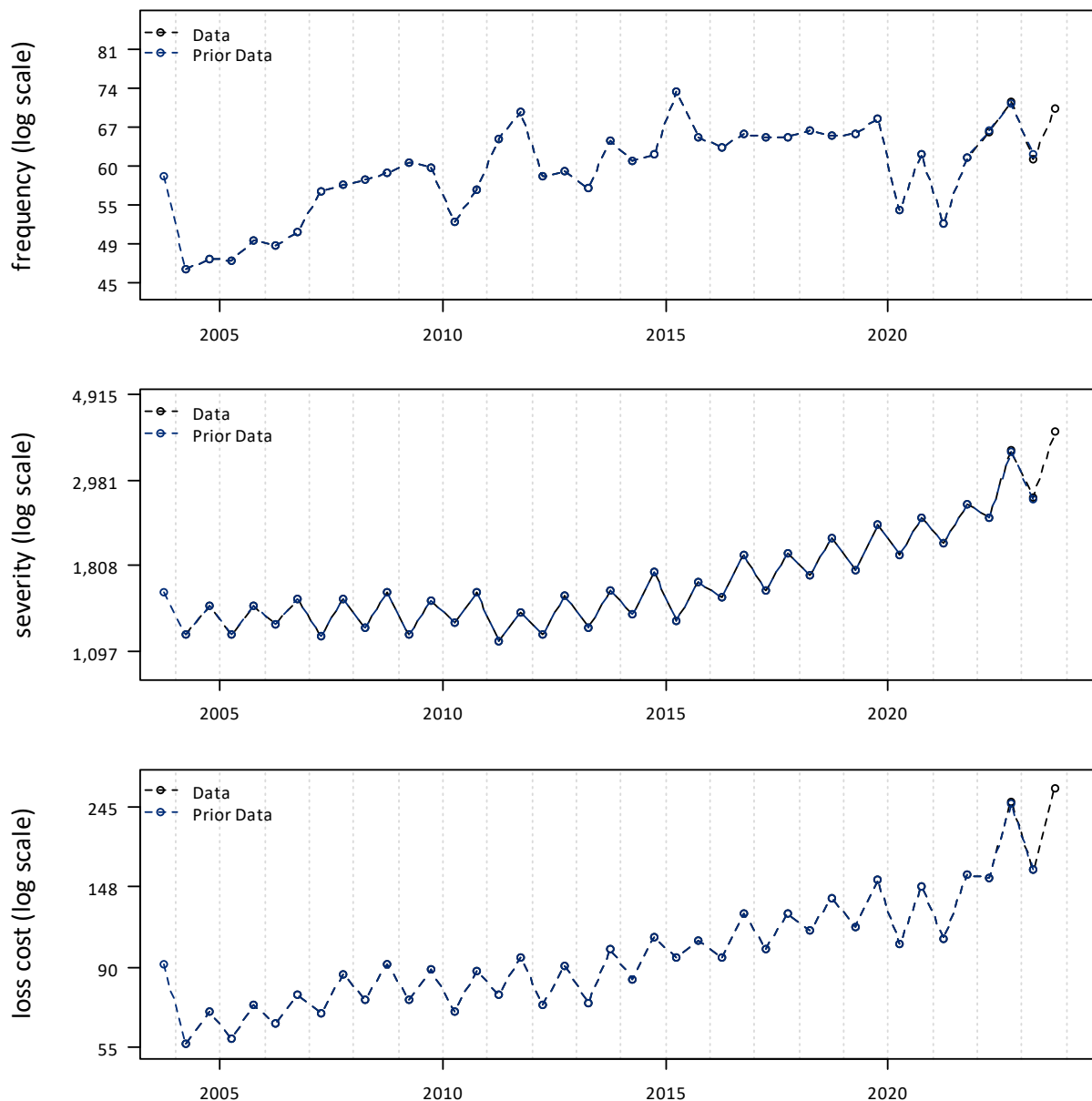


5.7. Comprehensive

For the prior review, we selected a past and future loss cost trend of +6.5%.

In Figure 18, we present our estimate of 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 estimates have not changed significantly.

Figure 18: Comprehensive – Observed Loss Cost Experience



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

- Loss cost has generally exhibited an increasing trend since 2004. We observe a rise at 2022-2 caused by the severity rise.
- Severity has exhibited a somewhat flat trend between 2003 and 2010, followed by an increasing trend and a steep rise in 2022-2.
- Frequency has been more volatile but has generally been increasing since 2005. We observe decreases in 2020 and 2021 coincident with the COVID-19 pandemic, with very steep decreases in

the first half of each year compared to the second half. Frequency appears to have returned to pre-pandemic levels in 2022.

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

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, and include time ($p = 0.423$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +0.3%. The adjusted R-squared of our proposed frequency model is 0.488.

We fit a severity model to all accident half-years between 2013-2 and 2023-2, and include time ($p = 0.000$), seasonality ($p = 0.000$), and a 2021-2 inflation scalar ($p = 0.010$). The implied annual trend rate associated with our fitted severity model is +6.9%. The modelled scalar parameter corresponds to a 15.6%⁴² increase in severity. The adjusted R-squared of our proposed severity model is 0.949.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +7.3%.⁴³ The implied adjusted R-squared of the combined frequency and severity model is 0.911.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate, a slightly smaller and insignificant inflation scalar, and a slightly smaller adjusted R-squared (0.909).

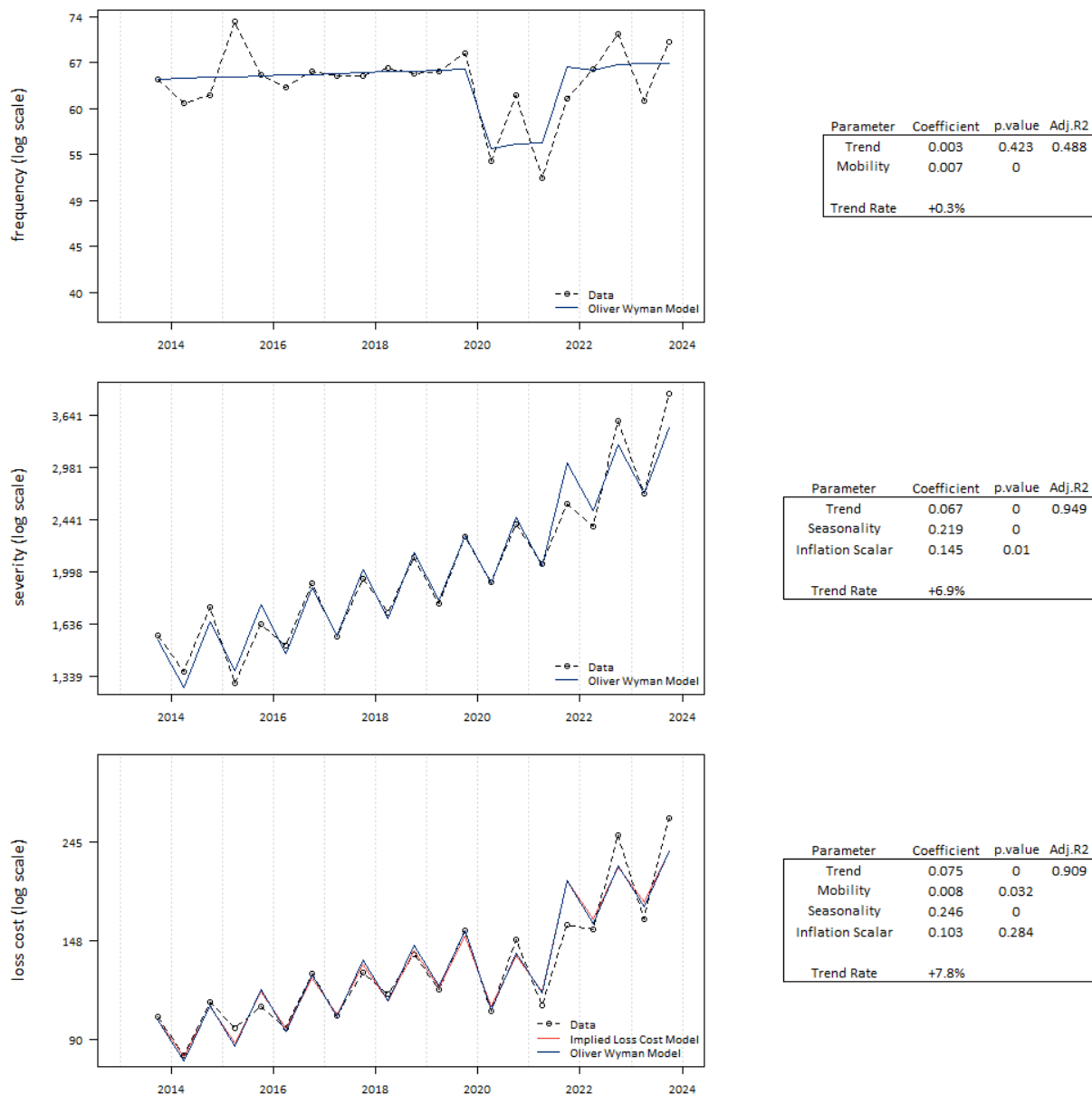
Due to the inflation scalar being insignificant in the direct loss cost model, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +7.3% and a one-time increase of 15.6% at 2021-2 (coincident with the rise in inflation).

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

⁴² = $\exp[0.145] - 1$

⁴³ = $\exp[0.003 + 0.067] - 1$

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



5.8. Specified Perils

For the prior review, we selected a past and future loss cost trend of +6.5%.

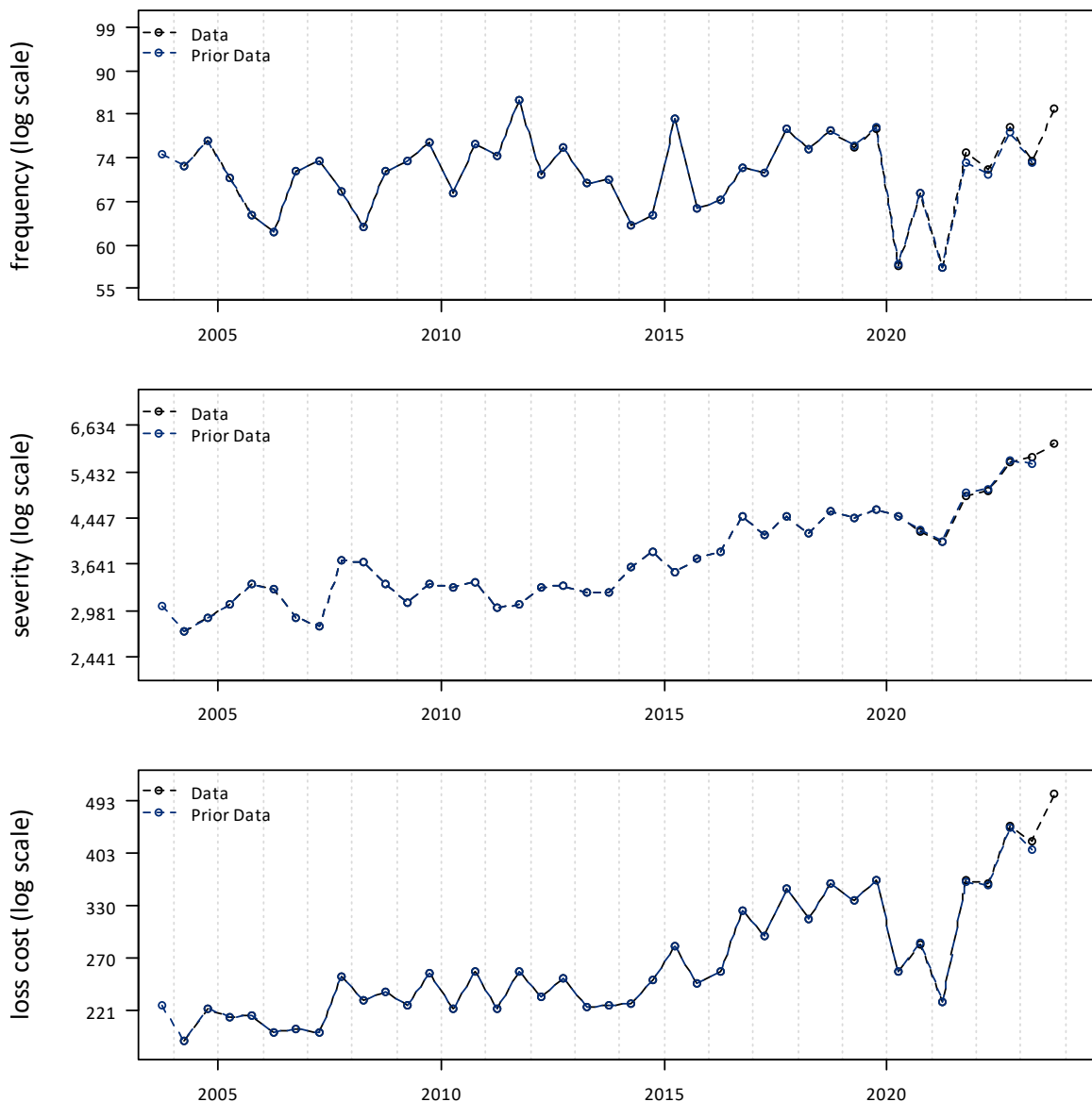
Due to the limited data volume and the nature of the coverage, we select a loss cost trend rate of +7.3% and a one-time increase of 15.6% at 2021-2, the same as comprehensive.

5.9. All Perils

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

In Figure 20, we present our estimate of the 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 estimates have not changed significantly.

Figure 20: All Perils – Observed Loss Cost Experience



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

- Loss cost exhibited a flat pattern from 2007-2 until 2015 at which point it began to increase. More recently, loss costs decreased during 2020 and 2021-1 coincident with the COVID-19 pandemic. The steep decline reversed in 2021-2 and 2022-1, followed by a large rise in 2022-2.

- Severity has generally exhibited an upward trend. We observe a short declining severity pattern beginning 2020-1, which reversed in 2021-2 with a steep rise in 2022-2.
- Frequency is subject to considerable volatility and has exhibited a flatter trend pattern over the most recent years, 2017-2 to 2019-2, with a spike at 2015-1. We observe a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic was sustained through to 2022-1, with 2022-2 essentially the same as pre-COVID levels.⁴⁴ As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level we quantify the combined impact of the reform and COVID-19 on claims frequency in Section 6 of this report.

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

We tested models including a new-normal scalar parameter, but they were not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post pandemic data becomes available.

We fit a frequency model to all accident half-years between 2013-2 and 2023-2, and include time ($p = 0.011$), and mobility ($p = 0.000$). The implied annual trend rate associated with our fitted frequency model is +1.5%. The adjusted R-squared of our proposed frequency model is 0.553.

We fit a severity model to all accident half-years between 2013-2 and 2023-2 and include only time ($p = 0.000$). The implied annual trend rate associated with our fitted severity model is +4.8%. The adjusted R-squared of our proposed severity model is 0.770. We observe several residual runs with the model's fit.

In Figure 21, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +6.4%⁴⁵. The implied adjusted R-squared of the combined frequency and severity model is 0.784.

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 (0.848).

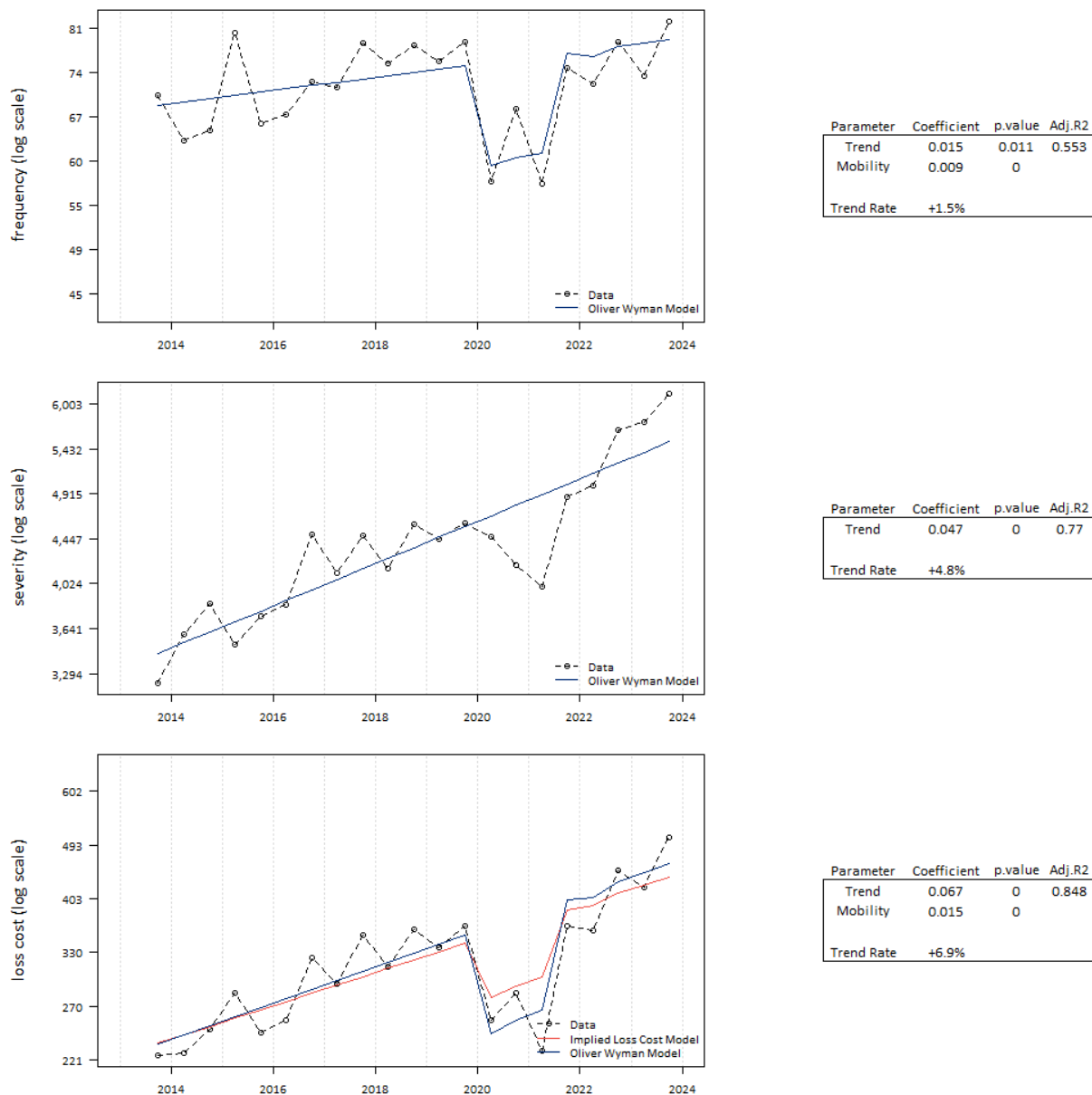
Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +6.9%.

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

⁴⁴ As discussed above, the 2022-2 frequency for collision is below pre-pandemic levels and the 2022-2 frequency for comprehensive is above pre-pandemic levels. As all perils is a combination of these two coverages, we assume the rise in theft claims covered under all perils offsets the collision claim frequency that remains below pre-pandemic levels.

⁴⁵ = $\exp[0.015 + 0.047] - 1$

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

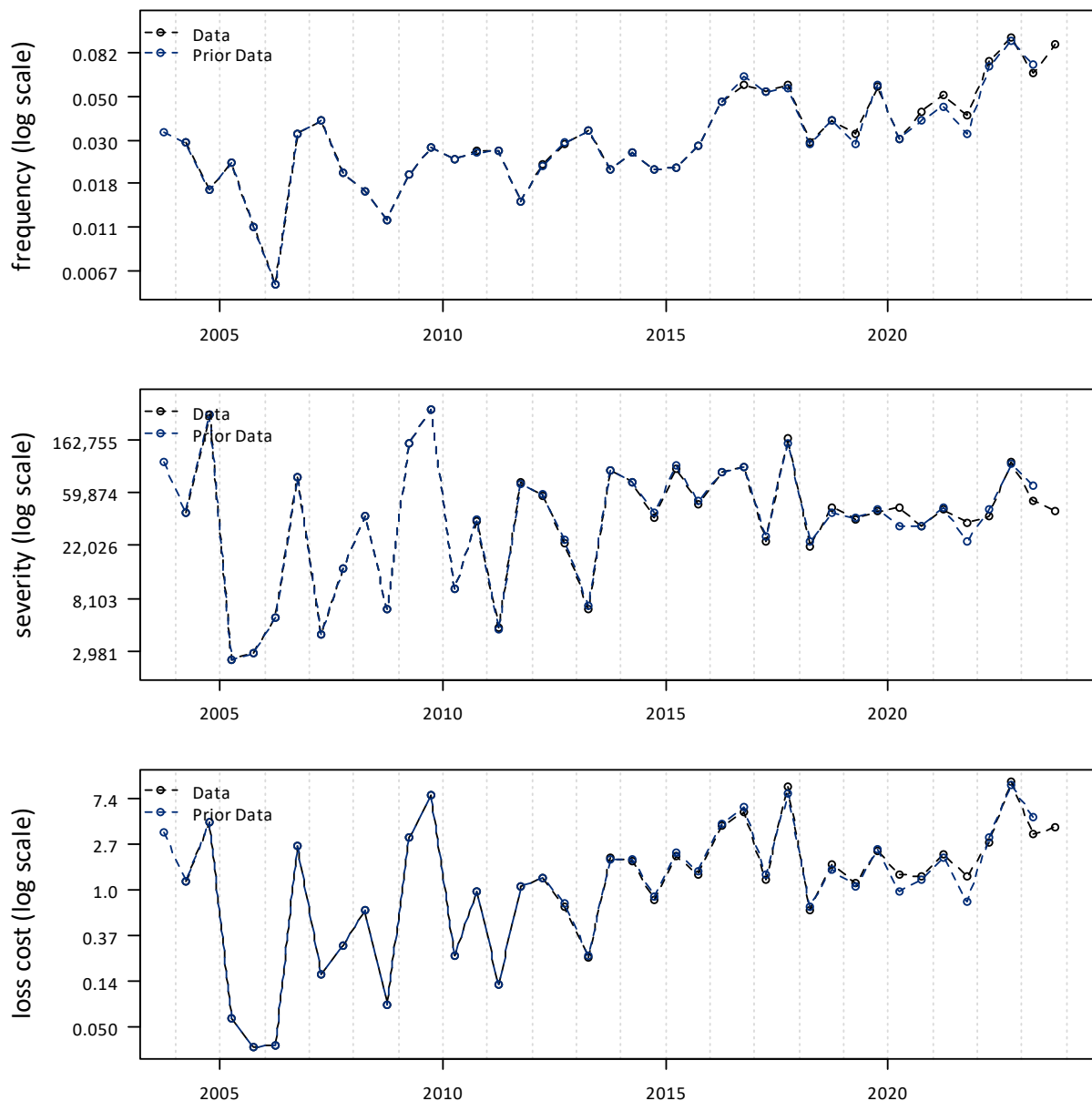


5.10. Underinsured Motorist

For the prior review we selected a past and future loss cost trend rate of +6.0%.

In Figure 22, we present our estimate of the 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 estimates have not changed significantly.

Figure 22: Underinsured Motorist – Observed Loss Cost Experience



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

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

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

While we separately reviewed the frequency, severity, and loss cost experience, given the high degree of variability and the very low credibility of the data with only a handful of claims each year, we lack confidence in the findings. As underinsured motorist severity trend is often associated with bodily injury, we select a severity trend consistent with the indicated trend rate from the bodily injury severity model, +5.5%. We select a 0.0% frequency trend rate due to the volatile and very limited claim count data.

Therefore, we recommend an underinsured motorist past trend rate of +5.5%.

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

5.11. Summary- All Coverages

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

Table 12: Selected Past Loss Cost

Coverage	As of June 30, 2023	As of December 31, 2023
Bodily Injury	+3.8%	+4.2%
Property Damage	0.0%	+0.9%
DCPD	+2.5% ⁴⁶	+6.2%
Accident Benefits	+0.9%	+1.9% ⁴⁸
Uninsured Auto	0.0%	0.0%
Collision	+3.4% ⁴⁹	+5.6%/+14.4% ⁵⁰
Comprehensive	+6.5% ⁵²	+7.3% ⁵³
Specified Perils	+6.5%	+7.3% ⁵⁴
All Perils	+5.1%	+6.9%
Underinsured Motorist	+6.0%	+5.5%

⁴⁶ Includes one-time increase of +11.3% at 2021-2 (coincident with the rise in inflation).

⁴⁸ Includes one-time increase of +32.2% at April 1, 2012 (coincident with the reforms).

⁴⁹ Includes one-time increase of +8.9% at 2021-2 (coincident with the rise in inflation).

⁵⁰ +14.4% trend rate begins July 1, 2021 (coincident with the rise in inflation).

⁵² Includes one-time increase of +14.0% at 2021-2 (coincident with the rise in inflation).

⁵³ Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

⁵⁴ Includes one-time increase of +15.6% at 2021-2 (coincident with the rise in inflation).

6. Post-Pandemic Frequency Level

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

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

We consider 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.”⁵⁵

We see 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 adjustments⁵⁶ 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 adjustments⁵⁷” included in the models that we discuss in Section 5.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 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 coverage⁵⁸ that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

⁵⁵ For some coverages, no adjustment is needed.

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

⁵⁷ Mobility and scalars, but not seasonality.

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

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

Figure 23: Bodily Injury

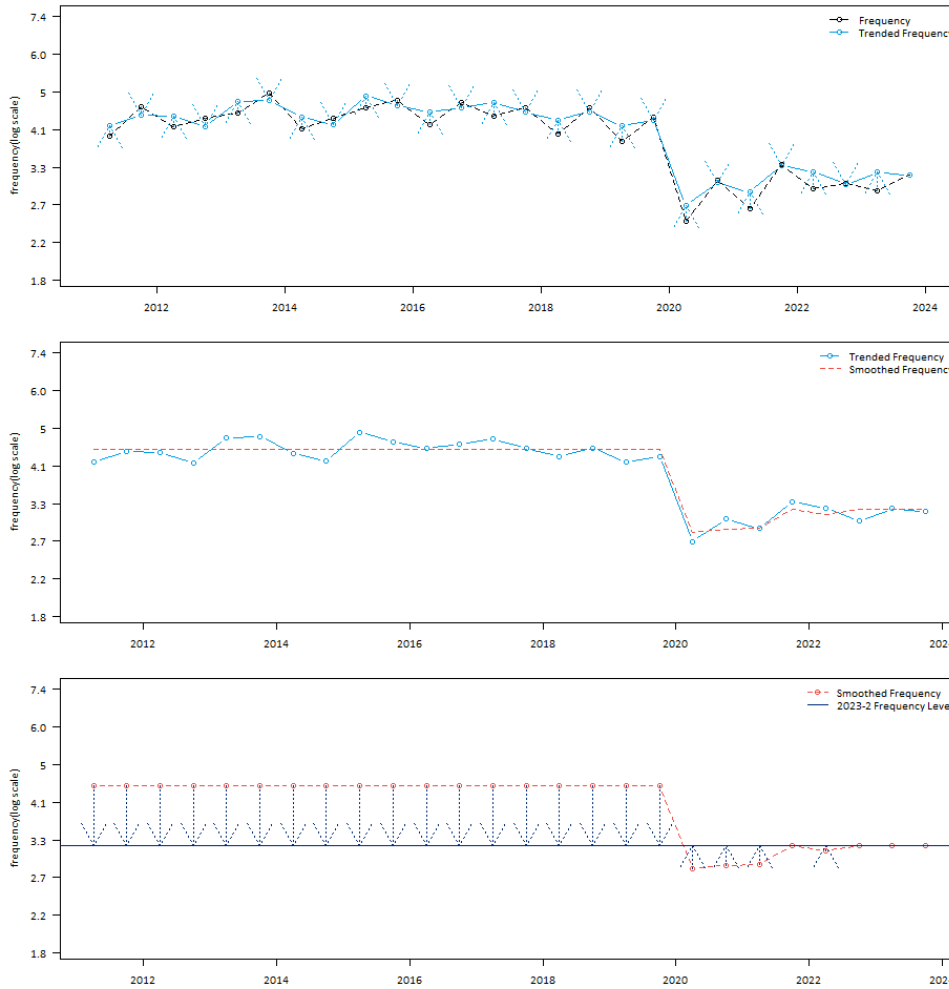


Table 13: Bodily Injury Adjustment Factors

Accident Half Year	New Normal Factor
201901	0.728
201902	0.728
202001	1.132
202002	1.111
202101	1.106
202102	1.000
202201	1.029
202202	1.000
202301	1.000
202302	1.000

Figure 24: Direct Compensation Property Damage

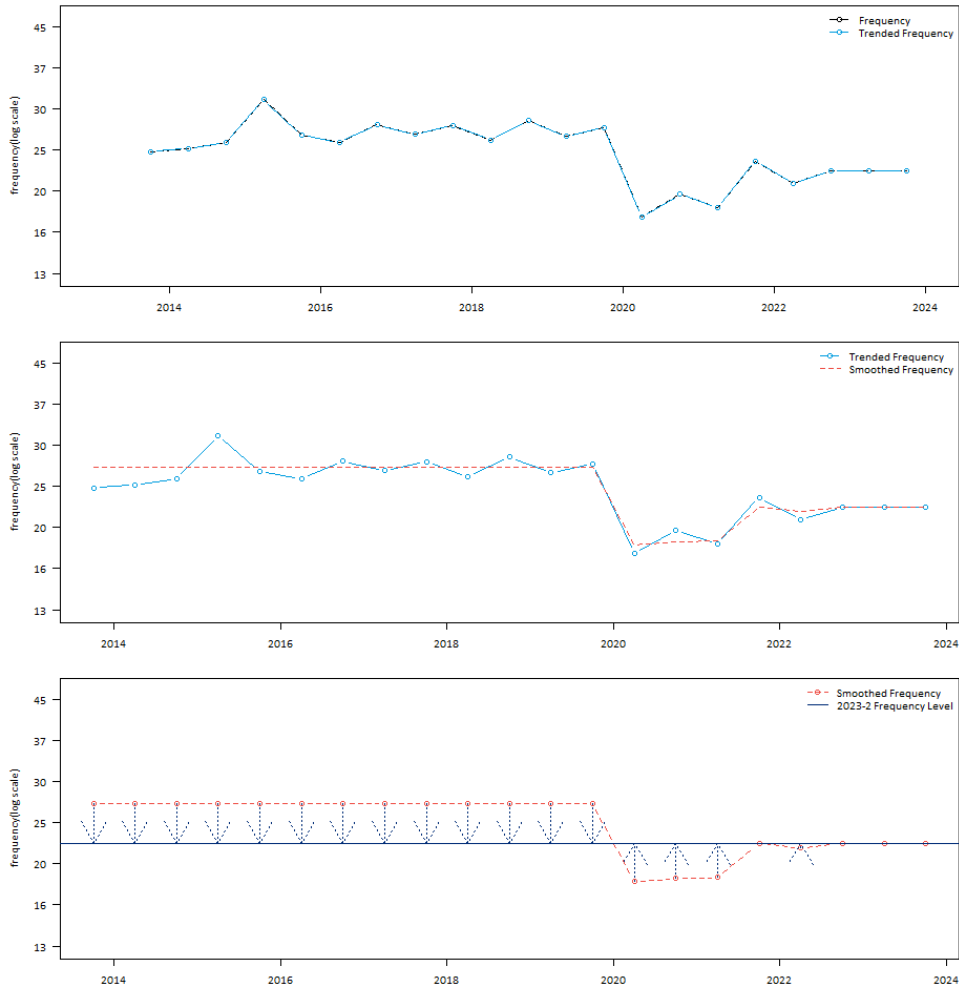


Table 14: Direct Compensation Property Damage Adjustment Factors

Accident Half Year	New Normal Factor
201901	0.827
201902	0.827
202001	1.207
202002	1.188
202101	1.183
202102	1.000
202201	1.025
202202	1.000
202301	1.000
202302	1.000

Figure 25: Accident Benefits

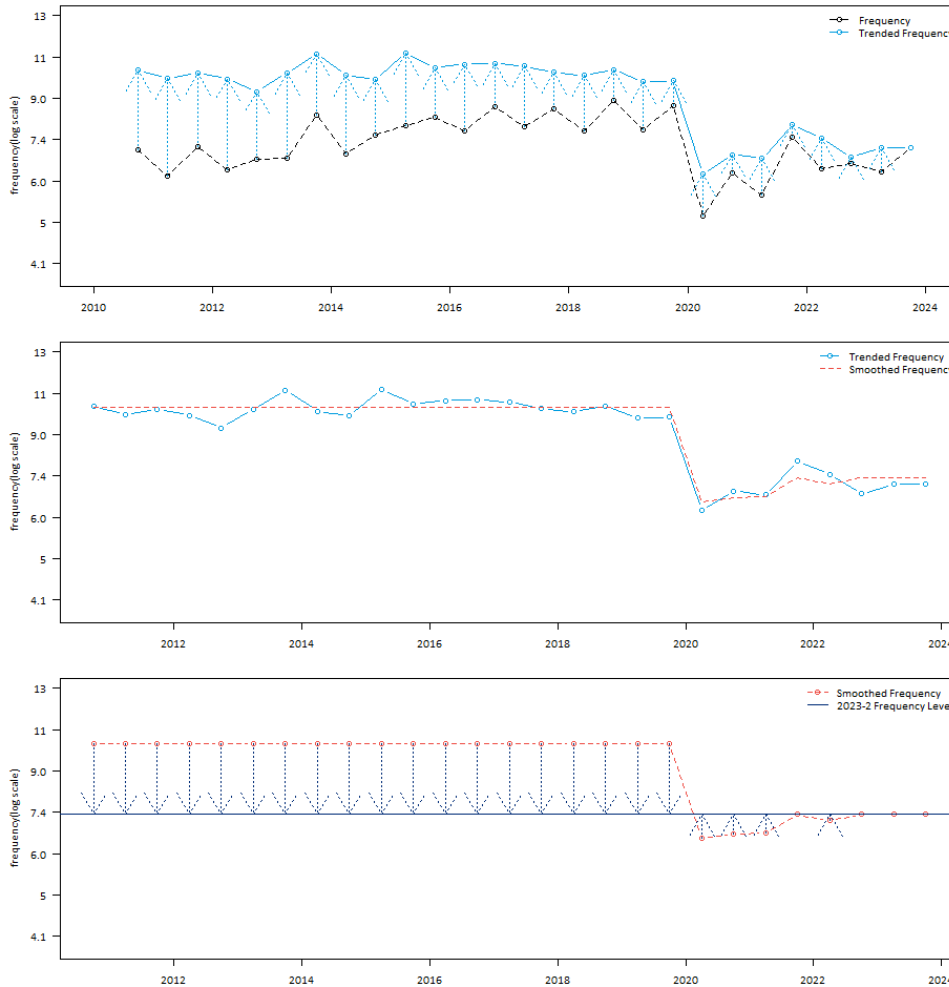


Table 15: Accident Benefits Adjustment Factors

Accident Half Year	New Normal Factor
201901	0.709
201902	0.709
202001	1.120
202002	1.098
202101	1.093
202102	1.000
202201	1.030
202202	1.000
202301	1.000
202302	1.000

Figure 26: Collision

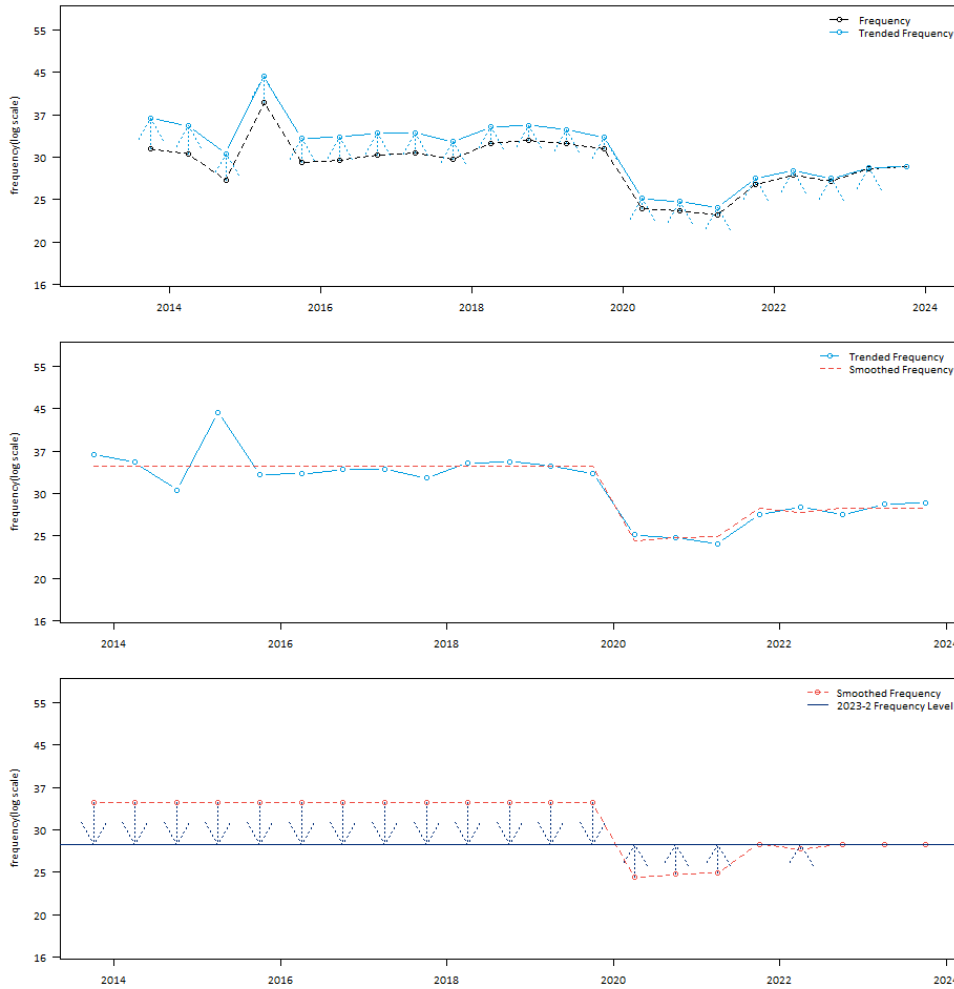


Table 16: Collision Adjustment Factors

Accident Half Year	New Normal Factor
201901	0.821
201902	0.821
202001	1.169
202002	1.151
202101	1.147
202102	1.000
202201	1.023
202202	1.000
202301	1.000
202302	1.000

Figure 27: Comprehensive

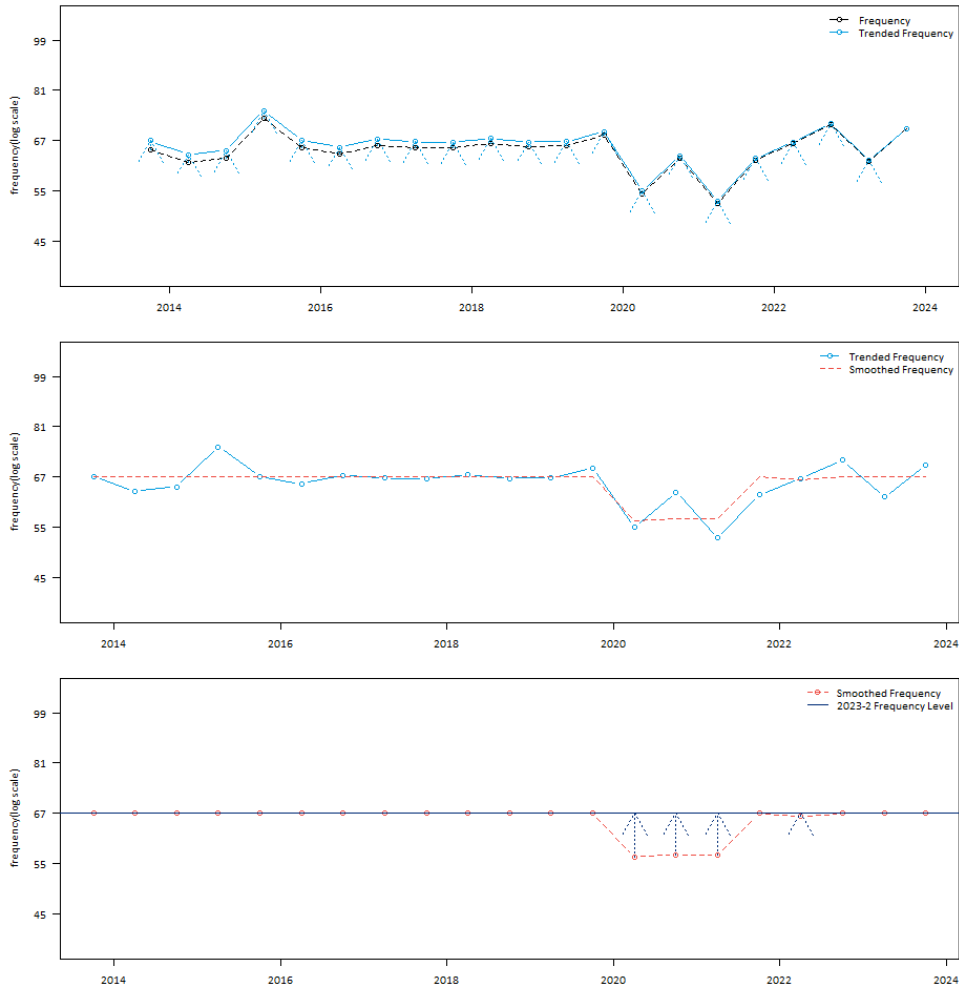


Table 17: Comprehensive Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.189
202002	1.180
202101	1.178
202102	1.000
202201	1.011
202202	1.000
202301	1.000
202302	1.000

Figure 28: All Perils

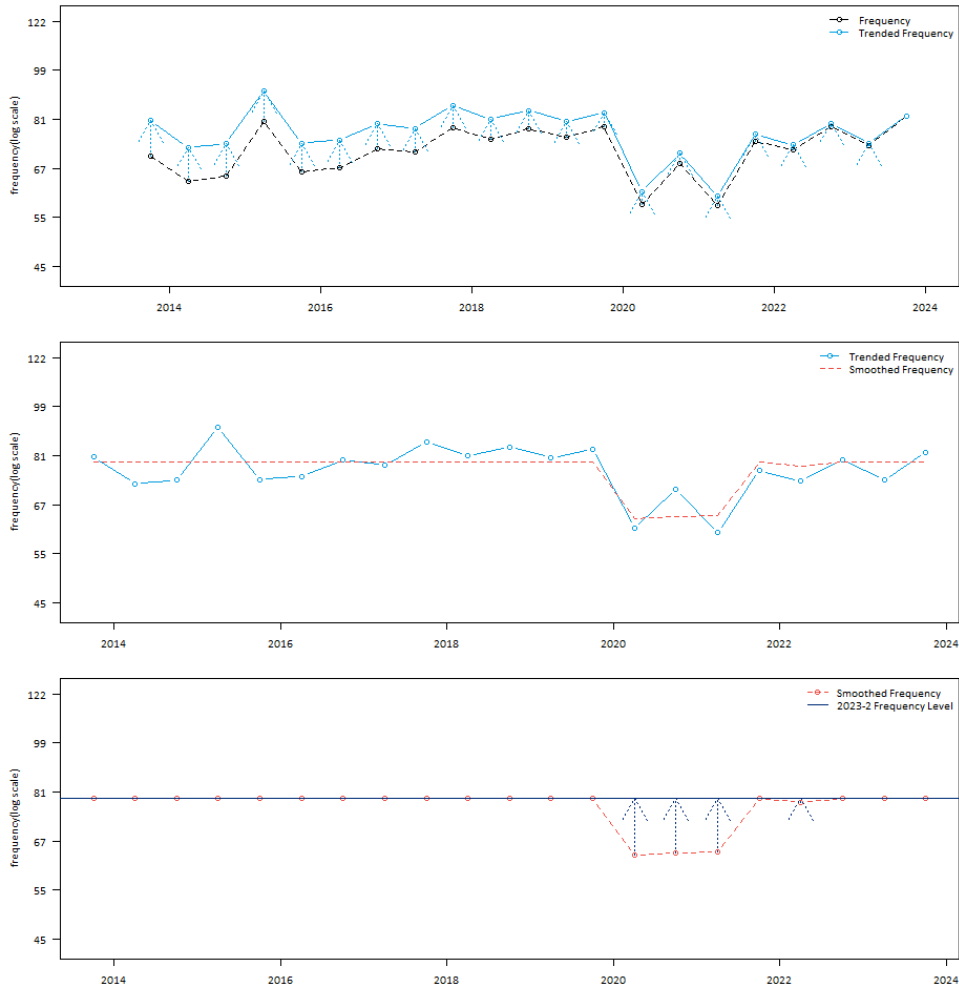


Table 18: All Perils Adjustment Factors

Accident Half Year	New Normal Factor
201901	1.000
201902	1.000
202001	1.259
202002	1.247
202101	1.244
202102	1.000
202201	1.015
202202	1.000
202301	1.000
202302	1.000

7. Distribution and Use

- **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-Tort: Pages 9 to 16

DCPD: Pages 17 to 24

Accident Benefits – Total: Pages 25 to 36

Uninsured Auto: Pages 37 to 40

Collision: Pages 41 to 56

Comprehensive: Pages 57 to 72

All Perils: Pages 73 to 80

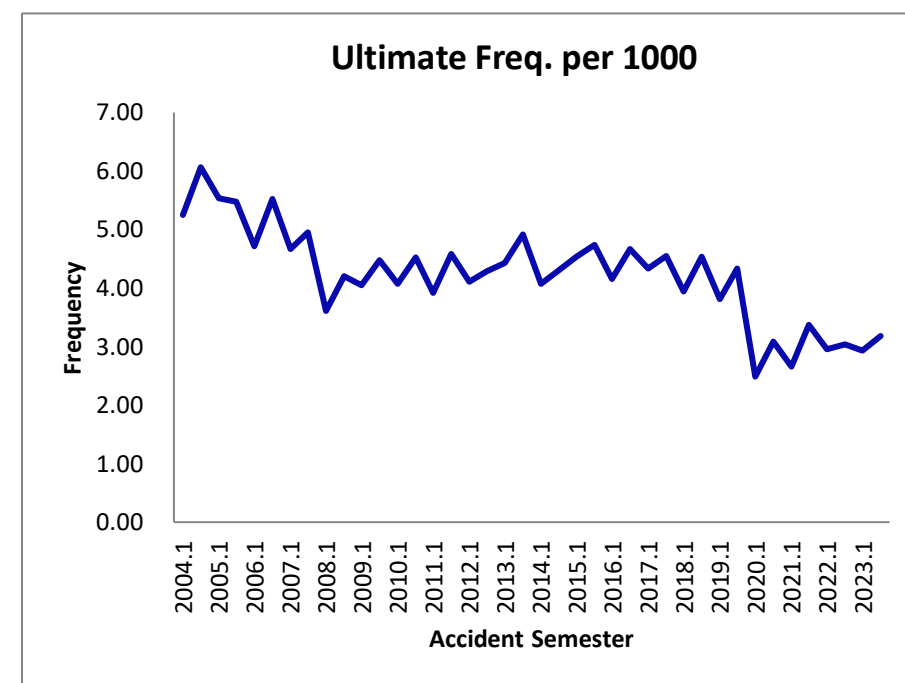
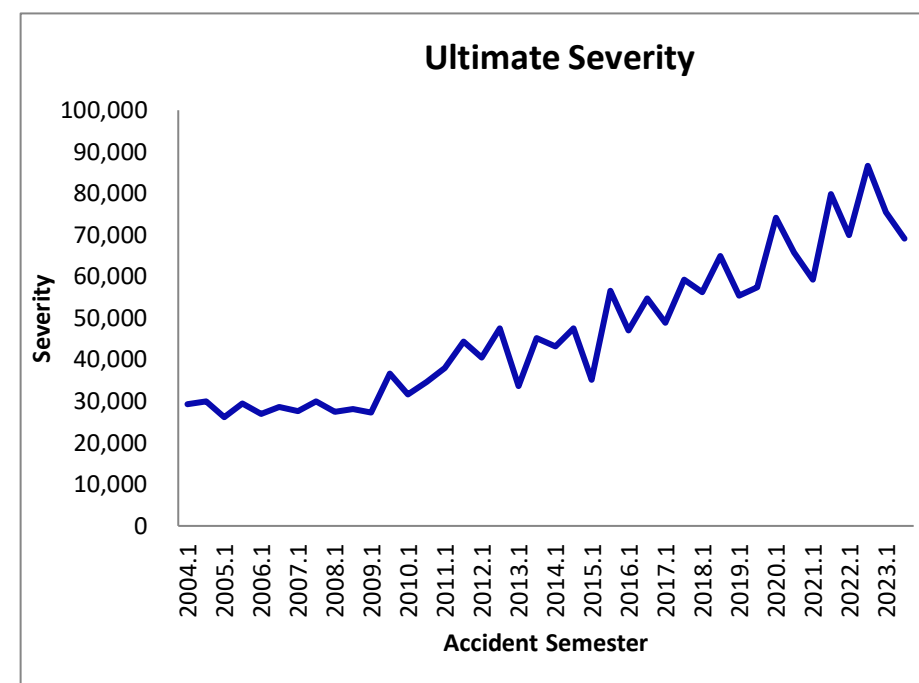
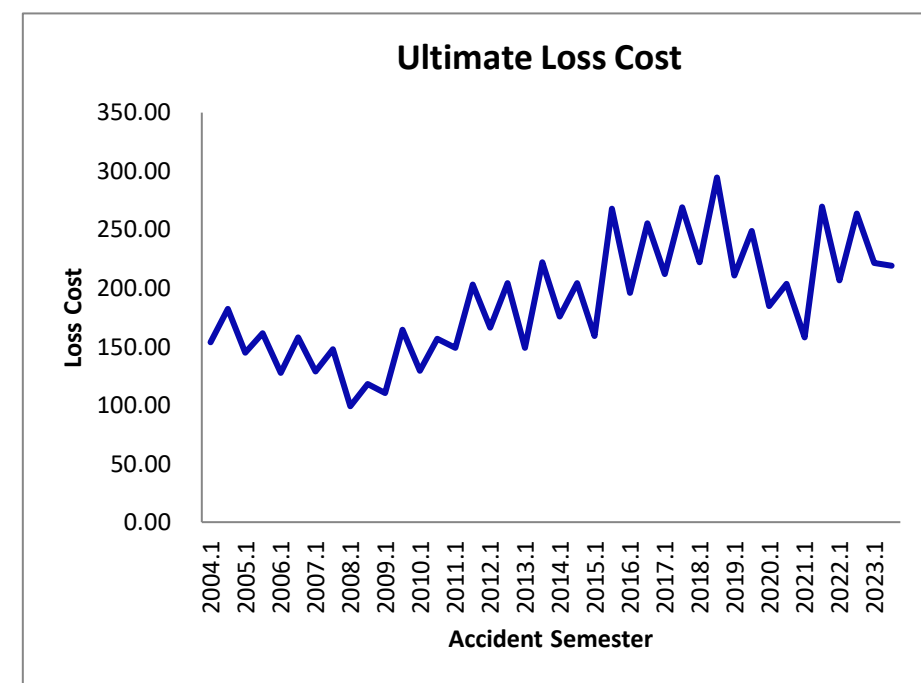
Underinsured Motorist: Pages 81 to 84

Appendix F: Summary of selected loss trend models

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

Loss Cost Summary
Data as of 31 Dec 2023

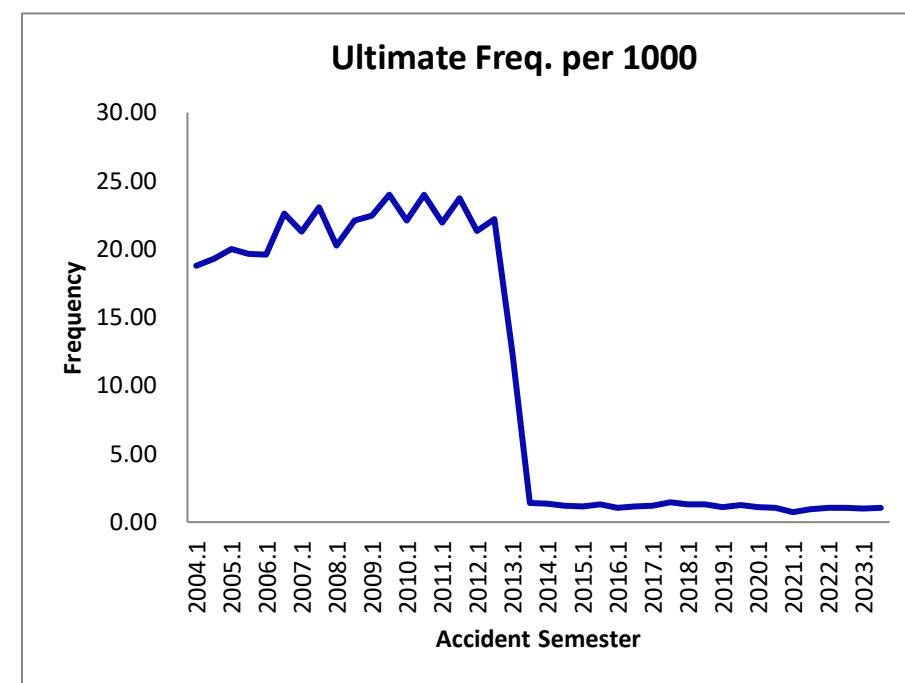
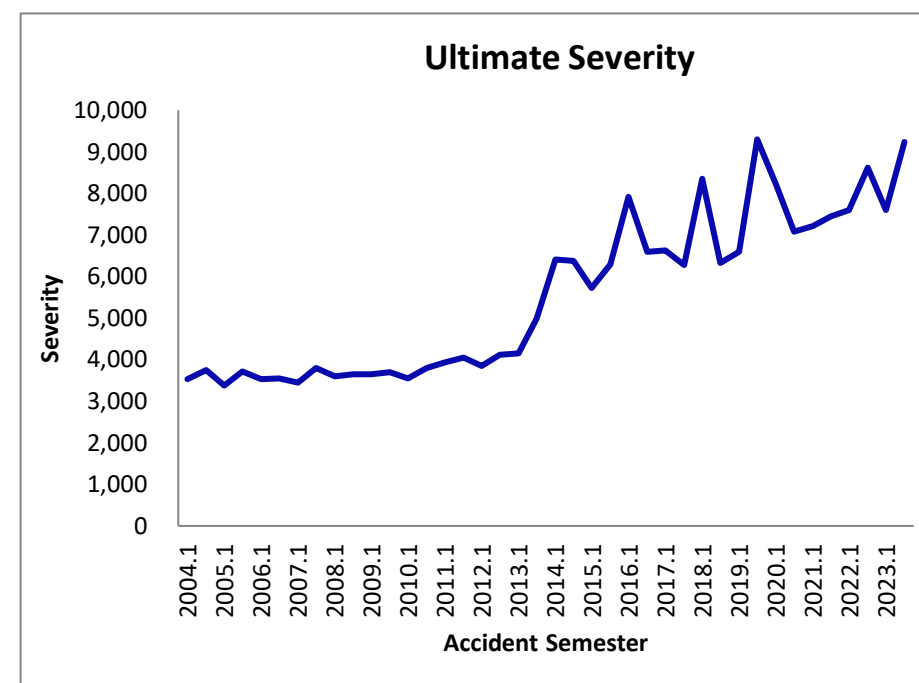
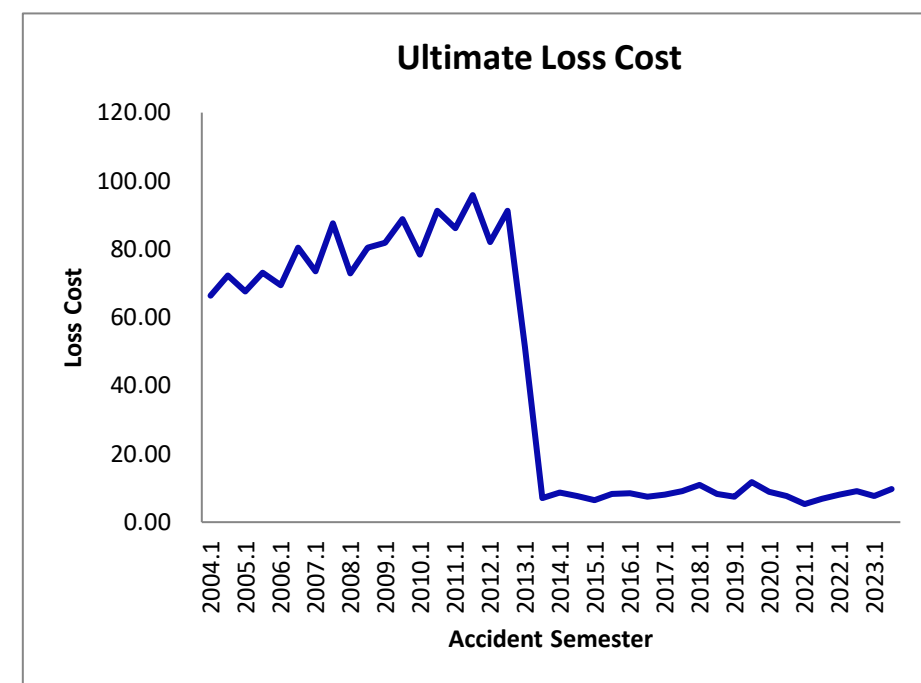
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	229,002	1,203	30,889	1.140	35,213	153.77		29,271		5.25			
2004.2	234	237,710	1,442	37,989	1.140	43,307	182.19		30,033		6.07		168.24	
2005.1	228	233,246	1,292	30,817	1.097	33,794	144.89	-5.8%	26,156	-10.6%	5.54	5.4%		
2005.2	222	242,670	1,328	35,678	1.097	39,125	161.23	-11.5%	29,462	-1.9%	5.47	-9.8%	153.22	-8.9%
2006.1	216	238,343	1,124	27,643	1.099	30,365	127.40	-12.1%	27,016	3.3%	4.72	-14.9%		
2006.2	210	247,025	1,366	35,563	1.099	39,066	158.14	-1.9%	28,599	-2.9%	5.53	1.0%	143.05	-6.6%
2007.1	204	242,643	1,133	28,338	1.105	31,311	129.04	1.3%	27,636	2.3%	4.67	-1.0%		
2007.2	198	251,028	1,242	33,620	1.105	37,147	147.98	-6.4%	29,909	4.6%	4.95	-10.5%	138.67	-3.1%
2008.1	192	248,354	896	22,478	1.095	24,602	99.06	-23.2%	27,458	-0.6%	3.61	-22.7%		
2008.2	186	256,856	1,079	27,668	1.095	30,282	117.90	-20.3%	28,065	-6.2%	4.20	-15.1%	108.64	-21.7%
2009.1	180	252,193	1,020	25,229	1.106	27,891	110.59	11.6%	27,344	-0.4%	4.04	12.1%		
2009.2	174	261,933	1,172	38,903	1.106	43,007	164.19	39.3%	36,696	30.8%	4.47	6.5%	137.90	26.9%
2010.1	168	258,208	1,053	30,113	1.108	33,354	129.18	16.8%	31,675	15.8%	4.08	0.8%		
2010.2	162	270,156	1,221	38,239	1.108	42,356	156.78	-4.5%	34,689	-5.5%	4.52	1.0%	143.29	3.9%
2011.1	156	265,301	1,040	35,698	1.105	39,454	148.71	15.1%	37,930	19.7%	3.92	-3.9%		
2011.2	150	273,240	1,251	50,230	1.105	55,514	203.17	29.6%	44,362	27.9%	4.58	1.3%	176.34	23.1%
2012.1	144	268,784	1,105	41,033	1.090	44,739	166.45	11.9%	40,475	6.7%	4.11	4.9%		
2012.2	138	277,927	1,193	52,000	1.090	56,696	204.00	0.4%	47,516	7.1%	4.29	-6.3%	185.54	5.2%
2013.1	132	271,964	1,206	37,080	1.094	40,547	149.09	-10.4%	33,616	-16.9%	4.44	7.8%		
2013.2	126	280,961	1,383	57,082	1.094	62,419	222.16	8.9%	45,132	-5.0%	4.92	14.7%	186.22	0.4%
2014.1	120	274,001	1,115	44,346	1.086	48,164	175.78	17.9%	43,202	28.5%	4.07	-8.3%		
2014.2	114	284,021	1,221	53,412	1.086	58,011	204.25	-8.1%	47,517	5.3%	4.30	-12.7%	190.27	2.2%
2015.1	108	278,175	1,262	41,154	1.076	44,273	159.15	-9.5%	35,086	-18.8%	4.54	11.5%		
2015.2	102	287,932	1,364	71,647	1.076	77,077	267.69	31.1%	56,507	18.9%	4.74	10.2%	214.36	12.7%
2016.1	96	283,550	1,178	50,682	1.095	55,482	195.67	22.9%	47,104	34.3%	4.15	-8.4%		
2016.2	90	293,179	1,369	68,369	1.095	74,843	255.28	-4.6%	54,651	-3.3%	4.67	-1.4%	225.97	5.4%
2017.1	84	287,975	1,250	56,019	1.091	61,111	212.21	8.5%	48,888	3.8%	4.34	4.5%		
2017.2	78	301,607	1,371	74,368	1.091	81,128	268.99	5.4%	59,185	8.3%	4.54	-2.7%	241.25	6.8%
2018.1	72	296,265	1,169	60,122	1.093	65,732	221.87	4.6%	56,223	15.0%	3.95	-9.1%		
2018.2	66	303,639	1,379	81,809	1.093	89,442	294.57	9.5%	64,861	9.6%	4.54	-0.1%	258.66	7.2%
2019.1	60	296,251	1,128	56,898	1.098	62,474	210.88	-5.0%	55,403	-1.5%	3.81	-3.5%		
2019.2	54	304,930	1,320	69,111	1.098	75,884	248.86	-15.5%	57,471	-11.4%	4.33	-4.7%	230.14	-11.0%
2020.1	48	298,721	743	49,450	1.115	55,123	184.53	-12.5%	74,181	33.9%	2.49	-34.6%		
2020.2	42	309,538	957	56,523	1.115	63,008	203.56	-18.2%	65,822	14.5%	3.09	-28.6%	194.21	-15.6%
2021.1	36	306,594	815	42,939	1.126	48,334	157.65	-14.6%	59,285	-20.1%	2.66	6.9%		
2021.2	30	318,272	1,074	76,215	1.126	85,791	269.55	32.4%	79,867	21.3%	3.38	9.1%	214.65	10.5%
2022.1	24	312,405	923	57,804	1.118	64,647	206.93	31.3%	70,033	18.1%	2.95	11.1%		
2022.2	18	321,379	978	75,794	1.118	84,766	263.76	-2.1%	86,631	8.5%	3.04	-9.8%	235.75	9.8%
2023.1	12	315,455	925	62,408	1.118	69,796	221.25	6.9%	75,434	7.7%	2.93	-0.7%		
2023.2	6	324,639	1,031	63,679	1.118	71,217	219.37	-16.8%	69,058	-20.3%	3.18	4.3%	220.30	-6.6%
Total		11,106,071	46,324	1,929,040		2,126,494								



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

Loss Cost Summary
Data as of 31 Dec 2023

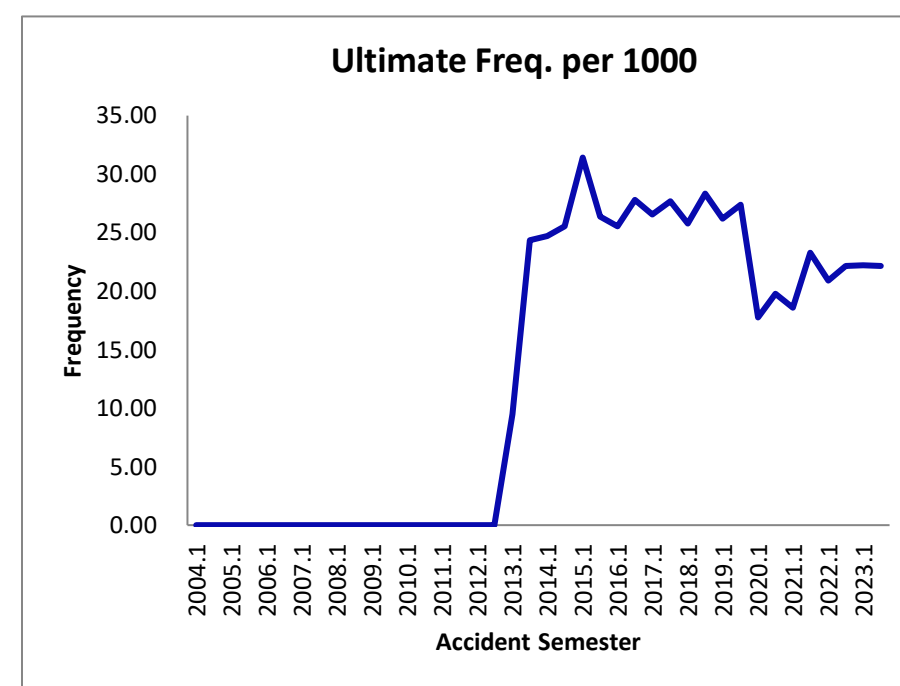
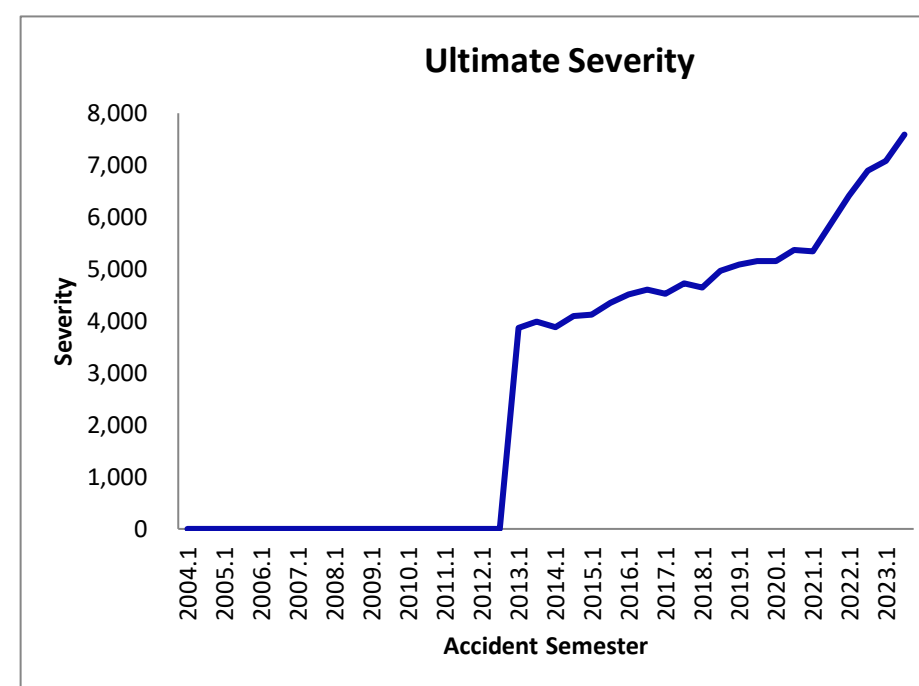
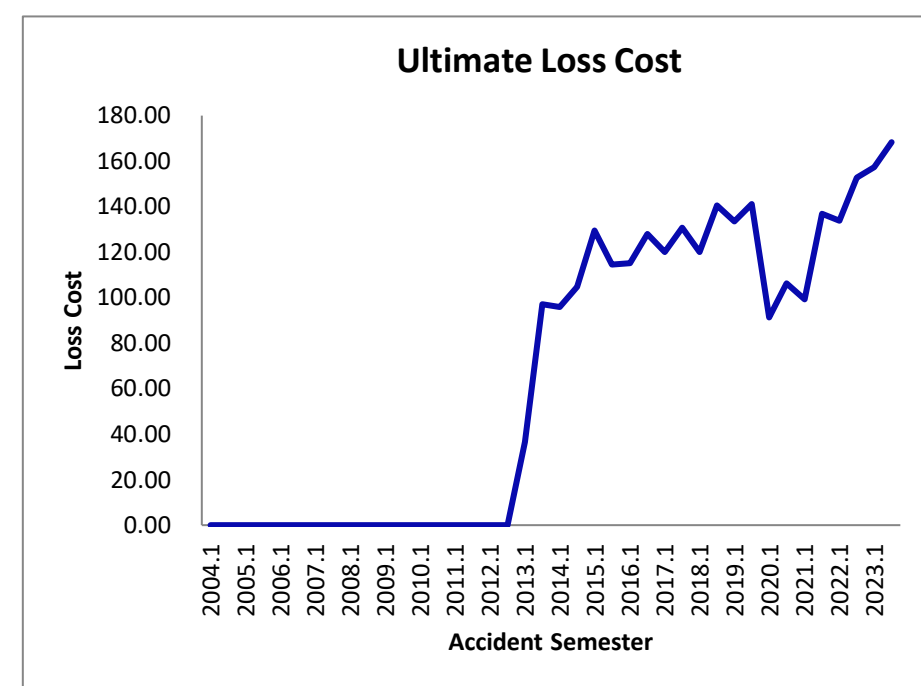
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	229,002	4,306	13,339	1.140	15,207	66.40		3,531		18.80			
2004.2	234	237,710	4,582	15,059	1.140	17,167	72.22		3,747		19.28		69.37	
2005.1	228	233,246	4,663	14,358	1.097	15,745	67.50	1.7%	3,377	-4.4%	19.99	6.3%		
2005.2	222	242,670	4,771	16,173	1.097	17,735	73.08	1.2%	3,717	-0.8%	19.66	2.0%	70.35	1.4%
2006.1	216	238,343	4,672	15,045	1.099	16,527	69.34	2.7%	3,537	4.8%	19.60	-1.9%		
2006.2	210	247,025	5,590	18,090	1.099	19,872	80.44	10.1%	3,555	-4.4%	22.63	15.1%	74.99	6.6%
2007.1	204	242,643	5,166	16,129	1.105	17,821	73.45	5.9%	3,450	-2.5%	21.29	8.6%		
2007.2	198	251,028	5,785	19,891	1.105	21,978	87.55	8.8%	3,799	6.9%	23.05	1.8%	80.62	7.5%
2008.1	192	248,354	5,034	16,547	1.095	18,111	72.92	-0.7%	3,598	4.3%	20.27	-4.8%		
2008.2	186	256,856	5,676	18,884	1.095	20,668	80.47	-8.1%	3,641	-4.2%	22.10	-4.1%	76.76	-4.8%
2009.1	180	252,193	5,661	18,660	1.106	20,629	81.80	12.2%	3,644	1.3%	22.45	10.7%		
2009.2	174	261,933	6,283	21,037	1.106	23,256	88.79	10.3%	3,701	1.7%	23.99	8.5%	85.36	11.2%
2010.1	168	258,208	5,699	18,275	1.108	20,243	78.40	-4.2%	3,552	-2.5%	22.07	-1.7%		
2010.2	162	270,156	6,480	22,239	1.108	24,633	91.18	2.7%	3,801	2.7%	23.99	0.0%	84.93	-0.5%
2011.1	156	265,301	5,819	20,695	1.105	22,872	86.21	10.0%	3,931	10.7%	21.93	-0.6%		
2011.2	150	273,240	6,480	23,694	1.105	26,187	95.84	5.1%	4,041	6.3%	23.71	-1.1%	91.10	7.3%
2012.1	144	268,784	5,740	20,222	1.090	22,048	82.03	-4.9%	3,841	-2.3%	21.35	-2.6%		
2012.2	138	277,927	6,165	23,240	1.090	25,339	91.17	-4.9%	4,110	1.7%	22.18	-6.5%	86.68	-4.9%
2013.1	132	271,964	3,356	12,748	1.094	13,940	51.26	-37.5%	4,154	8.1%	12.34	-42.2%		
2013.2	126	280,961	400	1,824	1.094	1,995	7.10	-92.2%	4,987	21.3%	1.42	-93.6%	28.82	-66.8%
2014.1	120	274,001	375	2,212	1.086	2,403	8.77	-82.9%	6,408	54.3%	1.37	-88.9%		
2014.2	114	284,021	346	2,029	1.086	2,204	7.76	9.3%	6,369	27.7%	1.22	-14.4%	8.26	-71.4%
2015.1	108	278,175	318	1,690	1.076	1,818	6.54	-25.5%	5,718	-10.8%	1.14	-16.5%		
2015.2	102	287,932	379	2,218	1.076	2,386	8.29	6.8%	6,297	-1.1%	1.32	8.0%	7.43	-10.0%
2016.1	96	283,550	301	2,176	1.095	2,382	8.40	28.5%	7,915	38.4%	1.06	-7.1%		
2016.2	90	293,179	330	1,987	1.095	2,175	7.42	-10.5%	6,596	4.7%	1.12	-14.5%	7.90	6.4%
2017.1	84	287,975	349	2,118	1.091	2,311	8.02	-4.5%	6,625	-16.3%	1.21	14.1%		
2017.2	78	301,607	441	2,535	1.091	2,765	9.17	23.6%	6,274	-4.9%	1.46	29.9%	8.61	9.0%
2018.1	72	296,265	386	2,946	1.093	3,221	10.87	35.5%	8,349	26.0%	1.30	7.5%		
2018.2	66	303,639	392	2,271	1.093	2,483	8.18	-10.8%	6,333	0.9%	1.29	-11.6%	9.51	10.4%
2019.1	60	296,251	332	1,995	1.098	2,190	7.39	-32.0%	6,594	-21.0%	1.12	-13.9%		
2019.2	54	304,930	384	3,251	1.098	3,570	11.71	43.1%	9,299	46.8%	1.26	-2.5%	9.58	0.8%
2020.1	48	298,721	325	2,395	1.115	2,670	8.94	20.9%	8,223	24.7%	1.09	-3.0%		
2020.2	42	309,538	332	2,106	1.115	2,348	7.59	-35.2%	7,076	-23.9%	1.07	-14.8%	8.25	-13.9%
2021.1	36	306,594	225	1,442	1.126	1,623	5.30	-40.8%	7,220	-12.2%	0.73	-32.5%		
2021.2	30	318,272	294	1,944	1.126	2,188	6.87	-9.4%	7,449	5.3%	0.92	-13.9%	6.10	-26.1%
2022.1	24	312,405	332	2,256	1.118	2,523	8.08	52.5%	7,595	5.2%	1.06	45.0%		
2022.2	18	321,379	337	2,594	1.118	2,901	9.03	31.3%	8,616	15.7%	1.05	13.5%	8.56	40.3%
2023.1	12	315,455	314	2,138	1.118	2,391	7.58	-6.2%	7,603	0.1%	1.00	-6.3%		
2023.2	6	324,639	341	2,814	1.118	3,147	9.70	7.4%	9,240	7.2%	1.05	0.1%	8.65	1.1%
Total		11,106,071	109,158	391,269		431,672								



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

Loss Cost Summary
Data as of 31 Dec 2023

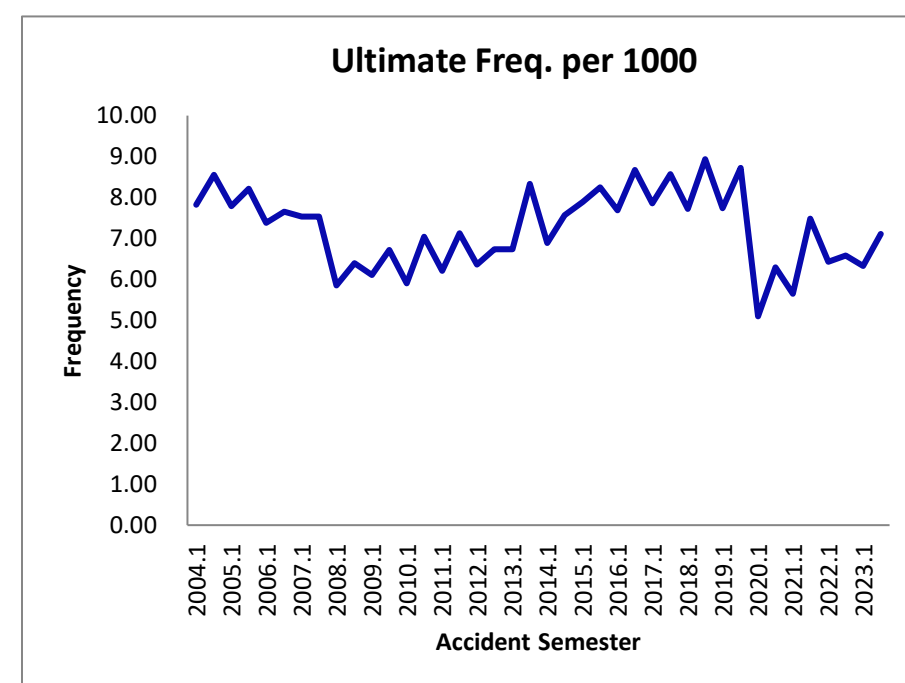
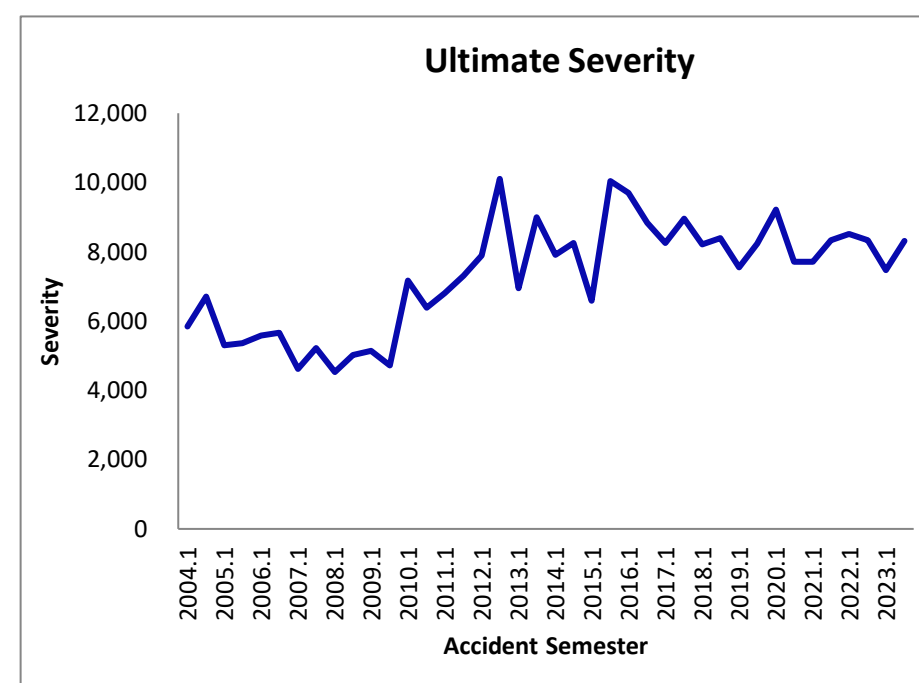
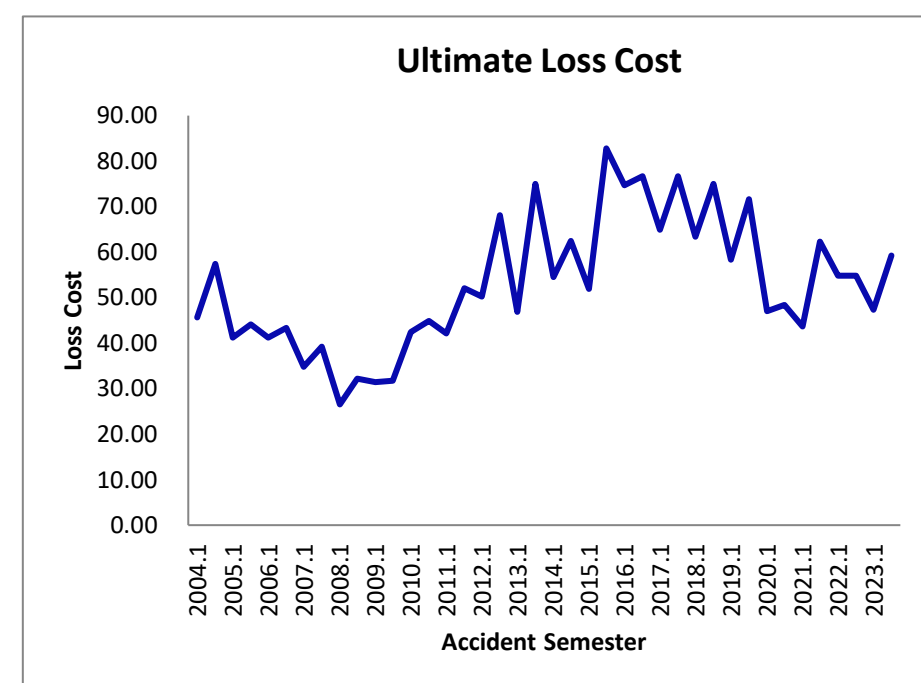
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	229,002	0	0	1.140	0	0.00		#DIV/0!		0.00			
2004.2	234	237,710	0	0	1.140	0	0.00		#DIV/0!		0.00		0.00	
2005.1	228	233,246	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2005.2	222	242,670	0	0	1.097	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2006.1	216	238,343	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2006.2	210	247,025	0	0	1.099	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2007.1	204	242,643	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2007.2	198	251,028	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2008.1	192	248,354	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2008.2	186	256,856	0	0	1.095	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2009.1	180	252,193	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2009.2	174	261,933	0	0	1.106	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2010.1	168	258,208	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2010.2	162	270,156	0	0	1.108	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2011.1	156	265,301	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2011.2	150	273,240	0	0	1.105	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2012.1	144	268,784	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!		
2012.2	138	277,927	0	0	1.090	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	#DIV/0!	0.00	
2013.1	132	271,964	2,574	9,119	1.094	9,971	36.66	#DIV/0!	3,874	#DIV/0!	9.46	#DIV/0!		
2013.2	126	280,961	6,846	24,957	1.094	27,290	97.13	#DIV/0!	3,986	#DIV/0!	24.37	#DIV/0!	67.39	
2014.1	120	274,001	6,777	24,223	1.086	26,309	96.02	161.9%	3,882	0.2%	24.73	161.3%		
2014.2	114	284,021	7,250	27,382	1.086	29,740	104.71	7.8%	4,102	2.9%	25.53	4.8%	100.44	49.0%
2015.1	108	278,175	8,739	33,451	1.076	35,986	129.37	34.7%	4,118	6.1%	31.42	27.0%		
2015.2	102	287,932	7,592	30,695	1.076	33,022	114.69	9.5%	4,350	6.0%	26.37	3.3%	121.90	21.4%
2016.1	96	283,550	7,238	29,830	1.095	32,655	115.17	-11.0%	4,512	9.6%	25.53	-18.7%		
2016.2	90	293,179	8,144	34,238	1.095	37,481	127.84	11.5%	4,602	5.8%	27.78	5.4%	121.61	-0.2%
2017.1	84	287,975	7,640	31,707	1.091	34,589	120.11	4.3%	4,527	0.3%	26.53	3.9%		
2017.2	78	301,607	8,348	36,185	1.091	39,475	130.88	2.4%	4,729	2.7%	27.68	-0.4%	125.62	3.3%
2018.1	72	296,265	7,643	32,516	1.093	35,550	119.99	-0.1%	4,651	2.7%	25.80	-2.8%		
2018.2	66	303,639	8,598	39,037	1.093	42,679	140.56	7.4%	4,964	5.0%	28.32	2.3%	130.40	3.8%
2019.1	60	296,251	7,768	36,021	1.098	39,551	133.50	11.3%	5,091	9.5%	26.22	1.6%		
2019.2	54	304,930	8,345	39,200	1.098	43,042	141.15	0.4%	5,158	3.9%	27.37	-3.4%	137.38	5.4%
2020.1	48	298,721	5,295	24,462	1.115	27,269	91.29	-31.6%	5,150	1.1%	17.73	-32.4%		
2020.2	42	309,538	6,123	29,490	1.115	32,874	106.20	-24.8%	5,369	4.1%	19.78	-27.7%	98.88	-28.0%
2021.1	36	306,594	5,693	27,020	1.126	30,415	99.20	8.7%	5,343	3.7%	18.57	4.8%		
2021.2	30	318,272	7,412	38,689	1.126	43,550	136.83	28.8%	5,876	9.4%	23.29	17.7%	118.37	19.7%
2022.1	24	312,405	6,526	37,390	1.118	41,816	133.85	34.9%	6,408	19.9%	20.89	12.5%		
2022.2	18	321,379	7,115	43,878	1.118	49,073	152.69	11.6%	6,897	17.4%	22.14	-4.9%	143.41	21.2%
2023.1	12	315,455	7,008	44,390	1.118	49,645	157.38	17.6%	7,084	10.5%	22.22	6.4%		
2023.2	6	324,639	7,200	48,858	1.118	54,642	168.32	10.2%	7,589	10.0%	22.18	0.2%	162.92	13.6%
Total		11,106,071	155,874	722,739		796,621								



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

Loss Cost Summary
Data as of 31 Dec 2023

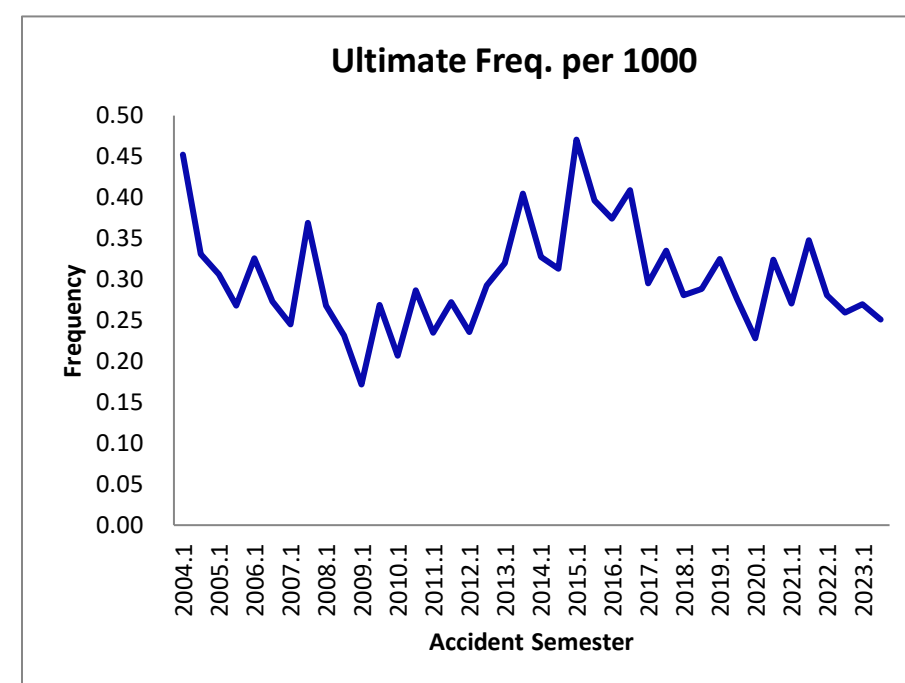
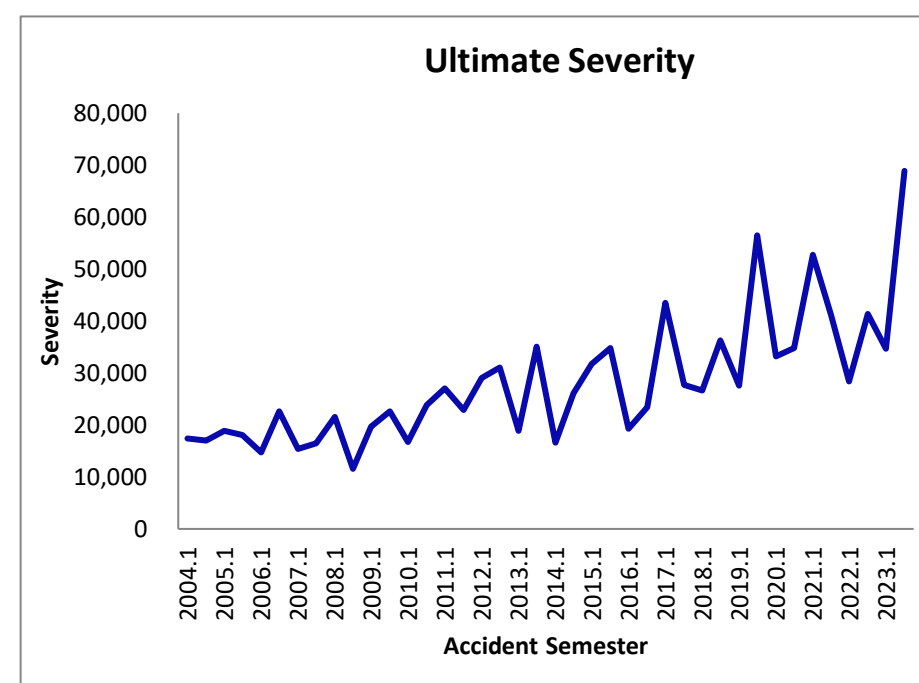
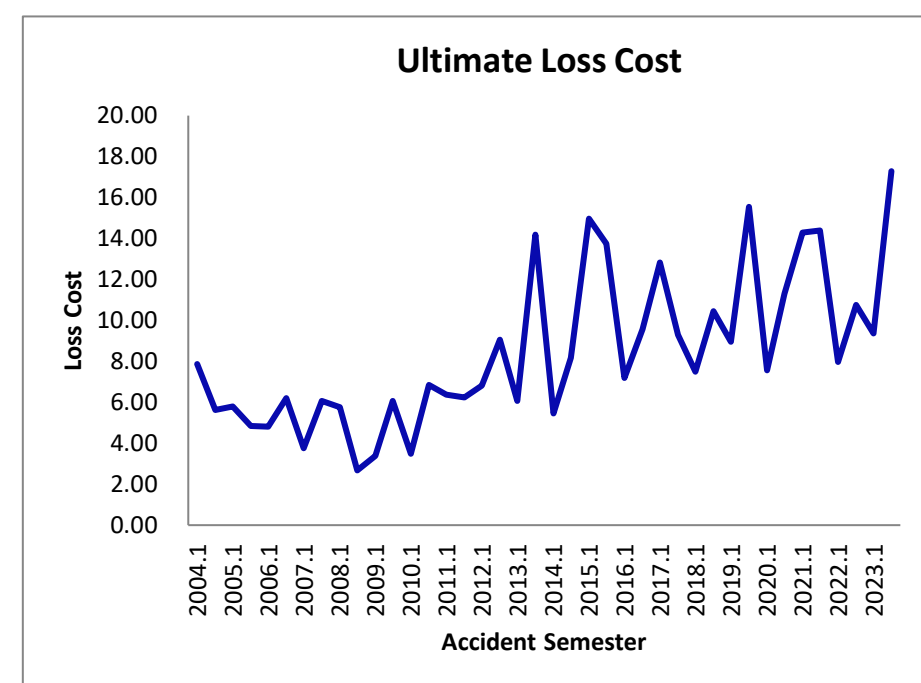
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	229,210	1,793	9,191	1.140	10,478	45.71		5,844		7.82			
2004.2	234	237,535	2,032	11,959	1.140	13,633	57.39		6,709		8.55		51.66	
2005.1	228	232,976	1,813	8,751	1.097	9,596	41.19	-9.9%	5,293	-9.4%	7.78	-0.5%		
2005.2	222	242,772	1,994	9,757	1.097	10,699	44.07	-23.2%	5,366	-20.0%	8.21	-4.0%	42.66	-17.4%
2006.1	216	238,659	1,763	8,964	1.099	9,847	41.26	0.2%	5,586	5.5%	7.39	-5.1%		
2006.2	210	247,234	1,893	9,749	1.099	10,710	43.32	-1.7%	5,657	5.4%	7.66	-6.8%	42.31	-0.8%
2007.1	204	242,797	1,829	7,650	1.105	8,453	34.81	-15.6%	4,622	-17.3%	7.53	2.0%		
2007.2	198	251,152	1,892	8,931	1.105	9,868	39.29	-9.3%	5,216	-7.8%	7.53	-1.6%	37.09	-12.3%
2008.1	192	248,490	1,456	6,024	1.095	6,593	26.53	-23.8%	4,528	-2.0%	5.86	-22.2%		
2008.2	186	256,945	1,644	7,551	1.095	8,265	32.17	-18.1%	5,027	-3.6%	6.40	-15.1%	29.40	-20.7%
2009.1	180	252,307	1,543	7,162	1.106	7,918	31.38	18.3%	5,131	13.3%	6.12	4.4%		
2009.2	174	261,917	1,762	7,527	1.106	8,321	31.77	-1.2%	4,723	-6.1%	6.73	5.1%	31.58	7.4%
2010.1	168	258,170	1,526	9,889	1.108	10,953	42.43	35.2%	7,178	39.9%	5.91	-3.3%		
2010.2	162	270,109	1,900	10,951	1.108	12,130	44.91	41.4%	6,384	35.2%	7.03	4.6%	43.70	38.4%
2011.1	156	265,279	1,646	10,124	1.105	11,189	42.18	-0.6%	6,798	-5.3%	6.20	5.0%		
2011.2	150	273,308	1,950	12,892	1.105	14,248	52.13	16.1%	7,306	14.4%	7.14	1.4%	47.23	8.1%
2012.1	144	268,289	1,709	12,378	1.090	13,496	50.30	19.3%	7,896	16.2%	6.37	2.7%		
2012.2	138	277,203	1,867	17,306	1.090	18,868	68.07	30.6%	10,105	38.3%	6.74	-5.6%	59.33	25.6%
2013.1	132	272,363	1,837	11,676	1.094	12,768	46.88	-6.8%	6,951	-12.0%	6.74	5.9%		
2013.2	126	281,825	2,347	19,326	1.094	21,133	74.99	10.2%	9,003	-10.9%	8.33	23.6%	61.17	3.1%
2014.1	120	275,003	1,894	13,811	1.086	15,000	54.55	16.4%	7,919	13.9%	6.89	2.1%		
2014.2	114	284,819	2,155	16,396	1.086	17,807	62.52	-16.6%	8,262	-8.2%	7.57	-9.1%	58.60	-4.2%
2015.1	108	278,609	2,198	13,449	1.076	14,469	51.93	-4.8%	6,582	-16.9%	7.89	14.5%		
2015.2	102	288,101	2,377	22,175	1.076	23,855	82.80	32.4%	10,035	21.5%	8.25	9.0%	67.63	15.4%
2016.1	96	283,926	2,185	19,375	1.095	21,210	74.70	43.9%	9,706	47.5%	7.70	-2.5%		
2016.2	90	293,419	2,546	20,551	1.095	22,498	76.67	-7.4%	8,836	-12.0%	8.68	5.2%	75.70	11.9%
2017.1	84	288,161	2,265	17,130	1.091	18,687	64.85	-13.2%	8,249	-15.0%	7.86	2.1%		
2017.2	78	301,679	2,584	21,214	1.091	23,142	76.71	0.0%	8,956	1.4%	8.57	-1.3%	70.92	-6.3%
2018.1	72	296,434	2,290	17,190	1.093	18,793	63.40	-2.2%	8,206	-0.5%	7.73	-1.7%		
2018.2	66	303,720	2,714	20,815	1.093	22,758	74.93	-2.3%	8,385	-6.4%	8.94	4.3%	69.23	-2.4%
2019.1	60	296,366	2,293	15,760	1.098	17,305	58.39	-7.9%	7,547	-8.0%	7.74	0.2%		
2019.2	54	304,970	2,658	19,916	1.098	21,868	71.71	-4.3%	8,226	-1.9%	8.72	-2.5%	65.14	-5.9%
2020.1	48	298,717	1,523	12,597	1.115	14,043	47.01	-19.5%	9,220	22.2%	5.10	-34.1%		
2020.2	42	309,494	1,946	13,453	1.115	14,996	48.45	-32.4%	7,707	-6.3%	6.29	-27.9%	47.75	-26.7%
2021.1	36	306,548	1,734	11,876	1.126	13,368	43.61	-7.2%	7,708	-16.4%	5.66	11.0%		
2021.2	30	318,069	2,379	17,624	1.126	19,838	62.37	28.7%	8,339	8.2%	7.48	19.0%	53.16	11.3%
2022.1	24	312,100	2,007	15,277	1.118	17,086	54.74	25.5%	8,515	10.5%	6.43	13.6%		
2022.2	18	320,984	2,111	15,738	1.118	17,601	54.84	-12.1%	8,338	0.0%	6.58	-12.1%	54.79	3.1%
2023.1	12	315,028	1,994	13,318	1.118	14,895	47.28	-13.6%	7,470	-12.3%	6.33	-1.5%		
2023.2	6	324,192	2,307	17,155	1.118	19,186	59.18	7.9%	8,316	-0.3%	7.12	8.2%	53.32	-2.7%
Total		11,108,880	80,359	542,581		597,572								



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

Loss Cost Summary
Data as of 31 Dec 2023

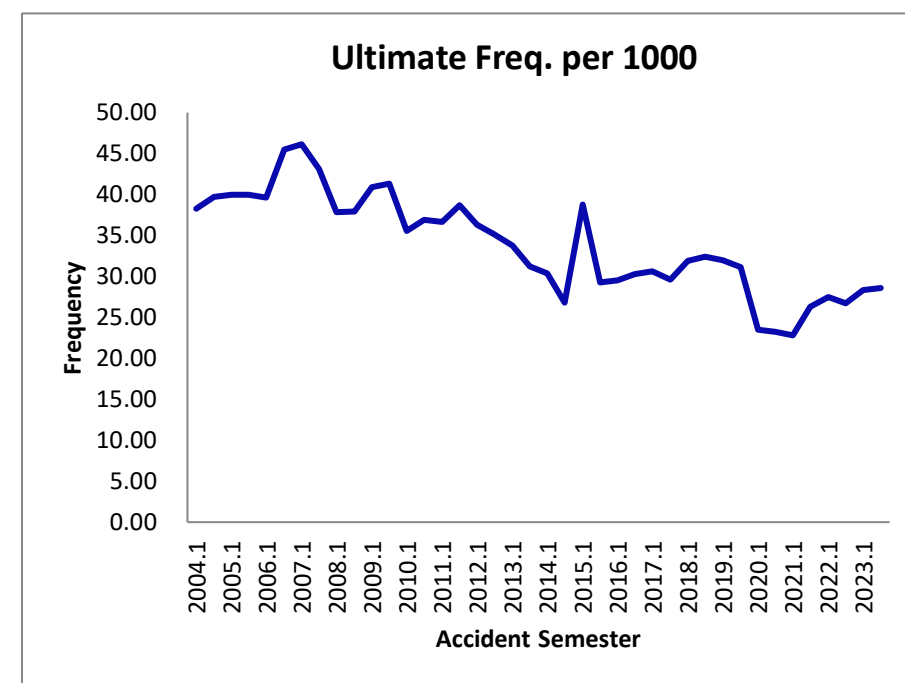
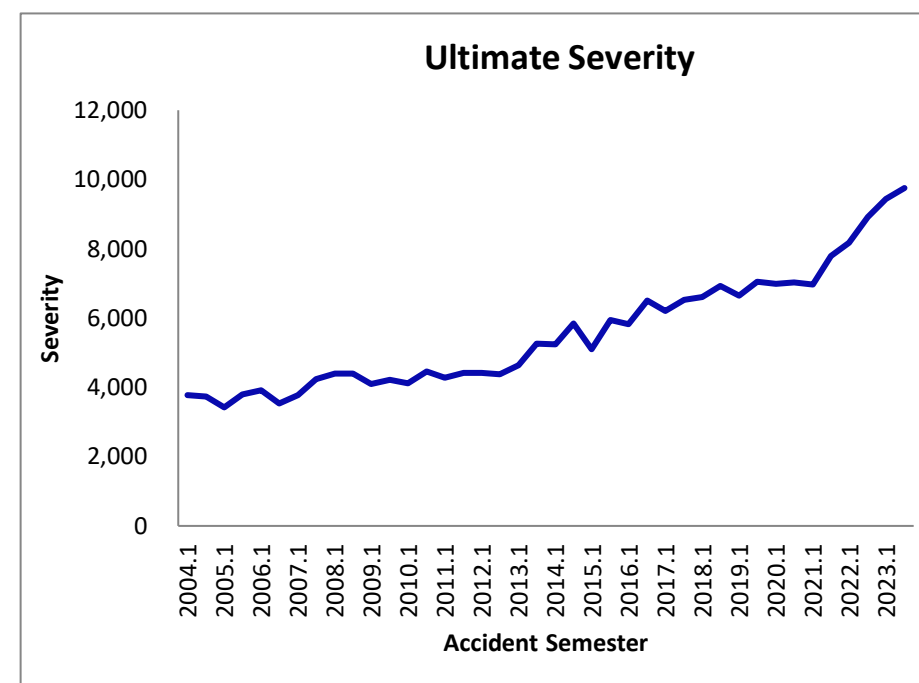
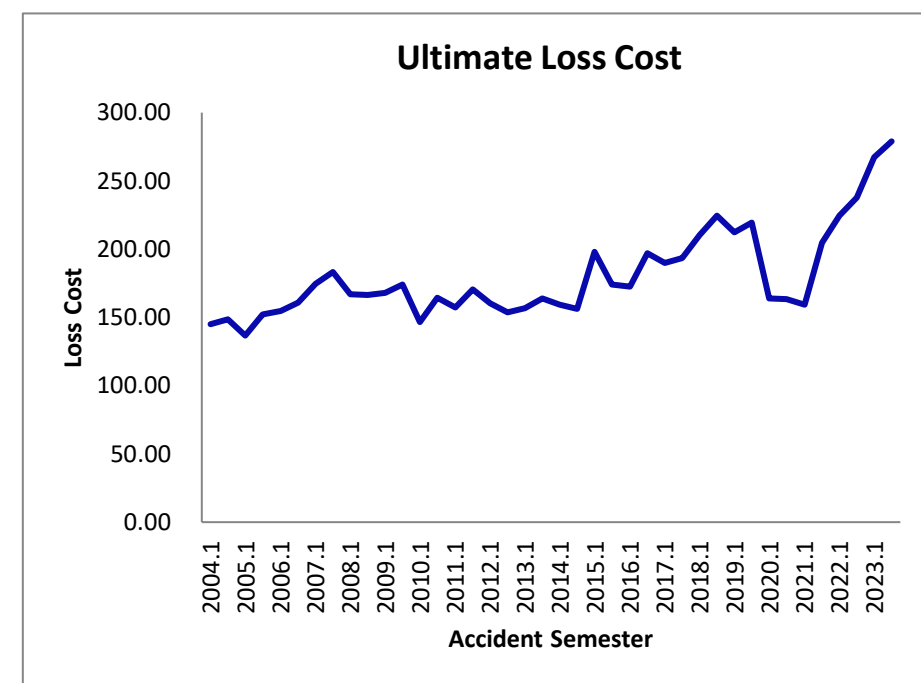
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	223,404	101	1,542	1.140	1,758	7.87		17,402		0.45			
2004.2	234	232,781	77	1,145	1.140	1,306	5.61		16,957		0.33		6.72	
2005.1	228	228,417	70	1,205	1.097	1,321	5.78	-26.5%	18,874	8.5%	0.31	-32.2%		
2005.2	222	239,101	64	1,057	1.097	1,159	4.85	-13.6%	18,105	6.8%	0.27	-19.1%	5.30	-21.0%
2006.1	216	236,073	77	1,033	1.099	1,135	4.81	-16.9%	14,736	-21.9%	0.33	6.4%		
2006.2	210	245,082	67	1,383	1.099	1,519	6.20	27.9%	22,674	25.2%	0.27	2.1%	5.52	4.0%
2007.1	204	240,759	59	819	1.105	905	3.76	-21.8%	15,334	4.1%	0.25	-24.9%		
2007.2	198	249,180	92	1,367	1.105	1,511	6.06	-2.2%	16,420	-27.6%	0.37	35.1%	4.93	-10.6%
2008.1	192	246,596	66	1,300	1.095	1,423	5.77	53.6%	21,561	40.6%	0.27	9.2%		
2008.2	186	255,017	59	623	1.095	682	2.67	-55.9%	11,558	-29.6%	0.23	-37.3%	4.20	-14.9%
2009.1	180	250,412	43	766	1.106	846	3.38	-41.4%	19,684	-8.7%	0.17	-35.8%		
2009.2	174	260,149	70	1,428	1.106	1,579	6.07	127.0%	22,557	95.2%	0.27	16.3%	4.75	13.2%
2010.1	168	256,483	53	803	1.108	890	3.47	2.6%	16,784	-14.7%	0.21	20.3%		
2010.2	162	268,483	77	1,659	1.108	1,838	6.84	12.8%	23,867	5.8%	0.29	6.6%	5.20	9.4%
2011.1	156	263,595	62	1,518	1.105	1,678	6.36	83.5%	27,061	61.2%	0.24	13.8%		
2011.2	150	271,604	74	1,535	1.105	1,696	6.25	-8.7%	22,925	-3.9%	0.27	-5.0%	6.30	21.4%
2012.1	144	267,627	63	1,676	1.090	1,828	6.83	7.3%	29,010	7.2%	0.24	0.1%		
2012.2	138	277,054	81	2,304	1.090	2,512	9.07	45.1%	31,007	35.3%	0.29	7.3%	7.97	26.4%
2013.1	132	271,943	87	1,505	1.094	1,646	6.05	-11.4%	18,916	-34.8%	0.32	35.9%		
2013.2	126	281,511	114	3,656	1.094	3,997	14.20	56.6%	35,065	13.1%	0.40	38.5%	10.20	28.0%
2014.1	120	274,698	90	1,377	1.086	1,495	5.44	-10.1%	16,613	-12.2%	0.33	2.4%		
2014.2	114	284,628	89	2,140	1.086	2,324	8.16	-42.5%	26,111	-25.5%	0.31	-22.8%	6.83	-33.0%
2015.1	108	278,299	131	3,871	1.076	4,164	14.96	174.9%	31,788	91.3%	0.47	43.7%		
2015.2	102	287,833	114	3,682	1.076	3,961	13.76	68.5%	34,743	33.1%	0.40	26.7%	14.35	110.2%
2016.1	96	283,522	106	1,861	1.095	2,037	7.18	-52.0%	19,216	-39.5%	0.37	-20.6%		
2016.2	90	293,176	120	2,566	1.095	2,809	9.58	-30.4%	23,408	-32.6%	0.41	3.3%	8.40	-41.5%
2017.1	84	287,882	85	3,385	1.091	3,693	12.83	78.6%	43,449	126.1%	0.30	-21.0%		
2017.2	78	301,497	101	2,567	1.091	2,801	9.29	-3.0%	27,729	18.5%	0.33	-18.2%	11.02	31.1%
2018.1	72	296,175	83	2,026	1.093	2,215	7.48	-41.7%	26,674	-38.6%	0.28	-5.0%		
2018.2	66	303,593	88	2,906	1.093	3,177	10.46	12.7%	36,299	30.9%	0.29	-13.9%	8.99	-18.4%
2019.1	60	296,206	96	2,417	1.098	2,654	8.96	19.8%	27,572	3.4%	0.32	15.9%		
2019.2	54	304,918	84	4,321	1.098	4,744	15.56	48.7%	56,513	55.7%	0.28	-4.5%	12.31	36.9%
2020.1	48	298,479	68	2,024	1.115	2,256	7.56	-15.6%	33,174	20.3%	0.23	-29.9%		
2020.2	42	309,243	100	3,130	1.115	3,490	11.28	-27.5%	34,780	-38.5%	0.32	17.8%	9.46	-23.2%
2021.1	36	306,340	83	3,886	1.126	4,374	14.28	88.9%	52,774	59.1%	0.27	18.7%		
2021.2	30	318,037	111	4,061	1.126	4,572	14.37	27.4%	41,296	18.7%	0.35	7.3%	14.33	51.5%
2022.1	24	311,918	87	2,220	1.118	2,482	7.96	-44.3%	28,379	-46.2%	0.28	3.6%		
2022.2	18	320,968	83	3,087	1.118	3,453	10.76	-25.2%	41,424	0.3%	0.26	-25.4%	9.38	-34.5%
2023.1	12	314,868	85	2,634	1.118	2,945	9.35	17.5%	34,690	22.2%	0.27	-3.8%		
2023.2	6	324,200	81	5,011	1.118	5,604	17.29	60.7%	68,902	66.3%	0.25	-3.4%	13.38	42.7%
Total		11,061,750	3,342	87,494			96,477							



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

Loss Cost Summary
Data as of 31 Dec 2023

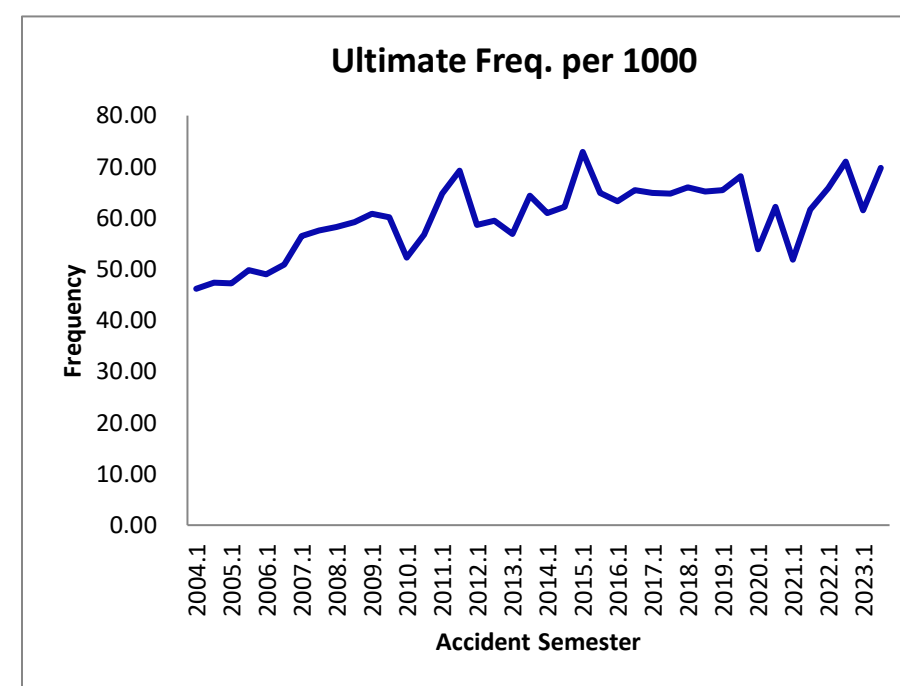
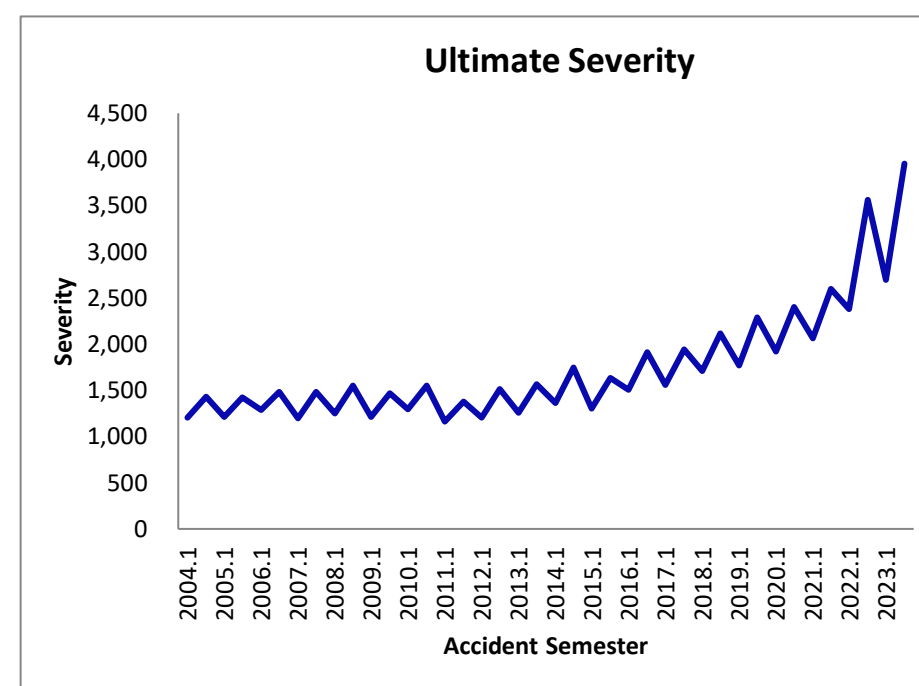
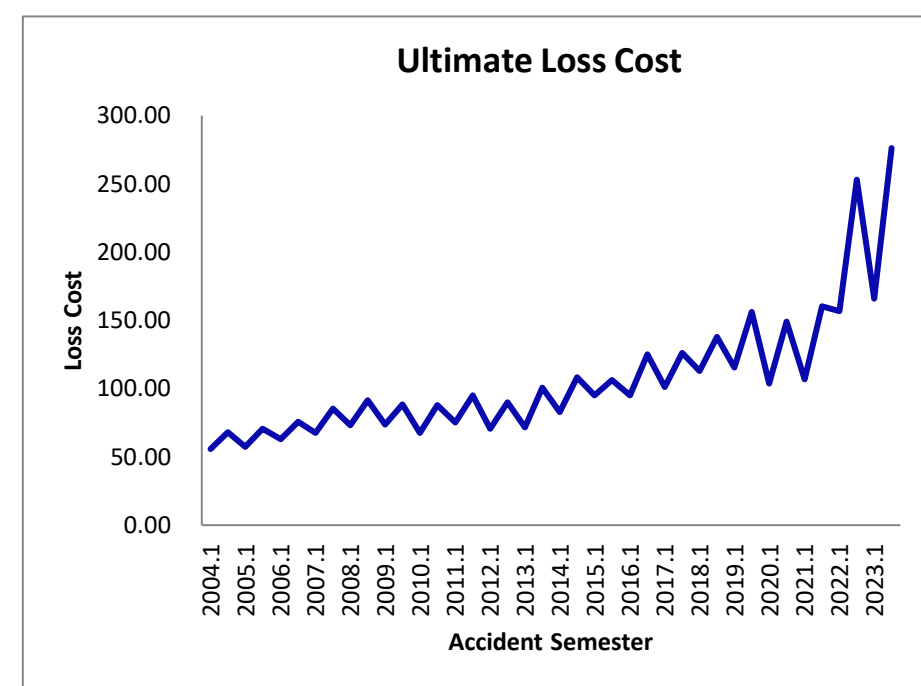
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	129,660	4,967	16,486	1.140	18,794	144.95		3,784		38.31			
2004.2	234	134,400	5,336	17,515	1.140	19,967	148.56		3,742		39.70		146.79	
2005.1	228	133,013	5,314	16,578	1.097	18,180	136.68	-5.7%	3,421	-9.6%	39.95	4.3%		
2005.2	222	139,455	5,571	19,324	1.097	21,191	151.95	2.3%	3,804	1.7%	39.95	0.6%	144.50	-1.6%
2006.1	216	140,195	5,558	19,773	1.099	21,721	154.93	13.4%	3,908	14.2%	39.64	-0.8%		
2006.2	210	147,633	6,713	21,611	1.099	23,740	160.80	5.8%	3,536	-7.0%	45.47	13.8%	157.94	9.3%
2007.1	204	147,705	6,815	23,313	1.105	25,758	174.39	12.6%	3,780	-3.3%	46.14	16.4%		
2007.2	198	155,568	6,709	25,775	1.105	28,479	183.06	13.8%	4,245	20.0%	43.13	-5.2%	178.84	13.2%
2008.1	192	156,888	5,940	23,913	1.095	26,172	166.82	-4.3%	4,406	16.6%	37.86	-17.9%		
2008.2	186	163,562	6,198	24,888	1.095	27,240	166.54	-9.0%	4,395	3.5%	37.89	-12.1%	166.68	-6.8%
2009.1	180	161,852	6,625	24,598	1.106	27,193	168.01	0.7%	4,105	-6.8%	40.93	8.1%		
2009.2	174	167,924	6,934	26,477	1.106	29,270	174.31	4.7%	4,221	-4.0%	41.29	9.0%	171.22	2.7%
2010.1	168	166,010	5,905	21,970	1.108	24,335	146.59	-12.7%	4,121	0.4%	35.57	-13.1%		
2010.2	162	172,319	6,355	25,603	1.108	28,359	164.57	-5.6%	4,463	5.7%	36.88	-10.7%	155.75	-9.0%
2011.1	156	169,704	6,226	24,121	1.105	26,658	157.09	7.2%	4,282	3.9%	36.69	3.1%		
2011.2	150	175,173	6,774	27,060	1.105	29,907	170.73	3.7%	4,415	-1.1%	38.67	4.9%	164.02	5.3%
2012.1	144	173,640	6,308	25,530	1.090	27,836	160.31	2.0%	4,413	3.1%	36.33	-1.0%		
2012.2	138	179,105	6,291	25,218	1.090	27,495	153.51	-10.1%	4,371	-1.0%	35.12	-9.2%	156.86	-4.4%
2013.1	132	176,938	5,977	25,339	1.094	27,708	156.60	-2.3%	4,636	5.1%	33.78	-7.0%		
2013.2	126	183,913	5,740	27,568	1.094	30,146	163.91	6.8%	5,252	20.2%	31.21	-11.1%	160.33	2.2%
2014.1	120	181,173	5,495	26,556	1.086	28,842	159.20	1.7%	5,249	13.2%	30.33	-10.2%		
2014.2	114	187,841	5,033	27,041	1.086	29,369	156.35	-4.6%	5,835	11.1%	26.79	-14.2%	157.75	-1.6%
2015.1	108	185,545	7,201	34,110	1.076	36,696	197.77	24.2%	5,096	-2.9%	38.81	28.0%		
2015.2	102	193,268	5,653	31,277	1.076	33,648	174.10	11.4%	5,952	2.0%	29.25	9.2%	185.70	17.7%
2016.1	96	191,906	5,670	30,209	1.095	33,069	172.32	-12.9%	5,833	14.5%	29.54	-23.9%		
2016.2	90	198,535	6,018	35,739	1.095	39,123	197.06	13.2%	6,501	9.2%	30.31	3.6%	184.90	-0.4%
2017.1	84	196,324	6,013	34,200	1.091	37,309	190.04	10.3%	6,205	6.4%	30.63	3.7%		
2017.2	78	206,094	6,106	36,572	1.091	39,896	193.58	-1.8%	6,534	0.5%	29.63	-2.3%	191.85	3.8%
2018.1	72	204,134	6,512	39,293	1.093	42,959	210.44	10.7%	6,597	6.3%	31.90	4.2%		
2018.2	66	209,744	6,796	43,032	1.093	47,047	224.31	15.9%	6,922	5.9%	32.40	9.4%	217.47	13.4%
2019.1	60	205,821	6,583	39,823	1.098	43,726	212.45	1.0%	6,642	0.7%	31.99	0.3%		
2019.2	54	212,275	6,607	42,421	1.098	46,579	219.43	-2.2%	7,050	1.8%	31.12	-3.9%	215.99	-0.7%
2020.1	48	209,169	4,910	30,769	1.115	34,300	163.98	-22.8%	6,986	5.2%	23.47	-26.6%		
2020.2	42	216,846	5,041	31,789	1.115	35,437	163.42	-25.5%	7,029	-0.3%	23.25	-25.3%	163.70	-24.2%
2021.1	36	215,930	4,925	30,528	1.126	34,364	159.14	-3.0%	6,978	-0.1%	22.81	-2.8%		
2021.2	30	225,423	5,932	41,010	1.126	46,162	204.78	25.3%	7,782	10.7%	26.31	13.2%	182.45	11.5%
2022.1	24	222,902	6,126	44,788	1.118	50,090	224.72	41.2%	8,176	17.2%	27.48	20.5%		
2022.2	18	230,425	6,147	48,957	1.118	54,752	237.61	16.0%	8,907	14.4%	26.68	1.4%	231.27	26.8%
2023.1	12	227,793	6,451	54,443	1.118	60,887	267.29	18.9%	9,438	15.4%	28.32	3.0%		
2023.2	6	235,612	6,737	58,764	1.118	65,720	278.93	17.4%	9,755	9.5%	28.60	7.2%	273.21	18.1%
Total		7,331,414	242,212	1,223,983			1,350,127							



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

Loss Cost Summary
Data as of 31 Dec 2023

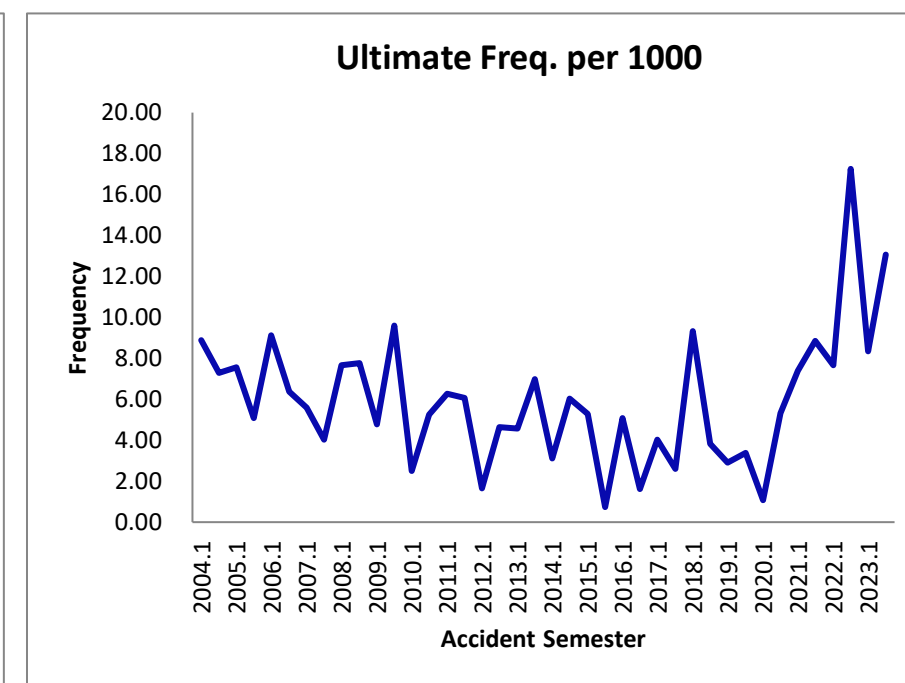
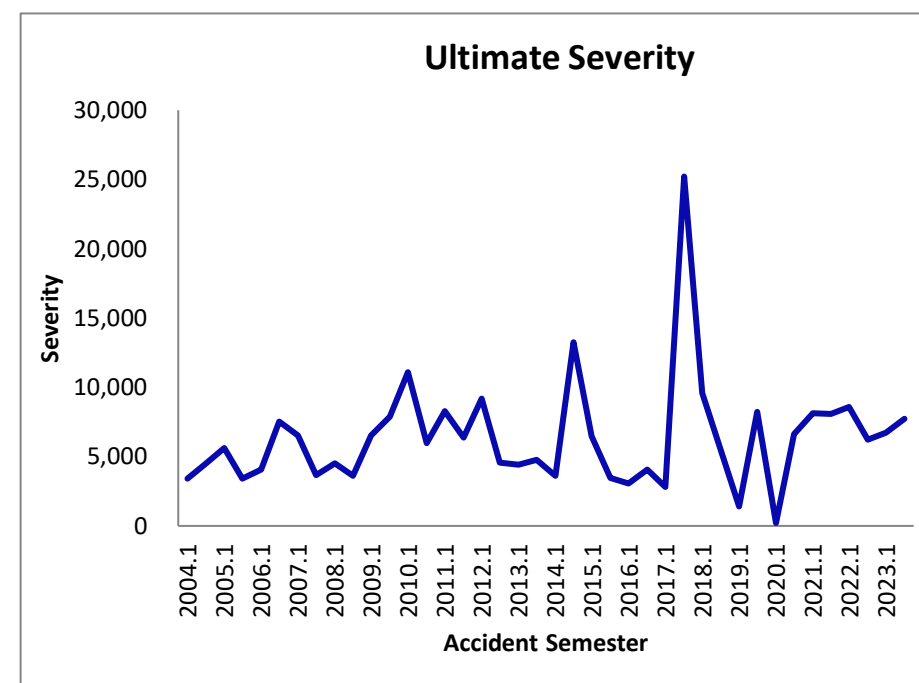
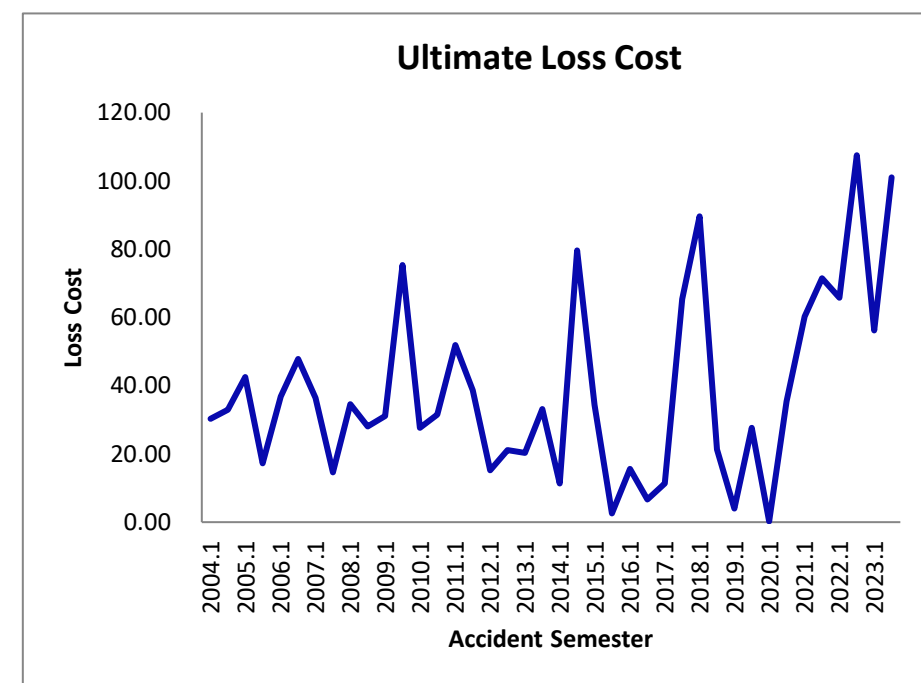
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	156,142	7,210	7,640	1.140	8,710	55.78		1,208		46.18			
2004.2	234	158,513	7,515	9,434	1.140	10,755	67.85		1,431		47.41		61.86	
2005.1	228	157,169	7,431	8,206	1.097	8,998	57.25	2.6%	1,211	0.2%	47.28	2.4%		
2005.2	222	163,251	8,130	10,541	1.097	11,559	70.81	4.4%	1,422	-0.6%	49.80	5.0%	64.16	3.7%
2006.1	216	163,075	8,000	9,360	1.099	10,282	63.05	10.1%	1,285	6.1%	49.06	3.8%		
2006.2	210	169,763	8,634	11,665	1.099	12,814	75.48	6.6%	1,484	4.4%	50.86	2.1%	69.39	8.2%
2007.1	204	169,785	9,591	10,368	1.105	11,455	67.47	7.0%	1,194	-7.1%	56.49	15.1%		
2007.2	198	177,020	10,187	13,707	1.105	15,145	85.56	13.3%	1,487	0.2%	57.55	13.1%	76.70	10.5%
2008.1	192	178,753	10,414	11,921	1.095	13,048	72.99	8.2%	1,253	4.9%	58.26	3.1%		
2008.2	186	184,996	10,948	15,487	1.095	16,950	91.62	7.1%	1,548	4.1%	59.18	2.8%	82.47	7.5%
2009.1	180	183,867	11,191	12,240	1.106	13,532	73.59	0.8%	1,209	-3.5%	60.86	4.5%		
2009.2	174	189,711	11,405	15,169	1.106	16,769	88.40	-3.5%	1,470	-5.0%	60.12	1.6%	81.11	-1.6%
2010.1	168	188,633	9,861	11,532	1.108	12,774	67.72	-8.0%	1,295	7.1%	52.28	-14.1%		
2010.2	162	195,028	11,075	15,498	1.108	17,166	88.02	-0.4%	1,550	5.4%	56.79	-5.5%	78.04	-3.8%
2011.1	156	193,136	12,499	13,142	1.105	14,525	75.20	11.1%	1,162	-10.3%	64.72	23.8%		
2011.2	150	197,871	13,696	17,035	1.105	18,827	95.15	8.1%	1,375	-11.3%	69.22	21.9%	85.30	9.3%
2012.1	144	196,969	11,561	12,749	1.090	13,900	70.57	-6.2%	1,202	3.5%	58.69	-9.3%		
2012.2	138	201,954	12,015	16,685	1.090	18,192	90.08	-5.3%	1,514	10.1%	59.49	-14.0%	80.45	-5.7%
2013.1	132	200,413	11,413	13,125	1.094	14,352	71.61	1.5%	1,258	4.6%	56.95	-3.0%		
2013.2	126	206,595	13,301	19,062	1.094	20,844	100.90	12.0%	1,567	3.5%	64.38	8.2%	86.48	7.5%
2014.1	120	204,408	12,473	15,620	1.086	16,965	83.00	15.9%	1,360	8.2%	61.02	7.2%		
2014.2	114	210,221	13,058	20,989	1.086	22,796	108.44	7.5%	1,746	11.4%	62.12	-3.5%	95.89	10.9%
2015.1	108	208,493	15,202	18,454	1.076	19,852	95.22	14.7%	1,306	-4.0%	72.91	19.5%		
2015.2	102	214,751	13,945	21,169	1.076	22,774	106.05	-2.2%	1,633	-6.4%	64.93	4.5%	100.71	5.0%
2016.1	96	214,328	13,556	18,612	1.095	20,374	95.06	-0.2%	1,503	15.1%	63.25	-13.3%		
2016.2	90	219,932	14,401	25,181	1.095	27,566	125.34	18.2%	1,914	17.2%	65.48	0.8%	110.40	9.6%
2017.1	84	218,645	14,180	20,260	1.091	22,102	101.09	6.3%	1,559	3.7%	64.85	2.5%		
2017.2	78	227,293	14,732	26,273	1.091	28,661	126.10	0.6%	1,946	1.6%	64.81	-1.0%	113.83	3.1%
2018.1	72	226,240	14,915	23,354	1.093	25,533	112.86	11.6%	1,712	9.8%	65.93	1.7%		
2018.2	66	230,377	15,017	29,070	1.093	31,782	137.96	9.4%	2,116	8.8%	65.18	0.6%	125.52	10.3%
2019.1	60	226,944	14,839	23,875	1.098	26,215	115.51	2.4%	1,767	3.2%	65.39	-0.8%		
2019.2	54	232,025	15,803	32,984	1.098	36,217	156.09	13.1%	2,292	8.3%	68.11	4.5%	136.02	8.4%
2020.1	48	230,117	12,387	21,373	1.115	23,825	103.53	-10.4%	1,923	8.9%	53.83	-17.7%		
2020.2	42	236,476	14,696	31,628	1.115	35,257	149.09	-4.5%	2,399	4.7%	62.15	-8.8%	126.62	-6.9%
2021.1	36	235,850	12,233	22,405	1.126	25,220	106.93	3.3%	2,062	7.2%	51.87	-3.6%		
2021.2	30	243,898	15,037	34,711	1.126	39,072	160.20	7.4%	2,598	8.3%	61.65	-0.8%	134.01	5.8%
2022.1	24	241,840	15,927	33,880	1.118	37,891	156.68	46.5%	2,379	15.4%	65.86	27.0%		
2022.2	18	248,152	17,614	56,103	1.118	62,745	252.85	57.8%	3,562	37.1%	70.98	15.1%	205.38	53.3%
2023.1	12	245,914	15,111	36,428	1.118	40,741	165.67	5.7%	2,696	13.3%	61.45	-6.7%		
2023.2	6	252,439	17,636	62,350	1.118	69,730	276.23	9.2%	3,954	11.0%	69.86	-1.6%	221.67	7.9%
Total		8,200,986	498,839	829,286		915,916								



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

Loss Cost Summary
Data as of 31 Dec 2023

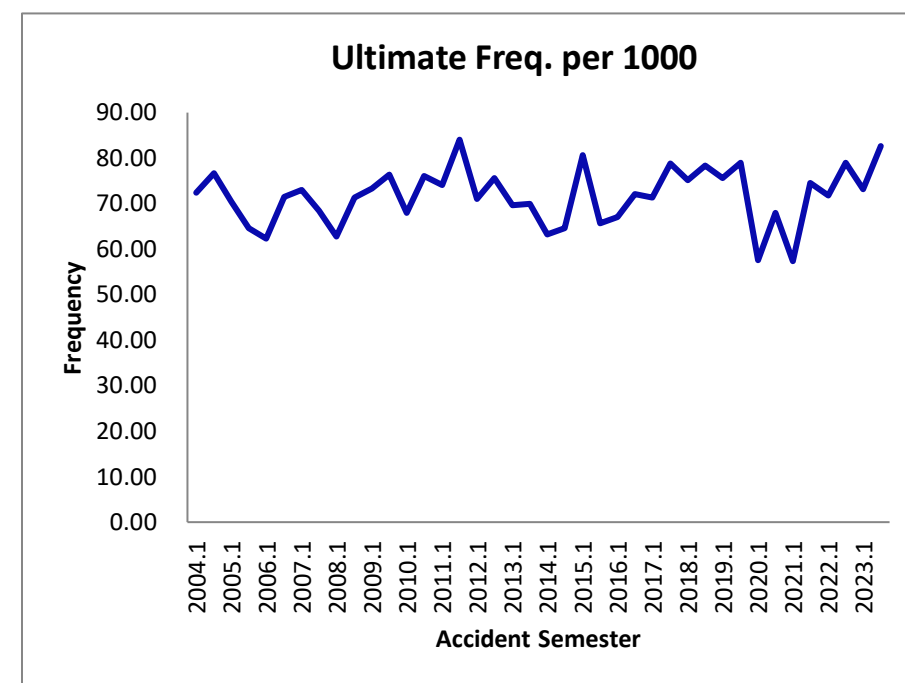
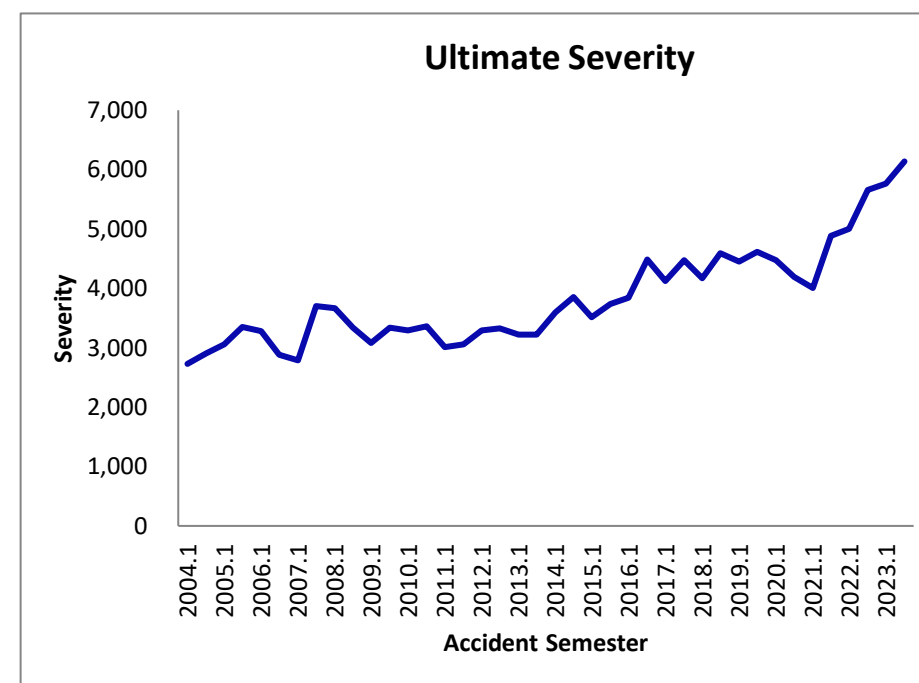
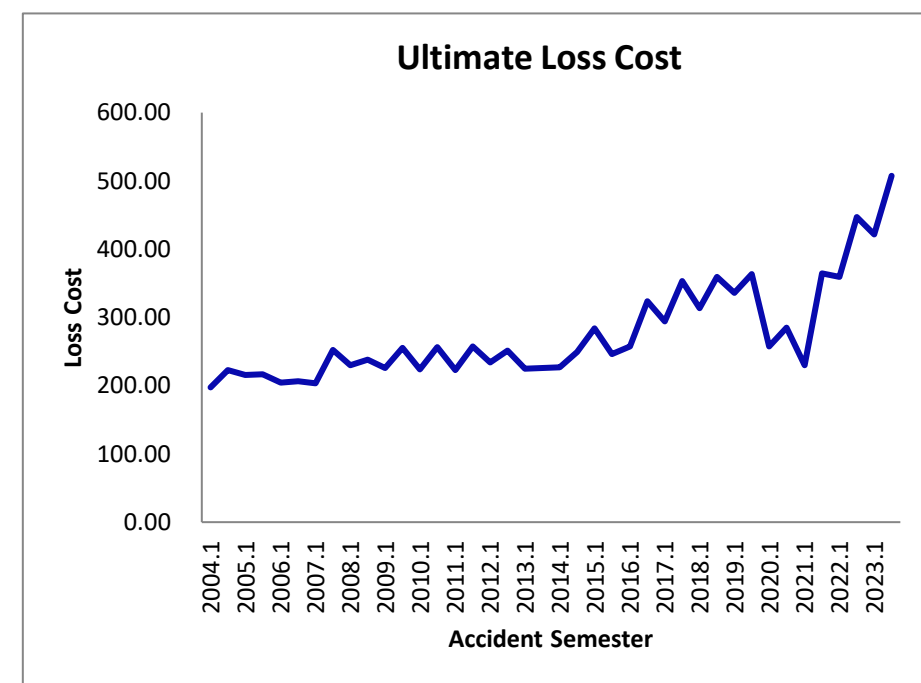
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	2,698	24	72	1.140	82	30.27		3,403		8.90			
2004.2	234	2,605	19	75	1.140	86	32.89		4,509		7.29		31.56	
2005.1	228	2,650	20	103	1.097	113	42.54	40.5%	5,635	65.6%	7.55	-15.1%		
2005.2	222	2,565	13	40	1.097	44	17.28	-47.5%	3,409	-24.4%	5.07	-30.5%	30.11	-4.6%
2006.1	216	2,525	23	85	1.099	93	36.85	-13.4%	4,045	-28.2%	9.11	20.7%		
2006.2	210	2,358	15	103	1.099	113	47.85	176.9%	7,521	120.6%	6.36	25.5%	42.16	40.0%
2007.1	204	2,319	13	77	1.105	85	36.48	-1.0%	6,507	60.9%	5.61	-38.5%		
2007.2	198	2,232	9	30	1.105	33	14.68	-69.3%	3,639	-51.6%	4.03	-36.6%	25.79	-38.8%
2008.1	192	2,215	17	70	1.095	77	34.58	-5.2%	4,505	-30.8%	7.67	36.9%		
2008.2	186	2,064	16	53	1.095	58	28.09	91.4%	3,623	-0.4%	7.75	92.2%	31.45	21.9%
2009.1	180	2,101	10	59	1.106	65	31.05	-10.2%	6,522	44.8%	4.76	-38.0%		
2009.2	174	1,980	19	135	1.106	149	75.42	168.5%	7,859	116.9%	9.60	23.8%	52.58	67.2%
2010.1	168	2,007	5	50	1.108	56	27.70	-10.8%	11,118	70.5%	2.49	-47.7%		
2010.2	162	1,901	10	54	1.108	60	31.55	-58.2%	5,998	-23.7%	5.26	-45.2%	29.58	-43.8%
2011.1	156	1,913	12	90	1.105	99	51.80	87.0%	8,260	-25.7%	6.27	151.7%		
2011.2	150	1,810	11	63	1.105	70	38.59	22.3%	6,351	5.9%	6.08	15.5%	45.38	53.4%
2012.1	144	1,817	3	25	1.090	28	15.19	-70.7%	9,197	11.3%	1.65	-73.7%		
2012.2	138	1,720	8	33	1.090	36	21.20	-45.1%	4,557	-28.2%	4.65	-23.4%	18.11	-60.1%
2013.1	132	1,744	8	32	1.094	35	20.24	33.3%	4,412	-52.0%	4.59	177.9%		
2013.2	126	1,577	11	48	1.094	52	33.14	56.3%	4,750	4.2%	6.98	50.0%	26.37	45.6%
2014.1	120	1,603	5	17	1.086	18	11.30	-44.2%	3,622	-17.9%	3.12	-32.0%		
2014.2	114	1,496	9	110	1.086	119	79.60	140.2%	13,229	178.5%	6.02	-13.7%	44.26	67.9%
2015.1	108	1,510	8	48	1.076	52	34.39	204.4%	6,492	79.2%	5.30	69.9%		
2015.2	102	1,360	1	3	1.076	3	2.54	-96.8%	3,459	-73.9%	0.74	-87.8%	19.30	-56.4%
2016.1	96	1,376	7	20	1.095	22	15.67	-54.4%	3,079	-52.6%	5.09	-4.0%		
2016.2	90	1,226	2	7	1.095	8	6.60	159.4%	4,044	16.9%	1.63	121.9%	11.39	-41.0%
2017.1	84	1,237	5	13	1.091	14	11.34	-27.6%	2,804	-8.9%	4.04	-20.5%		
2017.2	78	1,158	3	69	1.091	76	65.35	890.3%	25,216	523.5%	2.59	58.8%	37.45	228.7%
2018.1	72	1,180	11	97	1.093	106	89.58	690.1%	9,610	242.7%	9.32	130.6%		
2018.2	66	1,043	4	20	1.093	22	21.31	-67.4%	5,559	-78.0%	3.83	47.9%	57.55	53.7%
2019.1	60	1,027	3	4	1.098	4	4.09	-95.4%	1,400	-85.4%	2.92	-68.7%		
2019.2	54	891	3	22	1.098	25	27.70	30.0%	8,229	48.0%	3.37	-12.2%	15.06	-73.8%
2020.1	48	927	1	0	1.115	0	0.22	-94.5%	206	-85.3%	1.09	-62.8%		
2020.2	42	946	5	30	1.115	33	35.38	27.7%	6,639	-19.3%	5.33	58.3%	17.98	19.4%
2021.1	36	1,090	8	58	1.126	66	60.24	26759.7%	8,141	3847.0%	7.40	580.5%		
2021.2	30	1,138	10	72	1.126	81	71.37	101.7%	8,057	21.4%	8.86	66.2%	65.93	266.7%
2022.1	24	1,059	8	62	1.118	70	65.75	9.1%	8,562	5.2%	7.68	3.8%		
2022.2	18	943	16	91	1.118	101	107.51	50.6%	6,231	-22.7%	17.25	94.8%	85.41	29.6%
2023.1	12	865	7	44	1.118	49	56.25	-14.4%	6,734	-21.4%	8.35	8.8%		
2023.2	6	783	10	71	1.118	79	101.08	-6.0%	7,727	24.0%	13.08	-24.2%	77.55	-9.2%
Total		65,655	393	2,155		2,381								



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

Loss Cost Summary
Data as of 31 Dec 2023

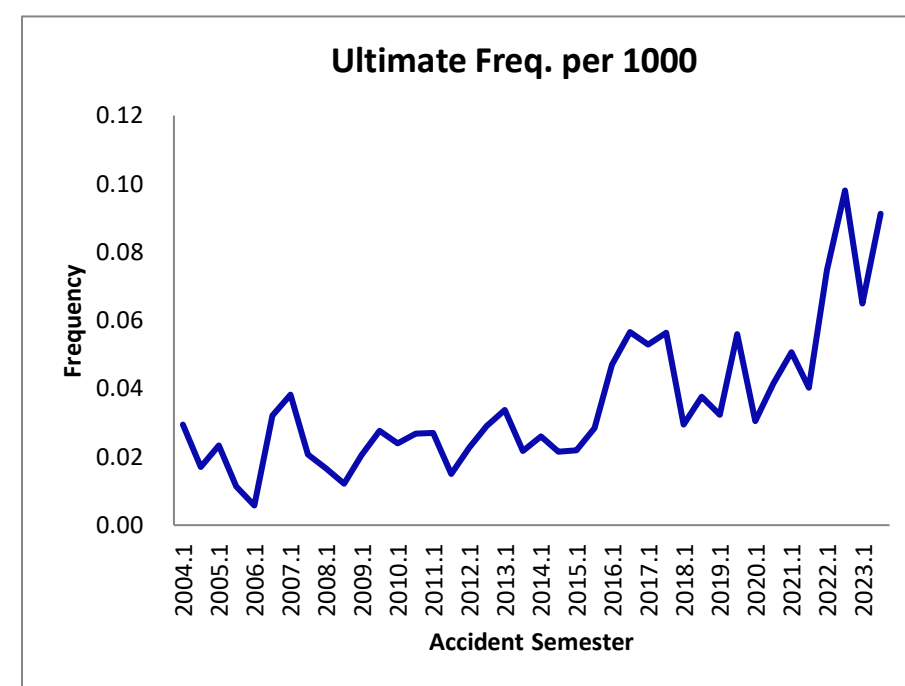
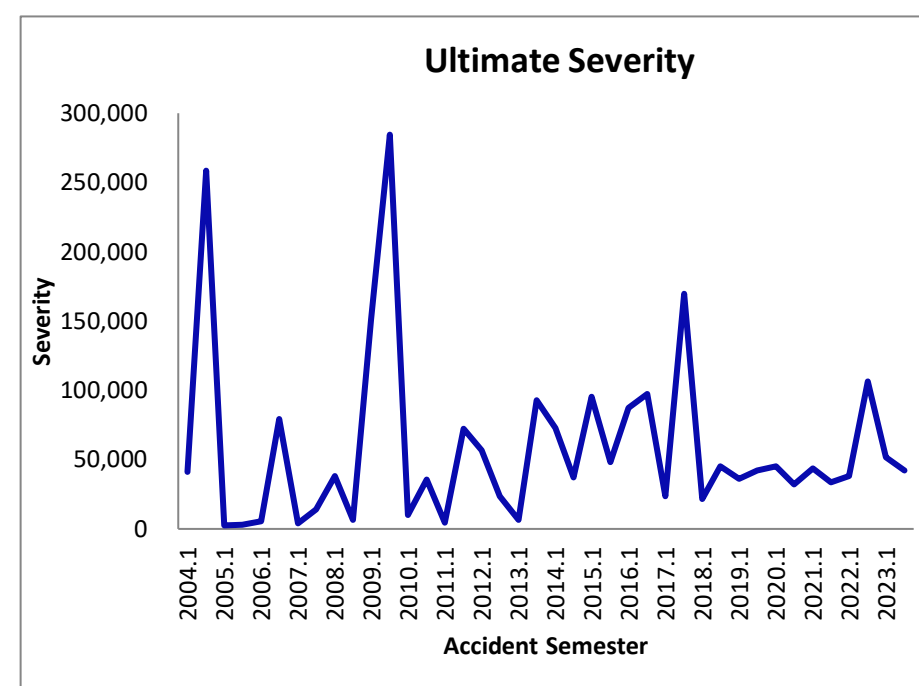
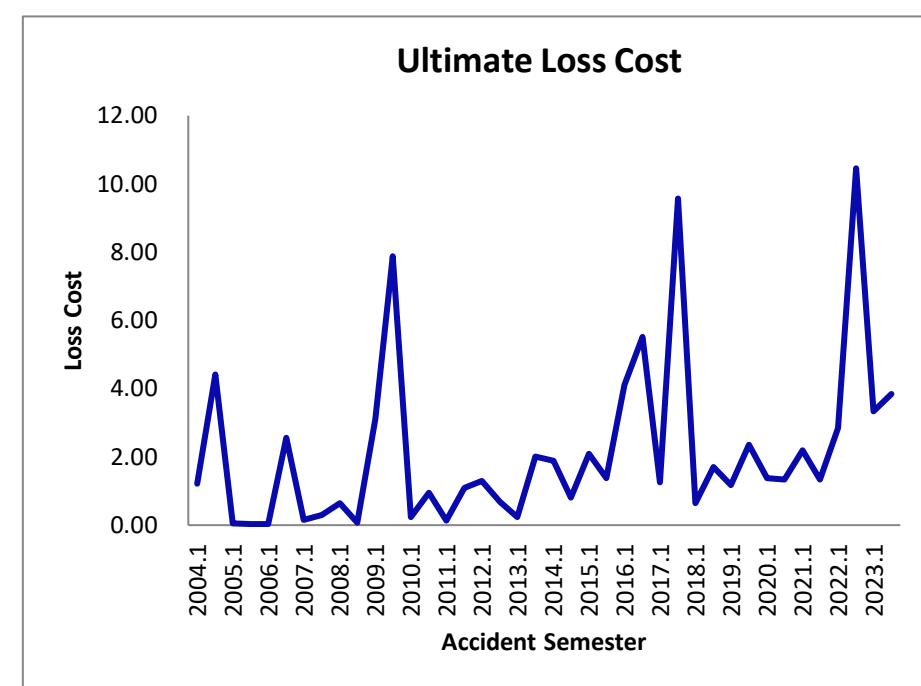
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	21,433	1,551	3,712	1.140	4,232	197.45		2,729		72.36			
2004.2	234	23,003	1,764	4,489	1.140	5,117	222.47		2,901		76.69		210.40	
2005.1	228	22,468	1,583	4,417	1.097	4,843	215.57	9.2%	3,060	12.1%	70.46	-2.6%		
2005.2	222	22,435	1,451	4,432	1.097	4,861	216.65	-2.6%	3,350	15.5%	64.68	-15.7%	216.11	2.7%
2006.1	216	21,492	1,338	3,992	1.099	4,386	204.07	-5.3%	3,278	7.1%	62.26	-11.6%		
2006.2	210	21,304	1,523	3,996	1.099	4,390	206.04	-4.9%	2,882	-14.0%	71.49	10.5%	205.05	-5.1%
2007.1	204	20,566	1,503	3,795	1.105	4,193	203.87	-0.1%	2,790	-14.9%	73.08	17.4%		
2007.2	198	20,803	1,422	4,760	1.105	5,259	252.79	22.7%	3,698	28.3%	68.36	-4.4%	228.47	11.4%
2008.1	192	20,450	1,285	4,304	1.095	4,711	230.38	13.0%	3,666	31.4%	62.84	-14.0%		
2008.2	186	20,787	1,484	4,528	1.095	4,956	238.40	-5.7%	3,339	-9.7%	71.39	4.4%	234.42	2.6%
2009.1	180	20,289	1,487	4,144	1.106	4,581	225.81	-2.0%	3,081	-16.0%	73.29	16.6%		
2009.2	174	20,816	1,590	4,806	1.106	5,313	255.24	7.1%	3,342	0.1%	76.38	7.0%	240.71	2.7%
2010.1	168	20,316	1,381	4,099	1.108	4,541	223.50	-1.0%	3,288	6.7%	67.97	-7.3%		
2010.2	162	21,026	1,600	4,864	1.108	5,388	256.24	0.4%	3,367	0.8%	76.10	-0.4%	240.15	-0.2%
2011.1	156	20,677	1,531	4,177	1.105	4,616	223.25	-0.1%	3,015	-8.3%	74.04	8.9%		
2011.2	150	20,928	1,759	4,875	1.105	5,388	257.44	0.5%	3,063	-9.0%	84.05	10.5%	240.45	0.1%
2012.1	144	20,266	1,440	4,340	1.090	4,732	233.49	4.6%	3,286	9.0%	71.06	-4.0%		
2012.2	138	20,559	1,554	4,737	1.090	5,165	251.24	-2.4%	3,324	8.5%	75.59	-10.1%	242.43	0.8%
2013.1	132	19,976	1,390	4,098	1.094	4,481	224.33	-3.9%	3,224	-1.9%	69.58	-2.1%		
2013.2	126	20,477	1,433	4,229	1.094	4,624	225.83	-10.1%	3,227	-2.9%	69.98	-7.4%	225.09	-7.2%
2014.1	120	20,025	1,266	4,186	1.086	4,546	227.02	1.2%	3,591	11.4%	63.22	-9.1%		
2014.2	114	20,668	1,336	4,735	1.086	5,142	248.81	10.2%	3,849	19.3%	64.64	-7.6%	238.09	5.8%
2015.1	108	20,308	1,639	5,359	1.076	5,766	283.92	25.1%	3,518	-2.0%	80.71	27.7%		
2015.2	102	20,931	1,375	4,783	1.076	5,146	245.85	-1.2%	3,742	-2.8%	65.69	1.6%	264.60	11.1%
2016.1	96	20,616	1,382	4,850	1.095	5,309	257.51	-9.3%	3,842	9.2%	67.03	-17.0%		
2016.2	90	21,228	1,532	6,278	1.095	6,872	323.74	31.7%	4,486	19.9%	72.16	9.8%	291.11	10.0%
2017.1	84	20,862	1,488	5,620	1.091	6,131	293.90	14.1%	4,121	7.3%	71.32	6.4%		
2017.2	78	21,821	1,720	7,064	1.091	7,706	353.14	9.1%	4,480	-0.1%	78.82	9.2%	324.18	11.4%
2018.1	72	21,363	1,606	6,121	1.093	6,692	313.27	6.6%	4,167	1.1%	75.18	5.4%		
2018.2	66	21,553	1,690	7,093	1.093	7,755	359.80	1.9%	4,589	2.4%	78.41	-0.5%	336.64	3.8%
2019.1	60	21,188	1,602	6,489	1.098	7,125	336.29	7.3%	4,448	6.7%	75.61	0.6%		
2019.2	54	21,850	1,725	7,242	1.098	7,952	363.93	1.1%	4,611	0.5%	78.93	0.7%	350.32	4.1%
2020.1	48	21,391	1,232	4,941	1.115	5,508	257.49	-23.4%	4,472	0.5%	57.58	-23.8%		
2020.2	42	21,608	1,468	5,523	1.115	6,157	284.93	-21.7%	4,195	-9.0%	67.92	-13.9%	271.28	-22.6%
2021.1	36	20,865	1,197	4,253	1.126	4,787	229.44	-10.9%	4,001	-10.5%	57.35	-0.4%		
2021.2	30	20,784	1,548	6,721	1.126	7,565	364.01	27.8%	4,886	16.5%	74.50	9.7%	296.59	9.3%
2022.1	24	20,091	1,443	6,451	1.118	7,214	359.08	56.5%	4,999	25.0%	71.82	25.2%		
2022.2	18	20,463	1,617	8,185	1.118	9,154	447.33	22.9%	5,661	15.9%	79.01	6.1%	403.61	36.1%
2023.1	12	20,052	1,468	7,560	1.118	8,455	421.67	17.4%	5,761	15.2%	73.20	1.9%		
2023.2	6	20,588	1,702	9,341	1.118	10,447	507.44	13.4%	6,138	8.4%	82.67	4.6%	465.12	15.2%
Total		838,326	60,103	209,591		231,207								



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

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	170,222	5	180	1.140	206	1.21		41,114		0.03			
2004.2	234	175,871	3	681	1.140	776	4.41		258,811		0.02		2.84	
2005.1	228	171,572	4	9	1.097	10	0.06	-95.1%	2,532	-93.8%	0.02	-20.6%		
2005.2	222	177,325	2	5	1.097	6	0.03	-99.3%	2,845	-98.9%	0.01	-33.9%	0.05	-98.4%
2006.1	216	173,658	1	5	1.099	6	0.03	-44.0%	5,745	126.9%	0.01	-75.3%		
2006.2	210	186,719	6	434	1.099	477	2.55	7863.6%	79,510	2695.2%	0.03	184.9%	1.34	2855.4%
2007.1	204	183,122	7	26	1.105	28	0.15	367.8%	4,048	-29.5%	0.04	563.8%		
2007.2	198	242,129	5	64	1.105	71	0.29	-88.6%	14,130	-82.2%	0.02	-35.7%	0.23	-82.6%
2008.1	192	239,690	4	139	1.095	152	0.63	309.7%	37,993	838.5%	0.02	-56.3%		
2008.2	186	248,008	3	18	1.095	20	0.08	-72.6%	6,597	-53.3%	0.01	-41.4%	0.35	51.3%
2009.1	180	243,597	5	684	1.106	756	3.10	389.7%	151,270	298.2%	0.02	23.0%		
2009.2	174	252,994	7	1,802	1.106	1,992	7.87	9765.4%	284,544	4213.1%	0.03	128.7%	5.53	1471.3%
2010.1	168	249,398	6	53	1.108	59	0.24	-92.4%	9,847	-93.5%	0.02	17.2%		
2010.2	162	260,793	7	225	1.108	249	0.95	-87.9%	35,564	-87.5%	0.03	-3.0%	0.60	-89.1%
2011.1	156	255,985	7	29	1.105	32	0.12	-47.4%	4,625	-53.0%	0.03	11.9%		
2011.2	150	263,438	4	258	1.105	285	1.08	13.4%	72,405	103.6%	0.01	-44.3%	0.61	1.1%
2012.1	144	258,944	6	307	1.090	334	1.29	937.0%	56,597	1123.8%	0.02	-15.3%		
2012.2	138	267,445	8	167	1.090	182	0.68	-37.1%	23,394	-67.7%	0.03	94.7%	0.98	60.7%
2013.1	132	262,360	9	54	1.094	59	0.23	-82.5%	6,710	-88.1%	0.03	47.9%		
2013.2	126	271,221	6	500	1.094	547	2.02	196.1%	92,650	296.0%	0.02	-25.2%	1.14	15.8%
2014.1	120	264,454	7	461	1.086	501	1.89	736.0%	72,704	983.4%	0.03	-22.8%		
2014.2	114	273,518	6	203	1.086	220	0.81	-60.0%	37,332	-59.7%	0.02	-0.8%	1.34	18.0%
2015.1	108	267,263	6	519	1.076	558	2.09	10.3%	95,367	31.2%	0.02	-15.9%		
2015.2	102	276,013	8	351	1.076	378	1.37	69.9%	48,036	28.7%	0.03	32.1%	1.72	28.6%
2016.1	96	271,742	13	1,018	1.095	1,114	4.10	96.3%	87,143	-8.6%	0.05	114.8%		
2016.2	90	280,473	16	1,412	1.095	1,545	5.51	302.4%	97,539	103.1%	0.06	98.2%	4.82	179.5%
2017.1	84	275,160	15	316	1.091	345	1.25	-69.4%	23,668	-72.8%	0.05	12.6%		
2017.2	78	287,862	16	2,525	1.091	2,755	9.57	73.7%	169,455	73.7%	0.06	0.0%	5.51	14.3%
2018.1	72	282,675	8	166	1.093	181	0.64	-48.9%	21,683	-8.4%	0.03	-44.2%		
2018.2	66	289,051	11	450	1.093	492	1.70	-82.2%	45,210	-73.3%	0.04	-33.3%	1.18	-78.6%
2019.1	60	281,619	9	299	1.098	328	1.16	81.7%	35,994	66.0%	0.03	9.5%		
2019.2	54	289,611	16	619	1.098	680	2.35	37.9%	41,982	-7.1%	0.06	48.5%	1.76	49.8%
2020.1	48	283,384	9	348	1.115	388	1.37	17.6%	44,943	24.9%	0.03	-5.8%		
2020.2	42	293,101	12	350	1.115	390	1.33	-43.3%	32,175	-23.4%	0.04	-26.0%	1.35	-23.5%
2021.1	36	289,889	15	567	1.126	638	2.20	60.7%	43,449	-3.3%	0.05	66.2%		
2021.2	30	300,515	12	359	1.126	404	1.34	0.8%	33,380	3.7%	0.04	-2.8%	1.76	30.6%
2022.1	24	294,677	22	751	1.118	839	2.85	29.4%	38,139	-12.2%	0.07	47.4%		
2022.2	18	302,614	30	2,830	1.118	3,164	10.46	678.4%	106,639	219.5%	0.10	143.7%	6.70	279.9%
2023.1	12	296,427	19	886	1.118	991	3.34	17.4%	51,530	35.1%	0.06	-13.1%		
2023.2	6	303,300	28	1,043	1.118	1,167	3.85	-63.2%	42,196	-60.4%	0.09	-7.0%	3.60	-46.3%
Total		10,257,838	381	21,114		23,328								



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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	30,889	30,889	1.000	30,889	30,889	0
2004.2	234	37,989	37,989	1.000	37,989	37,989	0
2005.1	228	30,817	30,817	1.000	30,817	30,817	0
2005.2	222	35,678	35,678	1.000	35,678	35,678	0
2006.1	216	27,643	27,643	1.000	27,643	27,643	0
2006.2	210	35,563	35,563	1.000	35,563	35,563	0
2007.1	204	28,338	28,338	1.000	28,338	28,338	0
2007.2	198	33,620	33,620	1.000	33,620	33,618	3
2008.1	192	22,478	22,478	1.000	22,478	22,476	2
2008.2	186	27,668	27,668	1.000	27,668	27,665	2
2009.1	180	24,981	25,229	1.000	25,229	25,241	(12)
2009.2	174	38,881	38,881	1.001	38,903	38,882	22
2010.1	168	30,092	30,093	1.001	30,113	30,108	5
2010.2	162	37,798	38,214	1.001	38,239	38,491	(252)
2011.1	156	35,667	35,723	0.999	35,698	35,741	(43)
2011.2	150	50,084	50,213	1.000	50,230	50,243	(13)
2012.1	144	41,019	41,019	1.000	41,033	41,103	(70)
2012.2	138	51,945	51,982	1.000	52,000	52,025	(25)
2013.1	132	36,258	37,038	1.001	37,080	37,381	(301)
2013.2	126	55,056	57,182	0.998	57,082	57,117	(35)
2014.1	120	43,693	44,434	0.998	44,346	44,455	(109)
2014.2	114	52,286	53,590	0.997	53,412	53,494	(82)
2015.1	108	40,390	41,254	0.998	41,154	41,342	(188)
2015.2	102	68,871	71,824	0.998	71,647	72,099	(452)
2016.1	96	45,504	50,866	0.996	50,682	50,568	114
2016.2	90	61,376	68,584	0.997	68,369	68,372	(3)
2017.1	84	51,120	55,987	1.001	56,019	56,473	(454)
2017.2	78	64,283	73,935	1.006	74,368	74,584	(216)
2018.1	72	50,581	59,391	1.012	60,122	60,263	(141)
2018.2	66	61,556	80,096	1.021	81,809	80,233	1,577
2019.1	60	38,075	55,161	1.031	56,898	56,487	412
2019.2	54	42,389	65,804	1.050	69,111	68,104	1,007
2020.1	48	24,892	45,108	1.096	49,450	48,945	505
2020.2	42	28,501	49,338	1.146	56,523	57,704	(1,181)
2021.1	36	16,836	34,882	1.231	42,939	41,292	1,647
2021.2	30	21,221	56,292	1.354	76,215	72,193	4,022
2022.1	24	12,225	38,240	1.512	57,804	54,743	3,062
2022.2	18	7,091	44,285	1.712	75,794	68,983	6,811
2023.1	12	2,939	30,783	2.027	62,408	53,268	9,140
2023.2	6	409	21,323	2.986	63,679		
Total		1,446,701	1,757,433		1,929,040		

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	13,339	13,339	1.000	13,339	13,339	0
2004.2	234	15,059	15,059	1.000	15,059	15,059	0
2005.1	228	14,358	14,358	1.000	14,358	14,358	0
2005.2	222	16,173	16,173	1.000	16,173	16,173	0
2006.1	216	15,045	15,045	1.000	15,045	15,045	0
2006.2	210	18,090	18,090	1.000	18,090	18,090	0
2007.1	204	16,129	16,129	1.000	16,129	16,129	0
2007.2	198	19,891	19,891	1.000	19,891	19,891	0
2008.1	192	16,547	16,547	1.000	16,547	16,547	0
2008.2	186	18,884	18,884	1.000	18,884	18,884	0
2009.1	180	18,660	18,660	1.000	18,660	18,660	0
2009.2	174	21,037	21,037	1.000	21,037	21,038	(1)
2010.1	168	18,275	18,275	1.000	18,275	18,275	0
2010.2	162	22,239	22,239	1.000	22,239	22,239	0
2011.1	156	20,695	20,695	1.000	20,695	20,696	(1)
2011.2	150	23,694	23,694	1.000	23,694	23,694	0
2012.1	144	20,223	20,223	1.000	20,222	20,222	0
2012.2	138	23,241	23,241	1.000	23,240	23,240	1
2013.1	132	12,749	12,749	1.000	12,748	12,748	0
2013.2	126	1,824	1,824	1.000	1,824	1,824	0
2014.1	120	2,213	2,213	1.000	2,212	2,211	1
2014.2	114	2,029	2,029	1.000	2,029	2,028	1
2015.1	108	1,690	1,690	1.000	1,690	1,689	1
2015.2	102	2,218	2,218	1.000	2,218	2,217	1
2016.1	96	2,176	2,176	1.000	2,176	2,173	3
2016.2	90	1,989	1,989	0.999	1,987	1,985	2
2017.1	84	2,121	2,121	0.999	2,118	2,132	(14)
2017.2	78	2,521	2,521	1.005	2,535	2,534	1
2018.1	72	2,930	2,930	1.005	2,946	2,945	1
2018.2	66	2,259	2,259	1.006	2,271	2,271	1
2019.1	60	1,981	1,984	1.005	1,995	1,993	2
2019.2	54	2,393	3,234	1.005	3,251	3,241	10
2020.1	48	1,810	2,383	1.005	2,395	2,388	8
2020.2	42	2,089	2,094	1.006	2,106	2,106	0
2021.1	36	1,427	1,428	1.010	1,442	1,399	43
2021.2	30	1,836	1,899	1.024	1,944	1,816	128
2022.1	24	2,030	2,155	1.047	2,256	2,231	25
2022.2	18	1,874	2,356	1.101	2,594	2,237	358
2023.1	12	1,370	1,872	1.142	2,138	2,165	(28)
2023.2	6	786	2,519	1.117	2,814		
Total		385,896	390,225		391,269		

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	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	9,119	9,119	1.000	9,119	9,119	0
2013.2	126	24,957	24,957	1.000	24,957	24,947	9
2014.1	120	24,223	24,223	1.000	24,223	24,223	0
2014.2	114	27,382	27,382	1.000	27,382	27,382	0
2015.1	108	33,451	33,451	1.000	33,451	33,451	0
2015.2	102	30,695	30,695	1.000	30,695	30,695	0
2016.1	96	29,830	29,830	1.000	29,830	29,830	0
2016.2	90	34,221	34,238	1.000	34,238	34,238	0
2017.1	84	31,707	31,707	1.000	31,707	31,707	0
2017.2	78	36,185	36,185	1.000	36,185	36,166	19
2018.1	72	32,516	32,516	1.000	32,516	32,515	1
2018.2	66	39,035	39,037	1.000	39,037	39,037	0
2019.1	60	36,017	36,021	1.000	36,021	36,124	(104)
2019.2	54	39,090	39,093	1.003	39,200	39,188	13
2020.1	48	24,367	24,392	1.003	24,462	24,463	(1)
2020.2	42	29,383	29,411	1.003	29,490	29,478	12
2021.1	36	26,918	26,935	1.003	27,020	26,997	23
2021.2	30	38,527	38,568	1.003	38,689	38,688	1
2022.1	24	37,182	37,287	1.003	37,390	37,343	47
2022.2	18	43,269	43,804	1.002	43,878	43,546	332
2023.1	12	43,094	44,234	1.004	44,390	40,409	3,982
2023.2	6	29,995	46,194	1.058	48,858		
Total		701,163	719,280		722,739		

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

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

(1)	(2)	(3)	(4) <u>Reported Claim Counts: Development Method</u>			(6) (4) * (5)	(7)	(8) (6) - (7)
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	9,164	9,191	1.000	9,191	9,146	45	
2004.2	234	11,959	11,959	1.000	11,959	11,959	0	
2005.1	228	8,751	8,751	1.000	8,751	8,751	0	
2005.2	222	9,660	9,757	1.000	9,757	9,753	4	
2006.1	216	8,964	8,964	1.000	8,964	8,964	0	
2006.2	210	9,704	9,749	1.000	9,749	9,750	(0)	
2007.1	204	7,650	7,650	1.000	7,650	7,651	(1)	
2007.2	198	8,930	8,930	1.000	8,931	8,931	(0)	
2008.1	192	6,023	6,023	1.000	6,024	6,025	(1)	
2008.2	186	7,550	7,550	1.000	7,551	7,552	(1)	
2009.1	180	7,161	7,161	1.000	7,162	7,164	(2)	
2009.2	174	7,525	7,525	1.000	7,527	7,528	(1)	
2010.1	168	9,886	9,886	1.000	9,889	9,890	(2)	
2010.2	162	10,713	10,948	1.000	10,951	10,953	(2)	
2011.1	156	10,121	10,121	1.000	10,124	10,129	(5)	
2011.2	150	12,775	12,884	1.001	12,892	12,932	(40)	
2012.1	144	12,338	12,338	1.003	12,378	12,387	(8)	
2012.2	138	17,040	17,246	1.003	17,306	17,286	20	
2013.1	132	11,576	11,653	1.002	11,676	11,762	(85)	
2013.2	126	19,111	19,320	1.000	19,326	19,793	(467)	
2014.1	120	13,609	13,877	0.995	13,811	13,988	(177)	
2014.2	114	15,783	16,399	1.000	16,396	16,756	(360)	
2015.1	108	13,454	13,454	1.000	13,449	13,668	(219)	
2015.2	102	21,086	22,043	1.006	22,175	22,368	(194)	
2016.1	96	18,183	19,326	1.003	19,375	19,694	(318)	
2016.2	90	19,540	20,404	1.007	20,551	21,072	(520)	
2017.1	84	15,370	16,917	1.013	17,130	17,410	(281)	
2017.2	78	18,934	20,905	1.015	21,214	22,395	(1,181)	
2018.1	72	15,034	17,010	1.011	17,190	17,270	(80)	
2018.2	66	17,636	20,000	1.041	20,815	21,559	(743)	
2019.1	60	13,625	15,210	1.036	15,760	16,357	(597)	
2019.2	54	16,562	18,666	1.067	19,916	21,387	(1,471)	
2020.1	48	9,839	11,805	1.067	12,597	12,757	(159)	
2020.2	42	10,405	12,366	1.088	13,453	14,957	(1,504)	
2021.1	36	8,796	10,660	1.114	11,876	12,348	(472)	
2021.2	30	11,210	15,359	1.147	17,624	18,828	(1,203)	
2022.1	24	8,683	12,607	1.212	15,277	15,650	(373)	
2022.2	18	7,756	12,194	1.291	15,738	19,268	(3,529)	
2023.1	12	4,824	10,496	1.269	13,318	16,436	(3,118)	
2023.2	6	1,682	15,966	1.075	17,155			
Total		468,615	523,271		542,581			

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	1,542	1,542	1.000	1,542	1,544	(2)
2004.2	234	1,145	1,145	1.000	1,145	1,149	(4)
2005.1	228	1,205	1,205	1.000	1,205	1,205	0
2005.2	222	1,057	1,057	1.000	1,057	1,057	0
2006.1	216	1,033	1,033	1.000	1,033	1,033	0
2006.2	210	1,383	1,383	1.000	1,383	1,383	0
2007.1	204	819	819	1.000	819	819	0
2007.2	198	1,367	1,367	1.000	1,367	1,369	(2)
2008.1	192	1,300	1,300	1.000	1,300	1,300	0
2008.2	186	623	623	1.000	623	622	1
2009.1	180	766	766	1.000	766	764	2
2009.2	174	1,428	1,428	1.000	1,428	1,428	0
2010.1	168	803	803	1.000	803	803	(0)
2010.2	162	1,659	1,659	1.000	1,659	1,659	0
2011.1	156	1,518	1,518	1.000	1,518	1,518	(0)
2011.2	150	1,535	1,535	1.000	1,535	1,535	0
2012.1	144	1,676	1,676	1.000	1,676	1,676	1
2012.2	138	2,304	2,304	1.000	2,304	2,304	0
2013.1	132	1,505	1,505	1.000	1,505	1,499	6
2013.2	126	3,670	3,670	0.996	3,656	3,598	58
2014.1	120	1,406	1,406	0.979	1,377	1,151	225
2014.2	114	2,110	2,184	0.980	2,140	2,138	1
2015.1	108	3,708	3,948	0.981	3,871	3,724	147
2015.2	102	2,861	3,742	0.984	3,682	3,545	137
2016.1	96	1,620	1,897	0.981	1,861	1,854	7
2016.2	90	2,402	2,613	0.982	2,566	2,109	457
2017.1	84	2,719	3,438	0.985	3,385	3,182	203
2017.2	78	2,555	2,618	0.981	2,567	2,475	92
2018.1	72	1,497	2,065	0.981	2,026	1,629	396
2018.2	66	2,238	2,994	0.971	2,906	2,507	399
2019.1	60	1,801	2,460	0.982	2,417	2,370	47
2019.2	54	2,224	4,457	0.970	4,321	3,669	652
2020.1	48	970	2,050	0.988	2,024	1,884	140
2020.2	42	1,550	2,984	1.049	3,130	3,029	101
2021.1	36	1,732	3,475	1.118	3,886	3,726	160
2021.2	30	1,272	3,448	1.178	4,061	3,520	542
2022.1	24	782	1,707	1.301	2,220	1,768	452
2022.2	18	473	2,103	1.468	3,087	2,623	464
2023.1	12	448	1,568	1.680	2,634	2,685	(51)
2023.2	6	255	1,740	2.880	5,011		
Total		62,959	81,233		87,494		

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

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

(1)	(2)	(3)	(4) <u>Reported Claim Counts: Development Method</u>			(6) (4) * (5)	(7)	(8) (6) - (7)
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	16,486	16,486	1.000	16,486	16,486	0	
2004.2	234	17,515	17,515	1.000	17,515	17,515	0	
2005.1	228	16,578	16,578	1.000	16,578	16,578	0	
2005.2	222	19,324	19,324	1.000	19,324	19,324	0	
2006.1	216	19,773	19,773	1.000	19,773	19,773	0	
2006.2	210	21,611	21,611	1.000	21,611	21,611	(0)	
2007.1	204	23,313	23,313	1.000	23,313	23,313	0	
2007.2	198	25,775	25,775	1.000	25,775	25,775	(0)	
2008.1	192	23,913	23,913	1.000	23,913	23,913	0	
2008.2	186	24,888	24,888	1.000	24,888	24,888	0	
2009.1	180	24,598	24,598	1.000	24,598	24,598	0	
2009.2	174	26,477	26,477	1.000	26,477	26,477	0	
2010.1	168	21,970	21,970	1.000	21,970	21,970	0	
2010.2	162	25,603	25,603	1.000	25,603	25,603	0	
2011.1	156	24,121	24,121	1.000	24,121	24,121	0	
2011.2	150	27,060	27,060	1.000	27,060	27,060	0	
2012.1	144	25,530	25,530	1.000	25,530	25,530	0	
2012.2	138	25,218	25,218	1.000	25,218	25,218	0	
2013.1	132	25,339	25,339	1.000	25,339	25,339	0	
2013.2	126	27,568	27,568	1.000	27,568	27,568	0	
2014.1	120	26,556	26,556	1.000	26,556	26,556	0	
2014.2	114	27,041	27,041	1.000	27,041	27,041	(0)	
2015.1	108	34,110	34,110	1.000	34,110	34,110	1	
2015.2	102	31,277	31,277	1.000	31,277	31,268	10	
2016.1	96	30,209	30,209	1.000	30,209	30,206	3	
2016.2	90	35,735	35,738	1.000	35,739	35,739	(0)	
2017.1	84	34,201	34,201	1.000	34,200	34,194	7	
2017.2	78	36,563	36,572	1.000	36,572	36,559	13	
2018.1	72	39,294	39,294	1.000	39,293	39,289	3	
2018.2	66	42,987	43,034	1.000	43,032	43,035	(3)	
2019.1	60	39,790	39,818	1.000	39,823	39,797	27	
2019.2	54	42,376	42,416	1.000	42,421	42,413	8	
2020.1	48	30,758	30,763	1.000	30,769	30,768	1	
2020.2	42	31,776	31,780	1.000	31,789	31,807	(18)	
2021.1	36	30,488	30,501	1.001	30,528	30,588	(60)	
2021.2	30	40,774	40,953	1.001	41,010	40,906	103	
2022.1	24	44,547	44,741	1.001	44,788	44,736	52	
2022.2	18	48,340	48,935	1.000	48,957	49,019	(62)	
2023.1	12	53,424	54,836	0.993	54,443	52,731	1,711	
2023.2	6	39,305	59,776	0.983	58,764			
Total		1,202,213	1,225,213		1,223,983			

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

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

(1)	(2)	(3)	(4) <u>Reported Claim Counts: Development Method</u>			(6) (4) * (5)	(7)	(8) (6) - (7)
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	7,640	7,640	1.000	7,640	7,640	0	
2004.2	234	9,434	9,434	1.000	9,434	9,434	0	
2005.1	228	8,206	8,206	1.000	8,206	8,206	0	
2005.2	222	10,541	10,541	1.000	10,541	10,541	0	
2006.1	216	9,360	9,360	1.000	9,360	9,360	0	
2006.2	210	11,665	11,665	1.000	11,665	11,666	(0)	
2007.1	204	10,367	10,367	1.000	10,368	10,368	0	
2007.2	198	13,707	13,707	1.000	13,707	13,707	0	
2008.1	192	11,921	11,921	1.000	11,921	11,921	0	
2008.2	186	15,486	15,486	1.000	15,487	15,487	0	
2009.1	180	12,240	12,240	1.000	12,240	12,240	0	
2009.2	174	15,169	15,169	1.000	15,169	15,169	0	
2010.1	168	11,532	11,532	1.000	11,532	11,534	(1)	
2010.2	162	15,498	15,498	1.000	15,498	15,498	(0)	
2011.1	156	13,142	13,142	1.000	13,142	13,142	(0)	
2011.2	150	17,035	17,035	1.000	17,035	17,035	(0)	
2012.1	144	12,749	12,749	1.000	12,749	12,749	0	
2012.2	138	16,686	16,686	1.000	16,685	16,684	1	
2013.1	132	13,126	13,126	1.000	13,125	13,125	0	
2013.2	126	19,064	19,064	1.000	19,062	19,061	1	
2014.1	120	15,620	15,621	1.000	15,620	15,620	0	
2014.2	114	20,990	20,990	1.000	20,989	20,988	1	
2015.1	108	18,455	18,455	1.000	18,454	18,443	11	
2015.2	102	21,182	21,182	0.999	21,169	21,183	(14)	
2016.1	96	18,610	18,610	1.000	18,612	18,611	1	
2016.2	90	25,179	25,179	1.000	25,181	25,179	3	
2017.1	84	20,260	20,260	1.000	20,260	20,260	0	
2017.2	78	26,272	26,272	1.000	26,273	26,272	1	
2018.1	72	23,353	23,353	1.000	23,354	23,355	(0)	
2018.2	66	29,067	29,067	1.000	29,070	29,077	(7)	
2019.1	60	23,868	23,871	1.000	23,875	23,877	(3)	
2019.2	54	32,949	32,976	1.000	32,984	32,954	30	
2020.1	48	21,357	21,359	1.001	21,373	21,384	(11)	
2020.2	42	31,613	31,613	1.000	31,628	31,628	(0)	
2021.1	36	22,388	22,388	1.001	22,405	22,398	7	
2021.2	30	34,643	34,673	1.001	34,711	34,719	(8)	
2022.1	24	33,765	33,809	1.002	33,880	33,936	(55)	
2022.2	18	55,587	55,976	1.002	56,103	55,574	530	
2023.1	12	35,322	36,118	1.009	36,428	36,272	156	
2023.2	6	43,814	57,207	1.090	62,350			
Total		808,861	823,548		829,286			

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	72	72	1.000	72	72	0
2004.2	234	75	75	1.000	75	75	0
2005.1	228	103	103	1.000	103	103	0
2005.2	222	40	40	1.000	40	40	0
2006.1	216	85	85	1.000	85	85	0
2006.2	210	103	103	1.000	103	103	0
2007.1	204	77	77	1.000	77	77	0
2007.2	198	30	30	1.000	30	30	0
2008.1	192	70	70	1.000	70	70	0
2008.2	186	53	53	1.000	53	53	0
2009.1	180	59	59	1.000	59	59	0
2009.2	174	135	135	1.000	135	135	0
2010.1	168	50	50	1.000	50	50	0
2010.2	162	54	54	1.000	54	54	0
2011.1	156	90	90	1.000	90	90	0
2011.2	150	63	63	1.000	63	63	0
2012.1	144	25	25	1.000	25	25	0
2012.2	138	33	33	1.000	33	33	0
2013.1	132	32	32	1.000	32	32	0
2013.2	126	48	48	1.000	48	48	0
2014.1	120	17	17	1.000	17	17	0
2014.2	114	110	110	1.000	110	110	0
2015.1	108	48	48	1.000	48	48	0
2015.2	102	3	3	1.000	3	3	0
2016.1	96	20	20	1.000	20	20	0
2016.2	90	7	7	1.000	7	7	0
2017.1	84	13	13	1.000	13	13	0
2017.2	78	69	69	1.000	69	69	0
2018.1	72	97	97	1.000	97	97	0
2018.2	66	20	20	1.000	20	20	0
2019.1	60	4	4	1.000	4	4	0
2019.2	54	23	23	0.982	22	23	(0)
2020.1	48	0	0	1.002	0	0	(0)
2020.2	42	30	30	1.007	30	30	0
2021.1	36	58	58	1.004	58	58	1
2021.2	30	72	72	0.997	72	72	(0)
2022.1	24	62	62	1.000	62	63	(0)
2022.2	18	90	90	1.010	91	103	(12)
2023.1	12	33	43	1.016	44	48	(5)
2023.2	6	20	62	1.145	71		
Total		2,093	2,145		2,155		

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

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

(1)	(2)	(3)	(4)			(5)	(6)	(7)	(8)
			Reported Claim Counts: Development Method			(4) * (5)			(6) - (7)
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	3,712	3,712	1.000	3,712		3,712	0	
2004.2	234	4,489	4,489	1.000	4,489		4,489	0	
2005.1	228	4,417	4,417	1.000	4,417		4,417	0	
2005.2	222	4,432	4,432	1.000	4,432		4,432	0	
2006.1	216	3,992	3,992	1.000	3,992		3,992	0	
2006.2	210	3,996	3,996	1.000	3,996		3,996	0	
2007.1	204	3,795	3,795	1.000	3,795		3,795	0	
2007.2	198	4,760	4,760	1.000	4,760		4,760	0	
2008.1	192	4,304	4,304	1.000	4,304		4,305	(0)	
2008.2	186	4,528	4,528	1.000	4,528		4,528	0	
2009.1	180	4,144	4,144	1.000	4,144		4,144	0	
2009.2	174	4,806	4,806	1.000	4,806		4,806	0	
2010.1	168	4,099	4,099	1.000	4,099		4,099	0	
2010.2	162	4,864	4,864	1.000	4,864		4,864	0	
2011.1	156	4,176	4,176	1.000	4,177		4,177	0	
2011.2	150	4,875	4,875	1.000	4,875		4,875	0	
2012.1	144	4,340	4,340	1.000	4,340		4,340	0	
2012.2	138	4,737	4,737	1.000	4,737		4,737	0	
2013.1	132	4,098	4,098	1.000	4,098		4,098	0	
2013.2	126	4,229	4,229	1.000	4,229		4,229	0	
2014.1	120	4,185	4,185	1.000	4,186		4,186	0	
2014.2	114	4,735	4,735	1.000	4,735		4,735	0	
2015.1	108	5,359	5,359	1.000	5,359		5,359	0	
2015.2	102	4,783	4,783	1.000	4,783		4,783	0	
2016.1	96	4,851	4,851	1.000	4,850		4,851	(1)	
2016.2	90	6,280	6,280	1.000	6,278		6,280	(2)	
2017.1	84	5,623	5,623	1.000	5,620		5,624	(4)	
2017.2	78	7,065	7,065	1.000	7,064		7,066	(2)	
2018.1	72	6,123	6,123	1.000	6,121		6,123	(2)	
2018.2	66	7,095	7,095	1.000	7,093		7,097	(4)	
2019.1	60	6,488	6,490	1.000	6,489		6,498	(8)	
2019.2	54	7,245	7,245	1.000	7,242		7,246	(4)	
2020.1	48	4,943	4,943	0.999	4,941		4,940	1	
2020.2	42	5,526	5,526	1.000	5,523		5,548	(25)	
2021.1	36	4,226	4,258	0.999	4,253		4,254	(2)	
2021.2	30	6,731	6,731	0.998	6,721		6,672	49	
2022.1	24	6,417	6,457	0.999	6,451		6,439	12	
2022.2	18	8,078	8,194	0.999	8,185		8,158	26	
2023.1	12	7,472	7,609	0.994	7,560		7,317	243	
2023.2	6	6,214	9,348	0.999	9,341				
Total		206,234	209,693		209,591				

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
Accident Semester	Maturity (in Months)	Paid Loss and ALAE (000)	Reported Claim Counts: Development Method			Prior	Difference
			Reported Incurred Loss and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Loss and ALAE Estimate		
2004.1	240	180	180	1.000	180	180	0
2004.2	234	681	681	1.000	681	681	0
2005.1	228	9	9	1.000	9	9	0
2005.2	222	5	5	1.000	5	5	0
2006.1	216	5	5	1.000	5	5	0
2006.2	210	434	434	1.000	434	434	0
2007.1	204	26	26	1.000	26	26	0
2007.2	198	64	64	1.000	64	64	0
2008.1	192	139	139	1.000	139	139	0
2008.2	186	18	18	1.000	18	18	0
2009.1	180	684	684	1.000	684	684	0
2009.2	174	1,802	1,802	1.000	1,802	1,802	0
2010.1	168	53	53	1.000	53	53	0
2010.2	162	225	225	1.000	225	223	1
2011.1	156	29	29	0.995	29	29	0
2011.2	150	256	256	1.009	258	253	5
2012.1	144	67	304	1.009	307	311	(5)
2012.2	138	168	168	0.993	167	180	(13)
2013.1	132	54	54	1.012	54	57	(3)
2013.2	126	447	497	1.007	500	487	13
2014.1	120	333	497	0.928	461	471	(10)
2014.2	114	213	213	0.951	203	220	(17)
2015.1	108	531	531	0.977	519	559	(40)
2015.2	102	348	348	1.010	351	378	(27)
2016.1	96	986	986	1.032	1,018	1,033	(15)
2016.2	90	1,405	1,405	1.005	1,412	1,586	(174)
2017.1	84	273	315	1.005	316	347	(31)
2017.2	78	1,337	2,482	1.017	2,525	2,196	329
2018.1	72	157	157	1.057	166	177	(12)
2018.2	66	205	416	1.084	450	411	39
2019.1	60	46	294	1.015	299	272	27
2019.2	54	514	653	0.949	619	645	(26)
2020.1	48	72	364	0.958	348	247	101
2020.2	42	124	353	0.991	350	321	29
2021.1	36	324	530	1.069	567	508	59
2021.2	30	174	290	1.235	359	206	152
2022.1	24	223	431	1.742	751	812	(62)
2022.2	18	169	1,243	2.276	2,830	2,665	164
2023.1	12	207	360	2.460	886	1,302	(416)
2023.2	6	44	221	4.727	1,043		
Total		13,031	17,722		21,114		

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	1,203	1.000	1,203	1,203	0
2004.2	234	1,442	1.000	1,442	1,442	0
2005.1	228	1,292	1.000	1,292	1,292	0
2005.2	222	1,328	1.000	1,328	1,328	0
2006.1	216	1,124	1.000	1,124	1,124	0
2006.2	210	1,366	1.000	1,366	1,366	0
2007.1	204	1,133	1.000	1,133	1,133	0
2007.2	198	1,242	1.000	1,242	1,242	0
2008.1	192	896	1.000	896	896	0
2008.2	186	1,079	1.000	1,079	1,079	0
2009.1	180	1,020	1.000	1,020	1,020	0
2009.2	174	1,172	1.000	1,172	1,172	0
2010.1	168	1,053	1.000	1,053	1,053	0
2010.2	162	1,221	1.000	1,221	1,220	1
2011.1	156	1,040	1.000	1,040	1,040	0
2011.2	150	1,251	1.000	1,251	1,251	1
2012.1	144	1,105	1.000	1,105	1,106	(1)
2012.2	138	1,193	1.000	1,193	1,192	2
2013.1	132	1,206	1.000	1,206	1,207	(1)
2013.2	126	1,383	1.000	1,383	1,382	1
2014.1	120	1,115	1.000	1,115	1,115	0
2014.2	114	1,221	1.000	1,221	1,220	0
2015.1	108	1,262	1.000	1,262	1,262	0
2015.2	102	1,364	1.000	1,364	1,362	2
2016.1	96	1,178	1.000	1,178	1,178	(0)
2016.2	90	1,370	1.000	1,369	1,368	2
2017.1	84	1,251	0.999	1,250	1,248	2
2017.2	78	1,372	0.999	1,371	1,371	(1)
2018.1	72	1,172	0.998	1,169	1,169	0
2018.2	66	1,382	0.998	1,379	1,374	5
2019.1	60	1,132	0.996	1,128	1,129	(1)
2019.2	54	1,325	0.997	1,320	1,320	1
2020.1	48	745	0.997	743	739	4
2020.2	42	962	0.995	957	960	(3)
2021.1	36	817	0.998	815	820	(5)
2021.2	30	1,070	1.004	1,074	1,060	14
2022.1	24	899	1.027	923	916	7
2022.2	18	921	1.062	978	957	22
2023.1	12	843	1.098	925	852	73
2023.2	6	764	1.350	1,031		
Total		45,914		46,324	45,168	125

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
Reported Claim Counts: Development Method						
Selected Age-to-Ultimate						
2004.1	240	4,306	1.000	4,306	4,306	0
2004.2	234	4,582	1.000	4,582	4,582	0
2005.1	228	4,663	1.000	4,663	4,663	0
2005.2	222	4,771	1.000	4,771	4,771	0
2006.1	216	4,672	1.000	4,672	4,672	0
2006.2	210	5,590	1.000	5,590	5,590	0
2007.1	204	5,166	1.000	5,166	5,166	0
2007.2	198	5,785	1.000	5,785	5,785	0
2008.1	192	5,034	1.000	5,034	5,034	0
2008.2	186	5,676	1.000	5,676	5,676	0
2009.1	180	5,661	1.000	5,661	5,661	0
2009.2	174	6,283	1.000	6,283	6,283	0
2010.1	168	5,699	1.000	5,699	5,699	0
2010.2	162	6,480	1.000	6,480	6,481	(1)
2011.1	156	5,819	1.000	5,819	5,819	0
2011.2	150	6,480	1.000	6,480	6,480	0
2012.1	144	5,740	1.000	5,740	5,740	0
2012.2	138	6,165	1.000	6,165	6,165	0
2013.1	132	3,356	1.000	3,356	3,356	(0)
2013.2	126	400	1.000	400	400	(0)
2014.1	120	375	1.000	375	375	(0)
2014.2	114	346	1.000	346	346	(0)
2015.1	108	318	1.000	318	318	0
2015.2	102	379	1.000	379	379	(0)
2016.1	96	301	1.000	301	301	0
2016.2	90	330	0.999	330	330	(0)
2017.1	84	349	0.999	349	349	(0)
2017.2	78	441	0.999	441	441	(0)
2018.1	72	386	0.999	386	386	(0)
2018.2	66	392	1.000	392	393	(1)
2019.1	60	332	1.000	332	332	0
2019.2	54	384	1.000	384	385	(1)
2020.1	48	325	0.999	325	325	(0)
2020.2	42	332	0.999	332	331	1
2021.1	36	225	0.999	225	223	2
2021.2	30	294	0.999	294	295	(1)
2022.1	24	331	1.004	332	345	(13)
2022.2	18	326	1.033	337	364	(27)
2023.1	12	301	1.045	314	332	(18)
2023.2	6	433	0.787	341		
Total		109,228		109,158	108,877	(60)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
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	2,574	1.000	2,574	2,574	0
2013.2	126	6,846	1.000	6,846	6,846	0
2014.1	120	6,777	1.000	6,777	6,777	0
2014.2	114	7,250	1.000	7,250	7,250	0
2015.1	108	8,739	1.000	8,739	8,739	0
2015.2	102	7,592	1.000	7,592	7,592	0
2016.1	96	7,238	1.000	7,238	7,238	0
2016.2	90	8,144	1.000	8,144	8,144	0
2017.1	84	7,640	1.000	7,640	7,640	0
2017.2	78	8,348	1.000	8,348	8,348	0
2018.1	72	7,643	1.000	7,643	7,643	0
2018.2	66	8,598	1.000	8,598	8,598	0
2019.1	60	7,768	1.000	7,768	7,768	(0)
2019.2	54	8,345	1.000	8,345	8,346	(1)
2020.1	48	5,295	1.000	5,295	5,297	(2)
2020.2	42	6,123	1.000	6,123	6,123	0
2021.1	36	5,693	1.000	5,693	5,691	1
2021.2	30	7,413	1.000	7,412	7,413	(1)
2022.1	24	6,525	1.000	6,526	6,526	(0)
2022.2	18	7,115	1.000	7,115	7,086	29
2023.1	12	7,006	1.000	7,008	6,823	185
2023.2	6	6,915	1.041	7,200		
Total		155,587		155,874	148,463	212

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	1,793	1.000	1,793	1,793	0
2004.2	234	2,032	1.000	2,032	2,032	0
2005.1	228	1,813	1.000	1,813	1,813	0
2005.2	222	1,994	1.000	1,994	1,994	0
2006.1	216	1,763	1.000	1,763	1,763	0
2006.2	210	1,893	1.000	1,893	1,893	0
2007.1	204	1,829	1.000	1,829	1,829	0
2007.2	198	1,892	1.000	1,892	1,892	0
2008.1	192	1,456	1.000	1,456	1,456	0
2008.2	186	1,644	1.000	1,644	1,644	0
2009.1	180	1,543	1.000	1,543	1,543	0
2009.2	174	1,762	1.000	1,762	1,762	0
2010.1	168	1,526	1.000	1,526	1,526	0
2010.2	162	1,900	1.000	1,900	1,900	0
2011.1	156	1,646	1.000	1,646	1,646	(0)
2011.2	150	1,950	1.000	1,950	1,950	(0)
2012.1	144	1,709	1.000	1,709	1,709	(0)
2012.2	138	1,867	1.000	1,867	1,867	0
2013.1	132	1,837	1.000	1,837	1,837	(0)
2013.2	126	2,347	1.000	2,347	2,347	0
2014.1	120	1,894	1.000	1,894	1,894	0
2014.2	114	2,155	1.000	2,155	2,155	0
2015.1	108	2,198	1.000	2,198	2,198	0
2015.2	102	2,377	1.000	2,377	2,377	0
2016.1	96	2,185	1.000	2,185	2,185	0
2016.2	90	2,546	1.000	2,546	2,546	0
2017.1	84	2,265	1.000	2,265	2,265	1
2017.2	78	2,584	1.000	2,584	2,584	0
2018.1	72	2,290	1.000	2,290	2,290	(0)
2018.2	66	2,715	1.000	2,714	2,712	2
2019.1	60	2,293	1.000	2,293	2,290	3
2019.2	54	2,659	1.000	2,658	2,660	(1)
2020.1	48	1,524	0.999	1,523	1,526	(3)
2020.2	42	1,946	1.000	1,946	1,946	0
2021.1	36	1,735	1.000	1,734	1,737	(3)
2021.2	30	2,383	0.998	2,379	2,389	(10)
2022.1	24	2,015	0.996	2,007	1,995	12
2022.2	18	2,124	0.994	2,111	2,144	(33)
2023.1	12	2,047	0.974	1,994	2,080	(86)
2023.2	6	2,501	0.923	2,307		
Total		80,632		80,359	78,170	(118)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	101	1.000	101	101	0
2004.2	234	77	1.000	77	78	(1)
2005.1	228	70	1.000	70	70	0
2005.2	222	64	1.000	64	64	0
2006.1	216	77	1.000	77	77	0
2006.2	210	67	1.000	67	67	0
2007.1	204	59	1.000	59	59	0
2007.2	198	92	1.000	92	92	0
2008.1	192	66	1.000	66	66	0
2008.2	186	59	1.000	59	59	0
2009.1	180	43	1.000	43	43	0
2009.2	174	70	1.000	70	70	0
2010.1	168	53	1.000	53	53	0
2010.2	162	77	1.000	77	77	0
2011.1	156	62	1.000	62	62	0
2011.2	150	74	1.000	74	74	0
2012.1	144	63	1.000	63	63	0
2012.2	138	81	1.000	81	81	0
2013.1	132	87	1.000	87	87	0
2013.2	126	114	1.000	114	114	0
2014.1	120	90	1.000	90	89	1
2014.2	114	89	1.000	89	89	0
2015.1	108	131	1.000	131	131	0
2015.2	102	114	1.000	114	113	1
2016.1	96	106	1.000	106	106	0
2016.2	90	120	1.000	120	118	2
2017.1	84	85	1.000	85	85	0
2017.2	78	101	1.000	101	99	2
2018.1	72	83	1.000	83	81	2
2018.2	66	88	0.995	88	84	3
2019.1	60	97	0.992	96	93	3
2019.2	54	85	0.988	84	75	9
2020.1	48	69	0.986	68	62	6
2020.2	42	102	0.984	100	86	15
2021.1	36	84	0.987	83	75	8
2021.2	30	112	0.988	111	90	20
2022.1	24	88	0.994	87	72	15
2022.2	18	83	1.004	83	74	9
2023.1	12	83	1.023	85	79	6
2023.2	6	64	1.271	81		
Total		3,330		3,342	3,158	102

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	4,967	1.000	4,967	4,967	0
2004.2	234	5,336	1.000	5,336	5,336	0
2005.1	228	5,314	1.000	5,314	5,314	0
2005.2	222	5,571	1.000	5,571	5,571	0
2006.1	216	5,558	1.000	5,558	5,558	0
2006.2	210	6,713	1.000	6,713	6,713	0
2007.1	204	6,815	1.000	6,815	6,815	0
2007.2	198	6,709	1.000	6,709	6,709	0
2008.1	192	5,940	1.000	5,940	5,940	0
2008.2	186	6,198	1.000	6,198	6,198	0
2009.1	180	6,625	1.000	6,625	6,625	0
2009.2	174	6,934	1.000	6,934	6,934	0
2010.1	168	5,905	1.000	5,905	5,905	0
2010.2	162	6,355	1.000	6,355	6,355	0
2011.1	156	6,226	1.000	6,226	6,226	0
2011.2	150	6,774	1.000	6,774	6,774	0
2012.1	144	6,308	1.000	6,308	6,308	0
2012.2	138	6,291	1.000	6,291	6,291	0
2013.1	132	5,977	1.000	5,977	5,977	0
2013.2	126	5,740	1.000	5,740	5,740	0
2014.1	120	5,495	1.000	5,495	5,495	0
2014.2	114	5,033	1.000	5,033	5,033	0
2015.1	108	7,201	1.000	7,201	7,201	0
2015.2	102	5,653	1.000	5,653	5,653	0
2016.1	96	5,670	1.000	5,670	5,670	0
2016.2	90	6,018	1.000	6,018	6,018	0
2017.1	84	6,013	1.000	6,013	6,013	0
2017.2	78	6,106	1.000	6,106	6,105	0
2018.1	72	6,512	1.000	6,512	6,511	0
2018.2	66	6,797	1.000	6,796	6,796	0
2019.1	60	6,584	1.000	6,583	6,582	1
2019.2	54	6,607	1.000	6,607	6,606	1
2020.1	48	4,910	1.000	4,910	4,910	(0)
2020.2	42	5,042	1.000	5,041	5,039	2
2021.1	36	4,926	1.000	4,925	4,924	1
2021.2	30	5,933	1.000	5,932	5,938	(6)
2022.1	24	6,127	1.000	6,126	6,129	(3)
2022.2	18	6,146	1.000	6,147	6,178	(30)
2023.1	12	6,474	0.997	6,451	6,551	(100)
2023.2	6	6,970	0.967	6,737		
Total		242,473		242,212	235,608	(134)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	7,210	1.000	7,210	7,210	0
2004.2	234	7,515	1.000	7,515	7,515	0
2005.1	228	7,431	1.000	7,431	7,431	0
2005.2	222	8,130	1.000	8,130	8,130	0
2006.1	216	8,000	1.000	8,000	8,000	0
2006.2	210	8,634	1.000	8,634	8,634	0
2007.1	204	9,591	1.000	9,591	9,591	0
2007.2	198	10,187	1.000	10,187	10,187	0
2008.1	192	10,414	1.000	10,414	10,414	0
2008.2	186	10,948	1.000	10,948	10,948	0
2009.1	180	11,191	1.000	11,191	11,191	0
2009.2	174	11,405	1.000	11,405	11,405	0
2010.1	168	9,861	1.000	9,861	9,861	0
2010.2	162	11,075	1.000	11,075	11,075	0
2011.1	156	12,499	1.000	12,499	12,499	0
2011.2	150	13,696	1.000	13,696	13,696	0
2012.1	144	11,561	1.000	11,561	11,561	0
2012.2	138	12,015	1.000	12,015	12,015	0
2013.1	132	11,413	1.000	11,413	11,413	0
2013.2	126	13,301	1.000	13,301	13,301	0
2014.1	120	12,473	1.000	12,473	12,473	0
2014.2	114	13,058	1.000	13,058	13,058	0
2015.1	108	15,202	1.000	15,202	15,202	0
2015.2	102	13,945	1.000	13,945	13,945	(0)
2016.1	96	13,556	1.000	13,556	13,556	0
2016.2	90	14,401	1.000	14,401	14,401	0
2017.1	84	14,180	1.000	14,180	14,180	(0)
2017.2	78	14,732	1.000	14,732	14,732	0
2018.1	72	14,915	1.000	14,915	14,915	0
2018.2	66	15,017	1.000	15,017	15,018	(1)
2019.1	60	14,839	1.000	14,839	14,839	0
2019.2	54	15,802	1.000	15,803	15,809	(7)
2020.1	48	12,387	1.000	12,387	12,390	(2)
2020.2	42	14,695	1.000	14,696	14,701	(5)
2021.1	36	12,231	1.000	12,233	12,235	(2)
2021.2	30	15,030	1.000	15,037	15,042	(5)
2022.1	24	15,908	1.001	15,927	15,939	(11)
2022.2	18	17,564	1.003	17,614	17,607	7
2023.1	12	14,926	1.012	15,111	15,262	(150)
2023.2	6	15,266	1.155	17,636		
Total		496,204		498,839	481,378	(175)

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)
				(3) * (4)		(5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts		
2004.1	240	24	1.000	24	24	0
2004.2	234	19	1.000	19	19	0
2005.1	228	20	1.000	20	20	0
2005.2	222	13	1.000	13	13	0
2006.1	216	23	1.000	23	23	0
2006.2	210	15	1.000	15	15	0
2007.1	204	13	1.000	13	13	0
2007.2	198	9	1.000	9	9	0
2008.1	192	17	1.000	17	17	0
2008.2	186	16	1.000	16	16	0
2009.1	180	10	1.000	10	10	0
2009.2	174	19	1.000	19	19	0
2010.1	168	5	1.000	5	5	0
2010.2	162	10	1.000	10	10	0
2011.1	156	12	1.000	12	12	0
2011.2	150	11	1.000	11	11	0
2012.1	144	3	1.000	3	3	0
2012.2	138	8	1.000	8	8	0
2013.1	132	8	1.000	8	8	0
2013.2	126	11	1.000	11	11	0
2014.1	120	5	1.000	5	5	0
2014.2	114	9	1.000	9	9	0
2015.1	108	8	1.000	8	8	0
2015.2	102	1	1.000	1	1	0
2016.1	96	7	1.000	7	7	0
2016.2	90	2	1.000	2	2	0
2017.1	84	5	1.000	5	5	0
2017.2	78	3	1.000	3	3	0
2018.1	72	11	1.000	11	11	0
2018.2	66	4	1.000	4	4	0
2019.1	60	3	1.000	3	3	0
2019.2	54	3	1.000	3	3	(0)
2020.1	48	1	1.008	1	1	0
2020.2	42	5	1.008	5	5	0
2021.1	36	8	1.008	8	7	1
2021.2	30	10	1.008	10	10	0
2022.1	24	8	1.017	8	8	0
2022.2	18	16	1.017	16	15	1
2023.1	12	7	1.033	7	8	(1)
2023.2	6	10	1.025	10		
Total		392		393	382	1

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	1,551	1.000	1,551	1,551	0
2004.2	234	1,764	1.000	1,764	1,764	0
2005.1	228	1,583	1.000	1,583	1,583	0
2005.2	222	1,451	1.000	1,451	1,451	0
2006.1	216	1,338	1.000	1,338	1,338	0
2006.2	210	1,523	1.000	1,523	1,523	0
2007.1	204	1,503	1.000	1,503	1,503	0
2007.2	198	1,422	1.000	1,422	1,422	0
2008.1	192	1,285	1.000	1,285	1,285	0
2008.2	186	1,484	1.000	1,484	1,484	0
2009.1	180	1,487	1.000	1,487	1,487	0
2009.2	174	1,590	1.000	1,590	1,590	0
2010.1	168	1,381	1.000	1,381	1,381	0
2010.2	162	1,600	1.000	1,600	1,600	0
2011.1	156	1,531	1.000	1,531	1,531	0
2011.2	150	1,759	1.000	1,759	1,759	0
2012.1	144	1,440	1.000	1,440	1,440	0
2012.2	138	1,554	1.000	1,554	1,554	0
2013.1	132	1,390	1.000	1,390	1,390	0
2013.2	126	1,433	1.000	1,433	1,433	0
2014.1	120	1,266	1.000	1,266	1,266	0
2014.2	114	1,336	1.000	1,336	1,336	0
2015.1	108	1,639	1.000	1,639	1,639	0
2015.2	102	1,375	1.000	1,375	1,375	0
2016.1	96	1,382	1.000	1,382	1,382	(0)
2016.2	90	1,532	1.000	1,532	1,532	(0)
2017.1	84	1,488	1.000	1,488	1,488	(0)
2017.2	78	1,720	1.000	1,720	1,720	(0)
2018.1	72	1,606	1.000	1,606	1,606	(0)
2018.2	66	1,690	1.000	1,690	1,690	(0)
2019.1	60	1,602	1.000	1,602	1,603	(1)
2019.2	54	1,725	1.000	1,725	1,728	(3)
2020.1	48	1,232	1.000	1,232	1,233	(1)
2020.2	42	1,468	1.000	1,468	1,468	(0)
2021.1	36	1,197	1.000	1,197	1,195	1
2021.2	30	1,549	1.000	1,548	1,513	36
2022.1	24	1,443	1.000	1,443	1,427	16
2022.2	18	1,617	1.000	1,617	1,600	17
2023.1	12	1,461	1.005	1,468	1,459	8
2023.2	6	1,604	1.061	1,702		
Total		60,001		60,103	58,327	74

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

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
Accident Semester	Maturity (in Months)	Reported Claim Counts: Development Method			Prior	Difference
		Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts		
2004.1	240	5	1.000	5	5	0
2004.2	234	3	1.000	3	3	0
2005.1	228	4	1.000	4	4	0
2005.2	222	2	1.000	2	2	0
2006.1	216	1	1.000	1	1	0
2006.2	210	6	1.000	6	6	0
2007.1	204	7	1.000	7	7	0
2007.2	198	5	1.000	5	5	0
2008.1	192	4	1.000	4	4	0
2008.2	186	3	1.000	3	3	0
2009.1	180	5	1.000	5	5	0
2009.2	174	7	1.000	7	7	0
2010.1	168	6	1.000	6	6	0
2010.2	162	7	1.000	7	7	0
2011.1	156	7	0.985	7	7	0
2011.2	150	4	0.985	4	4	0
2012.1	144	6	0.985	6	6	0
2012.2	138	8	0.973	8	8	(0)
2013.1	132	9	0.984	9	9	(0)
2013.2	126	6	0.984	6	6	(0)
2014.1	120	7	0.984	7	7	(0)
2014.2	114	6	0.984	6	6	0
2015.1	108	6	0.976	6	6	(0)
2015.2	102	8	0.983	8	8	(0)
2016.1	96	13	0.983	13	13	(0)
2016.2	90	16	0.990	16	18	(2)
2017.1	84	15	0.972	15	14	0
2017.2	78	17	0.956	16	16	0
2018.1	72	9	0.928	8	8	0
2018.2	66	12	0.907	11	11	(0)
2019.1	60	10	0.911	9	8	1
2019.2	54	18	0.900	16	16	(0)
2020.1	48	10	0.864	9	9	0
2020.2	42	14	0.867	12	11	1
2021.1	36	17	0.864	15	13	2
2021.2	30	14	0.864	12	10	2
2022.1	24	24	0.917	22	21	1
2022.2	18	31	0.957	30	29	1
2023.1	12	19	1.012	19	21	(2)
2023.2	6	21	1.317	28		
Total		392		381	348	5

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.230 (CI = +/-0.083; p = 0.000)	0.012 (CI = +/-0.007; p = 0.001)	-0.252 (CI = +/-0.180; p = 0.008)	0.800	+4.98%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.221 (CI = +/-0.083; p = 0.000)	0.013 (CI = +/-0.007; p = 0.000)	-0.265 (CI = +/-0.179; p = 0.005)	0.809	+5.19%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.229 (CI = +/-0.084; p = 0.000)	0.013 (CI = +/-0.007; p = 0.000)	-0.279 (CI = +/-0.180; p = 0.003)	0.807	+5.39%
Loss Cost	2007.1	0.054 (CI = +/-0.011; p = 0.000)	-0.221 (CI = +/-0.085; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.290 (CI = +/-0.181; p = 0.003)	0.812	+5.58%
Loss Cost	2007.2	0.056 (CI = +/-0.012; p = 0.000)	-0.230 (CI = +/-0.086; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.305 (CI = +/-0.181; p = 0.002)	0.809	+5.80%
Loss Cost	2008.1	0.057 (CI = +/-0.012; p = 0.000)	-0.228 (CI = +/-0.089; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.309 (CI = +/-0.186; p = 0.000)	0.804	+5.86%
Loss Cost	2008.2	0.054 (CI = +/-0.013; p = 0.000)	-0.216 (CI = +/-0.089; p = 0.000)	0.014 (CI = +/-0.007; p = 0.000)	-0.289 (CI = +/-0.185; p = 0.003)	0.776	+5.55%
Loss Cost	2009.1	0.049 (CI = +/-0.012; p = 0.000)	-0.236 (CI = +/-0.081; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.259 (CI = +/-0.167; p = 0.004)	0.798	+4.98%
Loss Cost	2009.2	0.045 (CI = +/-0.012; p = 0.000)	-0.223 (CI = +/-0.079; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.236 (CI = +/-0.162; p = 0.006)	0.774	+4.60%
Loss Cost	2010.1	0.044 (CI = +/-0.013; p = 0.000)	-0.228 (CI = +/-0.082; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.229 (CI = +/-0.166; p = 0.009)	0.768	+4.46%
Loss Cost	2010.2	0.041 (CI = +/-0.014; p = 0.000)	-0.220 (CI = +/-0.083; p = 0.000)	0.012 (CI = +/-0.006; p = 0.001)	-0.213 (CI = +/-0.168; p = 0.015)	0.732	+4.18%
Loss Cost	2011.1	0.036 (CI = +/-0.014; p = 0.000)	-0.235 (CI = +/-0.079; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.189 (CI = +/-0.160; p = 0.023)	0.755	+3.67%
Loss Cost	2011.2	0.034 (CI = +/-0.016; p = 0.000)	-0.230 (CI = +/-0.082; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.180 (CI = +/-0.166; p = 0.035)	0.722	+3.50%
Loss Cost	2012.1	0.034 (CI = +/-0.017; p = 0.001)	-0.231 (CI = +/-0.087; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.180 (CI = +/-0.173; p = 0.042)	0.719	+3.49%
Loss Cost	2012.2	0.035 (CI = +/-0.019; p = 0.001)	-0.232 (CI = +/-0.091; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	-0.182 (CI = +/-0.182; p = 0.050)	0.693	+3.54%
Loss Cost	2013.1	0.033 (CI = +/-0.021; p = 0.004)	-0.235 (CI = +/-0.096; p = 0.000)	0.011 (CI = +/-0.006; p = 0.003)	-0.176 (CI = +/-0.190; p = 0.067)	0.690	+3.40%
Loss Cost	2013.2	0.027 (CI = +/-0.022; p = 0.019)	-0.220 (CI = +/-0.095; p = 0.000)	0.011 (CI = +/-0.006; p = 0.003)	-0.148 (CI = +/-0.188; p = 0.116)	0.663	+2.77%
Loss Cost	2014.1	0.027 (CI = +/-0.025; p = 0.040)	-0.222 (CI = +/-0.101; p = 0.000)	0.010 (CI = +/-0.007; p = 0.004)	-0.145 (CI = +/-0.199; p = 0.141)	0.659	+2.69%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.090)	-0.216 (CI = +/-0.108; p = 0.001)	0.010 (CI = +/-0.007; p = 0.006)	-0.134 (CI = +/-0.211; p = 0.194)	0.629	+2.44%
Loss Cost	2015.1	0.015 (CI = +/-0.030; p = 0.300)	-0.235 (CI = +/-0.106; p = 0.000)	0.010 (CI = +/-0.007; p = 0.007)	-0.103 (CI = +/-0.206; p = 0.301)	0.680	+1.50%
Loss Cost	2015.2	-0.001 (CI = +/-0.025; p = 0.946)	-0.204 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.044 (CI = +/-0.162; p = 0.565)	0.781	-0.08%
Loss Cost	2016.1	0.001 (CI = +/-0.029; p = 0.960)	-0.201 (CI = +/-0.090; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	-0.048 (CI = +/-0.174; p = 0.554)	0.761	+0.07%
Loss Cost	2016.2	-0.008 (CI = +/-0.031; p = 0.583)	-0.186 (CI = +/-0.091; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	-0.020 (CI = +/-0.175; p = 0.802)	0.785	-0.80%
Loss Cost	2017.1	-0.013 (CI = +/-0.037; p = 0.430)	-0.194 (CI = +/-0.097; p = 0.001)	0.009 (CI = +/-0.005; p = 0.004)	-0.006 (CI = +/-0.187; p = 0.940)	0.782	-1.33%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.068; p = 0.001)	-0.001 (CI = +/-0.006; p = 0.672)	-0.021 (CI = +/-0.146; p = 0.768)	0.921	+6.42%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	-0.113 (CI = +/-0.069; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.733)	-0.028 (CI = +/-0.148; p = 0.708)	0.919	+6.52%
Severity	2006.2	0.064 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.070; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.779)	-0.036 (CI = +/-0.151; p = 0.631)	0.914	+6.64%
Severity	2007.1	0.064 (CI = +/-0.009; p = 0.000)	-0.118 (CI = +/-0.073; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.783)	-0.036 (CI = +/-0.154; p = 0.641)	0.908	+6.64%
Severity	2007.2	0.065 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.075; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.814)	-0.041 (CI = +/-0.158; p = 0.597)	0.901	+6.72%
Severity	2008.1	0.065 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.078; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.805)	-0.040 (CI = +/-0.163; p = 0.620)	0.894	+6.69%
Severity	2008.2	0.065 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.081; p = 0.005)	-0.001 (CI = +/-0.006; p = 0.801)	-0.038 (CI = +/-0.168; p = 0.645)	0.881	+6.66%
Severity	2009.1	0.061 (CI = +/-0.012; p = 0.000)	-0.132 (CI = +/-0.080; p = 0.002)	-0.001 (CI = +/-0.006; p = 0.663)	-0.021 (CI = +/-0.165; p = 0.793)	0.877	+6.34%
Severity	2009.2	0.059 (CI = +/-0.013; p = 0.000)	-0.125 (CI = +/-0.081; p = 0.004)	-0.002 (CI = +/-0.006; p = 0.605)	-0.007 (CI = +/-0.167; p = 0.931)	0.860	+6.10%
Severity	2010.1	0.060 (CI = +/-0.014; p = 0.000)	-0.123 (CI = +/-0.085; p = 0.006)	-0.001 (CI = +/-0.006; p = 0.627)	-0.009 (CI = +/-0.173; p = 0.916)	0.851	+6.14%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	-0.121 (CI = +/-0.088; p = 0.010)	-0.002 (CI = +/-0.006; p = 0.615)	-0.003 (CI = +/-0.179; p = 0.969)	0.830	+6.04%
Severity	2011.1	0.056 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.090; p = 0.007)	-0.002 (CI = +/-0.006; p = 0.527)	0.011 (CI = +/-0.181; p = 0.900)	0.818	+5.73%
Severity	2011.2	0.058 (CI = +/-0.018; p = 0.000)	-0.135 (CI = +/-0.093; p = 0.007)	-0.002 (CI = +/-0.007; p = 0.567)	0.001 (CI = +/-0.188; p = 0.993)	0.804	+5.92%
Severity	2012.1	0.060 (CI = +/-0.019; p = 0.000)	-0.128 (CI = +/-0.097; p = 0.012)	-0.002 (CI = +/-0.007; p = 0.638)	-0.010 (CI = +/-0.193; p = 0.913)	0.801	+6.18%
Severity	2012.2	0.063 (CI = +/-0.021; p = 0.000)	-0.138 (CI = +/-0.100; p = 0.009)	-0.001 (CI = +/-0.007; p = 0.694)	-0.028 (CI = +/-0.198; p = 0.769)	0.794	+6.56%
Severity	2013.1	0.068 (CI = +/-0.022; p = 0.000)	-0.126 (CI = +/-0.101; p = 0.018)	-0.001 (CI = +/-0.007; p = 0.810)	-0.048 (CI = +/-0.200; p = 0.618)	0.803	+7.07%
Severity	2013.2	0.063 (CI = +/-0.024; p = 0.000)	-0.114 (CI = +/-0.104; p = 0.033)	-0.001 (CI = +/-0.007; p = 0.747)	-0.026 (CI = +/-0.204; p = 0.794)	0.762	+6.55%
Severity	2014.1	0.064 (CI = +/-0.027; p = 0.000)	-0.113 (CI = +/-0.110; p = 0.045)	-0.001 (CI = +/-0.007; p = 0.766)	-0.027 (CI = +/-0.216; p = 0.791)	0.741	+6.60%
Severity	2014.2	0.067 (CI = +/-0.031; p = 0.000)	-0.119 (CI = +/-0.117; p = 0.047)	-0.001 (CI = +/-0.007; p = 0.797)	-0.039 (CI = +/-0.229; p = 0.719)	0.711	+6.90%
Severity	2015.1	0.067 (CI = +/-0.035; p = 0.001)	-0.118 (CI = +/-0.126; p = 0.064)	-0.001 (CI = +/-0.007; p = 0.815)	-0.041 (CI = +/-0.245; p = 0.721)	0.684	+6.96%
Severity	2015.2	0.052 (CI = +/-0.034; p = 0.006)	-0.088 (CI = +/-0.112; p = 0.114)	-0.001 (CI = +/-0.007; p = 0.698)	0.016 (CI = +/-0.219; p = 0.877)	0.631	+5.34%
Severity	2016.1	0.058 (CI = +/-0.038; p = 0.007)	-0.077 (CI = +/-0.119; p = 0.180)	-0.001 (CI = +/-0.007; p = 0.711)	-0.003 (CI = +/-0.230; p = 0.979)	0.635	+5.99%
Severity	2016.2	0.055 (CI = +/-0.045; p = 0.022)	-0.072 (CI = +/-0.130; p = 0.247)	-0.001 (CI = +/-0.007; p = 0.776)	0.007 (CI = +/-0.251; p = 0.949)	0.536	+5.66%
Severity	2017.1	0.055 (CI = +/-0.054; p = 0.046)	-0.071 (CI = +/-0.144; p = 0.291)	-0.001 (CI = +/-0.008; p = 0.790)	0.007 (CI = +/-0.276; p = 0.958)	0.481	+5.69%
Frequency	2005.2	-0.014 (CI = +/-0.007; p = 0.000)	-0.113 (CI = +/-0.059; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.231 (CI = +/-0.129; p = 0.001)	0.793	-1.35%
Frequency	2006.1	-0.013 (CI = +/-0.007; p = 0.001)	-0.108 (CI = +/-0.060; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.237 (CI = +/-0.130; p = 0.001)	0.783	-1.25%
Frequency	2006.2	-0.012 (CI = +/-0.008; p = 0.004)	-0.112 (CI = +/-0.062; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.243 (CI = +/-0.132; p = 0.001)	0.781	-1.17%
Frequency	2007.1	-0.010 (CI = +/-0.008; p = 0.017)	-0.104 (CI = +/-0.062; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.255 (CI = +/-0.131; p = 0.000)	0.776	-0.99%
Frequency	2007.2	-0.009 (CI = +/-0.008; p = 0.044)	-0.109 (CI = +/-0.063; p = 0.001)	0.015 (CI = +/-0.005; p = 0.000)	-0.264 (CI = +/-0.132; p = 0.000)	0.777	-0.86%
Frequency	2008.1	-0.008 (CI = +/-0.009; p = 0.087)	-0.105 (CI = +/-0.065; p = 0.002)	0.015 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.135; p = 0.000)	0.767	-0.78%
Frequency	2008.2	-0.011 (CI = +/-0.009; p = 0.025)	-0.095 (CI = +/-0.063; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	-0.251 (CI = +/-0.130; p = 0.001)	0.794	-1.05%
Frequency	2009.1	-0.013 (CI = +/-0.009; p = 0.009)	-0.104 (CI = +/-0.062; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.238 (CI = +/-0.128; p = 0.001)	0.810	-1.28%
Frequency	2009.2	-0.014 (CI = +/-0.010; p = 0.007)	-0.099 (CI = +/-0.064; p = 0.004)	0.014 (CI = +/-0.005; p = 0.000)	-0.229 (CI = +/-0.131; p = 0.001)	0.815	-1.42%
Frequency	2010.1	-0.016 (CI = +/-0.011; p = 0.005)	-0.105 (CI = +/-0.065; p = 0.003)	0.014 (CI = +/-0.005; p = 0.000)	-0.220 (CI = +/-0.133; p = 0.002)	0.817	-1.58%
Frequency	2010.2	-0.018 (CI = +/-0.011; p = 0.004)	-0.099 (CI = +/-0.067; p = 0.005)	0.013 (CI = +/-0.005; p = 0.000)	-0.210 (CI = +/-0.136; p = 0.004)	0.822	-1.75%
Frequency	2011.1	-0.020 (CI = +/-0.012; p = 0.003)	-0.105 (CI = +/-0.068; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.200 (CI = +/-0.138; p = 0.007)	0.824	-1.95%
Frequency	2011.2	-0.023 (CI = +/-0.013; p = 0.001)	-0.095 (CI = +/-0.067; p = 0.008)	0.013 (CI = +/-0.005; p = 0.000)	-0.181 (CI = +/-0.136; p = 0.012)	0.843	-2.29%
Frequency	2012.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.102 (CI = +/-0.069; p = 0.006)	0.013 (CI = +/-0.005; p = 0.000)	-0.169 (CI = +/-0.138; p = 0.019)	0.845	-2.53%
Frequency	2012.2	-0.029 (CI = +/-0.015; p = 0.001)	-0.094 (CI = +/-0.070; p = 0.011)	0.012 (CI = +/-0.005; p = 0.000)	-0.154 (CI = +/-0.139; p = 0.033)	0.854	-2.83%
Frequency	2013.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.109 (CI = +/-0.064; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.127; p = 0.049)	0.887	-3.42%
Frequency	2013.2	-0.036 (CI = +/-0.018; p = 0.000)	-0.106 (CI = +/-0.068; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	-0.122 (CI = +/-0.134; p = 0.072)	0.884	-3.55%
Frequency	2014.1	-0.037 (CI = +/-0.019; p = 0.000)	-0.109 (CI = +/-0.072; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	-0.117 (CI = +/-0.141; p = 0.096)	0.873	-3.66%
Frequency	2014.2	-0.043 (CI = +/-0.018; p = 0.000)	-0.097 (CI = +/-0.071; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	-0.095 (CI = +/-0.140; p = 0.167)	0.888	-4.17%
Frequency	2015.1	-0.052 (CI = +/-0.016; p = 0.000)	-0.117 (CI = +/-0.058; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.114; p = 0.264)	0.932	-5.10%
Frequency	2015.2	-0.053 (CI = +/-0.019; p = 0.000)	-0.116 (CI = +/-0.063; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.123; p = 0.309)	0.926	-5.14%
Frequency	2016.1	-0.058 (CI = +/-0.021; p = 0.000)	-0.124 (CI = +/-0.065; p = 0.001)	0.010 (CI = +/-0.004; p = 0.000)	-0.046 (CI = +/-0.126; p = 0.441)	0.924	-5.59%
Frequency	2016.2	-0.063 (CI = +/-0.023; p = 0.000)	-0.114 (CI = +/-0.067; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.129; p = 0.643)	0.930	-6.11%
Frequency	2017.1	-0.069 (CI = +/-0.026; p = 0.000)	-0.122 (CI = +/-0.069; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	-0.013 (CI = +/-0.133; p = 0.830)	0.926	-6.64%

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	0.037 (CI = +/-0.009; p = 0.000)	-0.238 (CI = +/-0.099; p = 0.000)	0.709	+3.77%
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	-0.232 (CI = +/-0.101; p = 0.000)	0.710	+3.86%
Loss Cost	2006.2	0.039 (CI = +/-0.010; p = 0.000)	-0.237 (CI = +/-0.104; p = 0.000)	0.697	+3.95%
Loss Cost	2007.1	0.039 (CI = +/-0.011; p = 0.000)	-0.234 (CI = +/-0.107; p = 0.000)	0.694	+4.00%
Loss Cost	2007.2	0.040 (CI = +/-0.012; p = 0.000)	-0.238 (CI = +/-0.110; p = 0.000)	0.678	+4.09%
Loss Cost	2008.1	0.040 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.114; p = 0.000)	0.670	+4.03%
Loss Cost	2008.2	0.037 (CI = +/-0.013; p = 0.000)	-0.226 (CI = +/-0.113; p = 0.000)	0.626	+3.73%
Loss Cost	2009.1	0.032 (CI = +/-0.012; p = 0.000)	-0.250 (CI = +/-0.105; p = 0.000)	0.653	+3.23%
Loss Cost	2009.2	0.028 (CI = +/-0.012; p = 0.000)	-0.234 (CI = +/-0.102; p = 0.000)	0.607	+2.89%
Loss Cost	2010.1	0.026 (CI = +/-0.013; p = 0.000)	-0.244 (CI = +/-0.104; p = 0.000)	0.607	+2.68%
Loss Cost	2010.2	0.024 (CI = +/-0.013; p = 0.001)	-0.232 (CI = +/-0.105; p = 0.000)	0.553	+2.41%
Loss Cost	2011.1	0.019 (CI = +/-0.013; p = 0.007)	-0.252 (CI = +/-0.101; p = 0.000)	0.591	+1.95%
Loss Cost	2011.2	0.017 (CI = +/-0.014; p = 0.019)	-0.244 (CI = +/-0.103; p = 0.000)	0.543	+1.76%
Loss Cost	2012.1	0.016 (CI = +/-0.016; p = 0.042)	-0.250 (CI = +/-0.108; p = 0.000)	0.545	+1.63%
Loss Cost	2012.2	0.016 (CI = +/-0.017; p = 0.070)	-0.247 (CI = +/-0.113; p = 0.000)	0.506	+1.57%
Loss Cost	2013.1	0.013 (CI = +/-0.019; p = 0.149)	-0.256 (CI = +/-0.117; p = 0.000)	0.515	+1.34%
Loss Cost	2013.2	0.008 (CI = +/-0.019; p = 0.368)	-0.239 (CI = +/-0.117; p = 0.000)	0.465	+0.85%
Loss Cost	2014.1	0.007 (CI = +/-0.021; p = 0.525)	-0.246 (CI = +/-0.123; p = 0.001)	0.469	+0.66%
Loss Cost	2014.2	0.004 (CI = +/-0.024; p = 0.705)	-0.239 (CI = +/-0.129; p = 0.001)	0.428	+0.43%
Loss Cost	2015.1	-0.003 (CI = +/-0.025; p = 0.801)	-0.262 (CI = +/-0.128; p = 0.001)	0.499	-0.30%
Loss Cost	2015.2	-0.013 (CI = +/-0.024; p = 0.284)	-0.235 (CI = +/-0.118; p = 0.001)	0.521	-1.24%
Loss Cost	2016.1	-0.012 (CI = +/-0.028; p = 0.359)	-0.234 (CI = +/-0.128; p = 0.002)	0.481	-1.21%
Loss Cost	2016.2	-0.016 (CI = +/-0.031; p = 0.289)	-0.224 (CI = +/-0.136; p = 0.004)	0.466	-1.58%
Loss Cost	2017.1	-0.019 (CI = +/-0.037; p = 0.282)	-0.232 (CI = +/-0.148; p = 0.005)	0.443	-1.87%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	-0.114 (CI = +/-0.065; p = 0.001)	0.925	+6.42%
Severity	2006.1	0.063 (CI = +/-0.006; p = 0.000)	-0.110 (CI = +/-0.066; p = 0.002)	0.923	+6.49%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.068; p = 0.002)	0.919	+6.57%
Severity	2007.1	0.064 (CI = +/-0.007; p = 0.000)	-0.115 (CI = +/-0.070; p = 0.002)	0.913	+6.57%
Severity	2007.2	0.064 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.072; p = 0.002)	0.906	+6.62%
Severity	2008.1	0.064 (CI = +/-0.008; p = 0.000)	-0.119 (CI = +/-0.075; p = 0.003)	0.899	+6.60%
Severity	2008.2	0.064 (CI = +/-0.009; p = 0.000)	-0.117 (CI = +/-0.077; p = 0.004)	0.888	+6.57%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.076; p = 0.002)	0.884	+6.34%
Severity	2009.2	0.060 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.077; p = 0.003)	0.869	+6.17%
Severity	2010.1	0.060 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.080; p = 0.005)	0.861	+6.20%
Severity	2010.2	0.060 (CI = +/-0.011; p = 0.000)	-0.117 (CI = +/-0.083; p = 0.008)	0.842	+6.14%
Severity	2011.1	0.058 (CI = +/-0.011; p = 0.000)	-0.125 (CI = +/-0.085; p = 0.006)	0.830	+5.93%
Severity	2011.2	0.059 (CI = +/-0.012; p = 0.000)	-0.131 (CI = +/-0.088; p = 0.005)	0.818	+6.07%
Severity	2012.1	0.061 (CI = +/-0.013; p = 0.000)	-0.124 (CI = +/-0.091; p = 0.010)	0.816	+6.25%
Severity	2012.2	0.063 (CI = +/-0.014; p = 0.000)	-0.132 (CI = +/-0.093; p = 0.008)	0.810	+6.48%
Severity	2013.1	0.066 (CI = +/-0.015; p = 0.000)	-0.121 (CI = +/-0.095; p = 0.016)	0.818	+6.81%
Severity	2013.2	0.062 (CI = +/-0.016; p = 0.000)	-0.109 (CI = +/-0.096; p = 0.028)	0.784	+6.45%
Severity	2014.1	0.063 (CI = +/-0.018; p = 0.000)	-0.108 (CI = +/-0.102; p = 0.039)	0.767	+6.47%
Severity	2014.2	0.064 (CI = +/-0.020; p = 0.000)	-0.113 (CI = +/-0.107; p = 0.041)	0.740	+6.62%
Severity	2015.1	0.064 (CI = +/-0.022; p = 0.000)	-0.112 (CI = +/-0.115; p = 0.055)	0.719	+6.64%
Severity	2015.2	0.055 (CI = +/-0.021; p = 0.000)	-0.085 (CI = +/-0.101; p = 0.092)	0.679	+5.61%
Severity	2016.1	0.059 (CI = +/-0.023; p = 0.000)	-0.073 (CI = +/-0.106; p = 0.157)	0.687	+6.04%
Severity	2016.2	0.057 (CI = +/-0.026; p = 0.001)	-0.068 (CI = +/-0.113; p = 0.213)	0.610	+5.82%
Severity	2017.1	0.057 (CI = +/-0.031; p = 0.002)	-0.068 (CI = +/-0.124; p = 0.255)	0.571	+5.84%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.084; p = 0.005)	0.579	-2.49%
Frequency	2006.1	-0.025 (CI = +/-0.008; p = 0.000)	-0.122 (CI = +/-0.086; p = 0.007)	0.547	-2.47%
Frequency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	-0.122 (CI = +/-0.089; p = 0.008)	0.536	-2.47%
Frequency	2007.1	-0.024 (CI = +/-0.009; p = 0.000)	-0.119 (CI = +/-0.091; p = 0.013)	0.493	-2.41%
Frequency	2007.2	-0.024 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.094; p = 0.014)	0.479	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.098; p = 0.016)	0.451	-2.41%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	-0.108 (CI = +/-0.096; p = 0.029)	0.499	-2.67%
Frequency	2009.1	-0.030 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.095; p = 0.014)	0.538	-2.92%
Frequency	2009.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.097; p = 0.024)	0.554	-3.10%
Frequency	2010.1	-0.034 (CI = +/-0.012; p = 0.000)	-0.124 (CI = +/-0.098; p = 0.015)	0.569	-3.32%
Frequency	2010.2	-0.036 (CI = +/-0.013; p = 0.000)	-0.115 (CI = +/-0.100; p = 0.026)	0.584	-3.51%
Frequency	2011.1	-0.038 (CI = +/-0.014; p = 0.000)	-0.127 (CI = +/-0.102; p = 0.017)	0.597	-3.76%
Frequency	2011.2	-0.041 (CI = +/-0.014; p = 0.000)	-0.114 (CI = +/-0.101; p = 0.030)	0.629	-4.06%
Frequency	2012.1	-0.044 (CI = +/-0.015; p = 0.000)	-0.126 (CI = +/-0.103; p = 0.019)	0.640	-4.34%
Frequency	2012.2	-0.047 (CI = +/-0.016; p = 0.000)	-0.115 (CI = +/-0.105; p = 0.033)	0.657	-4.61%
Frequency	2013.1	-0.053 (CI = +/-0.016; p = 0.000)	-0.135 (CI = +/-0.101; p = 0.011)	0.707	-5.12%
Frequency	2013.2	-0.054 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.106; p = 0.019)	0.701	-5.26%
Frequency	2014.1	-0.056 (CI = +/-0.019; p = 0.000)	-0.138 (CI = +/-0.111; p = 0.018)	0.679	-5.46%
Frequency	2014.2	-0.060 (CI = +/-0.021; p = 0.000)	-0.126 (CI = +/-0.114; p = 0.033)	0.693	-5.81%
Frequency	2015.1	-0.067 (CI = +/-0.021; p = 0.000)	-0.149 (CI = +/-0.110; p = 0.011)	0.742	-6.50%
Frequency	2015.2	-0.067 (CI = +/-0.024; p = 0.000)	-0.150 (CI = +/-0.118; p = 0.016)	0.722	-6.49%
Frequency	2016.1	-0.071 (CI = +/-0.027; p = 0.000)	-0.160 (CI = +/-0.125; p = 0.016)	0.698	-6.84%
Frequency	2016.2	-0.073 (CI = +/-0.031; p = 0.000)	-0.156 (CI = +/-0.134; p = 0.026)	0.684	-7.00%
Frequency	2017.1	-0.076 (CI = +/-0.036; p = 0.001)	-0.164 (CI = +/-0.146; p = 0.032)	0.636	-7.29%

Bodily Injury

Coverage = BI
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	2005.2	0.041 (CI = +/-0.010; p = 0.000)	-0.245 (CI = +/-0.098; p = 0.000)	-0.154 (CI = +/-0.203; p = 0.132)	0.721	+4.16%
Loss Cost	2006.1	0.042 (CI = +/-0.011; p = 0.000)	-0.239 (CI = +/-0.100; p = 0.000)	-0.160 (CI = +/-0.205; p = 0.121)	0.723	+4.29%
Loss Cost	2006.2	0.043 (CI = +/-0.011; p = 0.000)	-0.246 (CI = +/-0.102; p = 0.000)	-0.170 (CI = +/-0.208; p = 0.107)	0.713	+4.42%
Loss Cost	2007.1	0.044 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.105; p = 0.000)	-0.174 (CI = +/-0.212; p = 0.103)	0.711	+4.52%
Loss Cost	2007.2	0.046 (CI = +/-0.013; p = 0.000)	-0.248 (CI = +/-0.107; p = 0.000)	-0.184 (CI = +/-0.215; p = 0.092)	0.699	+4.66%
Loss Cost	2008.1	0.045 (CI = +/-0.014; p = 0.000)	-0.249 (CI = +/-0.111; p = 0.000)	-0.182 (CI = +/-0.221; p = 0.101)	0.690	+4.64%
Loss Cost	2008.2	0.042 (CI = +/-0.014; p = 0.000)	-0.235 (CI = +/-0.111; p = 0.000)	-0.162 (CI = +/-0.219; p = 0.140)	0.642	+4.30%
Loss Cost	2009.1	0.037 (CI = +/-0.014; p = 0.000)	-0.257 (CI = +/-0.103; p = 0.000)	-0.137 (CI = +/-0.201; p = 0.172)	0.665	+3.74%
Loss Cost	2009.2	0.033 (CI = +/-0.014; p = 0.000)	-0.241 (CI = +/-0.102; p = 0.000)	-0.115 (CI = +/-0.197; p = 0.242)	0.614	+3.34%
Loss Cost	2010.1	0.031 (CI = +/-0.015; p = 0.000)	-0.249 (CI = +/-0.105; p = 0.000)	-0.106 (CI = +/-0.200; p = 0.286)	0.610	+3.12%
Loss Cost	2010.2	0.028 (CI = +/-0.016; p = 0.002)	-0.238 (CI = +/-0.106; p = 0.000)	-0.089 (CI = +/-0.202; p = 0.371)	0.550	+2.81%
Loss Cost	2011.1	0.022 (CI = +/-0.016; p = 0.009)	-0.256 (CI = +/-0.102; p = 0.000)	-0.068 (CI = +/-0.192; p = 0.471)	0.582	+2.28%
Loss Cost	2011.2	0.020 (CI = +/-0.018; p = 0.026)	-0.248 (CI = +/-0.106; p = 0.000)	-0.057 (CI = +/-0.197; p = 0.556)	0.529	+2.05%
Loss Cost	2012.1	0.019 (CI = +/-0.019; p = 0.054)	-0.253 (CI = +/-0.111; p = 0.000)	-0.052 (CI = +/-0.204; p = 0.602)	0.529	+1.92%
Loss Cost	2012.2	0.019 (CI = +/-0.021; p = 0.087)	-0.251 (CI = +/-0.117; p = 0.000)	-0.049 (CI = +/-0.213; p = 0.633)	0.486	+1.87%
Loss Cost	2013.1	0.016 (CI = +/-0.024; p = 0.175)	-0.258 (CI = +/-0.121; p = 0.000)	-0.040 (CI = +/-0.219; p = 0.704)	0.492	+1.60%
Loss Cost	2013.2	0.009 (CI = +/-0.025; p = 0.447)	-0.240 (CI = +/-0.122; p = 0.001)	-0.012 (CI = +/-0.219; p = 0.913)	0.434	+0.93%
Loss Cost	2014.1	0.007 (CI = +/-0.028; p = 0.612)	-0.246 (CI = +/-0.128; p = 0.001)	-0.004 (CI = +/-0.228; p = 0.972)	0.436	+0.69%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.819)	-0.238 (CI = +/-0.136; p = 0.002)	0.010 (CI = +/-0.240; p = 0.933)	0.390	+0.35%
Loss Cost	2015.1	-0.007 (CI = +/-0.033; p = 0.683)	-0.259 (CI = +/-0.134; p = 0.001)	0.039 (CI = +/-0.234; p = 0.730)	0.468	-0.65%
Loss Cost	2015.2	-0.022 (CI = +/-0.033; p = 0.163)	-0.225 (CI = +/-0.121; p = 0.001)	0.095 (CI = +/-0.211; p = 0.348)	0.519	-2.21%
Loss Cost	2016.1	-0.023 (CI = +/-0.038; p = 0.207)	-0.227 (CI = +/-0.130; p = 0.003)	0.098 (CI = +/-0.226; p = 0.365)	0.476	-2.30%
Loss Cost	2016.2	-0.032 (CI = +/-0.044; p = 0.133)	-0.211 (CI = +/-0.137; p = 0.006)	0.126 (CI = +/-0.238; p = 0.268)	0.481	-3.17%
Loss Cost	2017.1	-0.039 (CI = +/-0.051; p = 0.119)	-0.221 (CI = +/-0.147; p = 0.007)	0.143 (CI = +/-0.254; p = 0.239)	0.471	-3.85%
Severity	2005.2	0.063 (CI = +/-0.007; p = 0.000)	-0.116 (CI = +/-0.066; p = 0.001)	-0.030 (CI = +/-0.138; p = 0.656)	0.923	+6.50%
Severity	2006.1	0.064 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.068; p = 0.002)	-0.035 (CI = +/-0.139; p = 0.611)	0.921	+6.59%
Severity	2006.2	0.065 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.069; p = 0.002)	-0.042 (CI = +/-0.141; p = 0.545)	0.917	+6.70%
Severity	2007.1	0.065 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.071; p = 0.002)	-0.042 (CI = +/-0.144; p = 0.553)	0.911	+6.70%
Severity	2007.2	0.066 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.073; p = 0.002)	-0.047 (CI = +/-0.147; p = 0.516)	0.904	+6.78%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.076; p = 0.003)	-0.046 (CI = +/-0.150; p = 0.533)	0.897	+6.76%
Severity	2008.2	0.065 (CI = +/-0.010; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.004)	-0.045 (CI = +/-0.155; p = 0.555)	0.885	+6.73%
Severity	2009.1	0.063 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.078; p = 0.002)	-0.034 (CI = +/-0.152; p = 0.652)	0.880	+6.47%
Severity	2009.2	0.061 (CI = +/-0.011; p = 0.000)	-0.122 (CI = +/-0.079; p = 0.004)	-0.022 (CI = +/-0.153; p = 0.767)	0.865	+6.26%
Severity	2010.1	0.061 (CI = +/-0.012; p = 0.000)	-0.121 (CI = +/-0.083; p = 0.006)	-0.024 (CI = +/-0.158; p = 0.756)	0.856	+6.31%
Severity	2010.2	0.060 (CI = +/-0.013; p = 0.000)	-0.118 (CI = +/-0.086; p = 0.009)	-0.020 (CI = +/-0.163; p = 0.803)	0.835	+6.23%
Severity	2011.1	0.058 (CI = +/-0.014; p = 0.000)	-0.126 (CI = +/-0.088; p = 0.007)	-0.011 (CI = +/-0.164; p = 0.894)	0.823	+5.98%
Severity	2011.2	0.060 (CI = +/-0.015; p = 0.000)	-0.132 (CI = +/-0.091; p = 0.006)	-0.020 (CI = +/-0.169; p = 0.809)	0.810	+6.17%
Severity	2012.1	0.062 (CI = +/-0.016; p = 0.000)	-0.125 (CI = +/-0.094; p = 0.011)	-0.028 (CI = +/-0.173; p = 0.737)	0.808	+6.41%
Severity	2012.2	0.065 (CI = +/-0.018; p = 0.000)	-0.136 (CI = +/-0.096; p = 0.008)	-0.044 (CI = +/-0.176; p = 0.608)	0.803	+6.76%
Severity	2013.1	0.070 (CI = +/-0.019; p = 0.000)	-0.124 (CI = +/-0.097; p = 0.015)	-0.058 (CI = +/-0.176; p = 0.496)	0.813	+7.20%
Severity	2013.2	0.065 (CI = +/-0.021; p = 0.000)	-0.112 (CI = +/-0.100; p = 0.030)	-0.039 (CI = +/-0.179; p = 0.648)	0.774	+6.74%
Severity	2014.1	0.066 (CI = +/-0.023; p = 0.000)	-0.111 (CI = +/-0.105; p = 0.041)	-0.041 (CI = +/-0.187; p = 0.648)	0.756	+6.80%
Severity	2014.2	0.069 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.112; p = 0.041)	-0.052 (CI = +/-0.197; p = 0.584)	0.729	+7.09%
Severity	2015.1	0.069 (CI = +/-0.030; p = 0.000)	-0.116 (CI = +/-0.119; p = 0.056)	-0.054 (CI = +/-0.208; p = 0.588)	0.706	+7.17%
Severity	2015.2	0.055 (CI = +/-0.029; p = 0.001)	-0.085 (CI = +/-0.107; p = 0.109)	-0.002 (CI = +/-0.186; p = 0.978)	0.655	+5.64%
Severity	2016.1	0.061 (CI = +/-0.032; p = 0.002)	-0.075 (CI = +/-0.112; p = 0.170)	-0.017 (CI = +/-0.193; p = 0.848)	0.662	+6.25%
Severity	2016.2	0.058 (CI = +/-0.039; p = 0.007)	-0.069 (CI = +/-0.122; p = 0.237)	-0.008 (CI = +/-0.211; p = 0.937)	0.575	+5.93%
Severity	2017.1	0.058 (CI = +/-0.046; p = 0.019)	-0.068 (CI = +/-0.133; p = 0.278)	-0.009 (CI = +/-0.229; p = 0.933)	0.529	+5.97%
Frequency	2005.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.129 (CI = +/-0.083; p = 0.003)	-0.123 (CI = +/-0.172; p = 0.154)	0.593	-2.19%
Frequency	2006.1	-0.022 (CI = +/-0.009; p = 0.000)	-0.127 (CI = +/-0.085; p = 0.005)	-0.125 (CI = +/-0.175; p = 0.156)	0.562	-2.16%
Frequency	2006.2	-0.022 (CI = +/-0.010; p = 0.000)	-0.129 (CI = +/-0.088; p = 0.005)	-0.127 (CI = +/-0.180; p = 0.158)	0.552	-2.13%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.000)	-0.125 (CI = +/-0.090; p = 0.008)	-0.132 (CI = +/-0.182; p = 0.150)	0.512	-2.04%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	-0.128 (CI = +/-0.093; p = 0.009)	-0.136 (CI = +/-0.187; p = 0.146)	0.500	-1.98%
Frequency	2008.1	-0.020 (CI = +/-0.012; p = 0.002)	-0.128 (CI = +/-0.096; p = 0.011)	-0.136 (CI = +/-0.191; p = 0.156)	0.472	-1.99%
Frequency	2008.2	-0.023 (CI = +/-0.012; p = 0.001)	-0.115 (CI = +/-0.096; p = 0.021)	-0.117 (CI = +/-0.189; p = 0.214)	0.510	-2.28%
Frequency	2009.1	-0.026 (CI = +/-0.013; p = 0.000)	-0.127 (CI = +/-0.096; p = 0.011)	-0.104 (CI = +/-0.186; p = 0.262)	0.543	-2.56%
Frequency	2009.2	-0.028 (CI = +/-0.014; p = 0.000)	-0.119 (CI = +/-0.098; p = 0.019)	-0.092 (CI = +/-0.189; p = 0.324)	0.554	-2.75%
Frequency	2010.1	-0.030 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.099; p = 0.014)	-0.082 (CI = +/-0.190; p = 0.384)	0.565	-2.99%
Frequency	2010.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.120 (CI = +/-0.102; p = 0.024)	-0.069 (CI = +/-0.194; p = 0.468)	0.576	-3.22%
Frequency	2011.1	-0.036 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.104; p = 0.017)	-0.057 (CI = +/-0.195; p = 0.548)	0.585	-3.50%
Frequency	2011.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.116 (CI = +/-0.105; p = 0.031)	-0.037 (CI = +/-0.195; p = 0.698)	0.615	-3.88%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	-0.127 (CI = +/-0.106; p = 0.021)	-0.024 (CI = +/-0.196; p = 0.804)	0.623	-4.22%
Frequency	2012.2	-0.047 (CI = +/-0.020; p = 0.000)	-0.115 (CI = +/-0.109; p = 0.039)	-0.006 (CI = +/-0.199; p = 0.954)	0.639	-4.58%
Frequency	2013.1	-0.054 (CI = +/-0.020; p = 0.000)	-0.134 (CI = +/-0.105; p = 0.015)	0.018 (CI = +/-0.189; p = 0.845)	0.692	-5.23%
Frequency	2013.2	-0.056 (CI = +/-0.023; p = 0.000)	-0.128 (CI = +/-0.110; p = 0.025)	0.028 (CI = +/-0.198; p = 0.770)	0.686	-5.44%
Frequency	2014.1	-0.059 (CI = +/-0.025; p = 0.000)	-0.135 (CI = +/-0.115; p = 0.024)	0.037 (CI = +/-0.205; p = 0.704)	0.662	-5.73%
Frequency	2014.2	-0.065 (CI = +/-0.028; p = 0.000)	-0.121 (CI = +/-0.118; p = 0.047)	0.061 (CI = +/-0.209; p = 0.541)	0.681	-6.30%
Frequency	2015.1	-0.076 (CI = +/-0.028; p = 0.000)	-0.143 (CI = +/-0.111; p = 0.015)	0.092 (CI = +/-0.195; p = 0.327)	0.742	-7.29%
Frequency	2015.2	-0.077 (CI = +/-0.032; p = 0.000)	-0.140 (CI = +/-0.120; p = 0.025)	0.098 (CI = +/-0.210; p = 0.333)	0.722	-7.43%
Frequency	2016.1	-0.084 (CI = +/-0.036; p = 0.000)	-0.152 (CI = +/-0.125; p = 0.021)	0.115 (CI = +/-0.217; p = 0.270)	0.705	-8.04%
Frequency	2016.2	-0.090 (CI = +/-0.043; p = 0.001)	-0.142 (CI = +/-0.135; p = 0.041)	0.134 (CI = +/-0.234; p = 0.233)	0.699	-8.59%
Frequency	2017.1	-0.097 (CI = +/-0.050; p = 0.001)	-0.153 (CI = +/-0.144; p = 0.039)	0.152 (CI = +/-0.248; p = 0.203)	0.662	-9.27%

Bodily Injury

Coverage = BI
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	0.041 (CI = +/-0.009; p = 0.000)	-0.222 (CI = +/-0.091; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.757	+4.21%
Loss Cost	2006.1	0.042 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.093; p = 0.000)	0.010 (CI = +/-0.007; p = 0.008)	0.760	+4.34%
Loss Cost	2006.2	0.043 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.095; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.751	+4.44%
Loss Cost	2007.1	0.044 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.098; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.750	+4.54%
Loss Cost	2007.2	0.045 (CI = +/-0.011; p = 0.000)	-0.220 (CI = +/-0.100; p = 0.000)	0.010 (CI = +/-0.007; p = 0.009)	0.738	+4.63%
Loss Cost	2008.1	0.045 (CI = +/-0.012; p = 0.000)	-0.221 (CI = +/-0.104; p = 0.000)	0.010 (CI = +/-0.008; p = 0.011)	0.730	+4.62%
Loss Cost	2008.2	0.042 (CI = +/-0.012; p = 0.000)	-0.206 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.007; p = 0.010)	0.699	+4.31%
Loss Cost	2009.1	0.037 (CI = +/-0.011; p = 0.000)	-0.231 (CI = +/-0.094; p = 0.000)	0.009 (CI = +/-0.007; p = 0.008)	0.727	+3.81%
Loss Cost	2009.2	0.034 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.090; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.701	+3.47%
Loss Cost	2010.1	0.032 (CI = +/-0.012; p = 0.000)	-0.223 (CI = +/-0.093; p = 0.000)	0.009 (CI = +/-0.006; p = 0.007)	0.699	+3.29%
Loss Cost	2010.2	0.030 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.092; p = 0.000)	0.009 (CI = +/-0.006; p = 0.007)	0.663	+3.02%
Loss Cost	2011.1	0.025 (CI = +/-0.012; p = 0.000)	-0.231 (CI = +/-0.088; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.699	+2.57%
Loss Cost	2011.2	0.023 (CI = +/-0.013; p = 0.001)	-0.224 (CI = +/-0.090; p = 0.000)	0.008 (CI = +/-0.006; p = 0.006)	0.667	+2.38%
Loss Cost	2012.1	0.023 (CI = +/-0.014; p = 0.003)	-0.227 (CI = +/-0.094; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	0.666	+2.29%
Loss Cost	2012.2	0.022 (CI = +/-0.015; p = 0.007)	-0.225 (CI = +/-0.098; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	0.637	+2.23%
Loss Cost	2013.1	0.020 (CI = +/-0.017; p = 0.022)	-0.232 (CI = +/-0.103; p = 0.000)	0.008 (CI = +/-0.006; p = 0.012)	0.642	+2.03%
Loss Cost	2013.2	0.015 (CI = +/-0.017; p = 0.073)	-0.214 (CI = +/-0.099; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	0.628	+1.53%
Loss Cost	2014.1	0.014 (CI = +/-0.019; p = 0.138)	-0.220 (CI = +/-0.105; p = 0.000)	0.008 (CI = +/-0.006; p = 0.011)	0.629	+1.39%
Loss Cost	2014.2	0.011 (CI = +/-0.020; p = 0.258)	-0.211 (CI = +/-0.110; p = 0.001)	0.008 (CI = +/-0.006; p = 0.011)	0.607	+1.12%
Loss Cost	2015.1	0.004 (CI = +/-0.021; p = 0.670)	-0.233 (CI = +/-0.106; p = 0.000)	0.008 (CI = +/-0.006; p = 0.009)	0.676	+0.42%
Loss Cost	2015.2	-0.006 (CI = +/-0.016; p = 0.456)	-0.202 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	0.792	-0.58%
Loss Cost	2016.1	-0.005 (CI = +/-0.019; p = 0.548)	-0.201 (CI = +/-0.087; p = 0.000)	0.009 (CI = +/-0.004; p = 0.001)	0.774	-0.53%
Loss Cost	2016.2	-0.011 (CI = +/-0.019; p = 0.247)	-0.185 (CI = +/-0.085; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.803	-1.07%
Loss Cost	2017.1	-0.014 (CI = +/-0.022; p = 0.181)	-0.194 (CI = +/-0.091; p = 0.001)	0.009 (CI = +/-0.004; p = 0.001)	0.803	-1.42%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	-0.117 (CI = +/-0.066; p = 0.001)	-0.001 (CI = +/-0.005; p = 0.588)	0.923	+6.35%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	-0.112 (CI = +/-0.068; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.629)	0.921	+6.43%
Severity	2006.2	0.063 (CI = +/-0.007; p = 0.000)	-0.117 (CI = +/-0.069; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.647)	0.916	+6.51%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	-0.117 (CI = +/-0.072; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.650)	0.911	+6.51%
Severity	2007.2	0.064 (CI = +/-0.008; p = 0.000)	-0.120 (CI = +/-0.074; p = 0.002)	-0.001 (CI = +/-0.005; p = 0.663)	0.904	+6.56%
Severity	2008.1	0.063 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.077; p = 0.003)	-0.001 (CI = +/-0.006; p = 0.658)	0.897	+6.53%
Severity	2008.2	0.063 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.079; p = 0.004)	-0.001 (CI = +/-0.006; p = 0.659)	0.884	+6.50%
Severity	2009.1	0.061 (CI = +/-0.010; p = 0.000)	-0.132 (CI = +/-0.078; p = 0.002)	-0.002 (CI = +/-0.006; p = 0.566)	0.881	+6.24%
Severity	2009.2	0.059 (CI = +/-0.010; p = 0.000)	-0.124 (CI = +/-0.079; p = 0.003)	-0.002 (CI = +/-0.006; p = 0.549)	0.866	+6.07%
Severity	2010.1	0.059 (CI = +/-0.011; p = 0.000)	-0.123 (CI = +/-0.083; p = 0.005)	-0.002 (CI = +/-0.006; p = 0.565)	0.858	+6.09%
Severity	2010.2	0.058 (CI = +/-0.012; p = 0.000)	-0.120 (CI = +/-0.086; p = 0.008)	-0.002 (CI = +/-0.006; p = 0.568)	0.837	+6.02%
Severity	2011.1	0.056 (CI = +/-0.012; p = 0.000)	-0.130 (CI = +/-0.088; p = 0.006)	-0.002 (CI = +/-0.006; p = 0.516)	0.826	+5.79%
Severity	2011.2	0.058 (CI = +/-0.013; p = 0.000)	-0.135 (CI = +/-0.091; p = 0.005)	-0.002 (CI = +/-0.006; p = 0.525)	0.813	+5.93%
Severity	2012.1	0.059 (CI = +/-0.014; p = 0.000)	-0.128 (CI = +/-0.094; p = 0.010)	-0.002 (CI = +/-0.006; p = 0.564)	0.810	+6.11%
Severity	2012.2	0.062 (CI = +/-0.015; p = 0.000)	-0.137 (CI = +/-0.096; p = 0.008)	-0.002 (CI = +/-0.006; p = 0.563)	0.804	+6.34%
Severity	2013.1	0.065 (CI = +/-0.016; p = 0.000)	-0.125 (CI = +/-0.099; p = 0.016)	-0.001 (CI = +/-0.006; p = 0.609)	0.811	+6.68%
Severity	2013.2	0.061 (CI = +/-0.017; p = 0.000)	-0.113 (CI = +/-0.100; p = 0.029)	-0.001 (CI = +/-0.006; p = 0.620)	0.775	+6.33%
Severity	2014.1	0.061 (CI = +/-0.019; p = 0.000)	-0.113 (CI = +/-0.106; p = 0.039)	-0.001 (CI = +/-0.006; p = 0.632)	0.756	+6.34%
Severity	2014.2	0.063 (CI = +/-0.021; p = 0.000)	-0.117 (CI = +/-0.112; p = 0.042)	-0.001 (CI = +/-0.006; p = 0.630)	0.727	+6.50%
Severity	2015.1	0.063 (CI = +/-0.024; p = 0.000)	-0.117 (CI = +/-0.121; p = 0.056)	-0.001 (CI = +/-0.007; p = 0.643)	0.704	+6.50%
Severity	2015.2	0.054 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.107; p = 0.097)	-0.001 (CI = +/-0.006; p = 0.710)	0.658	+5.53%
Severity	2016.1	0.058 (CI = +/-0.024; p = 0.000)	-0.077 (CI = +/-0.113; p = 0.161)	-0.001 (CI = +/-0.006; p = 0.720)	0.665	+5.95%
Severity	2016.2	0.056 (CI = +/-0.028; p = 0.001)	-0.072 (CI = +/-0.122; p = 0.220)	-0.001 (CI = +/-0.006; p = 0.763)	0.578	+5.77%
Severity	2017.1	0.056 (CI = +/-0.033; p = 0.003)	-0.071 (CI = +/-0.134; p = 0.263)	-0.001 (CI = +/-0.007; p = 0.773)	0.532	+5.80%
Frequency	2005.2	-0.020 (CI = +/-0.007; p = 0.000)	-0.106 (CI = +/-0.069; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.716	-2.01%
Frequency	2006.1	-0.020 (CI = +/-0.007; p = 0.000)	-0.103 (CI = +/-0.071; p = 0.006)	0.011 (CI = +/-0.006; p = 0.000)	0.695	-1.96%
Frequency	2006.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.074; p = 0.007)	0.011 (CI = +/-0.006; p = 0.000)	0.688	-1.95%
Frequency	2007.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.098 (CI = +/-0.075; p = 0.013)	0.011 (CI = +/-0.006; p = 0.000)	0.664	-1.85%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.100 (CI = +/-0.078; p = 0.013)	0.011 (CI = +/-0.006; p = 0.000)	0.656	-1.81%
Frequency	2008.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.080; p = 0.017)	0.011 (CI = +/-0.006; p = 0.000)	0.637	-1.80%
Frequency	2008.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.077; p = 0.030)	0.011 (CI = +/-0.006; p = 0.000)	0.683	-2.05%
Frequency	2009.1	-0.023 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.076; p = 0.013)	0.011 (CI = +/-0.005; p = 0.000)	0.711	-2.29%
Frequency	2009.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.091 (CI = +/-0.077; p = 0.023)	0.011 (CI = +/-0.005; p = 0.000)	0.726	-2.45%
Frequency	2010.1	-0.027 (CI = +/-0.010; p = 0.000)	-0.100 (CI = +/-0.078; p = 0.014)	0.011 (CI = +/-0.005; p = 0.000)	0.736	-2.65%
Frequency	2010.2	-0.029 (CI = +/-0.011; p = 0.000)	-0.092 (CI = +/-0.079; p = 0.024)	0.011 (CI = +/-0.005; p = 0.000)	0.751	-2.83%
Frequency	2011.1	-0.031 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.080; p = 0.015)	0.010 (CI = +/-0.005; p = 0.001)	0.759	-3.05%
Frequency	2011.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.077; p = 0.026)	0.010 (CI = +/-0.005; p = 0.000)	0.793	-3.35%
Frequency	2012.1	-0.037 (CI = +/-0.012; p = 0.000)	-0.099 (CI = +/-0.078; p = 0.015)	0.010 (CI = +/-0.005; p = 0.000)	0.801	-3.60%
Frequency	2012.2	-0.040 (CI = +/-0.012; p = 0.000)	-0.088 (CI = +/-0.077; p = 0.027)	0.010 (CI = +/-0.005; p = 0.000)	0.821	-3.87%
Frequency	2013.1	-0.045 (CI = +/-0.011; p = 0.000)	-0.107 (CI = +/-0.070; p = 0.005)	0.010 (CI = +/-0.004; p = 0.000)	0.865	-4.35%
Frequency	2013.2	-0.046 (CI = +/-0.012; p = 0.000)	-0.101 (CI = +/-0.072; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.866	-4.51%
Frequency	2014.1	-0.048 (CI = +/-0.014; p = 0.000)	-0.107 (CI = +/-0.076; p = 0.009)	0.010 (CI = +/-0.004; p = 0.000)	0.856	-4.66%
Frequency	2014.2	-0.052 (CI = +/-0.014; p = 0.000)	-0.093 (CI = +/-0.073; p = 0.016)	0.010 (CI = +/-0.004; p = 0.000)	0.879	-5.04%
Frequency	2015.1	-0.059 (CI = +/-0.011; p = 0.000)	-0.116 (CI = +/-0.059; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.930	-5.71%
Frequency	2015.2	-0.060 (CI = +/-0.013; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.926	-5.79%
Frequency	2016.1	-0.063 (CI = +/-0.014; p = 0.000)	-0.123 (CI = +/-0.063; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.927	-6.12%
Frequency	2016.2	-0.067 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.063; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.935	-6.46%
Frequency	2017.1	-0.071 (CI = +/-0.016; p = 0.000)	-0.122 (CI = +/-0.065; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.933	-6.82%

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	0.049 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.009; p = 0.004)	-0.217 (CI = +/-0.249; p = 0.085)	0.613	+4.98%
Loss Cost	2006.1	0.052 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.242 (CI = +/-0.245; p = 0.053)	0.640	+5.33%
Loss Cost	2006.2	0.052 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.009; p = 0.003)	-0.245 (CI = +/-0.251; p = 0.056)	0.620	+5.38%
Loss Cost	2007.1	0.056 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	-0.268 (CI = +/-0.249; p = 0.036)	0.641	+5.74%
Loss Cost	2007.2	0.056 (CI = +/-0.016; p = 0.000)	0.016 (CI = +/-0.009; p = 0.002)	-0.271 (CI = +/-0.255; p = 0.038)	0.619	+5.79%
Loss Cost	2008.1	0.059 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.010; p = 0.002)	-0.287 (CI = +/-0.259; p = 0.031)	0.619	+6.05%
Loss Cost	2008.2	0.054 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.009; p = 0.002)	-0.256 (CI = +/-0.253; p = 0.047)	0.576	+5.54%
Loss Cost	2009.1	0.051 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.009; p = 0.003)	-0.237 (CI = +/-0.255; p = 0.067)	0.526	+5.20%
Loss Cost	2009.2	0.045 (CI = +/-0.019; p = 0.000)	0.014 (CI = +/-0.009; p = 0.003)	-0.203 (CI = +/-0.246; p = 0.103)	0.472	+4.58%
Loss Cost	2010.1	0.046 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.009; p = 0.004)	-0.209 (CI = +/-0.254; p = 0.103)	0.453	+4.70%
Loss Cost	2010.2	0.041 (CI = +/-0.021; p = 0.001)	0.014 (CI = +/-0.009; p = 0.005)	-0.180 (CI = +/-0.252; p = 0.153)	0.391	+4.16%
Loss Cost	2011.1	0.039 (CI = +/-0.023; p = 0.002)	0.013 (CI = +/-0.009; p = 0.006)	-0.170 (CI = +/-0.261; p = 0.191)	0.343	+3.95%
Loss Cost	2011.2	0.034 (CI = +/-0.025; p = 0.010)	0.013 (CI = +/-0.009; p = 0.009)	-0.146 (CI = +/-0.264; p = 0.265)	0.283	+3.46%
Loss Cost	2012.1	0.037 (CI = +/-0.027; p = 0.009)	0.013 (CI = +/-0.009; p = 0.008)	-0.163 (CI = +/-0.272; p = 0.227)	0.295	+3.82%
Loss Cost	2012.2	0.034 (CI = +/-0.030; p = 0.027)	0.013 (CI = +/-0.010; p = 0.012)	-0.147 (CI = +/-0.282; p = 0.290)	0.247	+3.47%
Loss Cost	2013.1	0.037 (CI = +/-0.033; p = 0.029)	0.013 (CI = +/-0.010; p = 0.012)	-0.161 (CI = +/-0.295; p = 0.267)	0.250	+3.79%
Loss Cost	2013.2	0.026 (CI = +/-0.034; p = 0.120)	0.012 (CI = +/-0.010; p = 0.014)	-0.114 (CI = +/-0.286; p = 0.414)	0.207	+2.67%
Loss Cost	2014.1	0.031 (CI = +/-0.038; p = 0.105)	0.013 (CI = +/-0.010; p = 0.015)	-0.131 (CI = +/-0.300; p = 0.366)	0.217	+3.11%
Loss Cost	2014.2	0.023 (CI = +/-0.042; p = 0.263)	0.012 (CI = +/-0.010; p = 0.019)	-0.100 (CI = +/-0.308; p = 0.499)	0.193	+2.29%
Loss Cost	2015.1	0.020 (CI = +/-0.047; p = 0.382)	0.012 (CI = +/-0.010; p = 0.026)	-0.090 (CI = +/-0.328; p = 0.566)	0.178	+2.01%
Loss Cost	2015.2	-0.003 (CI = +/-0.044; p = 0.885)	0.011 (CI = +/-0.009; p = 0.016)	-0.010 (CI = +/-0.282; p = 0.941)	0.317	-0.30%
Loss Cost	2016.1	0.006 (CI = +/-0.049; p = 0.812)	0.011 (CI = +/-0.009; p = 0.016)	-0.038 (CI = +/-0.295; p = 0.786)	0.300	+0.55%
Loss Cost	2016.2	-0.011 (CI = +/-0.052; p = 0.638)	0.011 (CI = +/-0.008; p = 0.015)	0.014 (CI = +/-0.288; p = 0.920)	0.396	-1.14%
Loss Cost	2017.1	-0.008 (CI = +/-0.062; p = 0.765)	0.011 (CI = +/-0.009; p = 0.021)	0.005 (CI = +/-0.315; p = 0.970)	0.360	-0.85%
Severity	2005.2	0.062 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.006; p = 0.943)	-0.004 (CI = +/-0.169; p = 0.964)	0.893	+6.42%
Severity	2006.1	0.064 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.006; p = 0.977)	-0.016 (CI = +/-0.170; p = 0.853)	0.893	+6.59%
Severity	2006.2	0.064 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.006; p = 0.961)	-0.018 (CI = +/-0.174; p = 0.833)	0.885	+6.63%
Severity	2007.1	0.065 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.007; p = 0.927)	-0.024 (CI = +/-0.178; p = 0.788)	0.878	+6.72%
Severity	2007.2	0.065 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.007; p = 0.931)	-0.023 (CI = +/-0.183; p = 0.796)	0.867	+6.72%
Severity	2008.1	0.066 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.905)	-0.028 (CI = +/-0.187; p = 0.763)	0.858	+6.79%
Severity	2008.2	0.064 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.951)	-0.020 (CI = +/-0.192; p = 0.833)	0.843	+6.66%
Severity	2009.1	0.063 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.988)	-0.009 (CI = +/-0.195; p = 0.925)	0.826	+6.46%
Severity	2009.2	0.059 (CI = +/-0.015; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.876)	0.011 (CI = +/-0.194; p = 0.904)	0.810	+6.09%
Severity	2010.1	0.061 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.007; p = 0.928)	0.002 (CI = +/-0.199; p = 0.985)	0.801	+6.27%
Severity	2010.2	0.059 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.865)	0.015 (CI = +/-0.204; p = 0.883)	0.778	+6.03%
Severity	2011.1	0.057 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.007; p = 0.836)	0.022 (CI = +/-0.211; p = 0.834)	0.752	+5.89%
Severity	2011.2	0.057 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.843)	0.021 (CI = +/-0.220; p = 0.845)	0.728	+5.90%
Severity	2012.1	0.062 (CI = +/-0.022; p = 0.000)	0.000 (CI = +/-0.008; p = 0.936)	-0.001 (CI = +/-0.223; p = 0.995)	0.734	+6.36%
Severity	2012.2	0.063 (CI = +/-0.024; p = 0.000)	0.000 (CI = +/-0.008; p = 0.965)	-0.007 (CI = +/-0.232; p = 0.948)	0.713	+6.52%
Severity	2013.1	0.070 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.008; p = 0.908)	-0.040 (CI = +/-0.230; p = 0.720)	0.738	+7.28%
Severity	2013.2	0.063 (CI = +/-0.027; p = 0.000)	0.000 (CI = +/-0.008; p = 0.973)	-0.008 (CI = +/-0.228; p = 0.941)	0.699	+5.50%
Severity	2014.1	0.066 (CI = +/-0.030; p = 0.000)	0.000 (CI = +/-0.008; p = 0.983)	-0.021 (CI = +/-0.239; p = 0.858)	0.680	+6.82%
Severity	2014.2	0.066 (CI = +/-0.034; p = 0.001)	0.000 (CI = +/-0.008; p = 0.984)	-0.020 (CI = +/-0.254; p = 0.867)	0.638	+6.81%
Severity	2015.1	0.070 (CI = +/-0.039; p = 0.002)	0.000 (CI = +/-0.008; p = 0.945)	-0.035 (CI = +/-0.269; p = 0.785)	0.615	+7.23%
Severity	2015.2	0.051 (CI = +/-0.036; p = 0.009)	-0.001 (CI = +/-0.007; p = 0.881)	0.031 (CI = +/-0.231; p = 0.780)	0.577	+5.24%
Severity	2016.1	0.060 (CI = +/-0.040; p = 0.006)	0.000 (CI = +/-0.007; p = 0.949)	0.001 (CI = +/-0.237; p = 0.990)	0.603	+6.19%
Severity	2016.2	0.054 (CI = +/-0.046; p = 0.025)	0.000 (CI = +/-0.007; p = 0.918)	0.020 (CI = +/-0.252; p = 0.862)	0.515	+5.52%
Severity	2017.1	0.057 (CI = +/-0.054; p = 0.040)	0.000 (CI = +/-0.008; p = 0.930)	0.011 (CI = +/-0.275; p = 0.931)	0.467	+5.88%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.002)	0.015 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.153; p = 0.008)	0.705	-1.35%
Frequency	2006.1	-0.012 (CI = +/-0.009; p = 0.008)	0.015 (CI = +/-0.006; p = 0.000)	-0.226 (CI = +/-0.152; p = 0.005)	0.700	-1.18%
Frequency	2006.2	-0.012 (CI = +/-0.009; p = 0.013)	0.015 (CI = +/-0.006; p = 0.000)	-0.227 (CI = +/-0.156; p = 0.006)	0.692	-1.17%
Frequency	2007.1	-0.009 (CI = +/-0.009; p = 0.051)	0.015 (CI = +/-0.006; p = 0.000)	-0.244 (CI = +/-0.152; p = 0.003)	0.695	-0.92%
Frequency	2007.2	-0.009 (CI = +/-0.010; p = 0.084)	0.015 (CI = +/-0.006; p = 0.000)	-0.248 (CI = +/-0.156; p = 0.003)	0.687	-0.87%
Frequency	2008.1	-0.007 (CI = +/-0.010; p = 0.184)	0.016 (CI = +/-0.006; p = 0.000)	-0.259 (CI = +/-0.157; p = 0.002)	0.682	-0.76%
Frequency	2008.2	-0.011 (CI = +/-0.010; p = 0.047)	0.015 (CI = +/-0.005; p = 0.000)	-0.236 (CI = +/-0.149; p = 0.003)	0.727	-1.05%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.037)	0.015 (CI = +/-0.006; p = 0.000)	-0.228 (CI = +/-0.152; p = 0.005)	0.731	-1.19%
Frequency	2009.2	-0.014 (CI = +/-0.012; p = 0.018)	0.015 (CI = +/-0.006; p = 0.000)	-0.214 (CI = +/-0.152; p = 0.008)	0.746	-1.42%
Frequency	2010.1	-0.015 (CI = +/-0.013; p = 0.023)	0.015 (CI = +/-0.006; p = 0.000)	-0.211 (CI = +/-0.158; p = 0.011)	0.741	-1.48%
Frequency	2010.2	-0.018 (CI = +/-0.013; p = 0.011)	0.014 (CI = +/-0.006; p = 0.000)	-0.195 (CI = +/-0.158; p = 0.018)	0.757	-1.76%
Frequency	2011.1	-0.018 (CI = +/-0.015; p = 0.016)	0.014 (CI = +/-0.006; p = 0.000)	-0.191 (CI = +/-0.164; p = 0.024)	0.750	-1.83%
Frequency	2011.2	-0.023 (CI = +/-0.015; p = 0.004)	0.014 (CI = +/-0.006; p = 0.000)	-0.167 (CI = +/-0.158; p = 0.039)	0.786	-2.30%
Frequency	2012.1	-0.024 (CI = +/-0.016; p = 0.006)	0.013 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.164; p = 0.053)	0.778	-2.40%
Frequency	2012.2	-0.029 (CI = +/-0.017; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.162; p = 0.087)	0.801	-2.86%
Frequency	2013.1	-0.033 (CI = +/-0.018; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.163; p = 0.137)	0.813	-3.26%
Frequency	2013.2	-0.037 (CI = +/-0.020; p = 0.001)	0.012 (CI = +/-0.006; p = 0.000)	-0.106 (CI = +/-0.168; p = 0.201)	0.816	-3.59%
Frequency	2014.1	-0.035 (CI = +/-0.022; p = 0.004)	0.013 (CI = +/-0.006; p = 0.000)	-0.111 (CI = +/-0.177; p = 0.202)	0.798	-3.47%
Frequency	2014.2	-0.043 (CI = +/-0.023; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.170; p = 0.333)	0.831	-4.23%
Frequency	2015.1	-0.050 (CI = +/-0.024; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.170; p = 0.498)	0.846	-4.87%
Frequency	2015.2	-0.054 (CI = +/-0.028; p = 0.001)	0.012 (CI = +/-0.005; p = 0.001)	-0.040 (CI = +/-0.178; p = 0.632)	0.841	-5.26%
Frequency	2016.1	-0.055 (CI = +/-0.032; p = 0.003)	0.012 (CI = +/-0.006; p = 0.001)	-0.039 (CI = +/-0.192; p = 0.667)	0.819	-5.31%
Frequency	2016.2	-0.065 (CI = +/-0.034; p = 0.001)	0.011 (CI = +/-0.006; p = 0.001)	-0.007 (CI = +/-0.189; p = 0.938)	0.843	-6.31%
Frequency	2017.1	-0.066 (CI = +/-0.041; p = 0.005)	0.011 (CI = +/-0.006; p = 0.002)	-0.006 (CI = +/-0.207; p = 0.953)	0.815	-6.35%

Bodily Injury

Coverage = BI
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	0.037 (CI = +/-0.012; p = 0.000)	0.520	+3.77%
Loss Cost	2006.1	0.039 (CI = +/-0.012; p = 0.000)	0.534	+3.97%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	0.508	+3.95%
Loss Cost	2007.1	0.040 (CI = +/-0.014; p = 0.000)	0.515	+4.13%
Loss Cost	2007.2	0.040 (CI = +/-0.015; p = 0.000)	0.487	+4.09%
Loss Cost	2008.1	0.041 (CI = +/-0.016; p = 0.000)	0.475	+4.18%
Loss Cost	2008.2	0.037 (CI = +/-0.016; p = 0.000)	0.422	+3.73%
Loss Cost	2009.1	0.033 (CI = +/-0.016; p = 0.000)	0.366	+3.40%
Loss Cost	2009.2	0.028 (CI = +/-0.016; p = 0.001)	0.298	+2.89%
Loss Cost	2010.1	0.028 (CI = +/-0.017; p = 0.003)	0.272	+2.87%
Loss Cost	2010.2	0.024 (CI = +/-0.018; p = 0.011)	0.199	+2.41%
Loss Cost	2011.1	0.022 (CI = +/-0.019; p = 0.030)	0.148	+2.18%
Loss Cost	2011.2	0.017 (CI = +/-0.020; p = 0.087)	0.084	+1.76%
Loss Cost	2012.1	0.019 (CI = +/-0.022; p = 0.090)	0.086	+1.90%
Loss Cost	2012.2	0.016 (CI = +/-0.024; p = 0.185)	0.038	+1.57%
Loss Cost	2013.1	0.016 (CI = +/-0.026; p = 0.201)	0.035	+1.66%
Loss Cost	2013.2	0.008 (CI = +/-0.027; p = 0.514)	-0.029	+0.85%
Loss Cost	2014.1	0.010 (CI = +/-0.029; p = 0.473)	-0.025	+1.03%
Loss Cost	2014.2	0.004 (CI = +/-0.032; p = 0.780)	-0.054	+0.43%
Loss Cost	2015.1	0.002 (CI = +/-0.036; p = 0.912)	-0.062	+0.19%
Loss Cost	2015.2	-0.013 (CI = +/-0.035; p = 0.458)	-0.027	-1.24%
Loss Cost	2016.1	-0.007 (CI = +/-0.039; p = 0.718)	-0.061	-0.67%
Loss Cost	2016.2	-0.016 (CI = +/-0.043; p = 0.437)	-0.026	-1.58%
Loss Cost	2017.1	-0.012 (CI = +/-0.050; p = 0.616)	-0.060	-1.17%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.899	+6.42%
Severity	2006.1	0.063 (CI = +/-0.007; p = 0.000)	0.899	+6.55%
Severity	2006.2	0.064 (CI = +/-0.008; p = 0.000)	0.892	+6.57%
Severity	2007.1	0.064 (CI = +/-0.008; p = 0.000)	0.885	+6.63%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.876	+6.62%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.867	+6.67%
Severity	2008.2	0.064 (CI = +/-0.010; p = 0.000)	0.854	+6.57%
Severity	2009.1	0.062 (CI = +/-0.010; p = 0.000)	0.838	+6.43%
Severity	2009.2	0.060 (CI = +/-0.011; p = 0.000)	0.824	+6.17%
Severity	2010.1	0.061 (CI = +/-0.011; p = 0.000)	0.817	+6.30%
Severity	2010.2	0.060 (CI = +/-0.012; p = 0.000)	0.795	+6.14%
Severity	2011.1	0.059 (CI = +/-0.013; p = 0.000)	0.772	+6.05%
Severity	2011.2	0.059 (CI = +/-0.014; p = 0.000)	0.751	+6.07%
Severity	2012.1	0.062 (CI = +/-0.015; p = 0.000)	0.758	+6.38%
Severity	2012.2	0.063 (CI = +/-0.016; p = 0.000)	0.740	+6.48%
Severity	2013.1	0.067 (CI = +/-0.017; p = 0.000)	0.763	+6.97%
Severity	2013.2	0.062 (CI = +/-0.018; p = 0.000)	0.731	+6.45%
Severity	2014.1	0.064 (CI = +/-0.019; p = 0.000)	0.715	+6.64%
Severity	2014.2	0.064 (CI = +/-0.022; p = 0.000)	0.680	+6.62%
Severity	2015.1	0.066 (CI = +/-0.024; p = 0.000)	0.661	+6.86%
Severity	2015.2	0.055 (CI = +/-0.022; p = 0.000)	0.631	+5.61%
Severity	2016.1	0.060 (CI = +/-0.024; p = 0.000)	0.659	+6.22%
Severity	2016.2	0.057 (CI = +/-0.027; p = 0.001)	0.588	+5.82%
Severity	2017.1	0.059 (CI = +/-0.031; p = 0.001)	0.556	+6.06%
Frequency	2005.2	-0.025 (CI = +/-0.009; p = 0.000)	0.484	-2.49%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.450	-2.42%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.440	-2.47%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.398	-2.35%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.382	-2.38%
Frequency	2008.1	-0.024 (CI = +/-0.011; p = 0.000)	0.350	-2.34%
Frequency	2008.2	-0.027 (CI = +/-0.011; p = 0.000)	0.425	-2.67%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.442	-2.85%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.476	-3.10%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.473	-3.22%
Frequency	2010.2	-0.036 (CI = +/-0.014; p = 0.000)	0.507	-3.51%
Frequency	2011.1	-0.037 (CI = +/-0.015; p = 0.000)	0.502	-3.65%
Frequency	2011.2	-0.041 (CI = +/-0.015; p = 0.000)	0.559	-4.06%
Frequency	2012.1	-0.043 (CI = +/-0.017; p = 0.000)	0.551	-4.22%
Frequency	2012.2	-0.047 (CI = +/-0.017; p = 0.000)	0.588	-4.61%
Frequency	2013.1	-0.051 (CI = +/-0.018; p = 0.000)	0.607	-4.96%
Frequency	2013.2	-0.054 (CI = +/-0.020; p = 0.000)	0.612	-5.26%
Frequency	2014.1	-0.054 (CI = +/-0.022; p = 0.000)	0.575	-5.26%
Frequency	2014.2	-0.060 (CI = +/-0.023; p = 0.000)	0.612	-5.81%
Frequency	2015.1	-0.064 (CI = +/-0.025; p = 0.000)	0.622	-6.24%
Frequency	2015.2	-0.067 (CI = +/-0.028; p = 0.000)	0.602	-6.49%
Frequency	2016.1	-0.067 (CI = +/-0.032; p = 0.001)	0.553	-6.49%
Frequency	2016.2	-0.073 (CI = +/-0.037; p = 0.001)	0.553	-7.00%
Frequency	2017.1	-0.071 (CI = +/-0.043; p = 0.004)	0.482	-6.82%

Bodily Injury

Coverage = BI
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	0.039 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.266; p = 0.444)	0.514	+4.03%
Loss Cost	2006.1	0.042 (CI = +/-0.014; p = 0.000)	-0.117 (CI = +/-0.266; p = 0.377)	0.531	+4.29%
Loss Cost	2006.2	0.042 (CI = +/-0.015; p = 0.000)	-0.116 (CI = +/-0.271; p = 0.390)	0.505	+4.27%
Loss Cost	2007.1	0.044 (CI = +/-0.016; p = 0.000)	-0.130 (CI = +/-0.273; p = 0.339)	0.514	+4.52%
Loss Cost	2007.2	0.044 (CI = +/-0.017; p = 0.000)	-0.129 (CI = +/-0.280; p = 0.355)	0.485	+4.49%
Loss Cost	2008.1	0.045 (CI = +/-0.018; p = 0.000)	-0.137 (CI = +/-0.285; p = 0.336)	0.474	+4.64%
Loss Cost	2008.2	0.040 (CI = +/-0.018; p = 0.000)	-0.109 (CI = +/-0.278; p = 0.428)	0.415	+4.11%
Loss Cost	2009.1	0.037 (CI = +/-0.019; p = 0.001)	-0.090 (CI = +/-0.278; p = 0.513)	0.353	+3.74%
Loss Cost	2009.2	0.031 (CI = +/-0.019; p = 0.003)	-0.059 (CI = +/-0.267; p = 0.654)	0.277	+3.12%
Loss Cost	2010.1	0.031 (CI = +/-0.021; p = 0.006)	-0.059 (CI = +/-0.276; p = 0.662)	0.248	+3.12%
Loss Cost	2010.2	0.025 (CI = +/-0.022; p = 0.026)	-0.033 (CI = +/-0.271; p = 0.806)	0.168	+2.56%
Loss Cost	2011.1	0.022 (CI = +/-0.024; p = 0.061)	-0.020 (CI = +/-0.278; p = 0.885)	0.112	+2.28%
Loss Cost	2011.2	0.017 (CI = +/-0.025; p = 0.168)	0.004 (CI = +/-0.278; p = 0.977)	0.042	+1.74%
Loss Cost	2012.1	0.019 (CI = +/-0.028; p = 0.166)	-0.004 (CI = +/-0.288; p = 0.979)	0.042	+1.92%
Loss Cost	2012.2	0.015 (CI = +/-0.030; p = 0.317)	0.014 (CI = +/-0.295; p = 0.922)	-0.009	+1.48%
Loss Cost	2013.1	0.016 (CI = +/-0.033; p = 0.331)	0.010 (CI = +/-0.307; p = 0.948)	-0.016	+1.60%
Loss Cost	2013.2	0.005 (CI = +/-0.034; p = 0.771)	0.052 (CI = +/-0.298; p = 0.719)	-0.078	+0.48%
Loss Cost	2014.1	0.007 (CI = +/-0.039; p = 0.713)	0.044 (CI = +/-0.312; p = 0.767)	-0.080	+0.69%
Loss Cost	2014.2	-0.002 (CI = +/-0.042; p = 0.918)	0.076 (CI = +/-0.317; p = 0.620)	-0.102	-0.21%
Loss Cost	2015.1	-0.007 (CI = +/-0.048; p = 0.776)	0.090 (CI = +/-0.334; p = 0.573)	-0.108	-0.65%
Loss Cost	2015.2	-0.029 (CI = +/-0.046; p = 0.199)	0.162 (CI = +/-0.298; p = 0.264)	-0.003	-2.88%
Loss Cost	2016.1	-0.023 (CI = +/-0.054; p = 0.366)	0.144 (CI = +/-0.317; p = 0.343)	-0.064	-2.30%
Loss Cost	2016.2	-0.041 (CI = +/-0.059; p = 0.154)	0.194 (CI = +/-0.317; p = 0.207)	0.032	-4.01%
Loss Cost	2017.1	-0.039 (CI = +/-0.070; p = 0.245)	0.190 (CI = +/-0.345; p = 0.252)	-0.021	-3.85%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	-0.006 (CI = +/-0.159; p = 0.944)	0.896	+6.43%
Severity	2006.1	0.064 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.159; p = 0.850)	0.896	+6.59%
Severity	2006.2	0.064 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.162; p = 0.834)	0.889	+6.62%
Severity	2007.1	0.065 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.165; p = 0.797)	0.882	+6.70%
Severity	2007.2	0.065 (CI = +/-0.010; p = 0.000)	-0.021 (CI = +/-0.169; p = 0.805)	0.872	+6.69%
Severity	2008.1	0.065 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.173; p = 0.777)	0.863	+6.76%
Severity	2008.2	0.064 (CI = +/-0.012; p = 0.000)	-0.018 (CI = +/-0.176; p = 0.836)	0.849	+6.64%
Severity	2009.1	0.063 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.179; p = 0.913)	0.833	+6.47%
Severity	2009.2	0.060 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.177; p = 0.945)	0.817	+6.15%
Severity	2010.1	0.061 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.180; p = 0.987)	0.809	+6.31%
Severity	2010.2	0.059 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.184; p = 0.929)	0.787	+6.10%
Severity	2011.1	0.058 (CI = +/-0.016; p = 0.000)	0.013 (CI = +/-0.189; p = 0.887)	0.762	+5.98%
Severity	2011.2	0.058 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.196; p = 0.897)	0.740	+6.00%
Severity	2012.1	0.062 (CI = +/-0.019; p = 0.000)	-0.004 (CI = +/-0.197; p = 0.964)	0.746	+6.41%
Severity	2012.2	0.063 (CI = +/-0.021; p = 0.000)	-0.010 (CI = +/-0.204; p = 0.924)	0.727	+6.54%
Severity	2013.1	0.070 (CI = +/-0.022; p = 0.000)	-0.034 (CI = +/-0.200; p = 0.725)	0.752	+7.20%
Severity	2013.2	0.063 (CI = +/-0.023; p = 0.000)	-0.010 (CI = +/-0.197; p = 0.918)	0.716	+6.52%
Severity	2014.1	0.066 (CI = +/-0.025; p = 0.000)	-0.019 (CI = +/-0.205; p = 0.844)	0.699	+6.80%
Severity	2014.2	0.066 (CI = +/-0.029; p = 0.000)	-0.019 (CI = +/-0.217; p = 0.853)	0.661	+6.80%
Severity	2015.1	0.069 (CI = +/-0.033; p = 0.000)	-0.031 (CI = +/-0.228; p = 0.777)	0.640	+7.17%
Severity	2015.2	0.052 (CI = +/-0.030; p = 0.002)	0.023 (CI = +/-0.195; p = 0.806)	0.606	+5.37%
Severity	2016.1	0.061 (CI = +/-0.034; p = 0.002)	-0.002 (CI = +/-0.198; p = 0.982)	0.633	+6.25%
Severity	2016.2	0.055 (CI = +/-0.039; p = 0.010)	0.015 (CI = +/-0.210; p = 0.883)	0.555	+5.62%
Severity	2017.1	0.058 (CI = +/-0.046; p = 0.019)	0.006 (CI = +/-0.228; p = 0.957)	0.515	+5.97%
Frequency	2005.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.096 (CI = +/-0.192; p = 0.320)	0.484	-2.26%
Frequency	2006.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.102 (CI = +/-0.195; p = 0.295)	0.452	-2.16%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.099 (CI = +/-0.199; p = 0.318)	0.440	-2.21%
Frequency	2007.1	-0.021 (CI = +/-0.012; p = 0.001)	-0.109 (CI = +/-0.201; p = 0.276)	0.402	-2.04%
Frequency	2007.2	-0.021 (CI = +/-0.012; p = 0.002)	-0.108 (CI = +/-0.206; p = 0.292)	0.385	-2.06%
Frequency	2008.1	-0.020 (CI = +/-0.013; p = 0.004)	-0.112 (CI = +/-0.210; p = 0.283)	0.355	-1.99%
Frequency	2008.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.091 (CI = +/-0.203; p = 0.367)	0.422	-2.37%
Frequency	2009.1	-0.026 (CI = +/-0.014; p = 0.001)	-0.080 (CI = +/-0.206; p = 0.430)	0.434	-2.56%
Frequency	2009.2	-0.029 (CI = +/-0.015; p = 0.000)	-0.065 (CI = +/-0.206; p = 0.522)	0.465	-2.85%
Frequency	2010.1	-0.030 (CI = +/-0.016; p = 0.001)	-0.058 (CI = +/-0.210; p = 0.577)	0.459	-2.99%
Frequency	2010.2	-0.034 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.210; p = 0.693)	0.490	-3.34%
Frequency	2011.1	-0.036 (CI = +/-0.018; p = 0.001)	-0.033 (CI = +/-0.216; p = 0.756)	0.482	-3.50%
Frequency	2011.2	-0.041 (CI = +/-0.019; p = 0.000)	-0.008 (CI = +/-0.211; p = 0.935)	0.539	-4.02%
Frequency	2012.1	-0.043 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.217; p = 0.995)	0.529	-4.22%
Frequency	2012.2	-0.049 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.215; p = 0.821)	0.568	-4.75%
Frequency	2013.1	-0.054 (CI = +/-0.023; p = 0.000)	0.044 (CI = +/-0.216; p = 0.676)	0.590	-5.23%
Frequency	2013.2	-0.058 (CI = +/-0.025; p = 0.000)	0.062 (CI = +/-0.220; p = 0.564)	0.598	-5.67%
Frequency	2014.1	-0.059 (CI = +/-0.029; p = 0.000)	0.064 (CI = +/-0.232; p = 0.568)	0.558	-5.73%
Frequency	2014.2	-0.068 (CI = +/-0.030; p = 0.000)	0.095 (CI = +/-0.228; p = 0.391)	0.607	-6.56%
Frequency	2015.1	-0.076 (CI = +/-0.033; p = 0.000)	0.121 (CI = +/-0.231; p = 0.282)	0.628	-7.29%
Frequency	2015.2	-0.081 (CI = +/-0.038; p = 0.000)	0.139 (CI = +/-0.241; p = 0.237)	0.616	-7.82%
Frequency	2016.1	-0.084 (CI = +/-0.044; p = 0.001)	0.146 (CI = +/-0.258; p = 0.243)	0.569	-8.04%
Frequency	2016.2	-0.096 (CI = +/-0.049; p = 0.001)	0.180 (CI = +/-0.265; p = 0.166)	0.590	-9.12%
Frequency	2017.1	-0.097 (CI = +/-0.059; p = 0.004)	0.184 (CI = +/-0.289; p = 0.189)	0.520	-9.27%

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	0.042 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.009; p = 0.013)	0.588	+4.31%
Loss Cost	2006.1	0.045 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.009; p = 0.011)	0.607	+4.55%
Loss Cost	2006.2	0.044 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.585	+4.55%
Loss Cost	2007.1	0.047 (CI = +/-0.013; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.597	+4.77%
Loss Cost	2007.2	0.046 (CI = +/-0.014; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.572	+4.75%
Loss Cost	2008.1	0.048 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.010; p = 0.012)	0.565	+4.88%
Loss Cost	2008.2	0.043 (CI = +/-0.015; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.525	+4.43%
Loss Cost	2009.1	0.040 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.009; p = 0.013)	0.480	+4.12%
Loss Cost	2009.2	0.035 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.009; p = 0.011)	0.434	+3.60%
Loss Cost	2010.1	0.036 (CI = +/-0.017; p = 0.000)	0.011 (CI = +/-0.009; p = 0.013)	0.412	+3.62%
Loss Cost	2010.2	0.031 (CI = +/-0.017; p = 0.001)	0.011 (CI = +/-0.008; p = 0.012)	0.361	+3.17%
Loss Cost	2011.1	0.029 (CI = +/-0.018; p = 0.003)	0.011 (CI = +/-0.009; p = 0.014)	0.319	+2.95%
Loss Cost	2011.2	0.025 (CI = +/-0.019; p = 0.012)	0.011 (CI = +/-0.008; p = 0.015)	0.272	+2.55%
Loss Cost	2012.1	0.027 (CI = +/-0.021; p = 0.013)	0.011 (CI = +/-0.009; p = 0.016)	0.277	+2.72%
Loss Cost	2012.2	0.024 (CI = +/-0.022; p = 0.036)	0.011 (CI = +/-0.009; p = 0.018)	0.240	+2.41%
Loss Cost	2013.1	0.025 (CI = +/-0.024; p = 0.044)	0.011 (CI = +/-0.009; p = 0.021)	0.237	+2.53%
Loss Cost	2013.2	0.017 (CI = +/-0.024; p = 0.157)	0.011 (CI = +/-0.008; p = 0.016)	0.220	+1.72%
Loss Cost	2014.1	0.019 (CI = +/-0.027; p = 0.152)	0.011 (CI = +/-0.009; p = 0.019)	0.224	+1.92%
Loss Cost	2014.2	0.013 (CI = +/-0.028; p = 0.346)	0.011 (CI = +/-0.009; p = 0.018)	0.219	+1.31%
Loss Cost	2015.1	0.010 (CI = +/-0.032; p = 0.490)	0.011 (CI = +/-0.009; p = 0.021)	0.214	+1.05%
Loss Cost	2015.2	-0.004 (CI = +/-0.028; p = 0.759)	0.011 (CI = +/-0.007; p = 0.006)	0.366	-0.41%
Loss Cost	2016.1	0.001 (CI = +/-0.031; p = 0.956)	0.011 (CI = +/-0.007; p = 0.008)	0.350	+0.08%
Loss Cost	2016.2	-0.010 (CI = +/-0.032; p = 0.528)	0.011 (CI = +/-0.007; p = 0.005)	0.446	-0.95%
Loss Cost	2017.1	-0.008 (CI = +/-0.037; p = 0.660)	0.011 (CI = +/-0.007; p = 0.007)	0.419	-0.77%
Severity	2005.2	0.062 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.928)	0.896	+6.41%
Severity	2006.1	0.063 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.975)	0.896	+6.54%
Severity	2006.2	0.064 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.006; p = 0.984)	0.888	+6.57%
Severity	2007.1	0.064 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.006; p = 0.997)	0.882	+6.63%
Severity	2007.2	0.064 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.006; p = 0.999)	0.871	+6.62%
Severity	2008.1	0.065 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.006; p = 0.986)	0.863	+6.68%
Severity	2008.2	0.064 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.006; p = 0.989)	0.848	+6.57%
Severity	2009.1	0.062 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.006; p = 0.958)	0.833	+6.42%
Severity	2009.2	0.060 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.006; p = 0.903)	0.817	+6.15%
Severity	2010.1	0.061 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.006; p = 0.927)	0.809	+6.28%
Severity	2010.2	0.059 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.007; p = 0.901)	0.787	+6.11%
Severity	2011.1	0.058 (CI = +/-0.014; p = 0.000)	0.000 (CI = +/-0.007; p = 0.890)	0.762	+6.02%
Severity	2011.2	0.059 (CI = +/-0.015; p = 0.000)	0.000 (CI = +/-0.007; p = 0.895)	0.740	+6.03%
Severity	2012.1	0.062 (CI = +/-0.016; p = 0.000)	0.000 (CI = +/-0.007; p = 0.926)	0.747	+6.36%
Severity	2012.2	0.063 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.007; p = 0.935)	0.727	+6.46%
Severity	2013.1	0.067 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.007; p = 0.963)	0.750	+6.96%
Severity	2013.2	0.062 (CI = +/-0.019; p = 0.000)	0.000 (CI = +/-0.007; p = 0.939)	0.716	+6.43%
Severity	2014.1	0.064 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.007; p = 0.944)	0.699	+6.62%
Severity	2014.2	0.064 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.007; p = 0.946)	0.660	+6.60%
Severity	2015.1	0.066 (CI = +/-0.026; p = 0.000)	0.000 (CI = +/-0.007; p = 0.944)	0.638	+6.84%
Severity	2015.2	0.055 (CI = +/-0.023; p = 0.000)	0.000 (CI = +/-0.006; p = 0.985)	0.604	+5.61%
Severity	2016.1	0.060 (CI = +/-0.025; p = 0.000)	0.000 (CI = +/-0.006; p = 0.944)	0.633	+6.21%
Severity	2016.2	0.057 (CI = +/-0.028; p = 0.001)	0.000 (CI = +/-0.006; p = 0.981)	0.584	+5.82%
Severity	2017.1	0.059 (CI = +/-0.033; p = 0.002)	0.000 (CI = +/-0.006; p = 0.955)	0.515	+6.06%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.644	-1.97%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.626	-1.87%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.617	-1.90%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.599	-1.75%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.012 (CI = +/-0.006; p = 0.000)	0.588	-1.76%
Frequency	2008.1	-0.017 (CI = +/-0.010; p = 0.002)	0.012 (CI = +/-0.006; p = 0.000)	0.569	-1.68%
Frequency	2008.2	-0.020 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.634	-2.01%
Frequency	2009.1	-0.022 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.647	-2.17%
Frequency	2009.2	-0.024 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.675	-2.40%
Frequency	2010.1	-0.025 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.672	-2.50%
Frequency	2010.2	-0.028 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.701	-2.77%
Frequency	2011.1	-0.029 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.697	-2.89%
Frequency	2011.2	-0.033 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.748	-3.29%
Frequency	2012.1	-0.035 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.744	-3.42%
Frequency	2012.2	-0.039 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.779	-3.81%
Frequency	2013.1	-0.042 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.799	-4.14%
Frequency	2013.2	-0.045 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.808	-4.43%
Frequency	2014.1	-0.045 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.789	-4.42%
Frequency	2014.2	-0.051 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.831	-4.97%
Frequency	2015.1	-0.056 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.851	-5.42%
Frequency	2015.2	-0.059 (CI = +/-0.018; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.849	-5.70%
Frequency	2016.1	-0.059 (CI = +/-0.020; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.831	-5.77%
Frequency	2016.2	-0.066 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.856	-6.40%
Frequency	2017.1	-0.066 (CI = +/-0.025; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.832	-6.43%

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	-0.180 (CI = +/-0.043; p = 0.000)	0.001 (CI = +/-0.033; p = 0.943)	0.696	-16.48%
Loss Cost	2006.1	-0.184 (CI = +/-0.045; p = 0.000)	0.001 (CI = +/-0.034; p = 0.970)	0.690	-16.83%
Loss Cost	2006.2	-0.189 (CI = +/-0.047; p = 0.000)	0.000 (CI = +/-0.034; p = 0.998)	0.684	-17.21%
Loss Cost	2007.1	-0.191 (CI = +/-0.050; p = 0.000)	0.000 (CI = +/-0.035; p = 0.987)	0.671	-17.42%
Loss Cost	2007.2	-0.194 (CI = +/-0.053; p = 0.000)	-0.001 (CI = +/-0.035; p = 0.971)	0.658	-17.67%
Loss Cost	2008.1	-0.195 (CI = +/-0.056; p = 0.000)	-0.001 (CI = +/-0.036; p = 0.971)	0.636	-17.69%
Loss Cost	2008.2	-0.196 (CI = +/-0.060; p = 0.000)	-0.001 (CI = +/-0.037; p = 0.965)	0.615	-17.80%
Loss Cost	2009.1	-0.195 (CI = +/-0.065; p = 0.000)	-0.001 (CI = +/-0.037; p = 0.971)	0.587	-17.70%
Loss Cost	2009.2	-0.192 (CI = +/-0.069; p = 0.000)	0.000 (CI = +/-0.038; p = 0.983)	0.552	-17.44%
Loss Cost	2010.1	-0.185 (CI = +/-0.074; p = 0.000)	0.000 (CI = +/-0.039; p = 0.995)	0.508	-16.87%
Loss Cost	2010.2	-0.177 (CI = +/-0.079; p = 0.000)	0.001 (CI = +/-0.039; p = 0.973)	0.459	-16.20%
Loss Cost	2011.1	-0.162 (CI = +/-0.083; p = 0.001)	0.002 (CI = +/-0.039; p = 0.937)	0.397	-14.97%
Loss Cost	2011.2	-0.143 (CI = +/-0.086; p = 0.002)	0.002 (CI = +/-0.038; p = 0.895)	0.323	-13.35%
Loss Cost	2012.1	-0.115 (CI = +/-0.086; p = 0.011)	0.004 (CI = +/-0.036; p = 0.835)	0.234	-10.91%
Loss Cost	2012.2	-0.082 (CI = +/-0.082; p = 0.050)	0.005 (CI = +/-0.032; p = 0.759)	0.131	-7.89%
Loss Cost	2013.1	-0.035 (CI = +/-0.063; p = 0.251)	0.006 (CI = +/-0.023; p = 0.589)	0.013	-3.47%
Loss Cost	2013.2	0.010 (CI = +/-0.027; p = 0.459)	0.007 (CI = +/-0.009; p = 0.137)	0.026	+0.97%
Loss Cost	2014.1	0.006 (CI = +/-0.029; p = 0.662)	0.007 (CI = +/-0.010; p = 0.145)	0.017	+0.62%
Loss Cost	2014.2	0.009 (CI = +/-0.032; p = 0.572)	0.007 (CI = +/-0.010; p = 0.155)	0.015	+0.89%
Loss Cost	2015.1	0.007 (CI = +/-0.036; p = 0.667)	0.007 (CI = +/-0.010; p = 0.168)	0.006	+0.75%
Loss Cost	2015.2	-0.002 (CI = +/-0.038; p = 0.910)	0.007 (CI = +/-0.010; p = 0.150)	0.031	-0.21%
Loss Cost	2016.1	-0.004 (CI = +/-0.044; p = 0.852)	0.007 (CI = +/-0.010; p = 0.163)	0.025	-0.38%
Loss Cost	2016.2	-0.006 (CI = +/-0.050; p = 0.812)	0.007 (CI = +/-0.011; p = 0.177)	0.017	-0.56%
Loss Cost	2017.1	-0.016 (CI = +/-0.056; p = 0.540)	0.008 (CI = +/-0.011; p = 0.158)	0.061	-1.60%
Severity	2005.2	0.060 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.007; p = 0.719)	0.858	+6.14%
Severity	2006.1	0.061 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.007; p = 0.667)	0.860	+6.31%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	0.002 (CI = +/-0.007; p = 0.638)	0.856	+6.43%
Severity	2007.1	0.063 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.007; p = 0.616)	0.851	+6.54%
Severity	2007.2	0.064 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.007; p = 0.611)	0.841	+6.58%
Severity	2008.1	0.065 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.007; p = 0.584)	0.837	+6.73%
Severity	2008.2	0.066 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.007; p = 0.582)	0.825	+6.78%
Severity	2009.1	0.066 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.007; p = 0.584)	0.811	+6.81%
Severity	2009.2	0.066 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.007; p = 0.594)	0.793	+6.79%
Severity	2010.1	0.065 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.008; p = 0.609)	0.772	+6.74%
Severity	2010.2	0.063 (CI = +/-0.015; p = 0.000)	0.002 (CI = +/-0.008; p = 0.636)	0.744	+6.53%
Severity	2011.1	0.062 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.008; p = 0.659)	0.713	+6.35%
Severity	2011.2	0.059 (CI = +/-0.018; p = 0.000)	0.002 (CI = +/-0.008; p = 0.683)	0.677	+6.13%
Severity	2012.1	0.057 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.008; p = 0.707)	0.633	+5.84%
Severity	2012.2	0.051 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.008; p = 0.733)	0.584	+5.27%
Severity	2013.1	0.046 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.007; p = 0.752)	0.524	+4.66%
Severity	2013.2	0.038 (CI = +/-0.018; p = 0.000)	0.001 (CI = +/-0.006; p = 0.755)	0.465	+3.82%
Severity	2014.1	0.032 (CI = +/-0.019; p = 0.002)	0.001 (CI = +/-0.006; p = 0.757)	0.377	+3.27%
Severity	2014.2	0.033 (CI = +/-0.021; p = 0.004)	0.001 (CI = +/-0.006; p = 0.763)	0.350	+3.37%
Severity	2015.1	0.034 (CI = +/-0.023; p = 0.008)	0.001 (CI = +/-0.007; p = 0.771)	0.310	+3.43%
Severity	2015.2	0.029 (CI = +/-0.025; p = 0.028)	0.001 (CI = +/-0.007; p = 0.753)	0.202	+2.94%
Severity	2016.1	0.026 (CI = +/-0.029; p = 0.068)	0.001 (CI = +/-0.007; p = 0.744)	0.116	+2.67%
Severity	2016.2	0.035 (CI = +/-0.030; p = 0.029)	0.001 (CI = +/-0.007; p = 0.805)	0.231	+3.52%
Severity	2017.1	0.034 (CI = +/-0.035; p = 0.057)	0.001 (CI = +/-0.007; p = 0.808)	0.163	+3.47%
Frequency	2005.2	-0.240 (CI = +/-0.048; p = 0.000)	0.000 (CI = +/-0.038; p = 0.999)	0.760	-21.31%
Frequency	2006.1	-0.246 (CI = +/-0.050; p = 0.000)	-0.001 (CI = +/-0.038; p = 0.966)	0.757	-21.77%
Frequency	2006.2	-0.251 (CI = +/-0.053; p = 0.000)	-0.002 (CI = +/-0.038; p = 0.936)	0.751	-22.21%
Frequency	2007.1	-0.255 (CI = +/-0.056; p = 0.000)	-0.002 (CI = +/-0.039; p = 0.918)	0.741	-22.49%
Frequency	2007.2	-0.258 (CI = +/-0.060; p = 0.000)	-0.002 (CI = +/-0.040; p = 0.903)	0.729	-22.76%
Frequency	2008.1	-0.260 (CI = +/-0.064; p = 0.000)	-0.003 (CI = +/-0.040; p = 0.899)	0.711	-22.88%
Frequency	2008.2	-0.262 (CI = +/-0.068; p = 0.000)	-0.003 (CI = +/-0.041; p = 0.893)	0.693	-23.02%
Frequency	2009.1	-0.261 (CI = +/-0.073; p = 0.000)	-0.003 (CI = +/-0.042; p = 0.899)	0.669	-22.95%
Frequency	2009.2	-0.257 (CI = +/-0.078; p = 0.000)	-0.002 (CI = +/-0.043; p = 0.911)	0.639	-22.69%
Frequency	2010.1	-0.250 (CI = +/-0.083; p = 0.000)	-0.002 (CI = +/-0.043; p = 0.933)	0.601	-22.11%
Frequency	2010.2	-0.240 (CI = +/-0.089; p = 0.000)	-0.001 (CI = +/-0.044; p = 0.958)	0.557	-21.34%
Frequency	2011.1	-0.224 (CI = +/-0.093; p = 0.000)	0.000 (CI = +/-0.044; p = 0.994)	0.504	-20.05%
Frequency	2011.2	-0.203 (CI = +/-0.097; p = 0.000)	0.001 (CI = +/-0.043; p = 0.966)	0.440	-18.35%
Frequency	2012.1	-0.172 (CI = +/-0.097; p = 0.001)	0.002 (CI = +/-0.041; p = 0.911)	0.365	-15.82%
Frequency	2012.2	-0.134 (CI = +/-0.092; p = 0.007)	0.004 (CI = +/-0.036; p = 0.840)	0.278	-12.50%
Frequency	2013.1	-0.081 (CI = +/-0.070; p = 0.025)	0.005 (CI = +/-0.026; p = 0.691)	0.199	-7.77%
Frequency	2013.2	-0.028 (CI = +/-0.018; p = 0.005)	0.006 (CI = +/-0.006; p = 0.067)	0.456	-2.74%
Frequency	2014.1	-0.026 (CI = +/-0.020; p = 0.015)	0.006 (CI = +/-0.007; p = 0.072)	0.402	-2.56%
Frequency	2014.2	-0.024 (CI = +/-0.022; p = 0.035)	0.006 (CI = +/-0.007; p = 0.079)	0.349	-2.41%
Frequency	2015.1	-0.026 (CI = +/-0.025; p = 0.041)	0.006 (CI = +/-0.007; p = 0.087)	0.340	-2.59%
Frequency	2015.2	-0.031 (CI = +/-0.027; p = 0.028)	0.006 (CI = +/-0.007; p = 0.085)	0.377	-3.06%
Frequency	2016.1	-0.030 (CI = +/-0.031; p = 0.055)	0.006 (CI = +/-0.007; p = 0.099)	0.321	-2.98%
Frequency	2016.2	-0.040 (CI = +/-0.032; p = 0.018)	0.006 (CI = +/-0.007; p = 0.069)	0.440	-3.94%
Frequency	2017.1	-0.050 (CI = +/-0.034; p = 0.008)	0.007 (CI = +/-0.007; p = 0.047)	0.531	-4.90%

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	-0.181 (CI = +/-0.039; p = 0.000)	0.705		-16.53%
Loss Cost	2006.1	-0.185 (CI = +/-0.041; p = 0.000)	0.699		-16.85%
Loss Cost	2006.2	-0.189 (CI = +/-0.043; p = 0.000)	0.694		-17.21%
Loss Cost	2007.1	-0.191 (CI = +/-0.046; p = 0.000)	0.681		-17.41%
Loss Cost	2007.2	-0.194 (CI = +/-0.049; p = 0.000)	0.669		-17.65%
Loss Cost	2008.1	-0.194 (CI = +/-0.052; p = 0.000)	0.648		-17.66%
Loss Cost	2008.2	-0.196 (CI = +/-0.056; p = 0.000)	0.628		-17.77%
Loss Cost	2009.1	-0.194 (CI = +/-0.060; p = 0.000)	0.601		-17.67%
Loss Cost	2009.2	-0.191 (CI = +/-0.064; p = 0.000)	0.569		-17.42%
Loss Cost	2010.1	-0.185 (CI = +/-0.068; p = 0.000)	0.527		-16.87%
Loss Cost	2010.2	-0.177 (CI = +/-0.073; p = 0.000)	0.481		-16.24%
Loss Cost	2011.1	-0.163 (CI = +/-0.077; p = 0.000)	0.422		-15.06%
Loss Cost	2011.2	-0.145 (CI = +/-0.080; p = 0.001)	0.352		-13.51%
Loss Cost	2012.1	-0.118 (CI = +/-0.080; p = 0.006)	0.268		-11.15%
Loss Cost	2012.2	-0.086 (CI = +/-0.077; p = 0.030)	0.168		-8.23%
Loss Cost	2013.1	-0.040 (CI = +/-0.059; p = 0.168)	0.048		-3.94%
Loss Cost	2013.2	0.004 (CI = +/-0.027; p = 0.751)	-0.047		+0.41%
Loss Cost	2014.1	0.001 (CI = +/-0.029; p = 0.968)	-0.055		+0.06%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.839)	-0.056		+0.32%
Loss Cost	2015.1	0.002 (CI = +/-0.036; p = 0.913)	-0.062		+0.19%
Loss Cost	2015.2	-0.007 (CI = +/-0.039; p = 0.689)	-0.055		-0.75%
Loss Cost	2016.1	-0.009 (CI = +/-0.045; p = 0.678)	-0.058		-0.88%
Loss Cost	2016.2	-0.010 (CI = +/-0.051; p = 0.689)	-0.063		-0.97%
Loss Cost	2017.1	-0.019 (CI = +/-0.058; p = 0.492)	-0.040		-1.87%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	0.861		+6.08%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.864		+6.24%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	0.860		+6.35%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	0.854		+6.45%
Severity	2007.2	0.063 (CI = +/-0.010; p = 0.000)	0.845		+6.49%
Severity	2008.1	0.064 (CI = +/-0.010; p = 0.000)	0.841		+6.62%
Severity	2008.2	0.065 (CI = +/-0.011; p = 0.000)	0.829		+6.67%
Severity	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.816		+6.69%
Severity	2009.2	0.065 (CI = +/-0.013; p = 0.000)	0.799		+6.67%
Severity	2010.1	0.064 (CI = +/-0.013; p = 0.000)	0.778		+6.61%
Severity	2010.2	0.062 (CI = +/-0.014; p = 0.000)	0.752		+6.41%
Severity	2011.1	0.060 (CI = +/-0.015; p = 0.000)	0.723		+6.23%
Severity	2011.2	0.058 (CI = +/-0.016; p = 0.000)	0.688		+6.01%
Severity	2012.1	0.056 (CI = +/-0.018; p = 0.000)	0.647		+5.73%
Severity	2012.2	0.050 (CI = +/-0.018; p = 0.000)	0.601		+5.17%
Severity	2013.1	0.045 (CI = +/-0.018; p = 0.000)	0.546		+4.56%
Severity	2013.2	0.037 (CI = +/-0.017; p = 0.000)	0.490		+3.74%
Severity	2014.1	0.031 (CI = +/-0.018; p = 0.001)	0.408		+3.19%
Severity	2014.2	0.032 (CI = +/-0.020; p = 0.003)	0.384		+3.30%
Severity	2015.1	0.033 (CI = +/-0.022; p = 0.006)	0.350		+3.35%
Severity	2015.2	0.028 (CI = +/-0.024; p = 0.024)	0.249		+2.87%
Severity	2016.1	0.026 (CI = +/-0.027; p = 0.062)	0.172		+2.60%
Severity	2016.2	0.034 (CI = +/-0.029; p = 0.023)	0.286		+3.48%
Severity	2017.1	0.034 (CI = +/-0.033; p = 0.048)	0.228		+3.44%
Frequency	2005.2	-0.240 (CI = +/-0.045; p = 0.000)	0.767		-21.31%
Frequency	2006.1	-0.245 (CI = +/-0.047; p = 0.000)	0.764		-21.74%
Frequency	2006.2	-0.250 (CI = +/-0.049; p = 0.000)	0.759		-22.15%
Frequency	2007.1	-0.254 (CI = +/-0.052; p = 0.000)	0.749		-22.41%
Frequency	2007.2	-0.257 (CI = +/-0.055; p = 0.000)	0.737		-22.67%
Frequency	2008.1	-0.258 (CI = +/-0.059; p = 0.000)	0.721		-22.77%
Frequency	2008.2	-0.260 (CI = +/-0.063; p = 0.000)	0.704		-22.91%
Frequency	2009.1	-0.259 (CI = +/-0.067; p = 0.000)	0.680		-22.83%
Frequency	2009.2	-0.256 (CI = +/-0.072; p = 0.000)	0.652		-22.58%
Frequency	2010.1	-0.249 (CI = +/-0.077; p = 0.000)	0.616		-22.03%
Frequency	2010.2	-0.239 (CI = +/-0.082; p = 0.000)	0.575		-21.28%
Frequency	2011.1	-0.224 (CI = +/-0.086; p = 0.000)	0.524		-20.04%
Frequency	2011.2	-0.203 (CI = +/-0.090; p = 0.000)	0.465		-18.41%
Frequency	2012.1	-0.174 (CI = +/-0.090; p = 0.001)	0.394		-15.96%
Frequency	2012.2	-0.136 (CI = +/-0.086; p = 0.003)	0.311		-12.74%
Frequency	2013.1	-0.085 (CI = +/-0.065; p = 0.013)	0.233		-8.13%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.002)	0.375		-3.21%
Frequency	2014.1	-0.031 (CI = +/-0.021; p = 0.006)	0.313		-3.04%
Frequency	2014.2	-0.029 (CI = +/-0.023; p = 0.016)	0.253		-2.88%
Frequency	2015.1	-0.031 (CI = +/-0.026; p = 0.022)	0.243		-3.06%
Frequency	2015.2	-0.036 (CI = +/-0.029; p = 0.018)	0.276		-3.51%
Frequency	2016.1	-0.034 (CI = +/-0.033; p = 0.040)	0.216		-3.39%
Frequency	2016.2	-0.044 (CI = +/-0.035; p = 0.018)	0.311		-4.29%
Frequency	2017.1	-0.053 (CI = +/-0.039; p = 0.012)	0.375		-5.14%

Property Damage

Coverage = PD
 End Trend Period = 2023.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, mobility
 Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.225 (CI = +/-0.052; p = 0.000)	-0.016 (CI = +/-0.033; p = 0.342)	1.089 (CI = +/-0.830; p = 0.012)	0.743	-20.17%
Loss Cost	2006.1	-0.235 (CI = +/-0.055; p = 0.000)	-0.018 (CI = +/-0.033; p = 0.281)	1.168 (CI = +/-0.837; p = 0.008)	0.745	-20.96%
Loss Cost	2006.2	-0.247 (CI = +/-0.057; p = 0.000)	-0.020 (CI = +/-0.033; p = 0.223)	1.255 (CI = +/-0.842; p = 0.005)	0.749	-21.85%
Loss Cost	2007.1	-0.256 (CI = +/-0.061; p = 0.000)	-0.022 (CI = +/-0.034; p = 0.189)	1.324 (CI = +/-0.857; p = 0.004)	0.745	-22.57%
Loss Cost	2007.2	-0.267 (CI = +/-0.064; p = 0.000)	-0.024 (CI = +/-0.034; p = 0.154)	1.404 (CI = +/-0.871; p = 0.003)	0.743	-23.41%
Loss Cost	2008.1	-0.274 (CI = +/-0.069; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.140)	1.456 (CI = +/-0.896; p = 0.002)	0.730	-23.96%
Loss Cost	2008.2	-0.284 (CI = +/-0.074; p = 0.000)	-0.027 (CI = +/-0.035; p = 0.120)	1.528 (CI = +/-0.920; p = 0.002)	0.721	-24.74%
Loss Cost	2009.1	-0.292 (CI = +/-0.080; p = 0.000)	-0.029 (CI = +/-0.036; p = 0.112)	1.577 (CI = +/-0.953; p = 0.002)	0.703	-25.29%
Loss Cost	2009.2	-0.297 (CI = +/-0.087; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.112)	1.611 (CI = +/-0.994; p = 0.003)	0.678	-25.67%
Loss Cost	2010.1	-0.296 (CI = +/-0.096; p = 0.000)	-0.030 (CI = +/-0.038; p = 0.124)	1.610 (CI = +/-1.041; p = 0.004)	0.640	-25.65%
Loss Cost	2010.2	-0.295 (CI = +/-0.106; p = 0.000)	-0.029 (CI = +/-0.040; p = 0.139)	1.603 (CI = +/-1.094; p = 0.006)	0.597	-25.57%
Loss Cost	2011.1	-0.283 (CI = +/-0.116; p = 0.000)	-0.028 (CI = +/-0.041; p = 0.176)	1.526 (CI = +/-1.145; p = 0.011)	0.532	-24.63%
Loss Cost	2011.2	-0.262 (CI = +/-0.128; p = 0.000)	-0.025 (CI = +/-0.042; p = 0.234)	1.403 (CI = +/-1.192; p = 0.023)	0.449	-23.04%
Loss Cost	2012.1	-0.221 (CI = +/-0.135; p = 0.003)	-0.019 (CI = +/-0.041; p = 0.341)	1.171 (CI = +/-1.197; p = 0.055)	0.335	-19.86%
Loss Cost	2012.2	-0.166 (CI = +/-0.138; p = 0.021)	-0.012 (CI = +/-0.039; p = 0.520)	0.862 (CI = +/-1.159; p = 0.136)	0.189	-15.29%
Loss Cost	2013.1	-0.073 (CI = +/-0.113; p = 0.190)	-0.001 (CI = +/-0.030; p = 0.934)	0.364 (CI = +/-0.899; p = 0.406)	-0.001	-7.07%
Loss Cost	2013.2	0.028 (CI = +/-0.050; p = 0.260)	0.010 (CI = +/-0.012; p = 0.094)	-0.162 (CI = +/-0.379; p = 0.379)	0.016	+2.83%
Loss Cost	2014.1	0.023 (CI = +/-0.058; p = 0.421)	0.010 (CI = +/-0.013; p = 0.130)	-0.136 (CI = +/-0.411; p = 0.494)	-0.013	+2.29%
Loss Cost	2014.2	0.033 (CI = +/-0.067; p = 0.305)	0.011 (CI = +/-0.013; p = 0.110)	-0.187 (CI = +/-0.445; p = 0.384)	0.003	+3.38%
Loss Cost	2015.1	0.035 (CI = +/-0.079; p = 0.358)	0.011 (CI = +/-0.014; p = 0.128)	-0.195 (CI = +/-0.495; p = 0.412)	-0.013	+3.56%
Loss Cost	2015.2	0.012 (CI = +/-0.091; p = 0.772)	0.009 (CI = +/-0.015; p = 0.215)	-0.095 (CI = +/-0.532; p = 0.707)	-0.032	+1.25%
Loss Cost	2016.1	0.010 (CI = +/-0.110; p = 0.841)	0.009 (CI = +/-0.016; p = 0.257)	-0.086 (CI = +/-0.607; p = 0.762)	-0.048	+1.04%
Loss Cost	2016.2	0.008 (CI = +/-0.136; p = 0.895)	0.009 (CI = +/-0.018; p = 0.304)	-0.078 (CI = +/-0.701; p = 0.811)	-0.067	+0.84%
Loss Cost	2017.1	-0.027 (CI = +/-0.164; p = 0.717)	0.007 (CI = +/-0.019; p = 0.455)	0.058 (CI = +/-0.788; p = 0.873)	-0.030	-2.70%
Severity	2005.2	0.066 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.308)	-0.155 (CI = +/-0.178; p = 0.084)	0.866	+6.82%
Severity	2006.1	0.069 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.007; p = 0.220)	-0.179 (CI = +/-0.175; p = 0.045)	0.873	+7.15%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.007; p = 0.172)	-0.197 (CI = +/-0.176; p = 0.029)	0.873	+7.40%
Severity	2007.1	0.074 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.007; p = 0.135)	-0.215 (CI = +/-0.178; p = 0.019)	0.872	+7.66%
Severity	2007.2	0.075 (CI = +/-0.013; p = 0.000)	0.006 (CI = +/-0.007; p = 0.118)	-0.228 (CI = +/-0.182; p = 0.016)	0.866	+7.84%
Severity	2008.1	0.079 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.007; p = 0.080)	-0.252 (CI = +/-0.182; p = 0.008)	0.869	+8.20%
Severity	2008.2	0.081 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.007; p = 0.068)	-0.267 (CI = +/-0.186; p = 0.007)	0.863	+8.44%
Severity	2009.1	0.083 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.007; p = 0.059)	-0.281 (CI = +/-0.192; p = 0.006)	0.854	+8.67%
Severity	2009.2	0.085 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.007; p = 0.056)	-0.292 (CI = +/-0.200; p = 0.006)	0.842	+8.84%
Severity	2010.1	0.086 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.008; p = 0.056)	-0.301 (CI = +/-0.208; p = 0.007)	0.826	+8.99%
Severity	2010.2	0.085 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.008; p = 0.070)	-0.294 (CI = +/-0.219; p = 0.011)	0.800	+8.88%
Severity	2011.1	0.085 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.008; p = 0.082)	-0.291 (CI = +/-0.231; p = 0.016)	0.771	+8.83%
Severity	2011.2	0.084 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.009; p = 0.100)	-0.285 (CI = +/-0.244; p = 0.024)	0.736	+8.72%
Severity	2012.1	0.082 (CI = +/-0.029; p = 0.000)	0.007 (CI = +/-0.009; p = 0.126)	-0.274 (CI = +/-0.259; p = 0.039)	0.690	+8.49%
Severity	2012.2	0.074 (CI = +/-0.032; p = 0.000)	0.006 (CI = +/-0.009; p = 0.190)	-0.230 (CI = +/-0.266; p = 0.086)	0.626	+7.65%
Severity	2013.1	0.064 (CI = +/-0.034; p = 0.001)	0.005 (CI = +/-0.009; p = 0.286)	-0.179 (CI = +/-0.272; p = 0.184)	0.546	+6.63%
Severity	2013.2	0.048 (CI = +/-0.035; p = 0.009)	0.003 (CI = +/-0.008; p = 0.470)	-0.097 (CI = +/-0.259; p = 0.443)	0.453	+4.95%
Severity	2014.1	0.037 (CI = +/-0.038; p = 0.054)	0.002 (CI = +/-0.008; p = 0.670)	-0.039 (CI = +/-0.266; p = 0.761)	0.342	+3.75%
Severity	2014.2	0.041 (CI = +/-0.044; p = 0.066)	0.002 (CI = +/-0.009; p = 0.622)	-0.057 (CI = +/-0.291; p = 0.681)	0.314	+4.15%
Severity	2015.1	0.044 (CI = +/-0.052; p = 0.089)	0.002 (CI = +/-0.009; p = 0.596)	-0.073 (CI = +/-0.323; p = 0.638)	0.273	+4.49%
Severity	2015.2	0.032 (CI = +/-0.060; p = 0.271)	0.001 (CI = +/-0.010; p = 0.769)	-0.019 (CI = +/-0.353; p = 0.908)	0.141	+3.25%
Severity	2016.1	0.024 (CI = +/-0.072; p = 0.484)	0.001 (CI = +/-0.011; p = 0.878)	0.015 (CI = +/-0.399; p = 0.938)	0.043	+2.43%
Severity	2016.2	0.053 (CI = +/-0.081; p = 0.180)	0.003 (CI = +/-0.011; p = 0.582)	-0.102 (CI = +/-0.420; p = 0.603)	0.182	+5.43%
Severity	2017.1	0.057 (CI = +/-0.102; p = 0.244)	0.003 (CI = +/-0.012; p = 0.586)	-0.116 (CI = +/-0.491; p = 0.609)	0.104	+5.83%
Frequency	2005.2	-0.291 (CI = +/-0.059; p = 0.000)	-0.019 (CI = +/-0.038; p = 0.302)	1.244 (CI = +/-0.939; p = 0.011)	0.797	-25.26%
Frequency	2006.1	-0.304 (CI = +/-0.061; p = 0.000)	-0.022 (CI = +/-0.037; p = 0.236)	1.347 (CI = +/-0.939; p = 0.006)	0.802	-26.24%
Frequency	2006.2	-0.318 (CI = +/-0.064; p = 0.000)	-0.025 (CI = +/-0.037; p = 0.180)	1.452 (CI = +/-0.941; p = 0.004)	0.806	-27.24%
Frequency	2007.1	-0.330 (CI = +/-0.067; p = 0.000)	-0.027 (CI = +/-0.037; p = 0.146)	1.540 (CI = +/-0.954; p = 0.003)	0.803	-28.08%
Frequency	2007.2	-0.342 (CI = +/-0.071; p = 0.000)	-0.030 (CI = +/-0.038; p = 0.116)	1.632 (CI = +/-0.968; p = 0.002)	0.801	-28.97%
Frequency	2008.1	-0.353 (CI = +/-0.076; p = 0.000)	-0.032 (CI = +/-0.038; p = 0.099)	1.708 (CI = +/-0.991; p = 0.001)	0.793	-29.73%
Frequency	2008.2	-0.365 (CI = +/-0.082; p = 0.000)	-0.034 (CI = +/-0.039; p = 0.082)	1.795 (CI = +/-1.015; p = 0.001)	0.786	-30.60%
Frequency	2009.1	-0.375 (CI = +/-0.088; p = 0.000)	-0.036 (CI = +/-0.040; p = 0.075)	1.859 (CI = +/-1.049; p = 0.001)	0.772	-31.25%
Frequency	2009.2	-0.381 (CI = +/-0.096; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.074)	1.903 (CI = +/-1.093; p = 0.001)	0.752	-31.71%
Frequency	2010.1	-0.382 (CI = +/-0.106; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.082)	1.910 (CI = +/-1.145; p = 0.002)	0.722	-31.78%
Frequency	2010.2	-0.380 (CI = +/-0.116; p = 0.000)	-0.037 (CI = +/-0.044; p = 0.095)	1.897 (CI = +/-1.203; p = 0.003)	0.684	-31.64%
Frequency	2011.1	-0.367 (CI = +/-0.128; p = 0.000)	-0.035 (CI = +/-0.045; p = 0.123)	1.818 (CI = +/-1.260; p = 0.007)	0.631	-30.74%
Frequency	2011.2	-0.345 (CI = +/-0.141; p = 0.000)	-0.032 (CI = +/-0.046; p = 0.167)	1.688 (CI = +/-1.313; p = 0.014)	0.563	-29.21%
Frequency	2012.1	-0.303 (CI = +/-0.150; p = 0.000)	-0.026 (CI = +/-0.046; p = 0.248)	1.444 (CI = +/-1.327; p = 0.034)	0.470	-26.14%
Frequency	2012.2	-0.240 (CI = +/-0.152; p = 0.004)	-0.018 (CI = +/-0.043; p = 0.390)	1.092 (CI = +/-1.276; p = 0.089)	0.350	-21.31%
Frequency	2013.1	-0.138 (CI = +/-0.124; p = 0.032)	-0.006 (CI = +/-0.032; p = 0.709)	0.543 (CI = +/-0.988; p = 0.263)	0.213	-12.85%
Frequency	2013.2	-0.020 (CI = +/-0.035; p = 0.237)	0.007 (CI = +/-0.008; p = 0.087)	-0.066 (CI = +/-0.264; p = 0.607)	0.433	-2.02%
Frequency	2014.1	-0.014 (CI = +/-0.040; p = 0.463)	0.008 (CI = +/-0.009; p = 0.074)	-0.097 (CI = +/-0.284; p = 0.479)	0.385	-1.41%
Frequency	2014.2	-0.007 (CI = +/-0.046; p = 0.737)	0.009 (CI = +/-0.009; p = 0.066)	-0.130 (CI = +/-0.308; p = 0.383)	0.341	-0.74%
Frequency	2015.1	-0.009 (CI = +/-0.055; p = 0.730)	0.008 (CI = +/-0.010; p = 0.088)	-0.123 (CI = +/-0.342; p = 0.455)	0.321	-0.89%
Frequency	2015.2	-0.020 (CI = +/-0.064; p = 0.521)	0.008 (CI = +/-0.010; p = 0.143)	-0.075 (CI = +/-0.377; p = 0.673)	0.338	-1.94%
Frequency	2016.1	-0.014 (CI = +/-0.078; p = 0.709)	0.008 (CI = +/-0.011; p = 0.149)	-0.101 (CI = +/-0.428; p = 0.617)	0.280	-1.35%
Frequency	2016.2	-0.045 (CI = +/-0.087; p = 0.285)	0.006 (CI = +/-0.011; p = 0.274)	0.024 (CI = +/-0.450; p = 0.908)	0.390	-4.36%
Frequency	2017.1	-0.084 (CI = +/-0.096; p = 0.080)	0.004 (CI = +/-0.011; p = 0.484)	0.175 (CI = +/-0.463; p = 0.420)	0.518	-8.06%

Property Damage

Coverage = PD
 End Trend Period = 2023.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.213 (CI = +/-0.046; p = 0.000)	-0.027 (CI = +/-0.399; p = 0.890)	0.934 (CI = +/-0.776; p = 0.020)	0.736	-19.18%
Loss Cost	2006.1	-0.221 (CI = +/-0.048; p = 0.000)	-0.063 (CI = +/-0.403; p = 0.751)	0.987 (CI = +/-0.781; p = 0.015)	0.736	-19.81%
Loss Cost	2006.2	-0.229 (CI = +/-0.050; p = 0.000)	-0.028 (CI = +/-0.409; p = 0.891)	1.043 (CI = +/-0.787; p = 0.011)	0.737	-20.45%
Loss Cost	2007.1	-0.235 (CI = +/-0.053; p = 0.000)	-0.056 (CI = +/-0.418; p = 0.785)	1.085 (CI = +/-0.799; p = 0.009)	0.730	-20.98%
Loss Cost	2007.2	-0.243 (CI = +/-0.057; p = 0.000)	-0.027 (CI = +/-0.427; p = 0.896)	1.132 (CI = +/-0.814; p = 0.008)	0.724	-21.54%
Loss Cost	2008.1	-0.247 (CI = +/-0.061; p = 0.000)	-0.045 (CI = +/-0.440; p = 0.836)	1.159 (CI = +/-0.835; p = 0.008)	0.708	-21.89%
Loss Cost	2008.2	-0.253 (CI = +/-0.065; p = 0.000)	-0.023 (CI = +/-0.453; p = 0.919)	1.196 (CI = +/-0.857; p = 0.008)	0.694	-22.35%
Loss Cost	2009.1	-0.257 (CI = +/-0.070; p = 0.000)	-0.036 (CI = +/-0.470; p = 0.876)	1.217 (CI = +/-0.883; p = 0.009)	0.672	-22.64%
Loss Cost	2009.2	-0.258 (CI = +/-0.076; p = 0.000)	-0.033 (CI = +/-0.488; p = 0.891)	1.223 (CI = +/-0.915; p = 0.011)	0.643	-22.71%
Loss Cost	2010.1	-0.255 (CI = +/-0.083; p = 0.000)	-0.023 (CI = +/-0.508; p = 0.926)	1.207 (CI = +/-0.947; p = 0.015)	0.602	-22.48%
Loss Cost	2010.2	-0.250 (CI = +/-0.091; p = 0.000)	-0.037 (CI = +/-0.528; p = 0.885)	1.181 (CI = +/-0.984; p = 0.021)	0.556	-22.11%
Loss Cost	2011.1	-0.237 (CI = +/-0.099; p = 0.000)	0.002 (CI = +/-0.545; p = 0.994)	1.115 (CI = +/-1.011; p = 0.032)	0.490	-21.08%
Loss Cost	2011.2	-0.217 (CI = +/-0.106; p = 0.000)	-0.054 (CI = +/-0.555; p = 0.843)	1.011 (CI = +/-1.030; p = 0.054)	0.410	-19.48%
Loss Cost	2012.1	-0.183 (CI = +/-0.110; p = 0.002)	0.037 (CI = +/-0.544; p = 0.888)	0.853 (CI = +/-1.007; p = 0.093)	0.304	-16.70%
Loss Cost	2012.2	-0.139 (CI = +/-0.109; p = 0.016)	-0.071 (CI = +/-0.510; p = 0.773)	0.642 (CI = +/-0.947; p = 0.172)	0.174	-12.94%
Loss Cost	2013.1	-0.069 (CI = +/-0.087; p = 0.111)	0.092 (CI = +/-0.382; p = 0.619)	0.342 (CI = +/-0.708; p = 0.323)	0.012	-6.70%
Loss Cost	2013.2	0.001 (CI = +/-0.041; p = 0.960)	-0.058 (CI = +/-0.170; p = 0.478)	0.032 (CI = +/-0.316; p = 0.831)	-0.131	+0.10%
Loss Cost	2014.1	-0.008 (CI = +/-0.046; p = 0.733)	-0.076 (CI = +/-0.175; p = 0.373)	0.066 (CI = +/-0.328; p = 0.673)	-0.116	-0.75%
Loss Cost	2014.2	-0.002 (CI = +/-0.052; p = 0.944)	-0.086 (CI = +/-0.185; p = 0.335)	0.043 (CI = +/-0.349; p = 0.796)	-0.116	-0.17%
Loss Cost	2015.1	-0.008 (CI = +/-0.060; p = 0.772)	-0.098 (CI = +/-0.196; p = 0.304)	0.067 (CI = +/-0.373; p = 0.705)	-0.112	-0.82%
Loss Cost	2015.2	-0.025 (CI = +/-0.067; p = 0.431)	-0.072 (CI = +/-0.200; p = 0.449)	0.129 (CI = +/-0.386; p = 0.484)	-0.115	-2.48%
Loss Cost	2016.1	-0.036 (CI = +/-0.079; p = 0.343)	-0.087 (CI = +/-0.214; p = 0.390)	0.164 (CI = +/-0.418; p = 0.411)	-0.098	-3.50%
Loss Cost	2016.2	-0.039 (CI = +/-0.095; p = 0.384)	-0.083 (CI = +/-0.232; p = 0.446)	0.175 (CI = +/-0.466; p = 0.427)	-0.116	-3.82%
Loss Cost	2017.1	-0.076 (CI = +/-0.106; p = 0.141)	-0.127 (CI = +/-0.231; p = 0.250)	0.285 (CI = +/-0.475; p = 0.211)	0.050	-7.32%
Severity	2005.2	0.063 (CI = +/-0.010; p = 0.000)	-0.015 (CI = +/-0.085; p = 0.727)	-0.121 (CI = +/-0.166; p = 0.147)	0.862	+6.53%
Severity	2006.1	0.066 (CI = +/-0.010; p = 0.000)	-0.004 (CI = +/-0.085; p = 0.919)	-0.137 (CI = +/-0.164; p = 0.100)	0.867	+6.77%
Severity	2006.2	0.067 (CI = +/-0.011; p = 0.000)	-0.012 (CI = +/-0.086; p = 0.777)	-0.149 (CI = +/-0.165; p = 0.076)	0.866	+6.96%
Severity	2007.1	0.069 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.087; p = 0.906)	-0.159 (CI = +/-0.167; p = 0.062)	0.862	+7.13%
Severity	2007.2	0.070 (CI = +/-0.012; p = 0.000)	-0.010 (CI = +/-0.090; p = 0.829)	-0.166 (CI = +/-0.171; p = 0.056)	0.854	+7.25%
Severity	2008.1	0.072 (CI = +/-0.013; p = 0.000)	-0.001 (CI = +/-0.091; p = 0.991)	-0.180 (CI = +/-0.172; p = 0.041)	0.853	+7.50%
Severity	2008.2	0.074 (CI = +/-0.013; p = 0.000)	-0.005 (CI = +/-0.093; p = 0.908)	-0.188 (CI = +/-0.177; p = 0.038)	0.844	+7.63%
Severity	2009.1	0.075 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.097; p = 0.976)	-0.194 (CI = +/-0.182; p = 0.037)	0.833	+7.75%
Severity	2009.2	0.075 (CI = +/-0.016; p = 0.000)	-0.004 (CI = +/-0.100; p = 0.942)	-0.198 (CI = +/-0.188; p = 0.040)	0.817	+7.81%
Severity	2010.1	0.075 (CI = +/-0.017; p = 0.000)	-0.003 (CI = +/-0.104; p = 0.956)	-0.199 (CI = +/-0.195; p = 0.046)	0.797	+7.84%
Severity	2010.2	0.074 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.108; p = 0.965)	-0.190 (CI = +/-0.202; p = 0.064)	0.769	+7.66%
Severity	2011.1	0.072 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.113; p = 0.976)	-0.183 (CI = +/-0.209; p = 0.083)	0.737	+7.52%
Severity	2011.2	0.071 (CI = +/-0.022; p = 0.000)	0.004 (CI = +/-0.117; p = 0.951)	-0.174 (CI = +/-0.218; p = 0.112)	0.698	+7.32%
Severity	2012.1	0.068 (CI = +/-0.025; p = 0.000)	-0.004 (CI = +/-0.122; p = 0.948)	-0.161 (CI = +/-0.226; p = 0.153)	0.651	+7.02%
Severity	2012.2	0.061 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.121; p = 0.819)	-0.127 (CI = +/-0.225; p = 0.252)	0.591	+6.27%
Severity	2013.1	0.053 (CI = +/-0.027; p = 0.001)	-0.006 (CI = +/-0.120; p = 0.923)	-0.092 (CI = +/-0.223; p = 0.397)	0.516	+5.41%
Severity	2013.2	0.040 (CI = +/-0.027; p = 0.005)	0.021 (CI = +/-0.110; p = 0.692)	-0.038 (CI = +/-0.204; p = 0.703)	0.441	+4.12%
Severity	2014.1	0.032 (CI = +/-0.028; p = 0.031)	0.003 (CI = +/-0.109; p = 0.948)	-0.003 (CI = +/-0.203; p = 0.972)	0.334	+3.23%
Severity	2014.2	0.034 (CI = +/-0.033; p = 0.043)	0.000 (CI = +/-0.115; p = 1.000)	-0.011 (CI = +/-0.218; p = 0.915)	0.303	+3.43%
Severity	2015.1	0.035 (CI = +/-0.038; p = 0.067)	0.002 (CI = +/-0.124; p = 0.969)	-0.016 (CI = +/-0.235; p = 0.887)	0.258	+3.56%
Severity	2015.2	0.026 (CI = +/-0.043; p = 0.213)	0.016 (CI = +/-0.128; p = 0.790)	0.018 (CI = +/-0.247; p = 0.880)	0.140	+2.62%
Severity	2016.1	0.020 (CI = +/-0.050; p = 0.394)	0.008 (CI = +/-0.137; p = 0.897)	0.035 (CI = +/-0.269; p = 0.779)	0.042	+2.07%
Severity	2016.2	0.038 (CI = +/-0.056; p = 0.167)	-0.013 (CI = +/-0.138; p = 0.845)	-0.021 (CI = +/-0.276; p = 0.869)	0.161	+3.85%
Severity	2017.1	0.037 (CI = +/-0.070; p = 0.265)	-0.014 (CI = +/-0.152; p = 0.846)	-0.019 (CI = +/-0.312; p = 0.897)	0.079	+3.75%
Frequency	2005.2	-0.276 (CI = +/-0.052; p = 0.000)	-0.013 (CI = +/-0.452; p = 0.955)	1.056 (CI = +/-0.880; p = 0.020)	0.791	-24.13%
Frequency	2006.1	-0.286 (CI = +/-0.054; p = 0.000)	-0.059 (CI = +/-0.455; p = 0.793)	1.123 (CI = +/-0.880; p = 0.014)	0.793	-24.90%
Frequency	2006.2	-0.296 (CI = +/-0.057; p = 0.000)	-0.016 (CI = +/-0.459; p = 0.945)	1.192 (CI = +/-0.885; p = 0.010)	0.794	-25.63%
Frequency	2007.1	-0.304 (CI = +/-0.060; p = 0.000)	-0.051 (CI = +/-0.468; p = 0.825)	1.244 (CI = +/-0.896; p = 0.008)	0.789	-26.24%
Frequency	2007.2	-0.313 (CI = +/-0.064; p = 0.000)	-0.018 (CI = +/-0.478; p = 0.940)	1.299 (CI = +/-0.912; p = 0.007)	0.783	-26.84%
Frequency	2008.1	-0.319 (CI = +/-0.068; p = 0.000)	-0.044 (CI = +/-0.492; p = 0.854)	1.339 (CI = +/-0.932; p = 0.006)	0.772	-27.33%
Frequency	2008.2	-0.327 (CI = +/-0.073; p = 0.000)	-0.017 (CI = +/-0.506; p = 0.945)	1.384 (CI = +/-0.956; p = 0.006)	0.760	-27.86%
Frequency	2009.1	-0.331 (CI = +/-0.079; p = 0.000)	-0.035 (CI = +/-0.524; p = 0.893)	1.411 (CI = +/-0.984; p = 0.007)	0.742	-28.20%
Frequency	2009.2	-0.333 (CI = +/-0.085; p = 0.000)	-0.029 (CI = +/-0.544; p = 0.913)	1.421 (CI = +/-1.020; p = 0.008)	0.718	-28.31%
Frequency	2010.1	-0.330 (CI = +/-0.093; p = 0.000)	-0.020 (CI = +/-0.566; p = 0.942)	1.406 (CI = +/-1.056; p = 0.011)	0.684	-28.11%
Frequency	2010.2	-0.324 (CI = +/-0.101; p = 0.000)	-0.040 (CI = +/-0.588; p = 0.890)	1.371 (CI = +/-1.096; p = 0.016)	0.643	-27.66%
Frequency	2011.1	-0.309 (CI = +/-0.110; p = 0.000)	0.004 (CI = +/-0.607; p = 0.990)	1.298 (CI = +/-1.126; p = 0.026)	0.588	-26.59%
Frequency	2011.2	-0.287 (CI = +/-0.118; p = 0.000)	-0.057 (CI = +/-0.619; p = 0.850)	1.185 (CI = +/-1.149; p = 0.044)	0.521	-24.97%
Frequency	2012.1	-0.251 (CI = +/-0.123; p = 0.000)	0.041 (CI = +/-0.610; p = 0.890)	1.014 (CI = +/-1.128; p = 0.076)	0.433	-22.16%
Frequency	2012.2	-0.199 (CI = +/-0.121; p = 0.003)	-0.085 (CI = +/-0.567; p = 0.758)	0.769 (CI = +/-1.051; p = 0.142)	0.327	-18.08%
Frequency	2013.1	-0.122 (CI = +/-0.096; p = 0.016)	0.098 (CI = +/-0.422; p = 0.633)	0.435 (CI = +/-0.782; p = 0.258)	0.217	-11.49%
Frequency	2013.2	-0.039 (CI = +/-0.028; p = 0.008)	-0.079 (CI = +/-0.114; p = 0.159)	0.070 (CI = +/-0.212; p = 0.495)	0.400	-3.86%
Frequency	2014.1	-0.039 (CI = +/-0.031; p = 0.018)	-0.079 (CI = +/-0.121; p = 0.183)	0.070 (CI = +/-0.225; p = 0.520)	0.326	-3.86%
Frequency	2014.2	-0.035 (CI = +/-0.036; p = 0.052)	-0.086 (CI = +/-0.127; p = 0.168)	0.054 (CI = +/-0.240; p = 0.637)	0.270	-3.48%
Frequency	2015.1	-0.043 (CI = +/-0.040; p = 0.038)	-0.100 (CI = +/-0.132; p = 0.127)	0.083 (CI = +/-0.251; p = 0.490)	0.292	-4.24%
Frequency	2015.2	-0.051 (CI = +/-0.046; p = 0.033)	-0.088 (CI = +/-0.139; p = 0.192)	0.111 (CI = +/-0.268; p = 0.386)	0.314	-4.97%
Frequency	2016.1	-0.056 (CI = +/-0.055; p = 0.046)	-0.096 (CI = +/-0.149; p = 0.188)	0.128 (CI = +/-0.292; p = 0.358)	0.259	-5.46%
Frequency	2016.2	-0.077 (CI = +/-0.060; p = 0.017)	-0.071 (CI = +/-0.147; p = 0.311)	0.196 (CI = +/-0.295; p = 0.172)	0.380	-7.39%
Frequency	2017.1	-0.113 (CI = +/-0.055; p = 0.001)	-0.113 (CI = +/-0.121; p = 0.064)	0.303 (CI = +/-0.249; p = 0.022)	0.646	-10.67%

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 = 2021-10-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	-0.225 (CI = +/-0.053; p = 0.000)	-0.050 (CI = +/-0.402; p = 0.802)	-0.016 (CI = +/-0.034; p = 0.338)	1.090 (CI = +/-0.843; p = 0.013)	0.735	-20.19%
Loss Cost	2006.1	-0.236 (CI = +/-0.056; p = 0.000)	-0.095 (CI = +/-0.406; p = 0.637)	-0.019 (CI = +/-0.034; p = 0.264)	1.176 (CI = +/-0.849; p = 0.008)	0.739	-21.06%
Loss Cost	2006.2	-0.247 (CI = +/-0.058; p = 0.000)	-0.058 (CI = +/-0.409; p = 0.772)	-0.021 (CI = +/-0.034; p = 0.221)	1.257 (CI = +/-0.856; p = 0.005)	0.741	-21.88%
Loss Cost	2007.1	-0.257 (CI = +/-0.062; p = 0.000)	-0.097 (CI = +/-0.416; p = 0.637)	-0.023 (CI = +/-0.034; p = 0.177)	1.334 (CI = +/-0.870; p = 0.004)	0.738	-22.68%
Loss Cost	2007.2	-0.267 (CI = +/-0.065; p = 0.000)	-0.066 (CI = +/-0.423; p = 0.751)	-0.025 (CI = +/-0.035; p = 0.153)	1.406 (CI = +/-0.886; p = 0.003)	0.734	-23.44%
Loss Cost	2008.1	-0.276 (CI = +/-0.070; p = 0.000)	-0.095 (CI = +/-0.436; p = 0.657)	-0.027 (CI = +/-0.035; p = 0.133)	1.467 (CI = +/-0.912; p = 0.000)	0.722	-24.09%
Loss Cost	2008.2	-0.285 (CI = +/-0.075; p = 0.000)	-0.069 (CI = +/-0.445; p = 0.753)	-0.028 (CI = +/-0.036; p = 0.120)	1.531 (CI = +/-0.938; p = 0.002)	0.711	-24.78%
Loss Cost	2009.1	-0.294 (CI = +/-0.082; p = 0.000)	-0.097 (CI = +/-0.461; p = 0.670)	-0.030 (CI = +/-0.037; p = 0.108)	1.591 (CI = +/-0.972; p = 0.002)	0.693	-25.44%
Loss Cost	2009.2	-0.298 (CI = +/-0.089; p = 0.000)	-0.087 (CI = +/-0.478; p = 0.712)	-0.031 (CI = +/-0.038; p = 0.111)	1.617 (CI = +/-1.014; p = 0.003)	0.666	-25.73%
Loss Cost	2010.1	-0.299 (CI = +/-0.099; p = 0.000)	-0.090 (CI = +/-0.500; p = 0.713)	-0.031 (CI = +/-0.040; p = 0.122)	1.624 (CI = +/-1.066; p = 0.004)	0.627	-25.82%
Loss Cost	2010.2	-0.297 (CI = +/-0.108; p = 0.000)	-0.095 (CI = +/-0.520; p = 0.709)	-0.030 (CI = +/-0.041; p = 0.137)	1.611 (CI = +/-1.119; p = 0.007)	0.581	-25.66%
Loss Cost	2011.1	-0.285 (CI = +/-0.121; p = 0.000)	-0.065 (CI = +/-0.544; p = 0.805)	-0.028 (CI = +/-0.043; p = 0.179)	1.539 (CI = +/-1.179; p = 0.013)	0.511	-24.79%
Loss Cost	2011.2	-0.264 (CI = +/-0.131; p = 0.000)	-0.106 (CI = +/-0.556; p = 0.695)	-0.026 (CI = +/-0.043; p = 0.226)	1.414 (CI = +/-1.221; p = 0.025)	0.426	-23.17%
Loss Cost	2012.1	-0.222 (CI = +/-0.141; p = 0.004)	-0.013 (CI = +/-0.559; p = 0.961)	-0.019 (CI = +/-0.043; p = 0.359)	1.174 (CI = +/-1.240; p = 0.062)	0.300	-19.91%
Loss Cost	2012.2	-0.168 (CI = +/-0.142; p = 0.023)	-0.101 (CI = +/-0.527; p = 0.692)	-0.014 (CI = +/-0.041; p = 0.492)	0.876 (CI = +/-1.192; p = 0.140)	0.151	-15.47%
Loss Cost	2013.1	-0.068 (CI = +/-0.118; p = 0.238)	0.093 (CI = +/-0.405; p = 0.634)	0.000 (CI = +/-0.031; p = 0.979)	0.335 (CI = +/-0.931; p = 0.458)	-0.046	-6.61%
Loss Cost	2013.2	0.027 (CI = +/-0.052; p = 0.291)	-0.035 (CI = +/-0.166; p = 0.661)	0.010 (CI = +/-0.013; p = 0.125)	-0.156 (CI = +/-0.391; p = 0.411)	-0.033	-2.72%
Loss Cost	2014.1	0.019 (CI = +/-0.061; p = 0.513)	-0.048 (CI = +/-0.177; p = 0.574)	0.009 (CI = +/-0.014; p = 0.189)	-0.117 (CI = +/-0.428; p = 0.570)	-0.057	+1.94%
Loss Cost	2014.2	0.031 (CI = +/-0.069; p = 0.354)	-0.060 (CI = +/-0.183; p = 0.492)	0.010 (CI = +/-0.014; p = 0.158)	-0.172 (CI = +/-0.458; p = 0.434)	-0.032	+3.12%
Loss Cost	2015.1	0.029 (CI = +/-0.084; p = 0.475)	-0.063 (CI = +/-0.200; p = 0.507)	0.009 (CI = +/-0.015; p = 0.205)	-0.161 (CI = +/-0.519; p = 0.514)	-0.053	+2.89%
Loss Cost	2015.2	0.009 (CI = +/-0.095; p = 0.834)	-0.048 (CI = +/-0.206; p = 0.623)	0.008 (CI = +/-0.016; p = 0.287)	-0.077 (CI = +/-0.558; p = 0.768)	-0.095	+0.94%
Loss Cost	2016.1	0.002 (CI = +/-0.120; p = 0.976)	-0.057 (CI = +/-0.230; p = 0.598)	0.007 (CI = +/-0.018; p = 0.379)	-0.044 (CI = +/-0.654; p = 0.885)	-0.113	+0.17%
Loss Cost	2016.2	0.002 (CI = +/-0.145; p = 0.971)	-0.057 (CI = +/-0.247; p = 0.618)	0.007 (CI = +/-0.019; p = 0.410)	-0.047 (CI = +/-0.746; p = 0.891)	-0.144	+0.24%
Loss Cost	2017.1	-0.054 (CI = +/-0.179; p = 0.512)	-0.111 (CI = +/-0.266; p = 0.370)	0.003 (CI = +/-0.021; p = 0.730)	0.176 (CI = +/-0.853; p = 0.651)	-0.041	-5.26%
Severity	2005.2	0.066 (CI = +/-0.011; p = 0.000)	-0.010 (CI = +/-0.086; p = 0.817)	0.004 (CI = +/-0.007; p = 0.332)	-0.155 (CI = +/-0.180; p = 0.089)	0.862	+6.82%
Severity	2006.1	0.069 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.085; p = 0.946)	0.004 (CI = +/-0.007; p = 0.229)	-0.179 (CI = +/-0.178; p = 0.048)	0.869	+7.15%
Severity	2006.2	0.071 (CI = +/-0.012; p = 0.000)	-0.005 (CI = +/-0.086; p = 0.903)	0.005 (CI = +/-0.007; p = 0.187)	-0.197 (CI = +/-0.179; p = 0.032)	0.869	+7.40%
Severity	2007.1	0.074 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.087; p = 0.922)	0.005 (CI = +/-0.007; p = 0.142)	-0.216 (CI = +/-0.181; p = 0.021)	0.868	+7.66%
Severity	2007.2	0.075 (CI = +/-0.014; p = 0.000)	-0.001 (CI = +/-0.089; p = 0.982)	0.006 (CI = +/-0.007; p = 0.128)	-0.228 (CI = +/-0.186; p = 0.018)	0.861	+7.84%
Severity	2008.1	0.079 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.089; p = 0.794)	0.006 (CI = +/-0.007; p = 0.082)	-0.253 (CI = +/-0.196; p = 0.009)	0.864	+8.23%
Severity	2008.2	0.081 (CI = +/-0.015; p = 0.000)	0.006 (CI = +/-0.090; p = 0.899)	0.007 (CI = +/-0.007; p = 0.073)	-0.267 (CI = +/-0.190; p = 0.008)	0.857	+8.44%
Severity	2009.1	0.083 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.093; p = 0.777)	0.007 (CI = +/-0.007; p = 0.061)	-0.283 (CI = +/-0.196; p = 0.007)	0.849	+8.70%
Severity	2009.2	0.085 (CI = +/-0.018; p = 0.000)	0.009 (CI = +/-0.096; p = 0.844)	0.007 (CI = +/-0.008; p = 0.060)	-0.293 (CI = +/-0.204; p = 0.007)	0.836	+8.85%
Severity	2010.1	0.086 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.100; p = 0.779)	0.008 (CI = +/-0.008; p = 0.059)	-0.303 (CI = +/-0.214; p = 0.007)	0.819	+9.03%
Severity	2010.2	0.085 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.104; p = 0.747)	0.007 (CI = +/-0.008; p = 0.072)	-0.295 (CI = +/-0.224; p = 0.012)	0.792	+8.90%
Severity	2011.1	0.085 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.110; p = 0.764)	0.007 (CI = +/-0.009; p = 0.085)	-0.294 (CI = +/-0.237; p = 0.017)	0.762	+8.88%
Severity	2011.2	0.084 (CI = +/-0.027; p = 0.000)	0.018 (CI = +/-0.114; p = 0.741)	0.007 (CI = +/-0.009; p = 0.102)	-0.287 (CI = +/-0.250; p = 0.027)	0.724	+8.75%
Severity	2012.1	0.082 (CI = +/-0.030; p = 0.000)	0.014 (CI = +/-0.121; p = 0.806)	0.007 (CI = +/-0.009; p = 0.132)	-0.277 (CI = +/-0.268; p = 0.043)	0.675	+8.56%
Severity	2012.2	0.074 (CI = +/-0.033; p = 0.000)	0.027 (CI = +/-0.121; p = 0.643)	0.006 (CI = +/-0.009; p = 0.180)	-0.234 (CI = +/-0.273; p = 0.089)	0.610	+7.71%
Severity	2013.1	0.065 (CI = +/-0.036; p = 0.001)	0.008 (CI = +/-0.123; p = 0.890)	0.005 (CI = +/-0.009; p = 0.298)	-0.181 (CI = +/-0.284; p = 0.195)	0.520	+6.67%
Severity	2013.2	0.049 (CI = +/-0.036; p = 0.010)	0.029 (CI = +/-0.113; p = 0.595)	0.009 (CI = +/-0.009; p = 0.429)	-0.102 (CI = +/-0.267; p = 0.430)	0.429	+5.04%
Severity	2014.1	0.038 (CI = +/-0.040; p = 0.063)	0.009 (CI = +/-0.116; p = 0.865)	0.002 (CI = +/-0.009; p = 0.659)	-0.043 (CI = +/-0.280; p = 0.750)	0.299	+3.82%
Severity	2014.2	0.041 (CI = +/-0.046; p = 0.076)	0.006 (CI = +/-0.122; p = 0.920)	0.002 (CI = +/-0.009; p = 0.627)	-0.059 (CI = +/-0.305; p = 0.686)	0.266	+4.17%
Severity	2015.1	0.045 (CI = +/-0.056; p = 0.103)	0.012 (CI = +/-0.133; p = 0.851)	0.003 (CI = +/-0.010; p = 0.588)	-0.079 (CI = +/-0.345; p = 0.629)	0.219	+4.62%
Severity	2015.2	0.035 (CI = +/-0.063; p = 0.274)	0.021 (CI = +/-0.137; p = 0.739)	0.002 (CI = +/-0.011; p = 0.724)	-0.027 (CI = +/-0.373; p = 0.877)	0.079	+3.39%
Severity	2016.1	0.026 (CI = +/-0.080; p = 0.489)	0.013 (CI = +/-0.153; p = 0.856)	0.001 (CI = +/-0.012; p = 0.844)	0.005 (CI = +/-0.435; p = 0.980)	0.041	+2.63%
Severity	2016.2	0.053 (CI = +/-0.088; p = 0.212)	-0.003 (CI = +/-0.150; p = 0.964)	0.003 (CI = +/-0.012; p = 0.623)	-0.100 (CI = +/-0.453; p = 0.632)	0.100	+5.40%
Severity	2017.1	0.057 (CI = +/-0.117; p = 0.299)	0.001 (CI = +/-0.174; p = 0.991)	0.003 (CI = +/-0.013; p = 0.630)	-0.117 (CI = +/-0.557; p = 0.645)	0.005	+5.85%
Frequency	2005.2	-0.291 (CI = +/-0.060; p = 0.000)	-0.040 (CI = +/-0.455; p = 0.859)	-0.020 (CI = +/-0.039; p = 0.303)	1.245 (CI = +/-0.954; p = 0.012)	0.791	-25.28%
Frequency	2006.1	-0.306 (CI = +/-0.062; p = 0.000)	-0.098 (CI = +/-0.456; p = 0.666)	-0.023 (CI = +/-0.038; p = 0.224)	1.355 (CI = +/-0.953; p = 0.007)	0.797	-26.33%
Frequency	2006.2	-0.318 (CI = +/-0.065; p = 0.000)	-0.053 (CI = +/-0.457; p = 0.814)	-0.026 (CI = +/-0.038; p = 0.181)	1.454 (CI = +/-0.957; p = 0.004)	0.799	-27.26%
Frequency	2007.1	-0.331 (CI = +/-0.069; p = 0.000)	-0.101 (CI = +/-0.464; p = 0.658)	-0.029 (CI = +/-0.038; p = 0.139)	1.549 (CI = +/-0.969; p = 0.003)	0.798	-28.19%
Frequency	2007.2	-0.343 (CI = +/-0.073; p = 0.000)	-0.065 (CI = +/-0.470; p = 0.779)	-0.030 (CI = +/-0.039; p = 0.117)	1.634 (CI = +/-0.985; p = 0.002)	0.794	-29.01%
Frequency	2008.1	-0.355 (CI = +/-0.078; p = 0.000)	-0.107 (CI = +/-0.482; p = 0.653)	-0.033 (CI = +/-0.039; p = 0.095)	1.720 (CI = +/-1.009; p = 0.002)	0.787	-29.86%
Frequency	2008.2	-0.366 (CI = +/-0.083; p = 0.000)	-0.075 (CI = +/-0.491; p = 0.757)	-0.035 (CI = +/-0.040; p = 0.083)	1.798 (CI = +/-1.034; p = 0.001)	0.779	-30.64%
Frequency	2009.1	-0.377 (CI = +/-0.090; p = 0.000)	-0.109 (CI = +/-0.508; p = 0.661)	-0.037 (CI = +/-0.041; p = 0.073)	1.874 (CI = +/-1.070; p = 0.001)	0.765	-31.41%
Frequency	2009.2	-0.382 (CI = +/-0.098; p = 0.000)	-0.096 (CI = +/-0.525; p = 0.710)	-0.038 (CI = +/-0.042; p = 0.074)	1.909 (CI = +/-1.115; p = 0.002)	0.743	-31.77%
Frequency	2010.1	-0.385 (CI = +/-0.109; p = 0.000)	-0.104 (CI = +/-0.550; p = 0.700)	-0.038 (CI = +/-0.044; p = 0.081)	1.927 (CI = +/-1.171; p = 0.002)	0.712	-31.96%
Frequency	2010.2	-0.382 (CI = +/-0.119; p = 0.000)	-0.111 (CI = +/-0.571; p = 0.690)	-0.038 (CI = +/-0.045; p = 0.094)	1.906 (CI = +/-1.229; p = 0.004)	0.672	-31.73%
Frequency	2011.1	-0.370 (CI = +/-0.133; p = 0.000)	-0.081 (CI = +/-0.599; p = 0.780)	-0.036 (CI = +/-0.047; p = 0.126)	1.834 (CI = +/-1.296; p = 0.008)	0.615	-30.92%
Frequency	2011.2	-0.347 (CI = +/-0.144; p = 0.000)	-0.125 (CI = +/-0.613; p = 0.676)	-0.033 (CI = +/-0.048; p = 0.162)	1.701 (CI = +/-1.345; p = 0.016)	0.545	-29.35%
Frequency	2012.1	-0.304 (CI = +/-0.156; p = 0.001)	-0.028 (CI = +/-0.619; p = 0.927)	-0.026 (CI = +/-0.048; p = 0.262)	1.451 (CI = +/-1.374; p = 0.040)	0.443	-26.22%
Frequency	2012.2	-0.242 (CI = +/-0.156; p = 0.004)	-0.128 (CI = +/-0.579; p = 0.647)	-0.020 (CI = +/-0.045; p = 0.366)	1.110 (CI = +/-1.310; p = 0.092)	0.322	-21.53%
Frequency	2013.1	-0.133 (CI = +/-0.130; p = 0.045)	0.085 (CI = +/-0.446; p = 0.693)	-0.004 (CI = +/-0.034; p = 0.788)	0.516 (CI = +/-1.025; p = 0.303)	0.175	-12.45%
Frequency	2013.2	-0.022 (CI = +/-0.035; p = 0.195)	-0.064 (CI = +/-0.111; p = 0.241)	0.006 (CI = +/-0.009; p = 0.133)	-0.054 (CI = +/-0.262; p = 0.670)	0.449	-2.21%
Frequency	2014.1	-0.018 (CI = +/-0.041; p = 0.357)	-0.057 (CI = +/-0.119; p = 0.323)	0.007 (CI = +/-0.009; p = 0.130)	-0.074 (CI = +/-0.289; p = 0.593)	0.386	-1.82%
Frequency	2014.2	-0.010 (CI = +/-0.046; p = 0.644)	-0.066 (CI = +/-0.123; p = 0.269)	0.008 (CI = +/-0.009; p = 0.107)	-0.113 (CI = +/-0.308; p = 0.443)	0.358	-1.01%
Frequency	2015.1	-0.017 (CI = +/-0.056; p = 0.530)	-0.075 (CI = +/-0.134; p = 0.246)	0.007 (CI = +/-0.010; p = 0.170)	-0.082 (CI = +/-0.346; p = 0.616)	0.344	-1.65%
Frequency	2015.2	-0.024 (CI = +/-0.065; p = 0.437)	-0.069 (CI = +/-0.141; p = 0.305)	0.006 (CI = +/-0.011; p = 0.226)	-0.050 (CI = +/-0.382; p = 0.779)	0.346	-2.37%
Frequency	2016.1	-0.024 (CI = +/-0.082; p = 0.529)	-0.070 (CI = +/-0.157; p = 0.352)	0.006 (CI = +/-0.012; p = 0.278)	-0.049 (CI = +/-0.449; p = 0.875)	0.277	-2.40%
Frequency	2016.2	-0.050 (CI = +/-0.092; p = 0.250)	-0.054 (CI = +/-0.156; p = 0.460)	0.005 (CI = +/-0.012; p = 0.403)	0.053 (CI = +/-0.472; p = 0.806)	0.366	-4.89%
Frequency	2017.1	-0.111 (CI = +/-0.094; p = 0.026)	-0.112 (CI = +/-0.140; p = 0.105)	0.000 (CI = +/-0.011; p = 0.954)	0.294 (CI = +/-0.450; p = 0.174)	0.606	-10.50%

Property Damage

Coverage = PD
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	-0.181 (CI = +/-0.040; p = 0.000)	-0.046 (CI = +/-0.426; p = 0.827)	0.697	-16.53%
Loss Cost	2006.1	-0.185 (CI = +/-0.042; p = 0.000)	-0.073 (CI = +/-0.436; p = 0.737)	0.691	-16.88%
Loss Cost	2006.2	-0.189 (CI = +/-0.044; p = 0.000)	-0.050 (CI = +/-0.446; p = 0.822)	0.685	-17.21%
Loss Cost	2007.1	-0.192 (CI = +/-0.047; p = 0.000)	-0.066 (CI = +/-0.460; p = 0.771)	0.672	-17.44%
Loss Cost	2007.2	-0.194 (CI = +/-0.050; p = 0.000)	-0.052 (CI = +/-0.474; p = 0.823)	0.658	-17.65%
Loss Cost	2008.1	-0.195 (CI = +/-0.053; p = 0.000)	-0.055 (CI = +/-0.490; p = 0.821)	0.636	-17.69%
Loss Cost	2008.2	-0.196 (CI = +/-0.057; p = 0.000)	-0.050 (CI = +/-0.507; p = 0.842)	0.616	-17.77%
Loss Cost	2009.1	-0.195 (CI = +/-0.061; p = 0.000)	-0.045 (CI = +/-0.526; p = 0.861)	0.587	-17.70%
Loss Cost	2009.2	-0.191 (CI = +/-0.065; p = 0.000)	-0.062 (CI = +/-0.545; p = 0.817)	0.553	-17.42%
Loss Cost	2010.1	-0.185 (CI = +/-0.070; p = 0.000)	-0.031 (CI = +/-0.563; p = 0.911)	0.508	-16.89%
Loss Cost	2010.2	-0.177 (CI = +/-0.074; p = 0.000)	-0.066 (CI = +/-0.580; p = 0.815)	0.460	-16.24%
Loss Cost	2011.1	-0.163 (CI = +/-0.079; p = 0.000)	-0.004 (CI = +/-0.591; p = 0.990)	0.397	-15.06%
Loss Cost	2011.2	-0.145 (CI = +/-0.082; p = 0.001)	-0.079 (CI = +/-0.591; p = 0.783)	0.325	-13.51%
Loss Cost	2012.1	-0.118 (CI = +/-0.082; p = 0.007)	0.034 (CI = +/-0.569; p = 0.902)	0.233	-11.12%
Loss Cost	2012.2	-0.086 (CI = +/-0.078; p = 0.033)	-0.088 (CI = +/-0.521; p = 0.728)	0.132	-8.23%
Loss Cost	2013.1	-0.039 (CI = +/-0.060; p = 0.190)	0.092 (CI = +/-0.381; p = 0.620)	0.011	-3.83%
Loss Cost	2013.2	0.004 (CI = +/-0.027; p = 0.754)	-0.059 (CI = +/-0.164; p = 0.458)	-0.071	+0.41%
Loss Cost	2014.1	-0.001 (CI = +/-0.030; p = 0.968)	-0.076 (CI = +/-0.170; p = 0.362)	-0.063	-0.06%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.838)	-0.088 (CI = +/-0.178; p = 0.313)	-0.051	+0.32%
Loss Cost	2015.1	0.000 (CI = +/-0.037; p = 0.996)	-0.097 (CI = +/-0.189; p = 0.291)	-0.049	+0.01%
Loss Cost	2015.2	-0.007 (CI = +/-0.040; p = 0.692)	-0.076 (CI = +/-0.195; p = 0.418)	-0.077	-0.75%
Loss Cost	2016.1	-0.011 (CI = +/-0.045; p = 0.616)	-0.085 (CI = +/-0.210; p = 0.396)	-0.075	-1.08%
Loss Cost	2016.2	-0.010 (CI = +/-0.052; p = 0.693)	-0.088 (CI = +/-0.226; p = 0.413)	-0.087	-0.97%
Loss Cost	2017.1	-0.023 (CI = +/-0.059; p = 0.414)	-0.120 (CI = +/-0.236; p = 0.286)	-0.018	-2.24%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.087; p = 0.775)	0.858	+6.08%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	-0.003 (CI = +/-0.087; p = 0.945)	0.860	+6.24%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	-0.009 (CI = +/-0.089; p = 0.840)	0.856	+6.35%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	-0.004 (CI = +/-0.091; p = 0.935)	0.850	+6.44%
Severity	2007.2	0.063 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.094; p = 0.898)	0.840	+6.49%
Severity	2008.1	0.064 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.096; p = 0.983)	0.835	+6.62%
Severity	2008.2	0.065 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.099; p = 0.983)	0.823	+6.67%
Severity	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.000 (CI = +/-0.103; p = 0.999)	0.809	+6.69%
Severity	2009.2	0.065 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.107; p = 0.984)	0.791	+6.67%
Severity	2010.1	0.064 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.111; p = 0.978)	0.769	+6.61%
Severity	2010.2	0.062 (CI = +/-0.015; p = 0.000)	0.007 (CI = +/-0.114; p = 0.900)	0.742	+6.41%
Severity	2011.1	0.060 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.118; p = 0.991)	0.711	+6.23%
Severity	2011.2	0.058 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.121; p = 0.893)	0.674	+6.01%
Severity	2012.1	0.056 (CI = +/-0.018; p = 0.000)	-0.003 (CI = +/-0.125; p = 0.957)	0.631	+5.72%
Severity	2012.2	0.050 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.122; p = 0.777)	0.583	+5.17%
Severity	2013.1	0.045 (CI = +/-0.019; p = 0.000)	-0.006 (CI = +/-0.119; p = 0.924)	0.522	+4.56%
Severity	2013.2	0.037 (CI = +/-0.018; p = 0.000)	0.022 (CI = +/-0.106; p = 0.670)	0.467	+3.74%
Severity	2014.1	0.031 (CI = +/-0.018; p = 0.002)	0.003 (CI = +/-0.105; p = 0.946)	0.373	+3.19%
Severity	2014.2	0.032 (CI = +/-0.020; p = 0.004)	0.000 (CI = +/-0.111; p = 0.996)	0.346	+3.30%
Severity	2015.1	0.033 (CI = +/-0.023; p = 0.008)	0.002 (CI = +/-0.119; p = 0.970)	0.306	+3.36%
Severity	2015.2	0.028 (CI = +/-0.025; p = 0.029)	0.016 (CI = +/-0.122; p = 0.788)	0.200	+2.87%
Severity	2016.1	0.026 (CI = +/-0.028; p = 0.071)	0.009 (CI = +/-0.131; p = 0.887)	0.110	+2.62%
Severity	2016.2	0.034 (CI = +/-0.030; p = 0.029)	-0.012 (CI = +/-0.130; p = 0.845)	0.229	+3.48%
Severity	2017.1	0.033 (CI = +/-0.036; p = 0.063)	-0.014 (CI = +/-0.143; p = 0.833)	0.162	+3.39%
Frequency	2005.2	-0.240 (CI = +/-0.045; p = 0.000)	-0.034 (CI = +/-0.483; p = 0.887)	0.760	-21.31%
Frequency	2006.1	-0.245 (CI = +/-0.047; p = 0.000)	-0.070 (CI = +/-0.492; p = 0.775)	0.757	-21.77%
Frequency	2006.2	-0.250 (CI = +/-0.050; p = 0.000)	-0.041 (CI = +/-0.503; p = 0.870)	0.752	-22.15%
Frequency	2007.1	-0.254 (CI = +/-0.053; p = 0.000)	-0.062 (CI = +/-0.518; p = 0.807)	0.741	-22.44%
Frequency	2007.2	-0.257 (CI = +/-0.056; p = 0.000)	-0.046 (CI = +/-0.533; p = 0.861)	0.729	-22.67%
Frequency	2008.1	-0.259 (CI = +/-0.060; p = 0.000)	-0.056 (CI = +/-0.552; p = 0.838)	0.712	-22.80%
Frequency	2008.2	-0.260 (CI = +/-0.064; p = 0.000)	-0.049 (CI = +/-0.571; p = 0.862)	0.693	-22.91%
Frequency	2009.1	-0.260 (CI = +/-0.068; p = 0.000)	-0.046 (CI = +/-0.592; p = 0.876)	0.669	-22.86%
Frequency	2009.2	-0.256 (CI = +/-0.073; p = 0.000)	-0.063 (CI = +/-0.613; p = 0.835)	0.639	-22.58%
Frequency	2010.1	-0.249 (CI = +/-0.079; p = 0.000)	-0.030 (CI = +/-0.635; p = 0.924)	0.601	-22.04%
Frequency	2010.2	-0.239 (CI = +/-0.084; p = 0.000)	-0.073 (CI = +/-0.652; p = 0.818)	0.558	-21.28%
Frequency	2011.1	-0.224 (CI = +/-0.089; p = 0.000)	-0.003 (CI = +/-0.665; p = 0.992)	0.504	-20.04%
Frequency	2011.2	-0.203 (CI = +/-0.092; p = 0.000)	-0.087 (CI = +/-0.665; p = 0.788)	0.442	-18.41%
Frequency	2012.1	-0.173 (CI = +/-0.093; p = 0.001)	0.038 (CI = +/-0.643; p = 0.905)	0.365	-15.93%
Frequency	2012.2	-0.136 (CI = +/-0.088; p = 0.004)	-0.105 (CI = +/-0.583; p = 0.711)	0.282	-12.74%
Frequency	2013.1	-0.084 (CI = +/-0.067; p = 0.017)	0.097 (CI = +/-0.424; p = 0.637)	0.202	-8.02%
Frequency	2013.2	-0.033 (CI = +/-0.018; p = 0.002)	-0.081 (CI = +/-0.111; p = 0.143)	0.417	-3.21%
Frequency	2014.1	-0.032 (CI = +/-0.020; p = 0.004)	-0.079 (CI = +/-0.118; p = 0.176)	0.349	-3.15%
Frequency	2014.2	-0.029 (CI = +/-0.022; p = 0.014)	-0.088 (CI = +/-0.123; p = 0.150)	0.305	-2.88%
Frequency	2015.1	-0.033 (CI = +/-0.025; p = 0.013)	-0.099 (CI = +/-0.129; p = 0.122)	0.315	-3.24%
Frequency	2015.2	-0.036 (CI = +/-0.028; p = 0.015)	-0.091 (CI = +/-0.137; p = 0.173)	0.324	-3.51%
Frequency	2016.1	-0.037 (CI = +/-0.032; p = 0.028)	-0.094 (CI = +/-0.148; p = 0.192)	0.263	-3.60%
Frequency	2016.2	-0.044 (CI = +/-0.035; p = 0.018)	-0.076 (CI = +/-0.152; p = 0.297)	0.321	-4.29%
Frequency	2017.1	-0.056 (CI = +/-0.037; p = 0.007)	-0.106 (CI = +/-0.150; p = 0.148)	0.441	-5.45%

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	-0.180 (CI = +/-0.043; p = 0.000)	-0.045 (CI = +/-0.436; p = 0.835)	0.001 (CI = +/-0.034; p = 0.965)	0.688	-16.50%
Loss Cost	2006.1	-0.185 (CI = +/-0.046; p = 0.000)	-0.073 (CI = +/-0.447; p = 0.742)	0.000 (CI = +/-0.034; p = 0.994)	0.682	-16.89%
Loss Cost	2006.2	-0.189 (CI = +/-0.048; p = 0.000)	-0.051 (CI = +/-0.458; p = 0.823)	0.000 (CI = +/-0.035; p = 0.979)	0.675	-17.23%
Loss Cost	2007.1	-0.192 (CI = +/-0.051; p = 0.000)	-0.068 (CI = +/-0.472; p = 0.771)	-0.001 (CI = +/-0.035; p = 0.955)	0.661	-17.48%
Loss Cost	2007.2	-0.195 (CI = +/-0.054; p = 0.000)	-0.054 (CI = +/-0.487; p = 0.821)	-0.001 (CI = +/-0.036; p = 0.948)	0.647	-17.70%
Loss Cost	2008.1	-0.195 (CI = +/-0.058; p = 0.000)	-0.057 (CI = +/-0.505; p = 0.818)	-0.001 (CI = +/-0.037; p = 0.945)	0.623	-17.74%
Loss Cost	2008.2	-0.196 (CI = +/-0.062; p = 0.000)	-0.052 (CI = +/-0.522; p = 0.839)	-0.001 (CI = +/-0.038; p = 0.944)	0.601	-17.83%
Loss Cost	2009.1	-0.195 (CI = +/-0.066; p = 0.000)	-0.048 (CI = +/-0.543; p = 0.857)	-0.001 (CI = +/-0.038; p = 0.950)	0.571	-17.76%
Loss Cost	2009.2	-0.192 (CI = +/-0.071; p = 0.000)	-0.064 (CI = +/-0.562; p = 0.817)	-0.001 (CI = +/-0.039; p = 0.957)	0.535	-17.47%
Loss Cost	2010.1	-0.185 (CI = +/-0.076; p = 0.000)	-0.032 (CI = +/-0.583; p = 0.912)	0.000 (CI = +/-0.040; p = 0.991)	0.488	-16.90%
Loss Cost	2010.2	-0.177 (CI = +/-0.081; p = 0.000)	-0.067 (CI = +/-0.601; p = 0.821)	0.000 (CI = +/-0.041; p = 0.999)	0.437	-16.24%
Loss Cost	2011.1	-0.162 (CI = +/-0.086; p = 0.001)	0.000 (CI = +/-0.614; p = 1.000)	0.002 (CI = +/-0.041; p = 0.939)	0.369	-14.97%
Loss Cost	2011.2	-0.144 (CI = +/-0.089; p = 0.003)	-0.075 (CI = +/-0.614; p = 0.801)	0.002 (CI = +/-0.040; p = 0.930)	0.293	-13.40%
Loss Cost	2012.1	-0.115 (CI = +/-0.089; p = 0.014)	0.045 (CI = +/-0.593; p = 0.875)	0.004 (CI = +/-0.038; p = 0.820)	0.197	-10.83%
Loss Cost	2012.2	-0.083 (CI = +/-0.085; p = 0.055)	-0.077 (CI = +/-0.543; p = 0.769)	0.004 (CI = +/-0.034; p = 0.806)	0.089	-7.95%
Loss Cost	2013.1	-0.033 (CI = +/-0.064; p = 0.295)	0.113 (CI = +/-0.395; p = 0.556)	0.007 (CI = +/-0.024; p = 0.532)	-0.021	-3.25%
Loss Cost	2013.2	0.009 (CI = +/-0.028; p = 0.485)	-0.040 (CI = +/-0.163; p = 0.610)	0.006 (CI = +/-0.010; p = 0.177)	-0.015	+0.98%
Loss Cost	2014.1	0.005 (CI = +/-0.030; p = 0.737)	-0.056 (CI = +/-0.170; p = 0.497)	0.006 (CI = +/-0.010; p = 0.196)	-0.014	+0.49%
Loss Cost	2014.2	0.008 (CI = +/-0.033; p = 0.603)	-0.067 (CI = +/-0.179; p = 0.435)	0.006 (CI = +/-0.010; p = 0.214)	-0.008	+0.83%
Loss Cost	2015.1	0.005 (CI = +/-0.037; p = 0.760)	-0.076 (CI = +/-0.191; p = 0.406)	0.006 (CI = +/-0.010; p = 0.233)	-0.011	+0.54%
Loss Cost	2015.2	-0.002 (CI = +/-0.040; p = 0.895)	-0.051 (CI = +/-0.195; p = 0.578)	0.006 (CI = +/-0.010; p = 0.202)	-0.018	-0.25%
Loss Cost	2016.1	-0.006 (CI = +/-0.046; p = 0.789)	-0.061 (CI = +/-0.210; p = 0.542)	0.006 (CI = +/-0.011; p = 0.220)	-0.022	-0.57%
Loss Cost	2016.2	-0.006 (CI = +/-0.052; p = 0.805)	-0.060 (CI = +/-0.229; p = 0.577)	0.006 (CI = +/-0.012; p = 0.243)	-0.042	-0.60%
Loss Cost	2017.1	-0.019 (CI = +/-0.058; p = 0.475)	-0.093 (CI = +/-0.237; p = 0.405)	0.007 (CI = +/-0.012; p = 0.225)	0.040	-1.91%
Severity	2005.2	0.060 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.089; p = 0.810)	0.001 (CI = +/-0.007; p = 0.748)	0.854	+6.13%
Severity	2006.1	0.061 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.089; p = 0.991)	0.001 (CI = +/-0.007; p = 0.676)	0.856	+6.31%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.091; p = 0.887)	0.002 (CI = +/-0.007; p = 0.659)	0.852	+6.43%
Severity	2007.1	0.063 (CI = +/-0.010; p = 0.000)	-0.001 (CI = +/-0.093; p = 0.991)	0.002 (CI = +/-0.007; p = 0.626)	0.846	+6.53%
Severity	2007.2	0.064 (CI = +/-0.011; p = 0.000)	-0.003 (CI = +/-0.096; p = 0.952)	0.002 (CI = +/-0.007; p = 0.626)	0.836	+6.58%
Severity	2008.1	0.065 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.098; p = 0.920)	0.002 (CI = +/-0.007; p = 0.585)	0.831	+6.74%
Severity	2008.2	0.066 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.102; p = 0.957)	0.002 (CI = +/-0.007; p = 0.587)	0.819	+6.78%
Severity	2009.1	0.066 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.106; p = 0.934)	0.002 (CI = +/-0.007; p = 0.587)	0.804	+6.82%
Severity	2009.2	0.066 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.110; p = 0.923)	0.002 (CI = +/-0.008; p = 0.596)	0.785	+6.79%
Severity	2010.1	0.065 (CI = +/-0.015; p = 0.000)	0.003 (CI = +/-0.114; p = 0.959)	0.002 (CI = +/-0.008; p = 0.615)	0.762	+6.74%
Severity	2010.2	0.063 (CI = +/-0.016; p = 0.000)	0.011 (CI = +/-0.117; p = 0.845)	0.002 (CI = +/-0.008; p = 0.626)	0.734	+6.54%
Severity	2011.1	0.062 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.122; p = 0.953)	0.002 (CI = +/-0.008; p = 0.664)	0.700	+6.36%
Severity	2011.2	0.060 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.126; p = 0.844)	0.002 (CI = +/-0.008; p = 0.671)	0.662	+6.14%
Severity	2012.1	0.057 (CI = +/-0.020; p = 0.000)	0.001 (CI = +/-0.130; p = 0.993)	0.001 (CI = +/-0.008; p = 0.717)	0.615	+5.84%
Severity	2012.2	0.052 (CI = +/-0.020; p = 0.000)	0.021 (CI = +/-0.127; p = 0.736)	0.001 (CI = +/-0.008; p = 0.700)	0.565	+5.29%
Severity	2013.1	0.045 (CI = +/-0.020; p = 0.000)	-0.002 (CI = +/-0.124; p = 0.968)	0.001 (CI = +/-0.008; p = 0.768)	0.498	+4.65%
Severity	2013.2	0.038 (CI = +/-0.019; p = 0.001)	0.026 (CI = +/-0.111; p = 0.634)	0.001 (CI = +/-0.007; p = 0.701)	0.441	+3.84%
Severity	2014.1	0.032 (CI = +/-0.020; p = 0.003)	0.006 (CI = +/-0.110; p = 0.902)	0.001 (CI = +/-0.006; p = 0.751)	0.339	+3.28%
Severity	2014.2	0.033 (CI = +/-0.022; p = 0.005)	0.003 (CI = +/-0.117; p = 0.951)	0.001 (CI = +/-0.007; p = 0.766)	0.307	+3.38%
Severity	2015.1	0.034 (CI = +/-0.025; p = 0.010)	0.005 (CI = +/-0.126; p = 0.927)	0.001 (CI = +/-0.007; p = 0.770)	0.262	+3.44%
Severity	2015.2	0.029 (CI = +/-0.026; p = 0.033)	0.020 (CI = +/-0.130; p = 0.743)	0.001 (CI = +/-0.007; p = 0.716)	0.148	+2.96%
Severity	2016.1	0.027 (CI = +/-0.030; p = 0.078)	0.013 (CI = +/-0.140; p = 0.839)	0.001 (CI = +/-0.007; p = 0.728)	0.046	+2.72%
Severity	2016.2	0.035 (CI = +/-0.032; p = 0.037)	-0.009 (CI = +/-0.141; p = 0.899)	0.001 (CI = +/-0.007; p = 0.841)	0.162	+3.52%
Severity	2017.1	0.034 (CI = +/-0.038; p = 0.075)	-0.011 (CI = +/-0.155; p = 0.875)	0.001 (CI = +/-0.008; p = 0.846)	0.081	+3.43%
Frequency	2005.2	-0.240 (CI = +/-0.049; p = 0.000)	-0.035 (CI = +/-0.495; p = 0.888)	0.000 (CI = +/-0.039; p = 0.985)	0.753	-21.32%
Frequency	2006.1	-0.246 (CI = +/-0.051; p = 0.000)	-0.072 (CI = +/-0.505; p = 0.772)	-0.002 (CI = +/-0.039; p = 0.935)	0.750	-21.82%
Frequency	2006.2	-0.251 (CI = +/-0.054; p = 0.000)	-0.044 (CI = +/-0.516; p = 0.862)	-0.002 (CI = +/-0.039; p = 0.919)	0.744	-22.22%
Frequency	2007.1	-0.255 (CI = +/-0.057; p = 0.000)	-0.067 (CI = +/-0.532; p = 0.798)	-0.003 (CI = +/-0.040; p = 0.892)	0.733	-22.54%
Frequency	2007.2	-0.259 (CI = +/-0.061; p = 0.000)	-0.051 (CI = +/-0.548; p = 0.849)	-0.003 (CI = +/-0.041; p = 0.886)	0.719	-22.78%
Frequency	2008.1	-0.261 (CI = +/-0.065; p = 0.000)	-0.062 (CI = +/-0.568; p = 0.824)	-0.003 (CI = +/-0.041; p = 0.876)	0.702	-22.93%
Frequency	2008.2	-0.262 (CI = +/-0.069; p = 0.000)	-0.055 (CI = +/-0.588; p = 0.849)	-0.003 (CI = +/-0.042; p = 0.875)	0.682	-23.05%
Frequency	2009.1	-0.261 (CI = +/-0.074; p = 0.000)	-0.052 (CI = +/-0.611; p = 0.862)	-0.003 (CI = +/-0.043; p = 0.881)	0.656	-23.00%
Frequency	2009.2	-0.258 (CI = +/-0.079; p = 0.000)	-0.069 (CI = +/-0.633; p = 0.824)	-0.003 (CI = +/-0.044; p = 0.888)	0.625	-22.72%
Frequency	2010.1	-0.250 (CI = +/-0.086; p = 0.000)	-0.034 (CI = +/-0.657; p = 0.915)	-0.002 (CI = +/-0.045; p = 0.922)	0.585	-22.15%
Frequency	2010.2	-0.241 (CI = +/-0.091; p = 0.000)	-0.078 (CI = +/-0.675; p = 0.814)	-0.002 (CI = +/-0.046; p = 0.931)	0.539	-21.38%
Frequency	2011.1	-0.224 (CI = +/-0.096; p = 0.000)	-0.004 (CI = +/-0.690; p = 0.991)	0.000 (CI = +/-0.046; p = 0.993)	0.481	-20.05%
Frequency	2011.2	-0.203 (CI = +/-0.100; p = 0.000)	-0.087 (CI = +/-0.691; p = 0.796)	0.000 (CI = +/-0.045; p = 1.000)	0.416	-18.41%
Frequency	2012.1	-0.171 (CI = +/-0.101; p = 0.002)	0.045 (CI = +/-0.670; p = 0.891)	0.003 (CI = +/-0.043; p = 0.896)	0.334	-15.75%
Frequency	2012.2	-0.134 (CI = +/-0.095; p = 0.008)	-0.098 (CI = +/-0.608; p = 0.739)	0.003 (CI = +/-0.038; p = 0.889)	0.245	-12.57%
Frequency	2013.1	-0.078 (CI = +/-0.072; p = 0.034)	0.115 (CI = +/-0.441; p = 0.590)	0.006 (CI = +/-0.027; p = 0.633)	0.169	-7.55%
Frequency	2013.2	-0.028 (CI = +/-0.018; p = 0.004)	-0.066 (CI = +/-0.108; p = 0.216)	0.005 (CI = +/-0.006; p = 0.102)	0.475	-2.80%
Frequency	2014.1	-0.027 (CI = +/-0.020; p = 0.011)	-0.062 (CI = +/-0.114; p = 0.266)	0.005 (CI = +/-0.007; p = 0.110)	0.413	-2.70%
Frequency	2014.2	-0.025 (CI = +/-0.022; p = 0.030)	-0.071 (CI = +/-0.120; p = 0.229)	0.005 (CI = +/-0.007; p = 0.122)	0.371	-2.47%
Frequency	2015.1	-0.028 (CI = +/-0.025; p = 0.027)	-0.082 (CI = +/-0.126; p = 0.187)	0.005 (CI = +/-0.007; p = 0.135)	0.378	-2.80%
Frequency	2015.2	-0.032 (CI = +/-0.027; p = 0.026)	-0.072 (CI = +/-0.133; p = 0.266)	0.005 (CI = +/-0.007; p = 0.133)	0.392	-3.12%
Frequency	2016.1	-0.033 (CI = +/-0.031; p = 0.043)	-0.074 (CI = +/-0.144; p = 0.286)	0.005 (CI = +/-0.007; p = 0.150)	0.334	-3.20%
Frequency	2016.2	-0.041 (CI = +/-0.033; p = 0.021)	-0.051 (CI = +/-0.145; p = 0.458)	0.006 (CI = +/-0.007; p = 0.108)	0.420	-3.97%
Frequency	2017.1	-0.053 (CI = +/-0.034; p = 0.006)	-0.081 (CI = +/-0.138; p = 0.218)	0.006 (CI = +/-0.007; p = 0.074)	0.560	-5.16%

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	-0.181 (CI = +/-0.039; p = 0.000)	0.705	-16.53%
Loss Cost	2006.1	-0.185 (CI = +/-0.041; p = 0.000)	0.699	-16.85%
Loss Cost	2006.2	-0.189 (CI = +/-0.043; p = 0.000)	0.694	-17.21%
Loss Cost	2007.1	-0.191 (CI = +/-0.046; p = 0.000)	0.681	-17.41%
Loss Cost	2007.2	-0.194 (CI = +/-0.049; p = 0.000)	0.669	-17.65%
Loss Cost	2008.1	-0.194 (CI = +/-0.052; p = 0.000)	0.648	-17.66%
Loss Cost	2008.2	-0.196 (CI = +/-0.056; p = 0.000)	0.628	-17.77%
Loss Cost	2009.1	-0.194 (CI = +/-0.060; p = 0.000)	0.601	-17.67%
Loss Cost	2009.2	-0.191 (CI = +/-0.064; p = 0.000)	0.569	-17.42%
Loss Cost	2010.1	-0.185 (CI = +/-0.068; p = 0.000)	0.527	-16.87%
Loss Cost	2010.2	-0.177 (CI = +/-0.073; p = 0.000)	0.481	-16.24%
Loss Cost	2011.1	-0.163 (CI = +/-0.077; p = 0.000)	0.422	-15.06%
Loss Cost	2011.2	-0.145 (CI = +/-0.080; p = 0.001)	0.352	-13.51%
Loss Cost	2012.1	-0.118 (CI = +/-0.080; p = 0.006)	0.268	-11.15%
Loss Cost	2012.2	-0.086 (CI = +/-0.077; p = 0.030)	0.168	-8.23%
Loss Cost	2013.1	-0.040 (CI = +/-0.059; p = 0.168)	0.048	-3.94%
Loss Cost	2013.2	0.004 (CI = +/-0.027; p = 0.751)	-0.047	+0.41%
Loss Cost	2014.1	0.001 (CI = +/-0.029; p = 0.968)	-0.055	+0.06%
Loss Cost	2014.2	0.003 (CI = +/-0.032; p = 0.839)	-0.056	+0.32%
Loss Cost	2015.1	0.002 (CI = +/-0.036; p = 0.913)	-0.062	+0.19%
Loss Cost	2015.2	-0.007 (CI = +/-0.039; p = 0.689)	-0.055	-0.75%
Loss Cost	2016.1	-0.009 (CI = +/-0.045; p = 0.678)	-0.058	-0.88%
Loss Cost	2016.2	-0.010 (CI = +/-0.051; p = 0.689)	-0.063	-0.97%
Loss Cost	2017.1	-0.019 (CI = +/-0.058; p = 0.492)	-0.040	-1.87%
Severity	2005.2	0.059 (CI = +/-0.008; p = 0.000)	0.861	+6.08%
Severity	2006.1	0.061 (CI = +/-0.008; p = 0.000)	0.864	+6.24%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	0.860	+6.35%
Severity	2007.1	0.062 (CI = +/-0.009; p = 0.000)	0.854	+6.45%
Severity	2007.2	0.063 (CI = +/-0.010; p = 0.000)	0.845	+6.49%
Severity	2008.1	0.064 (CI = +/-0.010; p = 0.000)	0.841	+6.62%
Severity	2008.2	0.065 (CI = +/-0.011; p = 0.000)	0.829	+6.67%
Severity	2009.1	0.065 (CI = +/-0.012; p = 0.000)	0.816	+6.69%
Severity	2009.2	0.065 (CI = +/-0.013; p = 0.000)	0.799	+6.67%
Severity	2010.1	0.064 (CI = +/-0.013; p = 0.000)	0.778	+6.61%
Severity	2010.2	0.062 (CI = +/-0.014; p = 0.000)	0.752	+6.41%
Severity	2011.1	0.060 (CI = +/-0.015; p = 0.000)	0.723	+6.23%
Severity	2011.2	0.058 (CI = +/-0.016; p = 0.000)	0.688	+6.01%
Severity	2012.1	0.056 (CI = +/-0.018; p = 0.000)	0.647	+5.73%
Severity	2012.2	0.050 (CI = +/-0.018; p = 0.000)	0.601	+5.17%
Severity	2013.1	0.045 (CI = +/-0.018; p = 0.000)	0.546	+4.56%
Severity	2013.2	0.037 (CI = +/-0.017; p = 0.000)	0.490	+3.74%
Severity	2014.1	0.031 (CI = +/-0.018; p = 0.001)	0.408	+3.19%
Severity	2014.2	0.032 (CI = +/-0.020; p = 0.003)	0.384	+3.30%
Severity	2015.1	0.033 (CI = +/-0.022; p = 0.006)	0.350	+3.35%
Severity	2015.2	0.028 (CI = +/-0.024; p = 0.024)	0.249	+2.87%
Severity	2016.1	0.026 (CI = +/-0.027; p = 0.062)	0.172	+2.60%
Severity	2016.2	0.034 (CI = +/-0.029; p = 0.023)	0.286	+3.48%
Severity	2017.1	0.034 (CI = +/-0.033; p = 0.048)	0.228	+3.44%
Frequency	2005.2	-0.240 (CI = +/-0.045; p = 0.000)	0.767	-21.31%
Frequency	2006.1	-0.245 (CI = +/-0.047; p = 0.000)	0.764	-21.74%
Frequency	2006.2	-0.250 (CI = +/-0.049; p = 0.000)	0.759	-22.15%
Frequency	2007.1	-0.254 (CI = +/-0.052; p = 0.000)	0.749	-22.41%
Frequency	2007.2	-0.257 (CI = +/-0.055; p = 0.000)	0.737	-22.67%
Frequency	2008.1	-0.258 (CI = +/-0.059; p = 0.000)	0.721	-22.77%
Frequency	2008.2	-0.260 (CI = +/-0.063; p = 0.000)	0.704	-22.91%
Frequency	2009.1	-0.259 (CI = +/-0.067; p = 0.000)	0.680	-22.83%
Frequency	2009.2	-0.256 (CI = +/-0.072; p = 0.000)	0.652	-22.58%
Frequency	2010.1	-0.249 (CI = +/-0.077; p = 0.000)	0.616	-22.03%
Frequency	2010.2	-0.239 (CI = +/-0.082; p = 0.000)	0.575	-21.28%
Frequency	2011.1	-0.224 (CI = +/-0.086; p = 0.000)	0.524	-20.04%
Frequency	2011.2	-0.203 (CI = +/-0.090; p = 0.000)	0.465	-18.41%
Frequency	2012.1	-0.174 (CI = +/-0.090; p = 0.001)	0.394	-15.96%
Frequency	2012.2	-0.136 (CI = +/-0.086; p = 0.003)	0.311	-12.74%
Frequency	2013.1	-0.085 (CI = +/-0.065; p = 0.013)	0.233	-8.13%
Frequency	2013.2	-0.033 (CI = +/-0.019; p = 0.002)	0.375	-3.21%
Frequency	2014.1	-0.031 (CI = +/-0.021; p = 0.006)	0.313	-3.04%
Frequency	2014.2	-0.029 (CI = +/-0.023; p = 0.016)	0.253	-2.88%
Frequency	2015.1	-0.031 (CI = +/-0.026; p = 0.022)	0.243	-3.06%
Frequency	2015.2	-0.036 (CI = +/-0.029; p = 0.018)	0.276	-3.51%
Frequency	2016.1	-0.034 (CI = +/-0.033; p = 0.040)	0.216	-3.39%
Frequency	2016.2	-0.044 (CI = +/-0.035; p = 0.018)	0.311	-4.29%
Frequency	2017.1	-0.053 (CI = +/-0.039; p = 0.012)	0.375	-5.14%

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	0.068 (CI = +/-0.033; p = 0.000)	0.015 (CI = +/-0.012; p = 0.019)	0.468	+7.04%
Loss Cost	2013.2	0.043 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.840	+4.43%
Loss Cost	2014.1	0.041 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.834	+4.20%
Loss Cost	2014.2	0.037 (CI = +/-0.011; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.850	+3.76%
Loss Cost	2015.1	0.034 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.856	+3.45%
Loss Cost	2015.2	0.038 (CI = +/-0.012; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.888	+3.89%
Loss Cost	2016.1	0.037 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.884	+3.81%
Loss Cost	2016.2	0.035 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.884	+3.61%
Loss Cost	2017.1	0.038 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	0.890	+3.88%
Severity	2013.1	0.061 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.953	+6.33%
Severity	2013.2	0.063 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.953	+6.50%
Severity	2014.1	0.065 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.956	+6.70%
Severity	2014.2	0.065 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.950	+6.76%
Severity	2015.1	0.067 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.949	+6.92%
Severity	2015.2	0.068 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.943	+7.02%
Severity	2016.1	0.070 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.943	+7.26%
Severity	2016.2	0.074 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.952	+7.63%
Severity	2017.1	0.078 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.964	+8.07%
Frequency	2013.1	0.007 (CI = +/-0.035; p = 0.701)	0.011 (CI = +/-0.013; p = 0.094)	0.051	+0.66%
Frequency	2013.2	-0.020 (CI = +/-0.013; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.703	-1.94%
Frequency	2014.1	-0.024 (CI = +/-0.013; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	0.756	-2.35%
Frequency	2014.2	-0.028 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.004; p = 0.000)	0.812	-2.80%
Frequency	2015.1	-0.033 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.855	-3.25%
Frequency	2015.2	-0.030 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.848	-2.92%
Frequency	2016.1	-0.033 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.858	-3.22%
Frequency	2016.2	-0.038 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.895	-3.74%
Frequency	2017.1	-0.040 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	0.886	-3.87%

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	0.054 (CI = +/-0.053; p = 0.048)	0.028 (CI = +/-0.402; p = 0.886)	0.286	+5.50%
Loss Cost	2013.2	0.011 (CI = +/-0.030; p = 0.437)	0.195 (CI = +/-0.215; p = 0.073)	0.381	+1.15%
Loss Cost	2014.1	0.004 (CI = +/-0.033; p = 0.793)	0.222 (CI = +/-0.221; p = 0.048)	0.356	+0.42%
Loss Cost	2014.2	-0.007 (CI = +/-0.035; p = 0.663)	0.264 (CI = +/-0.218; p = 0.021)	0.359	-0.73%
Loss Cost	2015.1	-0.018 (CI = +/-0.038; p = 0.325)	0.302 (CI = +/-0.221; p = 0.011)	0.379	-1.81%
Loss Cost	2015.2	-0.016 (CI = +/-0.044; p = 0.443)	0.296 (CI = +/-0.239; p = 0.019)	0.375	-1.62%
Loss Cost	2016.1	-0.025 (CI = +/-0.051; p = 0.320)	0.321 (CI = +/-0.256; p = 0.018)	0.378	-2.43%
Loss Cost	2016.2	-0.036 (CI = +/-0.059; p = 0.208)	0.355 (CI = +/-0.273; p = 0.015)	0.392	-3.56%
Loss Cost	2017.1	-0.039 (CI = +/-0.072; p = 0.261)	0.362 (CI = +/-0.303; p = 0.024)	0.386	-3.81%
Severity	2013.1	0.045 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.053; p = 0.000)	0.970	+4.62%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.056; p = 0.000)	0.967	+4.68%
Severity	2014.1	0.047 (CI = +/-0.009; p = 0.000)	0.131 (CI = +/-0.058; p = 0.000)	0.965	+4.80%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	0.136 (CI = +/-0.061; p = 0.000)	0.961	+4.65%
Severity	2015.1	0.046 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.066; p = 0.001)	0.957	+4.67%
Severity	2015.2	0.044 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.071; p = 0.001)	0.951	+4.53%
Severity	2016.1	0.045 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.077; p = 0.002)	0.946	+4.65%
Severity	2016.2	0.049 (CI = +/-0.018; p = 0.000)	0.126 (CI = +/-0.082; p = 0.006)	0.944	+5.01%
Severity	2017.1	0.054 (CI = +/-0.021; p = 0.000)	0.112 (CI = +/-0.087; p = 0.016)	0.945	+5.57%
Frequency	2013.1	0.008 (CI = +/-0.053; p = 0.742)	-0.109 (CI = +/-0.398; p = 0.572)	-0.086	+0.84%
Frequency	2013.2	-0.034 (CI = +/-0.028; p = 0.018)	0.060 (CI = +/-0.197; p = 0.531)	0.296	-3.37%
Frequency	2014.1	-0.043 (CI = +/-0.030; p = 0.007)	0.092 (CI = +/-0.197; p = 0.340)	0.370	-4.18%
Frequency	2014.2	-0.053 (CI = +/-0.031; p = 0.003)	0.128 (CI = +/-0.196; p = 0.184)	0.453	-5.15%
Frequency	2015.1	-0.064 (CI = +/-0.034; p = 0.001)	0.166 (CI = +/-0.195; p = 0.088)	0.526	-6.19%
Frequency	2015.2	-0.061 (CI = +/-0.039; p = 0.005)	0.156 (CI = +/-0.210; p = 0.133)	0.429	-5.89%
Frequency	2016.1	-0.070 (CI = +/-0.044; p = 0.005)	0.185 (CI = +/-0.221; p = 0.094)	0.446	-6.76%
Frequency	2016.2	-0.085 (CI = +/-0.049; p = 0.003)	0.229 (CI = +/-0.226; p = 0.047)	0.509	-8.17%
Frequency	2017.1	-0.093 (CI = +/-0.059; p = 0.005)	0.250 (CI = +/-0.247; p = 0.048)	0.471	-8.88%

Direct Compensation

Coverage = DC

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.112 (CI = +/-0.056; p = 0.001)	0.024 (CI = +/-0.015; p = 0.003)	-0.391 (CI = +/-0.417; p = 0.064)	0.538	+11.89%
Loss Cost	2013.2	0.060 (CI = +/-0.019; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.134 (CI = +/-0.131; p = 0.045)	0.867	+6.16%
Loss Cost	2014.1	0.057 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.142; p = 0.088)	0.854	+5.87%
Loss Cost	2014.2	0.049 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.085 (CI = +/-0.144; p = 0.228)	0.855	+5.01%
Loss Cost	2015.1	0.043 (CI = +/-0.026; p = 0.004)	0.016 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.154; p = 0.431)	0.853	+4.37%
Loss Cost	2015.2	0.058 (CI = +/-0.025; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.123 (CI = +/-0.137; p = 0.076)	0.906	+6.01%
Loss Cost	2016.1	0.061 (CI = +/-0.030; p = 0.001)	0.017 (CI = +/-0.004; p = 0.000)	-0.133 (CI = +/-0.155; p = 0.086)	0.903	+6.29%
Loss Cost	2016.2	0.061 (CI = +/-0.037; p = 0.004)	0.017 (CI = +/-0.005; p = 0.000)	-0.132 (CI = +/-0.178; p = 0.131)	0.898	+6.24%
Loss Cost	2017.1	0.077 (CI = +/-0.039; p = 0.001)	0.018 (CI = +/-0.005; p = 0.000)	-0.188 (CI = +/-0.178; p = 0.040)	0.922	+7.98%
Severity	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.232)	0.113 (CI = +/-0.067; p = 0.002)	0.971	+4.99%
Severity	2013.2	0.050 (CI = +/-0.010; p = 0.000)	0.002 (CI = +/-0.002; p = 0.201)	0.106 (CI = +/-0.072; p = 0.006)	0.969	+5.13%
Severity	2014.1	0.053 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.003; p = 0.147)	0.094 (CI = +/-0.076; p = 0.019)	0.967	+5.39%
Severity	2014.2	0.051 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.003; p = 0.198)	0.099 (CI = +/-0.083; p = 0.023)	0.963	+5.27%
Severity	2015.1	0.053 (CI = +/-0.016; p = 0.000)	0.002 (CI = +/-0.003; p = 0.193)	0.093 (CI = +/-0.092; p = 0.048)	0.959	+5.42%
Severity	2015.2	0.052 (CI = +/-0.019; p = 0.000)	0.002 (CI = +/-0.003; p = 0.239)	0.096 (CI = +/-0.103; p = 0.066)	0.953	+5.34%
Severity	2016.1	0.056 (CI = +/-0.022; p = 0.000)	0.002 (CI = +/-0.003; p = 0.203)	0.083 (CI = +/-0.115; p = 0.145)	0.949	+5.71%
Severity	2016.2	0.063 (CI = +/-0.025; p = 0.000)	0.003 (CI = +/-0.003; p = 0.116)	0.053 (CI = +/-0.122; p = 0.360)	0.952	+6.55%
Severity	2017.1	0.075 (CI = +/-0.027; p = 0.000)	0.003 (CI = +/-0.003; p = 0.042)	0.012 (CI = +/-0.121; p = 0.822)	0.960	+7.79%
Frequency	2013.1	0.064 (CI = +/-0.057; p = 0.032)	0.022 (CI = +/-0.015; p = 0.006)	-0.503 (CI = +/-0.425; p = 0.023)	0.255	+6.57%
Frequency	2013.2	0.010 (CI = +/-0.017; p = 0.259)	0.016 (CI = +/-0.004; p = 0.000)	-0.240 (CI = +/-0.122; p = 0.001)	0.844	+0.97%
Frequency	2014.1	0.005 (CI = +/-0.019; p = 0.626)	0.015 (CI = +/-0.004; p = 0.000)	-0.216 (CI = +/-0.127; p = 0.002)	0.857	+0.45%
Frequency	2014.2	-0.002 (CI = +/-0.021; p = 0.809)	0.015 (CI = +/-0.004; p = 0.000)	-0.185 (CI = +/-0.130; p = 0.009)	0.875	-0.24%
Frequency	2015.1	-0.010 (CI = +/-0.023; p = 0.368)	0.014 (CI = +/-0.004; p = 0.000)	-0.152 (CI = +/-0.134; p = 0.030)	0.890	-0.99%
Frequency	2015.2	0.006 (CI = +/-0.019; p = 0.483)	0.015 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.103; p = 0.001)	0.937	+0.63%
Frequency	2016.1	0.005 (CI = +/-0.023; p = 0.611)	0.015 (CI = +/-0.003; p = 0.000)	-0.216 (CI = +/-0.117; p = 0.002)	0.935	+0.54%
Frequency	2016.2	-0.003 (CI = +/-0.025; p = 0.806)	0.015 (CI = +/-0.003; p = 0.000)	-0.185 (CI = +/-0.123; p = 0.007)	0.943	-0.29%
Frequency	2017.1	0.002 (CI = +/-0.031; p = 0.901)	0.015 (CI = +/-0.004; p = 0.000)	-0.201 (CI = +/-0.139; p = 0.009)	0.939	+0.18%

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	0.053 (CI = +/-0.053; p = 0.050)	0.039 (CI = +/-0.431; p = 0.853)	0.287	+5.43%
Loss Cost	2013.2	0.011 (CI = +/-0.030; p = 0.464)	0.220 (CI = +/-0.228; p = 0.058)	0.394	+1.07%
Loss Cost	2014.1	0.003 (CI = +/-0.033; p = 0.843)	0.251 (CI = +/-0.233; p = 0.037)	0.373	+0.31%
Loss Cost	2014.2	-0.009 (CI = +/-0.034; p = 0.594)	0.297 (CI = +/-0.230; p = 0.014)	0.385	-0.88%
Loss Cost	2015.1	-0.020 (CI = +/-0.037; p = 0.263)	0.340 (CI = +/-0.231; p = 0.007)	0.414	-2.00%
Loss Cost	2015.2	-0.019 (CI = +/-0.043; p = 0.364)	0.336 (CI = +/-0.251; p = 0.012)	0.409	-1.88%
Loss Cost	2016.1	-0.028 (CI = +/-0.050; p = 0.243)	0.368 (CI = +/-0.267; p = 0.011)	0.419	-2.80%
Loss Cost	2016.2	-0.042 (CI = +/-0.058; p = 0.140)	0.411 (CI = +/-0.284; p = 0.008)	0.446	-4.11%
Loss Cost	2017.1	-0.047 (CI = +/-0.070; p = 0.171)	0.426 (CI = +/-0.317; p = 0.013)	0.443	-4.58%
Severity	2013.1	0.044 (CI = +/-0.005; p = 0.000)	0.167 (CI = +/-0.042; p = 0.000)	0.983	+4.45%
Severity	2013.2	0.044 (CI = +/-0.006; p = 0.000)	0.166 (CI = +/-0.044; p = 0.000)	0.982	+4.49%
Severity	2014.1	0.045 (CI = +/-0.007; p = 0.000)	0.162 (CI = +/-0.047; p = 0.000)	0.980	+4.57%
Severity	2014.2	0.043 (CI = +/-0.007; p = 0.000)	0.170 (CI = +/-0.048; p = 0.000)	0.980	+4.38%
Severity	2015.1	0.042 (CI = +/-0.008; p = 0.000)	0.171 (CI = +/-0.051; p = 0.000)	0.978	+4.34%
Severity	2015.2	0.040 (CI = +/-0.009; p = 0.000)	0.179 (CI = +/-0.053; p = 0.000)	0.976	+4.12%
Severity	2016.1	0.040 (CI = +/-0.011; p = 0.000)	0.178 (CI = +/-0.059; p = 0.000)	0.973	+4.13%
Severity	2016.2	0.043 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.063; p = 0.000)	0.972	+4.37%
Severity	2017.1	0.047 (CI = +/-0.015; p = 0.000)	0.159 (CI = +/-0.068; p = 0.000)	0.972	+4.77%
Frequency	2013.1	0.009 (CI = +/-0.052; p = 0.714)	-0.128 (CI = +/-0.426; p = 0.536)	-0.082	+0.93%
Frequency	2013.2	-0.033 (CI = +/-0.028; p = 0.021)	0.054 (CI = +/-0.211; p = 0.597)	0.292	-3.27%
Frequency	2014.1	-0.042 (CI = +/-0.030; p = 0.009)	0.088 (CI = +/-0.213; p = 0.393)	0.363	-4.07%
Frequency	2014.2	-0.052 (CI = +/-0.032; p = 0.003)	0.128 (CI = +/-0.212; p = 0.219)	0.443	-5.03%
Frequency	2015.1	-0.063 (CI = +/-0.034; p = 0.001)	0.169 (CI = +/-0.212; p = 0.109)	0.515	-6.08%
Frequency	2015.2	-0.059 (CI = +/-0.040; p = 0.006)	0.157 (CI = +/-0.229; p = 0.162)	0.416	-5.76%
Frequency	2016.1	-0.069 (CI = +/-0.045; p = 0.006)	0.190 (CI = +/-0.242; p = 0.115)	0.431	-6.65%
Frequency	2016.2	-0.085 (CI = +/-0.051; p = 0.003)	0.241 (CI = +/-0.249; p = 0.057)	0.496	-8.12%
Frequency	2017.1	-0.093 (CI = +/-0.061; p = 0.006)	0.267 (CI = +/-0.275; p = 0.056)	0.458	-8.92%

Direct Compensation

Coverage = DC

End Trend Period = 2022.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2021-10-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.107 (CI = +/-0.060; p = 0.002)	0.022 (CI = +/-0.016; p = 0.008)	-0.393 (CI = +/-0.513; p = 0.124)	0.445	+11.28%
Loss Cost	2013.2	0.054 (CI = +/-0.020; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.136 (CI = +/-0.159; p = 0.087)	0.804	+5.56%
Loss Cost	2014.1	0.050 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.119 (CI = +/-0.169; p = 0.154)	0.787	+5.16%
Loss Cost	2014.2	0.041 (CI = +/-0.024; p = 0.003)	0.015 (CI = +/-0.005; p = 0.000)	-0.075 (CI = +/-0.164; p = 0.339)	0.801	+4.14%
Loss Cost	2015.1	0.032 (CI = +/-0.026; p = 0.020)	0.014 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.168; p = 0.618)	0.812	+3.28%
Loss Cost	2015.2	0.045 (CI = +/-0.027; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.158; p = 0.222)	0.864	+4.64%
Loss Cost	2016.1	0.044 (CI = +/-0.033; p = 0.014)	0.015 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.180; p = 0.300)	0.859	+4.52%
Loss Cost	2016.2	0.038 (CI = +/-0.041; p = 0.066)	0.015 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.206; p = 0.487)	0.858	+3.88%
Loss Cost	2017.1	0.049 (CI = +/-0.051; p = 0.055)	0.016 (CI = +/-0.006; p = 0.000)	-0.105 (CI = +/-0.233; p = 0.328)	0.868	+5.07%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.001; p = 0.316)	0.129 (CI = +/-0.048; p = 0.000)	0.983	+4.59%
Severity	2013.2	0.045 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.002; p = 0.298)	0.126 (CI = +/-0.051; p = 0.000)	0.981	+4.65%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.002; p = 0.234)	0.120 (CI = +/-0.054; p = 0.000)	0.980	+4.79%
Severity	2014.2	0.044 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.002; p = 0.379)	0.131 (CI = +/-0.054; p = 0.000)	0.980	+4.52%
Severity	2015.1	0.044 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.002; p = 0.447)	0.134 (CI = +/-0.060; p = 0.000)	0.977	+4.46%
Severity	2015.2	0.040 (CI = +/-0.010; p = 0.000)	0.000 (CI = +/-0.002; p = 0.687)	0.148 (CI = +/-0.062; p = 0.000)	0.977	+4.10%
Severity	2016.1	0.040 (CI = +/-0.013; p = 0.000)	0.000 (CI = +/-0.002; p = 0.732)	0.149 (CI = +/-0.071; p = 0.001)	0.973	+4.07%
Severity	2016.2	0.043 (CI = +/-0.016; p = 0.000)	0.001 (CI = +/-0.002; p = 0.581)	0.138 (CI = +/-0.079; p = 0.003)	0.971	+4.39%
Severity	2017.1	0.049 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.002; p = 0.363)	0.117 (CI = +/-0.086; p = 0.014)	0.973	+5.00%
Frequency	2013.1	0.062 (CI = +/-0.060; p = 0.045)	0.022 (CI = +/-0.016; p = 0.010)	-0.522 (CI = +/-0.515; p = 0.047)	0.238	+6.40%
Frequency	2013.2	0.009 (CI = +/-0.018; p = 0.328)	0.016 (CI = +/-0.004; p = 0.000)	-0.262 (CI = +/-0.145; p = 0.002)	0.838	+0.87%
Frequency	2014.1	0.003 (CI = +/-0.020; p = 0.719)	0.015 (CI = +/-0.004; p = 0.000)	-0.238 (CI = +/-0.150; p = 0.004)	0.852	+0.35%
Frequency	2014.2	-0.004 (CI = +/-0.022; p = 0.732)	0.014 (CI = +/-0.004; p = 0.000)	-0.207 (CI = +/-0.152; p = 0.012)	0.872	-0.36%
Frequency	2015.1	-0.011 (CI = +/-0.024; p = 0.329)	0.014 (CI = +/-0.004; p = 0.000)	-0.173 (CI = +/-0.156; p = 0.032)	0.889	-1.13%
Frequency	2015.2	0.005 (CI = +/-0.020; p = 0.580)	0.015 (CI = +/-0.003; p = 0.000)	-0.241 (CI = +/-0.117; p = 0.001)	0.939	+0.52%
Frequency	2016.1	0.004 (CI = +/-0.025; p = 0.706)	0.015 (CI = +/-0.004; p = 0.000)	-0.237 (CI = +/-0.134; p = 0.003)	0.936	+0.43%
Frequency	2016.2	-0.005 (CI = +/-0.028; p = 0.705)	0.014 (CI = +/-0.004; p = 0.000)	-0.204 (CI = +/-0.142; p = 0.010)	0.945	-0.49%
Frequency	2017.1	0.001 (CI = +/-0.036; p = 0.969)	0.015 (CI = +/-0.004; p = 0.000)	-0.223 (CI = +/-0.165; p = 0.014)	0.941	+0.06%

Direct Compensation

Coverage = DC

End Trend Period = 2019.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2013.1	0.109 (CI = +/-0.075; p = 0.008)	-0.138 (CI = +/-0.301; p = 0.336)	0.441	+11.49%
Loss Cost	2013.2	0.057 (CI = +/-0.023; p = 0.000)	-0.025 (CI = +/-0.087; p = 0.541)	0.701	+5.82%
Loss Cost	2014.1	0.051 (CI = +/-0.027; p = 0.002)	-0.036 (CI = +/-0.093; p = 0.404)	0.631	+5.26%
Loss Cost	2014.2	0.042 (CI = +/-0.029; p = 0.010)	-0.020 (CI = +/-0.092; p = 0.632)	0.491	+4.34%
Loss Cost	2015.1	0.031 (CI = +/-0.031; p = 0.054)	-0.041 (CI = +/-0.090; p = 0.313)	0.386	+3.12%
Loss Cost	2015.2	0.049 (CI = +/-0.018; p = 0.001)	-0.068 (CI = +/-0.048; p = 0.013)	0.867	+5.00%
Loss Cost	2016.1	0.041 (CI = +/-0.020; p = 0.004)	-0.081 (CI = +/-0.046; p = 0.006)	0.892	+4.14%
Loss Cost	2016.2	0.041 (CI = +/-0.029; p = 0.017)	-0.082 (CI = +/-0.059; p = 0.018)	0.827	+4.23%
Loss Cost	2017.1	0.045 (CI = +/-0.050; p = 0.062)	-0.077 (CI = +/-0.085; p = 0.062)	0.814	+4.64%
Severity	2013.1	0.045 (CI = +/-0.005; p = 0.000)	-0.018 (CI = +/-0.022; p = 0.108)	0.963	+4.59%
Severity	2013.2	0.046 (CI = +/-0.006; p = 0.000)	-0.020 (CI = +/-0.023; p = 0.077)	0.960	+4.72%
Severity	2014.1	0.047 (CI = +/-0.007; p = 0.000)	-0.018 (CI = +/-0.025; p = 0.135)	0.953	+4.82%
Severity	2014.2	0.045 (CI = +/-0.008; p = 0.000)	-0.015 (CI = +/-0.026; p = 0.229)	0.941	+4.61%
Severity	2015.1	0.044 (CI = +/-0.010; p = 0.000)	-0.017 (CI = +/-0.029; p = 0.203)	0.924	+4.45%
Severity	2015.2	0.041 (CI = +/-0.012; p = 0.000)	-0.013 (CI = +/-0.031; p = 0.338)	0.896	+4.16%
Severity	2016.1	0.039 (CI = +/-0.016; p = 0.002)	-0.016 (CI = +/-0.038; p = 0.330)	0.855	+3.98%
Severity	2016.2	0.045 (CI = +/-0.019; p = 0.003)	-0.022 (CI = +/-0.038; p = 0.179)	0.879	+4.57%
Severity	2017.1	0.051 (CI = +/-0.028; p = 0.010)	-0.015 (CI = +/-0.048; p = 0.392)	0.889	+5.24%
Frequency	2013.1	0.064 (CI = +/-0.076; p = 0.093)	-0.120 (CI = +/-0.308; p = 0.408)	0.166	+6.60%
Frequency	2013.2	0.010 (CI = +/-0.023; p = 0.336)	-0.004 (CI = +/-0.086; p = 0.912)	-0.087	+1.05%
Frequency	2014.1	0.004 (CI = +/-0.026; p = 0.723)	-0.018 (CI = +/-0.091; p = 0.669)	-0.172	+0.43%
Frequency	2014.2	-0.003 (CI = +/-0.030; p = 0.845)	-0.005 (CI = +/-0.094; p = 0.903)	-0.241	-0.26%
Frequency	2015.1	-0.013 (CI = +/-0.034; p = 0.400)	-0.024 (CI = +/-0.097; p = 0.579)	-0.126	-1.28%
Frequency	2015.2	0.008 (CI = +/-0.013; p = 0.195)	-0.055 (CI = +/-0.035; p = 0.008)	0.654	+0.80%
Frequency	2016.1	0.002 (CI = +/-0.014; p = 0.788)	-0.065 (CI = +/-0.032; p = 0.003)	0.799	+0.15%
Frequency	2016.2	-0.003 (CI = +/-0.016; p = 0.603)	-0.059 (CI = +/-0.032; p = 0.007)	0.803	-0.32%
Frequency	2017.1	-0.006 (CI = +/-0.027; p = 0.547)	-0.062 (CI = +/-0.046; p = 0.023)	0.771	-0.57%

Direct Compensation

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2013.1	0.122 (CI = +/-0.085; p = 0.010)	-0.167 (CI = +/-0.320; p = 0.272)	NA (CI = +/-NA; p = NA)	0.443	+13.00%
Loss Cost	2013.2	0.058 (CI = +/-0.028; p = 0.001)	-0.029 (CI = +/-0.097; p = 0.520)	NA (CI = +/-NA; p = NA)	0.647	+6.02%
Loss Cost	2014.1	0.053 (CI = +/-0.033; p = 0.006)	-0.039 (CI = +/-0.104; p = 0.414)	NA (CI = +/-NA; p = NA)	0.556	+5.43%
Loss Cost	2014.2	0.041 (CI = +/-0.037; p = 0.034)	-0.018 (CI = +/-0.107; p = 0.708)	NA (CI = +/-NA; p = NA)	0.352	+4.21%
Loss Cost	2015.1	0.028 (CI = +/-0.040; p = 0.138)	-0.037 (CI = +/-0.104; p = 0.414)	NA (CI = +/-NA; p = NA)	0.175	+2.85%
Loss Cost	2015.2	0.054 (CI = +/-0.024; p = 0.002)	-0.076 (CI = +/-0.055; p = 0.016)	NA (CI = +/-NA; p = NA)	0.841	+5.53%
Loss Cost	2016.1	0.045 (CI = +/-0.027; p = 0.009)	-0.086 (CI = +/-0.054; p = 0.011)	NA (CI = +/-NA; p = NA)	0.869	+4.62%
Loss Cost	2016.2	0.050 (CI = +/-0.044; p = 0.037)	-0.092 (CI = +/-0.076; p = 0.031)	NA (CI = +/-NA; p = NA)	0.796	+5.14%
Loss Cost	2017.1	0.057 (CI = +/-0.088; p = 0.109)	-0.087 (CI = +/-0.126; p = 0.098)	NA (CI = +/-NA; p = NA)	0.783	+5.82%
Severity	2013.1	0.045 (CI = +/-0.006; p = 0.000)	-0.019 (CI = +/-0.024; p = 0.114)	NA (CI = +/-NA; p = NA)	0.955	+4.65%
Severity	2013.2	0.047 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.025; p = 0.072)	NA (CI = +/-NA; p = NA)	0.951	+4.83%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.027; p = 0.122)	NA (CI = +/-NA; p = NA)	0.943	+4.95%
Severity	2014.2	0.046 (CI = +/-0.010; p = 0.000)	-0.016 (CI = +/-0.030; p = 0.236)	NA (CI = +/-NA; p = NA)	0.923	+4.71%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	-0.019 (CI = +/-0.034; p = 0.226)	NA (CI = +/-NA; p = NA)	0.896	+4.54%
Severity	2015.2	0.041 (CI = +/-0.017; p = 0.002)	-0.013 (CI = +/-0.039; p = 0.424)	NA (CI = +/-NA; p = NA)	0.840	+4.15%
Severity	2016.1	0.039 (CI = +/-0.024; p = 0.011)	-0.015 (CI = +/-0.048; p = 0.423)	NA (CI = +/-NA; p = NA)	0.762	+3.94%
Severity	2016.2	0.048 (CI = +/-0.032; p = 0.017)	-0.027 (CI = +/-0.054; p = 0.214)	NA (CI = +/-NA; p = NA)	0.812	+4.94%
Severity	2017.1	0.057 (CI = +/-0.051; p = 0.042)	-0.020 (CI = +/-0.074; p = 0.373)	NA (CI = +/-NA; p = NA)	0.845	+5.83%
Frequency	2013.1	0.077 (CI = +/-0.087; p = 0.079)	-0.148 (CI = +/-0.328; p = 0.338)	NA (CI = +/-NA; p = NA)	0.192	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.028; p = 0.388)	-0.006 (CI = +/-0.097; p = 0.889)	NA (CI = +/-NA; p = NA)	-0.120	+1.13%
Frequency	2014.1	0.005 (CI = +/-0.032; p = 0.751)	-0.018 (CI = +/-0.102; p = 0.689)	NA (CI = +/-NA; p = NA)	-0.208	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.038; p = 0.776)	-0.001 (CI = +/-0.109; p = 0.979)	NA (CI = +/-NA; p = NA)	-0.269	-0.47%
Frequency	2015.1	-0.016 (CI = +/-0.043; p = 0.389)	-0.019 (CI = +/-0.112; p = 0.698)	NA (CI = +/-NA; p = NA)	-0.139	-1.62%
Frequency	2015.2	0.013 (CI = +/-0.016; p = 0.087)	-0.063 (CI = +/-0.036; p = 0.007)	NA (CI = +/-NA; p = NA)	0.732	+1.32%
Frequency	2016.1	0.006 (CI = +/-0.016; p = 0.311)	-0.071 (CI = +/-0.031; p = 0.003)	NA (CI = +/-NA; p = NA)	0.865	+0.65%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.820)	-0.065 (CI = +/-0.041; p = 0.015)	NA (CI = +/-NA; p = NA)	0.836	+0.19%
Frequency	2017.1	0.000 (CI = +/-0.049; p = 0.992)	-0.067 (CI = +/-0.071; p = 0.056)	NA (CI = +/-NA; p = NA)	0.783	-0.01%

Direct Compensation

Coverage = DC

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2013.1	0.122 (CI = +/-0.086; p = 0.009)	0.426	+13.00%
Loss Cost	2013.2	0.057 (CI = +/-0.027; p = 0.001)	0.667	+5.89%
Loss Cost	2014.1	0.053 (CI = +/-0.032; p = 0.004)	0.569	+5.43%
Loss Cost	2014.2	0.040 (CI = +/-0.034; p = 0.025)	0.420	+4.10%
Loss Cost	2015.1	0.028 (CI = +/-0.038; p = 0.125)	0.202	+2.85%
Loss Cost	2015.2	0.047 (CI = +/-0.038; p = 0.025)	0.530	+4.77%
Loss Cost	2016.1	0.045 (CI = +/-0.054; p = 0.083)	0.379	+4.62%
Loss Cost	2016.2	0.034 (CI = +/-0.078; p = 0.290)	0.088	+3.50%
Loss Cost	2017.1	0.057 (CI = +/-0.122; p = 0.237)	0.226	+5.82%
Severity	2013.1	0.045 (CI = +/-0.007; p = 0.000)	0.946	+4.65%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.936	+4.73%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.931	+4.95%
Severity	2014.2	0.045 (CI = +/-0.010; p = 0.000)	0.916	+4.60%
Severity	2015.1	0.044 (CI = +/-0.013; p = 0.000)	0.884	+4.54%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.001)	0.847	+4.02%
Severity	2016.1	0.039 (CI = +/-0.022; p = 0.006)	0.772	+3.94%
Severity	2016.2	0.044 (CI = +/-0.031; p = 0.017)	0.744	+4.47%
Severity	2017.1	0.057 (CI = +/-0.040; p = 0.020)	0.830	+5.83%
Frequency	2013.1	0.077 (CI = +/-0.086; p = 0.076)	0.191	+7.98%
Frequency	2013.2	0.011 (CI = +/-0.026; p = 0.368)	-0.010	+1.10%
Frequency	2014.1	0.005 (CI = +/-0.030; p = 0.738)	-0.097	+0.46%
Frequency	2014.2	-0.005 (CI = +/-0.034; p = 0.753)	-0.110	-0.48%
Frequency	2015.1	-0.016 (CI = +/-0.039; p = 0.356)	-0.003	-1.62%
Frequency	2015.2	0.007 (CI = +/-0.030; p = 0.581)	-0.104	+0.72%
Frequency	2016.1	0.006 (CI = +/-0.042; p = 0.709)	-0.164	+0.65%
Frequency	2016.2	-0.009 (CI = +/-0.054; p = 0.654)	-0.181	-0.93%
Frequency	2017.1	0.000 (CI = +/-0.090; p = 0.997)	-0.333	-0.01%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend Rate
Loss Cost	2008.1	0.058 (CI = +/-0.019; p = 0.000)	-0.161 (CI = +/-0.138; p = 0.024)	0.020 (CI = +/-0.011; p = 0.001)	-0.540 (CI = +/-0.289; p = 0.001)	0.582	+5.95%
Loss Cost	2008.2	0.053 (CI = +/-0.020; p = 0.000)	-0.142 (CI = +/-0.137; p = 0.042)	0.019 (CI = +/-0.010; p = 0.001)	-0.507 (CI = +/-0.284; p = 0.001)	0.527	+5.43%
Loss Cost	2009.1	0.047 (CI = +/-0.020; p = 0.000)	-0.165 (CI = +/-0.133; p = 0.017)	0.018 (CI = +/-0.010; p = 0.001)	-0.474 (CI = +/-0.275; p = 0.002)	0.517	+4.80%
Loss Cost	2009.2	0.042 (CI = +/-0.021; p = 0.000)	-0.146 (CI = +/-0.132; p = 0.031)	0.017 (CI = +/-0.010; p = 0.001)	-0.441 (CI = +/-0.271; p = 0.003)	0.460	+4.25%
Loss Cost	2010.1	0.031 (CI = +/-0.018; p = 0.002)	-0.183 (CI = +/-0.110; p = 0.002)	0.016 (CI = +/-0.008; p = 0.001)	-0.385 (CI = +/-0.224; p = 0.002)	0.546	+3.13%
Loss Cost	2010.2	0.028 (CI = +/-0.019; p = 0.006)	-0.176 (CI = +/-0.113; p = 0.004)	0.016 (CI = +/-0.008; p = 0.001)	-0.370 (CI = +/-0.231; p = 0.003)	0.512	+2.89%
Loss Cost	2011.1	0.021 (CI = +/-0.019; p = 0.033)	-0.198 (CI = +/-0.108; p = 0.001)	0.015 (CI = +/-0.008; p = 0.001)	-0.336 (CI = +/-0.217; p = 0.004)	0.567	+2.16%
Loss Cost	2011.2	0.016 (CI = +/-0.020; p = 0.116)	-0.181 (CI = +/-0.106; p = 0.002)	0.014 (CI = +/-0.007; p = 0.001)	-0.305 (CI = +/-0.212; p = 0.007)	0.564	+1.58%
Loss Cost	2012.1	0.008 (CI = +/-0.020; p = 0.389)	-0.202 (CI = +/-0.100; p = 0.000)	0.013 (CI = +/-0.007; p = 0.001)	-0.272 (CI = +/-0.200; p = 0.011)	0.632	+0.84%
Loss Cost	2012.2	0.004 (CI = +/-0.021; p = 0.668)	-0.191 (CI = +/-0.103; p = 0.001)	0.013 (CI = +/-0.007; p = 0.001)	-0.251 (CI = +/-0.205; p = 0.019)	0.635	+0.45%
Loss Cost	2013.1	0.003 (CI = +/-0.024; p = 0.777)	-0.194 (CI = +/-0.108; p = 0.002)	0.013 (CI = +/-0.007; p = 0.002)	-0.247 (CI = +/-0.214; p = 0.027)	0.627	+0.33%
Loss Cost	2013.2	-0.007 (CI = +/-0.023; p = 0.553)	-0.170 (CI = +/-0.099; p = 0.002)	0.012 (CI = +/-0.007; p = 0.001)	-0.200 (CI = +/-0.195; p = 0.045)	0.695	-0.66%
Loss Cost	2014.1	-0.006 (CI = +/-0.026; p = 0.648)	-0.168 (CI = +/-0.105; p = 0.004)	0.012 (CI = +/-0.007; p = 0.002)	-0.204 (CI = +/-0.207; p = 0.053)	0.671	-0.57%
Loss Cost	2014.2	-0.013 (CI = +/-0.028; p = 0.339)	-0.153 (CI = +/-0.106; p = 0.008)	0.012 (CI = +/-0.007; p = 0.002)	-0.174 (CI = +/-0.207; p = 0.094)	0.701	-1.28%
Loss Cost	2015.1	-0.025 (CI = +/-0.027; p = 0.070)	-0.176 (CI = +/-0.096; p = 0.002)	0.011 (CI = +/-0.006; p = 0.001)	-0.133 (CI = +/-0.187; p = 0.150)	0.783	-2.45%
Loss Cost	2015.2	-0.043 (CI = +/-0.015; p = 0.000)	-0.141 (CI = +/-0.051; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.099; p = 0.178)	0.945	-4.19%
Loss Cost	2016.1	-0.043 (CI = +/-0.018; p = 0.000)	-0.140 (CI = +/-0.055; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.107; p = 0.203)	0.933	-4.16%
Loss Cost	2016.2	-0.036 (CI = +/-0.019; p = 0.001)	-0.152 (CI = +/-0.054; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.086 (CI = +/-0.104; p = 0.094)	0.942	-3.57%
Loss Cost	2017.1	-0.038 (CI = +/-0.022; p = 0.004)	-0.154 (CI = +/-0.059; p = 0.000)	0.011 (CI = +/-0.003; p = 0.000)	-0.082 (CI = +/-0.113; p = 0.135)	0.931	-3.71%
Severity	2008.1	0.037 (CI = +/-0.016; p = 0.000)	-0.053 (CI = +/-0.118; p = 0.363)	0.005 (CI = +/-0.009; p = 0.260)	-0.256 (CI = +/-0.246; p = 0.042)	0.391	+3.76%
Severity	2008.2	0.032 (CI = +/-0.017; p = 0.001)	-0.036 (CI = +/-0.116; p = 0.524)	0.005 (CI = +/-0.009; p = 0.298)	-0.226 (CI = +/-0.241; p = 0.065)	0.302	+3.30%
Severity	2009.1	0.028 (CI = +/-0.017; p = 0.003)	-0.054 (CI = +/-0.114; p = 0.335)	0.004 (CI = +/-0.009; p = 0.382)	-0.200 (CI = +/-0.235; p = 0.092)	0.233	+2.80%
Severity	2009.2	0.023 (CI = +/-0.018; p = 0.013)	-0.037 (CI = +/-0.112; p = 0.495)	0.003 (CI = +/-0.008; p = 0.436)	-0.169 (CI = +/-0.230; p = 0.142)	0.121	+2.31%
Severity	2010.1	0.013 (CI = +/-0.015; p = 0.080)	-0.071 (CI = +/-0.090; p = 0.118)	0.002 (CI = +/-0.007; p = 0.611)	-0.118 (CI = +/-0.183; p = 0.194)	0.083	+1.32%
Severity	2010.2	0.013 (CI = +/-0.016; p = 0.115)	-0.069 (CI = +/-0.094; p = 0.138)	0.002 (CI = +/-0.007; p = 0.627)	-0.116 (CI = +/-0.190; p = 0.218)	0.040	+1.28%
Severity	2011.1	0.007 (CI = +/-0.016; p = 0.390)	-0.088 (CI = +/-0.089; p = 0.051)	0.001 (CI = +/-0.006; p = 0.804)	-0.087 (CI = +/-0.178; p = 0.321)	0.055	+0.68%
Severity	2011.2	0.003 (CI = +/-0.017; p = 0.691)	-0.078 (CI = +/-0.090; p = 0.084)	0.000 (CI = +/-0.006; p = 0.876)	-0.068 (CI = +/-0.180; p = 0.440)	-0.010	+0.33%
Severity	2012.1	-0.002 (CI = +/-0.017; p = 0.818)	-0.093 (CI = +/-0.088; p = 0.040)	0.000 (CI = +/-0.006; p = 0.956)	-0.044 (CI = +/-0.175; p = 0.602)	0.057	-0.19%
Severity	2012.2	-0.003 (CI = +/-0.019; p = 0.771)	-0.091 (CI = +/-0.092; p = 0.054)	0.000 (CI = +/-0.006; p = 0.943)	-0.040 (CI = +/-0.184; p = 0.649)	0.040	-0.27%
Severity	2013.1	0.003 (CI = +/-0.020; p = 0.776)	-0.077 (CI = +/-0.092; p = 0.097)	0.000 (CI = +/-0.006; p = 0.903)	-0.064 (CI = +/-0.182; p = 0.471)	-0.021	+0.28%
Severity	2013.2	-0.003 (CI = +/-0.021; p = 0.763)	-0.062 (CI = +/-0.091; p = 0.166)	0.000 (CI = +/-0.006; p = 0.990)	-0.036 (CI = +/-0.180; p = 0.676)	-0.060	-0.31%
Severity	2014.1	-0.002 (CI = +/-0.024; p = 0.888)	-0.059 (CI = +/-0.097; p = 0.212)	0.000 (CI = +/-0.006; p = 0.956)	-0.042 (CI = +/-0.190; p = 0.646)	-0.107	-0.16%
Severity	2014.2	-0.003 (CI = +/-0.027; p = 0.793)	-0.055 (CI = +/-0.103; p = 0.269)	0.000 (CI = +/-0.007; p = 0.976)	-0.034 (CI = +/-0.202; p = 0.721)	-0.129	-0.34%
Severity	2015.1	-0.007 (CI = +/-0.031; p = 0.636)	-0.062 (CI = +/-0.109; p = 0.240)	0.000 (CI = +/-0.007; p = 0.963)	-0.022 (CI = +/-0.213; p = 0.826)	-0.118	-0.69%
Severity	2015.2	-0.024 (CI = +/-0.024; p = 0.047)	-0.028 (CI = +/-0.080; p = 0.457)	-0.001 (CI = +/-0.005; p = 0.801)	0.043 (CI = +/-0.155; p = 0.557)	0.208	-2.40%
Severity	2016.1	-0.018 (CI = +/-0.026; p = 0.163)	-0.017 (CI = +/-0.081; p = 0.652)	0.000 (CI = +/-0.005; p = 0.904)	0.024 (CI = +/-0.158; p = 0.747)	-0.010	-1.78%
Severity	2016.2	-0.008 (CI = +/-0.027; p = 0.514)	-0.034 (CI = +/-0.077; p = 0.345)	0.000 (CI = +/-0.004; p = 0.918)	-0.008 (CI = +/-0.149; p = 0.907)	-0.135	-0.81%
Severity	2017.1	-0.006 (CI = +/-0.032; p = 0.705)	-0.031 (CI = +/-0.085; p = 0.436)	0.000 (CI = +/-0.005; p = 0.947)	-0.015 (CI = +/-0.163; p = 0.841)	-0.269	-0.55%
Frequency	2008.1	0.021 (CI = +/-0.008; p = 0.000)	-0.108 (CI = +/-0.055; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.284 (CI = +/-0.115; p = 0.000)	0.716	+2.12%
Frequency	2008.2	0.020 (CI = +/-0.008; p = 0.000)	-0.106 (CI = +/-0.057; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000)	-0.281 (CI = +/-0.119; p = 0.000)	0.699	+2.07%
Frequency	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.110 (CI = +/-0.058; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.274 (CI = +/-0.120; p = 0.000)	0.701	+1.94%
Frequency	2009.2	0.019 (CI = +/-0.010; p = 0.000)	-0.109 (CI = +/-0.061; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.272 (CI = +/-0.125; p = 0.000)	0.688	+1.90%
Frequency	2010.1	0.018 (CI = +/-0.010; p = 0.002)	-0.113 (CI = +/-0.063; p = 0.001)	0.014 (CI = +/-0.005; p = 0.000)	-0.266 (CI = +/-0.128; p = 0.000)	0.689	+1.79%
Frequency	2010.2	0.016 (CI = +/-0.011; p = 0.007)	-0.106 (CI = +/-0.064; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.129; p = 0.000)	0.682	+1.59%
Frequency	2011.1	0.015 (CI = +/-0.012; p = 0.019)	-0.110 (CI = +/-0.066; p = 0.002)	0.014 (CI = +/-0.005; p = 0.000)	-0.249 (CI = +/-0.133; p = 0.001)	0.684	+1.47%
Frequency	2011.2	0.012 (CI = +/-0.013; p = 0.056)	-0.103 (CI = +/-0.068; p = 0.005)	0.014 (CI = +/-0.005; p = 0.000)	-0.237 (CI = +/-0.136; p = 0.002)	0.683	+1.25%
Frequency	2012.1	0.010 (CI = +/-0.014; p = 0.135)	-0.109 (CI = +/-0.070; p = 0.004)	0.013 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.139; p = 0.003)	0.691	+1.04%
Frequency	2012.2	0.007 (CI = +/-0.015; p = 0.321)	-0.100 (CI = +/-0.071; p = 0.008)	0.013 (CI = +/-0.005; p = 0.000)	-0.211 (CI = +/-0.141; p = 0.006)	0.702	+0.72%
Frequency	2013.1	0.000 (CI = +/-0.014; p = 0.942)	-0.117 (CI = +/-0.063; p = 0.001)	0.012 (CI = +/-0.004; p = 0.000)	-0.183 (CI = +/-0.125; p = 0.007)	0.783	+0.05%
Frequency	2013.2	-0.004 (CI = +/-0.015; p = 0.616)	-0.108 (CI = +/-0.062; p = 0.002)	0.012 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.123; p = 0.012)	0.805	-0.35%
Frequency	2014.1	-0.004 (CI = +/-0.017; p = 0.604)	-0.109 (CI = +/-0.066; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	-0.162 (CI = +/-0.130; p = 0.018)	0.796	-0.41%
Frequency	2014.2	-0.009 (CI = +/-0.017; p = 0.254)	-0.097 (CI = +/-0.065; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	-0.139 (CI = +/-0.127; p = 0.034)	0.827	-0.94%
Frequency	2015.1	-0.018 (CI = +/-0.016; p = 0.027)	-0.114 (CI = +/-0.055; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.111 (CI = +/-0.107; p = 0.044)	0.890	-1.77%
Frequency	2015.2	-0.018 (CI = +/-0.018; p = 0.044)	-0.113 (CI = +/-0.059; p = 0.001)	0.011 (CI = +/-0.004; p = 0.000)	-0.108 (CI = +/-0.116; p = 0.065)	0.886	-1.83%
Frequency	2016.1	-0.025 (CI = +/-0.019; p = 0.015)	-0.123 (CI = +/-0.058; p = 0.001)	0.011 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.112; p = 0.106)	0.903	-2.43%
Frequency	2016.2	-0.028 (CI = +/-0.021; p = 0.015)	-0.117 (CI = +/-0.062; p = 0.002)	0.011 (CI = +/-0.003; p = 0.000)	-0.078 (CI = +/-0.119; p = 0.174)	0.906	-2.78%
Frequency	2017.1	-0.032 (CI = +/-0.025; p = 0.016)	-0.123 (CI = +/-0.066; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	-0.067 (CI = +/-0.126; p = 0.256)	0.901	-3.18%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2008.1	-0.014 (CI = +/-0.022; p = 0.210)	-0.177 (CI = +/-0.129; p = 0.009)	0.600 (CI = +/-0.237; p = 0.000)	0.628	-1.38%
Loss Cost	2008.2	-0.016 (CI = +/-0.022; p = 0.144)	-0.159 (CI = +/-0.126; p = 0.016)	0.576 (CI = +/-0.231; p = 0.000)	0.585	-1.57%
Loss Cost	2009.1	-0.018 (CI = +/-0.021; p = 0.091)	-0.180 (CI = +/-0.122; p = 0.006)	0.543 (CI = +/-0.223; p = 0.000)	0.579	-1.76%
Loss Cost	2009.2	-0.019 (CI = +/-0.021; p = 0.075)	-0.166 (CI = +/-0.123; p = 0.010)	0.513 (CI = +/-0.226; p = 0.000)	0.513	-1.84%
Loss Cost	2010.1	-0.020 (CI = +/-0.018; p = 0.029)	-0.196 (CI = +/-0.109; p = 0.001)	0.435 (CI = +/-0.204; p = 0.000)	0.538	-1.99%
Loss Cost	2010.2	-0.020 (CI = +/-0.018; p = 0.033)	-0.198 (CI = +/-0.114; p = 0.002)	0.440 (CI = +/-0.222; p = 0.000)	0.492	-1.99%
Loss Cost	2011.1	-0.020 (CI = +/-0.018; p = 0.033)	-0.208 (CI = +/-0.117; p = 0.001)	0.391 (CI = +/-0.249; p = 0.004)	0.472	-2.00%
Loss Cost	2011.2	-0.020 (CI = +/-0.019; p = 0.038)	-0.207 (CI = +/-0.123; p = 0.002)	0.386 (CI = +/-0.318; p = 0.020)	0.396	-2.00%
Loss Cost	2012.1	-0.020 (CI = +/-0.020; p = 0.044)	-0.206 (CI = +/-0.131; p = 0.004)	0.402 (CI = +/-0.692; p = 0.240)	0.377	-2.01%
Loss Cost	2012.2	-0.020 (CI = +/-0.020; p = 0.044)	-0.206 (CI = +/-0.131; p = 0.004)	NA (CI = +/-NA; p = NA)	0.379	-2.01%
Loss Cost	2013.1	-0.023 (CI = +/-0.021; p = 0.038)	-0.216 (CI = +/-0.136; p = 0.004)	NA (CI = +/-NA; p = NA)	0.381	-2.27%
Loss Cost	2013.2	-0.031 (CI = +/-0.021; p = 0.007)	-0.190 (CI = +/-0.128; p = 0.006)	NA (CI = +/-NA; p = NA)	0.457	-3.00%
Loss Cost	2014.1	-0.032 (CI = +/-0.024; p = 0.011)	-0.194 (CI = +/-0.136; p = 0.008)	NA (CI = +/-NA; p = NA)	0.421	-3.13%
Loss Cost	2014.2	-0.037 (CI = +/-0.025; p = 0.006)	-0.177 (CI = +/-0.137; p = 0.015)	NA (CI = +/-NA; p = NA)	0.462	-3.66%
Loss Cost	2015.1	-0.047 (CI = +/-0.025; p = 0.001)	-0.206 (CI = +/-0.131; p = 0.004)	NA (CI = +/-NA; p = NA)	0.571	-4.56%
Loss Cost	2015.2	-0.058 (CI = +/-0.023; p = 0.000)	-0.175 (CI = +/-0.114; p = 0.005)	NA (CI = +/-NA; p = NA)	0.700	-5.61%
Loss Cost	2016.1	-0.058 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.123; p = 0.008)	NA (CI = +/-NA; p = NA)	0.644	-5.68%
Loss Cost	2016.2	-0.054 (CI = +/-0.030; p = 0.002)	-0.189 (CI = +/-0.129; p = 0.008)	NA (CI = +/-NA; p = NA)	0.627	-5.22%
Loss Cost	2017.1	-0.055 (CI = +/-0.035; p = 0.005)	-0.192 (CI = +/-0.141; p = 0.012)	NA (CI = +/-NA; p = NA)	0.560	-5.34%
Severity	2008.1	0.000 (CI = +/-0.017; p = 0.963)	-0.053 (CI = +/-0.098; p = 0.277)	0.360 (CI = +/-0.181; p = 0.000)	0.567	-0.04%
Severity	2008.2	-0.002 (CI = +/-0.016; p = 0.809)	-0.038 (CI = +/-0.095; p = 0.425)	0.340 (CI = +/-0.174; p = 0.000)	0.516	-0.19%
Severity	2009.1	-0.003 (CI = +/-0.016; p = 0.673)	-0.053 (CI = +/-0.093; p = 0.257)	0.317 (CI = +/-0.170; p = 0.001)	0.471	-0.33%
Severity	2009.2	-0.004 (CI = +/-0.015; p = 0.592)	-0.040 (CI = +/-0.092; p = 0.384)	0.290 (CI = +/-0.169; p = 0.002)	0.381	-0.41%
Severity	2010.1	-0.005 (CI = +/-0.012; p = 0.367)	-0.067 (CI = +/-0.075; p = 0.079)	0.219 (CI = +/-0.140; p = 0.004)	0.341	-0.55%
Severity	2010.2	-0.005 (CI = +/-0.012; p = 0.383)	-0.072 (CI = +/-0.077; p = 0.067)	0.238 (CI = +/-0.151; p = 0.003)	0.326	-0.53%
Severity	2011.1	-0.005 (CI = +/-0.012; p = 0.364)	-0.082 (CI = +/-0.078; p = 0.040)	0.191 (CI = +/-0.166; p = 0.026)	0.248	-0.55%
Severity	2011.2	-0.005 (CI = +/-0.013; p = 0.378)	-0.081 (CI = +/-0.081; p = 0.052)	0.183 (CI = +/-0.212; p = 0.087)	0.139	-0.54%
Severity	2012.1	-0.005 (CI = +/-0.013; p = 0.436)	-0.087 (CI = +/-0.086; p = 0.048)	0.075 (CI = +/-0.457; p = 0.736)	0.092	-0.49%
Severity	2012.2	-0.005 (CI = +/-0.013; p = 0.436)	-0.087 (CI = +/-0.086; p = 0.048)	NA (CI = +/-NA; p = NA)	0.122	-0.49%
Severity	2013.1	-0.002 (CI = +/-0.014; p = 0.814)	-0.074 (CI = +/-0.086; p = 0.089)	NA (CI = +/-NA; p = NA)	0.055	-0.16%
Severity	2013.2	-0.006 (CI = +/-0.014; p = 0.404)	-0.060 (CI = +/-0.084; p = 0.154)	NA (CI = +/-NA; p = NA)	0.045	-0.56%
Severity	2014.1	-0.005 (CI = +/-0.015; p = 0.511)	-0.057 (CI = +/-0.089; p = 0.195)	NA (CI = +/-NA; p = NA)	0.009	-0.49%
Severity	2014.2	-0.006 (CI = +/-0.017; p = 0.443)	-0.053 (CI = +/-0.094; p = 0.253)	NA (CI = +/-NA; p = NA)	0.002	-0.63%
Severity	2015.1	-0.009 (CI = +/-0.019; p = 0.339)	-0.060 (CI = +/-0.099; p = 0.213)	NA (CI = +/-NA; p = NA)	0.025	-0.88%
Severity	2015.2	-0.019 (CI = +/-0.015; p = 0.013)	-0.030 (CI = +/-0.072; p = 0.383)	NA (CI = +/-NA; p = NA)	0.301	-1.93%
Severity	2016.1	-0.015 (CI = +/-0.016; p = 0.059)	-0.018 (CI = +/-0.072; p = 0.606)	NA (CI = +/-NA; p = NA)	0.137	-1.49%
Severity	2016.2	-0.009 (CI = +/-0.016; p = 0.228)	-0.033 (CI = +/-0.067; p = 0.311)	NA (CI = +/-NA; p = NA)	0.050	-0.90%
Severity	2017.1	-0.008 (CI = +/-0.018; p = 0.380)	-0.029 (CI = +/-0.073; p = 0.405)	NA (CI = +/-NA; p = NA)	-0.047	-0.75%
Frequency	2008.1	-0.014 (CI = +/-0.014; p = 0.055)	-0.124 (CI = +/-0.080; p = 0.004)	0.239 (CI = +/-0.148; p = 0.003)	0.382	-1.35%
Frequency	2008.2	-0.014 (CI = +/-0.014; p = 0.054)	-0.121 (CI = +/-0.083; p = 0.006)	0.235 (CI = +/-0.151; p = 0.004)	0.348	-1.38%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.049)	-0.127 (CI = +/-0.085; p = 0.005)	0.226 (CI = +/-0.154; p = 0.006)	0.351	-1.43%
Frequency	2009.2	-0.015 (CI = +/-0.015; p = 0.053)	-0.126 (CI = +/-0.088; p = 0.007)	0.224 (CI = +/-0.161; p = 0.009)	0.321	-1.44%
Frequency	2010.1	-0.015 (CI = +/-0.015; p = 0.055)	-0.129 (CI = +/-0.091; p = 0.007)	0.215 (CI = +/-0.171; p = 0.016)	0.318	-1.46%
Frequency	2010.2	-0.015 (CI = +/-0.015; p = 0.058)	-0.126 (CI = +/-0.095; p = 0.012)	0.202 (CI = +/-0.185; p = 0.034)	0.270	-1.46%
Frequency	2011.1	-0.015 (CI = +/-0.016; p = 0.064)	-0.126 (CI = +/-0.099; p = 0.015)	0.201 (CI = +/-0.212; p = 0.062)	0.265	-1.46%
Frequency	2011.2	-0.015 (CI = +/-0.016; p = 0.070)	-0.126 (CI = +/-0.104; p = 0.020)	0.204 (CI = +/-0.270; p = 0.132)	0.225	-1.47%
Frequency	2012.1	-0.015 (CI = +/-0.017; p = 0.069)	-0.119 (CI = +/-0.110; p = 0.036)	0.327 (CI = +/-0.584; p = 0.257)	0.230	-1.52%
Frequency	2012.2	-0.015 (CI = +/-0.017; p = 0.069)	-0.119 (CI = +/-0.110; p = 0.036)	NA (CI = +/-NA; p = NA)	0.236	-1.52%
Frequency	2013.1	-0.021 (CI = +/-0.017; p = 0.014)	-0.142 (CI = +/-0.105; p = 0.010)	NA (CI = +/-NA; p = NA)	0.369	-2.11%
Frequency	2013.2	-0.025 (CI = +/-0.018; p = 0.008)	-0.130 (CI = +/-0.106; p = 0.019)	NA (CI = +/-NA; p = NA)	0.402	-2.45%
Frequency	2014.1	-0.027 (CI = +/-0.019; p = 0.010)	-0.137 (CI = +/-0.112; p = 0.019)	NA (CI = +/-NA; p = NA)	0.387	-2.65%
Frequency	2014.2	-0.031 (CI = +/-0.021; p = 0.006)	-0.124 (CI = +/-0.114; p = 0.035)	NA (CI = +/-NA; p = NA)	0.424	-3.05%
Frequency	2015.1	-0.038 (CI = +/-0.022; p = 0.002)	-0.146 (CI = +/-0.112; p = 0.014)	NA (CI = +/-NA; p = NA)	0.514	-3.71%
Frequency	2015.2	-0.038 (CI = +/-0.024; p = 0.005)	-0.145 (CI = +/-0.119; p = 0.021)	NA (CI = +/-NA; p = NA)	0.503	-3.76%
Frequency	2016.1	-0.043 (CI = +/-0.027; p = 0.004)	-0.159 (CI = +/-0.125; p = 0.016)	NA (CI = +/-NA; p = NA)	0.512	-4.25%
Frequency	2016.2	-0.045 (CI = +/-0.031; p = 0.009)	-0.156 (CI = +/-0.135; p = 0.026)	NA (CI = +/-NA; p = NA)	0.503	-4.35%
Frequency	2017.1	-0.047 (CI = +/-0.036; p = 0.015)	-0.164 (CI = +/-0.147; p = 0.032)	NA (CI = +/-NA; p = NA)	0.451	-4.63%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility, new_normal
Scalar Level Change Start Date = 2012-04-01

Table with columns: Fit, Start Date, Time, Seasonality, Mobility, New Normal, Scalar Shift, Adjusted R^2, Implied Trend Rate. Rows include Loss Cost, Severity, and Frequency for years 2008.1 to 2017.1.

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	0.037 (CI = +/-0.019; p = 0.000)	-0.149 (CI = +/-0.168; p = 0.081)	0.013 (CI = +/-0.012; p = 0.038)	0.377	+3.78%
Loss Cost	2008.2	0.032 (CI = +/-0.019; p = 0.002)	-0.125 (CI = +/-0.164; p = 0.132)	0.013 (CI = +/-0.012; p = 0.035)	0.309	+3.27%
Loss Cost	2009.1	0.026 (CI = +/-0.019; p = 0.010)	-0.154 (CI = +/-0.160; p = 0.058)	0.012 (CI = +/-0.011; p = 0.039)	0.301	+2.66%
Loss Cost	2009.2	0.021 (CI = +/-0.020; p = 0.035)	-0.131 (CI = +/-0.156; p = 0.096)	0.012 (CI = +/-0.011; p = 0.035)	0.238	+2.15%
Loss Cost	2010.1	0.012 (CI = +/-0.017; p = 0.172)	-0.175 (CI = +/-0.134; p = 0.012)	0.011 (CI = +/-0.009; p = 0.025)	0.327	+1.19%
Loss Cost	2010.2	0.009 (CI = +/-0.018; p = 0.322)	-0.162 (CI = +/-0.135; p = 0.021)	0.011 (CI = +/-0.009; p = 0.025)	0.298	+0.89%
Loss Cost	2011.1	0.002 (CI = +/-0.018; p = 0.786)	-0.191 (CI = +/-0.128; p = 0.005)	0.010 (CI = +/-0.008; p = 0.024)	0.382	+0.24%
Loss Cost	2011.2	-0.003 (CI = +/-0.018; p = 0.748)	-0.170 (CI = +/-0.123; p = 0.009)	0.010 (CI = +/-0.008; p = 0.018)	0.399	-0.28%
Loss Cost	2012.1	-0.009 (CI = +/-0.018; p = 0.282)	-0.197 (CI = +/-0.116; p = 0.002)	0.009 (CI = +/-0.007; p = 0.016)	0.503	-0.92%
Loss Cost	2012.2	-0.013 (CI = +/-0.018; p = 0.145)	-0.182 (CI = +/-0.116; p = 0.004)	0.009 (CI = +/-0.007; p = 0.015)	0.527	-1.31%
Loss Cost	2013.1	-0.015 (CI = +/-0.020; p = 0.121)	-0.190 (CI = +/-0.122; p = 0.004)	0.009 (CI = +/-0.007; p = 0.018)	0.525	-1.52%
Loss Cost	2013.2	-0.023 (CI = +/-0.018; p = 0.017)	-0.162 (CI = +/-0.108; p = 0.006)	0.009 (CI = +/-0.006; p = 0.007)	0.628	-2.27%
Loss Cost	2014.1	-0.024 (CI = +/-0.020; p = 0.026)	-0.165 (CI = +/-0.115; p = 0.008)	0.009 (CI = +/-0.007; p = 0.010)	0.601	-2.35%
Loss Cost	2014.2	-0.030 (CI = +/-0.021; p = 0.008)	-0.145 (CI = +/-0.112; p = 0.014)	0.009 (CI = +/-0.006; p = 0.006)	0.657	-2.91%
Loss Cost	2015.1	-0.039 (CI = +/-0.019; p = 0.001)	-0.174 (CI = +/-0.100; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	0.762	-3.79%
Loss Cost	2015.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.940	-4.90%
Loss Cost	2016.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.140 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.929	-4.95%
Loss Cost	2016.2	-0.048 (CI = +/-0.013; p = 0.000)	-0.147 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.929	-4.69%
Loss Cost	2017.1	-0.050 (CI = +/-0.015; p = 0.000)	-0.152 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	0.919	-4.89%
Severity	2008.1	0.027 (CI = +/-0.014; p = 0.001)	-0.047 (CI = +/-0.125; p = 0.442)	0.002 (CI = +/-0.009; p = 0.665)	0.314	+2.74%
Severity	2008.2	0.023 (CI = +/-0.014; p = 0.002)	-0.029 (CI = +/-0.121; p = 0.632)	0.002 (CI = +/-0.009; p = 0.685)	0.232	+2.35%
Severity	2009.1	0.019 (CI = +/-0.014; p = 0.012)	-0.050 (CI = +/-0.118; p = 0.391)	0.001 (CI = +/-0.008; p = 0.778)	0.172	+1.91%
Severity	2009.2	0.015 (CI = +/-0.014; p = 0.041)	-0.032 (CI = +/-0.114; p = 0.574)	0.001 (CI = +/-0.008; p = 0.797)	0.075	+1.51%
Severity	2010.1	0.007 (CI = +/-0.012; p = 0.220)	-0.068 (CI = +/-0.091; p = 0.135)	0.000 (CI = +/-0.006; p = 0.981)	0.053	+0.73%
Severity	2010.2	0.007 (CI = +/-0.013; p = 0.294)	-0.065 (CI = +/-0.094; p = 0.166)	0.000 (CI = +/-0.006; p = 0.986)	0.014	+0.66%
Severity	2011.1	0.002 (CI = +/-0.012; p = 0.764)	-0.086 (CI = +/-0.088; p = 0.055)	0.000 (CI = +/-0.006; p = 0.879)	0.054	+0.18%
Severity	2011.2	-0.001 (CI = +/-0.013; p = 0.889)	-0.075 (CI = +/-0.088; p = 0.090)	0.000 (CI = +/-0.006; p = 0.869)	0.008	-0.09%
Severity	2012.1	-0.005 (CI = +/-0.013; p = 0.444)	-0.092 (CI = +/-0.086; p = 0.037)	-0.001 (CI = +/-0.005; p = 0.764)	0.091	-0.48%
Severity	2012.2	-0.006 (CI = +/-0.014; p = 0.417)	-0.089 (CI = +/-0.090; p = 0.052)	-0.001 (CI = +/-0.006; p = 0.770)	0.080	-0.55%
Severity	2013.1	-0.002 (CI = +/-0.015; p = 0.777)	-0.076 (CI = +/-0.090; p = 0.096)	-0.001 (CI = +/-0.006; p = 0.833)	0.005	-0.20%
Severity	2013.2	-0.006 (CI = +/-0.015; p = 0.405)	-0.061 (CI = +/-0.088; p = 0.163)	0.000 (CI = +/-0.005; p = 0.848)	-0.009	-0.60%
Severity	2014.1	-0.005 (CI = +/-0.017; p = 0.509)	-0.058 (CI = +/-0.094; p = 0.205)	0.000 (CI = +/-0.005; p = 0.863)	-0.053	-0.53%
Severity	2014.2	-0.007 (CI = +/-0.018; p = 0.449)	-0.054 (CI = +/-0.099; p = 0.265)	0.000 (CI = +/-0.006; p = 0.880)	-0.063	-0.67%
Severity	2015.1	-0.009 (CI = +/-0.020; p = 0.349)	-0.062 (CI = +/-0.105; p = 0.225)	0.000 (CI = +/-0.006; p = 0.863)	-0.042	-0.92%
Severity	2015.2	-0.019 (CI = +/-0.016; p = 0.019)	-0.030 (CI = +/-0.077; p = 0.413)	0.000 (CI = +/-0.004; p = 0.983)	0.247	-1.92%
Severity	2016.1	-0.015 (CI = +/-0.017; p = 0.076)	-0.017 (CI = +/-0.077; p = 0.632)	0.000 (CI = +/-0.004; p = 0.971)	0.065	-1.49%
Severity	2016.2	-0.009 (CI = +/-0.017; p = 0.243)	-0.034 (CI = +/-0.073; p = 0.325)	0.000 (CI = +/-0.004; p = 0.854)	-0.033	-0.92%
Severity	2017.1	-0.008 (CI = +/-0.019; p = 0.395)	-0.030 (CI = +/-0.079; p = 0.415)	0.000 (CI = +/-0.004; p = 0.849)	-0.148	-0.77%
Frequency	2008.1	0.010 (CI = +/-0.009; p = 0.024)	-0.101 (CI = +/-0.075; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.465	+1.01%
Frequency	2008.2	0.009 (CI = +/-0.009; p = 0.052)	-0.096 (CI = +/-0.077; p = 0.016)	0.011 (CI = +/-0.006; p = 0.000)	0.446	+0.90%
Frequency	2009.1	0.007 (CI = +/-0.010; p = 0.126)	-0.104 (CI = +/-0.078; p = 0.011)	0.011 (CI = +/-0.006; p = 0.000)	0.460	+0.74%
Frequency	2009.2	0.006 (CI = +/-0.010; p = 0.213)	-0.099 (CI = +/-0.080; p = 0.017)	0.011 (CI = +/-0.006; p = 0.001)	0.447	+0.63%
Frequency	2010.1	0.005 (CI = +/-0.011; p = 0.380)	-0.107 (CI = +/-0.082; p = 0.013)	0.011 (CI = +/-0.006; p = 0.001)	0.461	+0.46%
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.668)	-0.097 (CI = +/-0.082; p = 0.023)	0.011 (CI = +/-0.006; p = 0.001)	0.467	+0.23%
Frequency	2011.1	0.001 (CI = +/-0.012; p = 0.921)	-0.105 (CI = +/-0.084; p = 0.017)	0.010 (CI = +/-0.006; p = 0.001)	0.483	+0.06%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.747)	-0.094 (CI = +/-0.084; p = 0.030)	0.010 (CI = +/-0.005; p = 0.001)	0.499	-0.19%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.484)	-0.105 (CI = +/-0.086; p = 0.020)	0.010 (CI = +/-0.005; p = 0.001)	0.527	-0.44%
Frequency	2012.2	-0.008 (CI = +/-0.013; p = 0.245)	-0.092 (CI = +/-0.085; p = 0.035)	0.010 (CI = +/-0.005; p = 0.001)	0.562	-0.76%
Frequency	2013.1	-0.013 (CI = +/-0.012; p = 0.037)	-0.114 (CI = +/-0.076; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	0.679	-1.33%
Frequency	2013.2	-0.017 (CI = +/-0.012; p = 0.011)	-0.101 (CI = +/-0.074; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.726	-1.68%
Frequency	2014.1	-0.018 (CI = +/-0.014; p = 0.012)	-0.107 (CI = +/-0.077; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	0.719	-1.83%
Frequency	2014.2	-0.023 (CI = +/-0.014; p = 0.003)	-0.092 (CI = +/-0.073; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	0.774	-2.26%
Frequency	2015.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.062; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.858	-2.90%
Frequency	2015.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.065; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	0.859	-3.03%
Frequency	2016.1	-0.036 (CI = +/-0.013; p = 0.000)	-0.122 (CI = +/-0.062; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	0.886	-3.51%
Frequency	2016.2	-0.039 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.064; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.896	-3.80%
Frequency	2017.1	-0.042 (CI = +/-0.016; p = 0.000)	-0.122 (CI = +/-0.066; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	0.896	-4.15%

Accident Benefits Total

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

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	0.224	+3.14%
Loss Cost	2008.2	0.025 (CI = +/-0.020; p = 0.016)	0.156	+2.54%
Loss Cost	2009.1	0.020 (CI = +/-0.021; p = 0.053)	0.096	+2.05%
Loss Cost	2009.2	0.014 (CI = +/-0.021; p = 0.173)	0.033	+1.42%
Loss Cost	2010.1	0.006 (CI = +/-0.020; p = 0.512)	-0.021	+0.65%
Loss Cost	2010.2	0.002 (CI = +/-0.021; p = 0.851)	-0.038	+0.19%
Loss Cost	2011.1	-0.003 (CI = +/-0.022; p = 0.798)	-0.039	-0.27%
Loss Cost	2011.2	-0.010 (CI = +/-0.022; p = 0.360)	-0.005	-0.98%
Loss Cost	2012.1	-0.014 (CI = +/-0.023; p = 0.216)	0.026	-1.40%
Loss Cost	2012.2	-0.020 (CI = +/-0.024; p = 0.091)	0.089	-2.01%
Loss Cost	2013.1	-0.020 (CI = +/-0.026; p = 0.122)	0.071	-2.00%
Loss Cost	2013.2	-0.031 (CI = +/-0.025; p = 0.021)	0.209	-3.00%
Loss Cost	2014.1	-0.029 (CI = +/-0.028; p = 0.045)	0.161	-2.85%
Loss Cost	2014.2	-0.037 (CI = +/-0.029; p = 0.015)	0.257	-3.66%
Loss Cost	2015.1	-0.043 (CI = +/-0.032; p = 0.012)	0.293	-4.19%
Loss Cost	2015.2	-0.058 (CI = +/-0.030; p = 0.001)	0.503	-5.61%
Loss Cost	2016.1	-0.054 (CI = +/-0.034; p = 0.004)	0.425	-5.29%
Loss Cost	2016.2	-0.054 (CI = +/-0.039; p = 0.010)	0.363	-5.22%
Loss Cost	2017.1	-0.049 (CI = +/-0.044; p = 0.033)	0.268	-4.78%
Severity	2008.1	0.026 (CI = +/-0.013; p = 0.000)	0.339	+2.66%
Severity	2008.2	0.022 (CI = +/-0.013; p = 0.002)	0.273	+2.25%
Severity	2009.1	0.019 (CI = +/-0.013; p = 0.007)	0.204	+1.88%
Severity	2009.2	0.014 (CI = +/-0.013; p = 0.032)	0.128	+1.45%
Severity	2010.1	0.008 (CI = +/-0.011; p = 0.167)	0.036	+0.77%
Severity	2010.2	0.007 (CI = +/-0.012; p = 0.270)	0.010	+0.66%
Severity	2011.1	0.003 (CI = +/-0.012; p = 0.627)	-0.031	+0.29%
Severity	2011.2	-0.001 (CI = +/-0.012; p = 0.929)	-0.043	-0.05%
Severity	2012.1	-0.003 (CI = +/-0.013; p = 0.603)	-0.032	-0.33%
Severity	2012.2	-0.005 (CI = +/-0.014; p = 0.469)	-0.021	-0.49%
Severity	2013.1	-0.001 (CI = +/-0.014; p = 0.927)	-0.050	-0.06%
Severity	2013.2	-0.006 (CI = +/-0.014; p = 0.417)	-0.016	-0.56%
Severity	2014.1	-0.004 (CI = +/-0.016; p = 0.593)	-0.038	-0.41%
Severity	2014.2	-0.006 (CI = +/-0.017; p = 0.447)	-0.022	-0.63%
Severity	2015.1	-0.008 (CI = +/-0.019; p = 0.409)	-0.017	-0.77%
Severity	2015.2	-0.019 (CI = +/-0.015; p = 0.012)	0.309	-1.93%
Severity	2016.1	-0.015 (CI = +/-0.015; p = 0.057)	0.181	-1.45%
Severity	2016.2	-0.009 (CI = +/-0.015; p = 0.228)	0.041	-0.90%
Severity	2017.1	-0.007 (CI = +/-0.018; p = 0.428)	-0.026	-0.66%
Frequency	2008.1	0.005 (CI = +/-0.011; p = 0.393)	-0.008	+0.47%
Frequency	2008.2	0.003 (CI = +/-0.012; p = 0.623)	-0.026	+0.28%
Frequency	2009.1	0.002 (CI = +/-0.012; p = 0.777)	-0.033	+0.17%
Frequency	2009.2	0.000 (CI = +/-0.013; p = 0.964)	-0.037	-0.03%
Frequency	2010.1	-0.001 (CI = +/-0.014; p = 0.855)	-0.037	-0.12%
Frequency	2010.2	-0.005 (CI = +/-0.014; p = 0.512)	-0.022	-0.46%
Frequency	2011.1	-0.006 (CI = +/-0.015; p = 0.462)	-0.018	-0.56%
Frequency	2011.2	-0.009 (CI = +/-0.016; p = 0.246)	0.017	-0.92%
Frequency	2012.1	-0.011 (CI = +/-0.017; p = 0.212)	0.028	-1.08%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.093)	0.087	-1.52%
Frequency	2013.1	-0.020 (CI = +/-0.019; p = 0.045)	0.145	-1.94%
Frequency	2013.2	-0.025 (CI = +/-0.020; p = 0.017)	0.226	-2.45%
Frequency	2014.1	-0.025 (CI = +/-0.022; p = 0.030)	0.194	-2.45%
Frequency	2014.2	-0.031 (CI = +/-0.023; p = 0.012)	0.278	-3.05%
Frequency	2015.1	-0.035 (CI = +/-0.025; p = 0.010)	0.308	-3.45%
Frequency	2015.2	-0.038 (CI = +/-0.028; p = 0.012)	0.312	-3.76%
Frequency	2016.1	-0.040 (CI = +/-0.032; p = 0.020)	0.282	-3.89%
Frequency	2016.2	-0.045 (CI = +/-0.037; p = 0.021)	0.296	-4.35%
Frequency	2017.1	-0.042 (CI = +/-0.043; p = 0.051)	0.221	-4.15%

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	0.039 (CI = +/-0.020; p = 0.000)	0.015 (CI = +/-0.013; p = 0.025)	0.328	+3.96%
Loss Cost	2008.2	0.033 (CI = +/-0.020; p = 0.002)	0.014 (CI = +/-0.012; p = 0.024)	0.274	+3.34%
Loss Cost	2009.1	0.028 (CI = +/-0.020; p = 0.008)	0.014 (CI = +/-0.012; p = 0.025)	0.225	+2.87%
Loss Cost	2009.2	0.022 (CI = +/-0.020; p = 0.034)	0.013 (CI = +/-0.011; p = 0.023)	0.180	+2.23%
Loss Cost	2010.1	0.014 (CI = +/-0.019; p = 0.137)	0.013 (CI = +/-0.010; p = 0.017)	0.157	+1.45%
Loss Cost	2010.2	0.010 (CI = +/-0.020; p = 0.313)	0.012 (CI = +/-0.010; p = 0.018)	0.147	+1.00%
Loss Cost	2011.1	0.005 (CI = +/-0.021; p = 0.590)	0.012 (CI = +/-0.010; p = 0.019)	0.152	+0.55%
Loss Cost	2011.2	-0.002 (CI = +/-0.020; p = 0.877)	0.012 (CI = +/-0.009; p = 0.015)	0.202	-0.15%
Loss Cost	2012.1	-0.006 (CI = +/-0.022; p = 0.590)	0.011 (CI = +/-0.009; p = 0.016)	0.232	-0.56%
Loss Cost	2012.2	-0.012 (CI = +/-0.022; p = 0.279)	0.011 (CI = +/-0.009; p = 0.014)	0.297	-1.17%
Loss Cost	2013.1	-0.011 (CI = +/-0.024; p = 0.335)	0.011 (CI = +/-0.009; p = 0.017)	0.282	-1.13%
Loss Cost	2013.2	-0.022 (CI = +/-0.022; p = 0.057)	0.011 (CI = +/-0.008; p = 0.008)	0.442	-2.14%
Loss Cost	2014.1	-0.020 (CI = +/-0.025; p = 0.107)	0.011 (CI = +/-0.008; p = 0.010)	0.408	-1.96%
Loss Cost	2014.2	-0.028 (CI = +/-0.025; p = 0.027)	0.011 (CI = +/-0.007; p = 0.006)	0.514	-2.79%
Loss Cost	2015.1	-0.034 (CI = +/-0.026; p = 0.015)	0.011 (CI = +/-0.007; p = 0.006)	0.554	-3.33%
Loss Cost	2015.2	-0.049 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.806	-4.79%
Loss Cost	2016.1	-0.046 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.777	-4.54%
Loss Cost	2016.2	-0.047 (CI = +/-0.025; p = 0.001)	0.011 (CI = +/-0.005; p = 0.001)	0.752	-4.60%
Loss Cost	2017.1	-0.045 (CI = +/-0.028; p = 0.005)	0.011 (CI = +/-0.006; p = 0.001)	0.711	-4.39%
Severity	2008.1	0.028 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.009; p = 0.580)	0.323	+2.80%
Severity	2008.2	0.023 (CI = +/-0.014; p = 0.002)	0.002 (CI = +/-0.008; p = 0.629)	0.253	+2.36%
Severity	2009.1	0.020 (CI = +/-0.014; p = 0.009)	0.002 (CI = +/-0.008; p = 0.676)	0.180	+1.98%
Severity	2009.2	0.015 (CI = +/-0.014; p = 0.036)	0.001 (CI = +/-0.008; p = 0.729)	0.099	+1.53%
Severity	2010.1	0.008 (CI = +/-0.012; p = 0.173)	0.001 (CI = +/-0.006; p = 0.797)	0.000	+0.82%
Severity	2010.2	0.007 (CI = +/-0.013; p = 0.273)	0.001 (CI = +/-0.006; p = 0.819)	-0.029	+0.70%
Severity	2011.1	0.003 (CI = +/-0.013; p = 0.615)	0.000 (CI = +/-0.006; p = 0.869)	-0.075	+0.32%
Severity	2011.2	0.000 (CI = +/-0.013; p = 0.962)	0.000 (CI = +/-0.006; p = 0.914)	-0.090	-0.03%
Severity	2012.1	-0.003 (CI = +/-0.014; p = 0.643)	0.000 (CI = +/-0.006; p = 0.947)	-0.081	-0.31%
Severity	2012.2	-0.005 (CI = +/-0.015; p = 0.509)	0.000 (CI = +/-0.006; p = 0.964)	-0.072	-0.48%
Severity	2013.1	0.000 (CI = +/-0.015; p = 0.953)	0.000 (CI = +/-0.006; p = 0.928)	-0.104	-0.04%
Severity	2013.2	-0.006 (CI = +/-0.015; p = 0.458)	0.000 (CI = +/-0.005; p = 0.952)	-0.072	-0.55%
Severity	2014.1	-0.004 (CI = +/-0.017; p = 0.629)	0.000 (CI = +/-0.005; p = 0.948)	-0.099	-0.39%
Severity	2014.2	-0.006 (CI = +/-0.018; p = 0.485)	0.000 (CI = +/-0.006; p = 0.950)	-0.086	-0.62%
Severity	2015.1	-0.008 (CI = +/-0.021; p = 0.445)	0.000 (CI = +/-0.006; p = 0.948)	-0.084	-0.75%
Severity	2015.2	-0.019 (CI = +/-0.015; p = 0.018)	0.000 (CI = +/-0.004; p = 0.846)	0.262	-1.90%
Severity	2016.1	-0.014 (CI = +/-0.016; p = 0.073)	0.000 (CI = +/-0.004; p = 0.890)	0.119	-1.43%
Severity	2016.2	-0.009 (CI = +/-0.016; p = 0.253)	0.000 (CI = +/-0.004; p = 0.971)	-0.039	-0.90%
Severity	2017.1	-0.007 (CI = +/-0.019; p = 0.449)	0.000 (CI = +/-0.004; p = 0.981)	-0.119	-0.67%
Frequency	2008.1	0.011 (CI = +/-0.009; p = 0.022)	0.012 (CI = +/-0.006; p = 0.000)	0.344	+1.13%
Frequency	2008.2	0.010 (CI = +/-0.010; p = 0.059)	0.012 (CI = +/-0.006; p = 0.000)	0.336	+0.96%
Frequency	2009.1	0.009 (CI = +/-0.011; p = 0.103)	0.012 (CI = +/-0.006; p = 0.000)	0.329	+0.87%
Frequency	2009.2	0.007 (CI = +/-0.011; p = 0.213)	0.012 (CI = +/-0.006; p = 0.001)	0.330	+0.69%
Frequency	2010.1	0.006 (CI = +/-0.012; p = 0.294)	0.012 (CI = +/-0.006; p = 0.001)	0.328	+0.62%
Frequency	2010.2	0.003 (CI = +/-0.012; p = 0.617)	0.011 (CI = +/-0.006; p = 0.001)	0.356	+0.30%
Frequency	2011.1	0.002 (CI = +/-0.013; p = 0.722)	0.011 (CI = +/-0.006; p = 0.001)	0.357	+0.23%
Frequency	2011.2	-0.001 (CI = +/-0.013; p = 0.850)	0.011 (CI = +/-0.006; p = 0.001)	0.399	-0.12%
Frequency	2012.1	-0.003 (CI = +/-0.014; p = 0.720)	0.011 (CI = +/-0.006; p = 0.001)	0.405	-0.25%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.335)	0.011 (CI = +/-0.006; p = 0.001)	0.471	-0.69%
Frequency	2013.1	-0.011 (CI = +/-0.015; p = 0.140)	0.011 (CI = +/-0.006; p = 0.001)	0.529	-1.09%
Frequency	2013.2	-0.016 (CI = +/-0.015; p = 0.034)	0.011 (CI = +/-0.005; p = 0.000)	0.612	-1.60%
Frequency	2014.1	-0.016 (CI = +/-0.016; p = 0.055)	0.011 (CI = +/-0.005; p = 0.000)	0.595	-1.58%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	0.688	-2.18%
Frequency	2015.1	-0.026 (CI = +/-0.017; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.724	-2.60%
Frequency	2015.2	-0.030 (CI = +/-0.018; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.740	-2.95%
Frequency	2016.1	-0.032 (CI = +/-0.020; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	0.734	-3.15%
Frequency	2016.2	-0.038 (CI = +/-0.021; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.772	-3.74%
Frequency	2017.1	-0.038 (CI = +/-0.025; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.745	-3.75%

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	0.041 (CI = +/-0.021; p = 0.000)	-0.191 (CI = +/-0.166; p = 0.026)	-0.363 (CI = +/-0.330; p = 0.033)	0.383	+4.23%
Loss Cost	2008.2	0.036 (CI = +/-0.021; p = 0.002)	-0.168 (CI = +/-0.165; p = 0.046)	-0.330 (CI = +/-0.326; p = 0.047)	0.296	+3.69%
Loss Cost	2009.1	0.030 (CI = +/-0.022; p = 0.009)	-0.194 (CI = +/-0.161; p = 0.020)	-0.301 (CI = +/-0.313; p = 0.059)	0.281	+3.03%
Loss Cost	2009.2	0.024 (CI = +/-0.022; p = 0.034)	-0.172 (CI = +/-0.160; p = 0.037)	-0.268 (CI = +/-0.309; p = 0.086)	0.190	+2.47%
Loss Cost	2010.1	0.014 (CI = +/-0.020; p = 0.166)	-0.211 (CI = +/-0.139; p = 0.005)	-0.224 (CI = +/-0.266; p = 0.095)	0.259	+1.41%
Loss Cost	2010.2	0.011 (CI = +/-0.022; p = 0.306)	-0.199 (CI = +/-0.143; p = 0.008)	-0.207 (CI = +/-0.272; p = 0.128)	0.209	+1.11%
Loss Cost	2011.1	0.004 (CI = +/-0.022; p = 0.731)	-0.225 (CI = +/-0.137; p = 0.003)	-0.178 (CI = +/-0.256; p = 0.165)	0.284	+0.37%
Loss Cost	2011.2	-0.002 (CI = +/-0.023; p = 0.830)	-0.204 (CI = +/-0.136; p = 0.005)	-0.147 (CI = +/-0.253; p = 0.241)	0.263	-0.24%
Loss Cost	2012.1	-0.010 (CI = +/-0.023; p = 0.370)	-0.228 (CI = +/-0.130; p = 0.002)	-0.118 (CI = +/-0.240; p = 0.317)	0.365	-1.00%
Loss Cost	2012.2	-0.015 (CI = +/-0.025; p = 0.230)	-0.214 (CI = +/-0.134; p = 0.003)	-0.096 (CI = +/-0.244; p = 0.419)	0.369	-1.45%
Loss Cost	2013.1	-0.017 (CI = +/-0.027; p = 0.194)	-0.221 (CI = +/-0.139; p = 0.004)	-0.087 (CI = +/-0.252; p = 0.479)	0.366	-1.73%
Loss Cost	2013.2	-0.028 (CI = +/-0.028; p = 0.050)	-0.193 (CI = +/-0.133; p = 0.007)	-0.042 (CI = +/-0.240; p = 0.714)	0.430	-2.72%
Loss Cost	2014.1	-0.029 (CI = +/-0.031; p = 0.064)	-0.197 (CI = +/-0.141; p = 0.009)	-0.038 (CI = +/-0.251; p = 0.752)	0.389	-2.85%
Loss Cost	2014.2	-0.037 (CI = +/-0.034; p = 0.035)	-0.177 (CI = +/-0.144; p = 0.019)	-0.007 (CI = +/-0.255; p = 0.955)	0.426	-3.61%
Loss Cost	2015.1	-0.049 (CI = +/-0.034; p = 0.008)	-0.204 (CI = +/-0.137; p = 0.006)	0.030 (CI = +/-0.239; p = 0.793)	0.542	-4.82%
Loss Cost	2015.2	-0.068 (CI = +/-0.031; p = 0.000)	-0.166 (CI = +/-0.116; p = 0.009)	0.095 (CI = +/-0.203; p = 0.332)	0.700	-6.53%
Loss Cost	2016.1	-0.070 (CI = +/-0.036; p = 0.001)	-0.170 (CI = +/-0.125; p = 0.012)	0.101 (CI = +/-0.216; p = 0.329)	0.645	-6.75%
Loss Cost	2016.2	-0.064 (CI = +/-0.043; p = 0.007)	-0.180 (CI = +/-0.135; p = 0.013)	0.083 (CI = +/-0.234; p = 0.451)	0.615	-6.22%
Loss Cost	2017.1	-0.068 (CI = +/-0.051; p = 0.014)	-0.186 (CI = +/-0.147; p = 0.018)	0.092 (CI = +/-0.253; p = 0.437)	0.546	-6.58%
Severity	2008.1	0.033 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.117; p = 0.296)	-0.210 (CI = +/-0.233; p = 0.076)	0.384	+3.31%
Severity	2008.2	0.028 (CI = +/-0.015; p = 0.001)	-0.043 (CI = +/-0.115; p = 0.454)	-0.184 (CI = +/-0.227; p = 0.108)	0.299	+2.89%
Severity	2009.1	0.024 (CI = +/-0.015; p = 0.003)	-0.060 (CI = +/-0.112; p = 0.279)	-0.164 (CI = +/-0.219; p = 0.135)	0.239	+2.44%
Severity	2009.2	0.020 (CI = +/-0.015; p = 0.014)	-0.042 (CI = +/-0.110; p = 0.438)	-0.137 (CI = +/-0.212; p = 0.195)	0.134	+1.98%
Severity	2010.1	0.011 (CI = +/-0.013; p = 0.079)	-0.073 (CI = +/-0.087; p = 0.096)	-0.102 (CI = +/-0.167; p = 0.222)	0.111	+1.14%
Severity	2010.2	0.011 (CI = +/-0.014; p = 0.118)	-0.072 (CI = +/-0.091; p = 0.117)	-0.099 (CI = +/-0.173; p = 0.247)	0.071	+1.10%
Severity	2011.1	0.006 (CI = +/-0.014; p = 0.387)	-0.090 (CI = +/-0.086; p = 0.041)	-0.079 (CI = +/-0.161; p = 0.319)	0.095	+0.58%
Severity	2011.2	0.003 (CI = +/-0.014; p = 0.707)	-0.079 (CI = +/-0.087; p = 0.072)	-0.063 (CI = +/-0.161; p = 0.428)	0.036	+0.27%
Severity	2012.1	-0.002 (CI = +/-0.015; p = 0.811)	-0.092 (CI = +/-0.085; p = 0.034)	-0.046 (CI = +/-0.156; p = 0.541)	0.104	-0.17%
Severity	2012.2	-0.002 (CI = +/-0.016; p = 0.763)	-0.090 (CI = +/-0.089; p = 0.047)	-0.043 (CI = +/-0.163; p = 0.585)	0.090	-0.24%
Severity	2013.1	0.002 (CI = +/-0.017; p = 0.790)	-0.077 (CI = +/-0.088; p = 0.082)	-0.059 (CI = +/-0.159; p = 0.446)	0.035	+0.22%
Severity	2013.2	-0.003 (CI = +/-0.018; p = 0.717)	-0.063 (CI = +/-0.087; p = 0.149)	-0.036 (CI = +/-0.157; p = 0.637)	0.003	-0.31%
Severity	2014.1	-0.002 (CI = +/-0.020; p = 0.842)	-0.060 (CI = +/-0.092; p = 0.190)	-0.040 (CI = +/-0.164; p = 0.615)	-0.038	-0.19%
Severity	2014.2	-0.004 (CI = +/-0.023; p = 0.745)	-0.055 (CI = +/-0.098; p = 0.247)	-0.033 (CI = +/-0.173; p = 0.691)	-0.053	-0.36%
Severity	2015.1	-0.007 (CI = +/-0.026; p = 0.592)	-0.062 (CI = +/-0.103; p = 0.219)	-0.024 (CI = +/-0.181; p = 0.778)	-0.038	-0.66%
Severity	2015.2	-0.023 (CI = +/-0.020; p = 0.030)	-0.027 (CI = +/-0.076; p = 0.456)	0.035 (CI = +/-0.132; p = 0.581)	0.265	-2.27%
Severity	2016.1	-0.017 (CI = +/-0.022; p = 0.116)	-0.016 (CI = +/-0.076; p = 0.647)	0.019 (CI = +/-0.132; p = 0.753)	0.073	-1.71%
Severity	2016.2	-0.008 (CI = +/-0.023; p = 0.480)	-0.034 (CI = +/-0.072; p = 0.324)	-0.011 (CI = +/-0.125; p = 0.847)	-0.033	-0.76%
Severity	2017.1	-0.005 (CI = +/-0.027; p = 0.684)	-0.030 (CI = +/-0.078; p = 0.411)	-0.017 (CI = +/-0.135; p = 0.783)	-0.143	-0.51%
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.121)	-0.130 (CI = +/-0.090; p = 0.006)	-0.153 (CI = +/-0.179; p = 0.092)	0.223	+0.88%
Frequency	2008.2	0.008 (CI = +/-0.012; p = 0.198)	-0.126 (CI = +/-0.093; p = 0.010)	-0.146 (CI = +/-0.183; p = 0.114)	0.183	+0.78%
Frequency	2009.1	0.006 (CI = +/-0.013; p = 0.361)	-0.134 (CI = +/-0.095; p = 0.007)	-0.137 (CI = +/-0.184; p = 0.139)	0.197	+0.58%
Frequency	2009.2	0.005 (CI = +/-0.014; p = 0.484)	-0.130 (CI = +/-0.098; p = 0.012)	-0.131 (CI = +/-0.190; p = 0.167)	0.167	+0.48%
Frequency	2010.1	0.003 (CI = +/-0.015; p = 0.704)	-0.137 (CI = +/-0.100; p = 0.009)	-0.122 (CI = +/-0.192; p = 0.201)	0.184	+0.27%
Frequency	2010.2	0.000 (CI = +/-0.016; p = 0.988)	-0.127 (CI = +/-0.103; p = 0.017)	-0.108 (CI = +/-0.195; p = 0.264)	0.156	+0.01%
Frequency	2011.1	-0.002 (CI = +/-0.017; p = 0.794)	-0.135 (CI = +/-0.106; p = 0.014)	-0.099 (CI = +/-0.198; p = 0.312)	0.176	-0.21%
Frequency	2011.2	-0.005 (CI = +/-0.018; p = 0.571)	-0.125 (CI = +/-0.109; p = 0.026)	-0.084 (CI = +/-0.202; p = 0.397)	0.165	-0.50%
Frequency	2012.1	-0.008 (CI = +/-0.019; p = 0.384)	-0.136 (CI = +/-0.111; p = 0.019)	-0.072 (CI = +/-0.204; p = 0.473)	0.199	-0.83%
Frequency	2012.2	-0.012 (CI = +/-0.021; p = 0.239)	-0.123 (CI = +/-0.114; p = 0.035)	-0.053 (CI = +/-0.208; p = 0.599)	0.207	-1.21%
Frequency	2013.1	-0.020 (CI = +/-0.021; p = 0.067)	-0.144 (CI = +/-0.109; p = 0.012)	-0.028 (CI = +/-0.196; p = 0.771)	0.337	-1.94%
Frequency	2013.2	-0.024 (CI = +/-0.023; p = 0.038)	-0.131 (CI = +/-0.111; p = 0.024)	-0.007 (CI = +/-0.200; p = 0.944)	0.367	-2.41%
Frequency	2014.1	-0.027 (CI = +/-0.026; p = 0.039)	-0.137 (CI = +/-0.117; p = 0.024)	0.002 (CI = +/-0.207; p = 0.988)	0.349	-2.66%
Frequency	2014.2	-0.033 (CI = +/-0.028; p = 0.023)	-0.122 (CI = +/-0.120; p = 0.046)	0.026 (CI = +/-0.212; p = 0.796)	0.389	-3.26%
Frequency	2015.1	-0.043 (CI = +/-0.029; p = 0.007)	-0.142 (CI = +/-0.116; p = 0.019)	0.054 (CI = +/-0.203; p = 0.577)	0.491	-4.19%
Frequency	2015.2	-0.045 (CI = +/-0.034; p = 0.013)	-0.139 (CI = +/-0.125; p = 0.032)	0.060 (CI = +/-0.218; p = 0.561)	0.479	-4.35%
Frequency	2016.1	-0.053 (CI = +/-0.037; p = 0.010)	-0.154 (CI = +/-0.129; p = 0.023)	0.081 (CI = +/-0.222; p = 0.440)	0.498	-5.13%
Frequency	2016.2	-0.057 (CI = +/-0.044; p = 0.017)	-0.146 (CI = +/-0.140; p = 0.042)	0.094 (CI = +/-0.242; p = 0.411)	0.491	-5.50%
Frequency	2017.1	-0.063 (CI = +/-0.052; p = 0.023)	-0.156 (CI = +/-0.151; p = 0.044)	0.109 (CI = +/-0.259; p = 0.372)	0.444	-6.10%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2008.1	-0.006 (CI = +/-0.022; p = 0.570)	-0.157 (CI = +/-0.120; p = 0.012)	0.011 (CI = +/-0.009; p = 0.021)	0.570 (CI = +/-0.220; p = 0.000)	0.684	-0.60%
Loss Cost	2008.2	-0.008 (CI = +/-0.021; p = 0.436)	-0.138 (CI = +/-0.116; p = 0.022)	0.010 (CI = +/-0.008; p = 0.017)	0.547 (CI = +/-0.212; p = 0.000)	0.655	-0.79%
Loss Cost	2009.1	-0.010 (CI = +/-0.020; p = 0.305)	-0.159 (CI = +/-0.113; p = 0.008)	0.010 (CI = +/-0.008; p = 0.017)	0.518 (CI = +/-0.204; p = 0.000)	0.653	-1.00%
Loss Cost	2009.2	-0.011 (CI = +/-0.020; p = 0.259)	-0.145 (CI = +/-0.112; p = 0.014)	0.010 (CI = +/-0.008; p = 0.015)	0.489 (CI = +/-0.205; p = 0.000)	0.605	-1.09%
Loss Cost	2010.1	-0.013 (CI = +/-0.016; p = 0.120)	-0.175 (CI = +/-0.097; p = 0.001)	0.009 (CI = +/-0.007; p = 0.007)	0.415 (CI = +/-0.179; p = 0.000)	0.649	-1.28%
Loss Cost	2010.2	-0.013 (CI = +/-0.017; p = 0.130)	-0.176 (CI = +/-0.101; p = 0.002)	0.009 (CI = +/-0.007; p = 0.009)	0.419 (CI = +/-0.195; p = 0.000)	0.614	-1.28%
Loss Cost	2011.1	-0.013 (CI = +/-0.017; p = 0.125)	-0.185 (CI = +/-0.104; p = 0.001)	0.009 (CI = +/-0.007; p = 0.010)	0.376 (CI = +/-0.218; p = 0.002)	0.598	-1.30%
Loss Cost	2011.2	-0.013 (CI = +/-0.017; p = 0.137)	-0.184 (CI = +/-0.109; p = 0.002)	0.009 (CI = +/-0.007; p = 0.012)	0.364 (CI = +/-0.279; p = 0.013)	0.540	-1.29%
Loss Cost	2012.1	-0.013 (CI = +/-0.018; p = 0.145)	-0.182 (CI = +/-0.116; p = 0.004)	0.009 (CI = +/-0.007; p = 0.015)	0.405 (CI = +/-0.607; p = 0.179)	0.525	-1.31%
Loss Cost	2012.2	-0.013 (CI = +/-0.018; p = 0.145)	-0.182 (CI = +/-0.116; p = 0.004)	0.009 (CI = +/-0.007; p = 0.015)	NA (CI = +/-NA; p = NA)	0.527	-1.31%
Loss Cost	2013.1	-0.015 (CI = +/-0.020; p = 0.121)	-0.190 (CI = +/-0.122; p = 0.004)	0.009 (CI = +/-0.007; p = 0.018)	NA (CI = +/-NA; p = NA)	0.525	-1.52%
Loss Cost	2013.2	-0.023 (CI = +/-0.018; p = 0.017)	-0.162 (CI = +/-0.108; p = 0.006)	0.009 (CI = +/-0.006; p = 0.007)	NA (CI = +/-NA; p = NA)	0.628	-2.27%
Loss Cost	2014.1	-0.024 (CI = +/-0.020; p = 0.026)	-0.165 (CI = +/-0.115; p = 0.008)	0.009 (CI = +/-0.007; p = 0.010)	NA (CI = +/-NA; p = NA)	0.601	-2.35%
Loss Cost	2014.2	-0.030 (CI = +/-0.021; p = 0.008)	-0.145 (CI = +/-0.112; p = 0.014)	0.009 (CI = +/-0.006; p = 0.006)	NA (CI = +/-NA; p = NA)	0.657	-2.91%
Loss Cost	2015.1	-0.039 (CI = +/-0.019; p = 0.001)	-0.174 (CI = +/-0.100; p = 0.002)	0.009 (CI = +/-0.005; p = 0.003)	NA (CI = +/-NA; p = NA)	0.762	-3.79%
Loss Cost	2015.2	-0.050 (CI = +/-0.011; p = 0.000)	-0.138 (CI = +/-0.052; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.940	-4.90%
Loss Cost	2016.1	-0.051 (CI = +/-0.012; p = 0.000)	-0.140 (CI = +/-0.057; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.929	-4.95%
Loss Cost	2016.2	-0.048 (CI = +/-0.013; p = 0.000)	-0.147 (CI = +/-0.058; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.929	-4.69%
Loss Cost	2017.1	-0.050 (CI = +/-0.015; p = 0.000)	-0.152 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.919	-4.89%
Severity	2008.1	0.000 (CI = +/-0.018; p = 0.990)	-0.052 (CI = +/-0.101; p = 0.297)	0.000 (CI = +/-0.007; p = 0.923)	0.359 (CI = +/-0.186; p = 0.000)	0.551	-0.01%
Severity	2008.2	-0.002 (CI = +/-0.017; p = 0.841)	-0.037 (CI = +/-0.098; p = 0.446)	0.000 (CI = +/-0.007; p = 0.936)	0.340 (CI = +/-0.179; p = 0.001)	0.497	-0.17%
Severity	2009.1	-0.003 (CI = +/-0.017; p = 0.690)	-0.053 (CI = +/-0.096; p = 0.271)	0.000 (CI = +/-0.007; p = 0.983)	0.317 (CI = +/-0.174; p = 0.001)	0.449	-0.33%
Severity	2009.2	-0.004 (CI = +/-0.017; p = 0.613)	-0.040 (CI = +/-0.095; p = 0.397)	0.000 (CI = +/-0.007; p = 0.983)	0.290 (CI = +/-0.174; p = 0.002)	0.355	-0.41%
Severity	2010.1	-0.006 (CI = +/-0.013; p = 0.364)	-0.068 (CI = +/-0.078; p = 0.083)	-0.001 (CI = +/-0.005; p = 0.824)	0.221 (CI = +/-0.144; p = 0.004)	0.314	-0.59%
Severity	2010.2	-0.006 (CI = +/-0.013; p = 0.378)	-0.073 (CI = +/-0.080; p = 0.071)	-0.001 (CI = +/-0.005; p = 0.819)	0.239 (CI = +/-0.155; p = 0.004)	0.297	-0.58%
Severity	2011.1	-0.006 (CI = +/-0.013; p = 0.352)	-0.084 (CI = +/-0.081; p = 0.043)	-0.001 (CI = +/-0.005; p = 0.773)	0.192 (CI = +/-0.170; p = 0.029)	0.215	-0.60%
Severity	2011.2	-0.006 (CI = +/-0.014; p = 0.366)	-0.083 (CI = +/-0.085; p = 0.055)	-0.001 (CI = +/-0.005; p = 0.781)	0.184 (CI = +/-0.217; p = 0.092)	0.099	-0.60%
Severity	2012.1	-0.006 (CI = +/-0.014; p = 0.417)	-0.089 (CI = +/-0.090; p = 0.052)	-0.001 (CI = +/-0.006; p = 0.770)	0.075 (CI = +/-0.469; p = 0.743)	0.048	-0.55%
Severity	2012.2	-0.006 (CI = +/-0.014; p = 0.417)	-0.089 (CI = +/-0.090; p = 0.052)	-0.001 (CI = +/-0.006; p = 0.770)	NA (CI = +/-NA; p = NA)	0.080	-0.55%
Severity	2013.1	-0.002 (CI = +/-0.015; p = 0.777)	-0.076 (CI = +/-0.090; p = 0.096)	-0.001 (CI = +/-0.006; p = 0.833)	NA (CI = +/-NA; p = NA)	0.005	-0.20%
Severity	2013.2	-0.006 (CI = +/-0.015; p = 0.405)	-0.061 (CI = +/-0.088; p = 0.163)	0.000 (CI = +/-0.005; p = 0.848)	NA (CI = +/-NA; p = NA)	-0.009	-0.60%
Severity	2014.1	-0.005 (CI = +/-0.017; p = 0.509)	-0.058 (CI = +/-0.094; p = 0.205)	0.000 (CI = +/-0.005; p = 0.863)	NA (CI = +/-NA; p = NA)	-0.053	-0.53%
Severity	2014.2	-0.007 (CI = +/-0.018; p = 0.449)	-0.054 (CI = +/-0.099; p = 0.265)	0.000 (CI = +/-0.006; p = 0.880)	NA (CI = +/-NA; p = NA)	-0.060	-0.67%
Severity	2015.1	-0.009 (CI = +/-0.020; p = 0.349)	-0.062 (CI = +/-0.105; p = 0.225)	0.000 (CI = +/-0.006; p = 0.863)	NA (CI = +/-NA; p = NA)	-0.042	-0.92%
Severity	2015.2	-0.019 (CI = +/-0.016; p = 0.019)	-0.030 (CI = +/-0.077; p = 0.413)	0.000 (CI = +/-0.004; p = 0.983)	NA (CI = +/-NA; p = NA)	0.247	-1.92%
Severity	2016.1	-0.015 (CI = +/-0.017; p = 0.076)	-0.017 (CI = +/-0.077; p = 0.632)	0.000 (CI = +/-0.004; p = 0.971)	NA (CI = +/-NA; p = NA)	0.065	-1.49%
Severity	2016.2	-0.009 (CI = +/-0.017; p = 0.243)	-0.034 (CI = +/-0.073; p = 0.325)	0.000 (CI = +/-0.004; p = 0.854)	NA (CI = +/-NA; p = NA)	-0.033	-0.92%
Severity	2017.1	-0.008 (CI = +/-0.019; p = 0.395)	-0.030 (CI = +/-0.079; p = 0.415)	0.000 (CI = +/-0.004; p = 0.849)	NA (CI = +/-NA; p = NA)	-0.148	-0.77%
Frequency	2008.1	-0.006 (CI = +/-0.011; p = 0.285)	-0.104 (CI = +/-0.062; p = 0.002)	0.010 (CI = +/-0.005; p = 0.000)	0.211 (CI = +/-0.114; p = 0.001)	0.639	-0.59%
Frequency	2008.2	-0.006 (CI = +/-0.011; p = 0.269)	-0.101 (CI = +/-0.064; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.208 (CI = +/-0.116; p = 0.001)	0.620	-0.62%
Frequency	2009.1	-0.007 (CI = +/-0.012; p = 0.240)	-0.106 (CI = +/-0.066; p = 0.003)	0.010 (CI = +/-0.005; p = 0.000)	0.201 (CI = +/-0.119; p = 0.002)	0.621	-0.67%
Frequency	2009.2	-0.007 (CI = +/-0.012; p = 0.246)	-0.105 (CI = +/-0.068; p = 0.004)	0.010 (CI = +/-0.005; p = 0.000)	0.199 (CI = +/-0.124; p = 0.003)	0.604	-0.68%
Frequency	2010.1	-0.007 (CI = +/-0.012; p = 0.249)	-0.107 (CI = +/-0.071; p = 0.005)	0.010 (CI = +/-0.005; p = 0.000)	0.194 (CI = +/-0.131; p = 0.006)	0.600	-0.69%
Frequency	2010.2	-0.007 (CI = +/-0.012; p = 0.251)	-0.103 (CI = +/-0.074; p = 0.008)	0.010 (CI = +/-0.005; p = 0.000)	0.179 (CI = +/-0.142; p = 0.016)	0.575	-0.70%
Frequency	2011.1	-0.007 (CI = +/-0.013; p = 0.264)	-0.102 (CI = +/-0.077; p = 0.012)	0.010 (CI = +/-0.005; p = 0.001)	0.184 (CI = +/-0.162; p = 0.028)	0.572	-0.70%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.277)	-0.101 (CI = +/-0.081; p = 0.017)	0.010 (CI = +/-0.005; p = 0.001)	0.180 (CI = +/-0.208; p = 0.086)	0.548	-0.69%
Frequency	2012.1	-0.008 (CI = +/-0.013; p = 0.245)	-0.092 (CI = +/-0.085; p = 0.035)	0.010 (CI = +/-0.005; p = 0.001)	0.330 (CI = +/-0.444; p = 0.136)	0.559	-0.76%
Frequency	2012.2	-0.008 (CI = +/-0.013; p = 0.245)	-0.092 (CI = +/-0.085; p = 0.035)	0.010 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.562	-0.76%
Frequency	2013.1	-0.013 (CI = +/-0.012; p = 0.037)	-0.114 (CI = +/-0.076; p = 0.006)	0.010 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.679	-1.33%
Frequency	2013.2	-0.017 (CI = +/-0.012; p = 0.011)	-0.101 (CI = +/-0.074; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.726	-1.68%
Frequency	2014.1	-0.018 (CI = +/-0.014; p = 0.012)	-0.107 (CI = +/-0.077; p = 0.010)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.719	-1.83%
Frequency	2014.2	-0.023 (CI = +/-0.014; p = 0.003)	-0.092 (CI = +/-0.073; p = 0.018)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.774	-2.26%
Frequency	2015.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.112 (CI = +/-0.062; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.858	-2.90%
Frequency	2015.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.108 (CI = +/-0.065; p = 0.003)	0.010 (CI = +/-0.004; p = 0.000)	NA (CI = +/-NA; p = NA)	0.859	-3.03%
Frequency	2016.1	-0.036 (CI = +/-0.013; p = 0.000)	-0.122 (CI = +/-0.062; p = 0.001)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.886	-3.51%
Frequency	2016.2	-0.039 (CI = +/-0.014; p = 0.000)	-0.113 (CI = +/-0.064; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.896	-3.80%
Frequency	2017.1	-0.042 (CI = +/-0.016; p = 0.000)	-0.122 (CI = +/-0.066; p = 0.002)	0.010 (CI = +/-0.003; p = 0.000)	NA (CI = +/-NA; p = NA)	0.896	-4.15%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend	
					Rate	
Loss Cost	2008.1	-0.013 (CI = +/-0.025; p = 0.304)	0.596 (CI = +/-0.264; p = 0.000)	0.538		-1.26%
Loss Cost	2008.2	-0.015 (CI = +/-0.024; p = 0.198)	0.567 (CI = +/-0.253; p = 0.000)	0.502		-1.51%
Loss Cost	2009.1	-0.016 (CI = +/-0.024; p = 0.162)	0.543 (CI = +/-0.254; p = 0.000)	0.453		-1.64%
Loss Cost	2009.2	-0.018 (CI = +/-0.023; p = 0.124)	0.502 (CI = +/-0.253; p = 0.000)	0.388		-1.77%
Loss Cost	2010.1	-0.019 (CI = +/-0.022; p = 0.088)	0.439 (CI = +/-0.250; p = 0.001)	0.303		-1.87%
Loss Cost	2010.2	-0.019 (CI = +/-0.022; p = 0.091)	0.419 (CI = +/-0.271; p = 0.004)	0.241		-1.89%
Loss Cost	2011.1	-0.019 (CI = +/-0.023; p = 0.098)	0.409 (CI = +/-0.309; p = 0.012)	0.183		-1.89%
Loss Cost	2011.2	-0.019 (CI = +/-0.023; p = 0.106)	0.337 (CI = +/-0.389; p = 0.086)	0.084		-1.87%
Loss Cost	2012.1	-0.020 (CI = +/-0.024; p = 0.091)	0.616 (CI = +/-0.820; p = 0.133)	0.086		-2.01%
Loss Cost	2012.2	-0.020 (CI = +/-0.024; p = 0.091)	NA (CI = +/-NA; p = NA)	0.089		-2.01%
Loss Cost	2013.1	-0.020 (CI = +/-0.026; p = 0.122)	NA (CI = +/-NA; p = NA)	0.071		-2.00%
Loss Cost	2013.2	-0.031 (CI = +/-0.025; p = 0.021)	NA (CI = +/-NA; p = NA)	0.209		-3.00%
Loss Cost	2014.1	-0.029 (CI = +/-0.028; p = 0.045)	NA (CI = +/-NA; p = NA)	0.161		-2.85%
Loss Cost	2014.2	-0.037 (CI = +/-0.029; p = 0.015)	NA (CI = +/-NA; p = NA)	0.257		-3.66%
Loss Cost	2015.1	-0.043 (CI = +/-0.032; p = 0.012)	NA (CI = +/-NA; p = NA)	0.293		-4.19%
Loss Cost	2015.2	-0.058 (CI = +/-0.030; p = 0.001)	NA (CI = +/-NA; p = NA)	0.503		-5.61%
Loss Cost	2016.1	-0.054 (CI = +/-0.034; p = 0.004)	NA (CI = +/-NA; p = NA)	0.425		-5.29%
Loss Cost	2016.2	-0.054 (CI = +/-0.039; p = 0.010)	NA (CI = +/-NA; p = NA)	0.363		-5.22%
Loss Cost	2017.1	-0.049 (CI = +/-0.044; p = 0.033)	NA (CI = +/-NA; p = NA)	0.268		-4.78%
Severity	2008.1	0.000 (CI = +/-0.017; p = 1.000)	0.359 (CI = +/-0.181; p = 0.000)	0.563	0.00%	
Severity	2008.2	-0.002 (CI = +/-0.016; p = 0.822)	0.338 (CI = +/-0.173; p = 0.000)	0.522		-0.18%
Severity	2009.1	-0.003 (CI = +/-0.016; p = 0.709)	0.317 (CI = +/-0.170; p = 0.001)	0.464		-0.29%
Severity	2009.2	-0.004 (CI = +/-0.015; p = 0.606)	0.287 (CI = +/-0.168; p = 0.002)	0.386		-0.39%
Severity	2010.1	-0.005 (CI = +/-0.013; p = 0.424)	0.221 (CI = +/-0.146; p = 0.005)	0.278		-0.51%
Severity	2010.2	-0.005 (CI = +/-0.013; p = 0.440)	0.230 (CI = +/-0.159; p = 0.006)	0.250		-0.50%
Severity	2011.1	-0.005 (CI = +/-0.013; p = 0.438)	0.198 (CI = +/-0.178; p = 0.031)	0.124		-0.50%
Severity	2011.2	-0.005 (CI = +/-0.013; p = 0.454)	0.164 (CI = +/-0.225; p = 0.146)	0.012		-0.49%
Severity	2012.1	-0.005 (CI = +/-0.014; p = 0.469)	0.165 (CI = +/-0.481; p = 0.483)	-0.056		-0.49%
Severity	2012.2	-0.005 (CI = +/-0.014; p = 0.469)	NA (CI = +/-NA; p = NA)	-0.021		-0.49%
Severity	2013.1	-0.001 (CI = +/-0.014; p = 0.927)	NA (CI = +/-NA; p = NA)	-0.050		-0.06%
Severity	2013.2	-0.006 (CI = +/-0.014; p = 0.417)	NA (CI = +/-NA; p = NA)	-0.016		-0.56%
Severity	2014.1	-0.004 (CI = +/-0.016; p = 0.593)	NA (CI = +/-NA; p = NA)	-0.038		-0.41%
Severity	2014.2	-0.006 (CI = +/-0.017; p = 0.447)	NA (CI = +/-NA; p = NA)	-0.022		-0.63%
Severity	2015.1	-0.008 (CI = +/-0.019; p = 0.409)	NA (CI = +/-NA; p = NA)	-0.017		-0.77%
Severity	2015.2	-0.019 (CI = +/-0.015; p = 0.012)	NA (CI = +/-NA; p = NA)	0.309		-1.93%
Severity	2016.1	-0.015 (CI = +/-0.015; p = 0.057)	NA (CI = +/-NA; p = NA)	0.181		-1.45%
Severity	2016.2	-0.009 (CI = +/-0.015; p = 0.228)	NA (CI = +/-NA; p = NA)	0.041		-0.90%
Severity	2017.1	-0.007 (CI = +/-0.018; p = 0.428)	NA (CI = +/-NA; p = NA)	-0.026		-0.66%
Frequency	2008.1	-0.013 (CI = +/-0.016; p = 0.113)	0.237 (CI = +/-0.169; p = 0.008)	0.188		-1.26%
Frequency	2008.2	-0.013 (CI = +/-0.016; p = 0.098)	0.229 (CI = +/-0.171; p = 0.011)	0.161		-1.33%
Frequency	2009.1	-0.014 (CI = +/-0.016; p = 0.101)	0.225 (CI = +/-0.177; p = 0.014)	0.146		-1.35%
Frequency	2009.2	-0.014 (CI = +/-0.017; p = 0.098)	0.215 (CI = +/-0.183; p = 0.023)	0.119		-1.38%
Frequency	2010.1	-0.014 (CI = +/-0.017; p = 0.107)	0.218 (CI = +/-0.194; p = 0.029)	0.112		-1.38%
Frequency	2010.2	-0.014 (CI = +/-0.017; p = 0.104)	0.189 (CI = +/-0.208; p = 0.073)	0.072		-1.40%
Frequency	2011.1	-0.014 (CI = +/-0.018; p = 0.111)	0.212 (CI = +/-0.236; p = 0.077)	0.075		-1.40%
Frequency	2011.2	-0.014 (CI = +/-0.018; p = 0.120)	0.174 (CI = +/-0.299; p = 0.242)	0.036		-1.39%
Frequency	2012.1	-0.015 (CI = +/-0.018; p = 0.093)	0.451 (CI = +/-0.624; p = 0.148)	0.080		-1.52%
Frequency	2012.2	-0.015 (CI = +/-0.018; p = 0.093)	NA (CI = +/-NA; p = NA)	0.087		-1.52%
Frequency	2013.1	-0.020 (CI = +/-0.019; p = 0.045)	NA (CI = +/-NA; p = NA)	0.145		-1.94%
Frequency	2013.2	-0.025 (CI = +/-0.020; p = 0.017)	NA (CI = +/-NA; p = NA)	0.226		-2.45%
Frequency	2014.1	-0.025 (CI = +/-0.022; p = 0.030)	NA (CI = +/-NA; p = NA)	0.194		-2.45%
Frequency	2014.2	-0.031 (CI = +/-0.023; p = 0.012)	NA (CI = +/-NA; p = NA)	0.278		-3.05%
Frequency	2015.1	-0.035 (CI = +/-0.025; p = 0.010)	NA (CI = +/-NA; p = NA)	0.308		-3.45%
Frequency	2015.2	-0.038 (CI = +/-0.028; p = 0.012)	NA (CI = +/-NA; p = NA)	0.312		-3.76%
Frequency	2016.1	-0.040 (CI = +/-0.032; p = 0.020)	NA (CI = +/-NA; p = NA)	0.282		-3.89%
Frequency	2016.2	-0.045 (CI = +/-0.037; p = 0.021)	NA (CI = +/-NA; p = NA)	0.296		-4.35%
Frequency	2017.1	-0.042 (CI = +/-0.043; p = 0.051)	NA (CI = +/-NA; p = NA)	0.221		-4.15%

Accident Benefits Total

Coverage = AB Total

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	2008.1	0.041 (CI = +/-0.022; p = 0.001)	-0.327 (CI = +/-0.353; p = 0.068)	0.286		+4.23%
Loss Cost	2008.2	0.035 (CI = +/-0.023; p = 0.004)	-0.292 (CI = +/-0.342; p = 0.091)	0.211		+3.55%
Loss Cost	2009.1	0.030 (CI = +/-0.024; p = 0.015)	-0.265 (CI = +/-0.340; p = 0.121)	0.144		+3.03%
Loss Cost	2009.2	0.023 (CI = +/-0.024; p = 0.060)	-0.229 (CI = +/-0.328; p = 0.164)	0.069		+2.31%
Loss Cost	2010.1	0.014 (CI = +/-0.024; p = 0.230)	-0.185 (CI = +/-0.307; p = 0.227)	-0.001		+1.41%
Loss Cost	2010.2	0.009 (CI = +/-0.025; p = 0.463)	-0.160 (CI = +/-0.307; p = 0.293)	-0.032		+0.90%
Loss Cost	2011.1	0.004 (CI = +/-0.026; p = 0.776)	-0.135 (CI = +/-0.308; p = 0.372)	-0.046		+0.37%
Loss Cost	2011.2	-0.005 (CI = +/-0.027; p = 0.707)	-0.097 (CI = +/-0.296; p = 0.504)	-0.029		-0.49%
Loss Cost	2012.1	-0.010 (CI = +/-0.029; p = 0.475)	-0.075 (CI = +/-0.299; p = 0.609)	-0.007		-1.00%
Loss Cost	2012.2	-0.018 (CI = +/-0.030; p = 0.231)	-0.042 (CI = +/-0.296; p = 0.769)	0.048		-1.76%
Loss Cost	2013.1	-0.017 (CI = +/-0.033; p = 0.289)	-0.044 (CI = +/-0.309; p = 0.770)	0.027		-1.73%
Loss Cost	2013.2	-0.031 (CI = +/-0.033; p = 0.063)	0.009 (CI = +/-0.286; p = 0.950)	0.166		-3.06%
Loss Cost	2014.1	-0.029 (CI = +/-0.037; p = 0.118)	0.001 (CI = +/-0.299; p = 0.997)	0.112		-2.85%
Loss Cost	2014.2	-0.041 (CI = +/-0.039; p = 0.041)	0.042 (CI = +/-0.293; p = 0.763)	0.216		-4.01%
Loss Cost	2015.1	-0.049 (CI = +/-0.043; p = 0.028)	0.071 (CI = +/-0.301; p = 0.624)	0.259		-4.82%
Loss Cost	2015.2	-0.073 (CI = +/-0.039; p = 0.001)	0.144 (CI = +/-0.252; p = 0.240)	0.519		-7.00%
Loss Cost	2016.1	-0.070 (CI = +/-0.046; p = 0.006)	0.136 (CI = +/-0.269; p = 0.296)	0.432		-6.75%
Loss Cost	2016.2	-0.072 (CI = +/-0.054; p = 0.013)	0.141 (CI = +/-0.291; p = 0.312)	0.369		-6.92%
Loss Cost	2017.1	-0.068 (CI = +/-0.064; p = 0.040)	0.131 (CI = +/-0.317; p = 0.381)	0.258		-6.58%
Severity	2008.1	0.033 (CI = +/-0.015; p = 0.000)	-0.199 (CI = +/-0.232; p = 0.091)	0.381		+3.31%
Severity	2008.2	0.028 (CI = +/-0.015; p = 0.001)	-0.174 (CI = +/-0.223; p = 0.122)	0.310		+2.85%
Severity	2009.1	0.024 (CI = +/-0.015; p = 0.003)	-0.153 (CI = +/-0.218; p = 0.162)	0.233		+2.44%
Severity	2009.2	0.019 (CI = +/-0.015; p = 0.015)	-0.128 (CI = +/-0.209; p = 0.220)	0.147		+1.95%
Severity	2010.1	0.011 (CI = +/-0.013; p = 0.090)	-0.088 (CI = +/-0.173; p = 0.304)	0.040		+1.14%
Severity	2010.2	0.010 (CI = +/-0.014; p = 0.155)	-0.082 (CI = +/-0.177; p = 0.347)	0.007		+1.02%
Severity	2011.1	0.006 (CI = +/-0.015; p = 0.421)	-0.062 (CI = +/-0.172; p = 0.463)	-0.051		+0.58%
Severity	2011.2	0.002 (CI = +/-0.015; p = 0.821)	-0.043 (CI = +/-0.168; p = 0.598)	-0.077		+0.17%
Severity	2012.1	-0.002 (CI = +/-0.016; p = 0.827)	-0.029 (CI = +/-0.169; p = 0.727)	-0.075		-0.17%
Severity	2012.2	-0.004 (CI = +/-0.018; p = 0.663)	-0.020 (CI = +/-0.174; p = 0.810)	-0.069		-0.37%
Severity	2013.1	0.002 (CI = +/-0.018; p = 0.802)	-0.044 (CI = +/-0.167; p = 0.588)	-0.087		+0.22%
Severity	2013.2	-0.004 (CI = +/-0.018; p = 0.630)	-0.019 (CI = +/-0.160; p = 0.804)	-0.069		-0.43%
Severity	2014.1	-0.002 (CI = +/-0.021; p = 0.846)	-0.028 (CI = +/-0.166; p = 0.727)	-0.091		-0.19%
Severity	2014.2	-0.005 (CI = +/-0.023; p = 0.660)	-0.018 (CI = +/-0.173; p = 0.832)	-0.083		-0.49%
Severity	2015.1	-0.007 (CI = +/-0.026; p = 0.599)	-0.012 (CI = +/-0.182; p = 0.892)	-0.083		-0.66%
Severity	2015.2	-0.024 (CI = +/-0.020; p = 0.022)	0.043 (CI = +/-0.127; p = 0.485)	0.286		-2.35%
Severity	2016.1	-0.017 (CI = +/-0.021; p = 0.104)	0.023 (CI = +/-0.126; p = 0.701)	0.128		-1.71%
Severity	2016.2	-0.009 (CI = +/-0.023; p = 0.401)	0.000 (CI = +/-0.122; p = 0.995)	-0.039		-0.90%
Severity	2017.1	-0.005 (CI = +/-0.027; p = 0.680)	-0.011 (CI = +/-0.130; p = 0.860)	-0.116		-0.51%
Frequency	2008.1	0.009 (CI = +/-0.013; p = 0.166)	-0.129 (CI = +/-0.200; p = 0.200)	0.016		+0.88%
Frequency	2008.2	0.007 (CI = +/-0.013; p = 0.307)	-0.118 (CI = +/-0.202; p = 0.243)	-0.011		+0.68%
Frequency	2009.1	0.006 (CI = +/-0.014; p = 0.417)	-0.112 (CI = +/-0.207; p = 0.276)	-0.024		+0.58%
Frequency	2009.2	0.004 (CI = +/-0.015; p = 0.633)	-0.101 (CI = +/-0.210; p = 0.332)	-0.038		+0.36%
Frequency	2010.1	0.003 (CI = +/-0.017; p = 0.737)	-0.097 (CI = +/-0.216; p = 0.365)	-0.043		+0.27%
Frequency	2010.2	-0.001 (CI = +/-0.017; p = 0.886)	-0.078 (CI = +/-0.214; p = 0.462)	-0.040		-0.12%
Frequency	2011.1	-0.002 (CI = +/-0.019; p = 0.816)	-0.073 (CI = +/-0.221; p = 0.499)	-0.041		-0.21%
Frequency	2011.2	-0.007 (CI = +/-0.020; p = 0.500)	-0.053 (CI = +/-0.220; p = 0.620)	-0.016		-0.65%
Frequency	2012.1	-0.008 (CI = +/-0.022; p = 0.436)	-0.046 (CI = +/-0.228; p = 0.679)	-0.010		-0.83%
Frequency	2012.2	-0.014 (CI = +/-0.023; p = 0.216)	-0.022 (CI = +/-0.226; p = 0.841)	0.044		-1.39%
Frequency	2013.1	-0.020 (CI = +/-0.024; p = 0.110)	0.000 (CI = +/-0.226; p = 0.998)	0.100		-1.94%
Frequency	2013.2	-0.027 (CI = +/-0.026; p = 0.042)	0.028 (CI = +/-0.223; p = 0.797)	0.186		-2.64%
Frequency	2014.1	-0.027 (CI = +/-0.029; p = 0.066)	0.028 (CI = +/-0.234; p = 0.801)	0.150		-2.66%
Frequency	2014.2	-0.036 (CI = +/-0.031; p = 0.024)	0.060 (CI = +/-0.231; p = 0.589)	0.247		-3.54%
Frequency	2015.1	-0.043 (CI = +/-0.034; p = 0.017)	0.083 (CI = +/-0.237; p = 0.469)	0.288		-4.19%
Frequency	2015.2	-0.049 (CI = +/-0.038; p = 0.017)	0.101 (CI = +/-0.247; p = 0.394)	0.301		-4.76%
Frequency	2016.1	-0.053 (CI = +/-0.045; p = 0.024)	0.113 (CI = +/-0.263; p = 0.371)	0.275		-5.13%
Frequency	2016.2	-0.063 (CI = +/-0.051; p = 0.020)	0.141 (CI = +/-0.275; p = 0.285)	0.309		-6.07%
Frequency	2017.1	-0.063 (CI = +/-0.061; p = 0.045)	0.142 (CI = +/-0.300; p = 0.320)	0.226		-6.10%

Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, mobility

Scalar Level Change Start Date = 2012-04-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2008.1	-0.004 (CI = +/-0.024; p = 0.752)	0.012 (CI = +/-0.010; p = 0.015)	0.563 (CI = +/-0.243; p = 0.000)	0.614	-0.37%
Loss Cost	2008.2	-0.006 (CI = +/-0.022; p = 0.565)	0.012 (CI = +/-0.009; p = 0.012)	0.536 (CI = +/-0.230; p = 0.000)	0.592	-0.64%
Loss Cost	2009.1	-0.008 (CI = +/-0.022; p = 0.484)	0.012 (CI = +/-0.009; p = 0.013)	0.514 (CI = +/-0.231; p = 0.000)	0.554	-0.77%
Loss Cost	2009.2	-0.009 (CI = +/-0.022; p = 0.393)	0.011 (CI = +/-0.009; p = 0.012)	0.475 (CI = +/-0.227; p = 0.000)	0.509	-0.91%
Loss Cost	2010.1	-0.010 (CI = +/-0.020; p = 0.305)	0.011 (CI = +/-0.008; p = 0.009)	0.415 (CI = +/-0.221; p = 0.001)	0.459	-1.03%
Loss Cost	2010.2	-0.011 (CI = +/-0.021; p = 0.306)	0.011 (CI = +/-0.008; p = 0.010)	0.397 (CI = +/-0.240; p = 0.002)	0.410	-1.05%
Loss Cost	2011.1	-0.011 (CI = +/-0.021; p = 0.316)	0.011 (CI = +/-0.008; p = 0.012)	0.388 (CI = +/-0.274; p = 0.008)	0.364	-1.05%
Loss Cost	2011.2	-0.010 (CI = +/-0.022; p = 0.330)	0.011 (CI = +/-0.009; p = 0.013)	0.317 (CI = +/-0.344; p = 0.069)	0.289	-1.03%
Loss Cost	2012.1	-0.012 (CI = +/-0.022; p = 0.279)	0.011 (CI = +/-0.009; p = 0.014)	0.588 (CI = +/-0.723; p = 0.105)	0.295	-1.17%
Loss Cost	2012.2	-0.012 (CI = +/-0.022; p = 0.279)	0.011 (CI = +/-0.009; p = 0.014)	NA (CI = +/-NA; p = NA)	0.297	-1.17%
Loss Cost	2013.1	-0.011 (CI = +/-0.024; p = 0.335)	0.011 (CI = +/-0.009; p = 0.017)	NA (CI = +/-NA; p = NA)	0.282	-1.13%
Loss Cost	2013.2	-0.022 (CI = +/-0.022; p = 0.057)	0.011 (CI = +/-0.008; p = 0.008)	NA (CI = +/-NA; p = NA)	0.442	-2.14%
Loss Cost	2014.1	-0.020 (CI = +/-0.025; p = 0.107)	0.011 (CI = +/-0.008; p = 0.010)	NA (CI = +/-NA; p = NA)	0.408	-1.96%
Loss Cost	2014.2	-0.028 (CI = +/-0.025; p = 0.027)	0.011 (CI = +/-0.007; p = 0.006)	NA (CI = +/-NA; p = NA)	0.514	-2.79%
Loss Cost	2015.1	-0.034 (CI = +/-0.026; p = 0.015)	0.011 (CI = +/-0.007; p = 0.006)	NA (CI = +/-NA; p = NA)	0.554	-3.33%
Loss Cost	2015.2	-0.049 (CI = +/-0.019; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.806	-4.79%
Loss Cost	2016.1	-0.046 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.777	-4.54%
Loss Cost	2016.2	-0.047 (CI = +/-0.025; p = 0.001)	0.011 (CI = +/-0.005; p = 0.001)	NA (CI = +/-NA; p = NA)	0.752	-4.60%
Loss Cost	2017.1	-0.045 (CI = +/-0.028; p = 0.005)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.711	-4.39%
Severity	2008.1	0.001 (CI = +/-0.018; p = 0.940)	0.001 (CI = +/-0.007; p = 0.800)	0.357 (CI = +/-0.186; p = 0.000)	0.549	+0.07%
Severity	2008.2	-0.001 (CI = +/-0.017; p = 0.879)	0.001 (CI = +/-0.007; p = 0.847)	0.337 (CI = +/-0.177; p = 0.001)	0.505	-0.13%
Severity	2009.1	-0.003 (CI = +/-0.017; p = 0.760)	0.000 (CI = +/-0.007; p = 0.882)	0.316 (CI = +/-0.175; p = 0.001)	0.444	-0.25%
Severity	2009.2	-0.004 (CI = +/-0.016; p = 0.653)	0.000 (CI = +/-0.007; p = 0.915)	0.286 (CI = +/-0.172; p = 0.002)	0.362	-0.36%
Severity	2010.1	-0.005 (CI = +/-0.014; p = 0.465)	0.000 (CI = +/-0.006; p = 0.957)	0.221 (CI = +/-0.150; p = 0.006)	0.248	-0.49%
Severity	2010.2	-0.005 (CI = +/-0.014; p = 0.482)	0.000 (CI = +/-0.006; p = 0.953)	0.230 (CI = +/-0.163; p = 0.008)	0.217	-0.49%
Severity	2011.1	-0.005 (CI = +/-0.014; p = 0.479)	0.000 (CI = +/-0.006; p = 0.961)	0.197 (CI = +/-0.183; p = 0.036)	0.085	-0.49%
Severity	2011.2	-0.005 (CI = +/-0.014; p = 0.495)	0.000 (CI = +/-0.006; p = 0.963)	0.163 (CI = +/-0.231; p = 0.157)	-0.035	-0.48%
Severity	2012.1	-0.005 (CI = +/-0.015; p = 0.509)	0.000 (CI = +/-0.006; p = 0.964)	0.165 (CI = +/-0.495; p = 0.495)	-0.109	-0.48%
Severity	2012.2	-0.005 (CI = +/-0.015; p = 0.509)	0.000 (CI = +/-0.006; p = 0.964)	NA (CI = +/-NA; p = NA)	-0.072	-0.48%
Severity	2013.1	0.000 (CI = +/-0.015; p = 0.953)	0.000 (CI = +/-0.006; p = 0.928)	NA (CI = +/-NA; p = NA)	-0.104	-0.04%
Severity	2013.2	-0.006 (CI = +/-0.015; p = 0.458)	0.000 (CI = +/-0.005; p = 0.952)	NA (CI = +/-NA; p = NA)	-0.072	-0.55%
Severity	2014.1	-0.004 (CI = +/-0.017; p = 0.629)	0.000 (CI = +/-0.006; p = 0.948)	NA (CI = +/-NA; p = NA)	-0.099	-0.39%
Severity	2014.2	-0.006 (CI = +/-0.018; p = 0.485)	0.000 (CI = +/-0.006; p = 0.950)	NA (CI = +/-NA; p = NA)	-0.086	-0.62%
Severity	2015.1	-0.008 (CI = +/-0.021; p = 0.445)	0.000 (CI = +/-0.006; p = 0.948)	NA (CI = +/-NA; p = NA)	-0.084	-0.75%
Severity	2015.2	-0.019 (CI = +/-0.015; p = 0.018)	0.000 (CI = +/-0.004; p = 0.846)	NA (CI = +/-NA; p = NA)	0.262	-1.90%
Severity	2016.1	-0.014 (CI = +/-0.016; p = 0.073)	0.000 (CI = +/-0.004; p = 0.890)	NA (CI = +/-NA; p = NA)	0.119	-1.43%
Severity	2016.2	-0.009 (CI = +/-0.016; p = 0.253)	0.000 (CI = +/-0.004; p = 0.971)	NA (CI = +/-NA; p = NA)	-0.039	-0.90%
Severity	2017.1	-0.007 (CI = +/-0.019; p = 0.449)	0.000 (CI = +/-0.004; p = 0.981)	NA (CI = +/-NA; p = NA)	-0.119	-0.67%
Frequency	2008.1	-0.004 (CI = +/-0.013; p = 0.500)	0.011 (CI = +/-0.005; p = 0.000)	0.206 (CI = +/-0.134; p = 0.004)	0.499	-0.44%
Frequency	2008.2	-0.005 (CI = +/-0.013; p = 0.436)	0.011 (CI = +/-0.005; p = 0.000)	0.199 (CI = +/-0.135; p = 0.005)	0.486	-0.51%
Frequency	2009.1	-0.005 (CI = +/-0.014; p = 0.438)	0.011 (CI = +/-0.005; p = 0.000)	0.198 (CI = +/-0.139; p = 0.007)	0.475	-0.52%
Frequency	2009.2	-0.006 (CI = +/-0.014; p = 0.417)	0.011 (CI = +/-0.005; p = 0.000)	0.188 (CI = +/-0.144; p = 0.013)	0.459	-0.55%
Frequency	2010.1	-0.005 (CI = +/-0.014; p = 0.436)	0.011 (CI = +/-0.006; p = 0.000)	0.194 (CI = +/-0.153; p = 0.015)	0.455	-0.54%
Frequency	2010.2	-0.006 (CI = +/-0.014; p = 0.415)	0.011 (CI = +/-0.006; p = 0.000)	0.167 (CI = +/-0.163; p = 0.045)	0.438	-0.56%
Frequency	2011.1	-0.006 (CI = +/-0.014; p = 0.426)	0.011 (CI = +/-0.006; p = 0.001)	0.191 (CI = +/-0.184; p = 0.043)	0.444	-0.56%
Frequency	2011.2	-0.006 (CI = +/-0.015; p = 0.441)	0.011 (CI = +/-0.006; p = 0.001)	0.154 (CI = +/-0.233; p = 0.183)	0.422	-0.55%
Frequency	2012.1	-0.007 (CI = +/-0.015; p = 0.335)	0.011 (CI = +/-0.006; p = 0.001)	0.423 (CI = +/-0.477; p = 0.079)	0.466	-0.69%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.335)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.471	-0.69%
Frequency	2013.1	-0.011 (CI = +/-0.015; p = 0.140)	0.011 (CI = +/-0.006; p = 0.001)	NA (CI = +/-NA; p = NA)	0.529	-1.09%
Frequency	2013.2	-0.016 (CI = +/-0.015; p = 0.034)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.612	-1.60%
Frequency	2014.1	-0.016 (CI = +/-0.016; p = 0.055)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.595	-1.58%
Frequency	2014.2	-0.022 (CI = +/-0.016; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.688	-2.18%
Frequency	2015.1	-0.026 (CI = +/-0.017; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.724	-2.60%
Frequency	2015.2	-0.030 (CI = +/-0.018; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.740	-2.95%
Frequency	2016.1	-0.032 (CI = +/-0.020; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.734	-3.15%
Frequency	2016.2	-0.038 (CI = +/-0.021; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.772	-3.74%
Frequency	2017.1	-0.038 (CI = +/-0.025; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	NA (CI = +/-NA; p = NA)	0.745	-3.75%

Accident Benefits Total

Coverage = AB Total

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	2008.1	0.059 (CI = +/-0.021; p = 0.000)	0.021 (CI = +/-0.011; p = 0.001)	-0.525 (CI = +/-0.311; p = 0.002)	0.512	+6.09%
Loss Cost	2008.2	0.053 (CI = +/-0.021; p = 0.000)	0.020 (CI = +/-0.011; p = 0.001)	-0.486 (CI = +/-0.301; p = 0.003)	0.464	+5.42%
Loss Cost	2009.1	0.048 (CI = +/-0.022; p = 0.000)	0.020 (CI = +/-0.011; p = 0.001)	-0.459 (CI = +/-0.301; p = 0.004)	0.415	+4.95%
Loss Cost	2009.2	0.042 (CI = +/-0.022; p = 0.001)	0.019 (CI = +/-0.011; p = 0.001)	-0.419 (CI = +/-0.292; p = 0.007)	0.368	+4.24%
Loss Cost	2010.1	0.033 (CI = +/-0.022; p = 0.005)	0.017 (CI = +/-0.010; p = 0.001)	-0.369 (CI = +/-0.270; p = 0.009)	0.341	+3.32%
Loss Cost	2010.2	0.028 (CI = +/-0.023; p = 0.018)	0.017 (CI = +/-0.010; p = 0.001)	-0.344 (CI = +/-0.272; p = 0.015)	0.315	+2.86%
Loss Cost	2011.1	0.024 (CI = +/-0.025; p = 0.058)	0.016 (CI = +/-0.010; p = 0.002)	-0.320 (CI = +/-0.275; p = 0.025)	0.299	+2.39%
Loss Cost	2011.2	0.015 (CI = +/-0.025; p = 0.212)	0.016 (CI = +/-0.009; p = 0.002)	-0.278 (CI = +/-0.264; p = 0.040)	0.319	+1.55%
Loss Cost	2012.1	0.011 (CI = +/-0.027; p = 0.398)	0.015 (CI = +/-0.009; p = 0.003)	-0.257 (CI = +/-0.270; p = 0.061)	0.326	+1.12%
Loss Cost	2012.2	0.004 (CI = +/-0.028; p = 0.774)	0.014 (CI = +/-0.009; p = 0.004)	-0.223 (CI = +/-0.269; p = 0.099)	0.361	+0.40%
Loss Cost	2013.1	0.006 (CI = +/-0.031; p = 0.677)	0.015 (CI = +/-0.009; p = 0.004)	-0.233 (CI = +/-0.281; p = 0.098)	0.352	+0.64%
Loss Cost	2013.2	-0.007 (CI = +/-0.030; p = 0.616)	0.014 (CI = +/-0.008; p = 0.003)	-0.174 (CI = +/-0.255; p = 0.167)	0.474	-0.73%
Loss Cost	2014.1	-0.003 (CI = +/-0.033; p = 0.870)	0.014 (CI = +/-0.009; p = 0.004)	-0.194 (CI = +/-0.265; p = 0.141)	0.454	-0.26%
Loss Cost	2014.2	-0.014 (CI = +/-0.035; p = 0.408)	0.013 (CI = +/-0.008; p = 0.004)	-0.150 (CI = +/-0.257; p = 0.235)	0.530	-1.38%
Loss Cost	2015.1	-0.021 (CI = +/-0.038; p = 0.260)	0.013 (CI = +/-0.008; p = 0.005)	-0.123 (CI = +/-0.266; p = 0.338)	0.554	-2.08%
Loss Cost	2015.2	-0.044 (CI = +/-0.029; p = 0.006)	0.012 (CI = +/-0.006; p = 0.001)	-0.042 (CI = +/-0.189; p = 0.642)	0.794	-4.33%
Loss Cost	2016.1	-0.039 (CI = +/-0.033; p = 0.024)	0.012 (CI = +/-0.006; p = 0.001)	-0.058 (CI = +/-0.199; p = 0.534)	0.766	-3.84%
Loss Cost	2016.2	-0.039 (CI = +/-0.039; p = 0.049)	0.012 (CI = +/-0.006; p = 0.001)	-0.059 (CI = +/-0.216; p = 0.563)	0.738	-3.83%
Loss Cost	2017.1	-0.034 (CI = +/-0.046; p = 0.129)	0.012 (CI = +/-0.007; p = 0.002)	-0.073 (CI = +/-0.233; p = 0.502)	0.696	-3.34%
Severity	2008.1	0.037 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.009; p = 0.213)	-0.251 (CI = +/-0.245; p = 0.045)	0.394	+3.80%
Severity	2008.2	0.032 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.009; p = 0.261)	-0.221 (CI = +/-0.238; p = 0.067)	0.317	+3.30%
Severity	2009.1	0.028 (CI = +/-0.017; p = 0.002)	0.004 (CI = +/-0.009; p = 0.316)	-0.195 (CI = +/-0.234; p = 0.099)	0.234	+2.85%
Severity	2009.2	0.023 (CI = +/-0.017; p = 0.012)	0.003 (CI = +/-0.008; p = 0.387)	-0.163 (CI = +/-0.226; p = 0.149)	0.139	+2.30%
Severity	2010.1	0.014 (CI = +/-0.015; p = 0.073)	0.002 (CI = +/-0.007; p = 0.486)	-0.112 (CI = +/-0.189; p = 0.231)	0.020	+1.39%
Severity	2010.2	0.013 (CI = +/-0.017; p = 0.127)	0.002 (CI = +/-0.007; p = 0.523)	-0.106 (CI = +/-0.195; p = 0.272)	-0.017	+1.27%
Severity	2011.1	0.008 (CI = +/-0.017; p = 0.354)	0.002 (CI = +/-0.007; p = 0.624)	-0.080 (CI = +/-0.191; p = 0.393)	-0.086	+0.78%
Severity	2011.2	0.003 (CI = +/-0.018; p = 0.718)	0.001 (CI = +/-0.007; p = 0.729)	-0.056 (CI = +/-0.189; p = 0.541)	-0.121	+0.31%
Severity	2012.1	-0.001 (CI = +/-0.019; p = 0.940)	0.001 (CI = +/-0.007; p = 0.820)	-0.038 (CI = +/-0.191; p = 0.685)	-0.126	-0.07%
Severity	2012.2	-0.003 (CI = +/-0.021; p = 0.769)	0.001 (CI = +/-0.007; p = 0.874)	-0.027 (CI = +/-0.198; p = 0.780)	-0.124	-0.30%
Severity	2013.1	0.004 (CI = +/-0.021; p = 0.699)	0.001 (CI = +/-0.006; p = 0.722)	-0.058 (CI = +/-0.191; p = 0.529)	-0.140	+0.40%
Severity	2013.2	-0.003 (CI = +/-0.022; p = 0.751)	0.001 (CI = +/-0.006; p = 0.852)	-0.027 (CI = +/-0.184; p = 0.765)	-0.129	-0.33%
Severity	2014.1	-0.001 (CI = +/-0.024; p = 0.964)	0.001 (CI = +/-0.006; p = 0.807)	-0.038 (CI = +/-0.193; p = 0.680)	-0.155	-0.05%
Severity	2014.2	-0.004 (CI = +/-0.027; p = 0.774)	0.001 (CI = +/-0.006; p = 0.860)	-0.026 (CI = +/-0.202; p = 0.791)	-0.153	-0.37%
Severity	2015.1	-0.006 (CI = +/-0.031; p = 0.705)	0.000 (CI = +/-0.007; p = 0.887)	-0.019 (CI = +/-0.215; p = 0.855)	-0.159	-0.56%
Severity	2015.2	-0.025 (CI = +/-0.023; p = 0.041)	0.000 (CI = +/-0.005; p = 0.879)	0.048 (CI = +/-0.151; p = 0.507)	0.233	-2.43%
Severity	2016.1	-0.018 (CI = +/-0.025; p = 0.155)	0.000 (CI = +/-0.005; p = 0.960)	0.025 (CI = +/-0.151; p = 0.729)	0.056	-1.74%
Severity	2016.2	-0.009 (CI = +/-0.026; p = 0.480)	0.000 (CI = +/-0.004; p = 0.965)	-0.002 (CI = +/-0.147; p = 0.980)	-0.133	-0.88%
Severity	2017.1	-0.005 (CI = +/-0.031; p = 0.739)	0.000 (CI = +/-0.004; p = 0.948)	-0.013 (CI = +/-0.157; p = 0.858)	-0.227	-0.47%
Frequency	2008.1	0.022 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.274 (CI = +/-0.142; p = 0.000)	0.563	+2.20%
Frequency	2008.2	0.020 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.265 (CI = +/-0.145; p = 0.001)	0.548	+2.06%
Frequency	2009.1	0.020 (CI = +/-0.011; p = 0.001)	0.015 (CI = +/-0.005; p = 0.000)	-0.264 (CI = +/-0.149; p = 0.001)	0.538	+2.04%
Frequency	2009.2	0.019 (CI = +/-0.012; p = 0.003)	0.015 (CI = +/-0.006; p = 0.000)	-0.256 (CI = +/-0.152; p = 0.002)	0.528	+1.89%
Frequency	2010.1	0.019 (CI = +/-0.013; p = 0.005)	0.015 (CI = +/-0.006; p = 0.000)	-0.256 (CI = +/-0.158; p = 0.003)	0.523	+1.91%
Frequency	2010.2	0.016 (CI = +/-0.013; p = 0.023)	0.015 (CI = +/-0.006; p = 0.000)	-0.238 (CI = +/-0.156; p = 0.004)	0.531	+1.57%
Frequency	2011.1	0.016 (CI = +/-0.014; p = 0.033)	0.015 (CI = +/-0.006; p = 0.000)	-0.240 (CI = +/-0.162; p = 0.006)	0.528	+1.60%
Frequency	2011.2	0.012 (CI = +/-0.015; p = 0.110)	0.014 (CI = +/-0.006; p = 0.000)	-0.221 (CI = +/-0.162; p = 0.010)	0.545	+1.23%
Frequency	2012.1	0.012 (CI = +/-0.017; p = 0.158)	0.014 (CI = +/-0.006; p = 0.000)	-0.219 (CI = +/-0.169; p = 0.014)	0.542	+1.19%
Frequency	2012.2	0.007 (CI = +/-0.018; p = 0.419)	0.014 (CI = +/-0.006; p = 0.000)	-0.196 (CI = +/-0.166; p = 0.024)	0.578	+0.69%
Frequency	2013.1	0.002 (CI = +/-0.019; p = 0.795)	0.014 (CI = +/-0.006; p = 0.000)	-0.175 (CI = +/-0.167; p = 0.040)	0.609	+0.23%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.666)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.161; p = 0.070)	0.664	-0.40%
Frequency	2014.1	-0.002 (CI = +/-0.021; p = 0.838)	0.013 (CI = +/-0.006; p = 0.000)	-0.155 (CI = +/-0.169; p = 0.069)	0.652	-0.21%
Frequency	2014.2	-0.010 (CI = +/-0.022; p = 0.335)	0.013 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.160; p = 0.120)	0.718	-1.01%
Frequency	2015.1	-0.015 (CI = +/-0.024; p = 0.183)	0.012 (CI = +/-0.005; p = 0.000)	-0.104 (CI = +/-0.163; p = 0.193)	0.739	-1.53%
Frequency	2015.2	-0.020 (CI = +/-0.026; p = 0.132)	0.012 (CI = +/-0.005; p = 0.000)	-0.089 (CI = +/-0.171; p = 0.280)	0.745	-1.95%
Frequency	2016.1	-0.022 (CI = +/-0.031; p = 0.150)	0.012 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.184; p = 0.345)	0.733	-2.14%
Frequency	2016.2	-0.030 (CI = +/-0.034; p = 0.072)	0.012 (CI = +/-0.005; p = 0.000)	-0.057 (CI = +/-0.186; p = 0.516)	0.761	-2.99%
Frequency	2017.1	-0.029 (CI = +/-0.040; p = 0.134)	0.012 (CI = +/-0.006; p = 0.001)	-0.060 (CI = +/-0.204; p = 0.527)	0.731	-2.88%

Uninsured Auto

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.061 (CI = +/-0.019; p = 0.000)	0.529	+6.30%
Loss Cost	2005.2	0.064 (CI = +/-0.020; p = 0.000)	0.535	+6.56%
Loss Cost	2006.1	0.064 (CI = +/-0.021; p = 0.000)	0.521	+6.66%
Loss Cost	2006.2	0.065 (CI = +/-0.022; p = 0.000)	0.505	+6.73%
Loss Cost	2007.1	0.068 (CI = +/-0.023; p = 0.000)	0.513	+7.06%
Loss Cost	2007.2	0.066 (CI = +/-0.025; p = 0.000)	0.476	+6.82%
Loss Cost	2008.1	0.069 (CI = +/-0.026; p = 0.000)	0.476	+7.10%
Loss Cost	2008.2	0.071 (CI = +/-0.028; p = 0.000)	0.468	+7.32%
Loss Cost	2009.1	0.062 (CI = +/-0.028; p = 0.000)	0.413	+6.41%
Loss Cost	2009.2	0.055 (CI = +/-0.028; p = 0.000)	0.350	+5.62%
Loss Cost	2010.1	0.054 (CI = +/-0.030; p = 0.001)	0.321	+5.58%
Loss Cost	2010.2	0.044 (CI = +/-0.030; p = 0.005)	0.243	+4.49%
Loss Cost	2011.1	0.043 (CI = +/-0.032; p = 0.011)	0.211	+4.40%
Loss Cost	2011.2	0.040 (CI = +/-0.035; p = 0.025)	0.165	+4.08%
Loss Cost	2012.1	0.035 (CI = +/-0.037; p = 0.061)	0.112	+3.60%
Loss Cost	2012.2	0.031 (CI = +/-0.040; p = 0.123)	0.067	+3.16%
Loss Cost	2013.1	0.033 (CI = +/-0.044; p = 0.141)	0.061	+3.30%
Loss Cost	2013.2	0.022 (CI = +/-0.047; p = 0.331)	0.000	+2.26%
Loss Cost	2014.1	0.035 (CI = +/-0.049; p = 0.147)	0.064	+3.60%
Loss Cost	2014.2	0.019 (CI = +/-0.050; p = 0.439)	-0.021	+1.89%
Loss Cost	2015.1	0.011 (CI = +/-0.055; p = 0.666)	-0.050	+1.15%
Loss Cost	2015.2	0.028 (CI = +/-0.058; p = 0.326)	0.002	+2.81%
Loss Cost	2016.1	0.046 (CI = +/-0.061; p = 0.129)	0.096	+4.70%
Loss Cost	2016.2	0.034 (CI = +/-0.068; p = 0.301)	0.011	+3.47%
Loss Cost	2017.1	0.034 (CI = +/-0.080; p = 0.366)	-0.009	+3.50%
Severity	2005.1	0.056 (CI = +/-0.015; p = 0.000)	0.597	+5.72%
Severity	2005.2	0.057 (CI = +/-0.016; p = 0.000)	0.594	+5.89%
Severity	2006.1	0.058 (CI = +/-0.017; p = 0.000)	0.585	+6.01%
Severity	2006.2	0.057 (CI = +/-0.018; p = 0.000)	0.556	+5.90%
Severity	2007.1	0.060 (CI = +/-0.018; p = 0.000)	0.572	+6.24%
Severity	2007.2	0.059 (CI = +/-0.019; p = 0.000)	0.541	+6.12%
Severity	2008.1	0.059 (CI = +/-0.021; p = 0.000)	0.510	+6.04%
Severity	2008.2	0.061 (CI = +/-0.022; p = 0.000)	0.508	+6.27%
Severity	2009.1	0.054 (CI = +/-0.022; p = 0.000)	0.457	+5.59%
Severity	2009.2	0.054 (CI = +/-0.024; p = 0.000)	0.427	+5.56%
Severity	2010.1	0.055 (CI = +/-0.025; p = 0.000)	0.412	+5.70%
Severity	2010.2	0.051 (CI = +/-0.027; p = 0.001)	0.356	+5.28%
Severity	2011.1	0.053 (CI = +/-0.029; p = 0.001)	0.339	+5.41%
Severity	2011.2	0.056 (CI = +/-0.031; p = 0.001)	0.345	+5.77%
Severity	2012.1	0.056 (CI = +/-0.034; p = 0.003)	0.316	+5.79%
Severity	2012.2	0.061 (CI = +/-0.037; p = 0.002)	0.333	+6.33%
Severity	2013.1	0.069 (CI = +/-0.039; p = 0.002)	0.372	+7.14%
Severity	2013.2	0.064 (CI = +/-0.043; p = 0.006)	0.305	+6.60%
Severity	2014.1	0.076 (CI = +/-0.045; p = 0.002)	0.378	+7.85%
Severity	2014.2	0.064 (CI = +/-0.047; p = 0.011)	0.281	+6.59%
Severity	2015.1	0.064 (CI = +/-0.053; p = 0.021)	0.244	+6.62%
Severity	2015.2	0.072 (CI = +/-0.059; p = 0.021)	0.261	+7.44%
Severity	2016.1	0.085 (CI = +/-0.065; p = 0.014)	0.317	+8.92%
Severity	2016.2	0.069 (CI = +/-0.071; p = 0.056)	0.195	+7.14%
Severity	2017.1	0.055 (CI = +/-0.080; p = 0.160)	0.087	+5.68%
Frequency	2005.1	0.005 (CI = +/-0.012; p = 0.368)	-0.005	+0.55%
Frequency	2005.2	0.006 (CI = +/-0.013; p = 0.320)	0.001	+0.64%
Frequency	2006.1	0.006 (CI = +/-0.013; p = 0.366)	-0.005	+0.61%
Frequency	2006.2	0.008 (CI = +/-0.014; p = 0.274)	0.007	+0.78%
Frequency	2007.1	0.008 (CI = +/-0.015; p = 0.300)	0.003	+0.78%
Frequency	2007.2	0.007 (CI = +/-0.016; p = 0.409)	-0.009	+0.65%
Frequency	2008.1	0.010 (CI = +/-0.016; p = 0.225)	0.017	+1.00%
Frequency	2008.2	0.010 (CI = +/-0.018; p = 0.259)	0.011	+0.99%
Frequency	2009.1	0.008 (CI = +/-0.019; p = 0.403)	-0.010	+0.77%
Frequency	2009.2	0.001 (CI = +/-0.018; p = 0.948)	-0.037	+0.06%
Frequency	2010.1	-0.001 (CI = +/-0.019; p = 0.909)	-0.038	-0.11%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.410)	-0.012	-0.76%
Frequency	2011.1	-0.010 (CI = +/-0.020; p = 0.331)	-0.001	-0.96%
Frequency	2011.2	-0.016 (CI = +/-0.020; p = 0.112)	0.067	-1.59%
Frequency	2012.1	-0.021 (CI = +/-0.021; p = 0.051)	0.124	-2.07%
Frequency	2012.2	-0.030 (CI = +/-0.019; p = 0.004)	0.302	-2.98%
Frequency	2013.1	-0.036 (CI = +/-0.020; p = 0.001)	0.398	-3.58%
Frequency	2013.2	-0.042 (CI = +/-0.021; p = 0.000)	0.454	-4.07%
Frequency	2014.1	-0.040 (CI = +/-0.023; p = 0.002)	0.398	-3.94%
Frequency	2014.2	-0.045 (CI = +/-0.025; p = 0.001)	0.434	-4.40%
Frequency	2015.1	-0.053 (CI = +/-0.026; p = 0.001)	0.512	-5.13%
Frequency	2015.2	-0.044 (CI = +/-0.027; p = 0.003)	0.418	-4.32%
Frequency	2016.1	-0.039 (CI = +/-0.030; p = 0.013)	0.323	-3.87%
Frequency	2016.2	-0.035 (CI = +/-0.033; p = 0.042)	0.225	-3.43%
Frequency	2017.1	-0.021 (CI = +/-0.033; p = 0.197)	0.062	-2.06%

Uninsured Auto

Coverage = UA
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	0.063 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.017; p = 0.652)	0.519	+6.46%
Loss Cost	2005.2	0.065 (CI = +/-0.021; p = 0.000)	0.004 (CI = +/-0.017; p = 0.620)	0.524	+6.75%
Loss Cost	2006.1	0.066 (CI = +/-0.023; p = 0.000)	0.004 (CI = +/-0.017; p = 0.614)	0.510	+6.86%
Loss Cost	2006.2	0.067 (CI = +/-0.024; p = 0.000)	0.004 (CI = +/-0.017; p = 0.611)	0.493	+6.95%
Loss Cost	2007.1	0.071 (CI = +/-0.025; p = 0.000)	0.005 (CI = +/-0.017; p = 0.578)	0.503	+7.32%
Loss Cost	2007.2	0.068 (CI = +/-0.026; p = 0.000)	0.005 (CI = +/-0.018; p = 0.604)	0.463	+7.07%
Loss Cost	2008.1	0.071 (CI = +/-0.028; p = 0.000)	0.005 (CI = +/-0.018; p = 0.583)	0.463	+7.38%
Loss Cost	2008.2	0.073 (CI = +/-0.030; p = 0.000)	0.005 (CI = +/-0.018; p = 0.571)	0.456	+7.63%
Loss Cost	2009.1	0.065 (CI = +/-0.030; p = 0.000)	0.004 (CI = +/-0.017; p = 0.616)	0.397	+6.67%
Loss Cost	2009.2	0.057 (CI = +/-0.030; p = 0.001)	0.004 (CI = +/-0.017; p = 0.660)	0.330	+5.85%
Loss Cost	2010.1	0.057 (CI = +/-0.032; p = 0.001)	0.004 (CI = +/-0.017; p = 0.668)	0.299	+5.82%
Loss Cost	2010.2	0.046 (CI = +/-0.032; p = 0.007)	0.003 (CI = +/-0.016; p = 0.714)	0.216	+4.68%
Loss Cost	2011.1	0.045 (CI = +/-0.035; p = 0.013)	0.003 (CI = +/-0.016; p = 0.724)	0.181	+4.60%
Loss Cost	2011.2	0.042 (CI = +/-0.037; p = 0.029)	0.003 (CI = +/-0.017; p = 0.743)	0.131	+4.28%
Loss Cost	2012.1	0.037 (CI = +/-0.040; p = 0.067)	0.002 (CI = +/-0.017; p = 0.765)	0.074	+3.79%
Loss Cost	2012.2	0.033 (CI = +/-0.043; p = 0.129)	0.002 (CI = +/-0.017; p = 0.783)	0.024	+3.34%
Loss Cost	2013.1	0.034 (CI = +/-0.047; p = 0.147)	0.002 (CI = +/-0.018; p = 0.784)	0.015	+3.49%
Loss Cost	2013.2	0.024 (CI = +/-0.050; p = 0.328)	0.002 (CI = +/-0.017; p = 0.799)	-0.052	+2.44%
Loss Cost	2014.1	0.037 (CI = +/-0.052; p = 0.152)	0.002 (CI = +/-0.017; p = 0.781)	0.014	+3.80%
Loss Cost	2014.2	0.021 (CI = +/-0.053; p = 0.423)	0.002 (CI = +/-0.016; p = 0.769)	-0.079	+2.08%
Loss Cost	2015.1	0.013 (CI = +/-0.059; p = 0.635)	0.002 (CI = +/-0.016; p = 0.768)	-0.113	+1.34%
Loss Cost	2015.2	0.029 (CI = +/-0.062; p = 0.326)	0.002 (CI = +/-0.016; p = 0.786)	-0.064	+2.97%
Loss Cost	2016.1	0.047 (CI = +/-0.065; p = 0.140)	0.002 (CI = +/-0.015; p = 0.826)	0.030	+4.82%
Loss Cost	2016.2	0.035 (CI = +/-0.072; p = 0.307)	0.002 (CI = +/-0.016; p = 0.785)	-0.064	+3.59%
Loss Cost	2017.1	0.035 (CI = +/-0.084; p = 0.378)	0.002 (CI = +/-0.017; p = 0.795)	-0.094	+3.57%
Severity	2005.1	0.055 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.013; p = 0.798)	0.586	+5.65%
Severity	2005.2	0.057 (CI = +/-0.017; p = 0.000)	-0.001 (CI = +/-0.013; p = 0.827)	0.583	+5.82%
Severity	2006.1	0.058 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.848)	0.573	+5.95%
Severity	2006.2	0.057 (CI = +/-0.019; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.835)	0.543	+5.83%
Severity	2007.1	0.060 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.880)	0.558	+6.18%
Severity	2007.2	0.059 (CI = +/-0.021; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.867)	0.526	+6.06%
Severity	2008.1	0.058 (CI = +/-0.022; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.859)	0.494	+5.97%
Severity	2008.2	0.060 (CI = +/-0.024; p = 0.000)	-0.001 (CI = +/-0.014; p = 0.885)	0.491	+6.21%
Severity	2009.1	0.053 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.809)	0.438	+5.49%
Severity	2009.2	0.053 (CI = +/-0.026; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.810)	0.406	+5.45%
Severity	2010.1	0.054 (CI = +/-0.028; p = 0.000)	-0.002 (CI = +/-0.014; p = 0.824)	0.390	+5.59%
Severity	2010.2	0.050 (CI = +/-0.029; p = 0.002)	-0.002 (CI = +/-0.015; p = 0.795)	0.331	+5.16%
Severity	2011.1	0.051 (CI = +/-0.032; p = 0.003)	-0.002 (CI = +/-0.015; p = 0.806)	0.312	+5.28%
Severity	2011.2	0.055 (CI = +/-0.034; p = 0.003)	-0.002 (CI = +/-0.015; p = 0.828)	0.316	+5.65%
Severity	2012.1	0.055 (CI = +/-0.037; p = 0.005)	-0.002 (CI = +/-0.016; p = 0.833)	0.284	+5.66%
Severity	2012.2	0.060 (CI = +/-0.040; p = 0.005)	-0.001 (CI = +/-0.016; p = 0.853)	0.301	+6.22%
Severity	2013.1	0.068 (CI = +/-0.042; p = 0.003)	-0.001 (CI = +/-0.016; p = 0.874)	0.340	+7.04%
Severity	2013.2	0.063 (CI = +/-0.046; p = 0.010)	-0.001 (CI = +/-0.016; p = 0.866)	0.267	+6.49%
Severity	2014.1	0.075 (CI = +/-0.048; p = 0.004)	-0.001 (CI = +/-0.016; p = 0.874)	0.342	+7.74%
Severity	2014.2	0.063 (CI = +/-0.051; p = 0.018)	-0.001 (CI = +/-0.015; p = 0.870)	0.237	+6.48%
Severity	2015.1	0.063 (CI = +/-0.057; p = 0.032)	-0.001 (CI = +/-0.016; p = 0.874)	0.195	+6.52%
Severity	2015.2	0.071 (CI = +/-0.063; p = 0.030)	-0.001 (CI = +/-0.016; p = 0.863)	0.210	+7.33%
Severity	2016.1	0.084 (CI = +/-0.069; p = 0.020)	-0.002 (CI = +/-0.016; p = 0.828)	0.267	+8.79%
Severity	2016.2	0.068 (CI = +/-0.075; p = 0.071)	-0.001 (CI = +/-0.016; p = 0.883)	0.130	+7.08%
Severity	2017.1	0.055 (CI = +/-0.085; p = 0.182)	-0.001 (CI = +/-0.017; p = 0.945)	0.005	+5.65%
Frequency	2005.1	0.008 (CI = +/-0.013; p = 0.232)	0.005 (CI = +/-0.010; p = 0.302)	-0.002	+0.77%
Frequency	2005.2	0.009 (CI = +/-0.014; p = 0.197)	0.006 (CI = +/-0.011; p = 0.294)	0.004	+0.88%
Frequency	2006.1	0.009 (CI = +/-0.014; p = 0.231)	0.006 (CI = +/-0.011; p = 0.304)	-0.002	+0.86%
Frequency	2006.2	0.010 (CI = +/-0.015; p = 0.165)	0.006 (CI = +/-0.011; p = 0.286)	0.012	+1.05%
Frequency	2007.1	0.011 (CI = +/-0.016; p = 0.184)	0.006 (CI = +/-0.011; p = 0.293)	0.008	+1.07%
Frequency	2007.2	0.009 (CI = +/-0.017; p = 0.264)	0.006 (CI = +/-0.011; p = 0.311)	-0.007	+0.95%
Frequency	2008.1	0.013 (CI = +/-0.017; p = 0.131)	0.006 (CI = +/-0.011; p = 0.270)	0.026	+1.33%
Frequency	2008.2	0.013 (CI = +/-0.019; p = 0.155)	0.006 (CI = +/-0.011; p = 0.279)	0.018	+1.34%
Frequency	2009.1	0.011 (CI = +/-0.020; p = 0.257)	0.006 (CI = +/-0.011; p = 0.299)	-0.005	+1.12%
Frequency	2009.2	0.004 (CI = +/-0.019; p = 0.684)	0.005 (CI = +/-0.010; p = 0.305)	-0.033	+0.38%
Frequency	2010.1	0.002 (CI = +/-0.020; p = 0.824)	0.005 (CI = +/-0.011; p = 0.324)	-0.037	+0.22%
Frequency	2010.2	-0.004 (CI = +/-0.020; p = 0.644)	0.005 (CI = +/-0.010; p = 0.334)	-0.013	-0.45%
Frequency	2011.1	-0.006 (CI = +/-0.021; p = 0.535)	0.005 (CI = +/-0.010; p = 0.354)	-0.005	-0.65%
Frequency	2011.2	-0.013 (CI = +/-0.021; p = 0.218)	0.004 (CI = +/-0.009; p = 0.363)	0.062	-1.30%
Frequency	2012.1	-0.018 (CI = +/-0.022; p = 0.110)	0.004 (CI = +/-0.009; p = 0.379)	0.116	-1.77%
Frequency	2012.2	-0.027 (CI = +/-0.020; p = 0.011)	0.004 (CI = +/-0.008; p = 0.351)	0.299	-2.71%
Frequency	2013.1	-0.034 (CI = +/-0.021; p = 0.003)	0.004 (CI = +/-0.008; p = 0.347)	0.396	-3.31%
Frequency	2013.2	-0.039 (CI = +/-0.022; p = 0.001)	0.003 (CI = +/-0.008; p = 0.349)	0.452	-3.80%
Frequency	2014.1	-0.037 (CI = +/-0.024; p = 0.004)	0.003 (CI = +/-0.008; p = 0.359)	0.394	-3.66%
Frequency	2014.2	-0.042 (CI = +/-0.026; p = 0.003)	0.003 (CI = +/-0.008; p = 0.358)	0.430	-4.13%
Frequency	2015.1	-0.050 (CI = +/-0.027; p = 0.001)	0.004 (CI = +/-0.007; p = 0.328)	0.513	-4.86%
Frequency	2015.2	-0.042 (CI = +/-0.027; p = 0.006)	0.003 (CI = +/-0.007; p = 0.320)	0.421	-4.07%
Frequency	2016.1	-0.037 (CI = +/-0.030; p = 0.020)	0.003 (CI = +/-0.007; p = 0.344)	0.322	-3.65%
Frequency	2016.2	-0.033 (CI = +/-0.034; p = 0.057)	0.003 (CI = +/-0.007; p = 0.377)	0.215	-3.25%
Frequency	2017.1	-0.020 (CI = +/-0.034; p = 0.226)	0.003 (CI = +/-0.007; p = 0.422)	0.038	-1.97%

Uninsured Auto

Coverage = UA
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	0.060 (CI = +/-0.018; p = 0.000)	-0.216 (CI = +/-0.198; p = 0.034)	0.575	+6.20%
Loss Cost	2005.2	0.064 (CI = +/-0.019; p = 0.000)	-0.236 (CI = +/-0.199; p = 0.021)	0.591	+6.56%
Loss Cost	2006.1	0.063 (CI = +/-0.020; p = 0.000)	-0.237 (CI = +/-0.205; p = 0.024)	0.578	+6.54%
Loss Cost	2006.2	0.065 (CI = +/-0.021; p = 0.000)	-0.248 (CI = +/-0.210; p = 0.022)	0.567	+6.73%
Loss Cost	2007.1	0.067 (CI = +/-0.022; p = 0.000)	-0.236 (CI = +/-0.215; p = 0.032)	0.568	+6.93%
Loss Cost	2007.2	0.066 (CI = +/-0.023; p = 0.000)	-0.231 (CI = +/-0.222; p = 0.042)	0.529	+6.82%
Loss Cost	2008.1	0.067 (CI = +/-0.025; p = 0.000)	-0.223 (CI = +/-0.229; p = 0.056)	0.523	+6.96%
Loss Cost	2008.2	0.071 (CI = +/-0.026; p = 0.000)	-0.241 (CI = +/-0.234; p = 0.044)	0.525	+7.32%
Loss Cost	2009.1	0.060 (CI = +/-0.025; p = 0.000)	-0.295 (CI = +/-0.213; p = 0.009)	0.531	+6.20%
Loss Cost	2009.2	0.055 (CI = +/-0.025; p = 0.000)	-0.269 (CI = +/-0.213; p = 0.015)	0.464	+5.62%
Loss Cost	2010.1	0.052 (CI = +/-0.027; p = 0.001)	-0.281 (CI = +/-0.220; p = 0.015)	0.446	+5.36%
Loss Cost	2010.2	0.044 (CI = +/-0.027; p = 0.003)	-0.243 (CI = +/-0.212; p = 0.026)	0.360	+4.49%
Loss Cost	2011.1	0.041 (CI = +/-0.029; p = 0.009)	-0.258 (CI = +/-0.220; p = 0.024)	0.344	+4.16%
Loss Cost	2011.2	0.040 (CI = +/-0.032; p = 0.016)	-0.255 (CI = +/-0.229; p = 0.031)	0.297	+4.08%
Loss Cost	2012.1	0.032 (CI = +/-0.033; p = 0.056)	-0.287 (CI = +/-0.231; p = 0.017)	0.294	+3.29%
Loss Cost	2012.2	0.031 (CI = +/-0.036; p = 0.089)	-0.282 (CI = +/-0.241; p = 0.024)	0.244	+3.16%
Loss Cost	2013.1	0.029 (CI = +/-0.040; p = 0.147)	-0.290 (CI = +/-0.254; p = 0.027)	0.240	+2.93%
Loss Cost	2013.2	0.022 (CI = +/-0.043; p = 0.291)	-0.267 (CI = +/-0.262; p = 0.046)	0.159	+2.26%
Loss Cost	2014.1	0.032 (CI = +/-0.046; p = 0.166)	-0.234 (CI = +/-0.268; p = 0.083)	0.174	+3.24%
Loss Cost	2014.2	0.019 (CI = +/-0.048; p = 0.422)	-0.192 (CI = +/-0.264; p = 0.143)	0.056	+1.89%
Loss Cost	2015.1	0.007 (CI = +/-0.052; p = 0.773)	-0.229 (CI = +/-0.270; p = 0.091)	0.080	+0.72%
Loss Cost	2015.2	0.028 (CI = +/-0.050; p = 0.259)	-0.287 (CI = +/-0.248; p = 0.026)	0.258	+2.81%
Loss Cost	2016.1	0.040 (CI = +/-0.055; p = 0.142)	-0.252 (CI = +/-0.255; p = 0.053)	0.279	+4.09%
Loss Cost	2016.2	0.034 (CI = +/-0.063; p = 0.261)	-0.237 (CI = +/-0.273; p = 0.083)	0.176	+3.47%
Loss Cost	2017.1	0.026 (CI = +/-0.073; p = 0.445)	-0.256 (CI = +/-0.296; p = 0.083)	0.172	+2.68%
Severity	2005.1	0.055 (CI = +/-0.015; p = 0.000)	-0.132 (CI = +/-0.162; p = 0.109)	0.615	+5.66%
Severity	2005.2	0.057 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.164; p = 0.083)	0.618	+5.89%
Severity	2006.1	0.058 (CI = +/-0.016; p = 0.000)	-0.141 (CI = +/-0.169; p = 0.099)	0.607	+5.94%
Severity	2006.2	0.057 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.174; p = 0.113)	0.577	+5.90%
Severity	2007.1	0.060 (CI = +/-0.018; p = 0.000)	-0.125 (CI = +/-0.178; p = 0.161)	0.585	+6.17%
Severity	2007.2	0.059 (CI = +/-0.019; p = 0.000)	-0.123 (CI = +/-0.183; p = 0.182)	0.553	+6.12%
Severity	2008.1	0.058 (CI = +/-0.020; p = 0.000)	-0.131 (CI = +/-0.189; p = 0.166)	0.527	+5.96%
Severity	2008.2	0.061 (CI = +/-0.022; p = 0.000)	-0.147 (CI = +/-0.192; p = 0.130)	0.531	+6.27%
Severity	2009.1	0.053 (CI = +/-0.021; p = 0.000)	-0.186 (CI = +/-0.181; p = 0.045)	0.516	+5.46%
Severity	2009.2	0.054 (CI = +/-0.022; p = 0.000)	-0.190 (CI = +/-0.188; p = 0.047)	0.490	+5.56%
Severity	2010.1	0.054 (CI = +/-0.024; p = 0.000)	-0.191 (CI = +/-0.196; p = 0.055)	0.474	+5.54%
Severity	2010.2	0.051 (CI = +/-0.026; p = 0.000)	-0.180 (CI = +/-0.202; p = 0.078)	0.412	+5.28%
Severity	2011.1	0.051 (CI = +/-0.028; p = 0.001)	-0.182 (CI = +/-0.211; p = 0.087)	0.394	+5.24%
Severity	2011.2	0.056 (CI = +/-0.030; p = 0.001)	-0.203 (CI = +/-0.215; p = 0.062)	0.417	+5.77%
Severity	2012.1	0.054 (CI = +/-0.032; p = 0.002)	-0.212 (CI = +/-0.224; p = 0.063)	0.394	+5.56%
Severity	2012.2	0.061 (CI = +/-0.034; p = 0.001)	-0.240 (CI = +/-0.225; p = 0.038)	0.438	+6.33%
Severity	2013.1	0.066 (CI = +/-0.037; p = 0.001)	-0.221 (CI = +/-0.234; p = 0.063)	0.452	+6.85%
Severity	2013.2	0.064 (CI = +/-0.041; p = 0.004)	-0.213 (CI = +/-0.246; p = 0.086)	0.380	+6.60%
Severity	2014.1	0.073 (CI = +/-0.044; p = 0.003)	-0.182 (CI = +/-0.252; p = 0.146)	0.420	+7.55%
Severity	2014.2	0.064 (CI = +/-0.047; p = 0.011)	-0.153 (CI = +/-0.257; p = 0.225)	0.305	+6.59%
Severity	2015.1	0.061 (CI = +/-0.053; p = 0.026)	-0.162 (CI = +/-0.275; p = 0.229)	0.270	+6.30%
Severity	2015.2	0.072 (CI = +/-0.058; p = 0.018)	-0.192 (CI = +/-0.283; p = 0.168)	0.312	+7.44%
Severity	2016.1	0.082 (CI = +/-0.065; p = 0.018)	-0.164 (CI = +/-0.299; p = 0.257)	0.336	+8.50%
Severity	2016.2	0.069 (CI = +/-0.072; p = 0.059)	-0.133 (CI = +/-0.312; p = 0.372)	0.186	+7.14%
Severity	2017.1	0.050 (CI = +/-0.080; p = 0.200)	-0.181 (CI = +/-0.323; p = 0.242)	0.126	+5.09%
Frequency	2005.1	0.005 (CI = +/-0.012; p = 0.396)	-0.084 (CI = +/-0.132; p = 0.204)	0.014	+0.51%
Frequency	2005.2	0.006 (CI = +/-0.013; p = 0.314)	-0.092 (CI = +/-0.135; p = 0.175)	0.026	+0.64%
Frequency	2006.1	0.006 (CI = +/-0.013; p = 0.396)	-0.096 (CI = +/-0.138; p = 0.167)	0.024	+0.56%
Frequency	2006.2	0.008 (CI = +/-0.014; p = 0.264)	-0.108 (CI = +/-0.140; p = 0.125)	0.050	+0.78%
Frequency	2007.1	0.007 (CI = +/-0.015; p = 0.327)	-0.111 (CI = +/-0.144; p = 0.126)	0.047	+0.72%
Frequency	2007.2	0.007 (CI = +/-0.016; p = 0.401)	-0.108 (CI = +/-0.149; p = 0.150)	0.028	+0.65%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.247)	-0.092 (CI = +/-0.150; p = 0.221)	0.035	+0.95%
Frequency	2008.2	0.010 (CI = +/-0.017; p = 0.255)	-0.094 (CI = +/-0.156; p = 0.225)	0.029	+0.99%
Frequency	2009.1	0.007 (CI = +/-0.018; p = 0.442)	-0.109 (CI = +/-0.158; p = 0.168)	0.025	+0.70%
Frequency	2009.2	0.001 (CI = +/-0.018; p = 0.948)	-0.078 (CI = +/-0.148; p = 0.287)	-0.030	+0.06%
Frequency	2010.1	-0.002 (CI = +/-0.019; p = 0.850)	-0.090 (CI = +/-0.153; p = 0.237)	-0.020	-0.18%
Frequency	2010.2	-0.008 (CI = +/-0.019; p = 0.413)	-0.063 (CI = +/-0.147; p = 0.381)	-0.020	-0.76%
Frequency	2011.1	-0.010 (CI = +/-0.020; p = 0.300)	-0.076 (CI = +/-0.151; p = 0.311)	0.002	-1.03%
Frequency	2011.2	-0.016 (CI = +/-0.020; p = 0.116)	-0.052 (CI = +/-0.147; p = 0.475)	0.048	-1.59%
Frequency	2012.1	-0.022 (CI = +/-0.021; p = 0.044)	-0.075 (CI = +/-0.146; p = 0.298)	0.129	-2.14%
Frequency	2012.2	-0.030 (CI = +/-0.020; p = 0.004)	-0.042 (CI = +/-0.131; p = 0.514)	0.283	-2.98%
Frequency	2013.1	-0.037 (CI = +/-0.020; p = 0.001)	-0.069 (CI = +/-0.125; p = 0.263)	0.408	-3.67%
Frequency	2013.2	-0.042 (CI = +/-0.021; p = 0.001)	-0.054 (CI = +/-0.127; p = 0.381)	0.448	-4.07%
Frequency	2014.1	-0.041 (CI = +/-0.023; p = 0.002)	-0.052 (CI = +/-0.134; p = 0.425)	0.387	-4.01%
Frequency	2014.2	-0.045 (CI = +/-0.025; p = 0.002)	-0.039 (CI = +/-0.139; p = 0.558)	0.411	-4.40%
Frequency	2015.1	-0.054 (CI = +/-0.026; p = 0.000)	-0.067 (CI = +/-0.134; p = 0.302)	0.516	-5.25%
Frequency	2015.2	-0.044 (CI = +/-0.025; p = 0.002)	-0.095 (CI = +/-0.124; p = 0.124)	0.477	-4.32%
Frequency	2016.1	-0.042 (CI = +/-0.029; p = 0.009)	-0.088 (CI = +/-0.134; p = 0.180)	0.369	-4.07%
Frequency	2016.2	-0.035 (CI = +/-0.032; p = 0.034)	-0.104 (CI = +/-0.137; p = 0.124)	0.316	-3.43%
Frequency	2017.1	-0.023 (CI = +/-0.033; p = 0.152)	-0.075 (CI = +/-0.134; p = 0.242)	0.102	-2.29%

Uninsured Auto

Coverage = UA

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	0.061 (CI = +/-0.020; p = 0.000)	-0.213 (CI = +/-0.203; p = 0.040)	0.002 (CI = +/-0.016; p = 0.846)	0.563	+6.27%
Loss Cost	2005.2	0.064 (CI = +/-0.020; p = 0.000)	-0.233 (CI = +/-0.203; p = 0.026)	0.002 (CI = +/-0.016; p = 0.813)	0.579	+6.65%
Loss Cost	2006.1	0.064 (CI = +/-0.021; p = 0.000)	-0.234 (CI = +/-0.210; p = 0.030)	0.002 (CI = +/-0.016; p = 0.819)	0.565	+6.63%
Loss Cost	2006.2	0.066 (CI = +/-0.022; p = 0.000)	-0.244 (CI = +/-0.215; p = 0.027)	0.002 (CI = +/-0.016; p = 0.807)	0.554	+6.83%
Loss Cost	2007.1	0.068 (CI = +/-0.024; p = 0.000)	-0.232 (CI = +/-0.221; p = 0.040)	0.002 (CI = +/-0.017; p = 0.774)	0.554	+7.06%
Loss Cost	2007.2	0.067 (CI = +/-0.025; p = 0.000)	-0.226 (CI = +/-0.228; p = 0.051)	0.002 (CI = +/-0.017; p = 0.784)	0.514	+6.94%
Loss Cost	2008.1	0.069 (CI = +/-0.027; p = 0.000)	-0.218 (CI = +/-0.236; p = 0.068)	0.003 (CI = +/-0.017; p = 0.766)	0.507	+7.11%
Loss Cost	2008.2	0.072 (CI = +/-0.028; p = 0.000)	-0.236 (CI = +/-0.240; p = 0.054)	0.003 (CI = +/-0.017; p = 0.751)	0.509	+7.48%
Loss Cost	2009.1	0.061 (CI = +/-0.027; p = 0.000)	-0.293 (CI = +/-0.220; p = 0.011)	0.001 (CI = +/-0.016; p = 0.882)	0.513	+6.27%
Loss Cost	2009.2	0.055 (CI = +/-0.028; p = 0.000)	-0.267 (CI = +/-0.220; p = 0.019)	0.001 (CI = +/-0.015; p = 0.903)	0.443	+5.68%
Loss Cost	2010.1	0.053 (CI = +/-0.030; p = 0.001)	-0.279 (CI = +/-0.228; p = 0.018)	0.001 (CI = +/-0.016; p = 0.937)	0.424	+5.40%
Loss Cost	2010.2	0.044 (CI = +/-0.030; p = 0.005)	-0.243 (CI = +/-0.220; p = 0.032)	0.000 (CI = +/-0.015; p = 0.957)	0.333	+4.51%
Loss Cost	2011.1	0.041 (CI = +/-0.032; p = 0.015)	-0.258 (CI = +/-0.228; p = 0.029)	0.000 (CI = +/-0.015; p = 0.995)	0.315	+4.16%
Loss Cost	2011.2	0.040 (CI = +/-0.034; p = 0.025)	-0.255 (CI = +/-0.238; p = 0.037)	0.000 (CI = +/-0.015; p = 0.996)	0.263	+4.09%
Loss Cost	2012.1	0.032 (CI = +/-0.036; p = 0.081)	-0.288 (CI = +/-0.240; p = 0.021)	-0.001 (CI = +/-0.015; p = 0.930)	0.259	+3.24%
Loss Cost	2012.2	0.031 (CI = +/-0.039; p = 0.119)	-0.283 (CI = +/-0.252; p = 0.029)	-0.001 (CI = +/-0.016; p = 0.933)	0.205	+3.11%
Loss Cost	2013.1	0.028 (CI = +/-0.043; p = 0.188)	-0.292 (CI = +/-0.266; p = 0.033)	-0.001 (CI = +/-0.016; p = 0.919)	0.198	+2.87%
Loss Cost	2013.2	0.022 (CI = +/-0.047; p = 0.337)	-0.269 (CI = +/-0.275; p = 0.054)	-0.001 (CI = +/-0.016; p = 0.932)	0.110	+2.20%
Loss Cost	2014.1	0.032 (CI = +/-0.050; p = 0.199)	-0.235 (CI = +/-0.282; p = 0.097)	0.000 (CI = +/-0.016; p = 0.978)	0.122	+3.22%
Loss Cost	2014.2	0.019 (CI = +/-0.052; p = 0.447)	-0.192 (CI = +/-0.279; p = 0.165)	0.000 (CI = +/-0.016; p = 0.977)	-0.007	+1.91%
Loss Cost	2015.1	0.007 (CI = +/-0.056; p = 0.790)	-0.229 (CI = +/-0.287; p = 0.109)	0.000 (CI = +/-0.016; p = 0.990)	0.014	+0.71%
Loss Cost	2015.2	0.027 (CI = +/-0.054; p = 0.301)	-0.291 (CI = +/-0.264; p = 0.033)	-0.001 (CI = +/-0.014; p = 0.871)	0.203	+2.72%
Loss Cost	2016.1	0.039 (CI = +/-0.059; p = 0.174)	-0.256 (CI = +/-0.273; p = 0.064)	-0.001 (CI = +/-0.014; p = 0.879)	0.220	+4.00%
Loss Cost	2016.2	0.034 (CI = +/-0.067; p = 0.291)	-0.240 (CI = +/-0.295; p = 0.101)	-0.001 (CI = +/-0.015; p = 0.925)	0.101	+3.44%
Loss Cost	2017.1	0.026 (CI = +/-0.078; p = 0.473)	-0.259 (CI = +/-0.321; p = 0.103)	-0.001 (CI = +/-0.016; p = 0.941)	0.090	+2.86%
Severity	2005.1	0.054 (CI = +/-0.016; p = 0.000)	-0.137 (CI = +/-0.166; p = 0.103)	-0.003 (CI = +/-0.013; p = 0.634)	0.606	+5.52%
Severity	2005.2	0.056 (CI = +/-0.017; p = 0.000)	-0.149 (CI = +/-0.168; p = 0.080)	-0.003 (CI = +/-0.013; p = 0.656)	0.609	+5.75%
Severity	2006.1	0.056 (CI = +/-0.018; p = 0.000)	-0.146 (CI = +/-0.173; p = 0.095)	-0.003 (CI = +/-0.013; p = 0.672)	0.597	+5.80%
Severity	2006.2	0.056 (CI = +/-0.019; p = 0.000)	-0.144 (CI = +/-0.178; p = 0.109)	-0.003 (CI = +/-0.014; p = 0.674)	0.566	+5.76%
Severity	2007.1	0.059 (CI = +/-0.020; p = 0.000)	-0.129 (CI = +/-0.182; p = 0.157)	-0.002 (CI = +/-0.014; p = 0.725)	0.573	+6.04%
Severity	2007.2	0.058 (CI = +/-0.021; p = 0.000)	-0.127 (CI = +/-0.188; p = 0.178)	-0.002 (CI = +/-0.014; p = 0.726)	0.540	+5.99%
Severity	2008.1	0.056 (CI = +/-0.022; p = 0.000)	-0.137 (CI = +/-0.194; p = 0.160)	-0.003 (CI = +/-0.014; p = 0.700)	0.512	+5.80%
Severity	2008.2	0.059 (CI = +/-0.023; p = 0.000)	-0.151 (CI = +/-0.198; p = 0.128)	-0.003 (CI = +/-0.014; p = 0.718)	0.516	+6.12%
Severity	2009.1	0.051 (CI = +/-0.023; p = 0.000)	-0.194 (CI = +/-0.186; p = 0.042)	-0.004 (CI = +/-0.013; p = 0.569)	0.504	+5.23%
Severity	2009.2	0.052 (CI = +/-0.024; p = 0.000)	-0.198 (CI = +/-0.193; p = 0.045)	-0.004 (CI = +/-0.013; p = 0.580)	0.476	+5.32%
Severity	2010.1	0.052 (CI = +/-0.026; p = 0.000)	-0.199 (CI = +/-0.201; p = 0.052)	-0.004 (CI = +/-0.014; p = 0.585)	0.459	+5.29%
Severity	2010.2	0.049 (CI = +/-0.028; p = 0.001)	-0.188 (CI = +/-0.208; p = 0.073)	-0.004 (CI = +/-0.014; p = 0.584)	0.395	+5.02%
Severity	2011.1	0.048 (CI = +/-0.030; p = 0.003)	-0.192 (CI = +/-0.218; p = 0.082)	-0.004 (CI = +/-0.014; p = 0.586)	0.375	+4.95%
Severity	2011.2	0.053 (CI = +/-0.032; p = 0.002)	-0.212 (CI = +/-0.221; p = 0.059)	-0.004 (CI = +/-0.014; p = 0.591)	0.398	+5.49%
Severity	2012.1	0.051 (CI = +/-0.035; p = 0.006)	-0.222 (CI = +/-0.232; p = 0.060)	-0.004 (CI = +/-0.015; p = 0.580)	0.374	+5.23%
Severity	2012.2	0.058 (CI = +/-0.036; p = 0.003)	-0.251 (CI = +/-0.233; p = 0.037)	-0.004 (CI = +/-0.015; p = 0.571)	0.419	+6.01%
Severity	2013.1	0.063 (CI = +/-0.040; p = 0.004)	-0.232 (CI = +/-0.244; p = 0.061)	-0.004 (CI = +/-0.015; p = 0.608)	0.430	+6.53%
Severity	2013.2	0.061 (CI = +/-0.043; p = 0.009)	-0.224 (CI = +/-0.256; p = 0.083)	-0.004 (CI = +/-0.015; p = 0.621)	0.353	+6.28%
Severity	2014.1	0.070 (CI = +/-0.047; p = 0.006)	-0.192 (CI = +/-0.263; p = 0.142)	-0.003 (CI = +/-0.015; p = 0.661)	0.391	+7.25%
Severity	2014.2	0.061 (CI = +/-0.050; p = 0.019)	-0.163 (CI = +/-0.270; p = 0.219)	-0.003 (CI = +/-0.015; p = 0.690)	0.267	+6.33%
Severity	2015.1	0.058 (CI = +/-0.057; p = 0.044)	-0.172 (CI = +/-0.290; p = 0.223)	-0.003 (CI = +/-0.016; p = 0.692)	0.227	+6.02%
Severity	2015.2	0.069 (CI = +/-0.061; p = 0.029)	-0.205 (CI = +/-0.299; p = 0.162)	-0.004 (CI = +/-0.016; p = 0.642)	0.272	+7.15%
Severity	2016.1	0.079 (CI = +/-0.069; p = 0.028)	-0.178 (CI = +/-0.318; p = 0.247)	-0.003 (CI = +/-0.016; p = 0.653)	0.293	+8.20%
Severity	2016.2	0.067 (CI = +/-0.076; p = 0.078)	-0.145 (CI = +/-0.336; p = 0.363)	-0.003 (CI = +/-0.017; p = 0.731)	0.122	+6.98%
Severity	2017.1	0.048 (CI = +/-0.085; p = 0.233)	-0.191 (CI = +/-0.348; p = 0.248)	-0.002 (CI = +/-0.017; p = 0.757)	0.048	+4.96%
Frequency	2005.1	0.007 (CI = +/-0.013; p = 0.273)	-0.076 (CI = +/-0.133; p = 0.253)	0.005 (CI = +/-0.011; p = 0.378)	0.008	+0.71%
Frequency	2005.2	0.008 (CI = +/-0.013; p = 0.212)	-0.084 (CI = +/-0.136; p = 0.217)	0.005 (CI = +/-0.011; p = 0.369)	0.021	+0.85%
Frequency	2006.1	0.008 (CI = +/-0.014; p = 0.276)	-0.088 (CI = +/-0.140; p = 0.211)	0.005 (CI = +/-0.011; p = 0.389)	0.017	+0.78%
Frequency	2006.2	0.010 (CI = +/-0.015; p = 0.178)	-0.100 (CI = +/-0.142; p = 0.159)	0.005 (CI = +/-0.011; p = 0.370)	0.045	+1.01%
Frequency	2007.1	0.010 (CI = +/-0.016; p = 0.225)	-0.103 (CI = +/-0.147; p = 0.163)	0.005 (CI = +/-0.011; p = 0.387)	0.040	+0.96%
Frequency	2007.2	0.009 (CI = +/-0.017; p = 0.284)	-0.099 (CI = +/-0.151; p = 0.189)	0.005 (CI = +/-0.011; p = 0.398)	0.019	+0.90%
Frequency	2008.1	0.012 (CI = +/-0.017; p = 0.161)	-0.082 (CI = +/-0.152; p = 0.282)	0.005 (CI = +/-0.011; p = 0.346)	0.032	+1.23%
Frequency	2008.2	0.013 (CI = +/-0.019; p = 0.169)	-0.084 (CI = +/-0.158; p = 0.282)	0.005 (CI = +/-0.011; p = 0.352)	0.025	+1.29%
Frequency	2009.1	0.010 (CI = +/-0.020; p = 0.312)	-0.099 (CI = +/-0.161; p = 0.217)	0.005 (CI = +/-0.011; p = 0.392)	0.017	+0.99%
Frequency	2009.2	0.003 (CI = +/-0.019; p = 0.718)	-0.069 (CI = +/-0.151; p = 0.355)	0.005 (CI = +/-0.011; p = 0.378)	-0.038	+0.34%
Frequency	2010.1	0.001 (CI = +/-0.020; p = 0.916)	-0.080 (CI = +/-0.156; p = 0.300)	0.004 (CI = +/-0.011; p = 0.414)	-0.032	+0.10%
Frequency	2010.2	-0.005 (CI = +/-0.020; p = 0.622)	-0.054 (CI = +/-0.150; p = 0.462)	0.004 (CI = +/-0.010; p = 0.403)	-0.032	-0.48%
Frequency	2011.1	-0.008 (CI = +/-0.022; p = 0.475)	-0.066 (CI = +/-0.155; p = 0.385)	0.004 (CI = +/-0.010; p = 0.440)	-0.014	-0.75%
Frequency	2011.2	-0.013 (CI = +/-0.022; p = 0.216)	-0.042 (CI = +/-0.151; p = 0.566)	0.004 (CI = +/-0.010; p = 0.427)	0.033	-1.33%
Frequency	2012.1	-0.019 (CI = +/-0.023; p = 0.093)	-0.066 (CI = +/-0.150; p = 0.370)	0.003 (CI = +/-0.010; p = 0.475)	0.109	-1.89%
Frequency	2012.2	-0.028 (CI = +/-0.021; p = 0.012)	-0.033 (CI = +/-0.134; p = 0.615)	0.003 (CI = +/-0.008; p = 0.411)	0.272	-2.73%
Frequency	2013.1	-0.035 (CI = +/-0.021; p = 0.003)	-0.060 (CI = +/-0.129; p = 0.337)	0.003 (CI = +/-0.008; p = 0.448)	0.395	-3.44%
Frequency	2013.2	-0.039 (CI = +/-0.022; p = 0.002)	-0.045 (CI = +/-0.131; p = 0.473)	0.003 (CI = +/-0.008; p = 0.432)	0.437	-3.84%
Frequency	2014.1	-0.038 (CI = +/-0.025; p = 0.005)	-0.043 (CI = +/-0.139; p = 0.525)	0.003 (CI = +/-0.008; p = 0.440)	0.373	-3.76%
Frequency	2014.2	-0.042 (CI = +/-0.027; p = 0.004)	-0.029 (CI = +/-0.144; p = 0.676)	0.003 (CI = +/-0.008; p = 0.422)	0.400	-4.16%
Frequency	2015.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.057 (CI = +/-0.139; p = 0.393)	0.003 (CI = +/-0.008; p = 0.428)	0.505	-5.01%
Frequency	2015.2	-0.042 (CI = +/-0.026; p = 0.004)	-0.086 (CI = +/-0.130; p = 0.177)	0.002 (CI = +/-0.007; p = 0.461)	0.461	-4.13%
Frequency	2016.1	-0.040 (CI = +/-0.030; p = 0.015)	-0.078 (CI = +/-0.140; p = 0.246)	0.002 (CI = +/-0.007; p = 0.473)	0.346	-3.88%
Frequency	2016.2	-0.034 (CI = +/-0.033; p = 0.047)	-0.095 (CI = +/-0.146; p = 0.178)	0.002 (CI = +/-0.007; p = 0.549)	0.279	-3.31%
Frequency	2017.1	-0.022 (CI = +/-0.035; p = 0.184)	-0.067 (CI = +/-0.142; p = 0.316)	0.002 (CI = +/-0.007; p = 0.556)	0.048	-2.20%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.1	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.702	+2.67%
Loss Cost	2005.2	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.680	+2.62%
Loss Cost	2006.1	0.026 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.671	+2.66%
Loss Cost	2006.2	0.027 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.664	+2.71%
Loss Cost	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.665	+2.80%
Loss Cost	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.697	+3.00%
Loss Cost	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.757	+3.27%
Loss Cost	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.778	+3.45%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.798	+3.64%
Loss Cost	2009.2	0.038 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.823	+3.87%
Loss Cost	2010.1	0.041 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.867	+4.17%
Loss Cost	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.857	+4.19%
Loss Cost	2011.1	0.043 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.871	+4.40%
Loss Cost	2011.2	0.044 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.870	+4.52%
Loss Cost	2012.1	0.047 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.897	+4.83%
Loss Cost	2012.2	0.049 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.899	+5.00%
Loss Cost	2013.1	0.049 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.890	+5.02%
Loss Cost	2013.2	0.049 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.881	+5.04%
Loss Cost	2014.1	0.050 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.875	+5.14%
Loss Cost	2014.2	0.049 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.863	+5.05%
Loss Cost	2015.2	0.046 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.858	+4.70%
Loss Cost	2016.1	0.045 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.851	+4.55%
Loss Cost	2016.2	0.041 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.15%
Loss Cost	2017.1	0.042 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.31%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.051)	0.954	+5.34%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.054)	0.951	+5.35%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	0.951	+5.44%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.031)	0.954	+5.56%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.034)	0.949	+5.54%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.036)	0.945	+5.57%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.022)	0.951	+5.73%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.961	+5.94%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.970	+6.14%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.969	+6.22%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.969	+6.33%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.965	+6.35%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.966	+6.47%
Severity	2011.2	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.961	+6.47%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.002)	0.956	+6.47%
Severity	2012.2	0.062 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.949	+6.37%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.949	+6.13%
Severity	2013.2	0.057 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.947	+5.89%
Severity	2014.1	0.058 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.939	+5.93%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.926	+5.86%
Severity	2015.2	0.060 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.931	+6.15%
Severity	2016.1	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.927	+6.33%
Severity	2016.2	0.061 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.914	+6.29%
Severity	2017.1	0.065 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.935	+6.76%
Frequency	2005.1	-0.026 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.845	-2.53%
Frequency	2005.2	-0.026 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.843	-2.59%
Frequency	2006.1	-0.027 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.840	-2.64%
Frequency	2006.2	-0.027 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.837	-2.70%
Frequency	2007.1	-0.026 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.827	-2.60%
Frequency	2007.2	-0.025 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.823	-2.44%
Frequency	2008.1	-0.024 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.813	-2.33%
Frequency	2008.2	-0.024 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.803	-2.35%
Frequency	2009.1	-0.024 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.791	-2.35%
Frequency	2009.2	-0.022 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.778	-2.22%
Frequency	2010.1	-0.020 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.771	-2.03%
Frequency	2010.2	-0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.757	-2.03%
Frequency	2011.1	-0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.739	-1.95%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.719	-1.83%
Frequency	2012.1	-0.015 (CI = +/-0.009; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	0.718	-1.54%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	0.711	-1.29%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.027)	0.009 (CI = +/-0.003; p = 0.000)	0.707	-1.04%
Frequency	2013.2	-0.008 (CI = +/-0.010; p = 0.093)	0.009 (CI = +/-0.003; p = 0.000)	0.702	-0.80%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.159)	0.009 (CI = +/-0.003; p = 0.000)	0.689	-0.75%
Frequency	2014.2	-0.008 (CI = +/-0.012; p = 0.199)	0.009 (CI = +/-0.003; p = 0.000)	0.679	-0.76%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.019)	0.009 (CI = +/-0.003; p = 0.000)	0.788	-1.37%
Frequency	2016.1	-0.017 (CI = +/-0.012; p = 0.009)	0.009 (CI = +/-0.003; p = 0.000)	0.814	-1.67%
Frequency	2016.2	-0.020 (CI = +/-0.013; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.839	-2.01%
Frequency	2017.1	-0.023 (CI = +/-0.014; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.847	-2.29%

Collision

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	0.212 (CI = +/-0.124; p = 0.001)	0.626	+1.39%
Loss Cost	2005.2	0.012 (CI = +/-0.008; p = 0.003)	0.221 (CI = +/-0.124; p = 0.001)	0.612	+1.25%
Loss Cost	2006.1	0.012 (CI = +/-0.008; p = 0.006)	0.224 (CI = +/-0.127; p = 0.001)	0.599	+1.22%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.012)	0.225 (CI = +/-0.131; p = 0.001)	0.588	+1.19%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.017)	0.224 (CI = +/-0.134; p = 0.002)	0.579	+1.21%
Loss Cost	2007.2	0.013 (CI = +/-0.010; p = 0.013)	0.216 (CI = +/-0.136; p = 0.003)	0.588	+1.34%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.005)	0.203 (CI = +/-0.136; p = 0.005)	0.615	+1.58%
Loss Cost	2008.2	0.017 (CI = +/-0.011; p = 0.005)	0.196 (CI = +/-0.139; p = 0.007)	0.616	+1.70%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.005)	0.190 (CI = +/-0.142; p = 0.011)	0.616	+1.83%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.005)	0.181 (CI = +/-0.146; p = 0.017)	0.619	+1.99%
Loss Cost	2010.1	0.022 (CI = +/-0.014; p = 0.003)	0.168 (CI = +/-0.147; p = 0.027)	0.636	+2.26%
Loss Cost	2010.2	0.021 (CI = +/-0.015; p = 0.009)	0.174 (CI = +/-0.152; p = 0.027)	0.612	+2.12%
Loss Cost	2011.1	0.022 (CI = +/-0.017; p = 0.011)	0.168 (CI = +/-0.158; p = 0.038)	0.605	+2.25%
Loss Cost	2011.2	0.022 (CI = +/-0.018; p = 0.021)	0.169 (CI = +/-0.165; p = 0.045)	0.586	+2.24%
Loss Cost	2012.1	0.025 (CI = +/-0.020; p = 0.020)	0.159 (CI = +/-0.171; p = 0.068)	0.586	+2.48%
Loss Cost	2012.2	0.025 (CI = +/-0.023; p = 0.034)	0.157 (CI = +/-0.180; p = 0.084)	0.566	+2.52%
Loss Cost	2013.1	0.023 (CI = +/-0.026; p = 0.078)	0.166 (CI = +/-0.190; p = 0.083)	0.533	+2.30%
Loss Cost	2013.2	0.020 (CI = +/-0.029; p = 0.163)	0.176 (CI = +/-0.201; p = 0.082)	0.498	+2.03%
Loss Cost	2014.1	0.018 (CI = +/-0.033; p = 0.266)	0.183 (CI = +/-0.215; p = 0.090)	0.467	+1.84%
Loss Cost	2014.2	0.012 (CI = +/-0.039; p = 0.513)	0.204 (CI = +/-0.229; p = 0.076)	0.430	+1.23%
Loss Cost	2015.2	-0.001 (CI = +/-0.044; p = 0.974)	0.248 (CI = +/-0.238; p = 0.043)	0.407	-0.07%
Loss Cost	2016.1	-0.009 (CI = +/-0.051; p = 0.712)	0.274 (CI = +/-0.255; p = 0.037)	0.391	-0.89%
Loss Cost	2016.2	-0.023 (CI = +/-0.058; p = 0.401)	0.315 (CI = +/-0.267; p = 0.025)	0.397	-2.30%
Loss Cost	2017.1	-0.027 (CI = +/-0.071; p = 0.416)	0.326 (CI = +/-0.297; p = 0.034)	0.388	-2.67%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.105 (CI = +/-0.071; p = 0.005)	0.959	+4.80%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.073; p = 0.006)	0.956	+4.77%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.073; p = 0.009)	0.956	+4.86%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.073; p = 0.013)	0.956	+4.97%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.075; p = 0.012)	0.952	+4.90%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.098 (CI = +/-0.077; p = 0.014)	0.948	+4.90%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.075; p = 0.022)	0.951	+5.06%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.071; p = 0.034)	0.957	+5.28%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.067; p = 0.053)	0.962	+5.50%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.069; p = 0.072)	0.959	+5.75%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.071; p = 0.100)	0.957	+5.66%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.074; p = 0.105)	0.952	+5.63%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.076; p = 0.148)	0.950	+5.75%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.079; p = 0.143)	0.943	+5.69%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.082; p = 0.138)	0.936	+5.61%
Severity	2012.2	0.052 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.084; p = 0.096)	0.929	+5.38%
Severity	2013.1	0.048 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.077; p = 0.026)	0.932	+4.87%
Severity	2013.2	0.042 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.070; p = 0.004)	0.938	+4.32%
Severity	2014.1	0.041 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.074; p = 0.005)	0.930	+4.17%
Severity	2014.2	0.037 (CI = +/-0.013; p = 0.000)	0.129 (CI = +/-0.075; p = 0.002)	0.925	+3.75%
Severity	2015.2	0.038 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.082; p = 0.006)	0.917	+3.90%
Severity	2016.1	0.039 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.089; p = 0.011)	0.907	+3.94%
Severity	2016.2	0.035 (CI = +/-0.021; p = 0.004)	0.135 (CI = +/-0.095; p = 0.009)	0.897	+3.51%
Severity	2017.1	0.040 (CI = +/-0.024; p = 0.003)	0.119 (CI = +/-0.101; p = 0.025)	0.900	+4.13%
Frequency	2005.1	-0.033 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.105; p = 0.044)	0.786	-3.25%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.105; p = 0.032)	0.787	-3.36%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.105; p = 0.024)	0.788	-3.47%
Frequency	2006.2	-0.037 (CI = +/-0.007; p = 0.000)	0.131 (CI = +/-0.106; p = 0.017)	0.789	-3.60%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.126 (CI = +/-0.108; p = 0.024)	0.767	-3.53%
Frequency	2007.2	-0.034 (CI = +/-0.008; p = 0.000)	0.118 (CI = +/-0.109; p = 0.035)	0.741	-3.39%
Frequency	2008.1	-0.034 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.111; p = 0.047)	0.711	-3.31%
Frequency	2008.2	-0.035 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.114; p = 0.042)	0.701	-3.40%
Frequency	2009.1	-0.035 (CI = +/-0.010; p = 0.000)	0.123 (CI = +/-0.117; p = 0.040)	0.686	-3.49%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.118 (CI = +/-0.121; p = 0.054)	0.648	-3.39%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.123; p = 0.079)	0.599	-3.22%
Frequency	2010.2	-0.034 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.127; p = 0.075)	0.580	-3.32%
Frequency	2011.1	-0.034 (CI = +/-0.014; p = 0.000)	0.114 (CI = +/-0.132; p = 0.088)	0.539	-3.31%
Frequency	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.138; p = 0.108)	0.488	-3.26%
Frequency	2012.1	-0.030 (CI = +/-0.017; p = 0.001)	0.098 (CI = +/-0.141; p = 0.164)	0.402	-2.96%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.006)	0.087 (CI = +/-0.146; p = 0.228)	0.315	-2.71%
Frequency	2013.1	-0.025 (CI = +/-0.021; p = 0.021)	0.076 (CI = +/-0.153; p = 0.308)	0.222	-2.45%
Frequency	2013.2	-0.022 (CI = +/-0.023; p = 0.060)	0.067 (CI = +/-0.161; p = 0.396)	0.132	-2.20%
Frequency	2014.1	-0.023 (CI = +/-0.027; p = 0.094)	0.068 (CI = +/-0.173; p = 0.417)	0.089	-2.24%
Frequency	2014.2	-0.025 (CI = +/-0.032; p = 0.118)	0.075 (CI = +/-0.187; p = 0.406)	0.065	-2.43%
Frequency	2015.2	-0.039 (CI = +/-0.034; p = 0.029)	0.124 (CI = +/-0.185; p = 0.174)	0.220	-3.82%
Frequency	2016.1	-0.048 (CI = +/-0.039; p = 0.021)	0.150 (CI = +/-0.195; p = 0.119)	0.267	-4.65%
Frequency	2016.2	-0.058 (CI = +/-0.045; p = 0.016)	0.180 (CI = +/-0.205; p = 0.080)	0.312	-5.62%
Frequency	2017.1	-0.068 (CI = +/-0.053; p = 0.017)	0.207 (CI = +/-0.222; p = 0.065)	0.324	-6.53%

Collision

Coverage = CL
 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	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.114; p = 0.032)	0.733	+2.11%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.135 (CI = +/-0.116; p = 0.024)	0.720	+1.99%
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.134 (CI = +/-0.120; p = 0.029)	0.709	+2.00%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.132 (CI = +/-0.124; p = 0.037)	0.701	+2.03%
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.127; p = 0.051)	0.697	+2.11%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.110 (CI = +/-0.127; p = 0.087)	0.718	+2.36%
Loss Cost	2008.1	0.027 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.120; p = 0.162)	0.766	+2.76%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.120; p = 0.256)	0.780	+3.01%
Loss Cost	2009.1	0.032 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.120; p = 0.396)	0.796	+3.30%
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.117; p = 0.616)	0.817	+3.65%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.107; p = 0.971)	0.861	+4.19%
Loss Cost	2010.2	0.041 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.004 (CI = +/-0.112; p = 0.947)	0.850	+4.22%
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.110; p = 0.624)	0.867	+4.64%
Loss Cost	2011.2	0.048 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.114; p = 0.462)	0.868	+4.92%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.076 (CI = +/-0.103; p = 0.135)	0.903	+5.62%
Loss Cost	2012.2	0.059 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.101 (CI = +/-0.101; p = 0.051)	0.914	+6.13%
Loss Cost	2013.1	0.062 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.107; p = 0.040)	0.910	+6.39%
Loss Cost	2013.2	0.065 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.115; p = 0.032)	0.906	+6.71%
Loss Cost	2014.1	0.071 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.118; p = 0.013)	0.913	+7.38%
Loss Cost	2014.2	0.075 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.131; p = 0.014)	0.906	+7.75%
Loss Cost	2015.2	0.072 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.162 (CI = +/-0.151; p = 0.038)	0.892	+7.52%
Loss Cost	2016.1	0.075 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.171; p = 0.050)	0.884	+7.77%
Loss Cost	2016.2	0.070 (CI = +/-0.040; p = 0.003)	0.017 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.193; p = 0.112)	0.876	+7.21%
Loss Cost	2017.1	0.083 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.206; p = 0.057)	0.891	+8.66%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.304)	0.089 (CI = +/-0.078; p = 0.027)	0.959	+4.93%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.325)	0.090 (CI = +/-0.080; p = 0.029)	0.956	+4.92%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.262)	0.082 (CI = +/-0.081; p = 0.046)	0.956	+5.03%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.193)	0.072 (CI = +/-0.080; p = 0.077)	0.957	+5.17%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.225)	0.076 (CI = +/-0.082; p = 0.070)	0.953	+5.12%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.232)	0.075 (CI = +/-0.085; p = 0.082)	0.949	+5.13%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.145)	0.061 (CI = +/-0.084; p = 0.145)	0.953	+5.35%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.042 (CI = +/-0.077; p = 0.274)	0.961	+5.66%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.023 (CI = +/-0.070; p = 0.510)	0.969	+5.98%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.015 (CI = +/-0.072; p = 0.670)	0.968	+6.11%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.005 (CI = +/-0.073; p = 0.882)	0.967	+6.28%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.003 (CI = +/-0.076; p = 0.927)	0.964	+6.32%
Severity	2011.1	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	-0.010 (CI = +/-0.077; p = 0.797)	0.964	+6.56%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	-0.010 (CI = +/-0.081; p = 0.800)	0.959	+6.57%
Severity	2012.1	0.064 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.010 (CI = +/-0.087; p = 0.807)	0.954	+6.58%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	-0.001 (CI = +/-0.092; p = 0.976)	0.947	+6.39%
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.025)	0.025 (CI = +/-0.088; p = 0.559)	0.947	+5.83%
Severity	2013.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	0.053 (CI = +/-0.083; p = 0.193)	0.949	+5.19%
Severity	2014.1	0.050 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	0.056 (CI = +/-0.092; p = 0.214)	0.941	+5.13%
Severity	2014.2	0.046 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	0.074 (CI = +/-0.100; p = 0.134)	0.933	+4.71%
Severity	2015.2	0.051 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.051 (CI = +/-0.111; p = 0.337)	0.931	+5.26%
Severity	2016.1	0.055 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.004; p = 0.072)	0.038 (CI = +/-0.124; p = 0.518)	0.924	+5.62%
Severity	2016.2	0.051 (CI = +/-0.029; p = 0.003)	0.003 (CI = +/-0.004; p = 0.115)	0.050 (CI = +/-0.141; p = 0.450)	0.911	+5.28%
Severity	2017.1	0.065 (CI = +/-0.031; p = 0.001)	0.004 (CI = +/-0.004; p = 0.044)	0.004 (CI = +/-0.140; p = 0.947)	0.928	+6.67%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.037 (CI = +/-0.098; p = 0.442)	0.843	-2.69%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.045 (CI = +/-0.099; p = 0.363)	0.842	-2.79%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.052 (CI = +/-0.101; p = 0.299)	0.840	-2.88%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.060 (CI = +/-0.103; p = 0.239)	0.839	-2.99%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.051 (CI = +/-0.104; p = 0.328)	0.827	-2.86%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.035 (CI = +/-0.102; p = 0.493)	0.819	-2.63%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.023 (CI = +/-0.103; p = 0.655)	0.807	-2.46%
Frequency	2008.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.026 (CI = +/-0.107; p = 0.625)	0.797	-2.50%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.027 (CI = +/-0.112; p = 0.618)	0.785	-2.53%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.113; p = 0.802)	0.769	-2.32%
Frequency	2010.1	-0.020 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.111; p = 0.895)	0.761	-1.97%
Frequency	2010.2	-0.020 (CI = +/-0.012; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	-0.007 (CI = +/-0.117; p = 0.902)	0.746	-1.98%
Frequency	2011.1	-0.018 (CI = +/-0.013; p = 0.010)	0.009 (CI = +/-0.005; p = 0.001)	-0.017 (CI = +/-0.122; p = 0.778)	0.727	-1.80%
Frequency	2011.2	-0.016 (CI = +/-0.015; p = 0.038)	0.009 (CI = +/-0.005; p = 0.001)	-0.031 (CI = +/-0.127; p = 0.616)	0.709	-1.55%
Frequency	2012.1	-0.009 (CI = +/-0.015; p = 0.212)	0.010 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.119; p = 0.259)	0.723	-0.89%
Frequency	2012.2	-0.002 (CI = +/-0.015; p = 0.728)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.113; p = 0.081)	0.744	-0.24%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.437)	0.012 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.103; p = 0.012)	0.789	+0.53%
Frequency	2013.2	0.014 (CI = +/-0.013; p = 0.028)	0.013 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.086; p = 0.000)	0.859	+1.44%
Frequency	2014.1	0.021 (CI = +/-0.013; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.081; p = 0.000)	0.892	+2.14%
Frequency	2014.2	0.029 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.245 (CI = +/-0.076; p = 0.000)	0.923	+2.91%
Frequency	2015.2	0.021 (CI = +/-0.014; p = 0.006)	0.014 (CI = +/-0.002; p = 0.000)	-0.213 (CI = +/-0.076; p = 0.000)	0.941	+2.14%
Frequency	2016.1	0.020 (CI = +/-0.017; p = 0.022)	0.014 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.086; p = 0.000)	0.940	+2.03%
Frequency	2016.2	0.018 (CI = +/-0.020; p = 0.073)	0.014 (CI = +/-0.003; p = 0.000)	-0.202 (CI = +/-0.097; p = 0.001)	0.939	+1.84%
Frequency	2017.1	0.018 (CI = +/-0.025; p = 0.128)	0.014 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.112; p = 0.002)	0.936	+1.87%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.022 (CI = +/-0.007; p = 0.000)	0.508	+2.18%
Loss Cost	2005.2	0.021 (CI = +/-0.007; p = 0.000)	0.474	+2.11%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	0.457	+2.13%
Loss Cost	2006.2	0.021 (CI = +/-0.008; p = 0.000)	0.441	+2.15%
Loss Cost	2007.1	0.022 (CI = +/-0.009; p = 0.000)	0.435	+2.22%
Loss Cost	2007.2	0.023 (CI = +/-0.009; p = 0.000)	0.457	+2.37%
Loss Cost	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.504	+2.61%
Loss Cost	2008.2	0.027 (CI = +/-0.010; p = 0.000)	0.514	+2.75%
Loss Cost	2009.1	0.029 (CI = +/-0.010; p = 0.000)	0.524	+2.90%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	0.538	+3.08%
Loss Cost	2010.1	0.033 (CI = +/-0.011; p = 0.000)	0.570	+3.34%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	0.538	+3.32%
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	0.539	+3.49%
Loss Cost	2011.2	0.035 (CI = +/-0.014; p = 0.000)	0.519	+3.58%
Loss Cost	2012.1	0.038 (CI = +/-0.015; p = 0.000)	0.532	+3.84%
Loss Cost	2012.2	0.039 (CI = +/-0.017; p = 0.000)	0.515	+3.97%
Loss Cost	2013.1	0.039 (CI = +/-0.019; p = 0.000)	0.475	+3.96%
Loss Cost	2013.2	0.039 (CI = +/-0.021; p = 0.001)	0.431	+3.96%
Loss Cost	2014.1	0.040 (CI = +/-0.023; p = 0.002)	0.396	+4.04%
Loss Cost	2014.2	0.039 (CI = +/-0.027; p = 0.007)	0.336	+3.96%
Loss Cost	2015.2	0.036 (CI = +/-0.030; p = 0.024)	0.249	+3.64%
Loss Cost	2016.1	0.035 (CI = +/-0.035; p = 0.046)	0.201	+3.59%
Loss Cost	2016.2	0.033 (CI = +/-0.040; p = 0.096)	0.137	+3.36%
Loss Cost	2017.1	0.037 (CI = +/-0.046; p = 0.102)	0.142	+3.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.950	+5.19%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.946	+5.20%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.946	+5.28%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	0.948	+5.38%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.943	+5.36%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	0.938	+5.38%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.942	+5.52%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.951	+5.71%
Severity	2009.1	0.057 (CI = +/-0.005; p = 0.000)	0.958	+5.89%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	0.955	+5.96%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.954	+6.05%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	0.948	+6.06%
Severity	2011.1	0.060 (CI = +/-0.006; p = 0.000)	0.947	+6.17%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.940	+6.16%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	0.932	+6.14%
Severity	2012.2	0.059 (CI = +/-0.008; p = 0.000)	0.922	+6.04%
Severity	2013.1	0.056 (CI = +/-0.008; p = 0.000)	0.915	+5.79%
Severity	2013.2	0.054 (CI = +/-0.008; p = 0.000)	0.904	+5.55%
Severity	2014.1	0.054 (CI = +/-0.010; p = 0.000)	0.889	+5.58%
Severity	2014.2	0.054 (CI = +/-0.011; p = 0.000)	0.866	+5.51%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	0.864	+5.82%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	0.855	+6.03%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.829	+6.04%
Severity	2017.1	0.064 (CI = +/-0.016; p = 0.000)	0.852	+6.61%
Frequency	2005.1	-0.029 (CI = +/-0.005; p = 0.000)	0.765	-2.87%
Frequency	2005.2	-0.030 (CI = +/-0.006; p = 0.000)	0.762	-2.94%
Frequency	2006.1	-0.030 (CI = +/-0.006; p = 0.000)	0.758	-3.00%
Frequency	2006.2	-0.031 (CI = +/-0.006; p = 0.000)	0.754	-3.06%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	0.732	-2.99%
Frequency	2007.2	-0.029 (CI = +/-0.007; p = 0.000)	0.707	-2.86%
Frequency	2008.1	-0.028 (CI = +/-0.007; p = 0.000)	0.678	-2.77%
Frequency	2008.2	-0.028 (CI = +/-0.008; p = 0.000)	0.663	-2.80%
Frequency	2009.1	-0.029 (CI = +/-0.008; p = 0.000)	0.644	-2.82%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.606	-2.72%
Frequency	2010.1	-0.026 (CI = +/-0.009; p = 0.000)	0.561	-2.56%
Frequency	2010.2	-0.026 (CI = +/-0.010; p = 0.000)	0.537	-2.58%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.495	-2.52%
Frequency	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	0.445	-2.43%
Frequency	2012.1	-0.022 (CI = +/-0.012; p = 0.001)	0.371	-2.17%
Frequency	2012.2	-0.020 (CI = +/-0.013; p = 0.005)	0.296	-1.95%
Frequency	2013.1	-0.017 (CI = +/-0.014; p = 0.019)	0.218	-1.72%
Frequency	2013.2	-0.015 (CI = +/-0.016; p = 0.056)	0.144	-1.51%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.095)	0.105	-1.46%
Frequency	2014.2	-0.015 (CI = +/-0.020; p = 0.134)	0.080	-1.47%
Frequency	2015.2	-0.021 (CI = +/-0.022; p = 0.059)	0.165	-2.06%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.061)	0.173	-2.30%
Frequency	2016.2	-0.026 (CI = +/-0.028; p = 0.070)	0.172	-2.53%
Frequency	2017.1	-0.027 (CI = +/-0.033; p = 0.100)	0.143	-2.63%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.026 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.063; p = 0.509)	0.011 (CI = +/-0.005; p = 0.000)	0.697	+2.65%
Loss Cost	2005.2	0.026 (CI = +/-0.006; p = 0.000)	-0.018 (CI = +/-0.064; p = 0.568)	0.011 (CI = +/-0.005; p = 0.000)	0.674	+2.61%
Loss Cost	2006.1	0.026 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.066; p = 0.618)	0.011 (CI = +/-0.005; p = 0.000)	0.663	+2.64%
Loss Cost	2006.2	0.027 (CI = +/-0.007; p = 0.000)	-0.020 (CI = +/-0.068; p = 0.557)	0.011 (CI = +/-0.005; p = 0.000)	0.657	+2.70%
Loss Cost	2007.1	0.027 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.070; p = 0.661)	0.011 (CI = +/-0.005; p = 0.000)	0.656	+2.79%
Loss Cost	2007.2	0.029 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.068; p = 0.444)	0.012 (CI = +/-0.005; p = 0.000)	0.693	+2.98%
Loss Cost	2008.1	0.032 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.064; p = 0.715)	0.012 (CI = +/-0.005; p = 0.000)	0.750	+3.26%
Loss Cost	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.062; p = 0.497)	0.012 (CI = +/-0.004; p = 0.000)	0.773	+3.44%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.012 (CI = +/-0.062; p = 0.697)	0.012 (CI = +/-0.004; p = 0.000)	0.791	+3.63%
Loss Cost	2009.2	0.038 (CI = +/-0.007; p = 0.000)	-0.023 (CI = +/-0.059; p = 0.434)	0.012 (CI = +/-0.004; p = 0.000)	0.820	+3.85%
Loss Cost	2010.1	0.041 (CI = +/-0.007; p = 0.000)	-0.009 (CI = +/-0.054; p = 0.727)	0.013 (CI = +/-0.004; p = 0.000)	0.862	+4.16%
Loss Cost	2010.2	0.041 (CI = +/-0.007; p = 0.000)	-0.010 (CI = +/-0.056; p = 0.708)	0.013 (CI = +/-0.004; p = 0.000)	0.851	+4.18%
Loss Cost	2011.1	0.043 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.055; p = 0.959)	0.013 (CI = +/-0.004; p = 0.000)	0.865	+4.40%
Loss Cost	2011.2	0.044 (CI = +/-0.008; p = 0.000)	-0.007 (CI = +/-0.057; p = 0.809)	0.013 (CI = +/-0.004; p = 0.000)	0.864	+4.52%
Loss Cost	2012.1	0.047 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.053; p = 0.846)	0.013 (CI = +/-0.003; p = 0.000)	0.891	+4.84%
Loss Cost	2012.2	0.049 (CI = +/-0.008; p = 0.000)	-0.002 (CI = +/-0.054; p = 0.951)	0.013 (CI = +/-0.003; p = 0.000)	0.894	+5.00%
Loss Cost	2013.1	0.049 (CI = +/-0.009; p = 0.000)	-0.001 (CI = +/-0.057; p = 0.974)	0.013 (CI = +/-0.003; p = 0.000)	0.884	+5.02%
Loss Cost	2013.2	0.049 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.061; p = 0.958)	0.013 (CI = +/-0.004; p = 0.000)	0.874	+5.04%
Loss Cost	2014.1	0.050 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.064; p = 0.965)	0.013 (CI = +/-0.004; p = 0.000)	0.867	+5.14%
Loss Cost	2014.2	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.069; p = 0.888)	0.013 (CI = +/-0.004; p = 0.000)	0.853	+5.05%
Loss Cost	2015.2	0.046 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.925)	0.013 (CI = +/-0.004; p = 0.000)	0.847	+4.70%
Loss Cost	2016.1	0.044 (CI = +/-0.016; p = 0.000)	-0.008 (CI = +/-0.075; p = 0.827)	0.013 (CI = +/-0.004; p = 0.000)	0.839	+4.53%
Loss Cost	2016.2	0.041 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.077; p = 0.938)	0.013 (CI = +/-0.004; p = 0.000)	0.842	+4.15%
Loss Cost	2017.1	0.042 (CI = +/-0.020; p = 0.001)	0.007 (CI = +/-0.084; p = 0.852)	0.013 (CI = +/-0.004; p = 0.000)	0.841	+4.34%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.042; p = 0.247)	0.003 (CI = +/-0.003; p = 0.074)	0.955	+5.32%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.043; p = 0.239)	0.003 (CI = +/-0.003; p = 0.077)	0.951	+5.34%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.021 (CI = +/-0.044; p = 0.344)	0.003 (CI = +/-0.003; p = 0.061)	0.951	+5.42%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.042; p = 0.197)	0.003 (CI = +/-0.003; p = 0.046)	0.955	+5.54%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.182)	0.003 (CI = +/-0.003; p = 0.053)	0.951	+5.51%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.045; p = 0.159)	0.003 (CI = +/-0.003; p = 0.054)	0.947	+5.56%
Severity	2008.1	0.055 (CI = +/-0.005; p = 0.000)	-0.024 (CI = +/-0.044; p = 0.265)	0.003 (CI = +/-0.003; p = 0.034)	0.951	+5.70%
Severity	2008.2	0.057 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.038; p = 0.068)	0.003 (CI = +/-0.003; p = 0.013)	0.964	+5.92%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.129)	0.004 (CI = +/-0.002; p = 0.004)	0.971	+6.11%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.034; p = 0.071)	0.004 (CI = +/-0.002; p = 0.003)	0.972	+6.21%
Severity	2010.1	0.061 (CI = +/-0.004; p = 0.000)	-0.028 (CI = +/-0.035; p = 0.112)	0.004 (CI = +/-0.002; p = 0.002)	0.971	+6.29%
Severity	2010.2	0.061 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.036; p = 0.101)	0.004 (CI = +/-0.002; p = 0.003)	0.968	+6.33%
Severity	2011.1	0.062 (CI = +/-0.005; p = 0.000)	-0.025 (CI = +/-0.036; p = 0.160)	0.004 (CI = +/-0.002; p = 0.002)	0.967	+6.44%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	-0.027 (CI = +/-0.038; p = 0.162)	0.004 (CI = +/-0.002; p = 0.003)	0.963	+6.46%
Severity	2012.1	0.062 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.161)	0.004 (CI = +/-0.002; p = 0.004)	0.958	+6.43%
Severity	2012.2	0.062 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.042; p = 0.217)	0.004 (CI = +/-0.003; p = 0.005)	0.951	+6.37%
Severity	2013.1	0.059 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.037; p = 0.066)	0.004 (CI = +/-0.002; p = 0.002)	0.956	+6.08%
Severity	2013.2	0.057 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.037; p = 0.127)	0.004 (CI = +/-0.002; p = 0.002)	0.951	+5.90%
Severity	2014.1	0.057 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.040; p = 0.147)	0.004 (CI = +/-0.002; p = 0.002)	0.943	+5.90%
Severity	2014.2	0.057 (CI = +/-0.008; p = 0.000)	-0.028 (CI = +/-0.043; p = 0.180)	0.004 (CI = +/-0.002; p = 0.003)	0.931	+5.89%
Severity	2015.2	0.060 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.269)	0.004 (CI = +/-0.002; p = 0.003)	0.932	+6.13%
Severity	2016.1	0.061 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.045; p = 0.376)	0.004 (CI = +/-0.002; p = 0.004)	0.927	+6.27%
Severity	2016.2	0.061 (CI = +/-0.011; p = 0.000)	-0.019 (CI = +/-0.050; p = 0.409)	0.004 (CI = +/-0.003; p = 0.006)	0.912	+6.28%
Severity	2017.1	0.065 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.047; p = 0.683)	0.004 (CI = +/-0.002; p = 0.004)	0.930	+6.73%
Frequency	2005.1	-0.026 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.051; p = 0.878)	0.008 (CI = +/-0.004; p = 0.000)	0.840	-2.53%
Frequency	2005.2	-0.026 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.051; p = 0.774)	0.008 (CI = +/-0.004; p = 0.000)	0.838	-2.58%
Frequency	2006.1	-0.027 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.053; p = 0.874)	0.008 (CI = +/-0.004; p = 0.000)	0.835	-2.64%
Frequency	2006.2	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.054; p = 0.777)	0.008 (CI = +/-0.004; p = 0.000)	0.832	-2.69%
Frequency	2007.1	-0.026 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.054; p = 0.601)	0.008 (CI = +/-0.004; p = 0.000)	0.823	-2.58%
Frequency	2007.2	-0.025 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.053; p = 0.822)	0.008 (CI = +/-0.004; p = 0.000)	0.817	-2.44%
Frequency	2008.1	-0.023 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.053; p = 0.624)	0.009 (CI = +/-0.004; p = 0.000)	0.807	-2.31%
Frequency	2008.2	-0.024 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.055; p = 0.598)	0.009 (CI = +/-0.004; p = 0.000)	0.798	-2.34%
Frequency	2009.1	-0.024 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.057; p = 0.605)	0.009 (CI = +/-0.004; p = 0.000)	0.785	-2.33%
Frequency	2009.2	-0.022 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.058; p = 0.767)	0.009 (CI = +/-0.004; p = 0.000)	0.769	-2.22%
Frequency	2010.1	-0.020 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.056; p = 0.500)	0.009 (CI = +/-0.004; p = 0.000)	0.765	-2.00%
Frequency	2010.2	-0.020 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.058; p = 0.496)	0.009 (CI = +/-0.004; p = 0.000)	0.752	-2.02%
Frequency	2011.1	-0.019 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.060; p = 0.413)	0.009 (CI = +/-0.004; p = 0.000)	0.735	-1.92%
Frequency	2011.2	-0.018 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.062; p = 0.514)	0.009 (CI = +/-0.004; p = 0.000)	0.711	-1.82%
Frequency	2012.1	-0.015 (CI = +/-0.009; p = 0.002)	0.033 (CI = +/-0.058; p = 0.249)	0.009 (CI = +/-0.004; p = 0.000)	0.724	-1.49%
Frequency	2012.2	-0.013 (CI = +/-0.009; p = 0.007)	0.024 (CI = +/-0.058; p = 0.395)	0.009 (CI = +/-0.004; p = 0.000)	0.707	-1.29%
Frequency	2013.1	-0.010 (CI = +/-0.009; p = 0.032)	0.034 (CI = +/-0.056; p = 0.212)	0.009 (CI = +/-0.003; p = 0.000)	0.717	-0.99%
Frequency	2013.2	-0.008 (CI = +/-0.010; p = 0.092)	0.027 (CI = +/-0.057; p = 0.334)	0.009 (CI = +/-0.003; p = 0.000)	0.702	-0.81%
Frequency	2014.1	-0.007 (CI = +/-0.011; p = 0.179)	0.030 (CI = +/-0.060; p = 0.307)	0.009 (CI = +/-0.003; p = 0.000)	0.691	-0.71%
Frequency	2014.2	-0.008 (CI = +/-0.012; p = 0.182)	0.033 (CI = +/-0.065; p = 0.295)	0.009 (CI = +/-0.004; p = 0.000)	0.683	-0.79%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.024)	0.020 (CI = +/-0.056; p = 0.463)	0.009 (CI = +/-0.003; p = 0.000)	0.782	-1.35%
Frequency	2016.1	-0.017 (CI = +/-0.013; p = 0.014)	0.012 (CI = +/-0.058; p = 0.672)	0.009 (CI = +/-0.003; p = 0.000)	0.801	-1.64%
Frequency	2016.2	-0.020 (CI = +/-0.013; p = 0.005)	0.022 (CI = +/-0.057; p = 0.409)	0.010 (CI = +/-0.003; p = 0.000)	0.835	-2.00%
Frequency	2017.1	-0.023 (CI = +/-0.015; p = 0.006)	0.016 (CI = +/-0.060; p = 0.566)	0.010 (CI = +/-0.003; p = 0.000)	0.838	-2.24%

Collision

Coverage = CL
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.021 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.079; p = 0.296)	0.509	+2.16%
Loss Cost	2005.2	0.021 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.081; p = 0.345)	0.473	+2.11%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.083; p = 0.358)	0.454	+2.11%
Loss Cost	2006.2	0.021 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.086; p = 0.338)	0.440	+2.15%
Loss Cost	2007.1	0.022 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.088; p = 0.381)	0.431	+2.20%
Loss Cost	2007.2	0.023 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.089; p = 0.271)	0.462	+2.37%
Loss Cost	2008.1	0.026 (CI = +/-0.009; p = 0.000)	-0.037 (CI = +/-0.089; p = 0.394)	0.500	+2.58%
Loss Cost	2008.2	0.027 (CI = +/-0.010; p = 0.000)	-0.046 (CI = +/-0.090; p = 0.297)	0.517	+2.75%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	-0.040 (CI = +/-0.092; p = 0.377)	0.521	+2.88%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.093; p = 0.270)	0.542	+3.09%
Loss Cost	2010.1	0.033 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.094; p = 0.380)	0.566	+3.31%
Loss Cost	2010.2	0.033 (CI = +/-0.012; p = 0.000)	-0.041 (CI = +/-0.098; p = 0.391)	0.533	+3.33%
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	-0.036 (CI = +/-0.102; p = 0.474)	0.529	+3.47%
Loss Cost	2011.2	0.035 (CI = +/-0.014; p = 0.000)	-0.041 (CI = +/-0.106; p = 0.429)	0.511	+3.59%
Loss Cost	2012.1	0.037 (CI = +/-0.016; p = 0.000)	-0.033 (CI = +/-0.109; p = 0.540)	0.518	+3.82%
Loss Cost	2012.2	0.039 (CI = +/-0.017; p = 0.000)	-0.040 (CI = +/-0.114; p = 0.475)	0.504	+4.00%
Loss Cost	2013.1	0.039 (CI = +/-0.019; p = 0.000)	-0.042 (CI = +/-0.120; p = 0.476)	0.461	+3.94%
Loss Cost	2013.2	0.039 (CI = +/-0.021; p = 0.001)	-0.044 (CI = +/-0.128; p = 0.478)	0.415	+4.01%
Loss Cost	2014.1	0.040 (CI = +/-0.024; p = 0.003)	-0.043 (CI = +/-0.135; p = 0.506)	0.376	+4.03%
Loss Cost	2014.2	0.040 (CI = +/-0.027; p = 0.007)	-0.044 (CI = +/-0.145; p = 0.532)	0.311	+4.04%
Loss Cost	2015.2	0.036 (CI = +/-0.031; p = 0.027)	-0.052 (CI = +/-0.152; p = 0.473)	0.226	+3.64%
Loss Cost	2016.1	0.034 (CI = +/-0.036; p = 0.060)	-0.058 (CI = +/-0.164; p = 0.463)	0.176	+3.45%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.105)	-0.055 (CI = +/-0.177; p = 0.511)	0.099	+3.36%
Loss Cost	2017.1	0.036 (CI = +/-0.048; p = 0.129)	-0.048 (CI = +/-0.194; p = 0.597)	0.088	+3.65%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.043; p = 0.169)	0.951	+5.18%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.044; p = 0.167)	0.948	+5.20%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.027 (CI = +/-0.045; p = 0.236)	0.947	+5.27%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.044; p = 0.132)	0.950	+5.38%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.045; p = 0.117)	0.946	+5.34%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.046; p = 0.105)	0.942	+5.38%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.046; p = 0.170)	0.944	+5.51%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.041; p = 0.045)	0.956	+5.71%
Severity	2009.1	0.057 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.039; p = 0.081)	0.961	+5.87%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.050)	0.960	+5.97%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.073)	0.958	+6.03%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.043; p = 0.070)	0.954	+6.07%
Severity	2011.1	0.060 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.103)	0.951	+6.15%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.046; p = 0.108)	0.945	+6.17%
Severity	2012.1	0.059 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.048; p = 0.104)	0.937	+6.12%
Severity	2012.2	0.059 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.050; p = 0.141)	0.927	+6.06%
Severity	2013.1	0.056 (CI = +/-0.007; p = 0.000)	-0.047 (CI = +/-0.047; p = 0.052)	0.927	+5.76%
Severity	2013.2	0.054 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.049; p = 0.095)	0.914	+5.59%
Severity	2014.1	0.054 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.051; p = 0.106)	0.900	+5.57%
Severity	2014.2	0.054 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.055; p = 0.124)	0.879	+5.59%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.057; p = 0.181)	0.873	+5.82%
Severity	2016.1	0.058 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.061; p = 0.252)	0.860	+5.95%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.066; p = 0.254)	0.834	+6.04%
Severity	2017.1	0.063 (CI = +/-0.017; p = 0.000)	-0.025 (CI = +/-0.067; p = 0.434)	0.848	+6.53%
Frequency	2005.1	-0.029 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.061; p = 0.712)	0.759	-2.88%
Frequency	2005.2	-0.030 (CI = +/-0.006; p = 0.000)	-0.007 (CI = +/-0.063; p = 0.816)	0.756	-2.94%
Frequency	2006.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.012 (CI = +/-0.064; p = 0.716)	0.752	-3.00%
Frequency	2006.2	-0.031 (CI = +/-0.006; p = 0.000)	-0.008 (CI = +/-0.065; p = 0.814)	0.747	-3.06%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	-0.003 (CI = +/-0.067; p = 0.929)	0.723	-2.99%
Frequency	2007.2	-0.029 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.067; p = 0.744)	0.698	-2.86%
Frequency	2008.1	-0.028 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.068; p = 0.863)	0.667	-2.77%
Frequency	2008.2	-0.028 (CI = +/-0.008; p = 0.000)	-0.004 (CI = +/-0.071; p = 0.909)	0.651	-2.80%
Frequency	2009.1	-0.029 (CI = +/-0.008; p = 0.000)	-0.005 (CI = +/-0.074; p = 0.882)	0.630	-2.83%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	-0.011 (CI = +/-0.075; p = 0.762)	0.592	-2.72%
Frequency	2010.1	-0.026 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.077; p = 0.927)	0.543	-2.56%
Frequency	2010.2	-0.026 (CI = +/-0.010; p = 0.000)	-0.002 (CI = +/-0.080; p = 0.953)	0.517	-2.58%
Frequency	2011.1	-0.026 (CI = +/-0.011; p = 0.000)	0.000 (CI = +/-0.083; p = 0.994)	0.472	-2.52%
Frequency	2011.2	-0.025 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.087; p = 0.925)	0.419	-2.43%
Frequency	2012.1	-0.022 (CI = +/-0.013; p = 0.002)	0.006 (CI = +/-0.087; p = 0.880)	0.341	-2.17%
Frequency	2012.2	-0.020 (CI = +/-0.014; p = 0.007)	-0.003 (CI = +/-0.090; p = 0.949)	0.259	-1.95%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.023)	0.005 (CI = +/-0.093; p = 0.910)	0.175	-1.72%
Frequency	2013.2	-0.015 (CI = +/-0.016; p = 0.064)	-0.003 (CI = +/-0.097; p = 0.945)	0.094	-1.50%
Frequency	2014.1	-0.015 (CI = +/-0.018; p = 0.106)	-0.002 (CI = +/-0.103; p = 0.969)	0.050	-1.46%
Frequency	2014.2	-0.015 (CI = +/-0.021; p = 0.150)	-0.002 (CI = +/-0.111; p = 0.977)	0.019	-1.47%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.068)	-0.015 (CI = +/-0.111; p = 0.775)	0.111	-2.06%
Frequency	2016.1	-0.024 (CI = +/-0.026; p = 0.066)	-0.024 (CI = +/-0.118; p = 0.672)	0.122	-2.35%
Frequency	2016.2	-0.026 (CI = +/-0.029; p = 0.081)	-0.019 (CI = +/-0.127; p = 0.748)	0.111	-2.53%
Frequency	2017.1	-0.027 (CI = +/-0.034; p = 0.108)	-0.023 (CI = +/-0.139; p = 0.717)	0.077	-2.70%

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	0.026 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.702	+2.68%
Loss Cost	2005.2	0.026 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.681	+2.63%
Loss Cost	2006.1	0.026 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.671	+2.67%
Loss Cost	2006.2	0.027 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.663	+2.72%
Loss Cost	2007.1	0.028 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.664	+2.81%
Loss Cost	2007.2	0.030 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.695	+3.00%
Loss Cost	2008.1	0.032 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.753	+3.27%
Loss Cost	2008.2	0.034 (CI = +/-0.007; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	0.772	+3.44%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.791	+3.63%
Loss Cost	2009.2	0.038 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.814	+3.84%
Loss Cost	2010.1	0.041 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.14%
Loss Cost	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.844	+4.14%
Loss Cost	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.34%
Loss Cost	2011.2	0.043 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.852	+4.44%
Loss Cost	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.873	+4.71%
Loss Cost	2012.2	0.047 (CI = +/-0.009; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.871	+4.84%
Loss Cost	2013.1	0.047 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.860	+4.82%
Loss Cost	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.848	+4.78%
Loss Cost	2014.1	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.838	+4.80%
Loss Cost	2014.2	0.045 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.827	+4.64%
Loss Cost	2015.1	0.042 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.829	+4.26%
Loss Cost	2015.2	0.046 (CI = +/-0.014; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.858	+4.70%
Loss Cost	2016.1	0.045 (CI = +/-0.015; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.851	+4.55%
Loss Cost	2016.2	0.041 (CI = +/-0.017; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.15%
Loss Cost	2017.1	0.042 (CI = +/-0.019; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	0.855	+4.31%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.071)	0.950	+5.32%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.074)	0.946	+5.34%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.003; p = 0.059)	0.947	+5.43%
Severity	2006.2	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.044)	0.949	+5.55%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.048)	0.945	+5.54%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.049)	0.940	+5.57%
Severity	2008.1	0.056 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.031)	0.946	+5.74%
Severity	2008.2	0.058 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.956	+5.95%
Severity	2009.1	0.060 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.966	+6.15%
Severity	2009.2	0.061 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.965	+6.25%
Severity	2010.1	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.965	+6.35%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.962	+6.38%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.962	+6.52%
Severity	2011.2	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.002)	0.958	+6.53%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.953	+6.54%
Severity	2012.2	0.063 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.946	+6.47%
Severity	2013.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003)	0.943	+6.27%
Severity	2013.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.937	+6.09%
Severity	2014.1	0.060 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.931	+6.17%
Severity	2014.2	0.060 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	0.921	+6.17%
Severity	2015.1	0.063 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.931	+6.49%
Severity	2015.2	0.060 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.931	+6.15%
Severity	2016.1	0.061 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.927	+6.33%
Severity	2016.2	0.061 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003)	0.914	+6.29%
Severity	2017.1	0.065 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.935	+6.76%
Frequency	2005.1	-0.025 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.825	-2.51%
Frequency	2005.2	-0.026 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.824	-2.57%
Frequency	2006.1	-0.027 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.821	-2.62%
Frequency	2006.2	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.818	-2.68%
Frequency	2007.1	-0.026 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.806	-2.59%
Frequency	2007.2	-0.025 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.798	-2.44%
Frequency	2008.1	-0.024 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.785	-2.33%
Frequency	2008.2	-0.024 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.775	-2.36%
Frequency	2009.1	-0.024 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.764	-2.38%
Frequency	2009.2	-0.023 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.747	-2.26%
Frequency	2010.1	-0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.733	-2.08%
Frequency	2010.2	-0.021 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.721	-2.11%
Frequency	2011.1	-0.021 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.701	-2.05%
Frequency	2011.2	-0.020 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	0.680	-1.97%
Frequency	2012.1	-0.017 (CI = +/-0.010; p = 0.002)	0.009 (CI = +/-0.004; p = 0.000)	0.663	-1.72%
Frequency	2012.2	-0.015 (CI = +/-0.011; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.642	-1.54%
Frequency	2013.1	-0.014 (CI = +/-0.011; p = 0.021)	0.009 (CI = +/-0.004; p = 0.000)	0.621	-1.37%
Frequency	2013.2	-0.012 (CI = +/-0.012; p = 0.050)	0.009 (CI = +/-0.004; p = 0.000)	0.599	-1.24%
Frequency	2014.1	-0.013 (CI = +/-0.014; p = 0.063)	0.009 (CI = +/-0.004; p = 0.000)	0.589	-1.29%
Frequency	2014.2	-0.015 (CI = +/-0.015; p = 0.059)	0.009 (CI = +/-0.005; p = 0.001)	0.591	-1.44%
Frequency	2015.1	-0.021 (CI = +/-0.014; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	0.719	-2.10%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.019)	0.009 (CI = +/-0.003; p = 0.000)	0.788	-1.37%
Frequency	2016.1	-0.017 (CI = +/-0.012; p = 0.009)	0.009 (CI = +/-0.003; p = 0.000)	0.814	-1.67%
Frequency	2016.2	-0.020 (CI = +/-0.013; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.839	-2.01%
Frequency	2017.1	-0.023 (CI = +/-0.014; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	0.847	-2.29%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.022 (CI = +/-0.007; p = 0.000)	0.506	+2.18%
Loss Cost	2005.2	0.021 (CI = +/-0.007; p = 0.000)	0.472	+2.11%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	0.454	+2.13%
Loss Cost	2006.2	0.021 (CI = +/-0.008; p = 0.000)	0.438	+2.15%
Loss Cost	2007.1	0.022 (CI = +/-0.009; p = 0.000)	0.431	+2.21%
Loss Cost	2007.2	0.023 (CI = +/-0.009; p = 0.000)	0.452	+2.37%
Loss Cost	2008.1	0.026 (CI = +/-0.009; p = 0.000)	0.497	+2.59%
Loss Cost	2008.2	0.027 (CI = +/-0.010; p = 0.000)	0.506	+2.73%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.514	+2.88%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	0.525	+3.05%
Loss Cost	2010.1	0.032 (CI = +/-0.011; p = 0.000)	0.554	+3.29%
Loss Cost	2010.2	0.032 (CI = +/-0.012; p = 0.000)	0.520	+3.26%
Loss Cost	2011.1	0.034 (CI = +/-0.013; p = 0.000)	0.519	+3.41%
Loss Cost	2011.2	0.034 (CI = +/-0.014; p = 0.000)	0.497	+3.47%
Loss Cost	2012.1	0.036 (CI = +/-0.015; p = 0.000)	0.505	+3.69%
Loss Cost	2012.2	0.037 (CI = +/-0.017; p = 0.000)	0.484	+3.78%
Loss Cost	2013.1	0.037 (CI = +/-0.018; p = 0.000)	0.441	+3.73%
Loss Cost	2013.2	0.036 (CI = +/-0.020; p = 0.001)	0.395	+3.67%
Loss Cost	2014.1	0.036 (CI = +/-0.022; p = 0.003)	0.357	+3.68%
Loss Cost	2014.2	0.035 (CI = +/-0.025; p = 0.009)	0.297	+3.51%
Loss Cost	2015.1	0.031 (CI = +/-0.027; p = 0.029)	0.218	+3.15%
Loss Cost	2015.2	0.036 (CI = +/-0.030; p = 0.024)	0.249	+3.64%
Loss Cost	2016.1	0.035 (CI = +/-0.035; p = 0.046)	0.201	+3.59%
Loss Cost	2016.2	0.033 (CI = +/-0.040; p = 0.096)	0.137	+3.36%
Loss Cost	2017.1	0.037 (CI = +/-0.046; p = 0.102)	0.142	+3.80%
Severity	2005.1	0.051 (CI = +/-0.004; p = 0.000)	0.947	+5.19%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	0.943	+5.19%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	0.943	+5.28%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	0.944	+5.38%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	0.939	+5.36%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	0.934	+5.39%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	0.938	+5.53%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	0.947	+5.72%
Severity	2009.1	0.057 (CI = +/-0.005; p = 0.000)	0.955	+5.91%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	0.953	+5.99%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	0.951	+6.08%
Severity	2010.2	0.059 (CI = +/-0.006; p = 0.000)	0.946	+6.10%
Severity	2011.1	0.060 (CI = +/-0.006; p = 0.000)	0.945	+6.22%
Severity	2011.2	0.060 (CI = +/-0.007; p = 0.000)	0.938	+6.21%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	0.931	+6.21%
Severity	2012.2	0.060 (CI = +/-0.008; p = 0.000)	0.921	+6.14%
Severity	2013.1	0.058 (CI = +/-0.008; p = 0.000)	0.913	+5.93%
Severity	2013.2	0.056 (CI = +/-0.009; p = 0.000)	0.902	+5.74%
Severity	2014.1	0.057 (CI = +/-0.009; p = 0.000)	0.892	+5.82%
Severity	2014.2	0.057 (CI = +/-0.011; p = 0.000)	0.875	+5.82%
Severity	2015.1	0.060 (CI = +/-0.011; p = 0.000)	0.882	+6.14%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	0.864	+5.82%
Severity	2016.1	0.059 (CI = +/-0.013; p = 0.000)	0.855	+6.03%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	0.829	+6.04%
Severity	2017.1	0.064 (CI = +/-0.016; p = 0.000)	0.852	+6.61%
Frequency	2005.1	-0.029 (CI = +/-0.006; p = 0.000)	0.742	-2.86%
Frequency	2005.2	-0.030 (CI = +/-0.006; p = 0.000)	0.740	-2.93%
Frequency	2006.1	-0.030 (CI = +/-0.006; p = 0.000)	0.736	-2.99%
Frequency	2006.2	-0.031 (CI = +/-0.007; p = 0.000)	0.733	-3.06%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	0.709	-2.99%
Frequency	2007.2	-0.029 (CI = +/-0.007; p = 0.000)	0.681	-2.87%
Frequency	2008.1	-0.028 (CI = +/-0.008; p = 0.000)	0.651	-2.79%
Frequency	2008.2	-0.029 (CI = +/-0.008; p = 0.000)	0.637	-2.83%
Frequency	2009.1	-0.029 (CI = +/-0.009; p = 0.000)	0.620	-2.87%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.582	-2.78%
Frequency	2010.1	-0.027 (CI = +/-0.010; p = 0.000)	0.537	-2.63%
Frequency	2010.2	-0.027 (CI = +/-0.010; p = 0.000)	0.518	-2.68%
Frequency	2011.1	-0.027 (CI = +/-0.011; p = 0.000)	0.482	-2.64%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.440	-2.59%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	0.375	-2.37%
Frequency	2012.2	-0.022 (CI = +/-0.014; p = 0.003)	0.314	-2.22%
Frequency	2013.1	-0.021 (CI = +/-0.015; p = 0.010)	0.255	-2.07%
Frequency	2013.2	-0.020 (CI = +/-0.017; p = 0.023)	0.203	-1.96%
Frequency	2014.1	-0.020 (CI = +/-0.019; p = 0.033)	0.186	-2.03%
Frequency	2014.2	-0.022 (CI = +/-0.021; p = 0.038)	0.184	-2.18%
Frequency	2015.1	-0.029 (CI = +/-0.021; p = 0.012)	0.292	-2.82%
Frequency	2015.2	-0.021 (CI = +/-0.022; p = 0.059)	0.165	-2.06%
Frequency	2016.1	-0.023 (CI = +/-0.025; p = 0.061)	0.173	-2.30%
Frequency	2016.2	-0.026 (CI = +/-0.028; p = 0.070)	0.172	-2.53%
Frequency	2017.1	-0.027 (CI = +/-0.033; p = 0.100)	0.143	-2.63%

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	0.026 (CI = +/-0.006; p = 0.000)	-0.017 (CI = +/-0.061; p = 0.581)	0.011 (CI = +/-0.005; p = 0.000)	0.696	+2.66%
Loss Cost	2005.2	0.026 (CI = +/-0.006; p = 0.000)	-0.014 (CI = +/-0.063; p = 0.643)	0.011 (CI = +/-0.005; p = 0.000)	0.673	+2.62%
Loss Cost	2006.1	0.026 (CI = +/-0.007; p = 0.000)	-0.013 (CI = +/-0.065; p = 0.694)	0.011 (CI = +/-0.005; p = 0.000)	0.662	+2.65%
Loss Cost	2006.2	0.027 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.066; p = 0.635)	0.011 (CI = +/-0.005; p = 0.000)	0.655	+2.71%
Loss Cost	2007.1	0.028 (CI = +/-0.007; p = 0.000)	-0.011 (CI = +/-0.068; p = 0.745)	0.012 (CI = +/-0.005; p = 0.000)	0.654	+2.79%
Loss Cost	2007.2	0.029 (CI = +/-0.007; p = 0.000)	-0.021 (CI = +/-0.066; p = 0.531)	0.012 (CI = +/-0.005; p = 0.000)	0.689	+2.98%
Loss Cost	2008.1	0.032 (CI = +/-0.007; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.838)	0.012 (CI = +/-0.005; p = 0.000)	0.745	+3.26%
Loss Cost	2008.2	0.034 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.061; p = 0.628)	0.012 (CI = +/-0.004; p = 0.000)	0.766	+3.44%
Loss Cost	2009.1	0.036 (CI = +/-0.007; p = 0.000)	-0.005 (CI = +/-0.061; p = 0.855)	0.012 (CI = +/-0.004; p = 0.000)	0.783	+3.62%
Loss Cost	2009.2	0.038 (CI = +/-0.007; p = 0.000)	-0.015 (CI = +/-0.059; p = 0.606)	0.013 (CI = +/-0.004; p = 0.000)	0.808	+3.83%
Loss Cost	2010.1	0.041 (CI = +/-0.007; p = 0.000)	-0.001 (CI = +/-0.054; p = 0.964)	0.013 (CI = +/-0.004; p = 0.000)	0.849	+4.14%
Loss Cost	2010.2	0.041 (CI = +/-0.008; p = 0.000)	-0.001 (CI = +/-0.056; p = 0.960)	0.013 (CI = +/-0.004; p = 0.000)	0.837	+4.14%
Loss Cost	2011.1	0.043 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.056; p = 0.784)	0.013 (CI = +/-0.004; p = 0.000)	0.849	+4.35%
Loss Cost	2011.2	0.043 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.058; p = 0.888)	0.013 (CI = +/-0.004; p = 0.000)	0.845	+4.44%
Loss Cost	2012.1	0.046 (CI = +/-0.008; p = 0.000)	0.016 (CI = +/-0.055; p = 0.561)	0.013 (CI = +/-0.004; p = 0.000)	0.869	+4.74%
Loss Cost	2012.2	0.047 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.057; p = 0.673)	0.013 (CI = +/-0.004; p = 0.000)	0.866	+4.85%
Loss Cost	2013.1	0.047 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.061; p = 0.693)	0.013 (CI = +/-0.004; p = 0.000)	0.854	+4.84%
Loss Cost	2013.2	0.047 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.064; p = 0.665)	0.013 (CI = +/-0.004; p = 0.000)	0.841	+4.79%
Loss Cost	2014.1	0.047 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.068; p = 0.646)	0.013 (CI = +/-0.004; p = 0.000)	0.831	+4.84%
Loss Cost	2014.2	0.046 (CI = +/-0.013; p = 0.000)	0.021 (CI = +/-0.071; p = 0.541)	0.013 (CI = +/-0.004; p = 0.000)	0.820	+4.66%
Loss Cost	2015.1	0.042 (CI = +/-0.014; p = 0.000)	0.009 (CI = +/-0.071; p = 0.784)	0.013 (CI = +/-0.004; p = 0.000)	0.818	+4.28%
Loss Cost	2015.2	0.046 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.925)	0.013 (CI = +/-0.004; p = 0.000)	0.847	+4.70%
Loss Cost	2016.1	0.044 (CI = +/-0.016; p = 0.000)	-0.008 (CI = +/-0.075; p = 0.827)	0.013 (CI = +/-0.004; p = 0.000)	0.839	+4.53%
Loss Cost	2016.2	0.041 (CI = +/-0.017; p = 0.000)	0.003 (CI = +/-0.077; p = 0.938)	0.013 (CI = +/-0.004; p = 0.000)	0.842	+4.15%
Loss Cost	2017.1	0.042 (CI = +/-0.020; p = 0.001)	0.007 (CI = +/-0.084; p = 0.852)	0.013 (CI = +/-0.004; p = 0.000)	0.841	+4.34%
Severity	2005.1	0.052 (CI = +/-0.004; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.158)	0.003 (CI = +/-0.003; p = 0.101)	0.952	+5.30%
Severity	2005.2	0.052 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.151)	0.003 (CI = +/-0.003; p = 0.103)	0.948	+5.32%
Severity	2006.1	0.053 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.044; p = 0.227)	0.003 (CI = +/-0.003; p = 0.084)	0.948	+5.41%
Severity	2006.2	0.054 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.121)	0.003 (CI = +/-0.003; p = 0.063)	0.952	+5.53%
Severity	2007.1	0.054 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.044; p = 0.112)	0.003 (CI = +/-0.003; p = 0.072)	0.947	+5.50%
Severity	2007.2	0.054 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.045; p = 0.096)	0.003 (CI = +/-0.003; p = 0.072)	0.944	+5.55%
Severity	2008.1	0.055 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.168)	0.003 (CI = +/-0.003; p = 0.047)	0.948	+5.70%
Severity	2008.2	0.058 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.037)	0.003 (CI = +/-0.003; p = 0.018)	0.962	+5.92%
Severity	2009.1	0.059 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.073)	0.004 (CI = +/-0.002; p = 0.006)	0.969	+6.11%
Severity	2009.2	0.060 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.034; p = 0.038)	0.004 (CI = +/-0.002; p = 0.004)	0.970	+6.22%
Severity	2010.1	0.061 (CI = +/-0.005; p = 0.000)	-0.033 (CI = +/-0.035; p = 0.064)	0.004 (CI = +/-0.002; p = 0.004)	0.969	+6.30%
Severity	2010.2	0.062 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.036; p = 0.055)	0.004 (CI = +/-0.002; p = 0.004)	0.966	+6.36%
Severity	2011.1	0.063 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.036; p = 0.095)	0.004 (CI = +/-0.002; p = 0.003)	0.966	+6.47%
Severity	2011.2	0.063 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.038; p = 0.093)	0.004 (CI = +/-0.002; p = 0.004)	0.962	+6.51%
Severity	2012.1	0.063 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.040; p = 0.097)	0.004 (CI = +/-0.003; p = 0.005)	0.957	+6.48%
Severity	2012.2	0.062 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.042; p = 0.124)	0.004 (CI = +/-0.003; p = 0.006)	0.950	+6.45%
Severity	2013.1	0.060 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.036)	0.004 (CI = +/-0.002; p = 0.004)	0.953	+6.18%
Severity	2013.2	0.059 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.039; p = 0.060)	0.004 (CI = +/-0.002; p = 0.004)	0.947	+6.06%
Severity	2014.1	0.059 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.082)	0.004 (CI = +/-0.002; p = 0.005)	0.940	+6.08%
Severity	2014.2	0.060 (CI = +/-0.008; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.084)	0.004 (CI = +/-0.003; p = 0.007)	0.931	+6.14%
Severity	2015.1	0.062 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.044; p = 0.156)	0.004 (CI = +/-0.002; p = 0.005)	0.937	+6.40%
Severity	2015.2	0.060 (CI = +/-0.009; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.269)	0.004 (CI = +/-0.002; p = 0.003)	0.932	+6.13%
Severity	2016.1	0.061 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.045; p = 0.376)	0.004 (CI = +/-0.002; p = 0.004)	0.927	+6.27%
Severity	2016.2	0.061 (CI = +/-0.011; p = 0.000)	-0.019 (CI = +/-0.050; p = 0.409)	0.004 (CI = +/-0.003; p = 0.006)	0.912	+6.28%
Severity	2017.1	0.065 (CI = +/-0.011; p = 0.000)	-0.009 (CI = +/-0.047; p = 0.683)	0.004 (CI = +/-0.002; p = 0.004)	0.930	+6.73%
Frequency	2005.1	-0.025 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.052; p = 0.610)	0.009 (CI = +/-0.004; p = 0.000)	0.822	-2.50%
Frequency	2005.2	-0.026 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.053; p = 0.521)	0.009 (CI = +/-0.004; p = 0.000)	0.821	-2.56%
Frequency	2006.1	-0.026 (CI = +/-0.006; p = 0.000)	0.014 (CI = +/-0.055; p = 0.608)	0.008 (CI = +/-0.004; p = 0.000)	0.817	-2.61%
Frequency	2006.2	-0.027 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.056; p = 0.525)	0.008 (CI = +/-0.004; p = 0.000)	0.814	-2.68%
Frequency	2007.1	-0.026 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.056; p = 0.387)	0.009 (CI = +/-0.004; p = 0.000)	0.804	-2.56%
Frequency	2007.2	-0.025 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.055; p = 0.534)	0.009 (CI = +/-0.004; p = 0.000)	0.793	-2.43%
Frequency	2008.1	-0.023 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.056; p = 0.386)	0.009 (CI = +/-0.004; p = 0.000)	0.783	-2.31%
Frequency	2008.2	-0.024 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.057; p = 0.361)	0.009 (CI = +/-0.004; p = 0.000)	0.774	-2.35%
Frequency	2009.1	-0.024 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.060; p = 0.376)	0.009 (CI = +/-0.004; p = 0.000)	0.762	-2.34%
Frequency	2009.2	-0.023 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.061; p = 0.473)	0.009 (CI = +/-0.004; p = 0.000)	0.742	-2.25%
Frequency	2010.1	-0.021 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.060; p = 0.288)	0.009 (CI = +/-0.004; p = 0.000)	0.735	-2.04%
Frequency	2010.2	-0.021 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.062; p = 0.274)	0.009 (CI = +/-0.004; p = 0.000)	0.724	-2.09%
Frequency	2011.1	-0.020 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.065; p = 0.235)	0.009 (CI = +/-0.004; p = 0.000)	0.708	-1.99%
Frequency	2011.2	-0.020 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.067; p = 0.278)	0.009 (CI = +/-0.004; p = 0.000)	0.683	-1.94%
Frequency	2012.1	-0.016 (CI = +/-0.010; p = 0.002)	0.049 (CI = +/-0.065; p = 0.133)	0.010 (CI = +/-0.004; p = 0.000)	0.685	-1.63%
Frequency	2012.2	-0.015 (CI = +/-0.010; p = 0.007)	0.044 (CI = +/-0.067; p = 0.189)	0.010 (CI = +/-0.004; p = 0.000)	0.657	-1.50%
Frequency	2013.1	-0.013 (CI = +/-0.011; p = 0.028)	0.053 (CI = +/-0.068; p = 0.117)	0.010 (CI = +/-0.004; p = 0.000)	0.652	-1.26%
Frequency	2013.2	-0.012 (CI = +/-0.012; p = 0.052)	0.051 (CI = +/-0.072; p = 0.151)	0.010 (CI = +/-0.004; p = 0.000)	0.625	-1.19%
Frequency	2014.1	-0.012 (CI = +/-0.014; p = 0.084)	0.052 (CI = +/-0.076; p = 0.169)	0.010 (CI = +/-0.004; p = 0.000)	0.614	-1.17%
Frequency	2014.2	-0.014 (CI = +/-0.015; p = 0.058)	0.059 (CI = +/-0.079; p = 0.129)	0.010 (CI = +/-0.004; p = 0.000)	0.628	-1.39%
Frequency	2015.1	-0.020 (CI = +/-0.014; p = 0.008)	0.040 (CI = +/-0.071; p = 0.250)	0.010 (CI = +/-0.004; p = 0.000)	0.727	-1.99%
Frequency	2015.2	-0.014 (CI = +/-0.011; p = 0.024)	0.020 (CI = +/-0.056; p = 0.463)	0.009 (CI = +/-0.003; p = 0.000)	0.782	-1.35%
Frequency	2016.1	-0.017 (CI = +/-0.013; p = 0.014)	0.012 (CI = +/-0.058; p = 0.672)	0.009 (CI = +/-0.003; p = 0.000)	0.801	-1.64%
Frequency	2016.2	-0.020 (CI = +/-0.013; p = 0.005)	0.022 (CI = +/-0.057; p = 0.409)	0.010 (CI = +/-0.003; p = 0.000)	0.835	-2.00%
Frequency	2017.1	-0.023 (CI = +/-0.015; p = 0.006)	0.016 (CI = +/-0.060; p = 0.566)	0.010 (CI = +/-0.003; p = 0.000)	0.838	-2.24%

Collision

Coverage = CL
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	0.021 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.077; p = 0.357)	0.504	+2.17%
Loss Cost	2005.2	0.021 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.079; p = 0.411)	0.467	+2.11%
Loss Cost	2006.1	0.021 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.082; p = 0.424)	0.448	+2.11%
Loss Cost	2006.2	0.021 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.084; p = 0.404)	0.433	+2.15%
Loss Cost	2007.1	0.022 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.087; p = 0.451)	0.424	+2.20%
Loss Cost	2007.2	0.023 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.087; p = 0.337)	0.451	+2.37%
Loss Cost	2008.1	0.025 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.087; p = 0.482)	0.489	+2.58%
Loss Cost	2008.2	0.027 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.088; p = 0.384)	0.502	+2.73%
Loss Cost	2009.1	0.028 (CI = +/-0.010; p = 0.000)	-0.032 (CI = +/-0.090; p = 0.477)	0.505	+2.85%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.041 (CI = +/-0.092; p = 0.368)	0.522	+3.05%
Loss Cost	2010.1	0.032 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.093; p = 0.505)	0.544	+3.26%
Loss Cost	2010.2	0.032 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.097; p = 0.525)	0.509	+3.26%
Loss Cost	2011.1	0.033 (CI = +/-0.013; p = 0.000)	-0.025 (CI = +/-0.100; p = 0.616)	0.503	+3.39%
Loss Cost	2011.2	0.034 (CI = +/-0.014; p = 0.000)	-0.028 (CI = +/-0.104; p = 0.585)	0.481	+3.47%
Loss Cost	2012.1	0.036 (CI = +/-0.016; p = 0.000)	-0.020 (CI = +/-0.108; p = 0.708)	0.485	+3.67%
Loss Cost	2012.2	0.037 (CI = +/-0.017; p = 0.000)	-0.024 (CI = +/-0.113; p = 0.665)	0.463	+3.78%
Loss Cost	2013.1	0.036 (CI = +/-0.019; p = 0.001)	-0.027 (CI = +/-0.119; p = 0.640)	0.418	+3.70%
Loss Cost	2013.2	0.036 (CI = +/-0.021; p = 0.002)	-0.026 (CI = +/-0.125; p = 0.667)	0.368	+3.67%
Loss Cost	2014.1	0.036 (CI = +/-0.023; p = 0.005)	-0.027 (CI = +/-0.133; p = 0.671)	0.327	+3.63%
Loss Cost	2014.2	0.035 (CI = +/-0.026; p = 0.011)	-0.024 (CI = +/-0.140; p = 0.727)	0.259	+3.51%
Loss Cost	2015.1	0.030 (CI = +/-0.028; p = 0.038)	-0.037 (CI = +/-0.147; p = 0.601)	0.181	+3.08%
Loss Cost	2015.2	0.036 (CI = +/-0.031; p = 0.027)	-0.052 (CI = +/-0.152; p = 0.473)	0.226	+3.64%
Loss Cost	2016.1	0.034 (CI = +/-0.036; p = 0.060)	-0.058 (CI = +/-0.164; p = 0.463)	0.176	+3.45%
Loss Cost	2016.2	0.033 (CI = +/-0.041; p = 0.105)	-0.055 (CI = +/-0.177; p = 0.511)	0.099	+3.36%
Loss Cost	2017.1	0.036 (CI = +/-0.048; p = 0.129)	-0.048 (CI = +/-0.194; p = 0.597)	0.088	+3.65%
Severity	2005.1	0.050 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.043; p = 0.111)	0.949	+5.17%
Severity	2005.2	0.051 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.109)	0.945	+5.19%
Severity	2006.1	0.051 (CI = +/-0.004; p = 0.000)	-0.032 (CI = +/-0.045; p = 0.160)	0.944	+5.26%
Severity	2006.2	0.052 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.044; p = 0.084)	0.947	+5.38%
Severity	2007.1	0.052 (CI = +/-0.005; p = 0.000)	-0.040 (CI = +/-0.045; p = 0.075)	0.943	+5.34%
Severity	2007.2	0.052 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.046; p = 0.066)	0.939	+5.39%
Severity	2008.1	0.054 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.046; p = 0.112)	0.942	+5.51%
Severity	2008.2	0.056 (CI = +/-0.005; p = 0.000)	-0.047 (CI = +/-0.041; p = 0.026)	0.954	+5.72%
Severity	2009.1	0.057 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.039; p = 0.050)	0.959	+5.88%
Severity	2009.2	0.058 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.039; p = 0.029)	0.959	+5.99%
Severity	2010.1	0.059 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.040; p = 0.045)	0.957	+6.05%
Severity	2010.2	0.059 (CI = +/-0.005; p = 0.000)	-0.043 (CI = +/-0.042; p = 0.042)	0.953	+6.10%
Severity	2011.1	0.060 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.043; p = 0.066)	0.951	+6.18%
Severity	2011.2	0.060 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.045; p = 0.067)	0.945	+6.21%
Severity	2012.1	0.060 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.047; p = 0.067)	0.938	+6.17%
Severity	2012.2	0.060 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.049; p = 0.086)	0.929	+6.14%
Severity	2013.1	0.057 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.046; p = 0.029)	0.929	+5.86%
Severity	2013.2	0.056 (CI = +/-0.008; p = 0.000)	-0.048 (CI = +/-0.048; p = 0.048)	0.917	+5.74%
Severity	2014.1	0.056 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.051; p = 0.062)	0.907	+5.74%
Severity	2014.2	0.057 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.054; p = 0.063)	0.894	+5.82%
Severity	2015.1	0.059 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.055; p = 0.114)	0.895	+6.06%
Severity	2015.2	0.057 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.057; p = 0.181)	0.873	+5.82%
Severity	2016.1	0.058 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.061; p = 0.252)	0.860	+5.95%
Severity	2016.2	0.059 (CI = +/-0.015; p = 0.000)	-0.036 (CI = +/-0.066; p = 0.254)	0.834	+6.04%
Severity	2017.1	0.063 (CI = +/-0.017; p = 0.000)	-0.025 (CI = +/-0.067; p = 0.434)	0.848	+6.53%
Frequency	2005.1	-0.029 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.063; p = 0.976)	0.735	-2.86%
Frequency	2005.2	-0.030 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.064; p = 0.916)	0.733	-2.93%
Frequency	2006.1	-0.030 (CI = +/-0.006; p = 0.000)	-0.001 (CI = +/-0.066; p = 0.978)	0.728	-2.99%
Frequency	2006.2	-0.031 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.067; p = 0.919)	0.724	-3.06%
Frequency	2007.1	-0.030 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.069; p = 0.812)	0.700	-2.99%
Frequency	2007.2	-0.029 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.069; p = 0.967)	0.670	-2.87%
Frequency	2008.1	-0.028 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.071; p = 0.856)	0.639	-2.78%
Frequency	2008.2	-0.029 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.073; p = 0.804)	0.625	-2.83%
Frequency	2009.1	-0.029 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.076; p = 0.844)	0.606	-2.86%
Frequency	2009.2	-0.028 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.078; p = 0.935)	0.566	-2.78%
Frequency	2010.1	-0.027 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.080; p = 0.783)	0.520	-2.62%
Frequency	2010.2	-0.027 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.083; p = 0.744)	0.500	-2.68%
Frequency	2011.1	-0.027 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.086; p = 0.716)	0.463	-2.63%
Frequency	2011.2	-0.026 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.090; p = 0.758)	0.417	-2.59%
Frequency	2012.1	-0.024 (CI = +/-0.013; p = 0.001)	0.024 (CI = +/-0.092; p = 0.599)	0.354	-2.35%
Frequency	2012.2	-0.022 (CI = +/-0.014; p = 0.004)	0.018 (CI = +/-0.095; p = 0.691)	0.286	-2.22%
Frequency	2013.1	-0.021 (CI = +/-0.016; p = 0.013)	0.025 (CI = +/-0.099; p = 0.600)	0.227	-2.04%
Frequency	2013.2	-0.020 (CI = +/-0.017; p = 0.027)	0.022 (CI = +/-0.104; p = 0.657)	0.168	-1.96%
Frequency	2014.1	-0.020 (CI = +/-0.019; p = 0.041)	0.021 (CI = +/-0.111; p = 0.692)	0.146	-2.00%
Frequency	2014.2	-0.022 (CI = +/-0.021; p = 0.043)	0.027 (CI = +/-0.117; p = 0.629)	0.146	-2.18%
Frequency	2015.1	-0.028 (CI = +/-0.022; p = 0.016)	0.007 (CI = +/-0.116; p = 0.903)	0.245	-2.81%
Frequency	2015.2	-0.021 (CI = +/-0.023; p = 0.068)	-0.015 (CI = +/-0.111; p = 0.775)	0.111	-2.06%
Frequency	2016.1	-0.024 (CI = +/-0.026; p = 0.066)	-0.024 (CI = +/-0.118; p = 0.672)	0.122	-2.35%
Frequency	2016.2	-0.026 (CI = +/-0.029; p = 0.081)	-0.019 (CI = +/-0.127; p = 0.748)	0.111	-2.53%
Frequency	2017.1	-0.027 (CI = +/-0.034; p = 0.108)	-0.023 (CI = +/-0.139; p = 0.717)	0.077	-2.70%

Collision

Coverage = CL
 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	0.021 (CI = +/-0.007; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.114; p = 0.032)	0.733	+2.11%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.135 (CI = +/-0.116; p = 0.024)	0.720	+1.99%
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.134 (CI = +/-0.120; p = 0.029)	0.709	+2.00%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.132 (CI = +/-0.124; p = 0.037)	0.701	+2.03%
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.127; p = 0.051)	0.697	+2.11%
Loss Cost	2007.2	0.023 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.110 (CI = +/-0.127; p = 0.087)	0.718	+2.36%
Loss Cost	2008.1	0.027 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.120; p = 0.162)	0.766	+2.76%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.120; p = 0.256)	0.780	+3.01%
Loss Cost	2009.1	0.032 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.120; p = 0.396)	0.796	+3.30%
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.117; p = 0.616)	0.817	+3.65%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.002 (CI = +/-0.107; p = 0.971)	0.861	+4.19%
Loss Cost	2010.2	0.041 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.004 (CI = +/-0.112; p = 0.947)	0.850	+4.22%
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.026 (CI = +/-0.110; p = 0.624)	0.867	+4.64%
Loss Cost	2011.2	0.048 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.114; p = 0.462)	0.868	+4.92%
Loss Cost	2012.1	0.055 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.076 (CI = +/-0.103; p = 0.135)	0.903	+5.62%
Loss Cost	2012.2	0.059 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.101 (CI = +/-0.101; p = 0.051)	0.914	+6.13%
Loss Cost	2013.1	0.062 (CI = +/-0.015; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.113 (CI = +/-0.107; p = 0.040)	0.910	+6.39%
Loss Cost	2013.2	0.065 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.127 (CI = +/-0.115; p = 0.032)	0.906	+6.71%
Loss Cost	2014.1	0.071 (CI = +/-0.018; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.118; p = 0.013)	0.913	+7.38%
Loss Cost	2014.2	0.075 (CI = +/-0.022; p = 0.000)	0.017 (CI = +/-0.004; p = 0.000)	-0.171 (CI = +/-0.131; p = 0.014)	0.906	+7.75%
Loss Cost	2015.2	0.072 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.162 (CI = +/-0.151; p = 0.038)	0.892	+7.52%
Loss Cost	2016.1	0.075 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.171; p = 0.050)	0.884	+7.77%
Loss Cost	2016.2	0.070 (CI = +/-0.040; p = 0.003)	0.017 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.193; p = 0.112)	0.876	+7.21%
Loss Cost	2017.1	0.083 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.206; p = 0.057)	0.891	+8.66%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.304)	0.089 (CI = +/-0.078; p = 0.027)	0.959	+4.93%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.325)	0.090 (CI = +/-0.080; p = 0.029)	0.956	+4.92%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.262)	0.082 (CI = +/-0.081; p = 0.046)	0.956	+5.03%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.193)	0.072 (CI = +/-0.080; p = 0.077)	0.957	+5.17%
Severity	2007.1	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.225)	0.076 (CI = +/-0.082; p = 0.070)	0.953	+5.12%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.232)	0.075 (CI = +/-0.085; p = 0.082)	0.949	+5.13%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.145)	0.061 (CI = +/-0.084; p = 0.145)	0.953	+5.35%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.042 (CI = +/-0.077; p = 0.274)	0.961	+5.66%
Severity	2009.1	0.058 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	0.023 (CI = +/-0.070; p = 0.510)	0.969	+5.98%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.015 (CI = +/-0.072; p = 0.670)	0.968	+6.11%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.007)	0.005 (CI = +/-0.073; p = 0.882)	0.967	+6.28%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	0.003 (CI = +/-0.076; p = 0.927)	0.964	+6.32%
Severity	2011.1	0.064 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.005)	-0.010 (CI = +/-0.077; p = 0.797)	0.964	+6.56%
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.006)	-0.010 (CI = +/-0.081; p = 0.800)	0.959	+6.57%
Severity	2012.1	0.064 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.010 (CI = +/-0.087; p = 0.807)	0.954	+6.58%
Severity	2012.2	0.062 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.015)	-0.001 (CI = +/-0.092; p = 0.976)	0.947	+6.39%
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.025)	0.025 (CI = +/-0.088; p = 0.559)	0.947	+5.83%
Severity	2013.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.003; p = 0.043)	0.053 (CI = +/-0.083; p = 0.193)	0.949	+5.19%
Severity	2014.1	0.050 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.061)	0.056 (CI = +/-0.092; p = 0.214)	0.941	+5.13%
Severity	2014.2	0.046 (CI = +/-0.017; p = 0.000)	0.002 (CI = +/-0.003; p = 0.113)	0.074 (CI = +/-0.100; p = 0.134)	0.933	+4.71%
Severity	2015.2	0.051 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.051 (CI = +/-0.111; p = 0.337)	0.931	+5.26%
Severity	2016.1	0.055 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.004; p = 0.072)	0.038 (CI = +/-0.124; p = 0.518)	0.924	+5.62%
Severity	2016.2	0.051 (CI = +/-0.029; p = 0.003)	0.003 (CI = +/-0.004; p = 0.115)	0.050 (CI = +/-0.141; p = 0.450)	0.911	+5.28%
Severity	2017.1	0.065 (CI = +/-0.031; p = 0.001)	0.004 (CI = +/-0.004; p = 0.044)	0.004 (CI = +/-0.140; p = 0.947)	0.928	+6.67%
Frequency	2005.1	-0.027 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.037 (CI = +/-0.098; p = 0.442)	0.843	-2.69%
Frequency	2005.2	-0.028 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	0.045 (CI = +/-0.099; p = 0.363)	0.842	-2.79%
Frequency	2006.1	-0.029 (CI = +/-0.007; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.052 (CI = +/-0.101; p = 0.299)	0.840	-2.88%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.003)	0.060 (CI = +/-0.103; p = 0.239)	0.839	-2.99%
Frequency	2007.1	-0.029 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	0.051 (CI = +/-0.104; p = 0.328)	0.827	-2.86%
Frequency	2007.2	-0.027 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.035 (CI = +/-0.102; p = 0.493)	0.819	-2.63%
Frequency	2008.1	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.023 (CI = +/-0.103; p = 0.655)	0.807	-2.46%
Frequency	2008.2	-0.025 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.026 (CI = +/-0.107; p = 0.625)	0.797	-2.50%
Frequency	2009.1	-0.026 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.027 (CI = +/-0.112; p = 0.618)	0.785	-2.53%
Frequency	2009.2	-0.023 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.113; p = 0.802)	0.769	-2.32%
Frequency	2010.1	-0.020 (CI = +/-0.011; p = 0.001)	0.009 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.111; p = 0.895)	0.761	-1.97%
Frequency	2010.2	-0.020 (CI = +/-0.012; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	-0.007 (CI = +/-0.117; p = 0.902)	0.746	-1.98%
Frequency	2011.1	-0.018 (CI = +/-0.013; p = 0.010)	0.009 (CI = +/-0.005; p = 0.001)	-0.017 (CI = +/-0.122; p = 0.778)	0.727	-1.80%
Frequency	2011.2	-0.016 (CI = +/-0.015; p = 0.038)	0.009 (CI = +/-0.005; p = 0.001)	-0.031 (CI = +/-0.127; p = 0.616)	0.709	-1.55%
Frequency	2012.1	-0.009 (CI = +/-0.015; p = 0.212)	0.010 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.119; p = 0.259)	0.723	-0.89%
Frequency	2012.2	-0.002 (CI = +/-0.015; p = 0.728)	0.011 (CI = +/-0.004; p = 0.000)	-0.099 (CI = +/-0.113; p = 0.081)	0.744	-0.24%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.437)	0.012 (CI = +/-0.004; p = 0.000)	-0.138 (CI = +/-0.103; p = 0.012)	0.789	+0.53%
Frequency	2013.2	0.014 (CI = +/-0.013; p = 0.028)	0.013 (CI = +/-0.003; p = 0.000)	-0.181 (CI = +/-0.086; p = 0.000)	0.859	+1.44%
Frequency	2014.1	0.021 (CI = +/-0.013; p = 0.003)	0.014 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.081; p = 0.000)	0.892	+2.14%
Frequency	2014.2	0.029 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.002; p = 0.000)	-0.245 (CI = +/-0.076; p = 0.000)	0.923	+2.91%
Frequency	2015.2	0.021 (CI = +/-0.014; p = 0.006)	0.014 (CI = +/-0.002; p = 0.000)	-0.213 (CI = +/-0.076; p = 0.000)	0.941	+2.14%
Frequency	2016.1	0.020 (CI = +/-0.017; p = 0.022)	0.014 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.086; p = 0.000)	0.940	+2.03%
Frequency	2016.2	0.018 (CI = +/-0.020; p = 0.073)	0.014 (CI = +/-0.003; p = 0.000)	-0.202 (CI = +/-0.097; p = 0.001)	0.939	+1.84%
Frequency	2017.1	0.018 (CI = +/-0.025; p = 0.128)	0.014 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.112; p = 0.002)	0.936	+1.87%

Collision

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.014 (CI = +/-0.008; p = 0.001)	0.212 (CI = +/-0.124; p = 0.001)	0.626	+1.39%
Loss Cost	2005.2	0.012 (CI = +/-0.008; p = 0.003)	0.221 (CI = +/-0.124; p = 0.001)	0.612	+1.25%
Loss Cost	2006.1	0.012 (CI = +/-0.008; p = 0.006)	0.224 (CI = +/-0.127; p = 0.001)	0.599	+1.22%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.012)	0.225 (CI = +/-0.131; p = 0.001)	0.588	+1.19%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.017)	0.224 (CI = +/-0.134; p = 0.002)	0.579	+1.21%
Loss Cost	2007.2	0.013 (CI = +/-0.010; p = 0.013)	0.216 (CI = +/-0.136; p = 0.003)	0.588	+1.34%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.005)	0.203 (CI = +/-0.136; p = 0.005)	0.615	+1.58%
Loss Cost	2008.2	0.017 (CI = +/-0.011; p = 0.005)	0.196 (CI = +/-0.139; p = 0.007)	0.616	+1.70%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.005)	0.190 (CI = +/-0.142; p = 0.011)	0.616	+1.83%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.005)	0.181 (CI = +/-0.146; p = 0.017)	0.619	+1.99%
Loss Cost	2010.1	0.022 (CI = +/-0.014; p = 0.003)	0.168 (CI = +/-0.147; p = 0.027)	0.636	+2.26%
Loss Cost	2010.2	0.021 (CI = +/-0.015; p = 0.009)	0.174 (CI = +/-0.152; p = 0.027)	0.612	+2.12%
Loss Cost	2011.1	0.022 (CI = +/-0.017; p = 0.011)	0.168 (CI = +/-0.158; p = 0.038)	0.605	+2.25%
Loss Cost	2011.2	0.022 (CI = +/-0.018; p = 0.021)	0.169 (CI = +/-0.165; p = 0.045)	0.586	+2.24%
Loss Cost	2012.1	0.025 (CI = +/-0.020; p = 0.020)	0.159 (CI = +/-0.171; p = 0.068)	0.586	+2.48%
Loss Cost	2012.2	0.025 (CI = +/-0.023; p = 0.034)	0.157 (CI = +/-0.180; p = 0.084)	0.566	+2.52%
Loss Cost	2013.1	0.023 (CI = +/-0.026; p = 0.078)	0.166 (CI = +/-0.190; p = 0.083)	0.533	+2.30%
Loss Cost	2013.2	0.020 (CI = +/-0.029; p = 0.163)	0.176 (CI = +/-0.201; p = 0.082)	0.498	+2.03%
Loss Cost	2014.1	0.018 (CI = +/-0.033; p = 0.266)	0.183 (CI = +/-0.215; p = 0.090)	0.467	+1.84%
Loss Cost	2014.2	0.012 (CI = +/-0.039; p = 0.513)	0.204 (CI = +/-0.229; p = 0.076)	0.430	+1.23%
Loss Cost	2015.2	-0.001 (CI = +/-0.044; p = 0.974)	0.248 (CI = +/-0.238; p = 0.043)	0.407	-0.07%
Loss Cost	2016.1	-0.009 (CI = +/-0.051; p = 0.712)	0.274 (CI = +/-0.255; p = 0.037)	0.391	-0.89%
Loss Cost	2016.2	-0.023 (CI = +/-0.058; p = 0.401)	0.315 (CI = +/-0.267; p = 0.025)	0.397	-2.30%
Loss Cost	2017.1	-0.027 (CI = +/-0.071; p = 0.416)	0.326 (CI = +/-0.297; p = 0.034)	0.388	-2.67%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.105 (CI = +/-0.071; p = 0.005)	0.959	+4.80%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.073; p = 0.006)	0.956	+4.77%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.073; p = 0.009)	0.956	+4.86%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.094 (CI = +/-0.073; p = 0.013)	0.956	+4.97%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.098 (CI = +/-0.075; p = 0.012)	0.952	+4.90%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.098 (CI = +/-0.077; p = 0.014)	0.948	+4.90%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.075; p = 0.022)	0.951	+5.06%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.071; p = 0.034)	0.957	+5.28%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.067; p = 0.053)	0.962	+5.50%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.069; p = 0.072)	0.959	+5.75%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.071; p = 0.100)	0.957	+5.66%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.074; p = 0.105)	0.952	+5.63%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.076; p = 0.148)	0.950	+5.75%
Severity	2011.2	0.055 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.079; p = 0.143)	0.943	+5.69%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.082; p = 0.138)	0.936	+5.61%
Severity	2012.2	0.052 (CI = +/-0.011; p = 0.000)	0.070 (CI = +/-0.084; p = 0.096)	0.929	+5.38%
Severity	2013.1	0.048 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.077; p = 0.026)	0.932	+4.87%
Severity	2013.2	0.042 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.070; p = 0.004)	0.938	+4.32%
Severity	2014.1	0.041 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.074; p = 0.005)	0.930	+4.17%
Severity	2014.2	0.037 (CI = +/-0.013; p = 0.000)	0.129 (CI = +/-0.075; p = 0.002)	0.925	+3.75%
Severity	2015.2	0.038 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.082; p = 0.006)	0.917	+3.90%
Severity	2016.1	0.039 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.089; p = 0.011)	0.907	+3.94%
Severity	2016.2	0.035 (CI = +/-0.021; p = 0.004)	0.135 (CI = +/-0.095; p = 0.009)	0.897	+3.51%
Severity	2017.1	0.040 (CI = +/-0.024; p = 0.003)	0.119 (CI = +/-0.101; p = 0.025)	0.900	+4.13%
Frequency	2005.1	-0.033 (CI = +/-0.006; p = 0.000)	0.108 (CI = +/-0.105; p = 0.044)	0.786	-3.25%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.115 (CI = +/-0.105; p = 0.032)	0.787	-3.36%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.123 (CI = +/-0.105; p = 0.024)	0.788	-3.47%
Frequency	2006.2	-0.037 (CI = +/-0.007; p = 0.000)	0.131 (CI = +/-0.106; p = 0.017)	0.789	-3.60%
Frequency	2007.1	-0.036 (CI = +/-0.008; p = 0.000)	0.126 (CI = +/-0.108; p = 0.024)	0.767	-3.53%
Frequency	2007.2	-0.034 (CI = +/-0.008; p = 0.000)	0.118 (CI = +/-0.109; p = 0.035)	0.741	-3.39%
Frequency	2008.1	-0.034 (CI = +/-0.009; p = 0.000)	0.113 (CI = +/-0.111; p = 0.047)	0.711	-3.31%
Frequency	2008.2	-0.035 (CI = +/-0.009; p = 0.000)	0.118 (CI = +/-0.114; p = 0.042)	0.701	-3.40%
Frequency	2009.1	-0.035 (CI = +/-0.010; p = 0.000)	0.123 (CI = +/-0.117; p = 0.040)	0.686	-3.49%
Frequency	2009.2	-0.035 (CI = +/-0.011; p = 0.000)	0.118 (CI = +/-0.121; p = 0.054)	0.648	-3.39%
Frequency	2010.1	-0.033 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.123; p = 0.079)	0.599	-3.22%
Frequency	2010.2	-0.034 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.127; p = 0.075)	0.580	-3.32%
Frequency	2011.1	-0.034 (CI = +/-0.014; p = 0.000)	0.114 (CI = +/-0.132; p = 0.088)	0.539	-3.31%
Frequency	2011.2	-0.033 (CI = +/-0.015; p = 0.000)	0.112 (CI = +/-0.138; p = 0.108)	0.488	-3.26%
Frequency	2012.1	-0.030 (CI = +/-0.017; p = 0.001)	0.098 (CI = +/-0.141; p = 0.164)	0.402	-2.96%
Frequency	2012.2	-0.028 (CI = +/-0.018; p = 0.006)	0.087 (CI = +/-0.146; p = 0.228)	0.315	-2.71%
Frequency	2013.1	-0.025 (CI = +/-0.021; p = 0.021)	0.076 (CI = +/-0.153; p = 0.308)	0.222	-2.45%
Frequency	2013.2	-0.022 (CI = +/-0.023; p = 0.060)	0.067 (CI = +/-0.161; p = 0.396)	0.132	-2.20%
Frequency	2014.1	-0.023 (CI = +/-0.027; p = 0.094)	0.068 (CI = +/-0.173; p = 0.417)	0.089	-2.24%
Frequency	2014.2	-0.025 (CI = +/-0.032; p = 0.118)	0.075 (CI = +/-0.187; p = 0.406)	0.065	-2.43%
Frequency	2015.2	-0.039 (CI = +/-0.034; p = 0.029)	0.124 (CI = +/-0.185; p = 0.174)	0.220	-3.82%
Frequency	2016.1	-0.048 (CI = +/-0.039; p = 0.021)	0.150 (CI = +/-0.195; p = 0.119)	0.267	-4.65%
Frequency	2016.2	-0.058 (CI = +/-0.045; p = 0.016)	0.180 (CI = +/-0.205; p = 0.080)	0.312	-5.62%
Frequency	2017.1	-0.068 (CI = +/-0.053; p = 0.017)	0.207 (CI = +/-0.222; p = 0.065)	0.324	-6.53%

Collision

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.1	0.021 (CI = +/-0.007; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.119 (CI = +/-0.113; p = 0.039)	0.730	+2.15%
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.115; p = 0.030)	0.715	+2.03%
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.128 (CI = +/-0.118; p = 0.035)	0.705	+2.04%
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.126 (CI = +/-0.122; p = 0.044)	0.696	+2.07%
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.120 (CI = +/-0.126; p = 0.061)	0.692	+2.15%
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.103 (CI = +/-0.125; p = 0.103)	0.712	+2.40%
Loss Cost	2008.1	0.028 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.119; p = 0.194)	0.760	+2.79%
Loss Cost	2008.2	0.030 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.119; p = 0.302)	0.773	+3.05%
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.119; p = 0.460)	0.787	+3.33%
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.118; p = 0.698)	0.807	+3.68%
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.109; p = 0.879)	0.849	+4.20%
Loss Cost	2010.2	0.041 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.009 (CI = +/-0.115; p = 0.873)	0.837	+4.22%
Loss Cost	2011.1	0.045 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.114; p = 0.581)	0.851	+4.62%
Loss Cost	2011.2	0.047 (CI = +/-0.014; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.119; p = 0.451)	0.849	+4.86%
Loss Cost	2012.1	0.054 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.077 (CI = +/-0.112; p = 0.167)	0.879	+5.51%
Loss Cost	2012.2	0.058 (CI = +/-0.015; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.098 (CI = +/-0.115; p = 0.090)	0.884	+5.92%
Loss Cost	2013.1	0.059 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.104 (CI = +/-0.123; p = 0.092)	0.875	+6.06%
Loss Cost	2013.2	0.060 (CI = +/-0.019; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.133; p = 0.097)	0.864	+6.20%
Loss Cost	2014.1	0.063 (CI = +/-0.022; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.126 (CI = +/-0.143; p = 0.080)	0.859	+6.55%
Loss Cost	2014.2	0.063 (CI = +/-0.025; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.123 (CI = +/-0.157; p = 0.118)	0.844	+6.47%
Loss Cost	2015.1	0.056 (CI = +/-0.029; p = 0.001)	0.015 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.168; p = 0.256)	0.833	+5.74%
Loss Cost	2015.2	0.072 (CI = +/-0.028; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.162 (CI = +/-0.151; p = 0.038)	0.892	+7.52%
Loss Cost	2016.1	0.075 (CI = +/-0.033; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.171; p = 0.050)	0.884	+7.77%
Loss Cost	2016.2	0.070 (CI = +/-0.040; p = 0.003)	0.017 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.193; p = 0.112)	0.876	+7.21%
Loss Cost	2017.1	0.083 (CI = +/-0.046; p = 0.002)	0.017 (CI = +/-0.005; p = 0.000)	-0.199 (CI = +/-0.206; p = 0.057)	0.891	+8.86%
Severity	2005.1	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.394)	0.096 (CI = +/-0.079; p = 0.018)	0.957	+4.89%
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.417)	0.098 (CI = +/-0.081; p = 0.019)	0.953	+4.87%
Severity	2006.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.344)	0.090 (CI = +/-0.082; p = 0.032)	0.953	+4.98%
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.261)	0.080 (CI = +/-0.081; p = 0.055)	0.954	+5.13%
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.299)	0.084 (CI = +/-0.084; p = 0.050)	0.950	+5.07%
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.304)	0.083 (CI = +/-0.087; p = 0.061)	0.946	+5.08%
Severity	2008.1	0.052 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.004; p = 0.199)	0.068 (CI = +/-0.085; p = 0.111)	0.949	+5.31%
Severity	2008.2	0.055 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.087)	0.049 (CI = +/-0.079; p = 0.217)	0.957	+5.62%
Severity	2009.1	0.058 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.027)	0.029 (CI = +/-0.073; p = 0.420)	0.965	+5.95%
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.020)	0.021 (CI = +/-0.074; p = 0.572)	0.964	+6.09%
Severity	2010.1	0.061 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.013)	0.010 (CI = +/-0.075; p = 0.781)	0.964	+6.27%
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	0.008 (CI = +/-0.079; p = 0.843)	0.960	+6.32%
Severity	2011.1	0.064 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	-0.006 (CI = +/-0.079; p = 0.868)	0.961	+6.58%
Severity	2011.2	0.064 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.009)	-0.008 (CI = +/-0.084; p = 0.844)	0.956	+6.61%
Severity	2012.1	0.064 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	-0.010 (CI = +/-0.090; p = 0.820)	0.950	+6.65%
Severity	2012.2	0.063 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.019)	-0.003 (CI = +/-0.095; p = 0.946)	0.943	+6.51%
Severity	2013.1	0.059 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.003; p = 0.033)	0.019 (CI = +/-0.095; p = 0.675)	0.940	+6.04%
Severity	2013.2	0.054 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.003; p = 0.060)	0.042 (CI = +/-0.096; p = 0.375)	0.937	+5.55%
Severity	2014.1	0.055 (CI = +/-0.016; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	0.036 (CI = +/-0.105; p = 0.471)	0.929	+5.67%
Severity	2014.2	0.054 (CI = +/-0.019; p = 0.000)	0.003 (CI = +/-0.004; p = 0.090)	0.041 (CI = +/-0.115; p = 0.460)	0.918	+5.56%
Severity	2015.1	0.062 (CI = +/-0.020; p = 0.000)	0.004 (CI = +/-0.004; p = 0.039)	0.009 (CI = +/-0.117; p = 0.871)	0.927	+6.34%
Severity	2015.2	0.051 (CI = +/-0.020; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.051 (CI = +/-0.111; p = 0.337)	0.931	+5.26%
Severity	2016.1	0.055 (CI = +/-0.024; p = 0.000)	0.003 (CI = +/-0.004; p = 0.072)	0.038 (CI = +/-0.124; p = 0.518)	0.924	+5.62%
Severity	2016.2	0.051 (CI = +/-0.029; p = 0.003)	0.003 (CI = +/-0.004; p = 0.115)	0.050 (CI = +/-0.141; p = 0.450)	0.911	+5.28%
Severity	2017.1	0.065 (CI = +/-0.031; p = 0.001)	0.004 (CI = +/-0.004; p = 0.044)	0.004 (CI = +/-0.140; p = 0.947)	0.928	+6.67%
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.023 (CI = +/-0.103; p = 0.654)	0.821	-2.61%
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.030 (CI = +/-0.105; p = 0.558)	0.820	-2.70%
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.038 (CI = +/-0.107; p = 0.475)	0.818	-2.80%
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.007 (CI = +/-0.005; p = 0.003)	0.046 (CI = +/-0.109; p = 0.395)	0.816	-2.91%
Frequency	2007.1	-0.028 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.036 (CI = +/-0.110; p = 0.508)	0.802	-2.78%
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.020 (CI = +/-0.110; p = 0.706)	0.792	-2.55%
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.009 (CI = +/-0.111; p = 0.873)	0.777	-2.38%
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	0.008 (CI = +/-0.005; p = 0.001)	0.012 (CI = +/-0.115; p = 0.829)	0.767	-2.44%
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.005; p = 0.002)	0.015 (CI = +/-0.120; p = 0.805)	0.755	-2.47%
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.002 (CI = +/-0.123; p = 0.976)	0.737	-2.27%
Frequency	2010.1	-0.020 (CI = +/-0.012; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	-0.018 (CI = +/-0.123; p = 0.761)	0.723	-1.95%
Frequency	2010.2	-0.020 (CI = +/-0.014; p = 0.006)	0.009 (CI = +/-0.005; p = 0.001)	-0.017 (CI = +/-0.130; p = 0.793)	0.710	-1.98%
Frequency	2011.1	-0.019 (CI = +/-0.015; p = 0.017)	0.009 (CI = +/-0.005; p = 0.001)	-0.024 (CI = +/-0.136; p = 0.714)	0.690	-1.84%
Frequency	2011.2	-0.017 (CI = +/-0.016; p = 0.049)	0.010 (CI = +/-0.005; p = 0.001)	-0.036 (CI = +/-0.143; p = 0.608)	0.669	-1.64%
Frequency	2012.1	-0.011 (CI = +/-0.017; p = 0.208)	0.010 (CI = +/-0.005; p = 0.000)	-0.067 (CI = +/-0.142; p = 0.335)	0.663	-1.07%
Frequency	2012.2	-0.006 (CI = +/-0.018; p = 0.540)	0.011 (CI = +/-0.005; p = 0.000)	-0.095 (CI = +/-0.144; p = 0.187)	0.657	-0.55%
Frequency	2013.1	0.000 (CI = +/-0.020; p = 0.980)	0.012 (CI = +/-0.005; p = 0.000)	-0.124 (CI = +/-0.147; p = 0.095)	0.658	+0.02%
Frequency	2013.2	0.006 (CI = +/-0.022; p = 0.564)	0.013 (CI = +/-0.005; p = 0.000)	-0.152 (CI = +/-0.152; p = 0.050)	0.663	+0.61%
Frequency	2014.1	0.008 (CI = +/-0.025; p = 0.496)	0.013 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.166; p = 0.054)	0.656	+0.83%
Frequency	2014.2	0.009 (CI = +/-0.029; p = 0.545)	0.013 (CI = +/-0.006; p = 0.000)	-0.164 (CI = +/-0.182; p = 0.075)	0.649	+0.86%
Frequency	2015.1	-0.006 (CI = +/-0.030; p = 0.691)	0.011 (CI = +/-0.005; p = 0.001)	-0.102 (CI = +/-0.176; p = 0.235)	0.729	-0.57%
Frequency	2015.2	0.021 (CI = +/-0.014; p = 0.006)	0.014 (CI = +/-0.002; p = 0.000)	-0.213 (CI = +/-0.076; p = 0.000)	0.941	+2.14%
Frequency	2016.1	0.020 (CI = +/-0.017; p = 0.022)	0.014 (CI = +/-0.002; p = 0.000)	-0.209 (CI = +/-0.086; p = 0.000)	0.940	+2.00%
Frequency	2016.2	0.018 (CI = +/-0.020; p = 0.073)	0.014 (CI = +/-0.003; p = 0.000)	-0.202 (CI = +/-0.097; p = 0.001)	0.939	+1.84%
Frequency	2017.1	0.018 (CI = +/-0.025; p = 0.128)	0.014 (CI = +/-0.003; p = 0.000)	-0.203 (CI = +/-0.112; p = 0.002)	0.936	+1.87%

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	0.014 (CI = +/-0.008; p = 0.001)	0.206 (CI = +/-0.124; p = 0.002)	0.616	+1.43%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.003)	0.215 (CI = +/-0.124; p = 0.001)	0.601	+1.29%
Loss Cost	2006.1	0.012 (CI = +/-0.008; p = 0.005)	0.217 (CI = +/-0.127; p = 0.001)	0.588	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.010)	0.219 (CI = +/-0.130; p = 0.002)	0.576	+1.22%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.015)	0.218 (CI = +/-0.134; p = 0.002)	0.567	+1.23%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.011)	0.210 (CI = +/-0.136; p = 0.004)	0.575	+1.36%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.005)	0.197 (CI = +/-0.136; p = 0.006)	0.601	+1.60%
Loss Cost	2008.2	0.017 (CI = +/-0.011; p = 0.005)	0.191 (CI = +/-0.139; p = 0.009)	0.601	+1.71%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.005)	0.184 (CI = +/-0.143; p = 0.013)	0.600	+1.83%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.005)	0.177 (CI = +/-0.146; p = 0.020)	0.601	+1.97%
Loss Cost	2010.1	0.022 (CI = +/-0.014; p = 0.004)	0.164 (CI = +/-0.149; p = 0.032)	0.615	+2.23%
Loss Cost	2010.2	0.021 (CI = +/-0.015; p = 0.011)	0.171 (CI = +/-0.153; p = 0.030)	0.591	+2.08%
Loss Cost	2011.1	0.022 (CI = +/-0.017; p = 0.014)	0.166 (CI = +/-0.159; p = 0.041)	0.583	+2.18%
Loss Cost	2011.2	0.021 (CI = +/-0.018; p = 0.026)	0.168 (CI = +/-0.166; p = 0.047)	0.562	+2.13%
Loss Cost	2012.1	0.023 (CI = +/-0.020; p = 0.028)	0.160 (CI = +/-0.173; p = 0.068)	0.559	+2.33%
Loss Cost	2012.2	0.023 (CI = +/-0.023; p = 0.048)	0.161 (CI = +/-0.181; p = 0.079)	0.537	+2.31%
Loss Cost	2013.1	0.020 (CI = +/-0.025; p = 0.109)	0.172 (CI = +/-0.189; p = 0.073)	0.506	+2.03%
Loss Cost	2013.2	0.017 (CI = +/-0.028; p = 0.223)	0.185 (CI = +/-0.198; p = 0.065)	0.474	+1.69%
Loss Cost	2014.1	0.014 (CI = +/-0.032; p = 0.361)	0.196 (CI = +/-0.210; p = 0.065)	0.446	+1.41%
Loss Cost	2014.2	0.008 (CI = +/-0.035; p = 0.650)	0.219 (CI = +/-0.219; p = 0.050)	0.417	+0.77%
Loss Cost	2015.1	-0.003 (CI = +/-0.038; p = 0.848)	0.257 (CI = +/-0.221; p = 0.025)	0.409	-0.35%
Loss Cost	2015.2	-0.001 (CI = +/-0.044; p = 0.974)	0.248 (CI = +/-0.238; p = 0.043)	0.407	-0.07%
Loss Cost	2016.1	-0.009 (CI = +/-0.051; p = 0.712)	0.274 (CI = +/-0.255; p = 0.037)	0.391	-0.89%
Loss Cost	2016.2	-0.023 (CI = +/-0.058; p = 0.401)	0.315 (CI = +/-0.267; p = 0.025)	0.397	-2.30%
Loss Cost	2017.1	-0.027 (CI = +/-0.071; p = 0.416)	0.326 (CI = +/-0.297; p = 0.034)	0.388	-2.67%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	0.109 (CI = +/-0.072; p = 0.004)	0.957	+4.77%
Severity	2005.2	0.046 (CI = +/-0.005; p = 0.000)	0.111 (CI = +/-0.074; p = 0.004)	0.954	+4.75%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.074; p = 0.007)	0.953	+4.84%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	0.099 (CI = +/-0.074; p = 0.010)	0.953	+4.95%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	0.102 (CI = +/-0.075; p = 0.009)	0.949	+4.89%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.078; p = 0.011)	0.945	+4.88%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	0.094 (CI = +/-0.076; p = 0.018)	0.948	+5.05%
Severity	2008.2	0.051 (CI = +/-0.006; p = 0.000)	0.081 (CI = +/-0.072; p = 0.029)	0.954	+5.27%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.068; p = 0.047)	0.960	+5.50%
Severity	2009.2	0.054 (CI = +/-0.006; p = 0.000)	0.066 (CI = +/-0.070; p = 0.065)	0.957	+5.58%
Severity	2010.1	0.055 (CI = +/-0.007; p = 0.000)	0.061 (CI = +/-0.072; p = 0.093)	0.955	+5.67%
Severity	2010.2	0.055 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.075; p = 0.101)	0.950	+5.66%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	0.056 (CI = +/-0.076; p = 0.146)	0.948	+5.79%
Severity	2011.2	0.056 (CI = +/-0.009; p = 0.000)	0.058 (CI = +/-0.080; p = 0.146)	0.942	+5.74%
Severity	2012.1	0.055 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.083; p = 0.147)	0.934	+5.69%
Severity	2012.2	0.054 (CI = +/-0.011; p = 0.000)	0.068 (CI = +/-0.085; p = 0.113)	0.927	+5.50%
Severity	2013.1	0.049 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.082; p = 0.043)	0.927	+5.07%
Severity	2013.2	0.045 (CI = +/-0.011; p = 0.000)	0.101 (CI = +/-0.079; p = 0.015)	0.926	+4.64%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.102 (CI = +/-0.084; p = 0.020)	0.917	+4.61%
Severity	2014.2	0.043 (CI = +/-0.014; p = 0.000)	0.109 (CI = +/-0.089; p = 0.019)	0.907	+4.42%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.092; p = 0.040)	0.906	+4.77%
Severity	2015.2	0.038 (CI = +/-0.015; p = 0.000)	0.124 (CI = +/-0.082; p = 0.006)	0.917	+3.90%
Severity	2016.1	0.039 (CI = +/-0.018; p = 0.000)	0.123 (CI = +/-0.089; p = 0.011)	0.907	+3.94%
Severity	2016.2	0.035 (CI = +/-0.021; p = 0.004)	0.135 (CI = +/-0.095; p = 0.009)	0.897	+3.51%
Severity	2017.1	0.040 (CI = +/-0.024; p = 0.003)	0.119 (CI = +/-0.101; p = 0.025)	0.900	+4.13%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.110; p = 0.086)	0.757	-3.20%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.104 (CI = +/-0.111; p = 0.065)	0.758	-3.31%
Frequency	2006.1	-0.035 (CI = +/-0.007; p = 0.000)	0.112 (CI = +/-0.112; p = 0.050)	0.759	-3.42%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.120 (CI = +/-0.112; p = 0.037)	0.760	-3.55%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.115; p = 0.048)	0.735	-3.49%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.116; p = 0.068)	0.706	-3.36%
Frequency	2008.1	-0.033 (CI = +/-0.009; p = 0.000)	0.103 (CI = +/-0.119; p = 0.087)	0.674	-3.28%
Frequency	2008.2	-0.034 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.122; p = 0.076)	0.665	-3.39%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.115 (CI = +/-0.125; p = 0.070)	0.652	-3.49%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.111 (CI = +/-0.129; p = 0.089)	0.613	-3.41%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.103 (CI = +/-0.132; p = 0.122)	0.564	-3.26%
Frequency	2010.2	-0.034 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.136; p = 0.110)	0.550	-3.39%
Frequency	2011.1	-0.035 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.142; p = 0.120)	0.514	-3.42%
Frequency	2011.2	-0.035 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.148; p = 0.135)	0.472	-3.41%
Frequency	2012.1	-0.032 (CI = +/-0.018; p = 0.001)	0.100 (CI = +/-0.153; p = 0.190)	0.398	-3.18%
Frequency	2012.2	-0.031 (CI = +/-0.020; p = 0.004)	0.093 (CI = +/-0.160; p = 0.239)	0.329	-3.03%
Frequency	2013.1	-0.029 (CI = +/-0.022; p = 0.012)	0.087 (CI = +/-0.168; p = 0.290)	0.262	-2.89%
Frequency	2013.2	-0.029 (CI = +/-0.025; p = 0.027)	0.084 (CI = +/-0.178; p = 0.332)	0.203	-2.82%
Frequency	2014.1	-0.031 (CI = +/-0.028; p = 0.033)	0.094 (CI = +/-0.188; p = 0.307)	0.191	-3.06%
Frequency	2014.2	-0.036 (CI = +/-0.032; p = 0.031)	0.110 (CI = +/-0.198; p = 0.256)	0.202	-3.49%
Frequency	2015.1	-0.050 (CI = +/-0.032; p = 0.004)	0.160 (CI = +/-0.185; p = 0.085)	0.384	-4.88%
Frequency	2015.2	-0.039 (CI = +/-0.034; p = 0.029)	0.124 (CI = +/-0.185; p = 0.174)	0.220	-3.82%
Frequency	2016.1	-0.048 (CI = +/-0.039; p = 0.021)	0.150 (CI = +/-0.195; p = 0.119)	0.267	-4.65%
Frequency	2016.2	-0.058 (CI = +/-0.045; p = 0.016)	0.180 (CI = +/-0.205; p = 0.080)	0.312	-5.62%
Frequency	2017.1	-0.068 (CI = +/-0.053; p = 0.017)	0.207 (CI = +/-0.222; p = 0.065)	0.324	-6.53%

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	0.021 (CI = +/-0.007; p = 0.000)	-0.016 (CI = +/-0.058; p = 0.581)	0.009 (CI = +/-0.005; p = 0.001)	0.119 (CI = +/-0.114; p = 0.042)	0.724	+2.14%	
Loss Cost	2005.2	0.020 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.059; p = 0.686)	0.009 (CI = +/-0.005; p = 0.001)	0.127 (CI = +/-0.116; p = 0.033)	0.708	+2.03%	
Loss Cost	2006.1	0.020 (CI = +/-0.008; p = 0.000)	-0.012 (CI = +/-0.061; p = 0.694)	0.009 (CI = +/-0.005; p = 0.001)	0.127 (CI = +/-0.120; p = 0.038)	0.697	+2.03%	
Loss Cost	2006.2	0.020 (CI = +/-0.009; p = 0.000)	-0.013 (CI = +/-0.063; p = 0.673)	0.009 (CI = +/-0.005; p = 0.001)	0.125 (CI = +/-0.124; p = 0.049)	0.688	+2.07%	
Loss Cost	2007.1	0.021 (CI = +/-0.010; p = 0.000)	-0.011 (CI = +/-0.065; p = 0.742)	0.009 (CI = +/-0.005; p = 0.001)	0.120 (CI = +/-0.128; p = 0.065)	0.683	+2.14%	
Loss Cost	2007.2	0.024 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.064; p = 0.558)	0.010 (CI = +/-0.005; p = 0.001)	0.102 (CI = +/-0.127; p = 0.112)	0.706	+2.40%	
Loss Cost	2008.1	0.027 (CI = +/-0.010; p = 0.000)	-0.006 (CI = +/-0.061; p = 0.837)	0.011 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.121; p = 0.202)	0.751	+2.79%	
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.061; p = 0.653)	0.011 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.121; p = 0.317)	0.766	+3.04%	
Loss Cost	2009.1	0.033 (CI = +/-0.011; p = 0.000)	-0.006 (CI = +/-0.061; p = 0.853)	0.012 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.122; p = 0.468)	0.779	+3.32%	
Loss Cost	2009.2	0.036 (CI = +/-0.011; p = 0.000)	-0.015 (CI = +/-0.060; p = 0.621)	0.012 (CI = +/-0.005; p = 0.000)	0.022 (CI = +/-0.120; p = 0.714)	0.801	+3.68%	
Loss Cost	2010.1	0.041 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.055; p = 0.966)	0.013 (CI = +/-0.004; p = 0.000)	-0.008 (CI = +/-0.112; p = 0.882)	0.842	+4.20%	
Loss Cost	2010.2	0.041 (CI = +/-0.012; p = 0.000)	-0.002 (CI = +/-0.058; p = 0.957)	0.013 (CI = +/-0.005; p = 0.000)	-0.009 (CI = +/-0.118; p = 0.874)	0.830	+4.22%	
Loss Cost	2011.1	0.045 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.057; p = 0.778)	0.014 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.117; p = 0.585)	0.844	+4.63%	
Loss Cost	2011.2	0.047 (CI = +/-0.014; p = 0.000)	0.003 (CI = +/-0.059; p = 0.905)	0.014 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.464)	0.841	+4.86%	
Loss Cost	2012.1	0.054 (CI = +/-0.014; p = 0.000)	0.017 (CI = +/-0.054; p = 0.522)	0.015 (CI = +/-0.004; p = 0.000)	-0.078 (CI = +/-0.114; p = 0.168)	0.875	+5.55%	
Loss Cost	2012.2	0.058 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.055; p = 0.685)	0.015 (CI = +/-0.004; p = 0.000)	-0.097 (CI = +/-0.118; p = 0.100)	0.879	+5.93%	
Loss Cost	2013.1	0.059 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.058; p = 0.620)	0.016 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.122; p = 0.095)	0.869	+6.11%	
Loss Cost	2013.2	0.060 (CI = +/-0.020; p = 0.000)	0.013 (CI = +/-0.061; p = 0.669)	0.016 (CI = +/-0.005; p = 0.000)	-0.110 (CI = +/-0.137; p = 0.108)	0.857	+6.20%	
Loss Cost	2014.1	0.064 (CI = +/-0.022; p = 0.000)	0.019 (CI = +/-0.064; p = 0.545)	0.016 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.147; p = 0.082)	0.853	+6.63%	
Loss Cost	2014.2	0.063 (CI = +/-0.026; p = 0.000)	0.020 (CI = +/-0.068; p = 0.532)	0.016 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.162; p = 0.128)	0.838	+6.48%	
Loss Cost	2015.1	0.057 (CI = +/-0.030; p = 0.001)	0.012 (CI = +/-0.071; p = 0.710)	0.015 (CI = +/-0.006; p = 0.000)	-0.095 (CI = +/-0.175; p = 0.261)	0.822	+5.82%	
Loss Cost	2015.2	0.072 (CI = +/-0.029; p = 0.000)	-0.003 (CI = +/-0.061; p = 0.911)	0.017 (CI = +/-0.005; p = 0.000)	-0.162 (CI = +/-0.159; p = 0.046)	0.883	+7.52%	
Loss Cost	2016.1	0.075 (CI = +/-0.035; p = 0.001)	-0.001 (CI = +/-0.067; p = 0.976)	0.017 (CI = +/-0.005; p = 0.000)	-0.171 (CI = +/-0.181; p = 0.063)	0.874	+7.76%	
Loss Cost	2016.2	0.070 (CI = +/-0.042; p = 0.004)	0.003 (CI = +/-0.072; p = 0.924)	0.017 (CI = +/-0.006; p = 0.000)	-0.152 (CI = +/-0.205; p = 0.130)	0.864	+7.21%	
Loss Cost	2017.1	0.085 (CI = +/-0.049; p = 0.003)	0.016 (CI = +/-0.074; p = 0.640)	0.018 (CI = +/-0.006; p = 0.000)	-0.205 (CI = +/-0.220; p = 0.064)	0.882	+8.85%	
Severity	2005.1	0.047 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.039; p = 0.139)	0.001 (CI = +/-0.003; p = 0.489)	0.096 (CI = +/-0.077; p = 0.017)	0.958	+4.86%	
Severity	2005.2	0.048 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.041; p = 0.149)	0.001 (CI = +/-0.003; p = 0.497)	0.095 (CI = +/-0.080; p = 0.020)	0.955	+4.87%	
Severity	2006.1	0.048 (CI = +/-0.006; p = 0.000)	-0.026 (CI = +/-0.041; p = 0.208)	0.001 (CI = +/-0.003; p = 0.423)	0.089 (CI = +/-0.081; p = 0.032)	0.954	+4.96%	
Severity	2006.2	0.050 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.040; p = 0.122)	0.002 (CI = +/-0.003; p = 0.322)	0.077 (CI = +/-0.080; p = 0.056)	0.956	+5.12%	
Severity	2007.1	0.049 (CI = +/-0.006; p = 0.000)	-0.035 (CI = +/-0.041; p = 0.097)	0.001 (CI = +/-0.003; p = 0.390)	0.083 (CI = +/-0.081; p = 0.045)	0.953	+5.03%	
Severity	2007.2	0.050 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.043; p = 0.094)	0.002 (CI = +/-0.004; p = 0.377)	0.080 (CI = +/-0.084; p = 0.061)	0.949	+5.08%	
Severity	2008.1	0.051 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.042; p = 0.156)	0.002 (CI = +/-0.003; p = 0.263)	0.068 (CI = +/-0.084; p = 0.105)	0.951	+5.27%	
Severity	2008.2	0.055 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.038; p = 0.039)	0.002 (CI = +/-0.003; p = 0.110)	0.046 (CI = +/-0.074; p = 0.214)	0.962	+5.61%	
Severity	2009.1	0.057 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.075)	0.003 (CI = +/-0.003; p = 0.038)	0.029 (CI = +/-0.070; p = 0.394)	0.968	+5.90%	
Severity	2009.2	0.059 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.042)	0.003 (CI = +/-0.003; p = 0.024)	0.018 (CI = +/-0.070; p = 0.592)	0.969	+6.08%	
Severity	2010.1	0.060 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.036; p = 0.069)	0.003 (CI = +/-0.003; p = 0.018)	0.011 (CI = +/-0.072; p = 0.752)	0.967	+6.21%	
Severity	2010.2	0.061 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.037; p = 0.061)	0.004 (CI = +/-0.003; p = 0.017)	0.006 (CI = +/-0.075; p = 0.879)	0.964	+6.31%	
Severity	2011.1	0.063 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.104)	0.004 (CI = +/-0.003; p = 0.011)	-0.005 (CI = +/-0.076; p = 0.891)	0.964	+6.51%	
Severity	2011.2	0.064 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.039; p = 0.099)	0.004 (CI = +/-0.003; p = 0.012)	-0.010 (CI = +/-0.081; p = 0.802)	0.960	+6.60%	
Severity	2012.1	0.064 (CI = +/-0.010; p = 0.000)	-0.033 (CI = +/-0.041; p = 0.107)	0.004 (CI = +/-0.003; p = 0.017)	-0.008 (CI = +/-0.086; p = 0.855)	0.955	+6.56%	
Severity	2012.2	0.063 (CI = +/-0.012; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.134)	0.004 (CI = +/-0.003; p = 0.024)	-0.005 (CI = +/-0.092; p = 0.916)	0.947	+6.50%	
Severity	2013.1	0.057 (CI = +/-0.012; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.038)	0.003 (CI = +/-0.003; p = 0.047)	0.024 (CI = +/-0.086; p = 0.572)	0.951	+5.89%	
Severity	2013.2	0.054 (CI = +/-0.013; p = 0.000)	-0.037 (CI = +/-0.040; p = 0.064)	0.003 (CI = +/-0.003; p = 0.073)	0.040 (CI = +/-0.089; p = 0.354)	0.946	+5.54%	
Severity	2014.1	0.054 (CI = +/-0.015; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.076)	0.003 (CI = +/-0.003; p = 0.097)	0.042 (CI = +/-0.098; p = 0.375)	0.939	+5.50%	
Severity	2014.2	0.054 (CI = +/-0.017; p = 0.000)	-0.038 (CI = +/-0.045; p = 0.090)	0.003 (CI = +/-0.004; p = 0.112)	0.040 (CI = +/-0.102; p = 0.439)	0.929	+5.54%	
Severity	2015.1	0.060 (CI = +/-0.020; p = 0.000)	-0.031 (CI = +/-0.046; p = 0.166)	0.003 (CI = +/-0.004; p = 0.063)	0.015 (CI = +/-0.113; p = 0.774)	0.932	+6.15%	
Severity	2015.2	0.051 (CI = +/-0.020; p = 0.000)	-0.023 (CI = +/-0.043; p = 0.271)	0.003 (CI = +/-0.003; p = 0.101)	0.051 (CI = +/-0.111; p = 0.334)	0.932	+5.25%	
Severity	2016.1	0.053 (CI = +/-0.025; p = 0.001)	-0.021 (CI = +/-0.047; p = 0.348)	0.003 (CI = +/-0.004; p = 0.113)	0.044 (CI = +/-0.127; p = 0.461)	0.924	+5.44%	
Severity	2016.2	0.051 (CI = +/-0.030; p = 0.003)	-0.019 (CI = +/-0.051; p = 0.416)	0.003 (CI = +/-0.004; p = 0.152)	0.051 (CI = +/-0.145; p = 0.454)	0.909	+5.25%	
Severity	2017.1	0.064 (CI = +/-0.033; p = 0.002)	-0.009 (CI = +/-0.051; p = 0.691)	0.004 (CI = +/-0.004; p = 0.069)	0.008 (CI = +/-0.150; p = 0.910)	0.922	+6.56%	
Frequency	2005.1	-0.026 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.053; p = 0.610)	0.008 (CI = +/-0.005; p = 0.001)	0.023 (CI = +/-0.104; p = 0.652)	0.817	-2.60%	
Frequency	2005.2	-0.027 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.054; p = 0.510)	0.008 (CI = +/-0.005; p = 0.001)	0.032 (CI = +/-0.106; p = 0.545)	0.817	-2.70%	
Frequency	2006.1	-0.028 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.055; p = 0.606)	0.008 (CI = +/-0.005; p = 0.002)	0.038 (CI = +/-0.108; p = 0.477)	0.814	-2.79%	
Frequency	2006.2	-0.030 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.056; p = 0.506)	0.008 (CI = +/-0.005; p = 0.002)	0.047 (CI = +/-0.110; p = 0.386)	0.813	-2.91%	
Frequency	2007.1	-0.028 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.057; p = 0.390)	0.008 (CI = +/-0.005; p = 0.002)	0.037 (CI = +/-0.111; p = 0.506)	0.801	-2.75%	
Frequency	2007.2	-0.026 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.056; p = 0.531)	0.008 (CI = +/-0.005; p = 0.001)	0.022 (CI = +/-0.111; p = 0.692)	0.787	-2.55%	
Frequency	2008.1	-0.024 (CI = +/-0.009; p = 0.000)	0.024 (CI = +/-0.057; p = 0.394)	0.009 (CI = +/-0.005; p = 0.001)	0.009 (CI = +/-0.112; p = 0.873)	0.775	-2.36%	
Frequency	2008.2	-0.025 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.058; p = 0.366)	0.009 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.116; p = 0.805)	0.766	-2.43%	
Frequency	2009.1	-0.025 (CI = +/-0.011; p = 0.000)	0.026 (CI = +/-0.061; p = 0.386)	0.009 (CI = +/-0.005; p = 0.001)	0.014 (CI = +/-0.121; p = 0.810)	0.753	-2.44%	
Frequency	2009.2	-0.023 (CI = +/-0.012; p = 0.001)	0.022 (CI = +/-0.062; p = 0.482)	0.009 (CI = +/-0.005; p = 0.001)	0.003 (CI = +/-0.125; p = 0.958)	0.731	-2.27%	
Frequency	2010.1	-0.019 (CI = +/-0.012; p = 0.004)	0.032 (CI = +/-0.061; p = 0.295)	0.010 (CI = +/-0.005; p = 0.001)	-0.019 (CI = +/-0.123; p = 0.750)	0.725	-1.90%	
Frequency	2010.2	-0.020 (CI = +/-0.014; p = 0.006)	0.033 (CI = +/-0.064; p = 0.288)	0.009 (CI = +/-0.005; p = 0.001)	-0.015 (CI = +/-0.130; p = 0.817)	0.712	-1.97%	
Frequency	2011.1	-0.018 (CI = +/-0.015; p = 0.021)	0.038 (CI = +/-0.066; p = 0.241)	0.010 (CI = +/-0.005; p = 0.001)	-0.026 (CI = +/-0.135; p = 0.692)	0.696	-1.77%	
Frequency	2011.2	-0.016 (CI = +/-0.016; p = 0.050)	0.036 (CI = +/-0.069; p = 0.293)	0.010 (CI = +/-0.005; p = 0.001)	-0.034 (CI = +/-0.143; p = 0.627)	0.671	-1.63%	
Frequency	2012.1	-0.009 (CI = +/-0.017; p = 0.250)	0.050 (CI = +/-0.065; p = 0.125)	0.011 (CI = +/-0.005; p = 0.000)	-0.071 (CI = +/-0.137; p = 0.295)	0.687	-0.94%	
Frequency	2012.2	-0.005 (CI = +/-0.018; p = 0.541)	0.043 (CI = +/-0.066; p = 0.190)	0.012 (CI = +/-0.005; p = 0.000)	-0.092 (CI = +/-0.142; p = 0.187)	0.672	-0.54%	
Frequency	2013.1	0.002 (CI = +/-0.019; p = 0.822)	0.056 (CI = +/-0.064; p = 0.080)	0.013 (CI = +/-0.005; p = 0.000)	-0.129 (CI = +/-0.139; p = 0.066)	0.699	+0.20%	
Frequency	2013.2	0.006 (CI = +/-0.021; p = 0.535)	0.050 (CI = +/-0.065; p = 0.124)	0.013 (CI = +/-0.005; p = 0.000)	-0.150 (CI = +/-0.146; p = 0.045)	0.692	+0.63%	
Frequency	2014.1	0.011 (CI = +/-0.024; p = 0.357)	0.056 (CI = +/-0.068; p = 0.098)	0.014 (CI = +/-0.005; p = 0.000)	-0.170 (CI = +/-0.157; p = 0.035)	0.697	+1.07%	
Frequency	2014.2	0.009 (CI = +/-0.028; p = 0.505)	0.059 (CI = +/-0.072; p = 0.103)	0.013 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.172; p = 0.063)	0.691	+0.89%	
Frequency	2015.1	-0.003 (CI = +/-0.030; p = 0.822)	0.044 (CI = +/-0.070; p = 0.200)	0.012 (CI = +/-0.005; p = 0.000)	-0.111 (CI = +/-0.173; p = 0.190)	0.744	-0.31%	
Frequency	2015.2	0.021 (CI = +/-0.013; p = 0.004)	0.020 (CI = +/-0.028; p = 0.158)	0.014 (CI = +/-0.002; p = 0.000)	-0.213 (CI = +/-0.073; p = 0.000)	0.946	+2.16%	
Frequency	2016.1	0.022 (CI = +/-0.016; p = 0.014)	0.020 (CI = +/-0.031; p = 0.185)	0.014 (CI = +/-0.002; p = 0.000)	-0.215 (CI = +/-0.084; p = 0.000)	0.944	+2.20%	
Frequency	2016.2	0.018 (CI = +/-0.019; p = 0.059)	0.023 (CI = +/-0.033; p = 0.156)	0.014 (CI = +/-0.003; p = 0.000)	-0.202 (CI = +/-0.093; p = 0.001)	0.946	+1.86%	
Frequency	2017.1	0.021 (CI = +/-0.024; p = 0.075)	0.025 (CI = +/-0.036; p = 0.153)	0.014 (CI = +/-0.003; p = 0.000)	-0.212 (CI = +/-0.108; p = 0.002)	0.944	+2.15%	

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	0.014 (CI = +/-0.008; p = 0.001)	-0.029 (CI = +/-0.068; p = 0.403)	0.202 (CI = +/-0.125; p = 0.002)	0.613	+1.43%
Loss Cost	2005.2	0.013 (CI = +/-0.008; p = 0.003)	-0.022 (CI = +/-0.069; p = 0.514)	0.211 (CI = +/-0.126; p = 0.002)	0.595	+1.30%
Loss Cost	2006.1	0.012 (CI = +/-0.009; p = 0.006)	-0.025 (CI = +/-0.071; p = 0.483)	0.214 (CI = +/-0.129; p = 0.002)	0.582	+1.25%
Loss Cost	2006.2	0.012 (CI = +/-0.009; p = 0.010)	-0.024 (CI = +/-0.074; p = 0.506)	0.215 (CI = +/-0.132; p = 0.002)	0.569	+1.23%
Loss Cost	2007.1	0.012 (CI = +/-0.010; p = 0.016)	-0.024 (CI = +/-0.076; p = 0.515)	0.216 (CI = +/-0.136; p = 0.003)	0.559	+1.23%
Loss Cost	2007.2	0.014 (CI = +/-0.010; p = 0.011)	-0.031 (CI = +/-0.077; p = 0.420)	0.205 (CI = +/-0.138; p = 0.005)	0.570	+1.39%
Loss Cost	2008.1	0.016 (CI = +/-0.011; p = 0.006)	-0.023 (CI = +/-0.078; p = 0.552)	0.194 (CI = +/-0.138; p = 0.007)	0.592	+1.60%
Loss Cost	2008.2	0.017 (CI = +/-0.012; p = 0.005)	-0.028 (CI = +/-0.080; p = 0.480)	0.186 (CI = +/-0.141; p = 0.012)	0.594	+1.73%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.006)	-0.025 (CI = +/-0.083; p = 0.544)	0.181 (CI = +/-0.145; p = 0.016)	0.590	+1.83%
Loss Cost	2009.2	0.020 (CI = +/-0.013; p = 0.005)	-0.031 (CI = +/-0.085; p = 0.459)	0.171 (CI = +/-0.149; p = 0.026)	0.594	+2.01%
Loss Cost	2010.1	0.022 (CI = +/-0.014; p = 0.004)	-0.024 (CI = +/-0.087; p = 0.573)	0.161 (CI = +/-0.151; p = 0.038)	0.605	+2.23%
Loss Cost	2010.2	0.021 (CI = +/-0.016; p = 0.011)	-0.020 (CI = +/-0.090; p = 0.651)	0.168 (CI = +/-0.157; p = 0.037)	0.577	+2.10%
Loss Cost	2011.1	0.022 (CI = +/-0.017; p = 0.016)	-0.018 (CI = +/-0.094; p = 0.698)	0.164 (CI = +/-0.163; p = 0.048)	0.567	+2.18%
Loss Cost	2011.2	0.021 (CI = +/-0.019; p = 0.028)	-0.017 (CI = +/-0.099; p = 0.719)	0.165 (CI = +/-0.171; p = 0.057)	0.544	+2.16%
Loss Cost	2012.1	0.023 (CI = +/-0.021; p = 0.032)	-0.013 (CI = +/-0.103; p = 0.794)	0.158 (CI = +/-0.178; p = 0.078)	0.539	+2.33%
Loss Cost	2012.2	0.023 (CI = +/-0.023; p = 0.052)	-0.013 (CI = +/-0.108; p = 0.805)	0.158 (CI = +/-0.188; p = 0.093)	0.515	+2.33%
Loss Cost	2013.1	0.020 (CI = +/-0.026; p = 0.118)	-0.020 (CI = +/-0.113; p = 0.719)	0.170 (CI = +/-0.195; p = 0.085)	0.482	+2.03%
Loss Cost	2013.2	0.017 (CI = +/-0.029; p = 0.230)	-0.013 (CI = +/-0.119; p = 0.823)	0.183 (CI = +/-0.206; p = 0.079)	0.445	+1.72%
Loss Cost	2014.1	0.014 (CI = +/-0.033; p = 0.375)	-0.019 (CI = +/-0.125; p = 0.755)	0.193 (CI = +/-0.217; p = 0.078)	0.415	+1.41%
Loss Cost	2014.2	0.008 (CI = +/-0.037; p = 0.654)	-0.007 (CI = +/-0.131; p = 0.915)	0.217 (CI = +/-0.229; p = 0.062)	0.379	+0.79%
Loss Cost	2015.1	-0.003 (CI = +/-0.039; p = 0.853)	-0.026 (CI = +/-0.130; p = 0.679)	0.254 (CI = +/-0.229; p = 0.033)	0.374	-0.35%
Loss Cost	2015.2	0.001 (CI = +/-0.046; p = 0.979)	-0.032 (CI = +/-0.140; p = 0.625)	0.239 (CI = +/-0.250; p = 0.059)	0.373	+0.06%
Loss Cost	2016.1	-0.009 (CI = +/-0.053; p = 0.718)	-0.046 (CI = +/-0.146; p = 0.509)	0.267 (CI = +/-0.263; p = 0.047)	0.365	-0.89%
Loss Cost	2016.2	-0.022 (CI = +/-0.062; p = 0.453)	-0.028 (CI = +/-0.154; p = 0.699)	0.307 (CI = +/-0.284; p = 0.037)	0.351	-2.16%
Loss Cost	2017.1	-0.027 (CI = +/-0.074; p = 0.435)	-0.034 (CI = +/-0.168; p = 0.664)	0.320 (CI = +/-0.313; p = 0.046)	0.340	-2.67%
Severity	2005.1	0.047 (CI = +/-0.004; p = 0.000)	-0.031 (CI = +/-0.039; p = 0.114)	0.106 (CI = +/-0.071; p = 0.004)	0.959	+4.77%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.040; p = 0.126)	0.106 (CI = +/-0.072; p = 0.005)	0.956	+4.77%
Severity	2006.1	0.047 (CI = +/-0.005; p = 0.000)	-0.028 (CI = +/-0.041; p = 0.171)	0.102 (CI = +/-0.073; p = 0.008)	0.954	+4.84%
Severity	2006.2	0.048 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.099)	0.094 (CI = +/-0.072; p = 0.013)	0.956	+4.97%
Severity	2007.1	0.048 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.041; p = 0.075)	0.098 (CI = +/-0.073; p = 0.010)	0.953	+4.89%
Severity	2007.2	0.048 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.076)	0.096 (CI = +/-0.075; p = 0.014)	0.949	+4.92%
Severity	2008.1	0.049 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.119)	0.090 (CI = +/-0.075; p = 0.020)	0.950	+5.05%
Severity	2008.2	0.052 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.038; p = 0.030)	0.074 (CI = +/-0.068; p = 0.033)	0.960	+5.31%
Severity	2009.1	0.054 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.037; p = 0.053)	0.065 (CI = +/-0.065; p = 0.050)	0.964	+5.50%
Severity	2009.2	0.055 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.036)	0.059 (CI = +/-0.066; p = 0.079)	0.963	+5.62%
Severity	2010.1	0.055 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.039; p = 0.050)	0.056 (CI = +/-0.068; p = 0.100)	0.960	+5.67%
Severity	2010.2	0.056 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.053)	0.054 (CI = +/-0.071; p = 0.125)	0.956	+5.71%
Severity	2011.1	0.056 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.042; p = 0.076)	0.051 (CI = +/-0.073; p = 0.162)	0.953	+5.79%
Severity	2011.2	0.056 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.044; p = 0.087)	0.050 (CI = +/-0.076; p = 0.185)	0.947	+5.80%
Severity	2012.1	0.055 (CI = +/-0.009; p = 0.000)	-0.041 (CI = +/-0.046; p = 0.076)	0.055 (CI = +/-0.079; p = 0.162)	0.941	+5.69%
Severity	2012.2	0.054 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.048; p = 0.112)	0.060 (CI = +/-0.083; p = 0.145)	0.933	+5.57%
Severity	2013.1	0.049 (CI = +/-0.010; p = 0.000)	-0.049 (CI = +/-0.042; p = 0.027)	0.078 (CI = +/-0.074; p = 0.038)	0.942	+5.07%
Severity	2013.2	0.046 (CI = +/-0.010; p = 0.000)	-0.042 (CI = +/-0.042; p = 0.052)	0.092 (CI = +/-0.073; p = 0.017)	0.938	+4.74%
Severity	2014.1	0.045 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.044; p = 0.050)	0.096 (CI = +/-0.077; p = 0.018)	0.931	+4.61%
Severity	2014.2	0.044 (CI = +/-0.013; p = 0.000)	-0.043 (CI = +/-0.047; p = 0.071)	0.098 (CI = +/-0.083; p = 0.023)	0.921	+4.55%
Severity	2015.1	0.047 (CI = +/-0.015; p = 0.000)	-0.040 (CI = +/-0.050; p = 0.109)	0.092 (CI = +/-0.087; p = 0.041)	0.917	+4.77%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.000)	-0.028 (CI = +/-0.046; p = 0.214)	0.117 (CI = +/-0.082; p = 0.008)	0.921	+4.02%
Severity	2016.1	0.039 (CI = +/-0.018; p = 0.000)	-0.029 (CI = +/-0.049; p = 0.229)	0.119 (CI = +/-0.089; p = 0.013)	0.911	+3.94%
Severity	2016.2	0.036 (CI = +/-0.021; p = 0.003)	-0.025 (CI = +/-0.053; p = 0.328)	0.128 (CI = +/-0.098; p = 0.015)	0.897	+3.65%
Severity	2017.1	0.040 (CI = +/-0.025; p = 0.004)	-0.019 (CI = +/-0.056; p = 0.457)	0.116 (CI = +/-0.104; p = 0.033)	0.896	+4.13%
Frequency	2005.1	-0.032 (CI = +/-0.007; p = 0.000)	0.002 (CI = +/-0.062; p = 0.937)	0.096 (CI = +/-0.112; p = 0.090)	0.750	-3.20%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.008 (CI = +/-0.062; p = 0.788)	0.105 (CI = +/-0.113; p = 0.067)	0.752	-3.31%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.063; p = 0.921)	0.112 (CI = +/-0.114; p = 0.053)	0.751	-3.42%
Frequency	2006.2	-0.036 (CI = +/-0.008; p = 0.000)	0.009 (CI = +/-0.064; p = 0.768)	0.122 (CI = +/-0.115; p = 0.038)	0.753	-3.56%
Frequency	2007.1	-0.035 (CI = +/-0.008; p = 0.000)	0.012 (CI = +/-0.065; p = 0.702)	0.117 (CI = +/-0.117; p = 0.049)	0.728	-3.49%
Frequency	2007.2	-0.034 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.067; p = 0.831)	0.109 (CI = +/-0.119; p = 0.071)	0.696	-3.36%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.069; p = 0.761)	0.105 (CI = +/-0.121; p = 0.089)	0.664	-3.28%
Frequency	2008.2	-0.035 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.071; p = 0.666)	0.112 (CI = +/-0.124; p = 0.076)	0.655	-3.40%
Frequency	2009.1	-0.035 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.073; p = 0.740)	0.116 (CI = +/-0.128; p = 0.072)	0.640	-3.49%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.076; p = 0.796)	0.113 (CI = +/-0.132; p = 0.092)	0.599	-3.42%
Frequency	2010.1	-0.033 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.078; p = 0.694)	0.105 (CI = +/-0.135; p = 0.123)	0.548	-3.26%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.020 (CI = +/-0.080; p = 0.609)	0.113 (CI = +/-0.140; p = 0.107)	0.536	-3.41%
Frequency	2011.1	-0.035 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.084; p = 0.625)	0.113 (CI = +/-0.145; p = 0.119)	0.498	-3.42%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.088; p = 0.626)	0.115 (CI = +/-0.152; p = 0.132)	0.453	-3.44%
Frequency	2012.1	-0.032 (CI = +/-0.018; p = 0.001)	0.028 (CI = +/-0.090; p = 0.526)	0.103 (CI = +/-0.156; p = 0.183)	0.381	-3.18%
Frequency	2012.2	-0.031 (CI = +/-0.020; p = 0.005)	0.025 (CI = +/-0.095; p = 0.587)	0.098 (CI = +/-0.165; p = 0.227)	0.305	-3.07%
Frequency	2013.1	-0.029 (CI = +/-0.023; p = 0.014)	0.029 (CI = +/-0.099; p = 0.544)	0.091 (CI = +/-0.172; p = 0.280)	0.237	-2.89%
Frequency	2013.2	-0.029 (CI = +/-0.026; p = 0.028)	0.029 (CI = +/-0.105; p = 0.569)	0.091 (CI = +/-0.183; p = 0.311)	0.172	-2.88%
Frequency	2014.1	-0.031 (CI = +/-0.029; p = 0.038)	0.025 (CI = +/-0.111; p = 0.634)	0.097 (CI = +/-0.194; p = 0.304)	0.153	-3.06%
Frequency	2014.2	-0.037 (CI = +/-0.033; p = 0.031)	0.036 (CI = +/-0.116; p = 0.516)	0.119 (CI = +/-0.205; p = 0.235)	0.173	-3.60%
Frequency	2015.1	-0.050 (CI = +/-0.033; p = 0.006)	0.014 (CI = +/-0.109; p = 0.788)	0.162 (CI = +/-0.193; p = 0.093)	0.344	-4.88%
Frequency	2015.2	-0.039 (CI = +/-0.036; p = 0.038)	-0.005 (CI = +/-0.109; p = 0.925)	0.123 (CI = +/-0.196; p = 0.200)	0.161	-3.81%
Frequency	2016.1	-0.048 (CI = +/-0.041; p = 0.026)	-0.017 (CI = +/-0.113; p = 0.748)	0.148 (CI = +/-0.204; p = 0.140)	0.213	-4.65%
Frequency	2016.2	-0.058 (CI = +/-0.048; p = 0.022)	-0.003 (CI = +/-0.119; p = 0.955)	0.179 (CI = +/-0.220; p = 0.100)	0.250	-5.60%
Frequency	2017.1	-0.068 (CI = +/-0.056; p = 0.023)	-0.014 (CI = +/-0.126; p = 0.805)	0.204 (CI = +/-0.236; p = 0.082)	0.261	-6.53%

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	0.061 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.025)	0.785	+6.30%
Loss Cost	2005.2	0.061 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.028)	0.769	+6.27%
Loss Cost	2006.1	0.062 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.009; p = 0.025)	0.767	+6.44%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.009; p = 0.027)	0.752	+6.46%
Loss Cost	2007.1	0.065 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.009; p = 0.024)	0.753	+6.67%
Loss Cost	2007.2	0.065 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.009; p = 0.026)	0.739	+6.74%
Loss Cost	2008.1	0.069 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.757	+7.10%
Loss Cost	2008.2	0.070 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.749	+7.25%
Loss Cost	2009.1	0.075 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.009; p = 0.011)	0.780	+7.74%
Loss Cost	2009.2	0.076 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.771	+7.90%
Loss Cost	2010.1	0.080 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.792	+8.37%
Loss Cost	2010.2	0.080 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.009; p = 0.009)	0.771	+8.35%
Loss Cost	2011.1	0.084 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.784	+8.80%
Loss Cost	2011.2	0.085 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.768	+8.91%
Loss Cost	2012.1	0.091 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.008; p = 0.005)	0.793	+9.52%
Loss Cost	2012.2	0.090 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.767	+9.38%
Loss Cost	2013.1	0.093 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.009; p = 0.007)	0.766	+9.78%
Loss Cost	2013.2	0.090 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.734	+9.43%
Loss Cost	2014.1	0.095 (CI = +/-0.027; p = 0.000)	0.013 (CI = +/-0.009; p = 0.008)	0.743	+10.01%
Loss Cost	2014.2	0.094 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.009; p = 0.009)	0.710	+9.84%
Loss Cost	2015.1	0.100 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.725	+10.57%
Loss Cost	2015.2	0.102 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.009; p = 0.013)	0.700	+10.70%
Loss Cost	2016.1	0.106 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.010; p = 0.016)	0.691	+11.21%
Loss Cost	2016.2	0.104 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.010; p = 0.020)	0.651	+10.94%
Loss Cost	2017.1	0.115 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.010; p = 0.025)	0.677	+12.15%
Severity	2005.1	0.046 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.009; p = 0.579)	0.681	+4.74%
Severity	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.562)	0.673	+4.84%
Severity	2006.1	0.050 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.504)	0.692	+5.11%
Severity	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.476)	0.692	+5.27%
Severity	2007.1	0.055 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.009; p = 0.407)	0.721	+5.62%
Severity	2007.2	0.056 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.009; p = 0.399)	0.710	+5.72%
Severity	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.008; p = 0.334)	0.739	+6.10%
Severity	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.320)	0.733	+6.27%
Severity	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.008; p = 0.245)	0.773	+6.75%
Severity	2009.2	0.067 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.242)	0.763	+6.88%
Severity	2010.1	0.071 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.193)	0.788	+7.33%
Severity	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.181)	0.786	+7.58%
Severity	2011.1	0.079 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.123)	0.826	+8.19%
Severity	2011.2	0.079 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.130)	0.809	+8.22%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.811	+8.57%
Severity	2012.2	0.082 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.007; p = 0.129)	0.789	+8.56%
Severity	2013.1	0.087 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.007; p = 0.111)	0.804	+9.08%
Severity	2013.2	0.087 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.007; p = 0.122)	0.779	+9.05%
Severity	2014.1	0.092 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.112)	0.791	+9.63%
Severity	2014.2	0.092 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.008; p = 0.123)	0.765	+9.67%
Severity	2015.1	0.101 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.007; p = 0.102)	0.806	+10.61%
Severity	2015.2	0.098 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.108)	0.771	+10.28%
Severity	2016.1	0.102 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.007; p = 0.122)	0.762	+10.76%
Severity	2016.2	0.101 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.008; p = 0.135)	0.721	+10.63%
Severity	2017.1	0.112 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.008; p = 0.154)	0.755	+11.80%
Frequency	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.548	+1.49%
Frequency	2005.2	0.014 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.520	+1.37%
Frequency	2006.1	0.013 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.490	+1.27%
Frequency	2006.2	0.011 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.464	+1.13%
Frequency	2007.1	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.440	+1.00%
Frequency	2007.2	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.420	+0.97%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.403	+0.94%
Frequency	2008.2	0.009 (CI = +/-0.006; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	0.389	+0.93%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.005)	0.007 (CI = +/-0.004; p = 0.000)	0.378	+0.92%
Frequency	2009.2	0.009 (CI = +/-0.007; p = 0.006)	0.007 (CI = +/-0.004; p = 0.000)	0.377	+0.95%
Frequency	2010.1	0.010 (CI = +/-0.007; p = 0.009)	0.007 (CI = +/-0.004; p = 0.001)	0.369	+0.96%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.041)	0.007 (CI = +/-0.003; p = 0.000)	0.378	+0.72%
Frequency	2011.1	0.006 (CI = +/-0.007; p = 0.116)	0.007 (CI = +/-0.003; p = 0.000)	0.380	+0.56%
Frequency	2011.2	0.006 (CI = +/-0.008; p = 0.100)	0.007 (CI = +/-0.003; p = 0.000)	0.386	+0.63%
Frequency	2012.1	0.009 (CI = +/-0.008; p = 0.028)	0.007 (CI = +/-0.003; p = 0.000)	0.446	+0.87%
Frequency	2012.2	0.008 (CI = +/-0.008; p = 0.070)	0.007 (CI = +/-0.003; p = 0.000)	0.441	+0.76%
Frequency	2013.1	0.006 (CI = +/-0.009; p = 0.149)	0.007 (CI = +/-0.003; p = 0.000)	0.440	+0.64%
Frequency	2013.2	0.003 (CI = +/-0.009; p = 0.423)	0.007 (CI = +/-0.003; p = 0.000)	0.488	+0.35%
Frequency	2014.1	0.003 (CI = +/-0.010; p = 0.466)	0.007 (CI = +/-0.003; p = 0.000)	0.485	+0.35%
Frequency	2014.2	0.002 (CI = +/-0.011; p = 0.762)	0.007 (CI = +/-0.003; p = 0.000)	0.506	+0.15%
Frequency	2015.1	0.000 (CI = +/-0.012; p = 0.937)	0.007 (CI = +/-0.003; p = 0.000)	0.528	-0.04%
Frequency	2015.2	0.004 (CI = +/-0.011; p = 0.482)	0.007 (CI = +/-0.003; p = 0.000)	0.577	+0.38%
Frequency	2016.1	0.004 (CI = +/-0.013; p = 0.508)	0.007 (CI = +/-0.003; p = 0.000)	0.572	+0.41%
Frequency	2016.2	0.003 (CI = +/-0.015; p = 0.683)	0.007 (CI = +/-0.003; p = 0.001)	0.574	+0.28%
Frequency	2017.1	0.003 (CI = +/-0.017; p = 0.695)	0.007 (CI = +/-0.003; p = 0.001)	0.565	+0.31%

Comprehensive

Coverage = CM
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	0.045 (CI = +/-0.007; p = 0.000)	-0.238 (CI = +/-0.061; p = 0.000)	0.305 (CI = +/-0.111; p = 0.000)	0.936	+4.59%
Loss Cost	2005.2	0.045 (CI = +/-0.007; p = 0.000)	-0.238 (CI = +/-0.063; p = 0.000)	0.305 (CI = +/-0.114; p = 0.000)	0.931	+4.59%
Loss Cost	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.241 (CI = +/-0.064; p = 0.000)	0.308 (CI = +/-0.116; p = 0.000)	0.929	+4.53%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	-0.244 (CI = +/-0.066; p = 0.000)	0.304 (CI = +/-0.118; p = 0.000)	0.925	+4.60%
Loss Cost	2007.1	0.045 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.068; p = 0.000)	0.306 (CI = +/-0.121; p = 0.000)	0.923	+4.56%
Loss Cost	2007.2	0.046 (CI = +/-0.009; p = 0.000)	-0.251 (CI = +/-0.069; p = 0.000)	0.298 (CI = +/-0.123; p = 0.000)	0.920	+4.69%
Loss Cost	2008.1	0.047 (CI = +/-0.010; p = 0.000)	-0.248 (CI = +/-0.071; p = 0.000)	0.293 (CI = +/-0.126; p = 0.000)	0.919	+4.79%
Loss Cost	2008.2	0.049 (CI = +/-0.010; p = 0.000)	-0.257 (CI = +/-0.071; p = 0.000)	0.278 (CI = +/-0.125; p = 0.000)	0.922	+5.05%
Loss Cost	2009.1	0.051 (CI = +/-0.011; p = 0.000)	-0.250 (CI = +/-0.072; p = 0.000)	0.267 (CI = +/-0.126; p = 0.000)	0.925	+5.26%
Loss Cost	2009.2	0.054 (CI = +/-0.011; p = 0.000)	-0.260 (CI = +/-0.071; p = 0.000)	0.251 (CI = +/-0.125; p = 0.000)	0.927	+5.57%
Loss Cost	2010.1	0.055 (CI = +/-0.012; p = 0.000)	-0.256 (CI = +/-0.074; p = 0.000)	0.245 (CI = +/-0.128; p = 0.001)	0.927	+5.70%
Loss Cost	2010.2	0.056 (CI = +/-0.013; p = 0.000)	-0.258 (CI = +/-0.077; p = 0.000)	0.241 (CI = +/-0.134; p = 0.001)	0.920	+5.78%
Loss Cost	2011.1	0.056 (CI = +/-0.015; p = 0.000)	-0.258 (CI = +/-0.080; p = 0.000)	0.239 (CI = +/-0.139; p = 0.002)	0.917	+5.81%
Loss Cost	2011.2	0.059 (CI = +/-0.016; p = 0.000)	-0.266 (CI = +/-0.082; p = 0.000)	0.226 (CI = +/-0.142; p = 0.003)	0.915	+6.10%
Loss Cost	2012.1	0.061 (CI = +/-0.017; p = 0.000)	-0.261 (CI = +/-0.085; p = 0.000)	0.219 (CI = +/-0.148; p = 0.006)	0.914	+6.27%
Loss Cost	2012.2	0.061 (CI = +/-0.019; p = 0.000)	-0.261 (CI = +/-0.090; p = 0.000)	0.220 (CI = +/-0.156; p = 0.008)	0.902	+6.24%
Loss Cost	2013.1	0.058 (CI = +/-0.021; p = 0.000)	-0.266 (CI = +/-0.094; p = 0.000)	0.230 (CI = +/-0.162; p = 0.008)	0.899	+5.98%
Loss Cost	2013.2	0.055 (CI = +/-0.024; p = 0.000)	-0.258 (CI = +/-0.098; p = 0.000)	0.244 (CI = +/-0.170; p = 0.008)	0.885	+5.62%
Loss Cost	2014.1	0.053 (CI = +/-0.027; p = 0.001)	-0.262 (CI = +/-0.103; p = 0.000)	0.250 (CI = +/-0.180; p = 0.009)	0.880	+5.44%
Loss Cost	2014.2	0.053 (CI = +/-0.031; p = 0.003)	-0.261 (CI = +/-0.111; p = 0.000)	0.251 (CI = +/-0.194; p = 0.015)	0.864	+5.42%
Loss Cost	2015.1	0.051 (CI = +/-0.036; p = 0.008)	-0.264 (CI = +/-0.118; p = 0.000)	0.257 (CI = +/-0.208; p = 0.019)	0.859	+5.24%
Loss Cost	2015.2	0.058 (CI = +/-0.041; p = 0.010)	-0.276 (CI = +/-0.124; p = 0.000)	0.233 (CI = +/-0.223; p = 0.042)	0.852	+5.96%
Loss Cost	2016.1	0.049 (CI = +/-0.047; p = 0.042)	-0.288 (CI = +/-0.130; p = 0.000)	0.258 (CI = +/-0.234; p = 0.034)	0.852	+5.04%
Loss Cost	2016.2	0.052 (CI = +/-0.057; p = 0.067)	-0.293 (CI = +/-0.142; p = 0.001)	0.248 (CI = +/-0.261; p = 0.061)	0.832	+5.39%
Loss Cost	2017.1	0.052 (CI = +/-0.069; p = 0.122)	-0.293 (CI = +/-0.155; p = 0.002)	0.248 (CI = +/-0.290; p = 0.085)	0.825	+5.35%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	-0.197 (CI = +/-0.063; p = 0.000)	0.330 (CI = +/-0.115; p = 0.000)	0.901	+3.31%
Severity	2005.2	0.034 (CI = +/-0.007; p = 0.000)	-0.204 (CI = +/-0.063; p = 0.000)	0.320 (CI = +/-0.114; p = 0.000)	0.903	+3.46%
Severity	2006.1	0.035 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.064; p = 0.000)	0.314 (CI = +/-0.116; p = 0.000)	0.904	+3.56%
Severity	2006.2	0.037 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.062; p = 0.000)	0.297 (CI = +/-0.112; p = 0.000)	0.913	+3.81%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.062; p = 0.000)	0.288 (CI = +/-0.111; p = 0.000)	0.918	+3.99%
Severity	2007.2	0.041 (CI = +/-0.008; p = 0.000)	-0.210 (CI = +/-0.063; p = 0.000)	0.277 (CI = +/-0.111; p = 0.000)	0.918	+4.16%
Severity	2008.1	0.043 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.063; p = 0.000)	0.267 (CI = +/-0.111; p = 0.000)	0.922	+4.36%
Severity	2008.2	0.045 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.061; p = 0.000)	0.251 (CI = +/-0.108; p = 0.000)	0.928	+4.63%
Severity	2009.1	0.048 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.059; p = 0.000)	0.236 (CI = +/-0.103; p = 0.000)	0.938	+4.94%
Severity	2009.2	0.051 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.059; p = 0.000)	0.222 (CI = +/-0.102; p = 0.000)	0.940	+5.19%
Severity	2010.1	0.053 (CI = +/-0.010; p = 0.000)	-0.205 (CI = +/-0.059; p = 0.000)	0.212 (CI = +/-0.102; p = 0.000)	0.943	+5.41%
Severity	2010.2	0.057 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.054; p = 0.000)	0.189 (CI = +/-0.093; p = 0.000)	0.954	+5.86%
Severity	2011.1	0.061 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.050; p = 0.000)	0.173 (CI = +/-0.086; p = 0.000)	0.963	+6.26%
Severity	2011.2	0.062 (CI = +/-0.010; p = 0.000)	-0.213 (CI = +/-0.051; p = 0.000)	0.164 (CI = +/-0.088; p = 0.001)	0.961	+6.44%
Severity	2012.1	0.062 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.053; p = 0.000)	0.165 (CI = +/-0.092; p = 0.001)	0.959	+6.41%
Severity	2012.2	0.064 (CI = +/-0.012; p = 0.000)	-0.217 (CI = +/-0.055; p = 0.000)	0.158 (CI = +/-0.096; p = 0.003)	0.955	+6.58%
Severity	2013.1	0.065 (CI = +/-0.013; p = 0.000)	-0.214 (CI = +/-0.058; p = 0.000)	0.153 (CI = +/-0.100; p = 0.005)	0.954	+6.72%
Severity	2013.2	0.067 (CI = +/-0.015; p = 0.000)	-0.219 (CI = +/-0.061; p = 0.000)	0.145 (CI = +/-0.105; p = 0.010)	0.949	+6.93%
Severity	2014.1	0.068 (CI = +/-0.017; p = 0.000)	-0.217 (CI = +/-0.064; p = 0.000)	0.141 (CI = +/-0.112; p = 0.016)	0.947	+7.03%
Severity	2014.2	0.072 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.066; p = 0.000)	0.124 (CI = +/-0.115; p = 0.036)	0.945	+7.50%
Severity	2015.1	0.078 (CI = +/-0.020; p = 0.000)	-0.216 (CI = +/-0.065; p = 0.000)	0.106 (CI = +/-0.115; p = 0.069)	0.950	+8.11%
Severity	2015.2	0.078 (CI = +/-0.023; p = 0.000)	-0.215 (CI = +/-0.071; p = 0.000)	0.107 (CI = +/-0.126; p = 0.089)	0.940	+8.07%
Severity	2016.1	0.074 (CI = +/-0.027; p = 0.000)	-0.220 (CI = +/-0.075; p = 0.000)	0.118 (CI = +/-0.135; p = 0.081)	0.936	+7.68%
Severity	2016.2	0.080 (CI = +/-0.032; p = 0.000)	-0.228 (CI = +/-0.080; p = 0.000)	0.099 (CI = +/-0.147; p = 0.164)	0.929	+8.32%
Severity	2017.1	0.086 (CI = +/-0.037; p = 0.000)	-0.221 (CI = +/-0.084; p = 0.000)	0.083 (CI = +/-0.158; p = 0.268)	0.930	+9.03%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.147)	-0.025 (CI = +/-0.104; p = 0.622)	0.351	+1.24%
Frequency	2005.2	0.011 (CI = +/-0.007; p = 0.002)	-0.035 (CI = +/-0.057; p = 0.224)	-0.015 (CI = +/-0.103; p = 0.768)	0.284	+1.09%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.008)	-0.042 (CI = +/-0.056; p = 0.141)	-0.006 (CI = +/-0.101; p = 0.911)	0.247	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.007; p = 0.033)	-0.034 (CI = +/-0.056; p = 0.223)	0.006 (CI = +/-0.100; p = 0.901)	0.172	+0.76%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.119)	-0.043 (CI = +/-0.054; p = 0.115)	0.018 (CI = +/-0.096; p = 0.702)	0.148	+0.55%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.176)	-0.041 (CI = +/-0.056; p = 0.141)	0.021 (CI = +/-0.099; p = 0.671)	0.113	+0.51%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.295)	-0.045 (CI = +/-0.057; p = 0.119)	0.026 (CI = +/-0.101; p = 0.605)	0.103	+0.41%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.353)	-0.044 (CI = +/-0.059; p = 0.138)	0.027 (CI = +/-0.104; p = 0.601)	0.079	+0.39%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.494)	-0.047 (CI = +/-0.061; p = 0.125)	0.031 (CI = +/-0.107; p = 0.554)	0.073	+0.31%
Frequency	2009.2	0.004 (CI = +/-0.010; p = 0.464)	-0.049 (CI = +/-0.063; p = 0.125)	0.028 (CI = +/-0.111; p = 0.604)	0.069	+0.36%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.600)	-0.051 (CI = +/-0.066; p = 0.118)	0.032 (CI = +/-0.114; p = 0.566)	0.065	+0.28%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.885)	-0.040 (CI = +/-0.064; p = 0.207)	0.051 (CI = +/-0.111; p = 0.349)	0.013	-0.08%
Frequency	2011.1	-0.004 (CI = +/-0.011; p = 0.447)	-0.050 (CI = +/-0.062; p = 0.110)	0.067 (CI = +/-0.108; p = 0.213)	0.068	-0.42%
Frequency	2011.2	-0.003 (CI = +/-0.012; p = 0.596)	-0.053 (CI = +/-0.065; p = 0.105)	0.062 (CI = +/-0.113; p = 0.268)	0.069	-0.32%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.841)	-0.048 (CI = +/-0.067; p = 0.151)	0.054 (CI = +/-0.116; p = 0.344)	0.042	-0.13%
Frequency	2012.2	-0.003 (CI = +/-0.015; p = 0.662)	-0.043 (CI = +/-0.070; p = 0.211)	0.062 (CI = +/-0.121; p = 0.294)	0.020	-0.32%
Frequency	2013.1	-0.007 (CI = +/-0.016; p = 0.372)	-0.052 (CI = +/-0.070; p = 0.139)	0.077 (CI = +/-0.122; p = 0.200)	0.068	-0.69%
Frequency	2013.2	-0.012 (CI = +/-0.017; p = 0.145)	-0.040 (CI = +/-0.069; p = 0.244)	0.099 (CI = +/-0.121; p = 0.101)	0.100	-1.22%
Frequency	2014.1	-0.015 (CI = +/-0.019; p = 0.111)	-0.045 (CI = +/-0.072; p = 0.205)	0.109 (CI = +/-0.126; p = 0.085)	0.122	-1.49%
Frequency	2014.2	-0.019 (CI = +/-0.021; p = 0.066)	-0.036 (CI = +/-0.075; p = 0.317)	0.127 (CI = +/-0.131; p = 0.057)	0.159	-1.93%
Frequency	2015.1	-0.027 (CI = +/-0.022; p = 0.020)	-0.049 (CI = +/-0.072; p = 0.172)	0.150 (CI = +/-0.128; p = 0.024)	0.288	-2.66%
Frequency	2015.2	-0.020 (CI = +/-0.024; p = 0.102)	-0.061 (CI = +/-0.073; p = 0.096)	0.125 (CI = +/-0.131; p = 0.059)	0.267	-1.95%
Frequency	2016.1	-0.025 (CI = +/-0.028; p = 0.074)	-0.068 (CI = +/-0.076; p = 0.077)	0.140 (CI = +/-0.138; p = 0.047)	0.299	-2.59%
Frequency	2016.2	-0.027 (CI = +/-0.033; p = 0.097)	-0.064 (CI = +/-0.083; p = 0.118)	0.148 (CI = +/-0.153; p = 0.057)	0.294	-2.71%
Frequency	2017.1	-0.034 (CI = +/-0.039; p = 0.078)	-0.072 (CI = +/-0.088; p = 0.100)	0.166 (CI = +/-0.165; p = 0.049)	0.318	-3.37%

Comprehensive

Coverage = CM
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	0.047 (CI = +/-0.008; p = 0.000)	-0.234 (CI = +/-0.061; p = 0.000)	0.003 (CI = +/-0.005; p = 0.256)	0.279 (CI = +/-0.120; p = 0.000)	0.936	+4.82%
Loss Cost	2005.2	0.047 (CI = +/-0.008; p = 0.000)	-0.235 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.005; p = 0.261)	0.277 (CI = +/-0.123; p = 0.000)	0.931	+4.84%
Loss Cost	2006.1	0.047 (CI = +/-0.009; p = 0.000)	-0.237 (CI = +/-0.065; p = 0.000)	0.003 (CI = +/-0.005; p = 0.294)	0.281 (CI = +/-0.127; p = 0.000)	0.929	+4.78%
Loss Cost	2006.2	0.048 (CI = +/-0.010; p = 0.000)	-0.241 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.006; p = 0.272)	0.274 (CI = +/-0.130; p = 0.000)	0.925	+4.88%
Loss Cost	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.006; p = 0.295)	0.276 (CI = +/-0.134; p = 0.000)	0.923	+4.85%
Loss Cost	2007.2	0.049 (CI = +/-0.011; p = 0.000)	-0.247 (CI = +/-0.069; p = 0.000)	0.003 (CI = +/-0.006; p = 0.254)	0.264 (CI = +/-0.137; p = 0.000)	0.921	+5.03%
Loss Cost	2008.1	0.051 (CI = +/-0.012; p = 0.000)	-0.242 (CI = +/-0.071; p = 0.000)	0.004 (CI = +/-0.006; p = 0.217)	0.253 (CI = +/-0.140; p = 0.001)	0.921	+5.20%
Loss Cost	2008.2	0.054 (CI = +/-0.012; p = 0.000)	-0.252 (CI = +/-0.070; p = 0.000)	0.004 (CI = +/-0.006; p = 0.148)	0.231 (CI = +/-0.139; p = 0.002)	0.925	+5.55%
Loss Cost	2009.1	0.057 (CI = +/-0.013; p = 0.000)	-0.242 (CI = +/-0.070; p = 0.000)	0.005 (CI = +/-0.006; p = 0.093)	0.210 (CI = +/-0.139; p = 0.005)	0.930	+5.90%
Loss Cost	2009.2	0.061 (CI = +/-0.013; p = 0.000)	-0.253 (CI = +/-0.068; p = 0.000)	0.005 (CI = +/-0.005; p = 0.051)	0.184 (CI = +/-0.136; p = 0.010)	0.936	+6.33%
Loss Cost	2010.1	0.064 (CI = +/-0.014; p = 0.000)	-0.246 (CI = +/-0.069; p = 0.000)	0.006 (CI = +/-0.006; p = 0.037)	0.168 (CI = +/-0.139; p = 0.020)	0.937	+6.62%
Loss Cost	2010.2	0.066 (CI = +/-0.015; p = 0.000)	-0.250 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.006; p = 0.035)	0.158 (CI = +/-0.145; p = 0.035)	0.932	+6.80%
Loss Cost	2011.1	0.068 (CI = +/-0.017; p = 0.000)	-0.246 (CI = +/-0.074; p = 0.000)	0.006 (CI = +/-0.006; p = 0.033)	0.148 (CI = +/-0.152; p = 0.056)	0.931	+6.99%
Loss Cost	2011.2	0.072 (CI = +/-0.018; p = 0.000)	-0.255 (CI = +/-0.074; p = 0.000)	0.007 (CI = +/-0.006; p = 0.020)	0.121 (CI = +/-0.154; p = 0.117)	0.932	+7.50%
Loss Cost	2012.1	0.077 (CI = +/-0.019; p = 0.000)	-0.246 (CI = +/-0.075; p = 0.000)	0.008 (CI = +/-0.006; p = 0.013)	0.097 (CI = +/-0.159; p = 0.214)	0.935	+7.98%
Loss Cost	2012.2	0.078 (CI = +/-0.022; p = 0.000)	-0.248 (CI = +/-0.079; p = 0.000)	0.008 (CI = +/-0.006; p = 0.015)	0.090 (CI = +/-0.170; p = 0.280)	0.926	+8.13%
Loss Cost	2013.1	0.078 (CI = +/-0.025; p = 0.000)	-0.249 (CI = +/-0.084; p = 0.000)	0.008 (CI = +/-0.007; p = 0.022)	0.093 (CI = +/-0.183; p = 0.301)	0.922	+8.07%
Loss Cost	2013.2	0.075 (CI = +/-0.028; p = 0.000)	-0.246 (CI = +/-0.088; p = 0.000)	0.008 (CI = +/-0.007; p = 0.032)	0.103 (CI = +/-0.198; p = 0.284)	0.909	+7.84%
Loss Cost	2014.1	0.077 (CI = +/-0.033; p = 0.000)	-0.244 (CI = +/-0.094; p = 0.000)	0.008 (CI = +/-0.007; p = 0.039)	0.097 (CI = +/-0.217; p = 0.357)	0.905	+8.00%
Loss Cost	2014.2	0.080 (CI = +/-0.038; p = 0.001)	-0.248 (CI = +/-0.100; p = 0.000)	0.008 (CI = +/-0.008; p = 0.042)	0.082 (CI = +/-0.238; p = 0.474)	0.892	+8.35%
Loss Cost	2015.1	0.084 (CI = +/-0.046; p = 0.002)	-0.244 (CI = +/-0.107; p = 0.000)	0.008 (CI = +/-0.008; p = 0.049)	0.066 (CI = +/-0.265; p = 0.598)	0.889	+8.74%
Loss Cost	2015.2	0.099 (CI = +/-0.050; p = 0.001)	-0.259 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.008; p = 0.027)	0.001 (CI = +/-0.275; p = 0.992)	0.895	+10.44%
Loss Cost	2016.1	0.095 (CI = +/-0.061; p = 0.006)	-0.264 (CI = +/-0.116; p = 0.000)	0.009 (CI = +/-0.009; p = 0.049)	0.019 (CI = +/-0.314; p = 0.898)	0.888	+9.95%
Loss Cost	2016.2	0.108 (CI = +/-0.072; p = 0.008)	-0.274 (CI = +/-0.123; p = 0.001)	0.010 (CI = +/-0.010; p = 0.044)	-0.029 (CI = +/-0.349; p = 0.858)	0.879	+11.36%
Loss Cost	2017.1	0.122 (CI = +/-0.089; p = 0.013)	-0.262 (CI = +/-0.134; p = 0.002)	0.011 (CI = +/-0.011; p = 0.044)	-0.078 (CI = +/-0.399; p = 0.869)	0.879	+12.94%
Severity	2005.1	0.028 (CI = +/-0.008; p = 0.000)	-0.205 (CI = +/-0.059; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.018)	0.385 (CI = +/-0.116; p = 0.000)	0.914	+2.83%
Severity	2005.2	0.029 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.059; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.023)	0.374 (CI = +/-0.117; p = 0.000)	0.915	+2.98%
Severity	2006.1	0.030 (CI = +/-0.008; p = 0.000)	-0.207 (CI = +/-0.061; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.031)	0.368 (CI = +/-0.120; p = 0.000)	0.915	+3.07%
Severity	2006.2	0.033 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.059; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.040)	0.349 (CI = +/-0.116; p = 0.000)	0.922	+3.33%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.057)	0.337 (CI = +/-0.118; p = 0.000)	0.925	+3.51%
Severity	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.061; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.074)	0.325 (CI = +/-0.119; p = 0.000)	0.925	+3.69%
Severity	2008.1	0.038 (CI = +/-0.010; p = 0.000)	-0.209 (CI = +/-0.061; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.106)	0.312 (CI = +/-0.121; p = 0.000)	0.927	+3.89%
Severity	2008.2	0.041 (CI = +/-0.010; p = 0.000)	-0.218 (CI = +/-0.060; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.139)	0.292 (CI = +/-0.119; p = 0.000)	0.932	+4.20%
Severity	2009.1	0.044 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.214)	0.271 (CI = +/-0.117; p = 0.000)	0.939	+4.55%
Severity	2009.2	0.047 (CI = +/-0.011; p = 0.000)	-0.215 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.275)	0.254 (CI = +/-0.118; p = 0.000)	0.940	+4.83%
Severity	2010.1	0.050 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.373)	0.240 (CI = +/-0.120; p = 0.000)	0.942	+5.09%
Severity	2010.2	0.055 (CI = +/-0.012; p = 0.000)	-0.220 (CI = +/-0.055; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.516)	0.208 (CI = +/-0.111; p = 0.001)	0.953	+5.63%
Severity	2011.1	0.060 (CI = +/-0.012; p = 0.000)	-0.209 (CI = +/-0.051; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.788)	0.180 (CI = +/-0.105; p = 0.002)	0.961	+6.16%
Severity	2011.2	0.062 (CI = +/-0.013; p = 0.000)	-0.213 (CI = +/-0.053; p = 0.000)	0.000 (CI = +/-0.004; p = 0.898)	0.168 (CI = +/-0.110; p = 0.005)	0.959	+6.39%
Severity	2012.1	0.061 (CI = +/-0.014; p = 0.000)	-0.214 (CI = +/-0.055; p = 0.000)	0.000 (CI = +/-0.004; p = 0.876)	0.170 (CI = +/-0.117; p = 0.007)	0.957	+6.34%
Severity	2012.2	0.064 (CI = +/-0.016; p = 0.000)	-0.218 (CI = +/-0.058; p = 0.000)	0.000 (CI = +/-0.004; p = 0.964)	0.160 (CI = +/-0.124; p = 0.014)	0.953	+6.56%
Severity	2013.1	0.066 (CI = +/-0.018; p = 0.000)	-0.214 (CI = +/-0.061; p = 0.000)	0.000 (CI = +/-0.005; p = 0.936)	0.150 (CI = +/-0.133; p = 0.029)	0.951	+6.77%
Severity	2013.2	0.068 (CI = +/-0.020; p = 0.000)	-0.218 (CI = +/-0.063; p = 0.000)	0.000 (CI = +/-0.005; p = 0.846)	0.136 (CI = +/-0.142; p = 0.059)	0.946	+7.06%
Severity	2014.1	0.070 (CI = +/-0.024; p = 0.000)	-0.215 (CI = +/-0.067; p = 0.000)	0.001 (CI = +/-0.005; p = 0.786)	0.128 (CI = +/-0.155; p = 0.100)	0.944	+7.26%
Severity	2014.2	0.077 (CI = +/-0.026; p = 0.000)	-0.223 (CI = +/-0.068; p = 0.000)	0.001 (CI = +/-0.004; p = 0.616)	0.098 (CI = +/-0.163; p = 0.219)	0.942	+7.96%
Severity	2015.1	0.087 (CI = +/-0.029; p = 0.000)	-0.210 (CI = +/-0.067; p = 0.000)	0.002 (CI = +/-0.005; p = 0.342)	0.052 (CI = +/-0.166; p = 0.510)	0.950	+9.12%
Severity	2015.2	0.088 (CI = +/-0.034; p = 0.000)	-0.211 (CI = +/-0.072; p = 0.000)	0.002 (CI = +/-0.006; p = 0.359)	0.048 (CI = +/-0.186; p = 0.584)	0.939	+9.23%
Severity	2016.1	0.085 (CI = +/-0.041; p = 0.001)	-0.214 (CI = +/-0.079; p = 0.000)	0.002 (CI = +/-0.006; p = 0.462)	0.062 (CI = +/-0.212; p = 0.532)	0.934	+9.83%
Severity	2016.2	0.095 (CI = +/-0.048; p = 0.001)	-0.223 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.006; p = 0.354)	0.022 (CI = +/-0.232; p = 0.837)	0.929	+10.01%
Severity	2017.1	0.111 (CI = +/-0.056; p = 0.002)	-0.210 (CI = +/-0.085; p = 0.000)	0.004 (CI = +/-0.007; p = 0.224)	-0.032 (CI = +/-0.252; p = 0.779)	0.935	+11.74%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.187)	0.009 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.087; p = 0.018)	0.613	+1.93%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.044; p = 0.269)	0.009 (CI = +/-0.004; p = 0.000)	-0.096 (CI = +/-0.087; p = 0.030)	0.573	+1.80%
Frequency	2006.1	0.016 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.044; p = 0.179)	0.009 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.087; p = 0.050)	0.545	+1.66%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	-0.024 (CI = +/-0.044; p = 0.268)	0.008 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.086; p = 0.085)	0.500	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.042; p = 0.141)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.083; p = 0.145)	0.482	+1.30%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	-0.031 (CI = +/-0.044; p = 0.153)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.086; p = 0.158)	0.458	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.007; p = 0.002)	-0.033 (CI = +/-0.045; p = 0.151)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.090; p = 0.190)	0.442	+1.26%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	-0.034 (CI = +/-0.047; p = 0.150)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.093; p = 0.187)	0.428	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.006)	-0.034 (CI = +/-0.049; p = 0.162)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.097; p = 0.209)	0.416	+1.29%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.005)	-0.038 (CI = +/-0.050; p = 0.130)	0.008 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.100; p = 0.161)	0.429	+1.44%
Frequency	2010.1	0.014 (CI = +/-0.010; p = 0.009)	-0.037 (CI = +/-0.052; p = 0.152)	0.008 (CI = +/-0.004; p = 0.001)	-0.071 (CI = +/-0.105; p = 0.173)	0.421	+1.46%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.045)	-0.029 (CI = +/-0.051; p = 0.242)	0.008 (CI = +/-0.004; p = 0.001)	-0.050 (CI = +/-0.103; p = 0.322)	0.388	+1.11%
Frequency	2011.1	0.008 (CI = +/-0.011; p = 0.170)	-0.037 (CI = +/-0.051; p = 0.143)	0.007 (CI = +/-0.004; p = 0.002)	-0.032 (CI = +/-0.104; p = 0.522)	0.400	+0.78%
Frequency	2011.2	0.010 (CI = +/-0.012; p = 0.095)	-0.042 (CI = +/-0.051; p = 0.102)	0.007 (CI = +/-0.004; p = 0.001)	-0.047 (CI = +/-0.107; p = 0.370)	0.430	+1.04%
Frequency	2012.1	0.015 (CI = +/-0.013; p = 0.021)	-0.032 (CI = +/-0.049; p = 0.191)	0.008 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.104; p = 0.158)	0.498	+1.54%
Frequency	2012.2	0.015 (CI = +/-0.014; p = 0.044)	-0.031 (CI = +/-0.052; p = 0.225)	0.008 (CI = +/-0.004; p = 0.001)	-0.070 (CI = +/-0.111; p = 0.204)	0.474	+1.48%
Frequency	2013.1	0.012 (CI = +/-0.016; p = 0.130)	-0.035 (CI = +/-0.054; p = 0.183)	0.008 (CI = +/-0.004; p = 0.001)	-0.057 (CI = +/-0.118; p = 0.323)	0.471	+1.22%
Frequency	2013.2	0.007 (CI = +/-0.017; p = 0.389)	-0.028 (CI = +/-0.054; p = 0.280)	0.007 (CI = +/-0.004; p = 0.002)	-0.033 (CI = +/-0.121; p = 0.573)	0.475	+0.72%
Frequency	2014.1	0.007 (CI = +/-0.020; p = 0.480)	-0.029 (CI = +/-0.057; p = 0.301)	0.007 (CI = +/-0.004; p = 0.004)	-0.031 (CI = +/-0.132; p = 0.624)	0.468	+0.69%
Frequency	2014.2	0.004 (CI = +/-0.023; p = 0.743)	-0.025 (CI = +/-0.060; p = 0.390)	0.007 (CI = +/-0.005; p = 0.008)	-0.016 (CI = +/-0.144; p = 0.813)	0.468	+0.36%
Frequency	2015.1	-0.004 (CI = +/-0.026; p = 0.776)	-0.034 (CI = +/-0.062; p = 0.258)	0.006 (CI = +/-0.005; p = 0.018)	0.014 (CI = +/-0.153; p = 0.842)	0.509	-0.35%
Frequency	2015.2	0.011 (CI = +/-0.024; p = 0.340)	-0.048 (CI = +/-0.052; p = 0.065)	0.007 (CI = +/-0.004; p = 0.002)	-0.047 (CI = +/-0.134; p = 0.460)	0.645	+1.12%
Frequency	2016.1	0.010 (CI = +/-0.030; p = 0.466)	-0.049 (CI = +/-0.057; p = 0.083)	0.007 (CI = +/-0.004; p = 0.005)	-0.044 (CI = +/-0.153; p = 0.544)	0.636	+1.03%
Frequency	2016.2	0.012 (CI = +/-0.036; p = 0.471)	-0.051 (CI = +/-0.062; p = 0.098)	0.007 (CI = +/-0.005; p = 0.008)	-0.051 (CI = +/-0.175; p = 0.533)	0.629	+1.23%
Frequency	2017.1	0.011 (CI = +/-0.046; p = 0.608)	-0.052 (CI = +/-0.069; p = 0.123)	0.007 (CI = +/-0.005; p = 0.016)	-0.046 (CI = +/-0.205; p = 0.627)	0.614	+1.08%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.057 (CI = +/-0.011; p = 0.000)	0.760	+5.86%
Loss Cost	2005.2	0.057 (CI = +/-0.011; p = 0.000)	0.743	+5.81%
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	0.738	+5.94%
Loss Cost	2006.2	0.058 (CI = +/-0.013; p = 0.000)	0.721	+5.95%
Loss Cost	2007.1	0.059 (CI = +/-0.013; p = 0.000)	0.719	+6.12%
Loss Cost	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.702	+6.15%
Loss Cost	2008.1	0.063 (CI = +/-0.015; p = 0.000)	0.716	+6.46%
Loss Cost	2008.2	0.064 (CI = +/-0.016; p = 0.000)	0.704	+6.57%
Loss Cost	2009.1	0.068 (CI = +/-0.016; p = 0.000)	0.728	+7.00%
Loss Cost	2009.2	0.069 (CI = +/-0.017; p = 0.000)	0.715	+7.12%
Loss Cost	2010.1	0.073 (CI = +/-0.018; p = 0.000)	0.730	+7.53%
Loss Cost	2010.2	0.072 (CI = +/-0.019; p = 0.000)	0.703	+7.47%
Loss Cost	2011.1	0.076 (CI = +/-0.020; p = 0.000)	0.710	+7.87%
Loss Cost	2011.2	0.076 (CI = +/-0.022; p = 0.000)	0.686	+7.93%
Loss Cost	2012.1	0.082 (CI = +/-0.023; p = 0.000)	0.704	+8.50%
Loss Cost	2012.2	0.080 (CI = +/-0.025; p = 0.000)	0.666	+8.32%
Loss Cost	2013.1	0.083 (CI = +/-0.028; p = 0.000)	0.657	+8.70%
Loss Cost	2013.2	0.080 (CI = +/-0.031; p = 0.000)	0.602	+8.30%
Loss Cost	2014.1	0.085 (CI = +/-0.034; p = 0.000)	0.604	+8.91%
Loss Cost	2014.2	0.084 (CI = +/-0.038; p = 0.000)	0.546	+8.72%
Loss Cost	2015.2	0.092 (CI = +/-0.043; p = 0.000)	0.556	+9.65%
Loss Cost	2016.1	0.098 (CI = +/-0.048; p = 0.001)	0.543	+10.26%
Loss Cost	2016.2	0.097 (CI = +/-0.056; p = 0.002)	0.484	+10.15%
Loss Cost	2017.1	0.110 (CI = +/-0.062; p = 0.002)	0.522	+11.66%
Severity	2005.1	0.045 (CI = +/-0.010; p = 0.000)	0.706	+4.65%
Severity	2005.2	0.046 (CI = +/-0.010; p = 0.000)	0.698	+4.74%
Severity	2006.1	0.049 (CI = +/-0.011; p = 0.000)	0.715	+4.97%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.714	+5.12%
Severity	2007.1	0.053 (CI = +/-0.011; p = 0.000)	0.740	+5.43%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.728	+5.50%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.753	+5.84%
Severity	2008.2	0.058 (CI = +/-0.013; p = 0.000)	0.747	+5.98%
Severity	2009.1	0.062 (CI = +/-0.013; p = 0.000)	0.782	+6.41%
Severity	2009.2	0.063 (CI = +/-0.014; p = 0.000)	0.770	+6.51%
Severity	2010.1	0.067 (CI = +/-0.014; p = 0.000)	0.791	+6.91%
Severity	2010.2	0.069 (CI = +/-0.015; p = 0.000)	0.785	+7.11%
Severity	2011.1	0.074 (CI = +/-0.015; p = 0.000)	0.819	+7.66%
Severity	2011.2	0.074 (CI = +/-0.016; p = 0.000)	0.799	+7.64%
Severity	2012.1	0.076 (CI = +/-0.017; p = 0.000)	0.797	+7.94%
Severity	2012.2	0.076 (CI = +/-0.019; p = 0.000)	0.770	+7.86%
Severity	2013.1	0.080 (CI = +/-0.020; p = 0.000)	0.778	+8.34%
Severity	2013.2	0.079 (CI = +/-0.022; p = 0.000)	0.744	+8.23%
Severity	2014.1	0.084 (CI = +/-0.024; p = 0.000)	0.748	+8.78%
Severity	2014.2	0.084 (CI = +/-0.027; p = 0.000)	0.707	+8.74%
Severity	2015.2	0.093 (CI = +/-0.029; p = 0.000)	0.741	+9.79%
Severity	2016.1	0.098 (CI = +/-0.033; p = 0.000)	0.732	+10.32%
Severity	2016.2	0.098 (CI = +/-0.037; p = 0.000)	0.687	+10.26%
Severity	2017.1	0.110 (CI = +/-0.040; p = 0.000)	0.727	+11.58%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	0.370	+1.15%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	0.318	+1.03%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	0.267	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.004)	0.207	+0.79%
Frequency	2007.1	0.007 (CI = +/-0.005; p = 0.016)	0.147	+0.66%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.031)	0.118	+0.62%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.052)	0.094	+0.59%
Frequency	2008.2	0.006 (CI = +/-0.006; p = 0.078)	0.075	+0.56%
Frequency	2009.1	0.006 (CI = +/-0.007; p = 0.105)	0.061	+0.55%
Frequency	2009.2	0.006 (CI = +/-0.007; p = 0.114)	0.058	+0.58%
Frequency	2010.1	0.006 (CI = +/-0.008; p = 0.137)	0.050	+0.58%
Frequency	2010.2	0.003 (CI = +/-0.008; p = 0.377)	-0.008	+0.34%
Frequency	2011.1	0.002 (CI = +/-0.008; p = 0.637)	-0.033	+0.19%
Frequency	2011.2	0.003 (CI = +/-0.009; p = 0.541)	-0.027	+0.27%
Frequency	2012.1	0.005 (CI = +/-0.009; p = 0.259)	0.015	+0.52%
Frequency	2012.2	0.004 (CI = +/-0.010; p = 0.394)	-0.012	+0.43%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.542)	-0.032	+0.33%
Frequency	2013.2	0.001 (CI = +/-0.012; p = 0.915)	-0.055	+0.06%
Frequency	2014.1	0.001 (CI = +/-0.014; p = 0.849)	-0.056	+0.12%
Frequency	2014.2	0.000 (CI = +/-0.015; p = 0.986)	-0.062	-0.01%
Frequency	2015.2	-0.001 (CI = +/-0.018; p = 0.876)	-0.065	-0.13%
Frequency	2016.1	-0.001 (CI = +/-0.020; p = 0.951)	-0.071	-0.06%
Frequency	2016.2	-0.001 (CI = +/-0.023; p = 0.926)	-0.076	-0.10%
Frequency	2017.1	0.001 (CI = +/-0.027; p = 0.958)	-0.083	+0.07%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.056 (CI = +/-0.008; p = 0.000)	-0.250 (CI = +/-0.085; p = 0.000)	0.879	+5.74%
Loss Cost	2005.2	0.056 (CI = +/-0.008; p = 0.000)	-0.254 (CI = +/-0.087; p = 0.000)	0.871	+5.81%
Loss Cost	2006.1	0.057 (CI = +/-0.009; p = 0.000)	-0.253 (CI = +/-0.090; p = 0.000)	0.867	+5.82%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.261 (CI = +/-0.091; p = 0.000)	0.862	+5.95%
Loss Cost	2007.1	0.058 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.094; p = 0.000)	0.858	+5.98%
Loss Cost	2007.2	0.060 (CI = +/-0.010; p = 0.000)	-0.269 (CI = +/-0.095; p = 0.000)	0.857	+6.16%
Loss Cost	2008.1	0.061 (CI = +/-0.010; p = 0.000)	-0.261 (CI = +/-0.097; p = 0.000)	0.859	+6.31%
Loss Cost	2008.2	0.064 (CI = +/-0.010; p = 0.000)	-0.276 (CI = +/-0.095; p = 0.000)	0.867	+6.60%
Loss Cost	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.264 (CI = +/-0.095; p = 0.000)	0.874	+6.84%
Loss Cost	2009.2	0.069 (CI = +/-0.011; p = 0.000)	-0.280 (CI = +/-0.093; p = 0.000)	0.883	+7.17%
Loss Cost	2010.1	0.071 (CI = +/-0.012; p = 0.000)	-0.272 (CI = +/-0.095; p = 0.000)	0.885	+7.36%
Loss Cost	2010.2	0.073 (CI = +/-0.012; p = 0.000)	-0.281 (CI = +/-0.097; p = 0.000)	0.878	+7.55%
Loss Cost	2011.1	0.074 (CI = +/-0.013; p = 0.000)	-0.275 (CI = +/-0.101; p = 0.000)	0.876	+7.69%
Loss Cost	2011.2	0.078 (CI = +/-0.014; p = 0.000)	-0.290 (CI = +/-0.101; p = 0.000)	0.879	+8.06%
Loss Cost	2012.1	0.080 (CI = +/-0.015; p = 0.000)	-0.281 (CI = +/-0.103; p = 0.000)	0.882	+8.33%
Loss Cost	2012.2	0.082 (CI = +/-0.016; p = 0.000)	-0.289 (CI = +/-0.107; p = 0.000)	0.868	+8.53%
Loss Cost	2013.1	0.082 (CI = +/-0.018; p = 0.000)	-0.288 (CI = +/-0.113; p = 0.000)	0.861	+8.55%
Loss Cost	2013.2	0.083 (CI = +/-0.020; p = 0.000)	-0.291 (CI = +/-0.120; p = 0.000)	0.834	+8.64%
Loss Cost	2014.1	0.084 (CI = +/-0.022; p = 0.000)	-0.287 (CI = +/-0.126; p = 0.000)	0.828	+8.80%
Loss Cost	2014.2	0.089 (CI = +/-0.025; p = 0.000)	-0.302 (CI = +/-0.132; p = 0.000)	0.813	+9.31%
Loss Cost	2015.2	0.092 (CI = +/-0.028; p = 0.000)	-0.295 (CI = +/-0.139; p = 0.000)	0.808	+9.65%
Loss Cost	2016.1	0.091 (CI = +/-0.033; p = 0.000)	-0.299 (CI = +/-0.150; p = 0.001)	0.798	+9.48%
Loss Cost	2016.2	0.097 (CI = +/-0.036; p = 0.000)	-0.315 (CI = +/-0.157; p = 0.001)	0.785	+10.15%
Loss Cost	2017.1	0.101 (CI = +/-0.042; p = 0.000)	-0.304 (CI = +/-0.170; p = 0.002)	0.783	+10.62%
Severity	2005.1	0.045 (CI = +/-0.008; p = 0.000)	-0.198 (CI = +/-0.088; p = 0.000)	0.813	+4.56%
Severity	2005.2	0.046 (CI = +/-0.008; p = 0.000)	-0.209 (CI = +/-0.087; p = 0.000)	0.819	+4.73%
Severity	2006.1	0.048 (CI = +/-0.008; p = 0.000)	-0.200 (CI = +/-0.088; p = 0.000)	0.824	+4.87%
Severity	2006.2	0.050 (CI = +/-0.008; p = 0.000)	-0.215 (CI = +/-0.086; p = 0.000)	0.840	+5.12%
Severity	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.085; p = 0.000)	0.851	+5.32%
Severity	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.085; p = 0.000)	0.854	+5.51%
Severity	2008.1	0.056 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.084; p = 0.000)	0.864	+5.73%
Severity	2008.2	0.058 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.082; p = 0.000)	0.875	+6.00%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.079; p = 0.000)	0.891	+6.29%
Severity	2009.2	0.063 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.078; p = 0.000)	0.896	+6.54%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.205 (CI = +/-0.077; p = 0.000)	0.903	+6.78%
Severity	2010.2	0.069 (CI = +/-0.009; p = 0.000)	-0.223 (CI = +/-0.071; p = 0.000)	0.921	+7.17%
Severity	2011.1	0.073 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.066; p = 0.000)	0.936	+7.53%
Severity	2011.2	0.075 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.067; p = 0.000)	0.934	+7.74%
Severity	2012.1	0.075 (CI = +/-0.010; p = 0.000)	-0.215 (CI = +/-0.070; p = 0.000)	0.931	+7.81%
Severity	2012.2	0.077 (CI = +/-0.011; p = 0.000)	-0.223 (CI = +/-0.071; p = 0.000)	0.926	+8.02%
Severity	2013.1	0.079 (CI = +/-0.012; p = 0.000)	-0.217 (CI = +/-0.073; p = 0.000)	0.925	+8.23%
Severity	2013.2	0.082 (CI = +/-0.013; p = 0.000)	-0.226 (CI = +/-0.076; p = 0.000)	0.919	+8.49%
Severity	2014.1	0.083 (CI = +/-0.014; p = 0.000)	-0.221 (CI = +/-0.079; p = 0.000)	0.917	+8.69%
Severity	2014.2	0.088 (CI = +/-0.015; p = 0.000)	-0.236 (CI = +/-0.078; p = 0.000)	0.917	+9.19%
Severity	2015.2	0.093 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.075; p = 0.000)	0.929	+9.79%
Severity	2016.1	0.093 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.081; p = 0.000)	0.924	+9.74%
Severity	2016.2	0.098 (CI = +/-0.019; p = 0.000)	-0.237 (CI = +/-0.082; p = 0.000)	0.922	+10.26%
Severity	2017.1	0.103 (CI = +/-0.021; p = 0.000)	-0.225 (CI = +/-0.084; p = 0.000)	0.928	+10.82%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.053; p = 0.055)	0.419	+1.13%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.053; p = 0.090)	0.357	+1.03%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	-0.053 (CI = +/-0.052; p = 0.045)	0.334	+0.90%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.003)	-0.046 (CI = +/-0.051; p = 0.077)	0.261	+0.79%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.014)	-0.055 (CI = +/-0.049; p = 0.028)	0.251	+0.63%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.022)	-0.054 (CI = +/-0.051; p = 0.035)	0.218	+0.62%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.049)	-0.058 (CI = +/-0.052; p = 0.030)	0.210	+0.56%
Frequency	2008.2	0.006 (CI = +/-0.006; p = 0.059)	-0.059 (CI = +/-0.054; p = 0.034)	0.190	+0.57%
Frequency	2009.1	0.005 (CI = +/-0.006; p = 0.103)	-0.061 (CI = +/-0.055; p = 0.032)	0.185	+0.52%
Frequency	2009.2	0.006 (CI = +/-0.007; p = 0.084)	-0.065 (CI = +/-0.057; p = 0.028)	0.195	+0.59%
Frequency	2010.1	0.005 (CI = +/-0.007; p = 0.133)	-0.067 (CI = +/-0.059; p = 0.029)	0.191	+0.55%
Frequency	2010.2	0.004 (CI = +/-0.007; p = 0.329)	-0.057 (CI = +/-0.059; p = 0.055)	0.108	+0.36%
Frequency	2011.1	0.002 (CI = +/-0.008; p = 0.679)	-0.066 (CI = +/-0.058; p = 0.027)	0.140	+0.15%
Frequency	2011.2	0.003 (CI = +/-0.008; p = 0.447)	-0.073 (CI = +/-0.059; p = 0.018)	0.181	+0.30%
Frequency	2012.1	0.005 (CI = +/-0.009; p = 0.251)	-0.066 (CI = +/-0.059; p = 0.032)	0.184	+0.48%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.308)	-0.065 (CI = +/-0.063; p = 0.042)	0.148	+0.47%
Frequency	2013.1	0.003 (CI = +/-0.010; p = 0.546)	-0.071 (CI = +/-0.064; p = 0.032)	0.162	+0.30%
Frequency	2013.2	0.001 (CI = +/-0.011; p = 0.806)	-0.065 (CI = +/-0.067; p = 0.058)	0.102	+0.13%
Frequency	2014.1	0.001 (CI = +/-0.013; p = 0.867)	-0.066 (CI = +/-0.071; p = 0.067)	0.095	+0.10%
Frequency	2014.2	0.001 (CI = +/-0.014; p = 0.880)	-0.066 (CI = +/-0.076; p = 0.086)	0.075	+0.10%
Frequency	2015.2	-0.001 (CI = +/-0.016; p = 0.866)	-0.071 (CI = +/-0.080; p = 0.076)	0.096	-0.13%
Frequency	2016.1	-0.002 (CI = +/-0.019; p = 0.792)	-0.074 (CI = +/-0.086; p = 0.086)	0.089	-0.23%
Frequency	2016.2	-0.001 (CI = +/-0.021; p = 0.920)	-0.077 (CI = +/-0.092; p = 0.093)	0.087	-0.10%
Frequency	2017.1	-0.002 (CI = +/-0.025; p = 0.879)	-0.079 (CI = +/-0.101; p = 0.114)	0.069	-0.18%

Comprehensive

Coverage = CM
End Trend Period = 2023.2
Excluded Points = 2015.1
Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.059 (CI = +/-0.008; p = 0.000)	-0.236 (CI = +/-0.080; p = 0.000)	0.008 (CI = +/-0.006; p = 0.018)	0.895	+6.09%
Loss Cost	2005.2	0.060 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.082; p = 0.000)	0.008 (CI = +/-0.006; p = 0.018)	0.889	+6.17%
Loss Cost	2006.1	0.060 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.019)	0.885	+6.20%
Loss Cost	2006.2	0.061 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.018)	0.882	+6.34%
Loss Cost	2007.1	0.062 (CI = +/-0.009; p = 0.000)	-0.243 (CI = +/-0.088; p = 0.000)	0.008 (CI = +/-0.007; p = 0.018)	0.879	+6.41%
Loss Cost	2007.2	0.064 (CI = +/-0.010; p = 0.000)	-0.253 (CI = +/-0.088; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.880	+6.60%
Loss Cost	2008.1	0.066 (CI = +/-0.010; p = 0.000)	-0.243 (CI = +/-0.089; p = 0.000)	0.008 (CI = +/-0.006; p = 0.012)	0.884	+6.80%
Loss Cost	2008.2	0.069 (CI = +/-0.010; p = 0.000)	-0.258 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.006; p = 0.008)	0.895	+7.10%
Loss Cost	2009.1	0.071 (CI = +/-0.010; p = 0.000)	-0.244 (CI = +/-0.084; p = 0.000)	0.009 (CI = +/-0.006; p = 0.004)	0.906	+7.41%
Loss Cost	2009.2	0.075 (CI = +/-0.010; p = 0.000)	-0.260 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.918	+7.75%
Loss Cost	2010.1	0.077 (CI = +/-0.010; p = 0.000)	-0.249 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.923	+8.00%
Loss Cost	2010.2	0.079 (CI = +/-0.011; p = 0.000)	-0.258 (CI = +/-0.080; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.920	+8.20%
Loss Cost	2011.1	0.081 (CI = +/-0.011; p = 0.000)	-0.250 (CI = +/-0.082; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.921	+8.40%
Loss Cost	2011.2	0.084 (CI = +/-0.011; p = 0.000)	-0.265 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.928	+8.77%
Loss Cost	2012.1	0.087 (CI = +/-0.012; p = 0.000)	-0.253 (CI = +/-0.078; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.935	+9.11%
Loss Cost	2012.2	0.089 (CI = +/-0.012; p = 0.000)	-0.261 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.929	+9.30%
Loss Cost	2013.1	0.090 (CI = +/-0.014; p = 0.000)	-0.258 (CI = +/-0.085; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.925	+9.35%
Loss Cost	2013.2	0.090 (CI = +/-0.015; p = 0.000)	-0.260 (CI = +/-0.090; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.910	+9.43%
Loss Cost	2014.1	0.092 (CI = +/-0.017; p = 0.000)	-0.254 (CI = +/-0.094; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.909	+9.67%
Loss Cost	2014.2	0.096 (CI = +/-0.018; p = 0.000)	-0.267 (CI = +/-0.098; p = 0.000)	0.010 (CI = +/-0.005; p = 0.002)	0.902	+10.08%
Loss Cost	2015.2	0.100 (CI = +/-0.021; p = 0.000)	-0.259 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.005; p = 0.002)	0.903	+10.47%
Loss Cost	2016.1	0.098 (CI = +/-0.024; p = 0.000)	-0.263 (CI = +/-0.110; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.897	+10.32%
Loss Cost	2016.2	0.102 (CI = +/-0.026; p = 0.000)	-0.274 (CI = +/-0.116; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.889	+10.75%
Loss Cost	2017.1	0.106 (CI = +/-0.031; p = 0.000)	-0.265 (CI = +/-0.126; p = 0.001)	0.009 (CI = +/-0.006; p = 0.007)	0.889	+11.13%
Severity	2005.1	0.045 (CI = +/-0.009; p = 0.000)	-0.197 (CI = +/-0.090; p = 0.000)	0.001 (CI = +/-0.007; p = 0.834)	0.808	+4.59%
Severity	2005.2	0.047 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.090; p = 0.000)	0.001 (CI = +/-0.007; p = 0.801)	0.814	+4.77%
Severity	2006.1	0.048 (CI = +/-0.009; p = 0.000)	-0.198 (CI = +/-0.091; p = 0.000)	0.001 (CI = +/-0.007; p = 0.736)	0.819	+4.93%
Severity	2006.2	0.051 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.088; p = 0.000)	0.001 (CI = +/-0.007; p = 0.687)	0.836	+5.18%
Severity	2007.1	0.053 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.087; p = 0.000)	0.002 (CI = +/-0.006; p = 0.599)	0.847	+5.41%
Severity	2007.2	0.055 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.087; p = 0.000)	0.002 (CI = +/-0.006; p = 0.570)	0.850	+5.61%
Severity	2008.1	0.057 (CI = +/-0.010; p = 0.000)	-0.199 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.006; p = 0.486)	0.861	+5.85%
Severity	2008.2	0.059 (CI = +/-0.010; p = 0.000)	-0.213 (CI = +/-0.084; p = 0.000)	0.002 (CI = +/-0.006; p = 0.444)	0.873	+6.13%
Severity	2009.1	0.063 (CI = +/-0.010; p = 0.000)	-0.197 (CI = +/-0.080; p = 0.000)	0.003 (CI = +/-0.006; p = 0.335)	0.891	+6.46%
Severity	2009.2	0.065 (CI = +/-0.010; p = 0.000)	-0.209 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.005; p = 0.306)	0.897	+6.72%
Severity	2010.1	0.068 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.005; p = 0.245)	0.905	+6.99%
Severity	2010.2	0.071 (CI = +/-0.009; p = 0.000)	-0.216 (CI = +/-0.071; p = 0.000)	0.003 (CI = +/-0.005; p = 0.187)	0.924	+7.38%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	-0.200 (CI = +/-0.065; p = 0.000)	0.003 (CI = +/-0.004; p = 0.103)	0.941	+7.79%
Severity	2011.2	0.077 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.065; p = 0.000)	0.003 (CI = +/-0.004; p = 0.097)	0.940	+8.00%
Severity	2012.1	0.078 (CI = +/-0.010; p = 0.000)	-0.205 (CI = +/-0.068; p = 0.000)	0.004 (CI = +/-0.004; p = 0.099)	0.937	+8.09%
Severity	2012.2	0.080 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.069; p = 0.000)	0.003 (CI = +/-0.004; p = 0.100)	0.933	+8.30%
Severity	2013.1	0.082 (CI = +/-0.011; p = 0.000)	-0.206 (CI = +/-0.071; p = 0.000)	0.004 (CI = +/-0.004; p = 0.089)	0.934	+8.53%
Severity	2013.2	0.084 (CI = +/-0.012; p = 0.000)	-0.215 (CI = +/-0.073; p = 0.000)	0.004 (CI = +/-0.004; p = 0.094)	0.928	+8.78%
Severity	2014.1	0.086 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.075; p = 0.000)	0.004 (CI = +/-0.004; p = 0.092)	0.927	+9.01%
Severity	2014.2	0.090 (CI = +/-0.014; p = 0.000)	-0.224 (CI = +/-0.075; p = 0.000)	0.003 (CI = +/-0.004; p = 0.094)	0.928	+9.47%
Severity	2015.2	0.096 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.070; p = 0.000)	0.004 (CI = +/-0.004; p = 0.062)	0.942	+10.09%
Severity	2016.1	0.096 (CI = +/-0.016; p = 0.000)	-0.212 (CI = +/-0.076; p = 0.000)	0.004 (CI = +/-0.004; p = 0.074)	0.937	+10.04%
Severity	2016.2	0.100 (CI = +/-0.018; p = 0.000)	-0.223 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.004; p = 0.092)	0.935	+10.47%
Severity	2017.1	0.104 (CI = +/-0.019; p = 0.000)	-0.212 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.004; p = 0.095)	0.941	+10.99%
Frequency	2005.1	0.014 (CI = +/-0.004; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.081)	0.007 (CI = +/-0.003; p = 0.000)	0.603	+1.43%
Frequency	2005.2	0.013 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.043; p = 0.131)	0.007 (CI = +/-0.003; p = 0.000)	0.571	+1.33%
Frequency	2006.1	0.012 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.042; p = 0.063)	0.007 (CI = +/-0.003; p = 0.000)	0.562	+1.21%
Frequency	2006.2	0.011 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.041; p = 0.106)	0.007 (CI = +/-0.003; p = 0.000)	0.531	+1.10%
Frequency	2007.1	0.009 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.033)	0.006 (CI = +/-0.003; p = 0.000)	0.545	+0.95%
Frequency	2007.2	0.009 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.040; p = 0.040)	0.006 (CI = +/-0.003; p = 0.000)	0.525	+0.94%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.000)	-0.044 (CI = +/-0.041; p = 0.035)	0.006 (CI = +/-0.003; p = 0.000)	0.516	+0.90%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.001)	-0.045 (CI = +/-0.043; p = 0.038)	0.006 (CI = +/-0.003; p = 0.000)	0.505	+0.92%
Frequency	2009.1	0.009 (CI = +/-0.005; p = 0.002)	-0.047 (CI = +/-0.044; p = 0.039)	0.006 (CI = +/-0.003; p = 0.000)	0.498	+0.89%
Frequency	2009.2	0.010 (CI = +/-0.006; p = 0.002)	-0.050 (CI = +/-0.045; p = 0.030)	0.006 (CI = +/-0.003; p = 0.000)	0.512	+0.96%
Frequency	2010.1	0.009 (CI = +/-0.006; p = 0.004)	-0.051 (CI = +/-0.047; p = 0.034)	0.006 (CI = +/-0.003; p = 0.001)	0.507	+0.95%
Frequency	2010.2	0.008 (CI = +/-0.006; p = 0.014)	-0.042 (CI = +/-0.045; p = 0.063)	0.006 (CI = +/-0.003; p = 0.000)	0.496	+0.76%
Frequency	2011.1	0.006 (CI = +/-0.006; p = 0.059)	-0.050 (CI = +/-0.043; p = 0.025)	0.006 (CI = +/-0.003; p = 0.000)	0.535	+0.57%
Frequency	2011.2	0.007 (CI = +/-0.006; p = 0.024)	-0.057 (CI = +/-0.043; p = 0.012)	0.006 (CI = +/-0.003; p = 0.000)	0.580	+0.72%
Frequency	2012.1	0.009 (CI = +/-0.006; p = 0.004)	-0.048 (CI = +/-0.040; p = 0.021)	0.006 (CI = +/-0.002; p = 0.000)	0.643	+0.95%
Frequency	2012.2	0.009 (CI = +/-0.007; p = 0.008)	-0.047 (CI = +/-0.042; p = 0.031)	0.006 (CI = +/-0.003; p = 0.000)	0.627	+0.93%
Frequency	2013.1	0.008 (CI = +/-0.007; p = 0.031)	-0.052 (CI = +/-0.043; p = 0.020)	0.006 (CI = +/-0.003; p = 0.000)	0.642	+0.78%
Frequency	2013.2	0.006 (CI = +/-0.007; p = 0.102)	-0.045 (CI = +/-0.043; p = 0.042)	0.006 (CI = +/-0.002; p = 0.000)	0.647	+0.60%
Frequency	2014.1	0.006 (CI = +/-0.008; p = 0.141)	-0.045 (CI = +/-0.046; p = 0.054)	0.006 (CI = +/-0.003; p = 0.000)	0.642	+0.60%
Frequency	2014.2	0.006 (CI = +/-0.009; p = 0.223)	-0.043 (CI = +/-0.049; p = 0.081)	0.006 (CI = +/-0.003; p = 0.000)	0.634	+0.56%
Frequency	2015.2	0.003 (CI = +/-0.010; p = 0.486)	-0.048 (CI = +/-0.051; p = 0.060)	0.006 (CI = +/-0.003; p = 0.000)	0.657	+0.34%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.652)	-0.051 (CI = +/-0.054; p = 0.065)	0.006 (CI = +/-0.003; p = 0.000)	0.655	+0.25%
Frequency	2016.2	0.003 (CI = +/-0.013; p = 0.691)	-0.051 (CI = +/-0.059; p = 0.086)	0.006 (CI = +/-0.003; p = 0.001)	0.648	+0.25%
Frequency	2017.1	0.001 (CI = +/-0.016; p = 0.862)	-0.054 (CI = +/-0.065; p = 0.094)	0.006 (CI = +/-0.003; p = 0.001)	0.643	+0.13%

Comprehensive

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

Fit	Start Date	Time	Scalar Shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.1	0.045 (CI = +/-0.012; p = 0.000)	0.329 (CI = +/-0.188; p = 0.001)	0.820	+4.61%
Loss Cost	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.338 (CI = +/-0.190; p = 0.001)	0.810	+4.46%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.333 (CI = +/-0.195; p = 0.001)	0.804	+4.54%
Loss Cost	2006.2	0.044 (CI = +/-0.014; p = 0.000)	0.339 (CI = +/-0.199; p = 0.002)	0.793	+4.45%
Loss Cost	2007.1	0.045 (CI = +/-0.015; p = 0.000)	0.332 (CI = +/-0.204; p = 0.002)	0.788	+4.57%
Loss Cost	2007.2	0.044 (CI = +/-0.016; p = 0.000)	0.336 (CI = +/-0.209; p = 0.003)	0.776	+4.50%
Loss Cost	2008.1	0.047 (CI = +/-0.017; p = 0.000)	0.320 (CI = +/-0.211; p = 0.004)	0.781	+4.79%
Loss Cost	2008.2	0.047 (CI = +/-0.018; p = 0.000)	0.319 (CI = +/-0.218; p = 0.006)	0.770	+4.81%
Loss Cost	2009.1	0.051 (CI = +/-0.019; p = 0.000)	0.296 (CI = +/-0.217; p = 0.009)	0.783	+5.26%
Loss Cost	2009.2	0.051 (CI = +/-0.020; p = 0.000)	0.295 (CI = +/-0.224; p = 0.012)	0.771	+5.28%
Loss Cost	2010.1	0.055 (CI = +/-0.022; p = 0.000)	0.275 (CI = +/-0.227; p = 0.020)	0.777	+5.69%
Loss Cost	2010.2	0.053 (CI = +/-0.023; p = 0.000)	0.287 (CI = +/-0.234; p = 0.018)	0.758	+5.43%
Loss Cost	2011.1	0.056 (CI = +/-0.025; p = 0.000)	0.271 (CI = +/-0.241; p = 0.029)	0.757	+5.79%
Loss Cost	2011.2	0.055 (CI = +/-0.028; p = 0.001)	0.277 (CI = +/-0.251; p = 0.032)	0.737	+5.66%
Loss Cost	2012.1	0.061 (CI = +/-0.030; p = 0.000)	0.252 (CI = +/-0.257; p = 0.054)	0.743	+6.26%
Loss Cost	2012.2	0.055 (CI = +/-0.033; p = 0.003)	0.274 (CI = +/-0.265; p = 0.043)	0.718	+5.69%
Loss Cost	2013.1	0.058 (CI = +/-0.038; p = 0.005)	0.265 (CI = +/-0.280; p = 0.062)	0.704	+5.93%
Loss Cost	2013.2	0.047 (CI = +/-0.041; p = 0.027)	0.306 (CI = +/-0.284; p = 0.037)	0.677	+4.83%
Loss Cost	2014.1	0.051 (CI = +/-0.047; p = 0.035)	0.290 (CI = +/-0.303; p = 0.059)	0.666	+5.27%
Loss Cost	2014.2	0.041 (CI = +/-0.054; p = 0.128)	0.327 (CI = +/-0.320; p = 0.046)	0.632	+4.19%
Loss Cost	2015.2	0.047 (CI = +/-0.065; p = 0.143)	0.306 (CI = +/-0.350; p = 0.082)	0.620	+4.82%
Loss Cost	2016.1	0.049 (CI = +/-0.077; p = 0.190)	0.300 (CI = +/-0.382; p = 0.114)	0.597	+5.04%
Loss Cost	2016.2	0.037 (CI = +/-0.090; p = 0.394)	0.336 (CI = +/-0.414; p = 0.102)	0.557	+3.73%
Loss Cost	2017.1	0.052 (CI = +/-0.108; p = 0.309)	0.294 (CI = +/-0.453; p = 0.181)	0.561	+5.35%
Severity	2005.1	0.033 (CI = +/-0.010; p = 0.000)	0.340 (CI = +/-0.163; p = 0.000)	0.802	+3.37%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.338 (CI = +/-0.167; p = 0.000)	0.795	+3.40%
Severity	2006.1	0.036 (CI = +/-0.011; p = 0.000)	0.324 (CI = +/-0.167; p = 0.000)	0.803	+3.62%
Severity	2006.2	0.037 (CI = +/-0.012; p = 0.000)	0.318 (CI = +/-0.170; p = 0.001)	0.799	+3.72%
Severity	2007.1	0.040 (CI = +/-0.012; p = 0.000)	0.300 (CI = +/-0.167; p = 0.001)	0.814	+4.04%
Severity	2007.2	0.040 (CI = +/-0.013; p = 0.000)	0.300 (CI = +/-0.172; p = 0.001)	0.804	+4.03%
Severity	2008.1	0.043 (CI = +/-0.013; p = 0.000)	0.281 (CI = +/-0.170; p = 0.002)	0.819	+4.38%
Severity	2008.2	0.044 (CI = +/-0.014; p = 0.000)	0.277 (CI = +/-0.175; p = 0.003)	0.811	+4.45%
Severity	2009.1	0.048 (CI = +/-0.014; p = 0.000)	0.252 (CI = +/-0.168; p = 0.005)	0.834	+4.94%
Severity	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.252 (CI = +/-0.174; p = 0.006)	0.823	+4.94%
Severity	2010.1	0.052 (CI = +/-0.016; p = 0.000)	0.231 (CI = +/-0.173; p = 0.011)	0.834	+5.37%
Severity	2010.2	0.054 (CI = +/-0.018; p = 0.000)	0.225 (CI = +/-0.179; p = 0.016)	0.827	+5.51%
Severity	2011.1	0.060 (CI = +/-0.018; p = 0.000)	0.196 (CI = +/-0.173; p = 0.028)	0.849	+6.16%
Severity	2011.2	0.058 (CI = +/-0.020; p = 0.000)	0.204 (CI = +/-0.179; p = 0.027)	0.834	+5.96%
Severity	2012.1	0.060 (CI = +/-0.022; p = 0.000)	0.194 (CI = +/-0.186; p = 0.042)	0.827	+6.22%
Severity	2012.2	0.057 (CI = +/-0.024; p = 0.000)	0.207 (CI = +/-0.193; p = 0.037)	0.808	+5.88%
Severity	2013.1	0.062 (CI = +/-0.027; p = 0.000)	0.189 (CI = +/-0.200; p = 0.063)	0.807	+6.37%
Severity	2013.2	0.057 (CI = +/-0.030; p = 0.001)	0.207 (CI = +/-0.209; p = 0.053)	0.784	+5.88%
Severity	2014.1	0.062 (CI = +/-0.035; p = 0.002)	0.188 (CI = +/-0.221; p = 0.090)	0.777	+6.40%
Severity	2014.2	0.057 (CI = +/-0.040; p = 0.009)	0.207 (CI = +/-0.237; p = 0.082)	0.746	+5.84%
Severity	2015.2	0.069 (CI = +/-0.046; p = 0.006)	0.165 (CI = +/-0.249; p = 0.177)	0.758	+7.16%
Severity	2016.1	0.074 (CI = +/-0.054; p = 0.011)	0.150 (CI = +/-0.270; p = 0.251)	0.740	+7.68%
Severity	2016.2	0.068 (CI = +/-0.064; p = 0.041)	0.168 (CI = +/-0.295; p = 0.237)	0.700	+6.99%
Severity	2017.1	0.086 (CI = +/-0.074; p = 0.026)	0.117 (CI = +/-0.310; p = 0.423)	0.720	+9.03%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.011 (CI = +/-0.101; p = 0.832)	0.352	+1.19%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	0.000 (CI = +/-0.099; p = 0.998)	0.298	+1.03%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.009)	0.009 (CI = +/-0.098; p = 0.856)	0.245	+0.89%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.039)	0.021 (CI = +/-0.095; p = 0.659)	0.186	+0.70%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.128)	0.032 (CI = +/-0.093; p = 0.486)	0.133	+0.51%
Frequency	2007.2	0.004 (CI = +/-0.007; p = 0.211)	0.036 (CI = +/-0.095; p = 0.444)	0.106	+0.45%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.302)	0.039 (CI = +/-0.097; p = 0.418)	0.084	+0.39%
Frequency	2008.2	0.003 (CI = +/-0.008; p = 0.399)	0.042 (CI = +/-0.100; p = 0.400)	0.066	+0.34%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.480)	0.044 (CI = +/-0.103; p = 0.394)	0.052	+0.31%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.494)	0.043 (CI = +/-0.107; p = 0.418)	0.047	+0.33%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.548)	0.043 (CI = +/-0.111; p = 0.426)	0.037	+0.31%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.886)	0.062 (CI = +/-0.105; p = 0.234)	0.013	-0.07%
Frequency	2011.1	-0.003 (CI = +/-0.011; p = 0.526)	0.075 (CI = +/-0.105; p = 0.153)	0.018	-0.34%
Frequency	2011.2	-0.003 (CI = +/-0.012; p = 0.631)	0.072 (CI = +/-0.110; p = 0.185)	0.012	-0.29%
Frequency	2012.1	0.000 (CI = +/-0.013; p = 0.953)	0.058 (CI = +/-0.110; p = 0.283)	0.026	+0.04%
Frequency	2012.2	-0.002 (CI = +/-0.014; p = 0.801)	0.067 (CI = +/-0.114; p = 0.233)	0.014	-0.18%
Frequency	2013.1	-0.004 (CI = +/-0.016; p = 0.592)	0.077 (CI = +/-0.119; p = 0.191)	0.012	-0.41%
Frequency	2013.2	-0.010 (CI = +/-0.017; p = 0.231)	0.099 (CI = +/-0.117; p = 0.091)	0.060	-0.99%
Frequency	2014.1	-0.011 (CI = +/-0.019; p = 0.260)	0.102 (CI = +/-0.125; p = 0.103)	0.055	-1.07%
Frequency	2014.2	-0.016 (CI = +/-0.022; p = 0.150)	0.120 (CI = +/-0.131; p = 0.069)	0.097	-1.56%
Frequency	2015.2	-0.022 (CI = +/-0.026; p = 0.087)	0.141 (CI = +/-0.138; p = 0.046)	0.151	-2.18%
Frequency	2016.1	-0.025 (CI = +/-0.030; p = 0.099)	0.150 (CI = +/-0.150; p = 0.050)	0.151	-2.45%
Frequency	2016.2	-0.031 (CI = +/-0.035; p = 0.079)	0.168 (CI = +/-0.161; p = 0.043)	0.184	-3.05%
Frequency	2017.1	-0.034 (CI = +/-0.042; p = 0.102)	0.177 (CI = +/-0.178; p = 0.052)	0.176	-3.37%

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	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.009; p = 0.212)	0.278 (CI = +/-0.203; p = 0.009)	0.824	+5.04%
Loss Cost	2005.2	0.048 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.009; p = 0.246)	0.289 (CI = +/-0.208; p = 0.008)	0.812	+4.90%
Loss Cost	2006.1	0.049 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.009; p = 0.230)	0.280 (CI = +/-0.213; p = 0.012)	0.807	+5.03%
Loss Cost	2006.2	0.048 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.009; p = 0.255)	0.285 (CI = +/-0.220; p = 0.013)	0.795	+4.95%
Loss Cost	2007.1	0.050 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.009; p = 0.231)	0.272 (CI = +/-0.226; p = 0.020)	0.791	+5.14%
Loss Cost	2007.2	0.050 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.010; p = 0.249)	0.275 (CI = +/-0.234; p = 0.023)	0.779	+5.10%
Loss Cost	2008.1	0.054 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.010; p = 0.191)	0.248 (CI = +/-0.236; p = 0.040)	0.787	+5.52%
Loss Cost	2008.2	0.055 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.010; p = 0.192)	0.242 (CI = +/-0.245; p = 0.052)	0.776	+5.61%
Loss Cost	2009.1	0.061 (CI = +/-0.022; p = 0.000)	0.008 (CI = +/-0.010; p = 0.122)	0.203 (CI = +/-0.242; p = 0.097)	0.796	+6.27%
Loss Cost	2009.2	0.062 (CI = +/-0.024; p = 0.000)	0.008 (CI = +/-0.010; p = 0.124)	0.196 (CI = +/-0.253; p = 0.123)	0.784	+6.39%
Loss Cost	2010.1	0.068 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.010; p = 0.083)	0.159 (CI = +/-0.255; p = 0.210)	0.796	+7.05%
Loss Cost	2010.2	0.066 (CI = +/-0.028; p = 0.000)	0.008 (CI = +/-0.010; p = 0.103)	0.170 (CI = +/-0.267; p = 0.201)	0.777	+6.85%
Loss Cost	2011.1	0.072 (CI = +/-0.030; p = 0.000)	0.009 (CI = +/-0.010; p = 0.076)	0.135 (CI = +/-0.274; p = 0.317)	0.782	+7.51%
Loss Cost	2011.2	0.073 (CI = +/-0.034; p = 0.000)	0.009 (CI = +/-0.011; p = 0.087)	0.134 (CI = +/-0.291; p = 0.349)	0.763	+7.54%
Loss Cost	2012.1	0.083 (CI = +/-0.036; p = 0.000)	0.011 (CI = +/-0.011; p = 0.052)	0.081 (CI = +/-0.295; p = 0.574)	0.780	+8.62%
Loss Cost	2012.2	0.078 (CI = +/-0.040; p = 0.001)	0.010 (CI = +/-0.011; p = 0.074)	0.103 (CI = +/-0.314; p = 0.501)	0.752	+8.16%
Loss Cost	2013.1	0.085 (CI = +/-0.046; p = 0.001)	0.011 (CI = +/-0.012; p = 0.064)	0.069 (CI = +/-0.334; p = 0.670)	0.745	+8.90%
Loss Cost	2013.2	0.075 (CI = +/-0.052; p = 0.007)	0.010 (CI = +/-0.012; p = 0.103)	0.118 (CI = +/-0.355; p = 0.492)	0.711	+7.79%
Loss Cost	2014.1	0.087 (CI = +/-0.060; p = 0.007)	0.011 (CI = +/-0.013; p = 0.080)	0.063 (CI = +/-0.383; p = 0.729)	0.711	+9.07%
Loss Cost	2014.2	0.079 (CI = +/-0.072; p = 0.033)	0.010 (CI = +/-0.014; p = 0.123)	0.097 (CI = +/-0.428; p = 0.635)	0.669	+8.25%
Loss Cost	2015.2	0.101 (CI = +/-0.087; p = 0.026)	0.012 (CI = +/-0.014; p = 0.085)	0.003 (CI = +/-0.479; p = 0.990)	0.677	+10.65%
Loss Cost	2016.1	0.116 (CI = +/-0.104; p = 0.031)	0.014 (CI = +/-0.015; p = 0.078)	-0.057 (CI = +/-0.534; p = 0.822)	0.667	+12.33%
Loss Cost	2016.2	0.110 (CI = +/-0.126; p = 0.081)	0.013 (CI = +/-0.017; p = 0.112)	-0.035 (CI = +/-0.611; p = 0.902)	0.620	+11.68%
Loss Cost	2017.1	0.151 (CI = +/-0.145; p = 0.044)	0.016 (CI = +/-0.017; p = 0.071)	-0.176 (CI = +/-0.658; p = 0.565)	0.656	+16.27%
Severity	2005.1	0.031 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.360)	0.372 (CI = +/-0.178; p = 0.000)	0.801	+3.10%
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.374)	0.372 (CI = +/-0.184; p = 0.000)	0.794	+3.11%
Severity	2006.1	0.033 (CI = +/-0.013; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.449)	0.354 (CI = +/-0.185; p = 0.000)	0.800	+3.36%
Severity	2006.2	0.034 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.491)	0.346 (CI = +/-0.191; p = 0.001)	0.796	+3.46%
Severity	2007.1	0.038 (CI = +/-0.014; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.605)	0.321 (CI = +/-0.189; p = 0.002)	0.809	+3.83%
Severity	2007.2	0.037 (CI = +/-0.016; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.608)	0.322 (CI = +/-0.196; p = 0.002)	0.799	+3.81%
Severity	2008.1	0.041 (CI = +/-0.016; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.744)	0.295 (CI = +/-0.195; p = 0.004)	0.813	+4.24%
Severity	2008.2	0.042 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.775)	0.291 (CI = +/-0.203; p = 0.007)	0.804	+4.31%
Severity	2009.1	0.048 (CI = +/-0.018; p = 0.000)	0.000 (CI = +/-0.008; p = 0.970)	0.254 (CI = +/-0.198; p = 0.014)	0.827	+4.92%
Severity	2009.2	0.048 (CI = +/-0.020; p = 0.000)	0.000 (CI = +/-0.008; p = 0.971)	0.254 (CI = +/-0.207; p = 0.018)	0.816	+4.92%
Severity	2010.1	0.053 (CI = +/-0.021; p = 0.000)	0.001 (CI = +/-0.008; p = 0.859)	0.222 (CI = +/-0.207; p = 0.037)	0.827	+5.47%
Severity	2010.2	0.055 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.008; p = 0.808)	0.211 (CI = +/-0.217; p = 0.056)	0.819	+5.67%
Severity	2011.1	0.064 (CI = +/-0.023; p = 0.000)	0.002 (CI = +/-0.008; p = 0.571)	0.164 (CI = +/-0.211; p = 0.121)	0.844	+6.56%
Severity	2011.2	0.062 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.008; p = 0.633)	0.175 (CI = +/-0.223; p = 0.117)	0.828	+6.35%
Severity	2012.1	0.065 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.009; p = 0.560)	0.155 (CI = +/-0.235; p = 0.183)	0.821	+6.75%
Severity	2012.2	0.062 (CI = +/-0.032; p = 0.001)	0.002 (CI = +/-0.009; p = 0.650)	0.174 (CI = +/-0.249; p = 0.160)	0.800	+6.35%
Severity	2013.1	0.069 (CI = +/-0.036; p = 0.001)	0.003 (CI = +/-0.009; p = 0.524)	0.138 (CI = +/-0.262; p = 0.283)	0.801	+7.13%
Severity	2013.2	0.063 (CI = +/-0.041; p = 0.005)	0.002 (CI = +/-0.010; p = 0.632)	0.164 (CI = +/-0.283; p = 0.236)	0.774	+6.54%
Severity	2014.1	0.072 (CI = +/-0.048; p = 0.006)	0.003 (CI = +/-0.010; p = 0.519)	0.124 (CI = +/-0.306; p = 0.400)	0.769	+7.47%
Severity	2014.2	0.066 (CI = +/-0.058; p = 0.027)	0.003 (CI = +/-0.011; p = 0.621)	0.150 (CI = +/-0.342; p = 0.362)	0.733	+6.84%
Severity	2015.2	0.090 (CI = +/-0.068; p = 0.013)	0.005 (CI = +/-0.011; p = 0.377)	0.049 (CI = +/-0.371; p = 0.779)	0.755	+9.39%
Severity	2016.1	0.102 (CI = +/-0.080; p = 0.017)	0.006 (CI = +/-0.012; p = 0.319)	0.001 (CI = +/-0.414; p = 0.996)	0.742	+10.74%
Severity	2016.2	0.098 (CI = +/-0.098; p = 0.050)	0.005 (CI = +/-0.013; p = 0.382)	0.017 (CI = +/-0.473; p = 0.938)	0.696	+10.27%
Severity	2017.1	0.134 (CI = +/-0.109; p = 0.021)	0.008 (CI = +/-0.013; p = 0.223)	-0.111 (CI = +/-0.495; p = 0.629)	0.737	+14.37%
Frequency	2005.1	0.019 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.094 (CI = +/-0.084; p = 0.030)	0.623	+1.88%
Frequency	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.083; p = 0.050)	0.592	+1.73%
Frequency	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.083; p = 0.078)	0.557	+1.62%
Frequency	2006.2	0.014 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.061 (CI = +/-0.081; p = 0.132)	0.526	+1.43%
Frequency	2007.1	0.012 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.079; p = 0.216)	0.495	+1.26%
Frequency	2007.2	0.012 (CI = +/-0.006; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.082; p = 0.245)	0.472	+1.23%
Frequency	2008.1	0.012 (CI = +/-0.007; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.085; p = 0.263)	0.455	+1.23%
Frequency	2008.2	0.012 (CI = +/-0.008; p = 0.003)	0.008 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.088; p = 0.273)	0.441	+1.25%
Frequency	2009.1	0.013 (CI = +/-0.008; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.092; p = 0.267)	0.432	+1.29%
Frequency	2009.2	0.014 (CI = +/-0.009; p = 0.004)	0.008 (CI = +/-0.004; p = 0.000)	-0.058 (CI = +/-0.095; p = 0.222)	0.441	+1.40%
Frequency	2010.1	0.015 (CI = +/-0.010; p = 0.005)	0.008 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.099; p = 0.200)	0.440	+1.50%
Frequency	2010.2	0.011 (CI = +/-0.010; p = 0.030)	0.007 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.095; p = 0.378)	0.429	+1.11%
Frequency	2011.1	0.009 (CI = +/-0.011; p = 0.100)	0.007 (CI = +/-0.004; p = 0.001)	-0.029 (CI = +/-0.097; p = 0.549)	0.416	+0.89%
Frequency	2011.2	0.011 (CI = +/-0.012; p = 0.060)	0.007 (CI = +/-0.004; p = 0.001)	-0.041 (CI = +/-0.101; p = 0.405)	0.440	+1.12%
Frequency	2012.1	0.017 (CI = +/-0.011; p = 0.003)	0.008 (CI = +/-0.003; p = 0.000)	-0.074 (CI = +/-0.088; p = 0.095)	0.591	+1.75%
Frequency	2012.2	0.017 (CI = +/-0.012; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	-0.072 (CI = +/-0.095; p = 0.130)	0.572	+1.70%
Frequency	2013.1	0.016 (CI = +/-0.014; p = 0.024)	0.008 (CI = +/-0.004; p = 0.000)	-0.069 (CI = +/-0.102; p = 0.171)	0.557	+1.65%
Frequency	2013.2	0.012 (CI = +/-0.015; p = 0.128)	0.008 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.105; p = 0.361)	0.563	+1.17%
Frequency	2014.1	0.015 (CI = +/-0.018; p = 0.097)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.114; p = 0.271)	0.575	+1.49%
Frequency	2014.2	0.013 (CI = +/-0.021; p = 0.213)	0.008 (CI = +/-0.004; p = 0.001)	-0.053 (CI = +/-0.128; p = 0.385)	0.567	+1.31%
Frequency	2015.2	0.011 (CI = +/-0.027; p = 0.374)	0.008 (CI = +/-0.004; p = 0.002)	-0.047 (CI = +/-0.148; p = 0.508)	0.560	+1.15%
Frequency	2016.1	0.014 (CI = +/-0.032; p = 0.355)	0.008 (CI = +/-0.005; p = 0.004)	-0.058 (CI = +/-0.166; p = 0.466)	0.557	+1.43%
Frequency	2016.2	0.013 (CI = +/-0.039; p = 0.492)	0.008 (CI = +/-0.005; p = 0.007)	-0.052 (CI = +/-0.191; p = 0.561)	0.550	+1.28%
Frequency	2017.1	0.016 (CI = +/-0.048; p = 0.465)	0.008 (CI = +/-0.006; p = 0.011)	-0.065 (CI = +/-0.219; p = 0.523)	0.541	+1.66%

Comprehensive

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

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.1	0.045 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.062; p = 0.000)	0.308 (CI = +/-0.112; p = 0.000)	0.936	+4.57%
Loss Cost	2005.2	0.045 (CI = +/-0.007; p = 0.000)	-0.242 (CI = +/-0.064; p = 0.000)	0.308 (CI = +/-0.115; p = 0.000)	0.931	+4.58%
Loss Cost	2006.1	0.044 (CI = +/-0.008; p = 0.000)	-0.245 (CI = +/-0.066; p = 0.000)	0.311 (CI = +/-0.117; p = 0.000)	0.929	+4.51%
Loss Cost	2006.2	0.045 (CI = +/-0.008; p = 0.000)	-0.248 (CI = +/-0.068; p = 0.000)	0.307 (CI = +/-0.120; p = 0.000)	0.925	+4.59%
Loss Cost	2007.1	0.044 (CI = +/-0.009; p = 0.000)	-0.250 (CI = +/-0.070; p = 0.000)	0.309 (CI = +/-0.123; p = 0.000)	0.923	+4.54%
Loss Cost	2007.2	0.046 (CI = +/-0.009; p = 0.000)	-0.256 (CI = +/-0.071; p = 0.000)	0.301 (CI = +/-0.125; p = 0.000)	0.921	+4.68%
Loss Cost	2008.1	0.047 (CI = +/-0.010; p = 0.000)	-0.252 (CI = +/-0.073; p = 0.000)	0.296 (CI = +/-0.128; p = 0.000)	0.920	+4.78%
Loss Cost	2008.2	0.049 (CI = +/-0.010; p = 0.000)	-0.263 (CI = +/-0.073; p = 0.000)	0.280 (CI = +/-0.126; p = 0.000)	0.923	+5.05%
Loss Cost	2009.1	0.051 (CI = +/-0.011; p = 0.000)	-0.255 (CI = +/-0.074; p = 0.000)	0.270 (CI = +/-0.127; p = 0.000)	0.926	+5.26%
Loss Cost	2009.2	0.054 (CI = +/-0.011; p = 0.000)	-0.267 (CI = +/-0.073; p = 0.000)	0.253 (CI = +/-0.125; p = 0.000)	0.929	+5.58%
Loss Cost	2010.1	0.056 (CI = +/-0.012; p = 0.000)	-0.263 (CI = +/-0.075; p = 0.000)	0.247 (CI = +/-0.129; p = 0.001)	0.929	+5.72%
Loss Cost	2010.2	0.057 (CI = +/-0.013; p = 0.000)	-0.266 (CI = +/-0.078; p = 0.000)	0.242 (CI = +/-0.134; p = 0.001)	0.922	+5.83%
Loss Cost	2011.1	0.057 (CI = +/-0.015; p = 0.000)	-0.265 (CI = +/-0.082; p = 0.000)	0.240 (CI = +/-0.139; p = 0.002)	0.920	+5.87%
Loss Cost	2011.2	0.060 (CI = +/-0.016; p = 0.000)	-0.276 (CI = +/-0.084; p = 0.000)	0.224 (CI = +/-0.142; p = 0.004)	0.918	+6.21%
Loss Cost	2012.1	0.062 (CI = +/-0.017; p = 0.000)	-0.271 (CI = +/-0.087; p = 0.000)	0.216 (CI = +/-0.147; p = 0.006)	0.917	+6.41%
Loss Cost	2012.2	0.063 (CI = +/-0.020; p = 0.000)	-0.272 (CI = +/-0.092; p = 0.000)	0.215 (CI = +/-0.156; p = 0.010)	0.905	+6.48%
Loss Cost	2013.1	0.060 (CI = +/-0.022; p = 0.000)	-0.276 (CI = +/-0.096; p = 0.000)	0.223 (CI = +/-0.163; p = 0.010)	0.901	+6.22%
Loss Cost	2013.2	0.058 (CI = +/-0.025; p = 0.000)	-0.270 (CI = +/-0.102; p = 0.000)	0.234 (CI = +/-0.174; p = 0.011)	0.883	+5.94%
Loss Cost	2014.1	0.056 (CI = +/-0.029; p = 0.001)	-0.271 (CI = +/-0.108; p = 0.000)	0.238 (CI = +/-0.185; p = 0.015)	0.878	+5.81%
Loss Cost	2014.2	0.058 (CI = +/-0.035; p = 0.003)	-0.275 (CI = +/-0.118; p = 0.000)	0.231 (CI = +/-0.204; p = 0.029)	0.859	+6.01%
Loss Cost	2015.2	0.058 (CI = +/-0.041; p = 0.010)	-0.276 (CI = +/-0.124; p = 0.000)	0.233 (CI = +/-0.223; p = 0.042)	0.852	+5.96%
Loss Cost	2016.1	0.049 (CI = +/-0.047; p = 0.042)	-0.288 (CI = +/-0.130; p = 0.000)	0.258 (CI = +/-0.234; p = 0.034)	0.852	+5.04%
Loss Cost	2016.2	0.052 (CI = +/-0.057; p = 0.067)	-0.293 (CI = +/-0.142; p = 0.001)	0.248 (CI = +/-0.261; p = 0.061)	0.832	+5.39%
Loss Cost	2017.1	0.052 (CI = +/-0.069; p = 0.122)	-0.293 (CI = +/-0.155; p = 0.002)	0.248 (CI = +/-0.290; p = 0.085)	0.825	+5.35%
Severity	2005.1	0.033 (CI = +/-0.007; p = 0.000)	-0.189 (CI = +/-0.063; p = 0.000)	0.323 (CI = +/-0.113; p = 0.000)	0.905	+3.35%
Severity	2005.2	0.034 (CI = +/-0.007; p = 0.000)	-0.196 (CI = +/-0.063; p = 0.000)	0.313 (CI = +/-0.113; p = 0.000)	0.906	+3.49%
Severity	2006.1	0.035 (CI = +/-0.008; p = 0.000)	-0.192 (CI = +/-0.064; p = 0.000)	0.307 (CI = +/-0.114; p = 0.000)	0.908	+3.60%
Severity	2006.2	0.038 (CI = +/-0.008; p = 0.000)	-0.203 (CI = +/-0.062; p = 0.000)	0.292 (CI = +/-0.110; p = 0.000)	0.916	+3.84%
Severity	2007.1	0.039 (CI = +/-0.008; p = 0.000)	-0.196 (CI = +/-0.062; p = 0.000)	0.282 (CI = +/-0.109; p = 0.000)	0.921	+4.02%
Severity	2007.2	0.041 (CI = +/-0.008; p = 0.000)	-0.202 (CI = +/-0.063; p = 0.000)	0.272 (CI = +/-0.110; p = 0.000)	0.921	+4.18%
Severity	2008.1	0.043 (CI = +/-0.009; p = 0.000)	-0.195 (CI = +/-0.063; p = 0.000)	0.262 (CI = +/-0.109; p = 0.000)	0.925	+4.37%
Severity	2008.2	0.045 (CI = +/-0.009; p = 0.000)	-0.206 (CI = +/-0.061; p = 0.000)	0.247 (CI = +/-0.107; p = 0.000)	0.931	+4.64%
Severity	2009.1	0.048 (CI = +/-0.009; p = 0.000)	-0.196 (CI = +/-0.059; p = 0.000)	0.232 (CI = +/-0.102; p = 0.000)	0.940	+4.94%
Severity	2009.2	0.050 (CI = +/-0.009; p = 0.000)	-0.204 (CI = +/-0.059; p = 0.000)	0.220 (CI = +/-0.101; p = 0.000)	0.941	+5.17%
Severity	2010.1	0.052 (CI = +/-0.010; p = 0.000)	-0.198 (CI = +/-0.059; p = 0.000)	0.210 (CI = +/-0.101; p = 0.000)	0.944	+5.39%
Severity	2010.2	0.057 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.054; p = 0.000)	0.189 (CI = +/-0.093; p = 0.000)	0.954	+5.82%
Severity	2011.1	0.060 (CI = +/-0.009; p = 0.000)	-0.202 (CI = +/-0.050; p = 0.000)	0.172 (CI = +/-0.085; p = 0.000)	0.964	+6.21%
Severity	2011.2	0.062 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.052; p = 0.000)	0.165 (CI = +/-0.088; p = 0.001)	0.961	+6.38%
Severity	2012.1	0.061 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.054; p = 0.000)	0.167 (CI = +/-0.092; p = 0.001)	0.958	+6.33%
Severity	2012.2	0.063 (CI = +/-0.012; p = 0.000)	-0.211 (CI = +/-0.057; p = 0.000)	0.161 (CI = +/-0.097; p = 0.003)	0.953	+6.47%
Severity	2013.1	0.064 (CI = +/-0.014; p = 0.000)	-0.209 (CI = +/-0.060; p = 0.000)	0.156 (CI = +/-0.101; p = 0.005)	0.951	+6.59%
Severity	2013.2	0.065 (CI = +/-0.016; p = 0.000)	-0.213 (CI = +/-0.064; p = 0.000)	0.150 (CI = +/-0.108; p = 0.010)	0.944	+6.76%
Severity	2014.1	0.066 (CI = +/-0.018; p = 0.000)	-0.212 (CI = +/-0.067; p = 0.000)	0.148 (CI = +/-0.115; p = 0.016)	0.941	+6.83%
Severity	2014.2	0.071 (CI = +/-0.021; p = 0.000)	-0.221 (CI = +/-0.071; p = 0.000)	0.130 (CI = +/-0.123; p = 0.040)	0.935	+7.33%
Severity	2015.2	0.078 (CI = +/-0.023; p = 0.000)	-0.215 (CI = +/-0.071; p = 0.000)	0.107 (CI = +/-0.126; p = 0.089)	0.940	+8.07%
Severity	2016.1	0.074 (CI = +/-0.027; p = 0.000)	-0.220 (CI = +/-0.075; p = 0.000)	0.118 (CI = +/-0.135; p = 0.081)	0.936	+7.68%
Severity	2016.2	0.080 (CI = +/-0.032; p = 0.000)	-0.228 (CI = +/-0.080; p = 0.000)	0.099 (CI = +/-0.147; p = 0.164)	0.929	+8.32%
Severity	2017.1	0.086 (CI = +/-0.037; p = 0.000)	-0.221 (CI = +/-0.084; p = 0.000)	0.083 (CI = +/-0.158; p = 0.268)	0.930	+9.03%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.054; p = 0.057)	-0.015 (CI = +/-0.097; p = 0.752)	0.403	+1.18%
Frequency	2005.2	0.010 (CI = +/-0.006; p = 0.002)	-0.045 (CI = +/-0.054; p = 0.094)	-0.006 (CI = +/-0.096; p = 0.906)	0.337	+1.05%
Frequency	2006.1	0.009 (CI = +/-0.006; p = 0.007)	-0.053 (CI = +/-0.053; p = 0.049)	0.004 (CI = +/-0.094; p = 0.929)	0.313	+0.88%
Frequency	2006.2	0.007 (CI = +/-0.006; p = 0.028)	-0.045 (CI = +/-0.052; p = 0.086)	0.015 (CI = +/-0.092; p = 0.745)	0.239	+0.72%
Frequency	2007.1	0.005 (CI = +/-0.006; p = 0.110)	-0.054 (CI = +/-0.049; p = 0.033)	0.027 (CI = +/-0.087; p = 0.531)	0.236	+0.51%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.154)	-0.053 (CI = +/-0.051; p = 0.042)	0.029 (CI = +/-0.090; p = 0.520)	0.202	+0.48%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.275)	-0.057 (CI = +/-0.052; p = 0.034)	0.034 (CI = +/-0.091; p = 0.457)	0.197	+0.39%
Frequency	2008.2	0.004 (CI = +/-0.008; p = 0.308)	-0.057 (CI = +/-0.054; p = 0.041)	0.033 (CI = +/-0.095; p = 0.474)	0.176	+0.39%
Frequency	2009.1	0.003 (CI = +/-0.008; p = 0.449)	-0.060 (CI = +/-0.056; p = 0.037)	0.038 (CI = +/-0.097; p = 0.432)	0.174	+0.31%
Frequency	2009.2	0.004 (CI = +/-0.009; p = 0.377)	-0.063 (CI = +/-0.058; p = 0.035)	0.033 (CI = +/-0.100; p = 0.503)	0.178	+0.39%
Frequency	2010.1	0.003 (CI = +/-0.010; p = 0.508)	-0.065 (CI = +/-0.060; p = 0.035)	0.037 (CI = +/-0.103; p = 0.471)	0.175	+0.32%
Frequency	2010.2	0.000 (CI = +/-0.010; p = 0.996)	-0.054 (CI = +/-0.059; p = 0.069)	0.053 (CI = +/-0.100; p = 0.286)	0.115	+0.00%
Frequency	2011.1	-0.003 (CI = +/-0.010; p = 0.508)	-0.063 (CI = +/-0.057; p = 0.030)	0.068 (CI = +/-0.096; p = 0.160)	0.182	-0.33%
Frequency	2011.2	-0.002 (CI = +/-0.011; p = 0.771)	-0.069 (CI = +/-0.059; p = 0.024)	0.059 (CI = +/-0.100; p = 0.229)	0.201	-0.16%
Frequency	2012.1	0.001 (CI = +/-0.012; p = 0.903)	-0.064 (CI = +/-0.060; p = 0.038)	0.050 (CI = +/-0.101; p = 0.315)	0.187	+0.07%
Frequency	2012.2	0.000 (CI = +/-0.013; p = 0.982)	-0.061 (CI = +/-0.063; p = 0.058)	0.054 (CI = +/-0.107; p = 0.305)	0.153	-0.01%
Frequency	2013.1	-0.003 (CI = +/-0.015; p = 0.620)	-0.068 (CI = +/-0.064; p = 0.039)	0.066 (CI = +/-0.108; p = 0.213)	0.192	-0.35%
Frequency	2013.2	-0.008 (CI = +/-0.016; p = 0.325)	-0.057 (CI = +/-0.065; p = 0.083)	0.084 (CI = +/-0.111; p = 0.129)	0.178	-0.77%
Frequency	2014.1	-0.010 (CI = +/-0.018; p = 0.281)	-0.060 (CI = +/-0.068; p = 0.081)	0.091 (CI = +/-0.117; p = 0.121)	0.182	-0.95%
Frequency	2014.2	-0.012 (CI = +/-0.022; p = 0.244)	-0.054 (CI = +/-0.074; p = 0.139)	0.101 (CI = +/-0.128; p = 0.113)	0.177	-1.23%
Frequency	2015.2	-0.020 (CI = +/-0.024; p = 0.102)	-0.061 (CI = +/-0.073; p = 0.096)	0.125 (CI = +/-0.131; p = 0.059)	0.267	-1.95%
Frequency	2016.1	-0.025 (CI = +/-0.028; p = 0.074)	-0.068 (CI = +/-0.076; p = 0.077)	0.140 (CI = +/-0.138; p = 0.047)	0.299	-2.45%
Frequency	2016.2	-0.027 (CI = +/-0.033; p = 0.097)	-0.064 (CI = +/-0.083; p = 0.118)	0.148 (CI = +/-0.153; p = 0.057)	0.294	-2.71%
Frequency	2017.1	-0.034 (CI = +/-0.039; p = 0.078)	-0.072 (CI = +/-0.088; p = 0.100)	0.166 (CI = +/-0.165; p = 0.049)	0.318	-3.37%

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	0.047 (CI = +/-0.008; p = 0.000)	-0.237 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.005; p = 0.296)	0.283 (CI = +/-0.122; p = 0.000)	0.936	+4.79%
Loss Cost	2005.2	0.047 (CI = +/-0.009; p = 0.000)	-0.238 (CI = +/-0.064; p = 0.000)	0.003 (CI = +/-0.005; p = 0.300)	0.281 (CI = +/-0.126; p = 0.000)	0.931	+4.81%
Loss Cost	2006.1	0.046 (CI = +/-0.009; p = 0.000)	-0.240 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.006; p = 0.336)	0.286 (CI = +/-0.129; p = 0.000)	0.929	+4.75%
Loss Cost	2006.2	0.047 (CI = +/-0.010; p = 0.000)	-0.244 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.006; p = 0.312)	0.278 (CI = +/-0.133; p = 0.000)	0.926	+4.86%
Loss Cost	2007.1	0.047 (CI = +/-0.010; p = 0.000)	-0.245 (CI = +/-0.071; p = 0.000)	0.003 (CI = +/-0.006; p = 0.339)	0.280 (CI = +/-0.137; p = 0.000)	0.923	+4.82%
Loss Cost	2007.2	0.049 (CI = +/-0.011; p = 0.000)	-0.251 (CI = +/-0.072; p = 0.000)	0.003 (CI = +/-0.006; p = 0.294)	0.268 (CI = +/-0.140; p = 0.001)	0.921	+5.00%
Loss Cost	2008.1	0.050 (CI = +/-0.012; p = 0.000)	-0.246 (CI = +/-0.074; p = 0.000)	0.003 (CI = +/-0.006; p = 0.254)	0.258 (CI = +/-0.143; p = 0.001)	0.921	+5.17%
Loss Cost	2008.2	0.054 (CI = +/-0.012; p = 0.000)	-0.256 (CI = +/-0.072; p = 0.000)	0.004 (CI = +/-0.006; p = 0.178)	0.235 (CI = +/-0.141; p = 0.002)	0.926	+5.52%
Loss Cost	2009.1	0.057 (CI = +/-0.013; p = 0.000)	-0.247 (CI = +/-0.072; p = 0.000)	0.005 (CI = +/-0.006; p = 0.115)	0.215 (CI = +/-0.141; p = 0.004)	0.931	+5.87%
Loss Cost	2009.2	0.061 (CI = +/-0.013; p = 0.000)	-0.259 (CI = +/-0.070; p = 0.000)	0.005 (CI = +/-0.006; p = 0.065)	0.189 (CI = +/-0.137; p = 0.009)	0.937	+6.31%
Loss Cost	2010.1	0.064 (CI = +/-0.014; p = 0.000)	-0.252 (CI = +/-0.071; p = 0.000)	0.006 (CI = +/-0.006; p = 0.048)	0.173 (CI = +/-0.141; p = 0.018)	0.938	+6.59%
Loss Cost	2010.2	0.066 (CI = +/-0.015; p = 0.000)	-0.257 (CI = +/-0.074; p = 0.000)	0.006 (CI = +/-0.006; p = 0.044)	0.162 (CI = +/-0.146; p = 0.032)	0.933	+6.80%
Loss Cost	2011.1	0.068 (CI = +/-0.017; p = 0.000)	-0.252 (CI = +/-0.077; p = 0.000)	0.006 (CI = +/-0.006; p = 0.041)	0.152 (CI = +/-0.154; p = 0.053)	0.932	+6.99%
Loss Cost	2011.2	0.073 (CI = +/-0.018; p = 0.000)	-0.264 (CI = +/-0.076; p = 0.000)	0.007 (CI = +/-0.006; p = 0.024)	0.123 (CI = +/-0.154; p = 0.110)	0.934	+7.55%
Loss Cost	2012.1	0.077 (CI = +/-0.019; p = 0.000)	-0.255 (CI = +/-0.077; p = 0.000)	0.008 (CI = +/-0.006; p = 0.015)	0.099 (CI = +/-0.158; p = 0.205)	0.938	+8.05%
Loss Cost	2012.2	0.080 (CI = +/-0.022; p = 0.000)	-0.259 (CI = +/-0.080; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.087 (CI = +/-0.168; p = 0.291)	0.930	+8.30%
Loss Cost	2013.1	0.080 (CI = +/-0.025; p = 0.000)	-0.260 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.022)	0.087 (CI = +/-0.182; p = 0.326)	0.925	+8.29%
Loss Cost	2013.2	0.079 (CI = +/-0.029; p = 0.000)	-0.258 (CI = +/-0.091; p = 0.000)	0.008 (CI = +/-0.007; p = 0.030)	0.091 (CI = +/-0.199; p = 0.346)	0.910	+8.20%
Loss Cost	2014.1	0.082 (CI = +/-0.034; p = 0.000)	-0.255 (CI = +/-0.096; p = 0.000)	0.008 (CI = +/-0.007; p = 0.034)	0.078 (CI = +/-0.220; p = 0.461)	0.906	+8.52%
Loss Cost	2014.2	0.090 (CI = +/-0.041; p = 0.000)	-0.266 (CI = +/-0.102; p = 0.000)	0.009 (CI = +/-0.008; p = 0.030)	0.042 (CI = +/-0.243; p = 0.715)	0.896	+9.39%
Loss Cost	2015.2	0.099 (CI = +/-0.050; p = 0.001)	-0.259 (CI = +/-0.107; p = 0.000)	0.010 (CI = +/-0.008; p = 0.027)	0.001 (CI = +/-0.275; p = 0.992)	0.895	+10.44%
Loss Cost	2016.1	0.095 (CI = +/-0.061; p = 0.006)	-0.264 (CI = +/-0.116; p = 0.000)	0.009 (CI = +/-0.009; p = 0.049)	0.019 (CI = +/-0.314; p = 0.898)	0.888	+9.95%
Loss Cost	2016.2	0.108 (CI = +/-0.072; p = 0.008)	-0.274 (CI = +/-0.123; p = 0.001)	0.010 (CI = +/-0.010; p = 0.044)	-0.029 (CI = +/-0.349; p = 0.858)	0.879	+11.36%
Loss Cost	2017.1	0.122 (CI = +/-0.089; p = 0.013)	-0.262 (CI = +/-0.134; p = 0.002)	0.011 (CI = +/-0.011; p = 0.044)	-0.078 (CI = +/-0.399; p = 0.669)	0.879	+12.94%
Severity	2005.1	0.029 (CI = +/-0.008; p = 0.000)	-0.199 (CI = +/-0.060; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.026)	0.376 (CI = +/-0.116; p = 0.000)	0.916	+2.90%
Severity	2005.2	0.030 (CI = +/-0.008; p = 0.000)	-0.204 (CI = +/-0.060; p = 0.000)	-0.006 (CI = +/-0.005; p = 0.033)	0.365 (CI = +/-0.117; p = 0.000)	0.917	+3.04%
Severity	2006.1	0.031 (CI = +/-0.008; p = 0.000)	-0.201 (CI = +/-0.062; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.044)	0.359 (CI = +/-0.120; p = 0.000)	0.917	+3.13%
Severity	2006.2	0.033 (CI = +/-0.009; p = 0.000)	-0.210 (CI = +/-0.060; p = 0.000)	-0.005 (CI = +/-0.005; p = 0.055)	0.340 (CI = +/-0.117; p = 0.000)	0.924	+3.39%
Severity	2007.1	0.035 (CI = +/-0.009; p = 0.000)	-0.203 (CI = +/-0.060; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.079)	0.328 (CI = +/-0.117; p = 0.000)	0.927	+3.57%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.061; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.099)	0.317 (CI = +/-0.119; p = 0.000)	0.926	+3.74%
Severity	2008.1	0.039 (CI = +/-0.010; p = 0.000)	-0.202 (CI = +/-0.062; p = 0.000)	-0.004 (CI = +/-0.005; p = 0.140)	0.304 (CI = +/-0.121; p = 0.000)	0.929	+3.95%
Severity	2008.2	0.042 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.061; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.178)	0.285 (CI = +/-0.119; p = 0.000)	0.933	+4.24%
Severity	2009.1	0.045 (CI = +/-0.011; p = 0.000)	-0.201 (CI = +/-0.059; p = 0.000)	-0.003 (CI = +/-0.005; p = 0.269)	0.264 (CI = +/-0.116; p = 0.000)	0.941	+4.60%
Severity	2009.2	0.047 (CI = +/-0.011; p = 0.000)	-0.208 (CI = +/-0.060; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.333)	0.248 (CI = +/-0.117; p = 0.000)	0.941	+4.86%
Severity	2010.1	0.050 (CI = +/-0.012; p = 0.000)	-0.201 (CI = +/-0.060; p = 0.000)	-0.002 (CI = +/-0.005; p = 0.443)	0.234 (CI = +/-0.119; p = 0.001)	0.943	+5.11%
Severity	2010.2	0.055 (CI = +/-0.012; p = 0.000)	-0.214 (CI = +/-0.056; p = 0.000)	-0.001 (CI = +/-0.004; p = 0.586)	0.204 (CI = +/-0.113; p = 0.001)	0.953	+5.63%
Severity	2011.1	0.060 (CI = +/-0.012; p = 0.000)	-0.202 (CI = +/-0.052; p = 0.000)	0.000 (CI = +/-0.004; p = 0.871)	0.177 (CI = +/-0.105; p = 0.002)	0.962	+6.16%
Severity	2011.2	0.062 (CI = +/-0.013; p = 0.000)	-0.207 (CI = +/-0.054; p = 0.000)	0.000 (CI = +/-0.004; p = 0.961)	0.166 (CI = +/-0.109; p = 0.005)	0.959	+6.36%
Severity	2012.1	0.061 (CI = +/-0.014; p = 0.000)	-0.208 (CI = +/-0.057; p = 0.000)	0.000 (CI = +/-0.004; p = 0.928)	0.170 (CI = +/-0.117; p = 0.007)	0.956	+6.29%
Severity	2012.2	0.063 (CI = +/-0.016; p = 0.000)	-0.211 (CI = +/-0.060; p = 0.000)	0.000 (CI = +/-0.005; p = 0.991)	0.161 (CI = +/-0.125; p = 0.014)	0.950	+6.46%
Severity	2013.1	0.064 (CI = +/-0.018; p = 0.000)	-0.208 (CI = +/-0.063; p = 0.000)	0.000 (CI = +/-0.005; p = 0.926)	0.153 (CI = +/-0.134; p = 0.028)	0.948	+6.65%
Severity	2013.2	0.067 (CI = +/-0.021; p = 0.000)	-0.212 (CI = +/-0.067; p = 0.000)	0.000 (CI = +/-0.005; p = 0.862)	0.142 (CI = +/-0.146; p = 0.055)	0.941	+6.88%
Severity	2014.1	0.068 (CI = +/-0.025; p = 0.000)	-0.210 (CI = +/-0.071; p = 0.000)	0.001 (CI = +/-0.005; p = 0.824)	0.136 (CI = +/-0.161; p = 0.092)	0.937	+7.02%
Severity	2014.2	0.075 (CI = +/-0.030; p = 0.000)	-0.220 (CI = +/-0.074; p = 0.000)	0.001 (CI = +/-0.006; p = 0.661)	0.105 (CI = +/-0.176; p = 0.222)	0.931	+7.78%
Severity	2015.2	0.088 (CI = +/-0.034; p = 0.000)	-0.211 (CI = +/-0.072; p = 0.000)	0.002 (CI = +/-0.006; p = 0.359)	0.048 (CI = +/-0.186; p = 0.584)	0.939	+9.23%
Severity	2016.1	0.085 (CI = +/-0.041; p = 0.001)	-0.214 (CI = +/-0.079; p = 0.000)	0.002 (CI = +/-0.006; p = 0.462)	0.062 (CI = +/-0.212; p = 0.532)	0.934	+8.83%
Severity	2016.2	0.095 (CI = +/-0.048; p = 0.001)	-0.223 (CI = +/-0.082; p = 0.000)	0.003 (CI = +/-0.006; p = 0.354)	0.022 (CI = +/-0.232; p = 0.837)	0.929	+10.01%
Severity	2017.1	0.111 (CI = +/-0.056; p = 0.002)	-0.210 (CI = +/-0.085; p = 0.000)	0.004 (CI = +/-0.007; p = 0.224)	-0.032 (CI = +/-0.252; p = 0.779)	0.935	+11.74%
Frequency	2005.1	0.018 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.042; p = 0.067)	0.009 (CI = +/-0.004; p = 0.000)	-0.093 (CI = +/-0.081; p = 0.025)	0.651	+1.84%
Frequency	2005.2	0.017 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.041; p = 0.105)	0.008 (CI = +/-0.003; p = 0.000)	-0.084 (CI = +/-0.080; p = 0.042)	0.614	+1.72%
Frequency	2006.1	0.016 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.057)	0.008 (CI = +/-0.003; p = 0.000)	-0.073 (CI = +/-0.079; p = 0.070)	0.595	+1.57%
Frequency	2006.2	0.014 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.040; p = 0.094)	0.008 (CI = +/-0.003; p = 0.000)	-0.062 (CI = +/-0.078; p = 0.115)	0.555	+1.42%
Frequency	2007.1	0.012 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.033)	0.007 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.074; p = 0.200)	0.556	+1.20%
Frequency	2007.2	0.012 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.039; p = 0.037)	0.007 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.077; p = 0.206)	0.536	+1.22%
Frequency	2008.1	0.012 (CI = +/-0.007; p = 0.001)	-0.044 (CI = +/-0.041; p = 0.037)	0.007 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.080; p = 0.250)	0.523	+1.17%
Frequency	2008.2	0.012 (CI = +/-0.007; p = 0.002)	-0.046 (CI = +/-0.042; p = 0.035)	0.007 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.082; p = 0.229)	0.515	+1.23%
Frequency	2009.1	0.012 (CI = +/-0.008; p = 0.004)	-0.046 (CI = +/-0.044; p = 0.041)	0.007 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.086; p = 0.256)	0.505	+1.22%
Frequency	2009.2	0.014 (CI = +/-0.008; p = 0.002)	-0.051 (CI = +/-0.044; p = 0.026)	0.007 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.087; p = 0.174)	0.531	+1.39%
Frequency	2010.1	0.014 (CI = +/-0.009; p = 0.004)	-0.050 (CI = +/-0.046; p = 0.035)	0.007 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.092; p = 0.185)	0.525	+1.41%
Frequency	2010.2	0.011 (CI = +/-0.009; p = 0.023)	-0.043 (CI = +/-0.045; p = 0.062)	0.007 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.090; p = 0.334)	0.495	+1.11%
Frequency	2011.1	0.008 (CI = +/-0.010; p = 0.107)	-0.050 (CI = +/-0.044; p = 0.029)	0.007 (CI = +/-0.003; p = 0.001)	-0.025 (CI = +/-0.089; p = 0.558)	0.520	+0.79%
Frequency	2011.2	0.011 (CI = +/-0.010; p = 0.032)	-0.057 (CI = +/-0.043; p = 0.012)	0.007 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.087; p = 0.311)	0.582	+1.12%
Frequency	2012.1	0.016 (CI = +/-0.009; p = 0.002)	-0.047 (CI = +/-0.038; p = 0.017)	0.008 (CI = +/-0.003; p = 0.000)	-0.071 (CI = +/-0.078; p = 0.071)	0.687	+1.66%
Frequency	2012.2	0.017 (CI = +/-0.011; p = 0.004)	-0.048 (CI = +/-0.040; p = 0.020)	0.008 (CI = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.083; p = 0.076)	0.673	+1.73%
Frequency	2013.1	0.015 (CI = +/-0.012; p = 0.017)	-0.051 (CI = +/-0.041; p = 0.019)	0.008 (CI = +/-0.003; p = 0.000)	-0.066 (CI = +/-0.089; p = 0.136)	0.670	+1.54%
Frequency	2013.2	0.012 (CI = +/-0.014; p = 0.075)	-0.046 (CI = +/-0.043; p = 0.037)	0.007 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.094; p = 0.263)	0.655	+1.24%
Frequency	2014.1	0.014 (CI = +/-0.016; p = 0.087)	-0.044 (CI = +/-0.045; p = 0.055)	0.007 (CI = +/-0.003; p = 0.000)	-0.059 (CI = +/-0.103; p = 0.245)	0.653	+1.40%
Frequency	2014.2	0.015 (CI = +/-0.020; p = 0.127)	-0.046 (CI = +/-0.049; p = 0.067)	0.008 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.117; p = 0.267)	0.643	+1.50%
Frequency	2015.2	0.011 (CI = +/-0.024; p = 0.340)	-0.048 (CI = +/-0.052; p = 0.065)	0.007 (CI = +/-0.004; p = 0.002)	-0.047 (CI = +/-0.134; p = 0.460)	0.645	+1.12%
Frequency	2016.1	0.010 (CI = +/-0.030; p = 0.466)	-0.049 (CI = +/-0.057; p = 0.083)	0.007 (CI = +/-0.004; p = 0.005)	-0.044 (CI = +/-0.153; p = 0.544)	0.636	+1.03%
Frequency	2016.2	0.012 (CI = +/-0.036; p = 0.471)	-0.051 (CI = +/-0.062; p = 0.098)	0.007 (CI = +/-0.005; p = 0.008)	-0.051 (CI = +/-0.175; p = 0.533)	0.629	+1.23%
Frequency	2017.1	0.011 (CI = +/-0.046; p = 0.608)	-0.052 (CI = +/-0.069; p = 0.123)	0.007 (CI = +/-0.005; p = 0.016)	-0.046 (CI = +/-0.205; p = 0.627)	0.614	+1.08%

Comprehensive

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.057 (CI = +/-0.011; p = 0.000)	0.758	+5.85%
Loss Cost	2005.2	0.056 (CI = +/-0.011; p = 0.000)	0.740	+5.81%
Loss Cost	2006.1	0.058 (CI = +/-0.012; p = 0.000)	0.736	+5.94%
Loss Cost	2006.2	0.058 (CI = +/-0.013; p = 0.000)	0.719	+5.95%
Loss Cost	2007.1	0.059 (CI = +/-0.013; p = 0.000)	0.718	+6.12%
Loss Cost	2007.2	0.060 (CI = +/-0.014; p = 0.000)	0.701	+6.16%
Loss Cost	2008.1	0.063 (CI = +/-0.014; p = 0.000)	0.715	+6.47%
Loss Cost	2008.2	0.064 (CI = +/-0.015; p = 0.000)	0.704	+6.59%
Loss Cost	2009.1	0.068 (CI = +/-0.016; p = 0.000)	0.729	+7.02%
Loss Cost	2009.2	0.069 (CI = +/-0.017; p = 0.000)	0.717	+7.14%
Loss Cost	2010.1	0.073 (CI = +/-0.017; p = 0.000)	0.732	+7.55%
Loss Cost	2010.2	0.072 (CI = +/-0.019; p = 0.000)	0.707	+7.50%
Loss Cost	2011.1	0.076 (CI = +/-0.020; p = 0.000)	0.714	+7.89%
Loss Cost	2011.2	0.077 (CI = +/-0.021; p = 0.000)	0.693	+7.96%
Loss Cost	2012.1	0.082 (CI = +/-0.022; p = 0.000)	0.711	+8.51%
Loss Cost	2012.2	0.080 (CI = +/-0.024; p = 0.000)	0.676	+8.34%
Loss Cost	2013.1	0.083 (CI = +/-0.026; p = 0.000)	0.670	+8.70%
Loss Cost	2013.2	0.080 (CI = +/-0.029; p = 0.000)	0.623	+8.34%
Loss Cost	2014.1	0.085 (CI = +/-0.031; p = 0.000)	0.627	+8.89%
Loss Cost	2014.2	0.084 (CI = +/-0.035; p = 0.000)	0.579	+8.72%
Loss Cost	2015.1	0.090 (CI = +/-0.038; p = 0.000)	0.591	+9.46%
Loss Cost	2015.2	0.092 (CI = +/-0.043; p = 0.000)	0.556	+9.65%
Loss Cost	2016.1	0.098 (CI = +/-0.048; p = 0.001)	0.543	+10.26%
Loss Cost	2016.2	0.097 (CI = +/-0.056; p = 0.002)	0.484	+10.15%
Loss Cost	2017.1	0.110 (CI = +/-0.062; p = 0.002)	0.522	+11.66%
Severity	2005.1	0.045 (CI = +/-0.010; p = 0.000)	0.687	+4.63%
Severity	2005.2	0.046 (CI = +/-0.011; p = 0.000)	0.679	+4.72%
Severity	2006.1	0.048 (CI = +/-0.011; p = 0.000)	0.697	+4.96%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.696	+5.12%
Severity	2007.1	0.053 (CI = +/-0.012; p = 0.000)	0.723	+5.43%
Severity	2007.2	0.054 (CI = +/-0.012; p = 0.000)	0.712	+5.52%
Severity	2008.1	0.057 (CI = +/-0.012; p = 0.000)	0.739	+5.87%
Severity	2008.2	0.058 (CI = +/-0.013; p = 0.000)	0.733	+6.02%
Severity	2009.1	0.063 (CI = +/-0.013; p = 0.000)	0.770	+6.47%
Severity	2009.2	0.064 (CI = +/-0.014; p = 0.000)	0.759	+6.58%
Severity	2010.1	0.068 (CI = +/-0.014; p = 0.000)	0.782	+6.99%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	0.778	+7.22%
Severity	2011.1	0.075 (CI = +/-0.015; p = 0.000)	0.815	+7.78%
Severity	2011.2	0.075 (CI = +/-0.016; p = 0.000)	0.796	+7.79%
Severity	2012.1	0.078 (CI = +/-0.017; p = 0.000)	0.797	+8.12%
Severity	2012.2	0.078 (CI = +/-0.019; p = 0.000)	0.774	+8.09%
Severity	2013.1	0.082 (CI = +/-0.019; p = 0.000)	0.787	+8.59%
Severity	2013.2	0.082 (CI = +/-0.021; p = 0.000)	0.760	+8.55%
Severity	2014.1	0.087 (CI = +/-0.023; p = 0.000)	0.770	+9.11%
Severity	2014.2	0.088 (CI = +/-0.025; p = 0.000)	0.743	+9.15%
Severity	2015.1	0.096 (CI = +/-0.026; p = 0.000)	0.782	+10.10%
Severity	2015.2	0.093 (CI = +/-0.029; p = 0.000)	0.741	+9.79%
Severity	2016.1	0.098 (CI = +/-0.033; p = 0.000)	0.732	+10.32%
Severity	2016.2	0.098 (CI = +/-0.037; p = 0.000)	0.687	+10.26%
Severity	2017.1	0.110 (CI = +/-0.040; p = 0.000)	0.727	+11.58%
Frequency	2005.1	0.012 (CI = +/-0.005; p = 0.000)	0.345	+1.16%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	0.292	+1.04%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	0.241	+0.93%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.006)	0.182	+0.79%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.023)	0.124	+0.65%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.044)	0.096	+0.60%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.073)	0.073	+0.57%
Frequency	2008.2	0.005 (CI = +/-0.007; p = 0.111)	0.054	+0.54%
Frequency	2009.1	0.005 (CI = +/-0.007; p = 0.149)	0.040	+0.52%
Frequency	2009.2	0.005 (CI = +/-0.008; p = 0.167)	0.035	+0.53%
Frequency	2010.1	0.005 (CI = +/-0.008; p = 0.205)	0.025	+0.52%
Frequency	2010.2	0.003 (CI = +/-0.008; p = 0.512)	-0.022	+0.27%
Frequency	2011.1	0.001 (CI = +/-0.009; p = 0.812)	-0.039	+0.10%
Frequency	2011.2	0.002 (CI = +/-0.009; p = 0.740)	-0.038	+0.15%
Frequency	2012.1	0.004 (CI = +/-0.010; p = 0.454)	-0.019	+0.36%
Frequency	2012.2	0.002 (CI = +/-0.011; p = 0.649)	-0.037	+0.24%
Frequency	2013.1	0.001 (CI = +/-0.012; p = 0.851)	-0.048	+0.11%
Frequency	2013.2	-0.002 (CI = +/-0.012; p = 0.743)	-0.047	-0.19%
Frequency	2014.1	-0.002 (CI = +/-0.013; p = 0.758)	-0.050	-0.20%
Frequency	2014.2	-0.004 (CI = +/-0.015; p = 0.581)	-0.039	-0.39%
Frequency	2015.1	-0.006 (CI = +/-0.016; p = 0.462)	-0.026	-0.58%
Frequency	2015.2	-0.001 (CI = +/-0.018; p = 0.876)	-0.065	-0.13%
Frequency	2016.1	-0.001 (CI = +/-0.020; p = 0.951)	-0.071	-0.06%
Frequency	2016.2	-0.001 (CI = +/-0.023; p = 0.926)	-0.076	-0.10%
Frequency	2017.1	0.001 (CI = +/-0.027; p = 0.958)	-0.083	+0.07%

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	0.061 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.025)	0.785	+6.30%
Loss Cost	2005.2	0.061 (CI = +/-0.011; p = 0.000)	0.010 (CI = +/-0.009; p = 0.028)	0.769	+6.27%
Loss Cost	2006.1	0.062 (CI = +/-0.012; p = 0.000)	0.010 (CI = +/-0.009; p = 0.025)	0.767	+6.44%
Loss Cost	2006.2	0.063 (CI = +/-0.013; p = 0.000)	0.010 (CI = +/-0.009; p = 0.027)	0.752	+6.46%
Loss Cost	2007.1	0.065 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.009; p = 0.024)	0.753	+6.67%
Loss Cost	2007.2	0.065 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.009; p = 0.026)	0.739	+6.74%
Loss Cost	2008.1	0.069 (CI = +/-0.014; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.757	+7.10%
Loss Cost	2008.2	0.070 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.009; p = 0.019)	0.749	+7.25%
Loss Cost	2009.1	0.075 (CI = +/-0.015; p = 0.000)	0.011 (CI = +/-0.009; p = 0.011)	0.780	+7.74%
Loss Cost	2009.2	0.076 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.009; p = 0.012)	0.771	+7.90%
Loss Cost	2010.1	0.080 (CI = +/-0.016; p = 0.000)	0.012 (CI = +/-0.008; p = 0.008)	0.792	+8.37%
Loss Cost	2010.2	0.080 (CI = +/-0.017; p = 0.000)	0.012 (CI = +/-0.009; p = 0.009)	0.771	+8.35%
Loss Cost	2011.1	0.084 (CI = +/-0.018; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.784	+8.80%
Loss Cost	2011.2	0.085 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.768	+8.91%
Loss Cost	2012.1	0.091 (CI = +/-0.020; p = 0.000)	0.012 (CI = +/-0.008; p = 0.005)	0.793	+9.52%
Loss Cost	2012.2	0.090 (CI = +/-0.022; p = 0.000)	0.012 (CI = +/-0.009; p = 0.007)	0.767	+9.38%
Loss Cost	2013.1	0.093 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.009; p = 0.007)	0.766	+9.78%
Loss Cost	2013.2	0.090 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.009; p = 0.008)	0.734	+9.43%
Loss Cost	2014.1	0.095 (CI = +/-0.027; p = 0.000)	0.013 (CI = +/-0.009; p = 0.008)	0.743	+10.01%
Loss Cost	2014.2	0.094 (CI = +/-0.030; p = 0.000)	0.013 (CI = +/-0.009; p = 0.009)	0.710	+9.84%
Loss Cost	2015.1	0.100 (CI = +/-0.032; p = 0.000)	0.012 (CI = +/-0.009; p = 0.010)	0.725	+10.57%
Loss Cost	2015.2	0.102 (CI = +/-0.036; p = 0.000)	0.012 (CI = +/-0.009; p = 0.013)	0.700	+10.70%
Loss Cost	2016.1	0.106 (CI = +/-0.041; p = 0.000)	0.012 (CI = +/-0.010; p = 0.016)	0.691	+11.21%
Loss Cost	2016.2	0.104 (CI = +/-0.046; p = 0.000)	0.012 (CI = +/-0.010; p = 0.020)	0.651	+10.94%
Loss Cost	2017.1	0.115 (CI = +/-0.051; p = 0.000)	0.012 (CI = +/-0.010; p = 0.025)	0.677	+12.15%
Severity	2005.1	0.046 (CI = +/-0.011; p = 0.000)	0.002 (CI = +/-0.009; p = 0.579)	0.681	+4.74%
Severity	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.009; p = 0.562)	0.673	+4.84%
Severity	2006.1	0.050 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.504)	0.692	+5.11%
Severity	2006.2	0.051 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.009; p = 0.476)	0.692	+5.27%
Severity	2007.1	0.055 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.009; p = 0.407)	0.721	+5.62%
Severity	2007.2	0.056 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.009; p = 0.399)	0.710	+5.72%
Severity	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.004 (CI = +/-0.008; p = 0.334)	0.739	+6.10%
Severity	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.008; p = 0.320)	0.733	+6.27%
Severity	2009.1	0.065 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.008; p = 0.245)	0.773	+6.75%
Severity	2009.2	0.067 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.242)	0.763	+6.88%
Severity	2010.1	0.071 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.008; p = 0.193)	0.788	+7.33%
Severity	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.008; p = 0.181)	0.786	+7.58%
Severity	2011.1	0.079 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.007; p = 0.123)	0.826	+8.19%
Severity	2011.2	0.079 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.007; p = 0.130)	0.809	+8.22%
Severity	2012.1	0.082 (CI = +/-0.017; p = 0.000)	0.006 (CI = +/-0.007; p = 0.119)	0.811	+8.57%
Severity	2012.2	0.082 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.007; p = 0.129)	0.789	+8.56%
Severity	2013.1	0.087 (CI = +/-0.020; p = 0.000)	0.006 (CI = +/-0.007; p = 0.111)	0.804	+9.08%
Severity	2013.2	0.087 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.007; p = 0.122)	0.779	+9.05%
Severity	2014.1	0.092 (CI = +/-0.023; p = 0.000)	0.006 (CI = +/-0.007; p = 0.112)	0.791	+9.63%
Severity	2014.2	0.092 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.008; p = 0.123)	0.765	+9.67%
Severity	2015.1	0.101 (CI = +/-0.025; p = 0.000)	0.006 (CI = +/-0.007; p = 0.102)	0.806	+10.61%
Severity	2015.2	0.098 (CI = +/-0.028; p = 0.000)	0.006 (CI = +/-0.007; p = 0.108)	0.771	+10.28%
Severity	2016.1	0.102 (CI = +/-0.031; p = 0.000)	0.006 (CI = +/-0.007; p = 0.122)	0.762	+10.76%
Severity	2016.2	0.101 (CI = +/-0.036; p = 0.000)	0.006 (CI = +/-0.008; p = 0.135)	0.721	+10.63%
Severity	2017.1	0.112 (CI = +/-0.038; p = 0.000)	0.005 (CI = +/-0.008; p = 0.154)	0.755	+11.80%
Frequency	2005.1	0.015 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	0.548	+1.49%
Frequency	2005.2	0.014 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.520	+1.37%
Frequency	2006.1	0.013 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	0.490	+1.27%
Frequency	2006.2	0.011 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.464	+1.13%
Frequency	2007.1	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.440	+1.00%
Frequency	2007.2	0.010 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.003; p = 0.000)	0.420	+0.97%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.001)	0.007 (CI = +/-0.003; p = 0.000)	0.403	+0.94%
Frequency	2008.2	0.009 (CI = +/-0.006; p = 0.003)	0.007 (CI = +/-0.003; p = 0.000)	0.389	+0.93%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.005)	0.007 (CI = +/-0.004; p = 0.000)	0.378	+0.92%
Frequency	2009.2	0.009 (CI = +/-0.007; p = 0.006)	0.007 (CI = +/-0.004; p = 0.000)	0.377	+0.95%
Frequency	2010.1	0.010 (CI = +/-0.007; p = 0.009)	0.007 (CI = +/-0.004; p = 0.001)	0.369	+0.96%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.041)	0.007 (CI = +/-0.003; p = 0.000)	0.378	+0.72%
Frequency	2011.1	0.006 (CI = +/-0.007; p = 0.116)	0.007 (CI = +/-0.003; p = 0.000)	0.380	+0.56%
Frequency	2011.2	0.006 (CI = +/-0.008; p = 0.100)	0.007 (CI = +/-0.003; p = 0.000)	0.386	+0.63%
Frequency	2012.1	0.009 (CI = +/-0.008; p = 0.028)	0.007 (CI = +/-0.003; p = 0.000)	0.446	+0.87%
Frequency	2012.2	0.008 (CI = +/-0.008; p = 0.070)	0.007 (CI = +/-0.003; p = 0.000)	0.441	+0.76%
Frequency	2013.1	0.006 (CI = +/-0.009; p = 0.149)	0.007 (CI = +/-0.003; p = 0.000)	0.440	+0.64%
Frequency	2013.2	0.003 (CI = +/-0.009; p = 0.423)	0.007 (CI = +/-0.003; p = 0.000)	0.488	+0.35%
Frequency	2014.1	0.003 (CI = +/-0.010; p = 0.466)	0.007 (CI = +/-0.003; p = 0.000)	0.485	+0.35%
Frequency	2014.2	0.002 (CI = +/-0.011; p = 0.762)	0.007 (CI = +/-0.003; p = 0.000)	0.506	+0.15%
Frequency	2015.1	0.000 (CI = +/-0.012; p = 0.937)	0.007 (CI = +/-0.003; p = 0.000)	0.528	-0.04%
Frequency	2015.2	0.004 (CI = +/-0.011; p = 0.482)	0.007 (CI = +/-0.003; p = 0.000)	0.577	+0.38%
Frequency	2016.1	0.004 (CI = +/-0.013; p = 0.508)	0.007 (CI = +/-0.003; p = 0.000)	0.572	+0.41%
Frequency	2016.2	0.003 (CI = +/-0.015; p = 0.683)	0.007 (CI = +/-0.003; p = 0.001)	0.574	+0.28%
Frequency	2017.1	0.003 (CI = +/-0.017; p = 0.695)	0.007 (CI = +/-0.003; p = 0.001)	0.565	+0.31%

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	0.056 (CI = +/-0.008; p = 0.000)	-0.249 (CI = +/-0.083; p = 0.000)	0.880	+5.74%
Loss Cost	2005.2	0.056 (CI = +/-0.008; p = 0.000)	-0.253 (CI = +/-0.085; p = 0.000)	0.872	+5.81%
Loss Cost	2006.1	0.057 (CI = +/-0.008; p = 0.000)	-0.252 (CI = +/-0.087; p = 0.000)	0.867	+5.82%
Loss Cost	2006.2	0.058 (CI = +/-0.009; p = 0.000)	-0.259 (CI = +/-0.089; p = 0.000)	0.863	+5.95%
Loss Cost	2007.1	0.058 (CI = +/-0.009; p = 0.000)	-0.257 (CI = +/-0.091; p = 0.000)	0.859	+5.98%
Loss Cost	2007.2	0.060 (CI = +/-0.010; p = 0.000)	-0.266 (CI = +/-0.092; p = 0.000)	0.858	+6.16%
Loss Cost	2008.1	0.061 (CI = +/-0.010; p = 0.000)	-0.259 (CI = +/-0.094; p = 0.000)	0.859	+6.31%
Loss Cost	2008.2	0.064 (CI = +/-0.010; p = 0.000)	-0.272 (CI = +/-0.092; p = 0.000)	0.867	+6.59%
Loss Cost	2009.1	0.066 (CI = +/-0.011; p = 0.000)	-0.260 (CI = +/-0.092; p = 0.000)	0.875	+6.83%
Loss Cost	2009.2	0.069 (CI = +/-0.011; p = 0.000)	-0.274 (CI = +/-0.090; p = 0.000)	0.882	+7.14%
Loss Cost	2010.1	0.071 (CI = +/-0.011; p = 0.000)	-0.266 (CI = +/-0.092; p = 0.000)	0.884	+7.33%
Loss Cost	2010.2	0.072 (CI = +/-0.012; p = 0.000)	-0.273 (CI = +/-0.094; p = 0.000)	0.877	+7.50%
Loss Cost	2011.1	0.074 (CI = +/-0.013; p = 0.000)	-0.267 (CI = +/-0.098; p = 0.000)	0.875	+7.63%
Loss Cost	2011.2	0.077 (CI = +/-0.014; p = 0.000)	-0.280 (CI = +/-0.098; p = 0.000)	0.876	+7.96%
Loss Cost	2012.1	0.079 (CI = +/-0.015; p = 0.000)	-0.271 (CI = +/-0.101; p = 0.000)	0.878	+8.20%
Loss Cost	2012.2	0.080 (CI = +/-0.016; p = 0.000)	-0.276 (CI = +/-0.105; p = 0.000)	0.864	+8.34%
Loss Cost	2013.1	0.080 (CI = +/-0.017; p = 0.000)	-0.276 (CI = +/-0.111; p = 0.000)	0.857	+8.33%
Loss Cost	2013.2	0.080 (CI = +/-0.019; p = 0.000)	-0.276 (CI = +/-0.117; p = 0.000)	0.832	+8.34%
Loss Cost	2014.1	0.081 (CI = +/-0.021; p = 0.000)	-0.273 (CI = +/-0.124; p = 0.000)	0.826	+8.44%
Loss Cost	2014.2	0.084 (CI = +/-0.024; p = 0.000)	-0.281 (CI = +/-0.129; p = 0.000)	0.808	+8.72%
Loss Cost	2015.1	0.085 (CI = +/-0.027; p = 0.000)	-0.276 (CI = +/-0.138; p = 0.001)	0.803	+8.90%
Loss Cost	2015.2	0.092 (CI = +/-0.028; p = 0.000)	-0.295 (CI = +/-0.139; p = 0.000)	0.808	+9.65%
Loss Cost	2016.1	0.091 (CI = +/-0.033; p = 0.000)	-0.299 (CI = +/-0.150; p = 0.001)	0.798	+9.48%
Loss Cost	2016.2	0.097 (CI = +/-0.036; p = 0.000)	-0.315 (CI = +/-0.157; p = 0.001)	0.785	+10.15%
Loss Cost	2017.1	0.101 (CI = +/-0.042; p = 0.000)	-0.304 (CI = +/-0.170; p = 0.002)	0.783	+10.62%
Severity	2005.1	0.044 (CI = +/-0.008; p = 0.000)	-0.208 (CI = +/-0.088; p = 0.000)	0.807	+4.54%
Severity	2005.2	0.046 (CI = +/-0.008; p = 0.000)	-0.219 (CI = +/-0.087; p = 0.000)	0.813	+4.72%
Severity	2006.1	0.047 (CI = +/-0.008; p = 0.000)	-0.211 (CI = +/-0.088; p = 0.000)	0.818	+4.86%
Severity	2006.2	0.050 (CI = +/-0.008; p = 0.000)	-0.225 (CI = +/-0.085; p = 0.000)	0.836	+5.12%
Severity	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.214 (CI = +/-0.085; p = 0.000)	0.846	+5.32%
Severity	2007.2	0.054 (CI = +/-0.009; p = 0.000)	-0.224 (CI = +/-0.084; p = 0.000)	0.850	+5.52%
Severity	2008.1	0.056 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.084; p = 0.000)	0.860	+5.74%
Severity	2008.2	0.058 (CI = +/-0.009; p = 0.000)	-0.227 (CI = +/-0.081; p = 0.000)	0.873	+6.02%
Severity	2009.1	0.061 (CI = +/-0.009; p = 0.000)	-0.212 (CI = +/-0.078; p = 0.000)	0.889	+6.32%
Severity	2009.2	0.064 (CI = +/-0.009; p = 0.000)	-0.224 (CI = +/-0.076; p = 0.000)	0.895	+6.58%
Severity	2010.1	0.066 (CI = +/-0.009; p = 0.000)	-0.213 (CI = +/-0.076; p = 0.000)	0.903	+6.82%
Severity	2010.2	0.070 (CI = +/-0.009; p = 0.000)	-0.230 (CI = +/-0.069; p = 0.000)	0.922	+7.22%
Severity	2011.1	0.073 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.065; p = 0.000)	0.937	+7.58%
Severity	2011.2	0.075 (CI = +/-0.009; p = 0.000)	-0.223 (CI = +/-0.064; p = 0.000)	0.936	+7.79%
Severity	2012.1	0.076 (CI = +/-0.010; p = 0.000)	-0.220 (CI = +/-0.067; p = 0.000)	0.934	+7.87%
Severity	2012.2	0.078 (CI = +/-0.010; p = 0.000)	-0.228 (CI = +/-0.068; p = 0.000)	0.931	+8.09%
Severity	2013.1	0.080 (CI = +/-0.011; p = 0.000)	-0.221 (CI = +/-0.070; p = 0.000)	0.932	+8.29%
Severity	2013.2	0.082 (CI = +/-0.012; p = 0.000)	-0.229 (CI = +/-0.071; p = 0.000)	0.928	+8.55%
Severity	2014.1	0.084 (CI = +/-0.013; p = 0.000)	-0.223 (CI = +/-0.074; p = 0.000)	0.928	+8.74%
Severity	2014.2	0.088 (CI = +/-0.013; p = 0.000)	-0.235 (CI = +/-0.073; p = 0.000)	0.930	+9.15%
Severity	2015.1	0.092 (CI = +/-0.014; p = 0.000)	-0.220 (CI = +/-0.071; p = 0.000)	0.941	+9.65%
Severity	2015.2	0.093 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.075; p = 0.000)	0.929	+9.79%
Severity	2016.1	0.093 (CI = +/-0.018; p = 0.000)	-0.225 (CI = +/-0.081; p = 0.000)	0.924	+9.74%
Severity	2016.2	0.098 (CI = +/-0.019; p = 0.000)	-0.237 (CI = +/-0.082; p = 0.000)	0.922	+10.26%
Severity	2017.1	0.103 (CI = +/-0.021; p = 0.000)	-0.225 (CI = +/-0.084; p = 0.000)	0.928	+10.82%
Frequency	2005.1	0.011 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.056; p = 0.150)	0.365	+1.15%
Frequency	2005.2	0.010 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.056; p = 0.225)	0.303	+1.04%
Frequency	2006.1	0.009 (CI = +/-0.005; p = 0.001)	-0.042 (CI = +/-0.055; p = 0.136)	0.270	+0.91%
Frequency	2006.2	0.008 (CI = +/-0.005; p = 0.006)	-0.034 (CI = +/-0.055; p = 0.210)	0.197	+0.79%
Frequency	2007.1	0.006 (CI = +/-0.005; p = 0.025)	-0.044 (CI = +/-0.053; p = 0.104)	0.171	+0.63%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.040)	-0.042 (CI = +/-0.055; p = 0.125)	0.138	+0.60%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.080)	-0.046 (CI = +/-0.056; p = 0.106)	0.125	+0.54%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.102)	-0.045 (CI = +/-0.058; p = 0.120)	0.103	+0.54%
Frequency	2009.1	0.005 (CI = +/-0.007; p = 0.164)	-0.048 (CI = +/-0.060; p = 0.111)	0.095	+0.48%
Frequency	2009.2	0.005 (CI = +/-0.007; p = 0.155)	-0.050 (CI = +/-0.062; p = 0.107)	0.095	+0.53%
Frequency	2010.1	0.005 (CI = +/-0.008; p = 0.227)	-0.053 (CI = +/-0.064; p = 0.104)	0.090	+0.48%
Frequency	2010.2	0.003 (CI = +/-0.008; p = 0.504)	-0.043 (CI = +/-0.063; p = 0.172)	0.017	+0.27%
Frequency	2011.1	0.001 (CI = +/-0.008; p = 0.895)	-0.053 (CI = +/-0.063; p = 0.096)	0.042	+0.05%
Frequency	2011.2	0.002 (CI = +/-0.009; p = 0.728)	-0.057 (CI = +/-0.065; p = 0.083)	0.056	+0.15%
Frequency	2012.1	0.003 (CI = +/-0.010; p = 0.509)	-0.050 (CI = +/-0.066; p = 0.131)	0.045	+0.31%
Frequency	2012.2	0.002 (CI = +/-0.010; p = 0.642)	-0.047 (CI = +/-0.069; p = 0.169)	0.012	+0.24%
Frequency	2013.1	0.000 (CI = +/-0.011; p = 0.946)	-0.055 (CI = +/-0.071; p = 0.122)	0.031	+0.04%
Frequency	2013.2	-0.002 (CI = +/-0.012; p = 0.737)	-0.047 (CI = +/-0.072; p = 0.189)	-0.001	-0.19%
Frequency	2014.1	-0.003 (CI = +/-0.013; p = 0.667)	-0.050 (CI = +/-0.077; p = 0.187)	0.000	-0.28%
Frequency	2014.2	-0.004 (CI = +/-0.015; p = 0.576)	-0.046 (CI = +/-0.081; p = 0.243)	-0.012	-0.39%
Frequency	2015.1	-0.007 (CI = +/-0.016; p = 0.378)	-0.055 (CI = +/-0.084; p = 0.179)	0.034	-0.69%
Frequency	2015.2	-0.001 (CI = +/-0.016; p = 0.866)	-0.071 (CI = +/-0.080; p = 0.076)	0.096	-0.13%
Frequency	2016.1	-0.002 (CI = +/-0.019; p = 0.792)	-0.074 (CI = +/-0.086; p = 0.086)	0.089	-0.23%
Frequency	2016.2	-0.001 (CI = +/-0.021; p = 0.920)	-0.077 (CI = +/-0.092; p = 0.093)	0.087	-0.10%
Frequency	2017.1	-0.002 (CI = +/-0.025; p = 0.879)	-0.079 (CI = +/-0.101; p = 0.114)	0.069	-0.18%

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	0.059 (CI = +/-0.007; p = 0.000)	-0.236 (CI = +/-0.078; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.896	+6.09%
Loss Cost	2005.2	0.060 (CI = +/-0.008; p = 0.000)	-0.240 (CI = +/-0.079; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.889	+6.17%
Loss Cost	2006.1	0.060 (CI = +/-0.008; p = 0.000)	-0.238 (CI = +/-0.082; p = 0.000)	0.008 (CI = +/-0.006; p = 0.017)	0.886	+6.20%
Loss Cost	2006.2	0.061 (CI = +/-0.009; p = 0.000)	-0.246 (CI = +/-0.083; p = 0.000)	0.008 (CI = +/-0.006; p = 0.015)	0.883	+6.34%
Loss Cost	2007.1	0.062 (CI = +/-0.009; p = 0.000)	-0.242 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.016)	0.880	+6.41%
Loss Cost	2007.2	0.064 (CI = +/-0.009; p = 0.000)	-0.252 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.006; p = 0.013)	0.881	+6.60%
Loss Cost	2008.1	0.066 (CI = +/-0.010; p = 0.000)	-0.242 (CI = +/-0.086; p = 0.000)	0.008 (CI = +/-0.006; p = 0.010)	0.885	+6.80%
Loss Cost	2008.2	0.069 (CI = +/-0.010; p = 0.000)	-0.256 (CI = +/-0.083; p = 0.000)	0.009 (CI = +/-0.006; p = 0.006)	0.896	+7.10%
Loss Cost	2009.1	0.071 (CI = +/-0.010; p = 0.000)	-0.241 (CI = +/-0.081; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.907	+7.40%
Loss Cost	2009.2	0.075 (CI = +/-0.010; p = 0.000)	-0.256 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.918	+7.74%
Loss Cost	2010.1	0.077 (CI = +/-0.010; p = 0.000)	-0.245 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.923	+7.99%
Loss Cost	2010.2	0.079 (CI = +/-0.010; p = 0.000)	-0.252 (CI = +/-0.077; p = 0.000)	0.009 (CI = +/-0.005; p = 0.001)	0.920	+8.17%
Loss Cost	2011.1	0.080 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.079; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.921	+8.37%
Loss Cost	2011.2	0.083 (CI = +/-0.011; p = 0.000)	-0.257 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.927	+8.70%
Loss Cost	2012.1	0.086 (CI = +/-0.011; p = 0.000)	-0.244 (CI = +/-0.076; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.933	+9.02%
Loss Cost	2012.2	0.088 (CI = +/-0.012; p = 0.000)	-0.249 (CI = +/-0.079; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.925	+9.16%
Loss Cost	2013.1	0.088 (CI = +/-0.014; p = 0.000)	-0.247 (CI = +/-0.084; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.922	+9.22%
Loss Cost	2013.2	0.088 (CI = +/-0.015; p = 0.000)	-0.247 (CI = +/-0.088; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.908	+9.20%
Loss Cost	2014.1	0.090 (CI = +/-0.017; p = 0.000)	-0.241 (CI = +/-0.093; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.905	+9.38%
Loss Cost	2014.2	0.092 (CI = +/-0.018; p = 0.000)	-0.248 (CI = +/-0.098; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.896	+9.61%
Loss Cost	2015.1	0.094 (CI = +/-0.020; p = 0.000)	-0.241 (CI = +/-0.104; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.894	+9.85%
Loss Cost	2015.2	0.100 (CI = +/-0.021; p = 0.000)	-0.259 (CI = +/-0.102; p = 0.000)	0.010 (CI = +/-0.005; p = 0.002)	0.903	+10.47%
Loss Cost	2016.1	0.098 (CI = +/-0.024; p = 0.000)	-0.263 (CI = +/-0.110; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	0.897	+10.32%
Loss Cost	2016.2	0.102 (CI = +/-0.026; p = 0.000)	-0.274 (CI = +/-0.116; p = 0.000)	0.009 (CI = +/-0.006; p = 0.005)	0.889	+10.75%
Loss Cost	2017.1	0.106 (CI = +/-0.031; p = 0.000)	-0.265 (CI = +/-0.126; p = 0.001)	0.009 (CI = +/-0.006; p = 0.007)	0.889	+11.13%
Severity	2005.1	0.045 (CI = +/-0.009; p = 0.000)	-0.208 (CI = +/-0.090; p = 0.000)	0.000 (CI = +/-0.007; p = 0.927)	0.801	+4.56%
Severity	2005.2	0.046 (CI = +/-0.009; p = 0.000)	-0.218 (CI = +/-0.089; p = 0.000)	0.000 (CI = +/-0.007; p = 0.888)	0.808	+4.75%
Severity	2006.1	0.048 (CI = +/-0.009; p = 0.000)	-0.209 (CI = +/-0.090; p = 0.000)	0.001 (CI = +/-0.007; p = 0.824)	0.813	+4.90%
Severity	2006.2	0.050 (CI = +/-0.009; p = 0.000)	-0.223 (CI = +/-0.087; p = 0.000)	0.001 (CI = +/-0.007; p = 0.769)	0.831	+5.17%
Severity	2007.1	0.052 (CI = +/-0.009; p = 0.000)	-0.211 (CI = +/-0.087; p = 0.000)	0.001 (CI = +/-0.007; p = 0.681)	0.842	+5.39%
Severity	2007.2	0.054 (CI = +/-0.010; p = 0.000)	-0.222 (CI = +/-0.086; p = 0.000)	0.001 (CI = +/-0.006; p = 0.644)	0.846	+5.60%
Severity	2008.1	0.057 (CI = +/-0.010; p = 0.000)	-0.209 (CI = +/-0.086; p = 0.000)	0.002 (CI = +/-0.006; p = 0.558)	0.857	+5.84%
Severity	2008.2	0.060 (CI = +/-0.010; p = 0.000)	-0.223 (CI = +/-0.083; p = 0.000)	0.002 (CI = +/-0.006; p = 0.506)	0.870	+6.14%
Severity	2009.1	0.063 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.080; p = 0.000)	0.002 (CI = +/-0.006; p = 0.391)	0.888	+6.47%
Severity	2009.2	0.065 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.078; p = 0.000)	0.002 (CI = +/-0.005; p = 0.353)	0.895	+6.74%
Severity	2010.1	0.068 (CI = +/-0.010; p = 0.000)	-0.207 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.005; p = 0.284)	0.903	+7.01%
Severity	2010.2	0.072 (CI = +/-0.009; p = 0.000)	-0.223 (CI = +/-0.069; p = 0.000)	0.003 (CI = +/-0.005; p = 0.213)	0.924	+7.42%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	-0.207 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.004; p = 0.120)	0.941	+7.83%
Severity	2011.2	0.077 (CI = +/-0.009; p = 0.000)	-0.215 (CI = +/-0.063; p = 0.000)	0.003 (CI = +/-0.004; p = 0.108)	0.941	+8.05%
Severity	2012.1	0.078 (CI = +/-0.010; p = 0.000)	-0.211 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.004; p = 0.108)	0.939	+8.15%
Severity	2012.2	0.080 (CI = +/-0.010; p = 0.000)	-0.219 (CI = +/-0.066; p = 0.000)	0.003 (CI = +/-0.004; p = 0.105)	0.937	+8.37%
Severity	2013.1	0.083 (CI = +/-0.011; p = 0.000)	-0.211 (CI = +/-0.068; p = 0.000)	0.004 (CI = +/-0.004; p = 0.090)	0.939	+8.61%
Severity	2013.2	0.085 (CI = +/-0.012; p = 0.000)	-0.219 (CI = +/-0.068; p = 0.000)	0.003 (CI = +/-0.004; p = 0.091)	0.936	+8.85%
Severity	2014.1	0.087 (CI = +/-0.013; p = 0.000)	-0.212 (CI = +/-0.071; p = 0.000)	0.004 (CI = +/-0.004; p = 0.086)	0.936	+9.08%
Severity	2014.2	0.090 (CI = +/-0.013; p = 0.000)	-0.224 (CI = +/-0.069; p = 0.000)	0.003 (CI = +/-0.004; p = 0.082)	0.940	+9.46%
Severity	2015.1	0.095 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.065; p = 0.000)	0.004 (CI = +/-0.004; p = 0.051)	0.952	+9.99%
Severity	2015.2	0.096 (CI = +/-0.014; p = 0.000)	-0.211 (CI = +/-0.070; p = 0.000)	0.004 (CI = +/-0.004; p = 0.062)	0.942	+10.09%
Severity	2016.1	0.096 (CI = +/-0.016; p = 0.000)	-0.212 (CI = +/-0.076; p = 0.000)	0.004 (CI = +/-0.004; p = 0.074)	0.937	+10.04%
Severity	2016.2	0.100 (CI = +/-0.018; p = 0.000)	-0.223 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.004; p = 0.092)	0.935	+10.47%
Severity	2017.1	0.104 (CI = +/-0.019; p = 0.000)	-0.212 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.004; p = 0.095)	0.941	+10.99%
Frequency	2005.1	0.015 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.047; p = 0.229)	0.007 (CI = +/-0.004; p = 0.000)	0.554	+1.47%
Frequency	2005.2	0.013 (CI = +/-0.005; p = 0.000)	-0.022 (CI = +/-0.047; p = 0.335)	0.007 (CI = +/-0.004; p = 0.000)	0.519	+1.36%
Frequency	2006.1	0.012 (CI = +/-0.005; p = 0.000)	-0.029 (CI = +/-0.046; p = 0.206)	0.007 (CI = +/-0.004; p = 0.000)	0.500	+1.24%
Frequency	2006.2	0.011 (CI = +/-0.005; p = 0.000)	-0.023 (CI = +/-0.045; p = 0.312)	0.007 (CI = +/-0.003; p = 0.000)	0.465	+1.12%
Frequency	2007.1	0.010 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.043; p = 0.151)	0.007 (CI = +/-0.003; p = 0.000)	0.461	+0.97%
Frequency	2007.2	0.009 (CI = +/-0.005; p = 0.001)	-0.030 (CI = +/-0.045; p = 0.175)	0.007 (CI = +/-0.003; p = 0.000)	0.438	+0.95%
Frequency	2008.1	0.009 (CI = +/-0.005; p = 0.002)	-0.033 (CI = +/-0.046; p = 0.156)	0.007 (CI = +/-0.003; p = 0.000)	0.426	+0.90%
Frequency	2008.2	0.009 (CI = +/-0.006; p = 0.003)	-0.033 (CI = +/-0.048; p = 0.168)	0.007 (CI = +/-0.003; p = 0.001)	0.410	+0.91%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.006)	-0.034 (CI = +/-0.049; p = 0.165)	0.007 (CI = +/-0.003; p = 0.001)	0.401	+0.88%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.006)	-0.037 (CI = +/-0.051; p = 0.149)	0.007 (CI = +/-0.004; p = 0.001)	0.404	+0.93%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.012)	-0.038 (CI = +/-0.053; p = 0.154)	0.007 (CI = +/-0.004; p = 0.001)	0.397	+0.91%
Frequency	2010.2	0.007 (CI = +/-0.007; p = 0.046)	-0.029 (CI = +/-0.051; p = 0.253)	0.006 (CI = +/-0.003; p = 0.001)	0.387	+0.70%
Frequency	2011.1	0.005 (CI = +/-0.007; p = 0.150)	-0.037 (CI = +/-0.050; p = 0.134)	0.006 (CI = +/-0.003; p = 0.001)	0.416	+0.50%
Frequency	2011.2	0.006 (CI = +/-0.007; p = 0.104)	-0.041 (CI = +/-0.051; p = 0.105)	0.006 (CI = +/-0.003; p = 0.001)	0.434	+0.60%
Frequency	2012.1	0.008 (CI = +/-0.008; p = 0.038)	-0.033 (CI = +/-0.050; p = 0.187)	0.006 (CI = +/-0.003; p = 0.000)	0.468	+0.81%
Frequency	2012.2	0.007 (CI = +/-0.008; p = 0.077)	-0.030 (CI = +/-0.052; p = 0.243)	0.006 (CI = +/-0.003; p = 0.001)	0.453	+0.73%
Frequency	2013.1	0.006 (CI = +/-0.009; p = 0.195)	-0.037 (CI = +/-0.054; p = 0.168)	0.006 (CI = +/-0.003; p = 0.001)	0.470	+0.56%
Frequency	2013.2	0.003 (CI = +/-0.009; p = 0.453)	-0.028 (CI = +/-0.052; p = 0.273)	0.006 (CI = +/-0.003; p = 0.000)	0.496	+0.32%
Frequency	2014.1	0.003 (CI = +/-0.010; p = 0.561)	-0.030 (CI = +/-0.056; p = 0.275)	0.006 (CI = +/-0.003; p = 0.001)	0.493	+0.28%
Frequency	2014.2	0.001 (CI = +/-0.011; p = 0.796)	-0.025 (CI = +/-0.058; p = 0.375)	0.006 (CI = +/-0.003; p = 0.001)	0.501	+0.13%
Frequency	2015.1	-0.001 (CI = +/-0.012; p = 0.807)	-0.033 (CI = +/-0.059; p = 0.246)	0.006 (CI = +/-0.003; p = 0.001)	0.543	-0.13%
Frequency	2015.2	0.003 (CI = +/-0.010; p = 0.486)	-0.048 (CI = +/-0.051; p = 0.060)	0.006 (CI = +/-0.003; p = 0.000)	0.657	+0.34%
Frequency	2016.1	0.003 (CI = +/-0.012; p = 0.652)	-0.051 (CI = +/-0.054; p = 0.065)	0.006 (CI = +/-0.003; p = 0.000)	0.655	+0.25%
Frequency	2016.2	0.003 (CI = +/-0.013; p = 0.691)	-0.051 (CI = +/-0.059; p = 0.086)	0.006 (CI = +/-0.003; p = 0.001)	0.648	+0.25%
Frequency	2017.1	0.001 (CI = +/-0.016; p = 0.862)	-0.054 (CI = +/-0.065; p = 0.094)	0.006 (CI = +/-0.003; p = 0.001)	0.643	+0.13%

Comprehensive

Coverage = CM
 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	0.045 (CI = +/-0.011; p = 0.000)	0.332 (CI = +/-0.184; p = 0.001)	0.820	+4.59%
Loss Cost	2005.2	0.044 (CI = +/-0.012; p = 0.000)	0.341 (CI = +/-0.187; p = 0.001)	0.810	+4.45%
Loss Cost	2006.1	0.044 (CI = +/-0.013; p = 0.000)	0.336 (CI = +/-0.191; p = 0.001)	0.804	+4.53%
Loss Cost	2006.2	0.043 (CI = +/-0.014; p = 0.000)	0.342 (CI = +/-0.195; p = 0.001)	0.793	+4.43%
Loss Cost	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.335 (CI = +/-0.200; p = 0.002)	0.788	+4.56%
Loss Cost	2007.2	0.044 (CI = +/-0.015; p = 0.000)	0.339 (CI = +/-0.205; p = 0.002)	0.776	+4.49%
Loss Cost	2008.1	0.047 (CI = +/-0.016; p = 0.000)	0.322 (CI = +/-0.207; p = 0.003)	0.782	+4.79%
Loss Cost	2008.2	0.047 (CI = +/-0.018; p = 0.000)	0.321 (CI = +/-0.213; p = 0.005)	0.771	+4.81%
Loss Cost	2009.1	0.051 (CI = +/-0.018; p = 0.000)	0.297 (CI = +/-0.212; p = 0.008)	0.785	+5.26%
Loss Cost	2009.2	0.051 (CI = +/-0.020; p = 0.000)	0.296 (CI = +/-0.219; p = 0.010)	0.773	+5.28%
Loss Cost	2010.1	0.055 (CI = +/-0.021; p = 0.000)	0.276 (CI = +/-0.222; p = 0.017)	0.779	+5.70%
Loss Cost	2010.2	0.053 (CI = +/-0.023; p = 0.000)	0.288 (CI = +/-0.229; p = 0.016)	0.762	+5.44%
Loss Cost	2011.1	0.056 (CI = +/-0.025; p = 0.000)	0.271 (CI = +/-0.235; p = 0.025)	0.761	+5.81%
Loss Cost	2011.2	0.055 (CI = +/-0.027; p = 0.000)	0.277 (CI = +/-0.245; p = 0.028)	0.743	+5.68%
Loss Cost	2012.1	0.061 (CI = +/-0.029; p = 0.000)	0.252 (CI = +/-0.250; p = 0.048)	0.750	+6.27%
Loss Cost	2012.2	0.056 (CI = +/-0.032; p = 0.002)	0.274 (CI = +/-0.258; p = 0.038)	0.727	+5.74%
Loss Cost	2013.1	0.058 (CI = +/-0.036; p = 0.003)	0.264 (CI = +/-0.271; p = 0.055)	0.715	+5.98%
Loss Cost	2013.2	0.049 (CI = +/-0.039; p = 0.016)	0.301 (CI = +/-0.275; p = 0.034)	0.692	+5.00%
Loss Cost	2014.1	0.053 (CI = +/-0.044; p = 0.020)	0.285 (CI = +/-0.290; p = 0.054)	0.685	+5.44%
Loss Cost	2014.2	0.045 (CI = +/-0.049; p = 0.068)	0.314 (CI = +/-0.304; p = 0.044)	0.656	+4.61%
Loss Cost	2015.1	0.051 (CI = +/-0.056; p = 0.071)	0.293 (CI = +/-0.324; p = 0.073)	0.650	+5.24%
Loss Cost	2015.2	0.047 (CI = +/-0.065; p = 0.143)	0.306 (CI = +/-0.350; p = 0.082)	0.620	+4.82%
Loss Cost	2016.1	0.049 (CI = +/-0.077; p = 0.190)	0.300 (CI = +/-0.382; p = 0.114)	0.597	+5.04%
Loss Cost	2016.2	0.037 (CI = +/-0.090; p = 0.394)	0.336 (CI = +/-0.414; p = 0.102)	0.557	+3.73%
Loss Cost	2017.1	0.052 (CI = +/-0.108; p = 0.309)	0.294 (CI = +/-0.453; p = 0.181)	0.561	+5.35%
Severity	2005.1	0.033 (CI = +/-0.010; p = 0.000)	0.353 (CI = +/-0.167; p = 0.000)	0.789	+3.31%
Severity	2005.2	0.033 (CI = +/-0.011; p = 0.000)	0.351 (CI = +/-0.171; p = 0.000)	0.782	+3.34%
Severity	2006.1	0.035 (CI = +/-0.011; p = 0.000)	0.337 (CI = +/-0.170; p = 0.000)	0.790	+3.56%
Severity	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.331 (CI = +/-0.174; p = 0.001)	0.787	+3.67%
Severity	2007.1	0.039 (CI = +/-0.012; p = 0.000)	0.312 (CI = +/-0.171; p = 0.001)	0.802	+3.99%
Severity	2007.2	0.039 (CI = +/-0.013; p = 0.000)	0.311 (CI = +/-0.176; p = 0.001)	0.792	+4.00%
Severity	2008.1	0.043 (CI = +/-0.014; p = 0.000)	0.291 (CI = +/-0.174; p = 0.002)	0.808	+4.36%
Severity	2008.2	0.043 (CI = +/-0.015; p = 0.000)	0.287 (CI = +/-0.179; p = 0.003)	0.800	+4.44%
Severity	2009.1	0.048 (CI = +/-0.015; p = 0.000)	0.260 (CI = +/-0.173; p = 0.005)	0.824	+4.94%
Severity	2009.2	0.048 (CI = +/-0.016; p = 0.000)	0.259 (CI = +/-0.179; p = 0.006)	0.813	+4.96%
Severity	2010.1	0.053 (CI = +/-0.017; p = 0.000)	0.237 (CI = +/-0.177; p = 0.011)	0.826	+5.41%
Severity	2010.2	0.054 (CI = +/-0.018; p = 0.000)	0.229 (CI = +/-0.183; p = 0.016)	0.819	+5.58%
Severity	2011.1	0.061 (CI = +/-0.019; p = 0.000)	0.199 (CI = +/-0.176; p = 0.029)	0.844	+6.26%
Severity	2011.2	0.059 (CI = +/-0.020; p = 0.000)	0.205 (CI = +/-0.183; p = 0.030)	0.829	+6.11%
Severity	2012.1	0.062 (CI = +/-0.022; p = 0.000)	0.192 (CI = +/-0.189; p = 0.047)	0.825	+6.41%
Severity	2012.2	0.060 (CI = +/-0.025; p = 0.000)	0.202 (CI = +/-0.198; p = 0.045)	0.807	+6.16%
Severity	2013.1	0.065 (CI = +/-0.027; p = 0.000)	0.180 (CI = +/-0.202; p = 0.077)	0.810	+6.72%
Severity	2013.2	0.062 (CI = +/-0.030; p = 0.000)	0.193 (CI = +/-0.212; p = 0.073)	0.789	+6.39%
Severity	2014.1	0.068 (CI = +/-0.033; p = 0.000)	0.170 (CI = +/-0.221; p = 0.122)	0.790	+7.03%
Severity	2014.2	0.066 (CI = +/-0.038; p = 0.002)	0.178 (CI = +/-0.235; p = 0.127)	0.765	+6.79%
Severity	2015.1	0.078 (CI = +/-0.041; p = 0.001)	0.136 (CI = +/-0.236; p = 0.239)	0.788	+8.11%
Severity	2015.2	0.069 (CI = +/-0.046; p = 0.006)	0.165 (CI = +/-0.249; p = 0.177)	0.758	+7.16%
Severity	2016.1	0.074 (CI = +/-0.054; p = 0.011)	0.150 (CI = +/-0.270; p = 0.251)	0.740	+7.68%
Severity	2016.2	0.068 (CI = +/-0.064; p = 0.041)	0.168 (CI = +/-0.295; p = 0.237)	0.700	+6.99%
Severity	2017.1	0.086 (CI = +/-0.074; p = 0.026)	0.117 (CI = +/-0.310; p = 0.423)	0.720	+9.03%
Frequency	2005.1	0.012 (CI = +/-0.006; p = 0.000)	-0.021 (CI = +/-0.105; p = 0.693)	0.329	+1.24%
Frequency	2005.2	0.011 (CI = +/-0.007; p = 0.002)	-0.010 (CI = +/-0.103; p = 0.850)	0.272	+1.07%
Frequency	2006.1	0.009 (CI = +/-0.007; p = 0.009)	-0.001 (CI = +/-0.103; p = 0.988)	0.218	+0.93%
Frequency	2006.2	0.007 (CI = +/-0.007; p = 0.039)	0.012 (CI = +/-0.100; p = 0.817)	0.158	+0.74%
Frequency	2007.1	0.005 (CI = +/-0.007; p = 0.128)	0.023 (CI = +/-0.098; p = 0.634)	0.103	+0.55%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.211)	0.028 (CI = +/-0.101; p = 0.581)	0.075	+0.47%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.307)	0.031 (CI = +/-0.103; p = 0.543)	0.053	+0.41%
Frequency	2008.2	0.004 (CI = +/-0.009; p = 0.412)	0.034 (CI = +/-0.106; p = 0.513)	0.035	+0.36%
Frequency	2009.1	0.003 (CI = +/-0.009; p = 0.505)	0.037 (CI = +/-0.109; p = 0.496)	0.021	+0.31%
Frequency	2009.2	0.003 (CI = +/-0.010; p = 0.538)	0.037 (CI = +/-0.113; p = 0.510)	0.015	+0.31%
Frequency	2010.1	0.003 (CI = +/-0.011; p = 0.612)	0.038 (CI = +/-0.117; p = 0.505)	0.004	+0.28%
Frequency	2010.2	-0.001 (CI = +/-0.011; p = 0.816)	0.059 (CI = +/-0.112; p = 0.289)	-0.015	-0.13%
Frequency	2011.1	-0.004 (CI = +/-0.012; p = 0.463)	0.073 (CI = +/-0.111; p = 0.189)	-0.004	-0.42%
Frequency	2011.2	-0.004 (CI = +/-0.013; p = 0.526)	0.072 (CI = +/-0.116; p = 0.213)	-0.010	-0.40%
Frequency	2012.1	-0.001 (CI = +/-0.014; p = 0.846)	0.060 (CI = +/-0.118; p = 0.306)	-0.014	-0.13%
Frequency	2012.2	-0.004 (CI = +/-0.015; p = 0.591)	0.071 (CI = +/-0.122; p = 0.236)	-0.013	-0.40%
Frequency	2013.1	-0.007 (CI = +/-0.017; p = 0.388)	0.084 (CI = +/-0.125; p = 0.178)	0.000	-0.69%
Frequency	2013.2	-0.013 (CI = +/-0.017; p = 0.121)	0.108 (CI = +/-0.121; p = 0.076)	0.077	-1.31%
Frequency	2014.1	-0.015 (CI = +/-0.019; p = 0.117)	0.115 (CI = +/-0.128; p = 0.074)	0.083	-1.49%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.052)	0.135 (CI = +/-0.129; p = 0.042)	0.155	-2.04%
Frequency	2015.1	-0.027 (CI = +/-0.023; p = 0.023)	0.157 (CI = +/-0.131; p = 0.022)	0.237	-2.66%
Frequency	2015.2	-0.022 (CI = +/-0.026; p = 0.087)	0.141 (CI = +/-0.138; p = 0.046)	0.151	-2.18%
Frequency	2016.1	-0.025 (CI = +/-0.030; p = 0.099)	0.150 (CI = +/-0.150; p = 0.050)	0.151	-2.45%
Frequency	2016.2	-0.031 (CI = +/-0.035; p = 0.079)	0.168 (CI = +/-0.161; p = 0.043)	0.184	-3.05%
Frequency	2017.1	-0.034 (CI = +/-0.042; p = 0.102)	0.177 (CI = +/-0.178; p = 0.052)	0.176	-3.37%

Comprehensive

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

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.1	0.049 (CI = +/-0.013; p = 0.000)	0.005 (CI = +/-0.009; p = 0.223)	0.285 (CI = +/-0.199; p = 0.006)	0.823	+5.00%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.009; p = 0.258)	0.295 (CI = +/-0.203; p = 0.006)	0.812	+4.86%
Loss Cost	2006.1	0.049 (CI = +/-0.015; p = 0.000)	0.005 (CI = +/-0.009; p = 0.241)	0.286 (CI = +/-0.209; p = 0.009)	0.807	+4.99%
Loss Cost	2006.2	0.048 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.009; p = 0.266)	0.292 (CI = +/-0.215; p = 0.009)	0.795	+4.91%
Loss Cost	2007.1	0.050 (CI = +/-0.017; p = 0.000)	0.005 (CI = +/-0.009; p = 0.241)	0.279 (CI = +/-0.221; p = 0.015)	0.791	+5.10%
Loss Cost	2007.2	0.049 (CI = +/-0.018; p = 0.000)	0.005 (CI = +/-0.010; p = 0.259)	0.281 (CI = +/-0.228; p = 0.018)	0.779	+5.06%
Loss Cost	2008.1	0.053 (CI = +/-0.019; p = 0.000)	0.006 (CI = +/-0.009; p = 0.197)	0.254 (CI = +/-0.230; p = 0.032)	0.787	+5.49%
Loss Cost	2008.2	0.054 (CI = +/-0.021; p = 0.000)	0.006 (CI = +/-0.010; p = 0.197)	0.248 (CI = +/-0.239; p = 0.043)	0.777	+5.58%
Loss Cost	2009.1	0.061 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.010; p = 0.123)	0.208 (CI = +/-0.237; p = 0.083)	0.797	+6.25%
Loss Cost	2009.2	0.062 (CI = +/-0.023; p = 0.000)	0.008 (CI = +/-0.010; p = 0.124)	0.200 (CI = +/-0.247; p = 0.107)	0.786	+6.37%
Loss Cost	2010.1	0.068 (CI = +/-0.025; p = 0.000)	0.009 (CI = +/-0.010; p = 0.080)	0.162 (CI = +/-0.249; p = 0.191)	0.798	+7.05%
Loss Cost	2010.2	0.066 (CI = +/-0.027; p = 0.000)	0.008 (CI = +/-0.010; p = 0.100)	0.173 (CI = +/-0.261; p = 0.183)	0.779	+6.85%
Loss Cost	2011.1	0.072 (CI = +/-0.029; p = 0.000)	0.009 (CI = +/-0.010; p = 0.072)	0.137 (CI = +/-0.267; p = 0.299)	0.785	+7.52%
Loss Cost	2011.2	0.073 (CI = +/-0.033; p = 0.000)	0.009 (CI = +/-0.011; p = 0.081)	0.135 (CI = +/-0.284; p = 0.333)	0.768	+7.56%
Loss Cost	2012.1	0.083 (CI = +/-0.035; p = 0.000)	0.011 (CI = +/-0.011; p = 0.046)	0.081 (CI = +/-0.286; p = 0.563)	0.786	+8.65%
Loss Cost	2012.2	0.079 (CI = +/-0.039; p = 0.000)	0.010 (CI = +/-0.011; p = 0.066)	0.102 (CI = +/-0.304; p = 0.493)	0.761	+8.21%
Loss Cost	2013.1	0.086 (CI = +/-0.044; p = 0.001)	0.011 (CI = +/-0.011; p = 0.056)	0.068 (CI = +/-0.323; p = 0.665)	0.756	+8.95%
Loss Cost	2013.2	0.076 (CI = +/-0.049; p = 0.004)	0.010 (CI = +/-0.012; p = 0.090)	0.113 (CI = +/-0.341; p = 0.495)	0.726	+9.74%
Loss Cost	2014.1	0.087 (CI = +/-0.055; p = 0.004)	0.011 (CI = +/-0.012; p = 0.068)	0.061 (CI = +/-0.363; p = 0.725)	0.730	+9.13%
Loss Cost	2014.2	0.082 (CI = +/-0.064; p = 0.016)	0.011 (CI = +/-0.013; p = 0.100)	0.088 (CI = +/-0.398; p = 0.645)	0.695	+8.49%
Loss Cost	2015.1	0.098 (CI = +/-0.073; p = 0.012)	0.012 (CI = +/-0.013; p = 0.071)	0.016 (CI = +/-0.427; p = 0.935)	0.705	+10.29%
Loss Cost	2015.2	0.101 (CI = +/-0.087; p = 0.026)	0.012 (CI = +/-0.014; p = 0.085)	0.003 (CI = +/-0.479; p = 0.990)	0.677	+10.65%
Loss Cost	2016.1	0.116 (CI = +/-0.104; p = 0.031)	0.014 (CI = +/-0.015; p = 0.078)	-0.057 (CI = +/-0.534; p = 0.822)	0.667	+12.33%
Loss Cost	2016.2	0.110 (CI = +/-0.126; p = 0.081)	0.013 (CI = +/-0.017; p = 0.112)	-0.035 (CI = +/-0.611; p = 0.902)	0.620	+11.68%
Loss Cost	2017.1	0.151 (CI = +/-0.145; p = 0.044)	0.016 (CI = +/-0.017; p = 0.071)	-0.176 (CI = +/-0.658; p = 0.565)	0.656	+16.27%
Severity	2005.1	0.029 (CI = +/-0.012; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.287)	0.391 (CI = +/-0.181; p = 0.000)	0.790	+2.99%
Severity	2005.2	0.030 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.300)	0.390 (CI = +/-0.186; p = 0.000)	0.783	+3.00%
Severity	2006.1	0.032 (CI = +/-0.013; p = 0.000)	-0.004 (CI = +/-0.008; p = 0.365)	0.372 (CI = +/-0.188; p = 0.000)	0.789	+3.25%
Severity	2006.2	0.033 (CI = +/-0.014; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.403)	0.365 (CI = +/-0.193; p = 0.001)	0.785	+3.35%
Severity	2007.1	0.037 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.506)	0.339 (CI = +/-0.192; p = 0.001)	0.798	+3.73%
Severity	2007.2	0.036 (CI = +/-0.016; p = 0.000)	-0.003 (CI = +/-0.008; p = 0.512)	0.340 (CI = +/-0.199; p = 0.002)	0.789	+3.71%
Severity	2008.1	0.041 (CI = +/-0.017; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.638)	0.312 (CI = +/-0.199; p = 0.003)	0.802	+4.14%
Severity	2008.2	0.041 (CI = +/-0.018; p = 0.000)	-0.002 (CI = +/-0.008; p = 0.673)	0.307 (CI = +/-0.207; p = 0.005)	0.794	+4.22%
Severity	2009.1	0.047 (CI = +/-0.018; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.861)	0.269 (CI = +/-0.202; p = 0.011)	0.817	+4.84%
Severity	2009.2	0.047 (CI = +/-0.020; p = 0.000)	-0.001 (CI = +/-0.008; p = 0.870)	0.268 (CI = +/-0.211; p = 0.015)	0.806	+4.86%
Severity	2010.1	0.053 (CI = +/-0.021; p = 0.000)	0.000 (CI = +/-0.008; p = 0.954)	0.234 (CI = +/-0.212; p = 0.032)	0.819	+5.44%
Severity	2010.2	0.055 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.009; p = 0.891)	0.221 (CI = +/-0.222; p = 0.050)	0.812	+5.67%
Severity	2011.1	0.064 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.008; p = 0.637)	0.171 (CI = +/-0.215; p = 0.113)	0.838	+6.60%
Severity	2011.2	0.062 (CI = +/-0.026; p = 0.000)	0.002 (CI = +/-0.009; p = 0.687)	0.180 (CI = +/-0.228; p = 0.116)	0.822	+6.44%
Severity	2012.1	0.067 (CI = +/-0.029; p = 0.000)	0.002 (CI = +/-0.009; p = 0.593)	0.156 (CI = +/-0.239; p = 0.189)	0.819	+6.92%
Severity	2012.2	0.064 (CI = +/-0.033; p = 0.001)	0.002 (CI = +/-0.009; p = 0.665)	0.170 (CI = +/-0.254; p = 0.178)	0.799	+6.62%
Severity	2013.1	0.072 (CI = +/-0.036; p = 0.000)	0.003 (CI = +/-0.009; p = 0.514)	0.128 (CI = +/-0.265; p = 0.323)	0.805	+7.51%
Severity	2013.2	0.069 (CI = +/-0.041; p = 0.002)	0.003 (CI = +/-0.010; p = 0.589)	0.144 (CI = +/-0.286; p = 0.301)	0.780	+7.15%
Severity	2014.1	0.079 (CI = +/-0.046; p = 0.002)	0.004 (CI = +/-0.010; p = 0.451)	0.097 (CI = +/-0.302; p = 0.507)	0.785	+8.25%
Severity	2014.2	0.078 (CI = +/-0.053; p = 0.007)	0.004 (CI = +/-0.011; p = 0.496)	0.103 (CI = +/-0.332; p = 0.518)	0.757	+8.09%
Severity	2015.1	0.100 (CI = +/-0.057; p = 0.002)	0.006 (CI = +/-0.010; p = 0.274)	0.009 (CI = +/-0.336; p = 0.955)	0.792	+10.46%
Severity	2015.2	0.090 (CI = +/-0.068; p = 0.013)	0.005 (CI = +/-0.011; p = 0.377)	0.049 (CI = +/-0.371; p = 0.779)	0.755	+9.39%
Severity	2016.1	0.102 (CI = +/-0.080; p = 0.017)	0.006 (CI = +/-0.012; p = 0.319)	0.001 (CI = +/-0.414; p = 0.996)	0.742	+10.74%
Severity	2016.2	0.098 (CI = +/-0.098; p = 0.050)	0.005 (CI = +/-0.013; p = 0.382)	0.017 (CI = +/-0.473; p = 0.938)	0.696	+10.27%
Severity	2017.1	0.134 (CI = +/-0.109; p = 0.021)	0.008 (CI = +/-0.013; p = 0.223)	-0.111 (CI = +/-0.495; p = 0.629)	0.737	+14.37%
Frequency	2005.1	0.019 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.106 (CI = +/-0.088; p = 0.020)	0.604	+1.95%
Frequency	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.095 (CI = +/-0.087; p = 0.034)	0.569	+1.80%
Frequency	2006.1	0.017 (CI = +/-0.006; p = 0.000)	0.009 (CI = +/-0.004; p = 0.000)	-0.086 (CI = +/-0.088; p = 0.054)	0.532	+1.69%
Frequency	2006.2	0.015 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.073 (CI = +/-0.086; p = 0.093)	0.496	+1.50%
Frequency	2007.1	0.013 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.085; p = 0.155)	0.460	+1.33%
Frequency	2007.2	0.013 (CI = +/-0.007; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.088; p = 0.181)	0.437	+1.30%
Frequency	2008.1	0.013 (CI = +/-0.008; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.091; p = 0.199)	0.418	+1.30%
Frequency	2008.2	0.013 (CI = +/-0.008; p = 0.003)	0.008 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.095; p = 0.213)	0.402	+1.30%
Frequency	2009.1	0.013 (CI = +/-0.009; p = 0.005)	0.008 (CI = +/-0.004; p = 0.000)	-0.061 (CI = +/-0.099; p = 0.215)	0.392	+1.34%
Frequency	2009.2	0.014 (CI = +/-0.010; p = 0.006)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.103; p = 0.187)	0.396	+1.44%
Frequency	2010.1	0.015 (CI = +/-0.011; p = 0.008)	0.008 (CI = +/-0.004; p = 0.000)	-0.072 (CI = +/-0.107; p = 0.177)	0.392	+1.52%
Frequency	2010.2	0.011 (CI = +/-0.011; p = 0.046)	0.008 (CI = +/-0.004; p = 0.001)	-0.049 (CI = +/-0.104; p = 0.343)	0.376	+1.11%
Frequency	2011.1	0.009 (CI = +/-0.012; p = 0.143)	0.007 (CI = +/-0.004; p = 0.001)	-0.034 (CI = +/-0.106; p = 0.513)	0.364	+0.86%
Frequency	2011.2	0.010 (CI = +/-0.013; p = 0.105)	0.008 (CI = +/-0.004; p = 0.001)	-0.045 (CI = +/-0.111; p = 0.413)	0.377	+1.05%
Frequency	2012.1	0.016 (CI = +/-0.013; p = 0.016)	0.008 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.105; p = 0.153)	0.476	+1.62%
Frequency	2012.2	0.015 (CI = +/-0.014; p = 0.045)	0.008 (CI = +/-0.004; p = 0.000)	-0.068 (CI = +/-0.112; p = 0.219)	0.458	+1.49%
Frequency	2013.1	0.013 (CI = +/-0.016; p = 0.105)	0.008 (CI = +/-0.004; p = 0.001)	-0.060 (CI = +/-0.120; p = 0.305)	0.444	+1.33%
Frequency	2013.2	0.007 (CI = +/-0.017; p = 0.385)	0.007 (CI = +/-0.004; p = 0.002)	-0.032 (CI = +/-0.121; p = 0.588)	0.467	+0.74%
Frequency	2014.1	0.008 (CI = +/-0.020; p = 0.404)	0.007 (CI = +/-0.004; p = 0.002)	-0.035 (CI = +/-0.132; p = 0.579)	0.463	+0.81%
Frequency	2014.2	0.004 (CI = +/-0.023; p = 0.732)	0.007 (CI = +/-0.005; p = 0.005)	-0.016 (CI = +/-0.142; p = 0.818)	0.475	+0.37%
Frequency	2015.1	-0.002 (CI = +/-0.026; p = 0.900)	0.007 (CI = +/-0.005; p = 0.011)	0.007 (CI = +/-0.153; p = 0.918)	0.495	-0.16%
Frequency	2015.2	0.011 (CI = +/-0.027; p = 0.374)	0.008 (CI = +/-0.004; p = 0.002)	-0.047 (CI = +/-0.148; p = 0.508)	0.560	+1.15%
Frequency	2016.1	0.014 (CI = +/-0.032; p = 0.355)	0.008 (CI = +/-0.005; p = 0.004)	-0.058 (CI = +/-0.166; p = 0.466)	0.557	+1.43%
Frequency	2016.2	0.013 (CI = +/-0.039; p = 0.492)	0.008 (CI = +/-0.005; p = 0.007)	-0.052 (CI = +/-0.191; p = 0.561)	0.550	+1.28%
Frequency	2017.1	0.016 (CI = +/-0.048; p = 0.465)	0.008 (CI = +/-0.006; p = 0.011)	-0.065 (CI = +/-0.219; p = 0.523)	0.541	+1.66%

All Perils

Coverage = AP
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	0.040 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.790	+4.09%
Loss Cost	2005.2	0.041 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.792	+4.21%
Loss Cost	2006.1	0.042 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.793	+4.32%
Loss Cost	2006.2	0.043 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.783	+4.37%
Loss Cost	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.772	+4.41%
Loss Cost	2007.2	0.043 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.758	+4.42%
Loss Cost	2008.1	0.046 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.786	+4.70%
Loss Cost	2008.2	0.047 (CI = +/-0.009; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.789	+4.86%
Loss Cost	2009.1	0.049 (CI = +/-0.010; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.800	+5.07%
Loss Cost	2009.2	0.051 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.006; p = 0.000)	0.797	+5.21%
Loss Cost	2010.1	0.054 (CI = +/-0.010; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.824	+5.54%
Loss Cost	2010.2	0.055 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.818	+5.65%
Loss Cost	2011.1	0.058 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.844	+6.02%
Loss Cost	2011.2	0.059 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.835	+6.11%
Loss Cost	2012.1	0.063 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.858	+6.49%
Loss Cost	2012.2	0.064 (CI = +/-0.012; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.853	+6.65%
Loss Cost	2013.1	0.067 (CI = +/-0.013; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.862	+6.97%
Loss Cost	2013.2	0.067 (CI = +/-0.014; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.848	+6.93%
Loss Cost	2014.1	0.066 (CI = +/-0.016; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.833	+6.79%
Loss Cost	2014.2	0.063 (CI = +/-0.017; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.819	+6.50%
Loss Cost	2015.1	0.062 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.803	+6.35%
Loss Cost	2015.2	0.064 (CI = +/-0.021; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.803	+6.61%
Loss Cost	2016.1	0.059 (CI = +/-0.023; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	0.798	+6.07%
Loss Cost	2016.2	0.052 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	0.805	+5.37%
Loss Cost	2017.1	0.056 (CI = +/-0.027; p = 0.001)	0.016 (CI = +/-0.005; p = 0.000)	0.808	+5.73%
Severity	2005.1	0.034 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.005; p = 0.061)	0.781	+3.41%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.005; p = 0.056)	0.778	+3.49%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.005; p = 0.039)	0.797	+3.67%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.005; p = 0.028)	0.811	+3.83%
Severity	2007.1	0.038 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.005; p = 0.030)	0.798	+3.84%
Severity	2007.2	0.037 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.005; p = 0.035)	0.779	+3.80%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.004; p = 0.014)	0.828	+4.09%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.004; p = 0.003)	0.879	+4.41%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.897	+4.62%
Severity	2009.2	0.046 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.893	+4.71%
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.908	+4.93%
Severity	2010.2	0.050 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.916	+5.12%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.931	+5.36%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.922	+5.35%
Severity	2012.1	0.052 (CI = +/-0.007; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.912	+5.32%
Severity	2012.2	0.053 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.906	+5.40%
Severity	2013.1	0.053 (CI = +/-0.008; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.897	+5.46%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.882	+5.37%
Severity	2014.1	0.050 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.003; p = 0.000)	0.868	+5.16%
Severity	2014.2	0.050 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.852	+5.18%
Severity	2015.1	0.052 (CI = +/-0.011; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.851	+5.38%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.832	+5.14%
Severity	2016.1	0.049 (CI = +/-0.014; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.808	+4.98%
Severity	2016.2	0.047 (CI = +/-0.016; p = 0.000)	0.007 (CI = +/-0.003; p = 0.001)	0.784	+4.76%
Severity	2017.1	0.052 (CI = +/-0.016; p = 0.000)	0.006 (CI = +/-0.003; p = 0.001)	0.826	+5.33%
Frequency	2005.1	0.007 (CI = +/-0.005; p = 0.006)	0.009 (CI = +/-0.004; p = 0.000)	0.379	+0.66%
Frequency	2005.2	0.007 (CI = +/-0.005; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000)	0.381	+0.69%
Frequency	2006.1	0.006 (CI = +/-0.005; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	0.371	+0.64%
Frequency	2006.2	0.005 (CI = +/-0.005; p = 0.048)	0.009 (CI = +/-0.004; p = 0.000)	0.370	+0.53%
Frequency	2007.1	0.006 (CI = +/-0.006; p = 0.051)	0.009 (CI = +/-0.004; p = 0.000)	0.371	+0.55%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.043)	0.009 (CI = +/-0.004; p = 0.000)	0.377	+0.61%
Frequency	2008.1	0.006 (CI = +/-0.006; p = 0.067)	0.009 (CI = +/-0.004; p = 0.000)	0.372	+0.58%
Frequency	2008.2	0.004 (CI = +/-0.006; p = 0.178)	0.009 (CI = +/-0.004; p = 0.000)	0.383	+0.43%
Frequency	2009.1	0.004 (CI = +/-0.007; p = 0.206)	0.009 (CI = +/-0.004; p = 0.000)	0.381	+0.43%
Frequency	2009.2	0.005 (CI = +/-0.007; p = 0.198)	0.009 (CI = +/-0.004; p = 0.000)	0.381	+0.47%
Frequency	2010.1	0.006 (CI = +/-0.008; p = 0.133)	0.009 (CI = +/-0.004; p = 0.000)	0.394	+0.58%
Frequency	2010.2	0.005 (CI = +/-0.008; p = 0.217)	0.009 (CI = +/-0.004; p = 0.000)	0.392	+0.51%
Frequency	2011.1	0.006 (CI = +/-0.009; p = 0.153)	0.009 (CI = +/-0.004; p = 0.000)	0.403	+0.63%
Frequency	2011.2	0.007 (CI = +/-0.009; p = 0.132)	0.009 (CI = +/-0.004; p = 0.000)	0.408	+0.72%
Frequency	2012.1	0.011 (CI = +/-0.009; p = 0.017)	0.009 (CI = +/-0.004; p = 0.000)	0.511	+1.11%
Frequency	2012.2	0.012 (CI = +/-0.010; p = 0.019)	0.009 (CI = +/-0.004; p = 0.000)	0.514	+1.18%
Frequency	2013.1	0.014 (CI = +/-0.010; p = 0.008)	0.009 (CI = +/-0.004; p = 0.000)	0.555	+1.43%
Frequency	2013.2	0.015 (CI = +/-0.011; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	0.553	+1.48%
Frequency	2014.1	0.015 (CI = +/-0.012; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	0.553	+1.55%
Frequency	2014.2	0.012 (CI = +/-0.013; p = 0.056)	0.009 (CI = +/-0.004; p = 0.000)	0.562	+1.25%
Frequency	2015.1	0.009 (CI = +/-0.013; p = 0.170)	0.009 (CI = +/-0.004; p = 0.000)	0.587	+0.92%
Frequency	2015.2	0.014 (CI = +/-0.013; p = 0.043)	0.009 (CI = +/-0.003; p = 0.000)	0.652	+1.40%
Frequency	2016.1	0.010 (CI = +/-0.014; p = 0.142)	0.009 (CI = +/-0.003; p = 0.000)	0.679	+1.03%
Frequency	2016.2	0.006 (CI = +/-0.015; p = 0.407)	0.009 (CI = +/-0.003; p = 0.000)	0.723	+0.59%
Frequency	2017.1	0.004 (CI = +/-0.017; p = 0.637)	0.009 (CI = +/-0.003; p = 0.000)	0.730	+0.38%

All Perils

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.034 (CI = +/-0.008; p = 0.000)	0.658	+3.51%
Loss Cost	2005.2	0.035 (CI = +/-0.009; p = 0.000)	0.652	+3.59%
Loss Cost	2006.1	0.036 (CI = +/-0.009; p = 0.000)	0.646	+3.67%
Loss Cost	2006.2	0.036 (CI = +/-0.010; p = 0.000)	0.628	+3.69%
Loss Cost	2007.1	0.036 (CI = +/-0.010; p = 0.000)	0.609	+3.70%
Loss Cost	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.584	+3.68%
Loss Cost	2008.1	0.038 (CI = +/-0.011; p = 0.000)	0.603	+3.90%
Loss Cost	2008.2	0.039 (CI = +/-0.012; p = 0.000)	0.597	+4.02%
Loss Cost	2009.1	0.041 (CI = +/-0.013; p = 0.000)	0.598	+4.19%
Loss Cost	2009.2	0.042 (CI = +/-0.014; p = 0.000)	0.584	+4.28%
Loss Cost	2010.1	0.045 (CI = +/-0.014; p = 0.000)	0.601	+4.55%
Loss Cost	2010.2	0.045 (CI = +/-0.015; p = 0.000)	0.581	+4.62%
Loss Cost	2011.1	0.048 (CI = +/-0.016; p = 0.000)	0.596	+4.92%
Loss Cost	2011.2	0.048 (CI = +/-0.017; p = 0.000)	0.570	+4.97%
Loss Cost	2012.1	0.052 (CI = +/-0.019; p = 0.000)	0.581	+5.29%
Loss Cost	2012.2	0.053 (CI = +/-0.020; p = 0.000)	0.559	+5.40%
Loss Cost	2013.1	0.055 (CI = +/-0.022; p = 0.000)	0.555	+5.67%
Loss Cost	2013.2	0.055 (CI = +/-0.024; p = 0.000)	0.512	+5.61%
Loss Cost	2014.1	0.053 (CI = +/-0.027; p = 0.001)	0.458	+5.45%
Loss Cost	2014.2	0.050 (CI = +/-0.030; p = 0.002)	0.392	+5.16%
Loss Cost	2015.1	0.049 (CI = +/-0.034; p = 0.007)	0.337	+5.03%
Loss Cost	2015.2	0.052 (CI = +/-0.038; p = 0.010)	0.325	+5.36%
Loss Cost	2016.1	0.048 (CI = +/-0.043; p = 0.030)	0.244	+4.92%
Loss Cost	2016.2	0.043 (CI = +/-0.049; p = 0.076)	0.162	+4.43%
Loss Cost	2017.1	0.050 (CI = +/-0.056; p = 0.075)	0.177	+5.12%
Severity	2005.1	0.032 (CI = +/-0.006; p = 0.000)	0.764	+3.21%
Severity	2005.2	0.032 (CI = +/-0.006; p = 0.000)	0.760	+3.28%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	0.776	+3.43%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	0.786	+3.57%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.771	+3.57%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	0.751	+3.52%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.795	+3.79%
Severity	2008.2	0.040 (CI = +/-0.007; p = 0.000)	0.839	+4.07%
Severity	2009.1	0.042 (CI = +/-0.007; p = 0.000)	0.852	+4.26%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	0.845	+4.33%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.855	+4.52%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	0.858	+4.68%
Severity	2011.1	0.048 (CI = +/-0.008; p = 0.000)	0.867	+4.89%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	0.851	+4.87%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	0.833	+4.83%
Severity	2012.2	0.048 (CI = +/-0.010; p = 0.000)	0.818	+4.89%
Severity	2013.1	0.048 (CI = +/-0.011; p = 0.000)	0.800	+4.93%
Severity	2013.2	0.047 (CI = +/-0.012; p = 0.000)	0.770	+4.82%
Severity	2014.1	0.045 (CI = +/-0.013; p = 0.000)	0.733	+4.61%
Severity	2014.2	0.045 (CI = +/-0.014; p = 0.000)	0.702	+4.62%
Severity	2015.1	0.047 (CI = +/-0.016; p = 0.000)	0.692	+4.84%
Severity	2015.2	0.045 (CI = +/-0.018; p = 0.000)	0.636	+4.62%
Severity	2016.1	0.044 (CI = +/-0.020; p = 0.000)	0.579	+4.50%
Severity	2016.2	0.043 (CI = +/-0.023; p = 0.002)	0.511	+4.37%
Severity	2017.1	0.050 (CI = +/-0.025; p = 0.001)	0.570	+5.08%
Frequency	2005.1	0.003 (CI = +/-0.005; p = 0.292)	0.004	+0.29%
Frequency	2005.2	0.003 (CI = +/-0.006; p = 0.296)	0.004	+0.30%
Frequency	2006.1	0.002 (CI = +/-0.006; p = 0.435)	-0.011	+0.24%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.706)	-0.026	+0.12%
Frequency	2007.1	0.001 (CI = +/-0.007; p = 0.707)	-0.027	+0.12%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.655)	-0.026	+0.16%
Frequency	2008.1	0.001 (CI = +/-0.007; p = 0.760)	-0.030	+0.11%
Frequency	2008.2	0.000 (CI = +/-0.008; p = 0.899)	-0.034	-0.05%
Frequency	2009.1	-0.001 (CI = +/-0.008; p = 0.868)	-0.035	-0.07%
Frequency	2009.2	-0.001 (CI = +/-0.009; p = 0.905)	-0.036	-0.05%
Frequency	2010.1	0.000 (CI = +/-0.009; p = 0.943)	-0.038	+0.03%
Frequency	2010.2	-0.001 (CI = +/-0.010; p = 0.904)	-0.039	-0.06%
Frequency	2011.1	0.000 (CI = +/-0.011; p = 0.953)	-0.042	+0.03%
Frequency	2011.2	0.001 (CI = +/-0.012; p = 0.874)	-0.042	+0.09%
Frequency	2012.1	0.004 (CI = +/-0.012; p = 0.455)	-0.019	+0.44%
Frequency	2012.2	0.005 (CI = +/-0.013; p = 0.447)	-0.019	+0.49%
Frequency	2013.1	0.007 (CI = +/-0.014; p = 0.311)	0.004	+0.71%
Frequency	2013.2	0.007 (CI = +/-0.016; p = 0.332)	0.000	+0.75%
Frequency	2014.1	0.008 (CI = +/-0.017; p = 0.345)	-0.003	+0.81%
Frequency	2014.2	0.005 (CI = +/-0.019; p = 0.579)	-0.039	+0.51%
Frequency	2015.1	0.002 (CI = +/-0.021; p = 0.854)	-0.060	+0.18%
Frequency	2015.2	0.007 (CI = +/-0.023; p = 0.515)	-0.036	+0.71%
Frequency	2016.1	0.004 (CI = +/-0.025; p = 0.740)	-0.063	+0.40%
Frequency	2016.2	0.001 (CI = +/-0.029; p = 0.966)	-0.077	-0.06%
Frequency	2017.1	0.000 (CI = +/-0.034; p = 0.984)	-0.083	+0.03%

All Perils

Coverage = AP
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	0.034 (CI = +/-0.008; p = 0.000)	-0.104 (CI = +/-0.085; p = 0.018)	0.701	+3.46%
Loss Cost	2005.2	0.035 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.085; p = 0.012)	0.703	+3.59%
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	-0.109 (CI = +/-0.088; p = 0.017)	0.694	+3.62%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	-0.113 (CI = +/-0.090; p = 0.016)	0.682	+3.69%
Loss Cost	2007.1	0.036 (CI = +/-0.009; p = 0.000)	-0.116 (CI = +/-0.093; p = 0.016)	0.666	+3.64%
Loss Cost	2007.2	0.036 (CI = +/-0.010; p = 0.000)	-0.118 (CI = +/-0.096; p = 0.017)	0.645	+3.68%
Loss Cost	2008.1	0.038 (CI = +/-0.011; p = 0.000)	-0.110 (CI = +/-0.098; p = 0.029)	0.652	+3.84%
Loss Cost	2008.2	0.039 (CI = +/-0.011; p = 0.000)	-0.119 (CI = +/-0.099; p = 0.020)	0.657	+4.02%
Loss Cost	2009.1	0.040 (CI = +/-0.012; p = 0.000)	-0.115 (CI = +/-0.102; p = 0.029)	0.651	+4.11%
Loss Cost	2009.2	0.042 (CI = +/-0.013; p = 0.000)	-0.123 (CI = +/-0.105; p = 0.023)	0.647	+4.28%
Loss Cost	2010.1	0.044 (CI = +/-0.013; p = 0.000)	-0.114 (CI = +/-0.107; p = 0.038)	0.652	+4.46%
Loss Cost	2010.2	0.045 (CI = +/-0.014; p = 0.000)	-0.121 (CI = +/-0.111; p = 0.033)	0.640	+4.62%
Loss Cost	2011.1	0.047 (CI = +/-0.015; p = 0.000)	-0.112 (CI = +/-0.114; p = 0.053)	0.643	+4.82%
Loss Cost	2011.2	0.048 (CI = +/-0.016; p = 0.000)	-0.118 (CI = +/-0.118; p = 0.050)	0.624	+4.97%
Loss Cost	2012.1	0.050 (CI = +/-0.018; p = 0.000)	-0.110 (CI = +/-0.123; p = 0.076)	0.624	+5.17%
Loss Cost	2012.2	0.053 (CI = +/-0.019; p = 0.000)	-0.119 (CI = +/-0.127; p = 0.066)	0.611	+5.40%
Loss Cost	2013.1	0.054 (CI = +/-0.021; p = 0.000)	-0.114 (CI = +/-0.134; p = 0.090)	0.598	+5.53%
Loss Cost	2013.2	0.055 (CI = +/-0.023; p = 0.000)	-0.117 (CI = +/-0.141; p = 0.098)	0.559	+5.61%
Loss Cost	2014.1	0.051 (CI = +/-0.026; p = 0.001)	-0.129 (CI = +/-0.147; p = 0.082)	0.522	+5.25%
Loss Cost	2014.2	0.050 (CI = +/-0.028; p = 0.002)	-0.126 (CI = +/-0.156; p = 0.105)	0.455	+5.16%
Loss Cost	2015.1	0.047 (CI = +/-0.032; p = 0.007)	-0.138 (CI = +/-0.165; p = 0.094)	0.417	+4.76%
Loss Cost	2015.2	0.052 (CI = +/-0.035; p = 0.006)	-0.154 (CI = +/-0.171; p = 0.074)	0.429	+5.36%
Loss Cost	2016.1	0.044 (CI = +/-0.038; p = 0.028)	-0.178 (CI = +/-0.177; p = 0.049)	0.403	+4.48%
Loss Cost	2016.2	0.043 (CI = +/-0.044; p = 0.054)	-0.176 (CI = +/-0.191; p = 0.067)	0.321	+4.43%
Loss Cost	2017.1	0.045 (CI = +/-0.052; p = 0.086)	-0.173 (CI = +/-0.210; p = 0.096)	0.310	+4.56%
Severity	2005.1	0.031 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.063; p = 0.180)	0.769	+3.19%
Severity	2005.2	0.032 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.064; p = 0.139)	0.768	+3.28%
Severity	2006.1	0.034 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.064; p = 0.214)	0.780	+3.41%
Severity	2006.2	0.035 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.063; p = 0.123)	0.796	+3.57%
Severity	2007.1	0.035 (CI = +/-0.007; p = 0.000)	-0.050 (CI = +/-0.065; p = 0.125)	0.781	+3.55%
Severity	2007.2	0.035 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.067; p = 0.148)	0.760	+3.52%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.064; p = 0.261)	0.797	+3.77%
Severity	2008.2	0.040 (CI = +/-0.006; p = 0.000)	-0.051 (CI = +/-0.056; p = 0.072)	0.852	+4.07%
Severity	2009.1	0.041 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.056; p = 0.123)	0.860	+4.23%
Severity	2009.2	0.042 (CI = +/-0.007; p = 0.000)	-0.048 (CI = +/-0.057; p = 0.094)	0.856	+4.33%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.057; p = 0.153)	0.861	+4.49%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.056; p = 0.082)	0.870	+4.68%
Severity	2011.1	0.047 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.056; p = 0.137)	0.874	+4.85%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	-0.043 (CI = +/-0.059; p = 0.146)	0.859	+4.87%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.061; p = 0.129)	0.843	+4.78%
Severity	2012.2	0.048 (CI = +/-0.010; p = 0.000)	-0.051 (CI = +/-0.063; p = 0.112)	0.832	+4.89%
Severity	2013.1	0.047 (CI = +/-0.011; p = 0.000)	-0.051 (CI = +/-0.067; p = 0.124)	0.815	+4.86%
Severity	2013.2	0.047 (CI = +/-0.012; p = 0.000)	-0.050 (CI = +/-0.070; p = 0.152)	0.784	+4.82%
Severity	2014.1	0.044 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.071; p = 0.090)	0.763	+4.51%
Severity	2014.2	0.045 (CI = +/-0.014; p = 0.000)	-0.064 (CI = +/-0.075; p = 0.089)	0.737	+4.62%
Severity	2015.1	0.046 (CI = +/-0.015; p = 0.000)	-0.061 (CI = +/-0.080; p = 0.124)	0.721	+4.72%
Severity	2015.2	0.045 (CI = +/-0.017; p = 0.000)	-0.058 (CI = +/-0.085; p = 0.164)	0.662	+4.62%
Severity	2016.1	0.043 (CI = +/-0.020; p = 0.000)	-0.066 (CI = +/-0.090; p = 0.141)	0.618	+4.34%
Severity	2016.2	0.043 (CI = +/-0.023; p = 0.001)	-0.066 (CI = +/-0.098; p = 0.165)	0.552	+4.37%
Severity	2017.1	0.048 (CI = +/-0.025; p = 0.002)	-0.053 (CI = +/-0.103; p = 0.278)	0.581	+4.91%
Frequency	2005.1	0.003 (CI = +/-0.005; p = 0.314)	-0.061 (CI = +/-0.057; p = 0.038)	0.096	+0.26%
Frequency	2005.2	0.003 (CI = +/-0.005; p = 0.271)	-0.063 (CI = +/-0.059; p = 0.035)	0.102	+0.30%
Frequency	2006.1	0.002 (CI = +/-0.006; p = 0.472)	-0.069 (CI = +/-0.059; p = 0.023)	0.112	+0.20%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.690)	-0.064 (CI = +/-0.060; p = 0.036)	0.080	+0.12%
Frequency	2007.1	0.001 (CI = +/-0.006; p = 0.774)	-0.066 (CI = +/-0.062; p = 0.037)	0.081	+0.09%
Frequency	2007.2	0.002 (CI = +/-0.007; p = 0.634)	-0.070 (CI = +/-0.063; p = 0.032)	0.094	+0.16%
Frequency	2008.1	0.001 (CI = +/-0.007; p = 0.841)	-0.074 (CI = +/-0.065; p = 0.025)	0.106	+0.07%
Frequency	2008.2	0.000 (CI = +/-0.007; p = 0.893)	-0.068 (CI = +/-0.065; p = 0.041)	0.080	-0.05%
Frequency	2009.1	-0.001 (CI = +/-0.008; p = 0.763)	-0.072 (CI = +/-0.067; p = 0.038)	0.088	-0.12%
Frequency	2009.2	-0.001 (CI = +/-0.008; p = 0.899)	-0.075 (CI = +/-0.070; p = 0.036)	0.094	-0.05%
Frequency	2010.1	0.000 (CI = +/-0.009; p = 0.959)	-0.073 (CI = +/-0.072; p = 0.047)	0.081	-0.02%
Frequency	2010.2	-0.001 (CI = +/-0.010; p = 0.899)	-0.072 (CI = +/-0.075; p = 0.061)	0.068	-0.06%
Frequency	2011.1	0.000 (CI = +/-0.010; p = 0.951)	-0.070 (CI = +/-0.079; p = 0.077)	0.054	-0.03%
Frequency	2011.2	0.001 (CI = +/-0.011; p = 0.867)	-0.076 (CI = +/-0.081; p = 0.066)	0.068	+0.09%
Frequency	2012.1	0.004 (CI = +/-0.012; p = 0.510)	-0.064 (CI = +/-0.081; p = 0.118)	0.053	+0.38%
Frequency	2012.2	0.005 (CI = +/-0.013; p = 0.429)	-0.068 (CI = +/-0.084; p = 0.108)	0.063	+0.49%
Frequency	2013.1	0.006 (CI = +/-0.014; p = 0.355)	-0.063 (CI = +/-0.088; p = 0.153)	0.061	+0.63%
Frequency	2013.2	0.007 (CI = +/-0.015; p = 0.317)	-0.067 (CI = +/-0.092; p = 0.146)	0.064	+0.75%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.397)	-0.068 (CI = +/-0.098; p = 0.159)	0.058	+0.70%
Frequency	2014.2	0.005 (CI = +/-0.019; p = 0.572)	-0.062 (CI = +/-0.103; p = 0.217)	-0.001	+0.51%
Frequency	2015.1	0.000 (CI = +/-0.020; p = 0.966)	-0.077 (CI = +/-0.105; p = 0.137)	0.029	+0.04%
Frequency	2015.2	0.007 (CI = +/-0.021; p = 0.475)	-0.096 (CI = +/-0.101; p = 0.061)	0.144	+0.71%
Frequency	2016.1	0.001 (CI = +/-0.022; p = 0.898)	-0.112 (CI = +/-0.103; p = 0.035)	0.198	+0.14%
Frequency	2016.2	0.001 (CI = +/-0.026; p = 0.962)	-0.110 (CI = +/-0.111; p = 0.051)	0.161	+0.06%
Frequency	2017.1	-0.003 (CI = +/-0.030; p = 0.807)	-0.120 (CI = +/-0.120; p = 0.049)	0.182	-0.34%

All Perils

Coverage = AP

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	0.039 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.067; p = 0.016)	0.013 (CI = +/-0.005; p = 0.000)	0.818	+4.02%
Loss Cost	2005.2	0.041 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.066; p = 0.008)	0.013 (CI = +/-0.005; p = 0.000)	0.827	+4.17%
Loss Cost	2006.1	0.042 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.067; p = 0.013)	0.013 (CI = +/-0.005; p = 0.000)	0.824	+4.24%
Loss Cost	2006.2	0.042 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.069; p = 0.011)	0.013 (CI = +/-0.005; p = 0.000)	0.819	+4.33%
Loss Cost	2007.1	0.042 (CI = +/-0.008; p = 0.000)	-0.092 (CI = +/-0.071; p = 0.013)	0.013 (CI = +/-0.005; p = 0.000)	0.809	+4.32%
Loss Cost	2007.2	0.043 (CI = +/-0.008; p = 0.000)	-0.095 (CI = +/-0.073; p = 0.012)	0.013 (CI = +/-0.005; p = 0.000)	0.799	+4.37%
Loss Cost	2008.1	0.045 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.072; p = 0.024)	0.013 (CI = +/-0.005; p = 0.000)	0.816	+4.60%
Loss Cost	2008.2	0.047 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.071; p = 0.011)	0.013 (CI = +/-0.005; p = 0.000)	0.828	+4.81%
Loss Cost	2009.1	0.048 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.072; p = 0.021)	0.014 (CI = +/-0.005; p = 0.000)	0.831	+4.96%
Loss Cost	2009.2	0.050 (CI = +/-0.009; p = 0.000)	-0.095 (CI = +/-0.072; p = 0.012)	0.014 (CI = +/-0.005; p = 0.000)	0.836	+5.15%
Loss Cost	2010.1	0.053 (CI = +/-0.009; p = 0.000)	-0.083 (CI = +/-0.071; p = 0.024)	0.014 (CI = +/-0.005; p = 0.000)	0.853	+5.42%
Loss Cost	2010.2	0.054 (CI = +/-0.010; p = 0.000)	-0.090 (CI = +/-0.072; p = 0.016)	0.014 (CI = +/-0.005; p = 0.000)	0.853	+5.59%
Loss Cost	2011.1	0.057 (CI = +/-0.010; p = 0.000)	-0.078 (CI = +/-0.070; p = 0.033)	0.014 (CI = +/-0.005; p = 0.000)	0.868	+5.88%
Loss Cost	2011.2	0.059 (CI = +/-0.010; p = 0.000)	-0.084 (CI = +/-0.072; p = 0.025)	0.014 (CI = +/-0.005; p = 0.000)	0.865	+6.04%
Loss Cost	2012.1	0.062 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.071; p = 0.049)	0.015 (CI = +/-0.005; p = 0.000)	0.878	+6.35%
Loss Cost	2012.2	0.064 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.072; p = 0.031)	0.015 (CI = +/-0.004; p = 0.000)	0.880	+6.58%
Loss Cost	2013.1	0.066 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.074; p = 0.057)	0.015 (CI = +/-0.005; p = 0.000)	0.882	+6.81%
Loss Cost	2013.2	0.066 (CI = +/-0.013; p = 0.000)	-0.074 (CI = +/-0.078; p = 0.063)	0.015 (CI = +/-0.005; p = 0.000)	0.870	+6.86%
Loss Cost	2014.1	0.064 (CI = +/-0.014; p = 0.000)	-0.083 (CI = +/-0.080; p = 0.044)	0.015 (CI = +/-0.005; p = 0.000)	0.863	+6.58%
Loss Cost	2014.2	0.062 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.085; p = 0.068)	0.015 (CI = +/-0.005; p = 0.000)	0.846	+6.42%
Loss Cost	2015.1	0.059 (CI = +/-0.017; p = 0.000)	-0.088 (CI = +/-0.088; p = 0.050)	0.014 (CI = +/-0.005; p = 0.000)	0.842	+6.09%
Loss Cost	2015.2	0.063 (CI = +/-0.018; p = 0.000)	-0.101 (CI = +/-0.089; p = 0.029)	0.014 (CI = +/-0.005; p = 0.000)	0.854	+6.52%
Loss Cost	2016.1	0.055 (CI = +/-0.017; p = 0.000)	-0.124 (CI = +/-0.078; p = 0.005)	0.014 (CI = +/-0.004; p = 0.000)	0.890	+5.86%
Loss Cost	2016.2	0.052 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.081; p = 0.010)	0.014 (CI = +/-0.004; p = 0.000)	0.886	+5.30%
Loss Cost	2017.1	0.052 (CI = +/-0.022; p = 0.000)	-0.113 (CI = +/-0.089; p = 0.018)	0.014 (CI = +/-0.004; p = 0.000)	0.883	+5.31%
Severity	2005.1	0.033 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.062; p = 0.251)	0.004 (CI = +/-0.005; p = 0.084)	0.783	+3.38%
Severity	2005.2	0.034 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.063; p = 0.193)	0.004 (CI = +/-0.005; p = 0.078)	0.783	+3.48%
Severity	2006.1	0.036 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.062; p = 0.305)	0.005 (CI = +/-0.005; p = 0.055)	0.798	+3.63%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.060; p = 0.177)	0.005 (CI = +/-0.005; p = 0.041)	0.816	+3.81%
Severity	2007.1	0.037 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.062; p = 0.187)	0.005 (CI = +/-0.005; p = 0.045)	0.803	+3.80%
Severity	2007.2	0.037 (CI = +/-0.007; p = 0.000)	-0.040 (CI = +/-0.064; p = 0.212)	0.005 (CI = +/-0.005; p = 0.050)	0.783	+3.77%
Severity	2008.1	0.040 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.059; p = 0.389)	0.005 (CI = +/-0.004; p = 0.020)	0.827	+4.06%
Severity	2008.2	0.043 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.103)	0.005 (CI = +/-0.004; p = 0.005)	0.887	+4.39%
Severity	2009.1	0.045 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.048; p = 0.188)	0.006 (CI = +/-0.003; p = 0.002)	0.900	+4.58%
Severity	2009.2	0.046 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.048; p = 0.133)	0.006 (CI = +/-0.003; p = 0.002)	0.899	+4.69%
Severity	2010.1	0.048 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.047; p = 0.237)	0.006 (CI = +/-0.003; p = 0.001)	0.909	+4.89%
Severity	2010.2	0.050 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.044; p = 0.103)	0.006 (CI = +/-0.003; p = 0.000)	0.922	+5.09%
Severity	2011.1	0.052 (CI = +/-0.006; p = 0.000)	-0.027 (CI = +/-0.042; p = 0.195)	0.006 (CI = +/-0.003; p = 0.000)	0.933	+5.31%
Severity	2011.2	0.052 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.044; p = 0.199)	0.006 (CI = +/-0.003; p = 0.000)	0.925	+5.33%
Severity	2012.1	0.051 (CI = +/-0.007; p = 0.000)	-0.030 (CI = +/-0.046; p = 0.180)	0.006 (CI = +/-0.003; p = 0.000)	0.916	+5.27%
Severity	2012.2	0.052 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.047; p = 0.141)	0.006 (CI = +/-0.003; p = 0.000)	0.912	+5.37%
Severity	2013.1	0.052 (CI = +/-0.008; p = 0.000)	-0.034 (CI = +/-0.050; p = 0.169)	0.006 (CI = +/-0.003; p = 0.000)	0.902	+5.39%
Severity	2013.2	0.052 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.052; p = 0.211)	0.006 (CI = +/-0.003; p = 0.001)	0.886	+5.34%
Severity	2014.1	0.049 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.051; p = 0.104)	0.006 (CI = +/-0.003; p = 0.001)	0.882	+5.05%
Severity	2014.2	0.050 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.054; p = 0.101)	0.006 (CI = +/-0.003; p = 0.001)	0.869	+5.13%
Severity	2015.1	0.051 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.057; p = 0.154)	0.006 (CI = +/-0.003; p = 0.001)	0.863	+5.27%
Severity	2015.2	0.050 (CI = +/-0.012; p = 0.000)	-0.036 (CI = +/-0.060; p = 0.226)	0.006 (CI = +/-0.003; p = 0.001)	0.839	+5.11%
Severity	2016.1	0.047 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.063; p = 0.167)	0.006 (CI = +/-0.003; p = 0.002)	0.824	+4.84%
Severity	2016.2	0.046 (CI = +/-0.016; p = 0.000)	-0.040 (CI = +/-0.068; p = 0.228)	0.006 (CI = +/-0.003; p = 0.003)	0.794	+4.73%
Severity	2017.1	0.051 (CI = +/-0.017; p = 0.000)	-0.028 (CI = +/-0.069; p = 0.384)	0.006 (CI = +/-0.003; p = 0.002)	0.823	+5.23%
Frequency	2005.1	0.006 (CI = +/-0.004; p = 0.007)	-0.047 (CI = +/-0.046; p = 0.043)	0.008 (CI = +/-0.004; p = 0.000)	0.434	+0.62%
Frequency	2005.2	0.007 (CI = +/-0.005; p = 0.006)	-0.050 (CI = +/-0.046; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	0.443	+0.67%
Frequency	2006.1	0.006 (CI = +/-0.005; p = 0.018)	-0.055 (CI = +/-0.047; p = 0.023)	0.008 (CI = +/-0.004; p = 0.000)	0.450	+0.58%
Frequency	2006.2	0.005 (CI = +/-0.005; p = 0.047)	-0.051 (CI = +/-0.047; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	0.436	+0.50%
Frequency	2007.1	0.005 (CI = +/-0.005; p = 0.063)	-0.051 (CI = +/-0.049; p = 0.042)	0.008 (CI = +/-0.004; p = 0.000)	0.435	+0.50%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.040)	-0.055 (CI = +/-0.050; p = 0.031)	0.008 (CI = +/-0.004; p = 0.000)	0.453	+0.58%
Frequency	2008.1	0.005 (CI = +/-0.006; p = 0.083)	-0.058 (CI = +/-0.051; p = 0.026)	0.008 (CI = +/-0.004; p = 0.000)	0.457	+0.51%
Frequency	2008.2	0.004 (CI = +/-0.006; p = 0.184)	-0.053 (CI = +/-0.051; p = 0.043)	0.008 (CI = +/-0.004; p = 0.000)	0.452	+0.40%
Frequency	2009.1	0.004 (CI = +/-0.006; p = 0.263)	-0.055 (CI = +/-0.053; p = 0.042)	0.008 (CI = +/-0.004; p = 0.000)	0.453	+0.36%
Frequency	2009.2	0.004 (CI = +/-0.007; p = 0.203)	-0.058 (CI = +/-0.054; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	0.462	+0.43%
Frequency	2010.1	0.005 (CI = +/-0.007; p = 0.170)	-0.055 (CI = +/-0.056; p = 0.055)	0.008 (CI = +/-0.004; p = 0.000)	0.460	+0.50%
Frequency	2010.2	0.005 (CI = +/-0.008; p = 0.228)	-0.054 (CI = +/-0.058; p = 0.070)	0.008 (CI = +/-0.004; p = 0.000)	0.452	+0.47%
Frequency	2011.1	0.005 (CI = +/-0.009; p = 0.198)	-0.051 (CI = +/-0.061; p = 0.099)	0.008 (CI = +/-0.004; p = 0.000)	0.450	+0.55%
Frequency	2011.2	0.007 (CI = +/-0.009; p = 0.135)	-0.056 (CI = +/-0.062; p = 0.077)	0.008 (CI = +/-0.004; p = 0.000)	0.468	+0.68%
Frequency	2012.1	0.010 (CI = +/-0.009; p = 0.023)	-0.041 (CI = +/-0.058; p = 0.151)	0.008 (CI = +/-0.004; p = 0.000)	0.538	+1.03%
Frequency	2012.2	0.011 (CI = +/-0.009; p = 0.019)	-0.046 (CI = +/-0.060; p = 0.126)	0.008 (CI = +/-0.004; p = 0.000)	0.549	+1.14%
Frequency	2013.1	0.013 (CI = +/-0.010; p = 0.011)	-0.038 (CI = +/-0.061; p = 0.206)	0.009 (CI = +/-0.004; p = 0.000)	0.571	+1.34%
Frequency	2013.2	0.014 (CI = +/-0.011; p = 0.012)	-0.042 (CI = +/-0.064; p = 0.185)	0.009 (CI = +/-0.004; p = 0.000)	0.575	+1.45%
Frequency	2014.1	0.014 (CI = +/-0.012; p = 0.022)	-0.041 (CI = +/-0.068; p = 0.213)	0.009 (CI = +/-0.004; p = 0.000)	0.570	+1.45%
Frequency	2014.2	0.012 (CI = +/-0.013; p = 0.062)	-0.034 (CI = +/-0.069; p = 0.314)	0.009 (CI = +/-0.004; p = 0.000)	0.565	+1.23%
Frequency	2015.1	0.008 (CI = +/-0.013; p = 0.222)	-0.048 (CI = +/-0.067; p = 0.149)	0.009 (CI = +/-0.004; p = 0.000)	0.620	+0.79%
Frequency	2015.2	0.013 (CI = +/-0.012; p = 0.026)	-0.065 (CI = +/-0.057; p = 0.027)	0.008 (CI = +/-0.003; p = 0.000)	0.747	+1.35%
Frequency	2016.1	0.008 (CI = +/-0.010; p = 0.123)	-0.081 (CI = +/-0.047; p = 0.003)	0.008 (CI = +/-0.002; p = 0.000)	0.839	+0.78%
Frequency	2016.2	0.005 (CI = +/-0.011; p = 0.304)	-0.074 (CI = +/-0.048; p = 0.006)	0.008 (CI = +/-0.002; p = 0.000)	0.852	+0.54%
Frequency	2017.1	0.001 (CI = +/-0.011; p = 0.870)	-0.085 (CI = +/-0.044; p = 0.002)	0.008 (CI = +/-0.002; p = 0.000)	0.896	+0.08%

All Perils

Coverage = AP
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	2005.1	0.027 (CI = +/-0.008; p = 0.000)	0.305 (CI = +/-0.161; p = 0.001)	0.752	+2.78%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.302 (CI = +/-0.164; p = 0.001)	0.746	+2.84%
Loss Cost	2006.1	0.028 (CI = +/-0.009; p = 0.000)	0.298 (CI = +/-0.167; p = 0.001)	0.739	+2.89%
Loss Cost	2006.2	0.028 (CI = +/-0.009; p = 0.000)	0.300 (CI = +/-0.171; p = 0.001)	0.726	+2.86%
Loss Cost	2007.1	0.028 (CI = +/-0.010; p = 0.000)	0.303 (CI = +/-0.175; p = 0.001)	0.712	+2.81%
Loss Cost	2007.2	0.027 (CI = +/-0.011; p = 0.000)	0.308 (CI = +/-0.178; p = 0.001)	0.696	+2.73%
Loss Cost	2008.1	0.029 (CI = +/-0.011; p = 0.000)	0.297 (CI = +/-0.178; p = 0.002)	0.706	+2.93%
Loss Cost	2008.2	0.030 (CI = +/-0.012; p = 0.000)	0.293 (CI = +/-0.183; p = 0.003)	0.699	+3.00%
Loss Cost	2009.1	0.031 (CI = +/-0.013; p = 0.000)	0.287 (CI = +/-0.186; p = 0.004)	0.695	+3.12%
Loss Cost	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.286 (CI = +/-0.192; p = 0.005)	0.682	+3.14%
Loss Cost	2010.1	0.033 (CI = +/-0.015; p = 0.000)	0.274 (CI = +/-0.194; p = 0.008)	0.690	+3.39%
Loss Cost	2010.2	0.033 (CI = +/-0.016; p = 0.000)	0.275 (CI = +/-0.200; p = 0.009)	0.673	+3.37%
Loss Cost	2011.1	0.036 (CI = +/-0.017; p = 0.000)	0.263 (CI = +/-0.203; p = 0.014)	0.678	+3.63%
Loss Cost	2011.2	0.035 (CI = +/-0.019; p = 0.001)	0.266 (CI = +/-0.210; p = 0.016)	0.658	+3.56%
Loss Cost	2012.1	0.038 (CI = +/-0.021; p = 0.001)	0.254 (CI = +/-0.215; p = 0.023)	0.659	+3.84%
Loss Cost	2012.2	0.038 (CI = +/-0.023; p = 0.003)	0.255 (CI = +/-0.224; p = 0.028)	0.639	+3.82%
Loss Cost	2013.1	0.039 (CI = +/-0.025; p = 0.004)	0.248 (CI = +/-0.233; p = 0.038)	0.628	+4.00%
Loss Cost	2013.2	0.036 (CI = +/-0.028; p = 0.014)	0.259 (CI = +/-0.242; p = 0.037)	0.597	+3.71%
Loss Cost	2014.1	0.032 (CI = +/-0.031; p = 0.044)	0.275 (CI = +/-0.250; p = 0.033)	0.565	+3.25%
Loss Cost	2014.2	0.025 (CI = +/-0.034; p = 0.136)	0.299 (CI = +/-0.255; p = 0.024)	0.534	+2.54%
Loss Cost	2015.1	0.020 (CI = +/-0.038; p = 0.289)	0.317 (CI = +/-0.265; p = 0.022)	0.506	+1.98%
Loss Cost	2015.2	0.019 (CI = +/-0.044; p = 0.359)	0.318 (CI = +/-0.283; p = 0.030)	0.489	+1.97%
Loss Cost	2016.1	0.008 (CI = +/-0.049; p = 0.744)	0.353 (CI = +/-0.288; p = 0.020)	0.471	+0.76%
Loss Cost	2016.2	-0.008 (CI = +/-0.054; p = 0.764)	0.396 (CI = +/-0.291; p = 0.012)	0.476	-0.76%
Loss Cost	2017.1	-0.007 (CI = +/-0.065; p = 0.804)	0.396 (CI = +/-0.318; p = 0.019)	0.467	-0.75%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	0.211 (CI = +/-0.115; p = 0.001)	0.826	+2.71%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	0.208 (CI = +/-0.117; p = 0.001)	0.821	+2.76%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	0.199 (CI = +/-0.115; p = 0.001)	0.832	+2.91%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	0.191 (CI = +/-0.114; p = 0.002)	0.838	+3.04%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	0.192 (CI = +/-0.117; p = 0.002)	0.827	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	0.198 (CI = +/-0.118; p = 0.002)	0.815	+2.90%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	0.183 (CI = +/-0.109; p = 0.002)	0.849	+3.18%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.167 (CI = +/-0.097; p = 0.002)	0.885	+3.49%
Severity	2009.1	0.036 (CI = +/-0.007; p = 0.000)	0.157 (CI = +/-0.095; p = 0.002)	0.893	+3.67%
Severity	2009.2	0.036 (CI = +/-0.007; p = 0.000)	0.155 (CI = +/-0.097; p = 0.003)	0.886	+3.71%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.147 (CI = +/-0.096; p = 0.004)	0.891	+3.89%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	0.140 (CI = +/-0.097; p = 0.007)	0.892	+4.04%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	0.130 (CI = +/-0.096; p = 0.010)	0.897	+4.25%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	0.134 (CI = +/-0.099; p = 0.010)	0.886	+4.16%
Severity	2012.1	0.039 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.101; p = 0.009)	0.874	+4.03%
Severity	2012.2	0.039 (CI = +/-0.011; p = 0.000)	0.140 (CI = +/-0.105; p = 0.011)	0.862	+4.02%
Severity	2013.1	0.039 (CI = +/-0.012; p = 0.000)	0.142 (CI = +/-0.110; p = 0.014)	0.848	+3.98%
Severity	2013.2	0.036 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.111; p = 0.010)	0.833	+3.72%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	0.167 (CI = +/-0.108; p = 0.005)	0.826	+3.27%
Severity	2014.2	0.031 (CI = +/-0.015; p = 0.001)	0.172 (CI = +/-0.113; p = 0.005)	0.809	+3.12%
Severity	2015.1	0.032 (CI = +/-0.017; p = 0.001)	0.170 (CI = +/-0.120; p = 0.009)	0.796	+3.20%
Severity	2015.2	0.026 (CI = +/-0.018; p = 0.009)	0.188 (CI = +/-0.118; p = 0.004)	0.787	+2.62%
Severity	2016.1	0.021 (CI = +/-0.020; p = 0.045)	0.202 (CI = +/-0.120; p = 0.003)	0.775	+2.11%
Severity	2016.2	0.014 (CI = +/-0.022; p = 0.186)	0.221 (CI = +/-0.121; p = 0.002)	0.772	+1.45%
Severity	2017.1	0.020 (CI = +/-0.026; p = 0.123)	0.207 (CI = +/-0.127; p = 0.004)	0.784	+1.98%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.813)	0.094 (CI = +/-0.123; p = 0.130)	0.041	+0.07%
Frequency	2005.2	0.001 (CI = +/-0.006; p = 0.816)	0.094 (CI = +/-0.126; p = 0.138)	0.039	+0.07%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.953)	0.100 (CI = +/-0.127; p = 0.118)	0.034	-0.02%
Frequency	2006.2	-0.002 (CI = +/-0.007; p = 0.603)	0.110 (CI = +/-0.125; p = 0.083)	0.039	-0.18%
Frequency	2007.1	-0.002 (CI = +/-0.007; p = 0.602)	0.110 (CI = +/-0.128; p = 0.087)	0.037	-0.19%
Frequency	2007.2	-0.002 (CI = +/-0.008; p = 0.656)	0.109 (CI = +/-0.131; p = 0.097)	0.035	-0.17%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.547)	0.114 (CI = +/-0.133; p = 0.091)	0.036	-0.25%
Frequency	2008.2	-0.005 (CI = +/-0.009; p = 0.266)	0.126 (CI = +/-0.130; p = 0.056)	0.062	-0.47%
Frequency	2009.1	-0.005 (CI = +/-0.009; p = 0.246)	0.129 (CI = +/-0.133; p = 0.056)	0.065	-0.53%
Frequency	2009.2	-0.006 (CI = +/-0.010; p = 0.265)	0.130 (CI = +/-0.137; p = 0.061)	0.062	-0.55%
Frequency	2010.1	-0.005 (CI = +/-0.011; p = 0.359)	0.127 (CI = +/-0.141; p = 0.075)	0.052	-0.49%
Frequency	2010.2	-0.007 (CI = +/-0.012; p = 0.253)	0.135 (CI = +/-0.143; p = 0.063)	0.066	-0.65%
Frequency	2011.1	-0.006 (CI = +/-0.013; p = 0.339)	0.132 (CI = +/-0.147; p = 0.076)	0.055	-0.59%
Frequency	2011.2	-0.006 (CI = +/-0.014; p = 0.395)	0.131 (CI = +/-0.153; p = 0.088)	0.048	-0.57%
Frequency	2012.1	-0.002 (CI = +/-0.014; p = 0.793)	0.114 (CI = +/-0.150; p = 0.127)	0.047	-0.18%
Frequency	2012.2	-0.002 (CI = +/-0.016; p = 0.807)	0.115 (CI = +/-0.156; p = 0.140)	0.043	-0.19%
Frequency	2013.1	0.000 (CI = +/-0.017; p = 0.976)	0.106 (CI = +/-0.161; p = 0.183)	0.047	+0.03%
Frequency	2013.2	0.000 (CI = +/-0.019; p = 0.995)	0.107 (CI = +/-0.168; p = 0.196)	0.040	-0.01%
Frequency	2014.1	0.000 (CI = +/-0.022; p = 0.981)	0.108 (CI = +/-0.177; p = 0.214)	0.033	-0.02%
Frequency	2014.2	-0.006 (CI = +/-0.024; p = 0.628)	0.127 (CI = +/-0.179; p = 0.153)	0.032	-0.55%
Frequency	2015.1	-0.012 (CI = +/-0.026; p = 0.346)	0.147 (CI = +/-0.181; p = 0.102)	0.059	-1.18%
Frequency	2015.2	-0.006 (CI = +/-0.029; p = 0.647)	0.130 (CI = +/-0.187; p = 0.157)	0.043	-0.63%
Frequency	2016.1	-0.013 (CI = +/-0.033; p = 0.393)	0.151 (CI = +/-0.192; p = 0.114)	0.063	-1.32%
Frequency	2016.2	-0.022 (CI = +/-0.037; p = 0.216)	0.175 (CI = +/-0.198; p = 0.078)	0.109	-2.17%
Frequency	2017.1	-0.027 (CI = +/-0.043; p = 0.198)	0.189 (CI = +/-0.213; p = 0.077)	0.121	-2.67%

All Perils

Coverage = AP
 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	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.218 (CI = +/-0.138; p = 0.003)	0.834	+3.47%
Loss Cost	2005.2	0.035 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.211 (CI = +/-0.140; p = 0.004)	0.833	+3.57%
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.204 (CI = +/-0.142; p = 0.006)	0.832	+3.67%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.203 (CI = +/-0.145; p = 0.008)	0.823	+3.69%
Loss Cost	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.202 (CI = +/-0.149; p = 0.009)	0.813	+3.69%
Loss Cost	2007.2	0.036 (CI = +/-0.010; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	0.205 (CI = +/-0.153; p = 0.010)	0.801	+3.65%
Loss Cost	2008.1	0.039 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	0.187 (CI = +/-0.149; p = 0.016)	0.821	+3.94%
Loss Cost	2008.2	0.040 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.178 (CI = +/-0.151; p = 0.023)	0.820	+4.10%
Loss Cost	2009.1	0.042 (CI = +/-0.011; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.165 (CI = +/-0.151; p = 0.034)	0.826	+4.32%
Loss Cost	2009.2	0.043 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	0.158 (CI = +/-0.155; p = 0.046)	0.820	+4.43%
Loss Cost	2010.1	0.047 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.005; p = 0.000)	0.137 (CI = +/-0.150; p = 0.072)	0.841	+4.82%
Loss Cost	2010.2	0.048 (CI = +/-0.013; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	0.133 (CI = +/-0.155; p = 0.091)	0.833	+4.91%
Loss Cost	2011.1	0.052 (CI = +/-0.013; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.110 (CI = +/-0.150; p = 0.142)	0.852	+5.36%
Loss Cost	2011.2	0.053 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	0.107 (CI = +/-0.156; p = 0.168)	0.843	+5.42%
Loss Cost	2012.1	0.057 (CI = +/-0.015; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.152; p = 0.260)	0.860	+5.90%
Loss Cost	2012.2	0.059 (CI = +/-0.017; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	0.077 (CI = +/-0.158; p = 0.321)	0.854	+6.07%
Loss Cost	2013.1	0.063 (CI = +/-0.018; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	0.059 (CI = +/-0.160; p = 0.446)	0.859	+6.49%
Loss Cost	2013.2	0.062 (CI = +/-0.020; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.168; p = 0.432)	0.845	+6.37%
Loss Cost	2014.1	0.059 (CI = +/-0.022; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.176; p = 0.374)	0.831	+6.07%
Loss Cost	2014.2	0.054 (CI = +/-0.024; p = 0.000)	0.014 (CI = +/-0.006; p = 0.000)	0.097 (CI = +/-0.179; p = 0.267)	0.822	+5.51%
Loss Cost	2015.1	0.050 (CI = +/-0.027; p = 0.001)	0.014 (CI = +/-0.006; p = 0.000)	0.110 (CI = +/-0.188; p = 0.228)	0.811	+5.13%
Loss Cost	2015.2	0.052 (CI = +/-0.031; p = 0.003)	0.014 (CI = +/-0.006; p = 0.000)	0.102 (CI = +/-0.200; p = 0.292)	0.805	+5.38%
Loss Cost	2016.1	0.042 (CI = +/-0.033; p = 0.016)	0.014 (CI = +/-0.006; p = 0.000)	0.136 (CI = +/-0.196; p = 0.156)	0.816	+4.28%
Loss Cost	2016.2	0.028 (CI = +/-0.032; p = 0.081)	0.013 (CI = +/-0.005; p = 0.000)	0.178 (CI = +/-0.178; p = 0.051)	0.852	+2.85%
Loss Cost	2017.1	0.030 (CI = +/-0.038; p = 0.113)	0.013 (CI = +/-0.006; p = 0.000)	0.173 (CI = +/-0.195; p = 0.076)	0.849	+3.01%
Severity	2005.1	0.028 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.005; p = 0.269)	0.191 (CI = +/-0.121; p = 0.003)	0.827	+2.87%
Severity	2005.2	0.029 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.253)	0.186 (CI = +/-0.123; p = 0.004)	0.823	+2.93%
Severity	2006.1	0.031 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.004; p = 0.188)	0.174 (CI = +/-0.120; p = 0.006)	0.836	+3.11%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.004; p = 0.142)	0.163 (CI = +/-0.118; p = 0.009)	0.844	+3.28%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.005; p = 0.155)	0.164 (CI = +/-0.121; p = 0.010)	0.833	+3.26%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.005; p = 0.181)	0.171 (CI = +/-0.123; p = 0.008)	0.821	+3.15%
Severity	2008.1	0.034 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.004; p = 0.085)	0.150 (CI = +/-0.112; p = 0.011)	0.860	+3.49%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.004; p = 0.023)	0.127 (CI = +/-0.096; p = 0.011)	0.902	+3.87%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.010)	0.113 (CI = +/-0.091; p = 0.017)	0.914	+4.11%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.010)	0.109 (CI = +/-0.093; p = 0.024)	0.910	+4.19%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.095 (CI = +/-0.090; p = 0.038)	0.920	+4.43%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.084 (CI = +/-0.088; p = 0.060)	0.925	+4.65%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.069 (CI = +/-0.082; p = 0.096)	0.936	+4.94%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.071 (CI = +/-0.086; p = 0.097)	0.929	+4.90%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.076 (CI = +/-0.089; p = 0.090)	0.920	+4.81%
Severity	2012.2	0.047 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.003; p = 0.002)	0.073 (CI = +/-0.093; p = 0.116)	0.913	+4.86%
Severity	2013.1	0.048 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.003)	0.072 (CI = +/-0.097; p = 0.138)	0.904	+4.89%
Severity	2013.2	0.046 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.081 (CI = +/-0.100; p = 0.106)	0.893	+4.67%
Severity	2014.1	0.042 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.003; p = 0.004)	0.098 (CI = +/-0.097; p = 0.048)	0.891	+4.25%
Severity	2014.2	0.041 (CI = +/-0.014; p = 0.000)	0.005 (CI = +/-0.003; p = 0.006)	0.101 (CI = +/-0.102; p = 0.052)	0.878	+4.15%
Severity	2015.1	0.043 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.094 (CI = +/-0.108; p = 0.081)	0.873	+4.34%
Severity	2015.2	0.037 (CI = +/-0.016; p = 0.000)	0.005 (CI = +/-0.003; p = 0.007)	0.113 (CI = +/-0.105; p = 0.036)	0.872	+3.79%
Severity	2016.1	0.033 (CI = +/-0.018; p = 0.002)	0.005 (CI = +/-0.003; p = 0.008)	0.128 (CI = +/-0.106; p = 0.022)	0.868	+3.32%
Severity	2016.2	0.027 (CI = +/-0.019; p = 0.009)	0.005 (CI = +/-0.003; p = 0.007)	0.146 (CI = +/-0.103; p = 0.010)	0.875	+2.69%
Severity	2017.1	0.032 (CI = +/-0.020; p = 0.005)	0.005 (CI = +/-0.003; p = 0.006)	0.130 (CI = +/-0.102; p = 0.018)	0.894	+3.29%
Frequency	2005.1	0.006 (CI = +/-0.005; p = 0.038)	0.008 (CI = +/-0.004; p = 0.000)	0.027 (CI = +/-0.105; p = 0.605)	0.365	+0.58%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.039)	0.009 (CI = +/-0.004; p = 0.000)	0.025 (CI = +/-0.107; p = 0.645)	0.367	+0.62%
Frequency	2006.1	0.005 (CI = +/-0.006; p = 0.082)	0.008 (CI = +/-0.004; p = 0.000)	0.030 (CI = +/-0.109; p = 0.580)	0.358	+0.54%
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.211)	0.008 (CI = +/-0.004; p = 0.000)	0.040 (CI = +/-0.107; p = 0.453)	0.361	+0.40%
Frequency	2007.1	0.004 (CI = +/-0.007; p = 0.215)	0.008 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.110; p = 0.481)	0.361	+0.42%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.185)	0.008 (CI = +/-0.004; p = 0.000)	0.035 (CI = +/-0.113; p = 0.535)	0.364	+0.48%
Frequency	2008.1	0.004 (CI = +/-0.008; p = 0.259)	0.008 (CI = +/-0.004; p = 0.000)	0.037 (CI = +/-0.116; p = 0.513)	0.360	+0.44%
Frequency	2008.2	0.002 (CI = +/-0.008; p = 0.570)	0.008 (CI = +/-0.004; p = 0.001)	0.051 (CI = +/-0.113; p = 0.366)	0.379	+0.22%
Frequency	2009.1	0.002 (CI = +/-0.009; p = 0.626)	0.008 (CI = +/-0.004; p = 0.001)	0.052 (CI = +/-0.117; p = 0.371)	0.377	+0.20%
Frequency	2009.2	0.002 (CI = +/-0.009; p = 0.601)	0.008 (CI = +/-0.004; p = 0.001)	0.050 (CI = +/-0.120; p = 0.403)	0.375	+0.24%
Frequency	2010.1	0.004 (CI = +/-0.010; p = 0.444)	0.008 (CI = +/-0.004; p = 0.001)	0.042 (CI = +/-0.123; p = 0.487)	0.381	+0.37%
Frequency	2010.2	0.002 (CI = +/-0.011; p = 0.636)	0.008 (CI = +/-0.004; p = 0.001)	0.049 (CI = +/-0.126; p = 0.431)	0.383	+0.25%
Frequency	2011.1	0.004 (CI = +/-0.012; p = 0.488)	0.008 (CI = +/-0.005; p = 0.001)	0.041 (CI = +/-0.129; p = 0.516)	0.388	+0.39%
Frequency	2011.2	0.005 (CI = +/-0.013; p = 0.424)	0.008 (CI = +/-0.005; p = 0.002)	0.036 (CI = +/-0.134; p = 0.583)	0.389	+0.50%
Frequency	2012.1	0.010 (CI = +/-0.012; p = 0.087)	0.009 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.121; p = 0.879)	0.487	+1.05%
Frequency	2012.2	0.011 (CI = +/-0.013; p = 0.088)	0.009 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.126; p = 0.946)	0.488	+1.15%
Frequency	2013.1	0.015 (CI = +/-0.014; p = 0.036)	0.009 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.126; p = 0.838)	0.531	+1.52%
Frequency	2013.2	0.016 (CI = +/-0.016; p = 0.045)	0.009 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.132; p = 0.793)	0.529	+1.62%
Frequency	2014.1	0.017 (CI = +/-0.018; p = 0.053)	0.009 (CI = +/-0.005; p = 0.001)	-0.022 (CI = +/-0.139; p = 0.743)	0.528	+1.75%
Frequency	2014.2	0.013 (CI = +/-0.019; p = 0.169)	0.009 (CI = +/-0.005; p = 0.001)	-0.005 (CI = +/-0.141; p = 0.947)	0.533	+1.30%
Frequency	2015.1	0.007 (CI = +/-0.020; p = 0.445)	0.009 (CI = +/-0.004; p = 0.001)	0.016 (CI = +/-0.141; p = 0.815)	0.559	+0.75%
Frequency	2015.2	0.015 (CI = +/-0.021; p = 0.136)	0.009 (CI = +/-0.004; p = 0.000)	-0.011 (CI = +/-0.134; p = 0.857)	0.627	+1.53%
Frequency	2016.1	0.009 (CI = +/-0.022; p = 0.384)	0.009 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.135; p = 0.901)	0.653	+0.94%
Frequency	2016.2	0.002 (CI = +/-0.024; p = 0.886)	0.009 (CI = +/-0.004; p = 0.000)	0.031 (CI = +/-0.131; p = 0.611)	0.705	+0.16%
Frequency	2017.1	-0.003 (CI = +/-0.027; p = 0.829)	0.009 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.140; p = 0.507)	0.716	-0.27%

All Perils

Coverage = AP

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	2005.1	0.027 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.072; p = 0.014)	0.288 (CI = +/-0.150; p = 0.000)	0.787	+2.78%
Loss Cost	2005.2	0.028 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.073; p = 0.011)	0.281 (CI = +/-0.152; p = 0.001)	0.786	+2.89%
Loss Cost	2006.1	0.028 (CI = +/-0.008; p = 0.000)	-0.097 (CI = +/-0.075; p = 0.013)	0.281 (CI = +/-0.155; p = 0.001)	0.779	+2.89%
Loss Cost	2006.2	0.029 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.078; p = 0.015)	0.279 (CI = +/-0.159; p = 0.001)	0.768	+2.92%
Loss Cost	2007.1	0.028 (CI = +/-0.009; p = 0.000)	-0.103 (CI = +/-0.079; p = 0.012)	0.284 (CI = +/-0.161; p = 0.001)	0.759	+2.81%
Loss Cost	2007.2	0.028 (CI = +/-0.010; p = 0.000)	-0.103 (CI = +/-0.082; p = 0.016)	0.285 (CI = +/-0.165; p = 0.001)	0.743	+2.80%
Loss Cost	2008.1	0.029 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.084; p = 0.025)	0.279 (CI = +/-0.167; p = 0.002)	0.746	+2.93%
Loss Cost	2008.2	0.030 (CI = +/-0.011; p = 0.000)	-0.104 (CI = +/-0.086; p = 0.020)	0.270 (CI = +/-0.169; p = 0.003)	0.745	+3.08%
Loss Cost	2009.1	0.031 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.089; p = 0.027)	0.268 (CI = +/-0.174; p = 0.004)	0.739	+3.12%
Loss Cost	2009.2	0.032 (CI = +/-0.013; p = 0.000)	-0.107 (CI = +/-0.092; p = 0.025)	0.261 (CI = +/-0.178; p = 0.006)	0.731	+3.24%
Loss Cost	2010.1	0.033 (CI = +/-0.014; p = 0.000)	-0.101 (CI = +/-0.095; p = 0.038)	0.255 (CI = +/-0.182; p = 0.008)	0.731	+3.39%
Loss Cost	2010.2	0.034 (CI = +/-0.015; p = 0.000)	-0.105 (CI = +/-0.099; p = 0.040)	0.250 (CI = +/-0.188; p = 0.011)	0.717	+3.48%
Loss Cost	2011.1	0.036 (CI = +/-0.016; p = 0.000)	-0.099 (CI = +/-0.103; p = 0.057)	0.244 (CI = +/-0.192; p = 0.015)	0.716	+3.63%
Loss Cost	2011.2	0.036 (CI = +/-0.018; p = 0.000)	-0.101 (CI = +/-0.108; p = 0.063)	0.241 (CI = +/-0.200; p = 0.021)	0.697	+3.69%
Loss Cost	2012.1	0.038 (CI = +/-0.020; p = 0.001)	-0.097 (CI = +/-0.112; p = 0.086)	0.236 (CI = +/-0.206; p = 0.027)	0.692	+3.84%
Loss Cost	2012.2	0.039 (CI = +/-0.022; p = 0.001)	-0.101 (CI = +/-0.118; p = 0.088)	0.229 (CI = +/-0.215; p = 0.038)	0.675	+3.98%
Loss Cost	2013.1	0.039 (CI = +/-0.024; p = 0.003)	-0.101 (CI = +/-0.124; p = 0.105)	0.228 (CI = +/-0.224; p = 0.046)	0.662	+4.00%
Loss Cost	2013.2	0.038 (CI = +/-0.027; p = 0.008)	-0.098 (CI = +/-0.131; p = 0.135)	0.233 (CI = +/-0.236; p = 0.053)	0.628	+3.90%
Loss Cost	2014.1	0.032 (CI = +/-0.029; p = 0.034)	-0.113 (CI = +/-0.134; p = 0.091)	0.253 (CI = +/-0.237; p = 0.038)	0.615	+3.25%
Loss Cost	2014.2	0.028 (CI = +/-0.033; p = 0.095)	-0.102 (CI = +/-0.141; p = 0.142)	0.270 (CI = +/-0.249; p = 0.035)	0.572	+2.79%
Loss Cost	2015.1	0.020 (CI = +/-0.036; p = 0.259)	-0.119 (CI = +/-0.144; p = 0.097)	0.293 (CI = +/-0.251; p = 0.025)	0.569	+1.98%
Loss Cost	2015.2	0.023 (CI = +/-0.042; p = 0.246)	-0.127 (CI = +/-0.154; p = 0.098)	0.280 (CI = +/-0.269; p = 0.043)	0.557	+2.36%
Loss Cost	2016.1	0.008 (CI = +/-0.043; p = 0.707)	-0.156 (CI = +/-0.146; p = 0.039)	0.321 (CI = +/-0.253; p = 0.017)	0.605	+0.76%
Loss Cost	2016.2	-0.002 (CI = +/-0.049; p = 0.936)	-0.139 (CI = +/-0.155; p = 0.075)	0.351 (CI = +/-0.269; p = 0.015)	0.577	-0.18%
Loss Cost	2017.1	-0.007 (CI = +/-0.058; p = 0.781)	-0.147 (CI = +/-0.168; p = 0.079)	0.364 (CI = +/-0.289; p = 0.019)	0.575	-0.75%
Severity	2005.1	0.027 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.055; p = 0.213)	0.204 (CI = +/-0.115; p = 0.001)	0.829	+2.71%
Severity	2005.2	0.027 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.056; p = 0.178)	0.199 (CI = +/-0.116; p = 0.001)	0.825	+2.78%
Severity	2006.1	0.029 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.056; p = 0.259)	0.193 (CI = +/-0.115; p = 0.002)	0.833	+2.91%
Severity	2006.2	0.030 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.055; p = 0.158)	0.182 (CI = +/-0.113; p = 0.003)	0.843	+3.06%
Severity	2007.1	0.030 (CI = +/-0.007; p = 0.000)	-0.042 (CI = +/-0.057; p = 0.144)	0.185 (CI = +/-0.115; p = 0.003)	0.834	+3.01%
Severity	2007.2	0.029 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.058; p = 0.191)	0.190 (CI = +/-0.117; p = 0.002)	0.820	+2.93%
Severity	2008.1	0.031 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.055; p = 0.318)	0.178 (CI = +/-0.109; p = 0.002)	0.849	+3.18%
Severity	2008.2	0.035 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.048; p = 0.085)	0.157 (CI = +/-0.094; p = 0.002)	0.893	+3.52%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.048; p = 0.135)	0.151 (CI = +/-0.093; p = 0.003)	0.898	+3.67%
Severity	2009.2	0.037 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.049; p = 0.117)	0.146 (CI = +/-0.095; p = 0.004)	0.893	+3.75%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.050; p = 0.176)	0.140 (CI = +/-0.095; p = 0.006)	0.895	+3.89%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	-0.041 (CI = +/-0.050; p = 0.104)	0.130 (CI = +/-0.094; p = 0.009)	0.900	+4.09%
Severity	2011.1	0.042 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.050; p = 0.158)	0.124 (CI = +/-0.094; p = 0.012)	0.901	+4.25%
Severity	2011.2	0.041 (CI = +/-0.009; p = 0.000)	-0.034 (CI = +/-0.053; p = 0.195)	0.126 (CI = +/-0.098; p = 0.014)	0.890	+4.20%
Severity	2012.1	0.039 (CI = +/-0.009; p = 0.000)	-0.039 (CI = +/-0.054; p = 0.144)	0.132 (CI = +/-0.099; p = 0.011)	0.882	+4.03%
Severity	2012.2	0.040 (CI = +/-0.010; p = 0.000)	-0.041 (CI = +/-0.056; p = 0.147)	0.130 (CI = +/-0.103; p = 0.016)	0.871	+4.08%
Severity	2013.1	0.039 (CI = +/-0.011; p = 0.000)	-0.044 (CI = +/-0.059; p = 0.138)	0.133 (CI = +/-0.107; p = 0.017)	0.858	+3.98%
Severity	2013.2	0.037 (CI = +/-0.013; p = 0.000)	-0.039 (CI = +/-0.062; p = 0.204)	0.141 (CI = +/-0.111; p = 0.015)	0.840	+3.79%
Severity	2014.1	0.032 (CI = +/-0.013; p = 0.000)	-0.051 (CI = +/-0.057; p = 0.079)	0.157 (CI = +/-0.102; p = 0.005)	0.849	+3.27%
Severity	2014.2	0.032 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.061; p = 0.104)	0.158 (CI = +/-0.108; p = 0.007)	0.830	+3.24%
Severity	2015.1	0.032 (CI = +/-0.016; p = 0.001)	-0.051 (CI = +/-0.065; p = 0.119)	0.159 (CI = +/-0.115; p = 0.010)	0.817	+3.20%
Severity	2015.2	0.027 (CI = +/-0.018; p = 0.007)	-0.041 (CI = +/-0.067; p = 0.208)	0.175 (CI = +/-0.117; p = 0.007)	0.798	+2.74%
Severity	2016.1	0.021 (CI = +/-0.019; p = 0.035)	-0.052 (CI = +/-0.065; p = 0.106)	0.192 (CI = +/-0.113; p = 0.003)	0.806	+2.11%
Severity	2016.2	0.016 (CI = +/-0.022; p = 0.132)	-0.044 (CI = +/-0.069; p = 0.187)	0.206 (CI = +/-0.119; p = 0.003)	0.789	+1.63%
Severity	2017.1	0.020 (CI = +/-0.026; p = 0.120)	-0.039 (CI = +/-0.074; p = 0.267)	0.199 (CI = +/-0.127; p = 0.006)	0.791	+1.98%
Frequency	2005.1	0.001 (CI = +/-0.006; p = 0.804)	-0.057 (CI = +/-0.057; p = 0.047)	0.084 (CI = +/-0.119; p = 0.160)	0.123	+0.07%
Frequency	2005.2	0.001 (CI = +/-0.006; p = 0.731)	-0.059 (CI = +/-0.058; p = 0.046)	0.081 (CI = +/-0.121; p = 0.181)	0.124	+0.11%
Frequency	2006.1	0.000 (CI = +/-0.006; p = 0.950)	-0.066 (CI = +/-0.058; p = 0.028)	0.088 (CI = +/-0.120; p = 0.144)	0.144	-0.02%
Frequency	2006.2	-0.001 (CI = +/-0.007; p = 0.660)	-0.059 (CI = +/-0.059; p = 0.048)	0.097 (CI = +/-0.120; p = 0.109)	0.127	-0.14%
Frequency	2007.1	-0.002 (CI = +/-0.007; p = 0.583)	-0.061 (CI = +/-0.060; p = 0.046)	0.099 (CI = +/-0.122; p = 0.107)	0.131	-0.19%
Frequency	2007.2	-0.001 (CI = +/-0.007; p = 0.724)	-0.064 (CI = +/-0.062; p = 0.043)	0.095 (CI = +/-0.125; p = 0.129)	0.135	-0.13%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.520)	-0.070 (CI = +/-0.063; p = 0.032)	0.101 (CI = +/-0.125; p = 0.110)	0.156	-0.25%
Frequency	2008.2	-0.004 (CI = +/-0.008; p = 0.292)	-0.062 (CI = +/-0.063; p = 0.055)	0.112 (CI = +/-0.124; p = 0.075)	0.153	-0.43%
Frequency	2009.1	-0.005 (CI = +/-0.009; p = 0.219)	-0.066 (CI = +/-0.065; p = 0.046)	0.117 (CI = +/-0.126; p = 0.068)	0.169	-0.53%
Frequency	2009.2	-0.005 (CI = +/-0.009; p = 0.292)	-0.068 (CI = +/-0.067; p = 0.049)	0.115 (CI = +/-0.130; p = 0.082)	0.167	-0.49%
Frequency	2010.1	-0.005 (CI = +/-0.010; p = 0.333)	-0.068 (CI = +/-0.070; p = 0.058)	0.114 (CI = +/-0.134; p = 0.090)	0.152	-0.49%
Frequency	2010.2	-0.006 (CI = +/-0.011; p = 0.283)	-0.064 (CI = +/-0.073; p = 0.082)	0.120 (CI = +/-0.138; p = 0.085)	0.147	-0.59%
Frequency	2011.1	-0.006 (CI = +/-0.012; p = 0.319)	-0.064 (CI = +/-0.076; p = 0.094)	0.120 (CI = +/-0.142; p = 0.094)	0.133	-0.59%
Frequency	2011.2	-0.005 (CI = +/-0.013; p = 0.447)	-0.067 (CI = +/-0.079; p = 0.091)	0.115 (CI = +/-0.147; p = 0.120)	0.133	-0.49%
Frequency	2012.1	-0.002 (CI = +/-0.014; p = 0.787)	-0.058 (CI = +/-0.080; p = 0.145)	0.103 (CI = +/-0.147; p = 0.157)	0.103	-0.18%
Frequency	2012.2	-0.001 (CI = +/-0.015; p = 0.897)	-0.061 (CI = +/-0.084; p = 0.147)	0.099 (CI = +/-0.153; p = 0.190)	0.101	-0.10%
Frequency	2013.1	0.000 (CI = +/-0.017; p = 0.975)	-0.057 (CI = +/-0.088; p = 0.188)	0.095 (CI = +/-0.159; p = 0.224)	0.089	+0.03%
Frequency	2013.2	0.001 (CI = +/-0.019; p = 0.910)	-0.059 (CI = +/-0.093; p = 0.196)	0.092 (CI = +/-0.167; p = 0.263)	0.081	+0.10%
Frequency	2014.1	0.000 (CI = +/-0.021; p = 0.981)	-0.062 (CI = +/-0.098; p = 0.196)	0.096 (CI = +/-0.174; p = 0.261)	0.077	-0.02%
Frequency	2014.2	-0.004 (CI = +/-0.024; p = 0.705)	-0.052 (CI = +/-0.102; p = 0.292)	0.112 (CI = +/-0.181; p = 0.207)	0.043	-0.43%
Frequency	2015.1	-0.012 (CI = +/-0.025; p = 0.330)	-0.068 (CI = +/-0.101; p = 0.167)	0.134 (CI = +/-0.176; p = 0.126)	0.125	-1.18%
Frequency	2015.2	-0.004 (CI = +/-0.027; p = 0.772)	-0.086 (CI = +/-0.101; p = 0.089)	0.105 (CI = +/-0.176; p = 0.222)	0.181	-0.37%
Frequency	2016.1	-0.013 (CI = +/-0.029; p = 0.329)	-0.103 (CI = +/-0.098; p = 0.040)	0.130 (CI = +/-0.170; p = 0.121)	0.295	-1.32%
Frequency	2016.2	-0.018 (CI = +/-0.034; p = 0.261)	-0.095 (CI = +/-0.105; p = 0.074)	0.145 (CI = +/-0.183; p = 0.109)	0.283	-1.79%
Frequency	2017.1	-0.027 (CI = +/-0.038; p = 0.141)	-0.108 (CI = +/-0.108; p = 0.050)	0.166 (CI = +/-0.187; p = 0.076)	0.354	-2.67%

All Perils

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

Fit	Start Date	Time	Seasonality	Mobility	New Normal	Adjusted R ²	Implied Trend
							Rate
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.059; p = 0.011)	0.010 (CI = +/-0.005; p = 0.000)	0.209 (CI = +/-0.127; p = 0.002)	0.860	+3.42%
Loss Cost	2005.2	0.035 (CI = +/-0.007; p = 0.000)	-0.085 (CI = +/-0.058; p = 0.006)	0.011 (CI = +/-0.005; p = 0.000)	0.198 (CI = +/-0.127; p = 0.003)	0.865	+3.57%
Loss Cost	2006.1	0.036 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.060; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	0.195 (CI = +/-0.129; p = 0.004)	0.861	+3.62%
Loss Cost	2006.2	0.036 (CI = +/-0.008; p = 0.000)	-0.085 (CI = +/-0.062; p = 0.008)	0.011 (CI = +/-0.005; p = 0.000)	0.190 (CI = +/-0.132; p = 0.006)	0.855	+3.69%
Loss Cost	2007.1	0.036 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.064; p = 0.009)	0.011 (CI = +/-0.005; p = 0.000)	0.194 (CI = +/-0.135; p = 0.006)	0.848	+3.63%
Loss Cost	2007.2	0.036 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.066; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.192 (CI = +/-0.139; p = 0.008)	0.838	+3.65%
Loss Cost	2008.1	0.038 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.065; p = 0.019)	0.011 (CI = +/-0.005; p = 0.000)	0.179 (CI = +/-0.137; p = 0.012)	0.849	+3.88%
Loss Cost	2008.2	0.040 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.065; p = 0.010)	0.011 (CI = +/-0.005; p = 0.000)	0.165 (CI = +/-0.136; p = 0.019)	0.856	+4.10%
Loss Cost	2009.1	0.042 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.067; p = 0.017)	0.012 (CI = +/-0.005; p = 0.000)	0.157 (CI = +/-0.138; p = 0.027)	0.856	+4.24%
Loss Cost	2009.2	0.043 (CI = +/-0.011; p = 0.000)	-0.090 (CI = +/-0.068; p = 0.012)	0.012 (CI = +/-0.005; p = 0.000)	0.145 (CI = +/-0.139; p = 0.042)	0.857	+4.44%
Loss Cost	2010.1	0.046 (CI = +/-0.011; p = 0.000)	-0.080 (CI = +/-0.067; p = 0.022)	0.012 (CI = +/-0.005; p = 0.000)	0.130 (CI = +/-0.137; p = 0.062)	0.868	+4.74%
Loss Cost	2010.2	0.048 (CI = +/-0.012; p = 0.000)	-0.085 (CI = +/-0.069; p = 0.017)	0.012 (CI = +/-0.005; p = 0.000)	0.120 (CI = +/-0.140; p = 0.090)	0.866	+4.92%
Loss Cost	2011.1	0.051 (CI = +/-0.012; p = 0.000)	-0.075 (CI = +/-0.068; p = 0.032)	0.013 (CI = +/-0.005; p = 0.000)	0.104 (CI = +/-0.138; p = 0.132)	0.876	+5.26%
Loss Cost	2011.2	0.053 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.071; p = 0.029)	0.013 (CI = +/-0.005; p = 0.000)	0.095 (CI = +/-0.143; p = 0.179)	0.871	+5.43%
Loss Cost	2012.1	0.056 (CI = +/-0.014; p = 0.000)	-0.070 (CI = +/-0.071; p = 0.052)	0.013 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.142; p = 0.255)	0.880	+5.80%
Loss Cost	2012.2	0.059 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.073; p = 0.038)	0.014 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.145; p = 0.355)	0.879	+6.09%
Loss Cost	2013.1	0.062 (CI = +/-0.017; p = 0.000)	-0.071 (CI = +/-0.075; p = 0.063)	0.014 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.149; p = 0.450)	0.879	+6.37%
Loss Cost	2013.2	0.062 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.080; p = 0.075)	0.014 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.158; p = 0.485)	0.866	+6.40%
Loss Cost	2014.1	0.057 (CI = +/-0.020; p = 0.000)	-0.082 (CI = +/-0.081; p = 0.048)	0.013 (CI = +/-0.005; p = 0.000)	0.071 (CI = +/-0.159; p = 0.359)	0.862	+5.91%
Loss Cost	2014.2	0.054 (CI = +/-0.022; p = 0.000)	-0.075 (CI = +/-0.085; p = 0.080)	0.013 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.167; p = 0.293)	0.848	+5.56%
Loss Cost	2015.1	0.048 (CI = +/-0.024; p = 0.001)	-0.087 (CI = +/-0.086; p = 0.049)	0.013 (CI = +/-0.005; p = 0.000)	0.105 (CI = +/-0.168; p = 0.199)	0.850	+4.93%
Loss Cost	2015.2	0.053 (CI = +/-0.027; p = 0.001)	-0.097 (CI = +/-0.089; p = 0.036)	0.013 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.174; p = 0.305)	0.856	+5.49%
Loss Cost	2016.1	0.039 (CI = +/-0.022; p = 0.003)	-0.122 (CI = +/-0.069; p = 0.003)	0.012 (CI = +/-0.004; p = 0.000)	0.129 (CI = +/-0.135; p = 0.058)	0.915	+3.98%
Loss Cost	2016.2	0.030 (CI = +/-0.022; p = 0.013)	-0.106 (CI = +/-0.064; p = 0.004)	0.012 (CI = +/-0.004; p = 0.000)	0.158 (CI = +/-0.124; p = 0.017)	0.931	+3.05%
Loss Cost	2017.1	0.027 (CI = +/-0.026; p = 0.045)	-0.111 (CI = +/-0.070; p = 0.006)	0.012 (CI = +/-0.004; p = 0.000)	0.166 (CI = +/-0.134; p = 0.020)	0.931	+2.73%
Severity	2005.1	0.028 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.055; p = 0.257)	0.002 (CI = +/-0.005; p = 0.327)	0.187 (CI = +/-0.120; p = 0.003)	0.829	+2.85%
Severity	2005.2	0.029 (CI = +/-0.007; p = 0.000)	-0.035 (CI = +/-0.056; p = 0.213)	0.002 (CI = +/-0.005; p = 0.303)	0.181 (CI = +/-0.122; p = 0.005)	0.826	+2.93%
Severity	2006.1	0.030 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.056; p = 0.319)	0.003 (CI = +/-0.005; p = 0.230)	0.171 (CI = +/-0.120; p = 0.007)	0.836	+3.09%
Severity	2006.2	0.032 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.055; p = 0.196)	0.003 (CI = +/-0.004; p = 0.177)	0.157 (CI = +/-0.117; p = 0.010)	0.848	+3.28%
Severity	2007.1	0.032 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.057; p = 0.185)	0.003 (CI = +/-0.004; p = 0.200)	0.160 (CI = +/-0.120; p = 0.011)	0.838	+3.23%
Severity	2007.2	0.031 (CI = +/-0.008; p = 0.000)	-0.035 (CI = +/-0.058; p = 0.234)	0.003 (CI = +/-0.005; p = 0.221)	0.165 (CI = +/-0.123; p = 0.010)	0.823	+3.15%
Severity	2008.1	0.034 (CI = +/-0.010; p = 0.000)	-0.022 (CI = +/-0.054; p = 0.407)	0.003 (CI = +/-0.004; p = 0.108)	0.147 (CI = +/-0.113; p = 0.012)	0.858	+3.47%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	-0.037 (CI = +/-0.045; p = 0.106)	0.004 (CI = +/-0.003; p = 0.029)	0.122 (CI = +/-0.093; p = 0.013)	0.908	+3.87%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.183)	0.004 (CI = +/-0.003; p = 0.015)	0.110 (CI = +/-0.090; p = 0.018)	0.917	+4.08%
Severity	2009.2	0.041 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.045; p = 0.143)	0.004 (CI = +/-0.003; p = 0.013)	0.104 (CI = +/-0.092; p = 0.028)	0.914	+4.19%
Severity	2010.1	0.043 (CI = +/-0.007; p = 0.000)	-0.025 (CI = +/-0.044; p = 0.239)	0.005 (CI = +/-0.003; p = 0.007)	0.093 (CI = +/-0.089; p = 0.041)	0.921	+4.41%
Severity	2010.2	0.046 (CI = +/-0.007; p = 0.000)	-0.033 (CI = +/-0.042; p = 0.113)	0.005 (CI = +/-0.003; p = 0.003)	0.079 (CI = +/-0.085; p = 0.067)	0.930	+4.66%
Severity	2011.1	0.048 (CI = +/-0.007; p = 0.000)	-0.026 (CI = +/-0.040; p = 0.199)	0.005 (CI = +/-0.003; p = 0.001)	0.067 (CI = +/-0.081; p = 0.101)	0.938	+4.91%
Severity	2011.2	0.048 (CI = +/-0.008; p = 0.000)	-0.025 (CI = +/-0.042; p = 0.224)	0.005 (CI = +/-0.003; p = 0.002)	0.068 (CI = +/-0.085; p = 0.112)	0.931	+4.90%
Severity	2012.1	0.047 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.044; p = 0.179)	0.005 (CI = +/-0.003; p = 0.002)	0.073 (CI = +/-0.087; p = 0.093)	0.924	+4.76%
Severity	2012.2	0.048 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.045; p = 0.159)	0.005 (CI = +/-0.003; p = 0.003)	0.068 (CI = +/-0.090; p = 0.131)	0.918	+4.87%
Severity	2013.1	0.047 (CI = +/-0.011; p = 0.000)	-0.033 (CI = +/-0.048; p = 0.169)	0.005 (CI = +/-0.003; p = 0.004)	0.070 (CI = +/-0.095; p = 0.140)	0.909	+4.84%
Severity	2013.2	0.046 (CI = +/-0.012; p = 0.000)	-0.029 (CI = +/-0.050; p = 0.236)	0.005 (CI = +/-0.003; p = 0.006)	0.076 (CI = +/-0.099; p = 0.122)	0.896	+4.68%
Severity	2014.1	0.041 (CI = +/-0.011; p = 0.000)	-0.040 (CI = +/-0.046; p = 0.083)	0.005 (CI = +/-0.003; p = 0.005)	0.095 (CI = +/-0.090; p = 0.040)	0.906	+4.17%
Severity	2014.2	0.041 (CI = +/-0.013; p = 0.000)	-0.040 (CI = +/-0.049; p = 0.100)	0.005 (CI = +/-0.003; p = 0.007)	0.095 (CI = +/-0.097; p = 0.054)	0.893	+4.18%
Severity	2015.1	0.042 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.053; p = 0.135)	0.005 (CI = +/-0.003; p = 0.009)	0.092 (CI = +/-0.103; p = 0.075)	0.885	+4.26%
Severity	2015.2	0.037 (CI = +/-0.016; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.232)	0.005 (CI = +/-0.003; p = 0.010)	0.108 (CI = +/-0.104; p = 0.042)	0.878	+3.82%
Severity	2016.1	0.032 (CI = +/-0.016; p = 0.001)	-0.041 (CI = +/-0.051; p = 0.105)	0.004 (CI = +/-0.003; p = 0.010)	0.126 (CI = +/-0.098; p = 0.017)	0.888	+3.22%
Severity	2016.2	0.027 (CI = +/-0.018; p = 0.007)	-0.033 (CI = +/-0.052; p = 0.189)	0.004 (CI = +/-0.003; p = 0.010)	0.140 (CI = +/-0.100; p = 0.011)	0.885	+2.75%
Severity	2017.1	0.032 (CI = +/-0.020; p = 0.006)	-0.026 (CI = +/-0.054; p = 0.301)	0.004 (CI = +/-0.003; p = 0.009)	0.128 (CI = +/-0.103; p = 0.020)	0.896	+3.23%
Frequency	2005.1	0.006 (CI = +/-0.005; p = 0.038)	-0.047 (CI = +/-0.046; p = 0.048)	0.008 (CI = +/-0.004; p = 0.000)	0.022 (CI = +/-0.101; p = 0.661)	0.420	+0.56%
Frequency	2005.2	0.006 (CI = +/-0.006; p = 0.030)	-0.049 (CI = +/-0.047; p = 0.041)	0.008 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.102; p = 0.735)	0.428	+0.62%
Frequency	2006.1	0.005 (CI = +/-0.006; p = 0.082)	-0.055 (CI = +/-0.048; p = 0.026)	0.008 (CI = +/-0.004; p = 0.000)	0.024 (CI = +/-0.102; p = 0.634)	0.436	+0.51%
Frequency	2006.2	0.004 (CI = +/-0.006; p = 0.187)	-0.050 (CI = +/-0.048; p = 0.043)	0.008 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.102; p = 0.520)	0.426	+0.40%
Frequency	2007.1	0.004 (CI = +/-0.006; p = 0.231)	-0.050 (CI = +/-0.049; p = 0.047)	0.008 (CI = +/-0.004; p = 0.000)	0.033 (CI = +/-0.105; p = 0.520)	0.424	+0.38%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.158)	-0.054 (CI = +/-0.050; p = 0.036)	0.008 (CI = +/-0.004; p = 0.000)	0.026 (CI = +/-0.106; p = 0.614)	0.438	+0.48%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.278)	-0.058 (CI = +/-0.052; p = 0.030)	0.008 (CI = +/-0.004; p = 0.001)	0.032 (CI = +/-0.108; p = 0.551)	0.444	+0.39%
Frequency	2008.2	0.002 (CI = +/-0.007; p = 0.543)	-0.051 (CI = +/-0.052; p = 0.050)	0.007 (CI = +/-0.004; p = 0.001)	0.043 (CI = +/-0.107; p = 0.418)	0.445	+0.22%
Frequency	2009.1	0.002 (CI = +/-0.008; p = 0.692)	-0.054 (CI = +/-0.053; p = 0.048)	0.007 (CI = +/-0.004; p = 0.001)	0.047 (CI = +/-0.110; p = 0.391)	0.448	+0.16%
Frequency	2009.2	0.002 (CI = +/-0.009; p = 0.569)	-0.057 (CI = +/-0.055; p = 0.043)	0.007 (CI = +/-0.004; p = 0.001)	0.041 (CI = +/-0.113; p = 0.460)	0.453	+0.24%
Frequency	2010.1	0.003 (CI = +/-0.009; p = 0.491)	-0.054 (CI = +/-0.057; p = 0.061)	0.008 (CI = +/-0.004; p = 0.001)	0.037 (CI = +/-0.116; p = 0.515)	0.447	+0.32%
Frequency	2010.2	0.003 (CI = +/-0.010; p = 0.611)	-0.052 (CI = +/-0.059; p = 0.082)	0.008 (CI = +/-0.004; p = 0.002)	0.041 (CI = +/-0.121; p = 0.488)	0.440	+0.25%
Frequency	2011.1	0.003 (CI = +/-0.011; p = 0.540)	-0.050 (CI = +/-0.062; p = 0.110)	0.008 (CI = +/-0.004; p = 0.002)	0.037 (CI = +/-0.125; p = 0.543)	0.434	+0.34%
Frequency	2011.2	0.005 (CI = +/-0.012; p = 0.393)	-0.055 (CI = +/-0.064; p = 0.089)	0.008 (CI = +/-0.005; p = 0.002)	0.028 (CI = +/-0.128; p = 0.657)	0.447	+0.51%
Frequency	2012.1	0.010 (CI = +/-0.012; p = 0.097)	-0.041 (CI = +/-0.059; p = 0.163)	0.008 (CI = +/-0.004; p = 0.000)	0.006 (CI = +/-0.119; p = 0.918)	0.514	+0.99%
Frequency	2012.2	0.012 (CI = +/-0.013; p = 0.076)	-0.046 (CI = +/-0.062; p = 0.136)	0.008 (CI = +/-0.004; p = 0.001)	-0.003 (CI = +/-0.123; p = 0.963)	0.524	+1.16%
Frequency	2013.1	0.014 (CI = +/-0.014; p = 0.042)	-0.038 (CI = +/-0.063; p = 0.215)	0.009 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.124; p = 0.802)	0.547	+1.46%
Frequency	2013.2	0.016 (CI = +/-0.015; p = 0.039)	-0.043 (CI = +/-0.066; p = 0.189)	0.009 (CI = +/-0.004; p = 0.001)	-0.023 (CI = +/-0.130; p = 0.709)	0.552	+1.64%
Frequency	2014.1	0.017 (CI = +/-0.017; p = 0.060)	-0.042 (CI = +/-0.070; p = 0.222)	0.009 (CI = +/-0.005; p = 0.001)	-0.024 (CI = +/-0.137; p = 0.710)	0.546	+1.67%
Frequency	2014.2	0.013 (CI = +/-0.019; p = 0.163)	-0.034 (CI = +/-0.073; p = 0.327)	0.009 (CI = +/-0.005; p = 0.001)	-0.010 (CI = +/-0.142; p = 0.883)	0.534	+1.32%
Frequency	2015.1	0.006 (CI = +/-0.020; p = 0.493)	-0.048 (CI = +/-0.070; p = 0.166)	0.008 (CI = +/-0.004; p = 0.001)	0.013 (CI = +/-0.137; p = 0.840)	0.592	+0.65%
Frequency	2015.2	0.016 (CI = +/-0.018; p = 0.075)	-0.066 (CI = +/-0.059; p = 0.031)	0.009 (CI = +/-0.004; p = 0.000)	-0.022 (CI = +/-0.115; p = 0.679)	0.730	+1.61%
Frequency	2016.1	0.007 (CI = +/-0.016; p = 0.338)	-0.081 (CI = +/-0.050; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	0.004 (CI = +/-0.097; p = 0.937)	0.825	+0.74%
Frequency	2016.2	0.003 (CI = +/-0.018; p = 0.720)	-0.073 (CI = +/-0.051; p = 0.010)	0.008 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.099; p = 0.694)	0.839	+0.29%
Frequency	2017.1	-0.005 (CI = +/-0.017; p = 0.530)	-0.085 (CI = +/-0.045; p = 0.002)	0.008 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.086; p = 0.343)	0.896	-0.48%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.1	0.173 (CI = +/-0.069; p = 0.000)	0.399	+18.85%
Loss Cost	2005.2	0.162 (CI = +/-0.072; p = 0.000)	0.355	+17.54%
Loss Cost	2006.1	0.142 (CI = +/-0.072; p = 0.000)	0.301	+15.26%
Loss Cost	2006.2	0.119 (CI = +/-0.071; p = 0.002)	0.239	+12.58%
Loss Cost	2007.1	0.136 (CI = +/-0.072; p = 0.000)	0.299	+14.62%
Loss Cost	2007.2	0.125 (CI = +/-0.075; p = 0.002)	0.250	+13.33%
Loss Cost	2008.1	0.119 (CI = +/-0.079; p = 0.005)	0.212	+12.59%
Loss Cost	2008.2	0.120 (CI = +/-0.085; p = 0.007)	0.198	+12.73%
Loss Cost	2009.1	0.092 (CI = +/-0.084; p = 0.032)	0.124	+9.64%
Loss Cost	2009.2	0.111 (CI = +/-0.086; p = 0.013)	0.177	+11.79%
Loss Cost	2010.1	0.149 (CI = +/-0.079; p = 0.001)	0.341	+16.09%
Loss Cost	2010.2	0.135 (CI = +/-0.084; p = 0.003)	0.279	+14.43%
Loss Cost	2011.1	0.141 (CI = +/-0.090; p = 0.003)	0.275	+15.19%
Loss Cost	2011.2	0.107 (CI = +/-0.087; p = 0.018)	0.186	+11.35%
Loss Cost	2012.1	0.110 (CI = +/-0.095; p = 0.025)	0.171	+11.65%
Loss Cost	2012.2	0.117 (CI = +/-0.104; p = 0.030)	0.168	+12.36%
Loss Cost	2013.1	0.107 (CI = +/-0.113; p = 0.064)	0.120	+11.26%
Loss Cost	2013.2	0.061 (CI = +/-0.109; p = 0.258)	0.018	+6.27%
Loss Cost	2014.1	0.068 (CI = +/-0.121; p = 0.254)	0.020	+7.01%
Loss Cost	2014.2	0.074 (CI = +/-0.135; p = 0.264)	0.018	+7.65%
Loss Cost	2015.1	0.047 (CI = +/-0.147; p = 0.508)	-0.033	+4.80%
Loss Cost	2015.2	0.051 (CI = +/-0.166; p = 0.526)	-0.038	+5.18%
Loss Cost	2016.1	0.033 (CI = +/-0.188; p = 0.710)	-0.061	+3.38%
Loss Cost	2016.2	0.070 (CI = +/-0.210; p = 0.485)	-0.036	+7.23%
Loss Cost	2017.1	0.142 (CI = +/-0.221; p = 0.188)	0.068	+15.22%
Severity	2005.1	0.092 (CI = +/-0.064; p = 0.006)	0.171	+9.65%
Severity	2005.2	0.077 (CI = +/-0.064; p = 0.021)	0.119	+7.98%
Severity	2006.1	0.060 (CI = +/-0.065; p = 0.070)	0.067	+6.14%
Severity	2006.2	0.046 (CI = +/-0.067; p = 0.169)	0.028	+4.71%
Severity	2007.1	0.058 (CI = +/-0.069; p = 0.098)	0.055	+5.95%
Severity	2007.2	0.038 (CI = +/-0.069; p = 0.274)	0.007	+3.84%
Severity	2008.1	0.028 (CI = +/-0.073; p = 0.431)	-0.012	+2.88%
Severity	2008.2	0.030 (CI = +/-0.078; p = 0.438)	-0.013	+3.03%
Severity	2009.1	0.007 (CI = +/-0.078; p = 0.851)	-0.034	+0.72%
Severity	2009.2	0.026 (CI = +/-0.080; p = 0.516)	-0.021	+2.61%
Severity	2010.1	0.059 (CI = +/-0.076; p = 0.125)	0.053	+6.02%
Severity	2010.2	0.041 (CI = +/-0.079; p = 0.293)	0.006	+4.19%
Severity	2011.1	0.043 (CI = +/-0.085; p = 0.313)	0.002	+4.34%
Severity	2011.2	0.003 (CI = +/-0.077; p = 0.933)	-0.043	+0.32%
Severity	2012.1	0.013 (CI = +/-0.083; p = 0.751)	-0.041	+1.30%
Severity	2012.2	0.019 (CI = +/-0.091; p = 0.661)	-0.038	+1.96%
Severity	2013.1	0.005 (CI = +/-0.098; p = 0.922)	-0.049	+0.46%
Severity	2013.2	-0.050 (CI = +/-0.079; p = 0.197)	0.038	-4.92%
Severity	2014.1	-0.040 (CI = +/-0.087; p = 0.342)	-0.003	-3.94%
Severity	2014.2	-0.034 (CI = +/-0.096; p = 0.465)	-0.025	-3.36%
Severity	2015.1	-0.051 (CI = +/-0.106; p = 0.319)	0.003	-5.00%
Severity	2015.2	-0.033 (CI = +/-0.117; p = 0.560)	-0.042	-3.21%
Severity	2016.1	-0.040 (CI = +/-0.133; p = 0.532)	-0.041	-3.89%
Severity	2016.2	-0.015 (CI = +/-0.149; p = 0.835)	-0.073	-1.46%
Severity	2017.1	0.031 (CI = +/-0.160; p = 0.685)	-0.068	+3.11%
Frequency	2005.1	0.081 (CI = +/-0.023; p = 0.000)	0.581	+8.39%
Frequency	2005.2	0.085 (CI = +/-0.023; p = 0.000)	0.598	+8.85%
Frequency	2006.1	0.082 (CI = +/-0.024; p = 0.000)	0.567	+8.59%
Frequency	2006.2	0.072 (CI = +/-0.023; p = 0.000)	0.545	+7.52%
Frequency	2007.1	0.079 (CI = +/-0.023; p = 0.000)	0.591	+8.18%
Frequency	2007.2	0.087 (CI = +/-0.022; p = 0.000)	0.674	+9.14%
Frequency	2008.1	0.090 (CI = +/-0.023; p = 0.000)	0.671	+9.43%
Frequency	2008.2	0.090 (CI = +/-0.025; p = 0.000)	0.648	+9.42%
Frequency	2009.1	0.085 (CI = +/-0.025; p = 0.000)	0.612	+8.85%
Frequency	2009.2	0.086 (CI = +/-0.027; p = 0.000)	0.591	+8.94%
Frequency	2010.1	0.091 (CI = +/-0.029; p = 0.000)	0.605	+9.49%
Frequency	2010.2	0.094 (CI = +/-0.031; p = 0.000)	0.599	+9.84%
Frequency	2011.1	0.099 (CI = +/-0.033; p = 0.000)	0.606	+10.39%
Frequency	2011.2	0.104 (CI = +/-0.035; p = 0.000)	0.612	+10.99%
Frequency	2012.1	0.097 (CI = +/-0.037; p = 0.000)	0.561	+10.22%
Frequency	2012.2	0.097 (CI = +/-0.040; p = 0.000)	0.527	+10.21%
Frequency	2013.1	0.102 (CI = +/-0.044; p = 0.000)	0.522	+10.75%
Frequency	2013.2	0.111 (CI = +/-0.046; p = 0.000)	0.547	+11.77%
Frequency	2014.1	0.108 (CI = +/-0.051; p = 0.000)	0.493	+11.40%
Frequency	2014.2	0.108 (CI = +/-0.057; p = 0.001)	0.450	+11.38%
Frequency	2015.1	0.098 (CI = +/-0.063; p = 0.004)	0.368	+10.31%
Frequency	2015.2	0.083 (CI = +/-0.068; p = 0.020)	0.264	+8.67%
Frequency	2016.1	0.073 (CI = +/-0.076; p = 0.060)	0.175	+7.56%
Frequency	2016.2	0.084 (CI = +/-0.087; p = 0.055)	0.198	+8.82%
Frequency	2017.1	0.111 (CI = +/-0.093; p = 0.023)	0.307	+11.75%

Underinsured Motorist

Coverage = UM
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	0.185 (CI = +/-0.074; p = 0.000)	0.030 (CI = +/-0.060; p = 0.310)	0.400	+20.38%
Loss Cost	2005.2	0.174 (CI = +/-0.077; p = 0.000)	0.029 (CI = +/-0.060; p = 0.335)	0.355	+19.04%
Loss Cost	2006.1	0.154 (CI = +/-0.077; p = 0.000)	0.026 (CI = +/-0.058; p = 0.366)	0.297	+16.64%
Loss Cost	2006.2	0.129 (CI = +/-0.075; p = 0.001)	0.023 (CI = +/-0.055; p = 0.398)	0.233	+13.81%
Loss Cost	2007.1	0.149 (CI = +/-0.076; p = 0.000)	0.025 (CI = +/-0.053; p = 0.336)	0.298	+16.06%
Loss Cost	2007.2	0.138 (CI = +/-0.080; p = 0.001)	0.024 (CI = +/-0.053; p = 0.362)	0.246	+14.74%
Loss Cost	2008.1	0.131 (CI = +/-0.085; p = 0.004)	0.023 (CI = +/-0.054; p = 0.382)	0.206	+14.01%
Loss Cost	2008.2	0.133 (CI = +/-0.090; p = 0.005)	0.024 (CI = +/-0.055; p = 0.387)	0.191	+14.23%
Loss Cost	2009.1	0.104 (CI = +/-0.089; p = 0.024)	0.021 (CI = +/-0.052; p = 0.413)	0.114	+10.98%
Loss Cost	2009.2	0.125 (CI = +/-0.092; p = 0.010)	0.023 (CI = +/-0.051; p = 0.366)	0.173	+13.34%
Loss Cost	2010.1	0.165 (CI = +/-0.083; p = 0.000)	0.026 (CI = +/-0.044; p = 0.237)	0.352	+17.99%
Loss Cost	2010.2	0.151 (CI = +/-0.088; p = 0.002)	0.025 (CI = +/-0.044; p = 0.255)	0.289	+16.32%
Loss Cost	2011.1	0.159 (CI = +/-0.095; p = 0.002)	0.025 (CI = +/-0.045; p = 0.255)	0.286	+17.19%
Loss Cost	2011.2	0.124 (CI = +/-0.092; p = 0.010)	0.023 (CI = +/-0.041; p = 0.246)	0.200	+13.22%
Loss Cost	2012.1	0.128 (CI = +/-0.100; p = 0.015)	0.024 (CI = +/-0.042; p = 0.255)	0.185	+13.61%
Loss Cost	2012.2	0.135 (CI = +/-0.108; p = 0.017)	0.024 (CI = +/-0.043; p = 0.260)	0.182	+14.43%
Loss Cost	2013.1	0.125 (CI = +/-0.118; p = 0.039)	0.024 (CI = +/-0.044; p = 0.275)	0.131	+13.34%
Loss Cost	2013.2	0.079 (CI = +/-0.113; p = 0.158)	0.023 (CI = +/-0.039; p = 0.239)	0.042	+8.23%
Loss Cost	2014.1	0.086 (CI = +/-0.124; p = 0.161)	0.023 (CI = +/-0.040; p = 0.250)	0.042	+9.02%
Loss Cost	2014.2	0.092 (CI = +/-0.138; p = 0.176)	0.023 (CI = +/-0.042; p = 0.264)	0.038	+9.68%
Loss Cost	2015.1	0.065 (CI = +/-0.150; p = 0.366)	0.023 (CI = +/-0.042; p = 0.260)	-0.010	+6.76%
Loss Cost	2015.2	0.068 (CI = +/-0.169; p = 0.401)	0.023 (CI = +/-0.044; p = 0.278)	-0.019	+7.05%
Loss Cost	2016.1	0.050 (CI = +/-0.190; p = 0.583)	0.023 (CI = +/-0.045; p = 0.283)	-0.041	+5.08%
Loss Cost	2016.2	0.083 (CI = +/-0.213; p = 0.414)	0.022 (CI = +/-0.046; p = 0.314)	-0.028	+8.61%
Loss Cost	2017.1	0.149 (CI = +/-0.225; p = 0.173)	0.019 (CI = +/-0.044; p = 0.357)	0.062	+16.05%
Severity	2005.1	0.100 (CI = +/-0.068; p = 0.005)	0.019 (CI = +/-0.056; p = 0.500)	0.159	+10.51%
Severity	2005.2	0.084 (CI = +/-0.069; p = 0.019)	0.016 (CI = +/-0.054; p = 0.544)	0.103	+8.76%
Severity	2006.1	0.066 (CI = +/-0.070; p = 0.063)	0.014 (CI = +/-0.052; p = 0.593)	0.047	+6.82%
Severity	2006.2	0.052 (CI = +/-0.072; p = 0.151)	0.012 (CI = +/-0.052; p = 0.638)	0.005	+5.31%
Severity	2007.1	0.065 (CI = +/-0.074; p = 0.087)	0.014 (CI = +/-0.052; p = 0.593)	0.033	+6.67%
Severity	2007.2	0.043 (CI = +/-0.075; p = 0.243)	0.011 (CI = +/-0.049; p = 0.645)	-0.018	+4.44%
Severity	2008.1	0.034 (CI = +/-0.079; p = 0.384)	0.010 (CI = +/-0.050; p = 0.677)	-0.040	+3.45%
Severity	2008.2	0.036 (CI = +/-0.084; p = 0.391)	0.010 (CI = +/-0.051; p = 0.678)	-0.043	+3.63%
Severity	2009.1	0.012 (CI = +/-0.084; p = 0.772)	0.008 (CI = +/-0.049; p = 0.730)	-0.068	+1.21%
Severity	2009.2	0.032 (CI = +/-0.087; p = 0.458)	0.010 (CI = +/-0.048; p = 0.673)	-0.053	+3.24%
Severity	2010.1	0.066 (CI = +/-0.082; p = 0.106)	0.013 (CI = +/-0.043; p = 0.551)	0.029	+6.87%
Severity	2010.2	0.048 (CI = +/-0.085; p = 0.249)	0.011 (CI = +/-0.042; p = 0.584)	-0.022	+4.97%
Severity	2011.1	0.050 (CI = +/-0.092; p = 0.267)	0.011 (CI = +/-0.043; p = 0.589)	-0.027	+5.16%
Severity	2011.2	0.010 (CI = +/-0.083; p = 0.808)	0.009 (CI = +/-0.037; p = 0.605)	-0.077	+0.99%
Severity	2012.1	0.020 (CI = +/-0.089; p = 0.644)	0.010 (CI = +/-0.037; p = 0.592)	-0.075	+2.03%
Severity	2012.2	0.027 (CI = +/-0.097; p = 0.567)	0.010 (CI = +/-0.038; p = 0.591)	-0.074	+2.74%
Severity	2013.1	0.012 (CI = +/-0.104; p = 0.809)	0.010 (CI = +/-0.039; p = 0.608)	-0.089	+1.23%
Severity	2013.2	-0.044 (CI = +/-0.084; p = 0.291)	0.009 (CI = +/-0.029; p = 0.543)	0.006	-4.26%
Severity	2014.1	-0.033 (CI = +/-0.092; p = 0.457)	0.009 (CI = +/-0.030; p = 0.545)	-0.038	-3.25%
Severity	2014.2	-0.027 (CI = +/-0.102; p = 0.582)	0.009 (CI = +/-0.031; p = 0.555)	-0.065	-2.66%
Severity	2015.1	-0.044 (CI = +/-0.111; p = 0.411)	0.009 (CI = +/-0.031; p = 0.553)	-0.038	-4.32%
Severity	2015.2	-0.026 (CI = +/-0.123; p = 0.655)	0.009 (CI = +/-0.032; p = 0.571)	-0.090	-2.57%
Severity	2016.1	-0.034 (CI = +/-0.139; p = 0.611)	0.009 (CI = +/-0.033; p = 0.577)	-0.093	-3.30%
Severity	2016.2	-0.010 (CI = +/-0.156; p = 0.890)	0.008 (CI = +/-0.034; p = 0.618)	-0.138	-1.01%
Severity	2017.1	0.033 (CI = +/-0.168; p = 0.676)	0.006 (CI = +/-0.033; p = 0.695)	-0.148	+3.34%
Frequency	2005.1	0.086 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.019; p = 0.226)	0.587	+8.93%
Frequency	2005.2	0.090 (CI = +/-0.025; p = 0.000)	0.012 (CI = +/-0.019; p = 0.196)	0.606	+9.45%
Frequency	2006.1	0.088 (CI = +/-0.026; p = 0.000)	0.012 (CI = +/-0.019; p = 0.212)	0.575	+9.20%
Frequency	2006.2	0.078 (CI = +/-0.024; p = 0.000)	0.011 (CI = +/-0.017; p = 0.213)	0.554	+8.07%
Frequency	2007.1	0.084 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.017; p = 0.164)	0.603	+8.80%
Frequency	2007.2	0.094 (CI = +/-0.022; p = 0.000)	0.013 (CI = +/-0.015; p = 0.091)	0.694	+9.86%
Frequency	2008.1	0.097 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.015; p = 0.084)	0.693	+10.20%
Frequency	2008.2	0.097 (CI = +/-0.025; p = 0.000)	0.013 (CI = +/-0.015; p = 0.090)	0.672	+10.22%
Frequency	2009.1	0.092 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.015; p = 0.098)	0.637	+9.66%
Frequency	2009.2	0.093 (CI = +/-0.028; p = 0.000)	0.013 (CI = +/-0.015; p = 0.102)	0.618	+9.79%
Frequency	2010.1	0.099 (CI = +/-0.029; p = 0.000)	0.013 (CI = +/-0.015; p = 0.088)	0.635	+10.41%
Frequency	2010.2	0.103 (CI = +/-0.031; p = 0.000)	0.013 (CI = +/-0.015; p = 0.086)	0.631	+10.81%
Frequency	2011.1	0.108 (CI = +/-0.033; p = 0.000)	0.014 (CI = +/-0.015; p = 0.079)	0.641	+11.44%
Frequency	2011.2	0.114 (CI = +/-0.035; p = 0.000)	0.014 (CI = +/-0.015; p = 0.072)	0.651	+12.11%
Frequency	2012.1	0.107 (CI = +/-0.037; p = 0.000)	0.014 (CI = +/-0.015; p = 0.077)	0.605	+11.35%
Frequency	2012.2	0.108 (CI = +/-0.040; p = 0.000)	0.014 (CI = +/-0.016; p = 0.084)	0.574	+11.37%
Frequency	2013.1	0.113 (CI = +/-0.043; p = 0.000)	0.014 (CI = +/-0.016; p = 0.085)	0.571	+11.97%
Frequency	2013.2	0.123 (CI = +/-0.046; p = 0.000)	0.014 (CI = +/-0.016; p = 0.078)	0.599	+13.05%
Frequency	2014.1	0.119 (CI = +/-0.050; p = 0.000)	0.014 (CI = +/-0.016; p = 0.087)	0.551	+12.69%
Frequency	2014.2	0.119 (CI = +/-0.056; p = 0.000)	0.014 (CI = +/-0.017; p = 0.097)	0.511	+12.68%
Frequency	2015.1	0.110 (CI = +/-0.061; p = 0.002)	0.014 (CI = +/-0.017; p = 0.098)	0.442	+11.58%
Frequency	2015.2	0.094 (CI = +/-0.065; p = 0.008)	0.014 (CI = +/-0.017; p = 0.088)	0.365	+9.88%
Frequency	2016.1	0.083 (CI = +/-0.072; p = 0.027)	0.015 (CI = +/-0.017; p = 0.087)	0.297	+8.67%
Frequency	2016.2	0.093 (CI = +/-0.082; p = 0.029)	0.014 (CI = +/-0.018; p = 0.104)	0.309	+9.71%
Frequency	2017.1	0.116 (CI = +/-0.088; p = 0.014)	0.013 (CI = +/-0.017; p = 0.119)	0.400	+12.30%

Underinsured Motorist

Coverage = UM
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	0.170 (CI = +/-0.068; p = 0.000)	-0.545 (CI = +/-0.748; p = 0.148)	0.419	+18.58%
Loss Cost	2005.2	0.162 (CI = +/-0.071; p = 0.000)	-0.491 (CI = +/-0.760; p = 0.198)	0.368	+17.54%
Loss Cost	2006.1	0.139 (CI = +/-0.070; p = 0.000)	-0.630 (CI = +/-0.728; p = 0.088)	0.341	+14.93%
Loss Cost	2006.2	0.119 (CI = +/-0.069; p = 0.001)	-0.510 (CI = +/-0.701; p = 0.148)	0.266	+12.58%
Loss Cost	2007.1	0.134 (CI = +/-0.071; p = 0.001)	-0.418 (CI = +/-0.698; p = 0.231)	0.310	+14.37%
Loss Cost	2007.2	0.125 (CI = +/-0.075; p = 0.002)	-0.368 (CI = +/-0.712; p = 0.300)	0.253	+13.33%
Loss Cost	2008.1	0.116 (CI = +/-0.079; p = 0.005)	-0.418 (CI = +/-0.730; p = 0.251)	0.221	+12.31%
Loss Cost	2008.2	0.120 (CI = +/-0.084; p = 0.007)	-0.437 (CI = +/-0.754; p = 0.245)	0.209	+12.73%
Loss Cost	2009.1	0.088 (CI = +/-0.081; p = 0.034)	-0.601 (CI = +/-0.700; p = 0.089)	0.185	+9.20%
Loss Cost	2009.2	0.111 (CI = +/-0.081; p = 0.009)	-0.715 (CI = +/-0.678; p = 0.040)	0.276	+11.79%
Loss Cost	2010.1	0.145 (CI = +/-0.076; p = 0.001)	-0.553 (CI = +/-0.615; p = 0.076)	0.397	+15.60%
Loss Cost	2010.2	0.135 (CI = +/-0.081; p = 0.002)	-0.507 (CI = +/-0.631; p = 0.110)	0.326	+14.43%
Loss Cost	2011.1	0.137 (CI = +/-0.088; p = 0.004)	-0.497 (CI = +/-0.659; p = 0.132)	0.316	+14.68%
Loss Cost	2011.2	0.107 (CI = +/-0.087; p = 0.017)	-0.375 (CI = +/-0.625; p = 0.227)	0.204	+11.35%
Loss Cost	2012.1	0.106 (CI = +/-0.095; p = 0.030)	-0.380 (CI = +/-0.656; p = 0.242)	0.188	+11.21%
Loss Cost	2012.2	0.117 (CI = +/-0.103; p = 0.028)	-0.419 (CI = +/-0.681; p = 0.214)	0.193	+12.36%
Loss Cost	2013.1	0.101 (CI = +/-0.111; p = 0.073)	-0.480 (CI = +/-0.706; p = 0.171)	0.163	+10.60%
Loss Cost	2013.2	0.061 (CI = +/-0.109; p = 0.257)	-0.340 (CI = +/-0.662; p = 0.294)	0.026	+6.27%
Loss Cost	2014.1	0.063 (CI = +/-0.122; p = 0.293)	-0.334 (CI = +/-0.702; p = 0.331)	0.020	+6.47%
Loss Cost	2014.2	0.074 (CI = +/-0.135; p = 0.264)	-0.368 (CI = +/-0.740; p = 0.307)	0.025	+7.65%
Loss Cost	2015.1	0.038 (CI = +/-0.144; p = 0.583)	-0.481 (CI = +/-0.749; p = 0.191)	0.021	+3.87%
Loss Cost	2015.2	0.051 (CI = +/-0.162; p = 0.515)	-0.517 (CI = +/-0.795; p = 0.185)	0.024	+5.18%
Loss Cost	2016.1	0.019 (CI = +/-0.181; p = 0.824)	-0.606 (CI = +/-0.835; p = 0.141)	0.040	+1.92%
Loss Cost	2016.2	0.070 (CI = +/-0.193; p = 0.446)	-0.733 (CI = +/-0.836; p = 0.080)	0.140	+7.23%
Loss Cost	2017.1	0.123 (CI = +/-0.213; p = 0.230)	-0.600 (CI = +/-0.860; p = 0.153)	0.162	+13.11%
Severity	2005.1	0.090 (CI = +/-0.063; p = 0.006)	-0.508 (CI = +/-0.686; p = 0.142)	0.199	+9.41%
Severity	2005.2	0.077 (CI = +/-0.064; p = 0.020)	-0.426 (CI = +/-0.683; p = 0.213)	0.134	+7.98%
Severity	2006.1	0.057 (CI = +/-0.063; p = 0.075)	-0.548 (CI = +/-0.656; p = 0.098)	0.116	+5.87%
Severity	2006.2	0.046 (CI = +/-0.065; p = 0.161)	-0.484 (CI = +/-0.661; p = 0.145)	0.063	+4.71%
Severity	2007.1	0.056 (CI = +/-0.069; p = 0.108)	-0.428 (CI = +/-0.673; p = 0.203)	0.074	+5.72%
Severity	2007.2	0.038 (CI = +/-0.069; p = 0.274)	-0.330 (CI = +/-0.658; p = 0.314)	0.009	+3.84%
Severity	2008.1	0.026 (CI = +/-0.072; p = 0.466)	-0.394 (CI = +/-0.668; p = 0.238)	0.003	+2.65%
Severity	2008.2	0.030 (CI = +/-0.077; p = 0.435)	-0.413 (CI = +/-0.690; p = 0.231)	0.004	+3.03%
Severity	2009.1	0.004 (CI = +/-0.076; p = 0.924)	-0.549 (CI = +/-0.656; p = 0.097)	0.033	+0.36%
Severity	2009.2	0.026 (CI = +/-0.076; p = 0.490)	-0.656 (CI = +/-0.634; p = 0.043)	0.097	+2.61%
Severity	2010.1	0.055 (CI = +/-0.073; p = 0.137)	-0.517 (CI = +/-0.590; p = 0.083)	0.129	+5.61%
Severity	2010.2	0.041 (CI = +/-0.077; p = 0.280)	-0.457 (CI = +/-0.597; p = 0.128)	0.062	+4.19%
Severity	2011.1	0.038 (CI = +/-0.083; p = 0.350)	-0.469 (CI = +/-0.624; p = 0.134)	0.058	+3.91%
Severity	2011.2	0.003 (CI = +/-0.077; p = 0.933)	-0.322 (CI = +/-0.553; p = 0.240)	-0.023	+0.32%
Severity	2012.1	0.010 (CI = +/-0.083; p = 0.809)	-0.294 (CI = +/-0.577; p = 0.301)	-0.035	+0.99%
Severity	2012.2	0.019 (CI = +/-0.090; p = 0.659)	-0.331 (CI = +/-0.599; p = 0.263)	-0.022	+1.96%
Severity	2013.1	0.000 (CI = +/-0.096; p = 0.993)	-0.407 (CI = +/-0.609; p = 0.178)	-0.002	-0.04%
Severity	2013.2	-0.050 (CI = +/-0.079; p = 0.198)	-0.232 (CI = +/-0.481; p = 0.325)	0.039	-4.92%
Severity	2014.1	-0.043 (CI = +/-0.088; p = 0.313)	-0.206 (CI = +/-0.507; p = 0.402)	-0.017	-4.24%
Severity	2014.2	-0.034 (CI = +/-0.097; p = 0.467)	-0.236 (CI = +/-0.533; p = 0.363)	-0.033	-3.36%
Severity	2015.1	-0.057 (CI = +/-0.105; p = 0.267)	-0.308 (CI = +/-0.546; p = 0.248)	0.030	-5.54%
Severity	2015.2	-0.033 (CI = +/-0.113; p = 0.546)	-0.377 (CI = +/-0.556; p = 0.169)	0.030	-3.21%
Severity	2016.1	-0.050 (CI = +/-0.128; p = 0.418)	-0.425 (CI = +/-0.592; p = 0.145)	0.054	-4.84%
Severity	2016.2	-0.015 (CI = +/-0.137; p = 0.820)	-0.512 (CI = +/-0.595; p = 0.085)	0.101	-1.46%
Severity	2017.1	0.017 (CI = +/-0.155; p = 0.811)	-0.432 (CI = +/-0.625; p = 0.156)	0.038	+1.74%
Frequency	2005.1	0.080 (CI = +/-0.023; p = 0.000)	-0.038 (CI = +/-0.252; p = 0.763)	0.570	+8.38%
Frequency	2005.2	0.085 (CI = +/-0.024; p = 0.000)	-0.065 (CI = +/-0.252; p = 0.605)	0.590	+8.85%
Frequency	2006.1	0.082 (CI = +/-0.025; p = 0.000)	-0.082 (CI = +/-0.257; p = 0.523)	0.559	+8.55%
Frequency	2006.2	0.072 (CI = +/-0.023; p = 0.000)	-0.026 (CI = +/-0.234; p = 0.825)	0.532	+7.52%
Frequency	2007.1	0.079 (CI = +/-0.023; p = 0.000)	0.011 (CI = +/-0.229; p = 0.925)	0.578	+8.18%
Frequency	2007.2	0.087 (CI = +/-0.022; p = 0.000)	-0.038 (CI = +/-0.211; p = 0.717)	0.665	+9.14%
Frequency	2008.1	0.090 (CI = +/-0.023; p = 0.000)	-0.024 (CI = +/-0.216; p = 0.822)	0.660	+9.42%
Frequency	2008.2	0.090 (CI = +/-0.025; p = 0.000)	-0.024 (CI = +/-0.224; p = 0.827)	0.636	+9.42%
Frequency	2009.1	0.084 (CI = +/-0.026; p = 0.000)	-0.053 (CI = +/-0.224; p = 0.633)	0.601	+8.81%
Frequency	2009.2	0.086 (CI = +/-0.028; p = 0.000)	-0.058 (CI = +/-0.232; p = 0.609)	0.580	+8.94%
Frequency	2010.1	0.090 (CI = +/-0.029; p = 0.000)	-0.035 (CI = +/-0.236; p = 0.761)	0.591	+9.46%
Frequency	2010.2	0.094 (CI = +/-0.031; p = 0.000)	-0.050 (CI = +/-0.243; p = 0.672)	0.585	+9.84%
Frequency	2011.1	0.099 (CI = +/-0.033; p = 0.000)	-0.029 (CI = +/-0.250; p = 0.813)	0.589	+10.36%
Frequency	2011.2	0.104 (CI = +/-0.035; p = 0.000)	-0.053 (CI = +/-0.255; p = 0.672)	0.598	+10.99%
Frequency	2012.1	0.096 (CI = +/-0.037; p = 0.000)	-0.086 (CI = +/-0.258; p = 0.498)	0.550	+10.12%
Frequency	2012.2	0.097 (CI = +/-0.041; p = 0.000)	-0.089 (CI = +/-0.270; p = 0.502)	0.514	+10.21%
Frequency	2013.1	0.101 (CI = +/-0.045; p = 0.000)	-0.073 (CI = +/-0.283; p = 0.594)	0.505	+10.65%
Frequency	2013.2	0.111 (CI = +/-0.047; p = 0.000)	-0.109 (CI = +/-0.285; p = 0.434)	0.538	+11.77%
Frequency	2014.1	0.106 (CI = +/-0.052; p = 0.000)	-0.127 (CI = +/-0.300; p = 0.384)	0.488	+11.19%
Frequency	2014.2	0.108 (CI = +/-0.058; p = 0.001)	-0.133 (CI = +/-0.318; p = 0.389)	0.443	+11.38%
Frequency	2015.1	0.095 (CI = +/-0.063; p = 0.006)	-0.173 (CI = +/-0.327; p = 0.277)	0.379	+9.96%
Frequency	2015.2	0.083 (CI = +/-0.069; p = 0.022)	-0.140 (CI = +/-0.339; p = 0.391)	0.254	+8.67%
Frequency	2016.1	0.069 (CI = +/-0.077; p = 0.076)	-0.181 (CI = +/-0.354; p = 0.289)	0.188	+7.10%
Frequency	2016.2	0.084 (CI = +/-0.085; p = 0.051)	-0.221 (CI = +/-0.368; p = 0.215)	0.239	+8.82%
Frequency	2017.1	0.106 (CI = +/-0.095; p = 0.032)	-0.167 (CI = +/-0.383; p = 0.357)	0.302	+11.17%

Underinsured Motorist

Coverage = UM

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	0.181 (CI = +/-0.073; p = 0.000)	-0.504 (CI = +/-0.758; p = 0.186)	0.025 (CI = +/-0.060; p = 0.397)	0.414	+19.87%
Loss Cost	2005.2	0.172 (CI = +/-0.076; p = 0.000)	-0.452 (CI = +/-0.771; p = 0.241)	0.024 (CI = +/-0.060; p = 0.413)	0.363	+18.81%
Loss Cost	2006.1	0.148 (CI = +/-0.076; p = 0.000)	-0.595 (CI = +/-0.741; p = 0.112)	0.020 (CI = +/-0.057; p = 0.482)	0.331	+15.99%
Loss Cost	2006.2	0.127 (CI = +/-0.075; p = 0.002)	-0.479 (CI = +/-0.714; p = 0.181)	0.018 (CI = +/-0.054; p = 0.498)	0.253	+13.56%
Loss Cost	2007.1	0.145 (CI = +/-0.076; p = 0.001)	-0.378 (CI = +/-0.710; p = 0.285)	0.021 (CI = +/-0.053; p = 0.419)	0.303	+15.61%
Loss Cost	2007.2	0.136 (CI = +/-0.080; p = 0.002)	-0.331 (CI = +/-0.724; p = 0.358)	0.021 (CI = +/-0.054; p = 0.435)	0.243	+14.55%
Loss Cost	2008.1	0.127 (CI = +/-0.085; p = 0.005)	-0.379 (CI = +/-0.744; p = 0.306)	0.019 (CI = +/-0.054; p = 0.472)	0.209	+13.51%
Loss Cost	2008.2	0.131 (CI = +/-0.091; p = 0.006)	-0.399 (CI = +/-0.769; p = 0.296)	0.020 (CI = +/-0.055; p = 0.474)	0.195	+13.97%
Loss Cost	2009.1	0.097 (CI = +/-0.087; p = 0.031)	-0.570 (CI = +/-0.717; p = 0.114)	0.015 (CI = +/-0.051; p = 0.552)	0.165	+10.17%
Loss Cost	2009.2	0.121 (CI = +/-0.087; p = 0.008)	-0.682 (CI = +/-0.694; p = 0.054)	0.016 (CI = +/-0.048; p = 0.507)	0.261	+12.87%
Loss Cost	2010.1	0.158 (CI = +/-0.081; p = 0.001)	-0.507 (CI = +/-0.624; p = 0.107)	0.020 (CI = +/-0.043; p = 0.338)	0.396	+17.14%
Loss Cost	2010.2	0.148 (CI = +/-0.086; p = 0.002)	-0.462 (CI = +/-0.641; p = 0.149)	0.020 (CI = +/-0.043; p = 0.348)	0.323	+15.96%
Loss Cost	2011.1	0.151 (CI = +/-0.094; p = 0.003)	-0.448 (CI = +/-0.671; p = 0.180)	0.020 (CI = +/-0.044; p = 0.352)	0.313	+16.34%
Loss Cost	2011.2	0.122 (CI = +/-0.092; p = 0.012)	-0.326 (CI = +/-0.635; p = 0.297)	0.020 (CI = +/-0.041; p = 0.323)	0.205	+12.95%
Loss Cost	2012.1	0.122 (CI = +/-0.101; p = 0.020)	-0.327 (CI = +/-0.668; p = 0.320)	0.020 (CI = +/-0.042; p = 0.337)	0.187	+12.93%
Loss Cost	2012.2	0.132 (CI = +/-0.108; p = 0.020)	-0.366 (CI = +/-0.694; p = 0.283)	0.020 (CI = +/-0.043; p = 0.346)	0.191	+14.10%
Loss Cost	2013.1	0.116 (CI = +/-0.118; p = 0.053)	-0.425 (CI = +/-0.723; p = 0.233)	0.019 (CI = +/-0.044; p = 0.377)	0.155	+12.34%
Loss Cost	2013.2	0.077 (CI = +/-0.114; p = 0.174)	-0.282 (CI = +/-0.674; p = 0.389)	0.020 (CI = +/-0.040; p = 0.315)	0.030	+7.97%
Loss Cost	2014.1	0.080 (CI = +/-0.128; p = 0.203)	-0.271 (CI = +/-0.717; p = 0.435)	0.020 (CI = +/-0.042; p = 0.326)	0.022	+8.32%
Loss Cost	2014.2	0.090 (CI = +/-0.140; p = 0.193)	-0.304 (CI = +/-0.758; p = 0.407)	0.020 (CI = +/-0.043; p = 0.348)	0.021	+9.39%
Loss Cost	2015.1	0.054 (CI = +/-0.150; p = 0.453)	-0.417 (CI = +/-0.771; p = 0.265)	0.019 (CI = +/-0.042; p = 0.363)	0.013	+5.57%
Loss Cost	2015.2	0.064 (CI = +/-0.168; p = 0.422)	-0.449 (CI = +/-0.824; p = 0.260)	0.018 (CI = +/-0.044; p = 0.393)	0.008	+6.65%
Loss Cost	2016.1	0.033 (CI = +/-0.188; p = 0.708)	-0.538 (CI = +/-0.867; p = 0.201)	0.018 (CI = +/-0.045; p = 0.403)	0.021	+3.36%
Loss Cost	2016.2	0.078 (CI = +/-0.200; p = 0.408)	-0.669 (CI = +/-0.882; p = 0.123)	0.015 (CI = +/-0.045; p = 0.478)	0.106	+8.15%
Loss Cost	2017.1	0.130 (CI = +/-0.222; p = 0.221)	-0.542 (CI = +/-0.910; p = 0.214)	0.014 (CI = +/-0.044; p = 0.496)	0.122	+13.90%
Severity	2005.1	0.096 (CI = +/-0.068; p = 0.007)	-0.485 (CI = +/-0.700; p = 0.168)	0.014 (CI = +/-0.055; p = 0.618)	0.182	+10.06%
Severity	2005.2	0.082 (CI = +/-0.069; p = 0.021)	-0.407 (CI = +/-0.697; p = 0.244)	0.012 (CI = +/-0.054; p = 0.645)	0.114	+8.57%
Severity	2006.1	0.061 (CI = +/-0.068; p = 0.079)	-0.534 (CI = +/-0.672; p = 0.116)	0.008 (CI = +/-0.052; p = 0.743)	0.091	+6.28%
Severity	2006.2	0.050 (CI = +/-0.071; p = 0.163)	-0.471 (CI = +/-0.677; p = 0.165)	0.008 (CI = +/-0.052; p = 0.768)	0.035	+5.09%
Severity	2007.1	0.060 (CI = +/-0.074; p = 0.108)	-0.411 (CI = +/-0.690; p = 0.233)	0.009 (CI = +/-0.052; p = 0.715)	0.048	+6.22%
Severity	2007.2	0.042 (CI = +/-0.075; p = 0.262)	-0.315 (CI = +/-0.675; p = 0.347)	0.008 (CI = +/-0.050; p = 0.741)	-0.021	+4.28%
Severity	2008.1	0.030 (CI = +/-0.079; p = 0.448)	-0.381 (CI = +/-0.688; p = 0.266)	0.006 (CI = +/-0.050; p = 0.801)	-0.030	+3.00%
Severity	2008.2	0.033 (CI = +/-0.084; p = 0.419)	-0.400 (CI = +/-0.710; p = 0.257)	0.006 (CI = +/-0.051; p = 0.798)	-0.030	+3.40%
Severity	2009.1	0.005 (CI = +/-0.082; p = 0.900)	-0.543 (CI = +/-0.677; p = 0.111)	0.003 (CI = +/-0.048; p = 0.915)	-0.004	+0.51%
Severity	2009.2	0.028 (CI = +/-0.082; p = 0.491)	-0.649 (CI = +/-0.655; p = 0.052)	0.003 (CI = +/-0.046; p = 0.879)	0.062	+2.83%
Severity	2010.1	0.059 (CI = +/-0.079; p = 0.136)	-0.501 (CI = +/-0.609; p = 0.102)	0.007 (CI = +/-0.042; p = 0.726)	0.097	+6.10%
Severity	2010.2	0.046 (CI = +/-0.083; p = 0.268)	-0.441 (CI = +/-0.617; p = 0.153)	0.007 (CI = +/-0.042; p = 0.737)	0.026	+4.66%
Severity	2011.1	0.043 (CI = +/-0.090; p = 0.334)	-0.452 (CI = +/-0.646; p = 0.161)	0.007 (CI = +/-0.043; p = 0.753)	0.020	+4.39%
Severity	2011.2	0.008 (CI = +/-0.083; p = 0.851)	-0.307 (CI = +/-0.573; p = 0.278)	0.006 (CI = +/-0.037; p = 0.733)	-0.065	+0.76%
Severity	2012.1	0.015 (CI = +/-0.090; p = 0.732)	-0.276 (CI = +/-0.600; p = 0.349)	0.007 (CI = +/-0.038; p = 0.713)	-0.079	+1.52%
Severity	2012.2	0.025 (CI = +/-0.097; p = 0.603)	-0.313 (CI = +/-0.623; p = 0.306)	0.007 (CI = +/-0.039; p = 0.719)	-0.068	+2.49%
Severity	2013.1	0.004 (CI = +/-0.104; p = 0.935)	-0.391 (CI = +/-0.637; p = 0.213)	0.005 (CI = +/-0.039; p = 0.771)	-0.052	+0.41%
Severity	2013.2	-0.045 (CI = +/-0.085; p = 0.276)	-0.213 (CI = +/-0.502; p = 0.383)	0.006 (CI = +/-0.030; p = 0.658)	-0.005	-4.43%
Severity	2014.1	-0.037 (CI = +/-0.094; p = 0.412)	-0.185 (CI = +/-0.531; p = 0.470)	0.007 (CI = +/-0.031; p = 0.649)	-0.067	-3.68%
Severity	2014.2	-0.029 (CI = +/-0.104; p = 0.562)	-0.214 (CI = +/-0.560; p = 0.427)	0.006 (CI = +/-0.032; p = 0.671)	-0.088	-2.84%
Severity	2015.1	-0.052 (CI = +/-0.113; p = 0.339)	-0.288 (CI = +/-0.576; p = 0.303)	0.006 (CI = +/-0.032; p = 0.699)	-0.028	-5.06%
Severity	2015.2	-0.029 (CI = +/-0.121; p = 0.611)	-0.359 (CI = +/-0.591; p = 0.212)	0.005 (CI = +/-0.032; p = 0.755)	-0.037	-2.86%
Severity	2016.1	-0.046 (CI = +/-0.137; p = 0.477)	-0.407 (CI = +/-0.631; p = 0.185)	0.005 (CI = +/-0.033; p = 0.766)	-0.017	-4.50%
Severity	2016.2	-0.013 (CI = +/-0.146; p = 0.845)	-0.502 (CI = +/-0.643; p = 0.113)	0.002 (CI = +/-0.032; p = 0.874)	0.022	-1.32%
Severity	2017.1	0.018 (CI = +/-0.165; p = 0.811)	-0.425 (CI = +/-0.677; p = 0.192)	0.002 (CI = +/-0.033; p = 0.900)	-0.057	+1.84%
Frequency	2005.1	0.085 (CI = +/-0.024; p = 0.000)	-0.019 (CI = +/-0.253; p = 0.882)	0.012 (CI = +/-0.020; p = 0.244)	0.575	+8.92%
Frequency	2005.2	0.090 (CI = +/-0.025; p = 0.000)	-0.046 (CI = +/-0.252; p = 0.715)	0.012 (CI = +/-0.020; p = 0.222)	0.596	+9.43%
Frequency	2006.1	0.087 (CI = +/-0.026; p = 0.000)	-0.061 (CI = +/-0.258; p = 0.631)	0.012 (CI = +/-0.020; p = 0.246)	0.564	+9.14%
Frequency	2006.2	0.078 (CI = +/-0.025; p = 0.000)	-0.007 (CI = +/-0.234; p = 0.949)	0.011 (CI = +/-0.018; p = 0.227)	0.539	+8.07%
Frequency	2007.1	0.085 (CI = +/-0.025; p = 0.000)	0.033 (CI = +/-0.228; p = 0.770)	0.012 (CI = +/-0.017; p = 0.163)	0.591	+8.84%
Frequency	2007.2	0.094 (CI = +/-0.023; p = 0.000)	-0.015 (CI = +/-0.207; p = 0.881)	0.013 (CI = +/-0.015; p = 0.103)	0.684	+9.85%
Frequency	2008.1	0.097 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.211; p = 0.985)	0.013 (CI = +/-0.015; p = 0.093)	0.683	+10.21%
Frequency	2008.2	0.097 (CI = +/-0.026; p = 0.000)	0.001 (CI = +/-0.219; p = 0.992)	0.013 (CI = +/-0.016; p = 0.099)	0.660	+10.22%
Frequency	2009.1	0.092 (CI = +/-0.027; p = 0.000)	-0.027 (CI = +/-0.220; p = 0.805)	0.012 (CI = +/-0.016; p = 0.115)	0.624	+9.62%
Frequency	2009.2	0.093 (CI = +/-0.029; p = 0.000)	-0.033 (CI = +/-0.228; p = 0.769)	0.012 (CI = +/-0.016; p = 0.121)	0.604	+9.76%
Frequency	2010.1	0.099 (CI = +/-0.030; p = 0.000)	-0.006 (CI = +/-0.231; p = 0.961)	0.013 (CI = +/-0.016; p = 0.101)	0.620	+10.40%
Frequency	2010.2	0.103 (CI = +/-0.032; p = 0.000)	-0.021 (CI = +/-0.237; p = 0.856)	0.013 (CI = +/-0.016; p = 0.102)	0.616	+10.80%
Frequency	2011.1	0.108 (CI = +/-0.034; p = 0.000)	0.005 (CI = +/-0.243; p = 0.967)	0.014 (CI = +/-0.016; p = 0.089)	0.625	+11.45%
Frequency	2011.2	0.114 (CI = +/-0.036; p = 0.000)	-0.019 (CI = +/-0.247; p = 0.874)	0.014 (CI = +/-0.016; p = 0.087)	0.635	+12.10%
Frequency	2012.1	0.107 (CI = +/-0.038; p = 0.000)	-0.051 (CI = +/-0.251; p = 0.679)	0.013 (CI = +/-0.016; p = 0.099)	0.589	+11.24%
Frequency	2012.2	0.107 (CI = +/-0.041; p = 0.000)	-0.053 (CI = +/-0.263; p = 0.676)	0.013 (CI = +/-0.016; p = 0.108)	0.555	+11.33%
Frequency	2013.1	0.112 (CI = +/-0.045; p = 0.000)	-0.034 (CI = +/-0.275; p = 0.797)	0.014 (CI = +/-0.017; p = 0.107)	0.549	+11.89%
Frequency	2013.2	0.122 (CI = +/-0.047; p = 0.000)	-0.069 (CI = +/-0.277; p = 0.604)	0.013 (CI = +/-0.017; p = 0.106)	0.583	+12.98%
Frequency	2014.1	0.117 (CI = +/-0.052; p = 0.000)	-0.086 (CI = +/-0.293; p = 0.544)	0.013 (CI = +/-0.017; p = 0.121)	0.534	+12.46%
Frequency	2014.2	0.119 (CI = +/-0.058; p = 0.001)	-0.089 (CI = +/-0.311; p = 0.549)	0.013 (CI = +/-0.018; p = 0.134)	0.491	+12.59%
Frequency	2015.1	0.106 (CI = +/-0.063; p = 0.003)	-0.129 (CI = +/-0.321; p = 0.402)	0.013 (CI = +/-0.018; p = 0.143)	0.432	+11.19%
Frequency	2015.2	0.093 (CI = +/-0.067; p = 0.010)	-0.090 (CI = +/-0.330; p = 0.566)	0.013 (CI = +/-0.018; p = 0.126)	0.334	+9.80%
Frequency	2016.1	0.079 (CI = +/-0.074; p = 0.039)	-0.131 (CI = +/-0.343; p = 0.423)	0.013 (CI = +/-0.018; p = 0.129)	0.279	+8.23%
Frequency	2016.2	0.092 (CI = +/-0.082; p = 0.032)	-0.167 (CI = +/-0.363; p = 0.333)	0.012 (CI = +/-0.018; p = 0.162)	0.311	+9.60%
Frequency	2017.1	0.112 (CI = +/-0.092; p = 0.022)	-0.117 (CI = +/-0.376; p = 0.504)	0.012 (CI = +/-0.018; p = 0.171)	0.370	+11.85%

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

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)	(13)
Time	Observed			Covariates			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	New Normal	Frequency (000)	Severity	Loss Cost	Time		
2012.25	4.112	40,475	166.45	0.00	0	0	4.180	40,028	166.98	1.021	2.1%	1.598
2012.75	4.293	47,516	204.00	0.00	1	0	4.602	44,873	209.11	1.021	2.1%	1.566
2013.25	4.435	33,616	149.09	0.00	0	0	4.164	42,228	173.93	1.021	2.1%	1.534
2013.75	4.922	45,132	222.16	0.00	1	0	4.585	47,339	217.81	1.021	2.1%	1.503
2014.25	4.069	43,202	175.78	0.00	0	0	4.148	44,549	181.16	1.021	2.1%	1.473
2014.75	4.298	47,517	204.25	0.00	1	0	4.567	49,941	226.87	1.021	2.1%	1.443
2015.25	4.536	35,086	159.15	0.00	0	0	4.133	46,998	188.70	1.021	2.1%	1.414
2015.75	4.737	56,507	267.69	0.00	1	0	4.550	52,685	236.31	1.021	2.1%	1.386
2016.25	4.154	47,104	195.67	0.00	0	0	4.117	49,581	196.55	1.021	2.1%	1.358
2016.75	4.671	54,651	255.28	0.00	1	0	4.533	55,581	246.14	1.021	2.1%	1.330
2017.25	4.341	48,888	212.21	0.00	0	0	4.102	52,306	204.73	1.021	2.1%	1.303
2017.75	4.545	59,185	268.99	0.00	1	0	4.516	58,636	256.38	1.021	2.1%	1.277
2018.25	3.946	56,223	221.87	0.00	0	0	4.086	55,180	213.24	1.021	2.1%	1.251
2018.75	4.541	64,861	294.57	0.00	1	0	4.499	61,859	267.05	1.021	2.1%	1.226
2019.25	3.806	55,403	210.88	0.00	0	0	4.071	58,213	222.12	1.021	2.1%	1.201
2019.75	4.330	57,471	248.86	0.00	1	0	4.482	65,258	278.16	1.021	2.1%	1.177
2020.25	2.488	74,181	184.53	(25.81)	0	0	2.616	61,413	164.27	1.021	2.1%	1.153
2020.75	3.093	65,822	203.56	(24.73)	1	0	2.933	68,845	208.69	1.021	2.1%	1.130
2021.25	2.659	59,285	157.65	(24.45)	0	0	2.667	64,788	174.22	1.021	2.1%	1.107
2021.75	3.375	79,867	269.55	0.00	1	1	3.247	72,629	245.77	1.021	2.1%	1.085
2022.25	2.955	70,033	206.93	(1.69)	0	1	2.855	68,349	199.89	1.021	2.1%	1.063
2022.75	3.045	86,631	263.76	0.00	1	1	3.235	76,621	256.00	1.021	2.1%	1.042
2023.25	2.933	75,434	221.25	0.00	0	1	2.927	72,105	212.93	1.021	2.1%	1.021
2023.75	3.177	69,058	219.37	0.00	1	1	3.223	80,832	266.65			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	8.996	(97.067)	(76.906)
B.	Time	(0.004)	0.054	0.041
C.	Mobility	0.017		0.013
D.	Seasonality	0.098	0.087	0.205
E.	New Normal	(0.315)		(0.205)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

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
2013.75	1.424	4,987	7.10	1.336	5,905	7.89	1.005	0.5%	1.097
2014.25	1.369	6,408	8.77	1.318	6,014	7.93	1.005	0.5%	1.092
2014.75	1.218	6,369	7.76	1.300	6,126	7.96	1.005	0.5%	1.087
2015.25	1.143	5,718	6.54	1.282	6,239	8.00	1.005	0.5%	1.082
2015.75	1.316	6,297	8.29	1.264	6,355	8.04	1.005	0.5%	1.077
2016.25	1.061	7,915	8.40	1.247	6,473	8.07	1.005	0.5%	1.072
2016.75	1.125	6,596	7.42	1.230	6,593	8.11	1.005	0.5%	1.067
2017.25	1.211	6,625	8.02	1.213	6,715	8.15	1.005	0.5%	1.062
2017.75	1.461	6,274	9.17	1.197	6,839	8.19	1.005	0.5%	1.057
2018.25	1.302	8,349	10.87	1.180	6,966	8.22	1.005	0.5%	1.052
2018.75	1.291	6,333	8.18	1.164	7,095	8.26	1.005	0.5%	1.047
2019.25	1.121	6,594	7.39	1.148	7,227	8.30	1.005	0.5%	1.042
2019.75	1.259	9,299	11.71	1.133	7,361	8.34	1.005	0.5%	1.038
2020.25	1.087	8,223	8.94	1.117	7,497	8.38	1.005	0.5%	1.033
2020.75	1.072	7,076	7.59	1.102	7,636	8.41	1.005	0.5%	1.028
2021.25	0.733	7,220	5.30	1.087	7,777	8.45	1.005	0.5%	1.023
2021.75	0.923	7,449	6.87	1.072	7,922	8.49	1.005	0.5%	1.019
2022.25	1.064	7,595	8.08	1.057	8,068	8.53	1.005	0.5%	1.014
2022.75	1.048	8,616	9.03	1.043	8,218	8.57	1.005	0.5%	1.009
2023.25	0.997	7,603	7.58	1.029	8,370	8.61	1.005	0.5%	1.005
2023.75	1.049	9,240	9.70	1.015	8,525	8.65			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	55.682	(65.273)	(16.498)
B.	Time	(0.028)	0.037	0.009

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

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)		
Time	Observed				Covariates			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Mobility	2021-2 Trend Change	New Normal	Frequency (000)	Severity	Loss Cost	Time			
2013.25	9.464	3,874	36.66	0.00	0.00	0	0.000	3,842	97.37	1.030	3.0%	1.872	
2013.75	24.366	3,986	97.13	0.00	0.00	0	0.000	3,928	100.32	1.030	3.0%	1.817	
2014.25	24.734	3,882	96.02	0.00	0.00	0	0.000	4,016	103.36	1.030	3.0%	1.764	
2014.75	25.526	4,102	104.71	0.00	0.00	0	0.000	4,107	106.50	1.030	3.0%	1.712	
2015.25	31.415	4,118	129.37	0.00	0.00	0	0.000	4,199	109.72	1.030	3.0%	1.661	
2015.75	26.367	4,350	114.69	0.00	0.00	0	0.000	4,293	113.05	1.030	3.0%	1.613	
2016.25	25.526	4,512	115.17	0.00	0.00	0	0.000	4,390	116.48	1.030	3.0%	1.565	
2016.75	27.778	4,602	127.84	0.00	0.00	0	0.000	4,488	120.01	1.030	3.0%	1.519	
2017.25	26.530	4,527	120.11	0.00	0.00	0	0.000	4,589	123.65	1.030	3.0%	1.474	
2017.75	27.678	4,729	130.88	0.00	0.00	0	0.000	4,692	127.40	1.030	3.0%	1.431	
2018.25	25.798	4,651	119.99	0.00	0.00	0	0.000	4,798	131.26	1.030	3.0%	1.389	
2018.75	28.317	4,964	140.56	0.00	0.00	0	0.000	4,906	135.24	1.030	3.0%	1.348	
2019.25	26.221	5,091	133.50	0.00	0.00	0	0.000	5,016	139.34	1.030	3.0%	1.308	
2019.75	27.367	5,158	141.15	0.00	0.00	0	0.000	5,129	143.56	1.030	3.0%	1.270	
2020.25	17.726	5,150	91.29	(25.81)	0.00	0	0.000	5,244	94.30	1.030	3.0%	1.233	
2020.75	19.781	5,369	106.20	(24.73)	0.00	0	0.000	5,362	99.01	1.030	3.0%	1.196	
2021.25	18.568	5,343	99.20	(24.45)	0.00	0	0.000	5,482	102.51	1.030	3.0%	1.161	
2021.75	23.288	5,876	136.83	0.00	0.50	1	0.000	5,866	141.43	1.030	3.0%	1.127	
2022.25	20.889	6,408	133.85	(1.69)	1.00	1	0.000	6,277	141.49	1.030	3.0%	1.094	
2022.75	22.140	6,897	152.69	0.00	1.50	1	0.000	6,716	150.14	1.030	3.0%	1.062	
2023.25	22.217	7,084	157.38	0.00	2.00	1	0.000	7,186	154.69	1.030	3.0%	1.030	
2023.75	22.178	7,589	168.32	0.00	2.50	1	0.000	7,689	159.38			1.000	

	Frequency Model	Severity Model	Direct Loss Cost Model
A. Intercept	(115.675)	(81.245)	(115.675)
B. Time		0.044	0.060
C. Mobility	0.014		0.017
D. 2021-2 Trend Change		0.091	
E. New Normal	(0.183)		(0.134)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Accident Benefits - 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	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	
Time	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	2012 Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time		
2012.25	6.371	7,896	50.30	0.00	0	0.50	0	6.585	7,362	48.44	1.010	1.0%	1.246
2012.75	6.736	10,105	68.07	0.00	1	1.00	0	7.400	8,891	67.10	1.010	1.0%	1.234
2013.25	6.745	6,951	46.88	0.00	0	1.00	0	6.783	8,252	56.81	1.010	1.0%	1.222
2013.75	8.329	9,003	74.99	0.00	1	1.00	0	7.621	8,844	68.39	1.010	1.0%	1.210
2014.25	6.888	7,919	54.55	0.00	0	1.00	0	6.986	8,208	57.91	1.010	1.0%	1.199
2014.75	7.567	8,262	62.52	0.00	1	1.00	0	7.850	8,797	69.71	1.010	1.0%	1.187
2015.25	7.890	6,582	51.93	0.00	0	1.00	0	7.196	8,164	59.02	1.010	1.0%	1.176
2015.75	8.251	10,035	82.80	0.00	1	1.00	0	8.085	8,749	71.05	1.010	1.0%	1.165
2016.25	7.696	9,706	74.70	0.00	0	1.00	0	7.411	8,121	60.16	1.010	1.0%	1.154
2016.75	8.678	8,836	76.67	0.00	1	1.00	0	8.328	8,703	72.42	1.010	1.0%	1.143
2017.25	7.861	8,249	64.85	0.00	0	1.00	0	7.634	8,077	61.32	1.010	1.0%	1.132
2017.75	8.566	8,956	76.71	0.00	1	1.00	0	8.577	8,656	73.82	1.010	1.0%	1.121
2018.25	7.725	8,206	63.40	0.00	0	1.00	0	7.862	8,034	62.50	1.010	1.0%	1.111
2018.75	8.936	8,385	74.93	0.00	1	1.00	0	8.834	8,610	75.24	1.010	1.0%	1.100
2019.25	7.737	7,547	58.39	0.00	0	1.00	0	8.098	7,991	63.71	1.010	1.0%	1.090
2019.75	8.717	8,226	71.71	0.00	1	1.00	0	9.099	8,564	76.69	1.010	1.0%	1.079
2020.25	5.099	9,220	47.01	(25.81)	0	1.00	0	5.318	7,948	42.88	1.010	1.0%	1.069
2020.75	6.287	7,707	48.45	(24.73)	1	1.00	0	6.089	8,518	52.53	1.010	1.0%	1.059
2021.25	5.658	7,708	43.61	(24.45)	0	1.00	0	5.608	7,906	44.67	1.010	1.0%	1.049
2021.75	7.479	8,339	62.37	0.00	1	1.00	1	6.889	8,472	58.68	1.010	1.0%	1.039
2022.25	6.429	8,515	54.74	(1.69)	0	1.00	1	6.131	7,864	48.35	1.010	1.0%	1.029
2022.75	6.576	8,338	54.84	0.00	1	1.00	1	7.095	8,427	59.81	1.010	1.0%	1.019
2023.25	6.330	7,470	47.28	0.00	0	1.00	1	6.504	7,822	50.64	1.010	1.0%	1.010
2023.75	7.117	8,316	59.18	0.00	1	1.00	1	7.308	8,382	60.96			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(57.556)	19.575	(34.681)
B.	Time	0.030	(0.005)	0.019
C.	Mobility	0.017		0.016
D.	Seasonality	0.102	0.072	0.176
E.	2012 Reform Scalar		0.238	0.279
F.	New Normal	(0.337)		(0.306)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Uninsured Auto
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
2013.75	0.405	35,065	14.20	0.420	24,247	10.18	1.006	0.6%	1.121
2014.25	0.328	16,613	5.44	0.409	25,036	10.23	1.006	0.6%	1.115
2014.75	0.313	26,111	8.16	0.398	25,852	10.29	1.006	0.6%	1.108
2015.25	0.471	31,788	14.96	0.388	26,694	10.35	1.006	0.6%	1.102
2015.75	0.396	34,743	13.76	0.378	27,563	10.41	1.006	0.6%	1.096
2016.25	0.374	19,216	7.18	0.368	28,461	10.47	1.006	0.6%	1.090
2016.75	0.409	23,408	9.58	0.358	29,387	10.53	1.006	0.6%	1.083
2017.25	0.295	43,449	12.83	0.349	30,344	10.59	1.006	0.6%	1.077
2017.75	0.335	27,729	9.29	0.340	31,333	10.65	1.006	0.6%	1.071
2018.25	0.280	26,674	7.48	0.331	32,353	10.71	1.006	0.6%	1.065
2018.75	0.288	36,299	10.46	0.323	33,407	10.77	1.006	0.6%	1.059
2019.25	0.325	27,572	8.96	0.314	34,495	10.84	1.006	0.6%	1.053
2019.75	0.275	56,513	15.56	0.306	35,618	10.90	1.006	0.6%	1.047
2020.25	0.228	33,174	7.56	0.298	36,778	10.96	1.006	0.6%	1.041
2020.75	0.324	34,780	11.28	0.290	37,976	11.02	1.006	0.6%	1.035
2021.25	0.271	52,774	14.28	0.283	39,212	11.09	1.006	0.6%	1.029
2021.75	0.348	41,296	14.37	0.275	40,489	11.15	1.006	0.6%	1.023
2022.25	0.280	28,379	7.96	0.268	41,808	11.21	1.006	0.6%	1.017
2022.75	0.260	41,424	10.76	0.261	43,169	11.28	1.006	0.6%	1.011
2023.25	0.270	34,690	9.35	0.254	44,575	11.34	1.006	0.6%	1.006
2023.75	0.251	68,902	17.29	0.248	46,027	11.41			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	105.182	(118.973)	(20.700)
B.	Time	(0.053)	0.064	0.011

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2023

(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	
Observed			Covariates			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
Frequency (000)	Severity	Loss Cost	Mobility	2021-2 Trend Change	New Normal	Frequency (000)	Severity	Loss Cost	Time		
36.328	4,413	160.31	0.00	0.00	0	28.435	5,110	145.29	1.028	2.8%	1.868
35.125	4,371	153.51	0.00	0.00	0	28.639	5,213	149.29	1.028	2.8%	1.818
33.780	4,636	156.60	0.00	0.00	0	28.845	5,318	153.40	1.028	2.8%	1.769
31.210	5,252	163.91	0.00	0.00	0	29.052	5,426	157.63	1.028	2.8%	1.722
30.330	5,249	159.20	0.00	0.00	0	29.261	5,535	161.97	1.028	2.8%	1.676
26.794	5,835	156.35	0.00	0.00	0	29.471	5,647	166.43	1.028	2.8%	1.631
38.810	5,096	197.77	0.00	0.00	0	29.682	5,761	171.01	1.028	2.8%	1.587
29.250	5,952	174.10	0.00	0.00	0	29.895	5,878	175.72	1.028	2.8%	1.545
29.545	5,833	172.32	0.00	0.00	0	30.110	5,997	180.56	1.028	2.8%	1.503
30.311	6,501	197.06	0.00	0.00	0	30.326	6,118	185.54	1.028	2.8%	1.463
30.627	6,205	190.04	0.00	0.00	0	30.544	6,242	190.65	1.028	2.8%	1.424
29.626	6,534	193.58	0.00	0.00	0	30.763	6,368	195.90	1.028	2.8%	1.385
31.899	6,597	210.44	0.00	0.00	0	30.984	6,497	201.29	1.028	2.8%	1.348
32.403	6,922	224.31	0.00	0.00	0	31.207	6,628	206.84	1.028	2.8%	1.312
31.985	6,642	212.45	0.00	0.00	0	31.431	6,762	212.53	1.028	2.8%	1.277
31.124	7,050	219.43	0.00	0.00	0	31.656	6,899	218.39	1.028	2.8%	1.243
23.472	6,986	163.98	(25.81)	0.00	0	22.792	7,038	160.41	1.028	2.8%	1.209
23.248	7,029	163.42	(24.73)	0.00	0	23.281	7,180	167.17	1.028	2.8%	1.177
22.807	6,978	159.14	(24.45)	0.00	0	23.533	7,326	172.39	1.028	2.8%	1.146
26.313	7,782	204.78	0.00	0.50	1	27.193	7,894	214.66	1.028	2.8%	1.115
27.484	8,176	224.72	(1.69)	1.00	1	26.793	8,507	227.92	1.028	2.8%	1.085
26.678	8,907	237.61	0.00	1.50	1	27.585	9,167	252.87	1.028	2.8%	1.056
28.321	9,438	267.29	0.00	2.00	1	27.783	9,878	274.45	1.028	2.8%	1.028
28.595	9,755	278.93	0.00	2.50	1	27.982	10,645	297.87			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(25.446)	(72.011)	(104.365)
B.	Time	0.014	0.040	0.054
C.	Mobility	0.013		0.013
D.	2021-2 Trend Change		0.109	0.109
E.	New Normal	(0.181)		(0.181)

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
Time	Observed			Covariates			Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Mobility	Seasonality	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time		
2012.25	58.695	1,202	70.57	0.00	0	0	64.034	1,119	69.27	1.038	3.8%	2.381
2012.75	59.494	1,514	90.08	0.00	1	0	64.146	1,440	92.02	1.038	3.8%	2.293
2013.25	56.947	1,258	71.61	0.00	0	0	64.257	1,197	74.70	1.038	3.8%	2.208
2013.75	64.382	1,567	100.90	0.00	1	0	64.369	1,540	99.23	1.038	3.8%	2.127
2014.25	61.020	1,360	83.00	0.00	0	0	64.480	1,279	80.56	1.038	3.8%	2.048
2014.75	62.116	1,746	108.44	0.00	1	0	64.592	1,646	107.01	1.038	3.8%	1.972
2015.25	72.914	1,306	95.22	0.00	0	0	64.705	1,368	86.87	1.038	3.8%	1.899
2015.75	64.934	1,633	106.05	0.00	1	0	64.817	1,760	115.40	1.038	3.8%	1.829
2016.25	63.248	1,503	95.06	0.00	0	0	64.930	1,463	93.68	1.038	3.8%	1.761
2016.75	65.479	1,914	125.34	0.00	1	0	65.042	1,882	124.44	1.038	3.8%	1.696
2017.25	64.853	1,559	101.09	0.00	0	0	65.155	1,564	101.02	1.038	3.8%	1.633
2017.75	64.815	1,946	126.10	0.00	1	0	65.268	2,013	134.20	1.038	3.8%	1.573
2018.25	65.925	1,712	112.86	0.00	0	0	65.382	1,673	108.94	1.038	3.8%	1.514
2018.75	65.184	2,116	137.96	0.00	1	0	65.495	2,152	144.71	1.038	3.8%	1.458
2019.25	65.387	1,767	115.51	0.00	0	0	65.609	1,789	117.47	1.038	3.8%	1.404
2019.75	68.107	2,292	156.09	0.00	1	0	65.723	2,301	156.05	1.038	3.8%	1.352
2020.25	53.831	1,923	103.53	(25.81)	0	0	55.376	1,912	104.14	1.038	3.8%	1.302
2020.75	62.146	2,399	149.09	(24.73)	1	0	55.876	2,461	139.48	1.038	3.8%	1.254
2021.25	51.869	2,062	106.93	(24.45)	0	0	56.077	2,045	113.47	1.038	3.8%	1.208
2021.75	61.652	2,598	160.20	0.00	1	1	66.181	3,041	201.25	1.038	3.8%	1.163
2022.25	65.858	2,379	156.68	(1.69)	0	1	65.549	2,527	161.29	1.038	3.8%	1.120
2022.75	70.982	3,562	252.85	0.00	1	1	66.411	3,252	217.03	1.038	3.8%	1.078
2023.25	61.450	2,696	165.67	0.00	0	1	66.526	2,702	176.18	1.038	3.8%	1.038
2023.75	69.861	3,954	276.23	0.00	1	1	66.642	3,477	234.03			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(2.824)	(127.770)	(147.591)
B.	Time	0.003	0.067	0.075
C.	Mobility	0.007		0.008
D.	Seasonality		0.219	0.246
E.	Inflation Scalar		0.145	0.103

Province of Nova Scotia
Private Passengers Vehicles (Excluding Farmers)

Selected Trend Model: All Perils
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Time	Observed			Covariates	Predicted			Incremental Semi-Annual Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time		
2013.75	69.981	3,227	225.83	0.00	68.493	3,445	235.41	1.034	3.4%	1.954
2014.25	63.221	3,591	227.02	0.00	68.999	3,527	243.43	1.034	3.4%	1.890
2014.75	64.641	3,849	248.81	0.00	69.508	3,612	251.72	1.034	3.4%	1.828
2015.25	80.708	3,518	283.92	0.00	70.021	3,698	260.30	1.034	3.4%	1.767
2015.75	65.692	3,742	245.85	0.00	70.538	3,786	269.16	1.034	3.4%	1.709
2016.25	67.026	3,842	257.51	0.00	71.059	3,876	278.33	1.034	3.4%	1.653
2016.75	72.161	4,486	323.74	0.00	71.583	3,968	287.81	1.034	3.4%	1.598
2017.25	71.317	4,121	293.90	0.00	72.111	4,063	297.62	1.034	3.4%	1.546
2017.75	78.822	4,480	353.14	0.00	72.644	4,160	307.76	1.034	3.4%	1.495
2018.25	75.177	4,167	313.27	0.00	73.180	4,259	318.24	1.034	3.4%	1.446
2018.75	78.411	4,589	359.80	0.00	73.720	4,360	329.08	1.034	3.4%	1.398
2019.25	75.610	4,448	336.29	0.00	74.264	4,464	340.29	1.034	3.4%	1.352
2019.75	78.930	4,611	363.93	0.00	74.812	4,570	351.88	1.034	3.4%	1.307
2020.25	57.583	4,472	257.49	(25.81)	59.773	4,679	244.40	1.034	3.4%	1.264
2020.75	67.923	4,195	284.93	(24.73)	60.803	4,791	256.98	1.034	3.4%	1.223
2021.25	57.351	4,001	229.44	(24.45)	61.404	4,905	266.87	1.034	3.4%	1.182
2021.75	74.498	4,886	364.01	0.00	77.046	5,022	402.34	1.034	3.4%	1.143
2022.25	71.823	4,999	359.08	(1.69)	76.446	5,142	405.35	1.034	3.4%	1.106
2022.75	79.012	5,661	447.33	0.00	78.187	5,264	430.22	1.034	3.4%	1.069
2023.25	73.197	5,761	421.67	0.00	78.764	5,389	444.87	1.034	3.4%	1.034
2023.75	82.671	6,138	507.44	0.00	79.345	5,518	460.03			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(25.390)	(86.694)	(129.450)
B.	Time	0.015	0.047	0.067
C.	Mobility	0.009		0.015



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