

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2022

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

September 5, 2023

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1. Executive Summary

1.1. Purpose and Scope

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board’s “2023 Annual Review” of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2023, and March 31, 2024.

This report presents the results of our analysis of insurance industry commercial vehicles loss and expense experience in Alberta reported as of December 31, 2022, for the 2023 Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)¹ and Accident Benefits (AB)
- Additional Coverage: Collision, Comprehensive, All Perils, Specified Perils, and Underinsured Motorist

1.2. Summary of Key Findings

In this report we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between October 1, 2023, and March 31, 2024, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between October 1, 2023, and March 31, 2024.

In Table 1, we present a summary of our selected Benchmarks² for the current and prior reviews:

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2022) Trend Rates

	2022 Annual Review: Data as of December 31, 2021	2023 Annual Review: Data as of December 31, 2022
Trend Benchmarks		
TPL-Bodily Injury	+6.0%	+7.0%
TPL-Property Damage	+0.0% ‡	0.0%
DCPD ³	+0.0% ‡	0.0%
AB – Total	+1.0%/+2.0% ⁴	+0.0%/+5.0% ⁵
Collision	+0.0% ‡	-1.0%

¹ Effective January 1, 2022, TPL was split into bodily injury, property damage and direct compensation property damage (DCPD).

² We refer to these as “selections” in this report.

³ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.

⁴ Future trend rate begins November 1, 2020.

⁵ Future trend rate begins November 1, 2020.

	2022 Annual Review: Data as of December 31, 2021	2023 Annual Review: Data as of December 31, 2022
Comprehensive	+4.0% ‡	+4.0%
All Perils	+1.0% ‡	+0.5%
Specified Perils	+4.0% ‡	+4.0%
Underinsured Motorist	+6.0%	+7.0%
Other Benchmarks		
Health Cost Recovery	3.55% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1% of Premiums	27.6% of Premiums
Profit Provision	7% of Premiums	6% of Premiums

1.3. Relevant Comments

Data

The data utilized in our analysis and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA’s service provider, the Insurance Bureau of Canada (IBC).

The data includes a change in the reporting of fleet vehicles. GISA states:

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

This change has materially reduced the number of vehicles included with the commercial vehicle exhibits beginning in 2019-2. Consistent with the commercial vehicle reports published by GISA, and with our prior analysis, we continue to include fleet vehicles (i.e., Type of Business 4 – Individually rated Fleets) in the analysis that we present.

We refer to the insurance companies operating in Alberta, including the Facility Association as the “Industry”; and we refer to the aggregate claim or expense experience as “Industry experience.”

Loss Trend Benchmarks

Loss trend rates are an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses 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 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.

Heightened Uncertainty – COVID 19, Bill 41 Reforms, and Rising Inflation

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The recent claim experience is exceptional due to the COVID-19 pandemic, the introduction of reforms in the last quarter of 2020, and the recent rise in inflation. Uncertainty surrounding future inflation adds uncertainty around selecting an appropriate future trend rate.

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1 mainly driven by a decline in the claims frequency rate. We expect that a “new- normal” has begun to unfold in 2022-2, with remote and hybrid work models common and the end of the public health emergency.

Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. Our loss trend selections are based on a frequency level without the influence of COVID-19. Insurers may find it appropriate to include an adjustment to the frequency level assumed in the rate application to reflect the new normal in the post pandemic era.

- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. The timing of the reform introduction occurring during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms. Although we cannot separately estimate the frequency impact of the reforms from the coincident change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimants propensity to pursue a bodily injury and/or accident benefits claim, and (ii) shifted claims from collision to DCPD.
- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise in CPI for categories that directly impact physical damage claim costs (vehicle parts, replacement vehicles, rental fees, maintenance and repair costs).⁶ We include additional parameters in our model to quantify this increase to the extent that it exists.

The Federal Government’s steps to curb inflation through higher interest rates will likely temper the rate of annual inflation in the near future. The rapid rise in claims cost due to the inflation surge may begin to diminish if those efforts are successful, resulting in a more moderate pace of year-over-year change in the CPI as observed prior to the pandemic. Early evidence as of April 2023 shows a tempering of the inflation rate. The challenge for government, as well as the insurance industry, is the simultaneous monitoring of inflation and identification of the necessary peak and then decline of interest rates to drive down inflation.

- General inflation and/or a recession may cause consumers to “do less” leading to a reduction in vehicle usage. This possible vehicle usage reduction may lead to a reduction in the future claims frequency rate.

For this reason, when selecting the future trend rate, we suggest consideration of:

⁶ As discussed more fully in Section 5.2, we observe a limited impact on other coverages through 2022-2

- The correlation of the historical CPI index with historical claim cost changes; and any recent changes to the CPI.
- The actual change in claim costs data that has emerged during the recent high inflationary period.
- The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.
- The impact of economic conditions and general high inflation on vehicle usage.

We discuss this further in Section 5.3.

Experience Period

Our analyses of past trend rates consider the impact of the various reforms and government actions occurring during the experience period. The 2020, 2021, and 2022 claim experience is exceptional due to the COVID-19 pandemic, the introduction of bodily injury and accident benefit reforms in the last quarter of 2020 and the introduction of DCPD on January 1, 2022.

There are several adjustments that can be applied to rate filings to consider the impact from the COVID-19 pandemic. The options include applying adjustments factors to unwind the COVID-19 impact and/or reducing the weight assigned to the COVID-19 periods. Each method has shortcomings:

- **Exclude Affected Years:** The removal of COVID-19 affected periods would eliminate any influence from the COVID-19 pandemic, however, the rate change indication would be dependent on older accident year experience that may not be representative of portfolio changes occurring during the pandemic (i.e., a change in the mix of business).
- **Apply COVID-19 Unwinding Factors:** Applying an adjustment to unwind the impact of COVID-19 would allow inclusion of the most recent data; however, the estimation of those factors adds to the uncertainty of the indication.
- **Temper the Accident Year Weights:** This lessens the use of the COVID-19 period but determining appropriate weights for each accident year and the COVID-19 unwinding factors adjustments for those years adds to the uncertainty of the indication.

Remote and hybrid work models are now commonplace. Where appropriate, historical data should be adjusted to reflect the “new-normal” (emerging in the second half of 2022) frequency levels.⁷

Applicability of Benchmarks

In this report we present our findings as respect to the assumptions, factors, and provisions for the Board's consideration in its review of individual rate filings. The projection of future rate needs is subject to considerable uncertainty. For this reason, we provide rationale for the assumptions, factors, and provisions we present, as well as information to help the Board evaluate their reasonableness.

We suggest the Board consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry commercial vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is

⁷ Remote and hybrid work models are less likely to apply to commercial vehicles. However, commercial vehicle frequency may be influenced by the reduced traffic volume they operate in, if remote and hybrid work affects private passenger vehicle usage.

expected to emerge. However, in doing so we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

We also suggest the Board recognize that while it may be that, alone, an alternate assumption, factor, or provision may be reasonable, it may not be reasonable to combine alternate assumptions, factors, or provisions.

1.4. Report Organization

In Section 2, we present the background of automobile insurance regulation in Alberta, including the historical legislative reforms and government actions taken since the creation of the AIRB.

In Section 3, we present the most recent 10-years of industry commercial vehicle (CV) premium and loss experience in Alberta.

In Section 4, we discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend.

In Section 5, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.

In Section 6, we present our trend analysis for each major coverage.

In Sections 7 and 8, we present Board's current benchmarks and information regarding the additional provisions that insurers must consider in their rate filings, including: loss adjustment expenses, catastrophe provision, investment income on cash flow, health cost recovery, operating expenses, and profit.

In Section 9, we discuss our methodology for estimating the historical impact of the COVID-19 pandemic using models similar to those underlying our loss trend selections.

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

On October 5, 2004, the AIRB was established to regulate automobile insurance premiums for Basic Coverage and to monitor premiums for Additional Coverage in the Province of Alberta.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and a new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation the Board's mandate was expanded to also regulate Additional Coverage.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) for commercial vehicles. A component of these Reviews is to analyze industry experience and develop benchmarks for individual rate filings. The Board considers all input in developing its benchmarks. The benchmarks are posted on the Board's website at <https://airb.alberta.ca> and include information that insurers should consider in preparing their rate filings.

2.2. 2020 Reforms

On October 30, 2020, the Government announced reforms to the province's automobile insurance framework. Bill 41 amended the Insurance Act and includes several changes that should be reflected in any future filings.

Bill 41 included changes related to prejudgment interest, minor injury regulation, diagnostic and treatment protocols regulation, automobile accident benefits regulation, and the property damage coverage. Bill 41 received Royal Assent on December 9, 2020.

We summarize the amendments below, noting the different effective dates applicable to claims occurring on or after the specified date.

Insurance Act – Prejudgment Interest (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.

Minor Injury Regulation (Effective for accidents occurring on or after November 1, 2020): See Section 2.3 for details.

Diagnostic and Treatment Protocols Regulation (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is \$1,000.

Automobile Accident Insurance Benefits Regulation (Effective October 29, 2020, applicable to both new and existing claims): See Section 2.4 for details.

Introduction of Direct Compensation Property Damage (Effective January 1, 2022): Insurers are required to provide DCPD premiums separated from third party liability premiums.

File and Use: Insurers will be permitted to use a File and Use filing in accordance with the AIRB’s File and Use Filing Guidelines.

Reports on the cost impact of Bill 41 can be found on the AIRB’s website. The Industry data that this Annual Review report is based upon, as of December 31, 2022, does not include sufficient claims experience to update the expected cost impact of Bill 41. Due to the impact of COVID-19, we expect an additional time lag before the effect of the reforms can be accurately measured using Industry claims experience.

2.3. Minor Injury Reforms

In 2003 the Alberta Government enacted Bill 53, which provided for:

- An inflation adjusted cap on pain and suffering for minor injuries at \$4,000. We summarize the maximum minor injury amounts by effective date in Table 2 below
- the consideration of collateral sources;
- the determination of wage loss based on net, rather than gross, wages;
- an increase in the limit for medical/rehabilitation benefits under accident benefits to \$50,000; and
- maximum diagnosis and treatment protocol fees for medical/rehabilitation benefits under accident benefits.

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	\$4,000
January 1, 2007 – December 31, 2007	\$4,144
January 1, 2008 – December 31, 2008	\$4,339
January 1, 2009 – December 31, 2009	\$4,504
January 1, 2010 – December 31, 2010	\$4,518
January 1, 2011 – December 31, 2011	\$4,559
January 1, 2012 – December 31, 2012	\$4,641
January 1, 2013 – December 31, 2013	\$4,725
January 1, 2014 – December 31, 2014	\$4,777
January 1, 2015 – December 31, 2015	\$4,892
January 1, 2016 – December 31, 2016	\$4,956
January 1, 2017 – December 31, 2017	\$5,020
January 1, 2018 – December 31, 2018	\$5,080
January 1, 2019 – December 31, 2019	\$5,202
January 1, 2020 – December 31, 2020	\$5,296
January 1, 2021 – December 31, 2021	\$5,365
January 1, 2022 – December 31, 2022	\$5,488

Effective Date Range	Minor Injury Amount
January 1, 2023 – December 31, 2023	\$5,817

These reforms became effective October 1, 2004, except for the consideration of collateral sources and the determination of wage loss based on net rather than gross wages, which became effective January 26, 2004.

On February 8, 2008 the Alberta Court of Queen’s Bench ruled that the Minor Injury Regulation be struck down. In June 2009 the Alberta Court of Appeal overturned the February 2008 decision of the Alberta Court of Queen’s Bench. In December 2009 the Supreme Court of Canada denied the request for leave to appeal, thereby affirming the cap on minor injuries.

On March 17, 2011 the Government extended the Minor Injury Regulation to September 30, 2016. It was later further extended to September 30, 2018.

Maximum fees for certain diagnosis and treatment protocols have been updated since introduced in 2005, with the most recent increases effective in June 2013 for physical therapy and February 2016 for chiropractic services.

A renewed Diagnostic and Treatment Protocols Regulation came into force on July 1, 2014.⁸

On May 17, 2018 the Government removed the expiry date for the Minor Injury Regulation and Automobile Accident Insurance Benefits Regulation. In addition, the Government amended the Minor Injury Regulations to clarify⁹ that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

Effective for accidents occurring on or after November 1, 2020, the MIR was amended as follows:

- The definition of a “minor injury” was updated to include clinically associated sequelae of sprains, strains or whiplash-associated disorder injuries, whether physical or psychological in nature, that do not result in a serious impairment; and
- Dentists were added as eligible health professionals able to act as certified examiners under the MIR, with their scope limited to temporomandibular joint injuries.

2.4. Automobile Accidents Benefits Revisions

Effective March 1, 2007, the Government revised the accident benefits coverage limits as follows: (1) increased the funeral benefits from \$2,000 to \$5,000 and (2) increased the maximum weekly disability income limit from \$300 to \$400 for employed individuals and from \$100 to \$135 for other individuals.

⁸ It is our understanding that the changes were administrative in nature (clarifications).

⁹ Insufficient data is available at this time to assess if this clarification will affect claims costs.

Effective October 29, 2020, the Government made the following revisions to the Automobile Accident Insurance Benefits Regulation:

- Clarified that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications and home modifications; and

Increased benefit amounts:

chiropractic services from \$750 to \$1,000;

massage therapy and acupuncture from \$250 to \$350;

funeral expenses from \$5,000 to \$6,150;

grief counselling from \$400 to \$500;

employed disability income benefits from \$400 to \$600 per week;

non-earner disability income benefits from the current \$135 for 26 weeks, to \$200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from \$600 to \$750.

2.5. Legalization of Cannabis

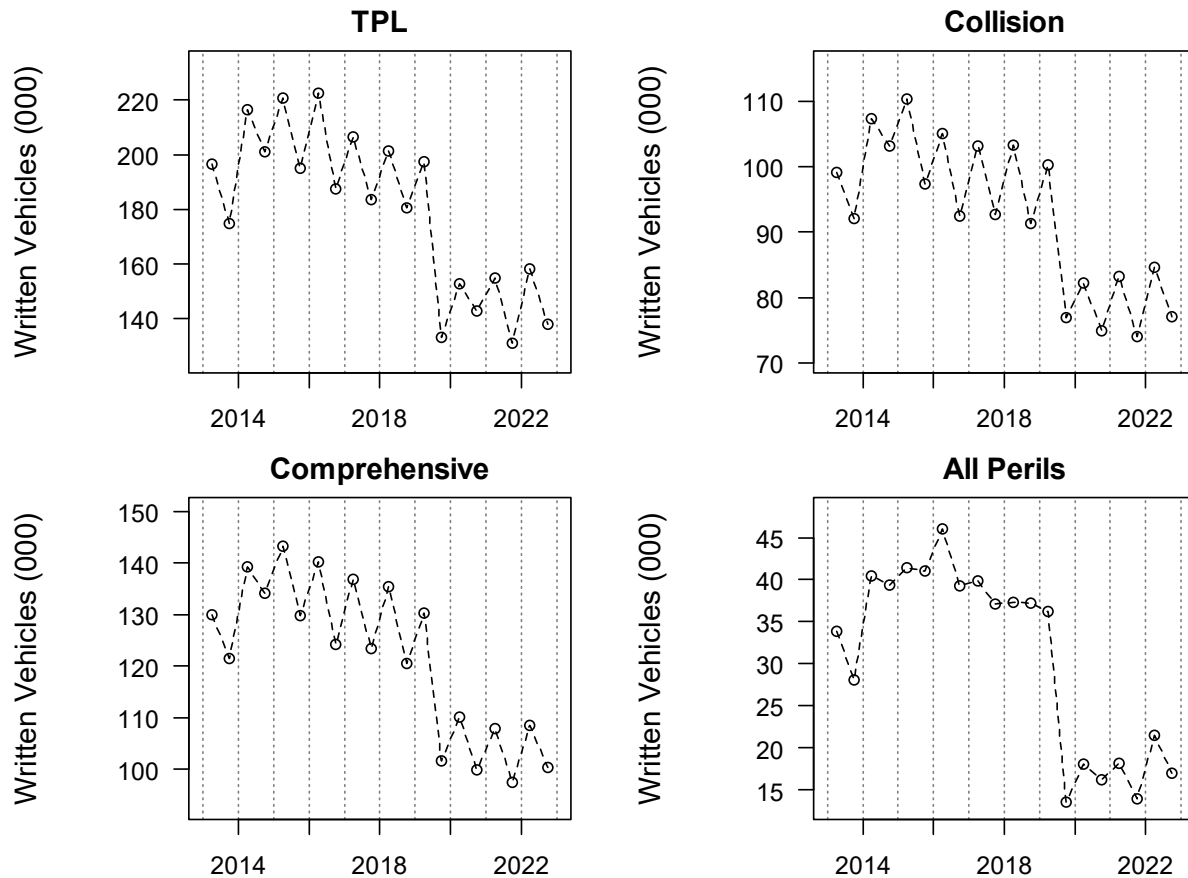
Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available if this change affected claims costs and it is assumed any impact of this change, if any, is captured through our trend analysis of the claims experience.

3. Summary of Alberta Commercial Vehicle 2013 to 2022 Experience

3.1. Growth of Insured Vehicles

Following a rise from 2012 to 2014, since 2014, the number of commercial vehicles in Alberta has decreased annually. As noted earlier, GISA changed its definition of fleets beginning the second half of 2019, and as a result the number of vehicles included in the commercial exhibits reduced significantly. Figure 1 presents the number of written vehicles insured over each of the last ten years for TPL¹⁰, collision, comprehensive and all perils coverages. The significant decline in 2019 is due, in part, to the GISA change in definition of fleets beginning July 1, 2019.

Figure 1: Written Vehicles

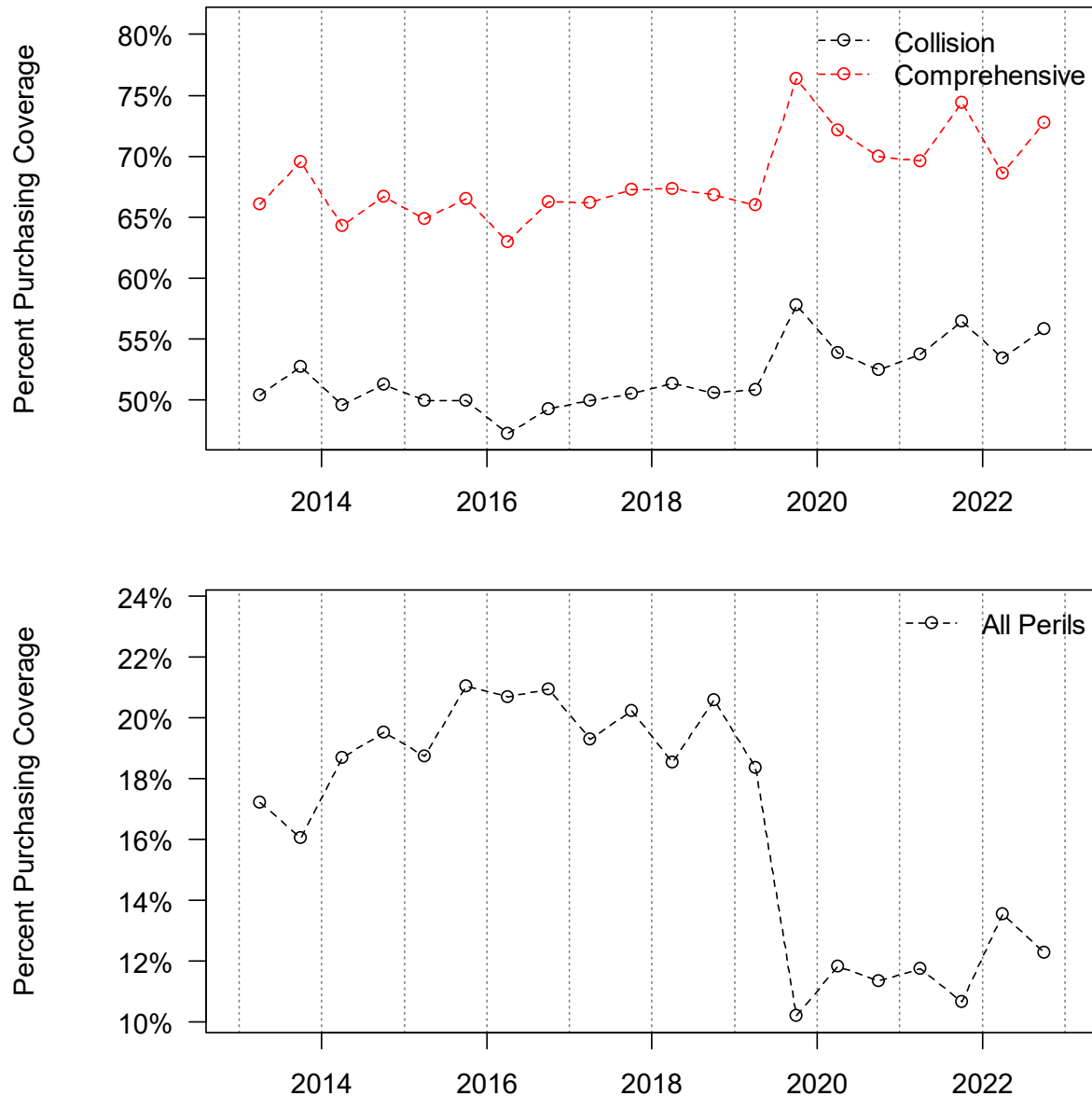


In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive

¹⁰ The growth in TPL is representative of all mandatory coverages which includes; bodily injury, property damage-tort, accident benefits and uninsured automobile.

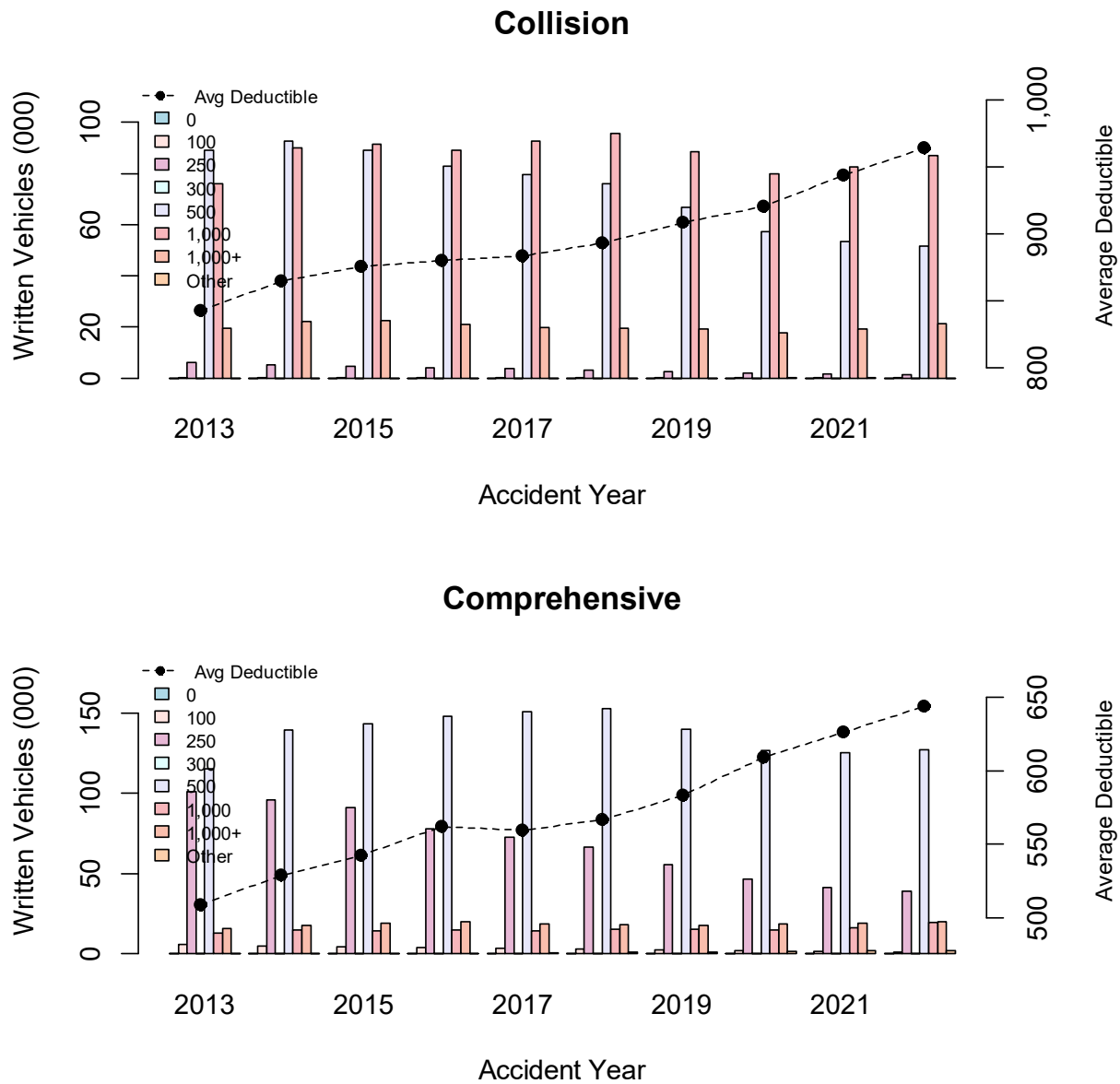
coverage due to the temporary removal of coverage during the first half of the year. Up until the first half of 2019, the percentage of risks purchasing the optional coverages was relatively flat; in the 70% range for comprehensive, low 50% range for collision and 20% range for all perils. The changes beginning the second half of 2019 are likely associated with the GISA change in fleet definition.

Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



In Figure 3 we plot the number of written vehicles at various deductible levels against time and include a line plot representing the average deductible for each accident year. We observe a consistent shift toward larger deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable in recent years.

Figure 3: Average Deductible Summary

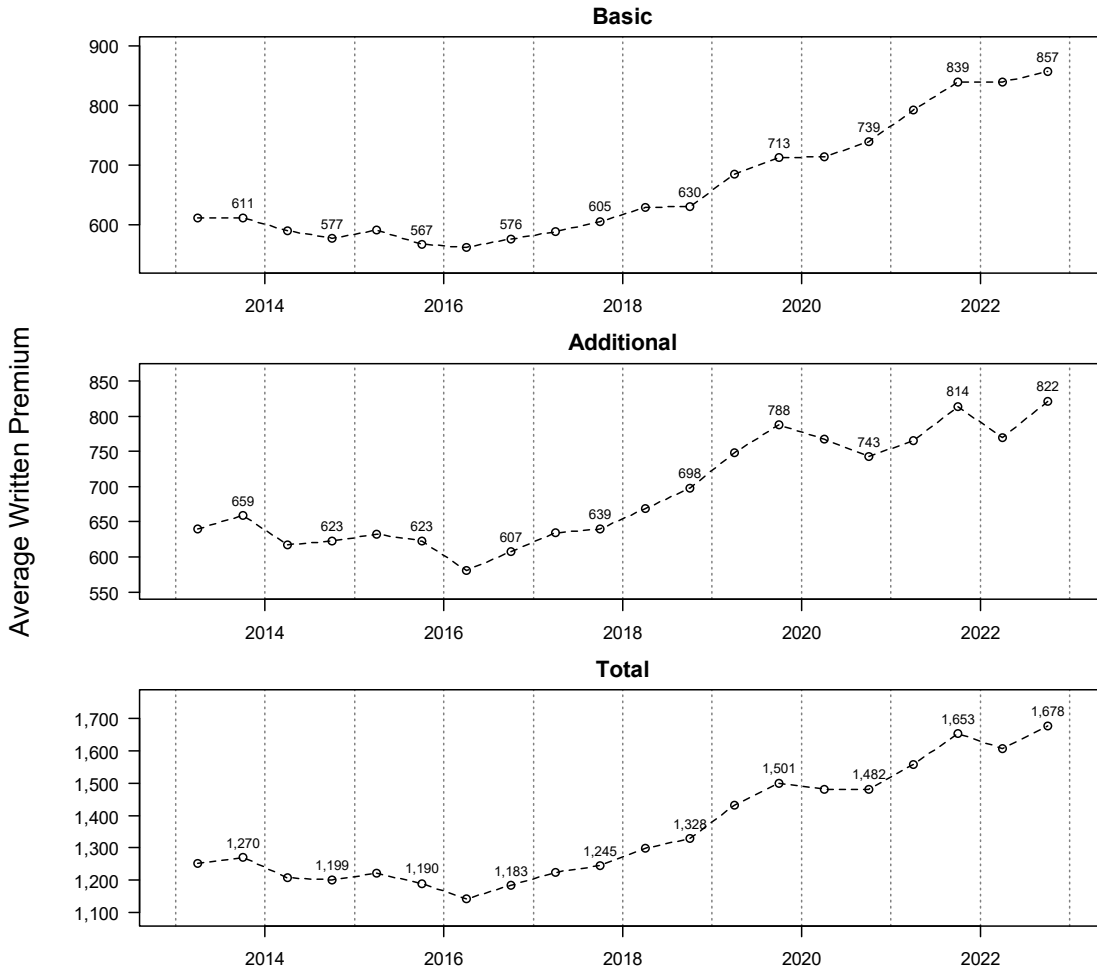


3.2. Change in Average Premiums

In Alberta, there are coverages that are mandatory (TPL and accident benefits), while the remainder are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the optional coverages as Additional Coverages. In Figure , we present the average written premiums for the Basic, Additional, and the total for all coverages, respectively, over the ten-year period, 2013 to 2022, in half-year increments.

The Basic Coverages average premium has gradually increased since 2016, however premiums began to stabilize the second half of 2019. The average premium for Additional Coverages was modestly decreasing until 2016, where an increasing pattern emerged. This increase in additional (physical damage) coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



3.3. Change in Average Claims Costs

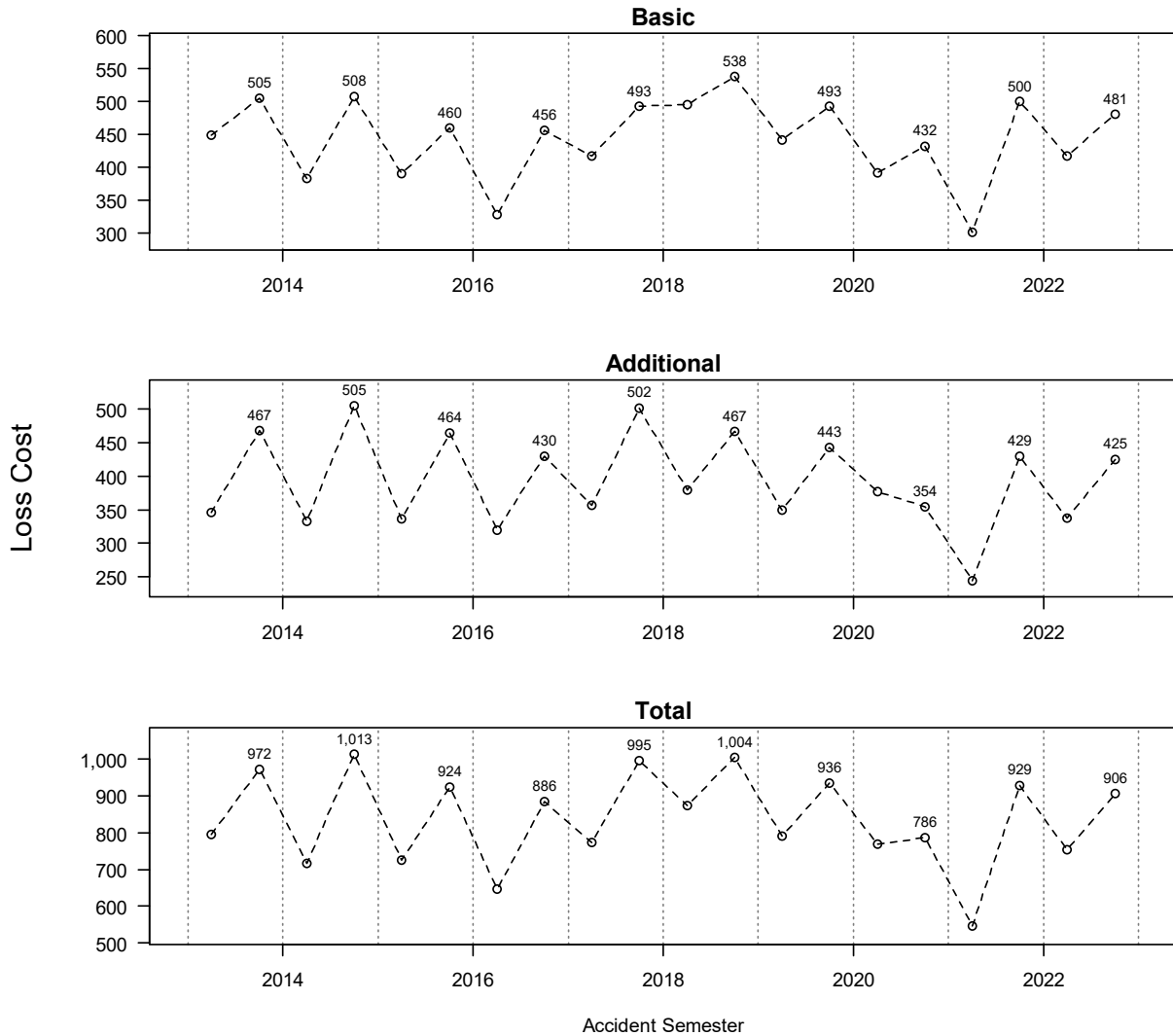
Claims costs comprise the largest component of premiums. In Figure 5 we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending December 31, 2022. This claims data presented for each half-year represents amounts for claims where the event that gave rise

to the claim occurred in that time period, January 1 to June 30 or July 1 to December 31; and is referred to as accident-half year experience. In the average claim cost estimate we include:

indemnity amounts to fully settle and close the claim¹¹, and

all internal and external claims settlement costs¹² (e.g., legal fees and claim adjuster costs).¹³

Figure 5: Claim Costs - Summary



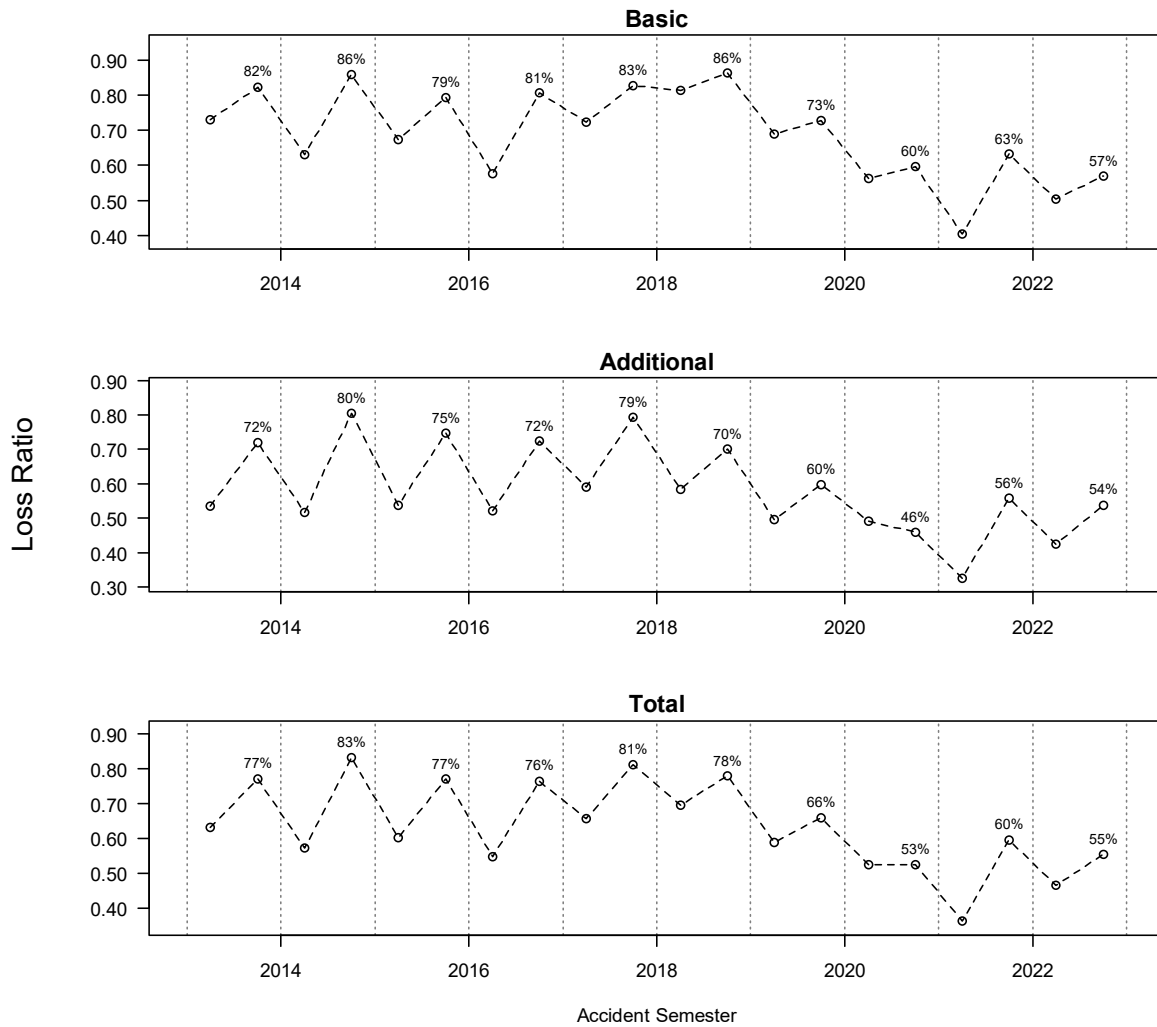
In Figure 6 we present the ratio of the loss and loss adjustment expense amount to the earned premiums to provide an indication of the relative change in the loss ratio over time.

¹¹ The claims costs presented are on an ultimate basis. See Section 4 for more details.

¹² External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors estimated by GISA are based on aggregated costs reported to GISA.

¹³ The Health Levy is not included in the noted average claim costs.

Figure 6: Loss Ratio - Summary¹⁴



Claims costs are a combination of the claims frequency rate (i.e., the average number of claims per 100 insured vehicles) and the average cost of each claim (referred to as the claim severity, measured as the total claims cost as a ratio to the total number of claims). We discuss the historical claims frequency and severity for each coverage more fully in Section 6.

¹⁴ For visual clarity, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Analysis – General Discussion

4.1. Data

The source for the claim data that we analyze is the 2022-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2022) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association. We refer to this information as the AIX report.

The claim data that is available through the Industry AIX report includes:

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

Case Reserves – the insurance company’s estimate of the amount of future claim cost payments to be made on individual claims; a case reserve is assigned to each individual open claim.

The total of the paid claim amounts made on each closed or open claim and the case reserve carried on each open claim is referred to as 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 particular point in time. Over time, the case reserves are revised by the claim adjusters 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:

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

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

We estimate the final (ultimate)¹⁵ number of claims and cost of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2022 (referred to as “accident half-years”¹⁶). These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claim cost by accident half-year by developing our own estimate of the needed actuarial reserve for all insurance companies in aggregate (i.e., the Industry), and adding that amount to the reported incurred claim amounts as published by GISA.¹⁷ 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 those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as “loss development factors” to the aggregated incurred claim amounts that are reported to GISA.¹⁸ The selection of loss development factors that we apply is based on an analysis that we perform to determine how adequate the individual claim case reserves established by insurance companies (in aggregate) have been historically. We refer to the historical emergence of aggregate claim values as loss development patterns.

We select loss¹⁹ development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 2022 (we group claims by the accident half-year that the events that give rise to the claims occur), separately for each of the coverages.

We follow a similar approach (using what are referred to as 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, 2022, separately for each of the coverages.

4.3. Selection of Claim Count and Claim Amount Development Factors

The data we use to select loss development factors and claim count development factors is the Alberta AUTO7002 Automobile Industry Exhibit, 2022-2, accident half-year reported incurred loss and allocated loss adjustment expense (ALAE) and claim count data.²⁰

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

¹⁵ By “final” or “ultimate” cost, we mean the amount paid by insurance companies at the time that all claims that occur in a particular year have been reported and settled.

¹⁶ 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.

¹⁷ GISA edits and compiles the data reported by individual insurers.

¹⁸ Our selections are based on the Incurred Development Method.

¹⁹ 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).

²⁰ Our selections are based on the Incurred Development Method.

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

Due to the COVID-19 pandemic, there is additional uncertainty associated with the estimates for the 2020, 2021, and 2022 accident year periods.

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

We note that the selection of development factors influences the selected loss trend rates.²¹ As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,²² 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: Changes in Estimated Loss Costs, Frequency and Severity: Bodily Injury

AY	2022 AR (as of December 31, 2021)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$341.99	\$98,317	3.48	\$334.87	\$95,720	3.50
2019	\$302.10	\$90,239	3.35	\$308.66	\$92,866	3.32
2020	\$285.84	\$106,670	2.68	\$291.87	\$111,259	2.62
2021	\$297.59	\$109,648	2.71	\$264.35	\$100,171	2.64
2022				\$259.90	\$96,347	2.70

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 2.3%.

²¹ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

²² Number of claims per 1,000 insured vehicles.

Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage (including DCPD)

AY	2022 AR (as of December 31, 2021)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$170.21	\$9,261	18.38	\$169.63	\$9,234	18.37
2019	\$142.63	\$8,897	16.03	\$143.05	\$8,924	16.03
2020	\$106.35	\$8,804	12.08	\$103.64	\$8,600	12.05
2021	\$110.29	\$9,720	11.35	\$114.76	\$9,874	11.62
2022				\$156.99	\$11,959	13.13

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 0.3%.

Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits–Total

AY	2022 AR (as of December 31, 2021)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$12.31	\$6,291	1.96	\$12.11	\$6,180	1.96
2019	\$15.86	\$7,720	2.05	\$15.30	\$7,508	2.04
2020	\$18.95	\$10,599	1.79	\$16.05	\$9,223	1.74
2021	\$19.24	\$9,831	1.96	\$22.06	\$11,269	1.96
2022				\$32.93	\$11,911	2.76

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have decreased by 1.3%.

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision

AY	2022 AR (as of December 31, 2021)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$256.06	\$11,047	23.18	\$256.61	\$11,065	23.19
2019	\$229.76	\$10,095	22.76	\$230.38	\$10,114	22.78
2020	\$182.64	\$10,431	17.51	\$185.49	\$10,633	17.44
2021	\$178.54	\$11,519	15.50	\$196.65	\$12,643	15.56
2022				\$229.69	\$14,021	16.38

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 2.6%.

Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

AY	2022 AR (as of December 31, 2021)			2023 AR (as of December 31, 2022)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2018	\$235.64	\$10,184	23.14	\$235.41	\$10,170	23.15
2019	\$245.52	\$10,014	24.52	\$245.54	\$9,999	24.56
2020	\$279.12	\$10,311	27.07	\$281.53	\$10,357	27.18
2021	\$240.91	\$10,511	22.92	\$243.38	\$10,661	22.83
2022				\$286.86	\$11,324	25.33

Overall, for the four-year period 2018 to 2021, our estimates of the average annual ultimate loss costs have increased by 0.5%.

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period²³ 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.

5.2. 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 Alberta ultimate claim frequency, claim severity and loss cost²⁴ by accident half-year that we derive (as we discuss in Section 4.3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level²⁵ change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends that occurred. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 6 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 2003-1 to 2022-2. For each coverage, we consider models started and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

²³ 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.

²⁴ 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.

²⁵ We use “scalar” and “level change” interchangeably throughout this report.

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.

We continue to only consider trend models fit to claim experience since 2005, i.e., following the Bill 53 reforms introduced in 2004.

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 our regression model used as the basis for our trend selection.

Weather / Unemployment

We have considered the possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snowfall levels) on claim frequency in our prior studies. However, for a variety of reasons, which include the difficulty of forecasting the parameter’s future level for the trend model, we do not explicitly consider unemployment or weather as a parameter in our trend analysis.

Scalar / Level Change Parameter

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claim cost (e.g., due to a reform or other event) so that the underlying claim cost trend can be identified. The additional parameter effectively quantifies and adjusts the y -intercept to account for a one-time change in cost level.

As discussed in Section 2, Bill 41 included a suite of product reforms impacting bodily injury and accident benefits effective November 1, 2020. In addition, DCPD was introduced to the Province on January 1, 2022.

In our August 25, 2020, and November 20, 2020, reports for the Board, we estimated preliminary reform impacts for bodily injury and accident benefits of -18% and +8%, respectively. In this review, we consider the data that has emerged since these reforms were implemented and estimate the actual impact of these reforms to the extent possible – as a preliminary assessment.

In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight to the reform’s *actual* impact on bodily injury and accident benefits severity. Consistent with our expectation, bodily injury severity has decreased and the accident benefits severity has increased. In addition, the magnitudes of these changes are relatively consistent with our initial expectation.

As discussed more fully in our 2020 reform reports, Bill 41 may also influence frequency as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. However due to the concurrent effect of the COVID-19 pandemic, we are unable to separately estimate the impact of the reform and the COVID-19 pandemic on bodily injury or accident benefits claims frequency. 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 9.2 of this report.

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.

GISA Fleet Data Change

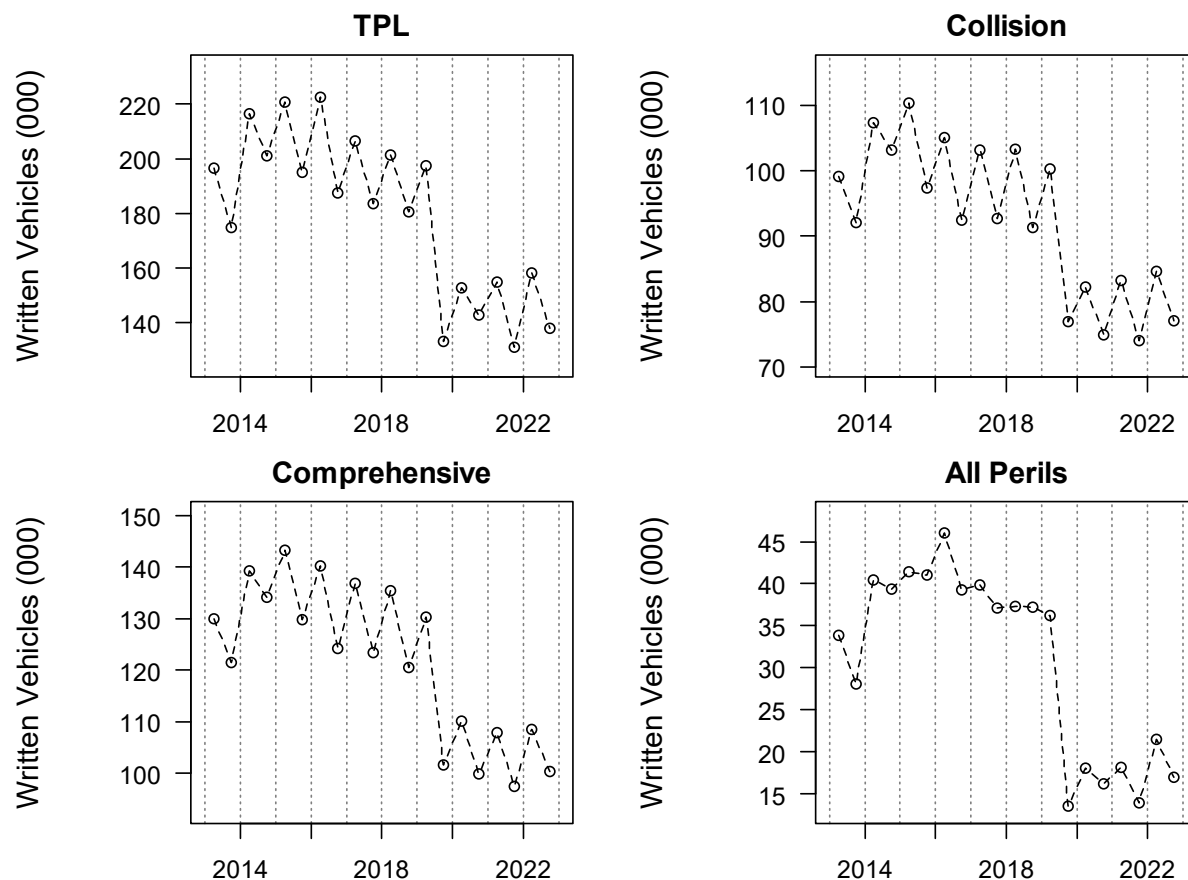
GISA has made a change to the definition of fleets beginning July 1, 2019. Risks categorized as Individual Risk Rated Fleets- Business Type 4 are included with the Auto 7002 commercial vehicle data, but those classified as Business Type 3 are not. GISA’s definition change results in fewer risks categorized as Business Type 3, and therefore, fewer vehicles are included with this commercial data beginning 2019-2.

In Figure 7 we present the number of written vehicles by accident half-year from 2001 to 2022. We observe a significant decline between 2019-1 and 2019-2, which is likely driven by the change in definition.

The ASP revised definition of Type of Business 3 - Fleet rated vehicles decreases the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., mix of business change) has a material impact on our models, we compare the estimated ultimate frequency, severity, and loss cost values for all exposures (including fleets) to those excluding fleets. In prior reviews, we tested our trend models for sensitivity to this change. In general, we find the trend patterns are similar over both data sets.²⁶ We note that if this issue were material, we would expect to see a divergence in patterns in the last five data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

²⁶ We note for accident benefits, comprehensive-theft and all perils, the ultimate frequency level between the two data sets is fairly wide, but the pattern for trend purposes seems generally similar.

Figure 7: Accident Half-Year Exposure History



COVID-19

As described in our prior reports, we find the traffic volume and claims cost²⁷ 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 exclude the observations from our regression models for the coverages²⁸ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

²⁷ We find frequency, but not severity has been affected by the COVID-19 pandemic.

²⁸ We observe a significant decrease in frequency for all coverages except comprehensive, specified perils and all perils. In the case of these three coverages, the June 2020 hailstorm and other July and August weather storms in central and southern Alberta may be masking any decrease coincident with the COVID-19 pandemic.

Consideration can be given to removing the impact of the pandemic on historical loss experience to the extent that the pandemic era data is included in the experience period of an insurer's rate application.²⁹

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 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 8, the total amount of time Canadians spent at home stabilized and returned to near pre-pandemic levels during the second half of 2022. As 2022-2 represents a potential new post-pandemic frequency level for the industry, insurers could consider whether the reduction between 2019-2 and 2022-2 is likely to persist into the future.

We further discuss how insurers could consider the impact of COVID-19 during the prospective period in Section 5.3.

²⁹ An alternative is to assign zero weight to the accident year/period data distorted by COVID-19.

Figure 8: Google Mobility Data

Residential areas: How did the time spent at home change relative to before the pandemic?



This data shows how the number of visitors to residential areas has changed relative to the period before the pandemic.



Source: Google COVID-19 Community Mobility Trends - Last updated 21 October 2022
OurWorldInData.org/coronavirus • CC BY
Note: It's not recommended to compare levels across countries; local differences in categories could be misleading.

Inflation

Supply chain issues and pent-up consumer demand resulted in a recent increase in inflation which led to increased claim costs. In the following figures we present the consumer price index data as of April 2023 (left panel) and year-over year percentage change (right panel)³⁰ over the last 20 years in Alberta, separately, for:

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

³⁰ As measured by the 12-month change in CPI.

Figure 9: Consumer Price Index – All Items & Transportation

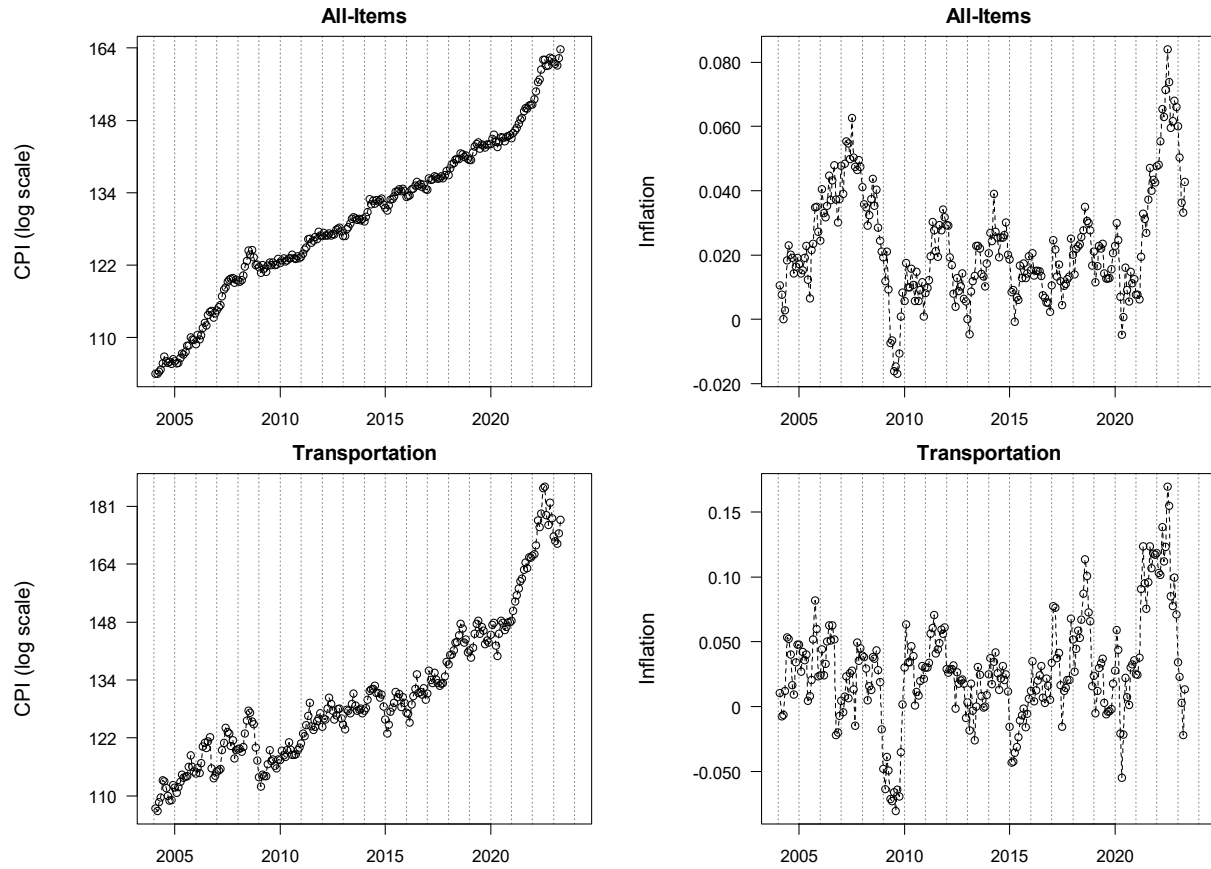
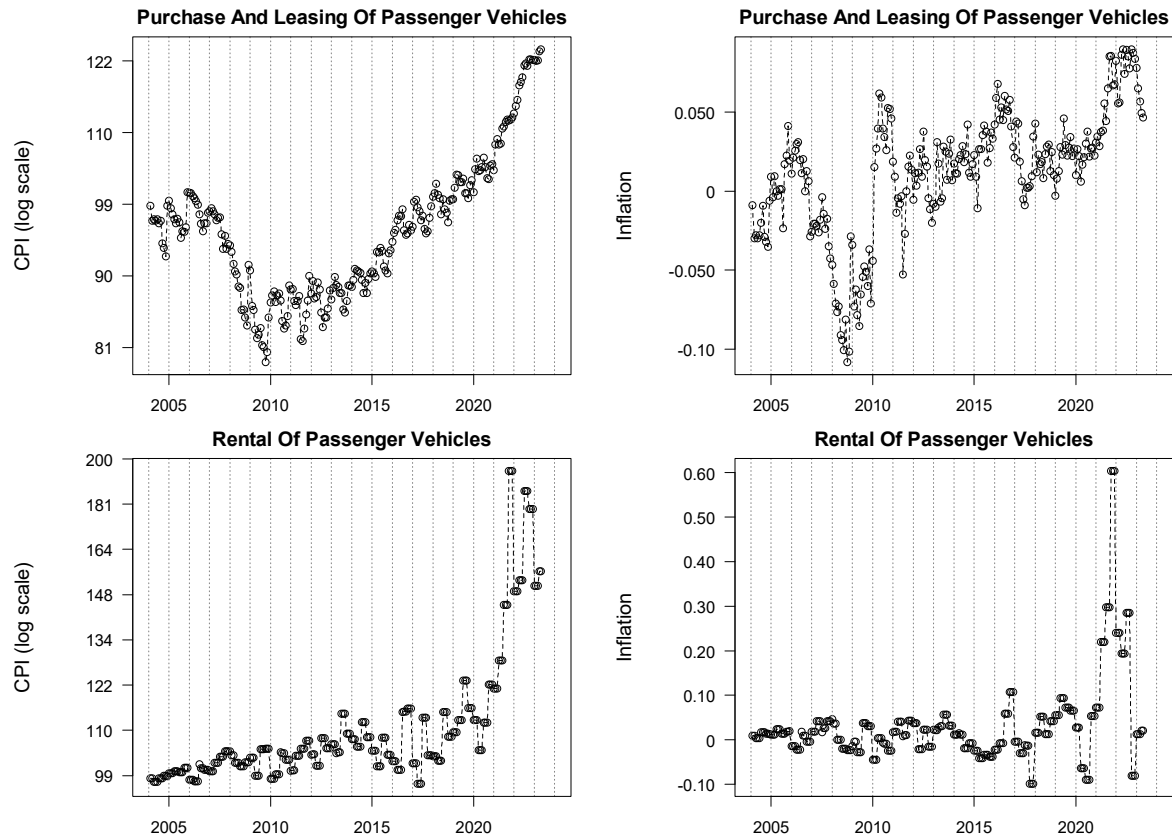
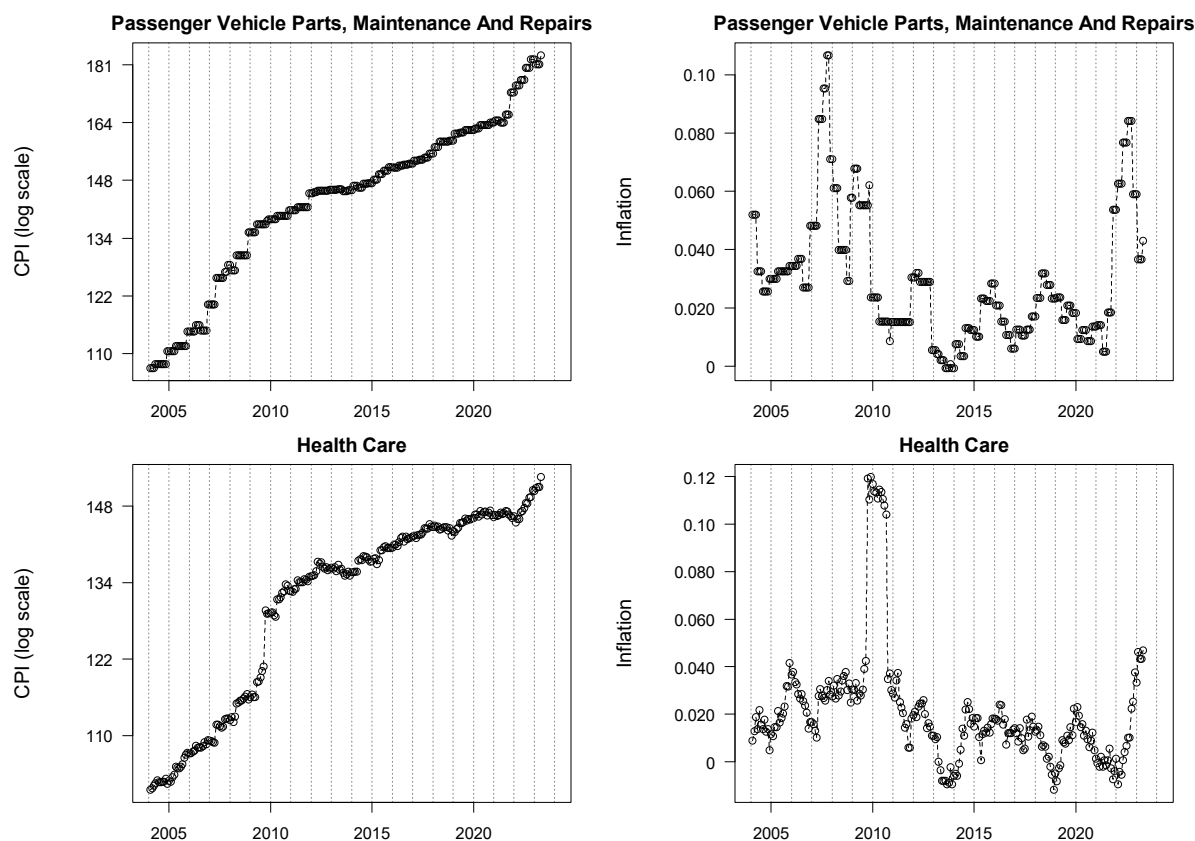


Figure 10³¹: Consumer Price Index – Purchase & Rental of Passenger Vehicle



³¹ Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

Figure 11: 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 10 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 12, the 2021-2 through 2022-2 property damage and collision severity has risen steeply, deviating from historical patterns. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages³² 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, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle claims during this time. Further complicating matters, DCPD was introduced

³² 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.

on January 1, 2022, and may have (i) shifted claims from collision to total property damage (including PD-tort and DCPD) and (ii) changed the average severity for total property damage and collision. As a result of this dynamic, the impact of inflation on historical claims severity cannot be separately estimated for these coverages.

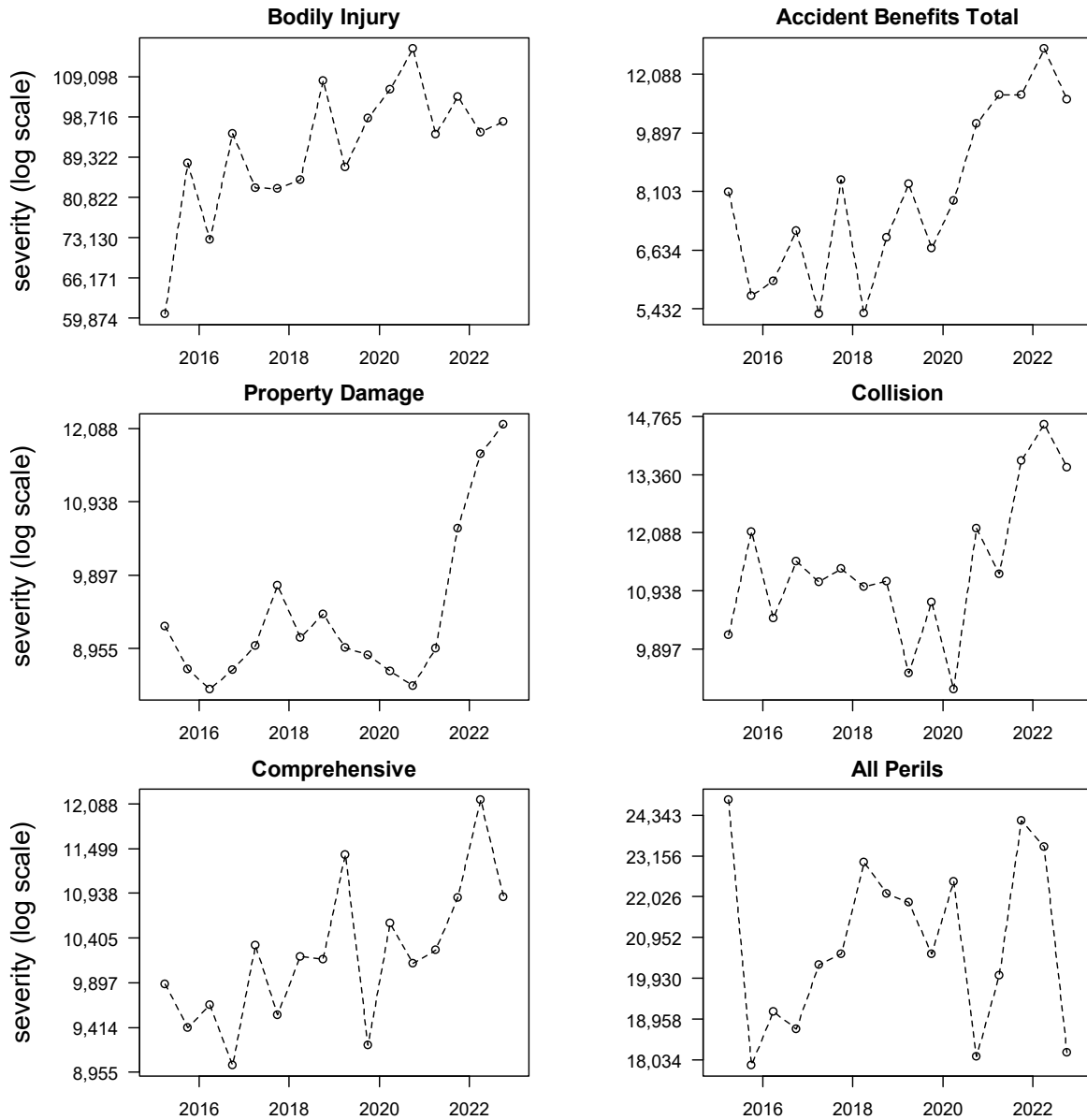
We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. The change to a steep rise for comprehensive is only evident in 2022-1. A change in severity coincident with the inflation change is not obvious for all perils coverages. Any recent inflationary impact for bodily injury and accident benefits severity is likely comingled with the reform impact and can't be separately identified.

As described in Section 5.2, 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.
- The inflation-impacted severity observations are also impacted by recent policy reforms resulting in the comingling of effects. Separate inflationary and reform impacts are not reasonably estimable.
- 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 in the future period may not be reasonable.
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.
- Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 9 through Figure 11 above, there is early evidence that inflation is beginning to moderate in 2023 for the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 5.3 below.

Figure 12: Historical Severity by Coverage



5.3. 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 perpetuate 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 (October 1, 2022 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. 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 may be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.³³ As noted above, we view 2022-2 as the (possible) beginning of the “new-normal” post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer’s assumptions regarding the “new normal” frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 9.2 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for the prospective period.

Inflation

Insurers project the experience period data included in their rate applications to the average cost level expected during the prospective rate program period. As described in Section 5.2, the high inflationary environment beginning in late 2021 has resulted in a large increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2022 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.

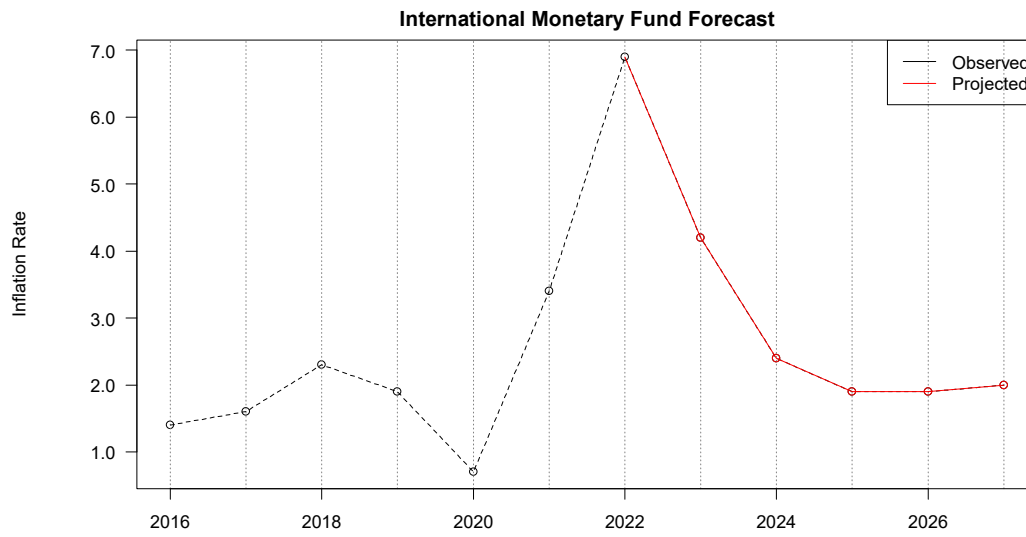
In Figure 13³⁴ we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 13, the IMF expects inflation to decrease in 2023 but remain above the Government’s target range, followed by a further decrease in 2024. The forecasted decline for 2023 is evident in the reported CPI data as of April 2023.

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.

³³ 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.

³⁴ <https://www.imf.org/en/Countries/CAN>

Figure 13: IMF Forecasted Inflation



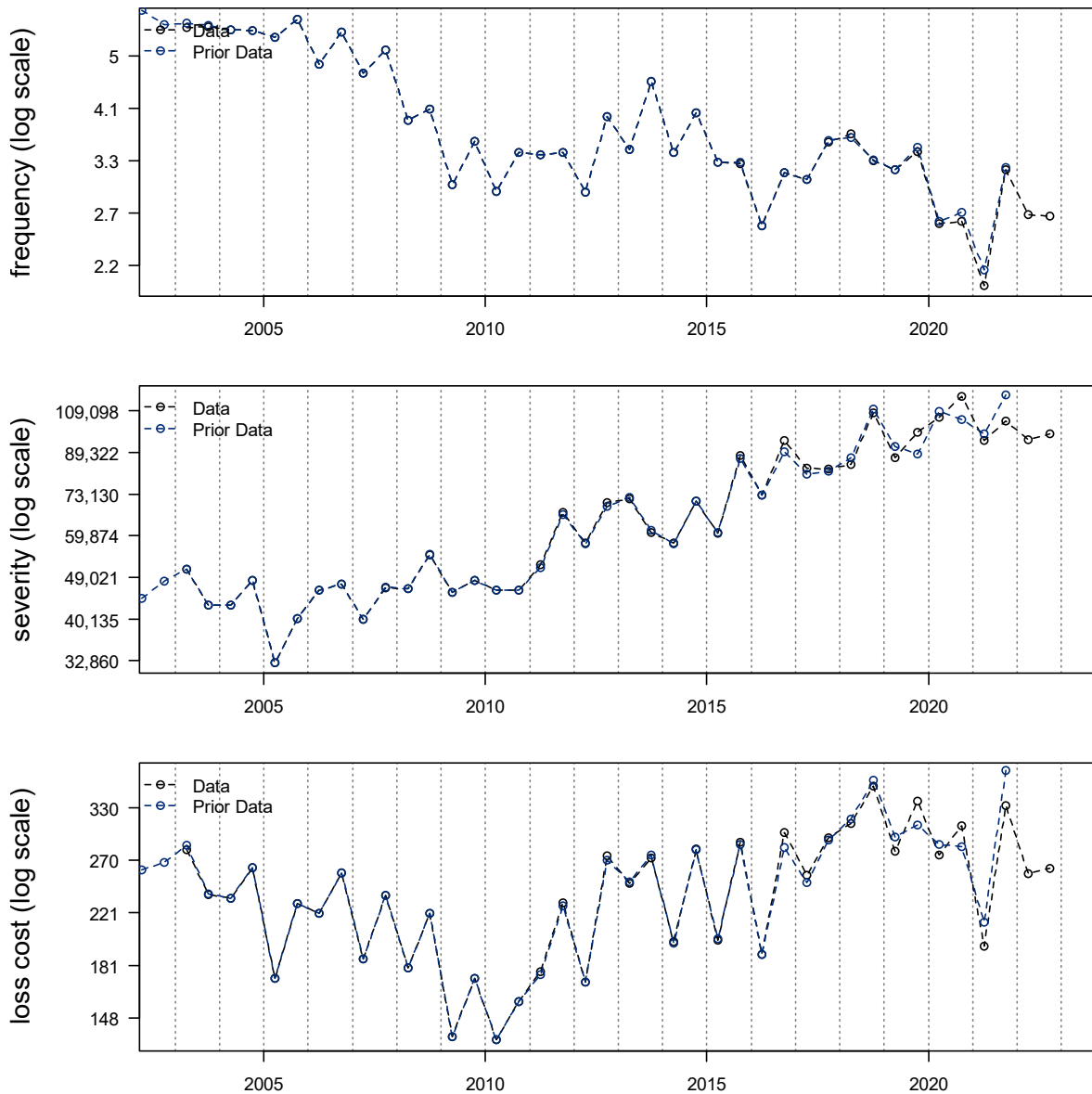
6. Selected Loss Trend Rates

6.1. Bodily Injury

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

In Figure 14, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe the 2021-2 severity and loss cost estimates have decreased slightly.

Figure 14: Observed Bodily Injury Loss Cost Experience



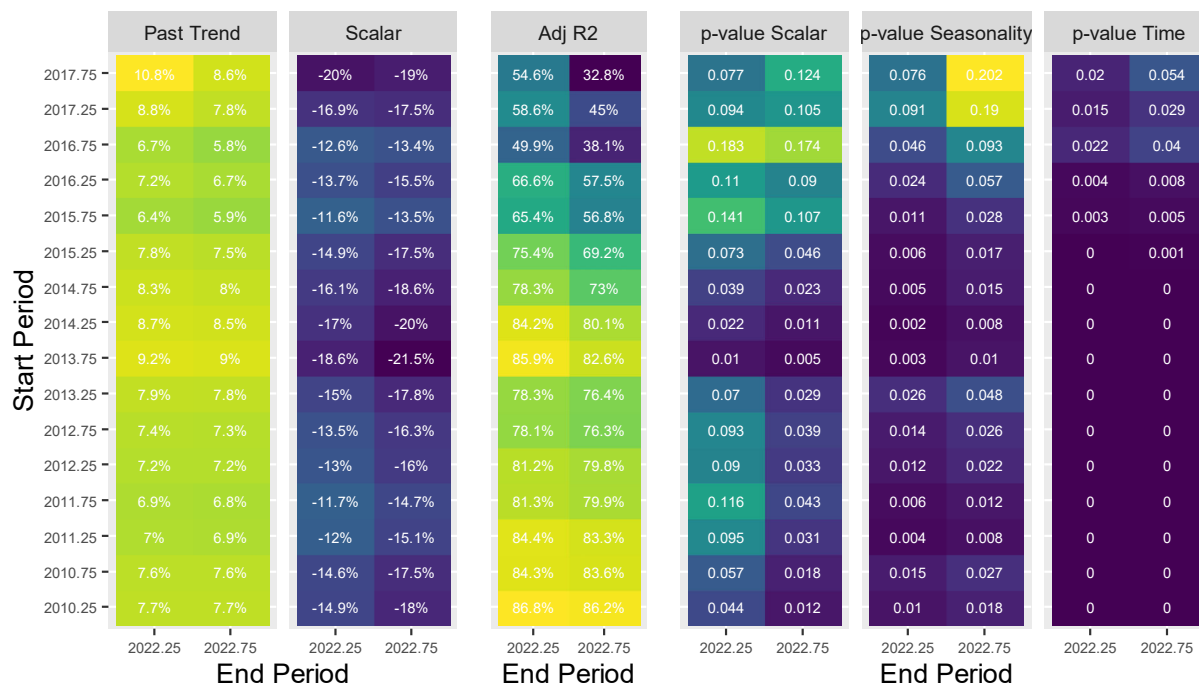
A review of the historical data points (as presented in Figure 14) shows that subject to variability:

- Loss cost exhibited a declining pattern through 2010 where it then began to increase. Followed by a relatively flat period between 2013 to 2017 and the continuation of an upward trend after 2017. We observe a decrease coincident with the COVID-19 pandemic.
- Severity has exhibited an upward trend beginning in 2006.
- Frequency, subject to more variability than severity, exhibited a downward trend until about 2009-2011 when it flattened. Followed by an increasing pattern, and then a generally decreasing pattern since 2013. We observe a decrease in 2020 and 2021-1 coincident with the COVID-19 pandemic.

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

In Figure 15 we present a heatmap of indicated severity trends beginning 2010-1 through 2017-2, ending 2022-1 and 2021-2 with time, seasonality and a November 2020 scalar parameter.

Figure 15: Bodily Injury Severity Heatmap (Time, Seasonality, and November 2020 Reform Scalar)

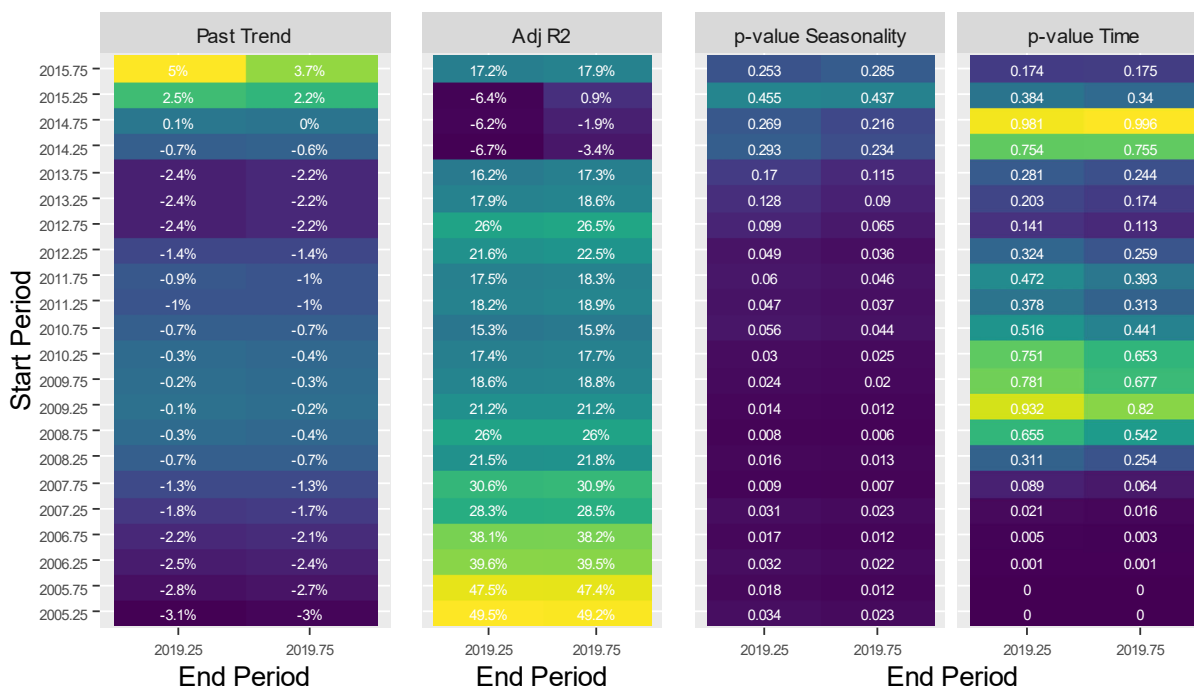


For bodily injury severity, we observe that:

- the models ending 2022-2 have indicated severity trend rates that generally range from approximately +6.0% to +8.5% and a one-time decrease ranging from -15% to -20% at November 2020. The fitted models beginning from 2014-2 and later have low adjusted R-squared values and *p*-values with mixed significance levels for the scalar parameter.
- The models fit over longer periods, beginning 2014-1 and earlier, generally have the highest adjusted R-squared values and have indicated trend rates that cluster around +7.0% to +7.5%.
- The models ending 2022-1 have indicated trend rates that are modestly higher than those ending 2022-2.

The selection of a frequency trend is challenging due to the flat period over 2009 to 2011. In Figure 16, we present a heatmap of indicated frequency trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 16: Bodily Injury Frequency Heatmap (Time and Seasonality)



For bodily injury frequency, we observe that:

- The models fit over longer periods, beginning 2005-1 through 2007-2, have indicated frequency trend rates that range from approximately -3.0% to -1.5%, and have moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- The modeled frequency trend rates beginning 2008 and onward generally do not have significant *p*-values for time. The challenge is that this time period spans declining frequency (through 2010), flat to increasing frequency (through 2014), and sharply decreasing frequency (in 2015 and 2016) which then reverses to a flat/increasing frequency in 2017 through 2019.³⁵

In the AUTO 7002 Exhibit introduction, GISA describes the following bodily injury claim amount and claim count reporting issues that may be affecting the bodily injury loss development data.

“A large writer has changed its case reserving protocol for Bodily Injury Kind of Loss as of Accident Year 2015- 1 and is now reporting lower incurred claim counts and lower incurred claim amounts at earlier age of development. Additionally, another major writer has reported an unusual decrease in incurred claim counts for Bodily Injury Kind of Loss for 2015 and 2016-1, which was the result of a lag in reporting. Users should exercise caution when using this data.

A number of major writers have corrected their historically UNDERSTATED/OVERSTATED Incurred and Paid Claim counts for VARIOUS COVERAGES for Accident Half-Years 2015-1 to 2019- 1. Users should take note of these corrections and exercise caution when using this data.

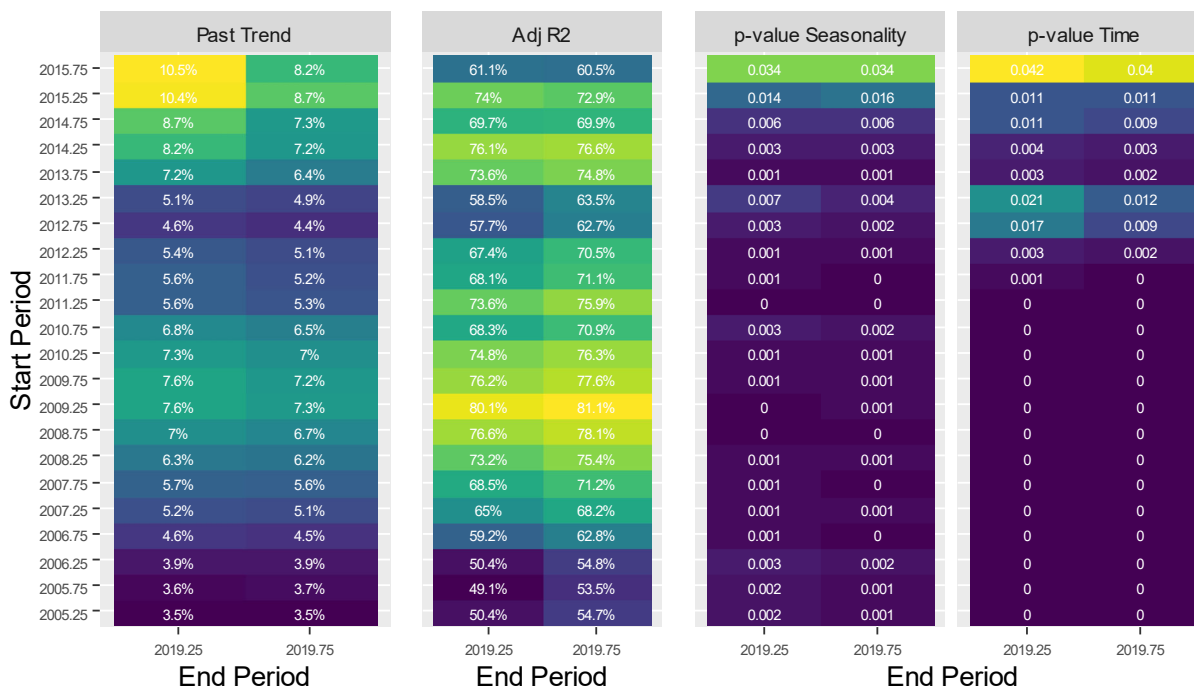
³⁵ We assume a 0.0% frequency trend in developing the “new-normal” adjustment in Section 9.2.

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

These reporting issues serve to increase the uncertainty surrounding our selected ultimate claim amounts and claim counts. Given the uncertainty, as well as the high *p*-values for our frequency trend models, we also consider the estimated loss cost trends.

In Figure 17, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 17: Bodily Injury Loss Cost Heatmap (Time and Seasonality)



For bodily injury loss costs, we observe that:

- The models ending 2019-2 have indicated loss cost trend rates that range from approximately +3.5% to +9.0%; and have moderate adjusted R-squared values and significant *p*-values for time and seasonality.
- The indicated trend rate is generally lower for the models with longer experience periods.
- The models ending 2019-1 have indicated trend rates that are modestly higher than those ending 2019-2.

We select a past loss cost trend rate of +7.0% based on the models with the higher adjusted R-squared values, while giving less weight to the dip during 2009-2010, the same as our prior review.

The uncertainties related to ultimate claim amounts - particularly for the more recent accident years - make the selection of the future loss trend rate more challenging. There are a limited number of data points since the introduction of Bill 41, and those data points are also affected by the pandemic.

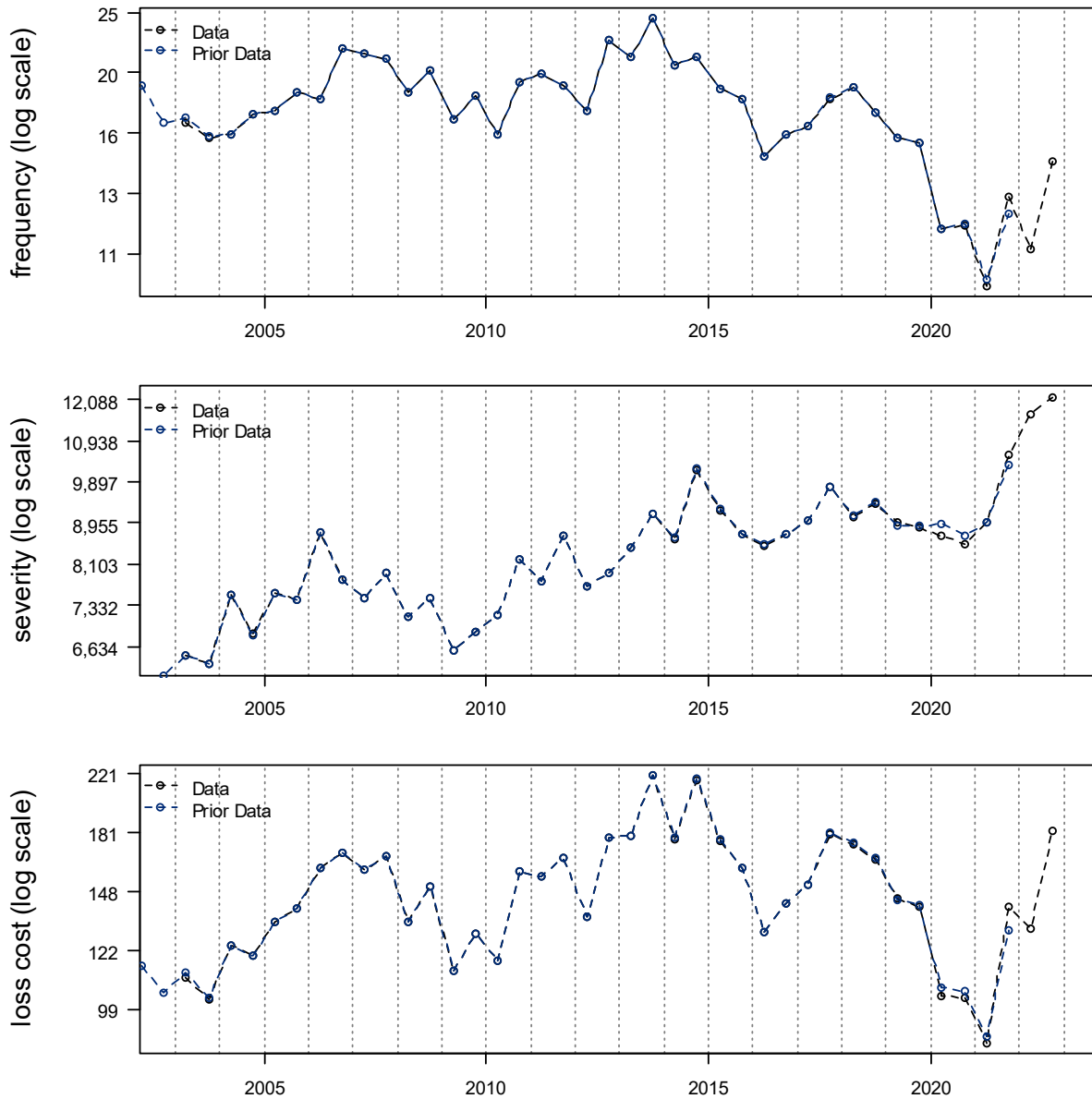
Given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. However, we expect Bill 41 may temper the future loss cost trend, but likely less so than for private passenger vehicles due to the nature of the size of commercial vehicles involved in accident events. Please refer to Section 5.3 for more details concerning the selection of an appropriate future loss cost trend rate.

6.2. Property Damage (including DCPD)

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

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 18: Observed Property Damage Loss Cost Experience



The historical data points indicate a considerable amount of variability – particularly for frequency. Subject to this variability:

- Following a short period of incline then decline, loss cost appears to be relatively flat since 2011, subject to random large increases and decreases. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic, but 2022 has risen steeply, and this may be associated with the introduction of DCPD on January 1, 2022.
- Severity, subject to volatility, has generally trended upward (excluding a decline from 2007 to 2009). We observe a spike in the immature periods between 2021-2 and 2022-2.

- Frequency has been variable, with repeated pattern changes. 2014 appears to be a change from a somewhat flat pattern to the beginning of a declining pattern. We observe a large decrease during 2020 and 2021, coincident with the COVID-19 pandemic, and then a change in 2022 that may be associated with the introduction of DCPD.

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

In Figure 19, we present a heatmap of indicated severity trends beginning 2007-1 through 2017-2, ending 2022-1 and 2022-2 with time and a 2021-2 scalar parameter included in the model.

Figure 19: Property Damage Severity Heatmap (Time and 2021-2 Scalar)

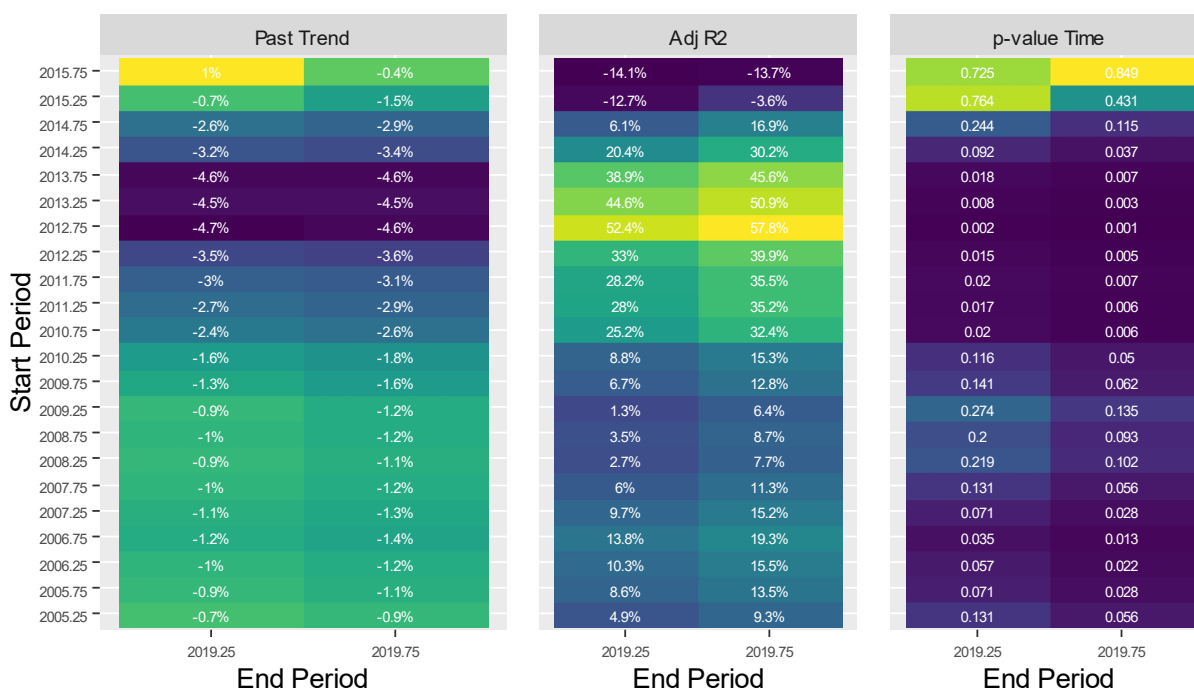


For property damage severity, we observe that:

- The models beginning 2010-1 through 2012-2 (after the 2007-2009 declining period) generally have implied severity trends that range from +0.5% to +1.0% with low adjusted R-squared values, and *p*-values that are significant for the scalar, but generally not for time.
- The models beginning 2012-2 through 2017-2 generally have implied severity trends that range from approximately -2.5% to +1.0% with medium-high adjusted R-squared values, but *p*-values that are not significant for time.
- The models fit over longer periods have indicated trend rates that range from +1.5% to +2.0% with moderate adjusted R-squared values and significant *p*-values for time and the scalar.

In Figure 20, we present a heatmap of indicated frequency trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 20: Property Damage Frequency Heatmap (Time)



For property damage frequency, we observe that:

- The models beginning 2005-1 to 2010-1 generally have implied frequency trends that fall in the range of -1.0% to -2.0%³⁶ with very low adjusted R-squared values, and *p*-values that are generally not significant for time.
- The models beginning 2010-1 to 2014-2 have lower (more negative) implied frequency trend rates, low to moderate adjusted R-squared values, and *p*-values that are significant for time.

Given the statistical support is only for the longer-term severity trend rates and shorter-term frequency trend rates, we consider the loss cost trend rates.

In Figure 21, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

³⁶ We assume in -2.0% frequency trend in developing the “new-normal” adjustment in Section 9.2.

Figure 21: Property Damage Loss Cost Heatmap (Time, excluding 2020-1 through 2022-1)



For property damage loss costs, we observe that:

- The models have implied loss cost trends that range from -4.5% to +2.0%, with very low adjusted R-squared values, and p -values that are generally not significant for time.
- We find there is no discernable loss cost trend over the longer-term periods. The models fit over shorter periods, beginning 2012-2 to 2014-2, cluster around -4%, but with low adjusted R-squared values and mixed levels of significance for time.
- Models fit to the data points excluding 2020 through 2022-1 are generally flat, with p -values that are not significant and low adjusted R-squared values.

We select a past loss cost trend rate of 0.0%. Our selected loss cost trend is the same as our prior selection. We find that the observed scalar in our severity model is offset by changes in frequency and not significant in the loss cost model.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

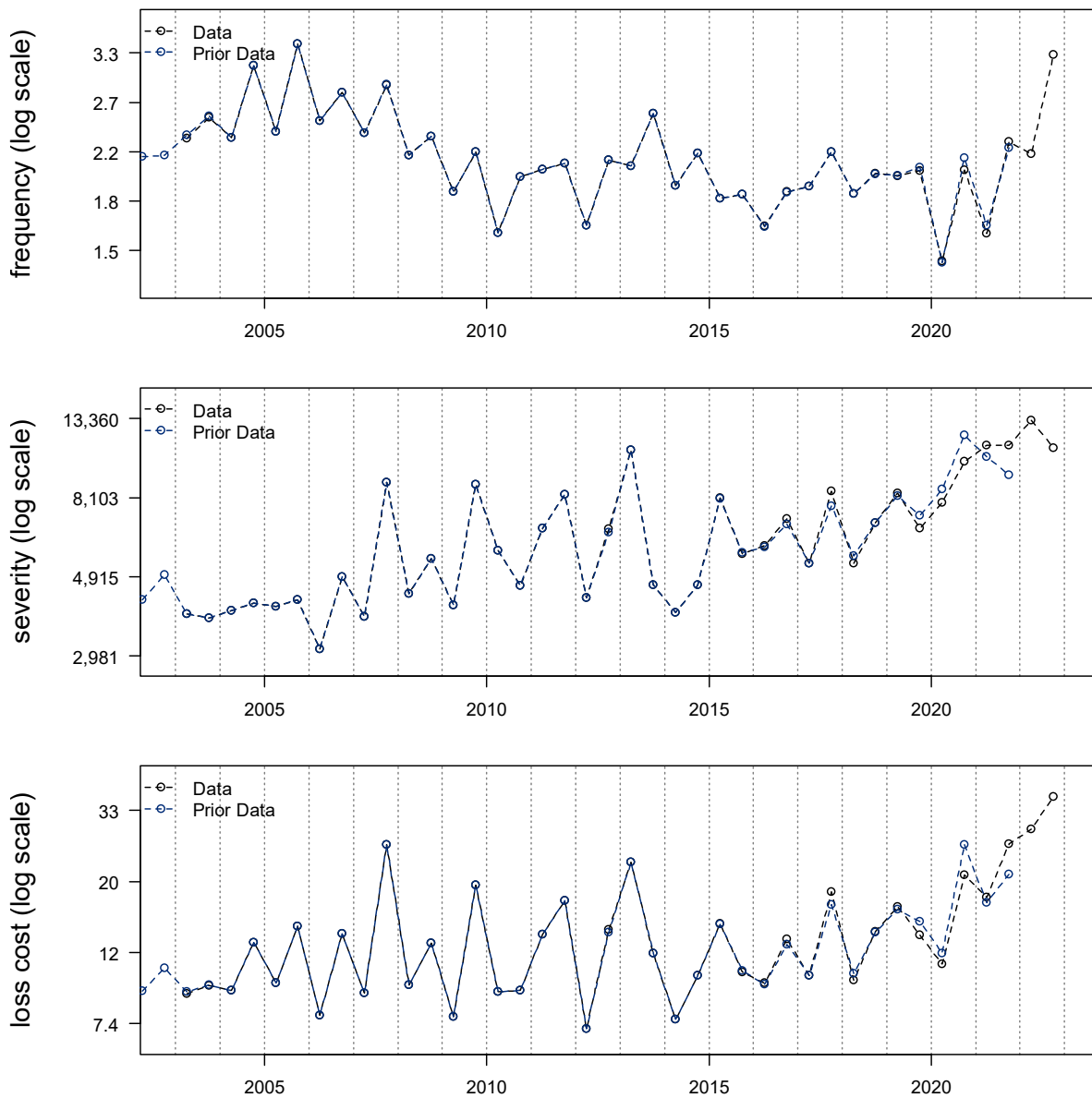
Effective January 1, 2022, Third Party Liability will be split into three separate coverages: bodily injury, property damage -tort and DCPD. Until separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage should apply to both property damage -tort and DCPD .

6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +1.0% and a future loss cost trend rate of +2.0% beginning November 1, 2020.

In Figure 22, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe our severity and loss cost estimates for 2021-2 have increased modestly.

Figure 22: Observed Accident Benefits Loss Cost Experience



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

- Loss costs were generally flat prior to the reform. There appears to be a lift coincident with the November 2020 reforms and an increasing trend rate thereafter.
- Severity generally exhibited a slight upward trend, subject to relatively high variability. The rise in severity at 2020-2 is likely due, in part, to the November 2020 reforms.
- Frequency exhibited a downward trend between 2005 and 2010, followed by a relatively flat pattern. As we only observe large decreases during 2020-1 and 2021-1, not 2020-2 and 2021-2, the COVID-19 pandemic may or may not have influenced claims frequency levels. We observe an unusual frequency the immature 2022-2 data point.

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

In Figure 23, we present a heatmap of indicated severity trends beginning 2009-1 through 2017-2 ending 2022-1 and 2022-2, time and an October 28, 2020 scalar parameter³⁷ included in the model.

Figure 23: Accident Benefits Severity Heatmap (Time and 2020-2 Scalar)



³⁷ Although we recognize the reforms were effective October 28, 2020, the scalar parameter is not statistically significant if we assume pro rata effect across the accident semester. As the 2020-2 observation is consistent with the subsequent experience, assuming the full 2020-2 accident semester is subject to the scalar parameter improves the model performance. We find this is due to an unusually high 2020-2 severity observation.

We observe the following for accident benefits severity:

- The models have indicated severity trend rates that range from approximately +2.0% to +8.0%; and have low to moderate adjusted R-squared values and p -values for time that are generally not significant.
- As we would expect, the trend rate and the scalar are inversely correlated.
- The indicated trend rate is generally higher for the models fit over shorter periods (after 2012) and range between +6.0% to +7.0%.

In Figure 24 we present a heatmap of indicated frequency trends beginning 2007-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality parameters included in the model. We exclude the 2020, 2021, and 2022 observations to limit any influence of COVID-19 on the indicated frequency trend rates.

Figure 24: Accident Benefits Frequency Heatmap (Time and Seasonality)



We observe the following for accident benefits frequency:

- The models have indicated frequency trend rates that range from approximately -1.5% to +5.0%³⁸; and have low adjusted R-squared values and p -values that are generally significant for seasonality only, implying a 0% frequency trend.

³⁸ We assume a +1.0% frequency trend in developing the “new-normal” adjustment in Section 9.2.

Given the weak frequency and severity R-squared values, we also considered the loss cost trends rates.

In Figure 25 we present a heatmap of indicated loss cost trends beginning 2007-1 through 2015-2 ending 2019-2 and 2019-1, excluding the spike points of 2007-2, 2009-2 and 2013-1, with only a time parameter included in the model, as seasonality is not significant. We exclude the 2020, 2021, and 2022 observations to limit any influence of COVID-19 on the indicated loss cost trend rates.

Figure 25: Accident Benefits Loss Cost Heatmap (Time and excluding 2007-2, 2009-2 and 2013-1)

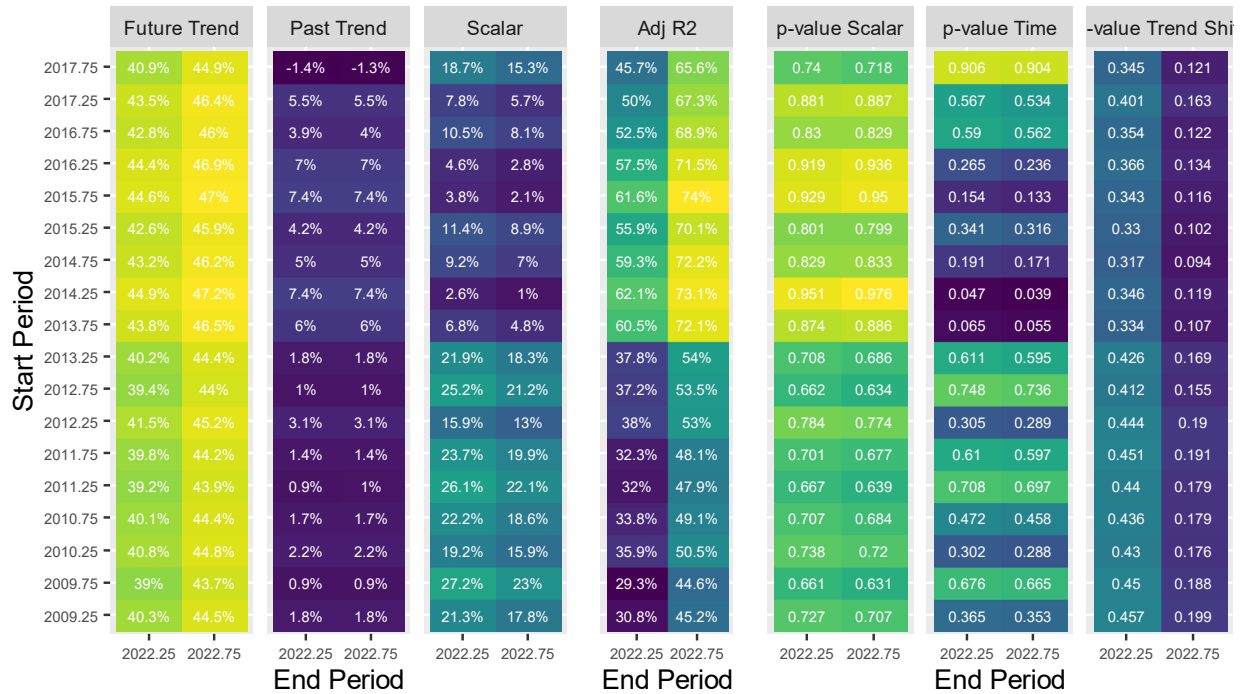


We observe the following:

- The models have indicated loss cost trend rates that range from approximately +2% to +12.0% with very low adjusted R-squared values and *p*-values that are not significant for time.

Given these results, we review the loss cost trend models ending 2022-1 and 2022-2, to consider if there is a statistically significant lift coincident with the Bill 41 reforms, and a change in trend rate after the reforms.

Figure 26: Accident Benefits Loss Cost Heatmap (Time, trend shift, and scalar)



We observe the following:

- The models have indicated pre-reform loss cost trend rates that range from approximately -1% to +7% with moderate adjusted R-squared values but p-values that generally are not significant for all parameters (time, the shift in trend rate after the reform, and the reform scalar parameter).

Given these results, in Figure 27, we review the loss cost trend ending 2022-1 and 2022-2, to consider if there is a statistically significant lift coincident with the Bill 41 reforms, *without* a change in trend rate after the reforms.

Figure 27: Accident Benefits Loss Cost Heatmap (Time and scalar)



We observe the following:

- The models have indicated loss cost trend rates that range from approximately +1% to +9% with low-moderate adjusted R-squared values and p -values with mixed significance levels for the scalar, but not significant for time.
- The scalar value ranges from approximately +65% to +75% and significant p -values for the longer trend models.

Given these results, in Figure 28, we consider the loss cost trend ending 2022-1 and 2022-2, to assess if there is a statistically significant change in the trend rate coincident with the Bill 41 reforms, *without* a lift after the reforms.

Figure 28: Accident Benefits Loss Cost Heatmap (time, trend shift)



We observe the following:

- The models have indicated past loss cost trend rates that range from approximately +1% to +7.5% with low-moderate adjusted R-squared values and *p*-values that are not significant for the trend prior to the reform, but significant for a change in trend after the reform. The high trend rates after the reform would blend both the (potential) lift and higher trend rate.

In summary, we observe the following for accident benefits loss cost trends:

- The models have indicated loss cost trend rates for time periods prior to the reform with low adjusted R-squared values and *p*-values that are not significant, implying a 0% trend rate prior to the reforms.
- The post reform data, although limited, indicates there was an increase in costs after the reforms, and/or a change to a positive trend pattern. However, with the limited number of post-reform data points, along with other influences (COVID-19 and inflation) it is not possible to estimate both the lift and change in trend rate accurately at this time. The post-reform also includes an unusual, but immature data point for 2022-2.

As a result, based on our judgement and review of the regression model statistics, we select a past trend rate of +0% prior to the November 2020 reforms, a lift of +65% and post reform trend rate of +5%.

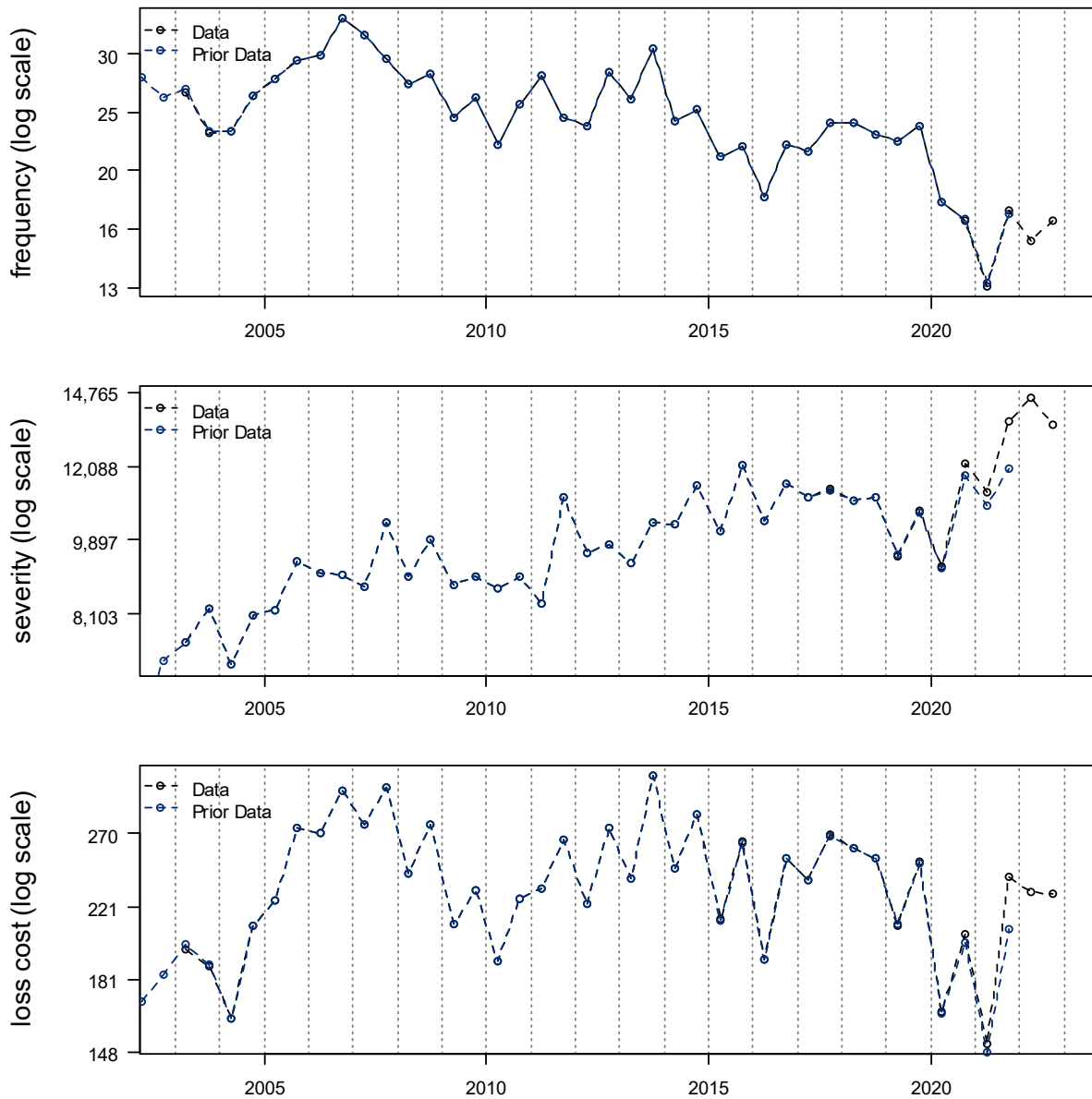
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

6.4. Collision

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

In Figure 29, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the 2021-2 severity and loss cost estimates have increased modestly.

Figure 29: Observed Collision Loss Cost Experience



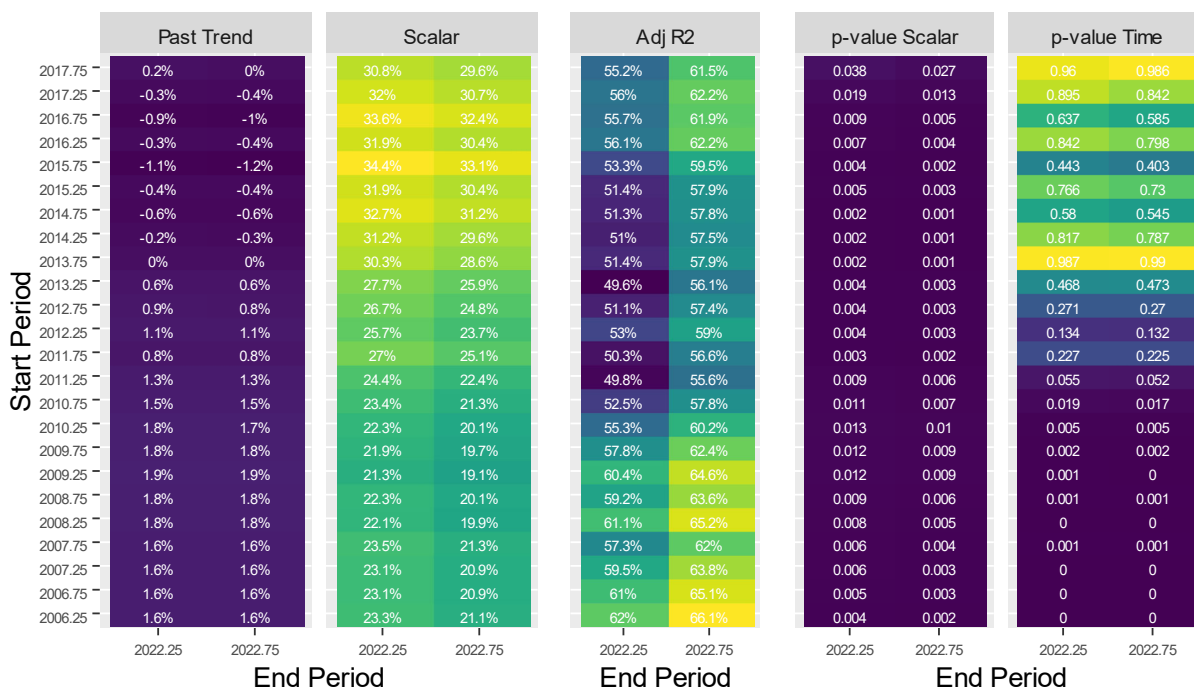
A review of the historical data points (as presented in Figure 29) shows that subject to variability:

- Loss cost has exhibited an upward trend through 2007, followed by a downward trend through 2010, an upward trend through 2014, and further volatility in 2015 – 2019. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend which appears to have flattened out from 2014 to 2021, including downward spikes at 2019-1 and 2020-1. We observe a large rise beginning 2020-2.
- Frequency has exhibited changing trend patterns, but subject to volatility a generally downward trend since 2007. The downward pattern since then includes a relatively flat period from 2009 through 2014, with declines in 2015 and 2016, and increases in 2017. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic. Part of the decrease in 2022 may be associated with the introduction DCPD.

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

In Figure 30, we present a heatmap of indicated severity trends beginning 2006-1 through 2017-2, ending 2022-2, and 2022-1 with time and seasonality parameters included in the model.

Figure 30: Collision Severity Heatmap (Time, 2021-2 Scalar)



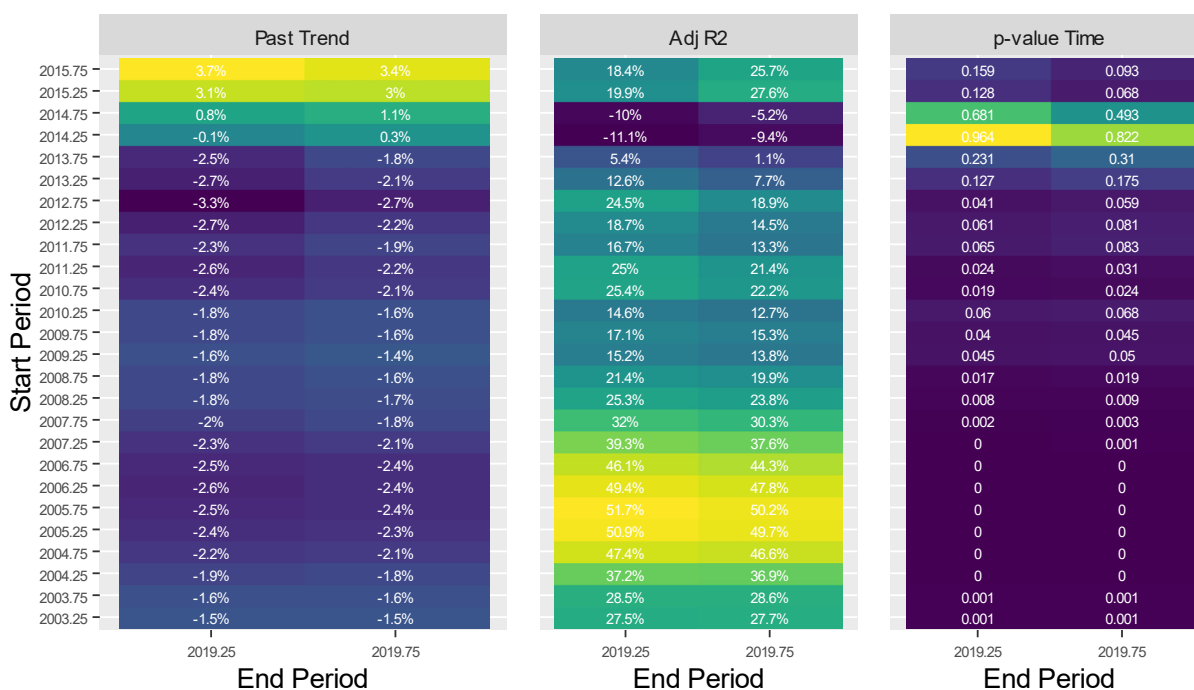
For collision severity, we observe that:

- The models with longer periods generally have implied severity trend rates that cluster around +1.5% to +2.0%, with moderate adjusted R-squared values and *p*-values that are significant for time and the scalar.

- The models with shorter periods have *p*-values for time that are not significant, indicating a 0% trend rate, and lower adjusted R-squared values.

In Figure 31, we present a heatmap of indicated frequency trends beginning 2003-1 through 2015-2, ending 2019-2 and 2019-1 with only a time parameter included in the model, as seasonality is not significant. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

Figure 31: Collision Frequency Heatmap (Time)



We observe the following for collision frequency:

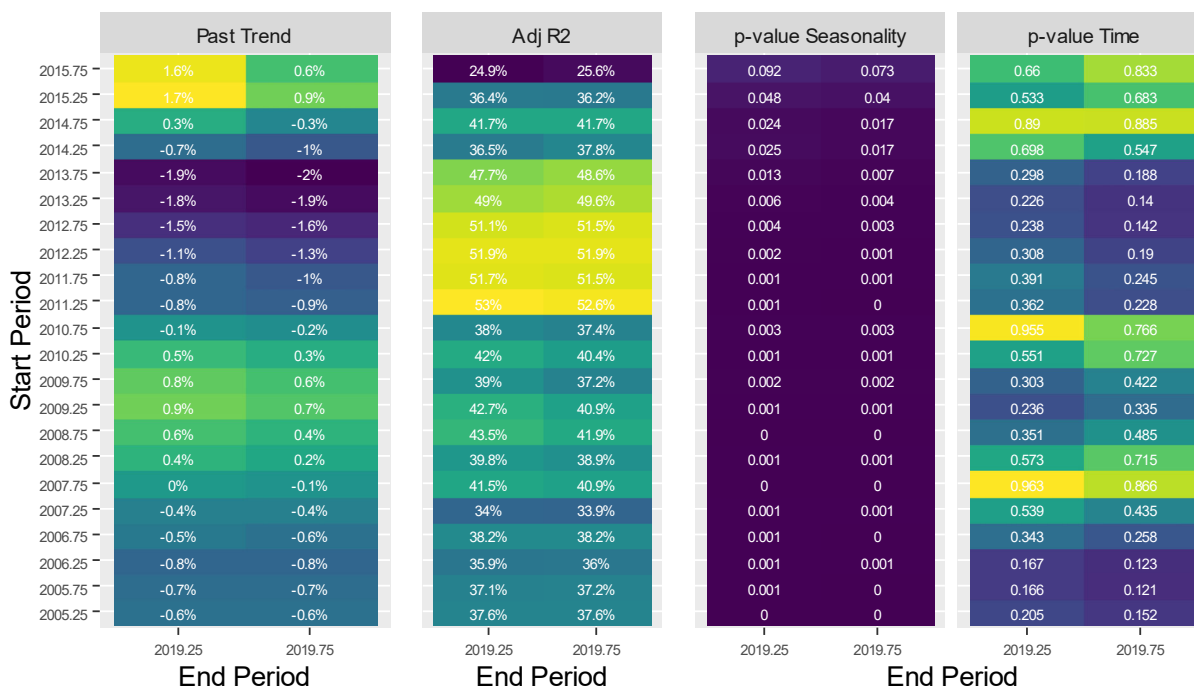
- The models with periods beginning 2003-1 through 2012-2 have indicated frequency trend rates that range from approximately -2.5% to -1.5%; and have low to moderate adjusted R-squared values and generally significant *p*-values for time.
- The trend is flatter for the more recent shorter periods.³⁹

Given the low adjusted R-squared values for the short-term severity and frequency models, we consider the loss cost trend rates.

In Figure 32, we present a heatmap of indicated loss cost trends beginning 2005-1 through 2015-2, ending 2019-1 and 2019-2 with time and seasonality included in the model. We exclude the unusually low 2020, 2021, and 2022 observations that are coincident with the COVID-19 pandemic.

³⁹ We assume a 0.0% frequency trend in developing the “new-normal” adjustment in Section 9.2.

Figure 32: Collision Loss Cost Heatmap (Time and Seasonality)



We observe the following for collision loss costs:

- The models have implied loss cost trends that range from -2.0% to +1.0%, with low to moderate adjusted R-squared values, and *p*-values that are not significant for time.

Therefore, we select a past loss cost trend rate of -1.0% based on the shorter trend periods, 1 point less than our prior selection. Although, we observed a significant scalar parameter in the severity model, we observe an offsetting “new normal” frequency effect as presented in Section 9.2. Therefore, we do not include a scalar in our selected loss cot trend. Our selected loss cost trend is the same as our prior selected loss cost trend.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

6.5. Comprehensive

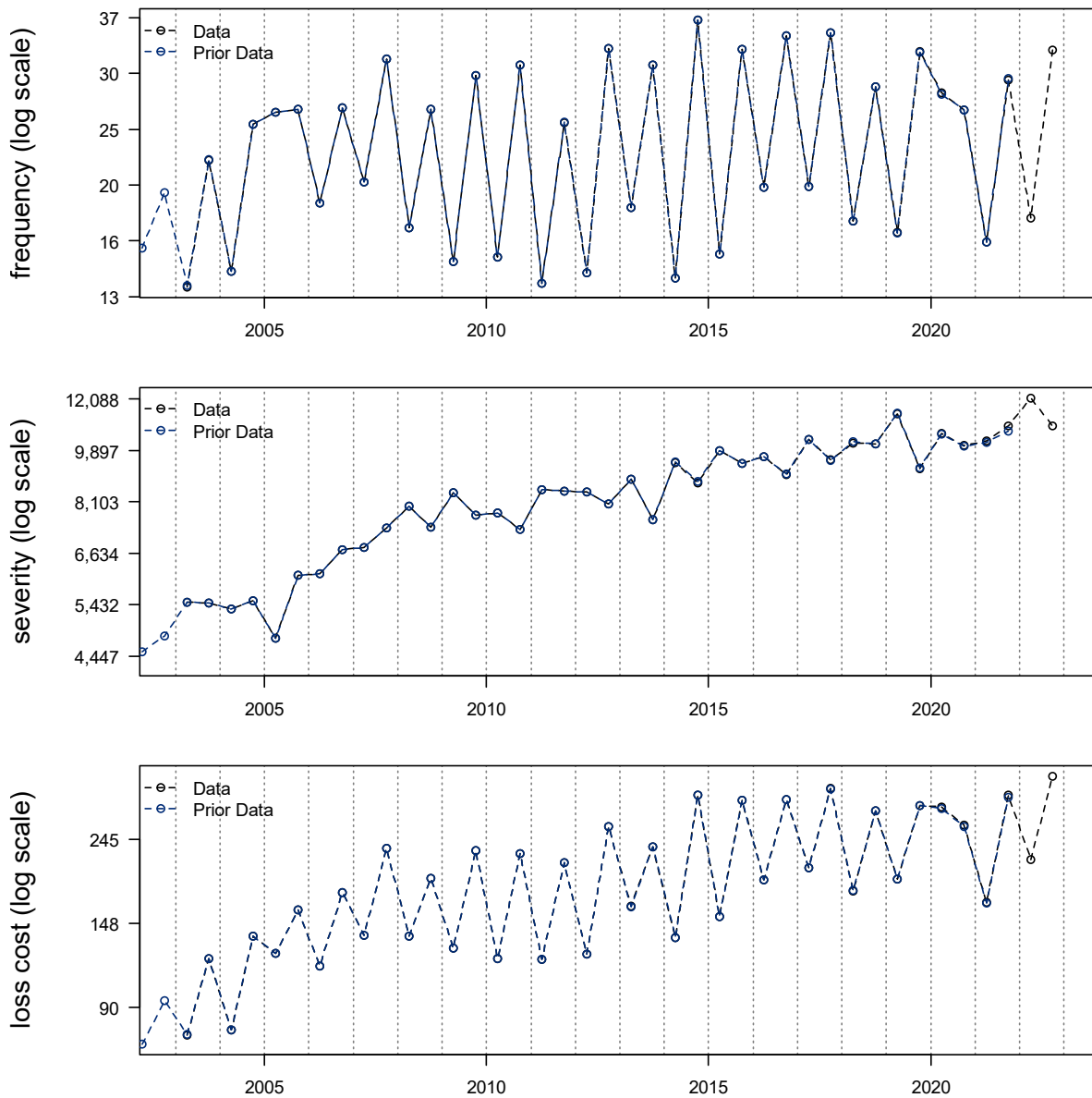
For the prior review, we selected a past lost cost trend rate of +4.0%.

Using industry data as of December 31, 2022, we separately review:

- Comprehensive including theft and catastrophes
- Comprehensive excluding catastrophes, and
- Theft-only claims.

In Figure 33, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

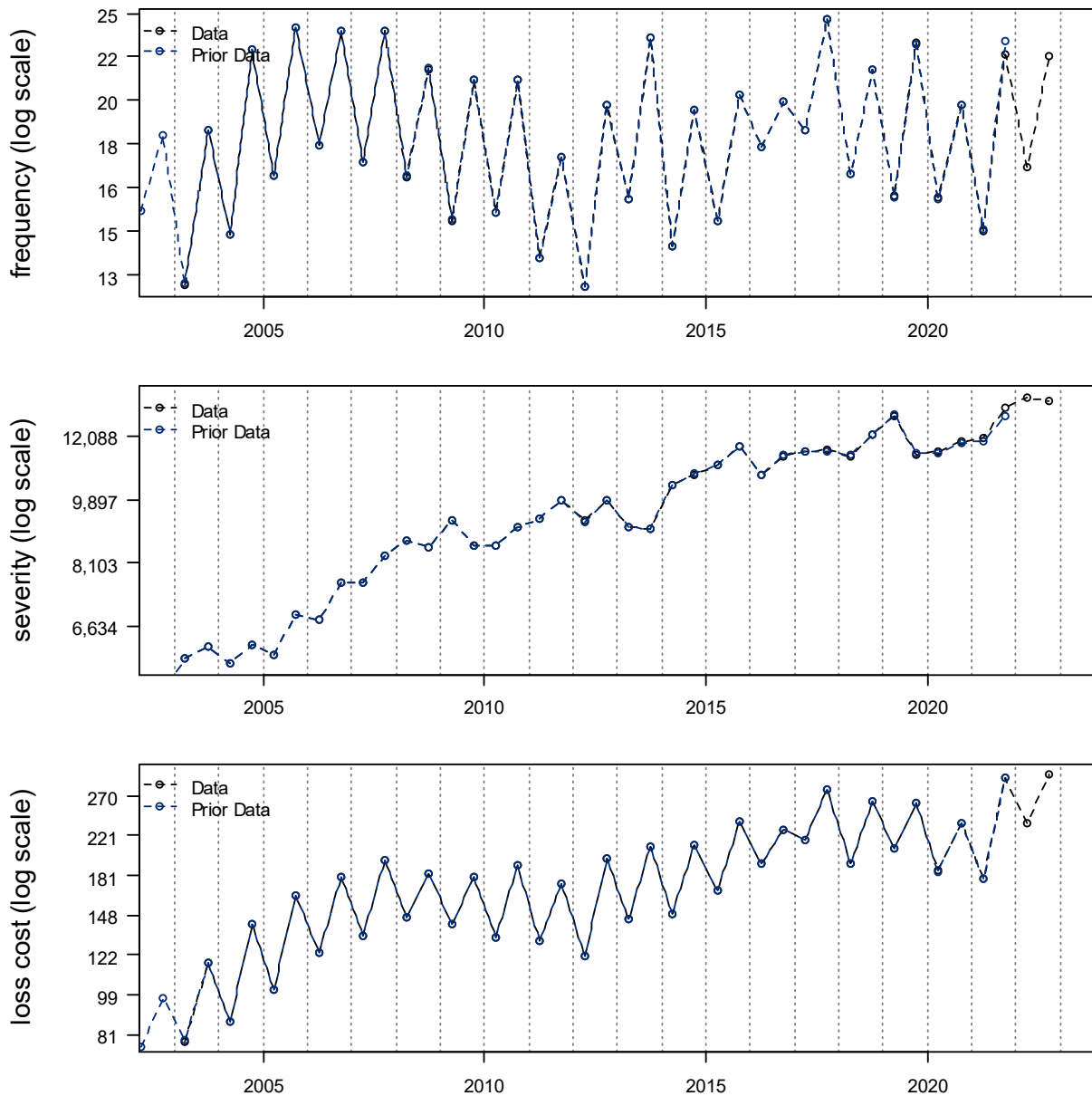
Figure 33: Observed Comprehensive Loss Cost Experience



As observed from the charts, the comprehensive coverage claim experience has been quite volatile (particularly for frequency and, therefore, loss cost). This is largely due to the exposure to catastrophes, and other significant events such as the wildfires in Slave Lake (May 2011) and Fort McMurray (May 2016) which are not considered catastrophes by GISA.

We assume the June 2020 hailstorm in southern Alberta contributes to the unusual rise in frequency and loss cost in 2020-1.

Figure 34: Comprehensive – Total Excluding Catastrophes

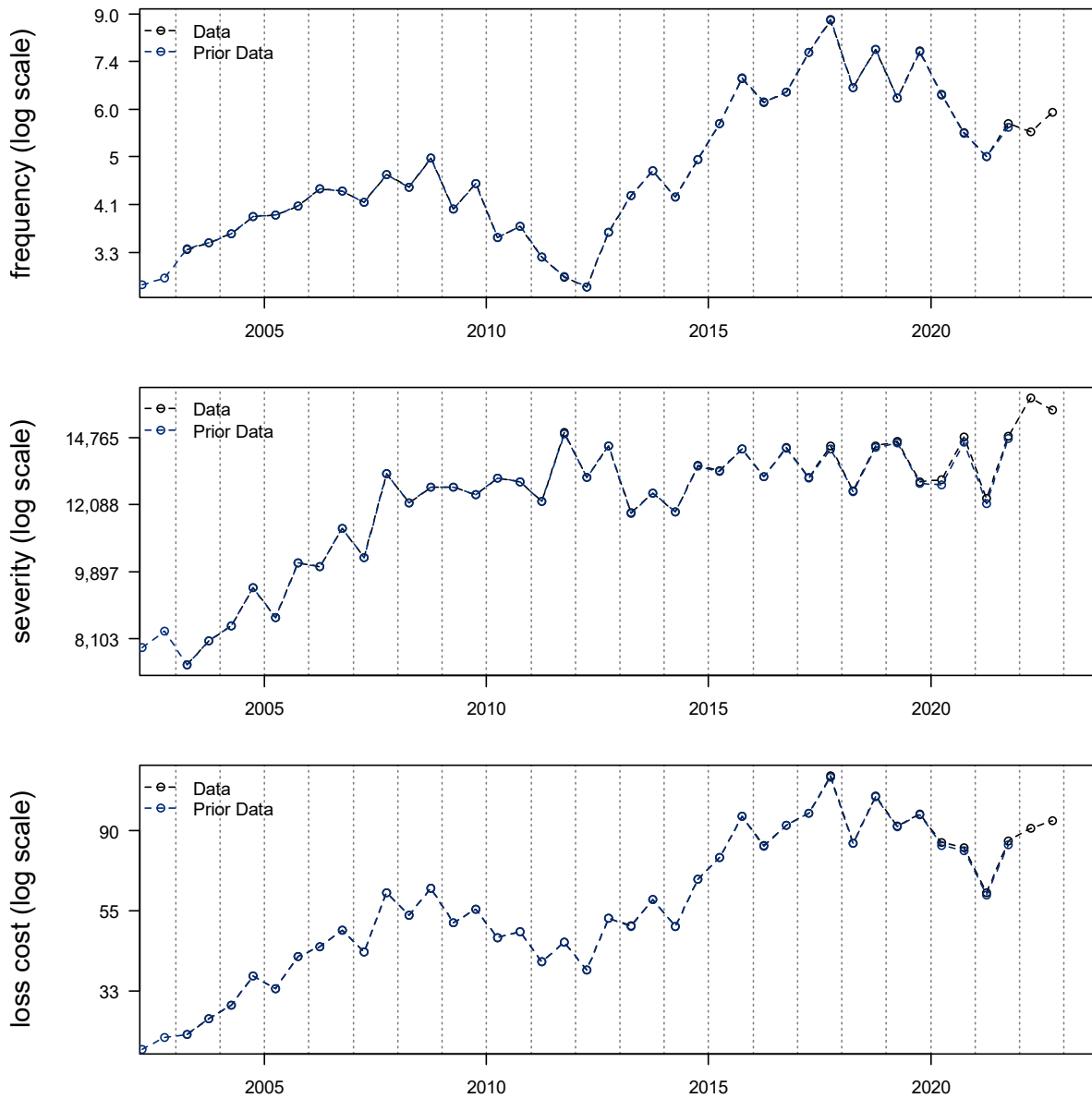


With the removal of catastrophe-related claims the comprehensive coverage claim experience is somewhat less variable. Subject to this removal, the historical data points show:

- Severity has consistently trended upward during the period.
- Frequency declined between 2005 and 2012, followed by an increasing pattern, which appears to have turned flat more recently.

- Loss cost increased through 2008, then declined from 2008 through 2012, followed by an increasing pattern until 2018. Loss costs remained relatively flat until a spike in 2021-2.

Figure 35: Comprehensive – Theft Only



Subject to variability, the historical data points show:

- Severity exhibited a relatively steep increasing trend through to 2008, followed by a less steep trend that turned flat beginning 2015.
- Frequency has increased rapidly since 2012, however begin to flatten out starting 2017. We observe a decrease at 2020, 2021, and 2022.

- A generally increasing loss cost trend pattern through 2008, changing to a declining pattern through 2011, and then changing to an increasing pattern. We note a flatter pattern in loss costs over the most recent accident years with lower frequency in 2020 and 2021 coincident with the COVID-19 pandemic.

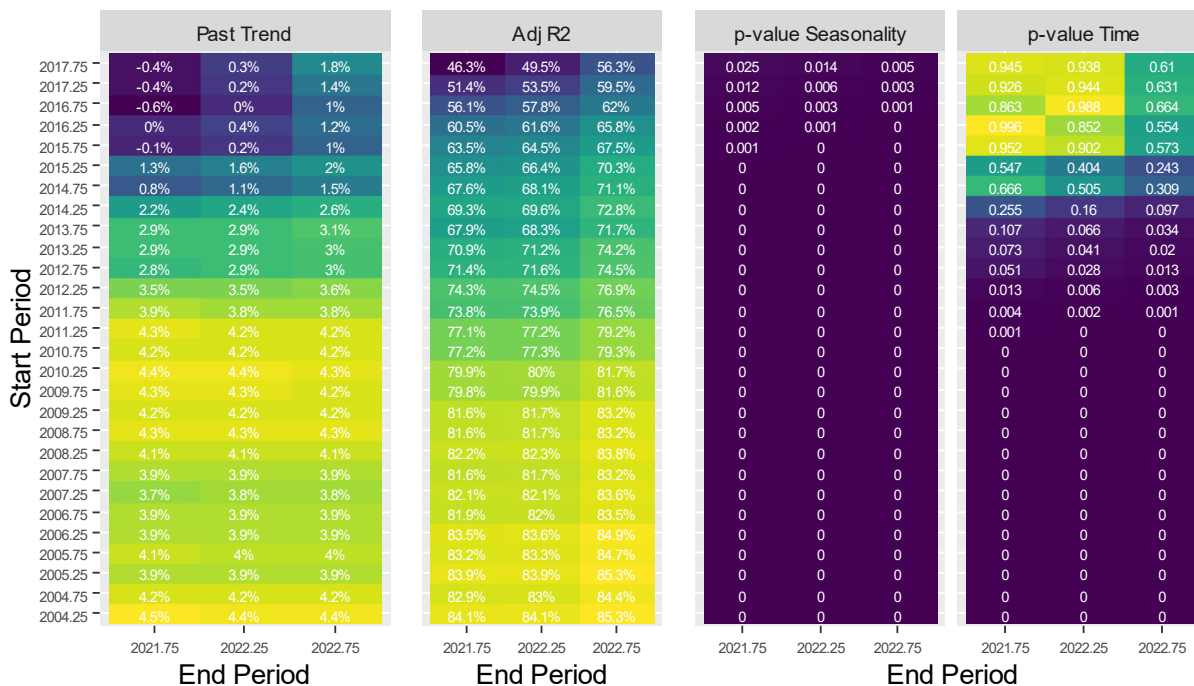
The measured severity, frequency, and loss cost trend, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix E.

Given the variability in the data points and the relative flatness of frequency (except for theft), we base our selected trends on the loss cost experience directly.

Based on similar reviews conducted in other provinces, we find the impact of COVID-19 on comprehensive loss cost to be less severe than other coverages and is generally concentrated in the first half of 2020, while the second half is less affected, if at all. Alberta’s own comprehensive loss cost experience also appears to follow this pattern. Therefore, we consider models ending 2021-2, 2022-1, and 2022-2.

In Figure 36, we present a heatmap of indicated loss cost trends beginning 2004-1 through 2017-2, ending 2022-2, 2022-1 and 2021-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

Figure 36: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2004-1 through 2013-2 ending 2022-2 generally have implied loss cost trend rates ranging from +3.0% to +5.0%, with moderate to high adjusted R-squared values, and *p*-values that are significant for time and seasonality.

- Over the shorter time periods, the time parameter is generally not significant due to the flattening of the observations since 2015.

We note theft loss costs began to increase significantly beginning in 2011. To better understand the impact of theft claims, in Figure 37, we present a heatmap of indicated loss cost trends beginning 2013-1 through 2017-2, ending 2022-2, 2022-1 and 2021-2, for comprehensive theft claims, with only a time parameter included in the model.

Figure 37: Comprehensive Theft: Loss Cost Heatmap (Time)

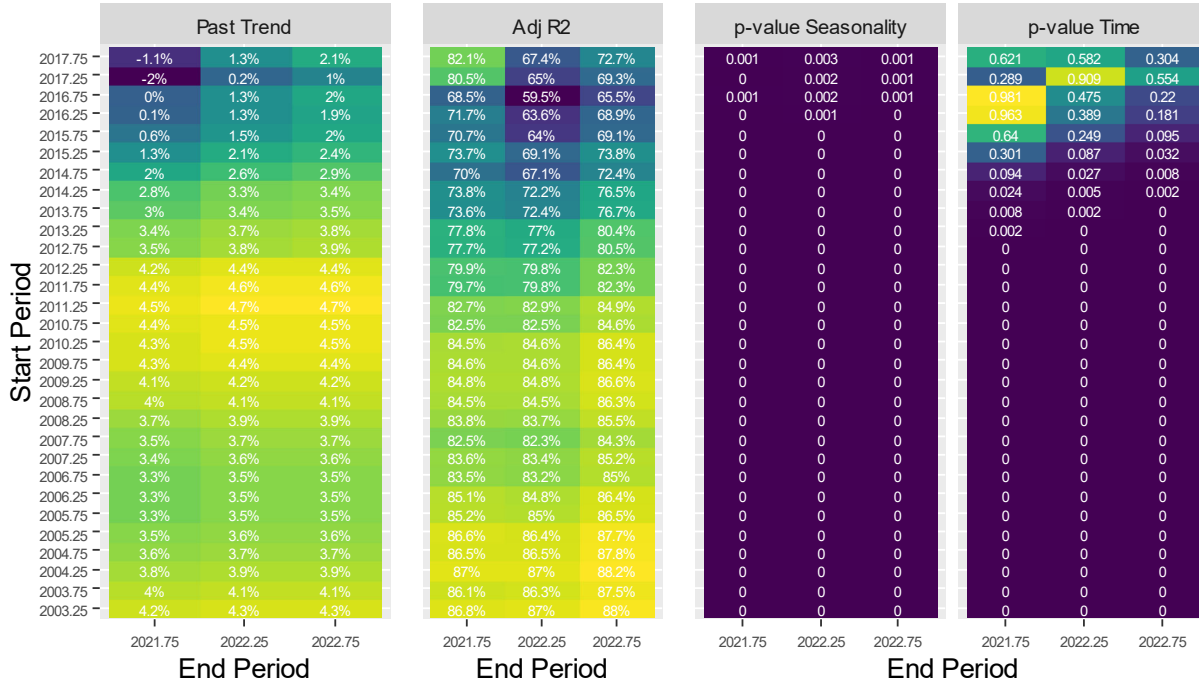


- The models beginning 2013-1 through 2013-2 generally have implied loss cost trend rates ranging from +2.0% to +5.0%, with low adjusted R-squared values, and *p*-values that are generally not significant for time.
- Due to the flattening of the observed theft claims over the most recent three years, the models with shorter periods have much lower implied trend rates, but low adjusted R-squared values and *p*-values that are not significant for time. The shortest periods have negative trend indications.
- The estimated trend rates ending 2021-2, are generally larger than those ending 2022-1 and 2022-2, due to influence of the lower observation of 2021-1.

The large year-to-year increase in the number of theft claims since 2012 contributes to the higher comprehensive loss costs and trend rates. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of the increase and subsequent flattening of theft claims, while excluding the additional variability caused by the catastrophe experience.

In Figure 38, we present a heatmap of indicated loss cost trends beginning 2003-1 through 2017-2, ending 2021-2, 2022-1 and 2022-2, excluding the catastrophe claims, with time and seasonality parameters included in the model.

Figure 38⁴⁰: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality)



- The models beginning 2003-1 through 2013-2 generally have implied loss cost trend rates ranging from +3.0% to +4.5% with moderate-high adjusted R-squared values, and *p*-values that are significant for time and seasonality.
- The models beginning 2010-1 through 2012-2 (that capture the beginning of the large theft increase) generally have implied loss cost trend rates that are at the higher end of the range.
- Due to the flattening of the observations over the most recent four years, the models with shorter experience periods have much lower implied trend rates, moderate-high adjusted R-squared values and *p*-values that are not significant for time.

Considering results since 2011, as well as the more recent flattening, with some consideration to the variability in the claim experience, we select past and future loss cost trend of +4.0%.

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

⁴⁰ Figure 33 from the 2022 AR

6.6. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive.⁴¹

6.7. Specified Perils

Due to insufficient data, we will select the same past and future loss cost trend rate we select for comprehensive.

6.8. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +7.0%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

6.9. Summary of Selections

The following table summarizes our selected loss trend rates by sub-coverage compared to the loss trend rates we selected in those that we selected in our prior review.

Table 8: Estimated Annual Past Loss Cost Trend Rates

Coverages	2022 Annual Review Data as of December 31, 2021	2023 Annual Review Data as of December 31, 2022
TPL-Bodily Injury	+6.0%	+7.0%
TPL-Property Damage	+0.0% ‡	+0.0%
DCPD ⁴²	+0.0% ‡	+0.0%
AB – Total	+1.0%/+2.0% ⁴³	+0.0%/+5.0% ⁴⁴
Collision	+0.0% ‡	-1.0%
Comprehensive	+4.0% ‡	+4.0%
All Perils	+1.0% ‡	+0.5%
Specified Perils	+4.0% ‡	+4.0%
Underinsured Motorist	+6.0%	+7.0%

‡ For the 2022 Annual Review the *future* trend rates for property damage, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions. (See Section 5)

⁴¹ We assign 30% and 70% weight to the comprehensive and collision trend rates, respectively.

⁴² The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁴³ Future trend rate begins November 1, 2020.

⁴⁴ Future trend rate begins November 1, 2020.

7. Additional Considerations

7.1. Loss Adjustment Expenses

In determining their rate level needs, insurers should include provisions in their claim costs for allocated loss adjustment expenses (such as the legal expenses associated with claim settlement) and for unallocated loss adjustment expenses (the claim and settlement related expense that cannot be associated directly with individual claims) that are based on their experience.

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA⁴⁵ to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE⁴⁶ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 9: Unallocated Loss Adjustment Expenses⁴⁷

Year	ULAE %	Year	ULAE %
2003	9.3%	2013	9.9%
2004	10.3%	2014	9.3%
2005	9.7%	2015	10.3%
2006	8.7%	2016	8.5%
2007	8.9%	2017	9.2%
2008	8.4%	2018	10.1%
2009	10.5%	2019	10.8%
2010	10.2%	2020	10.3%
2011	9.5%	2021	12.6%
2012	9.1%	2022	11.8%

7.2. Catastrophe Provision

As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected to consider their own claim experience. We provide a review of the

⁴⁵ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

⁴⁶ ULAE factors prior to 2005 are presented in Appendix B.

⁴⁷ As GISA only publishes these factors annually, we assume the most recent full year factor is a reasonable provision for the subsequent accident half year.

industry data for insurers who may need to supplement their own data with industry data for credibility reasons.

It is our understanding that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses by GISA. We suggest that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related losses is one approach for insurers to consider in their individual rate applications.

Comprehensive coverage (in particular) claim costs are affected by the occurrence (or non-occurrence) of catastrophes. GISA defines catastrophes as “weather-related events such as windstorms, hail, and flooding that caused multiple losses to the insurance industry.” Since catastrophic losses result from highly random events, in determining rate level indications insurers should remove actual comprehensive coverage claim costs attributed to catastrophes that occurred in the period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2003 – 2022 for commercial vehicle comprehensive coverage as reported in GISA’s 2022 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately \$107 million of catastrophe losses have been reported as compared to approximately \$463 million of non-catastrophe losses - a ratio of 23%. Over the last five years, approximately \$47 million of catastrophe losses have been reported as compared to approximately \$234 million of non-catastrophe losses - a ratio of 20%. We observe relatively low levels of catastrophe claims between 2018 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary.⁴⁸

Table 10: Catastrophe Experience

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2003	3,138	348	11%	15,850,377	1,437,375	1.100
2004	3,532	214	6%	17,486,278	772,643	1.046
2005	4,822	1,070	22%	23,965,003	3,527,973	1.173
2006	4,477	367	8%	26,940,473	1,456,956	1.057
2007	5,744	1,206	21%	37,989,950	6,875,342	1.221
2008	5,161	605	12%	36,596,048	2,912,925	1.086
2009	5,292	1,005	19%	38,282,867	6,930,186	1.221
2010	5,342	1,135	21%	36,295,652	5,376,639	1.174
2011	4,550	884	19%	36,019,180	5,769,779	1.191
2003	3,138	348	11%	15,850,377	1,437,375	1.100
2012	5,701	1,729	30%	42,898,692	10,483,671	1.323
2013	6,206	1,275	21%	45,858,077	8,446,482	1.226
2014	6,811	2,247	33%	55,898,718	15,400,119	1.380
2015	6,738	1,763	26%	58,738,052	11,802,146	1.251

⁴⁸ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2016	7,377	2,172	29%	63,044,808	14,216,546	1.291
2017	7,248	1,538	21%	65,856,917	10,068,861	1.180
2018	6,033	992	16%	56,050,248	6,635,512	1.134
2019	6,208	1,258	20%	57,098,339	7,572,586	1.153
2020	6,308	2,002	32%	60,621,941	17,820,001	1.416
All Years	111,410	23,826	21%	882,317,184	152,113,335	1.208
Last 10 Years	63,651	15,263	24%	569,992,664	106,569,846	1.230
Last 5 Years	29,271	6,268	21%	280,596,092	46,635,692	1.199

7.3. Investment Income on Cash Flow

The Board Guidelines direct insurers to use their own expected return on investment rate in their rate applications.

To provide a perspective on the investment income rate of individual insurers, we provide a weighted average of the OSFI P&C-1 reported return on investment rates of all insurers based on each insurers' written automobile premiums in Alberta as weights.

Table 11: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%

7.4. Health Cost Recovery

The Alberta Treasury Board and Finance announced the 2023 Health Cost Recovery assessment factor (percentage) at 2.86% of third party liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommend 2.86% as the Benchmark.

7.5. Operating Expenses

In determining their rate level needs, insurers should include a provision for operating expenses that is based on their experience and expected future expense costs.

Consistent with our prior reviews, we recommend the same 27.7% operating expense provision (based on the 2022 Expense Report) that we recommend for private passenger vehicles serve as the benchmark for commercial vehicles.

7.6. Profit

The Board updated its position to allow a profit provision of 6% of premium.

8. Summary of Benchmarks

In Table 12 we present a summary of our selected benchmarks for the 2022 Annual Review

Table 12: Estimated Annual Past Loss Cost Trend Rates

	2022 Annual Review Data as of December 31, 2021	2023 Annual Review Data as of December 31, 2022
Trend Benchmarks		
TPL-Bodily Injury	+6.0%	+7.0%
TPL-Property Damage	+0.0% ‡	0.0%
DCPD ⁴⁹	+0.0% ‡	0.0%
AB – Total	+1.0%/+2.0% ⁵⁰	+0.0%/+5.0% ⁵¹
Collision	+0.0% ‡	-1.0%
Comprehensive	+4.0% ‡	+4.0%
All Perils	+1.0% ‡	+0.5%
Specified Perils	+4.0% ‡	+4.0%
Underinsured Motorist	+6.0%	+7.0%
‡ For the 2022 Annual Review the <i>future</i> trend rates for property damage, collision, comprehensive, specified perils and all perils, to be modified to account for changes in economic conditions. (See Section 5)		
Other Benchmarks		
Health Cost Recovery	3.55% of TPL Premiums	2.86% of TPL Premiums
Operating Expenses	27.1%	27.7%
Profit Provision	7%	6%

⁴⁹ The DCPD and TPL-PD trend selections are equivalent and based on the combined experience due to insufficient data given the introduction of DCPD January 2022.

⁵⁰ Future trend rate begins November 1, 2020.

⁵¹ Future trend rate begins November 1, 2020.

9. Impact of COVID-19

9.1. Ratemaking Considerations of the COVID-19 Pandemic

We find the traffic volume and claims cost⁵² 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.

As discussed in Section 5.2, to isolate the impact of COVID-19 from the loss trend rate, we excluded the pandemic-impacted data observations from the models where a significant decrease in frequency was present. This approach does not quantify the impact of COVID-19; instead, it excludes the impact on the measured trend rate.

For those rating programs intended to be effective once the COVID-19 pandemic has no impact on future claims costs, the historical loss cost data (to which these trend rates will apply to) should be adjusted to remove any impact of the COVID-19 pandemic.

For those rating programs intended to be in effect while COVID-19 continues to impact claims costs, the historical loss cost data (to which these trend rates will apply to) should be (i) adjusted to fully remove any impact of COVID-19 and (ii) then adjusted to the degree COVID-19 is expected to impact claims costs during the proposed rating program.

9.2. “New Normal” Frequency Level (COVID-19 & Reform Impact)

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 may be needed to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace. Additionally, Bill 41 may have also influenced bodily injury and accident benefits frequency as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. Similarly, there may have also been a shift in claims from collision to DCPD with its introduction in January, 2022.

Due to the comingling effect of COVID-19 and the reforms during the same time period, we are unable to separately estimate the impact of each (the reform and COVID-19) on bodily injury or accident benefits claims frequency. However, 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 based on the observed reduction in claims frequency in 2022-2 relative to projected claims frequency implied by our trend analyses presented in Section 6.

In the following figures we project the 2015-2019 accident year period and 2022-2 accident half-year frequency to the average accident date during the prospective period⁵³ and present the observed change in frequency level for each major coverage that was impacted by either the pandemic or the recent reforms. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving

⁵² We find frequency, but not severity has been affected by the COVID-19 pandemic.

⁵³ Assuming an average filing submission date of January 1, 2024 and a 3-month delay for changes to take effect results in an average policy year of April 1, 2024 to March 1, 2025 and an average accident date of April 1, 2025.

behaviours and the November 2020 reforms) may represent an appropriate expectation for frequency levels during the prospective period.

Figure 39: Bodily Injury

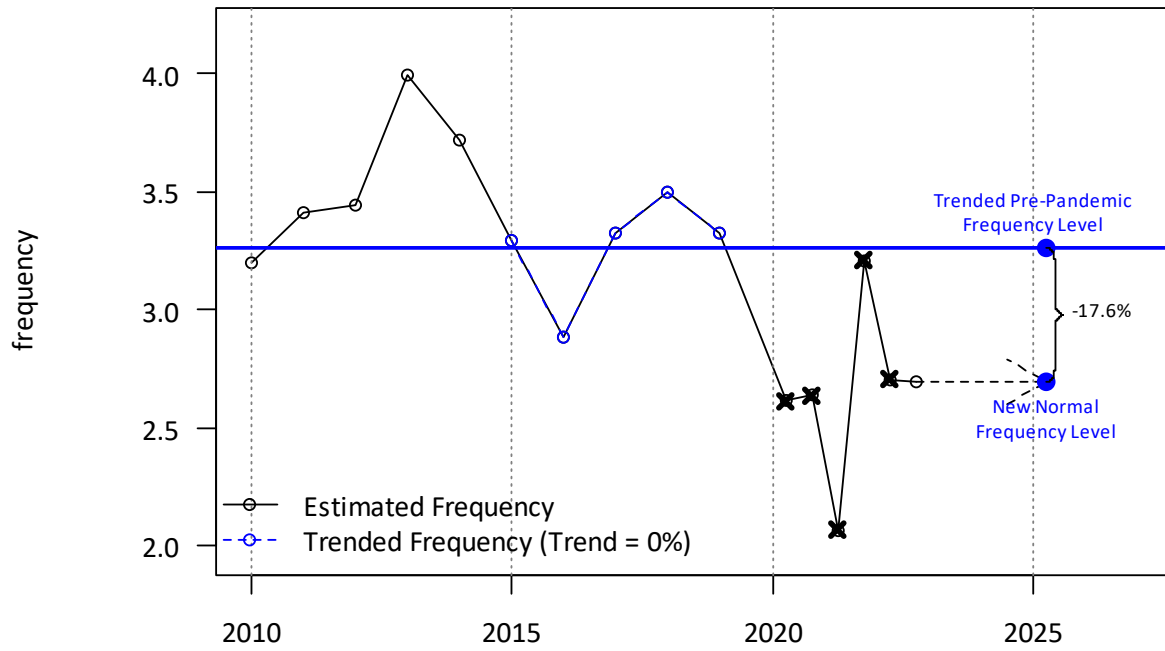


Figure 40: Property Damage (including DCPD)

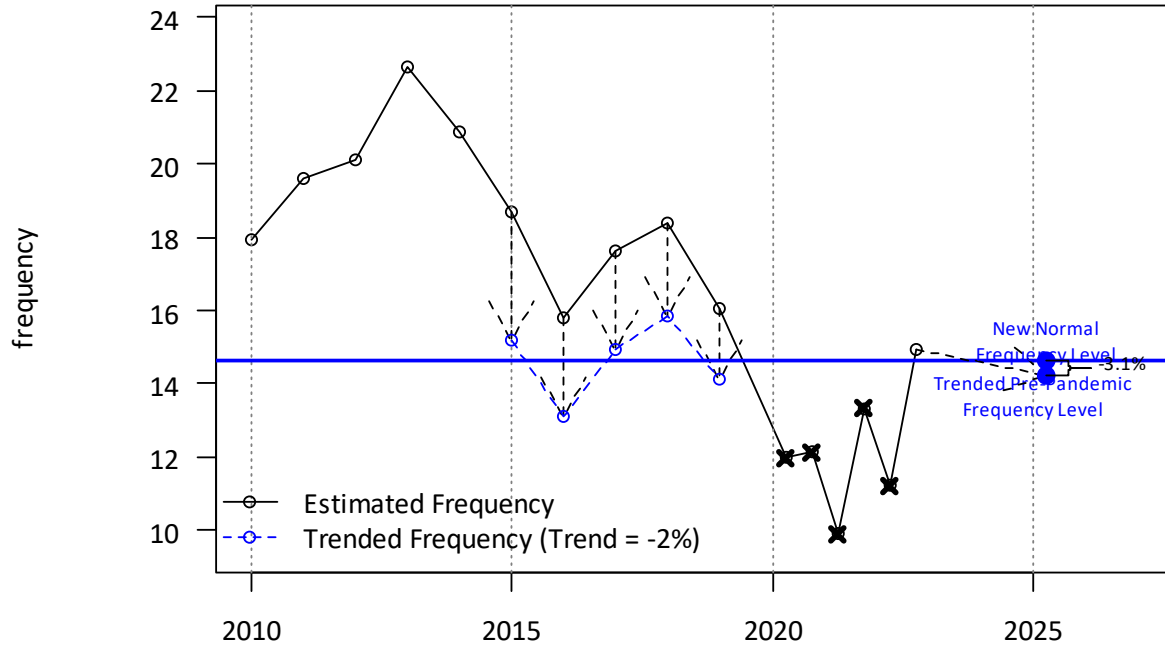


Figure 41: Accident Benefits

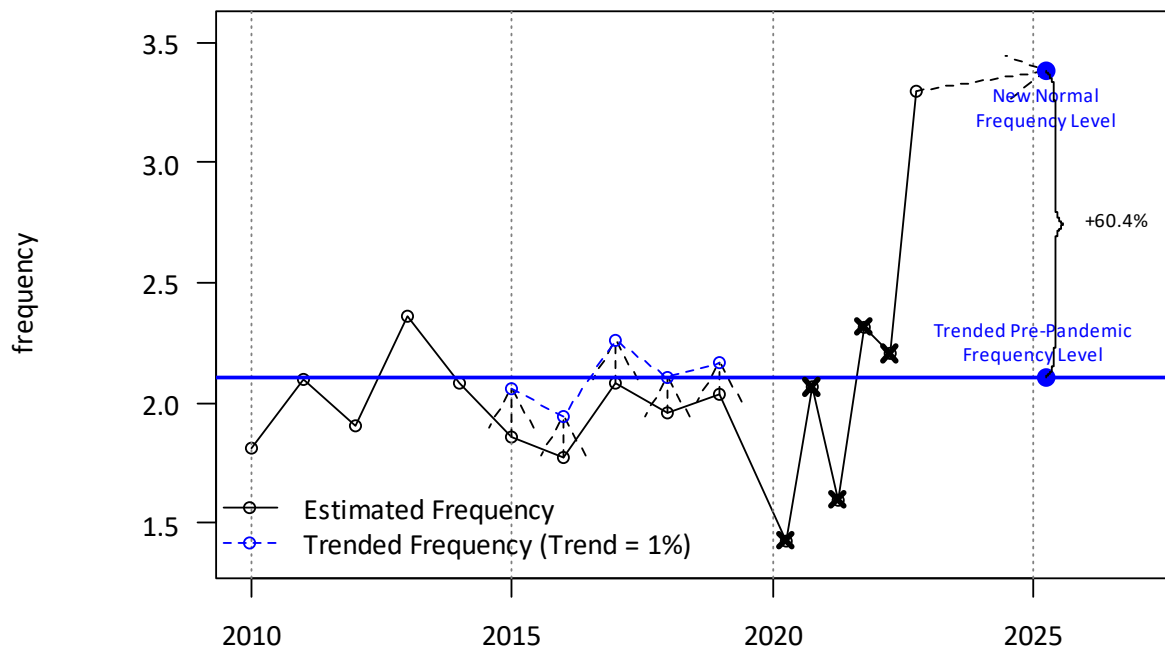
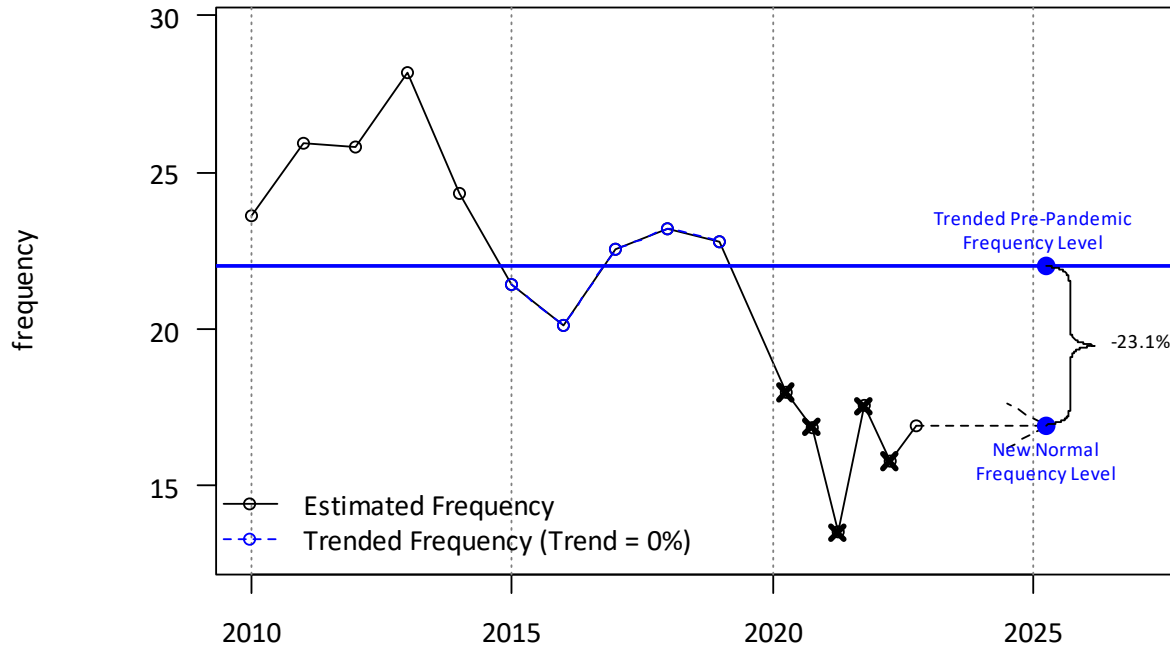


Figure 42: Collision



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11. Consideration and Limitations

Data Verification – For our analysis, we relied on data and information provided by the AIRB and 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 the data provided by AIRB and GISA 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. Also, we assumed that the client named herein will remain a going concern, and we have not anticipated any impacts of potential insolvency, bankruptcy, or any similar event.

Internal / External Changes – The sources of uncertainty affecting our estimates are numerous and include factors internal and external to insurers writing business in Alberta. 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, 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.

12. Definition of Key Terms

To assist the reader in understanding our report, in this section we define and explain several insurance terms.

12.1. Insurance Coverages

We begin with a general description of the insurance coverages. We note that throughout this discussion of the insurance coverages, the term “insured” is generally used to mean the owner, and family of the owner of the policy, as well as any passengers or other drivers using the car with the owner’s permission.

Third Party Liability (TPL)

There are three parts to this Basic Coverage:

Bodily Injury (BI) coverage protects the insured against liability arising from an accident that causes bodily injury to another person. Coverage amounts available in Alberta range from the legal minimum of \$200,000 per claim to well over \$2,000,000 per claim.

Property Damage-tort (PD-tort) coverage protects the insured against liability arising from an accident that causes damage to the property of another person.

Direct Compensation Property Damage (DCPD) coverage from own insurer for damage to own vehicle caused by a third party due to a collision.

All drivers must purchase at least the legally required minimum amount of TPL coverage available in Alberta.

Accident Benefits (AB)

This Basic Coverage provides for such items as reimbursement of lost income, medical care costs, and funeral costs; it also provides benefits to the dependents of a deceased insured.

Underinsured Motorist (UIM)

This Additional Coverage protects the insured if he or she is caused bodily injury by an at-fault driver who is insured, but who does not have sufficient insurance to cover the liability. In this case the insured collects, from his or her own insurer, the amount of the damage that is in excess of the at-fault driver’s liability coverage and up to the limit of UIM coverage purchased.

Collision

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a collision.

Comprehensive

This Additional Coverage generally provides coverage (subject to a deductible) for damage to the insured’s vehicle arising out of a peril other than collision (e.g., theft, vandalism, flood, hail, fire, etc.).

All Perils

This Additional Coverage combines the coverages for both collision and comprehensive into one coverage, subject to a common deductible level.

Specified Perils

This Additional Coverage, like collision and comprehensive, provides coverage (subject to a deductible) for specific perils to the insured's vehicle.

12.2. Other Terms

Accident Year

Accident year is the year in which an incident that gives rise to a claim occurred, regardless of when the claim is actually reported to an insurance company. For example, a claim reported on January 15, 2016 for injuries suffered in an automobile accident that occurred on December 15, 2015, is considered to be an accident year 2015 claim.

Allocated Loss Adjustment Expense (ALAE)

ALAE is the claim and settlement expense that can be associated directly with individual claims (e.g., legal expenses). (See ULAE).

Base Rate and Rate Differentials

Insurers generally determine the premium for a particular insured by multiplying a base rate by a series of rate differentials (or rate factors, or rate relativities) that reflect the particular characteristics of the insured. The terms rate differentials, rate factors and rate relativities are used interchangeably. Typically, there is one base rate for each combination of coverage and rating territory. For example, assume a base rate for the TPL coverage of \$200 in Territory #1 and a base rate for the TPL coverage of \$300 in Territory #2. Also, assume the rate differential for a married male driver, age 40, is 1.25. The TPL premium for this driver would be \$250 in Territory #1 (\$200 times 1.25) and \$375 in Territory #2 (\$300 times 1.25).

Case Reserve

The Case Reserve is the provision established by insurance companies for the payment of future losses and claim related expenses associated with a particular claim.

Claim Frequency

Claim Frequency is the average number of claims that occur in a year, per insured vehicle. Claim frequency is a measure of the incidence of automobile claims. For example, if an insurance company provided insurance on 100 vehicles in year 2015 and 5 TPL claims occurred during 2015, the company's TPL claim frequency for 2015 would be 5 percent.

Claim Severity

Claim Severity is the average reported incurred loss and ALAE per claim. Claim severity is a measure of the average cost of automobile claims. For example, if the 5 claims in the previous example resulted in a total incurred loss and ALAE of \$100,000, the claim severity would be \$20,000.

Claim Count Development

Claim Count Development refers to the change in the number of reported claims for a particular accident year over time. (See Loss Development).

CLEAR

CLEAR refers to Canadian Loss Experience Automobile Rating, a system of categorizing Private Passenger vehicles, by make and model-year, for physical damage coverage rating purposes. CLEAR was developed

by the Vehicle Information Centre of Canada (VICC), a part of the Insurance Bureau of Canada. CLEAR considers such elements as the reparability and damageability of the make and model-year. (See MSRP).

Combined Ratio

Combined Ratio is a common measure of premium adequacy. This is the sum of the loss ratio plus the expense ratio (operating expenses divided by written premium). A combined ratio in excess of 100 percent is an indication of premium inadequacy, before consideration of profit and investment income.

Earned Premium

Earned Premium is the amount of written premium that is associated with the portion of the policy term that has expired. For example, assume an automobile policy with a 12-month term is sold on January 1 for \$1,000. The amount of earned premium would be \$500 on June 30.

Exposure Unit

Exposure unit is a measure of loss potential. In Private Passenger vehicle insurance, the exposure unit that is commonly used is the number of insured vehicles. For example, all else being equal, it would be expected that the cost to an insurance company to insure 50 cars would be twice the cost to insure 25 cars.

Health Cost Recovery Assessment

As per Provincial legislation, each insurer is assessed to achieve a target amount set by Government. The Minister of Finance publishes the assessment percentage applied to Third Party Liability written premiums every year. GISA calculates and provides the assessment as a percentage of earned third party liability premiums. Under the legislation, the Government has no subrogation rights against the at-fault parties who are insured by policies of TPL insurance; but instead, collects the assessment.

Loss Cost (Pure Premium)

Loss Cost is the average incurred loss and ALAE per insured vehicle. The loss cost is the product of claim frequency and claim severity. Using the above example, a claim frequency of 5 percent, multiplied by a claim severity of \$20,000, produces a TPL loss cost of \$1,000.

Loss Development

Loss Development is the amount by which reported incurred losses and ALAE for a particular accident year change over time. The two main reasons why reported incurred losses and ALAE amounts change (or develop) over time are:

Reported incurred losses and ALAE only include case reserve estimates on claims for which the claim adjuster has knowledge, i.e., case reserves are only established on the claims that have been reported to the insurance company. Since typically some period of time elapses between the time of the incident and when it is reported as a claim, the number of reported claims for an accident year would be expected to increase over time. Claims that are reported after the close of an accident year are referred to as “late-reported” claims; and

Reported incurred losses and ALAE also develop because, for a number of reasons, the initial case reserves established by claims adjusters, cannot fully and accurately reflect the amount the claim will ultimately settle at. We further note that, over time, the percentage by which reported incurred losses and ALAE develop for a given accident year should decline. This is because as accident years become more mature (i.e., become older), fewer reserve estimates are adjusted to reflect newly

reported late claims, actual payments, and additional information that becomes available to the claims adjuster.

Loss Ratio

Loss ratio is the common measure of premium adequacy. Loss ratio is usually defined as estimated ultimate incurred losses and ALAE, divided by earned premium. But the ultimate incurred losses and ALAE may also include provisions for ULAE and the Health Cost Recovery assessment. A loss ratio that exceeds a company's break-even loss ratio (100 percent less budgeted expenses) would suggest premium inadequacy.

Loss Reserving Methods: Incurred Loss Method and Paid Loss Method

Loss reserving methods are often based on historical data grouped into a triangle format. A common approach is to have the rows represent the accident years, and the columns representing the value of the loss at specific dates, such as 12 months, 24 months, 36 months etc., from the beginning of the accident year. The historical changes in the loss data from period to period is reviewed to estimate a pattern to predict how current accident years losses will change over time as claims are settled and closed. The Incurred Loss Method refers to the triangle method of analysis, based on reported incurred losses. The Paid Loss Method refers to the triangle method of analysis, based on paid losses.

MSRP

MSRP refers to the Manufacturer's Suggested Retail Price, and is a system of categorizing Private Passenger vehicles, by make and model-year, for rating purposes for physical damage coverages, according to the original price of the vehicle. (See CLEAR).

Operating Expenses

Insurance company expenses, other than ALAE and ULAE, are typically categorized as Commissions, Other Acquisition, General, Taxes, Licenses, and Fees.

Paid Losses

The total aggregate dollar amount of losses paid on all reported claims as of a certain date.

Premium Drift

Premium Drift is a more general term, and refers to the changes in the amount of premium collected by insurance companies that are attributed to the purchase of newer and more expensive cars (i.e., rate group drift) as well as to changes in the amount of insurance coverage that is purchased (e.g., the purchase of higher limits of liability coverage would increase the amount of premium collected by insurance companies, while the purchase of higher physical damage deductibles would reduce the amount of premium collected by insurance companies). (See Rate Group Drift).

Rate Group Drift

Rate Group Drift refers to the amount of additional premium collected by insurance companies that is attributed to the purchase of newer and more expensive cars by insureds. The premiums charged by insurance companies are higher for newer and more expensive cars. Therefore, as insureds purchase newer and more expensive cars, the amount of premium collected by insurance companies increases. (See Premium Drift).

Ratemaking Methods: Pure Premium Method and Loss Ratio Method

The Pure Premium Method of ratemaking develops indicated rates that are expected to provide for the expected losses and expenses, and provide for the expected profit. The Loss Ratio Method of ratemaking develops indicated rate changes rather than indicated rates.

Rating Territory

Automobile premiums vary by the principal garaging location of the vehicle. Based on Insurance Bureau of Canada's automobile statistical plan, Alberta is currently divided into three areas, or rating territories, of principal garaging location; and, therefore, has three separate sets of rates depending upon which of the three territories the vehicle is principally garaged. (See Statistical Territory)

Reported Incurred Loss

The sum of:

the total aggregate dollar amount of losses paid on all reported claims as of a certain date (referred to as the valuation date), and

the total aggregate dollar amount of losses set in reserve by the claim adjusters on each open claim (referred to as "case reserves") as of a certain date (the same evaluation date as for the paid claim amounts).

For example, if two claims were filed against an insurance company, one that settled for \$50,000 and the other that was open with a paid amount of \$25,000 and a "case reserve" (i.e., the claim adjuster's estimate of the dollars still to be paid on the claim) of \$30,000, then the total reported incurred loss on the two claims would be \$105,000 (the sum of \$50,000, \$25,000, and \$30,000).

Reserve

A Reserve is the aggregate provision identified by an insurance company for the payment of future losses and claim related expenses associated with claims that have been incurred.

Surplus

Surplus is the amount of assets of an insurance company in excess of its liabilities.

Statistical Territory

Automobile premiums vary by the principal garaging location of the vehicle. Alberta is divided into four statistical territories, of principal garaging location. Specific statistical territories are grouped together to represent a specific rating territory. In some cases there is one statistical territory in a rating territory, in other cases the rating territory comprises two or more statistical territories. (See Rating Territory).

Total Return on Equity

Total Return on Equity (ROE) refers to an insurer's profit as a percentage of its surplus, where profit is the sum of (i) underwriting profit, and (ii) investment income earned on both the underwriting operations of the company and on the surplus carried by the company.

Unallocated Loss Adjustment Expense (ULAE)

ULAE is the claim and settlement related expense that cannot be associated directly with individual claims (e.g., claim adjuster salaries). (See ALAE).

Underwriting Profit

Underwriting Profit is defined as earned premium, less reported incurred losses and ALAE, less ULAE, less operational expenses.

Underwriting Profit Margin

Underwriting Profit Margin is the provision that is included in the insurance premium for underwriting profit to be earned by the company.

Ultimate Incurred Loss

Ultimate Incurred Loss is an estimate of the total amount of loss dollars that will ultimately be paid to settle all claims that occur during a particular accident year.

Written Premium

Written Premium represents the total amount of premium charged by an insurance company for the insurance policies it has sold. It is generally compiled over a one-year period.

13. Closing

This report was prepared by Paula Elliott, FCAS, FCIA, Rajesh Sahasrabuddhe, FCAS, ACIA, and Chris Schneider FCAS, ACIA of Oliver Wyman

We are available to answer any questions the Board may have on our report.

Sincerely,



Paula Elliott, FCAS, FCIA
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14. 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, estimated ultimate claim amount by accident half-year.

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

Appendix E: Summary of loss trend regression analysis which includes estimated 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 5

Property Damage: Pages 6 to 14

Accident Benefits: Pages 15 to 29

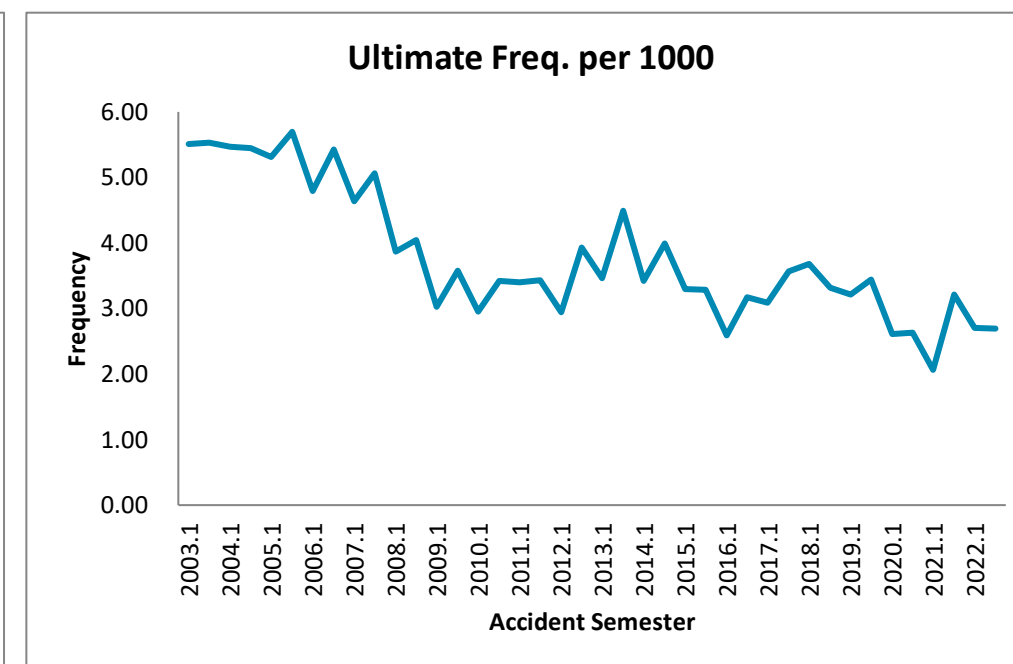
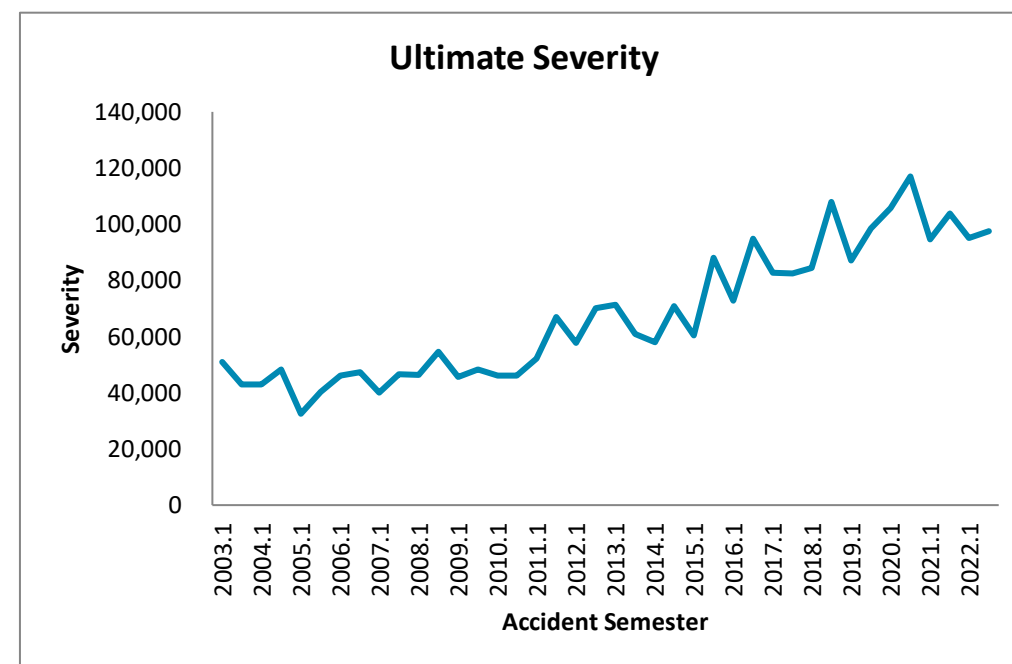
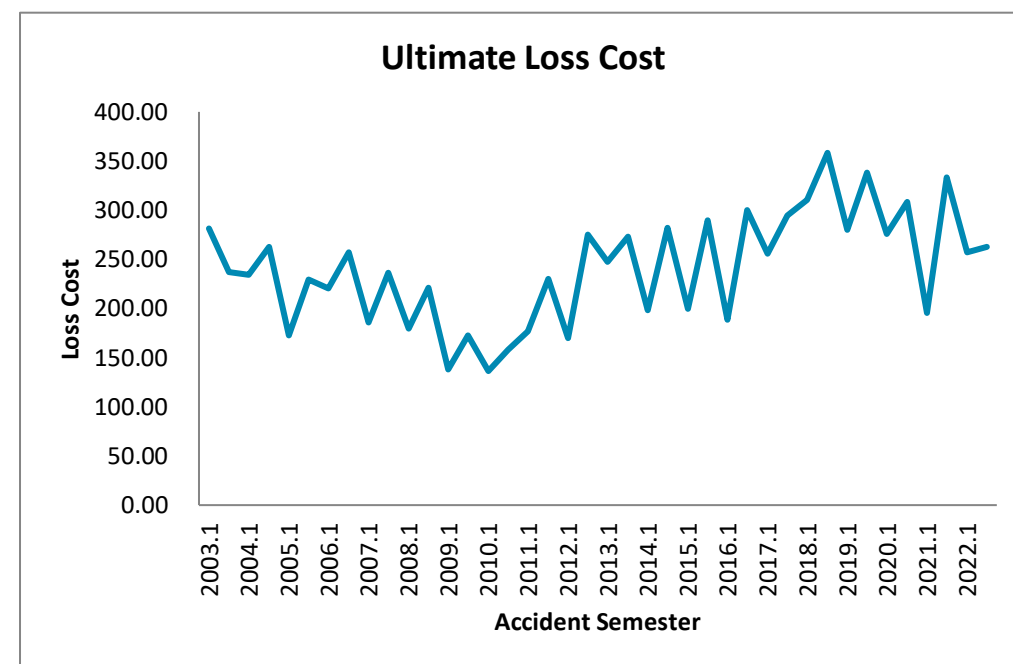
Collision: Pages 30 to 39

Comprehensive: Pages 40 to 53

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

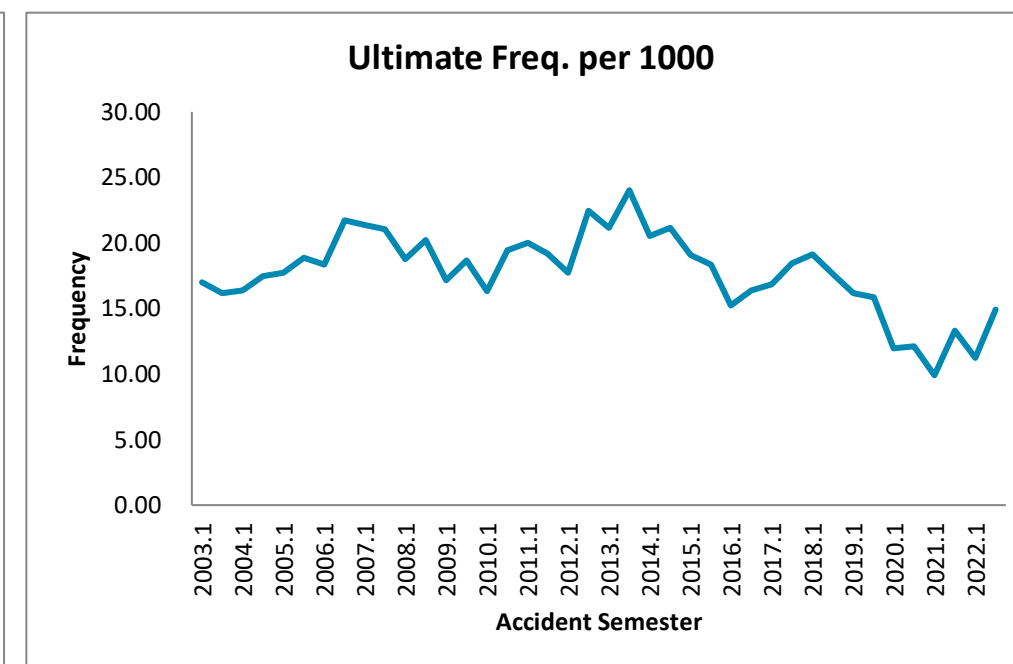
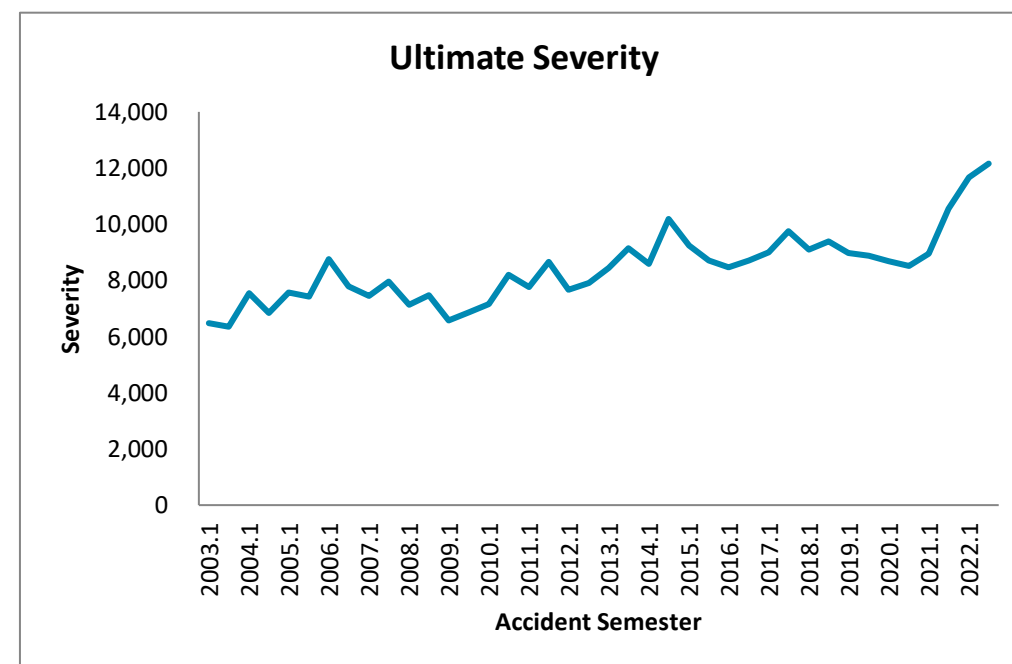
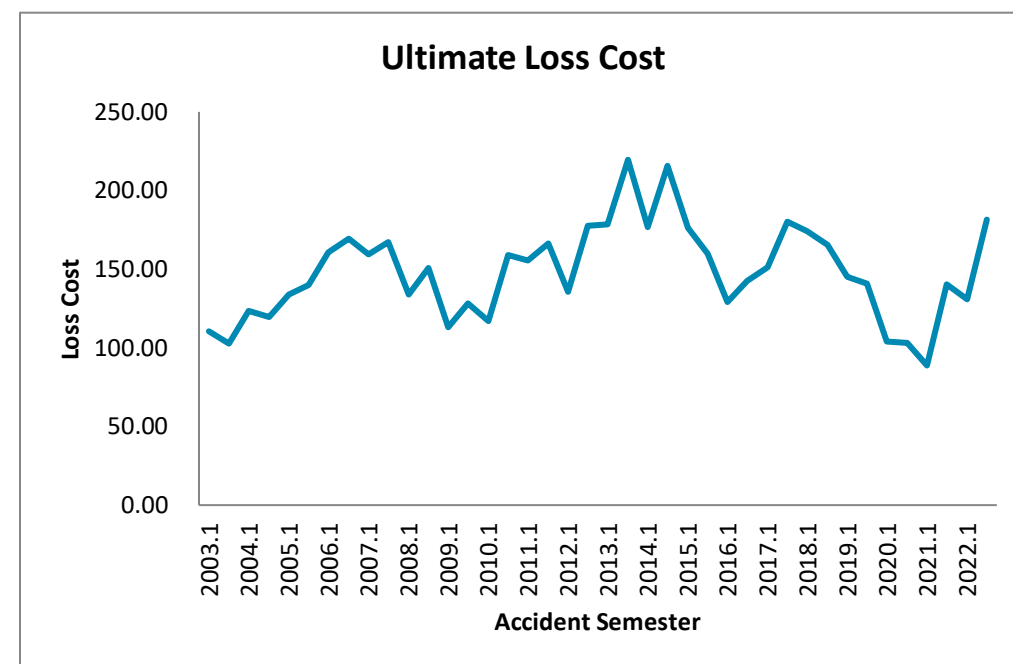
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	140,965	777	36,305	1.093	39,682	281.50		51,071		5.51			
2003.2	234	142,921	790	30,993	1.093	33,876	237.02		42,881		5.53		259.11	
2004.1	228	138,552	757	29,402	1.103	32,430	234.07	-16.9%	42,840	-16.1%	5.46	-0.9%		
2004.2	222	145,566	793	34,700	1.103	38,274	262.93	10.9%	48,265	12.6%	5.45	-1.4%	248.85	-4.0%
2005.1	216	144,352	766	22,705	1.097	24,917	172.61	-26.3%	32,525	-24.1%	5.31	-2.9%		
2005.2	210	146,449	834	30,618	1.097	33,600	229.43	-12.7%	40,278	-16.5%	5.70	4.6%	201.23	-19.1%
2006.1	204	147,591	707	29,980	1.087	32,573	220.70	27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	198	156,062	847	36,971	1.087	40,169	257.39	12.2%	47,430	17.8%	5.43	-4.7%	239.56	19.0%
2007.1	192	164,487	763	28,028	1.089	30,517	185.53	-15.9%	40,005	-13.2%	4.64	-3.2%		
2007.2	186	176,457	894	38,326	1.089	41,729	236.48	-8.1%	46,681	-1.6%	5.07	-6.6%	211.90	-11.5%
2008.1	180	176,620	683	29,233	1.084	31,677	179.35	-3.3%	46,363	15.9%	3.87	-16.6%		
2008.2	174	177,733	718	36,238	1.084	39,268	220.94	-6.6%	54,691	17.2%	4.04	-20.3%	200.21	-5.5%
2009.1	168	168,131	509	20,983	1.105	23,188	137.92	-23.1%	45,556	-1.7%	3.03	-21.7%		
2009.2	162	170,780	610	26,667	1.105	29,470	172.56	-21.9%	48,311	-11.7%	3.57	-11.6%	155.37	-22.4%
2010.1	156	166,455	492	20,603	1.102	22,699	136.37	-1.1%	46,136	1.3%	2.96	-2.4%		
2010.2	150	173,705	595	24,905	1.102	27,438	157.96	-8.5%	46,114	-4.5%	3.43	-4.1%	147.39	-5.1%
2011.1	144	168,712	573	27,277	1.095	29,855	176.96	29.8%	52,102	12.9%	3.40	14.9%		
2011.2	138	174,154	597	36,577	1.095	40,034	229.87	45.5%	67,058	45.4%	3.43	0.1%	203.84	38.3%
2012.1	132	172,211	507	26,830	1.091	29,277	170.00	-3.9%	57,745	10.8%	2.94	-13.3%		
2012.2	126	175,745	690	44,334	1.091	48,377	275.27	19.7%	70,111	4.6%	3.93	14.5%	223.17	9.5%
2013.1	120	175,273	607	39,429	1.099	43,351	247.33	45.5%	71,418	23.7%	3.46	17.6%		
2013.2	114	186,138	836	46,254	1.099	50,855	273.21	-0.7%	60,831	-13.2%	4.49	14.4%	260.66	16.8%
2014.1	108	187,141	641	33,954	1.093	37,115	198.32	-19.8%	57,916	-18.9%	3.42	-1.1%		
2014.2	102	204,975	817	52,937	1.093	57,866	282.30	3.3%	70,795	16.4%	3.99	-11.2%	242.22	-7.1%
2015.1	96	207,348	684	37,505	1.103	41,364	199.49	0.6%	60,506	4.5%	3.30	-3.7%		
2015.2	90	211,513	695	55,499	1.103	61,210	289.39	2.5%	88,054	24.4%	3.29	-17.6%	244.89	1.1%
2016.1	84	204,496	530	35,593	1.085	38,614	188.83	-5.3%	72,809	20.3%	2.59	-21.3%		
2016.2	78	209,515	664	57,976	1.085	62,899	300.21	3.7%	94,728	7.6%	3.17	-3.6%	245.19	0.1%
2017.1	72	199,056	614	46,609	1.092	50,874	255.58	35.3%	82,796	13.7%	3.09	19.0%		
2017.2	66	197,411	704	53,228	1.092	58,099	294.30	-2.0%	82,561	-12.8%	3.56	12.5%	274.86	12.1%
2018.1	60	189,279	697	53,438	1.101	58,819	310.76	21.6%	84,414	2.0%	3.68	19.3%		
2018.2	54	194,548	646	63,335	1.101	69,712	358.33	21.8%	107,915	30.7%	3.32	-6.9%	334.87	21.8%
2019.1	48	186,949	601	47,250	1.108	52,353	280.04	-9.9%	87,178	3.3%	3.21	-12.7%		
2019.2	42	179,643	618	54,871	1.108	60,798	338.44	-5.6%	98,394	-8.8%	3.44	3.6%	308.66	-7.8%
2020.1	36	153,238	400	38,370	1.103	42,310	276.10	-1.4%	105,677	21.2%	2.61	-18.7%		
2020.2	30	147,405	388	41,208	1.103	45,440	308.26	-8.9%	117,015	18.9%	2.63	-23.4%	291.87	-5.4%
2021.1	24	147,100	304	25,489	1.126	28,707	195.15	-29.3%	94,569	-10.5%	2.06	-21.0%		
2021.2	18	148,121	476	43,804	1.126	49,334	333.06	8.0%	103,747	-11.3%	3.21	21.9%	264.35	-9.4%
2022.1	12	141,134	382	32,449	1.118	36,283	257.09	31.7%	95,047	0.5%	2.70	31.1%		
2022.2	6	149,445	402	35,092	1.118	39,238	262.56	-21.2%	97,581	-5.9%	2.69	-16.2%	259.90	-1.7%
Total		6,847,374	25,608	1,505,967		1,654,288								



Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

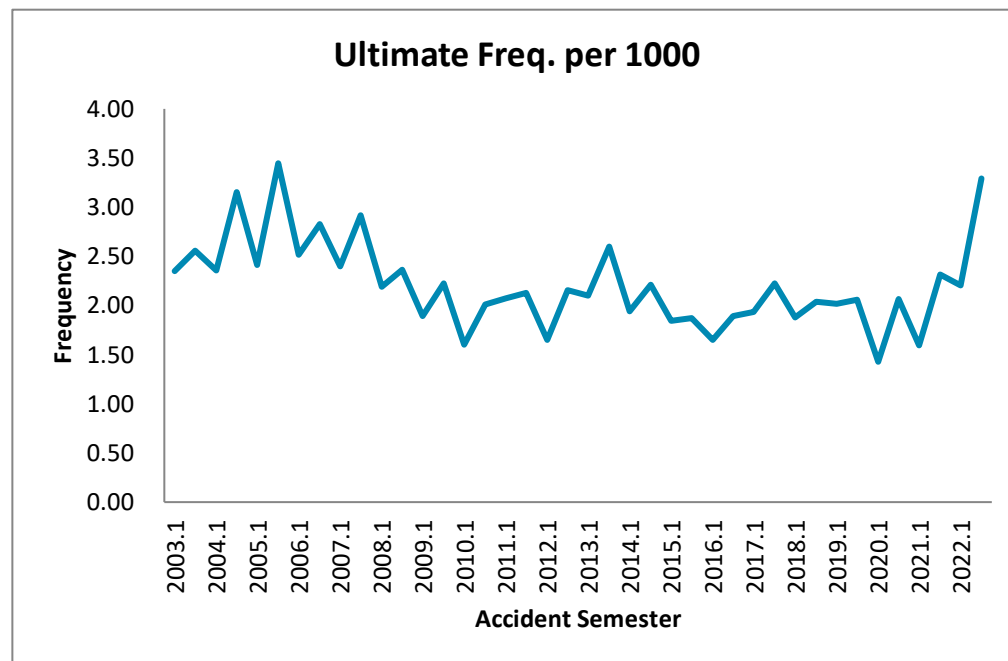
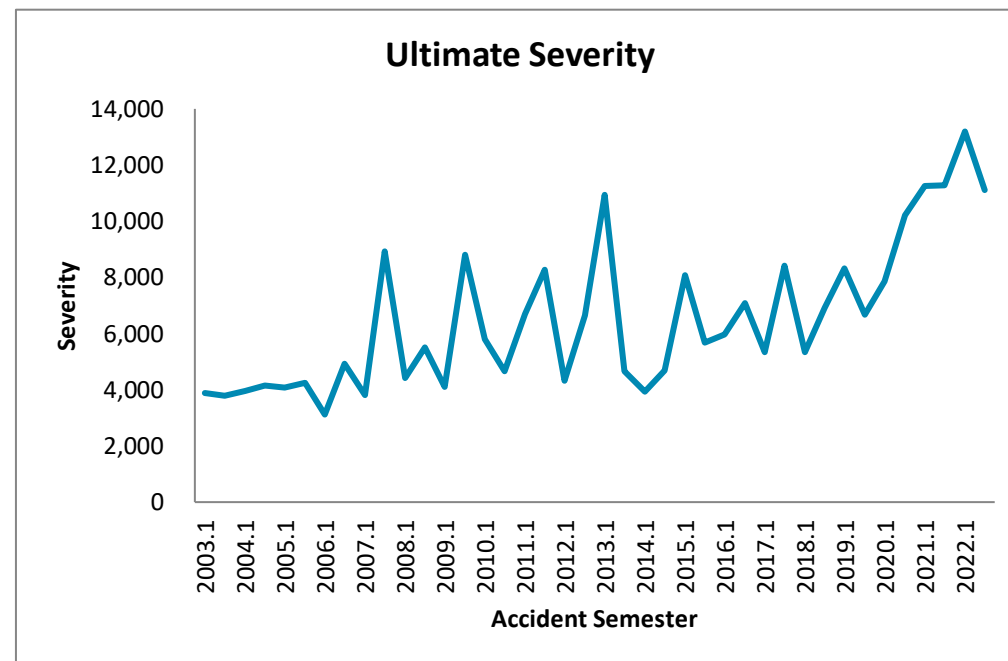
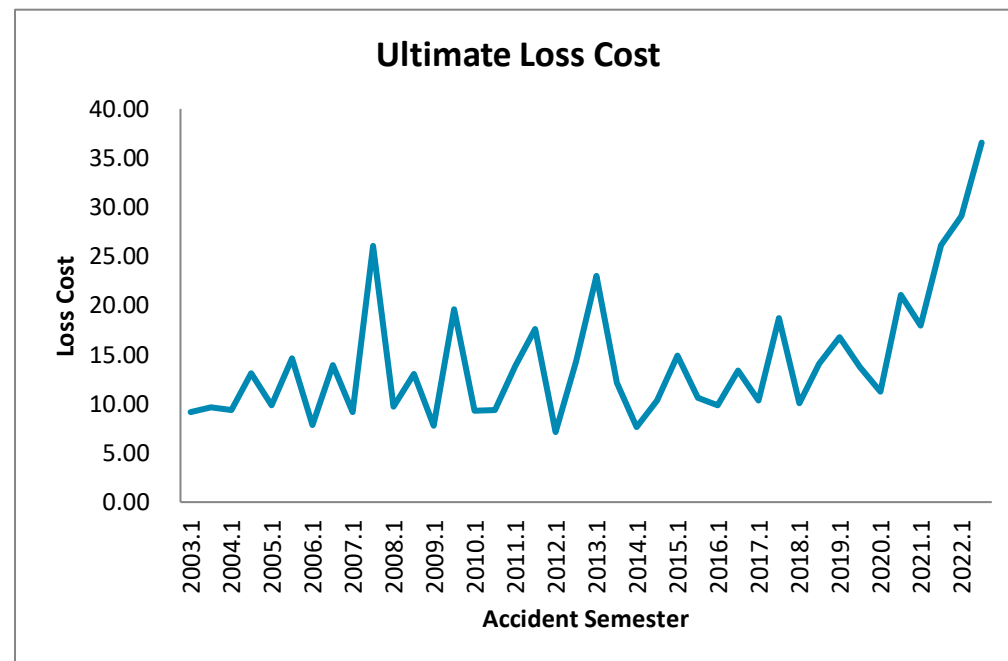
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	140,965	2,399	14,238	1.093	15,562	110.39		6,487		17.02			
2003.2	234	142,921	2,312	13,435	1.093	14,684	102.74		6,351		16.18		106.54	
2004.1	228	138,552	2,267	15,484	1.103	17,079	123.27	11.7%	7,534	16.1%	16.36	-3.9%		
2004.2	222	145,566	2,543	15,770	1.103	17,395	119.50	16.3%	6,840	7.7%	17.47	8.0%	121.34	13.9%
2005.1	216	144,352	2,558	17,623	1.097	19,340	133.98	8.7%	7,560	0.4%	17.72	8.3%		
2005.2	210	146,449	2,760	18,680	1.097	20,500	139.98	17.1%	7,428	8.6%	18.85	7.9%	137.00	12.9%
2006.1	204	147,591	2,711	21,827	1.087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	198	156,062	3,389	24,305	1.087	26,407	169.21	20.9%	7,793	4.9%	21.71	15.2%	165.07	20.5%
2007.1	192	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	186	176,457	3,716	27,122	1.089	29,530	167.35	-1.1%	7,946	2.0%	21.06	-3.0%	163.50	-1.0%
2008.1	180	176,620	3,317	21,833	1.084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	174	177,733	3,596	24,758	1.084	26,827	150.94	-9.8%	7,460	-6.1%	20.23	-3.9%	142.47	-12.9%
2009.1	168	168,131	2,887	17,193	1.105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	162	170,780	3,188	19,829	1.105	21,913	128.31	-15.0%	6,874	-7.9%	18.67	-7.7%	120.72	-15.3%
2010.1	156	166,455	2,721	17,693	1.102	19,492	117.10	3.6%	7,164	8.8%	16.35	-4.8%		
2010.2	150	173,705	3,373	25,069	1.102	27,618	159.00	23.9%	8,188	19.1%	19.42	4.0%	138.49	14.7%
2011.1	144	168,712	3,376	23,967	1.095	26,232	155.49	32.8%	7,770	8.5%	20.01	22.4%		
2011.2	138	174,154	3,344	26,470	1.095	28,972	166.36	4.6%	8,664	5.8%	19.20	-1.1%	161.01	16.3%
2012.1	132	172,211	3,052	21,433	1.091	23,388	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	126	175,745	3,942	28,598	1.091	31,206	177.57	6.7%	7,916	-8.6%	22.43	16.8%	156.90	-2.6%
2013.1	120	175,273	3,707	28,440	1.099	31,269	178.40	31.4%	8,435	10.1%	21.15	19.3%		
2013.2	114	186,138	4,471	37,170	1.099	40,868	219.56	23.6%	9,141	15.5%	24.02	7.1%	199.60	27.2%
2014.1	108	187,141	3,846	30,246	1.093	33,062	176.67	-1.0%	8,596	1.9%	20.55	-2.8%		
2014.2	102	204,975	4,339	40,444	1.093	44,209	215.68	-1.8%	10,188	11.5%	21.17	-11.9%	197.06	-1.3%
2015.1	96	207,348	3,953	33,104	1.103	36,511	176.08	-0.3%	9,236	7.4%	19.07	-7.2%		
2015.2	90	211,513	3,885	30,692	1.103	33,850	160.04	-25.8%	8,713	-14.5%	18.37	-13.2%	167.98	-14.8%
2016.1	84	204,496	3,117	24,335	1.085	26,401	129.10	-26.7%	8,470	-8.3%	15.24	-20.1%		
2016.2	78	209,515	3,429	27,505	1.085	29,840	142.43	-11.0%	8,702	-0.1%	16.37	-10.9%	135.85	-19.1%
2017.1	72	199,056	3,348	27,582	1.092	30,105	151.24	17.1%	8,991	6.1%	16.82	10.4%		
2017.2	66	197,411	3,644	32,581	1.092	35,562	180.14	26.5%	9,759	12.1%	18.46	12.8%	165.63	21.9%
2018.1	60	189,279	3,623	29,918	1.101	32,931	173.98	15.0%	9,090	1.1%	19.14	13.8%		
2018.2	54	194,548	3,429	29,235	1.101	32,178	165.40	-8.2%	9,385	-3.8%	17.62	-4.5%	169.63	2.4%
2019.1	48	186,949	3,024	24,478	1.108	27,122	145.08	-16.6%	8,969	-1.3%	16.17	-15.5%		
2019.2	42	179,643	2,853	22,850	1.108	25,318	140.93	-14.8%	8,875	-5.4%	15.88	-9.9%	143.05	-15.7%
2020.1	36	153,238	1,836	14,460	1.103	15,945	104.05	-28.3%	8,686	-3.2%	11.98	-25.9%		
2020.2	30	147,405	1,787	13,796	1.103	15,213	103.20	-26.8%	8,511	-4.1%	12.13	-23.6%	103.64	-27.6%
2021.1	24	147,100	1,457	11,594	1.126	13,058	88.77	-14.7%	8,962	3.2%	9.91	-17.3%		
2021.2	18	148,121	1,974	18,488	1.126	20,822	140.57	36.2%	10,548	23.9%	13.33	9.9%	114.76	10.7%
2022.1	12	141,134	1,582	16,523	1.118	18,475	130.91	47.5%	11,677	30.3%	11.21	13.2%		
2022.2	6	149,445	2,233	24,276	1.118	27,144	181.63	29.2%	12,158	15.3%	14.94	12.1%	156.99	36.8%
Total		6,847,374	122,506	937,119		1,028,615								



Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

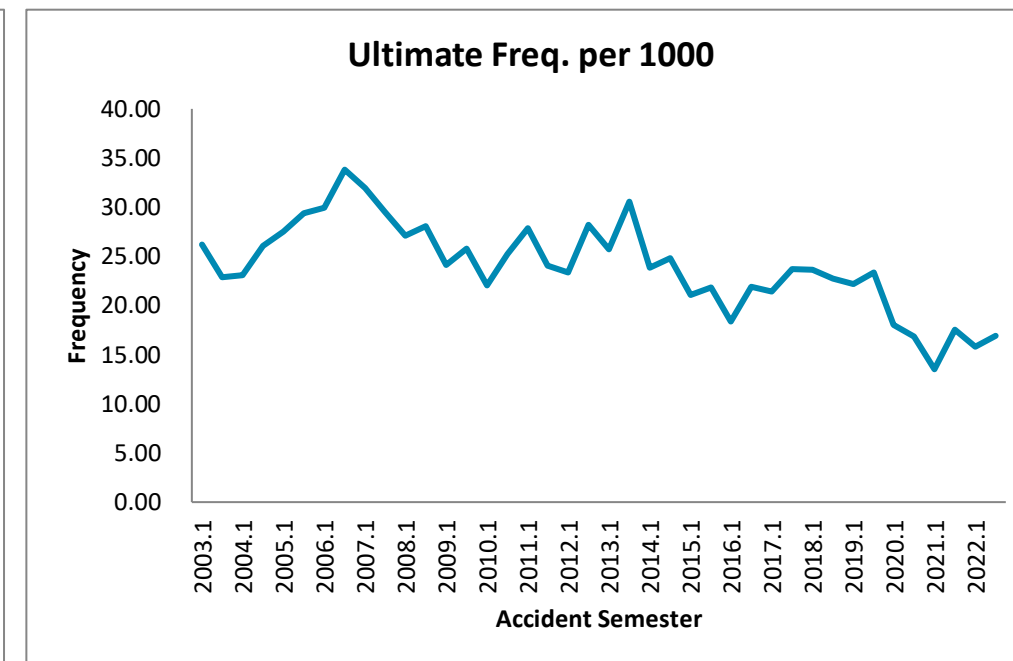
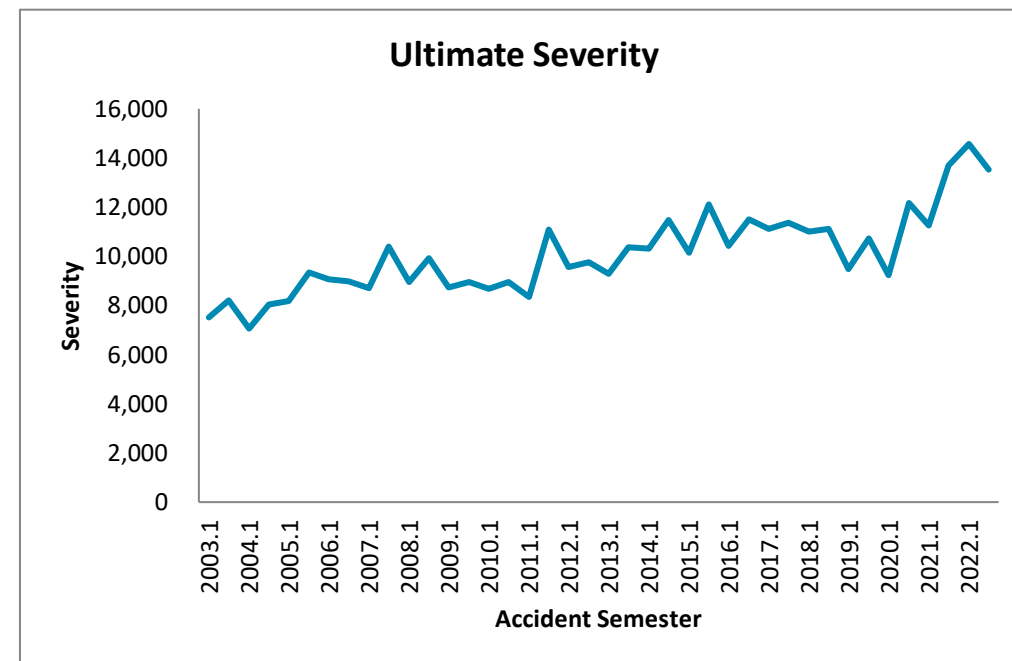
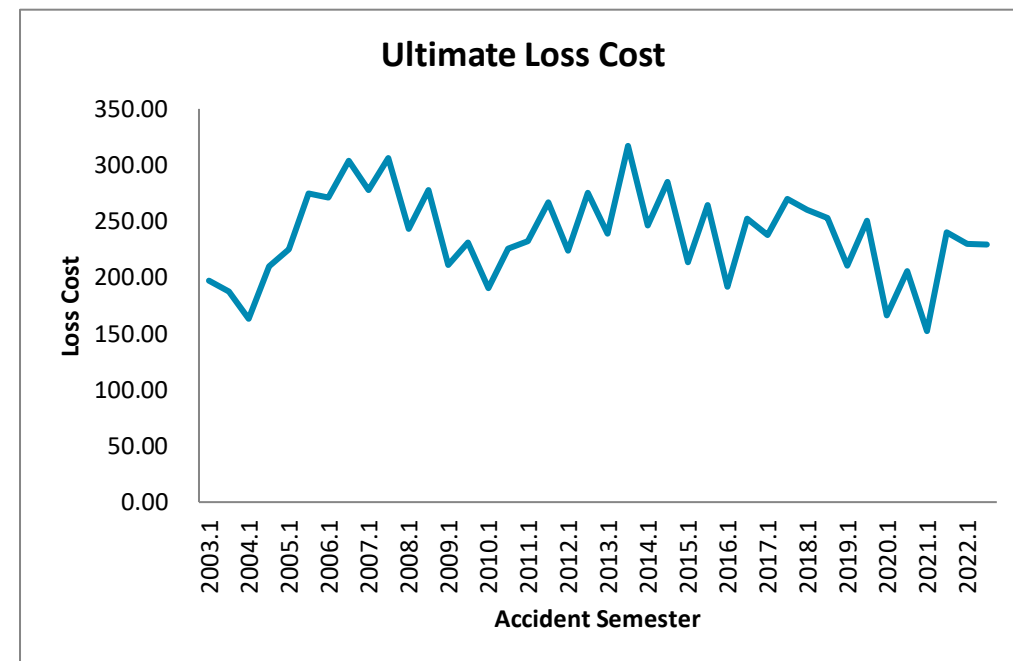
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	137,125	322	1,146	1.093	1,253	9.13		3,890		2.35			
2003.2	234	138,464	354	1,225	1.093	1,339	9.67		3,782		2.56		9.40	
2004.1	228	135,453	319	1,147	1.103	1,265	9.34	2.2%	3,964	1.9%	2.36	0.3%		
2004.2	222	142,414	449	1,691	1.103	1,865	13.10	35.4%	4,154	9.8%	3.15	23.3%	11.26	19.8%
2005.1	216	140,371	339	1,256	1.097	1,379	9.82	5.2%	4,067	2.6%	2.42	2.5%		
2005.2	210	143,329	494	1,914	1.097	2,100	14.65	11.9%	4,251	2.4%	3.45	9.3%	12.26	8.9%
2006.1	204	144,515	364	1,044	1.087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	198	152,715	432	1,956	1.087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	192	159,525	383	1,343	1.089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	186	169,443	494	4,051	1.089	4,411	26.03	87.1%	8,929	81.5%	2.92	3.1%	17.85	62.8%
2008.1	180	167,849	368	1,499	1.084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	174	169,118	400	2,033	1.084	2,203	13.03	-50.0%	5,508	-38.3%	2.37	-18.9%	11.36	-36.4%
2009.1	168	160,175	303	1,124	1.105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	162	164,034	365	2,908	1.105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	156	159,334	255	1,341	1.102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	150	167,115	336	1,420	1.102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	144	164,476	341	2,084	1.095	2,281	13.87	49.6%	6,689	15.5%	2.07	29.5%		
2011.2	138	170,768	363	2,742	1.095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.76	69.1%
2012.1	132	170,079	281	1,111	1.091	1,212	7.13	-48.6%	4,313	-35.5%	1.65	-20.3%		
2012.2	126	174,490	376	2,287	1.091	2,496	14.30	-18.6%	6,637	-19.7%	2.15	1.4%	10.76	-31.7%
2013.1	120	174,195	366	3,646	1.099	4,008	23.01	222.9%	10,951	153.9%	2.10	27.2%		
2013.2	114	185,448	482	2,046	1.099	2,250	12.13	-15.2%	4,668	-29.7%	2.60	20.6%	17.40	61.7%
2014.1	108	185,720	360	1,292	1.093	1,413	7.61	-66.9%	3,924	-64.2%	1.94	-7.7%		
2014.2	102	200,606	444	1,899	1.093	2,076	10.35	-14.7%	4,676	0.2%	2.21	-14.8%	9.03	-48.1%
2015.1	96	202,217	373	2,735	1.103	3,016	14.92	96.1%	8,090	106.2%	1.84	-4.9%		
2015.2	90	209,313	392	2,017	1.103	2,224	10.63	2.7%	5,677	21.4%	1.87	-15.4%	12.73	41.0%
2016.1	84	203,960	336	1,849	1.085	2,006	9.84	-34.1%	5,973	-26.2%	1.65	-10.7%		
2016.2	78	208,842	395	2,581	1.085	2,800	13.41	26.2%	7,092	24.9%	1.89	1.0%	11.64	-8.6%
2017.1	72	198,180	384	1,878	1.092	2,050	10.34	5.2%	5,341	-10.6%	1.94	17.6%		
2017.2	66	196,518	437	3,371	1.092	3,679	18.72	39.6%	8,427	18.8%	2.22	17.5%	14.52	24.7%
2018.1	60	188,778	355	1,723	1.101	1,897	10.05	-2.9%	5,348	0.1%	1.88	-3.0%		
2018.2	54	194,145	395	2,488	1.101	2,739	14.11	-24.6%	6,926	-17.8%	2.04	-8.3%	12.11	-16.6%
2019.1	48	186,626	377	2,829	1.108	3,134	16.79	67.1%	8,324	55.6%	2.02	7.4%		
2019.2	42	179,279	369	2,225	1.108	2,466	13.75	-2.5%	6,676	-3.6%	2.06	1.1%	15.30	26.4%
2020.1	36	153,027	218	1,557	1.103	1,717	11.22	-33.2%	7,862	-5.5%	1.43	-29.2%		
2020.2	30	146,958	304	2,809	1.103	3,098	21.08	53.3%	10,202	52.8%	2.07	0.3%	16.05	4.9%
2021.1	24	146,791	234	2,343	1.126	2,639	17.98	60.2%	11,264	43.3%	1.60	11.8%		
2021.2	18	147,991	343	3,432	1.126	3,865	26.12	23.9%	11,272	10.5%	2.32	12.1%	22.06	37.5%
2022.1	12	141,560	312	3,684	1.118	4,119	29.10	61.9%	13,194	17.1%	2.21	38.2%		
2022.2	6	149,476	493	4,888	1.118	5,466	36.57	40.0%	11,097	-1.6%	3.30	42.2%	32.93	49.3%
Total		6,730,424	14,706	86,617		95,311								



Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

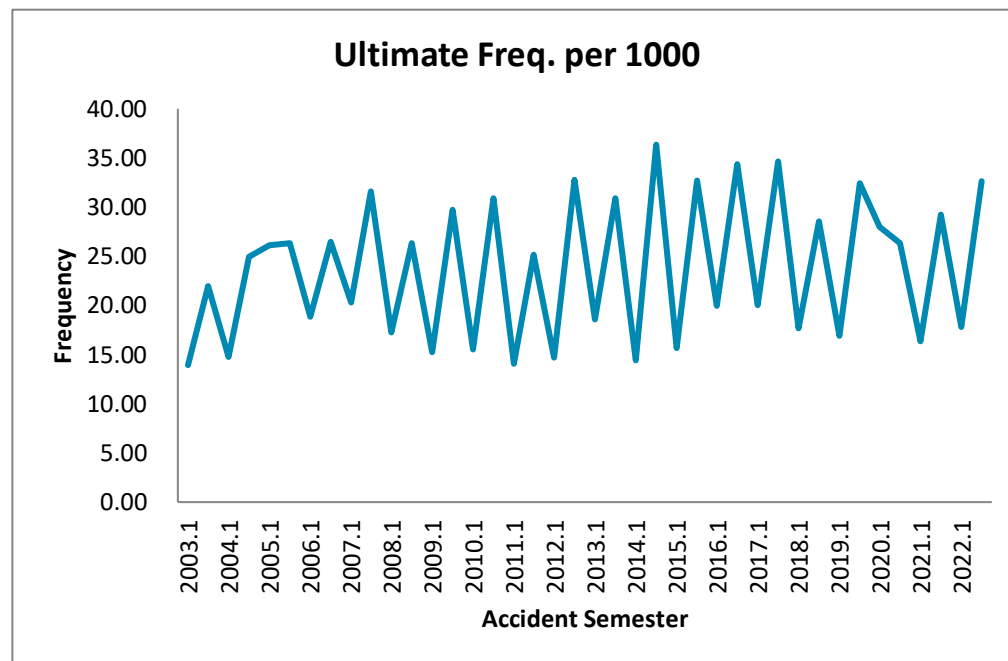
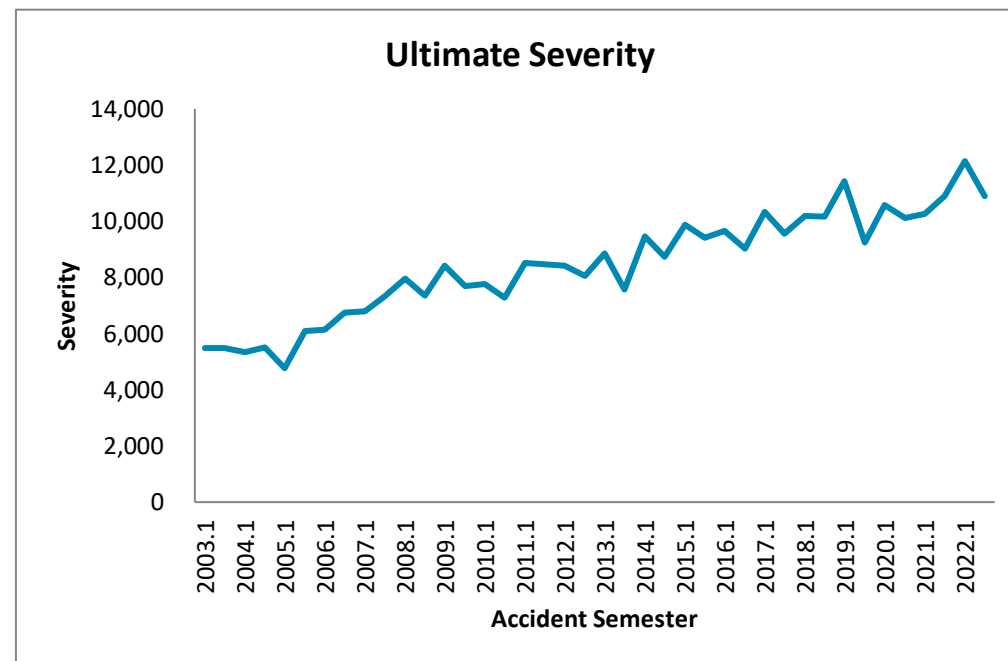
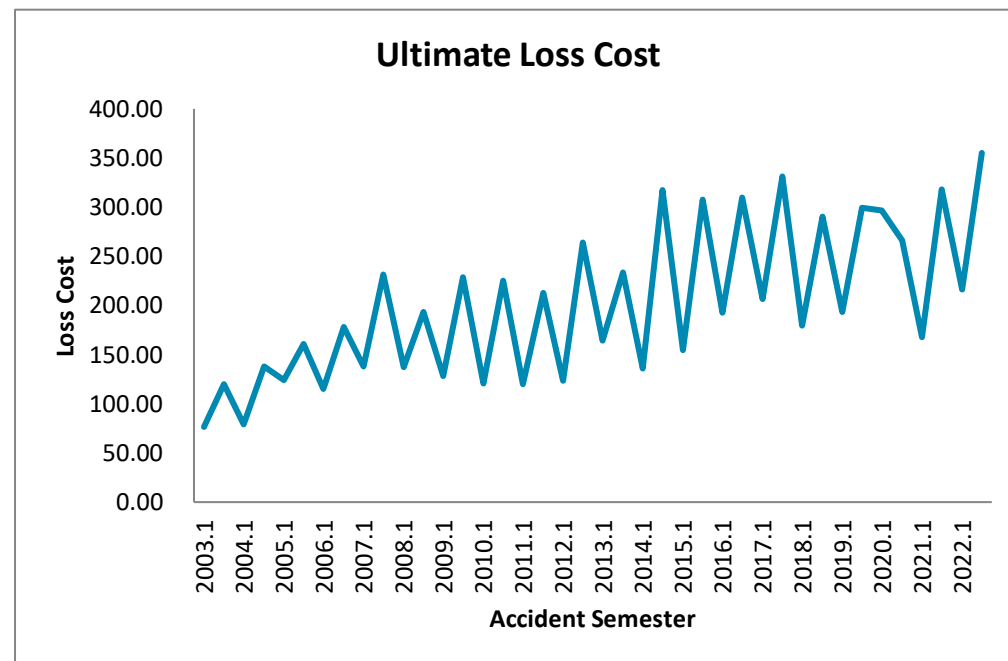
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Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	65,216	1,710	11,744	1.093	12,836	196.82		7,506		26.22			
2003.2	234	66,016	1,509	11,338	1.093	12,392	187.71		8,212		22.86		192.24	
2004.1	228	64,282	1,483	9,491	1.103	10,469	162.86	-17.3%	7,059	-6.0%	23.07	-12.0%		
2004.2	222	66,212	1,725	12,592	1.103	13,889	209.76	11.7%	8,052	-2.0%	26.05	14.0%	186.66	-2.9%
2005.1	216	65,603	1,804	13,466	1.097	14,777	225.25	38.3%	8,192	16.0%	27.50	19.2%		
2005.2	210	68,684	2,020	17,204	1.097	18,879	274.87	31.0%	9,346	16.1%	29.41	12.9%	250.63	34.3%
2006.1	204	70,100	2,097	17,489	1.087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	198	74,814	2,530	20,931	1.087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	192	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	186	84,739	2,500	23,851	1.089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	180	86,340	2,338	19,352	1.084	20,970	242.87	-12.6%	8,969	3.0%	27.08	-15.2%		
2008.2	174	90,091	2,527	23,114	1.084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.81	-10.9%
2009.1	168	87,498	2,110	16,693	1.105	18,448	210.84	-13.2%	8,743	-2.5%	24.11	-10.9%		
2009.2	162	87,050	2,243	18,202	1.105	20,116	231.08	-16.9%	8,968	-9.5%	25.77	-8.1%	220.93	-15.3%
2010.1	156	83,790	1,844	14,505	1.102	15,980	190.72	-9.5%	8,666	-0.9%	22.01	-8.7%		
2010.2	150	85,592	2,158	17,549	1.102	19,334	225.88	-2.2%	8,959	-0.1%	25.21	-2.2%	208.49	-5.6%
2011.1	144	83,472	2,325	17,700	1.095	19,373	232.09	21.7%	8,332	-3.9%	27.85	26.6%		
2011.2	138	86,408	2,076	21,042	1.095	23,030	266.53	18.0%	11,093	23.8%	24.03	-4.7%	249.60	19.7%
2012.1	132	86,613	2,023	17,744	1.091	19,362	223.55	-3.7%	9,571	14.9%	23.36	-16.1%		
2012.2	126	90,575	2,556	22,856	1.091	24,941	275.36	3.3%	9,758	-12.0%	28.22	17.5%	250.03	0.2%
2013.1	120	91,135	2,344	19,792	1.099	21,761	238.77	6.8%	9,283	-3.0%	25.72	10.1%		
2013.2	114	95,617	2,921	27,576	1.099	30,319	317.08	15.2%	10,379	6.4%	30.55	8.3%	278.87	11.5%
2014.1	108	95,950	2,288	21,612	1.093	23,624	246.22	3.1%	10,325	11.2%	23.85	-7.3%		
2014.2	102	103,852	2,578	27,050	1.093	29,568	284.71	-10.2%	11,469	10.5%	24.82	-18.7%	266.22	-4.5%
2015.1	96	104,860	2,209	20,305	1.103	22,395	213.57	-13.3%	10,138	-1.8%	21.07	-11.7%		
2015.2	90	105,995	2,314	25,410	1.103	28,025	264.40	-7.1%	12,110	5.6%	21.83	-12.0%	239.12	-10.2%
2016.1	84	101,085	1,856	17,842	1.085	19,357	191.50	-10.3%	10,430	2.9%	18.36	-12.8%		
2016.2	78	100,700	2,208	23,417	1.085	25,405	252.29	-4.6%	11,506	-5.0%	21.93	0.4%	221.83	-7.2%
2017.1	72	97,195	2,082	21,177	1.092	23,115	237.82	24.2%	11,103	6.5%	21.42	16.7%		
2017.2	66	98,771	2,344	24,404	1.092	26,637	269.68	6.9%	11,365	-1.2%	23.73	8.2%	253.88	14.4%
2018.1	60	96,450	2,279	22,797	1.101	25,093	260.16	9.4%	11,012	-0.8%	23.63	10.3%		
2018.2	54	98,942	2,253	22,755	1.101	25,046	253.14	-6.1%	11,119	-2.2%	22.77	-4.1%	256.61	1.1%
2019.1	48	95,319	2,115	18,111	1.108	20,067	210.52	-19.1%	9,488	-13.8%	22.19	-6.1%		
2019.2	42	93,260	2,181	21,100	1.108	23,379	250.69	-1.0%	10,722	-3.6%	23.38	2.7%	230.38	-10.2%
2020.1	36	82,880	1,491	12,479	1.103	13,761	166.03	-21.1%	9,227	-2.7%	17.99	-18.9%		
2020.2	30	80,373	1,357	14,983	1.103	16,521	205.56	-18.0%	12,179	13.6%	16.88	-27.8%	185.49	-19.5%
2021.1	24	78,145	1,056	10,559	1.126	11,892	152.18	-8.3%	11,261	22.0%	13.51	-24.9%		
2021.2	18	79,796	1,401	17,019	1.126	19,168	240.21	16.9%	13,684	12.4%	17.55	4.0%	196.65	6.0%
2022.1	12	77,790	1,228	16,010	1.118	17,902	230.13	51.2%	14,573	29.4%	15.79	16.9%		
2022.2	6	81,236	1,377	16,657	1.118	18,625	229.27	-4.6%	13,529	-1.1%	16.95	-3.5%	229.69	16.8%
Total		3,431,504	81,982	748,092		821,177								



Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

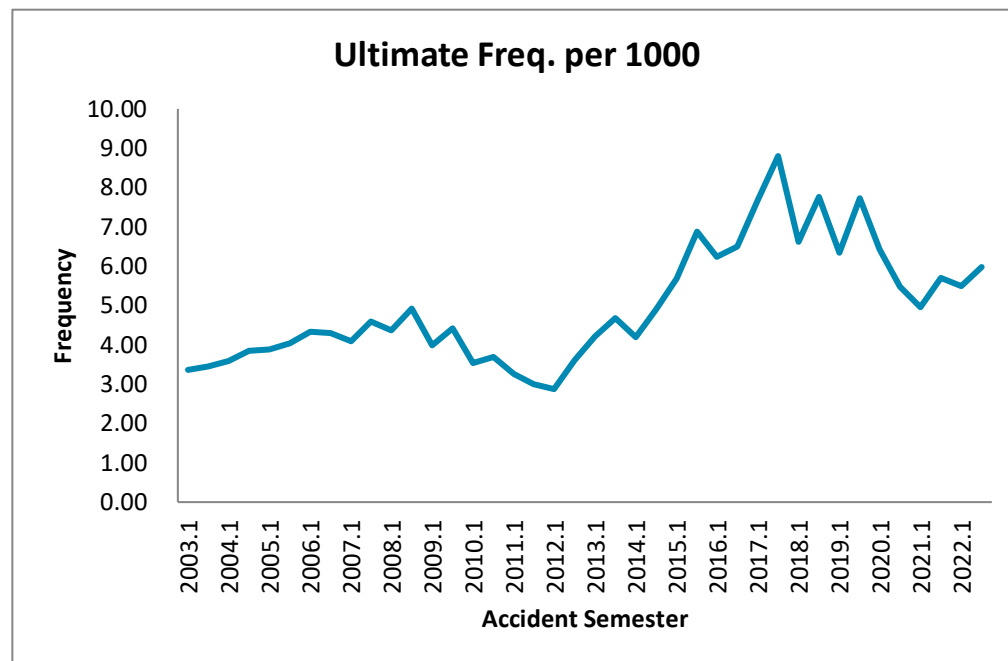
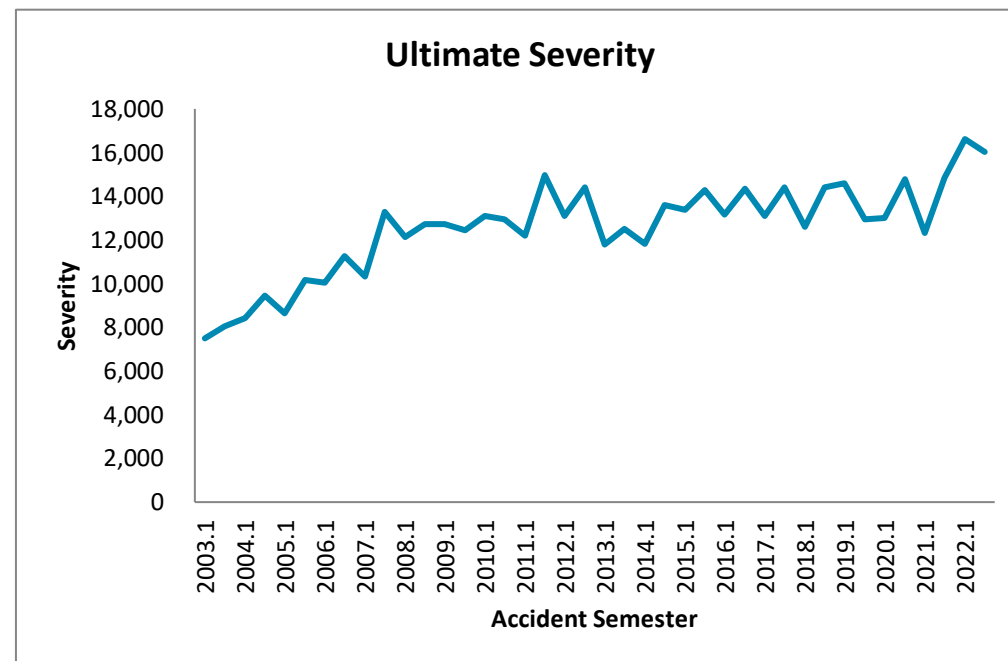
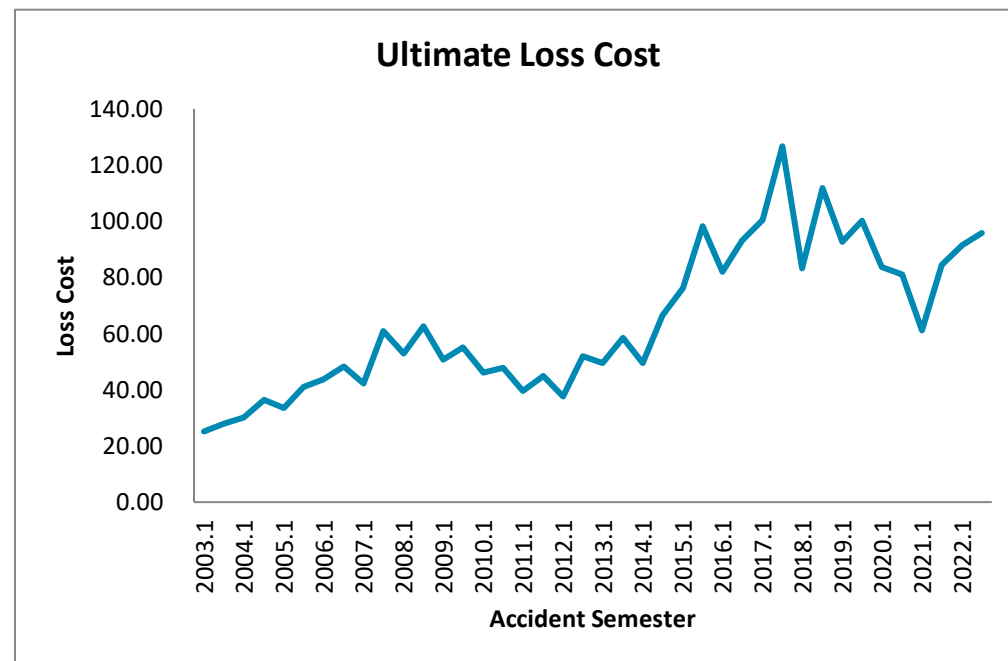
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	86,154	1,201	6,028	1.093	6,589	76.48		5,486		13.94			
2003.2	234	87,709	1,927	9,650	1.093	10,547	120.25		5,473		21.97		98.56	
2004.1	228	87,034	1,284	6,221	1.103	6,862	78.84	3.1%	5,344	-2.6%	14.75	5.8%		
2004.2	222	90,035	2,247	11,235	1.103	12,392	137.64	14.5%	5,515	0.8%	24.96	13.6%	108.74	10.3%
2005.1	216	89,971	2,348	10,198	1.097	11,192	124.39	57.8%	4,766	-10.8%	26.10	76.9%		
2005.2	210	93,644	2,468	13,703	1.097	15,038	160.58	16.7%	6,093	10.5%	26.36	5.6%	142.85	31.4%
2006.1	204	95,454	1,797	10,138	1.087	11,015	115.39	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	198	100,625	2,665	16,524	1.087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.4%
2007.1	192	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	186	112,706	3,563	23,962	1.089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	180	114,668	1,978	14,546	1.084	15,762	137.46	-0.4%	7,969	17.2%	17.25	-15.0%		
2008.2	174	118,897	3,133	21,256	1.084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.6%	166.10	-10.8%
2009.1	168	116,536	1,780	13,540	1.105	14,963	128.40	-6.6%	8,406	5.5%	15.27	-11.5%		
2009.2	162	116,182	3,454	24,070	1.105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.60	7.5%
2010.1	156	113,049	1,756	12,361	1.102	13,618	120.46	-6.2%	7,755	-7.7%	15.53	1.7%		
2010.2	150	115,178	3,562	23,516	1.102	25,908	224.94	-1.8%	7,273	-5.6%	30.93	4.0%	173.19	-3.0%
2011.1	144	113,141	1,596	12,399	1.095	13,571	119.95	-0.4%	8,503	9.6%	14.11	-9.2%		
2011.2	138	115,919	2,915	22,523	1.095	24,652	212.66	-5.5%	8,457	16.3%	25.15	-18.7%	166.87	-3.6%
2012.1	132	116,236	1,705	13,164	1.091	14,365	123.59	3.0%	8,425	-0.9%	14.67	4.0%		
2012.2	126	120,110	3,941	29,046	1.091	31,695	263.88	24.1%	8,042	-4.9%	32.81	30.5%	194.88	16.8%
2013.1	120	120,961	2,244	18,061	1.099	19,857	164.16	32.8%	8,849	5.0%	18.55	26.5%		
2013.2	114	125,829	3,891	26,761	1.099	29,423	233.83	-11.4%	7,562	-6.0%	30.92	-5.8%	199.69	2.5%
2014.1	108	126,351	1,819	15,734	1.093	17,199	136.12	-17.1%	9,455	6.9%	14.40	-22.4%		
2014.2	102	134,798	4,901	39,168	1.093	42,815	317.62	35.8%	8,736	15.5%	36.36	17.6%	229.81	15.1%
2015.1	96	136,523	2,138	19,154	1.103	21,125	154.73	13.7%	9,881	4.5%	15.66	8.8%		
2015.2	90	138,069	4,515	38,530	1.103	42,495	307.78	-3.1%	9,412	7.7%	32.70	-10.1%	231.69	0.8%
2016.1	84	134,368	2,679	23,837	1.085	25,861	192.46	24.4%	9,653	-2.3%	19.94	27.3%		
2016.2	78	133,919	4,599	38,251	1.085	41,499	309.88	0.7%	9,023	-4.1%	34.34	5.0%	251.07	8.4%
2017.1	72	130,197	2,604	24,627	1.092	26,880	206.46	7.3%	10,323	6.9%	20.00	0.3%		
2017.2	66	131,000	4,543	39,741	1.092	43,377	331.13	6.9%	9,548	5.8%	34.68	1.0%	268.98	7.1%
2018.1	60	128,301	2,264	20,966	1.101	23,077	179.87	-12.9%	10,193	-1.3%	17.65	-11.8%		
2018.2	54	129,897	3,712	34,256	1.101	37,705	290.27	-12.3%	10,157	6.4%	28.58	-17.6%	235.41	-12.5%
2019.1	48	125,596	2,127	21,925	1.108	24,293	193.42	7.5%	11,421	12.0%	16.94	-4.0%		
2019.2	42	121,427	3,939	32,816	1.108	36,360	299.44	3.2%	9,232	-9.1%	32.44	13.5%	245.54	4.3%
2020.1	36	110,120	3,084	29,593	1.103	32,631	296.32	53.2%	10,579	-7.4%	28.01	65.4%		
2020.2	30	106,356	2,800	25,676	1.103	28,313	266.21	-11.1%	10,111	9.5%	26.33	-18.8%	281.53	14.7%
2021.1	24	103,695	1,698	15,475	1.126	17,429	168.08	-43.3%	10,266	-3.0%	16.37	-41.5%		
2021.2	18	104,148	3,047	29,440	1.126	33,156	318.36	19.6%	10,882	7.6%	29.26	11.1%	243.38	-13.5%
2022.1	12	101,789	1,814	19,702	1.118	22,030	216.43	28.8%	12,141	18.3%	17.83	8.9%		
2022.2	6	104,947	3,422	33,336	1.118	37,275	355.18	11.6%	10,891	0.1%	32.61	11.5%	286.86	17.9%
Total		4,557,814	109,319	854,601		939,311								



Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

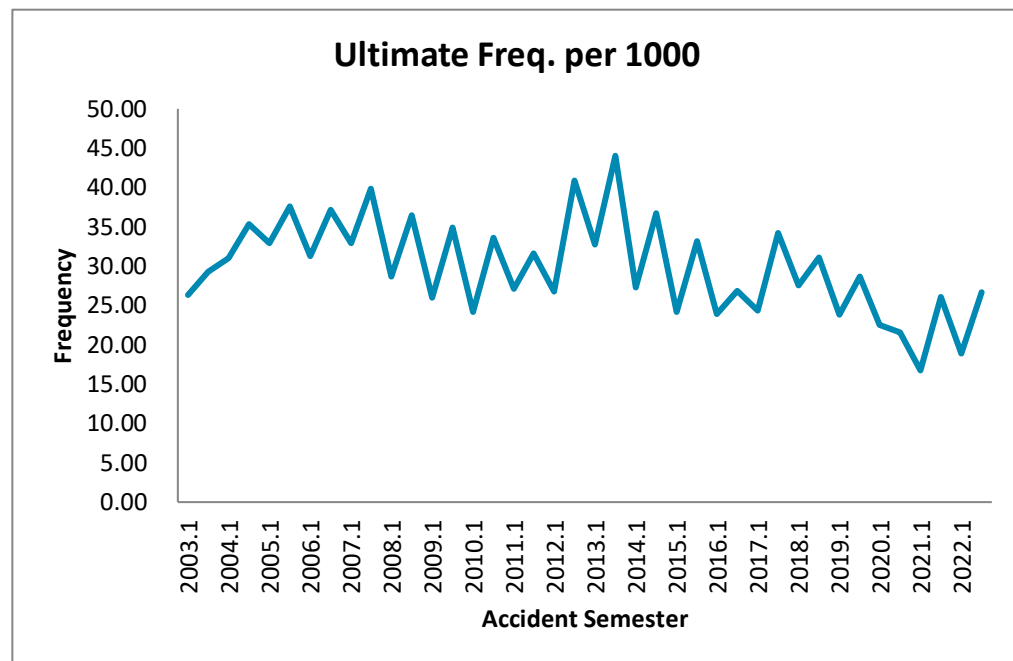
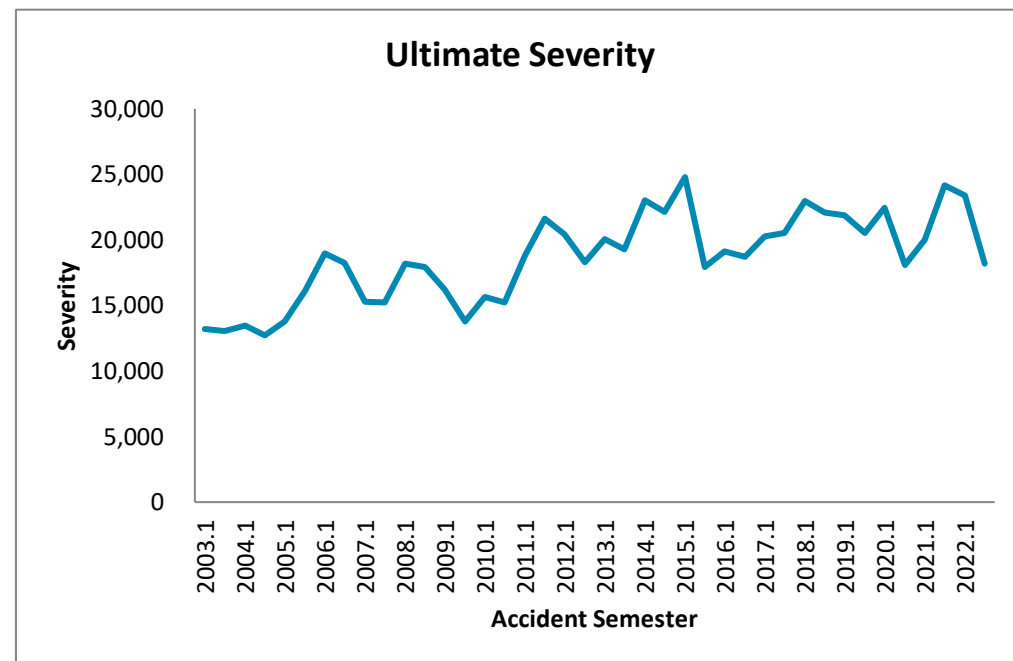
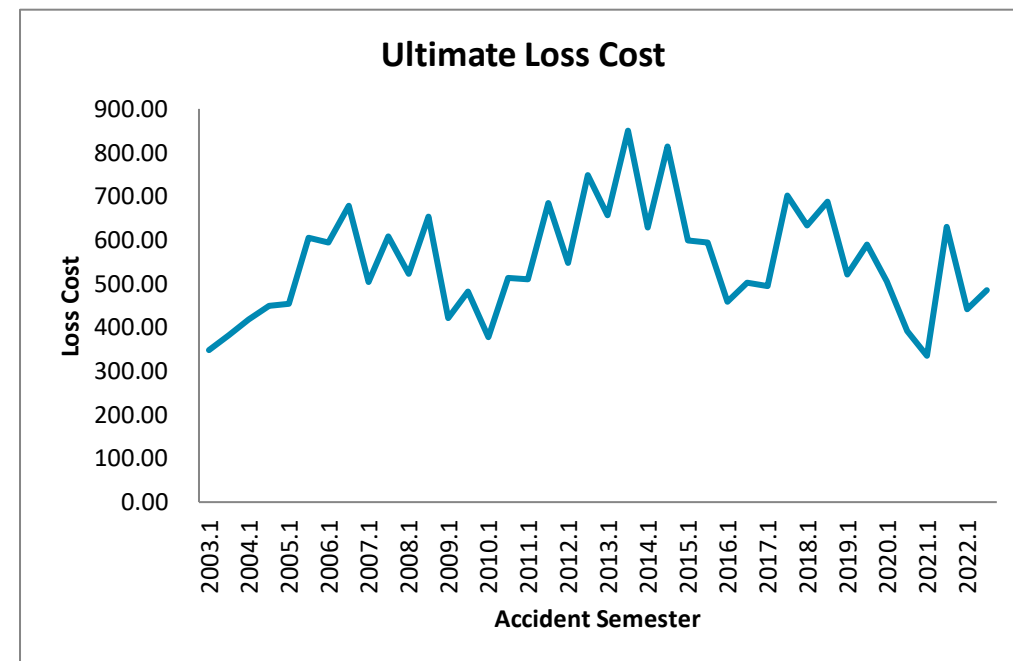
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	86,154	289	1,982	1.093	2,166	25.14		7,495		3.35			
2003.2	234	87,709	303	2,233	1.093	2,441	27.83		8,055		3.45		26.50	
2004.1	228	87,034	312	2,384	1.103	2,630	30.21	20.2%	8,429	12.5%	3.58	6.9%		
2004.2	222	90,035	347	2,970	1.103	3,276	36.39	30.8%	9,441	17.2%	3.85	11.6%	33.35	25.9%
2005.1	216	89,971	349	2,744	1.097	3,012	33.47	10.8%	8,629	2.4%	3.88	8.2%		
2005.2	210	93,644	378	3,499	1.097	3,840	41.01	12.7%	10,159	7.6%	4.04	4.7%	37.32	11.9%
2006.1	204	95,454	414	3,829	1.087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	198	100,625	432	4,476	1.087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.3%
2007.1	192	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	186	112,706	518	6,313	1.089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	180	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	174	118,897	586	6,882	1.084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	168	116,536	464	5,343	1.105	5,904	50.66	-4.3%	12,724	4.8%	3.98	-8.7%		
2009.2	162	116,182	514	5,785	1.105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.84	-8.8%
2010.1	156	113,049	399	4,740	1.102	5,222	46.19	-8.8%	13,088	2.9%	3.53	-11.4%		
2010.2	150	115,178	426	5,004	1.102	5,513	47.87	-13.0%	12,942	4.0%	3.70	-16.4%	47.04	-11.0%
2011.1	144	113,141	368	4,101	1.095	4,488	39.67	-14.1%	12,196	-6.8%	3.25	-7.8%		
2011.2	138	115,919	347	4,748	1.095	5,197	44.83	-6.3%	14,977	15.7%	2.99	-19.1%	42.28	-10.1%
2012.1	132	116,236	334	4,013	1.091	4,379	37.67	-5.0%	13,111	7.5%	2.87	-11.7%		
2012.2	126	120,110	434	5,726	1.091	6,248	52.02	16.0%	14,397	-3.9%	3.61	20.7%	44.96	6.3%
2013.1	120	120,961	509	5,458	1.099	6,001	49.61	31.7%	11,789	-10.1%	4.21	46.4%		
2013.2	114	125,829	588	6,694	1.099	7,359	58.49	12.4%	12,516	-13.1%	4.67	29.3%	54.14	20.4%
2014.1	108	126,351	529	5,723	1.093	6,255	49.51	-0.2%	11,825	0.3%	4.19	-0.5%		
2014.2	102	134,798	660	8,201	1.093	8,965	66.50	13.7%	13,583	8.5%	4.90	4.8%	58.28	7.7%
2015.1	96	136,523	777	9,416	1.103	10,385	76.07	53.6%	13,365	13.0%	5.69	35.9%		
2015.2	90	138,069	950	12,305	1.103	13,571	98.29	47.8%	14,285	5.2%	6.88	40.5%	87.24	49.7%
2016.1	84	134,368	837	10,142	1.085	11,003	81.89	7.7%	13,146	-1.6%	6.23	9.4%		
2016.2	78	133,919	870	11,490	1.085	12,466	93.08	-5.3%	14,332	0.3%	6.49	-5.6%	87.48	0.3%
2017.1	72	130,197	999	11,984	1.092	13,080	100.46	22.7%	13,096	-0.4%	7.67	23.1%		
2017.2	66	131,000	1,153	15,204	1.092	16,595	126.68	36.1%	14,397	0.5%	8.80	35.5%	113.61	29.9%
2018.1	60	128,301	849	9,710	1.101	10,688	83.30	-17.1%	12,587	-3.9%	6.62	-13.7%		
2018.2	54	129,897	1,009	13,199	1.101	14,528	111.84	-11.7%	14,394	0.0%	7.77	-11.7%	97.66	-14.0%
2019.1	48	125,596	796	10,492	1.108	11,625	92.56	11.1%	14,600	16.0%	6.34	-4.2%		
2019.2	42	121,427	939	10,966	1.108	12,150	100.06	-10.5%	12,935	-10.1%	7.74	-0.4%	96.25	-1.4%
2020.1	36	110,120	708	8,361	1.103	9,220	83.73	-9.5%	13,016	-10.8%	6.43	1.5%		
2020.2	30	106,356	583	7,815	1.103	8,617	81.02	-19.0%	14,777	14.2%	5.48	-29.1%	82.40	-14.4%
2021.1	24	103,695	514	5,629	1.126	6,339	61.13	-27.0%	12,322	-5.3%	4.96	-22.9%		
2021.2	18	104,148	593	7,816	1.126	8,802	84.52	4.3%	14,840	0.4%	5.70	3.9%	72.85	-11.6%
2022.1	12	101,789	560	8,322	1.118	9,306	91.42	49.5%	16,617	34.9%	5.50	10.9%		
2022.2	6	104,947	627	8,986	1.118	10,048	95.75	13.3%	16,015	7.9%	5.98	5.0%	93.62	28.5%
Total		4,557,814	23,201	274,413		301,631								



Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

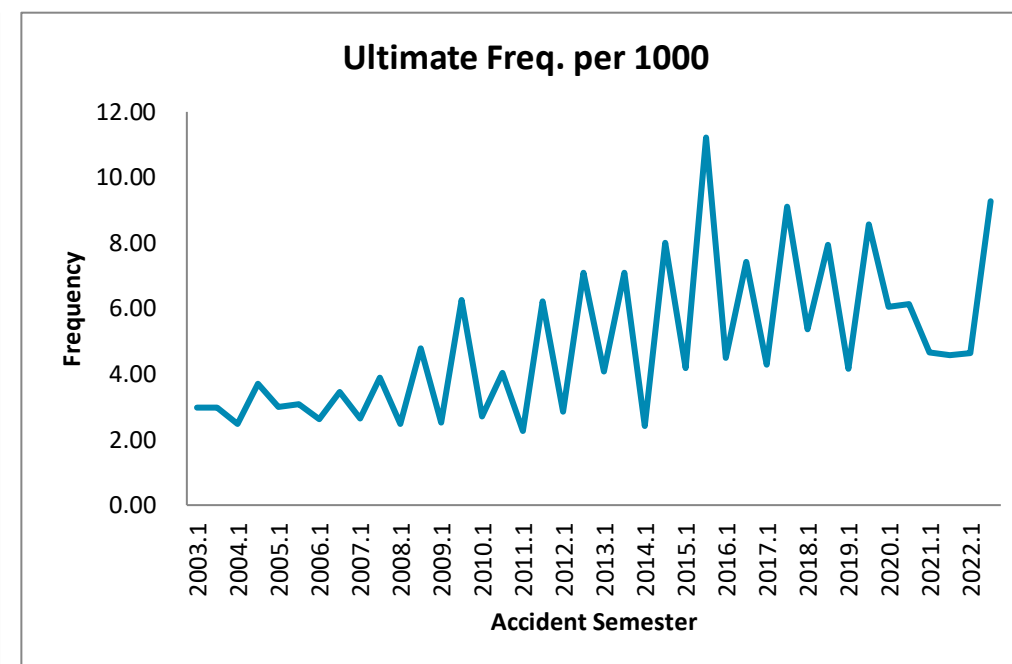
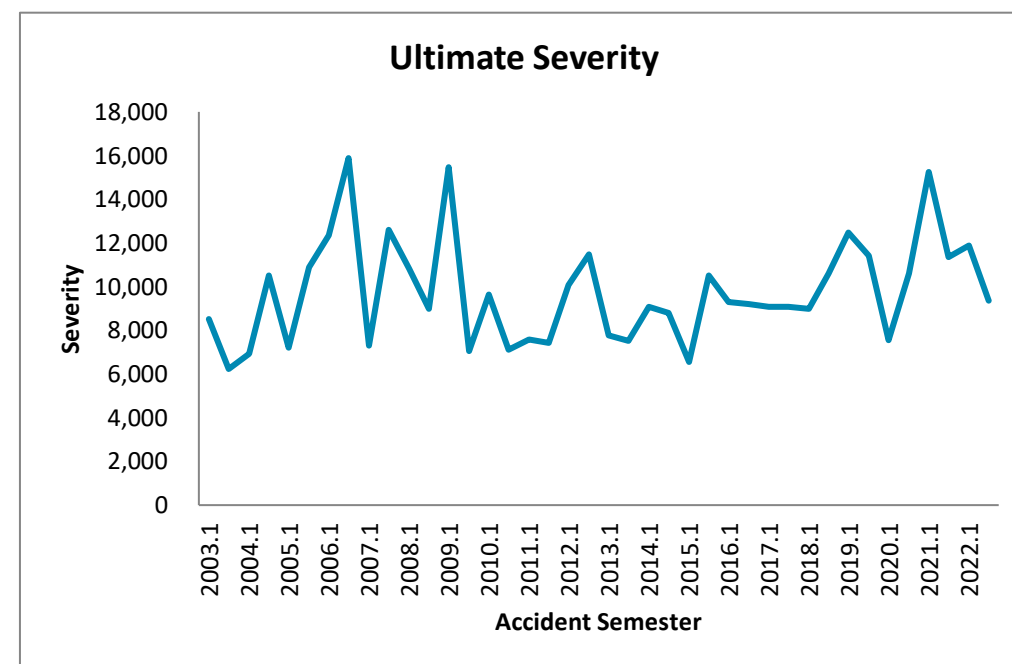
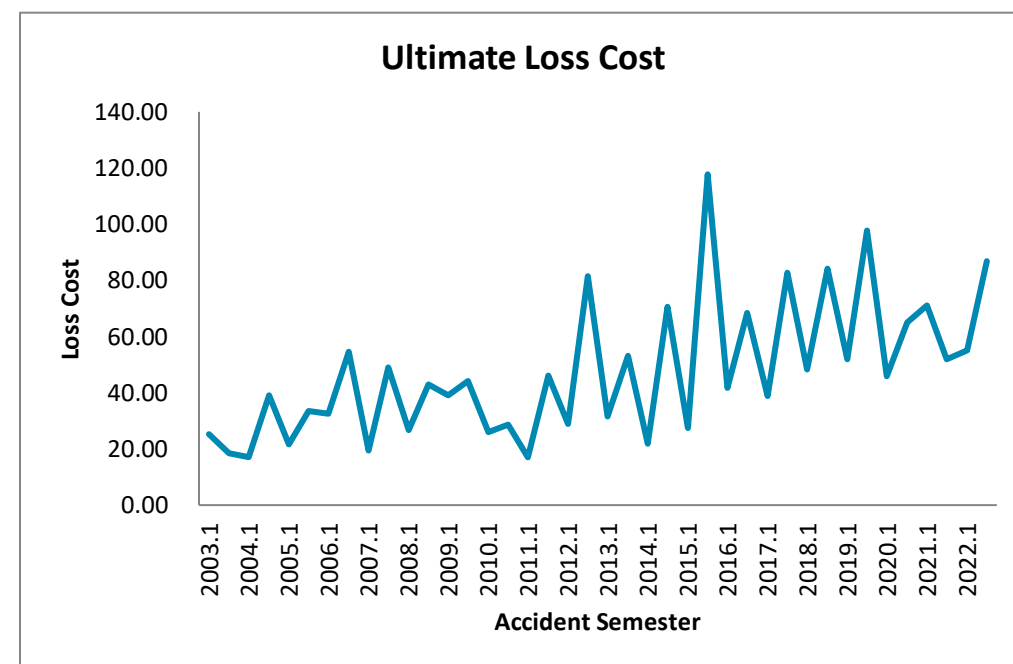
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	18,555	488	5,901	1.093	6,450	347.64		13,218		26.30			
2003.2	234	17,401	509	6,085	1.093	6,651	382.25		13,067		29.25		364.39	
2004.1	228	16,500	512	6,254	1.103	6,899	418.09	20.3%	13,474	1.9%	31.03	18.0%		
2004.2	222	18,090	639	7,369	1.103	8,128	449.33	17.5%	12,720	-2.7%	35.32	20.8%	434.42	19.2%
2005.1	216	18,901	623	7,830	1.097	8,592	454.60	8.7%	13,792	2.4%	32.96	6.2%		
2005.2	210	18,051	679	9,960	1.097	10,930	605.47	34.8%	16,097	26.5%	37.61	6.5%	528.30	21.6%
2006.1	204	19,740	618	10,803	1.087	11,737	594.58	30.8%	18,992	37.7%	31.31	-5.0%		
2006.2	198	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.86	20.7%
2007.1	192	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	186	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	180	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	174	26,586	970	16,050	1.084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	168	24,305	631	9,252	1.105	10,224	420.66	-19.4%	16,203	-10.9%	25.96	-9.6%		
2009.2	162	24,932	871	10,867	1.105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.55	-23.1%
2010.1	156	24,890	601	8,539	1.102	9,408	377.98	-10.1%	15,654	-3.4%	24.15	-7.0%		
2010.2	150	27,261	917	12,694	1.102	13,985	513.02	6.5%	15,251	10.6%	33.64	-3.7%	448.57	-0.7%
2011.1	144	27,759	752	12,924	1.095	14,145	509.56	34.8%	18,810	20.2%	27.09	12.2%		
2011.2	138	28,595	905	17,885	1.095	19,575	684.56	33.4%	21,630	41.8%	31.65	-5.9%	598.35	33.4%
2012.1	132	27,844	746	13,973	1.091	15,247	547.58	7.5%	20,438	8.7%	26.79	-1.1%		
2012.2	126	27,765	1,136	19,058	1.091	20,796	749.02	9.4%	18,307	-15.4%	40.91	29.3%	648.15	8.3%
2013.1	120	28,464	931	16,984	1.099	18,673	656.01	19.8%	20,057	-1.9%	32.71	22.1%		
2013.2	114	31,293	1,378	24,196	1.099	26,603	850.11	13.5%	19,305	5.5%	44.04	7.6%	757.65	16.9%
2014.1	108	32,242	880	18,537	1.093	20,263	628.46	-4.2%	23,026	14.8%	27.29	-16.6%		
2014.2	102	37,226	1,367	27,701	1.093	30,280	813.42	-4.3%	22,147	14.7%	36.73	-16.6%	727.57	-4.0%
2015.1	96	40,230	972	21,851	1.103	24,099	599.03	-4.7%	24,793	7.7%	24.16	-11.5%		
2015.2	90	40,997	1,359	22,081	1.103	24,354	594.04	-27.0%	17,920	-19.1%	33.15	-9.7%	596.51	-18.0%
2016.1	84	41,398	992	17,484	1.085	18,969	458.21	-23.5%	19,130	-22.8%	23.95	-0.9%		
2016.2	78	43,911	1,178	20,348	1.085	22,075	502.73	-15.4%	18,737	4.6%	26.83	-19.1%	481.12	-19.3%
2017.1	72	40,643	990	18,398	1.092	20,082	494.10	7.8%	20,275	6.0%	24.37	1.7%		
2017.2	66	39,125	1,337	25,157	1.092	27,459	701.82	39.6%	20,533	9.6%	34.18	27.4%	595.98	23.9%
2018.1	60	36,334	1,000	20,878	1.101	22,980	632.48	28.0%	22,980	13.3%	27.52	12.9%		
2018.2	54	37,932	1,180	23,714	1.101	26,102	688.12	-2.0%	22,114	7.7%	31.12	-9.0%	660.90	10.9%
2019.1	48	36,439	868	17,138	1.108	18,989	521.13	-17.6%	21,879	-4.8%	23.82	-13.5%		
2019.2	42	31,213	895	16,585	1.108	18,376	588.72	-14.4%	20,537	-7.1%	28.67	-7.9%	552.31	-16.4%
2020.1	36	21,278	479	9,757	1.103	10,759	505.62	-3.0%	22,444	2.6%	22.53	-5.4%		
2020.2	30	16,937	366	6,007	1.103	6,624	391.09	-33.6%	18,109	-11.8%	21.60	-24.7%	454.86	-17.6%
2021.1	24	17,264	289	5,133	1.126	5,781	334.89	-33.8%	19,998	-10.9%	16.75	-25.7%		
2021.2	18	16,614	433	9,291	1.126	10,464	629.86	61.1%	24,178	33.5%	26.05	20.6%	479.55	5.4%
2022.1	12	16,711	315	6,600	1.118	7,380	441.62	31.9%	23,411	17.1%	18.86	12.6%		
2022.2	6	19,045	508	8,266	1.118	9,243	485.30	-23.0%	18,206	-24.7%	26.66	2.3%	464.89	-3.1%
Total		1,091,033	32,714	563,546		618,236								



Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

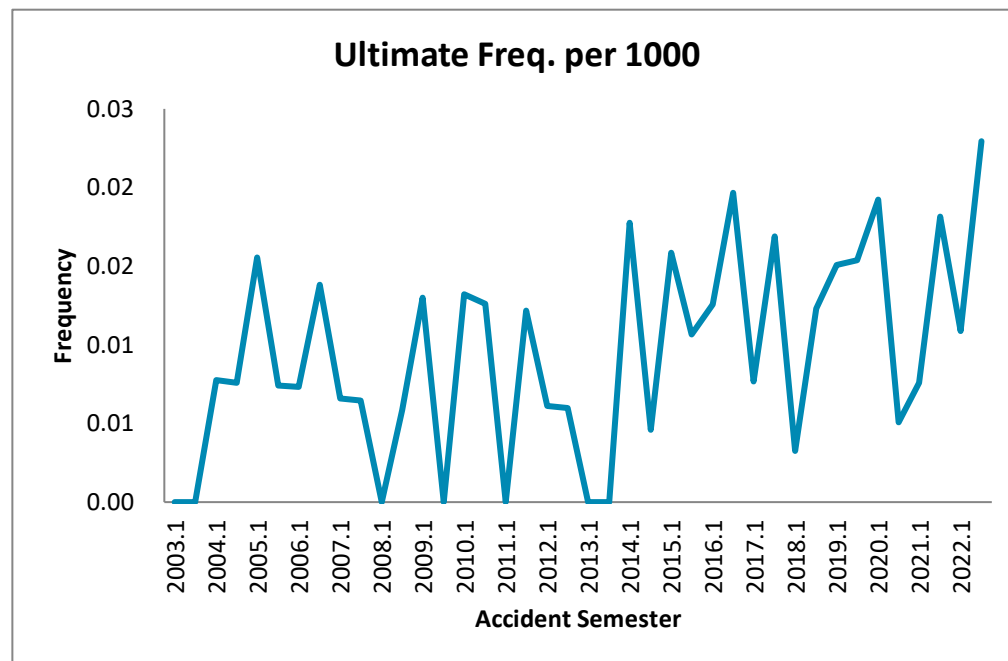
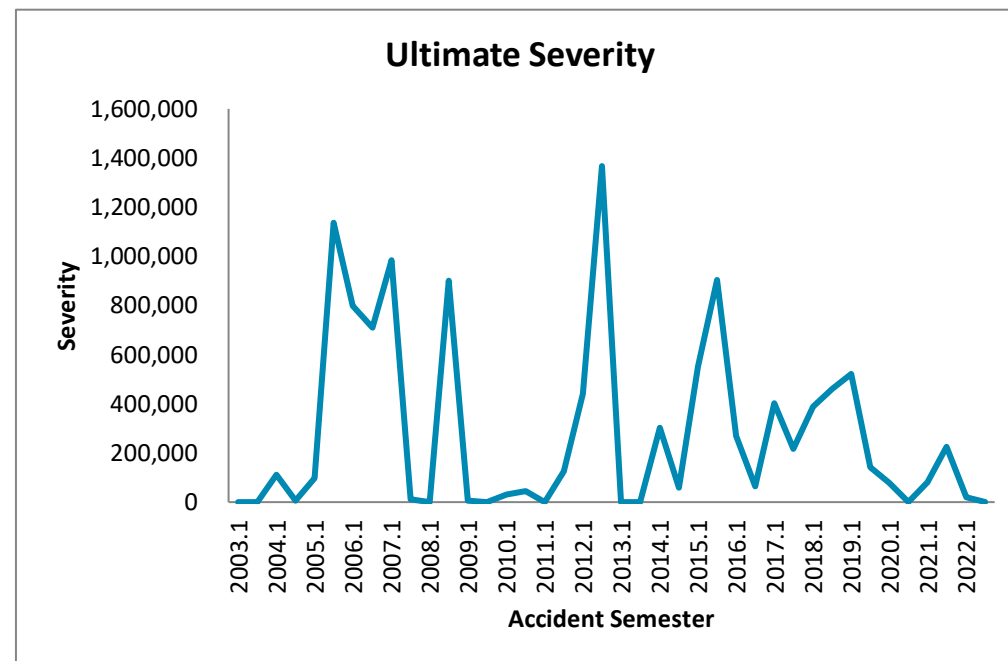
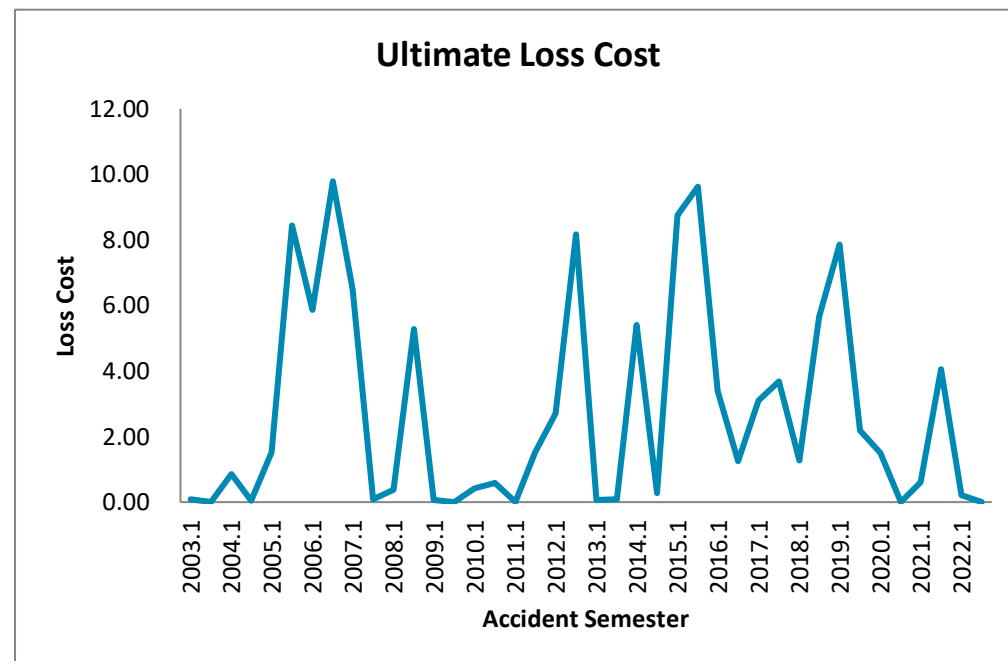
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.1	240	17,854	53	412	1.093	451	25.25		8,505		2.97			
2003.2	234	17,524	52	296	1.093	324	18.49		6,230		2.97		21.90	
2004.1	228	16,997	42	263	1.103	290	17.08	-32.4%	6,911	-18.7%	2.47	-16.8%		
2004.2	222	16,702	62	591	1.103	652	39.06	111.3%	10,521	68.9%	3.71	25.1%	27.97	27.7%
2005.1	216	16,041	48	315	1.097	346	21.58	26.3%	7,210	4.3%	2.99	21.1%		
2005.2	210	15,906	49	486	1.097	534	33.55	-14.1%	10,890	3.5%	3.08	-17.0%	27.54	-1.6%
2006.1	204	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	198	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	192	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	186	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	180	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	174	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	168	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	162	14,555	91	581	1.105	642	44.08	2.5%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	156	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	150	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	144	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	138	12,881	80	543	1.095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	132	12,243	35	323	1.091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	126	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	120	11,790	48	339	1.099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	114	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	108	11,567	28	232	1.093	254	21.96	-30.6%	9,070	16.8%	2.42	-40.5%		
2014.2	102	11,979	96	773	1.093	845	70.53	32.6%	8,801	17.2%	8.01	13.1%	46.67	10.1%
2015.1	96	11,960	50	297	1.103	328	27.43	24.9%	6,562	-27.7%	4.18	72.7%		
2015.2	90	11,411	128	1,218	1.103	1,344	117.76	67.0%	10,498	19.3%	11.22	40.0%	71.54	53.3%
2016.1	84	11,361	51	438	1.085	475	41.78	52.3%	9,307	41.8%	4.49	7.4%		
2016.2	78	11,590	86	730	1.085	792	68.30	-42.0%	9,212	-12.2%	7.41	-33.9%	55.17	-22.9%
2017.1	72	11,195	48	398	1.092	435	38.84	-7.0%	9,065	-2.6%	4.28	-4.6%		
2017.2	66	10,757	98	815	1.092	890	82.72	21.1%	9,087	-1.4%	9.10	22.8%	60.34	9.4%
2018.1	60	10,606	57	465	1.101	512	48.23	24.2%	8,982	-0.9%	5.37	25.3%		
2018.2	54	10,428	83	798	1.101	878	84.21	1.8%	10,589	16.5%	7.95	-12.6%	66.07	9.5%
2019.1	48	10,303	43	484	1.108	536	52.00	7.8%	12,469	38.8%	4.17	-22.3%		
2019.2	42	10,370	89	916	1.108	1,014	97.83	16.2%	11,408	7.7%	8.58	7.8%	74.99	13.5%
2020.1	36	10,394	63	431	1.103	476	45.76	-12.0%	7,556	-39.4%	6.06	45.2%		
2020.2	30	10,267	63	607	1.103	669	65.14	-33.4%	10,617	-6.9%	6.14	-28.5%	55.39	-26.1%
2021.1	24	10,332	48	652	1.126	734	71.05	55.3%	15,249	101.8%	4.66	-23.1%		
2021.2	18	10,334	47	476	1.126	536	51.92	-20.3%	11,357	7.0%	4.57	-25.5%	61.48	11.0%
2022.1	12	10,395	48	513	1.118	574	55.18	-22.3%	11,897	-22.0%	4.64	-0.5%		
2022.2	6	10,361	96	804	1.118	899	86.74	67.1%	9,356	-17.6%	9.27	102.8%	70.94	15.4%
Total		522,880	2,426	21,366		23,483								



Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 12/31/22

(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
2003.1	240	129,072	0	11	1.093	12	0.09		#DIV/0!		0.00			
2003.2	234	132,443	0	2	1.093	2	0.01		#DIV/0!		0.00		0.05	
2004.1	228	128,853	1	100	1.103	110	0.85	814.5%	110,086	#DIV/0!	0.01	#DIV/0!		
2004.2	222	131,664	1	6	1.103	7	0.05	289.2%	7,106	#DIV/0!	0.01	#DIV/0!	0.45	746.7%
2005.1	216	128,476	2	177	1.097	195	1.51	77.2%	97,278	-11.6%	0.02	100.6%		
2005.2	210	134,792	1	1,036	1.097	1,137	8.43	15525.3%	1,136,641	15896.6%	0.01	-2.3%	5.06	1024.0%
2006.1	204	136,395	1	736	1.087	800	5.86	287.2%	799,696	722.1%	0.01	-52.9%		
2006.2	198	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	55.9%
2007.1	192	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	186	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	180	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	174	170,266	1	831	1.084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	168	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	162	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	156	151,225	2	57	1.102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	150	158,710	2	83	1.102	91	0.58	#DIV/0!	45,718	#DIV/0!	0.01	#DIV/0!	0.50	1315.2%
2011.1	144	156,552	0	0	1.095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	138	164,235	2	228	1.095	250	1.52	163.9%	124,852	173.1%	0.01	-3.4%	0.78	57.2%
2012.1	132	163,593	1	405	1.091	442	2.70	81338.2%	442,429	#DIV/0!	0.01	#DIV/0!		
2012.2	126	167,492	1	1,253	1.091	1,367	8.16	436.9%	1,367,254	995.1%	0.01	-51.0%	5.47	600.7%
2013.1	120	166,739	0	10	1.099	11	0.07	-97.5%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	114	176,781	0	15	1.099	17	0.10	-98.8%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.08	-98.5%
2014.1	108	176,778	3	873	1.093	955	5.40	7942.8%	303,728	#DIV/0!	0.02	#DIV/0!		
2014.2	102	194,747	1	48	1.093	53	0.27	182.9%	58,749	#DIV/0!	0.00	#DIV/0!	2.71	3211.7%
2015.1	96	198,922	3	1,579	1.103	1,741	8.75	62.1%	551,656	81.6%	0.02	-10.7%		
2015.2	90	205,392	2	1,793	1.103	1,977	9.63	3454.1%	903,023	1437.1%	0.01	131.2%	9.20	239.2%
2016.1	84	197,041	2	617	1.085	670	3.40	-61.2%	270,318	-51.0%	0.01	-20.7%		
2016.2	78	195,759	4	225	1.085	244	1.25	-87.0%	63,441	-93.0%	0.02	84.4%	2.33	-74.7%
2017.1	72	185,574	1	526	1.092	574	3.09	-9.0%	403,222	49.2%	0.01	-39.0%		
2017.2	66	186,867	3	630	1.092	687	3.68	194.9%	217,725	243.2%	0.02	-14.1%	3.39	45.5%
2018.1	60	180,834	1	207	1.101	228	1.26	-59.2%	388,445	-3.7%	0.00	-57.6%		
2018.2	54	185,979	2	957	1.101	1,053	5.66	54.0%	460,504	111.5%	0.01	-27.2%	3.49	3.2%
2019.1	48	178,262	3	1,266	1.108	1,403	7.87	523.6%	521,725	34.3%	0.02	364.3%		
2019.2	42	170,901	3	336	1.108	372	2.18	-61.5%	141,586	-69.3%	0.02	25.1%	5.08	45.5%
2020.1	36	145,927	3	198	1.103	218	1.49	-81.0%	77,713	-85.1%	0.02	27.4%		
2020.2	30	140,630	1	0	1.103	0	0.00	-100.0%	46	-100.0%	0.01	-67.2%	0.76	-85.0%
2021.1	24	139,368	1	75	1.126	85	0.61	-59.4%	79,887	2.8%	0.01	-60.5%		
2021.2	18	141,242	3	510	1.126	574	4.06	1752714.1%	224,101	488342.0%	0.02	258.9%	2.35	208.5%
2022.1	12	135,969	1	25	1.118	28	0.21	-65.6%	19,234	-75.9%	0.01	43.0%		
2022.2	6	143,103	3	0	1.118	0	0.00	-99.9%	96	-100.0%	0.02	26.5%	0.10	-95.6%
Total		6,430,801	61	17,107		18,758								



Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	36,305	36,305	1.000	36,305	36,305	0
2003.2	234	30,993	30,993	1.000	30,993	30,993	0
2004.1	228	29,402	29,402	1.000	29,402	29,402	0
2004.2	222	34,661	34,700	1.000	34,700	34,705	(5)
2005.1	216	22,705	22,705	1.000	22,705	22,705	0
2005.2	210	30,618	30,618	1.000	30,618	30,618	0
2006.1	204	29,980	29,980	1.000	29,980	29,980	0
2006.2	198	36,971	36,971	1.000	36,971	36,971	0
2007.1	192	28,028	28,028	1.000	28,028	28,039	(10)
2007.2	186	38,151	38,326	1.000	38,326	38,373	(47)
2008.1	180	29,233	29,233	1.000	29,233	29,233	0
2008.2	174	36,238	36,238	1.000	36,238	36,242	(4)
2009.1	168	19,982	20,983	1.000	20,983	20,983	0
2009.2	162	26,667	26,667	1.000	26,667	26,664	3
2010.1	156	20,603	20,603	1.000	20,603	20,603	0
2010.2	150	24,322	24,905	1.000	24,905	24,882	23
2011.1	144	27,277	27,277	1.000	27,277	26,928	349
2011.2	138	35,519	36,577	1.000	36,577	36,176	401
2012.1	132	26,830	26,830	1.000	26,830	26,799	31
2012.2	126	43,828	44,334	1.000	44,334	43,569	765
2013.1	120	38,343	39,522	0.998	39,429	39,760	(331)
2013.2	114	45,354	45,988	1.006	46,254	46,668	(414)
2014.1	108	32,441	33,591	1.011	33,954	33,753	200
2014.2	102	50,408	52,121	1.016	52,937	52,746	191
2015.1	96	35,168	36,915	1.016	37,505	37,678	(174)
2015.2	90	50,567	54,458	1.019	55,499	55,035	464
2016.1	84	29,786	34,876	1.021	35,593	35,574	18
2016.2	78	44,929	56,029	1.035	57,976	54,816	3,160
2017.1	72	34,128	44,698	1.043	46,609	45,316	1,294
2017.2	66	40,919	50,292	1.058	53,228	52,869	359
2018.1	60	34,928	49,453	1.081	53,438	54,457	(1,019)
2018.2	54	30,483	56,634	1.118	63,335	64,820	(1,485)
2019.1	48	21,922	40,485	1.167	47,250	49,852	(2,602)
2019.2	42	19,590	44,704	1.227	54,871	50,175	4,696
2020.1	36	12,341	28,865	1.329	38,370	39,919	(1,549)
2020.2	30	5,112	27,974	1.473	41,208	38,081	3,128
2021.1	24	2,489	14,791	1.723	25,489	27,907	(2,418)
2021.2	18	2,164	22,028	1.989	43,804	50,221	(6,417)
2022.1	12	647	13,852	2.343	32,449		
2022.2	6	103	11,093	3.163	35,092		
Total		1,140,138	1,370,046		1,505,967	1,439,817	(1,392)

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	14,238	14,238	1.000	14,238	0	14,238
2003.2	234	13,435	13,435	1.000	13,435	0	13,435
2004.1	228	15,484	15,484	1.000	15,484	0	15,484
2004.2	222	15,770	15,770	1.000	15,770	0	15,770
2005.1	216	17,623	17,623	1.000	17,623	0	17,623
2005.2	210	18,680	18,680	1.000	18,680	0	18,680
2006.1	204	21,827	21,827	1.000	21,827	0	21,827
2006.2	198	24,305	24,305	1.000	24,305	0	24,305
2007.1	192	24,075	24,075	1.000	24,075	0	24,075
2007.2	186	26,961	27,122	1.000	27,122	0	27,122
2008.1	180	21,833	21,833	1.000	21,833	0	21,833
2008.2	174	24,758	24,758	1.000	24,758	0	24,758
2009.1	168	17,193	17,193	1.000	17,193	0	17,193
2009.2	162	19,829	19,829	1.000	19,829	0	19,829
2010.1	156	17,693	17,693	1.000	17,693	0	17,693
2010.2	150	25,069	25,069	1.000	25,069	0	25,069
2011.1	144	23,967	23,967	1.000	23,967	0	23,967
2011.2	138	26,470	26,470	1.000	26,470	0	26,470
2012.1	132	21,433	21,433	1.000	21,433	0	21,433
2012.2	126	28,570	28,598	1.000	28,598	0	28,598
2013.1	120	28,464	28,464	0.999	28,440	0	28,440
2013.2	114	36,958	37,197	0.999	37,170	0	37,170
2014.1	108	30,255	30,255	1.000	30,246	0	30,246
2014.2	102	40,456	40,463	1.000	40,444	0	40,444
2015.1	96	33,068	33,068	1.001	33,104	0	33,104
2015.2	90	30,638	30,663	1.001	30,692	0	30,692
2016.1	84	24,305	24,308	1.001	24,335	0	24,335
2016.2	78	27,488	27,489	1.001	27,505	0	27,505
2017.1	72	27,242	27,552	1.001	27,582	0	27,582
2017.2	66	32,457	32,538	1.001	32,581	0	32,581
2018.1	60	29,852	29,935	0.999	29,918	0	29,918
2018.2	54	29,171	29,271	0.999	29,235	0	29,235
2019.1	48	24,391	24,549	0.997	24,478	0	24,478
2019.2	42	22,876	22,932	0.996	22,850	0	22,850
2020.1	36	14,496	14,512	0.996	14,460	0	14,460
2020.2	30	13,627	13,872	0.995	13,796	0	13,796
2021.1	24	10,973	11,641	0.996	11,594	0	11,594
2021.2	18	14,900	18,111	1.021	18,488	0	18,488
2022.1	12	13,585	15,313	1.079	16,523		
2022.2	6	6,357	16,271	1.492	24,276		
Total		910,773	927,805		937,119	0	896,321

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	1,146	1,146	1.000	1,146	1,146	0
2003.2	234	1,225	1,225	1.000	1,225	1,225	0
2004.1	228	1,147	1,147	1.000	1,147	1,147	0
2004.2	222	1,691	1,691	1.000	1,691	1,691	0
2005.1	216	1,256	1,256	1.000	1,256	1,256	0
2005.2	210	1,914	1,914	1.000	1,914	1,914	0
2006.1	204	1,044	1,044	1.000	1,044	1,044	0
2006.2	198	1,956	1,956	1.000	1,956	1,956	0
2007.1	192	1,343	1,343	1.000	1,343	1,343	0
2007.2	186	4,051	4,051	1.000	4,051	4,051	(0)
2008.1	180	1,499	1,499	1.000	1,499	1,499	0
2008.2	174	2,033	2,033	1.000	2,033	2,033	0
2009.1	168	1,124	1,124	1.000	1,124	1,124	0
2009.2	162	2,908	2,908	1.000	2,908	2,908	0
2010.1	156	1,341	1,341	1.000	1,341	1,341	0
2010.2	150	1,420	1,420	1.000	1,420	1,420	0
2011.1	144	2,084	2,084	1.000	2,084	2,084	0
2011.2	138	2,742	2,742	1.000	2,742	2,742	0
2012.1	132	1,111	1,111	1.000	1,111	1,111	0
2012.2	126	2,162	2,287	1.000	2,287	2,248	39
2013.1	120	2,303	3,646	1.000	3,646	3,646	0
2013.2	114	2,046	2,046	1.000	2,046	2,046	0
2014.1	108	1,292	1,292	1.000	1,292	1,293	(0)
2014.2	102	1,899	1,899	1.000	1,899	1,899	0
2015.1	96	2,710	2,735	1.000	2,735	2,724	11
2015.2	90	2,017	2,017	1.000	2,017	2,037	(20)
2016.1	84	1,811	1,851	0.999	1,849	1,831	18
2016.2	78	2,524	2,553	1.011	2,581	2,488	93
2017.1	72	1,846	1,856	1.012	1,878	1,878	(0)
2017.2	66	2,507	3,320	1.015	3,371	3,075	296
2018.1	60	1,674	1,679	1.026	1,723	1,804	(80)
2018.2	54	2,417	2,431	1.024	2,488	2,479	10
2019.1	48	2,562	2,716	1.042	2,829	2,787	42
2019.2	42	2,129	2,130	1.045	2,225	2,454	(229)
2020.1	36	1,456	1,477	1.054	1,557	1,687	(129)
2020.2	30	2,552	2,635	1.066	2,809	3,472	(663)
2021.1	24	1,803	2,221	1.055	2,343	2,255	88
2021.2	18	2,236	3,010	1.140	3,432	2,785	647
2022.1	12	1,475	2,940	1.253	3,684		
2022.2	6	432	3,387	1.443	4,888		
Total		74,891	83,164		86,617	77,924	121

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	11,744	11,744	1.000	11,744	11,744	0
2003.2	234	11,338	11,338	1.000	11,338	11,338	0
2004.1	228	9,491	9,491	1.000	9,491	9,491	0
2004.2	222	12,592	12,592	1.000	12,592	12,592	0
2005.1	216	13,466	13,466	1.000	13,466	13,466	0
2005.2	210	17,204	17,204	1.000	17,204	17,204	0
2006.1	204	17,489	17,489	1.000	17,489	17,489	0
2006.2	198	20,931	20,931	1.000	20,931	20,931	0
2007.1	192	20,174	20,174	1.000	20,174	20,174	0
2007.2	186	23,851	23,851	1.000	23,851	23,851	0
2008.1	180	19,352	19,352	1.000	19,352	19,353	(1)
2008.2	174	23,114	23,114	1.000	23,114	23,114	0
2009.1	168	16,693	16,693	1.000	16,693	16,692	2
2009.2	162	18,202	18,202	1.000	18,202	18,202	0
2010.1	156	14,505	14,505	1.000	14,505	14,505	0
2010.2	150	17,549	17,549	1.000	17,549	17,549	0
2011.1	144	17,700	17,700	1.000	17,700	17,700	0
2011.2	138	21,042	21,042	1.000	21,042	21,041	1
2012.1	132	17,739	17,744	1.000	17,744	17,746	(2)
2012.2	126	22,846	22,856	1.000	22,856	22,854	2
2013.1	120	19,792	19,792	1.000	19,792	19,792	0
2013.2	114	27,559	27,577	1.000	27,576	27,581	(6)
2014.1	108	21,613	21,613	1.000	21,612	21,622	(10)
2014.2	102	27,048	27,048	1.000	27,050	27,047	2
2015.1	96	20,288	20,304	1.000	20,305	20,284	22
2015.2	90	25,411	25,411	1.000	25,410	25,385	26
2016.1	84	17,865	17,865	0.999	17,842	17,840	3
2016.2	78	23,447	23,447	0.999	23,417	23,438	(20)
2017.1	72	21,209	21,209	0.999	21,177	21,165	12
2017.2	66	24,432	24,437	0.999	24,404	24,312	91
2018.1	60	22,836	22,846	0.998	22,797	22,748	49
2018.2	54	22,798	22,813	0.997	22,755	22,711	44
2019.1	48	18,143	18,150	0.998	18,111	18,115	(5)
2019.2	42	21,084	21,138	0.998	21,100	20,994	106
2020.1	36	12,515	12,515	0.997	12,479	12,425	55
2020.2	30	14,980	15,036	0.996	14,983	14,621	362
2021.1	24	10,557	10,661	0.990	10,559	10,304	254
2021.2	18	16,699	17,300	0.984	17,019	14,751	2,269
2022.1	12	15,932	17,460	0.917	16,010		
2022.2	6	8,210	18,820	0.885	16,657		
Total		739,438	752,479		748,092	712,170	3,255

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	6,028	6,028	1.000	6,028	6,028	0
2003.2	234	9,650	9,650	1.000	9,650	9,650	0
2004.1	228	6,221	6,221	1.000	6,221	6,221	0
2004.2	222	11,235	11,235	1.000	11,235	11,235	0
2005.1	216	10,198	10,198	1.000	10,198	10,198	0
2005.2	210	13,703	13,703	1.000	13,703	13,703	0
2006.1	204	10,138	10,138	1.000	10,138	10,138	0
2006.2	198	16,524	16,524	1.000	16,524	16,524	0
2007.1	192	13,471	13,471	1.000	13,471	13,471	0
2007.2	186	23,962	23,962	1.000	23,962	23,962	0
2008.1	180	14,546	14,546	1.000	14,546	14,546	0
2008.2	174	21,256	21,256	1.000	21,256	21,256	0
2009.1	168	13,540	13,540	1.000	13,540	13,541	(1)
2009.2	162	24,070	24,070	1.000	24,070	24,070	0
2010.1	156	12,361	12,361	1.000	12,361	12,361	0
2010.2	150	23,516	23,516	1.000	23,516	23,516	0
2011.1	144	12,399	12,399	1.000	12,399	12,400	(1)
2011.2	138	22,523	22,523	1.000	22,523	22,524	(0)
2012.1	132	13,160	13,164	1.000	13,164	13,162	2
2012.2	126	29,046	29,046	1.000	29,046	29,040	6
2013.1	120	18,061	18,061	1.000	18,061	18,058	3
2013.2	114	26,762	26,762	1.000	26,761	26,756	5
2014.1	108	15,734	15,734	1.000	15,734	15,764	(30)
2014.2	102	39,177	39,177	1.000	39,168	39,313	(145)
2015.1	96	19,177	19,179	0.999	19,154	19,174	(20)
2015.2	90	38,579	38,580	0.999	38,530	38,586	(56)
2016.1	84	23,870	23,870	0.999	23,837	23,863	(26)
2016.2	78	38,302	38,307	0.999	38,251	38,290	(39)
2017.1	72	24,655	24,663	0.999	24,627	24,649	(22)
2017.2	66	39,795	39,807	0.998	39,741	39,672	69
2018.1	60	20,983	20,987	0.999	20,966	21,055	(89)
2018.2	54	34,286	34,325	0.998	34,256	34,254	2
2019.1	48	21,982	21,982	0.997	21,925	21,962	(37)
2019.2	42	32,870	32,922	0.997	32,816	32,874	(58)
2020.1	36	29,588	29,691	0.997	29,593	29,408	184
2020.2	30	25,646	25,722	0.998	25,676	25,555	121
2021.1	24	15,435	15,483	0.999	15,475	15,438	37
2021.2	18	28,959	29,400	1.001	29,440	29,058	381
2022.1	12	18,440	19,731	0.999	19,702		
2022.2	6	17,491	31,526	1.057	33,336		
Total		837,337	853,461		854,601	801,275	288

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	1,982	1,982	1.000	1,982	1,982	0
2003.2	234	2,233	2,233	1.000	2,233	2,233	0
2004.1	228	2,384	2,384	1.000	2,384	2,384	0
2004.2	222	2,970	2,970	1.000	2,970	2,970	0
2005.1	216	2,744	2,744	1.000	2,744	2,744	0
2005.2	210	3,499	3,499	1.000	3,499	3,499	0
2006.1	204	3,829	3,829	1.000	3,829	3,829	0
2006.2	198	4,476	4,476	1.000	4,476	4,476	0
2007.1	192	4,125	4,125	1.000	4,125	4,125	0
2007.2	186	6,313	6,313	1.000	6,313	6,313	0
2008.1	180	5,603	5,603	1.000	5,603	5,603	0
2008.2	174	6,882	6,882	1.000	6,882	6,882	0
2009.1	168	5,343	5,343	1.000	5,343	5,344	(1)
2009.2	162	5,785	5,785	1.000	5,785	5,785	0
2010.1	156	4,740	4,740	1.000	4,740	4,740	0
2010.2	150	5,004	5,004	1.000	5,004	5,004	0
2011.1	144	4,101	4,101	1.000	4,101	4,101	(1)
2011.2	138	4,748	4,748	1.000	4,748	4,749	(0)
2012.1	132	4,008	4,013	1.000	4,013	4,010	3
2012.2	126	5,726	5,726	1.000	5,726	5,722	4
2013.1	120	5,458	5,458	1.000	5,458	5,455	3
2013.2	114	6,694	6,694	1.000	6,694	6,689	5
2014.1	108	5,722	5,722	1.000	5,723	5,718	5
2014.2	102	8,200	8,200	1.000	8,201	8,187	14
2015.1	96	9,413	9,415	1.000	9,416	9,408	8
2015.2	90	12,302	12,302	1.000	12,305	12,324	(19)
2016.1	84	10,144	10,144	1.000	10,142	10,138	5
2016.2	78	11,490	11,496	1.000	11,490	11,479	11
2017.1	72	11,988	11,990	0.999	11,984	11,980	3
2017.2	66	15,209	15,220	0.999	15,204	15,099	106
2018.1	60	9,704	9,704	1.001	9,710	9,694	16
2018.2	54	13,170	13,203	1.000	13,199	13,154	45
2019.1	48	10,501	10,501	0.999	10,492	10,444	48
2019.2	42	10,933	10,985	0.998	10,966	10,908	58
2020.1	36	8,290	8,378	0.998	8,361	8,238	124
2020.2	30	7,741	7,813	1.000	7,815	7,689	126
2021.1	24	5,610	5,628	1.000	5,629	5,544	84
2021.2	18	7,714	7,839	0.997	7,816	7,638	177
2022.1	12	7,999	8,436	0.986	8,322		
2022.2	6	5,491	8,918	1.008	8,986		
Total		270,269	274,546		274,413	256,281	823

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	5,901	5,901	1.000	5,901	5,901	0
2003.2	234	6,085	6,085	1.000	6,085	6,085	0
2004.1	228	6,254	6,254	1.000	6,254	6,254	0
2004.2	222	7,369	7,369	1.000	7,369	7,369	0
2005.1	216	7,830	7,830	1.000	7,830	7,830	0
2005.2	210	9,960	9,960	1.000	9,960	9,960	0
2006.1	204	10,803	10,803	1.000	10,803	10,803	0
2006.2	198	13,180	13,180	1.000	13,180	13,180	0
2007.1	192	11,259	11,259	1.000	11,259	11,259	0
2007.2	186	14,397	14,397	1.000	14,397	14,397	0
2008.1	180	13,158	13,158	1.000	13,158	13,158	0
2008.2	174	16,050	16,050	1.000	16,050	16,050	0
2009.1	168	9,252	9,252	1.000	9,252	9,253	(1)
2009.2	162	10,867	10,867	1.000	10,867	10,867	0
2010.1	156	8,539	8,539	1.000	8,539	8,539	0
2010.2	150	12,694	12,694	1.000	12,694	12,695	(1)
2011.1	144	12,924	12,924	1.000	12,924	12,924	(1)
2011.2	138	17,885	17,885	1.000	17,885	17,884	0
2012.1	132	13,973	13,973	1.000	13,973	13,974	(1)
2012.2	126	19,058	19,058	1.000	19,058	19,059	(1)
2013.1	120	16,973	16,982	1.000	16,984	16,972	11
2013.2	114	24,187	24,195	1.000	24,196	24,196	(1)
2014.1	108	18,526	18,534	1.000	18,537	18,535	2
2014.2	102	27,696	27,696	1.000	27,701	27,663	38
2015.1	96	21,841	21,846	1.000	21,851	22,209	(359)
2015.2	90	22,145	22,145	0.997	22,081	22,102	(21)
2016.1	84	17,537	17,537	0.997	17,484	17,496	(11)
2016.2	78	20,421	20,424	0.996	20,348	20,387	(39)
2017.1	72	18,469	18,472	0.996	18,398	18,448	(50)
2017.2	66	25,281	25,282	0.995	25,157	25,109	49
2018.1	60	21,039	21,049	0.992	20,878	20,859	19
2018.2	54	23,948	23,948	0.990	23,714	23,748	(34)
2019.1	48	17,316	17,325	0.989	17,138	17,169	(31)
2019.2	42	16,687	16,762	0.989	16,585	16,642	(57)
2020.1	36	9,871	9,871	0.988	9,757	9,632	125
2020.2	30	6,072	6,094	0.986	6,007	6,043	(36)
2021.1	24	5,200	5,254	0.977	5,133	5,516	(383)
2021.2	18	9,282	9,660	0.962	9,291	7,760	1,531
2022.1	12	6,464	7,135	0.925	6,600		
2022.2	6	4,100	8,109	1.019	8,266		
Total		560,493	565,758		563,546	547,928	751

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	412	412	1.000	412	412	0
2003.2	234	296	296	1.000	296	296	0
2004.1	228	263	263	1.000	263	263	0
2004.2	222	591	591	1.000	591	591	0
2005.1	216	315	315	1.000	315	315	0
2005.2	210	486	486	1.000	486	486	0
2006.1	204	466	466	1.000	466	466	0
2006.2	198	789	789	1.000	789	789	0
2007.1	192	288	288	1.000	288	288	0
2007.2	186	718	718	1.000	718	718	0
2008.1	180	389	389	1.000	389	389	0
2008.2	174	622	622	1.000	622	622	0
2009.1	168	532	532	1.000	532	532	0
2009.2	162	581	581	1.000	581	581	0
2010.1	156	332	332	1.000	332	332	0
2010.2	150	362	362	1.000	362	362	0
2011.1	144	208	208	1.000	208	208	0
2011.2	138	543	543	1.000	543	543	0
2012.1	132	323	323	1.000	323	323	0
2012.2	126	895	895	1.000	895	895	0
2013.1	120	339	339	1.000	339	339	0
2013.2	114	567	567	1.000	567	567	0
2014.1	108	232	232	1.000	232	232	0
2014.2	102	773	773	1.000	773	773	0
2015.1	96	287	297	1.000	297	296	2
2015.2	90	1,174	1,218	1.000	1,218	1,218	0
2016.1	84	438	438	1.000	438	438	(0)
2016.2	78	730	730	1.000	730	730	(0)
2017.1	72	398	398	1.000	398	398	0
2017.2	66	813	815	1.000	815	817	(2)
2018.1	60	465	465	1.000	465	465	(1)
2018.2	54	796	796	1.003	798	796	2
2019.1	48	483	483	1.002	484	483	0
2019.2	42	915	915	1.001	916	888	28
2020.1	36	430	430	1.003	431	456	(25)
2020.2	30	605	605	1.003	607	635	(29)
2021.1	24	647	652	1.000	652	621	31
2021.2	18	473	473	1.007	476	519	(42)
2022.1	12	480	513	1.001	513		
2022.2	6	556	801	1.003	804		
Total		21,014	21,352		21,366	20,086	(36)

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

**Selected Ultimate Claim Amount and ALAE Estimate
Data as of 12/31/22**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
Reported Incurred Claim Amount and ALAE Development Method							
Accident Semester	Maturity (in Months)	Paid Claim Amount and ALAE (000)	Reported Incurred Claim Amount and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Amount and ALAE Estimate	Prior	Difference
2003.1	240	11	11	1.000	11	11	0
2003.2	234	2	2	1.000	2	2	0
2004.1	228	100	100	1.000	100	100	0
2004.2	222	6	6	1.000	6	6	0
2005.1	216	177	177	1.000	177	177	0
2005.2	210	1,036	1,036	1.000	1,036	1,036	0
2006.1	204	736	736	1.000	736	736	0
2006.2	198	1,305	1,305	1.000	1,305	1,305	0
2007.1	192	904	904	1.000	904	904	0
2007.2	186	12	12	1.000	12	12	0
2008.1	180	60	60	1.000	60	60	0
2008.2	174	831	831	1.000	831	831	0
2009.1	168	10	10	1.000	10	10	0
2009.2	162	0	0	1.000	0	0	0
2010.1	156	57	57	1.000	57	57	0
2010.2	150	83	83	1.000	83	83	0
2011.1	144	0	0	1.000	0	0	0
2011.2	138	130	228	1.000	228	219	9
2012.1	132	405	405	1.000	405	405	0
2012.2	126	1,253	1,253	1.000	1,253	1,304	(51)
2013.1	120	10	10	1.000	10	11	(1)
2013.2	114	15	15	1.038	15	17	(2)
2014.1	108	800	800	1.092	873	1,262	(389)
2014.2	102	41	41	1.165	48	50	(1)
2015.1	96	1,290	1,343	1.175	1,579	1,575	4
2015.2	90	1,536	1,536	1.167	1,793	1,725	68
2016.1	84	137	540	1.143	617	568	50
2016.2	78	101	206	1.091	225	349	(124)
2017.1	72	511	511	1.029	526	488	38
2017.2	66	94	649	0.970	630	904	(274)
2018.1	60	11	199	1.041	207	125	82
2018.2	54	1	878	1.090	957	715	242
2019.1	48	42	1,138	1.112	1,266	597	669
2019.2	42	2	288	1.166	336	23	313
2020.1	36	0	150	1.319	198	0	198
2020.2	30	0	0	1.642	0	80	(80)
2021.1	24	0	29	2.582	75	170	(95)
2021.2	18	0	136	3.739	510	791	(281)
2022.1	12	0	4	7.261	25		
2022.2	6	0	0	10.436	0		
Total		11,710	15,690		17,107	16,707	375

Province of Alberta
Third Party Liability - Bodily Injury
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Reported Claim Counts Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference	
2003.1	240	777	1.000	777	777	0	
2003.2	234	790	1.000	790	790	0	
2004.1	228	757	1.000	757	757	0	
2004.2	222	793	1.000	793	793	0	
2005.1	216	766	1.000	766	766	0	
2005.2	210	834	1.000	834	834	0	
2006.1	204	707	1.000	707	707	0	
2006.2	198	847	1.000	847	847	0	
2007.1	192	763	1.000	763	763	0	
2007.2	186	894	1.000	894	894	0	
2008.1	180	683	1.000	683	683	0	
2008.2	174	718	1.000	718	718	0	
2009.1	168	509	1.000	509	509	0	
2009.2	162	610	1.000	610	610	0	
2010.1	156	492	1.000	492	492	0	
2010.2	150	595	1.000	595	595	0	
2011.1	144	573	1.000	573	573	0	
2011.2	138	597	1.000	597	597	0	
2012.1	132	507	1.000	507	507	0	
2012.2	126	690	1.000	690	690	(0)	
2013.1	120	607	1.000	607	607	0	
2013.2	114	836	1.000	836	835	1	
2014.1	108	641	1.000	641	640	1	
2014.2	102	818	0.999	817	816	1	
2015.1	96	684	0.999	684	684	(0)	
2015.2	90	696	0.999	695	698	(3)	
2016.1	84	532	0.997	530	530	0	
2016.2	78	667	0.995	664	664	0	
2017.1	72	618	0.994	614	615	(1)	
2017.2	66	709	0.993	704	707	(4)	
2018.1	60	704	0.990	697	687	10	
2018.2	54	654	0.988	646	648	(2)	
2019.1	48	610	0.984	601	601	(0)	
2019.2	42	630	0.981	618	628	(10)	
2020.1	36	408	0.981	400	405	(4)	
2020.2	30	397	0.978	388	402	(13)	
2021.1	24	303	1.002	304	322	(18)	
2021.2	18	463	1.027	476	480	(5)	
2022.1	12	370	1.032	382			
2022.2	6	347	1.159	402			
Total		25,596		25,608	24,871	(48)	

Province of Alberta
Third Party Liability - Property Damage
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	2,399	1.000	2,399	0	2,399
2003.2	234	2,312	1.000	2,312	0	2,312
2004.1	228	2,267	1.000	2,267	0	2,267
2004.2	222	2,543	1.000	2,543	0	2,543
2005.1	216	2,558	1.000	2,558	0	2,558
2005.2	210	2,760	1.000	2,760	0	2,760
2006.1	204	2,711	1.000	2,711	0	2,711
2006.2	198	3,389	1.000	3,389	0	3,389
2007.1	192	3,517	1.000	3,517	0	3,517
2007.2	186	3,716	1.000	3,716	0	3,716
2008.1	180	3,317	1.000	3,317	0	3,317
2008.2	174	3,596	1.000	3,596	0	3,596
2009.1	168	2,887	1.000	2,887	0	2,887
2009.2	162	3,188	1.000	3,188	0	3,188
2010.1	156	2,721	1.000	2,721	0	2,721
2010.2	150	3,373	1.000	3,373	0	3,373
2011.1	144	3,376	1.000	3,376	0	3,376
2011.2	138	3,344	1.000	3,344	0	3,344
2012.1	132	3,052	1.000	3,052	0	3,052
2012.2	126	3,942	1.000	3,942	0	3,942
2013.1	120	3,707	1.000	3,707	0	3,707
2013.2	114	4,471	1.000	4,471	0	4,471
2014.1	108	3,846	1.000	3,846	0	3,846
2014.2	102	4,339	1.000	4,339	0	4,339
2015.1	96	3,953	1.000	3,953	0	3,953
2015.2	90	3,885	1.000	3,885	0	3,885
2016.1	84	3,117	1.000	3,117	0	3,117
2016.2	78	3,429	1.000	3,429	0	3,429
2017.1	72	3,348	1.000	3,348	0	3,348
2017.2	66	3,644	1.000	3,644	0	3,644
2018.1	60	3,623	1.000	3,623	0	3,623
2018.2	54	3,429	1.000	3,429	0	3,429
2019.1	48	3,025	1.000	3,024	0	3,024
2019.2	42	2,854	1.000	2,853	0	2,853
2020.1	36	1,836	1.000	1,836	0	1,836
2020.2	30	1,788	1.000	1,787	0	1,787
2021.1	24	1,463	0.996	1,457	0	1,457
2021.2	18	1,963	1.006	1,974	0	1,974
2022.1	12	1,543	1.025	1,582		
2022.2	6	1,793	1.245	2,233		
Total		122,025		122,506	0	118,691

Province of Alberta
Accident Benefits - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	322	1.000	322	322	0
2003.2	234	354	1.000	354	354	0
2004.1	228	319	1.000	319	319	0
2004.2	222	449	1.000	449	449	0
2005.1	216	339	1.000	339	339	0
2005.2	210	494	1.000	494	494	0
2006.1	204	364	1.000	364	364	0
2006.2	198	432	1.000	432	432	0
2007.1	192	383	1.000	383	383	0
2007.2	186	494	1.000	494	495	(1)
2008.1	180	368	1.000	368	368	0
2008.2	174	400	1.000	400	400	0
2009.1	168	303	1.000	303	303	0
2009.2	162	365	1.000	365	365	0
2010.1	156	255	1.000	255	255	0
2010.2	150	336	1.000	336	336	0
2011.1	144	341	1.000	341	341	0
2011.2	138	363	1.000	363	363	0
2012.1	132	281	1.000	281	281	0
2012.2	126	376	1.000	376	376	0
2013.1	120	366	1.000	366	366	0
2013.2	114	482	1.000	482	482	0
2014.1	108	360	1.000	360	360	0
2014.2	102	444	1.000	444	444	0
2015.1	96	373	1.000	373	373	0
2015.2	90	392	1.000	392	392	0
2016.1	84	336	1.000	336	335	1
2016.2	78	395	1.000	395	394	0
2017.1	72	384	1.000	384	383	0
2017.2	66	437	0.999	437	437	(0)
2018.1	60	355	0.999	355	354	0
2018.2	54	396	0.999	395	395	1
2019.1	48	377	0.999	377	378	(1)
2019.2	42	370	0.998	369	375	(5)
2020.1	36	219	0.997	218	218	1
2020.2	30	305	0.996	304	319	(15)
2021.1	24	236	0.993	234	242	(8)
2021.2	18	346	0.991	343	335	8
2022.1	12	318	0.982	312		
2022.2	6	528	0.933	493		
Total		14,757		14,706	13,921	(20)

Province of Alberta
Collision
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	1,710	1.000	1,710	1,710	0
2003.2	234	1,509	1.000	1,509	1,509	0
2004.1	228	1,483	1.000	1,483	1,483	0
2004.2	222	1,725	1.000	1,725	1,725	0
2005.1	216	1,804	1.000	1,804	1,804	0
2005.2	210	2,020	1.000	2,020	2,020	0
2006.1	204	2,097	1.000	2,097	2,097	0
2006.2	198	2,530	1.000	2,530	2,530	0
2007.1	192	2,523	1.000	2,523	2,523	0
2007.2	186	2,500	1.000	2,500	2,500	0
2008.1	180	2,338	1.000	2,338	2,338	0
2008.2	174	2,527	1.000	2,527	2,527	0
2009.1	168	2,110	1.000	2,110	2,110	0
2009.2	162	2,243	1.000	2,243	2,243	0
2010.1	156	1,844	1.000	1,844	1,844	0
2010.2	150	2,158	1.000	2,158	2,158	0
2011.1	144	2,325	1.000	2,325	2,325	0
2011.2	138	2,076	1.000	2,076	2,076	0
2012.1	132	2,023	1.000	2,023	2,023	0
2012.2	126	2,556	1.000	2,556	2,555	1
2013.1	120	2,344	1.000	2,344	2,343	1
2013.2	114	2,921	1.000	2,921	2,920	1
2014.1	108	2,288	1.000	2,288	2,287	1
2014.2	102	2,578	1.000	2,578	2,577	1
2015.1	96	2,209	1.000	2,209	2,208	1
2015.2	90	2,314	1.000	2,314	2,314	(0)
2016.1	84	1,856	1.000	1,856	1,855	1
2016.2	78	2,208	1.000	2,208	2,208	(0)
2017.1	72	2,082	1.000	2,082	2,082	(1)
2017.2	66	2,344	1.000	2,344	2,342	1
2018.1	60	2,279	1.000	2,279	2,279	0
2018.2	54	2,253	1.000	2,253	2,251	2
2019.1	48	2,116	1.000	2,116	2,112	3
2019.2	42	2,182	0.999	2,181	2,180	0
2020.1	36	1,493	0.999	1,491	1,493	(1)
2020.2	30	1,360	0.997	1,357	1,366	(10)
2021.1	24	1,063	0.993	1,056	1,067	(11)
2021.2	18	1,421	0.986	1,401	1,383	18
2022.1	12	1,318	0.932	1,228		
2022.2	6	1,718	0.801	1,377		
Total		82,448		81,982	79,370	6

Province of Alberta
Comprehensive - Total
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported Claim Counts Development Method					
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	1,201	1.000	1,201	1,201	0
2003.2	234	1,927	1.000	1,927	1,927	0
2004.1	228	1,284	1.000	1,284	1,284	0
2004.2	222	2,247	1.000	2,247	2,247	0
2005.1	216	2,348	1.000	2,348	2,348	0
2005.2	210	2,468	1.000	2,468	2,468	0
2006.1	204	1,797	1.000	1,797	1,797	0
2006.2	198	2,665	1.000	2,665	2,665	0
2007.1	192	2,158	1.000	2,158	2,158	0
2007.2	186	3,563	1.000	3,563	3,563	0
2008.1	180	1,978	1.000	1,978	1,978	0
2008.2	174	3,133	1.000	3,133	3,133	0
2009.1	168	1,780	1.000	1,780	1,780	0
2009.2	162	3,454	1.000	3,454	3,454	0
2010.1	156	1,756	1.000	1,756	1,756	0
2010.2	150	3,562	1.000	3,562	3,562	0
2011.1	144	1,596	1.000	1,596	1,596	0
2011.2	138	2,915	1.000	2,915	2,916	(1)
2012.1	132	1,705	1.000	1,705	1,705	0
2012.2	126	3,941	1.000	3,941	3,941	0
2013.1	120	2,244	1.000	2,244	2,244	0
2013.2	114	3,891	1.000	3,891	3,891	0
2014.1	108	1,819	1.000	1,819	1,819	0
2014.2	102	4,901	1.000	4,901	4,901	0
2015.1	96	2,138	1.000	2,138	2,138	(0)
2015.2	90	4,515	1.000	4,515	4,516	(1)
2016.1	84	2,679	1.000	2,679	2,678	1
2016.2	78	4,599	1.000	4,599	4,600	(1)
2017.1	72	2,604	1.000	2,604	2,605	(1)
2017.2	66	4,543	1.000	4,543	4,545	(2)
2018.1	60	2,264	1.000	2,264	2,264	(0)
2018.2	54	3,712	1.000	3,712	3,713	(1)
2019.1	48	2,127	1.000	2,127	2,127	(0)
2019.2	42	3,938	1.000	3,939	3,940	(1)
2020.1	36	3,084	1.000	3,084	3,076	8
2020.2	30	2,799	1.000	2,800	2,802	(2)
2021.1	24	1,692	1.003	1,698	1,701	(3)
2021.2	18	3,028	1.006	3,047	3,067	(20)
2022.1	12	1,801	1.007	1,814		
2022.2	6	3,291	1.040	3,422		
Total		109,147		109,319	104,108	(26)

Province of Alberta
Comprehensive - Theft
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	289	1.000	289	289	0
2003.2	234	303	1.000	303	303	0
2004.1	228	312	1.000	312	312	0
2004.2	222	347	1.000	347	347	0
2005.1	216	349	1.000	349	349	0
2005.2	210	378	1.000	378	378	0
2006.1	204	414	1.000	414	414	0
2006.2	198	432	1.000	432	432	0
2007.1	192	435	1.000	435	435	0
2007.2	186	518	1.000	518	518	0
2008.1	180	500	1.000	500	500	0
2008.2	174	586	1.000	586	586	0
2009.1	168	464	1.000	464	464	0
2009.2	162	514	1.000	514	514	0
2010.1	156	399	1.000	399	399	0
2010.2	150	426	1.000	426	426	0
2011.1	144	368	1.000	368	368	0
2011.2	138	347	1.000	347	348	(1)
2012.1	132	334	1.000	334	334	0
2012.2	126	434	1.000	434	434	0
2013.1	120	509	1.000	509	509	0
2013.2	114	588	1.000	588	588	0
2014.1	108	529	1.000	529	529	0
2014.2	102	660	1.000	660	660	0
2015.1	96	777	1.000	777	777	(0)
2015.2	90	950	1.000	950	951	(1)
2016.1	84	837	1.000	837	837	(0)
2016.2	78	870	1.000	870	870	(0)
2017.1	72	999	1.000	999	1,000	(1)
2017.2	66	1,153	1.000	1,153	1,155	(3)
2018.1	60	849	1.000	849	849	0
2018.2	54	1,009	1.000	1,009	1,010	(1)
2019.1	48	796	1.000	796	797	(1)
2019.2	42	939	1.000	939	939	1
2020.1	36	708	1.000	708	709	(0)
2020.2	30	583	1.000	583	582	1
2021.1	24	514	1.001	514	515	(1)
2021.2	18	593	1.000	593	584	9
2022.1	12	560	1.000	560		
2022.2	6	616	1.019	627		
Total		23,188		23,201	22,012	1

Province of Alberta
All Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
		Reported Claim Counts Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	488	1.000	488	488	0
2003.2	234	509	1.000	509	509	0
2004.1	228	512	1.000	512	512	0
2004.2	222	639	1.000	639	639	0
2005.1	216	623	1.000	623	623	0
2005.2	210	679	1.000	679	679	0
2006.1	204	618	1.000	618	618	0
2006.2	198	784	1.000	784	784	0
2007.1	192	802	1.000	802	802	0
2007.2	186	1,029	1.000	1,029	1,029	0
2008.1	180	784	1.000	784	784	0
2008.2	174	970	1.000	970	970	0
2009.1	168	631	1.000	631	631	0
2009.2	162	871	1.000	871	871	0
2010.1	156	601	1.000	601	601	0
2010.2	150	917	1.000	917	917	0
2011.1	144	752	1.000	752	752	0
2011.2	138	905	1.000	905	905	0
2012.1	132	746	1.000	746	746	0
2012.2	126	1,136	1.000	1,136	1,136	0
2013.1	120	931	1.000	931	931	0
2013.2	114	1,378	1.000	1,378	1,377	1
2014.1	108	880	1.000	880	880	0
2014.2	102	1,367	1.000	1,367	1,367	0
2015.1	96	972	1.000	972	971	1
2015.2	90	1,359	1.000	1,359	1,359	0
2016.1	84	992	1.000	992	991	0
2016.2	78	1,179	0.999	1,178	1,178	(0)
2017.1	72	991	0.999	990	990	1
2017.2	66	1,338	0.999	1,337	1,337	0
2018.1	60	1,001	0.999	1,000	1,001	(0)
2018.2	54	1,182	0.999	1,180	1,183	(3)
2019.1	48	869	0.999	868	868	0
2019.2	42	896	0.999	895	892	3
2020.1	36	480	0.999	479	481	(1)
2020.2	30	367	0.997	366	371	(5)
2021.1	24	292	0.990	289	293	(4)
2021.2	18	442	0.979	433	410	22
2022.1	12	341	0.924	315		
2022.2	6	606	0.838	508		
Total		32,859		32,714	31,875	16

Province of Alberta
Specified Perils
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)
	Reported Claim Counts Development Method					
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2003.1	240	53	1.000	53	53	0
2003.2	234	52	1.000	52	52	0
2004.1	228	42	1.000	42	42	0
2004.2	222	62	1.000	62	62	0
2005.1	216	48	1.000	48	48	0
2005.2	210	49	1.000	49	49	0
2006.1	204	41	1.000	41	41	0
2006.2	198	54	1.000	54	54	0
2007.1	192	43	1.000	43	43	0
2007.2	186	62	1.000	62	62	0
2008.1	180	39	1.000	39	39	0
2008.2	174	75	1.000	75	75	0
2009.1	168	38	1.000	38	38	0
2009.2	162	91	1.000	91	91	0
2010.1	156	38	1.000	38	38	0
2010.2	150	56	1.000	56	56	0
2011.1	144	30	1.000	30	30	0
2011.2	138	80	1.000	80	80	0
2012.1	132	35	1.000	35	35	0
2012.2	126	85	1.000	85	85	0
2013.1	120	48	1.000	48	48	0
2013.2	114	83	1.000	83	83	0
2014.1	108	28	1.000	28	28	0
2014.2	102	96	1.000	96	96	0
2015.1	96	50	1.000	50	50	0
2015.2	90	128	1.000	128	128	0
2016.1	84	51	1.000	51	51	0
2016.2	78	86	0.999	86	86	0
2017.1	72	48	0.999	48	48	0
2017.2	66	98	0.999	98	98	0
2018.1	60	57	0.999	57	57	0
2018.2	54	83	0.999	83	83	0
2019.1	48	43	0.999	43	43	0
2019.2	42	89	0.999	89	89	0
2020.1	36	63	0.999	63	62	1
2020.2	30	63	1.000	63	63	(0)
2021.1	24	48	1.003	48	47	1
2021.2	18	47	1.005	47	49	(2)
2022.1	12	48	1.004	48		
2022.2	6	94	1.022	96		
Total		2,424		2,426	2,282	0

Province of Alberta
Underinsured Motorist
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 12/31/22

(1)	(2)	(3)	(4)	(5)	(6)	(7)	
	Reported Claim Counts Development Method						
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference	
2003.1	240	0	1.000	0	0	0	
2003.2	234	0	1.000	0	0	0	
2004.1	228	1	1.000	1	1	0	
2004.2	222	1	1.000	1	1	0	
2005.1	216	2	1.000	2	2	0	
2005.2	210	1	1.000	1	1	0	
2006.1	204	1	1.000	1	1	0	
2006.2	198	2	1.000	2	2	0	
2007.1	192	1	1.000	1	1	0	
2007.2	186	1	1.000	1	1	0	
2008.1	180	0	1.000	0	0	0	
2008.2	174	1	1.000	1	1	0	
2009.1	168	2	1.000	2	2	0	
2009.2	162	0	1.000	0	0	0	
2010.1	156	2	1.000	2	2	0	
2010.2	150	2	1.000	2	2	0	
2011.1	144	0	1.000	0	0	0	
2011.2	138	2	1.000	2	2	0	
2012.1	132	1	1.000	1	1	0	
2012.2	126	1	1.000	1	1	(0)	
2013.1	120	0	1.000	0	0	0	
2013.2	114	0	1.048	0	0	0	
2014.1	108	3	1.048	3	2	1	
2014.2	102	1	0.898	1	1	0	
2015.1	96	4	0.789	3	3	(0)	
2015.2	90	3	0.730	2	2	(0)	
2016.1	84	3	0.826	2	2	0	
2016.2	78	5	0.770	4	5	(1)	
2017.1	72	2	0.712	1	1	0	
2017.2	66	5	0.631	3	4	(1)	
2018.1	60	1	0.587	1	1	(0)	
2018.2	54	4	0.572	2	2	0	
2019.1	48	5	0.538	3	2	1	
2019.2	42	5	0.526	3	1	2	
2020.1	36	5	0.561	3	0	3	
2020.2	30	1	0.711	1	1	(0)	
2021.1	24	1	1.059	1	1	(0)	
2021.2	18	2	1.280	3	3	(1)	
2022.1	12	1	1.477	1			
2022.2	6	1	3.283	3			
Total		73		61	53	3	

Bodily Injury

Coverage = BI
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R ²	Implied Trend
						Rate
Loss Cost	2005.2	0.036 (CI = +/-0.014; p = 0.000)	0.239 (CI = +/-0.117; p = 0.000)	-0.211 (CI = +/-0.226; p = 0.066)	0.558	+3.71%
Loss Cost	2006.1	0.039 (CI = +/-0.015; p = 0.000)	0.229 (CI = +/-0.119; p = 0.000)	-0.225 (CI = +/-0.228; p = 0.053)	0.570	+3.93%
Loss Cost	2006.2	0.044 (CI = +/-0.015; p = 0.000)	0.251 (CI = +/-0.112; p = 0.000)	-0.260 (CI = +/-0.215; p = 0.019)	0.638	+4.49%
Loss Cost	2007.1	0.049 (CI = +/-0.015; p = 0.000)	0.231 (CI = +/-0.108; p = 0.000)	-0.290 (CI = +/-0.205; p = 0.007)	0.686	+5.01%
Loss Cost	2007.2	0.053 (CI = +/-0.015; p = 0.000)	0.246 (CI = +/-0.106; p = 0.000)	-0.314 (CI = +/-0.201; p = 0.003)	0.708	+5.43%
Loss Cost	2008.1	0.058 (CI = +/-0.015; p = 0.000)	0.229 (CI = +/-0.104; p = 0.000)	-0.341 (CI = +/-0.195; p = 0.001)	0.743	+5.93%
Loss Cost	2008.2	0.062 (CI = +/-0.016; p = 0.000)	0.244 (CI = +/-0.102; p = 0.000)	-0.367 (CI = +/-0.190; p = 0.001)	0.761	+6.41%
Loss Cost	2009.1	0.067 (CI = +/-0.016; p = 0.000)	0.229 (CI = +/-0.100; p = 0.000)	-0.391 (CI = +/-0.187; p = 0.000)	0.784	+6.88%
Loss Cost	2009.2	0.065 (CI = +/-0.018; p = 0.000)	0.225 (CI = +/-0.104; p = 0.000)	-0.385 (CI = +/-0.194; p = 0.000)	0.746	+6.77%
Loss Cost	2010.1	0.063 (CI = +/-0.019; p = 0.000)	0.233 (CI = +/-0.108; p = 0.000)	-0.373 (CI = +/-0.199; p = 0.001)	0.732	+6.50%
Loss Cost	2010.2	0.059 (CI = +/-0.020; p = 0.000)	0.221 (CI = +/-0.109; p = 0.000)	-0.351 (CI = +/-0.201; p = 0.002)	0.676	+6.04%
Loss Cost	2011.1	0.049 (CI = +/-0.019; p = 0.000)	0.248 (CI = +/-0.097; p = 0.000)	-0.305 (CI = +/-0.178; p = 0.002)	0.716	+5.00%
Loss Cost	2011.2	0.048 (CI = +/-0.021; p = 0.000)	0.246 (CI = +/-0.101; p = 0.000)	-0.301 (CI = +/-0.187; p = 0.003)	0.668	+4.91%
Loss Cost	2012.1	0.046 (CI = +/-0.024; p = 0.001)	0.250 (CI = +/-0.107; p = 0.000)	-0.293 (CI = +/-0.196; p = 0.006)	0.661	+4.73%
Loss Cost	2012.2	0.040 (CI = +/-0.026; p = 0.004)	0.237 (CI = +/-0.108; p = 0.000)	-0.267 (CI = +/-0.199; p = 0.011)	0.594	+4.10%
Loss Cost	2013.1	0.043 (CI = +/-0.029; p = 0.006)	0.230 (CI = +/-0.114; p = 0.001)	-0.281 (CI = +/-0.210; p = 0.012)	0.598	+4.44%
Loss Cost	2013.2	0.055 (CI = +/-0.030; p = 0.001)	0.251 (CI = +/-0.108; p = 0.000)	-0.325 (CI = +/-0.202; p = 0.004)	0.670	+5.62%
Loss Cost	2014.1	0.060 (CI = +/-0.034; p = 0.002)	0.241 (CI = +/-0.114; p = 0.000)	-0.343 (CI = +/-0.214; p = 0.004)	0.678	+6.17%
Loss Cost	2014.2	0.059 (CI = +/-0.040; p = 0.007)	0.240 (CI = +/-0.122; p = 0.001)	-0.340 (CI = +/-0.232; p = 0.007)	0.618	+6.06%
Loss Cost	2015.1	0.066 (CI = +/-0.047; p = 0.010)	0.229 (CI = +/-0.131; p = 0.002)	-0.363 (CI = +/-0.250; p = 0.008)	0.626	+6.81%
Loss Cost	2015.2	0.060 (CI = +/-0.055; p = 0.037)	0.221 (CI = +/-0.140; p = 0.005)	-0.343 (CI = +/-0.274; p = 0.019)	0.542	+6.14%
Loss Cost	2016.1	0.066 (CI = +/-0.068; p = 0.055)	0.213 (CI = +/-0.154; p = 0.012)	-0.363 (CI = +/-0.307; p = 0.025)	0.540	+6.86%
Loss Cost	2016.2	0.034 (CI = +/-0.070; p = 0.300)	0.183 (CI = +/-0.140; p = 0.016)	-0.273 (CI = +/-0.289; p = 0.062)	0.503	+3.46%
Loss Cost	2017.1	0.027 (CI = +/-0.091; p = 0.516)	0.190 (CI = +/-0.159; p = 0.025)	-0.254 (CI = +/-0.339; p = 0.122)	0.490	+2.72%
Severity	2005.2	0.066 (CI = +/-0.008; p = 0.000)	0.093 (CI = +/-0.067; p = 0.008)	-0.147 (CI = +/-0.129; p = 0.027)	0.912	+6.78%
Severity	2006.1	0.065 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.069; p = 0.009)	-0.145 (CI = +/-0.133; p = 0.033)	0.905	+6.74%
Severity	2006.2	0.068 (CI = +/-0.009; p = 0.000)	0.105 (CI = +/-0.067; p = 0.003)	-0.162 (CI = +/-0.128; p = 0.015)	0.911	+7.02%
Severity	2007.1	0.069 (CI = +/-0.009; p = 0.000)	0.099 (CI = +/-0.068; p = 0.006)	-0.171 (CI = +/-0.129; p = 0.011)	0.910	+7.18%
Severity	2007.2	0.069 (CI = +/-0.010; p = 0.000)	0.099 (CI = +/-0.071; p = 0.008)	-0.172 (CI = +/-0.134; p = 0.014)	0.899	+7.19%
Severity	2008.1	0.070 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.073; p = 0.011)	-0.174 (CI = +/-0.138; p = 0.015)	0.891	+7.23%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.075; p = 0.008)	-0.184 (CI = +/-0.140; p = 0.012)	0.885	+7.42%
Severity	2009.1	0.075 (CI = +/-0.012; p = 0.000)	0.094 (CI = +/-0.075; p = 0.016)	-0.200 (CI = +/-0.139; p = 0.007)	0.890	+7.74%
Severity	2009.2	0.075 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.078; p = 0.018)	-0.204 (CI = +/-0.144; p = 0.008)	0.876	+7.81%
Severity	2010.1	0.074 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.081; p = 0.018)	-0.198 (CI = +/-0.150; p = 0.012)	0.862	+7.69%
Severity	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.096 (CI = +/-0.084; p = 0.027)	-0.193 (CI = +/-0.156; p = 0.018)	0.836	+7.57%
Severity	2011.1	0.067 (CI = +/-0.016; p = 0.000)	0.114 (CI = +/-0.080; p = 0.008)	-0.164 (CI = +/-0.147; p = 0.031)	0.833	+6.91%
Severity	2011.2	0.066 (CI = +/-0.018; p = 0.000)	0.111 (CI = +/-0.084; p = 0.012)	-0.160 (CI = +/-0.154; p = 0.043)	0.799	+6.82%
Severity	2012.1	0.069 (CI = +/-0.019; p = 0.000)	0.103 (CI = +/-0.086; p = 0.022)	-0.174 (CI = +/-0.159; p = 0.033)	0.798	+7.18%
Severity	2012.2	0.070 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.091; p = 0.026)	-0.178 (CI = +/-0.168; p = 0.039)	0.763	+7.28%
Severity	2013.1	0.075 (CI = +/-0.024; p = 0.000)	0.095 (CI = +/-0.094; p = 0.048)	-0.197 (CI = +/-0.174; p = 0.029)	0.764	+7.77%
Severity	2013.2	0.086 (CI = +/-0.023; p = 0.000)	0.116 (CI = +/-0.084; p = 0.010)	-0.242 (CI = +/-0.156; p = 0.005)	0.826	+9.02%
Severity	2014.1	0.081 (CI = +/-0.026; p = 0.000)	0.126 (CI = +/-0.087; p = 0.008)	-0.224 (CI = +/-0.164; p = 0.011)	0.801	+8.48%
Severity	2014.2	0.077 (CI = +/-0.030; p = 0.000)	0.118 (CI = +/-0.091; p = 0.015)	-0.206 (CI = +/-0.173; p = 0.023)	0.730	+7.95%
Severity	2015.1	0.072 (CI = +/-0.035; p = 0.001)	0.125 (CI = +/-0.098; p = 0.017)	-0.193 (CI = +/-0.189; p = 0.046)	0.692	+7.52%
Severity	2015.2	0.057 (CI = +/-0.037; p = 0.005)	0.106 (CI = +/-0.092; p = 0.028)	-0.145 (CI = +/-0.181; p = 0.107)	0.568	+5.90%
Severity	2016.1	0.065 (CI = +/-0.044; p = 0.008)	0.096 (CI = +/-0.100; p = 0.057)	-0.168 (CI = +/-0.199; p = 0.090)	0.575	+6.74%
Severity	2016.2	0.057 (CI = +/-0.054; p = 0.040)	0.089 (CI = +/-0.107; p = 0.093)	-0.144 (CI = +/-0.221; p = 0.174)	0.381	+5.85%
Severity	2017.1	0.075 (CI = +/-0.065; p = 0.029)	0.070 (CI = +/-0.114; p = 0.190)	-0.192 (CI = +/-0.242; p = 0.105)	0.450	+7.79%
Frequency	2005.2	-0.029 (CI = +/-0.012; p = 0.000)	0.145 (CI = +/-0.095; p = 0.004)	-0.064 (CI = +/-0.184; p = 0.483)	0.614	-2.88%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.095; p = 0.007)	-0.080 (CI = +/-0.183; p = 0.379)	0.569	-2.63%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.146 (CI = +/-0.095; p = 0.004)	-0.098 (CI = +/-0.182; p = 0.281)	0.560	-2.36%
Frequency	2007.1	-0.021 (CI = +/-0.013; p = 0.003)	0.132 (CI = +/-0.094; p = 0.008)	-0.118 (CI = +/-0.178; p = 0.185)	0.511	-2.03%
Frequency	2007.2	-0.017 (CI = +/-0.013; p = 0.014)	0.147 (CI = +/-0.091; p = 0.003)	-0.143 (CI = +/-0.172; p = 0.100)	0.520	-1.64%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.064)	0.131 (CI = +/-0.088; p = 0.005)	-0.167 (CI = +/-0.165; p = 0.047)	0.480	-1.21%
Frequency	2008.2	-0.009 (CI = +/-0.014; p = 0.165)	0.140 (CI = +/-0.088; p = 0.003)	-0.183 (CI = +/-0.165; p = 0.032)	0.486	-0.94%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.277)	0.135 (CI = +/-0.091; p = 0.005)	-0.191 (CI = +/-0.170; p = 0.029)	0.451	-0.79%
Frequency	2009.2	-0.010 (CI = +/-0.016; p = 0.220)	0.130 (CI = +/-0.094; p = 0.009)	-0.181 (CI = +/-0.175; p = 0.043)	0.456	-0.97%
Frequency	2010.1	-0.011 (CI = +/-0.018; p = 0.203)	0.134 (CI = +/-0.098; p = 0.010)	-0.175 (CI = +/-0.182; p = 0.058)	0.448	-1.10%
Frequency	2010.2	-0.014 (CI = +/-0.019; p = 0.127)	0.124 (CI = +/-0.100; p = 0.017)	-0.158 (CI = +/-0.185; p = 0.090)	0.466	-1.43%
Frequency	2011.1	-0.018 (CI = +/-0.020; p = 0.080)	0.135 (CI = +/-0.103; p = 0.013)	-0.141 (CI = +/-0.189; p = 0.136)	0.484	-1.79%
Frequency	2011.2	-0.018 (CI = +/-0.023; p = 0.113)	0.135 (CI = +/-0.108; p = 0.017)	-0.141 (CI = +/-0.199; p = 0.154)	0.477	-1.79%
Frequency	2012.1	-0.023 (CI = +/-0.025; p = 0.065)	0.147 (CI = +/-0.111; p = 0.012)	-0.119 (CI = +/-0.203; p = 0.235)	0.501	-2.29%
Frequency	2012.2	-0.030 (CI = +/-0.026; p = 0.028)	0.132 (CI = +/-0.110; p = 0.022)	-0.089 (CI = +/-0.204; p = 0.370)	0.545	-2.96%
Frequency	2013.1	-0.031 (CI = +/-0.030; p = 0.042)	0.135 (CI = +/-0.117; p = 0.027)	-0.084 (CI = +/-0.217; p = 0.424)	0.505	-3.09%
Frequency	2013.2	-0.032 (CI = +/-0.034; p = 0.068)	0.134 (CI = +/-0.125; p = 0.037)	-0.083 (CI = +/-0.232; p = 0.460)	0.492	-3.12%
Frequency	2014.1	-0.022 (CI = +/-0.038; p = 0.243)	0.116 (CI = +/-0.127; p = 0.071)	-0.120 (CI = +/-0.237; p = 0.297)	0.397	-2.13%
Frequency	2014.2	-0.018 (CI = +/-0.044; p = 0.399)	0.121 (CI = +/-0.135; p = 0.074)	-0.133 (CI = +/-0.256; p = 0.280)	0.380	-1.76%
Frequency	2015.1	-0.007 (CI = +/-0.051; p = 0.779)	0.104 (CI = +/-0.141; p = 0.134)	-0.170 (CI = +/-0.270; p = 0.195)	0.293	-0.66%
Frequency	2015.2	0.002 (CI = +/-0.059; p = 0.935)	0.115 (CI = +/-0.150; p = 0.119)	-0.199 (CI = +/-0.293; p = 0.164)	0.292	+0.23%
Frequency	2016.1	0.001 (CI = +/-0.074; p = 0.973)	0.116 (CI = +/-0.166; p = 0.150)	-0.195 (CI = +/-0.332; p = 0.218)	0.255	+0.12%
Frequency	2016.2	-0.023 (CI = +/-0.084; p = 0.556)	0.094 (CI = +/-0.169; p = 0.237)	-0.128 (CI = +/-0.349; p = 0.428)	0.311	-2.26%
Frequency	2017.1	-0.048 (CI = +/-0.105; p = 0.319)	0.120 (CI = +/-0.182; p = 0.168)	-0.062 (CI = +/-0.389; p = 0.724)	0.359	-4.70%

Bodily Injury

Coverage = BI
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.014; p = 0.000)	0.247 (CI = +/-0.119; p = 0.000)	-0.171 (CI = +/-0.247; p = 0.167)	0.565	+3.72%
Loss Cost	2006.1	0.039 (CI = +/-0.015; p = 0.000)	0.238 (CI = +/-0.122; p = 0.000)	-0.186 (CI = +/-0.250; p = 0.139)	0.576	+3.94%
Loss Cost	2006.2	0.044 (CI = +/-0.015; p = 0.000)	0.261 (CI = +/-0.115; p = 0.000)	-0.217 (CI = +/-0.233; p = 0.067)	0.647	+4.51%
Loss Cost	2007.1	0.049 (CI = +/-0.015; p = 0.000)	0.241 (CI = +/-0.110; p = 0.000)	-0.248 (CI = +/-0.223; p = 0.030)	0.694	+5.02%
Loss Cost	2007.2	0.053 (CI = +/-0.015; p = 0.000)	0.257 (CI = +/-0.108; p = 0.000)	-0.271 (CI = +/-0.216; p = 0.016)	0.719	+5.46%
Loss Cost	2008.1	0.058 (CI = +/-0.015; p = 0.000)	0.240 (CI = +/-0.105; p = 0.000)	-0.299 (CI = +/-0.209; p = 0.007)	0.753	+5.95%
Loss Cost	2008.2	0.062 (CI = +/-0.016; p = 0.000)	0.256 (CI = +/-0.103; p = 0.000)	-0.322 (CI = +/-0.202; p = 0.003)	0.774	+6.44%
Loss Cost	2009.1	0.067 (CI = +/-0.016; p = 0.000)	0.241 (CI = +/-0.101; p = 0.000)	-0.347 (CI = +/-0.199; p = 0.001)	0.796	+6.91%
Loss Cost	2009.2	0.066 (CI = +/-0.018; p = 0.000)	0.238 (CI = +/-0.106; p = 0.000)	-0.343 (CI = +/-0.205; p = 0.002)	0.760	+6.81%
Loss Cost	2010.1	0.063 (CI = +/-0.019; p = 0.000)	0.246 (CI = +/-0.109; p = 0.000)	-0.329 (CI = +/-0.211; p = 0.004)	0.748	+6.54%
Loss Cost	2010.2	0.059 (CI = +/-0.020; p = 0.000)	0.234 (CI = +/-0.111; p = 0.000)	-0.311 (CI = +/-0.212; p = 0.006)	0.694	+6.10%
Loss Cost	2011.1	0.049 (CI = +/-0.019; p = 0.000)	0.262 (CI = +/-0.097; p = 0.000)	-0.263 (CI = +/-0.185; p = 0.008)	0.742	+5.05%
Loss Cost	2011.2	0.049 (CI = +/-0.021; p = 0.000)	0.261 (CI = +/-0.102; p = 0.000)	-0.260 (CI = +/-0.193; p = 0.011)	0.698	+4.99%
Loss Cost	2012.1	0.047 (CI = +/-0.023; p = 0.001)	0.265 (CI = +/-0.107; p = 0.000)	-0.252 (CI = +/-0.203; p = 0.018)	0.692	+4.80%
Loss Cost	2012.2	0.041 (CI = +/-0.025; p = 0.003)	0.253 (CI = +/-0.109; p = 0.000)	-0.231 (CI = +/-0.205; p = 0.030)	0.628	+4.22%
Loss Cost	2013.1	0.044 (CI = +/-0.029; p = 0.005)	0.246 (CI = +/-0.115; p = 0.000)	-0.244 (CI = +/-0.217; p = 0.030)	0.631	+4.54%
Loss Cost	2013.2	0.057 (CI = +/-0.029; p = 0.001)	0.270 (CI = +/-0.107; p = 0.000)	-0.286 (CI = +/-0.201; p = 0.009)	0.716	+5.83%
Loss Cost	2014.1	0.062 (CI = +/-0.033; p = 0.001)	0.261 (CI = +/-0.113; p = 0.000)	-0.304 (CI = +/-0.213; p = 0.009)	0.724	+6.36%
Loss Cost	2014.2	0.062 (CI = +/-0.039; p = 0.005)	0.261 (CI = +/-0.122; p = 0.001)	-0.305 (CI = +/-0.230; p = 0.013)	0.670	+6.39%
Loss Cost	2015.1	0.069 (CI = +/-0.045; p = 0.007)	0.250 (CI = +/-0.131; p = 0.001)	-0.329 (CI = +/-0.248; p = 0.014)	0.678	+7.13%
Loss Cost	2015.2	0.065 (CI = +/-0.055; p = 0.025)	0.245 (CI = +/-0.143; p = 0.003)	-0.317 (CI = +/-0.272; p = 0.027)	0.598	+6.69%
Loss Cost	2016.1	0.072 (CI = +/-0.068; p = 0.040)	0.236 (CI = +/-0.157; p = 0.008)	-0.338 (CI = +/-0.306; p = 0.034)	0.596	+7.45%
Loss Cost	2016.2	0.041 (CI = +/-0.073; p = 0.227)	0.203 (CI = +/-0.149; p = 0.013)	-0.263 (CI = +/-0.294; p = 0.073)	0.536	+4.22%
Loss Cost	2017.1	0.035 (CI = +/-0.096; p = 0.414)	0.209 (CI = +/-0.170; p = 0.023)	-0.247 (CI = +/-0.349; p = 0.138)	0.519	+3.60%
Severity	2005.2	0.066 (CI = +/-0.008; p = 0.000)	0.101 (CI = +/-0.067; p = 0.005)	-0.113 (CI = +/-0.139; p = 0.107)	0.913	+6.79%
Severity	2006.1	0.065 (CI = +/-0.009; p = 0.000)	0.103 (CI = +/-0.070; p = 0.005)	-0.111 (CI = +/-0.143; p = 0.124)	0.906	+6.75%
Severity	2006.2	0.068 (CI = +/-0.009; p = 0.000)	0.114 (CI = +/-0.067; p = 0.002)	-0.126 (CI = +/-0.137; p = 0.069)	0.914	+7.04%
Severity	2007.1	0.069 (CI = +/-0.009; p = 0.000)	0.108 (CI = +/-0.068; p = 0.003)	-0.136 (CI = +/-0.138; p = 0.054)	0.913	+7.19%
Severity	2007.2	0.070 (CI = +/-0.010; p = 0.000)	0.108 (CI = +/-0.071; p = 0.004)	-0.136 (CI = +/-0.142; p = 0.059)	0.902	+7.21%
Severity	2008.1	0.070 (CI = +/-0.011; p = 0.000)	0.107 (CI = +/-0.074; p = 0.006)	-0.138 (CI = +/-0.146; p = 0.063)	0.895	+7.25%
Severity	2008.2	0.072 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.075; p = 0.005)	-0.148 (CI = +/-0.148; p = 0.050)	0.889	+7.45%
Severity	2009.1	0.075 (CI = +/-0.012; p = 0.000)	0.104 (CI = +/-0.075; p = 0.009)	-0.164 (CI = +/-0.147; p = 0.030)	0.894	+7.76%
Severity	2009.2	0.076 (CI = +/-0.013; p = 0.000)	0.106 (CI = +/-0.078; p = 0.010)	-0.168 (CI = +/-0.152; p = 0.031)	0.881	+7.85%
Severity	2010.1	0.074 (CI = +/-0.014; p = 0.000)	0.110 (CI = +/-0.081; p = 0.010)	-0.162 (CI = +/-0.157; p = 0.044)	0.868	+7.72%
Severity	2010.2	0.073 (CI = +/-0.016; p = 0.000)	0.108 (CI = +/-0.085; p = 0.015)	-0.158 (CI = +/-0.163; p = 0.057)	0.843	+7.63%
Severity	2011.1	0.067 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.080; p = 0.004)	-0.127 (CI = +/-0.152; p = 0.095)	0.844	+6.96%
Severity	2011.2	0.067 (CI = +/-0.017; p = 0.000)	0.124 (CI = +/-0.084; p = 0.006)	-0.125 (CI = +/-0.159; p = 0.116)	0.813	+6.89%
Severity	2012.1	0.070 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.087; p = 0.012)	-0.140 (CI = +/-0.164; p = 0.090)	0.812	+7.24%
Severity	2012.2	0.071 (CI = +/-0.021; p = 0.000)	0.119 (CI = +/-0.091; p = 0.014)	-0.145 (CI = +/-0.172; p = 0.093)	0.781	+7.39%
Severity	2013.1	0.076 (CI = +/-0.024; p = 0.000)	0.110 (CI = +/-0.095; p = 0.026)	-0.163 (CI = +/-0.178; p = 0.070)	0.783	+7.87%
Severity	2013.2	0.088 (CI = +/-0.021; p = 0.000)	0.134 (CI = +/-0.080; p = 0.003)	-0.206 (CI = +/-0.149; p = 0.010)	0.859	+9.22%
Severity	2014.1	0.083 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.083; p = 0.002)	-0.187 (CI = +/-0.155; p = 0.022)	0.842	+8.66%
Severity	2014.2	0.079 (CI = +/-0.028; p = 0.000)	0.138 (CI = +/-0.088; p = 0.005)	-0.175 (CI = +/-0.165; p = 0.039)	0.783	+8.26%
Severity	2015.1	0.075 (CI = +/-0.033; p = 0.000)	0.144 (CI = +/-0.094; p = 0.006)	-0.162 (CI = +/-0.179; p = 0.073)	0.754	+7.81%
Severity	2015.2	0.062 (CI = +/-0.035; p = 0.003)	0.125 (CI = +/-0.090; p = 0.011)	-0.123 (CI = +/-0.172; p = 0.141)	0.654	+6.35%
Severity	2016.1	0.070 (CI = +/-0.042; p = 0.004)	0.115 (CI = +/-0.096; p = 0.024)	-0.147 (CI = +/-0.188; p = 0.110)	0.666	+7.22%
Severity	2016.2	0.064 (CI = +/-0.053; p = 0.022)	0.110 (CI = +/-0.107; p = 0.046)	-0.134 (CI = +/-0.212; p = 0.183)	0.499	+6.65%
Severity	2017.1	0.084 (CI = +/-0.062; p = 0.015)	0.091 (CI = +/-0.110; p = 0.091)	-0.185 (CI = +/-0.226; p = 0.094)	0.586	+8.81%
Frequency	2005.2	-0.029 (CI = +/-0.012; p = 0.000)	0.147 (CI = +/-0.098; p = 0.005)	-0.058 (CI = +/-0.203; p = 0.564)	0.597	-2.88%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.135 (CI = +/-0.099; p = 0.009)	-0.075 (CI = +/-0.202; p = 0.453)	0.550	-2.63%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.147 (CI = +/-0.099; p = 0.005)	-0.091 (CI = +/-0.200; p = 0.361)	0.540	-2.36%
Frequency	2007.1	-0.021 (CI = +/-0.013; p = 0.003)	0.133 (CI = +/-0.097; p = 0.009)	-0.113 (CI = +/-0.197; p = 0.250)	0.488	-2.03%
Frequency	2007.2	-0.016 (CI = +/-0.013; p = 0.016)	0.149 (CI = +/-0.094; p = 0.003)	-0.134 (CI = +/-0.189; p = 0.155)	0.497	-1.63%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.070)	0.133 (CI = +/-0.091; p = 0.006)	-0.161 (CI = +/-0.181; p = 0.080)	0.452	-1.21%
Frequency	2008.2	-0.009 (CI = +/-0.014; p = 0.177)	0.143 (CI = +/-0.092; p = 0.004)	-0.174 (CI = +/-0.181; p = 0.059)	0.460	-0.94%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.289)	0.137 (CI = +/-0.095; p = 0.007)	-0.183 (CI = +/-0.187; p = 0.054)	0.423	-0.79%
Frequency	2009.2	-0.010 (CI = +/-0.016; p = 0.233)	0.132 (CI = +/-0.099; p = 0.011)	-0.175 (CI = +/-0.192; p = 0.072)	0.427	-0.96%
Frequency	2010.1	-0.011 (CI = +/-0.018; p = 0.216)	0.136 (CI = +/-0.103; p = 0.012)	-0.168 (CI = +/-0.199; p = 0.094)	0.419	-1.10%
Frequency	2010.2	-0.014 (CI = +/-0.019; p = 0.139)	0.126 (CI = +/-0.105; p = 0.021)	-0.153 (CI = +/-0.202; p = 0.129)	0.436	-1.42%
Frequency	2011.1	-0.018 (CI = +/-0.021; p = 0.089)	0.137 (CI = +/-0.108; p = 0.016)	-0.135 (CI = +/-0.207; p = 0.187)	0.455	-1.78%
Frequency	2011.2	-0.018 (CI = +/-0.023; p = 0.125)	0.137 (CI = +/-0.114; p = 0.022)	-0.135 (CI = +/-0.216; p = 0.205)	0.448	-1.78%
Frequency	2012.1	-0.023 (CI = +/-0.026; p = 0.074)	0.150 (CI = +/-0.117; p = 0.015)	-0.112 (CI = +/-0.221; p = 0.299)	0.474	-2.28%
Frequency	2012.2	-0.030 (CI = +/-0.027; p = 0.034)	0.133 (CI = +/-0.118; p = 0.029)	-0.086 (CI = +/-0.221; p = 0.421)	0.518	-2.96%
Frequency	2013.1	-0.031 (CI = +/-0.031; p = 0.050)	0.136 (CI = +/-0.125; p = 0.035)	-0.081 (CI = +/-0.235; p = 0.475)	0.477	-3.08%
Frequency	2013.2	-0.032 (CI = +/-0.036; p = 0.081)	0.136 (CI = +/-0.134; p = 0.048)	-0.080 (CI = +/-0.251; p = 0.505)	0.463	-3.11%
Frequency	2014.1	-0.021 (CI = +/-0.040; p = 0.264)	0.117 (CI = +/-0.137; p = 0.088)	-0.118 (CI = +/-0.257; p = 0.340)	0.362	-2.12%
Frequency	2014.2	-0.017 (CI = +/-0.046; p = 0.429)	0.123 (CI = +/-0.147; p = 0.092)	-0.130 (CI = +/-0.275; p = 0.323)	0.345	-1.73%
Frequency	2015.1	-0.006 (CI = +/-0.054; p = 0.799)	0.106 (CI = +/-0.154; p = 0.157)	-0.167 (CI = +/-0.292; p = 0.234)	0.254	-0.63%
Frequency	2015.2	0.003 (CI = +/-0.064; p = 0.913)	0.119 (CI = +/-0.165; p = 0.138)	-0.194 (CI = +/-0.315; p = 0.200)	0.255	+0.32%
Frequency	2016.1	0.002 (CI = +/-0.079; p = 0.952)	0.121 (CI = +/-0.184; p = 0.172)	-0.191 (CI = +/-0.358; p = 0.259)	0.216	+0.22%
Frequency	2016.2	-0.023 (CI = +/-0.094; p = 0.585)	0.094 (CI = +/-0.191; p = 0.291)	-0.128 (CI = +/-0.378; p = 0.456)	0.260	-2.28%
Frequency	2017.1	-0.049 (CI = +/-0.117; p = 0.356)	0.118 (CI = +/-0.207; p = 0.221)	-0.062 (CI = +/-0.426; p = 0.740)	0.309	-4.79%

Bodily Injury

Coverage = BI

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	2005.2	0.036 (CI = +/-0.016; p = 0.000)	0.241 (CI = +/-0.136; p = 0.001)	0.535	+3.67%
Loss Cost	2006.1	0.038 (CI = +/-0.017; p = 0.000)	0.229 (CI = +/-0.139; p = 0.002)	0.548	+3.92%
Loss Cost	2006.2	0.044 (CI = +/-0.017; p = 0.000)	0.256 (CI = +/-0.131; p = 0.000)	0.628	+4.54%
Loss Cost	2007.1	0.050 (CI = +/-0.017; p = 0.000)	0.231 (CI = +/-0.126; p = 0.001)	0.682	+5.12%
Loss Cost	2007.2	0.055 (CI = +/-0.017; p = 0.000)	0.250 (CI = +/-0.123; p = 0.000)	0.712	+5.60%
Loss Cost	2008.1	0.060 (CI = +/-0.017; p = 0.000)	0.227 (CI = +/-0.120; p = 0.001)	0.754	+6.19%
Loss Cost	2008.2	0.065 (CI = +/-0.017; p = 0.000)	0.247 (CI = +/-0.116; p = 0.000)	0.781	+6.74%
Loss Cost	2009.1	0.071 (CI = +/-0.018; p = 0.000)	0.226 (CI = +/-0.113; p = 0.001)	0.811	+7.32%
Loss Cost	2009.2	0.070 (CI = +/-0.020; p = 0.000)	0.223 (CI = +/-0.119; p = 0.001)	0.776	+7.23%
Loss Cost	2010.1	0.067 (CI = +/-0.022; p = 0.000)	0.231 (CI = +/-0.125; p = 0.001)	0.763	+6.98%
Loss Cost	2010.2	0.063 (CI = +/-0.023; p = 0.000)	0.217 (CI = +/-0.128; p = 0.002)	0.709	+6.49%
Loss Cost	2011.1	0.052 (CI = +/-0.021; p = 0.000)	0.252 (CI = +/-0.111; p = 0.000)	0.759	+5.31%
Loss Cost	2011.2	0.051 (CI = +/-0.024; p = 0.000)	0.251 (CI = +/-0.118; p = 0.000)	0.711	+5.25%
Loss Cost	2012.1	0.049 (CI = +/-0.028; p = 0.002)	0.256 (CI = +/-0.127; p = 0.001)	0.705	+5.07%
Loss Cost	2012.2	0.043 (CI = +/-0.030; p = 0.009)	0.239 (CI = +/-0.131; p = 0.002)	0.627	+4.38%
Loss Cost	2013.1	0.047 (CI = +/-0.035; p = 0.012)	0.228 (CI = +/-0.141; p = 0.004)	0.635	+4.85%
Loss Cost	2013.2	0.062 (CI = +/-0.034; p = 0.002)	0.259 (CI = +/-0.127; p = 0.001)	0.748	+6.38%
Loss Cost	2014.1	0.070 (CI = +/-0.039; p = 0.003)	0.242 (CI = +/-0.135; p = 0.003)	0.766	+7.23%
Loss Cost	2014.2	0.071 (CI = +/-0.048; p = 0.009)	0.243 (CI = +/-0.152; p = 0.006)	0.699	+7.31%
Loss Cost	2015.1	0.083 (CI = +/-0.057; p = 0.011)	0.220 (CI = +/-0.165; p = 0.016)	0.729	+8.69%
Loss Cost	2015.2	0.079 (CI = +/-0.074; p = 0.040)	0.213 (CI = +/-0.191; p = 0.034)	0.605	+8.18%
Loss Cost	2016.1	0.097 (CI = +/-0.097; p = 0.051)	0.186 (CI = +/-0.223; p = 0.085)	0.636	+10.15%
Loss Cost	2016.2	0.053 (CI = +/-0.085; p = 0.161)	0.135 (CI = +/-0.173; p = 0.096)	0.484	+5.42%
Loss Cost	2017.1	0.058 (CI = +/-0.149; p = 0.305)	0.129 (CI = +/-0.254; p = 0.206)	0.430	+5.95%
Severity	2005.2	0.064 (CI = +/-0.009; p = 0.000)	0.101 (CI = +/-0.076; p = 0.011)	0.885	+6.56%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.078; p = 0.011)	0.875	+6.50%
Severity	2006.2	0.066 (CI = +/-0.010; p = 0.000)	0.117 (CI = +/-0.076; p = 0.004)	0.885	+6.79%
Severity	2007.1	0.067 (CI = +/-0.010; p = 0.000)	0.110 (CI = +/-0.078; p = 0.008)	0.883	+6.95%
Severity	2007.2	0.067 (CI = +/-0.011; p = 0.000)	0.110 (CI = +/-0.082; p = 0.011)	0.867	+6.95%
Severity	2008.1	0.067 (CI = +/-0.012; p = 0.000)	0.109 (CI = +/-0.086; p = 0.015)	0.857	+6.97%
Severity	2008.2	0.069 (CI = +/-0.013; p = 0.000)	0.116 (CI = +/-0.088; p = 0.013)	0.848	+7.17%
Severity	2009.1	0.072 (CI = +/-0.014; p = 0.000)	0.105 (CI = +/-0.090; p = 0.025)	0.855	+7.50%
Severity	2009.2	0.073 (CI = +/-0.016; p = 0.000)	0.107 (CI = +/-0.094; p = 0.028)	0.835	+7.58%
Severity	2010.1	0.071 (CI = +/-0.017; p = 0.000)	0.113 (CI = +/-0.099; p = 0.028)	0.817	+7.39%
Severity	2010.2	0.070 (CI = +/-0.019; p = 0.000)	0.109 (CI = +/-0.105; p = 0.042)	0.779	+7.25%
Severity	2011.1	0.062 (CI = +/-0.019; p = 0.000)	0.134 (CI = +/-0.096; p = 0.009)	0.786	+6.41%
Severity	2011.2	0.061 (CI = +/-0.021; p = 0.000)	0.131 (CI = +/-0.103; p = 0.016)	0.736	+6.29%
Severity	2012.1	0.064 (CI = +/-0.024; p = 0.000)	0.123 (CI = +/-0.109; p = 0.031)	0.734	+6.61%
Severity	2012.2	0.065 (CI = +/-0.027; p = 0.000)	0.125 (CI = +/-0.118; p = 0.039)	0.685	+6.72%
Severity	2013.1	0.069 (CI = +/-0.031; p = 0.001)	0.114 (CI = +/-0.127; p = 0.073)	0.686	+7.19%
Severity	2013.2	0.084 (CI = +/-0.029; p = 0.000)	0.145 (CI = +/-0.108; p = 0.014)	0.803	+8.73%
Severity	2014.1	0.076 (CI = +/-0.033; p = 0.001)	0.163 (CI = +/-0.113; p = 0.010)	0.791	+7.85%
Severity	2014.2	0.070 (CI = +/-0.039; p = 0.003)	0.153 (CI = +/-0.124; p = 0.021)	0.702	+7.30%
Severity	2015.1	0.062 (CI = +/-0.048; p = 0.019)	0.170 (CI = +/-0.137; p = 0.022)	0.686	+6.35%
Severity	2015.2	0.042 (CI = +/-0.048; p = 0.074)	0.141 (CI = +/-0.124; p = 0.032)	0.563	+4.30%
Severity	2016.1	0.047 (CI = +/-0.067; p = 0.129)	0.133 (CI = +/-0.153; p = 0.075)	0.551	+4.82%
Severity	2016.2	0.035 (CI = +/-0.091; p = 0.350)	0.119 (CI = +/-0.184; p = 0.147)	0.280	+3.52%
Severity	2017.1	0.057 (CI = +/-0.147; p = 0.306)	0.093 (CI = +/-0.250; p = 0.323)	0.297	+5.84%
Frequency	2005.2	-0.027 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.106; p = 0.012)	0.474	-2.71%
Frequency	2006.1	-0.024 (CI = +/-0.013; p = 0.001)	0.125 (CI = +/-0.106; p = 0.022)	0.395	-2.42%
Frequency	2006.2	-0.021 (CI = +/-0.014; p = 0.003)	0.139 (CI = +/-0.105; p = 0.012)	0.382	-2.11%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.016)	0.121 (CI = +/-0.103; p = 0.023)	0.285	-1.71%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.064)	0.140 (CI = +/-0.097; p = 0.007)	0.309	-1.26%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.254)	0.118 (CI = +/-0.090; p = 0.013)	0.218	-0.73%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.542)	0.131 (CI = +/-0.089; p = 0.006)	0.260	-0.40%
Frequency	2009.1	-0.002 (CI = +/-0.014; p = 0.820)	0.122 (CI = +/-0.092; p = 0.012)	0.212	-0.16%
Frequency	2009.2	-0.003 (CI = +/-0.016; p = 0.677)	0.116 (CI = +/-0.096; p = 0.020)	0.188	-0.32%
Frequency	2010.1	-0.004 (CI = +/-0.018; p = 0.653)	0.118 (CI = +/-0.102; p = 0.025)	0.177	-0.38%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.441)	0.108 (CI = +/-0.105; p = 0.044)	0.159	-0.71%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.313)	0.118 (CI = +/-0.110; p = 0.037)	0.189	-1.03%
Frequency	2011.2	-0.010 (CI = +/-0.024; p = 0.393)	0.120 (CI = +/-0.117; p = 0.046)	0.183	-0.97%
Frequency	2012.1	-0.015 (CI = +/-0.027; p = 0.259)	0.133 (CI = +/-0.123; p = 0.036)	0.225	-1.44%
Frequency	2012.2	-0.022 (CI = +/-0.028; p = 0.113)	0.114 (CI = +/-0.122; p = 0.065)	0.265	-2.19%
Frequency	2013.1	-0.022 (CI = +/-0.033; p = 0.174)	0.114 (CI = +/-0.134; p = 0.090)	0.186	-2.18%
Frequency	2013.2	-0.022 (CI = +/-0.039; p = 0.244)	0.114 (CI = +/-0.147; p = 0.115)	0.173	-2.16%
Frequency	2014.1	-0.006 (CI = +/-0.041; p = 0.755)	0.079 (CI = +/-0.141; p = 0.234)	-0.034	-0.58%
Frequency	2014.2	0.000 (CI = +/-0.049; p = 0.996)	0.090 (CI = +/-0.155; p = 0.216)	-0.019	+0.01%
Frequency	2015.1	0.022 (CI = +/-0.050; p = 0.340)	0.050 (CI = +/-0.145; p = 0.437)	0.009	+2.20%
Frequency	2015.2	0.036 (CI = +/-0.058; p = 0.175)	0.072 (CI = +/-0.151; p = 0.285)	0.179	+3.71%
Frequency	2016.1	0.050 (CI = +/-0.077; p = 0.161)	0.053 (CI = +/-0.178; p = 0.481)	0.225	+5.09%
Frequency	2016.2	0.018 (CI = +/-0.078; p = 0.555)	0.016 (CI = +/-0.158; p = 0.795)	-0.336	+1.83%
Frequency	2017.1	0.001 (CI = +/-0.129; p = 0.981)	0.036 (CI = +/-0.220; p = 0.639)	-0.513	+0.10%

Bodily Injury

Coverage = BI

End Trend Period = 2019.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.036 (CI = +/-0.017; p = 0.000)	0.239 (CI = +/-0.141; p = 0.002)	0.491	+3.62%
Loss Cost	2006.1	0.038 (CI = +/-0.019; p = 0.000)	0.228 (CI = +/-0.145; p = 0.003)	0.504	+3.88%
Loss Cost	2006.2	0.045 (CI = +/-0.018; p = 0.000)	0.257 (CI = +/-0.137; p = 0.001)	0.592	+4.56%
Loss Cost	2007.1	0.050 (CI = +/-0.018; p = 0.000)	0.233 (CI = +/-0.131; p = 0.001)	0.650	+5.17%
Loss Cost	2007.2	0.056 (CI = +/-0.019; p = 0.000)	0.255 (CI = +/-0.129; p = 0.001)	0.685	+5.73%
Loss Cost	2008.1	0.062 (CI = +/-0.019; p = 0.000)	0.233 (CI = +/-0.125; p = 0.001)	0.732	+6.34%
Loss Cost	2008.2	0.068 (CI = +/-0.019; p = 0.000)	0.257 (CI = +/-0.120; p = 0.000)	0.766	+7.01%
Loss Cost	2009.1	0.074 (CI = +/-0.019; p = 0.000)	0.236 (CI = +/-0.117; p = 0.000)	0.801	+7.63%
Loss Cost	2009.2	0.073 (CI = +/-0.022; p = 0.000)	0.234 (CI = +/-0.124; p = 0.001)	0.762	+7.58%
Loss Cost	2010.1	0.071 (CI = +/-0.024; p = 0.000)	0.242 (CI = +/-0.130; p = 0.001)	0.748	+7.33%
Loss Cost	2010.2	0.066 (CI = +/-0.026; p = 0.000)	0.227 (CI = +/-0.135; p = 0.003)	0.683	+6.81%
Loss Cost	2011.1	0.054 (CI = +/-0.024; p = 0.000)	0.260 (CI = +/-0.117; p = 0.000)	0.736	+5.58%
Loss Cost	2011.2	0.054 (CI = +/-0.027; p = 0.001)	0.259 (CI = +/-0.127; p = 0.001)	0.681	+5.56%
Loss Cost	2012.1	0.052 (CI = +/-0.031; p = 0.003)	0.263 (CI = +/-0.136; p = 0.001)	0.674	+5.39%
Loss Cost	2012.2	0.045 (CI = +/-0.035; p = 0.017)	0.245 (CI = +/-0.143; p = 0.003)	0.577	+4.60%
Loss Cost	2013.1	0.050 (CI = +/-0.041; p = 0.021)	0.234 (CI = +/-0.153; p = 0.007)	0.585	+5.13%
Loss Cost	2013.2	0.070 (CI = +/-0.039; p = 0.003)	0.276 (CI = +/-0.136; p = 0.001)	0.736	+7.21%
Loss Cost	2014.1	0.079 (CI = +/-0.045; p = 0.004)	0.259 (CI = +/-0.143; p = 0.003)	0.761	+8.22%
Loss Cost	2014.2	0.084 (CI = +/-0.057; p = 0.011)	0.267 (CI = +/-0.165; p = 0.006)	0.697	+8.71%
Loss Cost	2015.1	0.099 (CI = +/-0.067; p = 0.011)	0.244 (CI = +/-0.174; p = 0.014)	0.740	+10.42%
Loss Cost	2015.2	0.100 (CI = +/-0.095; p = 0.042)	0.245 (CI = +/-0.217; p = 0.034)	0.611	+10.51%
Loss Cost	2016.1	0.124 (CI = +/-0.123; p = 0.049)	0.217 (CI = +/-0.248; p = 0.071)	0.663	+13.17%
Loss Cost	2016.2	0.067 (CI = +/-0.144; p = 0.235)	0.151 (CI = +/-0.246; p = 0.145)	0.353	+6.94%
Loss Cost	2017.1	0.076 (CI = +/-0.299; p = 0.388)	0.144 (CI = +/-0.431; p = 0.287)	0.239	+7.89%
Severity	2005.2	0.064 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.079; p = 0.012)	0.873	+6.62%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	0.106 (CI = +/-0.081; p = 0.013)	0.862	+6.55%
Severity	2006.2	0.067 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.079; p = 0.004)	0.874	+6.90%
Severity	2007.1	0.068 (CI = +/-0.011; p = 0.000)	0.114 (CI = +/-0.081; p = 0.008)	0.873	+7.06%
Severity	2007.2	0.068 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.085; p = 0.011)	0.854	+7.07%
Severity	2008.1	0.069 (CI = +/-0.013; p = 0.000)	0.114 (CI = +/-0.089; p = 0.015)	0.843	+7.10%
Severity	2008.2	0.071 (CI = +/-0.015; p = 0.000)	0.123 (CI = +/-0.092; p = 0.012)	0.835	+7.35%
Severity	2009.1	0.074 (CI = +/-0.015; p = 0.000)	0.111 (CI = +/-0.093; p = 0.022)	0.843	+7.70%
Severity	2009.2	0.075 (CI = +/-0.017; p = 0.000)	0.115 (CI = +/-0.098; p = 0.024)	0.822	+7.83%
Severity	2010.1	0.074 (CI = +/-0.019; p = 0.000)	0.121 (CI = +/-0.103; p = 0.025)	0.802	+7.65%
Severity	2010.2	0.073 (CI = +/-0.021; p = 0.000)	0.118 (CI = +/-0.110; p = 0.038)	0.759	+7.54%
Severity	2011.1	0.064 (CI = +/-0.021; p = 0.000)	0.141 (CI = +/-0.102; p = 0.010)	0.763	+6.65%
Severity	2011.2	0.064 (CI = +/-0.024; p = 0.000)	0.138 (CI = +/-0.110; p = 0.017)	0.704	+6.56%
Severity	2012.1	0.067 (CI = +/-0.027; p = 0.000)	0.130 (CI = +/-0.116; p = 0.032)	0.704	+6.92%
Severity	2012.2	0.069 (CI = +/-0.032; p = 0.001)	0.135 (CI = +/-0.127; p = 0.039)	0.651	+7.14%
Severity	2013.1	0.074 (CI = +/-0.036; p = 0.001)	0.124 (CI = +/-0.136; p = 0.070)	0.655	+7.68%
Severity	2013.2	0.094 (CI = +/-0.031; p = 0.000)	0.167 (CI = +/-0.108; p = 0.007)	0.821	+9.84%
Severity	2014.1	0.086 (CI = +/-0.036; p = 0.001)	0.182 (CI = +/-0.113; p = 0.006)	0.811	+8.98%
Severity	2014.2	0.083 (CI = +/-0.045; p = 0.003)	0.176 (CI = +/-0.130; p = 0.015)	0.717	+8.64%
Severity	2015.1	0.074 (CI = +/-0.056; p = 0.018)	0.189 (CI = +/-0.145; p = 0.019)	0.700	+7.71%
Severity	2015.2	0.052 (CI = +/-0.065; p = 0.096)	0.155 (CI = +/-0.148; p = 0.044)	0.516	+5.30%
Severity	2016.1	0.059 (CI = +/-0.092; p = 0.151)	0.147 (CI = +/-0.185; p = 0.093)	0.499	+6.03%
Severity	2016.2	0.045 (CI = +/-0.156; p = 0.423)	0.131 (CI = +/-0.267; p = 0.215)	0.121	+4.65%
Severity	2017.1	0.074 (CI = +/-0.295; p = 0.392)	0.107 (CI = +/-0.425; p = 0.391)	0.081	+7.70%
Frequency	2005.2	-0.028 (CI = +/-0.014; p = 0.000)	0.135 (CI = +/-0.110; p = 0.018)	0.475	-2.81%
Frequency	2006.1	-0.025 (CI = +/-0.014; p = 0.001)	0.121 (CI = +/-0.110; p = 0.032)	0.396	-2.51%
Frequency	2006.2	-0.022 (CI = +/-0.015; p = 0.005)	0.136 (CI = +/-0.110; p = 0.017)	0.381	-2.18%
Frequency	2007.1	-0.018 (CI = +/-0.015; p = 0.021)	0.119 (CI = +/-0.107; p = 0.031)	0.283	-1.77%
Frequency	2007.2	-0.013 (CI = +/-0.015; p = 0.089)	0.140 (CI = +/-0.102; p = 0.009)	0.306	-1.26%
Frequency	2008.1	-0.007 (CI = +/-0.014; p = 0.311)	0.119 (CI = +/-0.094; p = 0.016)	0.215	-0.71%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.655)	0.134 (CI = +/-0.094; p = 0.008)	0.260	-0.32%
Frequency	2009.1	-0.001 (CI = +/-0.016; p = 0.932)	0.125 (CI = +/-0.097; p = 0.014)	0.212	-0.07%
Frequency	2009.2	-0.002 (CI = +/-0.018; p = 0.781)	0.119 (CI = +/-0.102; p = 0.024)	0.186	-0.24%
Frequency	2010.1	-0.003 (CI = +/-0.020; p = 0.751)	0.121 (CI = +/-0.108; p = 0.030)	0.174	-0.30%
Frequency	2010.2	-0.007 (CI = +/-0.022; p = 0.516)	0.109 (CI = +/-0.112; p = 0.056)	0.153	-0.67%
Frequency	2011.1	-0.010 (CI = +/-0.024; p = 0.378)	0.119 (CI = +/-0.117; p = 0.047)	0.182	-1.01%
Frequency	2011.2	-0.009 (CI = +/-0.027; p = 0.472)	0.121 (CI = +/-0.127; p = 0.060)	0.175	-0.94%
Frequency	2012.1	-0.014 (CI = +/-0.031; p = 0.324)	0.133 (CI = +/-0.133; p = 0.049)	0.216	-1.44%
Frequency	2012.2	-0.024 (CI = +/-0.033; p = 0.141)	0.110 (CI = +/-0.134; p = 0.099)	0.260	-2.37%
Frequency	2013.1	-0.024 (CI = +/-0.039; p = 0.203)	0.110 (CI = +/-0.147; p = 0.128)	0.179	-2.36%
Frequency	2013.2	-0.024 (CI = +/-0.048; p = 0.281)	0.109 (CI = +/-0.165; p = 0.170)	0.162	-2.40%
Frequency	2014.1	-0.007 (CI = +/-0.050; p = 0.754)	0.077 (CI = +/-0.158; p = 0.293)	-0.067	-0.70%
Frequency	2014.2	0.001 (CI = +/-0.063; p = 0.981)	0.091 (CI = +/-0.180; p = 0.269)	-0.062	+0.07%
Frequency	2015.1	0.025 (CI = +/-0.065; p = 0.384)	0.055 (CI = +/-0.168; p = 0.455)	-0.064	+2.51%
Frequency	2015.2	0.048 (CI = +/-0.078; p = 0.174)	0.090 (CI = +/-0.179; p = 0.253)	0.172	+4.95%
Frequency	2016.1	0.065 (CI = +/-0.105; p = 0.159)	0.071 (CI = +/-0.212; p = 0.407)	0.234	+6.73%
Frequency	2016.2	0.022 (CI = +/-0.137; p = 0.650)	0.020 (CI = +/-0.234; p = 0.804)	-0.529	+2.19%
Frequency	2017.1	0.002 (CI = +/-0.269; p = 0.980)	0.036 (CI = +/-0.389; p = 0.725)	-0.849	+0.17%

Bodily Injury

Coverage = BI
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.036 (CI = +/-0.020; p = 0.001)	0.323	+3.67%
Loss Cost	2006.1	0.040 (CI = +/-0.020; p = 0.000)	0.365	+4.10%
Loss Cost	2006.2	0.044 (CI = +/-0.021; p = 0.000)	0.401	+4.54%
Loss Cost	2007.1	0.052 (CI = +/-0.021; p = 0.000)	0.505	+5.34%
Loss Cost	2007.2	0.055 (CI = +/-0.022; p = 0.000)	0.503	+5.60%
Loss Cost	2008.1	0.062 (CI = +/-0.022; p = 0.000)	0.590	+6.44%
Loss Cost	2008.2	0.065 (CI = +/-0.024; p = 0.000)	0.586	+6.74%
Loss Cost	2009.1	0.073 (CI = +/-0.024; p = 0.000)	0.656	+7.63%
Loss Cost	2009.2	0.070 (CI = +/-0.026; p = 0.000)	0.605	+7.23%
Loss Cost	2010.1	0.071 (CI = +/-0.029; p = 0.000)	0.576	+7.35%
Loss Cost	2010.2	0.063 (CI = +/-0.030; p = 0.000)	0.503	+6.49%
Loss Cost	2011.1	0.056 (CI = +/-0.033; p = 0.002)	0.420	+5.81%
Loss Cost	2011.2	0.051 (CI = +/-0.036; p = 0.009)	0.332	+5.25%
Loss Cost	2012.1	0.055 (CI = +/-0.041; p = 0.012)	0.329	+5.70%
Loss Cost	2012.2	0.043 (CI = +/-0.044; p = 0.055)	0.198	+4.38%
Loss Cost	2013.1	0.054 (CI = +/-0.048; p = 0.030)	0.280	+5.59%
Loss Cost	2013.2	0.062 (CI = +/-0.056; p = 0.033)	0.292	+6.38%
Loss Cost	2014.1	0.080 (CI = +/-0.061; p = 0.015)	0.407	+8.32%
Loss Cost	2014.2	0.071 (CI = +/-0.073; p = 0.056)	0.276	+7.31%
Loss Cost	2015.1	0.097 (CI = +/-0.080; p = 0.024)	0.427	+10.15%
Loss Cost	2015.2	0.079 (CI = +/-0.098; p = 0.101)	0.243	+8.18%
Loss Cost	2016.1	0.114 (CI = +/-0.114; p = 0.050)	0.417	+12.12%
Loss Cost	2016.2	0.053 (CI = +/-0.104; p = 0.250)	0.104	+5.42%
Loss Cost	2017.1	0.080 (CI = +/-0.147; p = 0.206)	0.203	+8.31%
Severity	2005.2	0.064 (CI = +/-0.010; p = 0.000)	0.857	+6.56%
Severity	2006.1	0.064 (CI = +/-0.011; p = 0.000)	0.844	+6.58%
Severity	2006.2	0.066 (CI = +/-0.011; p = 0.000)	0.844	+6.79%
Severity	2007.1	0.068 (CI = +/-0.012; p = 0.000)	0.847	+7.06%
Severity	2007.2	0.067 (CI = +/-0.013; p = 0.000)	0.828	+6.95%
Severity	2008.1	0.068 (CI = +/-0.014; p = 0.000)	0.818	+7.09%
Severity	2008.2	0.069 (CI = +/-0.015; p = 0.000)	0.801	+7.17%
Severity	2009.1	0.074 (CI = +/-0.016; p = 0.000)	0.819	+7.64%
Severity	2009.2	0.073 (CI = +/-0.017; p = 0.000)	0.794	+7.58%
Severity	2010.1	0.073 (CI = +/-0.019; p = 0.000)	0.768	+7.57%
Severity	2010.2	0.070 (CI = +/-0.021; p = 0.000)	0.729	+7.25%
Severity	2011.1	0.065 (CI = +/-0.022; p = 0.000)	0.681	+6.67%
Severity	2011.2	0.061 (CI = +/-0.025; p = 0.000)	0.621	+6.29%
Severity	2012.1	0.067 (CI = +/-0.027; p = 0.000)	0.642	+6.92%
Severity	2012.2	0.065 (CI = +/-0.031; p = 0.001)	0.580	+6.72%
Severity	2013.1	0.073 (CI = +/-0.034; p = 0.001)	0.609	+7.56%
Severity	2013.2	0.084 (CI = +/-0.037; p = 0.000)	0.660	+8.73%
Severity	2014.1	0.082 (CI = +/-0.045; p = 0.002)	0.591	+8.59%
Severity	2014.2	0.070 (CI = +/-0.051; p = 0.012)	0.465	+7.30%
Severity	2015.1	0.072 (CI = +/-0.064; p = 0.032)	0.388	+7.45%
Severity	2015.2	0.042 (CI = +/-0.065; p = 0.167)	0.147	+4.30%
Severity	2016.1	0.060 (CI = +/-0.080; p = 0.118)	0.250	+6.16%
Severity	2016.2	0.035 (CI = +/-0.101; p = 0.419)	-0.039	+3.52%
Severity	2017.1	0.073 (CI = +/-0.128; p = 0.191)	0.228	+7.54%
Frequency	2005.2	-0.027 (CI = +/-0.014; p = 0.000)	0.350	-2.71%
Frequency	2006.1	-0.024 (CI = +/-0.014; p = 0.002)	0.280	-2.32%
Frequency	2006.2	-0.021 (CI = +/-0.015; p = 0.008)	0.223	-2.11%
Frequency	2007.1	-0.016 (CI = +/-0.015; p = 0.035)	0.138	-1.61%
Frequency	2007.2	-0.013 (CI = +/-0.016; p = 0.107)	0.070	-1.26%
Frequency	2008.1	-0.006 (CI = +/-0.015; p = 0.399)	-0.011	-0.61%
Frequency	2008.2	-0.004 (CI = +/-0.016; p = 0.605)	-0.034	-0.40%
Frequency	2009.1	0.000 (CI = +/-0.017; p = 0.991)	-0.050	-0.01%
Frequency	2009.2	-0.003 (CI = +/-0.018; p = 0.713)	-0.045	-0.32%
Frequency	2010.1	-0.002 (CI = +/-0.020; p = 0.830)	-0.053	-0.20%
Frequency	2010.2	-0.007 (CI = +/-0.021; p = 0.484)	-0.028	-0.71%
Frequency	2011.1	-0.008 (CI = +/-0.024; p = 0.473)	-0.028	-0.81%
Frequency	2011.2	-0.010 (CI = +/-0.027; p = 0.444)	-0.024	-0.97%
Frequency	2012.1	-0.011 (CI = +/-0.030; p = 0.431)	-0.023	-1.14%
Frequency	2012.2	-0.022 (CI = +/-0.031; p = 0.149)	0.088	-2.19%
Frequency	2013.1	-0.019 (CI = +/-0.036; p = 0.284)	0.019	-1.83%
Frequency	2013.2	-0.022 (CI = +/-0.042; p = 0.279)	0.024	-2.16%
Frequency	2014.1	-0.002 (CI = +/-0.041; p = 0.896)	-0.098	-0.25%
Frequency	2014.2	0.000 (CI = +/-0.050; p = 0.996)	-0.111	+0.01%
Frequency	2015.1	0.025 (CI = +/-0.047; p = 0.261)	0.049	+2.52%
Frequency	2015.2	0.036 (CI = +/-0.058; p = 0.178)	0.134	+3.71%
Frequency	2016.1	0.055 (CI = +/-0.069; p = 0.102)	0.279	+5.62%
Frequency	2016.2	0.018 (CI = +/-0.066; p = 0.508)	-0.089	+1.83%
Frequency	2017.1	0.007 (CI = +/-0.097; p = 0.847)	-0.237	+0.72%

Property Damage

Coverage = Total PD
 End Trend Period = 2022.2
 Excluded Points = 2020.1,2020.2,2021.1,2021.2,2022.1
 Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend
				Rate
Loss Cost	2005.2	0.009 (CI = +/-0.013; p = 0.176)	0.031	+0.87%
Loss Cost	2006.1	0.008 (CI = +/-0.014; p = 0.244)	0.015	+0.80%
Loss Cost	2006.2	0.009 (CI = +/-0.015; p = 0.214)	0.022	+0.91%
Loss Cost	2007.1	0.011 (CI = +/-0.015; p = 0.150)	0.044	+1.12%
Loss Cost	2007.2	0.013 (CI = +/-0.017; p = 0.129)	0.055	+1.27%
Loss Cost	2008.1	0.015 (CI = +/-0.018; p = 0.086)	0.084	+1.53%
Loss Cost	2008.2	0.014 (CI = +/-0.019; p = 0.142)	0.054	+1.40%
Loss Cost	2009.1	0.015 (CI = +/-0.021; p = 0.153)	0.052	+1.48%
Loss Cost	2009.2	0.009 (CI = +/-0.021; p = 0.392)	-0.011	+0.88%
Loss Cost	2010.1	0.004 (CI = +/-0.022; p = 0.686)	-0.043	+0.44%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.699)	-0.047	-0.40%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.616)	-0.043	-0.57%
Loss Cost	2011.2	-0.009 (CI = +/-0.026; p = 0.491)	-0.031	-0.85%
Loss Cost	2012.1	-0.010 (CI = +/-0.029; p = 0.478)	-0.030	-0.98%
Loss Cost	2012.2	-0.020 (CI = +/-0.029; p = 0.170)	0.068	-1.93%
Loss Cost	2013.1	-0.020 (CI = +/-0.033; p = 0.200)	0.055	-2.02%
Loss Cost	2013.2	-0.021 (CI = +/-0.037; p = 0.245)	0.037	-2.07%
Loss Cost	2014.1	-0.010 (CI = +/-0.039; p = 0.597)	-0.062	-0.95%
Loss Cost	2014.2	-0.006 (CI = +/-0.045; p = 0.755)	-0.089	-0.64%
Loss Cost	2015.1	0.012 (CI = +/-0.040; p = 0.495)	-0.052	+1.26%
Loss Cost	2015.2	0.024 (CI = +/-0.042; p = 0.223)	0.076	+2.43%
Loss Cost	2016.1	0.032 (CI = +/-0.048; p = 0.164)	0.150	+3.22%
Loss Cost	2016.2	0.020 (CI = +/-0.053; p = 0.399)	-0.026	+2.00%
Loss Cost	2017.1	0.011 (CI = +/-0.065; p = 0.671)	-0.153	+1.15%
Severity	2005.2	0.021 (CI = +/-0.007; p = 0.000)	0.573	+2.17%
Severity	2006.1	0.022 (CI = +/-0.007; p = 0.000)	0.562	+2.22%
Severity	2006.2	0.025 (CI = +/-0.007; p = 0.000)	0.658	+2.51%
Severity	2007.1	0.026 (CI = +/-0.007; p = 0.000)	0.676	+2.66%
Severity	2007.2	0.027 (CI = +/-0.008; p = 0.000)	0.671	+2.75%
Severity	2008.1	0.029 (CI = +/-0.008; p = 0.000)	0.700	+2.95%
Severity	2008.2	0.029 (CI = +/-0.009; p = 0.000)	0.676	+2.96%
Severity	2009.1	0.030 (CI = +/-0.009; p = 0.000)	0.662	+3.03%
Severity	2009.2	0.028 (CI = +/-0.010; p = 0.000)	0.619	+2.80%
Severity	2010.1	0.025 (CI = +/-0.010; p = 0.000)	0.566	+2.57%
Severity	2010.2	0.023 (CI = +/-0.011; p = 0.000)	0.505	+2.35%
Severity	2011.1	0.024 (CI = +/-0.012; p = 0.001)	0.490	+2.44%
Severity	2011.2	0.023 (CI = +/-0.013; p = 0.002)	0.433	+2.35%
Severity	2012.1	0.025 (CI = +/-0.014; p = 0.002)	0.456	+2.58%
Severity	2012.2	0.023 (CI = +/-0.016; p = 0.007)	0.375	+2.34%
Severity	2013.1	0.021 (CI = +/-0.017; p = 0.023)	0.289	+2.11%
Severity	2013.2	0.020 (CI = +/-0.020; p = 0.046)	0.233	+2.05%
Severity	2014.1	0.023 (CI = +/-0.022; p = 0.041)	0.266	+2.37%
Severity	2014.2	0.023 (CI = +/-0.026; p = 0.073)	0.215	+2.36%
Severity	2015.1	0.034 (CI = +/-0.023; p = 0.008)	0.511	+3.50%
Severity	2015.2	0.042 (CI = +/-0.024; p = 0.004)	0.634	+4.26%
Severity	2016.1	0.046 (CI = +/-0.027; p = 0.006)	0.642	+4.66%
Severity	2016.2	0.046 (CI = +/-0.034; p = 0.016)	0.590	+4.75%
Severity	2017.1	0.048 (CI = +/-0.044; p = 0.036)	0.540	+4.92%
Frequency	2005.2	-0.013 (CI = +/-0.009; p = 0.006)	0.217	-1.27%
Frequency	2006.1	-0.014 (CI = +/-0.009; p = 0.004)	0.238	-1.39%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.002)	0.279	-1.56%
Frequency	2007.1	-0.015 (CI = +/-0.010; p = 0.006)	0.240	-1.51%
Frequency	2007.2	-0.015 (CI = +/-0.011; p = 0.012)	0.203	-1.44%
Frequency	2008.1	-0.014 (CI = +/-0.012; p = 0.024)	0.167	-1.38%
Frequency	2008.2	-0.015 (CI = +/-0.013; p = 0.022)	0.182	-1.52%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.034)	0.158	-1.51%
Frequency	2009.2	-0.019 (CI = +/-0.014; p = 0.013)	0.232	-1.86%
Frequency	2010.1	-0.021 (CI = +/-0.016; p = 0.011)	0.259	-2.08%
Frequency	2010.2	-0.027 (CI = +/-0.015; p = 0.001)	0.428	-2.69%
Frequency	2011.1	-0.030 (CI = +/-0.016; p = 0.001)	0.452	-2.94%
Frequency	2011.2	-0.032 (CI = +/-0.017; p = 0.001)	0.454	-3.13%
Frequency	2012.1	-0.035 (CI = +/-0.019; p = 0.001)	0.489	-3.47%
Frequency	2012.2	-0.043 (CI = +/-0.018; p = 0.000)	0.629	-4.18%
Frequency	2013.1	-0.041 (CI = +/-0.020; p = 0.001)	0.573	-4.04%
Frequency	2013.2	-0.041 (CI = +/-0.023; p = 0.002)	0.526	-4.04%
Frequency	2014.1	-0.033 (CI = +/-0.023; p = 0.008)	0.439	-3.24%
Frequency	2014.2	-0.030 (CI = +/-0.026; p = 0.027)	0.342	-2.93%
Frequency	2015.1	-0.022 (CI = +/-0.027; p = 0.094)	0.200	-2.17%
Frequency	2015.2	-0.018 (CI = +/-0.031; p = 0.219)	0.080	-1.76%
Frequency	2016.1	-0.014 (CI = +/-0.036; p = 0.396)	-0.023	-1.38%
Frequency	2016.2	-0.027 (CI = +/-0.035; p = 0.110)	0.265	-2.62%
Frequency	2017.1	-0.037 (CI = +/-0.036; p = 0.046)	0.497	-3.60%

Property Damage

Coverage = Total PD
 End Trend Period = 2022.2
 Excluded Points = 2020.1,2020.2,2021.1,2021.2,2022.1
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Implied Trend	
				Adjusted R ²	Rate
Loss Cost	2005.2	0.007 (CI = +/-0.014; p = 0.291)	0.075 (CI = +/-0.354; p = 0.666)	0.002	+0.75%
Loss Cost	2006.1	0.007 (CI = +/-0.015; p = 0.387)	0.082 (CI = +/-0.362; p = 0.645)	-0.015	+0.65%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.344)	0.074 (CI = +/-0.371; p = 0.685)	-0.010	+0.77%
Loss Cost	2007.1	0.010 (CI = +/-0.017; p = 0.249)	0.057 (CI = +/-0.376; p = 0.756)	0.008	+1.00%
Loss Cost	2007.2	0.012 (CI = +/-0.019; p = 0.215)	0.046 (CI = +/-0.385; p = 0.807)	0.017	+1.17%
Loss Cost	2008.1	0.015 (CI = +/-0.020; p = 0.147)	0.025 (CI = +/-0.390; p = 0.894)	0.044	+1.47%
Loss Cost	2008.2	0.013 (CI = +/-0.022; p = 0.232)	0.036 (CI = +/-0.402; p = 0.854)	0.011	+1.31%
Loss Cost	2009.1	0.014 (CI = +/-0.024; p = 0.244)	0.031 (CI = +/-0.416; p = 0.880)	0.005	+1.39%
Loss Cost	2009.2	0.006 (CI = +/-0.025; p = 0.589)	0.077 (CI = +/-0.402; p = 0.693)	-0.056	+0.65%
Loss Cost	2010.1	0.001 (CI = +/-0.026; p = 0.962)	0.113 (CI = +/-0.402; p = 0.561)	-0.080	+0.06%
Loss Cost	2010.2	-0.011 (CI = +/-0.025; p = 0.387)	0.180 (CI = +/-0.360; p = 0.306)	-0.040	-1.05%
Loss Cost	2011.1	-0.014 (CI = +/-0.028; p = 0.314)	0.198 (CI = +/-0.374; p = 0.277)	-0.027	-1.36%
Loss Cost	2011.2	-0.019 (CI = +/-0.031; p = 0.215)	0.227 (CI = +/-0.385; p = 0.228)	0.005	-1.85%
Loss Cost	2012.1	-0.022 (CI = +/-0.035; p = 0.196)	0.245 (CI = +/-0.405; p = 0.215)	0.015	-2.18%
Loss Cost	2012.2	-0.038 (CI = +/-0.033; p = 0.028)	0.330 (CI = +/-0.358; p = 0.068)	0.231	-3.71%
Loss Cost	2013.1	-0.043 (CI = +/-0.038; p = 0.031)	0.354 (CI = +/-0.379; p = 0.065)	0.239	-4.16%
Loss Cost	2013.2	-0.048 (CI = +/-0.044; p = 0.036)	0.380 (CI = +/-0.406; p = 0.064)	0.242	-4.67%
Loss Cost	2014.1	-0.035 (CI = +/-0.049; p = 0.143)	0.319 (CI = +/-0.416; p = 0.119)	0.095	-3.45%
Loss Cost	2014.2	-0.036 (CI = +/-0.060; p = 0.209)	0.322 (CI = +/-0.465; p = 0.151)	0.050	-3.52%
Loss Cost	2015.1	-0.008 (CI = +/-0.060; p = 0.759)	0.198 (CI = +/-0.423; p = 0.312)	-0.033	-0.82%
Loss Cost	2015.2	0.009 (CI = +/-0.071; p = 0.763)	0.122 (CI = +/-0.456; p = 0.547)	0.001	+0.94%
Loss Cost	2016.1	0.022 (CI = +/-0.091; p = 0.571)	0.068 (CI = +/-0.535; p = 0.768)	0.024	+2.26%
Loss Cost	2016.2	-0.014 (CI = +/-0.106; p = 0.743)	0.214 (CI = +/-0.563; p = 0.373)	-0.033	-1.42%
Loss Cost	2017.1	-0.060 (CI = +/-0.124; p = 0.249)	0.390 (CI = +/-0.596; p = 0.144)	0.210	-5.84%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.203 (CI = +/-0.176; p = 0.025)	0.634	+1.83%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.201 (CI = +/-0.180; p = 0.030)	0.621	+1.86%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.179 (CI = +/-0.163; p = 0.033)	0.705	+2.17%
Severity	2007.1	0.023 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.163; p = 0.043)	0.717	+2.32%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.164 (CI = +/-0.167; p = 0.054)	0.709	+2.39%
Severity	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.150 (CI = +/-0.165; p = 0.072)	0.730	+2.60%
Severity	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.170; p = 0.078)	0.708	+2.57%
Severity	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.149 (CI = +/-0.176; p = 0.094)	0.693	+2.61%
Severity	2009.2	0.022 (CI = +/-0.010; p = 0.000)	0.170 (CI = +/-0.168; p = 0.048)	0.675	+2.27%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.191 (CI = +/-0.161; p = 0.023)	0.660	+1.92%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.007)	0.212 (CI = +/-0.154; p = 0.010)	0.650	+1.57%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.014)	0.211 (CI = +/-0.162; p = 0.014)	0.634	+1.58%
Severity	2011.2	0.013 (CI = +/-0.013; p = 0.050)	0.225 (CI = +/-0.165; p = 0.011)	0.614	+1.32%
Severity	2012.1	0.015 (CI = +/-0.015; p = 0.052)	0.217 (CI = +/-0.173; p = 0.018)	0.615	+1.48%
Severity	2012.2	0.010 (CI = +/-0.015; p = 0.204)	0.244 (CI = +/-0.167; p = 0.008)	0.619	+0.96%
Severity	2013.1	0.004 (CI = +/-0.016; p = 0.620)	0.275 (CI = +/-0.159; p = 0.003)	0.648	+0.37%
Severity	2013.2	-0.001 (CI = +/-0.018; p = 0.942)	0.296 (CI = +/-0.162; p = 0.002)	0.661	-0.06%
Severity	2014.1	0.000 (CI = +/-0.021; p = 0.992)	0.294 (CI = +/-0.178; p = 0.004)	0.656	-0.01%
Severity	2014.2	-0.006 (CI = +/-0.024; p = 0.588)	0.321 (CI = +/-0.186; p = 0.004)	0.676	-0.59%
Severity	2015.1	0.007 (CI = +/-0.021; p = 0.477)	0.263 (CI = +/-0.151; p = 0.004)	0.817	+0.69%
Severity	2015.2	0.014 (CI = +/-0.025; p = 0.239)	0.234 (CI = +/-0.161; p = 0.011)	0.844	+1.37%
Severity	2016.1	0.013 (CI = +/-0.033; p = 0.385)	0.238 (CI = +/-0.195; p = 0.025)	0.832	+1.28%
Severity	2016.2	0.001 (CI = +/-0.041; p = 0.948)	0.284 (CI = +/-0.217; p = 0.020)	0.850	+0.11%
Severity	2017.1	-0.016 (CI = +/-0.048; p = 0.399)	0.351 (CI = +/-0.232; p = 0.014)	0.894	-1.62%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.028)	-0.128 (CI = +/-0.237; p = 0.279)	0.223	-1.07%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.022)	-0.118 (CI = +/-0.240; p = 0.320)	0.239	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	-0.105 (CI = +/-0.241; p = 0.379)	0.273	-1.37%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.028)	-0.111 (CI = +/-0.247; p = 0.362)	0.236	-1.29%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.056)	-0.118 (CI = +/-0.253; p = 0.346)	0.201	-1.20%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.102)	-0.124 (CI = +/-0.260; p = 0.332)	0.167	-1.10%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.093)	-0.116 (CI = +/-0.267; p = 0.378)	0.174	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.135)	-0.118 (CI = +/-0.277; p = 0.384)	0.150	-1.19%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.062)	-0.093 (CI = +/-0.275; p = 0.488)	0.212	-1.59%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.050)	-0.078 (CI = +/-0.282; p = 0.570)	0.232	-1.83%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.006)	-0.032 (CI = +/-0.255; p = 0.796)	0.397	-2.57%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	-0.013 (CI = +/-0.261; p = 0.918)	0.419	-2.89%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.002 (CI = +/-0.272; p = 0.990)	0.417	-3.14%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.028 (CI = +/-0.277; p = 0.829)	0.454	-3.61%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.085 (CI = +/-0.247; p = 0.468)	0.617	-4.63%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.079 (CI = +/-0.265; p = 0.527)	0.553	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.084 (CI = +/-0.288; p = 0.534)	0.502	-4.61%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.025 (CI = +/-0.275; p = 0.843)	0.386	-3.44%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.115)	0.001 (CI = +/-0.301; p = 0.993)	0.269	-2.94%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.431)	-0.065 (CI = +/-0.298; p = 0.628)	0.127	-1.50%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.849)	-0.112 (CI = +/-0.327; p = 0.444)	0.039	-0.42%
Frequency	2016.1	0.010 (CI = +/-0.063; p = 0.721)	-0.170 (CI = +/-0.369; p = 0.302)	0.015	+0.97%
Frequency	2016.2	-0.015 (CI = +/-0.073; p = 0.613)	-0.070 (CI = +/-0.390; p = 0.663)	0.154	-1.53%
Frequency	2017.1	-0.044 (CI = +/-0.092; p = 0.254)	0.039 (CI = +/-0.440; p = 0.818)	0.380	-4.29%

Property Damage

Coverage = Total PD
 End Trend Period = 2022.2
 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	2005.2	-0.008 (CI = +/-0.015; p = 0.262)	0.123 (CI = +/-0.134; p = 0.069)	0.052 (CI = +/-0.273; p = 0.702)	0.058		-0.84%
Loss Cost	2006.1	-0.011 (CI = +/-0.016; p = 0.166)	0.135 (CI = +/-0.135; p = 0.050)	0.065 (CI = +/-0.273; p = 0.633)	0.088		-1.09%
Loss Cost	2006.2	-0.010 (CI = +/-0.017; p = 0.225)	0.139 (CI = +/-0.140; p = 0.051)	0.060 (CI = +/-0.280; p = 0.667)	0.085		-1.02%
Loss Cost	2007.1	-0.011 (CI = +/-0.018; p = 0.242)	0.140 (CI = +/-0.145; p = 0.057)	0.061 (CI = +/-0.287; p = 0.666)	0.071		-1.05%
Loss Cost	2007.2	-0.010 (CI = +/-0.019; p = 0.323)	0.145 (CI = +/-0.150; p = 0.058)	0.055 (CI = +/-0.295; p = 0.706)	0.068		-0.95%
Loss Cost	2008.1	-0.010 (CI = +/-0.021; p = 0.341)	0.146 (CI = +/-0.155; p = 0.064)	0.056 (CI = +/-0.302; p = 0.705)	0.055		-0.98%
Loss Cost	2008.2	-0.012 (CI = +/-0.022; p = 0.297)	0.139 (CI = +/-0.161; p = 0.088)	0.067 (CI = +/-0.311; p = 0.661)	0.052		-1.16%
Loss Cost	2009.1	-0.014 (CI = +/-0.024; p = 0.237)	0.148 (CI = +/-0.166; p = 0.077)	0.078 (CI = +/-0.317; p = 0.617)	0.065		-1.41%
Loss Cost	2009.2	-0.021 (CI = +/-0.025; p = 0.101)	0.124 (CI = +/-0.165; p = 0.134)	0.114 (CI = +/-0.312; p = 0.458)	0.095		-2.05%
Loss Cost	2010.1	-0.029 (CI = +/-0.025; p = 0.028)	0.151 (CI = +/-0.159; p = 0.061)	0.146 (CI = +/-0.298; p = 0.320)	0.206		-2.83%
Loss Cost	2010.2	-0.038 (CI = +/-0.025; p = 0.005)	0.119 (CI = +/-0.151; p = 0.115)	0.194 (CI = +/-0.281; p = 0.167)	0.302		-3.72%
Loss Cost	2011.1	-0.044 (CI = +/-0.026; p = 0.002)	0.139 (CI = +/-0.151; p = 0.069)	0.217 (CI = +/-0.278; p = 0.119)	0.360		-4.33%
Loss Cost	2011.2	-0.049 (CI = +/-0.029; p = 0.002)	0.125 (CI = +/-0.156; p = 0.110)	0.239 (CI = +/-0.285; p = 0.096)	0.381		-4.76%
Loss Cost	2012.1	-0.056 (CI = +/-0.030; p = 0.001)	0.145 (CI = +/-0.156; p = 0.067)	0.264 (CI = +/-0.283; p = 0.065)	0.430		-5.45%
Loss Cost	2012.2	-0.068 (CI = +/-0.030; p = 0.000)	0.111 (CI = +/-0.147; p = 0.130)	0.317 (CI = +/-0.264; p = 0.022)	0.542		-6.60%
Loss Cost	2013.1	-0.077 (CI = +/-0.032; p = 0.000)	0.132 (CI = +/-0.146; p = 0.073)	0.345 (CI = +/-0.260; p = 0.013)	0.584		-7.40%
Loss Cost	2013.2	-0.081 (CI = +/-0.036; p = 0.000)	0.122 (CI = +/-0.155; p = 0.114)	0.362 (CI = +/-0.273; p = 0.013)	0.578		-7.80%
Loss Cost	2014.1	-0.080 (CI = +/-0.041; p = 0.001)	0.120 (CI = +/-0.165; p = 0.141)	0.359 (CI = +/-0.289; p = 0.018)	0.500		-7.72%
Loss Cost	2014.2	-0.083 (CI = +/-0.048; p = 0.002)	0.114 (CI = +/-0.178; p = 0.188)	0.369 (CI = +/-0.310; p = 0.023)	0.474		-7.96%
Loss Cost	2015.1	-0.077 (CI = +/-0.055; p = 0.010)	0.104 (CI = +/-0.190; p = 0.255)	0.354 (CI = +/-0.328; p = 0.037)	0.351		-7.44%
Loss Cost	2015.2	-0.073 (CI = +/-0.066; p = 0.033)	0.112 (CI = +/-0.207; p = 0.259)	0.340 (CI = +/-0.359; p = 0.061)	0.292		-7.03%
Loss Cost	2016.1	-0.084 (CI = +/-0.077; p = 0.036)	0.129 (CI = +/-0.221; p = 0.224)	0.365 (CI = +/-0.382; p = 0.059)	0.288		-8.05%
Loss Cost	2016.2	-0.112 (CI = +/-0.087; p = 0.017)	0.086 (CI = +/-0.223; p = 0.407)	0.445 (CI = +/-0.388; p = 0.029)	0.403		-10.63%
Loss Cost	2017.1	-0.153 (CI = +/-0.085; p = 0.003)	0.134 (CI = +/-0.198; p = 0.157)	0.528 (CI = +/-0.343; p = 0.008)	0.614		-14.16%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.053; p = 0.267)	0.179 (CI = +/-0.108; p = 0.002)	0.684		+1.56%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.055; p = 0.274)	0.179 (CI = +/-0.110; p = 0.002)	0.673		+1.55%
Severity	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.050; p = 0.101)	0.162 (CI = +/-0.101; p = 0.003)	0.738		+1.80%
Severity	2007.1	0.019 (CI = +/-0.006; p = 0.000)	0.039 (CI = +/-0.052; p = 0.134)	0.159 (CI = +/-0.103; p = 0.004)	0.737		+1.87%
Severity	2007.2	0.019 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.054; p = 0.123)	0.156 (CI = +/-0.105; p = 0.005)	0.729		+1.93%
Severity	2008.1	0.020 (CI = +/-0.007; p = 0.000)	0.038 (CI = +/-0.055; p = 0.168)	0.152 (CI = +/-0.107; p = 0.007)	0.731		+2.02%
Severity	2008.2	0.020 (CI = +/-0.008; p = 0.000)	0.037 (CI = +/-0.057; p = 0.198)	0.153 (CI = +/-0.110; p = 0.008)	0.711		+1.99%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.059; p = 0.196)	0.155 (CI = +/-0.113; p = 0.009)	0.696		+1.95%
Severity	2009.2	0.017 (CI = +/-0.009; p = 0.001)	0.028 (CI = +/-0.058; p = 0.329)	0.170 (CI = +/-0.109; p = 0.004)	0.681		+1.67%
Severity	2010.1	0.013 (CI = +/-0.008; p = 0.004)	0.039 (CI = +/-0.053; p = 0.141)	0.184 (CI = +/-0.100; p = 0.001)	0.698		+1.33%
Severity	2010.2	0.010 (CI = +/-0.009; p = 0.020)	0.030 (CI = +/-0.052; p = 0.245)	0.198 (CI = +/-0.097; p = 0.000)	0.691		+1.05%
Severity	2011.1	0.010 (CI = +/-0.009; p = 0.045)	0.032 (CI = +/-0.054; p = 0.229)	0.201 (CI = +/-0.100; p = 0.000)	0.682		+0.98%
Severity	2011.2	0.008 (CI = +/-0.010; p = 0.128)	0.026 (CI = +/-0.056; p = 0.334)	0.210 (CI = +/-0.102; p = 0.000)	0.668		+0.78%
Severity	2012.1	0.008 (CI = +/-0.011; p = 0.158)	0.026 (CI = +/-0.059; p = 0.366)	0.209 (CI = +/-0.106; p = 0.001)	0.662		+0.80%
Severity	2012.2	0.004 (CI = +/-0.012; p = 0.475)	0.015 (CI = +/-0.057; p = 0.586)	0.226 (CI = +/-0.103; p = 0.000)	0.670		+0.41%
Severity	2013.1	-0.001 (CI = +/-0.012; p = 0.902)	0.027 (CI = +/-0.053; p = 0.298)	0.241 (CI = +/-0.094; p = 0.000)	0.716		-0.07%
Severity	2013.2	-0.003 (CI = +/-0.013; p = 0.575)	0.020 (CI = +/-0.054; p = 0.444)	0.252 (CI = +/-0.096; p = 0.000)	0.721		-0.34%
Severity	2014.1	-0.004 (CI = +/-0.014; p = 0.575)	0.021 (CI = +/-0.058; p = 0.449)	0.253 (CI = +/-0.101; p = 0.000)	0.717		-0.39%
Severity	2014.2	-0.007 (CI = +/-0.016; p = 0.347)	0.014 (CI = +/-0.060; p = 0.633)	0.266 (CI = +/-0.105; p = 0.000)	0.724		-0.73%
Severity	2015.1	0.000 (CI = +/-0.016; p = 0.954)	0.001 (CI = +/-0.055; p = 0.965)	0.248 (CI = +/-0.095; p = 0.000)	0.791		-0.04%
Severity	2015.2	0.003 (CI = +/-0.019; p = 0.765)	0.007 (CI = +/-0.059; p = 0.808)	0.238 (CI = +/-0.102; p = 0.000)	0.797		+0.26%
Severity	2016.1	0.001 (CI = +/-0.022; p = 0.961)	0.010 (CI = +/-0.064; p = 0.739)	0.243 (CI = +/-0.110; p = 0.001)	0.790		+0.05%
Severity	2016.2	-0.006 (CI = +/-0.026; p = 0.589)	-0.001 (CI = +/-0.066; p = 0.986)	0.262 (CI = +/-0.115; p = 0.001)	0.799		-0.63%
Severity	2017.1	-0.014 (CI = +/-0.030; p = 0.314)	0.008 (CI = +/-0.069; p = 0.786)	0.277 (CI = +/-0.119; p = 0.001)	0.813		-1.37%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.101; p = 0.067)	-0.127 (CI = +/-0.206; p = 0.218)	0.494		-2.36%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.101; p = 0.041)	-0.115 (CI = +/-0.204; p = 0.260)	0.522		-2.60%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	0.097 (CI = +/-0.103; p = 0.063)	-0.103 (CI = +/-0.206; p = 0.316)	0.534		-2.77%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	0.101 (CI = +/-0.106; p = 0.061)	-0.098 (CI = +/-0.210; p = 0.346)	0.520		-2.86%
Frequency	2007.2	-0.029 (CI = +/-0.014; p = 0.000)	0.103 (CI = +/-0.110; p = 0.065)	-0.101 (CI = +/-0.216; p = 0.346)	0.502		-2.82%
Frequency	2008.1	-0.030 (CI = +/-0.015; p = 0.000)	0.108 (CI = +/-0.113; p = 0.061)	-0.095 (CI = +/-0.221; p = 0.383)	0.489		-2.94%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.001)	0.102 (CI = +/-0.117; p = 0.085)	-0.087 (CI = +/-0.226; p = 0.439)	0.490		-3.08%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	0.110 (CI = +/-0.120; p = 0.071)	-0.077 (CI = +/-0.230; p = 0.494)	0.488		-3.29%
Frequency	2009.2	-0.037 (CI = +/-0.019; p = 0.000)	0.096 (CI = +/-0.122; p = 0.117)	-0.057 (CI = +/-0.231; p = 0.617)	0.516		-3.65%
Frequency	2010.1	-0.042 (CI = +/-0.019; p = 0.000)	0.112 (CI = +/-0.121; p = 0.069)	-0.038 (CI = +/-0.228; p = 0.733)	0.553		-4.10%
Frequency	2010.2	-0.048 (CI = +/-0.020; p = 0.000)	0.089 (CI = +/-0.117; p = 0.128)	-0.004 (CI = +/-0.218; p = 0.968)	0.618		-4.72%
Frequency	2011.1	-0.054 (CI = +/-0.020; p = 0.000)	0.107 (CI = +/-0.116; p = 0.068)	0.016 (CI = +/-0.213; p = 0.873)	0.655		-5.25%
Frequency	2011.2	-0.057 (CI = +/-0.022; p = 0.000)	0.099 (CI = +/-0.120; p = 0.103)	0.029 (CI = +/-0.220; p = 0.786)	0.651		-5.50%
Frequency	2012.1	-0.064 (CI = +/-0.023; p = 0.000)	0.119 (CI = +/-0.116; p = 0.044)	0.055 (CI = +/-0.210; p = 0.590)	0.701		-6.20%
Frequency	2012.2	-0.072 (CI = +/-0.023; p = 0.000)	0.096 (CI = +/-0.111; p = 0.086)	0.091 (CI = +/-0.200; p = 0.351)	0.751		-6.98%
Frequency	2013.1	-0.076 (CI = +/-0.025; p = 0.000)	0.106 (CI = +/-0.116; p = 0.070)	0.103 (CI = +/-0.205; p = 0.302)	0.737		-7.34%
Frequency	2013.2	-0.078 (CI = +/-0.029; p = 0.000)	0.102 (CI = +/-0.123; p = 0.099)	0.110 (CI = +/-0.218; p = 0.300)	0.716		-7.49%
Frequency	2014.1	-0.077 (CI = +/-0.033; p = 0.000)	0.099 (CI = +/-0.131; p = 0.129)	0.106 (CI = +/-0.230; p = 0.340)	0.652		-7.37%
Frequency	2014.2	-0.076 (CI = +/-0.038; p = 0.001)	0.101 (CI = +/-0.142; p = 0.149)	0.103 (CI = +/-0.248; p = 0.386)	0.610		-7.29%
Frequency	2015.1	-0.077 (CI = +/-0.045; p = 0.003)	0.103 (CI = +/-0.153; p = 0.168)	0.106 (CI = +/-0.265; p = 0.400)	0.538		-7.40%
Frequency	2015.2	-0.075 (CI = +/-0.053; p = 0.010)	0.105 (CI = +/-0.168; p = 0.194)	0.102 (CI = +/-0.291; p = 0.458)	0.482		-7.27%
Frequency	2016.1	-0.084 (CI = +/-0.062; p = 0.013)	0.119 (CI = +/-0.179; p = 0.170)	0.122 (CI = +/-0.309; p = 0.398)	0.450		-8.10%
Frequency	2016.2	-0.106 (CI = +/-0.071; p = 0.008)	0.087 (CI = +/-0.183; p = 0.314)	0.183 (CI = +/-0.319; p = 0.226)	0.528		-10.06%
Frequency	2017.1	-0.139 (CI = +/-0.070; p = 0.002)	0.126 (CI = +/-0.163; p = 0.113)	0.250 (CI = +/-0.283; p = 0.076)	0.685		-12.97%

Property Damage

Coverage = Total PD
 End Trend Period = 2022.2
 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	2005.2	-0.009 (CI = +/-0.016; p = 0.241)	0.079 (CI = +/-0.282; p = 0.574)	-0.017	-0.91%
Loss Cost	2006.1	-0.011 (CI = +/-0.017; p = 0.186)	0.089 (CI = +/-0.286; p = 0.528)	-0.005	-1.09%
Loss Cost	2006.2	-0.011 (CI = +/-0.018; p = 0.208)	0.090 (CI = +/-0.292; p = 0.532)	-0.011	-1.11%
Loss Cost	2007.1	-0.011 (CI = +/-0.019; p = 0.265)	0.087 (CI = +/-0.299; p = 0.557)	-0.023	-1.05%
Loss Cost	2007.2	-0.011 (CI = +/-0.020; p = 0.293)	0.088 (CI = +/-0.307; p = 0.564)	-0.029	-1.06%
Loss Cost	2008.1	-0.010 (CI = +/-0.022; p = 0.364)	0.083 (CI = +/-0.315; p = 0.592)	-0.041	-0.98%
Loss Cost	2008.2	-0.013 (CI = +/-0.023; p = 0.267)	0.099 (CI = +/-0.320; p = 0.531)	-0.026	-1.28%
Loss Cost	2009.1	-0.014 (CI = +/-0.025; p = 0.258)	0.105 (CI = +/-0.329; p = 0.515)	-0.025	-1.41%
Loss Cost	2009.2	-0.022 (CI = +/-0.026; p = 0.090)	0.143 (CI = +/-0.318; p = 0.362)	0.041	-2.17%
Loss Cost	2010.1	-0.029 (CI = +/-0.027; p = 0.036)	0.174 (CI = +/-0.314; p = 0.262)	0.105	-2.83%
Loss Cost	2010.2	-0.039 (CI = +/-0.026; p = 0.005)	0.223 (CI = +/-0.288; p = 0.124)	0.248	-3.86%
Loss Cost	2011.1	-0.044 (CI = +/-0.028; p = 0.003)	0.244 (CI = +/-0.293; p = 0.098)	0.278	-4.33%
Loss Cost	2011.2	-0.051 (CI = +/-0.030; p = 0.002)	0.270 (CI = +/-0.294; p = 0.069)	0.325	-4.94%
Loss Cost	2012.1	-0.056 (CI = +/-0.032; p = 0.002)	0.292 (CI = +/-0.300; p = 0.056)	0.346	-5.45%
Loss Cost	2012.2	-0.070 (CI = +/-0.031; p = 0.000)	0.346 (CI = +/-0.271; p = 0.015)	0.503	-6.79%
Loss Cost	2013.1	-0.077 (CI = +/-0.034; p = 0.000)	0.370 (CI = +/-0.277; p = 0.012)	0.518	-7.40%
Loss Cost	2013.2	-0.084 (CI = +/-0.038; p = 0.000)	0.396 (CI = +/-0.283; p = 0.009)	0.531	-8.06%
Loss Cost	2014.1	-0.080 (CI = +/-0.043; p = 0.001)	0.383 (CI = +/-0.298; p = 0.015)	0.452	-7.72%
Loss Cost	2014.2	-0.086 (CI = +/-0.049; p = 0.002)	0.402 (CI = +/-0.314; p = 0.016)	0.439	-8.28%
Loss Cost	2015.1	-0.077 (CI = +/-0.056; p = 0.010)	0.375 (CI = +/-0.328; p = 0.028)	0.329	-7.44%
Loss Cost	2015.2	-0.077 (CI = +/-0.066; p = 0.025)	0.376 (CI = +/-0.355; p = 0.040)	0.268	-7.46%
Loss Cost	2016.1	-0.084 (CI = +/-0.078; p = 0.038)	0.393 (CI = +/-0.385; p = 0.046)	0.244	-8.05%
Loss Cost	2016.2	-0.117 (CI = +/-0.083; p = 0.010)	0.476 (CI = +/-0.369; p = 0.017)	0.417	-11.08%
Loss Cost	2017.1	-0.153 (CI = +/-0.090; p = 0.004)	0.557 (CI = +/-0.360; p = 0.007)	0.552	-14.16%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.185 (CI = +/-0.108; p = 0.001)	0.681	+1.54%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.185 (CI = +/-0.110; p = 0.002)	0.670	+1.55%
Severity	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.172 (CI = +/-0.104; p = 0.002)	0.722	+1.78%
Severity	2007.1	0.019 (CI = +/-0.007; p = 0.000)	0.167 (CI = +/-0.105; p = 0.003)	0.724	+1.87%
Severity	2007.2	0.019 (CI = +/-0.007; p = 0.000)	0.165 (CI = +/-0.107; p = 0.004)	0.714	+1.89%
Severity	2008.1	0.020 (CI = +/-0.007; p = 0.000)	0.159 (CI = +/-0.108; p = 0.006)	0.721	+2.02%
Severity	2008.2	0.019 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.111; p = 0.006)	0.703	+1.96%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.114; p = 0.007)	0.687	+1.95%
Severity	2009.2	0.016 (CI = +/-0.009; p = 0.001)	0.177 (CI = +/-0.108; p = 0.002)	0.681	+1.64%
Severity	2010.1	0.013 (CI = +/-0.009; p = 0.005)	0.191 (CI = +/-0.102; p = 0.001)	0.680	+1.33%
Severity	2010.2	0.010 (CI = +/-0.009; p = 0.025)	0.205 (CI = +/-0.097; p = 0.000)	0.685	+1.01%
Severity	2011.1	0.010 (CI = +/-0.010; p = 0.047)	0.207 (CI = +/-0.100; p = 0.000)	0.674	+0.98%
Severity	2011.2	0.007 (CI = +/-0.010; p = 0.145)	0.216 (CI = +/-0.100; p = 0.000)	0.668	+0.74%
Severity	2012.1	0.008 (CI = +/-0.011; p = 0.156)	0.214 (CI = +/-0.104; p = 0.000)	0.664	+0.80%
Severity	2012.2	0.004 (CI = +/-0.011; p = 0.494)	0.230 (CI = +/-0.099; p = 0.000)	0.682	+0.38%
Severity	2013.1	-0.001 (CI = +/-0.012; p = 0.903)	0.246 (CI = +/-0.093; p = 0.000)	0.713	-0.07%
Severity	2013.2	-0.004 (CI = +/-0.012; p = 0.516)	0.258 (CI = +/-0.093; p = 0.000)	0.727	-0.39%
Severity	2014.1	-0.004 (CI = +/-0.014; p = 0.569)	0.258 (CI = +/-0.099; p = 0.000)	0.724	-0.39%
Severity	2014.2	-0.008 (CI = +/-0.016; p = 0.304)	0.270 (CI = +/-0.100; p = 0.000)	0.739	-0.77%
Severity	2015.1	0.000 (CI = +/-0.015; p = 0.952)	0.248 (CI = +/-0.090; p = 0.000)	0.807	-0.04%
Severity	2015.2	0.002 (CI = +/-0.018; p = 0.778)	0.240 (CI = +/-0.095; p = 0.000)	0.813	+0.23%
Severity	2016.1	0.001 (CI = +/-0.021; p = 0.959)	0.245 (CI = +/-0.103; p = 0.000)	0.807	+0.05%
Severity	2016.2	-0.006 (CI = +/-0.024; p = 0.566)	0.262 (CI = +/-0.105; p = 0.000)	0.819	-0.63%
Severity	2017.1	-0.014 (CI = +/-0.028; p = 0.286)	0.279 (CI = +/-0.110; p = 0.000)	0.832	-1.37%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.107 (CI = +/-0.213; p = 0.315)	0.453	-2.42%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.095 (CI = +/-0.214; p = 0.370)	0.467	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.214; p = 0.443)	0.492	-2.83%
Frequency	2007.1	-0.029 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.219; p = 0.463)	0.473	-2.86%
Frequency	2007.2	-0.029 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.225; p = 0.484)	0.454	-2.89%
Frequency	2008.1	-0.030 (CI = +/-0.016; p = 0.001)	-0.075 (CI = +/-0.231; p = 0.508)	0.435	-2.94%
Frequency	2008.2	-0.032 (CI = +/-0.017; p = 0.001)	-0.063 (CI = +/-0.234; p = 0.585)	0.447	-3.17%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.057 (CI = +/-0.240; p = 0.630)	0.435	-3.29%
Frequency	2009.2	-0.038 (CI = +/-0.019; p = 0.000)	-0.034 (CI = +/-0.237; p = 0.770)	0.483	-3.75%
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.239; p = 0.885)	0.502	-4.10%
Frequency	2010.2	-0.050 (CI = +/-0.020; p = 0.000)	0.018 (CI = +/-0.223; p = 0.872)	0.592	-4.83%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	0.037 (CI = +/-0.224; p = 0.736)	0.610	-5.25%
Frequency	2011.2	-0.058 (CI = +/-0.023; p = 0.000)	0.054 (CI = +/-0.227; p = 0.627)	0.617	-5.64%
Frequency	2012.1	-0.064 (CI = +/-0.025; p = 0.000)	0.078 (CI = +/-0.227; p = 0.481)	0.643	-6.20%
Frequency	2012.2	-0.074 (CI = +/-0.024; p = 0.000)	0.116 (CI = +/-0.209; p = 0.258)	0.719	-7.14%
Frequency	2013.1	-0.076 (CI = +/-0.027; p = 0.000)	0.124 (CI = +/-0.219; p = 0.248)	0.694	-7.34%
Frequency	2013.2	-0.080 (CI = +/-0.030; p = 0.000)	0.138 (CI = +/-0.228; p = 0.217)	0.679	-7.71%
Frequency	2014.1	-0.077 (CI = +/-0.034; p = 0.000)	0.126 (CI = +/-0.239; p = 0.279)	0.615	-7.37%
Frequency	2014.2	-0.079 (CI = +/-0.039; p = 0.001)	0.133 (CI = +/-0.254; p = 0.281)	0.573	-7.57%
Frequency	2015.1	-0.077 (CI = +/-0.046; p = 0.003)	0.127 (CI = +/-0.272; p = 0.331)	0.497	-7.40%
Frequency	2015.2	-0.080 (CI = +/-0.054; p = 0.008)	0.135 (CI = +/-0.293; p = 0.334)	0.443	-7.67%
Frequency	2016.1	-0.084 (CI = +/-0.065; p = 0.015)	0.148 (CI = +/-0.319; p = 0.330)	0.390	-8.10%
Frequency	2016.2	-0.111 (CI = +/-0.070; p = 0.005)	0.214 (CI = +/-0.309; p = 0.154)	0.522	-10.52%
Frequency	2017.1	-0.139 (CI = +/-0.077; p = 0.003)	0.278 (CI = +/-0.307; p = 0.070)	0.609	-12.97%

Property Damage

Coverage = Total PD
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.010 (CI = +/-0.014; p = 0.163)	0.030	-0.97%
Loss Cost	2006.1	-0.011 (CI = +/-0.015; p = 0.124)	0.045	-1.13%
Loss Cost	2006.2	-0.012 (CI = +/-0.016; p = 0.142)	0.040	-1.15%
Loss Cost	2007.1	-0.011 (CI = +/-0.017; p = 0.186)	0.027	-1.10%
Loss Cost	2007.2	-0.011 (CI = +/-0.018; p = 0.210)	0.022	-1.11%
Loss Cost	2008.1	-0.011 (CI = +/-0.019; p = 0.268)	0.010	-1.05%
Loss Cost	2008.2	-0.013 (CI = +/-0.020; p = 0.193)	0.028	-1.32%
Loss Cost	2009.1	-0.014 (CI = +/-0.022; p = 0.188)	0.031	-1.43%
Loss Cost	2009.2	-0.021 (CI = +/-0.022; p = 0.061)	0.103	-2.08%
Loss Cost	2010.1	-0.027 (CI = +/-0.023; p = 0.024)	0.167	-2.63%
Loss Cost	2010.2	-0.036 (CI = +/-0.022; p = 0.003)	0.306	-3.49%
Loss Cost	2011.1	-0.039 (CI = +/-0.024; p = 0.002)	0.331	-3.85%
Loss Cost	2011.2	-0.044 (CI = +/-0.025; p = 0.002)	0.370	-4.32%
Loss Cost	2012.1	-0.048 (CI = +/-0.027; p = 0.002)	0.384	-4.69%
Loss Cost	2012.2	-0.059 (CI = +/-0.027; p = 0.000)	0.518	-5.71%
Loss Cost	2013.1	-0.063 (CI = +/-0.029; p = 0.000)	0.521	-6.10%
Loss Cost	2013.2	-0.067 (CI = +/-0.032; p = 0.000)	0.520	-6.50%
Loss Cost	2014.1	-0.063 (CI = +/-0.036; p = 0.002)	0.443	-6.06%
Loss Cost	2014.2	-0.065 (CI = +/-0.041; p = 0.004)	0.416	-6.31%
Loss Cost	2015.1	-0.056 (CI = +/-0.045; p = 0.019)	0.304	-5.43%
Loss Cost	2015.2	-0.053 (CI = +/-0.053; p = 0.047)	0.230	-5.19%
Loss Cost	2016.1	-0.055 (CI = +/-0.062; p = 0.078)	0.188	-5.32%
Loss Cost	2016.2	-0.074 (CI = +/-0.068; p = 0.036)	0.306	-7.13%
Loss Cost	2017.1	-0.091 (CI = +/-0.079; p = 0.028)	0.370	-8.70%
Severity	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.538	+1.85%
Severity	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.522	+1.88%
Severity	2006.2	0.021 (CI = +/-0.006; p = 0.000)	0.598	+2.10%
Severity	2007.1	0.022 (CI = +/-0.006; p = 0.000)	0.606	+2.20%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.592	+2.24%
Severity	2008.1	0.023 (CI = +/-0.007; p = 0.000)	0.607	+2.37%
Severity	2008.2	0.023 (CI = +/-0.008; p = 0.000)	0.574	+2.34%
Severity	2009.1	0.023 (CI = +/-0.008; p = 0.000)	0.551	+2.36%
Severity	2009.2	0.021 (CI = +/-0.009; p = 0.000)	0.496	+2.13%
Severity	2010.1	0.019 (CI = +/-0.009; p = 0.000)	0.432	+1.90%
Severity	2010.2	0.017 (CI = +/-0.009; p = 0.001)	0.361	+1.69%
Severity	2011.1	0.017 (CI = +/-0.010; p = 0.002)	0.335	+1.71%
Severity	2011.2	0.016 (CI = +/-0.011; p = 0.008)	0.272	+1.58%
Severity	2012.1	0.017 (CI = +/-0.012; p = 0.008)	0.276	+1.71%
Severity	2012.2	0.014 (CI = +/-0.013; p = 0.031)	0.190	+1.45%
Severity	2013.1	0.012 (CI = +/-0.014; p = 0.092)	0.108	+1.19%
Severity	2013.2	0.011 (CI = +/-0.016; p = 0.168)	0.060	+1.07%
Severity	2014.1	0.012 (CI = +/-0.018; p = 0.157)	0.071	+1.24%
Severity	2014.2	0.011 (CI = +/-0.020; p = 0.248)	0.029	+1.13%
Severity	2015.1	0.019 (CI = +/-0.020; p = 0.062)	0.185	+1.93%
Severity	2015.2	0.024 (CI = +/-0.023; p = 0.040)	0.247	+2.40%
Severity	2016.1	0.025 (CI = +/-0.026; p = 0.058)	0.226	+2.58%
Severity	2016.2	0.024 (CI = +/-0.032; p = 0.115)	0.152	+2.48%
Severity	2017.1	0.025 (CI = +/-0.039; p = 0.185)	0.096	+2.48%
Frequency	2005.2	-0.028 (CI = +/-0.011; p = 0.000)	0.446	-2.77%
Frequency	2006.1	-0.030 (CI = +/-0.011; p = 0.000)	0.466	-2.95%
Frequency	2006.2	-0.032 (CI = +/-0.012; p = 0.000)	0.496	-3.18%
Frequency	2007.1	-0.033 (CI = +/-0.013; p = 0.000)	0.479	-3.23%
Frequency	2007.2	-0.033 (CI = +/-0.013; p = 0.000)	0.463	-3.28%
Frequency	2008.1	-0.034 (CI = +/-0.014; p = 0.000)	0.447	-3.35%
Frequency	2008.2	-0.036 (CI = +/-0.015; p = 0.000)	0.464	-3.57%
Frequency	2009.1	-0.038 (CI = +/-0.016; p = 0.000)	0.457	-3.71%
Frequency	2009.2	-0.042 (CI = +/-0.017; p = 0.000)	0.511	-4.13%
Frequency	2010.1	-0.046 (CI = +/-0.018; p = 0.000)	0.536	-4.45%
Frequency	2010.2	-0.052 (CI = +/-0.017; p = 0.000)	0.633	-5.09%
Frequency	2011.1	-0.056 (CI = +/-0.018; p = 0.000)	0.655	-5.47%
Frequency	2011.2	-0.060 (CI = +/-0.019; p = 0.000)	0.666	-5.81%
Frequency	2012.1	-0.065 (CI = +/-0.020; p = 0.000)	0.695	-6.29%
Frequency	2012.2	-0.073 (CI = +/-0.019; p = 0.000)	0.770	-7.06%
Frequency	2013.1	-0.075 (CI = +/-0.021; p = 0.000)	0.751	-7.21%
Frequency	2013.2	-0.078 (CI = +/-0.023; p = 0.000)	0.740	-7.49%
Frequency	2014.1	-0.075 (CI = +/-0.026; p = 0.000)	0.692	-7.21%
Frequency	2014.2	-0.076 (CI = +/-0.030; p = 0.000)	0.660	-7.36%
Frequency	2015.1	-0.075 (CI = +/-0.034; p = 0.000)	0.602	-7.22%
Frequency	2015.2	-0.077 (CI = +/-0.040; p = 0.001)	0.562	-7.41%
Frequency	2016.1	-0.080 (CI = +/-0.047; p = 0.003)	0.524	-7.70%
Frequency	2016.2	-0.098 (CI = +/-0.049; p = 0.001)	0.637	-9.37%
Frequency	2017.1	-0.116 (CI = +/-0.053; p = 0.001)	0.701	-10.91%

Property Damage

Coverage = Total PD
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.007 (CI = +/-0.014; p = 0.291)	0.006	+0.75%
Loss Cost	2006.1	0.007 (CI = +/-0.015; p = 0.387)	-0.008	+0.65%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.344)	-0.003	+0.77%
Loss Cost	2007.1	0.010 (CI = +/-0.017; p = 0.249)	0.016	+1.00%
Loss Cost	2007.2	0.012 (CI = +/-0.019; p = 0.215)	0.025	+1.17%
Loss Cost	2008.1	0.015 (CI = +/-0.020; p = 0.147)	0.052	+1.47%
Loss Cost	2008.2	0.013 (CI = +/-0.022; p = 0.232)	0.023	+1.31%
Loss Cost	2009.1	0.014 (CI = +/-0.024; p = 0.244)	0.021	+1.39%
Loss Cost	2009.2	0.006 (CI = +/-0.025; p = 0.589)	-0.036	+0.65%
Loss Cost	2010.1	0.001 (CI = +/-0.026; p = 0.962)	-0.055	+0.06%
Loss Cost	2010.2	-0.011 (CI = +/-0.025; p = 0.387)	-0.012	-1.05%
Loss Cost	2011.1	-0.014 (CI = +/-0.028; p = 0.314)	0.005	-1.36%
Loss Cost	2011.2	-0.019 (CI = +/-0.031; p = 0.215)	0.041	-1.85%
Loss Cost	2012.1	-0.022 (CI = +/-0.035; p = 0.196)	0.053	-2.18%
Loss Cost	2012.2	-0.038 (CI = +/-0.033; p = 0.028)	0.267	-3.71%
Loss Cost	2013.1	-0.043 (CI = +/-0.038; p = 0.031)	0.277	-4.16%
Loss Cost	2013.2	-0.048 (CI = +/-0.044; p = 0.036)	0.281	-4.67%
Loss Cost	2014.1	-0.035 (CI = +/-0.049; p = 0.143)	0.122	-3.45%
Loss Cost	2014.2	-0.036 (CI = +/-0.060; p = 0.209)	0.077	-3.52%
Loss Cost	2015.1	-0.008 (CI = +/-0.060; p = 0.759)	-0.111	-0.82%
Loss Cost	2015.2	0.009 (CI = +/-0.071; p = 0.763)	-0.127	+0.94%
Loss Cost	2016.1	0.022 (CI = +/-0.091; p = 0.571)	-0.101	+2.26%
Loss Cost	2016.2	-0.014 (CI = +/-0.106; p = 0.743)	-0.172	-1.42%
Loss Cost	2017.1	-0.060 (CI = +/-0.124; p = 0.249)	0.141	-5.84%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.492	+1.83%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.473	+1.86%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.587	+2.17%
Severity	2007.1	0.023 (CI = +/-0.008; p = 0.000)	0.605	+2.32%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.593	+2.39%
Severity	2008.1	0.026 (CI = +/-0.008; p = 0.000)	0.624	+2.60%
Severity	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.587	+2.57%
Severity	2009.1	0.026 (CI = +/-0.010; p = 0.000)	0.562	+2.61%
Severity	2009.2	0.022 (CI = +/-0.010; p = 0.000)	0.497	+2.27%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.416	+1.92%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.007)	0.317	+1.57%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.014)	0.280	+1.58%
Severity	2011.2	0.013 (CI = +/-0.013; p = 0.050)	0.181	+1.32%
Severity	2012.1	0.015 (CI = +/-0.015; p = 0.052)	0.190	+1.48%
Severity	2012.2	0.010 (CI = +/-0.015; p = 0.204)	0.053	+0.96%
Severity	2013.1	0.004 (CI = +/-0.016; p = 0.620)	-0.061	+0.37%
Severity	2013.2	-0.001 (CI = +/-0.018; p = 0.942)	-0.090	-0.06%
Severity	2014.1	0.000 (CI = +/-0.021; p = 0.992)	-0.100	-0.01%
Severity	2014.2	-0.006 (CI = +/-0.024; p = 0.588)	-0.073	-0.59%
Severity	2015.1	0.007 (CI = +/-0.021; p = 0.477)	-0.052	+0.69%
Severity	2015.2	0.014 (CI = +/-0.025; p = 0.239)	0.076	+1.37%
Severity	2016.1	0.013 (CI = +/-0.033; p = 0.385)	-0.018	+1.28%
Severity	2016.2	0.001 (CI = +/-0.041; p = 0.948)	-0.199	+0.11%
Severity	2017.1	-0.016 (CI = +/-0.048; p = 0.399)	-0.023	-1.62%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.028)	0.135	-1.07%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.022)	0.155	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	0.193	-1.37%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.028)	0.152	-1.29%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.056)	0.113	-1.20%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.102)	0.077	-1.10%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.093)	0.087	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.135)	0.064	-1.19%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.062)	0.128	-1.59%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.050)	0.153	-1.83%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.006)	0.324	-2.57%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.352	-2.89%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.355	-3.14%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.399	-3.61%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.578	-4.63%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.003)	0.509	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.456	-4.61%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.302	-3.44%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.115)	0.169	-2.94%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.431)	-0.036	-1.50%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.849)	-0.137	-0.42%
Frequency	2016.1	0.010 (CI = +/-0.063; p = 0.721)	-0.140	+0.97%
Frequency	2016.2	-0.015 (CI = +/-0.073; p = 0.613)	-0.134	-1.53%
Frequency	2017.1	-0.044 (CI = +/-0.092; p = 0.254)	0.133	-4.29%

Property Damage

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.010 (CI = +/-0.015; p = 0.183)	0.031	+1.00%
Loss Cost	2006.1	0.009 (CI = +/-0.016; p = 0.254)	0.014	+0.91%
Loss Cost	2006.2	0.011 (CI = +/-0.017; p = 0.220)	0.023	+1.06%
Loss Cost	2007.1	0.013 (CI = +/-0.018; p = 0.149)	0.049	+1.34%
Loss Cost	2007.2	0.015 (CI = +/-0.020; p = 0.124)	0.063	+1.55%
Loss Cost	2008.1	0.019 (CI = +/-0.021; p = 0.078)	0.100	+1.91%
Loss Cost	2008.2	0.018 (CI = +/-0.023; p = 0.130)	0.066	+1.78%
Loss Cost	2009.1	0.019 (CI = +/-0.026; p = 0.137)	0.066	+1.92%
Loss Cost	2009.2	0.011 (CI = +/-0.027; p = 0.377)	-0.010	+1.15%
Loss Cost	2010.1	0.005 (CI = +/-0.029; p = 0.691)	-0.049	+0.55%
Loss Cost	2010.2	-0.006 (CI = +/-0.028; p = 0.628)	-0.047	-0.64%
Loss Cost	2011.1	-0.009 (CI = +/-0.031; p = 0.527)	-0.038	-0.94%
Loss Cost	2011.2	-0.015 (CI = +/-0.035; p = 0.382)	-0.013	-1.45%
Loss Cost	2012.1	-0.018 (CI = +/-0.040; p = 0.350)	-0.004	-1.76%
Loss Cost	2012.2	-0.035 (CI = +/-0.038; p = 0.068)	0.189	-3.47%
Loss Cost	2013.1	-0.040 (CI = +/-0.045; p = 0.072)	0.199	-3.96%
Loss Cost	2013.2	-0.046 (CI = +/-0.053; p = 0.079)	0.204	-4.52%
Loss Cost	2014.1	-0.031 (CI = +/-0.060; p = 0.273)	0.035	-3.02%
Loss Cost	2014.2	-0.031 (CI = +/-0.074; p = 0.369)	-0.011	-3.02%
Loss Cost	2015.1	0.005 (CI = +/-0.073; p = 0.872)	-0.138	+0.52%
Loss Cost	2015.2	0.032 (CI = +/-0.085; p = 0.399)	-0.026	+3.21%
Loss Cost	2016.1	0.056 (CI = +/-0.109; p = 0.243)	0.112	+5.80%
Loss Cost	2016.2	0.019 (CI = +/-0.144; p = 0.737)	-0.211	+1.88%
Loss Cost	2017.1	-0.034 (CI = +/-0.204; p = 0.635)	-0.221	-3.32%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.496	+1.93%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.478	+1.97%
Severity	2006.2	0.023 (CI = +/-0.008; p = 0.000)	0.600	+2.31%
Severity	2007.1	0.024 (CI = +/-0.008; p = 0.000)	0.623	+2.48%
Severity	2007.2	0.025 (CI = +/-0.009; p = 0.000)	0.613	+2.57%
Severity	2008.1	0.028 (CI = +/-0.009; p = 0.000)	0.652	+2.81%
Severity	2008.2	0.028 (CI = +/-0.010; p = 0.000)	0.617	+2.80%
Severity	2009.1	0.028 (CI = +/-0.011; p = 0.000)	0.597	+2.87%
Severity	2009.2	0.025 (CI = +/-0.011; p = 0.000)	0.534	+2.52%
Severity	2010.1	0.021 (CI = +/-0.011; p = 0.001)	0.454	+2.16%
Severity	2010.2	0.018 (CI = +/-0.012; p = 0.005)	0.356	+1.79%
Severity	2011.1	0.018 (CI = +/-0.013; p = 0.010)	0.323	+1.83%
Severity	2011.2	0.016 (CI = +/-0.015; p = 0.038)	0.222	+1.58%
Severity	2012.1	0.018 (CI = +/-0.017; p = 0.037)	0.239	+1.80%
Severity	2012.2	0.012 (CI = +/-0.018; p = 0.152)	0.093	+1.24%
Severity	2013.1	0.006 (CI = +/-0.018; p = 0.493)	-0.043	+0.59%
Severity	2013.2	0.001 (CI = +/-0.021; p = 0.895)	-0.098	+0.13%
Severity	2014.1	0.002 (CI = +/-0.025; p = 0.847)	-0.106	+0.22%
Severity	2014.2	-0.004 (CI = +/-0.030; p = 0.741)	-0.109	-0.44%
Severity	2015.1	0.012 (CI = +/-0.026; p = 0.309)	0.025	+1.21%
Severity	2015.2	0.022 (CI = +/-0.029; p = 0.116)	0.253	+2.24%
Severity	2016.1	0.024 (CI = +/-0.041; p = 0.199)	0.165	+2.41%
Severity	2016.2	0.012 (CI = +/-0.057; p = 0.594)	-0.153	+1.20%
Severity	2017.1	-0.009 (CI = +/-0.082; p = 0.754)	-0.283	-0.87%
Frequency	2005.2	-0.009 (CI = +/-0.010; p = 0.071)	0.086	-0.91%
Frequency	2006.1	-0.010 (CI = +/-0.011; p = 0.057)	0.103	-1.03%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.035)	0.138	-1.22%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.071)	0.097	-1.11%
Frequency	2007.2	-0.010 (CI = +/-0.013; p = 0.131)	0.060	-1.00%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.219)	0.027	-0.87%
Frequency	2008.2	-0.010 (CI = +/-0.016; p = 0.200)	0.035	-0.99%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.274)	0.013	-0.93%
Frequency	2009.2	-0.013 (CI = +/-0.018; p = 0.141)	0.067	-1.34%
Frequency	2010.1	-0.016 (CI = +/-0.020; p = 0.116)	0.088	-1.58%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.020)	0.252	-2.39%
Frequency	2011.1	-0.028 (CI = +/-0.022; p = 0.017)	0.280	-2.72%
Frequency	2011.2	-0.030 (CI = +/-0.025; p = 0.020)	0.282	-2.98%
Frequency	2012.1	-0.036 (CI = +/-0.027; p = 0.015)	0.330	-3.49%
Frequency	2012.2	-0.048 (CI = +/-0.027; p = 0.002)	0.524	-4.66%
Frequency	2013.1	-0.046 (CI = +/-0.031; p = 0.008)	0.446	-4.53%
Frequency	2013.2	-0.048 (CI = +/-0.037; p = 0.018)	0.389	-4.64%
Frequency	2014.1	-0.033 (CI = +/-0.039; p = 0.092)	0.204	-3.24%
Frequency	2014.2	-0.026 (CI = +/-0.048; p = 0.244)	0.061	-2.59%
Frequency	2015.1	-0.007 (CI = +/-0.052; p = 0.764)	-0.127	-0.68%
Frequency	2015.2	0.009 (CI = +/-0.063; p = 0.725)	-0.141	+0.95%
Frequency	2016.1	0.033 (CI = +/-0.076; p = 0.321)	0.034	+3.31%
Frequency	2016.2	0.007 (CI = +/-0.100; p = 0.862)	-0.239	+0.67%
Frequency	2017.1	-0.025 (CI = +/-0.151; p = 0.636)	-0.221	-2.46%

Property Damage

Coverage = Total PD
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	2005.2	0.007 (CI = +/-0.014; p = 0.275)	0.095 (CI = +/-0.115; p = 0.099)	0.072	+0.75%
Loss Cost	2006.1	0.006 (CI = +/-0.015; p = 0.429)	0.104 (CI = +/-0.118; p = 0.082)	0.073	+0.57%
Loss Cost	2006.2	0.008 (CI = +/-0.016; p = 0.320)	0.113 (CI = +/-0.121; p = 0.067)	0.094	+0.77%
Loss Cost	2007.1	0.009 (CI = +/-0.017; p = 0.278)	0.106 (CI = +/-0.126; p = 0.094)	0.093	+0.91%
Loss Cost	2007.2	0.012 (CI = +/-0.018; p = 0.193)	0.117 (CI = +/-0.129; p = 0.073)	0.122	+1.17%
Loss Cost	2008.1	0.013 (CI = +/-0.019; p = 0.165)	0.109 (CI = +/-0.134; p = 0.105)	0.126	+1.35%
Loss Cost	2008.2	0.013 (CI = +/-0.021; p = 0.216)	0.108 (CI = +/-0.141; p = 0.127)	0.090	+1.31%
Loss Cost	2009.1	0.012 (CI = +/-0.023; p = 0.279)	0.110 (CI = +/-0.149; p = 0.139)	0.084	+1.26%
Loss Cost	2009.2	0.006 (CI = +/-0.024; p = 0.584)	0.089 (CI = +/-0.148; p = 0.225)	-0.005	+0.65%
Loss Cost	2010.1	-0.001 (CI = +/-0.025; p = 0.926)	0.115 (CI = +/-0.145; p = 0.113)	0.040	-0.11%
Loss Cost	2010.2	-0.011 (CI = +/-0.025; p = 0.378)	0.085 (CI = +/-0.135; p = 0.199)	0.033	-1.05%
Loss Cost	2011.1	-0.016 (CI = +/-0.027; p = 0.239)	0.101 (CI = +/-0.140; p = 0.145)	0.083	-1.54%
Loss Cost	2011.2	-0.019 (CI = +/-0.030; p = 0.205)	0.092 (CI = +/-0.148; p = 0.203)	0.089	-1.85%
Loss Cost	2012.1	-0.025 (CI = +/-0.034; p = 0.139)	0.109 (CI = +/-0.155; p = 0.154)	0.133	-2.43%
Loss Cost	2012.2	-0.038 (CI = +/-0.033; p = 0.028)	0.076 (CI = +/-0.143; p = 0.269)	0.286	-3.71%
Loss Cost	2013.1	-0.045 (CI = +/-0.037; p = 0.021)	0.095 (CI = +/-0.150; p = 0.191)	0.329	-4.44%
Loss Cost	2013.2	-0.048 (CI = +/-0.044; p = 0.035)	0.090 (CI = +/-0.164; p = 0.250)	0.312	-4.67%
Loss Cost	2014.1	-0.038 (CI = +/-0.051; p = 0.126)	0.069 (CI = +/-0.176; p = 0.401)	0.102	-3.72%
Loss Cost	2014.2	-0.036 (CI = +/-0.062; p = 0.219)	0.072 (CI = +/-0.197; p = 0.421)	0.047	-3.52%
Loss Cost	2015.1	-0.010 (CI = +/-0.066; p = 0.739)	0.024 (CI = +/-0.190; p = 0.769)	-0.253	-0.96%
Loss Cost	2015.2	0.009 (CI = +/-0.076; p = 0.774)	0.053 (CI = +/-0.198; p = 0.537)	-0.227	+0.94%
Loss Cost	2016.1	0.019 (CI = +/-0.106; p = 0.670)	0.039 (CI = +/-0.242; p = 0.696)	-0.277	+1.88%
Loss Cost	2016.2	-0.014 (CI = +/-0.128; p = 0.772)	0.001 (CI = +/-0.258; p = 0.995)	-0.465	-1.42%
Loss Cost	2017.1	-0.072 (CI = +/-0.155; p = 0.238)	0.068 (CI = +/-0.265; p = 0.476)	0.061	-6.93%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.036 (CI = +/-0.058; p = 0.211)	0.504	+1.83%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.061; p = 0.231)	0.484	+1.84%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.053; p = 0.059)	0.631	+2.17%
Severity	2007.1	0.023 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.055; p = 0.092)	0.637	+2.28%
Severity	2007.2	0.024 (CI = +/-0.008; p = 0.000)	0.051 (CI = +/-0.056; p = 0.072)	0.634	+2.39%
Severity	2008.1	0.025 (CI = +/-0.008; p = 0.000)	0.045 (CI = +/-0.057; p = 0.119)	0.650	+2.55%
Severity	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.045 (CI = +/-0.060; p = 0.130)	0.614	+2.57%
Severity	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.046 (CI = +/-0.063; p = 0.146)	0.589	+2.56%
Severity	2009.2	0.022 (CI = +/-0.010; p = 0.000)	0.036 (CI = +/-0.062; p = 0.239)	0.509	+2.27%
Severity	2010.1	0.018 (CI = +/-0.010; p = 0.001)	0.051 (CI = +/-0.057; p = 0.079)	0.487	+1.84%
Severity	2010.2	0.016 (CI = +/-0.010; p = 0.006)	0.042 (CI = +/-0.057; p = 0.137)	0.371	+1.57%
Severity	2011.1	0.015 (CI = +/-0.012; p = 0.016)	0.044 (CI = +/-0.060; p = 0.141)	0.338	+1.49%
Severity	2011.2	0.013 (CI = +/-0.013; p = 0.046)	0.039 (CI = +/-0.063; p = 0.204)	0.221	+1.32%
Severity	2012.1	0.014 (CI = +/-0.015; p = 0.065)	0.037 (CI = +/-0.068; p = 0.259)	0.212	+1.39%
Severity	2012.2	0.010 (CI = +/-0.016; p = 0.210)	0.027 (CI = +/-0.068; p = 0.410)	0.033	+0.96%
Severity	2013.1	0.002 (CI = +/-0.015; p = 0.743)	0.045 (CI = +/-0.061; p = 0.134)	0.065	+0.23%
Severity	2013.2	-0.001 (CI = +/-0.017; p = 0.940)	0.039 (CI = +/-0.065; p = 0.213)	-0.019	-0.06%
Severity	2014.1	-0.002 (CI = +/-0.021; p = 0.848)	0.041 (CI = +/-0.072; p = 0.229)	-0.031	-0.18%
Severity	2014.2	-0.006 (CI = +/-0.024; p = 0.589)	0.034 (CI = +/-0.078; p = 0.347)	-0.074	-0.59%
Severity	2015.1	0.006 (CI = +/-0.024; p = 0.551)	0.011 (CI = +/-0.068; p = 0.705)	-0.176	+0.62%
Severity	2015.2	0.014 (CI = +/-0.027; p = 0.257)	0.022 (CI = +/-0.069; p = 0.458)	0.024	+1.37%
Severity	2016.1	0.010 (CI = +/-0.037; p = 0.510)	0.028 (CI = +/-0.084; p = 0.439)	-0.070	+1.02%
Severity	2016.2	0.001 (CI = +/-0.048; p = 0.953)	0.017 (CI = +/-0.097; p = 0.652)	-0.415	+0.11%
Severity	2017.1	-0.024 (CI = +/-0.044; p = 0.176)	0.047 (CI = +/-0.075; p = 0.142)	0.408	-2.40%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.025)	0.059 (CI = +/-0.078; p = 0.129)	0.180	-1.07%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.014)	0.068 (CI = +/-0.079; p = 0.089)	0.219	-1.24%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.011)	0.062 (CI = +/-0.081; p = 0.128)	0.238	-1.37%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.021)	0.060 (CI = +/-0.084; p = 0.154)	0.191	-1.34%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.050)	0.066 (CI = +/-0.087; p = 0.128)	0.167	-1.20%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.078)	0.065 (CI = +/-0.091; p = 0.153)	0.124	-1.16%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.087)	0.062 (CI = +/-0.095; p = 0.187)	0.124	-1.23%
Frequency	2009.1	-0.013 (CI = +/-0.016; p = 0.107)	0.064 (CI = +/-0.100; p = 0.198)	0.099	-1.27%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.061)	0.053 (CI = +/-0.102; p = 0.293)	0.136	-1.59%
Frequency	2010.1	-0.019 (CI = +/-0.018; p = 0.038)	0.065 (CI = +/-0.105; p = 0.211)	0.184	-1.92%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.007)	0.044 (CI = +/-0.098; p = 0.361)	0.319	-2.57%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.004)	0.057 (CI = +/-0.100; p = 0.244)	0.370	-2.99%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.053 (CI = +/-0.107; p = 0.306)	0.360	-3.14%
Frequency	2012.1	-0.038 (CI = +/-0.023; p = 0.003)	0.072 (CI = +/-0.107; p = 0.173)	0.443	-3.77%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.049 (CI = +/-0.099; p = 0.301)	0.583	-4.63%
Frequency	2013.1	-0.048 (CI = +/-0.027; p = 0.002)	0.050 (CI = +/-0.109; p = 0.333)	0.510	-4.67%
Frequency	2013.2	-0.047 (CI = +/-0.032; p = 0.008)	0.051 (CI = +/-0.119; p = 0.360)	0.452	-4.61%
Frequency	2014.1	-0.036 (CI = +/-0.035; p = 0.042)	0.027 (CI = +/-0.119; p = 0.617)	0.247	-3.55%
Frequency	2014.2	-0.030 (CI = +/-0.041; p = 0.129)	0.039 (CI = +/-0.129; p = 0.509)	0.118	-2.94%
Frequency	2015.1	-0.016 (CI = +/-0.047; p = 0.446)	0.013 (CI = +/-0.134; p = 0.823)	-0.175	-1.58%
Frequency	2015.2	-0.004 (CI = +/-0.055; p = 0.858)	0.031 (CI = +/-0.144; p = 0.621)	-0.268	-0.42%
Frequency	2016.1	0.009 (CI = +/-0.074; p = 0.779)	0.012 (CI = +/-0.169; p = 0.868)	-0.360	+0.86%
Frequency	2016.2	-0.015 (CI = +/-0.088; p = 0.652)	-0.016 (CI = +/-0.177; p = 0.811)	-0.395	-1.53%
Frequency	2017.1	-0.047 (CI = +/-0.125; p = 0.312)	0.021 (CI = +/-0.213; p = 0.773)	-0.119	-4.63%

Property Damage

Coverage = Total PD
End Trend Period = 2019.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.011 (CI = +/-0.014; p = 0.130)	0.112 (CI = +/-0.114; p = 0.055)	0.133	+1.08%
Loss Cost	2006.1	0.009 (CI = +/-0.015; p = 0.226)	0.119 (CI = +/-0.118; p = 0.048)	0.131	+0.91%
Loss Cost	2006.2	0.012 (CI = +/-0.016; p = 0.145)	0.131 (CI = +/-0.120; p = 0.034)	0.164	+1.18%
Loss Cost	2007.1	0.013 (CI = +/-0.017; p = 0.125)	0.124 (CI = +/-0.125; p = 0.051)	0.167	+1.34%
Loss Cost	2007.2	0.017 (CI = +/-0.018; p = 0.071)	0.139 (CI = +/-0.127; p = 0.034)	0.213	+1.69%
Loss Cost	2008.1	0.019 (CI = +/-0.020; p = 0.060)	0.131 (CI = +/-0.132; p = 0.052)	0.221	+1.91%
Loss Cost	2008.2	0.019 (CI = +/-0.022; p = 0.081)	0.132 (CI = +/-0.139; p = 0.062)	0.186	+1.94%
Loss Cost	2009.1	0.019 (CI = +/-0.024; p = 0.115)	0.132 (CI = +/-0.146; p = 0.073)	0.179	+1.92%
Loss Cost	2009.2	0.013 (CI = +/-0.026; p = 0.296)	0.112 (CI = +/-0.148; p = 0.130)	0.070	+1.32%
Loss Cost	2010.1	0.005 (CI = +/-0.026; p = 0.667)	0.136 (CI = +/-0.145; p = 0.064)	0.106	+0.55%
Loss Cost	2010.2	-0.004 (CI = +/-0.027; p = 0.724)	0.105 (CI = +/-0.138; p = 0.127)	0.049	-0.45%
Loss Cost	2011.1	-0.009 (CI = +/-0.029; p = 0.499)	0.119 (CI = +/-0.143; p = 0.097)	0.093	-0.94%
Loss Cost	2011.2	-0.012 (CI = +/-0.033; p = 0.454)	0.111 (CI = +/-0.154; p = 0.142)	0.082	-1.19%
Loss Cost	2012.1	-0.018 (CI = +/-0.037; p = 0.320)	0.126 (CI = +/-0.162; p = 0.115)	0.123	-1.76%
Loss Cost	2012.2	-0.033 (CI = +/-0.038; p = 0.086)	0.089 (CI = +/-0.154; p = 0.229)	0.229	-3.21%
Loss Cost	2013.1	-0.040 (CI = +/-0.043; p = 0.063)	0.106 (CI = +/-0.161; p = 0.175)	0.273	-3.96%
Loss Cost	2013.2	-0.042 (CI = +/-0.052; p = 0.104)	0.103 (CI = +/-0.181; p = 0.232)	0.252	-4.11%
Loss Cost	2014.1	-0.031 (CI = +/-0.061; p = 0.278)	0.082 (CI = +/-0.193; p = 0.357)	0.030	-3.02%
Loss Cost	2014.2	-0.025 (CI = +/-0.078; p = 0.470)	0.092 (CI = +/-0.223; p = 0.361)	-0.016	-2.48%
Loss Cost	2015.1	0.005 (CI = +/-0.080; p = 0.879)	0.047 (CI = +/-0.207; p = 0.601)	-0.264	+0.52%
Loss Cost	2015.2	0.041 (CI = +/-0.087; p = 0.277)	0.101 (CI = +/-0.199; p = 0.249)	0.081	+4.21%
Loss Cost	2016.1	0.056 (CI = +/-0.119; p = 0.259)	0.083 (CI = +/-0.241; p = 0.392)	0.097	+5.80%
Loss Cost	2016.2	0.027 (CI = +/-0.192; p = 0.684)	0.049 (CI = +/-0.327; p = 0.668)	-0.502	+2.74%
Loss Cost	2017.1	-0.034 (CI = +/-0.265; p = 0.639)	0.099 (CI = +/-0.382; p = 0.379)	-0.126	-3.32%
Severity	2005.2	0.019 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.059; p = 0.155)	0.517	+1.96%
Severity	2006.1	0.019 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.062; p = 0.173)	0.498	+1.97%
Severity	2006.2	0.023 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.052; p = 0.028)	0.663	+2.36%
Severity	2007.1	0.024 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.054; p = 0.046)	0.672	+2.48%
Severity	2007.2	0.026 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.055; p = 0.030)	0.678	+2.63%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.055; p = 0.053)	0.698	+2.81%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.057 (CI = +/-0.058; p = 0.055)	0.670	+2.87%
Severity	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.061; p = 0.067)	0.648	+2.87%
Severity	2009.2	0.026 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.061; p = 0.123)	0.572	+2.60%
Severity	2010.1	0.021 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.056; p = 0.035)	0.565	+2.16%
Severity	2010.2	0.019 (CI = +/-0.011; p = 0.002)	0.052 (CI = +/-0.056; p = 0.068)	0.454	+1.89%
Severity	2011.1	0.018 (CI = +/-0.012; p = 0.007)	0.053 (CI = +/-0.060; p = 0.076)	0.425	+1.83%
Severity	2011.2	0.017 (CI = +/-0.014; p = 0.022)	0.050 (CI = +/-0.064; p = 0.118)	0.310	+1.70%
Severity	2012.1	0.018 (CI = +/-0.016; p = 0.032)	0.047 (CI = +/-0.069; p = 0.162)	0.304	+1.80%
Severity	2012.2	0.013 (CI = +/-0.018; p = 0.122)	0.036 (CI = +/-0.071; p = 0.285)	0.113	+1.35%
Severity	2013.1	0.006 (CI = +/-0.017; p = 0.451)	0.053 (CI = +/-0.063; p = 0.093)	0.146	+0.59%
Severity	2013.2	0.003 (CI = +/-0.020; p = 0.725)	0.047 (CI = +/-0.069; p = 0.162)	0.030	+0.32%
Severity	2014.1	0.002 (CI = +/-0.024; p = 0.839)	0.049 (CI = +/-0.078; p = 0.187)	0.012	+0.22%
Severity	2014.2	-0.002 (CI = +/-0.031; p = 0.886)	0.041 (CI = +/-0.088; p = 0.307)	-0.080	-0.19%
Severity	2015.1	0.012 (CI = +/-0.028; p = 0.333)	0.020 (CI = +/-0.073; p = 0.526)	-0.058	+1.21%
Severity	2015.2	0.026 (CI = +/-0.028; p = 0.063)	0.041 (CI = +/-0.064; p = 0.162)	0.417	+2.64%
Severity	2016.1	0.024 (CI = +/-0.040; p = 0.174)	0.043 (CI = +/-0.081; p = 0.210)	0.329	+2.41%
Severity	2016.2	0.018 (CI = +/-0.068; p = 0.458)	0.037 (CI = +/-0.117; p = 0.388)	-0.149	+1.84%
Severity	2017.1	-0.009 (CI = +/-0.050; p = 0.528)	0.060 (CI = +/-0.072; p = 0.071)	0.738	-0.87%
Frequency	2005.2	-0.009 (CI = +/-0.010; p = 0.077)	0.069 (CI = +/-0.078; p = 0.078)	0.162	-0.86%
Frequency	2006.1	-0.010 (CI = +/-0.010; p = 0.045)	0.077 (CI = +/-0.079; p = 0.055)	0.202	-1.03%
Frequency	2006.2	-0.012 (CI = +/-0.011; p = 0.037)	0.071 (CI = +/-0.081; p = 0.082)	0.213	-1.16%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.061)	0.070 (CI = +/-0.085; p = 0.103)	0.166	-1.11%
Frequency	2007.2	-0.009 (CI = +/-0.013; p = 0.144)	0.078 (CI = +/-0.087; p = 0.078)	0.154	-0.92%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.200)	0.076 (CI = +/-0.091; p = 0.097)	0.112	-0.87%
Frequency	2008.2	-0.009 (CI = +/-0.015; p = 0.228)	0.075 (CI = +/-0.096; p = 0.120)	0.109	-0.90%
Frequency	2009.1	-0.009 (CI = +/-0.017; p = 0.258)	0.076 (CI = +/-0.101; p = 0.133)	0.084	-0.93%
Frequency	2009.2	-0.012 (CI = +/-0.018; p = 0.165)	0.065 (CI = +/-0.105; p = 0.209)	0.102	-1.24%
Frequency	2010.1	-0.016 (CI = +/-0.020; p = 0.106)	0.076 (CI = +/-0.108; p = 0.156)	0.149	-1.58%
Frequency	2010.2	-0.023 (CI = +/-0.020; p = 0.025)	0.053 (CI = +/-0.103; p = 0.293)	0.261	-2.29%
Frequency	2011.1	-0.028 (CI = +/-0.021; p = 0.015)	0.065 (CI = +/-0.105; p = 0.206)	0.315	-2.72%
Frequency	2011.2	-0.029 (CI = +/-0.025; p = 0.026)	0.062 (CI = +/-0.114; p = 0.262)	0.301	-2.83%
Frequency	2012.1	-0.036 (CI = +/-0.026; p = 0.012)	0.079 (CI = +/-0.114; p = 0.159)	0.389	-3.49%
Frequency	2012.2	-0.046 (CI = +/-0.027; p = 0.003)	0.052 (CI = +/-0.108; p = 0.310)	0.529	-4.50%
Frequency	2013.1	-0.046 (CI = +/-0.032; p = 0.009)	0.053 (CI = +/-0.119; p = 0.343)	0.445	-4.53%
Frequency	2013.2	-0.045 (CI = +/-0.039; p = 0.027)	0.056 (CI = +/-0.133; p = 0.369)	0.383	-4.42%
Frequency	2014.1	-0.033 (CI = +/-0.042; p = 0.107)	0.033 (CI = +/-0.133; p = 0.580)	0.140	-3.24%
Frequency	2014.2	-0.023 (CI = +/-0.051; p = 0.320)	0.051 (CI = +/-0.147; p = 0.437)	0.022	-2.29%
Frequency	2015.1	-0.007 (CI = +/-0.057; p = 0.779)	0.027 (CI = +/-0.149; p = 0.676)	-0.274	-0.68%
Frequency	2015.2	0.015 (CI = +/-0.068; p = 0.591)	0.060 (CI = +/-0.156; p = 0.369)	-0.145	+1.53%
Frequency	2016.1	0.033 (CI = +/-0.088; p = 0.361)	0.040 (CI = +/-0.177; p = 0.568)	-0.101	+3.31%
Frequency	2016.2	0.009 (CI = +/-0.138; p = 0.854)	0.012 (CI = +/-0.236; p = 0.884)	-0.639	+0.87%
Frequency	2017.1	-0.025 (CI = +/-0.236; p = 0.694)	0.040 (CI = +/-0.340; p = 0.665)	-0.626	-2.46%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2020-10-28

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.010 (CI = +/-0.026; p = 0.447)	0.472 (CI = +/-0.268; p = 0.001)	0.384	+0.99%	+61.96%
Loss Cost	2006.1	0.013 (CI = +/-0.028; p = 0.343)	0.460 (CI = +/-0.272; p = 0.002)	0.394	+1.31%	+60.50%
Loss Cost	2006.2	0.008 (CI = +/-0.029; p = 0.589)	0.480 (CI = +/-0.272; p = 0.001)	0.387	+0.77%	+62.86%
Loss Cost	2007.1	0.010 (CI = +/-0.031; p = 0.509)	0.471 (CI = +/-0.278; p = 0.002)	0.391	+1.01%	+61.85%
Loss Cost	2007.2	0.006 (CI = +/-0.033; p = 0.715)	0.486 (CI = +/-0.283; p = 0.001)	0.384	+0.59%	+63.58%
Loss Cost	2008.1	0.020 (CI = +/-0.031; p = 0.208)	0.439 (CI = +/-0.257; p = 0.002)	0.479	+1.98%	+58.19%
Loss Cost	2008.2	0.017 (CI = +/-0.034; p = 0.304)	0.447 (CI = +/-0.264; p = 0.002)	0.468	+1.73%	+59.10%
Loss Cost	2009.1	0.020 (CI = +/-0.036; p = 0.262)	0.437 (CI = +/-0.271; p = 0.003)	0.471	+2.04%	+58.00%
Loss Cost	2009.2	0.012 (CI = +/-0.038; p = 0.528)	0.463 (CI = +/-0.271; p = 0.002)	0.464	+1.19%	+60.85%
Loss Cost	2010.1	0.024 (CI = +/-0.039; p = 0.205)	0.425 (CI = +/-0.261; p = 0.003)	0.524	+2.48%	+56.77%
Loss Cost	2010.2	0.020 (CI = +/-0.042; p = 0.343)	0.439 (CI = +/-0.269; p = 0.003)	0.510	+1.99%	+58.21%
Loss Cost	2011.1	0.013 (CI = +/-0.046; p = 0.551)	0.457 (CI = +/-0.277; p = 0.002)	0.499	+1.35%	+60.05%
Loss Cost	2011.2	0.018 (CI = +/-0.051; p = 0.463)	0.444 (CI = +/-0.287; p = 0.004)	0.503	+1.84%	+58.74%
Loss Cost	2012.1	0.034 (CI = +/-0.053; p = 0.204)	0.404 (CI = +/-0.284; p = 0.008)	0.553	+3.41%	+54.85%
Loss Cost	2012.2	0.015 (CI = +/-0.055; p = 0.574)	0.450 (CI = +/-0.276; p = 0.003)	0.555	+1.52%	+59.24%
Loss Cost	2013.1	0.023 (CI = +/-0.062; p = 0.451)	0.432 (CI = +/-0.288; p = 0.006)	0.562	+2.29%	+57.55%
Loss Cost	2013.2	0.060 (CI = +/-0.053; p = 0.029)	0.346 (CI = +/-0.229; p = 0.006)	0.738	+6.15%	+50.07%
Loss Cost	2014.1	0.072 (CI = +/-0.059; p = 0.021)	0.320 (CI = +/-0.237; p = 0.012)	0.749	+7.42%	+47.92%
Loss Cost	2014.2	0.052 (CI = +/-0.064; p = 0.103)	0.361 (CI = +/-0.238; p = 0.006)	0.741	+5.33%	+51.18%
Loss Cost	2015.1	0.046 (CI = +/-0.075; p = 0.209)	0.374 (CI = +/-0.257; p = 0.008)	0.723	+4.69%	+52.11%
Loss Cost	2015.2	0.073 (CI = +/-0.083; p = 0.080)	0.323 (CI = +/-0.260; p = 0.019)	0.762	+7.53%	+48.46%
Loss Cost	2016.1	0.070 (CI = +/-0.101; p = 0.156)	0.328 (CI = +/-0.288; p = 0.029)	0.740	+7.22%	+48.81%
Loss Cost	2016.2	0.046 (CI = +/-0.121; p = 0.421)	0.369 (CI = +/-0.315; p = 0.026)	0.718	+4.68%	+51.35%
Loss Cost	2017.1	0.060 (CI = +/-0.155; p = 0.405)	0.346 (CI = +/-0.362; p = 0.059)	0.708	+6.15%	+50.08%
Severity	2005.2	0.036 (CI = +/-0.022; p = 0.002)	0.217 (CI = +/-0.228; p = 0.062)	0.453	+3.66%	+28.74%
Severity	2006.1	0.035 (CI = +/-0.024; p = 0.005)	0.221 (CI = +/-0.234; p = 0.063)	0.432	+3.55%	+29.11%
Severity	2006.2	0.029 (CI = +/-0.024; p = 0.021)	0.243 (CI = +/-0.230; p = 0.039)	0.402	+2.93%	+31.26%
Severity	2007.1	0.028 (CI = +/-0.026; p = 0.034)	0.245 (CI = +/-0.236; p = 0.042)	0.386	+2.88%	+31.43%
Severity	2007.2	0.023 (CI = +/-0.027; p = 0.091)	0.263 (CI = +/-0.237; p = 0.031)	0.359	+2.36%	+33.14%
Severity	2008.1	0.032 (CI = +/-0.028; p = 0.023)	0.232 (CI = +/-0.227; p = 0.045)	0.430	+3.28%	+30.28%
Severity	2008.2	0.029 (CI = +/-0.030; p = 0.053)	0.242 (CI = +/-0.232; p = 0.042)	0.404	+2.97%	+31.20%
Severity	2009.1	0.030 (CI = +/-0.032; p = 0.067)	0.240 (CI = +/-0.240; p = 0.050)	0.393	+3.03%	+31.03%
Severity	2009.2	0.023 (CI = +/-0.034; p = 0.170)	0.261 (CI = +/-0.242; p = 0.036)	0.364	+2.36%	+32.85%
Severity	2010.1	0.034 (CI = +/-0.035; p = 0.054)	0.228 (CI = +/-0.235; p = 0.057)	0.433	+3.48%	+29.95%
Severity	2010.2	0.036 (CI = +/-0.038; p = 0.063)	0.222 (CI = +/-0.243; p = 0.072)	0.425	+3.68%	+29.46%
Severity	2011.1	0.031 (CI = +/-0.042; p = 0.132)	0.235 (CI = +/-0.251; p = 0.065)	0.394	+3.20%	+30.57%
Severity	2011.2	0.037 (CI = +/-0.046; p = 0.107)	0.220 (CI = +/-0.260; p = 0.092)	0.404	+3.78%	+29.32%
Severity	2012.1	0.052 (CI = +/-0.048; p = 0.033)	0.180 (CI = +/-0.253; p = 0.153)	0.478	+5.36%	+26.19%
Severity	2012.2	0.044 (CI = +/-0.053; p = 0.096)	0.201 (CI = +/-0.262; p = 0.124)	0.435	+4.50%	+27.77%
Severity	2013.1	0.052 (CI = +/-0.059; p = 0.076)	0.181 (CI = +/-0.272; p = 0.179)	0.446	+5.37%	+26.27%
Severity	2013.2	0.091 (CI = +/-0.045; p = 0.001)	0.091 (CI = +/-0.197; p = 0.341)	0.723	+9.54%	+20.00%
Severity	2014.1	0.091 (CI = +/-0.052; p = 0.002)	0.092 (CI = +/-0.210; p = 0.368)	0.692	+9.52%	+20.03%
Severity	2014.2	0.074 (CI = +/-0.057; p = 0.015)	0.127 (CI = +/-0.212; p = 0.218)	0.651	+7.68%	+22.31%
Severity	2015.1	0.059 (CI = +/-0.064; p = 0.068)	0.157 (CI = +/-0.221; p = 0.149)	0.606	+6.12%	+24.12%
Severity	2015.2	0.091 (CI = +/-0.065; p = 0.010)	0.096 (CI = +/-0.204; p = 0.325)	0.716	+9.53%	+20.61%
Severity	2016.1	0.093 (CI = +/-0.079; p = 0.025)	0.092 (CI = +/-0.227; p = 0.391)	0.682	+9.78%	+20.39%
Severity	2016.2	0.098 (CI = +/-0.099; p = 0.051)	0.084 (CI = +/-0.257; p = 0.483)	0.645	+10.31%	+19.97%
Severity	2017.1	0.134 (CI = +/-0.117; p = 0.029)	0.026 (CI = +/-0.274; p = 0.832)	0.683	+14.33%	+17.40%
Frequency	2005.2	-0.026 (CI = +/-0.012; p = 0.000)	0.256 (CI = +/-0.126; p = 0.000)	0.385	-2.58%	+25.81%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.240 (CI = +/-0.120; p = 0.000)	0.349	-2.17%	+24.31%
Frequency	2006.2	-0.021 (CI = +/-0.013; p = 0.002)	0.237 (CI = +/-0.122; p = 0.000)	0.327	-2.10%	+24.07%
Frequency	2007.1	-0.018 (CI = +/-0.013; p = 0.009)	0.227 (CI = +/-0.122; p = 0.001)	0.297	-1.82%	+23.14%
Frequency	2007.2	-0.017 (CI = +/-0.014; p = 0.020)	0.223 (CI = +/-0.125; p = 0.001)	0.279	-1.73%	+22.86%
Frequency	2008.1	-0.013 (CI = +/-0.014; p = 0.084)	0.207 (CI = +/-0.119; p = 0.001)	0.270	-1.26%	+21.42%
Frequency	2008.2	-0.012 (CI = +/-0.016; p = 0.125)	0.205 (CI = +/-0.123; p = 0.002)	0.263	-1.20%	+21.26%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.248)	0.197 (CI = +/-0.125; p = 0.003)	0.257	-0.96%	+20.59%
Frequency	2009.2	-0.012 (CI = +/-0.018; p = 0.201)	0.203 (CI = +/-0.128; p = 0.003)	0.264	-1.14%	+21.08%
Frequency	2010.1	-0.010 (CI = +/-0.020; p = 0.318)	0.197 (CI = +/-0.132; p = 0.005)	0.259	-0.97%	+20.64%
Frequency	2010.2	-0.016 (CI = +/-0.020; p = 0.102)	0.217 (CI = +/-0.127; p = 0.002)	0.314	-1.63%	+22.21%
Frequency	2011.1	-0.018 (CI = +/-0.022; p = 0.102)	0.222 (CI = +/-0.132; p = 0.002)	0.317	-1.79%	+22.58%
Frequency	2011.2	-0.019 (CI = +/-0.024; p = 0.121)	0.224 (CI = +/-0.138; p = 0.003)	0.314	-1.87%	+22.75%
Frequency	2012.1	-0.019 (CI = +/-0.027; p = 0.166)	0.223 (CI = +/-0.144; p = 0.004)	0.308	-1.85%	+22.71%
Frequency	2012.2	-0.029 (CI = +/-0.028; p = 0.042)	0.249 (CI = +/-0.138; p = 0.001)	0.387	-2.85%	+24.63%
Frequency	2013.1	-0.030 (CI = +/-0.031; p = 0.062)	0.251 (CI = +/-0.146; p = 0.002)	0.380	-2.93%	+24.77%
Frequency	2013.2	-0.031 (CI = +/-0.036; p = 0.080)	0.255 (CI = +/-0.155; p = 0.003)	0.377	-3.10%	+25.06%
Frequency	2014.1	-0.019 (CI = +/-0.038; p = 0.297)	0.228 (CI = +/-0.153; p = 0.006)	0.393	-1.91%	+23.23%
Frequency	2014.2	-0.022 (CI = +/-0.044; p = 0.303)	0.234 (CI = +/-0.165; p = 0.009)	0.391	-2.18%	+23.60%
Frequency	2015.1	-0.014 (CI = +/-0.051; p = 0.576)	0.217 (CI = +/-0.175; p = 0.019)	0.400	-1.35%	+22.55%
Frequency	2015.2	-0.018 (CI = +/-0.061; p = 0.522)	0.226 (CI = +/-0.191; p = 0.024)	0.393	-1.82%	+23.09%
Frequency	2016.1	-0.024 (CI = +/-0.074; p = 0.496)	0.236 (CI = +/-0.211; p = 0.032)	0.385	-2.33%	+23.61%
Frequency	2016.2	-0.052 (CI = +/-0.083; p = 0.192)	0.285 (CI = +/-0.217; p = 0.015)	0.440	-5.11%	+26.15%
Frequency	2017.1	-0.074 (CI = +/-0.103; p = 0.137)	0.320 (CI = +/-0.241; p = 0.015)	0.467	-7.16%	+27.84%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, trend_level_change
 Future Trend Start Date = 2020-10-28

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.027; p = 0.477)	0.498 (CI = +/-0.370; p = 0.010)	0.253	+0.95%	+66.03%
Loss Cost	2006.1	0.013 (CI = +/-0.028; p = 0.369)	0.483 (CI = +/-0.375; p = 0.013)	0.263	+1.27%	+64.09%
Loss Cost	2006.2	0.007 (CI = +/-0.030; p = 0.622)	0.507 (CI = +/-0.375; p = 0.010)	0.252	+0.72%	+67.28%
Loss Cost	2007.1	0.010 (CI = +/-0.032; p = 0.541)	0.497 (CI = +/-0.383; p = 0.013)	0.256	+0.96%	+65.93%
Loss Cost	2007.2	0.005 (CI = +/-0.034; p = 0.750)	0.515 (CI = +/-0.389; p = 0.011)	0.247	+0.53%	+68.28%
Loss Cost	2008.1	0.019 (CI = +/-0.032; p = 0.232)	0.457 (CI = +/-0.354; p = 0.013)	0.343	+1.94%	+61.07%
Loss Cost	2008.2	0.017 (CI = +/-0.035; p = 0.333)	0.468 (CI = +/-0.363; p = 0.014)	0.328	+1.68%	+62.29%
Loss Cost	2009.1	0.020 (CI = +/-0.038; p = 0.289)	0.455 (CI = +/-0.373; p = 0.019)	0.333	+2.00%	+60.84%
Loss Cost	2009.2	0.011 (CI = +/-0.040; p = 0.564)	0.488 (CI = +/-0.372; p = 0.012)	0.318	+1.13%	+64.69%
Loss Cost	2010.1	0.024 (CI = +/-0.040; p = 0.230)	0.441 (CI = +/-0.358; p = 0.018)	0.385	+2.43%	+59.22%
Loss Cost	2010.2	0.019 (CI = +/-0.044; p = 0.376)	0.458 (CI = +/-0.369; p = 0.017)	0.365	+1.93%	+61.18%
Loss Cost	2011.1	0.013 (CI = +/-0.048; p = 0.589)	0.480 (CI = +/-0.378; p = 0.015)	0.348	+1.27%	+63.69%
Loss Cost	2011.2	0.017 (CI = +/-0.053; p = 0.500)	0.465 (CI = +/-0.392; p = 0.023)	0.353	+1.76%	+61.94%
Loss Cost	2012.1	0.033 (CI = +/-0.056; p = 0.231)	0.416 (CI = +/-0.387; p = 0.037)	0.412	+3.36%	+56.71%
Loss Cost	2012.2	0.014 (CI = +/-0.058; p = 0.616)	0.473 (CI = +/-0.375; p = 0.017)	0.401	+1.42%	+62.69%
Loss Cost	2013.1	0.022 (CI = +/-0.065; p = 0.491)	0.451 (CI = +/-0.392; p = 0.027)	0.411	+2.19%	+60.41%
Loss Cost	2013.2	0.060 (CI = +/-0.056; p = 0.039)	0.348 (CI = +/-0.312; p = 0.031)	0.631	+6.14%	+50.31%
Loss Cost	2014.1	0.072 (CI = +/-0.063; p = 0.028)	0.316 (CI = +/-0.322; p = 0.054)	0.648	+7.45%	+47.42%
Loss Cost	2014.2	0.052 (CI = +/-0.068; p = 0.126)	0.366 (CI = +/-0.322; p = 0.029)	0.623	+5.30%	+51.83%
Loss Cost	2015.1	0.045 (CI = +/-0.081; p = 0.244)	0.381 (CI = +/-0.347; p = 0.034)	0.594	+4.63%	+53.10%
Loss Cost	2015.2	0.073 (CI = +/-0.089; p = 0.100)	0.320 (CI = +/-0.351; p = 0.070)	0.651	+7.56%	+48.14%
Loss Cost	2016.1	0.070 (CI = +/-0.110; p = 0.187)	0.326 (CI = +/-0.389; p = 0.091)	0.617	+7.23%	+48.61%
Loss Cost	2016.2	0.045 (CI = +/-0.134; p = 0.466)	0.374 (CI = +/-0.425; p = 0.078)	0.575	+4.60%	+52.12%
Loss Cost	2017.1	0.059 (CI = +/-0.172; p = 0.450)	0.349 (CI = +/-0.488; p = 0.138)	0.561	+6.11%	+50.36%
Severity	2005.2	0.034 (CI = +/-0.022; p = 0.004)	0.323 (CI = +/-0.310; p = 0.042)	0.434	+3.48%	+42.98%
Severity	2006.1	0.033 (CI = +/-0.024; p = 0.008)	0.329 (CI = +/-0.317; p = 0.043)	0.412	+3.37%	+43.58%
Severity	2006.2	0.027 (CI = +/-0.025; p = 0.033)	0.357 (CI = +/-0.311; p = 0.026)	0.384	+2.73%	+46.78%
Severity	2007.1	0.026 (CI = +/-0.026; p = 0.050)	0.360 (CI = +/-0.319; p = 0.028)	0.368	+2.66%	+47.10%
Severity	2007.2	0.021 (CI = +/-0.028; p = 0.131)	0.382 (CI = +/-0.319; p = 0.020)	0.342	+2.12%	+49.70%
Severity	2008.1	0.030 (CI = +/-0.028; p = 0.037)	0.346 (CI = +/-0.305; p = 0.028)	0.414	+3.02%	+45.57%
Severity	2008.2	0.027 (CI = +/-0.030; p = 0.079)	0.359 (CI = +/-0.312; p = 0.026)	0.388	+2.69%	+47.01%
Severity	2009.1	0.027 (CI = +/-0.032; p = 0.100)	0.357 (CI = +/-0.322; p = 0.031)	0.377	+2.73%	+46.85%
Severity	2009.2	0.020 (CI = +/-0.034; p = 0.239)	0.383 (CI = +/-0.323; p = 0.022)	0.352	+2.03%	+49.64%
Severity	2010.1	0.031 (CI = +/-0.035; p = 0.083)	0.344 (CI = +/-0.313; p = 0.033)	0.420	+3.13%	+45.47%
Severity	2010.2	0.033 (CI = +/-0.039; p = 0.095)	0.338 (CI = +/-0.324; p = 0.042)	0.412	+3.31%	+44.85%
Severity	2011.1	0.027 (CI = +/-0.042; p = 0.192)	0.355 (CI = +/-0.333; p = 0.038)	0.383	+2.78%	+46.63%
Severity	2011.2	0.033 (CI = +/-0.047; p = 0.158)	0.338 (CI = +/-0.345; p = 0.054)	0.392	+3.33%	+44.90%
Severity	2012.1	0.048 (CI = +/-0.049; p = 0.054)	0.292 (CI = +/-0.336; p = 0.085)	0.466	+4.88%	+40.39%
Severity	2012.2	0.039 (CI = +/-0.053; p = 0.144)	0.318 (CI = +/-0.345; p = 0.068)	0.426	+3.95%	+42.90%
Severity	2013.1	0.047 (CI = +/-0.060; p = 0.117)	0.296 (CI = +/-0.359; p = 0.100)	0.437	+4.78%	+40.82%
Severity	2013.2	0.086 (CI = +/-0.046; p = 0.001)	0.189 (CI = +/-0.254; p = 0.133)	0.725	+8.95%	+31.68%
Severity	2014.1	0.085 (CI = +/-0.053; p = 0.004)	0.192 (CI = +/-0.271; p = 0.151)	0.694	+8.84%	+31.89%
Severity	2014.2	0.066 (CI = +/-0.057; p = 0.025)	0.237 (CI = +/-0.268; p = 0.078)	0.663	+6.86%	+35.47%
Severity	2015.1	0.050 (CI = +/-0.064; p = 0.111)	0.275 (CI = +/-0.274; p = 0.050)	0.630	+5.14%	+38.42%
Severity	2015.2	0.081 (CI = +/-0.064; p = 0.017)	0.207 (CI = +/-0.250; p = 0.096)	0.740	+8.45%	+33.38%
Severity	2016.1	0.082 (CI = +/-0.078; p = 0.043)	0.206 (CI = +/-0.278; p = 0.130)	0.708	+8.49%	+33.32%
Severity	2016.2	0.084 (CI = +/-0.099; p = 0.086)	0.201 (CI = +/-0.314; p = 0.181)	0.675	+8.76%	+33.01%
Severity	2017.1	0.118 (CI = +/-0.118; p = 0.051)	0.140 (CI = +/-0.335; p = 0.362)	0.710	+12.49%	+29.43%
Frequency	2005.2	-0.025 (CI = +/-0.012; p = 0.000)	0.174 (CI = +/-0.169; p = 0.044)	0.315	-2.45%	+16.12%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.001)	0.154 (CI = +/-0.158; p = 0.056)	0.244	-2.03%	+14.29%
Frequency	2006.2	-0.020 (CI = +/-0.013; p = 0.004)	0.150 (CI = +/-0.162; p = 0.068)	0.206	-1.95%	+13.96%
Frequency	2007.1	-0.017 (CI = +/-0.013; p = 0.015)	0.137 (CI = +/-0.160; p = 0.090)	0.141	-1.66%	+12.80%
Frequency	2007.2	-0.016 (CI = +/-0.014; p = 0.032)	0.133 (CI = +/-0.164; p = 0.108)	0.106	-1.55%	+12.42%
Frequency	2008.1	-0.011 (CI = +/-0.014; p = 0.132)	0.112 (CI = +/-0.154; p = 0.149)	0.036	-1.06%	+10.64%
Frequency	2008.2	-0.010 (CI = +/-0.015; p = 0.193)	0.109 (CI = +/-0.159; p = 0.170)	0.017	-0.98%	+10.39%
Frequency	2009.1	-0.007 (CI = +/-0.016; p = 0.370)	0.098 (CI = +/-0.160; p = 0.218)	-0.013	-0.71%	+9.53%
Frequency	2009.2	-0.009 (CI = +/-0.018; p = 0.304)	0.105 (CI = +/-0.165; p = 0.201)	-0.005	-0.89%	+10.06%
Frequency	2010.1	-0.007 (CI = +/-0.019; p = 0.465)	0.097 (CI = +/-0.169; p = 0.245)	-0.024	-0.68%	+9.46%
Frequency	2010.2	-0.013 (CI = +/-0.019; p = 0.162)	0.120 (CI = +/-0.161; p = 0.135)	0.037	-1.33%	+11.28%
Frequency	2011.1	-0.015 (CI = +/-0.021; p = 0.162)	0.125 (CI = +/-0.167; p = 0.135)	0.038	-1.47%	+11.64%
Frequency	2011.2	-0.015 (CI = +/-0.024; p = 0.191)	0.126 (CI = +/-0.174; p = 0.145)	0.029	-1.52%	+11.76%
Frequency	2012.1	-0.015 (CI = +/-0.026; p = 0.258)	0.125 (CI = +/-0.183; p = 0.169)	0.010	-1.46%	+11.62%
Frequency	2012.2	-0.025 (CI = +/-0.027; p = 0.069)	0.154 (CI = +/-0.173; p = 0.077)	0.117	-2.44%	+13.85%
Frequency	2013.1	-0.025 (CI = +/-0.030; p = 0.101)	0.155 (CI = +/-0.183; p = 0.090)	0.093	-2.47%	+13.92%
Frequency	2013.2	-0.026 (CI = +/-0.035; p = 0.130)	0.158 (CI = +/-0.194; p = 0.102)	0.077	-2.58%	+14.15%
Frequency	2014.1	-0.013 (CI = +/-0.036; p = 0.457)	0.124 (CI = +/-0.186; p = 0.174)	0.007	-1.28%	+11.77%
Frequency	2014.2	-0.015 (CI = +/-0.042; p = 0.464)	0.129 (CI = +/-0.200; p = 0.187)	0.001	-1.47%	+12.08%
Frequency	2015.1	-0.005 (CI = +/-0.048; p = 0.831)	0.106 (CI = +/-0.209; p = 0.292)	-0.012	-0.48%	+10.61%
Frequency	2015.2	-0.008 (CI = +/-0.058; p = 0.760)	0.113 (CI = +/-0.228; p = 0.298)	-0.026	-0.83%	+11.07%
Frequency	2016.1	-0.012 (CI = +/-0.071; p = 0.723)	0.120 (CI = +/-0.253; p = 0.314)	-0.041	-1.16%	+11.47%
Frequency	2016.2	-0.039 (CI = +/-0.081; p = 0.304)	0.173 (CI = +/-0.257; p = 0.162)	0.029	-3.82%	+14.36%
Frequency	2017.1	-0.058 (CI = +/-0.101; p = 0.220)	0.208 (CI = +/-0.287; p = 0.132)	0.075	-5.66%	+16.17%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, trend_level_change
 Scalar Level Change Start Date = 2020-10-28
 Future Trend Start Date = 2020-10-28

Fit	Start Date	Time	Scalar_shift	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.027; p = 0.558)	0.215 (CI = +/-0.913; p = 0.634)	0.354 (CI = +/-0.571; p = 0.216)	0.369	+0.80%	+43.61%
Loss Cost	2006.1	0.011 (CI = +/-0.029; p = 0.438)	0.195 (CI = +/-0.923; p = 0.669)	0.353 (CI = +/-0.576; p = 0.221)	0.377	+1.13%	+43.95%
Loss Cost	2006.2	0.005 (CI = +/-0.030; p = 0.717)	0.230 (CI = +/-0.919; p = 0.613)	0.355 (CI = +/-0.572; p = 0.215)	0.372	+0.55%	+43.36%
Loss Cost	2007.1	0.008 (CI = +/-0.033; p = 0.628)	0.216 (CI = +/-0.935; p = 0.640)	0.354 (CI = +/-0.581; p = 0.222)	0.375	+0.78%	+43.59%
Loss Cost	2007.2	0.003 (CI = +/-0.035; p = 0.853)	0.242 (CI = +/-0.943; p = 0.603)	0.356 (CI = +/-0.585; p = 0.223)	0.368	+0.32%	+43.16%
Loss Cost	2008.1	0.018 (CI = +/-0.033; p = 0.288)	0.165 (CI = +/-0.854; p = 0.694)	0.350 (CI = +/-0.529; p = 0.185)	0.462	+1.77%	+44.47%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.405)	0.179 (CI = +/-0.871; p = 0.675)	0.351 (CI = +/-0.538; p = 0.191)	0.450	+1.49%	+44.23%
Loss Cost	2009.1	0.018 (CI = +/-0.039; p = 0.353)	0.164 (CI = +/-0.889; p = 0.707)	0.350 (CI = +/-0.548; p = 0.199)	0.452	+1.81%	+44.49%
Loss Cost	2009.2	0.009 (CI = +/-0.041; p = 0.665)	0.207 (CI = +/-0.880; p = 0.631)	0.354 (CI = +/-0.541; p = 0.188)	0.446	+0.88%	+43.75%
Loss Cost	2010.1	0.022 (CI = +/-0.042; p = 0.288)	0.147 (CI = +/-0.843; p = 0.720)	0.348 (CI = +/-0.516; p = 0.176)	0.505	+2.23%	+44.77%
Loss Cost	2010.2	0.017 (CI = +/-0.046; p = 0.458)	0.170 (CI = +/-0.859; p = 0.684)	0.351 (CI = +/-0.524; p = 0.179)	0.491	+1.68%	+44.38%
Loss Cost	2011.1	0.009 (CI = +/-0.050; p = 0.697)	0.199 (CI = +/-0.873; p = 0.639)	0.354 (CI = +/-0.530; p = 0.179)	0.479	+0.95%	+43.88%
Loss Cost	2011.2	0.014 (CI = +/-0.056; p = 0.597)	0.181 (CI = +/-0.897; p = 0.677)	0.352 (CI = +/-0.543; p = 0.191)	0.481	+1.44%	+44.19%
Loss Cost	2012.1	0.031 (CI = +/-0.059; p = 0.289)	0.122 (CI = +/-0.877; p = 0.774)	0.342 (CI = +/-0.529; p = 0.190)	0.530	+3.11%	+45.21%
Loss Cost	2012.2	0.010 (CI = +/-0.061; p = 0.736)	0.193 (CI = +/-0.837; p = 0.634)	0.355 (CI = +/-0.502; p = 0.155)	0.535	+1.00%	+44.00%
Loss Cost	2013.1	0.018 (CI = +/-0.069; p = 0.595)	0.168 (CI = +/-0.863; p = 0.686)	0.350 (CI = +/-0.515; p = 0.169)	0.540	+1.78%	+44.42%
Loss Cost	2013.2	0.058 (CI = +/-0.059; p = 0.055)	0.047 (CI = +/-0.679; p = 0.886)	0.324 (CI = +/-0.430; p = 0.107)	0.721	+5.98%	+46.52%
Loss Cost	2014.1	0.071 (CI = +/-0.067; p = 0.039)	0.010 (CI = +/-0.690; p = 0.976)	0.315 (CI = +/-0.407; p = 0.119)	0.731	+7.38%	+47.16%
Loss Cost	2014.2	0.049 (CI = +/-0.073; p = 0.171)	0.067 (CI = +/-0.675; p = 0.833)	0.331 (CI = +/-0.396; p = 0.094)	0.722	+5.02%	+46.16%
Loss Cost	2015.1	0.042 (CI = +/-0.066; p = 0.316)	0.085 (CI = +/-0.711; p = 0.799)	0.336 (CI = +/-0.473; p = 0.102)	0.701	+4.24%	+45.86%
Loss Cost	2015.2	0.071 (CI = +/-0.097; p = 0.133)	0.021 (CI = +/-0.700; p = 0.950)	0.314 (CI = +/-0.405; p = 0.116)	0.740	+7.40%	+46.98%
Loss Cost	2016.1	0.068 (CI = +/-0.120; p = 0.236)	0.028 (CI = +/-0.752; p = 0.936)	0.317 (CI = +/-0.432; p = 0.134)	0.715	+7.00%	+46.85%
Loss Cost	2016.2	0.039 (CI = +/-0.146; p = 0.562)	0.077 (CI = +/-0.788; p = 0.829)	0.339 (CI = +/-0.450; p = 0.122)	0.689	+3.98%	+45.99%
Loss Cost	2017.1	0.054 (CI = +/-0.191; p = 0.534)	0.055 (CI = +/-0.863; p = 0.887)	0.327 (CI = +/-0.492; p = 0.163)	0.673	+5.52%	+46.38%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.008)	0.479 (CI = +/-0.763; p = 0.210)	-0.047 (CI = +/-0.477; p = 0.843)	0.464	+3.23%	-1.48%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.017)	0.487 (CI = +/-0.776; p = 0.210)	-0.046 (CI = +/-0.484; p = 0.846)	0.443	+3.09%	-1.58%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.062)	0.527 (CI = +/-0.753; p = 0.163)	-0.044 (CI = +/-0.469; p = 0.848)	0.422	+2.41%	-2.05%
Severity	2007.1	0.023 (CI = +/-0.027; p = 0.092)	0.532 (CI = +/-0.769; p = 0.168)	-0.044 (CI = +/-0.478; p = 0.851)	0.407	+2.32%	-2.11%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.224)	0.564 (CI = +/-0.762; p = 0.140)	-0.042 (CI = +/-0.473; p = 0.856)	0.387	+1.72%	-2.48%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.071)	0.516 (CI = +/-0.728; p = 0.157)	-0.045 (CI = +/-0.451; p = 0.837)	0.453	+2.64%	-1.93%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.144)	0.536 (CI = +/-0.737; p = 0.147)	-0.044 (CI = +/-0.455; p = 0.844)	0.431	+2.25%	-2.15%
Severity	2009.1	0.022 (CI = +/-0.033; p = 0.178)	0.535 (CI = +/-0.756; p = 0.157)	-0.044 (CI = +/-0.466; p = 0.847)	0.419	+2.26%	-2.15%
Severity	2009.2	0.015 (CI = +/-0.035; p = 0.394)	0.571 (CI = +/-0.750; p = 0.129)	-0.041 (CI = +/-0.461; p = 0.857)	0.401	+1.48%	-2.56%
Severity	2010.1	0.026 (CI = +/-0.036; p = 0.156)	0.522 (CI = +/-0.723; p = 0.148)	-0.046 (CI = +/-0.455; p = 0.832)	0.462	+2.59%	-2.00%
Severity	2010.2	0.027 (CI = +/-0.040; p = 0.174)	0.517 (CI = +/-0.744; p = 0.163)	-0.046 (CI = +/-0.454; p = 0.834)	0.452	+2.72%	-1.93%
Severity	2011.1	0.021 (CI = +/-0.043; p = 0.330)	0.542 (CI = +/-0.756; p = 0.151)	-0.043 (CI = +/-0.460; p = 0.846)	0.428	+2.10%	-2.20%
Severity	2011.2	0.026 (CI = +/-0.048; p = 0.276)	0.523 (CI = +/-0.776; p = 0.175)	-0.046 (CI = +/-0.470; p = 0.840)	0.432	+2.61%	-2.00%
Severity	2012.1	0.041 (CI = +/-0.050; p = 0.105)	0.467 (CI = +/-0.751; p = 0.208)	-0.055 (CI = +/-0.453; p = 0.803)	0.496	+4.18%	-1.35%
Severity	2012.2	0.030 (CI = +/-0.055; p = 0.261)	0.503 (CI = +/-0.759; p = 0.180)	-0.048 (CI = +/-0.443; p = 0.825)	0.463	+3.10%	-1.77%
Severity	2013.1	0.038 (CI = +/-0.062; p = 0.214)	0.479 (CI = +/-0.781; p = 0.212)	-0.053 (CI = +/-0.466; p = 0.813)	0.468	+3.87%	-1.49%
Severity	2013.2	0.079 (CI = +/-0.048; p = 0.003)	0.356 (CI = +/-0.549; p = 0.188)	-0.079 (CI = +/-0.426; p = 0.611)	0.738	+8.23%	-0.03%
Severity	2014.1	0.077 (CI = +/-0.056; p = 0.010)	0.362 (CI = +/-0.576; p = 0.199)	-0.078 (CI = +/-0.340; p = 0.630)	0.708	+8.00%	-0.10%
Severity	2014.2	0.056 (CI = +/-0.059; p = 0.064)	0.417 (CI = +/-0.548; p = 0.124)	-0.063 (CI = +/-0.321; p = 0.678)	0.689	+5.71%	-0.76%
Severity	2015.1	0.036 (CI = +/-0.066; p = 0.259)	0.464 (CI = +/-0.539; p = 0.085)	-0.049 (CI = +/-0.314; p = 0.740)	0.670	+3.63%	-1.31%
Severity	2015.2	0.067 (CI = +/-0.067; p = 0.049)	0.396 (CI = +/-0.485; p = 0.100)	-0.072 (CI = +/-0.281; p = 0.582)	0.761	+6.96%	-0.51%
Severity	2016.1	0.065 (CI = +/-0.083; p = 0.113)	0.401 (CI = +/-0.521; p = 0.117)	-0.070 (CI = +/-0.299; p = 0.612)	0.729	+6.68%	-0.57%
Severity	2016.2	0.063 (CI = +/-0.105; p = 0.208)	0.404 (CI = +/-0.566; p = 0.142)	-0.069 (CI = +/-0.324; p = 0.640)	0.694	+6.52%	-0.60%
Severity	2017.1	0.096 (CI = +/-0.130; p = 0.126)	0.354 (CI = +/-0.586; p = 0.202)	-0.096 (CI = +/-0.334; p = 0.526)	0.713	+10.07%	0.00%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.264 (CI = +/-0.422; p = 0.212)	0.401 (CI = +/-0.264; p = 0.004)	0.397	-2.36%	+45.77%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.004)	-0.292 (CI = +/-0.393; p = 0.140)	0.399 (CI = +/-0.245; p = 0.002)	0.376	-1.91%	+46.26%
Frequency	2006.2	-0.018 (CI = +/-0.013; p = 0.009)	-0.297 (CI = +/-0.400; p = 0.139)	0.399 (CI = +/-0.249; p = 0.003)	0.355	-1.82%	+46.36%
Frequency	2007.1	-0.015 (CI = +/-0.014; p = 0.032)	-0.316 (CI = +/-0.393; p = 0.111)	0.398 (CI = +/-0.244; p = 0.002)	0.336	-1.50%	+46.68%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.064)	-0.323 (CI = +/-0.400; p = 0.109)	0.398 (CI = +/-0.248; p = 0.003)	0.322	-1.38%	+46.80%
Frequency	2008.1	-0.008 (CI = +/-0.015; p = 0.242)	-0.351 (CI = +/-0.372; p = 0.063)	0.396 (CI = +/-0.230; p = 0.002)	0.338	-0.84%	+47.31%
Frequency	2008.2	-0.007 (CI = +/-0.016; p = 0.336)	-0.356 (CI = +/-0.380; p = 0.065)	0.395 (CI = +/-0.235; p = 0.002)	0.333	-0.74%	+47.39%
Frequency	2009.1	-0.004 (CI = +/-0.017; p = 0.590)	-0.371 (CI = +/-0.380; p = 0.055)	0.394 (CI = +/-0.234; p = 0.002)	0.338	-0.44%	+47.66%
Frequency	2009.2	-0.006 (CI = +/-0.018; p = 0.501)	-0.364 (CI = +/-0.388; p = 0.065)	0.395 (CI = +/-0.238; p = 0.002)	0.339	-0.60%	+47.53%
Frequency	2010.1	-0.004 (CI = +/-0.020; p = 0.714)	-0.375 (CI = +/-0.395; p = 0.061)	0.394 (CI = +/-0.241; p = 0.003)	0.342	-0.35%	+47.72%
Frequency	2010.2	-0.010 (CI = +/-0.020; p = 0.303)	-0.347 (CI = +/-0.376; p = 0.069)	0.397 (CI = +/-0.229; p = 0.002)	0.388	-1.01%	+47.22%
Frequency	2011.1	-0.011 (CI = +/-0.022; p = 0.301)	-0.342 (CI = +/-0.387; p = 0.080)	0.398 (CI = +/-0.235; p = 0.002)	0.387	-1.12%	+47.14%
Frequency	2011.2	-0.011 (CI = +/-0.025; p = 0.345)	-0.341 (CI = +/-0.400; p = 0.090)	0.398 (CI = +/-0.242; p = 0.003)	0.382	-1.14%	+47.13%
Frequency	2012.1	-0.010 (CI = +/-0.028; p = 0.442)	-0.345 (CI = +/-0.414; p = 0.096)	0.397 (CI = +/-0.249; p = 0.004)	0.376	-1.03%	+47.20%
Frequency	2012.2	-0.021 (CI = +/-0.029; p = 0.146)	-0.310 (CI = +/-0.391; p = 0.112)	0.403 (CI = +/-0.235; p = 0.002)	0.442	-2.04%	+46.59%
Frequency	2013.1	-0.020 (CI = +/-0.032; p = 0.202)	-0.311 (CI = +/-0.408; p = 0.125)	0.403 (CI = +/-0.243; p = 0.003)	0.434	-2.02%	+46.60%
Frequency	2013.2	-0.021 (CI = +/-0.037; p = 0.249)	-0.309 (CI = +/-0.426; p = 0.142)	0.403 (CI = +/-0.253; p = 0.004)	0.427	-2.08%	+46.57%
Frequency	2014.1	-0.006 (CI = +/-0.039; p = 0.753)	-0.352 (CI = +/-0.398; p = 0.079)	0.393 (CI = +/-0.235; p = 0.003)	0.483	-0.58%	+47.31%
Frequency	2014.2	-0.007 (CI = +/-0.045; p = 0.758)	-0.350 (CI = +/-0.419; p = 0.095)	0.394 (CI = +/-0.246; p = 0.004)	0.475	-0.66%	+47.27%
Frequency	2015.1	0.006 (CI = +/-0.051; p = 0.809)	-0.379 (CI = +/-0.422; p = 0.074)	0.385 (CI = +/-0.246; p = 0.005)	0.507	+0.59%	+47.79%
Frequency	2015.2	0.004 (CI = +/-0.062; p = 0.887)	-0.375 (CI = +/-0.450; p = 0.094)	0.386 (CI = +/-0.260; p = 0.008)	0.493	+0.41%	+47.73%
Frequency	2016.1	0.003 (CI = +/-0.077; p = 0.931)	-0.373 (CI = +/-0.484; p = 0.117)	0.387 (CI = +/-0.278; p = 0.011)	0.477	+0.31%	+47.69%
Frequency	2016.2	-0.024 (CI = +/-0.090; p = 0.558)	-0.326 (CI = +/-0.484; p = 0.162)	0.409 (CI = +/-0.277; p = 0.009)	0.505	-2.39%	+46.86%
Frequency	2017.1	-0.042 (CI = +/-0.115; p = 0.422)	-0.299 (CI = +/-0.520; p = 0.222)	0.423 (CI = +/-0.297; p = 0.011)	0.508	-4.14%	+46.38%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, trend_level_change
 Scalar Level Change Start Date = 2020-10-28
 Future Trend Start Date = 2020-10-28

Fit	Start Date	Time	Scalar_shift	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.567)	0.249 (CI = +/-1.160; p = 0.664)	0.320 (CI = +/-0.909; p = 0.478)	0.233	+0.80%	+38.78%
Loss Cost	2006.1	0.011 (CI = +/-0.030; p = 0.448)	0.227 (CI = +/-1.173; p = 0.695)	0.321 (CI = +/-0.918; p = 0.480)	0.242	+1.12%	+39.37%
Loss Cost	2006.2	0.005 (CI = +/-0.031; p = 0.725)	0.265 (CI = +/-1.167; p = 0.646)	0.319 (CI = +/-0.912; p = 0.479)	0.231	+0.54%	+38.36%
Loss Cost	2007.1	0.008 (CI = +/-0.033; p = 0.637)	0.250 (CI = +/-1.188; p = 0.669)	0.320 (CI = +/-0.927; p = 0.485)	0.234	+0.78%	+38.76%
Loss Cost	2007.2	0.003 (CI = +/-0.036; p = 0.858)	0.278 (CI = +/-1.199; p = 0.638)	0.319 (CI = +/-0.934; p = 0.489)	0.224	+0.31%	+38.01%
Loss Cost	2008.1	0.018 (CI = +/-0.034; p = 0.299)	0.194 (CI = +/-1.086; p = 0.715)	0.321 (CI = +/-0.844; p = 0.441)	0.321	+1.77%	+40.25%
Loss Cost	2008.2	0.015 (CI = +/-0.037; p = 0.417)	0.210 (CI = +/-1.108; p = 0.699)	0.321 (CI = +/-0.854; p = 0.449)	0.305	+1.49%	+39.84%
Loss Cost	2009.1	0.018 (CI = +/-0.040; p = 0.365)	0.193 (CI = +/-1.132; p = 0.727)	0.321 (CI = +/-0.876; p = 0.457)	0.308	+1.80%	+40.28%
Loss Cost	2009.2	0.009 (CI = +/-0.042; p = 0.676)	0.240 (CI = +/-1.121; p = 0.661)	0.321 (CI = +/-0.866; p = 0.450)	0.293	+0.87%	+39.01%
Loss Cost	2010.1	0.022 (CI = +/-0.043; p = 0.302)	0.175 (CI = +/-1.074; p = 0.738)	0.320 (CI = +/-0.878; p = 0.430)	0.359	+2.22%	+40.77%
Loss Cost	2010.2	0.017 (CI = +/-0.047; p = 0.472)	0.200 (CI = +/-1.095; p = 0.707)	0.321 (CI = +/-0.842; p = 0.436)	0.338	+1.67%	+40.09%
Loss Cost	2011.1	0.009 (CI = +/-0.052; p = 0.708)	0.232 (CI = +/-1.113; p = 0.667)	0.322 (CI = +/-0.853; p = 0.440)	0.320	+0.94%	+39.23%
Loss Cost	2011.2	0.014 (CI = +/-0.057; p = 0.610)	0.212 (CI = +/-1.145; p = 0.701)	0.321 (CI = +/-0.874; p = 0.451)	0.323	+1.42%	+39.77%
Loss Cost	2012.1	0.030 (CI = +/-0.061; p = 0.305)	0.148 (CI = +/-1.121; p = 0.784)	0.317 (CI = +/-0.853; p = 0.444)	0.380	+3.09%	+41.53%
Loss Cost	2012.2	0.010 (CI = +/-0.063; p = 0.748)	0.225 (CI = +/-1.071; p = 0.662)	0.323 (CI = +/-0.812; p = 0.412)	0.372	+0.98%	+40.77%
Loss Cost	2013.1	0.017 (CI = +/-0.072; p = 0.611)	0.198 (CI = +/-1.106; p = 0.708)	0.320 (CI = +/-0.835; p = 0.426)	0.378	+1.76%	+40.16%
Loss Cost	2013.2	0.058 (CI = +/-0.062; p = 0.065)	0.066 (CI = +/-0.871; p = 0.874)	0.305 (CI = +/-0.874; p = 0.334)	0.605	+5.97%	+43.79%
Loss Cost	2014.1	0.071 (CI = +/-0.070; p = 0.047)	0.026 (CI = +/-0.887; p = 0.951)	0.300 (CI = +/-0.663; p = 0.346)	0.621	+7.37%	+44.90%
Loss Cost	2014.2	0.049 (CI = +/-0.077; p = 0.191)	0.088 (CI = +/-0.870; p = 0.829)	0.310 (CI = +/-0.646; p = 0.317)	0.593	+5.00%	+43.16%
Loss Cost	2015.1	0.041 (CI = +/-0.093; p = 0.341)	0.108 (CI = +/-0.919; p = 0.801)	0.314 (CI = +/-0.617; p = 0.330)	0.559	+4.22%	+42.63%
Loss Cost	2015.2	0.071 (CI = +/-0.103; p = 0.154)	0.037 (CI = +/-0.909; p = 0.929)	0.297 (CI = +/-0.665; p = 0.343)	0.616	+7.38%	+44.58%
Loss Cost	2016.1	0.067 (CI = +/-0.128; p = 0.265)	0.045 (CI = +/-0.982; p = 0.919)	0.300 (CI = +/-0.712; p = 0.366)	0.575	+6.98%	+44.35%
Loss Cost	2016.2	0.039 (CI = +/-0.159; p = 0.590)	0.100 (CI = +/-1.036; p = 0.830)	0.318 (CI = +/-0.744; p = 0.354)	0.525	+3.94%	+42.84%
Loss Cost	2017.1	0.053 (CI = +/-0.210; p = 0.567)	0.075 (CI = +/-1.146; p = 0.881)	0.308 (CI = +/-0.815; p = 0.401)	0.500	+5.47%	+43.52%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.009)	0.382 (CI = +/-0.967; p = 0.426)	0.051 (CI = +/-0.757; p = 0.892)	0.427	+3.25%	+8.60%
Severity	2006.1	0.031 (CI = +/-0.025; p = 0.018)	0.391 (CI = +/-0.984; p = 0.423)	0.050 (CI = +/-0.770; p = 0.895)	0.405	+3.11%	+8.41%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.064)	0.434 (CI = +/-0.955; p = 0.360)	0.048 (CI = +/-0.747; p = 0.895)	0.381	+2.42%	+7.51%
Severity	2007.1	0.023 (CI = +/-0.027; p = 0.096)	0.440 (CI = +/-0.975; p = 0.363)	0.048 (CI = +/-0.761; p = 0.897)	0.365	+2.33%	+7.39%
Severity	2007.2	0.017 (CI = +/-0.029; p = 0.228)	0.475 (CI = +/-0.967; p = 0.322)	0.047 (CI = +/-0.753; p = 0.898)	0.343	+1.74%	+6.67%
Severity	2008.1	0.026 (CI = +/-0.029; p = 0.074)	0.423 (CI = +/-0.923; p = 0.355)	0.048 (CI = +/-0.718; p = 0.891)	0.411	+2.66%	+7.75%
Severity	2008.2	0.022 (CI = +/-0.031; p = 0.149)	0.444 (CI = +/-0.936; p = 0.338)	0.048 (CI = +/-0.726; p = 0.892)	0.387	+2.27%	+7.32%
Severity	2009.1	0.023 (CI = +/-0.034; p = 0.182)	0.443 (CI = +/-0.960; p = 0.350)	0.048 (CI = +/-0.744; p = 0.895)	0.375	+2.28%	+7.32%
Severity	2009.2	0.015 (CI = +/-0.036; p = 0.397)	0.482 (CI = +/-0.953; p = 0.306)	0.048 (CI = +/-0.736; p = 0.893)	0.355	+1.51%	+6.52%
Severity	2010.1	0.026 (CI = +/-0.037; p = 0.161)	0.429 (CI = +/-0.919; p = 0.343)	0.048 (CI = +/-0.708; p = 0.890)	0.418	+2.62%	+7.62%
Severity	2010.2	0.027 (CI = +/-0.041; p = 0.180)	0.423 (CI = +/-0.946; p = 0.362)	0.047 (CI = +/-0.727; p = 0.893)	0.408	+2.75%	+7.75%
Severity	2011.1	0.021 (CI = +/-0.045; p = 0.335)	0.450 (CI = +/-0.962; p = 0.340)	0.048 (CI = +/-0.733; p = 0.892)	0.382	+2.13%	+7.19%
Severity	2011.2	0.026 (CI = +/-0.049; p = 0.282)	0.429 (CI = +/-0.987; p = 0.374)	0.047 (CI = +/-0.754; p = 0.896)	0.387	+2.64%	+7.62%
Severity	2012.1	0.041 (CI = +/-0.052; p = 0.111)	0.368 (CI = +/-0.956; p = 0.428)	0.044 (CI = +/-0.728; p = 0.900)	0.455	+4.22%	+8.89%
Severity	2012.2	0.031 (CI = +/-0.057; p = 0.268)	0.407 (CI = +/-0.967; p = 0.385)	0.047 (CI = +/-0.733; p = 0.894)	0.419	+3.14%	+8.08%
Severity	2013.1	0.038 (CI = +/-0.064; p = 0.222)	0.381 (CI = +/-0.996; p = 0.428)	0.044 (CI = +/-0.752; p = 0.902)	0.424	+3.92%	+8.63%
Severity	2013.2	0.080 (CI = +/-0.050; p = 0.004)	0.246 (CI = +/-0.697; p = 0.462)	0.029 (CI = +/-0.523; p = 0.907)	0.716	+8.30%	+11.50%
Severity	2014.1	0.078 (CI = +/-0.058; p = 0.012)	0.252 (CI = +/-0.732; p = 0.470)	0.030 (CI = +/-0.547; p = 0.908)	0.683	+8.08%	+11.36%
Severity	2014.2	0.056 (CI = +/-0.062; p = 0.069)	0.312 (CI = +/-0.698; p = 0.349)	0.040 (CI = +/-0.518; p = 0.870)	0.662	+5.80%	+10.08%
Severity	2015.1	0.037 (CI = +/-0.068; p = 0.263)	0.363 (CI = +/-0.687; p = 0.270)	0.050 (CI = +/-0.507; p = 0.833)	0.640	+3.73%	+9.00%
Severity	2015.2	0.068 (CI = +/-0.070; p = 0.054)	0.288 (CI = +/-0.616; p = 0.322)	0.032 (CI = +/-0.451; p = 0.877)	0.742	+7.09%	+10.59%
Severity	2016.1	0.066 (CI = +/-0.087; p = 0.120)	0.293 (CI = +/-0.666; p = 0.345)	0.034 (CI = +/-0.483; p = 0.878)	0.708	+6.84%	+10.48%
Severity	2016.2	0.065 (CI = +/-0.112; p = 0.216)	0.295 (CI = +/-0.729; p = 0.378)	0.034 (CI = +/-0.523; p = 0.884)	0.670	+6.72%	+10.44%
Severity	2017.1	0.098 (CI = +/-0.139; p = 0.137)	0.240 (CI = +/-0.758; p = 0.479)	0.012 (CI = +/-0.539; p = 0.961)	0.693	+10.35%	+11.63%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.133 (CI = +/-0.530; p = 0.612)	0.269 (CI = +/-0.415; p = 0.195)	0.298	-2.37%	+27.79%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.003)	-0.164 (CI = +/-0.493; p = 0.502)	0.271 (CI = +/-0.386; p = 0.162)	0.230	-1.93%	+28.55%
Frequency	2006.2	-0.019 (CI = +/-0.013; p = 0.008)	-0.170 (CI = +/-0.501; p = 0.494)	0.271 (CI = +/-0.392; p = 0.168)	0.192	-1.84%	+28.70%
Frequency	2007.1	-0.015 (CI = +/-0.014; p = 0.031)	-0.190 (CI = +/-0.492; p = 0.436)	0.272 (CI = +/-0.384; p = 0.158)	0.130	-1.52%	+29.20%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.062)	-0.197 (CI = +/-0.501; p = 0.426)	0.272 (CI = +/-0.390; p = 0.164)	0.094	-1.40%	+29.38%
Frequency	2008.1	-0.009 (CI = +/-0.015; p = 0.232)	-0.228 (CI = +/-0.465; p = 0.322)	0.272 (CI = +/-0.362; p = 0.134)	0.037	-0.87%	+30.17%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.322)	-0.234 (CI = +/-0.476; p = 0.321)	0.272 (CI = +/-0.369; p = 0.141)	0.018	-0.77%	+30.30%
Frequency	2009.1	-0.005 (CI = +/-0.017; p = 0.569)	-0.250 (CI = +/-0.476; p = 0.288)	0.273 (CI = +/-0.368; p = 0.140)	-0.005	-0.47%	+30.71%
Frequency	2009.2	-0.006 (CI = +/-0.018; p = 0.482)	-0.242 (CI = +/-0.486; p = 0.313)	0.273 (CI = +/-0.375; p = 0.146)	-0.002	-0.63%	+30.50%
Frequency	2010.1	-0.004 (CI = +/-0.020; p = 0.690)	-0.254 (CI = +/-0.494; p = 0.298)	0.272 (CI = +/-0.381; p = 0.152)	-0.018	-0.39%	+30.81%
Frequency	2010.2	-0.011 (CI = +/-0.026; p = 0.288)	-0.222 (CI = +/-0.469; p = 0.334)	0.273 (CI = +/-0.360; p = 0.130)	0.036	-1.05%	+30.02%
Frequency	2011.1	-0.012 (CI = +/-0.022; p = 0.287)	-0.217 (CI = +/-0.483; p = 0.358)	0.273 (CI = +/-0.370; p = 0.139)	0.033	-1.17%	+29.89%
Frequency	2011.2	-0.012 (CI = +/-0.025; p = 0.330)	-0.217 (CI = +/-0.500; p = 0.375)	0.273 (CI = +/-0.382; p = 0.150)	0.020	-1.19%	+29.87%
Frequency	2012.1	-0.011 (CI = +/-0.028; p = 0.425)	-0.221 (CI = +/-0.518; p = 0.381)	0.273 (CI = +/-0.394; p = 0.162)	-0.001	-1.08%	+29.97%
Frequency	2012.2	-0.021 (CI = +/-0.029; p = 0.138)	-0.182 (CI = +/-0.487; p = 0.439)	0.276 (CI = +/-0.369; p = 0.133)	0.097	-2.10%	+29.01%
Frequency	2013.1	-0.021 (CI = +/-0.033; p = 0.192)	-0.183 (CI = +/-0.508; p = 0.455)	0.276 (CI = +/-0.384; p = 0.146)	0.069	-2.08%	+29.02%
Frequency	2013.2	-0.022 (CI = +/-0.038; p = 0.238)	-0.180 (CI = +/-0.532; p = 0.479)	0.276 (CI = +/-0.399; p = 0.160)	0.047	-2.15%	+28.97%
Frequency	2014.1	-0.007 (CI = +/-0.039; p = 0.719)	-0.226 (CI = +/-0.495; p = 0.341)	0.270 (CI = +/-0.370; p = 0.139)	0.005	-0.66%	+30.12%
Frequency	2014.2	-0.008 (CI = +/-0.046; p = 0.725)	-0.224 (CI = +/-0.523; p = 0.370)	0.270 (CI = +/-0.388; p = 0.155)	-0.009	-0.76%	+30.05%
Frequency	2015.1	0.005 (CI = +/-0.052; p = 0.848)	-0.255 (CI = +/-0.528; p = 0.310)	0.264 (CI = +/-0.389; p = 0.163)	-0.001	+0.47%	+30.85%
Frequency	2015.2	0.003 (CI = +/-0.064; p = 0.927)	-0.251 (CI = +/-0.565; p = 0.346)	0.265 (CI = +/-0.413; p = 0.183)	-0.028	+0.27%	+30.73%
Frequency	2016.1	0.001 (CI = +/-0.080; p = 0.971)	-0.248 (CI = +/-0.610; p = 0.382)	0.266 (CI = +/-0.443; p = 0.207)	-0.057	+0.13%	+30.66%
Frequency	2016.2	-0.026 (CI = +/-0.093; p = 0.531)	-0.195 (CI = +/-0.609; p = 0.481)	0.284 (CI = +/-0.437; p = 0.173)	-0.022	-2.61%	+29.34%
Frequency	2017.1	-0.045 (CI = +/-0.120; p = 0.404)	-0.164 (CI = +/-0.658; p = 0.574)	0.296 (CI = +/-0.468; p = 0.178)	-0.007	-4.42%	+28.56%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar_shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.566)	0.713 (CI = +/-0.437; p = 0.002)	0.357	+0.79%
Loss Cost	2006.1	0.011 (CI = +/-0.029; p = 0.445)	0.692 (CI = +/-0.445; p = 0.003)	0.366	+1.12%
Loss Cost	2006.2	0.005 (CI = +/-0.031; p = 0.722)	0.728 (CI = +/-0.447; p = 0.002)	0.359	+0.54%
Loss Cost	2007.1	0.008 (CI = +/-0.033; p = 0.632)	0.714 (CI = +/-0.458; p = 0.003)	0.362	+0.78%
Loss Cost	2007.2	0.003 (CI = +/-0.035; p = 0.853)	0.741 (CI = +/-0.466; p = 0.003)	0.355	+0.32%
Loss Cost	2008.1	0.018 (CI = +/-0.034; p = 0.293)	0.657 (CI = +/-0.428; p = 0.004)	0.445	+1.78%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.407)	0.672 (CI = +/-0.441; p = 0.004)	0.433	+1.51%
Loss Cost	2009.1	0.018 (CI = +/-0.040; p = 0.353)	0.655 (CI = +/-0.455; p = 0.007)	0.436	+1.83%
Loss Cost	2009.2	0.009 (CI = +/-0.042; p = 0.658)	0.703 (CI = +/-0.457; p = 0.004)	0.427	+0.91%
Loss Cost	2010.1	0.023 (CI = +/-0.043; p = 0.287)	0.634 (CI = +/-0.444; p = 0.007)	0.485	+2.28%
Loss Cost	2010.2	0.017 (CI = +/-0.047; p = 0.450)	0.660 (CI = +/-0.459; p = 0.007)	0.469	+1.75%
Loss Cost	2011.1	0.010 (CI = +/-0.051; p = 0.676)	0.693 (CI = +/-0.474; p = 0.006)	0.456	+1.04%
Loss Cost	2011.2	0.015 (CI = +/-0.056; p = 0.574)	0.669 (CI = +/-0.494; p = 0.010)	0.460	+1.56%
Loss Cost	2012.1	0.032 (CI = +/-0.060; p = 0.275)	0.596 (CI = +/-0.493; p = 0.020)	0.509	+3.26%
Loss Cost	2012.2	0.012 (CI = +/-0.063; p = 0.693)	0.681 (CI = +/-0.485; p = 0.009)	0.504	+1.21%
Loss Cost	2013.1	0.020 (CI = +/-0.070; p = 0.551)	0.647 (CI = +/-0.510; p = 0.016)	0.511	+2.05%
Loss Cost	2013.2	0.061 (CI = +/-0.062; p = 0.053)	0.487 (CI = +/-0.422; p = 0.026)	0.687	+6.34%
Loss Cost	2014.1	0.076 (CI = +/-0.070; p = 0.036)	0.435 (CI = +/-0.440; p = 0.053)	0.700	+7.85%
Loss Cost	2014.2	0.055 (CI = +/-0.078; p = 0.150)	0.507 (CI = +/-0.452; p = 0.031)	0.677	+5.67%
Loss Cost	2015.1	0.050 (CI = +/-0.092; p = 0.259)	0.524 (CI = +/-0.494; p = 0.039)	0.652	+5.14%
Loss Cost	2015.2	0.083 (CI = +/-0.102; p = 0.103)	0.420 (CI = +/-0.505; p = 0.095)	0.699	+8.61%
Loss Cost	2016.1	0.084 (CI = +/-0.125; p = 0.167)	0.417 (CI = +/-0.565; p = 0.133)	0.671	+8.74%
Loss Cost	2016.2	0.064 (CI = +/-0.153; p = 0.373)	0.472 (CI = +/-0.633; p = 0.128)	0.630	+6.63%
Loss Cost	2017.1	0.090 (CI = +/-0.192; p = 0.317)	0.404 (CI = +/-0.721; p = 0.237)	0.623	+9.44%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.007)	0.413 (CI = +/-0.356; p = 0.024)	0.480	+3.23%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.015)	0.422 (CI = +/-0.365; p = 0.025)	0.461	+3.09%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.057)	0.464 (CI = +/-0.357; p = 0.012)	0.441	+2.41%
Severity	2007.1	0.023 (CI = +/-0.026; p = 0.086)	0.470 (CI = +/-0.367; p = 0.014)	0.427	+2.32%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.216)	0.505 (CI = +/-0.367; p = 0.009)	0.409	+1.72%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.066)	0.453 (CI = +/-0.353; p = 0.014)	0.473	+2.64%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.137)	0.474 (CI = +/-0.361; p = 0.012)	0.452	+2.25%
Severity	2009.1	0.022 (CI = +/-0.032; p = 0.169)	0.474 (CI = +/-0.374; p = 0.015)	0.442	+2.26%
Severity	2009.2	0.015 (CI = +/-0.034; p = 0.386)	0.514 (CI = +/-0.375; p = 0.009)	0.425	+1.48%
Severity	2010.1	0.026 (CI = +/-0.035; p = 0.148)	0.458 (CI = +/-0.366; p = 0.016)	0.484	+2.59%
Severity	2010.2	0.027 (CI = +/-0.039; p = 0.166)	0.452 (CI = +/-0.381; p = 0.022)	0.476	+2.72%
Severity	2011.1	0.021 (CI = +/-0.042; p = 0.321)	0.481 (CI = +/-0.393; p = 0.019)	0.454	+2.09%
Severity	2011.2	0.026 (CI = +/-0.047; p = 0.267)	0.459 (CI = +/-0.409; p = 0.030)	0.459	+2.59%
Severity	2012.1	0.041 (CI = +/-0.049; p = 0.097)	0.392 (CI = +/-0.402; p = 0.056)	0.521	+4.16%
Severity	2012.2	0.030 (CI = +/-0.054; p = 0.251)	0.436 (CI = +/-0.414; p = 0.040)	0.492	+3.07%
Severity	2013.1	0.038 (CI = +/-0.060; p = 0.205)	0.407 (CI = +/-0.435; p = 0.065)	0.497	+3.83%
Severity	2013.2	0.078 (CI = +/-0.047; p = 0.003)	0.248 (CI = +/-0.315; p = 0.115)	0.750	+8.14%
Severity	2014.1	0.076 (CI = +/-0.054; p = 0.009)	0.257 (CI = +/-0.338; p = 0.127)	0.723	+7.89%
Severity	2014.2	0.054 (CI = +/-0.057; p = 0.059)	0.333 (CI = +/-0.331; p = 0.049)	0.707	+5.59%
Severity	2015.1	0.034 (CI = +/-0.062; p = 0.254)	0.400 (CI = +/-0.335; p = 0.023)	0.693	+3.50%
Severity	2015.2	0.065 (CI = +/-0.064; p = 0.047)	0.304 (CI = +/-0.315; p = 0.058)	0.774	+6.68%
Severity	2016.1	0.061 (CI = +/-0.078; p = 0.112)	0.315 (CI = +/-0.353; p = 0.075)	0.747	+6.30%
Severity	2016.2	0.058 (CI = +/-0.097; p = 0.212)	0.323 (CI = +/-0.401; p = 0.103)	0.717	+5.98%
Severity	2017.1	0.085 (CI = +/-0.118; p = 0.137)	0.251 (CI = +/-0.442; p = 0.231)	0.731	+8.90%
Frequency	2005.2	-0.024 (CI = +/-0.014; p = 0.002)	0.300 (CI = +/-0.225; p = 0.011)	0.235	-2.37%
Frequency	2006.1	-0.019 (CI = +/-0.014; p = 0.010)	0.270 (CI = +/-0.216; p = 0.016)	0.173	-1.92%
Frequency	2006.2	-0.018 (CI = +/-0.015; p = 0.020)	0.264 (CI = +/-0.221; p = 0.021)	0.146	-1.82%
Frequency	2007.1	-0.015 (CI = +/-0.016; p = 0.062)	0.244 (CI = +/-0.221; p = 0.032)	0.104	-1.50%
Frequency	2007.2	-0.014 (CI = +/-0.017; p = 0.109)	0.236 (CI = +/-0.227; p = 0.042)	0.083	-1.37%
Frequency	2008.1	-0.008 (CI = +/-0.017; p = 0.331)	0.204 (CI = +/-0.219; p = 0.067)	0.056	-0.83%
Frequency	2008.2	-0.007 (CI = +/-0.019; p = 0.429)	0.198 (CI = +/-0.226; p = 0.083)	0.049	-0.73%
Frequency	2009.1	-0.004 (CI = +/-0.020; p = 0.673)	0.181 (CI = +/-0.230; p = 0.118)	0.045	-0.41%
Frequency	2009.2	-0.006 (CI = +/-0.022; p = 0.600)	0.189 (CI = +/-0.238; p = 0.115)	0.044	-0.56%
Frequency	2010.1	-0.003 (CI = +/-0.024; p = 0.797)	0.175 (CI = +/-0.246; p = 0.153)	0.043	-0.30%
Frequency	2010.2	-0.009 (CI = +/-0.025; p = 0.439)	0.207 (CI = +/-0.244; p = 0.092)	0.055	-0.94%
Frequency	2011.1	-0.010 (CI = +/-0.028; p = 0.445)	0.211 (CI = +/-0.255; p = 0.100)	0.053	-1.02%
Frequency	2011.2	-0.010 (CI = +/-0.031; p = 0.499)	0.211 (CI = +/-0.268; p = 0.117)	0.048	-1.01%
Frequency	2012.1	-0.009 (CI = +/-0.034; p = 0.605)	0.204 (CI = +/-0.282; p = 0.147)	0.042	-0.86%
Frequency	2012.2	-0.018 (CI = +/-0.037; p = 0.311)	0.245 (CI = +/-0.284; p = 0.087)	0.067	-1.81%
Frequency	2013.1	-0.017 (CI = +/-0.042; p = 0.395)	0.241 (CI = +/-0.301; p = 0.110)	0.057	-1.71%
Frequency	2013.2	-0.017 (CI = +/-0.048; p = 0.465)	0.239 (CI = +/-0.322; p = 0.135)	0.048	-1.67%
Frequency	2014.1	0.000 (CI = +/-0.051; p = 0.989)	0.178 (CI = +/-0.321; p = 0.256)	0.072	-0.03%
Frequency	2014.2	0.001 (CI = +/-0.060; p = 0.979)	0.174 (CI = +/-0.348; p = 0.302)	0.063	+0.08%
Frequency	2015.1	0.016 (CI = +/-0.068; p = 0.627)	0.124 (CI = +/-0.366; p = 0.479)	0.104	+1.58%
Frequency	2015.2	0.018 (CI = +/-0.082; p = 0.642)	0.117 (CI = +/-0.405; p = 0.542)	0.085	+1.81%
Frequency	2016.1	0.023 (CI = +/-0.100; p = 0.626)	0.102 (CI = +/-0.452; p = 0.629)	0.068	+2.30%
Frequency	2016.2	0.006 (CI = +/-0.123; p = 0.914)	0.149 (CI = +/-0.506; p = 0.527)	0.002	+0.61%
Frequency	2017.1	0.005 (CI = +/-0.156; p = 0.945)	0.152 (CI = +/-0.586; p = 0.571)	-0.029	+0.49%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar_shift	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.578)	0.621 (CI = +/-0.474; p = 0.012)	0.245	+0.77%
Loss Cost	2006.1	0.011 (CI = +/-0.029; p = 0.457)	0.600 (CI = +/-0.482; p = 0.016)	0.255	+1.09%
Loss Cost	2006.2	0.005 (CI = +/-0.031; p = 0.738)	0.636 (CI = +/-0.483; p = 0.012)	0.244	+0.51%
Loss Cost	2007.1	0.007 (CI = +/-0.033; p = 0.649)	0.622 (CI = +/-0.494; p = 0.016)	0.248	+0.74%
Loss Cost	2007.2	0.003 (CI = +/-0.035; p = 0.872)	0.649 (CI = +/-0.502; p = 0.013)	0.239	+0.28%
Loss Cost	2008.1	0.017 (CI = +/-0.034; p = 0.305)	0.568 (CI = +/-0.459; p = 0.017)	0.331	+1.73%
Loss Cost	2008.2	0.014 (CI = +/-0.036; p = 0.423)	0.583 (CI = +/-0.472; p = 0.018)	0.316	+1.45%
Loss Cost	2009.1	0.018 (CI = +/-0.040; p = 0.370)	0.566 (CI = +/-0.486; p = 0.024)	0.320	+1.77%
Loss Cost	2009.2	0.008 (CI = +/-0.042; p = 0.685)	0.614 (CI = +/-0.486; p = 0.016)	0.306	+0.83%
Loss Cost	2010.1	0.022 (CI = +/-0.043; p = 0.305)	0.548 (CI = +/-0.471; p = 0.025)	0.369	+2.19%
Loss Cost	2010.2	0.016 (CI = +/-0.047; p = 0.477)	0.573 (CI = +/-0.485; p = 0.023)	0.350	+1.64%
Loss Cost	2011.1	0.009 (CI = +/-0.051; p = 0.714)	0.606 (CI = +/-0.499; p = 0.020)	0.333	+0.91%
Loss Cost	2011.2	0.014 (CI = +/-0.056; p = 0.613)	0.585 (CI = +/-0.520; p = 0.029)	0.338	+1.40%
Loss Cost	2012.1	0.030 (CI = +/-0.060; p = 0.302)	0.516 (CI = +/-0.517; p = 0.050)	0.394	+3.07%
Loss Cost	2012.2	0.010 (CI = +/-0.062; p = 0.749)	0.599 (CI = +/-0.503; p = 0.022)	0.382	+0.97%
Loss Cost	2013.1	0.017 (CI = +/-0.070; p = 0.606)	0.569 (CI = +/-0.528; p = 0.036)	0.390	+1.76%
Loss Cost	2013.2	0.058 (CI = +/-0.062; p = 0.062)	0.418 (CI = +/-0.429; p = 0.055)	0.605	+5.99%
Loss Cost	2014.1	0.072 (CI = +/-0.069; p = 0.044)	0.371 (CI = +/-0.447; p = 0.096)	0.622	+7.42%
Loss Cost	2014.2	0.050 (CI = +/-0.076; p = 0.183)	0.444 (CI = +/-0.452; p = 0.054)	0.590	+5.09%
Loss Cost	2015.1	0.043 (CI = +/-0.091; p = 0.323)	0.466 (CI = +/-0.491; p = 0.061)	0.558	+4.38%
Loss Cost	2015.2	0.074 (CI = +/-0.101; p = 0.139)	0.374 (CI = +/-0.502; p = 0.129)	0.617	+7.64%
Loss Cost	2016.1	0.071 (CI = +/-0.125; p = 0.233)	0.381 (CI = +/-0.563; p = 0.163)	0.579	+7.40%
Loss Cost	2016.2	0.045 (CI = +/-0.155; p = 0.523)	0.449 (CI = +/-0.625; p = 0.139)	0.527	+4.65%
Loss Cost	2017.1	0.064 (CI = +/-0.200; p = 0.480)	0.403 (CI = +/-0.723; p = 0.235)	0.513	+6.64%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.008)	0.441 (CI = +/-0.392; p = 0.029)	0.445	+3.24%
Severity	2006.1	0.031 (CI = +/-0.024; p = 0.016)	0.449 (CI = +/-0.401; p = 0.029)	0.425	+3.10%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.060)	0.491 (CI = +/-0.392; p = 0.016)	0.402	+2.42%
Severity	2007.1	0.023 (CI = +/-0.027; p = 0.090)	0.496 (CI = +/-0.402; p = 0.018)	0.387	+2.33%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.220)	0.530 (CI = +/-0.402; p = 0.012)	0.367	+1.73%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.069)	0.479 (CI = +/-0.386; p = 0.017)	0.433	+2.65%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.141)	0.500 (CI = +/-0.394; p = 0.015)	0.411	+2.27%
Severity	2009.1	0.023 (CI = +/-0.033; p = 0.174)	0.499 (CI = +/-0.408; p = 0.018)	0.401	+2.28%
Severity	2009.2	0.015 (CI = +/-0.035; p = 0.388)	0.538 (CI = +/-0.408; p = 0.012)	0.382	+1.50%
Severity	2010.1	0.026 (CI = +/-0.036; p = 0.152)	0.484 (CI = +/-0.397; p = 0.019)	0.444	+2.61%
Severity	2010.2	0.027 (CI = +/-0.040; p = 0.170)	0.478 (CI = +/-0.413; p = 0.025)	0.436	+2.75%
Severity	2011.1	0.021 (CI = +/-0.043; p = 0.323)	0.506 (CI = +/-0.425; p = 0.022)	0.412	+2.13%
Severity	2011.2	0.026 (CI = +/-0.048; p = 0.270)	0.484 (CI = +/-0.441; p = 0.033)	0.418	+2.64%
Severity	2012.1	0.041 (CI = +/-0.050; p = 0.101)	0.419 (CI = +/-0.433; p = 0.057)	0.485	+4.22%
Severity	2012.2	0.031 (CI = +/-0.055; p = 0.253)	0.461 (CI = +/-0.444; p = 0.043)	0.452	+3.14%
Severity	2013.1	0.038 (CI = +/-0.062; p = 0.207)	0.432 (CI = +/-0.466; p = 0.067)	0.460	+3.92%
Severity	2013.2	0.080 (CI = +/-0.048; p = 0.003)	0.279 (CI = +/-0.332; p = 0.093)	0.735	+8.31%
Severity	2014.1	0.078 (CI = +/-0.055; p = 0.009)	0.286 (CI = +/-0.356; p = 0.106)	0.706	+8.09%
Severity	2014.2	0.057 (CI = +/-0.059; p = 0.058)	0.357 (CI = +/-0.348; p = 0.045)	0.687	+5.82%
Severity	2015.1	0.037 (CI = +/-0.065; p = 0.239)	0.420 (CI = +/-0.352; p = 0.023)	0.669	+3.76%
Severity	2015.2	0.069 (CI = +/-0.066; p = 0.042)	0.325 (CI = +/-0.325; p = 0.050)	0.765	+7.12%
Severity	2016.1	0.067 (CI = +/-0.081; p = 0.098)	0.331 (CI = +/-0.364; p = 0.071)	0.737	+6.88%
Severity	2016.2	0.066 (CI = +/-0.103; p = 0.182)	0.333 (CI = +/-0.416; p = 0.104)	0.706	+6.80%
Severity	2017.1	0.099 (CI = +/-0.125; p = 0.106)	0.252 (CI = +/-0.453; p = 0.236)	0.732	+10.39%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	0.180 (CI = +/-0.221; p = 0.107)	0.281	-2.40%
Frequency	2006.1	-0.020 (CI = +/-0.013; p = 0.003)	0.151 (CI = +/-0.208; p = 0.149)	0.203	-1.95%
Frequency	2006.2	-0.019 (CI = +/-0.014; p = 0.008)	0.145 (CI = +/-0.213; p = 0.173)	0.164	-1.86%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.031)	0.126 (CI = +/-0.211; p = 0.231)	0.095	-1.55%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.061)	0.119 (CI = +/-0.216; p = 0.268)	0.059	-1.43%
Frequency	2008.1	-0.009 (CI = +/-0.015; p = 0.228)	0.088 (CI = +/-0.204; p = 0.381)	-0.015	-0.89%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.316)	0.083 (CI = +/-0.210; p = 0.422)	-0.034	-0.80%
Frequency	2009.1	-0.005 (CI = +/-0.017; p = 0.555)	0.067 (CI = +/-0.212; p = 0.520)	-0.061	-0.50%
Frequency	2009.2	-0.007 (CI = +/-0.019; p = 0.473)	0.075 (CI = +/-0.218; p = 0.483)	-0.057	-0.66%
Frequency	2010.1	-0.004 (CI = +/-0.020; p = 0.676)	0.063 (CI = +/-0.224; p = 0.565)	-0.074	-0.41%
Frequency	2010.2	-0.011 (CI = +/-0.021; p = 0.291)	0.095 (CI = +/-0.217; p = 0.372)	-0.033	-1.08%
Frequency	2011.1	-0.012 (CI = +/-0.023; p = 0.291)	0.100 (CI = +/-0.226; p = 0.366)	-0.034	-1.19%
Frequency	2011.2	-0.012 (CI = +/-0.026; p = 0.335)	0.101 (CI = +/-0.237; p = 0.383)	-0.045	-1.21%
Frequency	2012.1	-0.011 (CI = +/-0.029; p = 0.431)	0.096 (CI = +/-0.249; p = 0.426)	-0.064	-1.10%
Frequency	2012.2	-0.021 (CI = +/-0.030; p = 0.151)	0.138 (CI = +/-0.241; p = 0.244)	0.017	-2.11%
Frequency	2013.1	-0.021 (CI = +/-0.034; p = 0.208)	0.137 (CI = +/-0.255; p = 0.272)	-0.010	-2.08%
Frequency	2013.2	-0.022 (CI = +/-0.039; p = 0.257)	0.139 (CI = +/-0.272; p = 0.294)	-0.029	-2.14%
Frequency	2014.1	-0.006 (CI = +/-0.041; p = 0.748)	0.085 (CI = +/-0.262; p = 0.499)	-0.100	-0.62%
Frequency	2014.2	-0.007 (CI = +/-0.048; p = 0.762)	0.087 (CI = +/-0.284; p = 0.520)	-0.111	-0.68%
Frequency	2015.1	0.006 (CI = +/-0.054; p = 0.815)	0.046 (CI = +/-0.296; p = 0.738)	-0.104	+0.60%
Frequency	2015.2	0.005 (CI = +/-0.066; p = 0.874)	0.050 (CI = +/-0.327; p = 0.744)	-0.126	+0.49%
Frequency	2016.1	0.005 (CI = +/-0.082; p = 0.898)	0.050 (CI = +/-0.366; p = 0.768)	-0.147	+0.48%
Frequency	2016.2	-0.020 (CI = +/-0.097; p = 0.646)	0.116 (CI = +/-0.392; p = 0.521)	-0.163	-2.02%
Frequency	2017.1	-0.035 (CI = +/-0.125; p = 0.541)	0.151 (CI = +/-0.452; p = 0.464)	-0.164	-3.40%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.2
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.025; p = 0.492)	0.303 (CI = +/-0.202; p = 0.004)	0.699 (CI = +/-0.390; p = 0.001)	0.491	+0.85%
Loss Cost	2006.1	0.010 (CI = +/-0.026; p = 0.462)	0.298 (CI = +/-0.208; p = 0.007)	0.691 (CI = +/-0.400; p = 0.001)	0.490	+0.97%
Loss Cost	2006.2	0.006 (CI = +/-0.028; p = 0.665)	0.283 (CI = +/-0.212; p = 0.011)	0.715 (CI = +/-0.406; p = 0.001)	0.472	+0.60%
Loss Cost	2007.1	0.006 (CI = +/-0.030; p = 0.680)	0.282 (CI = +/-0.220; p = 0.014)	0.714 (CI = +/-0.418; p = 0.002)	0.470	+0.61%
Loss Cost	2007.2	0.004 (CI = +/-0.032; p = 0.810)	0.274 (CI = +/-0.227; p = 0.020)	0.728 (CI = +/-0.429; p = 0.002)	0.455	+0.38%
Loss Cost	2008.1	0.016 (CI = +/-0.032; p = 0.307)	0.228 (CI = +/-0.214; p = 0.037)	0.658 (CI = +/-0.402; p = 0.002)	0.514	+1.62%
Loss Cost	2008.2	0.016 (CI = +/-0.034; p = 0.360)	0.226 (CI = +/-0.222; p = 0.046)	0.661 (CI = +/-0.416; p = 0.003)	0.499	+1.57%
Loss Cost	2009.1	0.016 (CI = +/-0.037; p = 0.378)	0.224 (CI = +/-0.231; p = 0.057)	0.657 (CI = +/-0.431; p = 0.004)	0.496	+1.65%
Loss Cost	2009.2	0.010 (CI = +/-0.040; p = 0.623)	0.203 (CI = +/-0.236; p = 0.088)	0.693 (CI = +/-0.439; p = 0.003)	0.474	+0.97%
Loss Cost	2010.1	0.021 (CI = +/-0.042; p = 0.313)	0.168 (CI = +/-0.234; p = 0.150)	0.637 (CI = +/-0.434; p = 0.006)	0.511	+2.11%
Loss Cost	2010.2	0.018 (CI = +/-0.046; p = 0.428)	0.160 (CI = +/-0.244; p = 0.187)	0.652 (CI = +/-0.452; p = 0.007)	0.489	+1.80%
Loss Cost	2011.1	0.008 (CI = +/-0.050; p = 0.738)	0.187 (CI = +/-0.249; p = 0.133)	0.698 (CI = +/-0.460; p = 0.005)	0.491	+0.81%
Loss Cost	2011.2	0.016 (CI = +/-0.054; p = 0.538)	0.207 (CI = +/-0.257; p = 0.108)	0.660 (CI = +/-0.475; p = 0.009)	0.505	+1.64%
Loss Cost	2012.1	0.029 (CI = +/-0.059; p = 0.307)	0.175 (CI = +/-0.262; p = 0.176)	0.603 (CI = +/-0.482; p = 0.017)	0.533	+2.98%
Loss Cost	2012.2	0.013 (CI = +/-0.063; p = 0.676)	0.139 (CI = +/-0.261; p = 0.276)	0.675 (CI = +/-0.484; p = 0.009)	0.511	+1.27%
Loss Cost	2013.1	0.018 (CI = +/-0.071; p = 0.606)	0.129 (CI = +/-0.277; p = 0.339)	0.654 (CI = +/-0.513; p = 0.016)	0.510	+1.78%
Loss Cost	2013.2	0.062 (CI = +/-0.056; p = 0.032)	0.211 (CI = +/-0.204; p = 0.044)	0.478 (CI = +/-0.381; p = 0.017)	0.747	+6.45%
Loss Cost	2014.1	0.070 (CI = +/-0.065; p = 0.037)	0.197 (CI = +/-0.217; p = 0.072)	0.450 (CI = +/-0.407; p = 0.032)	0.747	+7.25%
Loss Cost	2014.2	0.056 (CI = +/-0.074; p = 0.124)	0.176 (CI = +/-0.225; p = 0.115)	0.500 (CI = +/-0.428; p = 0.026)	0.715	+5.77%
Loss Cost	2015.1	0.042 (CI = +/-0.086; p = 0.307)	0.197 (CI = +/-0.240; p = 0.098)	0.546 (CI = +/-0.461; p = 0.024)	0.703	+4.31%
Loss Cost	2015.2	0.084 (CI = +/-0.086; p = 0.054)	0.247 (CI = +/-0.215; p = 0.028)	0.413 (CI = +/-0.423; p = 0.055)	0.793	+8.75%
Loss Cost	2016.1	0.067 (CI = +/-0.104; p = 0.180)	0.268 (CI = +/-0.233; p = 0.028)	0.463 (CI = +/-0.467; p = 0.052)	0.782	+6.94%
Loss Cost	2016.2	0.065 (CI = +/-0.129; p = 0.286)	0.266 (CI = +/-0.256; p = 0.043)	0.469 (CI = +/-0.534; p = 0.078)	0.745	+6.69%
Loss Cost	2017.1	0.062 (CI = +/-0.169; p = 0.422)	0.269 (CI = +/-0.293; p = 0.067)	0.476 (CI = +/-0.629; p = 0.119)	0.728	+6.41%
Severity	2005.2	0.032 (CI = +/-0.022; p = 0.007)	0.110 (CI = +/-0.183; p = 0.228)	0.408 (CI = +/-0.354; p = 0.025)	0.488	+3.25%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.016)	0.120 (CI = +/-0.188; p = 0.203)	0.421 (CI = +/-0.361; p = 0.024)	0.472	+3.03%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.055)	0.096 (CI = +/-0.187; p = 0.303)	0.460 (CI = +/-0.357; p = 0.013)	0.443	+2.43%
Severity	2007.1	0.022 (CI = +/-0.026; p = 0.094)	0.102 (CI = +/-0.193; p = 0.286)	0.470 (CI = +/-0.366; p = 0.014)	0.430	+2.25%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.213)	0.083 (CI = +/-0.195; p = 0.388)	0.501 (CI = +/-0.369; p = 0.010)	0.404	+1.74%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.073)	0.052 (CI = +/-0.190; p = 0.579)	0.453 (CI = +/-0.358; p = 0.015)	0.459	+2.60%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.142)	0.041 (CI = +/-0.196; p = 0.672)	0.472 (CI = +/-0.368; p = 0.014)	0.434	+2.26%
Severity	2009.1	0.022 (CI = +/-0.033; p = 0.184)	0.042 (CI = +/-0.204; p = 0.673)	0.474 (CI = +/-0.381; p = 0.017)	0.423	+2.22%
Severity	2009.2	0.015 (CI = +/-0.035; p = 0.394)	0.020 (CI = +/-0.206; p = 0.845)	0.513 (CI = +/-0.384; p = 0.011)	0.401	+1.48%
Severity	2010.1	0.026 (CI = +/-0.036; p = 0.155)	-0.014 (CI = +/-0.202; p = 0.888)	0.458 (CI = +/-0.375; p = 0.019)	0.461	+2.60%
Severity	2010.2	0.027 (CI = +/-0.040; p = 0.177)	-0.011 (CI = +/-0.211; p = 0.916)	0.453 (CI = +/-0.391; p = 0.025)	0.451	+2.71%
Severity	2011.1	0.021 (CI = +/-0.044; p = 0.335)	0.006 (CI = +/-0.219; p = 0.954)	0.482 (CI = +/-0.403; p = 0.022)	0.427	+2.08%
Severity	2011.2	0.026 (CI = +/-0.048; p = 0.278)	0.018 (CI = +/-0.228; p = 0.867)	0.458 (CI = +/-0.420; p = 0.034)	0.431	+2.60%
Severity	2012.1	0.041 (CI = +/-0.050; p = 0.105)	-0.019 (CI = +/-0.225; p = 0.861)	0.391 (CI = +/-0.415; p = 0.063)	0.496	+4.19%
Severity	2012.2	0.030 (CI = +/-0.055; p = 0.266)	-0.043 (CI = +/-0.230; p = 0.701)	0.438 (CI = +/-0.426; p = 0.044)	0.466	+3.05%
Severity	2013.1	0.039 (CI = +/-0.062; p = 0.202)	-0.061 (CI = +/-0.241; p = 0.597)	0.403 (CI = +/-0.447; p = 0.074)	0.476	+3.96%
Severity	2013.2	0.078 (CI = +/-0.048; p = 0.004)	0.011 (CI = +/-0.175; p = 0.897)	0.247 (CI = +/-0.327; p = 0.128)	0.734	+8.15%
Severity	2014.1	0.075 (CI = +/-0.056; p = 0.012)	0.016 (CI = +/-0.188; p = 0.856)	0.258 (CI = +/-0.352; p = 0.139)	0.704	+7.84%
Severity	2014.2	0.054 (CI = +/-0.059; p = 0.070)	-0.016 (CI = +/-0.181; p = 0.853)	0.334 (CI = +/-0.345; p = 0.057)	0.686	+5.58%
Severity	2015.1	0.034 (CI = +/-0.066; p = 0.284)	0.015 (CI = +/-0.183; p = 0.857)	0.402 (CI = +/-0.352; p = 0.028)	0.668	+3.44%
Severity	2015.2	0.065 (CI = +/-0.066; p = 0.053)	0.053 (CI = +/-0.165; p = 0.495)	0.302 (CI = +/-0.326; p = 0.066)	0.764	+6.71%
Severity	2016.1	0.057 (CI = +/-0.081; p = 0.147)	0.063 (CI = +/-0.182; p = 0.459)	0.325 (CI = +/-0.365; p = 0.075)	0.737	+5.88%
Severity	2016.2	0.058 (CI = +/-0.101; p = 0.225)	0.064 (CI = +/-0.200; p = 0.489)	0.322 (CI = +/-0.417; p = 0.114)	0.703	+5.99%
Severity	2017.1	0.081 (CI = +/-0.128; p = 0.183)	0.041 (CI = +/-0.222; p = 0.680)	0.263 (CI = +/-0.477; p = 0.240)	0.704	+8.44%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	0.193 (CI = +/-0.095; p = 0.000)	0.291 (CI = +/-0.184; p = 0.003)	0.489	-2.33%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.002)	0.178 (CI = +/-0.093; p = 0.001)	0.270 (CI = +/-0.179; p = 0.004)	0.433	-2.00%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.006)	0.187 (CI = +/-0.094; p = 0.000)	0.255 (CI = +/-0.180; p = 0.007)	0.437	-1.78%
Frequency	2007.1	-0.016 (CI = +/-0.013; p = 0.018)	0.180 (CI = +/-0.096; p = 0.001)	0.244 (CI = +/-0.183; p = 0.011)	0.390	-1.60%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.056)	0.190 (CI = +/-0.097; p = 0.000)	0.227 (CI = +/-0.183; p = 0.017)	0.406	-1.33%
Frequency	2008.1	-0.010 (CI = +/-0.014; p = 0.178)	0.176 (CI = +/-0.096; p = 0.001)	0.205 (CI = +/-0.180; p = 0.027)	0.368	-0.95%
Frequency	2008.2	-0.007 (CI = +/-0.015; p = 0.358)	0.185 (CI = +/-0.097; p = 0.001)	0.189 (CI = +/-0.182; p = 0.042)	0.390	-0.68%
Frequency	2009.1	-0.006 (CI = +/-0.016; p = 0.482)	0.181 (CI = +/-0.101; p = 0.001)	0.183 (CI = +/-0.188; p = 0.055)	0.370	-0.56%
Frequency	2009.2	-0.005 (CI = +/-0.018; p = 0.561)	0.183 (CI = +/-0.105; p = 0.001)	0.180 (CI = +/-0.195; p = 0.069)	0.364	-0.51%
Frequency	2010.1	-0.005 (CI = +/-0.020; p = 0.616)	0.182 (CI = +/-0.109; p = 0.002)	0.179 (CI = +/-0.203; p = 0.081)	0.351	-0.48%
Frequency	2010.2	-0.009 (CI = +/-0.021; p = 0.388)	0.171 (CI = +/-0.111; p = 0.004)	0.199 (CI = +/-0.206; p = 0.057)	0.334	-0.88%
Frequency	2011.1	-0.013 (CI = +/-0.023; p = 0.265)	0.181 (CI = +/-0.115; p = 0.004)	0.216 (CI = +/-0.211; p = 0.045)	0.355	-1.25%
Frequency	2011.2	-0.009 (CI = +/-0.025; p = 0.442)	0.189 (CI = +/-0.119; p = 0.004)	0.202 (CI = +/-0.219; p = 0.070)	0.366	-0.93%
Frequency	2012.1	-0.012 (CI = +/-0.028; p = 0.393)	0.194 (CI = +/-0.125; p = 0.004)	0.211 (CI = +/-0.230; p = 0.070)	0.365	-1.16%
Frequency	2012.2	-0.017 (CI = +/-0.031; p = 0.248)	0.182 (CI = +/-0.128; p = 0.008)	0.236 (CI = +/-0.237; p = 0.051)	0.353	-1.73%
Frequency	2013.1	-0.021 (CI = +/-0.035; p = 0.214)	0.190 (CI = +/-0.135; p = 0.009)	0.251 (CI = +/-0.250; p = 0.049)	0.355	-2.09%
Frequency	2013.2	-0.016 (CI = +/-0.039; p = 0.402)	0.200 (CI = +/-0.141; p = 0.009)	0.230 (CI = +/-0.264; p = 0.083)	0.367	-1.57%
Frequency	2014.1	-0.005 (CI = +/-0.044; p = 0.793)	0.181 (CI = +/-0.145; p = 0.018)	0.192 (CI = +/-0.273; p = 0.153)	0.341	-0.54%
Frequency	2014.2	0.002 (CI = +/-0.050; p = 0.940)	0.192 (CI = +/-0.153; p = 0.018)	0.166 (CI = +/-0.291; p = 0.239)	0.355	+0.18%
Frequency	2015.1	0.008 (CI = +/-0.059; p = 0.763)	0.182 (CI = +/-0.165; p = 0.033)	0.144 (CI = +/-0.317; p = 0.340)	0.345	+0.84%
Frequency	2015.2	0.019 (CI = +/-0.069; p = 0.561)	0.194 (CI = +/-0.175; p = 0.032)	0.111 (CI = +/-0.344; p = 0.493)	0.354	+1.91%
Frequency	2016.1	0.010 (CI = +/-0.085; p = 0.800)	0.206 (CI = +/-0.192; p = 0.038)	0.137 (CI = +/-0.385; p = 0.445)	0.348	+1.00%
Frequency	2016.2	0.007 (CI = +/-0.106; p = 0.892)	0.202 (CI = +/-0.211; p = 0.058)	0.147 (CI = +/-0.439; p = 0.468)	0.272	+0.66%
Frequency	2017.1	-0.019 (CI = +/-0.134; p = 0.754)	0.228 (CI = +/-0.233; p = 0.054)	0.214 (CI = +/-0.500; p = 0.353)	0.293	-1.87%

Accident Benefits Total

Coverage = AB Total
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R ²	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.025; p = 0.504)	0.292 (CI = +/-0.207; p = 0.007)	0.649 (CI = +/-0.428; p = 0.004)	0.388	+0.83%
Loss Cost	2006.1	0.010 (CI = +/-0.027; p = 0.472)	0.286 (CI = +/-0.214; p = 0.011)	0.640 (CI = +/-0.439; p = 0.006)	0.387	+0.96%
Loss Cost	2006.2	0.006 (CI = +/-0.028; p = 0.680)	0.270 (CI = +/-0.219; p = 0.017)	0.662 (CI = +/-0.444; p = 0.005)	0.363	+0.58%
Loss Cost	2007.1	0.006 (CI = +/-0.030; p = 0.690)	0.269 (CI = +/-0.227; p = 0.022)	0.660 (CI = +/-0.458; p = 0.006)	0.361	+0.60%
Loss Cost	2007.2	0.004 (CI = +/-0.033; p = 0.826)	0.260 (CI = +/-0.234; p = 0.031)	0.674 (CI = +/-0.469; p = 0.007)	0.341	+0.35%
Loss Cost	2008.1	0.016 (CI = +/-0.032; p = 0.317)	0.213 (CI = +/-0.220; p = 0.057)	0.599 (CI = +/-0.437; p = 0.009)	0.399	+1.60%
Loss Cost	2008.2	0.015 (CI = +/-0.035; p = 0.378)	0.210 (CI = +/-0.229; p = 0.070)	0.602 (CI = +/-0.451; p = 0.011)	0.380	+1.52%
Loss Cost	2009.1	0.016 (CI = +/-0.038; p = 0.392)	0.207 (CI = +/-0.238; p = 0.086)	0.597 (CI = +/-0.468; p = 0.015)	0.378	+1.61%
Loss Cost	2009.2	0.009 (CI = +/-0.041; p = 0.648)	0.184 (CI = +/-0.243; p = 0.131)	0.630 (CI = +/-0.473; p = 0.011)	0.347	+0.91%
Loss Cost	2010.1	0.020 (CI = +/-0.042; p = 0.328)	0.148 (CI = +/-0.242; p = 0.216)	0.570 (CI = +/-0.467; p = 0.019)	0.387	+2.06%
Loss Cost	2010.2	0.017 (CI = +/-0.046; p = 0.455)	0.138 (CI = +/-0.252; p = 0.267)	0.586 (CI = +/-0.484; p = 0.020)	0.359	+1.71%
Loss Cost	2011.1	0.007 (CI = +/-0.050; p = 0.763)	0.165 (CI = +/-0.258; p = 0.195)	0.633 (CI = +/-0.493; p = 0.015)	0.359	+0.74%
Loss Cost	2011.2	0.015 (CI = +/-0.055; p = 0.573)	0.186 (CI = +/-0.267; p = 0.162)	0.601 (CI = +/-0.507; p = 0.023)	0.375	+1.52%
Loss Cost	2012.1	0.028 (CI = +/-0.060; p = 0.330)	0.152 (CI = +/-0.272; p = 0.253)	0.541 (CI = +/-0.515; p = 0.041)	0.407	+2.87%
Loss Cost	2012.2	0.011 (CI = +/-0.063; p = 0.728)	0.111 (CI = +/-0.271; p = 0.396)	0.608 (CI = +/-0.509; p = 0.022)	0.374	+1.06%
Loss Cost	2013.1	0.016 (CI = +/-0.072; p = 0.646)	0.100 (CI = +/-0.287; p = 0.470)	0.587 (CI = +/-0.541; p = 0.035)	0.373	+1.60%
Loss Cost	2013.2	0.060 (CI = +/-0.057; p = 0.041)	0.188 (CI = +/-0.213; p = 0.079)	0.433 (CI = +/-0.399; p = 0.035)	0.664	+6.21%
Loss Cost	2014.1	0.068 (CI = +/-0.066; p = 0.045)	0.174 (CI = +/-0.226; p = 0.121)	0.404 (CI = +/-0.426; p = 0.061)	0.664	+7.02%
Loss Cost	2014.2	0.052 (CI = +/-0.075; p = 0.156)	0.147 (CI = +/-0.235; p = 0.197)	0.455 (CI = +/-0.442; p = 0.045)	0.616	+5.32%
Loss Cost	2015.1	0.038 (CI = +/-0.087; p = 0.359)	0.168 (CI = +/-0.250; p = 0.166)	0.501 (CI = +/-0.476; p = 0.041)	0.598	+3.87%
Loss Cost	2015.2	0.079 (CI = +/-0.089; p = 0.078)	0.224 (CI = +/-0.230; p = 0.055)	0.387 (CI = +/-0.440; p = 0.079)	0.713	+8.17%
Loss Cost	2016.1	0.061 (CI = +/-0.108; p = 0.232)	0.245 (CI = +/-0.249; p = 0.053)	0.437 (CI = +/-0.487; p = 0.073)	0.698	+6.33%
Loss Cost	2016.2	0.054 (CI = +/-0.138; p = 0.394)	0.237 (CI = +/-0.280; p = 0.087)	0.456 (CI = +/-0.556; p = 0.095)	0.639	+5.53%
Loss Cost	2017.1	0.049 (CI = +/-0.183; p = 0.546)	0.241 (CI = +/-0.321; p = 0.119)	0.468 (CI = +/-0.664; p = 0.139)	0.616	+5.04%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.007)	0.120 (CI = +/-0.188; p = 0.202)	0.452 (CI = +/-0.389; p = 0.024)	0.458	+3.27%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.017)	0.130 (CI = +/-0.194; p = 0.179)	0.468 (CI = +/-0.397; p = 0.023)	0.442	+3.04%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.057)	0.105 (CI = +/-0.192; p = 0.271)	0.501 (CI = +/-0.391; p = 0.014)	0.407	+2.44%
Severity	2007.1	0.022 (CI = +/-0.027; p = 0.097)	0.113 (CI = +/-0.199; p = 0.256)	0.512 (CI = +/-0.402; p = 0.014)	0.394	+2.27%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.215)	0.093 (CI = +/-0.202; p = 0.351)	0.539 (CI = +/-0.403; p = 0.011)	0.364	+1.76%
Severity	2008.1	0.026 (CI = +/-0.029; p = 0.077)	0.061 (CI = +/-0.197; p = 0.529)	0.488 (CI = +/-0.392; p = 0.017)	0.420	+2.61%
Severity	2008.2	0.023 (CI = +/-0.031; p = 0.145)	0.050 (CI = +/-0.204; p = 0.619)	0.504 (CI = +/-0.401; p = 0.016)	0.393	+2.29%
Severity	2009.1	0.022 (CI = +/-0.034; p = 0.189)	0.051 (CI = +/-0.212; p = 0.621)	0.507 (CI = +/-0.416; p = 0.019)	0.381	+2.24%
Severity	2009.2	0.015 (CI = +/-0.036; p = 0.395)	0.028 (CI = +/-0.215; p = 0.789)	0.541 (CI = +/-0.418; p = 0.014)	0.356	+1.51%
Severity	2010.1	0.026 (CI = +/-0.037; p = 0.161)	-0.006 (CI = +/-0.211; p = 0.952)	0.483 (CI = +/-0.409; p = 0.023)	0.418	+2.62%
Severity	2010.2	0.027 (CI = +/-0.041; p = 0.181)	-0.003 (CI = +/-0.221; p = 0.981)	0.478 (CI = +/-0.425; p = 0.029)	0.408	+2.75%
Severity	2011.1	0.021 (CI = +/-0.045; p = 0.340)	0.015 (CI = +/-0.230; p = 0.892)	0.508 (CI = +/-0.439; p = 0.025)	0.382	+2.11%
Severity	2011.2	0.026 (CI = +/-0.049; p = 0.279)	0.029 (CI = +/-0.240; p = 0.802)	0.486 (CI = +/-0.455; p = 0.037)	0.388	+2.66%
Severity	2012.1	0.041 (CI = +/-0.052; p = 0.111)	-0.009 (CI = +/-0.237; p = 0.936)	0.418 (CI = +/-0.449; p = 0.066)	0.455	+4.23%
Severity	2012.2	0.031 (CI = +/-0.057; p = 0.271)	-0.034 (CI = +/-0.244; p = 0.771)	0.459 (CI = +/-0.460; p = 0.050)	0.421	+3.11%
Severity	2013.1	0.039 (CI = +/-0.064; p = 0.211)	-0.053 (CI = +/-0.256; p = 0.666)	0.423 (CI = +/-0.483; p = 0.082)	0.431	+4.01%
Severity	2013.2	0.080 (CI = +/-0.049; p = 0.004)	0.028 (CI = +/-0.184; p = 0.748)	0.282 (CI = +/-0.345; p = 0.101)	0.718	+8.34%
Severity	2014.1	0.077 (CI = +/-0.058; p = 0.013)	0.034 (CI = +/-0.197; p = 0.719)	0.293 (CI = +/-0.372; p = 0.113)	0.686	+8.01%
Severity	2014.2	0.057 (CI = +/-0.062; p = 0.069)	-0.001 (CI = +/-0.194; p = 0.993)	0.357 (CI = +/-0.365; p = 0.054)	0.661	+5.81%
Severity	2015.1	0.036 (CI = +/-0.068; p = 0.270)	0.031 (CI = +/-0.195; p = 0.736)	0.426 (CI = +/-0.372; p = 0.028)	0.642	+3.67%
Severity	2015.2	0.070 (CI = +/-0.067; p = 0.040)	0.078 (CI = +/-0.172; p = 0.338)	0.329 (CI = +/-0.329; p = 0.050)	0.765	+7.30%
Severity	2016.1	0.063 (CI = +/-0.082; p = 0.118)	0.087 (CI = +/-0.190; p = 0.327)	0.351 (CI = +/-0.371; p = 0.061)	0.739	+6.50%
Severity	2016.2	0.069 (CI = +/-0.105; p = 0.167)	0.093 (CI = +/-0.213; p = 0.341)	0.336 (CI = +/-0.423; p = 0.105)	0.707	+7.15%
Severity	2017.1	0.094 (CI = +/-0.133; p = 0.138)	0.070 (CI = +/-0.234; p = 0.501)	0.271 (CI = +/-0.484; p = 0.227)	0.714	+9.91%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.088; p = 0.000)	0.196 (CI = +/-0.182; p = 0.036)	0.513	-2.36%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.000)	0.156 (CI = +/-0.085; p = 0.001)	0.173 (CI = +/-0.174; p = 0.052)	0.446	-2.02%
Frequency	2006.2	-0.018 (CI = +/-0.011; p = 0.002)	0.165 (CI = +/-0.086; p = 0.000)	0.161 (CI = +/-0.174; p = 0.069)	0.443	-1.82%
Frequency	2007.1	-0.016 (CI = +/-0.012; p = 0.008)	0.157 (CI = +/-0.087; p = 0.001)	0.148 (CI = +/-0.176; p = 0.095)	0.377	-1.63%
Frequency	2007.2	-0.014 (CI = +/-0.012; p = 0.027)	0.167 (CI = +/-0.087; p = 0.001)	0.135 (CI = +/-0.175; p = 0.126)	0.386	-1.38%
Frequency	2008.1	-0.010 (CI = +/-0.012; p = 0.109)	0.151 (CI = +/-0.084; p = 0.001)	0.110 (CI = +/-0.168; p = 0.187)	0.317	-0.99%
Frequency	2008.2	-0.007 (CI = +/-0.013; p = 0.246)	0.160 (CI = +/-0.085; p = 0.001)	0.098 (CI = +/-0.168; p = 0.241)	0.337	-0.75%
Frequency	2009.1	-0.006 (CI = +/-0.014; p = 0.378)	0.155 (CI = +/-0.089; p = 0.001)	0.090 (CI = +/-0.173; p = 0.292)	0.296	-0.61%
Frequency	2009.2	-0.006 (CI = +/-0.015; p = 0.431)	0.156 (CI = +/-0.092; p = 0.002)	0.090 (CI = +/-0.180; p = 0.312)	0.290	-0.59%
Frequency	2010.1	-0.005 (CI = +/-0.017; p = 0.508)	0.154 (CI = +/-0.097; p = 0.003)	0.087 (CI = +/-0.187; p = 0.344)	0.262	-0.55%
Frequency	2010.2	-0.010 (CI = +/-0.018; p = 0.246)	0.141 (CI = +/-0.096; p = 0.006)	0.108 (CI = +/-0.184; p = 0.237)	0.260	-1.01%
Frequency	2011.1	-0.014 (CI = +/-0.019; p = 0.156)	0.150 (CI = +/-0.099; p = 0.005)	0.124 (CI = +/-0.189; p = 0.183)	0.291	-1.35%
Frequency	2011.2	-0.011 (CI = +/-0.021; p = 0.283)	0.157 (CI = +/-0.103; p = 0.005)	0.115 (CI = +/-0.195; p = 0.233)	0.296	-1.11%
Frequency	2012.1	-0.013 (CI = +/-0.024; p = 0.259)	0.162 (CI = +/-0.108; p = 0.006)	0.124 (CI = +/-0.205; p = 0.221)	0.288	-1.31%
Frequency	2012.2	-0.020 (CI = +/-0.025; p = 0.110)	0.145 (CI = +/-0.108; p = 0.011)	0.150 (CI = +/-0.203; p = 0.137)	0.308	-1.99%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.099)	0.153 (CI = +/-0.114; p = 0.012)	0.164 (CI = +/-0.214; p = 0.123)	0.304	-2.33%
Frequency	2013.2	-0.020 (CI = +/-0.032; p = 0.209)	0.160 (CI = +/-0.120; p = 0.013)	0.151 (CI = +/-0.226; p = 0.172)	0.303	-1.97%
Frequency	2014.1	-0.009 (CI = +/-0.035; p = 0.580)	0.140 (CI = +/-0.120; p = 0.025)	0.112 (CI = +/-0.226; p = 0.305)	0.206	-0.92%
Frequency	2014.2	-0.005 (CI = +/-0.041; p = 0.808)	0.148 (CI = +/-0.128; p = 0.027)	0.097 (CI = +/-0.241; p = 0.397)	0.212	-0.46%
Frequency	2015.1	0.002 (CI = +/-0.048; p = 0.928)	0.138 (CI = +/-0.137; p = 0.049)	0.075 (CI = +/-0.261; p = 0.541)	0.166	+0.20%
Frequency	2015.2	0.008 (CI = +/-0.058; p = 0.762)	0.146 (CI = +/-0.149; p = 0.054)	0.058 (CI = +/-0.286; p = 0.661)	0.161	+0.81%
Frequency	2016.1	-0.002 (CI = +/-0.071; p = 0.959)	0.158 (CI = +/-0.163; p = 0.056)	0.087 (CI = +/-0.318; p = 0.554)	0.170	-0.17%
Frequency	2016.2	-0.015 (CI = +/-0.088; p = 0.700)	0.143 (CI = +/-0.178; p = 0.101)	0.120 (CI = +/-0.355; p = 0.456)	0.085	-1.51%
Frequency	2017.1	-0.045 (CI = +/-0.107; p = 0.348)	0.171 (CI = +/-0.187; p = 0.067)	0.197 (CI = +/-0.387; p = 0.267)	0.203	-4.43%

Accident Benefits Total

Coverage = AB Total
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	2005.2	0.007 (CI = +/-0.028; p = 0.614)	0.299 (CI = +/-0.236; p = 0.015)	0.153	+0.70%
Loss Cost	2006.1	0.008 (CI = +/-0.030; p = 0.581)	0.293 (CI = +/-0.245; p = 0.021)	0.144	+0.83%
Loss Cost	2006.2	0.004 (CI = +/-0.032; p = 0.798)	0.274 (CI = +/-0.251; p = 0.034)	0.107	+0.41%
Loss Cost	2007.1	0.004 (CI = +/-0.035; p = 0.810)	0.273 (CI = +/-0.263; p = 0.042)	0.100	+0.41%
Loss Cost	2007.2	0.001 (CI = +/-0.038; p = 0.945)	0.262 (CI = +/-0.273; p = 0.059)	0.076	+0.13%
Loss Cost	2008.1	0.015 (CI = +/-0.037; p = 0.407)	0.204 (CI = +/-0.257; p = 0.114)	0.067	+1.52%
Loss Cost	2008.2	0.014 (CI = +/-0.041; p = 0.478)	0.200 (CI = +/-0.269; p = 0.137)	0.040	+1.42%
Loss Cost	2009.1	0.015 (CI = +/-0.045; p = 0.490)	0.196 (CI = +/-0.284; p = 0.165)	0.035	+1.52%
Loss Cost	2009.2	0.007 (CI = +/-0.048; p = 0.764)	0.168 (CI = +/-0.291; p = 0.242)	-0.023	+0.70%
Loss Cost	2010.1	0.020 (CI = +/-0.051; p = 0.410)	0.121 (CI = +/-0.291; p = 0.392)	-0.020	+2.04%
Loss Cost	2010.2	0.016 (CI = +/-0.056; p = 0.557)	0.107 (CI = +/-0.307; p = 0.469)	-0.064	+1.59%
Loss Cost	2011.1	0.005 (CI = +/-0.061; p = 0.873)	0.143 (CI = +/-0.318; p = 0.355)	-0.064	+0.47%
Loss Cost	2011.2	0.013 (CI = +/-0.068; p = 0.698)	0.165 (CI = +/-0.335; p = 0.309)	-0.048	+1.27%
Loss Cost	2012.1	0.029 (CI = +/-0.075; p = 0.421)	0.119 (CI = +/-0.347; p = 0.471)	-0.042	+2.93%
Loss Cost	2012.2	0.007 (CI = +/-0.080; p = 0.851)	0.064 (CI = +/-0.345; p = 0.691)	-0.147	+0.71%
Loss Cost	2013.1	0.014 (CI = +/-0.093; p = 0.740)	0.046 (CI = +/-0.376; p = 0.793)	-0.159	+1.45%
Loss Cost	2013.2	0.065 (CI = +/-0.072; p = 0.071)	0.156 (CI = +/-0.271; p = 0.228)	0.237	+6.76%
Loss Cost	2014.1	0.078 (CI = +/-0.086; p = 0.072)	0.130 (CI = +/-0.297; p = 0.348)	0.260	+8.07%
Loss Cost	2014.2	0.057 (CI = +/-0.098; p = 0.219)	0.092 (CI = +/-0.312; p = 0.517)	0.023	+5.84%
Loss Cost	2015.1	0.041 (CI = +/-0.123; p = 0.455)	0.120 (CI = +/-0.355; p = 0.449)	-0.055	+4.21%
Loss Cost	2015.2	0.090 (CI = +/-0.126; p = 0.129)	0.194 (CI = +/-0.326; p = 0.197)	0.286	+9.45%
Loss Cost	2016.1	0.068 (CI = +/-0.172; p = 0.352)	0.226 (CI = +/-0.393; p = 0.199)	0.231	+7.09%
Loss Cost	2016.2	0.054 (CI = +/-0.245; p = 0.571)	0.210 (CI = +/-0.495; p = 0.304)	-0.040	+5.60%
Loss Cost	2017.1	0.044 (CI = +/-0.428; p = 0.765)	0.222 (CI = +/-0.731; p = 0.405)	-0.151	+4.50%
Severity	2005.2	0.029 (CI = +/-0.026; p = 0.027)	0.141 (CI = +/-0.217; p = 0.194)	0.158	+2.99%
Severity	2006.1	0.027 (CI = +/-0.028; p = 0.059)	0.154 (CI = +/-0.224; p = 0.168)	0.138	+2.70%
Severity	2006.2	0.020 (CI = +/-0.029; p = 0.158)	0.126 (CI = +/-0.223; p = 0.257)	0.054	+2.04%
Severity	2007.1	0.018 (CI = +/-0.031; p = 0.248)	0.137 (CI = +/-0.232; p = 0.235)	0.042	+1.79%
Severity	2007.2	0.012 (CI = +/-0.033; p = 0.451)	0.113 (CI = +/-0.236; p = 0.330)	-0.018	+1.22%
Severity	2008.1	0.021 (CI = +/-0.034; p = 0.212)	0.077 (CI = +/-0.234; p = 0.504)	0.011	+2.11%
Severity	2008.2	0.017 (CI = +/-0.037; p = 0.341)	0.062 (CI = +/-0.243; p = 0.601)	-0.036	+1.73%
Severity	2009.1	0.016 (CI = +/-0.040; p = 0.422)	0.067 (CI = +/-0.256; p = 0.591)	-0.047	+1.60%
Severity	2009.2	0.007 (CI = +/-0.043; p = 0.721)	0.037 (CI = +/-0.260; p = 0.766)	-0.098	+0.74%
Severity	2010.1	0.019 (CI = +/-0.045; p = 0.384)	-0.004 (CI = +/-0.260; p = 0.976)	-0.067	+1.93%
Severity	2010.2	0.020 (CI = +/-0.050; p = 0.415)	-0.002 (CI = +/-0.276; p = 0.991)	-0.078	+2.00%
Severity	2011.1	0.011 (CI = +/-0.056; p = 0.668)	0.025 (CI = +/-0.289; p = 0.856)	-0.115	+1.15%
Severity	2011.2	0.017 (CI = +/-0.063; p = 0.579)	0.040 (CI = +/-0.307; p = 0.786)	-0.111	+1.67%
Severity	2012.1	0.034 (CI = +/-0.068; p = 0.304)	-0.009 (CI = +/-0.312; p = 0.953)	-0.060	+3.42%
Severity	2012.2	0.020 (CI = +/-0.075; p = 0.577)	-0.043 (CI = +/-0.325; p = 0.776)	-0.128	+1.99%
Severity	2013.1	0.029 (CI = +/-0.087; p = 0.477)	-0.067 (CI = +/-0.352; p = 0.684)	-0.116	+2.96%
Severity	2013.2	0.076 (CI = +/-0.069; p = 0.034)	0.034 (CI = +/-0.260; p = 0.773)	0.254	+7.89%
Severity	2014.1	0.071 (CI = +/-0.084; p = 0.089)	0.046 (CI = +/-0.290; p = 0.730)	0.157	+7.34%
Severity	2014.2	0.044 (CI = +/-0.091; p = 0.295)	-0.003 (CI = +/-0.290; p = 0.984)	-0.080	+4.54%
Severity	2015.1	0.012 (CI = +/-0.104; p = 0.787)	0.056 (CI = +/-0.298; p = 0.670)	-0.228	+1.24%
Severity	2015.2	0.053 (CI = +/-0.106; p = 0.265)	0.117 (CI = +/-0.276; p = 0.337)	0.069	+5.47%
Severity	2016.1	0.031 (CI = +/-0.143; p = 0.601)	0.151 (CI = +/-0.327; p = 0.289)	0.015	+3.15%
Severity	2016.2	0.036 (CI = +/-0.206; p = 0.648)	0.157 (CI = +/-0.416; p = 0.353)	-0.122	+3.71%
Severity	2017.1	0.053 (CI = +/-0.357; p = 0.671)	0.138 (CI = +/-0.610; p = 0.523)	-0.241	+5.41%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.094; p = 0.002)	0.489	-2.22%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	0.138 (CI = +/-0.088; p = 0.004)	0.414	-1.82%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.007)	0.148 (CI = +/-0.089; p = 0.002)	0.414	-1.60%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.027)	0.137 (CI = +/-0.090; p = 0.004)	0.335	-1.35%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.084)	0.148 (CI = +/-0.090; p = 0.002)	0.353	-1.08%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.320)	0.127 (CI = +/-0.082; p = 0.004)	0.282	-0.58%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.615)	0.138 (CI = +/-0.082; p = 0.002)	0.323	-0.30%
Frequency	2009.1	-0.001 (CI = +/-0.013; p = 0.906)	0.129 (CI = +/-0.085; p = 0.005)	0.281	-0.08%
Frequency	2009.2	0.000 (CI = +/-0.015; p = 0.950)	0.130 (CI = +/-0.089; p = 0.007)	0.271	-0.04%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.889)	0.125 (CI = +/-0.094; p = 0.012)	0.241	+0.11%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.615)	0.109 (CI = +/-0.091; p = 0.022)	0.206	-0.40%
Frequency	2011.1	-0.007 (CI = +/-0.018; p = 0.444)	0.118 (CI = +/-0.096; p = 0.019)	0.233	-0.68%
Frequency	2011.2	-0.004 (CI = +/-0.020; p = 0.684)	0.126 (CI = +/-0.100; p = 0.017)	0.254	-0.39%
Frequency	2012.1	-0.005 (CI = +/-0.023; p = 0.673)	0.128 (CI = +/-0.108; p = 0.024)	0.233	-0.47%
Frequency	2012.2	-0.013 (CI = +/-0.024; p = 0.270)	0.108 (CI = +/-0.104; p = 0.043)	0.242	-1.26%
Frequency	2013.1	-0.015 (CI = +/-0.028; p = 0.272)	0.113 (CI = +/-0.113; p = 0.051)	0.217	-1.47%
Frequency	2013.2	-0.011 (CI = +/-0.032; p = 0.483)	0.122 (CI = +/-0.122; p = 0.050)	0.227	-1.05%
Frequency	2014.1	0.007 (CI = +/-0.029; p = 0.604)	0.084 (CI = +/-0.099; p = 0.086)	0.179	+0.68%
Frequency	2014.2	0.012 (CI = +/-0.033; p = 0.418)	0.094 (CI = +/-0.106; p = 0.075)	0.227	+1.25%
Frequency	2015.1	0.029 (CI = +/-0.032; p = 0.072)	0.064 (CI = +/-0.093; p = 0.147)	0.423	+2.93%
Frequency	2015.2	0.037 (CI = +/-0.038; p = 0.056)	0.076 (CI = +/-0.100; p = 0.111)	0.469	+3.77%
Frequency	2016.1	0.037 (CI = +/-0.054; p = 0.135)	0.076 (CI = +/-0.124; p = 0.178)	0.425	+3.82%
Frequency	2016.2	0.018 (CI = +/-0.061; p = 0.455)	0.053 (CI = +/-0.123; p = 0.297)	0.019	+1.82%
Frequency	2017.1	-0.009 (CI = +/-0.075; p = 0.738)	0.084 (CI = +/-0.128; p = 0.129)	0.324	-0.86%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.034 (CI = +/-0.026; p = 0.010)	0.161	+3.51%
Loss Cost	2006.1	0.038 (CI = +/-0.027; p = 0.006)	0.187	+3.91%
Loss Cost	2006.2	0.036 (CI = +/-0.028; p = 0.015)	0.150	+3.63%
Loss Cost	2007.1	0.039 (CI = +/-0.030; p = 0.012)	0.168	+4.00%
Loss Cost	2007.2	0.038 (CI = +/-0.032; p = 0.021)	0.141	+3.85%
Loss Cost	2008.1	0.050 (CI = +/-0.030; p = 0.002)	0.269	+5.15%
Loss Cost	2008.2	0.050 (CI = +/-0.032; p = 0.003)	0.248	+5.17%
Loss Cost	2009.1	0.055 (CI = +/-0.034; p = 0.003)	0.267	+5.65%
Loss Cost	2009.2	0.051 (CI = +/-0.037; p = 0.008)	0.219	+5.26%
Loss Cost	2010.1	0.063 (CI = +/-0.037; p = 0.002)	0.319	+6.53%
Loss Cost	2010.2	0.063 (CI = +/-0.040; p = 0.003)	0.288	+6.48%
Loss Cost	2011.1	0.062 (CI = +/-0.043; p = 0.007)	0.252	+6.37%
Loss Cost	2011.2	0.069 (CI = +/-0.046; p = 0.006)	0.280	+7.14%
Loss Cost	2012.1	0.084 (CI = +/-0.047; p = 0.001)	0.376	+8.72%
Loss Cost	2012.2	0.076 (CI = +/-0.051; p = 0.006)	0.303	+7.88%
Loss Cost	2013.1	0.086 (CI = +/-0.055; p = 0.004)	0.343	+9.02%
Loss Cost	2013.2	0.116 (CI = +/-0.047; p = 0.000)	0.595	+12.27%
Loss Cost	2014.1	0.129 (CI = +/-0.049; p = 0.000)	0.635	+13.73%
Loss Cost	2014.2	0.123 (CI = +/-0.055; p = 0.000)	0.574	+13.11%
Loss Cost	2015.1	0.128 (CI = +/-0.063; p = 0.001)	0.547	+13.64%
Loss Cost	2015.2	0.152 (CI = +/-0.064; p = 0.000)	0.646	+16.39%
Loss Cost	2016.1	0.160 (CI = +/-0.073; p = 0.000)	0.627	+17.38%
Loss Cost	2016.2	0.161 (CI = +/-0.086; p = 0.002)	0.570	+17.49%
Loss Cost	2017.1	0.183 (CI = +/-0.098; p = 0.002)	0.601	+20.14%
Severity	2005.2	0.047 (CI = +/-0.019; p = 0.000)	0.408	+4.84%
Severity	2006.1	0.047 (CI = +/-0.021; p = 0.000)	0.384	+4.82%
Severity	2006.2	0.043 (CI = +/-0.021; p = 0.000)	0.332	+4.40%
Severity	2007.1	0.044 (CI = +/-0.023; p = 0.000)	0.315	+4.45%
Severity	2007.2	0.041 (CI = +/-0.024; p = 0.002)	0.267	+4.14%
Severity	2008.1	0.048 (CI = +/-0.024; p = 0.000)	0.361	+4.96%
Severity	2008.2	0.047 (CI = +/-0.025; p = 0.001)	0.325	+4.84%
Severity	2009.1	0.049 (CI = +/-0.027; p = 0.001)	0.317	+5.01%
Severity	2009.2	0.046 (CI = +/-0.029; p = 0.004)	0.264	+4.66%
Severity	2010.1	0.055 (CI = +/-0.029; p = 0.001)	0.361	+5.65%
Severity	2010.2	0.058 (CI = +/-0.031; p = 0.001)	0.361	+5.97%
Severity	2011.1	0.056 (CI = +/-0.034; p = 0.002)	0.317	+5.80%
Severity	2011.2	0.062 (CI = +/-0.037; p = 0.002)	0.343	+6.42%
Severity	2012.1	0.075 (CI = +/-0.037; p = 0.000)	0.446	+7.74%
Severity	2012.2	0.071 (CI = +/-0.040; p = 0.002)	0.387	+7.37%
Severity	2013.1	0.079 (CI = +/-0.043; p = 0.001)	0.417	+8.22%
Severity	2013.2	0.106 (CI = +/-0.032; p = 0.000)	0.724	+11.17%
Severity	2014.1	0.107 (CI = +/-0.036; p = 0.000)	0.695	+11.32%
Severity	2014.2	0.099 (CI = +/-0.039; p = 0.000)	0.636	+10.42%
Severity	2015.1	0.094 (CI = +/-0.044; p = 0.000)	0.568	+9.83%
Severity	2015.2	0.115 (CI = +/-0.041; p = 0.000)	0.715	+12.15%
Severity	2016.1	0.119 (CI = +/-0.048; p = 0.000)	0.687	+12.61%
Severity	2016.2	0.124 (CI = +/-0.056; p = 0.000)	0.660	+13.25%
Severity	2017.1	0.143 (CI = +/-0.060; p = 0.000)	0.713	+15.42%
Frequency	2005.2	-0.013 (CI = +/-0.013; p = 0.047)	0.087	-1.27%
Frequency	2006.1	-0.009 (CI = +/-0.012; p = 0.162)	0.031	-0.87%
Frequency	2006.2	-0.007 (CI = +/-0.013; p = 0.257)	0.010	-0.74%
Frequency	2007.1	-0.004 (CI = +/-0.013; p = 0.510)	-0.018	-0.44%
Frequency	2007.2	-0.003 (CI = +/-0.014; p = 0.688)	-0.029	-0.28%
Frequency	2008.1	0.002 (CI = +/-0.014; p = 0.798)	-0.033	+0.18%
Frequency	2008.2	0.003 (CI = +/-0.015; p = 0.669)	-0.030	+0.32%
Frequency	2009.1	0.006 (CI = +/-0.016; p = 0.437)	-0.014	+0.60%
Frequency	2009.2	0.006 (CI = +/-0.017; p = 0.493)	-0.020	+0.57%
Frequency	2010.1	0.008 (CI = +/-0.018; p = 0.352)	-0.004	+0.83%
Frequency	2010.2	0.005 (CI = +/-0.019; p = 0.604)	-0.031	+0.49%
Frequency	2011.1	0.005 (CI = +/-0.021; p = 0.597)	-0.032	+0.54%
Frequency	2011.2	0.007 (CI = +/-0.023; p = 0.544)	-0.029	+0.67%
Frequency	2012.1	0.009 (CI = +/-0.025; p = 0.455)	-0.020	+0.91%
Frequency	2012.2	0.005 (CI = +/-0.027; p = 0.714)	-0.045	+0.47%
Frequency	2013.1	0.007 (CI = +/-0.029; p = 0.607)	-0.040	+0.74%
Frequency	2013.2	0.010 (CI = +/-0.033; p = 0.534)	-0.034	+0.99%
Frequency	2014.1	0.021 (CI = +/-0.033; p = 0.189)	0.049	+2.16%
Frequency	2014.2	0.024 (CI = +/-0.037; p = 0.187)	0.054	+2.44%
Frequency	2015.1	0.034 (CI = +/-0.040; p = 0.090)	0.134	+3.46%
Frequency	2015.2	0.037 (CI = +/-0.046; p = 0.105)	0.127	+3.78%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.115)	0.127	+4.24%
Frequency	2016.2	0.037 (CI = +/-0.062; p = 0.221)	0.054	+3.74%
Frequency	2017.1	0.040 (CI = +/-0.074; p = 0.258)	0.038	+4.09%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.027 (CI = +/-0.026; p = 0.038)	0.100	+2.74%
Loss Cost	2006.1	0.031 (CI = +/-0.027; p = 0.026)	0.123	+3.12%
Loss Cost	2006.2	0.027 (CI = +/-0.028; p = 0.056)	0.087	+2.78%
Loss Cost	2007.1	0.031 (CI = +/-0.030; p = 0.045)	0.102	+3.11%
Loss Cost	2007.2	0.028 (CI = +/-0.032; p = 0.078)	0.075	+2.89%
Loss Cost	2008.1	0.041 (CI = +/-0.030; p = 0.009)	0.196	+4.20%
Loss Cost	2008.2	0.041 (CI = +/-0.032; p = 0.016)	0.172	+4.15%
Loss Cost	2009.1	0.045 (CI = +/-0.035; p = 0.013)	0.190	+4.58%
Loss Cost	2009.2	0.040 (CI = +/-0.037; p = 0.035)	0.137	+4.08%
Loss Cost	2010.1	0.052 (CI = +/-0.037; p = 0.008)	0.238	+5.35%
Loss Cost	2010.2	0.051 (CI = +/-0.040; p = 0.016)	0.201	+5.19%
Loss Cost	2011.1	0.048 (CI = +/-0.044; p = 0.033)	0.161	+4.95%
Loss Cost	2011.2	0.055 (CI = +/-0.048; p = 0.025)	0.187	+5.65%
Loss Cost	2012.1	0.070 (CI = +/-0.049; p = 0.007)	0.285	+7.22%
Loss Cost	2012.2	0.060 (CI = +/-0.052; p = 0.028)	0.200	+6.15%
Loss Cost	2013.1	0.070 (CI = +/-0.057; p = 0.019)	0.239	+7.20%
Loss Cost	2013.2	0.100 (CI = +/-0.048; p = 0.000)	0.523	+10.56%
Loss Cost	2014.1	0.113 (CI = +/-0.051; p = 0.000)	0.567	+11.96%
Loss Cost	2014.2	0.105 (CI = +/-0.058; p = 0.002)	0.488	+11.05%
Loss Cost	2015.1	0.107 (CI = +/-0.066; p = 0.004)	0.447	+11.34%
Loss Cost	2015.2	0.132 (CI = +/-0.068; p = 0.001)	0.563	+14.10%
Loss Cost	2016.1	0.138 (CI = +/-0.080; p = 0.003)	0.530	+14.85%
Loss Cost	2016.2	0.136 (CI = +/-0.096; p = 0.010)	0.449	+14.52%
Loss Cost	2017.1	0.157 (CI = +/-0.112; p = 0.011)	0.477	+17.03%
Severity	2005.2	0.046 (CI = +/-0.021; p = 0.000)	0.371	+4.68%
Severity	2006.1	0.045 (CI = +/-0.022; p = 0.000)	0.346	+4.65%
Severity	2006.2	0.041 (CI = +/-0.023; p = 0.001)	0.291	+4.20%
Severity	2007.1	0.041 (CI = +/-0.024; p = 0.002)	0.273	+4.24%
Severity	2007.2	0.038 (CI = +/-0.026; p = 0.005)	0.223	+3.89%
Severity	2008.1	0.046 (CI = +/-0.025; p = 0.001)	0.318	+4.75%
Severity	2008.2	0.045 (CI = +/-0.027; p = 0.002)	0.280	+4.60%
Severity	2009.1	0.047 (CI = +/-0.029; p = 0.003)	0.271	+4.77%
Severity	2009.2	0.043 (CI = +/-0.031; p = 0.010)	0.216	+4.37%
Severity	2010.1	0.053 (CI = +/-0.032; p = 0.002)	0.314	+5.41%
Severity	2010.2	0.056 (CI = +/-0.034; p = 0.003)	0.313	+5.74%
Severity	2011.1	0.054 (CI = +/-0.037; p = 0.007)	0.267	+5.53%
Severity	2011.2	0.060 (CI = +/-0.040; p = 0.005)	0.294	+6.19%
Severity	2012.1	0.073 (CI = +/-0.041; p = 0.001)	0.400	+7.62%
Severity	2012.2	0.069 (CI = +/-0.045; p = 0.004)	0.337	+7.19%
Severity	2013.1	0.078 (CI = +/-0.049; p = 0.003)	0.369	+8.12%
Severity	2013.2	0.108 (CI = +/-0.036; p = 0.000)	0.698	+11.40%
Severity	2014.1	0.110 (CI = +/-0.041; p = 0.000)	0.667	+11.60%
Severity	2014.2	0.101 (CI = +/-0.045; p = 0.000)	0.599	+10.61%
Severity	2015.1	0.095 (CI = +/-0.051; p = 0.001)	0.522	+9.97%
Severity	2015.2	0.119 (CI = +/-0.048; p = 0.000)	0.690	+12.67%
Severity	2016.1	0.125 (CI = +/-0.055; p = 0.000)	0.663	+13.30%
Severity	2016.2	0.133 (CI = +/-0.065; p = 0.001)	0.639	+14.19%
Severity	2017.1	0.157 (CI = +/-0.070; p = 0.001)	0.712	+17.01%
Frequency	2005.2	-0.019 (CI = +/-0.011; p = 0.002)	0.242	-1.85%
Frequency	2006.1	-0.015 (CI = +/-0.011; p = 0.009)	0.172	-1.46%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.021)	0.137	-1.36%
Frequency	2007.1	-0.011 (CI = +/-0.012; p = 0.068)	0.080	-1.08%
Frequency	2007.2	-0.010 (CI = +/-0.012; p = 0.123)	0.050	-0.96%
Frequency	2008.1	-0.005 (CI = +/-0.012; p = 0.383)	-0.008	-0.52%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.505)	-0.020	-0.43%
Frequency	2009.1	-0.002 (CI = +/-0.014; p = 0.793)	-0.037	-0.18%
Frequency	2009.2	-0.003 (CI = +/-0.015; p = 0.708)	-0.035	-0.27%
Frequency	2010.1	-0.001 (CI = +/-0.016; p = 0.934)	-0.043	-0.06%
Frequency	2010.2	-0.005 (CI = +/-0.016; p = 0.516)	-0.025	-0.51%
Frequency	2011.1	-0.005 (CI = +/-0.018; p = 0.526)	-0.027	-0.55%
Frequency	2011.2	-0.005 (CI = +/-0.019; p = 0.594)	-0.035	-0.50%
Frequency	2012.1	-0.004 (CI = +/-0.021; p = 0.722)	-0.045	-0.37%
Frequency	2012.2	-0.010 (CI = +/-0.022; p = 0.369)	-0.008	-0.97%
Frequency	2013.1	-0.009 (CI = +/-0.025; p = 0.479)	-0.027	-0.85%
Frequency	2013.2	-0.008 (CI = +/-0.028; p = 0.571)	-0.041	-0.76%
Frequency	2014.1	0.003 (CI = +/-0.028; p = 0.807)	-0.062	+0.32%
Frequency	2014.2	0.004 (CI = +/-0.032; p = 0.794)	-0.066	+0.39%
Frequency	2015.1	0.012 (CI = +/-0.034; p = 0.449)	-0.029	+1.25%
Frequency	2015.2	0.013 (CI = +/-0.040; p = 0.505)	-0.042	+1.27%
Frequency	2016.1	0.014 (CI = +/-0.047; p = 0.538)	-0.052	+1.37%
Frequency	2016.2	0.003 (CI = +/-0.054; p = 0.906)	-0.098	+0.29%
Frequency	2017.1	0.000 (CI = +/-0.066; p = 0.995)	-0.111	+0.02%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.007 (CI = +/-0.031; p = 0.647)	-0.029	+0.70%
Loss Cost	2006.1	0.010 (CI = +/-0.033; p = 0.520)	-0.022	+1.05%
Loss Cost	2006.2	0.004 (CI = +/-0.035; p = 0.812)	-0.038	+0.41%
Loss Cost	2007.1	0.007 (CI = +/-0.037; p = 0.721)	-0.036	+0.66%
Loss Cost	2007.2	0.001 (CI = +/-0.040; p = 0.948)	-0.043	+0.13%
Loss Cost	2008.1	0.017 (CI = +/-0.038; p = 0.362)	-0.006	+1.74%
Loss Cost	2008.2	0.014 (CI = +/-0.042; p = 0.491)	-0.024	+1.42%
Loss Cost	2009.1	0.018 (CI = +/-0.046; p = 0.433)	-0.017	+1.77%
Loss Cost	2009.2	0.007 (CI = +/-0.048; p = 0.767)	-0.048	+0.70%
Loss Cost	2010.1	0.022 (CI = +/-0.050; p = 0.364)	-0.007	+2.23%
Loss Cost	2010.2	0.016 (CI = +/-0.055; p = 0.552)	-0.036	+1.59%
Loss Cost	2011.1	0.007 (CI = +/-0.061; p = 0.801)	-0.058	+0.73%
Loss Cost	2011.2	0.013 (CI = +/-0.068; p = 0.699)	-0.056	+1.27%
Loss Cost	2012.1	0.032 (CI = +/-0.073; p = 0.367)	-0.009	+3.22%
Loss Cost	2012.2	0.007 (CI = +/-0.076; p = 0.846)	-0.074	+0.71%
Loss Cost	2013.1	0.016 (CI = +/-0.088; p = 0.702)	-0.070	+1.60%
Loss Cost	2013.2	0.065 (CI = +/-0.073; p = 0.076)	0.192	+6.76%
Loss Cost	2014.1	0.083 (CI = +/-0.084; p = 0.051)	0.261	+8.66%
Loss Cost	2014.2	0.057 (CI = +/-0.093; p = 0.202)	0.082	+5.84%
Loss Cost	2015.1	0.049 (CI = +/-0.116; p = 0.362)	-0.007	+4.97%
Loss Cost	2015.2	0.090 (CI = +/-0.131; p = 0.146)	0.173	+9.45%
Loss Cost	2016.1	0.090 (CI = +/-0.175; p = 0.254)	0.078	+9.42%
Loss Cost	2016.2	0.054 (CI = +/-0.236; p = 0.578)	-0.121	+5.60%
Loss Cost	2017.1	0.082 (CI = +/-0.354; p = 0.555)	-0.133	+8.56%
Severity	2005.2	0.029 (CI = +/-0.026; p = 0.029)	0.134	+2.99%
Severity	2006.1	0.028 (CI = +/-0.028; p = 0.052)	0.104	+2.82%
Severity	2006.2	0.020 (CI = +/-0.029; p = 0.160)	0.040	+2.04%
Severity	2007.1	0.019 (CI = +/-0.031; p = 0.221)	0.023	+1.91%
Severity	2007.2	0.012 (CI = +/-0.033; p = 0.450)	-0.017	+1.22%
Severity	2008.1	0.022 (CI = +/-0.033; p = 0.189)	0.035	+2.20%
Severity	2008.2	0.017 (CI = +/-0.036; p = 0.332)	-0.001	+1.73%
Severity	2009.1	0.017 (CI = +/-0.039; p = 0.388)	-0.011	+1.68%
Severity	2009.2	0.007 (CI = +/-0.042; p = 0.714)	-0.045	+0.74%
Severity	2010.1	0.019 (CI = +/-0.044; p = 0.369)	-0.008	+1.93%
Severity	2010.2	0.020 (CI = +/-0.049; p = 0.401)	-0.015	+2.00%
Severity	2011.1	0.012 (CI = +/-0.053; p = 0.643)	-0.048	+1.20%
Severity	2011.2	0.017 (CI = +/-0.060; p = 0.566)	-0.043	+1.67%
Severity	2012.1	0.033 (CI = +/-0.064; p = 0.285)	0.015	+3.40%
Severity	2012.2	0.020 (CI = +/-0.072; p = 0.562)	-0.048	+1.99%
Severity	2013.1	0.027 (CI = +/-0.083; p = 0.489)	-0.039	+2.75%
Severity	2013.2	0.076 (CI = +/-0.065; p = 0.027)	0.316	+7.89%
Severity	2014.1	0.073 (CI = +/-0.078; p = 0.065)	0.230	+7.54%
Severity	2014.2	0.044 (CI = +/-0.084; p = 0.265)	0.040	+4.54%
Severity	2015.1	0.016 (CI = +/-0.095; p = 0.711)	-0.105	+1.59%
Severity	2015.2	0.053 (CI = +/-0.103; p = 0.262)	0.058	+5.47%
Severity	2016.1	0.045 (CI = +/-0.137; p = 0.449)	-0.052	+4.64%
Severity	2016.2	0.036 (CI = +/-0.192; p = 0.647)	-0.146	+3.71%
Severity	2017.1	0.076 (CI = +/-0.279; p = 0.490)	-0.093	+7.94%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.283	-2.22%
Frequency	2006.1	-0.017 (CI = +/-0.013; p = 0.009)	0.203	-1.72%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.022)	0.160	-1.60%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.079)	0.087	-1.23%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.149)	0.049	-1.08%
Frequency	2008.1	-0.004 (CI = +/-0.014; p = 0.517)	-0.025	-0.45%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.684)	-0.039	-0.30%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.914)	-0.049	+0.08%
Frequency	2009.2	0.000 (CI = +/-0.018; p = 0.958)	-0.052	-0.04%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.746)	-0.049	+0.30%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.661)	-0.047	-0.40%
Frequency	2011.1	-0.005 (CI = +/-0.021; p = 0.654)	-0.049	-0.46%
Frequency	2011.2	-0.004 (CI = +/-0.024; p = 0.732)	-0.058	-0.39%
Frequency	2012.1	-0.002 (CI = +/-0.027; p = 0.897)	-0.070	-0.17%
Frequency	2012.2	-0.013 (CI = +/-0.027; p = 0.332)	0.001	-1.26%
Frequency	2013.1	-0.011 (CI = +/-0.032; p = 0.452)	-0.031	-1.12%
Frequency	2013.2	-0.011 (CI = +/-0.037; p = 0.545)	-0.054	-1.05%
Frequency	2014.1	0.010 (CI = +/-0.031; p = 0.481)	-0.044	+1.04%
Frequency	2014.2	0.012 (CI = +/-0.038; p = 0.482)	-0.048	+1.25%
Frequency	2015.1	0.033 (CI = +/-0.034; p = 0.057)	0.303	+3.33%
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.082)	0.280	+3.77%
Frequency	2016.1	0.045 (CI = +/-0.056; p = 0.099)	0.286	+4.57%
Frequency	2016.2	0.018 (CI = +/-0.059; p = 0.464)	-0.066	+1.82%
Frequency	2017.1	0.006 (CI = +/-0.085; p = 0.860)	-0.239	+0.58%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.046 (CI = +/-0.023; p = 0.000)	0.336	+4.68%
Loss Cost	2006.1	0.052 (CI = +/-0.023; p = 0.000)	0.401	+5.35%
Loss Cost	2006.2	0.051 (CI = +/-0.025; p = 0.000)	0.367	+5.28%
Loss Cost	2007.1	0.059 (CI = +/-0.026; p = 0.000)	0.429	+6.05%
Loss Cost	2008.1	0.061 (CI = +/-0.028; p = 0.000)	0.415	+6.26%
Loss Cost	2008.2	0.063 (CI = +/-0.030; p = 0.000)	0.405	+6.50%
Loss Cost	2009.1	0.071 (CI = +/-0.031; p = 0.000)	0.456	+7.35%
Loss Cost	2010.1	0.070 (CI = +/-0.034; p = 0.000)	0.412	+7.24%
Loss Cost	2010.2	0.071 (CI = +/-0.037; p = 0.001)	0.386	+7.35%
Loss Cost	2011.1	0.072 (CI = +/-0.041; p = 0.002)	0.356	+7.42%
Loss Cost	2011.2	0.082 (CI = +/-0.043; p = 0.001)	0.408	+8.53%
Loss Cost	2012.1	0.102 (CI = +/-0.041; p = 0.000)	0.560	+10.69%
Loss Cost	2012.2	0.097 (CI = +/-0.046; p = 0.000)	0.496	+10.20%
Loss Cost	2013.2	0.116 (CI = +/-0.047; p = 0.000)	0.595	+12.27%
Loss Cost	2014.1	0.129 (CI = +/-0.049; p = 0.000)	0.635	+13.73%
Loss Cost	2014.2	0.123 (CI = +/-0.055; p = 0.000)	0.574	+13.11%
Loss Cost	2015.1	0.128 (CI = +/-0.063; p = 0.001)	0.547	+13.64%
Loss Cost	2015.2	0.152 (CI = +/-0.064; p = 0.000)	0.646	+16.39%
Loss Cost	2016.1	0.160 (CI = +/-0.073; p = 0.000)	0.627	+17.38%
Loss Cost	2016.2	0.161 (CI = +/-0.086; p = 0.002)	0.570	+17.49%
Loss Cost	2017.1	0.183 (CI = +/-0.098; p = 0.002)	0.601	+20.14%
Severity	2005.2	0.057 (CI = +/-0.016; p = 0.000)	0.623	+5.82%
Severity	2006.1	0.058 (CI = +/-0.017; p = 0.000)	0.613	+5.98%
Severity	2006.2	0.055 (CI = +/-0.018; p = 0.000)	0.570	+5.70%
Severity	2007.1	0.058 (CI = +/-0.019; p = 0.000)	0.574	+6.01%
Severity	2008.1	0.058 (CI = +/-0.021; p = 0.000)	0.534	+5.92%
Severity	2008.2	0.058 (CI = +/-0.023; p = 0.000)	0.507	+5.97%
Severity	2009.1	0.062 (CI = +/-0.024; p = 0.000)	0.520	+6.41%
Severity	2010.1	0.061 (CI = +/-0.026; p = 0.000)	0.474	+6.28%
Severity	2010.2	0.065 (CI = +/-0.028; p = 0.000)	0.487	+6.76%
Severity	2011.1	0.065 (CI = +/-0.031; p = 0.000)	0.451	+6.76%
Severity	2011.2	0.074 (CI = +/-0.033; p = 0.000)	0.505	+7.68%
Severity	2012.1	0.091 (CI = +/-0.029; p = 0.000)	0.672	+9.50%
Severity	2012.2	0.091 (CI = +/-0.033; p = 0.000)	0.633	+9.51%
Severity	2013.2	0.106 (CI = +/-0.032; p = 0.000)	0.724	+11.17%
Severity	2014.1	0.107 (CI = +/-0.036; p = 0.000)	0.695	+11.32%
Severity	2014.2	0.099 (CI = +/-0.039; p = 0.000)	0.636	+10.42%
Severity	2015.1	0.094 (CI = +/-0.044; p = 0.000)	0.568	+9.83%
Severity	2015.2	0.115 (CI = +/-0.041; p = 0.000)	0.715	+12.15%
Severity	2016.1	0.119 (CI = +/-0.048; p = 0.000)	0.687	+12.61%
Severity	2016.2	0.124 (CI = +/-0.056; p = 0.000)	0.660	+13.25%
Severity	2017.1	0.143 (CI = +/-0.060; p = 0.000)	0.713	+15.42%
Frequency	2005.2	-0.011 (CI = +/-0.013; p = 0.109)	0.053	-1.08%
Frequency	2006.1	-0.006 (CI = +/-0.013; p = 0.363)	-0.005	-0.59%
Frequency	2006.2	-0.004 (CI = +/-0.014; p = 0.568)	-0.024	-0.39%
Frequency	2007.1	0.000 (CI = +/-0.014; p = 0.958)	-0.037	+0.04%
Frequency	2008.1	0.003 (CI = +/-0.015; p = 0.666)	-0.031	+0.32%
Frequency	2008.2	0.005 (CI = +/-0.016; p = 0.526)	-0.023	+0.51%
Frequency	2009.1	0.009 (CI = +/-0.017; p = 0.296)	0.006	+0.88%
Frequency	2010.1	0.009 (CI = +/-0.019; p = 0.328)	0.000	+0.90%
Frequency	2010.2	0.006 (CI = +/-0.020; p = 0.572)	-0.030	+0.55%
Frequency	2011.1	0.006 (CI = +/-0.022; p = 0.559)	-0.030	+0.62%
Frequency	2011.2	0.008 (CI = +/-0.024; p = 0.500)	-0.026	+0.79%
Frequency	2012.1	0.011 (CI = +/-0.026; p = 0.403)	-0.014	+1.09%
Frequency	2012.2	0.006 (CI = +/-0.029; p = 0.658)	-0.044	+0.63%
Frequency	2013.2	0.010 (CI = +/-0.033; p = 0.534)	-0.034	+0.99%
Frequency	2014.1	0.021 (CI = +/-0.033; p = 0.189)	0.049	+2.16%
Frequency	2014.2	0.024 (CI = +/-0.037; p = 0.187)	0.054	+2.44%
Frequency	2015.1	0.034 (CI = +/-0.040; p = 0.090)	0.134	+3.46%
Frequency	2015.2	0.037 (CI = +/-0.046; p = 0.105)	0.127	+3.78%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.115)	0.127	+4.24%
Frequency	2016.2	0.037 (CI = +/-0.062; p = 0.221)	0.054	+3.74%
Frequency	2017.1	0.040 (CI = +/-0.074; p = 0.258)	0.038	+4.09%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.1
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.038 (CI = +/-0.022; p = 0.001)	0.276	+3.91%
Loss Cost	2006.1	0.045 (CI = +/-0.023; p = 0.000)	0.345	+4.57%
Loss Cost	2006.2	0.043 (CI = +/-0.024; p = 0.001)	0.305	+4.43%
Loss Cost	2007.1	0.050 (CI = +/-0.025; p = 0.000)	0.371	+5.17%
Loss Cost	2008.1	0.052 (CI = +/-0.027; p = 0.001)	0.352	+5.31%
Loss Cost	2008.2	0.053 (CI = +/-0.030; p = 0.001)	0.338	+5.49%
Loss Cost	2009.1	0.061 (CI = +/-0.031; p = 0.000)	0.392	+6.30%
Loss Cost	2010.1	0.059 (CI = +/-0.034; p = 0.002)	0.338	+6.06%
Loss Cost	2010.2	0.059 (CI = +/-0.038; p = 0.004)	0.305	+6.07%
Loss Cost	2011.1	0.058 (CI = +/-0.041; p = 0.008)	0.268	+6.02%
Loss Cost	2011.2	0.068 (CI = +/-0.044; p = 0.004)	0.322	+7.07%
Loss Cost	2012.1	0.088 (CI = +/-0.042; p = 0.000)	0.493	+9.25%
Loss Cost	2012.2	0.082 (CI = +/-0.047; p = 0.002)	0.412	+8.52%
Loss Cost	2013.2	0.100 (CI = +/-0.048; p = 0.000)	0.523	+10.56%
Loss Cost	2014.1	0.113 (CI = +/-0.051; p = 0.000)	0.567	+11.96%
Loss Cost	2014.2	0.105 (CI = +/-0.058; p = 0.002)	0.488	+11.05%
Loss Cost	2015.1	0.107 (CI = +/-0.066; p = 0.004)	0.447	+11.34%
Loss Cost	2015.2	0.132 (CI = +/-0.068; p = 0.001)	0.563	+14.10%
Loss Cost	2016.1	0.138 (CI = +/-0.080; p = 0.003)	0.530	+14.85%
Loss Cost	2016.2	0.136 (CI = +/-0.096; p = 0.010)	0.449	+14.52%
Loss Cost	2017.1	0.157 (CI = +/-0.112; p = 0.011)	0.477	+17.03%
Severity	2005.2	0.055 (CI = +/-0.017; p = 0.000)	0.593	+5.68%
Severity	2006.1	0.057 (CI = +/-0.018; p = 0.000)	0.582	+5.84%
Severity	2006.2	0.054 (CI = +/-0.019; p = 0.000)	0.534	+5.53%
Severity	2007.1	0.057 (CI = +/-0.021; p = 0.000)	0.537	+5.84%
Severity	2008.1	0.056 (CI = +/-0.022; p = 0.000)	0.494	+5.73%
Severity	2008.2	0.056 (CI = +/-0.024; p = 0.000)	0.464	+5.77%
Severity	2009.1	0.060 (CI = +/-0.026; p = 0.000)	0.478	+6.23%
Severity	2010.1	0.059 (CI = +/-0.029; p = 0.000)	0.427	+6.06%
Severity	2010.2	0.064 (CI = +/-0.031; p = 0.000)	0.441	+6.56%
Severity	2011.1	0.063 (CI = +/-0.034; p = 0.001)	0.402	+6.54%
Severity	2011.2	0.073 (CI = +/-0.036; p = 0.000)	0.459	+7.53%
Severity	2012.1	0.091 (CI = +/-0.032; p = 0.000)	0.639	+9.52%
Severity	2012.2	0.091 (CI = +/-0.037; p = 0.000)	0.596	+9.53%
Severity	2013.2	0.108 (CI = +/-0.036; p = 0.000)	0.698	+11.40%
Severity	2014.1	0.110 (CI = +/-0.041; p = 0.000)	0.667	+11.60%
Severity	2014.2	0.101 (CI = +/-0.045; p = 0.000)	0.599	+10.61%
Severity	2015.1	0.095 (CI = +/-0.051; p = 0.001)	0.522	+9.97%
Severity	2015.2	0.119 (CI = +/-0.048; p = 0.000)	0.690	+12.67%
Severity	2016.1	0.125 (CI = +/-0.055; p = 0.000)	0.663	+13.30%
Severity	2016.2	0.133 (CI = +/-0.065; p = 0.001)	0.639	+14.19%
Severity	2017.1	0.157 (CI = +/-0.070; p = 0.001)	0.712	+17.01%
Frequency	2005.2	-0.017 (CI = +/-0.012; p = 0.007)	0.199	-1.67%
Frequency	2006.1	-0.012 (CI = +/-0.011; p = 0.038)	0.114	-1.20%
Frequency	2006.2	-0.010 (CI = +/-0.012; p = 0.088)	0.071	-1.04%
Frequency	2007.1	-0.006 (CI = +/-0.012; p = 0.291)	0.006	-0.64%
Frequency	2008.1	-0.004 (CI = +/-0.013; p = 0.531)	-0.023	-0.40%
Frequency	2008.2	-0.003 (CI = +/-0.014; p = 0.699)	-0.035	-0.27%
Frequency	2009.1	0.001 (CI = +/-0.015; p = 0.928)	-0.043	+0.07%
Frequency	2010.1	0.000 (CI = +/-0.016; p = 0.998)	-0.045	+0.00%
Frequency	2010.2	-0.005 (CI = +/-0.017; p = 0.575)	-0.032	-0.46%
Frequency	2011.1	-0.005 (CI = +/-0.019; p = 0.592)	-0.035	-0.48%
Frequency	2011.2	-0.004 (CI = +/-0.021; p = 0.674)	-0.043	-0.42%
Frequency	2012.1	-0.002 (CI = +/-0.023; p = 0.824)	-0.053	-0.25%
Frequency	2012.2	-0.009 (CI = +/-0.024; p = 0.434)	-0.020	-0.93%
Frequency	2013.2	-0.008 (CI = +/-0.028; p = 0.571)	-0.041	-0.76%
Frequency	2014.1	0.003 (CI = +/-0.028; p = 0.807)	-0.062	+0.32%
Frequency	2014.2	0.004 (CI = +/-0.032; p = 0.794)	-0.066	+0.39%
Frequency	2015.1	0.012 (CI = +/-0.034; p = 0.449)	-0.029	+1.25%
Frequency	2015.2	0.013 (CI = +/-0.040; p = 0.505)	-0.042	+1.27%
Frequency	2016.1	0.014 (CI = +/-0.047; p = 0.538)	-0.052	+1.37%
Frequency	2016.2	0.003 (CI = +/-0.054; p = 0.906)	-0.098	+0.29%
Frequency	2017.1	0.000 (CI = +/-0.066; p = 0.995)	-0.111	+0.02%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2019.2
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend	
				Rate	
Loss Cost	2005.2	0.019 (CI = +/-0.025; p = 0.137)	0.052	+1.90%	
Loss Cost	2006.1	0.026 (CI = +/-0.026; p = 0.053)	0.116	+2.61%	
Loss Cost	2006.2	0.022 (CI = +/-0.028; p = 0.123)	0.064	+2.21%	
Loss Cost	2007.1	0.029 (CI = +/-0.030; p = 0.052)	0.129	+2.99%	
Loss Cost	2008.1	0.029 (CI = +/-0.033; p = 0.085)	0.098	+2.91%	
Loss Cost	2008.2	0.028 (CI = +/-0.037; p = 0.122)	0.075	+2.89%	
Loss Cost	2009.1	0.037 (CI = +/-0.040; p = 0.067)	0.128	+3.75%	
Loss Cost	2010.1	0.030 (CI = +/-0.044; p = 0.174)	0.053	+3.00%	
Loss Cost	2010.2	0.026 (CI = +/-0.049; p = 0.286)	0.013	+2.60%	
Loss Cost	2011.1	0.020 (CI = +/-0.055; p = 0.455)	-0.026	+2.01%	
Loss Cost	2011.2	0.030 (CI = +/-0.062; p = 0.312)	0.007	+3.07%	
Loss Cost	2012.1	0.059 (CI = +/-0.061; p = 0.057)	0.194	+6.05%	
Loss Cost	2012.2	0.039 (CI = +/-0.067; p = 0.225)	0.047	+4.01%	
Loss Cost	2013.2	0.065 (CI = +/-0.073; p = 0.076)	0.192	+6.76%	
Loss Cost	2014.1	0.083 (CI = +/-0.084; p = 0.051)	0.261	+8.66%	
Loss Cost	2014.2	0.057 (CI = +/-0.093; p = 0.202)	0.082	+5.84%	
Loss Cost	2015.1	0.049 (CI = +/-0.116; p = 0.362)	-0.007	+4.97%	
Loss Cost	2015.2	0.090 (CI = +/-0.131; p = 0.146)	0.173	+9.45%	
Loss Cost	2016.1	0.090 (CI = +/-0.175; p = 0.254)	0.078	+9.42%	
Loss Cost	2016.2	0.054 (CI = +/-0.236; p = 0.578)	-0.121	+5.60%	
Loss Cost	2017.1	0.082 (CI = +/-0.354; p = 0.555)	-0.133	+8.56%	
Severity	2005.2	0.039 (CI = +/-0.020; p = 0.001)	0.370	+4.00%	
Severity	2006.1	0.040 (CI = +/-0.022; p = 0.001)	0.346	+4.06%	
Severity	2006.2	0.034 (CI = +/-0.023; p = 0.006)	0.261	+3.44%	
Severity	2007.1	0.036 (CI = +/-0.026; p = 0.008)	0.256	+3.66%	
Severity	2008.1	0.032 (CI = +/-0.028; p = 0.028)	0.179	+3.22%	
Severity	2008.2	0.029 (CI = +/-0.031; p = 0.061)	0.129	+2.98%	
Severity	2009.1	0.033 (CI = +/-0.034; p = 0.062)	0.135	+3.30%	
Severity	2010.1	0.026 (CI = +/-0.038; p = 0.169)	0.056	+2.62%	
Severity	2010.2	0.029 (CI = +/-0.042; p = 0.166)	0.061	+2.95%	
Severity	2011.1	0.024 (CI = +/-0.048; p = 0.305)	0.008	+2.40%	
Severity	2011.2	0.033 (CI = +/-0.053; p = 0.203)	0.049	+3.36%	
Severity	2012.1	0.059 (CI = +/-0.051; p = 0.028)	0.267	+6.03%	
Severity	2012.2	0.052 (CI = +/-0.060; p = 0.084)	0.164	+5.32%	
Severity	2013.2	0.076 (CI = +/-0.065; p = 0.027)	0.316	+7.89%	
Severity	2014.1	0.073 (CI = +/-0.078; p = 0.065)	0.230	+7.54%	
Severity	2014.2	0.044 (CI = +/-0.084; p = 0.265)	0.040	+4.54%	
Severity	2015.1	0.016 (CI = +/-0.095; p = 0.711)	-0.105	+1.59%	
Severity	2015.2	0.053 (CI = +/-0.103; p = 0.262)	0.058	+5.47%	
Severity	2016.1	0.045 (CI = +/-0.137; p = 0.449)	-0.052	+4.64%	
Severity	2016.2	0.036 (CI = +/-0.192; p = 0.647)	-0.146	+3.71%	
Severity	2017.1	0.076 (CI = +/-0.279; p = 0.490)	-0.093	+7.94%	
Frequency	2005.2	-0.020 (CI = +/-0.014; p = 0.007)	0.239	-2.02%	
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.038)	0.139	-1.40%	
Frequency	2006.2	-0.012 (CI = +/-0.014; p = 0.095)	0.082	-1.19%	
Frequency	2007.1	-0.006 (CI = +/-0.014; p = 0.355)	-0.005	-0.64%	
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.688)	-0.041	-0.30%	
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.911)	-0.052	-0.09%	
Frequency	2009.1	0.004 (CI = +/-0.017; p = 0.609)	-0.040	+0.43%	
Frequency	2010.1	0.004 (CI = +/-0.020; p = 0.697)	-0.049	+0.37%	
Frequency	2010.2	-0.003 (CI = +/-0.020; p = 0.720)	-0.054	-0.34%	
Frequency	2011.1	-0.004 (CI = +/-0.023; p = 0.722)	-0.057	-0.38%	
Frequency	2011.2	-0.003 (CI = +/-0.026; p = 0.817)	-0.067	-0.28%	
Frequency	2012.1	0.000 (CI = +/-0.030; p = 0.990)	-0.077	+0.02%	
Frequency	2012.2	-0.013 (CI = +/-0.031; p = 0.391)	-0.016	-1.25%	
Frequency	2013.2	-0.011 (CI = +/-0.037; p = 0.545)	-0.054	-1.05%	
Frequency	2014.1	0.010 (CI = +/-0.031; p = 0.481)	-0.044	+1.04%	
Frequency	2014.2	0.012 (CI = +/-0.038; p = 0.482)	-0.048	+1.25%	
Frequency	2015.1	0.033 (CI = +/-0.034; p = 0.057)	0.303	+3.33%	
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.082)	0.280	+3.77%	
Frequency	2016.1	0.045 (CI = +/-0.056; p = 0.099)	0.286	+4.57%	
Frequency	2016.2	0.018 (CI = +/-0.059; p = 0.464)	-0.066	+1.82%	
Frequency	2017.1	0.006 (CI = +/-0.085; p = 0.860)	-0.239	+0.58%	

Collision

Coverage = CL
 End Trend Period = 2022.2
 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	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	0.117 (CI = +/-0.207; p = 0.259)	0.182	-1.71%
Loss Cost	2006.1	-0.017 (CI = +/-0.012; p = 0.007)	0.117 (CI = +/-0.212; p = 0.268)	0.163	-1.72%
Loss Cost	2006.2	-0.017 (CI = +/-0.013; p = 0.011)	0.118 (CI = +/-0.217; p = 0.276)	0.147	-1.73%
Loss Cost	2007.1	-0.016 (CI = +/-0.014; p = 0.027)	0.108 (CI = +/-0.220; p = 0.321)	0.100	-1.57%
Loss Cost	2007.2	-0.015 (CI = +/-0.015; p = 0.048)	0.104 (CI = +/-0.225; p = 0.351)	0.071	-1.49%
Loss Cost	2008.1	-0.012 (CI = +/-0.016; p = 0.119)	0.090 (CI = +/-0.226; p = 0.422)	0.020	-1.22%
Loss Cost	2008.2	-0.013 (CI = +/-0.017; p = 0.124)	0.094 (CI = +/-0.232; p = 0.414)	0.019	-1.30%
Loss Cost	2009.1	-0.011 (CI = +/-0.018; p = 0.215)	0.084 (CI = +/-0.237; p = 0.470)	-0.014	-1.12%
Loss Cost	2009.2	-0.015 (CI = +/-0.019; p = 0.128)	0.101 (CI = +/-0.239; p = 0.389)	0.019	-1.46%
Loss Cost	2010.1	-0.017 (CI = +/-0.021; p = 0.107)	0.112 (CI = +/-0.245; p = 0.356)	0.031	-1.68%
Loss Cost	2010.2	-0.024 (CI = +/-0.021; p = 0.023)	0.146 (CI = +/-0.231; p = 0.204)	0.142	-2.42%
Loss Cost	2011.1	-0.029 (CI = +/-0.022; p = 0.012)	0.166 (CI = +/-0.231; p = 0.149)	0.196	-2.88%
Loss Cost	2011.2	-0.034 (CI = +/-0.024; p = 0.007)	0.187 (CI = +/-0.232; p = 0.108)	0.247	-3.37%
Loss Cost	2012.1	-0.036 (CI = +/-0.026; p = 0.010)	0.193 (CI = +/-0.242; p = 0.111)	0.227	-3.51%
Loss Cost	2012.2	-0.044 (CI = +/-0.027; p = 0.004)	0.224 (CI = +/-0.237; p = 0.063)	0.317	-4.28%
Loss Cost	2013.1	-0.045 (CI = +/-0.031; p = 0.007)	0.228 (CI = +/-0.248; p = 0.070)	0.282	-4.39%
Loss Cost	2013.2	-0.052 (CI = +/-0.033; p = 0.004)	0.254 (CI = +/-0.251; p = 0.048)	0.334	-5.11%
Loss Cost	2014.1	-0.046 (CI = +/-0.037; p = 0.019)	0.232 (CI = +/-0.260; p = 0.076)	0.225	-4.48%
Loss Cost	2014.2	-0.051 (CI = +/-0.042; p = 0.022)	0.249 (CI = +/-0.273; p = 0.071)	0.229	-4.98%
Loss Cost	2015.1	-0.046 (CI = +/-0.049; p = 0.064)	0.234 (CI = +/-0.290; p = 0.106)	0.135	-4.50%
Loss Cost	2015.2	-0.062 (CI = +/-0.054; p = 0.028)	0.278 (CI = +/-0.291; p = 0.060)	0.242	-6.00%
Loss Cost	2016.1	-0.062 (CI = +/-0.065; p = 0.060)	0.278 (CI = +/-0.318; p = 0.081)	0.175	-5.98%
Loss Cost	2016.2	-0.099 (CI = +/-0.058; p = 0.004)	0.371 (CI = +/-0.259; p = 0.010)	0.514	-9.45%
Loss Cost	2017.1	-0.115 (CI = +/-0.069; p = 0.005)	0.407 (CI = +/-0.277; p = 0.009)	0.533	-10.83%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.195 (CI = +/-0.114; p = 0.001)	0.662	+1.54%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.191 (CI = +/-0.116; p = 0.002)	0.661	+1.60%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.190 (CI = +/-0.119; p = 0.003)	0.651	+1.62%
Severity	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.190 (CI = +/-0.122; p = 0.003)	0.638	+1.62%
Severity	2007.2	0.016 (CI = +/-0.008; p = 0.001)	0.193 (CI = +/-0.125; p = 0.004)	0.620	+1.56%
Severity	2008.1	0.018 (CI = +/-0.008; p = 0.000)	0.182 (CI = +/-0.122; p = 0.005)	0.652	+1.78%
Severity	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.183 (CI = +/-0.126; p = 0.006)	0.636	+1.76%
Severity	2009.1	0.019 (CI = +/-0.010; p = 0.000)	0.175 (CI = +/-0.127; p = 0.009)	0.646	+1.92%
Severity	2009.2	0.018 (CI = +/-0.011; p = 0.002)	0.179 (CI = +/-0.130; p = 0.009)	0.624	+1.83%
Severity	2010.1	0.017 (CI = +/-0.011; p = 0.005)	0.183 (CI = +/-0.134; p = 0.010)	0.602	+1.75%
Severity	2010.2	0.015 (CI = +/-0.012; p = 0.017)	0.193 (CI = +/-0.136; p = 0.007)	0.578	+1.53%
Severity	2011.1	0.013 (CI = +/-0.013; p = 0.052)	0.202 (CI = +/-0.138; p = 0.006)	0.556	+1.32%
Severity	2011.2	0.008 (CI = +/-0.013; p = 0.225)	0.224 (CI = +/-0.128; p = 0.002)	0.566	+0.78%
Severity	2012.1	0.011 (CI = +/-0.014; p = 0.132)	0.213 (CI = +/-0.129; p = 0.003)	0.590	+1.06%
Severity	2012.2	0.008 (CI = +/-0.015; p = 0.270)	0.221 (CI = +/-0.133; p = 0.003)	0.574	+0.84%
Severity	2013.1	0.006 (CI = +/-0.017; p = 0.473)	0.230 (CI = +/-0.138; p = 0.003)	0.561	+0.60%
Severity	2013.2	0.000 (CI = +/-0.018; p = 0.990)	0.251 (CI = +/-0.133; p = 0.001)	0.579	-0.01%
Severity	2014.1	-0.003 (CI = +/-0.020; p = 0.787)	0.259 (CI = +/-0.139; p = 0.001)	0.575	-0.26%
Severity	2014.2	-0.006 (CI = +/-0.022; p = 0.545)	0.272 (CI = +/-0.144; p = 0.001)	0.578	-0.65%
Severity	2015.1	-0.004 (CI = +/-0.026; p = 0.730)	0.265 (CI = +/-0.154; p = 0.003)	0.579	-0.42%
Severity	2015.2	-0.012 (CI = +/-0.029; p = 0.403)	0.286 (CI = +/-0.157; p = 0.002)	0.595	-1.15%
Severity	2016.1	-0.004 (CI = +/-0.033; p = 0.798)	0.266 (CI = +/-0.163; p = 0.004)	0.622	-0.39%
Severity	2016.2	-0.010 (CI = +/-0.040; p = 0.585)	0.281 (CI = +/-0.176; p = 0.005)	0.619	-1.00%
Severity	2017.1	-0.004 (CI = +/-0.049; p = 0.842)	0.268 (CI = +/-0.195; p = 0.013)	0.622	-0.44%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.078 (CI = +/-0.166; p = 0.345)	0.689	-3.20%
Frequency	2006.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.074 (CI = +/-0.170; p = 0.378)	0.679	-3.26%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	-0.072 (CI = +/-0.174; p = 0.401)	0.664	-3.30%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.175; p = 0.348)	0.634	-3.14%
Frequency	2007.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.089 (CI = +/-0.178; p = 0.314)	0.602	-3.01%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.092 (CI = +/-0.182; p = 0.310)	0.574	-2.95%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.187; p = 0.337)	0.557	-3.01%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.091 (CI = +/-0.193; p = 0.343)	0.529	-2.98%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.078 (CI = +/-0.195; p = 0.418)	0.543	-3.23%
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.201; p = 0.468)	0.532	-3.36%
Frequency	2010.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.047 (CI = +/-0.194; p = 0.618)	0.592	-3.89%
Frequency	2011.1	-0.042 (CI = +/-0.019; p = 0.000)	-0.036 (CI = +/-0.198; p = 0.712)	0.592	-4.15%
Frequency	2011.2	-0.042 (CI = +/-0.021; p = 0.000)	-0.037 (CI = +/-0.206; p = 0.715)	0.557	-4.12%
Frequency	2012.1	-0.046 (CI = +/-0.023; p = 0.000)	-0.020 (CI = +/-0.209; p = 0.843)	0.570	-4.52%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	0.002 (CI = +/-0.209; p = 0.982)	0.601	-5.07%
Frequency	2013.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.002 (CI = +/-0.220; p = 0.981)	0.552	-4.95%
Frequency	2013.2	-0.052 (CI = +/-0.031; p = 0.002)	0.003 (CI = +/-0.231; p = 0.980)	0.519	-5.10%
Frequency	2014.1	-0.043 (CI = +/-0.033; p = 0.014)	-0.027 (CI = +/-0.231; p = 0.805)	0.433	-4.23%
Frequency	2014.2	-0.045 (CI = +/-0.038; p = 0.025)	-0.023 (CI = +/-0.245; p = 0.843)	0.394	-4.36%
Frequency	2015.1	-0.042 (CI = +/-0.044; p = 0.063)	-0.031 (CI = +/-0.262; p = 0.800)	0.320	-4.09%
Frequency	2015.2	-0.050 (CI = +/-0.051; p = 0.054)	-0.007 (CI = +/-0.277; p = 0.954)	0.338	-4.90%
Frequency	2016.1	-0.058 (CI = +/-0.061; p = 0.060)	0.012 (CI = +/-0.298; p = 0.930)	0.329	-5.60%
Frequency	2016.2	-0.089 (CI = +/-0.059; p = 0.007)	0.090 (CI = +/-0.263; p = 0.461)	0.563	-8.53%
Frequency	2017.1	-0.110 (CI = +/-0.067; p = 0.005)	0.139 (CI = +/-0.268; p = 0.270)	0.619	-10.44%

Collision

Coverage = CL
 End Trend Period = 2022.1
 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	2005.2	-0.017 (CI = +/-0.012; p = 0.005)	0.121 (CI = +/-0.243; p = 0.319)	0.178	-1.71%
Loss Cost	2006.1	-0.017 (CI = +/-0.012; p = 0.008)	0.121 (CI = +/-0.249; p = 0.328)	0.160	-1.72%
Loss Cost	2006.2	-0.017 (CI = +/-0.013; p = 0.012)	0.122 (CI = +/-0.254; p = 0.335)	0.143	-1.73%
Loss Cost	2007.1	-0.016 (CI = +/-0.014; p = 0.030)	0.113 (CI = +/-0.258; p = 0.377)	0.097	-1.56%
Loss Cost	2007.2	-0.015 (CI = +/-0.015; p = 0.052)	0.109 (CI = +/-0.263; p = 0.404)	0.068	-1.49%
Loss Cost	2008.1	-0.012 (CI = +/-0.016; p = 0.126)	0.095 (CI = +/-0.264; p = 0.467)	0.017	-1.22%
Loss Cost	2008.2	-0.013 (CI = +/-0.017; p = 0.132)	0.099 (CI = +/-0.271; p = 0.460)	0.016	-1.30%
Loss Cost	2009.1	-0.011 (CI = +/-0.019; p = 0.226)	0.090 (CI = +/-0.277; p = 0.509)	-0.017	-1.11%
Loss Cost	2009.2	-0.015 (CI = +/-0.020; p = 0.137)	0.106 (CI = +/-0.278; p = 0.438)	0.015	-1.46%
Loss Cost	2010.1	-0.017 (CI = +/-0.021; p = 0.116)	0.116 (CI = +/-0.284; p = 0.408)	0.028	-1.67%
Loss Cost	2010.2	-0.024 (CI = +/-0.021; p = 0.027)	0.148 (CI = +/-0.268; p = 0.264)	0.138	-2.42%
Loss Cost	2011.1	-0.029 (CI = +/-0.023; p = 0.014)	0.167 (CI = +/-0.267; p = 0.207)	0.192	-2.88%
Loss Cost	2011.2	-0.034 (CI = +/-0.024; p = 0.008)	0.187 (CI = +/-0.268; p = 0.160)	0.243	-3.37%
Loss Cost	2012.1	-0.036 (CI = +/-0.027; p = 0.012)	0.192 (CI = +/-0.279; p = 0.164)	0.222	-3.51%
Loss Cost	2012.2	-0.044 (CI = +/-0.028; p = 0.005)	0.221 (CI = +/-0.272; p = 0.105)	0.312	-4.28%
Loss Cost	2013.1	-0.045 (CI = +/-0.032; p = 0.009)	0.225 (CI = +/-0.285; p = 0.113)	0.277	-4.39%
Loss Cost	2013.2	-0.052 (CI = +/-0.035; p = 0.006)	0.250 (CI = +/-0.288; p = 0.084)	0.329	-5.11%
Loss Cost	2014.1	-0.046 (CI = +/-0.039; p = 0.024)	0.229 (CI = +/-0.296; p = 0.119)	0.219	-4.48%
Loss Cost	2014.2	-0.051 (CI = +/-0.045; p = 0.028)	0.245 (CI = +/-0.311; p = 0.112)	0.221	-4.99%
Loss Cost	2015.1	-0.046 (CI = +/-0.052; p = 0.076)	0.231 (CI = +/-0.329; p = 0.152)	0.125	-4.51%
Loss Cost	2015.2	-0.062 (CI = +/-0.057; p = 0.036)	0.272 (CI = +/-0.329; p = 0.096)	0.232	-6.02%
Loss Cost	2016.1	-0.062 (CI = +/-0.069; p = 0.074)	0.272 (CI = +/-0.359; p = 0.122)	0.161	-6.01%
Loss Cost	2016.2	-0.100 (CI = +/-0.063; p = 0.006)	0.358 (CI = +/-0.290; p = 0.021)	0.510	-9.55%
Loss Cost	2017.1	-0.117 (CI = +/-0.075; p = 0.007)	0.392 (CI = +/-0.308; p = 0.019)	0.531	-11.01%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.213 (CI = +/-0.134; p = 0.003)	0.622	+1.54%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.209 (CI = +/-0.136; p = 0.004)	0.620	+1.60%
Severity	2006.2	0.016 (CI = +/-0.007; p = 0.000)	0.208 (CI = +/-0.139; p = 0.005)	0.610	+1.63%
Severity	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.208 (CI = +/-0.142; p = 0.006)	0.595	+1.63%
Severity	2007.2	0.016 (CI = +/-0.008; p = 0.001)	0.211 (CI = +/-0.145; p = 0.006)	0.573	+1.57%
Severity	2008.1	0.018 (CI = +/-0.009; p = 0.000)	0.200 (CI = +/-0.142; p = 0.008)	0.611	+1.79%
Severity	2008.2	0.018 (CI = +/-0.009; p = 0.001)	0.201 (CI = +/-0.146; p = 0.009)	0.592	+1.77%
Severity	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.193 (CI = +/-0.147; p = 0.012)	0.604	+1.93%
Severity	2009.2	0.018 (CI = +/-0.011; p = 0.002)	0.198 (CI = +/-0.151; p = 0.012)	0.578	+1.84%
Severity	2010.1	0.017 (CI = +/-0.012; p = 0.005)	0.201 (CI = +/-0.155; p = 0.013)	0.553	+1.76%
Severity	2010.2	0.015 (CI = +/-0.012; p = 0.019)	0.210 (CI = +/-0.156; p = 0.011)	0.525	+1.54%
Severity	2011.1	0.013 (CI = +/-0.014; p = 0.055)	0.219 (CI = +/-0.159; p = 0.009)	0.498	+1.33%
Severity	2011.2	0.008 (CI = +/-0.013; p = 0.227)	0.239 (CI = +/-0.147; p = 0.003)	0.503	+0.80%
Severity	2012.1	0.011 (CI = +/-0.014; p = 0.134)	0.229 (CI = +/-0.148; p = 0.004)	0.530	+1.08%
Severity	2012.2	0.009 (CI = +/-0.016; p = 0.271)	0.237 (CI = +/-0.152; p = 0.004)	0.511	+0.86%
Severity	2013.1	0.006 (CI = +/-0.018; p = 0.468)	0.245 (CI = +/-0.157; p = 0.004)	0.496	+0.62%
Severity	2013.2	0.000 (CI = +/-0.018; p = 0.987)	0.264 (CI = +/-0.151; p = 0.002)	0.514	+0.01%
Severity	2014.1	-0.002 (CI = +/-0.021; p = 0.817)	0.272 (CI = +/-0.157; p = 0.002)	0.510	-0.23%
Severity	2014.2	-0.006 (CI = +/-0.023; p = 0.580)	0.283 (CI = +/-0.163; p = 0.002)	0.513	-0.61%
Severity	2015.1	-0.004 (CI = +/-0.027; p = 0.766)	0.277 (CI = +/-0.173; p = 0.005)	0.514	-0.38%
Severity	2015.2	-0.011 (CI = +/-0.031; p = 0.443)	0.296 (CI = +/-0.177; p = 0.004)	0.533	-1.10%
Severity	2016.1	-0.003 (CI = +/-0.035; p = 0.842)	0.277 (CI = +/-0.183; p = 0.007)	0.561	-0.32%
Severity	2016.2	-0.009 (CI = +/-0.043; p = 0.637)	0.290 (CI = +/-0.197; p = 0.009)	0.557	-0.92%
Severity	2017.1	-0.003 (CI = +/-0.053; p = 0.895)	0.277 (CI = +/-0.218; p = 0.019)	0.560	-0.31%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	-0.092 (CI = +/-0.195; p = 0.344)	0.666	-3.20%
Frequency	2006.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.088 (CI = +/-0.199; p = 0.372)	0.656	-3.27%
Frequency	2006.2	-0.034 (CI = +/-0.011; p = 0.000)	-0.086 (CI = +/-0.203; p = 0.392)	0.639	-3.30%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.095 (CI = +/-0.205; p = 0.350)	0.606	-3.14%
Frequency	2007.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.102 (CI = +/-0.208; p = 0.322)	0.571	-3.01%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.105 (CI = +/-0.213; p = 0.320)	0.540	-2.96%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.102 (CI = +/-0.218; p = 0.344)	0.523	-3.01%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.104 (CI = +/-0.225; p = 0.351)	0.493	-2.99%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.092 (CI = +/-0.227; p = 0.412)	0.508	-3.24%
Frequency	2010.1	-0.034 (CI = +/-0.018; p = 0.001)	-0.086 (CI = +/-0.233; p = 0.454)	0.497	-3.37%
Frequency	2010.2	-0.040 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.224; p = 0.569)	0.561	-3.90%
Frequency	2011.1	-0.042 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.229; p = 0.644)	0.563	-4.16%
Frequency	2011.2	-0.042 (CI = +/-0.022; p = 0.001)	-0.052 (CI = +/-0.237; p = 0.651)	0.526	-4.14%
Frequency	2012.1	-0.046 (CI = +/-0.023; p = 0.001)	-0.037 (CI = +/-0.241; p = 0.753)	0.541	-4.53%
Frequency	2012.2	-0.052 (CI = +/-0.025; p = 0.000)	-0.015 (CI = +/-0.240; p = 0.893)	0.575	-5.10%
Frequency	2013.1	-0.051 (CI = +/-0.028; p = 0.001)	-0.020 (CI = +/-0.251; p = 0.870)	0.522	-4.98%
Frequency	2013.2	-0.053 (CI = +/-0.032; p = 0.003)	-0.015 (CI = +/-0.263; p = 0.907)	0.489	-5.13%
Frequency	2014.1	-0.044 (CI = +/-0.034; p = 0.017)	-0.042 (CI = +/-0.262; p = 0.734)	0.394	-4.27%
Frequency	2014.2	-0.045 (CI = +/-0.040; p = 0.030)	-0.038 (CI = +/-0.278; p = 0.770)	0.354	-4.40%
Frequency	2015.1	-0.042 (CI = +/-0.047; p = 0.072)	-0.046 (CI = +/-0.297; p = 0.743)	0.277	-4.14%
Frequency	2015.2	-0.051 (CI = +/-0.054; p = 0.062)	-0.023 (CI = +/-0.312; p = 0.873)	0.298	-4.98%
Frequency	2016.1	-0.059 (CI = +/-0.065; p = 0.070)	-0.005 (CI = +/-0.335; p = 0.976)	0.291	-5.71%
Frequency	2016.2	-0.091 (CI = +/-0.063; p = 0.009)	0.068 (CI = +/-0.291; p = 0.608)	0.545	-8.72%
Frequency	2017.1	-0.114 (CI = +/-0.071; p = 0.006)	0.115 (CI = +/-0.293; p = 0.393)	0.613	-10.73%

Collision

Coverage = CL
 End Trend Period = 2022.2
 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	2005.2	-0.016 (CI = +/-0.010; p = 0.001)	0.164 (CI = +/-0.084; p = 0.000)	0.081 (CI = +/-0.172; p = 0.345)	0.440		-1.62%
Loss Cost	2006.1	-0.017 (CI = +/-0.010; p = 0.001)	0.169 (CI = +/-0.087; p = 0.000)	0.086 (CI = +/-0.175; p = 0.322)	0.435		-1.72%
Loss Cost	2006.2	-0.016 (CI = +/-0.011; p = 0.004)	0.174 (CI = +/-0.089; p = 0.000)	0.079 (CI = +/-0.178; p = 0.371)	0.431		-1.62%
Loss Cost	2007.1	-0.016 (CI = +/-0.011; p = 0.009)	0.172 (CI = +/-0.092; p = 0.001)	0.077 (CI = +/-0.182; p = 0.395)	0.388		-1.57%
Loss Cost	2007.2	-0.014 (CI = +/-0.012; p = 0.028)	0.181 (CI = +/-0.093; p = 0.000)	0.063 (CI = +/-0.183; p = 0.484)	0.394		-1.36%
Loss Cost	2008.1	-0.012 (CI = +/-0.013; p = 0.060)	0.176 (CI = +/-0.096; p = 0.001)	0.057 (CI = +/-0.186; p = 0.533)	0.343		-1.22%
Loss Cost	2008.2	-0.011 (CI = +/-0.014; p = 0.101)	0.179 (CI = +/-0.099; p = 0.001)	0.052 (CI = +/-0.192; p = 0.579)	0.342		-1.14%
Loss Cost	2009.1	-0.011 (CI = +/-0.015; p = 0.137)	0.178 (CI = +/-0.103; p = 0.002)	0.051 (CI = +/-0.197; p = 0.597)	0.308		-1.12%
Loss Cost	2009.2	-0.013 (CI = +/-0.016; p = 0.113)	0.172 (CI = +/-0.107; p = 0.003)	0.061 (CI = +/-0.203; p = 0.541)	0.307		-1.29%
Loss Cost	2010.1	-0.017 (CI = +/-0.017; p = 0.051)	0.185 (CI = +/-0.107; p = 0.002)	0.077 (CI = +/-0.200; p = 0.435)	0.362		-1.68%
Loss Cost	2010.2	-0.022 (CI = +/-0.017; p = 0.014)	0.166 (CI = +/-0.104; p = 0.003)	0.105 (CI = +/-0.193; p = 0.271)	0.411		-2.22%
Loss Cost	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	0.187 (CI = +/-0.096; p = 0.001)	0.131 (CI = +/-0.177; p = 0.138)	0.539		-2.88%
Loss Cost	2011.2	-0.032 (CI = +/-0.018; p = 0.002)	0.180 (CI = +/-0.100; p = 0.001)	0.142 (CI = +/-0.182; p = 0.120)	0.547		-3.11%
Loss Cost	2012.1	-0.036 (CI = +/-0.020; p = 0.001)	0.191 (CI = +/-0.101; p = 0.001)	0.156 (CI = +/-0.183; p = 0.091)	0.565		-3.51%
Loss Cost	2012.2	-0.040 (CI = +/-0.021; p = 0.001)	0.178 (CI = +/-0.103; p = 0.002)	0.177 (CI = +/-0.185; p = 0.061)	0.594		-3.96%
Loss Cost	2013.1	-0.045 (CI = +/-0.023; p = 0.001)	0.189 (CI = +/-0.106; p = 0.002)	0.191 (CI = +/-0.188; p = 0.047)	0.598		-4.39%
Loss Cost	2013.2	-0.048 (CI = +/-0.026; p = 0.001)	0.181 (CI = +/-0.112; p = 0.004)	0.204 (CI = +/-0.197; p = 0.044)	0.604		-4.70%
Loss Cost	2014.1	-0.046 (CI = +/-0.030; p = 0.005)	0.176 (CI = +/-0.118; p = 0.007)	0.197 (CI = +/-0.207; p = 0.061)	0.519		-4.48%
Loss Cost	2014.2	-0.046 (CI = +/-0.034; p = 0.013)	0.176 (CI = +/-0.128; p = 0.011)	0.196 (CI = +/-0.223; p = 0.080)	0.506		-4.46%
Loss Cost	2015.1	-0.046 (CI = +/-0.040; p = 0.028)	0.177 (CI = +/-0.138; p = 0.016)	0.197 (CI = +/-0.239; p = 0.097)	0.432		-4.50%
Loss Cost	2015.2	-0.055 (CI = +/-0.046; p = 0.024)	0.160 (CI = +/-0.146; p = 0.034)	0.227 (CI = +/-0.253; p = 0.074)	0.460		-5.37%
Loss Cost	2016.1	-0.062 (CI = +/-0.055; p = 0.031)	0.170 (CI = +/-0.157; p = 0.037)	0.242 (CI = +/-0.271; p = 0.075)	0.425		-5.98%
Loss Cost	2016.2	-0.092 (CI = +/-0.052; p = 0.003)	0.124 (CI = +/-0.134; p = 0.064)	0.326 (CI = +/-0.232; p = 0.011)	0.638		-8.78%
Loss Cost	2017.1	-0.115 (CI = +/-0.053; p = 0.001)	0.152 (CI = +/-0.122; p = 0.021)	0.373 (CI = +/-0.212; p = 0.004)	0.741		-10.83%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.081 (CI = +/-0.049; p = 0.002)	0.178 (CI = +/-0.100; p = 0.001)	0.745		+1.58%
Severity	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.051; p = 0.003)	0.177 (CI = +/-0.102; p = 0.001)	0.741		+1.60%
Severity	2006.2	0.017 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.052; p = 0.002)	0.172 (CI = +/-0.104; p = 0.002)	0.739		+1.68%
Severity	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.053; p = 0.002)	0.174 (CI = +/-0.106; p = 0.002)	0.732		+1.62%
Severity	2007.2	0.016 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.055; p = 0.003)	0.174 (CI = +/-0.109; p = 0.003)	0.715		+1.63%
Severity	2008.1	0.018 (CI = +/-0.007; p = 0.000)	0.081 (CI = +/-0.056; p = 0.006)	0.167 (CI = +/-0.108; p = 0.004)	0.731		+1.78%
Severity	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.058; p = 0.007)	0.164 (CI = +/-0.111; p = 0.006)	0.720		+1.84%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.080 (CI = +/-0.059; p = 0.011)	0.160 (CI = +/-0.114; p = 0.008)	0.721		+1.92%
Severity	2009.2	0.019 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.062; p = 0.014)	0.161 (CI = +/-0.118; p = 0.010)	0.699		+1.91%
Severity	2010.1	0.017 (CI = +/-0.010; p = 0.002)	0.085 (CI = +/-0.063; p = 0.011)	0.167 (CI = +/-0.119; p = 0.008)	0.692		+1.75%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.006)	0.081 (CI = +/-0.066; p = 0.018)	0.173 (CI = +/-0.123; p = 0.008)	0.663		+1.63%
Severity	2011.1	0.013 (CI = +/-0.011; p = 0.026)	0.091 (CI = +/-0.065; p = 0.009)	0.185 (CI = +/-0.120; p = 0.004)	0.672		+1.32%
Severity	2011.2	0.009 (CI = +/-0.011; p = 0.119)	0.078 (CI = +/-0.062; p = 0.017)	0.204 (CI = +/-0.114; p = 0.001)	0.664		+0.90%
Severity	2012.1	0.011 (CI = +/-0.013; p = 0.095)	0.074 (CI = +/-0.065; p = 0.028)	0.199 (CI = +/-0.117; p = 0.002)	0.671		+1.06%
Severity	2012.2	0.010 (CI = +/-0.014; p = 0.167)	0.071 (CI = +/-0.068; p = 0.043)	0.203 (CI = +/-0.123; p = 0.003)	0.648		+0.97%
Severity	2013.1	0.006 (CI = +/-0.015; p = 0.414)	0.080 (CI = +/-0.069; p = 0.025)	0.214 (CI = +/-0.122; p = 0.002)	0.662		+0.60%
Severity	2013.2	0.002 (CI = +/-0.016; p = 0.845)	0.069 (CI = +/-0.069; p = 0.049)	0.232 (CI = +/-0.122; p = 0.001)	0.656		+0.15%
Severity	2014.1	-0.003 (CI = +/-0.018; p = 0.758)	0.078 (CI = +/-0.070; p = 0.032)	0.244 (CI = +/-0.123; p = 0.001)	0.676		-0.26%
Severity	2014.2	-0.004 (CI = +/-0.020; p = 0.661)	0.075 (CI = +/-0.075; p = 0.052)	0.250 (CI = +/-0.131; p = 0.001)	0.663		-0.42%
Severity	2015.1	-0.004 (CI = +/-0.024; p = 0.702)	0.075 (CI = +/-0.081; p = 0.069)	0.250 (CI = +/-0.141; p = 0.002)	0.658		-0.42%
Severity	2015.2	-0.009 (CI = +/-0.028; p = 0.496)	0.066 (CI = +/-0.087; p = 0.121)	0.264 (CI = +/-0.150; p = 0.003)	0.649		-0.88%
Severity	2016.1	-0.004 (CI = +/-0.032; p = 0.790)	0.059 (CI = +/-0.093; p = 0.186)	0.253 (CI = +/-0.159; p = 0.005)	0.654		-0.39%
Severity	2016.2	-0.007 (CI = +/-0.040; p = 0.708)	0.055 (CI = +/-0.103; p = 0.262)	0.261 (CI = +/-0.179; p = 0.009)	0.635		-0.68%
Severity	2017.1	-0.004 (CI = +/-0.050; p = 0.842)	0.052 (CI = +/-0.115; p = 0.330)	0.256 (CI = +/-0.200; p = 0.018)	0.625		-0.44%
Frequency	2005.2	-0.032 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.078; p = 0.037)	-0.096 (CI = +/-0.159; p = 0.224)	0.722		-3.15%
Frequency	2006.1	-0.033 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.079; p = 0.029)	-0.091 (CI = +/-0.160; p = 0.257)	0.718		-3.26%
Frequency	2006.2	-0.033 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.082; p = 0.033)	-0.092 (CI = +/-0.164; p = 0.260)	0.703		-3.24%
Frequency	2007.1	-0.032 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.084; p = 0.047)	-0.097 (CI = +/-0.167; p = 0.242)	0.671		-3.14%
Frequency	2007.2	-0.030 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.085; p = 0.031)	-0.110 (CI = +/-0.167; p = 0.187)	0.654		-2.94%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.088; p = 0.036)	-0.110 (CI = +/-0.172; p = 0.200)	0.628		-2.95%
Frequency	2008.2	-0.030 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.092; p = 0.041)	-0.111 (CI = +/-0.177; p = 0.207)	0.612		-2.93%
Frequency	2009.1	-0.030 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.095; p = 0.044)	-0.109 (CI = +/-0.182; p = 0.229)	0.588		-2.98%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.099; p = 0.066)	-0.100 (CI = +/-0.187; p = 0.280)	0.589		-3.14%
Frequency	2010.1	-0.034 (CI = +/-0.016; p = 0.000)	0.100 (CI = +/-0.101; p = 0.052)	-0.090 (CI = +/-0.189; p = 0.333)	0.589		-3.16%
Frequency	2010.2	-0.039 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.101; p = 0.093)	-0.068 (CI = +/-0.187; p = 0.459)	0.627		-3.79%
Frequency	2011.1	-0.042 (CI = +/-0.018; p = 0.000)	0.097 (CI = +/-0.102; p = 0.061)	-0.054 (CI = +/-0.187; p = 0.553)	0.643		-4.15%
Frequency	2011.2	-0.041 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.106; p = 0.059)	-0.062 (CI = +/-0.194; p = 0.510)	0.616		-3.98%
Frequency	2012.1	-0.046 (CI = +/-0.020; p = 0.000)	0.118 (CI = +/-0.105; p = 0.030)	-0.043 (CI = +/-0.190; p = 0.641)	0.654		-4.52%
Frequency	2012.2	-0.050 (CI = +/-0.022; p = 0.000)	0.107 (CI = +/-0.109; p = 0.053)	-0.026 (CI = +/-0.195; p = 0.782)	0.663		-4.89%
Frequency	2013.1	-0.051 (CI = +/-0.025; p = 0.001)	0.109 (CI = +/-0.115; p = 0.062)	-0.024 (CI = +/-0.205; p = 0.808)	0.619		-4.95%
Frequency	2013.2	-0.050 (CI = +/-0.029; p = 0.002)	0.112 (CI = +/-0.123; p = 0.072)	-0.028 (CI = +/-0.217; p = 0.786)	0.589		-4.85%
Frequency	2014.1	-0.043 (CI = +/-0.032; p = 0.011)	0.098 (CI = +/-0.126; p = 0.119)	-0.047 (CI = +/-0.221; p = 0.656)	0.493		-4.23%
Frequency	2014.2	-0.041 (CI = +/-0.037; p = 0.030)	0.102 (CI = +/-0.136; p = 0.131)	-0.053 (CI = +/-0.238; p = 0.636)	0.456		-4.06%
Frequency	2015.1	-0.042 (CI = +/-0.043; p = 0.054)	0.102 (CI = +/-0.147; p = 0.155)	-0.052 (CI = +/-0.254; p = 0.661)	0.382		-4.09%
Frequency	2015.2	-0.046 (CI = +/-0.051; p = 0.070)	0.094 (CI = +/-0.160; p = 0.222)	-0.038 (CI = +/-0.277; p = 0.770)	0.374		-4.53%
Frequency	2016.1	-0.058 (CI = +/-0.058; p = 0.052)	0.111 (CI = +/-0.168; p = 0.171)	-0.011 (CI = +/-0.289; p = 0.932)	0.393		-5.60%
Frequency	2016.2	-0.085 (CI = +/-0.061; p = 0.011)	0.070 (CI = +/-0.157; p = 0.340)	0.065 (CI = +/-0.272; p = 0.601)	0.564		-8.15%
Frequency	2017.1	-0.110 (CI = +/-0.064; p = 0.004)	0.100 (CI = +/-0.147; p = 0.156)	0.117 (CI = +/-0.255; p = 0.322)	0.672		-10.44%

Collision

Coverage = CL
 End Trend Period = 2022.1
 Excluded Points = NA
 Parameters Included: time, scalar_level_change, seasonality
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R ²	Implied Trend	
						Rate	
Loss Cost	2005.2	-0.016 (CI = +/-0.010; p = 0.002)	0.168 (CI = +/-0.086; p = 0.000)	0.112 (CI = +/-0.200; p = 0.263)	0.444		-1.61%
Loss Cost	2006.1	-0.017 (CI = +/-0.010; p = 0.002)	0.173 (CI = +/-0.088; p = 0.000)	0.118 (CI = +/-0.203; p = 0.246)	0.440		-1.71%
Loss Cost	2006.2	-0.016 (CI = +/-0.011; p = 0.005)	0.178 (CI = +/-0.091; p = 0.000)	0.112 (CI = +/-0.207; p = 0.278)	0.437		-1.60%
Loss Cost	2007.1	-0.016 (CI = +/-0.012; p = 0.010)	0.176 (CI = +/-0.094; p = 0.001)	0.109 (CI = +/-0.211; p = 0.299)	0.395		-1.56%
Loss Cost	2007.2	-0.013 (CI = +/-0.012; p = 0.032)	0.186 (CI = +/-0.095; p = 0.000)	0.097 (CI = +/-0.211; p = 0.352)	0.402		-1.34%
Loss Cost	2008.1	-0.012 (CI = +/-0.013; p = 0.066)	0.180 (CI = +/-0.098; p = 0.001)	0.091 (CI = +/-0.215; p = 0.393)	0.351		-1.21%
Loss Cost	2008.2	-0.011 (CI = +/-0.014; p = 0.111)	0.184 (CI = +/-0.102; p = 0.001)	0.086 (CI = +/-0.221; p = 0.427)	0.351		-1.12%
Loss Cost	2009.1	-0.011 (CI = +/-0.015; p = 0.148)	0.183 (CI = +/-0.106; p = 0.002)	0.085 (CI = +/-0.227; p = 0.445)	0.318		-1.10%
Loss Cost	2009.2	-0.013 (CI = +/-0.017; p = 0.125)	0.177 (CI = +/-0.110; p = 0.003)	0.093 (CI = +/-0.232; p = 0.415)	0.315		-1.26%
Loss Cost	2010.1	-0.017 (CI = +/-0.017; p = 0.057)	0.191 (CI = +/-0.110; p = 0.002)	0.110 (CI = +/-0.229; p = 0.329)	0.371		-1.66%
Loss Cost	2010.2	-0.022 (CI = +/-0.018; p = 0.017)	0.171 (CI = +/-0.107; p = 0.003)	0.134 (CI = +/-0.221; p = 0.220)	0.417		-2.19%
Loss Cost	2011.1	-0.029 (CI = +/-0.017; p = 0.002)	0.193 (CI = +/-0.099; p = 0.001)	0.161 (CI = +/-0.201; p = 0.109)	0.547		-2.86%
Loss Cost	2011.2	-0.031 (CI = +/-0.019; p = 0.003)	0.186 (CI = +/-0.103; p = 0.001)	0.170 (CI = +/-0.207; p = 0.101)	0.554		-3.08%
Loss Cost	2012.1	-0.035 (CI = +/-0.020; p = 0.002)	0.197 (CI = +/-0.105; p = 0.001)	0.185 (CI = +/-0.207; p = 0.077)	0.573		-3.47%
Loss Cost	2012.2	-0.040 (CI = +/-0.022; p = 0.001)	0.184 (CI = +/-0.108; p = 0.002)	0.202 (CI = +/-0.209; p = 0.057)	0.599		-3.92%
Loss Cost	2013.1	-0.044 (CI = +/-0.024; p = 0.001)	0.195 (CI = +/-0.110; p = 0.002)	0.217 (CI = +/-0.212; p = 0.045)	0.604		-4.34%
Loss Cost	2013.2	-0.048 (CI = +/-0.027; p = 0.002)	0.187 (CI = +/-0.117; p = 0.004)	0.228 (CI = +/-0.221; p = 0.045)	0.609		-4.64%
Loss Cost	2014.1	-0.045 (CI = +/-0.031; p = 0.007)	0.182 (CI = +/-0.125; p = 0.008)	0.221 (CI = +/-0.233; p = 0.062)	0.523		-4.42%
Loss Cost	2014.2	-0.045 (CI = +/-0.036; p = 0.019)	0.183 (CI = +/-0.136; p = 0.012)	0.219 (CI = +/-0.249; p = 0.080)	0.510		-4.37%
Loss Cost	2015.1	-0.045 (CI = +/-0.042; p = 0.038)	0.184 (CI = +/-0.147; p = 0.019)	0.220 (CI = +/-0.267; p = 0.097)	0.435		-4.41%
Loss Cost	2015.2	-0.054 (CI = +/-0.049; p = 0.035)	0.167 (CI = +/-0.158; p = 0.040)	0.244 (CI = +/-0.282; p = 0.083)	0.457		-5.26%
Loss Cost	2016.1	-0.060 (CI = +/-0.058; p = 0.044)	0.177 (CI = +/-0.171; p = 0.044)	0.259 (CI = +/-0.303; p = 0.086)	0.419		-5.86%
Loss Cost	2016.2	-0.091 (CI = +/-0.057; p = 0.006)	0.127 (CI = +/-0.149; p = 0.086)	0.331 (CI = +/-0.260; p = 0.019)	0.628		-8.72%
Loss Cost	2017.1	-0.114 (CI = +/-0.058; p = 0.002)	0.154 (CI = +/-0.138; p = 0.034)	0.376 (CI = +/-0.240; p = 0.008)	0.731		-10.79%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.085 (CI = +/-0.049; p = 0.001)	0.208 (CI = +/-0.115; p = 0.001)	0.723		+1.59%
Severity	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.208 (CI = +/-0.117; p = 0.001)	0.718		+1.61%
Severity	2006.2	0.017 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.052; p = 0.002)	0.203 (CI = +/-0.118; p = 0.002)	0.717		+1.69%
Severity	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.054; p = 0.002)	0.206 (CI = +/-0.121; p = 0.002)	0.710		+1.63%
Severity	2007.2	0.016 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.056; p = 0.002)	0.205 (CI = +/-0.124; p = 0.002)	0.691		+1.65%
Severity	2008.1	0.018 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.056; p = 0.004)	0.198 (CI = +/-0.123; p = 0.003)	0.709		+1.79%
Severity	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.058; p = 0.005)	0.195 (CI = +/-0.126; p = 0.004)	0.697		+1.85%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.060; p = 0.008)	0.191 (CI = +/-0.129; p = 0.005)	0.698		+1.94%
Severity	2009.2	0.019 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.063; p = 0.011)	0.191 (CI = +/-0.133; p = 0.007)	0.674		+1.94%
Severity	2010.1	0.018 (CI = +/-0.010; p = 0.002)	0.090 (CI = +/-0.064; p = 0.008)	0.199 (CI = +/-0.134; p = 0.006)	0.667		+1.77%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.006)	0.087 (CI = +/-0.067; p = 0.014)	0.203 (CI = +/-0.138; p = 0.006)	0.634		+1.66%
Severity	2011.1	0.013 (CI = +/-0.011; p = 0.024)	0.096 (CI = +/-0.066; p = 0.006)	0.216 (CI = +/-0.134; p = 0.003)	0.646		+1.34%
Severity	2011.2	0.009 (CI = +/-0.012; p = 0.107)	0.083 (CI = +/-0.063; p = 0.013)	0.232 (CI = +/-0.127; p = 0.001)	0.632		+0.94%
Severity	2012.1	0.011 (CI = +/-0.013; p = 0.088)	0.079 (CI = +/-0.066; p = 0.022)	0.226 (CI = +/-0.130; p = 0.002)	0.639		+1.09%
Severity	2012.2	0.010 (CI = +/-0.014; p = 0.151)	0.077 (CI = +/-0.070; p = 0.033)	0.229 (CI = +/-0.136; p = 0.003)	0.612		+1.02%
Severity	2013.1	0.006 (CI = +/-0.015; p = 0.382)	0.086 (CI = +/-0.070; p = 0.019)	0.241 (CI = +/-0.135; p = 0.002)	0.631		+0.64%
Severity	2013.2	0.002 (CI = +/-0.016; p = 0.784)	0.075 (CI = +/-0.071; p = 0.039)	0.255 (CI = +/-0.134; p = 0.001)	0.620		+0.21%
Severity	2014.1	-0.002 (CI = +/-0.018; p = 0.813)	0.084 (CI = +/-0.072; p = 0.025)	0.268 (CI = +/-0.135; p = 0.001)	0.646		-0.20%
Severity	2014.2	-0.003 (CI = +/-0.021; p = 0.735)	0.081 (CI = +/-0.078; p = 0.043)	0.272 (CI = +/-0.144; p = 0.001)	0.631		-0.33%
Severity	2015.1	-0.003 (CI = +/-0.024; p = 0.766)	0.082 (CI = +/-0.085; p = 0.058)	0.272 (CI = +/-0.154; p = 0.003)	0.623		-0.34%
Severity	2015.2	-0.008 (CI = +/-0.029; p = 0.573)	0.074 (CI = +/-0.092; p = 0.105)	0.283 (CI = +/-0.164; p = 0.003)	0.610		-0.75%
Severity	2016.1	-0.003 (CI = +/-0.034; p = 0.864)	0.066 (CI = +/-0.099; p = 0.163)	0.272 (CI = +/-0.175; p = 0.007)	0.612		-0.26%
Severity	2016.2	-0.005 (CI = +/-0.043; p = 0.808)	0.063 (CI = +/-0.112; p = 0.232)	0.276 (CI = +/-0.196; p = 0.012)	0.587		-0.46%
Severity	2017.1	-0.002 (CI = +/-0.054; p = 0.927)	0.060 (CI = +/-0.126; p = 0.299)	0.271 (CI = +/-0.220; p = 0.023)	0.574		-0.21%
Frequency	2005.2	-0.032 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.080; p = 0.042)	-0.097 (CI = +/-0.186; p = 0.296)	0.700		-3.15%
Frequency	2006.1	-0.033 (CI = +/-0.009; p = 0.000)	0.089 (CI = +/-0.081; p = 0.034)	-0.090 (CI = +/-0.187; p = 0.334)	0.696		-3.26%
Frequency	2006.2	-0.033 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.084; p = 0.038)	-0.091 (CI = +/-0.192; p = 0.337)	0.681		-3.24%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	0.085 (CI = +/-0.087; p = 0.053)	-0.097 (CI = +/-0.195; p = 0.316)	0.645		-3.14%
Frequency	2007.2	-0.030 (CI = +/-0.011; p = 0.000)	0.095 (CI = +/-0.088; p = 0.035)	-0.108 (CI = +/-0.195; p = 0.265)	0.626		-2.94%
Frequency	2008.1	-0.030 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.091; p = 0.041)	-0.107 (CI = +/-0.200; p = 0.279)	0.597		-2.95%
Frequency	2008.2	-0.030 (CI = +/-0.013; p = 0.000)	0.096 (CI = +/-0.095; p = 0.047)	-0.109 (CI = +/-0.206; p = 0.286)	0.580		-2.92%
Frequency	2009.1	-0.030 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.099; p = 0.050)	-0.106 (CI = +/-0.211; p = 0.310)	0.554		-2.98%
Frequency	2009.2	-0.032 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.102; p = 0.075)	-0.098 (CI = +/-0.216; p = 0.355)	0.556		-3.14%
Frequency	2010.1	-0.034 (CI = +/-0.016; p = 0.000)	0.100 (CI = +/-0.105; p = 0.060)	-0.088 (CI = +/-0.219; p = 0.411)	0.556		-3.36%
Frequency	2010.2	-0.039 (CI = +/-0.017; p = 0.000)	0.085 (CI = +/-0.105; p = 0.107)	-0.069 (CI = +/-0.216; p = 0.511)	0.597		-3.79%
Frequency	2011.1	-0.042 (CI = +/-0.018; p = 0.000)	0.097 (CI = +/-0.106; p = 0.072)	-0.054 (CI = +/-0.216; p = 0.604)	0.614		-4.15%
Frequency	2011.2	-0.041 (CI = +/-0.020; p = 0.001)	0.102 (CI = +/-0.112; p = 0.070)	-0.061 (CI = +/-0.223; p = 0.570)	0.585		-3.97%
Frequency	2012.1	-0.046 (CI = +/-0.021; p = 0.000)	0.118 (CI = +/-0.110; p = 0.037)	-0.041 (CI = +/-0.218; p = 0.698)	0.626		-4.51%
Frequency	2012.2	-0.050 (CI = +/-0.023; p = 0.000)	0.107 (CI = +/-0.115; p = 0.065)	-0.027 (CI = +/-0.223; p = 0.804)	0.637		-4.89%
Frequency	2013.1	-0.051 (CI = +/-0.026; p = 0.001)	0.109 (CI = +/-0.122; p = 0.076)	-0.024 (CI = +/-0.234; p = 0.828)	0.590		-4.95%
Frequency	2013.2	-0.050 (CI = +/-0.030; p = 0.003)	0.112 (CI = +/-0.131; p = 0.088)	-0.028 (CI = +/-0.247; p = 0.812)	0.558		-4.85%
Frequency	2014.1	-0.043 (CI = +/-0.033; p = 0.014)	0.098 (CI = +/-0.135; p = 0.140)	-0.047 (CI = +/-0.251; p = 0.692)	0.452		-4.23%
Frequency	2014.2	-0.041 (CI = +/-0.039; p = 0.038)	0.102 (CI = +/-0.146; p = 0.155)	-0.053 (CI = +/-0.268; p = 0.676)	0.413		-4.06%
Frequency	2015.1	-0.042 (CI = +/-0.045; p = 0.067)	0.103 (CI = +/-0.158; p = 0.182)	-0.052 (CI = +/-0.288; p = 0.700)	0.334		-4.09%
Frequency	2015.2	-0.046 (CI = +/-0.054; p = 0.086)	0.093 (CI = +/-0.174; p = 0.260)	-0.039 (CI = +/-0.311; p = 0.785)	0.324		-4.54%
Frequency	2016.1	-0.058 (CI = +/-0.063; p = 0.068)	0.110 (CI = +/-0.184; p = 0.208)	-0.013 (CI = +/-0.327; p = 0.931)	0.345		-5.61%
Frequency	2016.2	-0.087 (CI = +/-0.066; p = 0.017)	0.064 (CI = +/-0.174; p = 0.422)	0.054 (CI = +/-0.304; p = 0.690)	0.530		-8.29%
Frequency	2017.1	-0.112 (CI = +/-0.070; p = 0.007)	0.094 (CI = +/-0.165; p = 0.221)	0.105 (CI = +/-0.287; p = 0.414)	0.649		-10.60%

Collision

Coverage = CL
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	2005.2	-0.007 (CI = +/-0.009; p = 0.121)	0.155 (CI = +/-0.079; p = 0.000)	0.372	-0.74%
Loss Cost	2006.1	-0.008 (CI = +/-0.010; p = 0.123)	0.157 (CI = +/-0.083; p = 0.001)	0.360	-0.79%
Loss Cost	2006.2	-0.006 (CI = +/-0.011; p = 0.258)	0.166 (CI = +/-0.084; p = 0.000)	0.382	-0.60%
Loss Cost	2007.1	-0.004 (CI = +/-0.011; p = 0.435)	0.159 (CI = +/-0.086; p = 0.001)	0.339	-0.44%
Loss Cost	2007.2	-0.001 (CI = +/-0.012; p = 0.866)	0.173 (CI = +/-0.083; p = 0.000)	0.409	-0.09%
Loss Cost	2008.1	0.002 (CI = +/-0.012; p = 0.715)	0.160 (CI = +/-0.083; p = 0.001)	0.389	+0.21%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.485)	0.169 (CI = +/-0.084; p = 0.000)	0.419	+0.43%
Loss Cost	2009.1	0.006 (CI = +/-0.014; p = 0.335)	0.160 (CI = +/-0.087; p = 0.001)	0.409	+0.65%
Loss Cost	2009.2	0.006 (CI = +/-0.015; p = 0.422)	0.158 (CI = +/-0.092; p = 0.002)	0.372	+0.59%
Loss Cost	2010.1	0.003 (CI = +/-0.016; p = 0.727)	0.169 (CI = +/-0.094; p = 0.001)	0.404	+0.28%
Loss Cost	2010.2	-0.002 (CI = +/-0.017; p = 0.766)	0.153 (CI = +/-0.091; p = 0.003)	0.374	-0.24%
Loss Cost	2011.1	-0.009 (CI = +/-0.016; p = 0.228)	0.176 (CI = +/-0.083; p = 0.000)	0.526	-0.94%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.245)	0.173 (CI = +/-0.089; p = 0.001)	0.515	-1.02%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.190)	0.181 (CI = +/-0.094; p = 0.001)	0.519	-1.30%
Loss Cost	2012.2	-0.017 (CI = +/-0.023; p = 0.142)	0.173 (CI = +/-0.099; p = 0.003)	0.515	-1.64%
Loss Cost	2013.1	-0.019 (CI = +/-0.027; p = 0.140)	0.180 (CI = +/-0.108; p = 0.004)	0.496	-1.91%
Loss Cost	2013.2	-0.020 (CI = +/-0.031; p = 0.188)	0.178 (CI = +/-0.118; p = 0.007)	0.486	-1.97%
Loss Cost	2014.1	-0.010 (CI = +/-0.035; p = 0.547)	0.156 (CI = +/-0.120; p = 0.017)	0.378	-0.96%
Loss Cost	2014.2	-0.003 (CI = +/-0.041; p = 0.885)	0.169 (CI = +/-0.129; p = 0.017)	0.417	-0.26%
Loss Cost	2015.1	0.009 (CI = +/-0.048; p = 0.683)	0.148 (CI = +/-0.139; p = 0.040)	0.362	+0.88%
Loss Cost	2015.2	0.006 (CI = +/-0.062; p = 0.833)	0.143 (CI = +/-0.162; p = 0.073)	0.256	+0.56%
Loss Cost	2016.1	0.015 (CI = +/-0.086; p = 0.681)	0.130 (CI = +/-0.197; p = 0.150)	0.183	+1.47%
Loss Cost	2016.2	-0.023 (CI = +/-0.078; p = 0.455)	0.086 (CI = +/-0.158; p = 0.207)	0.136	-2.30%
Loss Cost	2017.1	-0.049 (CI = +/-0.117; p = 0.277)	0.115 (CI = +/-0.200; p = 0.164)	0.291	-4.76%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.600	+1.68%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.053; p = 0.003)	0.595	+1.71%
Severity	2006.2	0.018 (CI = +/-0.007; p = 0.000)	0.088 (CI = +/-0.054; p = 0.003)	0.597	+1.81%
Severity	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.056; p = 0.003)	0.583	+1.75%
Severity	2007.2	0.018 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.058; p = 0.004)	0.548	+1.77%
Severity	2008.1	0.020 (CI = +/-0.008; p = 0.000)	0.083 (CI = +/-0.058; p = 0.007)	0.587	+1.98%
Severity	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.060; p = 0.007)	0.568	+2.07%
Severity	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.063; p = 0.014)	0.578	+2.21%
Severity	2009.2	0.022 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.066; p = 0.018)	0.532	+2.22%
Severity	2010.1	0.020 (CI = +/-0.012; p = 0.002)	0.089 (CI = +/-0.068; p = 0.014)	0.513	+2.02%
Severity	2010.2	0.019 (CI = +/-0.013; p = 0.008)	0.085 (CI = +/-0.072; p = 0.023)	0.430	+1.90%
Severity	2011.1	0.015 (CI = +/-0.014; p = 0.037)	0.099 (CI = +/-0.071; p = 0.009)	0.443	+1.47%
Severity	2011.2	0.009 (CI = +/-0.013; p = 0.152)	0.084 (CI = +/-0.065; p = 0.016)	0.330	+0.95%
Severity	2012.1	0.012 (CI = +/-0.015; p = 0.116)	0.078 (CI = +/-0.069; p = 0.031)	0.339	+1.18%
Severity	2012.2	0.011 (CI = +/-0.017; p = 0.201)	0.075 (CI = +/-0.074; p = 0.049)	0.250	+1.07%
Severity	2013.1	0.005 (CI = +/-0.018; p = 0.589)	0.090 (CI = +/-0.073; p = 0.020)	0.322	+0.46%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.830)	0.076 (CI = +/-0.070; p = 0.035)	0.248	-0.18%
Severity	2014.1	-0.010 (CI = +/-0.019; p = 0.242)	0.095 (CI = +/-0.064; p = 0.009)	0.470	-1.02%
Severity	2014.2	-0.014 (CI = +/-0.022; p = 0.179)	0.088 (CI = +/-0.069; p = 0.019)	0.469	-1.38%
Severity	2015.1	-0.018 (CI = +/-0.027; p = 0.164)	0.095 (CI = +/-0.078; p = 0.023)	0.455	-1.76%
Severity	2015.2	-0.028 (CI = +/-0.028; p = 0.049)	0.079 (CI = +/-0.073; p = 0.037)	0.584	-2.79%
Severity	2016.1	-0.026 (CI = +/-0.039; p = 0.146)	0.077 (CI = +/-0.090; p = 0.080)	0.386	-2.60%
Severity	2016.2	-0.039 (CI = +/-0.046; p = 0.079)	0.062 (CI = +/-0.094; p = 0.142)	0.532	-3.84%
Severity	2017.1	-0.054 (CI = +/-0.070; p = 0.091)	0.079 (CI = +/-0.119; p = 0.127)	0.550	-5.25%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.073; p = 0.057)	0.552	-2.38%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.075; p = 0.053)	0.534	-2.46%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.078; p = 0.050)	0.508	-2.37%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.079; p = 0.086)	0.429	-2.15%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.082 (CI = +/-0.076; p = 0.036)	0.406	-1.84%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.077 (CI = +/-0.079; p = 0.054)	0.333	-1.73%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.013)	0.082 (CI = +/-0.082; p = 0.048)	0.311	-1.60%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.029)	0.079 (CI = +/-0.086; p = 0.069)	0.241	-1.52%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.036)	0.077 (CI = +/-0.090; p = 0.092)	0.240	-1.60%
Frequency	2010.1	-0.017 (CI = +/-0.017; p = 0.042)	0.081 (CI = +/-0.095; p = 0.092)	0.221	-1.71%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.021)	0.068 (CI = +/-0.096; p = 0.153)	0.275	-2.10%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.019)	0.077 (CI = +/-0.101; p = 0.125)	0.287	-2.38%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.065)	0.089 (CI = +/-0.103; p = 0.084)	0.255	-1.95%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.037)	0.104 (CI = +/-0.106; p = 0.055)	0.315	-2.45%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.098 (CI = +/-0.114; p = 0.085)	0.321	-2.68%
Frequency	2013.1	-0.024 (CI = +/-0.031; p = 0.114)	0.090 (CI = +/-0.123; p = 0.138)	0.183	-2.36%
Frequency	2013.2	-0.018 (CI = +/-0.035; p = 0.273)	0.102 (CI = +/-0.130; p = 0.112)	0.166	-1.79%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.965)	0.062 (CI = +/-0.106; p = 0.220)	-0.019	+0.06%
Frequency	2014.2	0.011 (CI = +/-0.032; p = 0.447)	0.081 (CI = +/-0.103; p = 0.107)	0.163	+1.13%
Frequency	2015.1	0.027 (CI = +/-0.032; p = 0.093)	0.053 (CI = +/-0.093; p = 0.219)	0.344	+2.69%
Frequency	2015.2	0.034 (CI = +/-0.039; p = 0.078)	0.064 (CI = +/-0.101; p = 0.174)	0.379	+3.44%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.105)	0.053 (CI = +/-0.122; p = 0.311)	0.389	+4.17%
Frequency	2016.2	0.016 (CI = +/-0.043; p = 0.366)	0.024 (CI = +/-0.087; p = 0.485)	-0.066	+1.60%
Frequency	2017.1	0.005 (CI = +/-0.069; p = 0.829)	0.037 (CI = +/-0.119; p = 0.398)	-0.171	+0.52%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.014 (CI = +/-0.010; p = 0.007)	0.174	-1.40%
Loss Cost	2006.1	-0.014 (CI = +/-0.011; p = 0.012)	0.156	-1.39%
Loss Cost	2006.2	-0.014 (CI = +/-0.011; p = 0.018)	0.140	-1.38%
Loss Cost	2007.1	-0.012 (CI = +/-0.012; p = 0.044)	0.100	-1.23%
Loss Cost	2007.2	-0.012 (CI = +/-0.013; p = 0.075)	0.074	-1.14%
Loss Cost	2008.1	-0.009 (CI = +/-0.013; p = 0.173)	0.032	-0.90%
Loss Cost	2008.2	-0.009 (CI = +/-0.014; p = 0.184)	0.030	-0.94%
Loss Cost	2009.1	-0.008 (CI = +/-0.015; p = 0.303)	0.004	-0.77%
Loss Cost	2009.2	-0.010 (CI = +/-0.016; p = 0.199)	0.028	-1.02%
Loss Cost	2010.1	-0.012 (CI = +/-0.017; p = 0.177)	0.036	-1.16%
Loss Cost	2010.2	-0.017 (CI = +/-0.017; p = 0.054)	0.115	-1.69%
Loss Cost	2011.1	-0.020 (CI = +/-0.019; p = 0.035)	0.151	-2.00%
Loss Cost	2011.2	-0.023 (CI = +/-0.020; p = 0.024)	0.182	-2.29%
Loss Cost	2012.1	-0.023 (CI = +/-0.022; p = 0.038)	0.158	-2.30%
Loss Cost	2012.2	-0.028 (CI = +/-0.023; p = 0.021)	0.211	-2.77%
Loss Cost	2013.1	-0.027 (CI = +/-0.026; p = 0.039)	0.173	-2.70%
Loss Cost	2013.2	-0.031 (CI = +/-0.028; p = 0.034)	0.193	-3.05%
Loss Cost	2014.1	-0.024 (CI = +/-0.031; p = 0.112)	0.097	-2.40%
Loss Cost	2014.2	-0.025 (CI = +/-0.035; p = 0.137)	0.084	-2.51%
Loss Cost	2015.1	-0.019 (CI = +/-0.038; p = 0.301)	0.010	-1.90%
Loss Cost	2015.2	-0.026 (CI = +/-0.043; p = 0.215)	0.048	-2.57%
Loss Cost	2016.1	-0.021 (CI = +/-0.050; p = 0.369)	-0.010	-2.11%
Loss Cost	2016.2	-0.038 (CI = +/-0.053; p = 0.144)	0.110	-3.73%
Loss Cost	2017.1	-0.038 (CI = +/-0.064; p = 0.215)	0.064	-3.72%
Severity	2005.2	0.020 (CI = +/-0.006; p = 0.000)	0.549	+2.07%
Severity	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.552	+2.15%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.543	+2.20%
Severity	2007.1	0.022 (CI = +/-0.008; p = 0.000)	0.528	+2.24%
Severity	2007.2	0.022 (CI = +/-0.008; p = 0.000)	0.500	+2.23%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.549	+2.45%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.529	+2.48%
Severity	2009.1	0.026 (CI = +/-0.009; p = 0.000)	0.550	+2.66%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.517	+2.63%
Severity	2010.1	0.026 (CI = +/-0.011; p = 0.000)	0.486	+2.63%
Severity	2010.2	0.025 (CI = +/-0.012; p = 0.000)	0.437	+2.53%
Severity	2011.1	0.024 (CI = +/-0.013; p = 0.001)	0.389	+2.44%
Severity	2011.2	0.021 (CI = +/-0.013; p = 0.003)	0.311	+2.13%
Severity	2012.1	0.024 (CI = +/-0.014; p = 0.002)	0.367	+2.45%
Severity	2012.2	0.024 (CI = +/-0.015; p = 0.004)	0.323	+2.42%
Severity	2013.1	0.024 (CI = +/-0.017; p = 0.009)	0.282	+2.39%
Severity	2013.2	0.021 (CI = +/-0.019; p = 0.030)	0.205	+2.13%
Severity	2014.1	0.022 (CI = +/-0.021; p = 0.045)	0.179	+2.18%
Severity	2014.2	0.021 (CI = +/-0.024; p = 0.073)	0.145	+2.17%
Severity	2015.1	0.026 (CI = +/-0.026; p = 0.051)	0.191	+2.65%
Severity	2015.2	0.025 (CI = +/-0.030; p = 0.096)	0.137	+2.55%
Severity	2016.1	0.035 (CI = +/-0.033; p = 0.039)	0.251	+3.52%
Severity	2016.2	0.036 (CI = +/-0.038; p = 0.062)	0.217	+3.69%
Severity	2017.1	0.046 (CI = +/-0.043; p = 0.039)	0.296	+4.72%
Frequency	2005.2	-0.035 (CI = +/-0.008; p = 0.000)	0.690	-3.40%
Frequency	2006.1	-0.035 (CI = +/-0.009; p = 0.000)	0.681	-3.47%
Frequency	2006.2	-0.036 (CI = +/-0.009; p = 0.000)	0.667	-3.51%
Frequency	2007.1	-0.035 (CI = +/-0.010; p = 0.000)	0.635	-3.39%
Frequency	2007.2	-0.034 (CI = +/-0.010; p = 0.000)	0.602	-3.30%
Frequency	2008.1	-0.033 (CI = +/-0.011; p = 0.000)	0.573	-3.27%
Frequency	2008.2	-0.034 (CI = +/-0.012; p = 0.000)	0.558	-3.34%
Frequency	2009.1	-0.034 (CI = +/-0.012; p = 0.000)	0.531	-3.34%
Frequency	2009.2	-0.036 (CI = +/-0.013; p = 0.000)	0.548	-3.56%
Frequency	2010.1	-0.038 (CI = +/-0.014; p = 0.000)	0.541	-3.69%
Frequency	2010.2	-0.042 (CI = +/-0.014; p = 0.000)	0.605	-4.12%
Frequency	2011.1	-0.044 (CI = +/-0.015; p = 0.000)	0.608	-4.33%
Frequency	2011.2	-0.044 (CI = +/-0.017; p = 0.000)	0.576	-4.33%
Frequency	2012.1	-0.048 (CI = +/-0.018; p = 0.000)	0.591	-4.64%
Frequency	2012.2	-0.052 (CI = +/-0.019; p = 0.000)	0.622	-5.06%
Frequency	2013.1	-0.051 (CI = +/-0.021; p = 0.000)	0.576	-4.97%
Frequency	2013.2	-0.052 (CI = +/-0.023; p = 0.000)	0.547	-5.07%
Frequency	2014.1	-0.046 (CI = +/-0.024; p = 0.001)	0.466	-4.47%
Frequency	2014.2	-0.047 (CI = +/-0.028; p = 0.002)	0.432	-4.58%
Frequency	2015.1	-0.045 (CI = +/-0.031; p = 0.008)	0.365	-4.44%
Frequency	2015.2	-0.051 (CI = +/-0.035; p = 0.008)	0.389	-4.99%
Frequency	2016.1	-0.056 (CI = +/-0.040; p = 0.011)	0.384	-5.44%
Frequency	2016.2	-0.074 (CI = +/-0.039; p = 0.002)	0.579	-7.16%
Frequency	2017.1	-0.084 (CI = +/-0.044; p = 0.002)	0.604	-8.06%

Collision

Coverage = CL
End Trend Period = 2019.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.012; p = 0.209)	0.023	-0.74%
Loss Cost	2006.1	-0.007 (CI = +/-0.013; p = 0.287)	0.007	-0.67%
Loss Cost	2006.2	-0.006 (CI = +/-0.014; p = 0.373)	-0.007	-0.60%
Loss Cost	2007.1	-0.003 (CI = +/-0.014; p = 0.669)	-0.034	-0.30%
Loss Cost	2007.2	-0.001 (CI = +/-0.015; p = 0.899)	-0.043	-0.09%
Loss Cost	2008.1	0.004 (CI = +/-0.015; p = 0.616)	-0.033	+0.38%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.599)	-0.034	+0.43%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.331)	0.000	+0.85%
Loss Cost	2009.2	0.006 (CI = +/-0.019; p = 0.529)	-0.030	+0.59%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.609)	-0.040	+0.53%
Loss Cost	2010.2	-0.002 (CI = +/-0.021; p = 0.819)	-0.055	-0.24%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.584)	-0.042	-0.62%
Loss Cost	2011.2	-0.010 (CI = +/-0.026; p = 0.416)	-0.019	-1.02%
Loss Cost	2012.1	-0.009 (CI = +/-0.030; p = 0.535)	-0.041	-0.88%
Loss Cost	2012.2	-0.017 (CI = +/-0.032; p = 0.290)	0.015	-1.64%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.440)	-0.029	-1.37%
Loss Cost	2013.2	-0.020 (CI = +/-0.043; p = 0.332)	0.002	-1.97%
Loss Cost	2014.1	-0.003 (CI = +/-0.045; p = 0.882)	-0.097	-0.31%
Loss Cost	2014.2	-0.003 (CI = +/-0.055; p = 0.916)	-0.110	-0.26%
Loss Cost	2015.1	0.018 (CI = +/-0.060; p = 0.516)	-0.064	+1.79%
Loss Cost	2015.2	0.006 (CI = +/-0.074; p = 0.864)	-0.138	+0.56%
Loss Cost	2016.1	0.027 (CI = +/-0.091; p = 0.498)	-0.074	+2.73%
Loss Cost	2016.2	-0.023 (CI = +/-0.081; p = 0.493)	-0.082	-2.30%
Loss Cost	2017.1	-0.029 (CI = +/-0.123; p = 0.550)	-0.130	-2.86%
Severity	2005.2	0.017 (CI = +/-0.007; p = 0.000)	0.442	+1.68%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.446	+1.77%
Severity	2006.2	0.018 (CI = +/-0.008; p = 0.000)	0.429	+1.81%
Severity	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.405	+1.83%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.359	+1.77%
Severity	2008.1	0.020 (CI = +/-0.010; p = 0.000)	0.441	+2.07%
Severity	2008.2	0.020 (CI = +/-0.011; p = 0.001)	0.406	+2.07%
Severity	2009.1	0.023 (CI = +/-0.011; p = 0.000)	0.445	+2.31%
Severity	2009.2	0.022 (CI = +/-0.012; p = 0.001)	0.390	+2.22%
Severity	2010.1	0.021 (CI = +/-0.014; p = 0.004)	0.337	+2.16%
Severity	2010.2	0.019 (CI = +/-0.015; p = 0.016)	0.253	+1.90%
Severity	2011.1	0.016 (CI = +/-0.016; p = 0.051)	0.169	+1.65%
Severity	2011.2	0.009 (CI = +/-0.016; p = 0.226)	0.036	+0.95%
Severity	2012.1	0.014 (CI = +/-0.017; p = 0.114)	0.109	+1.36%
Severity	2012.2	0.011 (CI = +/-0.019; p = 0.255)	0.029	+1.07%
Severity	2013.1	0.007 (CI = +/-0.022; p = 0.481)	-0.038	+0.74%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.858)	-0.088	-0.18%
Severity	2014.1	-0.006 (CI = +/-0.026; p = 0.597)	-0.068	-0.63%
Severity	2014.2	-0.014 (CI = +/-0.029; p = 0.307)	0.017	-1.38%
Severity	2015.1	-0.012 (CI = +/-0.036; p = 0.464)	-0.047	-1.20%
Severity	2015.2	-0.028 (CI = +/-0.037; p = 0.115)	0.219	-2.79%
Severity	2016.1	-0.019 (CI = +/-0.047; p = 0.357)	0.000	-1.88%
Severity	2016.2	-0.039 (CI = +/-0.052; p = 0.111)	0.314	-3.84%
Severity	2017.1	-0.040 (CI = +/-0.079; p = 0.230)	0.166	-3.96%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.502	-2.38%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.478	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.443	-2.37%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.376	-2.09%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.003)	0.303	-1.84%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.009)	0.238	-1.66%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.019)	0.199	-1.60%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.050)	0.138	-1.42%
Frequency	2009.2	-0.016 (CI = +/-0.016; p = 0.045)	0.153	-1.60%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.068)	0.127	-1.59%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.024)	0.222	-2.10%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.031)	0.214	-2.24%
Frequency	2011.2	-0.020 (CI = +/-0.023; p = 0.083)	0.133	-1.95%
Frequency	2012.1	-0.022 (CI = +/-0.025; p = 0.081)	0.145	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.028; p = 0.059)	0.189	-2.68%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.175)	0.077	-2.09%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.310)	0.011	-1.79%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.822)	-0.094	+0.32%
Frequency	2014.2	0.011 (CI = +/-0.036; p = 0.493)	-0.052	+1.13%
Frequency	2015.1	0.030 (CI = +/-0.033; p = 0.068)	0.276	+3.02%
Frequency	2015.2	0.034 (CI = +/-0.041; p = 0.093)	0.257	+3.44%
Frequency	2016.1	0.046 (CI = +/-0.050; p = 0.067)	0.361	+4.70%
Frequency	2016.2	0.016 (CI = +/-0.038; p = 0.336)	0.021	+1.60%
Frequency	2017.1	0.011 (CI = +/-0.058; p = 0.612)	-0.162	+1.15%

Collision

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

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.008 (CI = +/-0.013; p = 0.190)	0.029	-0.83%
Loss Cost	2006.1	-0.008 (CI = +/-0.014; p = 0.262)	0.012	-0.76%
Loss Cost	2006.2	-0.007 (CI = +/-0.015; p = 0.341)	-0.002	-0.69%
Loss Cost	2007.1	-0.004 (CI = +/-0.015; p = 0.622)	-0.032	-0.37%
Loss Cost	2007.2	-0.002 (CI = +/-0.017; p = 0.846)	-0.044	-0.16%
Loss Cost	2008.1	0.004 (CI = +/-0.017; p = 0.667)	-0.038	+0.36%
Loss Cost	2008.2	0.004 (CI = +/-0.019; p = 0.649)	-0.039	+0.41%
Loss Cost	2009.1	0.009 (CI = +/-0.020; p = 0.367)	-0.007	+0.87%
Loss Cost	2009.2	0.006 (CI = +/-0.021; p = 0.574)	-0.037	+0.58%
Loss Cost	2010.1	0.005 (CI = +/-0.024; p = 0.656)	-0.046	+0.51%
Loss Cost	2010.2	-0.003 (CI = +/-0.024; p = 0.765)	-0.056	-0.34%
Loss Cost	2011.1	-0.008 (CI = +/-0.027; p = 0.535)	-0.039	-0.79%
Loss Cost	2011.2	-0.013 (CI = +/-0.030; p = 0.372)	-0.010	-1.26%
Loss Cost	2012.1	-0.011 (CI = +/-0.034; p = 0.481)	-0.035	-1.14%
Loss Cost	2012.2	-0.021 (CI = +/-0.037; p = 0.248)	0.035	-2.05%
Loss Cost	2013.1	-0.018 (CI = +/-0.044; p = 0.380)	-0.014	-1.80%
Loss Cost	2013.2	-0.026 (CI = +/-0.051; p = 0.276)	0.029	-2.60%
Loss Cost	2014.1	-0.007 (CI = +/-0.055; p = 0.767)	-0.100	-0.73%
Loss Cost	2014.2	-0.008 (CI = +/-0.068; p = 0.800)	-0.115	-0.77%
Loss Cost	2015.1	0.016 (CI = +/-0.077; p = 0.631)	-0.103	+1.65%
Loss Cost	2015.2	0.000 (CI = +/-0.099; p = 0.992)	-0.167	+0.04%
Loss Cost	2016.1	0.027 (CI = +/-0.129; p = 0.611)	-0.133	+2.76%
Loss Cost	2016.2	-0.043 (CI = +/-0.116; p = 0.359)	0.014	-4.21%
Loss Cost	2017.1	-0.061 (CI = +/-0.196; p = 0.391)	0.000	-5.96%
Severity	2005.2	0.017 (CI = +/-0.008; p = 0.000)	0.437	+1.75%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.443	+1.85%
Severity	2006.2	0.019 (CI = +/-0.009; p = 0.000)	0.428	+1.90%
Severity	2007.1	0.019 (CI = +/-0.010; p = 0.000)	0.404	+1.93%
Severity	2007.2	0.019 (CI = +/-0.010; p = 0.001)	0.359	+1.88%
Severity	2008.1	0.022 (CI = +/-0.010; p = 0.000)	0.447	+2.21%
Severity	2008.2	0.022 (CI = +/-0.012; p = 0.001)	0.414	+2.22%
Severity	2009.1	0.025 (CI = +/-0.012; p = 0.000)	0.459	+2.50%
Severity	2009.2	0.024 (CI = +/-0.013; p = 0.002)	0.405	+2.43%
Severity	2010.1	0.023 (CI = +/-0.015; p = 0.004)	0.353	+2.37%
Severity	2010.2	0.021 (CI = +/-0.017; p = 0.016)	0.267	+2.12%
Severity	2011.1	0.018 (CI = +/-0.018; p = 0.050)	0.182	+1.86%
Severity	2011.2	0.011 (CI = +/-0.018; p = 0.221)	0.041	+1.08%
Severity	2012.1	0.016 (CI = +/-0.020; p = 0.108)	0.124	+1.58%
Severity	2012.2	0.013 (CI = +/-0.022; p = 0.240)	0.039	+1.28%
Severity	2013.1	0.009 (CI = +/-0.026; p = 0.451)	-0.034	+0.92%
Severity	2013.2	-0.001 (CI = +/-0.027; p = 0.910)	-0.099	-0.14%
Severity	2014.1	-0.007 (CI = +/-0.031; p = 0.645)	-0.084	-0.66%
Severity	2014.2	-0.016 (CI = +/-0.036; p = 0.338)	0.004	-1.58%
Severity	2015.1	-0.014 (CI = +/-0.046; p = 0.492)	-0.063	-1.41%
Severity	2015.2	-0.036 (CI = +/-0.048; p = 0.117)	0.251	-3.50%
Severity	2016.1	-0.026 (CI = +/-0.064; p = 0.350)	0.010	-2.54%
Severity	2016.2	-0.057 (CI = +/-0.069; p = 0.084)	0.459	-5.51%
Severity	2017.1	-0.067 (CI = +/-0.117; p = 0.164)	0.372	-6.51%
Frequency	2005.2	-0.026 (CI = +/-0.010; p = 0.000)	0.517	-2.53%
Frequency	2006.1	-0.026 (CI = +/-0.010; p = 0.000)	0.494	-2.56%
Frequency	2006.2	-0.026 (CI = +/-0.011; p = 0.000)	0.461	-2.55%
Frequency	2007.1	-0.023 (CI = +/-0.012; p = 0.000)	0.393	-2.26%
Frequency	2007.2	-0.020 (CI = +/-0.012; p = 0.002)	0.320	-2.00%
Frequency	2008.1	-0.018 (CI = +/-0.013; p = 0.008)	0.253	-1.81%
Frequency	2008.2	-0.018 (CI = +/-0.014; p = 0.017)	0.214	-1.77%
Frequency	2009.1	-0.016 (CI = +/-0.016; p = 0.045)	0.152	-1.59%
Frequency	2009.2	-0.018 (CI = +/-0.017; p = 0.040)	0.171	-1.80%
Frequency	2010.1	-0.018 (CI = +/-0.019; p = 0.060)	0.146	-1.81%
Frequency	2010.2	-0.024 (CI = +/-0.020; p = 0.019)	0.254	-2.41%
Frequency	2011.1	-0.026 (CI = +/-0.022; p = 0.024)	0.250	-2.60%
Frequency	2011.2	-0.023 (CI = +/-0.025; p = 0.065)	0.167	-2.32%
Frequency	2012.1	-0.027 (CI = +/-0.028; p = 0.061)	0.187	-2.67%
Frequency	2012.2	-0.033 (CI = +/-0.032; p = 0.041)	0.245	-3.29%
Frequency	2013.1	-0.027 (CI = +/-0.036; p = 0.127)	0.126	-2.70%
Frequency	2013.2	-0.025 (CI = +/-0.044; p = 0.231)	0.054	-2.46%
Frequency	2014.1	-0.001 (CI = +/-0.037; p = 0.964)	-0.111	-0.08%
Frequency	2014.2	0.008 (CI = +/-0.044; p = 0.681)	-0.100	+0.82%
Frequency	2015.1	0.031 (CI = +/-0.042; p = 0.128)	0.199	+3.10%
Frequency	2015.2	0.036 (CI = +/-0.055; p = 0.159)	0.184	+3.67%
Frequency	2016.1	0.053 (CI = +/-0.070; p = 0.109)	0.319	+5.44%
Frequency	2016.2	0.014 (CI = +/-0.058; p = 0.552)	-0.131	+1.37%
Frequency	2017.1	0.006 (CI = +/-0.100; p = 0.864)	-0.318	+0.59%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = 2013.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	-0.014 (CI = +/-0.008; p = 0.001)	0.157 (CI = +/-0.083; p = 0.001)	0.435	-1.39%
Loss Cost	2006.1	-0.015 (CI = +/-0.009; p = 0.002)	0.161 (CI = +/-0.086; p = 0.001)	0.424	-1.45%
Loss Cost	2006.2	-0.014 (CI = +/-0.009; p = 0.004)	0.167 (CI = +/-0.087; p = 0.001)	0.422	-1.36%
Loss Cost	2007.1	-0.013 (CI = +/-0.010; p = 0.010)	0.163 (CI = +/-0.090; p = 0.001)	0.374	-1.28%
Loss Cost	2007.2	-0.011 (CI = +/-0.010; p = 0.032)	0.172 (CI = +/-0.091; p = 0.001)	0.385	-1.10%
Loss Cost	2008.1	-0.010 (CI = +/-0.011; p = 0.076)	0.164 (CI = +/-0.093; p = 0.001)	0.328	-0.95%
Loss Cost	2008.2	-0.009 (CI = +/-0.011; p = 0.128)	0.168 (CI = +/-0.096; p = 0.001)	0.331	-0.86%
Loss Cost	2009.1	-0.008 (CI = +/-0.012; p = 0.192)	0.164 (CI = +/-0.100; p = 0.002)	0.291	-0.79%
Loss Cost	2009.2	-0.009 (CI = +/-0.013; p = 0.171)	0.160 (CI = +/-0.103; p = 0.004)	0.287	-0.89%
Loss Cost	2010.1	-0.012 (CI = +/-0.014; p = 0.094)	0.173 (CI = +/-0.105; p = 0.002)	0.327	-1.16%
Loss Cost	2010.2	-0.015 (CI = +/-0.014; p = 0.036)	0.159 (CI = +/-0.103; p = 0.004)	0.358	-1.53%
Loss Cost	2011.1	-0.020 (CI = +/-0.014; p = 0.008)	0.181 (CI = +/-0.100; p = 0.001)	0.459	-2.02%
Loss Cost	2011.2	-0.021 (CI = +/-0.016; p = 0.011)	0.179 (CI = +/-0.104; p = 0.002)	0.459	-2.10%
Loss Cost	2012.1	-0.023 (CI = +/-0.017; p = 0.011)	0.188 (CI = +/-0.110; p = 0.002)	0.449	-2.32%
Loss Cost	2012.2	-0.026 (CI = +/-0.019; p = 0.012)	0.182 (CI = +/-0.114; p = 0.004)	0.458	-2.52%
Loss Cost	2013.1	-0.028 (CI = +/-0.022; p = 0.017)	0.189 (CI = +/-0.122; p = 0.005)	0.424	-2.72%
Loss Cost	2014.1	-0.028 (CI = +/-0.025; p = 0.031)	0.189 (CI = +/-0.129; p = 0.007)	0.417	-2.74%
Loss Cost	2014.2	-0.025 (CI = +/-0.028; p = 0.070)	0.195 (CI = +/-0.136; p = 0.008)	0.414	-2.51%
Loss Cost	2015.1	-0.024 (CI = +/-0.032; p = 0.133)	0.190 (CI = +/-0.147; p = 0.015)	0.334	-2.34%
Loss Cost	2015.2	-0.026 (CI = +/-0.037; p = 0.146)	0.185 (CI = +/-0.158; p = 0.026)	0.330	-2.57%
Loss Cost	2016.1	-0.027 (CI = +/-0.043; p = 0.193)	0.187 (CI = +/-0.174; p = 0.037)	0.271	-2.67%
Loss Cost	2016.2	-0.038 (CI = +/-0.047; p = 0.104)	0.163 (CI = +/-0.178; p = 0.068)	0.309	-3.73%
Loss Cost	2017.1	-0.045 (CI = +/-0.057; p = 0.104)	0.179 (CI = +/-0.196; p = 0.068)	0.295	-4.44%
Severity	2005.2	0.020 (CI = +/-0.006; p = 0.000)	0.092 (CI = +/-0.059; p = 0.003)	0.649	+2.07%
Severity	2006.1	0.021 (CI = +/-0.006; p = 0.000)	0.090 (CI = +/-0.061; p = 0.005)	0.645	+2.10%
Severity	2006.2	0.022 (CI = +/-0.006; p = 0.000)	0.095 (CI = +/-0.062; p = 0.004)	0.648	+2.20%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.096 (CI = +/-0.064; p = 0.004)	0.636	+2.18%
Severity	2007.2	0.022 (CI = +/-0.007; p = 0.000)	0.099 (CI = +/-0.066; p = 0.005)	0.616	+2.22%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.066; p = 0.010)	0.640	+2.38%
Severity	2008.2	0.024 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.068; p = 0.009)	0.631	+2.47%
Severity	2009.1	0.026 (CI = +/-0.009; p = 0.000)	0.088 (CI = +/-0.070; p = 0.016)	0.636	+2.58%
Severity	2009.2	0.026 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.073; p = 0.017)	0.610	+2.63%
Severity	2010.1	0.025 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.076; p = 0.017)	0.590	+2.53%
Severity	2010.2	0.025 (CI = +/-0.011; p = 0.000)	0.094 (CI = +/-0.079; p = 0.022)	0.543	+2.52%
Severity	2011.1	0.023 (CI = +/-0.012; p = 0.001)	0.104 (CI = +/-0.082; p = 0.016)	0.523	+2.30%
Severity	2011.2	0.021 (CI = +/-0.013; p = 0.003)	0.096 (CI = +/-0.083; p = 0.025)	0.440	+2.08%
Severity	2012.1	0.023 (CI = +/-0.014; p = 0.003)	0.087 (CI = +/-0.087; p = 0.049)	0.460	+2.31%
Severity	2012.2	0.024 (CI = +/-0.015; p = 0.005)	0.089 (CI = +/-0.091; p = 0.054)	0.420	+2.38%
Severity	2013.1	0.021 (CI = +/-0.017; p = 0.019)	0.097 (CI = +/-0.097; p = 0.049)	0.394	+2.15%
Severity	2014.1	0.020 (CI = +/-0.020; p = 0.047)	0.094 (CI = +/-0.101; p = 0.067)	0.305	+2.00%
Severity	2014.2	0.021 (CI = +/-0.022; p = 0.054)	0.099 (CI = +/-0.108; p = 0.069)	0.283	+2.17%
Severity	2015.1	0.024 (CI = +/-0.025; p = 0.058)	0.092 (CI = +/-0.115; p = 0.109)	0.290	+2.43%
Severity	2015.2	0.025 (CI = +/-0.029; p = 0.080)	0.095 (CI = +/-0.124; p = 0.123)	0.239	+2.55%
Severity	2016.1	0.032 (CI = +/-0.032; p = 0.050)	0.077 (CI = +/-0.130; p = 0.218)	0.293	+3.27%
Severity	2016.2	0.036 (CI = +/-0.037; p = 0.056)	0.086 (CI = +/-0.140; p = 0.203)	0.274	+3.69%
Severity	2017.1	0.043 (CI = +/-0.044; p = 0.055)	0.071 (CI = +/-0.153; p = 0.323)	0.303	+4.41%
Frequency	2005.2	-0.034 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.075; p = 0.086)	0.738	-3.39%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.071 (CI = +/-0.077; p = 0.068)	0.733	-3.48%
Frequency	2006.2	-0.035 (CI = +/-0.008; p = 0.000)	0.072 (CI = +/-0.079; p = 0.075)	0.718	-3.48%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.082; p = 0.108)	0.684	-3.39%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.083; p = 0.079)	0.660	-3.25%
Frequency	2008.1	-0.033 (CI = +/-0.010; p = 0.000)	0.074 (CI = +/-0.086; p = 0.089)	0.630	-3.25%
Frequency	2008.2	-0.033 (CI = +/-0.011; p = 0.000)	0.074 (CI = +/-0.089; p = 0.100)	0.611	-3.25%
Frequency	2009.1	-0.033 (CI = +/-0.011; p = 0.000)	0.076 (CI = +/-0.093; p = 0.106)	0.581	-3.29%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.096; p = 0.146)	0.585	-3.43%
Frequency	2010.1	-0.037 (CI = +/-0.013; p = 0.000)	0.078 (CI = +/-0.099; p = 0.115)	0.579	-3.61%
Frequency	2010.2	-0.040 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.097; p = 0.178)	0.625	-3.94%
Frequency	2011.1	-0.043 (CI = +/-0.014; p = 0.000)	0.078 (CI = +/-0.100; p = 0.118)	0.634	-4.22%
Frequency	2011.2	-0.042 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.103; p = 0.112)	0.597	-4.09%
Frequency	2012.1	-0.046 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.104; p = 0.058)	0.627	-4.52%
Frequency	2012.2	-0.049 (CI = +/-0.018; p = 0.000)	0.093 (CI = +/-0.107; p = 0.085)	0.635	-4.79%
Frequency	2013.1	-0.049 (CI = +/-0.021; p = 0.000)	0.092 (CI = +/-0.116; p = 0.111)	0.568	-4.77%
Frequency	2014.1	-0.048 (CI = +/-0.023; p = 0.001)	0.095 (CI = +/-0.121; p = 0.116)	0.519	-4.64%
Frequency	2014.2	-0.047 (CI = +/-0.026; p = 0.002)	0.097 (CI = +/-0.130; p = 0.132)	0.486	-4.58%
Frequency	2015.1	-0.048 (CI = +/-0.030; p = 0.005)	0.099 (CI = +/-0.140; p = 0.152)	0.420	-4.66%
Frequency	2015.2	-0.051 (CI = +/-0.035; p = 0.007)	0.090 (CI = +/-0.149; p = 0.214)	0.421	-4.99%
Frequency	2016.1	-0.059 (CI = +/-0.039; p = 0.006)	0.110 (CI = +/-0.157; p = 0.151)	0.448	-5.76%
Frequency	2016.2	-0.074 (CI = +/-0.039; p = 0.002)	0.078 (CI = +/-0.146; p = 0.262)	0.595	-7.16%
Frequency	2017.1	-0.089 (CI = +/-0.042; p = 0.001)	0.109 (CI = +/-0.144; p = 0.122)	0.668	-8.47%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = 2013.2
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	-0.014 (CI = +/-0.010; p = 0.006)	0.188	-1.39%
Loss Cost	2006.1	-0.014 (CI = +/-0.010; p = 0.011)	0.167	-1.36%
Loss Cost	2006.2	-0.014 (CI = +/-0.011; p = 0.017)	0.147	-1.34%
Loss Cost	2007.1	-0.012 (CI = +/-0.011; p = 0.045)	0.102	-1.17%
Loss Cost	2007.2	-0.011 (CI = +/-0.012; p = 0.081)	0.073	-1.07%
Loss Cost	2008.1	-0.008 (CI = +/-0.013; p = 0.198)	0.026	-0.81%
Loss Cost	2008.2	-0.008 (CI = +/-0.014; p = 0.222)	0.021	-0.83%
Loss Cost	2009.1	-0.006 (CI = +/-0.014; p = 0.383)	-0.008	-0.62%
Loss Cost	2009.2	-0.008 (CI = +/-0.015; p = 0.268)	0.011	-0.84%
Loss Cost	2010.1	-0.009 (CI = +/-0.017; p = 0.254)	0.015	-0.94%
Loss Cost	2010.2	-0.015 (CI = +/-0.017; p = 0.087)	0.088	-1.45%
Loss Cost	2011.1	-0.017 (CI = +/-0.018; p = 0.062)	0.116	-1.71%
Loss Cost	2011.2	-0.020 (CI = +/-0.020; p = 0.049)	0.139	-1.97%
Loss Cost	2012.1	-0.019 (CI = +/-0.022; p = 0.084)	0.104	-1.90%
Loss Cost	2012.2	-0.024 (CI = +/-0.024; p = 0.054)	0.146	-2.32%
Loss Cost	2013.1	-0.021 (CI = +/-0.027; p = 0.110)	0.093	-2.13%
Loss Cost	2014.1	-0.024 (CI = +/-0.031; p = 0.112)	0.097	-2.40%
Loss Cost	2014.2	-0.025 (CI = +/-0.035; p = 0.137)	0.084	-2.51%
Loss Cost	2015.1	-0.019 (CI = +/-0.038; p = 0.301)	0.010	-1.90%
Loss Cost	2015.2	-0.026 (CI = +/-0.043; p = 0.215)	0.048	-2.57%
Loss Cost	2016.1	-0.021 (CI = +/-0.050; p = 0.369)	-0.010	-2.11%
Loss Cost	2016.2	-0.038 (CI = +/-0.053; p = 0.144)	0.110	-3.73%
Loss Cost	2017.1	-0.038 (CI = +/-0.064; p = 0.215)	0.064	-3.72%
Severity	2005.2	0.021 (CI = +/-0.007; p = 0.000)	0.549	+2.07%
Severity	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.552	+2.16%
Severity	2006.2	0.022 (CI = +/-0.007; p = 0.000)	0.543	+2.21%
Severity	2007.1	0.022 (CI = +/-0.008; p = 0.000)	0.528	+2.25%
Severity	2007.2	0.022 (CI = +/-0.008; p = 0.000)	0.501	+2.24%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.550	+2.46%
Severity	2008.2	0.025 (CI = +/-0.009; p = 0.000)	0.530	+2.49%
Severity	2009.1	0.026 (CI = +/-0.009; p = 0.000)	0.553	+2.68%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.519	+2.66%
Severity	2010.1	0.026 (CI = +/-0.011; p = 0.000)	0.488	+2.66%
Severity	2010.2	0.025 (CI = +/-0.012; p = 0.000)	0.437	+2.56%
Severity	2011.1	0.024 (CI = +/-0.013; p = 0.001)	0.387	+2.48%
Severity	2011.2	0.021 (CI = +/-0.014; p = 0.005)	0.302	+2.15%
Severity	2012.1	0.025 (CI = +/-0.015; p = 0.002)	0.362	+2.52%
Severity	2012.2	0.025 (CI = +/-0.017; p = 0.006)	0.315	+2.49%
Severity	2013.1	0.024 (CI = +/-0.019; p = 0.013)	0.269	+2.47%
Severity	2014.1	0.022 (CI = +/-0.021; p = 0.045)	0.179	+2.18%
Severity	2014.2	0.021 (CI = +/-0.024; p = 0.073)	0.145	+2.17%
Severity	2015.1	0.026 (CI = +/-0.026; p = 0.051)	0.191	+2.65%
Severity	2015.2	0.025 (CI = +/-0.030; p = 0.096)	0.137	+2.55%
Severity	2016.1	0.035 (CI = +/-0.033; p = 0.039)	0.251	+3.52%
Severity	2016.2	0.036 (CI = +/-0.038; p = 0.062)	0.217	+3.69%
Severity	2017.1	0.046 (CI = +/-0.043; p = 0.039)	0.296	+4.72%
Frequency	2005.2	-0.034 (CI = +/-0.008; p = 0.000)	0.720	-3.39%
Frequency	2006.1	-0.035 (CI = +/-0.008; p = 0.000)	0.710	-3.45%
Frequency	2006.2	-0.035 (CI = +/-0.009; p = 0.000)	0.695	-3.47%
Frequency	2007.1	-0.034 (CI = +/-0.009; p = 0.000)	0.665	-3.34%
Frequency	2007.2	-0.033 (CI = +/-0.009; p = 0.000)	0.632	-3.24%
Frequency	2008.1	-0.032 (CI = +/-0.010; p = 0.000)	0.601	-3.19%
Frequency	2008.2	-0.033 (CI = +/-0.011; p = 0.000)	0.582	-3.24%
Frequency	2009.1	-0.033 (CI = +/-0.012; p = 0.000)	0.550	-3.21%
Frequency	2009.2	-0.035 (CI = +/-0.012; p = 0.000)	0.563	-3.41%
Frequency	2010.1	-0.036 (CI = +/-0.013; p = 0.000)	0.548	-3.51%
Frequency	2010.2	-0.040 (CI = +/-0.014; p = 0.000)	0.609	-3.91%
Frequency	2011.1	-0.042 (CI = +/-0.015; p = 0.000)	0.605	-4.09%
Frequency	2011.2	-0.041 (CI = +/-0.016; p = 0.000)	0.561	-4.03%
Frequency	2012.1	-0.044 (CI = +/-0.018; p = 0.000)	0.566	-4.30%
Frequency	2012.2	-0.048 (CI = +/-0.019; p = 0.000)	0.587	-4.69%
Frequency	2013.1	-0.046 (CI = +/-0.021; p = 0.000)	0.521	-4.49%
Frequency	2014.1	-0.046 (CI = +/-0.024; p = 0.001)	0.466	-4.47%
Frequency	2014.2	-0.047 (CI = +/-0.028; p = 0.002)	0.432	-4.58%
Frequency	2015.1	-0.045 (CI = +/-0.031; p = 0.008)	0.365	-4.44%
Frequency	2015.2	-0.051 (CI = +/-0.035; p = 0.008)	0.389	-4.99%
Frequency	2016.1	-0.056 (CI = +/-0.040; p = 0.011)	0.384	-5.44%
Frequency	2016.2	-0.074 (CI = +/-0.039; p = 0.002)	0.579	-7.16%
Frequency	2017.1	-0.084 (CI = +/-0.044; p = 0.002)	0.604	-8.06%

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.479 (CI = +/-0.092; p = 0.000)	0.847	+4.03%
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	0.487 (CI = +/-0.094; p = 0.000)	0.849	+3.88%
Loss Cost	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.487 (CI = +/-0.097; p = 0.000)	0.835	+3.86%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.492 (CI = +/-0.099; p = 0.000)	0.836	+3.75%
Loss Cost	2007.2	0.038 (CI = +/-0.011; p = 0.000)	0.500 (CI = +/-0.101; p = 0.000)	0.832	+3.91%
Loss Cost	2008.1	0.040 (CI = +/-0.012; p = 0.000)	0.490 (CI = +/-0.103; p = 0.000)	0.838	+4.10%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.498 (CI = +/-0.105; p = 0.000)	0.832	+4.27%
Loss Cost	2009.1	0.041 (CI = +/-0.014; p = 0.000)	0.502 (CI = +/-0.109; p = 0.000)	0.832	+4.18%
Loss Cost	2009.2	0.041 (CI = +/-0.015; p = 0.000)	0.503 (CI = +/-0.114; p = 0.000)	0.816	+4.20%
Loss Cost	2010.1	0.042 (CI = +/-0.016; p = 0.000)	0.497 (CI = +/-0.118; p = 0.000)	0.817	+4.34%
Loss Cost	2010.2	0.041 (CI = +/-0.017; p = 0.000)	0.490 (CI = +/-0.122; p = 0.000)	0.793	+4.17%
Loss Cost	2011.1	0.041 (CI = +/-0.019; p = 0.000)	0.489 (CI = +/-0.128; p = 0.000)	0.792	+4.20%
Loss Cost	2011.2	0.038 (CI = +/-0.020; p = 0.001)	0.476 (CI = +/-0.131; p = 0.000)	0.765	+3.84%
Loss Cost	2012.1	0.035 (CI = +/-0.021; p = 0.003)	0.486 (CI = +/-0.136; p = 0.000)	0.769	+3.55%
Loss Cost	2012.2	0.029 (CI = +/-0.022; p = 0.013)	0.466 (CI = +/-0.135; p = 0.000)	0.745	+2.96%
Loss Cost	2013.1	0.030 (CI = +/-0.025; p = 0.020)	0.463 (CI = +/-0.143; p = 0.000)	0.742	+3.05%
Loss Cost	2013.2	0.030 (CI = +/-0.028; p = 0.034)	0.464 (CI = +/-0.151; p = 0.000)	0.717	+3.07%
Loss Cost	2014.1	0.025 (CI = +/-0.031; p = 0.097)	0.479 (CI = +/-0.158; p = 0.000)	0.728	+2.57%
Loss Cost	2014.2	0.015 (CI = +/-0.031; p = 0.309)	0.451 (CI = +/-0.152; p = 0.000)	0.711	+1.54%
Loss Cost	2015.1	0.020 (CI = +/-0.035; p = 0.243)	0.437 (CI = +/-0.162; p = 0.000)	0.703	+2.01%
Loss Cost	2015.2	0.010 (CI = +/-0.037; p = 0.573)	0.413 (CI = +/-0.162; p = 0.000)	0.675	+1.00%
Loss Cost	2016.1	0.012 (CI = +/-0.044; p = 0.554)	0.407 (CI = +/-0.177; p = 0.000)	0.658	+1.23%
Loss Cost	2016.2	0.010 (CI = +/-0.052; p = 0.664)	0.403 (CI = +/-0.194; p = 0.001)	0.620	+1.05%
Loss Cost	2017.1	0.014 (CI = +/-0.063; p = 0.631)	0.396 (CI = +/-0.217; p = 0.003)	0.595	+1.39%
Severity	2005.2	0.032 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.039; p = 0.001)	0.895	+3.21%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.884	+3.14%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.035; p = 0.000)	0.898	+2.97%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.036; p = 0.000)	0.885	+2.95%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	-0.080 (CI = +/-0.035; p = 0.000)	0.889	+2.82%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.036; p = 0.000)	0.880	+2.86%
Severity	2008.2	0.029 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.037; p = 0.000)	0.876	+2.89%
Severity	2009.1	0.029 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.038; p = 0.000)	0.861	+2.91%
Severity	2009.2	0.030 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.039; p = 0.000)	0.865	+3.00%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.040; p = 0.000)	0.856	+3.07%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.847	+2.98%
Severity	2011.1	0.028 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.041; p = 0.001)	0.820	+2.86%
Severity	2011.2	0.028 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.043; p = 0.001)	0.810	+2.87%
Severity	2012.1	0.030 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.001)	0.816	+3.04%
Severity	2012.2	0.029 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.001)	0.804	+2.96%
Severity	2013.1	0.029 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.048; p = 0.001)	0.766	+2.94%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.051; p = 0.002)	0.751	+2.89%
Severity	2014.1	0.024 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.045; p = 0.003)	0.713	+2.46%
Severity	2014.2	0.024 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.049; p = 0.004)	0.700	+2.46%
Severity	2015.1	0.024 (CI = +/-0.011; p = 0.001)	-0.075 (CI = +/-0.052; p = 0.008)	0.627	+2.39%
Severity	2015.2	0.025 (CI = +/-0.013; p = 0.001)	-0.072 (CI = +/-0.056; p = 0.016)	0.624	+2.50%
Severity	2016.1	0.027 (CI = +/-0.015; p = 0.002)	-0.079 (CI = +/-0.059; p = 0.014)	0.615	+2.78%
Severity	2016.2	0.026 (CI = +/-0.017; p = 0.007)	-0.081 (CI = +/-0.065; p = 0.019)	0.592	+2.67%
Severity	2017.1	0.024 (CI = +/-0.021; p = 0.026)	-0.077 (CI = +/-0.072; p = 0.038)	0.458	+2.48%
Frequency	2005.2	0.008 (CI = +/-0.009; p = 0.095)	0.549 (CI = +/-0.095; p = 0.000)	0.805	+0.80%
Frequency	2006.1	0.007 (CI = +/-0.010; p = 0.152)	0.553 (CI = +/-0.097; p = 0.000)	0.805	+0.72%
Frequency	2006.2	0.009 (CI = +/-0.010; p = 0.100)	0.562 (CI = +/-0.099; p = 0.000)	0.809	+0.87%
Frequency	2007.1	0.008 (CI = +/-0.011; p = 0.162)	0.567 (CI = +/-0.102; p = 0.000)	0.809	+0.78%
Frequency	2007.2	0.010 (CI = +/-0.011; p = 0.066)	0.581 (CI = +/-0.100; p = 0.000)	0.825	+1.05%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.048)	0.573 (CI = +/-0.103; p = 0.000)	0.824	+1.21%
Frequency	2008.2	0.013 (CI = +/-0.013; p = 0.040)	0.579 (CI = +/-0.106; p = 0.000)	0.822	+1.34%
Frequency	2009.1	0.012 (CI = +/-0.014; p = 0.074)	0.584 (CI = +/-0.110; p = 0.000)	0.822	+1.24%
Frequency	2009.2	0.012 (CI = +/-0.015; p = 0.114)	0.581 (CI = +/-0.114; p = 0.000)	0.811	+1.17%
Frequency	2010.1	0.012 (CI = +/-0.016; p = 0.124)	0.578 (CI = +/-0.119; p = 0.000)	0.807	+1.23%
Frequency	2010.2	0.011 (CI = +/-0.017; p = 0.180)	0.575 (CI = +/-0.124; p = 0.000)	0.794	+1.15%
Frequency	2011.1	0.013 (CI = +/-0.019; p = 0.167)	0.569 (CI = +/-0.129; p = 0.000)	0.789	+1.29%
Frequency	2011.2	0.009 (CI = +/-0.020; p = 0.336)	0.556 (CI = +/-0.132; p = 0.000)	0.776	+0.94%
Frequency	2012.1	0.005 (CI = +/-0.021; p = 0.630)	0.573 (CI = +/-0.134; p = 0.000)	0.791	+0.49%
Frequency	2012.2	0.000 (CI = +/-0.022; p = 0.999)	0.555 (CI = +/-0.135; p = 0.000)	0.785	0.00%
Frequency	2013.1	0.001 (CI = +/-0.025; p = 0.931)	0.552 (CI = +/-0.143; p = 0.000)	0.774	+0.10%
Frequency	2013.2	0.002 (CI = +/-0.028; p = 0.892)	0.554 (CI = +/-0.151; p = 0.000)	0.764	+0.18%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.940)	0.556 (CI = +/-0.162; p = 0.000)	0.755	+0.11%
Frequency	2014.2	-0.009 (CI = +/-0.032; p = 0.553)	0.527 (CI = +/-0.156; p = 0.000)	0.760	-0.90%
Frequency	2015.1	-0.004 (CI = +/-0.036; p = 0.825)	0.512 (CI = +/-0.166; p = 0.000)	0.741	-0.37%
Frequency	2015.2	-0.015 (CI = +/-0.038; p = 0.409)	0.485 (CI = +/-0.163; p = 0.000)	0.744	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.044; p = 0.467)	0.486 (CI = +/-0.179; p = 0.000)	0.722	-1.51%
Frequency	2016.2	-0.016 (CI = +/-0.052; p = 0.512)	0.484 (CI = +/-0.196; p = 0.000)	0.705	-1.58%
Frequency	2017.1	-0.011 (CI = +/-0.063; p = 0.713)	0.473 (CI = +/-0.218; p = 0.001)	0.668	-1.06%

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend
				Rate
Loss Cost	2005.2	0.040 (CI = +/-0.019; p = 0.000)	0.331	+4.03%
Loss Cost	2006.1	0.041 (CI = +/-0.020; p = 0.000)	0.324	+4.14%
Loss Cost	2006.2	0.038 (CI = +/-0.021; p = 0.001)	0.278	+3.86%
Loss Cost	2007.1	0.040 (CI = +/-0.022; p = 0.001)	0.279	+4.05%
Loss Cost	2007.2	0.038 (CI = +/-0.024; p = 0.003)	0.244	+3.91%
Loss Cost	2008.1	0.043 (CI = +/-0.025; p = 0.001)	0.291	+4.45%
Loss Cost	2008.2	0.042 (CI = +/-0.027; p = 0.003)	0.252	+4.27%
Loss Cost	2009.1	0.045 (CI = +/-0.028; p = 0.003)	0.263	+4.59%
Loss Cost	2009.2	0.041 (CI = +/-0.030; p = 0.009)	0.210	+4.20%
Loss Cost	2010.1	0.047 (CI = +/-0.032; p = 0.006)	0.248	+4.80%
Loss Cost	2010.2	0.041 (CI = +/-0.034; p = 0.020)	0.181	+4.17%
Loss Cost	2011.1	0.046 (CI = +/-0.036; p = 0.014)	0.209	+4.73%
Loss Cost	2011.2	0.038 (CI = +/-0.038; p = 0.050)	0.131	+3.84%
Loss Cost	2012.1	0.041 (CI = +/-0.041; p = 0.051)	0.135	+4.18%
Loss Cost	2012.2	0.029 (CI = +/-0.043; p = 0.169)	0.049	+2.96%
Loss Cost	2013.1	0.037 (CI = +/-0.046; p = 0.110)	0.087	+3.77%
Loss Cost	2013.2	0.030 (CI = +/-0.051; p = 0.226)	0.031	+3.07%
Loss Cost	2014.1	0.034 (CI = +/-0.057; p = 0.219)	0.036	+3.49%
Loss Cost	2014.2	0.015 (CI = +/-0.059; p = 0.587)	-0.045	+1.54%
Loss Cost	2015.1	0.030 (CI = +/-0.064; p = 0.326)	0.002	+3.06%
Loss Cost	2015.2	0.010 (CI = +/-0.067; p = 0.754)	-0.069	+1.00%
Loss Cost	2016.1	0.025 (CI = +/-0.075; p = 0.488)	-0.039	+2.50%
Loss Cost	2016.2	0.010 (CI = +/-0.086; p = 0.796)	-0.084	+1.05%
Loss Cost	2017.1	0.030 (CI = +/-0.099; p = 0.508)	-0.051	+3.09%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.856	+3.21%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.846	+3.10%
Severity	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.838	+2.97%
Severity	2007.1	0.029 (CI = +/-0.005; p = 0.000)	0.822	+2.91%
Severity	2007.2	0.028 (CI = +/-0.005; p = 0.000)	0.805	+2.82%
Severity	2008.1	0.028 (CI = +/-0.005; p = 0.000)	0.787	+2.81%
Severity	2008.2	0.029 (CI = +/-0.006; p = 0.000)	0.785	+2.89%
Severity	2009.1	0.028 (CI = +/-0.006; p = 0.000)	0.762	+2.85%
Severity	2009.2	0.030 (CI = +/-0.006; p = 0.000)	0.777	+3.00%
Severity	2010.1	0.030 (CI = +/-0.007; p = 0.000)	0.755	+3.00%
Severity	2010.2	0.029 (CI = +/-0.007; p = 0.000)	0.730	+2.98%
Severity	2011.1	0.027 (CI = +/-0.008; p = 0.000)	0.696	+2.78%
Severity	2011.2	0.028 (CI = +/-0.008; p = 0.000)	0.685	+2.87%
Severity	2012.1	0.029 (CI = +/-0.009; p = 0.000)	0.666	+2.93%
Severity	2012.2	0.029 (CI = +/-0.010; p = 0.000)	0.638	+2.96%
Severity	2013.1	0.028 (CI = +/-0.011; p = 0.000)	0.583	+2.80%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.559	+2.89%
Severity	2014.1	0.023 (CI = +/-0.011; p = 0.001)	0.496	+2.31%
Severity	2014.2	0.024 (CI = +/-0.013; p = 0.001)	0.489	+2.46%
Severity	2015.1	0.022 (CI = +/-0.014; p = 0.005)	0.397	+2.21%
Severity	2015.2	0.025 (CI = +/-0.016; p = 0.005)	0.425	+2.50%
Severity	2016.1	0.025 (CI = +/-0.018; p = 0.012)	0.371	+2.53%
Severity	2016.2	0.026 (CI = +/-0.022; p = 0.022)	0.339	+2.67%
Severity	2017.1	0.021 (CI = +/-0.025; p = 0.086)	0.193	+2.14%
Frequency	2005.2	0.008 (CI = +/-0.021; p = 0.455)	-0.013	+0.80%
Frequency	2006.1	0.010 (CI = +/-0.023; p = 0.371)	-0.005	+1.01%
Frequency	2006.2	0.009 (CI = +/-0.024; p = 0.466)	-0.014	+0.87%
Frequency	2007.1	0.011 (CI = +/-0.025; p = 0.378)	-0.007	+1.11%
Frequency	2007.2	0.010 (CI = +/-0.027; p = 0.433)	-0.012	+1.05%
Frequency	2008.1	0.016 (CI = +/-0.028; p = 0.258)	0.011	+1.60%
Frequency	2008.2	0.013 (CI = +/-0.030; p = 0.372)	-0.006	+1.34%
Frequency	2009.1	0.017 (CI = +/-0.032; p = 0.291)	0.006	+1.69%
Frequency	2009.2	0.012 (CI = +/-0.034; p = 0.486)	-0.020	+1.17%
Frequency	2010.1	0.017 (CI = +/-0.036; p = 0.328)	0.000	+1.75%
Frequency	2010.2	0.011 (CI = +/-0.038; p = 0.541)	-0.026	+1.15%
Frequency	2011.1	0.019 (CI = +/-0.041; p = 0.347)	-0.003	+1.90%
Frequency	2011.2	0.009 (CI = +/-0.043; p = 0.652)	-0.037	+0.94%
Frequency	2012.1	0.012 (CI = +/-0.047; p = 0.596)	-0.035	+1.21%
Frequency	2012.2	0.000 (CI = +/-0.049; p = 0.999)	-0.053	0.00%
Frequency	2013.1	0.009 (CI = +/-0.053; p = 0.715)	-0.048	+0.94%
Frequency	2013.2	0.002 (CI = +/-0.058; p = 0.949)	-0.059	+0.18%
Frequency	2014.1	0.011 (CI = +/-0.064; p = 0.709)	-0.053	+1.15%
Frequency	2014.2	-0.009 (CI = +/-0.067; p = 0.776)	-0.061	-0.90%
Frequency	2015.1	0.008 (CI = +/-0.072; p = 0.808)	-0.067	+0.83%
Frequency	2015.2	-0.015 (CI = +/-0.076; p = 0.682)	-0.063	-1.47%
Frequency	2016.1	0.000 (CI = +/-0.086; p = 0.995)	-0.083	-0.02%
Frequency	2016.2	-0.016 (CI = +/-0.099; p = 0.729)	-0.079	-1.58%
Frequency	2017.1	0.009 (CI = +/-0.112; p = 0.858)	-0.096	+0.93%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend
					Rate
Loss Cost	2005.2	0.052 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.144; p = 0.049)	0.632	+5.37%
Loss Cost	2006.1	0.051 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.148; p = 0.047)	0.612	+5.27%
Loss Cost	2006.2	0.052 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.152; p = 0.046)	0.595	+5.37%
Loss Cost	2007.1	0.053 (CI = +/-0.017; p = 0.000)	0.154 (CI = +/-0.158; p = 0.055)	0.582	+5.39%
Loss Cost	2007.2	0.053 (CI = +/-0.018; p = 0.000)	0.155 (CI = +/-0.163; p = 0.061)	0.552	+5.41%
Loss Cost	2008.1	0.056 (CI = +/-0.019; p = 0.000)	0.140 (CI = +/-0.166; p = 0.095)	0.565	+5.72%
Loss Cost	2008.2	0.059 (CI = +/-0.020; p = 0.000)	0.155 (CI = +/-0.169; p = 0.070)	0.573	+6.06%
Loss Cost	2009.1	0.063 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.171; p = 0.113)	0.592	+6.47%
Loss Cost	2009.2	0.066 (CI = +/-0.022; p = 0.000)	0.150 (CI = +/-0.175; p = 0.090)	0.590	+6.78%
Loss Cost	2010.1	0.068 (CI = +/-0.024; p = 0.000)	0.140 (CI = +/-0.182; p = 0.124)	0.585	+7.01%
Loss Cost	2010.2	0.069 (CI = +/-0.026; p = 0.000)	0.146 (CI = +/-0.190; p = 0.126)	0.557	+7.14%
Loss Cost	2011.1	0.067 (CI = +/-0.029; p = 0.000)	0.152 (CI = +/-0.199; p = 0.126)	0.528	+6.97%
Loss Cost	2011.2	0.064 (CI = +/-0.031; p = 0.000)	0.138 (CI = +/-0.205; p = 0.176)	0.456	+6.58%
Loss Cost	2012.1	0.057 (CI = +/-0.033; p = 0.002)	0.163 (CI = +/-0.210; p = 0.120)	0.414	+5.89%
Loss Cost	2012.2	0.048 (CI = +/-0.034; p = 0.008)	0.129 (CI = +/-0.205; p = 0.202)	0.298	+4.87%
Loss Cost	2013.1	0.039 (CI = +/-0.036; p = 0.035)	0.159 (CI = +/-0.207; p = 0.124)	0.257	+3.98%
Loss Cost	2013.2	0.031 (CI = +/-0.038; p = 0.108)	0.133 (CI = +/-0.210; p = 0.198)	0.131	+3.12%
Loss Cost	2014.1	0.019 (CI = +/-0.040; p = 0.333)	0.171 (CI = +/-0.207; p = 0.100)	0.126	+1.89%
Loss Cost	2014.2	0.002 (CI = +/-0.038; p = 0.920)	0.123 (CI = +/-0.184; p = 0.175)	0.003	+0.18%
Loss Cost	2015.1	-0.016 (CI = +/-0.035; p = 0.330)	0.174 (CI = +/-0.160; p = 0.035)	0.214	-1.61%
Loss Cost	2015.2	-0.025 (CI = +/-0.038; p = 0.183)	0.153 (CI = +/-0.164; p = 0.064)	0.229	-2.42%
Loss Cost	2016.1	-0.030 (CI = +/-0.044; p = 0.154)	0.168 (CI = +/-0.176; p = 0.060)	0.237	-3.00%
Loss Cost	2016.2	-0.039 (CI = +/-0.049; p = 0.105)	0.148 (CI = +/-0.185; p = 0.105)	0.266	-3.87%
Loss Cost	2017.1	-0.056 (CI = +/-0.054; p = 0.043)	0.185 (CI = +/-0.187; p = 0.052)	0.398	-5.49%
Severity	2005.2	0.016 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.054; p = 0.017)	0.551	+1.61%
Severity	2006.1	0.014 (CI = +/-0.005; p = 0.000)	0.076 (CI = +/-0.052; p = 0.005)	0.544	+1.44%
Severity	2006.2	0.013 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.051; p = 0.010)	0.486	+1.31%
Severity	2007.1	0.012 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.051; p = 0.005)	0.474	+1.19%
Severity	2007.2	0.010 (CI = +/-0.005; p = 0.001)	0.067 (CI = +/-0.049; p = 0.010)	0.403	+1.03%
Severity	2008.1	0.011 (CI = +/-0.006; p = 0.001)	0.064 (CI = +/-0.051; p = 0.015)	0.406	+1.07%
Severity	2008.2	0.011 (CI = +/-0.006; p = 0.002)	0.065 (CI = +/-0.053; p = 0.018)	0.375	+1.08%
Severity	2009.1	0.011 (CI = +/-0.007; p = 0.004)	0.066 (CI = +/-0.055; p = 0.020)	0.363	+1.06%
Severity	2009.2	0.011 (CI = +/-0.007; p = 0.004)	0.069 (CI = +/-0.056; p = 0.018)	0.361	+1.13%
Severity	2010.1	0.010 (CI = +/-0.008; p = 0.012)	0.074 (CI = +/-0.058; p = 0.016)	0.348	+1.04%
Severity	2010.2	0.012 (CI = +/-0.008; p = 0.008)	0.079 (CI = +/-0.060; p = 0.012)	0.367	+1.16%
Severity	2011.1	0.011 (CI = +/-0.009; p = 0.018)	0.081 (CI = +/-0.063; p = 0.014)	0.358	+1.12%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.032)	0.080 (CI = +/-0.066; p = 0.019)	0.308	+1.10%
Severity	2012.1	0.014 (CI = +/-0.010; p = 0.010)	0.068 (CI = +/-0.064; p = 0.039)	0.368	+1.40%
Severity	2012.2	0.016 (CI = +/-0.011; p = 0.007)	0.075 (CI = +/-0.066; p = 0.028)	0.393	+1.59%
Severity	2013.1	0.019 (CI = +/-0.011; p = 0.003)	0.064 (CI = +/-0.066; p = 0.055)	0.454	+1.90%
Severity	2013.2	0.018 (CI = +/-0.013; p = 0.008)	0.061 (CI = +/-0.069; p = 0.080)	0.370	+1.81%
Severity	2014.1	0.016 (CI = +/-0.014; p = 0.028)	0.067 (CI = +/-0.073; p = 0.070)	0.341	+1.62%
Severity	2014.2	0.014 (CI = +/-0.015; p = 0.079)	0.060 (CI = +/-0.076; p = 0.112)	0.218	+1.37%
Severity	2015.1	0.014 (CI = +/-0.018; p = 0.125)	0.060 (CI = +/-0.082; p = 0.137)	0.204	+1.36%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.121)	0.065 (CI = +/-0.088; p = 0.131)	0.196	+1.57%
Severity	2016.1	0.018 (CI = +/-0.024; p = 0.112)	0.058 (CI = +/-0.095; p = 0.206)	0.210	+1.86%
Severity	2016.2	0.020 (CI = +/-0.028; p = 0.130)	0.062 (CI = +/-0.103; p = 0.211)	0.172	+2.06%
Severity	2017.1	0.025 (CI = +/-0.033; p = 0.114)	0.051 (CI = +/-0.113; p = 0.331)	0.199	+2.56%
Frequency	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.150; p = 0.296)	0.414	+3.70%
Frequency	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.074 (CI = +/-0.155; p = 0.335)	0.404	+3.77%
Frequency	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.157; p = 0.269)	0.416	+4.00%
Frequency	2007.1	0.041 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.162; p = 0.328)	0.415	+4.15%
Frequency	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.088 (CI = +/-0.166; p = 0.285)	0.414	+4.34%
Frequency	2008.1	0.045 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.170; p = 0.371)	0.424	+4.60%
Frequency	2008.2	0.048 (CI = +/-0.021; p = 0.000)	0.090 (CI = +/-0.174; p = 0.295)	0.438	+4.92%
Frequency	2009.1	0.052 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.176; p = 0.417)	0.468	+5.36%
Frequency	2009.2	0.054 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.181; p = 0.369)	0.460	+5.59%
Frequency	2010.1	0.057 (CI = +/-0.025; p = 0.000)	0.067 (CI = +/-0.187; p = 0.466)	0.465	+5.91%
Frequency	2010.2	0.057 (CI = +/-0.027; p = 0.000)	0.067 (CI = +/-0.195; p = 0.485)	0.426	+5.91%
Frequency	2011.1	0.056 (CI = +/-0.030; p = 0.001)	0.072 (CI = +/-0.205; p = 0.475)	0.390	+5.79%
Frequency	2011.2	0.053 (CI = +/-0.032; p = 0.003)	0.058 (CI = +/-0.212; p = 0.573)	0.317	+5.42%
Frequency	2012.1	0.043 (CI = +/-0.033; p = 0.013)	0.095 (CI = +/-0.209; p = 0.355)	0.248	+4.43%
Frequency	2012.2	0.032 (CI = +/-0.033; p = 0.055)	0.054 (CI = +/-0.197; p = 0.570)	0.113	+3.23%
Frequency	2013.1	0.020 (CI = +/-0.033; p = 0.211)	0.095 (CI = +/-0.189; p = 0.303)	0.054	+2.04%
Frequency	2013.2	0.013 (CI = +/-0.035; p = 0.449)	0.072 (CI = +/-0.192; p = 0.440)	-0.045	+1.29%
Frequency	2014.1	0.003 (CI = +/-0.037; p = 0.880)	0.104 (CI = +/-0.192; p = 0.267)	-0.036	+0.27%
Frequency	2014.2	-0.012 (CI = +/-0.036; p = 0.489)	0.063 (CI = +/-0.176; p = 0.457)	-0.060	-1.18%
Frequency	2015.1	-0.030 (CI = +/-0.032; p = 0.068)	0.114 (CI = +/-0.149; p = 0.123)	0.213	-2.94%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.023)	0.088 (CI = +/-0.146; p = 0.213)	0.316	-3.93%
Frequency	2016.1	-0.049 (CI = +/-0.037; p = 0.015)	0.110 (CI = +/-0.151; p = 0.137)	0.377	-4.77%
Frequency	2016.2	-0.060 (CI = +/-0.040; p = 0.008)	0.086 (CI = +/-0.151; p = 0.232)	0.467	-5.81%
Frequency	2017.1	-0.082 (CI = +/-0.035; p = 0.001)	0.134 (CI = +/-0.122; p = 0.035)	0.721	-7.85%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Implied Trend	
			Adjusted R ²	Rate
Loss Cost	2005.2	0.052 (CI = +/-0.015; p = 0.000)	0.596	+5.37%
Loss Cost	2006.1	0.052 (CI = +/-0.016; p = 0.000)	0.572	+5.35%
Loss Cost	2006.2	0.052 (CI = +/-0.017; p = 0.000)	0.551	+5.37%
Loss Cost	2007.1	0.053 (CI = +/-0.018; p = 0.000)	0.540	+5.49%
Loss Cost	2007.2	0.053 (CI = +/-0.019; p = 0.000)	0.509	+5.41%
Loss Cost	2008.1	0.057 (CI = +/-0.020; p = 0.000)	0.534	+5.82%
Loss Cost	2008.2	0.059 (CI = +/-0.021; p = 0.000)	0.532	+6.06%
Loss Cost	2009.1	0.064 (CI = +/-0.022; p = 0.000)	0.566	+6.58%
Loss Cost	2009.2	0.066 (CI = +/-0.023; p = 0.000)	0.555	+6.78%
Loss Cost	2010.1	0.069 (CI = +/-0.025; p = 0.000)	0.558	+7.14%
Loss Cost	2010.2	0.069 (CI = +/-0.027; p = 0.000)	0.527	+7.14%
Loss Cost	2011.1	0.069 (CI = +/-0.030; p = 0.000)	0.494	+7.14%
Loss Cost	2011.2	0.064 (CI = +/-0.032; p = 0.000)	0.431	+6.58%
Loss Cost	2012.1	0.059 (CI = +/-0.034; p = 0.002)	0.365	+6.10%
Loss Cost	2012.2	0.048 (CI = +/-0.034; p = 0.009)	0.270	+4.87%
Loss Cost	2013.1	0.041 (CI = +/-0.037; p = 0.031)	0.190	+4.23%
Loss Cost	2013.2	0.031 (CI = +/-0.039; p = 0.114)	0.090	+3.12%
Loss Cost	2014.1	0.022 (CI = +/-0.042; p = 0.285)	0.013	+2.22%
Loss Cost	2014.2	0.002 (CI = +/-0.039; p = 0.922)	-0.066	+0.18%
Loss Cost	2015.1	-0.012 (CI = +/-0.039; p = 0.518)	-0.039	-1.21%
Loss Cost	2015.2	-0.025 (CI = +/-0.042; p = 0.227)	0.041	-2.42%
Loss Cost	2016.1	-0.025 (CI = +/-0.049; p = 0.280)	0.021	-2.50%
Loss Cost	2016.2	-0.039 (CI = +/-0.053; p = 0.132)	0.121	-3.87%
Loss Cost	2017.1	-0.049 (CI = +/-0.062; p = 0.113)	0.155	-4.75%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.478	+1.61%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.431	+1.48%
Severity	2006.2	0.013 (CI = +/-0.006; p = 0.000)	0.377	+1.31%
Severity	2007.1	0.012 (CI = +/-0.006; p = 0.000)	0.332	+1.24%
Severity	2007.2	0.010 (CI = +/-0.006; p = 0.002)	0.264	+1.03%
Severity	2008.1	0.011 (CI = +/-0.006; p = 0.001)	0.284	+1.11%
Severity	2008.2	0.011 (CI = +/-0.007; p = 0.003)	0.249	+1.08%
Severity	2009.1	0.011 (CI = +/-0.007; p = 0.005)	0.236	+1.11%
Severity	2009.2	0.011 (CI = +/-0.008; p = 0.008)	0.222	+1.13%
Severity	2010.1	0.011 (CI = +/-0.009; p = 0.015)	0.191	+1.10%
Severity	2010.2	0.012 (CI = +/-0.009; p = 0.017)	0.188	+1.16%
Severity	2011.1	0.012 (CI = +/-0.010; p = 0.023)	0.177	+1.20%
Severity	2011.2	0.011 (CI = +/-0.011; p = 0.052)	0.128	+1.10%
Severity	2012.1	0.015 (CI = +/-0.011; p = 0.011)	0.244	+1.48%
Severity	2012.2	0.016 (CI = +/-0.012; p = 0.013)	0.243	+1.59%
Severity	2013.1	0.020 (CI = +/-0.012; p = 0.003)	0.356	+2.00%
Severity	2013.2	0.018 (CI = +/-0.013; p = 0.012)	0.277	+1.81%
Severity	2014.1	0.017 (CI = +/-0.015; p = 0.027)	0.225	+1.75%
Severity	2014.2	0.014 (CI = +/-0.016; p = 0.095)	0.120	+1.37%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.105)	0.118	+1.51%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.139)	0.096	+1.57%
Severity	2016.1	0.020 (CI = +/-0.024; p = 0.089)	0.157	+2.05%
Severity	2016.2	0.020 (CI = +/-0.028; p = 0.140)	0.113	+2.06%
Severity	2017.1	0.027 (CI = +/-0.032; p = 0.085)	0.195	+2.78%
Frequency	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.411	+3.70%
Frequency	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.405	+3.81%
Frequency	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.411	+4.00%
Frequency	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.416	+4.20%
Frequency	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.410	+4.34%
Frequency	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.428	+4.66%
Frequency	2008.2	0.048 (CI = +/-0.021; p = 0.000)	0.435	+4.92%
Frequency	2009.1	0.053 (CI = +/-0.022; p = 0.000)	0.474	+5.41%
Frequency	2009.2	0.054 (CI = +/-0.023; p = 0.000)	0.464	+5.59%
Frequency	2010.1	0.058 (CI = +/-0.025; p = 0.000)	0.475	+5.97%
Frequency	2010.2	0.057 (CI = +/-0.027; p = 0.000)	0.439	+5.91%
Frequency	2011.1	0.057 (CI = +/-0.029; p = 0.001)	0.403	+5.87%
Frequency	2011.2	0.053 (CI = +/-0.031; p = 0.002)	0.339	+5.42%
Frequency	2012.1	0.045 (CI = +/-0.033; p = 0.010)	0.252	+4.55%
Frequency	2012.2	0.032 (CI = +/-0.032; p = 0.050)	0.144	+3.23%
Frequency	2013.1	0.022 (CI = +/-0.033; p = 0.181)	0.047	+2.18%
Frequency	2013.2	0.013 (CI = +/-0.034; p = 0.443)	-0.022	+1.29%
Frequency	2014.1	0.005 (CI = +/-0.037; p = 0.796)	-0.058	+0.46%
Frequency	2014.2	-0.012 (CI = +/-0.035; p = 0.483)	-0.031	-1.18%
Frequency	2015.1	-0.027 (CI = +/-0.034; p = 0.107)	0.116	-2.68%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.025)	0.277	-3.93%
Frequency	2016.1	-0.046 (CI = +/-0.039; p = 0.026)	0.295	-4.45%
Frequency	2016.2	-0.060 (CI = +/-0.041; p = 0.008)	0.437	-5.81%
Frequency	2017.1	-0.076 (CI = +/-0.042; p = 0.003)	0.577	-7.33%

Comprehensive

Coverage = CM
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.047 (CI = +/-0.008; p = 0.000)	0.470 (CI = +/-0.097; p = 0.000)	0.857	+4.81%
Loss Cost	2003.2	0.045 (CI = +/-0.009; p = 0.000)	0.460 (CI = +/-0.097; p = 0.000)	0.844	+4.64%
Loss Cost	2004.1	0.043 (CI = +/-0.009; p = 0.000)	0.474 (CI = +/-0.095; p = 0.000)	0.853	+4.40%
Loss Cost	2004.2	0.041 (CI = +/-0.009; p = 0.000)	0.460 (CI = +/-0.092; p = 0.000)	0.844	+4.16%
Loss Cost	2005.1	0.039 (CI = +/-0.009; p = 0.000)	0.473 (CI = +/-0.090; p = 0.000)	0.853	+3.93%
Loss Cost	2005.2	0.040 (CI = +/-0.009; p = 0.000)	0.479 (CI = +/-0.092; p = 0.000)	0.847	+4.03%
Loss Cost	2006.1	0.038 (CI = +/-0.010; p = 0.000)	0.487 (CI = +/-0.094; p = 0.000)	0.849	+3.88%
Loss Cost	2006.2	0.038 (CI = +/-0.010; p = 0.000)	0.487 (CI = +/-0.097; p = 0.000)	0.835	+3.86%
Loss Cost	2007.1	0.037 (CI = +/-0.011; p = 0.000)	0.492 (CI = +/-0.099; p = 0.000)	0.836	+3.75%
Loss Cost	2007.2	0.038 (CI = +/-0.011; p = 0.000)	0.500 (CI = +/-0.101; p = 0.000)	0.832	+3.91%
Loss Cost	2008.1	0.040 (CI = +/-0.012; p = 0.000)	0.490 (CI = +/-0.103; p = 0.000)	0.838	+4.10%
Loss Cost	2008.2	0.042 (CI = +/-0.013; p = 0.000)	0.498 (CI = +/-0.105; p = 0.000)	0.832	+4.27%
Loss Cost	2009.1	0.041 (CI = +/-0.014; p = 0.000)	0.502 (CI = +/-0.109; p = 0.000)	0.832	+4.18%
Loss Cost	2009.2	0.041 (CI = +/-0.015; p = 0.000)	0.503 (CI = +/-0.114; p = 0.000)	0.816	+4.20%
Loss Cost	2010.1	0.042 (CI = +/-0.016; p = 0.000)	0.497 (CI = +/-0.118; p = 0.000)	0.817	+4.34%
Loss Cost	2010.2	0.041 (CI = +/-0.017; p = 0.000)	0.490 (CI = +/-0.122; p = 0.000)	0.793	+4.17%
Loss Cost	2011.1	0.041 (CI = +/-0.019; p = 0.000)	0.489 (CI = +/-0.128; p = 0.000)	0.792	+4.20%
Loss Cost	2011.2	0.038 (CI = +/-0.020; p = 0.001)	0.476 (CI = +/-0.131; p = 0.000)	0.765	+3.84%
Loss Cost	2012.1	0.035 (CI = +/-0.021; p = 0.003)	0.486 (CI = +/-0.136; p = 0.000)	0.769	+3.55%
Loss Cost	2012.2	0.029 (CI = +/-0.022; p = 0.013)	0.466 (CI = +/-0.135; p = 0.000)	0.745	+2.96%
Loss Cost	2013.1	0.030 (CI = +/-0.025; p = 0.020)	0.463 (CI = +/-0.143; p = 0.000)	0.742	+3.05%
Loss Cost	2013.2	0.030 (CI = +/-0.028; p = 0.034)	0.464 (CI = +/-0.151; p = 0.000)	0.717	+3.07%
Loss Cost	2014.1	0.025 (CI = +/-0.031; p = 0.097)	0.479 (CI = +/-0.158; p = 0.000)	0.728	+2.57%
Loss Cost	2014.2	0.015 (CI = +/-0.031; p = 0.309)	0.451 (CI = +/-0.152; p = 0.000)	0.711	+1.54%
Loss Cost	2015.1	0.020 (CI = +/-0.035; p = 0.243)	0.437 (CI = +/-0.162; p = 0.000)	0.703	+2.01%
Loss Cost	2015.2	0.010 (CI = +/-0.037; p = 0.573)	0.413 (CI = +/-0.162; p = 0.000)	0.675	+1.00%
Loss Cost	2016.1	0.012 (CI = +/-0.044; p = 0.554)	0.407 (CI = +/-0.177; p = 0.000)	0.658	+1.23%
Loss Cost	2016.2	0.010 (CI = +/-0.052; p = 0.664)	0.403 (CI = +/-0.194; p = 0.001)	0.620	+1.05%
Severity	2003.1	0.038 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.053; p = 0.074)	0.877	+3.84%
Severity	2003.2	0.037 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.054; p = 0.061)	0.868	+3.79%
Severity	2004.1	0.037 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.055; p = 0.080)	0.856	+3.75%
Severity	2004.2	0.036 (CI = +/-0.005; p = 0.000)	-0.057 (CI = +/-0.054; p = 0.041)	0.851	+3.62%
Severity	2005.1	0.035 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.055; p = 0.065)	0.837	+3.54%
Severity	2005.2	0.032 (CI = +/-0.004; p = 0.000)	-0.070 (CI = +/-0.039; p = 0.001)	0.895	+3.21%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.884	+3.14%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	-0.075 (CI = +/-0.035; p = 0.000)	0.898	+2.97%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	-0.074 (CI = +/-0.036; p = 0.000)	0.885	+2.95%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	-0.080 (CI = +/-0.035; p = 0.000)	0.889	+2.82%
Severity	2008.1	0.028 (CI = +/-0.004; p = 0.000)	-0.083 (CI = +/-0.036; p = 0.000)	0.880	+2.86%
Severity	2008.2	0.029 (CI = +/-0.004; p = 0.000)	-0.081 (CI = +/-0.037; p = 0.000)	0.876	+2.89%
Severity	2009.1	0.029 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.038; p = 0.000)	0.861	+2.91%
Severity	2009.2	0.030 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.039; p = 0.000)	0.865	+3.00%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.040; p = 0.000)	0.856	+3.07%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.041; p = 0.000)	0.847	+2.98%
Severity	2011.1	0.028 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.041; p = 0.001)	0.820	+2.86%
Severity	2011.2	0.028 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.043; p = 0.001)	0.810	+2.87%
Severity	2012.1	0.030 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.044; p = 0.001)	0.816	+3.04%
Severity	2012.2	0.029 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.045; p = 0.001)	0.804	+2.96%
Severity	2013.1	0.029 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.048; p = 0.001)	0.766	+2.94%
Severity	2013.2	0.028 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.051; p = 0.002)	0.751	+2.89%
Severity	2014.1	0.024 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.045; p = 0.003)	0.713	+2.46%
Severity	2014.2	0.024 (CI = +/-0.010; p = 0.000)	-0.077 (CI = +/-0.049; p = 0.004)	0.700	+2.46%
Severity	2015.1	0.024 (CI = +/-0.011; p = 0.001)	-0.075 (CI = +/-0.052; p = 0.008)	0.627	+2.39%
Severity	2015.2	0.025 (CI = +/-0.013; p = 0.001)	-0.072 (CI = +/-0.056; p = 0.016)	0.624	+2.50%
Severity	2016.1	0.027 (CI = +/-0.015; p = 0.002)	-0.079 (CI = +/-0.059; p = 0.014)	0.615	+2.78%
Severity	2016.2	0.026 (CI = +/-0.017; p = 0.007)	-0.081 (CI = +/-0.065; p = 0.019)	0.592	+2.67%
Frequency	2003.1	0.009 (CI = +/-0.009; p = 0.038)	0.518 (CI = +/-0.101; p = 0.000)	0.744	+0.93%
Frequency	2003.2	0.008 (CI = +/-0.009; p = 0.078)	0.511 (CI = +/-0.102; p = 0.000)	0.732	+0.82%
Frequency	2004.1	0.006 (CI = +/-0.009; p = 0.182)	0.523 (CI = +/-0.102; p = 0.000)	0.748	+0.63%
Frequency	2004.2	0.005 (CI = +/-0.010; p = 0.293)	0.516 (CI = +/-0.104; p = 0.000)	0.737	+0.51%
Frequency	2005.1	0.004 (CI = +/-0.010; p = 0.455)	0.525 (CI = +/-0.106; p = 0.000)	0.743	+0.38%
Frequency	2005.2	0.008 (CI = +/-0.009; p = 0.095)	0.549 (CI = +/-0.095; p = 0.000)	0.805	+0.80%
Frequency	2006.1	0.007 (CI = +/-0.010; p = 0.152)	0.553 (CI = +/-0.097; p = 0.000)	0.805	+0.72%
Frequency	2006.2	0.009 (CI = +/-0.010; p = 0.100)	0.562 (CI = +/-0.099; p = 0.000)	0.809	+0.87%
Frequency	2007.1	0.008 (CI = +/-0.011; p = 0.162)	0.567 (CI = +/-0.102; p = 0.000)	0.809	+0.78%
Frequency	2007.2	0.010 (CI = +/-0.011; p = 0.066)	0.581 (CI = +/-0.100; p = 0.000)	0.825	+1.05%
Frequency	2008.1	0.012 (CI = +/-0.012; p = 0.048)	0.573 (CI = +/-0.103; p = 0.000)	0.824	+1.21%
Frequency	2008.2	0.013 (CI = +/-0.013; p = 0.040)	0.579 (CI = +/-0.106; p = 0.000)	0.822	+1.34%
Frequency	2009.1	0.012 (CI = +/-0.014; p = 0.074)	0.584 (CI = +/-0.110; p = 0.000)	0.822	+1.24%
Frequency	2009.2	0.012 (CI = +/-0.015; p = 0.114)	0.581 (CI = +/-0.114; p = 0.000)	0.811	+1.17%
Frequency	2010.1	0.012 (CI = +/-0.016; p = 0.124)	0.578 (CI = +/-0.119; p = 0.000)	0.807	+1.23%
Frequency	2010.2	0.011 (CI = +/-0.017; p = 0.180)	0.575 (CI = +/-0.124; p = 0.000)	0.794	+1.15%
Frequency	2011.1	0.013 (CI = +/-0.019; p = 0.167)	0.569 (CI = +/-0.129; p = 0.000)	0.789	+1.29%
Frequency	2011.2	0.009 (CI = +/-0.020; p = 0.336)	0.556 (CI = +/-0.132; p = 0.000)	0.776	+0.94%
Frequency	2012.1	0.005 (CI = +/-0.021; p = 0.630)	0.573 (CI = +/-0.134; p = 0.000)	0.791	+0.49%
Frequency	2012.2	0.000 (CI = +/-0.022; p = 0.999)	0.555 (CI = +/-0.135; p = 0.000)	0.785	0.00%
Frequency	2013.1	0.001 (CI = +/-0.025; p = 0.931)	0.552 (CI = +/-0.143; p = 0.000)	0.774	+0.10%
Frequency	2013.2	0.002 (CI = +/-0.028; p = 0.892)	0.554 (CI = +/-0.151; p = 0.000)	0.764	+0.18%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.940)	0.556 (CI = +/-0.162; p = 0.000)	0.755	+0.11%
Frequency	2014.2	-0.009 (CI = +/-0.032; p = 0.553)	0.527 (CI = +/-0.156; p = 0.000)	0.760	-0.90%
Frequency	2015.1	-0.004 (CI = +/-0.036; p = 0.825)	0.512 (CI = +/-0.166; p = 0.000)	0.741	-0.37%
Frequency	2015.2	-0.015 (CI = +/-0.038; p = 0.409)	0.485 (CI = +/-0.163; p = 0.000)	0.744	-1.47%
Frequency	2016.1	-0.015 (CI = +/-0.044; p = 0.467)	0.486 (CI = +/-0.179; p = 0.000)	0.722	-1.51%
Frequency	2016.2	-0.016 (CI = +/-0.052; p = 0.512)	0.484 (CI = +/-0.196; p = 0.000)	0.705	-1.58%

Comprehensive

Coverage = CM
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.047 (CI = +/-0.016; p = 0.000)	0.465	+4.85%
Loss Cost	2003.2	0.044 (CI = +/-0.017; p = 0.000)	0.421	+4.47%
Loss Cost	2004.1	0.043 (CI = +/-0.018; p = 0.000)	0.396	+4.43%
Loss Cost	2004.2	0.039 (CI = +/-0.018; p = 0.000)	0.345	+3.94%
Loss Cost	2005.1	0.039 (CI = +/-0.019; p = 0.000)	0.323	+3.93%
Loss Cost	2005.2	0.037 (CI = +/-0.020; p = 0.001)	0.287	+3.78%
Loss Cost	2006.1	0.038 (CI = +/-0.021; p = 0.001)	0.279	+3.89%
Loss Cost	2006.2	0.035 (CI = +/-0.022; p = 0.003)	0.231	+3.57%
Loss Cost	2007.1	0.037 (CI = +/-0.024; p = 0.004)	0.232	+3.75%
Loss Cost	2007.2	0.035 (CI = +/-0.025; p = 0.008)	0.196	+3.58%
Loss Cost	2008.1	0.040 (CI = +/-0.026; p = 0.004)	0.242	+4.13%
Loss Cost	2008.2	0.038 (CI = +/-0.028; p = 0.010)	0.202	+3.92%
Loss Cost	2009.1	0.041 (CI = +/-0.030; p = 0.009)	0.212	+4.23%
Loss Cost	2009.2	0.037 (CI = +/-0.032; p = 0.025)	0.158	+3.79%
Loss Cost	2010.1	0.043 (CI = +/-0.034; p = 0.016)	0.195	+4.40%
Loss Cost	2010.2	0.036 (CI = +/-0.036; p = 0.050)	0.126	+3.68%
Loss Cost	2011.1	0.042 (CI = +/-0.039; p = 0.037)	0.152	+4.25%
Loss Cost	2011.2	0.032 (CI = +/-0.041; p = 0.119)	0.073	+3.23%
Loss Cost	2012.1	0.035 (CI = +/-0.045; p = 0.120)	0.076	+3.54%
Loss Cost	2012.2	0.021 (CI = +/-0.046; p = 0.348)	-0.004	+2.14%
Loss Cost	2013.1	0.029 (CI = +/-0.050; p = 0.242)	0.025	+2.94%
Loss Cost	2013.2	0.020 (CI = +/-0.056; p = 0.445)	-0.023	+2.07%
Loss Cost	2014.1	0.024 (CI = +/-0.063; p = 0.430)	-0.022	+2.41%
Loss Cost	2014.2	0.001 (CI = +/-0.064; p = 0.977)	-0.071	+0.09%
Loss Cost	2015.1	0.016 (CI = +/-0.070; p = 0.634)	-0.058	+1.60%
Loss Cost	2015.2	-0.010 (CI = +/-0.073; p = 0.778)	-0.076	-0.96%
Loss Cost	2016.1	0.004 (CI = +/-0.084; p = 0.912)	-0.090	+0.43%
Loss Cost	2016.2	-0.016 (CI = +/-0.095; p = 0.710)	-0.084	-1.62%
Severity	2003.1	0.038 (CI = +/-0.005; p = 0.000)	0.868	+3.90%
Severity	2003.2	0.038 (CI = +/-0.005; p = 0.000)	0.857	+3.86%
Severity	2004.1	0.037 (CI = +/-0.005; p = 0.000)	0.845	+3.81%
Severity	2004.2	0.036 (CI = +/-0.006; p = 0.000)	0.833	+3.70%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.820	+3.58%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.852	+3.27%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	0.841	+3.16%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.831	+3.02%
Severity	2007.1	0.029 (CI = +/-0.005; p = 0.000)	0.814	+2.95%
Severity	2007.2	0.028 (CI = +/-0.005; p = 0.000)	0.795	+2.87%
Severity	2008.1	0.028 (CI = +/-0.006; p = 0.000)	0.776	+2.85%
Severity	2008.2	0.029 (CI = +/-0.006; p = 0.000)	0.776	+2.95%
Severity	2009.1	0.029 (CI = +/-0.007; p = 0.000)	0.751	+2.90%
Severity	2009.2	0.030 (CI = +/-0.007; p = 0.000)	0.768	+3.08%
Severity	2010.1	0.030 (CI = +/-0.007; p = 0.000)	0.746	+3.08%
Severity	2010.2	0.030 (CI = +/-0.008; p = 0.000)	0.719	+3.06%
Severity	2011.1	0.028 (CI = +/-0.008; p = 0.000)	0.682	+2.85%
Severity	2011.2	0.029 (CI = +/-0.009; p = 0.000)	0.672	+2.96%
Severity	2012.1	0.030 (CI = +/-0.010; p = 0.000)	0.654	+3.04%
Severity	2012.2	0.030 (CI = +/-0.011; p = 0.000)	0.626	+3.08%
Severity	2013.1	0.029 (CI = +/-0.012; p = 0.000)	0.567	+2.92%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.544	+3.03%
Severity	2014.1	0.024 (CI = +/-0.013; p = 0.001)	0.470	+2.39%
Severity	2014.2	0.025 (CI = +/-0.015; p = 0.002)	0.466	+2.58%
Severity	2015.1	0.023 (CI = +/-0.016; p = 0.010)	0.367	+2.31%
Severity	2015.2	0.026 (CI = +/-0.018; p = 0.009)	0.402	+2.66%
Severity	2016.1	0.027 (CI = +/-0.022; p = 0.020)	0.349	+2.72%
Severity	2016.2	0.029 (CI = +/-0.026; p = 0.032)	0.321	+2.92%
Frequency	2003.1	0.009 (CI = +/-0.018; p = 0.304)	0.002	+0.92%
Frequency	2003.2	0.006 (CI = +/-0.018; p = 0.523)	-0.016	+0.58%
Frequency	2004.1	0.006 (CI = +/-0.019; p = 0.535)	-0.017	+0.60%
Frequency	2004.2	0.002 (CI = +/-0.020; p = 0.813)	-0.028	+0.24%
Frequency	2005.1	0.003 (CI = +/-0.021; p = 0.750)	-0.027	+0.34%
Frequency	2005.2	0.005 (CI = +/-0.022; p = 0.653)	-0.025	+0.50%
Frequency	2006.1	0.007 (CI = +/-0.024; p = 0.549)	-0.020	+0.71%
Frequency	2006.2	0.005 (CI = +/-0.025; p = 0.665)	-0.027	+0.54%
Frequency	2007.1	0.008 (CI = +/-0.027; p = 0.557)	-0.022	+0.78%
Frequency	2007.2	0.007 (CI = +/-0.029; p = 0.624)	-0.027	+0.69%
Frequency	2008.1	0.012 (CI = +/-0.030; p = 0.403)	-0.010	+1.24%
Frequency	2008.2	0.009 (CI = +/-0.032; p = 0.551)	-0.024	+0.94%
Frequency	2009.1	0.013 (CI = +/-0.034; p = 0.447)	-0.016	+1.29%
Frequency	2009.2	0.007 (CI = +/-0.036; p = 0.696)	-0.035	+0.70%
Frequency	2010.1	0.013 (CI = +/-0.039; p = 0.499)	-0.023	+1.29%
Frequency	2010.2	0.006 (CI = +/-0.041; p = 0.766)	-0.041	+0.60%
Frequency	2011.1	0.013 (CI = +/-0.044; p = 0.530)	-0.028	+1.36%
Frequency	2011.2	0.003 (CI = +/-0.046; p = 0.906)	-0.049	+0.27%
Frequency	2012.1	0.005 (CI = +/-0.051; p = 0.842)	-0.050	+0.49%
Frequency	2012.2	-0.009 (CI = +/-0.053; p = 0.720)	-0.048	-0.91%
Frequency	2013.1	0.000 (CI = +/-0.058; p = 0.995)	-0.059	+0.02%
Frequency	2013.2	-0.009 (CI = +/-0.064; p = 0.760)	-0.056	-0.93%
Frequency	2014.1	0.000 (CI = +/-0.071; p = 0.996)	-0.067	+0.02%
Frequency	2014.2	-0.025 (CI = +/-0.073; p = 0.481)	-0.033	-2.43%
Frequency	2015.1	-0.007 (CI = +/-0.080; p = 0.854)	-0.074	-0.69%
Frequency	2015.2	-0.036 (CI = +/-0.083; p = 0.365)	-0.009	-3.53%
Frequency	2016.1	-0.023 (CI = +/-0.096; p = 0.616)	-0.065	-2.23%
Frequency	2016.2	-0.045 (CI = +/-0.110; p = 0.381)	-0.015	-4.41%

Comprehensive

Coverage = CM
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.050 (CI = +/-0.017; p = 0.000)	0.478	+5.11%
Loss Cost	2003.2	0.046 (CI = +/-0.017; p = 0.000)	0.435	+4.72%
Loss Cost	2004.1	0.046 (CI = +/-0.019; p = 0.000)	0.410	+4.69%
Loss Cost	2004.2	0.041 (CI = +/-0.019; p = 0.000)	0.358	+4.19%
Loss Cost	2005.1	0.041 (CI = +/-0.020; p = 0.000)	0.337	+4.19%
Loss Cost	2005.2	0.040 (CI = +/-0.021; p = 0.001)	0.302	+4.05%
Loss Cost	2006.1	0.041 (CI = +/-0.022; p = 0.001)	0.295	+4.18%
Loss Cost	2006.2	0.038 (CI = +/-0.024; p = 0.003)	0.246	+3.86%
Loss Cost	2007.1	0.040 (CI = +/-0.025; p = 0.003)	0.249	+4.07%
Loss Cost	2007.2	0.038 (CI = +/-0.027; p = 0.007)	0.213	+3.91%
Loss Cost	2008.1	0.044 (CI = +/-0.028; p = 0.003)	0.263	+4.53%
Loss Cost	2008.2	0.042 (CI = +/-0.030; p = 0.008)	0.223	+4.33%
Loss Cost	2009.1	0.046 (CI = +/-0.032; p = 0.007)	0.235	+4.70%
Loss Cost	2009.2	0.042 (CI = +/-0.035; p = 0.020)	0.180	+4.27%
Loss Cost	2010.1	0.049 (CI = +/-0.037; p = 0.012)	0.223	+4.98%
Loss Cost	2010.2	0.041 (CI = +/-0.039; p = 0.038)	0.151	+4.23%
Loss Cost	2011.1	0.048 (CI = +/-0.042; p = 0.027)	0.183	+4.91%
Loss Cost	2011.2	0.038 (CI = +/-0.044; p = 0.090)	0.099	+3.85%
Loss Cost	2012.1	0.042 (CI = +/-0.049; p = 0.089)	0.105	+4.27%
Loss Cost	2012.2	0.027 (CI = +/-0.051; p = 0.272)	0.016	+2.78%
Loss Cost	2013.1	0.037 (CI = +/-0.056; p = 0.180)	0.054	+3.75%
Loss Cost	2013.2	0.028 (CI = +/-0.062; p = 0.345)	-0.003	+2.87%
Loss Cost	2014.1	0.033 (CI = +/-0.070; p = 0.330)	0.001	+3.36%
Loss Cost	2014.2	0.008 (CI = +/-0.073; p = 0.811)	-0.072	+0.82%
Loss Cost	2015.1	0.027 (CI = +/-0.080; p = 0.485)	-0.038	+2.70%
Loss Cost	2015.2	-0.001 (CI = +/-0.085; p = 0.972)	-0.091	-0.14%
Loss Cost	2016.1	0.017 (CI = +/-0.098; p = 0.714)	-0.085	+1.68%
Loss Cost	2016.2	-0.006 (CI = +/-0.115; p = 0.913)	-0.110	-0.57%
Severity	2003.1	0.038 (CI = +/-0.005; p = 0.000)	0.857	+3.87%
Severity	2003.2	0.038 (CI = +/-0.005; p = 0.000)	0.845	+3.83%
Severity	2004.1	0.037 (CI = +/-0.006; p = 0.000)	0.832	+3.77%
Severity	2004.2	0.036 (CI = +/-0.006; p = 0.000)	0.819	+3.65%
Severity	2005.1	0.035 (CI = +/-0.006; p = 0.000)	0.804	+3.53%
Severity	2005.2	0.031 (CI = +/-0.005; p = 0.000)	0.839	+3.19%
Severity	2006.1	0.030 (CI = +/-0.005; p = 0.000)	0.826	+3.07%
Severity	2006.2	0.029 (CI = +/-0.005; p = 0.000)	0.816	+2.91%
Severity	2007.1	0.028 (CI = +/-0.005; p = 0.000)	0.797	+2.83%
Severity	2007.2	0.027 (CI = +/-0.006; p = 0.000)	0.776	+2.73%
Severity	2008.1	0.027 (CI = +/-0.006; p = 0.000)	0.753	+2.71%
Severity	2008.2	0.028 (CI = +/-0.006; p = 0.000)	0.752	+2.80%
Severity	2009.1	0.027 (CI = +/-0.007; p = 0.000)	0.723	+2.74%
Severity	2009.2	0.029 (CI = +/-0.007; p = 0.000)	0.740	+2.91%
Severity	2010.1	0.029 (CI = +/-0.008; p = 0.000)	0.713	+2.90%
Severity	2010.2	0.028 (CI = +/-0.009; p = 0.000)	0.681	+2.87%
Severity	2011.1	0.026 (CI = +/-0.009; p = 0.000)	0.637	+2.62%
Severity	2011.2	0.027 (CI = +/-0.010; p = 0.000)	0.623	+2.72%
Severity	2012.1	0.027 (CI = +/-0.011; p = 0.000)	0.598	+2.78%
Severity	2012.2	0.028 (CI = +/-0.012; p = 0.000)	0.562	+2.80%
Severity	2013.1	0.026 (CI = +/-0.013; p = 0.001)	0.489	+2.58%
Severity	2013.2	0.026 (CI = +/-0.015; p = 0.002)	0.458	+2.66%
Severity	2014.1	0.019 (CI = +/-0.013; p = 0.008)	0.361	+1.90%
Severity	2014.2	0.020 (CI = +/-0.015; p = 0.012)	0.348	+2.04%
Severity	2015.1	0.016 (CI = +/-0.017; p = 0.052)	0.219	+1.65%
Severity	2015.2	0.019 (CI = +/-0.019; p = 0.047)	0.249	+1.95%
Severity	2016.1	0.019 (CI = +/-0.023; p = 0.098)	0.175	+1.88%
Severity	2016.2	0.019 (CI = +/-0.028; p = 0.148)	0.130	+1.96%
Frequency	2003.1	0.012 (CI = +/-0.018; p = 0.200)	0.019	+1.20%
Frequency	2003.2	0.009 (CI = +/-0.019; p = 0.371)	-0.005	+0.85%
Frequency	2004.1	0.009 (CI = +/-0.020; p = 0.380)	-0.006	+0.89%
Frequency	2004.2	0.005 (CI = +/-0.021; p = 0.619)	-0.022	+0.52%
Frequency	2005.1	0.006 (CI = +/-0.022; p = 0.561)	-0.020	+0.64%
Frequency	2005.2	0.008 (CI = +/-0.023; p = 0.474)	-0.015	+0.84%
Frequency	2006.1	0.011 (CI = +/-0.025; p = 0.384)	-0.007	+1.08%
Frequency	2006.2	0.009 (CI = +/-0.026; p = 0.482)	-0.017	+0.92%
Frequency	2007.1	0.012 (CI = +/-0.028; p = 0.389)	-0.008	+1.21%
Frequency	2007.2	0.011 (CI = +/-0.030; p = 0.445)	-0.014	+1.14%
Frequency	2008.1	0.018 (CI = +/-0.031; p = 0.260)	0.012	+1.77%
Frequency	2008.2	0.015 (CI = +/-0.034; p = 0.376)	-0.007	+1.49%
Frequency	2009.1	0.019 (CI = +/-0.036; p = 0.290)	0.007	+1.91%
Frequency	2009.2	0.013 (CI = +/-0.038; p = 0.490)	-0.022	+1.31%
Frequency	2010.1	0.020 (CI = +/-0.041; p = 0.323)	0.001	+2.01%
Frequency	2010.2	0.013 (CI = +/-0.044; p = 0.540)	-0.029	+1.32%
Frequency	2011.1	0.022 (CI = +/-0.047; p = 0.337)	-0.002	+2.23%
Frequency	2011.2	0.011 (CI = +/-0.050; p = 0.647)	-0.041	+1.11%
Frequency	2012.1	0.014 (CI = +/-0.055; p = 0.588)	-0.038	+1.45%
Frequency	2012.2	0.000 (CI = +/-0.058; p = 0.994)	-0.059	-0.02%
Frequency	2013.1	0.011 (CI = +/-0.063; p = 0.708)	-0.053	+1.14%
Frequency	2013.2	0.002 (CI = +/-0.070; p = 0.952)	-0.066	+0.20%
Frequency	2014.1	0.014 (CI = +/-0.078; p = 0.701)	-0.060	+1.44%
Frequency	2014.2	-0.012 (CI = +/-0.082; p = 0.757)	-0.069	-1.19%
Frequency	2015.1	0.010 (CI = +/-0.090; p = 0.807)	-0.078	+1.03%
Frequency	2015.2	-0.021 (CI = +/-0.095; p = 0.643)	-0.069	-2.05%
Frequency	2016.1	-0.002 (CI = +/-0.111; p = 0.968)	-0.100	-0.20%
Frequency	2016.2	-0.025 (CI = +/-0.130; p = 0.673)	-0.088	-2.47%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.060 (CI = +/-0.011; p = 0.000)	0.144 (CI = +/-0.132; p = 0.034)	0.749	+6.17%
Loss Cost	2003.2	0.058 (CI = +/-0.012; p = 0.000)	0.134 (CI = +/-0.134; p = 0.051)	0.725	+5.99%
Loss Cost	2004.1	0.056 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.134; p = 0.029)	0.712	+5.73%
Loss Cost	2004.2	0.055 (CI = +/-0.013; p = 0.000)	0.143 (CI = +/-0.137; p = 0.041)	0.683	+5.61%
Loss Cost	2005.1	0.053 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.140; p = 0.036)	0.665	+5.48%
Loss Cost	2005.2	0.052 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.144; p = 0.049)	0.632	+5.37%
Loss Cost	2006.1	0.051 (CI = +/-0.015; p = 0.000)	0.150 (CI = +/-0.148; p = 0.047)	0.612	+5.27%
Loss Cost	2006.2	0.052 (CI = +/-0.016; p = 0.000)	0.155 (CI = +/-0.152; p = 0.046)	0.595	+5.37%
Loss Cost	2007.1	0.053 (CI = +/-0.017; p = 0.000)	0.154 (CI = +/-0.158; p = 0.055)	0.582	+5.39%
Loss Cost	2007.2	0.053 (CI = +/-0.018; p = 0.000)	0.155 (CI = +/-0.163; p = 0.061)	0.552	+5.41%
Loss Cost	2008.1	0.056 (CI = +/-0.019; p = 0.000)	0.140 (CI = +/-0.166; p = 0.095)	0.565	+5.72%
Loss Cost	2008.2	0.059 (CI = +/-0.020; p = 0.000)	0.155 (CI = +/-0.169; p = 0.070)	0.573	+6.06%
Loss Cost	2009.1	0.063 (CI = +/-0.021; p = 0.000)	0.136 (CI = +/-0.171; p = 0.113)	0.592	+6.47%
Loss Cost	2009.2	0.066 (CI = +/-0.022; p = 0.000)	0.150 (CI = +/-0.175; p = 0.090)	0.590	+6.78%
Loss Cost	2010.1	0.068 (CI = +/-0.024; p = 0.000)	0.140 (CI = +/-0.182; p = 0.124)	0.585	+7.01%
Loss Cost	2010.2	0.069 (CI = +/-0.026; p = 0.000)	0.146 (CI = +/-0.190; p = 0.126)	0.557	+7.14%
Loss Cost	2011.1	0.067 (CI = +/-0.029; p = 0.000)	0.152 (CI = +/-0.199; p = 0.126)	0.528	+6.97%
Loss Cost	2011.2	0.064 (CI = +/-0.031; p = 0.000)	0.138 (CI = +/-0.205; p = 0.176)	0.456	+6.58%
Loss Cost	2012.1	0.057 (CI = +/-0.033; p = 0.002)	0.163 (CI = +/-0.210; p = 0.120)	0.414	+5.89%
Loss Cost	2012.2	0.048 (CI = +/-0.034; p = 0.008)	0.129 (CI = +/-0.205; p = 0.202)	0.298	+4.87%
Loss Cost	2013.1	0.039 (CI = +/-0.036; p = 0.035)	0.159 (CI = +/-0.207; p = 0.124)	0.257	+3.98%
Loss Cost	2013.2	0.031 (CI = +/-0.038; p = 0.108)	0.133 (CI = +/-0.210; p = 0.198)	0.131	+3.12%
Loss Cost	2014.1	0.019 (CI = +/-0.040; p = 0.333)	0.171 (CI = +/-0.207; p = 0.100)	0.126	+1.89%
Loss Cost	2014.2	0.002 (CI = +/-0.038; p = 0.920)	0.123 (CI = +/-0.184; p = 0.175)	0.003	+0.18%
Loss Cost	2015.1	-0.016 (CI = +/-0.035; p = 0.330)	0.174 (CI = +/-0.160; p = 0.035)	0.214	-1.61%
Loss Cost	2015.2	-0.025 (CI = +/-0.038; p = 0.183)	0.153 (CI = +/-0.164; p = 0.064)	0.229	-2.42%
Loss Cost	2016.1	-0.030 (CI = +/-0.044; p = 0.154)	0.168 (CI = +/-0.176; p = 0.060)	0.237	-3.00%
Loss Cost	2016.2	-0.039 (CI = +/-0.049; p = 0.105)	0.148 (CI = +/-0.185; p = 0.105)	0.266	-3.87%
Severity	2003.1	0.025 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.069; p = 0.034)	0.662	+2.54%
Severity	2003.2	0.023 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.067; p = 0.059)	0.634	+2.36%
Severity	2004.1	0.021 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.062; p = 0.015)	0.636	+2.14%
Severity	2004.2	0.020 (CI = +/-0.006; p = 0.000)	0.069 (CI = +/-0.060; p = 0.026)	0.600	+1.98%
Severity	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.078 (CI = +/-0.058; p = 0.010)	0.589	+1.82%
Severity	2005.2	0.016 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.054; p = 0.017)	0.551	+1.61%
Severity	2006.1	0.014 (CI = +/-0.005; p = 0.000)	0.076 (CI = +/-0.052; p = 0.005)	0.544	+1.44%
Severity	2006.2	0.013 (CI = +/-0.005; p = 0.000)	0.069 (CI = +/-0.051; p = 0.010)	0.486	+1.31%
Severity	2007.1	0.012 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.051; p = 0.005)	0.474	+1.19%
Severity	2007.2	0.010 (CI = +/-0.005; p = 0.001)	0.067 (CI = +/-0.049; p = 0.010)	0.403	+1.03%
Severity	2008.1	0.011 (CI = +/-0.006; p = 0.001)	0.064 (CI = +/-0.051; p = 0.015)	0.406	+1.07%
Severity	2008.2	0.011 (CI = +/-0.006; p = 0.002)	0.065 (CI = +/-0.053; p = 0.018)	0.375	+1.08%
Severity	2009.1	0.011 (CI = +/-0.007; p = 0.004)	0.066 (CI = +/-0.055; p = 0.020)	0.363	+1.06%
Severity	2009.2	0.011 (CI = +/-0.007; p = 0.004)	0.069 (CI = +/-0.056; p = 0.018)	0.361	+1.13%
Severity	2010.1	0.010 (CI = +/-0.008; p = 0.012)	0.074 (CI = +/-0.058; p = 0.016)	0.348	+1.04%
Severity	2010.2	0.012 (CI = +/-0.008; p = 0.008)	0.079 (CI = +/-0.060; p = 0.012)	0.367	+1.16%
Severity	2011.1	0.011 (CI = +/-0.009; p = 0.018)	0.081 (CI = +/-0.063; p = 0.014)	0.358	+1.12%
Severity	2011.2	0.011 (CI = +/-0.010; p = 0.032)	0.080 (CI = +/-0.066; p = 0.019)	0.308	+1.10%
Severity	2012.1	0.014 (CI = +/-0.010; p = 0.010)	0.068 (CI = +/-0.064; p = 0.039)	0.368	+1.40%
Severity	2012.2	0.016 (CI = +/-0.011; p = 0.007)	0.075 (CI = +/-0.066; p = 0.028)	0.393	+1.59%
Severity	2013.1	0.019 (CI = +/-0.011; p = 0.003)	0.064 (CI = +/-0.066; p = 0.055)	0.454	+1.90%
Severity	2013.2	0.018 (CI = +/-0.013; p = 0.008)	0.061 (CI = +/-0.069; p = 0.080)	0.370	+1.81%
Severity	2014.1	0.016 (CI = +/-0.014; p = 0.028)	0.067 (CI = +/-0.073; p = 0.070)	0.341	+1.62%
Severity	2014.2	0.014 (CI = +/-0.015; p = 0.079)	0.060 (CI = +/-0.076; p = 0.112)	0.218	+1.37%
Severity	2015.1	0.014 (CI = +/-0.018; p = 0.125)	0.060 (CI = +/-0.082; p = 0.137)	0.204	+1.36%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.121)	0.065 (CI = +/-0.088; p = 0.131)	0.196	+1.57%
Severity	2016.1	0.018 (CI = +/-0.024; p = 0.112)	0.058 (CI = +/-0.095; p = 0.206)	0.210	+1.86%
Severity	2016.2	0.020 (CI = +/-0.028; p = 0.130)	0.062 (CI = +/-0.103; p = 0.211)	0.172	+2.06%
Frequency	2003.1	0.035 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.131; p = 0.294)	0.496	+3.53%
Frequency	2003.2	0.035 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.134; p = 0.300)	0.474	+3.55%
Frequency	2004.1	0.035 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.138; p = 0.299)	0.454	+3.51%
Frequency	2004.2	0.035 (CI = +/-0.013; p = 0.000)	0.074 (CI = +/-0.142; p = 0.294)	0.435	+3.56%
Frequency	2005.1	0.035 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.146; p = 0.322)	0.423	+3.59%
Frequency	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.150; p = 0.296)	0.414	+3.70%
Frequency	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.074 (CI = +/-0.155; p = 0.335)	0.404	+3.77%
Frequency	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.157; p = 0.269)	0.416	+4.00%
Frequency	2007.1	0.041 (CI = +/-0.018; p = 0.000)	0.079 (CI = +/-0.162; p = 0.328)	0.415	+4.15%
Frequency	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.088 (CI = +/-0.166; p = 0.285)	0.414	+4.34%
Frequency	2008.1	0.045 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.170; p = 0.371)	0.424	+4.60%
Frequency	2008.2	0.048 (CI = +/-0.021; p = 0.000)	0.090 (CI = +/-0.174; p = 0.295)	0.438	+4.92%
Frequency	2009.1	0.052 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.176; p = 0.417)	0.468	+5.36%
Frequency	2009.2	0.054 (CI = +/-0.023; p = 0.000)	0.080 (CI = +/-0.181; p = 0.369)	0.460	+5.59%
Frequency	2010.1	0.057 (CI = +/-0.025; p = 0.000)	0.067 (CI = +/-0.187; p = 0.466)	0.465	+5.91%
Frequency	2010.2	0.057 (CI = +/-0.027; p = 0.000)	0.067 (CI = +/-0.195; p = 0.485)	0.426	+5.91%
Frequency	2011.1	0.056 (CI = +/-0.030; p = 0.001)	0.072 (CI = +/-0.205; p = 0.475)	0.390	+5.79%
Frequency	2011.2	0.053 (CI = +/-0.032; p = 0.003)	0.058 (CI = +/-0.212; p = 0.573)	0.317	+5.42%
Frequency	2012.1	0.043 (CI = +/-0.033; p = 0.013)	0.095 (CI = +/-0.209; p = 0.355)	0.248	+4.43%
Frequency	2012.2	0.032 (CI = +/-0.033; p = 0.055)	0.054 (CI = +/-0.197; p = 0.570)	0.113	+3.23%
Frequency	2013.1	0.020 (CI = +/-0.033; p = 0.211)	0.095 (CI = +/-0.189; p = 0.303)	0.054	+2.04%
Frequency	2013.2	0.013 (CI = +/-0.035; p = 0.449)	0.072 (CI = +/-0.192; p = 0.440)	-0.045	+1.29%
Frequency	2014.1	0.003 (CI = +/-0.037; p = 0.880)	0.104 (CI = +/-0.192; p = 0.267)	-0.036	+0.27%
Frequency	2014.2	-0.012 (CI = +/-0.036; p = 0.489)	0.063 (CI = +/-0.176; p = 0.457)	-0.060	-1.18%
Frequency	2015.1	-0.030 (CI = +/-0.032; p = 0.068)	0.114 (CI = +/-0.149; p = 0.123)	0.213	-2.94%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.023)	0.088 (CI = +/-0.146; p = 0.213)	0.316	-3.93%
Frequency	2016.1	-0.049 (CI = +/-0.037; p = 0.015)	0.110 (CI = +/-0.151; p = 0.137)	0.377	-4.77%
Frequency	2016.2	-0.060 (CI = +/-0.040; p = 0.008)	0.086 (CI = +/-0.151; p = 0.232)	0.467	-5.81%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.061 (CI = +/-0.013; p = 0.000)	0.716	+6.31%
Loss Cost	2003.2	0.059 (CI = +/-0.013; p = 0.000)	0.693	+6.08%
Loss Cost	2004.1	0.057 (CI = +/-0.014; p = 0.000)	0.667	+5.87%
Loss Cost	2004.2	0.055 (CI = +/-0.014; p = 0.000)	0.638	+5.68%
Loss Cost	2005.1	0.055 (CI = +/-0.015; p = 0.000)	0.614	+5.62%
Loss Cost	2005.2	0.053 (CI = +/-0.016; p = 0.000)	0.581	+5.43%
Loss Cost	2006.1	0.053 (CI = +/-0.017; p = 0.000)	0.556	+5.42%
Loss Cost	2006.2	0.053 (CI = +/-0.018; p = 0.000)	0.535	+5.44%
Loss Cost	2007.1	0.054 (CI = +/-0.019; p = 0.000)	0.524	+5.57%
Loss Cost	2007.2	0.054 (CI = +/-0.020; p = 0.000)	0.492	+5.50%
Loss Cost	2008.1	0.058 (CI = +/-0.021; p = 0.000)	0.519	+5.95%
Loss Cost	2008.2	0.060 (CI = +/-0.023; p = 0.000)	0.518	+6.21%
Loss Cost	2009.1	0.066 (CI = +/-0.023; p = 0.000)	0.555	+6.78%
Loss Cost	2009.2	0.068 (CI = +/-0.025; p = 0.000)	0.546	+7.02%
Loss Cost	2010.1	0.072 (CI = +/-0.027; p = 0.000)	0.551	+7.43%
Loss Cost	2010.2	0.072 (CI = +/-0.029; p = 0.000)	0.520	+7.45%
Loss Cost	2011.1	0.072 (CI = +/-0.032; p = 0.000)	0.488	+7.48%
Loss Cost	2011.2	0.067 (CI = +/-0.034; p = 0.001)	0.422	+6.90%
Loss Cost	2012.1	0.062 (CI = +/-0.038; p = 0.003)	0.355	+6.40%
Loss Cost	2012.2	0.049 (CI = +/-0.038; p = 0.014)	0.254	+5.07%
Loss Cost	2013.1	0.043 (CI = +/-0.042; p = 0.044)	0.172	+4.38%
Loss Cost	2013.2	0.031 (CI = +/-0.044; p = 0.152)	0.069	+3.16%
Loss Cost	2014.1	0.021 (CI = +/-0.048; p = 0.357)	-0.006	+2.14%
Loss Cost	2014.2	-0.002 (CI = +/-0.044; p = 0.934)	-0.071	-0.17%
Loss Cost	2015.1	-0.018 (CI = +/-0.045; p = 0.394)	-0.016	-1.80%
Loss Cost	2015.2	-0.033 (CI = +/-0.047; p = 0.148)	0.097	-3.28%
Loss Cost	2016.1	-0.036 (CI = +/-0.055; p = 0.183)	0.078	-3.51%
Loss Cost	2016.2	-0.054 (CI = +/-0.060; p = 0.070)	0.220	-5.30%
Severity	2003.1	0.025 (CI = +/-0.007; p = 0.000)	0.608	+2.56%
Severity	2003.2	0.023 (CI = +/-0.006; p = 0.000)	0.583	+2.34%
Severity	2004.1	0.021 (CI = +/-0.006; p = 0.000)	0.553	+2.14%
Severity	2004.2	0.019 (CI = +/-0.006; p = 0.000)	0.518	+1.94%
Severity	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.475	+1.80%
Severity	2005.2	0.015 (CI = +/-0.006; p = 0.000)	0.437	+1.53%
Severity	2006.1	0.014 (CI = +/-0.006; p = 0.000)	0.385	+1.40%
Severity	2006.2	0.012 (CI = +/-0.006; p = 0.000)	0.325	+1.21%
Severity	2007.1	0.011 (CI = +/-0.006; p = 0.001)	0.276	+1.12%
Severity	2007.2	0.009 (CI = +/-0.006; p = 0.007)	0.202	+0.89%
Severity	2008.1	0.010 (CI = +/-0.007; p = 0.006)	0.220	+0.97%
Severity	2008.2	0.009 (CI = +/-0.007; p = 0.013)	0.183	+0.93%
Severity	2009.1	0.009 (CI = +/-0.008; p = 0.019)	0.169	+0.94%
Severity	2009.2	0.010 (CI = +/-0.008; p = 0.027)	0.153	+0.96%
Severity	2010.1	0.009 (CI = +/-0.009; p = 0.049)	0.122	+0.91%
Severity	2010.2	0.010 (CI = +/-0.010; p = 0.056)	0.118	+0.96%
Severity	2011.1	0.010 (CI = +/-0.011; p = 0.072)	0.106	+0.99%
Severity	2011.2	0.008 (CI = +/-0.012; p = 0.147)	0.057	+0.85%
Severity	2012.1	0.012 (CI = +/-0.012; p = 0.040)	0.162	+1.25%
Severity	2012.2	0.013 (CI = +/-0.013; p = 0.046)	0.160	+1.34%
Severity	2013.1	0.018 (CI = +/-0.013; p = 0.013)	0.271	+1.77%
Severity	2013.2	0.015 (CI = +/-0.015; p = 0.043)	0.184	+1.53%
Severity	2014.1	0.014 (CI = +/-0.017; p = 0.087)	0.128	+1.43%
Severity	2014.2	0.010 (CI = +/-0.018; p = 0.266)	0.022	+0.96%
Severity	2015.1	0.010 (CI = +/-0.020; p = 0.286)	0.017	+1.05%
Severity	2015.2	0.010 (CI = +/-0.024; p = 0.356)	-0.006	+1.05%
Severity	2016.1	0.015 (CI = +/-0.027; p = 0.245)	0.041	+1.52%
Severity	2016.2	0.014 (CI = +/-0.032; p = 0.349)	-0.003	+1.44%
Frequency	2003.1	0.036 (CI = +/-0.012; p = 0.000)	0.491	+3.66%
Frequency	2003.2	0.036 (CI = +/-0.013; p = 0.000)	0.469	+3.65%
Frequency	2004.1	0.036 (CI = +/-0.013; p = 0.000)	0.449	+3.65%
Frequency	2004.2	0.036 (CI = +/-0.014; p = 0.000)	0.430	+3.67%
Frequency	2005.1	0.037 (CI = +/-0.015; p = 0.000)	0.420	+3.76%
Frequency	2005.2	0.038 (CI = +/-0.016; p = 0.000)	0.410	+3.84%
Frequency	2006.1	0.039 (CI = +/-0.017; p = 0.000)	0.405	+3.97%
Frequency	2006.2	0.041 (CI = +/-0.018; p = 0.000)	0.413	+4.18%
Frequency	2007.1	0.043 (CI = +/-0.019; p = 0.000)	0.419	+4.40%
Frequency	2007.2	0.045 (CI = +/-0.020; p = 0.000)	0.414	+4.57%
Frequency	2008.1	0.048 (CI = +/-0.021; p = 0.000)	0.435	+4.92%
Frequency	2008.2	0.051 (CI = +/-0.022; p = 0.000)	0.445	+5.23%
Frequency	2009.1	0.056 (CI = +/-0.023; p = 0.000)	0.489	+5.78%
Frequency	2009.2	0.058 (CI = +/-0.025; p = 0.000)	0.481	+6.01%
Frequency	2010.1	0.063 (CI = +/-0.026; p = 0.000)	0.496	+6.45%
Frequency	2010.2	0.062 (CI = +/-0.028; p = 0.000)	0.461	+6.43%
Frequency	2011.1	0.062 (CI = +/-0.031; p = 0.000)	0.427	+6.43%
Frequency	2011.2	0.058 (CI = +/-0.034; p = 0.002)	0.363	+6.00%
Frequency	2012.1	0.050 (CI = +/-0.035; p = 0.009)	0.275	+5.09%
Frequency	2012.2	0.036 (CI = +/-0.035; p = 0.043)	0.164	+3.68%
Frequency	2013.1	0.025 (CI = +/-0.036; p = 0.157)	0.062	+2.56%
Frequency	2013.2	0.016 (CI = +/-0.038; p = 0.394)	-0.014	+1.60%
Frequency	2014.1	0.007 (CI = +/-0.042; p = 0.725)	-0.058	+0.70%
Frequency	2014.2	-0.011 (CI = +/-0.040; p = 0.555)	-0.044	-1.12%
Frequency	2015.1	-0.029 (CI = +/-0.039; p = 0.135)	0.099	-2.83%
Frequency	2015.2	-0.044 (CI = +/-0.040; p = 0.033)	0.271	-4.29%
Frequency	2016.1	-0.051 (CI = +/-0.045; p = 0.032)	0.296	-4.96%
Frequency	2016.2	-0.069 (CI = +/-0.047; p = 0.009)	0.464	-6.64%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.062 (CI = +/-0.013; p = 0.000)	0.709	+6.44%
Loss Cost	2003.2	0.060 (CI = +/-0.014; p = 0.000)	0.685	+6.19%
Loss Cost	2004.1	0.058 (CI = +/-0.014; p = 0.000)	0.658	+5.98%
Loss Cost	2004.2	0.056 (CI = +/-0.015; p = 0.000)	0.628	+5.78%
Loss Cost	2005.1	0.056 (CI = +/-0.016; p = 0.000)	0.603	+5.73%
Loss Cost	2005.2	0.054 (CI = +/-0.017; p = 0.000)	0.568	+5.53%
Loss Cost	2006.1	0.054 (CI = +/-0.018; p = 0.000)	0.543	+5.52%
Loss Cost	2006.2	0.054 (CI = +/-0.019; p = 0.000)	0.521	+5.56%
Loss Cost	2007.1	0.056 (CI = +/-0.020; p = 0.000)	0.511	+5.71%
Loss Cost	2007.2	0.055 (CI = +/-0.022; p = 0.000)	0.478	+5.64%
Loss Cost	2008.1	0.059 (CI = +/-0.023; p = 0.000)	0.509	+6.13%
Loss Cost	2008.2	0.062 (CI = +/-0.024; p = 0.000)	0.509	+6.42%
Loss Cost	2009.1	0.068 (CI = +/-0.025; p = 0.000)	0.550	+7.06%
Loss Cost	2009.2	0.071 (CI = +/-0.027; p = 0.000)	0.543	+7.35%
Loss Cost	2010.1	0.075 (CI = +/-0.029; p = 0.000)	0.551	+7.82%
Loss Cost	2010.2	0.076 (CI = +/-0.032; p = 0.000)	0.521	+7.88%
Loss Cost	2011.1	0.077 (CI = +/-0.035; p = 0.000)	0.490	+7.95%
Loss Cost	2011.2	0.071 (CI = +/-0.038; p = 0.001)	0.422	+7.35%
Loss Cost	2012.1	0.066 (CI = +/-0.041; p = 0.003)	0.354	+6.85%
Loss Cost	2012.2	0.053 (CI = +/-0.042; p = 0.017)	0.248	+5.42%
Loss Cost	2013.1	0.046 (CI = +/-0.046; p = 0.053)	0.165	+4.68%
Loss Cost	2013.2	0.033 (CI = +/-0.049; p = 0.177)	0.059	+3.34%
Loss Cost	2014.1	0.022 (CI = +/-0.054; p = 0.401)	-0.017	+2.22%
Loss Cost	2014.2	-0.004 (CI = +/-0.050; p = 0.861)	-0.074	-0.41%
Loss Cost	2015.1	-0.024 (CI = +/-0.051; p = 0.337)	0.000	-2.33%
Loss Cost	2015.2	-0.042 (CI = +/-0.054; p = 0.113)	0.141	-4.13%
Loss Cost	2016.1	-0.047 (CI = +/-0.064; p = 0.137)	0.128	-4.54%
Loss Cost	2016.2	-0.071 (CI = +/-0.068; p = 0.042)	0.314	-6.86%
Severity	2003.1	0.025 (CI = +/-0.007; p = 0.000)	0.580	+2.51%
Severity	2003.2	0.022 (CI = +/-0.007; p = 0.000)	0.552	+2.27%
Severity	2004.1	0.020 (CI = +/-0.007; p = 0.000)	0.517	+2.05%
Severity	2004.2	0.018 (CI = +/-0.007; p = 0.000)	0.477	+1.83%
Severity	2005.1	0.017 (CI = +/-0.007; p = 0.000)	0.430	+1.68%
Severity	2005.2	0.014 (CI = +/-0.006; p = 0.000)	0.385	+1.39%
Severity	2006.1	0.012 (CI = +/-0.006; p = 0.000)	0.327	+1.24%
Severity	2006.2	0.010 (CI = +/-0.006; p = 0.002)	0.260	+1.03%
Severity	2007.1	0.009 (CI = +/-0.006; p = 0.007)	0.205	+0.92%
Severity	2007.2	0.007 (CI = +/-0.006; p = 0.035)	0.123	+0.66%
Severity	2008.1	0.007 (CI = +/-0.007; p = 0.029)	0.139	+0.74%
Severity	2008.2	0.007 (CI = +/-0.007; p = 0.060)	0.099	+0.67%
Severity	2009.1	0.007 (CI = +/-0.008; p = 0.083)	0.084	+0.66%
Severity	2009.2	0.007 (CI = +/-0.008; p = 0.114)	0.066	+0.65%
Severity	2010.1	0.006 (CI = +/-0.009; p = 0.189)	0.035	+0.58%
Severity	2010.2	0.006 (CI = +/-0.010; p = 0.211)	0.029	+0.60%
Severity	2011.1	0.006 (CI = +/-0.011; p = 0.259)	0.017	+0.60%
Severity	2011.2	0.004 (CI = +/-0.012; p = 0.468)	-0.023	+0.41%
Severity	2012.1	0.008 (CI = +/-0.012; p = 0.167)	0.054	+0.80%
Severity	2012.2	0.008 (CI = +/-0.013; p = 0.186)	0.047	+0.85%
Severity	2013.1	0.013 (CI = +/-0.013; p = 0.063)	0.149	+1.27%
Severity	2013.2	0.009 (CI = +/-0.014; p = 0.189)	0.053	+0.94%
Severity	2014.1	0.007 (CI = +/-0.016; p = 0.344)	-0.003	+0.75%
Severity	2014.2	0.001 (CI = +/-0.017; p = 0.876)	-0.075	+0.12%
Severity	2015.1	0.001 (CI = +/-0.019; p = 0.912)	-0.082	+0.10%
Severity	2015.2	-0.001 (CI = +/-0.023; p = 0.953)	-0.091	-0.06%
Severity	2016.1	0.003 (CI = +/-0.027; p = 0.814)	-0.094	+0.29%
Severity	2016.2	-0.001 (CI = +/-0.032; p = 0.969)	-0.111	-0.06%
Frequency	2003.1	0.038 (CI = +/-0.012; p = 0.000)	0.501	+3.83%
Frequency	2003.2	0.038 (CI = +/-0.013; p = 0.000)	0.480	+3.83%
Frequency	2004.1	0.038 (CI = +/-0.014; p = 0.000)	0.460	+3.84%
Frequency	2004.2	0.038 (CI = +/-0.015; p = 0.000)	0.443	+3.88%
Frequency	2005.1	0.039 (CI = +/-0.015; p = 0.000)	0.434	+3.98%
Frequency	2005.2	0.040 (CI = +/-0.016; p = 0.000)	0.425	+4.08%
Frequency	2006.1	0.041 (CI = +/-0.017; p = 0.000)	0.422	+4.23%
Frequency	2006.2	0.044 (CI = +/-0.018; p = 0.000)	0.432	+4.48%
Frequency	2007.1	0.046 (CI = +/-0.019; p = 0.000)	0.441	+4.74%
Frequency	2007.2	0.048 (CI = +/-0.021; p = 0.000)	0.439	+4.94%
Frequency	2008.1	0.052 (CI = +/-0.022; p = 0.000)	0.464	+5.35%
Frequency	2008.2	0.056 (CI = +/-0.023; p = 0.000)	0.477	+5.72%
Frequency	2009.1	0.062 (CI = +/-0.024; p = 0.000)	0.527	+6.36%
Frequency	2009.2	0.064 (CI = +/-0.025; p = 0.000)	0.524	+6.65%
Frequency	2010.1	0.069 (CI = +/-0.027; p = 0.000)	0.546	+7.19%
Frequency	2010.2	0.070 (CI = +/-0.029; p = 0.000)	0.514	+7.23%
Frequency	2011.1	0.071 (CI = +/-0.032; p = 0.000)	0.484	+7.31%
Frequency	2011.2	0.067 (CI = +/-0.035; p = 0.001)	0.423	+6.92%
Frequency	2012.1	0.058 (CI = +/-0.038; p = 0.004)	0.337	+6.00%
Frequency	2012.2	0.044 (CI = +/-0.037; p = 0.023)	0.226	+4.53%
Frequency	2013.1	0.033 (CI = +/-0.039; p = 0.091)	0.116	+3.37%
Frequency	2013.2	0.024 (CI = +/-0.042; p = 0.253)	0.025	+2.38%
Frequency	2014.1	0.014 (CI = +/-0.046; p = 0.514)	-0.038	+1.46%
Frequency	2014.2	-0.005 (CI = +/-0.045; p = 0.802)	-0.072	-0.54%
Frequency	2015.1	-0.025 (CI = +/-0.045; p = 0.256)	0.031	-2.43%
Frequency	2015.2	-0.042 (CI = +/-0.047; p = 0.075)	0.192	-4.07%
Frequency	2016.1	-0.049 (CI = +/-0.054; p = 0.071)	0.219	-4.82%
Frequency	2016.2	-0.071 (CI = +/-0.058; p = 0.022)	0.401	-6.81%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time

Fit	Start Date	Time	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.060 (CI = +/-0.012; p = 0.000)	0.724	+6.22%
Loss Cost	2003.2	0.058 (CI = +/-0.012; p = 0.000)	0.702	+5.99%
Loss Cost	2004.1	0.056 (CI = +/-0.013; p = 0.000)	0.678	+5.79%
Loss Cost	2004.2	0.055 (CI = +/-0.013; p = 0.000)	0.651	+5.61%
Loss Cost	2005.1	0.054 (CI = +/-0.014; p = 0.000)	0.628	+5.55%
Loss Cost	2005.2	0.052 (CI = +/-0.015; p = 0.000)	0.596	+5.37%
Loss Cost	2006.1	0.052 (CI = +/-0.016; p = 0.000)	0.572	+5.35%
Loss Cost	2006.2	0.052 (CI = +/-0.017; p = 0.000)	0.551	+5.37%
Loss Cost	2007.1	0.053 (CI = +/-0.018; p = 0.000)	0.540	+5.49%
Loss Cost	2007.2	0.053 (CI = +/-0.019; p = 0.000)	0.509	+5.41%
Loss Cost	2008.1	0.057 (CI = +/-0.020; p = 0.000)	0.534	+5.82%
Loss Cost	2008.2	0.059 (CI = +/-0.021; p = 0.000)	0.532	+6.06%
Loss Cost	2009.1	0.064 (CI = +/-0.022; p = 0.000)	0.566	+6.58%
Loss Cost	2009.2	0.066 (CI = +/-0.023; p = 0.000)	0.555	+6.78%
Loss Cost	2010.1	0.069 (CI = +/-0.025; p = 0.000)	0.558	+7.14%
Loss Cost	2010.2	0.069 (CI = +/-0.027; p = 0.000)	0.527	+7.14%
Loss Cost	2011.1	0.069 (CI = +/-0.030; p = 0.000)	0.494	+7.14%
Loss Cost	2011.2	0.064 (CI = +/-0.032; p = 0.000)	0.431	+6.58%
Loss Cost	2012.1	0.059 (CI = +/-0.034; p = 0.002)	0.365	+6.10%
Loss Cost	2012.2	0.048 (CI = +/-0.034; p = 0.009)	0.270	+4.87%
Loss Cost	2013.1	0.041 (CI = +/-0.037; p = 0.031)	0.190	+4.23%
Loss Cost	2013.2	0.031 (CI = +/-0.039; p = 0.114)	0.090	+3.12%
Loss Cost	2014.1	0.022 (CI = +/-0.042; p = 0.285)	0.013	+2.22%
Loss Cost	2014.2	0.002 (CI = +/-0.039; p = 0.922)	-0.066	+0.18%
Loss Cost	2015.1	-0.012 (CI = +/-0.039; p = 0.518)	-0.039	-1.21%
Loss Cost	2015.2	-0.025 (CI = +/-0.042; p = 0.227)	0.041	-2.42%
Loss Cost	2016.1	-0.025 (CI = +/-0.049; p = 0.280)	0.021	-2.50%
Loss Cost	2016.2	-0.039 (CI = +/-0.053; p = 0.132)	0.121	-3.87%
Severity	2003.1	0.025 (CI = +/-0.006; p = 0.000)	0.628	+2.57%
Severity	2003.2	0.023 (CI = +/-0.006; p = 0.000)	0.607	+2.36%
Severity	2004.1	0.021 (CI = +/-0.006; p = 0.000)	0.580	+2.17%
Severity	2004.2	0.020 (CI = +/-0.006; p = 0.000)	0.549	+1.98%
Severity	2005.1	0.018 (CI = +/-0.006; p = 0.000)	0.510	+1.86%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.478	+1.61%
Severity	2006.1	0.015 (CI = +/-0.006; p = 0.000)	0.431	+1.48%
Severity	2006.2	0.013 (CI = +/-0.006; p = 0.000)	0.377	+1.31%
Severity	2007.1	0.012 (CI = +/-0.006; p = 0.000)	0.332	+1.24%
Severity	2007.2	0.010 (CI = +/-0.006; p = 0.002)	0.264	+1.03%
Severity	2008.1	0.011 (CI = +/-0.006; p = 0.001)	0.284	+1.11%
Severity	2008.2	0.011 (CI = +/-0.007; p = 0.003)	0.249	+1.08%
Severity	2009.1	0.011 (CI = +/-0.007; p = 0.005)	0.236	+1.11%
Severity	2009.2	0.011 (CI = +/-0.008; p = 0.008)	0.222	+1.13%
Severity	2010.1	0.011 (CI = +/-0.009; p = 0.015)	0.191	+1.10%
Severity	2010.2	0.012 (CI = +/-0.009; p = 0.017)	0.188	+1.16%
Severity	2011.1	0.012 (CI = +/-0.010; p = 0.023)	0.177	+1.20%
Severity	2011.2	0.011 (CI = +/-0.011; p = 0.052)	0.128	+1.10%
Severity	2012.1	0.015 (CI = +/-0.011; p = 0.011)	0.244	+1.48%
Severity	2012.2	0.016 (CI = +/-0.012; p = 0.013)	0.243	+1.59%
Severity	2013.1	0.020 (CI = +/-0.012; p = 0.003)	0.356	+2.00%
Severity	2013.2	0.018 (CI = +/-0.013; p = 0.012)	0.277	+1.81%
Severity	2014.1	0.017 (CI = +/-0.015; p = 0.027)	0.225	+1.75%
Severity	2014.2	0.014 (CI = +/-0.016; p = 0.095)	0.120	+1.37%
Severity	2015.1	0.015 (CI = +/-0.019; p = 0.105)	0.118	+1.51%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.139)	0.096	+1.57%
Severity	2016.1	0.020 (CI = +/-0.024; p = 0.089)	0.157	+2.05%
Severity	2016.2	0.020 (CI = +/-0.028; p = 0.140)	0.113	+2.06%
Frequency	2003.1	0.035 (CI = +/-0.011; p = 0.000)	0.494	+3.56%
Frequency	2003.2	0.035 (CI = +/-0.012; p = 0.000)	0.473	+3.55%
Frequency	2004.1	0.035 (CI = +/-0.013; p = 0.000)	0.452	+3.54%
Frequency	2004.2	0.035 (CI = +/-0.013; p = 0.000)	0.433	+3.56%
Frequency	2005.1	0.036 (CI = +/-0.014; p = 0.000)	0.423	+3.63%
Frequency	2005.2	0.036 (CI = +/-0.015; p = 0.000)	0.411	+3.70%
Frequency	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.405	+3.81%
Frequency	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.411	+4.00%
Frequency	2007.1	0.041 (CI = +/-0.017; p = 0.000)	0.416	+4.20%
Frequency	2007.2	0.043 (CI = +/-0.019; p = 0.000)	0.410	+4.34%
Frequency	2008.1	0.046 (CI = +/-0.020; p = 0.000)	0.428	+4.66%
Frequency	2008.2	0.048 (CI = +/-0.021; p = 0.000)	0.435	+4.92%
Frequency	2009.1	0.053 (CI = +/-0.022; p = 0.000)	0.474	+5.41%
Frequency	2009.2	0.054 (CI = +/-0.023; p = 0.000)	0.464	+5.59%
Frequency	2010.1	0.058 (CI = +/-0.025; p = 0.000)	0.475	+5.97%
Frequency	2010.2	0.057 (CI = +/-0.027; p = 0.000)	0.439	+5.91%
Frequency	2011.1	0.057 (CI = +/-0.029; p = 0.001)	0.403	+5.87%
Frequency	2011.2	0.053 (CI = +/-0.031; p = 0.002)	0.339	+5.42%
Frequency	2012.1	0.045 (CI = +/-0.033; p = 0.010)	0.252	+4.55%
Frequency	2012.2	0.032 (CI = +/-0.032; p = 0.050)	0.144	+3.23%
Frequency	2013.1	0.022 (CI = +/-0.033; p = 0.181)	0.047	+2.18%
Frequency	2013.2	0.013 (CI = +/-0.034; p = 0.443)	-0.022	+1.29%
Frequency	2014.1	0.005 (CI = +/-0.037; p = 0.796)	-0.058	+0.46%
Frequency	2014.2	-0.012 (CI = +/-0.035; p = 0.483)	-0.031	-1.18%
Frequency	2015.1	-0.027 (CI = +/-0.034; p = 0.107)	0.116	-2.68%
Frequency	2015.2	-0.040 (CI = +/-0.034; p = 0.025)	0.277	-3.93%
Frequency	2016.1	-0.046 (CI = +/-0.039; p = 0.026)	0.295	-4.45%
Frequency	2016.2	-0.060 (CI = +/-0.041; p = 0.008)	0.437	-5.81%

Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.042 (CI = +/-0.006; p = 0.000)	0.315 (CI = +/-0.070; p = 0.000)	0.880	+4.29%
Loss Cost	2003.2	0.040 (CI = +/-0.006; p = 0.000)	0.303 (CI = +/-0.067; p = 0.000)	0.875	+4.10%
Loss Cost	2004.1	0.038 (CI = +/-0.006; p = 0.000)	0.314 (CI = +/-0.066; p = 0.000)	0.882	+3.92%
Loss Cost	2004.2	0.037 (CI = +/-0.006; p = 0.000)	0.302 (CI = +/-0.062; p = 0.000)	0.878	+3.72%
Loss Cost	2005.1	0.036 (CI = +/-0.006; p = 0.000)	0.307 (CI = +/-0.063; p = 0.000)	0.877	+3.64%
Loss Cost	2005.2	0.035 (CI = +/-0.006; p = 0.000)	0.300 (CI = +/-0.063; p = 0.000)	0.865	+3.51%
Loss Cost	2006.1	0.035 (CI = +/-0.007; p = 0.000)	0.299 (CI = +/-0.065; p = 0.000)	0.864	+3.52%
Loss Cost	2006.2	0.035 (CI = +/-0.007; p = 0.000)	0.299 (CI = +/-0.067; p = 0.000)	0.850	+3.52%
Loss Cost	2007.1	0.035 (CI = +/-0.007; p = 0.000)	0.294 (CI = +/-0.069; p = 0.000)	0.852	+3.61%
Loss Cost	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.298 (CI = +/-0.071; p = 0.000)	0.843	+3.69%
Loss Cost	2008.1	0.038 (CI = +/-0.008; p = 0.000)	0.288 (CI = +/-0.070; p = 0.000)	0.855	+3.89%
Loss Cost	2008.2	0.040 (CI = +/-0.008; p = 0.000)	0.298 (CI = +/-0.069; p = 0.000)	0.863	+4.10%
Loss Cost	2009.1	0.041 (CI = +/-0.009; p = 0.000)	0.293 (CI = +/-0.071; p = 0.000)	0.866	+4.22%
Loss Cost	2009.2	0.043 (CI = +/-0.009; p = 0.000)	0.300 (CI = +/-0.072; p = 0.000)	0.864	+4.40%
Loss Cost	2010.1	0.044 (CI = +/-0.010; p = 0.000)	0.297 (CI = +/-0.075; p = 0.000)	0.864	+4.47%
Loss Cost	2010.2	0.044 (CI = +/-0.011; p = 0.000)	0.298 (CI = +/-0.078; p = 0.000)	0.846	+4.50%
Loss Cost	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.293 (CI = +/-0.081; p = 0.000)	0.849	+4.65%
Loss Cost	2011.2	0.045 (CI = +/-0.013; p = 0.000)	0.289 (CI = +/-0.085; p = 0.000)	0.823	+4.57%
Loss Cost	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.297 (CI = +/-0.088; p = 0.000)	0.823	+4.37%
Loss Cost	2012.2	0.038 (CI = +/-0.014; p = 0.000)	0.280 (CI = +/-0.083; p = 0.000)	0.805	+3.86%
Loss Cost	2013.1	0.037 (CI = +/-0.015; p = 0.000)	0.283 (CI = +/-0.087; p = 0.000)	0.804	+3.76%
Loss Cost	2013.2	0.034 (CI = +/-0.016; p = 0.000)	0.274 (CI = +/-0.090; p = 0.000)	0.767	+3.49%
Loss Cost	2014.1	0.033 (CI = +/-0.019; p = 0.002)	0.277 (CI = +/-0.096; p = 0.000)	0.765	+3.39%
Loss Cost	2014.2	0.028 (CI = +/-0.020; p = 0.008)	0.263 (CI = +/-0.096; p = 0.000)	0.724	+2.88%
Loss Cost	2015.1	0.024 (CI = +/-0.022; p = 0.032)	0.275 (CI = +/-0.101; p = 0.000)	0.738	+2.45%
Loss Cost	2015.2	0.020 (CI = +/-0.024; p = 0.095)	0.265 (CI = +/-0.105; p = 0.000)	0.691	+2.05%
Loss Cost	2016.1	0.019 (CI = +/-0.029; p = 0.181)	0.270 (CI = +/-0.115; p = 0.000)	0.689	+1.87%
Loss Cost	2016.2	0.020 (CI = +/-0.034; p = 0.220)	0.272 (CI = +/-0.126; p = 0.001)	0.655	+2.00%
Severity	2003.1	0.040 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.044; p = 0.448)	0.921	+4.09%
Severity	2003.2	0.040 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.045; p = 0.543)	0.915	+4.04%
Severity	2004.1	0.039 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.045; p = 0.449)	0.909	+3.98%
Severity	2004.2	0.038 (CI = +/-0.004; p = 0.000)	0.010 (CI = +/-0.044; p = 0.645)	0.907	+3.86%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.017 (CI = +/-0.043; p = 0.429)	0.904	+3.75%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.038; p = 0.710)	0.912	+3.57%
Severity	2006.1	0.034 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.038; p = 0.505)	0.908	+3.48%
Severity	2006.2	0.033 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.035; p = 0.775)	0.910	+3.33%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.036; p = 0.658)	0.902	+3.28%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.036; p = 0.821)	0.893	+3.20%
Severity	2008.1	0.031 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.038; p = 0.817)	0.883	+3.20%
Severity	2008.2	0.032 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.039; p = 0.738)	0.876	+3.24%
Severity	2009.1	0.032 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.040; p = 0.719)	0.863	+3.23%
Severity	2009.2	0.033 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.040; p = 0.526)	0.869	+3.35%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.042; p = 0.464)	0.854	+3.29%
Severity	2010.2	0.032 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.043; p = 0.568)	0.834	+3.22%
Severity	2011.1	0.031 (CI = +/-0.006; p = 0.000)	0.013 (CI = +/-0.045; p = 0.551)	0.815	+3.19%
Severity	2011.2	0.032 (CI = +/-0.007; p = 0.000)	0.014 (CI = +/-0.047; p = 0.538)	0.795	+3.22%
Severity	2012.1	0.033 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.049; p = 0.671)	0.789	+3.33%
Severity	2012.2	0.032 (CI = +/-0.008; p = 0.000)	0.008 (CI = +/-0.051; p = 0.751)	0.756	+3.26%
Severity	2013.1	0.033 (CI = +/-0.009; p = 0.000)	0.006 (CI = +/-0.054; p = 0.822)	0.735	+3.32%
Severity	2013.2	0.030 (CI = +/-0.010; p = 0.000)	-0.003 (CI = +/-0.053; p = 0.915)	0.694	+3.04%
Severity	2014.1	0.025 (CI = +/-0.009; p = 0.000)	0.012 (CI = +/-0.046; p = 0.572)	0.683	+2.55%
Severity	2014.2	0.024 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.048; p = 0.656)	0.623	+2.47%
Severity	2015.1	0.024 (CI = +/-0.011; p = 0.001)	0.012 (CI = +/-0.052; p = 0.634)	0.568	+2.42%
Severity	2015.2	0.025 (CI = +/-0.013; p = 0.001)	0.014 (CI = +/-0.056; p = 0.593)	0.530	+2.52%
Severity	2016.1	0.029 (CI = +/-0.014; p = 0.001)	0.004 (CI = +/-0.057; p = 0.869)	0.588	+2.92%
Severity	2016.2	0.027 (CI = +/-0.016; p = 0.004)	0.000 (CI = +/-0.062; p = 0.988)	0.487	+2.73%
Frequency	2003.1	0.002 (CI = +/-0.005; p = 0.466)	0.299 (CI = +/-0.061; p = 0.000)	0.713	+0.19%
Frequency	2003.2	0.001 (CI = +/-0.005; p = 0.828)	0.290 (CI = +/-0.060; p = 0.000)	0.713	+0.06%
Frequency	2004.1	-0.001 (CI = +/-0.005; p = 0.839)	0.297 (CI = +/-0.060; p = 0.000)	0.730	-0.05%
Frequency	2004.2	-0.001 (CI = +/-0.006; p = 0.634)	0.292 (CI = +/-0.060; p = 0.000)	0.725	-0.13%
Frequency	2005.1	-0.001 (CI = +/-0.006; p = 0.734)	0.290 (CI = +/-0.062; p = 0.000)	0.716	-0.10%
Frequency	2005.2	-0.001 (CI = +/-0.006; p = 0.845)	0.292 (CI = +/-0.064; p = 0.000)	0.715	-0.06%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.894)	0.286 (CI = +/-0.065; p = 0.000)	0.708	+0.04%
Frequency	2006.2	0.002 (CI = +/-0.007; p = 0.584)	0.294 (CI = +/-0.065; p = 0.000)	0.726	+0.18%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.358)	0.287 (CI = +/-0.065; p = 0.000)	0.725	+0.32%
Frequency	2007.2	0.005 (CI = +/-0.007; p = 0.194)	0.294 (CI = +/-0.065; p = 0.000)	0.742	+0.47%
Frequency	2008.1	0.007 (CI = +/-0.007; p = 0.074)	0.284 (CI = +/-0.064; p = 0.000)	0.751	+0.67%
Frequency	2008.2	0.008 (CI = +/-0.008; p = 0.034)	0.292 (CI = +/-0.064; p = 0.000)	0.767	+0.83%
Frequency	2009.1	0.010 (CI = +/-0.008; p = 0.021)	0.286 (CI = +/-0.065; p = 0.000)	0.768	+0.97%
Frequency	2009.2	0.010 (CI = +/-0.009; p = 0.023)	0.288 (CI = +/-0.067; p = 0.000)	0.759	+1.02%
Frequency	2010.1	0.011 (CI = +/-0.009; p = 0.018)	0.282 (CI = +/-0.069; p = 0.000)	0.759	+1.14%
Frequency	2010.2	0.012 (CI = +/-0.010; p = 0.017)	0.286 (CI = +/-0.072; p = 0.000)	0.754	+1.25%
Frequency	2011.1	0.014 (CI = +/-0.011; p = 0.012)	0.279 (CI = +/-0.074; p = 0.000)	0.756	+1.41%
Frequency	2011.2	0.013 (CI = +/-0.012; p = 0.029)	0.275 (CI = +/-0.077; p = 0.000)	0.731	+1.31%
Frequency	2012.1	0.010 (CI = +/-0.012; p = 0.099)	0.287 (CI = +/-0.077; p = 0.000)	0.755	+1.01%
Frequency	2012.2	0.006 (CI = +/-0.012; p = 0.323)	0.272 (CI = +/-0.072; p = 0.000)	0.754	+0.58%
Frequency	2013.1	0.004 (CI = +/-0.013; p = 0.501)	0.277 (CI = +/-0.076; p = 0.000)	0.757	+0.43%
Frequency	2013.2	0.004 (CI = +/-0.015; p = 0.542)	0.277 (CI = +/-0.080; p = 0.000)	0.741	+0.43%
Frequency	2014.1	0.008 (CI = +/-0.016; p = 0.287)	0.265 (CI = +/-0.082; p = 0.000)	0.742	+0.82%
Frequency	2014.2	0.004 (CI = +/-0.017; p = 0.620)	0.253 (CI = +/-0.082; p = 0.000)	0.726	+0.39%
Frequency	2015.1	0.000 (CI = +/-0.018; p = 0.975)	0.263 (CI = +/-0.085; p = 0.000)	0.743	+0.03%
Frequency	2015.2	-0.005 (CI = +/-0.020; p = 0.624)	0.251 (CI = +/-0.086; p = 0.000)	0.735	-0.46%
Frequency	2016.1	-0.010 (CI = +/-0.022; p = 0.327)	0.265 (CI = +/-0.088; p = 0.000)	0.763	-1.01%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.542)	0.272 (CI = +/-0.095; p = 0.000)	0.765	-0.71%

Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat
End Trend Period = 2022.1
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2003.1	0.042 (CI = +/-0.006; p = 0.000)	0.316 (CI = +/-0.072; p = 0.000)	0.870	+4.31%
Loss Cost	2003.2	0.040 (CI = +/-0.006; p = 0.000)	0.304 (CI = +/-0.069; p = 0.000)	0.863	+4.10%
Loss Cost	2004.1	0.039 (CI = +/-0.006; p = 0.000)	0.314 (CI = +/-0.067; p = 0.000)	0.870	+3.93%
Loss Cost	2004.2	0.036 (CI = +/-0.006; p = 0.000)	0.301 (CI = +/-0.064; p = 0.000)	0.865	+3.71%
Loss Cost	2005.1	0.036 (CI = +/-0.006; p = 0.000)	0.306 (CI = +/-0.065; p = 0.000)	0.864	+3.62%
Loss Cost	2005.2	0.034 (CI = +/-0.007; p = 0.000)	0.298 (CI = +/-0.065; p = 0.000)	0.850	+3.48%
Loss Cost	2006.1	0.034 (CI = +/-0.007; p = 0.000)	0.297 (CI = +/-0.067; p = 0.000)	0.848	+3.49%
Loss Cost	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.297 (CI = +/-0.069; p = 0.000)	0.832	+3.49%
Loss Cost	2007.1	0.035 (CI = +/-0.008; p = 0.000)	0.293 (CI = +/-0.071; p = 0.000)	0.834	+3.57%
Loss Cost	2007.2	0.036 (CI = +/-0.008; p = 0.000)	0.297 (CI = +/-0.073; p = 0.000)	0.823	+3.66%
Loss Cost	2008.1	0.038 (CI = +/-0.009; p = 0.000)	0.287 (CI = +/-0.073; p = 0.000)	0.837	+3.86%
Loss Cost	2008.2	0.040 (CI = +/-0.009; p = 0.000)	0.298 (CI = +/-0.072; p = 0.000)	0.845	+4.10%
Loss Cost	2009.1	0.041 (CI = +/-0.010; p = 0.000)	0.293 (CI = +/-0.074; p = 0.000)	0.848	+4.22%
Loss Cost	2009.2	0.043 (CI = +/-0.010; p = 0.000)	0.301 (CI = +/-0.075; p = 0.000)	0.846	+4.42%
Loss Cost	2010.1	0.044 (CI = +/-0.011; p = 0.000)	0.298 (CI = +/-0.078; p = 0.000)	0.846	+4.50%
Loss Cost	2010.2	0.044 (CI = +/-0.012; p = 0.000)	0.300 (CI = +/-0.082; p = 0.000)	0.825	+4.54%
Loss Cost	2011.1	0.046 (CI = +/-0.013; p = 0.000)	0.294 (CI = +/-0.085; p = 0.000)	0.829	+4.69%
Loss Cost	2011.2	0.045 (CI = +/-0.014; p = 0.000)	0.291 (CI = +/-0.089; p = 0.000)	0.798	+4.60%
Loss Cost	2012.1	0.043 (CI = +/-0.015; p = 0.000)	0.298 (CI = +/-0.092; p = 0.000)	0.798	+4.39%
Loss Cost	2012.2	0.037 (CI = +/-0.015; p = 0.000)	0.278 (CI = +/-0.088; p = 0.000)	0.772	+3.81%
Loss Cost	2013.1	0.036 (CI = +/-0.017; p = 0.000)	0.281 (CI = +/-0.092; p = 0.000)	0.770	+3.70%
Loss Cost	2013.2	0.033 (CI = +/-0.019; p = 0.002)	0.270 (CI = +/-0.096; p = 0.000)	0.724	+3.36%
Loss Cost	2014.1	0.032 (CI = +/-0.021; p = 0.005)	0.273 (CI = +/-0.102; p = 0.000)	0.722	+3.25%
Loss Cost	2014.2	0.026 (CI = +/-0.022; p = 0.027)	0.256 (CI = +/-0.103; p = 0.000)	0.671	+2.60%
Loss Cost	2015.1	0.021 (CI = +/-0.025; p = 0.087)	0.267 (CI = +/-0.107; p = 0.000)	0.691	+2.13%
Loss Cost	2015.2	0.015 (CI = +/-0.028; p = 0.249)	0.253 (CI = +/-0.112; p = 0.000)	0.640	+1.55%
Loss Cost	2016.1	0.013 (CI = +/-0.033; p = 0.389)	0.258 (CI = +/-0.122; p = 0.001)	0.636	+1.32%
Loss Cost	2016.2	0.013 (CI = +/-0.040; p = 0.475)	0.258 (CI = +/-0.137; p = 0.002)	0.595	+1.32%
Severity	2003.1	0.040 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.045; p = 0.398)	0.918	+4.13%
Severity	2003.2	0.040 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.046; p = 0.489)	0.911	+4.07%
Severity	2004.1	0.039 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.046; p = 0.407)	0.904	+4.02%
Severity	2004.2	0.038 (CI = +/-0.004; p = 0.000)	0.012 (CI = +/-0.045; p = 0.602)	0.901	+3.89%
Severity	2005.1	0.037 (CI = +/-0.004; p = 0.000)	0.018 (CI = +/-0.044; p = 0.404)	0.898	+3.77%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.040; p = 0.695)	0.905	+3.58%
Severity	2006.1	0.034 (CI = +/-0.004; p = 0.000)	0.013 (CI = +/-0.039; p = 0.503)	0.900	+3.48%
Severity	2006.2	0.033 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.037; p = 0.794)	0.901	+3.33%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.008 (CI = +/-0.037; p = 0.682)	0.892	+3.27%
Severity	2007.2	0.031 (CI = +/-0.004; p = 0.000)	0.003 (CI = +/-0.038; p = 0.860)	0.882	+3.19%
Severity	2008.1	0.031 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.039; p = 0.854)	0.870	+3.18%
Severity	2008.2	0.032 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.040; p = 0.772)	0.862	+3.23%
Severity	2009.1	0.032 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.042; p = 0.752)	0.848	+3.21%
Severity	2009.2	0.033 (CI = +/-0.006; p = 0.000)	0.012 (CI = +/-0.042; p = 0.545)	0.854	+3.35%
Severity	2010.1	0.032 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.043; p = 0.486)	0.836	+3.29%
Severity	2010.2	0.032 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.045; p = 0.603)	0.813	+3.20%
Severity	2011.1	0.031 (CI = +/-0.007; p = 0.000)	0.013 (CI = +/-0.047; p = 0.586)	0.790	+3.17%
Severity	2011.2	0.032 (CI = +/-0.008; p = 0.000)	0.014 (CI = +/-0.050; p = 0.573)	0.767	+3.20%
Severity	2012.1	0.033 (CI = +/-0.008; p = 0.000)	0.010 (CI = +/-0.051; p = 0.695)	0.761	+3.32%
Severity	2012.2	0.032 (CI = +/-0.009; p = 0.000)	0.007 (CI = +/-0.054; p = 0.786)	0.721	+3.24%
Severity	2013.1	0.032 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.057; p = 0.849)	0.697	+3.30%
Severity	2013.2	0.029 (CI = +/-0.011; p = 0.000)	-0.005 (CI = +/-0.057; p = 0.852)	0.645	+2.96%
Severity	2014.1	0.024 (CI = +/-0.010; p = 0.000)	0.009 (CI = +/-0.048; p = 0.683)	0.619	+2.44%
Severity	2014.2	0.023 (CI = +/-0.011; p = 0.001)	0.006 (CI = +/-0.052; p = 0.800)	0.543	+2.33%
Severity	2015.1	0.022 (CI = +/-0.013; p = 0.003)	0.008 (CI = +/-0.055; p = 0.763)	0.472	+2.26%
Severity	2015.2	0.023 (CI = +/-0.015; p = 0.006)	0.010 (CI = +/-0.061; p = 0.729)	0.420	+2.34%
Severity	2016.1	0.027 (CI = +/-0.016; p = 0.004)	0.001 (CI = +/-0.062; p = 0.973)	0.490	+2.76%
Severity	2016.2	0.024 (CI = +/-0.020; p = 0.020)	-0.005 (CI = +/-0.068; p = 0.866)	0.362	+2.46%
Frequency	2003.1	0.002 (CI = +/-0.006; p = 0.526)	0.298 (CI = +/-0.063; p = 0.000)	0.705	+0.18%
Frequency	2003.2	0.000 (CI = +/-0.006; p = 0.919)	0.288 (CI = +/-0.061; p = 0.000)	0.705	+0.03%
Frequency	2004.1	-0.001 (CI = +/-0.006; p = 0.758)	0.295 (CI = +/-0.061; p = 0.000)	0.723	-0.09%
Frequency	2004.2	-0.002 (CI = +/-0.006; p = 0.551)	0.290 (CI = +/-0.062; p = 0.000)	0.718	-0.18%
Frequency	2005.1	-0.001 (CI = +/-0.006; p = 0.646)	0.288 (CI = +/-0.064; p = 0.000)	0.708	-0.14%
Frequency	2005.2	-0.001 (CI = +/-0.007; p = 0.752)	0.290 (CI = +/-0.066; p = 0.000)	0.707	-0.10%
Frequency	2006.1	0.000 (CI = +/-0.007; p = 0.996)	0.284 (CI = +/-0.067; p = 0.000)	0.698	+0.00%
Frequency	2006.2	0.002 (CI = +/-0.007; p = 0.671)	0.292 (CI = +/-0.067; p = 0.000)	0.716	+0.15%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.430)	0.285 (CI = +/-0.067; p = 0.000)	0.713	+0.29%
Frequency	2007.2	0.005 (CI = +/-0.008; p = 0.240)	0.293 (CI = +/-0.067; p = 0.000)	0.730	+0.46%
Frequency	2008.1	0.007 (CI = +/-0.008; p = 0.099)	0.284 (CI = +/-0.066; p = 0.000)	0.738	+0.66%
Frequency	2008.2	0.008 (CI = +/-0.008; p = 0.046)	0.292 (CI = +/-0.066; p = 0.000)	0.754	+0.84%
Frequency	2009.1	0.010 (CI = +/-0.009; p = 0.029)	0.286 (CI = +/-0.067; p = 0.000)	0.755	+0.98%
Frequency	2009.2	0.010 (CI = +/-0.009; p = 0.032)	0.289 (CI = +/-0.070; p = 0.000)	0.746	+1.04%
Frequency	2010.1	0.012 (CI = +/-0.010; p = 0.025)	0.283 (CI = +/-0.072; p = 0.000)	0.745	+1.17%
Frequency	2010.2	0.013 (CI = +/-0.011; p = 0.023)	0.288 (CI = +/-0.075; p = 0.000)	0.740	+1.29%
Frequency	2011.1	0.015 (CI = +/-0.012; p = 0.016)	0.282 (CI = +/-0.077; p = 0.000)	0.742	+1.47%
Frequency	2011.2	0.013 (CI = +/-0.013; p = 0.039)	0.277 (CI = +/-0.081; p = 0.000)	0.714	+1.35%
Frequency	2012.1	0.010 (CI = +/-0.013; p = 0.119)	0.288 (CI = +/-0.081; p = 0.000)	0.739	+1.04%
Frequency	2012.2	0.005 (CI = +/-0.013; p = 0.398)	0.271 (CI = +/-0.077; p = 0.000)	0.738	+0.55%
Frequency	2013.1	0.004 (CI = +/-0.015; p = 0.582)	0.276 (CI = +/-0.080; p = 0.000)	0.740	+0.39%
Frequency	2013.2	0.004 (CI = +/-0.017; p = 0.629)	0.276 (CI = +/-0.086; p = 0.000)	0.724	+0.39%
Frequency	2014.1	0.008 (CI = +/-0.018; p = 0.358)	0.264 (CI = +/-0.087; p = 0.000)	0.720	+0.79%
Frequency	2014.2	0.003 (CI = +/-0.019; p = 0.765)	0.249 (CI = +/-0.088; p = 0.000)	0.704	+0.27%
Frequency	2015.1	-0.001 (CI = +/-0.021; p = 0.896)	0.259 (CI = +/-0.091; p = 0.000)	0.722	-0.13%
Frequency	2015.2	-0.008 (CI = +/-0.023; p = 0.472)	0.243 (CI = +/-0.092; p = 0.000)	0.722	-0.77%
Frequency	2016.1	-0.014 (CI = +/-0.025; p = 0.239)	0.257 (CI = +/-0.094; p = 0.000)	0.754	-1.39%
Frequency	2016.2	-0.011 (CI = +/-0.030; p = 0.421)	0.263 (CI = +/-0.104; p = 0.000)	0.752	-1.12%

Comprehensive - Excluding CATs

Coverage = CM - Excluding Cat
End Trend Period = 2021.2
Excluded Points = NA
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R ²	Implied Trend Rate
Loss Cost	2003.1	0.042 (CI = +/-0.007; p = 0.000)	0.320 (CI = +/-0.074; p = 0.000)	0.868	+4.25%
Loss Cost	2003.2	0.040 (CI = +/-0.007; p = 0.000)	0.308 (CI = +/-0.071; p = 0.000)	0.861	+4.03%
Loss Cost	2004.1	0.038 (CI = +/-0.007; p = 0.000)	0.320 (CI = +/-0.069; p = 0.000)	0.870	+3.83%
Loss Cost	2004.2	0.035 (CI = +/-0.006; p = 0.000)	0.307 (CI = +/-0.065; p = 0.000)	0.865	+3.61%
Loss Cost	2005.1	0.034 (CI = +/-0.007; p = 0.000)	0.313 (CI = +/-0.066; p = 0.000)	0.866	+3.50%
Loss Cost	2005.2	0.033 (CI = +/-0.007; p = 0.000)	0.304 (CI = +/-0.065; p = 0.000)	0.852	+3.35%
Loss Cost	2006.1	0.033 (CI = +/-0.007; p = 0.000)	0.304 (CI = +/-0.068; p = 0.000)	0.851	+3.35%
Loss Cost	2006.2	0.033 (CI = +/-0.008; p = 0.000)	0.304 (CI = +/-0.070; p = 0.000)	0.835	+3.34%
Loss Cost	2007.1	0.034 (CI = +/-0.008; p = 0.000)	0.300 (CI = +/-0.072; p = 0.000)	0.836	+3.43%
Loss Cost	2007.2	0.034 (CI = +/-0.009; p = 0.000)	0.304 (CI = +/-0.074; p = 0.000)	0.825	+3.51%
Loss Cost	2008.1	0.036 (CI = +/-0.009; p = 0.000)	0.294 (CI = +/-0.074; p = 0.000)	0.838	+3.72%
Loss Cost	2008.2	0.039 (CI = +/-0.009; p = 0.000)	0.304 (CI = +/-0.074; p = 0.000)	0.845	+3.95%
Loss Cost	2009.1	0.040 (CI = +/-0.010; p = 0.000)	0.299 (CI = +/-0.076; p = 0.000)	0.848	+4.08%
Loss Cost	2009.2	0.042 (CI = +/-0.011; p = 0.000)	0.307 (CI = +/-0.077; p = 0.000)	0.846	+4.28%
Loss Cost	2010.1	0.043 (CI = +/-0.012; p = 0.000)	0.304 (CI = +/-0.081; p = 0.000)	0.845	+4.35%
Loss Cost	2010.2	0.043 (CI = +/-0.013; p = 0.000)	0.305 (CI = +/-0.085; p = 0.000)	0.825	+4.38%
Loss Cost	2011.1	0.044 (CI = +/-0.014; p = 0.000)	0.300 (CI = +/-0.088; p = 0.000)	0.827	+4.53%
Loss Cost	2011.2	0.043 (CI = +/-0.015; p = 0.000)	0.296 (CI = +/-0.093; p = 0.000)	0.797	+4.43%
Loss Cost	2012.1	0.041 (CI = +/-0.017; p = 0.000)	0.305 (CI = +/-0.097; p = 0.000)	0.799	+4.16%
Loss Cost	2012.2	0.035 (CI = +/-0.016; p = 0.000)	0.286 (CI = +/-0.090; p = 0.000)	0.777	+3.53%
Loss Cost	2013.1	0.033 (CI = +/-0.019; p = 0.002)	0.291 (CI = +/-0.096; p = 0.000)	0.778	+3.36%
Loss Cost	2013.2	0.029 (CI = +/-0.020; p = 0.008)	0.281 (CI = +/-0.099; p = 0.000)	0.736	+2.98%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.024)	0.287 (CI = +/-0.106; p = 0.000)	0.738	+2.77%
Loss Cost	2014.2	0.020 (CI = +/-0.024; p = 0.094)	0.269 (CI = +/-0.105; p = 0.000)	0.700	+2.04%
Loss Cost	2015.1	0.013 (CI = +/-0.026; p = 0.301)	0.287 (CI = +/-0.107; p = 0.000)	0.737	+1.31%
Loss Cost	2015.2	0.006 (CI = +/-0.029; p = 0.640)	0.273 (CI = +/-0.110; p = 0.000)	0.707	+0.63%
Loss Cost	2016.1	0.001 (CI = +/-0.035; p = 0.963)	0.285 (CI = +/-0.119; p = 0.000)	0.717	+0.07%
Loss Cost	2016.2	0.000 (CI = +/-0.042; p = 0.981)	0.283 (CI = +/-0.134; p = 0.001)	0.685	-0.05%
Severity	2003.1	0.040 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.046; p = 0.409)	0.912	+4.12%
Severity	2003.2	0.040 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.047; p = 0.496)	0.904	+4.07%
Severity	2004.1	0.039 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.048; p = 0.408)	0.897	+4.01%
Severity	2004.2	0.038 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.046; p = 0.591)	0.893	+3.88%
Severity	2005.1	0.037 (CI = +/-0.005; p = 0.000)	0.020 (CI = +/-0.045; p = 0.384)	0.889	+3.75%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.009 (CI = +/-0.041; p = 0.643)	0.896	+3.55%
Severity	2006.1	0.034 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.040; p = 0.442)	0.890	+3.44%
Severity	2006.2	0.032 (CI = +/-0.004; p = 0.000)	0.007 (CI = +/-0.037; p = 0.695)	0.892	+3.28%
Severity	2007.1	0.032 (CI = +/-0.004; p = 0.000)	0.011 (CI = +/-0.038; p = 0.572)	0.881	+3.21%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.006 (CI = +/-0.038; p = 0.735)	0.870	+3.12%
Severity	2008.1	0.031 (CI = +/-0.005; p = 0.000)	0.007 (CI = +/-0.040; p = 0.719)	0.856	+3.11%
Severity	2008.2	0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.041; p = 0.654)	0.847	+3.15%
Severity	2009.1	0.031 (CI = +/-0.006; p = 0.000)	0.010 (CI = +/-0.043; p = 0.625)	0.830	+3.12%
Severity	2009.2	0.032 (CI = +/-0.006; p = 0.000)	0.016 (CI = +/-0.043; p = 0.450)	0.837	+3.26%
Severity	2010.1	0.031 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.045; p = 0.383)	0.817	+3.18%
Severity	2010.2	0.030 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.046; p = 0.487)	0.789	+3.09%
Severity	2011.1	0.030 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.048; p = 0.457)	0.763	+3.04%
Severity	2011.2	0.030 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.051; p = 0.459)	0.735	+3.06%
Severity	2012.1	0.031 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.053; p = 0.570)	0.724	+3.17%
Severity	2012.2	0.030 (CI = +/-0.010; p = 0.000)	0.012 (CI = +/-0.056; p = 0.659)	0.676	+3.08%
Severity	2013.1	0.031 (CI = +/-0.012; p = 0.000)	0.011 (CI = +/-0.060; p = 0.712)	0.645	+3.12%
Severity	2013.2	0.027 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.059; p = 0.983)	0.575	+2.76%
Severity	2014.1	0.021 (CI = +/-0.010; p = 0.001)	0.019 (CI = +/-0.047; p = 0.388)	0.562	+2.08%
Severity	2014.2	0.019 (CI = +/-0.011; p = 0.003)	0.016 (CI = +/-0.049; p = 0.503)	0.459	+1.94%
Severity	2015.1	0.017 (CI = +/-0.013; p = 0.015)	0.020 (CI = +/-0.053; p = 0.422)	0.376	+1.75%
Severity	2015.2	0.018 (CI = +/-0.016; p = 0.028)	0.021 (CI = +/-0.058; p = 0.438)	0.302	+1.80%
Severity	2016.1	0.022 (CI = +/-0.018; p = 0.024)	0.013 (CI = +/-0.062; p = 0.645)	0.356	+2.18%
Severity	2016.2	0.018 (CI = +/-0.021; p = 0.085)	0.006 (CI = +/-0.067; p = 0.829)	0.161	+1.81%
Frequency	2003.1	0.001 (CI = +/-0.006; p = 0.688)	0.301 (CI = +/-0.064; p = 0.000)	0.708	+0.12%
Frequency	2003.2	0.000 (CI = +/-0.006; p = 0.899)	0.292 (CI = +/-0.063; p = 0.000)	0.709	-0.04%
Frequency	2004.1	-0.002 (CI = +/-0.006; p = 0.570)	0.300 (CI = +/-0.062; p = 0.000)	0.729	-0.17%
Frequency	2004.2	-0.003 (CI = +/-0.006; p = 0.397)	0.295 (CI = +/-0.063; p = 0.000)	0.725	-0.26%
Frequency	2005.1	-0.002 (CI = +/-0.007; p = 0.474)	0.293 (CI = +/-0.065; p = 0.000)	0.715	-0.23%
Frequency	2005.2	-0.002 (CI = +/-0.007; p = 0.571)	0.295 (CI = +/-0.067; p = 0.000)	0.713	-0.20%
Frequency	2006.1	-0.001 (CI = +/-0.007; p = 0.806)	0.289 (CI = +/-0.068; p = 0.000)	0.703	-0.09%
Frequency	2006.2	0.001 (CI = +/-0.008; p = 0.868)	0.297 (CI = +/-0.068; p = 0.000)	0.721	+0.06%
Frequency	2007.1	0.002 (CI = +/-0.008; p = 0.596)	0.289 (CI = +/-0.069; p = 0.000)	0.716	+0.21%
Frequency	2007.2	0.004 (CI = +/-0.008; p = 0.361)	0.297 (CI = +/-0.069; p = 0.000)	0.733	+0.37%
Frequency	2008.1	0.006 (CI = +/-0.008; p = 0.164)	0.287 (CI = +/-0.068; p = 0.000)	0.739	+0.59%
Frequency	2008.2	0.008 (CI = +/-0.009; p = 0.082)	0.295 (CI = +/-0.069; p = 0.000)	0.755	+0.78%
Frequency	2009.1	0.009 (CI = +/-0.009; p = 0.054)	0.289 (CI = +/-0.070; p = 0.000)	0.755	+0.93%
Frequency	2009.2	0.010 (CI = +/-0.010; p = 0.057)	0.291 (CI = +/-0.073; p = 0.000)	0.745	+0.98%
Frequency	2010.1	0.011 (CI = +/-0.011; p = 0.045)	0.285 (CI = +/-0.076; p = 0.000)	0.744	+1.13%
Frequency	2010.2	0.012 (CI = +/-0.012; p = 0.040)	0.290 (CI = +/-0.079; p = 0.000)	0.738	+1.25%
Frequency	2011.1	0.014 (CI = +/-0.013; p = 0.029)	0.282 (CI = +/-0.081; p = 0.000)	0.739	+1.45%
Frequency	2011.2	0.013 (CI = +/-0.014; p = 0.063)	0.278 (CI = +/-0.085; p = 0.000)	0.711	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.015; p = 0.192)	0.291 (CI = +/-0.086; p = 0.000)	0.737	+0.96%
Frequency	2012.2	0.004 (CI = +/-0.015; p = 0.540)	0.274 (CI = +/-0.081; p = 0.000)	0.735	+0.44%
Frequency	2013.1	0.002 (CI = +/-0.016; p = 0.772)	0.281 (CI = +/-0.085; p = 0.000)	0.739	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.019; p = 0.809)	0.280 (CI = +/-0.091; p = 0.000)	0.722	+0.21%
Frequency	2014.1	0.007 (CI = +/-0.020; p = 0.493)	0.268 (CI = +/-0.094; p = 0.000)	0.715	+0.67%
Frequency	2014.2	0.001 (CI = +/-0.022; p = 0.918)	0.254 (CI = +/-0.094; p = 0.000)	0.697	+0.11%
Frequency	2015.1	-0.004 (CI = +/-0.024; p = 0.704)	0.267 (CI = +/-0.099; p = 0.000)	0.722	-0.43%
Frequency	2015.2	-0.012 (CI = +/-0.026; p = 0.351)	0.251 (CI = +/-0.099; p = 0.000)	0.722	-1.15%
Frequency	2016.1	-0.021 (CI = +/-0.029; p = 0.133)	0.272 (CI = +/-0.099; p = 0.000)	0.772	-2.06%
Frequency	2016.2	-0.018 (CI = +/-0.035; p = 0.254)	0.276 (CI = +/-0.110; p = 0.000)	0.768	-1.83%



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