

# **SEMI-ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF JUNE 30, 2023**

PRIVATE PASSENGER VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

8 March 2024

## CONTENTS

<b>1.</b>	<b>Executive Summary .....</b>	<b>1</b>
1.1.	Purpose and Scope.....	1
1.2.	Summary of Key Findings.....	1
1.3.	Relevant Comments.....	2
1.4.	Report Organization.....	5
<b>2.</b>	<b>Legislative Reforms and Government Actions.....</b>	<b>6</b>
2.1.	History of Rate Regulation .....	6
2.2.	2020 Reforms .....	7
2.3.	Minor Injury Reforms.....	7
2.4.	Grid Rate System.....	9
2.5.	Automobile Accidents Benefits Revisions.....	9
2.6.	Legalization of Cannabis .....	10
<b>3.</b>	<b>Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience .....</b>	<b>11</b>
3.1.	Growth of Insured Vehicles.....	11
3.2.	Change in Average Premiums .....	14
3.3.	Change in Average Claims Costs .....	15
<b>4.</b>	<b>Analysis – General Discussion .....</b>	<b>18</b>
4.1.	Data .....	18
4.2.	Data Exclusions .....	19
4.3.	Estimating Ultimate Claim Counts and Ultimate Claim Amounts by Accident Half-Year – General Approach .....	19
4.4.	Selection of Claim Count and Claim Amount Development Factors .....	20
4.5.	Selection of Ultimate Loss Costs, Frequencies, and Severities .....	20
<b>5.</b>	<b>Loss Trend Methodology .....</b>	<b>23</b>
5.1.	Introduction .....	23
5.2.	Past Trend – Model Considerations.....	23
5.3.	Future Trend Considerations .....	31
<b>6.</b>	<b>Selected Loss Trend Rates.....</b>	<b>34</b>
6.1.	Bodily Injury .....	34
6.2.	Property Damage (including DCPD) .....	38
6.3.	Accident Benefits .....	42

6.4.	Collision .....	45
6.5.	Comprehensive .....	48
6.6.	All Perils.....	57
6.7.	Specified Perils .....	60
6.8.	Underinsured Motorists.....	63
6.9.	Summary of Selections.....	66
<b>7.</b>	<b>Additional Considerations.....</b>	<b>68</b>
7.1.	Loss Adjustment Expenses .....	68
7.2.	Catastrophe Provision .....	68
7.3.	Investment Income on Cash Flow .....	71
7.4.	Health Cost Recovery .....	72
7.5.	Operating Expenses .....	72
7.6.	Profit .....	73
<b>8.</b>	<b>Summary of Benchmarks .....</b>	<b>74</b>
<b>9.</b>	<b>Post-Pandemic Frequency Level.....</b>	<b>75</b>
<b>10.</b>	<b>Distribution and Use .....</b>	<b>81</b>
<b>11.</b>	<b>Consideration and Limitations .....</b>	<b>82</b>
<b>12.</b>	<b>Definition of Key Terms .....</b>	<b>83</b>
12.1.	Insurance Coverages .....	83
12.2.	Other Terms .....	84
<b>13.</b>	<b>Closing .....</b>	<b>89</b>
<b>14.</b>	<b>Appendices .....</b>	<b>90</b>

## LIST OF TABLES

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2022) Trend Rates .....	1
Table 2: Historical Minor Injury Cap Amounts.....	8
Table 3: Changes in Estimated Loss Costs, Frequency and Severity - Bodily Injury.....	20
Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage.....	21
Table 5: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits – Total.....	21

Table 6: Changes in Estimated Loss Costs, Frequency and Severity: Collision .....	21
Table 7: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive.....	22
Table 8: Estimated Annual Past Loss Cost Trend Rates .....	67
Table 9: Unallocated Loss Adjustment Expenses.....	68
Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft .....	70
Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft .....	71
Table 12: Industry Average Investment Income Rate.....	72
Table 13: Summary of Indicated Operating Expense Ratios.....	73
Table 14: Estimated Annual Past Loss Cost Trend Rates .....	74
Table 15: Bodily Injury Adjustment Factors (Excluding Seasonality) .....	77
Table 16: Property Damage Adjustment Factors (Excluding Seasonality).....	78
Table 17: Accident Benefits Adjustment Factors (Excluding Seasonality).....	79
Table 18: Collision Total Adjustment Factors (Excluding Seasonality) .....	80

## LIST OF FIGURES

Figure 1: Written Vehicles .....	11
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages .....	12
Figure 3: Average Deductible Summary .....	13
Figure 4: Average Written Premium – Summary.....	14
Figure 5: Claim Costs - Summary .....	16
Figure 6: Loss Ratio - Summary.....	17
Figure 7: Google Mobility Data.....	26
Figure 8: Consumer Price Index – All Items & Transportation.....	27
Figure 9: Consumer Price Index – Purchase & Rental of Passenger Vehicle .....	28
Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare .....	29
Figure 11: Historical Severity by Coverage .....	31
Figure 12: IMF Forecasted Inflation.....	33
Figure 13: Observed Bodily Injury Loss Cost Experience .....	35
Figure 14: Bodily Injury - Fitted Frequency, Severity and Loss Cost .....	38
Figure 15: Observed Property Damage Loss Cost Experience .....	39
Figure 16: Total PD - Fitted Frequency, Severity and Loss Cost.....	41
Figure 17: Observed Accident Benefits Loss Cost Experience .....	42
Figure 18: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost .....	45
Figure 19: Observed Collision Loss Cost Experience.....	46
Figure 20: Collision - Fitted Frequency, Severity and Loss Cost.....	48
Figure 21: Observed Comprehensive Loss Cost Experience .....	49
Figure 22: Comprehensive – Total Excluding Catastrophes – As of December 31, 2022 .....	50

Figure 23: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2022 .....	52
Figure 24: Comprehensive – Theft Only – As of June 30, 2023 (Updated) .....	53
Figure 25: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022 .....	54
Figure 26: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022 .....	55
Figure 27: Comprehensive Theft: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022 .....	56
Figure 28: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022 .....	57
Figure 29: Observed All Perils Loss Cost Experience .....	58
Figure 30: All Perils - Fitted Frequency, Severity and Loss Cost .....	60
Figure 31: Observed Specified Perils Loss Cost Experience .....	61
Figure 32: Specified Perils - Fitted Frequency, Severity and Loss Cost .....	63
Figure 33: Observed Underinsured Motorists Loss Cost Experience.....	64
Figure 34: Underinsured Motorist - Fitted Frequency, Severity and Loss Cost .....	66
Figure 35: Bodily Injury .....	77
Figure 36: Property Damage (including DCPD) .....	78
Figure 37: Accident Benefits .....	79
Figure 38: Collision .....	80

# 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 “2024 Semi-Annual Review” of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between April 1, 2024, and September 30, 2024.

This report presents the results of our analysis of insurance industry private passenger vehicles loss and expense experience in Alberta reported as of June 30, 2023, for the 2024 Semi-Annual Review.

The scope of our analysis includes all coverages:

- Basic Coverage: Third Party Liability (TPL)<sup>1</sup> 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 April 1, 2024, and September 30, 2024, and
- other assumptions, factors, and provisions for the Board’s consideration as it reviews rate filings submitted between April 1, 2024, and September 30, 2024.

In Table 1, we present a summary of our selected Benchmarks<sup>2</sup> for the current and prior reviews:

**Table 1: Estimated Annual Past Loss Cost (Up to April 1, 2023) Trend Rates<sup>3</sup>**

	<b>2023 Annual Review: Data as of December 31, 2022</b>	<b>2024 Semi-Annual Review: Data as of June 30, 2023</b>
<b>Trend Benchmarks</b>		
TPL-Bodily Injury	+8.0%/5.0% <sup>4</sup>	+8.7%/5.0% <sup>5</sup>
TPL-Property Damage	+1.0%	+1.8% <sup>6</sup>
DCPD <sup>7</sup>	+1.0%	+1.8% <sup>8</sup>

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

<sup>2</sup> We refer to these as “selections” in this report.

<sup>3</sup> Values for scalars or reform parameters are presented by coverage in Section 6.

<sup>4</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>5</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>6</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

<sup>7</sup> The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced in January 2022.

<sup>8</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

	<b>2023 Annual Review: Data as of December 31, 2022</b>	<b>2024 Semi-Annual Review: Data as of June 30, 2023</b>
AB – Total	+1.0%/+11.0% <sup>9</sup>	+3.8%/+10.9% <sup>10</sup>
Collision	+2.0%	+2.3%
Comprehensive	+4.0%	+4.0%
All Perils	+0.0%	+2.2%
Specified Perils	+3.0%	+3.3%
Underinsured Motorist	+1.5%	+4.4%
<b>Other Benchmarks</b>		
Health Cost Recovery	2.86% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.6% of Premiums	27.6% of Premiums
Profit Provision	7% of Premiums	6% of Premiums

### 1.3. Relevant Comments

#### Data

The data utilized in this study 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, IBM Canada (IBM) through to June 30, 2023.

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)<sup>11</sup> and the two Risk Sharing Pools (RSPs) and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

We refer to the insurance companies operating in Alberta, including the Facility Association and the two RSPs, 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”).

<sup>9</sup> +11.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>10</sup> +10.9% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>11</sup> Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

Therefore, past trend rates should reflect the cost level changes that occurred during the experience period. Future trend rates should consider those changes and 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. Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. However, with remote and hybrid work models common, driving patterns and vehicle usage may have changed compared to pre-pandemic periods. 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. DCPD was introduced January 1, 2022. 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. We observe a one-time shift in bodily injury and accident benefits that is reasonably consistent with our *a priori* estimates. Although we cannot separately estimate the frequency impact of the reforms from the co-mingled change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimant's propensity to pursue a bodily injury 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).<sup>12</sup> 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. Observed CPI statistics shows a continued tempering of the inflation rate since its peak in the summer of 2022. 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 consumer 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.

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<sup>12</sup> As discussed more fully in Section 5, we observe a limited impact on other coverages through 2023-1.



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

- The correlation of the historical CPI index with historical claim cost changes; and any recent changes to the CPI – stabilizing, rising or falling.
- 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.

### **Profit Levels**

As discussed in our 2023 annual review, the COVID-19 pandemic impact on driver behaviour and resulting reduction in claims costs produced windfall profit in 2020 and 2021. The profit levels in 2022 have moderated from the highs of 2020 and 2021. Any reasonable expectation of vehicle usage in the post-pandemic era anticipates profit levels to reduce from the highs during the height of the pandemic. While the industry experienced unusually high profit levels in 2020 and 2021, well beyond the Board’s (prior) 7% of premium profit provision, the industry experienced profit levels well below the 7% of premium level between 2013 and 2019.

Rate setting is a prospective analysis of future costs without carry-forward of past profits (or losses). The recent unprecedented profit levels during 2020 and 2021 is not a consideration in setting loss trend rate Benchmarks<sup>13</sup> for this report.

### **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 reduce 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.

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<sup>13</sup> Past profits are not considered in any selection of assumptions or Benchmarks in this report.

- **Temper the Accident Year Weights:** This lessens the use of the experience affected by the COVID-19 pandemic, but determining appropriate weights for each accident year adds to the uncertainty of the indication.

### **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 private passenger vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is 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.

### **Industry Submissions**

The AIRB receives industry submissions with comments responding to our preliminary report. We reviewed these submissions as part of the preparation of this final report.

## **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 since the creation of the AIRB.

In Section 3, we present the most recent 10-years of industry private passenger vehicle (PPV) 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 Sections 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 Section 7, we present the 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 8, we present a summary of our selected trend rates and other Benchmarks.

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 for private passenger vehicles in the Province of Alberta.

Between 2004 and 2013, the Board was required under Section 602 of the Insurance Act and Section 4 of the Automobile Insurance Premiums Regulation to conduct an annual adjustment process that used the Industry-wide experience to determine whether premiums for Basic Coverage on private passenger vehicles should be adjusted. As part of this process the Board would annually request its actuary, Oliver Wyman, to complete an analysis of the Industry-wide experience. Interested parties including the Consumer Representative were given the opportunity to respond to this analysis at the Open Meeting held in June in either Calgary or Edmonton.

The purpose of the Open Meeting was to review past data related to the frequency and severity of claims, expected rate of return on investment, the economy, operating expenses, and other factors to determine a reasonable estimate of the average premium required to compensate claimants and provide companies with a fair profit after operating expenses. The Board considered its actuary's analysis, submissions by stakeholders, the information presented at the Open Meeting, as well as estimates of the average street premium to establish an Industry-wide Adjustment. In the case of an increase, all insurers were permitted to increase rates up to the amount of the Board approved Industry-wide Adjustment; in the case of a decrease, all insurers were required to fully implement the Board approved Industry-wide Adjustment by November 1st.

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and 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 Industry-wide Adjustment process was discontinued; and
- Alberta moved to a "file-and-approve" model whereby insurers must file on an individual company basis for revisions to their rating programs.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger 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://albertaairb.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 2.5 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 implement a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

## 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.
- Consideration of collateral sources;
- Determination of wage loss based on net, rather than gross, wages;
- 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
January 1, 2023 – December 31, 2023	\$5,817
January 1, 2024 – December 31, 2024	\$6,061

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.<sup>14</sup>

<sup>14</sup> It is our understanding that the changes were administrative in nature (clarifications).

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 clarify<sup>15</sup> 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. Grid Rate System**

On October 1, 2004, the Government introduced the Grid Rate System, which set maximum premiums to be charged for Basic Coverage, and established two Risk Sharing Pools under a “take all comers” underwriting system.

With the introduction of DCPD effective January 1, 2022, the AIRB Grid rate no longer includes DCPD. As is the case for coverages such as collision and comprehensive, the DCPD premium will not be used to determine if a risk’s premium is capped by the Grid.

## **2.5. 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.

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;

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<sup>15</sup> Insufficient data is available at this time to assess if this clarification will affect claims costs.

- 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.

## **2.6. Legalization of Cannabis**

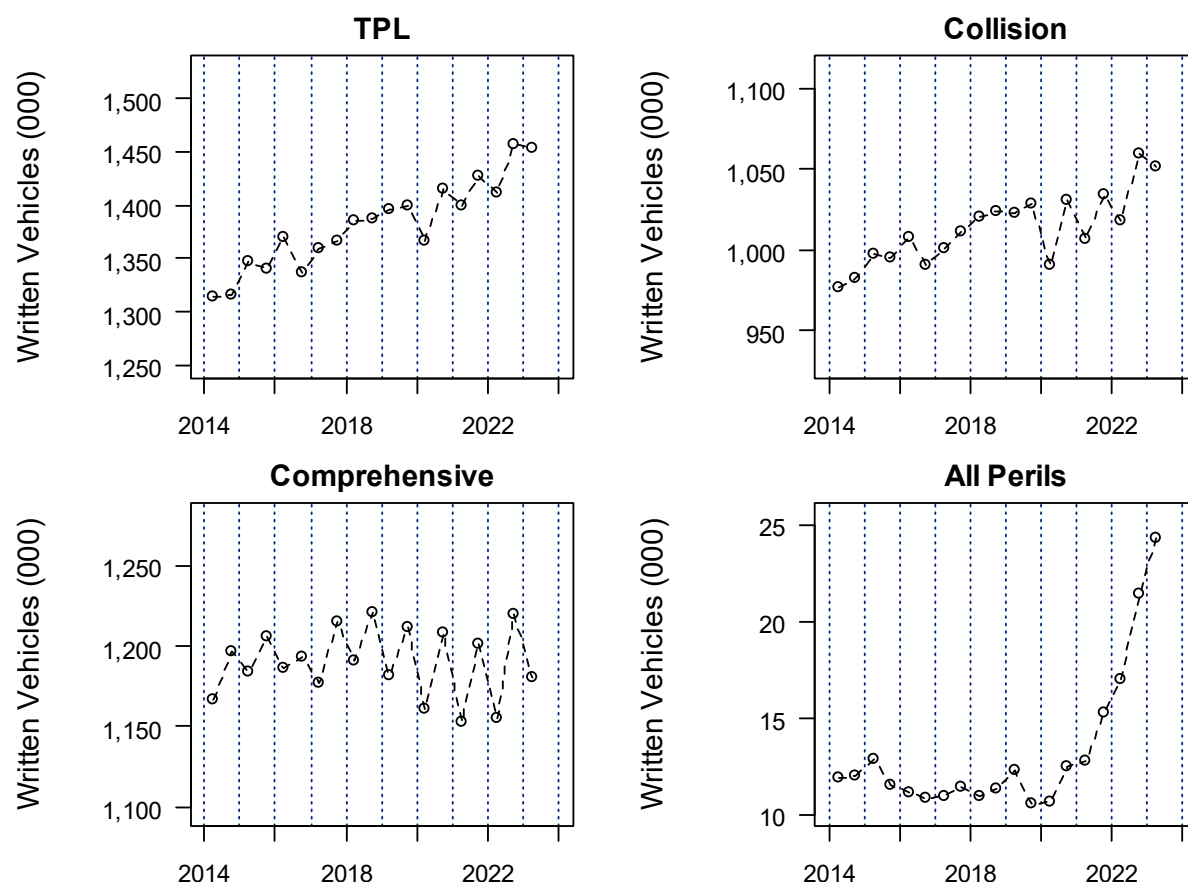
Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available on how this change may have affected claims costs and it is assumed any impact of this change will be captured through our trend analysis of the claims experience.

### 3. Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience

#### 3.1. Growth of Insured Vehicles

Since 2014, the number of private passenger vehicles in Alberta has generally increased, with increased variance over the most recent three years, likely due to the COVID-19 pandemic. Figure 1 presents the number of written vehicles insured by half-year increments over the last ten years for third party liability,<sup>16</sup> collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.32 million in 2014-1 to 1.45 million in 2023-1.<sup>17</sup> For all coverages there was a more pronounced rise in the number of risks in 2022-2 compared to accident half-years just prior.

Figure 1: Written Vehicles



In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018, that appears to have reversed in 2022-2 and 2023-1. The steep rise in the lower right

<sup>16</sup> The growth in TPL is representative of all mandatory coverages which includes accident benefits.

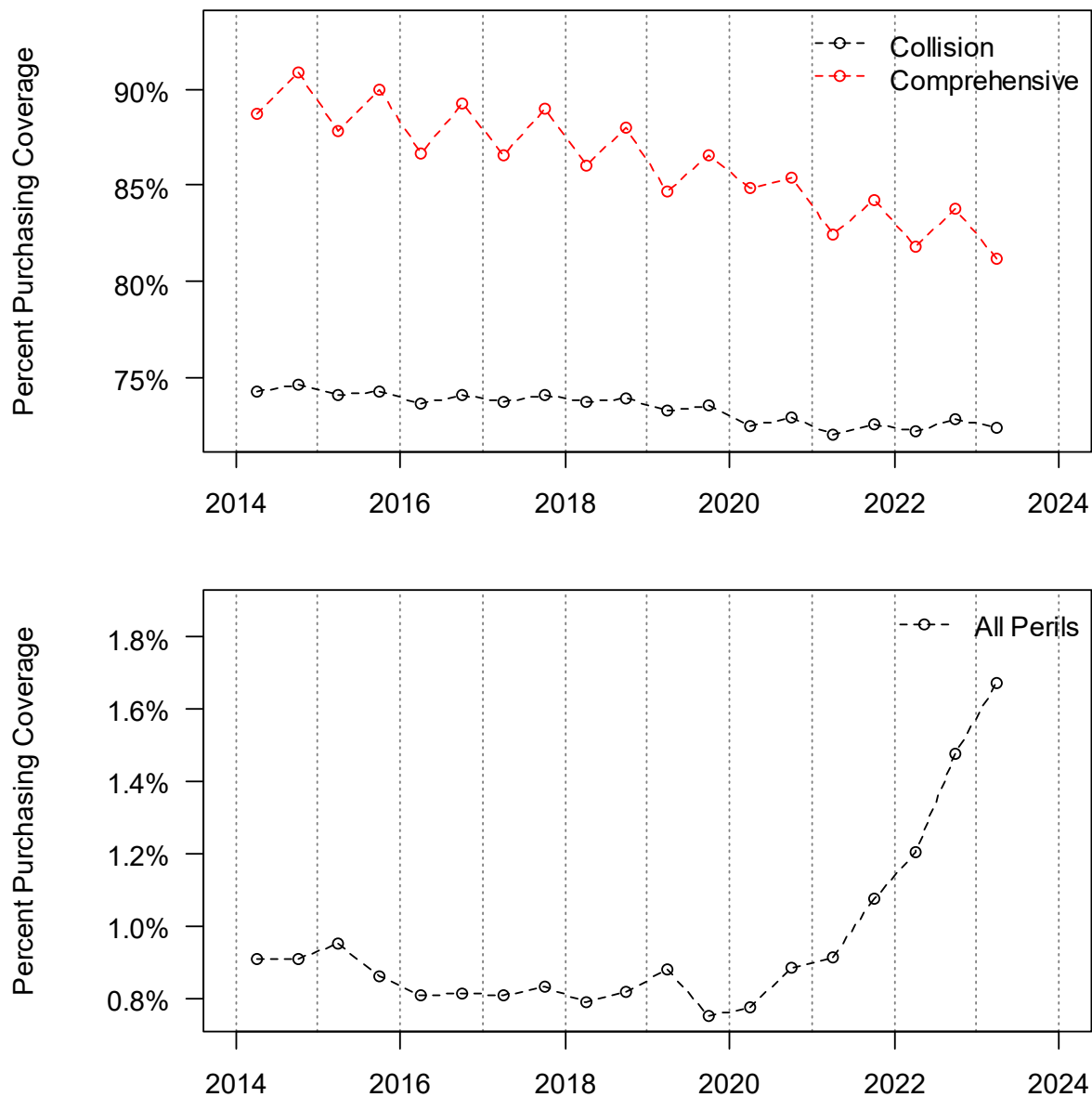
<sup>17</sup> There are roughly double the number of vehicles operating in the province throughout the year.



panel of Figure 1 since 2021-2 for all perils is due to the additional risks on a small volume, increasing from approximately 12,800 in 2021-1 to 24,300 in 2023-1.

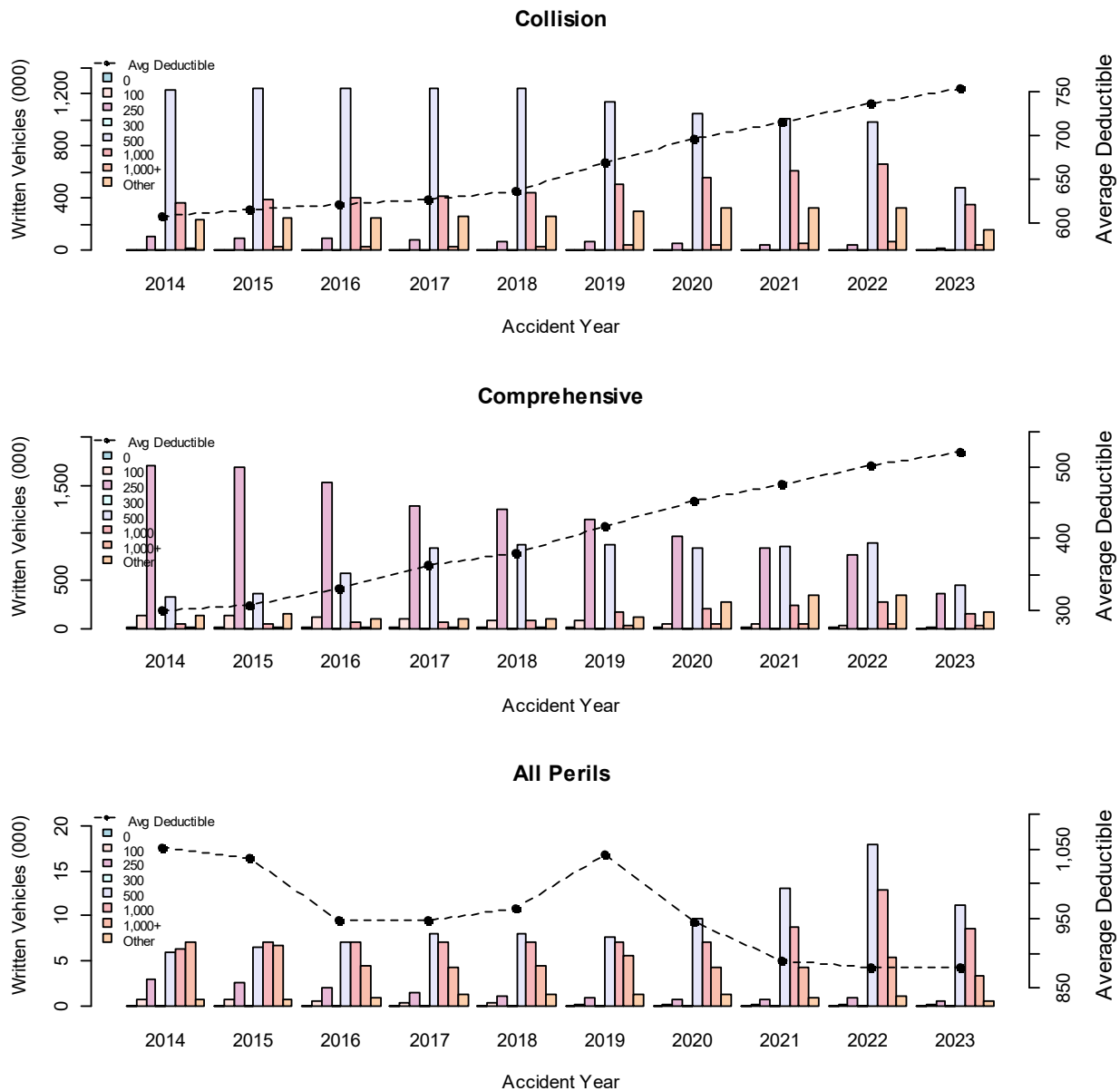
In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten years there is a decreasing percentage of risks with comprehensive coverage and a modest decrease in the percentage of risks with collision coverage. At the same time, there is a small increase in risks with all perils coverage, with a steeper increase beginning in 2021.

**Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages**



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

**Figure 3: Average Deductible Summary<sup>18</sup>**



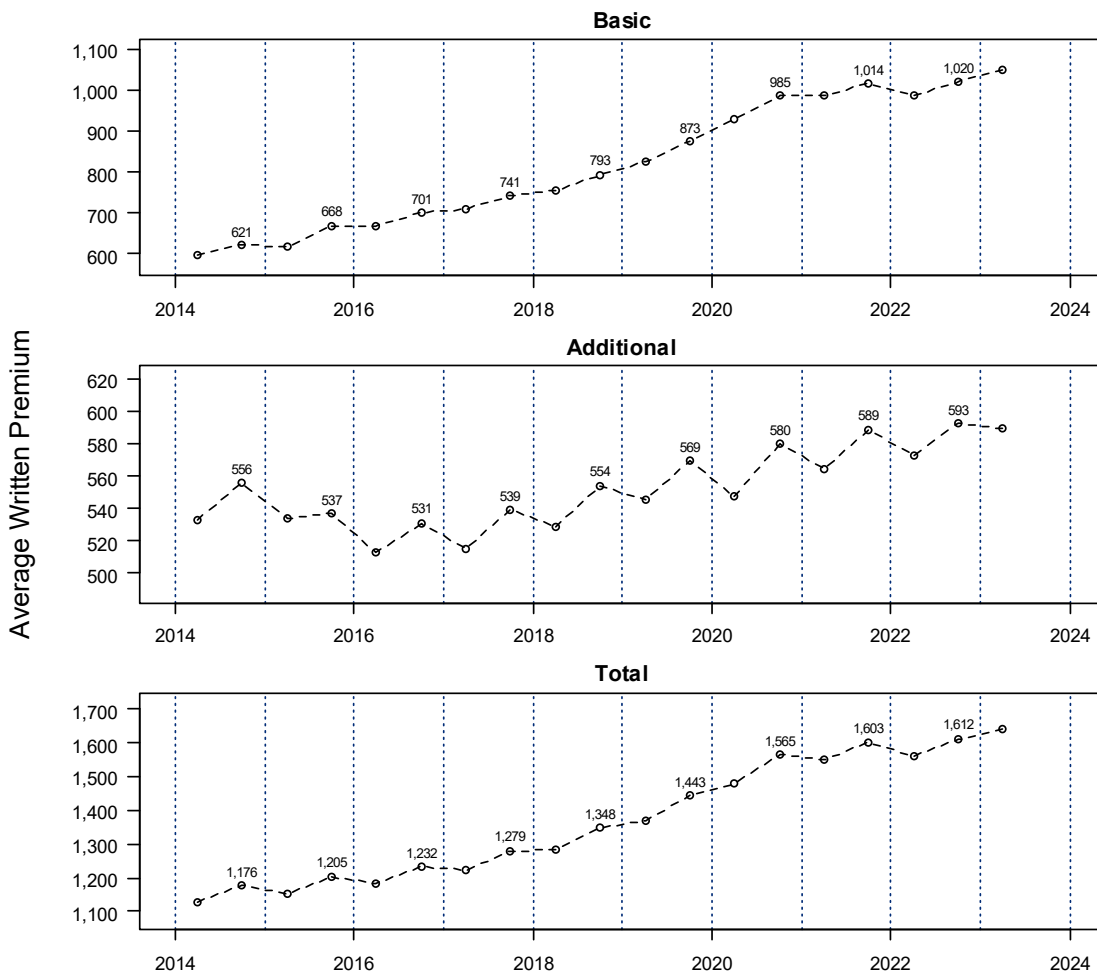
<sup>18</sup> The 2023 data is only for the first half of the year; all other years are full years.

### 3.2. Change in Average Premiums

In Alberta, TPL and accident benefits are mandatory coverages, while all other coverages are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the optional coverages as Additional Coverages. In Figure 4, we present the average written premiums for the Basic, Additional, and the total for all coverages, respectively, over the ten-year period, 2014 to 2023, in half-year increments.

The Basic Coverages average premium has gradually increased since 2014; however premiums have been relatively flat over the last 2 years. The average premiums for Additional Coverages were relatively flat until changing to an increasing pattern beginning in 2016.<sup>19</sup> This increase in Additional Coverages average premiums may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

**Figure 4: Average Written Premium – Summary**



<sup>19</sup> The average premiums for additional coverages is subject to seasonal variability.

### 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 June 30, 2023. 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 claim<sup>20</sup>, and
- all internal and external claims settlement costs<sup>21</sup> (e.g., legal fees and claim adjuster costs).<sup>22</sup>

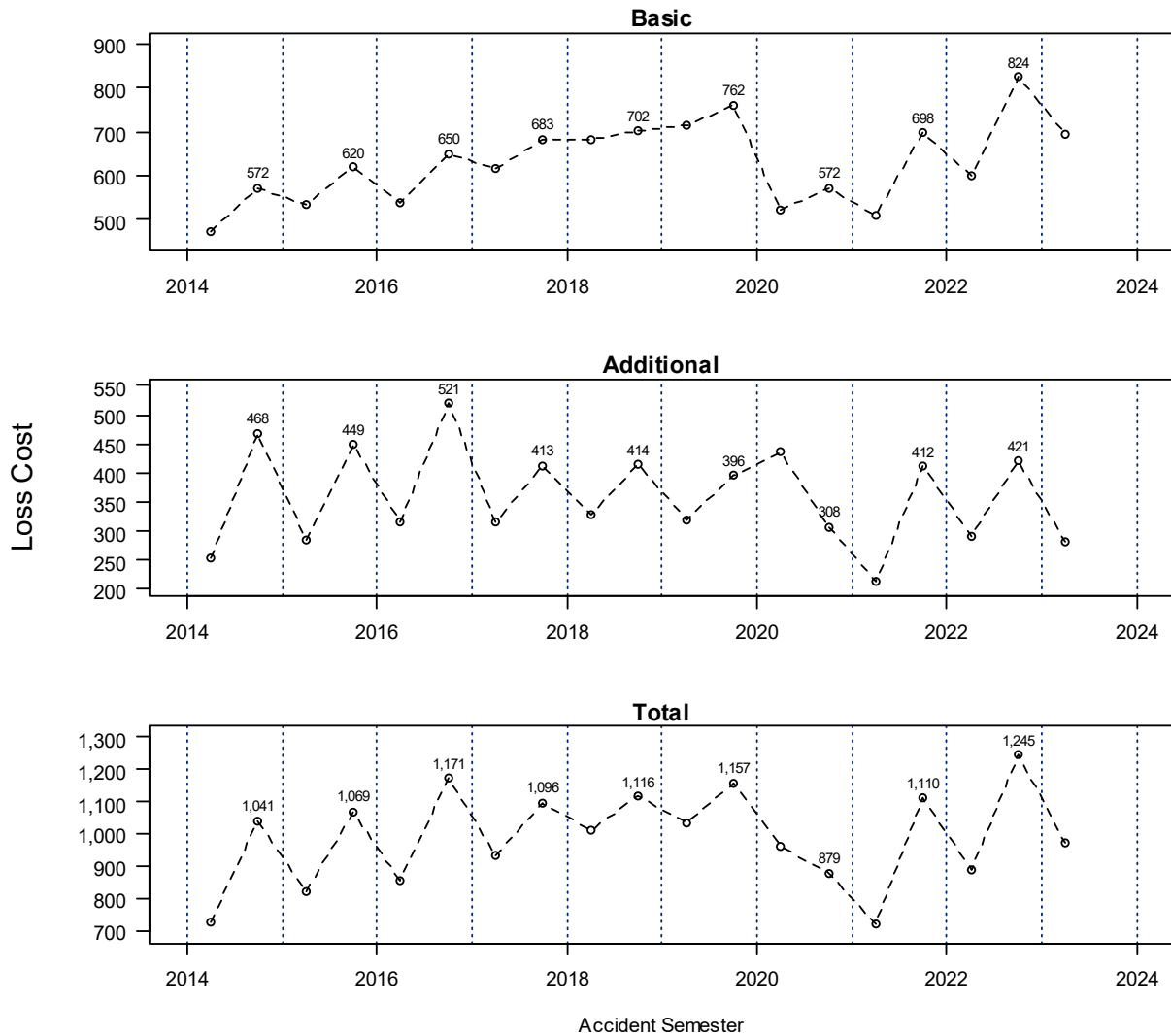
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<sup>20</sup> The claims costs presented are on an ultimate basis. See Section 4 for more details.

<sup>21</sup> 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.

<sup>22</sup> The Health Levy is not included in the noted average claim costs.

**Figure 5: Claim Costs - Summary**

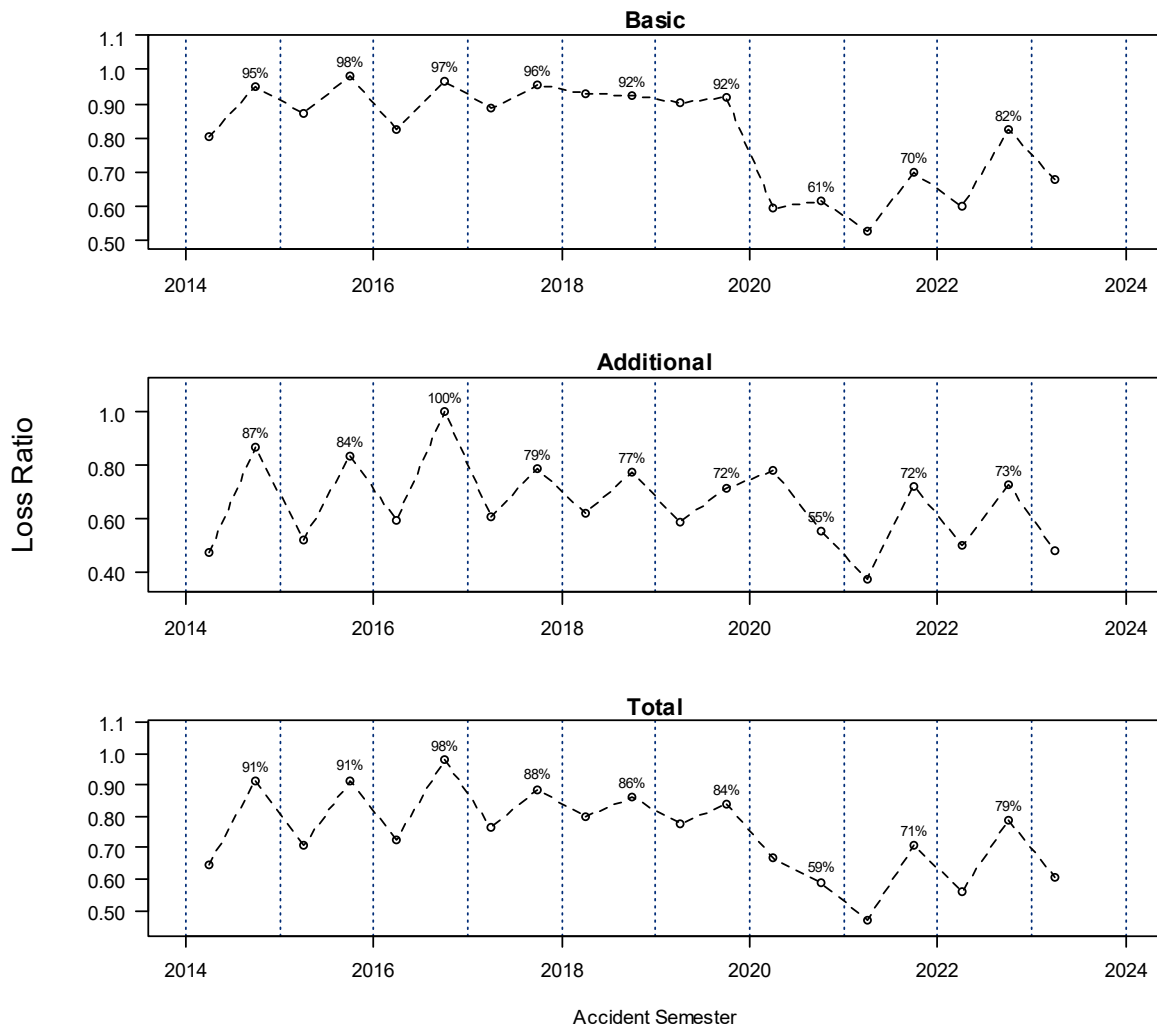


The COVID-19 pandemic resulted in a decline in vehicle usage and accident events. However, hailstorms in 2020 and 2021 had an offsetting effect from the low claim frequency during the pandemic on the comprehensive coverage included with Additional Coverages.

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.

Summary of Alberta Private Passenger Vehicle 2013 to 2022 Experience

Figure 6: Loss Ratio - Summary<sup>23</sup>



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.

<sup>23</sup> 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 2023-1 AUTO7501 Automobile Industry Exhibit (as of June 30, 2023) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association and the two RSPs (from the time they were formed). 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:

1. 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.
2. 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. Data Exclusions

As part of our review process, we consider the individual data of the largest ten insurers/groups in the province for any anomalies in the data that we find may inadvertently lead to an erroneous selected loss trend rate. Only in those situations that we consider the data to be both highly unusual and impactful do we remove the individual insurer/group data from our analysis. We have not excluded any data as a result of this review.

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

We estimate the final (ultimate) number of claims and cost<sup>24</sup> of all claims that arise from events that occur in the first and second half of the year (referred to as “accident half-years”<sup>25</sup>), separately, through to June 30, 2023. 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.<sup>26</sup> 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.<sup>27</sup> 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 loss<sup>28</sup> development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through June 30, 2023 (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 June 30, 2023, separately for each of the coverages.

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<sup>24</sup> By “final” or “ultimate” cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

<sup>25</sup> 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.

<sup>26</sup> GISA edits and compiles the data reported by individual insurers.

<sup>27</sup> Our selections are based on the Incurred Development Method.

<sup>28</sup> 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).



#### 4.4. Selection of Claim Count and Claim Amount Development Factors

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

In Section 4.5 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

#### 4.5. Selection of Ultimate Loss Costs, Frequencies, and Severities

We note that the selection of development factors influences the selected loss trend rates.<sup>29</sup> As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,<sup>30</sup> 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	2023 AR (as of December 31, 2022)			2024 SAR (as of June 30, 2023)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$480.79	\$74,459	6.46	\$495.59	\$76,998	6.44
2020	\$358.85	\$83,045	4.32	\$371.58	\$86,480	4.30
2021	\$360.73	\$75,897	4.75	\$397.37	\$85,597	4.64
2022	\$363.95	\$80,407	4.53	\$433.24	\$91,959	4.71
2023				\$389.10	\$85,133	4.57

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 8.5%.

<sup>29</sup> A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

<sup>30</sup> Number of claims per 1,000 insured vehicles.

**Table 4: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage**

AY	2023 AR (as of December 31, 2022)			2024 SAR (as of June 30, 2023)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$169.63	\$5,911	28.70	\$169.53	\$5,908	28.70
2020	\$115.55	\$5,949	19.42	\$115.62	\$5,953	19.42
2021	\$132.69	\$6,585	20.15	\$132.71	\$6,543	20.28
2022	\$202.41	\$7,634	26.52	\$187.48	\$7,456	25.14
2023				\$208.01	\$7,775	26.75

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have decreased by 2.4%.

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

AY	2023 AR (as of December 31, 2022)			2024 SAR (as of June 30, 2023)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$72.47	\$6,300	11.50	\$72.87	\$6,333	11.51
2020	\$59.86	\$7,841	7.63	\$60.13	\$7,879	7.63
2021	\$75.39	\$8,619	8.75	\$75.38	\$8,634	8.73
2022	\$89.44	\$8,987	9.95	\$92.74	\$9,234	10.04
2023				\$96.01	\$9,693	9.90

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

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

AY	2023 AR (as of December 31, 2022)			2024 SAR (as of June 30, 2023)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$273.31	\$6,468	42.26	\$273.32	\$6,467	42.26
2020	\$187.04	\$6,767	27.64	\$186.99	\$6,761	27.66
2021	\$202.76	\$7,626	26.59	\$197.66	\$7,572	26.11
2022	\$203.12	\$8,456	24.02	\$238.83	\$9,268	25.77
2023				\$185.62	\$8,961	20.71

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 3.5%.

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

AY	2023 AR (as of December 31, 2022)			2024 SAR (as of June 30, 2023)		
	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$170.25	\$6,284	27.09	\$170.23	\$6,284	27.09
2020	\$264.77	\$7,964	33.24	\$264.79	\$7,966	33.24
2021	\$189.90	\$6,744	28.16	\$190.61	\$6,769	28.16
2022	\$205.77	\$7,367	27.93	\$205.22	\$7,354	27.91
2023				\$161.77	\$7,106	22.76

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

## 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 period<sup>31</sup> 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 cost<sup>32</sup> by accident half-year that we derive (as we discuss in Section 4.4) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level<sup>33</sup> 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 2003-2 to 2023-1. 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

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<sup>31</sup> 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.

<sup>32</sup> 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.

<sup>33</sup> 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 3, 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. The magnitudes of these changes, while early, indicate a smaller reduction to bodily injury and larger increase to accident benefits.

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, more data is needed to estimate the impact of the reform and the COVID-19 pandemic on bodily injury or accident benefits claims frequency.

We consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level.

### 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 “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.

### COVID-19

As described in our prior reports, we find the traffic volume and claims cost<sup>34</sup> during 2020 through 2022-1 were lower than pre-pandemic levels due to various “stay-at-home” orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages<sup>35</sup> that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the “new-normal” (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the “new normal” post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2 and 2023-1 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period. Additionally, as shown in Figure 7, 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.

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<sup>34</sup> We find frequency, but not severity has been affected by the COVID-19 pandemic.

<sup>35</sup> 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.

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

**Figure 7: 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 November 2023 (left panel) and year-over year percentage change (right panel)<sup>37</sup> over the last 20 years in Alberta, separately, for:

- All-Items
- Transportation
- Purchase and leasing of passenger vehicles
- Rental of passenger vehicles

<sup>37</sup> As measured by the 12-month change in CPI.

- Passenger vehicle parts, maintenance, and repair
- Health Care

**Figure 8: Consumer Price Index – All Items & Transportation**

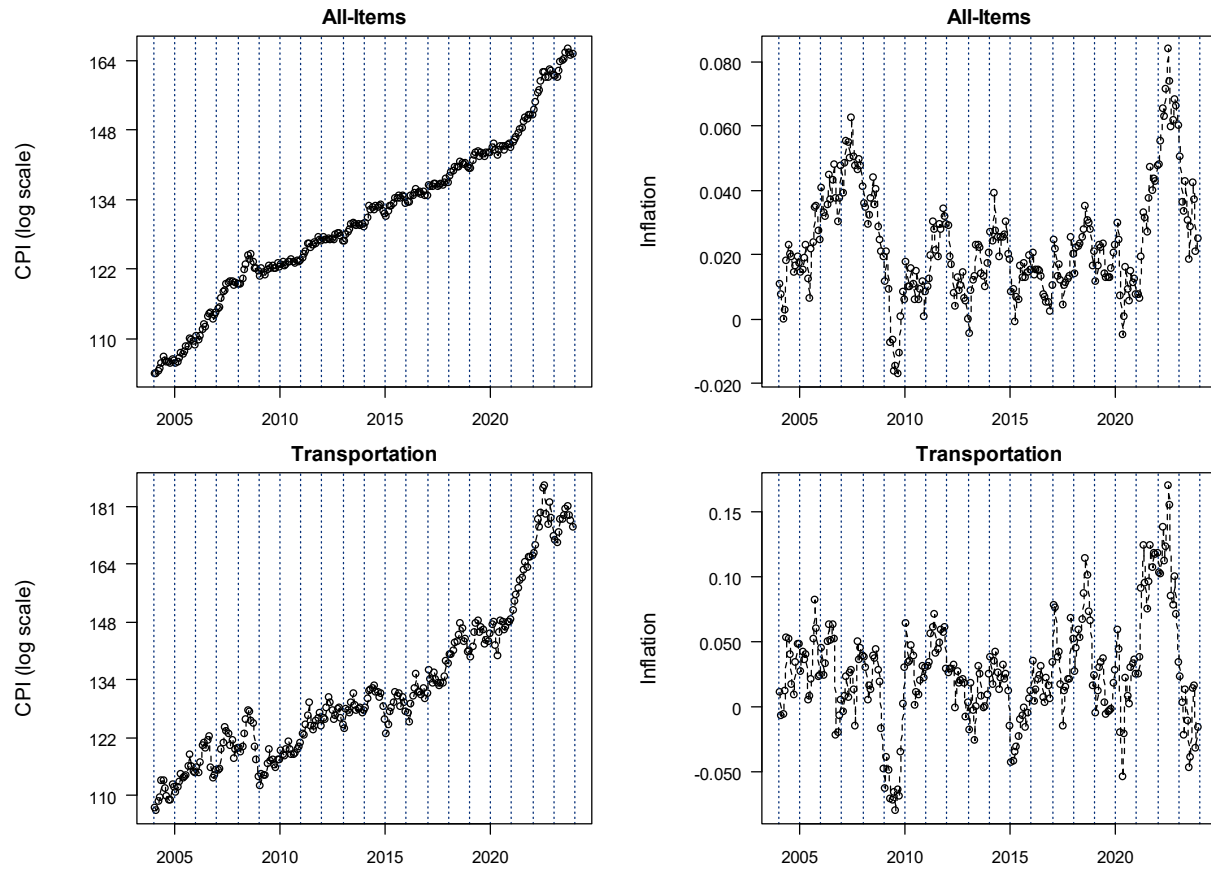
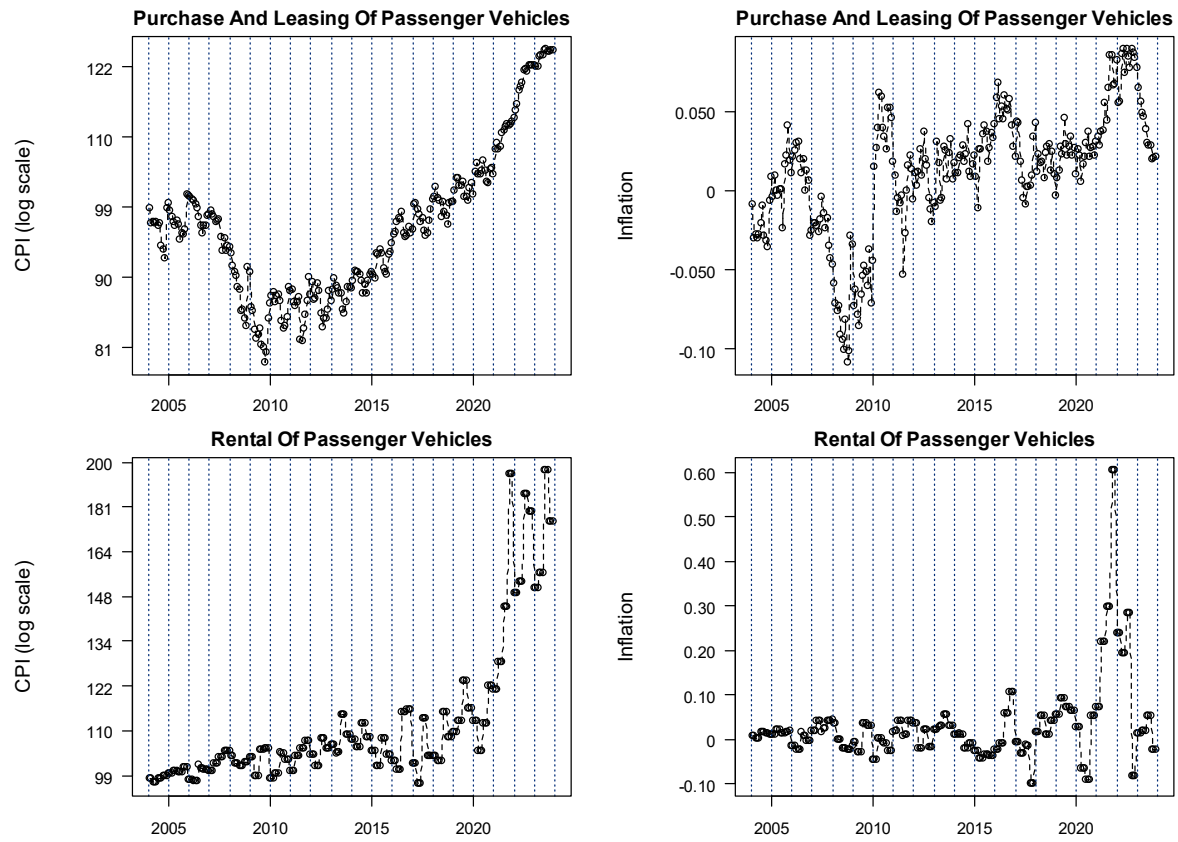


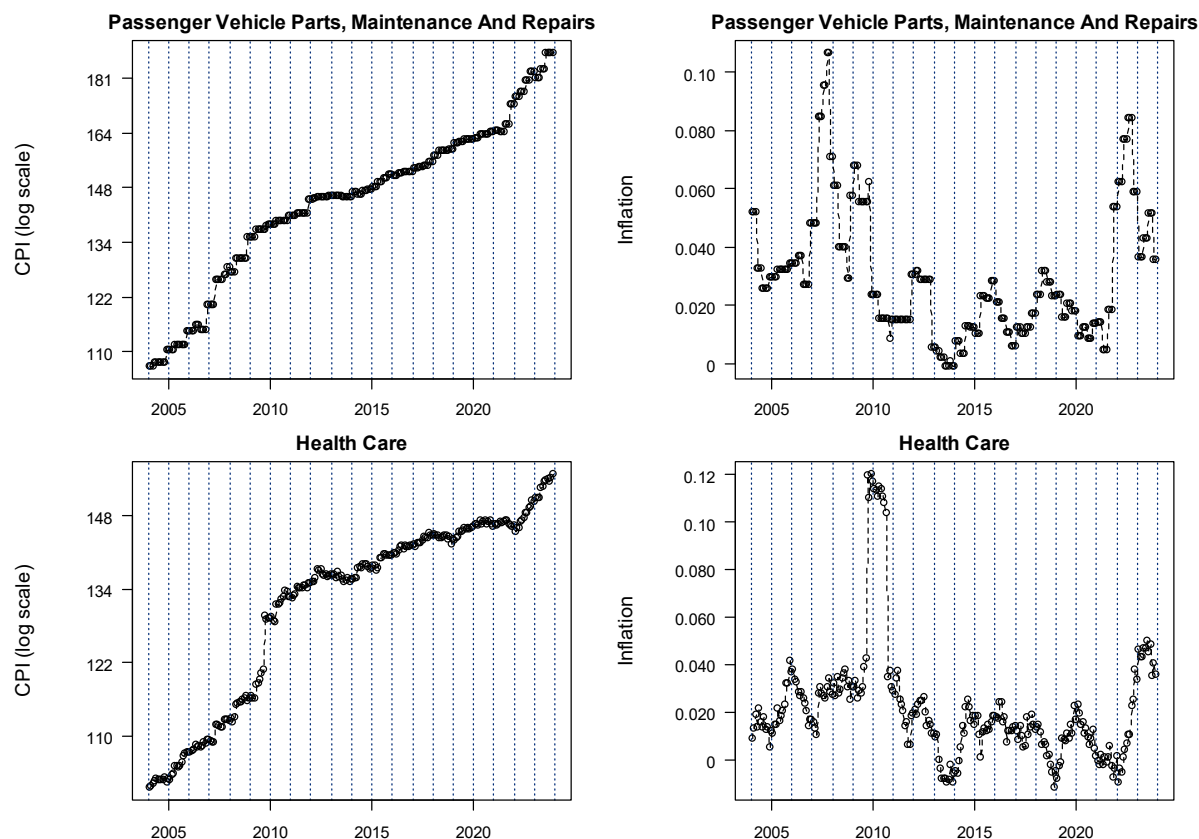


Figure 9<sup>38</sup>: Consumer Price Index – Purchase & Rental of Passenger Vehicle



<sup>38</sup> Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

**Figure 10: 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, shows 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 11, the 2021-2 through 2022-2 property damage and collision severity has risen steeply, deviating from historical patterns, but has flattened in 2023-1. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages<sup>39</sup> 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

<sup>39</sup> 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.

was introduced 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 2022-2. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, or 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 into the future period may not be reasonable.<sup>40</sup>
- The Government of Canada has raised 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.

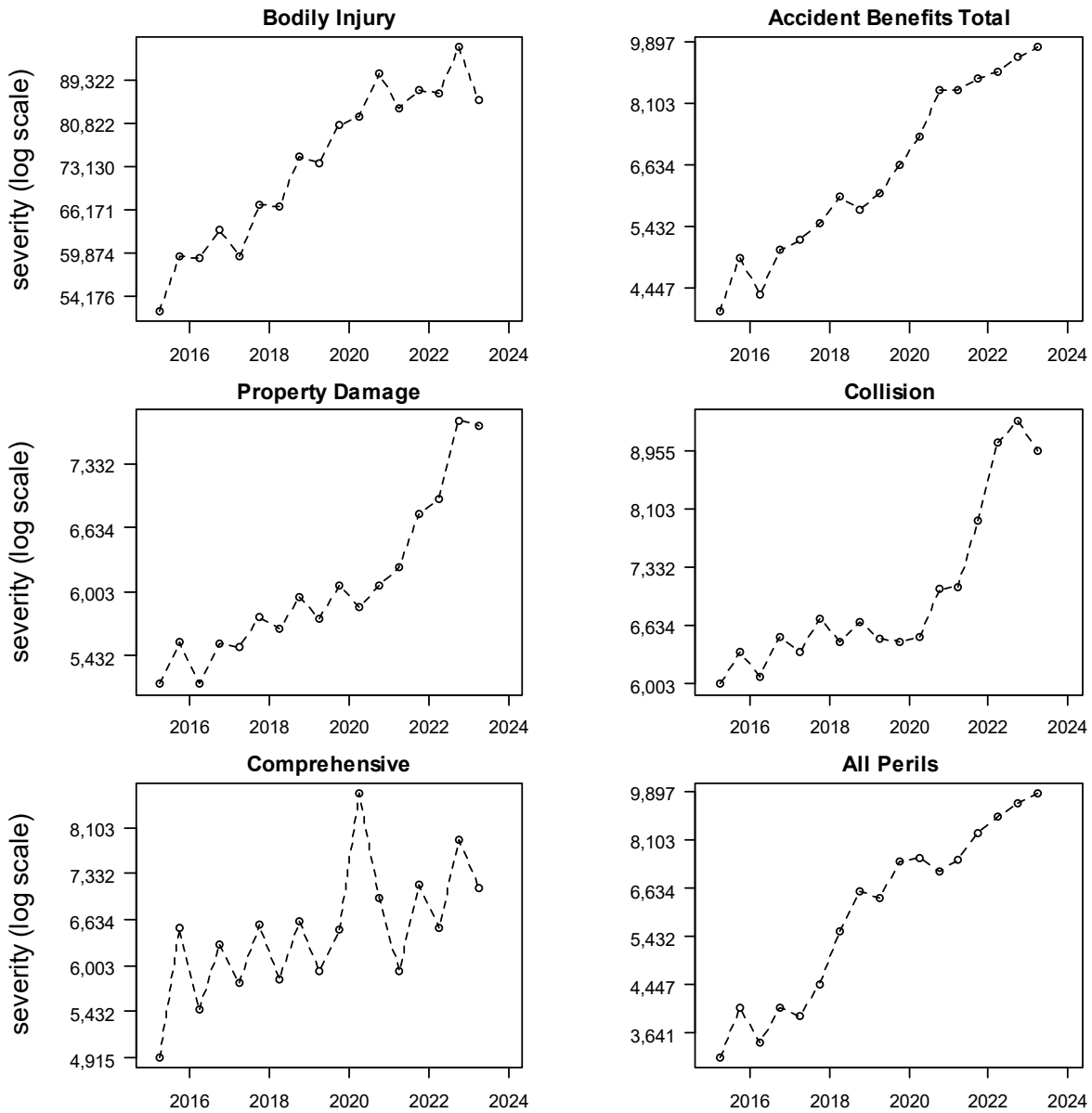
Assuming the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 8 through Figure 10 above, there is evidence that inflation moderated in 2023 for the primary physical damage claims cost components.

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

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<sup>40</sup> Forecasting changes to the future inflation level for a parameter is also challenging.

**Figure 11: 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 (April 1, 2023, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2023). We discuss the issue of inflation in the context of the past and future trend rates below.

### **Post COVID-19 “New Normal”**

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.<sup>41</sup> 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 “combined 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 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 June 30, 2023, via an additional scalar parameter that is included in the model if significant. In selecting the future trend rate, an insurer will consider if inflation is stabilizing, falling, or rising, and modify/adjust the past trend rates for the prospective period.

In Figure 12<sup>42</sup> we present the International Monetary Fund’s (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 12, 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 November 2023.

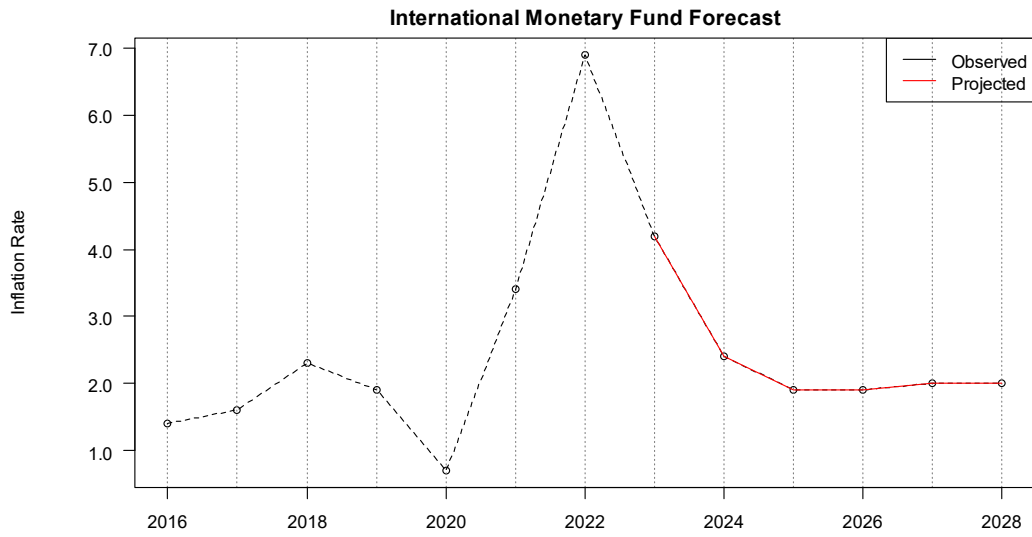
In addition to the impact of inflation on claims costs (and trend rates), inflation is impacting the interest rate environment. Additional investment income resulting from higher bond yields due to rising interest rates is an additional consideration for rate indication models.

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<sup>41</sup> 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.

<sup>42</sup> <https://www.imf.org/en/Countries/CAN>

**Figure 12: IMF Forecasted Inflation**



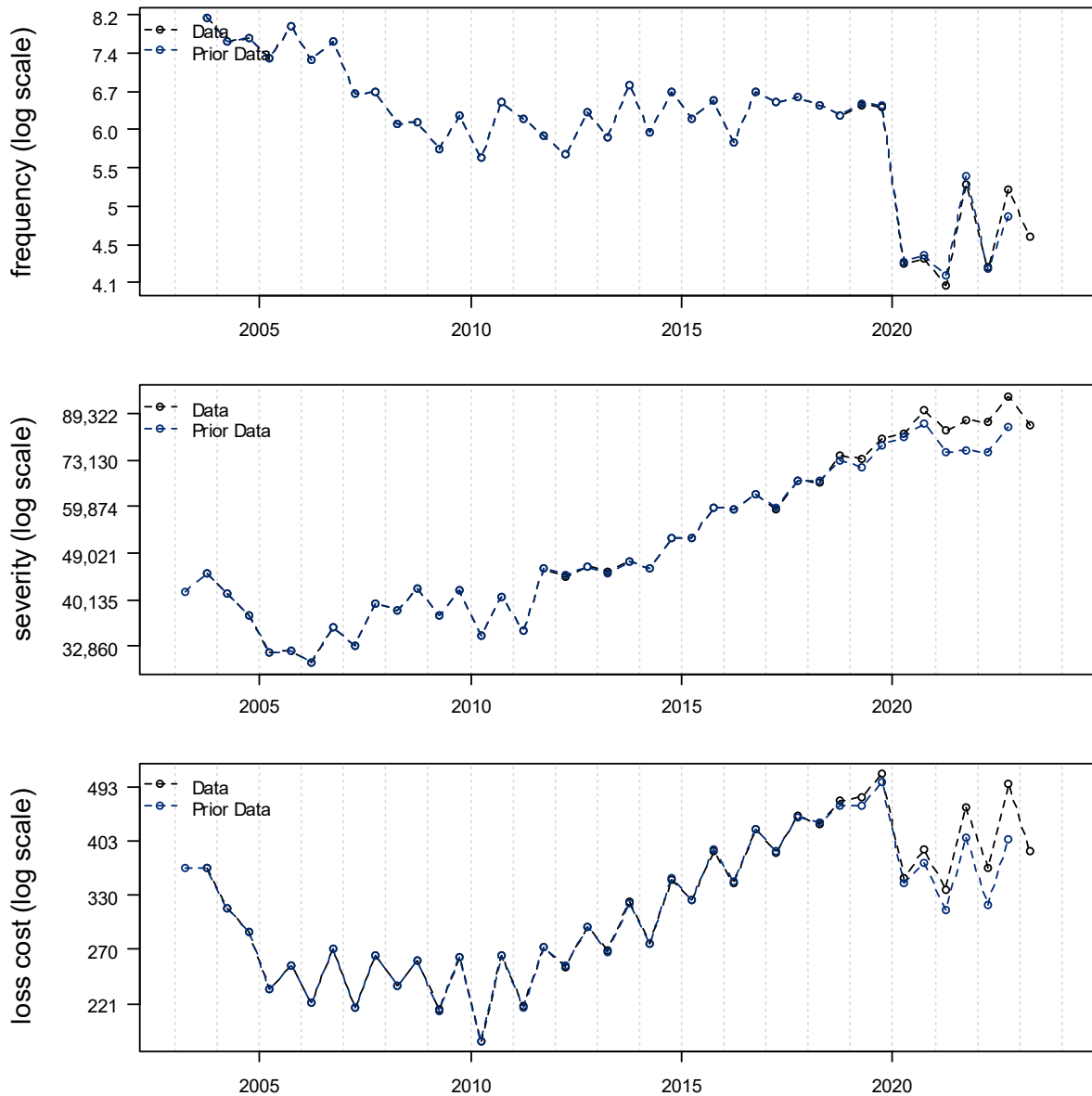
## 6. Selected Loss Trend Rates

### 6.1. Bodily Injury

For the prior review, we selected a past lost cost trend rate of +8.0% and a future loss cost trend rate of +5.0% beginning November 1, 2020.

In Figure 13, 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 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe the 2018-2 through 2022-2 severity and loss cost estimates have increased.

**Figure 13: Observed Bodily Injury Loss Cost Experience**



A review of the historical data points (as presented in Figure 13) shows that subject to variability:

- Loss cost exhibited a relatively flat trend following Bill 53 (effective October 2004), followed by a positive trend between 2010 and 2019. Since 2019 we observe a large level decline in 2020-1 coincident with the COVID-19 pandemic and a further tempering we attribute to Bill 41 effective November 2020.
- Severity has exhibited a generally upward trend since Bill 53 but includes a relatively flat to declining trend from 2009 through the first half of 2011. Severity begins to increase in 2011-2 which turns to a



steeper increase beginning in 2014. In 2021 we observe a decrease coincident with the reforms effective November 2020, and early evidence of severity rising less steeply than prior to the reforms.

- Frequency exhibited a downward trend through 2010, followed by a slight increasing trend between 2010 to 2016. More recently we observe early signs of a flattening pattern since 2016 and a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2023-1, with a modest positive trend through the pandemic period, but the frequency level remains well below pre-COVID levels. The decline in frequency level observed in 2023-1 may be attributed to a change in driving habits in post-COVID-19, as well as the impact of Bill 41 on the propensity to file a claim. 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 COVID-19 and the November 2020 reforms on claims frequency in Section 9 of this report.

For the models we considered, 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, and other scalars as appropriate, are presented in Appendix E.<sup>43</sup>

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time ( $p=0.226$ ), mobility ( $p=0.000$ ), seasonality ( $p = 0.002$ ), a 2022-2 new-normal scalar ( $p = 0.001$ ), and a November 2020 reform scalar ( $p = 0.352$ ). The implied annual trend rates associated with our fitted frequency model is +0.5%. The modelled scalar parameter at November 1, 2020, corresponds to a 4.7%<sup>44</sup> decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.892.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ( $p = 0.000$ ), seasonality ( $p = 0.000$ ), and a November 2020 reform scalar ( $p = 0.021$ ). The implied annual trend rates associated with our fitted severity model is +8.4%. The modelled scalar parameter at November 1, 2020, corresponds to a 7.5%<sup>45</sup> decrease in severity. The adjusted R-squared of our proposed severity model is 0.978.

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +8.9%<sup>46</sup>. The modelled scalar parameter for the November 1, 2020 reforms corresponds to a 11.8%<sup>47</sup> decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.947.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. The model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly lower trend rate, a slightly larger November 2020 reform reduction, and a slightly higher adjusted R-squared (0.955).

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<sup>43</sup> For this reason, we no longer present heatmaps which provided a sample of the models presented in Appendix E.

<sup>44</sup> =  $\exp[-0.048] - 1$

<sup>45</sup> =  $\exp[-0.078] - 1$

<sup>46</sup> =  $\exp[0.005 + 0.081] - 1$

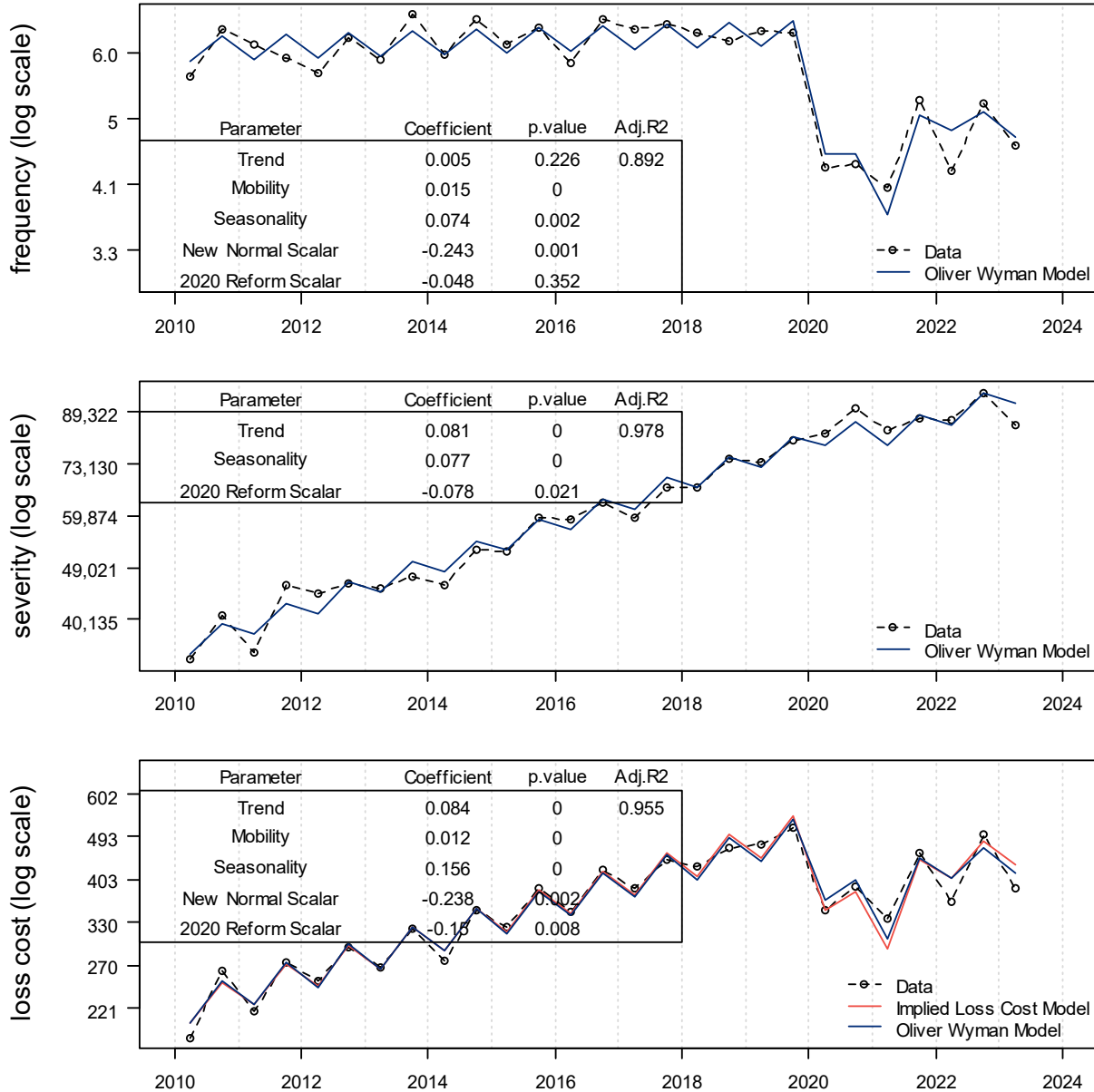
<sup>47</sup> =  $\exp[-0.048 - 0.078] - 1$

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +8.7% up to October 31, 2020. We estimate a one-time loss cost decrease of -13.9% at November 2020 (coincident with the MIR reform). Given this, we find the emerging data is aligning slightly lower than the Board's current loss cost bodily injury November 2020 reform adjustment factor of -18%. As more data emerges, a more accurate assessment can be evaluated in the future.

We expect Bill 41 will likely increase the number of claimants subject to the cap and would therefore temper the severity and loss cost trends beginning November 1, 2020. We observe early evidence of the severity trend rate rising less steeply than prior to the reforms. Due to the limited post-reform data, we continue to recommend a tempered future loss cost trend of +5.0% beginning November 1, 2020; the same as our prior selection.

Additionally, given the dynamic nature of the recent inflationary environment, we recognize insurers may find an inflationary adjustment is required at the time of filing. Please refer to Section 5.3 for more details concerning the selection of an appropriate future loss cost trend rate.

**Figure 14: Bodily Injury - Fitted Frequency, Severity and Loss Cost**

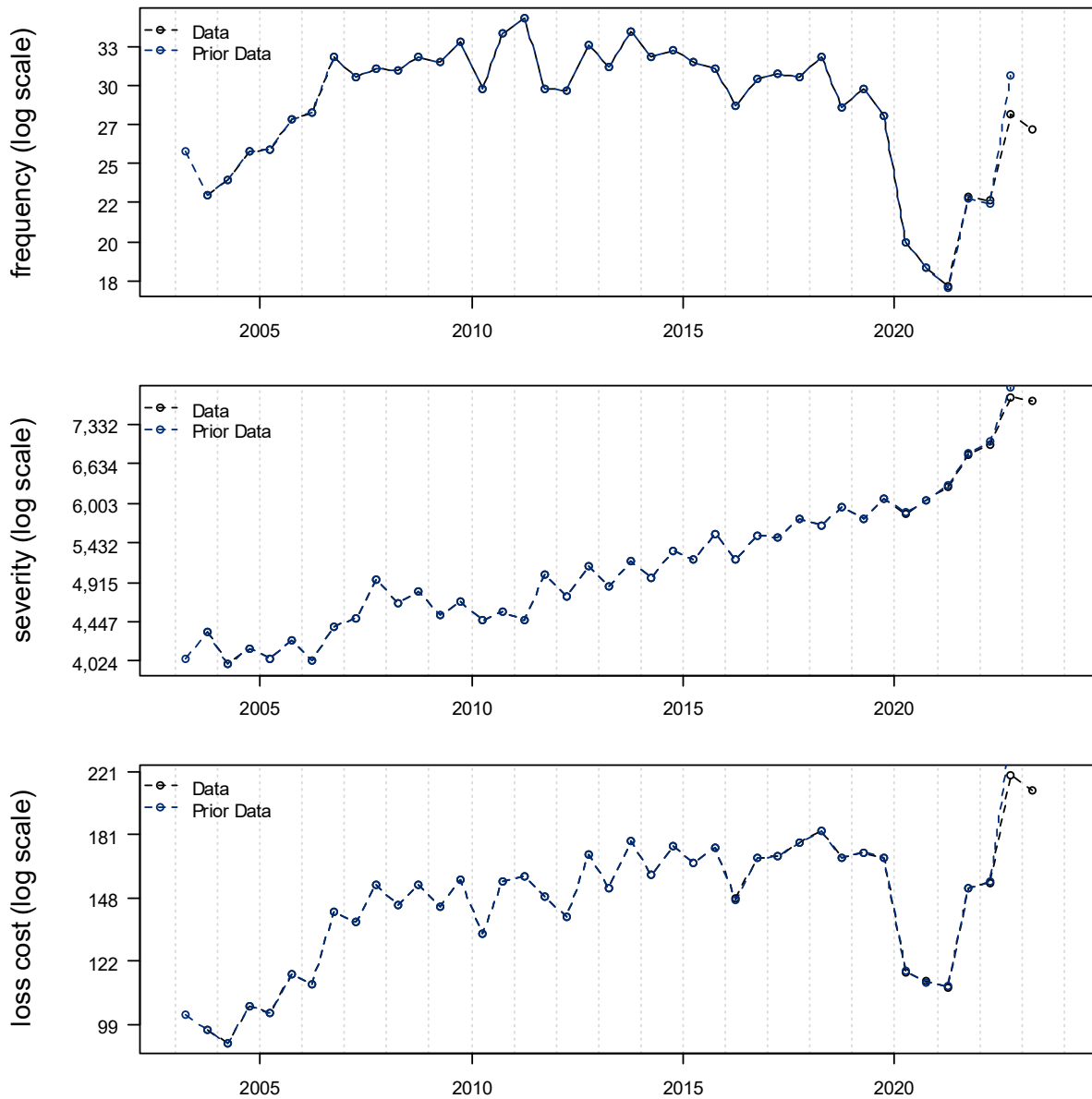


## 6.2. Property Damage (including DCPD)

For the prior review we selected a past and future loss cost trend rate of +1.0%.

In Figure 15, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 15: Observed Property Damage Loss Cost Experience**



A review of the historical data points (as presented in Figure 15) shows that subject to variability:

- Loss cost has experienced a modest upward loss cost trend beginning 2007, then changing to a flatter trend beginning 2013 until a large decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. The rise in 2022 may be associated with the introduction of DCPD (included with PD) and a rise in the level of inflation.

- Severity generally exhibited an upward trend over the last twenty years, except for some isolated periods of a flatter or declining pattern. We observe a steeper increase beginning in 2021-2 which is likely related to the high inflationary environment observed during this period.<sup>48</sup>
- Frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The introduction of DCPD may have resulted in a shift of claims from collision to DCPD, and this, along with a “new-normal” for vehicle usage post pandemic in 2022-2 may explain the rise in frequency level in 2022-2 and 2023-1. 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 introduction of DCPD and COVID-19 on claims frequency in Section 9 of this report.

A summary of 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, that we considered are presented in Appendix E.

The COVID-19 pandemic and the introduction of DCPD appear to have offsetting effects on the new-normal frequency level. We tested models including a new-normal scalar parameter, but they were not significant. We will continue to monitor the significance of a new-normal scalar parameter as more post-reform data becomes available.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time ( $p=0.000$ ) and mobility ( $p=0.015$ ). The implied annual trend rates associated from our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.912.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ( $p = 0.000$ ), seasonality ( $p = 0.043$ ), and a 2021-2 inflation scalar ( $p = 0.150$ ). The implied annual trend rates associated with our fitted severity model is +2.9%. The adjusted R-squared of our proposed severity model is 0.978.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.5%.<sup>49</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.856.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a slightly higher trend rate and a slightly higher adjusted R-squared (0.867).

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +1.8% and a one-time severity increase of +12.9% at 2021-2 (coincident with the spike in inflation).

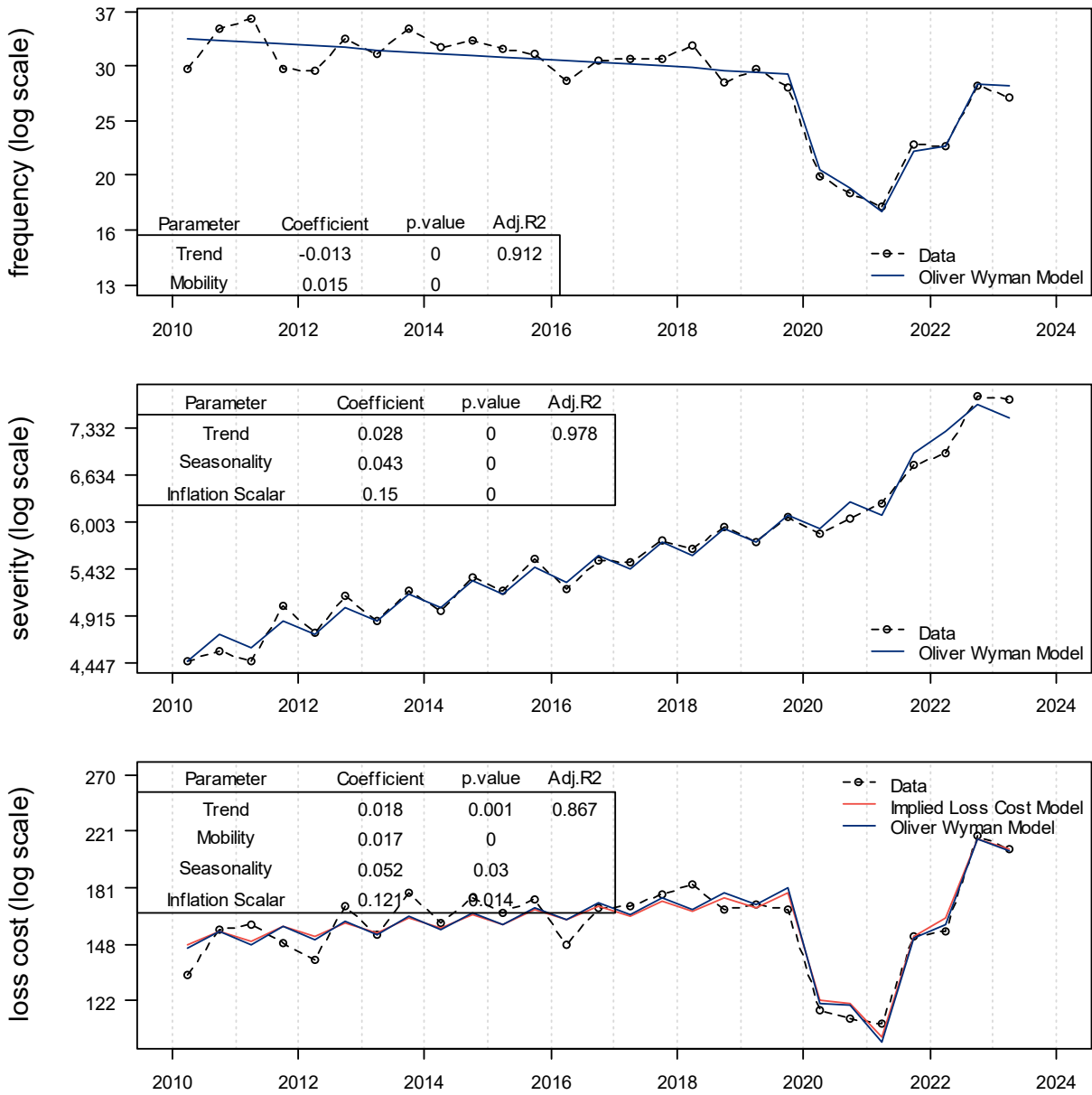
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<sup>48</sup> The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

<sup>49</sup> =  $\exp[-0.013 + 0.028] - 1$

Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage is intended to apply to both property damage tort and DCPD coverages.

**Figure 16: Total PD - Fitted Frequency, Severity and Loss Cost**

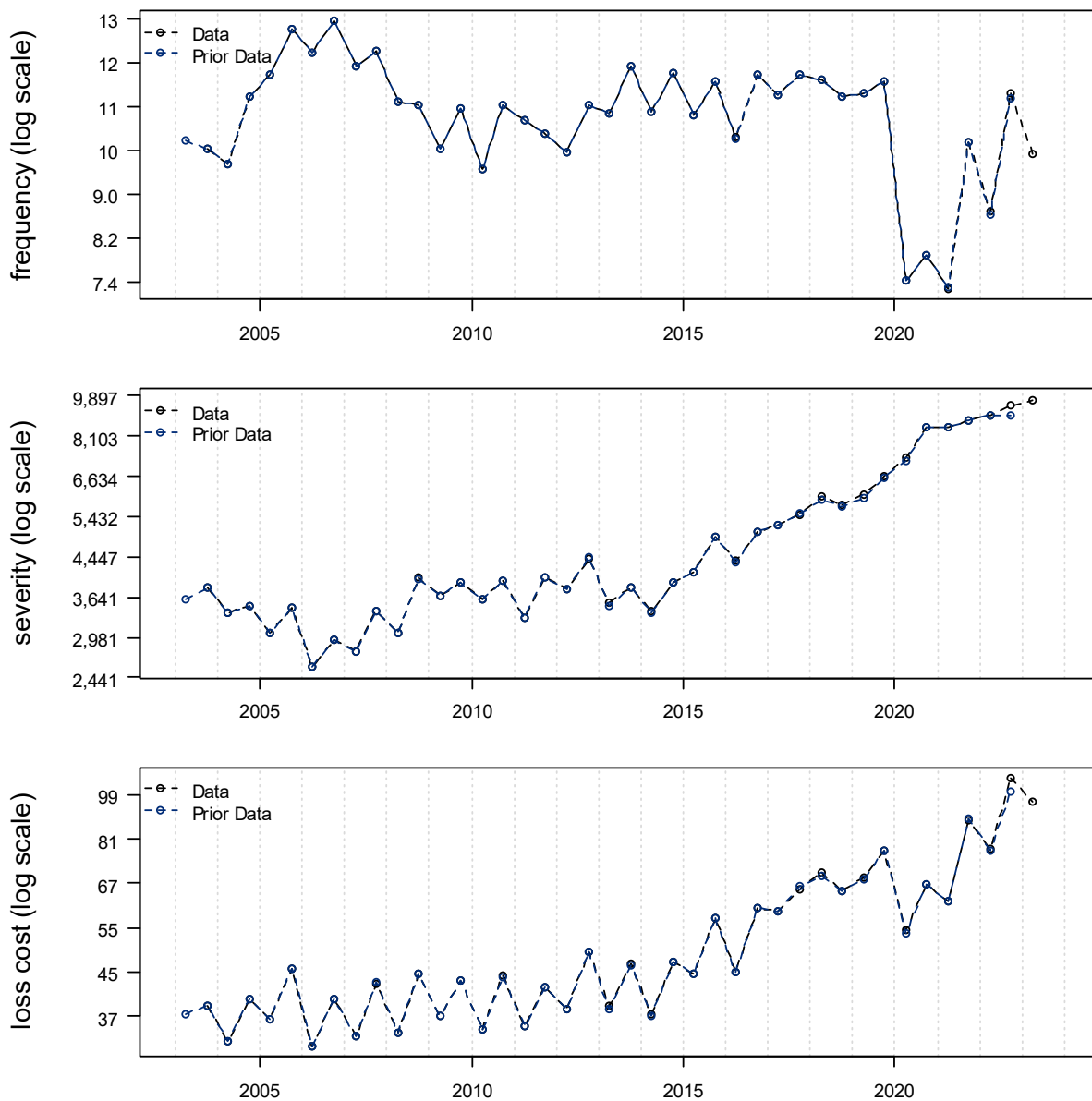


### 6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +1.0% through to December 31, 2014, and a loss cost trend rate of +11.0% beginning January 1, 2015. We note most rate applications will consider data more recent than 2015 in the experience period to which the trend rates apply.

In Figure 17, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

**Figure 17: Observed Accident Benefits Loss Cost Experience**



A review of the historical data points (as presented in Figure 17) shows that subject to variability:

- Loss cost experienced a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a significant decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic. The impact of the pandemic may be masked by the reforms effective October 29, 2020.
- Severity increased with the reforms in April 2007, followed by a flat pattern between 2008-2 and 2015-1, which changed to a steeper increasing pattern since 2015.<sup>50</sup> The large rise in 2020-2 is coincident with the reform changes. There are early signs of flattening in the trend pattern following the reform implementation.
- Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. The decline in frequency level coincident with the pandemic has been sustained through 2023-1, with 2022-2 modestly lower than pre-COVID levels. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020. The combined impact of those reforms and a change in post-COVID-19 driving habits may be contributing to the sustained decline in frequency level observed in 2023-1. 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 COVID-19 and the October 2020 reforms on claims frequency in Section 9 of this report.

A summary of 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, and with and without a change in level and/or a change in trend rate during 2015, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time ( $p=0.003$ ), mobility ( $p=0.000$ ), seasonality ( $p = 0.000$ ), a 2022-2 new-normal scalar ( $p = 0.006$ ). The implied annual trend rates associated from our fitted frequency model is +1.1%. The adjusted R-squared of our proposed frequency model is 0.890.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ( $p = 0.338$ ), a January 1, 2015 trend shift ( $p = 0.000$ ), and an October 2020 reform scalar ( $p = 0.737$ ). The implied annual trend rate associated with our fitted severity model is +1.3% prior to January 1, 2015 and +11.6%<sup>51</sup> after January 1, 2015. The modelled scalar parameter at October 29, 2020, corresponds to a 2.1%<sup>52</sup> increase in severity. The adjusted R-squared of our proposed severity model is 0.959.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.4%<sup>53</sup> prior to January 1, 2015 and +12.9%<sup>54</sup> after January 1, 2015. The modelled scalar parameter for the October 29, 2020 reforms corresponds to a 2.1% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.928.

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<sup>50</sup> We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

<sup>51</sup> =  $\exp[0.012 + 0.098] - 1$

<sup>52</sup> =  $\exp[0.021] - 1$

<sup>53</sup> =  $\exp[0.011 + 0.012] - 1$

<sup>54</sup> =  $\exp[0.011 + 0.012 + 0.098] - 1$

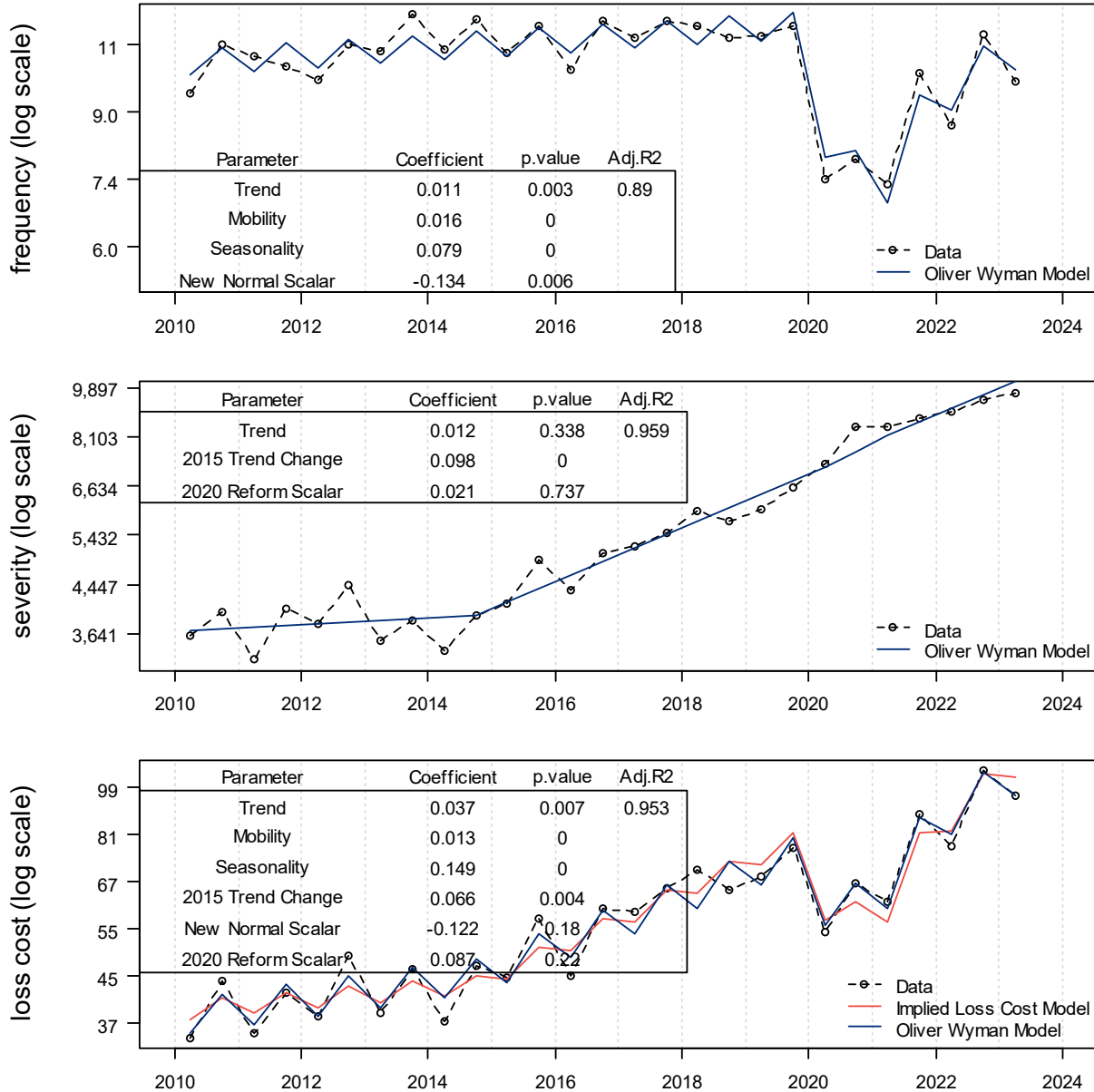


To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate prior to January 1, 2015, a lower trend rate after January 1, 2015, a higher October 2020 reform increase, and a slightly higher adjusted R-squared (0.953).

We select the direct loss cost model with a trend rate of +3.8% prior to January 1, 2015 and +10.9% after January 1, 2015. We estimate a one-time loss cost increase of +9.1% at October 28, 2020 (coincident with the accident benefits reform). Despite higher than 5% *p*-values for the 2020 reforms and new-normal parameters, given the overall better fit, we select the direct loss cost model rather than the separate frequency and severity models. We expect a more accurate assessment of the 2020 reforms and new normal parameters as more data emerges. We find the direct loss cost model suggests a slightly higher reform adjustment factor than the Board's current loss cost accident benefits October 2020 reform adjustment factor of +8%. However, this may be co-mingled with rising inflation.

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

**Figure 18: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost**

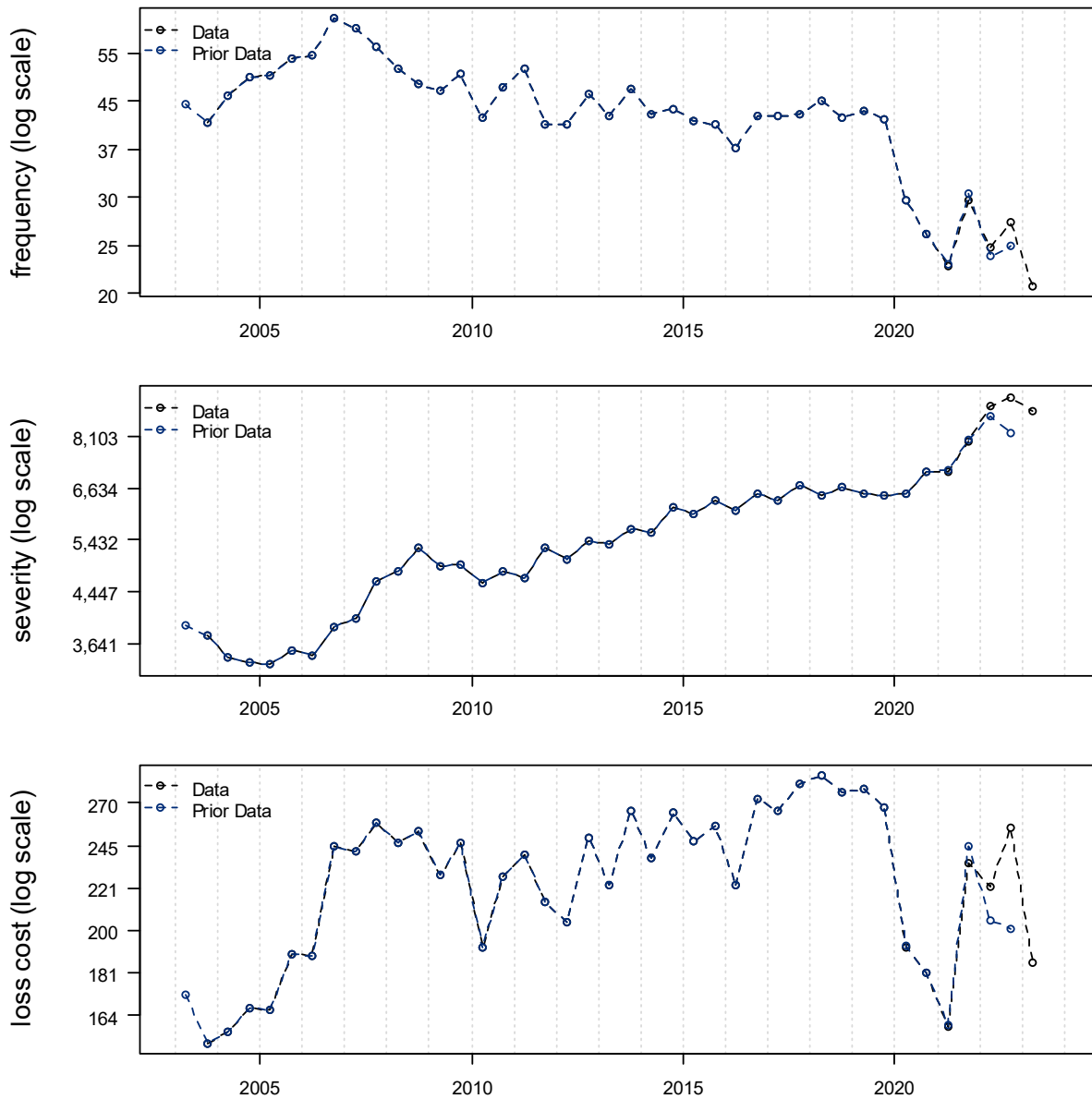


### 6.4. Collision

For the prior review, we selected a past and future lost cost trend rate of +2.0%.

In Figure 19, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have increased in the 2022-1 and 2022-2 accident semesters.

**Figure 19: Observed Collision Loss Cost Experience**



A review of the historical data points (as presented in Figure 19) shows that subject to variability:

- Loss costs has experienced a small positive trend since 2010, which appeared to be flattening out (and possibly declining) over 2018 and 2019, then large decreases coincident with the COVID-19 pandemic.

- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which then levelled out during 2017 to 2019, followed by a continued upward trend. We observe a steeper increase beginning in 2021, with a possible preliminary flattening after 2022-1.<sup>55</sup>
- Frequency has been relatively flat/slight decline since 2010, then a steep decline in frequency level coincident with the pandemic has been sustained through 2023-1. The decrease in 2022 may, in part, be associated with the introduction of DCPD and shift of claims across coverages. 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 introduction of DCPD and COVID-19 on claims frequency in Section 9 of this report.

A summary of 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, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1, and include time ( $p=0.056$ ), mobility ( $p=0.000$ ), and a 2022-2 new-normal scalar ( $p = 0.000$ ). The implied annual trend rates associated from our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.877.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ( $p = 0.000$ ), seasonality ( $p = 0.009$ ), and a 2021-2 inflation scalar ( $p = 0.000$ ). The implied annual trend rates associated with our fitted severity model is +3.6%. The adjusted R-squared of our proposed severity model is 0.963.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.3%.<sup>56</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.680.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a higher adjusted R-squared (0.779), but a small, counterintuitive (-0.4%) factor with an insignificant  $p$ -value for inflation.

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.3% and a one-time severity increase of +20.7% at 2021-2 (coincident with the spike in inflation).

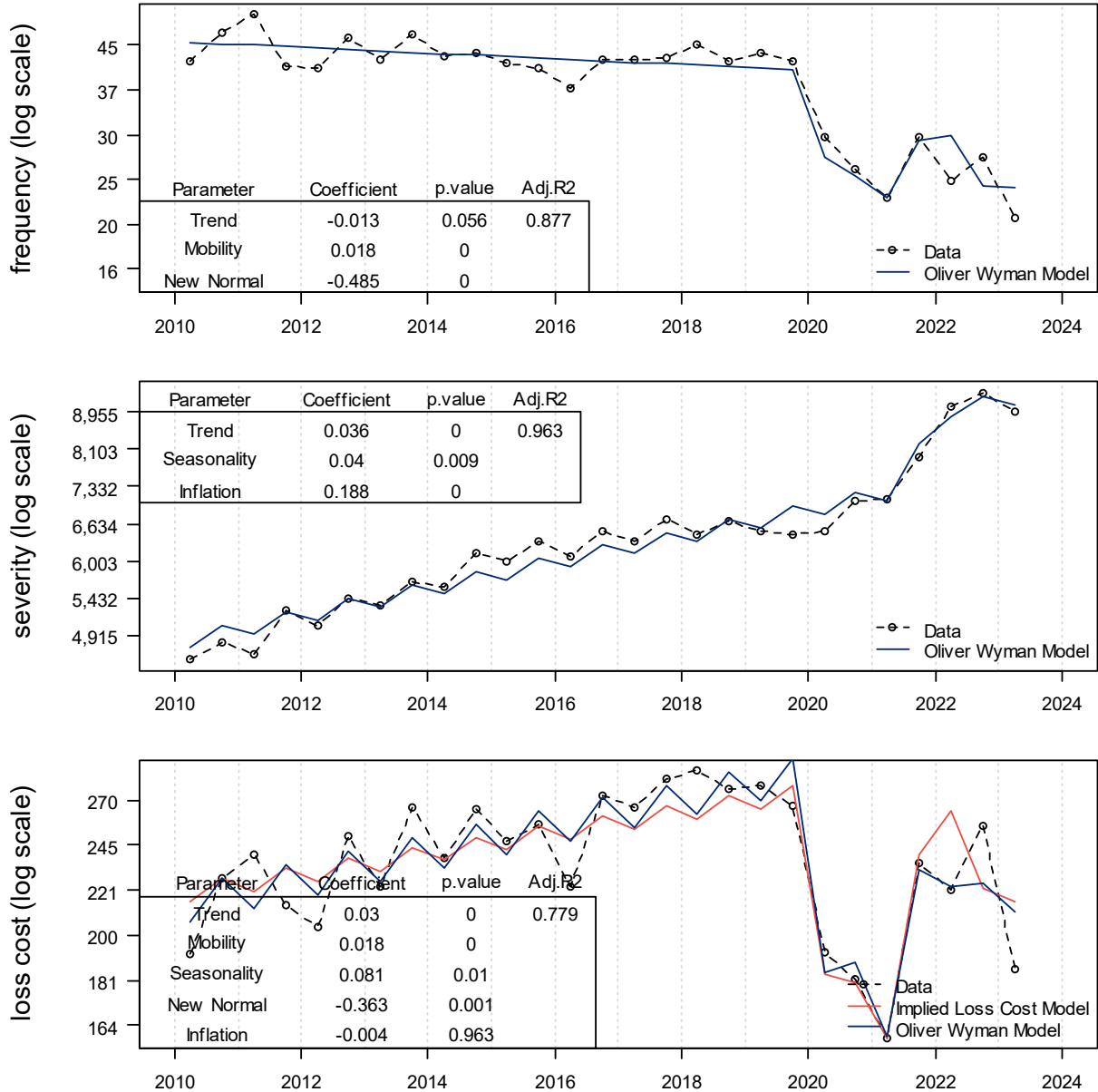
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

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<sup>55</sup> The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

<sup>56</sup> =  $\exp[-0.013 + 0.036] - 1$

**Figure 20: Collision - Fitted Frequency, Severity and Loss Cost**

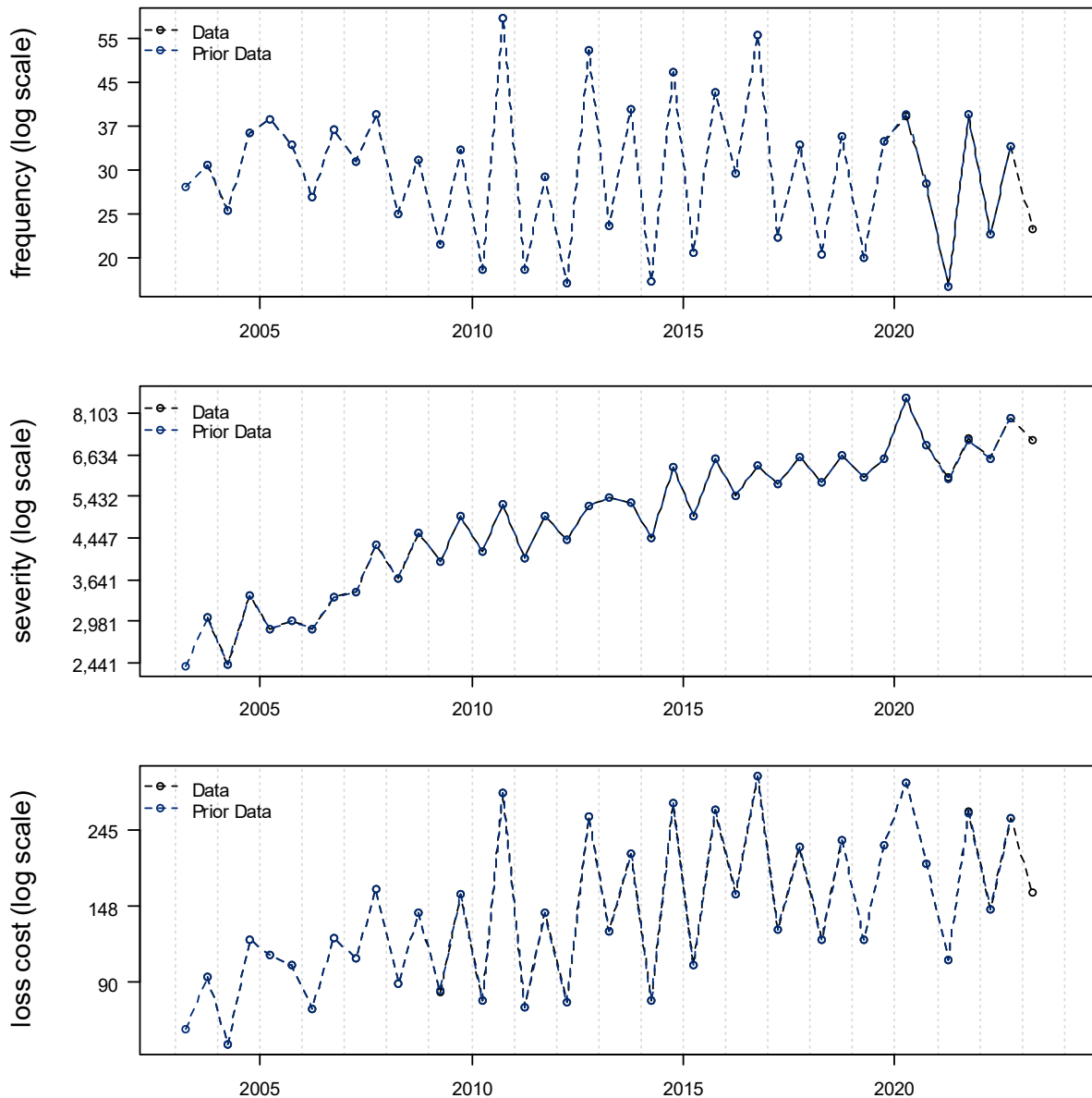


## 6.5. Comprehensive

For the prior review we selected a past and future loss cost trend rate of +4.0%, respectively.

In Figure 21, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

**Figure 21: 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.

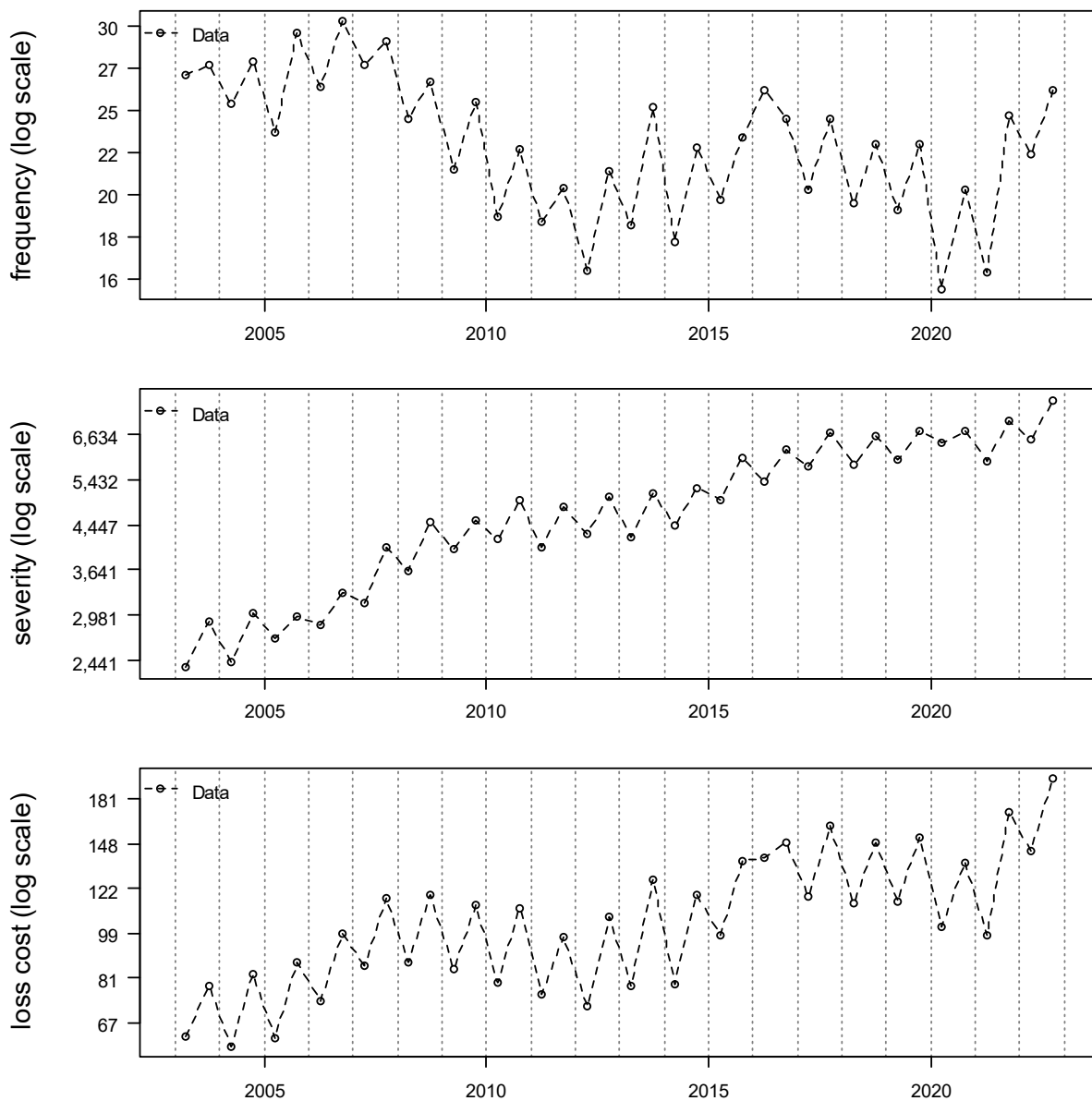
As GISA’s 2023 Catastrophe Report was not available at the time of this review, we present the same Excluding Catastrophe charts and discussion that we had presented in our 2023 annual report based on

the GISA Catastrophe data through December 2022 and make no change to our prior selected trend rate.

Three sets of graphs are presented:

- Total Comprehensive Excluding Catastrophes,
- Comprehensive Excluding both Catastrophes and Theft Claims, and
- Theft-only claims. (Updated with June 30, 2023 data)

**Figure 22: Comprehensive – Total Excluding Catastrophes – As of December 31, 2022**

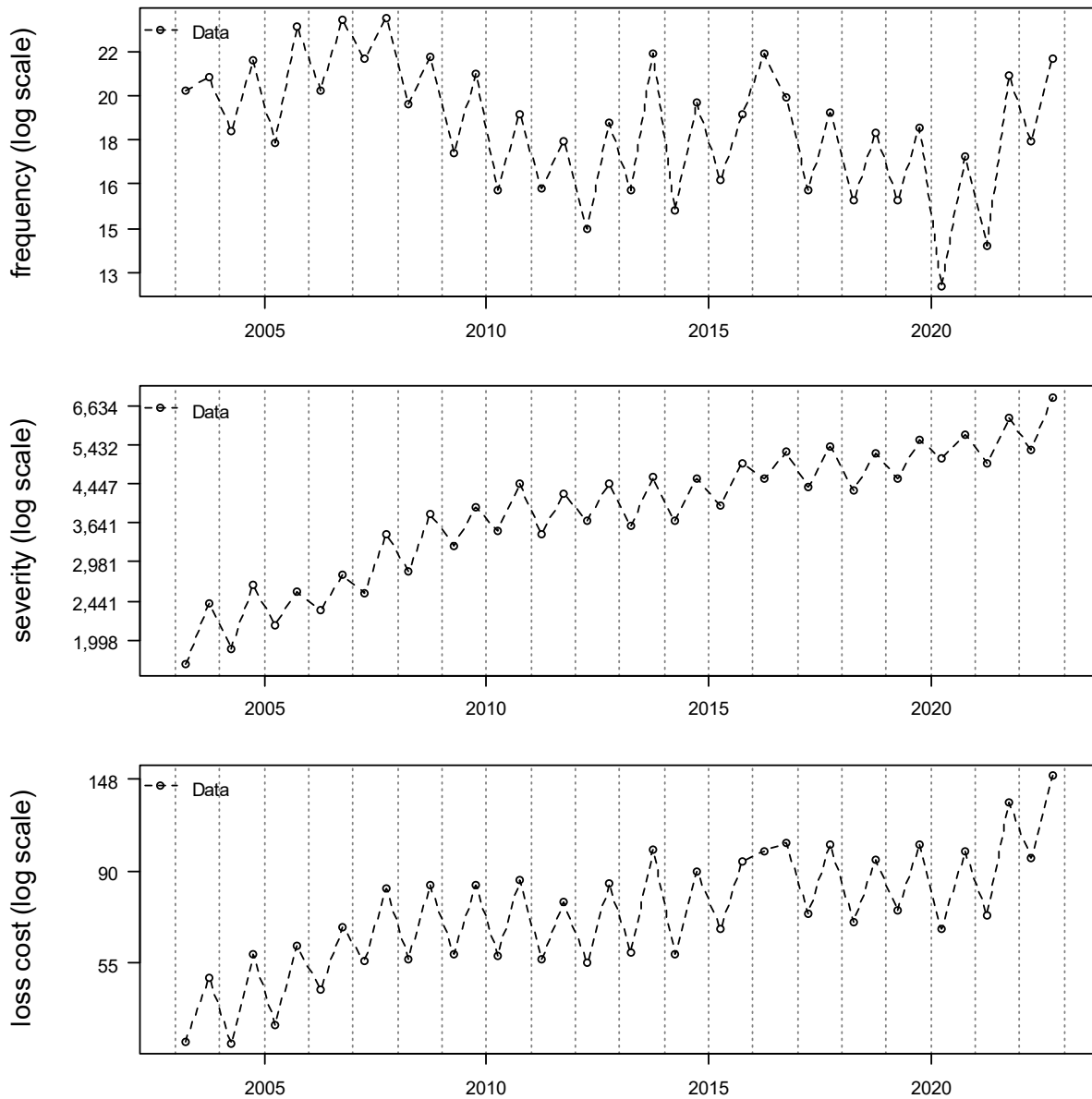


*With the removal of catastrophe-related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:*

- *Severity has consistently trended upward.*
- *Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since. We observe a modest decrease between 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease thereafter.*
- *Loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a decline in loss cost from 2008 through 2011, a sharper increase since 2014, and a small decline since 2016. We observe large increase at 2021-2.*



**Figure 23: Comprehensive – Excluding Theft & Excluding Catastrophes – As of December 31, 2022**

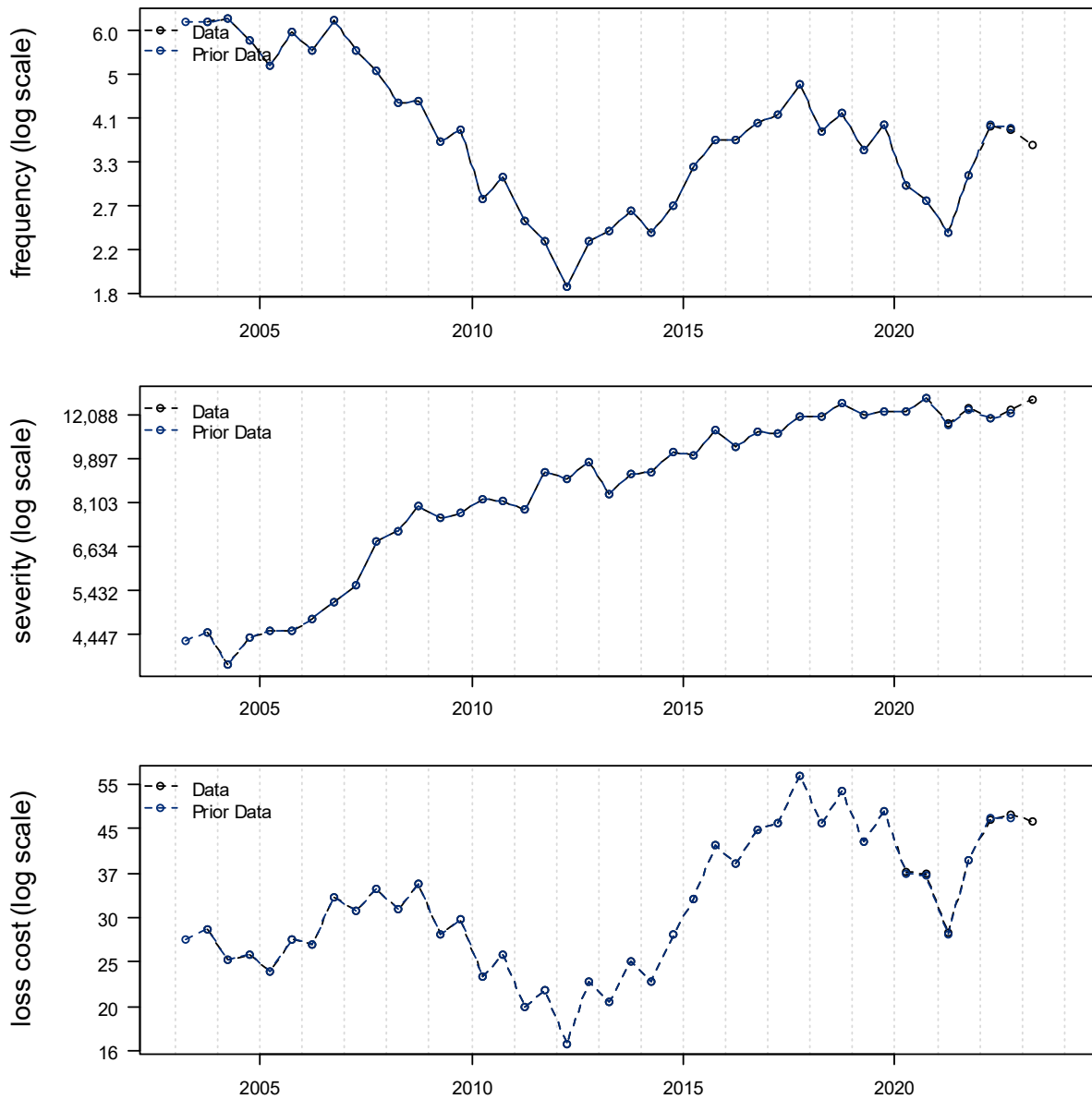


With the removal of both catastrophe and theft related claims the comprehensive coverage claim experience is significantly less variable. Subject to this removal, the historical data points show:

- Severity has consistently trended upward.
- Frequency has exhibited a relatively flat pattern since 2011, excluding a counter-seasonal spike in 2016-1 that is likely due to the Fort McMurray event (which is not considered a catastrophe by GISA). We observe a decrease at 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease thereafter.

- Loss cost has exhibited an upward trend, including the counter-seasonal increase in 2016-1, followed by a relatively flat trend. We observe a small decrease at 2020-1 coincident with the COVID-19 pandemic and a rise at 2021-2.

**Figure 24: Comprehensive – Theft Only – As of June 30, 2023 (Updated)**



Subject to variability, the historical data points show:

- Severity has been generally increasing but may be flattening more recently.

- Frequency was increasing rapidly between 2012-2018 followed by a decreasing trend. We observe lower levels during the pandemic, but with a rise to a new high in the recent 2021-2 and 2022-1 observation. Frequency has been decreasing since the high point in 2022-1.
- Loss cost increased rapidly beginning in 2014, but then began to decrease between 2018 and 2021. Loss cost rose steeply in 2021-2 and 2022-1 but has begun to flatten.

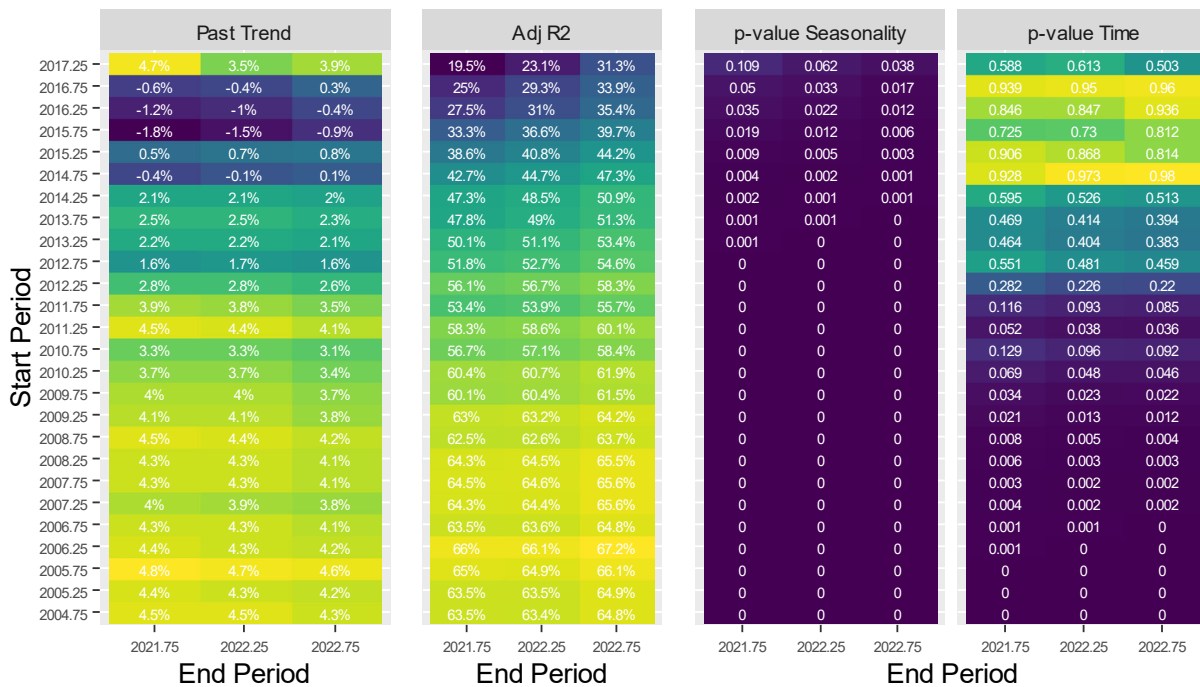
The measured severity, frequency, and loss cost trend, associated Adjusted R-square values, p-values, and confidence intervals over various trend measurement periods, with and without theft and catastrophe claims and for theft only are presented in Appendix E.

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 comprehensive loss cost experience also appears to follow this pattern. Therefore, we consider models ending 2021-2, 2022-1, and 2022-2.

In Figure 25, we present a heatmap of indicated loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1, and 2022-2, including both theft and catastrophe claims, with time and seasonality parameters included in the model.

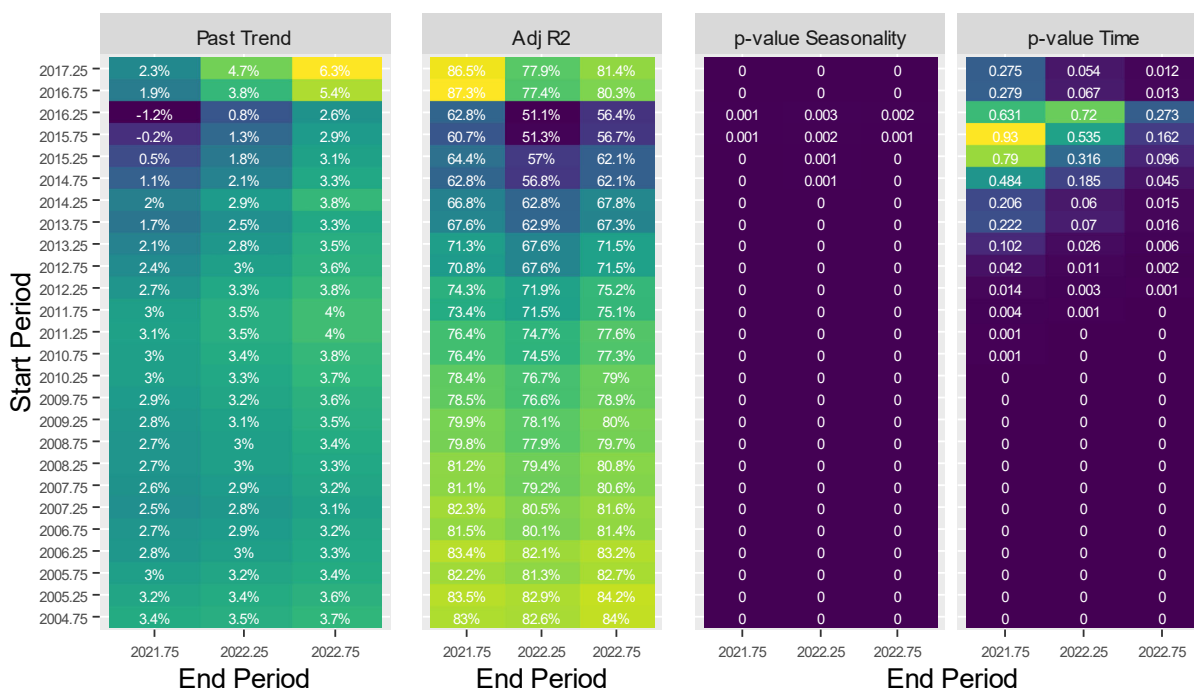
**Figure 25: Comprehensive Including Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**



- The models beginning 2004-2 through 2009-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +4.0% to +4.5%, with moderate adjusted R-squared values, and p-values that are significant for time and seasonality.
- The estimated trends ending 2022-2 are generally larger than those ending 2021-2 and 2022-1.
- The indicated trend rates are lower and time parameter is insignificant for fit over the shorter time periods due the recent flattening observable in the data.

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, in Figure 26, we present a heatmap of indicated annual loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1, and 2022-2, excluding both theft and catastrophe claims, with time and seasonality parameters included in the model.

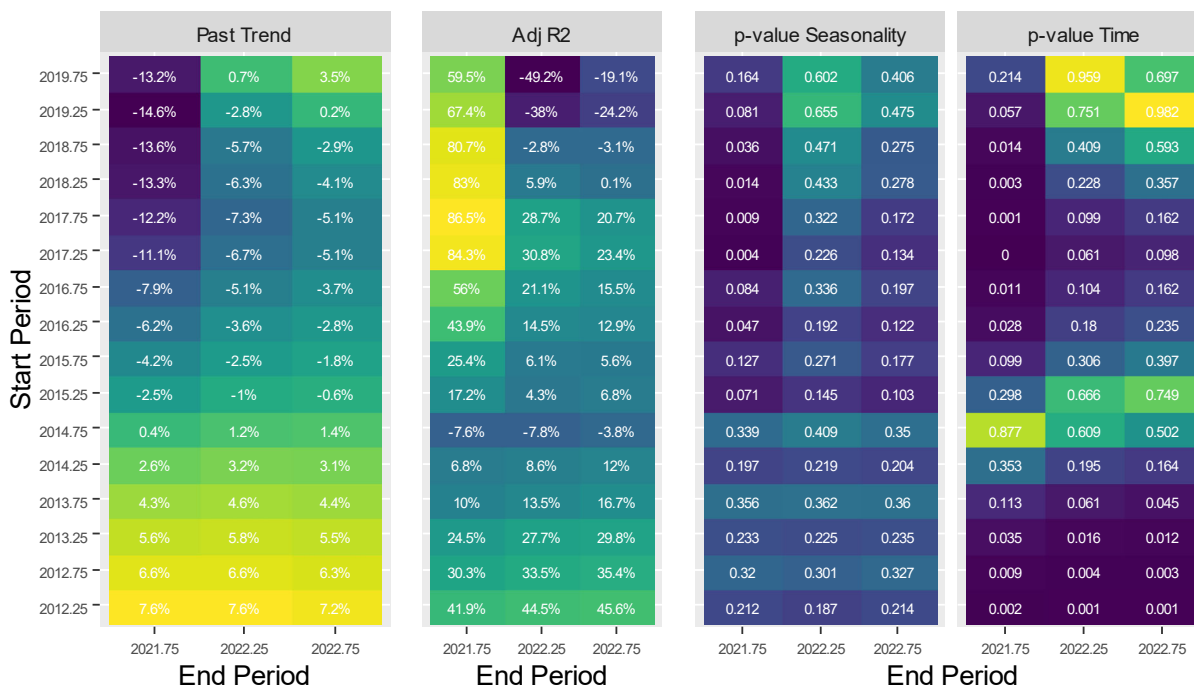
**Figure 26: Comprehensive Excluding Theft and CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**



- The models beginning 2004-2 through 2012-2 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +2.5% to +3.5%, with moderate-high adjusted R-squared values, and p-values that are significant for time and seasonality.
- The models fit over longer the time periods have higher adjusted R-squared values, and trend rates that are on the higher end of the observed range. The Fort McMurray event in 2016-1 has a proportionally greater impact on the shorter periods resulting in lower adjusted R-squared values and higher p-values.
- The estimated trends ending 2022-1 and 2022-2 are modestly higher those ending 2021-2.

A key driver of the higher trend rates presented in Figure 21 (including catastrophe and theft claims) relative to Figure 23 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft claims began to increase significantly beginning in 2011. In Figure 27, we present a heatmap of indicated loss cost trends beginning 2012-2 through 2020-1, ending 2021-2, 2022-1 and 2022-2, for comprehensive theft claims, with a time and seasonality parameter included in the model.

**Figure 27: Comprehensive Theft: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**

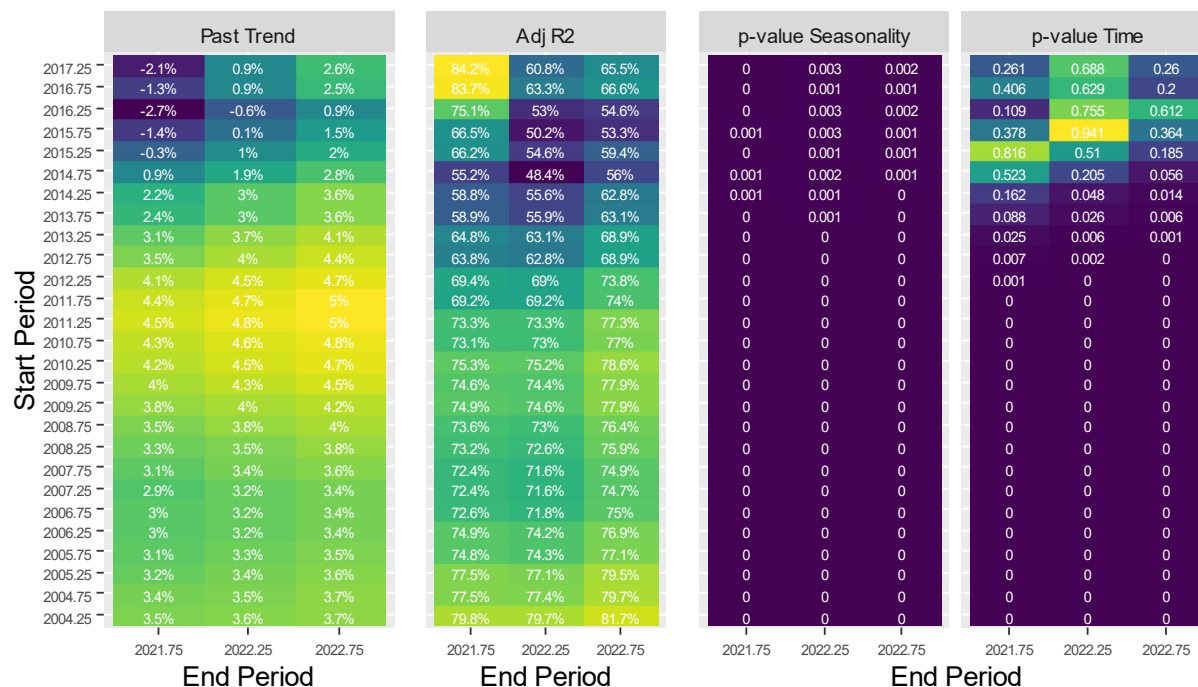


- The models beginning 2012-2 through 2014-2 ending 2021-2 generally have implied loss cost trend rates ranging from +3.0% to +4.0%, with moderate-high adjusted R-squared values, and p-values that are significant for time for models fit over the longer time periods.
- Due to the recent change in trend pattern of the observed theft claims beginning in 2019, the models fit over the shorter time periods have significant negative implied trend rates with moderate adjusted R-squared values and p-values that are significant for time but not seasonality.

The large increase in the number of theft claims since 2011 contributes to the higher comprehensive loss costs. 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 variable patterns for theft claims, however, excludes the additional variability caused by the catastrophe experience.

In Figure 28, we present a heatmap of indicated loss cost trends beginning 2004-2 through 2017-1, ending 2021-2, 2022-1 and 2022-2, for comprehensive excluding catastrophe claims, with time and seasonality parameters included in the model.

**Figure 28: Comprehensive Excluding CATs: Loss Cost Heatmap (Time, Seasonality) – As of December 31, 2022**



- The models beginning 2004-2 through 2014-1 ending 2021-2 generally have implied loss cost trend rates ranging from approximately +3.0% to +5.0%, with high adjusted R-squared values, and p-values that are significant for time and seasonality.
- The peak is for the models beginning 2011-1 through 2012-1 (when thefts began to increase) and ending 2022-2 that generally have implied loss cost trend rates clustering around +4.5% to +5.0% and have moderate adjusted R-squared values.
- Due to the flattening of the observations over the most recent three years, the models fit over the shorter time periods have lower implied trend rates and adjusted R-squared values with p-values that are generally not significant for time.
- The estimated trends ending 2021-2, which excludes the spike at 2022-2, are modestly lower than those ending 2022-1 and 2022-2.

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

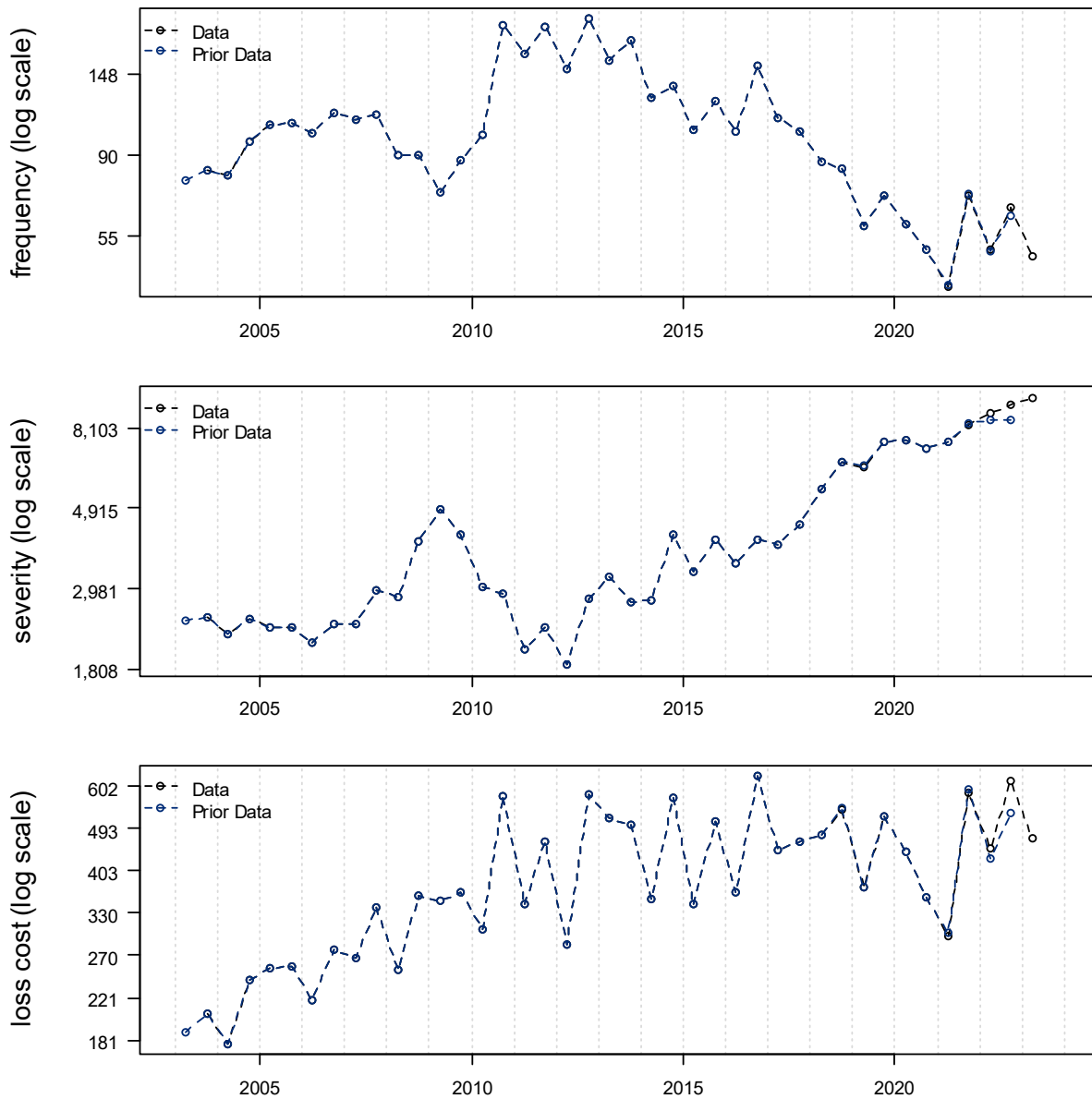
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

## 6.6. All Perils

For the prior review we selected a past and future loss 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 our 2022 severity and loss cost estimates have increased slightly.

**Figure 29: Observed All Perils Loss Cost Experience**



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

- Loss cost exhibited a long-term upward trend since 2004, then more volatility since 2010 where the trend turns somewhat flat.

- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply with a consistent upward trend following the drop.
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009 (coincident with the drop on severity in that same period), but a declining trend in recent years with the exception of a spike in 2016-2. Due to the preceding negative trend, it is unclear whether the sustained decrease beginning in 2020 may be, in part, attributed to the COVID-19 pandemic.

A summary of 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, that we considered are presented in Appendix E.

An apparent shift towards higher deductibles in the recent past may be contributing to the decline in frequency and rise in severity. We do not observe inflation to be a significant parameter for severity. This may also be, in part, due to the shift in deductible levels.

We fit a frequency model to all accident half-years between 2010-2 and 2023-1, and include time ( $p=0.000$ ), mobility ( $p=0.005$ ), and seasonality ( $p = 0.002$ ). The implied annual trend rates associated from our fitted frequency model is -10.2%. The adjusted R-squared of our proposed frequency model is 0.927.

We fit a severity model to all accident half-years between 2011-1 and 2023-1 that includes time ( $p = 0.000$ ) and seasonality ( $p = 0.101$ ). The implied annual trend rates associated with our fitted severity model is +14.3%. The adjusted R-squared of our proposed severity model is 0.952.

In Figure 30, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.6%.<sup>57</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.505.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate and a slightly higher adjusted R-squared (0.557).

An apparent shift towards higher deductibles in the recent past may be contributing to the decline in frequency and rise in severity. Given the data variability, we base our selected loss cost trend on the loss cost experience directly. We select a loss cost trend rate of +2.2%.

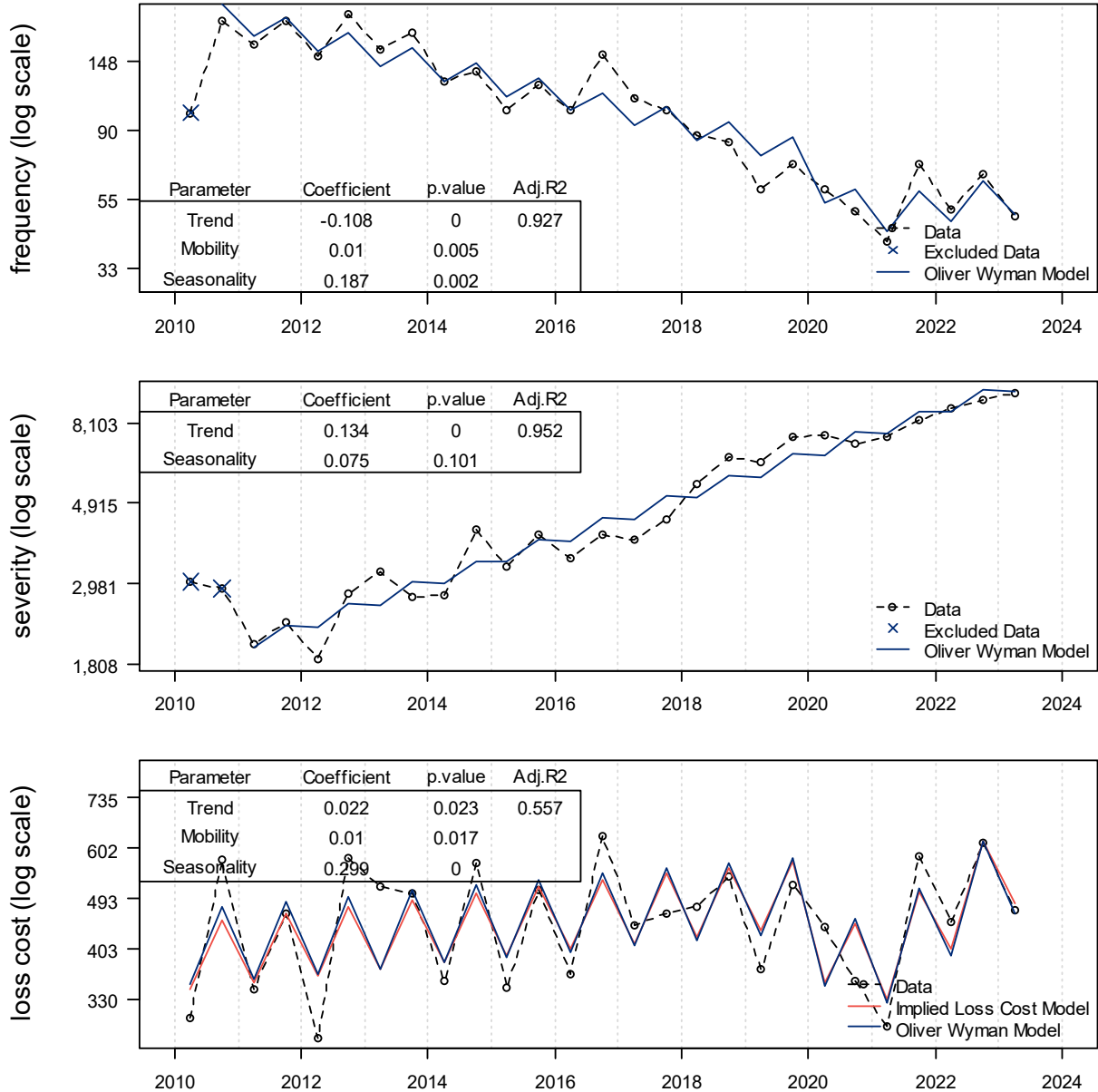
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

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<sup>57</sup> =  $\exp[-0.108 + 0.134] - 1$



**Figure 30: All Perils - Fitted Frequency, Severity and Loss Cost**

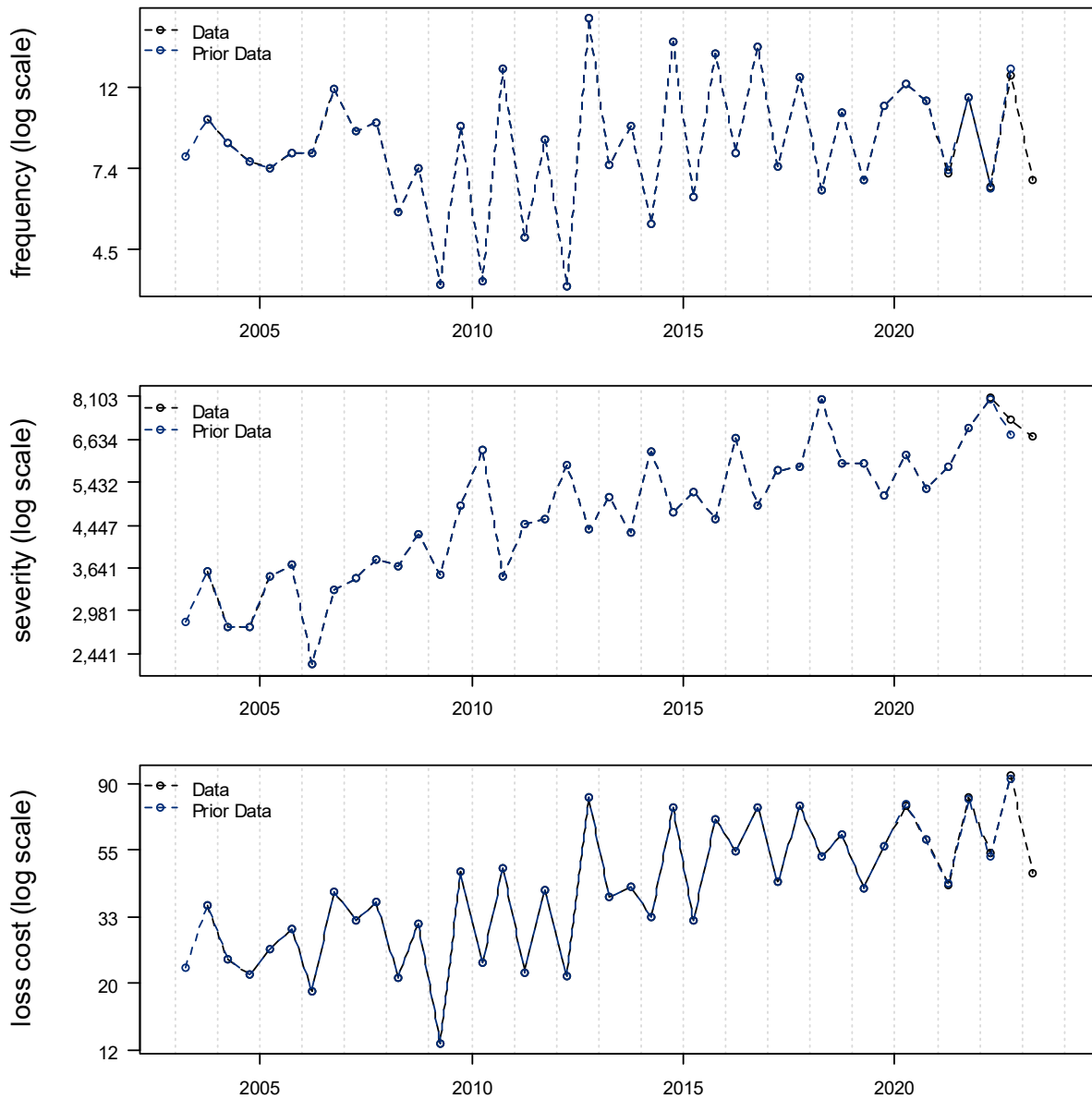


## 6.7. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +3.0%.

In Figure 31, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

**Figure 31: Observed Specified Perils Loss Cost Experience**



A review of the historical data points (as presented in Figure 31) shows that subject to variability:

- Loss costs which have generally experienced a positive trend, however, are relatively flat following a rise in 2012.
- Severity has generally been increasing.
- Frequency is subject to considerable volatility and an upward trend since about 2009, with some flattening since 2014.

A summary of 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, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2023-1 and include time ( $p=0.082$ ) and seasonality ( $p = 0.000$ ). The implied annual trend rates associated from our fitted frequency model is +2.4%. The adjusted R-squared of our proposed frequency model is 0.644.

We fit a severity model to all accident half-years between 2010-1 and 2023-1 that includes time ( $p = 0.000$ ) and seasonality ( $p = 0.001$ ). The implied annual trend rates associated with our fitted severity model is +3.3%. The adjusted R-squared of our proposed severity model is 0.586.

In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.8%.<sup>58</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.602.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a slightly higher adjusted R-squared (0.652).

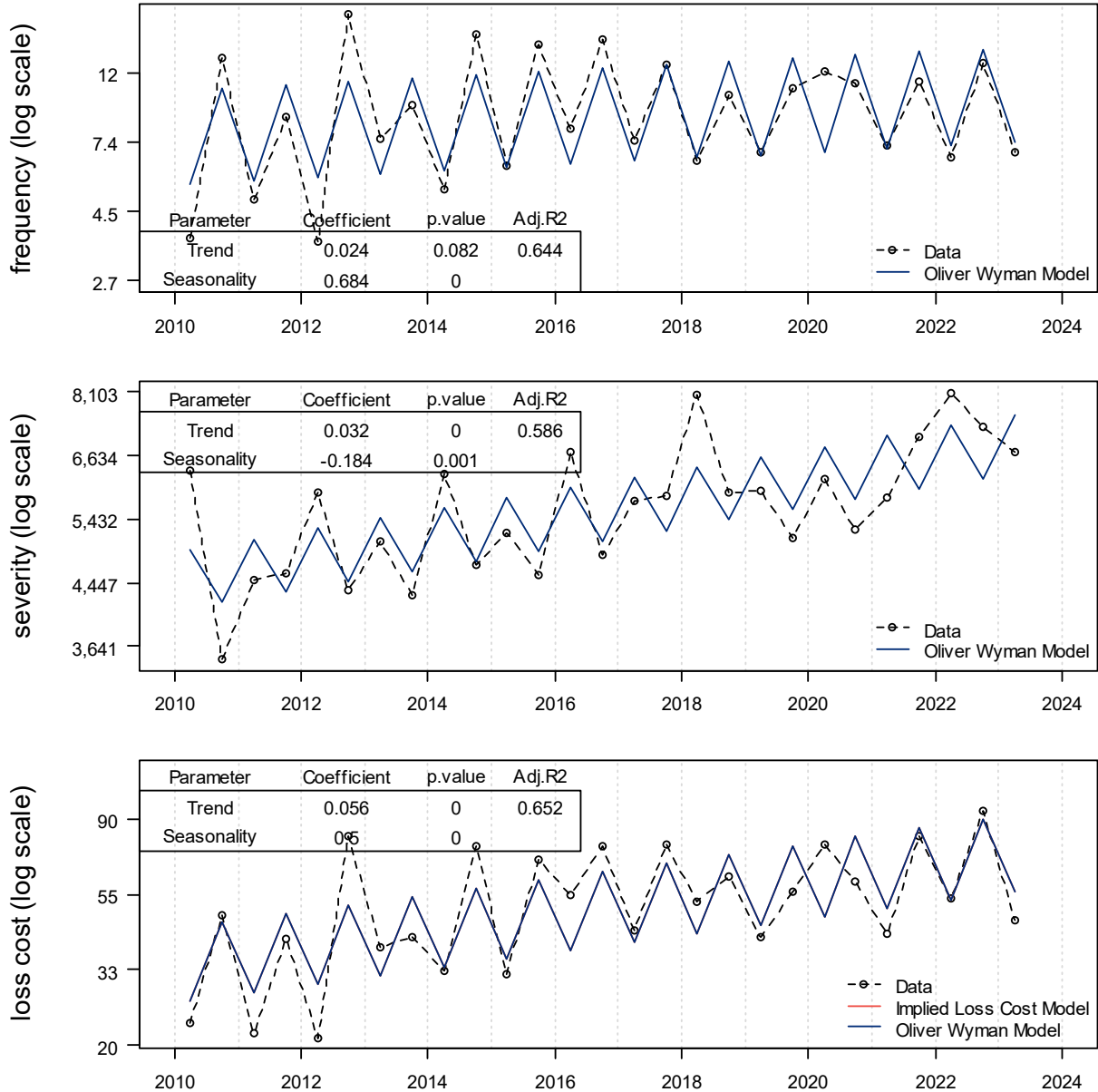
As the frequency trend estimated is not statistically significant, we consider the severity trends and assume no frequency trend rate is discernable. We base our selected loss cost trend on the severity trend and select a loss cost trend rate of +3.3%.

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

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<sup>58</sup> =  $\exp[0.024 + 0.032] - 1$

**Figure 32: Specified Perils - Fitted Frequency, Severity and Loss Cost**

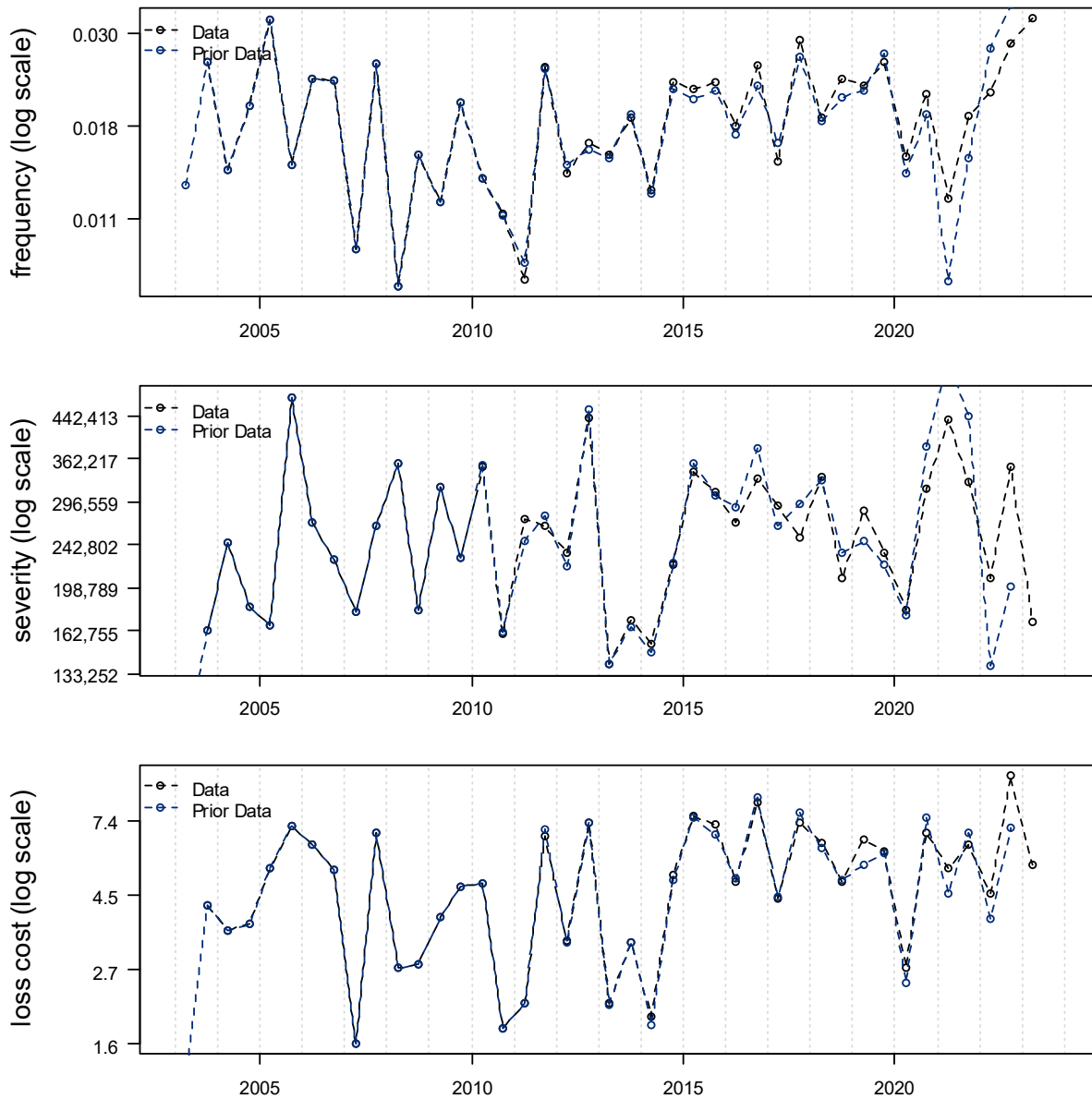


## 6.8. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +1.5%.

In Figure 33, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-2 through 2023-1. We include a comparison to the estimated values used in our prior report and observe some variability in the most recent estimates (2020 and subsequent).

**Figure 33: Observed Underinsured Motorists Loss Cost Experience**



The historical data points indicate a considerable amount of variability (which is as expected given the small number of claims per year, averaging approximately 50), with severity generally exhibiting a highly variable upward or flat trend (but lower than for bodily injury), and frequency exhibiting a downward trend that flattened until changing to an upward pattern in recent years. We observe a large decrease in frequency at 2021-1 which is most likely due to volatility and (possibly) the COVID-19 pandemic.

A summary of 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, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2003-2 and 2023-1, and include time ( $p = 0.001$ ) and mobility ( $p = 0.040$ ). The implied annual trend rates associated from our fitted frequency model is +4.4%. The adjusted R-squared of our proposed frequency model is 0.235.

We fit a severity model to all accident half-years between 2003-2 and 2023-1 that includes only time ( $p = 0.479$ ). The implied annual trend rates associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is -0.015. We find there is no discernable severity trend rate.

In Figure 34, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and (no statistically significant) severity models is +5.1%.<sup>59</sup> The implied adjusted R-squared of the combined frequency and severity model is 0.034.

To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate and a higher adjusted R-squared (0.131).

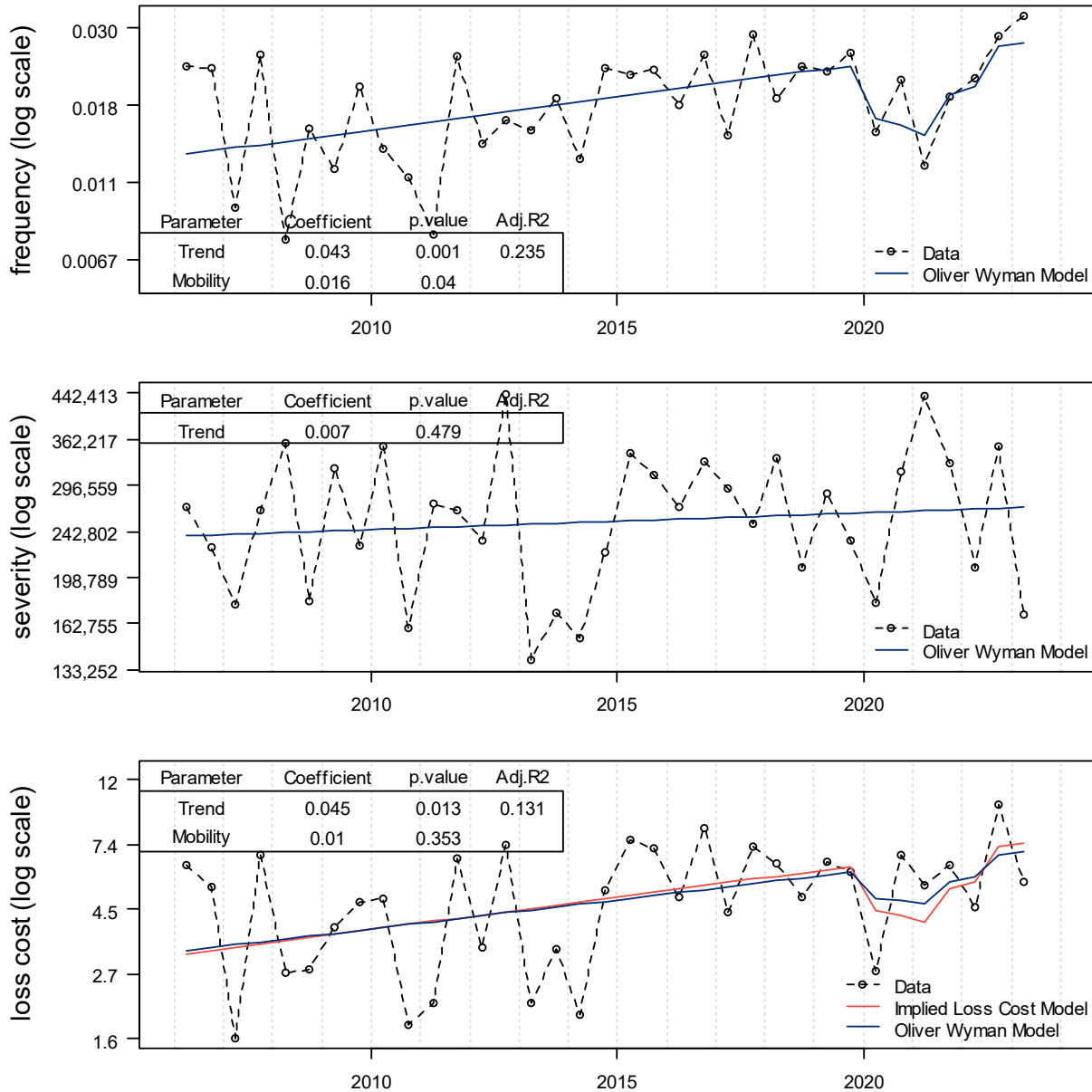
We generally find the bodily injury severity trend rate as a reasonable estimate of the underinsured motorist severity trend rate (and assume a 0% frequency trend rate). However, as some portion of the bodily injury severity trend may be driven by an erosion of the Minor Injury Cap and Bill 41 reforms, we find the use of the underinsured motorist coverage data to be more appropriate at this time. We select a past loss cost trend of +4.4% based on our selected frequency model, and assume a 0% severity model, as we find no severity trend rate is discernable.

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

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<sup>59</sup> =  $\exp[0.043 + 0.007] - 1$

**Figure 34: Underinsured Motorist - Fitted Frequency, Severity and Loss Cost**



## 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**

<b>Coverages</b>	<b>2023 Annual Review Data as of December 31, 2022</b>	<b>2024 Semi Annual Review Data as of June 30, 2023</b>
TPL-Bodily Injury	+8.0%/5.0% <sup>60</sup>	+8.7%/5.0% <sup>61</sup>
TPL-Property Damage	+1.0%	+1.8% <sup>62</sup>
DCPD <sup>63</sup>	+1.0%	+1.8% <sup>64</sup>
AB – Total	+1.0%/+11.0% <sup>65</sup>	+3.8%/+10.9% <sup>66</sup>
Collision	+2.0%	+2.3%
Comprehensive	+4.0%	+4.0%
All Perils	+0.0%	+2.2%
Specified Perils	+3.0%	+3.3%
Underinsured Motorist	+1.5%	+4.4%

<sup>60</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>61</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>62</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

<sup>63</sup> 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.

<sup>64</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

<sup>65</sup> +11.0% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>66</sup> +10.9% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.



## 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.

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors that are published by GISA<sup>67</sup> 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 Industry average ULAE<sup>68</sup> expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates. We assume the same level as 2022 for 2023-1 until the 2023 data is provided by GISA.

**Table 9: Unallocated Loss Adjustment Expenses<sup>69</sup>**

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	12.3%

### 7.2. Catastrophe Provision

As GISA has not updated its annual Catastrophe report through June 30, 2023, we repeat the discussion and recommendation we presented in our 2023 AR report.

<sup>67</sup> The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

<sup>68</sup> ULAE factors prior to 2005 are presented in Appendix B.

<sup>69</sup> 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.

*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 continue to provide a review of the industry data for insurers who may need to supplement their own data with industry data for credibility reasons.*

*GISA states that the losses arising from the 2016 Fort McMurray wildfires are not considered catastrophe losses and, therefore, not included in our summary table (based on GISA data) below. Nevertheless, we believe that the fortuitous nature of these losses should be considered by insurers in calculating their rate level needs. Treating these losses as catastrophe-related is one approach for insurers to consider in their individual rate applications.*

*Comprehensive coverage 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 experience period and include a provision for the amount of catastrophe losses that would be expected on average in any given year.*

### **Total Comprehensive (including thefts)**

*To consider the impact of catastrophes, each insurer would calculate a specific catastrophe provision for its own portfolio in reviewing rate level indications for the comprehensive coverage.*

*We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons. We summarize the catastrophe losses that have occurred in Alberta over the years 2003 – 2022 for private passenger vehicle comprehensive coverage as reported in GISA’s 2022 Catastrophe Report for Alberta. These data show, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years, approximately \$1.5 billion of catastrophe losses have been reported as compared to approximately \$2.8 billion of non-catastrophe losses - a ratio of 53%. Over the last five years approximately \$675 million of catastrophe losses have been reported as compared to approximately \$1.5 billion of non-catastrophe losses - a ratio of 46%. We observe relatively low levels of catastrophe claims between 2017 and 2021, except in 2020 due to the large hailstorm near Calgary.<sup>70</sup>*

*In Table 10 and Table 11, we present the insurance industry catastrophe data as provided by GISA. The catastrophe factors in Table 10 apply to comprehensive losses that exclude catastrophe claims and include theft claims. The catastrophe factors in Table 11 apply to comprehensive losses that exclude both catastrophes and theft claims.*

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<sup>70</sup> Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

**Table 10: Insurance Industry Catastrophe Data - Comprehensive including Theft**

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor <sup>71</sup>
2003	43,059	3,154	7%	108,022,771	11,697,960	1.121
2004	46,325	6,137	13%	125,206,075	25,614,074	1.257
2005	57,486	14,713	26%	153,658,112	42,833,271	1.386
2006	54,272	5,547	10%	157,173,221	18,597,791	1.134
2007	64,921	12,555	19%	234,084,298	60,651,950	1.350
2008	55,203	5,478	10%	212,185,029	24,386,347	1.130
2009	55,110	8,003	15%	227,182,461	44,782,888	1.246
2010	81,702	38,853	48%	369,415,104	189,947,036	2.058
2011	50,816	9,339	18%	212,640,278	44,483,534	1.265
2012	76,276	34,856	46%	349,574,996	170,616,930	1.953
2013	70,661	21,759	31%	342,738,732	132,608,588	1.631
2014	75,607	28,558	38%	397,921,289	187,410,174	1.890
2015	75,210	24,463	33%	409,842,443	156,417,584	1.617
2016	100,408	41,621	41%	555,743,684	241,773,889	1.770
2017	65,931	13,351	20%	377,667,244	75,809,633	1.251
2018	66,466	15,602	23%	382,207,458	94,241,105	1.327
2019	65,024	14,640	23%	369,040,140	79,026,880	1.272
2020	79,054	35,782	45%	571,656,364	312,854,147	2.209
2021	66,049	18,158	27%	398,039,454	115,868,808	1.411
2022	63,568	9,537	15%	425,797,819	73,426,113	1.208
All Years	1,313,148	362,107	28%	6,379,796,972	2,103,048,702	1.492
Last 10 Years	727,978	223,471	31%	4,230,654,627	1,469,436,921	1.532
Last 5 Years	340,161	93,719	28%	2,146,741,235	675,417,053	1.459

<sup>71</sup> Defined as cat loss and expense relative to non-cat loss and expense.

**Table 11: Insurance Industry Catastrophe Data - Comprehensive excluding Theft**

Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2003	33,694	3,154	9%	70,281,433	11,697,960	1.200
2004	37,027	6,137	17%	90,427,249	25,614,074	1.395
2005	48,415	14,713	30%	116,302,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,473	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,571	5,478	12%	151,911,614	24,386,347	1.191
2009	47,480	8,003	17%	174,380,805	44,782,888	1.346
2010	75,590	38,853	51%	324,036,175	189,947,036	2.417
2011	45,689	9,339	20%	172,625,939	44,483,534	1.347
2012	71,705	34,856	49%	310,056,850	170,616,930	2.224
2013	64,930	21,759	34%	296,666,611	132,608,588	1.808
2014	69,642	28,558	41%	344,598,239	187,410,174	2.192
2015	66,994	24,463	37%	330,140,798	156,417,584	1.900
2016	91,387	41,621	46%	465,629,030	241,773,889	2.080
2017	55,448	13,351	24%	266,347,623	75,809,633	1.398
2018	56,885	15,602	27%	274,263,389	94,241,105	1.523
2019	56,114	14,640	26%	271,121,186	79,026,880	1.411
2020	72,194	35,782	50%	492,889,947	312,854,147	2.738
2021	59,512	18,158	31%	327,922,675	115,868,808	1.546
2022	54,377	9,537	18%	323,516,089	73,426,113	1.294
All Years	1,152,705	362,107	31%	5,091,446,507	2,103,048,702	1.704
Last 10 Years	647,483	223,471	35%	3,393,095,587	1,469,436,921	1.764
Last 5 Years	299,082	93,719	31%	1,689,713,286	675,417,053	1.666

### 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 reported return on investment rates of all insurers based on each insurers' written automobile premiums in Alberta as weights.

**Table 12: 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 2024 Health Cost Recovery assessment factor (percentage) at 2.94% of third part liability premiums<sup>72</sup>. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommended 2.94% as the Benchmark.

#### **7.5. Operating Expenses**

In determining their rate level needs, insurers include a provision for operating expenses that is based on their experience and expected future expense costs. As a perspective on the expense provisions of individual insurers, we provide the Board with the Industry average expense provisions.

The GISA Automobile Insurance Financial Information Report includes an “Industry Expense Report” for private passenger vehicles, by province. The 2022 Expense Report was released by GISA in August 2023. The 2022 Industry Expense Report was the basis for the 2023 AR Benchmark.

We present the previously approved Benchmark based on the 2022 Expense Report. The 2023 Expense Report has not been released, so our recommended Benchmark for the 2024 Semi Annual Review is based on the 2022 Expense Report data calculated on the following basis:

- Direct commissions, contingent commissions, fire and premium taxes, and other acquisition expenses be based on direct written premium; and
- General expenses be based on direct earned premium.

The resulting recommended Benchmark based on the 2022 Expense Report data and the limitation on contingent commissions and general expenses is 27.6%.

The components of the current and recommended Benchmark are as follows.

<sup>72</sup> The 2024 assessment factor was announced after the publication date of our preliminary report.

**Table 13: Summary of Indicated Operating Expense Ratios**

<b>Component</b>	<b>Current Benchmark (2023 AR)</b>	<b>Recommended Benchmark (2024 SAR)</b>
Direct Commissions	12.1%	12.1%
Contingent Commissions	1.4%	1.4%
<i>Total Commissions</i>	13.5%	13.5%
Premium and Fire Taxes	3.7%	3.7%
Other Acquisition Expenses	2.9%	2.9%
General Expenses	7.5%	7.5%
Total Expenses	27.6%	27.6%

## **7.6. Profit**

The Board's current position is to allow a profit provision of 6% of premium.

## 8. Summary of Benchmarks

In Table 14 we present a summary of our selected Benchmarks for the 2023 Annual Review and 2024 Semi-Annual Review.

**Table 14: Estimated Annual Past Loss Cost Trend Rates<sup>73</sup>**

	<b>2023 Annual Review</b> Data as of December 31, 2022	<b>2024 Semi Annual Review</b> Data as of June 30, 2023
<b>Trend Benchmarks</b>		
TPL-Bodily Injury	+8.0%/5.0% <sup>74</sup>	+8.7%/5.0% <sup>75</sup>
TPL-Property Damage	+1.0%	+1.8% <sup>76</sup>
DCPD <sup>77</sup>	+1.0%	+1.8% <sup>78</sup>
AB – Total	+1.0%/+11.0% <sup>79</sup>	+3.8%/+10.9% <sup>80</sup>
Collision	+2.0%	+2.3%
Comprehensive	+4.0%	+4.0%
All Perils	+0.0%	+2.2%
Specified Perils	+3.0%	+3.3%
Underinsured Motorist	+1.5%	+4.4%
<b>Other Benchmarks</b>		
Health Cost Recovery	2.86% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.6%	27.6%
Profit Provision	7%	6%

<sup>73</sup> Values for scalars or reform parameters are presented by coverage in Section 6.

<sup>74</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>75</sup> +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

<sup>76</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

<sup>77</sup> 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.

<sup>78</sup> Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

<sup>79</sup> Trend rate of +11.0% begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

<sup>80</sup> +10.9% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

## 9. Post-Pandemic Frequency Level

Insurers should consider the degree to which the post-pandemic “new-normal” is expected to impact claims cost during the proposed rate program. Adjustments applicable to historical experience period accident year data included in a rate application may be needed to reflect the change in claims frequency expected from commonplace hybrid and remote workplace options expected during the proposed rate program. 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.

As we consider 2022-2 to be a potential starting point for the “new normal” post-pandemic frequency level, we quantify adjustments to the claim frequency prior to 2022-2. Due to the comingling effect of COVID-19 and the reforms during the same time period, there is some uncertainty in the estimate the impact of each (the reform and COVID-19) on bodily injury or accident benefits claims frequency. Claims frequency during the pandemic period (2020 through to 2022-1) would be expected to rise to the “new normal level” and claims frequency prior to the pandemic period would be expected to decline to the “new normal level.”<sup>81</sup>

The following figures include three panels.

- In the top panel, we apply the trend adjustments<sup>82</sup> we discuss in Section 6.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other “level adjustments<sup>83</sup>” included in the models that we discuss in Section 6.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-1 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

We present adjustment factors for the change in frequency level for each major coverage<sup>84</sup> that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

These factors we present below when applied to historical experience period data, would adjust that experience data for the combination of (1) unwinding the influence of the COVID-19 pandemic, (2) to the cost level under Bill 41 and introduction of DCPD and (3) “new normal” of the post-pandemic era. For this reason, we refer to the adjustment factors as “Combined New Normal Factors.” In addition to these post-pandemic adjustment factors (Combined Factors), the historical loss cost data would be

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<sup>81</sup> For some coverages, no adjustment is needed.

<sup>82</sup> We do not include seasonality, mobility, or other scalars.

<sup>83</sup> Mobility and scalars, but not seasonality.

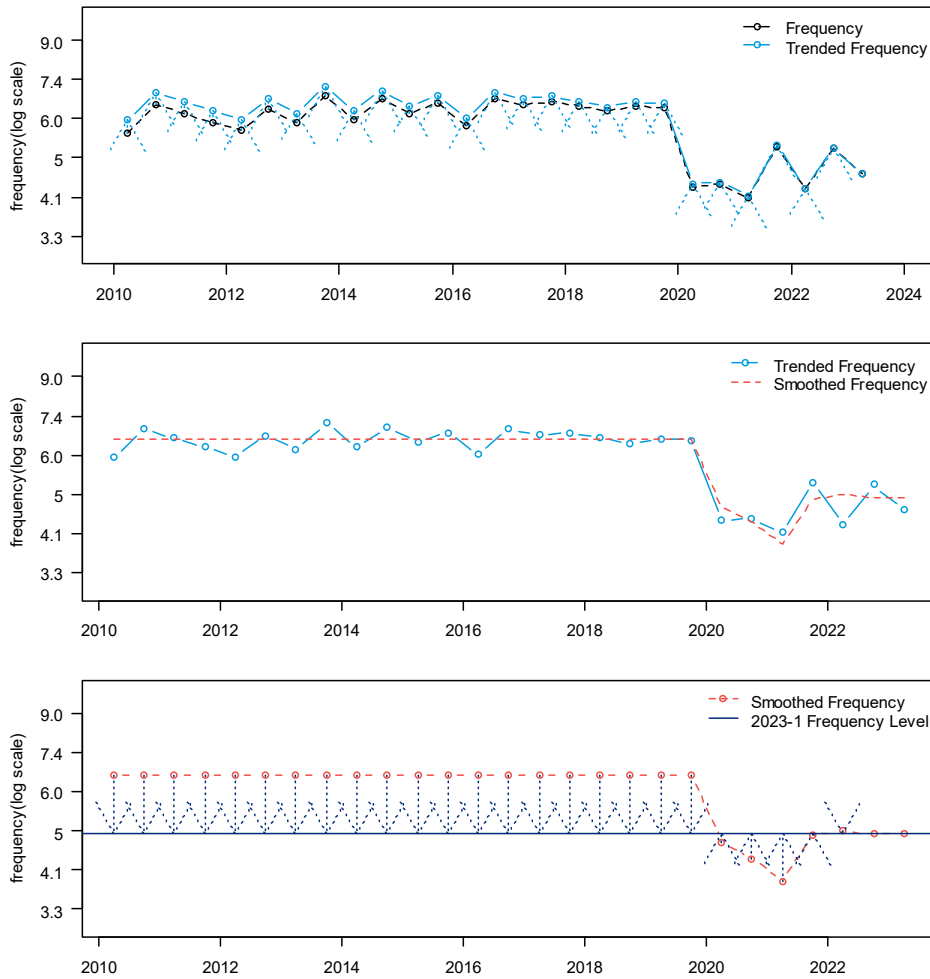
<sup>84</sup> We exclude comprehensive from this analysis as we do not expect the frequency level to differ from pre-pandemic levels as it is not a “moving” coverage.



projected to average accident date of the proposed rate program using the selected loss cost trend rates.

We observe a large reduction in the new-normal frequency level for collision, while the property damage frequency level has almost fully recovered to a pre-pandemic level. With the introduction of DCPD, there may be a shift of claims from collision to DCPD. The DCPD reforms and the pandemic have offsetting effects for property damage, resulting in a minimal change to the property damage frequency level. For collision, both the DCPD reforms and the pandemic have reduced the frequency level, resulting in a large decrease.

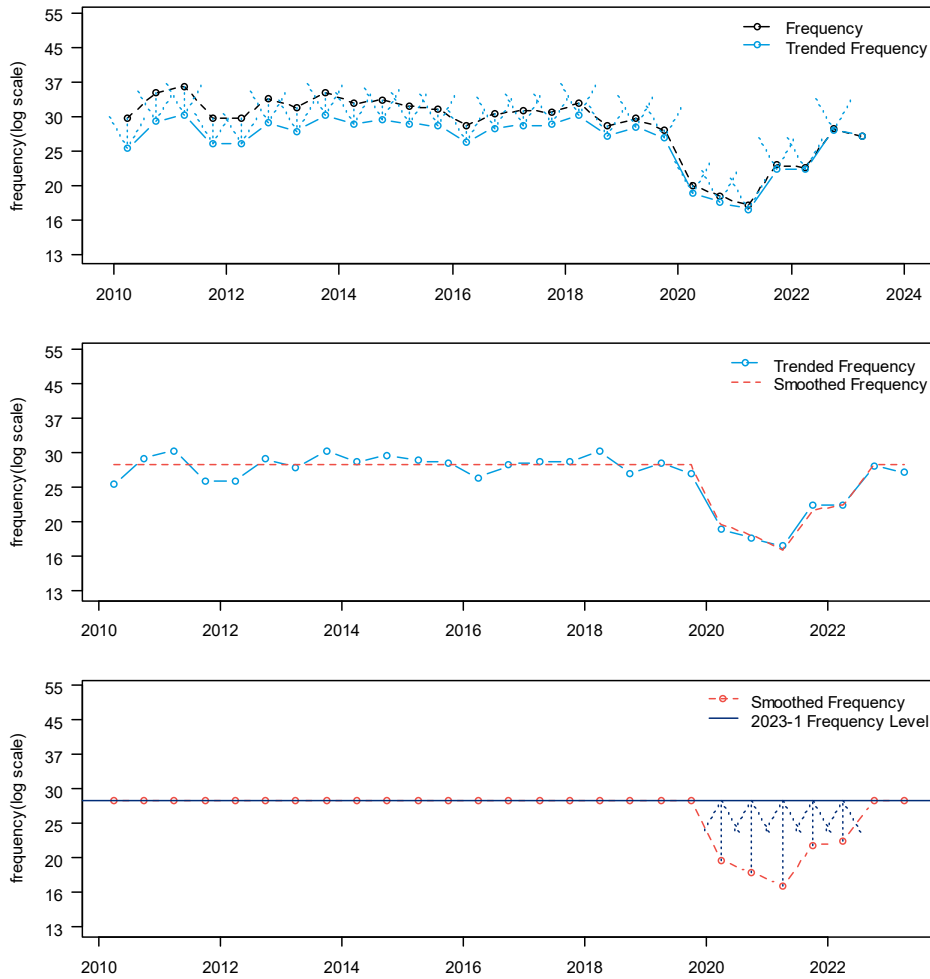
**Figure 35: Bodily Injury**



**Table 15: Bodily Injury Adjustment Factors (Excluding Seasonality)**

Accident Semester	Combined New Normal Factor
201801	0.743
201802	0.743
201901	0.743
201902	0.743
202001	1.048
202002	1.135
202101	1.271
202102	1.010
202201	0.983
202202	1.000
202301	1.000

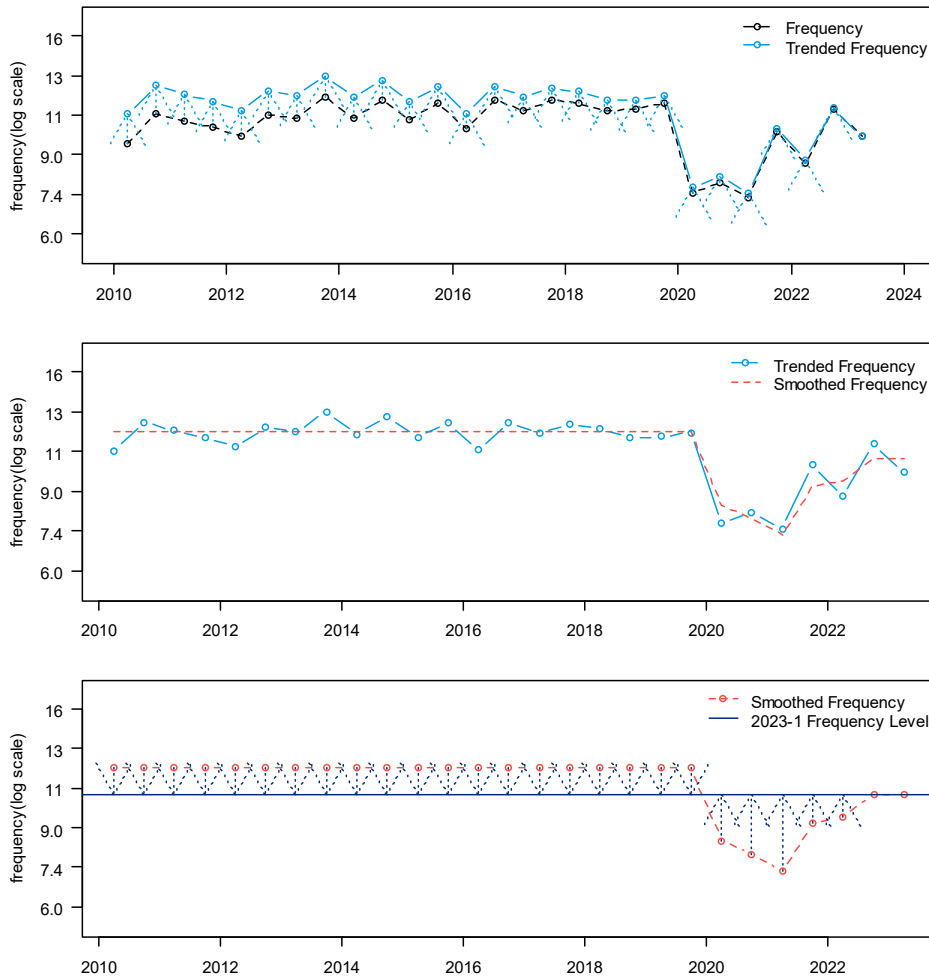
**Figure 36: Property Damage (including DCPD)**



**Table 16: Property Damage Adjustment Factors (Excluding Seasonality)**

Accident Semester	Combined New Normal Factor
201801	1.000
201802	1.000
201901	1.000
201902	1.000
202001	1.414
202002	1.509
202101	1.635
202102	1.297
202201	1.262
202202	1.000
202301	1.000

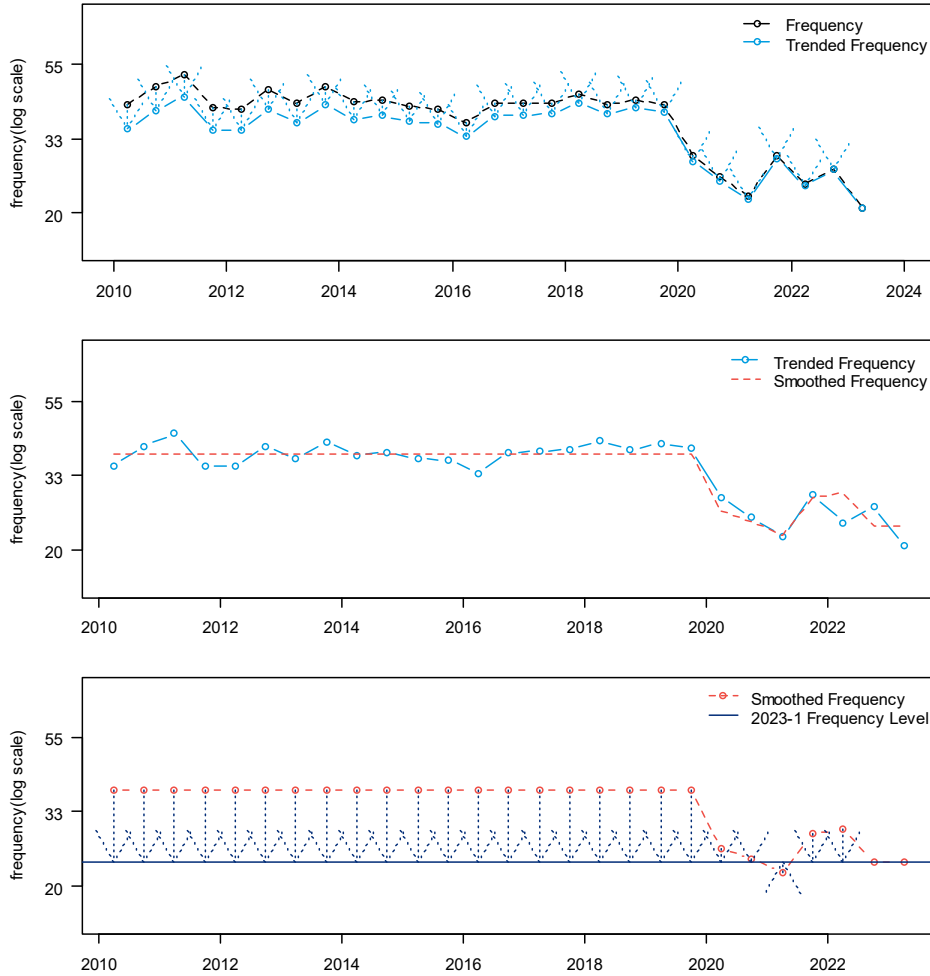
**Figure 37: Accident Benefits**



**Table 17: Accident Benefits Adjustment Factors (Excluding Seasonality)**

Accident Semester	Combined New Normal Factor
201801	0.873
201802	0.873
201901	0.873
201902	0.873
202001	1.261
202002	1.350
202101	1.471
202102	1.150
202201	1.118
202202	1.000
202301	1.000

**Figure 38: Collision**



**Table 18: Collision Total Adjustment Factors (Excluding Seasonality)**

Accident Semester	Combined New Normal Factor
201801	0.617
201802	0.617
201901	0.617
201902	0.617
202001	0.909
202002	0.978
202101	1.070
202102	0.825
202201	0.801
202202	1.000
202301	1.000

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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,



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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 12
- Property Damage: Pages 13 to 24
- Accident Benefits: Pages 25 to 40
- Collision: Pages 41 to 49
- All Perils: Pages 50 to 58
- Specified Perils: Pages 59 to 63
- Underinsured Motorists (UM): Pages 64 to 66

Province of Alberta  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	1.179	1.059	0.997	0.803	1.131	1.009	0.921	1.048	1.496
12	1.071	0.993	0.992	0.932	1.018	0.998	0.972	1.003	1.112
18	1.059	1.004	0.998	0.982	1.007	1.000	0.996	1.003	0.926
24	1.021	0.996	0.999	0.997	1.003	1.000	1.000	0.998	0.786
30	0.987	0.999	1.000	0.999	1.000	1.000	1.001	0.999	0.552
36	0.987	1.000	1.000	0.999	1.000	1.000	1.000	0.999	0.488
42	0.984	1.000	1.000	0.999	1.000	1.000	1.000	0.999	0.481
48	0.988	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.506
54	0.992	1.000	1.000	0.999	1.000	1.000	1.000	1.000	0.534
60	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.557
66	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.591
72	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.619
78	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.677
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.722
90	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.768
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.791
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.821
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.842
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.896
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.928
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.935
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.958
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.970
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.977
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.988
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000



Province of Alberta  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Claim Count Development Selections  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: Last 3 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6; Excluding 2020.1	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: Last 4 Semesters ending in 6	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
90	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
96	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
174	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
180	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
186	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
192	1	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
198	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
204	1	1	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	1	1
210	1	1	1	1	1	1	1	1	1
216	1	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

Province of Alberta  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)  
Reported Incurred Claim Amount and ALAE Development Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	3.321	1.102	1.229	0.751	1.038	0.958	0.933	0.925	8.351
12	2.354	1.026	1.096	0.879	0.999	0.978	0.935	0.988	3.049
18	1.979	1.015	1.048	0.961	0.999	0.994	0.979	0.993	2.235
24	1.688	1.001	0.991	0.991	1.000	0.998	0.990	0.996	1.860
30	1.428	0.999	1.037	0.997	0.999	0.998	0.998	0.999	1.424
36	1.271	1.000	1.034	0.999	0.999	0.998	0.998	0.998	1.199
42	1.172	0.999	1.024	0.999	0.999	0.999	0.997	1.000	1.087
48	1.105	0.999	1.019	0.999	0.999	0.999	0.997	1.001	1.054
54	1.074	0.999	1.016	0.999	1.000	1.000	0.997	1.001	1.036
60	1.047	1.000	1.008	0.999	1.000	1.000	0.999	1.001	1.006
66	1.030	1.000	1.003	1.000	1.000	1.000	1.000	1.001	0.988
72	1.017	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.973
78	1.011	1.000	1.008	1.000	1.000	1.000	1.000	1.000	0.981
84	1.010	1.000	1.009	1.000	1.000	0.999	1.000	1.000	0.987
90	1.006	1.000	1.010	1.000	1.000	1.000	1.000	1.000	0.990
96	1.005	1.000	1.010	1.000	1.000	1.000	1.000	1.000	0.988
102	1.006	1.000	1.009	1.000	1.000	1.000	1.000	1.000	1.002
108	1.005	1.000	1.009	1.000	1.000	1.000	1.000	1.000	0.989
114	1.004	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.991
120	1.004	1.000	1.005	1.000	1.000	1.000	1.000	1.000	0.998
126	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.006
132	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	0.996
138	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.002
144	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.998
150	1.001	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.003
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
168	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
180	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
186	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
210	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
222	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000
228	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	0.000	1.000	1.000	1.000	1.000	1.000

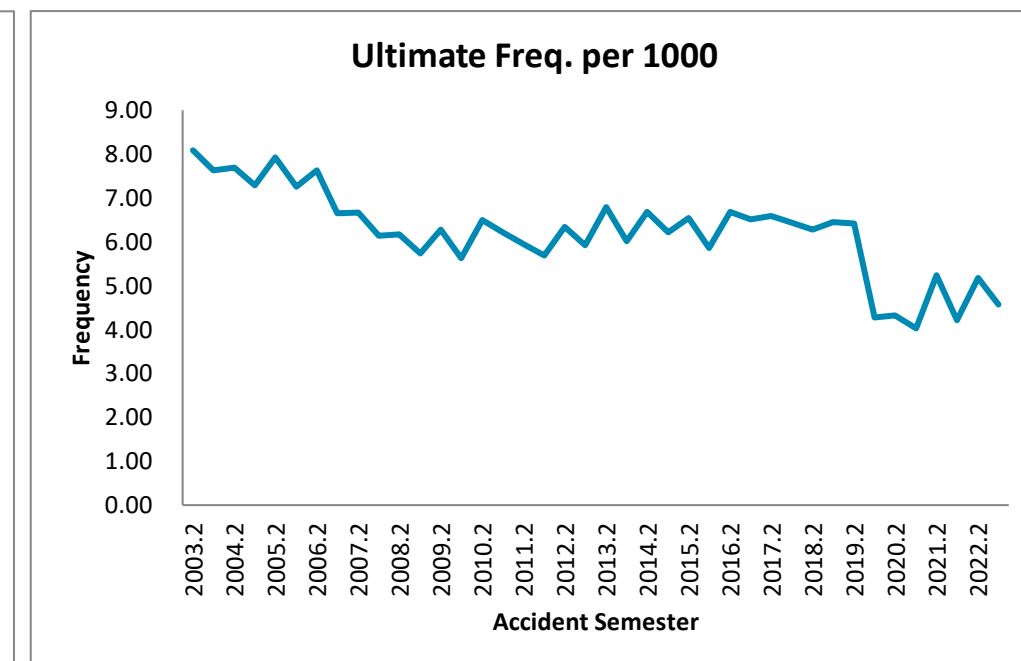
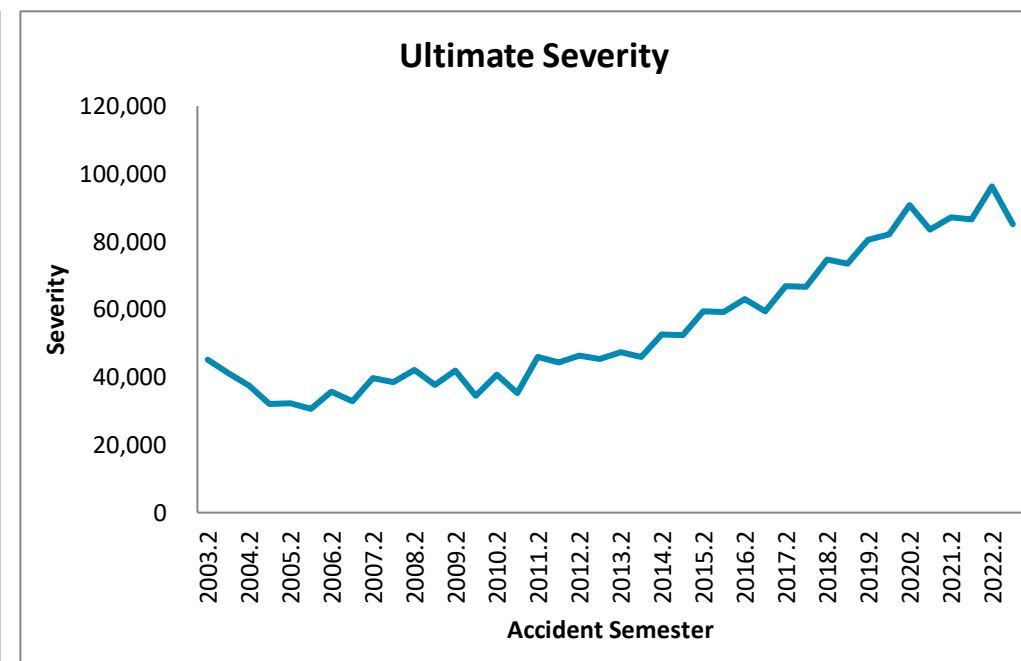
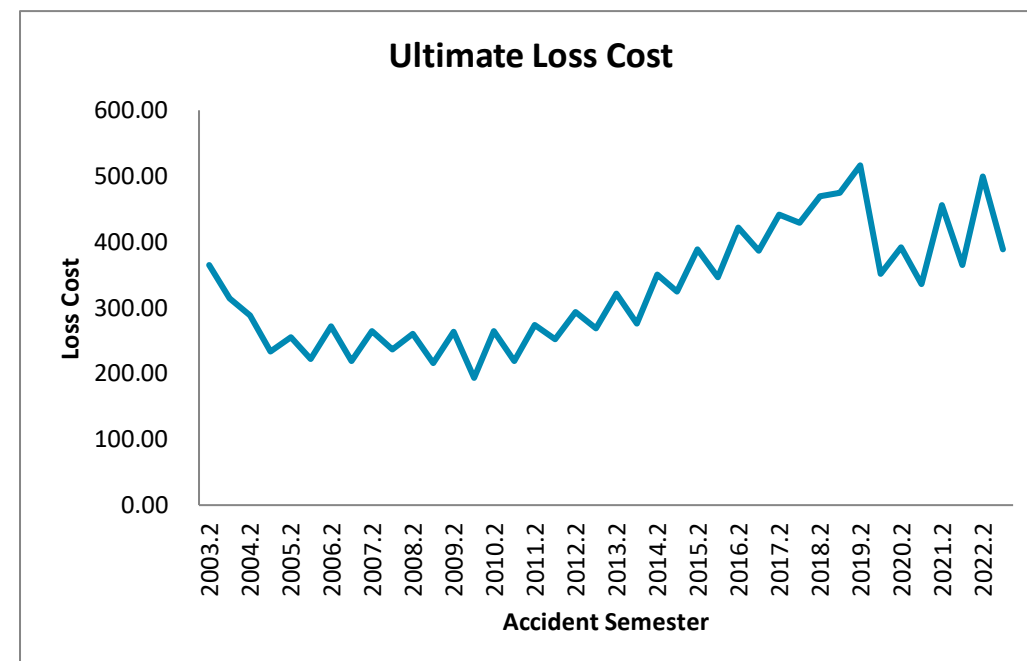
Province of Alberta  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)  
Reported Incurred Claim Amount and ALAE Development Selections  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Selected Age-to-Ultimate Development Factors								
	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: 6 Semesters ex hi/lo	Wght Avg: Last 4 Semesters ending in 6; Excluding 2020.1	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
12	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
78	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
84	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
90	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: All Semesters
96	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
102	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
108	Avg: 6 Semesters ex hi/lo	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
114	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	1	Wght Avg: All Semesters
120	Wght Avg: 4 Semester	1	Wght Avg: 20 Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
126	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
132	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
138	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
144	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
150	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
156	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	Wght Avg: All Semesters
162	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
168	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
174	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
180	Wght Avg: 4 Semester	1	Wght Avg: All Semesters	1	Wght Avg: 6 Semester	1	1	1	1
186	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
192	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
198	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
204	Wght Avg: 4 Semester	1	1	1	Wght Avg: 6 Semester	1	1	1	1
210	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
216	Wght Avg: 4 Semester	1	1	1	1	1	1	1	1
222	1	1	1	1	1	1	1	1	1
228	1	1	1	1	1	1	1	1	1
234	1	1	1	1	1	1	1	1	1

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

Loss Cost Summary  
Data as of 30 Jun 2023

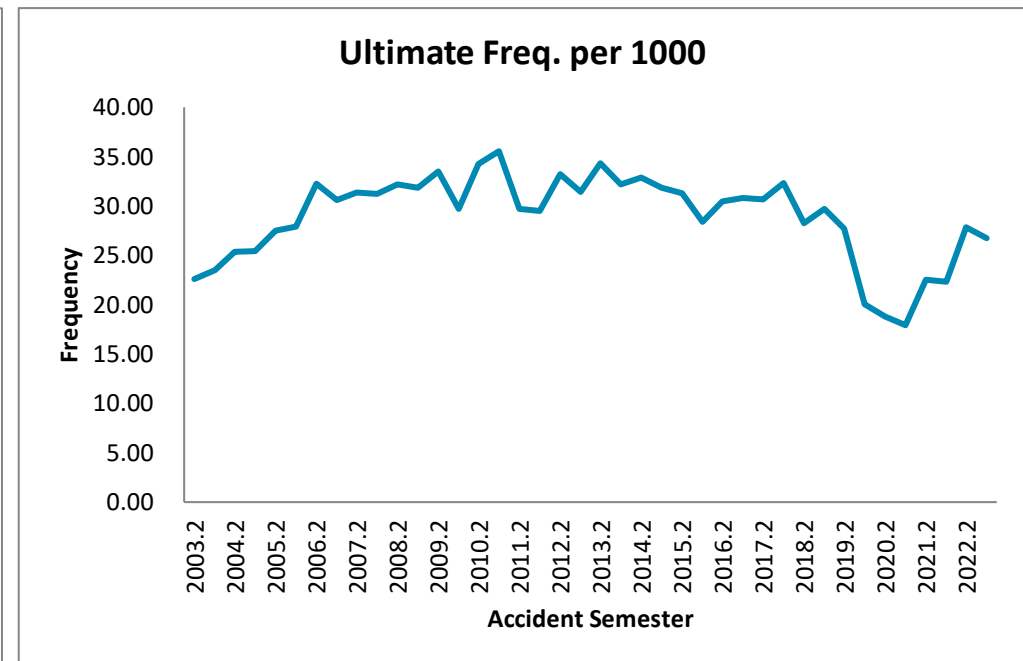
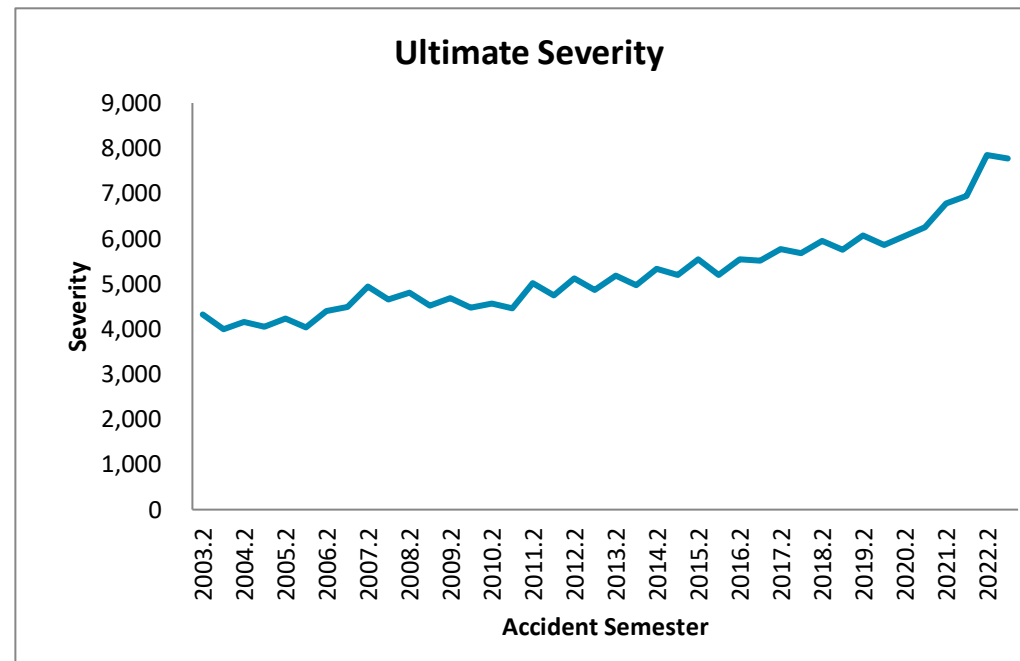
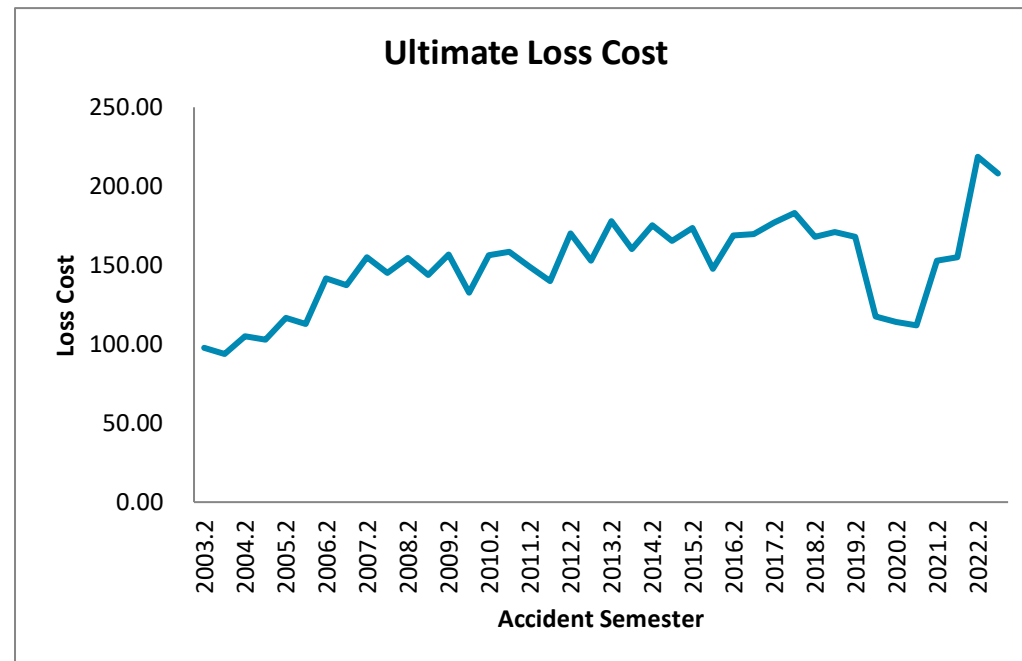
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	874,530	7,073	292,026	1.093	319,184	364.98		45,127		8.09			
2004.1	234	861,318	6,574	245,554	1.103	270,847	314.46		41,200		7.63		339.91	
2004.2	228	888,607	6,836	232,378	1.103	256,313	288.44	-21.0%	37,495	-16.9%	7.69	-4.9%		
2005.1	222	884,433	6,442	188,330	1.097	206,673	233.68	-25.7%	32,082	-22.1%	7.28	-4.6%	261.13	-23.2%
2005.2	216	939,935	7,446	218,659	1.097	239,956	255.29	-11.5%	32,226	-14.1%	7.92	3.0%		
2006.1	210	945,687	6,859	193,286	1.087	210,006	222.07	-5.0%	30,618	-4.6%	7.25	-0.4%	238.63	-8.6%
2006.2	204	1,001,659	7,636	250,396	1.087	272,055	271.60	6.4%	35,628	10.6%	7.62	-3.8%		
2007.1	198	1,002,163	6,661	201,373	1.089	219,255	218.78	-1.5%	32,916	7.5%	6.65	-8.4%	245.19	2.7%
2007.2	192	1,056,585	7,050	256,500	1.089	279,277	264.32	-2.7%	39,614	11.2%	6.67	-12.5%		
2008.1	186	1,052,596	6,470	229,528	1.084	248,717	236.29	8.0%	38,442	16.8%	6.15	-7.5%	250.33	2.1%
2008.2	180	1,097,151	6,777	263,270	1.084	285,279	260.02	-1.6%	42,095	6.3%	6.18	-7.4%		
2009.1	174	1,079,662	6,201	211,270	1.105	233,474	216.25	-8.5%	37,651	-2.1%	5.74	-6.6%	238.31	-4.8%
2009.2	168	1,119,138	7,035	266,422	1.105	294,423	263.08	1.2%	41,852	-0.6%	6.29	1.8%		
2010.1	162	1,100,167	6,184	193,051	1.102	212,684	193.32	-10.6%	34,393	-8.7%	5.62	-2.1%	228.50	-4.1%
2010.2	156	1,147,127	7,450	275,723	1.102	303,764	264.80	0.7%	40,775	-2.6%	6.49	3.3%		
2011.1	150	1,128,675	7,016	225,991	1.095	247,347	219.15	13.4%	35,256	2.5%	6.22	10.6%	242.16	6.0%
2011.2	144	1,178,554	7,010	294,286	1.095	322,096	273.30	3.2%	45,949	12.7%	5.95	-8.4%		
2012.1	138	1,171,058	6,659	271,050	1.091	295,770	252.57	15.2%	44,420	26.0%	5.69	-8.5%	262.96	8.6%
2012.2	132	1,220,907	7,744	328,513	1.091	358,473	293.61	7.4%	46,288	0.7%	6.34	6.6%		
2013.1	126	1,210,576	7,173	295,989	1.099	325,429	268.82	6.4%	45,369	2.1%	5.93	4.2%	281.27	7.0%
2013.2	120	1,269,780	8,616	371,566	1.099	408,523	321.73	9.6%	47,414	2.4%	6.79	7.0%		
2014.1	114	1,257,016	7,568	317,447	1.093	347,002	276.05	2.7%	45,849	1.1%	6.02	1.6%	299.01	6.3%
2014.2	108	1,319,709	8,817	423,321	1.093	462,732	350.63	9.0%	52,485	10.7%	6.68	-1.5%		
2015.1	102	1,302,828	8,094	383,641	1.103	423,118	324.77	17.6%	52,277	14.0%	6.21	3.2%	337.78	13.0%
2015.2	96	1,349,389	8,832	475,964	1.103	524,941	389.02	10.9%	59,439	13.3%	6.54	-2.0%		
2016.1	90	1,324,192	7,753	422,430	1.085	458,294	346.09	6.6%	59,110	13.1%	5.86	-5.8%	367.76	8.9%
2016.2	84	1,354,517	9,052	526,323	1.085	571,008	421.56	8.4%	63,079	6.1%	6.68	2.1%		
2017.1	78	1,323,271	8,613	468,781	1.092	511,675	386.67	11.7%	59,407	0.5%	6.51	11.2%	404.32	9.9%
2017.2	72	1,369,357	9,035	553,891	1.092	604,572	441.50	4.7%	66,913	6.1%	6.60	-1.3%		
2018.1	66	1,348,573	8,684	526,077	1.101	579,053	429.38	11.0%	66,680	12.2%	6.44	-1.1%	435.49	7.7%
2018.2	60	1,399,088	8,784	596,587	1.101	656,663	469.35	6.3%	74,754	11.7%	6.28	-4.8%		
2019.1	54	1,372,058	8,853	587,294	1.108	650,721	474.27	10.5%	73,507	10.2%	6.45	0.2%	471.78	8.3%
2019.2	48	1,410,665	9,058	657,380	1.108	728,377	516.34	10.0%	80,410	7.6%	6.42	2.3%		
2020.1	42	1,371,294	5,859	436,404	1.103	481,215	350.92	-26.0%	82,135	11.7%	4.27	-33.8%	434.80	-7.8%
2020.2	36	1,408,844	6,087	500,429	1.103	551,815	391.68	-24.1%	90,662	12.7%	4.32	-32.7%		
2021.1	30	1,380,630	5,563	412,339	1.126	464,395	336.36	-4.1%	83,485	1.6%	4.03	-5.7%	364.30	-16.2%
2021.2	24	1,426,143	7,468	577,979	1.126	650,946	456.44	16.5%	87,170	-3.9%	5.24	21.2%		
2022.1	18	1,395,406	5,892	455,606	1.118	509,438	365.08	8.5%	86,465	3.6%	4.22	4.8%	411.26	12.9%
2022.2	12	1,445,287	7,491	645,037	1.118	721,251	499.04	9.3%	96,280	10.5%	5.18	-1.0%		
2023.1	6	1,426,253	6,519	496,319	1.118	554,961	389.10	6.6%	85,133	-1.5%	4.57	8.2%	444.43	8.1%
Total		48,214,831	294,931	14,768,411		16,261,724								



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

Loss Cost Summary  
Data as of 30 Jun 2023

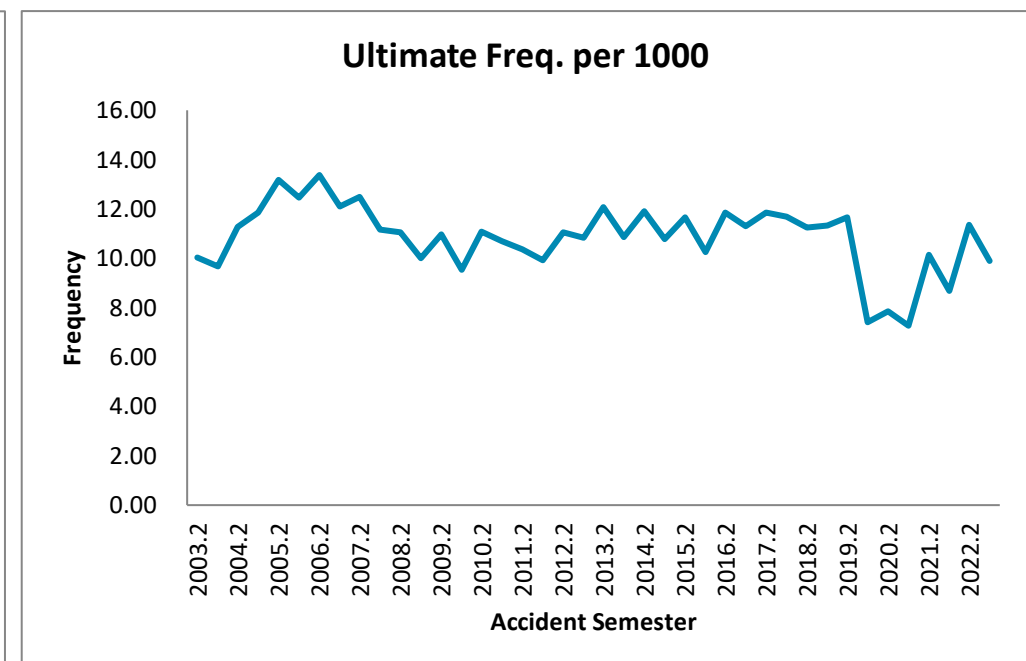
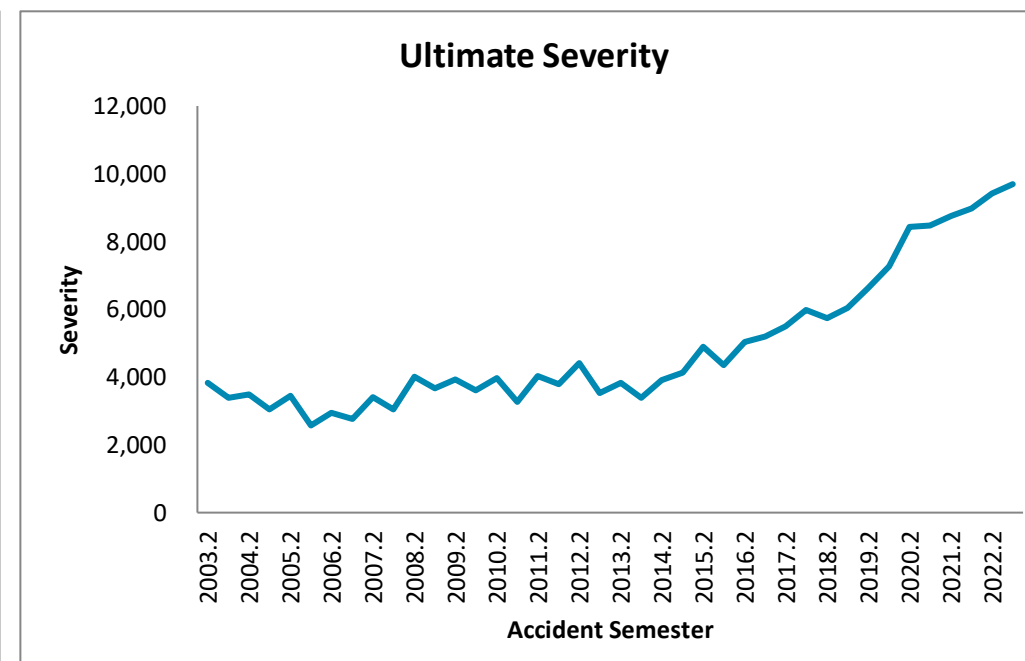
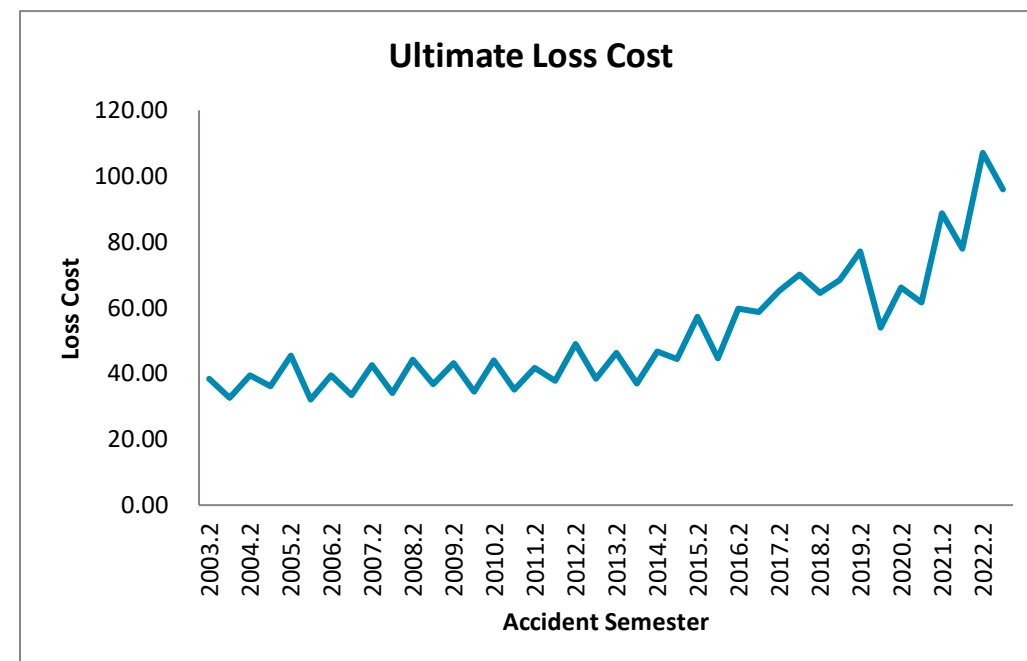
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	874,530	19,748	78,167	1.093	85,437	97.69		4,326		22.58			
2004.1	234	861,318	20,232	73,246	1.103	80,790	93.80		3,993		23.49		95.76	
2004.2	228	888,607	22,514	84,640	1.103	93,358	105.06	7.5%	4,147	-4.2%	25.34	12.2%		
2005.1	222	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	1.5%	25.43	8.3%	104.06	8.7%
2005.2	216	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%		
2006.1	210	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%	114.64	10.2%
2006.2	204	1,001,659	32,322	130,661	1.087	141,963	141.73	21.7%	4,392	3.7%	32.27	17.3%		
2007.1	198	1,002,163	30,643	126,377	1.089	137,600	137.30	21.7%	4,490	11.2%	30.58	9.4%	139.51	21.7%
2007.2	192	1,056,585	33,104	150,261	1.089	163,605	154.84	9.3%	4,942	12.5%	31.33	-2.9%		
2008.1	186	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%	150.02	7.5%
2008.2	180	1,097,151	35,309	156,642	1.084	169,737	154.71	-0.1%	4,807	-2.7%	32.18	2.7%		
2009.1	174	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	149.35	-0.4%
2009.2	168	1,119,138	37,468	158,895	1.105	175,595	156.90	1.4%	4,687	-2.5%	33.48	4.0%		
2010.1	162	1,100,167	32,649	132,573	1.102	146,056	132.76	-7.7%	4,473	-7.7%	29.68	-6.9%	144.93	-3.0%
2010.2	156	1,147,127	39,311	162,926	1.102	179,495	156.47	-0.3%	4,566	-2.6%	34.27	2.4%		
2011.1	150	1,128,675	40,122	163,579	1.095	179,038	158.63	19.5%	4,462	-0.3%	35.55	19.8%	157.54	8.7%
2011.2	144	1,178,554	35,010	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%		
2012.1	138	1,171,058	34,576	150,260	1.091	163,964	140.01	-11.7%	4,742	6.3%	29.53	-16.9%	144.51	-8.3%
2012.2	132	1,220,907	40,525	190,260	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%		
2013.1	126	1,210,576	38,046	168,512	1.099	185,273	153.05	9.3%	4,870	2.7%	31.43	6.4%	161.58	11.8%
2013.2	120	1,269,780	43,630	205,491	1.099	225,931	177.93	4.6%	5,178	1.1%	34.36	3.5%		
2014.1	114	1,257,016	40,474	183,998	1.093	201,128	160.00	4.5%	4,969	2.0%	32.20	2.5%	169.01	4.6%
2014.2	108	1,319,709	43,374	211,488	1.093	231,177	175.17	-1.5%	5,330	2.9%	32.87	-4.3%		
2015.1	102	1,302,828	41,470	195,378	1.103	215,482	165.40	3.4%	5,196	4.6%	31.83	-1.1%	170.32	0.8%
2015.2	96	1,349,389	42,230	212,319	1.103	234,167	173.54	-0.9%	5,545	4.0%	31.30	-4.8%		
2016.1	90	1,324,192	37,628	180,364	1.085	195,676	147.77	-10.7%	5,200	0.1%	28.42	-10.7%	160.77	-5.6%
2016.2	84	1,354,517	41,294	210,665	1.085	228,550	168.73	-2.8%	5,535	-0.2%	30.49	-2.6%		
2017.1	78	1,323,271	40,810	205,774	1.092	224,602	169.73	14.9%	5,504	5.8%	30.84	8.5%	169.23	5.3%
2017.2	72	1,369,357	42,016	221,842	1.092	242,140	176.83	4.8%	5,763	4.1%	30.68	0.6%		
2018.1	66	1,348,573	43,573	224,410	1.101	247,008	183.16	7.9%	5,669	3.0%	32.31	4.8%	179.97	6.3%
2018.2	60	1,399,088	39,559	213,773	1.101	235,300	168.18	-4.9%	5,948	3.2%	28.27	-7.8%		
2019.1	54	1,372,058	40,787	211,904	1.108	234,790	171.12	-6.6%	5,757	1.5%	29.73	-8.0%	169.64	-5.7%
2019.2	48	1,410,665	39,071	213,878	1.108	236,977	167.99	-0.1%	6,065	2.0%	27.70	-2.0%		
2020.1	42	1,371,294	27,495	145,982	1.103	160,972	117.39	-31.4%	5,854	1.7%	20.05	-32.5%	143.05	-15.7%
2020.2	36	1,408,844	26,502	145,520	1.103	160,462	113.90	-32.2%	6,055	-0.2%	18.81	-32.1%		
2021.1	30	1,380,630	24,746	137,177	1.126	154,495	111.90	-4.7%	6,243	6.6%	17.92	-10.6%	112.91	-21.1%
2021.2	24	1,426,143	32,178	193,552	1.126	217,987	152.85	34.2%	6,774	11.9%	22.56	19.9%		
2022.1	18	1,395,406	31,163	193,672	1.118	216,556	155.19	38.7%	6,949	11.3%	22.33	24.6%	154.01	36.4%
2022.2	12	1,445,287	40,264	282,628	1.118	316,022	218.66	43.1%	7,849	15.9%	27.86	23.5%		
2023.1	6	1,426,253	38,156	265,320	1.118	296,668	208.01	34.0%	7,775	11.9%	26.75	19.8%	213.37	38.5%
Total		48,214,831	1,390,017	6,705,173		7,376,676								



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

Loss Cost Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	875,870	8,776	30,707	1.093	33,563	38.32		3,824		10.02			
2004.1	234	864,304	8,357	25,600	1.103	28,236	32.67		3,379		9.67		35.51	
2004.2	228	893,639	10,077	31,950	1.103	35,241	39.44	2.9%	3,497	-8.6%	11.28	12.5%		
2005.1	222	888,576	10,544	29,248	1.097	32,097	36.12	10.6%	3,044	-9.9%	11.87	22.7%	37.78	6.4%
2005.2	216	941,651	12,400	39,061	1.097	42,866	45.52	15.4%	3,457	-1.2%	13.17	16.8%		
2006.1	210	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%	38.79	2.7%
2006.2	204	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.3%	2,950	-14.7%	13.38	1.6%		
2007.1	198	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%	36.50	-5.9%
2007.2	192	1,056,480	13,185	41,260	1.089	44,924	42.52	7.7%	3,407	15.5%	12.48	-6.7%		
2008.1	186	1,053,269	11,753	33,097	1.084	35,864	34.05	1.6%	3,051	10.1%	11.16	-7.8%	38.29	4.9%
2008.2	180	1,098,120	12,153	44,891	1.084	48,644	44.30	4.2%	4,003	5.1%	11.07	-11.3%		
2009.1	174	1,080,605	10,798	35,877	1.105	39,648	36.69	7.8%	3,672	20.3%	9.99	-10.4%	40.52	5.8%
2009.2	168	1,119,821	12,288	43,717	1.105	48,311	43.14	-2.6%	3,932	-1.8%	10.97	-0.8%		
2010.1	162	1,100,484	10,502	34,442	1.102	37,944	34.48	-6.0%	3,613	-1.6%	9.54	-4.5%	38.85	-4.1%
2010.2	156	1,147,365	12,706	45,737	1.102	50,388	43.92	1.8%	3,966	0.9%	11.07	0.9%		
2011.1	150	1,128,483	12,055	36,088	1.095	39,498	35.00	1.5%	3,276	-9.3%	10.68	11.9%	39.50	1.7%
2011.2	144	1,178,585	12,214	44,876	1.095	49,117	41.67	-5.1%	4,021	1.4%	10.36	-6.4%		
2012.1	138	1,171,425	11,638	40,513	1.091	44,208	37.74	7.8%	3,799	15.9%	9.94	-7.0%	39.71	0.5%
2012.2	132	1,221,821	13,507	54,732	1.091	59,724	48.88	17.3%	4,422	10.0%	11.05	6.7%		
2013.1	126	1,211,525	13,133	42,251	1.099	46,453	38.34	1.6%	3,537	-6.9%	10.84	9.1%	43.63	9.9%
2013.2	120	1,270,775	15,333	53,447	1.099	58,763	46.24	-5.4%	3,833	-13.3%	12.07	9.1%		
2014.1	114	1,257,884	13,675	42,410	1.093	46,358	36.85	-3.9%	3,390	-4.2%	10.87	0.3%	41.57	-4.7%
2014.2	108	1,319,426	15,696	56,291	1.093	61,531	46.63	0.8%	3,920	2.3%	11.90	-1.4%		
2015.1	102	1,301,686	14,046	52,525	1.103	57,930	44.50	20.8%	4,124	21.7%	10.79	-0.7%	45.58	9.6%
2015.2	96	1,347,549	15,721	69,906	1.103	77,100	57.21	22.7%	4,904	25.1%	11.67	-1.9%		
2016.1	90	1,322,771	13,566	54,494	1.085	59,121	44.69	0.4%	4,358	5.7%	10.26	-5.0%	51.01	11.9%
2016.2	84	1,354,708	16,056	74,571	1.085	80,902	59.72	4.4%	5,039	2.7%	11.85	1.6%		
2017.1	78	1,324,297	14,963	71,223	1.092	77,740	58.70	31.3%	5,196	19.2%	11.30	10.2%	59.22	16.1%
2017.2	72	1,370,721	16,240	81,707	1.092	89,183	65.06	8.9%	5,492	9.0%	11.85	0.0%		
2018.1	66	1,350,050	15,799	85,890	1.101	94,540	70.03	19.3%	5,984	15.2%	11.70	3.6%	67.53	14.0%
2018.2	60	1,400,268	15,761	82,131	1.101	90,401	64.56	-0.8%	5,736	4.4%	11.26	-5.0%		
2019.1	54	1,371,968	15,560	84,755	1.108	93,908	68.45	-2.3%	6,035	0.9%	11.34	-3.1%	66.48	-1.5%
2019.2	48	1,410,996	16,459	98,266	1.108	108,878	77.16	19.5%	6,615	15.3%	11.66	3.6%		
2020.1	42	1,371,565	10,168	67,083	1.103	73,972	53.93	-21.2%	7,275	20.5%	7.41	-34.6%	65.71	-1.2%
2020.2	36	1,408,875	11,049	84,524	1.103	93,203	66.15	-14.3%	8,436	27.5%	7.84	-32.8%		
2021.1	30	1,380,952	10,040	75,468	1.126	84,996	61.55	14.1%	8,465	16.4%	7.27	-1.9%	63.87	-2.8%
2021.2	24	1,426,825	14,474	112,459	1.126	126,656	88.77	34.2%	8,751	3.7%	10.14	29.4%		
2022.1	18	1,394,950	12,103	97,234	1.118	108,723	77.94	26.6%	8,983	6.1%	8.68	19.3%	83.42	30.6%
2022.2	12	1,441,436	16,384	138,020	1.118	154,328	107.07	20.6%	9,419	7.6%	11.37	12.1%		
2023.1	6	1,421,198	14,076	122,026	1.118	136,444	96.01	23.2%	9,693	7.9%	9.90	14.2%	101.57	21.8%
Total		48,228,621	520,554	2,353,587		2,594,812								

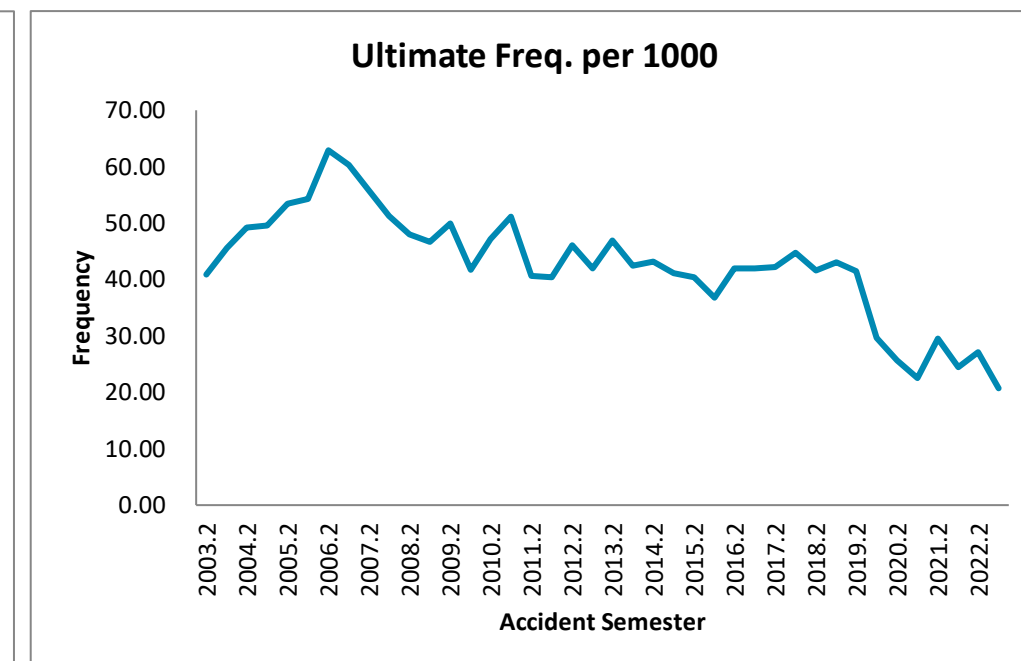
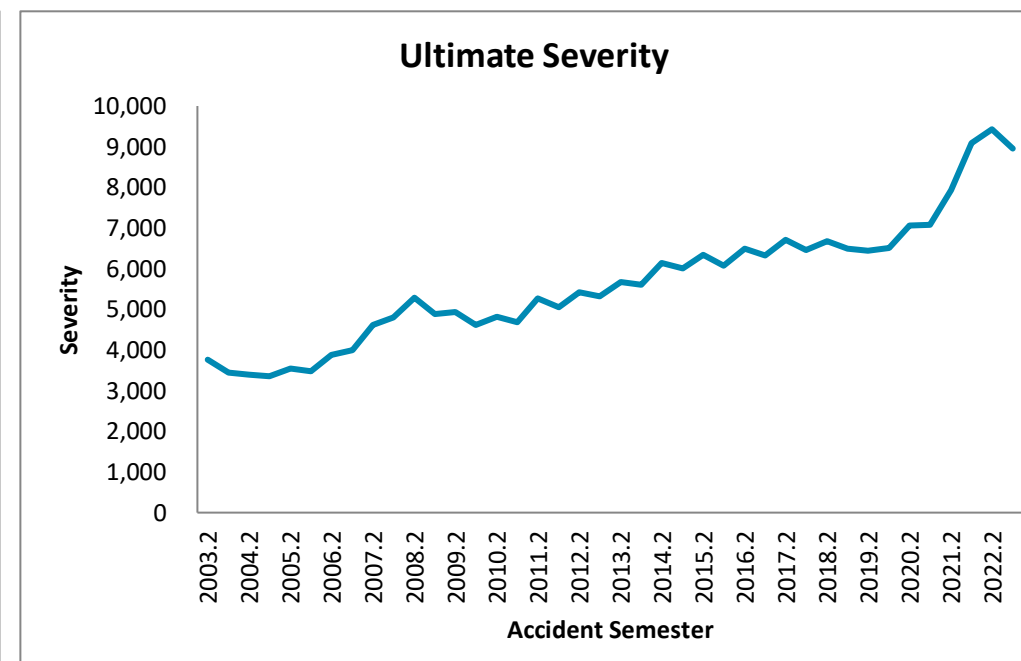
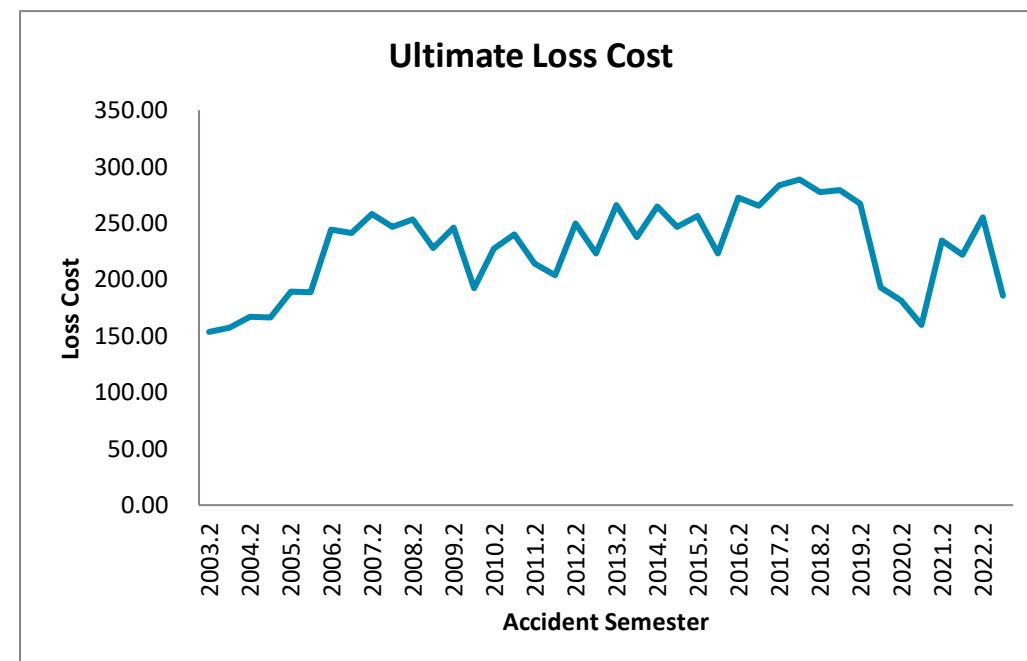




Province of Alberta  
Collision  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 30 Jun 2023

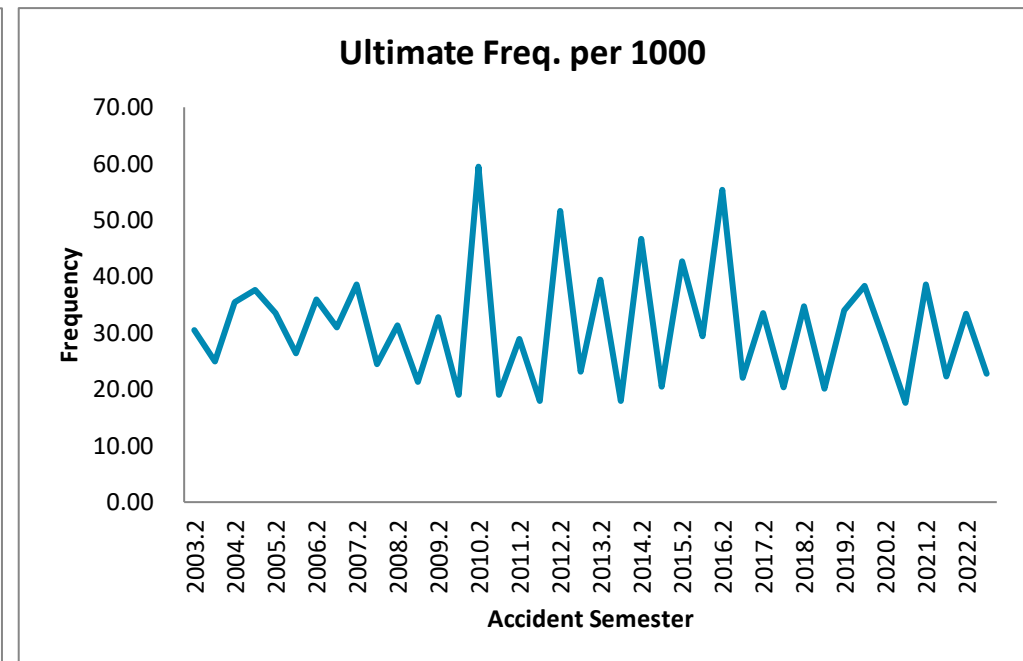
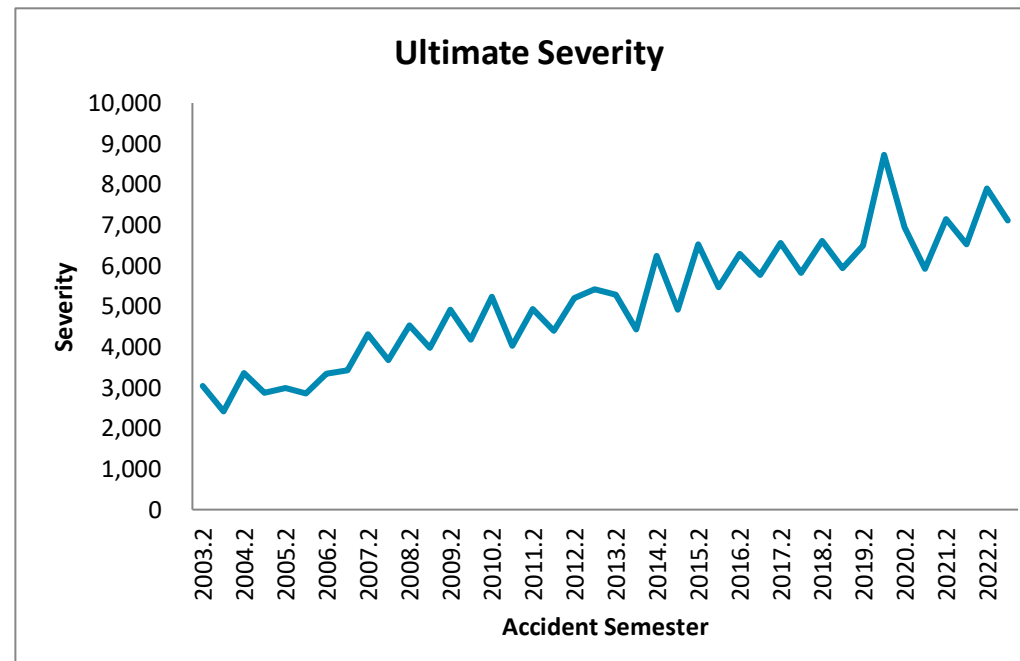
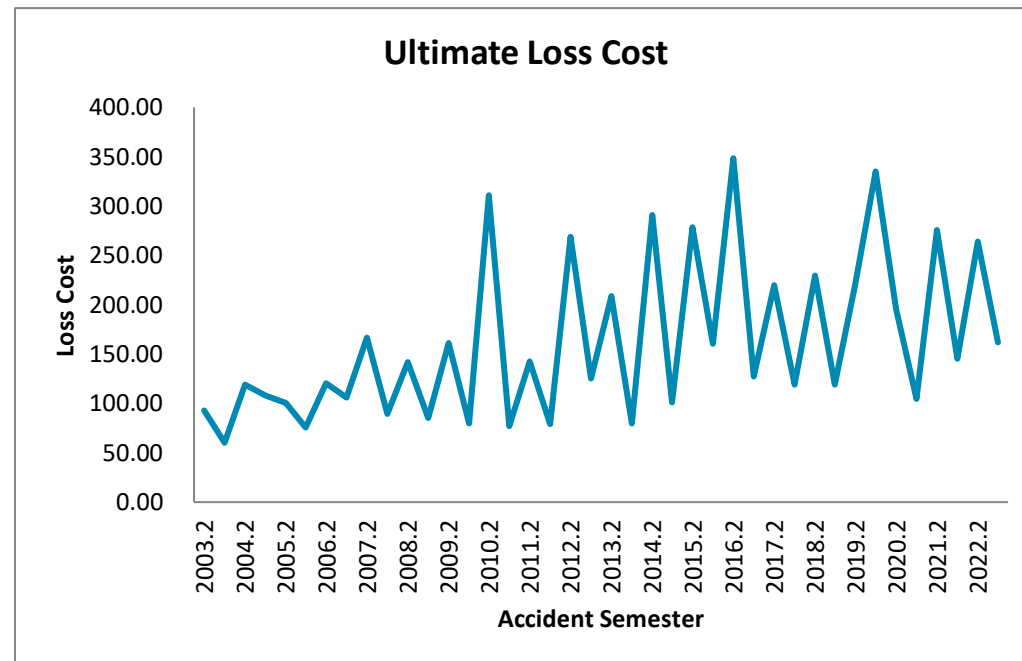
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	621,939	25,412	87,391	1.093	95,519	153.58		3,759		40.86			
2004.1	234	618,616	28,216	88,272	1.103	97,364	157.39		3,451		45.61		155.48	
2004.2	228	642,167	31,610	97,191	1.103	107,202	166.94	8.7%	3,391	-9.8%	49.22	20.5%		
2005.1	222	647,383	32,092	98,079	1.097	107,632	166.26	5.6%	3,354	-2.8%	49.57	8.7%	166.60	7.1%
2005.2	216	687,146	36,676	118,370	1.097	129,900	189.04	13.2%	3,542	4.4%	53.37	8.4%		
2006.1	210	696,013	37,742	120,846	1.087	131,299	188.64	13.5%	3,479	3.7%	54.23	9.4%	188.84	13.4%
2006.2	204	741,282	46,634	166,719	1.087	181,140	244.36	29.3%	3,884	9.7%	62.91	17.9%		
2007.1	198	750,060	45,256	166,212	1.089	180,971	241.12	27.9%	3,999	14.9%	60.34	11.3%	242.81	28.6%
2007.2	192	792,471	44,265	187,938	1.089	204,627	258.21	5.7%	4,623	19.0%	55.86	-11.2%		
2008.1	186	798,345	40,954	181,607	1.084	196,789	246.50	2.2%	4,805	20.2%	51.30	-15.0%	252.33	3.9%
2008.2	180	834,468	40,020	195,130	1.084	211,443	253.39	-1.9%	5,283	-15.8%	47.96	-14.1%		
2009.1	174	823,603	38,449	170,082	1.105	187,958	228.21	-7.4%	4,889	1.7%	46.68	-9.0%	240.88	-4.5%
2009.2	168	845,121	42,189	188,200	1.105	207,980	246.10	-2.9%	4,930	-6.7%	49.92	4.1%		
2010.1	162	828,624	34,579	144,599	1.102	159,304	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%	219.44	-8.9%
2010.2	156	854,563	40,321	176,237	1.102	194,160	227.20	-7.7%	4,815	-2.3%	47.18	-5.5%		
2011.1	150	841,045	43,033	184,200	1.095	201,607	239.71	24.7%	4,685	1.7%	51.17	22.6%	233.41	6.4%
2011.2	144	872,428	35,466	170,537	1.095	186,653	213.95	-5.8%	5,263	9.3%	40.65	-13.8%		
2012.1	138	868,928	35,135	162,387	1.091	177,196	203.93	-14.9%	5,043	7.6%	40.44	-21.0%	208.95	-10.5%
2012.2	132	903,590	41,649	206,734	1.091	225,588	249.66	16.7%	5,416	2.9%	46.09	13.4%		
2013.1	126	900,197	37,732	182,691	1.099	200,863	223.13	9.4%	5,323	5.6%	41.92	3.7%	236.42	13.1%
2013.2	120	942,652	44,196	227,859	1.099	250,523	265.76	6.5%	5,668	4.7%	46.88	1.7%		
2014.1	114	937,673	39,751	203,551	1.093	222,502	237.29	6.3%	5,597	5.1%	42.39	1.1%	251.57	6.4%
2014.2	108	981,092	42,318	237,755	1.093	259,890	264.90	-0.3%	6,141	8.3%	43.13	-8.0%		
2015.1	102	970,725	39,925	217,192	1.103	239,541	246.77	4.0%	6,000	7.2%	41.13	-3.0%	255.88	1.7%
2015.2	96	1,000,565	40,455	232,401	1.103	256,315	256.17	-3.3%	6,336	3.2%	40.43	-6.3%		
2016.1	90	981,073	36,075	201,733	1.085	218,861	223.08	-9.6%	6,067	1.1%	36.77	-10.6%	239.79	-6.3%
2016.2	84	999,693	41,958	251,303	1.085	272,639	272.72	6.5%	6,498	2.6%	41.97	3.8%		
2017.1	78	979,318	41,077	238,196	1.092	259,991	265.48	19.0%	6,329	4.3%	41.94	14.1%	269.14	12.2%
2017.2	72	1,010,496	42,659	262,242	1.092	286,237	283.26	3.9%	6,710	3.3%	42.22	0.6%		
2018.1	66	998,162	44,667	261,738	1.101	288,095	288.63	8.7%	6,450	1.9%	44.75	6.7%	285.93	6.2%
2018.2	60	1,031,257	42,890	259,968	1.101	286,146	277.47	-2.0%	6,672	-0.6%	41.59	-1.5%		
2019.1	54	1,011,456	43,549	255,027	1.108	282,570	279.37	-3.2%	6,489	0.6%	43.06	-3.8%	278.41	-2.6%
2019.2	48	1,034,697	42,923	249,708	1.108	276,677	267.40	-3.6%	6,446	-3.4%	41.48	-0.3%		
2020.1	42	1,004,879	29,791	175,646	1.103	193,682	192.74	-31.0%	6,501	0.2%	29.65	-31.1%	230.62	-17.2%
2020.2	36	1,023,894	26,319	168,387	1.103	185,677	181.34	-32.2%	7,055	9.4%	25.71	-38.0%		
2021.1	30	1,002,069	22,603	142,004	1.126	159,932	159.60	-17.2%	7,076	8.8%	22.56	-23.9%	170.59	-26.0%
2021.2	24	1,030,505	30,459	214,729	1.126	241,837	234.68	29.4%	7,940	12.5%	29.56	15.0%		
2022.1	18	1,009,996	24,647	200,268	1.118	223,930	221.71	38.9%	9,086	28.4%	24.40	8.2%	228.26	33.8%
2022.2	12	1,045,082	28,308	238,676	1.118	266,877	255.36	8.8%	9,428	18.7%	27.09	-8.4%		
2023.1	6	1,035,356	21,445	171,872	1.118	192,179	185.62	-16.3%	8,961	-1.4%	20.71	-15.1%	220.65	-3.3%
Total		35,598,631	1,483,443	7,503,678		8,249,296								



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

Loss Cost Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	751,857	22,949	63,967	1.093	69,916	92.99		3,047		30.52			
2004.1	234	753,862	18,787	41,134	1.103	45,371	60.18		2,415		24.92		76.57	
2004.2	228	778,049	27,538	84,072	1.103	92,731	119.18	28.2%	3,367	10.5%	35.39	16.0%		
2005.1	222	785,901	29,597	77,572	1.097	85,127	108.32	80.0%	2,876	19.1%	37.66	51.1%	113.72	48.5%
2005.2	216	832,748	27,888	76,080	1.097	83,490	100.26	-15.9%	2,994	-11.1%	33.49	-5.4%		
2006.1	210	842,892	22,280	58,706	1.087	63,785	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%	87.89	-22.7%
2006.2	204	890,498	31,991	98,466	1.087	106,983	120.14	19.8%	3,344	11.7%	35.93	7.3%		
2007.1	198	905,984	28,051	88,133	1.089	95,959	105.92	40.0%	3,421	19.5%	30.96	17.1%	112.97	28.5%
2007.2	192	955,162	36,870	145,947	1.089	158,907	166.37	38.5%	4,310	28.9%	38.60	7.4%		
2008.1	186	967,929	23,659	80,135	1.084	86,834	89.71	-15.3%	3,670	7.3%	24.44	-21.1%	127.78	13.1%
2008.2	180	1,007,535	31,544	132,036	1.084	143,075	142.00	-14.6%	4,536	5.2%	31.31	-18.9%		
2009.1	174	1,003,882	21,405	77,127	1.105	85,233	84.90	-5.4%	3,982	8.5%	21.32	-12.8%	113.51	-11.2%
2009.2	168	1,028,558	33,705	150,046	1.105	165,816	161.21	13.5%	4,920	8.5%	32.77	4.7%		
2010.1	162	1,018,732	19,397	73,621	1.102	81,108	79.62	-6.2%	4,182	5.0%	19.04	-10.7%	120.61	6.3%
2010.2	156	1,047,655	62,305	295,770	1.102	325,850	311.03	92.9%	5,230	6.3%	59.47	81.5%		
2011.1	150	1,040,159	19,785	72,841	1.095	79,724	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%	194.26	61.1%
2011.2	144	1,071,639	31,030	139,786	1.095	152,996	142.77	-54.1%	4,931	-5.7%	28.96	-51.3%		
2012.1	138	1,073,024	19,216	77,489	1.091	84,556	78.80	2.8%	4,400	9.2%	17.91	-5.9%	110.76	-43.0%
2012.2	132	1,105,693	57,060	272,036	1.091	296,845	268.47	88.0%	5,202	5.5%	51.61	78.2%		
2013.1	126	1,104,775	25,558	125,782	1.099	138,293	125.18	58.9%	5,411	23.0%	23.13	29.2%	196.85	77.7%
2013.2	120	1,144,154	45,103	216,898	1.099	238,472	208.43	-22.4%	5,287	1.6%	39.42	-23.6%		
2014.1	114	1,142,612	20,491	83,129	1.093	90,868	79.53	-36.5%	4,434	-18.0%	17.93	-22.5%	144.02	-26.8%
2014.2	108	1,181,592	55,114	314,716	1.093	344,016	291.15	39.7%	6,242	18.1%	46.64	18.3%		
2015.1	102	1,173,179	24,058	107,433	1.103	118,488	101.00	27.0%	4,925	11.1%	20.51	14.3%	196.41	36.4%
2015.2	96	1,197,909	51,147	302,293	1.103	333,399	278.32	-4.4%	6,518	4.4%	42.70	-8.5%		
2016.1	90	1,176,797	34,591	174,198	1.085	188,988	160.60	59.0%	5,463	10.9%	29.39	43.3%	219.98	12.0%
2016.2	84	1,187,875	65,813	381,404	1.085	413,785	348.34	25.2%	6,287	-3.5%	55.40	29.8%		
2017.1	78	1,170,123	25,754	136,259	1.092	148,727	127.10	-20.9%	5,775	5.7%	22.01	-25.1%	238.56	8.4%
2017.2	72	1,197,981	40,169	241,267	1.092	263,342	219.82	-36.9%	6,556	4.3%	33.53	-39.5%		
2018.1	66	1,188,751	24,259	128,382	1.101	141,310	118.87	-6.5%	5,825	0.9%	20.41	-7.3%	169.54	-28.9%
2018.2	60	1,215,223	42,203	253,664	1.101	279,208	229.76	4.5%	6,616	0.9%	34.73	3.6%		
2019.1	54	1,193,747	23,998	128,461	1.108	142,335	119.23	0.3%	5,931	1.8%	20.10	-1.5%	174.99	3.2%
2019.2	48	1,206,386	41,020	240,288	1.108	266,239	220.69	-3.9%	6,491	-1.9%	34.00	-2.1%		
2020.1	42	1,183,576	45,401	359,243	1.103	396,131	334.69	180.7%	8,725	47.1%	38.36	90.8%	277.15	58.4%
2020.2	36	1,194,865	33,655	211,898	1.103	233,656	195.55	-11.4%	6,943	7.0%	28.17	-17.2%		
2021.1	30	1,170,919	20,609	108,443	1.126	122,134	104.31	-68.8%	5,926	-32.1%	17.60	-54.1%	150.39	-45.7%
2021.2	24	1,188,305	45,825	290,841	1.126	327,558	275.65	41.0%	7,148	3.0%	38.56	36.9%		
2022.1	18	1,166,630	25,996	151,505	1.118	169,407	145.21	39.2%	6,517	10.0%	22.28	26.6%	211.03	40.3%
2022.2	12	1,193,642	39,870	281,687	1.118	314,970	263.87	-4.3%	7,900	10.5%	33.40	-13.4%		
2023.1	6	1,183,580	26,944	171,238	1.118	191,470	161.77	11.4%	7,106	9.1%	22.76	2.2%	213.04	1.0%
Total		42,624,382	1,322,634	6,513,994		7,167,103								

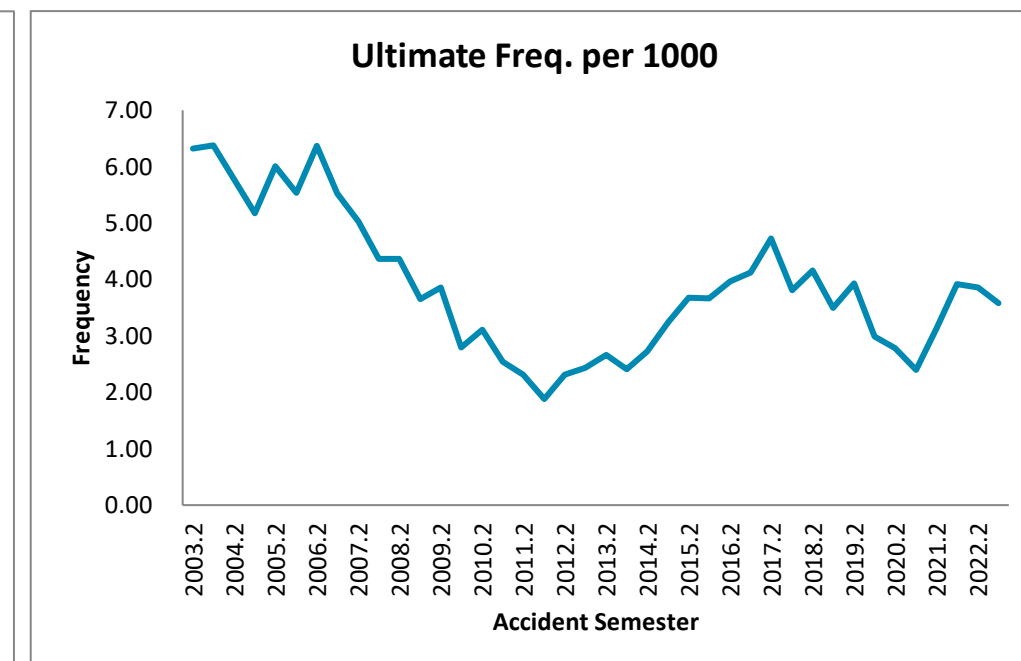
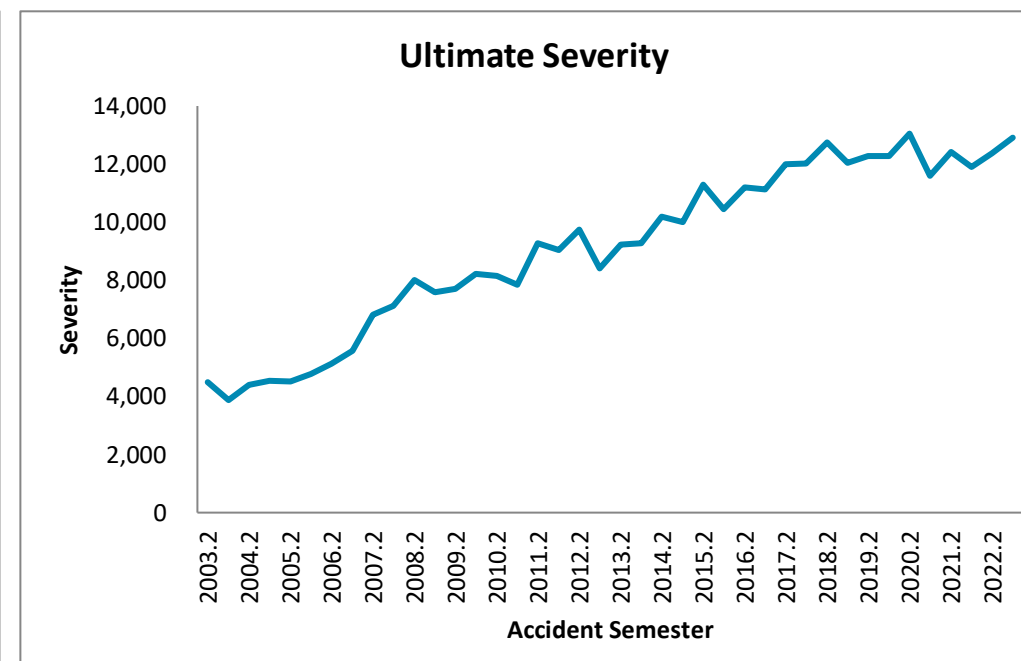
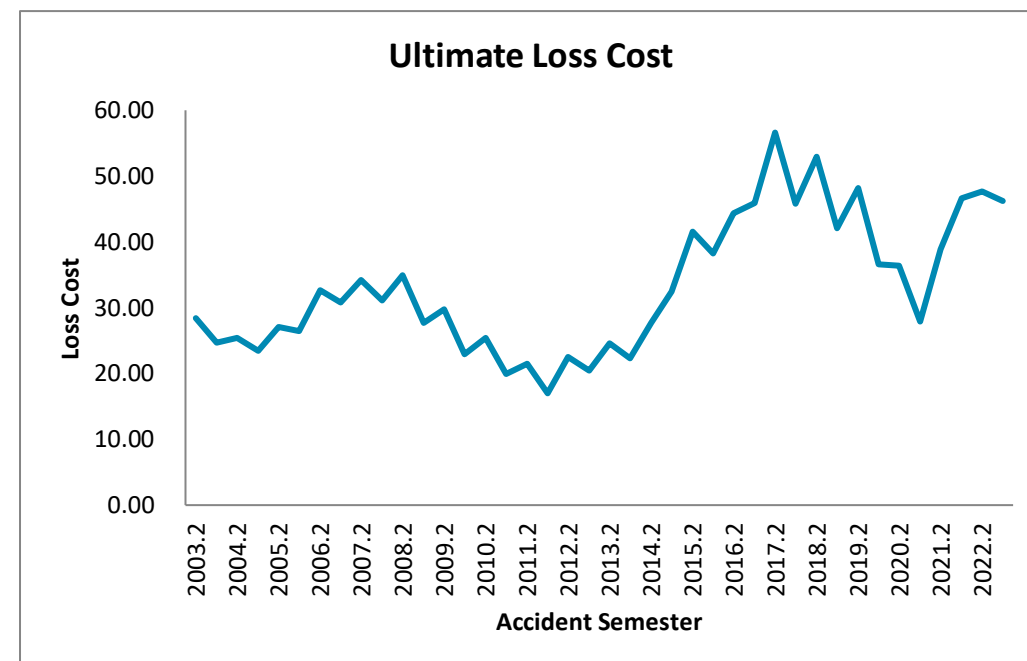




Province of Alberta  
Comprehensive - Theft  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 30 Jun 2023

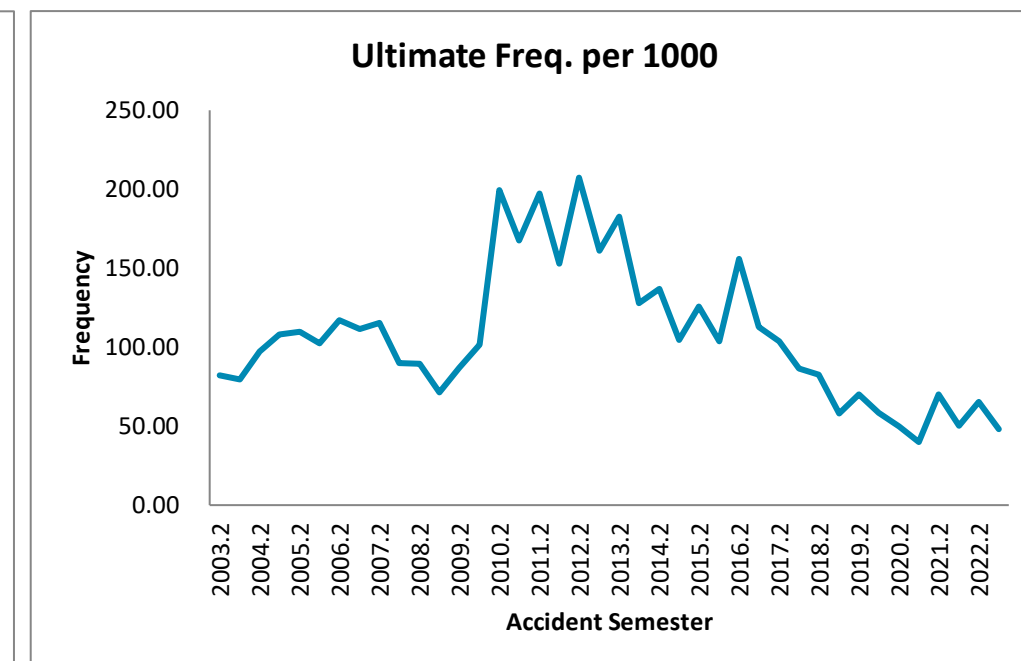
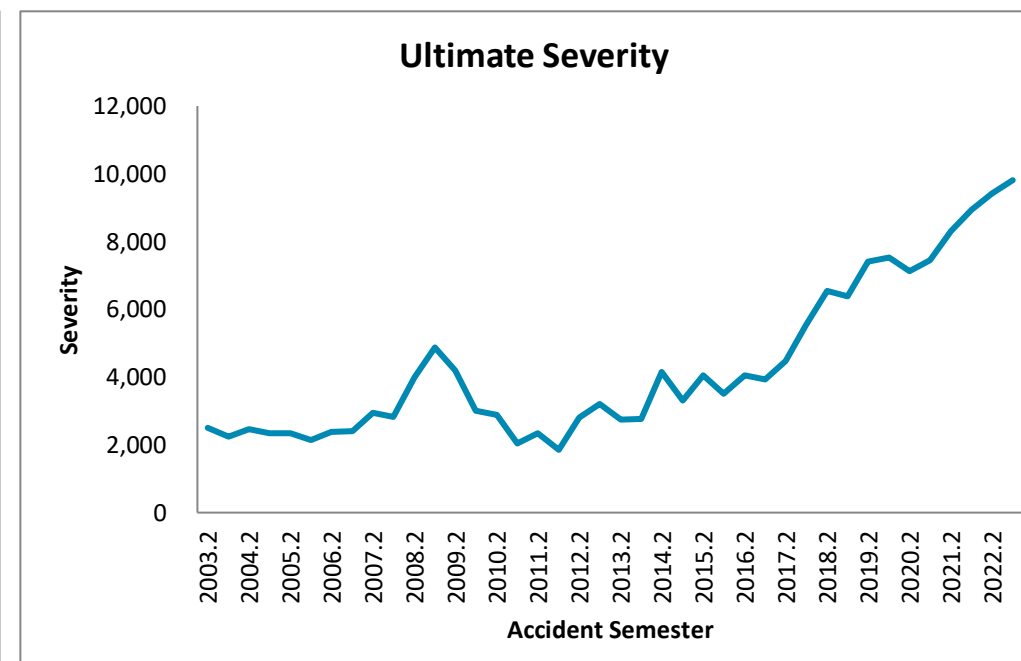
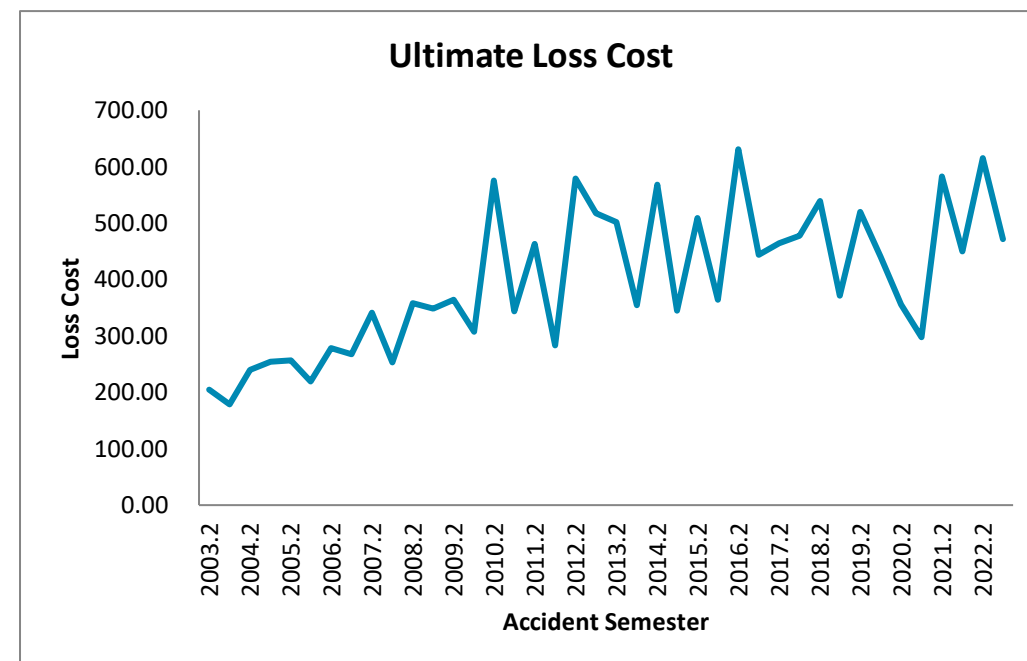
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	751,857	4,756	19,575	1.093	21,396	28.46		4,499		6.33			
2004.1	234	753,862	4,808	16,888	1.103	18,627	24.71		3,874		6.38		26.58	
2004.2	228	778,049	4,490	17,891	1.103	19,733	25.36	-10.9%	4,395	-2.3%	5.77	-8.8%		
2005.1	222	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.0%	5.17	-18.9%	24.40	-8.2%
2005.2	216	832,748	5,004	20,560	1.097	22,562	27.09	6.8%	4,509	2.6%	6.01	4.1%		
2006.1	210	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%	26.76	9.7%
2006.2	204	890,498	5,671	26,796	1.087	29,114	32.69	20.7%	5,134	13.9%	6.37	6.0%		
2007.1	198	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%	31.75	18.7%
2007.2	192	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%		
2008.1	186	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%	32.61	2.7%
2008.2	180	1,007,535	4,403	32,513	1.084	35,231	34.97	2.3%	8,002	17.6%	4.37	-13.0%		
2009.1	174	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%	31.33	-3.9%
2009.2	168	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%		
2010.1	162	1,018,732	2,851	21,248	1.102	23,409	22.98	-17.0%	8,211	8.3%	2.80	-23.3%	26.37	-15.8%
2010.2	156	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%		
2011.1	150	1,040,159	2,642	18,947	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%	22.67	-14.0%
2011.2	144	1,071,639	2,484	21,066	1.095	23,057	21.52	-15.2%	9,282	13.9%	2.32	-25.5%		
2012.1	138	1,073,024	2,018	16,708	1.091	18,232	16.99	-14.8%	9,034	15.1%	1.88	-26.0%	19.25	-15.1%
2012.2	132	1,105,693	2,553	22,811	1.091	24,891	22.51	4.6%	9,750	5.0%	2.31	-0.4%		
2013.1	126	1,104,775	2,687	20,532	1.099	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%	21.47	11.5%
2013.2	120	1,144,154	3,044	25,532	1.099	28,072	24.54	9.0%	9,222	-5.4%	2.66	15.2%		
2014.1	114	1,142,612	2,752	23,364	1.093	25,539	22.35	9.4%	9,281	10.5%	2.41	-1.0%	23.44	9.2%
2014.2	108	1,181,592	3,213	29,956	1.093	32,745	27.71	12.9%	10,192	10.5%	2.72	2.2%		
2015.1	102	1,173,179	3,811	34,561	1.103	38,117	32.49	45.4%	10,003	7.8%	3.25	34.9%	30.09	28.4%
2015.2	96	1,197,909	4,404	45,133	1.103	49,777	41.55	49.9%	11,302	10.9%	3.68	35.2%		
2016.1	90	1,176,797	4,310	41,494	1.085	45,017	38.25	17.7%	10,444	4.4%	3.66	12.8%	39.92	32.6%
2016.2	84	1,187,875	4,710	48,590	1.085	52,715	44.38	6.8%	11,191	-1.0%	3.97	7.9%		
2017.1	78	1,170,123	4,821	49,165	1.092	53,663	45.86	19.9%	11,130	6.6%	4.12	12.5%	45.11	13.0%
2017.2	72	1,197,981	5,658	62,134	1.092	67,819	56.61	27.6%	11,986	7.1%	4.72	19.1%		
2018.1	66	1,188,751	4,531	49,469	1.101	54,451	45.80	-0.1%	12,017	8.0%	3.81	-7.5%	51.23	13.6%
2018.2	60	1,215,223	5,049	58,452	1.101	64,338	52.94	-6.5%	12,742	6.3%	4.15	-12.0%		
2019.1	54	1,193,747	4,175	45,357	1.108	50,256	42.10	-8.1%	12,039	0.2%	3.50	-8.3%	47.57	-7.1%
2019.2	48	1,206,386	4,737	52,478	1.108	58,146	48.20	-9.0%	12,276	-3.7%	3.93	-5.5%		
2020.1	42	1,183,576	3,532	39,297	1.103	43,332	36.61	-13.0%	12,270	1.9%	2.98	-14.7%	42.46	-10.7%
2020.2	36	1,194,865	3,328	39,376	1.103	43,419	36.34	-24.6%	13,048	6.3%	2.78	-29.1%		
2021.1	30	1,170,919	2,814	28,972	1.126	32,629	27.87	-23.9%	11,595	-5.5%	2.40	-19.5%	32.15	-24.3%
2021.2	24	1,188,305	3,720	41,042	1.126	46,224	38.90	7.0%	12,426	-4.8%	3.13	12.4%		
2022.1	18	1,166,630	4,570	48,694	1.118	54,447	46.67	67.5%	11,913	2.7%	3.92	63.0%	42.75	33.0%
2022.2	12	1,193,642	4,604	50,901	1.118	56,915	47.68	22.6%	12,363	-0.5%	3.86	23.2%		
2023.1	6	1,183,580	4,237	48,918	1.118	54,698	46.21	-1.0%	12,908	8.4%	3.58	-8.6%	46.95	9.8%
<b>Total</b>		<b>42,624,382</b>	<b>160,046</b>	<b>1,316,031</b>		<b>1,448,168</b>								



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

Loss Cost Summary  
Data as of 30 Jun 2023

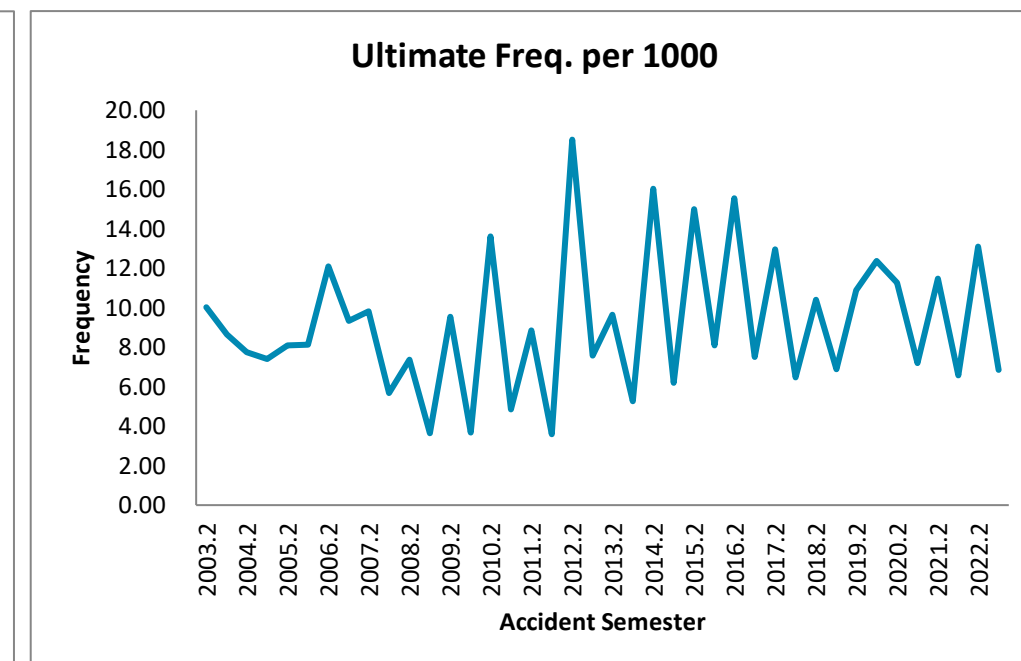
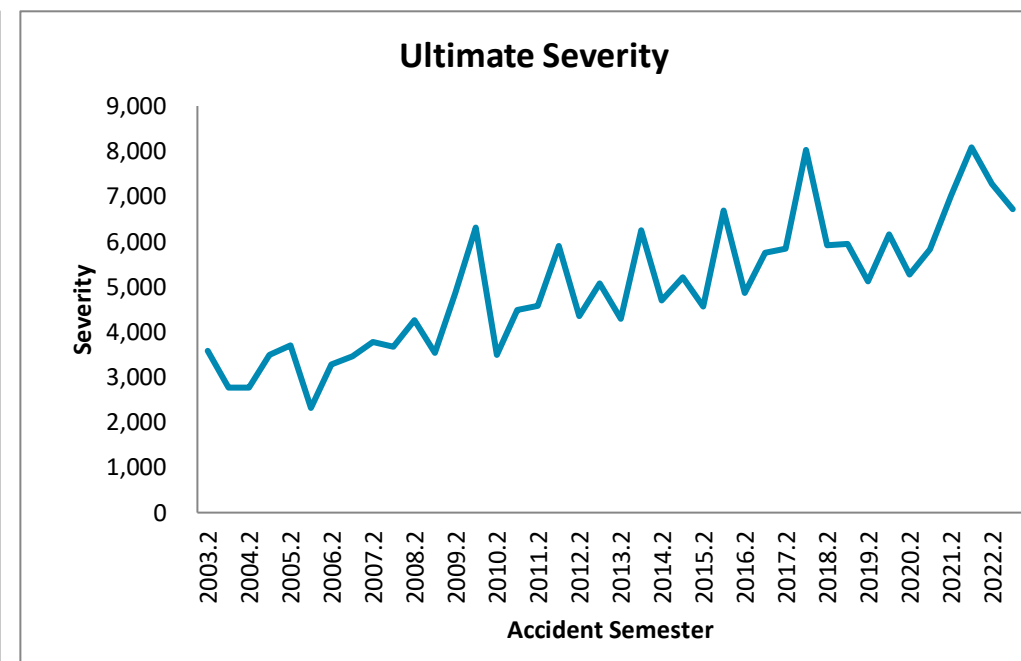
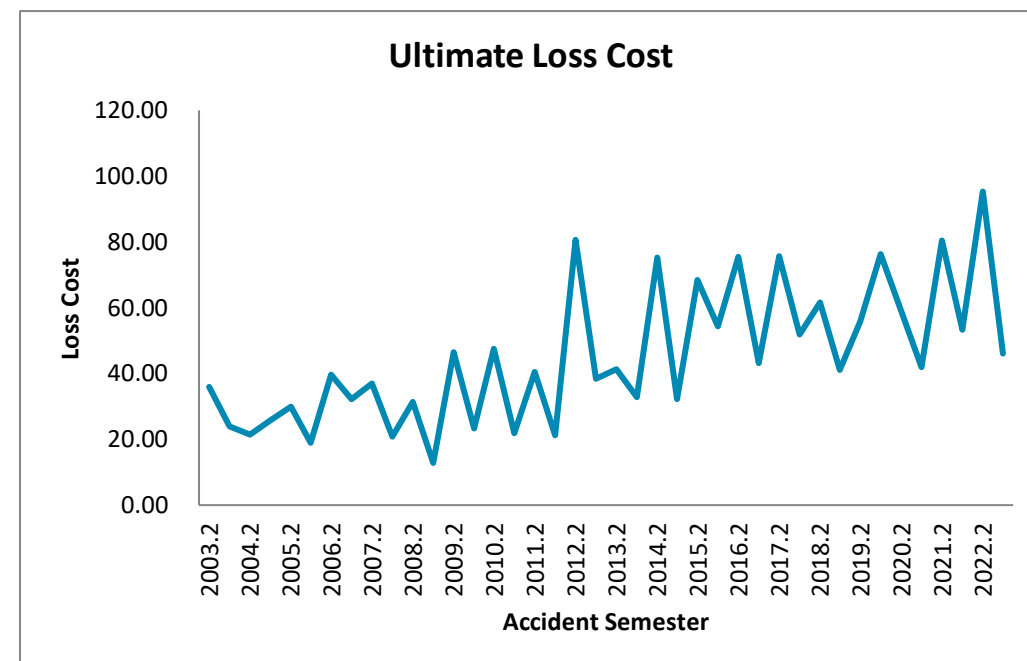
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	28,818	2,362	5,395	1,093	5,897	204.61		2,496		81.96			
2004.1	234	27,917	2,218	4,521	1,103	4,986	178.61		2,248		79.45		191.82	
2004.2	228	27,107	2,639	5,898	1,103	6,506	240.01	17.3%	2,465	-1.2%	97.36	18.8%		
2005.1	222	22,856	2,468	5,288	1,097	5,803	253.87	42.1%	2,351	4.6%	107.98	35.9%	246.35	28.4%
2005.2	216	20,220	2,221	4,725	1,097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%		
2006.1	210	19,577	2,002	3,941	1,087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%	237.88	-3.4%
2006.2	204	19,882	2,326	5,100	1,087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%		
2007.1	198	19,349	2,158	4,747	1,089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%	273.02	14.8%
2007.2	192	20,802	2,404	6,506	1,089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%		
2008.1	186	19,098	1,717	4,464	1,084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%	298.78	9.4%
2008.2	180	16,151	1,446	5,339	1,084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%		
2009.1	174	13,978	999	4,413	1,105	4,877	348.88	37.7%	4,881	73.3%	71.47	-20.5%	353.87	18.4%
2009.2	168	13,536	1,178	4,462	1,105	4,931	364.31	1.7%	4,186	4.6%	87.03	-2.8%		
2010.1	162	12,104	1,232	3,370	1,102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%	337.14	-4.7%
2010.2	156	11,946	2,384	6,242	1,102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%		
2011.1	150	10,949	1,835	3,435	1,095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%	464.58	37.8%
2011.2	144	10,787	2,130	4,568	1,095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%		
2012.1	138	10,249	1,569	2,664	1,091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	375.88	-19.1%
2012.2	132	10,167	2,108	5,400	1,091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%		
2013.1	126	9,851	1,587	4,640	1,099	5,102	517.90	82.6%	3,215	73.5%	161.10	5.2%	549.24	46.1%
2013.2	120	10,249	1,872	4,682	1,099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%		
2014.1	114	10,275	1,313	3,328	1,093	3,638	354.07	-31.6%	2,771	-13.8%	127.79	-20.7%	428.09	-22.1%
2014.2	108	12,002	1,643	6,244	1,093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%		
2015.1	102	12,139	1,268	3,799	1,103	4,190	345.15	-2.5%	3,304	19.3%	104.46	-18.3%	456.29	6.6%
2015.2	96	12,181	1,529	5,622	1,103	6,200	509.00	-10.5%	4,055	-2.4%	125.52	-8.3%		
2016.1	90	11,504	1,194	3,862	1,085	4,190	364.19	5.5%	3,509	6.2%	103.79	-0.6%	438.66	-3.9%
2016.2	84	11,092	1,729	6,450	1,085	6,998	630.88	23.9%	4,047	-0.2%	155.88	24.2%		
2017.1	78	10,763	1,216	4,371	1,092	4,771	443.25	21.7%	3,923	11.8%	112.98	8.8%	538.47	22.8%
2017.2	72	11,203	1,164	4,760	1,092	5,195	463.74	-26.5%	4,463	10.3%	103.90	-33.3%		
2018.1	66	10,905	941	4,731	1,101	5,207	477.53	7.7%	5,534	41.0%	86.29	-23.6%	470.54	-12.6%
2018.2	60	11,311	933	5,547	1,101	6,105	539.76	16.4%	6,544	46.6%	82.48	-20.6%		
2019.1	54	11,270	656	3,783	1,108	4,191	371.91	-22.1%	6,389	15.5%	58.21	-32.5%	455.99	-3.1%
2019.2	48	11,762	826	5,524	1,108	6,121	520.40	-3.6%	7,412	13.3%	70.21	-14.9%		
2020.1	42	10,844	635	4,331	1,103	4,776	440.44	18.4%	7,521	17.7%	58.56	0.6%	482.04	5.7%
2020.2	36	11,170	559	3,608	1,103	3,979	356.19	-31.6%	7,119	-4.0%	50.04	-28.7%		
2021.1	30	11,897	475	3,140	1,126	3,536	297.22	-32.5%	7,440	-1.1%	39.95	-31.8%	325.78	-32.4%
2021.2	24	13,541	950	7,003	1,126	7,888	582.48	63.5%	8,307	16.7%	70.12	40.1%		
2022.1	18	14,825	746	5,964	1,118	6,669	449.85	51.3%	8,936	20.1%	50.34	26.0%	513.16	57.5%
2022.2	12	17,957	1,173	9,879	1,118	11,047	615.18	5.6%	9,417	13.4%	65.33	-6.8%		
2023.1	6	20,764	997	8,747	1,118	9,781	471.06	4.7%	9,812	9.8%	48.01	-4.6%	537.89	4.8%
Total		592,997	60,802	200,495		220,589								



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

Loss Cost Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	14,869	149	489	1.093	534	35.92		3,585		10.02			
2004.1	234	14,258	123	309	1.103	341	23.91		2,771		8.63		30.04	
2004.2	228	15,389	119	298	1.103	328	21.34	-40.6%	2,760	-23.0%	7.73	-22.8%		
2005.1	222	14,848	110	350	1.097	384	25.84	8.1%	3,488	25.9%	7.41	-14.1%	23.55	-21.6%
2005.2	216	12,705	103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%		
2006.1	210	11,792	96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%	24.62	4.6%
2006.2	204	11,496	139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%		
2007.1	198	11,142	104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%	36.01	46.2%
2007.2	192	11,091	109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%		
2008.1	186	10,398	59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%	29.19	-18.9%
2008.2	180	9,620	71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%		
2009.1	174	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	22.11	-24.2%
2009.2	168	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%		
2010.1	162	9,750	36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	34.88	57.7%
2010.2	156	9,692	132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%		
2011.1	150	9,663	47	193	1.095	211	21.81	-6.5%	4,483	-29.0%	4.86	31.7%	34.71	-0.5%
2011.2	144	9,482	84	351	1.095	384	40.53	-14.8%	4,575	31.0%	8.86	-35.0%		
2012.1	138	9,469	34	184	1.091	201	21.19	-2.8%	5,902	31.6%	3.59	-26.2%	30.87	-11.1%
2012.2	132	9,183	170	678	1.091	740	80.54	98.7%	4,351	-4.9%	18.51	109.0%		
2013.1	126	9,104	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	59.60	93.1%
2013.2	120	8,724	84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%		
2014.1	114	8,766	46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%	37.02	-37.9%
2014.2	108	8,612	138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%		
2015.1	102	8,717	54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%	53.67	45.0%
2015.2	96	8,615	129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%		
2016.1	90	8,882	72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%	61.21	14.1%
2016.2	84	8,950	139	622	1.085	675	75.44	10.3%	4,858	6.4%	15.53	3.7%		
2017.1	78	9,325	70	369	1.092	403	43.17	-20.4%	5,751	-14.1%	7.51	-7.4%	58.97	-3.7%
2017.2	72	9,800	127	679	1.092	741	75.62	0.2%	5,835	20.1%	12.96	-16.6%		
2018.1	66	10,816	70	510	1.101	562	51.95	20.3%	8,027	39.6%	6.47	-13.8%	63.20	7.2%
2018.2	60	10,677	111	597	1.101	657	61.53	-18.6%	5,918	1.4%	10.40	-19.8%		
2019.1	54	10,875	75	403	1.108	446	41.03	-21.0%	5,949	-25.9%	6.90	6.6%	51.18	-19.0%
2019.2	48	10,926	119	551	1.108	610	55.83	-9.3%	5,126	-13.4%	10.89	4.8%		
2020.1	42	11,647	144	805	1.103	887	76.19	85.7%	6,166	3.7%	12.36	79.2%	66.33	29.6%
2020.2	36	11,638	131	625	1.103	689	59.20	6.0%	5,262	2.7%	11.25	3.3%		
2021.1	30	12,064	87	450	1.126	506	41.98	-44.9%	5,824	-5.5%	7.21	-41.7%	50.43	-24.0%
2021.2	24	12,026	138	859	1.126	968	80.47	35.9%	7,024	33.5%	11.46	1.8%		
2022.1	18	12,337	81	587	1.118	657	53.23	26.8%	8,084	38.8%	6.59	-8.6%	66.68	32.2%
2022.2	12	12,189	160	1,039	1.118	1,162	95.31	18.4%	7,281	3.7%	13.09	14.2%		
2023.1	6	12,376	85	510	1.118	570	46.06	-13.5%	6,717	-16.9%	6.86	4.1%	70.50	5.7%
Total		431,290	3,941	17,495		19,267								

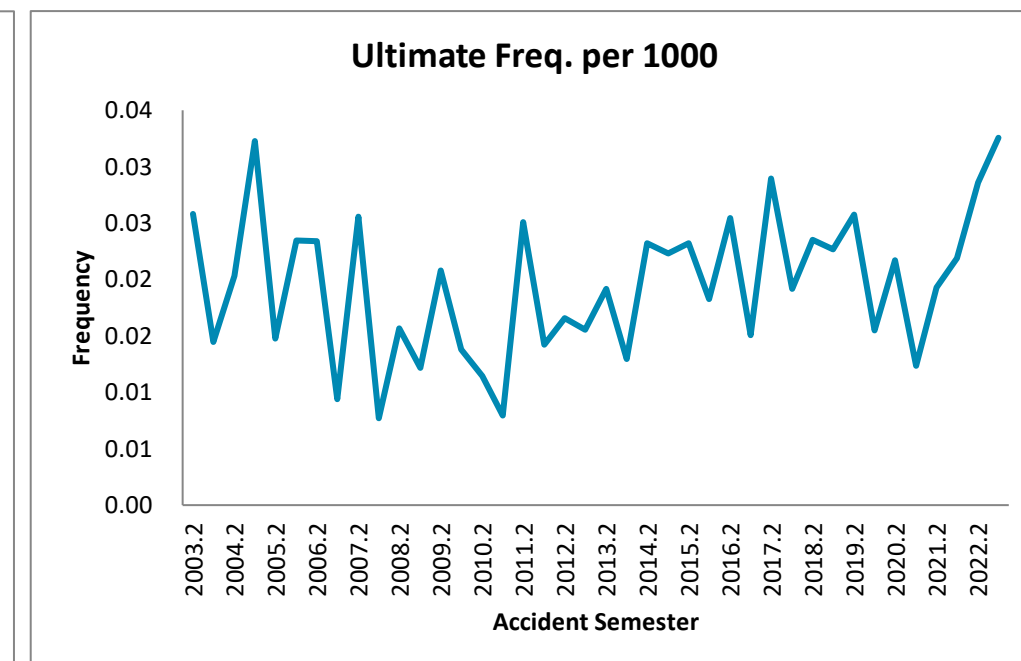
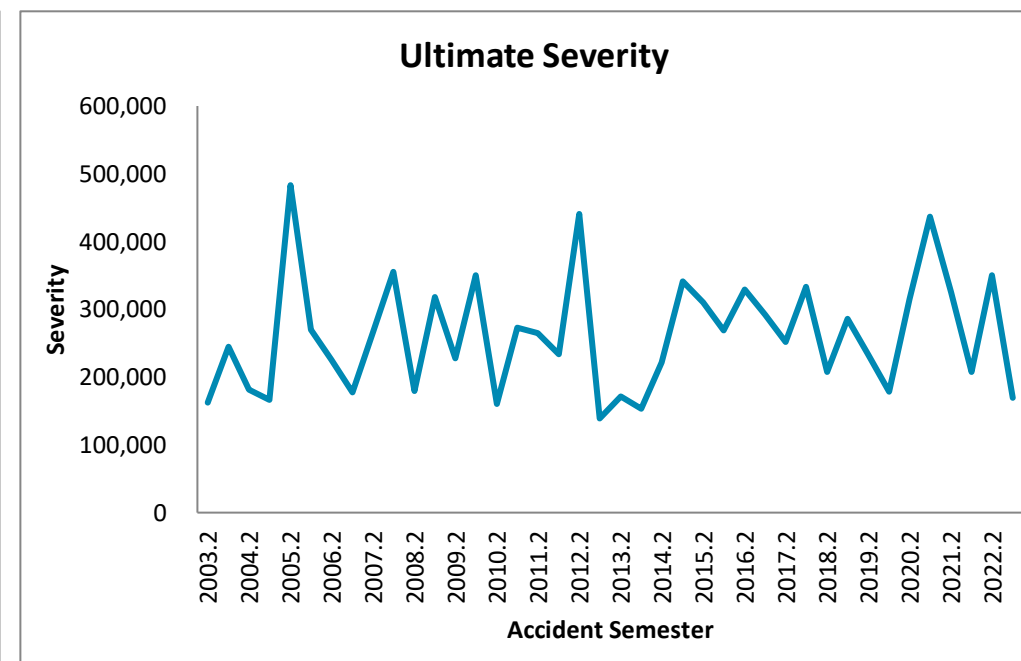
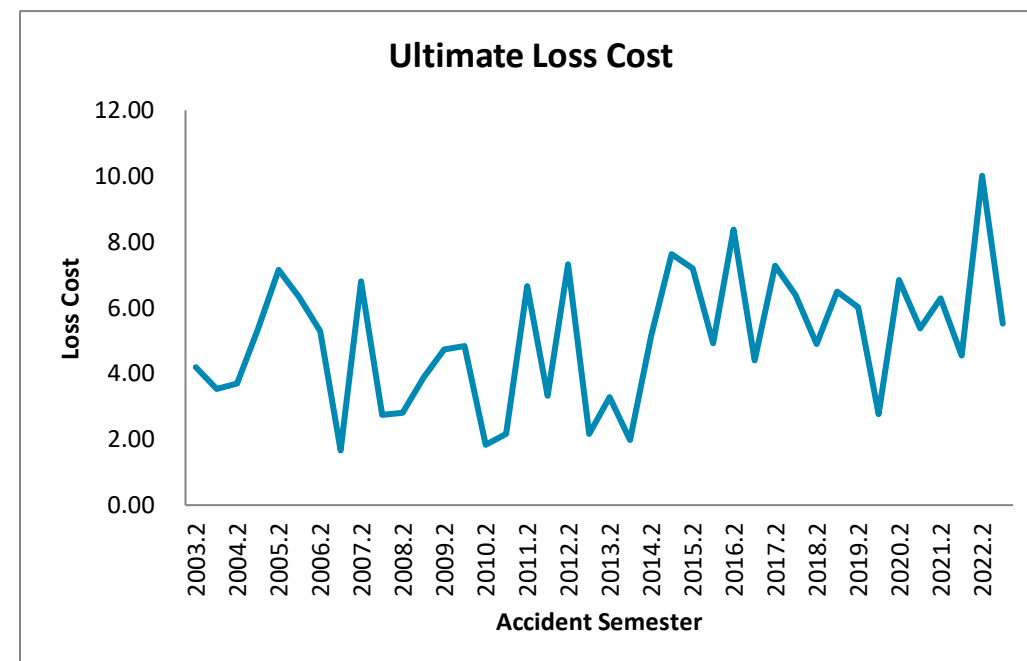




Province of Alberta  
Underinsured Motorist  
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

Loss Cost Summary  
Data as of 30 Jun 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2003.2	240	775,095	20	2,973	1.093	3,249	4.19		162,448		0.03			
2004.1	234	761,568	11	2,441	1.103	2,692	3.54		244,751		0.01		3.87	
2004.2	228	786,350	16	2,631	1.103	2,902	3.69	-12.0%	181,365	11.6%	0.02	-21.1%		
2005.1	222	774,687	25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%	4.52	16.9%
2005.2	216	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%		
2006.1	210	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%	6.74	49.0%
2006.2	204	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%		
2007.1	198	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%	3.48	-48.4%
2007.2	192	899,626	23	5,622	1.089	6,122	6.80	28.7%	266,160	17.8%	0.03	9.3%		
2008.1	186	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%	4.62	33.0%
2008.2	180	1,084,284	17	2,815	1.084	3,050	2.81	-58.7%	179,406	-32.6%	0.02	-38.7%		
2009.1	174	1,067,335	13	3,742	1.105	4,136	3.87	41.7%	318,129	-10.4%	0.01	58.2%	3.34	-27.8%
2009.2	168	1,106,400	23	4,736	1.105	5,234	4.73	68.2%	227,568	26.8%	0.02	32.6%		
2010.1	162	1,089,429	15	4,770	1.102	5,255	4.82	24.5%	350,365	10.1%	0.01	13.0%	4.78	43.0%
2010.2	156	1,137,651	13	1,888	1.102	2,080	1.83	-61.4%	160,006	-29.7%	0.01	-45.0%		
2011.1	150	1,118,918	9	2,218	1.095	2,428	2.17	-55.0%	273,057	-22.1%	0.01	-42.3%	2.00	-58.2%
2011.2	144	1,168,796	29	7,101	1.095	7,772	6.65	263.7%	265,237	65.8%	0.03	119.4%		
2012.1	138	1,161,583	16	3,528	1.091	3,850	3.31	52.7%	233,446	-14.5%	0.01	78.6%	4.99	149.6%
2012.2	132	1,211,403	20	8,116	1.091	8,856	7.31	9.9%	440,334	66.0%	0.02	-33.8%		
2013.1	126	1,201,134	19	2,364	1.099	2,599	2.16	-34.7%	138,931	-40.5%	0.02	9.7%	4.75	-4.8%
2013.2	120	1,259,941	24	3,752	1.099	4,126	3.27	-55.2%	171,028	-61.2%	0.02	15.3%		
2014.1	114	1,245,974	16	2,255	1.093	2,465	1.98	-8.6%	152,853	10.0%	0.01	-16.9%	2.63	-44.6%
2014.2	108	1,305,283	30	6,151	1.093	6,723	5.15	57.3%	221,701	29.6%	0.02	21.3%		
2015.1	102	1,286,321	29	8,893	1.103	9,808	7.63	285.4%	341,540	123.4%	0.02	72.5%	6.38	142.5%
2015.2	96	1,329,725	31	8,662	1.103	9,554	7.18	39.5%	309,691	39.7%	0.02	-0.1%		
2016.1	90	1,304,042	24	5,902	1.085	6,403	4.91	-35.6%	269,041	-21.2%	0.02	-18.2%	6.06	-5.0%
2016.2	84	1,334,354	34	10,303	1.085	11,178	8.38	16.6%	329,494	6.4%	0.03	9.6%		
2017.1	78	1,303,722	20	5,246	1.092	5,726	4.39	-10.6%	291,858	8.5%	0.02	-17.5%	6.41	5.8%
2017.2	72	1,347,001	39	8,989	1.092	9,811	7.28	-13.1%	251,796	-23.6%	0.03	13.8%		
2018.1	66	1,326,247	25	7,693	1.101	8,468	6.38	45.4%	333,497	14.3%	0.02	27.2%	6.84	6.7%
2018.2	60	1,372,667	32	6,109	1.101	6,724	4.90	-32.7%	208,070	-17.4%	0.02	-18.6%		
2019.1	54	1,341,122	30	7,851	1.108	8,699	6.49	1.6%	285,736	-14.3%	0.02	18.6%	5.68	-16.9%
2019.2	48	1,376,067	35	7,466	1.108	8,272	6.01	22.7%	233,682	12.3%	0.03	9.3%		
2020.1	42	1,336,612	21	3,346	1.103	3,690	2.76	-57.4%	178,375	-37.6%	0.02	-31.8%	4.41	-22.4%
2020.2	36	1,371,546	30	8,518	1.103	9,393	6.85	13.9%	315,251	34.9%	0.02	-15.6%		
2021.1	30	1,342,909	17	6,417	1.126	7,227	5.38	95.0%	436,224	144.6%	0.01	-20.3%	6.12	38.8%
2021.2	24	1,385,213	27	7,716	1.126	8,690	6.27	-8.4%	325,079	3.1%	0.02	-11.2%		
2022.1	18	1,353,362	30	5,510	1.118	6,161	4.55	-15.4%	208,037	-52.3%	0.02	77.4%	5.42	-11.4%
2022.2	12	1,398,967	40	12,524	1.118	14,003	10.01	59.6%	349,841	7.6%	0.03	48.3%		
2023.1	6	1,378,665	45	6,802	1.118	7,606	5.52	21.2%	169,420	-18.6%	0.03	48.8%	7.78	43.5%
<b>Total</b>		<b>46,412,457</b>	<b>915</b>	<b>216,920</b>		<b>238,807</b>								



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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	292,026	292,026	1.000	292,026
2004.1	234	245,554	245,554	1.000	245,554
2004.2	228	232,378	232,378	1.000	232,378
2005.1	222	188,330	188,330	1.000	188,330
2005.2	216	218,653	218,655	1.000	218,659
2006.1	210	193,296	193,297	1.000	193,286
2006.2	204	249,532	250,410	1.000	250,396
2007.1	198	200,010	201,414	1.000	201,373
2007.2	192	256,314	256,614	1.000	256,500
2008.1	186	229,551	229,628	1.000	229,528
2008.2	180	263,300	263,388	1.000	263,270
2009.1	174	210,351	211,334	1.000	211,270
2009.2	168	265,921	266,062	1.001	266,422
2010.1	162	193,017	193,017	1.000	193,051
2010.2	156	272,635	275,588	1.000	275,723
2011.1	150	224,373	225,684	1.001	225,991
2011.2	144	292,633	293,430	1.003	294,286
2012.1	138	270,448	270,858	1.001	271,050
2012.2	132	324,979	327,993	1.002	328,513
2013.1	126	289,269	294,989	1.003	295,989
2013.2	120	362,367	370,086	1.004	371,566
2014.1	114	308,954	316,200	1.004	317,447
2014.2	108	407,589	421,377	1.005	423,321
2015.1	102	364,184	381,176	1.006	383,641
2015.2	96	443,548	473,426	1.005	475,964
2016.1	90	394,737	419,743	1.006	422,430
2016.2	84	462,892	520,898	1.010	526,323
2017.1	78	401,586	463,771	1.011	468,781
2017.2	72	449,581	544,487	1.017	553,891
2018.1	66	398,282	510,967	1.030	526,077
2018.2	60	402,946	569,884	1.047	596,587
2019.1	54	340,778	546,656	1.074	587,294
2019.2	48	324,862	594,757	1.105	657,380
2020.1	42	192,988	372,319	1.172	436,404
2020.2	36	153,879	393,727	1.271	500,429
2021.1	30	82,501	288,670	1.428	412,339
2021.2	24	64,853	342,379	1.688	577,979
2022.1	18	25,245	230,227	1.979	455,606
2022.2	12	14,697	273,993	2.354	645,037
2023.1	6	2,050	149,437	3.321	496,319
<b>Total</b>		<b>10,511,090</b>	<b>13,114,831</b>		<b>14,768,411</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	78,167	78,167	1.000	78,167
2004.1	234	73,246	73,246	1.000	73,246
2004.2	228	84,640	84,640	1.000	84,640
2005.1	222	83,059	83,059	1.000	83,059
2005.2	216	99,750	99,750	1.000	99,750
2006.1	210	98,202	98,202	1.000	98,202
2006.2	204	130,652	130,661	1.000	130,661
2007.1	198	126,376	126,377	1.000	126,377
2007.2	192	150,261	150,261	1.000	150,261
2008.1	186	141,016	141,016	1.000	141,016
2008.2	180	156,642	156,642	1.000	156,642
2009.1	174	140,589	140,589	1.000	140,589
2009.2	168	158,895	158,895	1.000	158,895
2010.1	162	132,573	132,573	1.000	132,573
2010.2	156	162,926	162,926	1.000	162,926
2011.1	150	163,579	163,579	1.000	163,579
2011.2	144	160,424	160,424	1.000	160,424
2012.1	138	150,260	150,260	1.000	150,260
2012.2	132	190,260	190,260	1.000	190,260
2013.1	126	168,496	168,512	1.000	168,512
2013.2	120	205,306	205,491	1.000	205,491
2014.1	114	183,994	183,998	1.000	183,998
2014.2	108	211,372	211,488	1.000	211,488
2015.1	102	195,380	195,378	1.000	195,378
2015.2	96	212,319	212,319	1.000	212,319
2016.1	90	180,222	180,364	1.000	180,364
2016.2	84	210,566	210,665	1.000	210,665
2017.1	78	205,699	205,774	1.000	205,774
2017.2	72	221,894	221,923	1.000	221,842
2018.1	66	224,063	224,498	1.000	224,410
2018.2	60	213,604	213,869	1.000	213,773
2019.1	54	211,616	212,066	0.999	211,904
2019.2	48	213,571	214,073	0.999	213,878
2020.1	42	145,641	146,102	0.999	145,982
2020.2	36	145,154	145,592	1.000	145,520
2021.1	30	135,467	137,253	0.999	137,177
2021.2	24	188,546	193,428	1.001	193,552
2022.1	18	185,177	190,842	1.015	193,672
2022.2	12	256,614	275,379	1.026	282,628
2023.1	6	151,436	240,659	1.102	265,320
Total		6,547,653	6,671,199		6,705,173

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	30,707	30,707	1.000	30,707
2004.1	234	25,600	25,600	1.000	25,600
2004.2	228	31,950	31,950	1.000	31,950
2005.1	222	29,209	29,248	1.000	29,248
2005.2	216	38,998	39,061	1.000	39,061
2006.1	210	27,918	27,918	1.000	27,918
2006.2	204	36,355	36,355	1.000	36,355
2007.1	198	30,836	30,836	1.000	30,836
2007.2	192	41,260	41,260	1.000	41,260
2008.1	186	33,036	33,097	1.000	33,097
2008.2	180	44,714	44,890	1.000	44,891
2009.1	174	35,873	35,873	1.000	35,877
2009.2	168	43,631	43,731	1.000	43,717
2010.1	162	34,444	34,453	1.000	34,442
2010.2	156	44,072	45,729	1.000	45,737
2011.1	150	36,069	36,069	1.001	36,088
2011.2	144	44,857	44,862	1.000	44,876
2012.1	138	39,654	40,503	1.000	40,513
2012.2	132	50,353	54,685	1.001	54,732
2013.1	126	40,909	42,213	1.001	42,251
2013.2	120	50,853	53,199	1.005	53,447
2014.1	114	41,729	42,181	1.005	42,410
2014.2	108	55,073	55,785	1.009	56,291
2015.1	102	51,913	52,064	1.009	52,525
2015.2	96	65,413	69,208	1.010	69,906
2016.1	90	53,716	53,952	1.010	54,494
2016.2	84	72,652	73,926	1.009	74,571
2017.1	78	68,333	70,652	1.008	71,223
2017.2	72	77,429	81,221	1.006	81,707
2018.1	66	76,696	85,606	1.003	85,890
2018.2	60	78,915	81,466	1.008	82,131
2019.1	54	81,259	83,449	1.016	84,755
2019.2	48	91,576	96,408	1.019	98,266
2020.1	42	62,642	65,501	1.024	67,083
2020.2	36	78,395	81,775	1.034	84,524
2021.1	30	69,088	72,800	1.037	75,468
2021.2	24	92,621	113,500	0.991	112,459
2022.1	18	68,360	92,813	1.048	97,234
2022.2	12	65,718	125,933	1.096	138,020
2023.1	6	19,794	99,323	1.229	122,026
<b>Total</b>		<b>2,062,622</b>	<b>2,299,801</b>		<b>2,353,587</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	87,391	87,391	1.000	87,391
2004.1	234	88,272	88,272	1.000	88,272
2004.2	228	97,191	97,191	1.000	97,191
2005.1	222	98,079	98,079	1.000	98,079
2005.2	216	118,370	118,370	1.000	118,370
2006.1	210	120,848	120,846	1.000	120,846
2006.2	204	166,721	166,719	1.000	166,719
2007.1	198	166,210	166,212	1.000	166,212
2007.2	192	187,938	187,938	1.000	187,938
2008.1	186	181,606	181,607	1.000	181,607
2008.2	180	195,127	195,130	1.000	195,130
2009.1	174	170,082	170,082	1.000	170,082
2009.2	168	188,200	188,200	1.000	188,200
2010.1	162	144,598	144,599	1.000	144,599
2010.2	156	176,236	176,237	1.000	176,237
2011.1	150	184,199	184,200	1.000	184,200
2011.2	144	170,537	170,537	1.000	170,537
2012.1	138	162,386	162,387	1.000	162,387
2012.2	132	206,730	206,734	1.000	206,734
2013.1	126	182,689	182,691	1.000	182,691
2013.2	120	227,850	227,859	1.000	227,859
2014.1	114	203,544	203,551	1.000	203,551
2014.2	108	237,743	237,755	1.000	237,755
2015.1	102	217,180	217,192	1.000	217,192
2015.2	96	232,273	232,401	1.000	232,401
2016.1	90	201,631	201,748	1.000	201,733
2016.2	84	251,318	251,332	1.000	251,303
2017.1	78	238,242	238,246	1.000	238,196
2017.2	72	262,296	262,316	1.000	262,242
2018.1	66	261,734	261,855	1.000	261,738
2018.2	60	260,106	260,136	0.999	259,968
2019.1	54	255,093	255,229	0.999	255,027
2019.2	48	249,719	249,923	0.999	249,708
2020.1	42	175,714	175,849	0.999	175,646
2020.2	36	168,541	168,623	0.999	168,387
2021.1	30	142,158	142,374	0.997	142,004
2021.2	24	215,315	216,701	0.991	214,729
2022.1	18	206,502	208,310	0.961	200,268
2022.2	12	260,024	271,529	0.879	238,676
2023.1	6	159,467	228,825	0.751	171,872
Total		7,519,862	7,605,178		7,503,678



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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	63,967	63,967	1.000	63,967
2004.1	234	41,134	41,134	1.000	41,134
2004.2	228	84,072	84,072	1.000	84,072
2005.1	222	77,572	77,572	1.000	77,572
2005.2	216	76,080	76,080	1.000	76,080
2006.1	210	58,706	58,706	1.000	58,706
2006.2	204	98,467	98,467	1.000	98,466
2007.1	198	88,133	88,135	1.000	88,133
2007.2	192	145,950	145,950	1.000	145,947
2008.1	186	80,136	80,136	1.000	80,135
2008.2	180	132,039	132,039	1.000	132,036
2009.1	174	77,129	77,129	1.000	77,127
2009.2	168	150,053	150,053	1.000	150,046
2010.1	162	73,623	73,625	1.000	73,621
2010.2	156	295,789	295,789	1.000	295,770
2011.1	150	72,844	72,844	1.000	72,841
2011.2	144	139,795	139,795	1.000	139,786
2012.1	138	77,495	77,495	1.000	77,489
2012.2	132	272,078	272,079	1.000	272,036
2013.1	126	125,799	125,799	1.000	125,782
2013.2	120	216,930	216,932	1.000	216,898
2014.1	114	83,142	83,143	1.000	83,129
2014.2	108	314,762	314,775	1.000	314,716
2015.1	102	107,447	107,455	1.000	107,433
2015.2	96	302,315	302,358	1.000	302,293
2016.1	90	174,224	174,235	1.000	174,198
2016.2	84	381,504	381,507	1.000	381,404
2017.1	78	136,291	136,295	1.000	136,259
2017.2	72	241,318	241,339	1.000	241,267
2018.1	66	128,424	128,432	1.000	128,382
2018.2	60	253,764	253,766	1.000	253,664
2019.1	54	128,411	128,521	1.000	128,461
2019.2	48	240,257	240,459	0.999	240,288
2020.1	42	359,368	359,582	0.999	359,243
2020.2	36	211,972	212,106	0.999	211,898
2021.1	30	108,421	108,587	0.999	108,443
2021.2	24	289,725	290,725	1.000	290,841
2022.1	18	149,934	151,599	0.999	151,505
2022.2	12	271,504	281,883	0.999	281,687
2023.1	6	104,513	164,995	1.038	171,238
Total		6,435,089	6,509,560		6,513,994

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	19,575	19,575	1.000	19,575
2004.1	234	16,888	16,888	1.000	16,888
2004.2	228	17,891	17,891	1.000	17,891
2005.1	222	16,794	16,794	1.000	16,794
2005.2	216	20,560	20,560	1.000	20,560
2006.1	210	20,503	20,503	1.000	20,503
2006.2	204	26,796	26,796	1.000	26,796
2007.1	198	25,651	25,651	1.000	25,651
2007.2	192	29,980	29,980	1.000	29,980
2008.1	186	27,751	27,751	1.000	27,751
2008.2	180	32,513	32,513	1.000	32,513
2009.1	174	25,140	25,140	1.000	25,140
2009.2	168	27,662	27,662	1.000	27,662
2010.1	162	21,247	21,248	1.000	21,248
2010.2	156	24,129	24,129	1.000	24,129
2011.1	150	18,947	18,947	1.000	18,947
2011.2	144	21,066	21,066	1.000	21,066
2012.1	138	16,708	16,708	1.000	16,708
2012.2	132	22,810	22,811	1.000	22,811
2013.1	126	20,532	20,532	1.000	20,532
2013.2	120	25,530	25,532	1.000	25,532
2014.1	114	23,365	23,365	1.000	23,364
2014.2	108	29,945	29,958	1.000	29,956
2015.1	102	34,561	34,563	1.000	34,561
2015.2	96	45,134	45,138	1.000	45,133
2016.1	90	41,494	41,500	1.000	41,494
2016.2	84	48,614	48,616	0.999	48,590
2017.1	78	49,185	49,189	1.000	49,165
2017.2	72	62,121	62,142	1.000	62,134
2018.1	66	49,477	49,477	1.000	49,469
2018.2	60	58,461	58,462	1.000	58,452
2019.1	54	45,273	45,373	1.000	45,357
2019.2	48	52,324	52,523	0.999	52,478
2020.1	42	39,312	39,342	0.999	39,297
2020.2	36	39,412	39,440	0.998	39,376
2021.1	30	28,980	29,037	0.998	28,972
2021.2	24	40,998	41,123	0.998	41,042
2022.1	18	48,544	48,988	0.994	48,694
2022.2	12	50,542	52,051	0.978	50,901
2023.1	6	37,781	51,042	0.958	48,918
Total		1,304,195	1,320,005		1,316,031

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	5,395	5,395	1.000	5,395
2004.1	234	4,521	4,521	1.000	4,521
2004.2	228	5,898	5,898	1.000	5,898
2005.1	222	5,288	5,288	1.000	5,288
2005.2	216	4,725	4,725	1.000	4,725
2006.1	210	3,941	3,941	1.000	3,941
2006.2	204	5,100	5,100	1.000	5,100
2007.1	198	4,747	4,747	1.000	4,747
2007.2	192	6,506	6,506	1.000	6,506
2008.1	186	4,464	4,464	1.000	4,464
2008.2	180	5,339	5,339	1.000	5,339
2009.1	174	4,413	4,413	1.000	4,413
2009.2	168	4,462	4,462	1.000	4,462
2010.1	162	3,370	3,370	1.000	3,370
2010.2	156	6,242	6,242	1.000	6,242
2011.1	150	3,435	3,435	1.000	3,435
2011.2	144	4,568	4,568	1.000	4,568
2012.1	138	2,664	2,664	1.000	2,664
2012.2	132	5,400	5,400	1.000	5,400
2013.1	126	4,640	4,640	1.000	4,640
2013.2	120	4,682	4,682	1.000	4,682
2014.1	114	3,328	3,328	1.000	3,328
2014.2	108	6,244	6,244	1.000	6,244
2015.1	102	3,798	3,799	1.000	3,799
2015.2	96	5,617	5,622	1.000	5,622
2016.1	90	3,862	3,862	1.000	3,862
2016.2	84	6,449	6,449	1.000	6,450
2017.1	78	4,370	4,370	1.000	4,371
2017.2	72	4,758	4,758	1.000	4,760
2018.1	66	4,730	4,730	1.000	4,731
2018.2	60	5,550	5,552	0.999	5,547
2019.1	54	3,795	3,795	0.997	3,783
2019.2	48	5,521	5,542	0.997	5,524
2020.1	42	4,343	4,343	0.997	4,331
2020.2	36	3,616	3,616	0.998	3,608
2021.1	30	3,141	3,147	0.998	3,140
2021.2	24	6,999	7,072	0.990	7,003
2022.1	18	6,018	6,091	0.979	5,964
2022.2	12	9,932	10,572	0.935	9,879
2023.1	6	6,350	9,376	0.933	8,747
Total		198,224	202,070		200,495

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	489	489	1.000	489
2004.1	234	309	309	1.000	309
2004.2	228	298	298	1.000	298
2005.1	222	350	350	1.000	350
2005.2	216	347	347	1.000	347
2006.1	210	205	205	1.000	205
2006.2	204	419	419	1.000	419
2007.1	198	330	330	1.000	330
2007.2	192	377	377	1.000	377
2008.1	186	200	200	1.000	200
2008.2	180	279	279	1.000	279
2009.1	174	112	112	1.000	112
2009.2	168	409	409	1.000	409
2010.1	162	206	206	1.000	206
2010.2	156	419	419	1.000	419
2011.1	150	193	193	1.000	193
2011.2	144	351	351	1.000	351
2012.1	138	184	184	1.000	184
2012.2	132	678	678	1.000	678
2013.1	126	319	319	1.000	319
2013.2	120	327	327	1.000	327
2014.1	114	263	263	1.000	263
2014.2	108	594	594	1.000	594
2015.1	102	255	255	1.000	255
2015.2	96	534	534	1.000	534
2016.1	90	444	444	1.000	444
2016.2	84	622	622	1.000	622
2017.1	78	369	369	1.000	369
2017.2	72	679	679	1.000	679
2018.1	66	510	510	1.001	510
2018.2	60	596	596	1.001	597
2019.1	54	402	402	1.001	403
2019.2	48	550	550	1.001	551
2020.1	42	805	805	1.000	805
2020.2	36	626	626	0.998	625
2021.1	30	450	450	0.999	450
2021.2	24	863	863	0.996	859
2022.1	18	578	592	0.993	587
2022.2	12	994	1,052	0.988	1,039
2023.1	6	359	551	0.925	510
<b>Total</b>		<b>17,294</b>	<b>17,557</b>		<b>17,495</b>

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

**Selected Ultimate Claim Amount and ALAE Estimate  
Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)	(6)
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
2003.2	240	2,973	2,973	1.000	2,973
2004.1	234	2,441	2,441	1.000	2,441
2004.2	228	2,631	2,631	1.000	2,631
2005.1	222	3,786	3,786	1.000	3,786
2005.2	216	5,284	5,284	1.000	5,284
2006.1	210	4,715	4,715	1.000	4,715
2006.2	204	4,161	4,161	1.000	4,161
2007.1	198	1,300	1,300	1.000	1,300
2007.2	192	5,103	5,622	1.000	5,622
2008.1	186	2,623	2,623	1.000	2,623
2008.2	180	2,815	2,815	1.000	2,815
2009.1	174	3,445	3,742	1.000	3,742
2009.2	168	4,736	4,736	1.000	4,736
2010.1	162	4,770	4,770	1.000	4,770
2010.2	156	1,824	1,879	1.005	1,888
2011.1	150	2,055	2,212	1.003	2,218
2011.2	144	7,030	7,111	0.998	7,101
2012.1	138	3,520	3,520	1.002	3,528
2012.2	132	8,145	8,145	0.996	8,116
2013.1	126	2,351	2,351	1.006	2,364
2013.2	120	3,462	3,758	0.998	3,752
2014.1	114	1,267	2,275	0.991	2,255
2014.2	108	5,848	6,220	0.989	6,151
2015.1	102	8,727	8,876	1.002	8,893
2015.2	96	6,098	8,763	0.988	8,662
2016.1	90	4,879	5,963	0.990	5,902
2016.2	84	7,610	10,437	0.987	10,303
2017.1	78	3,184	5,349	0.981	5,246
2017.2	72	5,509	9,240	0.973	8,989
2018.1	66	3,996	7,784	0.988	7,693
2018.2	60	1,355	6,074	1.006	6,109
2019.1	54	2,723	7,581	1.036	7,851
2019.2	48	1,505	7,085	1.054	7,466
2020.1	42	235	3,078	1.087	3,346
2020.2	36	1,222	7,103	1.199	8,518
2021.1	30	215	4,506	1.424	6,417
2021.2	24	76	4,149	1.860	7,716
2022.1	18	25	2,465	2.235	5,510
2022.2	12	175	4,107	3.049	12,524
2023.1	6	36	815	8.351	6,802
<b>Total</b>		<b>133,854</b>	<b>192,445</b>		<b>216,920</b>

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	7,073	1.000	7,073
2004.1	234	6,574	1.000	6,574
2004.2	228	6,836	1.000	6,836
2005.1	222	6,442	1.000	6,442
2005.2	216	7,446	1.000	7,446
2006.1	210	6,859	1.000	6,859
2006.2	204	7,636	1.000	7,636
2007.1	198	6,661	1.000	6,661
2007.2	192	7,050	1.000	7,050
2008.1	186	6,470	1.000	6,470
2008.2	180	6,777	1.000	6,777
2009.1	174	6,201	1.000	6,201
2009.2	168	7,035	1.000	7,035
2010.1	162	6,184	1.000	6,184
2010.2	156	7,450	1.000	7,450
2011.1	150	7,016	1.000	7,016
2011.2	144	7,010	1.000	7,010
2012.1	138	6,659	1.000	6,659
2012.2	132	7,745	1.000	7,744
2013.1	126	7,174	1.000	7,173
2013.2	120	8,618	1.000	8,616
2014.1	114	7,570	1.000	7,568
2014.2	108	8,819	1.000	8,817
2015.1	102	8,096	1.000	8,094
2015.2	96	8,837	0.999	8,832
2016.1	90	7,759	0.999	7,753
2016.2	84	9,063	0.999	9,052
2017.1	78	8,629	0.998	8,613
2017.2	72	9,059	0.997	9,035
2018.1	66	8,719	0.996	8,684
2018.2	60	8,835	0.994	8,784
2019.1	54	8,920	0.992	8,853
2019.2	48	9,164	0.988	9,058
2020.1	42	5,954	0.984	5,859
2020.2	36	6,166	0.987	6,087
2021.1	30	5,633	0.987	5,563
2021.2	24	7,313	1.021	7,468
2022.1	18	5,565	1.059	5,892
2022.2	12	6,996	1.071	7,491
2023.1	6	5,527	1.179	6,519
Total		293,540		294,931

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	19,748	1.000	19,748
2004.1	234	20,232	1.000	20,232
2004.2	228	22,514	1.000	22,514
2005.1	222	22,494	1.000	22,494
2005.2	216	25,852	1.000	25,852
2006.1	210	26,425	1.000	26,425
2006.2	204	32,322	1.000	32,322
2007.1	198	30,643	1.000	30,643
2007.2	192	33,104	1.000	33,104
2008.1	186	32,851	1.000	32,851
2008.2	180	35,309	1.000	35,309
2009.1	174	34,399	1.000	34,399
2009.2	168	37,468	1.000	37,468
2010.1	162	32,649	1.000	32,649
2010.2	156	39,311	1.000	39,311
2011.1	150	40,122	1.000	40,122
2011.2	144	35,010	1.000	35,010
2012.1	138	34,575	1.000	34,576
2012.2	132	40,524	1.000	40,525
2013.1	126	38,045	1.000	38,046
2013.2	120	43,630	1.000	43,630
2014.1	114	40,474	1.000	40,474
2014.2	108	43,374	1.000	43,374
2015.1	102	41,470	1.000	41,470
2015.2	96	42,230	1.000	42,230
2016.1	90	37,629	1.000	37,628
2016.2	84	41,296	1.000	41,294
2017.1	78	40,813	1.000	40,810
2017.2	72	42,020	1.000	42,016
2018.1	66	43,578	1.000	43,573
2018.2	60	39,565	1.000	39,559
2019.1	54	40,793	1.000	40,787
2019.2	48	39,079	1.000	39,071
2020.1	42	27,501	1.000	27,495
2020.2	36	26,509	1.000	26,502
2021.1	30	24,760	0.999	24,746
2021.2	24	32,297	0.996	32,178
2022.1	18	31,045	1.004	31,163
2022.2	12	40,531	0.993	40,264
2023.1	6	36,034	1.059	38,156
Total		1,388,225		1,390,017

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	8,776	1.000	8,776
2004.1	234	8,357	1.000	8,357
2004.2	228	10,077	1.000	10,077
2005.1	222	10,544	1.000	10,544
2005.2	216	12,400	1.000	12,400
2006.1	210	11,793	1.000	11,793
2006.2	204	13,388	1.000	13,388
2007.1	198	12,116	1.000	12,116
2007.2	192	13,185	1.000	13,185
2008.1	186	11,753	1.000	11,753
2008.2	180	12,153	1.000	12,153
2009.1	174	10,798	1.000	10,798
2009.2	168	12,288	1.000	12,288
2010.1	162	10,502	1.000	10,502
2010.2	156	12,706	1.000	12,706
2011.1	150	12,055	1.000	12,055
2011.2	144	12,214	1.000	12,214
2012.1	138	11,638	1.000	11,638
2012.2	132	13,507	1.000	13,507
2013.1	126	13,133	1.000	13,133
2013.2	120	15,332	1.000	15,333
2014.1	114	13,674	1.000	13,675
2014.2	108	15,696	1.000	15,696
2015.1	102	14,046	1.000	14,046
2015.2	96	15,722	1.000	15,721
2016.1	90	13,567	1.000	13,566
2016.2	84	16,057	1.000	16,056
2017.1	78	14,964	1.000	14,963
2017.2	72	16,242	1.000	16,240
2018.1	66	15,801	1.000	15,799
2018.2	60	15,764	1.000	15,761
2019.1	54	15,564	1.000	15,560
2019.2	48	16,464	1.000	16,459
2020.1	42	10,172	1.000	10,168
2020.2	36	11,053	1.000	11,049
2021.1	30	10,045	1.000	10,040
2021.2	24	14,491	0.999	14,474
2022.1	18	12,133	0.998	12,103
2022.2	12	16,523	0.992	16,384
2023.1	6	14,113	0.997	14,076
Total		520,806		520,554



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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	25,412	1.000	25,412
2004.1	234	28,216	1.000	28,216
2004.2	228	31,610	1.000	31,610
2005.1	222	32,092	1.000	32,092
2005.2	216	36,676	1.000	36,676
2006.1	210	37,742	1.000	37,742
2006.2	204	46,634	1.000	46,634
2007.1	198	45,256	1.000	45,256
2007.2	192	44,265	1.000	44,265
2008.1	186	40,954	1.000	40,954
2008.2	180	40,020	1.000	40,020
2009.1	174	38,449	1.000	38,449
2009.2	168	42,190	1.000	42,189
2010.1	162	34,580	1.000	34,579
2010.2	156	40,322	1.000	40,321
2011.1	150	43,035	1.000	43,033
2011.2	144	35,468	1.000	35,466
2012.1	138	35,137	1.000	35,135
2012.2	132	41,651	1.000	41,649
2013.1	126	37,735	1.000	37,732
2013.2	120	44,200	1.000	44,196
2014.1	114	39,755	1.000	39,751
2014.2	108	42,323	1.000	42,318
2015.1	102	39,931	1.000	39,925
2015.2	96	40,463	1.000	40,455
2016.1	90	36,082	1.000	36,075
2016.2	84	41,968	1.000	41,958
2017.1	78	41,089	1.000	41,077
2017.2	72	42,674	1.000	42,659
2018.1	66	44,688	1.000	44,667
2018.2	60	42,911	1.000	42,890
2019.1	54	43,573	0.999	43,549
2019.2	48	42,949	0.999	42,923
2020.1	42	29,812	0.999	29,791
2020.2	36	26,342	0.999	26,319
2021.1	30	22,632	0.999	22,603
2021.2	24	30,560	0.997	30,459
2022.1	18	25,104	0.982	24,647
2022.2	12	30,357	0.932	28,308
2023.1	6	26,694	0.803	21,445
Total		1,491,551		1,483,443

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	22,949	1.000	22,949
2004.1	234	18,787	1.000	18,787
2004.2	228	27,538	1.000	27,538
2005.1	222	29,597	1.000	29,597
2005.2	216	27,888	1.000	27,888
2006.1	210	22,280	1.000	22,280
2006.2	204	31,992	1.000	31,991
2007.1	198	28,051	1.000	28,051
2007.2	192	36,870	1.000	36,870
2008.1	186	23,659	1.000	23,659
2008.2	180	31,544	1.000	31,544
2009.1	174	21,405	1.000	21,405
2009.2	168	33,705	1.000	33,705
2010.1	162	19,397	1.000	19,397
2010.2	156	62,305	1.000	62,305
2011.1	150	19,785	1.000	19,785
2011.2	144	31,030	1.000	31,030
2012.1	138	19,216	1.000	19,216
2012.2	132	57,060	1.000	57,060
2013.1	126	25,558	1.000	25,558
2013.2	120	45,103	1.000	45,103
2014.1	114	20,492	1.000	20,491
2014.2	108	55,115	1.000	55,114
2015.1	102	24,059	1.000	24,058
2015.2	96	51,149	1.000	51,147
2016.1	90	34,593	1.000	34,591
2016.2	84	65,816	1.000	65,813
2017.1	78	25,755	1.000	25,754
2017.2	72	40,171	1.000	40,169
2018.1	66	24,261	1.000	24,259
2018.2	60	42,206	1.000	42,203
2019.1	54	24,000	1.000	23,998
2019.2	48	41,024	1.000	41,020
2020.1	42	45,407	1.000	45,401
2020.2	36	33,657	1.000	33,655
2021.1	30	20,606	1.000	20,609
2021.2	24	45,703	1.003	45,825
2022.1	18	25,809	1.007	25,996
2022.2	12	39,181	1.018	39,870
2023.1	6	23,813	1.131	26,944
Total		1,318,536		1,322,634

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	4,756	1.000	4,756
2004.1	234	4,808	1.000	4,808
2004.2	228	4,490	1.000	4,490
2005.1	222	4,067	1.000	4,067
2005.2	216	5,004	1.000	5,004
2006.1	210	4,667	1.000	4,667
2006.2	204	5,671	1.000	5,671
2007.1	198	5,006	1.000	5,006
2007.2	192	4,799	1.000	4,799
2008.1	186	4,229	1.000	4,229
2008.2	180	4,403	1.000	4,403
2009.1	174	3,663	1.000	3,663
2009.2	168	3,967	1.000	3,967
2010.1	162	2,851	1.000	2,851
2010.2	156	3,261	1.000	3,261
2011.1	150	2,642	1.000	2,642
2011.2	144	2,484	1.000	2,484
2012.1	138	2,018	1.000	2,018
2012.2	132	2,553	1.000	2,553
2013.1	126	2,687	1.000	2,687
2013.2	120	3,044	1.000	3,044
2014.1	114	2,752	1.000	2,752
2014.2	108	3,213	1.000	3,213
2015.1	102	3,811	1.000	3,811
2015.2	96	4,405	1.000	4,404
2016.1	90	4,311	1.000	4,310
2016.2	84	4,711	1.000	4,710
2017.1	78	4,822	1.000	4,821
2017.2	72	5,659	1.000	5,658
2018.1	66	4,532	1.000	4,531
2018.2	60	5,050	1.000	5,049
2019.1	54	4,175	1.000	4,175
2019.2	48	4,737	1.000	4,737
2020.1	42	3,532	1.000	3,532
2020.2	36	3,328	1.000	3,328
2021.1	30	2,814	1.000	2,814
2021.2	24	3,720	1.000	3,720
2022.1	18	4,571	1.000	4,570
2022.2	12	4,612	0.998	4,604
2023.1	6	4,199	1.009	4,237
Total		160,024		160,046

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	2,362	1.000	2,362
2004.1	234	2,218	1.000	2,218
2004.2	228	2,639	1.000	2,639
2005.1	222	2,468	1.000	2,468
2005.2	216	2,221	1.000	2,221
2006.1	210	2,002	1.000	2,002
2006.2	204	2,326	1.000	2,326
2007.1	198	2,158	1.000	2,158
2007.2	192	2,404	1.000	2,404
2008.1	186	1,717	1.000	1,717
2008.2	180	1,446	1.000	1,446
2009.1	174	999	1.000	999
2009.2	168	1,178	1.000	1,178
2010.1	162	1,232	1.000	1,232
2010.2	156	2,384	1.000	2,384
2011.1	150	1,835	1.000	1,835
2011.2	144	2,130	1.000	2,130
2012.1	138	1,569	1.000	1,569
2012.2	132	2,108	1.000	2,108
2013.1	126	1,587	1.000	1,587
2013.2	120	1,872	1.000	1,872
2014.1	114	1,313	1.000	1,313
2014.2	108	1,643	1.000	1,643
2015.1	102	1,268	1.000	1,268
2015.2	96	1,529	1.000	1,529
2016.1	90	1,194	1.000	1,194
2016.2	84	1,729	1.000	1,729
2017.1	78	1,216	1.000	1,216
2017.2	72	1,164	1.000	1,164
2018.1	66	941	1.000	941
2018.2	60	933	1.000	933
2019.1	54	656	1.000	656
2019.2	48	826	1.000	826
2020.1	42	635	1.000	635
2020.2	36	559	1.000	559
2021.1	30	475	1.001	475
2021.2	24	950	1.000	950
2022.1	18	749	0.996	746
2022.2	12	1,207	0.972	1,173
2023.1	6	1,082	0.921	997
Total		60,924		60,802

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	149	1.000	149
2004.1	234	123	1.000	123
2004.2	228	119	1.000	119
2005.1	222	110	1.000	110
2005.2	216	103	1.000	103
2006.1	210	96	1.000	96
2006.2	204	139	1.000	139
2007.1	198	104	1.000	104
2007.2	192	109	1.000	109
2008.1	186	59	1.000	59
2008.2	180	71	1.000	71
2009.1	174	35	1.000	35
2009.2	168	93	1.000	93
2010.1	162	36	1.000	36
2010.2	156	132	1.000	132
2011.1	150	47	1.000	47
2011.2	144	84	1.000	84
2012.1	138	34	1.000	34
2012.2	132	170	1.000	170
2013.1	126	69	1.000	69
2013.2	120	84	1.000	84
2014.1	114	46	1.000	46
2014.2	108	138	1.000	138
2015.1	102	54	1.000	54
2015.2	96	129	1.000	129
2016.1	90	72	1.000	72
2016.2	84	139	1.000	139
2017.1	78	70	1.000	70
2017.2	72	127	1.000	127
2018.1	66	70	1.000	70
2018.2	60	111	1.000	111
2019.1	54	75	1.000	75
2019.2	48	119	1.000	119
2020.1	42	144	0.999	144
2020.2	36	131	0.999	131
2021.1	30	87	0.999	87
2021.2	24	138	0.998	138
2022.1	18	81	1.003	81
2022.2	12	159	1.003	160
2023.1	6	81	1.048	85
Total		3,937		3,941

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

**Selected Ultimate Claim Counts**  
**Data as of 30 Jun 2023**

(1)	(2)	(3)	(4)	(5)
		Reported Claim Counts: Development Method		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts
2003.2	240	20	1.000	20
2004.1	234	11	1.000	11
2004.2	228	16	1.000	16
2005.1	222	25	1.000	25
2005.2	216	12	1.000	12
2006.1	210	19	1.000	19
2006.2	204	20	1.000	20
2007.1	198	8	1.000	8
2007.2	192	23	1.000	23
2008.1	186	8	1.000	8
2008.2	180	17	1.000	17
2009.1	174	13	1.000	13
2009.2	168	23	1.000	23
2010.1	162	15	1.000	15
2010.2	156	13	1.000	13
2011.1	150	9	0.988	9
2011.2	144	30	0.977	29
2012.1	138	17	0.970	16
2012.2	132	21	0.958	20
2013.1	126	20	0.935	19
2013.2	120	26	0.928	24
2014.1	114	18	0.896	16
2014.2	108	36	0.842	30
2015.1	102	35	0.821	29
2015.2	96	39	0.791	31
2016.1	90	31	0.768	24
2016.2	84	47	0.722	34
2017.1	78	29	0.677	20
2017.2	72	63	0.619	39
2018.1	66	43	0.591	25
2018.2	60	58	0.557	32
2019.1	54	57	0.534	30
2019.2	48	70	0.506	35
2020.1	42	43	0.481	21
2020.2	36	61	0.488	30
2021.1	30	30	0.552	17
2021.2	24	34	0.786	27
2022.1	18	32	0.926	30
2022.2	12	36	1.112	40
2023.1	6	30	1.496	45
Total		1,158		915

## Bodily Injury

Coverage = BI  
 End Trend Period = 2023.1  
 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.009; p = 0.000)	-0.173 (CI = +/-0.072; p = 0.000)	-0.195 (CI = +/-0.133; p = 0.006)	0.850	+5.43%
Loss Cost	2006.1	0.055 (CI = +/-0.009; p = 0.000)	-0.166 (CI = +/-0.072; p = 0.000)	-0.207 (CI = +/-0.134; p = 0.003)	0.855	+5.62%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	-0.175 (CI = +/-0.072; p = 0.000)	-0.222 (CI = +/-0.132; p = 0.002)	0.857	+5.86%
Loss Cost	2007.1	0.060 (CI = +/-0.010; p = 0.000)	-0.164 (CI = +/-0.070; p = 0.000)	-0.241 (CI = +/-0.129; p = 0.001)	0.871	+6.17%
Loss Cost	2007.2	0.062 (CI = +/-0.010; p = 0.000)	-0.172 (CI = +/-0.070; p = 0.000)	-0.253 (CI = +/-0.129; p = 0.000)	0.869	+6.40%
Loss Cost	2008.1	0.065 (CI = +/-0.011; p = 0.000)	-0.163 (CI = +/-0.070; p = 0.000)	-0.269 (CI = +/-0.128; p = 0.000)	0.876	+6.67%
Loss Cost	2008.2	0.068 (CI = +/-0.011; p = 0.000)	-0.175 (CI = +/-0.067; p = 0.000)	-0.290 (CI = +/-0.122; p = 0.000)	0.888	+7.06%
Loss Cost	2009.1	0.070 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.068; p = 0.000)	-0.303 (CI = +/-0.123; p = 0.000)	0.890	+7.30%
Loss Cost	2009.2	0.072 (CI = +/-0.012; p = 0.000)	-0.173 (CI = +/-0.069; p = 0.000)	-0.312 (CI = +/-0.126; p = 0.000)	0.880	+7.49%
Loss Cost	2010.1	0.074 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.071; p = 0.000)	-0.323 (CI = +/-0.130; p = 0.000)	0.878	+7.70%
Loss Cost	2010.2	0.071 (CI = +/-0.014; p = 0.000)	-0.159 (CI = +/-0.072; p = 0.000)	-0.309 (CI = +/-0.131; p = 0.000)	0.853	+7.40%
Loss Cost	2011.1	0.072 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.076; p = 0.000)	-0.310 (CI = +/-0.138; p = 0.000)	0.841	+7.42%
Loss Cost	2011.2	0.069 (CI = +/-0.017; p = 0.000)	-0.154 (CI = +/-0.078; p = 0.001)	-0.300 (CI = +/-0.143; p = 0.000)	0.803	+7.17%
Loss Cost	2012.1	0.067 (CI = +/-0.019; p = 0.000)	-0.158 (CI = +/-0.082; p = 0.001)	-0.291 (CI = +/-0.150; p = 0.001)	0.784	+6.97%
Loss Cost	2012.2	0.067 (CI = +/-0.021; p = 0.000)	-0.157 (CI = +/-0.086; p = 0.001)	-0.288 (CI = +/-0.159; p = 0.001)	0.735	+6.91%
Loss Cost	2013.1	0.064 (CI = +/-0.023; p = 0.000)	-0.163 (CI = +/-0.090; p = 0.001)	-0.275 (CI = +/-0.168; p = 0.003)	0.711	+6.59%
Loss Cost	2013.2	0.062 (CI = +/-0.027; p = 0.000)	-0.159 (CI = +/-0.095; p = 0.000)	-0.267 (CI = +/-0.179; p = 0.006)	0.636	+6.38%
Loss Cost	2014.1	0.058 (CI = +/-0.030; p = 0.001)	-0.166 (CI = +/-0.100; p = 0.003)	-0.252 (CI = +/-0.191; p = 0.013)	0.611	+5.96%
Loss Cost	2014.2	0.050 (CI = +/-0.034; p = 0.007)	-0.154 (CI = +/-0.103; p = 0.006)	-0.224 (CI = +/-0.199; p = 0.030)	0.492	+5.15%
Loss Cost	2015.1	0.043 (CI = +/-0.039; p = 0.033)	-0.164 (CI = +/-0.108; p = 0.006)	-0.198 (CI = +/-0.213; p = 0.066)	0.479	+4.42%
Loss Cost	2015.2	0.039 (CI = +/-0.046; p = 0.093)	-0.158 (CI = +/-0.116; p = 0.012)	-0.183 (CI = +/-0.233; p = 0.112)	0.374	+3.95%
Loss Cost	2016.1	0.031 (CI = +/-0.055; p = 0.242)	-0.167 (CI = +/-0.124; p = 0.013)	-0.158 (CI = +/-0.258; p = 0.204)	0.375	+3.14%
Loss Cost	2016.2	0.022 (CI = +/-0.067; p = 0.476)	-0.158 (CI = +/-0.134; p = 0.026)	-0.132 (CI = +/-0.286; p = 0.327)	0.288	+2.24%
Loss Cost	2017.1	0.011 (CI = +/-0.082; p = 0.772)	-0.168 (CI = +/-0.146; p = 0.029)	-0.100 (CI = +/-0.325; p = 0.503)	0.297	+1.09%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	-0.087 (CI = +/-0.047; p = 0.001)	0.019 (CI = +/-0.086; p = 0.661)	0.961	+6.59%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.048; p = 0.001)	0.017 (CI = +/-0.089; p = 0.694)	0.959	+6.61%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.049; p = 0.001)	0.015 (CI = +/-0.091; p = 0.733)	0.955	+6.65%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.051; p = 0.002)	0.009 (CI = +/-0.093; p = 0.842)	0.953	+6.75%
Severity	2007.2	0.066 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.052; p = 0.002)	0.005 (CI = +/-0.095; p = 0.913)	0.949	+6.82%
Severity	2008.1	0.068 (CI = +/-0.008; p = 0.000)	-0.079 (CI = +/-0.051; p = 0.004)	-0.009 (CI = +/-0.093; p = 0.851)	0.953	+7.05%
Severity	2008.2	0.071 (CI = +/-0.007; p = 0.000)	-0.089 (CI = +/-0.047; p = 0.001)	-0.026 (CI = +/-0.086; p = 0.536)	0.960	+7.39%
Severity	2009.1	0.075 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)	-0.046 (CI = +/-0.077; p = 0.228)	0.969	+7.76%
Severity	2009.2	0.077 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.040; p = 0.000)	-0.061 (CI = +/-0.072; p = 0.097)	0.973	+8.05%
Severity	2010.1	0.081 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.036; p = 0.000)	-0.078 (CI = +/-0.065; p = 0.021)	0.978	+8.39%
Severity	2010.2	0.080 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.037; p = 0.000)	-0.075 (CI = +/-0.068; p = 0.031)	0.975	+8.33%
Severity	2011.1	0.081 (CI = +/-0.008; p = 0.000)	-0.073 (CI = +/-0.038; p = 0.001)	-0.081 (CI = +/-0.070; p = 0.026)	0.973	+8.45%
Severity	2011.2	0.078 (CI = +/-0.008; p = 0.000)	-0.066 (CI = +/-0.037; p = 0.001)	-0.068 (CI = +/-0.068; p = 0.049)	0.972	+8.14%
Severity	2012.1	0.081 (CI = +/-0.008; p = 0.000)	-0.060 (CI = +/-0.036; p = 0.003)	-0.081 (CI = +/-0.066; p = 0.019)	0.974	+8.45%
Severity	2012.2	0.084 (CI = +/-0.008; p = 0.000)	-0.067 (CI = +/-0.034; p = 0.001)	-0.096 (CI = +/-0.062; p = 0.005)	0.977	+8.81%
Severity	2013.1	0.086 (CI = +/-0.009; p = 0.000)	-0.064 (CI = +/-0.035; p = 0.001)	-0.102 (CI = +/-0.066; p = 0.005)	0.975	+8.96%
Severity	2013.2	0.088 (CI = +/-0.010; p = 0.000)	-0.068 (CI = +/-0.036; p = 0.001)	-0.110 (CI = +/-0.068; p = 0.003)	0.972	+9.19%
Severity	2014.1	0.086 (CI = +/-0.012; p = 0.000)	-0.071 (CI = +/-0.038; p = 0.001)	-0.104 (CI = +/-0.072; p = 0.008)	0.967	+9.03%
Severity	2014.2	0.084 (CI = +/-0.013; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.000)	-0.094 (CI = +/-0.075; p = 0.018)	0.960	+8.71%
Severity	2015.1	0.081 (CI = +/-0.015; p = 0.000)	-0.069 (CI = +/-0.041; p = 0.003)	-0.086 (CI = +/-0.081; p = 0.041)	0.953	+8.47%
Severity	2015.2	0.080 (CI = +/-0.018; p = 0.000)	-0.068 (CI = +/-0.045; p = 0.006)	-0.082 (CI = +/-0.090; p = 0.069)	0.939	+8.37%
Severity	2016.1	0.081 (CI = +/-0.022; p = 0.000)	-0.067 (CI = +/-0.048; p = 0.011)	-0.086 (CI = +/-0.101; p = 0.087)	0.928	+8.48%
Severity	2016.2	0.087 (CI = +/-0.025; p = 0.000)	-0.073 (CI = +/-0.051; p = 0.010)	-0.102 (CI = +/-0.109; p = 0.063)	0.916	+9.10%
Severity	2017.1	0.087 (CI = +/-0.032; p = 0.000)	-0.072 (CI = +/-0.057; p = 0.018)	-0.103 (CI = +/-0.126; p = 0.097)	0.896	+9.13%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.013)	-0.086 (CI = +/-0.068; p = 0.015)	-0.213 (CI = +/-0.127; p = 0.002)	0.613	-1.09%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.040)	-0.079 (CI = +/-0.069; p = 0.025)	-0.225 (CI = +/-0.128; p = 0.001)	0.593	-0.93%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.112)	-0.087 (CI = +/-0.069; p = 0.015)	-0.237 (CI = +/-0.127; p = 0.001)	0.597	-0.74%
Frequency	2007.1	-0.005 (CI = +/-0.010; p = 0.257)	-0.080 (CI = +/-0.070; p = 0.026)	-0.250 (CI = +/-0.128; p = 0.000)	0.581	-0.54%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.432)	-0.085 (CI = +/-0.071; p = 0.020)	-0.259 (CI = +/-0.130; p = 0.000)	0.583	-0.40%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.507)	-0.084 (CI = +/-0.073; p = 0.027)	-0.261 (CI = +/-0.134; p = 0.000)	0.570	-0.36%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.601)	-0.086 (CI = +/-0.076; p = 0.029)	-0.264 (CI = +/-0.139; p = 0.001)	0.568	-0.31%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.509)	-0.089 (CI = +/-0.079; p = 0.027)	-0.257 (CI = +/-0.143; p = 0.001)	0.568	-0.42%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.451)	-0.086 (CI = +/-0.082; p = 0.039)	-0.252 (CI = +/-0.148; p = 0.002)	0.569	-0.52%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.395)	-0.090 (CI = +/-0.085; p = 0.039)	-0.245 (CI = +/-0.154; p = 0.003)	0.567	-0.64%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.294)	-0.084 (CI = +/-0.087; p = 0.059)	-0.234 (CI = +/-0.159; p = 0.006)	0.575	-0.86%
Frequency	2011.1	-0.010 (CI = +/-0.018; p = 0.294)	-0.086 (CI = +/-0.091; p = 0.063)	-0.230 (CI = +/-0.167; p = 0.009)	0.565	-0.95%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.369)	-0.087 (CI = +/-0.096; p = 0.071)	-0.232 (CI = +/-0.175; p = 0.012)	0.558	-0.90%
Frequency	2012.1	-0.014 (CI = +/-0.022; p = 0.212)	-0.098 (CI = +/-0.098; p = 0.049)	-0.210 (CI = +/-0.180; p = 0.024)	0.582	-1.36%
Frequency	2012.2	-0.018 (CI = +/-0.024; p = 0.148)	-0.090 (CI = +/-0.101; p = 0.078)	-0.193 (CI = +/-0.186; p = 0.043)	0.595	-1.74%
Frequency	2013.1	-0.022 (CI = +/-0.027; p = 0.107)	-0.099 (CI = +/-0.105; p = 0.063)	-0.173 (CI = +/-0.195; p = 0.078)	0.600	-2.18%
Frequency	2013.2	-0.026 (CI = +/-0.031; p = 0.090)	-0.091 (CI = +/-0.110; p = 0.098)	-0.157 (CI = +/-0.206; p = 0.126)	0.606	-2.58%
Frequency	2014.1	-0.029 (CI = +/-0.035; p = 0.105)	-0.095 (CI = +/-0.116; p = 0.102)	-0.147 (CI = +/-0.222; p = 0.178)	0.583	-2.81%
Frequency	2014.2	-0.033 (CI = +/-0.041; p = 0.101)	-0.088 (CI = +/-0.123; p = 0.149)	-0.130 (CI = +/-0.238; p = 0.261)	0.584	-3.28%
Frequency	2015.1	-0.038 (CI = +/-0.048; p = 0.108)	-0.094 (CI = +/-0.131; p = 0.145)	-0.112 (CI = +/-0.260; p = 0.366)	0.562	-3.74%
Frequency	2015.2	-0.042 (CI = +/-0.057; p = 0.135)	-0.090 (CI = +/-0.142; p = 0.193)	-0.101 (CI = +/-0.286; p = 0.456)	0.547	-4.08%
Frequency	2016.1	-0.050 (CI = +/-0.068; p = 0.129)	-0.100 (CI = +/-0.152; p = 0.176)	-0.072 (CI = +/-0.316; p = 0.626)	0.525	-4.92%
Frequency	2016.2	-0.065 (CI = +/-0.081; p = 0.105)	-0.085 (CI = +/-0.163; p = 0.272)	-0.030 (CI = +/-0.347; p = 0.850)	0.538	-6.28%
Frequency	2017.1	-0.076 (CI = +/-0.100; p = 0.119)	-0.095 (CI = +/-0.178; p = 0.257)	0.003 (CI = +/-0.396; p = 0.987)	0.492	-7.36%

## Bodily Injury

Coverage = BI  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality, mobility  
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
							Rate
Loss Cost	2005.2	0.056 (CI = +/-0.009; p = 0.000)	-0.168 (CI = +/-0.067; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.191 (CI = +/-0.170; p = 0.029)	0.871	+5.72%
Loss Cost	2006.1	0.058 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.066; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.207 (CI = +/-0.168; p = 0.017)	0.878	+5.94%
Loss Cost	2006.2	0.060 (CI = +/-0.009; p = 0.000)	-0.169 (CI = +/-0.065; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.225 (CI = +/-0.163; p = 0.009)	0.884	+6.20%
Loss Cost	2007.1	0.063 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.062; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.249 (CI = +/-0.153; p = 0.002)	0.901	+6.56%
Loss Cost	2007.2	0.066 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.061; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.266 (CI = +/-0.150; p = 0.001)	0.903	+6.81%
Loss Cost	2008.1	0.069 (CI = +/-0.009; p = 0.000)	-0.154 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.287 (CI = +/-0.144; p = 0.000)	0.914	+7.14%
Loss Cost	2008.2	0.073 (CI = +/-0.009; p = 0.000)	-0.167 (CI = +/-0.052; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.314 (CI = +/-0.128; p = 0.000)	0.932	+7.57%
Loss Cost	2009.1	0.076 (CI = +/-0.009; p = 0.000)	-0.158 (CI = +/-0.051; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.332 (CI = +/-0.123; p = 0.000)	0.939	+7.88%
Loss Cost	2009.2	0.078 (CI = +/-0.009; p = 0.000)	-0.164 (CI = +/-0.051; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.345 (CI = +/-0.123; p = 0.000)	0.936	+8.10%
Loss Cost	2010.1	0.081 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.050; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.361 (CI = +/-0.121; p = 0.000)	0.940	+8.39%
Loss Cost	2010.2	0.078 (CI = +/-0.010; p = 0.000)	-0.150 (CI = +/-0.050; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.347 (CI = +/-0.120; p = 0.000)	0.930	+8.11%
Loss Cost	2011.1	0.079 (CI = +/-0.011; p = 0.000)	-0.147 (CI = +/-0.052; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.352 (CI = +/-0.125; p = 0.000)	0.925	+8.21%
Loss Cost	2011.2	0.077 (CI = +/-0.012; p = 0.000)	-0.143 (CI = +/-0.054; p = 0.000)	0.015 (CI = +/-0.004; p = 0.000)	-0.341 (CI = +/-0.129; p = 0.000)	0.909	+8.01%
Loss Cost	2012.1	0.076 (CI = +/-0.013; p = 0.000)	-0.145 (CI = +/-0.056; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.335 (CI = +/-0.135; p = 0.000)	0.899	+7.89%
Loss Cost	2012.2	0.076 (CI = +/-0.015; p = 0.000)	-0.145 (CI = +/-0.059; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.335 (CI = +/-0.143; p = 0.000)	0.876	+7.87%
Loss Cost	2013.1	0.074 (CI = +/-0.017; p = 0.000)	-0.149 (CI = +/-0.062; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.324 (CI = +/-0.151; p = 0.000)	0.864	+7.65%
Loss Cost	2013.2	0.072 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.066; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.317 (CI = +/-0.160; p = 0.001)	0.829	+7.48%
Loss Cost	2014.1	0.069 (CI = +/-0.022; p = 0.000)	-0.151 (CI = +/-0.070; p = 0.000)	0.014 (CI = +/-0.005; p = 0.000)	-0.304 (CI = +/-0.170; p = 0.002)	0.816	+7.19%
Loss Cost	2014.2	0.062 (CI = +/-0.023; p = 0.000)	-0.140 (CI = +/-0.068; p = 0.001)	0.013 (CI = +/-0.005; p = 0.000)	-0.272 (CI = +/-0.169; p = 0.004)	0.780	+6.43%
Loss Cost	2015.1	0.057 (CI = +/-0.026; p = 0.000)	-0.148 (CI = +/-0.071; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.248 (CI = +/-0.177; p = 0.010)	0.781	+5.85%
Loss Cost	2015.2	0.053 (CI = +/-0.030; p = 0.003)	-0.142 (CI = +/-0.076; p = 0.002)	0.012 (CI = +/-0.005; p = 0.000)	-0.231 (CI = +/-0.191; p = 0.022)	0.741	+5.40%
Loss Cost	2016.1	0.047 (CI = +/-0.035; p = 0.014)	-0.149 (CI = +/-0.080; p = 0.002)	0.011 (CI = +/-0.006; p = 0.001)	-0.208 (CI = +/-0.206; p = 0.048)	0.748	+4.77%
Loss Cost	2016.2	0.038 (CI = +/-0.039; p = 0.058)	-0.138 (CI = +/-0.084; p = 0.005)	0.011 (CI = +/-0.006; p = 0.002)	-0.177 (CI = +/-0.216; p = 0.098)	0.736	+3.85%
Loss Cost	2017.1	0.028 (CI = +/-0.045; p = 0.188)	-0.148 (CI = +/-0.088; p = 0.005)	0.010 (CI = +/-0.006; p = 0.005)	-0.145 (CI = +/-0.232; p = 0.187)	0.756	+2.88%
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.044; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.027)	0.021 (CI = +/-0.111; p = 0.706)	0.966	+6.33%
Severity	2006.1	0.061 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.045; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.031)	0.021 (CI = +/-0.114; p = 0.715)	0.964	+6.33%
Severity	2006.2	0.062 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.047; p = 0.000)	-0.004 (CI = +/-0.004; p = 0.037)	0.019 (CI = +/-0.117; p = 0.736)	0.960	+6.35%
Severity	2007.1	0.062 (CI = +/-0.007; p = 0.000)	-0.088 (CI = +/-0.048; p = 0.001)	-0.004 (CI = +/-0.004; p = 0.051)	0.014 (CI = +/-0.113; p = 0.811)	0.958	+6.43%
Severity	2007.2	0.063 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.049; p = 0.001)	-0.003 (CI = +/-0.004; p = 0.063)	0.011 (CI = +/-0.129; p = 0.862)	0.955	+6.48%
Severity	2008.1	0.065 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.049; p = 0.002)	-0.003 (CI = +/-0.004; p = 0.099)	-0.003 (CI = +/-0.121; p = 0.954)	0.957	+6.70%
Severity	2008.2	0.068 (CI = +/-0.007; p = 0.000)	-0.093 (CI = +/-0.045; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.140)	-0.023 (CI = +/-0.111; p = 0.669)	0.963	+7.02%
Severity	2009.1	0.071 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.041; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.234)	-0.045 (CI = +/-0.101; p = 0.370)	0.971	+7.37%
Severity	2009.2	0.074 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.039; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.333)	-0.060 (CI = +/-0.095; p = 0.203)	0.973	+7.64%
Severity	2010.1	0.077 (CI = +/-0.007; p = 0.000)	-0.082 (CI = +/-0.037; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.537)	-0.079 (CI = +/-0.088; p = 0.079)	0.978	+7.95%
Severity	2010.2	0.076 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.038; p = 0.000)	-0.001 (CI = +/-0.003; p = 0.476)	-0.073 (CI = +/-0.091; p = 0.110)	0.975	+7.85%
Severity	2011.1	0.076 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.039; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.540)	-0.076 (CI = +/-0.095; p = 0.110)	0.972	+7.91%
Severity	2011.2	0.073 (CI = +/-0.008; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.306)	-0.058 (CI = +/-0.088; p = 0.186)	0.973	+7.55%
Severity	2012.1	0.075 (CI = +/-0.009; p = 0.000)	-0.065 (CI = +/-0.037; p = 0.002)	-0.001 (CI = +/-0.003; p = 0.450)	-0.070 (CI = +/-0.089; p = 0.117)	0.973	+7.78%
Severity	2012.2	0.078 (CI = +/-0.009; p = 0.000)	-0.071 (CI = +/-0.036; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.619)	-0.084 (CI = +/-0.087; p = 0.059)	0.974	+8.08%
Severity	2013.1	0.078 (CI = +/-0.010; p = 0.000)	-0.070 (CI = +/-0.038; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.667)	-0.086 (CI = +/-0.093; p = 0.069)	0.970	+8.12%
Severity	2013.2	0.079 (CI = +/-0.012; p = 0.000)	-0.072 (CI = +/-0.041; p = 0.002)	0.000 (CI = +/-0.003; p = 0.754)	-0.092 (CI = +/-0.098; p = 0.066)	0.965	+8.25%
Severity	2014.1	0.076 (CI = +/-0.013; p = 0.000)	-0.078 (CI = +/-0.041; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.561)	-0.077 (CI = +/-0.101; p = 0.125)	0.962	+7.92%
Severity	2014.2	0.072 (CI = +/-0.014; p = 0.000)	-0.071 (CI = +/-0.041; p = 0.002)	-0.001 (CI = +/-0.003; p = 0.374)	-0.059 (CI = +/-0.101; p = 0.231)	0.958	+7.47%
Severity	2015.1	0.068 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.041; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.224)	-0.040 (CI = +/-0.102; p = 0.415)	0.955	+7.00%
Severity	2015.2	0.065 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.043; p = 0.003)	-0.002 (CI = +/-0.003; p = 0.188)	-0.029 (CI = +/-0.109; p = 0.577)	0.944	+6.71%
Severity	2016.1	0.063 (CI = +/-0.020; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.005)	-0.002 (CI = +/-0.003; p = 0.183)	-0.021 (CI = +/-0.121; p = 0.711)	0.934	+6.49%
Severity	2016.2	0.065 (CI = +/-0.024; p = 0.000)	-0.079 (CI = +/-0.052; p = 0.007)	-0.002 (CI = +/-0.004; p = 0.241)	-0.029 (CI = +/-0.133; p = 0.639)	0.917	+6.73%
Severity	2017.1	0.061 (CI = +/-0.029; p = 0.001)	-0.083 (CI = +/-0.056; p = 0.009)	-0.002 (CI = +/-0.004; p = 0.220)	-0.016 (CI = +/-0.148; p = 0.813)	0.902	+6.32%
Frequency	2005.2	-0.006 (CI = +/-0.006; p = 0.063)	-0.077 (CI = +/-0.048; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.121; p = 0.001)	0.813	-0.58%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.226)	-0.069 (CI = +/-0.046; p = 0.005)	0.014 (CI = +/-0.003; p = 0.000)	-0.228 (CI = +/-0.115; p = 0.000)	0.824	-0.37%
Frequency	2006.2	-0.001 (CI = +/-0.006; p = 0.640)	-0.077 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.245 (CI = +/-0.106; p = 0.000)	0.849	-0.14%
Frequency	2007.1	0.001 (CI = +/-0.006; p = 0.656)	-0.068 (CI = +/-0.038; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.263 (CI = +/-0.096; p = 0.000)	0.873	+0.12%
Frequency	2007.2	0.003 (CI = +/-0.005; p = 0.254)	-0.074 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.276 (CI = +/-0.091; p = 0.000)	0.890	+0.31%
Frequency	2008.1	0.004 (CI = +/-0.006; p = 0.154)	-0.071 (CI = +/-0.037; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.283 (CI = +/-0.092; p = 0.000)	0.891	+0.42%
Frequency	2008.2	0.005 (CI = +/-0.006; p = 0.097)	-0.074 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.290 (CI = +/-0.093; p = 0.000)	0.894	+0.52%
Frequency	2009.1	0.005 (CI = +/-0.007; p = 0.154)	-0.075 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.288 (CI = +/-0.096; p = 0.000)	0.894	+0.48%
Frequency	2009.2	0.004 (CI = +/-0.007; p = 0.235)	-0.074 (CI = +/-0.041; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.285 (CI = +/-0.099; p = 0.000)	0.894	+0.43%
Frequency	2010.1	0.004 (CI = +/-0.008; p = 0.308)	-0.075 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.283 (CI = +/-0.103; p = 0.000)	0.892	+0.40%
Frequency	2010.2	0.002 (CI = +/-0.009; p = 0.560)	-0.070 (CI = +/-0.043; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	-0.274 (CI = +/-0.105; p = 0.000)	0.897	+0.25%
Frequency	2011.1	0.003 (CI = +/-0.010; p = 0.548)	-0.070 (CI = +/-0.045; p = 0.005)	0.016 (CI = +/-0.003; p = 0.000)	-0.276 (CI = +/-0.109; p = 0.000)	0.894	+0.28%
Frequency	2011.2	0.004 (CI = +/-0.010; p = 0.409)	-0.073 (CI = +/-0.047; p = 0.004)	0.016 (CI = +/-0.003; p = 0.000)	-0.283 (CI = +/-0.113; p = 0.000)	0.895	+0.42%
Frequency	2012.1	0.001 (CI = +/-0.011; p = 0.855)	-0.080 (CI = +/-0.046; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.266 (CI = +/-0.112; p = 0.000)	0.907	+0.10%
Frequency	2012.2	-0.002 (CI = +/-0.012; p = 0.733)	-0.074 (CI = +/-0.047; p = 0.004)	0.015 (CI = +/-0.003; p = 0.000)	-0.251 (CI = +/-0.113; p = 0.000)	0.914	-0.19%
Frequency	2013.1	-0.004 (CI = +/-0.013; p = 0.487)	-0.079 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.238 (CI = +/-0.117; p = 0.001)	0.917	-0.43%
Frequency	2013.2	-0.007 (CI = +/-0.014; p = 0.306)	-0.074 (CI = +/-0.050; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	-0.225 (CI = +/-0.121; p = 0.001)	0.921	-0.71%
Frequency	2014.1	-0.007 (CI = +/-0.017; p = 0.393)	-0.074 (CI = +/-0.053; p = 0.010)	0.014 (CI = +/-0.004; p = 0.000)	-0.227 (CI = +/-0.130; p = 0.002)	0.915	-0.68%
Frequency	2014.2	-0.010 (CI = +/-0.019; p = 0.280)	-0.069 (CI = +/-0.056; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	-0.213 (CI = +/-0.137; p = 0.005)	0.917	-0.97%
Frequency	2015.1	-0.011 (CI = +/-0.022; p = 0.301)	-0.071 (CI = +/-0.060; p = 0.025)	0.014 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.150; p = 0.010)	0.911	-1.08%
Frequency	2015.2	-0.012 (CI = +/-0.026; p = 0.314)	-0.069 (CI = +/-0.065; p = 0.041)	0.014 (CI = +/-0.005; p = 0.000)	-0.203 (CI = +/-0.164; p = 0.020)	0.907	-1.22%
Frequency	2016.1	-0.016 (CI = +/-0.030; p = 0.260)	-0.073 (CI = +/-0.070; p = 0.042)	0.014 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.180; p = 0.043)	0.903	-1.61%
Frequency	2016.2	-0.027 (CI = +/-0.032; p = 0.083)	-0.060 (CI = +/-0.068; p = 0.077)	0.013 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.175; p = 0.088)	0.924	-2.70%
Frequency	2017.1	-0.033 (CI = +/-0.038; p = 0.079)	-0.066 (CI = +/-0.073; p = 0.074)	0.012 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.193; p = 0.160)	0.918	-3.24%







## 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.009; p = 0.000)	-0.173 (CI = +/-0.074; p = 0.000)	-0.192 (CI = +/-0.143; p = 0.010)	0.848	+5.43%
Loss Cost	2006.1	0.055 (CI = +/-0.009; p = 0.000)	-0.165 (CI = +/-0.075; p = 0.000)	-0.204 (CI = +/-0.143; p = 0.007)	0.852	+5.63%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	-0.174 (CI = +/-0.074; p = 0.000)	-0.218 (CI = +/-0.142; p = 0.004)	0.855	+5.87%
Loss Cost	2007.1	0.060 (CI = +/-0.010; p = 0.000)	-0.162 (CI = +/-0.072; p = 0.000)	-0.236 (CI = +/-0.137; p = 0.002)	0.869	+6.17%
Loss Cost	2007.2	0.062 (CI = +/-0.010; p = 0.000)	-0.170 (CI = +/-0.073; p = 0.000)	-0.249 (CI = +/-0.137; p = 0.001)	0.867	+6.40%
Loss Cost	2008.1	0.065 (CI = +/-0.011; p = 0.000)	-0.161 (CI = +/-0.072; p = 0.000)	-0.264 (CI = +/-0.136; p = 0.000)	0.874	+6.68%
Loss Cost	2008.2	0.068 (CI = +/-0.011; p = 0.000)	-0.173 (CI = +/-0.069; p = 0.000)	-0.285 (CI = +/-0.130; p = 0.000)	0.887	+7.07%
Loss Cost	2009.1	0.071 (CI = +/-0.011; p = 0.000)	-0.165 (CI = +/-0.070; p = 0.000)	-0.297 (CI = +/-0.131; p = 0.000)	0.889	+7.32%
Loss Cost	2009.2	0.072 (CI = +/-0.012; p = 0.000)	-0.171 (CI = +/-0.072; p = 0.000)	-0.306 (CI = +/-0.134; p = 0.000)	0.879	+7.50%
Loss Cost	2010.1	0.074 (CI = +/-0.013; p = 0.000)	-0.164 (CI = +/-0.074; p = 0.000)	-0.316 (CI = +/-0.137; p = 0.000)	0.877	+7.72%
Loss Cost	2010.2	0.072 (CI = +/-0.014; p = 0.000)	-0.157 (CI = +/-0.075; p = 0.000)	-0.302 (CI = +/-0.139; p = 0.000)	0.852	+7.42%
Loss Cost	2011.1	0.072 (CI = +/-0.016; p = 0.000)	-0.156 (CI = +/-0.079; p = 0.001)	-0.304 (CI = +/-0.145; p = 0.000)	0.841	+7.44%
Loss Cost	2011.2	0.070 (CI = +/-0.017; p = 0.000)	-0.150 (CI = +/-0.082; p = 0.001)	-0.293 (CI = +/-0.151; p = 0.001)	0.803	+7.20%
Loss Cost	2012.1	0.068 (CI = +/-0.019; p = 0.000)	-0.155 (CI = +/-0.086; p = 0.001)	-0.285 (CI = +/-0.158; p = 0.001)	0.783	+7.01%
Loss Cost	2012.2	0.067 (CI = +/-0.022; p = 0.000)	-0.154 (CI = +/-0.090; p = 0.002)	-0.283 (CI = +/-0.167; p = 0.002)	0.734	+6.95%
Loss Cost	2013.1	0.064 (CI = +/-0.024; p = 0.000)	-0.160 (CI = +/-0.095; p = 0.003)	-0.271 (CI = +/-0.176; p = 0.005)	0.710	+6.63%
Loss Cost	2013.2	0.062 (CI = +/-0.028; p = 0.000)	-0.156 (CI = +/-0.101; p = 0.005)	-0.263 (CI = +/-0.188; p = 0.009)	0.634	+6.42%
Loss Cost	2014.1	0.058 (CI = +/-0.032; p = 0.002)	-0.163 (CI = +/-0.107; p = 0.006)	-0.249 (CI = +/-0.200; p = 0.018)	0.607	+6.01%
Loss Cost	2014.2	0.051 (CI = +/-0.036; p = 0.009)	-0.152 (CI = +/-0.110; p = 0.011)	-0.222 (CI = +/-0.209; p = 0.039)	0.484	+5.20%
Loss Cost	2015.1	0.043 (CI = +/-0.042; p = 0.043)	-0.163 (CI = +/-0.117; p = 0.010)	-0.198 (CI = +/-0.224; p = 0.079)	0.467	+4.44%
Loss Cost	2015.2	0.039 (CI = +/-0.050; p = 0.113)	-0.157 (CI = +/-0.126; p = 0.019)	-0.183 (CI = +/-0.246; p = 0.130)	0.353	+3.97%
Loss Cost	2016.1	0.030 (CI = +/-0.061; p = 0.291)	-0.168 (CI = +/-0.137; p = 0.021)	-0.158 (CI = +/-0.273; p = 0.228)	0.352	+3.08%
Loss Cost	2016.2	0.021 (CI = +/-0.074; p = 0.537)	-0.160 (CI = +/-0.148; p = 0.038)	-0.132 (CI = +/-0.307; p = 0.357)	0.250	+2.13%
Loss Cost	2017.1	0.007 (CI = +/-0.095; p = 0.878)	-0.174 (CI = +/-0.166; p = 0.041)	-0.093 (CI = +/-0.353; p = 0.559)	0.262	+0.66%
Severity	2005.2	0.064 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.047; p = 0.001)	0.034 (CI = +/-0.091; p = 0.459)	0.960	+6.60%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.049; p = 0.002)	0.032 (CI = +/-0.093; p = 0.490)	0.958	+6.63%
Severity	2006.2	0.064 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.050; p = 0.002)	0.030 (CI = +/-0.096; p = 0.527)	0.954	+6.66%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	-0.079 (CI = +/-0.051; p = 0.004)	0.024 (CI = +/-0.097; p = 0.617)	0.952	+6.76%
Severity	2007.2	0.066 (CI = +/-0.008; p = 0.000)	-0.082 (CI = +/-0.053; p = 0.004)	0.020 (CI = +/-0.100; p = 0.684)	0.948	+6.84%
Severity	2008.1	0.068 (CI = +/-0.008; p = 0.000)	-0.074 (CI = +/-0.052; p = 0.007)	0.007 (CI = +/-0.097; p = 0.882)	0.952	+7.08%
Severity	2008.2	0.072 (CI = +/-0.007; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.001)	-0.011 (CI = +/-0.089; p = 0.804)	0.960	+7.41%
Severity	2009.1	0.075 (CI = +/-0.007; p = 0.000)	-0.072 (CI = +/-0.042; p = 0.002)	-0.030 (CI = +/-0.078; p = 0.439)	0.970	+7.79%
Severity	2009.2	0.078 (CI = +/-0.007; p = 0.000)	-0.081 (CI = +/-0.039; p = 0.000)	-0.044 (CI = +/-0.072; p = 0.219)	0.974	+8.08%
Severity	2010.1	0.081 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.034; p = 0.000)	-0.061 (CI = +/-0.062; p = 0.055)	0.981	+8.44%
Severity	2010.2	0.080 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.035; p = 0.001)	-0.058 (CI = +/-0.065; p = 0.076)	0.979	+8.38%
Severity	2011.1	0.082 (CI = +/-0.007; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	-0.064 (CI = +/-0.066; p = 0.057)	0.978	+8.52%
Severity	2011.2	0.079 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.034; p = 0.002)	-0.051 (CI = +/-0.062; p = 0.102)	0.978	+8.21%
Severity	2012.1	0.082 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.031; p = 0.003)	-0.065 (CI = +/-0.057; p = 0.029)	0.982	+8.56%
Severity	2012.2	0.085 (CI = +/-0.007; p = 0.000)	-0.058 (CI = +/-0.027; p = 0.000)	-0.079 (CI = +/-0.050; p = 0.004)	0.986	+8.92%
Severity	2013.1	0.087 (CI = +/-0.007; p = 0.000)	-0.054 (CI = +/-0.028; p = 0.001)	-0.087 (CI = +/-0.051; p = 0.002)	0.985	+9.12%
Severity	2013.2	0.090 (CI = +/-0.008; p = 0.000)	-0.058 (CI = +/-0.027; p = 0.000)	-0.095 (CI = +/-0.051; p = 0.001)	0.985	+9.37%
Severity	2014.1	0.089 (CI = +/-0.009; p = 0.000)	-0.059 (CI = +/-0.029; p = 0.001)	-0.092 (CI = +/-0.055; p = 0.003)	0.982	+9.28%
Severity	2014.2	0.086 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.029; p = 0.001)	-0.083 (CI = +/-0.055; p = 0.007)	0.980	+9.98%
Severity	2015.1	0.085 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.031; p = 0.002)	-0.079 (CI = +/-0.060; p = 0.014)	0.976	+8.87%
Severity	2015.2	0.084 (CI = +/-0.013; p = 0.000)	-0.056 (CI = +/-0.034; p = 0.004)	-0.077 (CI = +/-0.067; p = 0.027)	0.968	+8.81%
Severity	2016.1	0.088 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.036; p = 0.010)	-0.088 (CI = +/-0.072; p = 0.021)	0.965	+9.21%
Severity	2016.2	0.095 (CI = +/-0.017; p = 0.000)	-0.058 (CI = +/-0.034; p = 0.004)	-0.108 (CI = +/-0.070; p = 0.007)	0.968	+9.99%
Severity	2017.1	0.101 (CI = +/-0.020; p = 0.000)	-0.052 (CI = +/-0.035; p = 0.010)	-0.124 (CI = +/-0.075; p = 0.005)	0.967	+10.66%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.013)	-0.089 (CI = +/-0.070; p = 0.014)	-0.225 (CI = +/-0.135; p = 0.002)	0.582	-1.10%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.040)	-0.082 (CI = +/-0.071; p = 0.024)	-0.236 (CI = +/-0.136; p = 0.001)	0.559	-0.94%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.112)	-0.090 (CI = +/-0.071; p = 0.014)	-0.248 (CI = +/-0.136; p = 0.001)	0.562	-0.74%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.254)	-0.083 (CI = +/-0.072; p = 0.025)	-0.260 (CI = +/-0.136; p = 0.001)	0.544	-0.55%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.427)	-0.088 (CI = +/-0.073; p = 0.020)	-0.269 (CI = +/-0.138; p = 0.000)	0.546	-0.41%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.497)	-0.087 (CI = +/-0.076; p = 0.026)	-0.271 (CI = +/-0.142; p = 0.001)	0.533	-0.38%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.592)	-0.089 (CI = +/-0.079; p = 0.028)	-0.274 (CI = +/-0.147; p = 0.001)	0.530	-0.32%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.497)	-0.093 (CI = +/-0.081; p = 0.027)	-0.267 (CI = +/-0.152; p = 0.001)	0.532	-0.44%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.443)	-0.090 (CI = +/-0.084; p = 0.038)	-0.262 (CI = +/-0.157; p = 0.002)	0.533	-0.54%
Frequency	2010.1	-0.007 (CI = +/-0.016; p = 0.384)	-0.094 (CI = +/-0.088; p = 0.037)	-0.255 (CI = +/-0.163; p = 0.004)	0.531	-0.67%
Frequency	2010.2	-0.009 (CI = +/-0.017; p = 0.289)	-0.088 (CI = +/-0.091; p = 0.057)	-0.244 (CI = +/-0.168; p = 0.006)	0.539	-0.89%
Frequency	2011.1	-0.010 (CI = +/-0.019; p = 0.285)	-0.091 (CI = +/-0.095; p = 0.060)	-0.240 (CI = +/-0.175; p = 0.010)	0.529	-0.99%
Frequency	2011.2	-0.009 (CI = +/-0.021; p = 0.360)	-0.092 (CI = +/-0.100; p = 0.068)	-0.242 (CI = +/-0.184; p = 0.013)	0.522	-0.94%
Frequency	2012.1	-0.014 (CI = +/-0.023; p = 0.202)	-0.104 (CI = +/-0.102; p = 0.045)	-0.221 (CI = +/-0.187; p = 0.024)	0.551	-1.42%
Frequency	2012.2	-0.018 (CI = +/-0.025; p = 0.144)	-0.096 (CI = +/-0.105; p = 0.072)	-0.204 (CI = +/-0.195; p = 0.041)	0.564	-1.81%
Frequency	2013.1	-0.023 (CI = +/-0.028; p = 0.100)	-0.106 (CI = +/-0.110; p = 0.057)	-0.184 (CI = +/-0.203; p = 0.072)	0.574	-2.28%
Frequency	2013.2	-0.027 (CI = +/-0.032; p = 0.086)	-0.099 (CI = +/-0.115; p = 0.087)	-0.168 (CI = +/-0.214; p = 0.114)	0.581	-2.69%
Frequency	2014.1	-0.030 (CI = +/-0.037; p = 0.097)	-0.104 (CI = +/-0.123; p = 0.090)	-0.157 (CI = +/-0.229; p = 0.165)	0.559	-2.99%
Frequency	2014.2	-0.035 (CI = +/-0.042; p = 0.094)	-0.097 (CI = +/-0.130; p = 0.131)	-0.139 (CI = +/-0.246; p = 0.243)	0.561	-3.47%
Frequency	2015.1	-0.042 (CI = +/-0.050; p = 0.095)	-0.106 (CI = +/-0.139; p = 0.122)	-0.119 (CI = +/-0.267; p = 0.353)	0.542	-4.07%
Frequency	2015.2	-0.045 (CI = +/-0.060; p = 0.121)	-0.102 (CI = +/-0.150; p = 0.165)	-0.106 (CI = +/-0.295; p = 0.446)	0.528	-4.45%
Frequency	2016.1	-0.058 (CI = +/-0.072; p = 0.105)	-0.117 (CI = +/-0.163; p = 0.140)	-0.069 (CI = +/-0.325; p = 0.644)	0.517	-5.61%
Frequency	2016.2	-0.074 (CI = +/-0.086; p = 0.084)	-0.102 (CI = +/-0.172; p = 0.214)	-0.023 (CI = +/-0.357; p = 0.886)	0.537	-7.14%
Frequency	2017.1	-0.095 (CI = +/-0.109; p = 0.081)	-0.123 (CI = +/-0.190; p = 0.175)	0.031 (CI = +/-0.406; p = 0.865)	0.513	-9.04%

## Bodily Injury

Coverage = BI  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.008; p = 0.000)	-0.177 (CI = +/-0.080; p = 0.000)	0.815	+4.57%
Loss Cost	2006.1	0.046 (CI = +/-0.008; p = 0.000)	-0.172 (CI = +/-0.082; p = 0.000)	0.814	+4.66%
Loss Cost	2006.2	0.047 (CI = +/-0.008; p = 0.000)	-0.179 (CI = +/-0.083; p = 0.000)	0.808	+4.78%
Loss Cost	2007.1	0.048 (CI = +/-0.009; p = 0.000)	-0.171 (CI = +/-0.084; p = 0.000)	0.812	+4.92%
Loss Cost	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.176 (CI = +/-0.087; p = 0.000)	0.800	+5.01%
Loss Cost	2008.1	0.050 (CI = +/-0.010; p = 0.000)	-0.171 (CI = +/-0.089; p = 0.000)	0.798	+5.10%
Loss Cost	2008.2	0.051 (CI = +/-0.010; p = 0.000)	-0.180 (CI = +/-0.091; p = 0.000)	0.793	+5.27%
Loss Cost	2009.1	0.052 (CI = +/-0.011; p = 0.000)	-0.178 (CI = +/-0.094; p = 0.001)	0.786	+5.30%
Loss Cost	2009.2	0.052 (CI = +/-0.012; p = 0.000)	-0.178 (CI = +/-0.098; p = 0.001)	0.759	+5.30%
Loss Cost	2010.1	0.051 (CI = +/-0.013; p = 0.000)	-0.179 (CI = +/-0.102; p = 0.001)	0.748	+5.28%
Loss Cost	2010.2	0.048 (CI = +/-0.014; p = 0.000)	-0.164 (CI = +/-0.102; p = 0.003)	0.707	+4.93%
Loss Cost	2011.1	0.047 (CI = +/-0.015; p = 0.000)	-0.170 (CI = +/-0.105; p = 0.003)	0.690	+4.77%
Loss Cost	2011.2	0.043 (CI = +/-0.015; p = 0.000)	-0.157 (CI = +/-0.106; p = 0.006)	0.633	+4.44%
Loss Cost	2012.1	0.040 (CI = +/-0.016; p = 0.000)	-0.169 (CI = +/-0.108; p = 0.004)	0.617	+4.12%
Loss Cost	2012.2	0.038 (CI = +/-0.018; p = 0.000)	-0.160 (CI = +/-0.112; p = 0.008)	0.546	+3.87%
Loss Cost	2013.1	0.034 (CI = +/-0.019; p = 0.001)	-0.174 (CI = +/-0.113; p = 0.005)	0.535	+3.46%
Loss Cost	2013.2	0.031 (CI = +/-0.020; p = 0.006)	-0.161 (CI = +/-0.117; p = 0.010)	0.442	+3.10%
Loss Cost	2014.1	0.026 (CI = +/-0.022; p = 0.022)	-0.176 (CI = +/-0.119; p = 0.006)	0.444	+2.62%
Loss Cost	2014.2	0.019 (CI = +/-0.023; p = 0.091)	-0.155 (CI = +/-0.117; p = 0.013)	0.328	+1.94%
Loss Cost	2015.1	0.013 (CI = +/-0.024; p = 0.259)	-0.172 (CI = +/-0.118; p = 0.007)	0.366	+1.32%
Loss Cost	2015.2	0.008 (CI = +/-0.027; p = 0.519)	-0.158 (CI = +/-0.123; p = 0.016)	0.280	+0.82%
Loss Cost	2016.1	0.002 (CI = +/-0.029; p = 0.883)	-0.173 (CI = +/-0.126; p = 0.011)	0.333	+0.20%
Loss Cost	2016.2	-0.005 (CI = +/-0.033; p = 0.765)	-0.157 (CI = +/-0.133; p = 0.025)	0.284	-0.46%
Loss Cost	2017.1	-0.011 (CI = +/-0.037; p = 0.507)	-0.172 (CI = +/-0.140; p = 0.021)	0.333	-1.14%
Severity	2005.2	0.065 (CI = +/-0.004; p = 0.000)	-0.087 (CI = +/-0.046; p = 0.001)	0.962	+6.68%
Severity	2006.1	0.065 (CI = +/-0.005; p = 0.000)	-0.086 (CI = +/-0.047; p = 0.001)	0.960	+6.70%
Severity	2006.2	0.065 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.049; p = 0.001)	0.956	+6.72%
Severity	2007.1	0.066 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.955	+6.79%
Severity	2007.2	0.066 (CI = +/-0.006; p = 0.000)	-0.086 (CI = +/-0.051; p = 0.002)	0.951	+6.85%
Severity	2008.1	0.068 (CI = +/-0.006; p = 0.000)	-0.079 (CI = +/-0.050; p = 0.003)	0.954	+7.00%
Severity	2008.2	0.070 (CI = +/-0.005; p = 0.000)	-0.090 (CI = +/-0.047; p = 0.000)	0.961	+7.23%
Severity	2009.1	0.072 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.043; p = 0.001)	0.968	+7.45%
Severity	2009.2	0.073 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.041; p = 0.000)	0.970	+7.62%
Severity	2010.1	0.075 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.039; p = 0.000)	0.974	+7.80%
Severity	2010.2	0.074 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.040; p = 0.001)	0.970	+7.72%
Severity	2011.1	0.075 (CI = +/-0.006; p = 0.000)	-0.076 (CI = +/-0.042; p = 0.001)	0.967	+7.74%
Severity	2011.2	0.072 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.040; p = 0.002)	0.968	+7.51%
Severity	2012.1	0.074 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.040; p = 0.004)	0.967	+7.63%
Severity	2012.2	0.075 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.041; p = 0.003)	0.965	+7.77%
Severity	2013.1	0.075 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.043; p = 0.004)	0.961	+7.77%
Severity	2013.2	0.075 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.006)	0.954	+7.79%
Severity	2014.1	0.073 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.046; p = 0.004)	0.950	+7.59%
Severity	2014.2	0.071 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.046; p = 0.008)	0.944	+7.31%
Severity	2015.1	0.068 (CI = +/-0.009; p = 0.000)	-0.073 (CI = +/-0.046; p = 0.005)	0.940	+7.07%
Severity	2015.2	0.067 (CI = +/-0.011; p = 0.000)	-0.068 (CI = +/-0.049; p = 0.010)	0.925	+6.89%
Severity	2016.1	0.066 (CI = +/-0.012; p = 0.000)	-0.070 (CI = +/-0.053; p = 0.013)	0.912	+6.79%
Severity	2016.2	0.066 (CI = +/-0.014; p = 0.000)	-0.072 (CI = +/-0.058; p = 0.019)	0.890	+6.86%
Severity	2017.1	0.064 (CI = +/-0.016; p = 0.000)	-0.077 (CI = +/-0.062; p = 0.020)	0.871	+6.64%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	-0.090 (CI = +/-0.079; p = 0.026)	0.487	-1.97%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.086 (CI = +/-0.081; p = 0.037)	0.442	-1.91%
Frequency	2006.2	-0.018 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.083; p = 0.032)	0.422	-1.82%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.000)	-0.087 (CI = +/-0.085; p = 0.044)	0.372	-1.76%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.001)	-0.089 (CI = +/-0.088; p = 0.046)	0.358	-1.72%
Frequency	2008.1	-0.018 (CI = +/-0.010; p = 0.001)	-0.092 (CI = +/-0.091; p = 0.046)	0.342	-1.78%
Frequency	2008.2	-0.018 (CI = +/-0.011; p = 0.002)	-0.090 (CI = +/-0.094; p = 0.060)	0.339	-1.83%
Frequency	2009.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.098 (CI = +/-0.096; p = 0.044)	0.358	-1.99%
Frequency	2009.2	-0.022 (CI = +/-0.012; p = 0.001)	-0.090 (CI = +/-0.098; p = 0.070)	0.376	-2.16%
Frequency	2010.1	-0.024 (CI = +/-0.013; p = 0.001)	-0.099 (CI = +/-0.100; p = 0.053)	0.390	-2.34%
Frequency	2010.2	-0.026 (CI = +/-0.014; p = 0.001)	-0.087 (CI = +/-0.102; p = 0.090)	0.421	-2.59%
Frequency	2011.1	-0.028 (CI = +/-0.014; p = 0.001)	-0.095 (CI = +/-0.105; p = 0.074)	0.423	-2.76%
Frequency	2011.2	-0.029 (CI = +/-0.016; p = 0.001)	-0.090 (CI = +/-0.109; p = 0.101)	0.419	-2.86%
Frequency	2012.1	-0.033 (CI = +/-0.016; p = 0.000)	-0.106 (CI = +/-0.108; p = 0.054)	0.478	-3.26%
Frequency	2012.2	-0.037 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.110; p = 0.096)	0.515	-3.62%
Frequency	2013.1	-0.041 (CI = +/-0.018; p = 0.000)	-0.105 (CI = +/-0.111; p = 0.061)	0.544	-3.99%
Frequency	2013.2	-0.045 (CI = +/-0.020; p = 0.000)	-0.092 (CI = +/-0.114; p = 0.106)	0.569	-4.35%
Frequency	2014.1	-0.047 (CI = +/-0.022; p = 0.000)	-0.101 (CI = +/-0.119; p = 0.090)	0.557	-4.62%
Frequency	2014.2	-0.051 (CI = +/-0.024; p = 0.000)	-0.088 (CI = +/-0.124; p = 0.150)	0.574	-5.01%
Frequency	2015.1	-0.055 (CI = +/-0.026; p = 0.001)	-0.099 (CI = +/-0.129; p = 0.123)	0.566	-5.37%
Frequency	2015.2	-0.058 (CI = +/-0.030; p = 0.001)	-0.090 (CI = +/-0.138; p = 0.184)	0.561	-5.68%
Frequency	2016.1	-0.064 (CI = +/-0.034; p = 0.001)	-0.103 (CI = +/-0.145; p = 0.149)	0.555	-6.17%
Frequency	2016.2	-0.071 (CI = +/-0.038; p = 0.002)	-0.085 (CI = +/-0.154; p = 0.250)	0.578	-6.85%
Frequency	2017.1	-0.076 (CI = +/-0.044; p = 0.003)	-0.095 (CI = +/-0.166; p = 0.229)	0.543	-7.30%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.008; p = 0.000)	-0.171 (CI = +/-0.081; p = 0.000)	0.817	+4.69%
Loss Cost	2006.1	0.047 (CI = +/-0.008; p = 0.000)	-0.165 (CI = +/-0.083; p = 0.000)	0.817	+4.79%
Loss Cost	2006.2	0.048 (CI = +/-0.009; p = 0.000)	-0.171 (CI = +/-0.084; p = 0.000)	0.812	+4.91%
Loss Cost	2007.1	0.050 (CI = +/-0.009; p = 0.000)	-0.163 (CI = +/-0.085; p = 0.001)	0.817	+5.08%
Loss Cost	2007.2	0.050 (CI = +/-0.010; p = 0.000)	-0.167 (CI = +/-0.088; p = 0.001)	0.806	+5.18%
Loss Cost	2008.1	0.052 (CI = +/-0.010; p = 0.000)	-0.161 (CI = +/-0.090; p = 0.001)	0.805	+5.30%
Loss Cost	2008.2	0.053 (CI = +/-0.011; p = 0.000)	-0.170 (CI = +/-0.091; p = 0.001)	0.802	+5.48%
Loss Cost	2009.1	0.054 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.095; p = 0.001)	0.796	+5.55%
Loss Cost	2009.2	0.054 (CI = +/-0.013; p = 0.000)	-0.167 (CI = +/-0.099; p = 0.002)	0.771	+5.55%
Loss Cost	2010.1	0.054 (CI = +/-0.014; p = 0.000)	-0.167 (CI = +/-0.103; p = 0.003)	0.760	+5.56%
Loss Cost	2010.2	0.051 (CI = +/-0.014; p = 0.000)	-0.153 (CI = +/-0.103; p = 0.005)	0.721	+5.21%
Loss Cost	2011.1	0.049 (CI = +/-0.015; p = 0.000)	-0.159 (CI = +/-0.107; p = 0.006)	0.704	+5.06%
Loss Cost	2011.2	0.046 (CI = +/-0.016; p = 0.000)	-0.147 (CI = +/-0.109; p = 0.011)	0.649	+4.73%
Loss Cost	2012.1	0.043 (CI = +/-0.018; p = 0.000)	-0.159 (CI = +/-0.112; p = 0.008)	0.630	+4.41%
Loss Cost	2012.2	0.041 (CI = +/-0.019; p = 0.000)	-0.150 (CI = +/-0.116; p = 0.014)	0.561	+4.16%
Loss Cost	2013.1	0.037 (CI = +/-0.021; p = 0.002)	-0.165 (CI = +/-0.119; p = 0.009)	0.545	+3.73%
Loss Cost	2013.2	0.033 (CI = +/-0.022; p = 0.006)	-0.153 (CI = +/-0.123; p = 0.017)	0.452	+3.36%
Loss Cost	2014.1	0.028 (CI = +/-0.024; p = 0.027)	-0.169 (CI = +/-0.126; p = 0.012)	0.447	+2.84%
Loss Cost	2014.2	0.021 (CI = +/-0.025; p = 0.098)	-0.150 (CI = +/-0.125; p = 0.022)	0.327	+2.12%
Loss Cost	2015.1	0.014 (CI = +/-0.028; p = 0.291)	-0.169 (CI = +/-0.127; p = 0.013)	0.357	+1.42%
Loss Cost	2015.2	0.009 (CI = +/-0.031; p = 0.542)	-0.156 (CI = +/-0.133; p = 0.025)	0.262	+0.89%
Loss Cost	2016.1	0.001 (CI = +/-0.034; p = 0.936)	-0.175 (CI = +/-0.139; p = 0.018)	0.313	+0.13%
Loss Cost	2016.2	-0.006 (CI = +/-0.039; p = 0.741)	-0.160 (CI = +/-0.146; p = 0.035)	0.254	-0.59%
Loss Cost	2017.1	-0.015 (CI = +/-0.045; p = 0.462)	-0.180 (CI = +/-0.155; p = 0.028)	0.314	-1.51%
Severity	2005.2	0.065 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.001)	0.961	+6.73%
Severity	2006.1	0.065 (CI = +/-0.005; p = 0.000)	-0.082 (CI = +/-0.048; p = 0.002)	0.958	+6.76%
Severity	2006.2	0.066 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.955	+6.79%
Severity	2007.1	0.067 (CI = +/-0.005; p = 0.000)	-0.079 (CI = +/-0.051; p = 0.003)	0.954	+6.88%
Severity	2007.2	0.067 (CI = +/-0.006; p = 0.000)	-0.082 (CI = +/-0.052; p = 0.003)	0.950	+6.93%
Severity	2008.1	0.069 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.051; p = 0.006)	0.954	+7.12%
Severity	2008.2	0.071 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.047; p = 0.001)	0.962	+7.35%
Severity	2009.1	0.073 (CI = +/-0.005; p = 0.000)	-0.072 (CI = +/-0.041; p = 0.001)	0.971	+7.61%
Severity	2009.2	0.075 (CI = +/-0.005; p = 0.000)	-0.080 (CI = +/-0.039; p = 0.000)	0.974	+7.80%
Severity	2010.1	0.077 (CI = +/-0.005; p = 0.000)	-0.071 (CI = +/-0.036; p = 0.000)	0.979	+8.02%
Severity	2010.2	0.076 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.976	+7.95%
Severity	2011.1	0.077 (CI = +/-0.006; p = 0.000)	-0.066 (CI = +/-0.038; p = 0.002)	0.974	+8.00%
Severity	2011.2	0.075 (CI = +/-0.005; p = 0.000)	-0.058 (CI = +/-0.035; p = 0.003)	0.976	+7.78%
Severity	2012.1	0.077 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.034; p = 0.006)	0.977	+7.95%
Severity	2012.2	0.078 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.034; p = 0.002)	0.978	+8.12%
Severity	2013.1	0.078 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.005)	0.975	+8.17%
Severity	2013.2	0.079 (CI = +/-0.007; p = 0.000)	-0.057 (CI = +/-0.038; p = 0.006)	0.971	+8.22%
Severity	2014.1	0.077 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.039; p = 0.004)	0.968	+8.06%
Severity	2014.2	0.075 (CI = +/-0.008; p = 0.000)	-0.054 (CI = +/-0.037; p = 0.008)	0.966	+7.78%
Severity	2015.1	0.073 (CI = +/-0.008; p = 0.000)	-0.059 (CI = +/-0.039; p = 0.006)	0.962	+7.59%
Severity	2015.2	0.072 (CI = +/-0.009; p = 0.000)	-0.055 (CI = +/-0.041; p = 0.012)	0.953	+7.43%
Severity	2016.1	0.072 (CI = +/-0.011; p = 0.000)	-0.055 (CI = +/-0.045; p = 0.020)	0.945	+7.44%
Severity	2016.2	0.073 (CI = +/-0.013; p = 0.000)	-0.058 (CI = +/-0.048; p = 0.024)	0.932	+7.57%
Severity	2017.1	0.072 (CI = +/-0.016; p = 0.000)	-0.059 (CI = +/-0.054; p = 0.036)	0.918	+7.50%
Frequency	2005.2	-0.019 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.081; p = 0.036)	0.445	-1.92%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	-0.083 (CI = +/-0.083; p = 0.051)	0.395	-1.85%
Frequency	2006.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.085; p = 0.044)	0.372	-1.76%
Frequency	2007.1	-0.017 (CI = +/-0.009; p = 0.001)	-0.083 (CI = +/-0.087; p = 0.061)	0.318	-1.68%
Frequency	2007.2	-0.017 (CI = +/-0.010; p = 0.002)	-0.085 (CI = +/-0.090; p = 0.064)	0.303	-1.64%
Frequency	2008.1	-0.017 (CI = +/-0.011; p = 0.003)	-0.088 (CI = +/-0.094; p = 0.064)	0.286	-1.70%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.004)	-0.086 (CI = +/-0.097; p = 0.080)	0.283	-1.74%
Frequency	2009.1	-0.019 (CI = +/-0.012; p = 0.003)	-0.094 (CI = +/-0.099; p = 0.061)	0.302	-1.92%
Frequency	2009.2	-0.021 (CI = +/-0.013; p = 0.003)	-0.087 (CI = +/-0.102; p = 0.091)	0.320	-2.08%
Frequency	2010.1	-0.023 (CI = +/-0.014; p = 0.002)	-0.096 (CI = +/-0.104; p = 0.070)	0.334	-2.28%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	-0.085 (CI = +/-0.106; p = 0.111)	0.367	-2.54%
Frequency	2011.1	-0.028 (CI = +/-0.016; p = 0.002)	-0.093 (CI = +/-0.110; p = 0.092)	0.369	-2.73%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	-0.089 (CI = +/-0.115; p = 0.120)	0.365	-2.83%
Frequency	2012.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.107 (CI = +/-0.114; p = 0.064)	0.430	-3.28%
Frequency	2012.2	-0.037 (CI = +/-0.019; p = 0.001)	-0.093 (CI = +/-0.116; p = 0.107)	0.470	-3.66%
Frequency	2013.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.110 (CI = +/-0.117; p = 0.066)	0.505	-4.10%
Frequency	2013.2	-0.046 (CI = +/-0.022; p = 0.000)	-0.097 (CI = +/-0.120; p = 0.108)	0.534	-4.49%
Frequency	2014.1	-0.050 (CI = +/-0.024; p = 0.001)	-0.108 (CI = +/-0.126; p = 0.088)	0.525	-4.83%
Frequency	2014.2	-0.054 (CI = +/-0.027; p = 0.001)	-0.096 (CI = +/-0.131; p = 0.140)	0.546	-5.25%
Frequency	2015.1	-0.059 (CI = +/-0.030; p = 0.001)	-0.110 (CI = +/-0.138; p = 0.107)	0.545	-5.74%
Frequency	2015.2	-0.063 (CI = +/-0.034; p = 0.002)	-0.101 (CI = +/-0.147; p = 0.159)	0.543	-6.09%
Frequency	2016.1	-0.071 (CI = +/-0.038; p = 0.002)	-0.120 (CI = +/-0.154; p = 0.115)	0.551	-6.81%
Frequency	2016.2	-0.079 (CI = +/-0.043; p = 0.002)	-0.102 (CI = +/-0.161; p = 0.189)	0.582	-7.59%
Frequency	2017.1	-0.088 (CI = +/-0.051; p = 0.004)	-0.121 (CI = +/-0.175; p = 0.152)	0.566	-8.39%

## Bodily Injury

Coverage = BI  
End Trend Period = 2021.2  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.009; p = 0.000)	-0.163 (CI = +/-0.084; p = 0.000)	0.808	+4.87%
Loss Cost	2006.1	0.049 (CI = +/-0.009; p = 0.000)	-0.156 (CI = +/-0.086; p = 0.001)	0.810	+5.01%
Loss Cost	2006.2	0.050 (CI = +/-0.010; p = 0.000)	-0.163 (CI = +/-0.087; p = 0.001)	0.806	+5.16%
Loss Cost	2007.1	0.052 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.088; p = 0.001)	0.815	+5.38%
Loss Cost	2007.2	0.054 (CI = +/-0.011; p = 0.000)	-0.159 (CI = +/-0.090; p = 0.001)	0.805	+5.50%
Loss Cost	2008.1	0.055 (CI = +/-0.011; p = 0.000)	-0.151 (CI = +/-0.092; p = 0.002)	0.807	+5.67%
Loss Cost	2008.2	0.057 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.093; p = 0.002)	0.807	+5.90%
Loss Cost	2009.1	0.059 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.097; p = 0.003)	0.803	+6.03%
Loss Cost	2009.2	0.059 (CI = +/-0.014; p = 0.000)	-0.157 (CI = +/-0.101; p = 0.004)	0.778	+6.06%
Loss Cost	2010.1	0.059 (CI = +/-0.015; p = 0.000)	-0.154 (CI = +/-0.106; p = 0.006)	0.769	+6.12%
Loss Cost	2010.2	0.056 (CI = +/-0.016; p = 0.000)	-0.140 (CI = +/-0.106; p = 0.012)	0.728	+5.75%
Loss Cost	2011.1	0.055 (CI = +/-0.018; p = 0.000)	-0.144 (CI = +/-0.112; p = 0.014)	0.709	+5.64%
Loss Cost	2011.2	0.051 (CI = +/-0.019; p = 0.000)	-0.132 (CI = +/-0.114; p = 0.025)	0.649	+5.27%
Loss Cost	2012.1	0.048 (CI = +/-0.021; p = 0.000)	-0.143 (CI = +/-0.119; p = 0.021)	0.624	+4.97%
Loss Cost	2012.2	0.046 (CI = +/-0.023; p = 0.001)	-0.134 (CI = +/-0.124; p = 0.035)	0.547	+4.69%
Loss Cost	2013.1	0.042 (CI = +/-0.025; p = 0.003)	-0.148 (CI = +/-0.129; p = 0.028)	0.521	+4.25%
Loss Cost	2013.2	0.037 (CI = +/-0.027; p = 0.011)	-0.136 (CI = +/-0.135; p = 0.048)	0.412	+3.81%
Loss Cost	2014.1	0.032 (CI = +/-0.031; p = 0.042)	-0.151 (CI = +/-0.141; p = 0.038)	0.393	+3.25%
Loss Cost	2014.2	0.023 (CI = +/-0.032; p = 0.148)	-0.129 (CI = +/-0.141; p = 0.069)	0.239	+2.33%
Loss Cost	2015.1	0.015 (CI = +/-0.036; p = 0.390)	-0.150 (CI = +/-0.146; p = 0.046)	0.256	+1.49%
Loss Cost	2015.2	0.007 (CI = +/-0.041; p = 0.708)	-0.133 (CI = +/-0.153; p = 0.082)	0.136	+0.71%
Loss Cost	2016.1	-0.003 (CI = +/-0.047; p = 0.894)	-0.155 (CI = +/-0.163; p = 0.061)	0.192	-0.29%
Loss Cost	2016.2	-0.015 (CI = +/-0.054; p = 0.536)	-0.132 (CI = +/-0.170; p = 0.111)	0.140	-1.49%
Loss Cost	2017.1	-0.030 (CI = +/-0.064; p = 0.309)	-0.159 (CI = +/-0.184; p = 0.080)	0.234	-2.93%
Severity	2005.2	0.065 (CI = +/-0.005; p = 0.000)	-0.084 (CI = +/-0.050; p = 0.002)	0.953	+6.70%
Severity	2006.1	0.065 (CI = +/-0.006; p = 0.000)	-0.083 (CI = +/-0.051; p = 0.003)	0.950	+6.73%
Severity	2006.2	0.065 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.053; p = 0.003)	0.945	+6.76%
Severity	2007.1	0.066 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.054; p = 0.005)	0.944	+6.85%
Severity	2007.2	0.067 (CI = +/-0.007; p = 0.000)	-0.083 (CI = +/-0.056; p = 0.005)	0.939	+6.92%
Severity	2008.1	0.069 (CI = +/-0.007; p = 0.000)	-0.073 (CI = +/-0.055; p = 0.010)	0.944	+7.13%
Severity	2008.2	0.071 (CI = +/-0.006; p = 0.000)	-0.085 (CI = +/-0.050; p = 0.002)	0.953	+7.40%
Severity	2009.1	0.074 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.045; p = 0.003)	0.965	+7.71%
Severity	2009.2	0.076 (CI = +/-0.006; p = 0.000)	-0.081 (CI = +/-0.042; p = 0.001)	0.969	+7.93%
Severity	2010.1	0.079 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.001)	0.977	+8.21%
Severity	2010.2	0.078 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.039; p = 0.002)	0.973	+8.14%
Severity	2011.1	0.079 (CI = +/-0.006; p = 0.000)	-0.064 (CI = +/-0.040; p = 0.003)	0.971	+8.23%
Severity	2011.2	0.077 (CI = +/-0.006; p = 0.000)	-0.056 (CI = +/-0.037; p = 0.005)	0.972	+7.97%
Severity	2012.1	0.079 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.011)	0.975	+8.21%
Severity	2012.2	0.081 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.034; p = 0.003)	0.977	+8.44%
Severity	2013.1	0.082 (CI = +/-0.007; p = 0.000)	-0.052 (CI = +/-0.036; p = 0.007)	0.975	+8.55%
Severity	2013.2	0.083 (CI = +/-0.008; p = 0.000)	-0.055 (CI = +/-0.038; p = 0.007)	0.972	+8.65%
Severity	2014.1	0.082 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.040; p = 0.007)	0.967	+8.51%
Severity	2014.2	0.079 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.014)	0.964	+8.21%
Severity	2015.1	0.077 (CI = +/-0.010; p = 0.000)	-0.055 (CI = +/-0.042; p = 0.014)	0.958	+8.05%
Severity	2015.2	0.076 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.045; p = 0.026)	0.945	+7.89%
Severity	2016.1	0.077 (CI = +/-0.014; p = 0.000)	-0.050 (CI = +/-0.050; p = 0.050)	0.936	+8.02%
Severity	2016.2	0.080 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.054; p = 0.049)	0.923	+8.29%
Severity	2017.1	0.081 (CI = +/-0.022; p = 0.000)	-0.053 (CI = +/-0.063; p = 0.087)	0.906	+8.39%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.000)	-0.079 (CI = +/-0.083; p = 0.063)	0.361	-1.71%
Frequency	2006.1	-0.016 (CI = +/-0.009; p = 0.001)	-0.073 (CI = +/-0.085; p = 0.090)	0.302	-1.61%
Frequency	2006.2	-0.015 (CI = +/-0.010; p = 0.004)	-0.079 (CI = +/-0.087; p = 0.074)	0.278	-1.50%
Frequency	2007.1	-0.014 (CI = +/-0.010; p = 0.010)	-0.073 (CI = +/-0.090; p = 0.106)	0.215	-1.38%
Frequency	2007.2	-0.013 (CI = +/-0.011; p = 0.020)	-0.076 (CI = +/-0.093; p = 0.105)	0.200	-1.33%
Frequency	2008.1	-0.014 (CI = +/-0.012; p = 0.026)	-0.077 (CI = +/-0.096; p = 0.111)	0.178	-1.36%
Frequency	2008.2	-0.014 (CI = +/-0.013; p = 0.034)	-0.076 (CI = +/-0.100; p = 0.132)	0.175	-1.39%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.027)	-0.083 (CI = +/-0.103; p = 0.109)	0.190	-1.56%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.022)	-0.076 (CI = +/-0.107; p = 0.154)	0.206	-1.74%
Frequency	2010.1	-0.019 (CI = +/-0.016; p = 0.019)	-0.084 (CI = +/-0.110; p = 0.129)	0.217	-1.93%
Frequency	2010.2	-0.022 (CI = +/-0.017; p = 0.012)	-0.073 (CI = +/-0.113; p = 0.193)	0.251	-2.21%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.013)	-0.080 (CI = +/-0.118; p = 0.172)	0.248	-2.39%
Frequency	2011.2	-0.025 (CI = +/-0.020; p = 0.018)	-0.076 (CI = +/-0.124; p = 0.212)	0.244	-2.50%
Frequency	2012.1	-0.030 (CI = +/-0.022; p = 0.009)	-0.094 (CI = +/-0.125; p = 0.130)	0.311	-3.00%
Frequency	2012.2	-0.035 (CI = +/-0.023; p = 0.005)	-0.079 (CI = +/-0.127; p = 0.205)	0.359	-3.46%
Frequency	2013.1	-0.040 (CI = +/-0.025; p = 0.004)	-0.096 (CI = +/-0.131; p = 0.140)	0.396	-3.96%
Frequency	2013.2	-0.046 (CI = +/-0.027; p = 0.003)	-0.081 (CI = +/-0.135; p = 0.218)	0.435	-4.45%
Frequency	2014.1	-0.050 (CI = +/-0.031; p = 0.004)	-0.093 (CI = +/-0.143; p = 0.184)	0.423	-4.85%
Frequency	2014.2	-0.056 (CI = +/-0.034; p = 0.004)	-0.078 (CI = +/-0.149; p = 0.280)	0.457	-5.44%
Frequency	2015.1	-0.063 (CI = +/-0.039; p = 0.005)	-0.094 (CI = +/-0.159; p = 0.218)	0.458	-6.07%
Frequency	2015.2	-0.069 (CI = +/-0.045; p = 0.007)	-0.081 (CI = +/-0.170; p = 0.315)	0.469	-6.66%
Frequency	2016.1	-0.080 (CI = +/-0.052; p = 0.007)	-0.105 (CI = +/-0.181; p = 0.223)	0.490	-7.69%
Frequency	2016.2	-0.095 (CI = +/-0.059; p = 0.006)	-0.078 (CI = +/-0.186; p = 0.362)	0.562	-9.03%
Frequency	2017.1	-0.110 (CI = +/-0.070; p = 0.008)	-0.106 (CI = +/-0.202; p = 0.253)	0.574	-10.44%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.057 (CI = +/-0.009; p = 0.000)	-0.159 (CI = +/-0.079; p = 0.000)	0.857	+5.84%
Loss Cost	2006.1	0.059 (CI = +/-0.010; p = 0.000)	-0.147 (CI = +/-0.078; p = 0.001)	0.869	+6.10%
Loss Cost	2006.2	0.062 (CI = +/-0.010; p = 0.000)	-0.159 (CI = +/-0.076; p = 0.000)	0.877	+6.38%
Loss Cost	2007.1	0.066 (CI = +/-0.009; p = 0.000)	-0.142 (CI = +/-0.071; p = 0.000)	0.903	+6.79%
Loss Cost	2007.2	0.068 (CI = +/-0.010; p = 0.000)	-0.153 (CI = +/-0.069; p = 0.000)	0.908	+7.07%
Loss Cost	2008.1	0.072 (CI = +/-0.009; p = 0.000)	-0.137 (CI = +/-0.064; p = 0.000)	0.926	+7.47%
Loss Cost	2008.2	0.077 (CI = +/-0.008; p = 0.000)	-0.155 (CI = +/-0.053; p = 0.000)	0.951	+7.95%
Loss Cost	2009.1	0.080 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.047; p = 0.000)	0.965	+8.36%
Loss Cost	2009.2	0.083 (CI = +/-0.007; p = 0.000)	-0.149 (CI = +/-0.044; p = 0.000)	0.968	+8.63%
Loss Cost	2010.1	0.087 (CI = +/-0.006; p = 0.000)	-0.136 (CI = +/-0.036; p = 0.000)	0.980	+9.05%
Loss Cost	2010.2	0.084 (CI = +/-0.006; p = 0.000)	-0.128 (CI = +/-0.034; p = 0.000)	0.981	+8.79%
Loss Cost	2011.1	0.087 (CI = +/-0.006; p = 0.000)	-0.120 (CI = +/-0.032; p = 0.000)	0.984	+9.06%
Loss Cost	2011.2	0.085 (CI = +/-0.006; p = 0.000)	-0.116 (CI = +/-0.032; p = 0.000)	0.982	+8.89%
Loss Cost	2012.1	0.086 (CI = +/-0.007; p = 0.000)	-0.114 (CI = +/-0.034; p = 0.000)	0.980	+8.97%
Loss Cost	2012.2	0.087 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.036; p = 0.000)	0.975	+9.05%
Loss Cost	2013.1	0.087 (CI = +/-0.010; p = 0.000)	-0.114 (CI = +/-0.040; p = 0.000)	0.972	+9.12%
Loss Cost	2013.2	0.087 (CI = +/-0.012; p = 0.000)	-0.113 (CI = +/-0.043; p = 0.000)	0.963	+9.08%
Loss Cost	2014.1	0.089 (CI = +/-0.014; p = 0.000)	-0.110 (CI = +/-0.048; p = 0.001)	0.959	+9.26%
Loss Cost	2014.2	0.082 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.037; p = 0.000)	0.966	+8.51%
Loss Cost	2015.1	0.082 (CI = +/-0.015; p = 0.000)	-0.096 (CI = +/-0.043; p = 0.001)	0.961	+8.58%
Loss Cost	2015.2	0.080 (CI = +/-0.019; p = 0.000)	-0.092 (CI = +/-0.049; p = 0.004)	0.940	+8.32%
Loss Cost	2016.1	0.086 (CI = +/-0.024; p = 0.000)	-0.083 (CI = +/-0.054; p = 0.011)	0.946	+8.98%
Loss Cost	2016.2	0.077 (CI = +/-0.026; p = 0.001)	-0.072 (CI = +/-0.052; p = 0.018)	0.932	+8.00%
Loss Cost	2017.1	0.090 (CI = +/-0.025; p = 0.001)	-0.057 (CI = +/-0.043; p = 0.025)	0.974	+9.44%
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	-0.091 (CI = +/-0.052; p = 0.001)	0.939	+6.35%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	-0.091 (CI = +/-0.054; p = 0.002)	0.934	+6.35%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	-0.092 (CI = +/-0.056; p = 0.002)	0.926	+6.37%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	-0.088 (CI = +/-0.058; p = 0.004)	0.922	+6.46%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	-0.091 (CI = +/-0.060; p = 0.005)	0.914	+6.52%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	-0.081 (CI = +/-0.060; p = 0.010)	0.919	+6.76%
Severity	2008.2	0.069 (CI = +/-0.008; p = 0.000)	-0.094 (CI = +/-0.055; p = 0.002)	0.934	+7.12%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.003)	0.951	+7.51%
Severity	2009.2	0.075 (CI = +/-0.007; p = 0.000)	-0.090 (CI = +/-0.045; p = 0.001)	0.959	+7.82%
Severity	2010.1	0.079 (CI = +/-0.007; p = 0.000)	-0.078 (CI = +/-0.040; p = 0.001)	0.970	+8.20%
Severity	2010.2	0.078 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.041; p = 0.001)	0.965	+8.12%
Severity	2011.1	0.079 (CI = +/-0.008; p = 0.000)	-0.072 (CI = +/-0.044; p = 0.003)	0.962	+8.24%
Severity	2011.2	0.076 (CI = +/-0.008; p = 0.000)	-0.062 (CI = +/-0.039; p = 0.005)	0.963	+7.87%
Severity	2012.1	0.079 (CI = +/-0.008; p = 0.000)	-0.053 (CI = +/-0.037; p = 0.008)	0.970	+8.23%
Severity	2012.2	0.083 (CI = +/-0.007; p = 0.000)	-0.062 (CI = +/-0.031; p = 0.001)	0.979	+8.62%
Severity	2013.1	0.085 (CI = +/-0.008; p = 0.000)	-0.057 (CI = +/-0.032; p = 0.003)	0.978	+8.82%
Severity	2013.2	0.087 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.032; p = 0.002)	0.978	+9.09%
Severity	2014.1	0.085 (CI = +/-0.010; p = 0.000)	-0.066 (CI = +/-0.035; p = 0.002)	0.974	+8.91%
Severity	2014.2	0.082 (CI = +/-0.010; p = 0.000)	-0.059 (CI = +/-0.033; p = 0.003)	0.971	+8.49%
Severity	2015.1	0.079 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.036; p = 0.004)	0.967	+8.20%
Severity	2015.2	0.077 (CI = +/-0.016; p = 0.000)	-0.062 (CI = +/-0.041; p = 0.011)	0.950	+8.03%
Severity	2016.1	0.080 (CI = +/-0.022; p = 0.000)	-0.057 (CI = +/-0.050; p = 0.032)	0.943	+8.37%
Severity	2016.2	0.090 (CI = +/-0.018; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.007)	0.972	+9.46%
Severity	2017.1	0.099 (CI = +/-0.021; p = 0.001)	-0.058 (CI = +/-0.035; p = 0.014)	0.985	+10.43%
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.136)	-0.068 (CI = +/-0.054; p = 0.016)	0.200	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.433)	-0.056 (CI = +/-0.050; p = 0.031)	0.119	-0.24%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.985)	-0.067 (CI = +/-0.046; p = 0.006)	0.216	+0.01%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.226)	-0.054 (CI = +/-0.038; p = 0.008)	0.256	+0.30%
Frequency	2007.2	0.005 (CI = +/-0.005; p = 0.035)	-0.062 (CI = +/-0.034; p = 0.001)	0.419	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.010)	-0.056 (CI = +/-0.033; p = 0.002)	0.465	+0.66%
Frequency	2008.2	0.008 (CI = +/-0.005; p = 0.004)	-0.061 (CI = +/-0.033; p = 0.001)	0.512	+0.78%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.008)	-0.060 (CI = +/-0.035; p = 0.002)	0.509	+0.79%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.019)	-0.059 (CI = +/-0.037; p = 0.003)	0.446	+0.75%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.026)	-0.058 (CI = +/-0.039; p = 0.006)	0.446	+0.78%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.084)	-0.053 (CI = +/-0.039; p = 0.011)	0.346	+0.62%
Frequency	2011.1	0.008 (CI = +/-0.008; p = 0.061)	-0.049 (CI = +/-0.041; p = 0.023)	0.362	+0.75%
Frequency	2011.2	0.009 (CI = +/-0.008; p = 0.033)	-0.054 (CI = +/-0.042; p = 0.015)	0.416	+0.94%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.126)	-0.061 (CI = +/-0.042; p = 0.008)	0.442	+0.69%
Frequency	2012.2	0.004 (CI = +/-0.009; p = 0.379)	-0.054 (CI = +/-0.041; p = 0.014)	0.336	+0.40%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.591)	-0.057 (CI = +/-0.044; p = 0.017)	0.343	+0.28%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.994)	-0.051 (CI = +/-0.045; p = 0.032)	0.258	0.00%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.615)	-0.044 (CI = +/-0.048; p = 0.069)	0.211	+0.32%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.987)	-0.038 (CI = +/-0.051; p = 0.123)	0.088	+0.01%
Frequency	2015.1	0.004 (CI = +/-0.020; p = 0.687)	-0.032 (CI = +/-0.057; p = 0.227)	0.021	+0.35%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.808)	-0.031 (CI = +/-0.066; p = 0.302)	-0.090	+0.26%
Frequency	2016.1	0.006 (CI = +/-0.035; p = 0.704)	-0.026 (CI = +/-0.081; p = 0.445)	-0.158	+0.56%
Frequency	2016.2	-0.013 (CI = +/-0.018; p = 0.106)	-0.004 (CI = +/-0.036; p = 0.767)	0.288	-1.33%
Frequency	2017.1	-0.009 (CI = +/-0.029; p = 0.393)	0.001 (CI = +/-0.049; p = 0.953)	-0.211	-0.89%

## Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.056 (CI = +/-0.010; p = 0.000)	-0.154 (CI = +/-0.081; p = 0.001)	0.836	+5.73%
Loss Cost	2006.1	0.058 (CI = +/-0.010; p = 0.000)	-0.143 (CI = +/-0.081; p = 0.001)	0.849	+6.00%
Loss Cost	2006.2	0.061 (CI = +/-0.011; p = 0.000)	-0.156 (CI = +/-0.080; p = 0.000)	0.858	+6.30%
Loss Cost	2007.1	0.065 (CI = +/-0.010; p = 0.000)	-0.139 (CI = +/-0.074; p = 0.001)	0.887	+6.72%
Loss Cost	2007.2	0.068 (CI = +/-0.010; p = 0.000)	-0.152 (CI = +/-0.073; p = 0.000)	0.893	+7.04%
Loss Cost	2008.1	0.072 (CI = +/-0.010; p = 0.000)	-0.137 (CI = +/-0.067; p = 0.000)	0.914	+7.45%
Loss Cost	2008.2	0.077 (CI = +/-0.009; p = 0.000)	-0.157 (CI = +/-0.056; p = 0.000)	0.943	+8.01%
Loss Cost	2009.1	0.081 (CI = +/-0.008; p = 0.000)	-0.143 (CI = +/-0.049; p = 0.000)	0.960	+8.43%
Loss Cost	2009.2	0.084 (CI = +/-0.008; p = 0.000)	-0.153 (CI = +/-0.046; p = 0.000)	0.964	+8.76%
Loss Cost	2010.1	0.088 (CI = +/-0.007; p = 0.000)	-0.140 (CI = +/-0.037; p = 0.000)	0.979	+9.21%
Loss Cost	2010.2	0.086 (CI = +/-0.007; p = 0.000)	-0.132 (CI = +/-0.035; p = 0.000)	0.979	+8.94%
Loss Cost	2011.1	0.088 (CI = +/-0.006; p = 0.000)	-0.125 (CI = +/-0.032; p = 0.000)	0.983	+9.23%
Loss Cost	2011.2	0.087 (CI = +/-0.007; p = 0.000)	-0.121 (CI = +/-0.033; p = 0.000)	0.980	+9.06%
Loss Cost	2012.1	0.088 (CI = +/-0.008; p = 0.000)	-0.118 (CI = +/-0.035; p = 0.000)	0.978	+9.16%
Loss Cost	2012.2	0.089 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.037; p = 0.000)	0.973	+9.31%
Loss Cost	2013.1	0.090 (CI = +/-0.011; p = 0.000)	-0.120 (CI = +/-0.041; p = 0.000)	0.970	+9.41%
Loss Cost	2013.2	0.090 (CI = +/-0.013; p = 0.000)	-0.120 (CI = +/-0.045; p = 0.000)	0.958	+9.44%
Loss Cost	2014.1	0.092 (CI = +/-0.016; p = 0.000)	-0.116 (CI = +/-0.050; p = 0.001)	0.955	+9.66%
Loss Cost	2014.2	0.084 (CI = +/-0.015; p = 0.000)	-0.102 (CI = +/-0.042; p = 0.001)	0.956	+8.78%
Loss Cost	2015.1	0.085 (CI = +/-0.019; p = 0.000)	-0.100 (CI = +/-0.049; p = 0.002)	0.949	+8.89%
Loss Cost	2015.2	0.083 (CI = +/-0.026; p = 0.000)	-0.097 (CI = +/-0.059; p = 0.009)	0.911	+8.65%
Loss Cost	2016.1	0.090 (CI = +/-0.032; p = 0.002)	-0.088 (CI = +/-0.066; p = 0.020)	0.923	+9.45%
Loss Cost	2016.2	0.078 (CI = +/-0.045; p = 0.012)	-0.074 (CI = +/-0.077; p = 0.055)	0.860	+8.10%
Loss Cost	2017.1	0.094 (CI = +/-0.050; p = 0.015)	-0.060 (CI = +/-0.072; p = 0.070)	0.950	+9.85%
Severity	2005.2	0.061 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.053; p = 0.002)	0.931	+6.25%
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	-0.087 (CI = +/-0.055; p = 0.003)	0.925	+6.25%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	-0.087 (CI = +/-0.058; p = 0.005)	0.915	+6.26%
Severity	2007.1	0.062 (CI = +/-0.008; p = 0.000)	-0.084 (CI = +/-0.060; p = 0.008)	0.911	+6.35%
Severity	2007.2	0.062 (CI = +/-0.009; p = 0.000)	-0.086 (CI = +/-0.062; p = 0.009)	0.900	+6.41%
Severity	2008.1	0.064 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.062; p = 0.017)	0.906	+6.65%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.058; p = 0.004)	0.922	+7.04%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.051; p = 0.005)	0.942	+7.45%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	-0.089 (CI = +/-0.048; p = 0.001)	0.950	+7.80%
Severity	2010.1	0.079 (CI = +/-0.008; p = 0.000)	-0.078 (CI = +/-0.042; p = 0.001)	0.965	+8.20%
Severity	2010.2	0.078 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.044; p = 0.003)	0.957	+8.10%
Severity	2011.1	0.079 (CI = +/-0.010; p = 0.000)	-0.071 (CI = +/-0.047; p = 0.005)	0.953	+8.23%
Severity	2011.2	0.075 (CI = +/-0.009; p = 0.000)	-0.060 (CI = +/-0.042; p = 0.009)	0.954	+7.78%
Severity	2012.1	0.078 (CI = +/-0.009; p = 0.000)	-0.051 (CI = +/-0.039; p = 0.016)	0.962	+8.15%
Severity	2012.2	0.083 (CI = +/-0.009; p = 0.000)	-0.062 (CI = +/-0.034; p = 0.002)	0.972	+8.63%
Severity	2013.1	0.085 (CI = +/-0.009; p = 0.000)	-0.058 (CI = +/-0.036; p = 0.005)	0.971	+8.85%
Severity	2013.2	0.088 (CI = +/-0.010; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.003)	0.971	+9.20%
Severity	2014.1	0.086 (CI = +/-0.012; p = 0.000)	-0.068 (CI = +/-0.039; p = 0.004)	0.965	+9.01%
Severity	2014.2	0.081 (CI = +/-0.013; p = 0.000)	-0.059 (CI = +/-0.039; p = 0.009)	0.958	+8.48%
Severity	2015.1	0.078 (CI = +/-0.016; p = 0.000)	-0.063 (CI = +/-0.042; p = 0.011)	0.950	+8.15%
Severity	2015.2	0.076 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.051; p = 0.031)	0.915	+7.88%
Severity	2016.1	0.079 (CI = +/-0.031; p = 0.002)	-0.055 (CI = +/-0.063; p = 0.070)	0.900	+8.24%
Severity	2016.2	0.096 (CI = +/-0.029; p = 0.002)	-0.075 (CI = +/-0.049; p = 0.017)	0.958	+10.04%
Severity	2017.1	0.107 (CI = +/-0.015; p = 0.001)	-0.065 (CI = +/-0.022; p = 0.006)	0.996	+11.33%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.159)	-0.067 (CI = +/-0.056; p = 0.021)	0.198	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.468)	-0.056 (CI = +/-0.052; p = 0.037)	0.116	-0.24%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.903)	-0.068 (CI = +/-0.048; p = 0.007)	0.215	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.005; p = 0.197)	-0.055 (CI = +/-0.039; p = 0.008)	0.257	+0.35%
Frequency	2007.2	0.006 (CI = +/-0.005; p = 0.024)	-0.066 (CI = +/-0.035; p = 0.001)	0.435	+0.59%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.006)	-0.060 (CI = +/-0.034; p = 0.002)	0.486	+0.75%
Frequency	2008.2	0.009 (CI = +/-0.005; p = 0.002)	-0.065 (CI = +/-0.033; p = 0.001)	0.547	+0.90%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.004)	-0.065 (CI = +/-0.035; p = 0.001)	0.544	+0.91%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.010)	-0.064 (CI = +/-0.037; p = 0.002)	0.483	+0.89%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.014)	-0.063 (CI = +/-0.039; p = 0.004)	0.484	+0.93%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.053)	-0.058 (CI = +/-0.041; p = 0.009)	0.381	+0.78%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.038)	-0.054 (CI = +/-0.042; p = 0.016)	0.401	+0.92%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.015)	-0.061 (CI = +/-0.042; p = 0.008)	0.480	+1.19%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.060)	-0.067 (CI = +/-0.042; p = 0.005)	0.505	+0.93%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.221)	-0.060 (CI = +/-0.043; p = 0.011)	0.389	+0.63%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.375)	-0.062 (CI = +/-0.046; p = 0.014)	0.392	+0.52%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.736)	-0.056 (CI = +/-0.050; p = 0.032)	0.288	+0.22%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.423)	-0.049 (CI = +/-0.052; p = 0.061)	0.258	+0.60%
Frequency	2014.2	0.003 (CI = +/-0.020; p = 0.757)	-0.043 (CI = +/-0.058; p = 0.123)	0.107	+0.27%
Frequency	2015.1	0.007 (CI = +/-0.025; p = 0.525)	-0.037 (CI = +/-0.064; p = 0.210)	0.051	+0.68%
Frequency	2015.2	0.007 (CI = +/-0.035; p = 0.619)	-0.037 (CI = +/-0.080; p = 0.283)	-0.073	+0.72%
Frequency	2016.1	0.011 (CI = +/-0.049; p = 0.564)	-0.033 (CI = +/-0.099; p = 0.413)	-0.148	+1.12%
Frequency	2016.2	-0.018 (CI = +/-0.029; p = 0.142)	0.001 (CI = +/-0.049; p = 0.949)	0.305	-1.76%
Frequency	2017.1	-0.013 (CI = +/-0.056; p = 0.410)	0.005 (CI = +/-0.081; p = 0.826)	-0.278	-1.33%



## Bodily Injury

Coverage = BI  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.044 (CI = +/-0.010; p = 0.000)	0.710	+4.49%
Loss Cost	2006.1	0.046 (CI = +/-0.010; p = 0.000)	0.715	+4.66%
Loss Cost	2006.2	0.046 (CI = +/-0.011; p = 0.000)	0.699	+4.68%
Loss Cost	2007.1	0.048 (CI = +/-0.011; p = 0.000)	0.714	+4.92%
Loss Cost	2007.2	0.048 (CI = +/-0.012; p = 0.000)	0.692	+4.90%
Loss Cost	2008.1	0.050 (CI = +/-0.012; p = 0.000)	0.696	+5.10%
Loss Cost	2008.2	0.050 (CI = +/-0.013; p = 0.000)	0.678	+5.14%
Loss Cost	2009.1	0.052 (CI = +/-0.014; p = 0.000)	0.673	+5.30%
Loss Cost	2009.2	0.050 (CI = +/-0.015; p = 0.000)	0.639	+5.15%
Loss Cost	2010.1	0.051 (CI = +/-0.016; p = 0.000)	0.626	+5.28%
Loss Cost	2010.2	0.047 (CI = +/-0.016; p = 0.000)	0.583	+4.78%
Loss Cost	2011.1	0.047 (CI = +/-0.017; p = 0.000)	0.551	+4.77%
Loss Cost	2011.2	0.042 (CI = +/-0.018; p = 0.000)	0.491	+4.27%
Loss Cost	2012.1	0.040 (CI = +/-0.020; p = 0.000)	0.441	+4.12%
Loss Cost	2012.2	0.036 (CI = +/-0.021; p = 0.002)	0.366	+3.67%
Loss Cost	2013.1	0.034 (CI = +/-0.023; p = 0.005)	0.306	+3.46%
Loss Cost	2013.2	0.028 (CI = +/-0.024; p = 0.024)	0.211	+2.85%
Loss Cost	2014.1	0.026 (CI = +/-0.027; p = 0.056)	0.152	+2.62%
Loss Cost	2014.2	0.016 (CI = +/-0.027; p = 0.215)	0.038	+1.65%
Loss Cost	2015.1	0.013 (CI = +/-0.030; p = 0.365)	-0.008	+1.32%
Loss Cost	2015.2	0.004 (CI = +/-0.032; p = 0.769)	-0.065	+0.45%
Loss Cost	2016.1	0.002 (CI = +/-0.037; p = 0.907)	-0.076	+0.20%
Loss Cost	2016.2	-0.009 (CI = +/-0.039; p = 0.612)	-0.059	-0.94%
Loss Cost	2017.1	-0.011 (CI = +/-0.046; p = 0.596)	-0.062	-1.14%
Severity	2005.2	0.064 (CI = +/-0.005; p = 0.000)	0.947	+6.63%
Severity	2006.1	0.065 (CI = +/-0.005; p = 0.000)	0.944	+6.70%
Severity	2006.2	0.065 (CI = +/-0.006; p = 0.000)	0.939	+6.67%
Severity	2007.1	0.066 (CI = +/-0.006; p = 0.000)	0.939	+6.79%
Severity	2007.2	0.066 (CI = +/-0.006; p = 0.000)	0.933	+6.79%
Severity	2008.1	0.068 (CI = +/-0.006; p = 0.000)	0.939	+7.00%
Severity	2008.2	0.069 (CI = +/-0.007; p = 0.000)	0.940	+7.16%
Severity	2009.1	0.072 (CI = +/-0.006; p = 0.000)	0.952	+7.45%
Severity	2009.2	0.073 (CI = +/-0.007; p = 0.000)	0.950	+7.55%
Severity	2010.1	0.075 (CI = +/-0.006; p = 0.000)	0.956	+7.80%
Severity	2010.2	0.074 (CI = +/-0.007; p = 0.000)	0.952	+7.65%
Severity	2011.1	0.075 (CI = +/-0.007; p = 0.000)	0.949	+7.74%
Severity	2011.2	0.072 (CI = +/-0.007; p = 0.000)	0.951	+7.44%
Severity	2012.1	0.074 (CI = +/-0.007; p = 0.000)	0.952	+7.63%
Severity	2012.2	0.074 (CI = +/-0.008; p = 0.000)	0.946	+7.68%
Severity	2013.1	0.075 (CI = +/-0.009; p = 0.000)	0.941	+7.77%
Severity	2013.2	0.074 (CI = +/-0.010; p = 0.000)	0.931	+7.68%
Severity	2014.1	0.073 (CI = +/-0.011; p = 0.000)	0.919	+7.59%
Severity	2014.2	0.069 (CI = +/-0.011; p = 0.000)	0.914	+7.18%
Severity	2015.1	0.068 (CI = +/-0.012; p = 0.000)	0.898	+7.07%
Severity	2015.2	0.065 (CI = +/-0.013; p = 0.000)	0.881	+6.72%
Severity	2016.1	0.066 (CI = +/-0.015; p = 0.000)	0.861	+6.79%
Severity	2016.2	0.064 (CI = +/-0.017; p = 0.000)	0.829	+6.63%
Severity	2017.1	0.064 (CI = +/-0.021; p = 0.000)	0.794	+6.64%
Frequency	2005.2	-0.020 (CI = +/-0.008; p = 0.000)	0.421	-2.01%
Frequency	2006.1	-0.019 (CI = +/-0.008; p = 0.000)	0.379	-1.91%
Frequency	2006.2	-0.019 (CI = +/-0.009; p = 0.000)	0.348	-1.87%
Frequency	2007.1	-0.018 (CI = +/-0.009; p = 0.001)	0.303	-1.76%
Frequency	2007.2	-0.018 (CI = +/-0.010; p = 0.001)	0.286	-1.78%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.002)	0.266	-1.78%
Frequency	2008.2	-0.019 (CI = +/-0.011; p = 0.002)	0.272	-1.89%
Frequency	2009.1	-0.020 (CI = +/-0.012; p = 0.002)	0.276	-1.99%
Frequency	2009.2	-0.022 (CI = +/-0.013; p = 0.001)	0.313	-2.22%
Frequency	2010.1	-0.024 (CI = +/-0.014; p = 0.001)	0.314	-2.34%
Frequency	2010.2	-0.027 (CI = +/-0.014; p = 0.001)	0.370	-2.66%
Frequency	2011.1	-0.028 (CI = +/-0.015; p = 0.001)	0.360	-2.76%
Frequency	2011.2	-0.030 (CI = +/-0.016; p = 0.001)	0.367	-2.95%
Frequency	2012.1	-0.033 (CI = +/-0.017; p = 0.001)	0.399	-3.26%
Frequency	2012.2	-0.038 (CI = +/-0.018; p = 0.000)	0.465	-3.73%
Frequency	2013.1	-0.041 (CI = +/-0.020; p = 0.000)	0.472	-3.99%
Frequency	2013.2	-0.046 (CI = +/-0.021; p = 0.000)	0.523	-4.49%
Frequency	2014.1	-0.047 (CI = +/-0.023; p = 0.000)	0.499	-4.62%
Frequency	2014.2	-0.053 (CI = +/-0.025; p = 0.000)	0.539	-5.16%
Frequency	2015.1	-0.055 (CI = +/-0.028; p = 0.001)	0.516	-5.37%
Frequency	2015.2	-0.061 (CI = +/-0.031; p = 0.001)	0.531	-5.88%
Frequency	2016.1	-0.064 (CI = +/-0.035; p = 0.002)	0.508	-6.17%
Frequency	2016.2	-0.074 (CI = +/-0.038; p = 0.001)	0.562	-7.09%
Frequency	2017.1	-0.076 (CI = +/-0.045; p = 0.003)	0.517	-7.30%

## Bodily Injury

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.057 (CI = +/-0.012; p = 0.000)	0.772	+5.84%
Loss Cost	2006.1	0.060 (CI = +/-0.012; p = 0.000)	0.798	+6.22%
Loss Cost	2006.2	0.062 (CI = +/-0.013; p = 0.000)	0.792	+6.38%
Loss Cost	2007.1	0.067 (CI = +/-0.012; p = 0.000)	0.837	+6.92%
Loss Cost	2007.2	0.068 (CI = +/-0.013; p = 0.000)	0.828	+7.07%
Loss Cost	2008.1	0.073 (CI = +/-0.013; p = 0.000)	0.864	+7.62%
Loss Cost	2008.2	0.077 (CI = +/-0.013; p = 0.000)	0.868	+7.95%
Loss Cost	2009.1	0.082 (CI = +/-0.013; p = 0.000)	0.898	+8.54%
Loss Cost	2009.2	0.083 (CI = +/-0.014; p = 0.000)	0.887	+8.63%
Loss Cost	2010.1	0.089 (CI = +/-0.013; p = 0.000)	0.914	+9.27%
Loss Cost	2010.2	0.084 (CI = +/-0.013; p = 0.000)	0.907	+8.79%
Loss Cost	2011.1	0.089 (CI = +/-0.014; p = 0.000)	0.919	+9.30%
Loss Cost	2011.2	0.085 (CI = +/-0.014; p = 0.000)	0.908	+8.89%
Loss Cost	2012.1	0.089 (CI = +/-0.016; p = 0.000)	0.907	+9.27%
Loss Cost	2012.2	0.087 (CI = +/-0.018; p = 0.000)	0.886	+9.05%
Loss Cost	2013.1	0.091 (CI = +/-0.020; p = 0.000)	0.883	+9.51%
Loss Cost	2013.2	0.087 (CI = +/-0.023; p = 0.000)	0.853	+9.08%
Loss Cost	2014.1	0.093 (CI = +/-0.026; p = 0.000)	0.855	+9.76%
Loss Cost	2014.2	0.082 (CI = +/-0.025; p = 0.000)	0.837	+8.51%
Loss Cost	2015.1	0.088 (CI = +/-0.030; p = 0.000)	0.833	+9.21%
Loss Cost	2015.2	0.080 (CI = +/-0.036; p = 0.001)	0.769	+8.32%
Loss Cost	2016.1	0.094 (CI = +/-0.041; p = 0.001)	0.815	+9.84%
Loss Cost	2016.2	0.077 (CI = +/-0.046; p = 0.008)	0.741	+8.00%
Loss Cost	2017.1	0.100 (CI = +/-0.048; p = 0.004)	0.866	+10.51%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.912	+6.35%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	0.906	+6.43%
Severity	2006.2	0.062 (CI = +/-0.009; p = 0.000)	0.895	+6.37%
Severity	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.894	+6.54%
Severity	2007.2	0.063 (CI = +/-0.010; p = 0.000)	0.881	+6.52%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.893	+6.85%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	0.897	+7.12%
Severity	2009.1	0.073 (CI = +/-0.009; p = 0.000)	0.925	+7.62%
Severity	2009.2	0.075 (CI = +/-0.010; p = 0.000)	0.923	+7.82%
Severity	2010.1	0.080 (CI = +/-0.009; p = 0.000)	0.944	+8.33%
Severity	2010.2	0.078 (CI = +/-0.010; p = 0.000)	0.936	+8.12%
Severity	2011.1	0.080 (CI = +/-0.011; p = 0.000)	0.935	+8.38%
Severity	2011.2	0.076 (CI = +/-0.010; p = 0.000)	0.938	+7.87%
Severity	2012.1	0.080 (CI = +/-0.010; p = 0.000)	0.952	+8.36%
Severity	2012.2	0.083 (CI = +/-0.011; p = 0.000)	0.950	+8.62%
Severity	2013.1	0.086 (CI = +/-0.012; p = 0.000)	0.952	+9.01%
Severity	2013.2	0.087 (CI = +/-0.014; p = 0.000)	0.942	+9.09%
Severity	2014.1	0.088 (CI = +/-0.016; p = 0.000)	0.929	+9.21%
Severity	2014.2	0.082 (CI = +/-0.017; p = 0.000)	0.921	+8.49%
Severity	2015.1	0.083 (CI = +/-0.021; p = 0.000)	0.899	+8.62%
Severity	2015.2	0.077 (CI = +/-0.026; p = 0.000)	0.862	+8.03%
Severity	2016.1	0.086 (CI = +/-0.030; p = 0.000)	0.870	+8.96%
Severity	2016.2	0.090 (CI = +/-0.042; p = 0.003)	0.833	+9.46%
Severity	2017.1	0.109 (CI = +/-0.048; p = 0.003)	0.888	+11.53%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.173)	0.033	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.548)	-0.024	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.987)	-0.040	+0.01%
Frequency	2007.1	0.004 (CI = +/-0.006; p = 0.220)	0.023	+0.35%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.088)	0.083	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.019)	0.190	+0.72%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.020)	0.197	+0.78%
Frequency	2009.1	0.009 (CI = +/-0.007; p = 0.018)	0.212	+0.86%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.052)	0.142	+0.75%
Frequency	2010.1	0.009 (CI = +/-0.008; p = 0.039)	0.172	+0.87%
Frequency	2010.2	0.006 (CI = +/-0.008; p = 0.141)	0.072	+0.62%
Frequency	2011.1	0.008 (CI = +/-0.009; p = 0.066)	0.145	+0.85%
Frequency	2011.2	0.009 (CI = +/-0.010; p = 0.068)	0.153	+0.94%
Frequency	2012.1	0.008 (CI = +/-0.011; p = 0.143)	0.086	+0.84%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.477)	-0.034	+0.40%
Frequency	2013.1	0.005 (CI = +/-0.014; p = 0.483)	-0.038	+0.45%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.995)	-0.091	0.00%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.488)	-0.046	+0.50%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.989)	-0.111	+0.01%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.545)	-0.072	+0.55%
Frequency	2015.2	0.003 (CI = +/-0.025; p = 0.810)	-0.133	+0.26%
Frequency	2016.1	0.008 (CI = +/-0.032; p = 0.562)	-0.098	+0.81%
Frequency	2016.2	-0.013 (CI = +/-0.015; p = 0.070)	0.416	-1.33%
Frequency	2017.1	-0.009 (CI = +/-0.021; p = 0.288)	0.091	-0.91%

## Total Property Damage

Coverage = Total PD  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.025 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.777	+2.50%
Loss Cost	2006.1	0.023 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.775	+2.35%
Loss Cost	2006.2	0.021 (CI = +/-0.005; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.795	+2.13%
Loss Cost	2007.1	0.021 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.792	+2.15%
Loss Cost	2007.2	0.021 (CI = +/-0.006; p = 0.000)	0.017 (CI = +/-0.003; p = 0.000)	0.787	+2.11%
Loss Cost	2008.1	0.022 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.799	+2.24%
Loss Cost	2008.2	0.022 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.797	+2.28%
Loss Cost	2009.1	0.024 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.807	+2.41%
Loss Cost	2009.2	0.024 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.804	+2.41%
Loss Cost	2010.1	0.025 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.815	+2.57%
Loss Cost	2010.2	0.023 (CI = +/-0.008; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.821	+2.37%
Loss Cost	2011.1	0.025 (CI = +/-0.009; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.824	+2.49%
Loss Cost	2011.2	0.026 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.831	+2.63%
Loss Cost	2012.1	0.026 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.828	+2.61%
Loss Cost	2012.2	0.023 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.838	+2.35%
Loss Cost	2013.1	0.026 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.851	+2.62%
Loss Cost	2013.2	0.025 (CI = +/-0.013; p = 0.001)	0.018 (CI = +/-0.004; p = 0.000)	0.851	+2.55%
Loss Cost	2014.1	0.030 (CI = +/-0.013; p = 0.000)	0.018 (CI = +/-0.003; p = 0.000)	0.878	+3.01%
Loss Cost	2014.2	0.030 (CI = +/-0.014; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.878	+3.09%
Loss Cost	2015.1	0.035 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.901	+3.58%
Loss Cost	2015.2	0.038 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.906	+3.86%
Loss Cost	2016.1	0.043 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.928	+4.44%
Loss Cost	2016.2	0.039 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.003; p = 0.000)	0.937	+4.01%
Loss Cost	2017.1	0.042 (CI = +/-0.019; p = 0.001)	0.019 (CI = +/-0.003; p = 0.000)	0.938	+4.26%
Severity	2005.2	0.030 (CI = +/-0.004; p = 0.000)	0.001 (CI = +/-0.003; p = 0.374)	0.872	+3.01%
Severity	2006.1	0.030 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.353)	0.866	+3.05%
Severity	2006.2	0.030 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.384)	0.853	+3.01%
Severity	2007.1	0.030 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.356)	0.847	+3.07%
Severity	2007.2	0.031 (CI = +/-0.005; p = 0.000)	0.001 (CI = +/-0.003; p = 0.317)	0.843	+3.15%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.177)	0.875	+3.37%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.124)	0.883	+3.51%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.060)	0.902	+3.71%
Severity	2009.2	0.037 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.002; p = 0.049)	0.900	+3.80%
Severity	2010.1	0.039 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.002; p = 0.030)	0.906	+3.95%
Severity	2010.2	0.039 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.031)	0.898	+4.00%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.002; p = 0.031)	0.890	+4.06%
Severity	2011.2	0.039 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.038)	0.874	+4.02%
Severity	2012.1	0.042 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.002; p = 0.020)	0.888	+4.25%
Severity	2012.2	0.042 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.021)	0.877	+4.31%
Severity	2013.1	0.045 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.010)	0.894	+4.58%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.011)	0.884	+4.66%
Severity	2014.1	0.048 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.002; p = 0.006)	0.896	+4.93%
Severity	2014.2	0.049 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.002; p = 0.007)	0.883	+5.01%
Severity	2015.1	0.052 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.901	+5.35%
Severity	2015.2	0.054 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.004)	0.896	+5.53%
Severity	2016.1	0.059 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.935	+6.03%
Severity	2016.2	0.059 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.924	+6.10%
Severity	2017.1	0.063 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.937	+6.46%
Frequency	2005.2	-0.005 (CI = +/-0.005; p = 0.048)	0.017 (CI = +/-0.003; p = 0.000)	0.843	-0.50%
Frequency	2006.1	-0.007 (CI = +/-0.005; p = 0.006)	0.017 (CI = +/-0.003; p = 0.000)	0.871	-0.67%
Frequency	2006.2	-0.009 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.899	-0.86%
Frequency	2007.1	-0.009 (CI = +/-0.005; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	0.898	-0.89%
Frequency	2007.2	-0.010 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.905	-1.00%
Frequency	2008.1	-0.011 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.909	-1.09%
Frequency	2008.2	-0.012 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.913	-1.19%
Frequency	2009.1	-0.013 (CI = +/-0.006; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.913	-1.25%
Frequency	2009.2	-0.013 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.915	-1.33%
Frequency	2010.1	-0.013 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.912	-1.33%
Frequency	2010.2	-0.016 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.929	-1.56%
Frequency	2011.1	-0.015 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.927	-1.51%
Frequency	2011.2	-0.013 (CI = +/-0.007; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	0.930	-1.33%
Frequency	2012.1	-0.016 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.942	-1.57%
Frequency	2012.2	-0.019 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.960	-1.87%
Frequency	2013.1	-0.019 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.958	-1.87%
Frequency	2013.2	-0.020 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.960	-2.02%
Frequency	2014.1	-0.019 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.961	-1.84%
Frequency	2014.2	-0.018 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.959	-1.83%
Frequency	2015.1	-0.017 (CI = +/-0.009; p = 0.002)	0.015 (CI = +/-0.002; p = 0.000)	0.958	-1.67%
Frequency	2015.2	-0.016 (CI = +/-0.011; p = 0.007)	0.015 (CI = +/-0.002; p = 0.000)	0.956	-1.58%
Frequency	2016.1	-0.015 (CI = +/-0.012; p = 0.019)	0.015 (CI = +/-0.002; p = 0.000)	0.953	-1.50%
Frequency	2016.2	-0.020 (CI = +/-0.012; p = 0.003)	0.015 (CI = +/-0.002; p = 0.000)	0.967	-1.97%
Frequency	2017.1	-0.021 (CI = +/-0.013; p = 0.006)	0.015 (CI = +/-0.002; p = 0.000)	0.965	-2.07%

**Total Property Damage**

Coverage = Total PD  
 End Trend Period = 2023.1  
 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.011; p = 0.203)	-0.070 (CI = +/-0.099; p = 0.160)	0.118 (CI = +/-0.188; p = 0.210)	0.150	+0.73%
Loss Cost	2006.1	0.004 (CI = +/-0.012; p = 0.459)	-0.084 (CI = +/-0.097; p = 0.088)	0.137 (CI = +/-0.183; p = 0.138)	0.152	+0.43%
Loss Cost	2006.2	0.001 (CI = +/-0.012; p = 0.860)	-0.069 (CI = +/-0.096; p = 0.151)	0.157 (CI = +/-0.179; p = 0.083)	0.117	+0.10%
Loss Cost	2007.1	-0.001 (CI = +/-0.012; p = 0.929)	-0.076 (CI = +/-0.098; p = 0.123)	0.166 (CI = +/-0.181; p = 0.071)	0.123	-0.05%
Loss Cost	2007.2	-0.002 (CI = +/-0.013; p = 0.772)	-0.070 (CI = +/-0.100; p = 0.165)	0.174 (CI = +/-0.185; p = 0.064)	0.109	-0.19%
Loss Cost	2008.1	-0.003 (CI = +/-0.014; p = 0.702)	-0.073 (CI = +/-0.104; p = 0.160)	0.178 (CI = +/-0.190; p = 0.065)	0.110	-0.27%
Loss Cost	2008.2	-0.004 (CI = +/-0.015; p = 0.639)	-0.070 (CI = +/-0.108; p = 0.196)	0.183 (CI = +/-0.196; p = 0.065)	0.101	-0.35%
Loss Cost	2009.1	-0.005 (CI = +/-0.017; p = 0.563)	-0.074 (CI = +/-0.111; p = 0.184)	0.189 (CI = +/-0.201; p = 0.064)	0.103	-0.47%
Loss Cost	2009.2	-0.006 (CI = +/-0.018; p = 0.481)	-0.068 (CI = +/-0.115; p = 0.235)	0.197 (CI = +/-0.207; p = 0.061)	0.096	-0.62%
Loss Cost	2010.1	-0.008 (CI = +/-0.019; p = 0.424)	-0.073 (CI = +/-0.120; p = 0.221)	0.204 (CI = +/-0.213; p = 0.060)	0.099	-0.76%
Loss Cost	2010.2	-0.012 (CI = +/-0.021; p = 0.236)	-0.058 (CI = +/-0.121; p = 0.333)	0.225 (CI = +/-0.214; p = 0.040)	0.107	-1.21%
Loss Cost	2011.1	-0.015 (CI = +/-0.022; p = 0.185)	-0.065 (CI = +/-0.125; p = 0.289)	0.237 (CI = +/-0.221; p = 0.036)	0.121	-1.47%
Loss Cost	2011.2	-0.016 (CI = +/-0.025; p = 0.202)	-0.062 (CI = +/-0.131; p = 0.333)	0.242 (CI = +/-0.230; p = 0.041)	0.118	-1.56%
Loss Cost	2012.1	-0.021 (CI = +/-0.027; p = 0.114)	-0.076 (CI = +/-0.133; p = 0.246)	0.264 (CI = +/-0.233; p = 0.028)	0.161	-2.09%
Loss Cost	2012.2	-0.028 (CI = +/-0.029; p = 0.053)	-0.057 (CI = +/-0.135; p = 0.386)	0.293 (CI = +/-0.234; p = 0.017)	0.203	-2.78%
Loss Cost	2013.1	-0.031 (CI = +/-0.032; p = 0.052)	-0.064 (CI = +/-0.141; p = 0.349)	0.306 (CI = +/-0.244; p = 0.017)	0.207	-3.09%
Loss Cost	2013.2	-0.038 (CI = +/-0.035; p = 0.037)	-0.049 (CI = +/-0.146; p = 0.490)	0.330 (CI = +/-0.253; p = 0.014)	0.236	-3.71%
Loss Cost	2014.1	-0.040 (CI = +/-0.040; p = 0.048)	-0.053 (CI = +/-0.154; p = 0.472)	0.339 (CI = +/-0.268; p = 0.017)	0.221	-3.94%
Loss Cost	2014.2	-0.047 (CI = +/-0.046; p = 0.046)	-0.040 (CI = +/-0.164; p = 0.608)	0.361 (CI = +/-0.283; p = 0.016)	0.236	-4.56%
Loss Cost	2015.1	-0.051 (CI = +/-0.052; p = 0.057)	-0.047 (CI = +/-0.174; p = 0.573)	0.373 (CI = +/-0.303; p = 0.019)	0.225	-4.94%
Loss Cost	2015.2	-0.057 (CI = +/-0.062; p = 0.070)	-0.036 (CI = +/-0.189; p = 0.687)	0.392 (CI = +/-0.329; p = 0.023)	0.224	-5.51%
Loss Cost	2016.1	-0.062 (CI = +/-0.073; p = 0.089)	-0.043 (CI = +/-0.203; p = 0.653)	0.407 (CI = +/-0.357; p = 0.029)	0.209	-6.01%
Loss Cost	2016.2	-0.085 (CI = +/-0.085; p = 0.049)	-0.008 (CI = +/-0.212; p = 0.937)	0.472 (CI = +/-0.376; p = 0.019)	0.283	-8.17%
Loss Cost	2017.1	-0.099 (CI = +/-0.101; p = 0.054)	-0.022 (CI = +/-0.227; p = 0.834)	0.506 (CI = +/-0.411; p = 0.021)	0.294	-9.44%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.025; p = 0.002)	0.148 (CI = +/-0.047; p = 0.000)	0.950	+2.43%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.025; p = 0.003)	0.150 (CI = +/-0.048; p = 0.000)	0.947	+2.41%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.026; p = 0.005)	0.153 (CI = +/-0.048; p = 0.000)	0.944	+2.35%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.026; p = 0.005)	0.154 (CI = +/-0.049; p = 0.000)	0.941	+2.34%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.027; p = 0.004)	0.150 (CI = +/-0.049; p = 0.000)	0.940	+2.40%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.036 (CI = +/-0.024; p = 0.005)	0.142 (CI = +/-0.044; p = 0.000)	0.953	+2.55%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.023; p = 0.001)	0.136 (CI = +/-0.042; p = 0.000)	0.960	+2.67%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.037 (CI = +/-0.022; p = 0.002)	0.130 (CI = +/-0.039; p = 0.000)	0.965	+2.79%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.022; p = 0.001)	0.126 (CI = +/-0.040; p = 0.000)	0.965	+2.86%
Severity	2010.1	0.029 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.023; p = 0.002)	0.124 (CI = +/-0.040; p = 0.000)	0.964	+2.91%
Severity	2010.2	0.029 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.024; p = 0.003)	0.124 (CI = +/-0.042; p = 0.000)	0.960	+2.91%
Severity	2011.1	0.028 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.024; p = 0.002)	0.128 (CI = +/-0.042; p = 0.000)	0.959	+2.83%
Severity	2011.2	0.027 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.024; p = 0.005)	0.133 (CI = +/-0.042; p = 0.000)	0.957	+2.71%
Severity	2012.1	0.028 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.025; p = 0.009)	0.129 (CI = +/-0.043; p = 0.000)	0.956	+2.79%
Severity	2012.2	0.027 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.026; p = 0.014)	0.130 (CI = +/-0.046; p = 0.000)	0.951	+2.77%
Severity	2013.1	0.028 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.027; p = 0.023)	0.126 (CI = +/-0.047; p = 0.000)	0.951	+2.87%
Severity	2013.2	0.028 (CI = +/-0.007; p = 0.000)	-0.031 (CI = +/-0.029; p = 0.034)	0.127 (CI = +/-0.050; p = 0.000)	0.945	+2.85%
Severity	2014.1	0.029 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.030; p = 0.051)	0.125 (CI = +/-0.053; p = 0.000)	0.941	+2.91%
Severity	2014.2	0.028 (CI = +/-0.009; p = 0.000)	-0.029 (CI = +/-0.033; p = 0.079)	0.128 (CI = +/-0.056; p = 0.000)	0.933	+2.84%
Severity	2015.1	0.029 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.035; p = 0.112)	0.125 (CI = +/-0.060; p = 0.001)	0.929	+2.94%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.000)	-0.028 (CI = +/-0.038; p = 0.130)	0.123 (CI = +/-0.066; p = 0.002)	0.920	+2.99%
Severity	2016.1	0.032 (CI = +/-0.014; p = 0.000)	-0.024 (CI = +/-0.039; p = 0.196)	0.114 (CI = +/-0.068; p = 0.004)	0.923	+3.30%
Severity	2016.2	0.031 (CI = +/-0.017; p = 0.003)	-0.022 (CI = +/-0.043; p = 0.289)	0.119 (CI = +/-0.076; p = 0.006)	0.910	+3.12%
Severity	2017.1	0.032 (CI = +/-0.021; p = 0.008)	-0.021 (CI = +/-0.047; p = 0.343)	0.117 (CI = +/-0.085; p = 0.012)	0.899	+3.20%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	-0.030 (CI = +/-0.096; p = 0.522)	-0.030 (CI = +/-0.181; p = 0.740)	0.273	-1.66%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.043 (CI = +/-0.094; p = 0.356)	-0.012 (CI = +/-0.177; p = 0.887)	0.333	-1.94%
Frequency	2006.2	-0.022 (CI = +/-0.012; p = 0.000)	-0.031 (CI = +/-0.094; p = 0.506)	0.004 (CI = +/-0.175; p = 0.963)	0.378	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.096; p = 0.438)	0.012 (CI = +/-0.178; p = 0.889)	0.382	-2.34%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.098; p = 0.556)	0.024 (CI = +/-0.180; p = 0.791)	0.398	-2.53%
Frequency	2008.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.037 (CI = +/-0.099; p = 0.448)	0.036 (CI = +/-0.182; p = 0.688)	0.416	-2.74%
Frequency	2008.2	-0.030 (CI = +/-0.015; p = 0.000)	-0.029 (CI = +/-0.102; p = 0.565)	0.048 (CI = +/-0.185; p = 0.601)	0.428	-2.95%
Frequency	2009.1	-0.032 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.104; p = 0.469)	0.059 (CI = +/-0.187; p = 0.519)	0.438	-3.17%
Frequency	2009.2	-0.034 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.107; p = 0.580)	0.071 (CI = +/-0.191; p = 0.453)	0.443	-3.39%
Frequency	2010.1	-0.036 (CI = +/-0.018; p = 0.000)	-0.035 (CI = +/-0.110; p = 0.515)	0.080 (CI = +/-0.196; p = 0.408)	0.434	-3.57%
Frequency	2010.2	-0.041 (CI = +/-0.019; p = 0.000)	-0.020 (CI = +/-0.111; p = 0.710)	0.102 (CI = +/-0.196; p = 0.293)	0.475	-4.00%
Frequency	2011.1	-0.043 (CI = +/-0.021; p = 0.000)	-0.025 (CI = +/-0.115; p = 0.652)	0.110 (CI = +/-0.203; p = 0.273)	0.456	-4.17%
Frequency	2011.2	-0.042 (CI = +/-0.023; p = 0.001)	-0.026 (CI = +/-0.121; p = 0.662)	0.109 (CI = +/-0.212; p = 0.296)	0.414	-4.16%
Frequency	2012.1	-0.049 (CI = +/-0.024; p = 0.000)	-0.041 (CI = +/-0.120; p = 0.478)	0.135 (CI = +/-0.210; p = 0.195)	0.467	-4.75%
Frequency	2012.2	-0.056 (CI = +/-0.026; p = 0.000)	-0.023 (CI = +/-0.120; p = 0.695)	0.163 (CI = +/-0.209; p = 0.119)	0.516	-5.40%
Frequency	2013.1	-0.060 (CI = +/-0.028; p = 0.000)	-0.032 (CI = +/-0.125; p = 0.592)	0.179 (CI = +/-0.216; p = 0.099)	0.509	-5.79%
Frequency	2013.2	-0.066 (CI = +/-0.031; p = 0.000)	-0.017 (CI = +/-0.129; p = 0.780)	0.203 (CI = +/-0.223; p = 0.071)	0.523	-6.38%
Frequency	2014.1	-0.069 (CI = +/-0.035; p = 0.001)	-0.023 (CI = +/-0.136; p = 0.721)	0.214 (CI = +/-0.235; p = 0.072)	0.486	-6.66%
Frequency	2014.2	-0.075 (CI = +/-0.040; p = 0.001)	-0.011 (CI = +/-0.144; p = 0.869)	0.233 (CI = +/-0.248; p = 0.064)	0.472	-7.19%
Frequency	2015.1	-0.080 (CI = +/-0.046; p = 0.002)	-0.019 (CI = +/-0.152; p = 0.788)	0.249 (CI = +/-0.264; p = 0.062)	0.439	-7.65%
Frequency	2015.2	-0.086 (CI = +/-0.054; p = 0.005)	-0.008 (CI = +/-0.164; p = 0.921)	0.269 (CI = +/-0.285; p = 0.062)	0.408	-8.25%
Frequency	2016.1	-0.094 (CI = +/-0.063; p = 0.007)	-0.018 (CI = +/-0.174; p = 0.820)	0.293 (CI = +/-0.306; p = 0.059)	0.382	-9.01%
Frequency	2016.2	-0.116 (CI = +/-0.072; p = 0.005)	0.014 (CI = +/-0.180; p = 0.867)	0.353 (CI = +/-0.318; p = 0.033)	0.449	-10.95%
Frequency	2017.1	-0.131 (CI = +/-0.085; p = 0.007)	-0.001 (CI = +/-0.190; p = 0.992)	0.389 (CI = +/-0.343; p = 0.031)	0.440	-12.25%

# Total Property Damage

Coverage = Total PD  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality, mobility  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
							Rate
Loss Cost	2005.2	0.022 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.046; p = 0.028)	0.018 (CI = +/-0.003; p = 0.000)	0.082 (CI = +/-0.088; p = 0.065)	0.817	+2.21%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.043; p = 0.006)	0.017 (CI = +/-0.003; p = 0.000)	0.096 (CI = +/-0.080; p = 0.020)	0.840	+1.95%
Loss Cost	2006.2	0.017 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.037; p = 0.008)	0.017 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.069; p = 0.003)	0.870	+1.67%
Loss Cost	2007.1	0.016 (CI = +/-0.005; p = 0.000)	-0.054 (CI = +/-0.038; p = 0.007)	0.017 (CI = +/-0.003; p = 0.000)	0.115 (CI = +/-0.071; p = 0.002)	0.869	+1.62%
Loss Cost	2007.2	0.016 (CI = +/-0.006; p = 0.000)	-0.052 (CI = +/-0.039; p = 0.011)	0.017 (CI = +/-0.003; p = 0.000)	0.117 (CI = +/-0.073; p = 0.003)	0.866	+1.58%
Loss Cost	2008.1	0.016 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.040; p = 0.017)	0.017 (CI = +/-0.003; p = 0.000)	0.114 (CI = +/-0.074; p = 0.004)	0.867	+1.65%
Loss Cost	2008.2	0.017 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.042; p = 0.018)	0.017 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.077; p = 0.006)	0.866	+1.69%
Loss Cost	2009.1	0.017 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.043; p = 0.027)	0.017 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.079; p = 0.009)	0.866	+1.75%
Loss Cost	2009.2	0.017 (CI = +/-0.008; p = 0.000)	-0.049 (CI = +/-0.045; p = 0.034)	0.017 (CI = +/-0.003; p = 0.000)	0.108 (CI = +/-0.082; p = 0.012)	0.864	+1.75%
Loss Cost	2010.1	0.018 (CI = +/-0.009; p = 0.000)	-0.047 (CI = +/-0.047; p = 0.050)	0.017 (CI = +/-0.003; p = 0.000)	0.105 (CI = +/-0.085; p = 0.018)	0.864	+1.84%
Loss Cost	2010.2	0.015 (CI = +/-0.009; p = 0.002)	-0.039 (CI = +/-0.045; p = 0.089)	0.017 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.082; p = 0.006)	0.878	+1.52%
Loss Cost	2011.1	0.015 (CI = +/-0.010; p = 0.005)	-0.039 (CI = +/-0.047; p = 0.103)	0.017 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.086; p = 0.009)	0.877	+1.52%
Loss Cost	2011.2	0.017 (CI = +/-0.011; p = 0.005)	-0.043 (CI = +/-0.049; p = 0.081)	0.017 (CI = +/-0.003; p = 0.000)	0.111 (CI = +/-0.088; p = 0.016)	0.880	+1.70%
Loss Cost	2012.1	0.014 (CI = +/-0.012; p = 0.022)	-0.049 (CI = +/-0.049; p = 0.054)	0.017 (CI = +/-0.003; p = 0.000)	0.122 (CI = +/-0.090; p = 0.011)	0.887	+1.43%
Loss Cost	2012.2	0.009 (CI = +/-0.012; p = 0.117)	-0.038 (CI = +/-0.046; p = 0.099)	0.016 (CI = +/-0.003; p = 0.000)	0.142 (CI = +/-0.085; p = 0.009)	0.907	+0.93%
Loss Cost	2013.1	0.011 (CI = +/-0.013; p = 0.111)	-0.036 (CI = +/-0.049; p = 0.138)	0.016 (CI = +/-0.003; p = 0.000)	0.137 (CI = +/-0.090; p = 0.005)	0.907	+1.07%
Loss Cost	2013.2	0.008 (CI = +/-0.015; p = 0.285)	-0.031 (CI = +/-0.050; p = 0.214)	0.016 (CI = +/-0.003; p = 0.000)	0.148 (CI = +/-0.093; p = 0.004)	0.911	+0.78%
Loss Cost	2014.1	0.012 (CI = +/-0.016; p = 0.134)	-0.024 (CI = +/-0.051; p = 0.329)	0.016 (CI = +/-0.003; p = 0.000)	0.133 (CI = +/-0.099; p = 0.010)	0.918	+1.22%
Loss Cost	2014.2	0.011 (CI = +/-0.019; p = 0.224)	-0.023 (CI = +/-0.054; p = 0.387)	0.016 (CI = +/-0.003; p = 0.000)	0.136 (CI = +/-0.104; p = 0.015)	0.917	+1.13%
Loss Cost	2015.1	0.016 (CI = +/-0.021; p = 0.122)	-0.016 (CI = +/-0.056; p = 0.542)	0.017 (CI = +/-0.003; p = 0.000)	0.119 (CI = +/-0.109; p = 0.035)	0.923	+1.65%
Loss Cost	2015.2	0.019 (CI = +/-0.025; p = 0.125)	-0.020 (CI = +/-0.060; p = 0.485)	0.017 (CI = +/-0.004; p = 0.000)	0.110 (CI = +/-0.120; p = 0.071)	0.923	+1.93%
Loss Cost	2016.1	0.027 (CI = +/-0.029; p = 0.063)	-0.012 (CI = +/-0.061; p = 0.672)	0.017 (CI = +/-0.004; p = 0.000)	0.086 (CI = +/-0.126; p = 0.159)	0.931	+2.72%
Loss Cost	2016.2	0.012 (CI = +/-0.028; p = 0.360)	0.005 (CI = +/-0.054; p = 0.842)	0.017 (CI = +/-0.003; p = 0.000)	0.131 (CI = +/-0.114; p = 0.029)	0.956	+1.19%
Loss Cost	2017.1	0.011 (CI = +/-0.035; p = 0.467)	0.005 (CI = +/-0.059; p = 0.865)	0.017 (CI = +/-0.003; p = 0.000)	0.132 (CI = +/-0.131; p = 0.049)	0.954	+1.15%
Severity	2005.2	0.025 (CI = +/-0.003; p = 0.000)	-0.039 (CI = +/-0.025; p = 0.003)	0.001 (CI = +/-0.002; p = 0.501)	0.147 (CI = +/-0.047; p = 0.000)	0.949	+2.48%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.026; p = 0.003)	0.001 (CI = +/-0.002; p = 0.541)	0.148 (CI = +/-0.048; p = 0.000)	0.946	+2.46%
Severity	2006.2	0.024 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.026; p = 0.006)	0.000 (CI = +/-0.002; p = 0.606)	0.152 (CI = +/-0.049; p = 0.000)	0.943	+2.40%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.027; p = 0.007)	0.000 (CI = +/-0.002; p = 0.636)	0.153 (CI = +/-0.050; p = 0.000)	0.939	+2.38%
Severity	2007.2	0.024 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.027; p = 0.005)	0.001 (CI = +/-0.002; p = 0.563)	0.149 (CI = +/-0.050; p = 0.000)	0.939	+2.45%
Severity	2008.1	0.026 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.024; p = 0.007)	0.001 (CI = +/-0.002; p = 0.308)	0.139 (CI = +/-0.045; p = 0.000)	0.953	+2.65%
Severity	2008.2	0.028 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.023; p = 0.001)	0.001 (CI = +/-0.002; p = 0.176)	0.131 (CI = +/-0.042; p = 0.000)	0.961	+2.80%
Severity	2009.1	0.029 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.021; p = 0.002)	0.001 (CI = +/-0.001; p = 0.073)	0.124 (CI = +/-0.038; p = 0.000)	0.969	+2.96%
Severity	2009.2	0.030 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.021; p = 0.001)	0.001 (CI = +/-0.001; p = 0.050)	0.119 (CI = +/-0.038; p = 0.000)	0.969	+3.06%
Severity	2010.1	0.031 (CI = +/-0.004; p = 0.000)	-0.035 (CI = +/-0.021; p = 0.002)	0.001 (CI = +/-0.001; p = 0.036)	0.115 (CI = +/-0.038; p = 0.000)	0.969	+3.14%
Severity	2010.2	0.031 (CI = +/-0.004; p = 0.000)	-0.036 (CI = +/-0.022; p = 0.003)	0.002 (CI = +/-0.001; p = 0.038)	0.114 (CI = +/-0.040; p = 0.000)	0.966	+3.17%
Severity	2011.1	0.030 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.023; p = 0.002)	0.001 (CI = +/-0.001; p = 0.056)	0.117 (CI = +/-0.041; p = 0.000)	0.964	+3.09%
Severity	2011.2	0.029 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.023; p = 0.005)	0.001 (CI = +/-0.001; p = 0.075)	0.122 (CI = +/-0.042; p = 0.000)	0.962	+2.97%
Severity	2012.1	0.031 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.023; p = 0.009)	0.001 (CI = +/-0.001; p = 0.047)	0.117 (CI = +/-0.042; p = 0.000)	0.963	+3.12%
Severity	2012.2	0.031 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.024; p = 0.012)	0.001 (CI = +/-0.002; p = 0.055)	0.116 (CI = +/-0.045; p = 0.000)	0.959	+3.13%
Severity	2013.1	0.033 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.024; p = 0.022)	0.002 (CI = +/-0.002; p = 0.033)	0.109 (CI = +/-0.045; p = 0.000)	0.961	+3.32%
Severity	2013.2	0.033 (CI = +/-0.008; p = 0.000)	-0.030 (CI = +/-0.026; p = 0.028)	0.002 (CI = +/-0.002; p = 0.038)	0.108 (CI = +/-0.048; p = 0.000)	0.956	+3.35%
Severity	2014.1	0.035 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.027; p = 0.048)	0.002 (CI = +/-0.002; p = 0.030)	0.102 (CI = +/-0.050; p = 0.001)	0.955	+3.52%
Severity	2014.2	0.034 (CI = +/-0.010; p = 0.000)	-0.027 (CI = +/-0.029; p = 0.066)	0.002 (CI = +/-0.002; p = 0.040)	0.102 (CI = +/-0.055; p = 0.002)	0.949	+3.51%
Severity	2015.1	0.037 (CI = +/-0.011; p = 0.000)	-0.024 (CI = +/-0.030; p = 0.109)	0.002 (CI = +/-0.002; p = 0.030)	0.094 (CI = +/-0.058; p = 0.004)	0.949	+3.77%
Severity	2015.2	0.039 (CI = +/-0.013; p = 0.000)	-0.026 (CI = +/-0.032; p = 0.098)	0.002 (CI = +/-0.002; p = 0.030)	0.087 (CI = +/-0.064; p = 0.012)	0.944	+3.98%
Severity	2016.1	0.045 (CI = +/-0.013; p = 0.000)	-0.020 (CI = +/-0.029; p = 0.155)	0.002 (CI = +/-0.002; p = 0.008)	0.068 (CI = +/-0.059; p = 0.028)	0.959	+4.63%
Severity	2016.2	0.045 (CI = +/-0.017; p = 0.000)	-0.020 (CI = +/-0.032; p = 0.200)	0.002 (CI = +/-0.002; p = 0.014)	0.069 (CI = +/-0.068; p = 0.049)	0.951	+4.62%
Severity	2017.1	0.049 (CI = +/-0.020; p = 0.000)	-0.017 (CI = +/-0.034; p = 0.292)	0.003 (CI = +/-0.002; p = 0.013)	0.058 (CI = +/-0.075; p = 0.112)	0.950	+5.03%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.343)	-0.013 (CI = +/-0.044; p = 0.544)	0.017 (CI = +/-0.003; p = 0.000)	-0.065 (CI = +/-0.084; p = 0.126)	0.846	-0.27%
Frequency	2006.1	-0.005 (CI = +/-0.005; p = 0.077)	-0.022 (CI = +/-0.041; p = 0.276)	0.017 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.077; p = 0.179)	0.875	-0.49%
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.011)	-0.014 (CI = +/-0.038; p = 0.459)	0.016 (CI = +/-0.003; p = 0.000)	-0.040 (CI = +/-0.071; p = 0.263)	0.898	-0.71%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.012)	-0.015 (CI = +/-0.039; p = 0.428)	0.016 (CI = +/-0.003; p = 0.000)	-0.038 (CI = +/-0.073; p = 0.300)	0.897	-0.74%
Frequency	2007.2	-0.009 (CI = +/-0.006; p = 0.006)	-0.011 (CI = +/-0.040; p = 0.563)	0.016 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.073; p = 0.388)	0.902	-0.86%
Frequency	2008.1	-0.010 (CI = +/-0.006; p = 0.004)	-0.015 (CI = +/-0.040; p = 0.443)	0.016 (CI = +/-0.003; p = 0.000)	-0.026 (CI = +/-0.074; p = 0.485)	0.905	-0.97%
Frequency	2008.2	-0.011 (CI = +/-0.007; p = 0.003)	-0.012 (CI = +/-0.041; p = 0.567)	0.016 (CI = +/-0.003; p = 0.000)	-0.020 (CI = +/-0.075; p = 0.595)	0.908	-1.09%
Frequency	2009.1	-0.012 (CI = +/-0.007; p = 0.003)	-0.014 (CI = +/-0.042; p = 0.489)	0.016 (CI = +/-0.003; p = 0.000)	-0.015 (CI = +/-0.077; p = 0.688)	0.909	-1.18%
Frequency	2009.2	-0.013 (CI = +/-0.008; p = 0.003)	-0.012 (CI = +/-0.043; p = 0.587)	0.015 (CI = +/-0.003; p = 0.000)	-0.010 (CI = +/-0.079; p = 0.786)	0.909	-1.27%
Frequency	2010.1	-0.013 (CI = +/-0.009; p = 0.006)	-0.011 (CI = +/-0.045; p = 0.604)	0.015 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.082; p = 0.792)	0.906	-1.27%
Frequency	2010.2	-0.016 (CI = +/-0.009; p = 0.001)	-0.003 (CI = +/-0.043; p = 0.898)	0.015 (CI = +/-0.003; p = 0.000)	0.005 (CI = +/-0.077; p = 0.895)	0.923	-1.60%
Frequency	2011.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.001 (CI = +/-0.045; p = 0.969)	0.015 (CI = +/-0.003; p = 0.000)	0.002 (CI = +/-0.081; p = 0.965)	0.919	-1.52%
Frequency	2011.2	-0.012 (CI = +/-0.010; p = 0.017)	-0.008 (CI = +/-0.044; p = 0.720)	0.015 (CI = +/-0.003; p = 0.000)	-0.011 (CI = +/-0.080; p = 0.775)	0.923	-1.24%
Frequency	2012.1	-0.016 (CI = +/-0.010; p = 0.003)	-0.016 (CI = +/-0.041; p = 0.418)	0.015 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.075; p = 0.878)	0.938	-1.63%
Frequency	2012.2	-0.021 (CI = +/-0.009; p = 0.000)	-0.006 (CI = +/-0.036; p = 0.734)	0.015 (CI = +/-0.002; p = 0.000)	0.026 (CI = +/-0.066; p = 0.411)	0.957	-2.13%
Frequency	2013.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.007 (CI = +/-0.038; p = 0.711)	0.015 (CI = +/-0.002; p = 0.000)	0.028 (CI = +/-0.070; p = 0.408)	0.955	-2.17%
Frequency	2013.2	-0.025 (CI = +/-0.011; p = 0.000)	-0.001 (CI = +/-0.038; p = 0.957)	0.014 (CI = +/-0.002; p = 0.000)	0.040 (CI = +/-0.074; p = 0.242)	0.959	-2.49%
Frequency	2014.1	-0.023 (CI = +/-0.013; p = 0.002)	0.003 (CI = +/-0.039; p = 0.866)	0.015 (CI = +/-0.002; p = 0.000)	0.031 (CI = +/-0.071; p = 0.385)	0.958	-2.23%
Frequency	2014.2	-0.023 (CI = +/-0.015; p = 0.005)	0.004 (CI = +/-0.042; p = 0.829)	0.015 (CI = +/-0.003; p = 0.000)	0.034 (CI = +/-0.081; p = 0.385)	0.956	-2.30%
Frequency	2015.1	-0.021 (CI = +/-0.017; p = 0.021)	0.008 (CI = +/-0.044; p = 0.718)	0.015 (CI = +/-0.003; p = 0.000)	0.025 (CI = +/-0.087; p = 0.543)	0.953	-2.05%
Frequency	2015.2	-0.020 (CI = +/-0.020; p = 0.056)	0.006 (CI = +/-0.049; p = 0.777)	0.015 (CI = +/-0.003; p = 0.000)	0.022 (CI = +/-0.097; p = 0.625)	0.949	-1.96%
Frequency	2016.1	-0.018 (CI = +/-0.025; p = 0.128)	0.008 (CI = +/-0.053; p = 0.747)	0.015 (CI = +/-0.003; p = 0.000)	0.018 (CI = +/-0.109; p = 0.723)	0.945	-1.82%
Frequency	2016.2	-0.033 (CI = +/-0.021; p = 0.006)	0.025 (CI = +/-0.041; p = 0.210)	0.014 (CI = +/-0.002; p = 0.000)	0.062 (CI = +/-0.087; p = 0.143)	0.972	-3.27%
Frequency	2017.1	-0.038 (CI = +/-0.026; p = 0.010)	0.021 (CI = +/-0.044; p = 0.300)	0.014 (CI = +/-0.002; p = 0.000)	0.074 (CI = +/-0.097; p = 0.118)	0.971	-3.69%

## Total 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.011; p = 0.207)	-0.083 (CI = +/-0.100; p = 0.101)	0.062 (CI = +/-0.204; p = 0.541)	0.101	+0.71%
Loss Cost	2006.1	0.004 (CI = +/-0.011; p = 0.481)	-0.098 (CI = +/-0.098; p = 0.049)	0.078 (CI = +/-0.197; p = 0.425)	0.111	+0.40%
Loss Cost	2006.2	0.001 (CI = +/-0.012; p = 0.886)	-0.083 (CI = +/-0.096; p = 0.087)	0.099 (CI = +/-0.192; p = 0.299)	0.068	+0.08%
Loss Cost	2007.1	-0.001 (CI = +/-0.012; p = 0.881)	-0.091 (CI = +/-0.097; p = 0.067)	0.107 (CI = +/-0.193; p = 0.265)	0.081	-0.09%
Loss Cost	2007.2	-0.002 (CI = +/-0.013; p = 0.736)	-0.085 (CI = +/-0.100; p = 0.094)	0.115 (CI = +/-0.198; p = 0.241)	0.065	-0.22%
Loss Cost	2008.1	-0.003 (CI = +/-0.014; p = 0.650)	-0.089 (CI = +/-0.104; p = 0.090)	0.120 (CI = +/-0.202; p = 0.234)	0.069	-0.31%
Loss Cost	2008.2	-0.004 (CI = +/-0.015; p = 0.600)	-0.086 (CI = +/-0.108; p = 0.114)	0.124 (CI = +/-0.208; p = 0.230)	0.059	-0.39%
Loss Cost	2009.1	-0.005 (CI = +/-0.016; p = 0.510)	-0.091 (CI = +/-0.111; p = 0.105)	0.130 (CI = +/-0.213; p = 0.219)	0.066	-0.52%
Loss Cost	2009.2	-0.007 (CI = +/-0.018; p = 0.442)	-0.086 (CI = +/-0.116; p = 0.140)	0.138 (CI = +/-0.220; p = 0.206)	0.058	-0.66%
Loss Cost	2010.1	-0.008 (CI = +/-0.019; p = 0.372)	-0.091 (CI = +/-0.120; p = 0.128)	0.145 (CI = +/-0.225; p = 0.195)	0.066	-0.83%
Loss Cost	2010.2	-0.013 (CI = +/-0.020; p = 0.206)	-0.077 (CI = +/-0.122; p = 0.204)	0.167 (CI = +/-0.226; p = 0.139)	0.076	-1.26%
Loss Cost	2011.1	-0.016 (CI = +/-0.022; p = 0.151)	-0.086 (CI = +/-0.125; p = 0.168)	0.178 (CI = +/-0.231; p = 0.122)	0.099	-1.56%
Loss Cost	2011.2	-0.017 (CI = +/-0.024; p = 0.172)	-0.083 (CI = +/-0.132; p = 0.202)	0.182 (CI = +/-0.241; p = 0.130)	0.094	-1.64%
Loss Cost	2012.1	-0.022 (CI = +/-0.026; p = 0.085)	-0.100 (CI = +/-0.133; p = 0.132)	0.203 (CI = +/-0.240; p = 0.093)	0.160	-2.22%
Loss Cost	2012.2	-0.029 (CI = +/-0.028; p = 0.039)	-0.081 (CI = +/-0.134; p = 0.222)	0.233 (CI = +/-0.241; p = 0.057)	0.207	-2.89%
Loss Cost	2013.1	-0.033 (CI = +/-0.031; p = 0.035)	-0.090 (CI = +/-0.140; p = 0.189)	0.245 (CI = +/-0.249; p = 0.053)	0.218	-3.27%
Loss Cost	2013.2	-0.039 (CI = +/-0.034; p = 0.026)	-0.075 (CI = +/-0.146; p = 0.288)	0.270 (CI = +/-0.257; p = 0.041)	0.250	-3.87%
Loss Cost	2014.1	-0.043 (CI = +/-0.038; p = 0.031)	-0.083 (CI = +/-0.154; p = 0.268)	0.280 (CI = +/-0.270; p = 0.043)	0.236	-4.21%
Loss Cost	2014.2	-0.049 (CI = +/-0.044; p = 0.032)	-0.070 (CI = +/-0.164; p = 0.373)	0.302 (CI = +/-0.286; p = 0.040)	0.252	-4.79%
Loss Cost	2015.1	-0.055 (CI = +/-0.051; p = 0.036)	-0.081 (CI = +/-0.174; p = 0.333)	0.317 (CI = +/-0.301; p = 0.041)	0.246	-5.35%
Loss Cost	2015.2	-0.061 (CI = +/-0.060; p = 0.048)	-0.070 (CI = +/-0.189; p = 0.432)	0.336 (CI = +/-0.328; p = 0.046)	0.242	-5.89%
Loss Cost	2016.1	-0.069 (CI = +/-0.071; p = 0.055)	-0.083 (CI = +/-0.204; p = 0.385)	0.356 (CI = +/-0.351; p = 0.048)	0.235	-6.70%
Loss Cost	2016.2	-0.093 (CI = +/-0.082; p = 0.030)	-0.048 (CI = +/-0.211; p = 0.618)	0.421 (CI = +/-0.366; p = 0.029)	0.328	-8.84%
Loss Cost	2017.1	-0.114 (CI = +/-0.096; p = 0.026)	-0.073 (CI = +/-0.222; p = 0.469)	0.464 (CI = +/-0.385; p = 0.024)	0.378	-10.73%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.024; p = 0.001)	0.127 (CI = +/-0.049; p = 0.000)	0.947	+2.42%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.024; p = 0.001)	0.129 (CI = +/-0.049; p = 0.000)	0.945	+2.40%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	-0.043 (CI = +/-0.025; p = 0.001)	0.132 (CI = +/-0.050; p = 0.000)	0.941	+2.34%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.025; p = 0.001)	0.133 (CI = +/-0.051; p = 0.000)	0.937	+2.32%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.026; p = 0.001)	0.129 (CI = +/-0.051; p = 0.000)	0.937	+2.39%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.023; p = 0.001)	0.123 (CI = +/-0.045; p = 0.000)	0.952	+2.53%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.021; p = 0.000)	0.115 (CI = +/-0.041; p = 0.000)	0.961	+2.66%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	-0.042 (CI = +/-0.020; p = 0.000)	0.111 (CI = +/-0.038; p = 0.000)	0.967	+2.77%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.020; p = 0.000)	0.107 (CI = +/-0.038; p = 0.000)	0.967	+2.85%
Severity	2010.1	0.028 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.021; p = 0.000)	0.105 (CI = +/-0.039; p = 0.000)	0.966	+2.89%
Severity	2010.2	0.029 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.040; p = 0.000)	0.962	+2.89%
Severity	2011.1	0.028 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.021; p = 0.000)	0.108 (CI = +/-0.039; p = 0.000)	0.962	+2.79%
Severity	2011.2	0.026 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.039; p = 0.000)	0.961	+2.68%
Severity	2012.1	0.027 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.001)	0.111 (CI = +/-0.040; p = 0.000)	0.960	+2.75%
Severity	2012.2	0.027 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.023; p = 0.002)	0.112 (CI = +/-0.042; p = 0.000)	0.955	+2.74%
Severity	2013.1	0.028 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.024; p = 0.003)	0.109 (CI = +/-0.043; p = 0.000)	0.954	+2.82%
Severity	2013.2	0.028 (CI = +/-0.006; p = 0.000)	-0.039 (CI = +/-0.026; p = 0.006)	0.110 (CI = +/-0.046; p = 0.000)	0.947	+2.80%
Severity	2014.1	0.028 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.028; p = 0.010)	0.109 (CI = +/-0.048; p = 0.000)	0.943	+2.84%
Severity	2014.2	0.027 (CI = +/-0.008; p = 0.000)	-0.037 (CI = +/-0.030; p = 0.018)	0.111 (CI = +/-0.052; p = 0.000)	0.934	+2.77%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.032; p = 0.030)	0.110 (CI = +/-0.055; p = 0.001)	0.929	+2.82%
Severity	2015.2	0.028 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.039)	0.108 (CI = +/-0.061; p = 0.002)	0.919	+2.88%
Severity	2016.1	0.031 (CI = +/-0.013; p = 0.000)	-0.034 (CI = +/-0.037; p = 0.069)	0.103 (CI = +/-0.063; p = 0.005)	0.920	+3.12%
Severity	2016.2	0.029 (CI = +/-0.016; p = 0.002)	-0.031 (CI = +/-0.041; p = 0.119)	0.107 (CI = +/-0.071; p = 0.007)	0.905	+2.94%
Severity	2017.1	0.029 (CI = +/-0.020; p = 0.010)	-0.032 (CI = +/-0.046; p = 0.148)	0.108 (CI = +/-0.079; p = 0.013)	0.893	+2.89%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	-0.039 (CI = +/-0.098; p = 0.429)	-0.065 (CI = +/-0.200; p = 0.510)	0.283	-1.67%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	-0.052 (CI = +/-0.096; p = 0.276)	-0.051 (CI = +/-0.195; p = 0.600)	0.347	-1.95%
Frequency	2006.2	-0.022 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.096; p = 0.403)	-0.033 (CI = +/-0.193; p = 0.729)	0.391	-2.21%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	-0.046 (CI = +/-0.098; p = 0.340)	-0.026 (CI = +/-0.195; p = 0.789)	0.396	-2.36%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	-0.038 (CI = +/-0.100; p = 0.442)	-0.014 (CI = +/-0.197; p = 0.888)	0.412	-2.54%
Frequency	2008.1	-0.028 (CI = +/-0.014; p = 0.000)	-0.048 (CI = +/-0.101; p = 0.342)	-0.003 (CI = +/-0.198; p = 0.976)	0.433	-2.77%
Frequency	2008.2	-0.030 (CI = +/-0.015; p = 0.000)	-0.039 (CI = +/-0.104; p = 0.443)	0.009 (CI = +/-0.201; p = 0.925)	0.444	-2.97%
Frequency	2009.1	-0.033 (CI = +/-0.015; p = 0.000)	-0.049 (CI = +/-0.106; p = 0.353)	0.020 (CI = +/-0.203; p = 0.842)	0.457	-3.21%
Frequency	2009.2	-0.035 (CI = +/-0.017; p = 0.000)	-0.041 (CI = +/-0.109; p = 0.450)	0.031 (CI = +/-0.207; p = 0.757)	0.462	-3.41%
Frequency	2010.1	-0.037 (CI = +/-0.018; p = 0.000)	-0.048 (CI = +/-0.113; p = 0.388)	0.040 (CI = +/-0.212; p = 0.700)	0.456	-3.62%
Frequency	2010.2	-0.041 (CI = +/-0.019; p = 0.000)	-0.033 (CI = +/-0.114; p = 0.556)	0.063 (CI = +/-0.211; p = 0.545)	0.496	-4.04%
Frequency	2011.1	-0.043 (CI = +/-0.021; p = 0.000)	-0.039 (CI = +/-0.118; p = 0.498)	0.070 (CI = +/-0.217; p = 0.508)	0.480	-4.23%
Frequency	2011.2	-0.043 (CI = +/-0.023; p = 0.001)	-0.040 (CI = +/-0.124; p = 0.511)	0.069 (CI = +/-0.227; p = 0.533)	0.440	-4.21%
Frequency	2012.1	-0.050 (CI = +/-0.024; p = 0.000)	-0.058 (CI = +/-0.123; p = 0.333)	0.092 (CI = +/-0.222; p = 0.397)	0.501	-4.84%
Frequency	2012.2	-0.056 (CI = +/-0.025; p = 0.000)	-0.039 (CI = +/-0.123; p = 0.509)	0.121 (CI = +/-0.221; p = 0.265)	0.547	-5.47%
Frequency	2013.1	-0.061 (CI = +/-0.028; p = 0.000)	-0.051 (CI = +/-0.127; p = 0.407)	0.136 (CI = +/-0.226; p = 0.220)	0.548	-5.92%
Frequency	2013.2	-0.067 (CI = +/-0.031; p = 0.000)	-0.036 (CI = +/-0.132; p = 0.567)	0.160 (CI = +/-0.233; p = 0.163)	0.561	-6.49%
Frequency	2014.1	-0.071 (CI = +/-0.035; p = 0.001)	-0.044 (CI = +/-0.139; p = 0.503)	0.171 (CI = +/-0.243; p = 0.153)	0.532	-6.85%
Frequency	2014.2	-0.076 (CI = +/-0.040; p = 0.001)	-0.033 (CI = +/-0.148; p = 0.639)	0.191 (CI = +/-0.258; p = 0.134)	0.519	-7.36%
Frequency	2015.1	-0.083 (CI = +/-0.045; p = 0.002)	-0.044 (CI = +/-0.156; p = 0.547)	0.208 (CI = +/-0.270; p = 0.120)	0.496	-7.95%
Frequency	2015.2	-0.089 (CI = +/-0.054; p = 0.004)	-0.033 (CI = +/-0.169; p = 0.676)	0.228 (CI = +/-0.293; p = 0.115)	0.468	-8.53%
Frequency	2016.1	-0.100 (CI = +/-0.062; p = 0.005)	-0.049 (CI = +/-0.178; p = 0.551)	0.253 (CI = +/-0.307; p = 0.096)	0.460	-9.52%
Frequency	2016.2	-0.122 (CI = +/-0.071; p = 0.004)	-0.017 (CI = +/-0.183; p = 0.837)	0.313 (CI = +/-0.317; p = 0.052)	0.530	-11.45%
Frequency	2017.1	-0.142 (CI = +/-0.082; p = 0.004)	-0.041 (CI = +/-0.189; p = 0.626)	0.355 (CI = +/-0.328; p = 0.037)	0.556	-13.24%

## Total Property Damage

Coverage = Total PD  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.011 (CI = +/-0.010; p = 0.024)	-0.072 (CI = +/-0.100; p = 0.152)	0.134	+1.13%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.071)	-0.085 (CI = +/-0.099; p = 0.091)	0.117	+0.91%
Loss Cost	2006.2	0.007 (CI = +/-0.010; p = 0.179)	-0.072 (CI = +/-0.099; p = 0.148)	0.054	+0.68%
Loss Cost	2007.1	0.006 (CI = +/-0.011; p = 0.268)	-0.077 (CI = +/-0.101; p = 0.132)	0.050	+0.59%
Loss Cost	2007.2	0.005 (CI = +/-0.011; p = 0.350)	-0.074 (CI = +/-0.105; p = 0.162)	0.026	+0.53%
Loss Cost	2008.1	0.005 (CI = +/-0.012; p = 0.398)	-0.074 (CI = +/-0.108; p = 0.170)	0.023	+0.51%
Loss Cost	2008.2	0.005 (CI = +/-0.013; p = 0.442)	-0.074 (CI = +/-0.113; p = 0.190)	0.010	+0.50%
Loss Cost	2009.1	0.005 (CI = +/-0.014; p = 0.504)	-0.075 (CI = +/-0.117; p = 0.195)	0.008	+0.46%
Loss Cost	2009.2	0.004 (CI = +/-0.015; p = 0.575)	-0.073 (CI = +/-0.121; p = 0.225)	-0.008	+0.42%
Loss Cost	2010.1	0.004 (CI = +/-0.016; p = 0.634)	-0.075 (CI = +/-0.126; p = 0.232)	-0.010	+0.38%
Loss Cost	2010.2	0.001 (CI = +/-0.017; p = 0.861)	-0.065 (CI = +/-0.130; p = 0.315)	-0.039	+0.15%
Loss Cost	2011.1	0.001 (CI = +/-0.019; p = 0.951)	-0.068 (CI = +/-0.135; p = 0.306)	-0.039	+0.06%
Loss Cost	2011.2	0.001 (CI = +/-0.021; p = 0.908)	-0.071 (CI = +/-0.142; p = 0.311)	-0.042	+0.12%
Loss Cost	2012.1	-0.001 (CI = +/-0.022; p = 0.906)	-0.080 (CI = +/-0.147; p = 0.269)	-0.033	-0.13%
Loss Cost	2012.2	-0.004 (CI = +/-0.024; p = 0.720)	-0.069 (CI = +/-0.153; p = 0.358)	-0.046	-0.42%
Loss Cost	2013.1	-0.004 (CI = +/-0.027; p = 0.733)	-0.070 (CI = +/-0.162; p = 0.377)	-0.056	-0.44%
Loss Cost	2013.2	-0.006 (CI = +/-0.030; p = 0.685)	-0.065 (CI = +/-0.171; p = 0.436)	-0.063	-0.58%
Loss Cost	2014.1	-0.005 (CI = +/-0.033; p = 0.772)	-0.061 (CI = +/-0.181; p = 0.486)	-0.085	-0.46%
Loss Cost	2014.2	-0.005 (CI = +/-0.037; p = 0.799)	-0.061 (CI = +/-0.194; p = 0.512)	-0.093	-0.45%
Loss Cost	2015.1	-0.003 (CI = +/-0.042; p = 0.878)	-0.057 (CI = +/-0.207; p = 0.565)	-0.113	-0.31%
Loss Cost	2015.2	-0.001 (CI = +/-0.048; p = 0.978)	-0.064 (CI = +/-0.223; p = 0.548)	-0.120	-0.06%
Loss Cost	2016.1	0.002 (CI = +/-0.056; p = 0.938)	-0.057 (CI = +/-0.241; p = 0.614)	-0.141	+0.20%
Loss Cost	2016.2	-0.001 (CI = +/-0.065; p = 0.977)	-0.050 (CI = +/-0.264; p = 0.685)	-0.163	-0.09%
Loss Cost	2017.1	0.001 (CI = +/-0.077; p = 0.977)	-0.046 (CI = +/-0.289; p = 0.732)	-0.185	+0.10%
Severity	2005.2	0.029 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.037; p = 0.026)	0.888	+2.93%
Severity	2006.1	0.029 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.032)	0.881	+2.94%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	-0.041 (CI = +/-0.039; p = 0.040)	0.869	+2.93%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.040; p = 0.052)	0.861	+2.95%
Severity	2007.2	0.030 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.041; p = 0.033)	0.862	+3.03%
Severity	2008.1	0.031 (CI = +/-0.004; p = 0.000)	-0.037 (CI = +/-0.038; p = 0.058)	0.883	+3.18%
Severity	2008.2	0.033 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.037; p = 0.022)	0.895	+3.32%
Severity	2009.1	0.034 (CI = +/-0.004; p = 0.000)	-0.038 (CI = +/-0.036; p = 0.039)	0.905	+3.45%
Severity	2009.2	0.035 (CI = +/-0.004; p = 0.000)	-0.042 (CI = +/-0.036; p = 0.023)	0.905	+3.55%
Severity	2010.1	0.036 (CI = +/-0.005; p = 0.000)	-0.039 (CI = +/-0.037; p = 0.038)	0.905	+3.63%
Severity	2010.2	0.036 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.038; p = 0.033)	0.897	+3.69%
Severity	2011.1	0.036 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.040; p = 0.039)	0.887	+3.68%
Severity	2011.2	0.036 (CI = +/-0.006; p = 0.000)	-0.041 (CI = +/-0.042; p = 0.051)	0.871	+3.67%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.084)	0.873	+3.80%
Severity	2012.2	0.038 (CI = +/-0.007; p = 0.000)	-0.039 (CI = +/-0.044; p = 0.076)	0.862	+3.87%
Severity	2013.1	0.039 (CI = +/-0.007; p = 0.000)	-0.034 (CI = +/-0.045; p = 0.124)	0.865	+4.03%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.047; p = 0.107)	0.853	+4.13%
Severity	2014.1	0.042 (CI = +/-0.009; p = 0.000)	-0.033 (CI = +/-0.048; p = 0.164)	0.851	+4.28%
Severity	2014.2	0.043 (CI = +/-0.010; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.151)	0.833	+4.38%
Severity	2015.1	0.045 (CI = +/-0.011; p = 0.000)	-0.031 (CI = +/-0.053; p = 0.231)	0.833	+4.58%
Severity	2015.2	0.047 (CI = +/-0.012; p = 0.000)	-0.037 (CI = +/-0.055; p = 0.171)	0.824	+4.81%
Severity	2016.1	0.050 (CI = +/-0.013; p = 0.000)	-0.028 (CI = +/-0.055; p = 0.283)	0.842	+5.18%
Severity	2016.2	0.052 (CI = +/-0.015; p = 0.000)	-0.032 (CI = +/-0.060; p = 0.259)	0.817	+5.34%
Severity	2017.1	0.055 (CI = +/-0.017; p = 0.000)	-0.026 (CI = +/-0.063; p = 0.375)	0.811	+5.63%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	-0.030 (CI = +/-0.094; p = 0.522)	0.292	-1.76%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	-0.043 (CI = +/-0.093; p = 0.349)	0.354	-1.98%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.092; p = 0.498)	0.398	-2.18%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	-0.037 (CI = +/-0.094; p = 0.429)	0.402	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.029 (CI = +/-0.096; p = 0.542)	0.417	-2.43%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	-0.038 (CI = +/-0.098; p = 0.437)	0.434	-2.59%
Frequency	2008.2	-0.028 (CI = +/-0.012; p = 0.000)	-0.030 (CI = +/-0.100; p = 0.544)	0.443	-2.74%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	-0.038 (CI = +/-0.102; p = 0.457)	0.450	-2.89%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	-0.031 (CI = +/-0.105; p = 0.552)	0.452	-3.02%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	-0.036 (CI = +/-0.109; p = 0.502)	0.441	-3.13%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	-0.023 (CI = +/-0.111; p = 0.669)	0.472	-3.41%
Frequency	2011.1	-0.036 (CI = +/-0.016; p = 0.000)	-0.027 (CI = +/-0.115; p = 0.636)	0.450	-3.49%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	-0.029 (CI = +/-0.121; p = 0.616)	0.410	-3.43%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	-0.044 (CI = +/-0.122; p = 0.465)	0.446	-3.78%
Frequency	2012.2	-0.042 (CI = +/-0.020; p = 0.000)	-0.030 (CI = +/-0.125; p = 0.626)	0.473	-4.13%
Frequency	2013.1	-0.044 (CI = +/-0.022; p = 0.000)	-0.035 (CI = +/-0.131; p = 0.576)	0.453	-4.29%
Frequency	2013.2	-0.046 (CI = +/-0.024; p = 0.001)	-0.027 (CI = +/-0.138; p = 0.683)	0.446	-4.52%
Frequency	2014.1	-0.046 (CI = +/-0.027; p = 0.002)	-0.028 (CI = +/-0.146; p = 0.691)	0.398	-4.54%
Frequency	2014.2	-0.047 (CI = +/-0.030; p = 0.004)	-0.025 (CI = +/-0.156; p = 0.739)	0.365	-4.63%
Frequency	2015.1	-0.048 (CI = +/-0.034; p = 0.009)	-0.026 (CI = +/-0.167; p = 0.741)	0.312	-4.68%
Frequency	2015.2	-0.048 (CI = +/-0.039; p = 0.021)	-0.027 (CI = +/-0.180; p = 0.753)	0.261	-4.65%
Frequency	2016.1	-0.048 (CI = +/-0.045; p = 0.037)	-0.029 (CI = +/-0.195; p = 0.752)	0.205	-4.73%
Frequency	2016.2	-0.053 (CI = +/-0.053; p = 0.049)	-0.018 (CI = +/-0.212; p = 0.858)	0.193	-5.15%
Frequency	2017.1	-0.054 (CI = +/-0.062; p = 0.082)	-0.019 (CI = +/-0.233; p = 0.856)	0.128	-5.23%

## Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.076)	-0.086 (CI = +/-0.098; p = 0.084)	0.118	+0.88%
Loss Cost	2006.1	0.006 (CI = +/-0.010; p = 0.210)	-0.102 (CI = +/-0.096; p = 0.040)	0.121	+0.62%
Loss Cost	2006.2	0.004 (CI = +/-0.010; p = 0.444)	-0.088 (CI = +/-0.095; p = 0.067)	0.064	+0.38%
Loss Cost	2007.1	0.003 (CI = +/-0.011; p = 0.631)	-0.096 (CI = +/-0.097; p = 0.054)	0.071	+0.25%
Loss Cost	2007.2	0.002 (CI = +/-0.011; p = 0.752)	-0.092 (CI = +/-0.100; p = 0.072)	0.051	+0.18%
Loss Cost	2008.1	0.001 (CI = +/-0.012; p = 0.844)	-0.095 (CI = +/-0.104; p = 0.073)	0.052	+0.12%
Loss Cost	2008.2	0.001 (CI = +/-0.013; p = 0.888)	-0.093 (CI = +/-0.108; p = 0.087)	0.041	+0.09%
Loss Cost	2009.1	0.000 (CI = +/-0.014; p = 0.996)	-0.098 (CI = +/-0.112; p = 0.085)	0.044	+0.00%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.935)	-0.095 (CI = +/-0.116; p = 0.106)	0.031	-0.06%
Loss Cost	2010.1	-0.002 (CI = +/-0.016; p = 0.839)	-0.099 (CI = +/-0.121; p = 0.104)	0.034	-0.16%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.616)	-0.088 (CI = +/-0.124; p = 0.153)	0.018	-0.42%
Loss Cost	2011.1	-0.006 (CI = +/-0.019; p = 0.508)	-0.096 (CI = +/-0.129; p = 0.137)	0.030	-0.60%
Loss Cost	2011.2	-0.006 (CI = +/-0.020; p = 0.565)	-0.097 (CI = +/-0.135; p = 0.149)	0.026	-0.57%
Loss Cost	2012.1	-0.010 (CI = +/-0.022; p = 0.374)	-0.112 (CI = +/-0.139; p = 0.108)	0.065	-0.95%
Loss Cost	2012.2	-0.013 (CI = +/-0.024; p = 0.264)	-0.100 (CI = +/-0.143; p = 0.161)	0.068	-1.29%
Loss Cost	2013.1	-0.015 (CI = +/-0.026; p = 0.255)	-0.106 (CI = +/-0.152; p = 0.159)	0.063	-1.46%
Loss Cost	2013.2	-0.017 (CI = +/-0.029; p = 0.242)	-0.099 (CI = +/-0.160; p = 0.206)	0.063	-1.66%
Loss Cost	2014.1	-0.017 (CI = +/-0.033; p = 0.281)	-0.101 (CI = +/-0.171; p = 0.226)	0.034	-1.72%
Loss Cost	2014.2	-0.018 (CI = +/-0.037; p = 0.317)	-0.099 (CI = +/-0.183; p = 0.263)	0.026	-1.78%
Loss Cost	2015.1	-0.019 (CI = +/-0.043; p = 0.353)	-0.102 (CI = +/-0.198; p = 0.283)	-0.002	-1.89%
Loss Cost	2015.2	-0.018 (CI = +/-0.049; p = 0.452)	-0.106 (CI = +/-0.213; p = 0.299)	-0.016	-1.74%
Loss Cost	2016.1	-0.018 (CI = +/-0.058; p = 0.498)	-0.108 (CI = +/-0.234; p = 0.330)	-0.051	-1.83%
Loss Cost	2016.2	-0.023 (CI = +/-0.068; p = 0.465)	-0.098 (CI = +/-0.255; p = 0.411)	-0.061	-2.29%
Loss Cost	2017.1	-0.027 (CI = +/-0.083; p = 0.473)	-0.107 (CI = +/-0.285; p = 0.417)	-0.086	-2.70%
Severity	2005.2	0.027 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.032; p = 0.003)	0.902	+2.78%
Severity	2006.1	0.027 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.033; p = 0.004)	0.896	+2.77%
Severity	2006.2	0.027 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.034; p = 0.005)	0.884	+2.75%
Severity	2007.1	0.027 (CI = +/-0.004; p = 0.000)	-0.050 (CI = +/-0.036; p = 0.007)	0.877	+2.75%
Severity	2007.2	0.028 (CI = +/-0.004; p = 0.000)	-0.054 (CI = +/-0.036; p = 0.004)	0.878	+2.84%
Severity	2008.1	0.029 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.033; p = 0.008)	0.898	+2.98%
Severity	2008.2	0.031 (CI = +/-0.004; p = 0.000)	-0.053 (CI = +/-0.032; p = 0.002)	0.912	+3.12%
Severity	2009.1	0.032 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.031; p = 0.004)	0.921	+3.24%
Severity	2009.2	0.033 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.030; p = 0.002)	0.922	+3.33%
Severity	2010.1	0.033 (CI = +/-0.004; p = 0.000)	-0.049 (CI = +/-0.031; p = 0.003)	0.921	+3.39%
Severity	2010.2	0.034 (CI = +/-0.004; p = 0.000)	-0.051 (CI = +/-0.032; p = 0.003)	0.914	+3.44%
Severity	2011.1	0.033 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.034; p = 0.004)	0.905	+3.40%
Severity	2011.2	0.033 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.035; p = 0.006)	0.890	+3.38%
Severity	2012.1	0.034 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.036; p = 0.012)	0.890	+3.48%
Severity	2012.2	0.035 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.038; p = 0.012)	0.878	+3.54%
Severity	2013.1	0.036 (CI = +/-0.007; p = 0.000)	-0.046 (CI = +/-0.039; p = 0.023)	0.878	+3.67%
Severity	2013.2	0.037 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.041; p = 0.022)	0.865	+3.76%
Severity	2014.1	0.038 (CI = +/-0.008; p = 0.000)	-0.046 (CI = +/-0.043; p = 0.039)	0.859	+3.87%
Severity	2014.2	0.039 (CI = +/-0.009; p = 0.000)	-0.048 (CI = +/-0.046; p = 0.041)	0.839	+3.95%
Severity	2015.1	0.040 (CI = +/-0.010; p = 0.000)	-0.044 (CI = +/-0.048; p = 0.073)	0.833	+4.11%
Severity	2015.2	0.042 (CI = +/-0.012; p = 0.000)	-0.049 (CI = +/-0.050; p = 0.057)	0.823	+4.32%
Severity	2016.1	0.045 (CI = +/-0.013; p = 0.000)	-0.041 (CI = +/-0.052; p = 0.112)	0.833	+4.65%
Severity	2016.2	0.047 (CI = +/-0.015; p = 0.000)	-0.044 (CI = +/-0.057; p = 0.116)	0.802	+4.78%
Severity	2017.1	0.049 (CI = +/-0.018; p = 0.000)	-0.040 (CI = +/-0.063; p = 0.187)	0.785	+4.99%
Frequency	2005.2	-0.019 (CI = +/-0.010; p = 0.000)	-0.035 (CI = +/-0.097; p = 0.464)	0.295	-1.84%
Frequency	2006.1	-0.021 (CI = +/-0.010; p = 0.000)	-0.050 (CI = +/-0.095; p = 0.289)	0.362	-2.09%
Frequency	2006.2	-0.023 (CI = +/-0.010; p = 0.000)	-0.038 (CI = +/-0.094; p = 0.415)	0.408	-2.31%
Frequency	2007.1	-0.025 (CI = +/-0.010; p = 0.000)	-0.045 (CI = +/-0.096; p = 0.342)	0.416	-2.44%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	-0.037 (CI = +/-0.098; p = 0.441)	0.432	-2.59%
Frequency	2008.1	-0.028 (CI = +/-0.011; p = 0.000)	-0.048 (CI = +/-0.099; p = 0.332)	0.454	-2.78%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	-0.040 (CI = +/-0.101; p = 0.424)	0.465	-2.94%
Frequency	2009.1	-0.032 (CI = +/-0.013; p = 0.000)	-0.050 (CI = +/-0.103; p = 0.332)	0.478	-3.13%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	-0.043 (CI = +/-0.106; p = 0.415)	0.482	-3.28%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	-0.050 (CI = +/-0.110; p = 0.356)	0.476	-3.44%
Frequency	2010.2	-0.038 (CI = +/-0.015; p = 0.000)	-0.037 (CI = +/-0.111; p = 0.494)	0.510	-3.73%
Frequency	2011.1	-0.039 (CI = +/-0.017; p = 0.000)	-0.043 (CI = +/-0.115; p = 0.447)	0.493	-3.87%
Frequency	2011.2	-0.039 (CI = +/-0.018; p = 0.000)	-0.045 (CI = +/-0.121; p = 0.446)	0.457	-3.82%
Frequency	2012.1	-0.044 (CI = +/-0.019; p = 0.000)	-0.064 (CI = +/-0.121; p = 0.285)	0.507	-4.28%
Frequency	2012.2	-0.048 (CI = +/-0.020; p = 0.000)	-0.049 (CI = +/-0.123; p = 0.409)	0.539	-4.67%
Frequency	2013.1	-0.051 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.128; p = 0.341)	0.531	-4.95%
Frequency	2013.2	-0.054 (CI = +/-0.024; p = 0.000)	-0.050 (CI = +/-0.134; p = 0.437)	0.530	-5.22%
Frequency	2014.1	-0.055 (CI = +/-0.028; p = 0.001)	-0.056 (CI = +/-0.143; p = 0.419)	0.492	-5.38%
Frequency	2014.2	-0.057 (CI = +/-0.031; p = 0.002)	-0.051 (CI = +/-0.152; p = 0.481)	0.465	-5.52%
Frequency	2015.1	-0.059 (CI = +/-0.036; p = 0.003)	-0.059 (CI = +/-0.164; p = 0.453)	0.426	-5.76%
Frequency	2015.2	-0.060 (CI = +/-0.041; p = 0.008)	-0.057 (CI = +/-0.177; p = 0.494)	0.383	-5.81%
Frequency	2016.1	-0.064 (CI = +/-0.048; p = 0.013)	-0.067 (CI = +/-0.193; p = 0.458)	0.344	-6.19%
Frequency	2016.2	-0.070 (CI = +/-0.055; p = 0.019)	-0.054 (CI = +/-0.208; p = 0.573)	0.341	-6.75%
Frequency	2017.1	-0.076 (CI = +/-0.067; p = 0.030)	-0.068 (CI = +/-0.231; p = 0.524)	0.298	-7.32%



## Total Property Damage

Coverage = Total PD  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.011 (CI = +/-0.010; p = 0.031)	0.105	+1.09%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.079)	0.063	+0.91%
Loss Cost	2006.2	0.006 (CI = +/-0.010; p = 0.211)	0.019	+0.64%
Loss Cost	2007.1	0.006 (CI = +/-0.011; p = 0.278)	0.007	+0.59%
Loss Cost	2007.2	0.005 (CI = +/-0.012; p = 0.398)	-0.009	+0.48%
Loss Cost	2008.1	0.005 (CI = +/-0.012; p = 0.405)	-0.010	+0.51%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.493)	-0.018	+0.45%
Loss Cost	2009.1	0.005 (CI = +/-0.014; p = 0.509)	-0.020	+0.46%
Loss Cost	2009.2	0.004 (CI = +/-0.015; p = 0.630)	-0.029	+0.36%
Loss Cost	2010.1	0.004 (CI = +/-0.016; p = 0.637)	-0.031	+0.38%
Loss Cost	2010.2	0.001 (CI = +/-0.017; p = 0.915)	-0.041	+0.09%
Loss Cost	2011.1	0.001 (CI = +/-0.019; p = 0.951)	-0.043	+0.06%
Loss Cost	2011.2	0.000 (CI = +/-0.020; p = 0.967)	-0.045	+0.04%
Loss Cost	2012.1	-0.001 (CI = +/-0.022; p = 0.907)	-0.047	-0.13%
Loss Cost	2012.2	-0.005 (CI = +/-0.024; p = 0.665)	-0.040	-0.50%
Loss Cost	2013.1	-0.004 (CI = +/-0.026; p = 0.731)	-0.046	-0.44%
Loss Cost	2013.2	-0.007 (CI = +/-0.029; p = 0.631)	-0.042	-0.68%
Loss Cost	2014.1	-0.005 (CI = +/-0.032; p = 0.768)	-0.053	-0.46%
Loss Cost	2014.2	-0.006 (CI = +/-0.036; p = 0.745)	-0.055	-0.57%
Loss Cost	2015.1	-0.003 (CI = +/-0.041; p = 0.875)	-0.065	-0.31%
Loss Cost	2015.2	-0.002 (CI = +/-0.047; p = 0.923)	-0.071	-0.21%
Loss Cost	2016.1	0.002 (CI = +/-0.054; p = 0.936)	-0.076	+0.20%
Loss Cost	2016.2	-0.002 (CI = +/-0.062; p = 0.934)	-0.083	-0.24%
Loss Cost	2017.1	0.001 (CI = +/-0.073; p = 0.976)	-0.091	+0.10%
Severity	2005.2	0.029 (CI = +/-0.004; p = 0.000)	0.873	+2.91%
Severity	2006.1	0.029 (CI = +/-0.004; p = 0.000)	0.866	+2.94%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	0.854	+2.91%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.848	+2.95%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.843	+3.01%
Severity	2008.1	0.031 (CI = +/-0.004; p = 0.000)	0.871	+3.18%
Severity	2008.2	0.032 (CI = +/-0.005; p = 0.000)	0.876	+3.29%
Severity	2009.1	0.034 (CI = +/-0.005; p = 0.000)	0.892	+3.45%
Severity	2009.2	0.035 (CI = +/-0.005; p = 0.000)	0.888	+3.51%
Severity	2010.1	0.036 (CI = +/-0.005; p = 0.000)	0.890	+3.63%
Severity	2010.2	0.036 (CI = +/-0.005; p = 0.000)	0.880	+3.65%
Severity	2011.1	0.036 (CI = +/-0.006; p = 0.000)	0.869	+3.68%
Severity	2011.2	0.036 (CI = +/-0.006; p = 0.000)	0.852	+3.62%
Severity	2012.1	0.037 (CI = +/-0.007; p = 0.000)	0.860	+3.80%
Severity	2012.2	0.037 (CI = +/-0.007; p = 0.000)	0.844	+3.82%
Severity	2013.1	0.039 (CI = +/-0.008; p = 0.000)	0.853	+4.03%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	0.837	+4.07%
Severity	2014.1	0.042 (CI = +/-0.009; p = 0.000)	0.841	+4.28%
Severity	2014.2	0.042 (CI = +/-0.010; p = 0.000)	0.819	+4.31%
Severity	2015.1	0.045 (CI = +/-0.011; p = 0.000)	0.827	+4.58%
Severity	2015.2	0.046 (CI = +/-0.012; p = 0.000)	0.811	+4.72%
Severity	2016.1	0.050 (CI = +/-0.013; p = 0.000)	0.839	+5.18%
Severity	2016.2	0.051 (CI = +/-0.015; p = 0.000)	0.811	+5.24%
Severity	2017.1	0.055 (CI = +/-0.017; p = 0.000)	0.813	+5.63%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.304	-1.77%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.356	-1.98%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.408	-2.20%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.409	-2.29%
Frequency	2007.2	-0.025 (CI = +/-0.010; p = 0.000)	0.429	-2.45%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	0.441	-2.59%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.456	-2.75%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.459	-2.89%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.466	-3.05%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	0.453	-3.13%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.489	-3.43%
Frequency	2011.1	-0.036 (CI = +/-0.016; p = 0.000)	0.468	-3.49%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.430	-3.46%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	0.458	-3.78%
Frequency	2012.2	-0.043 (CI = +/-0.019; p = 0.000)	0.493	-4.16%
Frequency	2013.1	-0.044 (CI = +/-0.021; p = 0.000)	0.473	-4.29%
Frequency	2013.2	-0.047 (CI = +/-0.023; p = 0.000)	0.472	-4.56%
Frequency	2014.1	-0.046 (CI = +/-0.026; p = 0.001)	0.428	-4.54%
Frequency	2014.2	-0.048 (CI = +/-0.029; p = 0.003)	0.400	-4.68%
Frequency	2015.1	-0.048 (CI = +/-0.033; p = 0.007)	0.353	-4.68%
Frequency	2015.2	-0.048 (CI = +/-0.037; p = 0.015)	0.308	-4.71%
Frequency	2016.1	-0.048 (CI = +/-0.043; p = 0.030)	0.260	-4.73%
Frequency	2016.2	-0.053 (CI = +/-0.050; p = 0.037)	0.258	-5.21%
Frequency	2017.1	-0.054 (CI = +/-0.058; p = 0.068)	0.205	-5.23%

## Total Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.009 (CI = +/-0.010; p = 0.084)	0.060	+0.88%
Loss Cost	2006.1	0.007 (CI = +/-0.010; p = 0.197)	0.022	+0.67%
Loss Cost	2006.2	0.004 (CI = +/-0.010; p = 0.461)	-0.014	+0.38%
Loss Cost	2007.1	0.003 (CI = +/-0.011; p = 0.575)	-0.022	+0.31%
Loss Cost	2007.2	0.002 (CI = +/-0.012; p = 0.761)	-0.031	+0.18%
Loss Cost	2008.1	0.002 (CI = +/-0.013; p = 0.770)	-0.033	+0.18%
Loss Cost	2008.2	0.001 (CI = +/-0.013; p = 0.892)	-0.036	+0.09%
Loss Cost	2009.1	0.001 (CI = +/-0.014; p = 0.912)	-0.038	+0.08%
Loss Cost	2009.2	-0.001 (CI = +/-0.015; p = 0.937)	-0.040	-0.06%
Loss Cost	2010.1	-0.001 (CI = +/-0.017; p = 0.930)	-0.041	-0.07%
Loss Cost	2010.2	-0.004 (CI = +/-0.018; p = 0.624)	-0.032	-0.42%
Loss Cost	2011.1	-0.005 (CI = +/-0.019; p = 0.590)	-0.031	-0.50%
Loss Cost	2011.2	-0.006 (CI = +/-0.021; p = 0.576)	-0.032	-0.57%
Loss Cost	2012.1	-0.008 (CI = +/-0.023; p = 0.464)	-0.022	-0.81%
Loss Cost	2012.2	-0.013 (CI = +/-0.024; p = 0.276)	0.013	-1.29%
Loss Cost	2013.1	-0.013 (CI = +/-0.027; p = 0.320)	0.002	-1.30%
Loss Cost	2013.2	-0.017 (CI = +/-0.030; p = 0.250)	0.023	-1.66%
Loss Cost	2014.1	-0.015 (CI = +/-0.033; p = 0.339)	-0.002	-1.53%
Loss Cost	2014.2	-0.018 (CI = +/-0.037; p = 0.322)	0.003	-1.78%
Loss Cost	2015.1	-0.017 (CI = +/-0.043; p = 0.416)	-0.020	-1.65%
Loss Cost	2015.2	-0.018 (CI = +/-0.049; p = 0.454)	-0.030	-1.74%
Loss Cost	2016.1	-0.015 (CI = +/-0.057; p = 0.574)	-0.054	-1.50%
Loss Cost	2016.2	-0.023 (CI = +/-0.066; p = 0.458)	-0.035	-2.29%
Loss Cost	2017.1	-0.023 (CI = +/-0.079; p = 0.535)	-0.056	-2.26%
Severity	2005.2	0.027 (CI = +/-0.004; p = 0.000)	0.874	+2.78%
Severity	2006.1	0.028 (CI = +/-0.004; p = 0.000)	0.867	+2.80%
Severity	2006.2	0.027 (CI = +/-0.004; p = 0.000)	0.854	+2.75%
Severity	2007.1	0.027 (CI = +/-0.004; p = 0.000)	0.846	+2.78%
Severity	2007.2	0.028 (CI = +/-0.005; p = 0.000)	0.841	+2.84%
Severity	2008.1	0.030 (CI = +/-0.004; p = 0.000)	0.871	+3.01%
Severity	2008.2	0.031 (CI = +/-0.004; p = 0.000)	0.876	+3.12%
Severity	2009.1	0.032 (CI = +/-0.004; p = 0.000)	0.893	+3.27%
Severity	2009.2	0.033 (CI = +/-0.005; p = 0.000)	0.887	+3.33%
Severity	2010.1	0.034 (CI = +/-0.005; p = 0.000)	0.889	+3.44%
Severity	2010.2	0.034 (CI = +/-0.005; p = 0.000)	0.877	+3.44%
Severity	2011.1	0.034 (CI = +/-0.006; p = 0.000)	0.864	+3.46%
Severity	2011.2	0.033 (CI = +/-0.006; p = 0.000)	0.845	+3.38%
Severity	2012.1	0.035 (CI = +/-0.007; p = 0.000)	0.852	+3.54%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	0.834	+3.54%
Severity	2013.1	0.037 (CI = +/-0.008; p = 0.000)	0.842	+3.74%
Severity	2013.2	0.037 (CI = +/-0.009; p = 0.000)	0.821	+3.76%
Severity	2014.1	0.039 (CI = +/-0.009; p = 0.000)	0.823	+3.96%
Severity	2014.2	0.039 (CI = +/-0.010; p = 0.000)	0.795	+3.95%
Severity	2015.1	0.041 (CI = +/-0.011; p = 0.000)	0.799	+4.21%
Severity	2015.2	0.042 (CI = +/-0.013; p = 0.000)	0.776	+4.32%
Severity	2016.1	0.047 (CI = +/-0.014; p = 0.000)	0.806	+4.78%
Severity	2016.2	0.047 (CI = +/-0.016; p = 0.000)	0.766	+4.78%
Severity	2017.1	0.050 (CI = +/-0.019; p = 0.000)	0.763	+5.16%
Frequency	2005.2	-0.019 (CI = +/-0.009; p = 0.000)	0.305	-1.84%
Frequency	2006.1	-0.021 (CI = +/-0.010; p = 0.000)	0.359	-2.07%
Frequency	2006.2	-0.023 (CI = +/-0.010; p = 0.000)	0.414	-2.31%
Frequency	2007.1	-0.024 (CI = +/-0.010; p = 0.000)	0.417	-2.41%
Frequency	2007.2	-0.026 (CI = +/-0.011; p = 0.000)	0.440	-2.59%
Frequency	2008.1	-0.028 (CI = +/-0.011; p = 0.000)	0.455	-2.75%
Frequency	2008.2	-0.030 (CI = +/-0.012; p = 0.000)	0.472	-2.94%
Frequency	2009.1	-0.031 (CI = +/-0.013; p = 0.000)	0.478	-3.09%
Frequency	2009.2	-0.033 (CI = +/-0.014; p = 0.000)	0.488	-3.28%
Frequency	2010.1	-0.035 (CI = +/-0.015; p = 0.000)	0.479	-3.39%
Frequency	2010.2	-0.038 (CI = +/-0.015; p = 0.000)	0.521	-3.73%
Frequency	2011.1	-0.039 (CI = +/-0.016; p = 0.000)	0.503	-3.83%
Frequency	2011.2	-0.039 (CI = +/-0.018; p = 0.000)	0.467	-3.82%
Frequency	2012.1	-0.043 (CI = +/-0.019; p = 0.000)	0.502	-4.20%
Frequency	2012.2	-0.048 (CI = +/-0.020; p = 0.000)	0.546	-4.67%
Frequency	2013.1	-0.050 (CI = +/-0.022; p = 0.000)	0.532	-4.86%
Frequency	2013.2	-0.054 (CI = +/-0.024; p = 0.000)	0.540	-5.22%
Frequency	2014.1	-0.054 (CI = +/-0.027; p = 0.001)	0.502	-5.28%
Frequency	2014.2	-0.057 (CI = +/-0.030; p = 0.001)	0.482	-5.52%
Frequency	2015.1	-0.058 (CI = +/-0.035; p = 0.003)	0.443	-5.63%
Frequency	2015.2	-0.060 (CI = +/-0.040; p = 0.006)	0.406	-5.81%
Frequency	2016.1	-0.062 (CI = +/-0.046; p = 0.013)	0.366	-5.99%
Frequency	2016.2	-0.070 (CI = +/-0.053; p = 0.015)	0.381	-6.75%
Frequency	2017.1	-0.073 (CI = +/-0.063; p = 0.028)	0.338	-7.06%

## Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	-0.060 (CI = +/-0.055; p = 0.034)	0.638	+2.19%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.006)	0.649	+1.92%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	-0.060 (CI = +/-0.043; p = 0.008)	0.626	+1.63%
Loss Cost	2007.1	0.015 (CI = +/-0.006; p = 0.000)	-0.063 (CI = +/-0.044; p = 0.007)	0.608	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	-0.062 (CI = +/-0.046; p = 0.011)	0.554	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.007; p = 0.000)	-0.059 (CI = +/-0.048; p = 0.018)	0.555	+1.58%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.000)	-0.061 (CI = +/-0.050; p = 0.019)	0.525	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.001)	-0.059 (CI = +/-0.053; p = 0.030)	0.520	+1.67%
Loss Cost	2009.2	0.017 (CI = +/-0.009; p = 0.001)	-0.059 (CI = +/-0.055; p = 0.038)	0.468	+1.67%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	-0.057 (CI = +/-0.059; p = 0.056)	0.464	+1.74%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.011)	-0.047 (CI = +/-0.057; p = 0.100)	0.341	+1.41%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.025)	-0.048 (CI = +/-0.060; p = 0.113)	0.318	+1.37%
Loss Cost	2011.2	0.015 (CI = +/-0.013; p = 0.022)	-0.053 (CI = +/-0.063; p = 0.093)	0.331	+1.56%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.087)	-0.063 (CI = +/-0.064; p = 0.053)	0.316	+1.20%
Loss Cost	2012.2	0.006 (CI = +/-0.014; p = 0.324)	-0.049 (CI = +/-0.059; p = 0.091)	0.148	+0.64%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.350)	-0.048 (CI = +/-0.064; p = 0.131)	0.138	+0.71%
Loss Cost	2013.2	0.003 (CI = +/-0.018; p = 0.679)	-0.040 (CI = +/-0.067; p = 0.214)	-0.005	+0.34%
Loss Cost	2014.1	0.007 (CI = +/-0.021; p = 0.436)	-0.031 (CI = +/-0.072; p = 0.354)	-0.010	+0.75%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.620)	-0.028 (CI = +/-0.080; p = 0.449)	-0.124	+0.56%
Loss Cost	2015.1	0.011 (CI = +/-0.031; p = 0.442)	-0.018 (CI = +/-0.089; p = 0.645)	-0.116	+1.08%
Loss Cost	2015.2	0.013 (CI = +/-0.040; p = 0.468)	-0.021 (CI = +/-0.104; p = 0.637)	-0.168	+1.27%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.320)	-0.006 (CI = +/-0.121; p = 0.901)	-0.100	+2.29%
Loss Cost	2016.2	-0.003 (CI = +/-0.038; p = 0.818)	0.024 (CI = +/-0.077; p = 0.431)	-0.244	-0.34%
Loss Cost	2017.1	-0.011 (CI = +/-0.063; p = 0.625)	0.016 (CI = +/-0.108; p = 0.678)	-0.348	-1.07%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.37%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.33%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.894	+2.26%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.026; p = 0.001)	0.886	+2.23%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.026; p = 0.000)	0.884	+2.30%
Severity	2008.1	0.024 (CI = +/-0.003; p = 0.000)	-0.045 (CI = +/-0.023; p = 0.000)	0.921	+2.48%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.019; p = 0.000)	0.947	+2.64%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.016; p = 0.000)	0.963	+2.78%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.015; p = 0.000)	0.968	+2.87%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.016; p = 0.000)	0.967	+2.92%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.017; p = 0.000)	0.961	+2.94%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.053 (CI = +/-0.014; p = 0.000)	0.970	+2.79%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	-0.049 (CI = +/-0.012; p = 0.000)	0.975	+2.65%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.012; p = 0.000)	0.977	+2.73%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.046 (CI = +/-0.013; p = 0.000)	0.971	+2.72%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	-0.044 (CI = +/-0.013; p = 0.000)	0.974	+2.82%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.044 (CI = +/-0.014; p = 0.000)	0.965	+2.81%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	-0.043 (CI = +/-0.015; p = 0.000)	0.961	+2.83%
Severity	2014.2	0.027 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.016; p = 0.000)	0.946	+2.73%
Severity	2015.1	0.027 (CI = +/-0.007; p = 0.000)	-0.041 (CI = +/-0.019; p = 0.001)	0.939	+2.75%
Severity	2015.2	0.028 (CI = +/-0.008; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.003)	0.914	+2.83%
Severity	2016.1	0.032 (CI = +/-0.009; p = 0.000)	-0.036 (CI = +/-0.020; p = 0.005)	0.951	+3.26%
Severity	2016.2	0.028 (CI = +/-0.008; p = 0.001)	-0.032 (CI = +/-0.016; p = 0.006)	0.953	+2.87%
Severity	2017.1	0.024 (CI = +/-0.008; p = 0.002)	-0.037 (CI = +/-0.013; p = 0.003)	0.981	+2.43%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.565)	-0.011 (CI = +/-0.052; p = 0.662)	-0.055	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.178)	-0.022 (CI = +/-0.049; p = 0.356)	0.024	-0.41%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.038)	-0.013 (CI = +/-0.046; p = 0.574)	0.108	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.043)	-0.014 (CI = +/-0.047; p = 0.547)	0.101	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.026)	-0.009 (CI = +/-0.048; p = 0.694)	0.138	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	-0.014 (CI = +/-0.050; p = 0.563)	0.170	-0.88%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014)	-0.010 (CI = +/-0.051; p = 0.694)	0.198	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.014)	-0.013 (CI = +/-0.053; p = 0.612)	0.203	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	-0.010 (CI = +/-0.056; p = 0.712)	0.211	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	-0.009 (CI = +/-0.059; p = 0.744)	0.162	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	0.002 (CI = +/-0.056; p = 0.951)	0.297	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	0.005 (CI = +/-0.060; p = 0.858)	0.221	-1.38%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.079)	-0.004 (CI = +/-0.059; p = 0.887)	0.091	-1.06%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.022)	-0.016 (CI = +/-0.058; p = 0.549)	0.246	-1.50%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	-0.003 (CI = +/-0.051; p = 0.899)	0.467	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	-0.004 (CI = +/-0.056; p = 0.885)	0.405	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	0.004 (CI = +/-0.057; p = 0.881)	0.467	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	0.012 (CI = +/-0.061; p = 0.657)	0.335	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.051)	0.014 (CI = +/-0.068; p = 0.648)	0.257	-2.11%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.184)	0.023 (CI = +/-0.075; p = 0.495)	0.114	-1.63%
Frequency	2015.2	-0.015 (CI = +/-0.034; p = 0.312)	0.021 (CI = +/-0.088; p = 0.576)	-0.057	-1.51%
Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.624)	0.030 (CI = +/-0.106; p = 0.499)	-0.163	-0.93%
Frequency	2016.2	-0.032 (CI = +/-0.036; p = 0.069)	0.056 (CI = +/-0.072; p = 0.097)	0.594	-3.12%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.171)	0.052 (CI = +/-0.105; p = 0.212)	0.548	-3.42%

## Total Property Damage

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend	
					Rate	
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	-0.068 (CI = +/-0.054; p = 0.017)	0.665		+2.36%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	-0.080 (CI = +/-0.049; p = 0.002)	0.681		+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.042; p = 0.003)	0.658		+1.78%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	-0.070 (CI = +/-0.044; p = 0.003)	0.641		+1.71%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	-0.069 (CI = +/-0.046; p = 0.005)	0.591		+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	-0.066 (CI = +/-0.048; p = 0.009)	0.593		+1.76%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	-0.069 (CI = +/-0.050; p = 0.009)	0.571		+1.83%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	-0.067 (CI = +/-0.052; p = 0.015)	0.568		+1.90%
Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001)	-0.068 (CI = +/-0.055; p = 0.018)	0.524		+1.94%
Loss Cost	2010.1	0.020 (CI = +/-0.011; p = 0.001)	-0.066 (CI = +/-0.058; p = 0.030)	0.523		+2.02%
Loss Cost	2010.2	0.017 (CI = +/-0.011; p = 0.006)	-0.055 (CI = +/-0.057; p = 0.059)	0.400		+1.68%
Loss Cost	2011.1	0.016 (CI = +/-0.012; p = 0.014)	-0.056 (CI = +/-0.061; p = 0.072)	0.378		+1.66%
Loss Cost	2011.2	0.019 (CI = +/-0.014; p = 0.010)	-0.064 (CI = +/-0.064; p = 0.049)	0.413		+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.040)	-0.073 (CI = +/-0.064; p = 0.030)	0.401		+1.58%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.184)	-0.058 (CI = +/-0.061; p = 0.061)	0.222		+0.98%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.207)	-0.056 (CI = +/-0.067; p = 0.093)	0.215		+1.08%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.461)	-0.048 (CI = +/-0.072; p = 0.169)	0.048		+0.72%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.288)	-0.039 (CI = +/-0.077; p = 0.273)	0.064		+1.20%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.429)	-0.037 (CI = +/-0.089; p = 0.353)	-0.065		+1.11%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.308)	-0.028 (CI = +/-0.099; p = 0.513)	-0.036		+1.74%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.299)	-0.037 (CI = +/-0.119; p = 0.458)	-0.051		+2.37%
Loss Cost	2016.1	0.036 (CI = +/-0.068; p = 0.209)	-0.022 (CI = +/-0.137; p = 0.676)	0.068		+3.71%
Loss Cost	2016.2	0.001 (CI = +/-0.065; p = 0.956)	0.019 (CI = +/-0.112; p = 0.628)	-0.497		+0.12%
Loss Cost	2017.1	-0.007 (CI = +/-0.131; p = 0.845)	0.012 (CI = +/-0.189; p = 0.807)	-0.881		-0.67%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.025; p = 0.001)	0.899		+2.36%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.026; p = 0.001)	0.892		+2.32%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.026; p = 0.001)	0.877		+2.24%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	-0.048 (CI = +/-0.027; p = 0.001)	0.867		+2.20%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	-0.052 (CI = +/-0.027; p = 0.001)	0.865		+2.28%
Severity	2008.1	0.024 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.024; p = 0.001)	0.908		+2.46%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	-0.052 (CI = +/-0.020; p = 0.000)	0.938		+2.65%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.017; p = 0.000)	0.957		+2.79%
Severity	2009.2	0.029 (CI = +/-0.003; p = 0.000)	-0.051 (CI = +/-0.016; p = 0.000)	0.963		+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.016; p = 0.000)	0.963		+2.96%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.017; p = 0.000)	0.956		+3.00%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.015; p = 0.000)	0.965		+2.84%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	-0.050 (CI = +/-0.013; p = 0.000)	0.969		+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	-0.048 (CI = +/-0.012; p = 0.000)	0.972		+2.77%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	-0.047 (CI = +/-0.014; p = 0.000)	0.963		+2.76%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.014; p = 0.000)	0.968		+2.87%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.015; p = 0.000)	0.955		+2.87%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.017; p = 0.000)	0.949		+2.89%
Severity	2014.2	0.027 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.019; p = 0.001)	0.923		+2.78%
Severity	2015.1	0.028 (CI = +/-0.009; p = 0.000)	-0.042 (CI = +/-0.022; p = 0.003)	0.913		+2.82%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	-0.044 (CI = +/-0.027; p = 0.008)	0.874		+2.97%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	-0.039 (CI = +/-0.023; p = 0.009)	0.939		+3.48%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.007)	-0.033 (CI = +/-0.024; p = 0.022)	0.908		+2.97%
Severity	2017.1	0.024 (CI = +/-0.016; p = 0.022)	-0.037 (CI = +/-0.023; p = 0.020)	0.958		+2.46%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.998)	-0.020 (CI = +/-0.051; p = 0.433)	-0.053		+0.00%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.441)	-0.030 (CI = +/-0.047; p = 0.201)	0.013		-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.130)	-0.020 (CI = +/-0.045; p = 0.358)	0.059		-0.45%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.138)	-0.021 (CI = +/-0.047; p = 0.351)	0.051		-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.094)	-0.017 (CI = +/-0.048; p = 0.469)	0.074		-0.58%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.064)	-0.021 (CI = +/-0.049; p = 0.378)	0.107		-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.053)	-0.017 (CI = +/-0.051; p = 0.486)	0.126		-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.051)	-0.020 (CI = +/-0.053; p = 0.436)	0.131		-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.056)	-0.018 (CI = +/-0.056; p = 0.516)	0.133		-0.95%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.093)	-0.017 (CI = +/-0.060; p = 0.560)	0.079		-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.028)	-0.005 (CI = +/-0.058; p = 0.853)	0.195		-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.068)	-0.002 (CI = +/-0.062; p = 0.958)	0.107		-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.256)	-0.014 (CI = +/-0.060; p = 0.622)	-0.012		-0.71%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.083)	-0.025 (CI = +/-0.058; p = 0.362)	0.151		-1.15%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	-0.011 (CI = +/-0.053; p = 0.669)	0.354		-1.72%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.031)	-0.011 (CI = +/-0.058; p = 0.689)	0.272		-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	-0.003 (CI = +/-0.062; p = 0.921)	0.325		-2.09%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.098)	0.005 (CI = +/-0.065; p = 0.851)	0.134		-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.183)	0.005 (CI = +/-0.076; p = 0.876)	0.021		-1.63%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.450)	0.014 (CI = +/-0.083; p = 0.690)	-0.172		-1.04%
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.747)	0.007 (CI = +/-0.100; p = 0.863)	-0.365		-0.58%
Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.922)	0.016 (CI = +/-0.121; p = 0.724)	-0.444		+0.22%
Frequency	2016.2	-0.028 (CI = +/-0.061; p = 0.243)	0.052 (CI = +/-0.105; p = 0.215)	0.235		-2.76%
Frequency	2017.1	-0.031 (CI = +/-0.128; p = 0.406)	0.049 (CI = +/-0.185; p = 0.370)	0.093		-3.06%

## Total Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.584	+2.19%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.540	+1.97%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.514	+1.63%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.479	+1.62%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.423	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.441	+1.64%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.401	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.411	+1.75%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.003)	0.355	+1.67%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.003)	0.369	+1.83%
Loss Cost	2010.2	0.014 (CI = +/-0.011; p = 0.015)	0.262	+1.41%
Loss Cost	2011.1	0.015 (CI = +/-0.012; p = 0.023)	0.240	+1.46%
Loss Cost	2011.2	0.015 (CI = +/-0.014; p = 0.029)	0.231	+1.56%
Loss Cost	2012.1	0.013 (CI = +/-0.015; p = 0.083)	0.143	+1.35%
Loss Cost	2012.2	0.006 (CI = +/-0.015; p = 0.362)	-0.008	+0.64%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.288)	0.018	+0.86%
Loss Cost	2013.2	0.003 (CI = +/-0.018; p = 0.688)	-0.074	+0.34%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.356)	-0.006	+0.88%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.612)	-0.078	+0.56%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.365)	-0.009	+1.19%
Loss Cost	2015.2	0.013 (CI = +/-0.037; p = 0.439)	-0.043	+1.27%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.251)	0.080	+2.35%
Loss Cost	2016.2	-0.003 (CI = +/-0.034; p = 0.812)	-0.185	-0.34%
Loss Cost	2017.1	-0.013 (CI = +/-0.047; p = 0.474)	-0.082	-1.34%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.37%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.846	+2.37%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.833	+2.26%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.817	+2.27%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.30%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.863	+2.52%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.869	+2.64%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.902	+2.84%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.87%
Severity	2010.1	0.030 (CI = +/-0.005; p = 0.000)	0.896	+3.00%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.94%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.89%
Severity	2011.2	0.026 (CI = +/-0.006; p = 0.000)	0.844	+2.65%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.859	+2.85%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.72%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.847	+2.96%
Severity	2013.2	0.028 (CI = +/-0.008; p = 0.000)	0.808	+2.81%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.806	+3.01%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.748	+2.73%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.748	+3.01%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.005)	0.654	+2.83%
Severity	2016.1	0.035 (CI = +/-0.017; p = 0.002)	0.781	+3.61%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.013)	0.688	+2.87%
Severity	2017.1	0.030 (CI = +/-0.029; p = 0.045)	0.595	+3.08%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.559)	-0.024	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.194)	0.028	-0.39%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.035)	0.132	-0.62%
Frequency	2007.1	-0.006 (CI = +/-0.006; p = 0.044)	0.124	-0.64%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.024)	0.169	-0.77%
Frequency	2008.1	-0.009 (CI = +/-0.007; p = 0.018)	0.195	-0.86%
Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.012)	0.230	-0.99%
Frequency	2009.1	-0.011 (CI = +/-0.008; p = 0.013)	0.232	-1.06%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.247	-1.17%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.026)	0.204	-1.13%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.338	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.016)	0.268	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.069)	0.150	-1.06%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.021)	0.280	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.508	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.453	-2.04%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.003)	0.515	-2.40%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.018)	0.388	-2.07%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.321	-2.11%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.132)	0.168	-1.76%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.285)	0.041	-1.51%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.495)	-0.072	-1.22%
Frequency	2016.2	-0.032 (CI = +/-0.043; p = 0.120)	0.295	-3.12%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.114)	0.379	-4.28%

## Total Property Damage

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.592	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.547	+2.08%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.519	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.485	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.428	+1.61%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000)	0.450	+1.76%
Loss Cost	2008.2	0.017 (CI = +/-0.009; p = 0.001)	0.412	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.426	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.390	+2.02%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.281	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.262	+1.66%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.258	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.073)	0.168	+1.58%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.321)	0.005	+0.80%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.248)	0.039	+1.08%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.610)	-0.070	+0.51%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.294)	0.024	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.517)	-0.064	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.285)	0.041	+1.74%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.339)	0.011	+2.01%
Loss Cost	2016.1	0.036 (CI = +/-0.057; p = 0.164)	0.216	+3.71%
Loss Cost	2016.2	0.004 (CI = +/-0.049; p = 0.815)	-0.231	+0.45%
Loss Cost	2017.1	-0.007 (CI = +/-0.081; p = 0.807)	-0.302	-0.67%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.32%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
Severity	2007.1	0.022 (CI = +/-0.005; p = 0.000)	0.794	+2.20%
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.844	+2.46%
Severity	2008.2	0.025 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.887	+2.79%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.874	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.96%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.829	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.812	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.787	+2.61%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.808	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.754	+2.67%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.747	+2.89%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.003)	0.661	+2.52%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.653	+2.82%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.028)	0.510	+2.54%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.676	+3.48%
Severity	2016.2	0.024 (CI = +/-0.027; p = 0.076)	0.484	+2.39%
Severity	2017.1	0.024 (CI = +/-0.048; p = 0.206)	0.284	+2.46%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.963)	-0.038	-0.01%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.447)	-0.016	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.114)	0.063	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.136)	0.054	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.080)	0.093	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.063)	0.115	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.044)	0.148	-0.81%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.148	-0.87%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.046)	0.160	-0.97%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.086)	0.114	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.022)	0.244	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.059)	0.166	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.219)	0.042	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.080)	0.157	-1.15%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.398	-1.76%
Frequency	2013.1	-0.017 (CI = +/-0.015; p = 0.024)	0.327	-1.73%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.392	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.079)	0.226	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.155)	0.141	-1.60%
Frequency	2015.1	-0.010 (CI = +/-0.029; p = 0.418)	-0.034	-1.04%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.748)	-0.145	-0.51%
Frequency	2016.1	0.002 (CI = +/-0.050; p = 0.914)	-0.197	+0.22%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.425)	-0.045	-1.90%
Frequency	2017.1	-0.031 (CI = +/-0.099; p = 0.394)	-0.003	-3.06%

**Accident Benefits Total**

Coverage = AB Total  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality, mobility  
 Scalar Level Change Start Date = 2022-07-01

	Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.050 (CI = +/-0.010; p = 0.000)	-0.178 (CI = +/-0.080; p = 0.000)	0.001 (CI = +/-0.006; p = 0.725)	0.284 (CI = +/-0.202; p = 0.007)	0.868	+5.09%	
Loss Cost	2006.1	0.054 (CI = +/-0.010; p = 0.000)	-0.163 (CI = +/-0.075; p = 0.000)	0.002 (CI = +/-0.006; p = 0.464)	0.255 (CI = +/-0.188; p = 0.010)	0.890	+5.50%	
Loss Cost	2006.2	0.055 (CI = +/-0.011; p = 0.000)	-0.168 (CI = +/-0.076; p = 0.000)	0.002 (CI = +/-0.006; p = 0.414)	0.245 (CI = +/-0.191; p = 0.014)	0.885	+5.64%	
Loss Cost	2007.1	0.057 (CI = +/-0.011; p = 0.000)	-0.160 (CI = +/-0.077; p = 0.000)	0.003 (CI = +/-0.006; p = 0.331)	0.231 (CI = +/-0.192; p = 0.020)	0.887	+5.84%	
Loss Cost	2007.2	0.059 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.006; p = 0.278)	0.218 (CI = +/-0.194; p = 0.029)	0.884	+6.04%	
Loss Cost	2008.1	0.062 (CI = +/-0.012; p = 0.000)	-0.155 (CI = +/-0.077; p = 0.000)	0.004 (CI = +/-0.006; p = 0.173)	0.195 (CI = +/-0.191; p = 0.045)	0.893	+6.39%	
Loss Cost	2008.2	0.064 (CI = +/-0.013; p = 0.000)	-0.162 (CI = +/-0.077; p = 0.000)	0.004 (CI = +/-0.006; p = 0.140)	0.181 (CI = +/-0.193; p = 0.064)	0.889	+6.61%	
Loss Cost	2009.1	0.069 (CI = +/-0.013; p = 0.000)	-0.147 (CI = +/-0.075; p = 0.000)	0.005 (CI = +/-0.006; p = 0.062)	0.151 (CI = +/-0.184; p = 0.102)	0.904	+7.10%	
Loss Cost	2009.2	0.073 (CI = +/-0.013; p = 0.000)	-0.159 (CI = +/-0.073; p = 0.000)	0.006 (CI = +/-0.005; p = 0.032)	0.126 (CI = +/-0.178; p = 0.156)	0.911	+7.53%	
Loss Cost	2010.1	0.077 (CI = +/-0.013; p = 0.000)	-0.146 (CI = +/-0.071; p = 0.000)	0.007 (CI = +/-0.005; p = 0.012)	0.098 (CI = +/-0.171; p = 0.248)	0.922	+8.02%	
Loss Cost	2010.2	0.080 (CI = +/-0.014; p = 0.000)	-0.152 (CI = +/-0.072; p = 0.000)	0.007 (CI = +/-0.005; p = 0.010)	0.084 (CI = +/-0.167; p = 0.330)	0.917	+8.28%	
Loss Cost	2011.1	0.085 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.069; p = 0.000)	0.008 (CI = +/-0.005; p = 0.003)	0.053 (CI = +/-0.175; p = 0.516)	0.928	+8.85%	
Loss Cost	2011.2	0.087 (CI = +/-0.016; p = 0.000)	-0.144 (CI = +/-0.072; p = 0.001)	0.008 (CI = +/-0.005; p = 0.003)	0.041 (CI = +/-0.173; p = 0.624)	0.921	+9.09%	
Loss Cost	2012.1	0.090 (CI = +/-0.018; p = 0.000)	-0.138 (CI = +/-0.075; p = 0.001)	0.009 (CI = +/-0.005; p = 0.003)	0.027 (CI = +/-0.179; p = 0.758)	0.918	+9.37%	
Loss Cost	2012.2	0.093 (CI = +/-0.019; p = 0.000)	-0.145 (CI = +/-0.077; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.009 (CI = +/-0.185; p = 0.919)	0.912	+9.75%	
Loss Cost	2013.1	0.102 (CI = +/-0.018; p = 0.000)	-0.126 (CI = +/-0.069; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.166; p = 0.637)	0.935	+10.75%	
Loss Cost	2013.2	0.105 (CI = +/-0.021; p = 0.000)	-0.132 (CI = +/-0.072; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.052 (CI = +/-0.174; p = 0.533)	0.926	+11.08%	
Loss Cost	2014.1	0.110 (CI = +/-0.023; p = 0.000)	-0.123 (CI = +/-0.074; p = 0.003)	0.012 (CI = +/-0.005; p = 0.000)	-0.076 (CI = +/-0.180; p = 0.379)	0.926	+11.65%	
Loss Cost	2014.2	0.105 (CI = +/-0.026; p = 0.000)	-0.115 (CI = +/-0.076; p = 0.006)	0.011 (CI = +/-0.005; p = 0.001)	-0.054 (CI = +/-0.188; p = 0.546)	0.910	+11.09%	
Loss Cost	2015.1	0.103 (CI = +/-0.030; p = 0.000)	-0.118 (CI = +/-0.082; p = 0.009)	0.011 (CI = +/-0.005; p = 0.002)	-0.045 (CI = +/-0.205; p = 0.639)	0.897	+10.86%	
Loss Cost	2015.2	0.102 (CI = +/-0.035; p = 0.000)	-0.117 (CI = +/-0.089; p = 0.015)	0.011 (CI = +/-0.006; p = 0.003)	-0.041 (CI = +/-0.225; p = 0.698)	0.871	+10.74%	
Loss Cost	2016.1	0.111 (CI = +/-0.040; p = 0.000)	-0.105 (CI = +/-0.093; p = 0.030)	0.012 (CI = +/-0.007; p = 0.003)	-0.076 (CI = +/-0.238; p = 0.496)	0.875	+11.74%	
Loss Cost	2016.2	0.097 (CI = +/-0.043; p = 0.001)	-0.088 (CI = +/-0.092; p = 0.057)	0.011 (CI = +/-0.006; p = 0.004)	-0.027 (CI = +/-0.237; p = 0.799)	0.859	+10.22%	
Loss Cost	2017.1	0.099 (CI = +/-0.053; p = 0.003)	-0.087 (CI = +/-0.102; p = 0.085)	0.011 (CI = +/-0.007; p = 0.008)	-0.032 (CI = +/-0.269; p = 0.794)	0.843	+10.36%	
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	-0.098 (CI = +/-0.068; p = 0.006)	-0.012 (CI = +/-0.005; p = 0.000)	0.318 (CI = +/-0.172; p = 0.001)	0.930	+5.38%	
Severity	2006.1	0.055 (CI = +/-0.009; p = 0.000)	-0.088 (CI = +/-0.067; p = 0.012)	-0.011 (CI = +/-0.005; p = 0.000)	0.299 (CI = +/-0.168; p = 0.001)	0.936	+5.64%	
Severity	2006.2	0.054 (CI = +/-0.009; p = 0.000)	-0.085 (CI = +/-0.068; p = 0.017)	-0.012 (CI = +/-0.005; p = 0.000)	0.305 (CI = +/-0.172; p = 0.001)	0.931	+5.55%	
Severity	2007.1	0.053 (CI = +/-0.010; p = 0.000)	-0.087 (CI = +/-0.071; p = 0.018)	-0.012 (CI = +/-0.005; p = 0.000)	0.310 (CI = +/-0.176; p = 0.001)	0.926	+5.49%	
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	-0.084 (CI = +/-0.073; p = 0.025)	-0.012 (CI = +/-0.005; p = 0.000)	0.315 (CI = +/-0.180; p = 0.001)	0.920	+5.40%	
Severity	2008.1	0.054 (CI = +/-0.012; p = 0.000)	-0.081 (CI = +/-0.075; p = 0.036)	-0.012 (CI = +/-0.006; p = 0.000)	0.309 (CI = +/-0.185; p = 0.002)	0.917	+5.50%	
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	-0.081 (CI = +/-0.078; p = 0.044)	-0.012 (CI = +/-0.006; p = 0.000)	0.309 (CI = +/-0.192; p = 0.003)	0.911	+5.50%	
Severity	2009.1	0.057 (CI = +/-0.013; p = 0.000)	-0.068 (CI = +/-0.076; p = 0.079)	-0.011 (CI = +/-0.006; p = 0.001)	0.283 (CI = +/-0.186; p = 0.004)	0.919	+5.92%	
Severity	2009.2	0.061 (CI = +/-0.013; p = 0.000)	-0.080 (CI = +/-0.075; p = 0.038)	-0.010 (CI = +/-0.005; p = 0.001)	0.258 (CI = +/-0.181; p = 0.007)	0.926	+6.34%	
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	-0.067 (CI = +/-0.073; p = 0.069)	-0.009 (CI = +/-0.005; p = 0.002)	0.232 (CI = +/-0.176; p = 0.012)	0.933	+6.79%	
Severity	2010.2	0.070 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.071; p = 0.034)	-0.009 (CI = +/-0.005; p = 0.002)	0.207 (CI = +/-0.173; p = 0.021)	0.938	+7.23%	
Severity	2011.1	0.075 (CI = +/-0.014; p = 0.000)	-0.065 (CI = +/-0.068; p = 0.063)	-0.008 (CI = +/-0.005; p = 0.004)	0.177 (CI = +/-0.165; p = 0.037)	0.946	+7.80%	
Severity	2011.2	0.076 (CI = +/-0.016; p = 0.000)	-0.067 (CI = +/-0.072; p = 0.067)	-0.008 (CI = +/-0.005; p = 0.006)	0.172 (CI = +/-0.173; p = 0.050)	0.940	+7.88%	
Severity	2012.1	0.082 (CI = +/-0.016; p = 0.000)	-0.054 (CI = +/-0.069; p = 0.122)	-0.007 (CI = +/-0.005; p = 0.012)	0.141 (CI = +/-0.167; p = 0.093)	0.947	+8.50%	
Severity	2012.2	0.088 (CI = +/-0.017; p = 0.000)	-0.066 (CI = +/-0.066; p = 0.052)	-0.006 (CI = +/-0.005; p = 0.018)	0.110 (CI = +/-0.160; p = 0.165)	0.953	+9.15%	
Severity	2013.1	0.099 (CI = +/-0.012; p = 0.000)	-0.043 (CI = +/-0.044; p = 0.055)	-0.004 (CI = +/-0.003; p = 0.012)	0.051 (CI = +/-0.106; p = 0.325)	0.981	+10.42%	
Severity	2013.2	0.102 (CI = +/-0.013; p = 0.000)	-0.048 (CI = +/-0.045; p = 0.038)	-0.004 (CI = +/-0.003; p = 0.021)	0.037 (CI = +/-0.109; p = 0.474)	0.980	+10.72%	
Severity	2014.1	0.105 (CI = +/-0.014; p = 0.000)	-0.042 (CI = +/-0.046; p = 0.068)	-0.003 (CI = +/-0.003; p = 0.040)	0.023 (CI = +/-0.113; p = 0.673)	0.979	+11.07%	
Severity	2014.2	0.099 (CI = +/-0.014; p = 0.000)	-0.033 (CI = +/-0.043; p = 0.119)	-0.004 (CI = +/-0.003; p = 0.012)	0.049 (CI = +/-0.105; p = 0.331)	0.980	+10.41%	
Severity	2015.1	0.095 (CI = +/-0.016; p = 0.000)	-0.039 (CI = +/-0.043; p = 0.075)	-0.005 (CI = +/-0.003; p = 0.008)	0.067 (CI = +/-0.109; p = 0.205)	0.979	+9.96%	
Severity	2015.2	0.093 (CI = +/-0.018; p = 0.000)	-0.036 (CI = +/-0.047; p = 0.117)	-0.005 (CI = +/-0.003; p = 0.010)	0.075 (CI = +/-0.118; p = 0.191)	0.975	+9.74%	
Severity	2016.1	0.101 (CI = +/-0.018; p = 0.000)	-0.026 (CI = +/-0.042; p = 0.205)	-0.004 (CI = +/-0.003; p = 0.015)	0.042 (CI = +/-0.109; p = 0.406)	0.980	+10.66%	
Severity	2016.2	0.094 (CI = +/-0.019; p = 0.000)	-0.017 (CI = +/-0.041; p = 0.359)	-0.004 (CI = +/-0.003; p = 0.007)	0.066 (CI = +/-0.105; p = 0.188)	0.980	+9.91%	
Severity	2017.1	0.096 (CI = +/-0.023; p = 0.000)	-0.016 (CI = +/-0.045; p = 0.442)	-0.004 (CI = +/-0.003; p = 0.014)	0.062 (CI = +/-0.119; p = 0.267)	0.976	+10.06%	
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.368)	-0.081 (CI = +/-0.048; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.034 (CI = +/-0.123; p = 0.580)	0.748	-0.28%	
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.674)	-0.075 (CI = +/-0.048; p = 0.004)	0.013 (CI = +/-0.004; p = 0.000)	-0.045 (CI = +/-0.122; p = 0.460)	0.749	-0.13%	
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.802)	-0.083 (CI = +/-0.046; p = 0.001)	0.014 (CI = +/-0.004; p = 0.000)	-0.060 (CI = +/-0.116; p = 0.297)	0.775	+0.08%	
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.278)	-0.073 (CI = +/-0.043; p = 0.002)	0.014 (CI = +/-0.003; p = 0.000)	-0.079 (CI = +/-0.107; p = 0.144)	0.802	+0.33%	
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.044)	-0.083 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.097; p = 0.048)	0.843	+0.60%	
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.005)	-0.074 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.089; p = 0.014)	0.868	+0.84%	
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.001)	-0.081 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.128 (CI = +/-0.082; p = 0.004)	0.892	+1.06%	
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	-0.079 (CI = +/-0.035; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-0.085; p = 0.004)	0.892	+1.12%	
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.002)	-0.079 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.132 (CI = +/-0.088; p = 0.005)	0.891	+1.12%	
Frequency	2010.1	0.011 (CI = +/-0.007; p = 0.003)	-0.079 (CI = +/-0.038; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.134 (CI = +/-0.092; p = 0.006)	0.890	+1.15%	
Frequency	2010.2	0.010 (CI = +/-0.008; p = 0.014)	-0.074 (CI = +/-0.038; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.092; p = 0.011)	0.896	+0.97%	
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.025)	-0.074 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.096; p = 0.014)	0.895	+0.98%	
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.020)	-0.077 (CI = +/-0.041; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.131 (CI = +/-0.099; p = 0.012)	0.897	+1.11%	
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.094)	-0.084 (CI = +/-0.040; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.097; p = 0.023)	0.911	+0.80%	
Frequency	2012.2	0.005 (CI = +/-0.010; p = 0.270)	-0.079 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.101 (CI = +/-0.097; p = 0.042)	0.918	+0.55%	
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.573)	-0.084 (CI = +/-0.041; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.088 (CI = +/-0.100; p = 0.078)	0.923	+0.30%	
Frequency	2013.2	0.003 (CI = +/-0.013; p = 0.590)	-0.084 (CI = +/-0.044; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.090 (CI = +/-0.106; p = 0.092)	0.922	+0.33%	
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.446)	-0.081 (CI = +/-0.046; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.099 (CI = +/-0.113; p = 0.081)	0.920	+0.52%	
Frequency	2014.2	0.006 (CI = +/-0.017; p = 0.436)	-0.082 (CI = +/-0.049; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.122; p = 0.090)	0.918	+0.62%	
Frequency	2015.1	0.008 (CI = +/-0.019; p = 0.372)	-0.079 (CI = +/-0.053; p = 0.007)	0.015 (CI = +/-0.004; p = 0.000)	-0.112 (CI = +/-0.132; p = 0.089)	0.915	+0.82%	
Frequency	2015.2	0.009 (CI = +/-0.023; p = 0.398)	-0.080 (CI = +/-0.057; p = 0.010)	0.016 (CI = +/-0.004; p = 0.000)	-0.115 (CI = +/-0.145; p = 0.107)	0.913	+0.91%	
Frequency	2016.1	0.010 (CI = +/-0.027; p = 0.446)	-0.080 (CI = +/-0.063; p = 0.018)	0.016 (CI = +/-0.004; p = 0.000)	-0.118 (CI = +/-0.161; p = 0.135)	0.906	+0.97%	
Frequency	2016.2	0.003 (CI = +/-0.031; p = 0.841)	-0.071 (CI = +/-0.066; p = 0.037)	0.015 (CI = +/-0.005; p = 0.000)	-0.094 (CI = +/-0.170; p = 0.244)	0.915	+0.28%	
Frequency	2017.1	0.003 (CI = +/-0.038; p = 0.876)	-0.071 (CI = +/-0.074; p = 0.056)	0.015 (CI = +/-0.005; p = 0.000)	-0.093 (CI = +/-0.193; p = 0.299)	0.906	+0.27%	

# Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, trend\_level\_change  
 Scalar Level Change Start Date = 2020-10-28  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.020 (CI = +/-0.020; p = 0.050)	-0.050 (CI = +/-0.236; p = 0.669)	0.073 (CI = +/-0.049; p = 0.005)	0.819	+2.04%	+9.75%
Loss Cost	2006.1	0.027 (CI = +/-0.021; p = 0.013)	-0.036 (CI = +/-0.229; p = 0.750)	0.062 (CI = +/-0.049; p = 0.015)	0.835	+2.76%	+9.32%
Loss Cost	2006.2	0.024 (CI = +/-0.023; p = 0.044)	-0.043 (CI = +/-0.231; p = 0.709)	0.067 (CI = +/-0.051; p = 0.012)	0.828	+2.40%	+9.52%
Loss Cost	2007.1	0.027 (CI = +/-0.025; p = 0.040)	-0.038 (CI = +/-0.235; p = 0.746)	0.063 (CI = +/-0.054; p = 0.024)	0.826	+2.70%	+9.36%
Loss Cost	2007.2	0.023 (CI = +/-0.028; p = 0.108)	-0.044 (CI = +/-0.238; p = 0.709)	0.068 (CI = +/-0.057; p = 0.020)	0.817	+2.30%	+9.55%
Loss Cost	2008.1	0.029 (CI = +/-0.031; p = 0.064)	-0.035 (CI = +/-0.239; p = 0.768)	0.060 (CI = +/-0.060; p = 0.050)	0.820	+2.95%	+9.27%
Loss Cost	2008.2	0.024 (CI = +/-0.035; p = 0.169)	-0.041 (CI = +/-0.242; p = 0.728)	0.067 (CI = +/-0.064; p = 0.041)	0.810	+2.42%	+9.48%
Loss Cost	2009.1	0.034 (CI = +/-0.039; p = 0.081)	-0.029 (CI = +/-0.241; p = 0.804)	0.053 (CI = +/-0.067; p = 0.117)	0.818	+3.47%	+9.11%
Loss Cost	2009.2	0.033 (CI = +/-0.045; p = 0.143)	-0.031 (CI = +/-0.248; p = 0.799)	0.055 (CI = +/-0.074; p = 0.138)	0.806	+3.33%	+9.16%
Loss Cost	2010.1	0.045 (CI = +/-0.051; p = 0.078)	-0.019 (CI = +/-0.249; p = 0.874)	0.039 (CI = +/-0.080; p = 0.326)	0.810	+4.65%	+8.80%
Loss Cost	2010.2	0.036 (CI = +/-0.060; p = 0.224)	-0.027 (CI = +/-0.254; p = 0.830)	0.050 (CI = +/-0.089; p = 0.257)	0.794	+3.69%	+9.03%
Loss Cost	2011.1	0.055 (CI = +/-0.071; p = 0.120)	-0.014 (CI = +/-0.255; p = 0.911)	0.028 (CI = +/-0.100; p = 0.573)	0.797	+5.69%	+8.64%
Loss Cost	2011.2	0.039 (CI = +/-0.087; p = 0.359)	-0.023 (CI = +/-0.261; p = 0.858)	0.046 (CI = +/-0.117; p = 0.420)	0.776	+4.01%	+8.90%
Loss Cost	2012.1	0.049 (CI = +/-0.112; p = 0.369)	-0.018 (CI = +/-0.269; p = 0.888)	0.035 (CI = +/-0.141; p = 0.613)	0.762	+5.06%	+8.77%
Loss Cost	2012.2	0.021 (CI = +/-0.150; p = 0.772)	-0.027 (CI = +/-0.276; p = 0.838)	0.066 (CI = +/-0.179; p = 0.450)	0.737	+2.12%	+9.05%
Loss Cost	2013.1	0.110 (CI = +/-0.207; p = 0.280)	-0.008 (CI = +/-0.275; p = 0.952)	-0.029 (CI = +/-0.234; p = 0.800)	0.751	+11.60%	+8.46%
Loss Cost	2013.2	0.082 (CI = +/-0.340; p = 0.618)	-0.012 (CI = +/-0.286; p = 0.933)	0.000 (CI = +/-0.366; p = 0.998)	0.711	+8.51%	+8.57%
Loss Cost	2014.1	0.488 (CI = +/-0.690; p = 0.152)	0.011 (CI = +/-0.281; p = 0.937)	-0.412 (CI = +/-0.711; p = 0.235)	0.725	+62.96%	+7.89%
Loss Cost	2014.2	0.076 (CI = +/-0.048; p = 0.004)	0.011 (CI = +/-0.281; p = 0.937)	NA (CI = +/-NA; p = NA)	0.663	+7.89%	+7.89%
Loss Cost	2015.1	0.075 (CI = +/-0.056; p = 0.013)	0.014 (CI = +/-0.307; p = 0.925)	NA (CI = +/-NA; p = NA)	0.616	+7.80%	+7.80%
Loss Cost	2015.2	0.064 (CI = +/-0.066; p = 0.055)	0.051 (CI = +/-0.331; p = 0.744)	NA (CI = +/-NA; p = NA)	0.544	+6.61%	+6.61%
Loss Cost	2016.1	0.075 (CI = +/-0.078; p = 0.056)	0.015 (CI = +/-0.363; p = 0.930)	NA (CI = +/-NA; p = NA)	0.534	+7.83%	+7.83%
Loss Cost	2016.2	0.048 (CI = +/-0.088; p = 0.258)	0.098 (CI = +/-0.379; p = 0.581)	NA (CI = +/-NA; p = NA)	0.436	+4.89%	+4.89%
Loss Cost	2017.1	0.051 (CI = +/-0.110; p = 0.321)	0.088 (CI = +/-0.433; p = 0.661)	NA (CI = +/-NA; p = NA)	0.389	+5.27%	+5.27%
Severity	2005.2	0.030 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.158; p = 0.510)	0.071 (CI = +/-0.033; p = 0.000)	0.942	+3.08%	+10.69%
Severity	2006.1	0.034 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.155; p = 0.444)	0.065 (CI = +/-0.033; p = 0.000)	0.944	+3.48%	+10.46%
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.000)	0.048 (CI = +/-0.147; p = 0.512)	0.075 (CI = +/-0.032; p = 0.000)	0.948	+2.84%	+10.81%
Severity	2007.1	0.024 (CI = +/-0.016; p = 0.004)	0.042 (CI = +/-0.147; p = 0.566)	0.080 (CI = +/-0.034; p = 0.000)	0.947	+2.47%	+11.00%
Severity	2007.2	0.016 (CI = +/-0.016; p = 0.047)	0.028 (CI = +/-0.133; p = 0.668)	0.092 (CI = +/-0.032; p = 0.000)	0.955	+1.60%	+11.42%
Severity	2008.1	0.014 (CI = +/-0.018; p = 0.111)	0.026 (CI = +/-0.136; p = 0.702)	0.095 (CI = +/-0.034; p = 0.000)	0.953	+1.42%	+11.50%
Severity	2008.2	0.004 (CI = +/-0.018; p = 0.626)	0.013 (CI = +/-0.123; p = 0.834)	0.108 (CI = +/-0.032; p = 0.000)	0.960	+0.42%	+11.91%
Severity	2009.1	0.008 (CI = +/-0.020; p = 0.386)	0.018 (CI = +/-0.124; p = 0.772)	0.103 (CI = +/-0.035; p = 0.000)	0.961	+0.85%	+11.75%
Severity	2009.2	0.007 (CI = +/-0.023; p = 0.507)	0.017 (CI = +/-0.127; p = 0.790)	0.104 (CI = +/-0.038; p = 0.000)	0.959	+0.75%	+11.78%
Severity	2010.1	0.012 (CI = +/-0.026; p = 0.338)	0.021 (CI = +/-0.129; p = 0.737)	0.098 (CI = +/-0.041; p = 0.000)	0.959	+1.26%	+11.64%
Severity	2010.2	0.010 (CI = +/-0.031; p = 0.530)	0.019 (CI = +/-0.132; p = 0.769)	0.101 (CI = +/-0.047; p = 0.000)	0.957	+0.97%	+11.71%
Severity	2011.1	0.019 (CI = +/-0.037; p = 0.308)	0.025 (CI = +/-0.134; p = 0.702)	0.090 (CI = +/-0.052; p = 0.002)	0.957	+1.88%	+11.52%
Severity	2011.2	-0.006 (CI = +/-0.042; p = 0.770)	0.012 (CI = +/-0.124; p = 0.847)	0.119 (CI = +/-0.055; p = 0.000)	0.962	-0.59%	+11.94%
Severity	2012.1	0.000 (CI = +/-0.053; p = 0.985)	0.014 (CI = +/-0.128; p = 0.817)	0.112 (CI = +/-0.067; p = 0.002)	0.960	+0.05%	+11.86%
Severity	2012.2	-0.008 (CI = +/-0.071; p = 0.815)	0.012 (CI = +/-0.132; p = 0.856)	0.121 (CI = +/-0.085; p = 0.008)	0.957	-0.80%	+11.94%
Severity	2013.1	0.077 (CI = +/-0.083; p = 0.066)	0.030 (CI = +/-0.110; p = 0.568)	0.030 (CI = +/-0.094; p = 0.506)	0.972	+8.04%	+11.35%
Severity	2013.2	0.086 (CI = +/-0.136; p = 0.198)	0.031 (CI = +/-0.114; p = 0.568)	0.021 (CI = +/-0.142; p = 0.765)	0.968	+9.01%	+11.32%
Severity	2014.1	0.338 (CI = +/-0.248; p = 0.011)	0.045 (CI = +/-0.101; p = 0.355)	-0.235 (CI = +/-0.256; p = 0.069)	0.974	+40.21%	+10.89%
Severity	2014.2	0.103 (CI = +/-0.017; p = 0.000)	0.045 (CI = +/-0.101; p = 0.355)	NA (CI = +/-NA; p = NA)	0.970	+10.89%	+10.89%
Severity	2015.1	0.101 (CI = +/-0.020; p = 0.000)	0.053 (CI = +/-0.109; p = 0.313)	NA (CI = +/-NA; p = NA)	0.965	+10.64%	+10.64%
Severity	2015.2	0.097 (CI = +/-0.023; p = 0.000)	0.066 (CI = +/-0.118; p = 0.249)	NA (CI = +/-NA; p = NA)	0.958	+10.22%	+10.22%
Severity	2016.1	0.108 (CI = +/-0.025; p = 0.000)	0.032 (CI = +/-0.115; p = 0.562)	NA (CI = +/-NA; p = NA)	0.964	+11.42%	+11.42%
Severity	2016.2	0.098 (CI = +/-0.027; p = 0.000)	0.061 (CI = +/-0.118; p = 0.281)	NA (CI = +/-NA; p = NA)	0.961	+10.34%	+10.34%
Severity	2017.1	0.100 (CI = +/-0.034; p = 0.000)	0.056 (CI = +/-0.134; p = 0.377)	NA (CI = +/-NA; p = NA)	0.953	+10.54%	+10.54%
Frequency	2005.2	-0.010 (CI = +/-0.018; p = 0.269)	-0.102 (CI = +/-0.216; p = 0.344)	0.002 (CI = +/-0.045; p = 0.942)	0.228	-1.01%	-0.85%
Frequency	2006.1	-0.007 (CI = +/-0.020; p = 0.486)	-0.095 (CI = +/-0.217; p = 0.378)	-0.003 (CI = +/-0.046; p = 0.879)	0.198	-0.69%	-1.03%
Frequency	2006.2	-0.004 (CI = +/-0.022; p = 0.691)	-0.090 (CI = +/-0.220; p = 0.409)	-0.007 (CI = +/-0.049; p = 0.757)	0.176	-0.43%	-1.17%
Frequency	2007.1	0.002 (CI = +/-0.023; p = 0.845)	-0.079 (CI = +/-0.217; p = 0.462)	-0.017 (CI = +/-0.050; p = 0.486)	0.159	+0.23%	-1.48%
Frequency	2007.2	0.007 (CI = +/-0.026; p = 0.592)	-0.072 (CI = +/-0.219; p = 0.506)	-0.024 (CI = +/-0.052; p = 0.360)	0.153	+0.69%	-1.68%
Frequency	2008.1	0.015 (CI = +/-0.028; p = 0.283)	-0.060 (CI = +/-0.216; p = 0.572)	-0.035 (CI = +/-0.054; p = 0.193)	0.166	+1.51%	-2.00%
Frequency	2008.2	0.020 (CI = +/-0.031; p = 0.209)	-0.054 (CI = +/-0.219; p = 0.616)	-0.042 (CI = +/-0.058; p = 0.150)	0.172	+1.99%	-2.17%
Frequency	2009.1	0.026 (CI = +/-0.035; p = 0.149)	-0.047 (CI = +/-0.222; p = 0.666)	-0.050 (CI = +/-0.062; p = 0.112)	0.183	+2.60%	-2.36%
Frequency	2009.2	0.025 (CI = +/-0.041; p = 0.216)	-0.047 (CI = +/-0.228; p = 0.671)	-0.049 (CI = +/-0.068; p = 0.150)	0.177	+2.56%	-2.35%
Frequency	2010.1	0.033 (CI = +/-0.048; p = 0.164)	-0.040 (CI = +/-0.232; p = 0.722)	-0.059 (CI = +/-0.075; p = 0.117)	0.186	+3.36%	-2.54%
Frequency	2010.2	0.027 (CI = +/-0.056; p = 0.338)	-0.045 (CI = +/-0.238; p = 0.695)	-0.051 (CI = +/-0.084; p = 0.221)	0.176	+2.69%	-2.40%
Frequency	2011.1	0.037 (CI = +/-0.068; p = 0.273)	-0.039 (CI = +/-0.243; p = 0.743)	-0.063 (CI = +/-0.095; p = 0.186)	0.180	+3.73%	-2.59%
Frequency	2011.2	0.045 (CI = +/-0.084; p = 0.274)	-0.034 (CI = +/-0.250; p = 0.779)	-0.073 (CI = +/-0.112; p = 0.190)	0.180	+4.63%	-2.71%
Frequency	2012.1	0.049 (CI = +/-0.108; p = 0.356)	-0.033 (CI = +/-0.259; p = 0.795)	-0.077 (CI = +/-0.136; p = 0.252)	0.175	+5.01%	-2.76%
Frequency	2012.2	0.029 (CI = +/-0.145; p = 0.679)	-0.039 (CI = +/-0.268; p = 0.763)	-0.055 (CI = +/-0.173; p = 0.511)	0.173	+2.95%	-2.58%
Frequency	2013.1	0.032 (CI = +/-0.210; p = 0.749)	-0.038 (CI = +/-0.278; p = 0.776)	-0.059 (CI = +/-0.238; p = 0.609)	0.161	+3.29%	-2.60%
Frequency	2013.2	-0.005 (CI = +/-0.345; p = 0.978)	-0.043 (CI = +/-0.290; p = 0.757)	-0.021 (CI = +/-0.370; p = 0.908)	0.156	-0.45%	-2.47%
Frequency	2014.1	0.150 (CI = +/-0.739; p = 0.671)	-0.035 (CI = +/-0.300; p = 0.810)	-0.178 (CI = +/-0.761; p = 0.626)	0.122	+16.23%	-2.70%
Frequency	2014.2	-0.027 (CI = +/-0.051; p = 0.273)	-0.035 (CI = +/-0.300; p = 0.810)	NA (CI = +/-NA; p = NA)	0.167	-2.70%	-2.70%
Frequency	2015.1	-0.026 (CI = +/-0.060; p = 0.371)	-0.040 (CI = +/-0.328; p = 0.799)	NA (CI = +/-NA; p = NA)	0.122	-2.56%	-2.56%
Frequency	2015.2	-0.033 (CI = +/-0.071; p = 0.330)	-0.015 (CI = +/-0.359; p = 0.930)	NA (CI = +/-NA; p = NA)	0.172	-3.27%	-3.27%
Frequency	2016.1	-0.033 (CI = +/-0.086; p = 0.422)	-0.017 (CI = +/-0.400; p = 0.929)	NA (CI = +/-NA; p = NA)	0.124	-3.22%	-3.22%
Frequency	2016.2	-0.051 (CI = +/-0.102; p = 0.300)	0.037 (CI = +/-0.440; p = 0.856)	NA (CI = +/-NA; p = NA)	0.108	-4.94%	-4.94%
Frequency	2017.1	-0.049 (CI = +/-0.128; p = 0.413)	0.032 (CI = +/-0.503; p = 0.890)	NA (CI = +/-NA; p = NA)	0.034	-4.77%	-4.77%







## Accident Benefits Total

Coverage = AB Total  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.753	+5.44%
Loss Cost	2006.1	0.057 (CI = +/-0.010; p = 0.000)	0.793	+5.82%
Loss Cost	2006.2	0.057 (CI = +/-0.011; p = 0.000)	0.780	+5.84%
Loss Cost	2007.1	0.059 (CI = +/-0.011; p = 0.000)	0.789	+6.09%
Loss Cost	2007.2	0.060 (CI = +/-0.012; p = 0.000)	0.776	+6.13%
Loss Cost	2008.1	0.063 (CI = +/-0.012; p = 0.000)	0.796	+6.47%
Loss Cost	2008.2	0.063 (CI = +/-0.013; p = 0.000)	0.781	+6.51%
Loss Cost	2009.1	0.067 (CI = +/-0.013; p = 0.000)	0.807	+6.93%
Loss Cost	2009.2	0.068 (CI = +/-0.014; p = 0.000)	0.798	+7.06%
Loss Cost	2010.1	0.072 (CI = +/-0.014; p = 0.000)	0.815	+7.46%
Loss Cost	2010.2	0.072 (CI = +/-0.015; p = 0.000)	0.797	+7.45%
Loss Cost	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.811	+7.88%
Loss Cost	2011.2	0.075 (CI = +/-0.017; p = 0.000)	0.789	+7.80%
Loss Cost	2012.1	0.077 (CI = +/-0.018; p = 0.000)	0.782	+8.05%
Loss Cost	2012.2	0.077 (CI = +/-0.020; p = 0.000)	0.755	+7.99%
Loss Cost	2013.1	0.082 (CI = +/-0.021; p = 0.000)	0.776	+8.59%
Loss Cost	2013.2	0.081 (CI = +/-0.023; p = 0.000)	0.743	+8.42%
Loss Cost	2014.1	0.084 (CI = +/-0.025; p = 0.000)	0.731	+8.75%
Loss Cost	2014.2	0.077 (CI = +/-0.027; p = 0.000)	0.684	+8.05%
Loss Cost	2015.1	0.077 (CI = +/-0.030; p = 0.000)	0.641	+8.03%
Loss Cost	2015.2	0.073 (CI = +/-0.034; p = 0.000)	0.573	+7.53%
Loss Cost	2016.1	0.078 (CI = +/-0.038; p = 0.001)	0.569	+8.13%
Loss Cost	2016.2	0.068 (CI = +/-0.042; p = 0.004)	0.467	+6.99%
Loss Cost	2017.1	0.071 (CI = +/-0.049; p = 0.009)	0.433	+7.36%
Severity	2005.2	0.067 (CI = +/-0.009; p = 0.000)	0.867	+6.89%
Severity	2006.1	0.069 (CI = +/-0.009; p = 0.000)	0.882	+7.19%
Severity	2006.2	0.069 (CI = +/-0.009; p = 0.000)	0.872	+7.17%
Severity	2007.1	0.070 (CI = +/-0.010; p = 0.000)	0.866	+7.26%
Severity	2007.2	0.070 (CI = +/-0.011; p = 0.000)	0.854	+7.25%
Severity	2008.1	0.072 (CI = +/-0.011; p = 0.000)	0.856	+7.47%
Severity	2008.2	0.073 (CI = +/-0.012; p = 0.000)	0.845	+7.52%
Severity	2009.1	0.077 (CI = +/-0.012; p = 0.000)	0.869	+7.96%
Severity	2009.2	0.080 (CI = +/-0.012; p = 0.000)	0.877	+8.29%
Severity	2010.1	0.084 (CI = +/-0.011; p = 0.000)	0.897	+8.75%
Severity	2010.2	0.087 (CI = +/-0.012; p = 0.000)	0.901	+9.08%
Severity	2011.1	0.092 (CI = +/-0.011; p = 0.000)	0.921	+9.59%
Severity	2011.2	0.092 (CI = +/-0.012; p = 0.000)	0.914	+9.69%
Severity	2012.1	0.097 (CI = +/-0.012; p = 0.000)	0.931	+10.23%
Severity	2012.2	0.101 (CI = +/-0.012; p = 0.000)	0.936	+10.63%
Severity	2013.1	0.109 (CI = +/-0.009; p = 0.000)	0.973	+11.48%
Severity	2013.2	0.110 (CI = +/-0.009; p = 0.000)	0.970	+11.63%
Severity	2014.1	0.113 (CI = +/-0.010; p = 0.000)	0.971	+11.95%
Severity	2014.2	0.110 (CI = +/-0.010; p = 0.000)	0.970	+11.59%
Severity	2015.1	0.109 (CI = +/-0.011; p = 0.000)	0.964	+11.54%
Severity	2015.2	0.108 (CI = +/-0.013; p = 0.000)	0.957	+11.45%
Severity	2016.1	0.114 (CI = +/-0.012; p = 0.000)	0.966	+12.07%
Severity	2016.2	0.111 (CI = +/-0.014; p = 0.000)	0.961	+11.71%
Severity	2017.1	0.113 (CI = +/-0.016; p = 0.000)	0.954	+11.92%
Frequency	2005.2	-0.014 (CI = +/-0.008; p = 0.002)	0.238	-1.36%
Frequency	2006.1	-0.013 (CI = +/-0.008; p = 0.004)	0.201	-1.28%
Frequency	2006.2	-0.012 (CI = +/-0.009; p = 0.008)	0.173	-1.23%
Frequency	2007.1	-0.011 (CI = +/-0.009; p = 0.023)	0.128	-1.09%
Frequency	2007.2	-0.010 (CI = +/-0.010; p = 0.041)	0.103	-1.04%
Frequency	2008.1	-0.009 (CI = +/-0.011; p = 0.082)	0.070	-0.93%
Frequency	2008.2	-0.009 (CI = +/-0.011; p = 0.099)	0.062	-0.94%
Frequency	2009.1	-0.010 (CI = +/-0.012; p = 0.115)	0.056	-0.96%
Frequency	2009.2	-0.011 (CI = +/-0.013; p = 0.080)	0.079	-1.14%
Frequency	2010.1	-0.012 (CI = +/-0.014; p = 0.089)	0.076	-1.19%
Frequency	2010.2	-0.015 (CI = +/-0.014; p = 0.043)	0.125	-1.49%
Frequency	2011.1	-0.016 (CI = +/-0.016; p = 0.049)	0.122	-1.57%
Frequency	2011.2	-0.017 (CI = +/-0.017; p = 0.045)	0.132	-1.73%
Frequency	2012.1	-0.020 (CI = +/-0.018; p = 0.034)	0.159	-1.98%
Frequency	2012.2	-0.024 (CI = +/-0.019; p = 0.017)	0.216	-2.39%
Frequency	2013.1	-0.026 (CI = +/-0.021; p = 0.018)	0.223	-2.59%
Frequency	2013.2	-0.029 (CI = +/-0.023; p = 0.016)	0.242	-2.88%
Frequency	2014.1	-0.029 (CI = +/-0.026; p = 0.030)	0.204	-2.86%
Frequency	2014.2	-0.032 (CI = +/-0.029; p = 0.030)	0.216	-3.17%
Frequency	2015.1	-0.032 (CI = +/-0.032; p = 0.053)	0.176	-3.15%
Frequency	2015.2	-0.036 (CI = +/-0.037; p = 0.055)	0.184	-3.51%
Frequency	2016.1	-0.036 (CI = +/-0.042; p = 0.090)	0.144	-3.52%
Frequency	2016.2	-0.043 (CI = +/-0.048; p = 0.073)	0.180	-4.22%
Frequency	2017.1	-0.042 (CI = +/-0.057; p = 0.133)	0.120	-4.08%

**Accident Benefits Total**

Coverage = AB Total  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, scalar\_level\_change, trend\_level\_change, seasonality  
Scalar Level Change Start Date = 2015-01-01  
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.016; p = 0.076)	-0.184 (CI = +/-0.064; p = 0.000)	0.113 (CI = +/-0.128; p = 0.083)	0.063 (CI = +/-0.025; p = 0.000)	0.915	+1.45%	+8.03%
Loss Cost	2006.1	0.019 (CI = +/-0.017; p = 0.031)	-0.177 (CI = +/-0.064; p = 0.000)	0.099 (CI = +/-0.128; p = 0.123)	0.058 (CI = +/-0.025; p = 0.000)	0.920	+1.91%	+8.03%
Loss Cost	2006.2	0.017 (CI = +/-0.019; p = 0.072)	-0.174 (CI = +/-0.066; p = 0.000)	0.104 (CI = +/-0.131; p = 0.117)	0.060 (CI = +/-0.027; p = 0.000)	0.915	+1.74%	+8.03%
Loss Cost	2007.1	0.016 (CI = +/-0.021; p = 0.132)	-0.176 (CI = +/-0.068; p = 0.000)	0.107 (CI = +/-0.135; p = 0.117)	0.061 (CI = +/-0.029; p = 0.000)	0.913	+1.61%	+8.03%
Loss Cost	2007.2	0.014 (CI = +/-0.024; p = 0.222)	-0.174 (CI = +/-0.070; p = 0.000)	0.110 (CI = +/-0.140; p = 0.116)	0.063 (CI = +/-0.031; p = 0.000)	0.907	+1.45%	+8.03%
Loss Cost	2008.1	0.016 (CI = +/-0.027; p = 0.239)	-0.173 (CI = +/-0.073; p = 0.000)	0.107 (CI = +/-0.145; p = 0.139)	0.061 (CI = +/-0.033; p = 0.001)	0.905	+1.59%	+8.03%
Loss Cost	2008.2	0.013 (CI = +/-0.030; p = 0.374)	-0.170 (CI = +/-0.075; p = 0.000)	0.112 (CI = +/-0.150; p = 0.136)	0.064 (CI = +/-0.037; p = 0.001)	0.898	+1.35%	+8.03%
Loss Cost	2009.1	0.017 (CI = +/-0.035; p = 0.314)	-0.167 (CI = +/-0.078; p = 0.000)	0.104 (CI = +/-0.156; p = 0.179)	0.060 (CI = +/-0.041; p = 0.006)	0.898	+1.76%	+8.03%
Loss Cost	2009.2	0.021 (CI = +/-0.041; p = 0.297)	-0.169 (CI = +/-0.081; p = 0.000)	0.099 (CI = +/-0.162; p = 0.220)	0.056 (CI = +/-0.046; p = 0.018)	0.891	+2.12%	+8.03%
Loss Cost	2010.1	0.025 (CI = +/-0.048; p = 0.295)	-0.166 (CI = +/-0.084; p = 0.000)	0.092 (CI = +/-0.170; p = 0.271)	0.052 (CI = +/-0.053; p = 0.053)	0.889	+2.53%	+8.03%
Loss Cost	2010.2	0.021 (CI = +/-0.058; p = 0.465)	-0.164 (CI = +/-0.088; p = 0.001)	0.098 (CI = +/-0.178; p = 0.265)	0.057 (CI = +/-0.062; p = 0.070)	0.877	+2.08%	+8.03%
Loss Cost	2011.1	0.027 (CI = +/-0.071; p = 0.444)	-0.161 (CI = +/-0.092; p = 0.002)	0.091 (CI = +/-0.189; p = 0.328)	0.051 (CI = +/-0.075; p = 0.173)	0.873	+2.70%	+8.03%
Loss Cost	2011.2	0.017 (CI = +/-0.089; p = 0.697)	-0.158 (CI = +/-0.096; p = 0.003)	0.100 (CI = +/-0.199; p = 0.306)	0.060 (CI = +/-0.092; p = 0.183)	0.858	+1.69%	+8.03%
Loss Cost	2012.1	-0.006 (CI = +/-0.116; p = 0.921)	-0.165 (CI = +/-0.101; p = 0.003)	0.120 (CI = +/-0.213; p = 0.253)	0.083 (CI = +/-0.118; p = 0.158)	0.851	-0.55%	+8.03%
Loss Cost	2012.2	-0.027 (CI = +/-0.155; p = 0.721)	-0.161 (CI = +/-0.105; p = 0.005)	0.133 (CI = +/-0.228; p = 0.234)	0.104 (CI = +/-0.157; p = 0.181)	0.833	-2.64%	+8.03%
Loss Cost	2013.1	0.010 (CI = +/-0.230; p = 0.925)	-0.154 (CI = +/-0.113; p = 0.010)	0.114 (CI = +/-0.250; p = 0.349)	0.067 (CI = +/-0.232; p = 0.550)	0.829	+1.04%	+8.03%
Loss Cost	2013.2	0.008 (CI = +/-0.371; p = 0.962)	-0.154 (CI = +/-0.118; p = 0.014)	0.114 (CI = +/-0.275; p = 0.389)	0.069 (CI = +/-0.372; p = 0.699)	0.800	+0.85%	+8.03%
Loss Cost	2014.1	0.187 (CI = +/-0.809; p = 0.628)	-0.142 (CI = +/-0.131; p = 0.036)	0.082 (CI = +/-0.311; p = 0.579)	-0.110 (CI = +/-0.809; p = 0.776)	0.787	+20.53%	+8.03%
Loss Cost	2014.2	0.077 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.036)	0.082 (CI = +/-0.311; p = 0.579)	NA (CI = +/-NA; p = NA)	0.739	+0.83%	+8.03%
Loss Cost	2015.1	0.077 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.036)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.722	+8.03%	+8.03%
Loss Cost	2015.2	0.076 (CI = +/-0.031; p = 0.000)	-0.138 (CI = +/-0.142; p = 0.056)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.657	+7.88%	+7.88%
Loss Cost	2016.1	0.078 (CI = +/-0.035; p = 0.000)	-0.132 (CI = +/-0.153; p = 0.083)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.640	+8.13%	+8.13%
Loss Cost	2016.2	0.071 (CI = +/-0.040; p = 0.003)	-0.115 (CI = +/-0.162; p = 0.147)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.524	+7.37%	+7.37%
Loss Cost	2017.1	0.071 (CI = +/-0.047; p = 0.008)	-0.115 (CI = +/-0.178; p = 0.180)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.483	+7.36%	+7.36%
Severity	2005.2	0.030 (CI = +/-0.014; p = 0.000)	-0.089 (CI = +/-0.054; p = 0.002)	-0.012 (CI = +/-0.109; p = 0.827)	0.079 (CI = +/-0.021; p = 0.000)	0.955	+3.07%	+11.54%
Severity	2006.1	0.033 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.055; p = 0.004)	-0.021 (CI = +/-0.110; p = 0.706)	0.076 (CI = +/-0.022; p = 0.000)	0.956	+3.88%	+11.54%
Severity	2006.2	0.027 (CI = +/-0.015; p = 0.001)	-0.075 (CI = +/-0.053; p = 0.007)	-0.005 (CI = +/-0.107; p = 0.919)	0.082 (CI = +/-0.022; p = 0.000)	0.958	+2.77%	+11.54%
Severity	2007.1	0.021 (CI = +/-0.016; p = 0.013)	-0.084 (CI = +/-0.052; p = 0.002)	0.011 (CI = +/-0.103; p = 0.826)	0.088 (CI = +/-0.022; p = 0.000)	0.960	+2.12%	+11.54%
Severity	2007.2	0.012 (CI = +/-0.016; p = 0.129)	-0.074 (CI = +/-0.048; p = 0.003)	0.031 (CI = +/-0.095; p = 0.511)	0.097 (CI = +/-0.021; p = 0.000)	0.966	+1.23%	+11.54%
Severity	2008.1	0.007 (CI = +/-0.018; p = 0.419)	-0.080 (CI = +/-0.048; p = 0.002)	0.042 (CI = +/-0.095; p = 0.367)	0.102 (CI = +/-0.022; p = 0.000)	0.967	+0.71%	+11.54%
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.577)	-0.070 (CI = +/-0.043; p = 0.002)	0.063 (CI = +/-0.086; p = 0.143)	0.113 (CI = +/-0.021; p = 0.000)	0.973	-0.36%	+11.54%
Severity	2009.1	-0.002 (CI = +/-0.020; p = 0.807)	-0.069 (CI = +/-0.045; p = 0.004)	0.061 (CI = +/-0.089; p = 0.173)	0.112 (CI = +/-0.023; p = 0.000)	0.972	-0.24%	+11.54%
Severity	2009.2	-0.002 (CI = +/-0.023; p = 0.844)	-0.069 (CI = +/-0.047; p = 0.005)	0.061 (CI = +/-0.093; p = 0.192)	0.111 (CI = +/-0.026; p = 0.000)	0.971	-0.22%	+11.54%
Severity	2010.1	-0.002 (CI = +/-0.028; p = 0.888)	-0.069 (CI = +/-0.049; p = 0.008)	0.060 (CI = +/-0.098; p = 0.218)	0.111 (CI = +/-0.031; p = 0.000)	0.970	-0.19%	+11.54%
Severity	2010.2	-0.004 (CI = +/-0.033; p = 0.819)	-0.068 (CI = +/-0.051; p = 0.011)	0.062 (CI = +/-0.103; p = 0.222)	0.113 (CI = +/-0.036; p = 0.000)	0.968	-0.37%	+11.54%
Severity	2011.1	-0.001 (CI = +/-0.041; p = 0.940)	-0.067 (CI = +/-0.053; p = 0.017)	0.060 (CI = +/-0.109; p = 0.268)	0.111 (CI = +/-0.043; p = 0.000)	0.967	-0.15%	+11.54%
Severity	2011.2	-0.032 (CI = +/-0.045; p = 0.151)	-0.057 (CI = +/-0.048; p = 0.024)	0.089 (CI = +/-0.101; p = 0.079)	0.141 (CI = +/-0.046; p = 0.000)	0.973	-3.14%	+11.54%
Severity	2012.1	-0.042 (CI = +/-0.058; p = 0.145)	-0.060 (CI = +/-0.051; p = 0.023)	0.098 (CI = +/-0.107; p = 0.071)	0.152 (CI = +/-0.060; p = 0.000)	0.972	-4.14%	+11.54%
Severity	2012.2	-0.057 (CI = +/-0.078; p = 0.144)	-0.058 (CI = +/-0.053; p = 0.035)	0.107 (CI = +/-0.115; p = 0.065)	0.166 (CI = +/-0.079; p = 0.000)	0.970	-5.51%	+11.54%
Severity	2013.1	0.020 (CI = +/-0.102; p = 0.688)	-0.044 (CI = +/-0.050; p = 0.083)	0.067 (CI = +/-0.111; p = 0.217)	0.089 (CI = +/-0.103; p = 0.084)	0.976	+1.99%	+11.54%
Severity	2013.2	0.023 (CI = +/-0.165; p = 0.774)	-0.044 (CI = +/-0.053; p = 0.096)	0.066 (CI = +/-0.122; p = 0.264)	0.087 (CI = +/-0.165; p = 0.281)	0.973	+2.28%	+11.54%
Severity	2014.1	0.231 (CI = +/-0.336; p = 0.162)	-0.030 (CI = +/-0.055; p = 0.264)	0.029 (CI = +/-0.129; p = 0.640)	-0.122 (CI = +/-0.336; p = 0.449)	0.974	+26.02%	+11.54%
Severity	2014.2	0.109 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.264)	0.029 (CI = +/-0.129; p = 0.640)	NA (CI = +/-NA; p = NA)	0.969	+11.54%	+11.54%
Severity	2015.1	0.109 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.264)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.965	+11.54%	+11.54%
Severity	2015.2	0.109 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.059; p = 0.305)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.957	+11.52%	+11.52%
Severity	2016.1	0.114 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.055; p = 0.513)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.965	+12.07%	+12.07%
Severity	2016.2	0.111 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.058; p = 0.719)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.957	+11.74%	+11.74%
Severity	2017.1	0.113 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.833)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.950	+11.92%	+11.92%
Frequency	2005.2	-0.016 (CI = +/-0.019; p = 0.104)	-0.096 (CI = +/-0.077; p = 0.016)	0.124 (CI = +/-0.155; p = 0.112)	-0.016 (CI = +/-0.030; p = 0.279)	0.363	-1.57%	-3.15%
Frequency	2006.1	-0.014 (CI = +/-0.021; p = 0.181)	-0.093 (CI = +/-0.079; p = 0.023)	0.120 (CI = +/-0.159; p = 0.135)	-0.018 (CI = +/-0.031; p = 0.260)	0.324	-1.42%	-3.15%
Frequency	2006.2	-0.010 (CI = +/-0.023; p = 0.382)	-0.099 (CI = +/-0.081; p = 0.018)	0.109 (CI = +/-0.162; p = 0.178)	-0.022 (CI = +/-0.033; p = 0.183)	0.316	-1.00%	-3.15%
Frequency	2007.1	-0.005 (CI = +/-0.026; p = 0.694)	-0.092 (CI = +/-0.082; p = 0.030)	0.096 (CI = +/-0.164; p = 0.242)	-0.027 (CI = +/-0.035; p = 0.121)	0.276	-0.49%	-3.15%
Frequency	2007.2	0.002 (CI = +/-0.028; p = 0.875)	-0.100 (CI = +/-0.083; p = 0.019)	0.080 (CI = +/-0.165; p = 0.330)	-0.034 (CI = +/-0.036; p = 0.063)	0.292	+0.22%	-3.15%
Frequency	2008.1	-0.009 (CI = +/-0.031; p = 0.570)	-0.092 (CI = +/-0.084; p = 0.033)	0.065 (CI = +/-0.168; p = 0.434)	-0.041 (CI = +/-0.039; p = 0.040)	0.276	+0.87%	-3.15%
Frequency	2008.2	0.020 (CI = +/-0.035; p = 0.322)	-0.100 (CI = +/-0.085; p = 0.023)	0.049 (CI = +/-0.170; p = 0.558)	-0.049 (CI = +/-0.042; p = 0.023)	0.301	+1.71%	-3.15%
Frequency	2009.1	0.017 (CI = +/-0.040; p = 0.314)	-0.097 (CI = +/-0.089; p = 0.033)	0.043 (CI = +/-0.177; p = 0.618)	-0.052 (CI = +/-0.046; p = 0.030)	0.296	+2.01%	-3.15%
Frequency	2009.2	0.023 (CI = +/-0.046; p = 0.311)	-0.100 (CI = +/-0.092; p = 0.035)	0.038 (CI = +/-0.184; p = 0.673)	-0.055 (CI = +/-0.052; p = 0.039)	0.292	+2.35%	-3.15%
Frequency	2010.1	0.027 (CI = +/-0.055; p = 0.322)	-0.097 (CI = +/-0.096; p = 0.049)	0.032 (CI = +/-0.194; p = 0.732)	-0.059 (CI = +/-0.060; p = 0.055)	0.287	+2.73%	-3.15%
Frequency	2010.2	0.024 (CI = +/-0.066; p = 0.451)	-0.096 (CI = +/-0.100; p = 0.061)	0.036 (CI = +/-0.203; p = 0.719)	-0.056 (CI = +/-0.071; p = 0.111)	0.270	+2.46%	-3.15%
Frequency	2011.1	0.028 (CI = +/-0.081; p = 0.480)	-0.094 (CI = +/-0.106; p = 0.079)	0.031 (CI = +/-0.216; p = 0.767)	-0.060 (CI = +/-0.085; p = 0.158)	0.261	+2.85%	-3.15%
Frequency	2011.2	0.049 (CI = +/-0.100; p = 0.323)	-0.101 (CI = +/-0.109; p = 0.068)	0.011 (CI = +/-0.226; p = 0.918)	-0.081 (CI = +/-0.104; p = 0.120)	0.276	+4.99%	-3.15%
Frequency	2012.1	0.037 (CI = +/-0.132; p = 0.566)	-0.105 (CI = +/-0.115; p = 0.073)	0.022 (CI = +/-0.233; p = 0.855)	-0.069 (CI = +/-0.135; p = 0.298)	0.272	+3.75%	-3.15%
Frequency	2012.2	0.030 (CI = +/-0.179; p = 0.728)	-0.103 (CI = +/-0.121; p = 0.089)	0.026 (CI = +/-0.262; p = 0.837)	-0.062 (CI = +/-0.181; p = 0.480)	0.261	+3.04%	-3.15%
Frequency	2013.1	-0.009 (CI = +/-0.265; p = 0.941)	-0.111 (CI = +/-0.130; p = 0.089)	0.047 (CI = +/-0.288; p = 0.736)	-0.023 (CI = +/-0.267; p = 0.859)	0.257	-0.93%	-3.15%
Frequency	2013.2	-0.014 (CI = +/-0.427; p = 0.945)	-0.110 (CI = +/-0.136; p = 0.105)	0.048 (CI = +/-0.316; p = 0.751)	-0.018 (CI = +/-0.428; p = 0.930)	0.245	-1.40%	-3.15%
Frequency	2014.1	-0.045 (CI = +/-0.940; p = 0.921)	-0.112 (CI = +/-0.153; p = 0.137)	0.054 (CI = +/-0.362; p = 0.756)	0.013 (CI = +/-0.941; p = 0.978)	0.199	-4.35%	-3.15%
Frequency	2014.2	-0.032 (CI = +/-0.031; p = 0.045)	-0.112 (CI = +/-0.153; p = 0.137)	0.054 (CI = +/-0.362; p = 0.756)	NA (CI = +/-NA; p = NA)	0.239	-3.15%	-3.15%
Frequency	2015.1	-0.032 (CI = +/-0.031; p = 0.045)	-0.112 (CI = +/-0.153; p = 0.137)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.251	-3.15%	-3.15%
Frequency	2015.2	-0.033 (CI = +/-0.036; p = 0.066)	-0.109 (CI = +/-0.165; p = 0.177)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.240	-3.27%	-3.27%
Frequency	2016.1	-0.036 (CI = +/-0.041; p = 0.081)	-0.115 (CI = +/-0.177; p = 0.182)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.206	-3.52%	-3.52%
Frequency	2016.2	-0.040 (CI = +/-0.048; p = 0.094)	-0.105 (CI = +/-0.193; p = 0.257)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.208	-3.91%	-3.91%
Frequency	2017.1	-0.042 (CI = +/-0.056; p = 0.131)	-0.109 (CI = +/-0.212; p = 0.278)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.144	-4.08%	-4.08%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality  
 Scalar Level Change Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.041 (CI = +/-0.016; p = 0.000)	-0.184 (CI = +/-0.085; p = 0.000)	0.160 (CI = +/-0.170; p = 0.065)	0.846	+4.14%
Loss Cost	2006.1	0.046 (CI = +/-0.016; p = 0.000)	-0.170 (CI = +/-0.082; p = 0.000)	0.128 (CI = +/-0.165; p = 0.125)	0.865	+4.67%
Loss Cost	2006.2	0.047 (CI = +/-0.017; p = 0.000)	-0.174 (CI = +/-0.085; p = 0.000)	0.119 (CI = +/-0.169; p = 0.162)	0.857	+4.84%
Loss Cost	2007.1	0.049 (CI = +/-0.018; p = 0.000)	-0.168 (CI = +/-0.086; p = 0.000)	0.106 (CI = +/-0.173; p = 0.220)	0.857	+5.07%
Loss Cost	2007.2	0.052 (CI = +/-0.019; p = 0.000)	-0.174 (CI = +/-0.088; p = 0.000)	0.095 (CI = +/-0.176; p = 0.277)	0.851	+5.30%
Loss Cost	2008.1	0.055 (CI = +/-0.020; p = 0.000)	-0.164 (CI = +/-0.088; p = 0.001)	0.077 (CI = +/-0.175; p = 0.375)	0.858	+5.69%
Loss Cost	2008.2	0.058 (CI = +/-0.020; p = 0.000)	-0.170 (CI = +/-0.091; p = 0.001)	0.068 (CI = +/-0.178; p = 0.438)	0.852	+5.92%
Loss Cost	2009.1	0.062 (CI = +/-0.020; p = 0.000)	-0.157 (CI = +/-0.089; p = 0.001)	0.051 (CI = +/-0.174; p = 0.549)	0.864	+6.38%
Loss Cost	2009.2	0.065 (CI = +/-0.021; p = 0.000)	-0.169 (CI = +/-0.089; p = 0.001)	0.042 (CI = +/-0.171; p = 0.621)	0.867	+6.74%
Loss Cost	2010.1	0.069 (CI = +/-0.021; p = 0.000)	-0.158 (CI = +/-0.089; p = 0.001)	0.033 (CI = +/-0.169; p = 0.687)	0.873	+7.09%
Loss Cost	2010.2	0.070 (CI = +/-0.022; p = 0.000)	-0.164 (CI = +/-0.093; p = 0.001)	0.032 (CI = +/-0.172; p = 0.703)	0.863	+7.25%
Loss Cost	2011.1	0.073 (CI = +/-0.022; p = 0.000)	-0.153 (CI = +/-0.094; p = 0.003)	0.031 (CI = +/-0.170; p = 0.708)	0.867	+7.52%
Loss Cost	2011.2	0.073 (CI = +/-0.023; p = 0.000)	-0.158 (CI = +/-0.098; p = 0.003)	0.033 (CI = +/-0.175; p = 0.699)	0.851	+7.61%
Loss Cost	2012.1	0.074 (CI = +/-0.024; p = 0.000)	-0.155 (CI = +/-0.103; p = 0.005)	0.035 (CI = +/-0.180; p = 0.688)	0.842	+7.67%
Loss Cost	2012.2	0.075 (CI = +/-0.025; p = 0.000)	-0.161 (CI = +/-0.108; p = 0.006)	0.043 (CI = +/-0.186; p = 0.634)	0.824	+7.76%
Loss Cost	2013.1	0.076 (CI = +/-0.024; p = 0.000)	-0.148 (CI = +/-0.108; p = 0.010)	0.068 (CI = +/-0.187; p = 0.457)	0.835	+7.94%
Loss Cost	2013.2	0.077 (CI = +/-0.025; p = 0.000)	-0.154 (CI = +/-0.115; p = 0.012)	0.082 (CI = +/-0.204; p = 0.408)	0.810	+7.99%
Loss Cost	2014.1	0.077 (CI = +/-0.026; p = 0.000)	-0.148 (CI = +/-0.120; p = 0.019)	0.109 (CI = +/-0.230; p = 0.327)	0.800	+8.04%
Loss Cost	2014.2	0.077 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.036)	0.082 (CI = +/-0.311; p = 0.579)	0.739	+8.03%
Loss Cost	2015.1	0.077 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.036)	NA (CI = +/-NA; p = NA)	0.722	+8.03%
Loss Cost	2015.2	0.076 (CI = +/-0.031; p = 0.000)	-0.138 (CI = +/-0.142; p = 0.056)	NA (CI = +/-NA; p = NA)	0.657	+7.88%
Loss Cost	2016.1	0.078 (CI = +/-0.035; p = 0.000)	-0.132 (CI = +/-0.153; p = 0.083)	NA (CI = +/-NA; p = NA)	0.640	+8.13%
Loss Cost	2016.2	0.071 (CI = +/-0.040; p = 0.003)	-0.115 (CI = +/-0.162; p = 0.147)	NA (CI = +/-NA; p = NA)	0.524	+7.37%
Loss Cost	2017.1	0.071 (CI = +/-0.047; p = 0.008)	-0.115 (CI = +/-0.178; p = 0.180)	NA (CI = +/-NA; p = NA)	0.483	+7.36%
Severity	2005.2	0.063 (CI = +/-0.017; p = 0.000)	-0.089 (CI = +/-0.091; p = 0.055)	0.047 (CI = +/-0.181; p = 0.599)	0.875	+6.52%
Severity	2006.1	0.068 (CI = +/-0.018; p = 0.000)	-0.075 (CI = +/-0.088; p = 0.095)	0.016 (CI = +/-0.177; p = 0.852)	0.885	+7.04%
Severity	2006.2	0.068 (CI = +/-0.019; p = 0.000)	-0.075 (CI = +/-0.091; p = 0.103)	0.015 (CI = +/-0.183; p = 0.867)	0.875	+7.07%
Severity	2007.1	0.069 (CI = +/-0.020; p = 0.000)	-0.073 (CI = +/-0.094; p = 0.126)	0.010 (CI = +/-0.189; p = 0.916)	0.868	+7.17%
Severity	2007.2	0.070 (CI = +/-0.021; p = 0.000)	-0.074 (CI = +/-0.098; p = 0.131)	0.007 (CI = +/-0.194; p = 0.941)	0.856	+7.22%
Severity	2008.1	0.073 (CI = +/-0.022; p = 0.000)	-0.065 (CI = +/-0.099; p = 0.188)	-0.008 (CI = +/-0.197; p = 0.936)	0.855	+7.55%
Severity	2008.2	0.074 (CI = +/-0.023; p = 0.000)	-0.070 (CI = +/-0.102; p = 0.170)	-0.014 (CI = +/-0.201; p = 0.884)	0.845	+7.73%
Severity	2009.1	0.080 (CI = +/-0.022; p = 0.000)	-0.052 (CI = +/-0.098; p = 0.284)	-0.038 (CI = +/-0.191; p = 0.685)	0.866	+8.37%
Severity	2009.2	0.086 (CI = +/-0.022; p = 0.000)	-0.069 (CI = +/-0.094; p = 0.143)	-0.052 (CI = +/-0.181; p = 0.556)	0.880	+8.93%
Severity	2010.1	0.091 (CI = +/-0.021; p = 0.000)	-0.052 (CI = +/-0.090; p = 0.243)	-0.066 (CI = +/-0.170; p = 0.433)	0.897	+9.49%
Severity	2010.2	0.095 (CI = +/-0.020; p = 0.000)	-0.068 (CI = +/-0.087; p = 0.117)	-0.069 (CI = +/-0.161; p = 0.380)	0.908	+9.94%
Severity	2011.1	0.099 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.080; p = 0.202)	-0.071 (CI = +/-0.146; p = 0.326)	0.924	+10.41%
Severity	2011.2	0.100 (CI = +/-0.020; p = 0.000)	-0.057 (CI = +/-0.084; p = 0.172)	-0.068 (CI = +/-0.149; p = 0.351)	0.918	+10.53%
Severity	2012.1	0.103 (CI = +/-0.018; p = 0.000)	-0.041 (CI = +/-0.079; p = 0.285)	-0.057 (CI = +/-0.138; p = 0.399)	0.931	+10.86%
Severity	2012.2	0.105 (CI = +/-0.017; p = 0.000)	-0.058 (CI = +/-0.075; p = 0.125)	-0.037 (CI = +/-0.130; p = 0.560)	0.939	+11.10%
Severity	2013.1	0.108 (CI = +/-0.012; p = 0.000)	-0.035 (CI = +/-0.052; p = 0.172)	0.005 (CI = +/-0.090; p = 0.902)	0.973	+11.42%
Severity	2013.2	0.109 (CI = +/-0.012; p = 0.000)	-0.044 (CI = +/-0.053; p = 0.097)	0.025 (CI = +/-0.094; p = 0.577)	0.972	+11.49%
Severity	2014.1	0.109 (CI = +/-0.011; p = 0.000)	-0.036 (CI = +/-0.051; p = 0.150)	0.059 (CI = +/-0.097; p = 0.217)	0.974	+11.55%
Severity	2014.2	0.109 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.264)	0.029 (CI = +/-0.129; p = 0.640)	0.969	+11.54%
Severity	2015.1	0.109 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.264)	NA (CI = +/-NA; p = NA)	0.965	+11.54%
Severity	2015.2	0.109 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.059; p = 0.305)	NA (CI = +/-NA; p = NA)	0.957	+11.52%
Severity	2016.1	0.114 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.055; p = 0.513)	NA (CI = +/-NA; p = NA)	0.965	+12.07%
Severity	2016.2	0.111 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.058; p = 0.719)	NA (CI = +/-NA; p = NA)	0.957	+11.74%
Severity	2017.1	0.113 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.833)	NA (CI = +/-NA; p = NA)	0.950	+11.92%
Frequency	2005.2	-0.023 (CI = +/-0.015; p = 0.004)	-0.096 (CI = +/-0.077; p = 0.017)	0.112 (CI = +/-0.154; p = 0.146)	0.359	-2.23%
Frequency	2006.1	-0.022 (CI = +/-0.016; p = 0.007)	-0.095 (CI = +/-0.080; p = 0.021)	0.111 (CI = +/-0.159; p = 0.164)	0.317	-2.22%
Frequency	2006.2	-0.021 (CI = +/-0.017; p = 0.015)	-0.099 (CI = +/-0.082; p = 0.019)	0.103 (CI = +/-0.163; p = 0.206)	0.297	-2.08%
Frequency	2007.1	-0.020 (CI = +/-0.018; p = 0.030)	-0.095 (CI = +/-0.084; p = 0.028)	0.096 (CI = +/-0.168; p = 0.252)	0.237	-1.96%
Frequency	2007.2	-0.018 (CI = +/-0.019; p = 0.056)	-0.100 (CI = +/-0.086; p = 0.025)	0.088 (CI = +/-0.172; p = 0.304)	0.222	-1.79%
Frequency	2008.1	-0.017 (CI = +/-0.020; p = 0.080)	-0.098 (CI = +/-0.089; p = 0.032)	0.085 (CI = +/-0.177; p = 0.334)	0.178	-1.73%
Frequency	2008.2	-0.017 (CI = +/-0.021; p = 0.108)	-0.100 (CI = +/-0.093; p = 0.035)	0.083 (CI = +/-0.182; p = 0.360)	0.170	-1.68%
Frequency	2009.1	-0.019 (CI = +/-0.022; p = 0.093)	-0.105 (CI = +/-0.096; p = 0.032)	0.089 (CI = +/-0.186; p = 0.333)	0.174	-1.84%
Frequency	2009.2	-0.020 (CI = +/-0.023; p = 0.080)	-0.100 (CI = +/-0.099; p = 0.048)	0.094 (CI = +/-0.190; p = 0.316)	0.181	-2.01%
Frequency	2010.1	-0.022 (CI = +/-0.024; p = 0.067)	-0.106 (CI = +/-0.102; p = 0.042)	0.099 (CI = +/-0.193; p = 0.299)	0.190	-2.19%
Frequency	2010.2	-0.025 (CI = +/-0.024; p = 0.047)	-0.096 (CI = +/-0.104; p = 0.069)	0.101 (CI = +/-0.193; p = 0.287)	0.212	-2.45%
Frequency	2011.1	-0.026 (CI = +/-0.025; p = 0.041)	-0.103 (CI = +/-0.107; p = 0.061)	0.102 (CI = +/-0.196; p = 0.291)	0.221	-2.61%
Frequency	2011.2	-0.027 (CI = +/-0.026; p = 0.047)	-0.101 (CI = +/-0.113; p = 0.078)	0.101 (CI = +/-0.201; p = 0.307)	0.216	-2.65%
Frequency	2012.1	-0.029 (CI = +/-0.027; p = 0.032)	-0.113 (CI = +/-0.114; p = 0.052)	0.092 (CI = +/-0.200; p = 0.349)	0.267	-2.88%
Frequency	2012.2	-0.031 (CI = +/-0.027; p = 0.030)	-0.103 (CI = +/-0.119; p = 0.084)	0.080 (CI = +/-0.206; p = 0.427)	0.281	-3.01%
Frequency	2013.1	-0.032 (CI = +/-0.028; p = 0.027)	-0.113 (CI = +/-0.123; p = 0.069)	0.062 (CI = +/-0.213; p = 0.547)	0.299	-3.12%
Frequency	2013.2	-0.032 (CI = +/-0.029; p = 0.032)	-0.110 (CI = +/-0.131; p = 0.094)	0.057 (CI = +/-0.233; p = 0.614)	0.292	-3.14%
Frequency	2014.1	-0.032 (CI = +/-0.030; p = 0.037)	-0.112 (CI = +/-0.139; p = 0.107)	0.050 (CI = +/-0.267; p = 0.692)	0.252	-3.15%
Frequency	2014.2	-0.032 (CI = +/-0.031; p = 0.045)	-0.112 (CI = +/-0.153; p = 0.137)	0.054 (CI = +/-0.362; p = 0.756)	0.239	-3.15%
Frequency	2015.1	-0.032 (CI = +/-0.031; p = 0.045)	-0.112 (CI = +/-0.153; p = 0.137)	NA (CI = +/-NA; p = NA)	0.251	-3.15%
Frequency	2015.2	-0.033 (CI = +/-0.036; p = 0.066)	-0.109 (CI = +/-0.165; p = 0.177)	NA (CI = +/-NA; p = NA)	0.240	-3.27%
Frequency	2016.1	-0.036 (CI = +/-0.041; p = 0.081)	-0.115 (CI = +/-0.177; p = 0.182)	NA (CI = +/-NA; p = NA)	0.206	-3.52%
Frequency	2016.2	-0.040 (CI = +/-0.048; p = 0.094)	-0.105 (CI = +/-0.193; p = 0.257)	NA (CI = +/-NA; p = NA)	0.208	-3.91%
Frequency	2017.1	-0.042 (CI = +/-0.056; p = 0.131)	-0.109 (CI = +/-0.212; p = 0.278)	NA (CI = +/-NA; p = NA)	0.144	-4.08%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.181 (CI = +/-0.075; p = 0.000)	0.102 (CI = +/-0.013; p = 0.000)	0.881	0.00%	+10.78%
Loss Cost	2006.1	-0.180 (CI = +/-0.077; p = 0.000)	0.103 (CI = +/-0.014; p = 0.000)	0.881	0.00%	+10.80%
Loss Cost	2006.2	-0.170 (CI = +/-0.077; p = 0.000)	0.101 (CI = +/-0.014; p = 0.000)	0.881	0.00%	+10.66%
Loss Cost	2007.1	-0.178 (CI = +/-0.078; p = 0.000)	0.100 (CI = +/-0.014; p = 0.000)	0.883	0.00%	+10.54%
Loss Cost	2007.2	-0.170 (CI = +/-0.079; p = 0.000)	0.099 (CI = +/-0.014; p = 0.000)	0.881	0.00%	+10.41%
Loss Cost	2008.1	-0.174 (CI = +/-0.081; p = 0.000)	0.098 (CI = +/-0.014; p = 0.000)	0.880	0.00%	+10.35%
Loss Cost	2008.2	-0.166 (CI = +/-0.082; p = 0.000)	0.097 (CI = +/-0.014; p = 0.000)	0.877	0.00%	+10.21%
Loss Cost	2009.1	-0.168 (CI = +/-0.085; p = 0.000)	0.097 (CI = +/-0.015; p = 0.000)	0.875	0.00%	+10.18%
Loss Cost	2009.2	-0.164 (CI = +/-0.088; p = 0.001)	0.096 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+10.11%
Loss Cost	2010.1	-0.169 (CI = +/-0.091; p = 0.001)	0.096 (CI = +/-0.016; p = 0.000)	0.867	0.00%	+10.03%
Loss Cost	2010.2	-0.159 (CI = +/-0.093; p = 0.002)	0.094 (CI = +/-0.016; p = 0.000)	0.861	0.00%	+9.84%
Loss Cost	2011.1	-0.163 (CI = +/-0.097; p = 0.002)	0.093 (CI = +/-0.017; p = 0.000)	0.858	0.00%	+9.75%
Loss Cost	2011.2	-0.152 (CI = +/-0.098; p = 0.004)	0.091 (CI = +/-0.017; p = 0.000)	0.849	0.00%	+9.52%
Loss Cost	2012.1	-0.163 (CI = +/-0.100; p = 0.003)	0.089 (CI = +/-0.017; p = 0.000)	0.849	0.00%	+9.30%
Loss Cost	2012.2	-0.156 (CI = +/-0.104; p = 0.006)	0.087 (CI = +/-0.018; p = 0.000)	0.834	0.00%	+9.13%
Loss Cost	2013.1	-0.154 (CI = +/-0.110; p = 0.009)	0.088 (CI = +/-0.019; p = 0.000)	0.828	0.00%	+9.17%
Loss Cost	2013.2	-0.146 (CI = +/-0.115; p = 0.016)	0.086 (CI = +/-0.021; p = 0.000)	0.805	0.00%	+8.98%
Loss Cost	2014.1	-0.151 (CI = +/-0.121; p = 0.018)	0.085 (CI = +/-0.022; p = 0.000)	0.792	0.00%	+8.84%
Loss Cost	2014.2	-0.134 (CI = +/-0.124; p = 0.036)	0.080 (CI = +/-0.024; p = 0.000)	0.751	0.00%	+8.32%
Loss Cost	2015.1	-0.142 (CI = +/-0.131; p = 0.036)	0.077 (CI = +/-0.027; p = 0.000)	0.722	0.00%	+8.03%
Loss Cost	2015.2	-0.138 (CI = +/-0.142; p = 0.056)	0.076 (CI = +/-0.031; p = 0.000)	0.657	0.00%	+7.88%
Loss Cost	2016.1	-0.132 (CI = +/-0.153; p = 0.083)	0.078 (CI = +/-0.035; p = 0.000)	0.640	0.00%	+8.13%
Loss Cost	2016.2	-0.115 (CI = +/-0.162; p = 0.147)	0.071 (CI = +/-0.040; p = 0.003)	0.524	0.00%	+7.37%
Loss Cost	2017.1	-0.115 (CI = +/-0.178; p = 0.180)	0.071 (CI = +/-0.047; p = 0.008)	0.483	0.00%	+7.36%
Severity	2005.2	-0.086 (CI = +/-0.072; p = 0.021)	0.127 (CI = +/-0.013; p = 0.000)	0.920	0.00%	+13.53%
Severity	2006.1	-0.091 (CI = +/-0.074; p = 0.018)	0.126 (CI = +/-0.013; p = 0.000)	0.919	0.00%	+13.46%
Severity	2006.2	-0.073 (CI = +/-0.066; p = 0.032)	0.124 (CI = +/-0.012; p = 0.000)	0.934	0.00%	+13.17%
Severity	2007.1	-0.088 (CI = +/-0.059; p = 0.005)	0.122 (CI = +/-0.010; p = 0.000)	0.947	0.00%	+12.93%
Severity	2007.2	-0.072 (CI = +/-0.051; p = 0.007)	0.119 (CI = +/-0.009; p = 0.000)	0.961	0.00%	+12.66%
Severity	2008.1	-0.081 (CI = +/-0.049; p = 0.002)	0.118 (CI = +/-0.008; p = 0.000)	0.965	0.00%	+12.52%
Severity	2008.2	-0.069 (CI = +/-0.043; p = 0.003)	0.116 (CI = +/-0.007; p = 0.000)	0.972	0.00%	+12.31%
Severity	2009.1	-0.068 (CI = +/-0.045; p = 0.004)	0.116 (CI = +/-0.008; p = 0.000)	0.972	0.00%	+12.32%
Severity	2009.2	-0.068 (CI = +/-0.047; p = 0.006)	0.116 (CI = +/-0.008; p = 0.000)	0.970	0.00%	+12.32%
Severity	2010.1	-0.068 (CI = +/-0.049; p = 0.008)	0.116 (CI = +/-0.008; p = 0.000)	0.970	0.00%	+12.31%
Severity	2010.2	-0.066 (CI = +/-0.051; p = 0.013)	0.116 (CI = +/-0.009; p = 0.000)	0.968	0.00%	+12.27%
Severity	2011.1	-0.066 (CI = +/-0.053; p = 0.017)	0.116 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+12.28%
Severity	2011.2	-0.055 (CI = +/-0.050; p = 0.032)	0.114 (CI = +/-0.009; p = 0.000)	0.971	0.00%	+12.04%
Severity	2012.1	-0.054 (CI = +/-0.052; p = 0.043)	0.114 (CI = +/-0.009; p = 0.000)	0.969	0.00%	+12.06%
Severity	2012.2	-0.055 (CI = +/-0.055; p = 0.050)	0.114 (CI = +/-0.010; p = 0.000)	0.967	0.00%	+12.08%
Severity	2013.1	-0.045 (CI = +/-0.052; p = 0.090)	0.116 (CI = +/-0.009; p = 0.000)	0.972	0.00%	+12.34%
Severity	2013.2	-0.039 (CI = +/-0.054; p = 0.149)	0.115 (CI = +/-0.010; p = 0.000)	0.970	0.00%	+12.18%
Severity	2014.1	-0.041 (CI = +/-0.057; p = 0.144)	0.114 (CI = +/-0.011; p = 0.000)	0.967	0.00%	+12.11%
Severity	2014.2	-0.027 (CI = +/-0.052; p = 0.283)	0.110 (CI = +/-0.010; p = 0.000)	0.970	0.00%	+11.65%
Severity	2015.1	-0.030 (CI = +/-0.055; p = 0.264)	0.109 (CI = +/-0.011; p = 0.000)	0.965	0.00%	+11.54%
Severity	2015.2	-0.029 (CI = +/-0.059; p = 0.305)	0.109 (CI = +/-0.013; p = 0.000)	0.957	0.00%	+11.52%
Severity	2016.1	-0.017 (CI = +/-0.055; p = 0.513)	0.114 (CI = +/-0.013; p = 0.000)	0.965	0.00%	+12.07%
Severity	2016.2	-0.010 (CI = +/-0.058; p = 0.719)	0.111 (CI = +/-0.014; p = 0.000)	0.957	0.00%	+11.74%
Severity	2017.1	-0.006 (CI = +/-0.062; p = 0.833)	0.113 (CI = +/-0.017; p = 0.000)	0.950	0.00%	+11.92%
Frequency	2005.2	-0.095 (CI = +/-0.078; p = 0.020)	-0.024 (CI = +/-0.014; p = 0.001)	0.334	0.00%	-2.42%
Frequency	2006.1	-0.089 (CI = +/-0.080; p = 0.031)	-0.024 (CI = +/-0.014; p = 0.002)	0.308	0.00%	-2.34%
Frequency	2006.2	-0.097 (CI = +/-0.080; p = 0.019)	-0.022 (CI = +/-0.014; p = 0.003)	0.318	0.00%	-2.22%
Frequency	2007.1	-0.090 (CI = +/-0.081; p = 0.031)	-0.021 (CI = +/-0.014; p = 0.004)	0.287	0.00%	-2.11%
Frequency	2007.2	-0.098 (CI = +/-0.082; p = 0.021)	-0.020 (CI = +/-0.014; p = 0.007)	0.295	0.00%	-1.99%
Frequency	2008.1	-0.093 (CI = +/-0.084; p = 0.031)	-0.019 (CI = +/-0.015; p = 0.011)	0.266	0.00%	-1.93%
Frequency	2008.2	-0.097 (CI = +/-0.087; p = 0.030)	-0.019 (CI = +/-0.015; p = 0.016)	0.267	0.00%	-1.87%
Frequency	2009.1	-0.100 (CI = +/-0.090; p = 0.030)	-0.019 (CI = +/-0.015; p = 0.017)	0.264	0.00%	-1.91%
Frequency	2009.2	-0.097 (CI = +/-0.093; p = 0.043)	-0.020 (CI = +/-0.016; p = 0.017)	0.264	0.00%	-1.97%
Frequency	2010.1	-0.101 (CI = +/-0.097; p = 0.042)	-0.021 (CI = +/-0.017; p = 0.017)	0.266	0.00%	-2.03%
Frequency	2010.2	-0.093 (CI = +/-0.099; p = 0.066)	-0.022 (CI = +/-0.017; p = 0.014)	0.275	0.00%	-2.17%
Frequency	2011.1	-0.097 (CI = +/-0.103; p = 0.064)	-0.023 (CI = +/-0.018; p = 0.014)	0.275	0.00%	-2.25%
Frequency	2011.2	-0.097 (CI = +/-0.108; p = 0.076)	-0.023 (CI = +/-0.019; p = 0.019)	0.271	0.00%	-2.25%
Frequency	2012.1	-0.109 (CI = +/-0.110; p = 0.053)	-0.025 (CI = +/-0.019; p = 0.013)	0.310	0.00%	-2.47%
Frequency	2012.2	-0.101 (CI = +/-0.115; p = 0.083)	-0.027 (CI = +/-0.020; p = 0.012)	0.320	0.00%	-2.63%
Frequency	2013.1	-0.109 (CI = +/-0.119; p = 0.070)	-0.029 (CI = +/-0.021; p = 0.011)	0.333	0.00%	-2.82%
Frequency	2013.2	-0.108 (CI = +/-0.127; p = 0.091)	-0.029 (CI = +/-0.023; p = 0.016)	0.327	0.00%	-2.86%
Frequency	2014.1	-0.110 (CI = +/-0.134; p = 0.102)	-0.030 (CI = +/-0.025; p = 0.023)	0.293	0.00%	-2.91%
Frequency	2014.2	-0.107 (CI = +/-0.143; p = 0.132)	-0.030 (CI = +/-0.028; p = 0.034)	0.285	0.00%	-2.98%
Frequency	2015.1	-0.112 (CI = +/-0.153; p = 0.137)	-0.032 (CI = +/-0.031; p = 0.045)	0.251	0.00%	-3.15%
Frequency	2015.2	-0.109 (CI = +/-0.165; p = 0.177)	-0.033 (CI = +/-0.036; p = 0.066)	0.240	0.00%	-3.27%
Frequency	2016.1	-0.115 (CI = +/-0.177; p = 0.182)	-0.036 (CI = +/-0.041; p = 0.081)	0.206	0.00%	-3.52%
Frequency	2016.2	-0.105 (CI = +/-0.193; p = 0.257)	-0.040 (CI = +/-0.048; p = 0.094)	0.208	0.00%	-3.91%
Frequency	2017.1	-0.109 (CI = +/-0.212; p = 0.278)	-0.042 (CI = +/-0.056; p = 0.131)	0.144	0.00%	-4.08%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2022.2  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.185 (CI = +/-0.076; p = 0.000)	0.100 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+10.55%
Loss Cost	2006.1	-0.184 (CI = +/-0.079; p = 0.000)	0.100 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+10.57%
Loss Cost	2006.2	-0.175 (CI = +/-0.079; p = 0.000)	0.099 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+10.43%
Loss Cost	2007.1	-0.184 (CI = +/-0.080; p = 0.000)	0.098 (CI = +/-0.015; p = 0.000)	0.870	0.00%	+10.29%
Loss Cost	2007.2	-0.176 (CI = +/-0.081; p = 0.000)	0.097 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+10.16%
Loss Cost	2008.1	-0.181 (CI = +/-0.083; p = 0.000)	0.096 (CI = +/-0.015; p = 0.000)	0.867	0.00%	+10.08%
Loss Cost	2008.2	-0.173 (CI = +/-0.084; p = 0.000)	0.095 (CI = +/-0.015; p = 0.000)	0.863	0.00%	+9.95%
Loss Cost	2009.1	-0.175 (CI = +/-0.088; p = 0.000)	0.094 (CI = +/-0.016; p = 0.000)	0.861	0.00%	+9.90%
Loss Cost	2009.2	-0.171 (CI = +/-0.091; p = 0.001)	0.094 (CI = +/-0.017; p = 0.000)	0.854	0.00%	+9.83%
Loss Cost	2010.1	-0.177 (CI = +/-0.094; p = 0.001)	0.093 (CI = +/-0.017; p = 0.000)	0.852	0.00%	+9.73%
Loss Cost	2010.2	-0.167 (CI = +/-0.095; p = 0.002)	0.091 (CI = +/-0.017; p = 0.000)	0.845	0.00%	+9.54%
Loss Cost	2011.1	-0.172 (CI = +/-0.099; p = 0.002)	0.090 (CI = +/-0.018; p = 0.000)	0.843	0.00%	+9.42%
Loss Cost	2011.2	-0.161 (CI = +/-0.101; p = 0.003)	0.088 (CI = +/-0.018; p = 0.000)	0.833	0.00%	+9.19%
Loss Cost	2012.1	-0.174 (CI = +/-0.102; p = 0.002)	0.085 (CI = +/-0.019; p = 0.000)	0.835	0.00%	+8.91%
Loss Cost	2012.2	-0.166 (CI = +/-0.107; p = 0.004)	0.084 (CI = +/-0.020; p = 0.000)	0.818	0.00%	+8.74%
Loss Cost	2013.1	-0.166 (CI = +/-0.113; p = 0.007)	0.084 (CI = +/-0.021; p = 0.000)	0.812	0.00%	+8.76%
Loss Cost	2013.2	-0.158 (CI = +/-0.118; p = 0.012)	0.082 (CI = +/-0.023; p = 0.000)	0.785	0.00%	+8.55%
Loss Cost	2014.1	-0.165 (CI = +/-0.126; p = 0.013)	0.080 (CI = +/-0.025; p = 0.000)	0.772	0.00%	+8.34%
Loss Cost	2014.2	-0.149 (CI = +/-0.128; p = 0.026)	0.075 (CI = +/-0.026; p = 0.000)	0.726	0.00%	+7.78%
Loss Cost	2015.1	-0.161 (CI = +/-0.135; p = 0.023)	0.070 (CI = +/-0.029; p = 0.000)	0.700	0.00%	+7.30%
Loss Cost	2015.2	-0.156 (CI = +/-0.145; p = 0.037)	0.069 (CI = +/-0.034; p = 0.001)	0.624	0.00%	+7.10%
Loss Cost	2016.1	-0.154 (CI = +/-0.160; p = 0.058)	0.070 (CI = +/-0.040; p = 0.003)	0.604	0.00%	+7.21%
Loss Cost	2016.2	-0.136 (CI = +/-0.168; p = 0.101)	0.061 (CI = +/-0.045; p = 0.012)	0.470	0.00%	+6.33%
Loss Cost	2017.1	-0.142 (CI = +/-0.187; p = 0.120)	0.058 (CI = +/-0.054; p = 0.038)	0.430	0.00%	+6.01%
Severity	2005.2	-0.083 (CI = +/-0.074; p = 0.029)	0.128 (CI = +/-0.014; p = 0.000)	0.910	0.00%	+13.66%
Severity	2006.1	-0.088 (CI = +/-0.076; p = 0.025)	0.127 (CI = +/-0.014; p = 0.000)	0.910	0.00%	+13.58%
Severity	2006.2	-0.070 (CI = +/-0.068; p = 0.043)	0.125 (CI = +/-0.013; p = 0.000)	0.926	0.00%	+13.29%
Severity	2007.1	-0.086 (CI = +/-0.061; p = 0.007)	0.122 (CI = +/-0.011; p = 0.000)	0.941	0.00%	+13.02%
Severity	2007.2	-0.070 (CI = +/-0.052; p = 0.010)	0.120 (CI = +/-0.010; p = 0.000)	0.956	0.00%	+12.75%
Severity	2008.1	-0.079 (CI = +/-0.051; p = 0.003)	0.119 (CI = +/-0.009; p = 0.000)	0.960	0.00%	+12.59%
Severity	2008.2	-0.067 (CI = +/-0.045; p = 0.005)	0.117 (CI = +/-0.008; p = 0.000)	0.969	0.00%	+12.38%
Severity	2009.1	-0.066 (CI = +/-0.047; p = 0.007)	0.117 (CI = +/-0.009; p = 0.000)	0.968	0.00%	+12.40%
Severity	2009.2	-0.066 (CI = +/-0.048; p = 0.010)	0.117 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+12.39%
Severity	2010.1	-0.066 (CI = +/-0.051; p = 0.013)	0.117 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+12.39%
Severity	2010.2	-0.064 (CI = +/-0.053; p = 0.019)	0.116 (CI = +/-0.010; p = 0.000)	0.964	0.00%	+12.35%
Severity	2011.1	-0.064 (CI = +/-0.055; p = 0.025)	0.117 (CI = +/-0.010; p = 0.000)	0.963	0.00%	+12.36%
Severity	2011.2	-0.053 (CI = +/-0.052; p = 0.046)	0.114 (CI = +/-0.009; p = 0.000)	0.967	0.00%	+12.13%
Severity	2012.1	-0.052 (CI = +/-0.055; p = 0.062)	0.115 (CI = +/-0.010; p = 0.000)	0.965	0.00%	+12.15%
Severity	2012.2	-0.053 (CI = +/-0.058; p = 0.071)	0.115 (CI = +/-0.011; p = 0.000)	0.963	0.00%	+12.17%
Severity	2013.1	-0.041 (CI = +/-0.055; p = 0.136)	0.118 (CI = +/-0.010; p = 0.000)	0.969	0.00%	+12.48%
Severity	2013.2	-0.035 (CI = +/-0.056; p = 0.208)	0.116 (CI = +/-0.011; p = 0.000)	0.967	0.00%	+12.32%
Severity	2014.1	-0.037 (CI = +/-0.060; p = 0.207)	0.116 (CI = +/-0.012; p = 0.000)	0.963	0.00%	+12.25%
Severity	2014.2	-0.024 (CI = +/-0.054; p = 0.367)	0.111 (CI = +/-0.011; p = 0.000)	0.967	0.00%	+11.77%
Severity	2015.1	-0.026 (CI = +/-0.059; p = 0.350)	0.110 (CI = +/-0.013; p = 0.000)	0.960	0.00%	+11.67%
Severity	2015.2	-0.026 (CI = +/-0.063; p = 0.387)	0.110 (CI = +/-0.015; p = 0.000)	0.951	0.00%	+11.66%
Severity	2016.1	-0.010 (CI = +/-0.058; p = 0.711)	0.117 (CI = +/-0.014; p = 0.000)	0.961	0.00%	+12.38%
Severity	2016.2	-0.004 (CI = +/-0.061; p = 0.897)	0.114 (CI = +/-0.016; p = 0.000)	0.953	0.00%	+12.05%
Severity	2017.1	0.003 (CI = +/-0.066; p = 0.926)	0.117 (CI = +/-0.019; p = 0.000)	0.945	0.00%	+12.38%
Frequency	2005.2	-0.102 (CI = +/-0.079; p = 0.013)	-0.028 (CI = +/-0.015; p = 0.001)	0.352	0.00%	-2.73%
Frequency	2006.1	-0.096 (CI = +/-0.081; p = 0.021)	-0.027 (CI = +/-0.015; p = 0.001)	0.327	0.00%	-2.65%
Frequency	2006.2	-0.105 (CI = +/-0.081; p = 0.013)	-0.026 (CI = +/-0.015; p = 0.002)	0.339	0.00%	-2.53%
Frequency	2007.1	-0.097 (CI = +/-0.082; p = 0.022)	-0.024 (CI = +/-0.015; p = 0.003)	0.307	0.00%	-2.42%
Frequency	2007.2	-0.106 (CI = +/-0.083; p = 0.015)	-0.023 (CI = +/-0.015; p = 0.005)	0.317	0.00%	-2.30%
Frequency	2008.1	-0.101 (CI = +/-0.086; p = 0.023)	-0.023 (CI = +/-0.016; p = 0.007)	0.288	0.00%	-2.23%
Frequency	2008.2	-0.105 (CI = +/-0.089; p = 0.022)	-0.022 (CI = +/-0.016; p = 0.010)	0.289	0.00%	-2.17%
Frequency	2009.1	-0.109 (CI = +/-0.092; p = 0.022)	-0.023 (CI = +/-0.017; p = 0.011)	0.288	0.00%	-2.23%
Frequency	2009.2	-0.105 (CI = +/-0.095; p = 0.031)	-0.023 (CI = +/-0.017; p = 0.011)	0.288	0.00%	-2.28%
Frequency	2010.1	-0.111 (CI = +/-0.099; p = 0.030)	-0.024 (CI = +/-0.018; p = 0.011)	0.292	0.00%	-2.37%
Frequency	2010.2	-0.102 (CI = +/-0.101; p = 0.048)	-0.025 (CI = +/-0.018; p = 0.009)	0.301	0.00%	-2.51%
Frequency	2011.1	-0.108 (CI = +/-0.106; p = 0.045)	-0.026 (CI = +/-0.019; p = 0.009)	0.304	0.00%	-2.61%
Frequency	2011.2	-0.108 (CI = +/-0.111; p = 0.055)	-0.026 (CI = +/-0.020; p = 0.013)	0.301	0.00%	-2.62%
Frequency	2012.1	-0.122 (CI = +/-0.112; p = 0.035)	-0.029 (CI = +/-0.021; p = 0.008)	0.347	0.00%	-2.89%
Frequency	2012.2	-0.114 (CI = +/-0.117; p = 0.056)	-0.031 (CI = +/-0.022; p = 0.007)	0.357	0.00%	-3.06%
Frequency	2013.1	-0.125 (CI = +/-0.121; p = 0.044)	-0.034 (CI = +/-0.023; p = 0.006)	0.379	0.00%	-3.31%
Frequency	2013.2	-0.123 (CI = +/-0.129; p = 0.060)	-0.034 (CI = +/-0.025; p = 0.009)	0.374	0.00%	-3.36%
Frequency	2014.1	-0.128 (CI = +/-0.137; p = 0.066)	-0.035 (CI = +/-0.027; p = 0.013)	0.345	0.00%	-3.49%
Frequency	2014.2	-0.125 (CI = +/-0.147; p = 0.089)	-0.036 (CI = +/-0.030; p = 0.020)	0.338	0.00%	-3.58%
Frequency	2015.1	-0.135 (CI = +/-0.157; p = 0.086)	-0.040 (CI = +/-0.034; p = 0.025)	0.317	0.00%	-3.91%
Frequency	2015.2	-0.130 (CI = +/-0.169; p = 0.119)	-0.042 (CI = +/-0.039; p = 0.038)	0.309	0.00%	-4.09%
Frequency	2016.1	-0.144 (CI = +/-0.183; p = 0.112)	-0.047 (CI = +/-0.045; p = 0.043)	0.292	0.00%	-4.60%
Frequency	2016.2	-0.132 (CI = +/-0.198; p = 0.167)	-0.052 (CI = +/-0.053; p = 0.051)	0.299	0.00%	-5.10%
Frequency	2017.1	-0.145 (CI = +/-0.220; p = 0.169)	-0.058 (CI = +/-0.064; p = 0.068)	0.255	0.00%	-5.67%

## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2019.2  
 Excluded Points = NA  
 Parameters Included: trend\_level\_change, seasonality  
 Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R <sup>2</sup>	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	-0.168 (CI = +/-0.066; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.879	0.00%	+14.48%
Loss Cost	2006.1	-0.165 (CI = +/-0.068; p = 0.000)	0.136 (CI = +/-0.022; p = 0.000)	0.880	0.00%	+14.55%
Loss Cost	2006.2	-0.154 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.021; p = 0.000)	0.884	0.00%	+14.33%
Loss Cost	2007.1	-0.163 (CI = +/-0.067; p = 0.000)	0.132 (CI = +/-0.021; p = 0.000)	0.890	0.00%	+14.13%
Loss Cost	2007.2	-0.153 (CI = +/-0.067; p = 0.000)	0.130 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.92%
Loss Cost	2008.1	-0.157 (CI = +/-0.070; p = 0.000)	0.130 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.84%
Loss Cost	2008.2	-0.147 (CI = +/-0.070; p = 0.000)	0.128 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.62%
Loss Cost	2009.1	-0.148 (CI = +/-0.074; p = 0.001)	0.128 (CI = +/-0.022; p = 0.000)	0.890	0.00%	+13.61%
Loss Cost	2009.2	-0.143 (CI = +/-0.077; p = 0.001)	0.127 (CI = +/-0.023; p = 0.000)	0.885	0.00%	+13.50%
Loss Cost	2010.1	-0.147 (CI = +/-0.081; p = 0.001)	0.126 (CI = +/-0.024; p = 0.000)	0.883	0.00%	+13.40%
Loss Cost	2010.2	-0.134 (CI = +/-0.081; p = 0.003)	0.123 (CI = +/-0.023; p = 0.000)	0.883	0.00%	+13.08%
Loss Cost	2011.1	-0.137 (CI = +/-0.086; p = 0.004)	0.122 (CI = +/-0.025; p = 0.000)	0.881	0.00%	+13.00%
Loss Cost	2011.2	-0.123 (CI = +/-0.085; p = 0.008)	0.119 (CI = +/-0.024; p = 0.000)	0.881	0.00%	+12.60%
Loss Cost	2012.1	-0.134 (CI = +/-0.088; p = 0.006)	0.115 (CI = +/-0.025; p = 0.000)	0.884	0.00%	+12.23%
Loss Cost	2012.2	-0.125 (CI = +/-0.092; p = 0.012)	0.113 (CI = +/-0.026; p = 0.000)	0.873	0.00%	+11.93%
Loss Cost	2013.1	-0.117 (CI = +/-0.098; p = 0.024)	0.115 (CI = +/-0.028; p = 0.000)	0.875	0.00%	+12.23%
Loss Cost	2013.2	-0.107 (CI = +/-0.105; p = 0.047)	0.112 (CI = +/-0.031; p = 0.000)	0.855	0.00%	+11.86%
Loss Cost	2014.1	-0.106 (CI = +/-0.117; p = 0.071)	0.112 (CI = +/-0.035; p = 0.000)	0.842	0.00%	+11.88%
Loss Cost	2014.2	-0.083 (CI = +/-0.112; p = 0.128)	0.102 (CI = +/-0.035; p = 0.000)	0.817	0.00%	+10.69%
Loss Cost	2015.1	-0.087 (CI = +/-0.130; p = 0.158)	0.099 (CI = +/-0.045; p = 0.001)	0.776	0.00%	+10.44%
Loss Cost	2015.2	-0.078 (CI = +/-0.149; p = 0.246)	0.094 (CI = +/-0.057; p = 0.007)	0.661	0.00%	+9.81%
Loss Cost	2016.1	-0.052 (CI = +/-0.168; p = 0.458)	0.111 (CI = +/-0.073; p = 0.011)	0.696	0.00%	+11.72%
Loss Cost	2016.2	-0.012 (CI = +/-0.119; p = 0.791)	0.076 (CI = +/-0.059; p = 0.023)	0.646	0.00%	+7.93%
Loss Cost	2017.1	-0.007 (CI = +/-0.175; p = 0.912)	0.081 (CI = +/-0.103; p = 0.087)	0.506	0.00%	+8.44%
Severity	2005.2	-0.098 (CI = +/-0.089; p = 0.032)	0.131 (CI = +/-0.029; p = 0.000)	0.769	0.00%	+13.96%
Severity	2006.1	-0.104 (CI = +/-0.091; p = 0.027)	0.129 (CI = +/-0.029; p = 0.000)	0.770	0.00%	+13.81%
Severity	2006.2	-0.083 (CI = +/-0.082; p = 0.048)	0.125 (CI = +/-0.026; p = 0.000)	0.800	0.00%	+13.36%
Severity	2007.1	-0.103 (CI = +/-0.073; p = 0.008)	0.121 (CI = +/-0.023; p = 0.000)	0.841	0.00%	+12.87%
Severity	2007.2	-0.084 (CI = +/-0.062; p = 0.011)	0.117 (CI = +/-0.019; p = 0.000)	0.876	0.00%	+12.44%
Severity	2008.1	-0.096 (CI = +/-0.060; p = 0.003)	0.115 (CI = +/-0.018; p = 0.000)	0.891	0.00%	+12.14%
Severity	2008.2	-0.081 (CI = +/-0.052; p = 0.004)	0.112 (CI = +/-0.016; p = 0.000)	0.913	0.00%	+11.80%
Severity	2009.1	-0.081 (CI = +/-0.055; p = 0.006)	0.112 (CI = +/-0.016; p = 0.000)	0.912	0.00%	+11.81%
Severity	2009.2	-0.081 (CI = +/-0.058; p = 0.009)	0.112 (CI = +/-0.017; p = 0.000)	0.908	0.00%	+11.81%
Severity	2010.1	-0.082 (CI = +/-0.061; p = 0.012)	0.111 (CI = +/-0.018; p = 0.000)	0.906	0.00%	+11.77%
Severity	2010.2	-0.080 (CI = +/-0.065; p = 0.019)	0.111 (CI = +/-0.019; p = 0.000)	0.900	0.00%	+11.73%
Severity	2011.1	-0.081 (CI = +/-0.069; p = 0.025)	0.111 (CI = +/-0.020; p = 0.000)	0.897	0.00%	+11.70%
Severity	2011.2	-0.067 (CI = +/-0.065; p = 0.046)	0.107 (CI = +/-0.019; p = 0.000)	0.907	0.00%	+11.30%
Severity	2012.1	-0.067 (CI = +/-0.070; p = 0.062)	0.107 (CI = +/-0.020; p = 0.000)	0.903	0.00%	+11.30%
Severity	2012.2	-0.068 (CI = +/-0.076; p = 0.076)	0.107 (CI = +/-0.022; p = 0.000)	0.895	0.00%	+11.34%
Severity	2013.1	-0.053 (CI = +/-0.074; p = 0.148)	0.112 (CI = +/-0.021; p = 0.000)	0.915	0.00%	+11.88%
Severity	2013.2	-0.044 (CI = +/-0.078; p = 0.238)	0.109 (CI = +/-0.023; p = 0.000)	0.905	0.00%	+11.57%
Severity	2014.1	-0.050 (CI = +/-0.086; p = 0.222)	0.107 (CI = +/-0.026; p = 0.000)	0.893	0.00%	+11.31%
Severity	2014.2	-0.027 (CI = +/-0.071; p = 0.397)	0.097 (CI = +/-0.022; p = 0.000)	0.909	0.00%	+10.17%
Severity	2015.1	-0.039 (CI = +/-0.076; p = 0.257)	0.090 (CI = +/-0.026; p = 0.000)	0.888	0.00%	+9.45%
Severity	2015.2	-0.033 (CI = +/-0.085; p = 0.383)	0.086 (CI = +/-0.033; p = 0.001)	0.834	0.00%	+8.96%
Severity	2016.1	-0.013 (CI = +/-0.087; p = 0.717)	0.099 (CI = +/-0.038; p = 0.001)	0.869	0.00%	+10.40%
Severity	2016.2	0.006 (CI = +/-0.074; p = 0.841)	0.083 (CI = +/-0.037; p = 0.003)	0.861	0.00%	+8.64%
Severity	2017.1	0.007 (CI = +/-0.110; p = 0.851)	0.084 (CI = +/-0.064; p = 0.025)	0.766	0.00%	+8.76%
Frequency	2005.2	-0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.607)	0.149	0.00%	+0.46%
Frequency	2006.1	-0.061 (CI = +/-0.055; p = 0.032)	0.006 (CI = +/-0.018; p = 0.452)	0.128	0.00%	+0.65%
Frequency	2006.2	-0.071 (CI = +/-0.052; p = 0.009)	0.008 (CI = +/-0.016; p = 0.296)	0.221	0.00%	+0.85%
Frequency	2007.1	-0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.132)	0.235	0.00%	+1.12%
Frequency	2007.2	-0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.055)	0.360	0.00%	+1.32%
Frequency	2008.1	-0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.022)	0.388	0.00%	+1.51%
Frequency	2008.2	-0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.014)	0.432	0.00%	+1.62%
Frequency	2009.1	-0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.431	0.00%	+1.60%
Frequency	2009.2	-0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.029)	0.386	0.00%	+1.51%
Frequency	2010.1	-0.065 (CI = +/-0.048; p = 0.011)	0.014 (CI = +/-0.014; p = 0.042)	0.388	0.00%	+1.46%
Frequency	2010.2	-0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.060)	0.342	0.00%	+1.22%
Frequency	2011.1	-0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.085)	0.342	0.00%	+1.16%
Frequency	2011.2	-0.056 (CI = +/-0.050; p = 0.030)	0.012 (CI = +/-0.014; p = 0.102)	0.310	0.00%	+1.17%
Frequency	2012.1	-0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.192)	0.424	0.00%	+0.83%
Frequency	2012.2	-0.057 (CI = +/-0.041; p = 0.011)	0.005 (CI = +/-0.012; p = 0.343)	0.372	0.00%	+0.53%
Frequency	2013.1	-0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.579)	0.443	0.00%	+0.31%
Frequency	2013.2	-0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.673)	0.387	0.00%	+0.26%
Frequency	2014.1	-0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.015; p = 0.451)	0.360	0.00%	+0.51%
Frequency	2014.2	-0.055 (CI = +/-0.054; p = 0.047)	0.005 (CI = +/-0.017; p = 0.546)	0.281	0.00%	+0.47%
Frequency	2015.1	-0.047 (CI = +/-0.059; p = 0.102)	0.009 (CI = +/-0.021; p = 0.339)	0.276	0.00%	+0.90%
Frequency	2015.2	-0.046 (CI = +/-0.069; p = 0.158)	0.008 (CI = +/-0.027; p = 0.502)	0.122	0.00%	+0.78%
Frequency	2016.1	-0.039 (CI = +/-0.084; p = 0.281)	0.012 (CI = +/-0.037; p = 0.442)	0.094	0.00%	+1.20%
Frequency	2016.2	-0.018 (CI = +/-0.050; p = 0.376)	-0.007 (CI = +/-0.025; p = 0.503)	-0.085	0.00%	-0.65%
Frequency	2017.1	-0.014 (CI = +/-0.072; p = 0.587)	-0.003 (CI = +/-0.042; p = 0.838)	-0.483	0.00%	-0.29%



## Accident Benefits Total

Coverage = AB Total  
 End Trend Period = 2023.1  
 Excluded Points = 2020.2  
 Parameters Included: time, scalar\_level\_change  
 Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.190 (CI = +/-0.195; p = 0.056)	0.769	+4.64%
Loss Cost	2006.1	0.050 (CI = +/-0.013; p = 0.000)	0.159 (CI = +/-0.185; p = 0.090)	0.803	+5.13%
Loss Cost	2006.2	0.050 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.190; p = 0.096)	0.790	+5.11%
Loss Cost	2007.1	0.053 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.191; p = 0.140)	0.796	+5.41%
Loss Cost	2007.2	0.053 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.198; p = 0.153)	0.783	+5.41%
Loss Cost	2008.1	0.057 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.195; p = 0.233)	0.799	+5.87%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.116 (CI = +/-0.202; p = 0.250)	0.784	+5.87%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.084 (CI = +/-0.197; p = 0.387)	0.806	+6.46%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.204; p = 0.452)	0.796	+6.63%
Loss Cost	2010.1	0.070 (CI = +/-0.020; p = 0.000)	0.045 (CI = +/-0.202; p = 0.647)	0.812	+7.24%
Loss Cost	2010.2	0.069 (CI = +/-0.023; p = 0.000)	0.048 (CI = +/-0.212; p = 0.643)	0.793	+7.19%
Loss Cost	2011.1	0.076 (CI = +/-0.024; p = 0.000)	0.016 (CI = +/-0.211; p = 0.879)	0.807	+7.88%
Loss Cost	2011.2	0.075 (CI = +/-0.026; p = 0.000)	0.022 (CI = +/-0.222; p = 0.839)	0.784	+7.74%
Loss Cost	2012.1	0.079 (CI = +/-0.029; p = 0.000)	0.003 (CI = +/-0.231; p = 0.979)	0.777	+8.18%
Loss Cost	2012.2	0.078 (CI = +/-0.033; p = 0.000)	0.007 (CI = +/-0.245; p = 0.951)	0.749	+8.08%
Loss Cost	2013.1	0.088 (CI = +/-0.035; p = 0.000)	-0.039 (CI = +/-0.245; p = 0.742)	0.774	+9.25%
Loss Cost	2013.2	0.086 (CI = +/-0.040; p = 0.000)	-0.029 (CI = +/-0.262; p = 0.815)	0.738	+9.00%
Loss Cost	2014.1	0.093 (CI = +/-0.045; p = 0.000)	-0.057 (CI = +/-0.278; p = 0.667)	0.729	+9.77%
Loss Cost	2014.2	0.081 (CI = +/-0.050; p = 0.004)	-0.011 (CI = +/-0.289; p = 0.937)	0.677	+8.43%
Loss Cost	2015.1	0.081 (CI = +/-0.059; p = 0.011)	-0.010 (CI = +/-0.318; p = 0.945)	0.632	+8.41%
Loss Cost	2015.2	0.070 (CI = +/-0.069; p = 0.048)	0.026 (CI = +/-0.346; p = 0.873)	0.560	+7.26%
Loss Cost	2016.1	0.083 (CI = +/-0.082; p = 0.049)	-0.015 (CI = +/-0.381; p = 0.933)	0.552	+8.63%
Loss Cost	2016.2	0.055 (CI = +/-0.094; p = 0.219)	0.068 (CI = +/-0.402; p = 0.713)	0.451	+5.69%
Loss Cost	2017.1	0.060 (CI = +/-0.117; p = 0.277)	0.055 (CI = +/-0.462; p = 0.794)	0.400	+6.19%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.292 (CI = +/-0.140; p = 0.000)	0.910	+5.45%
Severity	2006.1	0.056 (CI = +/-0.009; p = 0.000)	0.272 (CI = +/-0.134; p = 0.000)	0.919	+5.77%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.281 (CI = +/-0.136; p = 0.000)	0.915	+5.62%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.280 (CI = +/-0.141; p = 0.000)	0.909	+5.64%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.289 (CI = +/-0.144; p = 0.000)	0.903	+5.48%
Severity	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.279 (CI = +/-0.147; p = 0.001)	0.902	+5.66%
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	0.284 (CI = +/-0.152; p = 0.001)	0.895	+5.58%
Severity	2009.1	0.059 (CI = +/-0.013; p = 0.000)	0.257 (CI = +/-0.145; p = 0.001)	0.909	+6.07%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.240 (CI = +/-0.146; p = 0.002)	0.911	+6.40%
Severity	2010.1	0.067 (CI = +/-0.014; p = 0.000)	0.213 (CI = +/-0.140; p = 0.004)	0.923	+6.95%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	0.197 (CI = +/-0.142; p = 0.009)	0.924	+7.29%
Severity	2011.1	0.077 (CI = +/-0.015; p = 0.000)	0.166 (CI = +/-0.133; p = 0.017)	0.937	+7.96%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.167 (CI = +/-0.140; p = 0.022)	0.931	+7.93%
Severity	2012.1	0.083 (CI = +/-0.017; p = 0.000)	0.136 (CI = +/-0.133; p = 0.045)	0.942	+8.66%
Severity	2012.2	0.088 (CI = +/-0.018; p = 0.000)	0.115 (CI = +/-0.134; p = 0.089)	0.944	+9.18%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.060 (CI = +/-0.090; p = 0.179)	0.977	+10.59%
Severity	2013.2	0.102 (CI = +/-0.014; p = 0.000)	0.053 (CI = +/-0.095; p = 0.257)	0.975	+10.77%
Severity	2014.1	0.107 (CI = +/-0.016; p = 0.000)	0.035 (CI = +/-0.097; p = 0.454)	0.975	+11.27%
Severity	2014.2	0.099 (CI = +/-0.015; p = 0.000)	0.065 (CI = +/-0.088; p = 0.139)	0.978	+10.40%
Severity	2015.1	0.096 (CI = +/-0.018; p = 0.000)	0.075 (CI = +/-0.095; p = 0.109)	0.975	+10.07%
Severity	2015.2	0.091 (CI = +/-0.020; p = 0.000)	0.091 (CI = +/-0.101; p = 0.072)	0.972	+9.56%
Severity	2016.1	0.102 (CI = +/-0.020; p = 0.000)	0.058 (CI = +/-0.093; p = 0.197)	0.979	+10.69%
Severity	2016.2	0.091 (CI = +/-0.020; p = 0.000)	0.091 (CI = +/-0.084; p = 0.035)	0.983	+9.48%
Severity	2017.1	0.091 (CI = +/-0.024; p = 0.000)	0.089 (CI = +/-0.096; p = 0.065)	0.979	+9.56%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.125)	-0.103 (CI = +/-0.147; p = 0.166)	0.228	-0.77%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.246)	-0.113 (CI = +/-0.149; p = 0.131)	0.201	-0.61%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.378)	-0.121 (CI = +/-0.152; p = 0.114)	0.181	-0.49%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.702)	-0.138 (CI = +/-0.151; p = 0.072)	0.162	-0.22%
Frequency	2007.2	-0.001 (CI = +/-0.012; p = 0.917)	-0.148 (CI = +/-0.154; p = 0.060)	0.151	-0.06%
Frequency	2008.1	0.002 (CI = +/-0.013; p = 0.761)	-0.163 (CI = +/-0.155; p = 0.040)	0.147	+0.20%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.687)	-0.168 (CI = +/-0.161; p = 0.041)	0.144	+0.28%
Frequency	2009.1	0.004 (CI = +/-0.015; p = 0.627)	-0.173 (CI = +/-0.167; p = 0.042)	0.141	+0.37%
Frequency	2009.2	0.002 (CI = +/-0.017; p = 0.797)	-0.164 (CI = +/-0.172; p = 0.060)	0.143	+0.21%
Frequency	2010.1	0.003 (CI = +/-0.018; p = 0.765)	-0.168 (CI = +/-0.180; p = 0.066)	0.138	+0.27%
Frequency	2010.2	-0.001 (CI = +/-0.020; p = 0.919)	-0.149 (CI = +/-0.183; p = 0.107)	0.156	-0.10%
Frequency	2011.1	-0.001 (CI = +/-0.022; p = 0.946)	-0.150 (CI = +/-0.193; p = 0.120)	0.149	-0.07%
Frequency	2011.2	-0.002 (CI = +/-0.024; p = 0.883)	-0.145 (CI = +/-0.203; p = 0.150)	0.147	-0.17%
Frequency	2012.1	-0.004 (CI = +/-0.027; p = 0.735)	-0.133 (CI = +/-0.213; p = 0.207)	0.155	-0.44%
Frequency	2012.2	-0.010 (CI = +/-0.029; p = 0.478)	-0.107 (CI = +/-0.220; p = 0.319)	0.188	-1.01%
Frequency	2013.1	-0.012 (CI = +/-0.033; p = 0.449)	-0.098 (CI = +/-0.234; p = 0.387)	0.185	-1.21%
Frequency	2013.2	-0.016 (CI = +/-0.038; p = 0.379)	-0.082 (CI = +/-0.249; p = 0.494)	0.192	-1.60%
Frequency	2014.1	-0.014 (CI = +/-0.043; p = 0.514)	-0.092 (CI = +/-0.269; p = 0.477)	0.154	-1.35%
Frequency	2014.2	-0.018 (CI = +/-0.050; p = 0.455)	-0.075 (CI = +/-0.291; p = 0.587)	0.155	-1.79%
Frequency	2015.1	-0.015 (CI = +/-0.059; p = 0.590)	-0.086 (CI = +/-0.320; p = 0.572)	0.113	-1.51%
Frequency	2015.2	-0.021 (CI = +/-0.071; p = 0.525)	-0.065 (CI = +/-0.353; p = 0.694)	0.111	-2.10%
Frequency	2016.1	-0.019 (CI = +/-0.085; p = 0.638)	-0.073 (CI = +/-0.396; p = 0.693)	0.065	-1.86%
Frequency	2016.2	-0.035 (CI = +/-0.103; p = 0.463)	-0.023 (CI = +/-0.440; p = 0.908)	0.095	-3.46%
Frequency	2017.1	-0.031 (CI = +/-0.129; p = 0.595)	-0.034 (CI = +/-0.506; p = 0.882)	0.024	-3.08%

## Accident Benefits Total

Coverage = AB Total  
End Trend Period = 2022.2  
Excluded Points = 2020.2  
Parameters Included: time, scalar\_level\_change  
Scalar Level Change Start Date = 2020-10-28

Fit	Start Date	Time	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.208; p = 0.103)	0.740	+4.62%
Loss Cost	2006.1	0.050 (CI = +/-0.013; p = 0.000)	0.142 (CI = +/-0.197; p = 0.152)	0.778	+5.11%
Loss Cost	2006.2	0.050 (CI = +/-0.014; p = 0.000)	0.143 (CI = +/-0.202; p = 0.159)	0.762	+5.08%
Loss Cost	2007.1	0.052 (CI = +/-0.015; p = 0.000)	0.126 (CI = +/-0.203; p = 0.215)	0.769	+5.38%
Loss Cost	2007.2	0.052 (CI = +/-0.016; p = 0.000)	0.126 (CI = +/-0.210; p = 0.230)	0.753	+5.39%
Loss Cost	2008.1	0.057 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.207; p = 0.324)	0.771	+5.84%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.101 (CI = +/-0.214; p = 0.340)	0.754	+5.84%
Loss Cost	2009.1	0.062 (CI = +/-0.018; p = 0.000)	0.071 (CI = +/-0.208; p = 0.489)	0.780	+6.43%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.063 (CI = +/-0.216; p = 0.552)	0.768	+6.59%
Loss Cost	2010.1	0.070 (CI = +/-0.021; p = 0.000)	0.034 (CI = +/-0.213; p = 0.743)	0.786	+7.20%
Loss Cost	2010.2	0.069 (CI = +/-0.023; p = 0.000)	0.037 (CI = +/-0.223; p = 0.735)	0.763	+7.14%
Loss Cost	2011.1	0.075 (CI = +/-0.024; p = 0.000)	0.006 (CI = +/-0.222; p = 0.955)	0.780	+7.84%
Loss Cost	2011.2	0.074 (CI = +/-0.027; p = 0.000)	0.012 (CI = +/-0.233; p = 0.912)	0.752	+7.69%
Loss Cost	2012.1	0.078 (CI = +/-0.030; p = 0.000)	-0.005 (CI = +/-0.243; p = 0.964)	0.743	+8.12%
Loss Cost	2012.2	0.077 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.257; p = 0.996)	0.709	+8.01%
Loss Cost	2013.1	0.088 (CI = +/-0.036; p = 0.000)	-0.045 (CI = +/-0.257; p = 0.718)	0.738	+9.18%
Loss Cost	2013.2	0.085 (CI = +/-0.042; p = 0.001)	-0.035 (CI = +/-0.275; p = 0.790)	0.695	+8.91%
Loss Cost	2014.1	0.092 (CI = +/-0.047; p = 0.001)	-0.061 (CI = +/-0.291; p = 0.660)	0.684	+9.68%
Loss Cost	2014.2	0.079 (CI = +/-0.053; p = 0.006)	-0.015 (CI = +/-0.303; p = 0.915)	0.618	+8.27%
Loss Cost	2015.1	0.079 (CI = +/-0.063; p = 0.019)	-0.013 (CI = +/-0.333; p = 0.933)	0.563	+8.20%
Loss Cost	2015.2	0.067 (CI = +/-0.075; p = 0.074)	0.025 (CI = +/-0.363; p = 0.883)	0.472	+6.93%
Loss Cost	2016.1	0.080 (CI = +/-0.090; p = 0.078)	-0.013 (CI = +/-0.403; p = 0.943)	0.462	+8.28%
Loss Cost	2016.2	0.048 (CI = +/-0.104; p = 0.325)	0.077 (CI = +/-0.425; p = 0.693)	0.333	+4.92%
Loss Cost	2017.1	0.050 (CI = +/-0.134; p = 0.414)	0.071 (CI = +/-0.500; p = 0.753)	0.271	+5.16%
Severity	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.289 (CI = +/-0.150; p = 0.000)	0.897	+5.45%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.269 (CI = +/-0.144; p = 0.001)	0.908	+5.77%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.278 (CI = +/-0.146; p = 0.001)	0.902	+5.62%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.277 (CI = +/-0.150; p = 0.001)	0.896	+5.63%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.286 (CI = +/-0.153; p = 0.001)	0.888	+5.47%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	0.276 (CI = +/-0.156; p = 0.001)	0.887	+5.65%
Severity	2008.2	0.054 (CI = +/-0.014; p = 0.000)	0.281 (CI = +/-0.161; p = 0.001)	0.878	+5.57%
Severity	2009.1	0.059 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.154; p = 0.002)	0.894	+6.07%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.239 (CI = +/-0.155; p = 0.004)	0.897	+6.40%
Severity	2010.1	0.067 (CI = +/-0.015; p = 0.000)	0.213 (CI = +/-0.148; p = 0.007)	0.911	+6.95%
Severity	2010.2	0.070 (CI = +/-0.016; p = 0.000)	0.197 (CI = +/-0.150; p = 0.012)	0.912	+7.29%
Severity	2011.1	0.077 (CI = +/-0.015; p = 0.000)	0.167 (CI = +/-0.140; p = 0.022)	0.927	+7.97%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.169 (CI = +/-0.148; p = 0.027)	0.919	+7.94%
Severity	2012.1	0.083 (CI = +/-0.017; p = 0.000)	0.138 (CI = +/-0.140; p = 0.052)	0.932	+8.68%
Severity	2012.2	0.088 (CI = +/-0.019; p = 0.000)	0.118 (CI = +/-0.141; p = 0.095)	0.935	+9.21%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.093; p = 0.159)	0.974	+10.65%
Severity	2013.2	0.103 (CI = +/-0.015; p = 0.000)	0.058 (CI = +/-0.098; p = 0.230)	0.971	+10.85%
Severity	2014.1	0.108 (CI = +/-0.016; p = 0.000)	0.040 (CI = +/-0.099; p = 0.406)	0.972	+11.39%
Severity	2014.2	0.100 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.090; p = 0.131)	0.975	+10.52%
Severity	2015.1	0.097 (CI = +/-0.018; p = 0.000)	0.077 (CI = +/-0.098; p = 0.111)	0.971	+10.20%
Severity	2015.2	0.093 (CI = +/-0.022; p = 0.000)	0.092 (CI = +/-0.105; p = 0.080)	0.967	+9.70%
Severity	2016.1	0.104 (CI = +/-0.021; p = 0.000)	0.057 (CI = +/-0.094; p = 0.209)	0.976	+10.97%
Severity	2016.2	0.093 (CI = +/-0.021; p = 0.000)	0.089 (CI = +/-0.087; p = 0.046)	0.980	+9.73%
Severity	2017.1	0.095 (CI = +/-0.027; p = 0.000)	0.084 (CI = +/-0.101; p = 0.093)	0.976	+9.94%
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.123)	-0.117 (CI = +/-0.157; p = 0.138)	0.224	-0.78%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.240)	-0.128 (CI = +/-0.158; p = 0.111)	0.197	-0.62%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.369)	-0.135 (CI = +/-0.162; p = 0.099)	0.178	-0.51%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.683)	-0.151 (CI = +/-0.161; p = 0.064)	0.159	-0.24%
Frequency	2007.2	-0.001 (CI = +/-0.013; p = 0.894)	-0.160 (CI = +/-0.164; p = 0.055)	0.148	-0.08%
Frequency	2008.1	0.002 (CI = +/-0.013; p = 0.789)	-0.175 (CI = +/-0.165; p = 0.038)	0.144	+0.17%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.716)	-0.180 (CI = +/-0.170; p = 0.039)	0.141	+0.26%
Frequency	2009.1	0.003 (CI = +/-0.016; p = 0.658)	-0.184 (CI = +/-0.176; p = 0.041)	0.138	+0.34%
Frequency	2009.2	0.002 (CI = +/-0.017; p = 0.829)	-0.176 (CI = +/-0.182; p = 0.057)	0.140	+0.18%
Frequency	2010.1	0.002 (CI = +/-0.019; p = 0.799)	-0.179 (CI = +/-0.189; p = 0.063)	0.136	+0.23%
Frequency	2010.2	-0.001 (CI = +/-0.020; p = 0.886)	-0.160 (CI = +/-0.193; p = 0.099)	0.153	-0.14%
Frequency	2011.1	-0.001 (CI = +/-0.022; p = 0.911)	-0.161 (CI = +/-0.202; p = 0.112)	0.146	-0.12%
Frequency	2011.2	-0.002 (CI = +/-0.025; p = 0.847)	-0.156 (CI = +/-0.212; p = 0.140)	0.145	-0.23%
Frequency	2012.1	-0.005 (CI = +/-0.028; p = 0.701)	-0.144 (CI = +/-0.222; p = 0.191)	0.153	-0.51%
Frequency	2012.2	-0.011 (CI = +/-0.030; p = 0.451)	-0.119 (CI = +/-0.229; p = 0.290)	0.188	-1.10%
Frequency	2013.1	-0.013 (CI = +/-0.034; p = 0.421)	-0.109 (CI = +/-0.243; p = 0.356)	0.186	-1.33%
Frequency	2013.2	-0.018 (CI = +/-0.039; p = 0.352)	-0.093 (CI = +/-0.259; p = 0.458)	0.195	-1.75%
Frequency	2014.1	-0.015 (CI = +/-0.045; p = 0.476)	-0.101 (CI = +/-0.279; p = 0.452)	0.157	-1.54%
Frequency	2014.2	-0.021 (CI = +/-0.053; p = 0.417)	-0.083 (CI = +/-0.302; p = 0.564)	0.160	-2.03%
Frequency	2015.1	-0.018 (CI = +/-0.063; p = 0.539)	-0.090 (CI = +/-0.332; p = 0.565)	0.117	-1.81%
Frequency	2015.2	-0.026 (CI = +/-0.075; p = 0.471)	-0.067 (CI = +/-0.367; p = 0.696)	0.118	-2.53%
Frequency	2016.1	-0.025 (CI = +/-0.093; p = 0.570)	-0.070 (CI = +/-0.415; p = 0.715)	0.071	-2.42%
Frequency	2016.2	-0.045 (CI = +/-0.113; p = 0.393)	-0.012 (CI = +/-0.462; p = 0.954)	0.113	-4.39%
Frequency	2017.1	-0.045 (CI = +/-0.146; p = 0.503)	-0.013 (CI = +/-0.543; p = 0.957)	0.039	-4.35%

## 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 <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	-0.182 (CI = +/-0.089; p = 0.000)	0.780	+4.82%
Loss Cost	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.164 (CI = +/-0.083; p = 0.000)	0.820	+5.22%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	-0.169 (CI = +/-0.086; p = 0.000)	0.809	+5.35%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	-0.161 (CI = +/-0.088; p = 0.001)	0.812	+5.54%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	-0.168 (CI = +/-0.090; p = 0.001)	0.803	+5.71%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.090; p = 0.002)	0.820	+6.06%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	-0.162 (CI = +/-0.093; p = 0.002)	0.810	+6.26%
Loss Cost	2009.1	0.065 (CI = +/-0.014; p = 0.000)	-0.144 (CI = +/-0.090; p = 0.003)	0.838	+6.76%
Loss Cost	2009.2	0.069 (CI = +/-0.015; p = 0.000)	-0.158 (CI = +/-0.088; p = 0.002)	0.848	+7.18%
Loss Cost	2010.1	0.074 (CI = +/-0.015; p = 0.000)	-0.141 (CI = +/-0.086; p = 0.003)	0.868	+7.68%
Loss Cost	2010.2	0.076 (CI = +/-0.016; p = 0.000)	-0.148 (CI = +/-0.090; p = 0.003)	0.856	+7.91%
Loss Cost	2011.1	0.082 (CI = +/-0.017; p = 0.000)	-0.130 (CI = +/-0.088; p = 0.006)	0.878	+8.52%
Loss Cost	2011.2	0.084 (CI = +/-0.019; p = 0.000)	-0.135 (CI = +/-0.093; p = 0.007)	0.859	+8.71%
Loss Cost	2012.1	0.086 (CI = +/-0.021; p = 0.000)	-0.127 (CI = +/-0.099; p = 0.015)	0.854	+9.01%
Loss Cost	2012.2	0.089 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.105; p = 0.016)	0.835	+9.34%
Loss Cost	2013.1	0.100 (CI = +/-0.023; p = 0.000)	-0.108 (CI = +/-0.094; p = 0.029)	0.885	+10.55%
Loss Cost	2013.2	0.103 (CI = +/-0.027; p = 0.000)	-0.113 (CI = +/-0.102; p = 0.033)	0.861	+10.83%
Loss Cost	2014.1	0.110 (CI = +/-0.031; p = 0.000)	-0.098 (CI = +/-0.108; p = 0.071)	0.866	+11.62%
Loss Cost	2014.2	0.102 (CI = +/-0.035; p = 0.000)	-0.083 (CI = +/-0.112; p = 0.128)	0.817	+10.69%
Loss Cost	2015.1	0.099 (CI = +/-0.045; p = 0.001)	-0.087 (CI = +/-0.130; p = 0.158)	0.776	+10.44%
Loss Cost	2015.2	0.094 (CI = +/-0.057; p = 0.007)	-0.078 (CI = +/-0.149; p = 0.246)	0.661	+9.81%
Loss Cost	2016.1	0.111 (CI = +/-0.073; p = 0.011)	-0.052 (CI = +/-0.168; p = 0.458)	0.696	+11.72%
Loss Cost	2016.2	0.076 (CI = +/-0.059; p = 0.023)	-0.012 (CI = +/-0.119; p = 0.791)	0.646	+7.93%
Loss Cost	2017.1	0.081 (CI = +/-0.103; p = 0.087)	-0.007 (CI = +/-0.175; p = 0.912)	0.506	+8.44%
Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	-0.112 (CI = +/-0.077; p = 0.006)	0.828	+5.16%
Severity	2006.1	0.053 (CI = +/-0.009; p = 0.000)	-0.101 (CI = +/-0.076; p = 0.011)	0.840	+5.40%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	-0.097 (CI = +/-0.079; p = 0.018)	0.817	+5.30%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.082; p = 0.017)	0.802	+5.20%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	-0.097 (CI = +/-0.085; p = 0.027)	0.771	+5.09%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	-0.095 (CI = +/-0.089; p = 0.037)	0.759	+5.15%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	-0.094 (CI = +/-0.093; p = 0.048)	0.725	+5.13%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	-0.079 (CI = +/-0.093; p = 0.089)	0.751	+5.53%
Severity	2009.2	0.058 (CI = +/-0.015; p = 0.000)	-0.093 (CI = +/-0.091; p = 0.046)	0.772	+5.95%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	-0.079 (CI = +/-0.092; p = 0.087)	0.792	+6.39%
Severity	2010.2	0.066 (CI = +/-0.017; p = 0.000)	-0.092 (CI = +/-0.091; p = 0.047)	0.805	+6.85%
Severity	2011.1	0.071 (CI = +/-0.017; p = 0.000)	-0.076 (CI = +/-0.090; p = 0.092)	0.828	+7.40%
Severity	2011.2	0.072 (CI = +/-0.020; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.105)	0.798	+7.47%
Severity	2012.1	0.078 (CI = +/-0.021; p = 0.000)	-0.061 (CI = +/-0.097; p = 0.194)	0.818	+8.10%
Severity	2012.2	0.084 (CI = +/-0.022; p = 0.000)	-0.077 (CI = +/-0.095; p = 0.100)	0.837	+8.81%
Severity	2013.1	0.098 (CI = +/-0.016; p = 0.000)	-0.044 (CI = +/-0.066; p = 0.170)	0.934	+10.28%
Severity	2013.2	0.101 (CI = +/-0.018; p = 0.000)	-0.051 (CI = +/-0.069; p = 0.134)	0.926	+10.64%
Severity	2014.1	0.105 (CI = +/-0.022; p = 0.000)	-0.042 (CI = +/-0.075; p = 0.233)	0.920	+11.07%
Severity	2014.2	0.097 (CI = +/-0.022; p = 0.000)	-0.027 (CI = +/-0.071; p = 0.397)	0.909	+10.17%
Severity	2015.1	0.090 (CI = +/-0.026; p = 0.000)	-0.039 (CI = +/-0.076; p = 0.257)	0.888	+9.45%
Severity	2015.2	0.086 (CI = +/-0.033; p = 0.001)	-0.033 (CI = +/-0.085; p = 0.383)	0.834	+8.96%
Severity	2016.1	0.099 (CI = +/-0.038; p = 0.001)	-0.013 (CI = +/-0.087; p = 0.717)	0.869	+10.40%
Severity	2016.2	0.083 (CI = +/-0.037; p = 0.003)	0.006 (CI = +/-0.074; p = 0.841)	0.861	+8.64%
Severity	2017.1	0.084 (CI = +/-0.064; p = 0.025)	0.007 (CI = +/-0.110; p = 0.851)	0.766	+8.76%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.318)	-0.070 (CI = +/-0.056; p = 0.015)	0.173	-0.33%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.612)	-0.063 (CI = +/-0.055; p = 0.028)	0.117	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.903)	-0.072 (CI = +/-0.053; p = 0.010)	0.184	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.317)	-0.060 (CI = +/-0.049; p = 0.018)	0.191	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.055)	-0.071 (CI = +/-0.044; p = 0.003)	0.360	+0.59%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	-0.060 (CI = +/-0.038; p = 0.004)	0.470	+0.87%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.035; p = 0.001)	0.594	+1.08%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	-0.065 (CI = +/-0.036; p = 0.001)	0.606	+1.17%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	-0.064 (CI = +/-0.038; p = 0.002)	0.554	+1.15%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	-0.062 (CI = +/-0.040; p = 0.005)	0.557	+1.21%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	-0.055 (CI = +/-0.040; p = 0.009)	0.461	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.016)	-0.054 (CI = +/-0.042; p = 0.015)	0.459	+1.04%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.016)	-0.057 (CI = +/-0.044; p = 0.015)	0.452	+1.16%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.076)	-0.066 (CI = +/-0.043; p = 0.006)	0.487	+0.84%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.275)	-0.058 (CI = +/-0.041; p = 0.009)	0.387	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.627)	-0.064 (CI = +/-0.042; p = 0.006)	0.439	+0.24%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.757)	-0.063 (CI = +/-0.046; p = 0.012)	0.382	+0.17%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.446)	-0.056 (CI = +/-0.048; p = 0.028)	0.361	+0.50%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.546)	-0.055 (CI = +/-0.054; p = 0.047)	0.281	+0.47%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.339)	-0.047 (CI = +/-0.059; p = 0.102)	0.276	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.502)	-0.046 (CI = +/-0.069; p = 0.158)	0.122	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.442)	-0.039 (CI = +/-0.084; p = 0.281)	0.094	+1.20%
Frequency	2016.2	-0.007 (CI = +/-0.025; p = 0.503)	-0.018 (CI = +/-0.050; p = 0.376)	-0.085	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.838)	-0.014 (CI = +/-0.072; p = 0.587)	-0.483	-0.29%

## Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	-0.174 (CI = +/-0.091; p = 0.001)	0.745	+4.64%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	-0.157 (CI = +/-0.085; p = 0.001)	0.793	+5.05%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	-0.162 (CI = +/-0.088; p = 0.001)	0.776	+5.17%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	-0.154 (CI = +/-0.090; p = 0.002)	0.780	+5.36%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	-0.161 (CI = +/-0.094; p = 0.002)	0.767	+5.54%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	-0.148 (CI = +/-0.093; p = 0.003)	0.787	+5.89%
Loss Cost	2008.2	0.059 (CI = +/-0.015; p = 0.000)	-0.156 (CI = +/-0.097; p = 0.003)	0.772	+6.10%
Loss Cost	2009.1	0.064 (CI = +/-0.015; p = 0.000)	-0.139 (CI = +/-0.094; p = 0.006)	0.806	+6.61%
Loss Cost	2009.2	0.068 (CI = +/-0.016; p = 0.000)	-0.154 (CI = +/-0.094; p = 0.003)	0.816	+7.07%
Loss Cost	2010.1	0.073 (CI = +/-0.017; p = 0.000)	-0.139 (CI = +/-0.091; p = 0.005)	0.841	+7.60%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	-0.146 (CI = +/-0.096; p = 0.006)	0.823	+7.85%
Loss Cost	2011.1	0.082 (CI = +/-0.019; p = 0.000)	-0.129 (CI = +/-0.094; p = 0.010)	0.850	+8.49%
Loss Cost	2011.2	0.084 (CI = +/-0.022; p = 0.000)	-0.135 (CI = +/-0.100; p = 0.012)	0.825	+8.72%
Loss Cost	2012.1	0.086 (CI = +/-0.025; p = 0.000)	-0.128 (CI = +/-0.107; p = 0.023)	0.819	+9.03%
Loss Cost	2012.2	0.090 (CI = +/-0.028; p = 0.000)	-0.138 (CI = +/-0.115; p = 0.023)	0.794	+9.46%
Loss Cost	2013.1	0.102 (CI = +/-0.027; p = 0.000)	-0.112 (CI = +/-0.103; p = 0.035)	0.859	+10.77%
Loss Cost	2013.2	0.106 (CI = +/-0.033; p = 0.000)	-0.121 (CI = +/-0.113; p = 0.039)	0.829	+11.21%
Loss Cost	2014.1	0.114 (CI = +/-0.037; p = 0.000)	-0.106 (CI = +/-0.119; p = 0.074)	0.838	+12.11%
Loss Cost	2014.2	0.104 (CI = +/-0.045; p = 0.001)	-0.088 (CI = +/-0.130; p = 0.153)	0.759	+11.01%
Loss Cost	2015.1	0.102 (CI = +/-0.058; p = 0.005)	-0.091 (CI = +/-0.151; p = 0.190)	0.701	+10.77%
Loss Cost	2015.2	0.095 (CI = +/-0.081; p = 0.029)	-0.081 (CI = +/-0.185; p = 0.313)	0.514	+9.98%
Loss Cost	2016.1	0.115 (CI = +/-0.105; p = 0.038)	-0.057 (CI = +/-0.212; p = 0.494)	0.566	+12.19%
Loss Cost	2016.2	0.058 (CI = +/-0.090; p = 0.132)	0.009 (CI = +/-0.153; p = 0.858)	0.369	+5.96%
Loss Cost	2017.1	0.060 (CI = +/-0.187; p = 0.303)	0.011 (CI = +/-0.270; p = 0.877)	-0.020	+6.17%
Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	-0.105 (CI = +/-0.079; p = 0.011)	0.803	+5.02%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	-0.095 (CI = +/-0.078; p = 0.019)	0.817	+5.26%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	-0.089 (CI = +/-0.081; p = 0.031)	0.789	+5.13%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	-0.094 (CI = +/-0.084; p = 0.029)	0.770	+5.02%
Severity	2007.2	0.048 (CI = +/-0.013; p = 0.000)	-0.088 (CI = +/-0.087; p = 0.046)	0.732	+4.87%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	-0.086 (CI = +/-0.091; p = 0.061)	0.717	+4.93%
Severity	2008.2	0.047 (CI = +/-0.015; p = 0.000)	-0.084 (CI = +/-0.096; p = 0.081)	0.673	+4.86%
Severity	2009.1	0.051 (CI = +/-0.016; p = 0.000)	-0.071 (CI = +/-0.095; p = 0.137)	0.704	+5.27%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	-0.086 (CI = +/-0.095; p = 0.076)	0.724	+5.72%
Severity	2010.1	0.060 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.096; p = 0.129)	0.748	+6.17%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	-0.087 (CI = +/-0.097; p = 0.074)	0.761	+6.67%
Severity	2011.1	0.070 (CI = +/-0.019; p = 0.000)	-0.072 (CI = +/-0.096; p = 0.129)	0.789	+7.24%
Severity	2011.2	0.070 (CI = +/-0.022; p = 0.000)	-0.073 (CI = +/-0.103; p = 0.151)	0.748	+7.29%
Severity	2012.1	0.076 (CI = +/-0.024; p = 0.000)	-0.058 (CI = +/-0.104; p = 0.249)	0.773	+7.95%
Severity	2012.2	0.084 (CI = +/-0.026; p = 0.000)	-0.077 (CI = +/-0.104; p = 0.130)	0.795	+8.80%
Severity	2013.1	0.099 (CI = +/-0.019; p = 0.000)	-0.046 (CI = +/-0.072; p = 0.185)	0.917	+10.39%
Severity	2013.2	0.103 (CI = +/-0.022; p = 0.000)	-0.055 (CI = +/-0.077; p = 0.137)	0.908	+10.88%
Severity	2014.1	0.108 (CI = +/-0.026; p = 0.000)	-0.047 (CI = +/-0.082; p = 0.223)	0.901	+11.37%
Severity	2014.2	0.098 (CI = +/-0.029; p = 0.000)	-0.029 (CI = +/-0.082; p = 0.434)	0.876	+10.26%
Severity	2015.1	0.090 (CI = +/-0.034; p = 0.001)	-0.040 (CI = +/-0.088; p = 0.314)	0.839	+9.46%
Severity	2015.2	0.084 (CI = +/-0.046; p = 0.005)	-0.030 (CI = +/-0.105; p = 0.503)	0.741	+8.73%
Severity	2016.1	0.098 (CI = +/-0.055; p = 0.008)	-0.012 (CI = +/-0.111; p = 0.772)	0.792	+10.34%
Severity	2016.2	0.070 (CI = +/-0.053; p = 0.025)	0.021 (CI = +/-0.091; p = 0.517)	0.798	+7.23%
Severity	2017.1	0.069 (CI = +/-0.111; p = 0.117)	0.020 (CI = +/-0.160; p = 0.647)	0.572	+7.10%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.306)	-0.069 (CI = +/-0.058; p = 0.021)	0.169	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.581)	-0.062 (CI = +/-0.058; p = 0.037)	0.109	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.925)	-0.072 (CI = +/-0.056; p = 0.013)	0.171	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.348)	-0.060 (CI = +/-0.051; p = 0.023)	0.170	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.059)	-0.073 (CI = +/-0.046; p = 0.003)	0.345	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	-0.062 (CI = +/-0.040; p = 0.004)	0.456	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.036; p = 0.001)	0.596	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	-0.068 (CI = +/-0.037; p = 0.001)	0.611	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	-0.068 (CI = +/-0.040; p = 0.002)	0.559	+1.28%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	-0.066 (CI = +/-0.042; p = 0.004)	0.563	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	-0.059 (CI = +/-0.041; p = 0.008)	0.457	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.015)	-0.058 (CI = +/-0.044; p = 0.014)	0.456	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	-0.062 (CI = +/-0.047; p = 0.013)	0.460	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.059)	-0.070 (CI = +/-0.045; p = 0.005)	0.495	+1.01%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.243)	-0.061 (CI = +/-0.044; p = 0.011)	0.378	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.540)	-0.066 (CI = +/-0.045; p = 0.009)	0.428	+0.35%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.660)	-0.065 (CI = +/-0.051; p = 0.018)	0.368	+0.30%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.395)	-0.059 (CI = +/-0.054; p = 0.035)	0.343	+0.66%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.482)	-0.059 (CI = +/-0.062; p = 0.059)	0.261	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.310)	-0.052 (CI = +/-0.068; p = 0.112)	0.253	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.460)	-0.051 (CI = +/-0.084; p = 0.180)	0.085	+1.15%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.418)	-0.045 (CI = +/-0.104; p = 0.296)	0.041	+1.68%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.416)	-0.012 (CI = +/-0.069; p = 0.632)	-0.087	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.696)	-0.009 (CI = +/-0.120; p = 0.781)	-0.735	-0.87%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2014.2

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2008.1	0.015 (CI = +/-0.012; p = 0.021)	-0.210 (CI = +/-0.048; p = 0.000)	0.890	+1.47%
Loss Cost	2008.2	0.013 (CI = +/-0.014; p = 0.059)	-0.208 (CI = +/-0.052; p = 0.000)	0.870	+1.35%
Severity	2008.1	0.005 (CI = +/-0.019; p = 0.561)	-0.142 (CI = +/-0.076; p = 0.002)	0.558	+0.51%
Severity	2008.2	-0.004 (CI = +/-0.017; p = 0.651)	-0.124 (CI = +/-0.064; p = 0.002)	0.583	-0.36%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	-0.068 (CI = +/-0.063; p = 0.038)	0.322	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	-0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

## Accident Benefits Total

Coverage = AB Total

End Trend Period = 2023.1

Excluded Points = NA

Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2015.1	0.077 (CI = +/-0.027; p = 0.000)	-0.142 (CI = +/-0.131; p = 0.036)	0.722	+8.03%
Loss Cost	2015.2	0.076 (CI = +/-0.031; p = 0.000)	-0.138 (CI = +/-0.142; p = 0.056)	0.657	+7.88%
Loss Cost	2016.1	0.078 (CI = +/-0.035; p = 0.000)	-0.132 (CI = +/-0.153; p = 0.083)	0.640	+8.13%
Loss Cost	2016.2	0.071 (CI = +/-0.040; p = 0.003)	-0.115 (CI = +/-0.162; p = 0.147)	0.524	+7.37%
Loss Cost	2017.1	0.071 (CI = +/-0.047; p = 0.008)	-0.115 (CI = +/-0.178; p = 0.180)	0.483	+7.36%
Severity	2015.1	0.109 (CI = +/-0.011; p = 0.000)	-0.030 (CI = +/-0.055; p = 0.264)	0.965	+11.54%
Severity	2015.2	0.109 (CI = +/-0.013; p = 0.000)	-0.029 (CI = +/-0.059; p = 0.305)	0.957	+11.52%
Severity	2016.1	0.114 (CI = +/-0.013; p = 0.000)	-0.017 (CI = +/-0.055; p = 0.513)	0.965	+12.07%
Severity	2016.2	0.111 (CI = +/-0.014; p = 0.000)	-0.010 (CI = +/-0.058; p = 0.719)	0.957	+11.74%
Severity	2017.1	0.113 (CI = +/-0.017; p = 0.000)	-0.006 (CI = +/-0.062; p = 0.833)	0.950	+11.92%
Frequency	2015.1	-0.032 (CI = +/-0.031; p = 0.045)	-0.112 (CI = +/-0.153; p = 0.137)	0.251	-3.15%
Frequency	2015.2	-0.033 (CI = +/-0.036; p = 0.066)	-0.109 (CI = +/-0.165; p = 0.177)	0.240	-3.27%
Frequency	2016.1	-0.036 (CI = +/-0.041; p = 0.081)	-0.115 (CI = +/-0.177; p = 0.182)	0.206	-3.52%
Frequency	2016.2	-0.040 (CI = +/-0.048; p = 0.094)	-0.105 (CI = +/-0.193; p = 0.257)	0.208	-3.91%
Frequency	2017.1	-0.042 (CI = +/-0.056; p = 0.131)	-0.109 (CI = +/-0.212; p = 0.278)	0.144	-4.08%

## Collision

Coverage = CL  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, mobility  
 Scalar Level Change Start Date = 2022-07-01

Fit	Start Date	Time	Mobility	Scalar Shift	Adjusted R^2	Implied Trend
						Rate
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.295 (CI = +/-0.168; p = 0.001)	0.560	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.016 (CI = +/-0.005; p = 0.000)	-0.282 (CI = +/-0.167; p = 0.002)	0.556	+1.66%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.003)	0.016 (CI = +/-0.005; p = 0.000)	-0.264 (CI = +/-0.163; p = 0.003)	0.564	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.003)	0.016 (CI = +/-0.005; p = 0.000)	-0.274 (CI = +/-0.166; p = 0.002)	0.575	+1.55%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.016 (CI = +/-0.005; p = 0.000)	-0.283 (CI = +/-0.168; p = 0.002)	0.583	+1.69%
Loss Cost	2008.1	0.020 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.303 (CI = +/-0.165; p = 0.001)	0.618	+1.98%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.319 (CI = +/-0.165; p = 0.000)	0.640	+2.23%
Loss Cost	2009.1	0.026 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.342 (CI = +/-0.159; p = 0.000)	0.681	+2.59%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.351 (CI = +/-0.163; p = 0.000)	0.686	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.374 (CI = +/-0.160; p = 0.000)	0.719	+3.12%
Loss Cost	2010.2	0.027 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.354 (CI = +/-0.159; p = 0.000)	0.725	+2.78%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.001)	0.019 (CI = +/-0.005; p = 0.000)	-0.359 (CI = +/-0.166; p = 0.000)	0.724	+2.86%
Loss Cost	2011.2	0.031 (CI = +/-0.016; p = 0.001)	0.019 (CI = +/-0.005; p = 0.000)	-0.374 (CI = +/-0.170; p = 0.000)	0.733	+3.14%
Loss Cost	2012.1	0.029 (CI = +/-0.017; p = 0.002)	0.019 (CI = +/-0.005; p = 0.000)	-0.363 (CI = +/-0.177; p = 0.000)	0.731	+2.94%
Loss Cost	2012.2	0.023 (CI = +/-0.018; p = 0.015)	0.018 (CI = +/-0.005; p = 0.000)	-0.334 (CI = +/-0.175; p = 0.001)	0.754	+2.36%
Loss Cost	2013.1	0.026 (CI = +/-0.020; p = 0.017)	0.018 (CI = +/-0.005; p = 0.000)	-0.345 (CI = +/-0.184; p = 0.001)	0.756	+2.60%
Loss Cost	2013.2	0.021 (CI = +/-0.023; p = 0.062)	0.018 (CI = +/-0.006; p = 0.000)	-0.324 (CI = +/-0.190; p = 0.002)	0.766	+2.15%
Loss Cost	2014.1	0.026 (CI = +/-0.025; p = 0.040)	0.018 (CI = +/-0.006; p = 0.000)	-0.348 (CI = +/-0.198; p = 0.002)	0.774	+2.67%
Loss Cost	2014.2	0.024 (CI = +/-0.029; p = 0.097)	0.018 (CI = +/-0.006; p = 0.000)	-0.337 (CI = +/-0.212; p = 0.004)	0.774	+2.42%
Loss Cost	2015.1	0.029 (CI = +/-0.033; p = 0.078)	0.019 (CI = +/-0.006; p = 0.000)	-0.359 (CI = +/-0.226; p = 0.004)	0.776	+2.95%
Loss Cost	2015.2	0.028 (CI = +/-0.039; p = 0.138)	0.019 (CI = +/-0.007; p = 0.000)	-0.355 (CI = +/-0.247; p = 0.009)	0.772	+2.86%
Loss Cost	2016.1	0.030 (CI = +/-0.046; p = 0.184)	0.019 (CI = +/-0.007; p = 0.000)	-0.361 (CI = +/-0.273; p = 0.014)	0.766	+3.00%
Loss Cost	2016.2	0.010 (CI = +/-0.047; p = 0.643)	0.017 (CI = +/-0.007; p = 0.000)	-0.291 (CI = +/-0.257; p = 0.030)	0.828	+1.01%
Loss Cost	2017.1	0.010 (CI = +/-0.056; p = 0.711)	0.017 (CI = +/-0.008; p = 0.001)	-0.289 (CI = +/-0.288; p = 0.050)	0.816	+0.96%
Loss Cost	2017.2	0.003 (CI = +/-0.068; p = 0.924)	0.017 (CI = +/-0.008; p = 0.001)	-0.269 (CI = +/-0.322; p = 0.090)	0.809	+0.29%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.341)	0.106 (CI = +/-0.122; p = 0.085)	0.915	+4.42%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.004; p = 0.442)	0.118 (CI = +/-0.121; p = 0.055)	0.911	+4.26%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.625)	0.136 (CI = +/-0.112; p = 0.018)	0.915	+4.00%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.772)	0.147 (CI = +/-0.110; p = 0.011)	0.910	+3.84%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.947)	0.159 (CI = +/-0.108; p = 0.006)	0.907	+3.67%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.905)	0.156 (CI = +/-0.112; p = 0.008)	0.901	+3.71%
Severity	2008.2	0.037 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.815)	0.150 (CI = +/-0.114; p = 0.012)	0.897	+3.81%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.525)	0.129 (CI = +/-0.105; p = 0.018)	0.916	+4.14%
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.425)	0.120 (CI = +/-0.106; p = 0.028)	0.915	+4.28%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.340)	0.111 (CI = +/-0.108; p = 0.045)	0.913	+4.44%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.399)	0.116 (CI = +/-0.112; p = 0.043)	0.903	+4.36%
Severity	2011.1	0.042 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.004; p = 0.432)	0.117 (CI = +/-0.117; p = 0.049)	0.893	+4.33%
Severity	2011.2	0.040 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.565)	0.130 (CI = +/-0.119; p = 0.034)	0.882	+4.10%
Severity	2012.1	0.041 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.523)	0.124 (CI = +/-0.124; p = 0.050)	0.873	+4.21%
Severity	2012.2	0.040 (CI = +/-0.014; p = 0.000)	0.001 (CI = +/-0.004; p = 0.619)	0.133 (CI = +/-0.130; p = 0.046)	0.858	+4.04%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.004; p = 0.611)	0.130 (CI = +/-0.138; p = 0.063)	0.843	+4.10%
Severity	2013.2	0.039 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.004; p = 0.694)	0.137 (CI = +/-0.146; p = 0.064)	0.823	+3.94%
Severity	2014.1	0.039 (CI = +/-0.020; p = 0.001)	0.001 (CI = +/-0.005; p = 0.679)	0.134 (CI = +/-0.157; p = 0.089)	0.806	+4.02%
Severity	2014.2	0.038 (CI = +/-0.023; p = 0.003)	0.001 (CI = +/-0.005; p = 0.745)	0.140 (CI = +/-0.169; p = 0.097)	0.780	+3.88%
Severity	2015.1	0.043 (CI = +/-0.026; p = 0.004)	0.001 (CI = +/-0.005; p = 0.611)	0.120 (CI = +/-0.179; p = 0.171)	0.780	+4.36%
Severity	2015.2	0.045 (CI = +/-0.030; p = 0.007)	0.001 (CI = +/-0.005; p = 0.569)	0.109 (CI = +/-0.194; p = 0.244)	0.762	+4.63%
Severity	2016.1	0.053 (CI = +/-0.034; p = 0.006)	0.002 (CI = +/-0.006; p = 0.418)	0.078 (CI = +/-0.203; p = 0.416)	0.774	+5.49%
Severity	2016.2	0.057 (CI = +/-0.041; p = 0.011)	0.002 (CI = +/-0.006; p = 0.401)	0.066 (CI = +/-0.225; p = 0.528)	0.750	+5.84%
Severity	2017.1	0.069 (CI = +/-0.045; p = 0.007)	0.003 (CI = +/-0.006; p = 0.275)	0.026 (CI = +/-0.232; p = 0.809)	0.775	+7.15%
Severity	2017.2	0.078 (CI = +/-0.053; p = 0.009)	0.004 (CI = +/-0.006; p = 0.236)	-0.002 (CI = +/-0.251; p = 0.986)	0.770	+8.14%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.402 (CI = +/-0.158; p = 0.000)	0.885	-2.47%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.399 (CI = +/-0.162; p = 0.000)	0.881	-2.50%
Frequency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.400 (CI = +/-0.166; p = 0.000)	0.876	-2.49%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.421 (CI = +/-0.160; p = 0.000)	0.880	-2.21%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.442 (CI = +/-0.154; p = 0.000)	0.886	-1.91%
Frequency	2008.1	-0.017 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.459 (CI = +/-0.152; p = 0.000)	0.888	-1.67%
Frequency	2008.2	-0.015 (CI = +/-0.010; p = 0.005)	0.017 (CI = +/-0.005; p = 0.000)	-0.469 (CI = +/-0.154; p = 0.000)	0.886	-1.53%
Frequency	2009.1	-0.015 (CI = +/-0.011; p = 0.011)	0.017 (CI = +/-0.005; p = 0.000)	-0.471 (CI = +/-0.159; p = 0.000)	0.882	-1.49%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.018)	0.017 (CI = +/-0.005; p = 0.000)	-0.472 (CI = +/-0.165; p = 0.000)	0.878	-1.48%
Frequency	2010.1	-0.013 (CI = +/-0.013; p = 0.056)	0.018 (CI = +/-0.005; p = 0.000)	-0.485 (CI = +/-0.168; p = 0.000)	0.877	-1.27%
Frequency	2010.2	-0.015 (CI = +/-0.014; p = 0.035)	0.017 (CI = +/-0.005; p = 0.000)	-0.470 (CI = +/-0.171; p = 0.000)	0.881	-1.52%
Frequency	2011.1	-0.014 (CI = +/-0.016; p = 0.071)	0.017 (CI = +/-0.005; p = 0.000)	-0.476 (CI = +/-0.178; p = 0.000)	0.876	-1.41%
Frequency	2011.2	-0.009 (CI = +/-0.016; p = 0.245)	0.018 (CI = +/-0.005; p = 0.000)	-0.504 (CI = +/-0.175; p = 0.000)	0.882	-0.92%
Frequency	2012.1	-0.012 (CI = +/-0.018; p = 0.165)	0.018 (CI = +/-0.005; p = 0.000)	-0.488 (CI = +/-0.181; p = 0.000)	0.885	-1.21%
Frequency	2012.2	-0.016 (CI = +/-0.019; p = 0.092)	0.017 (CI = +/-0.005; p = 0.000)	-0.466 (CI = +/-0.185; p = 0.000)	0.891	-1.61%
Frequency	2013.1	-0.014 (CI = +/-0.022; p = 0.176)	0.017 (CI = +/-0.006; p = 0.000)	-0.475 (CI = +/-0.195; p = 0.000)	0.886	-1.44%
Frequency	2013.2	-0.017 (CI = +/-0.024; p = 0.151)	0.017 (CI = +/-0.006; p = 0.000)	-0.462 (CI = +/-0.206; p = 0.000)	0.884	-1.72%
Frequency	2014.1	-0.013 (CI = +/-0.027; p = 0.326)	0.017 (CI = +/-0.006; p = 0.000)	-0.482 (CI = +/-0.217; p = 0.000)	0.880	-1.30%
Frequency	2014.2	-0.014 (CI = +/-0.032; p = 0.354)	0.017 (CI = +/-0.007; p = 0.000)	-0.477 (CI = +/-0.234; p = 0.001)	0.874	-1.41%
Frequency	2015.1	-0.014 (CI = +/-0.037; p = 0.441)	0.017 (CI = +/-0.007; p = 0.000)	-0.479 (CI = +/-0.254; p = 0.001)	0.867	-1.35%
Frequency	2015.2	-0.017 (CI = +/-0.043; p = 0.406)	0.017 (CI = +/-0.008; p = 0.000)	-0.465 (CI = +/-0.277; p = 0.003)	0.861	-1.70%
Frequency	2016.1	-0.024 (CI = +/-0.051; p = 0.322)	0.017 (CI = +/-0.008; p = 0.001)	-0.439 (CI = +/-0.301; p = 0.008)	0.859	-2.36%
Frequency	2016.2	-0.047 (CI = +/-0.050; p = 0.063)	0.015 (CI = +/-0.007; p = 0.001)	-0.357 (CI = +/-0.275; p = 0.016)	0.901	-4.57%
Frequency	2017.1	-0.059 (CI = +/-0.057; p = 0.043)	0.014 (CI = +/-0.008; p = 0.002)	-0.315 (CI = +/-0.291; p = 0.037)	0.904	-5.77%
Frequency	2017.2	-0.075 (CI = +/-0.064; p = 0.026)	0.013 (CI = +/-0.008; p = 0.004)	-0.267 (CI = +/-0.302; p = 0.076)	0.910	-7.26%

## Collision

Coverage = CL  
 End Trend Period = 2023.1  
 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	0.004 (CI = +/-0.011; p = 0.517)	-0.095 (CI = +/-0.097; p = 0.055)	-0.087 (CI = +/-0.184; p = 0.344)	0.049	+0.36%
Loss Cost	2006.1	0.001 (CI = +/-0.011; p = 0.926)	-0.109 (CI = +/-0.095; p = 0.026)	-0.068 (CI = +/-0.178; p = 0.444)	0.086	+0.05%
Loss Cost	2006.2	-0.002 (CI = +/-0.012; p = 0.737)	-0.097 (CI = +/-0.095; p = 0.045)	-0.053 (CI = +/-0.177; p = 0.549)	0.071	-0.19%
Loss Cost	2007.1	-0.003 (CI = +/-0.012; p = 0.682)	-0.100 (CI = +/-0.098; p = 0.046)	-0.049 (CI = +/-0.182; p = 0.583)	0.070	-0.25%
Loss Cost	2007.2	-0.002 (CI = +/-0.013; p = 0.781)	-0.103 (CI = +/-0.101; p = 0.047)	-0.053 (CI = +/-0.186; p = 0.563)	0.070	-0.18%
Loss Cost	2008.1	-0.002 (CI = +/-0.014; p = 0.825)	-0.102 (CI = +/-0.105; p = 0.056)	-0.055 (CI = +/-0.192; p = 0.563)	0.056	-0.16%
Loss Cost	2008.2	0.000 (CI = +/-0.015; p = 0.986)	-0.107 (CI = +/-0.108; p = 0.051)	-0.063 (CI = +/-0.197; p = 0.519)	0.061	-0.01%
Loss Cost	2009.1	0.000 (CI = +/-0.017; p = 0.994)	-0.107 (CI = +/-0.112; p = 0.061)	-0.064 (CI = +/-0.203; p = 0.524)	0.049	+0.01%
Loss Cost	2009.2	0.000 (CI = +/-0.018; p = 0.965)	-0.108 (CI = +/-0.117; p = 0.069)	-0.065 (CI = +/-0.210; p = 0.527)	0.044	+0.04%
Loss Cost	2010.1	0.000 (CI = +/-0.020; p = 0.997)	-0.109 (CI = +/-0.122; p = 0.077)	-0.064 (CI = +/-0.217; p = 0.551)	0.036	+0.00%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.685)	-0.095 (CI = +/-0.124; p = 0.126)	-0.043 (CI = +/-0.219; p = 0.688)	0.022	-0.42%
Loss Cost	2011.1	-0.008 (CI = +/-0.023; p = 0.495)	-0.105 (CI = +/-0.127; p = 0.101)	-0.028 (CI = +/-0.224; p = 0.798)	0.049	-0.76%
Loss Cost	2011.2	-0.007 (CI = +/-0.025; p = 0.559)	-0.106 (CI = +/-0.134; p = 0.114)	-0.030 (CI = +/-0.234; p = 0.794)	0.043	-0.72%
Loss Cost	2012.1	-0.014 (CI = +/-0.026; p = 0.278)	-0.124 (CI = +/-0.133; p = 0.065)	-0.001 (CI = +/-0.232; p = 0.994)	0.122	-1.40%
Loss Cost	2012.2	-0.021 (CI = +/-0.028; p = 0.133)	-0.105 (CI = +/-0.134; p = 0.118)	0.029 (CI = +/-0.233; p = 0.798)	0.158	-2.10%
Loss Cost	2013.1	-0.026 (CI = +/-0.031; p = 0.092)	-0.116 (CI = +/-0.138; p = 0.094)	0.048 (CI = +/-0.239; p = 0.677)	0.186	-2.60%
Loss Cost	2013.2	-0.034 (CI = +/-0.034; p = 0.055)	-0.099 (CI = +/-0.142; p = 0.161)	0.076 (CI = +/-0.246; p = 0.524)	0.225	-3.30%
Loss Cost	2014.1	-0.039 (CI = +/-0.038; p = 0.048)	-0.108 (CI = +/-0.148; p = 0.140)	0.093 (CI = +/-0.257; p = 0.452)	0.226	-3.78%
Loss Cost	2014.2	-0.046 (CI = +/-0.043; p = 0.039)	-0.093 (CI = +/-0.156; p = 0.224)	0.119 (CI = +/-0.270; p = 0.358)	0.254	-4.51%
Loss Cost	2015.1	-0.054 (CI = +/-0.049; p = 0.032)	-0.106 (CI = +/-0.162; p = 0.182)	0.145 (CI = +/-0.282; p = 0.286)	0.268	-5.29%
Loss Cost	2015.2	-0.063 (CI = +/-0.057; p = 0.032)	-0.090 (CI = +/-0.174; p = 0.283)	0.174 (CI = +/-0.302; p = 0.234)	0.286	-6.15%
Loss Cost	2016.1	-0.080 (CI = +/-0.063; p = 0.018)	-0.111 (CI = +/-0.175; p = 0.192)	0.220 (CI = +/-0.309; p = 0.146)	0.356	-7.66%
Loss Cost	2016.2	-0.112 (CI = +/-0.065; p = 0.003)	-0.063 (CI = +/-0.163; p = 0.409)	0.309 (CI = +/-0.289; p = 0.039)	0.540	-10.55%
Loss Cost	2017.1	-0.136 (CI = +/-0.070; p = 0.002)	-0.087 (CI = +/-0.157; p = 0.240)	0.368 (CI = +/-0.284; p = 0.017)	0.620	-12.69%
Loss Cost	2017.2	-0.164 (CI = +/-0.082; p = 0.002)	-0.052 (CI = +/-0.162; p = 0.480)	0.438 (CI = +/-0.296; p = 0.009)	0.676	-15.16%
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.044; p = 0.123)	0.132 (CI = +/-0.083; p = 0.003)	0.928	+4.04%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.042; p = 0.047)	0.143 (CI = +/-0.078; p = 0.001)	0.932	+3.86%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.090)	0.156 (CI = +/-0.070; p = 0.000)	0.939	+3.63%
Severity	2007.1	0.034 (CI = +/-0.004; p = 0.000)	-0.040 (CI = +/-0.035; p = 0.026)	0.166 (CI = +/-0.064; p = 0.000)	0.945	+3.45%
Severity	2007.2	0.032 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.033; p = 0.050)	0.175 (CI = +/-0.061; p = 0.000)	0.946	+3.30%
Severity	2008.1	0.032 (CI = +/-0.005; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.052)	0.176 (CI = +/-0.063; p = 0.000)	0.942	+3.28%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.035; p = 0.038)	0.171 (CI = +/-0.064; p = 0.000)	0.941	+3.36%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	-0.031 (CI = +/-0.033; p = 0.065)	0.162 (CI = +/-0.059; p = 0.000)	0.951	+3.55%
Severity	2009.2	0.036 (CI = +/-0.005; p = 0.000)	-0.035 (CI = +/-0.033; p = 0.041)	0.156 (CI = +/-0.059; p = 0.000)	0.951	+3.67%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.034; p = 0.055)	0.155 (CI = +/-0.061; p = 0.000)	0.948	+3.70%
Severity	2010.2	0.035 (CI = +/-0.006; p = 0.000)	-0.030 (CI = +/-0.035; p = 0.088)	0.159 (CI = +/-0.062; p = 0.000)	0.944	+3.61%
Severity	2011.1	0.034 (CI = +/-0.006; p = 0.000)	-0.034 (CI = +/-0.036; p = 0.058)	0.165 (CI = +/-0.063; p = 0.000)	0.942	+3.47%
Severity	2011.2	0.032 (CI = +/-0.007; p = 0.000)	-0.027 (CI = +/-0.034; p = 0.112)	0.175 (CI = +/-0.060; p = 0.000)	0.943	+3.23%
Severity	2012.1	0.031 (CI = +/-0.007; p = 0.000)	-0.029 (CI = +/-0.036; p = 0.111)	0.177 (CI = +/-0.063; p = 0.000)	0.938	+3.18%
Severity	2012.2	0.029 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.036; p = 0.193)	0.186 (CI = +/-0.063; p = 0.000)	0.936	+2.98%
Severity	2013.1	0.028 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.037; p = 0.158)	0.190 (CI = +/-0.065; p = 0.000)	0.932	+2.85%
Severity	2013.2	0.026 (CI = +/-0.009; p = 0.000)	-0.021 (CI = +/-0.038; p = 0.267)	0.199 (CI = +/-0.066; p = 0.000)	0.930	+2.61%
Severity	2014.1	0.024 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.039; p = 0.217)	0.205 (CI = +/-0.068; p = 0.000)	0.926	+2.44%
Severity	2014.2	0.021 (CI = +/-0.011; p = 0.001)	-0.018 (CI = +/-0.040; p = 0.359)	0.215 (CI = +/-0.070; p = 0.000)	0.924	+2.15%
Severity	2015.1	0.022 (CI = +/-0.013; p = 0.003)	-0.017 (CI = +/-0.043; p = 0.409)	0.213 (CI = +/-0.075; p = 0.000)	0.919	+2.21%
Severity	2015.2	0.021 (CI = +/-0.015; p = 0.011)	-0.016 (CI = +/-0.047; p = 0.479)	0.215 (CI = +/-0.082; p = 0.000)	0.912	+2.14%
Severity	2016.1	0.023 (CI = +/-0.018; p = 0.017)	-0.013 (CI = +/-0.050; p = 0.568)	0.210 (CI = +/-0.088; p = 0.000)	0.908	+2.32%
Severity	2016.2	0.021 (CI = +/-0.022; p = 0.065)	-0.010 (CI = +/-0.055; p = 0.695)	0.217 (CI = +/-0.098; p = 0.001)	0.899	+2.09%
Severity	2017.1	0.024 (CI = +/-0.027; p = 0.070)	-0.007 (CI = +/-0.060; p = 0.808)	0.208 (CI = +/-0.108; p = 0.002)	0.896	+2.44%
Severity	2017.2	0.025 (CI = +/-0.035; p = 0.133)	-0.008 (CI = +/-0.069; p = 0.798)	0.206 (CI = +/-0.126; p = 0.005)	0.885	+2.55%
Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000)	-0.061 (CI = +/-0.089; p = 0.174)	-0.218 (CI = +/-0.168; p = 0.012)	0.765	-3.54%
Frequency	2006.1	-0.037 (CI = +/-0.011; p = 0.000)	-0.067 (CI = +/-0.090; p = 0.143)	-0.210 (CI = +/-0.170; p = 0.017)	0.763	-3.67%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000)	-0.065 (CI = +/-0.093; p = 0.163)	-0.209 (CI = +/-0.174; p = 0.021)	0.754	-3.69%
Frequency	2007.1	-0.036 (CI = +/-0.012; p = 0.000)	-0.060 (CI = +/-0.096; p = 0.207)	-0.216 (CI = +/-0.178; p = 0.019)	0.733	-3.58%
Frequency	2007.2	-0.034 (CI = +/-0.013; p = 0.000)	-0.070 (CI = +/-0.097; p = 0.154)	-0.228 (CI = +/-0.179; p = 0.014)	0.719	-3.37%
Frequency	2008.1	-0.034 (CI = +/-0.014; p = 0.000)	-0.068 (CI = +/-0.101; p = 0.177)	-0.231 (CI = +/-0.184; p = 0.016)	0.699	-3.32%
Frequency	2008.2	-0.033 (CI = +/-0.015; p = 0.000)	-0.070 (CI = +/-0.104; p = 0.178)	-0.234 (CI = +/-0.190; p = 0.018)	0.684	-3.27%
Frequency	2009.1	-0.035 (CI = +/-0.016; p = 0.000)	-0.076 (CI = +/-0.107; p = 0.157)	-0.226 (CI = +/-0.194; p = 0.025)	0.679	-3.43%
Frequency	2009.2	-0.036 (CI = +/-0.017; p = 0.000)	-0.073 (CI = +/-0.112; p = 0.189)	-0.222 (CI = +/-0.201; p = 0.032)	0.670	-3.50%
Frequency	2010.1	-0.036 (CI = +/-0.019; p = 0.001)	-0.076 (CI = +/-0.116; p = 0.192)	-0.218 (CI = +/-0.208; p = 0.040)	0.652	-3.57%
Frequency	2010.2	-0.040 (CI = +/-0.020; p = 0.001)	-0.065 (CI = +/-0.120; p = 0.275)	-0.202 (CI = +/-0.212; p = 0.060)	0.661	-3.88%
Frequency	2011.1	-0.042 (CI = +/-0.022; p = 0.001)	-0.071 (CI = +/-0.124; p = 0.249)	-0.193 (CI = +/-0.219; p = 0.081)	0.651	-4.08%
Frequency	2011.2	-0.039 (CI = +/-0.024; p = 0.003)	-0.079 (CI = +/-0.129; p = 0.219)	-0.205 (CI = +/-0.227; p = 0.074)	0.628	-3.83%
Frequency	2012.1	-0.045 (CI = +/-0.026; p = 0.002)	-0.095 (CI = +/-0.129; p = 0.138)	-0.178 (CI = +/-0.225; p = 0.114)	0.658	-4.44%
Frequency	2012.2	-0.051 (CI = +/-0.028; p = 0.001)	-0.081 (CI = +/-0.133; p = 0.215)	-0.157 (CI = +/-0.231; p = 0.171)	0.670	-4.93%
Frequency	2013.1	-0.054 (CI = +/-0.031; p = 0.002)	-0.090 (CI = +/-0.138; p = 0.188)	-0.142 (CI = +/-0.240; p = 0.228)	0.660	-5.29%
Frequency	2013.2	-0.059 (CI = +/-0.035; p = 0.002)	-0.078 (CI = +/-0.145; p = 0.271)	-0.124 (CI = +/-0.251; p = 0.312)	0.660	-5.76%
Frequency	2014.1	-0.063 (CI = +/-0.039; p = 0.004)	-0.085 (CI = +/-0.153; p = 0.256)	-0.112 (CI = +/-0.265; p = 0.383)	0.637	-6.08%
Frequency	2014.2	-0.067 (CI = +/-0.045; p = 0.007)	-0.075 (CI = +/-0.163; p = 0.343)	-0.095 (CI = +/-0.282; p = 0.481)	0.626	-6.52%
Frequency	2015.1	-0.076 (CI = +/-0.051; p = 0.007)	-0.089 (CI = +/-0.170; p = 0.278)	-0.068 (CI = +/-0.295; p = 0.627)	0.624	-7.33%
Frequency	2015.2	-0.085 (CI = +/-0.060; p = 0.010)	-0.074 (CI = +/-0.183; p = 0.395)	-0.041 (CI = +/-0.318; p = 0.781)	0.617	-8.11%
Frequency	2016.1	-0.103 (CI = +/-0.066; p = 0.006)	-0.097 (CI = +/-0.183; p = 0.266)	0.009 (CI = +/-0.322; p = 0.951)	0.653	-9.76%
Frequency	2016.2	-0.132 (CI = +/-0.071; p = 0.002)	-0.053 (CI = +/-0.178; p = 0.521)	0.092 (CI = +/-0.315; p = 0.530)	0.729	-12.38%
Frequency	2017.1	-0.160 (CI = +/-0.075; p = 0.001)	-0.081 (CI = +/-0.168; p = 0.306)	0.160 (CI = +/-0.304; p = 0.265)	0.778	-14.78%
Frequency	2017.2	-0.190 (CI = +/-0.088; p = 0.001)	-0.044 (CI = +/-0.175; p = 0.576)	0.232 (CI = +/-0.320; p = 0.133)	0.799	-17.27%



# Collision

Coverage = CL  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, scalar\_level\_change, seasonality, mobility  
 Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R <sup>2</sup>	Implied Trend
							Rate
Loss Cost	2005.2	0.015 (CI = +/-0.009; p = 0.002)	-0.081 (CI = +/-0.071; p = 0.026)	0.013 (CI = +/-0.005; p = 0.000)	-0.114 (CI = +/-0.134; p = 0.092)	0.498	+1.48%
Loss Cost	2006.1	0.012 (CI = +/-0.009; p = 0.012)	-0.092 (CI = +/-0.069; p = 0.010)	0.013 (CI = +/-0.005; p = 0.000)	-0.099 (CI = +/-0.129; p = 0.129)	0.524	+1.20%
Loss Cost	2006.2	0.010 (CI = +/-0.010; p = 0.043)	-0.084 (CI = +/-0.069; p = 0.018)	0.013 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.128; p = 0.178)	0.519	+0.99%
Loss Cost	2007.1	0.010 (CI = +/-0.010; p = 0.052)	-0.083 (CI = +/-0.071; p = 0.023)	0.013 (CI = +/-0.005; p = 0.000)	-0.088 (CI = +/-0.132; p = 0.181)	0.517	+1.02%
Loss Cost	2007.2	0.012 (CI = +/-0.011; p = 0.034)	-0.089 (CI = +/-0.072; p = 0.018)	0.013 (CI = +/-0.005; p = 0.000)	-0.098 (CI = +/-0.134; p = 0.146)	0.531	+1.19%
Loss Cost	2008.1	0.013 (CI = +/-0.012; p = 0.025)	-0.083 (CI = +/-0.074; p = 0.028)	0.013 (CI = +/-0.005; p = 0.000)	-0.106 (CI = +/-0.136; p = 0.122)	0.536	+1.36%
Loss Cost	2008.2	0.016 (CI = +/-0.012; p = 0.011)	-0.093 (CI = +/-0.074; p = 0.016)	0.014 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.136; p = 0.079)	0.566	+1.64%
Loss Cost	2009.1	0.018 (CI = +/-0.013; p = 0.008)	-0.087 (CI = +/-0.076; p = 0.027)	0.014 (CI = +/-0.005; p = 0.000)	-0.130 (CI = +/-0.138; p = 0.064)	0.574	+1.84%
Loss Cost	2009.2	0.020 (CI = +/-0.014; p = 0.007)	-0.092 (CI = +/-0.078; p = 0.022)	0.014 (CI = +/-0.005; p = 0.000)	-0.139 (CI = +/-0.142; p = 0.054)	0.582	+2.03%
Loss Cost	2010.1	0.022 (CI = +/-0.015; p = 0.007)	-0.087 (CI = +/-0.080; p = 0.035)	0.014 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.146; p = 0.048)	0.586	+2.21%
Loss Cost	2010.2	0.019 (CI = +/-0.016; p = 0.028)	-0.079 (CI = +/-0.082; p = 0.058)	0.014 (CI = +/-0.005; p = 0.000)	-0.133 (CI = +/-0.149; p = 0.078)	0.577	+1.89%
Loss Cost	2011.1	0.017 (CI = +/-0.018; p = 0.063)	-0.083 (CI = +/-0.085; p = 0.057)	0.014 (CI = +/-0.006; p = 0.000)	-0.126 (CI = +/-0.155; p = 0.106)	0.577	+1.73%
Loss Cost	2011.2	0.020 (CI = +/-0.020; p = 0.048)	-0.090 (CI = +/-0.088; p = 0.047)	0.014 (CI = +/-0.006; p = 0.000)	-0.139 (CI = +/-0.160; p = 0.086)	0.588	+2.03%
Loss Cost	2012.1	0.015 (CI = +/-0.021; p = 0.165)	-0.101 (CI = +/-0.089; p = 0.027)	0.013 (CI = +/-0.006; p = 0.000)	-0.116 (CI = +/-0.161; p = 0.147)	0.615	+1.48%
Loss Cost	2012.2	0.009 (CI = +/-0.023; p = 0.420)	-0.089 (CI = +/-0.089; p = 0.050)	0.013 (CI = +/-0.006; p = 0.000)	-0.093 (CI = +/-0.164; p = 0.247)	0.630	+0.90%
Loss Cost	2013.1	0.007 (CI = +/-0.026; p = 0.591)	-0.094 (CI = +/-0.094; p = 0.051)	0.013 (CI = +/-0.006; p = 0.000)	-0.084 (CI = +/-0.173; p = 0.319)	0.629	+0.67%
Loss Cost	2013.2	0.002 (CI = +/-0.029; p = 0.902)	-0.085 (CI = +/-0.098; p = 0.085)	0.012 (CI = +/-0.006; p = 0.001)	-0.065 (CI = +/-0.182; p = 0.459)	0.639	+0.17%
Loss Cost	2014.1	0.001 (CI = +/-0.034; p = 0.967)	-0.086 (CI = +/-0.104; p = 0.098)	0.012 (CI = +/-0.006; p = 0.001)	-0.061 (CI = +/-0.197; p = 0.516)	0.626	+0.07%
Loss Cost	2014.2	-0.004 (CI = +/-0.039; p = 0.847)	-0.080 (CI = +/-0.111; p = 0.146)	0.012 (CI = +/-0.007; p = 0.002)	-0.046 (CI = +/-0.213; p = 0.648)	0.628	-0.35%
Loss Cost	2015.1	-0.007 (CI = +/-0.046; p = 0.737)	-0.084 (CI = +/-0.119; p = 0.149)	0.012 (CI = +/-0.007; p = 0.004)	-0.034 (CI = +/-0.233; p = 0.758)	0.616	-0.72%
Loss Cost	2015.2	-0.012 (CI = +/-0.055; p = 0.649)	-0.079 (CI = +/-0.130; p = 0.209)	0.012 (CI = +/-0.008; p = 0.007)	-0.019 (CI = +/-0.259; p = 0.873)	0.611	-1.16%
Loss Cost	2016.1	-0.025 (CI = +/-0.063; p = 0.409)	-0.092 (CI = +/-0.136; p = 0.162)	0.011 (CI = +/-0.008; p = 0.013)	0.020 (CI = +/-0.279; p = 0.876)	0.629	-2.42%
Loss Cost	2016.2	-0.056 (CI = +/-0.063; p = 0.075)	-0.056 (CI = +/-0.122; p = 0.325)	0.009 (CI = +/-0.007; p = 0.013)	0.114 (CI = +/-0.258; p = 0.342)	0.752	-5.48%
Loss Cost	2017.1	-0.079 (CI = +/-0.069; p = 0.029)	-0.074 (CI = +/-0.119; p = 0.188)	0.009 (CI = +/-0.007; p = 0.019)	0.176 (CI = +/-0.262; p = 0.159)	0.793	-7.62%
Loss Cost	2017.2	-0.106 (CI = +/-0.078; p = 0.015)	-0.048 (CI = +/-0.121; p = 0.380)	0.008 (CI = +/-0.007; p = 0.024)	0.245 (CI = +/-0.272; p = 0.071)	0.829	-10.02%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	-0.032 (CI = +/-0.043; p = 0.143)	0.002 (CI = +/-0.003; p = 0.132)	0.127 (CI = +/-0.082; p = 0.004)	0.931	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.041; p = 0.058)	0.002 (CI = +/-0.003; p = 0.178)	0.138 (CI = +/-0.078; p = 0.001)	0.934	+4.04%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.030 (CI = +/-0.037; p = 0.105)	0.002 (CI = +/-0.003; p = 0.212)	0.152 (CI = +/-0.070; p = 0.000)	0.941	+3.79%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.038 (CI = +/-0.035; p = 0.033)	0.001 (CI = +/-0.002; p = 0.291)	0.162 (CI = +/-0.064; p = 0.000)	0.945	+3.58%
Severity	2007.2	0.034 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.033; p = 0.059)	0.001 (CI = +/-0.002; p = 0.358)	0.171 (CI = +/-0.062; p = 0.000)	0.946	+3.41%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.065)	0.001 (CI = +/-0.002; p = 0.381)	0.172 (CI = +/-0.064; p = 0.000)	0.942	+3.40%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.045)	0.001 (CI = +/-0.002; p = 0.324)	0.166 (CI = +/-0.064; p = 0.000)	0.941	+3.51%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	-0.028 (CI = +/-0.032; p = 0.081)	0.002 (CI = +/-0.002; p = 0.154)	0.155 (CI = +/-0.059; p = 0.000)	0.953	+3.76%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.033 (CI = +/-0.032; p = 0.046)	0.002 (CI = +/-0.002; p = 0.110)	0.147 (CI = +/-0.058; p = 0.000)	0.955	+3.91%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	-0.031 (CI = +/-0.033; p = 0.067)	0.002 (CI = +/-0.002; p = 0.100)	0.144 (CI = +/-0.060; p = 0.000)	0.952	+3.99%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.028 (CI = +/-0.034; p = 0.099)	0.002 (CI = +/-0.002; p = 0.125)	0.148 (CI = +/-0.062; p = 0.000)	0.948	+3.90%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	-0.032 (CI = +/-0.035; p = 0.073)	0.002 (CI = +/-0.002; p = 0.171)	0.154 (CI = +/-0.064; p = 0.000)	0.945	+3.75%
Severity	2011.2	0.034 (CI = +/-0.008; p = 0.000)	-0.026 (CI = +/-0.034; p = 0.129)	0.001 (CI = +/-0.002; p = 0.226)	0.165 (CI = +/-0.062; p = 0.000)	0.944	+3.49%
Severity	2012.1	0.034 (CI = +/-0.009; p = 0.000)	-0.027 (CI = +/-0.036; p = 0.138)	0.001 (CI = +/-0.002; p = 0.258)	0.167 (CI = +/-0.065; p = 0.000)	0.939	+3.46%
Severity	2012.2	0.032 (CI = +/-0.009; p = 0.000)	-0.022 (CI = +/-0.036; p = 0.219)	0.001 (CI = +/-0.002; p = 0.331)	0.175 (CI = +/-0.067; p = 0.000)	0.936	+3.24%
Severity	2013.1	0.031 (CI = +/-0.010; p = 0.000)	-0.024 (CI = +/-0.038; p = 0.192)	0.001 (CI = +/-0.002; p = 0.410)	0.181 (CI = +/-0.070; p = 0.000)	0.931	+3.10%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	-0.020 (CI = +/-0.039; p = 0.297)	0.001 (CI = +/-0.002; p = 0.513)	0.191 (CI = +/-0.074; p = 0.000)	0.927	+2.83%
Severity	2014.1	0.026 (CI = +/-0.013; p = 0.001)	-0.023 (CI = +/-0.041; p = 0.253)	0.001 (CI = +/-0.002; p = 0.623)	0.198 (CI = +/-0.077; p = 0.000)	0.922	+2.63%
Severity	2014.2	0.023 (CI = +/-0.015; p = 0.006)	-0.017 (CI = +/-0.042; p = 0.387)	0.000 (CI = +/-0.003; p = 0.759)	0.210 (CI = +/-0.080; p = 0.000)	0.919	+2.29%
Severity	2015.1	0.024 (CI = +/-0.017; p = 0.012)	-0.016 (CI = +/-0.045; p = 0.450)	0.000 (CI = +/-0.003; p = 0.730)	0.206 (CI = +/-0.088; p = 0.000)	0.914	+2.39%
Severity	2015.2	0.023 (CI = +/-0.021; p = 0.034)	-0.015 (CI = +/-0.049; p = 0.508)	0.000 (CI = +/-0.003; p = 0.764)	0.209 (CI = +/-0.099; p = 0.001)	0.905	+2.32%
Severity	2016.1	0.026 (CI = +/-0.025; p = 0.043)	-0.012 (CI = +/-0.053; p = 0.614)	0.001 (CI = +/-0.003; p = 0.689)	0.200 (CI = +/-0.109; p = 0.002)	0.901	+2.62%
Severity	2016.2	0.023 (CI = +/-0.031; p = 0.118)	-0.010 (CI = +/-0.059; p = 0.719)	0.000 (CI = +/-0.003; p = 0.754)	0.207 (CI = +/-0.125; p = 0.005)	0.889	+2.38%
Severity	2017.1	0.029 (CI = +/-0.037; p = 0.112)	-0.005 (CI = +/-0.064; p = 0.848)	0.001 (CI = +/-0.004; p = 0.666)	0.192 (CI = +/-0.141; p = 0.014)	0.886	+2.92%
Severity	2017.2	0.031 (CI = +/-0.048; p = 0.173)	-0.007 (CI = +/-0.074; p = 0.819)	0.001 (CI = +/-0.004; p = 0.671)	0.187 (CI = +/-0.168; p = 0.034)	0.872	+3.13%
Frequency	2005.2	-0.027 (CI = +/-0.009; p = 0.000)	-0.049 (CI = +/-0.070; p = 0.162)	0.011 (CI = +/-0.005; p = 0.000)	-0.241 (CI = +/-0.133; p = 0.001)	0.854	-2.65%
Frequency	2006.1	-0.028 (CI = +/-0.010; p = 0.000)	-0.053 (CI = +/-0.072; p = 0.146)	0.011 (CI = +/-0.005; p = 0.000)	-0.237 (CI = +/-0.136; p = 0.001)	0.851	-2.73%
Frequency	2006.2	-0.027 (CI = +/-0.010; p = 0.000)	-0.054 (CI = +/-0.074; p = 0.150)	0.011 (CI = +/-0.005; p = 0.000)	-0.238 (CI = +/-0.139; p = 0.002)	0.845	-2.70%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	-0.045 (CI = +/-0.074; p = 0.225)	0.011 (CI = +/-0.005; p = 0.000)	-0.251 (CI = +/-0.139; p = 0.001)	0.840	-2.47%
Frequency	2007.2	-0.022 (CI = +/-0.011; p = 0.000)	-0.057 (CI = +/-0.072; p = 0.119)	0.012 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.134; p = 0.000)	0.845	-2.15%
Frequency	2008.1	-0.020 (CI = +/-0.012; p = 0.002)	-0.051 (CI = +/-0.074; p = 0.169)	0.012 (CI = +/-0.005; p = 0.000)	-0.278 (CI = +/-0.136; p = 0.000)	0.839	-1.97%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.006)	-0.057 (CI = +/-0.076; p = 0.136)	0.012 (CI = +/-0.005; p = 0.000)	-0.287 (CI = +/-0.139; p = 0.000)	0.835	-1.80%
Frequency	2009.1	-0.019 (CI = +/-0.014; p = 0.009)	-0.058 (CI = +/-0.079; p = 0.140)	0.012 (CI = +/-0.005; p = 0.000)	-0.285 (CI = +/-0.144; p = 0.000)	0.830	-1.85%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.018)	-0.059 (CI = +/-0.082; p = 0.148)	0.012 (CI = +/-0.005; p = 0.000)	-0.287 (CI = +/-0.149; p = 0.001)	0.825	-1.81%
Frequency	2010.1	-0.017 (CI = +/-0.016; p = 0.039)	-0.056 (CI = +/-0.085; p = 0.184)	0.013 (CI = +/-0.006; p = 0.000)	-0.292 (CI = +/-0.155; p = 0.001)	0.816	-1.71%
Frequency	2010.2	-0.019 (CI = +/-0.018; p = 0.033)	-0.050 (CI = +/-0.088; p = 0.248)	0.012 (CI = +/-0.006; p = 0.000)	-0.281 (CI = +/-0.160; p = 0.002)	0.817	-1.93%
Frequency	2011.1	-0.020 (CI = +/-0.020; p = 0.050)	-0.051 (CI = +/-0.092; p = 0.264)	0.012 (CI = +/-0.006; p = 0.000)	-0.280 (CI = +/-0.168; p = 0.002)	0.809	-1.95%
Frequency	2011.2	-0.014 (CI = +/-0.021; p = 0.169)	-0.064 (CI = +/-0.092; p = 0.165)	0.013 (CI = +/-0.006; p = 0.000)	-0.304 (CI = +/-0.168; p = 0.001)	0.812	-1.41%
Frequency	2012.1	-0.019 (CI = +/-0.023; p = 0.087)	-0.075 (CI = +/-0.094; p = 0.111)	0.012 (CI = +/-0.006; p = 0.000)	-0.283 (CI = +/-0.170; p = 0.003)	0.823	-1.92%
Frequency	2012.2	-0.023 (CI = +/-0.025; p = 0.071)	-0.067 (CI = +/-0.097; p = 0.162)	0.012 (CI = +/-0.006; p = 0.001)	-0.268 (CI = +/-0.178; p = 0.006)	0.825	-2.26%
Frequency	2013.1	-0.024 (CI = +/-0.028; p = 0.095)	-0.069 (CI = +/-0.103; p = 0.174)	0.012 (CI = +/-0.006; p = 0.001)	-0.265 (CI = +/-0.190; p = 0.009)	0.815	-2.35%
Frequency	2013.2	-0.026 (CI = +/-0.033; p = 0.107)	-0.065 (CI = +/-0.110; p = 0.226)	0.012 (CI = +/-0.007; p = 0.002)	-0.256 (CI = +/-0.204; p = 0.017)	0.810	-2.59%
Frequency	2014.1	-0.025 (CI = +/-0.038; p = 0.170)	-0.064 (CI = +/-0.117; p = 0.263)	0.012 (CI = +/-0.007; p = 0.003)	-0.259 (CI = +/-0.220; p = 0.024)	0.793	-2.50%
Frequency	2014.2	-0.026 (CI = +/-0.044; p = 0.222)	-0.062 (CI = +/-0.126; p = 0.304)	0.012 (CI = +/-0.008; p = 0.005)	-0.256 (CI = +/-0.241; p = 0.039)	0.783	-2.58%
Frequency	2015.1	-0.031 (CI = +/-0.052; p = 0.218)	-0.068 (CI = +/-0.135; p = 0.290)	0.011 (CI = +/-0.008; p = 0.010)	-0.240 (CI = +/-0.263; p = 0.070)	0.771	-3.03%
Frequency	2015.2	-0.035 (CI = +/-0.062; p = 0.244)	-0.063 (CI = +/-0.147; p = 0.363)	0.011 (CI = +/-0.009; p = 0.016)	-0.228 (CI = +/-0.293; p = 0.115)	0.759	-3.40%
Frequency	2016.1	-0.050 (CI = +/-0.071; p = 0.146)	-0.079 (CI = +/-0.152; p = 0.272)	0.010 (CI = +/-0.009; p = 0.029)	-0.180 (CI = +/-0.314; p = 0.231)	0.768	-4.92%
Frequency	2016.2	-0.080 (CI = +/-0.077; p = 0.044)	-0.046 (CI = +/-0.148; p = 0.498)	0.009 (CI = +/-0.008; p = 0.039)	-0.092 (CI = +/-0.314; p = 0.523)	0.817	-7.67%
Frequency	2017.1	-0.108 (CI = +/-0.084; p = 0.018)	-0.069 (CI = +/-0.144; p = 0.305)	0.008 (CI = +/-0.008; p = 0.059)	-0.016 (CI = +/-0.318; p = 0.911)	0.845	-10.24%
Frequency	2017.2	-0.136 (CI = +/-0.098; p = 0.013)	-0.040 (CI = +/-0.151; p = 0.549)	0.007 (CI = +/-0.008; p = 0.078)	0.058 (CI = +/-0.342; p = 0.701)	0.857	-12.75%

## Collision

Coverage = CL  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.000 (CI = +/-0.010; p = 0.953)	-0.029	+0.03%
Loss Cost	2006.1	-0.002 (CI = +/-0.010; p = 0.708)	-0.026	-0.18%
Loss Cost	2006.2	-0.004 (CI = +/-0.010; p = 0.381)	-0.006	-0.44%
Loss Cost	2007.1	-0.004 (CI = +/-0.011; p = 0.404)	-0.009	-0.44%
Loss Cost	2007.2	-0.005 (CI = +/-0.011; p = 0.413)	-0.010	-0.46%
Loss Cost	2008.1	-0.004 (CI = +/-0.012; p = 0.510)	-0.019	-0.39%
Loss Cost	2008.2	-0.004 (CI = +/-0.013; p = 0.558)	-0.023	-0.37%
Loss Cost	2009.1	-0.003 (CI = +/-0.014; p = 0.654)	-0.029	-0.31%
Loss Cost	2009.2	-0.004 (CI = +/-0.015; p = 0.599)	-0.027	-0.39%
Loss Cost	2010.1	-0.004 (CI = +/-0.016; p = 0.655)	-0.032	-0.35%
Loss Cost	2010.2	-0.008 (CI = +/-0.017; p = 0.351)	-0.004	-0.76%
Loss Cost	2011.1	-0.009 (CI = +/-0.018; p = 0.288)	0.008	-0.94%
Loss Cost	2011.2	-0.010 (CI = +/-0.019; p = 0.280)	0.010	-1.03%
Loss Cost	2012.1	-0.014 (CI = +/-0.021; p = 0.168)	0.045	-1.41%
Loss Cost	2012.2	-0.020 (CI = +/-0.021; p = 0.061)	0.122	-2.00%
Loss Cost	2013.1	-0.022 (CI = +/-0.023; p = 0.063)	0.127	-2.18%
Loss Cost	2013.2	-0.028 (CI = +/-0.025; p = 0.030)	0.192	-2.73%
Loss Cost	2014.1	-0.029 (CI = +/-0.028; p = 0.042)	0.175	-2.83%
Loss Cost	2014.2	-0.034 (CI = +/-0.030; p = 0.029)	0.217	-3.35%
Loss Cost	2015.1	-0.036 (CI = +/-0.034; p = 0.041)	0.201	-3.52%
Loss Cost	2015.2	-0.041 (CI = +/-0.038; p = 0.037)	0.223	-4.02%
Loss Cost	2016.1	-0.045 (CI = +/-0.044; p = 0.043)	0.224	-4.42%
Loss Cost	2016.2	-0.059 (CI = +/-0.046; p = 0.017)	0.340	-5.75%
Loss Cost	2017.1	-0.063 (CI = +/-0.055; p = 0.027)	0.313	-6.10%
Severity	2005.2	0.044 (CI = +/-0.005; p = 0.000)	0.905	+4.48%
Severity	2006.1	0.043 (CI = +/-0.005; p = 0.000)	0.898	+4.37%
Severity	2006.2	0.041 (CI = +/-0.005; p = 0.000)	0.897	+4.21%
Severity	2007.1	0.040 (CI = +/-0.005; p = 0.000)	0.888	+4.12%
Severity	2007.2	0.039 (CI = +/-0.005; p = 0.000)	0.879	+4.02%
Severity	2008.1	0.040 (CI = +/-0.006; p = 0.000)	0.872	+4.07%
Severity	2008.2	0.041 (CI = +/-0.006; p = 0.000)	0.869	+4.16%
Severity	2009.1	0.043 (CI = +/-0.006; p = 0.000)	0.890	+4.38%
Severity	2009.2	0.044 (CI = +/-0.006; p = 0.000)	0.889	+4.49%
Severity	2010.1	0.045 (CI = +/-0.006; p = 0.000)	0.887	+4.61%
Severity	2010.2	0.045 (CI = +/-0.007; p = 0.000)	0.874	+4.57%
Severity	2011.1	0.045 (CI = +/-0.008; p = 0.000)	0.860	+4.58%
Severity	2011.2	0.044 (CI = +/-0.008; p = 0.000)	0.841	+4.47%
Severity	2012.1	0.045 (CI = +/-0.009; p = 0.000)	0.831	+4.57%
Severity	2012.2	0.044 (CI = +/-0.010; p = 0.000)	0.809	+4.51%
Severity	2013.1	0.045 (CI = +/-0.011; p = 0.000)	0.792	+4.59%
Severity	2013.2	0.045 (CI = +/-0.012; p = 0.000)	0.764	+4.56%
Severity	2014.1	0.046 (CI = +/-0.013; p = 0.000)	0.746	+4.68%
Severity	2014.2	0.046 (CI = +/-0.015; p = 0.000)	0.713	+4.69%
Severity	2015.1	0.049 (CI = +/-0.016; p = 0.000)	0.719	+5.02%
Severity	2015.2	0.051 (CI = +/-0.018; p = 0.000)	0.703	+5.25%
Severity	2016.1	0.056 (CI = +/-0.020; p = 0.000)	0.723	+5.76%
Severity	2016.2	0.058 (CI = +/-0.023; p = 0.000)	0.701	+6.02%
Severity	2017.1	0.065 (CI = +/-0.025; p = 0.000)	0.731	+6.75%
Frequency	2005.2	-0.044 (CI = +/-0.009; p = 0.000)	0.718	-4.26%
Frequency	2006.1	-0.045 (CI = +/-0.010; p = 0.000)	0.716	-4.37%
Frequency	2006.2	-0.046 (CI = +/-0.010; p = 0.000)	0.709	-4.46%
Frequency	2007.1	-0.045 (CI = +/-0.011; p = 0.000)	0.684	-4.38%
Frequency	2007.2	-0.044 (CI = +/-0.012; p = 0.000)	0.656	-4.31%
Frequency	2008.1	-0.044 (CI = +/-0.012; p = 0.000)	0.632	-4.29%
Frequency	2008.2	-0.045 (CI = +/-0.013; p = 0.000)	0.616	-4.35%
Frequency	2009.1	-0.046 (CI = +/-0.014; p = 0.000)	0.611	-4.49%
Frequency	2009.2	-0.048 (CI = +/-0.015; p = 0.000)	0.610	-4.67%
Frequency	2010.1	-0.049 (CI = +/-0.016; p = 0.000)	0.591	-4.74%
Frequency	2010.2	-0.052 (CI = +/-0.017; p = 0.000)	0.619	-5.10%
Frequency	2011.1	-0.054 (CI = +/-0.018; p = 0.000)	0.610	-5.27%
Frequency	2011.2	-0.054 (CI = +/-0.020; p = 0.000)	0.579	-5.27%
Frequency	2012.1	-0.059 (CI = +/-0.021; p = 0.000)	0.609	-5.71%
Frequency	2012.2	-0.064 (CI = +/-0.021; p = 0.000)	0.646	-6.23%
Frequency	2013.1	-0.067 (CI = +/-0.023; p = 0.000)	0.636	-6.48%
Frequency	2013.2	-0.072 (CI = +/-0.025; p = 0.000)	0.656	-6.98%
Frequency	2014.1	-0.074 (CI = +/-0.028; p = 0.000)	0.634	-7.18%
Frequency	2014.2	-0.080 (CI = +/-0.030; p = 0.000)	0.641	-7.67%
Frequency	2015.1	-0.085 (CI = +/-0.033; p = 0.000)	0.637	-8.13%
Frequency	2015.2	-0.092 (CI = +/-0.037; p = 0.000)	0.650	-8.80%
Frequency	2016.1	-0.101 (CI = +/-0.040; p = 0.000)	0.669	-9.63%
Frequency	2016.2	-0.118 (CI = +/-0.040; p = 0.000)	0.751	-11.10%
Frequency	2017.1	-0.128 (CI = +/-0.045; p = 0.000)	0.761	-12.04%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.003 (CI = +/-0.010; p = 0.588)	-0.021	+0.26%
Loss Cost	2006.1	0.001 (CI = +/-0.010; p = 0.915)	-0.031	+0.05%
Loss Cost	2006.2	-0.002 (CI = +/-0.010; p = 0.692)	-0.027	-0.20%
Loss Cost	2007.1	-0.002 (CI = +/-0.011; p = 0.722)	-0.029	-0.19%
Loss Cost	2007.2	-0.002 (CI = +/-0.012; p = 0.734)	-0.030	-0.20%
Loss Cost	2008.1	-0.001 (CI = +/-0.012; p = 0.863)	-0.035	-0.11%
Loss Cost	2008.2	-0.001 (CI = +/-0.013; p = 0.923)	-0.037	-0.06%
Loss Cost	2009.1	0.000 (CI = +/-0.014; p = 0.963)	-0.038	+0.03%
Loss Cost	2009.2	0.000 (CI = +/-0.015; p = 0.972)	-0.040	-0.03%
Loss Cost	2010.1	0.000 (CI = +/-0.017; p = 0.963)	-0.042	+0.04%
Loss Cost	2010.2	-0.004 (CI = +/-0.017; p = 0.658)	-0.034	-0.37%
Loss Cost	2011.1	-0.005 (CI = +/-0.019; p = 0.562)	-0.029	-0.53%
Loss Cost	2011.2	-0.006 (CI = +/-0.020; p = 0.548)	-0.029	-0.60%
Loss Cost	2012.1	-0.010 (CI = +/-0.022; p = 0.364)	-0.007	-0.97%
Loss Cost	2012.2	-0.016 (CI = +/-0.023; p = 0.159)	0.054	-1.58%
Loss Cost	2013.1	-0.018 (CI = +/-0.025; p = 0.160)	0.057	-1.74%
Loss Cost	2013.2	-0.023 (CI = +/-0.027; p = 0.086)	0.114	-2.31%
Loss Cost	2014.1	-0.024 (CI = +/-0.030; p = 0.113)	0.096	-2.37%
Loss Cost	2014.2	-0.029 (CI = +/-0.034; p = 0.082)	0.134	-2.89%
Loss Cost	2015.1	-0.031 (CI = +/-0.038; p = 0.107)	0.116	-3.03%
Loss Cost	2015.2	-0.036 (CI = +/-0.043; p = 0.097)	0.136	-3.53%
Loss Cost	2016.1	-0.040 (CI = +/-0.050; p = 0.108)	0.135	-3.92%
Loss Cost	2016.2	-0.055 (CI = +/-0.055; p = 0.047)	0.250	-5.40%
Loss Cost	2017.1	-0.059 (CI = +/-0.065; p = 0.070)	0.220	-5.75%
Severity	2005.2	0.043 (CI = +/-0.005; p = 0.000)	0.897	+4.41%
Severity	2006.1	0.042 (CI = +/-0.005; p = 0.000)	0.890	+4.29%
Severity	2006.2	0.040 (CI = +/-0.005; p = 0.000)	0.888	+4.11%
Severity	2007.1	0.039 (CI = +/-0.005; p = 0.000)	0.879	+4.01%
Severity	2007.2	0.038 (CI = +/-0.006; p = 0.000)	0.869	+3.90%
Severity	2008.1	0.039 (CI = +/-0.006; p = 0.000)	0.861	+3.95%
Severity	2008.2	0.040 (CI = +/-0.006; p = 0.000)	0.856	+4.03%
Severity	2009.1	0.042 (CI = +/-0.006; p = 0.000)	0.879	+4.26%
Severity	2009.2	0.043 (CI = +/-0.006; p = 0.000)	0.877	+4.37%
Severity	2010.1	0.044 (CI = +/-0.007; p = 0.000)	0.874	+4.49%
Severity	2010.2	0.043 (CI = +/-0.007; p = 0.000)	0.858	+4.44%
Severity	2011.1	0.043 (CI = +/-0.008; p = 0.000)	0.842	+4.43%
Severity	2011.2	0.042 (CI = +/-0.009; p = 0.000)	0.820	+4.30%
Severity	2012.1	0.043 (CI = +/-0.009; p = 0.000)	0.808	+4.39%
Severity	2012.2	0.042 (CI = +/-0.010; p = 0.000)	0.780	+4.32%
Severity	2013.1	0.043 (CI = +/-0.012; p = 0.000)	0.759	+4.38%
Severity	2013.2	0.042 (CI = +/-0.013; p = 0.000)	0.724	+4.33%
Severity	2014.1	0.043 (CI = +/-0.014; p = 0.000)	0.700	+4.43%
Severity	2014.2	0.043 (CI = +/-0.016; p = 0.000)	0.658	+4.40%
Severity	2015.1	0.046 (CI = +/-0.018; p = 0.000)	0.663	+4.75%
Severity	2015.2	0.048 (CI = +/-0.021; p = 0.000)	0.641	+4.97%
Severity	2016.1	0.054 (CI = +/-0.023; p = 0.000)	0.662	+5.51%
Severity	2016.2	0.056 (CI = +/-0.027; p = 0.001)	0.632	+5.77%
Severity	2017.1	0.064 (CI = +/-0.030; p = 0.001)	0.667	+6.58%
Frequency	2005.2	-0.040 (CI = +/-0.009; p = 0.000)	0.703	-3.97%
Frequency	2006.1	-0.042 (CI = +/-0.010; p = 0.000)	0.699	-4.07%
Frequency	2006.2	-0.042 (CI = +/-0.010; p = 0.000)	0.690	-4.15%
Frequency	2007.1	-0.041 (CI = +/-0.011; p = 0.000)	0.661	-4.04%
Frequency	2007.2	-0.040 (CI = +/-0.011; p = 0.000)	0.630	-3.94%
Frequency	2008.1	-0.040 (CI = +/-0.012; p = 0.000)	0.600	-3.90%
Frequency	2008.2	-0.040 (CI = +/-0.013; p = 0.000)	0.580	-3.94%
Frequency	2009.1	-0.041 (CI = +/-0.014; p = 0.000)	0.571	-4.06%
Frequency	2009.2	-0.043 (CI = +/-0.015; p = 0.000)	0.568	-4.22%
Frequency	2010.1	-0.044 (CI = +/-0.016; p = 0.000)	0.544	-4.26%
Frequency	2010.2	-0.047 (CI = +/-0.017; p = 0.000)	0.574	-4.61%
Frequency	2011.1	-0.049 (CI = +/-0.018; p = 0.000)	0.561	-4.75%
Frequency	2011.2	-0.048 (CI = +/-0.020; p = 0.000)	0.521	-4.70%
Frequency	2012.1	-0.053 (CI = +/-0.021; p = 0.000)	0.554	-5.14%
Frequency	2012.2	-0.058 (CI = +/-0.022; p = 0.000)	0.593	-5.66%
Frequency	2013.1	-0.060 (CI = +/-0.024; p = 0.000)	0.578	-5.86%
Frequency	2013.2	-0.066 (CI = +/-0.026; p = 0.000)	0.598	-6.36%
Frequency	2014.1	-0.067 (CI = +/-0.030; p = 0.000)	0.568	-6.51%
Frequency	2014.2	-0.072 (CI = +/-0.033; p = 0.000)	0.572	-6.99%
Frequency	2015.1	-0.077 (CI = +/-0.037; p = 0.000)	0.563	-7.42%
Frequency	2015.2	-0.084 (CI = +/-0.041; p = 0.001)	0.574	-8.09%
Frequency	2016.1	-0.094 (CI = +/-0.046; p = 0.001)	0.593	-8.94%
Frequency	2016.2	-0.112 (CI = +/-0.047; p = 0.000)	0.688	-10.56%
Frequency	2017.1	-0.123 (CI = +/-0.053; p = 0.000)	0.697	-11.57%

## Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	-0.065 (CI = +/-0.068; p = 0.060)	0.441	+1.80%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.001)	-0.077 (CI = +/-0.066; p = 0.023)	0.425	+1.54%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	-0.068 (CI = +/-0.065; p = 0.041)	0.340	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.004)	-0.065 (CI = +/-0.068; p = 0.060)	0.346	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	-0.073 (CI = +/-0.068; p = 0.037)	0.390	+3.61%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	-0.063 (CI = +/-0.068; p = 0.069)	0.440	+1.86%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.065; p = 0.025)	0.534	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	-0.064 (CI = +/-0.064; p = 0.050)	0.594	+2.49%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.029)	0.621	+2.74%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	-0.061 (CI = +/-0.063; p = 0.057)	0.671	+3.07%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	-0.052 (CI = +/-0.063; p = 0.099)	0.597	+2.79%
Loss Cost	2011.1	0.028 (CI = +/-0.013; p = 0.000)	-0.052 (CI = +/-0.068; p = 0.121)	0.571	+2.79%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	-0.064 (CI = +/-0.066; p = 0.057)	0.636	+3.22%
Loss Cost	2012.1	0.028 (CI = +/-0.014; p = 0.001)	-0.074 (CI = +/-0.067; p = 0.032)	0.611	+2.83%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	-0.063 (CI = +/-0.065; p = 0.057)	0.496	+2.34%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.012)	-0.060 (CI = +/-0.071; p = 0.089)	0.484	+2.44%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.043)	-0.053 (CI = +/-0.075; p = 0.148)	0.326	+2.09%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.034)	-0.042 (CI = +/-0.080; p = 0.262)	0.378	+2.58%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.082)	-0.040 (CI = +/-0.089; p = 0.332)	0.232	+2.46%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.076)	-0.029 (CI = +/-0.099; p = 0.516)	0.277	+3.09%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.128)	-0.031 (CI = +/-0.116; p = 0.532)	0.163	+3.27%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.223)	-0.029 (CI = +/-0.144; p = 0.630)	0.083	+3.45%
Loss Cost	2016.2	0.002 (CI = +/-0.038; p = 0.914)	0.009 (CI = +/-0.077; p = 0.761)	-0.457	+0.16%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.942)	0.005 (CI = +/-0.114; p = 0.892)	-0.646	-0.17%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	-0.038 (CI = +/-0.050; p = 0.128)	0.880	+4.24%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.047; p = 0.044)	0.881	+4.02%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.042; p = 0.078)	0.886	+3.76%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.038; p = 0.016)	0.894	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.041 (CI = +/-0.036; p = 0.029)	0.888	+3.36%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.042 (CI = +/-0.038; p = 0.032)	0.877	+3.33%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	-0.046 (CI = +/-0.038; p = 0.020)	0.876	+3.45%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	-0.037 (CI = +/-0.034; p = 0.038)	0.907	+3.70%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	-0.042 (CI = +/-0.034; p = 0.017)	0.913	+3.87%
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000)	-0.040 (CI = +/-0.036; p = 0.028)	0.907	+3.93%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.047)	0.888	+3.84%
Severity	2011.1	0.036 (CI = +/-0.007; p = 0.000)	-0.043 (CI = +/-0.037; p = 0.026)	0.879	+3.65%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000)	-0.036 (CI = +/-0.035; p = 0.045)	0.865	+3.37%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	-0.038 (CI = +/-0.037; p = 0.045)	0.846	+3.28%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	-0.032 (CI = +/-0.037; p = 0.082)	0.810	+3.03%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	-0.038 (CI = +/-0.038; p = 0.049)	0.788	+2.79%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	-0.031 (CI = +/-0.037; p = 0.087)	0.727	+2.46%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	-0.040 (CI = +/-0.036; p = 0.031)	0.721	+2.06%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.005)	-0.032 (CI = +/-0.030; p = 0.043)	0.647	+1.58%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.027)	-0.035 (CI = +/-0.034; p = 0.046)	0.617	+1.40%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.101)	-0.031 (CI = +/-0.037; p = 0.089)	0.423	+1.15%
Severity	2016.1	0.010 (CI = +/-0.020; p = 0.274)	-0.034 (CI = +/-0.046; p = 0.116)	0.388	+0.96%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.855)	-0.024 (CI = +/-0.041; p = 0.173)	0.116	+0.14%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.730)	-0.030 (CI = +/-0.055; p = 0.175)	0.187	-0.38%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	-0.027 (CI = +/-0.065; p = 0.407)	0.573	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	-0.029 (CI = +/-0.068; p = 0.390)	0.551	-2.39%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	-0.031 (CI = +/-0.071; p = 0.375)	0.519	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.067; p = 0.607)	0.452	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	-0.032 (CI = +/-0.061; p = 0.288)	0.410	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	-0.021 (CI = +/-0.059; p = 0.472)	0.311	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	-0.029 (CI = +/-0.059; p = 0.320)	0.249	-1.22%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.021)	-0.027 (CI = +/-0.062; p = 0.376)	0.186	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	-0.030 (CI = +/-0.065; p = 0.349)	0.149	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.145)	-0.021 (CI = +/-0.066; p = 0.519)	0.031	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.104)	-0.015 (CI = +/-0.068; p = 0.655)	0.062	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.223)	-0.009 (CI = +/-0.072; p = 0.799)	-0.022	-0.82%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.793)	-0.028 (CI = +/-0.059; p = 0.328)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.484)	-0.036 (CI = +/-0.061; p = 0.222)	-0.001	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.338)	-0.030 (CI = +/-0.064; p = 0.323)	0.004	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.665)	-0.022 (CI = +/-0.067; p = 0.491)	-0.117	-0.34%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.688)	-0.021 (CI = +/-0.074; p = 0.536)	-0.134	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.570)	-0.002 (CI = +/-0.068; p = 0.943)	-0.174	+0.51%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.418)	-0.009 (CI = +/-0.073; p = 0.796)	-0.136	+0.86%
Frequency	2015.1	0.017 (CI = +/-0.026; p = 0.183)	0.006 (CI = +/-0.076; p = 0.857)	0.020	+1.66%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.175)	0.000 (CI = +/-0.086; p = 0.992)	0.043	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.231)	0.005 (CI = +/-0.105; p = 0.905)	-0.016	+2.47%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.986)	0.033 (CI = +/-0.051; p = 0.143)	0.179	+0.02%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.885)	0.036 (CI = +/-0.075; p = 0.226)	0.074	+0.22%

## Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2005.2	0.019 (CI = +/-0.009; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.052)	0.436	+1.89%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	-0.081 (CI = +/-0.068; p = 0.021)	0.420	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	-0.072 (CI = +/-0.068; p = 0.039)	0.328	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	-0.068 (CI = +/-0.070; p = 0.057)	0.336	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	-0.078 (CI = +/-0.071; p = 0.033)	0.386	+1.74%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	-0.068 (CI = +/-0.070; p = 0.057)	0.439	+1.99%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.066; p = 0.017)	0.549	+2.40%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.064; p = 0.031)	0.615	+2.73%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	-0.083 (CI = +/-0.063; p = 0.014)	0.657	+3.06%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	-0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	-0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	-0.063 (CI = +/-0.067; p = 0.065)	0.620	+3.17%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.062; p = 0.016)	0.718	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	-0.088 (CI = +/-0.062; p = 0.009)	0.703	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.002)	-0.077 (CI = +/-0.063; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	-0.073 (CI = +/-0.068; p = 0.037)	0.596	+3.08%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	-0.068 (CI = +/-0.075; p = 0.071)	0.451	+2.81%
Loss Cost	2014.1	0.034 (CI = +/-0.024; p = 0.013)	-0.057 (CI = +/-0.077; p = 0.128)	0.523	+3.42%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	-0.060 (CI = +/-0.090; p = 0.161)	0.410	+3.56%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.030)	-0.048 (CI = +/-0.096; p = 0.272)	0.485	+4.39%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.042)	-0.061 (CI = +/-0.113; p = 0.224)	0.462	+5.32%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.088)	-0.055 (CI = +/-0.141; p = 0.339)	0.414	+5.83%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.367)	-0.009 (CI = +/-0.087; p = 0.765)	-0.212	+1.72%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.581)	-0.010 (CI = +/-0.155; p = 0.814)	-0.601	+1.64%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	-0.047 (CI = +/-0.048; p = 0.056)	0.891	+4.43%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	-0.057 (CI = +/-0.045; p = 0.016)	0.894	+4.21%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.040; p = 0.029)	0.898	+3.94%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.909	+3.71%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	-0.048 (CI = +/-0.034; p = 0.009)	0.902	+3.54%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	-0.049 (CI = +/-0.036; p = 0.011)	0.892	+3.51%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.036; p = 0.004)	0.898	+3.68%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	-0.045 (CI = +/-0.030; p = 0.005)	0.935	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	-0.053 (CI = +/-0.026; p = 0.000)	0.952	+4.20%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	-0.051 (CI = +/-0.027; p = 0.001)	0.950	+4.28%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	-0.050 (CI = +/-0.029; p = 0.002)	0.939	+4.23%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	-0.055 (CI = +/-0.028; p = 0.001)	0.938	+4.05%
Severity	2011.2	0.037 (CI = +/-0.006; p = 0.000)	-0.048 (CI = +/-0.026; p = 0.001)	0.934	+3.81%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.002)	0.925	+3.74%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.028; p = 0.005)	0.905	+3.54%
Severity	2013.1	0.033 (CI = +/-0.007; p = 0.000)	-0.049 (CI = +/-0.028; p = 0.003)	0.903	+3.31%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	-0.044 (CI = +/-0.028; p = 0.006)	0.873	+3.05%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	-0.051 (CI = +/-0.023; p = 0.001)	0.906	+2.66%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	-0.043 (CI = +/-0.016; p = 0.000)	0.921	+2.23%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	-0.045 (CI = +/-0.018; p = 0.001)	0.919	+2.10%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	-0.044 (CI = +/-0.022; p = 0.004)	0.863	+2.06%
Severity	2016.1	0.020 (CI = +/-0.014; p = 0.017)	-0.045 (CI = +/-0.028; p = 0.010)	0.851	+1.97%
Severity	2016.2	0.013 (CI = +/-0.015; p = 0.073)	-0.038 (CI = +/-0.026; p = 0.019)	0.814	+1.29%
Severity	2017.1	0.009 (CI = +/-0.024; p = 0.260)	-0.041 (CI = +/-0.035; p = 0.037)	0.865	+0.88%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	-0.023 (CI = +/-0.067; p = 0.498)	0.571	-2.43%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	-0.025 (CI = +/-0.070; p = 0.475)	0.550	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	-0.026 (CI = +/-0.073; p = 0.463)	0.517	-2.44%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.700)	0.448	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	-0.030 (CI = +/-0.064; p = 0.344)	0.400	-1.74%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	-0.019 (CI = +/-0.062; p = 0.528)	0.299	-1.47%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.015)	-0.028 (CI = +/-0.062; p = 0.358)	0.234	-1.24%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	-0.026 (CI = +/-0.065; p = 0.411)	0.171	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	-0.029 (CI = +/-0.069; p = 0.381)	0.133	-1.10%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.189)	-0.021 (CI = +/-0.070; p = 0.539)	0.015	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.135)	-0.014 (CI = +/-0.073; p = 0.695)	0.045	-1.04%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.264)	-0.008 (CI = +/-0.077; p = 0.824)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.961)	-0.031 (CI = +/-0.063; p = 0.306)	-0.059	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.638)	-0.039 (CI = +/-0.065; p = 0.221)	-0.007	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.462)	-0.032 (CI = +/-0.070; p = 0.335)	-0.014	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.798)	-0.024 (CI = +/-0.073; p = 0.482)	-0.132	-0.23%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.829)	-0.024 (CI = +/-0.082; p = 0.527)	-0.153	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.495)	-0.006 (CI = +/-0.075; p = 0.852)	-0.170	+0.74%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.324)	-0.016 (CI = +/-0.083; p = 0.652)	-0.096	+1.30%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.142)	-0.003 (CI = +/-0.084; p = 0.943)	0.097	+2.25%
Frequency	2015.2	0.031 (CI = +/-0.041; p = 0.109)	-0.016 (CI = +/-0.095; p = 0.676)	0.204	+3.19%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.151)	-0.010 (CI = +/-0.117; p = 0.830)	0.167	+3.78%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.772)	0.029 (CI = +/-0.073; p = 0.300)	0.014	+0.43%
Frequency	2017.1	0.007 (CI = +/-0.088; p = 0.750)	0.031 (CI = +/-0.127; p = 0.400)	-0.227	+0.75%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.382	+1.80%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.318	+1.60%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.005)	0.242	+1.33%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.267	+1.48%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.003)	0.286	+1.61%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.001)	0.371	+1.92%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.426	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.525	+2.58%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.529	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.613	+3.17%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	0.548	+2.79%
Loss Cost	2011.1	0.029 (CI = +/-0.014; p = 0.000)	0.526	+2.89%
Loss Cost	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.555	+3.22%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.478	+3.01%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.363	+2.34%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.011)	0.378	+2.63%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.053)	0.237	+2.09%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.025)	0.351	+2.76%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.079)	0.226	+2.46%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.050)	0.325	+3.27%
Loss Cost	2015.2	0.032 (CI = +/-0.041; p = 0.108)	0.230	+3.27%
Loss Cost	2016.1	0.037 (CI = +/-0.055; p = 0.151)	0.196	+3.73%
Loss Cost	2016.2	0.002 (CI = +/-0.032; p = 0.904)	-0.196	+0.16%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.890)	-0.243	-0.26%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.873	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.865	+4.06%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.875	+3.76%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.869	+3.57%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.866	+3.36%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.852	+3.37%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.844	+3.45%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.889	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.886	+3.87%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.882	+3.99%
Severity	2010.2	0.038 (CI = +/-0.007; p = 0.000)	0.864	+3.84%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.839	+3.73%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.831	+3.37%
Severity	2012.1	0.033 (CI = +/-0.009; p = 0.000)	0.803	+3.38%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.772	+3.03%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.719	+2.91%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.662	+2.46%
Severity	2014.1	0.022 (CI = +/-0.012; p = 0.003)	0.568	+2.23%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.013)	0.459	+1.58%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.033)	0.384	+1.62%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.151)	0.167	+1.15%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.210)	0.122	+1.28%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.873)	-0.193	+0.14%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.912)	-0.246	+0.14%
Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.578	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.555	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.522	-2.34%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.468	-2.02%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.405	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.326	-1.40%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.248	-1.22%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.023)	0.194	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.045)	0.152	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.151)	0.062	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.095)	0.106	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.215)	0.038	-0.81%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.793)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.576)	-0.047	-0.36%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.337)	-0.001	-0.67%
Frequency	2013.1	-0.003 (CI = +/-0.016; p = 0.720)	-0.071	-0.27%
Frequency	2013.2	-0.004 (CI = +/-0.019; p = 0.679)	-0.073	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.018; p = 0.537)	-0.057	+0.52%
Frequency	2014.2	0.009 (CI = +/-0.021; p = 0.390)	-0.019	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.157)	0.138	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.141)	0.180	+2.10%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.185)	0.151	+2.42%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.989)	-0.200	+0.02%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.807)	-0.229	-0.40%

## Collision

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend
				Rate
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.367	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.300	+1.63%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.009)	0.222	+1.34%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.248	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.268	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.357	+1.99%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.417	+2.29%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.93%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.03%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.17%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.584	+3.58%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.508	+3.39%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.392	+2.68%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.420	+3.08%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.276	+2.52%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.423	+3.42%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.302	+3.18%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.451	+4.39%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.379	+4.71%
Loss Cost	2016.1	0.057 (CI = +/-0.066; p = 0.078)	0.394	+5.83%
Loss Cost	2016.2	0.016 (CI = +/-0.038; p = 0.316)	0.059	+1.56%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.489)	-0.106	+1.64%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.879	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.870	+4.21%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.880	+3.90%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.873	+3.71%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.869	+3.49%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.856	+3.51%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.849	+3.61%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.903	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.904	+4.11%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.906	+4.28%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.890	+4.14%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.869	+4.05%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.863	+3.69%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.842	+3.74%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.816	+3.40%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.771	+3.31%
Severity	2013.2	0.028 (CI = +/-0.012; p = 0.000)	0.722	+2.86%
Severity	2014.1	0.026 (CI = +/-0.014; p = 0.002)	0.638	+2.66%
Severity	2014.2	0.019 (CI = +/-0.013; p = 0.009)	0.544	+1.96%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.022)	0.490	+2.10%
Severity	2015.2	0.016 (CI = +/-0.021; p = 0.104)	0.277	+1.63%
Severity	2016.1	0.020 (CI = +/-0.028; p = 0.136)	0.264	+1.97%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.602)	-0.157	+0.64%
Severity	2017.1	0.009 (CI = +/-0.054; p = 0.641)	-0.224	+0.88%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.580	-2.45%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.558	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.525	-2.46%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.469	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.402	-1.77%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.319	-1.47%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.012)	0.238	-1.27%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.030)	0.184	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.056)	0.142	-1.14%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.180)	0.050	-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.114)	0.096	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.248)	0.027	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.870)	-0.069	-0.11%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.646)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.389)	-0.016	-0.70%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.793)	-0.084	-0.23%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.748)	-0.088	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.468)	-0.045	+0.74%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.326)	0.010	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.111)	0.225	+2.25%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.088)	0.311	+3.03%
Frequency	2016.1	0.037 (CI = +/-0.048; p = 0.106)	0.325	+3.78%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.540)	-0.124	+0.92%
Frequency	2017.1	0.007 (CI = +/-0.066; p = 0.744)	-0.279	+0.75%

**All Perils**

Coverage = AP  
 End Trend Period = 2023.1  
 Excluded Points = NA  
 Parameters Included: time, seasonality, mobility

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.051 (CI = +/-0.011; p = 0.000)	-0.238 (CI = +/-0.113; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.722	+5.23%
Loss Cost	2004.1	0.048 (CI = +/-0.011; p = 0.000)	-0.254 (CI = +/-0.112; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.719	+4.94%
Loss Cost	2004.2	0.046 (CI = +/-0.012; p = 0.000)	-0.241 (CI = +/-0.111; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.687	+4.70%
Loss Cost	2005.1	0.043 (CI = +/-0.012; p = 0.000)	-0.255 (CI = +/-0.111; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.682	+4.44%
Loss Cost	2005.2	0.044 (CI = +/-0.013; p = 0.000)	-0.256 (CI = +/-0.114; p = 0.000)	0.014 (CI = +/-0.008; p = 0.002)	0.659	+4.47%
Loss Cost	2006.1	0.041 (CI = +/-0.013; p = 0.000)	-0.271 (CI = +/-0.114; p = 0.000)	0.013 (CI = +/-0.008; p = 0.002)	0.658	+4.17%
Loss Cost	2006.2	0.039 (CI = +/-0.013; p = 0.000)	-0.259 (CI = +/-0.115; p = 0.000)	0.013 (CI = +/-0.008; p = 0.003)	0.616	+3.93%
Loss Cost	2007.1	0.035 (CI = +/-0.014; p = 0.000)	-0.276 (CI = +/-0.113; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.624	+3.56%
Loss Cost	2007.2	0.034 (CI = +/-0.015; p = 0.000)	-0.271 (CI = +/-0.116; p = 0.000)	0.012 (CI = +/-0.008; p = 0.005)	0.586	+3.45%
Loss Cost	2008.1	0.032 (CI = +/-0.015; p = 0.000)	-0.281 (CI = +/-0.119; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.586	+3.22%
Loss Cost	2008.2	0.028 (CI = +/-0.016; p = 0.001)	-0.267 (CI = +/-0.119; p = 0.000)	0.011 (CI = +/-0.008; p = 0.008)	0.541	+2.89%
Loss Cost	2009.1	0.025 (CI = +/-0.017; p = 0.004)	-0.279 (CI = +/-0.121; p = 0.000)	0.011 (CI = +/-0.008; p = 0.011)	0.551	+2.58%
Loss Cost	2009.2	0.026 (CI = +/-0.018; p = 0.006)	-0.283 (CI = +/-0.125; p = 0.000)	0.011 (CI = +/-0.008; p = 0.013)	0.533	+2.66%
Loss Cost	2010.1	0.022 (CI = +/-0.019; p = 0.023)	-0.299 (CI = +/-0.125; p = 0.000)	0.010 (CI = +/-0.008; p = 0.017)	0.557	+2.23%
Loss Cost	2010.2	0.019 (CI = +/-0.020; p = 0.057)	-0.288 (CI = +/-0.128; p = 0.000)	0.010 (CI = +/-0.008; p = 0.021)	0.522	+1.94%
Loss Cost	2011.1	0.023 (CI = +/-0.021; p = 0.030)	-0.273 (CI = +/-0.130; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.531	+2.37%
Loss Cost	2011.2	0.022 (CI = +/-0.023; p = 0.054)	-0.269 (CI = +/-0.136; p = 0.001)	0.010 (CI = +/-0.008; p = 0.019)	0.499	+2.26%
Loss Cost	2012.1	0.021 (CI = +/-0.025; p = 0.089)	-0.272 (CI = +/-0.143; p = 0.001)	0.010 (CI = +/-0.009; p = 0.024)	0.497	+2.16%
Loss Cost	2012.2	0.013 (CI = +/-0.025; p = 0.279)	-0.245 (CI = +/-0.136; p = 0.001)	0.010 (CI = +/-0.008; p = 0.023)	0.483	+1.32%
Loss Cost	2013.1	0.017 (CI = +/-0.027; p = 0.190)	-0.232 (CI = +/-0.140; p = 0.003)	0.010 (CI = +/-0.008; p = 0.020)	0.473	+1.75%
Loss Cost	2013.2	0.027 (CI = +/-0.026; p = 0.042)	-0.262 (CI = +/-0.131; p = 0.001)	0.010 (CI = +/-0.007; p = 0.009)	0.586	+2.74%
Loss Cost	2014.1	0.029 (CI = +/-0.029; p = 0.053)	-0.258 (CI = +/-0.139; p = 0.001)	0.011 (CI = +/-0.008; p = 0.011)	0.579	+2.90%
Loss Cost	2014.2	0.026 (CI = +/-0.032; p = 0.106)	-0.250 (CI = +/-0.147; p = 0.003)	0.010 (CI = +/-0.008; p = 0.014)	0.546	+2.63%
Loss Cost	2015.1	0.033 (CI = +/-0.035; p = 0.065)	-0.233 (CI = +/-0.152; p = 0.006)	0.011 (CI = +/-0.008; p = 0.012)	0.549	+3.31%
Loss Cost	2015.2	0.027 (CI = +/-0.039; p = 0.155)	-0.217 (CI = +/-0.160; p = 0.012)	0.011 (CI = +/-0.008; p = 0.015)	0.515	+2.72%
Loss Cost	2016.1	0.028 (CI = +/-0.044; p = 0.194)	-0.215 (CI = +/-0.174; p = 0.020)	0.011 (CI = +/-0.009; p = 0.020)	0.499	+2.82%
Loss Cost	2016.2	0.020 (CI = +/-0.049; p = 0.390)	-0.194 (CI = +/-0.185; p = 0.041)	0.011 (CI = +/-0.009; p = 0.021)	0.479	+2.01%
Loss Cost	2017.1	0.034 (CI = +/-0.052; p = 0.169)	-0.164 (CI = +/-0.182; p = 0.073)	0.011 (CI = +/-0.008; p = 0.017)	0.490	+3.48%
Severity	2003.2	0.066 (CI = +/-0.016; p = 0.000)	-0.089 (CI = +/-0.161; p = 0.268)	-0.010 (CI = +/-0.012; p = 0.108)	0.738	+6.78%
Severity	2004.1	0.067 (CI = +/-0.017; p = 0.000)	-0.079 (CI = +/-0.164; p = 0.337)	-0.009 (CI = +/-0.012; p = 0.129)	0.731	+6.98%
Severity	2004.2	0.069 (CI = +/-0.017; p = 0.000)	-0.087 (CI = +/-0.167; p = 0.296)	-0.009 (CI = +/-0.012; p = 0.146)	0.707	+7.15%
Severity	2005.1	0.071 (CI = +/-0.018; p = 0.000)	-0.078 (CI = +/-0.171; p = 0.359)	-0.009 (CI = +/-0.012; p = 0.170)	0.727	+7.33%
Severity	2005.2	0.073 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.175; p = 0.311)	-0.008 (CI = +/-0.012; p = 0.192)	0.721	+7.54%
Severity	2006.1	0.074 (CI = +/-0.021; p = 0.000)	-0.084 (CI = +/-0.181; p = 0.349)	-0.008 (CI = +/-0.013; p = 0.211)	0.710	+7.63%
Severity	2006.2	0.074 (CI = +/-0.022; p = 0.000)	-0.087 (CI = +/-0.186; p = 0.350)	-0.008 (CI = +/-0.013; p = 0.224)	0.693	+7.69%
Severity	2007.1	0.075 (CI = +/-0.023; p = 0.000)	-0.085 (CI = +/-0.193; p = 0.377)	-0.008 (CI = +/-0.013; p = 0.240)	0.678	+7.74%
Severity	2007.2	0.076 (CI = +/-0.025; p = 0.000)	-0.091 (CI = +/-0.199; p = 0.359)	-0.008 (CI = +/-0.014; p = 0.260)	0.662	+7.88%
Severity	2008.1	0.079 (CI = +/-0.026; p = 0.000)	-0.078 (CI = +/-0.204; p = 0.443)	-0.007 (CI = +/-0.014; p = 0.301)	0.660	+8.19%
Severity	2008.2	0.082 (CI = +/-0.028; p = 0.000)	-0.093 (CI = +/-0.209; p = 0.372)	-0.007 (CI = +/-0.014; p = 0.337)	0.657	+8.56%
Severity	2009.1	0.091 (CI = +/-0.028; p = 0.000)	-0.057 (CI = +/-0.203; p = 0.568)	-0.005 (CI = +/-0.013; p = 0.429)	0.700	+9.48%
Severity	2009.2	0.105 (CI = +/-0.023; p = 0.000)	-0.116 (CI = +/-0.162; p = 0.151)	-0.004 (CI = +/-0.011; p = 0.492)	0.823	+11.09%
Severity	2010.1	0.118 (CI = +/-0.019; p = 0.000)	-0.067 (CI = +/-0.127; p = 0.289)	-0.002 (CI = +/-0.008; p = 0.678)	0.899	+12.50%
Severity	2010.2	0.127 (CI = +/-0.016; p = 0.000)	-0.101 (CI = +/-0.107; p = 0.061)	-0.001 (CI = +/-0.007; p = 0.815)	0.933	+13.53%
Severity	2011.1	0.134 (CI = +/-0.015; p = 0.000)	-0.075 (CI = +/-0.094; p = 0.113)	0.000 (CI = +/-0.006; p = 0.950)	0.950	+14.34%
Severity	2011.2	0.135 (CI = +/-0.017; p = 0.000)	-0.078 (CI = +/-0.099; p = 0.117)	0.000 (CI = +/-0.006; p = 0.935)	0.944	+14.42%
Severity	2012.1	0.135 (CI = +/-0.018; p = 0.000)	-0.075 (CI = +/-0.104; p = 0.146)	0.000 (CI = +/-0.006; p = 0.915)	0.937	+14.51%
Severity	2012.2	0.129 (CI = +/-0.018; p = 0.000)	-0.055 (CI = +/-0.099; p = 0.256)	0.000 (CI = +/-0.006; p = 0.978)	0.936	+13.82%
Severity	2013.1	0.131 (CI = +/-0.020; p = 0.000)	-0.051 (CI = +/-0.104; p = 0.318)	0.000 (CI = +/-0.006; p = 0.984)	0.929	+13.99%
Severity	2013.2	0.137 (CI = +/-0.020; p = 0.000)	-0.071 (CI = +/-0.099; p = 0.148)	0.000 (CI = +/-0.006; p = 0.887)	0.937	+14.74%
Severity	2014.1	0.135 (CI = +/-0.022; p = 0.000)	-0.079 (CI = +/-0.104; p = 0.127)	0.000 (CI = +/-0.006; p = 0.946)	0.928	+14.43%
Severity	2014.2	0.132 (CI = +/-0.024; p = 0.000)	-0.070 (CI = +/-0.109; p = 0.191)	0.000 (CI = +/-0.006; p = 0.973)	0.913	+14.10%
Severity	2015.1	0.141 (CI = +/-0.023; p = 0.000)	-0.046 (CI = +/-0.100; p = 0.336)	0.001 (CI = +/-0.005; p = 0.817)	0.932	+15.14%
Severity	2015.2	0.140 (CI = +/-0.026; p = 0.000)	-0.045 (CI = +/-0.109; p = 0.386)	0.001 (CI = +/-0.006; p = 0.826)	0.917	+15.07%
Severity	2016.1	0.145 (CI = +/-0.029; p = 0.000)	-0.034 (CI = +/-0.114; p = 0.530)	0.001 (CI = +/-0.006; p = 0.788)	0.911	+15.67%
Severity	2016.2	0.140 (CI = +/-0.032; p = 0.000)	-0.019 (CI = +/-0.121; p = 0.728)	0.001 (CI = +/-0.006; p = 0.771)	0.889	+14.97%
Severity	2017.1	0.135 (CI = +/-0.037; p = 0.000)	-0.029 (CI = +/-0.130; p = 0.623)	0.001 (CI = +/-0.006; p = 0.783)	0.861	+14.45%
Frequency	2003.2	-0.015 (CI = +/-0.021; p = 0.165)	-0.149 (CI = +/-0.212; p = 0.163)	0.025 (CI = +/-0.016; p = 0.003)	0.362	-1.45%
Frequency	2004.1	-0.019 (CI = +/-0.021; p = 0.076)	-0.175 (CI = +/-0.211; p = 0.101)	0.024 (CI = +/-0.016; p = 0.003)	0.400	-1.90%
Frequency	2004.2	-0.023 (CI = +/-0.022; p = 0.040)	-0.154 (CI = +/-0.212; p = 0.149)	0.023 (CI = +/-0.015; p = 0.004)	0.422	-2.28%
Frequency	2005.1	-0.027 (CI = +/-0.023; p = 0.021)	-0.176 (CI = +/-0.213; p = 0.102)	0.022 (CI = +/-0.015; p = 0.006)	0.449	-2.69%
Frequency	2005.2	-0.029 (CI = +/-0.024; p = 0.020)	-0.168 (CI = +/-0.219; p = 0.128)	0.022 (CI = +/-0.016; p = 0.007)	0.451	-2.85%
Frequency	2006.1	-0.033 (CI = +/-0.025; p = 0.013)	-0.187 (CI = +/-0.222; p = 0.096)	0.021 (CI = +/-0.016; p = 0.010)	0.467	-3.22%
Frequency	2006.2	-0.036 (CI = +/-0.027; p = 0.010)	-0.173 (CI = +/-0.227; p = 0.131)	0.021 (CI = +/-0.016; p = 0.012)	0.475	-3.50%
Frequency	2007.1	-0.039 (CI = +/-0.028; p = 0.007)	-0.192 (CI = +/-0.231; p = 0.101)	0.020 (CI = +/-0.016; p = 0.017)	0.487	-3.87%
Frequency	2007.2	-0.042 (CI = +/-0.030; p = 0.007)	-0.180 (CI = +/-0.238; p = 0.132)	0.020 (CI = +/-0.016; p = 0.020)	0.490	-4.11%
Frequency	2008.1	-0.047 (CI = +/-0.031; p = 0.005)	-0.203 (CI = +/-0.242; p = 0.096)	0.019 (CI = +/-0.016; p = 0.027)	0.507	-4.59%
Frequency	2008.2	-0.054 (CI = +/-0.032; p = 0.002)	-0.174 (CI = +/-0.242; p = 0.151)	0.018 (CI = +/-0.016; p = 0.033)	0.539	-5.23%
Frequency	2009.1	-0.065 (CI = +/-0.032; p = 0.000)	-0.222 (CI = +/-0.228; p = 0.055)	0.016 (CI = +/-0.015; p = 0.041)	0.620	-6.30%
Frequency	2009.2	-0.079 (CI = +/-0.029; p = 0.000)	-0.166 (CI = +/-0.200; p = 0.098)	0.014 (CI = +/-0.013; p = 0.033)	0.725	-7.59%
Frequency	2010.1	-0.096 (CI = +/-0.022; p = 0.000)	-0.232 (CI = +/-0.146; p = 0.003)	0.012 (CI = +/-0.009; p = 0.017)	0.864	-9.13%
Frequency	2010.2	-0.108 (CI = +/-0.017; p = 0.000)	-0.187 (CI = +/-0.111; p = 0.002)	0.010 (CI = +/-0.007; p = 0.005)	0.927	-10.21%
Frequency	2011.1	-0.111 (CI = +/-0.018; p = 0.000)	-0.198 (CI = +/-0.114; p = 0.002)	0.010 (CI = +/-0.007; p = 0.008)	0.924	-10.47%
Frequency	2011.2	-0.112 (CI = +/-0.020; p = 0.000)	-0.191 (CI = +/-0.118; p = 0.003)	0.010 (CI = +/-0.007; p = 0.010)	0.921	-10.63%
Frequency	2012.1	-0.114 (CI = +/-0.022; p = 0.000)	-0.197 (CI = +/-0.124; p = 0.004)	0.010 (CI = +/-0.007; p = 0.013)	0.912	-10.78%
Frequency	2012.2	-0.116 (CI = +/-0.024; p = 0.000)	-0.190 (CI = +/-0.130; p = 0.007)	0.010 (CI = +/-0.008; p = 0.017)	0.908	-10.98%
Frequency	2013.1	-0.114 (CI = +/-0.026; p = 0.000)	-0.181 (CI = +/-0.136; p = 0.012)	0.010 (CI = +/-0.008; p = 0.017)	0.893	-10.74%
Frequency	2013.2	-0.110 (CI = +/-0.028; p = 0.000)	-0.191 (CI = +/-0.142; p = 0.012)	0.010 (CI = +/-0.008; p = 0.018)	0.883	-10.45%
Frequency	2014.1	-0.106 (CI = +/-0.031; p = 0.000)	-0.179 (CI = +/-0.148; p = 0.021)	0.010 (CI = +/-0.008; p = 0.018)	0.861	-10.08%
Frequency	2014.2	-0.106 (CI = +/-0.035; p = 0.000)	-0.180 (CI = +/-0.159; p = 0.029)	0.010 (CI = +/-0.009; p = 0.022)	0.848	-10.05%
Frequency	2015.1	-0.108 (CI = +/-0.039; p = 0.000)	-0.186 (CI = +/-0.170; p = 0.034)	0.010 (CI = +/-0.009; p = 0.029)	0.826	-10.27%
Frequency	2015.2	-0.114 (CI = +/-0.044; p = 0.000)	-0.172 (CI = +/-0.181; p = 0.061)	0.010 (CI = +/-0.009; p = 0.035)	0.822	-10.73%
Frequency	2016.1	-0.117 (CI = +/-0.050; p = 0.000)	-0.181 (CI = +/-0.196; p = 0.066)	0.010 (CI = +/-0.010; p = 0.044)	0.796	-11.06%
Frequency	2016.2	-0.120 (CI = +/-0.058; p = 0.001)	-0.175 (CI = +/-0.216; p = 0.101)	0.010 (CI = +/-0.010; p = 0.055)	0.776	-11.27%
Frequency	2017.1	-0.101 (CI = +/-0.058; p = 0.003)	-0.134 (CI = +/-0.204; p = 0.170)	0.010 (CI = +/-0.009; p = 0.038)	0.732	-9.58%



## All Perils

Coverage = AP  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.041 (CI = +/-0.011; p = 0.000)	-0.253 (CI = +/-0.131; p = 0.000)	0.625	+4.20%
Loss Cost	2004.1	0.038 (CI = +/-0.011; p = 0.000)	-0.271 (CI = +/-0.129; p = 0.000)	0.623	+3.92%
Loss Cost	2004.2	0.036 (CI = +/-0.012; p = 0.000)	-0.256 (CI = +/-0.128; p = 0.000)	0.580	+3.67%
Loss Cost	2005.1	0.033 (CI = +/-0.012; p = 0.000)	-0.271 (CI = +/-0.127; p = 0.000)	0.578	+3.41%
Loss Cost	2005.2	0.033 (CI = +/-0.013; p = 0.000)	-0.271 (CI = +/-0.131; p = 0.000)	0.547	+3.39%
Loss Cost	2006.1	0.030 (CI = +/-0.013; p = 0.000)	-0.288 (CI = +/-0.130; p = 0.000)	0.550	+3.08%
Loss Cost	2006.2	0.028 (CI = +/-0.013; p = 0.000)	-0.273 (CI = +/-0.131; p = 0.000)	0.498	+2.83%
Loss Cost	2007.1	0.024 (CI = +/-0.013; p = 0.001)	-0.292 (CI = +/-0.128; p = 0.000)	0.512	+2.47%
Loss Cost	2007.2	0.023 (CI = +/-0.014; p = 0.003)	-0.284 (CI = +/-0.131; p = 0.000)	0.466	+2.33%
Loss Cost	2008.1	0.021 (CI = +/-0.015; p = 0.008)	-0.297 (CI = +/-0.133; p = 0.000)	0.474	+2.08%
Loss Cost	2008.2	0.017 (CI = +/-0.015; p = 0.029)	-0.280 (CI = +/-0.133; p = 0.000)	0.418	+1.74%
Loss Cost	2009.1	0.014 (CI = +/-0.016; p = 0.080)	-0.295 (CI = +/-0.134; p = 0.000)	0.439	+1.43%
Loss Cost	2009.2	0.014 (CI = +/-0.017; p = 0.100)	-0.296 (CI = +/-0.139; p = 0.000)	0.416	+1.44%
Loss Cost	2010.1	0.010 (CI = +/-0.018; p = 0.252)	-0.315 (CI = +/-0.138; p = 0.000)	0.454	+1.01%
Loss Cost	2010.2	0.007 (CI = +/-0.019; p = 0.448)	-0.301 (CI = +/-0.141; p = 0.000)	0.415	+0.71%
Loss Cost	2011.1	0.010 (CI = +/-0.020; p = 0.329)	-0.290 (CI = +/-0.145; p = 0.000)	0.404	+0.97%
Loss Cost	2011.2	0.008 (CI = +/-0.022; p = 0.451)	-0.284 (CI = +/-0.152; p = 0.001)	0.368	+0.81%
Loss Cost	2012.1	0.006 (CI = +/-0.024; p = 0.586)	-0.291 (CI = +/-0.158; p = 0.001)	0.372	+0.63%
Loss Cost	2012.2	-0.002 (CI = +/-0.024; p = 0.880)	-0.260 (CI = +/-0.152; p = 0.002)	0.343	-0.17%
Loss Cost	2013.1	0.001 (CI = +/-0.026; p = 0.957)	-0.251 (CI = +/-0.159; p = 0.004)	0.311	+0.07%
Loss Cost	2013.2	0.009 (CI = +/-0.027; p = 0.500)	-0.280 (CI = +/-0.156; p = 0.002)	0.395	+0.89%
Loss Cost	2014.1	0.009 (CI = +/-0.030; p = 0.543)	-0.280 (CI = +/-0.166; p = 0.003)	0.384	+0.89%
Loss Cost	2014.2	0.006 (CI = +/-0.034; p = 0.723)	-0.270 (CI = +/-0.176; p = 0.005)	0.339	+0.58%
Loss Cost	2015.1	0.010 (CI = +/-0.038; p = 0.569)	-0.257 (CI = +/-0.185; p = 0.010)	0.311	+1.03%
Loss Cost	2015.2	0.004 (CI = +/-0.043; p = 0.831)	-0.240 (CI = +/-0.196; p = 0.020)	0.250	+0.43%
Loss Cost	2016.1	0.004 (CI = +/-0.049; p = 0.864)	-0.241 (CI = +/-0.212; p = 0.029)	0.229	+0.39%
Loss Cost	2016.2	-0.004 (CI = +/-0.057; p = 0.894)	-0.222 (CI = +/-0.229; p = 0.055)	0.175	-0.35%
Loss Cost	2017.1	0.010 (CI = +/-0.063; p = 0.722)	-0.192 (CI = +/-0.236; p = 0.099)	0.107	+1.04%
Severity	2003.2	0.072 (CI = +/-0.014; p = 0.000)	-0.080 (CI = +/-0.164; p = 0.330)	0.725	+7.44%
Severity	2004.1	0.074 (CI = +/-0.015; p = 0.000)	-0.068 (CI = +/-0.166; p = 0.414)	0.726	+7.64%
Severity	2004.2	0.075 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.170; p = 0.354)	0.721	+7.82%
Severity	2005.1	0.077 (CI = +/-0.016; p = 0.000)	-0.068 (CI = +/-0.173; p = 0.430)	0.719	+8.00%
Severity	2005.2	0.079 (CI = +/-0.017; p = 0.000)	-0.080 (CI = +/-0.176; p = 0.363)	0.714	+8.21%
Severity	2006.1	0.080 (CI = +/-0.018; p = 0.000)	-0.074 (CI = +/-0.181; p = 0.412)	0.704	+8.32%
Severity	2006.2	0.081 (CI = +/-0.019; p = 0.000)	-0.078 (CI = +/-0.187; p = 0.401)	0.687	+8.40%
Severity	2007.1	0.081 (CI = +/-0.020; p = 0.000)	-0.074 (CI = +/-0.193; p = 0.439)	0.673	+8.48%
Severity	2007.2	0.083 (CI = +/-0.022; p = 0.000)	-0.082 (CI = +/-0.199; p = 0.408)	0.659	+8.63%
Severity	2008.1	0.086 (CI = +/-0.023; p = 0.000)	-0.067 (CI = +/-0.203; p = 0.503)	0.659	+8.94%
Severity	2008.2	0.089 (CI = +/-0.024; p = 0.000)	-0.085 (CI = +/-0.208; p = 0.412)	0.658	+9.30%
Severity	2009.1	0.096 (CI = +/-0.024; p = 0.000)	-0.049 (CI = +/-0.200; p = 0.618)	0.705	+10.10%
Severity	2009.2	0.109 (CI = +/-0.020; p = 0.000)	-0.112 (CI = +/-0.159; p = 0.161)	0.826	+11.54%
Severity	2010.1	0.120 (CI = +/-0.016; p = 0.000)	-0.064 (CI = +/-0.124; p = 0.297)	0.902	+12.73%
Severity	2010.2	0.128 (CI = +/-0.014; p = 0.000)	-0.100 (CI = +/-0.104; p = 0.058)	0.936	+13.64%
Severity	2011.1	0.134 (CI = +/-0.013; p = 0.000)	-0.075 (CI = +/-0.091; p = 0.101)	0.952	+14.31%
Severity	2011.2	0.134 (CI = +/-0.014; p = 0.000)	-0.078 (CI = +/-0.096; p = 0.105)	0.946	+14.38%
Severity	2012.1	0.135 (CI = +/-0.015; p = 0.000)	-0.076 (CI = +/-0.100; p = 0.130)	0.941	+14.45%
Severity	2012.2	0.130 (CI = +/-0.015; p = 0.000)	-0.055 (CI = +/-0.095; p = 0.242)	0.939	+13.84%
Severity	2013.1	0.131 (CI = +/-0.016; p = 0.000)	-0.051 (CI = +/-0.100; p = 0.300)	0.933	+13.98%
Severity	2013.2	0.137 (CI = +/-0.017; p = 0.000)	-0.072 (CI = +/-0.095; p = 0.131)	0.941	+14.66%
Severity	2014.1	0.134 (CI = +/-0.018; p = 0.000)	-0.079 (CI = +/-0.099; p = 0.111)	0.932	+14.39%
Severity	2014.2	0.132 (CI = +/-0.020; p = 0.000)	-0.070 (CI = +/-0.105; p = 0.172)	0.919	+14.08%
Severity	2015.1	0.140 (CI = +/-0.019; p = 0.000)	-0.048 (CI = +/-0.095; p = 0.302)	0.937	+15.00%
Severity	2015.2	0.139 (CI = +/-0.022; p = 0.000)	-0.046 (CI = +/-0.103; p = 0.352)	0.923	+14.93%
Severity	2016.1	0.143 (CI = +/-0.025; p = 0.000)	-0.035 (CI = +/-0.108; p = 0.488)	0.918	+15.43%
Severity	2016.2	0.138 (CI = +/-0.028; p = 0.000)	-0.021 (CI = +/-0.113; p = 0.686)	0.899	+14.78%
Severity	2017.1	0.133 (CI = +/-0.032; p = 0.000)	-0.031 (CI = +/-0.121; p = 0.578)	0.874	+14.26%
Frequency	2003.2	-0.031 (CI = +/-0.021; p = 0.005)	-0.173 (CI = +/-0.237; p = 0.147)	0.199	-3.01%
Frequency	2004.1	-0.035 (CI = +/-0.021; p = 0.002)	-0.203 (CI = +/-0.234; p = 0.087)	0.252	-3.46%
Frequency	2004.2	-0.039 (CI = +/-0.021; p = 0.001)	-0.177 (CI = +/-0.235; p = 0.135)	0.284	-3.84%
Frequency	2005.1	-0.043 (CI = +/-0.022; p = 0.000)	-0.204 (CI = +/-0.235; p = 0.087)	0.324	-4.26%
Frequency	2005.2	-0.046 (CI = +/-0.023; p = 0.000)	-0.191 (CI = +/-0.240; p = 0.116)	0.331	-4.46%
Frequency	2006.1	-0.050 (CI = +/-0.024; p = 0.000)	-0.214 (CI = +/-0.242; p = 0.082)	0.358	-4.84%
Frequency	2006.2	-0.053 (CI = +/-0.025; p = 0.000)	-0.195 (CI = +/-0.247; p = 0.117)	0.373	-5.14%
Frequency	2007.1	-0.057 (CI = +/-0.026; p = 0.000)	-0.218 (CI = +/-0.250; p = 0.084)	0.394	-5.54%
Frequency	2007.2	-0.060 (CI = +/-0.028; p = 0.000)	-0.203 (CI = +/-0.257; p = 0.117)	0.402	-5.81%
Frequency	2008.1	-0.065 (CI = +/-0.029; p = 0.000)	-0.230 (CI = +/-0.258; p = 0.080)	0.429	-6.29%
Frequency	2008.2	-0.072 (CI = +/-0.030; p = 0.000)	-0.196 (CI = +/-0.258; p = 0.132)	0.469	-6.91%
Frequency	2009.1	-0.082 (CI = +/-0.029; p = 0.000)	-0.246 (CI = +/-0.242; p = 0.046)	0.566	-7.88%
Frequency	2009.2	-0.095 (CI = +/-0.027; p = 0.000)	-0.184 (CI = +/-0.214; p = 0.088)	0.680	-9.05%
Frequency	2010.1	-0.110 (CI = +/-0.021; p = 0.000)	-0.251 (CI = +/-0.161; p = 0.004)	0.832	-10.39%
Frequency	2010.2	-0.121 (CI = +/-0.017; p = 0.000)	-0.201 (CI = +/-0.129; p = 0.004)	0.900	-11.38%
Frequency	2011.1	-0.124 (CI = +/-0.018; p = 0.000)	-0.215 (CI = +/-0.131; p = 0.003)	0.897	-11.67%
Frequency	2011.2	-0.126 (CI = +/-0.020; p = 0.000)	-0.206 (CI = +/-0.136; p = 0.005)	0.894	-11.87%
Frequency	2012.1	-0.129 (CI = +/-0.021; p = 0.000)	-0.215 (CI = +/-0.141; p = 0.005)	0.884	-12.07%
Frequency	2012.2	-0.131 (CI = +/-0.023; p = 0.000)	-0.205 (CI = +/-0.147; p = 0.009)	0.879	-12.31%
Frequency	2013.1	-0.130 (CI = +/-0.026; p = 0.000)	-0.200 (CI = +/-0.155; p = 0.014)	0.857	-12.20%
Frequency	2013.2	-0.128 (CI = +/-0.028; p = 0.000)	-0.208 (CI = +/-0.163; p = 0.016)	0.842	-12.01%
Frequency	2014.1	-0.126 (CI = +/-0.031; p = 0.000)	-0.201 (CI = +/-0.172; p = 0.025)	0.809	-11.80%
Frequency	2014.2	-0.126 (CI = +/-0.036; p = 0.000)	-0.200 (CI = +/-0.184; p = 0.036)	0.791	-11.84%
Frequency	2015.1	-0.129 (CI = +/-0.040; p = 0.000)	-0.209 (CI = +/-0.195; p = 0.037)	0.765	-12.14%
Frequency	2015.2	-0.135 (CI = +/-0.045; p = 0.000)	-0.194 (CI = +/-0.208; p = 0.065)	0.758	-12.62%
Frequency	2016.1	-0.140 (CI = +/-0.051; p = 0.000)	-0.206 (CI = +/-0.223; p = 0.067)	0.725	-13.02%
Frequency	2016.2	-0.141 (CI = +/-0.061; p = 0.000)	-0.201 (CI = +/-0.245; p = 0.098)	0.700	-13.18%
Frequency	2017.1	-0.123 (CI = +/-0.065; p = 0.002)	-0.161 (CI = +/-0.243; p = 0.171)	0.600	-11.57%

## All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.042 (CI = +/-0.012; p = 0.000)	-0.250 (CI = +/-0.134; p = 0.001)	0.621	+4.25%
Loss Cost	2004.1	0.039 (CI = +/-0.012; p = 0.000)	-0.269 (CI = +/-0.132; p = 0.000)	0.619	+3.94%
Loss Cost	2004.2	0.036 (CI = +/-0.012; p = 0.000)	-0.254 (CI = +/-0.132; p = 0.000)	0.576	+3.69%
Loss Cost	2005.1	0.033 (CI = +/-0.013; p = 0.000)	-0.271 (CI = +/-0.131; p = 0.000)	0.573	+3.40%
Loss Cost	2005.2	0.033 (CI = +/-0.013; p = 0.000)	-0.271 (CI = +/-0.135; p = 0.000)	0.542	+3.39%
Loss Cost	2006.1	0.030 (CI = +/-0.014; p = 0.000)	-0.290 (CI = +/-0.134; p = 0.000)	0.546	+3.05%
Loss Cost	2006.2	0.028 (CI = +/-0.014; p = 0.000)	-0.275 (CI = +/-0.135; p = 0.000)	0.494	+2.79%
Loss Cost	2007.1	0.024 (CI = +/-0.014; p = 0.002)	-0.297 (CI = +/-0.132; p = 0.000)	0.510	+2.40%
Loss Cost	2007.2	0.022 (CI = +/-0.015; p = 0.006)	-0.289 (CI = +/-0.136; p = 0.000)	0.465	+2.24%
Loss Cost	2008.1	0.019 (CI = +/-0.016; p = 0.018)	-0.303 (CI = +/-0.137; p = 0.000)	0.475	+1.96%
Loss Cost	2008.2	0.016 (CI = +/-0.016; p = 0.056)	-0.287 (CI = +/-0.137; p = 0.000)	0.421	+1.61%
Loss Cost	2009.1	0.012 (CI = +/-0.017; p = 0.150)	-0.304 (CI = +/-0.138; p = 0.000)	0.446	+1.24%
Loss Cost	2009.2	0.012 (CI = +/-0.018; p = 0.177)	-0.305 (CI = +/-0.143; p = 0.000)	0.424	+1.25%
Loss Cost	2010.1	0.007 (CI = +/-0.019; p = 0.427)	-0.327 (CI = +/-0.142; p = 0.000)	0.469	+0.74%
Loss Cost	2010.2	0.004 (CI = +/-0.020; p = 0.674)	-0.314 (CI = +/-0.145; p = 0.000)	0.434	+0.41%
Loss Cost	2011.1	0.007 (CI = +/-0.022; p = 0.525)	-0.303 (CI = +/-0.150; p = 0.000)	0.419	+0.68%
Loss Cost	2011.2	0.005 (CI = +/-0.024; p = 0.666)	-0.296 (CI = +/-0.156; p = 0.001)	0.385	+0.49%
Loss Cost	2012.1	0.002 (CI = +/-0.026; p = 0.845)	-0.305 (CI = +/-0.163; p = 0.001)	0.392	+0.24%
Loss Cost	2012.2	-0.006 (CI = +/-0.026; p = 0.618)	-0.275 (CI = +/-0.156; p = 0.002)	0.376	-0.62%
Loss Cost	2013.1	-0.004 (CI = +/-0.029; p = 0.765)	-0.268 (CI = +/-0.165; p = 0.003)	0.340	-0.41%
Loss Cost	2013.2	0.004 (CI = +/-0.029; p = 0.764)	-0.294 (CI = +/-0.162; p = 0.001)	0.419	+0.43%
Loss Cost	2014.1	0.003 (CI = +/-0.033; p = 0.832)	-0.297 (CI = +/-0.173; p = 0.002)	0.409	+0.34%
Loss Cost	2014.2	0.000 (CI = +/-0.037; p = 0.989)	-0.287 (CI = +/-0.183; p = 0.005)	0.368	-0.02%
Loss Cost	2015.1	0.004 (CI = +/-0.042; p = 0.843)	-0.275 (CI = +/-0.196; p = 0.010)	0.333	+0.40%
Loss Cost	2015.2	-0.003 (CI = +/-0.048; p = 0.900)	-0.258 (CI = +/-0.207; p = 0.019)	0.279	-0.28%
Loss Cost	2016.1	-0.005 (CI = +/-0.056; p = 0.847)	-0.263 (CI = +/-0.227; p = 0.027)	0.260	-0.50%
Loss Cost	2016.2	-0.014 (CI = +/-0.065; p = 0.646)	-0.245 (CI = +/-0.243; p = 0.049)	0.214	-1.36%
Loss Cost	2017.1	0.001 (CI = +/-0.075; p = 0.972)	-0.212 (CI = +/-0.260; p = 0.098)	0.120	+0.12%
Severity	2003.2	0.069 (CI = +/-0.015; p = 0.000)	-0.095 (CI = +/-0.165; p = 0.253)	0.707	+7.19%
Severity	2004.1	0.071 (CI = +/-0.015; p = 0.000)	-0.083 (CI = +/-0.168; p = 0.325)	0.707	+7.39%
Severity	2004.2	0.073 (CI = +/-0.016; p = 0.000)	-0.093 (CI = +/-0.172; p = 0.279)	0.701	+7.57%
Severity	2005.1	0.075 (CI = +/-0.017; p = 0.000)	-0.083 (CI = +/-0.176; p = 0.346)	0.697	+7.74%
Severity	2005.2	0.077 (CI = +/-0.018; p = 0.000)	-0.094 (CI = +/-0.179; p = 0.294)	0.692	+7.95%
Severity	2006.1	0.077 (CI = +/-0.019; p = 0.000)	-0.089 (CI = +/-0.185; p = 0.336)	0.681	+8.05%
Severity	2006.2	0.078 (CI = +/-0.020; p = 0.000)	-0.092 (CI = +/-0.191; p = 0.331)	0.662	+8.12%
Severity	2007.1	0.079 (CI = +/-0.021; p = 0.000)	-0.089 (CI = +/-0.197; p = 0.362)	0.646	+8.18%
Severity	2007.2	0.080 (CI = +/-0.023; p = 0.000)	-0.096 (CI = +/-0.203; p = 0.340)	0.629	+8.33%
Severity	2008.1	0.083 (CI = +/-0.024; p = 0.000)	-0.082 (CI = +/-0.209; p = 0.428)	0.628	+8.63%
Severity	2008.2	0.086 (CI = +/-0.026; p = 0.000)	-0.098 (CI = +/-0.214; p = 0.354)	0.627	+8.99%
Severity	2009.1	0.094 (CI = +/-0.026; p = 0.000)	-0.060 (CI = +/-0.207; p = 0.555)	0.675	+9.85%
Severity	2009.2	0.107 (CI = +/-0.021; p = 0.000)	-0.120 (CI = +/-0.165; p = 0.145)	0.809	+11.33%
Severity	2010.1	0.119 (CI = +/-0.017; p = 0.000)	-0.068 (CI = +/-0.129; p = 0.291)	0.892	+12.64%
Severity	2010.2	0.127 (CI = +/-0.015; p = 0.000)	-0.102 (CI = +/-0.108; p = 0.063)	0.929	+13.58%
Severity	2011.1	0.134 (CI = +/-0.014; p = 0.000)	-0.074 (CI = +/-0.096; p = 0.122)	0.947	+14.34%
Severity	2011.2	0.135 (CI = +/-0.015; p = 0.000)	-0.077 (CI = +/-0.100; p = 0.126)	0.940	+14.42%
Severity	2012.1	0.135 (CI = +/-0.017; p = 0.000)	-0.074 (CI = +/-0.106; p = 0.158)	0.934	+14.50%
Severity	2012.2	0.130 (CI = +/-0.017; p = 0.000)	-0.054 (CI = +/-0.101; p = 0.270)	0.931	+13.86%
Severity	2013.1	0.131 (CI = +/-0.018; p = 0.000)	-0.049 (CI = +/-0.106; p = 0.341)	0.924	+14.02%
Severity	2013.2	0.138 (CI = +/-0.018; p = 0.000)	-0.069 (CI = +/-0.101; p = 0.165)	0.933	+14.75%
Severity	2014.1	0.135 (CI = +/-0.021; p = 0.000)	-0.078 (CI = +/-0.106; p = 0.141)	0.923	+14.45%
Severity	2014.2	0.132 (CI = +/-0.023; p = 0.000)	-0.069 (CI = +/-0.112; p = 0.204)	0.906	+14.12%
Severity	2015.1	0.142 (CI = +/-0.022; p = 0.000)	-0.042 (CI = +/-0.102; p = 0.395)	0.929	+15.24%
Severity	2015.2	0.141 (CI = +/-0.025; p = 0.000)	-0.040 (CI = +/-0.110; p = 0.440)	0.912	+15.19%
Severity	2016.1	0.147 (CI = +/-0.029; p = 0.000)	-0.026 (CI = +/-0.116; p = 0.636)	0.908	+15.87%
Severity	2016.2	0.142 (CI = +/-0.033; p = 0.000)	-0.013 (CI = +/-0.122; p = 0.814)	0.885	+15.21%
Severity	2017.1	0.137 (CI = +/-0.039; p = 0.000)	-0.024 (CI = +/-0.135; p = 0.700)	0.852	+14.66%
Frequency	2003.2	-0.028 (CI = +/-0.021; p = 0.012)	-0.155 (CI = +/-0.240; p = 0.198)	0.150	-2.75%
Frequency	2004.1	-0.033 (CI = +/-0.022; p = 0.004)	-0.186 (CI = +/-0.239; p = 0.122)	0.202	-3.21%
Frequency	2004.2	-0.037 (CI = +/-0.022; p = 0.002)	-0.162 (CI = +/-0.239; p = 0.179)	0.233	-3.60%
Frequency	2005.1	-0.041 (CI = +/-0.023; p = 0.001)	-0.189 (CI = +/-0.240; p = 0.119)	0.273	-4.03%
Frequency	2005.2	-0.043 (CI = +/-0.024; p = 0.001)	-0.177 (CI = +/-0.246; p = 0.153)	0.280	-4.23%
Frequency	2006.1	-0.047 (CI = +/-0.025; p = 0.001)	-0.201 (CI = +/-0.249; p = 0.110)	0.307	-4.62%
Frequency	2006.2	-0.051 (CI = +/-0.027; p = 0.001)	-0.183 (CI = +/-0.254; p = 0.151)	0.322	-4.93%
Frequency	2007.1	-0.055 (CI = +/-0.028; p = 0.000)	-0.207 (CI = +/-0.258; p = 0.111)	0.344	-5.35%
Frequency	2007.2	-0.058 (CI = +/-0.030; p = 0.000)	-0.192 (CI = +/-0.265; p = 0.147)	0.352	-5.62%
Frequency	2008.1	-0.063 (CI = +/-0.031; p = 0.000)	-0.221 (CI = +/-0.268; p = 0.102)	0.380	-6.14%
Frequency	2008.2	-0.070 (CI = +/-0.032; p = 0.000)	-0.189 (CI = +/-0.267; p = 0.159)	0.422	-6.78%
Frequency	2009.1	-0.082 (CI = +/-0.031; p = 0.000)	-0.244 (CI = +/-0.252; p = 0.057)	0.526	-7.84%
Frequency	2009.2	-0.095 (CI = +/-0.029; p = 0.000)	-0.185 (CI = +/-0.223; p = 0.100)	0.648	-9.06%
Frequency	2010.1	-0.112 (CI = +/-0.022; p = 0.000)	-0.260 (CI = +/-0.167; p = 0.004)	0.817	-10.56%
Frequency	2010.2	-0.123 (CI = +/-0.018; p = 0.000)	-0.211 (CI = +/-0.133; p = 0.003)	0.893	-11.59%
Frequency	2011.1	-0.127 (CI = +/-0.019; p = 0.000)	-0.228 (CI = +/-0.135; p = 0.002)	0.892	-11.95%
Frequency	2011.2	-0.130 (CI = +/-0.021; p = 0.000)	-0.219 (CI = +/-0.139; p = 0.004)	0.888	-12.17%
Frequency	2012.1	-0.133 (CI = +/-0.023; p = 0.000)	-0.231 (CI = +/-0.144; p = 0.003)	0.880	-12.45%
Frequency	2012.2	-0.136 (CI = +/-0.025; p = 0.000)	-0.221 (CI = +/-0.150; p = 0.006)	0.876	-12.71%
Frequency	2013.1	-0.135 (CI = +/-0.028; p = 0.000)	-0.219 (CI = +/-0.159; p = 0.010)	0.852	-12.66%
Frequency	2013.2	-0.133 (CI = +/-0.031; p = 0.000)	-0.225 (CI = +/-0.168; p = 0.012)	0.835	-12.48%
Frequency	2014.1	-0.132 (CI = +/-0.035; p = 0.000)	-0.220 (CI = +/-0.179; p = 0.020)	0.798	-12.33%
Frequency	2014.2	-0.132 (CI = +/-0.039; p = 0.000)	-0.217 (CI = +/-0.192; p = 0.029)	0.780	-12.39%
Frequency	2015.1	-0.138 (CI = +/-0.044; p = 0.000)	-0.233 (CI = +/-0.204; p = 0.028)	0.756	-12.88%
Frequency	2015.2	-0.144 (CI = +/-0.050; p = 0.000)	-0.217 (CI = +/-0.216; p = 0.049)	0.752	-13.43%
Frequency	2016.1	-0.152 (CI = +/-0.058; p = 0.000)	-0.238 (CI = +/-0.232; p = 0.046)	0.725	-14.13%
Frequency	2016.2	-0.155 (CI = +/-0.068; p = 0.000)	-0.231 (CI = +/-0.254; p = 0.070)	0.702	-14.39%
Frequency	2017.1	-0.136 (CI = +/-0.077; p = 0.003)	-0.189 (CI = +/-0.265; p = 0.141)	0.579	-12.68%

## All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.055 (CI = +/-0.013; p = 0.000)	-0.251 (CI = +/-0.125; p = 0.000)	0.732	+5.65%
Loss Cost	2004.1	0.052 (CI = +/-0.013; p = 0.000)	-0.268 (CI = +/-0.124; p = 0.000)	0.729	+5.31%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	-0.255 (CI = +/-0.125; p = 0.000)	0.693	+5.04%
Loss Cost	2005.1	0.046 (CI = +/-0.014; p = 0.000)	-0.271 (CI = +/-0.125; p = 0.000)	0.689	+4.71%
Loss Cost	2005.2	0.047 (CI = +/-0.015; p = 0.000)	-0.275 (CI = +/-0.129; p = 0.000)	0.665	+4.79%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	-0.293 (CI = +/-0.129; p = 0.000)	0.667	+4.39%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	-0.281 (CI = +/-0.131; p = 0.000)	0.617	+4.10%
Loss Cost	2007.1	0.035 (CI = +/-0.017; p = 0.000)	-0.302 (CI = +/-0.129; p = 0.000)	0.632	+3.60%
Loss Cost	2007.2	0.034 (CI = +/-0.019; p = 0.001)	-0.297 (CI = +/-0.134; p = 0.000)	0.585	+3.46%
Loss Cost	2008.1	0.031 (CI = +/-0.020; p = 0.004)	-0.311 (CI = +/-0.137; p = 0.000)	0.591	+3.11%
Loss Cost	2008.2	0.026 (CI = +/-0.021; p = 0.016)	-0.295 (CI = +/-0.138; p = 0.000)	0.531	+2.67%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.057)	-0.314 (CI = +/-0.139; p = 0.000)	0.556	+2.14%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.066)	-0.318 (CI = +/-0.146; p = 0.000)	0.533	+2.26%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.230)	-0.346 (CI = +/-0.142; p = 0.000)	0.588	+1.47%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.444)	-0.331 (CI = +/-0.146; p = 0.000)	0.546	+0.99%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.295)	-0.315 (CI = +/-0.152; p = 0.001)	0.537	+1.51%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.420)	-0.309 (CI = +/-0.162; p = 0.001)	0.490	+1.29%
Loss Cost	2012.1	0.008 (CI = +/-0.038; p = 0.633)	-0.321 (CI = +/-0.173; p = 0.001)	0.499	+0.85%
Loss Cost	2012.2	-0.008 (CI = +/-0.035; p = 0.641)	-0.280 (CI = +/-0.152; p = 0.002)	0.505	-0.77%
Loss Cost	2013.1	-0.004 (CI = +/-0.041; p = 0.826)	-0.271 (CI = +/-0.166; p = 0.004)	0.459	-0.42%
Loss Cost	2013.2	0.014 (CI = +/-0.039; p = 0.455)	-0.310 (CI = +/-0.146; p = 0.001)	0.636	+1.36%
Loss Cost	2014.1	0.012 (CI = +/-0.047; p = 0.580)	-0.313 (CI = +/-0.164; p = 0.002)	0.624	+1.21%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.849)	-0.300 (CI = +/-0.179; p = 0.005)	0.565	+0.48%
Loss Cost	2015.1	0.015 (CI = +/-0.070; p = 0.619)	-0.281 (CI = +/-0.202; p = 0.013)	0.528	+1.55%
Loss Cost	2015.2	-0.003 (CI = +/-0.083; p = 0.935)	-0.253 (CI = +/-0.215; p = 0.028)	0.440	-0.29%
Loss Cost	2016.1	-0.014 (CI = +/-0.114; p = 0.759)	-0.270 (CI = +/-0.262; p = 0.045)	0.421	-1.43%
Loss Cost	2016.2	-0.055 (CI = +/-0.128; p = 0.296)	-0.223 (CI = +/-0.259; p = 0.076)	0.460	-5.40%
Loss Cost	2017.1	-0.015 (CI = +/-0.194; p = 0.821)	-0.175 (CI = +/-0.331; p = 0.191)	0.153	-1.49%
Severity	2003.2	0.054 (CI = +/-0.018; p = 0.000)	-0.114 (CI = +/-0.176; p = 0.196)	0.524	+5.53%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	-0.106 (CI = +/-0.181; p = 0.240)	0.518	+5.67%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	-0.113 (CI = +/-0.187; p = 0.225)	0.502	+5.81%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	-0.108 (CI = +/-0.194; p = 0.263)	0.491	+5.92%
Severity	2005.2	0.059 (CI = +/-0.024; p = 0.000)	-0.116 (CI = +/-0.200; p = 0.243)	0.476	+6.11%
Severity	2006.1	0.059 (CI = +/-0.026; p = 0.000)	-0.117 (CI = +/-0.208; p = 0.256)	0.453	+6.08%
Severity	2006.2	0.059 (CI = +/-0.028; p = 0.000)	-0.116 (CI = +/-0.217; p = 0.280)	0.412	+6.05%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	-0.121 (CI = +/-0.226; p = 0.279)	0.383	+5.93%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	-0.123 (CI = +/-0.236; p = 0.290)	0.347	+5.98%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	-0.115 (CI = +/-0.247; p = 0.343)	0.338	+6.19%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	-0.129 (CI = +/-0.257; p = 0.309)	0.330	+6.56%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	-0.090 (CI = +/-0.257; p = 0.475)	0.392	+7.65%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	-0.161 (CI = +/-0.207; p = 0.119)	0.631	+9.88%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	-0.098 (CI = +/-0.169; p = 0.237)	0.779	+11.88%
Severity	2010.2	0.127 (CI = +/-0.025; p = 0.000)	-0.144 (CI = +/-0.140; p = 0.045)	0.863	+13.50%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000)	-0.108 (CI = +/-0.125; p = 0.087)	0.902	+14.80%
Severity	2011.2	0.141 (CI = +/-0.027; p = 0.000)	-0.115 (CI = +/-0.132; p = 0.084)	0.888	+15.09%
Severity	2012.1	0.142 (CI = +/-0.031; p = 0.000)	-0.111 (CI = +/-0.143; p = 0.119)	0.873	+15.26%
Severity	2012.2	0.133 (CI = +/-0.033; p = 0.000)	-0.088 (CI = +/-0.142; p = 0.203)	0.848	+14.21%
Severity	2013.1	0.136 (CI = +/-0.038; p = 0.000)	-0.081 (CI = +/-0.155; p = 0.275)	0.829	+14.53%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.116 (CI = +/-0.139; p = 0.094)	0.875	+16.37%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	-0.126 (CI = +/-0.154; p = 0.096)	0.850	+15.79%
Severity	2014.2	0.145 (CI = +/-0.054; p = 0.000)	-0.123 (CI = +/-0.173; p = 0.138)	0.794	+15.61%
Severity	2015.1	0.173 (CI = +/-0.051; p = 0.000)	-0.072 (CI = +/-0.146; p = 0.281)	0.886	+18.89%
Severity	2015.2	0.184 (CI = +/-0.062; p = 0.000)	-0.088 (CI = +/-0.161; p = 0.228)	0.868	+20.18%
Severity	2016.1	0.217 (CI = +/-0.057; p = 0.000)	-0.038 (CI = +/-0.131; p = 0.483)	0.936	+24.23%
Severity	2016.2	0.227 (CI = +/-0.079; p = 0.001)	-0.050 (CI = +/-0.159; p = 0.433)	0.913	+25.44%
Severity	2017.1	0.249 (CI = +/-0.123; p = 0.008)	-0.024 (CI = +/-0.210; p = 0.740)	0.900	+28.24%
Frequency	2003.2	0.001 (CI = +/-0.024; p = 0.921)	-0.137 (CI = +/-0.230; p = 0.235)	-0.016	+0.12%
Frequency	2004.1	-0.003 (CI = +/-0.025; p = 0.780)	-0.162 (CI = +/-0.232; p = 0.163)	0.003	-0.35%
Frequency	2004.2	-0.007 (CI = +/-0.026; p = 0.571)	-0.142 (CI = +/-0.236; p = 0.227)	-0.005	-0.73%
Frequency	2005.1	-0.011 (CI = +/-0.028; p = 0.404)	-0.163 (CI = +/-0.240; p = 0.175)	0.018	-1.14%
Frequency	2005.2	-0.012 (CI = +/-0.030; p = 0.396)	-0.158 (CI = +/-0.249; p = 0.202)	0.016	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.309)	-0.176 (CI = +/-0.257; p = 0.171)	0.032	-1.59%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.274)	-0.164 (CI = +/-0.266; p = 0.214)	0.033	-1.83%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.223)	-0.181 (CI = +/-0.275; p = 0.186)	0.046	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.223)	-0.174 (CI = +/-0.287; p = 0.222)	0.046	-2.38%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.169)	-0.196 (CI = +/-0.297; p = 0.184)	0.067	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	-0.166 (CI = +/-0.303; p = 0.267)	0.091	-3.66%
Frequency	2009.1	-0.053 (CI = +/-0.046; p = 0.028)	-0.225 (CI = +/-0.293; p = 0.125)	0.214	-5.12%
Frequency	2009.2	-0.072 (CI = +/-0.043; p = 0.003)	-0.157 (CI = +/-0.261; p = 0.223)	0.373	-6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	-0.247 (CI = +/-0.190; p = 0.014)	0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	-0.187 (CI = +/-0.135; p = 0.010)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	-0.207 (CI = +/-0.137; p = 0.006)	0.857	-11.58%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	-0.194 (CI = +/-0.142; p = 0.011)	0.857	-12.00%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	-0.210 (CI = +/-0.149; p = 0.010)	0.845	-12.50%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	-0.192 (CI = +/-0.154; p = 0.019)	0.850	-13.12%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	-0.190 (CI = +/-0.169; p = 0.031)	0.806	-13.05%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	-0.194 (CI = +/-0.185; p = 0.042)	0.779	-12.89%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	-0.187 (CI = +/-0.207; p = 0.072)	0.698	-12.60%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	-0.177 (CI = +/-0.230; p = 0.115)	0.677	-13.08%
Frequency	2015.1	-0.158 (CI = +/-0.088; p = 0.004)	-0.209 (CI = +/-0.254; p = 0.093)	0.658	-14.58%
Frequency	2015.2	-0.187 (CI = +/-0.098; p = 0.003)	-0.165 (CI = +/-0.255; p = 0.165)	0.735	-17.03%
Frequency	2016.1	-0.231 (CI = +/-0.106; p = 0.002)	-0.232 (CI = +/-0.243; p = 0.057)	0.816	-20.66%
Frequency	2016.2	-0.282 (CI = +/-0.083; p = 0.001)	-0.173 (CI = +/-0.167; p = 0.046)	0.941	-24.58%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.008)	-0.151 (CI = +/-0.231; p = 0.129)	0.879	-23.19%

## All Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	-0.265 (CI = +/-0.126; p = 0.000)	0.737	+5.93%
Loss Cost	2004.1	0.054 (CI = +/-0.014; p = 0.000)	-0.282 (CI = +/-0.125; p = 0.000)	0.734	+5.58%
Loss Cost	2004.2	0.052 (CI = +/-0.015; p = 0.000)	-0.269 (CI = +/-0.126; p = 0.000)	0.696	+5.31%
Loss Cost	2005.1	0.049 (CI = +/-0.015; p = 0.000)	-0.284 (CI = +/-0.127; p = 0.000)	0.692	+4.98%
Loss Cost	2005.2	0.050 (CI = +/-0.016; p = 0.000)	-0.289 (CI = +/-0.131; p = 0.000)	0.670	+5.10%
Loss Cost	2006.1	0.046 (CI = +/-0.017; p = 0.000)	-0.306 (CI = +/-0.131; p = 0.000)	0.672	+4.70%
Loss Cost	2006.2	0.043 (CI = +/-0.018; p = 0.000)	-0.294 (CI = +/-0.134; p = 0.000)	0.619	+4.41%
Loss Cost	2007.1	0.038 (CI = +/-0.018; p = 0.000)	-0.314 (CI = +/-0.131; p = 0.000)	0.634	+3.89%
Loss Cost	2007.2	0.037 (CI = +/-0.020; p = 0.001)	-0.310 (CI = +/-0.137; p = 0.000)	0.587	+3.78%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	-0.323 (CI = +/-0.141; p = 0.000)	0.592	+3.43%
Loss Cost	2008.2	0.029 (CI = +/-0.023; p = 0.014)	-0.305 (CI = +/-0.143; p = 0.000)	0.527	+2.96%
Loss Cost	2009.1	0.024 (CI = +/-0.024; p = 0.049)	-0.324 (CI = +/-0.144; p = 0.000)	0.552	+2.42%
Loss Cost	2009.2	0.026 (CI = +/-0.026; p = 0.056)	-0.330 (CI = +/-0.153; p = 0.000)	0.532	+2.61%
Loss Cost	2010.1	0.018 (CI = +/-0.027; p = 0.186)	-0.356 (CI = +/-0.149; p = 0.000)	0.587	+1.79%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.379)	-0.340 (CI = +/-0.155; p = 0.000)	0.540	+1.28%
Loss Cost	2011.1	0.018 (CI = +/-0.033; p = 0.252)	-0.324 (CI = +/-0.161; p = 0.001)	0.531	+1.84%
Loss Cost	2011.2	0.016 (CI = +/-0.038; p = 0.366)	-0.319 (CI = +/-0.174; p = 0.002)	0.482	+1.65%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.553)	-0.329 (CI = +/-0.185; p = 0.002)	0.489	+1.21%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.702)	-0.281 (CI = +/-0.167; p = 0.004)	0.489	-0.74%
Loss Cost	2013.1	-0.004 (CI = +/-0.048; p = 0.872)	-0.273 (CI = +/-0.182; p = 0.007)	0.434	-0.36%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.363)	-0.323 (CI = +/-0.160; p = 0.001)	0.632	+1.99%
Loss Cost	2014.1	0.019 (CI = +/-0.057; p = 0.471)	-0.325 (CI = +/-0.180; p = 0.003)	0.615	+1.87%
Loss Cost	2014.2	0.011 (CI = +/-0.072; p = 0.724)	-0.312 (CI = +/-0.206; p = 0.009)	0.547	+1.12%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.540)	-0.293 (CI = +/-0.231; p = 0.021)	0.500	+2.39%
Loss Cost	2015.2	0.000 (CI = +/-0.117; p = 0.995)	-0.258 (CI = +/-0.267; p = 0.056)	0.389	+0.03%
Loss Cost	2016.1	-0.012 (CI = +/-0.165; p = 0.844)	-0.273 (CI = +/-0.334; p = 0.086)	0.347	-1.24%
Loss Cost	2016.2	-0.083 (CI = +/-0.211; p = 0.300)	-0.191 (CI = +/-0.361; p = 0.191)	0.453	-7.95%
Loss Cost	2017.1	-0.040 (CI = +/-0.387; p = 0.701)	-0.155 (CI = +/-0.559; p = 0.356)	-0.106	-3.90%
Severity	2003.2	0.050 (CI = +/-0.019; p = 0.000)	-0.091 (CI = +/-0.175; p = 0.299)	0.467	+5.08%
Severity	2004.1	0.051 (CI = +/-0.020; p = 0.000)	-0.084 (CI = +/-0.181; p = 0.349)	0.460	+5.22%
Severity	2004.2	0.052 (CI = +/-0.022; p = 0.000)	-0.089 (CI = +/-0.187; p = 0.337)	0.439	+5.32%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	-0.085 (CI = +/-0.194; p = 0.377)	0.425	+5.42%
Severity	2005.2	0.054 (CI = +/-0.025; p = 0.000)	-0.091 (CI = +/-0.201; p = 0.358)	0.406	+5.56%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	-0.094 (CI = +/-0.209; p = 0.366)	0.379	+5.52%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	-0.089 (CI = +/-0.219; p = 0.409)	0.330	+5.41%
Severity	2007.1	0.051 (CI = +/-0.032; p = 0.003)	-0.095 (CI = +/-0.228; p = 0.397)	0.296	+5.26%
Severity	2007.2	0.051 (CI = +/-0.035; p = 0.006)	-0.094 (CI = +/-0.239; p = 0.424)	0.253	+5.23%
Severity	2008.1	0.053 (CI = +/-0.038; p = 0.008)	-0.087 (CI = +/-0.250; p = 0.476)	0.243	+5.42%
Severity	2008.2	0.056 (CI = +/-0.041; p = 0.011)	-0.098 (CI = +/-0.263; p = 0.443)	0.229	+5.73%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.005)	-0.062 (CI = +/-0.263; p = 0.624)	0.297	+6.82%
Severity	2009.2	0.089 (CI = +/-0.037; p = 0.000)	-0.142 (CI = +/-0.216; p = 0.184)	0.557	+9.26%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	-0.083 (CI = +/-0.175; p = 0.333)	0.734	+11.32%
Severity	2010.2	0.123 (CI = +/-0.028; p = 0.000)	-0.133 (CI = +/-0.148; p = 0.074)	0.832	+13.13%
Severity	2011.1	0.135 (CI = +/-0.027; p = 0.000)	-0.100 (CI = +/-0.132; p = 0.128)	0.879	+14.48%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	-0.107 (CI = +/-0.142; p = 0.129)	0.859	+14.76%
Severity	2012.1	0.139 (CI = +/-0.035; p = 0.000)	-0.103 (CI = +/-0.153; p = 0.168)	0.840	+14.92%
Severity	2012.2	0.127 (CI = +/-0.038; p = 0.000)	-0.073 (CI = +/-0.152; p = 0.313)	0.803	+13.54%
Severity	2013.1	0.129 (CI = +/-0.044; p = 0.000)	-0.068 (CI = +/-0.166; p = 0.385)	0.776	+13.82%
Severity	2013.2	0.148 (CI = +/-0.045; p = 0.000)	-0.109 (CI = +/-0.155; p = 0.148)	0.831	+15.99%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	-0.119 (CI = +/-0.171; p = 0.148)	0.791	+15.33%
Severity	2014.2	0.139 (CI = +/-0.069; p = 0.002)	-0.112 (CI = +/-0.198; p = 0.223)	0.699	+14.91%
Severity	2015.1	0.169 (CI = +/-0.065; p = 0.001)	-0.067 (CI = +/-0.169; p = 0.373)	0.831	+18.46%
Severity	2015.2	0.184 (CI = +/-0.087; p = 0.003)	-0.088 (CI = +/-0.200; p = 0.309)	0.796	+20.17%
Severity	2016.1	0.222 (CI = +/-0.081; p = 0.002)	-0.044 (CI = +/-0.165; p = 0.500)	0.903	+24.81%
Severity	2016.2	0.242 (CI = +/-0.131; p = 0.010)	-0.068 (CI = +/-0.223; p = 0.405)	0.870	+27.38%
Severity	2017.1	0.272 (CI = +/-0.231; p = 0.037)	-0.043 (CI = +/-0.333; p = 0.634)	0.857	+31.20%
Frequency	2003.2	0.008 (CI = +/-0.024; p = 0.506)	-0.174 (CI = +/-0.225; p = 0.124)	0.027	+0.80%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.784)	-0.198 (CI = +/-0.226; p = 0.084)	0.041	+0.34%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.991)	-0.179 (CI = +/-0.231; p = 0.123)	0.018	-0.02%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.764)	-0.199 (CI = +/-0.236; p = 0.095)	0.037	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.766)	-0.197 (CI = +/-0.246; p = 0.110)	0.032	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.624)	-0.213 (CI = +/-0.253; p = 0.096)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.579)	-0.205 (CI = +/-0.264; p = 0.122)	0.039	-0.95%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.481)	-0.219 (CI = +/-0.273; p = 0.110)	0.051	-1.30%
Frequency	2007.2	-0.014 (CI = +/-0.041; p = 0.492)	-0.216 (CI = +/-0.287; p = 0.132)	0.046	-1.38%
Frequency	2008.1	-0.019 (CI = +/-0.045; p = 0.384)	-0.236 (CI = +/-0.297; p = 0.113)	0.065	-1.89%
Frequency	2008.2	-0.027 (CI = +/-0.048; p = 0.264)	-0.207 (CI = +/-0.307; p = 0.174)	0.071	-2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	-0.261 (CI = +/-0.295; p = 0.079)	0.192	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	-0.188 (CI = +/-0.268; p = 0.156)	0.325	-6.09%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	-0.273 (CI = +/-0.191; p = 0.008)	0.672	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	-0.206 (CI = +/-0.138; p = 0.006)	0.846	-10.47%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	-0.224 (CI = +/-0.140; p = 0.004)	0.846	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	-0.212 (CI = +/-0.148; p = 0.009)	0.843	-11.43%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	-0.226 (CI = +/-0.156; p = 0.008)	0.828	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000)	-0.208 (CI = +/-0.165; p = 0.018)	0.831	-12.57%
Frequency	2013.1	-0.133 (CI = +/-0.048; p = 0.000)	-0.205 (CI = +/-0.181; p = 0.030)	0.778	-12.46%
Frequency	2013.2	-0.129 (CI = +/-0.058; p = 0.001)	-0.215 (CI = +/-0.202; p = 0.039)	0.749	-12.07%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004)	-0.206 (CI = +/-0.225; p = 0.067)	0.653	-11.67%
Frequency	2014.2	-0.128 (CI = +/-0.091; p = 0.013)	-0.199 (CI = +/-0.261; p = 0.114)	0.624	-12.00%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	-0.226 (CI = +/-0.290; p = 0.105)	0.597	-13.57%
Frequency	2015.2	-0.183 (CI = +/-0.138; p = 0.019)	-0.170 (CI = +/-0.317; p = 0.227)	0.673	-16.76%
Frequency	2016.1	-0.234 (CI = +/-0.153; p = 0.013)	-0.229 (CI = +/-0.309; p = 0.109)	0.772	-20.87%
Frequency	2016.2	-0.325 (CI = +/-0.081; p = 0.001)	-0.123 (CI = +/-0.139; p = 0.067)	0.976	-27.74%
Frequency	2017.1	-0.311 (CI = +/-0.157; p = 0.013)	-0.112 (CI = +/-0.226; p = 0.168)	0.950	-26.76%

## All Perils

Coverage = AP  
End Trend Period = 2023.1  
Excluded Points = 2010.2,2012.2,2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.2	0.041 (CI = +/-0.010; p = 0.000)	-0.195 (CI = +/-0.123; p = 0.003)	0.669	+4.22%
Loss Cost	2004.1	0.039 (CI = +/-0.010; p = 0.000)	-0.213 (CI = +/-0.122; p = 0.001)	0.663	+3.98%
Loss Cost	2004.2	0.037 (CI = +/-0.011; p = 0.000)	-0.198 (CI = +/-0.121; p = 0.002)	0.626	+3.74%
Loss Cost	2005.1	0.035 (CI = +/-0.011; p = 0.000)	-0.213 (CI = +/-0.121; p = 0.001)	0.617	+3.53%
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	-0.213 (CI = +/-0.125; p = 0.002)	0.589	+3.52%
Loss Cost	2006.1	0.032 (CI = +/-0.012; p = 0.000)	-0.229 (CI = +/-0.126; p = 0.001)	0.583	+3.27%
Loss Cost	2006.2	0.030 (CI = +/-0.012; p = 0.000)	-0.216 (CI = +/-0.126; p = 0.001)	0.531	+3.03%
Loss Cost	2007.1	0.027 (CI = +/-0.013; p = 0.000)	-0.236 (CI = +/-0.126; p = 0.001)	0.533	+2.73%
Loss Cost	2007.2	0.026 (CI = +/-0.014; p = 0.001)	-0.229 (CI = +/-0.129; p = 0.001)	0.484	+2.60%
Loss Cost	2008.1	0.024 (CI = +/-0.015; p = 0.002)	-0.240 (CI = +/-0.134; p = 0.001)	0.480	+2.43%
Loss Cost	2008.2	0.021 (CI = +/-0.015; p = 0.009)	-0.226 (CI = +/-0.134; p = 0.002)	0.416	+2.11%
Loss Cost	2009.1	0.019 (CI = +/-0.016; p = 0.027)	-0.240 (CI = +/-0.139; p = 0.002)	0.420	+1.87%
Loss Cost	2009.2	0.019 (CI = +/-0.018; p = 0.034)	-0.243 (CI = +/-0.144; p = 0.002)	0.400	+1.95%
Loss Cost	2010.1	0.016 (CI = +/-0.019; p = 0.104)	-0.263 (CI = +/-0.149; p = 0.001)	0.415	+1.57%
Loss Cost	2011.1	0.013 (CI = +/-0.021; p = 0.214)	-0.255 (CI = +/-0.152; p = 0.002)	0.363	+1.29%
Loss Cost	2011.2	0.011 (CI = +/-0.023; p = 0.305)	-0.250 (CI = +/-0.158; p = 0.004)	0.324	+1.16%
Loss Cost	2012.1	0.011 (CI = +/-0.026; p = 0.383)	-0.253 (CI = +/-0.169; p = 0.006)	0.319	+1.09%
Loss Cost	2013.1	0.002 (CI = +/-0.026; p = 0.853)	-0.230 (CI = +/-0.163; p = 0.008)	0.268	+0.23%
Loss Cost	2013.2	0.011 (CI = +/-0.027; p = 0.402)	-0.258 (CI = +/-0.158; p = 0.003)	0.369	+1.10%
Loss Cost	2014.1	0.012 (CI = +/-0.030; p = 0.406)	-0.254 (CI = +/-0.168; p = 0.006)	0.354	+1.22%
Loss Cost	2014.2	0.010 (CI = +/-0.034; p = 0.559)	-0.246 (CI = +/-0.179; p = 0.010)	0.303	+0.96%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.356)	-0.223 (CI = +/-0.187; p = 0.023)	0.284	+1.70%
Loss Cost	2015.2	0.012 (CI = +/-0.044; p = 0.565)	-0.212 (CI = +/-0.199; p = 0.038)	0.208	+1.20%
Loss Cost	2016.1	0.016 (CI = +/-0.052; p = 0.518)	-0.201 (CI = +/-0.219; p = 0.068)	0.184	+1.60%
Loss Cost	2017.1	0.010 (CI = +/-0.063; p = 0.722)	-0.192 (CI = +/-0.236; p = 0.099)	0.107	+1.04%
Severity	2003.2	0.072 (CI = +/-0.014; p = 0.000)	-0.118 (CI = +/-0.172; p = 0.172)	0.739	+7.46%
Severity	2004.1	0.074 (CI = +/-0.015; p = 0.000)	-0.106 (CI = +/-0.176; p = 0.230)	0.738	+7.64%
Severity	2004.2	0.075 (CI = +/-0.016; p = 0.000)	-0.116 (CI = +/-0.179; p = 0.196)	0.733	+7.82%
Severity	2005.1	0.077 (CI = +/-0.017; p = 0.000)	-0.106 (CI = +/-0.185; p = 0.250)	0.728	+7.97%
Severity	2005.2	0.079 (CI = +/-0.017; p = 0.000)	-0.118 (CI = +/-0.188; p = 0.212)	0.723	+8.18%
Severity	2006.1	0.079 (CI = +/-0.019; p = 0.000)	-0.113 (CI = +/-0.195; p = 0.246)	0.711	+8.26%
Severity	2006.2	0.080 (CI = +/-0.020; p = 0.000)	-0.117 (CI = +/-0.201; p = 0.246)	0.692	+8.33%
Severity	2007.1	0.080 (CI = +/-0.021; p = 0.000)	-0.115 (CI = +/-0.210; p = 0.271)	0.675	+8.36%
Severity	2007.2	0.082 (CI = +/-0.023; p = 0.000)	-0.121 (CI = +/-0.216; p = 0.258)	0.657	+8.50%
Severity	2008.1	0.084 (CI = +/-0.024; p = 0.000)	-0.106 (CI = +/-0.224; p = 0.339)	0.652	+8.77%
Severity	2008.2	0.087 (CI = +/-0.026; p = 0.000)	-0.121 (CI = +/-0.229; p = 0.288)	0.648	+9.14%
Severity	2009.1	0.096 (CI = +/-0.026; p = 0.000)	-0.073 (CI = +/-0.225; p = 0.507)	0.691	+10.03%
Severity	2009.2	0.110 (CI = +/-0.022; p = 0.000)	-0.125 (CI = +/-0.176; p = 0.155)	0.823	+11.63%
Severity	2010.1	0.124 (CI = +/-0.017; p = 0.000)	-0.050 (CI = +/-0.134; p = 0.445)	0.910	+13.22%
Severity	2011.1	0.134 (CI = +/-0.013; p = 0.000)	-0.079 (CI = +/-0.099; p = 0.110)	0.952	+14.39%
Severity	2011.2	0.135 (CI = +/-0.015; p = 0.000)	-0.082 (CI = +/-0.103; p = 0.113)	0.946	+14.48%
Severity	2012.1	0.136 (CI = +/-0.017; p = 0.000)	-0.078 (CI = +/-0.110; p = 0.150)	0.939	+14.57%
Severity	2013.1	0.130 (CI = +/-0.017; p = 0.000)	-0.062 (CI = +/-0.104; p = 0.224)	0.934	+13.88%
Severity	2013.2	0.136 (CI = +/-0.017; p = 0.000)	-0.081 (CI = +/-0.099; p = 0.099)	0.942	+14.55%
Severity	2014.1	0.133 (CI = +/-0.018; p = 0.000)	-0.092 (CI = +/-0.103; p = 0.075)	0.934	+14.20%
Severity	2014.2	0.130 (CI = +/-0.020; p = 0.000)	-0.083 (CI = +/-0.107; p = 0.117)	0.920	+13.84%
Severity	2015.1	0.138 (CI = +/-0.021; p = 0.000)	-0.058 (CI = +/-0.101; p = 0.241)	0.934	+14.77%
Severity	2015.2	0.137 (CI = +/-0.024; p = 0.000)	-0.055 (CI = +/-0.109; p = 0.291)	0.916	+14.65%
Severity	2016.1	0.141 (CI = +/-0.028; p = 0.000)	-0.044 (CI = +/-0.118; p = 0.432)	0.905	+15.14%
Severity	2017.1	0.133 (CI = +/-0.032; p = 0.000)	-0.031 (CI = +/-0.121; p = 0.578)	0.874	+14.26%
Frequency	2003.2	-0.031 (CI = +/-0.019; p = 0.003)	-0.077 (CI = +/-0.230; p = 0.501)	0.202	-3.01%
Frequency	2004.1	-0.035 (CI = +/-0.020; p = 0.001)	-0.107 (CI = +/-0.230; p = 0.351)	0.250	-3.39%
Frequency	2004.2	-0.039 (CI = +/-0.020; p = 0.000)	-0.081 (CI = +/-0.229; p = 0.474)	0.291	-3.78%
Frequency	2005.1	-0.042 (CI = +/-0.021; p = 0.000)	-0.107 (CI = +/-0.231; p = 0.354)	0.323	-4.12%
Frequency	2005.2	-0.044 (CI = +/-0.022; p = 0.000)	-0.095 (CI = +/-0.237; p = 0.419)	0.328	-4.31%
Frequency	2006.1	-0.047 (CI = +/-0.023; p = 0.000)	-0.116 (CI = +/-0.242; p = 0.334)	0.344	-4.60%
Frequency	2006.2	-0.050 (CI = +/-0.024; p = 0.000)	-0.100 (CI = +/-0.247; p = 0.413)	0.358	-4.89%
Frequency	2007.1	-0.053 (CI = +/-0.026; p = 0.000)	-0.121 (CI = +/-0.254; p = 0.338)	0.366	-5.19%
Frequency	2007.2	-0.056 (CI = +/-0.027; p = 0.000)	-0.108 (CI = +/-0.260; p = 0.402)	0.369	-5.44%
Frequency	2008.1	-0.060 (CI = +/-0.029; p = 0.000)	-0.134 (CI = +/-0.268; p = 0.315)	0.381	-5.83%
Frequency	2008.2	-0.067 (CI = +/-0.030; p = 0.000)	-0.106 (CI = +/-0.267; p = 0.422)	0.425	-6.44%
Frequency	2009.1	-0.077 (CI = +/-0.030; p = 0.000)	-0.167 (CI = +/-0.259; p = 0.196)	0.513	-7.42%
Frequency	2009.2	-0.091 (CI = +/-0.028; p = 0.000)	-0.118 (CI = +/-0.226; p = 0.291)	0.650	-8.68%
Frequency	2010.1	-0.109 (CI = +/-0.022; p = 0.000)	-0.213 (CI = +/-0.173; p = 0.019)	0.816	-10.28%
Frequency	2011.1	-0.122 (CI = +/-0.018; p = 0.000)	-0.175 (CI = +/-0.130; p = 0.011)	0.903	-11.46%
Frequency	2011.2	-0.124 (CI = +/-0.019; p = 0.000)	-0.169 (CI = +/-0.135; p = 0.017)	0.897	-11.64%
Frequency	2012.1	-0.125 (CI = +/-0.022; p = 0.000)	-0.175 (CI = +/-0.143; p = 0.020)	0.881	-11.76%
Frequency	2013.1	-0.128 (CI = +/-0.024; p = 0.000)	-0.168 (CI = +/-0.149; p = 0.029)	0.871	-11.98%
Frequency	2013.2	-0.125 (CI = +/-0.027; p = 0.000)	-0.177 (CI = +/-0.156; p = 0.029)	0.855	-11.75%
Frequency	2014.1	-0.121 (CI = +/-0.029; p = 0.000)	-0.162 (CI = +/-0.164; p = 0.053)	0.820	-11.37%
Frequency	2014.2	-0.120 (CI = +/-0.033; p = 0.000)	-0.163 (CI = +/-0.175; p = 0.065)	0.797	-11.32%
Frequency	2015.1	-0.121 (CI = +/-0.039; p = 0.000)	-0.166 (CI = +/-0.190; p = 0.082)	0.754	-11.39%
Frequency	2015.2	-0.125 (CI = +/-0.045; p = 0.000)	-0.157 (CI = +/-0.203; p = 0.117)	0.734	-11.74%
Frequency	2016.1	-0.125 (CI = +/-0.053; p = 0.000)	-0.158 (CI = +/-0.224; p = 0.150)	0.661	-11.76%
Frequency	2017.1	-0.123 (CI = +/-0.065; p = 0.002)	-0.161 (CI = +/-0.243; p = 0.171)	0.600	-11.57%

## All Perils

Coverage = AP  
End Trend Period = 2022.2  
Excluded Points = 2010.2,2012.2,2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.2	0.042 (CI = +/-0.011; p = 0.000)	-0.192 (CI = +/-0.126; p = 0.004)	0.663	+4.27%
Loss Cost	2004.1	0.039 (CI = +/-0.011; p = 0.000)	-0.211 (CI = +/-0.126; p = 0.002)	0.657	+4.02%
Loss Cost	2004.2	0.037 (CI = +/-0.011; p = 0.000)	-0.196 (CI = +/-0.124; p = 0.003)	0.619	+3.77%
Loss Cost	2005.1	0.035 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.125; p = 0.002)	0.610	+3.54%
Loss Cost	2005.2	0.035 (CI = +/-0.012; p = 0.000)	-0.212 (CI = +/-0.129; p = 0.002)	0.581	+3.53%
Loss Cost	2006.1	0.032 (CI = +/-0.013; p = 0.000)	-0.230 (CI = +/-0.130; p = 0.001)	0.576	+3.26%
Loss Cost	2006.2	0.030 (CI = +/-0.013; p = 0.000)	-0.218 (CI = +/-0.130; p = 0.002)	0.523	+3.01%
Loss Cost	2007.1	0.026 (CI = +/-0.014; p = 0.001)	-0.239 (CI = +/-0.131; p = 0.001)	0.526	+2.68%
Loss Cost	2007.2	0.025 (CI = +/-0.015; p = 0.002)	-0.233 (CI = +/-0.134; p = 0.001)	0.477	+2.54%
Loss Cost	2008.1	0.023 (CI = +/-0.016; p = 0.005)	-0.244 (CI = +/-0.139; p = 0.001)	0.475	+2.35%
Loss Cost	2008.2	0.020 (CI = +/-0.016; p = 0.019)	-0.232 (CI = +/-0.139; p = 0.002)	0.413	+2.01%
Loss Cost	2009.1	0.017 (CI = +/-0.018; p = 0.057)	-0.248 (CI = +/-0.145; p = 0.002)	0.420	+1.72%
Loss Cost	2009.2	0.018 (CI = +/-0.019; p = 0.067)	-0.250 (CI = +/-0.150; p = 0.002)	0.400	+1.79%
Loss Cost	2010.1	0.013 (CI = +/-0.021; p = 0.201)	-0.274 (CI = +/-0.155; p = 0.001)	0.421	+1.33%
Loss Cost	2011.1	0.010 (CI = +/-0.023; p = 0.364)	-0.267 (CI = +/-0.158; p = 0.002)	0.373	+1.01%
Loss Cost	2011.2	0.009 (CI = +/-0.025; p = 0.480)	-0.262 (CI = +/-0.165; p = 0.004)	0.336	+0.86%
Loss Cost	2012.1	0.007 (CI = +/-0.028; p = 0.598)	-0.268 (CI = +/-0.178; p = 0.005)	0.332	+0.72%
Loss Cost	2013.1	-0.002 (CI = +/-0.029; p = 0.870)	-0.246 (CI = +/-0.169; p = 0.007)	0.296	-0.22%
Loss Cost	2013.2	0.007 (CI = +/-0.029; p = 0.641)	-0.272 (CI = +/-0.164; p = 0.003)	0.391	+0.66%
Loss Cost	2014.1	0.007 (CI = +/-0.034; p = 0.659)	-0.271 (CI = +/-0.177; p = 0.006)	0.374	+0.71%
Loss Cost	2014.2	0.004 (CI = +/-0.038; p = 0.824)	-0.263 (CI = +/-0.188; p = 0.010)	0.327	+0.40%
Loss Cost	2015.1	0.012 (CI = +/-0.044; p = 0.576)	-0.239 (CI = +/-0.202; p = 0.024)	0.294	+1.16%
Loss Cost	2015.2	0.006 (CI = +/-0.050; p = 0.808)	-0.228 (CI = +/-0.213; p = 0.038)	0.224	+0.57%
Loss Cost	2016.1	0.008 (CI = +/-0.062; p = 0.769)	-0.221 (CI = +/-0.243; p = 0.070)	0.191	+0.85%
Loss Cost	2017.1	0.001 (CI = +/-0.075; p = 0.972)	-0.212 (CI = +/-0.260; p = 0.098)	0.120	+0.12%
Severity	2003.2	0.070 (CI = +/-0.015; p = 0.000)	-0.133 (CI = +/-0.173; p = 0.129)	0.722	+7.22%
Severity	2004.1	0.071 (CI = +/-0.016; p = 0.000)	-0.121 (CI = +/-0.178; p = 0.176)	0.720	+7.38%
Severity	2004.2	0.073 (CI = +/-0.016; p = 0.000)	-0.131 (CI = +/-0.181; p = 0.151)	0.714	+7.56%
Severity	2005.1	0.074 (CI = +/-0.017; p = 0.000)	-0.121 (CI = +/-0.187; p = 0.196)	0.708	+7.71%
Severity	2005.2	0.076 (CI = +/-0.018; p = 0.000)	-0.132 (CI = +/-0.191; p = 0.168)	0.702	+7.92%
Severity	2006.1	0.077 (CI = +/-0.020; p = 0.000)	-0.129 (CI = +/-0.199; p = 0.196)	0.689	+7.97%
Severity	2006.2	0.077 (CI = +/-0.021; p = 0.000)	-0.132 (CI = +/-0.205; p = 0.198)	0.668	+8.04%
Severity	2007.1	0.077 (CI = +/-0.022; p = 0.000)	-0.132 (CI = +/-0.214; p = 0.217)	0.650	+8.03%
Severity	2007.2	0.079 (CI = +/-0.024; p = 0.000)	-0.138 (CI = +/-0.221; p = 0.211)	0.630	+8.17%
Severity	2008.1	0.081 (CI = +/-0.026; p = 0.000)	-0.123 (CI = +/-0.231; p = 0.281)	0.623	+8.43%
Severity	2008.2	0.084 (CI = +/-0.028; p = 0.000)	-0.137 (CI = +/-0.236; p = 0.243)	0.618	+8.80%
Severity	2009.1	0.093 (CI = +/-0.029; p = 0.000)	-0.087 (CI = +/-0.235; p = 0.451)	0.661	+9.74%
Severity	2009.2	0.108 (CI = +/-0.024; p = 0.000)	-0.135 (CI = +/-0.184; p = 0.141)	0.806	+11.41%
Severity	2010.1	0.124 (CI = +/-0.019; p = 0.000)	-0.051 (CI = +/-0.141; p = 0.457)	0.900	+13.19%
Severity	2011.1	0.135 (CI = +/-0.015; p = 0.000)	-0.078 (CI = +/-0.104; p = 0.136)	0.947	+14.44%
Severity	2011.2	0.136 (CI = +/-0.016; p = 0.000)	-0.080 (CI = +/-0.109; p = 0.139)	0.940	+14.53%
Severity	2012.1	0.137 (CI = +/-0.019; p = 0.000)	-0.076 (CI = +/-0.117; p = 0.190)	0.932	+14.65%
Severity	2013.1	0.130 (CI = +/-0.019; p = 0.000)	-0.061 (CI = +/-0.110; p = 0.259)	0.926	+13.91%
Severity	2013.2	0.136 (CI = +/-0.019; p = 0.000)	-0.079 (CI = +/-0.105; p = 0.127)	0.935	+14.62%
Severity	2014.1	0.133 (CI = +/-0.021; p = 0.000)	-0.092 (CI = +/-0.111; p = 0.097)	0.925	+14.22%
Severity	2014.2	0.130 (CI = +/-0.023; p = 0.000)	-0.083 (CI = +/-0.115; p = 0.142)	0.907	+13.84%
Severity	2015.1	0.140 (CI = +/-0.024; p = 0.000)	-0.052 (CI = +/-0.110; p = 0.324)	0.925	+14.99%
Severity	2015.2	0.139 (CI = +/-0.028; p = 0.000)	-0.050 (CI = +/-0.118; p = 0.371)	0.904	+14.87%
Severity	2016.1	0.145 (CI = +/-0.034; p = 0.000)	-0.033 (CI = +/-0.131; p = 0.583)	0.893	+15.60%
Severity	2017.1	0.137 (CI = +/-0.039; p = 0.000)	-0.024 (CI = +/-0.135; p = 0.700)	0.852	+14.66%
Frequency	2003.2	-0.028 (CI = +/-0.020; p = 0.008)	-0.059 (CI = +/-0.232; p = 0.607)	0.153	-2.75%
Frequency	2004.1	-0.032 (CI = +/-0.021; p = 0.003)	-0.090 (CI = +/-0.233; p = 0.440)	0.198	-3.14%
Frequency	2004.2	-0.036 (CI = +/-0.021; p = 0.001)	-0.065 (CI = +/-0.232; p = 0.571)	0.241	-3.53%
Frequency	2005.1	-0.039 (CI = +/-0.022; p = 0.001)	-0.091 (CI = +/-0.236; p = 0.437)	0.271	-3.87%
Frequency	2005.2	-0.041 (CI = +/-0.023; p = 0.001)	-0.080 (CI = +/-0.242; p = 0.504)	0.277	-4.06%
Frequency	2006.1	-0.045 (CI = +/-0.024; p = 0.001)	-0.101 (CI = +/-0.248; p = 0.411)	0.291	-4.36%
Frequency	2006.2	-0.048 (CI = +/-0.026; p = 0.001)	-0.086 (CI = +/-0.253; p = 0.492)	0.307	-4.66%
Frequency	2007.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.107 (CI = +/-0.262; p = 0.411)	0.313	-4.96%
Frequency	2007.2	-0.053 (CI = +/-0.029; p = 0.001)	-0.095 (CI = +/-0.269; p = 0.474)	0.317	-5.20%
Frequency	2008.1	-0.058 (CI = +/-0.031; p = 0.001)	-0.121 (CI = +/-0.279; p = 0.379)	0.328	-5.61%
Frequency	2008.2	-0.064 (CI = +/-0.033; p = 0.000)	-0.095 (CI = +/-0.278; p = 0.486)	0.374	-6.24%
Frequency	2009.1	-0.076 (CI = +/-0.033; p = 0.000)	-0.161 (CI = +/-0.271; p = 0.231)	0.467	-7.31%
Frequency	2009.2	-0.090 (CI = +/-0.030; p = 0.000)	-0.115 (CI = +/-0.236; p = 0.322)	0.614	-8.63%
Frequency	2010.1	-0.111 (CI = +/-0.024; p = 0.000)	-0.223 (CI = +/-0.182; p = 0.019)	0.800	-10.47%
Frequency	2011.1	-0.125 (CI = +/-0.019; p = 0.000)	-0.189 (CI = +/-0.134; p = 0.008)	0.898	-11.73%
Frequency	2011.2	-0.127 (CI = +/-0.021; p = 0.000)	-0.182 (CI = +/-0.138; p = 0.013)	0.892	-11.94%
Frequency	2012.1	-0.130 (CI = +/-0.024; p = 0.000)	-0.192 (CI = +/-0.148; p = 0.014)	0.875	-12.15%
Frequency	2013.1	-0.132 (CI = +/-0.026; p = 0.000)	-0.186 (CI = +/-0.153; p = 0.021)	0.866	-12.41%
Frequency	2013.2	-0.130 (CI = +/-0.029; p = 0.000)	-0.193 (CI = +/-0.161; p = 0.022)	0.849	-12.19%
Frequency	2014.1	-0.126 (CI = +/-0.033; p = 0.000)	-0.179 (CI = +/-0.172; p = 0.043)	0.809	-11.83%
Frequency	2014.2	-0.126 (CI = +/-0.037; p = 0.000)	-0.180 (CI = +/-0.183; p = 0.054)	0.784	-11.80%
Frequency	2015.1	-0.128 (CI = +/-0.044; p = 0.000)	-0.187 (CI = +/-0.202; p = 0.066)	0.738	-12.03%
Frequency	2015.2	-0.133 (CI = +/-0.050; p = 0.000)	-0.178 (CI = +/-0.215; p = 0.095)	0.720	-12.45%
Frequency	2016.1	-0.136 (CI = +/-0.063; p = 0.001)	-0.188 (CI = +/-0.244; p = 0.118)	0.644	-12.76%
Frequency	2017.1	-0.136 (CI = +/-0.077; p = 0.003)	-0.189 (CI = +/-0.265; p = 0.141)	0.579	-12.68%

## All Perils

Coverage = AP  
End Trend Period = 2019.2  
Excluded Points = 2010.2,2012.2,2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.2	0.054 (CI = +/-0.012; p = 0.000)	-0.191 (CI = +/-0.114; p = 0.002)	0.770	+5.51%
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	-0.208 (CI = +/-0.114; p = 0.001)	0.765	+5.23%
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	-0.194 (CI = +/-0.113; p = 0.002)	0.736	+4.95%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	-0.208 (CI = +/-0.115; p = 0.001)	0.728	+4.70%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	-0.212 (CI = +/-0.119; p = 0.001)	0.707	+4.78%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	-0.228 (CI = +/-0.120; p = 0.001)	0.703	+4.48%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	-0.216 (CI = +/-0.121; p = 0.001)	0.656	+4.18%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	-0.237 (CI = +/-0.122; p = 0.001)	0.659	+3.79%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	-0.232 (CI = +/-0.127; p = 0.001)	0.611	+3.67%
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	-0.242 (CI = +/-0.134; p = 0.001)	0.606	+3.48%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	-0.228 (CI = +/-0.134; p = 0.002)	0.539	+3.04%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.020)	-0.244 (CI = +/-0.142; p = 0.002)	0.542	+2.69%
Loss Cost	2009.2	0.029 (CI = +/-0.024; p = 0.022)	-0.250 (CI = +/-0.148; p = 0.003)	0.528	+2.92%
Loss Cost	2010.1	0.022 (CI = +/-0.027; p = 0.097)	-0.277 (CI = +/-0.157; p = 0.002)	0.549	+2.27%
Loss Cost	2011.1	0.018 (CI = +/-0.030; p = 0.223)	-0.269 (CI = +/-0.162; p = 0.003)	0.487	+1.82%
Loss Cost	2011.2	0.016 (CI = +/-0.035; p = 0.331)	-0.265 (CI = +/-0.173; p = 0.006)	0.433	+1.63%
Loss Cost	2012.1	0.015 (CI = +/-0.042; p = 0.461)	-0.271 (CI = +/-0.194; p = 0.011)	0.424	+1.47%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.819)	-0.243 (CI = +/-0.168; p = 0.009)	0.412	-0.42%
Loss Cost	2013.2	0.014 (CI = +/-0.036; p = 0.417)	-0.281 (CI = +/-0.140; p = 0.001)	0.636	+1.36%
Loss Cost	2014.1	0.015 (CI = +/-0.045; p = 0.462)	-0.278 (CI = +/-0.161; p = 0.004)	0.614	+1.50%
Loss Cost	2014.2	0.008 (CI = +/-0.054; p = 0.721)	-0.267 (CI = +/-0.178; p = 0.009)	0.547	+0.85%
Loss Cost	2015.1	0.028 (CI = +/-0.063; p = 0.320)	-0.224 (CI = +/-0.190; p = 0.028)	0.550	+2.85%
Loss Cost	2015.2	0.013 (CI = +/-0.078; p = 0.692)	-0.206 (CI = +/-0.205; p = 0.049)	0.423	+1.28%
Loss Cost	2016.1	0.026 (CI = +/-0.129; p = 0.602)	-0.182 (CI = +/-0.291; p = 0.157)	0.351	+2.66%
Loss Cost	2017.1	-0.015 (CI = +/-0.194; p = 0.821)	-0.175 (CI = +/-0.331; p = 0.191)	0.153	-1.49%
Severity	2003.2	0.055 (CI = +/-0.019; p = 0.000)	-0.149 (CI = +/-0.190; p = 0.118)	0.540	+5.65%
Severity	2004.1	0.056 (CI = +/-0.021; p = 0.000)	-0.142 (CI = +/-0.197; p = 0.150)	0.533	+5.76%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	-0.150 (CI = +/-0.203; p = 0.141)	0.517	+5.92%
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	-0.146 (CI = +/-0.213; p = 0.168)	0.504	+5.98%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	-0.155 (CI = +/-0.220; p = 0.158)	0.489	+6.18%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	-0.160 (CI = +/-0.231; p = 0.165)	0.465	+6.09%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	-0.159 (CI = +/-0.241; p = 0.185)	0.422	+6.06%
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	-0.170 (CI = +/-0.254; p = 0.177)	0.392	+5.84%
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003)	-0.172 (CI = +/-0.265; p = 0.191)	0.352	+5.89%
Severity	2008.1	0.058 (CI = +/-0.039; p = 0.006)	-0.167 (CI = +/-0.283; p = 0.230)	0.338	+5.98%
Severity	2008.2	0.062 (CI = +/-0.043; p = 0.008)	-0.179 (CI = +/-0.295; p = 0.217)	0.324	+6.35%
Severity	2009.1	0.072 (CI = +/-0.047; p = 0.005)	-0.130 (CI = +/-0.306; p = 0.382)	0.372	+7.47%
Severity	2009.2	0.095 (CI = +/-0.040; p = 0.000)	-0.189 (CI = +/-0.243; p = 0.119)	0.628	+10.01%
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	-0.083 (CI = +/-0.199; p = 0.388)	0.793	+12.77%
Severity	2011.1	0.140 (CI = +/-0.026; p = 0.000)	-0.116 (CI = +/-0.140; p = 0.096)	0.906	+15.08%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	-0.124 (CI = +/-0.147; p = 0.092)	0.892	+15.46%
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	-0.116 (CI = +/-0.165; p = 0.149)	0.876	+15.72%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	-0.101 (CI = +/-0.164; p = 0.201)	0.841	+14.53%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	-0.135 (CI = +/-0.144; p = 0.063)	0.889	+16.37%
Severity	2014.1	0.144 (CI = +/-0.044; p = 0.000)	-0.153 (CI = +/-0.160; p = 0.058)	0.870	+15.54%
Severity	2014.2	0.142 (CI = +/-0.055; p = 0.000)	-0.150 (CI = +/-0.180; p = 0.091)	0.818	+15.28%
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	-0.091 (CI = +/-0.168; p = 0.233)	0.887	+18.39%
Severity	2015.2	0.179 (CI = +/-0.072; p = 0.001)	-0.103 (CI = +/-0.189; p = 0.222)	0.860	+19.60%
Severity	2016.1	0.225 (CI = +/-0.079; p = 0.001)	-0.020 (CI = +/-0.179; p = 0.771)	0.929	+25.29%
Severity	2017.1	0.249 (CI = +/-0.123; p = 0.008)	-0.024 (CI = +/-0.210; p = 0.740)	0.900	+28.24%
Frequency	2003.2	-0.001 (CI = +/-0.023; p = 0.908)	-0.042 (CI = +/-0.223; p = 0.702)	-0.067	-0.13%
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.667)	-0.066 (CI = +/-0.227; p = 0.557)	-0.055	-0.50%
Frequency	2004.2	-0.009 (CI = +/-0.025; p = 0.451)	-0.044 (CI = +/-0.230; p = 0.698)	-0.048	-0.92%
Frequency	2005.1	-0.012 (CI = +/-0.026; p = 0.350)	-0.062 (CI = +/-0.238; p = 0.597)	-0.033	-1.21%
Frequency	2005.2	-0.013 (CI = +/-0.028; p = 0.342)	-0.056 (CI = +/-0.247; p = 0.641)	-0.034	-1.32%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.310)	-0.068 (CI = +/-0.258; p = 0.590)	-0.029	-1.52%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.273)	-0.057 (CI = +/-0.267; p = 0.661)	-0.024	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.271)	-0.066 (CI = +/-0.282; p = 0.629)	-0.026	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.275)	-0.060 (CI = +/-0.295; p = 0.673)	-0.028	-2.09%
Frequency	2008.1	-0.024 (CI = +/-0.043; p = 0.264)	-0.074 (CI = +/-0.314; p = 0.625)	-0.027	-2.36%
Frequency	2008.2	-0.032 (CI = +/-0.047; p = 0.171)	-0.049 (CI = +/-0.320; p = 0.750)	0.006	-3.11%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	-0.114 (CI = +/-0.325; p = 0.466)	0.099	-4.44%
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	-0.061 (CI = +/-0.284; p = 0.654)	0.306	-6.44%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	-0.194 (CI = +/-0.216; p = 0.075)	0.653	-9.31%
Frequency	2011.1	-0.122 (CI = +/-0.023; p = 0.000)	-0.153 (CI = +/-0.124; p = 0.019)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	-0.142 (CI = +/-0.127; p = 0.031)	0.895	-11.98%
Frequency	2012.1	-0.131 (CI = +/-0.030; p = 0.000)	-0.155 (CI = +/-0.140; p = 0.034)	0.873	-12.32%
Frequency	2013.1	-0.140 (CI = +/-0.033; p = 0.000)	-0.142 (CI = +/-0.140; p = 0.048)	0.877	-13.05%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	-0.146 (CI = +/-0.154; p = 0.061)	0.855	-12.89%
Frequency	2014.1	-0.129 (CI = +/-0.047; p = 0.000)	-0.124 (CI = +/-0.170; p = 0.130)	0.795	-12.15%
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	-0.117 (CI = +/-0.190; p = 0.188)	0.768	-12.52%
Frequency	2015.1	-0.141 (CI = +/-0.076; p = 0.004)	-0.133 (CI = +/-0.229; p = 0.207)	0.697	-13.13%
Frequency	2015.2	-0.166 (CI = +/-0.086; p = 0.004)	-0.104 (CI = +/-0.225; p = 0.290)	0.770	-15.32%
Frequency	2016.1	-0.199 (CI = +/-0.129; p = 0.013)	-0.162 (CI = +/-0.292; p = 0.197)	0.733	-18.06%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.008)	-0.151 (CI = +/-0.231; p = 0.129)	0.879	-23.19%

## All Perils

Coverage = AP  
End Trend Period = 2019.1  
Excluded Points = 2010.2,2012.2,2016.2  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend
					Rate
Loss Cost	2003.2	0.056 (CI = +/-0.012; p = 0.000)	-0.204 (CI = +/-0.118; p = 0.001)	0.764	+5.72%
Loss Cost	2004.1	0.053 (CI = +/-0.013; p = 0.000)	-0.220 (CI = +/-0.117; p = 0.001)	0.759	+5.43%
Loss Cost	2004.2	0.050 (CI = +/-0.013; p = 0.000)	-0.205 (CI = +/-0.117; p = 0.001)	0.725	+5.13%
Loss Cost	2005.1	0.048 (CI = +/-0.014; p = 0.000)	-0.218 (CI = +/-0.119; p = 0.001)	0.717	+4.88%
Loss Cost	2005.2	0.049 (CI = +/-0.015; p = 0.000)	-0.224 (CI = +/-0.123; p = 0.001)	0.697	+4.99%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	-0.240 (CI = +/-0.125; p = 0.001)	0.692	+4.69%
Loss Cost	2006.2	0.043 (CI = +/-0.016; p = 0.000)	-0.226 (CI = +/-0.127; p = 0.001)	0.639	+4.38%
Loss Cost	2007.1	0.039 (CI = +/-0.017; p = 0.000)	-0.246 (CI = +/-0.127; p = 0.001)	0.643	+3.98%
Loss Cost	2007.2	0.038 (CI = +/-0.018; p = 0.000)	-0.242 (CI = +/-0.134; p = 0.001)	0.591	+3.88%
Loss Cost	2008.1	0.036 (CI = +/-0.020; p = 0.002)	-0.251 (CI = +/-0.141; p = 0.002)	0.586	+3.69%
Loss Cost	2008.2	0.032 (CI = +/-0.022; p = 0.007)	-0.236 (CI = +/-0.143; p = 0.003)	0.509	+3.21%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.024)	-0.251 (CI = +/-0.151; p = 0.003)	0.513	+2.86%
Loss Cost	2009.2	0.031 (CI = +/-0.027; p = 0.026)	-0.259 (CI = +/-0.159; p = 0.003)	0.501	+3.16%
Loss Cost	2010.1	0.025 (CI = +/-0.030; p = 0.098)	-0.285 (CI = +/-0.168; p = 0.003)	0.524	+2.51%
Loss Cost	2011.1	0.020 (CI = +/-0.034; p = 0.229)	-0.276 (CI = +/-0.175; p = 0.005)	0.455	+2.02%
Loss Cost	2011.2	0.018 (CI = +/-0.040; p = 0.339)	-0.272 (CI = +/-0.190; p = 0.009)	0.398	+1.85%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.458)	-0.277 (CI = +/-0.212; p = 0.016)	0.385	+1.69%
Loss Cost	2013.1	-0.006 (CI = +/-0.048; p = 0.787)	-0.238 (CI = +/-0.187; p = 0.018)	0.368	-0.58%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.403)	-0.290 (CI = +/-0.160; p = 0.003)	0.607	+1.71%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.447)	-0.286 (CI = +/-0.184; p = 0.008)	0.574	+1.87%
Loss Cost	2014.2	0.011 (CI = +/-0.070; p = 0.710)	-0.273 (CI = +/-0.213; p = 0.020)	0.495	+1.12%
Loss Cost	2015.1	0.032 (CI = +/-0.082; p = 0.363)	-0.231 (CI = +/-0.229; p = 0.049)	0.463	+3.24%
Loss Cost	2015.2	0.012 (CI = +/-0.112; p = 0.781)	-0.205 (CI = +/-0.269; p = 0.102)	0.293	+1.21%
Loss Cost	2016.1	0.026 (CI = +/-0.193; p = 0.694)	-0.182 (CI = +/-0.403; p = 0.246)	0.125	+2.66%
Loss Cost	2017.1	-0.040 (CI = +/-0.387; p = 0.701)	-0.155 (CI = +/-0.559; p = 0.356)	-0.106	-3.90%
Severity	2003.2	0.051 (CI = +/-0.020; p = 0.000)	-0.122 (CI = +/-0.192; p = 0.203)	0.475	+5.22%
Severity	2004.1	0.052 (CI = +/-0.021; p = 0.000)	-0.116 (CI = +/-0.200; p = 0.242)	0.467	+5.32%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	-0.123 (CI = +/-0.208; p = 0.235)	0.446	+5.45%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	-0.119 (CI = +/-0.217; p = 0.266)	0.431	+5.51%
Severity	2005.2	0.055 (CI = +/-0.027; p = 0.000)	-0.127 (CI = +/-0.226; p = 0.256)	0.410	+5.67%
Severity	2006.1	0.054 (CI = +/-0.029; p = 0.001)	-0.132 (CI = +/-0.237; p = 0.258)	0.383	+5.57%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	-0.128 (CI = +/-0.248; p = 0.295)	0.330	+5.46%
Severity	2007.1	0.051 (CI = +/-0.034; p = 0.006)	-0.140 (CI = +/-0.261; p = 0.277)	0.296	+5.23%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.012)	-0.138 (CI = +/-0.274; p = 0.304)	0.247	+5.19%
Severity	2008.1	0.051 (CI = +/-0.042; p = 0.019)	-0.135 (CI = +/-0.293; p = 0.345)	0.231	+5.27%
Severity	2008.2	0.054 (CI = +/-0.047; p = 0.025)	-0.145 (CI = +/-0.308; p = 0.333)	0.211	+5.58%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	-0.098 (CI = +/-0.319; p = 0.524)	0.266	+6.69%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	-0.169 (CI = +/-0.259; p = 0.184)	0.547	+9.48%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	-0.066 (CI = +/-0.210; p = 0.509)	0.748	+12.27%
Severity	2011.1	0.138 (CI = +/-0.030; p = 0.000)	-0.109 (CI = +/-0.151; p = 0.141)	0.883	+14.85%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	-0.118 (CI = +/-0.162; p = 0.136)	0.863	+15.26%
Severity	2012.1	0.144 (CI = +/-0.041; p = 0.000)	-0.111 (CI = +/-0.181; p = 0.201)	0.841	+15.52%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	-0.088 (CI = +/-0.180; p = 0.298)	0.787	+13.97%
Severity	2013.2	0.150 (CI = +/-0.046; p = 0.000)	-0.132 (CI = +/-0.166; p = 0.104)	0.847	+16.21%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	-0.149 (CI = +/-0.184; p = 0.097)	0.817	+15.33%
Severity	2014.2	0.139 (CI = +/-0.071; p = 0.003)	-0.143 (CI = +/-0.216; p = 0.157)	0.730	+14.91%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	-0.087 (CI = +/-0.204; p = 0.322)	0.832	+18.14%
Severity	2015.2	0.180 (CI = +/-0.103; p = 0.008)	-0.105 (CI = +/-0.248; p = 0.307)	0.783	+19.73%
Severity	2016.1	0.229 (CI = +/-0.118; p = 0.008)	-0.026 (CI = +/-0.246; p = 0.763)	0.889	+25.80%
Severity	2017.1	0.272 (CI = +/-0.231; p = 0.037)	-0.043 (CI = +/-0.333; p = 0.634)	0.857	+31.20%
Frequency	2003.2	0.005 (CI = +/-0.023; p = 0.681)	-0.081 (CI = +/-0.223; p = 0.460)	-0.050	+0.47%
Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.931)	-0.104 (CI = +/-0.226; p = 0.354)	-0.043	+0.10%
Frequency	2004.2	-0.003 (CI = +/-0.026; p = 0.811)	-0.082 (CI = +/-0.231; p = 0.469)	-0.055	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.658)	-0.099 (CI = +/-0.238; p = 0.399)	-0.043	-0.59%
Frequency	2005.2	-0.006 (CI = +/-0.030; p = 0.657)	-0.097 (CI = +/-0.249; p = 0.429)	-0.047	-0.64%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.591)	-0.107 (CI = +/-0.260; p = 0.401)	-0.043	-0.83%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.544)	-0.099 (CI = +/-0.272; p = 0.458)	-0.045	-1.02%
Frequency	2007.1	-0.012 (CI = +/-0.038; p = 0.519)	-0.107 (CI = +/-0.287; p = 0.445)	-0.048	-1.18%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.535)	-0.104 (CI = +/-0.302; p = 0.478)	-0.053	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.497)	-0.117 (CI = +/-0.321; p = 0.454)	-0.053	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.353)	-0.091 (CI = +/-0.331; p = 0.569)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.163)	-0.154 (CI = +/-0.336; p = 0.345)	0.053	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	-0.091 (CI = +/-0.299; p = 0.526)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	-0.219 (CI = +/-0.224; p = 0.054)	0.621	-8.70%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	-0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	-0.154 (CI = +/-0.136; p = 0.030)	0.881	-11.63%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	-0.166 (CI = +/-0.151; p = 0.034)	0.853	-11.97%
Frequency	2013.1	-0.137 (CI = +/-0.040; p = 0.000)	-0.150 (CI = +/-0.156; p = 0.057)	0.855	-12.77%
Frequency	2013.2	-0.133 (CI = +/-0.048; p = 0.000)	-0.158 (CI = +/-0.175; p = 0.071)	0.829	-12.48%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	-0.137 (CI = +/-0.192; p = 0.136)	0.753	-11.67%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	-0.130 (CI = +/-0.225; p = 0.208)	0.718	-12.00%
Frequency	2015.1	-0.135 (CI = +/-0.098; p = 0.017)	-0.144 (CI = +/-0.276; p = 0.237)	0.625	-12.61%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	-0.101 (CI = +/-0.295; p = 0.397)	0.709	-15.47%
Frequency	2016.1	-0.203 (CI = +/-0.192; p = 0.044)	-0.157 (CI = +/-0.402; p = 0.303)	0.655	-18.39%
Frequency	2017.1	-0.311 (CI = +/-0.157; p = 0.013)	-0.112 (CI = +/-0.226; p = 0.168)	0.950	-26.76%



## Specified Perils

Coverage = SP  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.058 (CI = +/-0.014; p = 0.000)	-0.481 (CI = +/-0.164; p = 0.000)	0.713	+5.94%
Loss Cost	2004.1	0.059 (CI = +/-0.015; p = 0.000)	-0.470 (CI = +/-0.167; p = 0.000)	0.717	+6.11%
Loss Cost	2004.2	0.062 (CI = +/-0.015; p = 0.000)	-0.485 (CI = +/-0.169; p = 0.000)	0.716	+6.35%
Loss Cost	2005.1	0.059 (CI = +/-0.016; p = 0.000)	-0.504 (CI = +/-0.169; p = 0.000)	0.717	+6.03%
Loss Cost	2005.2	0.061 (CI = +/-0.016; p = 0.000)	-0.521 (CI = +/-0.171; p = 0.000)	0.720	+6.32%
Loss Cost	2006.1	0.061 (CI = +/-0.017; p = 0.000)	-0.525 (CI = +/-0.175; p = 0.000)	0.716	+6.24%
Loss Cost	2006.2	0.060 (CI = +/-0.018; p = 0.000)	-0.521 (CI = +/-0.181; p = 0.000)	0.687	+6.17%
Loss Cost	2007.1	0.061 (CI = +/-0.020; p = 0.000)	-0.514 (CI = +/-0.186; p = 0.000)	0.688	+6.32%
Loss Cost	2007.2	0.067 (CI = +/-0.020; p = 0.000)	-0.543 (CI = +/-0.183; p = 0.000)	0.715	+6.88%
Loss Cost	2008.1	0.067 (CI = +/-0.021; p = 0.000)	-0.539 (CI = +/-0.189; p = 0.000)	0.713	+6.95%
Loss Cost	2008.2	0.067 (CI = +/-0.023; p = 0.000)	-0.538 (CI = +/-0.196; p = 0.000)	0.684	+6.93%
Loss Cost	2009.1	0.065 (CI = +/-0.024; p = 0.000)	-0.551 (CI = +/-0.202; p = 0.000)	0.681	+6.66%
Loss Cost	2009.2	0.055 (CI = +/-0.023; p = 0.000)	-0.504 (CI = +/-0.185; p = 0.000)	0.652	+5.65%
Loss Cost	2010.1	0.056 (CI = +/-0.025; p = 0.000)	-0.500 (CI = +/-0.192; p = 0.000)	0.652	+5.76%
Loss Cost	2010.2	0.053 (CI = +/-0.027; p = 0.000)	-0.487 (CI = +/-0.199; p = 0.000)	0.604	+5.47%
Loss Cost	2011.1	0.054 (CI = +/-0.029; p = 0.001)	-0.485 (CI = +/-0.208; p = 0.000)	0.603	+5.52%
Loss Cost	2011.2	0.047 (CI = +/-0.030; p = 0.004)	-0.458 (CI = +/-0.210; p = 0.000)	0.541	+4.82%
Loss Cost	2012.1	0.042 (CI = +/-0.032; p = 0.014)	-0.478 (CI = +/-0.215; p = 0.000)	0.550	+4.28%
Loss Cost	2012.2	0.029 (CI = +/-0.031; p = 0.067)	-0.429 (CI = +/-0.200; p = 0.000)	0.498	+2.97%
Loss Cost	2013.1	0.038 (CI = +/-0.032; p = 0.024)	-0.398 (CI = +/-0.196; p = 0.000)	0.527	+3.88%
Loss Cost	2013.2	0.039 (CI = +/-0.036; p = 0.035)	-0.402 (CI = +/-0.208; p = 0.001)	0.491	+3.99%
Loss Cost	2014.1	0.028 (CI = +/-0.037; p = 0.127)	-0.436 (CI = +/-0.203; p = 0.000)	0.542	+2.86%
Loss Cost	2014.2	0.019 (CI = +/-0.040; p = 0.318)	-0.409 (CI = +/-0.208; p = 0.001)	0.483	+1.96%
Loss Cost	2015.1	0.026 (CI = +/-0.044; p = 0.239)	-0.392 (CI = +/-0.218; p = 0.002)	0.472	+2.58%
Loss Cost	2015.2	0.010 (CI = +/-0.046; p = 0.645)	-0.348 (CI = +/-0.213; p = 0.004)	0.410	+1.01%
Loss Cost	2016.1	0.010 (CI = +/-0.053; p = 0.678)	-0.347 (CI = +/-0.230; p = 0.007)	0.390	+1.05%
Loss Cost	2016.2	0.019 (CI = +/-0.062; p = 0.515)	-0.368 (CI = +/-0.248; p = 0.007)	0.402	+1.90%
Loss Cost	2017.1	0.028 (CI = +/-0.071; p = 0.398)	-0.348 (CI = +/-0.266; p = 0.015)	0.378	+2.85%
Severity	2003.2	0.044 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.102; p = 0.137)	0.722	+4.46%
Severity	2004.1	0.045 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.103; p = 0.099)	0.726	+4.61%
Severity	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.104; p = 0.072)	0.708	+4.46%
Severity	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.089 (CI = +/-0.106; p = 0.098)	0.680	+4.35%
Severity	2005.2	0.042 (CI = +/-0.011; p = 0.000)	0.090 (CI = +/-0.110; p = 0.106)	0.664	+4.34%
Severity	2006.1	0.044 (CI = +/-0.011; p = 0.000)	0.096 (CI = +/-0.112; p = 0.089)	0.658	+4.46%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.098; p = 0.014)	0.678	+3.93%
Severity	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.101; p = 0.020)	0.642	+3.85%
Severity	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.101; p = 0.012)	0.625	+3.63%
Severity	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.105; p = 0.015)	0.594	+3.63%
Severity	2008.2	0.033 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.105; p = 0.008)	0.577	+3.37%
Severity	2009.1	0.034 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.108; p = 0.008)	0.561	+3.48%
Severity	2009.2	0.030 (CI = +/-0.013; p = 0.000)	0.172 (CI = +/-0.103; p = 0.002)	0.566	+3.02%
Severity	2010.1	0.032 (CI = +/-0.013; p = 0.000)	0.184 (CI = +/-0.104; p = 0.001)	0.586	+3.29%
Severity	2010.2	0.037 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.098; p = 0.002)	0.654	+3.78%
Severity	2011.1	0.034 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.098; p = 0.004)	0.594	+3.47%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	0.581	+3.23%
Severity	2012.1	0.033 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.105; p = 0.004)	0.552	+3.33%
Severity	2012.2	0.036 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.107; p = 0.008)	0.579	+3.68%
Severity	2013.1	0.036 (CI = +/-0.019; p = 0.001)	0.149 (CI = +/-0.113; p = 0.013)	0.522	+3.63%
Severity	2013.2	0.035 (CI = +/-0.021; p = 0.003)	0.153 (CI = +/-0.120; p = 0.015)	0.505	+3.52%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.009)	0.144 (CI = +/-0.125; p = 0.026)	0.415	+3.24%
Severity	2014.2	0.037 (CI = +/-0.025; p = 0.007)	0.129 (CI = +/-0.129; p = 0.051)	0.450	+3.75%
Severity	2015.1	0.036 (CI = +/-0.028; p = 0.016)	0.126 (CI = +/-0.138; p = 0.069)	0.371	+3.67%
Severity	2015.2	0.032 (CI = +/-0.032; p = 0.047)	0.136 (CI = +/-0.147; p = 0.067)	0.345	+3.30%
Severity	2016.1	0.027 (CI = +/-0.036; p = 0.129)	0.122 (CI = +/-0.154; p = 0.111)	0.206	+2.71%
Severity	2016.2	0.034 (CI = +/-0.040; p = 0.088)	0.103 (CI = +/-0.163; p = 0.193)	0.242	+3.50%
Severity	2017.1	0.028 (CI = +/-0.047; p = 0.207)	0.089 (CI = +/-0.175; p = 0.282)	0.085	+2.86%
Frequency	2003.2	0.014 (CI = +/-0.016; p = 0.074)	-0.557 (CI = +/-0.180; p = 0.000)	0.505	+1.42%
Frequency	2004.1	0.014 (CI = +/-0.016; p = 0.086)	-0.556 (CI = +/-0.185; p = 0.000)	0.502	+1.44%
Frequency	2004.2	0.018 (CI = +/-0.017; p = 0.036)	-0.580 (CI = +/-0.184; p = 0.000)	0.536	+1.81%
Frequency	2005.1	0.016 (CI = +/-0.017; p = 0.072)	-0.592 (CI = +/-0.187; p = 0.000)	0.544	+1.61%
Frequency	2005.2	0.019 (CI = +/-0.018; p = 0.043)	-0.610 (CI = +/-0.189; p = 0.000)	0.559	+1.91%
Frequency	2006.1	0.017 (CI = +/-0.019; p = 0.081)	-0.622 (CI = +/-0.193; p = 0.000)	0.565	+1.71%
Frequency	2006.2	0.021 (CI = +/-0.020; p = 0.034)	-0.647 (CI = +/-0.192; p = 0.000)	0.595	+2.15%
Frequency	2007.1	0.023 (CI = +/-0.021; p = 0.027)	-0.635 (CI = +/-0.197; p = 0.000)	0.594	+2.38%
Frequency	2007.2	0.031 (CI = +/-0.020; p = 0.004)	-0.675 (CI = +/-0.185; p = 0.000)	0.665	+3.13%
Frequency	2008.1	0.032 (CI = +/-0.021; p = 0.005)	-0.672 (CI = +/-0.191; p = 0.000)	0.663	+3.20%
Frequency	2008.2	0.034 (CI = +/-0.023; p = 0.005)	-0.684 (CI = +/-0.196; p = 0.000)	0.659	+3.45%
Frequency	2009.1	0.030 (CI = +/-0.024; p = 0.015)	-0.701 (CI = +/-0.200; p = 0.000)	0.670	+3.08%
Frequency	2009.2	0.025 (CI = +/-0.025; p = 0.048)	-0.677 (CI = +/-0.201; p = 0.000)	0.643	+2.55%
Frequency	2010.1	0.024 (CI = +/-0.027; p = 0.082)	-0.684 (CI = +/-0.209; p = 0.000)	0.644	+2.39%
Frequency	2010.2	0.016 (CI = +/-0.027; p = 0.237)	-0.650 (CI = +/-0.206; p = 0.000)	0.623	+1.62%
Frequency	2011.1	0.020 (CI = +/-0.029; p = 0.180)	-0.636 (CI = +/-0.212; p = 0.000)	0.616	+1.98%
Frequency	2011.2	0.015 (CI = +/-0.032; p = 0.326)	-0.618 (CI = +/-0.219; p = 0.000)	0.587	+1.54%
Frequency	2012.1	0.009 (CI = +/-0.034; p = 0.576)	-0.641 (CI = +/-0.223; p = 0.000)	0.610	+0.92%
Frequency	2012.2	-0.007 (CI = +/-0.030; p = 0.639)	-0.580 (CI = +/-0.192; p = 0.000)	0.649	-0.69%
Frequency	2013.1	0.002 (CI = +/-0.031; p = 0.869)	-0.547 (CI = +/-0.186; p = 0.000)	0.644	+0.24%
Frequency	2013.2	0.005 (CI = +/-0.034; p = 0.781)	-0.555 (CI = +/-0.197; p = 0.000)	0.637	+0.46%
Frequency	2014.1	-0.004 (CI = +/-0.036; p = 0.831)	-0.581 (CI = +/-0.198; p = 0.000)	0.670	-0.37%
Frequency	2014.2	-0.017 (CI = +/-0.036; p = 0.324)	-0.537 (CI = +/-0.188; p = 0.000)	0.689	-1.72%
Frequency	2015.1	-0.011 (CI = +/-0.040; p = 0.579)	-0.518 (CI = +/-0.195; p = 0.000)	0.658	-1.05%
Frequency	2015.2	-0.022 (CI = +/-0.042; p = 0.275)	-0.484 (CI = +/-0.196; p = 0.000)	0.663	-2.21%
Frequency	2016.1	-0.016 (CI = +/-0.048; p = 0.473)	-0.469 (CI = +/-0.208; p = 0.000)	0.620	-1.62%
Frequency	2016.2	-0.016 (CI = +/-0.057; p = 0.556)	-0.471 (CI = +/-0.228; p = 0.001)	0.607	-1.55%
Frequency	2017.1	0.000 (CI = +/-0.062; p = 0.996)	-0.437 (CI = +/-0.231; p = 0.002)	0.567	-0.01%

## Specified Perils

Coverage = SP  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.056 (CI = +/-0.020; p = 0.000)	0.455	+5.75%
Loss Cost	2004.1	0.059 (CI = +/-0.020; p = 0.000)	0.476	+6.11%
Loss Cost	2004.2	0.060 (CI = +/-0.021; p = 0.000)	0.457	+6.14%
Loss Cost	2005.1	0.059 (CI = +/-0.022; p = 0.000)	0.429	+6.03%
Loss Cost	2005.2	0.059 (CI = +/-0.024; p = 0.000)	0.410	+6.07%
Loss Cost	2006.1	0.061 (CI = +/-0.025; p = 0.000)	0.404	+6.24%
Loss Cost	2006.2	0.057 (CI = +/-0.026; p = 0.000)	0.360	+5.88%
Loss Cost	2007.1	0.061 (CI = +/-0.028; p = 0.000)	0.379	+6.32%
Loss Cost	2007.2	0.063 (CI = +/-0.029; p = 0.000)	0.374	+6.54%
Loss Cost	2008.1	0.067 (CI = +/-0.031; p = 0.000)	0.385	+6.95%
Loss Cost	2008.2	0.063 (CI = +/-0.033; p = 0.000)	0.338	+6.55%
Loss Cost	2009.1	0.065 (CI = +/-0.035; p = 0.001)	0.321	+6.66%
Loss Cost	2009.2	0.051 (CI = +/-0.034; p = 0.004)	0.244	+5.24%
Loss Cost	2010.1	0.056 (CI = +/-0.036; p = 0.003)	0.265	+5.76%
Loss Cost	2010.2	0.049 (CI = +/-0.038; p = 0.013)	0.199	+5.01%
Loss Cost	2011.1	0.054 (CI = +/-0.040; p = 0.011)	0.215	+5.52%
Loss Cost	2011.2	0.042 (CI = +/-0.041; p = 0.046)	0.132	+4.32%
Loss Cost	2012.1	0.042 (CI = +/-0.045; p = 0.068)	0.109	+4.28%
Loss Cost	2012.2	0.024 (CI = +/-0.044; p = 0.268)	0.014	+2.42%
Loss Cost	2013.1	0.038 (CI = +/-0.045; p = 0.089)	0.100	+3.88%
Loss Cost	2013.2	0.033 (CI = +/-0.049; p = 0.173)	0.051	+3.36%
Loss Cost	2014.1	0.028 (CI = +/-0.054; p = 0.288)	0.011	+2.86%
Loss Cost	2014.2	0.012 (CI = +/-0.057; p = 0.663)	-0.050	+1.19%
Loss Cost	2015.1	0.026 (CI = +/-0.061; p = 0.389)	-0.013	+2.58%
Loss Cost	2015.2	0.002 (CI = +/-0.062; p = 0.948)	-0.071	+0.19%
Loss Cost	2016.1	0.010 (CI = +/-0.070; p = 0.753)	-0.068	+1.05%
Loss Cost	2016.2	0.007 (CI = +/-0.081; p = 0.844)	-0.080	+0.75%
Loss Cost	2017.1	0.028 (CI = +/-0.091; p = 0.511)	-0.047	+2.85%
Severity	2003.2	0.044 (CI = +/-0.009; p = 0.000)	0.712	+4.49%
Severity	2004.1	0.045 (CI = +/-0.009; p = 0.000)	0.712	+4.61%
Severity	2004.2	0.044 (CI = +/-0.010; p = 0.000)	0.689	+4.50%
Severity	2005.1	0.043 (CI = +/-0.010; p = 0.000)	0.662	+4.35%
Severity	2005.2	0.043 (CI = +/-0.011; p = 0.000)	0.647	+4.38%
Severity	2006.1	0.044 (CI = +/-0.011; p = 0.000)	0.636	+4.46%
Severity	2006.2	0.039 (CI = +/-0.011; p = 0.000)	0.619	+4.00%
Severity	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.584	+3.85%
Severity	2007.2	0.036 (CI = +/-0.012; p = 0.000)	0.547	+3.71%
Severity	2008.1	0.036 (CI = +/-0.013; p = 0.000)	0.513	+3.63%
Severity	2008.2	0.034 (CI = +/-0.014; p = 0.000)	0.469	+3.47%
Severity	2009.1	0.034 (CI = +/-0.015; p = 0.000)	0.444	+3.48%
Severity	2009.2	0.031 (CI = +/-0.015; p = 0.000)	0.384	+3.16%
Severity	2010.1	0.032 (CI = +/-0.016; p = 0.000)	0.379	+3.29%
Severity	2010.2	0.039 (CI = +/-0.016; p = 0.000)	0.498	+3.93%
Severity	2011.1	0.034 (CI = +/-0.016; p = 0.000)	0.434	+3.47%
Severity	2011.2	0.033 (CI = +/-0.017; p = 0.001)	0.392	+3.40%
Severity	2012.1	0.033 (CI = +/-0.019; p = 0.002)	0.349	+3.33%
Severity	2012.2	0.038 (CI = +/-0.020; p = 0.001)	0.418	+3.87%
Severity	2013.1	0.036 (CI = +/-0.022; p = 0.003)	0.354	+3.63%
Severity	2013.2	0.037 (CI = +/-0.024; p = 0.005)	0.333	+3.75%
Severity	2014.1	0.032 (CI = +/-0.026; p = 0.019)	0.243	+3.24%
Severity	2014.2	0.039 (CI = +/-0.027; p = 0.008)	0.329	+4.00%
Severity	2015.1	0.036 (CI = +/-0.030; p = 0.024)	0.251	+3.67%
Severity	2015.2	0.036 (CI = +/-0.035; p = 0.045)	0.204	+3.63%
Severity	2016.1	0.027 (CI = +/-0.038; p = 0.152)	0.086	+2.71%
Severity	2016.2	0.038 (CI = +/-0.041; p = 0.070)	0.184	+3.83%
Severity	2017.1	0.028 (CI = +/-0.047; p = 0.210)	0.060	+2.86%
Frequency	2003.2	0.012 (CI = +/-0.022; p = 0.276)	0.006	+1.21%
Frequency	2004.1	0.014 (CI = +/-0.023; p = 0.218)	0.015	+1.44%
Frequency	2004.2	0.016 (CI = +/-0.024; p = 0.202)	0.018	+1.57%
Frequency	2005.1	0.016 (CI = +/-0.026; p = 0.214)	0.016	+1.61%
Frequency	2005.2	0.016 (CI = +/-0.027; p = 0.238)	0.012	+1.62%
Frequency	2006.1	0.017 (CI = +/-0.029; p = 0.240)	0.013	+1.71%
Frequency	2006.2	0.018 (CI = +/-0.031; p = 0.241)	0.013	+1.81%
Frequency	2007.1	0.023 (CI = +/-0.032; p = 0.141)	0.038	+2.38%
Frequency	2007.2	0.027 (CI = +/-0.034; p = 0.112)	0.051	+2.73%
Frequency	2008.1	0.032 (CI = +/-0.035; p = 0.079)	0.072	+3.20%
Frequency	2008.2	0.029 (CI = +/-0.038; p = 0.123)	0.050	+2.97%
Frequency	2009.1	0.030 (CI = +/-0.041; p = 0.137)	0.046	+3.08%
Frequency	2009.2	0.020 (CI = +/-0.042; p = 0.332)	-0.001	+2.02%
Frequency	2010.1	0.024 (CI = +/-0.045; p = 0.287)	0.007	+2.39%
Frequency	2010.2	0.010 (CI = +/-0.045; p = 0.641)	-0.032	+1.04%
Frequency	2011.1	0.020 (CI = +/-0.048; p = 0.402)	-0.011	+1.98%
Frequency	2011.2	0.009 (CI = +/-0.050; p = 0.716)	-0.039	+0.89%
Frequency	2012.1	0.009 (CI = +/-0.055; p = 0.732)	-0.042	+0.92%
Frequency	2012.2	-0.014 (CI = +/-0.052; p = 0.575)	-0.033	-1.40%
Frequency	2013.1	0.002 (CI = +/-0.053; p = 0.923)	-0.052	+0.24%
Frequency	2013.2	-0.004 (CI = +/-0.058; p = 0.892)	-0.054	-0.38%
Frequency	2014.1	-0.004 (CI = +/-0.064; p = 0.905)	-0.058	-0.37%
Frequency	2014.2	-0.027 (CI = +/-0.065; p = 0.384)	-0.012	-2.70%
Frequency	2015.1	-0.011 (CI = +/-0.069; p = 0.752)	-0.059	-1.05%
Frequency	2015.2	-0.034 (CI = +/-0.072; p = 0.333)	0.000	-3.32%
Frequency	2016.1	-0.016 (CI = +/-0.079; p = 0.665)	-0.061	-1.62%
Frequency	2016.2	-0.030 (CI = +/-0.090; p = 0.482)	-0.038	-2.96%
Frequency	2017.1	0.000 (CI = +/-0.097; p = 0.998)	-0.091	-0.01%

## Specified Perils

Coverage = SP  
End Trend Period = 2023.1  
Excluded Points = 2006.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.057 (CI = +/-0.015; p = 0.000)	-0.474 (CI = +/-0.169; p = 0.000)	0.693	+5.87%
Loss Cost	2004.1	0.059 (CI = +/-0.015; p = 0.000)	-0.465 (CI = +/-0.171; p = 0.000)	0.697	+6.04%
Loss Cost	2004.2	0.061 (CI = +/-0.016; p = 0.000)	-0.481 (CI = +/-0.174; p = 0.000)	0.694	+6.30%
Loss Cost	2005.1	0.058 (CI = +/-0.017; p = 0.000)	-0.498 (CI = +/-0.174; p = 0.000)	0.692	+5.95%
Loss Cost	2005.2	0.061 (CI = +/-0.017; p = 0.000)	-0.517 (CI = +/-0.177; p = 0.000)	0.693	+6.27%
Loss Cost	2006.2	0.060 (CI = +/-0.018; p = 0.000)	-0.521 (CI = +/-0.181; p = 0.000)	0.687	+6.17%
Loss Cost	2007.1	0.061 (CI = +/-0.020; p = 0.000)	-0.514 (CI = +/-0.186; p = 0.000)	0.688	+6.32%
Loss Cost	2007.2	0.067 (CI = +/-0.020; p = 0.000)	-0.543 (CI = +/-0.183; p = 0.000)	0.715	+6.88%
Loss Cost	2008.1	0.067 (CI = +/-0.021; p = 0.000)	-0.539 (CI = +/-0.189; p = 0.000)	0.713	+6.95%
Loss Cost	2008.2	0.067 (CI = +/-0.023; p = 0.000)	-0.538 (CI = +/-0.196; p = 0.000)	0.684	+6.93%
Loss Cost	2009.1	0.065 (CI = +/-0.024; p = 0.000)	-0.551 (CI = +/-0.202; p = 0.000)	0.681	+6.66%
Loss Cost	2009.2	0.055 (CI = +/-0.023; p = 0.000)	-0.504 (CI = +/-0.185; p = 0.000)	0.652	+5.65%
Loss Cost	2010.1	0.056 (CI = +/-0.025; p = 0.000)	-0.500 (CI = +/-0.192; p = 0.000)	0.652	+5.76%
Loss Cost	2010.2	0.053 (CI = +/-0.027; p = 0.000)	-0.487 (CI = +/-0.199; p = 0.000)	0.604	+5.47%
Loss Cost	2011.1	0.054 (CI = +/-0.029; p = 0.001)	-0.485 (CI = +/-0.208; p = 0.000)	0.603	+5.52%
Loss Cost	2011.2	0.047 (CI = +/-0.030; p = 0.004)	-0.458 (CI = +/-0.210; p = 0.000)	0.541	+4.82%
Loss Cost	2012.1	0.042 (CI = +/-0.032; p = 0.014)	-0.478 (CI = +/-0.215; p = 0.000)	0.550	+4.28%
Loss Cost	2012.2	0.029 (CI = +/-0.031; p = 0.067)	-0.429 (CI = +/-0.200; p = 0.000)	0.498	+2.97%
Loss Cost	2013.1	0.038 (CI = +/-0.032; p = 0.024)	-0.398 (CI = +/-0.196; p = 0.000)	0.527	+3.88%
Loss Cost	2013.2	0.039 (CI = +/-0.036; p = 0.035)	-0.402 (CI = +/-0.208; p = 0.001)	0.491	+3.99%
Loss Cost	2014.1	0.028 (CI = +/-0.037; p = 0.127)	-0.436 (CI = +/-0.203; p = 0.000)	0.542	+2.86%
Loss Cost	2014.2	0.019 (CI = +/-0.040; p = 0.318)	-0.409 (CI = +/-0.208; p = 0.001)	0.483	+1.96%
Loss Cost	2015.1	0.026 (CI = +/-0.044; p = 0.239)	-0.392 (CI = +/-0.218; p = 0.002)	0.472	+2.58%
Loss Cost	2015.2	0.010 (CI = +/-0.046; p = 0.645)	-0.348 (CI = +/-0.213; p = 0.004)	0.410	+1.01%
Loss Cost	2016.1	0.010 (CI = +/-0.053; p = 0.678)	-0.347 (CI = +/-0.230; p = 0.007)	0.390	+1.05%
Loss Cost	2016.2	0.019 (CI = +/-0.062; p = 0.515)	-0.368 (CI = +/-0.248; p = 0.007)	0.402	+1.90%
Loss Cost	2017.1	0.028 (CI = +/-0.071; p = 0.398)	-0.348 (CI = +/-0.266; p = 0.015)	0.378	+2.85%
Severity	2003.2	0.041 (CI = +/-0.008; p = 0.000)	0.103 (CI = +/-0.092; p = 0.031)	0.748	+4.17%
Severity	2004.1	0.042 (CI = +/-0.008; p = 0.000)	0.110 (CI = +/-0.093; p = 0.022)	0.749	+4.30%
Severity	2004.2	0.040 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.092; p = 0.010)	0.738	+4.08%
Severity	2005.1	0.039 (CI = +/-0.009; p = 0.000)	0.116 (CI = +/-0.093; p = 0.016)	0.708	+3.93%
Severity	2005.2	0.038 (CI = +/-0.009; p = 0.000)	0.121 (CI = +/-0.096; p = 0.015)	0.691	+3.85%
Severity	2006.2	0.039 (CI = +/-0.010; p = 0.000)	0.125 (CI = +/-0.098; p = 0.014)	0.678	+3.93%
Severity	2007.1	0.038 (CI = +/-0.011; p = 0.000)	0.121 (CI = +/-0.101; p = 0.020)	0.642	+3.85%
Severity	2007.2	0.036 (CI = +/-0.011; p = 0.000)	0.133 (CI = +/-0.101; p = 0.012)	0.625	+3.63%
Severity	2008.1	0.036 (CI = +/-0.012; p = 0.000)	0.133 (CI = +/-0.105; p = 0.015)	0.594	+3.63%
Severity	2008.2	0.033 (CI = +/-0.012; p = 0.000)	0.146 (CI = +/-0.105; p = 0.008)	0.577	+3.37%
Severity	2009.1	0.034 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.108; p = 0.008)	0.561	+3.48%
Severity	2009.2	0.030 (CI = +/-0.013; p = 0.000)	0.172 (CI = +/-0.103; p = 0.002)	0.566	+3.02%
Severity	2010.1	0.032 (CI = +/-0.013; p = 0.000)	0.184 (CI = +/-0.104; p = 0.001)	0.586	+3.29%
Severity	2010.2	0.037 (CI = +/-0.013; p = 0.000)	0.163 (CI = +/-0.098; p = 0.002)	0.654	+3.78%
Severity	2011.1	0.034 (CI = +/-0.014; p = 0.000)	0.150 (CI = +/-0.098; p = 0.004)	0.594	+3.47%
Severity	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	0.581	+3.23%
Severity	2012.1	0.033 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.105; p = 0.004)	0.552	+3.33%
Severity	2012.2	0.036 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.107; p = 0.008)	0.579	+3.68%
Severity	2013.1	0.036 (CI = +/-0.019; p = 0.001)	0.149 (CI = +/-0.113; p = 0.013)	0.522	+3.63%
Severity	2013.2	0.035 (CI = +/-0.021; p = 0.003)	0.153 (CI = +/-0.120; p = 0.015)	0.505	+3.52%
Severity	2014.1	0.032 (CI = +/-0.023; p = 0.009)	0.144 (CI = +/-0.125; p = 0.026)	0.415	+3.24%
Severity	2014.2	0.037 (CI = +/-0.025; p = 0.007)	0.129 (CI = +/-0.129; p = 0.051)	0.450	+3.75%
Severity	2015.1	0.036 (CI = +/-0.028; p = 0.016)	0.126 (CI = +/-0.138; p = 0.069)	0.371	+3.67%
Severity	2015.2	0.032 (CI = +/-0.032; p = 0.047)	0.136 (CI = +/-0.147; p = 0.067)	0.345	+3.30%
Severity	2016.1	0.027 (CI = +/-0.036; p = 0.129)	0.122 (CI = +/-0.154; p = 0.111)	0.206	+2.71%
Severity	2016.2	0.034 (CI = +/-0.040; p = 0.088)	0.103 (CI = +/-0.163; p = 0.193)	0.242	+3.50%
Severity	2017.1	0.028 (CI = +/-0.047; p = 0.207)	0.089 (CI = +/-0.175; p = 0.282)	0.085	+2.86%
Frequency	2003.2	0.016 (CI = +/-0.016; p = 0.045)	-0.577 (CI = +/-0.182; p = 0.000)	0.525	+1.63%
Frequency	2004.1	0.017 (CI = +/-0.017; p = 0.052)	-0.575 (CI = +/-0.186; p = 0.000)	0.523	+1.67%
Frequency	2004.2	0.021 (CI = +/-0.017; p = 0.017)	-0.605 (CI = +/-0.184; p = 0.000)	0.564	+2.12%
Frequency	2005.1	0.019 (CI = +/-0.018; p = 0.036)	-0.614 (CI = +/-0.187; p = 0.000)	0.570	+1.94%
Frequency	2005.2	0.023 (CI = +/-0.019; p = 0.017)	-0.638 (CI = +/-0.188; p = 0.000)	0.591	+2.33%
Frequency	2006.2	0.021 (CI = +/-0.020; p = 0.034)	-0.647 (CI = +/-0.192; p = 0.000)	0.595	+2.15%
Frequency	2007.1	0.023 (CI = +/-0.021; p = 0.027)	-0.635 (CI = +/-0.197; p = 0.000)	0.594	+2.38%
Frequency	2007.2	0.031 (CI = +/-0.020; p = 0.004)	-0.675 (CI = +/-0.185; p = 0.000)	0.665	+3.13%
Frequency	2008.1	0.032 (CI = +/-0.021; p = 0.005)	-0.672 (CI = +/-0.191; p = 0.000)	0.663	+3.20%
Frequency	2008.2	0.034 (CI = +/-0.023; p = 0.005)	-0.684 (CI = +/-0.196; p = 0.000)	0.659	+3.45%
Frequency	2009.1	0.030 (CI = +/-0.024; p = 0.015)	-0.701 (CI = +/-0.200; p = 0.000)	0.670	+3.08%
Frequency	2009.2	0.025 (CI = +/-0.025; p = 0.048)	-0.677 (CI = +/-0.201; p = 0.000)	0.643	+2.55%
Frequency	2010.1	0.024 (CI = +/-0.027; p = 0.082)	-0.684 (CI = +/-0.209; p = 0.000)	0.644	+2.39%
Frequency	2010.2	0.016 (CI = +/-0.027; p = 0.237)	-0.650 (CI = +/-0.206; p = 0.000)	0.623	+1.62%
Frequency	2011.1	0.020 (CI = +/-0.029; p = 0.180)	-0.636 (CI = +/-0.212; p = 0.000)	0.616	+1.98%
Frequency	2011.2	0.015 (CI = +/-0.032; p = 0.326)	-0.618 (CI = +/-0.219; p = 0.000)	0.587	+1.54%
Frequency	2012.1	0.009 (CI = +/-0.034; p = 0.576)	-0.641 (CI = +/-0.223; p = 0.000)	0.610	+0.92%
Frequency	2012.2	-0.007 (CI = +/-0.030; p = 0.639)	-0.580 (CI = +/-0.192; p = 0.000)	0.649	-0.69%
Frequency	2013.1	0.002 (CI = +/-0.031; p = 0.869)	-0.547 (CI = +/-0.186; p = 0.000)	0.644	+0.24%
Frequency	2013.2	0.005 (CI = +/-0.034; p = 0.781)	-0.555 (CI = +/-0.197; p = 0.000)	0.637	+0.46%
Frequency	2014.1	-0.004 (CI = +/-0.036; p = 0.831)	-0.581 (CI = +/-0.198; p = 0.000)	0.670	-0.37%
Frequency	2014.2	-0.017 (CI = +/-0.036; p = 0.324)	-0.537 (CI = +/-0.188; p = 0.000)	0.689	-1.72%
Frequency	2015.1	-0.011 (CI = +/-0.040; p = 0.579)	-0.518 (CI = +/-0.195; p = 0.000)	0.658	-1.05%
Frequency	2015.2	-0.022 (CI = +/-0.042; p = 0.275)	-0.484 (CI = +/-0.196; p = 0.000)	0.663	-2.21%
Frequency	2016.1	-0.016 (CI = +/-0.048; p = 0.473)	-0.469 (CI = +/-0.208; p = 0.000)	0.620	-1.62%
Frequency	2016.2	-0.016 (CI = +/-0.057; p = 0.556)	-0.471 (CI = +/-0.228; p = 0.001)	0.607	-1.55%
Frequency	2017.1	0.000 (CI = +/-0.062; p = 0.996)	-0.437 (CI = +/-0.231; p = 0.002)	0.567	-0.01%

## Specified Perils

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

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.059 (CI = +/-0.015; p = 0.000)	-0.470 (CI = +/-0.167; p = 0.000)	0.717	+6.12%
Loss Cost	2004.1	0.061 (CI = +/-0.016; p = 0.000)	-0.458 (CI = +/-0.170; p = 0.000)	0.723	+6.31%
Loss Cost	2004.2	0.064 (CI = +/-0.016; p = 0.000)	-0.473 (CI = +/-0.172; p = 0.000)	0.722	+6.56%
Loss Cost	2005.1	0.060 (CI = +/-0.017; p = 0.000)	-0.492 (CI = +/-0.173; p = 0.000)	0.722	+6.23%
Loss Cost	2005.2	0.063 (CI = +/-0.017; p = 0.000)	-0.509 (CI = +/-0.174; p = 0.000)	0.725	+6.54%
Loss Cost	2006.1	0.063 (CI = +/-0.018; p = 0.000)	-0.513 (CI = +/-0.179; p = 0.000)	0.721	+6.47%
Loss Cost	2006.2	0.062 (CI = +/-0.019; p = 0.000)	-0.509 (CI = +/-0.185; p = 0.000)	0.693	+6.40%
Loss Cost	2007.1	0.064 (CI = +/-0.021; p = 0.000)	-0.500 (CI = +/-0.190; p = 0.000)	0.695	+6.59%
Loss Cost	2007.2	0.069 (CI = +/-0.021; p = 0.000)	-0.528 (CI = +/-0.186; p = 0.000)	0.723	+7.18%
Loss Cost	2008.1	0.070 (CI = +/-0.022; p = 0.000)	-0.523 (CI = +/-0.193; p = 0.000)	0.722	+7.29%
Loss Cost	2008.2	0.070 (CI = +/-0.024; p = 0.000)	-0.522 (CI = +/-0.200; p = 0.000)	0.693	+7.29%
Loss Cost	2009.1	0.068 (CI = +/-0.026; p = 0.000)	-0.534 (CI = +/-0.207; p = 0.000)	0.689	+7.02%
Loss Cost	2009.2	0.058 (CI = +/-0.024; p = 0.000)	-0.490 (CI = +/-0.190; p = 0.000)	0.661	+5.98%
Loss Cost	2010.1	0.060 (CI = +/-0.026; p = 0.000)	-0.483 (CI = +/-0.198; p = 0.000)	0.661	+6.15%
Loss Cost	2010.2	0.057 (CI = +/-0.028; p = 0.000)	-0.472 (CI = +/-0.205; p = 0.000)	0.614	+5.86%
Loss Cost	2011.1	0.058 (CI = +/-0.031; p = 0.001)	-0.467 (CI = +/-0.215; p = 0.000)	0.613	+5.97%
Loss Cost	2011.2	0.051 (CI = +/-0.033; p = 0.004)	-0.441 (CI = +/-0.216; p = 0.000)	0.550	+5.26%
Loss Cost	2012.1	0.046 (CI = +/-0.035; p = 0.013)	-0.462 (CI = +/-0.224; p = 0.000)	0.555	+4.70%
Loss Cost	2012.2	0.033 (CI = +/-0.034; p = 0.059)	-0.416 (CI = +/-0.208; p = 0.001)	0.497	+3.34%
Loss Cost	2013.1	0.044 (CI = +/-0.035; p = 0.018)	-0.378 (CI = +/-0.204; p = 0.001)	0.538	+4.48%
Loss Cost	2013.2	0.045 (CI = +/-0.039; p = 0.027)	-0.382 (CI = +/-0.216; p = 0.002)	0.501	+4.62%
Loss Cost	2014.1	0.033 (CI = +/-0.041; p = 0.107)	-0.420 (CI = +/-0.214; p = 0.001)	0.540	+3.38%
Loss Cost	2014.2	0.024 (CI = +/-0.045; p = 0.263)	-0.395 (CI = +/-0.220; p = 0.002)	0.470	+2.47%
Loss Cost	2015.1	0.033 (CI = +/-0.050; p = 0.182)	-0.371 (CI = +/-0.231; p = 0.004)	0.469	+3.33%
Loss Cost	2015.2	0.017 (CI = +/-0.052; p = 0.496)	-0.331 (CI = +/-0.226; p = 0.008)	0.383	+1.70%
Loss Cost	2016.1	0.019 (CI = +/-0.062; p = 0.513)	-0.326 (CI = +/-0.248; p = 0.015)	0.365	+1.91%
Loss Cost	2016.2	0.029 (CI = +/-0.071; p = 0.389)	-0.347 (CI = +/-0.265; p = 0.015)	0.378	+2.90%
Loss Cost	2017.1	0.044 (CI = +/-0.083; p = 0.266)	-0.315 (CI = +/-0.287; p = 0.035)	0.375	+4.45%
Severity	2003.2	0.045 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.104; p = 0.115)	0.717	+4.56%
Severity	2004.1	0.046 (CI = +/-0.010; p = 0.000)	0.094 (CI = +/-0.105; p = 0.078)	0.722	+4.73%
Severity	2004.2	0.045 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.106; p = 0.057)	0.705	+4.58%
Severity	2005.1	0.044 (CI = +/-0.010; p = 0.000)	0.096 (CI = +/-0.108; p = 0.080)	0.674	+4.47%
Severity	2005.2	0.044 (CI = +/-0.011; p = 0.000)	0.097 (CI = +/-0.112; p = 0.088)	0.659	+4.46%
Severity	2006.1	0.045 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.114; p = 0.071)	0.654	+4.61%
Severity	2006.2	0.040 (CI = +/-0.010; p = 0.000)	0.133 (CI = +/-0.100; p = 0.011)	0.674	+4.07%
Severity	2007.1	0.039 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.103; p = 0.016)	0.637	+3.99%
Severity	2007.2	0.037 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.103; p = 0.010)	0.619	+3.77%
Severity	2008.1	0.037 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.107; p = 0.012)	0.587	+3.79%
Severity	2008.2	0.035 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.108; p = 0.007)	0.570	+3.52%
Severity	2009.1	0.036 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.111; p = 0.007)	0.556	+3.66%
Severity	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.180 (CI = +/-0.106; p = 0.002)	0.561	+3.19%
Severity	2010.1	0.035 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.106; p = 0.001)	0.587	+3.52%
Severity	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.100; p = 0.002)	0.660	+4.04%
Severity	2011.1	0.036 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	0.596	+3.72%
Severity	2011.2	0.034 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.103; p = 0.003)	0.582	+3.48%
Severity	2012.1	0.036 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.108; p = 0.003)	0.557	+3.63%
Severity	2012.2	0.039 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.110; p = 0.006)	0.587	+4.01%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.001)	0.162 (CI = +/-0.117; p = 0.009)	0.531	+4.01%
Severity	2013.2	0.038 (CI = +/-0.022; p = 0.002)	0.165 (CI = +/-0.123; p = 0.012)	0.515	+3.91%
Severity	2014.1	0.036 (CI = +/-0.025; p = 0.008)	0.157 (CI = +/-0.131; p = 0.022)	0.422	+3.65%
Severity	2014.2	0.041 (CI = +/-0.027; p = 0.006)	0.142 (CI = +/-0.134; p = 0.040)	0.461	+4.22%
Severity	2015.1	0.041 (CI = +/-0.031; p = 0.014)	0.142 (CI = +/-0.145; p = 0.055)	0.384	+4.22%
Severity	2015.2	0.038 (CI = +/-0.036; p = 0.039)	0.150 (CI = +/-0.155; p = 0.056)	0.358	+3.87%
Severity	2016.1	0.032 (CI = +/-0.041; p = 0.115)	0.135 (CI = +/-0.166; p = 0.101)	0.210	+3.26%
Severity	2016.2	0.041 (CI = +/-0.047; p = 0.079)	0.116 (CI = +/-0.175; p = 0.168)	0.251	+4.16%
Severity	2017.1	0.035 (CI = +/-0.056; p = 0.195)	0.103 (CI = +/-0.193; p = 0.258)	0.083	+3.52%
Frequency	2003.2	0.015 (CI = +/-0.016; p = 0.076)	-0.553 (CI = +/-0.185; p = 0.000)	0.502	+1.49%
Frequency	2004.1	0.015 (CI = +/-0.017; p = 0.088)	-0.552 (CI = +/-0.190; p = 0.000)	0.499	+1.51%
Frequency	2004.2	0.019 (CI = +/-0.018; p = 0.037)	-0.575 (CI = +/-0.188; p = 0.000)	0.533	+1.90%
Frequency	2005.1	0.017 (CI = +/-0.019; p = 0.075)	-0.588 (CI = +/-0.192; p = 0.000)	0.541	+1.69%
Frequency	2005.2	0.020 (CI = +/-0.019; p = 0.045)	-0.605 (CI = +/-0.195; p = 0.000)	0.556	+1.99%
Frequency	2006.1	0.018 (CI = +/-0.020; p = 0.087)	-0.617 (CI = +/-0.199; p = 0.000)	0.562	+1.78%
Frequency	2006.2	0.022 (CI = +/-0.021; p = 0.038)	-0.642 (CI = +/-0.198; p = 0.000)	0.592	+2.24%
Frequency	2007.1	0.025 (CI = +/-0.022; p = 0.029)	-0.628 (CI = +/-0.203; p = 0.000)	0.592	+2.50%
Frequency	2007.2	0.032 (CI = +/-0.021; p = 0.004)	-0.668 (CI = +/-0.190; p = 0.000)	0.664	+3.28%
Frequency	2008.1	0.033 (CI = +/-0.023; p = 0.006)	-0.663 (CI = +/-0.197; p = 0.000)	0.663	+3.37%
Frequency	2008.2	0.036 (CI = +/-0.024; p = 0.005)	-0.675 (CI = +/-0.203; p = 0.000)	0.659	+3.63%
Frequency	2009.1	0.032 (CI = +/-0.026; p = 0.017)	-0.694 (CI = +/-0.208; p = 0.000)	0.668	+3.24%
Frequency	2009.2	0.027 (CI = +/-0.027; p = 0.051)	-0.670 (CI = +/-0.209; p = 0.000)	0.639	+2.70%
Frequency	2010.1	0.025 (CI = +/-0.029; p = 0.087)	-0.677 (CI = +/-0.218; p = 0.000)	0.639	+2.54%
Frequency	2010.2	0.017 (CI = +/-0.030; p = 0.239)	-0.645 (CI = +/-0.214; p = 0.000)	0.615	+1.75%
Frequency	2011.1	0.022 (CI = +/-0.032; p = 0.177)	-0.628 (CI = +/-0.222; p = 0.000)	0.610	+2.17%
Frequency	2011.2	0.017 (CI = +/-0.034; p = 0.314)	-0.611 (CI = +/-0.229; p = 0.000)	0.577	+1.72%
Frequency	2012.1	0.010 (CI = +/-0.037; p = 0.569)	-0.637 (CI = +/-0.235; p = 0.000)	0.599	+1.03%
Frequency	2012.2	-0.006 (CI = +/-0.033; p = 0.688)	-0.578 (CI = +/-0.202; p = 0.000)	0.631	-0.65%
Frequency	2013.1	0.004 (CI = +/-0.034; p = 0.786)	-0.540 (CI = +/-0.197; p = 0.000)	0.628	+0.45%
Frequency	2013.2	0.007 (CI = +/-0.038; p = 0.708)	-0.547 (CI = +/-0.208; p = 0.000)	0.619	+0.68%
Frequency	2014.1	-0.003 (CI = +/-0.041; p = 0.895)	-0.577 (CI = +/-0.212; p = 0.000)	0.652	-0.26%
Frequency	2014.2	-0.017 (CI = +/-0.041; p = 0.389)	-0.536 (CI = +/-0.201; p = 0.000)	0.663	-1.68%
Frequency	2015.1	-0.009 (CI = +/-0.046; p = 0.691)	-0.513 (CI = +/-0.210; p = 0.000)	0.632	-0.85%
Frequency	2015.2	-0.021 (CI = +/-0.049; p = 0.364)	-0.481 (CI = +/-0.211; p = 0.000)	0.627	-2.09%
Frequency	2016.1	-0.013 (CI = +/-0.056; p = 0.617)	-0.461 (CI = +/-0.227; p = 0.001)	0.580	-1.31%
Frequency	2016.2	-0.012 (CI = +/-0.066; p = 0.691)	-0.464 (CI = +/-0.249; p = 0.002)	0.561	-1.21%
Frequency	2017.1	0.009 (CI = +/-0.074; p = 0.791)	-0.418 (CI = +/-0.255; p = 0.005)	0.530	+0.90%

## Specified Perils

Coverage = SP  
End Trend Period = 2022.2  
Excluded Points = 2006.1  
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.059 (CI = +/-0.015; p = 0.000)	-0.464 (CI = +/-0.172; p = 0.000)	0.698	+6.04%
Loss Cost	2004.1	0.061 (CI = +/-0.016; p = 0.000)	-0.453 (CI = +/-0.174; p = 0.000)	0.703	+6.24%
Loss Cost	2004.2	0.063 (CI = +/-0.017; p = 0.000)	-0.469 (CI = +/-0.177; p = 0.000)	0.700	+6.51%
Loss Cost	2005.1	0.060 (CI = +/-0.017; p = 0.000)	-0.487 (CI = +/-0.177; p = 0.000)	0.698	+6.15%
Loss Cost	2005.2	0.063 (CI = +/-0.018; p = 0.000)	-0.505 (CI = +/-0.180; p = 0.000)	0.699	+6.49%
Loss Cost	2006.2	0.062 (CI = +/-0.019; p = 0.000)	-0.509 (CI = +/-0.185; p = 0.000)	0.693	+6.40%
Loss Cost	2007.1	0.064 (CI = +/-0.021; p = 0.000)	-0.500 (CI = +/-0.190; p = 0.000)	0.695	+6.59%
Loss Cost	2007.2	0.069 (CI = +/-0.021; p = 0.000)	-0.528 (CI = +/-0.186; p = 0.000)	0.723	+7.18%
Loss Cost	2008.1	0.070 (CI = +/-0.022; p = 0.000)	-0.523 (CI = +/-0.193; p = 0.000)	0.722	+7.29%
Loss Cost	2008.2	0.070 (CI = +/-0.024; p = 0.000)	-0.522 (CI = +/-0.200; p = 0.000)	0.693	+7.29%
Loss Cost	2009.1	0.068 (CI = +/-0.026; p = 0.000)	-0.534 (CI = +/-0.207; p = 0.000)	0.689	+7.02%
Loss Cost	2009.2	0.058 (CI = +/-0.024; p = 0.000)	-0.490 (CI = +/-0.190; p = 0.000)	0.661	+5.98%
Loss Cost	2010.1	0.060 (CI = +/-0.026; p = 0.000)	-0.483 (CI = +/-0.198; p = 0.000)	0.661	+6.15%
Loss Cost	2010.2	0.057 (CI = +/-0.028; p = 0.000)	-0.472 (CI = +/-0.205; p = 0.000)	0.614	+5.86%
Loss Cost	2011.1	0.058 (CI = +/-0.031; p = 0.001)	-0.467 (CI = +/-0.215; p = 0.000)	0.613	+5.97%
Loss Cost	2011.2	0.051 (CI = +/-0.033; p = 0.004)	-0.441 (CI = +/-0.216; p = 0.000)	0.550	+5.26%
Loss Cost	2012.1	0.046 (CI = +/-0.035; p = 0.013)	-0.462 (CI = +/-0.224; p = 0.000)	0.555	+4.70%
Loss Cost	2012.2	0.033 (CI = +/-0.034; p = 0.059)	-0.416 (CI = +/-0.208; p = 0.001)	0.497	+3.34%
Loss Cost	2013.1	0.044 (CI = +/-0.035; p = 0.018)	-0.378 (CI = +/-0.204; p = 0.001)	0.538	+4.48%
Loss Cost	2013.2	0.045 (CI = +/-0.039; p = 0.027)	-0.382 (CI = +/-0.216; p = 0.002)	0.501	+4.62%
Loss Cost	2014.1	0.033 (CI = +/-0.041; p = 0.107)	-0.420 (CI = +/-0.214; p = 0.001)	0.540	+3.38%
Loss Cost	2014.2	0.024 (CI = +/-0.045; p = 0.263)	-0.395 (CI = +/-0.220; p = 0.002)	0.470	+2.47%
Loss Cost	2015.1	0.033 (CI = +/-0.050; p = 0.182)	-0.371 (CI = +/-0.231; p = 0.004)	0.469	+3.33%
Loss Cost	2015.2	0.017 (CI = +/-0.052; p = 0.496)	-0.331 (CI = +/-0.226; p = 0.008)	0.383	+1.70%
Loss Cost	2016.1	0.019 (CI = +/-0.062; p = 0.513)	-0.326 (CI = +/-0.248; p = 0.015)	0.365	+1.91%
Loss Cost	2016.2	0.029 (CI = +/-0.071; p = 0.389)	-0.347 (CI = +/-0.265; p = 0.015)	0.378	+2.90%
Loss Cost	2017.1	0.044 (CI = +/-0.083; p = 0.266)	-0.315 (CI = +/-0.287; p = 0.035)	0.375	+4.45%
Severity	2003.2	0.042 (CI = +/-0.008; p = 0.000)	0.109 (CI = +/-0.094; p = 0.024)	0.744	+4.27%
Severity	2004.1	0.043 (CI = +/-0.009; p = 0.000)	0.117 (CI = +/-0.094; p = 0.016)	0.747	+4.42%
Severity	2004.2	0.041 (CI = +/-0.009; p = 0.000)	0.131 (CI = +/-0.094; p = 0.008)	0.736	+4.20%
Severity	2005.1	0.040 (CI = +/-0.009; p = 0.000)	0.123 (CI = +/-0.095; p = 0.012)	0.704	+4.05%
Severity	2005.2	0.039 (CI = +/-0.010; p = 0.000)	0.128 (CI = +/-0.097; p = 0.012)	0.686	+3.97%
Severity	2006.2	0.040 (CI = +/-0.010; p = 0.000)	0.133 (CI = +/-0.100; p = 0.011)	0.674	+4.07%
Severity	2007.1	0.039 (CI = +/-0.011; p = 0.000)	0.129 (CI = +/-0.103; p = 0.016)	0.637	+3.99%
Severity	2007.2	0.037 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.103; p = 0.010)	0.619	+3.77%
Severity	2008.1	0.037 (CI = +/-0.012; p = 0.000)	0.141 (CI = +/-0.107; p = 0.012)	0.587	+3.79%
Severity	2008.2	0.035 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.108; p = 0.007)	0.570	+3.52%
Severity	2009.1	0.036 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.111; p = 0.007)	0.556	+3.66%
Severity	2009.2	0.031 (CI = +/-0.014; p = 0.000)	0.180 (CI = +/-0.106; p = 0.002)	0.561	+3.19%
Severity	2010.1	0.035 (CI = +/-0.014; p = 0.000)	0.194 (CI = +/-0.106; p = 0.001)	0.587	+3.52%
Severity	2010.2	0.040 (CI = +/-0.014; p = 0.000)	0.173 (CI = +/-0.100; p = 0.002)	0.660	+4.04%
Severity	2011.1	0.036 (CI = +/-0.015; p = 0.000)	0.160 (CI = +/-0.101; p = 0.003)	0.596	+3.72%
Severity	2011.2	0.034 (CI = +/-0.016; p = 0.000)	0.169 (CI = +/-0.103; p = 0.003)	0.582	+3.48%
Severity	2012.1	0.036 (CI = +/-0.017; p = 0.000)	0.175 (CI = +/-0.108; p = 0.003)	0.557	+3.63%
Severity	2012.2	0.039 (CI = +/-0.018; p = 0.000)	0.162 (CI = +/-0.110; p = 0.006)	0.587	+4.01%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.001)	0.162 (CI = +/-0.117; p = 0.009)	0.531	+4.01%
Severity	2013.2	0.038 (CI = +/-0.022; p = 0.002)	0.165 (CI = +/-0.123; p = 0.012)	0.515	+3.91%
Severity	2014.1	0.036 (CI = +/-0.025; p = 0.008)	0.157 (CI = +/-0.131; p = 0.022)	0.422	+3.65%
Severity	2014.2	0.041 (CI = +/-0.027; p = 0.006)	0.142 (CI = +/-0.134; p = 0.040)	0.461	+4.22%
Severity	2015.1	0.041 (CI = +/-0.031; p = 0.014)	0.142 (CI = +/-0.145; p = 0.055)	0.384	+4.22%
Severity	2015.2	0.038 (CI = +/-0.036; p = 0.039)	0.150 (CI = +/-0.155; p = 0.056)	0.358	+3.87%
Severity	2016.1	0.032 (CI = +/-0.041; p = 0.115)	0.135 (CI = +/-0.166; p = 0.101)	0.210	+3.26%
Severity	2016.2	0.041 (CI = +/-0.047; p = 0.079)	0.116 (CI = +/-0.175; p = 0.168)	0.251	+4.16%
Severity	2017.1	0.035 (CI = +/-0.056; p = 0.195)	0.103 (CI = +/-0.193; p = 0.258)	0.083	+3.52%
Frequency	2003.2	0.017 (CI = +/-0.017; p = 0.047)	-0.573 (CI = +/-0.186; p = 0.000)	0.522	+1.70%
Frequency	2004.1	0.017 (CI = +/-0.018; p = 0.055)	-0.570 (CI = +/-0.191; p = 0.000)	0.519	+1.74%
Frequency	2004.2	0.022 (CI = +/-0.018; p = 0.018)	-0.599 (CI = +/-0.188; p = 0.000)	0.562	+2.21%
Frequency	2005.1	0.020 (CI = +/-0.019; p = 0.039)	-0.610 (CI = +/-0.192; p = 0.000)	0.567	+2.02%
Frequency	2005.2	0.024 (CI = +/-0.020; p = 0.018)	-0.633 (CI = +/-0.193; p = 0.000)	0.589	+2.42%
Frequency	2006.2	0.022 (CI = +/-0.021; p = 0.038)	-0.642 (CI = +/-0.198; p = 0.000)	0.592	+2.24%
Frequency	2007.1	0.025 (CI = +/-0.022; p = 0.029)	-0.628 (CI = +/-0.203; p = 0.000)	0.592	+2.50%
Frequency	2007.2	0.032 (CI = +/-0.021; p = 0.004)	-0.668 (CI = +/-0.190; p = 0.000)	0.664	+3.28%
Frequency	2008.1	0.033 (CI = +/-0.023; p = 0.006)	-0.663 (CI = +/-0.197; p = 0.000)	0.663	+3.37%
Frequency	2008.2	0.036 (CI = +/-0.024; p = 0.005)	-0.675 (CI = +/-0.203; p = 0.000)	0.659	+3.63%
Frequency	2009.1	0.032 (CI = +/-0.026; p = 0.017)	-0.694 (CI = +/-0.208; p = 0.000)	0.668	+3.24%
Frequency	2009.2	0.027 (CI = +/-0.027; p = 0.051)	-0.670 (CI = +/-0.209; p = 0.000)	0.639	+2.70%
Frequency	2010.1	0.025 (CI = +/-0.029; p = 0.087)	-0.677 (CI = +/-0.218; p = 0.000)	0.639	+2.54%
Frequency	2010.2	0.017 (CI = +/-0.030; p = 0.239)	-0.645 (CI = +/-0.214; p = 0.000)	0.615	+1.75%
Frequency	2011.1	0.022 (CI = +/-0.032; p = 0.177)	-0.628 (CI = +/-0.222; p = 0.000)	0.610	+2.17%
Frequency	2011.2	0.017 (CI = +/-0.034; p = 0.314)	-0.611 (CI = +/-0.229; p = 0.000)	0.577	+1.72%
Frequency	2012.1	0.010 (CI = +/-0.037; p = 0.569)	-0.637 (CI = +/-0.235; p = 0.000)	0.599	+1.03%
Frequency	2012.2	-0.006 (CI = +/-0.033; p = 0.688)	-0.578 (CI = +/-0.202; p = 0.000)	0.631	-0.65%
Frequency	2013.1	0.004 (CI = +/-0.034; p = 0.786)	-0.540 (CI = +/-0.197; p = 0.000)	0.628	+0.45%
Frequency	2013.2	0.007 (CI = +/-0.038; p = 0.708)	-0.547 (CI = +/-0.208; p = 0.000)	0.619	+0.68%
Frequency	2014.1	-0.003 (CI = +/-0.041; p = 0.895)	-0.577 (CI = +/-0.212; p = 0.000)	0.652	-0.26%
Frequency	2014.2	-0.017 (CI = +/-0.041; p = 0.389)	-0.536 (CI = +/-0.201; p = 0.000)	0.663	-1.68%
Frequency	2015.1	-0.009 (CI = +/-0.046; p = 0.691)	-0.513 (CI = +/-0.210; p = 0.000)	0.632	-0.85%
Frequency	2015.2	-0.021 (CI = +/-0.049; p = 0.364)	-0.481 (CI = +/-0.211; p = 0.000)	0.627	-2.09%
Frequency	2016.1	-0.013 (CI = +/-0.056; p = 0.617)	-0.461 (CI = +/-0.227; p = 0.001)	0.580	-1.31%
Frequency	2016.2	-0.012 (CI = +/-0.066; p = 0.691)	-0.464 (CI = +/-0.249; p = 0.002)	0.561	-1.21%
Frequency	2017.1	0.009 (CI = +/-0.074; p = 0.791)	-0.418 (CI = +/-0.255; p = 0.005)	0.530	+0.90%

## Underinsured Motorists

Coverage = UM  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time, mobility

Fit	Start Date	Time	Mobility	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.030 (CI = +/-0.028; p = 0.036)	0.007 (CI = +/-0.021; p = 0.501)	0.070	+3.02%
Loss Cost	2004.1	0.031 (CI = +/-0.029; p = 0.035)	0.007 (CI = +/-0.021; p = 0.485)	0.072	+3.19%
Loss Cost	2004.2	0.031 (CI = +/-0.031; p = 0.045)	0.007 (CI = +/-0.021; p = 0.492)	0.062	+3.20%
Loss Cost	2005.1	0.032 (CI = +/-0.033; p = 0.055)	0.007 (CI = +/-0.022; p = 0.495)	0.054	+3.24%
Loss Cost	2005.2	0.036 (CI = +/-0.034; p = 0.037)	0.008 (CI = +/-0.022; p = 0.448)	0.074	+3.71%
Loss Cost	2006.1	0.045 (CI = +/-0.035; p = 0.013)	0.010 (CI = +/-0.022; p = 0.353)	0.131	+4.60%
Loss Cost	2006.2	0.053 (CI = +/-0.035; p = 0.004)	0.012 (CI = +/-0.021; p = 0.274)	0.189	+5.48%
Loss Cost	2007.1	0.061 (CI = +/-0.037; p = 0.002)	0.013 (CI = +/-0.021; p = 0.220)	0.233	+6.26%
Loss Cost	2007.2	0.053 (CI = +/-0.038; p = 0.008)	0.011 (CI = +/-0.021; p = 0.266)	0.167	+5.41%
Loss Cost	2008.1	0.064 (CI = +/-0.038; p = 0.002)	0.013 (CI = +/-0.020; p = 0.180)	0.253	+6.61%
Loss Cost	2008.2	0.062 (CI = +/-0.041; p = 0.004)	0.013 (CI = +/-0.020; p = 0.197)	0.217	+6.44%
Loss Cost	2009.1	0.060 (CI = +/-0.044; p = 0.008)	0.013 (CI = +/-0.021; p = 0.217)	0.180	+6.23%
Loss Cost	2009.2	0.063 (CI = +/-0.047; p = 0.010)	0.013 (CI = +/-0.021; p = 0.213)	0.177	+6.55%
Loss Cost	2010.1	0.071 (CI = +/-0.050; p = 0.007)	0.014 (CI = +/-0.021; p = 0.187)	0.202	+7.32%
Loss Cost	2010.2	0.079 (CI = +/-0.053; p = 0.005)	0.015 (CI = +/-0.022; p = 0.160)	0.234	+8.25%
Loss Cost	2011.1	0.066 (CI = +/-0.055; p = 0.020)	0.014 (CI = +/-0.021; p = 0.194)	0.152	+6.87%
Loss Cost	2011.2	0.054 (CI = +/-0.057; p = 0.066)	0.012 (CI = +/-0.021; p = 0.234)	0.074	+5.51%
Loss Cost	2012.1	0.067 (CI = +/-0.060; p = 0.030)	0.014 (CI = +/-0.021; p = 0.184)	0.137	+6.96%
Loss Cost	2012.2	0.063 (CI = +/-0.066; p = 0.059)	0.013 (CI = +/-0.021; p = 0.207)	0.092	+6.51%
Loss Cost	2013.1	0.082 (CI = +/-0.067; p = 0.019)	0.015 (CI = +/-0.020; p = 0.146)	0.189	+8.60%
Loss Cost	2013.2	0.063 (CI = +/-0.069; p = 0.072)	0.013 (CI = +/-0.020; p = 0.168)	0.094	+6.52%
Loss Cost	2014.1	0.052 (CI = +/-0.076; p = 0.163)	0.013 (CI = +/-0.020; p = 0.194)	0.035	+5.35%
Loss Cost	2014.2	0.014 (CI = +/-0.064; p = 0.639)	0.011 (CI = +/-0.016; p = 0.156)	0.018	+1.44%
Loss Cost	2015.1	0.007 (CI = +/-0.071; p = 0.824)	0.011 (CI = +/-0.016; p = 0.177)	0.017	+0.75%
Loss Cost	2015.2	0.019 (CI = +/-0.078; p = 0.616)	0.011 (CI = +/-0.017; p = 0.173)	0.007	+1.88%
Loss Cost	2016.1	0.030 (CI = +/-0.087; p = 0.463)	0.011 (CI = +/-0.017; p = 0.175)	0.007	+3.09%
Loss Cost	2016.2	0.021 (CI = +/-0.100; p = 0.647)	0.011 (CI = +/-0.018; p = 0.192)	-0.005	+2.15%
Loss Cost	2017.1	0.047 (CI = +/-0.107; p = 0.350)	0.011 (CI = +/-0.017; p = 0.190)	0.020	+4.83%
Severity	2003.2	0.006 (CI = +/-0.020; p = 0.553)	-0.005 (CI = +/-0.015; p = 0.476)	-0.008	+0.60%
Severity	2004.1	0.003 (CI = +/-0.021; p = 0.804)	-0.006 (CI = +/-0.015; p = 0.417)	-0.021	+0.26%
Severity	2004.2	0.003 (CI = +/-0.022; p = 0.807)	-0.006 (CI = +/-0.015; p = 0.427)	-0.023	+0.27%
Severity	2005.1	0.000 (CI = +/-0.023; p = 0.973)	-0.007 (CI = +/-0.016; p = 0.384)	-0.029	-0.04%
Severity	2005.2	-0.005 (CI = +/-0.024; p = 0.673)	-0.008 (CI = +/-0.015; p = 0.319)	-0.028	-0.50%
Severity	2006.1	0.002 (CI = +/-0.024; p = 0.851)	-0.006 (CI = +/-0.015; p = 0.391)	-0.022	+0.22%
Severity	2006.2	0.003 (CI = +/-0.025; p = 0.781)	-0.006 (CI = +/-0.015; p = 0.418)	-0.021	+0.35%
Severity	2007.1	0.003 (CI = +/-0.027; p = 0.844)	-0.006 (CI = +/-0.015; p = 0.415)	-0.026	+0.26%
Severity	2007.2	-0.002 (CI = +/-0.028; p = 0.888)	-0.007 (CI = +/-0.015; p = 0.361)	-0.033	-0.20%
Severity	2008.1	-0.001 (CI = +/-0.030; p = 0.931)	-0.007 (CI = +/-0.016; p = 0.379)	-0.035	-0.13%
Severity	2008.2	0.004 (CI = +/-0.032; p = 0.784)	-0.006 (CI = +/-0.016; p = 0.440)	-0.027	+0.43%
Severity	2009.1	-0.001 (CI = +/-0.033; p = 0.958)	-0.007 (CI = +/-0.016; p = 0.388)	-0.038	-0.09%
Severity	2009.2	0.004 (CI = +/-0.036; p = 0.840)	-0.006 (CI = +/-0.016; p = 0.437)	-0.033	+0.35%
Severity	2010.1	0.002 (CI = +/-0.038; p = 0.906)	-0.006 (CI = +/-0.017; p = 0.436)	-0.040	+0.22%
Severity	2010.2	0.010 (CI = +/-0.040; p = 0.616)	-0.005 (CI = +/-0.017; p = 0.504)	-0.022	+1.00%
Severity	2011.1	0.001 (CI = +/-0.042; p = 0.955)	-0.006 (CI = +/-0.016; p = 0.427)	-0.045	+0.12%
Severity	2011.2	0.004 (CI = +/-0.046; p = 0.874)	-0.006 (CI = +/-0.017; p = 0.457)	-0.046	+0.36%
Severity	2012.1	0.006 (CI = +/-0.050; p = 0.814)	-0.006 (CI = +/-0.017; p = 0.484)	-0.047	+0.58%
Severity	2012.2	0.005 (CI = +/-0.055; p = 0.859)	-0.006 (CI = +/-0.018; p = 0.491)	-0.056	+0.48%
Severity	2013.1	0.024 (CI = +/-0.055; p = 0.368)	-0.005 (CI = +/-0.017; p = 0.575)	0.016	+2.44%
Severity	2013.2	0.008 (CI = +/-0.056; p = 0.766)	-0.006 (CI = +/-0.016; p = 0.470)	-0.046	+0.81%
Severity	2014.1	-0.005 (CI = +/-0.060; p = 0.848)	-0.006 (CI = +/-0.016; p = 0.404)	-0.071	-0.55%
Severity	2014.2	-0.029 (CI = +/-0.057; p = 0.303)	-0.008 (CI = +/-0.014; p = 0.275)	-0.022	-2.83%
Severity	2015.1	-0.042 (CI = +/-0.061; p = 0.161)	-0.008 (CI = +/-0.014; p = 0.238)	0.033	-4.13%
Severity	2015.2	-0.037 (CI = +/-0.069; p = 0.266)	-0.008 (CI = +/-0.015; p = 0.262)	-0.008	-3.64%
Severity	2016.1	-0.034 (CI = +/-0.078; p = 0.358)	-0.008 (CI = +/-0.015; p = 0.284)	-0.035	-3.39%
Severity	2016.2	-0.039 (CI = +/-0.090; p = 0.363)	-0.008 (CI = +/-0.016; p = 0.303)	-0.041	-3.81%
Severity	2017.1	-0.029 (CI = +/-0.103; p = 0.551)	-0.008 (CI = +/-0.017; p = 0.316)	-0.073	-2.82%
Frequency	2003.2	0.024 (CI = +/-0.022; p = 0.034)	0.012 (CI = +/-0.016; p = 0.136)	0.074	+2.40%
Frequency	2004.1	0.029 (CI = +/-0.022; p = 0.013)	0.013 (CI = +/-0.016; p = 0.098)	0.119	+2.92%
Frequency	2004.2	0.029 (CI = +/-0.024; p = 0.018)	0.013 (CI = +/-0.016; p = 0.104)	0.108	+2.92%
Frequency	2005.1	0.032 (CI = +/-0.025; p = 0.011)	0.014 (CI = +/-0.016; p = 0.089)	0.131	+3.28%
Frequency	2005.2	0.041 (CI = +/-0.023; p = 0.001)	0.016 (CI = +/-0.015; p = 0.039)	0.240	+4.23%
Frequency	2006.1	0.043 (CI = +/-0.025; p = 0.001)	0.016 (CI = +/-0.015; p = 0.040)	0.235	+4.36%
Frequency	2006.2	0.050 (CI = +/-0.025; p = 0.000)	0.018 (CI = +/-0.015; p = 0.022)	0.310	+5.12%
Frequency	2007.1	0.058 (CI = +/-0.025; p = 0.000)	0.019 (CI = +/-0.014; p = 0.009)	0.403	+5.99%
Frequency	2007.2	0.055 (CI = +/-0.026; p = 0.000)	0.018 (CI = +/-0.014; p = 0.012)	0.354	+5.62%
Frequency	2008.1	0.065 (CI = +/-0.024; p = 0.000)	0.020 (CI = +/-0.013; p = 0.003)	0.490	+6.75%
Frequency	2008.2	0.058 (CI = +/-0.024; p = 0.000)	0.019 (CI = +/-0.012; p = 0.003)	0.439	+5.99%
Frequency	2009.1	0.061 (CI = +/-0.026; p = 0.000)	0.020 (CI = +/-0.012; p = 0.003)	0.446	+6.32%
Frequency	2009.2	0.060 (CI = +/-0.028; p = 0.000)	0.019 (CI = +/-0.013; p = 0.004)	0.409	+6.18%
Frequency	2010.1	0.068 (CI = +/-0.028; p = 0.000)	0.020 (CI = +/-0.012; p = 0.002)	0.485	+7.08%
Frequency	2010.2	0.069 (CI = +/-0.030; p = 0.000)	0.021 (CI = +/-0.012; p = 0.002)	0.464	+7.18%
Frequency	2011.1	0.065 (CI = +/-0.033; p = 0.000)	0.020 (CI = +/-0.013; p = 0.003)	0.416	+6.75%
Frequency	2011.2	0.050 (CI = +/-0.029; p = 0.002)	0.019 (CI = +/-0.011; p = 0.002)	0.395	+5.13%
Frequency	2012.1	0.061 (CI = +/-0.028; p = 0.000)	0.020 (CI = +/-0.010; p = 0.000)	0.520	+6.34%
Frequency	2012.2	0.058 (CI = +/-0.030; p = 0.001)	0.019 (CI = +/-0.010; p = 0.001)	0.485	+6.01%
Frequency	2013.1	0.058 (CI = +/-0.034; p = 0.002)	0.019 (CI = +/-0.010; p = 0.001)	0.465	+6.01%
Frequency	2013.2	0.055 (CI = +/-0.037; p = 0.006)	0.019 (CI = +/-0.011; p = 0.001)	0.436	+5.66%
Frequency	2014.1	0.058 (CI = +/-0.041; p = 0.009)	0.019 (CI = +/-0.011; p = 0.002)	0.433	+5.93%
Frequency	2014.2	0.043 (CI = +/-0.040; p = 0.038)	0.019 (CI = +/-0.010; p = 0.001)	0.449	+4.39%
Frequency	2015.1	0.050 (CI = +/-0.044; p = 0.030)	0.019 (CI = +/-0.010; p = 0.001)	0.470	+5.10%
Frequency	2015.2	0.056 (CI = +/-0.049; p = 0.030)	0.019 (CI = +/-0.010; p = 0.002)	0.482	+5.73%
Frequency	2016.1	0.065 (CI = +/-0.054; p = 0.023)	0.019 (CI = +/-0.011; p = 0.002)	0.509	+6.70%
Frequency	2016.2	0.060 (CI = +/-0.062; p = 0.056)	0.019 (CI = +/-0.011; p = 0.003)	0.498	+6.20%
Frequency	2017.1	0.076 (CI = +/-0.067; p = 0.030)	0.019 (CI = +/-0.011; p = 0.003)	0.547	+7.87%

## Underinsured Motorists

Coverage = UM  
End Trend Period = 2023.1  
Excluded Points = NA  
Parameters Included: time

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.025 (CI = +/-0.024; p = 0.040)	0.083	+2.56%
Loss Cost	2004.1	0.026 (CI = +/-0.025; p = 0.040)	0.085	+2.69%
Loss Cost	2004.2	0.026 (CI = +/-0.027; p = 0.053)	0.075	+2.67%
Loss Cost	2005.1	0.026 (CI = +/-0.028; p = 0.065)	0.068	+2.68%
Loss Cost	2005.2	0.030 (CI = +/-0.030; p = 0.046)	0.086	+3.05%
Loss Cost	2006.1	0.037 (CI = +/-0.030; p = 0.017)	0.134	+3.77%
Loss Cost	2006.2	0.044 (CI = +/-0.031; p = 0.007)	0.183	+4.47%
Loss Cost	2007.1	0.049 (CI = +/-0.032; p = 0.004)	0.219	+5.07%
Loss Cost	2007.2	0.042 (CI = +/-0.033; p = 0.014)	0.159	+4.30%
Loss Cost	2008.1	0.051 (CI = +/-0.033; p = 0.004)	0.230	+5.24%
Loss Cost	2008.2	0.049 (CI = +/-0.035; p = 0.008)	0.196	+5.04%
Loss Cost	2009.1	0.047 (CI = +/-0.038; p = 0.017)	0.162	+4.79%
Loss Cost	2009.2	0.049 (CI = +/-0.041; p = 0.021)	0.157	+4.97%
Loss Cost	2010.1	0.054 (CI = +/-0.043; p = 0.017)	0.175	+5.52%
Loss Cost	2010.2	0.060 (CI = +/-0.046; p = 0.013)	0.199	+6.20%
Loss Cost	2011.1	0.048 (CI = +/-0.048; p = 0.048)	0.123	+4.93%
Loss Cost	2011.2	0.036 (CI = +/-0.050; p = 0.145)	0.053	+3.68%
Loss Cost	2012.1	0.047 (CI = +/-0.052; p = 0.077)	0.100	+4.80%
Loss Cost	2012.2	0.042 (CI = +/-0.057; p = 0.142)	0.060	+4.29%
Loss Cost	2013.1	0.058 (CI = +/-0.060; p = 0.057)	0.134	+5.94%
Loss Cost	2013.2	0.039 (CI = +/-0.061; p = 0.197)	0.040	+4.00%
Loss Cost	2014.1	0.028 (CI = +/-0.067; p = 0.388)	-0.012	+2.85%
Loss Cost	2014.2	-0.007 (CI = +/-0.057; p = 0.786)	-0.057	-0.74%
Loss Cost	2015.1	-0.015 (CI = +/-0.064; p = 0.630)	-0.050	-1.47%
Loss Cost	2015.2	-0.005 (CI = +/-0.072; p = 0.879)	-0.070	-0.52%
Loss Cost	2016.1	0.005 (CI = +/-0.081; p = 0.886)	-0.075	+0.55%
Loss Cost	2016.2	-0.004 (CI = +/-0.094; p = 0.931)	-0.083	-0.38%
Loss Cost	2017.1	0.023 (CI = +/-0.103; p = 0.632)	-0.067	+2.34%
Severity	2003.2	0.009 (CI = +/-0.018; p = 0.286)	0.004	+0.95%
Severity	2004.1	0.007 (CI = +/-0.018; p = 0.463)	-0.012	+0.67%
Severity	2004.2	0.007 (CI = +/-0.019; p = 0.469)	-0.013	+0.70%
Severity	2005.1	0.005 (CI = +/-0.020; p = 0.650)	-0.022	+0.46%
Severity	2005.2	0.001 (CI = +/-0.021; p = 0.934)	-0.029	+0.09%
Severity	2006.1	0.007 (CI = +/-0.021; p = 0.479)	-0.015	+0.73%
Severity	2006.2	0.009 (CI = +/-0.022; p = 0.429)	-0.011	+0.86%
Severity	2007.1	0.008 (CI = +/-0.023; p = 0.483)	-0.016	+0.81%
Severity	2007.2	0.004 (CI = +/-0.024; p = 0.709)	-0.028	+0.45%
Severity	2008.1	0.005 (CI = +/-0.026; p = 0.674)	-0.028	+0.54%
Severity	2008.2	0.010 (CI = +/-0.027; p = 0.435)	-0.013	+1.05%
Severity	2009.1	0.006 (CI = +/-0.029; p = 0.648)	-0.029	+0.64%
Severity	2009.2	0.011 (CI = +/-0.030; p = 0.481)	-0.018	+1.06%
Severity	2010.1	0.010 (CI = +/-0.033; p = 0.542)	-0.024	+0.99%
Severity	2010.2	0.017 (CI = +/-0.034; p = 0.321)	0.001	+1.69%
Severity	2011.1	0.010 (CI = +/-0.036; p = 0.582)	-0.030	+0.98%
Severity	2011.2	0.012 (CI = +/-0.039; p = 0.523)	-0.026	+1.23%
Severity	2012.1	0.015 (CI = +/-0.043; p = 0.482)	-0.023	+1.48%
Severity	2012.2	0.014 (CI = +/-0.047; p = 0.532)	-0.029	+1.44%
Severity	2013.1	0.032 (CI = +/-0.046; p = 0.167)	0.051	+3.22%
Severity	2013.2	0.018 (CI = +/-0.048; p = 0.439)	-0.020	+1.82%
Severity	2014.1	0.007 (CI = +/-0.051; p = 0.792)	-0.054	+0.65%
Severity	2014.2	-0.014 (CI = +/-0.050; p = 0.567)	-0.040	-1.38%
Severity	2015.1	-0.026 (CI = +/-0.054; p = 0.333)	0.000	-2.53%
Severity	2015.2	-0.020 (CI = +/-0.062; p = 0.497)	-0.035	-1.99%
Severity	2016.1	-0.017 (CI = +/-0.071; p = 0.613)	-0.055	-1.69%
Severity	2016.2	-0.021 (CI = +/-0.082; p = 0.585)	-0.056	-2.10%
Severity	2017.1	-0.011 (CI = +/-0.096; p = 0.801)	-0.084	-1.12%
Frequency	2003.2	0.016 (CI = +/-0.019; p = 0.108)	0.042	+1.60%
Frequency	2004.1	0.020 (CI = +/-0.020; p = 0.051)	0.074	+2.00%
Frequency	2004.2	0.019 (CI = +/-0.021; p = 0.069)	0.063	+1.96%
Frequency	2005.1	0.022 (CI = +/-0.022; p = 0.051)	0.079	+2.22%
Frequency	2005.2	0.029 (CI = +/-0.021; p = 0.009)	0.159	+2.96%
Frequency	2006.1	0.030 (CI = +/-0.023; p = 0.012)	0.152	+3.02%
Frequency	2006.2	0.035 (CI = +/-0.023; p = 0.004)	0.206	+3.58%
Frequency	2007.1	0.041 (CI = +/-0.023; p = 0.001)	0.273	+4.23%
Frequency	2007.2	0.038 (CI = +/-0.024; p = 0.004)	0.222	+3.83%
Frequency	2008.1	0.046 (CI = +/-0.024; p = 0.001)	0.320	+4.68%
Frequency	2008.2	0.039 (CI = +/-0.024; p = 0.003)	0.251	+3.94%
Frequency	2009.1	0.040 (CI = +/-0.026; p = 0.004)	0.248	+4.11%
Frequency	2009.2	0.038 (CI = +/-0.028; p = 0.009)	0.205	+3.87%
Frequency	2010.1	0.044 (CI = +/-0.029; p = 0.004)	0.253	+4.49%
Frequency	2010.2	0.043 (CI = +/-0.031; p = 0.009)	0.223	+4.43%
Frequency	2011.1	0.038 (CI = +/-0.033; p = 0.026)	0.163	+3.92%
Frequency	2011.2	0.024 (CI = +/-0.031; p = 0.124)	0.063	+2.42%
Frequency	2012.1	0.032 (CI = +/-0.032; p = 0.050)	0.131	+3.27%
Frequency	2012.2	0.028 (CI = +/-0.035; p = 0.113)	0.077	+2.81%
Frequency	2013.1	0.026 (CI = +/-0.038; p = 0.173)	0.048	+2.63%
Frequency	2013.2	0.021 (CI = +/-0.042; p = 0.305)	0.006	+2.14%
Frequency	2014.1	0.022 (CI = +/-0.047; p = 0.346)	-0.003	+2.18%
Frequency	2014.2	0.006 (CI = +/-0.049; p = 0.784)	-0.057	+0.64%
Frequency	2015.1	0.011 (CI = +/-0.055; p = 0.679)	-0.054	+1.09%
Frequency	2015.2	0.015 (CI = +/-0.062; p = 0.616)	-0.052	+1.50%
Frequency	2016.1	0.023 (CI = +/-0.071; p = 0.503)	-0.039	+2.28%
Frequency	2016.2	0.017 (CI = +/-0.082; p = 0.652)	-0.064	+1.75%
Frequency	2017.1	0.034 (CI = +/-0.093; p = 0.435)	-0.030	+3.49%

## Underinsured Motorists

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

Fit	Start Date	Time	Adjusted R <sup>2</sup>	Implied Trend Rate
Loss Cost	2003.2	0.026 (CI = +/-0.025; p = 0.046)	0.079	+2.61%
Loss Cost	2004.1	0.027 (CI = +/-0.027; p = 0.046)	0.081	+2.75%
Loss Cost	2004.2	0.027 (CI = +/-0.028; p = 0.060)	0.072	+2.74%
Loss Cost	2005.1	0.027 (CI = +/-0.030; p = 0.073)	0.065	+2.75%
Loss Cost	2005.2	0.031 (CI = +/-0.031; p = 0.052)	0.083	+3.15%
Loss Cost	2006.1	0.038 (CI = +/-0.032; p = 0.020)	0.132	+3.92%
Loss Cost	2006.2	0.046 (CI = +/-0.033; p = 0.008)	0.182	+4.67%
Loss Cost	2007.1	0.052 (CI = +/-0.034; p = 0.004)	0.221	+5.33%
Loss Cost	2007.2	0.044 (CI = +/-0.035; p = 0.015)	0.160	+4.52%
Loss Cost	2008.1	0.054 (CI = +/-0.035; p = 0.004)	0.233	+5.55%
Loss Cost	2008.2	0.052 (CI = +/-0.038; p = 0.009)	0.200	+5.35%
Loss Cost	2009.1	0.050 (CI = +/-0.041; p = 0.018)	0.166	+5.10%
Loss Cost	2009.2	0.052 (CI = +/-0.044; p = 0.022)	0.161	+5.33%
Loss Cost	2010.1	0.058 (CI = +/-0.047; p = 0.017)	0.181	+5.95%
Loss Cost	2010.2	0.065 (CI = +/-0.050; p = 0.013)	0.208	+6.72%
Loss Cost	2011.1	0.052 (CI = +/-0.052; p = 0.047)	0.130	+5.39%
Loss Cost	2011.2	0.040 (CI = +/-0.054; p = 0.141)	0.057	+4.05%
Loss Cost	2012.1	0.052 (CI = +/-0.057; p = 0.074)	0.109	+5.32%
Loss Cost	2012.2	0.047 (CI = +/-0.063; p = 0.134)	0.067	+4.81%
Loss Cost	2013.1	0.065 (CI = +/-0.066; p = 0.052)	0.149	+6.70%
Loss Cost	2013.2	0.045 (CI = +/-0.068; p = 0.180)	0.050	+4.61%
Loss Cost	2014.1	0.033 (CI = +/-0.075; p = 0.358)	-0.006	+3.39%
Loss Cost	2014.2	-0.006 (CI = +/-0.065; p = 0.847)	-0.064	-0.60%
Loss Cost	2015.1	-0.014 (CI = +/-0.073; p = 0.686)	-0.059	-1.40%
Loss Cost	2015.2	-0.003 (CI = +/-0.083; p = 0.938)	-0.076	-0.30%
Loss Cost	2016.1	0.010 (CI = +/-0.095; p = 0.828)	-0.079	+0.97%
Loss Cost	2016.2	-0.001 (CI = +/-0.111; p = 0.992)	-0.091	-0.05%
Loss Cost	2017.1	0.032 (CI = +/-0.123; p = 0.576)	-0.064	+3.24%
Severity	2003.2	0.013 (CI = +/-0.018; p = 0.141)	0.032	+1.34%
Severity	2004.1	0.011 (CI = +/-0.019; p = 0.255)	0.009	+1.07%
Severity	2004.2	0.011 (CI = +/-0.020; p = 0.258)	0.009	+1.12%
Severity	2005.1	0.009 (CI = +/-0.021; p = 0.391)	-0.007	+0.89%
Severity	2005.2	0.005 (CI = +/-0.021; p = 0.626)	-0.023	+0.52%
Severity	2006.1	0.012 (CI = +/-0.021; p = 0.244)	0.012	+1.23%
Severity	2006.2	0.014 (CI = +/-0.022; p = 0.210)	0.020	+1.40%
Severity	2007.1	0.014 (CI = +/-0.024; p = 0.244)	0.013	+1.39%
Severity	2007.2	0.010 (CI = +/-0.025; p = 0.404)	-0.010	+1.04%
Severity	2008.1	0.012 (CI = +/-0.027; p = 0.376)	-0.007	+1.17%
Severity	2008.2	0.018 (CI = +/-0.028; p = 0.203)	0.024	+1.77%
Severity	2009.1	0.014 (CI = +/-0.029; p = 0.343)	-0.003	+1.38%
Severity	2009.2	0.019 (CI = +/-0.031; p = 0.224)	0.021	+1.89%
Severity	2010.1	0.019 (CI = +/-0.033; p = 0.263)	0.012	+1.88%
Severity	2010.2	0.027 (CI = +/-0.035; p = 0.123)	0.061	+2.73%
Severity	2011.1	0.020 (CI = +/-0.037; p = 0.270)	0.012	+2.03%
Severity	2011.2	0.024 (CI = +/-0.040; p = 0.230)	0.024	+2.41%
Severity	2012.1	0.028 (CI = +/-0.044; p = 0.203)	0.034	+2.79%
Severity	2012.2	0.028 (CI = +/-0.048; p = 0.232)	0.026	+2.88%
Severity	2013.1	0.049 (CI = +/-0.046; p = 0.036)	0.178	+5.04%
Severity	2013.2	0.036 (CI = +/-0.048; p = 0.130)	0.078	+3.66%
Severity	2014.1	0.025 (CI = +/-0.051; p = 0.316)	0.004	+2.54%
Severity	2014.2	0.005 (CI = +/-0.051; p = 0.851)	-0.064	+0.46%
Severity	2015.1	-0.006 (CI = +/-0.056; p = 0.813)	-0.067	-0.63%
Severity	2015.2	0.003 (CI = +/-0.063; p = 0.926)	-0.076	+0.28%
Severity	2016.1	0.010 (CI = +/-0.073; p = 0.774)	-0.076	+0.98%
Severity	2016.2	0.009 (CI = +/-0.086; p = 0.814)	-0.085	+0.94%
Severity	2017.1	0.027 (CI = +/-0.099; p = 0.562)	-0.062	+2.71%
Frequency	2003.2	0.012 (CI = +/-0.020; p = 0.216)	0.015	+1.26%
Frequency	2004.1	0.016 (CI = +/-0.021; p = 0.114)	0.042	+1.66%
Frequency	2004.2	0.016 (CI = +/-0.022; p = 0.148)	0.032	+1.60%
Frequency	2005.1	0.018 (CI = +/-0.023; p = 0.112)	0.045	+1.85%
Frequency	2005.2	0.026 (CI = +/-0.022; p = 0.025)	0.117	+2.62%
Frequency	2006.1	0.026 (CI = +/-0.024; p = 0.032)	0.109	+2.65%
Frequency	2006.2	0.032 (CI = +/-0.024; p = 0.012)	0.160	+3.23%
Frequency	2007.1	0.038 (CI = +/-0.025; p = 0.003)	0.226	+3.89%
Frequency	2007.2	0.034 (CI = +/-0.026; p = 0.012)	0.173	+3.45%
Frequency	2008.1	0.042 (CI = +/-0.025; p = 0.002)	0.268	+4.32%
Frequency	2008.2	0.035 (CI = +/-0.025; p = 0.010)	0.195	+3.51%
Frequency	2009.1	0.036 (CI = +/-0.027; p = 0.012)	0.190	+3.66%
Frequency	2009.2	0.033 (CI = +/-0.029; p = 0.028)	0.146	+3.37%
Frequency	2010.1	0.039 (CI = +/-0.031; p = 0.014)	0.192	+4.00%
Frequency	2010.2	0.038 (CI = +/-0.033; p = 0.026)	0.162	+3.89%
Frequency	2011.1	0.032 (CI = +/-0.035; p = 0.072)	0.101	+3.29%
Frequency	2011.2	0.016 (CI = +/-0.032; p = 0.316)	0.002	+1.61%
Frequency	2012.1	0.024 (CI = +/-0.034; p = 0.150)	0.056	+2.45%
Frequency	2012.2	0.019 (CI = +/-0.037; p = 0.300)	0.007	+1.87%
Frequency	2013.1	0.016 (CI = +/-0.040; p = 0.425)	-0.018	+1.58%
Frequency	2013.2	0.009 (CI = +/-0.044; p = 0.666)	-0.047	+0.92%
Frequency	2014.1	0.008 (CI = +/-0.050; p = 0.729)	-0.054	+0.83%
Frequency	2014.2	-0.011 (CI = +/-0.050; p = 0.658)	-0.052	-1.05%
Frequency	2015.1	-0.008 (CI = +/-0.057; p = 0.773)	-0.065	-0.77%
Frequency	2015.2	-0.006 (CI = +/-0.065; p = 0.850)	-0.074	-0.58%
Frequency	2016.1	0.000 (CI = +/-0.075; p = 0.997)	-0.083	-0.02%
Frequency	2016.2	-0.010 (CI = +/-0.088; p = 0.809)	-0.085	-0.98%
Frequency	2017.1	0.005 (CI = +/-0.103; p = 0.913)	-0.099	+0.52%





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