OliverWyman

ANNUAL REVIEW OF INDUSTRY EXPERIENCE – FINAL REPORT AS OF DECEMBER 31, 2023

COMMERCIAL VEHICLES

ALBERTA AUTOMOBILE INSURANCE RATE BOARD

15 September 2024

CONTENTS

LIST OF TABLES

LIST OF FIGURES

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 Annual Review" of insurance industry loss experience. The purpose of this report is to support the determination of Benchmarks for rate filings submitted between October 1, 2024, and March 31, 2025.

This report presents the results of our analysis of insurance industry commercial vehicles loss and expense experience in Alberta reported as of December 31, 2023, for the 2024 Annual Review.

The scope of our analysis includes all coverages:

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

1.2. Summary of Key Findings

In this report we present:

- assumptions, factors, and provisions we recommend serve as Benchmarks for rate filings submitted between October 1, 2024, and March 31, 2025, and
- other assumptions, factors, and provisions for the Board's consideration as it reviews rate filings submitted between October 1, 2024, and March 31, 2025.

In Table 1, we present a summary of our selected Benchmarks[2] for the current and prior reviews:

Table 1: Estimated Annual Past Loss Cost (Up to October 1, 2023) Trend Rates

	2023 Annual Review: Data as of December 31, 2022	2024 Annual Review: Data as of December 31, 2023
Trend Benchmarks		
TPL-Bodily Injury	+7.0%	+7.0%[3]
TPL-Property Damage	0.0%	-0.3%[4]
DCPD[5]	0.0%	0.0%[6]

[1] Effective January 1, 2022, TPL was split into bodily injury, property damage and direct compensation property damage (DCPD).
[2] We refer to these as "selections" in this report.
[3] Our model includes a November 1, 2020 reform scalar of -15.6%.
[4] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.
[5] The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced January 2022.
[6] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.

	2023 Annual Review: Data as of December 31, 2022	2024 Annual Review: Data as of December 31, 2023
AB – Total	+0.0%/+5.0%[7]	+2.9%[8]
Collision	-1.0%	-0.2%[9]
Comprehensive	+4.0%	+3.9%[10]
All Perils	+0.5%	+1.0%
Specified Perils	+4.0%	+3.9%[11]
Underinsured Motorist	+7.0%	+7.7%
Other Benchmarks		
Health Cost Recovery	2.86% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.7% of Premiums	27.8% of Premiums
Profit Provision	6% of Premiums	6% of Premiums

1.3. Relevant Comments

Data

The data utilized in our analysis and presented in this report is based on information published by the General Insurance Statistical Agency (GISA) that has been compiled by GISA's service provider, IBM Canada (IBM) through to December 31, 2023.

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

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

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

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

[7] Future trend rate begins November 1, 2020.

[8] Our model includes an October 29, 2020 reform scalar of +98.8%.

[9] Our model includes a 2021-2 scalar of +36.4% coincident with the rise in inflation.

[10] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

[11] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

Loss Trend Benchmarks

Loss trend rates are an important input in the determination of rate change need. Loss trend factors are applied to the historical ultimate incurred losses to adjust those losses to the cost levels that are anticipated during the policy period covered under the proposed rate program.

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

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

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

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

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1 mainly driven by a decline in the claims frequency rate. 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. 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.

  - The reforms may have affected a claimant's propensity to pursue a bodily injury claim. We observe a one-time shift in bodily injury that is a smaller reduction than our *a priori* estimate.

  - We observe a one-time shift in accident benefits that is larger increase than our *a priori* estimate.

- DCPD was introduced January 1, 2022. Although we cannot separately estimate the frequency impact of the introduction of DCPC and the co-mingled change in post-pandemic driving behavior, there is some evidence that the claims may have shifted 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).[12] 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 appears to have temper the rate of annual inflation. Observed CPI statistics shows a continued tempering of the inflation rate since its peak in the summer of 2022.

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

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

- 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 period.
- The anticipated future CPI during the rating program period given the Federal Government's actions to curb inflation through higher interest rates.
- The impact of economic conditions and general high inflation on vehicle usage.

We discuss this further in Section 5.3.

Experience Period

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

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

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

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

Applicability of Benchmarks

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

We suggest the Board consider the reasonableness of additional information provided by interested parties as it may be more current or may provide more insight into the Industry commercial vehicle claim experience (particularly as respects the bodily injury coverage and inflation) that has emerged or is expected to emerge. However, in doing so, we suggest the Board also consider that the experience of one insurer may not be representative of the experience of the Industry.

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

1.4. Report Organization

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

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

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

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

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

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

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

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

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

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

Changes to Automobile Insurance Premiums Regulation in November 2023 include the following:

- The Board may, at any time, order an insurer to file with the Board changes to the insurer's rating program that take into account changes in legislation, the market or the operating environment subsequent to the insurer's most recently filed rating program.

2.2. 2020 Reforms

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

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

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

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

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

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

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

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

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

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

2.3. Minor Injury Reforms

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

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

Table 2: Historical Minor Injury Cap Amounts

Effective Date Range	Minor Injury Amount
October 1, 2004 – December 31, 2006	$4,000
January 1, 2007 – December 31, 2007	$4,144
January 1, 2008 – December 31, 2008	$4,339
January 1, 2009 – December 31, 2009	$4,504
January 1, 2010 – December 31, 2010	$4,518
January 1, 2011 – December 31, 2011	$4,559
January 1, 2012 – December 31, 2012	$4,641
January 1, 2013 – December 31, 2013	$4,725
January 1, 2014 – December 31, 2014	$4,777
January 1, 2015 – December 31, 2015	$4,892
January 1, 2016 – December 31, 2016	$4,956
January 1, 2017 – December 31, 2017	$5,020
January 1, 2018 – December 31, 2018	$5,080
January 1, 2019 – December 31, 2019	$5,202
January 1, 2020 – December 31, 2020	$5,296
January 1, 2021 – December 31, 2021	$5,365
January 1, 2022 – December 31, 2022	$5,488
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.[13]

[13] 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[14] that some temporomandibular joint injuries, as well as physical or psychological conditions or symptoms arising from sprains, strains, and whiplash injuries and that resolve with those injuries, are considered minor injuries under the Minor Injury Regulation, and should be treated as such. These changes may contribute to the decline of bodily injury frequency observed in Section 6.1.

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

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

2.4. Automobile Accidents Benefits Revisions

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

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

- Clarified that Section B - Accident Benefits can be used for any medically necessary equipment, vehicle modifications and home modifications; and
- Increased benefit amounts:
  - chiropractic services from $750 to $1,000;
  - massage therapy and acupuncture from $250 to $350;
  - funeral expenses from $5,000 to $6,150;
  - grief counselling from $400 to $500;
  - employed disability income benefits from $400 to $600 per week;
  - non-earner disability income benefits from the current $135 for 26 weeks, to $200 for 104 weeks; and psychological, physical therapy, and occupational therapy services from $600 to $750.

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

2.5. Legalization of Cannabis

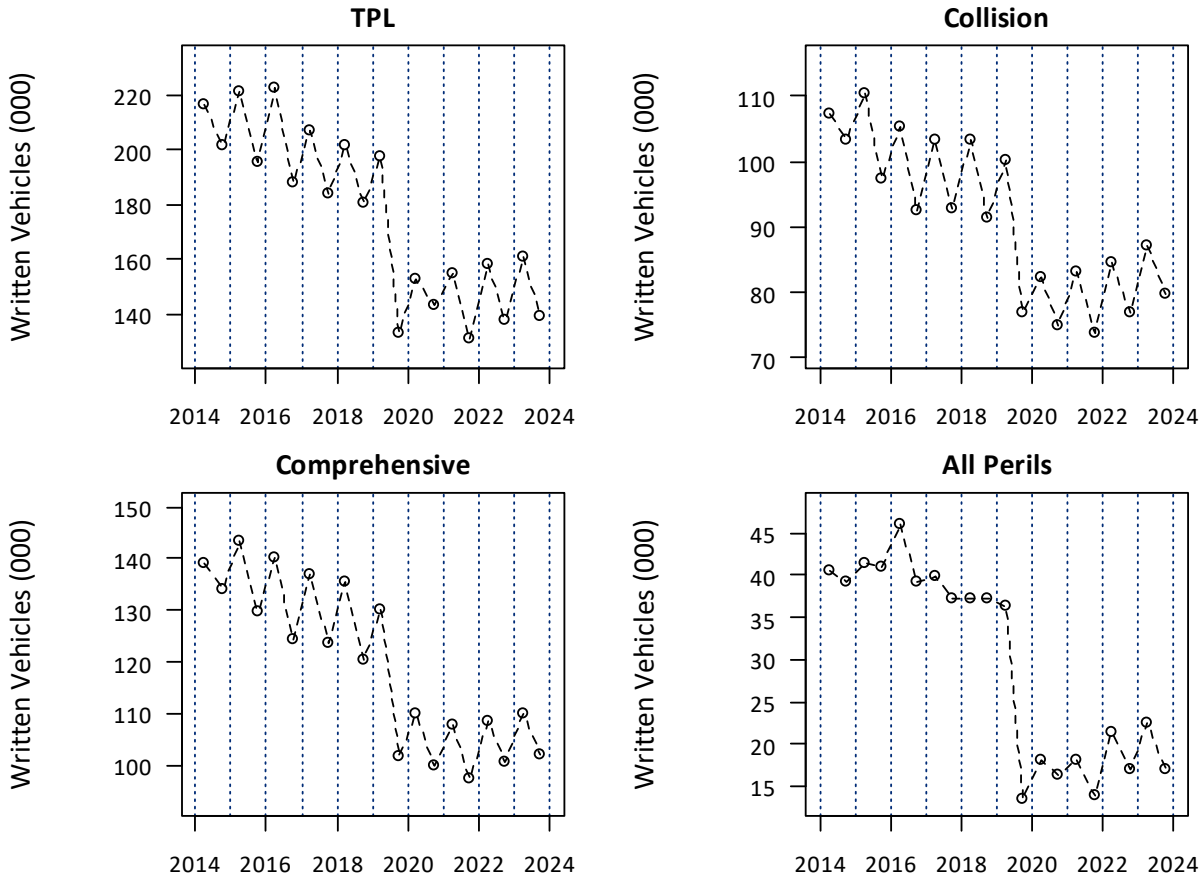
Effective October 17, 2018, the Federal Government legalized the use of cannabis. No Alberta-specific information is available to determine if this change may have affected claims costs. It is assumed any impact of this change will be captured through our trend analysis of the claims experience.

3. Summary of Alberta Commercial Vehicle 2014 to 2023 Experience

3.1. Growth of Insured Vehicles

From 2014 to 2018, the number of commercial vehicles in Alberta had decreased annually. As noted earlier, GISA changed its definition of fleets beginning the second half of 2019, and as a result the number of vehicles included in the commercial exhibits reduced significantly. Following the change in 2019, the number of commercial vehicles has been increasing annually. Figure 1 presents the number of written vehicles insured over each of the last ten years for TPL[15], collision, comprehensive and all perils coverages. The significant decline in 2019 is principally due to the GISA change in definition of fleets beginning July 1, 2019.

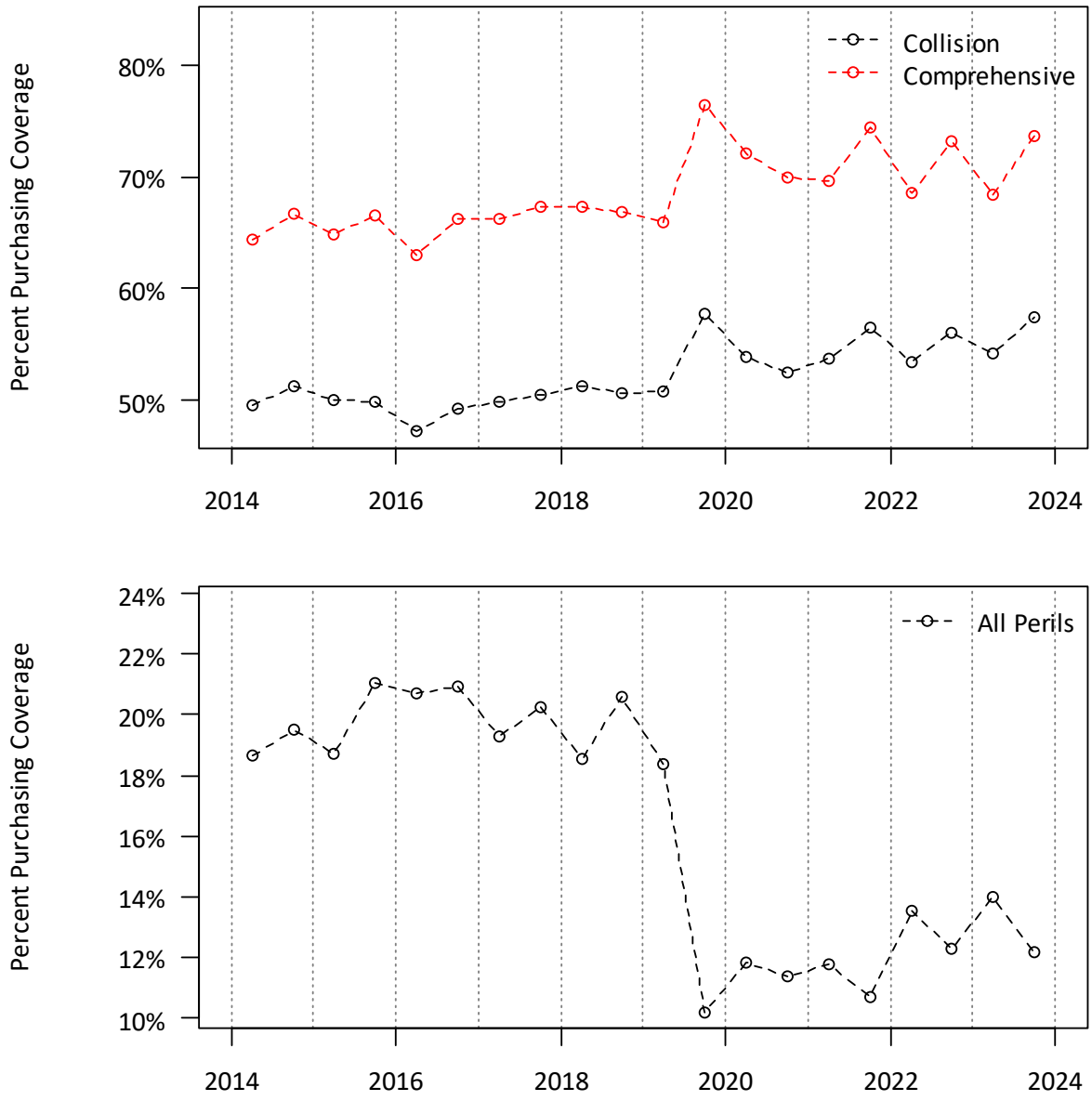
Figure 1: Written Vehicles



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

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. Until the first half of 2019, the percentage of risks purchasing the optional coverages was relatively flat; in the 65% range for comprehensive, low 50% range for collision and 20% range for all perils. The changes beginning the second half of 2019 are likely associated with the GISA change in fleet definition.

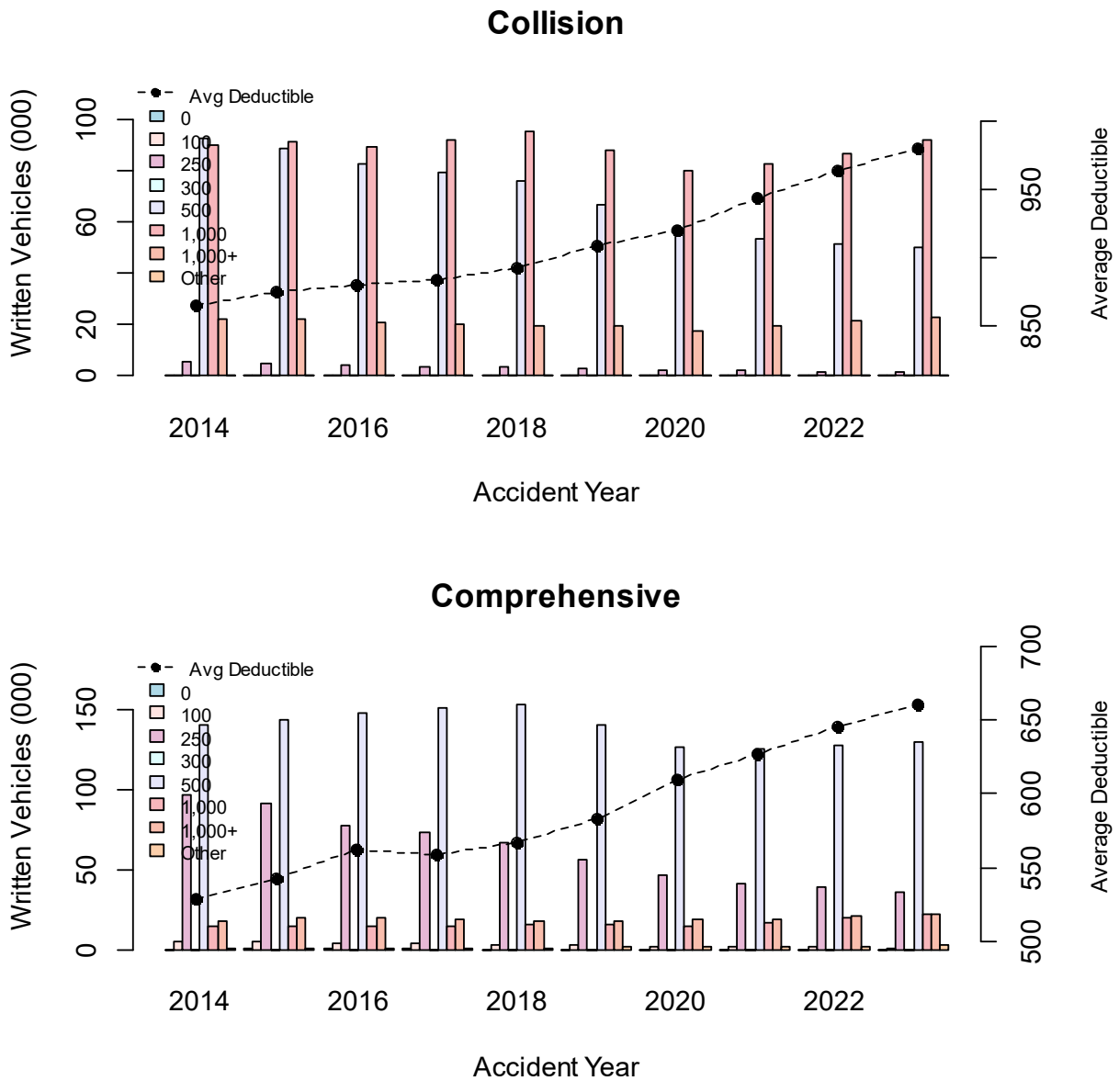
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages



In Figure 3 we plot the number of written vehicles at various deductible levels against time and include a line plot representing the average deductible for each accident year. We observe a consistent shift

toward larger deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable in recent years.

Figure 3: Average Deductible Summary



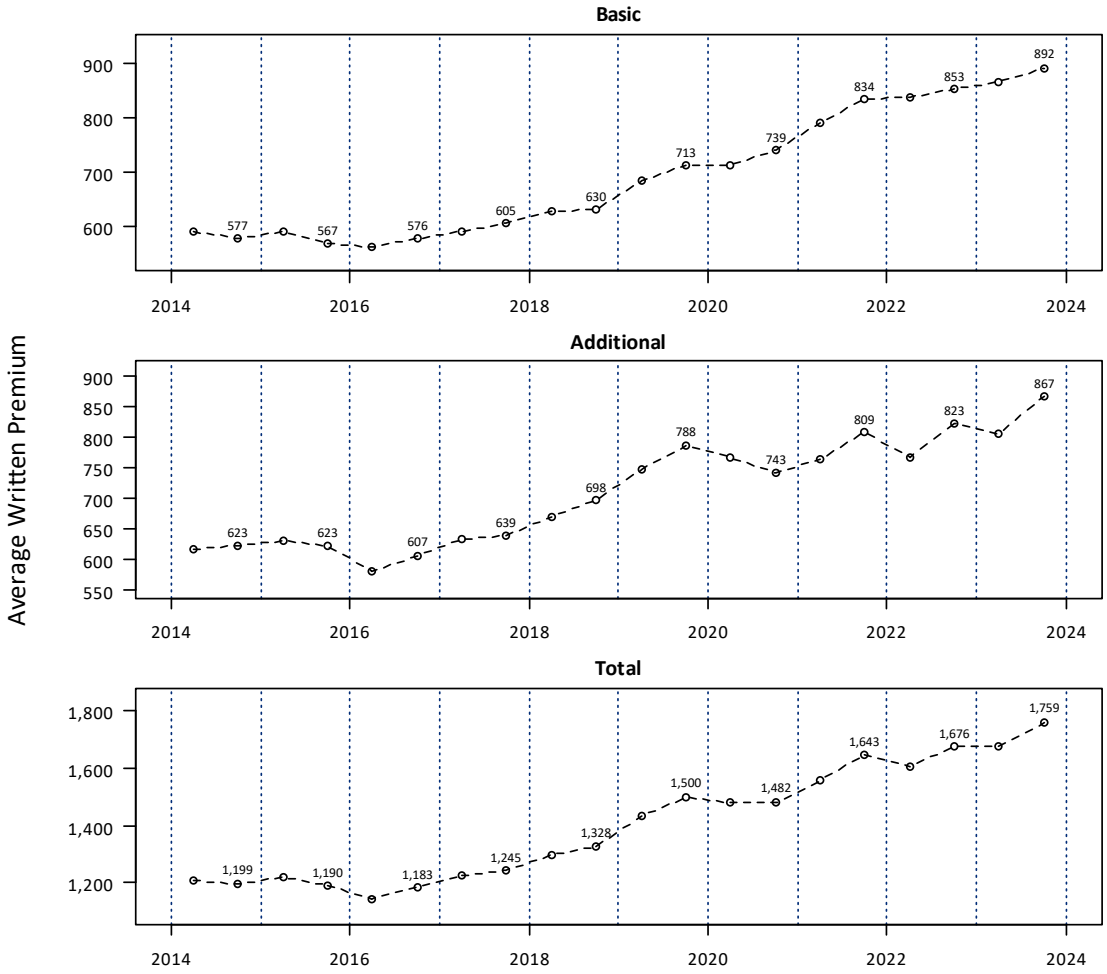
3.2. Change in Average Premiums

In Alberta, there are coverages that are mandatory (TPL and accident benefits), while the remainder are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the optional coverages as Additional Coverages. In Figure 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 2016. The average premium for Additional Coverages was modestly decreasing until 2016, where an increasing pattern emerged. This increase in additional (physical damage) coverages may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.

Figure 4: Average Written Premium – Summary



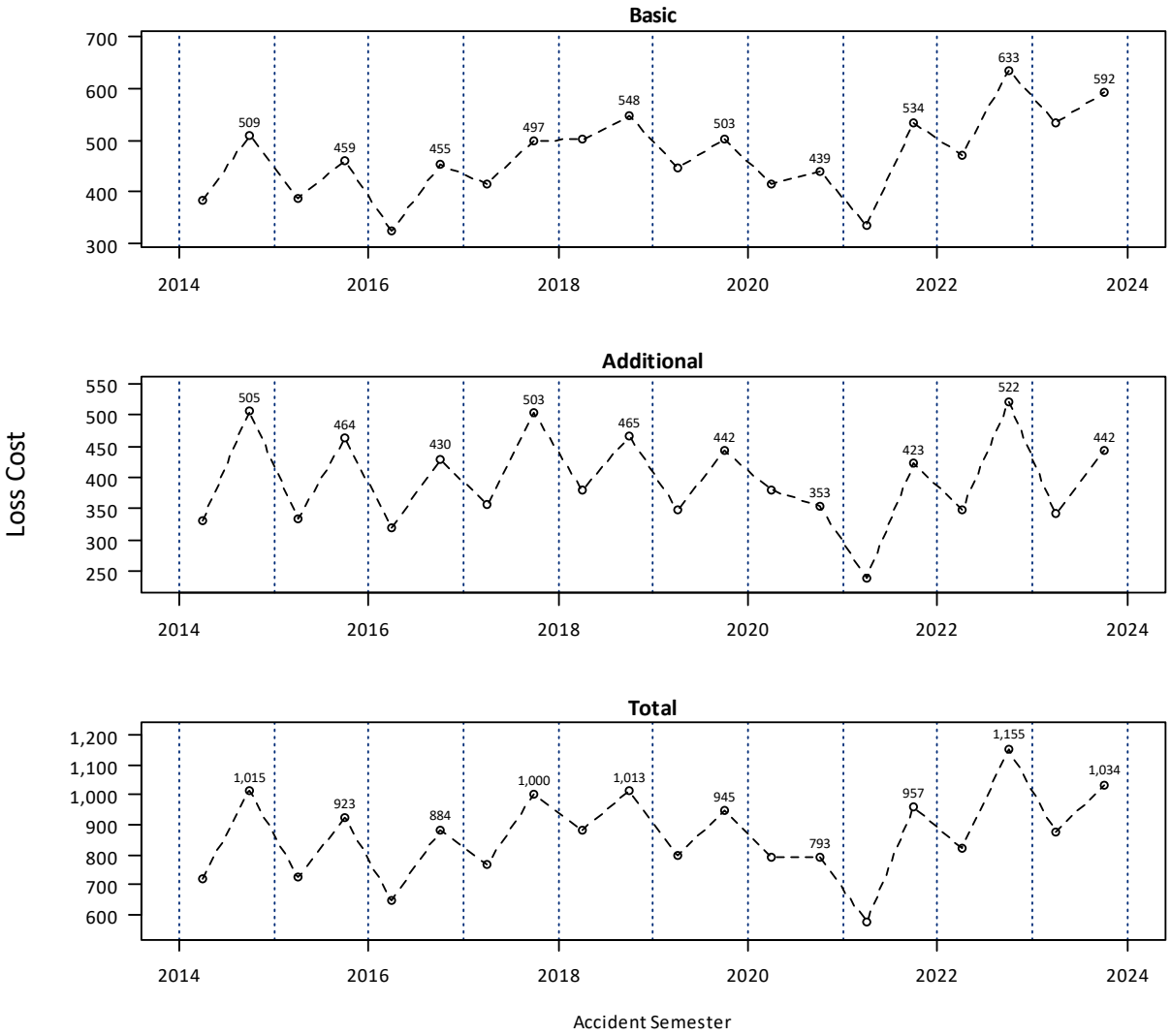
3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5 we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending December 31, 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[16], and
- all internal and external claims settlement costs[17] (e.g., legal fees and claim adjuster costs).[18]

Figure 5: Oliver Wyman Estimated Claim Costs - Summary



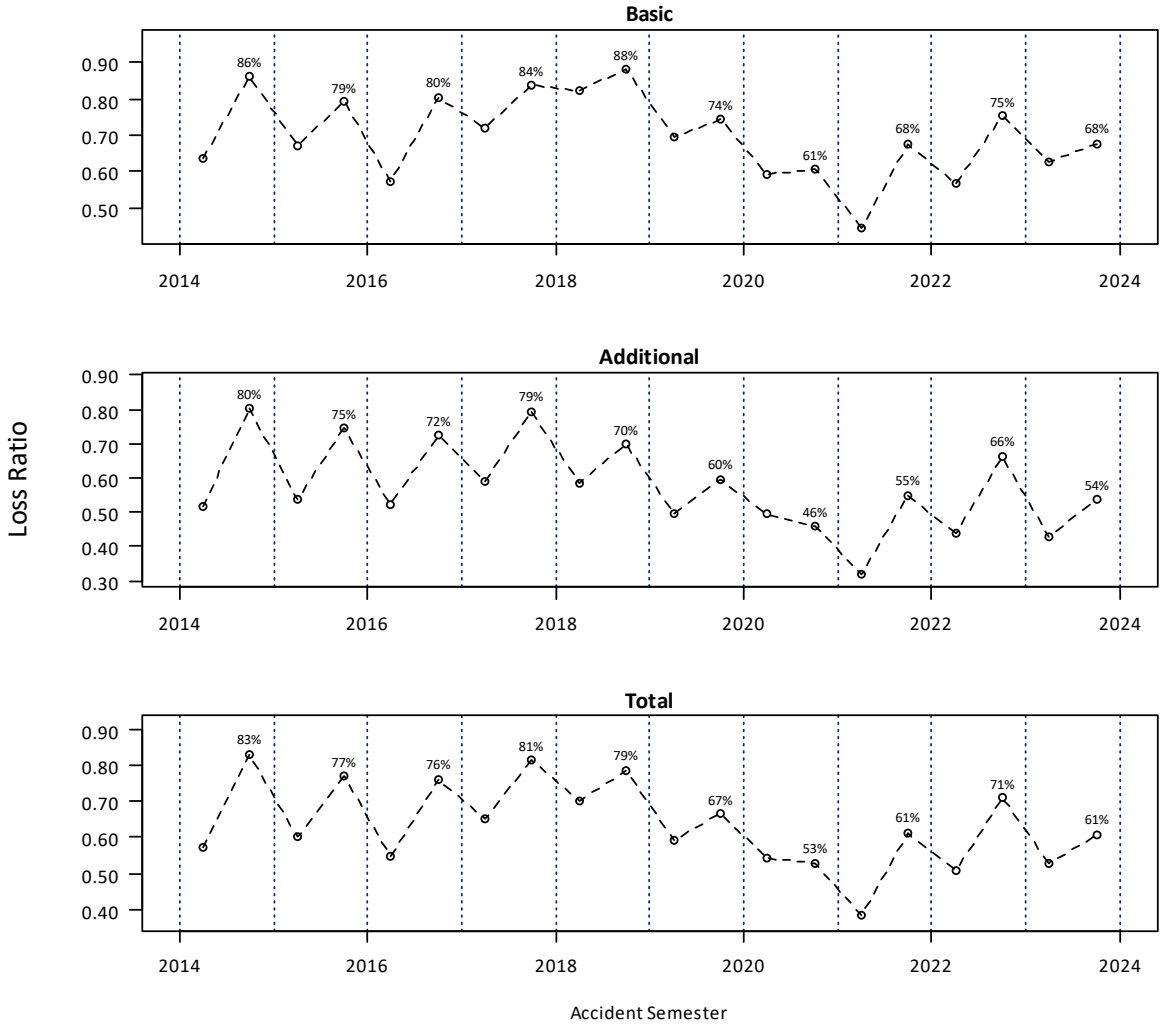
In Figure 6 we present the ratio of the loss and loss adjustment expense amount to the earned premiums to provide an indication of the relative change in the loss ratio over time.

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

[17] 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.

[18] The Health Levy is not included in the noted average claim costs.

Figure 6: Loss Ratio - Summary[19]



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.

[19] 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 2023-2 AUTO7002 Automobile Industry Exhibit (as of December 31, 2023) provided by GISA, and it includes the experience of all drivers in Alberta, including drivers insured by the Facility Association. We refer to this information as the AIX report.

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

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

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

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

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

It is important to note two points about case reserves:

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

We estimate the final (ultimate)[20] number of claims and cost of all claims that arise from events that occur in the first and second half of the year, separately, through to December 31, 2023 (referred to as "accident half-years"[21]). 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.[22] 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 "loss development factors" to the aggregated incurred claim amounts that are reported to GISA.[23] 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[24] development factors to estimate the actuarial reserve need, hence the final claim cost, for each accident half-year through December 31, 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 December 31, 2023, separately for each of the coverages.

4.3. Selection of Claim Count and Claim Amount Development Factors

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

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

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

[21] 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.

[22] GISA edits and compiles the data reported by individual insurers.

[23] Our selections are based on the Incurred Development Method.

[24] 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).

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

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

We note that the selection of development factors influences the selected loss trend rates.[25] As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,[26] 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

	2023 AR (as of December 31, 2022)			2024 AR (as of December 31, 2023)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$308.66	$92,866	3.32	$312.60	$94,342	3.31
2020	$291.87	$111,259	2.62	$303.83	$118,983	2.55
2021	$264.35	$100,171	2.64	$287.43	$116,666	2.46
2022	$259.90	$96,347	2.70	$347.54	$124,129	2.80
2023				$348.45	$127,265	2.74

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 11.3%. Most of this increase is attributed to larger incurred loss amount changes for accident years 2020- 2022 than expected.

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

	2023 AR (as of December 31, 2022)			2024 AR (as of December 31, 2023)		
AY	**Loss Cost**	**Severity**	**Frequency**	**Loss Cost**	**Severity**	**Frequency**
2019	$143.05	$8,924	16.03	$146.67	$9,152	16.03
2020	$103.64	$8,600	12.05	$106.29	$8,836	12.03
2021	$114.76	$9,874	11.62	$125.92	$10,656	11.82
2022	$156.99	$11,959	13.13	$173.52	$14,427	12.03
2023				$180.72	$15,095	11.97

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 6.6%. Most of this increase is attributed to larger incurred loss amount changes for accident years 2021- 2022 than expected.

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

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

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

	2023 AR (as of December 31, 2022)			2024 AR (as of December 31, 2023)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$15.30	$7,508	2.04	$15.03	$7,371	2.04
2020	$16.05	$9,223	1.74	$15.90	$9,149	1.74
2021	$22.06	$11,269	1.96	$20.73	$10,810	1.92
2022	$32.93	$11,911	2.76	$32.64	$12,091	2.70
2023				$29.59	$11,265	2.63

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

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

	2023 AR (as of December 31, 2022)			2024 AR (as of December 31, 2023)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$230.38	$10,114	22.78	$229.48	$10,073	22.78
2020	$185.49	$10,633	17.44	$185.25	$10,617	17.45
2021	$196.65	$12,643	15.56	$187.80	$12,476	15.05
2022	$229.69	$14,021	16.38	$269.99	$16,670	16.20
2023				$207.71	$16,975	12.24

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 3.6%.

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

	2023 AR (as of December 31, 2022)			2024 AR (as of December 31, 2023)		
AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	$245.54	$9,999	24.56	$246.12	$10,027	24.54
2020	$281.53	$10,357	27.18	$281.62	$10,360	27.18
2021	$243.38	$10,661	22.83	$246.77	$10,837	22.77
2022	$286.86	$11,324	25.33	$298.99	$12,020	24.87
2023				$296.45	$13,679	21.67

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 1.5%.

5. Loss Trend Methodology

5.1. Introduction

Loss trend rates are factors that are used in the determination of rate level indications. They are applied to the ultimate incurred losses during the experience period[27] 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[28] by accident half-year that we derive (as we discuss in Section 4.3) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level[29] change parameters to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends 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 2004-1 to 2023-2. For each coverage, we consider models started and ending at various time periods and excluding certain data points to improve our understanding of the sensitivity of

[27] 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.

[28] 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.

[29] 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

There is a possible impact of economic conditions (as measured by the unemployment rate) and weather (such as recorded snowfall levels) on claim frequency. 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 economic variables or weather as a parameter in our trend analysis.

Scalar / Level Change Parameter

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

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

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

In Section 6, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight to the reform's *actual* impact on bodily injury and accident benefits severity. Consistent with our expectation, bodily injury severity has decreased, and the accident benefits severity has increased. 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 statistically "significant."
- The confidence interval presented corresponds to a 95% probability level range.

Other Considerations

In selecting past loss trend rates, we also consider:

- variance in results (i.e., changes in trends) based on different historical time periods;
- relationship of frequency and severity trend patterns; and
- uncertainty in the estimated values.

GISA Fleet Data Change

As noted in Section 3.1, GISA changed to the definition of fleets beginning July 1, 2019. The ASP revised definition of Type of Business 3 - Fleet rated vehicles decreases the percentage of fleets included in the AUTO 7002 dataset used for our trend analysis. In considering whether this data change (i.e., mix of business change) has a material impact on our models, we compare the estimated ultimate frequency, severity, and loss cost values for all exposures (including fleets) to those excluding fleets. In prior reviews, we tested our trend models for sensitivity to this change. In general, we find the trend patterns are similar over both data sets.[30] We note that if this issue were material, we would expect to see a divergence in patterns in the last five data observations. As the patterns remain consistent, we continue to find the total AUTO 7002 dataset (including fleets) reasonable for the purpose of our trend analysis.

COVID-19

As described in our prior reports, we find the traffic volume and claims cost[31] during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we exclude the observations from our regression models for the coverages[32] 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

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

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

[32] 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.

pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers could consider the degree and persistence of a frequency reduction in the post pandemic period for the proposed rate program.

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

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 March 2024 (left panel) and year-over year percentage change (right panel)[33] over the last 20 years in Alberta, separately, for:

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

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

Figure 7: Consumer Price Index – All Items & Transportation

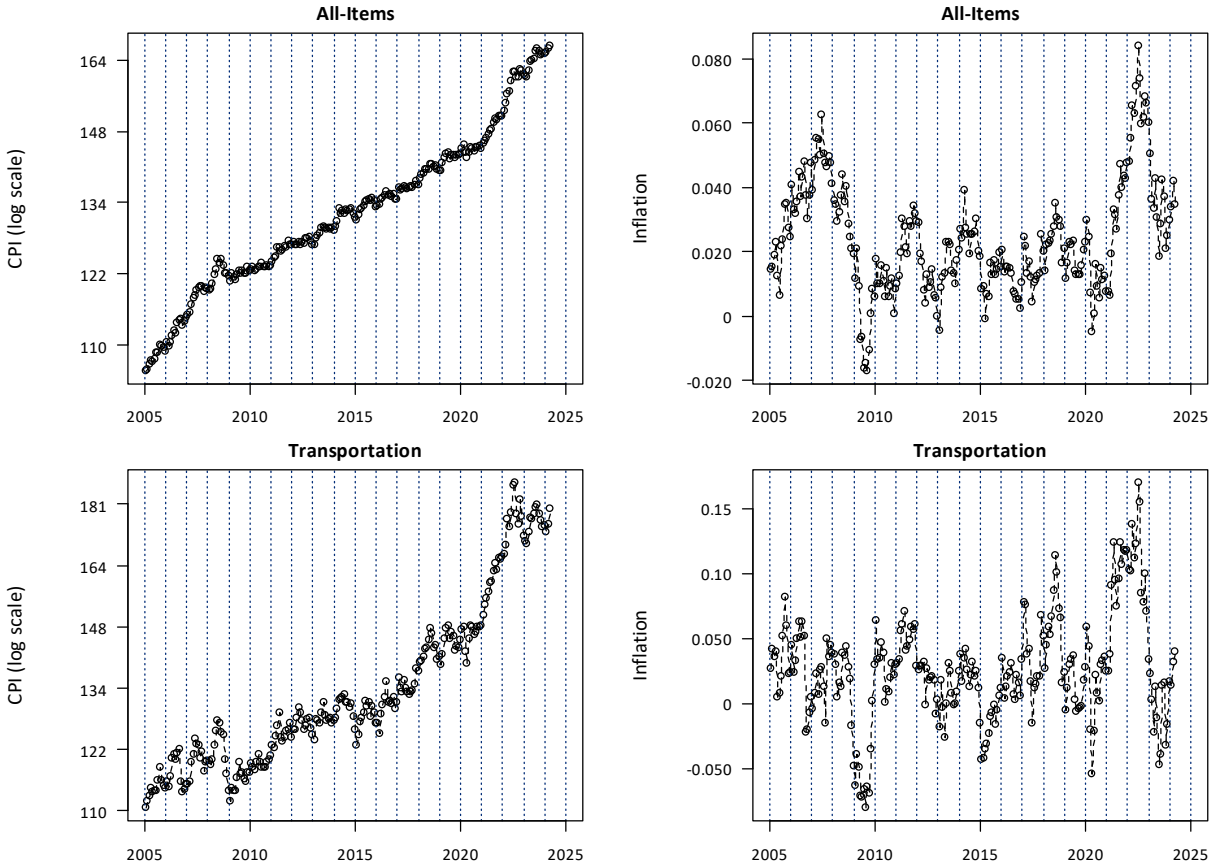
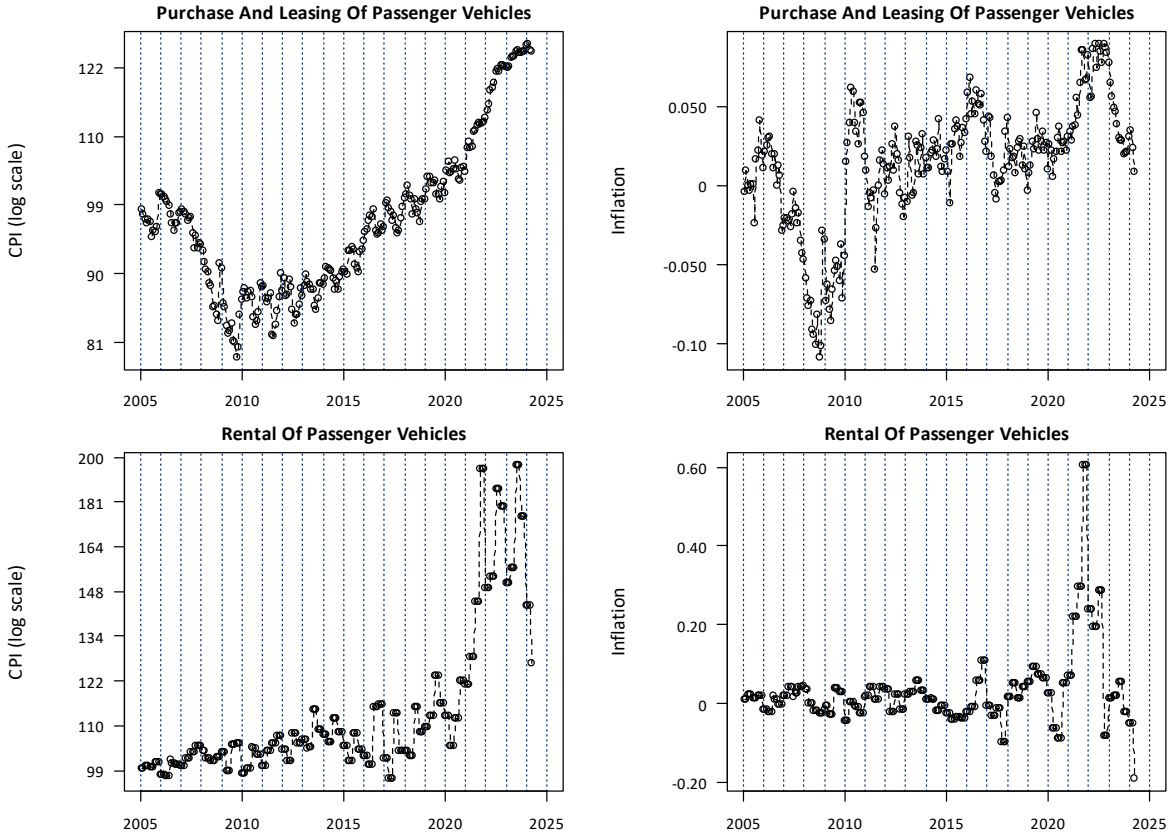
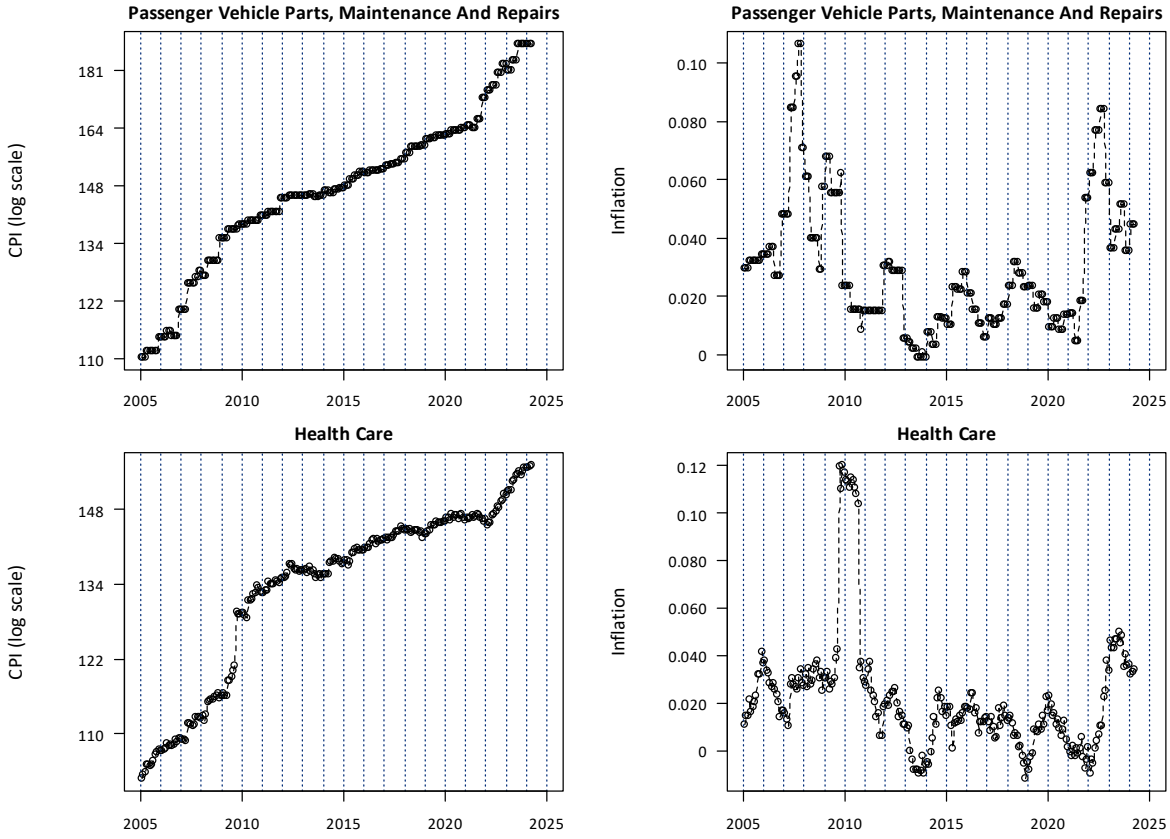


Figure 8[34]: Consumer Price Index – Purchase & Rental of Passenger Vehicle



[34] Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

Figure 9: 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 costs affecting 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 beginning early 2023.
- Inflationary pressures on health care costs appear to have lagged behind the physical damage coverages, with a more modest rise beginning later in 2022.

As shown in Figure 10, the 2021-2 through 2022-2 property damage and collision severity rose steeply, deviating from historical patterns, but has flattened since 2022-2. The 2021-1 through 2023-1 comprehensive severity also exhibited a steep rise. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces increased claim costs for physical damage coverages[35] 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

[35] 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.

also influenced the cost to settle claims during this time. Further complicating matters, DCPD 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.

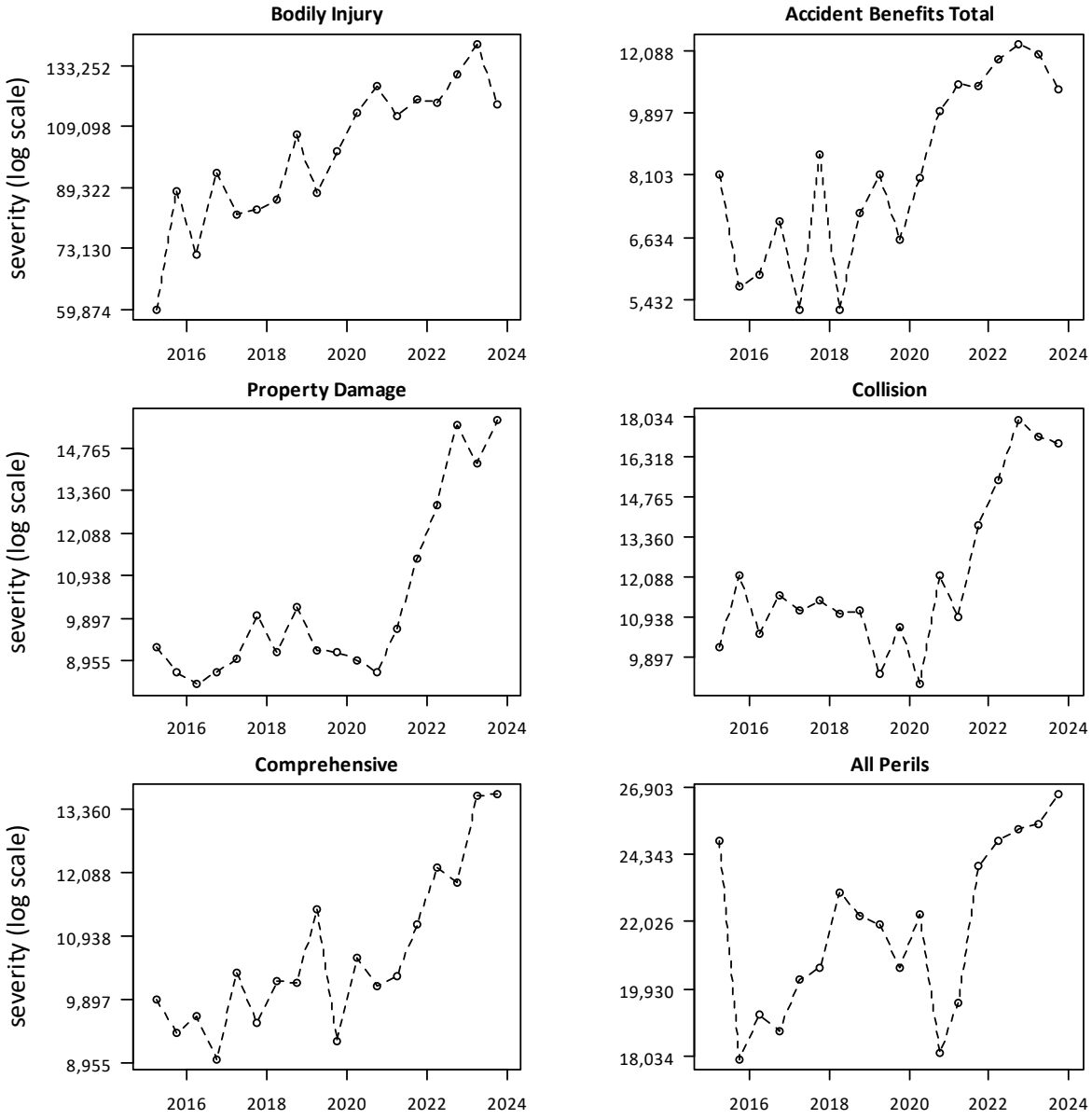
We do not observe a significant change in the historical severity trend for other coverages coincident with the 2021-2 inflation increase. A change in severity coincident with the inflation change is not obvious for all perils coverages. Any recent inflationary impact for bodily injury and accident benefits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

As described in Section 5.2, we take a holistic data-based approach to estimate the underlying past trend rate for each coverage. More specifically, we include an additional scalar parameter in the model to isolate and quantify the change in severity level to the extent that the change is apparent and statistically significant for a specific coverage. Although inflation is commonly considered a compounding calendar year effect, we find a scalar parameter to be the most effective tool for measuring the historical impact of inflation on claims costs in these circumstances for the following reasons:

- The loss cost trend rate is not equal to the CPI, but instead correlated with it. Other social and economic factors influence the difference between the measured loss cost trend rate and the CPI.
- The inflation-impacted severity observations are also impacted by recent policy reforms resulting in the comingling of effects. Separate inflationary and reform impacts are not reasonably estimable.
- We recognize an alternative approach would be to include an additional parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist in the future period may not be reasonable.
- The Government of Canada has been raising interest rates to curb the inflation surge and reduce inflation to pre-pandemic levels. The timing of the interest rate peak and subsequent decline will affect the timing of a return to lower inflation levels. Managing the relationship of the interest rate changes over time to curb inflation is a challenge for the government; and as a result, a challenge for the insurance industry.
- As the higher interest rates cause the inflation surge to subside, then higher loss trend rates should also subside. As shown in Figure 7 through Figure 9 above, there is early 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.

Figure 10: Historical Severity by Coverage



5.3. Future Trend Considerations

The selection of an appropriate future loss trend rate is more difficult as it involves an additional layer of complexity. Future loss trend rates should consider both the cost level changes that occurred in the past (i.e., past trend) and the likelihood that those patterns may change. In the absence of a significant change in experience over the recent accident periods, we find it is most reasonable to assume the past loss trend will perpetuate into the future resulting in equivalent past and future trend rates. If appropriate, we adjust our selected past trend rates considering the changes that have occurred over the recent past if there is evidence of new patterns emerging.

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 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 may be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace.[36] As noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 9 of this report. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates (which include the combined impact of post-pandemic driving behaviours and the November 2020 reforms) may represent an appropriate expectation for the prospective period.

Inflation

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

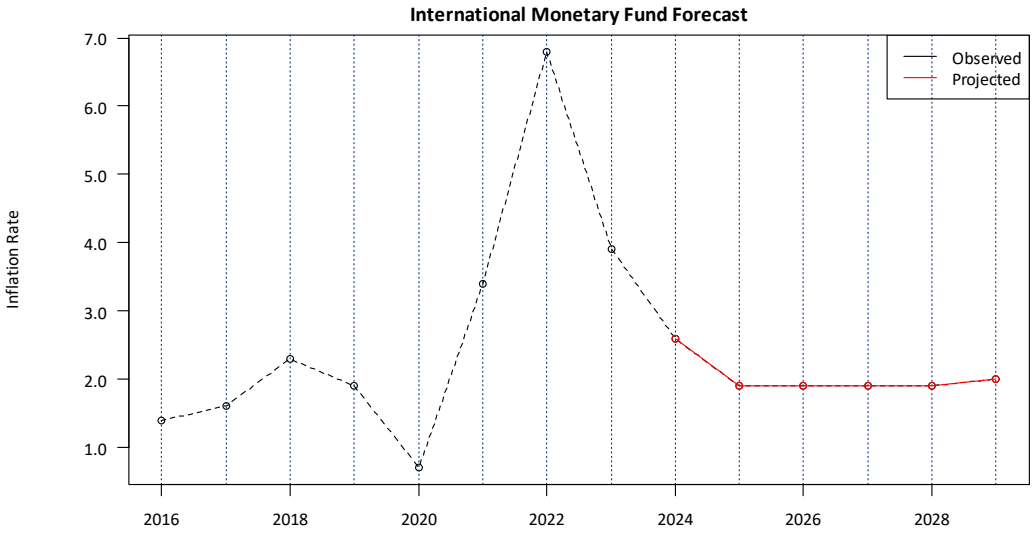
In Figure 11[37] we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 11, the IMF expects inflation to decrease in 2024 but remain above the Government's target range, followed by a further decrease in 2025. The forecasted decline for 2024 is evident in the reported CPI data as of March 2024.

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.

[36] 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.

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

Figure 11: IMF Forecasted Inflation



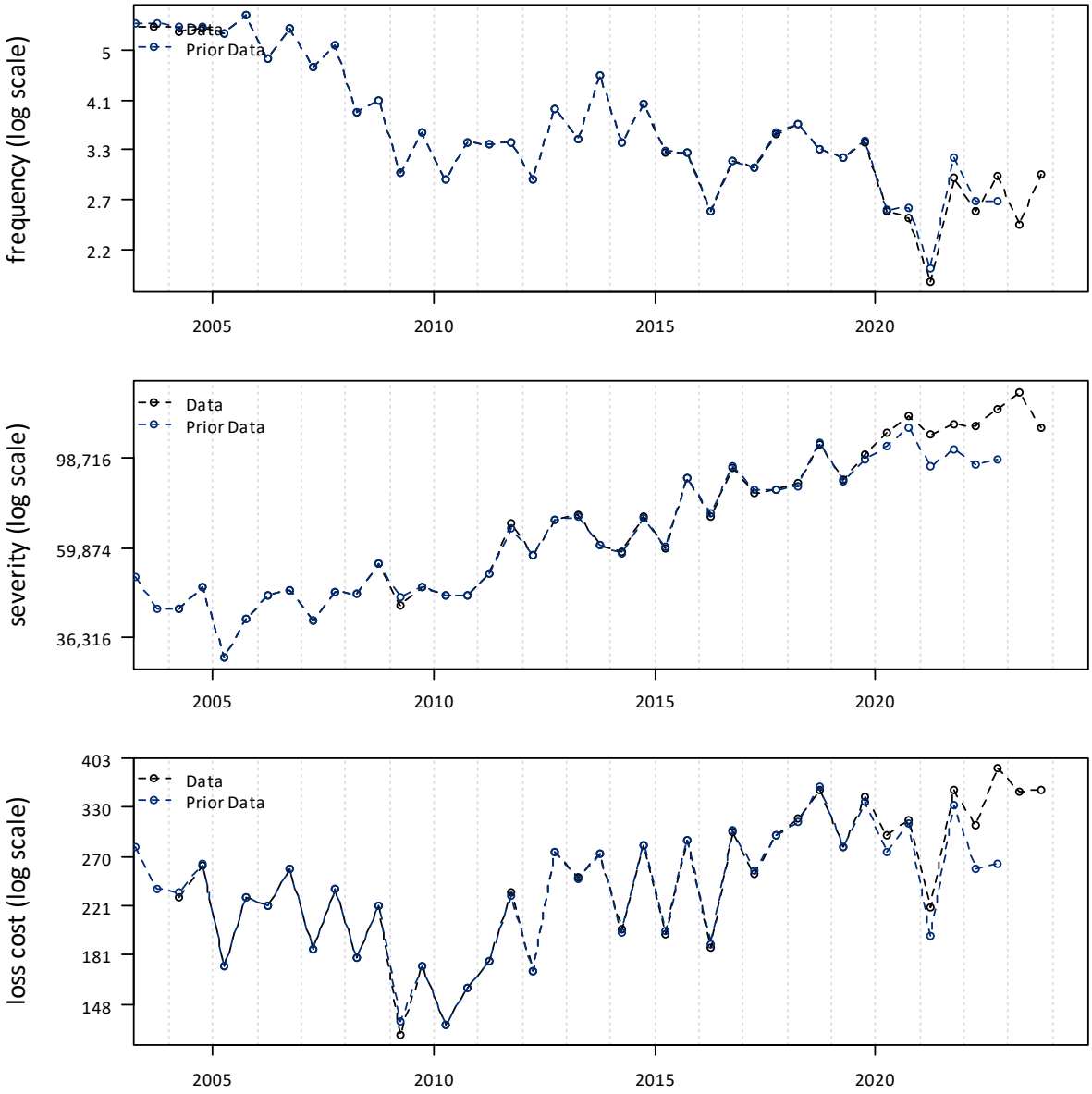
6. Selected Loss Trend Rates

6.1. Bodily Injury

For the prior review we selected a past and future loss cost trend rate of +7.0%.

In Figure 12, we present our estimate of the estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that our estimates from 2020-1 to 2022-2 have increased.

Figure 12: Observed Bodily Injury Loss Cost Experience



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

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

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.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (*p*=0.459), mobility (*p*=0.002), seasonality (*p* = 0.003), and a November 2020 reform scalar (*p* = 0.097). 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 11.4%[38] decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.657.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes only time (*p* = 0.000). The implied annual trend rates associated with our fitted severity model is +7.7%. The adjusted R-squared of our proposed severity model is 0.886.

In Figure 13, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +7.1%[39]. The modelled scalar parameter for the November 1, 2020 reforms corresponds to a 11.4%[40] decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.747.

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 (0.788).

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +7.0%. We estimate a one-time loss cost decrease of -15.6%[41] at November 2020 (coincident with the MIR reform). Given this, we find the emerging data is aligning slightly lower than the Board's initial loss cost bodily injury November 2020 reform adjustment factor of -18%. However, the measurement is subject to considerable uncertainty as it is difficult to separate the effects of the reform and the pandemic. As more data emerges, a more accurate assessment can be evaluated in the future.

We observe the number of claimants since Bill 41 has reduced, and this may be due, in part, to more claimants subject to the cap. In contrast to prior reviews, we now observe the severity has continued to rise at a relatively steep rate both before and after the introduction of since Bill 41. We therefore recommend a future loss cost trend the same as our past trend rate 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.

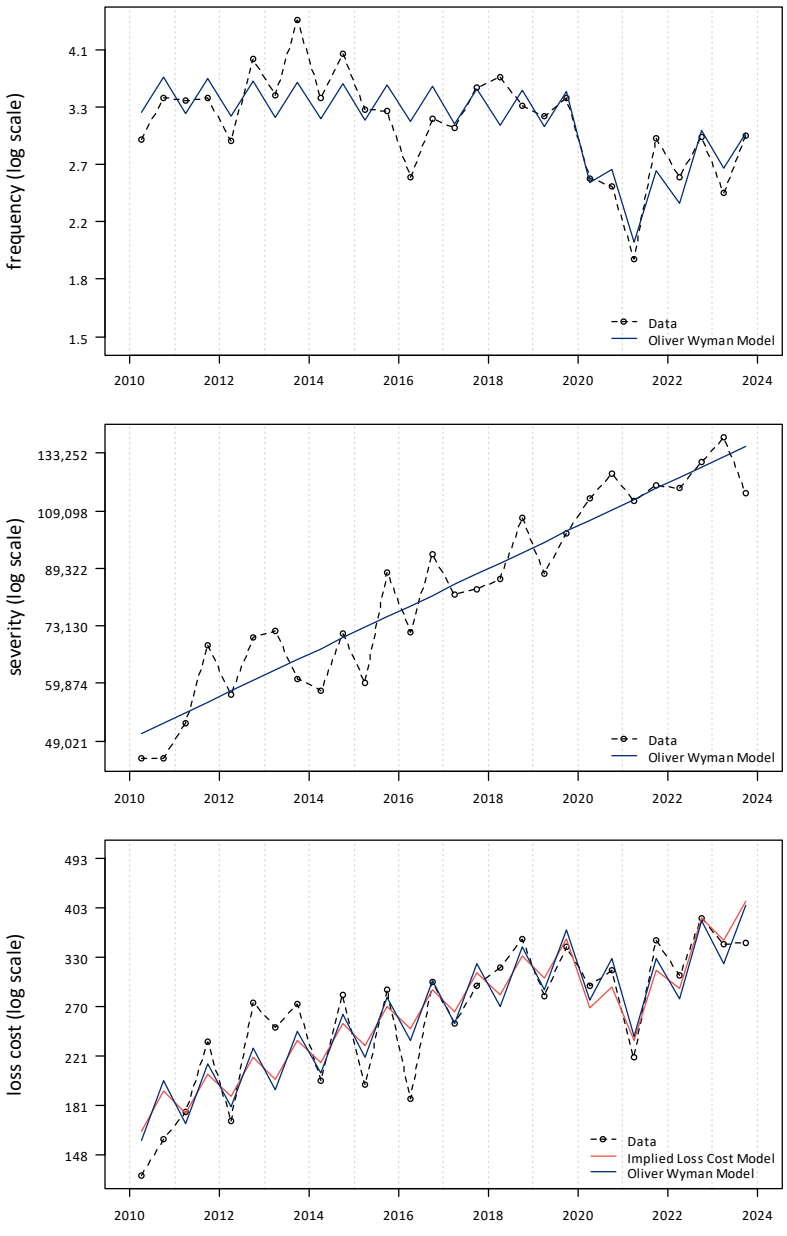
[38] = exp[-0.121] - 1

[39] = exp[-0.005 + 0.074] - 1

[40] = exp[-0.121] - 1

[41] = exp[-0.169] - 1

Figure 13: Bodily Injury - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.005	0.459	0.657
Mobility	0.009	0.002	
Seasonality	0.125	0.003	
2020 Reform Scalar	-0.121	0.097	
Trend Rate	-0.5%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.074	0	0.886
Trend Rate	+7.7%		

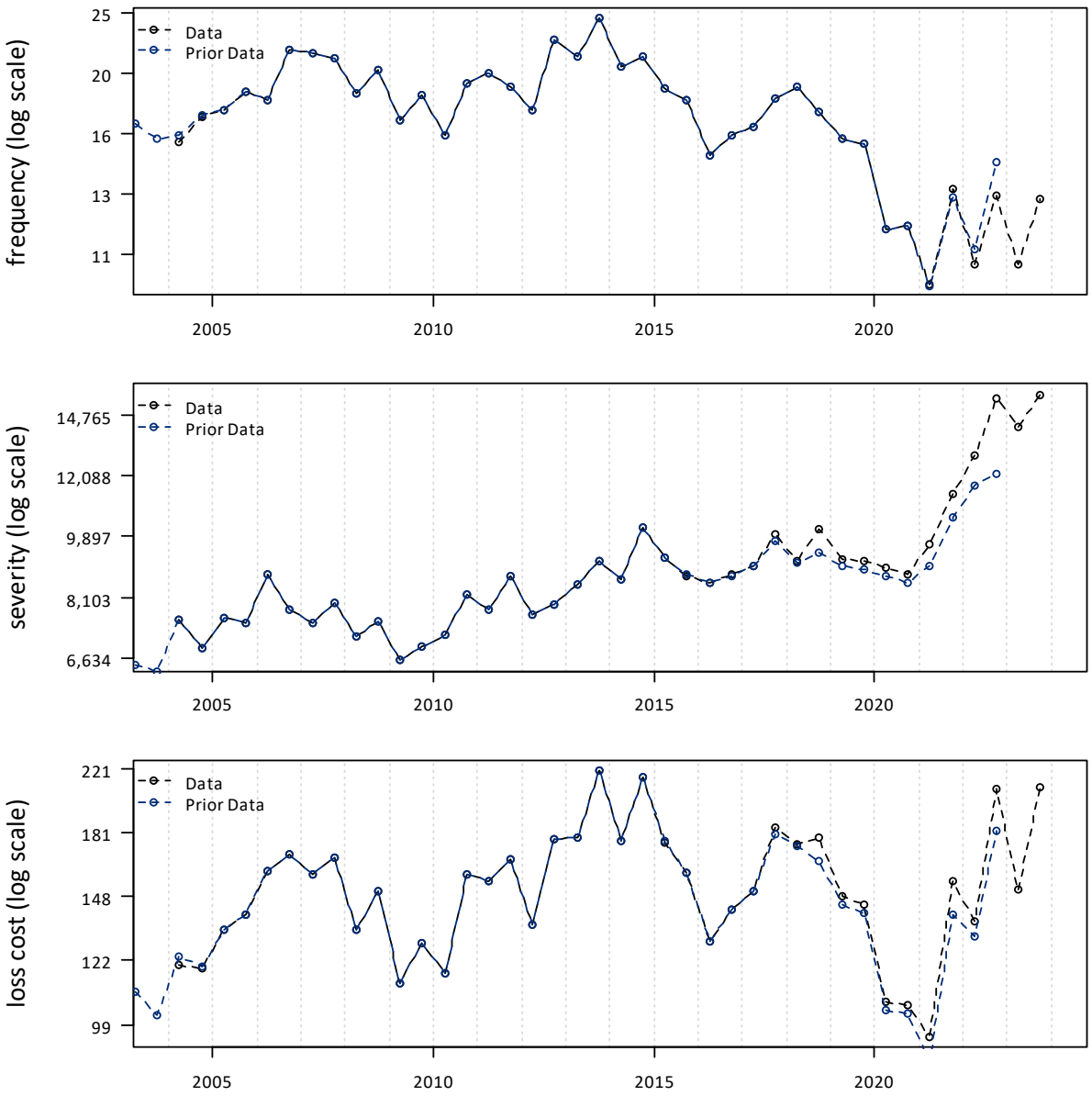
Parameter	Coefficient	p.value	Adj.R2
Trend	0.068	0	0.788
Mobility	0.005	0.129	
Seasonality	0.207	0	
2020 Reform Scalar	-0.169	0.071	
Trend Rate	+7.0%		

6.2. Property Damage (including DCPD)

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

In Figure 14, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the 2019-1 to 2022-2 severity and loss cost estimates have increased.

Figure 14: Observed Property Damage Loss Cost Experience



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

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

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

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

The COVID-19 pandemic and the introduction of DCPD may have offsetting effects on the new-normal frequency level. 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 2023-2, and include time (p=0.017), mobility (p=0.000), and a 2022-2 new-normal scalar (p = 0.025). The implied annual trend rates associated from our fitted frequency model is -2.1%. The adjusted R-squared of our proposed frequency model is 0.774.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.001), and a 2021-2 inflation scalar[42] (p = 0.000). The implied annual trend rates associated with our fitted severity model is +1.9%. The adjusted R-squared of our proposed severity model is 0.847.

In Figure 15, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -0.3%.[43] The implied adjusted R-squared of the combined frequency and severity model is 0.387.

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 (0.472).

We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.3% and a one-time severity increase of +38.7%[44] at 2021-2 (coincident with the spike in inflation). The distribution of the change in costs between the trend rate and fitted scalar is sensitive to the data points used in the model. It is also sensitive to the approach to incorporate changes in mobility in the model. We discuss the unwinding of the effects of the pandemic is Section 9.

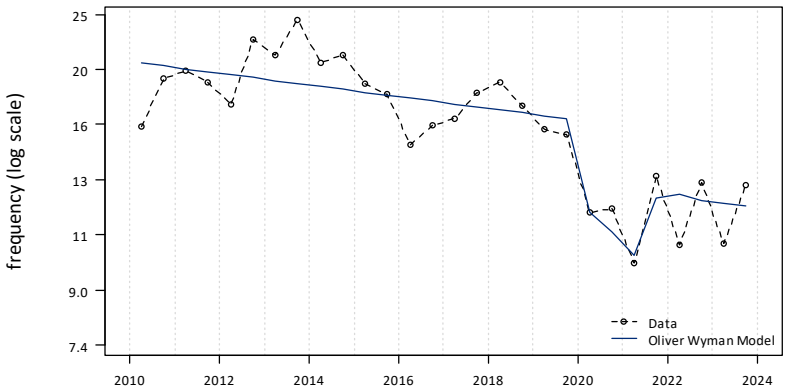
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend. Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort 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.

[42] We also tested a model that included an inflation scalar at 2022-1. Although the fit was slightly better, the resulting trend rate did not change, and the magnitude of the scalar was not materially different.

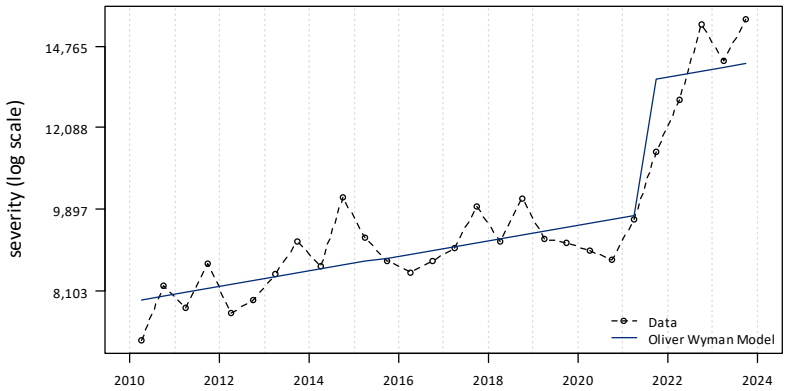
[43] = exp[-0.021 + 0.019] - 1

[44] = exp[0.327] - 1

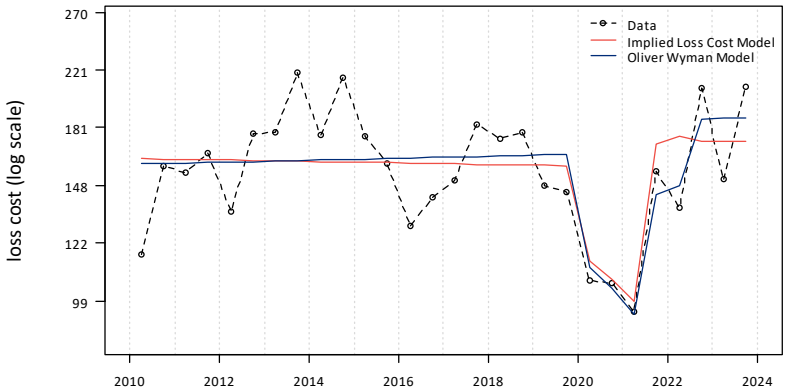
Figure 15: Total PD - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.021	0.017	0.774
Mobility	0.015	0	
New Normal	-0.233	0.025	
Trend Rate	-2.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.019	0.001	0.847
Inflation Scalar	0.327	0	
Trend Rate	+1.9%		



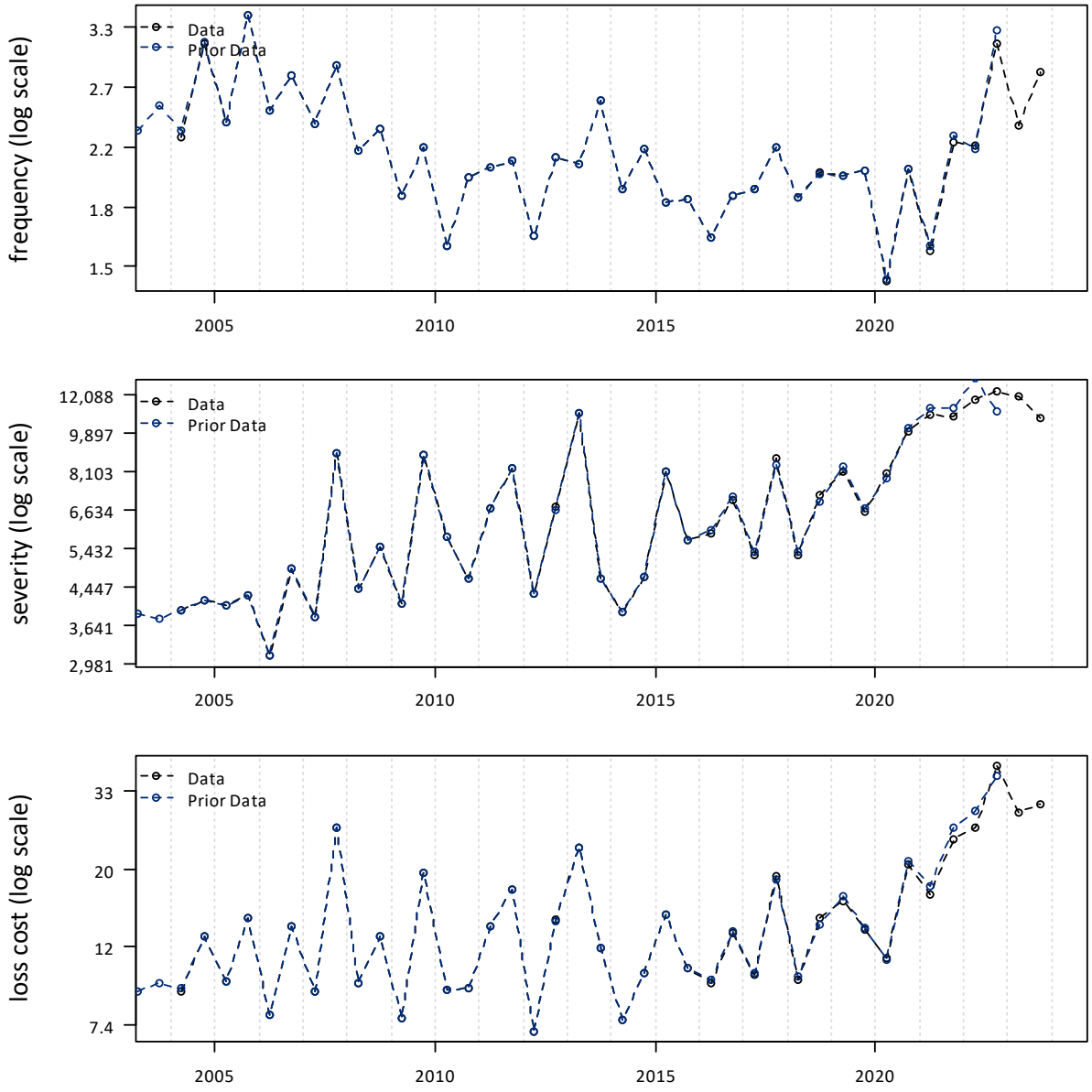
Parameter	Coefficient	p.value	Adj.R2
Trend	0.004	0.769	0.472
Mobility	0.018	0	
Inflation Scalar	0.15	0.257	
New Normal	-0.037	0.82	
Trend Rate	+0.4%		

6.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +0.5% and a future loss cost trend rate of +5.0% beginning November 1, 2020.

In Figure 16, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe some variability in the 2021-1 to 2022-2 severity estimates.

Figure 16: Observed Accident Benefits Loss Cost Experience



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

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

COVID-19 pandemic may or may not have influenced claims frequency levels. We observe an unusual frequency the immature 2022-2 data point.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (*p*=0.644), mobility (*p*=0.000), seasonality (*p* = 0.001), and a 2022-2 new-normal scalar (*p* = 0.001). The implied annual trend rates associated from our fitted frequency model is +0.3%. The modelled scalar parameter at October 29, 2020, corresponds to a 30.9%[45] increase in frequency. The adjusted R-squared of our proposed frequency model is 0.681.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (*p* = 0.141) and an October 2020 reform scalar (*p* = 0.016). The implied annual trend rate associated with our fitted severity model is +2.5%. The modelled scalar parameter at October 29, 2020, corresponds to a 51.9%[46] increase in severity. The adjusted R-squared of our proposed severity model is 0.533.

In Figure 17, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.9%[47]. The modelled scalar parameter for the October 29, 2020, reforms corresponds to a 98.8%[48] increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.562.

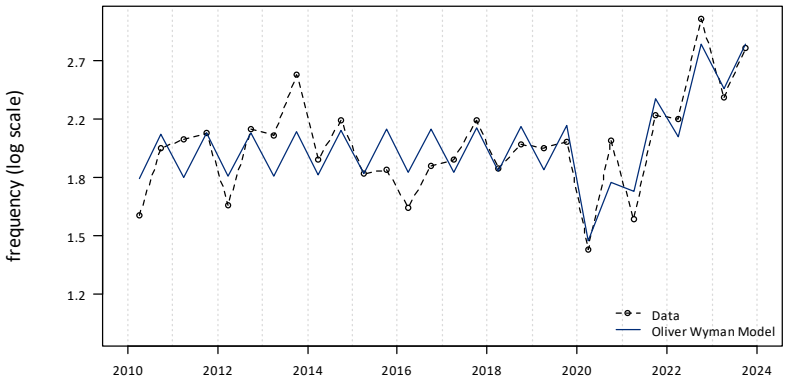
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate and a slightly higher adjusted R-squared (0.586).

We select the combined frequency and severity model with a trend rate of +2.9%. We estimate a one-time loss cost increase of +98.8% at October 29, 2020 (coincident with the accident benefits reform). We expect a more accurate assessment of the 2020 reforms and new normal parameters as more data emerges. Although we observe a large reform scalar as a percentage increase, the indicated post-reform loss cost is approximately $15 higher than the pre-reform estimated loss cost. We estimate the reform scalar for private passenger vehicles to be 13.5%, which is much lower on a percentage basis, but indicates a similar dollar amount increase.

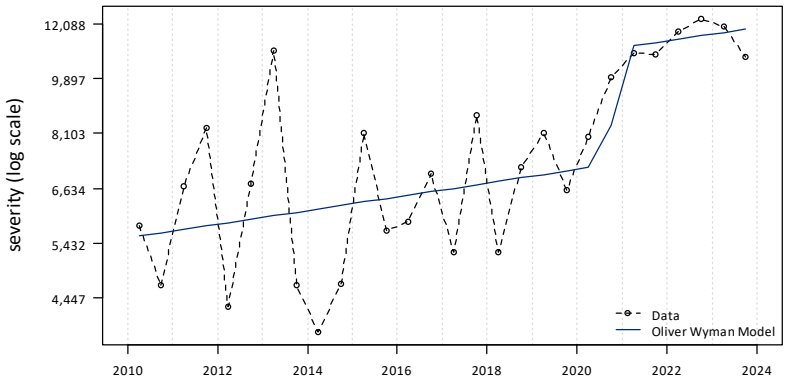
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

[45] = exp[0.269] - 1
[46] = exp[0.418] - 1
[47] = exp[0.003 + 0.025] - 1
[48] = exp[0.269 + 0.418] - 1

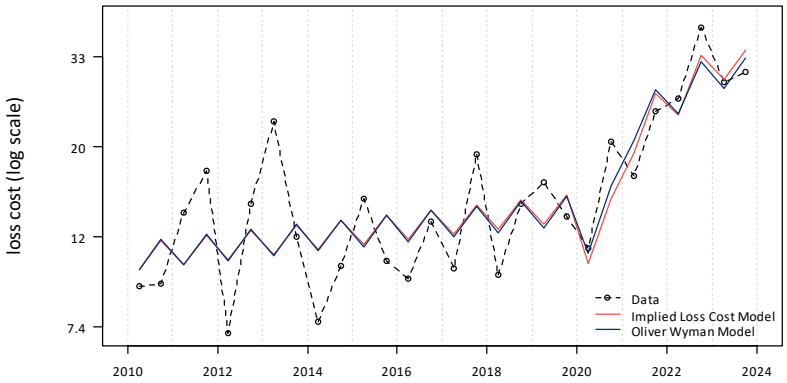
Figure 17: Accident Benefits Total - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.003	0.644	0.681
Mobility	0.011	0	
Seasonality	0.151	0.001	
2020 Reform Scalar	0.269	0.001	
Trend Rate	+0.3%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.025	0.141	0.533
2020 Reform Scalar	0.418	0.016	
Trend Rate	+2.5%		



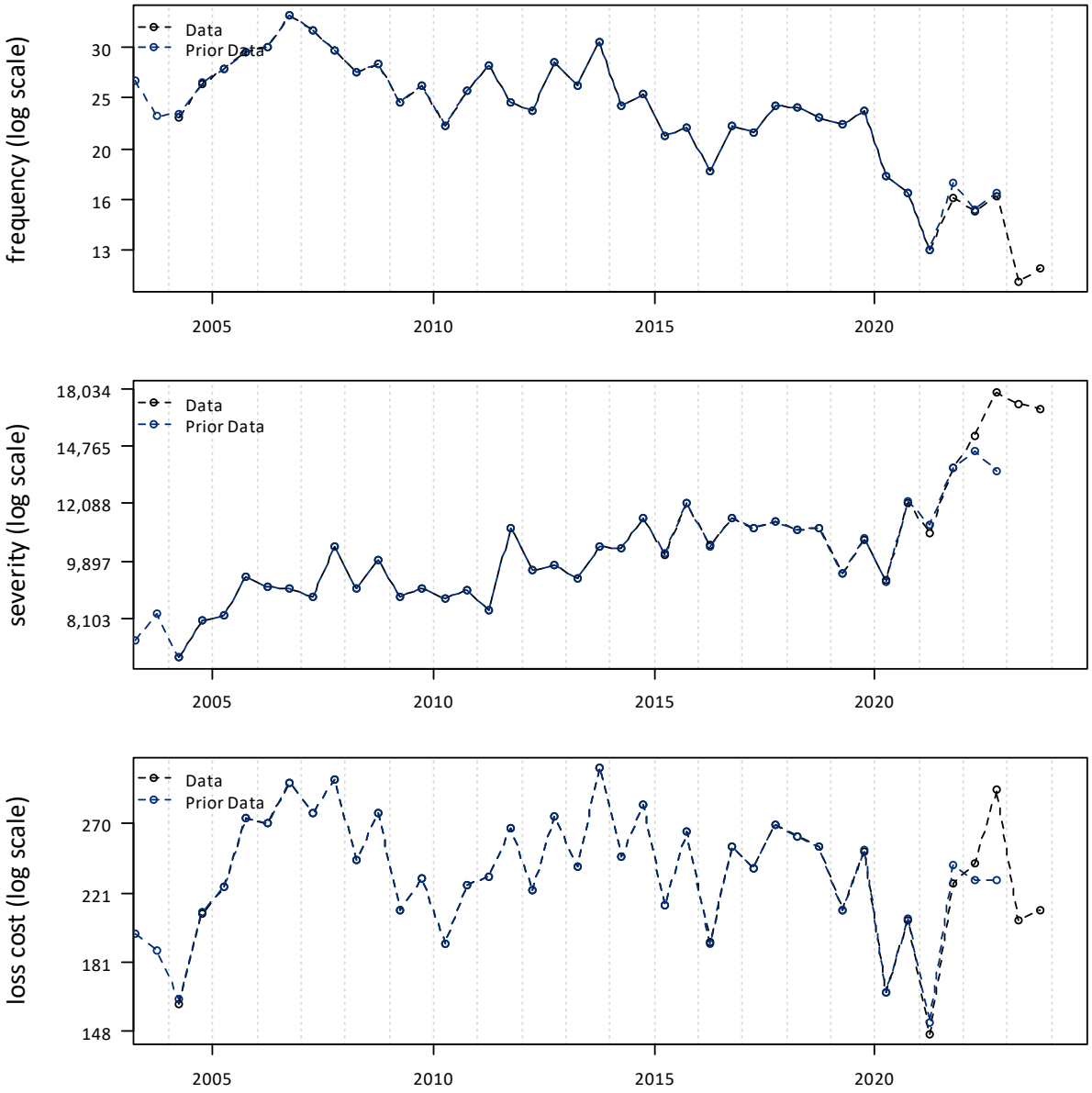
Parameter	Coefficient	p.value	Adj.R2
Trend	0.026	0.207	0.586
Mobility	0.007	0.292	
Seasonality	0.16	0.151	
2020 Reform Scalar	0.667	0.003	
Trend Rate	+2.6%		

6.4. Collision

For the prior review, we selected a past and future lost cost trend rate of -1.0%.

In Figure 18, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2003-1 through 2022-2. We include a comparison to the estimated values used in our prior report and observe that the 2022-1 and 2022-2 severity and loss cost estimates have increased.

Figure 18: Observed Collision Loss Cost Experience



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

- Loss cost has exhibited an upward trend through 2007, followed by a downward trend through 2010, an upward trend through 2014, and further volatility in 2015 – 2019. We observe a large decrease during 2020 and 2021 coincident with the COVID-19 pandemic.
- Severity has generally exhibited an upward trend which appears to have flattened out from 2014 to 2021, including downward spikes at 2019-1 and 2020-1. We observe a significant increasing trend beginning 2020-2.

- Frequency has exhibited changing trend patterns, but subject to volatility a generally downward trend since 2007. The downward pattern since then includes a relatively flat period from 2009 through 2014, with declines in 2015 and 2016, and increases in 2017. We observe a large decrease during 2020, 2021, and 2022 coincident with the COVID-19 pandemic. Part of the decrease in 2022 may be associated with the introduction DCPD.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.026), mobility (p=0.001), and a 2022-2 new-normal scalar (p = 0.000). The implied annual trend rates associated from our fitted frequency model is -1.9%. The adjusted R-squared of our proposed frequency model is 0.789.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.003), seasonality (p = 0.013), and a 2021-2 inflation scalar (p = 0.000). The implied annual trend rates associated with our fitted severity model is +1.8%. The adjusted R-squared of our proposed severity model is 0.832.

In Figure 19, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is -0.2%.[49] The implied adjusted R-squared of the combined frequency and severity model is 0.460.

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 (0.597), but an insignificant *p*-value for the inflation and new normal scalars.

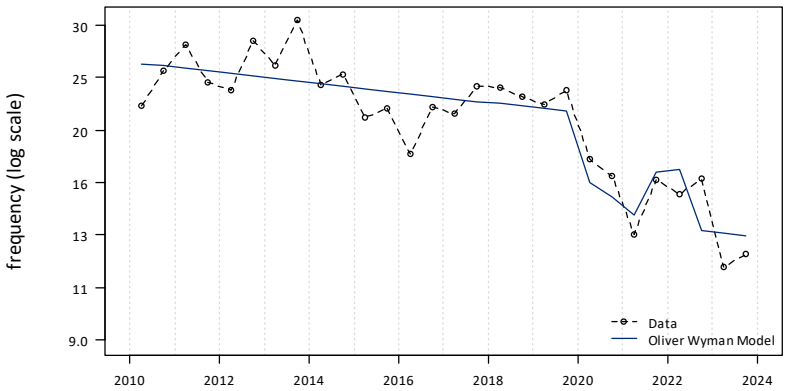
We base our selection on the combined frequency and severity model. We select a loss cost trend rate of -0.2% and a one-time severity increase of +36.4%[50] at 2021-2 (coincident with the spike in inflation).

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

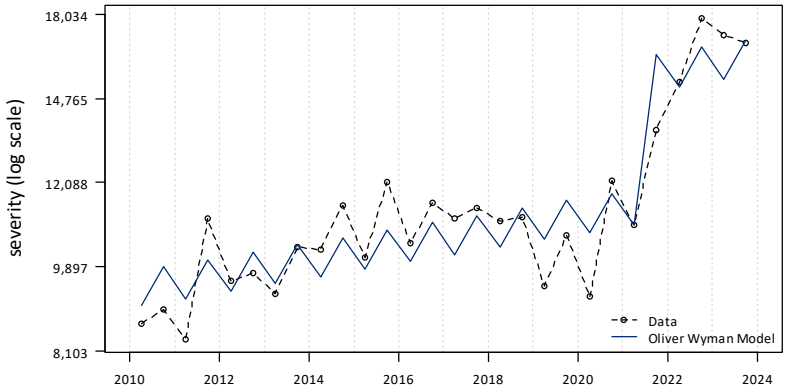
[49] = exp[-0.019 + 0.017] - 1

[50] = exp[0.311] - 1

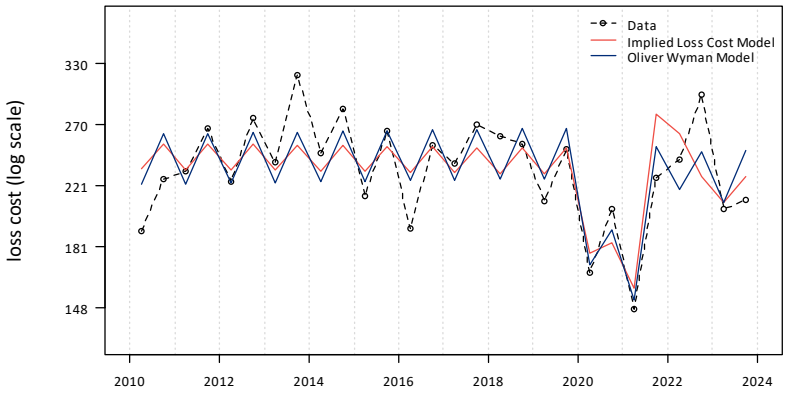
Figure 19: Collision - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.019	0.026	0.789
Mobility	0.012	0.001	
New Normal	-0.397	0	
Trend Rate	-1.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.017	0.003	0.832
Seasonality	0.084	0.013	
Inflation Scalar	0.311	0	
Trend Rate	+1.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.002	0.795	0.597
Mobility	0.013	0	
Seasonality	0.166	0.001	
Inflation Scalar	0.146	0.12	
New Normal	-0.231	0.052	
Trend Rate	+0.2%		

6.5. Comprehensive

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

Using industry data as of December 31, 2023, we separately review:

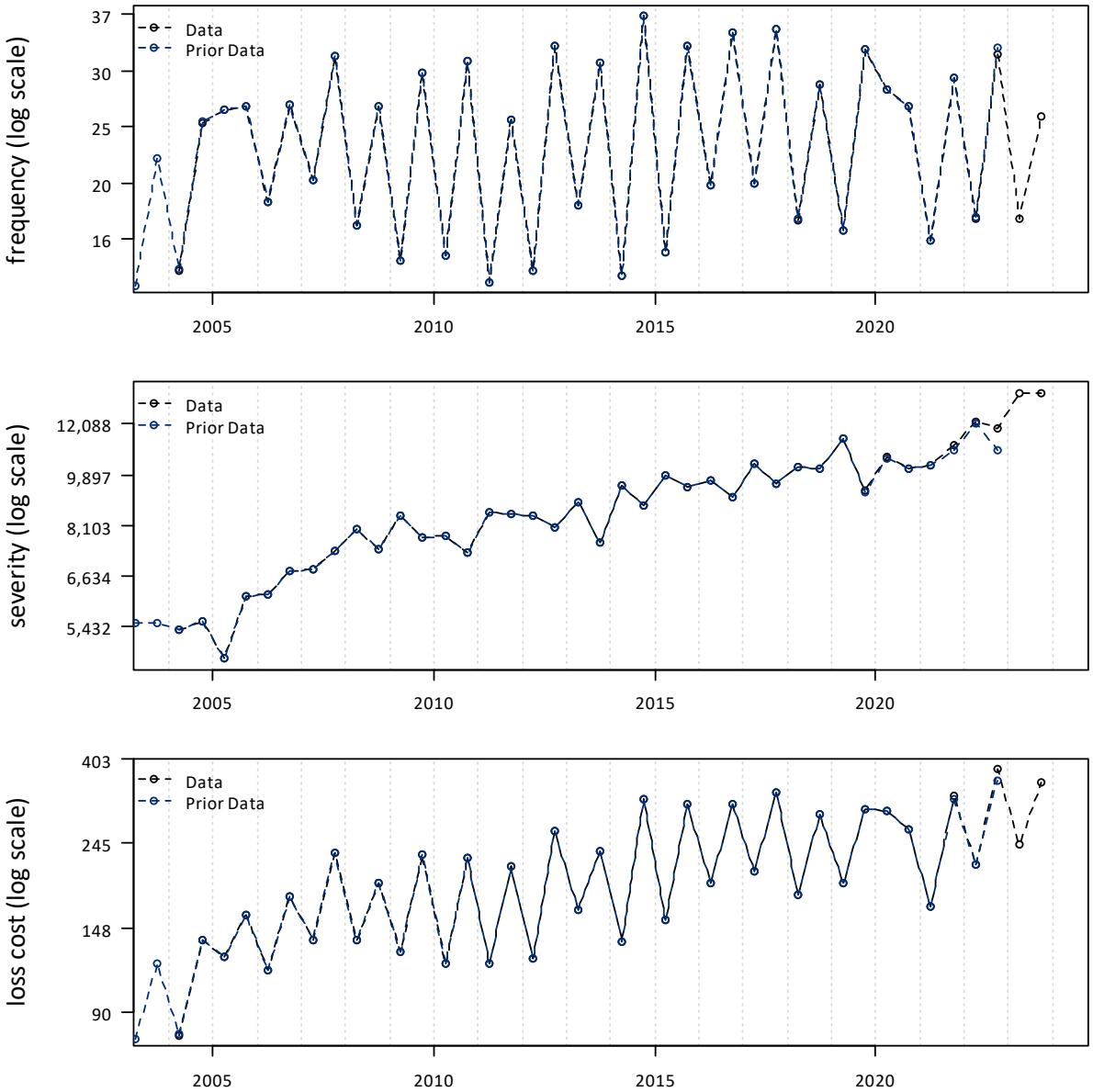
- Comprehensive including theft and catastrophes,
- Theft-only claims, and
- Comprehensive excluding catastrophes.

We select comprehensive trend based on the total comprehensive excluding catastrophes data.

Comprehensive - Total

In Figure 20, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that the estimates have not changed significantly.

Figure 20: Observed Comprehensive Loss Cost Experience



Subject to variability, the historical data points show:

- Severity has consistently trended upward during the period.

- Frequency declined between 2005 and 2012, followed by an increasing pattern, which appears to have turned flat more recently.
- Loss cost increased through 2008, then was mostly flat from 2008 through 2011, followed by an increasing pattern until 2018. Loss costs remained relatively flat until an increasing trend in the most recent periods.

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.

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.

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

We first fit models to the comprehensive data, including catastrophes and theft.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.343), and seasonality (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +0.7%. The adjusted R-squared of our proposed frequency model is 0.787.

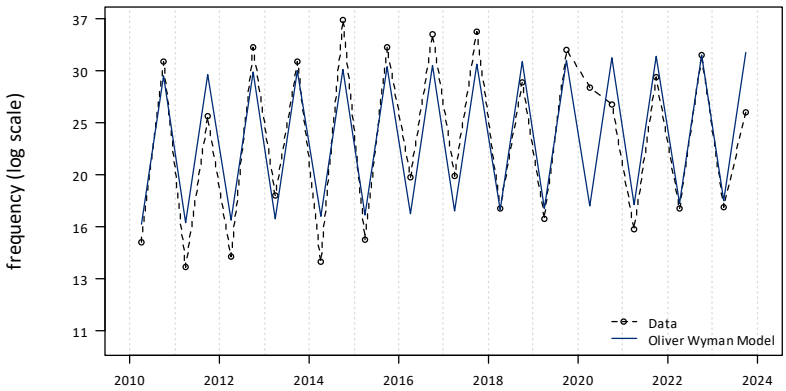
We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000), seasonality (p = 0.001), and a 2021-2 inflation scalar (p = 0.005). The implied annual trend rates associated with our fitted severity model is +3.0%. The adjusted R-squared of our proposed severity model is 0.894.

In , 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 +3.7%.[51] The implied adjusted R-squared of the combined frequency and severity model is 0.808.

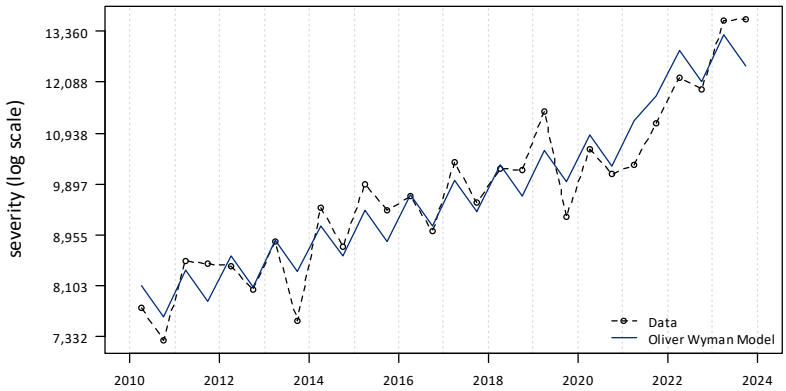
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a higher adjusted R-squared (0.827), but an insignificant *p*-value for inflation.

[51] = exp[0.007 + 0.030] - 1

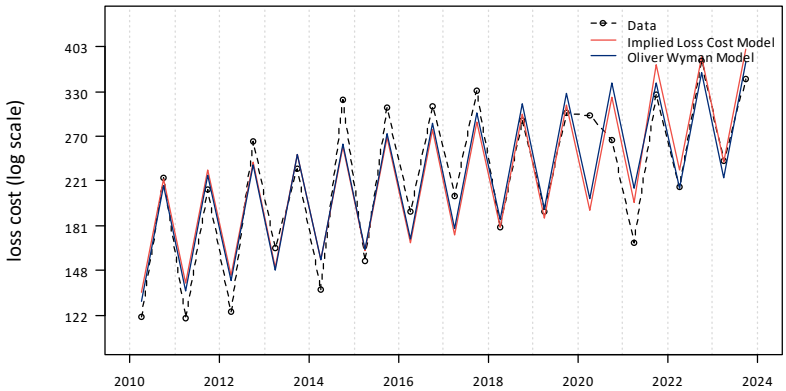
Figure 21: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.343	0.787
Seasonality	0.564	0	
Trend Rate	+0.7%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.03	0	0.894
Seasonality	-0.076	0.001	
Inflation Scalar	0.108	0.005	
Trend Rate	+3.0%		

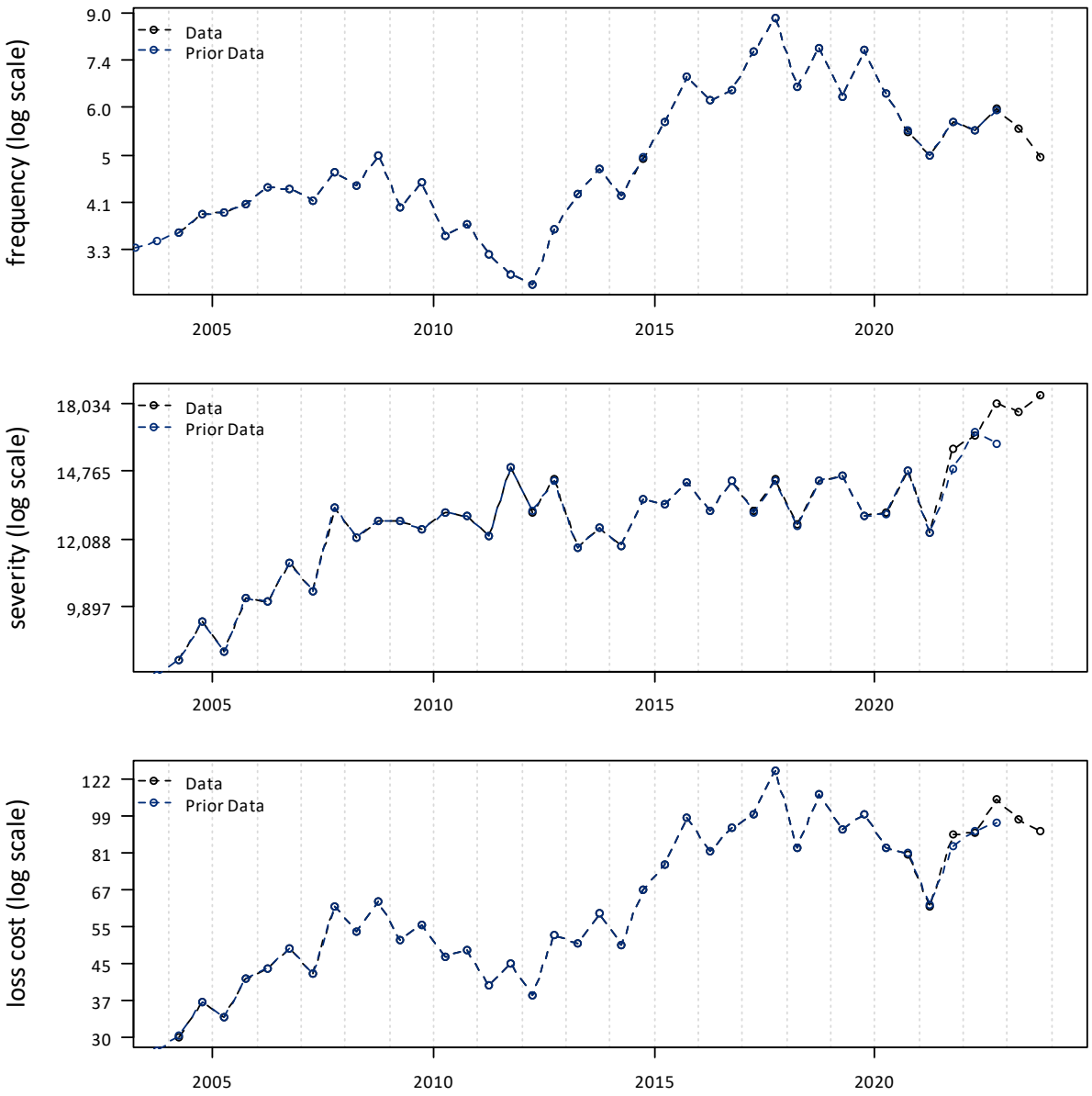


Parameter	Coefficient	p.value	Adj.R2
Trend	0.046	0	0.827
Seasonality	0.494	0	
Inflation Scalar	-0.045	0.635	
Trend Rate	+4.7%		

Comprehensive – Theft Only

In Figure 22, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that our 2022-2 and 2023-2 severity estimates have increased.

Figure 22: Observed Comprehensive – Theft Only Loss Cost Experience



Subject to variability, the historical data points show:

- Severity exhibited a relatively steep increasing trend through to 2008, followed by a less steep trend that turned flat beginning 2015. We observe a spike and a steeper trend beginning in 2021-2.
- Frequency has increased rapidly since 2012, however begin to flatten out starting 2017. We observe a decrease at 2020, 2021, and 2022 coincident with the COVID-19 pandemic.
- A generally increasing loss cost trend pattern through 2008, changing to a declining pattern through 2011, and then changing to an increasing pattern. We note a decreasing pattern in loss costs over

the most recent accident years which is coincident with the COVID-19 pandemic but has increased back to a pre-pandemic level in the recent periods.

We note theft loss costs began to increase significantly beginning in 2011 but began to decrease starting in 2018. To better understand the impact of theft claims we fit a model to theft only claims beginning in 2012-1.

We fit a frequency model to all accident half-years between 2012-1 and 2023-2, and include time (p = 0.000), and 2018 trend change (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +17.2% prior to January 1, 2018, and -7.9%[54] after January 1, 2018. The adjusted R-squared of our proposed frequency model is 0.843.

We fit a severity model to all accident half-years between 2012-1 and 2023-2 that includes time (p = 0.176), seasonality (p = 0.012), and a 2021-2 inflation scalar (p = 0.000). The implied annual trend rates associated with our fitted severity model is +0.7%. The adjusted R-squared of our proposed severity model is 0.767.

In Figure 23, 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 +18.1%[55] prior to January 1, 2018, and -7.2%[56] after January 1, 2018. The implied adjusted R-squared of the combined frequency and severity model is 0.840.

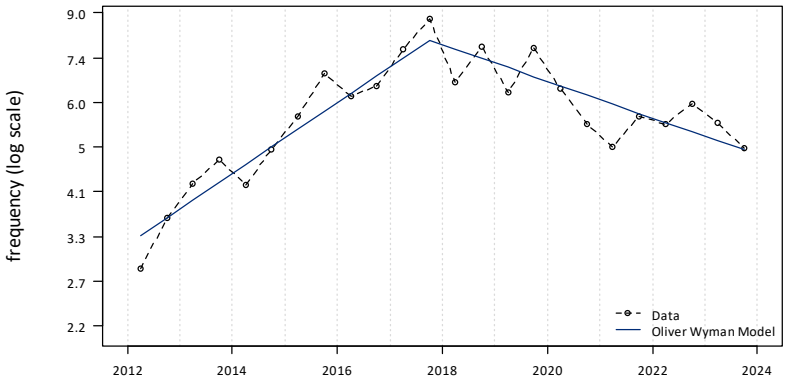
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate prior to January 1, 2018, a lower trend rate after January 1, 2018, and a slightly higher adjusted R-squared (0.870).

[54] = exp[0.159 – 0.241] - 1

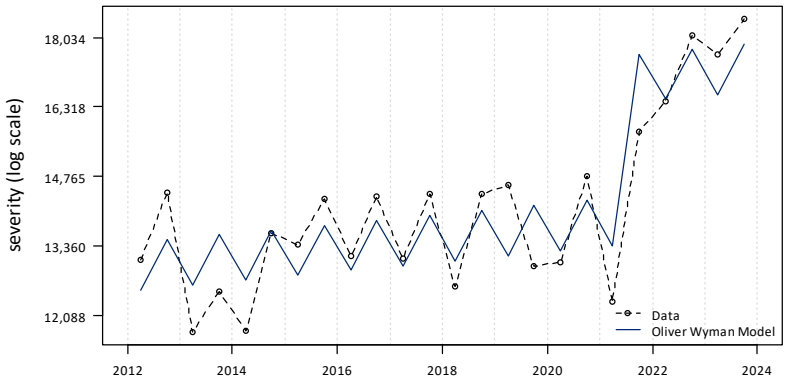
[55] = exp[0.159 + 0.007] - 1

[56] = exp[0.159 – 0.241 + 0.007] - 1

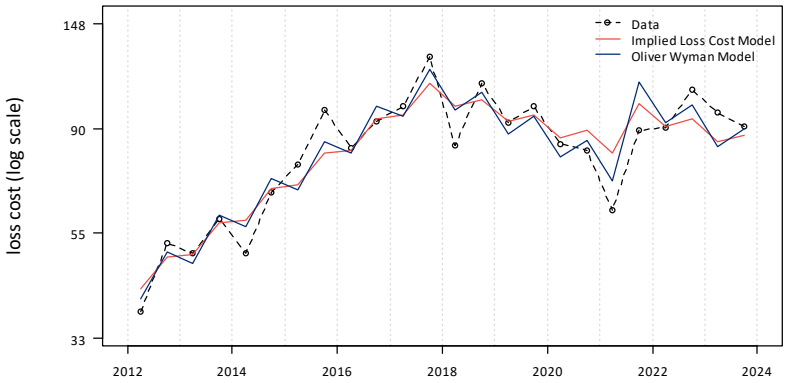
Figure 23: Comprehensive Theft - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.159	0	0.843
2018 Trend Change	-0.241	0	
Trend Rate (Period 1)	+17.2%		
Trend Rate (Period 2)	-7.9%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.007	0.176	0.767
Seasonality	0.069	0.012	
Inflation Scalar	0.204	0	
Trend Rate	+0.7%		

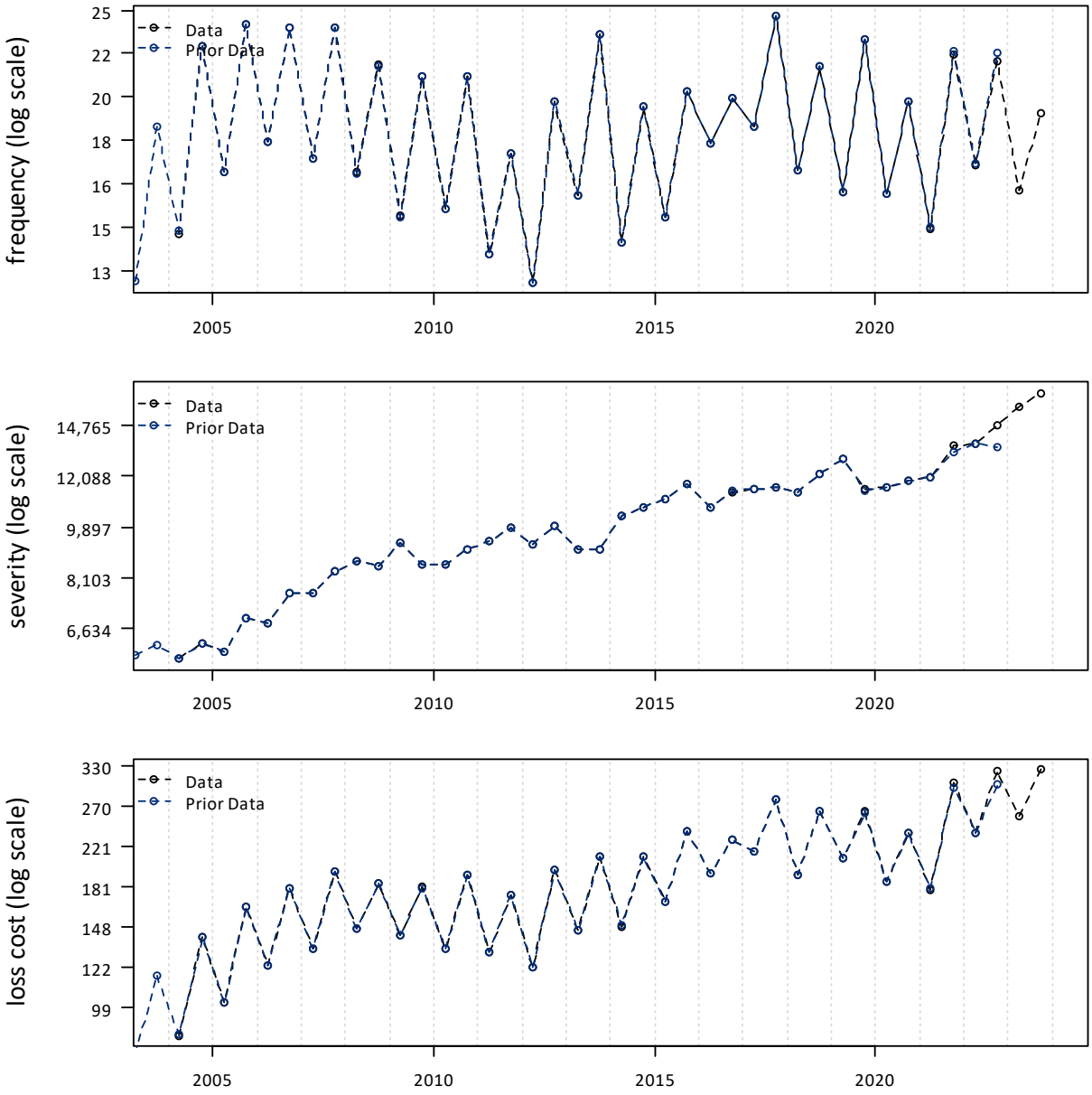


Parameter	Coefficient	p.value	Adj.R2
Trend	0.175	0	0.87
Seasonality	0.139	0.006	
Inflation Scalar	0.395	0.002	
2018 Trend Change	-0.289	0	
Trend Rate (Period 1)	+19.2%		
Trend Rate (Period 2)	-10.8%		

Comprehensive – Total Excluding Catastrophes

In Figure 24, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe that our 2022-2 severity estimate has increased.

Figure 24: Observed Comprehensive – Total Excluding Catastrophes Loss Cost Experience



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

- Severity has consistently trended upward during the period.
- Frequency declined between 2005 and 2012, followed by an increasing pattern, which appears to have turned flat more recently.
- Loss cost increased through 2008, then declined from 2008 through 2011, followed by an increasing pattern until 2018. Loss costs remained relatively flat until a spike in 2021-2.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.070), and seasonality (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +0.8%. The adjusted R-squared of our proposed frequency model is 0.730.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and a 2021-2 inflation scalar (p = 0.013). The implied annual trend rates associated with our fitted severity model is +3.1%. The modelled scalar parameter corresponds to a 10.6% increase in severity. The adjusted R-squared of our proposed severity model is 0.881.

In Figure 25, 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 +3.9%.[58] The implied adjusted R-squared of the combined frequency and severity model is 0.870.

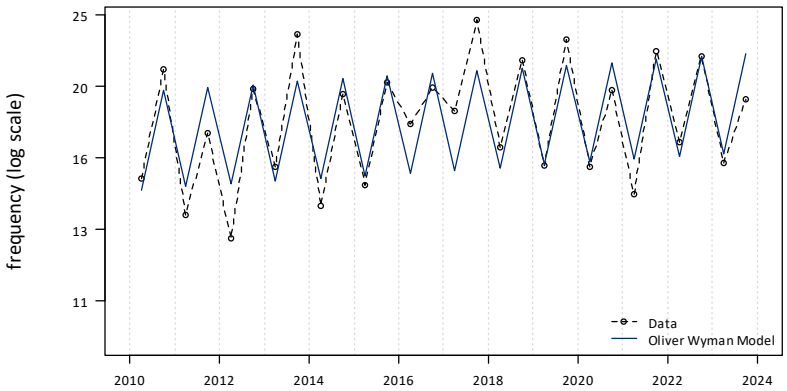
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate and a slightly higher adjusted R-squared (0.874).

Due to all variables being significant in the frequency and severity models, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +3.9% and a one-time increase of 10.6% at 2021-2 (coincident with the rise in inflation).

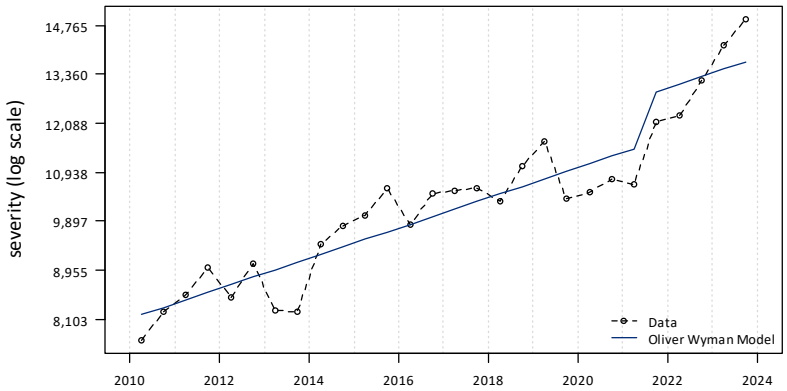
Please refer to Section 5.3 for more details regarding considerations when selecting the future loss cost trend.

[58] = exp[0.008 + 0.031] - 1

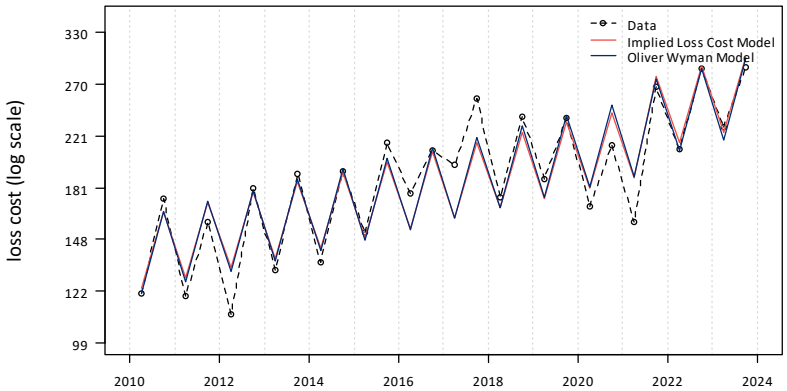
Figure 25: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost



Parameter	Coefficient	p.value	Adj.R2
Trend	0.008	0.07	0.73
Seasonality	0.274	0	
Trend Rate	+0.8%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.031	0	0.881
Inflation Scalar	0.101	0.013	
Trend Rate	+3.1%		



Parameter	Coefficient	p.value	Adj.R2
Trend	0.041	0	0.874
Seasonality	0.295	0	
Inflation Scalar	0.057	0.358	
Trend Rate	+4.2%		

6.6. All Perils

Due to insufficient data, we will select a past and future loss cost trend rate considering our selected rates for collision and comprehensive.[60]

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

6.7. Specified Perils

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

6.8. Underinsured Motorists

Due to insufficient data, we select the same past loss cost trend rate we select for bodily injury severity, +7.7%. We are unable able to discern a frequency trend rate for this coverage and assume it is flat.

6.9. Summary of Selections

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

Table 8: Estimated Annual Past Loss Cost Trend Rates

Coverages	2023 Annual Review Data as of December 31, 2022	2024 Annual Review Data as of December 31, 2023
TPL-Bodily Injury	+7.0%	+7.0%[61]
TPL-Property Damage	0.0%	-0.3%[62]
DCPD[63]	0.0%	0.0%[64]
AB – Total	+0.0%/+5.0%[65]	+2.9%[66]
Collision	-1.0%	-0.2%[67]
Comprehensive	+4.0%	+3.9%[68]
All Perils	+0.5%	+1.0%
Specified Perils	+4.0%	+3.9%[69]
Underinsured Motorist	+7.0%	+7.7%

[61] Our model includes a November 1, 2020 reform scalar of -15.6%.

[62] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.

[63] 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.

[64] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.

[65] Future trend rate begins November 1, 2020.

[66] Our model includes an October 29, 2020 reform scalar of +98.8%.

[67] Our model includes a 2021-2 scalar of +36.4% coincident with the rise in inflation.

[68] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

[69] Our model includes a 2021-2 scalar of +10.6% coincident with the rise in inflation.

7. Additional Considerations

7.1. Loss Adjustment Expenses

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

For the analysis we perform of loss development factors, allocated loss adjustment expenses are included with the reported Industry loss data. For the analysis we perform of trends, we provide for unallocated loss adjustment expenses (ULAE) through the application of calendar year factors that are published by GISA[70] to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Board with the Industry average ULAE[71] expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates.

Table 9: Unallocated Loss Adjustment Expenses[72]

Year	ULAE %	Year	ULAE %
2004	10.3%	2014	9.3%
2005	9.7%	2015	10.3%
2006	8.7%	2016	8.5%
2007	8.9%	2017	9.2%
2008	8.4%	2018	10.1%
2009	10.5%	2019	10.8%
2010	10.2%	2020	10.3%
2011	9.5%	2021	12.6%
2012	9.1%	2022	11.8%
2013	9.9%	2023	11.8%[73]

7.2. Catastrophe Provision

The AIRB is no longer approving a benchmark for catastrophe loading. As the impact of catastrophic events can vary greatly amongst insurers due to differences in distribution of risks, insurers are expected

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

[71] ULAE factors prior to 2005 are presented in Appendix B.

[72] 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.

[73] In the notes to Exhibit 1005, GISA states the "2022 ULAE factors have been selected for 2023" due to abnormalities believed to have been caused by the changes to reporting coinciding with the transition to IFRS 17.

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.

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

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

The table below provides information on the catastrophe losses that have occurred in Alberta over the years 2004 – 2023 for commercial vehicle comprehensive coverage as reported in GISA's 2023 Catastrophe Report for Alberta. The table shows, among other things, the relationship (presented as factors) between the dollars of catastrophic losses to non-catastrophic losses. For example, over the last ten years approximately $106 million of catastrophe losses have been reported as compared to approximately $483 million of non-catastrophe losses - a ratio of 22%. Over the last five years, approximately $48 million of catastrophe losses have been reported as compared to approximately $241 million of non-catastrophe losses - a ratio of 20%. We observe relatively low levels of catastrophe claims between 2018 and 2019, followed by a rise in 2020 due to the large hailstorm near Calgary[74], followed by a return to relatively low levels in 2021 through 2023.

Table 10: Catastrophe Experience

Accident Year	*Number of Total Claims*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
2004	3,532	214	6%	17,486,278	772,643	1.046
2005	4,822	1,070	22%	23,965,003	3,527,973	1.173
2006	4,477	367	8%	26,940,473	1,456,956	1.057
2007	5,744	1,206	21%	37,989,950	6,875,342	1.221
2008	5,161	605	12%	36,596,048	2,912,925	1.086
2009	5,292	1,005	19%	38,281,514	6,930,186	1.221
2010	5,342	1,135	21%	36,295,652	5,376,639	1.174
2011	4,550	884	19%	36,019,180	5,769,779	1.191
2012	5,701	1,729	30%	42,901,595	10,483,671	1.323
2013	6,206	1,275	21%	45,856,842	8,446,482	1.226
2014	6,810	2,247	33%	55,898,698	15,400,119	1.380
2015	6,738	1,763	26%	58,675,745	11,802,146	1.252

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

Accident Year	*Number of Total Claims*	*Number of Cat Claims*	*Catastrophe Claim %*	*Total Loss and Expense*	*Cat Loss and Expense*	*Catastrophe Factor*
2016	7,377	2,172	29%	63,035,992	14,210,595	1.291
2017	7,247	1,538	21%	65,851,290	10,068,861	1.181
2018	6,061	994	16%	56,444,110	6,651,656	1.134
2019	6,207	1,258	20%	57,160,350	7,573,116	1.153
2020	6,311	2,004	32%	60,628,712	17,828,769	1.417
2021	5,134	890	17%	50,507,056	6,163,204	1.139
2022	5,636	1,108	20%	61,688,662	9,114,386	1.173
2023	4,861	817	17%	58,718,386	6,902,205	1.133
All Years	**113,209**	**24,281**	**21%**	**930,941,536**	**158,267,653**	**1.205**
Last 10 Years	**62,382**	**14,791**	**24%**	**588,609,001**	**105,715,057**	**1.219**
Last 5 Years	**28,149**	**6,077**	**22%**	**288,703,166**	**47,581,680**	**1.197**

7.3. Investment Income on Cash Flow

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

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

Table 11: Industry Average Investment Income Rate

Calendar Year	Industry Average Investment Income Rate
2015	3.31%
2016	2.78%
2017	3.69%
2018	2.24%
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45%[75]

[75] A large insurer reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.

7.4. Health Cost Recovery

The Alberta Treasury Board and Finance announces a Health Cost Recovery amount for the start of each new year. The 2024 Health Cost Recovery assessment factor (percentage) is 2.94% of third part liability premiums. Consistent with the position the Board has taken with respect to the Health Cost Recovery assessment, we recommended 2.94% as the Benchmark until the 2025 assessment factor is announced and effective.

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 Benchmark based on the 2022 Expense Report. The 2023 Expense Report has not been released, so our recommended Benchmark for the 2024 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 27.8%.

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

Table 12: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2023 AR)	Recommended Benchmark (2024 AR)[76]
Direct Commissions	11.7%	11.7%
Contingent Commissions	1.4%	1.4%
Total Commissions	13.1%	13.1%
Premium and Fire Taxes	3.8%	3.8%
Other Acquisition Expenses	3.0%	3.0%
General Expenses	7.7%	7.8%
Total Expenses	27.7%	27.8%

[76] The 2023 Annual Review included a typographical error in the recommended expense benchmark, causing differences by component. We updated the recommended benchmark to match the 2022 Expense Report.

7.6. Profit

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

8. Summary of Benchmarks

In Table 13 we present a summary of our selected benchmarks for the 2024 Annual Review

Table 13: Estimated Annual Past Loss Cost Trend Rates

	2023 Annual Review Data as of December 31, 2022	2024 Annual Review Data as of December 31, 2023
Trend Benchmarks		
TPL-Bodily Injury	+7.0%	+7.0%[77]
TPL-Property Damage	0.0%	-0.3%[78]
DCPD[79]	0.0%	0.0%[80]
AB – Total	+0.0%/+5.0%[81]	+2.9%[82]
Collision	-1.0%	-0.2%[83]
Comprehensive	+4.0%	+3.7% [84]
All Perils	+0.5%	+1.0%
Specified Perils	+4.0%	+3.7%
Underinsured Motorist	+7.0%	+7.7%
Other Benchmarks		
Health Cost Recovery	2.86% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.7%	27.8%
Profit Provision	6%	6%

[77] Our model includes a November 1, 2020 reform scalar of -15.6%.

[78] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.

[79] 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.

[80] Our model includes a 2021-2 scalar of +38.7% coincident with the rise in inflation.

[81] Future trend rate begins November 1, 2020.

[82] Our model includes an October 29, 2020 reform scalar of +98.8%.

[83] Our model includes a 2021-2 scalar of +36.4% coincident with the rise in inflation.

[84] Our model includes a 2021-2 scalar of +11.4% coincident with the rise in inflation.

9. Post-Pandemic Frequency Level

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

A challenge for insurers is evaluating if remote/hybrid work options have stabilized and represent the "new normal" for the proposed rating period. Since the height of the pandemic, the claims frequency has gradually increased, but generally not returned to the pre-pandemic levels even after consideration of frequency trend. Added to the challenge is the influence of Bill 41, which may have 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.

We consider 2022-2 to be a potential starting point for the post-pandemic frequency level, whereby many employees returned to the office, and remote and hybrid work levels began to stabilize. We quantify adjustments to the claim frequency prior to 2022-2. 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 in-pandemic period (2020 through to 2022-1) would be expected to rise to the "new normal level" and claims frequency prior to the pandemic period would be expected to decline to the "new normal level."[85]

We see some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2023-2; and consider this reflective of the post-pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2022-2 is possible (in some territories, or for some insurers) as the remote and hybrid work option solidified through 2023. However, in the case of Alberta industry-wide experience, once adjusted for trend, we do not see clear evidence of a (modest) frequency rise after 2022-2 related to this issue.

The following figures include three panels.

- In the top panel, we apply the trend adjustments[86] we discuss in Section 6 to bring all accident years to a 2023-2 cost level. We also apply the seasonality adjustment to bring both semesters to the same level.
- In the middle panel, we smooth the trended frequencies, by fitting a model that includes all other "level adjustments[87]" included in the models that we discuss in Section 6.
- In the bottom panel, we adjust the smoothed frequencies to the level of the 2023-2 smoothed frequency. For coverages with a new normal parameter there will be an adjustment to both pre-pandemic and in-pandemic periods.

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

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

[87] Mobility and scalars, but not seasonality.

We present adjustment factors for the change in frequency level for each major coverage[88] 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 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.

[88] 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.

Figure 26: Bodily Injury

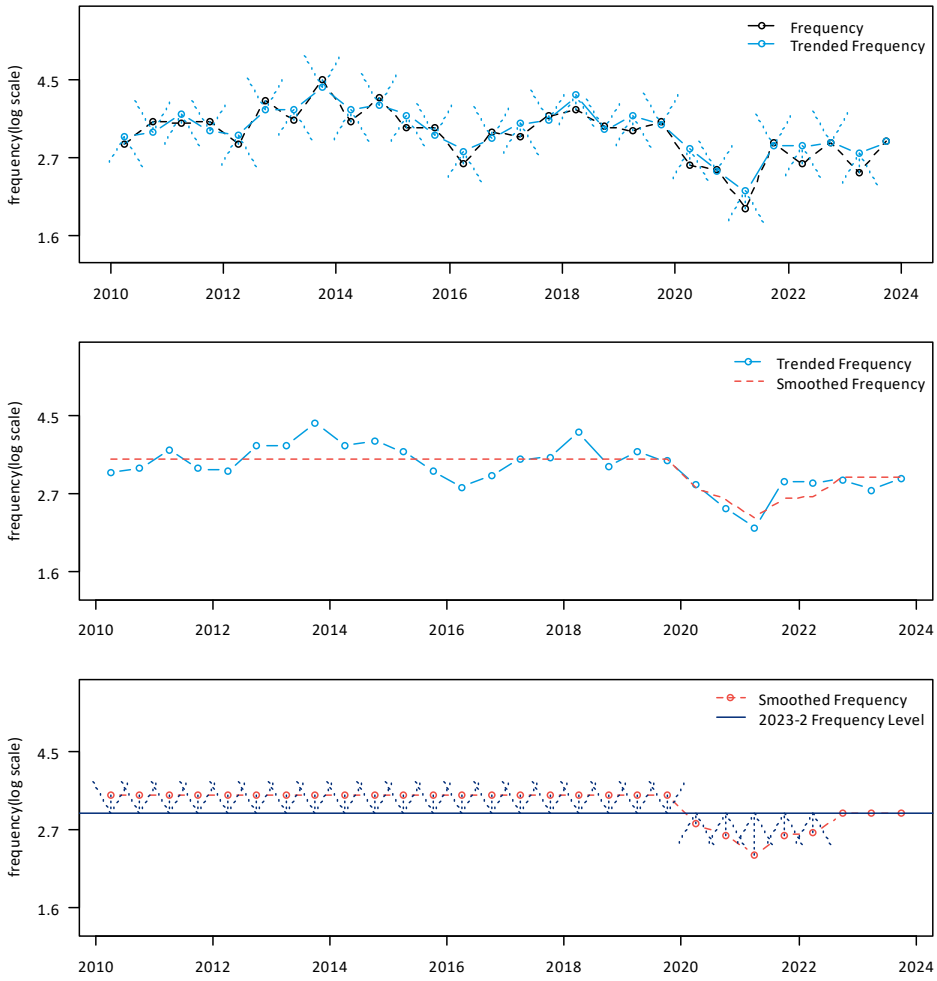


Table 14: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.891
201902	0.891
202001	1.074
202002	1.155
202101	1.304
202102	1.150
202201	1.134
202202	1.000
202301	1.000
202302	1.000

Figure 27: Property Damage (including DCPD)

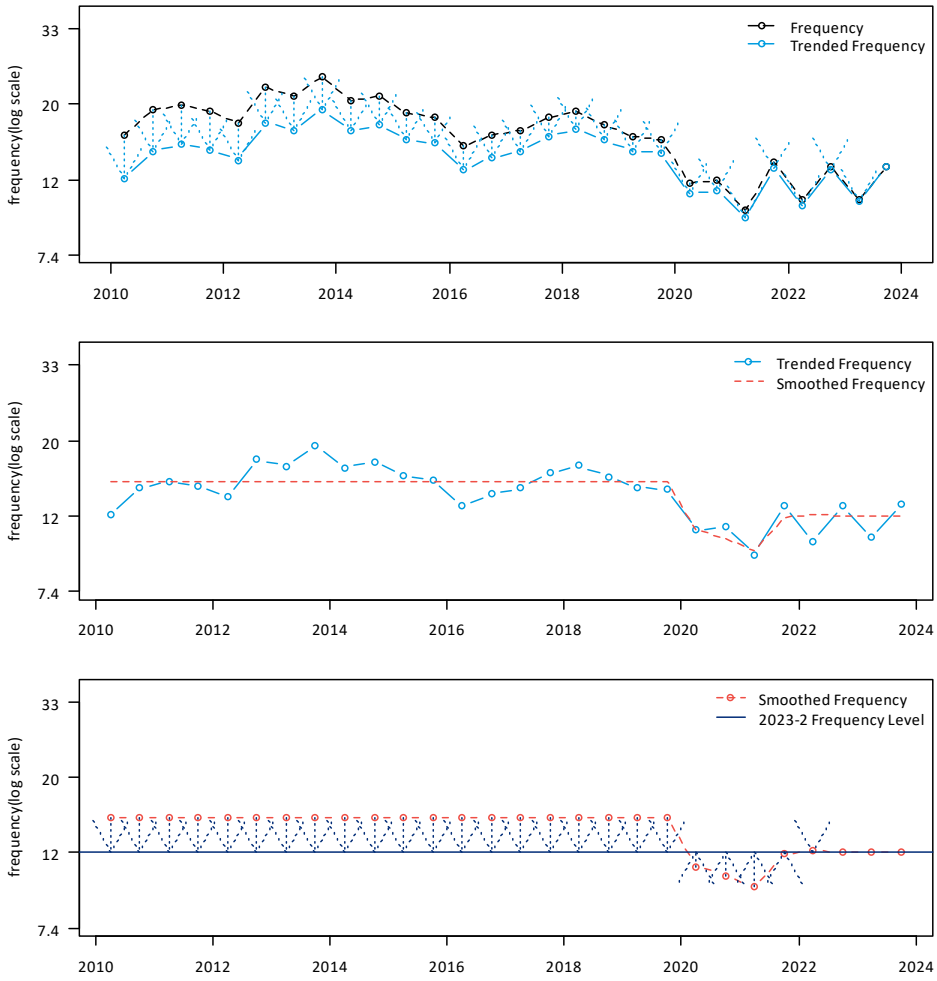


Table 15: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.795
201902	0.795
202001	1.099
202002	1.168
202101	1.260
202102	1.014
202201	0.988
202202	1.000
202301	1.000
202302	1.000

Figure 28: Accident Benefits

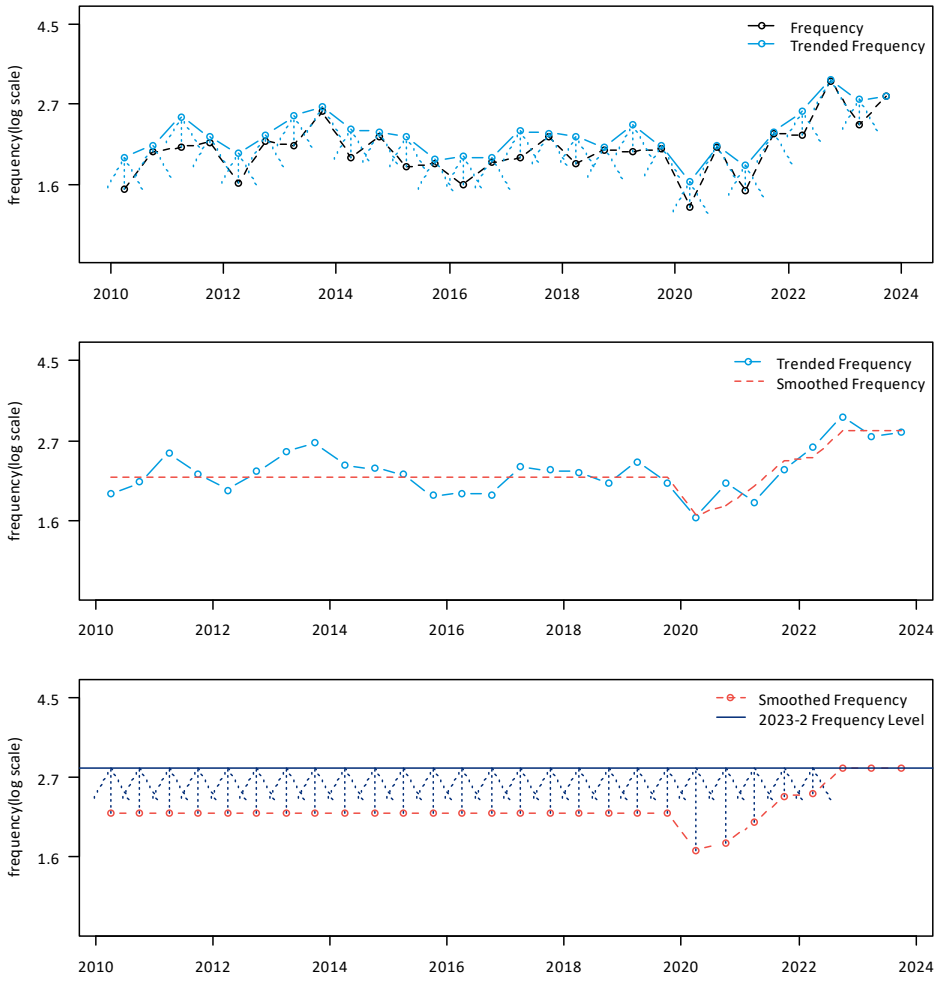


Table 16: Accident Benefits Total Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	1.326
201902	1.326
202001	1.682
202002	1.596
202101	1.403
202102	1.196
202201	1.174
202202	1.000
202301	1.000
202302	1.000

Figure 29: Collision

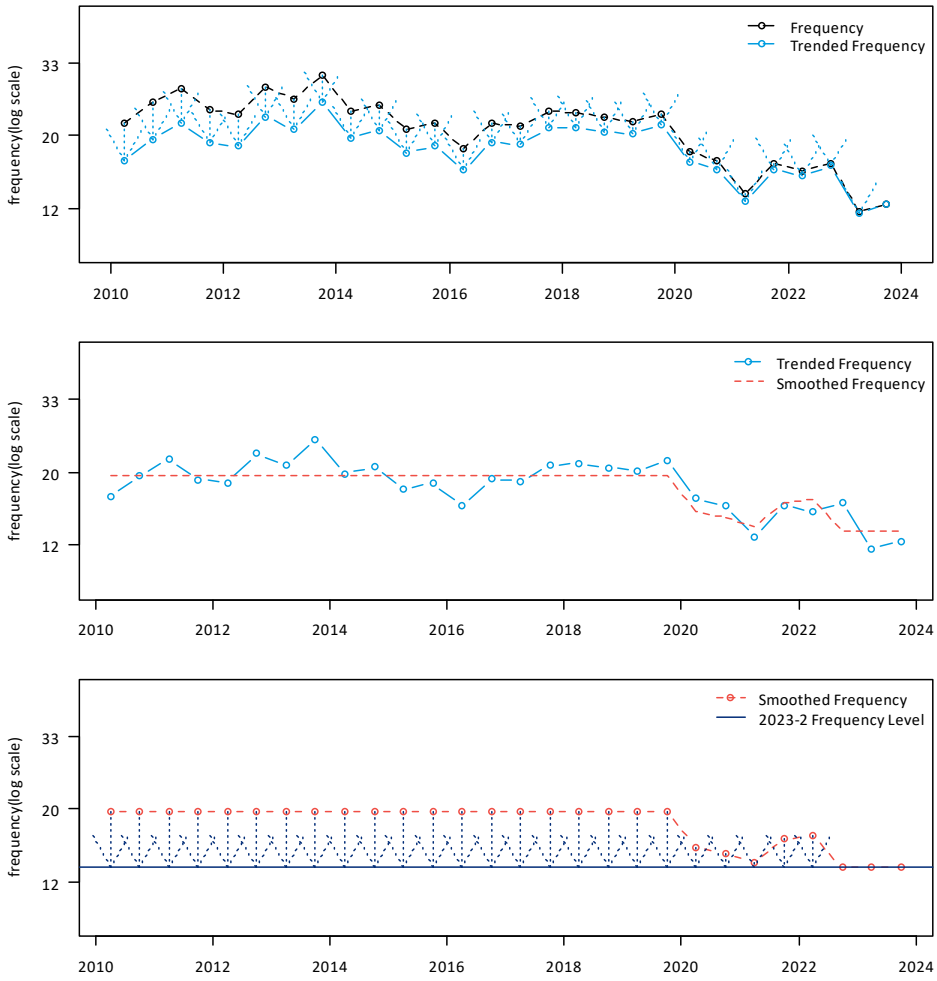


Table 17: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.685
201902	0.685
202001	0.873
202002	0.913
202101	0.966
202102	0.821
202201	0.806
202202	1.000
202301	1.000
202302	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, and Rajesh Sahasrabuddhe, FCAS, ACIA of Oliver Wyman.

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

Sincerely,

Paula Elliott, FCAS, FCIA
paula.elliott@oliverwyman.com

Rajesh Sahasrabuddhe, FCAS, ACIA
rajesh.sahasrabuddhe@oliverwyman.com

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 6

Property Damage: Pages 7 to 13

Accident Benefits: Pages 14 to 29

Collision: Pages 30 to 37

Comprehensive: Pages 38 to 41

Comprehensive Theft: Pages 42 to 45

Comprehensive – Excluding Catastrophes: Pages 46 to 50

Appendix F: Summary of selected loss trend models.

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Claim Count Development Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	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	1.138	1.215	0.921	0.815	1.040	1.016	0.827	1.032	3.020
12	1.008	1.021	0.970	0.921	1.007	0.998	0.922	1.007	1.438
18	1.006	1.006	0.981	0.979	1.007	0.999	0.975	1.007	1.307
24	0.982	0.998	0.986	0.994	1.003	1.000	0.989	1.003	1.102
30	0.967	0.999	0.994	0.998	1.000	1.000	0.998	1.000	0.721
36	0.977	0.999	0.997	0.999	1.000	0.999	0.999	0.999	0.583
42	0.979	0.999	0.999	0.999	1.000	0.999	0.999	0.999	0.547
48	0.984	0.999	0.999	1.000	1.000	0.999	0.999	0.999	0.571
54	0.987	1.000	0.999	1.000	1.000	0.999	0.999	0.999	0.619
60	0.988	1.000	0.999	1.000	1.000	0.999	0.999	0.999	0.660
66	0.991	1.000	0.999	1.000	1.000	0.999	1.000	0.999	0.680
72	0.994	1.000	0.999	1.000	1.000	0.999	1.000	0.999	0.785
78	0.996	1.000	0.999	1.000	1.000	0.999	1.000	0.999	0.829
84	0.997	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.883
90	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.883
96	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.930
102	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.879
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Claim Count Development Selections
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	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	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 4 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	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: 10 Semesters	Wght Avg: 20 Semesters	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	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	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	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	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	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	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	Wght Avg: 6 Semester	1.000	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	Wght Avg: 6 Semester	1.000	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	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000
114	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000
120	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	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	3.408	1.600	1.439	0.898	1.081	1.029	1.067	1.014	10.745
12	2.408	1.128	1.233	0.931	1.005	1.001	0.923	0.996	8.499
18	2.029	1.059	1.132	0.973	1.006	1.007	0.960	1.000	3.686
24	1.738	1.032	1.048	0.986	1.001	1.002	0.977	0.992	2.586
30	1.476	1.017	1.078	0.995	0.999	1.001	0.986	0.993	1.625
36	1.323	1.016	1.074	0.997	0.997	0.998	0.989	0.994	1.290
42	1.218	1.017	1.049	0.998	0.997	0.999	0.990	0.992	1.125
48	1.155	1.017	1.045	0.999	0.998	0.999	0.990	0.993	1.074
54	1.111	1.018	1.032	0.998	0.998	1.000	0.991	0.993	1.051
60	1.072	1.018	1.032	0.998	0.999	1.001	0.992	0.991	1.041
66	1.057	1.005	1.016	0.999	0.998	0.999	0.995	0.991	0.970
72	1.037	1.005	1.009	0.999	0.998	0.999	0.997	0.991	1.024
78	1.032	1.001	1.007	0.999	0.998	0.999	0.997	0.991	1.067
84	1.020	1.001	0.995	0.999	0.998	1.000	0.997	0.991	1.118
90	1.021	1.001	1.000	1.000	0.998	1.000	0.997	0.991	1.140
96	1.019	1.001	1.000	1.000	0.999	1.000	1.000	1.000	1.145
102	1.018	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.131
108	1.011	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.071
114	1.008	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.024
120	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
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	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Selected Age-to-Ultimate Development Factors								
Maturity	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	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters	Wght Avg: 10 Semesters	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
36	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
42	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 20 Semesters	Wght Avg: All Semesters
78	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	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	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
90	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
96	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
102	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
108	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
114	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
120	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	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	1.000	1.000	1.000	1.000	1.000	1.000
234	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
240	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

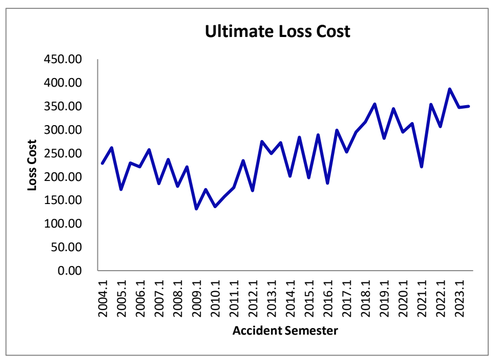
Province of Alberta

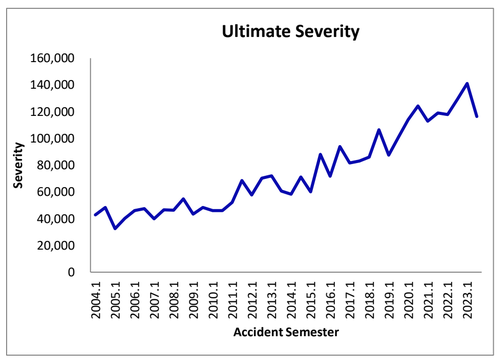
Third Party Liability - Bodily Injury

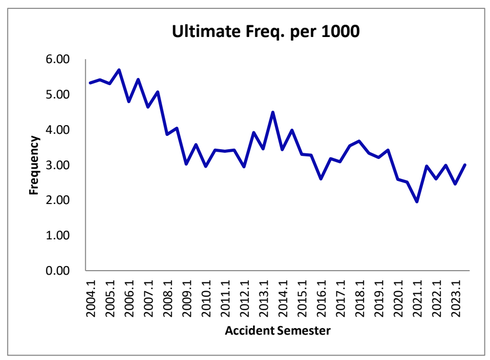
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	142,084	757	29,402	1.103	32,430	228.25		42,840		5.33			
2004.2	234	146,459	793	34,707	1.103	38,282	261.38		48,274		5.41		245.07	
2005.1	228	144,357	766	22,705	1.097	24,917	172.61	-24.4%	32,525	-24.1%	5.31	-0.4%		
2005.2	222	146,449	834	30,617	1.097	33,600	229.43	-12.2%	40,278	-16.6%	5.70	5.2%	201.22	-17.9%
2006.1	216	147,591	707	29,980	1.087	32,573	220.70	27.9%	46,072	41.7%	4.79	-9.7%		
2006.2	210	156,062	847	36,971	1.087	40,169	257.39	12.2%	47,430	17.8%	5.43	-4.7%	239.56	19.1%
2007.1	204	164,487	763	28,028	1.089	30,517	185.53	-15.9%	40,005	-13.2%	4.64	-3.2%		
2007.2	198	176,457	894	38,333	1.089	41,737	236.53	-8.1%	46,690	-1.6%	5.07	-6.6%	211.92	-11.5%
2008.1	192	176,620	683	29,233	1.084	31,677	179.35	-3.3%	46,363	15.9%	3.87	-16.6%		
2008.2	186	177,733	718	36,238	1.084	39,268	220.94	-6.6%	54,691	17.1%	4.04	-20.3%	200.21	-5.5%
2009.1	180	168,131	508	19,982	1.105	22,082	131.34	-26.8%	43,468	-6.2%	3.02	-21.9%		
2009.2	174	170,780	610	26,667	1.105	29,470	172.56	-21.9%	48,311	-11.7%	3.57	-11.6%	152.11	-24.0%
2010.1	168	166,455	492	20,603	1.102	22,699	136.37	3.8%	46,136	6.1%	2.96	-2.2%		
2010.2	162	173,705	595	24,903	1.102	27,436	157.95	-8.5%	46,111	-4.6%	3.43	-4.1%	147.39	-3.1%
2011.1	156	168,712	572	27,277	1.095	29,855	176.96	29.8%	52,193	13.1%	3.39	14.7%		
2011.2	150	174,154	596	37,302	1.095	40,827	234.43	48.4%	68,502	48.6%	3.42	-0.1%	206.15	39.9%
2012.1	144	172,211	507	26,830	1.091	29,277	170.00	-3.9%	57,745	10.6%	2.94	-13.2%		
2012.2	138	175,745	689	44,329	1.091	48,372	275.24	17.4%	70,206	2.5%	3.92	14.6%	223.16	8.3%
2013.1	132	175,273	606	39,701	1.099	43,650	249.04	46.5%	72,030	24.7%	3.46	17.4%		
2013.2	126	186,138	836	46,150	1.099	50,740	272.59	-1.0%	60,694	-13.5%	4.49	14.6%	261.17	17.0%
2014.1	120	187,141	642	34,327	1.093	37,523	200.51	-19.5%	58,447	-18.9%	3.43	-0.8%		
2014.2	114	204,975	817	53,184	1.093	58,135	283.62	4.0%	71,138	17.2%	3.99	-11.2%	243.95	-6.6%
2015.1	108	207,348	683	37,104	1.103	40,922	197.36	-1.6%	59,915	2.5%	3.29	-4.0%		
2015.2	102	211,513	694	55,441	1.103	61,146	289.09	1.9%	88,168	23.9%	3.28	-17.8%	243.68	-0.1%
2016.1	96	204,496	532	35,097	1.085	38,077	186.20	-5.7%	71,622	19.5%	2.60	-21.1%		
2016.2	90	209,514	667	57,714	1.085	62,614	298.85	3.4%	93,910	6.5%	3.18	-2.9%	243.21	-0.2%
2017.1	84	199,055	615	45,964	1.092	50,170	252.04	35.4%	81,566	13.9%	3.09	18.9%		
2017.2	78	197,409	700	53,258	1.092	58,131	294.47	-1.5%	83,051	-11.6%	3.55	11.4%	273.17	12.3%
2018.1	72	189,278	696	54,398	1.101	59,876	316.34	25.5%	86,065	5.5%	3.68	19.0%		
2018.2	66	194,547	648	62,692	1.101	69,005	354.70	20.5%	106,488	28.2%	3.33	-6.1%	335.78	22.9%
2019.1	60	186,948	601	47,503	1.108	52,633	281.54	-11.0%	87,638	1.8%	3.21	-12.6%		
2019.2	54	179,640	614	55,923	1.108	61,962	344.92	-2.8%	100,899	-5.2%	3.42	2.6%	312.60	-6.9%
2020.1	48	153,238	397	40,982	1.103	45,190	294.90	4.7%	113,924	30.0%	2.59	-19.4%		
2020.2	42	147,401	371	41,857	1.103	46,155	313.12	-9.2%	124,390	23.3%	2.52	-26.4%	303.83	-2.8%
2021.1	36	147,096	287	28,796	1.126	32,431	220.48	-25.2%	112,874	-0.9%	1.95	-24.5%		
2021.2	30	148,100	440	46,542	1.126	52,418	353.93	13.0%	119,143	-4.2%	2.97	18.0%	287.43	-5.4%
2022.1	24	141,073	366	38,636	1.118	43,201	306.23	38.9%	117,955	4.5%	2.60	32.9%		
2022.2	18	149,247	447	51,599	1.118	57,696	386.58	9.2%	129,191	8.4%	2.99	0.7%	347.54	20.9%
2023.1	12	146,503	361	45,525	1.118	50,904	347.46	13.5%	141,100	19.6%	2.46	-5.1%		
2023.2	6	151,105	454	47,218	1.118	52,797	349.41	-9.6%	116,273	-10.0%	3.01	0.4%	348.45	0.3%
Total		6,865,231	24,803	1,563,721		1,720,564								







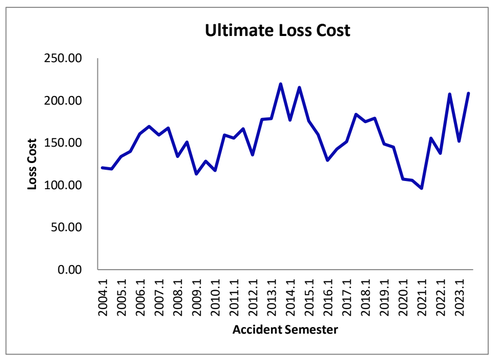
Province of Alberta

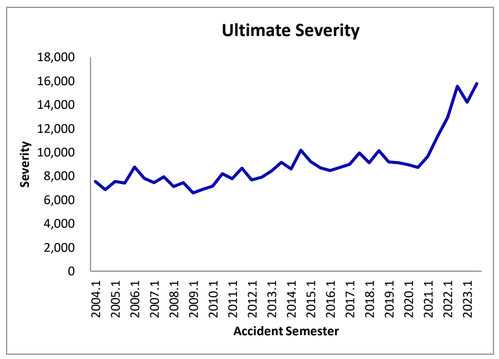
Third Party Liability - Property Damage

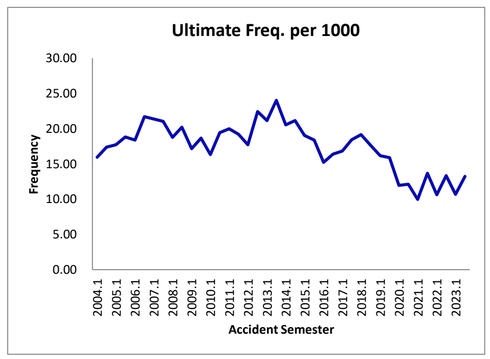
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	142,084	2,267	15,484	1.103	17,079	120.20		7,534		15.96			
2004.2	234	146,459	2,543	15,778	1.103	17,403	118.83		6,844		17.36		119.50	
2005.1	228	144,357	2,558	17,623	1.097	19,340	133.97	11.5%	7,560	0.4%	17.72	11.1%		
2005.2	222	146,449	2,760	18,680	1.097	20,500	139.98	17.8%	7,428	8.5%	18.85	8.5%	137.00	14.6%
2006.1	216	147,591	2,711	21,827	1.087	23,715	160.68	19.9%	8,748	15.7%	18.37	3.7%		
2006.2	210	156,062	3,389	24,305	1.087	26,407	169.21	20.9%	7,793	4.9%	21.71	15.2%	165.07	20.5%
2007.1	204	164,487	3,517	24,075	1.089	26,213	159.36	-0.8%	7,452	-14.8%	21.38	16.4%		
2007.2	198	176,457	3,716	27,122	1.089	29,530	167.35	-1.1%	7,946	2.0%	21.06	-3.0%	163.50	-1.0%
2008.1	192	176,620	3,317	21,833	1.084	23,658	133.95	-15.9%	7,132	-4.3%	18.78	-12.2%		
2008.2	186	177,733	3,596	24,758	1.084	26,827	150.94	-9.8%	7,460	-6.1%	20.23	-3.9%	142.47	-12.9%
2009.1	180	168,131	2,887	17,193	1.105	19,000	113.01	-15.6%	6,581	-7.7%	17.17	-8.6%		
2009.2	174	170,780	3,188	19,829	1.105	21,913	128.31	-15.0%	6,874	-7.9%	18.67	-7.7%	120.72	-15.3%
2010.1	168	166,455	2,721	17,693	1.102	19,492	117.10	3.6%	7,164	8.8%	16.35	-4.8%		
2010.2	162	173,705	3,373	25,069	1.102	27,618	159.00	23.9%	8,188	19.1%	19.42	4.0%	138.49	14.7%
2011.1	156	168,712	3,376	23,967	1.095	26,232	155.49	32.8%	7,770	8.5%	20.01	22.4%		
2011.2	150	174,154	3,343	26,470	1.095	28,972	166.36	4.6%	8,666	5.8%	19.20	-1.1%	161.01	16.3%
2012.1	144	172,211	3,052	21,433	1.091	23,388	135.81	-12.7%	7,663	-1.4%	17.72	-11.4%		
2012.2	138	175,745	3,942	28,613	1.091	31,223	177.66	6.8%	7,921	-8.6%	22.43	16.9%	156.95	-2.5%
2013.1	132	175,273	3,707	28,464	1.099	31,295	178.55	31.5%	8,442	10.2%	21.15	19.3%		
2013.2	126	186,138	4,471	37,183	1.099	40,882	219.63	23.6%	9,144	15.4%	24.02	7.1%	199.71	27.2%
2014.1	120	187,141	3,846	30,231	1.093	33,045	176.58	-1.1%	8,592	1.8%	20.55	-2.8%		
2014.2	114	204,975	4,339	40,434	1.093	44,198	215.63	-1.8%	10,186	11.4%	21.17	-11.9%	196.99	-1.4%
2015.1	108	207,348	3,952	33,058	1.103	36,459	175.84	-0.4%	9,226	7.4%	19.06	-7.3%		
2015.2	102	211,513	3,885	30,655	1.103	33,809	159.84	-25.9%	8,702	-14.6%	18.37	-13.2%	167.76	-14.8%
2016.1	96	204,496	3,117	24,338	1.085	26,404	129.12	-26.6%	8,471	-8.2%	15.24	-20.0%		
2016.2	90	209,514	3,428	27,530	1.085	29,867	142.56	-10.8%	8,713	0.1%	16.36	-10.9%	135.92	-19.0%
2017.1	84	199,055	3,348	27,568	1.092	30,091	151.17	17.1%	8,989	6.1%	16.82	10.3%		
2017.2	78	197,409	3,642	33,206	1.092	36,244	183.60	28.8%	9,953	14.2%	18.45	12.8%	167.32	23.1%
2018.1	72	189,278	3,621	30,036	1.101	33,061	174.67	15.5%	9,130	1.6%	19.13	13.8%		
2018.2	66	194,547	3,428	31,601	1.101	34,783	178.79	-2.6%	10,148	2.0%	17.62	-4.5%	176.76	5.6%
2019.1	60	186,948	3,022	25,055	1.108	27,761	148.50	-15.0%	9,185	0.6%	16.17	-15.5%		
2019.2	54	179,640	2,852	23,470	1.108	26,005	144.76	-19.0%	9,117	-10.2%	15.88	-9.9%	146.67	-17.0%
2020.1	48	153,238	1,833	14,860	1.103	16,386	106.93	-28.0%	8,941	-2.7%	11.96	-26.0%		
2020.2	42	147,401	1,784	14,119	1.103	15,569	105.62	-27.0%	8,728	-4.3%	12.10	-23.8%	106.29	-27.5%
2021.1	36	147,096	1,466	12,543	1.126	14,126	96.03	-10.2%	9,636	7.8%	9.97	-16.7%		
2021.2	30	148,100	2,022	20,462	1.126	23,045	155.61	47.3%	11,396	30.6%	13.65	12.8%	125.92	18.5%
2022.1	24	141,073	1,501	17,344	1.118	19,393	137.47	43.1%	12,920	34.1%	10.64	6.8%		
2022.2	18	149,247	1,991	27,710	1.118	30,984	207.60	33.4%	15,564	36.6%	13.34	-2.3%	173.52	37.8%
2023.1	12	146,503	1,564	19,888	1.118	22,238	151.79	10.4%	14,222	10.1%	10.67	0.3%		
2023.2	6	151,105	1,999	28,211	1.118	31,545	208.76	0.6%	15,778	1.4%	13.23	-0.8%	180.72	4.1%
Total		6,865,231	121,073	969,718		1,065,702								







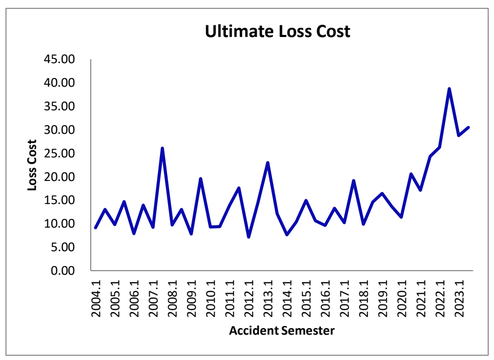
Province of Alberta

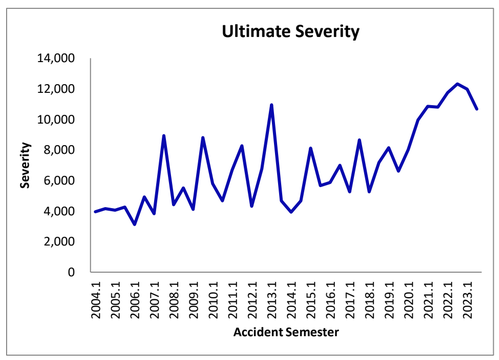
Accident Benefits - Total

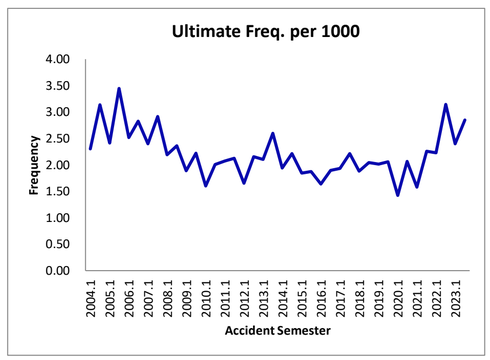
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	138,516	319	1,147	1.103	1,265	9.13		3,964		2.30			
2004.2	234	143,152	449	1,691	1.103	1,865	13.03		4,154		3.14		11.11	
2005.1	228	140,375	339	1,256	1.097	1,379	9.82	7.6%	4,067	2.6%	2.41	4.9%		
2005.2	222	143,329	494	1,914	1.097	2,100	14.65	12.5%	4,251	2.4%	3.45	9.9%	12.26	10.4%
2006.1	216	144,515	364	1,044	1.087	1,135	7.85	-20.1%	3,117	-23.3%	2.52	4.3%		
2006.2	210	152,715	432	1,956	1.087	2,125	13.91	-5.0%	4,919	15.7%	2.83	-17.9%	10.97	-10.6%
2007.1	204	159,525	383	1,343	1.089	1,463	9.17	16.8%	3,819	22.5%	2.40	-4.7%		
2007.2	198	169,443	494	4,051	1.089	4,411	26.03	87.1%	8,929	81.5%	2.92	3.1%	17.85	62.8%
2008.1	192	167,849	368	1,499	1.084	1,625	9.68	5.6%	4,414	15.6%	2.19	-8.7%		
2008.2	186	169,118	400	2,033	1.084	2,203	13.03	-50.0%	5,508	-38.3%	2.37	-18.9%	11.36	-36.4%
2009.1	180	160,175	303	1,124	1.105	1,243	7.76	-19.8%	4,101	-7.1%	1.89	-13.7%		
2009.2	174	164,034	365	2,908	1.105	3,214	19.59	50.4%	8,805	59.9%	2.23	-5.9%	13.75	21.0%
2010.1	168	159,334	255	1,341	1.102	1,477	9.27	19.5%	5,793	41.3%	1.60	-15.4%		
2010.2	162	167,115	336	1,420	1.102	1,564	9.36	-52.2%	4,656	-47.1%	2.01	-9.6%	9.32	-32.2%
2011.1	156	164,476	341	2,084	1.095	2,281	13.87	49.6%	6,689	15.5%	2.07	29.5%		
2011.2	150	170,768	363	2,742	1.095	3,001	17.58	87.8%	8,268	77.6%	2.13	5.7%	15.76	69.1%
2012.1	144	170,079	281	1,111	1.091	1,212	7.13	-48.6%	4,313	-35.5%	1.65	-20.3%		
2012.2	138	174,490	376	2,328	1.091	2,540	14.56	-17.2%	6,756	-18.3%	2.15	1.4%	10.89	-30.9%
2013.1	132	174,195	366	3,646	1.099	4,008	23.01	222.9%	10,951	153.9%	2.10	27.2%		
2013.2	126	185,448	482	2,046	1.099	2,250	12.13	-16.7%	4,668	-30.9%	2.60	20.6%	17.40	59.8%
2014.1	120	185,720	360	1,292	1.093	1,413	7.61	-66.9%	3,924	-64.2%	1.94	-7.7%		
2014.2	114	200,606	444	1,899	1.093	2,076	10.35	-14.7%	4,676	0.2%	2.21	-14.8%	9.03	-48.1%
2015.1	108	202,217	373	2,745	1.103	3,027	14.97	96.8%	8,115	106.8%	1.84	-4.8%		
2015.2	102	209,313	392	2,017	1.103	2,224	10.63	2.7%	5,675	21.4%	1.87	-15.4%	12.76	41.3%
2016.1	96	203,960	335	1,811	1.085	1,965	9.63	-35.6%	5,869	-27.7%	1.64	-11.0%		
2016.2	90	208,842	396	2,551	1.085	2,767	13.25	24.7%	6,991	23.2%	1.90	1.2%	11.46	-10.2%
2017.1	84	198,180	384	1,847	1.092	2,016	10.17	5.6%	5,255	-10.5%	1.94	17.9%		
2017.2	78	196,518	436	3,458	1.092	3,775	19.21	45.0%	8,665	23.9%	2.22	17.0%	14.67	28.0%
2018.1	72	188,778	355	1,694	1.101	1,865	9.88	-2.9%	5,257	0.0%	1.88	-2.9%		
2018.2	66	194,145	396	2,580	1.101	2,839	14.62	-23.9%	7,161	-17.4%	2.04	-7.9%	12.28	-16.3%
2019.1	60	186,626	377	2,763	1.108	3,061	16.40	66.1%	8,131	54.7%	2.02	7.4%		
2019.2	54	179,279	370	2,200	1.108	2,438	13.60	-7.0%	6,597	-7.9%	2.06	0.9%	15.03	22.3%
2020.1	48	153,027	218	1,582	1.103	1,745	11.40	-30.5%	8,013	-1.4%	1.42	-29.5%		
2020.2	42	146,957	304	2,743	1.103	3,025	20.58	51.4%	9,963	51.0%	2.07	0.2%	15.90	5.8%
2021.1	36	146,794	231	2,228	1.126	2,509	17.09	49.9%	10,844	35.3%	1.58	10.8%		
2021.2	30	147,985	334	3,197	1.126	3,601	24.33	18.2%	10,786	8.3%	2.26	9.2%	20.73	30.4%
2022.1	24	141,526	316	3,317	1.118	3,709	26.21	53.4%	11,756	8.4%	2.23	41.5%		
2022.2	18	149,373	470	5,174	1.118	5,786	38.73	59.2%	12,317	14.2%	3.14	39.4%	32.64	57.5%
2023.1	12	146,598	351	3,763	1.118	4,207	28.70	9.5%	11,980	1.9%	2.40	7.4%		
2023.2	6	151,169	431	4,116	1.118	4,602	30.45	-21.4%	10,683	-13.3%	2.85	-9.4%	29.59	-9.4%
Total		6,756,265	14,780	91,663		101,011								







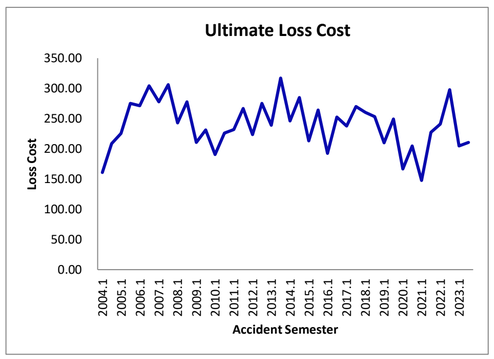
Province of Alberta

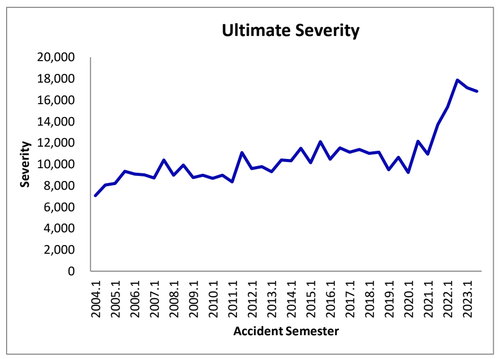
Collision

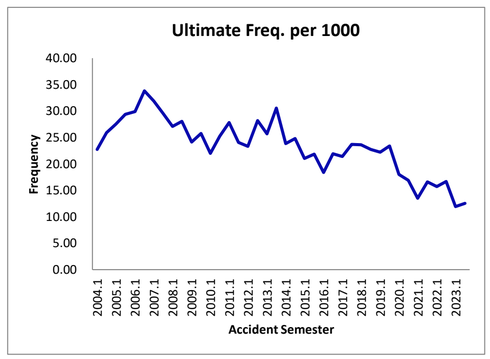
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	65,237	1,483	9,491	1.103	10,469	160.48		7,059		22.73			
2004.2	234	66,535	1,725	12,592	1.103	13,889	208.75		8,052		25.93		184.85	
2005.1	228	65,606	1,804	13,466	1.097	14,777	225.25	40.4%	8,192	16.0%	27.50	21.0%		
2005.2	222	68,684	2,020	17,204	1.097	18,879	274.87	31.7%	9,346	16.1%	29.41	13.4%	250.63	35.6%
2006.1	216	70,100	2,097	17,489	1.087	19,002	271.07	20.3%	9,062	10.6%	29.91	8.8%		
2006.2	210	74,814	2,530	20,931	1.087	22,741	303.97	10.6%	8,989	-3.8%	33.82	15.0%	288.06	14.9%
2007.1	204	79,056	2,523	20,174	1.089	21,965	277.84	2.5%	8,706	-3.9%	31.91	6.7%		
2007.2	198	84,739	2,500	23,851	1.089	25,969	306.46	0.8%	10,388	15.6%	29.50	-12.8%	292.65	1.6%
2008.1	192	86,340	2,338	19,351	1.084	20,968	242.86	-12.6%	8,968	3.0%	27.08	-15.2%		
2008.2	186	90,091	2,527	23,114	1.084	25,046	278.00	-9.3%	9,911	-4.6%	28.05	-4.9%	260.81	-10.9%
2009.1	180	87,498	2,110	16,693	1.105	18,448	210.84	-13.2%	8,743	-2.5%	24.11	-10.9%		
2009.2	174	87,050	2,243	18,202	1.105	20,116	231.08	-16.9%	8,968	-9.5%	25.77	-8.1%	220.93	-15.3%
2010.1	168	83,790	1,844	14,505	1.102	15,980	190.72	-9.5%	8,666	-0.9%	22.01	-8.7%		
2010.2	162	85,592	2,158	17,549	1.102	19,334	225.88	-2.2%	8,959	-0.1%	25.21	-2.2%	208.49	-5.6%
2011.1	156	83,472	2,325	17,700	1.095	19,373	232.09	21.7%	8,332	-3.9%	27.85	26.6%		
2011.2	150	86,408	2,076	21,042	1.095	23,030	266.53	18.0%	11,093	23.8%	24.03	-4.7%	249.60	19.7%
2012.1	144	86,613	2,023	17,746	1.091	19,364	223.57	-3.7%	9,572	14.9%	23.36	-16.1%		
2012.2	138	90,575	2,555	22,855	1.091	24,939	275.35	3.3%	9,761	-12.0%	28.21	17.4%	250.04	0.2%
2013.1	132	91,135	2,344	19,792	1.099	21,760	238.77	6.8%	9,283	-3.0%	25.72	10.1%		
2013.2	126	95,617	2,921	27,575	1.099	30,318	317.07	15.2%	10,379	6.3%	30.55	8.3%	278.86	11.5%
2014.1	120	95,950	2,287	21,606	1.093	23,618	246.15	3.1%	10,326	11.2%	23.84	-7.3%		
2014.2	114	103,852	2,578	27,047	1.093	29,565	284.68	-10.2%	11,467	10.5%	24.83	-18.7%	266.18	-4.5%
2015.1	108	104,860	2,209	20,291	1.103	22,379	213.41	-13.3%	10,131	-1.9%	21.06	-11.6%		
2015.2	102	105,995	2,314	25,412	1.103	28,027	264.41	-7.1%	12,113	5.6%	21.83	-12.1%	239.05	-10.2%
2016.1	96	101,085	1,857	17,909	1.085	19,430	192.21	-9.9%	10,464	3.3%	18.37	-12.8%		
2016.2	90	100,700	2,208	23,438	1.085	25,428	252.51	-4.5%	11,516	-4.9%	21.93	0.4%	222.30	-7.0%
2017.1	84	97,195	2,082	21,182	1.092	23,120	237.87	23.8%	11,105	6.1%	21.42	16.6%		
2017.2	78	98,771	2,343	24,405	1.092	26,638	269.70	6.8%	11,369	-1.3%	23.72	8.2%	253.91	14.2%
2018.1	72	96,449	2,278	22,808	1.101	25,105	260.29	9.4%	11,021	-0.8%	23.62	10.3%		
2018.2	66	98,942	2,252	22,766	1.101	25,059	253.27	-6.1%	11,125	-2.1%	22.77	-4.0%	256.74	1.1%
2019.1	60	95,318	2,115	18,073	1.108	20,025	210.09	-19.3%	9,470	-14.1%	22.18	-6.1%		
2019.2	54	93,260	2,181	20,983	1.108	23,249	249.29	-1.6%	10,658	-4.2%	23.39	2.7%	229.48	-10.6%
2020.1	48	82,880	1,492	12,505	1.103	13,789	166.38	-20.8%	9,240	-2.4%	18.01	-18.8%		
2020.2	42	80,373	1,356	14,921	1.103	16,453	204.71	-17.9%	12,132	13.8%	16.87	-27.9%	185.25	-19.3%
2021.1	36	78,143	1,055	10,241	1.126	11,534	147.60	-11.3%	10,932	18.3%	13.50	-25.0%		
2021.2	30	79,788	1,322	16,093	1.126	18,125	227.16	11.0%	13,708	13.0%	16.57	-1.8%	187.80	1.4%
2022.1	24	77,771	1,222	16,776	1.118	18,759	241.20	63.4%	15,348	40.4%	15.72	16.4%		
2022.2	18	81,188	1,352	21,606	1.118	24,159	297.57	31.0%	17,864	30.3%	16.66	0.5%	269.99	43.8%
2023.1	12	80,460	960	14,722	1.118	16,462	204.59	-15.2%	17,149	11.7%	11.93	-24.1%		
2023.2	6	83,753	1,049	15,783	1.118	17,648	210.71	-29.2%	16,816	-5.9%	12.53	-24.8%	207.71	-23.1%
Total		3,465,685	80,660	759,889		834,938								







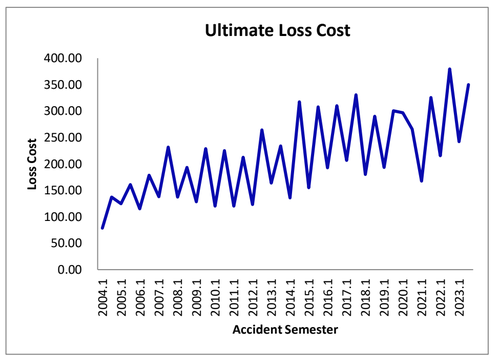
Province of Alberta

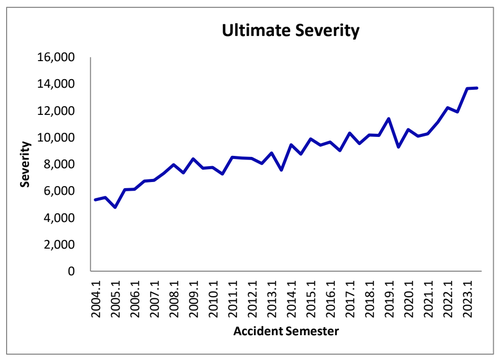
Comprehensive - Total

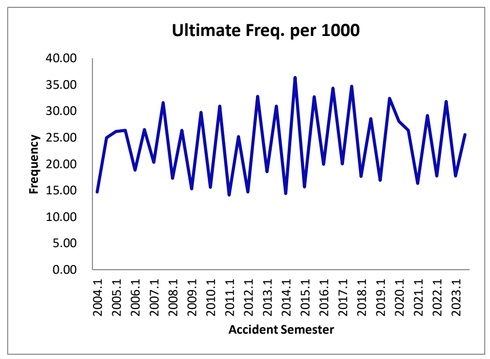
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	87,385	1,284	6,221	1.103	6,862	78.52		5,344		14.69			
2004.2	234	90,146	2,247	11,235	1.103	12,392	137.47		5,515		24.93		108.45	
2005.1	228	89,971	2,348	10,198	1.097	11,192	124.39	58.4%	4,766	-10.8%	26.10	77.6%		
2005.2	222	93,644	2,468	13,703	1.097	15,038	160.58	16.8%	6,093	10.5%	26.36	5.7%	142.85	31.7%
2006.1	216	95,454	1,797	10,138	1.087	11,015	115.39	-7.2%	6,130	28.6%	18.83	-27.9%		
2006.2	210	100,625	2,665	16,524	1.087	17,953	178.42	11.1%	6,737	10.6%	26.48	0.5%	147.74	3.4%
2007.1	204	106,279	2,158	13,471	1.089	14,667	138.00	19.6%	6,796	10.9%	20.31	7.9%		
2007.2	198	112,706	3,563	23,962	1.089	26,089	231.48	29.7%	7,322	8.7%	31.61	19.4%	186.11	26.0%
2008.1	192	114,668	1,978	14,546	1.084	15,762	137.46	-0.4%	7,969	17.2%	17.25	-15.0%		
2008.2	186	118,897	3,133	21,256	1.084	23,033	193.73	-16.3%	7,352	0.4%	26.35	-16.6%	166.10	-10.8%
2009.1	180	116,536	1,780	13,539	1.105	14,962	128.39	-6.6%	8,405	5.5%	15.27	-11.5%		
2009.2	174	116,182	3,454	24,070	1.105	26,600	228.95	18.2%	7,701	4.8%	29.73	12.8%	178.59	7.5%
2010.1	168	113,049	1,756	12,361	1.102	13,618	120.46	-6.2%	7,755	-7.7%	15.53	1.7%		
2010.2	162	115,178	3,562	23,516	1.102	25,908	224.94	-1.8%	7,273	-5.6%	30.93	4.0%	173.19	-3.0%
2011.1	156	113,141	1,596	12,399	1.095	13,571	119.95	-0.4%	8,503	9.6%	14.11	-9.2%		
2011.2	150	115,919	2,915	22,523	1.095	24,652	212.66	-5.5%	8,457	16.3%	25.15	-18.7%	166.87	-3.6%
2012.1	144	116,236	1,705	13,160	1.091	14,360	123.54	3.0%	8,422	-1.0%	14.67	4.0%		
2012.2	138	120,110	3,941	29,054	1.091	31,703	263.95	24.1%	8,045	-4.9%	32.81	30.5%	194.90	16.8%
2013.1	132	120,961	2,244	18,061	1.099	19,857	164.16	32.9%	8,849	5.1%	18.55	26.5%		
2013.2	126	125,829	3,891	26,760	1.099	29,422	233.83	-11.4%	7,562	-6.0%	30.92	-5.8%	199.68	2.5%
2014.1	120	126,351	1,819	15,734	1.093	17,198	136.12	-17.1%	9,455	6.8%	14.40	-22.4%		
2014.2	114	134,798	4,900	39,177	1.093	42,824	317.69	35.9%	8,740	15.6%	36.35	17.6%	229.84	15.1%
2015.1	108	136,523	2,138	19,179	1.103	21,153	154.94	13.8%	9,894	4.6%	15.66	8.8%		
2015.2	102	138,068	4,515	38,510	1.103	42,473	307.62	-3.2%	9,408	7.6%	32.70	-10.0%	231.71	0.8%
2016.1	96	134,358	2,679	23,841	1.085	25,865	192.51	24.2%	9,655	-2.4%	19.94	27.3%		
2016.2	90	133,894	4,599	38,239	1.085	41,485	309.84	0.7%	9,021	-4.1%	34.35	5.0%	251.07	8.4%
2017.1	84	130,172	2,603	24,625	1.092	26,879	206.49	7.3%	10,327	7.0%	20.00	0.3%		
2017.2	78	130,990	4,543	39,730	1.092	43,365	331.06	6.8%	9,546	5.8%	34.68	1.0%	268.97	7.1%
2018.1	72	128,298	2,263	20,955	1.101	23,065	179.78	-12.9%	10,194	-1.3%	17.64	-11.8%		
2018.2	66	129,893	3,711	34,266	1.101	37,716	290.36	-12.3%	10,162	6.4%	28.57	-17.6%	235.41	-12.5%
2019.1	60	125,592	2,127	21,921	1.108	24,288	193.39	7.6%	11,421	12.0%	16.93	-4.0%		
2019.2	54	121,421	3,936	32,948	1.108	36,506	300.66	3.5%	9,274	-8.7%	32.42	13.5%	246.12	4.5%
2020.1	48	110,112	3,085	29,634	1.103	32,677	296.76	53.5%	10,591	-7.3%	28.02	65.5%		
2020.2	42	106,348	2,799	25,650	1.103	28,283	265.95	-11.5%	10,104	8.9%	26.32	-18.8%	281.62	14.4%
2021.1	36	103,688	1,693	15,449	1.126	17,399	167.80	-43.5%	10,279	-3.0%	16.33	-41.7%		
2021.2	30	104,137	3,039	30,087	1.126	33,886	325.40	22.4%	11,149	10.3%	29.19	10.9%	246.77	-12.4%
2022.1	24	101,762	1,799	19,646	1.118	21,968	215.87	28.6%	12,210	18.8%	17.68	8.3%		
2022.2	18	104,928	3,342	35,621	1.118	39,830	379.60	16.7%	11,918	6.9%	31.85	9.1%	298.99	21.2%
2023.1	12	104,089	1,844	22,520	1.118	25,181	241.91	12.1%	13,659	11.9%	17.71	0.2%		
2023.2	6	106,631	2,723	33,347	1.118	37,288	349.69	-7.9%	13,692	14.9%	25.54	-19.8%	296.45	-0.8%
Total		4,594,968	110,641	897,776		987,985								







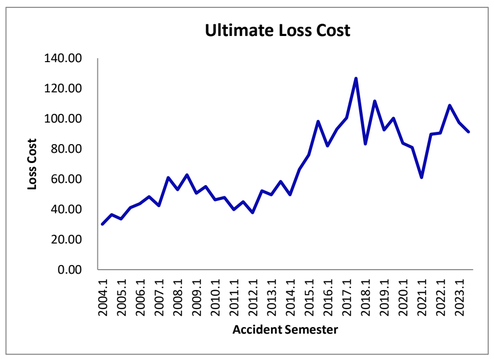
Province of Alberta

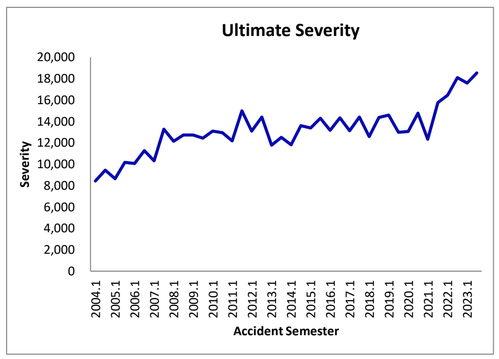
Comprehensive - Theft

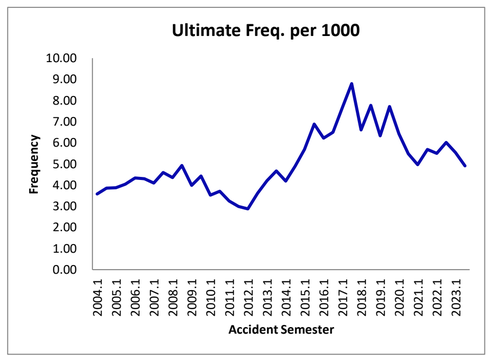
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	87,385	312	2,384	1.103	2,630	30.09		8,429		3.57			
2004.2	234	90,146	347	2,970	1.103	3,276	36.34		9,441		3.85		33.27	
2005.1	228	89,971	349	2,744	1.097	3,012	33.47	11.2%	8,629	2.4%	3.88	8.6%		
2005.2	222	93,644	378	3,499	1.097	3,840	41.01	12.8%	10,159	7.6%	4.04	4.9%	37.31	12.2%
2006.1	216	95,454	414	3,829	1.087	4,160	43.58	30.2%	10,049	16.5%	4.34	11.8%		
2006.2	210	100,625	432	4,476	1.087	4,863	48.33	17.9%	11,257	10.8%	4.29	6.4%	46.02	23.3%
2007.1	204	106,279	435	4,125	1.089	4,492	42.26	-3.0%	10,325	2.8%	4.09	-5.6%		
2007.2	198	112,706	518	6,313	1.089	6,874	60.99	26.2%	13,270	17.9%	4.60	7.1%	51.90	12.8%
2008.1	192	114,668	500	5,603	1.084	6,072	52.95	25.3%	12,144	17.6%	4.36	6.5%		
2008.2	186	118,897	586	6,882	1.084	7,457	62.72	2.8%	12,725	-4.1%	4.93	7.2%	57.92	11.6%
2009.1	180	116,536	464	5,341	1.105	5,903	50.65	-4.3%	12,721	4.8%	3.98	-8.7%		
2009.2	174	116,182	514	5,785	1.105	6,393	55.03	-12.3%	12,439	-2.3%	4.42	-10.2%	52.84	-8.8%
2010.1	168	113,049	399	4,740	1.102	5,222	46.19	-8.8%	13,088	2.9%	3.53	-11.4%		
2010.2	162	115,178	426	5,004	1.102	5,513	47.87	-13.0%	12,942	4.0%	3.70	-16.4%	47.04	-11.0%
2011.1	156	113,141	368	4,101	1.095	4,488	39.67	-14.1%	12,196	-6.8%	3.25	-7.8%		
2011.2	150	115,919	347	4,748	1.095	5,197	44.83	-6.3%	14,977	15.7%	2.99	-19.1%	42.28	-10.1%
2012.1	144	116,236	334	4,008	1.091	4,374	37.63	-5.1%	13,095	7.4%	2.87	-11.7%		
2012.2	138	120,110	434	5,734	1.091	6,257	52.09	16.2%	14,416	-3.7%	3.61	20.7%	44.98	6.4%
2013.1	132	120,961	509	5,458	1.099	6,001	49.61	31.8%	11,789	-10.0%	4.21	46.4%		
2013.2	126	125,829	588	6,692	1.099	7,358	58.48	12.3%	12,514	-13.2%	4.67	29.3%	54.13	20.3%
2014.1	120	126,351	529	5,722	1.093	6,254	49.50	-0.2%	11,823	0.3%	4.19	-0.5%		
2014.2	114	134,798	659	8,200	1.093	8,963	66.49	13.7%	13,601	8.7%	4.89	4.6%	58.27	7.6%
2015.1	108	136,523	777	9,415	1.103	10,384	76.06	53.7%	13,369	13.1%	5.69	35.9%		
2015.2	102	138,068	950	12,299	1.103	13,565	98.25	47.8%	14,283	5.0%	6.88	40.7%	87.22	49.7%
2016.1	96	134,358	837	10,144	1.085	11,005	81.91	7.7%	13,153	-1.6%	6.23	9.5%		
2016.2	90	133,894	870	11,493	1.085	12,469	93.13	-5.2%	14,337	0.4%	6.50	-5.6%	87.51	0.3%
2017.1	84	130,172	998	11,984	1.092	13,080	100.48	22.7%	13,111	-0.3%	7.66	23.1%		
2017.2	78	130,990	1,152	15,202	1.092	16,593	126.67	36.0%	14,401	0.4%	8.80	35.4%	113.62	29.8%
2018.1	72	128,298	847	9,698	1.101	10,675	83.20	-17.2%	12,597	-3.9%	6.60	-13.8%		
2018.2	66	129,893	1,008	13,176	1.101	14,503	111.65	-11.9%	14,384	-0.1%	7.76	-11.8%	97.52	-14.2%
2019.1	60	125,592	795	10,472	1.108	11,603	92.39	11.0%	14,588	15.8%	6.33	-4.1%		
2019.2	54	121,421	937	10,973	1.108	12,158	100.13	-10.3%	12,969	-9.8%	7.72	-0.5%	96.20	-1.4%
2020.1	48	110,112	708	8,369	1.103	9,228	83.81	-9.3%	13,042	-10.6%	6.43	1.5%		
2020.2	42	106,348	583	7,799	1.103	8,600	80.87	-19.2%	14,762	13.8%	5.48	-29.1%	82.36	-14.4%
2021.1	36	103,688	514	5,618	1.126	6,327	61.02	-27.2%	12,315	-5.6%	4.95	-22.9%		
2021.2	30	104,137	592	8,277	1.126	9,322	89.52	10.7%	15,752	6.7%	5.68	3.7%	75.30	-8.6%
2022.1	24	101,762	559	8,226	1.118	9,198	90.38	48.1%	16,455	33.6%	5.49	10.9%		
2022.2	18	104,928	631	10,207	1.118	11,413	108.77	21.5%	18,077	14.8%	6.02	5.9%	99.72	32.4%
2023.1	12	104,089	576	9,062	1.118	10,133	97.35	7.7%	17,595	6.9%	5.53	0.7%		
2023.2	6	106,631	524	8,685	1.118	9,711	91.07	-16.3%	18,529	2.5%	4.91	-18.3%	94.17	-5.6%
Total		4,594,968	23,699	289,459		318,565								







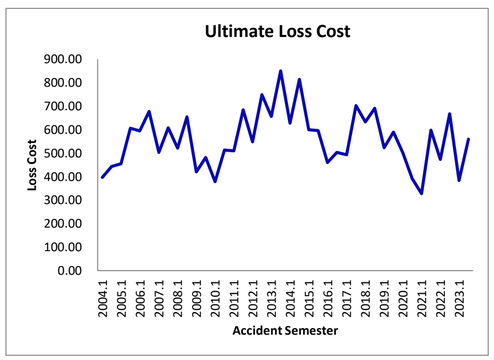
Province of Alberta

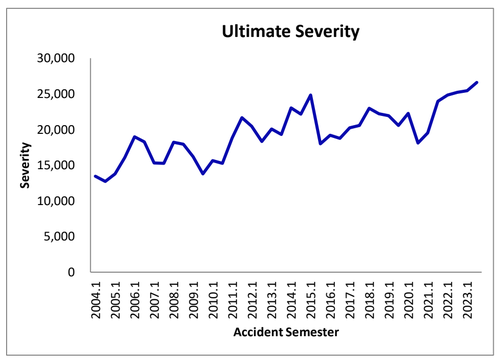
All Perils

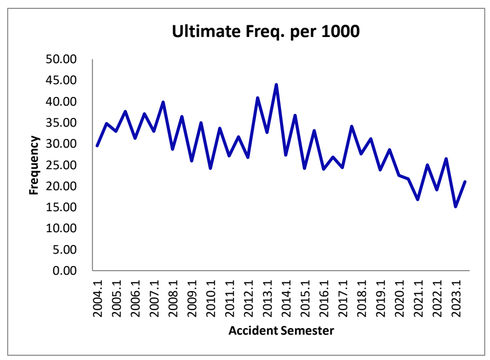
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	17,358	512	6,254	1.103	6,899	397.44		13,474		29.50			
2004.2	234	18,358	639	7,369	1.103	8,128	442.76		12,720		34.81		420.73	
2005.1	228	18,902	623	7,830	1.097	8,592	454.57	14.4%	13,792	2.4%	32.96	11.7%		
2005.2	222	18,051	679	9,960	1.097	10,930	605.47	36.8%	16,097	26.5%	37.61	8.1%	528.28	25.6%
2006.1	216	19,740	618	10,803	1.087	11,737	594.58	30.8%	18,992	37.7%	31.31	-5.0%		
2006.2	210	21,111	784	13,180	1.087	14,320	678.32	12.0%	18,265	13.5%	37.14	-1.3%	637.86	20.7%
2007.1	204	24,351	802	11,259	1.089	12,259	503.45	-15.3%	15,286	-19.5%	32.94	5.2%		
2007.2	198	25,796	1,029	14,397	1.089	15,676	607.68	-10.4%	15,234	-16.6%	39.89	7.4%	557.07	-12.7%
2008.1	192	27,302	784	13,158	1.084	14,258	522.22	3.7%	18,186	19.0%	28.72	-12.8%		
2008.2	186	26,586	970	16,050	1.084	17,391	654.15	7.6%	17,929	17.7%	36.49	-8.5%	587.31	5.4%
2009.1	180	24,305	631	9,251	1.105	10,223	420.61	-19.5%	16,201	-10.9%	25.96	-9.6%		
2009.2	174	24,932	871	10,867	1.105	12,009	481.67	-26.4%	13,788	-23.1%	34.93	-4.2%	451.53	-23.1%
2010.1	168	24,890	601	8,539	1.102	9,408	377.98	-10.1%	15,654	-3.4%	24.15	-7.0%		
2010.2	162	27,261	917	12,703	1.102	13,995	513.37	6.6%	15,262	10.7%	33.64	-3.7%	448.75	-0.6%
2011.1	156	27,759	752	12,922	1.095	14,143	509.50	34.8%	18,808	20.1%	27.09	12.2%		
2011.2	150	28,595	905	17,894	1.095	19,585	684.91	33.4%	21,641	41.8%	31.65	-5.9%	598.51	33.4%
2012.1	144	27,844	746	13,973	1.091	15,247	547.58	7.5%	20,438	8.7%	26.79	-1.1%		
2012.2	138	27,765	1,136	19,058	1.091	20,796	749.02	9.4%	18,307	-15.4%	40.91	29.3%	648.15	8.3%
2013.1	132	28,464	931	16,982	1.099	18,671	655.96	19.8%	20,055	-1.9%	32.71	22.1%		
2013.2	126	31,293	1,377	24,194	1.099	26,601	850.06	13.5%	19,318	5.5%	44.00	7.5%	757.60	16.9%
2014.1	120	32,242	880	18,535	1.093	20,261	628.39	-4.2%	23,023	14.8%	27.29	-16.6%		
2014.2	114	37,226	1,367	27,697	1.093	30,275	813.28	-4.3%	22,151	14.7%	36.72	-16.6%	727.47	-4.0%
2015.1	108	40,230	971	21,847	1.103	24,095	598.92	-4.7%	24,819	7.8%	24.13	-11.6%		
2015.2	102	40,997	1,359	22,152	1.103	24,431	595.93	-26.7%	17,978	-18.8%	33.15	-9.7%	597.41	-17.9%
2016.1	96	41,398	992	17,539	1.085	19,028	459.64	-23.3%	19,188	-22.7%	23.96	-0.7%		
2016.2	90	43,911	1,179	20,364	1.085	22,093	503.13	-15.6%	18,745	4.3%	26.84	-19.0%	482.03	-19.3%
2017.1	84	40,643	991	18,374	1.092	20,055	493.45	7.4%	20,243	5.5%	24.38	1.8%		
2017.2	78	39,125	1,337	25,201	1.092	27,507	703.05	39.7%	20,568	9.7%	34.18	27.3%	596.26	23.7%
2018.1	72	36,334	1,001	20,891	1.101	22,995	632.89	28.3%	22,979	13.5%	27.54	13.0%		
2018.2	66	37,932	1,182	23,839	1.101	26,240	691.76	-1.6%	22,206	8.0%	31.15	-8.9%	662.95	11.2%
2019.1	60	36,439	868	17,185	1.108	19,041	522.56	-17.4%	21,926	-4.6%	23.83	-13.5%		
2019.2	54	31,213	894	16,611	1.108	18,405	589.65	-14.8%	20,586	-7.3%	28.64	-8.1%	553.51	-16.5%
2020.1	48	21,278	480	9,692	1.103	10,687	502.27	-3.9%	22,285	1.6%	22.54	-5.4%		
2020.2	42	16,937	367	6,025	1.103	6,643	392.24	-33.5%	18,121	-12.0%	21.65	-24.4%	453.51	-18.1%
2021.1	36	17,271	290	5,023	1.126	5,657	327.51	-34.8%	19,523	-12.4%	16.78	-25.6%		
2021.2	30	16,613	415	8,821	1.126	9,935	598.02	52.5%	23,936	32.1%	24.98	15.4%	460.14	1.5%
2022.1	24	16,703	318	7,069	1.118	7,904	473.21	44.5%	24,819	27.1%	19.07	13.7%		
2022.2	18	19,019	503	11,358	1.118	12,700	667.75	11.7%	25,237	5.4%	26.46	5.9%	576.79	25.4%
2023.1	12	19,116	289	6,562	1.118	7,337	383.81	-18.9%	25,419	2.4%	15.10	-20.8%		
2023.2	6	19,722	414	9,859	1.118	11,024	558.95	-16.3%	26,599	5.4%	21.01	-20.6%	472.75	-18.0%
Total		1,095,013	32,403	571,287		627,182								







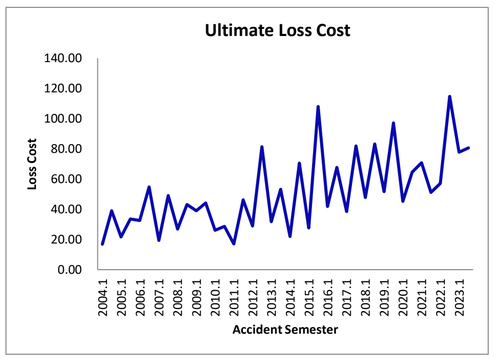
Province of Alberta

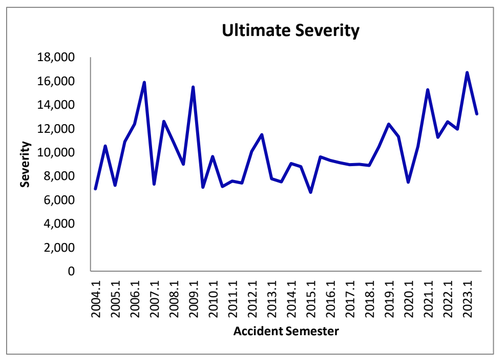
Specified Perils

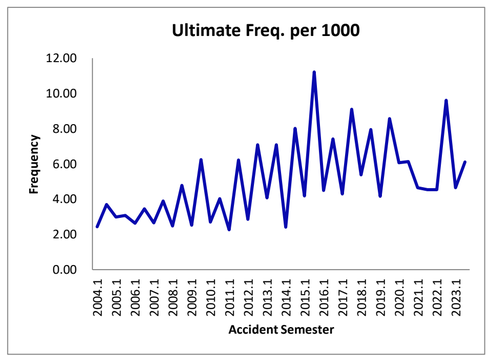
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	17,236	42	263	1.103	290	16.84		6,911		2.44			
2004.2	234	16,777	62	591	1.103	652	38.88		10,521		3.70		27.71	
2005.1	228	16,041	48	315	1.097	346	21.58	28.1%	7,210	4.3%	2.99	22.8%		
2005.2	222	15,906	49	486	1.097	534	33.55	-13.7%	10,890	3.5%	3.08	-16.6%	27.54	-0.6%
2006.1	216	15,578	41	466	1.087	507	32.53	50.8%	12,360	71.4%	2.63	-12.0%		
2006.2	210	15,681	54	789	1.087	858	54.70	63.1%	15,885	45.9%	3.44	11.8%	43.65	58.5%
2007.1	204	16,206	43	288	1.089	314	19.37	-40.5%	7,299	-40.9%	2.65	0.8%		
2007.2	198	15,927	62	718	1.089	782	49.08	-10.3%	12,607	-20.6%	3.89	13.0%	34.09	-21.9%
2008.1	192	15,789	39	389	1.084	422	26.73	38.0%	10,821	48.2%	2.47	-6.9%		
2008.2	186	15,677	75	622	1.084	674	43.01	-12.4%	8,990	-28.7%	4.78	22.9%	34.84	2.2%
2009.1	180	15,045	38	532	1.105	588	39.10	46.3%	15,480	43.1%	2.53	2.3%		
2009.2	174	14,555	91	581	1.105	642	44.08	2.5%	7,050	-21.6%	6.25	30.7%	41.55	19.2%
2010.1	168	14,039	38	332	1.102	366	26.09	-33.3%	9,638	-37.7%	2.71	7.2%		
2010.2	162	13,876	56	362	1.102	399	28.73	-34.8%	7,120	1.0%	4.04	-35.5%	27.40	-34.0%
2011.1	156	13,262	30	208	1.095	227	17.13	-34.3%	7,572	-21.4%	2.26	-16.4%		
2011.2	150	12,881	80	543	1.095	594	46.11	60.5%	7,425	4.3%	6.21	53.9%	31.41	14.6%
2012.1	144	12,243	35	323	1.091	353	28.79	68.1%	10,071	33.0%	2.86	26.4%		
2012.2	138	11,985	85	895	1.091	976	81.46	76.6%	11,486	54.7%	7.09	14.2%	54.85	74.6%
2013.1	132	11,790	48	339	1.099	373	31.63	9.8%	7,768	-22.9%	4.07	42.4%		
2013.2	126	11,713	83	567	1.099	623	53.20	-34.7%	7,507	-34.6%	7.09	-0.1%	42.38	-22.7%
2014.1	120	11,567	28	232	1.093	254	21.96	-30.6%	9,070	16.8%	2.42	-40.5%		
2014.2	114	11,979	96	773	1.093	845	70.53	32.6%	8,801	17.2%	8.01	13.1%	46.67	10.1%
2015.1	108	11,960	50	300	1.103	331	27.71	26.2%	6,627	-26.9%	4.18	72.7%		
2015.2	102	11,411	128	1,117	1.103	1,232	107.98	53.1%	9,626	9.4%	11.22	40.0%	66.90	43.3%
2016.1	96	11,361	51	439	1.085	476	41.90	51.2%	9,333	40.8%	4.49	7.4%		
2016.2	90	11,590	86	723	1.085	785	67.71	-37.3%	9,125	-5.2%	7.42	-33.8%	54.93	-17.9%
2017.1	84	11,194	48	394	1.092	431	38.46	-8.2%	8,971	-3.9%	4.29	-4.5%		
2017.2	78	10,757	98	807	1.092	881	81.93	21.0%	9,000	-1.4%	9.10	22.7%	59.77	8.8%
2018.1	72	10,606	57	460	1.101	507	47.79	24.2%	8,899	-0.8%	5.37	25.2%		
2018.2	66	10,428	83	788	1.101	867	83.13	1.5%	10,453	16.1%	7.95	-12.6%	65.31	9.3%
2019.1	60	10,303	43	479	1.108	531	51.56	7.9%	12,363	38.9%	4.17	-22.3%		
2019.2	54	10,370	89	909	1.108	1,007	97.09	16.8%	11,322	8.3%	8.58	7.8%	74.40	13.9%
2020.1	48	10,394	63	427	1.103	471	45.31	-12.1%	7,480	-39.5%	6.06	45.2%		
2020.2	42	10,267	63	600	1.103	662	64.45	-33.6%	10,512	-7.2%	6.13	-28.5%	54.82	-26.3%
2021.1	36	10,332	48	649	1.126	731	70.78	56.2%	15,247	103.8%	4.64	-23.4%		
2021.2	30	10,334	47	470	1.126	529	51.17	-20.6%	11,252	7.0%	4.55	-25.8%	60.97	11.2%
2022.1	24	10,393	47	530	1.118	592	57.00	-19.5%	12,567	-17.6%	4.54	-2.3%		
2022.2	18	10,381	100	1,065	1.118	1,191	114.69	124.1%	11,947	6.2%	9.60	111.1%	85.83	40.8%
2023.1	12	10,178	47	708	1.118	791	77.75	36.4%	16,712	33.0%	4.65	2.6%		
2023.2	6	9,979	61	720	1.118	806	80.72	-29.6%	13,230	10.7%	6.10	-36.4%	79.22	-7.7%
Total		507,992	2,432	22,203		24,439								







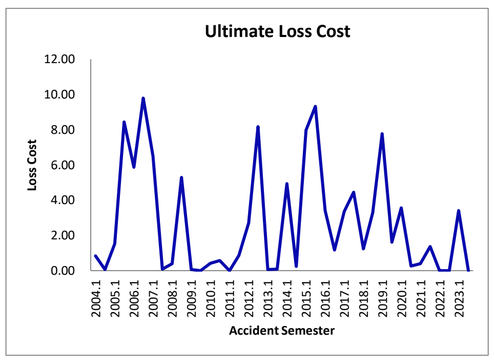
Province of Alberta

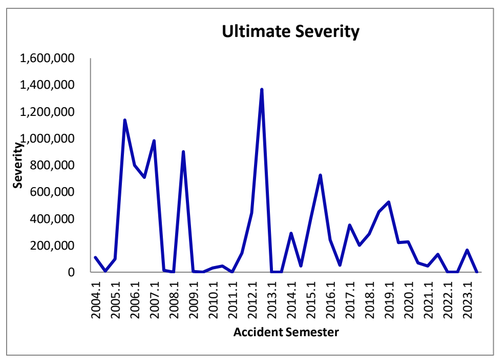
Underinsured Motorist

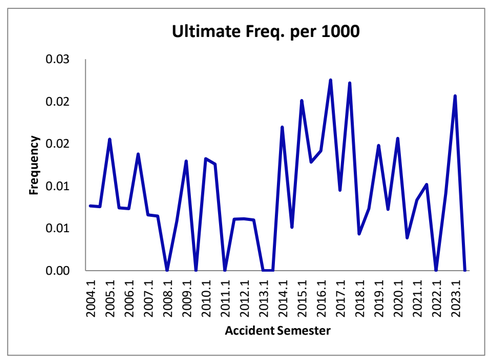
Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Loss Cost Summary
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Accident Semester	Maturity (in Months)	Earned Car Years	Ultimate Claim Counts	Ultimate Claim Amount and ALAE (000)	ULAE Adjustment	Ultimate Claim Amount & LAE (000)	Ultimate Loss Cost	% Change Seasonal Accident Half Years	Ultimate Severity	% Change Seasonal Accident Half Years	Ultimate Freq. per 1000	% Change Seasonal Accident Half Years	Annual Loss Cost & LAE	% Change Accident Years
2004.1	240	130,864	1	100	1.103	110	0.84		110,086		0.01			
2004.2	234	132,262	1	6	1.103	7	0.05		7,106		0.01		0.45	
2005.1	228	128,481	2	177	1.097	195	1.51	80.0%	97,278	-11.6%	0.02	103.7%		
2005.2	222	134,792	1	1,036	1.097	1,137	8.43	15596.2%	1,136,641	15896.6%	0.01	-1.9%	5.06	1035.3%
2006.1	216	136,395	1	736	1.087	800	5.86	287.2%	799,696	722.1%	0.01	-52.9%		
2006.2	210	144,853	2	1,305	1.087	1,418	9.79	16.1%	709,040	-37.6%	0.01	86.1%	7.89	56.0%
2007.1	204	151,488	1	904	1.089	984	6.50	10.8%	984,305	23.1%	0.01	-10.0%		
2007.2	198	155,176	1	12	1.089	13	0.08	-99.2%	12,645	-98.2%	0.01	-53.3%	3.25	-58.8%
2008.1	192	169,167	0	60	1.084	65	0.39	-94.1%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2008.2	186	170,266	1	831	1.084	901	5.29	6390.3%	900,532	7021.5%	0.01	-8.9%	2.85	-12.5%
2009.1	180	154,102	2	10	1.105	11	0.07	-81.7%	5,428	#DIV/0!	0.01	#DIV/0!		
2009.2	174	155,431	0	0	1.105	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.04	-98.8%
2010.1	168	151,225	2	57	1.102	62	0.41	485.7%	31,196	474.8%	0.01	1.9%		
2010.2	162	158,710	2	83	1.102	91	0.58	#DIV/0!	45,718	#DIV/0!	0.01	#DIV/0!	0.50	1315.2%
2011.1	156	156,552	0	0	1.095	1	0.00	-99.2%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2011.2	150	164,235	1	130	1.095	142	0.87	50.2%	142,134	210.9%	0.01	-51.7%	0.44	-10.4%
2012.1	144	163,593	1	405	1.091	442	2.70	81338.2%	442,429	#DIV/0!	0.01	#DIV/0!		
2012.2	138	167,492	1	1,253	1.091	1,367	8.16	843.2%	1,367,254	861.9%	0.01	-1.9%	5.47	1129.1%
2013.1	132	166,739	0	10	1.099	11	0.07	-97.5%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2013.2	126	176,781	0	15	1.099	16	0.09	-98.9%	#DIV/0!	#DIV/0!	0.00	-100.0%	0.08	-98.5%
2014.1	120	176,778	3	800	1.093	874	4.94	7265.2%	291,387	#DIV/0!	0.02	#DIV/0!		
2014.2	114	194,747	1	42	1.093	46	0.24	158.1%	46,365	#DIV/0!	0.01	#DIV/0!	2.48	2995.2%
2015.1	108	198,922	4	1,439	1.103	1,587	7.98	61.3%	396,673	36.1%	0.02	18.5%		
2015.2	102	205,392	3	1,737	1.103	1,915	9.33	3817.0%	726,524	1467.0%	0.01	150.0%	8.66	249.6%
2016.1	96	197,041	3	619	1.085	672	3.41	-57.2%	240,746	-39.3%	0.01	-29.5%		
2016.2	90	195,759	4	212	1.085	231	1.18	-87.4%	52,231	-92.8%	0.02	75.7%	2.30	-73.5%
2017.1	84	185,574	2	571	1.092	623	3.36	-1.5%	353,081	46.7%	0.01	-32.8%		
2017.2	78	186,867	4	762	1.092	832	4.45	278.0%	200,751	284.4%	0.02	-1.7%	3.91	70.0%
2018.1	72	180,834	1	204	1.101	224	1.24	-63.1%	285,858	-19.0%	0.00	-54.4%		
2018.2	66	185,979	1	558	1.101	615	3.30	-25.8%	452,083	125.2%	0.01	-67.0%	2.29	-41.5%
2019.1	60	178,261	3	1,250	1.108	1,385	7.77	526.0%	524,240	83.4%	0.01	241.4%		
2019.2	54	170,900	1	249	1.108	276	1.61	-51.2%	222,555	-50.8%	0.01	-0.9%	4.76	108.0%
2020.1	48	145,927	2	470	1.103	518	3.55	-54.3%	227,180	-56.7%	0.02	5.5%		
2020.2	42	140,630	1	34	1.103	37	0.26	-83.6%	68,048	-69.4%	0.00	-46.3%	1.94	-59.2%
2021.1	36	139,372	1	49	1.126	55	0.39	-88.9%	46,974	-79.3%	0.01	-46.5%		
2021.2	30	141,238	1	172	1.126	193	1.37	417.0%	134,081	97.0%	0.01	162.4%	0.88	-54.4%
2022.1	24	135,939	0	0	1.118	0	0.00	-100.0%	#DIV/0!	#DIV/0!	0.00	-100.0%		
2022.2	18	142,995	1	0	1.118	0	0.00	-100.0%	0	-100.0%	0.01	-10.4%	0.00	-100.0%
2023.1	12	139,034	3	425	1.118	475	3.42	#DIV/0!	165,248	#DIV/0!	0.02	#DIV/0!		
2023.2	6	143,280	0	0	1.118	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!	0.00	-100.0%	1.68	
Total		6,454,073	59	16,723		18,332								







Province of Alberta

Third Party Liability - Bodily Injury

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	29,402	29,402	1.000	29,402	29,402	0
2004.2	234	34,705	34,707	1.000	34,707	34,700	7
2005.1	228	22,705	22,705	1.000	22,705	22,705	0
2005.2	222	30,617	30,617	1.000	30,617	30,618	(0)
2006.1	216	29,980	29,980	1.000	29,980	29,980	0
2006.2	210	36,971	36,971	1.000	36,971	36,971	0
2007.1	204	28,028	28,028	1.000	28,028	28,028	0
2007.2	198	38,328	38,333	1.000	38,333	38,326	7
2008.1	192	29,233	29,233	1.000	29,233	29,233	0
2008.2	186	36,238	36,238	1.000	36,238	36,238	0
2009.1	180	19,982	19,982	1.000	19,982	20,983	(1,001)
2009.2	174	26,667	26,667	1.000	26,667	26,667	0
2010.1	168	20,603	20,603	1.000	20,603	20,603	0
2010.2	162	24,375	24,903	1.000	24,903	24,905	(2)
2011.1	156	27,277	27,277	1.000	27,277	27,277	0
2011.2	150	35,561	37,302	1.000	37,302	36,577	725
2012.1	144	26,830	26,830	1.000	26,830	26,830	0
2012.2	138	43,831	44,329	1.000	44,329	44,334	(4)
2013.1	132	38,502	39,701	1.000	39,701	39,429	272
2013.2	126	46,150	46,150	1.000	46,150	46,254	(104)
2014.1	120	33,544	34,324	1.000	34,327	33,954	373
2014.2	114	51,167	52,757	1.008	53,184	52,937	247
2015.1	108	35,359	36,696	1.011	37,104	37,505	(400)
2015.2	102	52,002	54,463	1.018	55,441	55,499	(58)
2016.1	96	31,834	34,431	1.019	35,097	35,593	(496)
2016.2	90	48,649	56,553	1.021	57,714	57,976	(262)
2017.1	84	39,072	45,060	1.020	45,964	46,609	(645)
2017.2	78	47,167	51,584	1.032	53,258	53,228	30
2018.1	72	41,760	52,458	1.037	54,398	53,438	960
2018.2	66	47,123	59,327	1.057	62,692	63,335	(642)
2019.1	60	31,081	44,299	1.072	47,503	47,250	253
2019.2	54	31,315	50,316	1.111	55,923	54,871	1,051
2020.1	48	18,105	35,495	1.155	40,982	38,370	2,612
2020.2	42	13,805	34,373	1.218	41,857	41,208	648
2021.1	36	9,272	21,762	1.323	28,796	25,489	3,307
2021.2	30	8,861	31,526	1.476	46,542	43,804	2,738
2022.1	24	4,044	22,226	1.738	38,636	32,449	6,187
2022.2	18	2,543	25,430	2.029	51,599	35,092	16,507
2023.1	12	727	18,903	2.408	45,525	0	45,525
2023.2	6	144	13,855	3.408	47,218		
Total		1,173,557	1,405,798		1,563,721	1,438,668	77,835

Province of Alberta

Third Party Liability - Property Damage

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	15,484	15,484	1.000	15,484	15,484	0
2004.2	234	15,778	15,778	1.000	15,778	15,770	8
2005.1	228	17,623	17,623	1.000	17,623	17,623	0
2005.2	222	18,680	18,680	1.000	18,680	18,680	0
2006.1	216	21,827	21,827	1.000	21,827	21,827	0
2006.2	210	24,305	24,305	1.000	24,305	24,305	0
2007.1	204	24,075	24,075	1.000	24,075	24,075	0
2007.2	198	26,964	27,122	1.000	27,122	27,122	0
2008.1	192	21,833	21,833	1.000	21,833	21,833	0
2008.2	186	24,758	24,758	1.000	24,758	24,758	0
2009.1	180	17,193	17,193	1.000	17,193	17,193	0
2009.2	174	19,829	19,829	1.000	19,829	19,829	0
2010.1	168	17,693	17,693	1.000	17,693	17,693	0
2010.2	162	25,069	25,069	1.000	25,069	25,069	0
2011.1	156	23,967	23,967	1.000	23,967	23,967	0
2011.2	150	26,470	26,470	1.000	26,470	26,470	0
2012.1	144	21,433	21,433	1.000	21,433	21,433	0
2012.2	138	28,573	28,613	1.000	28,613	28,598	15
2013.1	132	28,464	28,464	1.000	28,464	28,440	23
2013.2	126	36,972	37,183	1.000	37,183	37,170	13
2014.1	120	30,255	30,255	0.999	30,231	30,246	(15)
2014.2	114	40,455	40,462	0.999	40,434	40,444	(10)
2015.1	108	33,068	33,068	1.000	33,058	33,104	(47)
2015.2	102	30,666	30,666	1.000	30,655	30,692	(37)
2016.1	96	24,306	24,312	1.001	24,338	24,335	3
2016.2	90	27,488	27,507	1.001	27,530	27,505	25
2017.1	84	27,512	27,537	1.001	27,568	27,582	(13)
2017.2	78	33,149	33,182	1.001	33,206	32,581	625
2018.1	72	29,852	29,888	1.005	30,036	29,918	118
2018.2	66	31,374	31,445	1.005	31,601	29,235	2,367
2019.1	60	24,489	24,618	1.018	25,055	24,478	577
2019.2	54	23,001	23,059	1.018	23,470	22,850	620
2020.1	48	14,596	14,609	1.017	14,860	14,460	400
2020.2	42	13,742	13,878	1.017	14,119	13,796	323
2021.1	36	12,045	12,347	1.016	12,543	11,594	948
2021.2	30	18,993	20,124	1.017	20,462	18,488	1,974
2022.1	24	16,446	16,809	1.032	17,344	16,523	821
2022.2	18	22,147	26,173	1.059	27,710	24,276	3,434
2023.1	12	16,082	17,629	1.128	19,888	0	19,888
2023.2	6	8,538	17,627	1.600	28,211		
Total		935,196	952,593		969,718	909,447	32,060

Province of Alberta

Accident Benefits - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	1,147	1,147	1.000	1,147	1,147	0
2004.2	234	1,691	1,691	1.000	1,691	1,691	0
2005.1	228	1,256	1,256	1.000	1,256	1,256	0
2005.2	222	1,914	1,914	1.000	1,914	1,914	0
2006.1	216	1,044	1,044	1.000	1,044	1,044	0
2006.2	210	1,956	1,956	1.000	1,956	1,956	0
2007.1	204	1,343	1,343	1.000	1,343	1,343	0
2007.2	198	4,051	4,051	1.000	4,051	4,051	0
2008.1	192	1,499	1,499	1.000	1,499	1,499	0
2008.2	186	2,033	2,033	1.000	2,033	2,033	0
2009.1	180	1,124	1,124	1.000	1,124	1,124	0
2009.2	174	2,908	2,908	1.000	2,908	2,908	0
2010.1	168	1,341	1,341	1.000	1,341	1,341	0
2010.2	162	1,420	1,420	1.000	1,420	1,420	0
2011.1	156	2,084	2,084	1.000	2,084	2,084	0
2011.2	150	2,742	2,742	1.000	2,742	2,742	0
2012.1	144	1,111	1,111	1.000	1,111	1,111	0
2012.2	138	2,203	2,328	1.000	2,328	2,287	41
2013.1	132	2,349	3,646	1.000	3,646	3,646	0
2013.2	126	2,046	2,046	1.000	2,046	2,046	0
2014.1	120	1,292	1,292	1.000	1,292	1,292	0
2014.2	114	1,899	1,899	1.000	1,899	1,899	0
2015.1	108	2,720	2,745	1.000	2,745	2,735	10
2015.2	102	2,017	2,017	1.000	2,017	2,017	0
2016.1	96	1,811	1,811	1.000	1,811	1,849	(38)
2016.2	90	2,547	2,551	1.000	2,551	2,581	(30)
2017.1	84	1,848	1,856	0.995	1,847	1,878	(31)
2017.2	78	3,407	3,433	1.007	3,458	3,371	88
2018.1	72	1,674	1,679	1.009	1,694	1,723	(29)
2018.2	66	2,452	2,540	1.016	2,580	2,488	91
2019.1	60	2,615	2,677	1.032	2,763	2,829	(66)
2019.2	54	2,133	2,133	1.032	2,200	2,225	(25)
2020.1	48	1,494	1,514	1.045	1,582	1,557	25
2020.2	42	2,589	2,615	1.049	2,743	2,809	(66)
2021.1	36	2,004	2,074	1.074	2,228	2,343	(115)
2021.2	30	2,866	2,967	1.078	3,197	3,432	(235)
2022.1	24	2,383	3,165	1.048	3,317	3,684	(366)
2022.2	18	3,257	4,570	1.132	5,174	4,888	286
2023.1	12	1,869	3,051	1.233	3,763	0	3,763
2023.2	6	599	2,860	1.439	4,116		
Total		80,739	88,134		91,663	84,246	3,301

Province of Alberta

Collision

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	9,491	9,491	1.000	9,491	9,491	0
2004.2	234	12,592	12,592	1.000	12,592	12,592	0
2005.1	228	13,466	13,466	1.000	13,466	13,466	0
2005.2	222	17,204	17,204	1.000	17,204	17,204	0
2006.1	216	17,489	17,489	1.000	17,489	17,489	0
2006.2	210	20,931	20,931	1.000	20,931	20,931	0
2007.1	204	20,174	20,174	1.000	20,174	20,174	0
2007.2	198	23,851	23,851	1.000	23,851	23,851	0
2008.1	192	19,351	19,351	1.000	19,351	19,352	(1)
2008.2	186	23,114	23,114	1.000	23,114	23,114	0
2009.1	180	16,693	16,693	1.000	16,693	16,693	0
2009.2	174	18,202	18,202	1.000	18,202	18,202	(0)
2010.1	168	14,505	14,505	1.000	14,505	14,505	0
2010.2	162	17,549	17,549	1.000	17,549	17,549	0
2011.1	156	17,700	17,700	1.000	17,700	17,700	0
2011.2	150	21,042	21,042	1.000	21,042	21,042	0
2012.1	144	17,741	17,746	1.000	17,746	17,744	1
2012.2	138	22,845	22,855	1.000	22,855	22,856	(1)
2013.1	132	19,791	19,792	1.000	19,792	19,792	(1)
2013.2	126	27,558	27,575	1.000	27,575	27,576	(1)
2014.1	120	21,607	21,607	1.000	21,606	21,612	(6)
2014.2	114	27,048	27,048	1.000	27,047	27,050	(3)
2015.1	108	20,287	20,293	1.000	20,291	20,305	(14)
2015.2	102	25,412	25,412	1.000	25,412	25,410	2
2016.1	96	17,911	17,911	1.000	17,909	17,842	67
2016.2	90	23,444	23,444	1.000	23,438	23,417	21
2017.1	84	21,207	21,207	0.999	21,182	21,177	5
2017.2	78	24,432	24,435	0.999	24,405	24,404	1
2018.1	72	22,834	22,840	0.999	22,808	22,797	11
2018.2	66	22,796	22,800	0.999	22,766	22,755	11
2019.1	60	18,096	18,103	0.998	18,073	18,111	(37)
2019.2	54	20,966	21,017	0.998	20,983	21,100	(117)
2020.1	48	12,511	12,521	0.999	12,505	12,479	26
2020.2	42	14,946	14,958	0.998	14,921	14,983	(62)
2021.1	36	10,265	10,274	0.997	10,241	10,559	(318)
2021.2	30	16,133	16,167	0.995	16,093	17,019	(926)
2022.1	24	16,981	17,011	0.986	16,776	16,010	766
2022.2	18	21,544	22,201	0.973	21,606	16,657	4,949
2023.1	12	14,706	15,810	0.931	14,722	0	14,722
2023.2	6	9,850	17,580	0.898	15,783		
Total		754,264	763,959		759,889	725,011	19,095

Province of Alberta

Comprehensive - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	6,221	6,221	1.000	6,221	6,221	0
2004.2	234	11,235	11,235	1.000	11,235	11,235	0
2005.1	228	10,198	10,198	1.000	10,198	10,198	0
2005.2	222	13,703	13,703	1.000	13,703	13,703	0
2006.1	216	10,138	10,138	1.000	10,138	10,138	0
2006.2	210	16,524	16,524	1.000	16,524	16,524	0
2007.1	204	13,471	13,471	1.000	13,471	13,471	0
2007.2	198	23,962	23,962	1.000	23,962	23,962	0
2008.1	192	14,546	14,546	1.000	14,546	14,546	0
2008.2	186	21,256	21,256	1.000	21,256	21,256	0
2009.1	180	13,539	13,539	1.000	13,539	13,540	(1)
2009.2	174	24,070	24,070	1.000	24,070	24,070	0
2010.1	168	12,361	12,361	1.000	12,361	12,361	0
2010.2	162	23,516	23,516	1.000	23,516	23,516	0
2011.1	156	12,399	12,399	1.000	12,399	12,399	0
2011.2	150	22,523	22,523	1.000	22,523	22,523	0
2012.1	144	13,160	13,160	1.000	13,160	13,164	(5)
2012.2	138	29,054	29,054	1.000	29,054	29,046	8
2013.1	132	18,061	18,061	1.000	18,061	18,061	0
2013.2	126	26,760	26,760	1.000	26,760	26,761	(1)
2014.1	120	15,734	15,734	1.000	15,734	15,734	(1)
2014.2	114	39,177	39,177	1.000	39,177	39,168	8
2015.1	108	19,177	19,179	1.000	19,179	19,154	25
2015.2	102	38,518	38,518	1.000	38,510	38,530	(20)
2016.1	96	23,870	23,870	0.999	23,841	23,837	4
2016.2	90	38,296	38,298	0.998	38,239	38,251	(13)
2017.1	84	24,664	24,666	0.998	24,625	24,627	(1)
2017.2	78	39,798	39,798	0.998	39,730	39,741	(11)
2018.1	72	20,984	20,990	0.998	20,955	20,966	(11)
2018.2	66	34,332	34,335	0.998	34,266	34,256	10
2019.1	60	21,948	21,948	0.999	21,921	21,925	(4)
2019.2	54	32,971	33,018	0.998	32,948	32,816	132
2020.1	48	29,617	29,703	0.998	29,634	29,593	41
2020.2	42	25,713	25,718	0.997	25,650	25,676	(27)
2021.1	36	15,486	15,491	0.997	15,449	15,475	(26)
2021.2	30	29,590	30,128	0.999	30,087	29,440	648
2022.1	24	19,464	19,623	1.001	19,646	19,702	(56)
2022.2	18	34,619	35,407	1.006	35,621	33,336	2,286
2023.1	12	21,082	22,411	1.005	22,520	0	22,520
2023.2	6	18,395	30,842	1.081	33,347		
Total		880,133	895,550		897,776	838,923	25,505

Province of Alberta

Comprehensive - Theft

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	2,384	2,384	1.000	2,384	2,384	0
2004.2	234	2,970	2,970	1.000	2,970	2,970	0
2005.1	228	2,744	2,744	1.000	2,744	2,744	0
2005.2	222	3,499	3,499	1.000	3,499	3,499	0
2006.1	216	3,829	3,829	1.000	3,829	3,829	0
2006.2	210	4,476	4,476	1.000	4,476	4,476	0
2007.1	204	4,125	4,125	1.000	4,125	4,125	0
2007.2	198	6,313	6,313	1.000	6,313	6,313	0
2008.1	192	5,603	5,603	1.000	5,603	5,603	0
2008.2	186	6,882	6,882	1.000	6,882	6,882	0
2009.1	180	5,341	5,341	1.000	5,341	5,343	(1)
2009.2	174	5,785	5,785	1.000	5,785	5,785	0
2010.1	168	4,740	4,740	1.000	4,740	4,740	0
2010.2	162	5,004	5,004	1.000	5,004	5,004	0
2011.1	156	4,101	4,101	1.000	4,101	4,101	0
2011.2	150	4,748	4,748	1.000	4,748	4,748	0
2012.1	144	4,008	4,008	1.000	4,008	4,013	(5)
2012.2	138	5,734	5,734	1.000	5,734	5,726	8
2013.1	132	5,458	5,458	1.000	5,458	5,458	0
2013.2	126	6,692	6,692	1.000	6,692	6,694	(1)
2014.1	120	5,722	5,722	1.000	5,722	5,723	(1)
2014.2	114	8,200	8,200	1.000	8,200	8,201	(2)
2015.1	108	9,413	9,415	1.000	9,415	9,416	(1)
2015.2	102	12,298	12,298	1.000	12,299	12,305	(6)
2016.1	96	10,144	10,144	1.000	10,144	10,142	2
2016.2	90	11,490	11,493	1.000	11,493	11,490	3
2017.1	84	11,986	11,988	1.000	11,984	11,984	0
2017.2	78	15,211	15,211	0.999	15,202	15,204	(2)
2018.1	72	9,704	9,704	0.999	9,698	9,710	(12)
2018.2	66	13,190	13,192	0.999	13,176	13,199	(23)
2019.1	60	10,467	10,467	1.001	10,472	10,492	(20)
2019.2	54	10,927	10,972	1.000	10,973	10,966	7
2020.1	48	8,293	8,379	0.999	8,369	8,361	8
2020.2	42	7,804	7,809	0.999	7,799	7,815	(16)
2021.1	36	5,627	5,627	0.998	5,618	5,629	(11)
2021.2	30	7,759	8,270	1.001	8,277	7,816	462
2022.1	24	8,185	8,213	1.002	8,226	8,322	(97)
2022.2	18	9,971	10,138	1.007	10,207	8,986	1,220
2023.1	12	8,649	9,055	1.001	9,062	0	9,062
2023.2	6	5,681	8,437	1.029	8,685		
Total		285,160	289,171		289,459	270,198	10,576

Province of Alberta

All Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	6,254	6,254	1.000	6,254	6,254	0
2004.2	234	7,369	7,369	1.000	7,369	7,369	0
2005.1	228	7,830	7,830	1.000	7,830	7,830	0
2005.2	222	9,960	9,960	1.000	9,960	9,960	0
2006.1	216	10,803	10,803	1.000	10,803	10,803	0
2006.2	210	13,180	13,180	1.000	13,180	13,180	0
2007.1	204	11,259	11,259	1.000	11,259	11,259	0
2007.2	198	14,397	14,397	1.000	14,397	14,397	0
2008.1	192	13,158	13,158	1.000	13,158	13,158	0
2008.2	186	16,050	16,050	1.000	16,050	16,050	0
2009.1	180	9,251	9,251	1.000	9,251	9,252	(1)
2009.2	174	10,867	10,867	1.000	10,867	10,867	0
2010.1	168	8,539	8,539	1.000	8,539	8,539	0
2010.2	162	12,703	12,703	1.000	12,703	12,694	9
2011.1	156	12,922	12,922	1.000	12,922	12,924	(1)
2011.2	150	17,894	17,894	1.000	17,894	17,885	9
2012.1	144	13,973	13,973	1.000	13,973	13,973	0
2012.2	138	19,058	19,058	1.000	19,058	19,058	0
2013.1	132	16,974	16,982	1.000	16,982	16,984	(1)
2013.2	126	24,187	24,194	1.000	24,194	24,196	(2)
2014.1	120	18,526	18,534	1.000	18,535	18,537	(2)
2014.2	114	27,696	27,696	1.000	27,697	27,701	(5)
2015.1	108	21,844	21,844	1.000	21,847	21,851	(4)
2015.2	102	22,148	22,148	1.000	22,152	22,081	70
2016.1	96	17,537	17,537	1.000	17,539	17,484	55
2016.2	90	20,419	20,422	0.997	20,364	20,348	16
2017.1	84	18,429	18,429	0.997	18,374	18,398	(24)
2017.2	78	25,278	25,280	0.997	25,201	25,157	44
2018.1	72	20,960	20,961	0.997	20,891	20,878	13
2018.2	66	23,948	23,948	0.995	23,839	23,714	125
2019.1	60	17,311	17,319	0.992	17,185	17,138	47
2019.2	54	16,687	16,762	0.991	16,611	16,585	26
2020.1	48	9,788	9,788	0.990	9,692	9,757	(65)
2020.2	42	6,068	6,085	0.990	6,025	6,007	18
2021.1	36	5,068	5,078	0.989	5,023	5,133	(111)
2021.2	30	8,928	8,946	0.986	8,821	9,291	(470)
2022.1	24	7,226	7,238	0.977	7,069	6,600	468
2022.2	18	10,729	11,833	0.960	11,358	8,266	3,092
2023.1	12	6,216	7,109	0.923	6,562	0	6,562
2023.2	6	5,281	9,244	1.067	9,859		
Total		566,714	572,844		571,287	551,559	9,869

Province of Alberta

Specified Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
					(4) * (5)		(6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	263	263	1.000	263	263	0
2004.2	234	591	591	1.000	591	591	0
2005.1	228	315	315	1.000	315	315	0
2005.2	222	486	486	1.000	486	486	0
2006.1	216	466	466	1.000	466	466	0
2006.2	210	789	789	1.000	789	789	0
2007.1	204	288	288	1.000	288	288	0
2007.2	198	718	718	1.000	718	718	0
2008.1	192	389	389	1.000	389	389	0
2008.2	186	622	622	1.000	622	622	0
2009.1	180	532	532	1.000	532	532	0
2009.2	174	581	581	1.000	581	581	0
2010.1	168	332	332	1.000	332	332	0
2010.2	162	362	362	1.000	362	362	0
2011.1	156	208	208	1.000	208	208	0
2011.2	150	543	543	1.000	543	543	0
2012.1	144	323	323	1.000	323	323	0
2012.2	138	895	895	1.000	895	895	0
2013.1	132	339	339	1.000	339	339	0
2013.2	126	567	567	1.000	567	567	0
2014.1	120	232	232	1.000	232	232	0
2014.2	114	773	773	1.000	773	773	0
2015.1	108	290	300	1.000	300	297	3
2015.2	102	1,117	1,117	1.000	1,117	1,218	(101)
2016.1	96	439	439	1.000	439	438	1
2016.2	90	730	730	0.991	723	730	(6)
2017.1	84	398	398	0.991	394	398	(4)
2017.2	78	813	815	0.991	807	815	(8)
2018.1	72	465	465	0.991	460	465	(4)
2018.2	66	795	795	0.991	788	798	(10)
2019.1	60	484	484	0.991	479	484	(4)
2019.2	54	915	915	0.993	909	916	(7)
2020.1	48	430	430	0.993	427	431	(4)
2020.2	42	605	605	0.992	600	607	(6)
2021.1	36	653	653	0.994	649	652	(2)
2021.2	30	473	473	0.993	470	476	(7)
2022.1	24	518	534	0.992	530	513	17
2022.2	18	1,061	1,064	1.000	1,065	804	261
2023.1	12	680	710	0.996	708	0	708
2023.2	6	483	710	1.014	720		
Total		21,965	22,254		22,203	20,657	825

Province of Alberta

Underinsured Motorist

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	Reported Incurred Claims and ALAE (000)	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claims and ALAE Estimate	Prior	Difference
2004.1	240	100	100	1.000	100	100	0
2004.2	234	6	6	1.000	6	6	0
2005.1	228	177	177	1.000	177	177	0
2005.2	222	1,036	1,036	1.000	1,036	1,036	0
2006.1	216	736	736	1.000	736	736	0
2006.2	210	1,305	1,305	1.000	1,305	1,305	0
2007.1	204	904	904	1.000	904	904	0
2007.2	198	12	12	1.000	12	12	0
2008.1	192	60	60	1.000	60	60	0
2008.2	186	831	831	1.000	831	831	0
2009.1	180	10	10	1.000	10	10	0
2009.2	174	0	0	1.000	0	0	0
2010.1	168	57	57	1.000	57	57	0
2010.2	162	83	83	1.000	83	83	0
2011.1	156	0	0	1.000	0	0	0
2011.2	150	130	130	1.000	130	228	(98)
2012.1	144	405	405	1.000	405	405	0
2012.2	138	1,253	1,253	1.000	1,253	1,253	0
2013.1	132	10	10	1.000	10	10	0
2013.2	126	15	15	1.000	15	15	(1)
2014.1	120	800	800	1.000	800	873	(74)
2014.2	114	41	41	1.024	42	48	(6)
2015.1	108	1,293	1,343	1.071	1,439	1,579	(140)
2015.2	102	1,536	1,536	1.131	1,737	1,793	(56)
2016.1	96	139	541	1.145	619	617	2
2016.2	90	101	186	1.140	212	225	(13)
2017.1	84	511	511	1.118	571	526	45
2017.2	78	124	714	1.067	762	630	133
2018.1	72	33	199	1.024	204	207	(3)
2018.2	66	1	575	0.970	558	957	(399)
2019.1	60	75	1,201	1.041	1,250	1,266	(16)
2019.2	54	48	237	1.051	249	336	(87)
2020.1	48	155	438	1.074	470	198	272
2020.2	42	0	30	1.125	34	0	34
2021.1	36	0	38	1.290	49	75	(27)
2021.2	30	70	106	1.625	172	510	(338)
2022.1	24	0	0	2.586	0	25	(25)
2022.2	18	0	0	3.686	0	0	(0)
2023.1	12	0	50	8.499	425	0	425
2023.2	6	0	0	10.745	0		
Total		12,058	15,676		16,723	17,095	(371)

Province of Alberta

Third Party Liability - Bodily Injury

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	757	1.000	757	757	0
2004.2	234	793	1.000	793	793	0
2005.1	228	766	1.000	766	766	0
2005.2	222	834	1.000	834	834	0
2006.1	216	707	1.000	707	707	0
2006.2	210	847	1.000	847	847	0
2007.1	204	763	1.000	763	763	0
2007.2	198	894	1.000	894	894	0
2008.1	192	683	1.000	683	683	0
2008.2	186	718	1.000	718	718	0
2009.1	180	508	1.000	508	509	(1)
2009.2	174	610	1.000	610	610	0
2010.1	168	492	1.000	492	492	0
2010.2	162	595	1.000	595	595	0
2011.1	156	572	1.000	572	573	(1)
2011.2	150	596	1.000	596	597	(1)
2012.1	144	507	1.000	507	507	0
2012.2	138	689	1.000	689	690	(1)
2013.1	132	606	1.000	606	607	(1)
2013.2	126	836	1.000	836	836	0
2014.1	120	642	1.000	642	641	1
2014.2	114	817	1.000	817	817	(0)
2015.1	108	683	1.000	683	684	(1)
2015.2	102	694	0.999	694	695	(2)
2016.1	96	532	0.999	532	530	1
2016.2	90	668	0.998	667	664	3
2017.1	84	617	0.997	615	614	1
2017.2	78	703	0.996	700	704	(4)
2018.1	72	700	0.994	696	697	(1)
2018.2	66	654	0.991	648	646	2
2019.1	60	608	0.988	601	601	0
2019.2	54	622	0.987	614	618	(4)
2020.1	48	403	0.984	397	400	(4)
2020.2	42	379	0.979	371	388	(17)
2021.1	36	294	0.977	287	304	(16)
2021.2	30	455	0.967	440	476	(36)
2022.1	24	373	0.982	366	382	(15)
2022.2	18	444	1.006	447	402	44
2023.1	12	358	1.008	361	0	361
2023.2	6	399	1.138	454		
Total		24,818		24,803	24,041	309

Province of Alberta

Third Party Liability - Property Damage

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	2,267	1.000	2,267	2,267	0
2004.2	234	2,543	1.000	2,543	2,543	0
2005.1	228	2,558	1.000	2,558	2,558	0
2005.2	222	2,760	1.000	2,760	2,760	0
2006.1	216	2,711	1.000	2,711	2,711	0
2006.2	210	3,389	1.000	3,389	3,389	0
2007.1	204	3,517	1.000	3,517	3,517	0
2007.2	198	3,716	1.000	3,716	3,716	0
2008.1	192	3,317	1.000	3,317	3,317	0
2008.2	186	3,596	1.000	3,596	3,596	0
2009.1	180	2,887	1.000	2,887	2,887	0
2009.2	174	3,188	1.000	3,188	3,188	0
2010.1	168	2,721	1.000	2,721	2,721	0
2010.2	162	3,373	1.000	3,373	3,373	0
2011.1	156	3,376	1.000	3,376	3,376	0
2011.2	150	3,343	1.000	3,343	3,344	(1)
2012.1	144	3,052	1.000	3,052	3,052	0
2012.2	138	3,942	1.000	3,942	3,942	0
2013.1	132	3,707	1.000	3,707	3,707	0
2013.2	126	4,471	1.000	4,471	4,471	0
2014.1	120	3,846	1.000	3,846	3,846	0
2014.2	114	4,339	1.000	4,339	4,339	(0)
2015.1	108	3,952	1.000	3,952	3,953	(1)
2015.2	102	3,885	1.000	3,885	3,885	(0)
2016.1	96	3,117	1.000	3,117	3,117	0
2016.2	90	3,428	1.000	3,428	3,429	(1)
2017.1	84	3,348	1.000	3,348	3,348	(1)
2017.2	78	3,642	1.000	3,642	3,644	(2)
2018.1	72	3,621	1.000	3,621	3,623	(2)
2018.2	66	3,428	1.000	3,428	3,429	(1)
2019.1	60	3,023	1.000	3,022	3,024	(1)
2019.2	54	2,853	1.000	2,852	2,853	(0)
2020.1	48	1,834	0.999	1,833	1,836	(3)
2020.2	42	1,785	0.999	1,784	1,787	(4)
2021.1	36	1,467	0.999	1,466	1,457	9
2021.2	30	2,025	0.999	2,022	1,974	48
2022.1	24	1,504	0.998	1,501	1,582	(81)
2022.2	18	1,978	1.006	1,991	2,233	(242)
2023.1	12	1,532	1.021	1,564	0	1,564
2023.2	6	1,645	1.215	1,999		
Total		120,687		121,073	117,795	1,279

Province of Alberta

Accident Benefits - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	319	1.000	319	319	0
2004.2	234	449	1.000	449	449	0
2005.1	228	339	1.000	339	339	0
2005.2	222	494	1.000	494	494	0
2006.1	216	364	1.000	364	364	0
2006.2	210	432	1.000	432	432	0
2007.1	204	383	1.000	383	383	0
2007.2	198	494	1.000	494	494	0
2008.1	192	368	1.000	368	368	0
2008.2	186	400	1.000	400	400	0
2009.1	180	303	1.000	303	303	0
2009.2	174	365	1.000	365	365	0
2010.1	168	255	1.000	255	255	0
2010.2	162	336	1.000	336	336	0
2011.1	156	341	1.000	341	341	0
2011.2	150	363	1.000	363	363	0
2012.1	144	281	1.000	281	281	0
2012.2	138	376	1.000	376	376	0
2013.1	132	366	1.000	366	366	0
2013.2	126	482	1.000	482	482	0
2014.1	120	360	1.000	360	360	0
2014.2	114	444	1.000	444	444	0
2015.1	108	373	1.000	373	373	0
2015.2	102	392	1.000	392	392	0
2016.1	96	335	1.000	335	336	(1)
2016.2	90	396	1.000	396	395	1
2017.1	84	384	0.999	384	384	(0)
2017.2	78	436	0.999	436	437	(1)
2018.1	72	355	0.999	355	355	0
2018.2	66	397	0.999	396	395	1
2019.1	60	377	0.999	377	377	0
2019.2	54	370	0.999	370	369	0
2020.1	48	218	0.999	218	218	(1)
2020.2	42	304	0.999	304	304	(0)
2021.1	36	232	0.997	231	234	(3)
2021.2	30	336	0.994	334	343	(9)
2022.1	24	320	0.986	316	312	3
2022.2	18	479	0.981	470	493	(23)
2023.1	12	362	0.970	351	0	351
2023.2	6	468	0.921	431		
Total		14,848		14,780	14,030	319

Province of Alberta

Collision

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	1,483	1.000	1,483	1,483	0
2004.2	234	1,725	1.000	1,725	1,725	0
2005.1	228	1,804	1.000	1,804	1,804	0
2005.2	222	2,020	1.000	2,020	2,020	0
2006.1	216	2,097	1.000	2,097	2,097	0
2006.2	210	2,530	1.000	2,530	2,530	0
2007.1	204	2,523	1.000	2,523	2,523	0
2007.2	198	2,500	1.000	2,500	2,500	0
2008.1	192	2,338	1.000	2,338	2,338	0
2008.2	186	2,527	1.000	2,527	2,527	0
2009.1	180	2,110	1.000	2,110	2,110	0
2009.2	174	2,243	1.000	2,243	2,243	0
2010.1	168	1,844	1.000	1,844	1,844	0
2010.2	162	2,158	1.000	2,158	2,158	0
2011.1	156	2,325	1.000	2,325	2,325	0
2011.2	150	2,076	1.000	2,076	2,076	0
2012.1	144	2,023	1.000	2,023	2,023	0
2012.2	138	2,555	1.000	2,555	2,556	(1)
2013.1	132	2,344	1.000	2,344	2,344	(0)
2013.2	126	2,921	1.000	2,921	2,921	(0)
2014.1	120	2,287	1.000	2,287	2,288	(1)
2014.2	114	2,578	1.000	2,578	2,578	0
2015.1	108	2,209	1.000	2,209	2,209	(0)
2015.2	102	2,314	1.000	2,314	2,314	(0)
2016.1	96	1,857	1.000	1,857	1,856	1
2016.2	90	2,208	1.000	2,208	2,208	(0)
2017.1	84	2,082	1.000	2,082	2,082	0
2017.2	78	2,343	1.000	2,343	2,344	(1)
2018.1	72	2,278	1.000	2,278	2,279	(1)
2018.2	66	2,253	1.000	2,252	2,253	(0)
2019.1	60	2,115	1.000	2,115	2,115	(1)
2019.2	54	2,182	1.000	2,181	2,181	1
2020.1	48	1,493	1.000	1,492	1,491	1
2020.2	42	1,357	0.999	1,356	1,357	(0)
2021.1	36	1,056	0.999	1,055	1,056	(1)
2021.2	30	1,325	0.998	1,322	1,401	(79)
2022.1	24	1,229	0.994	1,222	1,228	(6)
2022.2	18	1,382	0.979	1,352	1,377	(24)
2023.1	12	1,042	0.921	960	0	960
2023.2	6	1,288	0.815	1,049		
Total		81,024		80,660	78,763	848

Province of Alberta

Comprehensive - Total

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	1,284	1.000	1,284	1,284	0
2004.2	234	2,247	1.000	2,247	2,247	0
2005.1	228	2,348	1.000	2,348	2,348	0
2005.2	222	2,468	1.000	2,468	2,468	0
2006.1	216	1,797	1.000	1,797	1,797	0
2006.2	210	2,665	1.000	2,665	2,665	0
2007.1	204	2,158	1.000	2,158	2,158	0
2007.2	198	3,563	1.000	3,563	3,563	0
2008.1	192	1,978	1.000	1,978	1,978	0
2008.2	186	3,133	1.000	3,133	3,133	0
2009.1	180	1,780	1.000	1,780	1,780	0
2009.2	174	3,454	1.000	3,454	3,454	0
2010.1	168	1,756	1.000	1,756	1,756	0
2010.2	162	3,562	1.000	3,562	3,562	0
2011.1	156	1,596	1.000	1,596	1,596	0
2011.2	150	2,915	1.000	2,915	2,915	0
2012.1	144	1,705	1.000	1,705	1,705	0
2012.2	138	3,941	1.000	3,941	3,941	0
2013.1	132	2,244	1.000	2,244	2,244	0
2013.2	126	3,891	1.000	3,891	3,891	0
2014.1	120	1,819	1.000	1,819	1,819	0
2014.2	114	4,900	1.000	4,900	4,901	(1)
2015.1	108	2,138	1.000	2,138	2,138	(0)
2015.2	102	4,515	1.000	4,515	4,515	(0)
2016.1	96	2,679	1.000	2,679	2,679	(0)
2016.2	90	4,599	1.000	4,599	4,599	(0)
2017.1	84	2,603	1.000	2,603	2,604	(1)
2017.2	78	4,543	1.000	4,543	4,543	(0)
2018.1	72	2,263	1.000	2,263	2,264	(1)
2018.2	66	3,712	1.000	3,711	3,712	(1)
2019.1	60	2,127	1.000	2,127	2,127	(1)
2019.2	54	3,937	1.000	3,936	3,939	(2)
2020.1	48	3,086	1.000	3,085	3,084	1
2020.2	42	2,800	1.000	2,799	2,800	(1)
2021.1	36	1,693	1.000	1,693	1,698	(5)
2021.2	30	3,039	1.000	3,039	3,047	(8)
2022.1	24	1,793	1.003	1,799	1,814	(15)
2022.2	18	3,320	1.007	3,342	3,422	(80)
2023.1	12	1,830	1.007	1,844	0	1,844
2023.2	6	2,618	1.040	2,723		
Total		110,499		110,641	106,191	1,727

Province of Alberta

Comprehensive - Theft

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	312	1.000	312	312	0
2004.2	234	347	1.000	347	347	0
2005.1	228	349	1.000	349	349	0
2005.2	222	378	1.000	378	378	0
2006.1	216	414	1.000	414	414	0
2006.2	210	432	1.000	432	432	0
2007.1	204	435	1.000	435	435	0
2007.2	198	518	1.000	518	518	0
2008.1	192	500	1.000	500	500	0
2008.2	186	586	1.000	586	586	0
2009.1	180	464	1.000	464	464	0
2009.2	174	514	1.000	514	514	0
2010.1	168	399	1.000	399	399	0
2010.2	162	426	1.000	426	426	0
2011.1	156	368	1.000	368	368	0
2011.2	150	347	1.000	347	347	0
2012.1	144	334	1.000	334	334	0
2012.2	138	434	1.000	434	434	0
2013.1	132	509	1.000	509	509	0
2013.2	126	588	1.000	588	588	0
2014.1	120	529	1.000	529	529	0
2014.2	114	659	1.000	659	660	(1)
2015.1	108	777	1.000	777	777	(0)
2015.2	102	950	1.000	950	950	(0)
2016.1	96	837	1.000	837	837	(0)
2016.2	90	870	1.000	870	870	(0)
2017.1	84	998	1.000	998	999	(1)
2017.2	78	1,153	0.999	1,152	1,153	(1)
2018.1	72	848	0.999	847	849	(2)
2018.2	66	1,009	0.999	1,008	1,009	(1)
2019.1	60	796	0.999	795	796	(1)
2019.2	54	938	0.999	937	939	(2)
2020.1	48	708	0.999	708	708	(1)
2020.2	42	583	0.999	583	583	(1)
2021.1	36	514	0.999	514	514	(1)
2021.2	30	592	1.000	592	593	(1)
2022.1	24	559	1.000	559	560	(1)
2022.2	18	632	0.999	631	627	4
2023.1	12	577	0.998	576	0	576
2023.2	6	516	1.016	524		
Total		23,699		23,699	22,609	566

Province of Alberta

All Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	512	1.000	512	512	0
2004.2	234	639	1.000	639	639	0
2005.1	228	623	1.000	623	623	0
2005.2	222	679	1.000	679	679	0
2006.1	216	618	1.000	618	618	0
2006.2	210	784	1.000	784	784	0
2007.1	204	802	1.000	802	802	0
2007.2	198	1,029	1.000	1,029	1,029	0
2008.1	192	784	1.000	784	784	0
2008.2	186	970	1.000	970	970	0
2009.1	180	631	1.000	631	631	0
2009.2	174	871	1.000	871	871	0
2010.1	168	601	1.000	601	601	0
2010.2	162	917	1.000	917	917	0
2011.1	156	752	1.000	752	752	0
2011.2	150	905	1.000	905	905	0
2012.1	144	746	1.000	746	746	0
2012.2	138	1,136	1.000	1,136	1,136	0
2013.1	132	931	1.000	931	931	0
2013.2	126	1,377	1.000	1,377	1,378	(1)
2014.1	120	880	1.000	880	880	0
2014.2	114	1,367	1.000	1,367	1,367	(0)
2015.1	108	971	1.000	971	972	(1)
2015.2	102	1,359	1.000	1,359	1,359	(0)
2016.1	96	992	1.000	992	992	0
2016.2	90	1,179	1.000	1,179	1,178	0
2017.1	84	991	1.000	991	990	0
2017.2	78	1,338	1.000	1,337	1,337	0
2018.1	72	1,001	1.000	1,001	1,000	1
2018.2	66	1,182	1.000	1,182	1,180	1
2019.1	60	869	0.999	868	868	1
2019.2	54	895	0.999	894	895	(1)
2020.1	48	480	0.999	480	479	0
2020.2	42	367	0.999	367	366	1
2021.1	36	290	0.999	290	289	1
2021.2	30	416	0.998	415	433	(18)
2022.1	24	322	0.989	318	315	3
2022.2	18	516	0.975	503	508	(4)
2023.1	12	313	0.922	289	0	289
2023.2	6	501	0.827	414		
Total		32,536		32,403	31,717	271

Province of Alberta

Specified Perils

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	42	1.000	42	42	0
2004.2	234	62	1.000	62	62	0
2005.1	228	48	1.000	48	48	0
2005.2	222	49	1.000	49	49	0
2006.1	216	41	1.000	41	41	0
2006.2	210	54	1.000	54	54	0
2007.1	204	43	1.000	43	43	0
2007.2	198	62	1.000	62	62	0
2008.1	192	39	1.000	39	39	0
2008.2	186	75	1.000	75	75	0
2009.1	180	38	1.000	38	38	0
2009.2	174	91	1.000	91	91	0
2010.1	168	38	1.000	38	38	0
2010.2	162	56	1.000	56	56	0
2011.1	156	30	1.000	30	30	0
2011.2	150	80	1.000	80	80	0
2012.1	144	35	1.000	35	35	0
2012.2	138	85	1.000	85	85	0
2013.1	132	48	1.000	48	48	0
2013.2	126	83	1.000	83	83	0
2014.1	120	28	1.000	28	28	0
2014.2	114	96	1.000	96	96	0
2015.1	108	50	1.000	50	50	0
2015.2	102	128	1.000	128	128	0
2016.1	96	51	1.000	51	51	0
2016.2	90	86	1.000	86	86	0
2017.1	84	48	1.000	48	48	0
2017.2	78	98	0.999	98	98	0
2018.1	72	57	0.999	57	57	0
2018.2	66	83	0.999	83	83	0
2019.1	60	43	0.999	43	43	0
2019.2	54	89	0.999	89	89	0
2020.1	48	63	0.999	63	63	0
2020.2	42	63	0.999	63	63	(0)
2021.1	36	48	0.999	48	48	(0)
2021.2	30	47	1.000	47	47	(0)
2022.1	24	47	1.003	47	48	(1)
2022.2	18	99	1.007	100	96	4
2023.1	12	47	1.007	47	0	47
2023.2	6	59	1.032	61		
Total		2,429		2,432	2,321	50

Province of Alberta

Underinsured Motorist

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Ultimate Claim Counts
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported Claim Counts: Development Method				
Accident Semester	Maturity (in Months)	Reported Claim Counts	Selected Age-to-Ultimate Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	1	1.000	1	1	0
2004.2	234	1	1.000	1	1	0
2005.1	228	2	1.000	2	2	0
2005.2	222	1	1.000	1	1	0
2006.1	216	1	1.000	1	1	0
2006.2	210	2	1.000	2	2	0
2007.1	204	1	1.000	1	1	0
2007.2	198	1	1.000	1	1	0
2008.1	192	0	1.000	0	0	0
2008.2	186	1	1.000	1	1	0
2009.1	180	2	1.000	2	2	0
2009.2	174	0	1.000	0	0	0
2010.1	168	2	1.000	2	2	0
2010.2	162	2	1.000	2	2	0
2011.1	156	0	1.000	0	0	0
2011.2	150	1	1.000	1	2	(1)
2012.1	144	1	1.000	1	1	0
2012.2	138	1	1.000	1	1	0
2013.1	132	0	1.000	0	0	0
2013.2	126	0	1.000	0	0	0
2014.1	120	3	1.000	3	3	(0)
2014.2	114	1	1.000	1	1	0
2015.1	108	4	1.000	4	3	1
2015.2	102	3	0.879	3	2	0
2016.1	96	3	0.930	3	2	0
2016.2	90	5	0.883	4	4	1
2017.1	84	2	0.883	2	1	0
2017.2	78	5	0.829	4	3	1
2018.1	72	1	0.785	1	1	0
2018.2	66	2	0.680	1	2	(1)
2019.1	60	4	0.660	3	3	(0)
2019.2	54	2	0.619	1	3	(1)
2020.1	48	4	0.571	2	3	(1)
2020.2	42	1	0.547	1	1	(0)
2021.1	36	2	0.583	1	1	0
2021.2	30	2	0.721	1	3	(1)
2022.1	24	0	1.102	0	1	(1)
2022.2	18	1	1.307	1	3	(2)
2023.1	12	2	1.438	3	0	3
2023.2	6	0	3.020	0		
Total		67		59	61	(2)

Bodily Injury

Coverage = BI
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2020-11-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.039 (CI = +/-0.015; p = 0.000)	0.226 (CI = +/-0.116; p = 0.000)	0.003 (CI = +/-0.009; p = 0.446)	0.004 (CI = +/-0.219; p = 0.970)	0.630	+3.96%
Loss Cost	2006.1	0.041 (CI = +/-0.016; p = 0.000)	0.215 (CI = +/-0.118; p = 0.001)	0.003 (CI = +/-0.009; p = 0.412)	-0.011 (CI = +/-0.220; p = 0.919)	0.641	+4.22%
Loss Cost	2006.2	0.047 (CI = +/-0.015; p = 0.000)	0.236 (CI = +/-0.111; p = 0.000)	0.004 (CI = +/-0.008; p = 0.360)	-0.047 (CI = +/-0.208; p = 0.645)	0.697	+4.80%
Loss Cost	2007.1	0.052 (CI = +/-0.015; p = 0.000)	0.215 (CI = +/-0.106; p = 0.000)	0.004 (CI = +/-0.007; p = 0.272)	-0.079 (CI = +/-0.197; p = 0.421)	0.741	+5.37%
Loss Cost	2007.2	0.057 (CI = +/-0.015; p = 0.000)	0.229 (CI = +/-0.104; p = 0.000)	0.004 (CI = +/-0.007; p = 0.246)	-0.105 (CI = +/-0.193; p = 0.275)	0.759	+5.82%
Loss Cost	2008.1	0.062 (CI = +/-0.016; p = 0.000)	0.210 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.007; p = 0.178)	-0.134 (CI = +/-0.184; p = 0.146)	0.792	+6.39%
Loss Cost	2008.2	0.067 (CI = +/-0.016; p = 0.000)	0.225 (CI = +/-0.098; p = 0.000)	0.005 (CI = +/-0.007; p = 0.154)	-0.162 (CI = +/-0.180; p = 0.075)	0.809	+6.89%
Loss Cost	2009.1	0.072 (CI = +/-0.016; p = 0.000)	0.208 (CI = +/-0.095; p = 0.000)	0.005 (CI = +/-0.006; p = 0.110)	-0.190 (CI = +/-0.174; p = 0.033)	0.832	+7.46%
Loss Cost	2009.2	0.070 (CI = +/-0.017; p = 0.000)	0.202 (CI = +/-0.097; p = 0.000)	0.005 (CI = +/-0.006; p = 0.115)	-0.178 (CI = +/-0.179; p = 0.051)	0.802	+7.24%
Loss Cost	2010.1	0.068 (CI = +/-0.019; p = 0.000)	0.207 (CI = +/-0.101; p = 0.000)	0.005 (CI = +/-0.006; p = 0.129)	-0.169 (CI = +/-0.185; p = 0.071)	0.788	+7.04%
Loss Cost	2010.2	0.064 (CI = +/-0.020; p = 0.000)	0.196 (CI = +/-0.102; p = 0.001)	0.005 (CI = +/-0.006; p = 0.128)	-0.146 (CI = +/-0.187; p = 0.119)	0.748	+6.59%
Loss Cost	2011.1	0.055 (CI = +/-0.019; p = 0.000)	0.220 (CI = +/-0.093; p = 0.000)	0.004 (CI = +/-0.006; p = 0.122)	-0.103 (CI = +/-0.171; p = 0.222)	0.768	+5.62%
Loss Cost	2011.2	0.054 (CI = +/-0.021; p = 0.000)	0.219 (CI = +/-0.097; p = 0.000)	0.004 (CI = +/-0.006; p = 0.132)	-0.099 (CI = +/-0.179; p = 0.263)	0.728	+5.53%
Loss Cost	2012.1	0.054 (CI = +/-0.024; p = 0.000)	0.218 (CI = +/-0.102; p = 0.000)	0.004 (CI = +/-0.006; p = 0.142)	-0.101 (CI = +/-0.189; p = 0.281)	0.718	+5.56%
Loss Cost	2012.2	0.049 (CI = +/-0.026; p = 0.001)	0.207 (CI = +/-0.103; p = 0.001)	0.004 (CI = +/-0.006; p = 0.137)	-0.074 (CI = +/-0.194; p = 0.431)	0.660	+4.98%
Loss Cost	2013.1	0.054 (CI = +/-0.028; p = 0.001)	0.196 (CI = +/-0.107; p = 0.001)	0.005 (CI = +/-0.006; p = 0.128)	-0.096 (CI = +/-0.202; p = 0.329)	0.672	+5.52%
Loss Cost	2013.2	0.065 (CI = +/-0.028; p = 0.000)	0.216 (CI = +/-0.100; p = 0.000)	0.005 (CI = +/-0.006; p = 0.105)	-0.146 (CI = +/-0.192; p = 0.126)	0.734	+6.73%
Loss Cost	2014.1	0.073 (CI = +/-0.032; p = 0.000)	0.202 (CI = +/-0.103; p = 0.001)	0.005 (CI = +/-0.006; p = 0.093)	-0.176 (CI = +/-0.198; p = 0.078)	0.752	+7.54%
Loss Cost	2014.2	0.073 (CI = +/-0.036; p = 0.001)	0.202 (CI = +/-0.109; p = 0.001)	0.005 (CI = +/-0.006; p = 0.105)	-0.177 (CI = +/-0.216; p = 0.100)	0.700	+7.57%
Loss Cost	2015.1	0.084 (CI = +/-0.040; p = 0.001)	0.186 (CI = +/-0.111; p = 0.003)	0.005 (CI = +/-0.006; p = 0.093)	-0.218 (CI = +/-0.223; p = 0.055)	0.729	+8.77%
Loss Cost	2015.2	0.078 (CI = +/-0.047; p = 0.003)	0.178 (CI = +/-0.118; p = 0.006)	0.005 (CI = +/-0.006; p = 0.096)	-0.197 (CI = +/-0.243; p = 0.103)	0.649	+8.16%
Loss Cost	2016.1	0.090 (CI = +/-0.054; p = 0.004)	0.164 (CI = +/-0.124; p = 0.015)	0.005 (CI = +/-0.006; p = 0.099)	-0.236 (CI = +/-0.262; p = 0.073)	0.668	+9.42%
Loss Cost	2016.2	0.062 (CI = +/-0.049; p = 0.018)	0.134 (CI = +/-0.103; p = 0.016)	0.006 (CI = +/-0.005; p = 0.027)	-0.144 (CI = +/-0.225; p = 0.183)	0.640	+6.43%
Loss Cost	2017.1	0.065 (CI = +/-0.061; p = 0.041)	0.132 (CI = +/-0.115; p = 0.029)	0.006 (CI = +/-0.005; p = 0.037)	-0.151 (CI = +/-0.258; p = 0.219)	0.627	+6.67%
Severity	2005.2	0.065 (CI = +/-0.009; p = 0.000)	0.084 (CI = +/-0.068; p = 0.017)	-0.004 (CI = +/-0.005; p = 0.107)	0.000 (CI = +/-0.128; p = 0.996)	0.931	+6.76%
Severity	2006.1	0.065 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.070; p = 0.019)	-0.004 (CI = +/-0.005; p = 0.111)	0.001 (CI = +/-0.131; p = 0.985)	0.926	+6.73%
Severity	2006.2	0.068 (CI = +/-0.009; p = 0.000)	0.095 (CI = +/-0.069; p = 0.008)	-0.004 (CI = +/-0.005; p = 0.104)	-0.016 (CI = +/-0.128; p = 0.802)	0.930	+7.00%
Severity	2007.1	0.069 (CI = +/-0.010; p = 0.000)	0.088 (CI = +/-0.070; p = 0.015)	-0.004 (CI = +/-0.005; p = 0.117)	-0.025 (CI = +/-0.129; p = 0.690)	0.930	+7.19%
Severity	2007.2	0.069 (CI = +/-0.011; p = 0.000)	0.088 (CI = +/-0.072; p = 0.018)	-0.004 (CI = +/-0.005; p = 0.124)	-0.025 (CI = +/-0.133; p = 0.700)	0.922	+7.18%
Severity	2008.1	0.070 (CI = +/-0.012; p = 0.000)	0.086 (CI = +/-0.075; p = 0.025)	-0.004 (CI = +/-0.005; p = 0.136)	-0.029 (CI = +/-0.138; p = 0.672)	0.917	+7.25%
Severity	2008.2	0.072 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.076; p = 0.020)	-0.004 (CI = +/-0.005; p = 0.141)	-0.039 (CI = +/-0.141; p = 0.575)	0.913	+7.43%
Severity	2009.1	0.075 (CI = +/-0.013; p = 0.000)	0.081 (CI = +/-0.076; p = 0.038)	-0.004 (CI = +/-0.005; p = 0.156)	-0.056 (CI = +/-0.140; p = 0.417)	0.917	+7.79%
Severity	2009.2	0.074 (CI = +/-0.014; p = 0.000)	0.079 (CI = +/-0.079; p = 0.049)	-0.004 (CI = +/-0.005; p = 0.164)	-0.053 (CI = +/-0.145; p = 0.458)	0.906	+7.73%
Severity	2010.1	0.073 (CI = +/-0.015; p = 0.000)	0.083 (CI = +/-0.082; p = 0.049)	-0.004 (CI = +/-0.005; p = 0.166)	-0.048 (CI = +/-0.151; p = 0.517)	0.897	+7.62%
Severity	2010.2	0.072 (CI = +/-0.017; p = 0.000)	0.079 (CI = +/-0.085; p = 0.067)	-0.004 (CI = +/-0.005; p = 0.172)	-0.041 (CI = +/-0.157; p = 0.597)	0.882	+7.47%
Severity	2011.1	0.066 (CI = +/-0.017; p = 0.000)	0.095 (CI = +/-0.082; p = 0.025)	-0.004 (CI = +/-0.005; p = 0.120)	-0.012 (CI = +/-0.151; p = 0.873)	0.881	+6.82%
Severity	2011.2	0.065 (CI = +/-0.019; p = 0.000)	0.092 (CI = +/-0.086; p = 0.036)	-0.004 (CI = +/-0.005; p = 0.128)	-0.006 (CI = +/-0.159; p = 0.943)	0.864	+6.69%
Severity	2012.1	0.069 (CI = +/-0.020; p = 0.000)	0.082 (CI = +/-0.087; p = 0.065)	-0.004 (CI = +/-0.005; p = 0.143)	-0.026 (CI = +/-0.162; p = 0.739)	0.867	+7.18%
Severity	2012.2	0.070 (CI = +/-0.023; p = 0.000)	0.083 (CI = +/-0.092; p = 0.074)	-0.004 (CI = +/-0.005; p = 0.154)	-0.029 (CI = +/-0.172; p = 0.728)	0.849	+7.24%
Severity	2013.1	0.075 (CI = +/-0.025; p = 0.000)	0.072 (CI = +/-0.094; p = 0.126)	-0.004 (CI = +/-0.005; p = 0.172)	-0.051 (CI = +/-0.177; p = 0.551)	0.850	+7.81%
Severity	2013.2	0.086 (CI = +/-0.024; p = 0.000)	0.091 (CI = +/-0.085; p = 0.039)	-0.004 (CI = +/-0.005; p = 0.118)	-0.099 (CI = +/-0.163; p = 0.216)	0.883	+9.00%
Severity	2014.1	0.082 (CI = +/-0.028; p = 0.000)	0.098 (CI = +/-0.090; p = 0.035)	-0.004 (CI = +/-0.005; p = 0.119)	-0.084 (CI = +/-0.174; p = 0.320)	0.866	+8.58%
Severity	2014.2	0.078 (CI = +/-0.031; p = 0.000)	0.091 (CI = +/-0.094; p = 0.056)	-0.004 (CI = +/-0.005; p = 0.132)	-0.067 (CI = +/-0.186; p = 0.454)	0.834	+8.12%
Severity	2015.1	0.077 (CI = +/-0.037; p = 0.001)	0.093 (CI = +/-0.102; p = 0.070)	-0.004 (CI = +/-0.005; p = 0.146)	-0.063 (CI = +/-0.204; p = 0.519)	0.811	+8.00%
Severity	2015.2	0.063 (CI = +/-0.038; p = 0.004)	0.076 (CI = +/-0.097; p = 0.116)	-0.003 (CI = +/-0.005; p = 0.149)	-0.011 (CI = +/-0.201; p = 0.905)	0.776	+6.50%
Severity	2016.1	0.074 (CI = +/-0.044; p = 0.003)	0.061 (CI = +/-0.101; p = 0.209)	-0.003 (CI = +/-0.005; p = 0.146)	-0.049 (CI = +/-0.212; p = 0.618)	0.787	+7.72%
Severity	2016.2	0.066 (CI = +/-0.051; p = 0.016)	0.053 (CI = +/-0.107; p = 0.299)	-0.003 (CI = +/-0.005; p = 0.184)	-0.023 (CI = +/-0.233; p = 0.831)	0.721	+6.86%
Severity	2017.1	0.086 (CI = +/-0.057; p = 0.008)	0.032 (CI = +/-0.107; p = 0.511)	-0.003 (CI = +/-0.005; p = 0.142)	-0.081 (CI = +/-0.240; p = 0.464)	0.760	+8.94%
Frequency	2005.2	-0.027 (CI = +/-0.011; p = 0.000)	0.141 (CI = +/-0.087; p = 0.002)	0.007 (CI = +/-0.006; p = 0.027)	0.004 (CI = +/-0.164; p = 0.957)	0.680	-2.62%
Frequency	2006.1	-0.024 (CI = +/-0.011; p = 0.000)	0.130 (CI = +/-0.087; p = 0.005)	0.008 (CI = +/-0.006; p = 0.020)	-0.012 (CI = +/-0.162; p = 0.877)	0.653	-2.35%
Frequency	2006.2	-0.021 (CI = +/-0.012; p = 0.001)	0.141 (CI = +/-0.086; p = 0.002)	0.008 (CI = +/-0.006; p = 0.016)	-0.032 (CI = +/-0.160; p = 0.689)	0.652	-2.06%
Frequency	2007.1	-0.017 (CI = +/-0.012; p = 0.006)	0.126 (CI = +/-0.083; p = 0.004)	0.008 (CI = +/-0.006; p = 0.009)	-0.053 (CI = +/-0.154; p = 0.486)	0.632	-1.69%
Frequency	2007.2	-0.013 (CI = +/-0.012; p = 0.032)	0.141 (CI = +/-0.078; p = 0.001)	0.008 (CI = +/-0.005; p = 0.005)	-0.080 (CI = +/-0.145; p = 0.271)	0.656	-1.27%
Frequency	2008.1	-0.008 (CI = +/-0.011; p = 0.156)	0.124 (CI = +/-0.073; p = 0.002)	0.008 (CI = +/-0.005; p = 0.002)	-0.106 (CI = +/-0.134; p = 0.118)	0.659	-0.80%
Frequency	2008.2	-0.005 (CI = +/-0.012; p = 0.380)	0.133 (CI = +/-0.072; p = 0.001)	0.008 (CI = +/-0.005; p = 0.001)	-0.123 (CI = +/-0.133; p = 0.067)	0.675	-0.50%
Frequency	2009.1	-0.003 (CI = +/-0.012; p = 0.618)	0.127 (CI = +/-0.074; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	-0.134 (CI = +/-0.135; p = 0.052)	0.661	-0.31%
Frequency	2009.2	-0.005 (CI = +/-0.013; p = 0.489)	0.122 (CI = +/-0.076; p = 0.003)	0.009 (CI = +/-0.005; p = 0.001)	-0.125 (CI = +/-0.139; p = 0.076)	0.665	-0.46%
Frequency	2010.1	-0.005 (CI = +/-0.015; p = 0.459)	0.125 (CI = +/-0.079; p = 0.003)	0.009 (CI = +/-0.005; p = 0.002)	-0.121 (CI = +/-0.145; p = 0.097)	0.657	-0.54%
Frequency	2010.2	-0.008 (CI = +/-0.016; p = 0.288)	0.117 (CI = +/-0.080; p = 0.006)	0.009 (CI = +/-0.005; p = 0.002)	-0.106 (CI = +/-0.148; p = 0.152)	0.670	-0.82%
Frequency	2011.1	-0.011 (CI = +/-0.017; p = 0.184)	0.125 (CI = +/-0.082; p = 0.005)	0.008 (CI = +/-0.005; p = 0.003)	-0.092 (CI = +/-0.152; p = 0.223)	0.679	-1.12%
Frequency	2011.2	-0.011 (CI = +/-0.019; p = 0.243)	0.126 (CI = +/-0.086; p = 0.006)	0.008 (CI = +/-0.005; p = 0.003)	-0.094 (CI = +/-0.160; p = 0.235)	0.674	-1.08%
Frequency	2012.1	-0.015 (CI = +/-0.021; p = 0.139)	0.136 (CI = +/-0.088; p = 0.004)	0.008 (CI = +/-0.005; p = 0.004)	-0.074 (CI = +/-0.163; p = 0.353)	0.687	-1.51%
Frequency	2012.2	-0.021 (CI = +/-0.022; p = 0.052)	0.124 (CI = +/-0.087; p = 0.008)	0.008 (CI = +/-0.005; p = 0.003)	-0.046 (CI = +/-0.163; p = 0.565)	0.721	-2.11%
Frequency	2013.1	-0.021 (CI = +/-0.025; p = 0.083)	0.124 (CI = +/-0.092; p = 0.011)	0.008 (CI = +/-0.005; p = 0.004)	-0.045 (CI = +/-0.174; p = 0.591)	0.696	-2.12%
Frequency	2013.2	-0.021 (CI = +/-0.028; p = 0.127)	0.125 (CI = +/-0.098; p = 0.015)	0.008 (CI = +/-0.005; p = 0.005)	-0.047 (CI = +/-0.187; p = 0.602)	0.687	-2.08%
Frequency	2014.1	-0.010 (CI = +/-0.029; p = 0.488)	0.104 (CI = +/-0.093; p = 0.031)	0.008 (CI = +/-0.005; p = 0.003)	-0.092 (CI = +/-0.181; p = 0.294)	0.674	-0.96%
Frequency	2014.2	-0.005 (CI = +/-0.032; p = 0.743)	0.111 (CI = +/-0.098; p = 0.029)	0.008 (CI = +/-0.005; p = 0.004)	-0.110 (CI = +/-0.193; p = 0.240)	0.670	-0.51%
Frequency	2015.1	0.007 (CI = +/-0.035; p = 0.666)	0.092 (CI = +/-0.096; p = 0.059)	0.009 (CI = +/-0.005; p = 0.003)	-0.155 (CI = +/-0.193; p = 0.106)	0.666	+0.72%
Frequency	2015.2	0.015 (CI = +/-0.039; p = 0.407)	0.103 (CI = +/-0.099; p = 0.044)	0.008 (CI = +/-0.005; p = 0.003)	-0.186 (CI = +/-0.204; p = 0.071)	0.678	+1.56%
Frequency	2016.1	0.016 (CI = +/-0.047; p = 0.482)	0.103 (CI = +/-0.109; p = 0.063)	0.008 (CI = +/-0.005; p = 0.005)	-0.187 (CI = +/-0.230; p = 0.101)	0.660	+1.58%
Frequency	2016.2	-0.004 (CI = +/-0.048; p = 0.857)	0.082 (CI = +/-0.101; p = 0.102)	0.009 (CI = +/-0.005; p = 0.002)	-0.121 (CI = +/-0.220; p = 0.247)	0.740	-0.40%
Frequency	2017.1	-0.021 (CI = +/-0.055; p = 0.407)	0.100 (CI = +/-0.103; p = 0.056)	0.009 (CI = +/-0.005; p = 0.002)	-0.070 (CI = +/-0.230; p = 0.510)	0.774	-2.08%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.013; p = 0.000)	0.480	+3.75%
Loss Cost	2006.1	0.039 (CI = +/-0.013; p = 0.000)	0.508	+4.01%
Loss Cost	2006.2	0.042 (CI = +/-0.014; p = 0.000)	0.529	+4.27%
Loss Cost	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.594	+4.72%
Loss Cost	2007.2	0.047 (CI = +/-0.014; p = 0.000)	0.586	+4.84%
Loss Cost	2008.1	0.051 (CI = +/-0.014; p = 0.000)	0.632	+5.27%
Loss Cost	2008.2	0.052 (CI = +/-0.015; p = 0.000)	0.620	+5.37%
Loss Cost	2009.1	0.056 (CI = +/-0.016; p = 0.000)	0.649	+5.76%
Loss Cost	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.39%
Loss Cost	2010.1	0.052 (CI = +/-0.017; p = 0.000)	0.581	+5.34%
Loss Cost	2010.2	0.047 (CI = +/-0.017; p = 0.000)	0.533	+4.81%
Loss Cost	2011.1	0.043 (CI = +/-0.018; p = 0.000)	0.477	+4.38%
Loss Cost	2011.2	0.040 (CI = +/-0.019; p = 0.000)	0.416	+4.05%
Loss Cost	2012.1	0.041 (CI = +/-0.021; p = 0.000)	0.406	+4.21%
Loss Cost	2012.2	0.035 (CI = +/-0.021; p = 0.003)	0.325	+3.58%
Loss Cost	2013.1	0.039 (CI = +/-0.023; p = 0.002)	0.359	+4.01%
Loss Cost	2013.2	0.041 (CI = +/-0.025; p = 0.003)	0.351	+4.22%
Loss Cost	2014.1	0.046 (CI = +/-0.027; p = 0.002)	0.383	+4.73%
Loss Cost	2014.2	0.041 (CI = +/-0.030; p = 0.009)	0.299	+4.21%
Loss Cost	2015.1	0.047 (CI = +/-0.032; p = 0.007)	0.338	+4.83%
Loss Cost	2015.2	0.038 (CI = +/-0.034; p = 0.030)	0.228	+3.92%
Loss Cost	2016.1	0.044 (CI = +/-0.038; p = 0.027)	0.254	+4.52%
Loss Cost	2016.2	0.026 (CI = +/-0.036; p = 0.139)	0.096	+2.65%
Loss Cost	2017.1	0.029 (CI = +/-0.041; p = 0.147)	0.097	+2.99%
Severity	2005.2	0.068 (CI = +/-0.007; p = 0.000)	0.920	+7.05%
Severity	2006.1	0.068 (CI = +/-0.007; p = 0.000)	0.915	+7.08%
Severity	2006.2	0.070 (CI = +/-0.007; p = 0.000)	0.916	+7.24%
Severity	2007.1	0.071 (CI = +/-0.008; p = 0.000)	0.918	+7.41%
Severity	2007.2	0.071 (CI = +/-0.008; p = 0.000)	0.910	+7.37%
Severity	2008.1	0.072 (CI = +/-0.008; p = 0.000)	0.906	+7.47%
Severity	2008.2	0.073 (CI = +/-0.009; p = 0.000)	0.899	+7.53%
Severity	2009.1	0.075 (CI = +/-0.009; p = 0.000)	0.906	+7.80%
Severity	2009.2	0.074 (CI = +/-0.010; p = 0.000)	0.896	+7.70%
Severity	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.886	+7.70%
Severity	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.873	+7.54%
Severity	2011.1	0.070 (CI = +/-0.012; p = 0.000)	0.860	+7.27%
Severity	2011.2	0.069 (CI = +/-0.013; p = 0.000)	0.842	+7.12%
Severity	2012.1	0.072 (CI = +/-0.013; p = 0.000)	0.853	+7.49%
Severity	2012.2	0.072 (CI = +/-0.014; p = 0.000)	0.834	+7.43%
Severity	2013.1	0.075 (CI = +/-0.015; p = 0.000)	0.840	+7.81%
Severity	2013.2	0.079 (CI = +/-0.015; p = 0.000)	0.852	+8.26%
Severity	2014.1	0.078 (CI = +/-0.017; p = 0.000)	0.829	+8.15%
Severity	2014.2	0.074 (CI = +/-0.018; p = 0.000)	0.803	+7.70%
Severity	2015.1	0.075 (CI = +/-0.020; p = 0.000)	0.777	+7.77%
Severity	2015.2	0.066 (CI = +/-0.020; p = 0.000)	0.755	+6.87%
Severity	2016.1	0.072 (CI = +/-0.021; p = 0.000)	0.775	+7.48%
Severity	2016.2	0.066 (CI = +/-0.023; p = 0.000)	0.727	+6.87%
Severity	2017.1	0.074 (CI = +/-0.025; p = 0.000)	0.758	+7.65%
Frequency	2005.2	-0.031 (CI = +/-0.010; p = 0.000)	0.536	-3.08%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.496	-2.87%
Frequency	2006.2	-0.028 (CI = +/-0.010; p = 0.000)	0.459	-2.77%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	0.410	-2.51%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.363	-2.35%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.302	-2.05%
Frequency	2008.2	-0.020 (CI = +/-0.012; p = 0.002)	0.272	-2.01%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.004)	0.228	-1.89%
Frequency	2009.2	-0.022 (CI = +/-0.013; p = 0.002)	0.273	-2.15%
Frequency	2010.1	-0.022 (CI = +/-0.014; p = 0.003)	0.258	-2.19%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	0.322	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.001)	0.325	-2.69%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	0.332	-2.87%
Frequency	2012.1	-0.031 (CI = +/-0.018; p = 0.002)	0.335	-3.05%
Frequency	2012.2	-0.037 (CI = +/-0.018; p = 0.000)	0.421	-3.59%
Frequency	2013.1	-0.036 (CI = +/-0.020; p = 0.001)	0.377	-3.53%
Frequency	2013.2	-0.038 (CI = +/-0.022; p = 0.002)	0.374	-3.74%
Frequency	2014.1	-0.032 (CI = +/-0.023; p = 0.009)	0.281	-3.16%
Frequency	2014.2	-0.033 (CI = +/-0.026; p = 0.016)	0.256	-3.25%
Frequency	2015.1	-0.028 (CI = +/-0.028; p = 0.054)	0.163	-2.72%
Frequency	2015.2	-0.028 (CI = +/-0.032; p = 0.082)	0.134	-2.75%
Frequency	2016.1	-0.028 (CI = +/-0.036; p = 0.122)	0.102	-2.75%
Frequency	2016.2	-0.040 (CI = +/-0.038; p = 0.039)	0.234	-3.95%
Frequency	2017.1	-0.044 (CI = +/-0.044; p = 0.048)	0.228	-4.33%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.038 (CI = +/-0.015; p = 0.000)	0.245 (CI = +/-0.120; p = 0.000)	-0.041 (CI = +/-0.231; p = 0.719)	0.611	+3.83%
Loss Cost	2006.1	0.040 (CI = +/-0.015; p = 0.000)	0.235 (CI = +/-0.122; p = 0.000)	-0.055 (CI = +/-0.234; p = 0.631)	0.621	+4.07%
Loss Cost	2006.2	0.045 (CI = +/-0.015; p = 0.000)	0.258 (CI = +/-0.115; p = 0.000)	-0.091 (CI = +/-0.219; p = 0.401)	0.683	+4.65%
Loss Cost	2007.1	0.050 (CI = +/-0.015; p = 0.000)	0.238 (CI = +/-0.110; p = 0.000)	-0.122 (CI = +/-0.209; p = 0.243)	0.725	+5.18%
Loss Cost	2007.2	0.055 (CI = +/-0.015; p = 0.000)	0.254 (CI = +/-0.108; p = 0.000)	-0.148 (CI = +/-0.204; p = 0.149)	0.746	+5.63%
Loss Cost	2008.1	0.060 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.105; p = 0.000)	-0.176 (CI = +/-0.197; p = 0.078)	0.778	+6.15%
Loss Cost	2008.2	0.064 (CI = +/-0.016; p = 0.000)	0.252 (CI = +/-0.102; p = 0.000)	-0.203 (CI = +/-0.191; p = 0.038)	0.797	+6.66%
Loss Cost	2009.1	0.069 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.100; p = 0.000)	-0.228 (CI = +/-0.187; p = 0.019)	0.817	+7.16%
Loss Cost	2009.2	0.067 (CI = +/-0.018; p = 0.000)	0.230 (CI = +/-0.104; p = 0.000)	-0.218 (CI = +/-0.193; p = 0.028)	0.784	+6.95%
Loss Cost	2010.1	0.065 (CI = +/-0.019; p = 0.000)	0.237 (CI = +/-0.107; p = 0.000)	-0.206 (CI = +/-0.198; p = 0.042)	0.771	+6.70%
Loss Cost	2010.2	0.061 (CI = +/-0.020; p = 0.000)	0.226 (CI = +/-0.109; p = 0.000)	-0.186 (CI = +/-0.201; p = 0.068)	0.724	+6.27%
Loss Cost	2011.1	0.051 (CI = +/-0.019; p = 0.000)	0.253 (CI = +/-0.097; p = 0.000)	-0.141 (CI = +/-0.179; p = 0.117)	0.756	+5.24%
Loss Cost	2011.2	0.051 (CI = +/-0.021; p = 0.000)	0.251 (CI = +/-0.102; p = 0.000)	-0.138 (CI = +/-0.188; p = 0.141)	0.713	+5.19%
Loss Cost	2012.1	0.050 (CI = +/-0.024; p = 0.000)	0.253 (CI = +/-0.108; p = 0.000)	-0.135 (CI = +/-0.198; p = 0.168)	0.705	+5.12%
Loss Cost	2012.2	0.045 (CI = +/-0.026; p = 0.002)	0.242 (CI = +/-0.110; p = 0.000)	-0.113 (CI = +/-0.203; p = 0.259)	0.639	+4.56%
Loss Cost	2013.1	0.049 (CI = +/-0.030; p = 0.003)	0.233 (CI = +/-0.115; p = 0.001)	-0.128 (CI = +/-0.213; p = 0.220)	0.645	+4.98%
Loss Cost	2013.2	0.061 (CI = +/-0.029; p = 0.000)	0.256 (CI = +/-0.107; p = 0.000)	-0.178 (CI = +/-0.199; p = 0.075)	0.723	+6.32%
Loss Cost	2014.1	0.068 (CI = +/-0.033; p = 0.001)	0.245 (CI = +/-0.112; p = 0.000)	-0.201 (CI = +/-0.209; p = 0.058)	0.735	+6.98%
Loss Cost	2014.2	0.069 (CI = +/-0.039; p = 0.002)	0.247 (CI = +/-0.119; p = 0.001)	-0.207 (CI = +/-0.226; p = 0.069)	0.682	+7.17%
Loss Cost	2015.1	0.079 (CI = +/-0.045; p = 0.002)	0.232 (CI = +/-0.125; p = 0.002)	-0.241 (CI = +/-0.239; p = 0.048)	0.703	+8.26%
Loss Cost	2015.2	0.076 (CI = +/-0.053; p = 0.009)	0.228 (CI = +/-0.134; p = 0.003)	-0.230 (CI = +/-0.263; p = 0.081)	0.609	+7.89%
Loss Cost	2016.1	0.088 (CI = +/-0.064; p = 0.013)	0.213 (CI = +/-0.145; p = 0.008)	-0.265 (CI = +/-0.289; p = 0.069)	0.623	+9.15%
Loss Cost	2016.2	0.060 (CI = +/-0.069; p = 0.080)	0.188 (CI = +/-0.137; p = 0.013)	-0.187 (CI = +/-0.284; p = 0.170)	0.470	+6.19%
Loss Cost	2017.1	0.062 (CI = +/-0.090; p = 0.152)	0.186 (CI = +/-0.157; p = 0.026)	-0.192 (CI = +/-0.335; p = 0.222)	0.453	+6.39%
Severity	2005.2	0.067 (CI = +/-0.008; p = 0.000)	0.095 (CI = +/-0.068; p = 0.008)	0.039 (CI = +/-0.132; p = 0.549)	0.927	+6.94%
Severity	2006.1	0.067 (CI = +/-0.009; p = 0.000)	0.096 (CI = +/-0.070; p = 0.009)	0.041 (CI = +/-0.135; p = 0.544)	0.922	+6.91%
Severity	2006.2	0.070 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.068; p = 0.003)	0.023 (CI = +/-0.130; p = 0.725)	0.929	+7.21%
Severity	2007.1	0.071 (CI = +/-0.009; p = 0.000)	0.100 (CI = +/-0.069; p = 0.006)	0.012 (CI = +/-0.131; p = 0.847)	0.928	+7.39%
Severity	2007.2	0.071 (CI = +/-0.010; p = 0.000)	0.101 (CI = +/-0.071; p = 0.007)	0.011 (CI = +/-0.135; p = 0.867)	0.921	+7.41%
Severity	2008.1	0.072 (CI = +/-0.011; p = 0.000)	0.099 (CI = +/-0.074; p = 0.011)	0.008 (CI = +/-0.139; p = 0.912)	0.916	+7.48%
Severity	2008.2	0.074 (CI = +/-0.012; p = 0.000)	0.106 (CI = +/-0.075; p = 0.008)	-0.004 (CI = +/-0.141; p = 0.954)	0.913	+7.69%
Severity	2009.1	0.077 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.074; p = 0.015)	-0.021 (CI = +/-0.139; p = 0.755)	0.918	+8.04%
Severity	2009.2	0.077 (CI = +/-0.013; p = 0.000)	0.094 (CI = +/-0.078; p = 0.019)	-0.020 (CI = +/-0.144; p = 0.772)	0.907	+8.03%
Severity	2010.1	0.076 (CI = +/-0.014; p = 0.000)	0.097 (CI = +/-0.081; p = 0.021)	-0.016 (CI = +/-0.149; p = 0.831)	0.897	+7.92%
Severity	2010.2	0.075 (CI = +/-0.016; p = 0.000)	0.095 (CI = +/-0.084; p = 0.029)	-0.011 (CI = +/-0.156; p = 0.885)	0.882	+7.82%
Severity	2011.1	0.069 (CI = +/-0.016; p = 0.000)	0.111 (CI = +/-0.081; p = 0.009)	0.017 (CI = +/-0.148; p = 0.816)	0.882	+7.19%
Severity	2011.2	0.069 (CI = +/-0.018; p = 0.000)	0.109 (CI = +/-0.084; p = 0.014)	0.020 (CI = +/-0.156; p = 0.793)	0.863	+7.12%
Severity	2012.1	0.073 (CI = +/-0.019; p = 0.000)	0.098 (CI = +/-0.085; p = 0.027)	0.000 (CI = +/-0.157; p = 0.998)	0.869	+7.61%
Severity	2012.2	0.075 (CI = +/-0.021; p = 0.000)	0.101 (CI = +/-0.090; p = 0.030)	-0.006 (CI = +/-0.166; p = 0.938)	0.851	+7.76%
Severity	2013.1	0.080 (CI = +/-0.024; p = 0.000)	0.090 (CI = +/-0.092; p = 0.056)	-0.028 (CI = +/-0.170; p = 0.733)	0.855	+8.34%
Severity	2013.2	0.093 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.077; p = 0.007)	-0.078 (CI = +/-0.143; p = 0.263)	0.906	+9.73%
Severity	2014.1	0.089 (CI = +/-0.024; p = 0.000)	0.120 (CI = +/-0.081; p = 0.007)	-0.064 (CI = +/-0.151; p = 0.379)	0.893	+9.32%
Severity	2014.2	0.086 (CI = +/-0.028; p = 0.000)	0.116 (CI = +/-0.086; p = 0.012)	-0.054 (CI = +/-0.162; p = 0.486)	0.864	+9.01%
Severity	2015.1	0.085 (CI = +/-0.033; p = 0.000)	0.117 (CI = +/-0.093; p = 0.018)	-0.050 (CI = +/-0.179; p = 0.550)	0.845	+8.90%
Severity	2015.2	0.072 (CI = +/-0.035; p = 0.001)	0.101 (CI = +/-0.089; p = 0.030)	-0.008 (CI = +/-0.175; p = 0.925)	0.811	+7.44%
Severity	2016.1	0.084 (CI = +/-0.040; p = 0.001)	0.085 (CI = +/-0.091; p = 0.064)	-0.045 (CI = +/-0.182; p = 0.591)	0.831	+8.81%
Severity	2016.2	0.078 (CI = +/-0.049; p = 0.006)	0.079 (CI = +/-0.098; p = 0.102)	-0.027 (CI = +/-0.204; p = 0.770)	0.767	+8.11%
Severity	2017.1	0.102 (CI = +/-0.054; p = 0.002)	0.055 (CI = +/-0.095; p = 0.220)	-0.091 (CI = +/-0.202; p = 0.329)	0.825	+10.77%
Frequency	2005.2	-0.029 (CI = +/-0.012; p = 0.000)	0.150 (CI = +/-0.097; p = 0.003)	-0.080 (CI = +/-0.187; p = 0.388)	0.620	-2.90%
Frequency	2006.1	-0.027 (CI = +/-0.012; p = 0.000)	0.140 (CI = +/-0.097; p = 0.006)	-0.096 (CI = +/-0.186; p = 0.301)	0.577	-2.66%
Frequency	2006.2	-0.024 (CI = +/-0.013; p = 0.001)	0.151 (CI = +/-0.097; p = 0.003)	-0.114 (CI = +/-0.185; p = 0.218)	0.569	-2.39%
Frequency	2007.1	-0.021 (CI = +/-0.013; p = 0.003)	0.137 (CI = +/-0.096; p = 0.007)	-0.134 (CI = +/-0.182; p = 0.143)	0.523	-2.06%
Frequency	2007.2	-0.017 (CI = +/-0.013; p = 0.015)	0.153 (CI = +/-0.093; p = 0.002)	-0.159 (CI = +/-0.176; p = 0.075)	0.532	-1.66%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.066)	0.137 (CI = +/-0.090; p = 0.004)	-0.183 (CI = +/-0.170; p = 0.035)	0.494	-1.24%
Frequency	2008.2	-0.010 (CI = +/-0.014; p = 0.168)	0.146 (CI = +/-0.091; p = 0.003)	-0.199 (CI = +/-0.171; p = 0.024)	0.500	-0.97%
Frequency	2009.1	-0.008 (CI = +/-0.015; p = 0.276)	0.141 (CI = +/-0.094; p = 0.005)	-0.207 (CI = +/-0.176; p = 0.023)	0.467	-0.82%
Frequency	2009.2	-0.010 (CI = +/-0.017; p = 0.224)	0.136 (CI = +/-0.097; p = 0.008)	-0.198 (CI = +/-0.181; p = 0.033)	0.472	-0.99%
Frequency	2010.1	-0.011 (CI = +/-0.018; p = 0.206)	0.140 (CI = +/-0.101; p = 0.009)	-0.191 (CI = +/-0.188; p = 0.046)	0.464	-1.13%
Frequency	2010.2	-0.015 (CI = +/-0.020; p = 0.136)	0.131 (CI = +/-0.104; p = 0.016)	-0.175 (CI = +/-0.192; p = 0.072)	0.479	-1.44%
Frequency	2011.1	-0.018 (CI = +/-0.021; p = 0.086)	0.142 (CI = +/-0.107; p = 0.012)	-0.157 (CI = +/-0.196; p = 0.110)	0.495	-1.81%
Frequency	2011.2	-0.018 (CI = +/-0.024; p = 0.122)	0.142 (CI = +/-0.112; p = 0.016)	-0.158 (CI = +/-0.206; p = 0.126)	0.489	-1.80%
Frequency	2012.1	-0.023 (CI = +/-0.026; p = 0.071)	0.155 (CI = +/-0.115; p = 0.011)	-0.135 (CI = +/-0.211; p = 0.195)	0.512	-2.31%
Frequency	2012.2	-0.030 (CI = +/-0.028; p = 0.034)	0.140 (CI = +/-0.115; p = 0.020)	-0.106 (CI = +/-0.213; p = 0.308)	0.549	-2.97%
Frequency	2013.1	-0.032 (CI = +/-0.031; p = 0.049)	0.143 (CI = +/-0.123; p = 0.025)	-0.101 (CI = +/-0.227; p = 0.361)	0.512	-3.11%
Frequency	2013.2	-0.032 (CI = +/-0.036; p = 0.080)	0.143 (CI = +/-0.130; p = 0.033)	-0.100 (CI = +/-0.243; p = 0.392)	0.499	-3.11%
Frequency	2014.1	-0.022 (CI = +/-0.040; p = 0.264)	0.125 (CI = +/-0.133; p = 0.064)	-0.137 (CI = +/-0.249; p = 0.258)	0.409	-2.14%
Frequency	2014.2	-0.017 (CI = +/-0.046; p = 0.440)	0.132 (CI = +/-0.142; p = 0.065)	-0.153 (CI = +/-0.268; p = 0.239)	0.394	-1.69%
Frequency	2015.1	-0.006 (CI = +/-0.053; p = 0.813)	0.115 (CI = +/-0.149; p = 0.118)	-0.190 (CI = +/-0.285; p = 0.171)	0.314	-0.59%
Frequency	2015.2	0.004 (CI = +/-0.062; p = 0.886)	0.127 (CI = +/-0.157; p = 0.103)	-0.222 (CI = +/-0.308; p = 0.140)	0.317	+0.42%
Frequency	2016.1	0.003 (CI = +/-0.077; p = 0.930)	0.128 (CI = +/-0.174; p = 0.132)	-0.219 (CI = +/-0.348; p = 0.190)	0.282	+0.31%
Frequency	2016.2	-0.018 (CI = +/-0.091; p = 0.666)	0.109 (CI = +/-0.181; p = 0.207)	-0.160 (CI = +/-0.376; p = 0.360)	0.311	-1.78%
Frequency	2017.1	-0.040 (CI = +/-0.115; p = 0.441)	0.131 (CI = +/-0.200; p = 0.168)	-0.101 (CI = +/-0.427; p = 0.599)	0.332	-3.96%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.017; p = 0.000)	0.246 (CI = +/-0.139; p = 0.001)	0.531	+3.72%
Loss Cost	2006.1	0.039 (CI = +/-0.018; p = 0.000)	0.234 (CI = +/-0.142; p = 0.002)	0.544	+3.97%
Loss Cost	2006.2	0.045 (CI = +/-0.017; p = 0.000)	0.261 (CI = +/-0.134; p = 0.001)	0.624	+4.60%
Loss Cost	2007.1	0.051 (CI = +/-0.017; p = 0.000)	0.236 (CI = +/-0.129; p = 0.001)	0.676	+5.18%
Loss Cost	2007.2	0.055 (CI = +/-0.018; p = 0.000)	0.256 (CI = +/-0.127; p = 0.000)	0.707	+5.68%
Loss Cost	2008.1	0.061 (CI = +/-0.018; p = 0.000)	0.233 (CI = +/-0.123; p = 0.001)	0.748	+6.27%
Loss Cost	2008.2	0.066 (CI = +/-0.018; p = 0.000)	0.253 (CI = +/-0.120; p = 0.000)	0.777	+6.85%
Loss Cost	2009.1	0.072 (CI = +/-0.018; p = 0.000)	0.232 (CI = +/-0.117; p = 0.001)	0.806	+7.44%
Loss Cost	2009.2	0.070 (CI = +/-0.020; p = 0.000)	0.225 (CI = +/-0.122; p = 0.001)	0.767	+7.23%
Loss Cost	2010.1	0.067 (CI = +/-0.022; p = 0.000)	0.234 (CI = +/-0.128; p = 0.001)	0.754	+6.97%
Loss Cost	2010.2	0.063 (CI = +/-0.024; p = 0.000)	0.219 (CI = +/-0.131; p = 0.003)	0.698	+6.48%
Loss Cost	2011.1	0.052 (CI = +/-0.022; p = 0.000)	0.255 (CI = +/-0.115; p = 0.000)	0.747	+5.29%
Loss Cost	2011.2	0.051 (CI = +/-0.025; p = 0.001)	0.253 (CI = +/-0.122; p = 0.001)	0.697	+5.22%
Loss Cost	2012.1	0.050 (CI = +/-0.029; p = 0.002)	0.256 (CI = +/-0.132; p = 0.001)	0.690	+5.13%
Loss Cost	2012.2	0.044 (CI = +/-0.031; p = 0.011)	0.240 (CI = +/-0.136; p = 0.002)	0.608	+4.45%
Loss Cost	2013.1	0.048 (CI = +/-0.036; p = 0.014)	0.228 (CI = +/-0.147; p = 0.006)	0.616	+4.93%
Loss Cost	2013.2	0.063 (CI = +/-0.035; p = 0.003)	0.261 (CI = +/-0.132; p = 0.001)	0.735	+6.53%
Loss Cost	2014.1	0.071 (CI = +/-0.041; p = 0.003)	0.243 (CI = +/-0.142; p = 0.004)	0.754	+7.39%
Loss Cost	2014.2	0.074 (CI = +/-0.050; p = 0.009)	0.248 (CI = +/-0.159; p = 0.007)	0.693	+7.66%
Loss Cost	2015.1	0.088 (CI = +/-0.059; p = 0.010)	0.221 (CI = +/-0.170; p = 0.018)	0.731	+9.23%
Loss Cost	2015.2	0.084 (CI = +/-0.076; p = 0.035)	0.215 (CI = +/-0.197; p = 0.037)	0.608	+8.75%
Loss Cost	2016.1	0.104 (CI = +/-0.099; p = 0.043)	0.184 (CI = +/-0.227; p = 0.091)	0.647	+10.98%
Loss Cost	2016.2	0.060 (CI = +/-0.088; p = 0.134)	0.133 (CI = +/-0.179; p = 0.108)	0.491	+6.17%
Loss Cost	2017.1	0.067 (CI = +/-0.153; p = 0.258)	0.124 (CI = +/-0.262; p = 0.229)	0.442	+6.95%
Severity	2005.2	0.064 (CI = +/-0.009; p = 0.000)	0.107 (CI = +/-0.077; p = 0.008)	0.884	+6.61%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	0.109 (CI = +/-0.079; p = 0.009)	0.874	+6.55%
Severity	2006.2	0.066 (CI = +/-0.010; p = 0.000)	0.123 (CI = +/-0.077; p = 0.003)	0.886	+6.86%
Severity	2007.1	0.068 (CI = +/-0.011; p = 0.000)	0.116 (CI = +/-0.079; p = 0.006)	0.884	+7.02%
Severity	2007.2	0.068 (CI = +/-0.011; p = 0.000)	0.116 (CI = +/-0.083; p = 0.008)	0.868	+7.03%
Severity	2008.1	0.068 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.087; p = 0.012)	0.858	+7.06%
Severity	2008.2	0.070 (CI = +/-0.013; p = 0.000)	0.123 (CI = +/-0.089; p = 0.009)	0.852	+7.28%
Severity	2009.1	0.073 (CI = +/-0.014; p = 0.000)	0.111 (CI = +/-0.090; p = 0.018)	0.859	+7.62%
Severity	2009.2	0.073 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.095; p = 0.025)	0.834	+7.58%
Severity	2010.1	0.071 (CI = +/-0.017; p = 0.000)	0.116 (CI = +/-0.099; p = 0.024)	0.816	+7.38%
Severity	2010.2	0.070 (CI = +/-0.019; p = 0.000)	0.112 (CI = +/-0.105; p = 0.037)	0.779	+7.25%
Severity	2011.1	0.062 (CI = +/-0.019; p = 0.000)	0.138 (CI = +/-0.096; p = 0.008)	0.787	+6.38%
Severity	2011.2	0.061 (CI = +/-0.021; p = 0.000)	0.135 (CI = +/-0.102; p = 0.013)	0.738	+6.27%
Severity	2012.1	0.065 (CI = +/-0.023; p = 0.000)	0.124 (CI = +/-0.108; p = 0.027)	0.744	+6.68%
Severity	2012.2	0.066 (CI = +/-0.027; p = 0.000)	0.127 (CI = +/-0.116; p = 0.035)	0.698	+6.81%
Severity	2013.1	0.070 (CI = +/-0.031; p = 0.000)	0.115 (CI = +/-0.125; p = 0.066)	0.700	+7.29%
Severity	2013.2	0.086 (CI = +/-0.027; p = 0.000)	0.148 (CI = +/-0.100; p = 0.008)	0.832	+8.93%
Severity	2014.1	0.078 (CI = +/-0.030; p = 0.000)	0.165 (CI = +/-0.104; p = 0.006)	0.825	+8.07%
Severity	2014.2	0.074 (CI = +/-0.036; p = 0.002)	0.159 (CI = +/-0.115; p = 0.013)	0.752	+7.70%
Severity	2015.1	0.067 (CI = +/-0.045; p = 0.010)	0.172 (CI = +/-0.129; p = 0.016)	0.735	+6.93%
Severity	2015.2	0.048 (CI = +/-0.045; p = 0.038)	0.144 (CI = +/-0.116; p = 0.023)	0.642	+4.95%
Severity	2016.1	0.056 (CI = +/-0.061; p = 0.064)	0.133 (CI = +/-0.140; p = 0.058)	0.647	+5.78%
Severity	2016.2	0.043 (CI = +/-0.082; p = 0.214)	0.118 (CI = +/-0.165; p = 0.119)	0.405	+4.43%
Severity	2017.1	0.067 (CI = +/-0.127; p = 0.195)	0.091 (CI = +/-0.218; p = 0.277)	0.466	+6.89%
Frequency	2005.2	-0.028 (CI = +/-0.013; p = 0.000)	0.139 (CI = +/-0.106; p = 0.012)	0.475	-2.71%
Frequency	2006.1	-0.025 (CI = +/-0.013; p = 0.001)	0.125 (CI = +/-0.106; p = 0.022)	0.396	-2.42%
Frequency	2006.2	-0.021 (CI = +/-0.013; p = 0.003)	0.139 (CI = +/-0.105; p = 0.012)	0.383	-2.12%
Frequency	2007.1	-0.017 (CI = +/-0.014; p = 0.015)	0.120 (CI = +/-0.102; p = 0.023)	0.286	-1.72%
Frequency	2007.2	-0.013 (CI = +/-0.013; p = 0.063)	0.140 (CI = +/-0.097; p = 0.007)	0.309	-1.26%
Frequency	2008.1	-0.007 (CI = +/-0.013; p = 0.250)	0.117 (CI = +/-0.090; p = 0.013)	0.218	-0.73%
Frequency	2008.2	-0.004 (CI = +/-0.013; p = 0.537)	0.130 (CI = +/-0.089; p = 0.006)	0.260	-0.40%
Frequency	2009.1	-0.002 (CI = +/-0.014; p = 0.818)	0.121 (CI = +/-0.091; p = 0.012)	0.212	-0.16%
Frequency	2009.2	-0.003 (CI = +/-0.016; p = 0.669)	0.115 (CI = +/-0.095; p = 0.021)	0.188	-0.32%
Frequency	2010.1	-0.004 (CI = +/-0.018; p = 0.647)	0.117 (CI = +/-0.101; p = 0.025)	0.176	-0.39%
Frequency	2010.2	-0.007 (CI = +/-0.019; p = 0.434)	0.107 (CI = +/-0.104; p = 0.045)	0.159	-0.71%
Frequency	2011.1	-0.010 (CI = +/-0.021; p = 0.309)	0.117 (CI = +/-0.109; p = 0.037)	0.188	-1.03%
Frequency	2011.2	-0.010 (CI = +/-0.024; p = 0.386)	0.118 (CI = +/-0.116; p = 0.047)	0.182	-0.98%
Frequency	2012.1	-0.015 (CI = +/-0.026; p = 0.251)	0.132 (CI = +/-0.122; p = 0.036)	0.226	-1.46%
Frequency	2012.2	-0.022 (CI = +/-0.028; p = 0.108)	0.113 (CI = +/-0.121; p = 0.065)	0.268	-2.21%
Frequency	2013.1	-0.022 (CI = +/-0.033; p = 0.166)	0.113 (CI = +/-0.133; p = 0.089)	0.191	-2.20%
Frequency	2013.2	-0.022 (CI = +/-0.039; p = 0.231)	0.113 (CI = +/-0.146; p = 0.116)	0.177	-2.20%
Frequency	2014.1	-0.006 (CI = +/-0.040; p = 0.732)	0.078 (CI = +/-0.139; p = 0.237)	-0.034	-0.63%
Frequency	2014.2	0.000 (CI = +/-0.048; p = 0.986)	0.089 (CI = +/-0.153; p = 0.216)	-0.020	-0.04%
Frequency	2015.1	0.021 (CI = +/-0.049; p = 0.343)	0.049 (CI = +/-0.142; p = 0.440)	0.006	+2.15%
Frequency	2015.2	0.036 (CI = +/-0.057; p = 0.178)	0.071 (CI = +/-0.148; p = 0.288)	0.174	+3.62%
Frequency	2016.1	0.048 (CI = +/-0.076; p = 0.167)	0.052 (CI = +/-0.175; p = 0.481)	0.214	+4.92%
Frequency	2016.2	0.016 (CI = +/-0.076; p = 0.580)	0.015 (CI = +/-0.153; p = 0.800)	-0.353	+1.66%
Frequency	2017.1	0.001 (CI = +/-0.125; p = 0.989)	0.033 (CI = +/-0.214; p = 0.653)	-0.526	+0.06%

Bodily Injury

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.039 (CI = +/-0.012; p = 0.000)	0.226 (CI = +/-0.114; p = 0.000)	0.003 (CI = +/-0.008; p = 0.427)	0.641	+3.97%
Loss Cost	2006.1	0.041 (CI = +/-0.012; p = 0.000)	0.215 (CI = +/-0.116; p = 0.001)	0.004 (CI = +/-0.008; p = 0.372)	0.652	+4.17%
Loss Cost	2006.2	0.045 (CI = +/-0.012; p = 0.000)	0.235 (CI = +/-0.110; p = 0.000)	0.004 (CI = +/-0.008; p = 0.278)	0.704	+4.58%
Loss Cost	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.214 (CI = +/-0.106; p = 0.000)	0.005 (CI = +/-0.007; p = 0.178)	0.744	+4.99%
Loss Cost	2007.2	0.051 (CI = +/-0.012; p = 0.000)	0.227 (CI = +/-0.104; p = 0.000)	0.005 (CI = +/-0.007; p = 0.145)	0.757	+5.28%
Loss Cost	2008.1	0.055 (CI = +/-0.012; p = 0.000)	0.209 (CI = +/-0.102; p = 0.000)	0.006 (CI = +/-0.007; p = 0.092)	0.783	+5.65%
Loss Cost	2008.2	0.058 (CI = +/-0.013; p = 0.000)	0.221 (CI = +/-0.102; p = 0.000)	0.006 (CI = +/-0.007; p = 0.074)	0.791	+5.93%
Loss Cost	2009.1	0.061 (CI = +/-0.013; p = 0.000)	0.207 (CI = +/-0.102; p = 0.000)	0.007 (CI = +/-0.007; p = 0.052)	0.805	+6.25%
Loss Cost	2009.2	0.059 (CI = +/-0.014; p = 0.000)	0.198 (CI = +/-0.103; p = 0.001)	0.006 (CI = +/-0.007; p = 0.058)	0.776	+6.03%
Loss Cost	2010.1	0.057 (CI = +/-0.015; p = 0.000)	0.207 (CI = +/-0.106; p = 0.000)	0.006 (CI = +/-0.007; p = 0.073)	0.765	+5.82%
Loss Cost	2010.2	0.053 (CI = +/-0.015; p = 0.000)	0.193 (CI = +/-0.105; p = 0.001)	0.006 (CI = +/-0.006; p = 0.076)	0.730	+5.45%
Loss Cost	2011.1	0.047 (CI = +/-0.014; p = 0.000)	0.221 (CI = +/-0.094; p = 0.000)	0.005 (CI = +/-0.006; p = 0.081)	0.761	+4.76%
Loss Cost	2011.2	0.045 (CI = +/-0.015; p = 0.000)	0.217 (CI = +/-0.097; p = 0.000)	0.005 (CI = +/-0.006; p = 0.091)	0.723	+4.65%
Loss Cost	2012.1	0.045 (CI = +/-0.016; p = 0.000)	0.219 (CI = +/-0.102; p = 0.000)	0.005 (CI = +/-0.006; p = 0.104)	0.715	+4.60%
Loss Cost	2012.2	0.041 (CI = +/-0.017; p = 0.000)	0.205 (CI = +/-0.102; p = 0.000)	0.005 (CI = +/-0.006; p = 0.105)	0.666	+4.21%
Loss Cost	2013.1	0.043 (CI = +/-0.019; p = 0.000)	0.197 (CI = +/-0.107; p = 0.001)	0.005 (CI = +/-0.006; p = 0.099)	0.672	+4.44%
Loss Cost	2013.2	0.048 (CI = +/-0.019; p = 0.000)	0.214 (CI = +/-0.104; p = 0.000)	0.005 (CI = +/-0.006; p = 0.082)	0.709	+4.95%
Loss Cost	2014.1	0.051 (CI = +/-0.021; p = 0.000)	0.206 (CI = +/-0.110; p = 0.001)	0.005 (CI = +/-0.006; p = 0.081)	0.712	+5.19%
Loss Cost	2014.2	0.049 (CI = +/-0.023; p = 0.000)	0.201 (CI = +/-0.116; p = 0.002)	0.005 (CI = +/-0.006; p = 0.089)	0.658	+5.01%
Loss Cost	2015.1	0.052 (CI = +/-0.025; p = 0.001)	0.192 (CI = +/-0.123; p = 0.005)	0.005 (CI = +/-0.006; p = 0.092)	0.662	+5.30%
Loss Cost	2015.2	0.047 (CI = +/-0.027; p = 0.002)	0.177 (CI = +/-0.126; p = 0.010)	0.005 (CI = +/-0.006; p = 0.084)	0.592	+4.79%
Loss Cost	2016.1	0.048 (CI = +/-0.031; p = 0.005)	0.173 (CI = +/-0.137; p = 0.017)	0.005 (CI = +/-0.007; p = 0.095)	0.587	+4.95%
Loss Cost	2016.2	0.035 (CI = +/-0.025; p = 0.011)	0.134 (CI = +/-0.107; p = 0.018)	0.006 (CI = +/-0.005; p = 0.021)	0.605	+3.54%
Loss Cost	2017.1	0.033 (CI = +/-0.029; p = 0.032)	0.139 (CI = +/-0.117; p = 0.024)	0.006 (CI = +/-0.005; p = 0.027)	0.599	+3.34%
Severity	2005.2	0.065 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.067; p = 0.015)	-0.004 (CI = +/-0.005; p = 0.089)	0.933	+6.75%
Severity	2006.1	0.065 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.069; p = 0.017)	-0.004 (CI = +/-0.005; p = 0.092)	0.928	+6.73%
Severity	2006.2	0.067 (CI = +/-0.007; p = 0.000)	0.095 (CI = +/-0.068; p = 0.008)	-0.004 (CI = +/-0.005; p = 0.100)	0.932	+6.93%
Severity	2007.1	0.068 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.069; p = 0.014)	-0.004 (CI = +/-0.005; p = 0.123)	0.931	+7.06%
Severity	2007.2	0.068 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.071; p = 0.017)	-0.004 (CI = +/-0.005; p = 0.129)	0.925	+7.05%
Severity	2008.1	0.069 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.073; p = 0.024)	-0.004 (CI = +/-0.005; p = 0.144)	0.920	+7.09%
Severity	2008.2	0.070 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.075; p = 0.020)	-0.003 (CI = +/-0.005; p = 0.160)	0.915	+7.20%
Severity	2009.1	0.072 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.075; p = 0.037)	-0.003 (CI = +/-0.005; p = 0.197)	0.918	+7.43%
Severity	2009.2	0.071 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.078; p = 0.049)	-0.003 (CI = +/-0.005; p = 0.199)	0.908	+7.37%
Severity	2010.1	0.070 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.081; p = 0.046)	-0.003 (CI = +/-0.005; p = 0.191)	0.899	+7.27%
Severity	2010.2	0.069 (CI = +/-0.012; p = 0.000)	0.078 (CI = +/-0.084; p = 0.065)	-0.003 (CI = +/-0.005; p = 0.189)	0.886	+7.15%
Severity	2011.1	0.065 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.080; p = 0.022)	-0.004 (CI = +/-0.005; p = 0.113)	0.887	+6.72%
Severity	2011.2	0.064 (CI = +/-0.013; p = 0.000)	0.092 (CI = +/-0.083; p = 0.032)	-0.004 (CI = +/-0.005; p = 0.117)	0.870	+6.64%
Severity	2012.1	0.067 (CI = +/-0.014; p = 0.000)	0.082 (CI = +/-0.085; p = 0.058)	-0.004 (CI = +/-0.005; p = 0.142)	0.873	+6.92%
Severity	2012.2	0.067 (CI = +/-0.015; p = 0.000)	0.082 (CI = +/-0.089; p = 0.068)	-0.004 (CI = +/-0.005; p = 0.154)	0.856	+6.94%
Severity	2013.1	0.070 (CI = +/-0.016; p = 0.000)	0.073 (CI = +/-0.092; p = 0.115)	-0.003 (CI = +/-0.005; p = 0.183)	0.855	+7.22%
Severity	2013.2	0.075 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.087; p = 0.044)	-0.003 (CI = +/-0.005; p = 0.159)	0.878	+7.76%
Severity	2014.1	0.072 (CI = +/-0.017; p = 0.000)	0.100 (CI = +/-0.090; p = 0.032)	-0.004 (CI = +/-0.005; p = 0.140)	0.866	+7.44%
Severity	2014.2	0.069 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.092; p = 0.054)	-0.004 (CI = +/-0.005; p = 0.143)	0.839	+7.14%
Severity	2015.1	0.068 (CI = +/-0.020; p = 0.000)	0.095 (CI = +/-0.099; p = 0.058)	-0.004 (CI = +/-0.005; p = 0.150)	0.818	+7.00%
Severity	2015.2	0.061 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.093; p = 0.102)	-0.003 (CI = +/-0.005; p = 0.133)	0.793	+6.31%
Severity	2016.1	0.066 (CI = +/-0.022; p = 0.000)	0.063 (CI = +/-0.096; p = 0.179)	-0.003 (CI = +/-0.005; p = 0.142)	0.800	+6.78%
Severity	2016.2	0.062 (CI = +/-0.024; p = 0.000)	0.053 (CI = +/-0.101; p = 0.276)	-0.003 (CI = +/-0.005; p = 0.168)	0.745	+6.39%
Severity	2017.1	0.069 (CI = +/-0.026; p = 0.000)	0.036 (CI = +/-0.103; p = 0.451)	-0.003 (CI = +/-0.005; p = 0.155)	0.770	+7.10%
Frequency	2005.2	-0.026 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.086; p = 0.002)	0.007 (CI = +/-0.006; p = 0.020)	0.689	-2.61%
Frequency	2006.1	-0.024 (CI = +/-0.009; p = 0.000)	0.130 (CI = +/-0.085; p = 0.004)	0.008 (CI = +/-0.006; p = 0.013)	0.663	-2.40%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.140 (CI = +/-0.084; p = 0.002)	0.008 (CI = +/-0.006; p = 0.009)	0.662	-2.20%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	0.126 (CI = +/-0.082; p = 0.004)	0.008 (CI = +/-0.006; p = 0.004)	0.638	-1.93%
Frequency	2007.2	-0.017 (CI = +/-0.009; p = 0.001)	0.139 (CI = +/-0.079; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	0.653	-1.66%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.005)	0.123 (CI = +/-0.075; p = 0.002)	0.009 (CI = +/-0.005; p = 0.001)	0.640	-1.34%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.015)	0.130 (CI = +/-0.075; p = 0.001)	0.010 (CI = +/-0.005; p = 0.001)	0.643	-1.18%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.034)	0.126 (CI = +/-0.078; p = 0.003)	0.010 (CI = +/-0.005; p = 0.001)	0.619	-1.09%
Frequency	2009.2	-0.013 (CI = +/-0.011; p = 0.022)	0.119 (CI = +/-0.079; p = 0.005)	0.010 (CI = +/-0.005; p = 0.001)	0.632	-1.24%
Frequency	2010.1	-0.014 (CI = +/-0.011; p = 0.021)	0.124 (CI = +/-0.082; p = 0.005)	0.009 (CI = +/-0.005; p = 0.001)	0.628	-1.35%
Frequency	2010.2	-0.016 (CI = +/-0.012; p = 0.010)	0.115 (CI = +/-0.082; p = 0.008)	0.009 (CI = +/-0.005; p = 0.001)	0.653	-1.59%
Frequency	2011.1	-0.019 (CI = +/-0.012; p = 0.005)	0.125 (CI = +/-0.083; p = 0.005)	0.009 (CI = +/-0.005; p = 0.001)	0.671	-1.83%
Frequency	2011.2	-0.019 (CI = +/-0.013; p = 0.008)	0.124 (CI = +/-0.087; p = 0.007)	0.009 (CI = +/-0.005; p = 0.002)	0.667	-1.86%
Frequency	2012.1	-0.022 (CI = +/-0.014; p = 0.004)	0.137 (CI = +/-0.088; p = 0.004)	0.009 (CI = +/-0.005; p = 0.002)	0.689	-2.17%
Frequency	2012.2	-0.026 (CI = +/-0.014; p = 0.001)	0.123 (CI = +/-0.085; p = 0.007)	0.008 (CI = +/-0.005; p = 0.002)	0.730	-2.55%
Frequency	2013.1	-0.026 (CI = +/-0.016; p = 0.002)	0.125 (CI = +/-0.090; p = 0.009)	0.008 (CI = +/-0.005; p = 0.003)	0.708	-2.59%
Frequency	2013.2	-0.026 (CI = +/-0.017; p = 0.005)	0.124 (CI = +/-0.095; p = 0.013)	0.008 (CI = +/-0.005; p = 0.004)	0.700	-2.61%
Frequency	2014.1	-0.021 (CI = +/-0.018; p = 0.021)	0.106 (CI = +/-0.093; p = 0.028)	0.009 (CI = +/-0.005; p = 0.002)	0.671	-2.10%
Frequency	2014.2	-0.020 (CI = +/-0.019; p = 0.043)	0.110 (CI = +/-0.099; p = 0.031)	0.009 (CI = +/-0.005; p = 0.003)	0.659	-1.99%
Frequency	2015.1	-0.016 (CI = +/-0.021; p = 0.126)	0.097 (CI = +/-0.102; p = 0.061)	0.009 (CI = +/-0.005; p = 0.003)	0.618	-1.58%
Frequency	2015.2	-0.014 (CI = +/-0.023; p = 0.204)	0.102 (CI = +/-0.109; p = 0.065)	0.009 (CI = +/-0.005; p = 0.004)	0.606	-1.43%
Frequency	2016.1	-0.017 (CI = +/-0.026; p = 0.180)	0.110 (CI = +/-0.117; p = 0.063)	0.009 (CI = +/-0.006; p = 0.005)	0.598	-1.71%
Frequency	2016.2	-0.027 (CI = +/-0.024; p = 0.030)	0.082 (CI = +/-0.102; p = 0.106)	0.009 (CI = +/-0.005; p = 0.001)	0.728	-2.68%
Frequency	2017.1	-0.036 (CI = +/-0.025; p = 0.009)	0.103 (CI = +/-0.098; p = 0.041)	0.009 (CI = +/-0.004; p = 0.001)	0.786	-3.51%

Bodily Injury

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.037 (CI = +/-0.013; p = 0.000)	0.480	+3.75%
Loss Cost	2006.1	0.039 (CI = +/-0.013; p = 0.000)	0.508	+4.01%
Loss Cost	2006.2	0.042 (CI = +/-0.014; p = 0.000)	0.529	+4.27%
Loss Cost	2007.1	0.046 (CI = +/-0.013; p = 0.000)	0.594	+4.72%
Loss Cost	2007.2	0.047 (CI = +/-0.014; p = 0.000)	0.586	+4.84%
Loss Cost	2008.1	0.051 (CI = +/-0.014; p = 0.000)	0.632	+5.27%
Loss Cost	2008.2	0.052 (CI = +/-0.015; p = 0.000)	0.620	+5.37%
Loss Cost	2009.1	0.056 (CI = +/-0.016; p = 0.000)	0.649	+5.76%
Loss Cost	2009.2	0.052 (CI = +/-0.016; p = 0.000)	0.611	+5.39%
Loss Cost	2010.1	0.052 (CI = +/-0.017; p = 0.000)	0.581	+5.34%
Loss Cost	2010.2	0.047 (CI = +/-0.017; p = 0.000)	0.533	+4.81%
Loss Cost	2011.1	0.043 (CI = +/-0.018; p = 0.000)	0.477	+4.38%
Loss Cost	2011.2	0.040 (CI = +/-0.019; p = 0.000)	0.416	+4.05%
Loss Cost	2012.1	0.041 (CI = +/-0.021; p = 0.000)	0.406	+4.21%
Loss Cost	2012.2	0.035 (CI = +/-0.021; p = 0.003)	0.325	+3.58%
Loss Cost	2013.1	0.039 (CI = +/-0.023; p = 0.002)	0.359	+4.01%
Loss Cost	2013.2	0.041 (CI = +/-0.025; p = 0.003)	0.351	+4.22%
Loss Cost	2014.1	0.046 (CI = +/-0.027; p = 0.002)	0.383	+4.73%
Loss Cost	2014.2	0.041 (CI = +/-0.030; p = 0.009)	0.299	+4.21%
Loss Cost	2015.1	0.047 (CI = +/-0.032; p = 0.007)	0.338	+4.83%
Loss Cost	2015.2	0.038 (CI = +/-0.034; p = 0.030)	0.228	+3.92%
Loss Cost	2016.1	0.044 (CI = +/-0.038; p = 0.027)	0.254	+4.52%
Loss Cost	2016.2	0.026 (CI = +/-0.036; p = 0.139)	0.096	+2.65%
Loss Cost	2017.1	0.029 (CI = +/-0.041; p = 0.147)	0.097	+2.99%
Severity	2005.2	0.068 (CI = +/-0.007; p = 0.000)	0.920	+7.05%
Severity	2006.1	0.068 (CI = +/-0.007; p = 0.000)	0.915	+7.08%
Severity	2006.2	0.070 (CI = +/-0.007; p = 0.000)	0.916	+7.24%
Severity	2007.1	0.071 (CI = +/-0.008; p = 0.000)	0.918	+7.41%
Severity	2007.2	0.071 (CI = +/-0.008; p = 0.000)	0.910	+7.37%
Severity	2008.1	0.072 (CI = +/-0.008; p = 0.000)	0.906	+7.47%
Severity	2008.2	0.073 (CI = +/-0.009; p = 0.000)	0.899	+7.53%
Severity	2009.1	0.075 (CI = +/-0.009; p = 0.000)	0.906	+7.80%
Severity	2009.2	0.074 (CI = +/-0.010; p = 0.000)	0.896	+7.70%
Severity	2010.1	0.074 (CI = +/-0.011; p = 0.000)	0.886	+7.70%
Severity	2010.2	0.073 (CI = +/-0.011; p = 0.000)	0.873	+7.54%
Severity	2011.1	0.070 (CI = +/-0.012; p = 0.000)	0.860	+7.27%
Severity	2011.2	0.069 (CI = +/-0.013; p = 0.000)	0.842	+7.12%
Severity	2012.1	0.072 (CI = +/-0.013; p = 0.000)	0.853	+7.49%
Severity	2012.2	0.072 (CI = +/-0.014; p = 0.000)	0.834	+7.43%
Severity	2013.1	0.075 (CI = +/-0.015; p = 0.000)	0.840	+7.81%
Severity	2013.2	0.079 (CI = +/-0.015; p = 0.000)	0.852	+8.26%
Severity	2014.1	0.078 (CI = +/-0.017; p = 0.000)	0.829	+8.15%
Severity	2014.2	0.074 (CI = +/-0.018; p = 0.000)	0.803	+7.70%
Severity	2015.1	0.075 (CI = +/-0.020; p = 0.000)	0.777	+7.77%
Severity	2015.2	0.066 (CI = +/-0.020; p = 0.000)	0.755	+6.87%
Severity	2016.1	0.072 (CI = +/-0.021; p = 0.000)	0.775	+7.48%
Severity	2016.2	0.066 (CI = +/-0.023; p = 0.000)	0.727	+6.87%
Severity	2017.1	0.074 (CI = +/-0.025; p = 0.000)	0.758	+7.65%
Frequency	2005.2	-0.031 (CI = +/-0.010; p = 0.000)	0.536	-3.08%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.496	-2.87%
Frequency	2006.2	-0.028 (CI = +/-0.010; p = 0.000)	0.459	-2.77%
Frequency	2007.1	-0.025 (CI = +/-0.011; p = 0.000)	0.410	-2.51%
Frequency	2007.2	-0.024 (CI = +/-0.011; p = 0.000)	0.363	-2.35%
Frequency	2008.1	-0.021 (CI = +/-0.011; p = 0.001)	0.302	-2.05%
Frequency	2008.2	-0.020 (CI = +/-0.012; p = 0.002)	0.272	-2.01%
Frequency	2009.1	-0.019 (CI = +/-0.013; p = 0.004)	0.228	-1.89%
Frequency	2009.2	-0.022 (CI = +/-0.013; p = 0.002)	0.273	-2.15%
Frequency	2010.1	-0.022 (CI = +/-0.014; p = 0.003)	0.258	-2.19%
Frequency	2010.2	-0.026 (CI = +/-0.015; p = 0.001)	0.322	-2.54%
Frequency	2011.1	-0.027 (CI = +/-0.016; p = 0.001)	0.325	-2.69%
Frequency	2011.2	-0.029 (CI = +/-0.017; p = 0.002)	0.332	-2.87%
Frequency	2012.1	-0.031 (CI = +/-0.018; p = 0.002)	0.335	-3.05%
Frequency	2012.2	-0.037 (CI = +/-0.018; p = 0.000)	0.421	-3.59%
Frequency	2013.1	-0.036 (CI = +/-0.020; p = 0.001)	0.377	-3.53%
Frequency	2013.2	-0.038 (CI = +/-0.022; p = 0.002)	0.374	-3.74%
Frequency	2014.1	-0.032 (CI = +/-0.023; p = 0.009)	0.281	-3.16%
Frequency	2014.2	-0.033 (CI = +/-0.026; p = 0.016)	0.256	-3.25%
Frequency	2015.1	-0.028 (CI = +/-0.028; p = 0.054)	0.163	-2.72%
Frequency	2015.2	-0.028 (CI = +/-0.032; p = 0.082)	0.134	-2.75%
Frequency	2016.1	-0.028 (CI = +/-0.036; p = 0.122)	0.102	-2.75%
Frequency	2016.2	-0.040 (CI = +/-0.038; p = 0.039)	0.234	-3.95%
Frequency	2017.1	-0.044 (CI = +/-0.044; p = 0.048)	0.228	-4.33%

Total Property Damage

Coverage = Total PD
End Trend Period = 2023.2
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	0.011 (CI = +/-0.013; p = 0.105)	0.018 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.232; p = 0.606)	0.407	+1.09%
Loss Cost	2006.1	0.010 (CI = +/-0.014; p = 0.151)	0.017 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.238; p = 0.586)	0.404	+1.03%
Loss Cost	2006.2	0.012 (CI = +/-0.015; p = 0.128)	0.018 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.244; p = 0.654)	0.408	+1.16%
Loss Cost	2007.1	0.014 (CI = +/-0.016; p = 0.083)	0.018 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.247; p = 0.770)	0.421	+1.41%
Loss Cost	2007.2	0.016 (CI = +/-0.017; p = 0.067)	0.019 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.253; p = 0.858)	0.427	+1.60%
Loss Cost	2008.1	0.019 (CI = +/-0.018; p = 0.040)	0.019 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.256; p = 0.999)	0.444	+1.92%
Loss Cost	2008.2	0.018 (CI = +/-0.020; p = 0.071)	0.019 (CI = +/-0.009; p = 0.000)	0.008 (CI = +/-0.265; p = 0.952)	0.438	+1.80%
Loss Cost	2009.1	0.019 (CI = +/-0.021; p = 0.075)	0.019 (CI = +/-0.009; p = 0.000)	0.000 (CI = +/-0.274; p = 0.998)	0.438	+1.93%
Loss Cost	2009.2	0.013 (CI = +/-0.022; p = 0.238)	0.018 (CI = +/-0.009; p = 0.000)	0.041 (CI = +/-0.270; p = 0.760)	0.453	+1.30%
Loss Cost	2010.1	0.008 (CI = +/-0.023; p = 0.477)	0.017 (CI = +/-0.009; p = 0.001)	0.070 (CI = +/-0.274; p = 0.601)	0.464	+0.82%
Loss Cost	2010.2	-0.001 (CI = +/-0.023; p = 0.929)	0.016 (CI = +/-0.008; p = 0.001)	0.128 (CI = +/-0.260; p = 0.320)	0.525	-0.10%
Loss Cost	2011.1	-0.003 (CI = +/-0.026; p = 0.828)	0.016 (CI = +/-0.009; p = 0.001)	0.138 (CI = +/-0.272; p = 0.304)	0.525	-0.27%
Loss Cost	2011.2	-0.006 (CI = +/-0.028; p = 0.671)	0.015 (CI = +/-0.009; p = 0.003)	0.156 (CI = +/-0.283; p = 0.265)	0.531	-0.58%
Loss Cost	2012.1	-0.007 (CI = +/-0.031; p = 0.641)	0.015 (CI = +/-0.010; p = 0.004)	0.164 (CI = +/-0.299; p = 0.268)	0.528	-0.71%
Loss Cost	2012.2	-0.018 (CI = +/-0.032; p = 0.247)	0.013 (CI = +/-0.009; p = 0.007)	0.226 (CI = +/-0.292; p = 0.122)	0.589	-1.83%
Loss Cost	2013.1	-0.020 (CI = +/-0.036; p = 0.273)	0.013 (CI = +/-0.010; p = 0.011)	0.232 (CI = +/-0.311; p = 0.134)	0.581	-1.94%
Loss Cost	2013.2	-0.020 (CI = +/-0.041; p = 0.314)	0.013 (CI = +/-0.010; p = 0.016)	0.236 (CI = +/-0.333; p = 0.153)	0.572	-2.02%
Loss Cost	2014.1	-0.006 (CI = +/-0.044; p = 0.762)	0.015 (CI = +/-0.010; p = 0.007)	0.167 (CI = +/-0.334; p = 0.304)	0.579	-0.64%
Loss Cost	2014.2	-0.002 (CI = +/-0.051; p = 0.921)	0.015 (CI = +/-0.011; p = 0.009)	0.148 (CI = +/-0.360; p = 0.394)	0.570	-0.24%
Loss Cost	2015.1	0.022 (CI = +/-0.049; p = 0.352)	0.018 (CI = +/-0.010; p = 0.002)	0.037 (CI = +/-0.330; p = 0.813)	0.645	+2.24%
Loss Cost	2015.2	0.038 (CI = +/-0.054; p = 0.151)	0.019 (CI = +/-0.010; p = 0.001)	-0.031 (CI = +/-0.338; p = 0.845)	0.677	+3.88%
Loss Cost	2016.1	0.050 (CI = +/-0.062; p = 0.104)	0.020 (CI = +/-0.010; p = 0.001)	-0.078 (CI = +/-0.362; p = 0.646)	0.691	+5.09%
Loss Cost	2016.2	0.035 (CI = +/-0.070; p = 0.294)	0.019 (CI = +/-0.010; p = 0.002)	-0.023 (CI = +/-0.387; p = 0.898)	0.703	+3.58%
Loss Cost	2017.1	0.024 (CI = +/-0.083; p = 0.526)	0.018 (CI = +/-0.011; p = 0.004)	0.015 (CI = +/-0.425; p = 0.938)	0.707	+2.46%
Severity	2005.2	0.023 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.643)	0.353 (CI = +/-0.138; p = 0.000)	0.814	+2.34%
Severity	2006.1	0.024 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.005; p = 0.603)	0.348 (CI = +/-0.141; p = 0.000)	0.811	+2.41%
Severity	2006.2	0.027 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.371)	0.324 (CI = +/-0.131; p = 0.000)	0.844	+2.74%
Severity	2007.1	0.029 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.004; p = 0.283)	0.310 (CI = +/-0.131; p = 0.000)	0.850	+2.92%
Severity	2007.2	0.030 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.005; p = 0.245)	0.302 (CI = +/-0.134; p = 0.000)	0.849	+3.04%
Severity	2008.1	0.032 (CI = +/-0.009; p = 0.000)	0.003 (CI = +/-0.004; p = 0.162)	0.285 (CI = +/-0.133; p = 0.000)	0.859	+3.29%
Severity	2008.2	0.033 (CI = +/-0.010; p = 0.000)	0.003 (CI = +/-0.005; p = 0.166)	0.283 (CI = +/-0.137; p = 0.000)	0.852	+3.32%
Severity	2009.1	0.034 (CI = +/-0.011; p = 0.000)	0.003 (CI = +/-0.005; p = 0.149)	0.275 (CI = +/-0.141; p = 0.000)	0.848	+3.44%
Severity	2009.2	0.032 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.208)	0.290 (CI = +/-0.143; p = 0.000)	0.840	+3.21%
Severity	2010.1	0.029 (CI = +/-0.012; p = 0.000)	0.003 (CI = +/-0.005; p = 0.278)	0.304 (CI = +/-0.147; p = 0.000)	0.832	+2.98%
Severity	2010.2	0.027 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.005; p = 0.356)	0.316 (CI = +/-0.151; p = 0.000)	0.823	+2.78%
Severity	2011.1	0.029 (CI = +/-0.015; p = 0.001)	0.002 (CI = +/-0.005; p = 0.323)	0.308 (CI = +/-0.157; p = 0.001)	0.819	+2.93%
Severity	2011.2	0.028 (CI = +/-0.016; p = 0.002)	0.002 (CI = +/-0.005; p = 0.361)	0.311 (CI = +/-0.165; p = 0.001)	0.809	+2.86%
Severity	2012.1	0.031 (CI = +/-0.018; p = 0.002)	0.003 (CI = +/-0.005; p = 0.284)	0.293 (CI = +/-0.171; p = 0.002)	0.813	+3.20%
Severity	2012.2	0.029 (CI = +/-0.020; p = 0.006)	0.003 (CI = +/-0.006; p = 0.354)	0.304 (CI = +/-0.179; p = 0.002)	0.801	+2.98%
Severity	2013.1	0.027 (CI = +/-0.022; p = 0.019)	0.002 (CI = +/-0.006; p = 0.425)	0.315 (CI = +/-0.190; p = 0.003)	0.789	+2.77%
Severity	2013.2	0.027 (CI = +/-0.025; p = 0.035)	0.002 (CI = +/-0.006; p = 0.445)	0.314 (CI = +/-0.204; p = 0.005)	0.779	+2.78%
Severity	2014.1	0.032 (CI = +/-0.028; p = 0.028)	0.003 (CI = +/-0.007; p = 0.361)	0.291 (CI = +/-0.215; p = 0.011)	0.783	+3.28%
Severity	2014.2	0.033 (CI = +/-0.033; p = 0.046)	0.003 (CI = +/-0.007; p = 0.372)	0.286 (CI = +/-0.233; p = 0.019)	0.773	+3.38%
Severity	2015.1	0.049 (CI = +/-0.032; p = 0.006)	0.005 (CI = +/-0.006; p = 0.142)	0.216 (CI = +/-0.215; p = 0.050)	0.835	+5.01%
Severity	2015.2	0.060 (CI = +/-0.034; p = 0.002)	0.006 (CI = +/-0.006; p = 0.071)	0.166 (CI = +/-0.216; p = 0.121)	0.858	+6.22%
Severity	2016.1	0.068 (CI = +/-0.039; p = 0.003)	0.006 (CI = +/-0.006; p = 0.056)	0.135 (CI = +/-0.231; p = 0.227)	0.859	+7.03%
Severity	2016.2	0.072 (CI = +/-0.046; p = 0.006)	0.007 (CI = +/-0.007; p = 0.062)	0.120 (CI = +/-0.255; p = 0.323)	0.849	+7.46%
Severity	2017.1	0.077 (CI = +/-0.055; p = 0.011)	0.007 (CI = +/-0.007; p = 0.067)	0.101 (CI = +/-0.283; p = 0.443)	0.839	+8.02%
Frequency	2005.2	-0.012 (CI = +/-0.009; p = 0.012)	0.017 (CI = +/-0.006; p = 0.000)	-0.294 (CI = +/-0.165; p = 0.001)	0.769	-1.22%
Frequency	2006.1	-0.014 (CI = +/-0.010; p = 0.009)	0.016 (CI = +/-0.006; p = 0.000)	-0.284 (CI = +/-0.167; p = 0.002)	0.772	-1.35%
Frequency	2006.2	-0.015 (CI = +/-0.010; p = 0.005)	0.016 (CI = +/-0.006; p = 0.000)	-0.270 (CI = +/-0.168; p = 0.003)	0.781	-1.54%
Frequency	2007.1	-0.015 (CI = +/-0.011; p = 0.011)	0.016 (CI = +/-0.006; p = 0.000)	-0.275 (CI = +/-0.173; p = 0.003)	0.773	-1.47%
Frequency	2007.2	-0.014 (CI = +/-0.012; p = 0.023)	0.016 (CI = +/-0.006; p = 0.000)	-0.280 (CI = +/-0.178; p = 0.003)	0.766	-1.40%
Frequency	2008.1	-0.013 (CI = +/-0.013; p = 0.043)	0.016 (CI = +/-0.006; p = 0.000)	-0.285 (CI = +/-0.184; p = 0.004)	0.758	-1.33%
Frequency	2008.2	-0.015 (CI = +/-0.014; p = 0.038)	0.016 (CI = +/-0.006; p = 0.000)	-0.275 (CI = +/-0.189; p = 0.006)	0.759	-1.47%
Frequency	2009.1	-0.015 (CI = +/-0.015; p = 0.056)	0.016 (CI = +/-0.007; p = 0.000)	-0.275 (CI = +/-0.196; p = 0.008)	0.752	-1.46%
Frequency	2009.2	-0.019 (CI = +/-0.016; p = 0.023)	0.015 (CI = +/-0.006; p = 0.000)	-0.249 (CI = +/-0.195; p = 0.014)	0.770	-1.85%
Frequency	2010.1	-0.021 (CI = +/-0.017; p = 0.017)	0.015 (CI = +/-0.007; p = 0.000)	-0.233 (CI = +/-0.201; p = 0.025)	0.774	-2.10%
Frequency	2010.2	-0.028 (CI = +/-0.017; p = 0.002)	0.014 (CI = +/-0.006; p = 0.000)	-0.189 (CI = +/-0.187; p = 0.048)	0.819	-2.80%
Frequency	2011.1	-0.032 (CI = +/-0.018; p = 0.002)	0.013 (CI = +/-0.006; p = 0.000)	-0.170 (CI = +/-0.192; p = 0.081)	0.822	-3.11%
Frequency	2011.2	-0.034 (CI = +/-0.020; p = 0.002)	0.013 (CI = +/-0.006; p = 0.001)	-0.155 (CI = +/-0.200; p = 0.122)	0.820	-3.35%
Frequency	2012.1	-0.039 (CI = +/-0.021; p = 0.001)	0.012 (CI = +/-0.007; p = 0.001)	-0.129 (CI = +/-0.205; p = 0.203)	0.826	-3.79%
Frequency	2012.2	-0.048 (CI = +/-0.021; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	-0.078 (CI = +/-0.193; p = 0.405)	0.861	-4.67%
Frequency	2013.1	-0.047 (CI = +/-0.024; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	-0.083 (CI = +/-0.205; p = 0.406)	0.848	-4.59%
Frequency	2013.2	-0.048 (CI = +/-0.027; p = 0.002)	0.011 (CI = +/-0.007; p = 0.004)	-0.078 (CI = +/-0.220; p = 0.461)	0.835	-4.67%
Frequency	2014.1	-0.039 (CI = +/-0.029; p = 0.012)	0.012 (CI = +/-0.007; p = 0.002)	-0.124 (CI = +/-0.220; p = 0.250)	0.827	-3.79%
Frequency	2014.2	-0.036 (CI = +/-0.033; p = 0.037)	0.012 (CI = +/-0.007; p = 0.002)	-0.138 (CI = +/-0.237; p = 0.234)	0.809	-3.50%
Frequency	2015.1	-0.027 (CI = +/-0.037; p = 0.142)	0.013 (CI = +/-0.007; p = 0.002)	-0.178 (CI = +/-0.247; p = 0.143)	0.794	-2.64%
Frequency	2015.2	-0.022 (CI = +/-0.043; p = 0.281)	0.013 (CI = +/-0.008; p = 0.002)	-0.197 (CI = +/-0.269; p = 0.137)	0.774	-2.20%
Frequency	2016.1	-0.018 (CI = +/-0.050; p = 0.442)	0.014 (CI = +/-0.008; p = 0.003)	-0.213 (CI = +/-0.296; p = 0.142)	0.750	-1.82%
Frequency	2016.2	-0.037 (CI = +/-0.054; p = 0.160)	0.012 (CI = +/-0.008; p = 0.006)	-0.143 (CI = +/-0.296; p = 0.309)	0.794	-3.61%
Frequency	2017.1	-0.053 (CI = +/-0.059; p = 0.076)	0.011 (CI = +/-0.008; p = 0.010)	-0.086 (CI = +/-0.306; p = 0.544)	0.813	-5.15%

Total Property Damage

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.006 (CI = +/-0.015; p = 0.412)	0.174 (CI = +/-0.238; p = 0.147)	0.006	-0.62%
Loss Cost	2006.1	-0.008 (CI = +/-0.016; p = 0.331)	0.184 (CI = +/-0.243; p = 0.132)	0.011	-0.78%
Loss Cost	2006.2	-0.008 (CI = +/-0.017; p = 0.363)	0.184 (CI = +/-0.249; p = 0.141)	0.008	-0.78%
Loss Cost	2007.1	-0.007 (CI = +/-0.018; p = 0.445)	0.179 (CI = +/-0.255; p = 0.162)	0.002	-0.70%
Loss Cost	2007.2	-0.007 (CI = +/-0.020; p = 0.484)	0.179 (CI = +/-0.263; p = 0.175)	-0.001	-0.68%
Loss Cost	2008.1	-0.006 (CI = +/-0.021; p = 0.579)	0.172 (CI = +/-0.270; p = 0.202)	-0.006	-0.58%
Loss Cost	2008.2	-0.009 (CI = +/-0.023; p = 0.446)	0.188 (CI = +/-0.276; p = 0.174)	-0.001	-0.85%
Loss Cost	2009.1	-0.010 (CI = +/-0.024; p = 0.432)	0.193 (CI = +/-0.284; p = 0.175)	-0.001	-0.95%
Loss Cost	2009.2	-0.017 (CI = +/-0.025; p = 0.178)	0.232 (CI = +/-0.278; p = 0.097)	0.037	-1.67%
Loss Cost	2010.1	-0.023 (CI = +/-0.026; p = 0.081)	0.265 (CI = +/-0.277; p = 0.060)	0.080	-2.29%
Loss Cost	2010.2	-0.033 (CI = +/-0.026; p = 0.014)	0.315 (CI = +/-0.260; p = 0.020)	0.186	-3.28%
Loss Cost	2011.1	-0.038 (CI = +/-0.028; p = 0.011)	0.336 (CI = +/-0.267; p = 0.016)	0.209	-3.69%
Loss Cost	2011.2	-0.043 (CI = +/-0.030; p = 0.007)	0.362 (CI = +/-0.271; p = 0.011)	0.246	-4.23%
Loss Cost	2012.1	-0.048 (CI = +/-0.033; p = 0.006)	0.383 (CI = +/-0.280; p = 0.010)	0.262	-4.67%
Loss Cost	2012.2	-0.061 (CI = +/-0.033; p = 0.001)	0.439 (CI = +/-0.265; p = 0.002)	0.388	-5.92%
Loss Cost	2013.1	-0.066 (CI = +/-0.036; p = 0.001)	0.462 (CI = +/-0.274; p = 0.002)	0.398	-6.43%
Loss Cost	2013.2	-0.072 (CI = +/-0.040; p = 0.001)	0.484 (CI = +/-0.286; p = 0.002)	0.404	-6.96%
Loss Cost	2014.1	-0.067 (CI = +/-0.045; p = 0.006)	0.465 (CI = +/-0.301; p = 0.005)	0.338	-6.49%
Loss Cost	2014.2	-0.071 (CI = +/-0.052; p = 0.010)	0.480 (CI = +/-0.320; p = 0.006)	0.326	-6.87%
Loss Cost	2015.1	-0.060 (CI = +/-0.058; p = 0.042)	0.442 (CI = +/-0.335; p = 0.013)	0.258	-5.85%
Loss Cost	2015.2	-0.058 (CI = +/-0.067; p = 0.086)	0.435 (CI = +/-0.363; p = 0.022)	0.228	-5.64%
Loss Cost	2016.1	-0.061 (CI = +/-0.080; p = 0.121)	0.445 (CI = +/-0.396; p = 0.030)	0.216	-5.93%
Loss Cost	2016.2	-0.088 (CI = +/-0.088; p = 0.051)	0.523 (CI = +/-0.405; p = 0.016)	0.299	-8.43%
Loss Cost	2017.1	-0.114 (CI = +/-0.101; p = 0.031)	0.593 (CI = +/-0.426; p = 0.011)	0.362	-10.75%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.334 (CI = +/-0.102; p = 0.000)	0.836	+1.84%
Severity	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.333 (CI = +/-0.105; p = 0.000)	0.832	+1.87%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.317 (CI = +/-0.099; p = 0.000)	0.857	+2.12%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.310 (CI = +/-0.100; p = 0.000)	0.859	+2.23%
Severity	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.307 (CI = +/-0.103; p = 0.000)	0.855	+2.28%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.299 (CI = +/-0.104; p = 0.000)	0.860	+2.43%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.301 (CI = +/-0.107; p = 0.000)	0.853	+2.40%
Severity	2009.1	0.024 (CI = +/-0.009; p = 0.000)	0.299 (CI = +/-0.110; p = 0.000)	0.848	+2.42%
Severity	2009.2	0.021 (CI = +/-0.010; p = 0.000)	0.313 (CI = +/-0.109; p = 0.000)	0.847	+2.15%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.327 (CI = +/-0.107; p = 0.000)	0.847	+1.88%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.005)	0.340 (CI = +/-0.107; p = 0.000)	0.847	+1.62%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.009)	0.339 (CI = +/-0.112; p = 0.000)	0.842	+1.64%
Severity	2011.2	0.015 (CI = +/-0.013; p = 0.027)	0.347 (CI = +/-0.115; p = 0.000)	0.837	+1.47%
Severity	2012.1	0.016 (CI = +/-0.014; p = 0.029)	0.341 (CI = +/-0.120; p = 0.000)	0.836	+1.59%
Severity	2012.2	0.012 (CI = +/-0.015; p = 0.100)	0.356 (CI = +/-0.122; p = 0.000)	0.835	+1.26%
Severity	2013.1	0.009 (CI = +/-0.016; p = 0.263)	0.370 (CI = +/-0.124; p = 0.000)	0.834	+0.91%
Severity	2013.2	0.007 (CI = +/-0.018; p = 0.429)	0.378 (CI = +/-0.130; p = 0.000)	0.829	+0.71%
Severity	2014.1	0.008 (CI = +/-0.021; p = 0.405)	0.373 (CI = +/-0.138; p = 0.000)	0.827	+0.84%
Severity	2014.2	0.006 (CI = +/-0.024; p = 0.587)	0.381 (CI = +/-0.147; p = 0.000)	0.821	+0.62%
Severity	2015.1	0.015 (CI = +/-0.025; p = 0.218)	0.350 (CI = +/-0.144; p = 0.000)	0.850	+1.51%
Severity	2015.2	0.020 (CI = +/-0.028; p = 0.160)	0.335 (CI = +/-0.153; p = 0.000)	0.853	+1.98%
Severity	2016.1	0.020 (CI = +/-0.033; p = 0.215)	0.333 (CI = +/-0.167; p = 0.001)	0.845	+2.04%
Severity	2016.2	0.017 (CI = +/-0.040; p = 0.376)	0.343 (CI = +/-0.182; p = 0.001)	0.834	+1.69%
Severity	2017.1	0.014 (CI = +/-0.048; p = 0.541)	0.352 (CI = +/-0.202; p = 0.003)	0.822	+1.39%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.180; p = 0.079)	0.562	-2.42%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.181; p = 0.106)	0.572	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.133 (CI = +/-0.182; p = 0.146)	0.591	-2.84%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.131 (CI = +/-0.186; p = 0.161)	0.576	-2.86%
Frequency	2007.2	-0.029 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.192; p = 0.179)	0.561	-2.90%
Frequency	2008.1	-0.030 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.197; p = 0.200)	0.546	-2.94%
Frequency	2008.2	-0.032 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.200; p = 0.258)	0.554	-3.17%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.106 (CI = +/-0.206; p = 0.300)	0.544	-3.29%
Frequency	2009.2	-0.038 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.204; p = 0.422)	0.581	-3.75%
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.062 (CI = +/-0.207; p = 0.540)	0.595	-4.10%
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.025 (CI = +/-0.194; p = 0.796)	0.667	-4.82%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.196; p = 0.970)	0.680	-5.24%
Frequency	2011.2	-0.058 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.200; p = 0.876)	0.684	-5.62%
Frequency	2012.1	-0.064 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.200; p = 0.672)	0.703	-6.17%
Frequency	2012.2	-0.074 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.187; p = 0.361)	0.763	-7.09%
Frequency	2013.1	-0.075 (CI = +/-0.026; p = 0.000)	0.092 (CI = +/-0.196; p = 0.340)	0.741	-7.27%
Frequency	2013.2	-0.079 (CI = +/-0.029; p = 0.000)	0.107 (CI = +/-0.205; p = 0.289)	0.727	-7.62%
Frequency	2014.1	-0.075 (CI = +/-0.032; p = 0.000)	0.092 (CI = +/-0.216; p = 0.380)	0.677	-7.27%
Frequency	2014.2	-0.077 (CI = +/-0.037; p = 0.000)	0.099 (CI = +/-0.231; p = 0.375)	0.641	-7.44%
Frequency	2015.1	-0.075 (CI = +/-0.043; p = 0.002)	0.092 (CI = +/-0.247; p = 0.441)	0.580	-7.25%
Frequency	2015.2	-0.078 (CI = +/-0.050; p = 0.005)	0.100 (CI = +/-0.267; p = 0.437)	0.533	-7.47%
Frequency	2016.1	-0.081 (CI = +/-0.059; p = 0.010)	0.111 (CI = +/-0.291; p = 0.424)	0.486	-7.81%
Frequency	2016.2	-0.105 (CI = +/-0.063; p = 0.003)	0.180 (CI = +/-0.288; p = 0.199)	0.577	-9.95%
Frequency	2017.1	-0.127 (CI = +/-0.070; p = 0.002)	0.241 (CI = +/-0.294; p = 0.098)	0.626	-11.97%

Total Property Damage

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.005 (CI = +/-0.014; p = 0.451)	0.139 (CI = +/-0.125; p = 0.030)	0.153 (CI = +/-0.226; p = 0.179)	0.114	-0.54%
Loss Cost	2006.1	-0.008 (CI = +/-0.015; p = 0.299)	0.150 (CI = +/-0.126; p = 0.021)	0.167 (CI = +/-0.227; p = 0.144)	0.138	-0.78%
Loss Cost	2006.2	-0.007 (CI = +/-0.016; p = 0.396)	0.154 (CI = +/-0.130; p = 0.021)	0.160 (CI = +/-0.233; p = 0.172)	0.140	-0.68%
Loss Cost	2007.1	-0.007 (CI = +/-0.017; p = 0.413)	0.155 (CI = +/-0.134; p = 0.025)	0.161 (CI = +/-0.239; p = 0.179)	0.131	-0.70%
Loss Cost	2007.2	-0.006 (CI = +/-0.018; p = 0.536)	0.161 (CI = +/-0.138; p = 0.024)	0.152 (CI = +/-0.246; p = 0.215)	0.134	-0.56%
Loss Cost	2008.1	-0.006 (CI = +/-0.020; p = 0.552)	0.162 (CI = +/-0.143; p = 0.028)	0.153 (CI = +/-0.253; p = 0.224)	0.126	-0.58%
Loss Cost	2008.2	-0.007 (CI = +/-0.021; p = 0.497)	0.156 (CI = +/-0.148; p = 0.039)	0.161 (CI = +/-0.261; p = 0.214)	0.116	-0.71%
Loss Cost	2009.1	-0.010 (CI = +/-0.023; p = 0.401)	0.165 (CI = +/-0.152; p = 0.035)	0.173 (CI = +/-0.267; p = 0.193)	0.127	-0.95%
Loss Cost	2009.2	-0.015 (CI = +/-0.024; p = 0.197)	0.144 (CI = +/-0.152; p = 0.062)	0.207 (CI = +/-0.266; p = 0.121)	0.131	-1.53%
Loss Cost	2010.1	-0.023 (CI = +/-0.024; p = 0.059)	0.169 (CI = +/-0.147; p = 0.026)	0.244 (CI = +/-0.255; p = 0.060)	0.224	-2.29%
Loss Cost	2010.2	-0.032 (CI = +/-0.024; p = 0.014)	0.142 (CI = +/-0.141; p = 0.049)	0.289 (CI = +/-0.246; p = 0.023)	0.285	-3.11%
Loss Cost	2011.1	-0.038 (CI = +/-0.026; p = 0.006)	0.159 (CI = +/-0.142; p = 0.029)	0.316 (CI = +/-0.245; p = 0.014)	0.337	-3.69%
Loss Cost	2011.2	-0.041 (CI = +/-0.028; p = 0.006)	0.149 (CI = +/-0.147; p = 0.047)	0.333 (CI = +/-0.255; p = 0.013)	0.348	-4.02%
Loss Cost	2012.1	-0.048 (CI = +/-0.030; p = 0.003)	0.167 (CI = +/-0.148; p = 0.029)	0.362 (CI = +/-0.256; p = 0.008)	0.393	-4.67%
Loss Cost	2012.2	-0.059 (CI = +/-0.031; p = 0.001)	0.139 (CI = +/-0.144; p = 0.057)	0.411 (CI = +/-0.249; p = 0.003)	0.471	-5.68%
Loss Cost	2013.1	-0.066 (CI = +/-0.033; p = 0.000)	0.157 (CI = +/-0.144; p = 0.034)	0.441 (CI = +/-0.250; p = 0.002)	0.507	-6.43%
Loss Cost	2013.2	-0.069 (CI = +/-0.037; p = 0.001)	0.152 (CI = +/-0.153; p = 0.051)	0.451 (CI = +/-0.265; p = 0.002)	0.498	-6.64%
Loss Cost	2014.1	-0.067 (CI = +/-0.042; p = 0.004)	0.149 (CI = +/-0.161; p = 0.069)	0.445 (CI = +/-0.281; p = 0.004)	0.432	-6.49%
Loss Cost	2014.2	-0.067 (CI = +/-0.049; p = 0.010)	0.149 (CI = +/-0.173; p = 0.085)	0.444 (CI = +/-0.303; p = 0.007)	0.414	-6.46%
Loss Cost	2015.1	-0.060 (CI = +/-0.055; p = 0.035)	0.138 (CI = +/-0.182; p = 0.125)	0.423 (CI = +/-0.321; p = 0.013)	0.332	-5.85%
Loss Cost	2015.2	-0.052 (CI = +/-0.064; p = 0.104)	0.152 (CI = +/-0.194; p = 0.115)	0.395 (CI = +/-0.347; p = 0.029)	0.318	-5.08%
Loss Cost	2016.1	-0.061 (CI = +/-0.075; p = 0.100)	0.165 (CI = +/-0.206; p = 0.108)	0.421 (CI = +/-0.372; p = 0.030)	0.322	-5.93%
Loss Cost	2016.2	-0.081 (CI = +/-0.087; p = 0.065)	0.138 (CI = +/-0.217; p = 0.190)	0.481 (CI = +/-0.399; p = 0.022)	0.351	-7.74%
Loss Cost	2017.1	-0.114 (CI = +/-0.093; p = 0.021)	0.175 (CI = +/-0.210; p = 0.093)	0.565 (CI = +/-0.392; p = 0.009)	0.479	-10.75%
Severity	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.056; p = 0.183)	0.328 (CI = +/-0.102; p = 0.000)	0.840	+1.87%
Severity	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.037 (CI = +/-0.058; p = 0.197)	0.328 (CI = +/-0.104; p = 0.000)	0.836	+1.87%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.053; p = 0.067)	0.309 (CI = +/-0.096; p = 0.000)	0.867	+2.15%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.055; p = 0.093)	0.305 (CI = +/-0.098; p = 0.000)	0.867	+2.23%
Severity	2007.2	0.023 (CI = +/-0.007; p = 0.000)	0.050 (CI = +/-0.056; p = 0.078)	0.299 (CI = +/-0.100; p = 0.000)	0.866	+2.32%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.046 (CI = +/-0.057; p = 0.112)	0.293 (CI = +/-0.101; p = 0.000)	0.867	+2.43%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.059; p = 0.123)	0.293 (CI = +/-0.105; p = 0.000)	0.861	+2.44%
Severity	2009.1	0.024 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.061; p = 0.131)	0.294 (CI = +/-0.108; p = 0.000)	0.855	+2.42%
Severity	2009.2	0.022 (CI = +/-0.010; p = 0.000)	0.039 (CI = +/-0.062; p = 0.208)	0.307 (CI = +/-0.108; p = 0.000)	0.851	+2.19%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.048 (CI = +/-0.060; p = 0.108)	0.321 (CI = +/-0.104; p = 0.000)	0.857	+1.88%
Severity	2010.2	0.017 (CI = +/-0.011; p = 0.003)	0.042 (CI = +/-0.061; p = 0.169)	0.332 (CI = +/-0.106; p = 0.000)	0.853	+1.67%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.008)	0.043 (CI = +/-0.063; p = 0.176)	0.334 (CI = +/-0.110; p = 0.000)	0.849	+1.64%
Severity	2011.2	0.015 (CI = +/-0.013; p = 0.022)	0.040 (CI = +/-0.066; p = 0.226)	0.339 (CI = +/-0.115; p = 0.000)	0.841	+1.53%
Severity	2012.1	0.016 (CI = +/-0.014; p = 0.029)	0.038 (CI = +/-0.069; p = 0.266)	0.337 (CI = +/-0.120; p = 0.000)	0.838	+1.59%
Severity	2012.2	0.013 (CI = +/-0.015; p = 0.090)	0.031 (CI = +/-0.071; p = 0.376)	0.349 (CI = +/-0.123; p = 0.000)	0.833	+1.31%
Severity	2013.1	0.009 (CI = +/-0.016; p = 0.259)	0.040 (CI = +/-0.071; p = 0.256)	0.365 (CI = +/-0.124; p = 0.000)	0.837	+0.91%
Severity	2013.2	0.008 (CI = +/-0.018; p = 0.378)	0.037 (CI = +/-0.076; p = 0.312)	0.370 (CI = +/-0.132; p = 0.000)	0.830	+0.79%
Severity	2014.1	0.008 (CI = +/-0.021; p = 0.407)	0.036 (CI = +/-0.080; p = 0.349)	0.368 (CI = +/-0.139; p = 0.000)	0.826	+0.84%
Severity	2014.2	0.007 (CI = +/-0.024; p = 0.535)	0.034 (CI = +/-0.085; p = 0.410)	0.373 (CI = +/-0.150; p = 0.000)	0.818	+0.72%
Severity	2015.1	0.015 (CI = +/-0.026; p = 0.230)	0.021 (CI = +/-0.084; p = 0.602)	0.347 (CI = +/-0.149; p = 0.000)	0.842	+1.51%
Severity	2015.2	0.021 (CI = +/-0.029; p = 0.148)	0.031 (CI = +/-0.088; p = 0.466)	0.327 (CI = +/-0.158; p = 0.001)	0.848	+2.10%
Severity	2016.1	0.020 (CI = +/-0.034; p = 0.225)	0.032 (CI = +/-0.095; p = 0.484)	0.329 (CI = +/-0.172; p = 0.001)	0.839	+2.04%
Severity	2016.2	0.018 (CI = +/-0.042; p = 0.353)	0.029 (CI = +/-0.104; p = 0.553)	0.335 (CI = +/-0.192; p = 0.003)	0.825	+1.85%
Severity	2017.1	0.014 (CI = +/-0.050; p = 0.553)	0.034 (CI = +/-0.113; p = 0.515)	0.346 (CI = +/-0.211; p = 0.004)	0.812	+1.39%
Frequency	2005.2	-0.024 (CI = +/-0.011; p = 0.000)	0.102 (CI = +/-0.094; p = 0.036)	-0.176 (CI = +/-0.171; p = 0.045)	0.605	-2.36%
Frequency	2006.1	-0.026 (CI = +/-0.011; p = 0.000)	0.112 (CI = +/-0.094; p = 0.021)	-0.161 (CI = +/-0.170; p = 0.062)	0.628	-2.60%
Frequency	2006.2	-0.028 (CI = +/-0.012; p = 0.000)	0.105 (CI = +/-0.096; p = 0.033)	-0.149 (CI = +/-0.172; p = 0.086)	0.636	-2.77%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	0.109 (CI = +/-0.098; p = 0.031)	-0.144 (CI = +/-0.176; p = 0.105)	0.626	-2.86%
Frequency	2007.2	-0.029 (CI = +/-0.014; p = 0.000)	0.111 (CI = +/-0.102; p = 0.034)	-0.147 (CI = +/-0.181; p = 0.108)	0.612	-2.82%
Frequency	2008.1	-0.030 (CI = +/-0.015; p = 0.000)	0.116 (CI = +/-0.105; p = 0.031)	-0.140 (CI = +/-0.185; p = 0.132)	0.603	-2.94%
Frequency	2008.2	-0.031 (CI = +/-0.016; p = 0.000)	0.110 (CI = +/-0.108; p = 0.045)	-0.131 (CI = +/-0.190; p = 0.168)	0.602	-3.08%
Frequency	2009.1	-0.033 (CI = +/-0.017; p = 0.000)	0.118 (CI = +/-0.110; p = 0.037)	-0.120 (CI = +/-0.194; p = 0.213)	0.601	-3.29%
Frequency	2009.2	-0.037 (CI = +/-0.018; p = 0.000)	0.105 (CI = +/-0.112; p = 0.063)	-0.100 (CI = +/-0.195; p = 0.304)	0.622	-3.64%
Frequency	2010.1	-0.042 (CI = +/-0.018; p = 0.000)	0.120 (CI = +/-0.110; p = 0.034)	-0.077 (CI = +/-0.192; p = 0.417)	0.652	-4.10%
Frequency	2010.2	-0.048 (CI = +/-0.018; p = 0.000)	0.100 (CI = +/-0.107; p = 0.064)	-0.043 (CI = +/-0.185; p = 0.636)	0.702	-4.70%
Frequency	2011.1	-0.054 (CI = +/-0.019; p = 0.000)	0.116 (CI = +/-0.104; p = 0.030)	-0.018 (CI = +/-0.181; p = 0.838)	0.731	-5.24%
Frequency	2011.2	-0.056 (CI = +/-0.021; p = 0.000)	0.109 (CI = +/-0.108; p = 0.048)	-0.006 (CI = +/-0.188; p = 0.949)	0.727	-5.46%
Frequency	2012.1	-0.064 (CI = +/-0.021; p = 0.000)	0.129 (CI = +/-0.103; p = 0.017)	0.025 (CI = +/-0.179; p = 0.772)	0.767	-6.17%
Frequency	2012.2	-0.072 (CI = +/-0.021; p = 0.000)	0.108 (CI = +/-0.099; p = 0.034)	0.062 (CI = +/-0.172; p = 0.462)	0.804	-6.91%
Frequency	2013.1	-0.075 (CI = +/-0.023; p = 0.000)	0.117 (CI = +/-0.102; p = 0.027)	0.077 (CI = +/-0.177; p = 0.374)	0.794	-7.27%
Frequency	2013.2	-0.077 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.108; p = 0.039)	0.082 (CI = +/-0.188; p = 0.373)	0.777	-7.38%
Frequency	2014.1	-0.075 (CI = +/-0.030; p = 0.000)	0.112 (CI = +/-0.114; p = 0.054)	0.077 (CI = +/-0.199; p = 0.422)	0.730	-7.27%
Frequency	2014.2	-0.074 (CI = +/-0.034; p = 0.000)	0.115 (CI = +/-0.122; p = 0.063)	0.072 (CI = +/-0.214; p = 0.488)	0.699	-7.13%
Frequency	2015.1	-0.075 (CI = +/-0.040; p = 0.001)	0.117 (CI = +/-0.130; p = 0.073)	0.076 (CI = +/-0.230; p = 0.491)	0.645	-7.25%
Frequency	2015.2	-0.073 (CI = +/-0.047; p = 0.005)	0.121 (CI = +/-0.140; p = 0.085)	0.068 (CI = +/-0.251; p = 0.571)	0.604	-7.03%
Frequency	2016.1	-0.081 (CI = +/-0.053; p = 0.006)	0.133 (CI = +/-0.148; p = 0.074)	0.092 (CI = +/-0.267; p = 0.467)	0.578	-7.81%
Frequency	2016.2	-0.099 (CI = +/-0.060; p = 0.004)	0.109 (CI = +/-0.151; p = 0.142)	0.147 (CI = +/-0.278; p = 0.270)	0.624	-9.42%
Frequency	2017.1	-0.127 (CI = +/-0.060; p = 0.001)	0.141 (CI = +/-0.135; p = 0.043)	0.219 (CI = +/-0.252; p = 0.081)	0.733	-11.97%

Total Property Damage

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.006 (CI = +/-0.015; p = 0.412)	0.174 (CI = +/-0.238; p = 0.147)	0.006	-0.62%
Loss Cost	2006.1	-0.008 (CI = +/-0.016; p = 0.331)	0.184 (CI = +/-0.243; p = 0.132)	0.011	-0.78%
Loss Cost	2006.2	-0.008 (CI = +/-0.017; p = 0.363)	0.184 (CI = +/-0.249; p = 0.141)	0.008	-0.78%
Loss Cost	2007.1	-0.007 (CI = +/-0.018; p = 0.445)	0.179 (CI = +/-0.255; p = 0.162)	0.002	-0.70%
Loss Cost	2007.2	-0.007 (CI = +/-0.020; p = 0.484)	0.179 (CI = +/-0.263; p = 0.175)	-0.001	-0.68%
Loss Cost	2008.1	-0.006 (CI = +/-0.021; p = 0.579)	0.172 (CI = +/-0.270; p = 0.202)	-0.006	-0.58%
Loss Cost	2008.2	-0.009 (CI = +/-0.023; p = 0.446)	0.188 (CI = +/-0.276; p = 0.174)	-0.001	-0.85%
Loss Cost	2009.1	-0.010 (CI = +/-0.024; p = 0.432)	0.193 (CI = +/-0.284; p = 0.175)	-0.001	-0.95%
Loss Cost	2009.2	-0.017 (CI = +/-0.025; p = 0.178)	0.232 (CI = +/-0.278; p = 0.097)	0.037	-1.67%
Loss Cost	2010.1	-0.023 (CI = +/-0.026; p = 0.081)	0.265 (CI = +/-0.277; p = 0.060)	0.080	-2.29%
Loss Cost	2010.2	-0.033 (CI = +/-0.026; p = 0.014)	0.315 (CI = +/-0.260; p = 0.020)	0.186	-3.28%
Loss Cost	2011.1	-0.038 (CI = +/-0.028; p = 0.011)	0.336 (CI = +/-0.267; p = 0.016)	0.209	-3.69%
Loss Cost	2011.2	-0.043 (CI = +/-0.030; p = 0.007)	0.362 (CI = +/-0.271; p = 0.011)	0.246	-4.23%
Loss Cost	2012.1	-0.048 (CI = +/-0.033; p = 0.006)	0.383 (CI = +/-0.280; p = 0.010)	0.262	-4.67%
Loss Cost	2012.2	-0.061 (CI = +/-0.033; p = 0.001)	0.439 (CI = +/-0.265; p = 0.002)	0.388	-5.92%
Loss Cost	2013.1	-0.066 (CI = +/-0.036; p = 0.001)	0.462 (CI = +/-0.274; p = 0.002)	0.398	-6.43%
Loss Cost	2013.2	-0.072 (CI = +/-0.040; p = 0.001)	0.484 (CI = +/-0.286; p = 0.002)	0.404	-6.96%
Loss Cost	2014.1	-0.067 (CI = +/-0.045; p = 0.006)	0.465 (CI = +/-0.301; p = 0.005)	0.338	-6.49%
Loss Cost	2014.2	-0.071 (CI = +/-0.052; p = 0.010)	0.480 (CI = +/-0.320; p = 0.006)	0.326	-6.87%
Loss Cost	2015.1	-0.060 (CI = +/-0.058; p = 0.042)	0.442 (CI = +/-0.335; p = 0.013)	0.258	-5.85%
Loss Cost	2015.2	-0.058 (CI = +/-0.067; p = 0.086)	0.435 (CI = +/-0.363; p = 0.022)	0.228	-5.64%
Loss Cost	2016.1	-0.061 (CI = +/-0.080; p = 0.121)	0.445 (CI = +/-0.396; p = 0.030)	0.216	-5.93%
Loss Cost	2016.2	-0.088 (CI = +/-0.088; p = 0.051)	0.523 (CI = +/-0.405; p = 0.016)	0.299	-8.43%
Loss Cost	2017.1	-0.114 (CI = +/-0.101; p = 0.031)	0.593 (CI = +/-0.426; p = 0.011)	0.362	-10.75%
Severity	2005.2	0.018 (CI = +/-0.007; p = 0.000)	0.334 (CI = +/-0.102; p = 0.000)	0.836	+1.84%
Severity	2006.1	0.019 (CI = +/-0.007; p = 0.000)	0.333 (CI = +/-0.105; p = 0.000)	0.832	+1.87%
Severity	2006.2	0.021 (CI = +/-0.007; p = 0.000)	0.317 (CI = +/-0.099; p = 0.000)	0.857	+2.12%
Severity	2007.1	0.022 (CI = +/-0.007; p = 0.000)	0.310 (CI = +/-0.100; p = 0.000)	0.859	+2.23%
Severity	2007.2	0.023 (CI = +/-0.008; p = 0.000)	0.307 (CI = +/-0.103; p = 0.000)	0.855	+2.28%
Severity	2008.1	0.024 (CI = +/-0.008; p = 0.000)	0.299 (CI = +/-0.104; p = 0.000)	0.860	+2.43%
Severity	2008.2	0.024 (CI = +/-0.009; p = 0.000)	0.301 (CI = +/-0.107; p = 0.000)	0.853	+2.40%
Severity	2009.1	0.024 (CI = +/-0.009; p = 0.000)	0.299 (CI = +/-0.110; p = 0.000)	0.848	+2.42%
Severity	2009.2	0.021 (CI = +/-0.010; p = 0.000)	0.313 (CI = +/-0.109; p = 0.000)	0.847	+2.15%
Severity	2010.1	0.019 (CI = +/-0.010; p = 0.001)	0.327 (CI = +/-0.107; p = 0.000)	0.847	+1.88%
Severity	2010.2	0.016 (CI = +/-0.011; p = 0.005)	0.340 (CI = +/-0.107; p = 0.000)	0.847	+1.62%
Severity	2011.1	0.016 (CI = +/-0.012; p = 0.009)	0.339 (CI = +/-0.112; p = 0.000)	0.842	+1.64%
Severity	2011.2	0.015 (CI = +/-0.013; p = 0.027)	0.347 (CI = +/-0.115; p = 0.000)	0.837	+1.47%
Severity	2012.1	0.016 (CI = +/-0.014; p = 0.029)	0.341 (CI = +/-0.120; p = 0.000)	0.836	+1.59%
Severity	2012.2	0.012 (CI = +/-0.015; p = 0.100)	0.356 (CI = +/-0.122; p = 0.000)	0.835	+1.26%
Severity	2013.1	0.009 (CI = +/-0.016; p = 0.263)	0.370 (CI = +/-0.124; p = 0.000)	0.834	+0.91%
Severity	2013.2	0.007 (CI = +/-0.018; p = 0.429)	0.378 (CI = +/-0.130; p = 0.000)	0.829	+0.71%
Severity	2014.1	0.008 (CI = +/-0.021; p = 0.405)	0.373 (CI = +/-0.138; p = 0.000)	0.827	+0.84%
Severity	2014.2	0.006 (CI = +/-0.024; p = 0.587)	0.381 (CI = +/-0.147; p = 0.000)	0.821	+0.62%
Severity	2015.1	0.015 (CI = +/-0.025; p = 0.218)	0.350 (CI = +/-0.144; p = 0.000)	0.850	+1.51%
Severity	2015.2	0.020 (CI = +/-0.028; p = 0.160)	0.335 (CI = +/-0.153; p = 0.000)	0.853	+1.98%
Severity	2016.1	0.020 (CI = +/-0.033; p = 0.215)	0.333 (CI = +/-0.167; p = 0.001)	0.845	+2.04%
Severity	2016.2	0.017 (CI = +/-0.040; p = 0.376)	0.343 (CI = +/-0.182; p = 0.001)	0.834	+1.69%
Severity	2017.1	0.014 (CI = +/-0.048; p = 0.541)	0.352 (CI = +/-0.202; p = 0.003)	0.822	+1.39%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.180; p = 0.079)	0.562	-2.42%
Frequency	2006.1	-0.026 (CI = +/-0.012; p = 0.000)	-0.148 (CI = +/-0.181; p = 0.106)	0.572	-2.60%
Frequency	2006.2	-0.029 (CI = +/-0.013; p = 0.000)	-0.133 (CI = +/-0.182; p = 0.146)	0.591	-2.84%
Frequency	2007.1	-0.029 (CI = +/-0.013; p = 0.000)	-0.131 (CI = +/-0.186; p = 0.161)	0.576	-2.86%
Frequency	2007.2	-0.029 (CI = +/-0.014; p = 0.000)	-0.129 (CI = +/-0.192; p = 0.179)	0.561	-2.90%
Frequency	2008.1	-0.030 (CI = +/-0.016; p = 0.000)	-0.126 (CI = +/-0.197; p = 0.200)	0.546	-2.94%
Frequency	2008.2	-0.032 (CI = +/-0.016; p = 0.000)	-0.113 (CI = +/-0.200; p = 0.258)	0.554	-3.17%
Frequency	2009.1	-0.033 (CI = +/-0.018; p = 0.001)	-0.106 (CI = +/-0.206; p = 0.300)	0.544	-3.29%
Frequency	2009.2	-0.038 (CI = +/-0.018; p = 0.000)	-0.081 (CI = +/-0.204; p = 0.422)	0.581	-3.75%
Frequency	2010.1	-0.042 (CI = +/-0.020; p = 0.000)	-0.062 (CI = +/-0.207; p = 0.540)	0.595	-4.10%
Frequency	2010.2	-0.049 (CI = +/-0.019; p = 0.000)	-0.025 (CI = +/-0.194; p = 0.796)	0.667	-4.82%
Frequency	2011.1	-0.054 (CI = +/-0.021; p = 0.000)	-0.004 (CI = +/-0.196; p = 0.970)	0.680	-5.24%
Frequency	2011.2	-0.058 (CI = +/-0.022; p = 0.000)	0.015 (CI = +/-0.200; p = 0.876)	0.684	-5.62%
Frequency	2012.1	-0.064 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.200; p = 0.672)	0.703	-6.17%
Frequency	2012.2	-0.074 (CI = +/-0.023; p = 0.000)	0.084 (CI = +/-0.187; p = 0.361)	0.763	-7.09%
Frequency	2013.1	-0.075 (CI = +/-0.026; p = 0.000)	0.092 (CI = +/-0.196; p = 0.340)	0.741	-7.27%
Frequency	2013.2	-0.079 (CI = +/-0.029; p = 0.000)	0.107 (CI = +/-0.205; p = 0.289)	0.727	-7.62%
Frequency	2014.1	-0.075 (CI = +/-0.032; p = 0.000)	0.092 (CI = +/-0.216; p = 0.380)	0.677	-7.27%
Frequency	2014.2	-0.077 (CI = +/-0.037; p = 0.000)	0.099 (CI = +/-0.231; p = 0.375)	0.641	-7.44%
Frequency	2015.1	-0.075 (CI = +/-0.043; p = 0.002)	0.092 (CI = +/-0.247; p = 0.441)	0.580	-7.25%
Frequency	2015.2	-0.078 (CI = +/-0.050; p = 0.005)	0.100 (CI = +/-0.267; p = 0.437)	0.533	-7.47%
Frequency	2016.1	-0.081 (CI = +/-0.059; p = 0.010)	0.111 (CI = +/-0.291; p = 0.424)	0.486	-7.81%
Frequency	2016.2	-0.105 (CI = +/-0.063; p = 0.003)	0.180 (CI = +/-0.288; p = 0.199)	0.577	-9.95%
Frequency	2017.1	-0.127 (CI = +/-0.070; p = 0.002)	0.241 (CI = +/-0.294; p = 0.098)	0.626	-11.97%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.000 (CI = +/-0.012; p = 0.953)	-0.028	+0.04%
Loss Cost	2006.1	0.000 (CI = +/-0.013; p = 0.942)	-0.029	-0.05%
Loss Cost	2006.2	0.000 (CI = +/-0.014; p = 0.991)	-0.030	-0.01%
Loss Cost	2007.1	0.001 (CI = +/-0.015; p = 0.897)	-0.031	+0.09%
Loss Cost	2007.2	0.001 (CI = +/-0.016; p = 0.849)	-0.031	+0.15%
Loss Cost	2008.1	0.003 (CI = +/-0.017; p = 0.742)	-0.030	+0.27%
Loss Cost	2008.2	0.001 (CI = +/-0.018; p = 0.882)	-0.034	+0.13%
Loss Cost	2009.1	0.001 (CI = +/-0.019; p = 0.896)	-0.035	+0.12%
Loss Cost	2009.2	-0.003 (CI = +/-0.020; p = 0.744)	-0.033	-0.32%
Loss Cost	2010.1	-0.007 (CI = +/-0.021; p = 0.523)	-0.022	-0.65%
Loss Cost	2010.2	-0.012 (CI = +/-0.021; p = 0.246)	0.016	-1.21%
Loss Cost	2011.1	-0.013 (CI = +/-0.023; p = 0.234)	0.019	-1.34%
Loss Cost	2011.2	-0.015 (CI = +/-0.025; p = 0.207)	0.028	-1.53%
Loss Cost	2012.1	-0.016 (CI = +/-0.027; p = 0.221)	0.025	-1.61%
Loss Cost	2012.2	-0.022 (CI = +/-0.028; p = 0.122)	0.068	-2.17%
Loss Cost	2013.1	-0.022 (CI = +/-0.031; p = 0.154)	0.054	-2.19%
Loss Cost	2013.2	-0.022 (CI = +/-0.034; p = 0.199)	0.037	-2.16%
Loss Cost	2014.1	-0.015 (CI = +/-0.037; p = 0.415)	-0.016	-1.45%
Loss Cost	2014.2	-0.012 (CI = +/-0.041; p = 0.537)	-0.035	-1.22%
Loss Cost	2015.1	-0.001 (CI = +/-0.043; p = 0.965)	-0.062	-0.09%
Loss Cost	2015.2	0.006 (CI = +/-0.048; p = 0.796)	-0.062	+0.60%
Loss Cost	2016.1	0.011 (CI = +/-0.055; p = 0.678)	-0.058	+1.08%
Loss Cost	2016.2	0.005 (CI = +/-0.062; p = 0.856)	-0.074	+0.54%
Loss Cost	2017.1	0.004 (CI = +/-0.073; p = 0.917)	-0.082	+0.36%
Severity	2005.2	0.031 (CI = +/-0.008; p = 0.000)	0.635	+3.14%
Severity	2006.1	0.032 (CI = +/-0.008; p = 0.000)	0.631	+3.23%
Severity	2006.2	0.034 (CI = +/-0.008; p = 0.000)	0.677	+3.49%
Severity	2007.1	0.036 (CI = +/-0.009; p = 0.000)	0.688	+3.65%
Severity	2007.2	0.037 (CI = +/-0.009; p = 0.000)	0.687	+3.76%
Severity	2008.1	0.039 (CI = +/-0.009; p = 0.000)	0.702	+3.96%
Severity	2008.2	0.039 (CI = +/-0.010; p = 0.000)	0.689	+4.03%
Severity	2009.1	0.041 (CI = +/-0.010; p = 0.000)	0.684	+4.14%
Severity	2009.2	0.040 (CI = +/-0.011; p = 0.000)	0.654	+4.06%
Severity	2010.1	0.039 (CI = +/-0.012; p = 0.000)	0.622	+4.00%
Severity	2010.2	0.039 (CI = +/-0.013; p = 0.000)	0.591	+3.97%
Severity	2011.1	0.041 (CI = +/-0.014; p = 0.000)	0.589	+4.14%
Severity	2011.2	0.041 (CI = +/-0.015; p = 0.000)	0.568	+4.21%
Severity	2012.1	0.044 (CI = +/-0.016; p = 0.000)	0.581	+4.50%
Severity	2012.2	0.044 (CI = +/-0.017; p = 0.000)	0.549	+4.51%
Severity	2013.1	0.045 (CI = +/-0.019; p = 0.000)	0.519	+4.56%
Severity	2013.2	0.046 (CI = +/-0.021; p = 0.000)	0.505	+4.74%
Severity	2014.1	0.050 (CI = +/-0.023; p = 0.000)	0.525	+5.17%
Severity	2014.2	0.053 (CI = +/-0.025; p = 0.000)	0.513	+5.43%
Severity	2015.1	0.062 (CI = +/-0.025; p = 0.000)	0.607	+6.39%
Severity	2015.2	0.069 (CI = +/-0.027; p = 0.000)	0.644	+7.13%
Severity	2016.1	0.074 (CI = +/-0.030; p = 0.000)	0.648	+7.70%
Severity	2016.2	0.078 (CI = +/-0.034; p = 0.000)	0.631	+8.12%
Severity	2017.1	0.083 (CI = +/-0.039; p = 0.001)	0.619	+8.69%
Frequency	2005.2	-0.031 (CI = +/-0.010; p = 0.000)	0.533	-3.01%
Frequency	2006.1	-0.032 (CI = +/-0.010; p = 0.000)	0.550	-3.17%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.576	-3.38%
Frequency	2007.1	-0.035 (CI = +/-0.011; p = 0.000)	0.562	-3.43%
Frequency	2007.2	-0.035 (CI = +/-0.011; p = 0.000)	0.548	-3.48%
Frequency	2008.1	-0.036 (CI = +/-0.012; p = 0.000)	0.535	-3.55%
Frequency	2008.2	-0.038 (CI = +/-0.013; p = 0.000)	0.549	-3.75%
Frequency	2009.1	-0.039 (CI = +/-0.014; p = 0.000)	0.542	-3.86%
Frequency	2009.2	-0.043 (CI = +/-0.014; p = 0.000)	0.587	-4.21%
Frequency	2010.1	-0.046 (CI = +/-0.014; p = 0.000)	0.605	-4.47%
Frequency	2010.2	-0.051 (CI = +/-0.014; p = 0.000)	0.680	-4.98%
Frequency	2011.1	-0.054 (CI = +/-0.015; p = 0.000)	0.694	-5.26%
Frequency	2011.2	-0.057 (CI = +/-0.016; p = 0.000)	0.698	-5.51%
Frequency	2012.1	-0.060 (CI = +/-0.016; p = 0.000)	0.714	-5.85%
Frequency	2012.2	-0.066 (CI = +/-0.016; p = 0.000)	0.764	-6.39%
Frequency	2013.1	-0.067 (CI = +/-0.018; p = 0.000)	0.742	-6.45%
Frequency	2013.2	-0.068 (CI = +/-0.019; p = 0.000)	0.724	-6.59%
Frequency	2014.1	-0.065 (CI = +/-0.021; p = 0.000)	0.680	-6.30%
Frequency	2014.2	-0.065 (CI = +/-0.024; p = 0.000)	0.645	-6.31%
Frequency	2015.1	-0.063 (CI = +/-0.026; p = 0.000)	0.590	-6.10%
Frequency	2015.2	-0.063 (CI = +/-0.030; p = 0.000)	0.545	-6.10%
Frequency	2016.1	-0.063 (CI = +/-0.034; p = 0.001)	0.498	-6.14%
Frequency	2016.2	-0.073 (CI = +/-0.037; p = 0.001)	0.550	-7.02%
Frequency	2017.1	-0.080 (CI = +/-0.042; p = 0.001)	0.556	-7.67%

Total Property Damage

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.014; p = 0.191)	0.028	+0.93%
Loss Cost	2006.1	0.008 (CI = +/-0.015; p = 0.264)	0.011	+0.85%
Loss Cost	2006.2	0.010 (CI = +/-0.016; p = 0.231)	0.019	+0.98%
Loss Cost	2007.1	0.012 (CI = +/-0.017; p = 0.161)	0.042	+1.22%
Loss Cost	2007.2	0.014 (CI = +/-0.019; p = 0.136)	0.054	+1.40%
Loss Cost	2008.1	0.017 (CI = +/-0.020; p = 0.089)	0.086	+1.73%
Loss Cost	2008.2	0.016 (CI = +/-0.022; p = 0.148)	0.054	+1.58%
Loss Cost	2009.1	0.017 (CI = +/-0.024; p = 0.158)	0.052	+1.69%
Loss Cost	2009.2	0.010 (CI = +/-0.025; p = 0.420)	-0.016	+0.97%
Loss Cost	2010.1	0.004 (CI = +/-0.026; p = 0.747)	-0.049	+0.41%
Loss Cost	2010.2	-0.007 (CI = +/-0.025; p = 0.582)	-0.040	-0.67%
Loss Cost	2011.1	-0.009 (CI = +/-0.028; p = 0.486)	-0.030	-0.94%
Loss Cost	2011.2	-0.014 (CI = +/-0.031; p = 0.352)	-0.005	-1.40%
Loss Cost	2012.1	-0.017 (CI = +/-0.035; p = 0.323)	0.003	-1.68%
Loss Cost	2012.2	-0.032 (CI = +/-0.035; p = 0.065)	0.179	-3.17%
Loss Cost	2013.1	-0.036 (CI = +/-0.040; p = 0.071)	0.184	-3.56%
Loss Cost	2013.2	-0.041 (CI = +/-0.047; p = 0.081)	0.184	-3.99%
Loss Cost	2014.1	-0.027 (CI = +/-0.052; p = 0.271)	0.031	-2.67%
Loss Cost	2014.2	-0.027 (CI = +/-0.063; p = 0.362)	-0.008	-2.65%
Loss Cost	2015.1	0.002 (CI = +/-0.063; p = 0.943)	-0.124	+0.20%
Loss Cost	2015.2	0.021 (CI = +/-0.075; p = 0.534)	-0.077	+2.09%
Loss Cost	2016.1	0.035 (CI = +/-0.097; p = 0.413)	-0.033	+3.53%
Loss Cost	2016.2	-0.001 (CI = +/-0.116; p = 0.981)	-0.200	-0.11%
Loss Cost	2017.1	-0.047 (CI = +/-0.142; p = 0.408)	-0.030	-4.63%
Severity	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.533	+2.02%
Severity	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.517	+2.06%
Severity	2006.2	0.024 (CI = +/-0.007; p = 0.000)	0.629	+2.39%
Severity	2007.1	0.025 (CI = +/-0.008; p = 0.000)	0.648	+2.55%
Severity	2007.2	0.026 (CI = +/-0.008; p = 0.000)	0.640	+2.63%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.673	+2.86%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.642	+2.85%
Severity	2009.1	0.029 (CI = +/-0.010; p = 0.000)	0.622	+2.92%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.567	+2.60%
Severity	2010.1	0.023 (CI = +/-0.011; p = 0.000)	0.497	+2.28%
Severity	2010.2	0.019 (CI = +/-0.011; p = 0.002)	0.412	+1.96%
Severity	2011.1	0.020 (CI = +/-0.012; p = 0.004)	0.381	+2.01%
Severity	2011.2	0.018 (CI = +/-0.014; p = 0.015)	0.291	+1.79%
Severity	2012.1	0.020 (CI = +/-0.015; p = 0.015)	0.305	+2.00%
Severity	2012.2	0.015 (CI = +/-0.017; p = 0.068)	0.175	+1.54%
Severity	2013.1	0.010 (CI = +/-0.018; p = 0.240)	0.039	+1.01%
Severity	2013.2	0.007 (CI = +/-0.020; p = 0.490)	-0.043	+0.66%
Severity	2014.1	0.008 (CI = +/-0.024; p = 0.478)	-0.043	+0.80%
Severity	2014.2	0.003 (CI = +/-0.028; p = 0.809)	-0.104	+0.31%
Severity	2015.1	0.017 (CI = +/-0.027; p = 0.183)	0.111	+1.73%
Severity	2015.2	0.025 (CI = +/-0.032; p = 0.110)	0.227	+2.53%
Severity	2016.1	0.025 (CI = +/-0.043; p = 0.204)	0.128	+2.55%
Severity	2016.2	0.014 (CI = +/-0.057; p = 0.549)	-0.109	+1.43%
Severity	2017.1	-0.004 (CI = +/-0.077; p = 0.901)	-0.245	-0.37%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.028)	0.136	-1.07%
Frequency	2006.1	-0.012 (CI = +/-0.010; p = 0.022)	0.156	-1.19%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.013)	0.193	-1.38%
Frequency	2007.1	-0.013 (CI = +/-0.011; p = 0.028)	0.152	-1.29%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.055)	0.113	-1.20%
Frequency	2008.1	-0.011 (CI = +/-0.013; p = 0.101)	0.077	-1.10%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.092)	0.088	-1.23%
Frequency	2009.1	-0.012 (CI = +/-0.016; p = 0.133)	0.065	-1.19%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.061)	0.129	-1.59%
Frequency	2010.1	-0.018 (CI = +/-0.018; p = 0.049)	0.154	-1.83%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.006)	0.325	-2.58%
Frequency	2011.1	-0.029 (CI = +/-0.019; p = 0.006)	0.353	-2.89%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.355	-3.14%
Frequency	2012.1	-0.037 (CI = +/-0.024; p = 0.005)	0.400	-3.61%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.579	-4.64%
Frequency	2013.1	-0.046 (CI = +/-0.026; p = 0.002)	0.510	-4.52%
Frequency	2013.2	-0.047 (CI = +/-0.031; p = 0.007)	0.457	-4.62%
Frequency	2014.1	-0.035 (CI = +/-0.032; p = 0.037)	0.304	-3.44%
Frequency	2014.2	-0.030 (CI = +/-0.039; p = 0.114)	0.170	-2.95%
Frequency	2015.1	-0.015 (CI = +/-0.042; p = 0.429)	-0.035	-1.51%
Frequency	2015.2	-0.004 (CI = +/-0.051; p = 0.846)	-0.136	-0.43%
Frequency	2016.1	0.010 (CI = +/-0.063; p = 0.722)	-0.140	+0.96%
Frequency	2016.2	-0.015 (CI = +/-0.073; p = 0.613)	-0.134	-1.52%
Frequency	2017.1	-0.044 (CI = +/-0.091; p = 0.254)	0.133	-4.28%

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^2	Implied Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.014; p = 0.173)	0.102 (CI = +/-0.114; p = 0.077)	0.107	+0.93%
Loss Cost	2006.1	0.008 (CI = +/-0.014; p = 0.291)	0.110 (CI = +/-0.117; p = 0.064)	0.106	+0.76%
Loss Cost	2006.2	0.010 (CI = +/-0.015; p = 0.204)	0.119 (CI = +/-0.120; p = 0.050)	0.132	+0.98%
Loss Cost	2007.1	0.011 (CI = +/-0.017; p = 0.177)	0.113 (CI = +/-0.124; p = 0.073)	0.133	+1.12%
Loss Cost	2007.2	0.014 (CI = +/-0.018; p = 0.114)	0.124 (CI = +/-0.127; p = 0.054)	0.168	+1.40%
Loss Cost	2008.1	0.016 (CI = +/-0.019; p = 0.097)	0.116 (CI = +/-0.132; p = 0.081)	0.175	+1.60%
Loss Cost	2008.2	0.016 (CI = +/-0.021; p = 0.131)	0.116 (CI = +/-0.138; p = 0.097)	0.138	+1.58%
Loss Cost	2009.1	0.015 (CI = +/-0.023; p = 0.179)	0.117 (CI = +/-0.146; p = 0.109)	0.131	+1.55%
Loss Cost	2009.2	0.010 (CI = +/-0.024; p = 0.409)	0.097 (CI = +/-0.146; p = 0.179)	0.033	+0.97%
Loss Cost	2010.1	0.002 (CI = +/-0.025; p = 0.852)	0.123 (CI = +/-0.144; p = 0.088)	0.069	+0.22%
Loss Cost	2010.2	-0.007 (CI = +/-0.025; p = 0.569)	0.095 (CI = +/-0.135; p = 0.155)	0.030	-0.67%
Loss Cost	2011.1	-0.012 (CI = +/-0.027; p = 0.377)	0.110 (CI = +/-0.140; p = 0.115)	0.074	-1.15%
Loss Cost	2011.2	-0.014 (CI = +/-0.030; p = 0.335)	0.103 (CI = +/-0.149; p = 0.160)	0.070	-1.40%
Loss Cost	2012.1	-0.020 (CI = +/-0.034; p = 0.231)	0.119 (CI = +/-0.157; p = 0.125)	0.111	-1.96%
Loss Cost	2012.2	-0.032 (CI = +/-0.034; p = 0.061)	0.088 (CI = +/-0.147; p = 0.219)	0.220	-3.17%
Loss Cost	2013.1	-0.040 (CI = +/-0.039; p = 0.046)	0.106 (CI = +/-0.156; p = 0.163)	0.260	-3.87%
Loss Cost	2013.2	-0.041 (CI = +/-0.045; p = 0.074)	0.103 (CI = +/-0.171; p = 0.207)	0.241	-3.99%
Loss Cost	2014.1	-0.030 (CI = +/-0.053; p = 0.227)	0.081 (CI = +/-0.183; p = 0.342)	0.032	-3.00%
Loss Cost	2014.2	-0.027 (CI = +/-0.064; p = 0.365)	0.088 (CI = +/-0.205; p = 0.351)	-0.010	-2.65%
Loss Cost	2015.1	0.000 (CI = +/-0.069; p = 0.990)	0.039 (CI = +/-0.199; p = 0.654)	-0.246	-0.04%
Loss Cost	2015.2	0.021 (CI = +/-0.079; p = 0.545)	0.071 (CI = +/-0.205; p = 0.430)	-0.123	+2.09%
Loss Cost	2016.1	0.029 (CI = +/-0.110; p = 0.526)	0.058 (CI = +/-0.252; p = 0.579)	-0.158	+2.96%
Loss Cost	2016.2	-0.001 (CI = +/-0.139; p = 0.983)	0.023 (CI = +/-0.281; p = 0.832)	-0.481	-0.11%
Loss Cost	2017.1	-0.064 (CI = +/-0.168; p = 0.313)	0.096 (CI = +/-0.287; p = 0.365)	0.003	-6.19%
Severity	2005.2	0.020 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.059; p = 0.146)	0.553	+2.02%
Severity	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.061; p = 0.166)	0.536	+2.03%
Severity	2006.2	0.024 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.052; p = 0.031)	0.682	+2.39%
Severity	2007.1	0.025 (CI = +/-0.007; p = 0.000)	0.053 (CI = +/-0.054; p = 0.053)	0.689	+2.50%
Severity	2007.2	0.026 (CI = +/-0.008; p = 0.000)	0.058 (CI = +/-0.054; p = 0.037)	0.693	+2.63%
Severity	2008.1	0.028 (CI = +/-0.008; p = 0.000)	0.052 (CI = +/-0.055; p = 0.066)	0.710	+2.80%
Severity	2008.2	0.028 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.058; p = 0.068)	0.683	+2.85%
Severity	2009.1	0.028 (CI = +/-0.010; p = 0.000)	0.053 (CI = +/-0.061; p = 0.083)	0.662	+2.85%
Severity	2009.2	0.026 (CI = +/-0.010; p = 0.000)	0.045 (CI = +/-0.061; p = 0.139)	0.596	+2.60%
Severity	2010.1	0.022 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.056; p = 0.042)	0.586	+2.19%
Severity	2010.2	0.019 (CI = +/-0.010; p = 0.001)	0.051 (CI = +/-0.057; p = 0.073)	0.492	+1.96%
Severity	2011.1	0.019 (CI = +/-0.012; p = 0.004)	0.053 (CI = +/-0.061; p = 0.082)	0.464	+1.91%
Severity	2011.2	0.018 (CI = +/-0.013; p = 0.011)	0.050 (CI = +/-0.064; p = 0.118)	0.366	+1.79%
Severity	2012.1	0.019 (CI = +/-0.015; p = 0.019)	0.047 (CI = +/-0.069; p = 0.165)	0.359	+1.89%
Severity	2012.2	0.015 (CI = +/-0.016; p = 0.066)	0.039 (CI = +/-0.071; p = 0.261)	0.199	+1.54%
Severity	2013.1	0.008 (CI = +/-0.016; p = 0.289)	0.056 (CI = +/-0.066; p = 0.091)	0.201	+0.84%
Severity	2013.2	0.007 (CI = +/-0.019; p = 0.463)	0.052 (CI = +/-0.072; p = 0.138)	0.089	+0.66%
Severity	2014.1	0.006 (CI = +/-0.023; p = 0.592)	0.054 (CI = +/-0.081; p = 0.165)	0.075	+0.58%
Severity	2014.2	0.003 (CI = +/-0.028; p = 0.804)	0.049 (CI = +/-0.089; p = 0.241)	-0.034	+0.31%
Severity	2015.1	0.016 (CI = +/-0.029; p = 0.247)	0.026 (CI = +/-0.084; p = 0.484)	0.057	+1.57%
Severity	2015.2	0.025 (CI = +/-0.033; p = 0.110)	0.040 (CI = +/-0.085; p = 0.289)	0.264	+2.53%
Severity	2016.1	0.021 (CI = +/-0.045; p = 0.292)	0.047 (CI = +/-0.104; p = 0.298)	0.176	+2.09%
Severity	2016.2	0.014 (CI = +/-0.063; p = 0.566)	0.039 (CI = +/-0.128; p = 0.442)	-0.173	+1.43%
Severity	2017.1	-0.017 (CI = +/-0.069; p = 0.503)	0.075 (CI = +/-0.118; p = 0.137)	0.297	-1.64%
Frequency	2005.2	-0.011 (CI = +/-0.009; p = 0.024)	0.059 (CI = +/-0.078; p = 0.129)	0.180	-1.07%
Frequency	2006.1	-0.013 (CI = +/-0.010; p = 0.014)	0.068 (CI = +/-0.079; p = 0.089)	0.220	-1.24%
Frequency	2006.2	-0.014 (CI = +/-0.010; p = 0.011)	0.062 (CI = +/-0.081; p = 0.128)	0.239	-1.38%
Frequency	2007.1	-0.014 (CI = +/-0.011; p = 0.020)	0.060 (CI = +/-0.084; p = 0.154)	0.192	-1.34%
Frequency	2007.2	-0.012 (CI = +/-0.012; p = 0.049)	0.066 (CI = +/-0.087; p = 0.128)	0.168	-1.20%
Frequency	2008.1	-0.012 (CI = +/-0.013; p = 0.077)	0.065 (CI = +/-0.091; p = 0.153)	0.125	-1.17%
Frequency	2008.2	-0.012 (CI = +/-0.014; p = 0.086)	0.062 (CI = +/-0.095; p = 0.187)	0.124	-1.23%
Frequency	2009.1	-0.013 (CI = +/-0.016; p = 0.106)	0.064 (CI = +/-0.100; p = 0.198)	0.100	-1.27%
Frequency	2009.2	-0.016 (CI = +/-0.017; p = 0.061)	0.053 (CI = +/-0.102; p = 0.293)	0.137	-1.59%
Frequency	2010.1	-0.019 (CI = +/-0.018; p = 0.038)	0.065 (CI = +/-0.105; p = 0.211)	0.185	-1.93%
Frequency	2010.2	-0.026 (CI = +/-0.018; p = 0.007)	0.043 (CI = +/-0.098; p = 0.361)	0.320	-2.58%
Frequency	2011.1	-0.030 (CI = +/-0.019; p = 0.004)	0.057 (CI = +/-0.100; p = 0.244)	0.371	-3.00%
Frequency	2011.2	-0.032 (CI = +/-0.022; p = 0.007)	0.053 (CI = +/-0.107; p = 0.306)	0.361	-3.14%
Frequency	2012.1	-0.038 (CI = +/-0.023; p = 0.003)	0.072 (CI = +/-0.107; p = 0.172)	0.444	-3.78%
Frequency	2012.2	-0.047 (CI = +/-0.023; p = 0.001)	0.049 (CI = +/-0.099; p = 0.300)	0.584	-4.64%
Frequency	2013.1	-0.048 (CI = +/-0.027; p = 0.002)	0.050 (CI = +/-0.109; p = 0.332)	0.511	-4.67%
Frequency	2013.2	-0.047 (CI = +/-0.032; p = 0.008)	0.051 (CI = +/-0.119; p = 0.359)	0.453	-4.62%
Frequency	2014.1	-0.036 (CI = +/-0.035; p = 0.042)	0.027 (CI = +/-0.119; p = 0.617)	0.249	-3.55%
Frequency	2014.2	-0.030 (CI = +/-0.041; p = 0.128)	0.039 (CI = +/-0.129; p = 0.508)	0.119	-2.95%
Frequency	2015.1	-0.016 (CI = +/-0.047; p = 0.444)	0.013 (CI = +/-0.134; p = 0.822)	-0.174	-1.58%
Frequency	2015.2	-0.004 (CI = +/-0.055; p = 0.855)	0.031 (CI = +/-0.144; p = 0.621)	-0.268	-0.43%
Frequency	2016.1	0.008 (CI = +/-0.074; p = 0.779)	0.011 (CI = +/-0.169; p = 0.868)	-0.360	+0.85%
Frequency	2016.2	-0.015 (CI = +/-0.088; p = 0.652)	-0.016 (CI = +/-0.177; p = 0.811)	-0.395	-1.52%
Frequency	2017.1	-0.047 (CI = +/-0.124; p = 0.312)	0.021 (CI = +/-0.212; p = 0.773)	-0.119	-4.63%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality, mobility
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.011 (CI = +/-0.025; p = 0.392)	0.293 (CI = +/-0.196; p = 0.005)	0.006 (CI = +/-0.014; p = 0.425)	0.738 (CI = +/-0.368; p = 0.000)	0.551	+1.07%
Loss Cost	2006.1	0.012 (CI = +/-0.027; p = 0.362)	0.287 (CI = +/-0.202; p = 0.007)	0.006 (CI = +/-0.015; p = 0.421)	0.729 (CI = +/-0.377; p = 0.000)	0.551	+1.21%
Loss Cost	2006.2	0.008 (CI = +/-0.028; p = 0.543)	0.274 (CI = +/-0.205; p = 0.011)	0.006 (CI = +/-0.015; p = 0.430)	0.753 (CI = +/-0.384; p = 0.000)	0.535	+0.85%
Loss Cost	2007.1	0.009 (CI = +/-0.030; p = 0.553)	0.272 (CI = +/-0.213; p = 0.014)	0.006 (CI = +/-0.015; p = 0.436)	0.751 (CI = +/-0.395; p = 0.001)	0.533	+0.89%
Loss Cost	2007.2	0.007 (CI = +/-0.032; p = 0.675)	0.264 (CI = +/-0.219; p = 0.020)	0.006 (CI = +/-0.015; p = 0.446)	0.764 (CI = +/-0.406; p = 0.001)	0.519	+0.67%
Loss Cost	2008.1	0.020 (CI = +/-0.032; p = 0.215)	0.218 (CI = +/-0.205; p = 0.038)	0.007 (CI = +/-0.014; p = 0.333)	0.694 (CI = +/-0.378; p = 0.001)	0.583	+1.99%
Loss Cost	2008.2	0.019 (CI = +/-0.034; p = 0.258)	0.217 (CI = +/-0.212; p = 0.045)	0.007 (CI = +/-0.014; p = 0.343)	0.696 (CI = +/-0.392; p = 0.001)	0.569	+1.95%
Loss Cost	2009.1	0.020 (CI = +/-0.037; p = 0.270)	0.213 (CI = +/-0.221; p = 0.058)	0.007 (CI = +/-0.015; p = 0.347)	0.690 (CI = +/-0.406; p = 0.002)	0.566	+2.07%
Loss Cost	2009.2	0.014 (CI = +/-0.040; p = 0.473)	0.195 (CI = +/-0.225; p = 0.087)	0.007 (CI = +/-0.015; p = 0.353)	0.726 (CI = +/-0.415; p = 0.001)	0.547	+1.42%
Loss Cost	2010.1	0.026 (CI = +/-0.042; p = 0.207)	0.160 (CI = +/-0.223; p = 0.151)	0.007 (CI = +/-0.014; p = 0.292)	0.667 (CI = +/-0.409; p = 0.003)	0.586	+2.64%
Loss Cost	2010.2	0.023 (CI = +/-0.045; p = 0.296)	0.153 (CI = +/-0.231; p = 0.184)	0.007 (CI = +/-0.015; p = 0.302)	0.681 (CI = +/-0.427; p = 0.003)	0.566	+2.37%
Loss Cost	2011.1	0.014 (CI = +/-0.049; p = 0.558)	0.178 (CI = +/-0.237; p = 0.134)	0.007 (CI = +/-0.015; p = 0.333)	0.725 (CI = +/-0.436; p = 0.002)	0.564	+1.42%
Loss Cost	2011.2	0.022 (CI = +/-0.053; p = 0.390)	0.197 (CI = +/-0.243; p = 0.106)	0.007 (CI = +/-0.015; p = 0.335)	0.683 (CI = +/-0.451; p = 0.005)	0.577	+2.27%
Loss Cost	2012.1	0.036 (CI = +/-0.057; p = 0.199)	0.164 (CI = +/-0.246; p = 0.179)	0.008 (CI = +/-0.015; p = 0.294)	0.620 (CI = +/-0.457; p = 0.010)	0.606	+3.71%
Loss Cost	2012.2	0.021 (CI = +/-0.061; p = 0.483)	0.132 (CI = +/-0.245; p = 0.271)	0.008 (CI = +/-0.014; p = 0.279)	0.694 (CI = +/-0.460; p = 0.005)	0.588	+2.09%
Loss Cost	2013.1	0.028 (CI = +/-0.069; p = 0.405)	0.118 (CI = +/-0.258; p = 0.348)	0.008 (CI = +/-0.015; p = 0.277)	0.665 (CI = +/-0.487; p = 0.010)	0.590	+2.82%
Loss Cost	2013.2	0.071 (CI = +/-0.053; p = 0.012)	0.193 (CI = +/-0.186; p = 0.043)	0.007 (CI = +/-0.010; p = 0.149)	0.475 (CI = +/-0.356; p = 0.012)	0.800	+7.36%
Loss Cost	2014.1	0.080 (CI = +/-0.060; p = 0.013)	0.177 (CI = +/-0.196; p = 0.072)	0.008 (CI = +/-0.011; p = 0.148)	0.440 (CI = +/-0.379; p = 0.026)	0.800	+8.30%
Loss Cost	2014.2	0.067 (CI = +/-0.067; p = 0.050)	0.159 (CI = +/-0.202; p = 0.114)	0.008 (CI = +/-0.011; p = 0.142)	0.491 (CI = +/-0.399; p = 0.019)	0.778	+6.94%
Loss Cost	2015.1	0.056 (CI = +/-0.078; p = 0.144)	0.175 (CI = +/-0.215; p = 0.101)	0.008 (CI = +/-0.011; p = 0.156)	0.532 (CI = +/-0.432; p = 0.020)	0.765	+5.76%
Loss Cost	2015.2	0.093 (CI = +/-0.075; p = 0.019)	0.222 (CI = +/-0.189; p = 0.025)	0.007 (CI = +/-0.009; p = 0.139)	0.395 (CI = +/-0.391; p = 0.048)	0.839	+9.75%
Loss Cost	2016.1	0.080 (CI = +/-0.089; p = 0.072)	0.238 (CI = +/-0.203; p = 0.026)	0.007 (CI = +/-0.010; p = 0.150)	0.438 (CI = +/-0.430; p = 0.047)	0.829	+8.36%
Loss Cost	2016.2	0.074 (CI = +/-0.106; p = 0.152)	0.231 (CI = +/-0.221; p = 0.042)	0.007 (CI = +/-0.010; p = 0.162)	0.460 (CI = +/-0.484; p = 0.060)	0.799	+7.65%
Loss Cost	2017.1	0.070 (CI = +/-0.132; p = 0.261)	0.235 (CI = +/-0.247; p = 0.060)	0.007 (CI = +/-0.011; p = 0.184)	0.471 (CI = +/-0.556; p = 0.088)	0.784	+7.25%
Severity	2005.2	0.030 (CI = +/-0.022; p = 0.009)	0.121 (CI = +/-0.176; p = 0.172)	-0.004 (CI = +/-0.013; p = 0.527)	0.335 (CI = +/-0.331; p = 0.048)	0.528	+3.09%
Severity	2006.1	0.028 (CI = +/-0.024; p = 0.023)	0.131 (CI = +/-0.181; p = 0.149)	-0.004 (CI = +/-0.013; p = 0.509)	0.349 (CI = +/-0.338; p = 0.043)	0.514	+2.84%
Severity	2006.2	0.022 (CI = +/-0.024; p = 0.076)	0.108 (CI = +/-0.179; p = 0.225)	-0.004 (CI = +/-0.013; p = 0.484)	0.389 (CI = +/-0.334; p = 0.024)	0.489	+2.23%
Severity	2007.1	0.020 (CI = +/-0.026; p = 0.129)	0.116 (CI = +/-0.184; p = 0.208)	-0.005 (CI = +/-0.013; p = 0.474)	0.400 (CI = +/-0.342; p = 0.023)	0.478	+2.02%
Severity	2007.2	0.015 (CI = +/-0.028; p = 0.275)	0.098 (CI = +/-0.186; p = 0.288)	-0.005 (CI = +/-0.013; p = 0.462)	0.432 (CI = +/-0.344; p = 0.016)	0.454	+1.51%
Severity	2008.1	0.023 (CI = +/-0.028; p = 0.101)	0.069 (CI = +/-0.182; p = 0.447)	-0.004 (CI = +/-0.012; p = 0.510)	0.386 (CI = +/-0.336; p = 0.026)	0.503	+2.36%
Severity	2008.2	0.020 (CI = +/-0.030; p = 0.184)	0.058 (CI = +/-0.187; p = 0.528)	-0.004 (CI = +/-0.013; p = 0.510)	0.406 (CI = +/-0.345; p = 0.023)	0.480	+2.03%
Severity	2009.1	0.019 (CI = +/-0.033; p = 0.240)	0.061 (CI = +/-0.195; p = 0.526)	-0.004 (CI = +/-0.013; p = 0.513)	0.410 (CI = +/-0.358; p = 0.026)	0.468	+1.94%
Severity	2009.2	0.012 (CI = +/-0.035; p = 0.479)	0.040 (CI = +/-0.196; p = 0.675)	-0.004 (CI = +/-0.013; p = 0.501)	0.451 (CI = +/-0.361; p = 0.016)	0.448	+1.22%
Severity	2010.1	0.023 (CI = +/-0.036; p = 0.203)	0.009 (CI = +/-0.193; p = 0.926)	-0.004 (CI = +/-0.012; p = 0.552)	0.397 (CI = +/-0.354; p = 0.030)	0.500	+2.31%
Severity	2010.2	0.024 (CI = +/-0.039; p = 0.221)	0.012 (CI = +/-0.201; p = 0.904)	-0.004 (CI = +/-0.013; p = 0.561)	0.391 (CI = +/-0.371; p = 0.039)	0.489	+2.43%
Severity	2011.1	0.017 (CI = +/-0.043; p = 0.418)	0.030 (CI = +/-0.207; p = 0.766)	-0.004 (CI = +/-0.013; p = 0.529)	0.424 (CI = +/-0.382; p = 0.031)	0.468	+1.72%
Severity	2011.2	0.022 (CI = +/-0.047; p = 0.339)	0.041 (CI = +/-0.215; p = 0.691)	-0.004 (CI = +/-0.013; p = 0.536)	0.398 (CI = +/-0.398; p = 0.050)	0.471	+2.23%
Severity	2012.1	0.037 (CI = +/-0.050; p = 0.138)	0.007 (CI = +/-0.213; p = 0.946)	-0.003 (CI = +/-0.013; p = 0.585)	0.333 (CI = +/-0.396; p = 0.095)	0.525	+3.75%
Severity	2012.2	0.026 (CI = +/-0.054; p = 0.319)	-0.014 (CI = +/-0.217; p = 0.894)	-0.003 (CI = +/-0.013; p = 0.589)	0.382 (CI = +/-0.409; p = 0.065)	0.494	+2.67%
Severity	2013.1	0.035 (CI = +/-0.061; p = 0.240)	-0.032 (CI = +/-0.227; p = 0.773)	-0.003 (CI = +/-0.013; p = 0.623)	0.346 (CI = +/-0.430; p = 0.108)	0.501	+3.55%
Severity	2013.2	0.073 (CI = +/-0.047; p = 0.005)	0.034 (CI = +/-0.165; p = 0.667)	-0.003 (CI = +/-0.009; p = 0.444)	0.179 (CI = +/-0.316; p = 0.247)	0.749	+7.55%
Severity	2014.1	0.069 (CI = +/-0.054; p = 0.016)	0.042 (CI = +/-0.176; p = 0.621)	-0.003 (CI = +/-0.010; p = 0.446)	0.196 (CI = +/-0.340; p = 0.238)	0.721	+7.10%
Severity	2014.2	0.049 (CI = +/-0.056; p = 0.082)	0.013 (CI = +/-0.170; p = 0.870)	-0.003 (CI = +/-0.009; p = 0.457)	0.274 (CI = +/-0.336; p = 0.102)	0.702	+5.06%
Severity	2015.1	0.029 (CI = +/-0.061; p = 0.329)	0.044 (CI = +/-0.168; p = 0.578)	-0.003 (CI = +/-0.009; p = 0.409)	0.350 (CI = +/-0.339; p = 0.044)	0.692	+2.91%
Severity	2015.2	0.058 (CI = +/-0.059; p = 0.054)	0.081 (CI = +/-0.149; p = 0.260)	-0.004 (CI = +/-0.007; p = 0.264)	0.243 (CI = +/-0.307; p = 0.110)	0.789	+5.93%
Severity	2016.1	0.049 (CI = +/-0.070; p = 0.153)	0.092 (CI = +/-0.161; p = 0.235)	-0.004 (CI = +/-0.008; p = 0.280)	0.272 (CI = +/-0.340; p = 0.106)	0.766	+5.01%
Severity	2016.2	0.049 (CI = +/-0.084; p = 0.221)	0.092 (CI = +/-0.176; p = 0.270)	-0.004 (CI = +/-0.008; p = 0.307)	0.271 (CI = +/-0.384; p = 0.147)	0.730	+5.05%
Severity	2017.1	0.061 (CI = +/-0.103; p = 0.211)	0.079 (CI = +/-0.193; p = 0.377)	-0.004 (CI = +/-0.009; p = 0.312)	0.234 (CI = +/-0.436; p = 0.255)	0.718	+6.34%
Frequency	2005.2	-0.020 (CI = +/-0.010; p = 0.001)	0.173 (CI = +/-0.082; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.403 (CI = +/-0.154; p = 0.000)	0.606	-1.96%
Frequency	2006.1	-0.016 (CI = +/-0.010; p = 0.003)	0.156 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.380 (CI = +/-0.145; p = 0.000)	0.599	-1.58%
Frequency	2006.2	-0.014 (CI = +/-0.011; p = 0.014)	0.165 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.364 (CI = +/-0.144; p = 0.000)	0.614	-1.35%
Frequency	2007.1	-0.011 (CI = +/-0.011; p = 0.047)	0.156 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.005; p = 0.001)	0.351 (CI = +/-0.143; p = 0.000)	0.602	-1.11%
Frequency	2007.2	-0.008 (CI = +/-0.011; p = 0.146)	0.166 (CI = +/-0.076; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	0.333 (CI = +/-0.141; p = 0.000)	0.628	-0.82%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.500)	0.150 (CI = +/-0.071; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.307 (CI = +/-0.131; p = 0.000)	0.655	-0.37%
Frequency	2008.2	-0.001 (CI = +/-0.011; p = 0.891)	0.159 (CI = +/-0.070; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.290 (CI = +/-0.130; p = 0.000)	0.683	-0.08%
Frequency	2009.1	0.001 (CI = +/-0.012; p = 0.835)	0.153 (CI = +/-0.072; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.280 (CI = +/-0.132; p = 0.000)	0.684	+0.12%
Frequency	2009.2	0.002 (CI = +/-0.013; p = 0.757)	0.155 (CI = +/-0.074; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	0.275 (CI = +/-0.137; p = 0.000)	0.682	+0.20%
Frequency	2010.1	0.003 (CI = +/-0.014; p = 0.644)	0.151 (CI = +/-0.077; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.269 (CI = +/-0.142; p = 0.001)	0.681	+0.33%
Frequency	2010.2	-0.001 (CI = +/-0.015; p = 0.942)	0.141 (CI = +/-0.077; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.289 (CI = +/-0.142; p = 0.000)	0.684	-0.05%
Frequency	2011.1	-0.003 (CI = +/-0.016; p = 0.707)	0.148 (CI = +/-0.079; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.301 (CI = +/-0.146; p = 0.000)	0.691	-0.30%
Frequency	2011.2	0.000 (CI = +/-0.018; p = 0.969)	0.155 (CI = +/-0.081; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.284 (CI = +/-0.150; p = 0.001)	0.706	+0.03%
Frequency	2012.1	0.000 (CI = +/-0.020; p = 0.974)	0.157 (CI = +/-0.085; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	0.287 (CI = +/-0.158; p = 0.001)	0.703	-0.03%
Frequency	2012.2	-0.006 (CI = +/-0.021; p = 0.584)	0.146 (CI = +/-0.085; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.312 (CI = +/-0.160; p = 0.001)	0.709	-0.56%
Frequency	2013.1	-0.007 (CI = +/-0.024; p = 0.536)	0.150 (CI = +/-0.090; p = 0.003)	0.011 (CI = +/-0.005; p = 0.000)	0.319 (CI = +/-0.170; p = 0.001)	0.707	-0.71%
Frequency	2013.2	-0.002 (CI = +/-0.026; p = 0.886)	0.159 (CI = +/-0.092; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	0.295 (CI = +/-0.176; p = 0.003)	0.724	-0.18%
Frequency	2014.1	0.011 (CI = +/-0.026; p = 0.365)	0.136 (CI = +/-0.083; p = 0.003)	0.011 (CI = +/-0.004; p = 0.000)	0.244 (CI = +/-0.161; p = 0.006)	0.783	+1.12%
Frequency	2014.2	0.018 (CI = +/-0.028; p = 0.194)	0.145 (CI = +/-0.084; p = 0.002)	0.011 (CI = +/-0.004; p = 0.000)	0.217 (CI = +/-0.166; p = 0.014)	0.800	+1.79%
Frequency	2015.1	0.027 (CI = +/-0.031; p = 0.075)	0.131 (CI = +/-0.084; p = 0.005)	0.011 (CI = +/-0.004; p = 0.000)	0.182 (CI = +/-0.169; p = 0.037)	0.823	+2.77%
Frequency	2015.2	0.035 (CI = +/-0.034; p = 0.042)	0.141 (CI = +/-0.086; p = 0.004)	0.011 (CI = +/-0.004; p = 0.000)	0.152 (CI = +/-0.177; p = 0.087)	0.835	+3.61%
Frequency	2016.1	0.031 (CI = +/-0.041; p = 0.117)	0.146 (CI = +/-0.093; p = 0.005)	0.011 (CI = +/-0.005; p = 0.000)	0.165 (CI = +/-0.197; p = 0.092)	0.832	+3.19%
Frequency	2016.2	0.024 (CI = +/-0.048; p = 0.279)	0.139 (CI = +/-0.099; p = 0.011)	0.011 (CI = +/-0.005; p = 0.000)	0.189 (CI = +/-0.217; p = 0.082)	0.819	+2.48%
Frequency	2017.1	0.009 (CI = +/-0.055; p = 0.730)	0.156 (CI = +/-0.102; p = 0.007)	0.011 (CI = +/-0.005; p = 0.000)	0.237 (CI = +/-0.230; p = 0.045)	0.839	+0.86%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.027; p = 0.544)	0.706 (CI = +/-0.395; p = 0.001)	0.436	+0.83%
Loss Cost	2006.1	0.012 (CI = +/-0.029; p = 0.424)	0.683 (CI = +/-0.403; p = 0.002)	0.444	+1.16%
Loss Cost	2006.2	0.006 (CI = +/-0.030; p = 0.696)	0.722 (CI = +/-0.405; p = 0.001)	0.438	+0.59%
Loss Cost	2007.1	0.008 (CI = +/-0.032; p = 0.605)	0.705 (CI = +/-0.416; p = 0.002)	0.441	+0.83%
Loss Cost	2007.2	0.004 (CI = +/-0.034; p = 0.823)	0.734 (CI = +/-0.425; p = 0.001)	0.433	+0.38%
Loss Cost	2008.1	0.018 (CI = +/-0.033; p = 0.271)	0.644 (CI = +/-0.393; p = 0.002)	0.519	+1.84%
Loss Cost	2008.2	0.016 (CI = +/-0.036; p = 0.379)	0.660 (CI = +/-0.406; p = 0.002)	0.508	+1.58%
Loss Cost	2009.1	0.019 (CI = +/-0.039; p = 0.325)	0.641 (CI = +/-0.420; p = 0.004)	0.510	+1.91%
Loss Cost	2009.2	0.010 (CI = +/-0.041; p = 0.619)	0.691 (CI = +/-0.424; p = 0.002)	0.501	+1.01%
Loss Cost	2010.1	0.023 (CI = +/-0.042; p = 0.259)	0.617 (CI = +/-0.414; p = 0.005)	0.554	+2.38%
Loss Cost	2010.2	0.019 (CI = +/-0.046; p = 0.410)	0.643 (CI = +/-0.429; p = 0.005)	0.540	+1.87%
Loss Cost	2011.1	0.012 (CI = +/-0.050; p = 0.626)	0.678 (CI = +/-0.445; p = 0.004)	0.527	+1.20%
Loss Cost	2011.2	0.017 (CI = +/-0.055; p = 0.523)	0.652 (CI = +/-0.465; p = 0.008)	0.530	+1.73%
Loss Cost	2012.1	0.034 (CI = +/-0.058; p = 0.239)	0.571 (CI = +/-0.466; p = 0.019)	0.574	+3.43%
Loss Cost	2012.2	0.015 (CI = +/-0.061; p = 0.624)	0.661 (CI = +/-0.463; p = 0.007)	0.568	+1.46%
Loss Cost	2013.1	0.024 (CI = +/-0.068; p = 0.466)	0.618 (CI = +/-0.486; p = 0.015)	0.576	+2.43%
Loss Cost	2013.2	0.064 (CI = +/-0.060; p = 0.038)	0.444 (CI = +/-0.408; p = 0.035)	0.728	+6.65%
Loss Cost	2014.1	0.079 (CI = +/-0.067; p = 0.024)	0.386 (CI = +/-0.426; p = 0.073)	0.738	+8.17%
Loss Cost	2014.2	0.060 (CI = +/-0.074; p = 0.104)	0.458 (CI = +/-0.443; p = 0.043)	0.717	+6.21%
Loss Cost	2015.1	0.057 (CI = +/-0.086; p = 0.178)	0.469 (CI = +/-0.482; p = 0.056)	0.694	+5.89%
Loss Cost	2015.2	0.089 (CI = +/-0.094; p = 0.062)	0.357 (CI = +/-0.489; p = 0.140)	0.736	+9.29%
Loss Cost	2016.1	0.092 (CI = +/-0.111; p = 0.098)	0.346 (CI = +/-0.541; p = 0.190)	0.712	+9.64%
Loss Cost	2016.2	0.076 (CI = +/-0.132; p = 0.234)	0.397 (CI = +/-0.597; p = 0.173)	0.673	+7.89%
Loss Cost	2017.1	0.097 (CI = +/-0.157; p = 0.201)	0.334 (CI = +/-0.659; p = 0.288)	0.666	+10.22%
Severity	2005.2	0.032 (CI = +/-0.022; p = 0.006)	0.368 (CI = +/-0.318; p = 0.025)	0.526	+3.21%
Severity	2006.1	0.030 (CI = +/-0.023; p = 0.013)	0.378 (CI = +/-0.326; p = 0.025)	0.508	+3.07%
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.053)	0.423 (CI = +/-0.320; p = 0.011)	0.492	+2.38%
Severity	2007.1	0.023 (CI = +/-0.026; p = 0.081)	0.429 (CI = +/-0.329; p = 0.012)	0.478	+2.29%
Severity	2007.2	0.017 (CI = +/-0.027; p = 0.208)	0.466 (CI = +/-0.330; p = 0.007)	0.462	+1.70%
Severity	2008.1	0.026 (CI = +/-0.027; p = 0.061)	0.411 (CI = +/-0.319; p = 0.013)	0.522	+2.60%
Severity	2008.2	0.022 (CI = +/-0.029; p = 0.130)	0.434 (CI = +/-0.327; p = 0.011)	0.503	+2.22%
Severity	2009.1	0.022 (CI = +/-0.031; p = 0.162)	0.434 (CI = +/-0.339; p = 0.014)	0.493	+2.22%
Severity	2009.2	0.014 (CI = +/-0.033; p = 0.380)	0.477 (CI = +/-0.341; p = 0.008)	0.478	+1.44%
Severity	2010.1	0.025 (CI = +/-0.034; p = 0.141)	0.418 (CI = +/-0.334; p = 0.016)	0.533	+2.53%
Severity	2010.2	0.026 (CI = +/-0.037; p = 0.159)	0.412 (CI = +/-0.349; p = 0.023)	0.524	+2.65%
Severity	2011.1	0.020 (CI = +/-0.040; p = 0.314)	0.443 (CI = +/-0.361; p = 0.018)	0.504	+2.03%
Severity	2011.2	0.025 (CI = +/-0.044; p = 0.260)	0.420 (CI = +/-0.377; p = 0.031)	0.507	+2.50%
Severity	2012.1	0.039 (CI = +/-0.046; p = 0.092)	0.349 (CI = +/-0.373; p = 0.065)	0.563	+4.02%
Severity	2012.2	0.029 (CI = +/-0.050; p = 0.246)	0.398 (CI = +/-0.384; p = 0.043)	0.536	+2.94%
Severity	2013.1	0.037 (CI = +/-0.056; p = 0.187)	0.363 (CI = +/-0.404; p = 0.076)	0.543	+3.74%
Severity	2013.2	0.076 (CI = +/-0.044; p = 0.002)	0.195 (CI = +/-0.300; p = 0.188)	0.767	+7.86%
Severity	2014.1	0.073 (CI = +/-0.051; p = 0.007)	0.207 (CI = +/-0.322; p = 0.193)	0.742	+7.56%
Severity	2014.2	0.052 (CI = +/-0.053; p = 0.053)	0.288 (CI = +/-0.315; p = 0.070)	0.729	+5.35%
Severity	2015.1	0.033 (CI = +/-0.057; p = 0.233)	0.359 (CI = +/-0.319; p = 0.030)	0.714	+3.39%
Severity	2015.2	0.061 (CI = +/-0.058; p = 0.043)	0.262 (CI = +/-0.304; p = 0.086)	0.784	+6.24%
Severity	2016.1	0.056 (CI = +/-0.069; p = 0.101)	0.276 (CI = +/-0.335; p = 0.099)	0.758	+5.80%
Severity	2016.2	0.050 (CI = +/-0.083; p = 0.209)	0.295 (CI = +/-0.372; p = 0.110)	0.728	+5.15%
Severity	2017.1	0.066 (CI = +/-0.098; p = 0.166)	0.250 (CI = +/-0.409; p = 0.206)	0.725	+6.80%
Frequency	2005.2	-0.023 (CI = +/-0.014; p = 0.002)	0.338 (CI = +/-0.204; p = 0.002)	0.244	-2.31%
Frequency	2006.1	-0.019 (CI = +/-0.014; p = 0.011)	0.306 (CI = +/-0.196; p = 0.003)	0.198	-1.86%
Frequency	2006.2	-0.018 (CI = +/-0.015; p = 0.022)	0.299 (CI = +/-0.201; p = 0.005)	0.178	-1.75%
Frequency	2007.1	-0.014 (CI = +/-0.016; p = 0.071)	0.277 (CI = +/-0.202; p = 0.009)	0.150	-1.43%
Frequency	2007.2	-0.013 (CI = +/-0.017; p = 0.124)	0.268 (CI = +/-0.207; p = 0.013)	0.137	-1.29%
Frequency	2008.1	-0.007 (CI = +/-0.017; p = 0.376)	0.233 (CI = +/-0.201; p = 0.024)	0.136	-0.74%
Frequency	2008.2	-0.006 (CI = +/-0.018; p = 0.487)	0.226 (CI = +/-0.207; p = 0.034)	0.133	-0.63%
Frequency	2009.1	-0.003 (CI = +/-0.019; p = 0.754)	0.207 (CI = +/-0.211; p = 0.055)	0.140	-0.30%
Frequency	2009.2	-0.004 (CI = +/-0.021; p = 0.681)	0.214 (CI = +/-0.219; p = 0.055)	0.136	-0.43%
Frequency	2010.1	-0.001 (CI = +/-0.023; p = 0.895)	0.199 (CI = +/-0.227; p = 0.083)	0.143	-0.15%
Frequency	2010.2	-0.008 (CI = +/-0.024; p = 0.521)	0.232 (CI = +/-0.227; p = 0.046)	0.145	-0.76%
Frequency	2011.1	-0.008 (CI = +/-0.027; p = 0.533)	0.235 (CI = +/-0.238; p = 0.053)	0.142	-0.81%
Frequency	2011.2	-0.008 (CI = +/-0.030; p = 0.599)	0.232 (CI = +/-0.251; p = 0.068)	0.139	-0.76%
Frequency	2012.1	-0.006 (CI = +/-0.033; p = 0.724)	0.222 (CI = +/-0.264; p = 0.094)	0.139	-0.56%
Frequency	2012.2	-0.014 (CI = +/-0.035; p = 0.404)	0.263 (CI = +/-0.269; p = 0.054)	0.146	-1.43%
Frequency	2013.1	-0.013 (CI = +/-0.040; p = 0.513)	0.255 (CI = +/-0.286; p = 0.077)	0.142	-1.26%
Frequency	2013.2	-0.011 (CI = +/-0.045; p = 0.606)	0.249 (CI = +/-0.305; p = 0.103)	0.139	-1.12%
Frequency	2014.1	0.006 (CI = +/-0.048; p = 0.804)	0.179 (CI = +/-0.302; p = 0.228)	0.202	+0.57%
Frequency	2014.2	0.008 (CI = +/-0.055; p = 0.755)	0.169 (CI = +/-0.327; p = 0.288)	0.195	+0.82%
Frequency	2015.1	0.024 (CI = +/-0.061; p = 0.416)	0.110 (CI = +/-0.340; p = 0.499)	0.254	+2.42%
Frequency	2015.2	0.028 (CI = +/-0.071; p = 0.411)	0.095 (CI = +/-0.373; p = 0.593)	0.239	+2.87%
Frequency	2016.1	0.036 (CI = +/-0.084; p = 0.379)	0.070 (CI = +/-0.410; p = 0.717)	0.230	+3.62%
Frequency	2016.2	0.026 (CI = +/-0.101; p = 0.588)	0.101 (CI = +/-0.454; p = 0.635)	0.157	+2.60%
Frequency	2017.1	0.032 (CI = +/-0.122; p = 0.579)	0.084 (CI = +/-0.509; p = 0.722)	0.133	+3.20%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.013 (CI = +/-0.026; p = 0.325)	0.313 (CI = +/-0.174; p = 0.001)	0.438	+1.27%	+38.50%
Loss Cost	2006.1	0.016 (CI = +/-0.027; p = 0.242)	0.304 (CI = +/-0.177; p = 0.001)	0.448	+1.60%	+37.63%
Loss Cost	2006.2	0.011 (CI = +/-0.028; p = 0.440)	0.318 (CI = +/-0.178; p = 0.001)	0.439	+1.09%	+38.92%
Loss Cost	2007.1	0.013 (CI = +/-0.030; p = 0.373)	0.311 (CI = +/-0.182; p = 0.001)	0.443	+1.35%	+38.29%
Loss Cost	2007.2	0.010 (CI = +/-0.032; p = 0.548)	0.321 (CI = +/-0.186; p = 0.001)	0.434	+0.96%	+39.21%
Loss Cost	2008.1	0.023 (CI = +/-0.031; p = 0.135)	0.285 (CI = +/-0.170; p = 0.002)	0.525	+2.34%	+36.11%
Loss Cost	2008.2	0.021 (CI = +/-0.033; p = 0.205)	0.291 (CI = +/-0.175; p = 0.002)	0.513	+2.12%	+36.57%
Loss Cost	2009.1	0.024 (CI = +/-0.036; p = 0.174)	0.282 (CI = +/-0.180; p = 0.003)	0.517	+2.46%	+35.89%
Loss Cost	2009.2	0.017 (CI = +/-0.038; p = 0.376)	0.301 (CI = +/-0.182; p = 0.002)	0.506	+1.67%	+37.42%
Loss Cost	2010.1	0.029 (CI = +/-0.038; p = 0.131)	0.271 (CI = +/-0.176; p = 0.004)	0.563	+2.95%	+35.06%
Loss Cost	2010.2	0.025 (CI = +/-0.042; p = 0.229)	0.281 (CI = +/-0.182; p = 0.004)	0.548	+2.53%	+35.80%
Loss Cost	2011.1	0.019 (CI = +/-0.045; p = 0.388)	0.294 (CI = +/-0.188; p = 0.004)	0.534	+1.95%	+36.74%
Loss Cost	2011.2	0.024 (CI = +/-0.050; p = 0.319)	0.282 (CI = +/-0.196; p = 0.007)	0.538	+2.48%	+35.92%
Loss Cost	2012.1	0.040 (CI = +/-0.052; p = 0.129)	0.250 (CI = +/-0.194; p = 0.014)	0.584	+4.06%	+33.67%
Loss Cost	2012.2	0.023 (CI = +/-0.055; p = 0.397)	0.285 (CI = +/-0.193; p = 0.006)	0.577	+2.31%	+36.01%
Loss Cost	2013.1	0.032 (CI = +/-0.061; p = 0.289)	0.267 (CI = +/-0.201; p = 0.012)	0.587	+3.23%	+34.86%
Loss Cost	2013.2	0.068 (CI = +/-0.054; p = 0.016)	0.199 (CI = +/-0.167; p = 0.022)	0.740	+7.08%	+30.62%
Loss Cost	2014.1	0.081 (CI = +/-0.060; p = 0.011)	0.176 (CI = +/-0.173; p = 0.047)	0.750	+8.44%	+29.30%
Loss Cost	2014.2	0.064 (CI = +/-0.066; p = 0.057)	0.206 (CI = +/-0.179; p = 0.027)	0.731	+6.59%	+30.94%
Loss Cost	2015.1	0.060 (CI = +/-0.077; p = 0.117)	0.212 (CI = +/-0.194; p = 0.034)	0.711	+6.19%	+31.26%
Loss Cost	2015.2	0.088 (CI = +/-0.085; p = 0.041)	0.167 (CI = +/-0.198; p = 0.093)	0.748	+9.25%	+29.07%
Loss Cost	2016.1	0.089 (CI = +/-0.102; p = 0.081)	0.166 (CI = +/-0.221; p = 0.130)	0.725	+9.33%	+29.02%
Loss Cost	2016.2	0.068 (CI = +/-0.123; p = 0.249)	0.196 (CI = +/-0.246; p = 0.108)	0.693	+7.06%	+30.26%
Loss Cost	2017.1	0.084 (CI = +/-0.153; p = 0.251)	0.174 (CI = +/-0.283; p = 0.203)	0.681	+8.81%	+29.44%
Severity	2005.2	0.037 (CI = +/-0.021; p = 0.001)	0.124 (CI = +/-0.145; p = 0.091)	0.493	+3.81%	+17.51%
Severity	2006.1	0.037 (CI = +/-0.023; p = 0.003)	0.127 (CI = +/-0.149; p = 0.092)	0.473	+3.72%	+17.72%
Severity	2006.2	0.031 (CI = +/-0.023; p = 0.011)	0.143 (CI = +/-0.147; p = 0.056)	0.445	+3.13%	+18.99%
Severity	2007.1	0.030 (CI = +/-0.025; p = 0.019)	0.144 (CI = +/-0.151; p = 0.061)	0.429	+3.09%	+19.06%
Severity	2007.2	0.026 (CI = +/-0.026; p = 0.055)	0.157 (CI = +/-0.152; p = 0.043)	0.402	+2.60%	+20.06%
Severity	2008.1	0.034 (CI = +/-0.026; p = 0.012)	0.134 (CI = +/-0.146; p = 0.071)	0.472	+3.50%	+18.32%
Severity	2008.2	0.032 (CI = +/-0.028; p = 0.030)	0.141 (CI = +/-0.150; p = 0.064)	0.446	+3.22%	+18.84%
Severity	2009.1	0.032 (CI = +/-0.031; p = 0.039)	0.139 (CI = +/-0.155; p = 0.077)	0.434	+3.30%	+18.70%
Severity	2009.2	0.026 (CI = +/-0.033; p = 0.108)	0.154 (CI = +/-0.157; p = 0.055)	0.405	+2.68%	+19.74%
Severity	2010.1	0.037 (CI = +/-0.033; p = 0.030)	0.128 (CI = +/-0.153; p = 0.096)	0.472	+3.78%	+17.99%
Severity	2010.2	0.039 (CI = +/-0.036; p = 0.035)	0.123 (CI = +/-0.159; p = 0.121)	0.464	+4.01%	+17.66%
Severity	2011.1	0.035 (CI = +/-0.040; p = 0.080)	0.133 (CI = +/-0.164; p = 0.108)	0.433	+3.57%	+18.27%
Severity	2011.2	0.041 (CI = +/-0.043; p = 0.064)	0.120 (CI = +/-0.170; p = 0.156)	0.442	+4.16%	+17.49%
Severity	2012.1	0.056 (CI = +/-0.045; p = 0.017)	0.089 (CI = +/-0.166; p = 0.277)	0.513	+5.72%	+15.60%
Severity	2012.2	0.048 (CI = +/-0.049; p = 0.055)	0.105 (CI = +/-0.173; p = 0.221)	0.470	+4.93%	+16.49%
Severity	2013.1	0.057 (CI = +/-0.054; p = 0.040)	0.086 (CI = +/-0.179; p = 0.326)	0.486	+5.91%	+15.47%
Severity	2013.2	0.095 (CI = +/-0.042; p = 0.000)	0.016 (CI = +/-0.131; p = 0.806)	0.744	+9.99%	+11.72%
Severity	2014.1	0.096 (CI = +/-0.048; p = 0.001)	0.015 (CI = +/-0.141; p = 0.827)	0.715	+10.04%	+11.68%
Severity	2014.2	0.080 (CI = +/-0.053; p = 0.005)	0.041 (CI = +/-0.144; p = 0.551)	0.672	+8.37%	+12.94%
Severity	2015.1	0.068 (CI = +/-0.060; p = 0.029)	0.062 (CI = +/-0.152; p = 0.396)	0.624	+7.02%	+13.89%
Severity	2015.2	0.100 (CI = +/-0.060; p = 0.003)	0.011 (CI = +/-0.141; p = 0.866)	0.731	+10.49%	+11.74%
Severity	2016.1	0.104 (CI = +/-0.072; p = 0.008)	0.005 (CI = +/-0.156; p = 0.949)	0.699	+10.97%	+11.50%
Severity	2016.2	0.109 (CI = +/-0.088; p = 0.020)	-0.002 (CI = +/-0.177; p = 0.978)	0.660	+11.51%	+11.25%
Severity	2017.1	0.143 (CI = +/-0.104; p = 0.012)	-0.049 (CI = +/-0.191; p = 0.583)	0.689	+15.32%	+9.80%
Frequency	2005.2	-0.025 (CI = +/-0.012; p = 0.000)	0.189 (CI = +/-0.080; p = 0.000)	0.397	-2.45%	+17.87%
Frequency	2006.1	-0.021 (CI = +/-0.012; p = 0.001)	0.177 (CI = +/-0.076; p = 0.000)	0.376	-2.05%	+16.91%
Frequency	2006.2	-0.020 (CI = +/-0.012; p = 0.003)	0.175 (CI = +/-0.078; p = 0.000)	0.359	-1.97%	+16.75%
Frequency	2007.1	-0.017 (CI = +/-0.013; p = 0.011)	0.167 (CI = +/-0.078; p = 0.000)	0.342	-1.69%	+16.15%
Frequency	2007.2	-0.016 (CI = +/-0.014; p = 0.024)	0.164 (CI = +/-0.080; p = 0.000)	0.331	-1.60%	+15.95%
Frequency	2008.1	-0.011 (CI = +/-0.014; p = 0.103)	0.151 (CI = +/-0.076; p = 0.000)	0.341	-1.13%	+15.04%
Frequency	2008.2	-0.011 (CI = +/-0.015; p = 0.152)	0.150 (CI = +/-0.079; p = 0.001)	0.338	-1.06%	+14.92%
Frequency	2009.1	-0.008 (CI = +/-0.016; p = 0.299)	0.143 (CI = +/-0.080; p = 0.001)	0.341	-0.81%	+14.48%
Frequency	2009.2	-0.010 (CI = +/-0.017; p = 0.245)	0.148 (CI = +/-0.082; p = 0.001)	0.344	-0.99%	+14.77%
Frequency	2010.1	-0.008 (CI = +/-0.019; p = 0.381)	0.143 (CI = +/-0.085; p = 0.002)	0.346	-0.80%	+14.47%
Frequency	2010.2	-0.014 (CI = +/-0.019; p = 0.129)	0.158 (CI = +/-0.082; p = 0.001)	0.387	-1.43%	+15.42%
Frequency	2011.1	-0.016 (CI = +/-0.021; p = 0.130)	0.161 (CI = +/-0.086; p = 0.001)	0.388	-1.56%	+15.61%
Frequency	2011.2	-0.016 (CI = +/-0.023; p = 0.154)	0.162 (CI = +/-0.090; p = 0.001)	0.386	-1.62%	+15.69%
Frequency	2012.1	-0.016 (CI = +/-0.025; p = 0.209)	0.161 (CI = +/-0.094; p = 0.002)	0.383	-1.57%	+15.63%
Frequency	2012.2	-0.025 (CI = +/-0.026; p = 0.057)	0.180 (CI = +/-0.091; p = 0.001)	0.441	-2.50%	+16.75%
Frequency	2013.1	-0.026 (CI = +/-0.029; p = 0.083)	0.181 (CI = +/-0.097; p = 0.001)	0.437	-2.54%	+16.79%
Frequency	2013.2	-0.027 (CI = +/-0.033; p = 0.107)	0.183 (CI = +/-0.103; p = 0.002)	0.434	-2.65%	+16.91%
Frequency	2014.1	-0.015 (CI = +/-0.035; p = 0.392)	0.161 (CI = +/-0.102; p = 0.004)	0.471	-1.46%	+15.77%
Frequency	2014.2	-0.017 (CI = +/-0.041; p = 0.399)	0.165 (CI = +/-0.110; p = 0.006)	0.467	-1.65%	+15.94%
Frequency	2015.1	-0.008 (CI = +/-0.046; p = 0.727)	0.150 (CI = +/-0.117; p = 0.016)	0.485	-0.77%	+15.26%
Frequency	2015.2	-0.011 (CI = +/-0.055; p = 0.664)	0.155 (CI = +/-0.129; p = 0.021)	0.475	-1.13%	+15.50%
Frequency	2016.1	-0.015 (CI = +/-0.066; p = 0.633)	0.161 (CI = +/-0.143; p = 0.030)	0.465	-1.48%	+15.72%
Frequency	2016.2	-0.041 (CI = +/-0.075; p = 0.259)	0.198 (CI = +/-0.150; p = 0.014)	0.492	-3.99%	+17.09%
Frequency	2017.1	-0.058 (CI = +/-0.092; p = 0.192)	0.223 (CI = +/-0.169; p = 0.015)	0.502	-5.65%	+17.89%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.026; p = 0.497)	0.462 (CI = +/-0.269; p = 0.001)	0.364	+0.88%	+60.16%
Loss Cost	2006.1	0.012 (CI = +/-0.028; p = 0.387)	0.450 (CI = +/-0.274; p = 0.002)	0.373	+1.20%	+58.75%
Loss Cost	2006.2	0.007 (CI = +/-0.029; p = 0.648)	0.470 (CI = +/-0.274; p = 0.001)	0.367	+0.66%	+61.12%
Loss Cost	2007.1	0.009 (CI = +/-0.031; p = 0.564)	0.462 (CI = +/-0.280; p = 0.002)	0.371	+0.88%	+60.15%
Loss Cost	2007.2	0.005 (CI = +/-0.033; p = 0.779)	0.477 (CI = +/-0.285; p = 0.002)	0.364	+0.46%	+61.90%
Loss Cost	2008.1	0.018 (CI = +/-0.031; p = 0.247)	0.430 (CI = +/-0.260; p = 0.002)	0.456	+1.83%	+56.61%
Loss Cost	2008.2	0.016 (CI = +/-0.034; p = 0.353)	0.439 (CI = +/-0.267; p = 0.002)	0.445	+1.57%	+57.55%
Loss Cost	2009.1	0.019 (CI = +/-0.037; p = 0.307)	0.429 (CI = +/-0.274; p = 0.003)	0.448	+1.87%	+56.51%
Loss Cost	2009.2	0.010 (CI = +/-0.039; p = 0.597)	0.456 (CI = +/-0.274; p = 0.002)	0.441	+1.01%	+59.38%
Loss Cost	2010.1	0.022 (CI = +/-0.039; p = 0.249)	0.418 (CI = +/-0.265; p = 0.003)	0.500	+2.27%	+55.39%
Loss Cost	2010.2	0.018 (CI = +/-0.043; p = 0.404)	0.433 (CI = +/-0.273; p = 0.003)	0.486	+1.77%	+56.88%
Loss Cost	2011.1	0.011 (CI = +/-0.047; p = 0.628)	0.451 (CI = +/-0.280; p = 0.003)	0.474	+1.11%	+58.77%
Loss Cost	2011.2	0.016 (CI = +/-0.051; p = 0.535)	0.439 (CI = +/-0.291; p = 0.005)	0.478	+1.56%	+57.53%
Loss Cost	2012.1	0.031 (CI = +/-0.054; p = 0.253)	0.400 (CI = +/-0.288; p = 0.009)	0.526	+3.10%	+53.74%
Loss Cost	2012.2	0.012 (CI = +/-0.056; p = 0.666)	0.447 (CI = +/-0.280; p = 0.004)	0.529	+1.18%	+58.20%
Loss Cost	2013.1	0.020 (CI = +/-0.063; p = 0.516)	0.428 (CI = +/-0.292; p = 0.007)	0.538	+1.99%	+56.41%
Loss Cost	2013.2	0.056 (CI = +/-0.054; p = 0.043)	0.342 (CI = +/-0.236; p = 0.007)	0.713	+5.81%	+49.03%
Loss Cost	2014.1	0.068 (CI = +/-0.061; p = 0.031)	0.317 (CI = +/-0.246; p = 0.015)	0.724	+7.05%	+46.94%
Loss Cost	2014.2	0.048 (CI = +/-0.066; p = 0.141)	0.359 (CI = +/-0.247; p = 0.008)	0.713	+4.93%	+50.24%
Loss Cost	2015.1	0.042 (CI = +/-0.078; p = 0.267)	0.372 (CI = +/-0.266; p = 0.010)	0.694	+4.26%	+51.22%
Loss Cost	2015.2	0.069 (CI = +/-0.086; p = 0.109)	0.321 (CI = +/-0.271; p = 0.024)	0.735	+7.09%	+47.58%
Loss Cost	2016.1	0.065 (CI = +/-0.105; p = 0.197)	0.326 (CI = +/-0.301; p = 0.036)	0.712	+6.76%	+47.95%
Loss Cost	2016.2	0.038 (CI = +/-0.126; p = 0.514)	0.373 (CI = +/-0.327; p = 0.029)	0.689	+3.89%	+50.83%
Loss Cost	2017.1	0.048 (CI = +/-0.161; p = 0.513)	0.357 (CI = +/-0.376; p = 0.061)	0.676	+4.95%	+49.91%
Severity	2005.2	0.035 (CI = +/-0.022; p = 0.003)	0.219 (CI = +/-0.227; p = 0.058)	0.448	+3.55%	+28.93%
Severity	2006.1	0.034 (CI = +/-0.023; p = 0.006)	0.223 (CI = +/-0.232; p = 0.059)	0.427	+3.44%	+29.33%
Severity	2006.2	0.028 (CI = +/-0.024; p = 0.025)	0.246 (CI = +/-0.228; p = 0.035)	0.398	+2.81%	+31.52%
Severity	2007.1	0.027 (CI = +/-0.026; p = 0.040)	0.248 (CI = +/-0.234; p = 0.038)	0.382	+2.76%	+31.71%
Severity	2007.2	0.022 (CI = +/-0.027; p = 0.107)	0.267 (CI = +/-0.235; p = 0.027)	0.356	+2.23%	+33.46%
Severity	2008.1	0.031 (CI = +/-0.027; p = 0.028)	0.236 (CI = +/-0.225; p = 0.040)	0.427	+3.13%	+30.63%
Severity	2008.2	0.028 (CI = +/-0.029; p = 0.063)	0.247 (CI = +/-0.230; p = 0.037)	0.401	+2.80%	+31.59%
Severity	2009.1	0.028 (CI = +/-0.032; p = 0.080)	0.245 (CI = +/-0.238; p = 0.044)	0.389	+2.85%	+31.45%
Severity	2009.2	0.022 (CI = +/-0.034; p = 0.199)	0.266 (CI = +/-0.239; p = 0.031)	0.362	+2.18%	+33.32%
Severity	2010.1	0.032 (CI = +/-0.034; p = 0.066)	0.234 (CI = +/-0.232; p = 0.049)	0.430	+3.27%	+30.46%
Severity	2010.2	0.034 (CI = +/-0.038; p = 0.076)	0.228 (CI = +/-0.241; p = 0.062)	0.422	+3.46%	+30.01%
Severity	2011.1	0.029 (CI = +/-0.041; p = 0.158)	0.242 (CI = +/-0.248; p = 0.055)	0.392	+2.95%	+31.18%
Severity	2011.2	0.034 (CI = +/-0.045; p = 0.129)	0.228 (CI = +/-0.257; p = 0.079)	0.401	+3.50%	+29.98%
Severity	2012.1	0.049 (CI = +/-0.047; p = 0.042)	0.189 (CI = +/-0.251; p = 0.131)	0.473	+5.04%	+26.89%
Severity	2012.2	0.041 (CI = +/-0.052; p = 0.117)	0.211 (CI = +/-0.259; p = 0.104)	0.432	+4.15%	+28.56%
Severity	2013.1	0.049 (CI = +/-0.058; p = 0.088)	0.189 (CI = +/-0.269; p = 0.155)	0.447	+5.07%	+26.96%
Severity	2013.2	0.088 (CI = +/-0.044; p = 0.001)	0.100 (CI = +/-0.192; p = 0.285)	0.728	+9.19%	+20.69%
Severity	2014.1	0.087 (CI = +/-0.051; p = 0.002)	0.101 (CI = +/-0.205; p = 0.309)	0.697	+9.13%	+20.78%
Severity	2014.2	0.070 (CI = +/-0.055; p = 0.016)	0.138 (CI = +/-0.205; p = 0.171)	0.661	+7.26%	+23.11%
Severity	2015.1	0.055 (CI = +/-0.062; p = 0.076)	0.168 (CI = +/-0.213; p = 0.112)	0.620	+5.68%	+24.98%
Severity	2015.2	0.087 (CI = +/-0.062; p = 0.010)	0.107 (CI = +/-0.194; p = 0.251)	0.735	+9.07%	+21.44%
Severity	2016.1	0.089 (CI = +/-0.075; p = 0.025)	0.104 (CI = +/-0.216; p = 0.312)	0.702	+9.29%	+21.25%
Severity	2016.2	0.091 (CI = +/-0.094; p = 0.056)	0.101 (CI = +/-0.244; p = 0.380)	0.664	+9.50%	+21.08%
Severity	2017.1	0.122 (CI = +/-0.112; p = 0.036)	0.050 (CI = +/-0.263; p = 0.678)	0.692	+13.00%	+18.78%
Frequency	2005.2	-0.026 (CI = +/-0.012; p = 0.000)	0.243 (CI = +/-0.126; p = 0.000)	0.377	-2.57%	+24.22%
Frequency	2006.1	-0.022 (CI = +/-0.012; p = 0.001)	0.227 (CI = +/-0.119; p = 0.000)	0.337	-2.17%	+22.74%
Frequency	2006.2	-0.021 (CI = +/-0.013; p = 0.002)	0.224 (CI = +/-0.122; p = 0.001)	0.313	-2.10%	+22.51%
Frequency	2007.1	-0.018 (CI = +/-0.013; p = 0.009)	0.214 (CI = +/-0.121; p = 0.001)	0.278	-1.82%	+21.59%
Frequency	2007.2	-0.017 (CI = +/-0.014; p = 0.019)	0.211 (CI = +/-0.124; p = 0.002)	0.259	-1.73%	+21.31%
Frequency	2008.1	-0.013 (CI = +/-0.014; p = 0.081)	0.194 (CI = +/-0.118; p = 0.002)	0.243	-1.26%	+19.89%
Frequency	2008.2	-0.012 (CI = +/-0.015; p = 0.121)	0.192 (CI = +/-0.122; p = 0.003)	0.235	-1.20%	+19.73%
Frequency	2009.1	-0.010 (CI = +/-0.017; p = 0.244)	0.184 (CI = +/-0.124; p = 0.005)	0.227	-0.96%	+19.06%
Frequency	2009.2	-0.012 (CI = +/-0.018; p = 0.197)	0.190 (CI = +/-0.127; p = 0.005)	0.234	-1.14%	+19.55%
Frequency	2010.1	-0.010 (CI = +/-0.019; p = 0.313)	0.185 (CI = +/-0.131; p = 0.008)	0.228	-0.97%	+19.11%
Frequency	2010.2	-0.016 (CI = +/-0.020; p = 0.098)	0.204 (CI = +/-0.126; p = 0.003)	0.285	-1.63%	+20.67%
Frequency	2011.1	-0.018 (CI = +/-0.022; p = 0.098)	0.209 (CI = +/-0.130; p = 0.003)	0.289	-1.79%	+21.03%
Frequency	2011.2	-0.019 (CI = +/-0.024; p = 0.117)	0.211 (CI = +/-0.136; p = 0.004)	0.286	-1.87%	+21.20%
Frequency	2012.1	-0.019 (CI = +/-0.027; p = 0.162)	0.211 (CI = +/-0.143; p = 0.006)	0.279	-1.85%	+21.16%
Frequency	2012.2	-0.029 (CI = +/-0.027; p = 0.039)	0.236 (CI = +/-0.136; p = 0.002)	0.363	-2.85%	+23.05%
Frequency	2013.1	-0.030 (CI = +/-0.031; p = 0.059)	0.238 (CI = +/-0.144; p = 0.003)	0.355	-2.92%	+23.19%
Frequency	2013.2	-0.031 (CI = +/-0.035; p = 0.076)	0.242 (CI = +/-0.153; p = 0.004)	0.351	-3.09%	+23.48%
Frequency	2014.1	-0.019 (CI = +/-0.037; p = 0.290)	0.215 (CI = +/-0.151; p = 0.008)	0.363	-1.91%	+21.67%
Frequency	2014.2	-0.022 (CI = +/-0.043; p = 0.296)	0.221 (CI = +/-0.162; p = 0.011)	0.361	-2.18%	+22.04%
Frequency	2015.1	-0.013 (CI = +/-0.050; p = 0.570)	0.204 (CI = +/-0.172; p = 0.023)	0.368	-1.34%	+21.00%
Frequency	2015.2	-0.018 (CI = +/-0.060; p = 0.517)	0.213 (CI = +/-0.187; p = 0.029)	0.362	-1.81%	+21.52%
Frequency	2016.1	-0.023 (CI = +/-0.072; p = 0.492)	0.222 (CI = +/-0.208; p = 0.038)	0.354	-2.31%	+22.02%
Frequency	2016.2	-0.053 (CI = +/-0.081; p = 0.180)	0.272 (CI = +/-0.212; p = 0.017)	0.417	-5.12%	+24.57%
Frequency	2017.1	-0.074 (CI = +/-0.100; p = 0.129)	0.307 (CI = +/-0.235; p = 0.016)	0.446	-7.13%	+26.20%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Scalar_shift	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.027; p = 0.576)	0.378 (CI = +/-0.695; p = 0.277)	0.176 (CI = +/-0.307; p = 0.252)	0.442	+0.76%	+20.12%
Loss Cost	2006.1	0.011 (CI = +/-0.029; p = 0.453)	0.360 (CI = +/-0.702; p = 0.305)	0.174 (CI = +/-0.309; p = 0.261)	0.449	+1.08%	+20.24%
Loss Cost	2006.2	0.005 (CI = +/-0.030; p = 0.740)	0.391 (CI = +/-0.699; p = 0.262)	0.178 (CI = +/-0.307; p = 0.247)	0.445	+0.50%	+20.02%
Loss Cost	2007.1	0.007 (CI = +/-0.032; p = 0.649)	0.379 (CI = +/-0.711; p = 0.285)	0.176 (CI = +/-0.311; p = 0.258)	0.447	+0.73%	+20.11%
Loss Cost	2007.2	0.003 (CI = +/-0.034; p = 0.878)	0.403 (CI = +/-0.718; p = 0.260)	0.179 (CI = +/-0.313; p = 0.252)	0.440	+0.26%	+19.94%
Loss Cost	2008.1	0.017 (CI = +/-0.033; p = 0.303)	0.333 (CI = +/-0.655; p = 0.307)	0.169 (CI = +/-0.285; p = 0.235)	0.527	+1.71%	+20.43%
Loss Cost	2008.2	0.014 (CI = +/-0.036; p = 0.424)	0.346 (CI = +/-0.667; p = 0.297)	0.171 (CI = +/-0.290; p = 0.236)	0.516	+1.42%	+20.34%
Loss Cost	2009.1	0.017 (CI = +/-0.039; p = 0.370)	0.332 (CI = +/-0.681; p = 0.325)	0.169 (CI = +/-0.295; p = 0.250)	0.517	+1.73%	+20.44%
Loss Cost	2009.2	0.008 (CI = +/-0.041; p = 0.694)	0.372 (CI = +/-0.675; p = 0.267)	0.176 (CI = +/-0.291; p = 0.225)	0.512	+0.79%	+20.15%
Loss Cost	2010.1	0.021 (CI = +/-0.042; p = 0.307)	0.318 (CI = +/-0.650; p = 0.323)	0.166 (CI = +/-0.279; p = 0.232)	0.563	+2.13%	+20.54%
Loss Cost	2010.2	0.016 (CI = +/-0.046; p = 0.484)	0.339 (CI = +/-0.662; p = 0.300)	0.170 (CI = +/-0.283; p = 0.227)	0.550	+1.58%	+20.39%
Loss Cost	2011.1	0.008 (CI = +/-0.050; p = 0.731)	0.366 (CI = +/-0.672; p = 0.270)	0.176 (CI = +/-0.286; p = 0.217)	0.539	+0.84%	+20.19%
Loss Cost	2011.2	0.013 (CI = +/-0.055; p = 0.628)	0.350 (CI = +/-0.690; p = 0.304)	0.172 (CI = +/-0.293; p = 0.236)	0.540	+1.30%	+20.31%
Loss Cost	2012.1	0.029 (CI = +/-0.058; p = 0.310)	0.296 (CI = +/-0.679; p = 0.373)	0.159 (CI = +/-0.287; p = 0.261)	0.581	+2.95%	+20.69%
Loss Cost	2012.2	0.008 (CI = +/-0.061; p = 0.779)	0.362 (CI = +/-0.651; p = 0.259)	0.176 (CI = +/-0.274; p = 0.195)	0.584	+0.83%	+20.23%
Loss Cost	2013.1	0.017 (CI = +/-0.068; p = 0.614)	0.337 (CI = +/-0.670; p = 0.304)	0.169 (CI = +/-0.280; p = 0.222)	0.589	+1.68%	+20.40%
Loss Cost	2013.2	0.057 (CI = +/-0.061; p = 0.065)	0.226 (CI = +/-0.547; p = 0.396)	0.135 (CI = +/-0.228; p = 0.228)	0.736	+5.87%	+21.19%
Loss Cost	2014.1	0.070 (CI = +/-0.069; p = 0.046)	0.192 (CI = +/-0.558; p = 0.475)	0.124 (CI = +/-0.232; p = 0.273)	0.743	+7.26%	+21.43%
Loss Cost	2014.2	0.048 (CI = +/-0.075; p = 0.196)	0.245 (CI = +/-0.552; p = 0.359)	0.143 (CI = +/-0.229; p = 0.202)	0.730	+4.91%	+21.05%
Loss Cost	2015.1	0.041 (CI = +/-0.089; p = 0.344)	0.261 (CI = +/-0.579; p = 0.351)	0.150 (CI = +/-0.240; p = 0.203)	0.710	+4.14%	+20.94%
Loss Cost	2015.2	0.071 (CI = +/-0.100; p = 0.149)	0.201 (CI = +/-0.576; p = 0.466)	0.123 (CI = +/-0.239; p = 0.288)	0.740	+7.36%	+21.37%
Loss Cost	2016.1	0.068 (CI = +/-0.122; p = 0.249)	0.206 (CI = +/-0.615; p = 0.480)	0.125 (CI = +/-0.257; p = 0.309)	0.715	+7.04%	+21.33%
Loss Cost	2016.2	0.037 (CI = +/-0.148; p = 0.596)	0.256 (CI = +/-0.640; p = 0.398)	0.154 (CI = +/-0.272; p = 0.240)	0.687	+3.74%	+20.98%
Loss Cost	2017.1	0.048 (CI = +/-0.190; p = 0.583)	0.239 (CI = +/-0.694; p = 0.460)	0.143 (CI = +/-0.305; p = 0.320)	0.669	+4.95%	+21.09%
Severity	2005.2	0.032 (CI = +/-0.022; p = 0.007)	0.426 (CI = +/-0.570; p = 0.138)	-0.031 (CI = +/-0.252; p = 0.804)	0.512	+3.22%	+0.07%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.014)	0.434 (CI = +/-0.580; p = 0.138)	-0.030 (CI = +/-0.255; p = 0.812)	0.493	+3.08%	+0.03%
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.056)	0.470 (CI = +/-0.563; p = 0.099)	-0.026 (CI = +/-0.247; p = 0.835)	0.476	+2.40%	-0.19%
Severity	2007.1	0.023 (CI = +/-0.026; p = 0.084)	0.475 (CI = +/-0.575; p = 0.102)	-0.025 (CI = +/-0.252; p = 0.841)	0.462	+2.31%	-0.21%
Severity	2007.2	0.017 (CI = +/-0.027; p = 0.213)	0.505 (CI = +/-0.569; p = 0.080)	-0.021 (CI = +/-0.249; p = 0.865)	0.444	+1.71%	-0.39%
Severity	2008.1	0.026 (CI = +/-0.027; p = 0.064)	0.461 (CI = +/-0.544; p = 0.094)	-0.027 (CI = +/-0.237; p = 0.816)	0.506	+2.62%	-0.13%
Severity	2008.2	0.022 (CI = +/-0.029; p = 0.134)	0.478 (CI = +/-0.551; p = 0.086)	-0.024 (CI = +/-0.239; p = 0.835)	0.486	+2.24%	-0.23%
Severity	2009.1	0.022 (CI = +/-0.032; p = 0.166)	0.478 (CI = +/-0.565; p = 0.093)	-0.025 (CI = +/-0.244; p = 0.838)	0.474	+2.24%	-0.23%
Severity	2009.2	0.015 (CI = +/-0.034; p = 0.383)	0.511 (CI = +/-0.560; p = 0.072)	-0.019 (CI = +/-0.241; p = 0.874)	0.458	+1.47%	-0.42%
Severity	2010.1	0.025 (CI = +/-0.035; p = 0.145)	0.467 (CI = +/-0.540; p = 0.087)	-0.027 (CI = +/-0.232; p = 0.812)	0.514	+2.57%	-0.16%
Severity	2010.2	0.027 (CI = +/-0.038; p = 0.162)	0.462 (CI = +/-0.555; p = 0.099)	-0.028 (CI = +/-0.238; p = 0.810)	0.505	+2.70%	-0.14%
Severity	2011.1	0.021 (CI = +/-0.042; p = 0.317)	0.485 (CI = +/-0.564; p = 0.089)	-0.023 (CI = +/-0.240; p = 0.843)	0.482	+2.07%	-0.27%
Severity	2011.2	0.025 (CI = +/-0.046; p = 0.262)	0.467 (CI = +/-0.578; p = 0.107)	-0.027 (CI = +/-0.245; p = 0.820)	0.485	+2.57%	-0.17%
Severity	2012.1	0.041 (CI = +/-0.048; p = 0.093)	0.417 (CI = +/-0.560; p = 0.136)	-0.039 (CI = +/-0.236; p = 0.733)	0.544	+4.14%	+0.13%
Severity	2012.2	0.030 (CI = +/-0.053; p = 0.246)	0.450 (CI = +/-0.564; p = 0.112)	-0.031 (CI = +/-0.237; p = 0.790)	0.514	+3.05%	-0.07%
Severity	2013.1	0.038 (CI = +/-0.059; p = 0.187)	0.425 (CI = +/-0.578; p = 0.140)	-0.038 (CI = +/-0.242; p = 0.748)	0.521	+3.91%	+0.08%
Severity	2013.2	0.080 (CI = +/-0.046; p = 0.002)	0.312 (CI = +/-0.410; p = 0.127)	-0.072 (CI = +/-0.171; p = 0.386)	0.764	+8.28%	+0.75%
Severity	2014.1	0.078 (CI = +/-0.053; p = 0.007)	0.317 (CI = +/-0.428; p = 0.137)	-0.071 (CI = +/-0.178; p = 0.414)	0.737	+8.07%	+0.72%
Severity	2014.2	0.057 (CI = +/-0.056; p = 0.048)	0.366 (CI = +/-0.410; p = 0.076)	-0.052 (CI = +/-0.170; p = 0.521)	0.719	+5.83%	+0.42%
Severity	2015.1	0.037 (CI = +/-0.062; p = 0.218)	0.408 (CI = +/-0.404; p = 0.048)	-0.036 (CI = +/-0.167; p = 0.656)	0.698	+3.80%	+0.18%
Severity	2015.2	0.070 (CI = +/-0.063; p = 0.032)	0.344 (CI = +/-0.363; p = 0.061)	-0.064 (CI = +/-0.151; p = 0.373)	0.781	+7.24%	+0.56%
Severity	2016.1	0.068 (CI = +/-0.077; p = 0.076)	0.346 (CI = +/-0.387; p = 0.075)	-0.063 (CI = +/-0.162; p = 0.412)	0.753	+7.09%	+0.54%
Severity	2016.2	0.066 (CI = +/-0.096; p = 0.161)	0.351 (CI = +/-0.416; p = 0.091)	-0.061 (CI = +/-0.177; p = 0.467)	0.718	+6.79%	+0.52%
Severity	2017.1	0.096 (CI = +/-0.118; p = 0.099)	0.308 (CI = +/-0.431; p = 0.142)	-0.088 (CI = +/-0.189; p = 0.322)	0.727	+10.08%	+0.76%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.048 (CI = +/-0.327; p = 0.766)	0.207 (CI = +/-0.144; p = 0.006)	0.381	-2.39%	+20.03%
Frequency	2006.1	-0.020 (CI = +/-0.013; p = 0.003)	-0.074 (CI = +/-0.307; p = 0.627)	0.204 (CI = +/-0.135; p = 0.004)	0.361	-1.94%	+20.21%
Frequency	2006.2	-0.019 (CI = +/-0.013; p = 0.008)	-0.079 (CI = +/-0.312; p = 0.610)	0.203 (CI = +/-0.137; p = 0.005)	0.344	-1.86%	+20.24%
Frequency	2007.1	-0.016 (CI = +/-0.014; p = 0.030)	-0.096 (CI = +/-0.308; p = 0.530)	0.201 (CI = +/-0.135; p = 0.005)	0.329	-1.54%	+20.36%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.060)	-0.102 (CI = +/-0.313; p = 0.511)	0.200 (CI = +/-0.137; p = 0.006)	0.318	-1.42%	+20.40%
Frequency	2008.1	-0.009 (CI = +/-0.015; p = 0.228)	-0.128 (CI = +/-0.295; p = 0.381)	0.196 (CI = +/-0.128; p = 0.004)	0.337	-0.89%	+20.59%
Frequency	2008.2	-0.008 (CI = +/-0.016; p = 0.315)	-0.132 (CI = +/-0.301; p = 0.375)	0.196 (CI = +/-0.131; p = 0.005)	0.333	-0.80%	+20.62%
Frequency	2009.1	-0.005 (CI = +/-0.017; p = 0.552)	-0.146 (CI = +/-0.303; p = 0.330)	0.193 (CI = +/-0.131; p = 0.005)	0.341	-0.50%	+20.72%
Frequency	2009.2	-0.007 (CI = +/-0.019; p = 0.467)	-0.139 (CI = +/-0.309; p = 0.363)	0.195 (CI = +/-0.133; p = 0.006)	0.341	-0.67%	+20.67%
Frequency	2010.1	-0.004 (CI = +/-0.020; p = 0.667)	-0.149 (CI = +/-0.314; p = 0.338)	0.193 (CI = +/-0.135; p = 0.007)	0.344	-0.43%	+20.74%
Frequency	2010.2	-0.011 (CI = +/-0.021; p = 0.284)	-0.122 (CI = +/-0.302; p = 0.410)	0.198 (CI = +/-0.129; p = 0.004)	0.379	-1.09%	+20.55%
Frequency	2011.1	-0.012 (CI = +/-0.023; p = 0.282)	-0.118 (CI = +/-0.311; p = 0.439)	0.199 (CI = +/-0.132; p = 0.005)	0.378	-1.21%	+20.52%
Frequency	2011.2	-0.012 (CI = +/-0.025; p = 0.321)	-0.117 (CI = +/-0.321; p = 0.456)	0.199 (CI = +/-0.136; p = 0.006)	0.374	-1.24%	+20.51%
Frequency	2012.1	-0.011 (CI = +/-0.028; p = 0.410)	-0.120 (CI = +/-0.331; p = 0.457)	0.198 (CI = +/-0.140; p = 0.008)	0.370	-1.14%	+20.54%
Frequency	2012.2	-0.022 (CI = +/-0.030; p = 0.139)	-0.088 (CI = +/-0.317; p = 0.568)	0.207 (CI = +/-0.133; p = 0.004)	0.421	-2.16%	+20.31%
Frequency	2013.1	-0.022 (CI = +/-0.033; p = 0.190)	-0.088 (CI = +/-0.330; p = 0.581)	0.207 (CI = +/-0.138; p = 0.006)	0.416	-2.15%	+20.31%
Frequency	2013.2	-0.023 (CI = +/-0.038; p = 0.231)	-0.086 (CI = +/-0.344; p = 0.605)	0.207 (CI = +/-0.143; p = 0.007)	0.411	-2.23%	+20.29%
Frequency	2014.1	-0.008 (CI = +/-0.040; p = 0.695)	-0.124 (CI = +/-0.328; p = 0.434)	0.195 (CI = +/-0.136; p = 0.008)	0.460	-0.76%	+20.56%
Frequency	2014.2	-0.009 (CI = +/-0.047; p = 0.698)	-0.121 (CI = +/-0.345; p = 0.464)	0.196 (CI = +/-0.143; p = 0.011)	0.452	-0.87%	+20.54%
Frequency	2015.1	0.003 (CI = +/-0.054; p = 0.897)	-0.148 (CI = +/-0.351; p = 0.382)	0.185 (CI = +/-0.145; p = 0.016)	0.479	+0.33%	+20.73%
Frequency	2015.2	0.001 (CI = +/-0.064; p = 0.970)	-0.143 (CI = +/-0.372; p = 0.420)	0.187 (CI = +/-0.154; p = 0.021)	0.463	+0.12%	+20.70%
Frequency	2016.1	0.000 (CI = +/-0.079; p = 0.990)	-0.140 (CI = +/-0.397; p = 0.455)	0.188 (CI = +/-0.166; p = 0.029)	0.447	-0.05%	+20.68%
Frequency	2016.2	-0.029 (CI = +/-0.092; p = 0.503)	-0.095 (CI = +/-0.399; p = 0.610)	0.214 (CI = +/-0.170; p = 0.018)	0.460	-2.86%	+20.36%
Frequency	2017.1	-0.048 (CI = +/-0.116; p = 0.382)	-0.069 (CI = +/-0.425; p = 0.725)	0.231 (CI = +/-0.187; p = 0.020)	0.459	-4.66%	+20.17%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2020-10-29

Fit	Start Date	Time	Scalar_shift	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.559)	0.093 (CI = +/-0.921; p = 0.838)	0.411 (CI = +/-0.577; p = 0.156)	0.344	+0.80%	+52.05%
Loss Cost	2006.1	0.011 (CI = +/-0.029; p = 0.441)	0.073 (CI = +/-0.931; p = 0.874)	0.410 (CI = +/-0.582; p = 0.160)	0.353	+1.13%	+52.41%
Loss Cost	2006.2	0.005 (CI = +/-0.031; p = 0.718)	0.107 (CI = +/-0.927; p = 0.815)	0.412 (CI = +/-0.578; p = 0.156)	0.346	+0.55%	+51.79%
Loss Cost	2007.1	0.008 (CI = +/-0.033; p = 0.630)	0.094 (CI = +/-0.943; p = 0.840)	0.411 (CI = +/-0.587; p = 0.163)	0.349	+0.79%	+52.04%
Loss Cost	2007.2	0.003 (CI = +/-0.035; p = 0.853)	0.119 (CI = +/-0.952; p = 0.799)	0.413 (CI = +/-0.592; p = 0.164)	0.342	+0.32%	+51.58%
Loss Cost	2008.1	0.018 (CI = +/-0.034; p = 0.293)	0.043 (CI = +/-0.864; p = 0.920)	0.407 (CI = +/-0.536; p = 0.130)	0.435	+1.78%	+52.96%
Loss Cost	2008.2	0.015 (CI = +/-0.036; p = 0.409)	0.057 (CI = +/-0.882; p = 0.895)	0.408 (CI = +/-0.545; p = 0.135)	0.423	+1.49%	+52.70%
Loss Cost	2009.1	0.018 (CI = +/-0.039; p = 0.358)	0.042 (CI = +/-0.900; p = 0.924)	0.407 (CI = +/-0.555; p = 0.143)	0.425	+1.81%	+52.98%
Loss Cost	2009.2	0.009 (CI = +/-0.042; p = 0.669)	0.085 (CI = +/-0.892; p = 0.846)	0.411 (CI = +/-0.548; p = 0.134)	0.418	+0.88%	+52.20%
Loss Cost	2010.1	0.022 (CI = +/-0.043; p = 0.295)	0.025 (CI = +/-0.855; p = 0.952)	0.405 (CI = +/-0.524; p = 0.124)	0.477	+2.23%	+53.28%
Loss Cost	2010.2	0.017 (CI = +/-0.047; p = 0.465)	0.048 (CI = +/-0.872; p = 0.910)	0.408 (CI = +/-0.533; p = 0.127)	0.461	+1.68%	+52.86%
Loss Cost	2011.1	0.009 (CI = +/-0.051; p = 0.702)	0.077 (CI = +/-0.886; p = 0.857)	0.411 (CI = +/-0.539; p = 0.127)	0.449	+0.95%	+52.33%
Loss Cost	2011.2	0.014 (CI = +/-0.056; p = 0.603)	0.059 (CI = +/-0.911; p = 0.893)	0.409 (CI = +/-0.552; p = 0.138)	0.451	+1.43%	+52.66%
Loss Cost	2012.1	0.031 (CI = +/-0.060; p = 0.298)	0.000 (CI = +/-0.893; p = 1.000)	0.400 (CI = +/-0.539; p = 0.137)	0.500	+3.10%	+53.74%
Loss Cost	2012.2	0.010 (CI = +/-0.062; p = 0.743)	0.071 (CI = +/-0.855; p = 0.864)	0.412 (CI = +/-0.514; p = 0.109)	0.502	+0.99%	+52.45%
Loss Cost	2013.1	0.018 (CI = +/-0.070; p = 0.584)	0.043 (CI = +/-0.880; p = 0.919)	0.407 (CI = +/-0.526; p = 0.121)	0.510	+1.86%	+52.95%
Loss Cost	2013.2	0.059 (CI = +/-0.061; p = 0.057)	-0.079 (CI = +/-0.698; p = 0.813)	0.380 (CI = +/-0.415; p = 0.070)	0.695	+6.09%	+55.18%
Loss Cost	2014.1	0.073 (CI = +/-0.069; p = 0.040)	-0.116 (CI = +/-0.710; p = 0.731)	0.371 (CI = +/-0.420; p = 0.079)	0.706	+7.53%	+55.87%
Loss Cost	2014.2	0.051 (CI = +/-0.076; p = 0.171)	-0.060 (CI = +/-0.700; p = 0.856)	0.386 (CI = +/-0.411; p = 0.063)	0.692	+5.21%	+54.84%
Loss Cost	2015.1	0.044 (CI = +/-0.090; p = 0.307)	-0.044 (CI = +/-0.738; p = 0.899)	0.391 (CI = +/-0.431; p = 0.071)	0.669	+4.49%	+54.54%
Loss Cost	2015.2	0.075 (CI = +/-0.100; p = 0.127)	-0.111 (CI = +/-0.726; p = 0.743)	0.368 (CI = +/-0.421; p = 0.080)	0.713	+7.81%	+55.77%
Loss Cost	2016.1	0.073 (CI = +/-0.124; p = 0.219)	-0.107 (CI = +/-0.781; p = 0.767)	0.370 (CI = +/-0.449; p = 0.097)	0.686	+7.58%	+55.70%
Loss Cost	2016.2	0.043 (CI = +/-0.152; p = 0.538)	-0.055 (CI = +/-0.817; p = 0.883)	0.394 (CI = +/-0.468; p = 0.089)	0.656	+4.39%	+54.74%
Loss Cost	2017.1	0.056 (CI = +/-0.198; p = 0.530)	-0.075 (CI = +/-0.895; p = 0.851)	0.383 (CI = +/-0.512; p = 0.123)	0.637	+5.80%	+55.11%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.008)	0.356 (CI = +/-0.766; p = 0.350)	0.023 (CI = +/-0.480; p = 0.923)	0.447	+3.24%	+5.62%
Severity	2006.1	0.030 (CI = +/-0.025; p = 0.017)	0.365 (CI = +/-0.779; p = 0.347)	0.023 (CI = +/-0.487; p = 0.923)	0.425	+3.10%	+5.52%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.062)	0.404 (CI = +/-0.757; p = 0.284)	0.025 (CI = +/-0.472; p = 0.914)	0.402	+2.41%	+5.02%
Severity	2007.1	0.023 (CI = +/-0.027; p = 0.093)	0.409 (CI = +/-0.773; p = 0.287)	0.025 (CI = +/-0.481; p = 0.914)	0.386	+2.32%	+4.96%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.225)	0.442 (CI = +/-0.766; p = 0.247)	0.027 (CI = +/-0.476; p = 0.907)	0.365	+1.72%	+4.56%
Severity	2008.1	0.026 (CI = +/-0.029; p = 0.072)	0.394 (CI = +/-0.732; p = 0.279)	0.024 (CI = +/-0.454; p = 0.914)	0.431	+2.64%	+5.15%
Severity	2008.2	0.022 (CI = +/-0.031; p = 0.146)	0.413 (CI = +/-0.742; p = 0.262)	0.026 (CI = +/-0.459; p = 0.909)	0.408	+2.26%	+4.91%
Severity	2009.1	0.022 (CI = +/-0.033; p = 0.180)	0.413 (CI = +/-0.761; p = 0.274)	0.026 (CI = +/-0.469; p = 0.911)	0.395	+2.26%	+4.92%
Severity	2009.2	0.015 (CI = +/-0.035; p = 0.396)	0.448 (CI = +/-0.755; p = 0.232)	0.029 (CI = +/-0.464; p = 0.898)	0.375	+1.49%	+4.47%
Severity	2010.1	0.026 (CI = +/-0.036; p = 0.158)	0.400 (CI = +/-0.729; p = 0.267)	0.024 (CI = +/-0.447; p = 0.913)	0.437	+2.59%	+5.08%
Severity	2010.2	0.027 (CI = +/-0.040; p = 0.177)	0.395 (CI = +/-0.750; p = 0.286)	0.023 (CI = +/-0.458; p = 0.917)	0.427	+2.72%	+5.14%
Severity	2011.1	0.021 (CI = +/-0.044; p = 0.333)	0.419 (CI = +/-0.762; p = 0.265)	0.026 (CI = +/-0.464; p = 0.907)	0.401	+2.10%	+4.84%
Severity	2011.2	0.026 (CI = +/-0.048; p = 0.280)	0.400 (CI = +/-0.782; p = 0.297)	0.024 (CI = +/-0.474; p = 0.917)	0.405	+2.60%	+5.07%
Severity	2012.1	0.041 (CI = +/-0.051; p = 0.108)	0.345 (CI = +/-0.758; p = 0.351)	0.015 (CI = +/-0.458; p = 0.945)	0.471	+4.18%	+5.76%
Severity	2012.2	0.030 (CI = +/-0.056; p = 0.266)	0.381 (CI = +/-0.766; p = 0.309)	0.021 (CI = +/-0.460; p = 0.923)	0.435	+3.09%	+5.31%
Severity	2013.1	0.039 (CI = +/-0.063; p = 0.207)	0.354 (CI = +/-0.786; p = 0.354)	0.016 (CI = +/-0.470; p = 0.943)	0.444	+3.96%	+5.65%
Severity	2013.2	0.080 (CI = +/-0.049; p = 0.003)	0.230 (CI = +/-0.554; p = 0.389)	-0.011 (CI = +/-0.329; p = 0.947)	0.724	+8.34%	+7.21%
Severity	2014.1	0.078 (CI = +/-0.056; p = 0.010)	0.236 (CI = +/-0.581; p = 0.399)	-0.009 (CI = +/-0.343; p = 0.954)	0.692	+8.15%	+7.15%
Severity	2014.2	0.057 (CI = +/-0.060; p = 0.060)	0.289 (CI = +/-0.557; p = 0.282)	0.005 (CI = +/-0.327; p = 0.973)	0.667	+5.91%	+6.46%
Severity	2015.1	0.038 (CI = +/-0.067; p = 0.238)	0.335 (CI = +/-0.551; p = 0.210)	0.019 (CI = +/-0.321; p = 0.899)	0.641	+3.89%	+5.89%
Severity	2015.2	0.071 (CI = +/-0.068; p = 0.042)	0.264 (CI = +/-0.493; p = 0.263)	-0.005 (CI = +/-0.285; p = 0.968)	0.743	+7.36%	+6.78%
Severity	2016.1	0.070 (CI = +/-0.084; p = 0.094)	0.266 (CI = +/-0.530; p = 0.288)	-0.004 (CI = +/-0.305; p = 0.975)	0.709	+7.23%	+6.75%
Severity	2016.2	0.067 (CI = +/-0.107; p = 0.187)	0.271 (CI = +/-0.575; p = 0.315)	-0.003 (CI = +/-0.329; p = 0.987)	0.668	+6.97%	+6.70%
Severity	2017.1	0.098 (CI = +/-0.133; p = 0.126)	0.224 (CI = +/-0.600; p = 0.415)	-0.028 (CI = +/-0.343; p = 0.856)	0.682	+10.33%	+7.30%
Frequency	2005.2	-0.024 (CI = +/-0.013; p = 0.001)	-0.263 (CI = +/-0.419; p = 0.209)	0.388 (CI = +/-0.263; p = 0.005)	0.389	-2.36%	+43.96%
Frequency	2006.1	-0.019 (CI = +/-0.012; p = 0.003)	-0.292 (CI = +/-0.390; p = 0.137)	0.387 (CI = +/-0.244; p = 0.003)	0.364	-1.91%	+44.44%
Frequency	2006.2	-0.018 (CI = +/-0.013; p = 0.008)	-0.297 (CI = +/-0.397; p = 0.136)	0.387 (CI = +/-0.247; p = 0.003)	0.342	-1.82%	+44.54%
Frequency	2007.1	-0.015 (CI = +/-0.014; p = 0.031)	-0.316 (CI = +/-0.389; p = 0.108)	0.386 (CI = +/-0.242; p = 0.003)	0.320	-1.50%	+44.85%
Frequency	2007.2	-0.014 (CI = +/-0.015; p = 0.062)	-0.322 (CI = +/-0.396; p = 0.106)	0.385 (CI = +/-0.246; p = 0.003)	0.303	-1.38%	+44.97%
Frequency	2008.1	-0.008 (CI = +/-0.014; p = 0.237)	-0.351 (CI = +/-0.368; p = 0.061)	0.383 (CI = +/-0.228; p = 0.002)	0.315	-0.84%	+45.46%
Frequency	2008.2	-0.007 (CI = +/-0.016; p = 0.330)	-0.356 (CI = +/-0.376; p = 0.062)	0.383 (CI = +/-0.232; p = 0.002)	0.309	-0.75%	+45.55%
Frequency	2009.1	-0.004 (CI = +/-0.016; p = 0.585)	-0.371 (CI = +/-0.376; p = 0.053)	0.382 (CI = +/-0.232; p = 0.002)	0.314	-0.44%	+45.81%
Frequency	2009.2	-0.006 (CI = +/-0.018; p = 0.495)	-0.364 (CI = +/-0.384; p = 0.062)	0.382 (CI = +/-0.236; p = 0.003)	0.315	-0.60%	+45.68%
Frequency	2010.1	-0.004 (CI = +/-0.019; p = 0.710)	-0.375 (CI = +/-0.390; p = 0.059)	0.381 (CI = +/-0.239; p = 0.003)	0.316	-0.35%	+45.87%
Frequency	2010.2	-0.010 (CI = +/-0.020; p = 0.295)	-0.346 (CI = +/-0.370; p = 0.065)	0.384 (CI = +/-0.226; p = 0.002)	0.366	-1.02%	+45.38%
Frequency	2011.1	-0.011 (CI = +/-0.022; p = 0.294)	-0.342 (CI = +/-0.381; p = 0.076)	0.385 (CI = +/-0.232; p = 0.002)	0.364	-1.13%	+45.30%
Frequency	2011.2	-0.011 (CI = +/-0.024; p = 0.338)	-0.341 (CI = +/-0.394; p = 0.086)	0.385 (CI = +/-0.239; p = 0.003)	0.359	-1.14%	+45.29%
Frequency	2012.1	-0.010 (CI = +/-0.027; p = 0.436)	-0.345 (CI = +/-0.408; p = 0.092)	0.384 (CI = +/-0.246; p = 0.004)	0.352	-1.03%	+45.36%
Frequency	2012.2	-0.021 (CI = +/-0.028; p = 0.140)	-0.310 (CI = +/-0.385; p = 0.107)	0.391 (CI = +/-0.231; p = 0.002)	0.423	-2.04%	+44.76%
Frequency	2013.1	-0.020 (CI = +/-0.032; p = 0.195)	-0.311 (CI = +/-0.401; p = 0.119)	0.390 (CI = +/-0.240; p = 0.003)	0.414	-2.02%	+44.77%
Frequency	2013.2	-0.021 (CI = +/-0.037; p = 0.241)	-0.309 (CI = +/-0.419; p = 0.136)	0.391 (CI = +/-0.249; p = 0.004)	0.406	-2.08%	+44.74%
Frequency	2014.1	-0.006 (CI = +/-0.038; p = 0.747)	-0.352 (CI = +/-0.389; p = 0.073)	0.381 (CI = +/-0.230; p = 0.003)	0.462	-0.58%	+45.47%
Frequency	2014.2	-0.007 (CI = +/-0.044; p = 0.752)	-0.349 (CI = +/-0.410; p = 0.089)	0.381 (CI = +/-0.241; p = 0.005)	0.454	-0.66%	+45.43%
Frequency	2015.1	0.006 (CI = +/-0.050; p = 0.804)	-0.379 (CI = +/-0.413; p = 0.069)	0.372 (CI = +/-0.241; p = 0.006)	0.487	+0.58%	+45.94%
Frequency	2015.2	0.004 (CI = +/-0.061; p = 0.882)	-0.375 (CI = +/-0.440; p = 0.087)	0.373 (CI = +/-0.255; p = 0.008)	0.473	+0.42%	+45.88%
Frequency	2016.1	0.003 (CI = +/-0.075; p = 0.926)	-0.373 (CI = +/-0.473; p = 0.109)	0.374 (CI = +/-0.272; p = 0.012)	0.457	+0.32%	+45.85%
Frequency	2016.2	-0.024 (CI = +/-0.087; p = 0.541)	-0.326 (CI = +/-0.469; p = 0.151)	0.396 (CI = +/-0.269; p = 0.009)	0.491	-2.41%	+45.02%
Frequency	2017.1	-0.042 (CI = +/-0.111; p = 0.411)	-0.299 (CI = +/-0.504; p = 0.209)	0.411 (CI = +/-0.288; p = 0.011)	0.495	-4.11%	+44.57%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.028; p = 0.572)	0.670 (CI = +/-0.444; p = 0.004)	0.321	+0.79%
Loss Cost	2006.1	0.011 (CI = +/-0.030; p = 0.452)	0.649 (CI = +/-0.452; p = 0.006)	0.330	+1.12%
Loss Cost	2006.2	0.005 (CI = +/-0.031; p = 0.725)	0.686 (CI = +/-0.454; p = 0.004)	0.322	+0.54%
Loss Cost	2007.1	0.008 (CI = +/-0.034; p = 0.637)	0.671 (CI = +/-0.466; p = 0.006)	0.325	+0.79%
Loss Cost	2007.2	0.003 (CI = +/-0.036; p = 0.853)	0.698 (CI = +/-0.475; p = 0.005)	0.317	+0.33%
Loss Cost	2008.1	0.018 (CI = +/-0.035; p = 0.302)	0.614 (CI = +/-0.438; p = 0.008)	0.405	+1.79%
Loss Cost	2008.2	0.015 (CI = +/-0.037; p = 0.415)	0.629 (CI = +/-0.451; p = 0.008)	0.392	+1.51%
Loss Cost	2009.1	0.018 (CI = +/-0.040; p = 0.362)	0.612 (CI = +/-0.465; p = 0.012)	0.395	+1.84%
Loss Cost	2009.2	0.009 (CI = +/-0.043; p = 0.663)	0.660 (CI = +/-0.468; p = 0.008)	0.383	+0.92%
Loss Cost	2010.1	0.023 (CI = +/-0.044; p = 0.298)	0.591 (CI = +/-0.457; p = 0.013)	0.441	+2.29%
Loss Cost	2010.2	0.017 (CI = +/-0.048; p = 0.459)	0.616 (CI = +/-0.472; p = 0.013)	0.424	+1.76%
Loss Cost	2011.1	0.011 (CI = +/-0.052; p = 0.681)	0.649 (CI = +/-0.488; p = 0.011)	0.409	+1.06%
Loss Cost	2011.2	0.016 (CI = +/-0.058; p = 0.581)	0.626 (CI = +/-0.509; p = 0.018)	0.413	+1.58%
Loss Cost	2012.1	0.032 (CI = +/-0.062; p = 0.287)	0.552 (CI = +/-0.509; p = 0.035)	0.462	+3.29%
Loss Cost	2012.2	0.012 (CI = +/-0.065; p = 0.696)	0.637 (CI = +/-0.503; p = 0.016)	0.451	+1.24%
Loss Cost	2013.1	0.022 (CI = +/-0.073; p = 0.540)	0.599 (CI = +/-0.528; p = 0.029)	0.461	+2.19%
Loss Cost	2013.2	0.063 (CI = +/-0.066; p = 0.059)	0.438 (CI = +/-0.444; p = 0.053)	0.641	+6.51%
Loss Cost	2014.1	0.078 (CI = +/-0.074; p = 0.040)	0.383 (CI = +/-0.464; p = 0.098)	0.656	+8.08%
Loss Cost	2014.2	0.058 (CI = +/-0.083; p = 0.155)	0.453 (CI = +/-0.481; p = 0.063)	0.623	+5.97%
Loss Cost	2015.1	0.054 (CI = +/-0.098; p = 0.254)	0.467 (CI = +/-0.525; p = 0.077)	0.595	+5.55%
Loss Cost	2015.2	0.088 (CI = +/-0.109; p = 0.102)	0.357 (CI = +/-0.538; p = 0.173)	0.649	+9.23%
Loss Cost	2016.1	0.092 (CI = +/-0.133; p = 0.156)	0.347 (CI = +/-0.602; p = 0.231)	0.618	+9.62%
Loss Cost	2016.2	0.072 (CI = +/-0.163; p = 0.349)	0.403 (CI = +/-0.675; p = 0.214)	0.565	+7.47%
Loss Cost	2017.1	0.099 (CI = +/-0.205; p = 0.305)	0.332 (CI = +/-0.770; p = 0.355)	0.557	+10.38%
Severity	2005.2	0.032 (CI = +/-0.023; p = 0.007)	0.388 (CI = +/-0.358; p = 0.034)	0.464	+3.24%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.015)	0.397 (CI = +/-0.366; p = 0.034)	0.444	+3.10%
Severity	2006.2	0.024 (CI = +/-0.025; p = 0.058)	0.440 (CI = +/-0.358; p = 0.018)	0.422	+2.41%
Severity	2007.1	0.023 (CI = +/-0.027; p = 0.087)	0.445 (CI = +/-0.368; p = 0.020)	0.407	+2.32%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.217)	0.480 (CI = +/-0.368; p = 0.012)	0.387	+1.72%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.067)	0.428 (CI = +/-0.355; p = 0.020)	0.452	+2.64%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.138)	0.449 (CI = +/-0.363; p = 0.017)	0.430	+2.26%
Severity	2009.1	0.022 (CI = +/-0.033; p = 0.170)	0.449 (CI = +/-0.376; p = 0.021)	0.419	+2.26%
Severity	2009.2	0.015 (CI = +/-0.034; p = 0.385)	0.489 (CI = +/-0.377; p = 0.013)	0.401	+1.49%
Severity	2010.1	0.026 (CI = +/-0.035; p = 0.148)	0.433 (CI = +/-0.368; p = 0.023)	0.461	+2.60%
Severity	2010.2	0.027 (CI = +/-0.039; p = 0.166)	0.427 (CI = +/-0.384; p = 0.031)	0.453	+2.73%
Severity	2011.1	0.021 (CI = +/-0.043; p = 0.320)	0.456 (CI = +/-0.395; p = 0.026)	0.429	+2.11%
Severity	2011.2	0.026 (CI = +/-0.047; p = 0.266)	0.433 (CI = +/-0.411; p = 0.040)	0.435	+2.61%
Severity	2012.1	0.041 (CI = +/-0.049; p = 0.098)	0.366 (CI = +/-0.405; p = 0.074)	0.499	+4.18%
Severity	2012.2	0.031 (CI = +/-0.054; p = 0.250)	0.410 (CI = +/-0.417; p = 0.053)	0.466	+3.10%
Severity	2013.1	0.039 (CI = +/-0.060; p = 0.191)	0.376 (CI = +/-0.437; p = 0.087)	0.477	+3.97%
Severity	2013.2	0.080 (CI = +/-0.047; p = 0.002)	0.216 (CI = +/-0.315; p = 0.165)	0.741	+8.33%
Severity	2014.1	0.078 (CI = +/-0.054; p = 0.007)	0.223 (CI = +/-0.338; p = 0.180)	0.712	+8.13%
Severity	2014.2	0.057 (CI = +/-0.057; p = 0.049)	0.296 (CI = +/-0.333; p = 0.077)	0.691	+5.92%
Severity	2015.1	0.039 (CI = +/-0.063; p = 0.211)	0.360 (CI = +/-0.341; p = 0.040)	0.668	+3.94%
Severity	2015.2	0.071 (CI = +/-0.064; p = 0.032)	0.257 (CI = +/-0.316; p = 0.101)	0.764	+7.33%
Severity	2016.1	0.070 (CI = +/-0.078; p = 0.075)	0.261 (CI = +/-0.353; p = 0.132)	0.736	+7.21%
Severity	2016.2	0.067 (CI = +/-0.097; p = 0.154)	0.268 (CI = +/-0.401; p = 0.168)	0.702	+6.95%
Severity	2017.1	0.095 (CI = +/-0.118; p = 0.101)	0.194 (CI = +/-0.442; p = 0.346)	0.717	+9.99%
Frequency	2005.2	-0.024 (CI = +/-0.014; p = 0.002)	0.282 (CI = +/-0.223; p = 0.015)	0.235	-2.37%
Frequency	2006.1	-0.019 (CI = +/-0.014; p = 0.009)	0.252 (CI = +/-0.213; p = 0.022)	0.169	-1.91%
Frequency	2006.2	-0.018 (CI = +/-0.015; p = 0.018)	0.246 (CI = +/-0.218; p = 0.029)	0.140	-1.82%
Frequency	2007.1	-0.015 (CI = +/-0.016; p = 0.058)	0.226 (CI = +/-0.218; p = 0.043)	0.094	-1.50%
Frequency	2007.2	-0.014 (CI = +/-0.017; p = 0.103)	0.218 (CI = +/-0.224; p = 0.056)	0.072	-1.37%
Frequency	2008.1	-0.008 (CI = +/-0.017; p = 0.322)	0.186 (CI = +/-0.215; p = 0.088)	0.038	-0.83%
Frequency	2008.2	-0.007 (CI = +/-0.018; p = 0.421)	0.180 (CI = +/-0.222; p = 0.108)	0.030	-0.73%
Frequency	2009.1	-0.004 (CI = +/-0.020; p = 0.667)	0.163 (CI = +/-0.226; p = 0.150)	0.024	-0.41%
Frequency	2009.2	-0.006 (CI = +/-0.021; p = 0.592)	0.171 (CI = +/-0.234; p = 0.145)	0.023	-0.56%
Frequency	2010.1	-0.003 (CI = +/-0.023; p = 0.792)	0.157 (CI = +/-0.241; p = 0.190)	0.021	-0.30%
Frequency	2010.2	-0.009 (CI = +/-0.024; p = 0.428)	0.189 (CI = +/-0.239; p = 0.115)	0.035	-0.94%
Frequency	2011.1	-0.010 (CI = +/-0.027; p = 0.434)	0.193 (CI = +/-0.250; p = 0.123)	0.032	-1.03%
Frequency	2011.2	-0.010 (CI = +/-0.030; p = 0.488)	0.193 (CI = +/-0.262; p = 0.141)	0.027	-1.01%
Frequency	2012.1	-0.009 (CI = +/-0.033; p = 0.595)	0.186 (CI = +/-0.276; p = 0.175)	0.020	-0.86%
Frequency	2012.2	-0.018 (CI = +/-0.036; p = 0.298)	0.227 (CI = +/-0.277; p = 0.103)	0.049	-1.81%
Frequency	2013.1	-0.017 (CI = +/-0.041; p = 0.381)	0.223 (CI = +/-0.294; p = 0.128)	0.037	-1.72%
Frequency	2013.2	-0.017 (CI = +/-0.047; p = 0.452)	0.221 (CI = +/-0.314; p = 0.155)	0.028	-1.68%
Frequency	2014.1	-0.001 (CI = +/-0.050; p = 0.983)	0.160 (CI = +/-0.312; p = 0.291)	0.046	-0.05%
Frequency	2014.2	0.001 (CI = +/-0.058; p = 0.985)	0.157 (CI = +/-0.338; p = 0.338)	0.037	+0.05%
Frequency	2015.1	0.015 (CI = +/-0.066; p = 0.624)	0.107 (CI = +/-0.356; p = 0.528)	0.078	+1.55%
Frequency	2015.2	0.018 (CI = +/-0.079; p = 0.640)	0.100 (CI = +/-0.393; p = 0.590)	0.059	+1.77%
Frequency	2016.1	0.022 (CI = +/-0.097; p = 0.624)	0.086 (CI = +/-0.439; p = 0.675)	0.043	+2.25%
Frequency	2016.2	0.005 (CI = +/-0.119; p = 0.929)	0.135 (CI = +/-0.490; p = 0.554)	-0.025	+0.49%
Frequency	2017.1	0.004 (CI = +/-0.151; p = 0.959)	0.138 (CI = +/-0.567; p = 0.595)	-0.055	+0.36%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.009 (CI = +/-0.024; p = 0.473)	0.303 (CI = +/-0.193; p = 0.003)	0.697 (CI = +/-0.351; p = 0.000)	0.556	+0.87%
Loss Cost	2006.1	0.010 (CI = +/-0.026; p = 0.442)	0.297 (CI = +/-0.199; p = 0.005)	0.688 (CI = +/-0.360; p = 0.000)	0.556	+0.99%
Loss Cost	2006.2	0.006 (CI = +/-0.027; p = 0.642)	0.283 (CI = +/-0.202; p = 0.008)	0.713 (CI = +/-0.367; p = 0.000)	0.541	+0.63%
Loss Cost	2007.1	0.006 (CI = +/-0.029; p = 0.656)	0.283 (CI = +/-0.209; p = 0.010)	0.712 (CI = +/-0.379; p = 0.001)	0.539	+0.65%
Loss Cost	2007.2	0.004 (CI = +/-0.032; p = 0.784)	0.275 (CI = +/-0.215; p = 0.014)	0.726 (CI = +/-0.390; p = 0.001)	0.525	+0.43%
Loss Cost	2008.1	0.017 (CI = +/-0.031; p = 0.285)	0.232 (CI = +/-0.203; p = 0.027)	0.650 (CI = +/-0.367; p = 0.001)	0.583	+1.66%
Loss Cost	2008.2	0.016 (CI = +/-0.034; p = 0.334)	0.230 (CI = +/-0.210; p = 0.033)	0.653 (CI = +/-0.380; p = 0.002)	0.570	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.036; p = 0.350)	0.228 (CI = +/-0.218; p = 0.041)	0.648 (CI = +/-0.395; p = 0.002)	0.568	+1.70%
Loss Cost	2009.2	0.010 (CI = +/-0.039; p = 0.586)	0.209 (CI = +/-0.222; p = 0.064)	0.685 (CI = +/-0.404; p = 0.002)	0.549	+1.05%
Loss Cost	2010.1	0.022 (CI = +/-0.041; p = 0.285)	0.177 (CI = +/-0.221; p = 0.111)	0.624 (CI = +/-0.401; p = 0.004)	0.583	+2.18%
Loss Cost	2010.2	0.019 (CI = +/-0.045; p = 0.389)	0.170 (CI = +/-0.229; p = 0.139)	0.639 (CI = +/-0.419; p = 0.004)	0.564	+1.91%
Loss Cost	2011.1	0.009 (CI = +/-0.048; p = 0.693)	0.195 (CI = +/-0.233; p = 0.097)	0.688 (CI = +/-0.428; p = 0.003)	0.565	+0.93%
Loss Cost	2011.2	0.018 (CI = +/-0.052; p = 0.490)	0.214 (CI = +/-0.239; p = 0.077)	0.646 (CI = +/-0.442; p = 0.006)	0.577	+1.78%
Loss Cost	2012.1	0.031 (CI = +/-0.056; p = 0.270)	0.184 (CI = +/-0.243; p = 0.130)	0.584 (CI = +/-0.452; p = 0.014)	0.602	+3.11%
Loss Cost	2012.2	0.015 (CI = +/-0.060; p = 0.610)	0.153 (CI = +/-0.243; p = 0.203)	0.658 (CI = +/-0.456; p = 0.007)	0.583	+1.50%
Loss Cost	2013.1	0.021 (CI = +/-0.068; p = 0.524)	0.141 (CI = +/-0.255; p = 0.262)	0.631 (CI = +/-0.484; p = 0.014)	0.584	+2.11%
Loss Cost	2013.2	0.065 (CI = +/-0.054; p = 0.021)	0.215 (CI = +/-0.189; p = 0.028)	0.441 (CI = +/-0.365; p = 0.021)	0.785	+6.69%
Loss Cost	2014.1	0.072 (CI = +/-0.061; p = 0.024)	0.202 (CI = +/-0.199; p = 0.048)	0.410 (CI = +/-0.390; p = 0.041)	0.784	+7.51%
Loss Cost	2014.2	0.060 (CI = +/-0.069; p = 0.082)	0.185 (CI = +/-0.207; p = 0.076)	0.457 (CI = +/-0.413; p = 0.032)	0.756	+6.23%
Loss Cost	2015.1	0.049 (CI = +/-0.080; p = 0.214)	0.202 (CI = +/-0.219; p = 0.068)	0.501 (CI = +/-0.445; p = 0.030)	0.744	+4.98%
Loss Cost	2015.2	0.088 (CI = +/-0.078; p = 0.029)	0.248 (CI = +/-0.194; p = 0.016)	0.361 (CI = +/-0.406; p = 0.078)	0.820	+9.22%
Loss Cost	2016.1	0.076 (CI = +/-0.093; p = 0.101)	0.264 (CI = +/-0.209; p = 0.018)	0.403 (CI = +/-0.447; p = 0.073)	0.809	+7.85%
Loss Cost	2016.2	0.073 (CI = +/-0.111; p = 0.172)	0.262 (CI = +/-0.226; p = 0.027)	0.410 (CI = +/-0.499; p = 0.098)	0.776	+7.61%
Loss Cost	2017.1	0.073 (CI = +/-0.137; p = 0.263)	0.263 (CI = +/-0.252; p = 0.042)	0.412 (CI = +/-0.569; p = 0.138)	0.761	+7.55%
Severity	2005.2	0.032 (CI = +/-0.022; p = 0.005)	0.114 (CI = +/-0.173; p = 0.188)	0.364 (CI = +/-0.315; p = 0.024)	0.537	+3.23%
Severity	2006.1	0.030 (CI = +/-0.023; p = 0.014)	0.123 (CI = +/-0.177; p = 0.166)	0.380 (CI = +/-0.322; p = 0.022)	0.522	+3.00%
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.050)	0.101 (CI = +/-0.176; p = 0.251)	0.420 (CI = +/-0.318; p = 0.011)	0.498	+2.40%
Severity	2007.1	0.022 (CI = +/-0.025; p = 0.088)	0.107 (CI = +/-0.181; p = 0.235)	0.431 (CI = +/-0.327; p = 0.012)	0.486	+2.22%
Severity	2007.2	0.017 (CI = +/-0.027; p = 0.205)	0.090 (CI = +/-0.182; p = 0.323)	0.463 (CI = +/-0.330; p = 0.008)	0.463	+1.71%
Severity	2008.1	0.025 (CI = +/-0.027; p = 0.068)	0.061 (CI = +/-0.178; p = 0.492)	0.412 (CI = +/-0.322; p = 0.014)	0.513	+2.56%
Severity	2008.2	0.022 (CI = +/-0.029; p = 0.134)	0.050 (CI = +/-0.183; p = 0.578)	0.432 (CI = +/-0.332; p = 0.013)	0.491	+2.23%
Severity	2009.1	0.021 (CI = +/-0.032; p = 0.177)	0.052 (CI = +/-0.190; p = 0.579)	0.435 (CI = +/-0.344; p = 0.015)	0.479	+2.17%
Severity	2009.2	0.014 (CI = +/-0.034; p = 0.386)	0.031 (CI = +/-0.191; p = 0.738)	0.476 (CI = +/-0.348; p = 0.009)	0.460	+1.45%
Severity	2010.1	0.025 (CI = +/-0.035; p = 0.150)	0.001 (CI = +/-0.188; p = 0.995)	0.418 (CI = +/-0.342; p = 0.019)	0.513	+2.53%
Severity	2010.2	0.026 (CI = +/-0.038; p = 0.168)	0.004 (CI = +/-0.196; p = 0.969)	0.412 (CI = +/-0.358; p = 0.026)	0.504	+2.65%
Severity	2011.1	0.020 (CI = +/-0.041; p = 0.332)	0.020 (CI = +/-0.201; p = 0.836)	0.444 (CI = +/-0.370; p = 0.021)	0.482	+2.00%
Severity	2011.2	0.025 (CI = +/-0.045; p = 0.269)	0.032 (CI = +/-0.209; p = 0.754)	0.419 (CI = +/-0.386; p = 0.035)	0.486	+2.51%
Severity	2012.1	0.039 (CI = +/-0.048; p = 0.101)	-0.002 (CI = +/-0.206; p = 0.985)	0.349 (CI = +/-0.384; p = 0.072)	0.541	+4.02%
Severity	2012.2	0.029 (CI = +/-0.052; p = 0.258)	-0.023 (CI = +/-0.210; p = 0.822)	0.398 (CI = +/-0.395; p = 0.048)	0.513	+2.93%
Severity	2013.1	0.038 (CI = +/-0.058; p = 0.189)	-0.041 (CI = +/-0.219; p = 0.702)	0.359 (CI = +/-0.415; p = 0.086)	0.522	+3.83%
Severity	2013.2	0.076 (CI = +/-0.046; p = 0.003)	0.024 (CI = +/-0.160; p = 0.756)	0.195 (CI = +/-0.309; p = 0.201)	0.755	+7.86%
Severity	2014.1	0.072 (CI = +/-0.052; p = 0.010)	0.031 (CI = +/-0.170; p = 0.708)	0.210 (CI = +/-0.332; p = 0.199)	0.728	+7.46%
Severity	2014.2	0.052 (CI = +/-0.055; p = 0.061)	0.002 (CI = +/-0.164; p = 0.975)	0.288 (CI = +/-0.327; p = 0.080)	0.710	+5.35%
Severity	2015.1	0.032 (CI = +/-0.060; p = 0.269)	0.033 (CI = +/-0.163; p = 0.674)	0.364 (CI = +/-0.331; p = 0.034)	0.698	+3.25%
Severity	2015.2	0.060 (CI = +/-0.059; p = 0.045)	0.066 (CI = +/-0.147; p = 0.352)	0.263 (CI = +/-0.307; p = 0.087)	0.783	+6.22%
Severity	2016.1	0.052 (CI = +/-0.070; p = 0.134)	0.077 (CI = +/-0.158; p = 0.312)	0.292 (CI = +/-0.339; p = 0.084)	0.760	+5.30%
Severity	2016.2	0.049 (CI = +/-0.084; p = 0.219)	0.075 (CI = +/-0.171; p = 0.357)	0.299 (CI = +/-0.378; p = 0.109)	0.726	+5.07%
Severity	2017.1	0.060 (CI = +/-0.102; p = 0.222)	0.063 (CI = +/-0.189; p = 0.472)	0.269 (CI = +/-0.426; p = 0.191)	0.714	+6.17%
Frequency	2005.2	-0.023 (CI = +/-0.012; p = 0.000)	0.188 (CI = +/-0.093; p = 0.000)	0.332 (CI = +/-0.168; p = 0.000)	0.487	-2.29%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.002)	0.174 (CI = +/-0.090; p = 0.000)	0.309 (CI = +/-0.164; p = 0.001)	0.441	-1.95%
Frequency	2006.2	-0.017 (CI = +/-0.012; p = 0.007)	0.183 (CI = +/-0.091; p = 0.000)	0.293 (CI = +/-0.165; p = 0.001)	0.449	-1.73%
Frequency	2007.1	-0.015 (CI = +/-0.013; p = 0.022)	0.175 (CI = +/-0.093; p = 0.001)	0.281 (CI = +/-0.168; p = 0.002)	0.413	-1.54%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.067)	0.185 (CI = +/-0.093; p = 0.000)	0.263 (CI = +/-0.169; p = 0.003)	0.431	-1.26%
Frequency	2008.1	-0.009 (CI = +/-0.014; p = 0.213)	0.171 (CI = +/-0.092; p = 0.001)	0.238 (CI = +/-0.166; p = 0.007)	0.411	-0.87%
Frequency	2008.2	-0.006 (CI = +/-0.015; p = 0.417)	0.180 (CI = +/-0.093; p = 0.000)	0.221 (CI = +/-0.168; p = 0.012)	0.434	-0.59%
Frequency	2009.1	-0.005 (CI = +/-0.016; p = 0.562)	0.176 (CI = +/-0.096; p = 0.001)	0.213 (CI = +/-0.174; p = 0.018)	0.423	-0.46%
Frequency	2009.2	-0.004 (CI = +/-0.017; p = 0.646)	0.178 (CI = +/-0.099; p = 0.001)	0.209 (CI = +/-0.181; p = 0.025)	0.417	-0.39%
Frequency	2010.1	-0.003 (CI = +/-0.019; p = 0.716)	0.176 (CI = +/-0.104; p = 0.002)	0.206 (CI = +/-0.189; p = 0.033)	0.410	-0.34%
Frequency	2010.2	-0.007 (CI = +/-0.020; p = 0.470)	0.166 (CI = +/-0.105; p = 0.003)	0.227 (CI = +/-0.192; p = 0.023)	0.390	-0.72%
Frequency	2011.1	-0.011 (CI = +/-0.022; p = 0.339)	0.174 (CI = +/-0.109; p = 0.003)	0.244 (CI = +/-0.199; p = 0.019)	0.404	-1.05%
Frequency	2011.2	-0.007 (CI = +/-0.024; p = 0.546)	0.182 (CI = +/-0.112; p = 0.003)	0.227 (CI = +/-0.207; p = 0.033)	0.417	-0.72%
Frequency	2012.1	-0.009 (CI = +/-0.027; p = 0.505)	0.186 (CI = +/-0.117; p = 0.004)	0.235 (CI = +/-0.218; p = 0.036)	0.415	-0.88%
Frequency	2012.2	-0.014 (CI = +/-0.030; p = 0.336)	0.176 (CI = +/-0.120; p = 0.007)	0.259 (CI = +/-0.226; p = 0.027)	0.397	-1.39%
Frequency	2013.1	-0.017 (CI = +/-0.034; p = 0.309)	0.181 (CI = +/-0.127; p = 0.008)	0.272 (CI = +/-0.241; p = 0.029)	0.397	-1.66%
Frequency	2013.2	-0.011 (CI = +/-0.037; p = 0.546)	0.191 (CI = +/-0.131; p = 0.007)	0.246 (CI = +/-0.253; p = 0.056)	0.413	-1.09%
Frequency	2014.1	0.000 (CI = +/-0.041; p = 0.980)	0.171 (CI = +/-0.133; p = 0.015)	0.199 (CI = +/-0.259; p = 0.122)	0.422	+0.05%
Frequency	2014.2	0.008 (CI = +/-0.046; p = 0.705)	0.182 (CI = +/-0.137; p = 0.013)	0.169 (CI = +/-0.274; p = 0.210)	0.439	+0.83%
Frequency	2015.1	0.017 (CI = +/-0.053; p = 0.512)	0.170 (CI = +/-0.145; p = 0.025)	0.137 (CI = +/-0.296; p = 0.336)	0.448	+1.68%
Frequency	2015.2	0.028 (CI = +/-0.061; p = 0.339)	0.182 (CI = +/-0.151; p = 0.022)	0.098 (CI = +/-0.316; p = 0.516)	0.462	+2.82%
Frequency	2016.1	0.024 (CI = +/-0.073; p = 0.488)	0.187 (CI = +/-0.165; p = 0.029)	0.111 (CI = +/-0.352; p = 0.505)	0.449	+2.42%
Frequency	2016.2	0.024 (CI = +/-0.087; p = 0.559)	0.187 (CI = +/-0.178; p = 0.041)	0.111 (CI = +/-0.393; p = 0.546)	0.382	+2.41%
Frequency	2017.1	0.013 (CI = +/-0.106; p = 0.793)	0.199 (CI = +/-0.196; p = 0.047)	0.143 (CI = +/-0.443; p = 0.488)	0.369	+1.30%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-10-29

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.008 (CI = +/-0.025; p = 0.493)	0.317 (CI = +/-0.203; p = 0.003)	0.656 (CI = +/-0.392; p = 0.002)	0.472	+0.85%
Loss Cost	2006.1	0.010 (CI = +/-0.027; p = 0.468)	0.313 (CI = +/-0.210; p = 0.005)	0.648 (CI = +/-0.402; p = 0.003)	0.472	+0.96%
Loss Cost	2006.2	0.006 (CI = +/-0.028; p = 0.665)	0.298 (CI = +/-0.214; p = 0.008)	0.671 (CI = +/-0.409; p = 0.002)	0.452	+0.60%
Loss Cost	2007.1	0.006 (CI = +/-0.030; p = 0.686)	0.298 (CI = +/-0.222; p = 0.010)	0.671 (CI = +/-0.421; p = 0.003)	0.450	+0.61%
Loss Cost	2007.2	0.004 (CI = +/-0.033; p = 0.808)	0.290 (CI = +/-0.229; p = 0.015)	0.685 (CI = +/-0.433; p = 0.003)	0.433	+0.39%
Loss Cost	2008.1	0.016 (CI = +/-0.032; p = 0.315)	0.245 (CI = +/-0.216; p = 0.028)	0.616 (CI = +/-0.407; p = 0.005)	0.489	+1.61%
Loss Cost	2008.2	0.016 (CI = +/-0.035; p = 0.364)	0.244 (CI = +/-0.225; p = 0.035)	0.618 (CI = +/-0.421; p = 0.006)	0.473	+1.58%
Loss Cost	2009.1	0.016 (CI = +/-0.038; p = 0.387)	0.242 (CI = +/-0.234; p = 0.044)	0.615 (CI = +/-0.436; p = 0.008)	0.470	+1.63%
Loss Cost	2009.2	0.010 (CI = +/-0.041; p = 0.624)	0.221 (CI = +/-0.239; p = 0.068)	0.649 (CI = +/-0.445; p = 0.006)	0.445	+0.98%
Loss Cost	2010.1	0.021 (CI = +/-0.043; p = 0.324)	0.188 (CI = +/-0.239; p = 0.117)	0.594 (CI = +/-0.442; p = 0.011)	0.479	+2.10%
Loss Cost	2010.2	0.018 (CI = +/-0.047; p = 0.432)	0.180 (CI = +/-0.249; p = 0.147)	0.608 (CI = +/-0.460; p = 0.012)	0.455	+1.82%
Loss Cost	2011.1	0.008 (CI = +/-0.050; p = 0.747)	0.208 (CI = +/-0.254; p = 0.103)	0.655 (CI = +/-0.468; p = 0.008)	0.458	+0.80%
Loss Cost	2011.2	0.016 (CI = +/-0.055; p = 0.539)	0.229 (CI = +/-0.262; p = 0.082)	0.615 (CI = +/-0.483; p = 0.015)	0.475	+1.66%
Loss Cost	2012.1	0.029 (CI = +/-0.060; p = 0.320)	0.198 (CI = +/-0.267; p = 0.137)	0.560 (CI = +/-0.493; p = 0.028)	0.500	+2.96%
Loss Cost	2012.2	0.013 (CI = +/-0.064; p = 0.675)	0.163 (CI = +/-0.268; p = 0.216)	0.630 (CI = +/-0.497; p = 0.016)	0.470	+1.31%
Loss Cost	2013.1	0.018 (CI = +/-0.073; p = 0.599)	0.152 (CI = +/-0.284; p = 0.275)	0.608 (CI = +/-0.527; p = 0.026)	0.470	+1.86%
Loss Cost	2013.2	0.064 (CI = +/-0.058; p = 0.033)	0.235 (CI = +/-0.211; p = 0.031)	0.428 (CI = +/-0.393; p = 0.035)	0.722	+6.63%
Loss Cost	2014.1	0.071 (CI = +/-0.067; p = 0.039)	0.222 (CI = +/-0.224; p = 0.052)	0.401 (CI = +/-0.420; p = 0.060)	0.721	+7.40%
Loss Cost	2014.2	0.059 (CI = +/-0.077; p = 0.120)	0.204 (CI = +/-0.235; p = 0.084)	0.445 (CI = +/-0.447; p = 0.051)	0.681	+6.08%
Loss Cost	2015.1	0.045 (CI = +/-0.090; p = 0.298)	0.225 (CI = +/-0.250; p = 0.073)	0.493 (CI = +/-0.481; p = 0.045)	0.668	+4.58%
Loss Cost	2015.2	0.090 (CI = +/-0.088; p = 0.046)	0.279 (CI = +/-0.221; p = 0.018)	0.349 (CI = +/-0.435; p = 0.105)	0.775	+9.37%
Loss Cost	2016.1	0.073 (CI = +/-0.107; p = 0.159)	0.300 (CI = +/-0.240; p = 0.019)	0.399 (CI = +/-0.481; p = 0.094)	0.764	+7.58%
Loss Cost	2016.2	0.072 (CI = +/-0.133; p = 0.249)	0.300 (CI = +/-0.264; p = 0.030)	0.401 (CI = +/-0.549; p = 0.134)	0.721	+7.51%
Loss Cost	2017.1	0.067 (CI = +/-0.174; p = 0.403)	0.305 (CI = +/-0.302; p = 0.048)	0.416 (CI = +/-0.648; p = 0.177)	0.704	+6.90%
Severity	2005.2	0.032 (CI = +/-0.022; p = 0.006)	0.128 (CI = +/-0.182; p = 0.163)	0.382 (CI = +/-0.352; p = 0.034)	0.481	+3.26%
Severity	2006.1	0.030 (CI = +/-0.024; p = 0.016)	0.138 (CI = +/-0.187; p = 0.143)	0.397 (CI = +/-0.360; p = 0.032)	0.466	+3.02%
Severity	2006.2	0.024 (CI = +/-0.024; p = 0.054)	0.114 (CI = +/-0.186; p = 0.219)	0.434 (CI = +/-0.356; p = 0.018)	0.433	+2.43%
Severity	2007.1	0.022 (CI = +/-0.026; p = 0.094)	0.122 (CI = +/-0.192; p = 0.205)	0.445 (CI = +/-0.365; p = 0.019)	0.421	+2.25%
Severity	2007.2	0.017 (CI = +/-0.028; p = 0.210)	0.103 (CI = +/-0.194; p = 0.286)	0.475 (CI = +/-0.368; p = 0.013)	0.391	+1.75%
Severity	2008.1	0.026 (CI = +/-0.028; p = 0.074)	0.073 (CI = +/-0.190; p = 0.441)	0.428 (CI = +/-0.358; p = 0.021)	0.444	+2.59%
Severity	2008.2	0.022 (CI = +/-0.030; p = 0.140)	0.062 (CI = +/-0.196; p = 0.522)	0.446 (CI = +/-0.368; p = 0.019)	0.417	+2.27%
Severity	2009.1	0.022 (CI = +/-0.033; p = 0.186)	0.064 (CI = +/-0.204; p = 0.524)	0.449 (CI = +/-0.381; p = 0.023)	0.406	+2.21%
Severity	2009.2	0.015 (CI = +/-0.035; p = 0.390)	0.042 (CI = +/-0.207; p = 0.675)	0.487 (CI = +/-0.385; p = 0.015)	0.380	+1.50%
Severity	2010.1	0.026 (CI = +/-0.036; p = 0.160)	0.010 (CI = +/-0.204; p = 0.922)	0.434 (CI = +/-0.377; p = 0.026)	0.437	+2.59%
Severity	2010.2	0.027 (CI = +/-0.040; p = 0.176)	0.014 (CI = +/-0.213; p = 0.895)	0.426 (CI = +/-0.394; p = 0.035)	0.427	+2.73%
Severity	2011.1	0.020 (CI = +/-0.044; p = 0.341)	0.032 (CI = +/-0.220; p = 0.767)	0.457 (CI = +/-0.405; p = 0.029)	0.403	+2.07%
Severity	2011.2	0.026 (CI = +/-0.048; p = 0.273)	0.045 (CI = +/-0.229; p = 0.683)	0.431 (CI = +/-0.422; p = 0.046)	0.410	+2.63%
Severity	2012.1	0.041 (CI = +/-0.051; p = 0.109)	0.009 (CI = +/-0.227; p = 0.936)	0.366 (CI = +/-0.418; p = 0.082)	0.471	+4.17%
Severity	2012.2	0.031 (CI = +/-0.056; p = 0.264)	-0.013 (CI = +/-0.233; p = 0.906)	0.411 (CI = +/-0.431; p = 0.060)	0.435	+3.10%
Severity	2013.1	0.040 (CI = +/-0.063; p = 0.198)	-0.033 (CI = +/-0.244; p = 0.779)	0.374 (CI = +/-0.452; p = 0.098)	0.447	+4.04%
Severity	2013.2	0.080 (CI = +/-0.048; p = 0.003)	0.041 (CI = +/-0.174; p = 0.619)	0.214 (CI = +/-0.324; p = 0.179)	0.729	+8.35%
Severity	2014.1	0.077 (CI = +/-0.056; p = 0.010)	0.048 (CI = +/-0.186; p = 0.592)	0.227 (CI = +/-0.349; p = 0.185)	0.698	+7.99%
Severity	2014.2	0.058 (CI = +/-0.060; p = 0.058)	0.018 (CI = +/-0.183; p = 0.831)	0.296 (CI = +/-0.348; p = 0.089)	0.668	+5.93%
Severity	2015.1	0.037 (CI = +/-0.066; p = 0.250)	0.051 (CI = +/-0.184; p = 0.560)	0.366 (CI = +/-0.353; p = 0.044)	0.651	+3.72%
Severity	2015.2	0.071 (CI = +/-0.063; p = 0.030)	0.092 (CI = +/-0.158; p = 0.224)	0.255 (CI = +/-0.310; p = 0.098)	0.777	+7.38%
Severity	2016.1	0.063 (CI = +/-0.077; p = 0.098)	0.102 (CI = +/-0.173; p = 0.217)	0.279 (CI = +/-0.347; p = 0.104)	0.752	+6.52%
Severity	2016.2	0.067 (CI = +/-0.096; p = 0.147)	0.106 (CI = +/-0.190; p = 0.239)	0.267 (CI = +/-0.396; p = 0.161)	0.718	+6.96%
Severity	2017.1	0.086 (CI = +/-0.123; p = 0.145)	0.088 (CI = +/-0.213; p = 0.369)	0.218 (CI = +/-0.456; p = 0.303)	0.713	+8.98%
Frequency	2005.2	-0.024 (CI = +/-0.012; p = 0.000)	0.190 (CI = +/-0.094; p = 0.000)	0.273 (CI = +/-0.182; p = 0.005)	0.487	-2.33%
Frequency	2006.1	-0.020 (CI = +/-0.012; p = 0.001)	0.175 (CI = +/-0.092; p = 0.001)	0.252 (CI = +/-0.177; p = 0.007)	0.428	-2.00%
Frequency	2006.2	-0.018 (CI = +/-0.012; p = 0.005)	0.184 (CI = +/-0.093; p = 0.000)	0.237 (CI = +/-0.178; p = 0.011)	0.431	-1.79%
Frequency	2007.1	-0.016 (CI = +/-0.013; p = 0.017)	0.176 (CI = +/-0.095; p = 0.001)	0.226 (CI = +/-0.180; p = 0.016)	0.381	-1.60%
Frequency	2007.2	-0.013 (CI = +/-0.014; p = 0.053)	0.187 (CI = +/-0.096; p = 0.000)	0.209 (CI = +/-0.181; p = 0.025)	0.397	-1.33%
Frequency	2008.1	-0.010 (CI = +/-0.014; p = 0.171)	0.172 (CI = +/-0.094; p = 0.001)	0.187 (CI = +/-0.177; p = 0.039)	0.354	-0.95%
Frequency	2008.2	-0.007 (CI = +/-0.015; p = 0.348)	0.182 (CI = +/-0.095; p = 0.001)	0.172 (CI = +/-0.179; p = 0.059)	0.376	-0.68%
Frequency	2009.1	-0.006 (CI = +/-0.016; p = 0.475)	0.177 (CI = +/-0.099; p = 0.001)	0.165 (CI = +/-0.184; p = 0.077)	0.353	-0.56%
Frequency	2009.2	-0.005 (CI = +/-0.017; p = 0.551)	0.179 (CI = +/-0.103; p = 0.002)	0.162 (CI = +/-0.191; p = 0.093)	0.348	-0.51%
Frequency	2010.1	-0.005 (CI = +/-0.019; p = 0.610)	0.178 (CI = +/-0.108; p = 0.002)	0.161 (CI = +/-0.199; p = 0.109)	0.333	-0.48%
Frequency	2010.2	-0.009 (CI = +/-0.021; p = 0.376)	0.166 (CI = +/-0.109; p = 0.005)	0.181 (CI = +/-0.202; p = 0.076)	0.316	-0.89%
Frequency	2011.1	-0.013 (CI = +/-0.022; p = 0.256)	0.176 (CI = +/-0.112; p = 0.004)	0.198 (CI = +/-0.207; p = 0.060)	0.338	-1.25%
Frequency	2011.2	-0.009 (CI = +/-0.025; p = 0.430)	0.184 (CI = +/-0.117; p = 0.004)	0.184 (CI = +/-0.215; p = 0.090)	0.349	-0.94%
Frequency	2012.1	-0.012 (CI = +/-0.027; p = 0.385)	0.189 (CI = +/-0.123; p = 0.005)	0.194 (CI = +/-0.226; p = 0.089)	0.347	-1.16%
Frequency	2012.2	-0.018 (CI = +/-0.030; p = 0.235)	0.177 (CI = +/-0.126; p = 0.009)	0.219 (CI = +/-0.232; p = 0.063)	0.337	-1.74%
Frequency	2013.1	-0.021 (CI = +/-0.034; p = 0.205)	0.185 (CI = +/-0.132; p = 0.009)	0.233 (CI = +/-0.245; p = 0.061)	0.338	-2.09%
Frequency	2013.2	-0.016 (CI = +/-0.038; p = 0.387)	0.194 (CI = +/-0.139; p = 0.009)	0.213 (CI = +/-0.259; p = 0.099)	0.349	-1.59%
Frequency	2014.1	-0.005 (CI = +/-0.043; p = 0.787)	0.175 (CI = +/-0.142; p = 0.019)	0.174 (CI = +/-0.266; p = 0.182)	0.317	-0.55%
Frequency	2014.2	0.001 (CI = +/-0.049; p = 0.949)	0.185 (CI = +/-0.149; p = 0.019)	0.150 (CI = +/-0.284; p = 0.276)	0.331	+0.15%
Frequency	2015.1	0.008 (CI = +/-0.058; p = 0.761)	0.175 (CI = +/-0.161; p = 0.035)	0.127 (CI = +/-0.309; p = 0.387)	0.320	+0.83%
Frequency	2015.2	0.018 (CI = +/-0.068; p = 0.563)	0.187 (CI = +/-0.170; p = 0.034)	0.095 (CI = +/-0.335; p = 0.547)	0.329	+1.86%
Frequency	2016.1	0.010 (CI = +/-0.083; p = 0.798)	0.198 (CI = +/-0.187; p = 0.041)	0.120 (CI = +/-0.375; p = 0.492)	0.322	+0.99%
Frequency	2016.2	0.005 (CI = +/-0.104; p = 0.913)	0.193 (CI = +/-0.206; p = 0.062)	0.133 (CI = +/-0.428; p = 0.498)	0.242	+0.51%
Frequency	2017.1	-0.019 (CI = +/-0.131; p = 0.743)	0.218 (CI = +/-0.227; p = 0.058)	0.198 (CI = +/-0.487; p = 0.377)	0.262	-1.91%

Accident Benefits Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.028; p = 0.631)	0.308 (CI = +/-0.236; p = 0.013)	0.162	+0.67%
Loss Cost	2006.1	0.008 (CI = +/-0.030; p = 0.601)	0.302 (CI = +/-0.246; p = 0.018)	0.153	+0.78%
Loss Cost	2006.2	0.004 (CI = +/-0.032; p = 0.817)	0.283 (CI = +/-0.252; p = 0.029)	0.117	+0.37%
Loss Cost	2007.1	0.004 (CI = +/-0.035; p = 0.834)	0.284 (CI = +/-0.263; p = 0.036)	0.111	+0.36%
Loss Cost	2007.2	0.001 (CI = +/-0.038; p = 0.965)	0.272 (CI = +/-0.273; p = 0.051)	0.086	+0.08%
Loss Cost	2008.1	0.014 (CI = +/-0.037; p = 0.429)	0.215 (CI = +/-0.259; p = 0.098)	0.075	+1.46%
Loss Cost	2008.2	0.014 (CI = +/-0.041; p = 0.498)	0.211 (CI = +/-0.271; p = 0.119)	0.049	+1.36%
Loss Cost	2009.1	0.014 (CI = +/-0.045; p = 0.514)	0.208 (CI = +/-0.286; p = 0.143)	0.043	+1.44%
Loss Cost	2009.2	0.006 (CI = +/-0.048; p = 0.788)	0.180 (CI = +/-0.293; p = 0.212)	-0.013	+0.63%
Loss Cost	2010.1	0.019 (CI = +/-0.051; p = 0.437)	0.135 (CI = +/-0.294; p = 0.347)	-0.015	+1.95%
Loss Cost	2010.2	0.015 (CI = +/-0.057; p = 0.583)	0.121 (CI = +/-0.310; p = 0.419)	-0.059	+1.51%
Loss Cost	2011.1	0.003 (CI = +/-0.062; p = 0.908)	0.158 (CI = +/-0.321; p = 0.312)	-0.053	+0.34%
Loss Cost	2011.2	0.012 (CI = +/-0.069; p = 0.726)	0.181 (CI = +/-0.338; p = 0.271)	-0.036	+1.16%
Loss Cost	2012.1	0.027 (CI = +/-0.076; p = 0.454)	0.136 (CI = +/-0.351; p = 0.417)	-0.038	+2.76%
Loss Cost	2012.2	0.006 (CI = +/-0.081; p = 0.884)	0.082 (CI = +/-0.351; p = 0.619)	-0.140	+0.56%
Loss Cost	2013.1	0.013 (CI = +/-0.095; p = 0.763)	0.063 (CI = +/-0.382; p = 0.726)	-0.155	+1.34%
Loss Cost	2013.2	0.065 (CI = +/-0.074; p = 0.079)	0.174 (CI = +/-0.277; p = 0.192)	0.240	+6.70%
Loss Cost	2014.1	0.076 (CI = +/-0.088; p = 0.082)	0.149 (CI = +/-0.305; p = 0.297)	0.257	+7.93%
Loss Cost	2014.2	0.057 (CI = +/-0.102; p = 0.237)	0.113 (CI = +/-0.324; p = 0.444)	0.028	+5.82%
Loss Cost	2015.1	0.040 (CI = +/-0.128; p = 0.484)	0.143 (CI = +/-0.367; p = 0.387)	-0.036	+4.08%
Loss Cost	2015.2	0.092 (CI = +/-0.129; p = 0.132)	0.221 (CI = +/-0.334; p = 0.157)	0.313	+9.60%
Loss Cost	2016.1	0.069 (CI = +/-0.175; p = 0.361)	0.256 (CI = +/-0.402; p = 0.163)	0.272	+7.10%
Loss Cost	2016.2	0.054 (CI = +/-0.251; p = 0.580)	0.239 (CI = +/-0.507; p = 0.261)	0.012	+5.58%
Loss Cost	2017.1	0.033 (CI = +/-0.435; p = 0.824)	0.264 (CI = +/-0.743; p = 0.341)	-0.079	+3.36%
Severity	2005.2	0.029 (CI = +/-0.026; p = 0.029)	0.149 (CI = +/-0.218; p = 0.170)	0.159	+2.96%
Severity	2006.1	0.026 (CI = +/-0.028; p = 0.064)	0.164 (CI = +/-0.224; p = 0.146)	0.140	+2.65%
Severity	2006.2	0.020 (CI = +/-0.029; p = 0.168)	0.135 (CI = +/-0.224; p = 0.226)	0.057	+2.00%
Severity	2007.1	0.017 (CI = +/-0.031; p = 0.263)	0.147 (CI = +/-0.233; p = 0.205)	0.047	+1.73%
Severity	2007.2	0.012 (CI = +/-0.033; p = 0.470)	0.123 (CI = +/-0.237; p = 0.292)	-0.012	+1.17%
Severity	2008.1	0.020 (CI = +/-0.034; p = 0.229)	0.087 (CI = +/-0.236; p = 0.450)	0.012	+2.05%
Severity	2008.2	0.017 (CI = +/-0.037; p = 0.360)	0.073 (CI = +/-0.245; p = 0.541)	-0.035	+1.67%
Severity	2009.1	0.015 (CI = +/-0.041; p = 0.448)	0.079 (CI = +/-0.258; p = 0.531)	-0.045	+1.52%
Severity	2009.2	0.007 (CI = +/-0.043; p = 0.749)	0.049 (CI = +/-0.262; p = 0.697)	-0.095	+0.67%
Severity	2010.1	0.018 (CI = +/-0.046; p = 0.413)	0.009 (CI = +/-0.263; p = 0.942)	-0.072	+1.83%
Severity	2010.2	0.019 (CI = +/-0.051; p = 0.442)	0.012 (CI = +/-0.279; p = 0.930)	-0.082	+1.91%
Severity	2011.1	0.010 (CI = +/-0.056; p = 0.706)	0.039 (CI = +/-0.292; p = 0.777)	-0.114	+1.02%
Severity	2011.2	0.015 (CI = +/-0.063; p = 0.609)	0.054 (CI = +/-0.310; p = 0.712)	-0.110	+1.55%
Severity	2012.1	0.032 (CI = +/-0.069; p = 0.335)	0.008 (CI = +/-0.317; p = 0.959)	-0.069	+3.24%
Severity	2012.2	0.018 (CI = +/-0.076; p = 0.613)	-0.027 (CI = +/-0.330; p = 0.864)	-0.138	+1.84%
Severity	2013.1	0.028 (CI = +/-0.089; p = 0.501)	-0.051 (CI = +/-0.358; p = 0.759)	-0.127	+2.84%
Severity	2013.2	0.075 (CI = +/-0.071; p = 0.039)	0.051 (CI = +/-0.265; p = 0.675)	0.242	+7.83%
Severity	2014.1	0.069 (CI = +/-0.086; p = 0.100)	0.064 (CI = +/-0.296; p = 0.636)	0.150	+7.19%
Severity	2014.2	0.044 (CI = +/-0.095; p = 0.314)	0.017 (CI = +/-0.300; p = 0.897)	-0.090	+4.50%
Severity	2015.1	0.011 (CI = +/-0.108; p = 0.817)	0.078 (CI = +/-0.309; p = 0.569)	-0.203	+1.10%
Severity	2015.2	0.054 (CI = +/-0.109; p = 0.267)	0.143 (CI = +/-0.282; p = 0.261)	0.115	+5.58%
Severity	2016.1	0.031 (CI = +/-0.146; p = 0.611)	0.179 (CI = +/-0.333; p = 0.227)	0.084	+3.12%
Severity	2016.2	0.036 (CI = +/-0.210; p = 0.656)	0.185 (CI = +/-0.423; p = 0.292)	-0.052	+3.70%
Severity	2017.1	0.041 (CI = +/-0.367; p = 0.746)	0.180 (CI = +/-0.626; p = 0.429)	-0.174	+4.18%
Frequency	2005.2	-0.022 (CI = +/-0.011; p = 0.000)	0.158 (CI = +/-0.094; p = 0.002)	0.490	-2.22%
Frequency	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	0.139 (CI = +/-0.088; p = 0.003)	0.415	-1.82%
Frequency	2006.2	-0.016 (CI = +/-0.011; p = 0.007)	0.149 (CI = +/-0.089; p = 0.002)	0.415	-1.60%
Frequency	2007.1	-0.014 (CI = +/-0.012; p = 0.027)	0.137 (CI = +/-0.090; p = 0.004)	0.336	-1.35%
Frequency	2007.2	-0.011 (CI = +/-0.012; p = 0.084)	0.149 (CI = +/-0.089; p = 0.002)	0.355	-1.08%
Frequency	2008.1	-0.006 (CI = +/-0.012; p = 0.321)	0.128 (CI = +/-0.082; p = 0.004)	0.284	-0.58%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.617)	0.139 (CI = +/-0.082; p = 0.002)	0.325	-0.30%
Frequency	2009.1	-0.001 (CI = +/-0.013; p = 0.909)	0.130 (CI = +/-0.085; p = 0.005)	0.284	-0.07%
Frequency	2009.2	0.000 (CI = +/-0.015; p = 0.954)	0.131 (CI = +/-0.089; p = 0.006)	0.274	-0.04%
Frequency	2010.1	0.001 (CI = +/-0.016; p = 0.886)	0.126 (CI = +/-0.094; p = 0.012)	0.244	+0.11%
Frequency	2010.2	-0.004 (CI = +/-0.017; p = 0.618)	0.110 (CI = +/-0.091; p = 0.021)	0.209	-0.40%
Frequency	2011.1	-0.007 (CI = +/-0.018; p = 0.446)	0.118 (CI = +/-0.095; p = 0.018)	0.237	-0.67%
Frequency	2011.2	-0.004 (CI = +/-0.020; p = 0.687)	0.126 (CI = +/-0.100; p = 0.017)	0.257	-0.39%
Frequency	2012.1	-0.005 (CI = +/-0.023; p = 0.675)	0.129 (CI = +/-0.108; p = 0.023)	0.237	-0.46%
Frequency	2012.2	-0.013 (CI = +/-0.024; p = 0.272)	0.109 (CI = +/-0.104; p = 0.041)	0.245	-1.26%
Frequency	2013.1	-0.015 (CI = +/-0.028; p = 0.273)	0.114 (CI = +/-0.113; p = 0.049)	0.221	-1.46%
Frequency	2013.2	-0.011 (CI = +/-0.032; p = 0.486)	0.123 (CI = +/-0.121; p = 0.048)	0.231	-1.04%
Frequency	2014.1	0.007 (CI = +/-0.029; p = 0.599)	0.085 (CI = +/-0.098; p = 0.082)	0.187	+0.69%
Frequency	2014.2	0.013 (CI = +/-0.033; p = 0.412)	0.096 (CI = +/-0.106; p = 0.071)	0.236	+1.26%
Frequency	2015.1	0.029 (CI = +/-0.032; p = 0.071)	0.065 (CI = +/-0.093; p = 0.139)	0.431	+2.94%
Frequency	2015.2	0.037 (CI = +/-0.038; p = 0.053)	0.078 (CI = +/-0.099; p = 0.103)	0.482	+3.81%
Frequency	2016.1	0.038 (CI = +/-0.054; p = 0.129)	0.077 (CI = +/-0.123; p = 0.169)	0.440	+3.86%
Frequency	2016.2	0.018 (CI = +/-0.059; p = 0.444)	0.054 (CI = +/-0.119; p = 0.278)	0.047	+1.82%
Frequency	2017.1	-0.008 (CI = +/-0.073; p = 0.754)	0.084 (CI = +/-0.125; p = 0.122)	0.348	-0.79%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.041 (CI = +/-0.024; p = 0.001)	0.239	+4.16%
Loss Cost	2006.1	0.045 (CI = +/-0.025; p = 0.001)	0.266	+4.56%
Loss Cost	2006.2	0.043 (CI = +/-0.026; p = 0.002)	0.231	+4.35%
Loss Cost	2007.1	0.046 (CI = +/-0.027; p = 0.002)	0.250	+4.71%
Loss Cost	2007.2	0.045 (CI = +/-0.029; p = 0.003)	0.224	+4.63%
Loss Cost	2008.1	0.057 (CI = +/-0.027; p = 0.000)	0.355	+5.82%
Loss Cost	2008.2	0.057 (CI = +/-0.029; p = 0.000)	0.337	+5.89%
Loss Cost	2009.1	0.062 (CI = +/-0.031; p = 0.000)	0.356	+6.36%
Loss Cost	2009.2	0.059 (CI = +/-0.033; p = 0.001)	0.312	+6.07%
Loss Cost	2010.1	0.070 (CI = +/-0.032; p = 0.000)	0.410	+7.23%
Loss Cost	2010.2	0.070 (CI = +/-0.035; p = 0.000)	0.382	+7.24%
Loss Cost	2011.1	0.070 (CI = +/-0.038; p = 0.001)	0.351	+7.21%
Loss Cost	2011.2	0.076 (CI = +/-0.040; p = 0.001)	0.378	+7.93%
Loss Cost	2012.1	0.089 (CI = +/-0.040; p = 0.000)	0.467	+9.34%
Loss Cost	2012.2	0.083 (CI = +/-0.043; p = 0.001)	0.406	+8.70%
Loss Cost	2013.1	0.093 (CI = +/-0.046; p = 0.000)	0.448	+9.77%
Loss Cost	2013.2	0.118 (CI = +/-0.038; p = 0.000)	0.667	+12.51%
Loss Cost	2014.1	0.129 (CI = +/-0.040; p = 0.000)	0.700	+13.73%
Loss Cost	2014.2	0.125 (CI = +/-0.045; p = 0.000)	0.653	+13.27%
Loss Cost	2015.1	0.129 (CI = +/-0.050; p = 0.000)	0.631	+13.73%
Loss Cost	2015.2	0.148 (CI = +/-0.050; p = 0.000)	0.710	+15.92%
Loss Cost	2016.1	0.154 (CI = +/-0.056; p = 0.000)	0.694	+16.66%
Loss Cost	2016.2	0.153 (CI = +/-0.064; p = 0.000)	0.646	+16.58%
Loss Cost	2017.1	0.168 (CI = +/-0.072; p = 0.000)	0.659	+18.33%
Severity	2005.2	0.049 (CI = +/-0.017; p = 0.000)	0.464	+4.98%
Severity	2006.1	0.048 (CI = +/-0.018; p = 0.000)	0.442	+4.97%
Severity	2006.2	0.045 (CI = +/-0.019; p = 0.000)	0.395	+4.61%
Severity	2007.1	0.046 (CI = +/-0.020; p = 0.000)	0.380	+4.67%
Severity	2007.2	0.043 (CI = +/-0.021; p = 0.000)	0.335	+4.41%
Severity	2008.1	0.050 (CI = +/-0.021; p = 0.000)	0.427	+5.14%
Severity	2008.2	0.049 (CI = +/-0.022; p = 0.000)	0.394	+5.05%
Severity	2009.1	0.051 (CI = +/-0.024; p = 0.000)	0.386	+5.21%
Severity	2009.2	0.048 (CI = +/-0.025; p = 0.001)	0.338	+4.92%
Severity	2010.1	0.056 (CI = +/-0.025; p = 0.000)	0.432	+5.80%
Severity	2010.2	0.059 (CI = +/-0.027; p = 0.000)	0.431	+6.08%
Severity	2011.1	0.058 (CI = +/-0.029; p = 0.000)	0.391	+5.95%
Severity	2011.2	0.063 (CI = +/-0.031; p = 0.000)	0.414	+6.49%
Severity	2012.1	0.073 (CI = +/-0.031; p = 0.000)	0.508	+7.61%
Severity	2012.2	0.070 (CI = +/-0.033; p = 0.000)	0.455	+7.29%
Severity	2013.1	0.077 (CI = +/-0.035; p = 0.000)	0.485	+8.04%
Severity	2013.2	0.099 (CI = +/-0.026; p = 0.000)	0.756	+10.42%
Severity	2014.1	0.100 (CI = +/-0.029; p = 0.000)	0.730	+10.48%
Severity	2014.2	0.093 (CI = +/-0.031; p = 0.000)	0.684	+9.70%
Severity	2015.1	0.088 (CI = +/-0.034; p = 0.000)	0.630	+9.19%
Severity	2015.2	0.104 (CI = +/-0.032; p = 0.000)	0.749	+10.94%
Severity	2016.1	0.106 (CI = +/-0.036; p = 0.000)	0.721	+11.17%
Severity	2016.2	0.108 (CI = +/-0.041; p = 0.000)	0.686	+11.39%
Severity	2017.1	0.119 (CI = +/-0.046; p = 0.000)	0.707	+12.62%
Frequency	2005.2	-0.008 (CI = +/-0.012; p = 0.193)	0.021	-0.78%
Frequency	2006.1	-0.004 (CI = +/-0.012; p = 0.498)	-0.015	-0.39%
Frequency	2006.2	-0.003 (CI = +/-0.012; p = 0.680)	-0.025	-0.25%
Frequency	2007.1	0.000 (CI = +/-0.012; p = 0.941)	-0.031	+0.05%
Frequency	2007.2	0.002 (CI = +/-0.013; p = 0.744)	-0.029	+0.21%
Frequency	2008.1	0.006 (CI = +/-0.013; p = 0.314)	0.002	+0.65%
Frequency	2008.2	0.008 (CI = +/-0.014; p = 0.242)	0.014	+0.80%
Frequency	2009.1	0.011 (CI = +/-0.014; p = 0.130)	0.047	+1.09%
Frequency	2009.2	0.011 (CI = +/-0.015; p = 0.154)	0.040	+1.09%
Frequency	2010.1	0.013 (CI = +/-0.016; p = 0.096)	0.068	+1.35%
Frequency	2010.2	0.011 (CI = +/-0.017; p = 0.199)	0.028	+1.09%
Frequency	2011.1	0.012 (CI = +/-0.018; p = 0.196)	0.030	+1.19%
Frequency	2011.2	0.013 (CI = +/-0.020; p = 0.173)	0.039	+1.35%
Frequency	2012.1	0.016 (CI = +/-0.021; p = 0.135)	0.058	+1.61%
Frequency	2012.2	0.013 (CI = +/-0.023; p = 0.253)	0.017	+1.31%
Frequency	2013.1	0.016 (CI = +/-0.025; p = 0.199)	0.035	+1.60%
Frequency	2013.2	0.019 (CI = +/-0.027; p = 0.167)	0.051	+1.89%
Frequency	2014.1	0.029 (CI = +/-0.027; p = 0.037)	0.177	+2.94%
Frequency	2014.2	0.032 (CI = +/-0.030; p = 0.037)	0.185	+3.25%
Frequency	2015.1	0.041 (CI = +/-0.031; p = 0.014)	0.278	+4.16%
Frequency	2015.2	0.044 (CI = +/-0.035; p = 0.018)	0.275	+4.49%
Frequency	2016.1	0.048 (CI = +/-0.040; p = 0.021)	0.277	+4.94%
Frequency	2016.2	0.046 (CI = +/-0.046; p = 0.051)	0.206	+4.66%
Frequency	2017.1	0.049 (CI = +/-0.053; p = 0.064)	0.195	+5.07%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.033 (CI = +/-0.025; p = 0.013)	0.148	+3.34%
Loss Cost	2006.1	0.037 (CI = +/-0.027; p = 0.009)	0.172	+3.73%
Loss Cost	2006.2	0.034 (CI = +/-0.028; p = 0.020)	0.136	+3.45%
Loss Cost	2007.1	0.037 (CI = +/-0.030; p = 0.015)	0.153	+3.80%
Loss Cost	2007.2	0.036 (CI = +/-0.032; p = 0.028)	0.127	+3.64%
Loss Cost	2008.1	0.048 (CI = +/-0.030; p = 0.003)	0.251	+4.93%
Loss Cost	2008.2	0.048 (CI = +/-0.032; p = 0.005)	0.230	+4.93%
Loss Cost	2009.1	0.053 (CI = +/-0.034; p = 0.004)	0.248	+5.40%
Loss Cost	2009.2	0.049 (CI = +/-0.037; p = 0.011)	0.199	+4.99%
Loss Cost	2010.1	0.061 (CI = +/-0.037; p = 0.002)	0.298	+6.24%
Loss Cost	2010.2	0.060 (CI = +/-0.040; p = 0.005)	0.266	+6.17%
Loss Cost	2011.1	0.059 (CI = +/-0.043; p = 0.010)	0.230	+6.04%
Loss Cost	2011.2	0.066 (CI = +/-0.047; p = 0.008)	0.256	+6.78%
Loss Cost	2012.1	0.080 (CI = +/-0.048; p = 0.002)	0.351	+8.33%
Loss Cost	2012.2	0.072 (CI = +/-0.051; p = 0.009)	0.275	+7.46%
Loss Cost	2013.1	0.083 (CI = +/-0.055; p = 0.006)	0.320	+8.62%
Loss Cost	2013.2	0.112 (CI = +/-0.047; p = 0.000)	0.570	+11.83%
Loss Cost	2014.1	0.124 (CI = +/-0.050; p = 0.000)	0.610	+13.25%
Loss Cost	2014.2	0.119 (CI = +/-0.056; p = 0.000)	0.546	+12.61%
Loss Cost	2015.1	0.123 (CI = +/-0.064; p = 0.001)	0.518	+13.11%
Loss Cost	2015.2	0.147 (CI = +/-0.065; p = 0.000)	0.619	+15.85%
Loss Cost	2016.1	0.155 (CI = +/-0.075; p = 0.001)	0.599	+16.81%
Loss Cost	2016.2	0.155 (CI = +/-0.088; p = 0.003)	0.535	+16.73%
Loss Cost	2017.1	0.176 (CI = +/-0.101; p = 0.003)	0.559	+19.19%
Severity	2005.2	0.046 (CI = +/-0.019; p = 0.000)	0.401	+4.74%
Severity	2006.1	0.046 (CI = +/-0.021; p = 0.000)	0.376	+4.72%
Severity	2006.2	0.042 (CI = +/-0.021; p = 0.000)	0.323	+4.30%
Severity	2007.1	0.042 (CI = +/-0.023; p = 0.001)	0.306	+4.34%
Severity	2007.2	0.039 (CI = +/-0.024; p = 0.002)	0.257	+4.03%
Severity	2008.1	0.047 (CI = +/-0.024; p = 0.000)	0.352	+4.84%
Severity	2008.2	0.046 (CI = +/-0.025; p = 0.001)	0.315	+4.70%
Severity	2009.1	0.048 (CI = +/-0.027; p = 0.001)	0.307	+4.87%
Severity	2009.2	0.044 (CI = +/-0.029; p = 0.004)	0.253	+4.51%
Severity	2010.1	0.053 (CI = +/-0.029; p = 0.001)	0.351	+5.49%
Severity	2010.2	0.056 (CI = +/-0.031; p = 0.001)	0.350	+5.79%
Severity	2011.1	0.055 (CI = +/-0.034; p = 0.003)	0.306	+5.61%
Severity	2011.2	0.060 (CI = +/-0.036; p = 0.002)	0.332	+6.22%
Severity	2012.1	0.073 (CI = +/-0.037; p = 0.001)	0.434	+7.53%
Severity	2012.2	0.069 (CI = +/-0.040; p = 0.002)	0.374	+7.14%
Severity	2013.1	0.077 (CI = +/-0.043; p = 0.001)	0.410	+8.04%
Severity	2013.2	0.104 (CI = +/-0.032; p = 0.000)	0.724	+10.97%
Severity	2014.1	0.105 (CI = +/-0.035; p = 0.000)	0.695	+11.12%
Severity	2014.2	0.097 (CI = +/-0.038; p = 0.000)	0.636	+10.21%
Severity	2015.1	0.092 (CI = +/-0.043; p = 0.000)	0.568	+9.63%
Severity	2015.2	0.113 (CI = +/-0.040; p = 0.000)	0.725	+11.98%
Severity	2016.1	0.117 (CI = +/-0.046; p = 0.000)	0.699	+12.46%
Severity	2016.2	0.122 (CI = +/-0.054; p = 0.000)	0.669	+13.00%
Severity	2017.1	0.140 (CI = +/-0.058; p = 0.000)	0.717	+15.03%
Frequency	2005.2	-0.013 (CI = +/-0.012; p = 0.034)	0.103	-1.33%
Frequency	2006.1	-0.009 (CI = +/-0.012; p = 0.122)	0.044	-0.94%
Frequency	2006.2	-0.008 (CI = +/-0.013; p = 0.202)	0.021	-0.81%
Frequency	2007.1	-0.005 (CI = +/-0.013; p = 0.425)	-0.011	-0.52%
Frequency	2007.2	-0.004 (CI = +/-0.014; p = 0.591)	-0.024	-0.37%
Frequency	2008.1	0.001 (CI = +/-0.014; p = 0.899)	-0.035	+0.09%
Frequency	2008.2	0.002 (CI = +/-0.015; p = 0.762)	-0.033	+0.22%
Frequency	2009.1	0.005 (CI = +/-0.015; p = 0.508)	-0.021	+0.50%
Frequency	2009.2	0.005 (CI = +/-0.016; p = 0.570)	-0.026	+0.46%
Frequency	2010.1	0.007 (CI = +/-0.018; p = 0.413)	-0.012	+0.71%
Frequency	2010.2	0.004 (CI = +/-0.019; p = 0.694)	-0.036	+0.36%
Frequency	2011.1	0.004 (CI = +/-0.020; p = 0.685)	-0.038	+0.40%
Frequency	2011.2	0.005 (CI = +/-0.022; p = 0.627)	-0.036	+0.52%
Frequency	2012.1	0.007 (CI = +/-0.024; p = 0.527)	-0.029	+0.74%
Frequency	2012.2	0.003 (CI = +/-0.026; p = 0.813)	-0.049	+0.30%
Frequency	2013.1	0.005 (CI = +/-0.028; p = 0.695)	-0.046	+0.54%
Frequency	2013.2	0.008 (CI = +/-0.032; p = 0.614)	-0.043	+0.77%
Frequency	2014.1	0.019 (CI = +/-0.032; p = 0.225)	0.034	+1.92%
Frequency	2014.2	0.022 (CI = +/-0.036; p = 0.222)	0.038	+2.18%
Frequency	2015.1	0.031 (CI = +/-0.039; p = 0.107)	0.116	+3.17%
Frequency	2015.2	0.034 (CI = +/-0.045; p = 0.123)	0.109	+3.45%
Frequency	2016.1	0.038 (CI = +/-0.052; p = 0.134)	0.108	+3.87%
Frequency	2016.2	0.033 (CI = +/-0.060; p = 0.260)	0.033	+3.31%
Frequency	2017.1	0.035 (CI = +/-0.072; p = 0.298)	0.018	+3.61%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.007 (CI = +/-0.031; p = 0.665)	-0.030	+0.67%
Loss Cost	2006.1	0.010 (CI = +/-0.033; p = 0.537)	-0.023	+1.02%
Loss Cost	2006.2	0.004 (CI = +/-0.035; p = 0.831)	-0.038	+0.37%
Loss Cost	2007.1	0.006 (CI = +/-0.038; p = 0.741)	-0.037	+0.61%
Loss Cost	2007.2	0.001 (CI = +/-0.040; p = 0.968)	-0.043	+0.08%
Loss Cost	2008.1	0.017 (CI = +/-0.039; p = 0.381)	-0.009	+1.69%
Loss Cost	2008.2	0.014 (CI = +/-0.042; p = 0.513)	-0.026	+1.36%
Loss Cost	2009.1	0.017 (CI = +/-0.046; p = 0.455)	-0.020	+1.70%
Loss Cost	2009.2	0.006 (CI = +/-0.049; p = 0.792)	-0.049	+0.63%
Loss Cost	2010.1	0.021 (CI = +/-0.051; p = 0.388)	-0.012	+2.15%
Loss Cost	2010.2	0.015 (CI = +/-0.056; p = 0.579)	-0.039	+1.51%
Loss Cost	2011.1	0.006 (CI = +/-0.062; p = 0.830)	-0.059	+0.64%
Loss Cost	2011.2	0.012 (CI = +/-0.069; p = 0.728)	-0.058	+1.16%
Loss Cost	2012.1	0.030 (CI = +/-0.074; p = 0.395)	-0.016	+3.09%
Loss Cost	2012.2	0.006 (CI = +/-0.078; p = 0.880)	-0.075	+0.56%
Loss Cost	2013.1	0.015 (CI = +/-0.090; p = 0.717)	-0.071	+1.54%
Loss Cost	2013.2	0.065 (CI = +/-0.076; p = 0.087)	0.174	+6.70%
Loss Cost	2014.1	0.083 (CI = +/-0.087; p = 0.061)	0.240	+8.61%
Loss Cost	2014.2	0.057 (CI = +/-0.098; p = 0.224)	0.066	+5.82%
Loss Cost	2015.1	0.049 (CI = +/-0.122; p = 0.383)	-0.017	+4.99%
Loss Cost	2015.2	0.092 (CI = +/-0.138; p = 0.160)	0.155	+9.60%
Loss Cost	2016.1	0.093 (CI = +/-0.184; p = 0.263)	0.069	+9.74%
Loss Cost	2016.2	0.054 (CI = +/-0.248; p = 0.598)	-0.129	+5.58%
Loss Cost	2017.1	0.078 (CI = +/-0.375; p = 0.593)	-0.153	+8.14%
Severity	2005.2	0.029 (CI = +/-0.026; p = 0.032)	0.128	+2.96%
Severity	2006.1	0.027 (CI = +/-0.028; p = 0.057)	0.099	+2.78%
Severity	2006.2	0.020 (CI = +/-0.029; p = 0.171)	0.036	+2.00%
Severity	2007.1	0.019 (CI = +/-0.031; p = 0.235)	0.019	+1.87%
Severity	2007.2	0.012 (CI = +/-0.033; p = 0.472)	-0.020	+1.17%
Severity	2008.1	0.021 (CI = +/-0.034; p = 0.204)	0.030	+2.14%
Severity	2008.2	0.017 (CI = +/-0.036; p = 0.353)	-0.004	+1.67%
Severity	2009.1	0.016 (CI = +/-0.040; p = 0.410)	-0.014	+1.61%
Severity	2009.2	0.007 (CI = +/-0.042; p = 0.743)	-0.047	+0.67%
Severity	2010.1	0.018 (CI = +/-0.044; p = 0.394)	-0.013	+1.85%
Severity	2010.2	0.019 (CI = +/-0.049; p = 0.427)	-0.019	+1.91%
Severity	2011.1	0.011 (CI = +/-0.054; p = 0.675)	-0.051	+1.10%
Severity	2011.2	0.015 (CI = +/-0.061; p = 0.598)	-0.046	+1.55%
Severity	2012.1	0.032 (CI = +/-0.065; p = 0.311)	0.007	+3.26%
Severity	2012.2	0.018 (CI = +/-0.073; p = 0.598)	-0.053	+1.84%
Severity	2013.1	0.026 (CI = +/-0.084; p = 0.505)	-0.042	+2.68%
Severity	2013.2	0.075 (CI = +/-0.067; p = 0.031)	0.298	+7.83%
Severity	2014.1	0.072 (CI = +/-0.080; p = 0.073)	0.214	+7.48%
Severity	2014.2	0.044 (CI = +/-0.088; p = 0.285)	0.029	+4.50%
Severity	2015.1	0.016 (CI = +/-0.099; p = 0.725)	-0.107	+1.58%
Severity	2015.2	0.054 (CI = +/-0.109; p = 0.277)	0.047	+5.58%
Severity	2016.1	0.048 (CI = +/-0.145; p = 0.451)	-0.053	+4.89%
Severity	2016.2	0.036 (CI = +/-0.203; p = 0.665)	-0.151	+3.70%
Severity	2017.1	0.072 (CI = +/-0.299; p = 0.542)	-0.125	+7.44%
Frequency	2005.2	-0.022 (CI = +/-0.013; p = 0.002)	0.282	-2.22%
Frequency	2006.1	-0.017 (CI = +/-0.013; p = 0.010)	0.202	-1.72%
Frequency	2006.2	-0.016 (CI = +/-0.014; p = 0.022)	0.160	-1.60%
Frequency	2007.1	-0.012 (CI = +/-0.014; p = 0.079)	0.086	-1.23%
Frequency	2007.2	-0.011 (CI = +/-0.015; p = 0.150)	0.048	-1.08%
Frequency	2008.1	-0.004 (CI = +/-0.014; p = 0.519)	-0.025	-0.45%
Frequency	2008.2	-0.003 (CI = +/-0.015; p = 0.687)	-0.039	-0.30%
Frequency	2009.1	0.001 (CI = +/-0.016; p = 0.911)	-0.049	+0.09%
Frequency	2009.2	0.000 (CI = +/-0.018; p = 0.961)	-0.052	-0.04%
Frequency	2010.1	0.003 (CI = +/-0.019; p = 0.744)	-0.049	+0.30%
Frequency	2010.2	-0.004 (CI = +/-0.019; p = 0.664)	-0.047	-0.40%
Frequency	2011.1	-0.005 (CI = +/-0.021; p = 0.657)	-0.049	-0.45%
Frequency	2011.2	-0.004 (CI = +/-0.024; p = 0.735)	-0.058	-0.39%
Frequency	2012.1	-0.002 (CI = +/-0.027; p = 0.901)	-0.070	-0.16%
Frequency	2012.2	-0.013 (CI = +/-0.027; p = 0.335)	0.000	-1.26%
Frequency	2013.1	-0.011 (CI = +/-0.032; p = 0.456)	-0.032	-1.11%
Frequency	2013.2	-0.011 (CI = +/-0.037; p = 0.549)	-0.054	-1.04%
Frequency	2014.1	0.010 (CI = +/-0.031; p = 0.477)	-0.043	+1.05%
Frequency	2014.2	0.013 (CI = +/-0.038; p = 0.478)	-0.047	+1.26%
Frequency	2015.1	0.033 (CI = +/-0.034; p = 0.057)	0.304	+3.35%
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.081)	0.283	+3.81%
Frequency	2016.1	0.045 (CI = +/-0.056; p = 0.096)	0.292	+4.63%
Frequency	2016.2	0.018 (CI = +/-0.058; p = 0.458)	-0.063	+1.82%
Frequency	2017.1	0.007 (CI = +/-0.084; p = 0.840)	-0.236	+0.65%

Accident Benefits Total

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2007.2,2009.2,2013.1
Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.052 (CI = +/-0.021; p = 0.000)	0.416	+5.29%
Loss Cost	2006.1	0.058 (CI = +/-0.021; p = 0.000)	0.477	+5.94%
Loss Cost	2006.2	0.057 (CI = +/-0.023; p = 0.000)	0.448	+5.92%
Loss Cost	2007.1	0.064 (CI = +/-0.023; p = 0.000)	0.505	+6.64%
Loss Cost	2008.1	0.067 (CI = +/-0.025; p = 0.000)	0.494	+6.88%
Loss Cost	2008.2	0.069 (CI = +/-0.027; p = 0.000)	0.487	+7.15%
Loss Cost	2009.1	0.076 (CI = +/-0.028; p = 0.000)	0.533	+7.94%
Loss Cost	2010.1	0.076 (CI = +/-0.030; p = 0.000)	0.497	+7.90%
Loss Cost	2010.2	0.077 (CI = +/-0.033; p = 0.000)	0.475	+8.05%
Loss Cost	2011.1	0.079 (CI = +/-0.036; p = 0.000)	0.450	+8.17%
Loss Cost	2011.2	0.088 (CI = +/-0.037; p = 0.000)	0.498	+9.19%
Loss Cost	2012.1	0.105 (CI = +/-0.035; p = 0.000)	0.630	+11.06%
Loss Cost	2012.2	0.102 (CI = +/-0.039; p = 0.000)	0.579	+10.70%
Loss Cost	2013.2	0.118 (CI = +/-0.038; p = 0.000)	0.667	+12.51%
Loss Cost	2014.1	0.129 (CI = +/-0.040; p = 0.000)	0.700	+13.73%
Loss Cost	2014.2	0.125 (CI = +/-0.045; p = 0.000)	0.653	+13.27%
Loss Cost	2015.1	0.129 (CI = +/-0.050; p = 0.000)	0.631	+13.73%
Loss Cost	2015.2	0.148 (CI = +/-0.050; p = 0.000)	0.710	+15.92%
Loss Cost	2016.1	0.154 (CI = +/-0.056; p = 0.000)	0.694	+16.66%
Loss Cost	2016.2	0.153 (CI = +/-0.064; p = 0.000)	0.646	+16.58%
Loss Cost	2017.1	0.168 (CI = +/-0.072; p = 0.000)	0.659	+18.33%
Severity	2005.2	0.057 (CI = +/-0.014; p = 0.000)	0.669	+5.91%
Severity	2006.1	0.059 (CI = +/-0.015; p = 0.000)	0.660	+6.06%
Severity	2006.2	0.057 (CI = +/-0.016; p = 0.000)	0.624	+5.82%
Severity	2007.1	0.059 (CI = +/-0.017; p = 0.000)	0.627	+6.10%
Severity	2008.1	0.059 (CI = +/-0.018; p = 0.000)	0.593	+6.04%
Severity	2008.2	0.059 (CI = +/-0.020; p = 0.000)	0.569	+6.09%
Severity	2009.1	0.063 (CI = +/-0.021; p = 0.000)	0.581	+6.49%
Severity	2010.1	0.062 (CI = +/-0.023; p = 0.000)	0.541	+6.38%
Severity	2010.2	0.066 (CI = +/-0.024; p = 0.000)	0.552	+6.80%
Severity	2011.1	0.066 (CI = +/-0.026; p = 0.000)	0.520	+6.81%
Severity	2011.2	0.073 (CI = +/-0.027; p = 0.000)	0.567	+7.59%
Severity	2012.1	0.087 (CI = +/-0.024; p = 0.000)	0.712	+9.10%
Severity	2012.2	0.087 (CI = +/-0.027; p = 0.000)	0.677	+9.07%
Severity	2013.2	0.099 (CI = +/-0.026; p = 0.000)	0.756	+10.42%
Severity	2014.1	0.100 (CI = +/-0.029; p = 0.000)	0.730	+10.48%
Severity	2014.2	0.093 (CI = +/-0.031; p = 0.000)	0.684	+9.70%
Severity	2015.1	0.088 (CI = +/-0.034; p = 0.000)	0.630	+9.19%
Severity	2015.2	0.104 (CI = +/-0.032; p = 0.000)	0.749	+10.94%
Severity	2016.1	0.106 (CI = +/-0.036; p = 0.000)	0.721	+11.17%
Severity	2016.2	0.108 (CI = +/-0.041; p = 0.000)	0.686	+11.39%
Severity	2017.1	0.119 (CI = +/-0.046; p = 0.000)	0.707	+12.62%
Frequency	2005.2	-0.006 (CI = +/-0.013; p = 0.348)	-0.003	-0.59%
Frequency	2006.1	-0.001 (CI = +/-0.012; p = 0.844)	-0.031	-0.12%
Frequency	2006.2	0.001 (CI = +/-0.013; p = 0.886)	-0.033	+0.09%
Frequency	2007.1	0.005 (CI = +/-0.013; p = 0.435)	-0.013	+0.51%
Frequency	2008.1	0.008 (CI = +/-0.014; p = 0.247)	0.014	+0.80%
Frequency	2008.2	0.010 (CI = +/-0.015; p = 0.176)	0.032	+1.00%
Frequency	2009.1	0.014 (CI = +/-0.015; p = 0.078)	0.080	+1.37%
Frequency	2010.1	0.014 (CI = +/-0.017; p = 0.090)	0.075	+1.43%
Frequency	2010.2	0.012 (CI = +/-0.018; p = 0.188)	0.032	+1.17%
Frequency	2011.1	0.013 (CI = +/-0.019; p = 0.183)	0.035	+1.28%
Frequency	2011.2	0.015 (CI = +/-0.021; p = 0.157)	0.048	+1.49%
Frequency	2012.1	0.018 (CI = +/-0.023; p = 0.116)	0.071	+1.80%
Frequency	2012.2	0.015 (CI = +/-0.025; p = 0.227)	0.026	+1.50%
Frequency	2013.2	0.019 (CI = +/-0.027; p = 0.167)	0.051	+1.89%
Frequency	2014.1	0.029 (CI = +/-0.027; p = 0.037)	0.177	+2.94%
Frequency	2014.2	0.032 (CI = +/-0.030; p = 0.037)	0.185	+3.25%
Frequency	2015.1	0.041 (CI = +/-0.031; p = 0.014)	0.278	+4.16%
Frequency	2015.2	0.044 (CI = +/-0.035; p = 0.018)	0.275	+4.49%
Frequency	2016.1	0.048 (CI = +/-0.040; p = 0.021)	0.277	+4.94%
Frequency	2016.2	0.046 (CI = +/-0.046; p = 0.051)	0.206	+4.66%
Frequency	2017.1	0.049 (CI = +/-0.053; p = 0.064)	0.195	+5.07%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.044 (CI = +/-0.023; p = 0.000)	0.321	+4.50%
Loss Cost	2006.1	0.050 (CI = +/-0.023; p = 0.000)	0.385	+5.17%
Loss Cost	2006.2	0.050 (CI = +/-0.025; p = 0.000)	0.350	+5.09%
Loss Cost	2007.1	0.057 (CI = +/-0.026; p = 0.000)	0.411	+5.83%
Loss Cost	2008.1	0.059 (CI = +/-0.028; p = 0.000)	0.396	+6.03%
Loss Cost	2008.2	0.061 (CI = +/-0.030; p = 0.000)	0.385	+6.26%
Loss Cost	2009.1	0.068 (CI = +/-0.031; p = 0.000)	0.435	+7.08%
Loss Cost	2010.1	0.067 (CI = +/-0.034; p = 0.001)	0.390	+6.95%
Loss Cost	2010.2	0.068 (CI = +/-0.038; p = 0.001)	0.363	+7.03%
Loss Cost	2011.1	0.068 (CI = +/-0.041; p = 0.002)	0.332	+7.08%
Loss Cost	2011.2	0.078 (CI = +/-0.044; p = 0.001)	0.383	+8.16%
Loss Cost	2012.1	0.098 (CI = +/-0.042; p = 0.000)	0.533	+10.28%
Loss Cost	2012.2	0.093 (CI = +/-0.047; p = 0.001)	0.466	+9.74%
Loss Cost	2013.2	0.112 (CI = +/-0.047; p = 0.000)	0.570	+11.83%
Loss Cost	2014.1	0.124 (CI = +/-0.050; p = 0.000)	0.610	+13.25%
Loss Cost	2014.2	0.119 (CI = +/-0.056; p = 0.000)	0.546	+12.61%
Loss Cost	2015.1	0.123 (CI = +/-0.064; p = 0.001)	0.518	+13.11%
Loss Cost	2015.2	0.147 (CI = +/-0.065; p = 0.000)	0.619	+15.85%
Loss Cost	2016.1	0.155 (CI = +/-0.075; p = 0.001)	0.599	+16.81%
Loss Cost	2016.2	0.155 (CI = +/-0.088; p = 0.003)	0.535	+16.73%
Loss Cost	2017.1	0.176 (CI = +/-0.101; p = 0.003)	0.559	+19.19%
Severity	2005.2	0.056 (CI = +/-0.016; p = 0.000)	0.619	+5.72%
Severity	2006.1	0.057 (CI = +/-0.017; p = 0.000)	0.609	+5.87%
Severity	2006.2	0.054 (CI = +/-0.018; p = 0.000)	0.565	+5.58%
Severity	2007.1	0.057 (CI = +/-0.019; p = 0.000)	0.568	+5.89%
Severity	2008.1	0.056 (CI = +/-0.021; p = 0.000)	0.528	+5.79%
Severity	2008.2	0.057 (CI = +/-0.022; p = 0.000)	0.499	+5.83%
Severity	2009.1	0.061 (CI = +/-0.024; p = 0.000)	0.513	+6.26%
Severity	2010.1	0.059 (CI = +/-0.026; p = 0.000)	0.465	+6.12%
Severity	2010.2	0.064 (CI = +/-0.028; p = 0.000)	0.478	+6.58%
Severity	2011.1	0.064 (CI = +/-0.031; p = 0.000)	0.441	+6.57%
Severity	2011.2	0.072 (CI = +/-0.032; p = 0.000)	0.495	+7.47%
Severity	2012.1	0.089 (CI = +/-0.029; p = 0.000)	0.664	+9.28%
Severity	2012.2	0.089 (CI = +/-0.033; p = 0.000)	0.623	+9.27%
Severity	2013.2	0.104 (CI = +/-0.032; p = 0.000)	0.724	+10.97%
Severity	2014.1	0.105 (CI = +/-0.035; p = 0.000)	0.695	+11.12%
Severity	2014.2	0.097 (CI = +/-0.038; p = 0.000)	0.636	+10.21%
Severity	2015.1	0.092 (CI = +/-0.043; p = 0.000)	0.568	+9.63%
Severity	2015.2	0.113 (CI = +/-0.040; p = 0.000)	0.725	+11.98%
Severity	2016.1	0.117 (CI = +/-0.046; p = 0.000)	0.699	+12.46%
Severity	2016.2	0.122 (CI = +/-0.054; p = 0.000)	0.669	+13.00%
Severity	2017.1	0.140 (CI = +/-0.058; p = 0.000)	0.717	+15.03%
Frequency	2005.2	-0.012 (CI = +/-0.013; p = 0.082)	0.068	-1.15%
Frequency	2006.1	-0.007 (CI = +/-0.013; p = 0.294)	0.005	-0.67%
Frequency	2006.2	-0.005 (CI = +/-0.014; p = 0.481)	-0.017	-0.47%
Frequency	2007.1	-0.001 (CI = +/-0.014; p = 0.940)	-0.037	-0.05%
Frequency	2008.1	0.002 (CI = +/-0.015; p = 0.754)	-0.034	+0.23%
Frequency	2008.2	0.004 (CI = +/-0.016; p = 0.603)	-0.029	+0.40%
Frequency	2009.1	0.008 (CI = +/-0.017; p = 0.347)	-0.003	+0.77%
Frequency	2010.1	0.008 (CI = +/-0.018; p = 0.384)	-0.009	+0.78%
Frequency	2010.2	0.004 (CI = +/-0.019; p = 0.656)	-0.036	+0.42%
Frequency	2011.1	0.005 (CI = +/-0.021; p = 0.641)	-0.037	+0.48%
Frequency	2011.2	0.006 (CI = +/-0.023; p = 0.575)	-0.033	+0.64%
Frequency	2012.1	0.009 (CI = +/-0.026; p = 0.467)	-0.023	+0.92%
Frequency	2012.2	0.004 (CI = +/-0.028; p = 0.749)	-0.049	+0.44%
Frequency	2013.2	0.008 (CI = +/-0.032; p = 0.614)	-0.043	+0.77%
Frequency	2014.1	0.019 (CI = +/-0.032; p = 0.225)	0.034	+1.92%
Frequency	2014.2	0.022 (CI = +/-0.036; p = 0.222)	0.038	+2.18%
Frequency	2015.1	0.031 (CI = +/-0.039; p = 0.107)	0.116	+3.17%
Frequency	2015.2	0.034 (CI = +/-0.045; p = 0.123)	0.109	+3.45%
Frequency	2016.1	0.038 (CI = +/-0.052; p = 0.134)	0.108	+3.87%
Frequency	2016.2	0.033 (CI = +/-0.060; p = 0.260)	0.033	+3.31%
Frequency	2017.1	0.035 (CI = +/-0.072; p = 0.298)	0.018	+3.61%

Accident Benefits Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.026; p = 0.149)	0.046	+1.87%
Loss Cost	2006.1	0.025 (CI = +/-0.027; p = 0.060)	0.108	+2.57%
Loss Cost	2006.2	0.021 (CI = +/-0.029; p = 0.136)	0.057	+2.17%
Loss Cost	2007.1	0.029 (CI = +/-0.030; p = 0.060)	0.119	+2.94%
Loss Cost	2008.1	0.028 (CI = +/-0.034; p = 0.096)	0.089	+2.86%
Loss Cost	2008.2	0.028 (CI = +/-0.037; p = 0.136)	0.067	+2.82%
Loss Cost	2009.1	0.036 (CI = +/-0.041; p = 0.077)	0.117	+3.68%
Loss Cost	2010.1	0.029 (CI = +/-0.045; p = 0.194)	0.044	+2.92%
Loss Cost	2010.2	0.025 (CI = +/-0.050; p = 0.312)	0.005	+2.51%
Loss Cost	2011.1	0.019 (CI = +/-0.056; p = 0.486)	-0.032	+1.91%
Loss Cost	2011.2	0.029 (CI = +/-0.063; p = 0.341)	-0.002	+2.95%
Loss Cost	2012.1	0.057 (CI = +/-0.063; p = 0.070)	0.172	+5.90%
Loss Cost	2012.2	0.038 (CI = +/-0.069; p = 0.260)	0.030	+3.83%
Loss Cost	2013.2	0.065 (CI = +/-0.076; p = 0.087)	0.174	+6.70%
Loss Cost	2014.1	0.083 (CI = +/-0.087; p = 0.061)	0.240	+8.61%
Loss Cost	2014.2	0.057 (CI = +/-0.098; p = 0.224)	0.066	+5.82%
Loss Cost	2015.1	0.049 (CI = +/-0.122; p = 0.383)	-0.017	+4.99%
Loss Cost	2015.2	0.092 (CI = +/-0.138; p = 0.160)	0.155	+9.60%
Loss Cost	2016.1	0.093 (CI = +/-0.184; p = 0.263)	0.069	+9.74%
Loss Cost	2016.2	0.054 (CI = +/-0.248; p = 0.598)	-0.129	+5.58%
Loss Cost	2017.1	0.078 (CI = +/-0.375; p = 0.593)	-0.153	+8.14%
Severity	2005.2	0.039 (CI = +/-0.021; p = 0.001)	0.358	+3.96%
Severity	2006.1	0.039 (CI = +/-0.023; p = 0.001)	0.334	+4.02%
Severity	2006.2	0.033 (CI = +/-0.024; p = 0.008)	0.249	+3.40%
Severity	2007.1	0.035 (CI = +/-0.026; p = 0.010)	0.243	+3.61%
Severity	2008.1	0.031 (CI = +/-0.028; p = 0.033)	0.167	+3.16%
Severity	2008.2	0.029 (CI = +/-0.031; p = 0.071)	0.118	+2.91%
Severity	2009.1	0.032 (CI = +/-0.035; p = 0.072)	0.123	+3.23%
Severity	2010.1	0.025 (CI = +/-0.039; p = 0.188)	0.047	+2.54%
Severity	2010.2	0.028 (CI = +/-0.043; p = 0.186)	0.051	+2.85%
Severity	2011.1	0.023 (CI = +/-0.048; p = 0.334)	0.000	+2.30%
Severity	2011.2	0.032 (CI = +/-0.054; p = 0.228)	0.038	+3.24%
Severity	2012.1	0.057 (CI = +/-0.053; p = 0.036)	0.241	+5.88%
Severity	2012.2	0.050 (CI = +/-0.062; p = 0.103)	0.140	+5.14%
Severity	2013.2	0.075 (CI = +/-0.067; p = 0.031)	0.298	+7.83%
Severity	2014.1	0.072 (CI = +/-0.080; p = 0.073)	0.214	+7.48%
Severity	2014.2	0.044 (CI = +/-0.088; p = 0.285)	0.029	+4.50%
Severity	2015.1	0.016 (CI = +/-0.099; p = 0.725)	-0.107	+1.58%
Severity	2015.2	0.054 (CI = +/-0.109; p = 0.277)	0.047	+5.58%
Severity	2016.1	0.048 (CI = +/-0.145; p = 0.451)	-0.053	+4.89%
Severity	2016.2	0.036 (CI = +/-0.203; p = 0.665)	-0.151	+3.70%
Severity	2017.1	0.072 (CI = +/-0.299; p = 0.542)	-0.125	+7.44%
Frequency	2005.2	-0.020 (CI = +/-0.014; p = 0.007)	0.238	-2.02%
Frequency	2006.1	-0.014 (CI = +/-0.013; p = 0.038)	0.138	-1.39%
Frequency	2006.2	-0.012 (CI = +/-0.014; p = 0.095)	0.081	-1.19%
Frequency	2007.1	-0.006 (CI = +/-0.014; p = 0.357)	-0.005	-0.64%
Frequency	2008.1	-0.003 (CI = +/-0.015; p = 0.691)	-0.042	-0.29%
Frequency	2008.2	-0.001 (CI = +/-0.017; p = 0.914)	-0.052	-0.09%
Frequency	2009.1	0.004 (CI = +/-0.017; p = 0.607)	-0.040	+0.44%
Frequency	2010.1	0.004 (CI = +/-0.020; p = 0.694)	-0.049	+0.37%
Frequency	2010.2	-0.003 (CI = +/-0.020; p = 0.723)	-0.054	-0.34%
Frequency	2011.1	-0.004 (CI = +/-0.023; p = 0.726)	-0.058	-0.38%
Frequency	2011.2	-0.003 (CI = +/-0.026; p = 0.820)	-0.067	-0.28%
Frequency	2012.1	0.000 (CI = +/-0.030; p = 0.986)	-0.077	+0.02%
Frequency	2012.2	-0.012 (CI = +/-0.031; p = 0.395)	-0.017	-1.24%
Frequency	2013.2	-0.011 (CI = +/-0.037; p = 0.549)	-0.054	-1.04%
Frequency	2014.1	0.010 (CI = +/-0.031; p = 0.477)	-0.043	+1.05%
Frequency	2014.2	0.013 (CI = +/-0.038; p = 0.478)	-0.047	+1.26%
Frequency	2015.1	0.033 (CI = +/-0.034; p = 0.057)	0.304	+3.35%
Frequency	2015.2	0.037 (CI = +/-0.043; p = 0.081)	0.283	+3.81%
Frequency	2016.1	0.045 (CI = +/-0.056; p = 0.096)	0.292	+4.63%
Frequency	2016.2	0.018 (CI = +/-0.058; p = 0.458)	-0.063	+1.82%
Frequency	2017.1	0.007 (CI = +/-0.084; p = 0.840)	-0.236	+0.65%

Collision

Coverage = CL
End Trend Period = 2023.2
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	-0.005 (CI = +/-0.012; p = 0.402)	0.011 (CI = +/-0.007; p = 0.005)	-0.016 (CI = +/-0.213; p = 0.882)	0.311	-0.51%
Loss Cost	2006.1	-0.004 (CI = +/-0.013; p = 0.511)	0.011 (CI = +/-0.007; p = 0.005)	-0.022 (CI = +/-0.218; p = 0.837)	0.300	-0.42%
Loss Cost	2006.2	-0.003 (CI = +/-0.014; p = 0.622)	0.011 (CI = +/-0.008; p = 0.005)	-0.029 (CI = +/-0.224; p = 0.796)	0.290	-0.34%
Loss Cost	2007.1	0.000 (CI = +/-0.014; p = 0.964)	0.012 (CI = +/-0.008; p = 0.003)	-0.051 (CI = +/-0.224; p = 0.643)	0.284	-0.03%
Loss Cost	2007.2	0.002 (CI = +/-0.015; p = 0.811)	0.012 (CI = +/-0.008; p = 0.003)	-0.067 (CI = +/-0.228; p = 0.554)	0.279	+0.18%
Loss Cost	2008.1	0.006 (CI = +/-0.016; p = 0.406)	0.013 (CI = +/-0.007; p = 0.001)	-0.100 (CI = +/-0.223; p = 0.367)	0.298	+0.65%
Loss Cost	2008.2	0.007 (CI = +/-0.017; p = 0.392)	0.013 (CI = +/-0.008; p = 0.001)	-0.105 (CI = +/-0.231; p = 0.358)	0.296	+0.72%
Loss Cost	2009.1	0.011 (CI = +/-0.018; p = 0.205)	0.014 (CI = +/-0.008; p = 0.001)	-0.133 (CI = +/-0.231; p = 0.249)	0.314	+1.14%
Loss Cost	2009.2	0.009 (CI = +/-0.019; p = 0.335)	0.014 (CI = +/-0.008; p = 0.001)	-0.119 (CI = +/-0.239; p = 0.314)	0.313	+0.93%
Loss Cost	2010.1	0.009 (CI = +/-0.021; p = 0.387)	0.014 (CI = +/-0.008; p = 0.002)	-0.118 (CI = +/-0.249; p = 0.338)	0.310	+0.91%
Loss Cost	2010.2	0.003 (CI = +/-0.022; p = 0.809)	0.013 (CI = +/-0.008; p = 0.004)	-0.078 (CI = +/-0.246; p = 0.519)	0.347	+0.26%
Loss Cost	2011.1	0.000 (CI = +/-0.024; p = 0.986)	0.012 (CI = +/-0.008; p = 0.006)	-0.061 (CI = +/-0.255; p = 0.626)	0.354	-0.02%
Loss Cost	2011.2	-0.003 (CI = +/-0.026; p = 0.818)	0.012 (CI = +/-0.009; p = 0.010)	-0.045 (CI = +/-0.267; p = 0.731)	0.361	-0.30%
Loss Cost	2012.1	-0.001 (CI = +/-0.029; p = 0.956)	0.012 (CI = +/-0.009; p = 0.011)	-0.057 (CI = +/-0.281; p = 0.676)	0.347	-0.08%
Loss Cost	2012.2	-0.006 (CI = +/-0.032; p = 0.695)	0.011 (CI = +/-0.009; p = 0.019)	-0.028 (CI = +/-0.292; p = 0.846)	0.366	-0.61%
Loss Cost	2013.1	-0.002 (CI = +/-0.036; p = 0.893)	0.012 (CI = +/-0.010; p = 0.019)	-0.048 (CI = +/-0.309; p = 0.749)	0.346	-0.24%
Loss Cost	2013.2	-0.006 (CI = +/-0.041; p = 0.780)	0.011 (CI = +/-0.010; p = 0.030)	-0.032 (CI = +/-0.329; p = 0.842)	0.346	-0.55%
Loss Cost	2014.1	0.010 (CI = +/-0.043; p = 0.635)	0.013 (CI = +/-0.010; p = 0.012)	-0.107 (CI = +/-0.324; p = 0.495)	0.353	+0.98%
Loss Cost	2014.2	0.012 (CI = +/-0.049; p = 0.603)	0.013 (CI = +/-0.010; p = 0.015)	-0.119 (CI = +/-0.351; p = 0.482)	0.343	+1.23%
Loss Cost	2015.1	0.029 (CI = +/-0.053; p = 0.262)	0.015 (CI = +/-0.010; p = 0.007)	-0.194 (CI = +/-0.355; p = 0.261)	0.371	+2.93%
Loss Cost	2015.2	0.023 (CI = +/-0.062; p = 0.434)	0.015 (CI = +/-0.011; p = 0.013)	-0.169 (CI = +/-0.387; p = 0.364)	0.369	+2.33%
Loss Cost	2016.1	0.038 (CI = +/-0.070; p = 0.253)	0.016 (CI = +/-0.011; p = 0.010)	-0.231 (CI = +/-0.410; p = 0.243)	0.381	+3.91%
Loss Cost	2016.2	0.016 (CI = +/-0.076; p = 0.653)	0.014 (CI = +/-0.011; p = 0.018)	-0.146 (CI = +/-0.421; p = 0.462)	0.437	+1.62%
Loss Cost	2017.1	0.022 (CI = +/-0.091; p = 0.610)	0.015 (CI = +/-0.012; p = 0.024)	-0.165 (CI = +/-0.469; p = 0.452)	0.413	+2.18%
Severity	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.005; p = 0.913)	0.339 (CI = +/-0.149; p = 0.000)	0.754	+2.01%
Severity	2006.1	0.021 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.005; p = 0.834)	0.330 (CI = +/-0.151; p = 0.000)	0.755	+2.12%
Severity	2006.2	0.022 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.792)	0.325 (CI = +/-0.155; p = 0.000)	0.751	+2.19%
Severity	2007.1	0.022 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.005; p = 0.764)	0.321 (CI = +/-0.159; p = 0.000)	0.744	+2.24%
Severity	2007.2	0.022 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.006; p = 0.781)	0.323 (CI = +/-0.164; p = 0.000)	0.734	+2.22%
Severity	2008.1	0.025 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.005; p = 0.599)	0.300 (CI = +/-0.162; p = 0.001)	0.757	+2.54%
Severity	2008.2	0.026 (CI = +/-0.012; p = 0.000)	0.002 (CI = +/-0.006; p = 0.586)	0.297 (CI = +/-0.168; p = 0.001)	0.749	+2.59%
Severity	2009.1	0.028 (CI = +/-0.013; p = 0.000)	0.002 (CI = +/-0.006; p = 0.466)	0.279 (CI = +/-0.169; p = 0.002)	0.759	+2.87%
Severity	2009.2	0.028 (CI = +/-0.014; p = 0.000)	0.002 (CI = +/-0.006; p = 0.487)	0.280 (CI = +/-0.176; p = 0.003)	0.747	+2.85%
Severity	2010.1	0.028 (CI = +/-0.016; p = 0.001)	0.002 (CI = +/-0.006; p = 0.498)	0.279 (CI = +/-0.183; p = 0.004)	0.735	+2.86%
Severity	2010.2	0.027 (CI = +/-0.017; p = 0.004)	0.002 (CI = +/-0.006; p = 0.561)	0.288 (CI = +/-0.191; p = 0.005)	0.718	+2.72%
Severity	2011.1	0.026 (CI = +/-0.019; p = 0.010)	0.002 (CI = +/-0.006; p = 0.616)	0.295 (CI = +/-0.200; p = 0.006)	0.702	+2.60%
Severity	2011.2	0.021 (CI = +/-0.020; p = 0.042)	0.001 (CI = +/-0.006; p = 0.793)	0.323 (CI = +/-0.202; p = 0.003)	0.691	+2.11%
Severity	2012.1	0.026 (CI = +/-0.021; p = 0.020)	0.002 (CI = +/-0.007; p = 0.615)	0.294 (CI = +/-0.205; p = 0.007)	0.712	+2.63%
Severity	2012.2	0.026 (CI = +/-0.024; p = 0.039)	0.002 (CI = +/-0.007; p = 0.646)	0.297 (CI = +/-0.217; p = 0.010)	0.697	+2.58%
Severity	2013.1	0.025 (CI = +/-0.027; p = 0.067)	0.001 (CI = +/-0.007; p = 0.671)	0.298 (CI = +/-0.231; p = 0.014)	0.683	+2.55%
Severity	2013.2	0.021 (CI = +/-0.030; p = 0.166)	0.001 (CI = +/-0.008; p = 0.794)	0.320 (CI = +/-0.244; p = 0.013)	0.665	+2.11%
Severity	2014.1	0.022 (CI = +/-0.035; p = 0.208)	0.001 (CI = +/-0.008; p = 0.790)	0.317 (CI = +/-0.263; p = 0.021)	0.653	+2.18%
Severity	2014.2	0.021 (CI = +/-0.040; p = 0.276)	0.001 (CI = +/-0.009; p = 0.807)	0.318 (CI = +/-0.285; p = 0.031)	0.638	+2.15%
Severity	2015.1	0.029 (CI = +/-0.045; p = 0.185)	0.002 (CI = +/-0.009; p = 0.667)	0.281 (CI = +/-0.303; p = 0.066)	0.651	+2.99%
Severity	2015.2	0.028 (CI = +/-0.053; p = 0.279)	0.002 (CI = +/-0.010; p = 0.712)	0.289 (CI = +/-0.333; p = 0.084)	0.630	+2.81%
Severity	2016.1	0.045 (CI = +/-0.058; p = 0.116)	0.003 (CI = +/-0.009; p = 0.494)	0.218 (CI = +/-0.341; p = 0.188)	0.678	+4.60%
Severity	2016.2	0.050 (CI = +/-0.069; p = 0.140)	0.003 (CI = +/-0.010; p = 0.480)	0.201 (CI = +/-0.378; p = 0.266)	0.662	+5.08%
Severity	2017.1	0.068 (CI = +/-0.077; p = 0.076)	0.005 (CI = +/-0.010; p = 0.356)	0.135 (CI = +/-0.397; p = 0.467)	0.694	+7.08%
Frequency	2005.2	-0.025 (CI = +/-0.009; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.354 (CI = +/-0.159; p = 0.000)	0.836	-2.47%
Frequency	2006.1	-0.025 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	-0.352 (CI = +/-0.163; p = 0.000)	0.830	-2.49%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	-0.354 (CI = +/-0.168; p = 0.000)	0.823	-2.47%
Frequency	2007.1	-0.022 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.006; p = 0.000)	-0.373 (CI = +/-0.167; p = 0.000)	0.820	-2.22%
Frequency	2007.2	-0.020 (CI = +/-0.011; p = 0.001)	0.011 (CI = +/-0.006; p = 0.000)	-0.389 (CI = +/-0.167; p = 0.000)	0.816	-2.00%
Frequency	2008.1	-0.019 (CI = +/-0.012; p = 0.004)	0.012 (CI = +/-0.006; p = 0.000)	-0.400 (CI = +/-0.171; p = 0.000)	0.809	-1.85%
Frequency	2008.2	-0.018 (CI = +/-0.013; p = 0.008)	0.012 (CI = +/-0.006; p = 0.000)	-0.402 (CI = +/-0.177; p = 0.000)	0.802	-1.82%
Frequency	2009.1	-0.017 (CI = +/-0.014; p = 0.020)	0.012 (CI = +/-0.006; p = 0.000)	-0.412 (CI = +/-0.183; p = 0.000)	0.794	-1.68%
Frequency	2009.2	-0.019 (CI = +/-0.015; p = 0.017)	0.012 (CI = +/-0.006; p = 0.001)	-0.399 (CI = +/-0.188; p = 0.000)	0.795	-1.87%
Frequency	2010.1	-0.019 (CI = +/-0.017; p = 0.026)	0.012 (CI = +/-0.006; p = 0.001)	-0.397 (CI = +/-0.196; p = 0.000)	0.789	-1.90%
Frequency	2010.2	-0.024 (CI = +/-0.017; p = 0.008)	0.011 (CI = +/-0.006; p = 0.002)	-0.366 (CI = +/-0.193; p = 0.001)	0.810	-2.39%
Frequency	2011.1	-0.026 (CI = +/-0.019; p = 0.010)	0.011 (CI = +/-0.007; p = 0.003)	-0.356 (CI = +/-0.202; p = 0.001)	0.806	-2.56%
Frequency	2011.2	-0.024 (CI = +/-0.021; p = 0.028)	0.011 (CI = +/-0.007; p = 0.003)	-0.368 (CI = +/-0.211; p = 0.002)	0.795	-2.35%
Frequency	2012.1	-0.027 (CI = +/-0.023; p = 0.025)	0.010 (CI = +/-0.007; p = 0.006)	-0.351 (CI = +/-0.220; p = 0.003)	0.795	-2.64%
Frequency	2012.2	-0.032 (CI = +/-0.025; p = 0.017)	0.010 (CI = +/-0.007; p = 0.010)	-0.324 (CI = +/-0.227; p = 0.008)	0.801	-3.12%
Frequency	2013.1	-0.028 (CI = +/-0.028; p = 0.053)	0.010 (CI = +/-0.007; p = 0.009)	-0.346 (CI = +/-0.239; p = 0.007)	0.787	-2.72%
Frequency	2013.2	-0.026 (CI = +/-0.032; p = 0.098)	0.010 (CI = +/-0.008; p = 0.012)	-0.352 (CI = +/-0.255; p = 0.010)	0.773	-2.60%
Frequency	2014.1	-0.012 (CI = +/-0.031; p = 0.439)	0.012 (CI = +/-0.007; p = 0.003)	-0.424 (CI = +/-0.238; p = 0.002)	0.792	-1.17%
Frequency	2014.2	-0.009 (CI = +/-0.036; p = 0.603)	0.012 (CI = +/-0.008; p = 0.003)	-0.437 (CI = +/-0.257; p = 0.002)	0.780	-0.89%
Frequency	2015.1	-0.001 (CI = +/-0.040; p = 0.975)	0.013 (CI = +/-0.008; p = 0.003)	-0.475 (CI = +/-0.271; p = 0.002)	0.773	-0.06%
Frequency	2015.2	-0.005 (CI = +/-0.047; p = 0.833)	0.013 (CI = +/-0.008; p = 0.006)	-0.457 (CI = +/-0.295; p = 0.005)	0.768	-0.47%
Frequency	2016.1	-0.007 (CI = +/-0.055; p = 0.799)	0.013 (CI = +/-0.009; p = 0.010)	-0.449 (CI = +/-0.327; p = 0.011)	0.756	-0.66%
Frequency	2016.2	-0.034 (CI = +/-0.054; p = 0.196)	0.011 (CI = +/-0.008; p = 0.012)	-0.347 (CI = +/-0.296; p = 0.025)	0.836	-3.30%
Frequency	2017.1	-0.047 (CI = +/-0.061; p = 0.117)	0.010 (CI = +/-0.008; p = 0.021)	-0.300 (CI = +/-0.314; p = 0.059)	0.842	-4.58%

Collision

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.017 (CI = +/-0.010; p = 0.002)	0.165 (CI = +/-0.086; p = 0.000)	0.110 (CI = +/-0.156; p = 0.161)	0.417	-1.67%
Loss Cost	2006.1	-0.018 (CI = +/-0.011; p = 0.002)	0.170 (CI = +/-0.088; p = 0.000)	0.117 (CI = +/-0.159; p = 0.145)	0.413	-1.78%
Loss Cost	2006.2	-0.017 (CI = +/-0.011; p = 0.004)	0.175 (CI = +/-0.090; p = 0.000)	0.110 (CI = +/-0.162; p = 0.178)	0.408	-1.68%
Loss Cost	2007.1	-0.016 (CI = +/-0.012; p = 0.009)	0.173 (CI = +/-0.093; p = 0.001)	0.107 (CI = +/-0.167; p = 0.198)	0.368	-1.64%
Loss Cost	2007.2	-0.014 (CI = +/-0.013; p = 0.027)	0.181 (CI = +/-0.095; p = 0.001)	0.094 (CI = +/-0.169; p = 0.264)	0.371	-1.43%
Loss Cost	2008.1	-0.013 (CI = +/-0.014; p = 0.056)	0.177 (CI = +/-0.097; p = 0.001)	0.087 (CI = +/-0.172; p = 0.309)	0.323	-1.31%
Loss Cost	2008.2	-0.012 (CI = +/-0.015; p = 0.092)	0.179 (CI = +/-0.101; p = 0.001)	0.083 (CI = +/-0.178; p = 0.349)	0.321	-1.23%
Loss Cost	2009.1	-0.012 (CI = +/-0.016; p = 0.122)	0.179 (CI = +/-0.105; p = 0.002)	0.082 (CI = +/-0.183; p = 0.369)	0.291	-1.22%
Loss Cost	2009.2	-0.014 (CI = +/-0.017; p = 0.101)	0.172 (CI = +/-0.108; p = 0.003)	0.092 (CI = +/-0.189; p = 0.325)	0.291	-1.39%
Loss Cost	2010.1	-0.018 (CI = +/-0.018; p = 0.047)	0.185 (CI = +/-0.108; p = 0.002)	0.111 (CI = +/-0.188; p = 0.234)	0.341	-1.79%
Loss Cost	2010.2	-0.024 (CI = +/-0.018; p = 0.014)	0.167 (CI = +/-0.106; p = 0.003)	0.141 (CI = +/-0.184; p = 0.126)	0.384	-2.34%
Loss Cost	2011.1	-0.031 (CI = +/-0.018; p = 0.002)	0.187 (CI = +/-0.100; p = 0.001)	0.172 (CI = +/-0.173; p = 0.051)	0.495	-3.01%
Loss Cost	2011.2	-0.033 (CI = +/-0.020; p = 0.002)	0.180 (CI = +/-0.103; p = 0.002)	0.184 (CI = +/-0.179; p = 0.044)	0.504	-3.25%
Loss Cost	2012.1	-0.037 (CI = +/-0.021; p = 0.002)	0.191 (CI = +/-0.105; p = 0.001)	0.202 (CI = +/-0.181; p = 0.031)	0.519	-3.66%
Loss Cost	2012.2	-0.042 (CI = +/-0.023; p = 0.001)	0.179 (CI = +/-0.107; p = 0.002)	0.224 (CI = +/-0.186; p = 0.020)	0.545	-4.13%
Loss Cost	2013.1	-0.047 (CI = +/-0.025; p = 0.001)	0.189 (CI = +/-0.110; p = 0.002)	0.242 (CI = +/-0.190; p = 0.015)	0.548	-4.56%
Loss Cost	2013.2	-0.050 (CI = +/-0.028; p = 0.002)	0.181 (CI = +/-0.115; p = 0.004)	0.257 (CI = +/-0.200; p = 0.015)	0.554	-4.90%
Loss Cost	2014.1	-0.048 (CI = +/-0.032; p = 0.005)	0.177 (CI = +/-0.121; p = 0.007)	0.250 (CI = +/-0.212; p = 0.024)	0.475	-4.71%
Loss Cost	2014.2	-0.048 (CI = +/-0.037; p = 0.013)	0.177 (CI = +/-0.130; p = 0.011)	0.251 (CI = +/-0.228; p = 0.033)	0.464	-4.73%
Loss Cost	2015.1	-0.049 (CI = +/-0.042; p = 0.025)	0.178 (CI = +/-0.139; p = 0.015)	0.254 (CI = +/-0.245; p = 0.043)	0.404	-4.81%
Loss Cost	2015.2	-0.059 (CI = +/-0.048; p = 0.021)	0.163 (CI = +/-0.145; p = 0.031)	0.286 (CI = +/-0.260; p = 0.034)	0.428	-5.69%
Loss Cost	2016.1	-0.065 (CI = +/-0.056; p = 0.026)	0.172 (CI = +/-0.155; p = 0.032)	0.305 (CI = +/-0.279; p = 0.034)	0.405	-6.32%
Loss Cost	2016.2	-0.093 (CI = +/-0.057; p = 0.004)	0.134 (CI = +/-0.142; p = 0.063)	0.391 (CI = +/-0.262; p = 0.007)	0.551	-8.85%
Loss Cost	2017.1	-0.113 (CI = +/-0.062; p = 0.002)	0.157 (CI = +/-0.140; p = 0.031)	0.443 (CI = +/-0.261; p = 0.004)	0.619	-10.70%
Severity	2005.2	0.016 (CI = +/-0.006; p = 0.000)	0.081 (CI = +/-0.051; p = 0.003)	0.323 (CI = +/-0.092; p = 0.000)	0.853	+1.58%
Severity	2006.1	0.016 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.052; p = 0.004)	0.322 (CI = +/-0.094; p = 0.000)	0.850	+1.59%
Severity	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.084 (CI = +/-0.053; p = 0.003)	0.316 (CI = +/-0.096; p = 0.000)	0.850	+1.67%
Severity	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.086 (CI = +/-0.055; p = 0.003)	0.319 (CI = +/-0.098; p = 0.000)	0.846	+1.62%
Severity	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.057; p = 0.004)	0.319 (CI = +/-0.101; p = 0.000)	0.840	+1.63%
Severity	2008.1	0.018 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.057; p = 0.007)	0.311 (CI = +/-0.101; p = 0.000)	0.847	+1.78%
Severity	2008.2	0.018 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.059; p = 0.008)	0.307 (CI = +/-0.104; p = 0.000)	0.843	+1.84%
Severity	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.079 (CI = +/-0.061; p = 0.012)	0.303 (CI = +/-0.107; p = 0.000)	0.843	+1.93%
Severity	2009.2	0.019 (CI = +/-0.010; p = 0.001)	0.079 (CI = +/-0.063; p = 0.016)	0.303 (CI = +/-0.111; p = 0.000)	0.835	+1.92%
Severity	2010.1	0.017 (CI = +/-0.011; p = 0.003)	0.084 (CI = +/-0.065; p = 0.013)	0.311 (CI = +/-0.113; p = 0.000)	0.832	+1.76%
Severity	2010.2	0.016 (CI = +/-0.012; p = 0.008)	0.081 (CI = +/-0.067; p = 0.021)	0.317 (CI = +/-0.117; p = 0.000)	0.823	+1.65%
Severity	2011.1	0.013 (CI = +/-0.012; p = 0.033)	0.089 (CI = +/-0.067; p = 0.011)	0.330 (CI = +/-0.116; p = 0.000)	0.828	+1.34%
Severity	2011.2	0.009 (CI = +/-0.013; p = 0.135)	0.078 (CI = +/-0.066; p = 0.022)	0.350 (CI = +/-0.114; p = 0.000)	0.831	+0.94%
Severity	2012.1	0.011 (CI = +/-0.014; p = 0.108)	0.074 (CI = +/-0.068; p = 0.035)	0.343 (CI = +/-0.117; p = 0.000)	0.834	+1.11%
Severity	2012.2	0.010 (CI = +/-0.015; p = 0.173)	0.072 (CI = +/-0.071; p = 0.049)	0.346 (CI = +/-0.124; p = 0.000)	0.826	+1.04%
Severity	2013.1	0.007 (CI = +/-0.017; p = 0.389)	0.080 (CI = +/-0.073; p = 0.033)	0.359 (CI = +/-0.126; p = 0.000)	0.829	+0.70%
Severity	2013.2	0.003 (CI = +/-0.018; p = 0.735)	0.071 (CI = +/-0.074; p = 0.061)	0.376 (CI = +/-0.129; p = 0.000)	0.827	+0.30%
Severity	2014.1	-0.001 (CI = +/-0.020; p = 0.948)	0.078 (CI = +/-0.077; p = 0.048)	0.389 (CI = +/-0.133; p = 0.000)	0.830	-0.06%
Severity	2014.2	-0.002 (CI = +/-0.023; p = 0.884)	0.076 (CI = +/-0.082; p = 0.068)	0.393 (CI = +/-0.144; p = 0.000)	0.823	-0.16%
Severity	2015.1	-0.001 (CI = +/-0.027; p = 0.943)	0.074 (CI = +/-0.087; p = 0.089)	0.390 (CI = +/-0.154; p = 0.000)	0.821	-0.09%
Severity	2015.2	-0.004 (CI = +/-0.031; p = 0.779)	0.069 (CI = +/-0.093; p = 0.134)	0.402 (CI = +/-0.167; p = 0.000)	0.813	-0.41%
Severity	2016.1	0.002 (CI = +/-0.035; p = 0.909)	0.061 (CI = +/-0.098; p = 0.202)	0.384 (CI = +/-0.177; p = 0.000)	0.820	+0.19%
Severity	2016.2	0.002 (CI = +/-0.043; p = 0.915)	0.061 (CI = +/-0.108; p = 0.238)	0.383 (CI = +/-0.198; p = 0.001)	0.809	+0.21%
Severity	2017.1	0.007 (CI = +/-0.051; p = 0.758)	0.055 (CI = +/-0.116; p = 0.316)	0.370 (CI = +/-0.217; p = 0.004)	0.807	+0.73%
Frequency	2005.2	-0.033 (CI = +/-0.009; p = 0.000)	0.085 (CI = +/-0.079; p = 0.036)	-0.212 (CI = +/-0.143; p = 0.005)	0.790	-3.20%
Frequency	2006.1	-0.034 (CI = +/-0.010; p = 0.000)	0.090 (CI = +/-0.080; p = 0.029)	-0.205 (CI = +/-0.145; p = 0.007)	0.788	-3.32%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.083; p = 0.033)	-0.206 (CI = +/-0.149; p = 0.008)	0.779	-3.30%
Frequency	2007.1	-0.033 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.085; p = 0.045)	-0.212 (CI = +/-0.152; p = 0.008)	0.761	-3.20%
Frequency	2007.2	-0.031 (CI = +/-0.012; p = 0.000)	0.095 (CI = +/-0.086; p = 0.032)	-0.225 (CI = +/-0.154; p = 0.006)	0.751	-3.01%
Frequency	2008.1	-0.031 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.089; p = 0.036)	-0.224 (CI = +/-0.158; p = 0.007)	0.737	-3.03%
Frequency	2008.2	-0.031 (CI = +/-0.013; p = 0.000)	0.097 (CI = +/-0.093; p = 0.041)	-0.225 (CI = +/-0.163; p = 0.009)	0.727	-3.02%
Frequency	2009.1	-0.031 (CI = +/-0.014; p = 0.000)	0.099 (CI = +/-0.096; p = 0.043)	-0.221 (CI = +/-0.168; p = 0.012)	0.714	-3.08%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	0.093 (CI = +/-0.099; p = 0.064)	-0.211 (CI = +/-0.173; p = 0.019)	0.714	-3.25%
Frequency	2010.1	-0.036 (CI = +/-0.017; p = 0.000)	0.101 (CI = +/-0.101; p = 0.050)	-0.199 (CI = +/-0.176; p = 0.028)	0.714	-3.49%
Frequency	2010.2	-0.040 (CI = +/-0.017; p = 0.000)	0.087 (CI = +/-0.101; p = 0.088)	-0.175 (CI = +/-0.175; p = 0.050)	0.738	-3.92%
Frequency	2011.1	-0.044 (CI = +/-0.018; p = 0.000)	0.098 (CI = +/-0.102; p = 0.058)	-0.158 (CI = +/-0.176; p = 0.077)	0.747	-4.30%
Frequency	2011.2	-0.042 (CI = +/-0.020; p = 0.000)	0.102 (CI = +/-0.106; p = 0.058)	-0.165 (CI = +/-0.184; p = 0.076)	0.731	-4.16%
Frequency	2012.1	-0.048 (CI = +/-0.021; p = 0.000)	0.118 (CI = +/-0.105; p = 0.030)	-0.141 (CI = +/-0.181; p = 0.121)	0.754	-4.72%
Frequency	2012.2	-0.053 (CI = +/-0.023; p = 0.000)	0.107 (CI = +/-0.108; p = 0.052)	-0.122 (CI = +/-0.187; p = 0.190)	0.760	-5.12%
Frequency	2013.1	-0.054 (CI = +/-0.026; p = 0.000)	0.109 (CI = +/-0.113; p = 0.058)	-0.117 (CI = +/-0.196; p = 0.226)	0.736	-5.22%
Frequency	2013.2	-0.053 (CI = +/-0.029; p = 0.001)	0.110 (CI = +/-0.120; p = 0.070)	-0.119 (CI = +/-0.209; p = 0.246)	0.718	-5.18%
Frequency	2014.1	-0.048 (CI = +/-0.032; p = 0.007)	0.100 (CI = +/-0.124; p = 0.109)	-0.139 (CI = +/-0.217; p = 0.193)	0.671	-4.65%
Frequency	2014.2	-0.047 (CI = +/-0.037; p = 0.018)	0.101 (CI = +/-0.133; p = 0.126)	-0.142 (CI = +/-0.234; p = 0.215)	0.649	-4.58%
Frequency	2015.1	-0.048 (CI = +/-0.043; p = 0.030)	0.104 (CI = +/-0.142; p = 0.139)	-0.137 (CI = +/-0.250; p = 0.260)	0.613	-4.73%
Frequency	2015.2	-0.054 (CI = +/-0.050; p = 0.036)	0.094 (CI = +/-0.151; p = 0.205)	-0.116 (CI = +/-0.271; p = 0.373)	0.609	-5.30%
Frequency	2016.1	-0.067 (CI = +/-0.056; p = 0.023)	0.111 (CI = +/-0.156; p = 0.145)	-0.079 (CI = +/-0.281; p = 0.553)	0.625	-6.50%
Frequency	2016.2	-0.095 (CI = +/-0.057; p = 0.004)	0.073 (CI = +/-0.143; p = 0.287)	0.007 (CI = +/-0.264; p = 0.953)	0.731	-9.05%
Frequency	2017.1	-0.121 (CI = +/-0.058; p = 0.001)	0.102 (CI = +/-0.131; p = 0.114)	0.073 (CI = +/-0.245; p = 0.525)	0.798	-11.35%

Collision

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

Fit	Start Date	Time	Seasonality	Mobility	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.010 (CI = +/-0.010; p = 0.052)	0.153 (CI = +/-0.076; p = 0.000)	0.009 (CI = +/-0.005; p = 0.002)	0.079 (CI = +/-0.138; p = 0.254)	0.555	-0.96%
Loss Cost	2006.1	-0.010 (CI = +/-0.010; p = 0.052)	0.156 (CI = +/-0.078; p = 0.000)	0.009 (CI = +/-0.005; p = 0.003)	0.083 (CI = +/-0.141; p = 0.243)	0.547	-1.03%
Loss Cost	2006.2	-0.009 (CI = +/-0.011; p = 0.114)	0.162 (CI = +/-0.079; p = 0.000)	0.009 (CI = +/-0.006; p = 0.003)	0.072 (CI = +/-0.144; p = 0.312)	0.551	-0.87%
Loss Cost	2007.1	-0.008 (CI = +/-0.012; p = 0.203)	0.157 (CI = +/-0.081; p = 0.000)	0.009 (CI = +/-0.006; p = 0.002)	0.065 (CI = +/-0.147; p = 0.370)	0.527	-0.75%
Loss Cost	2007.2	-0.005 (CI = +/-0.012; p = 0.447)	0.167 (CI = +/-0.081; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	0.047 (CI = +/-0.146; p = 0.515)	0.548	-0.46%
Loss Cost	2008.1	-0.002 (CI = +/-0.013; p = 0.744)	0.158 (CI = +/-0.082; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.034 (CI = +/-0.147; p = 0.641)	0.531	-0.21%
Loss Cost	2008.2	0.000 (CI = +/-0.014; p = 0.944)	0.163 (CI = +/-0.084; p = 0.000)	0.010 (CI = +/-0.006; p = 0.001)	0.024 (CI = +/-0.151; p = 0.744)	0.537	-0.05%
Loss Cost	2009.1	0.001 (CI = +/-0.015; p = 0.890)	0.159 (CI = +/-0.087; p = 0.001)	0.010 (CI = +/-0.006; p = 0.001)	0.017 (CI = +/-0.155; p = 0.826)	0.523	+0.10%
Loss Cost	2009.2	0.000 (CI = +/-0.016; p = 0.987)	0.156 (CI = +/-0.090; p = 0.002)	0.010 (CI = +/-0.006; p = 0.002)	0.023 (CI = +/-0.161; p = 0.769)	0.518	-0.01%
Loss Cost	2010.1	-0.004 (CI = +/-0.017; p = 0.670)	0.165 (CI = +/-0.091; p = 0.001)	0.010 (CI = +/-0.006; p = 0.003)	0.040 (CI = +/-0.163; p = 0.618)	0.541	-0.36%
Loss Cost	2010.2	-0.009 (CI = +/-0.018; p = 0.305)	0.152 (CI = +/-0.089; p = 0.002)	0.009 (CI = +/-0.006; p = 0.003)	0.069 (CI = +/-0.160; p = 0.385)	0.572	-0.90%
Loss Cost	2011.1	-0.016 (CI = +/-0.018; p = 0.077)	0.169 (CI = +/-0.085; p = 0.000)	0.008 (CI = +/-0.005; p = 0.004)	0.100 (CI = +/-0.152; p = 0.185)	0.646	-1.59%
Loss Cost	2011.2	-0.018 (CI = +/-0.020; p = 0.076)	0.165 (CI = +/-0.088; p = 0.001)	0.008 (CI = +/-0.006; p = 0.006)	0.109 (CI = +/-0.160; p = 0.171)	0.647	-1.75%
Loss Cost	2012.1	-0.021 (CI = +/-0.022; p = 0.057)	0.173 (CI = +/-0.091; p = 0.001)	0.008 (CI = +/-0.006; p = 0.010)	0.123 (CI = +/-0.166; p = 0.137)	0.647	-2.08%
Loss Cost	2012.2	-0.025 (CI = +/-0.024; p = 0.038)	0.164 (CI = +/-0.093; p = 0.002)	0.008 (CI = +/-0.006; p = 0.014)	0.143 (CI = +/-0.172; p = 0.098)	0.661	-2.50%
Loss Cost	2013.1	-0.029 (CI = +/-0.027; p = 0.036)	0.171 (CI = +/-0.098; p = 0.002)	0.007 (CI = +/-0.006; p = 0.021)	0.157 (CI = +/-0.182; p = 0.085)	0.652	-2.84%
Loss Cost	2013.2	-0.031 (CI = +/-0.030; p = 0.043)	0.167 (CI = +/-0.103; p = 0.003)	0.007 (CI = +/-0.006; p = 0.029)	0.168 (CI = +/-0.195; p = 0.086)	0.652	-3.07%
Loss Cost	2014.1	-0.025 (CI = +/-0.034; p = 0.132)	0.157 (CI = +/-0.107; p = 0.007)	0.008 (CI = +/-0.006; p = 0.025)	0.145 (CI = +/-0.205; p = 0.151)	0.604	-2.50%
Loss Cost	2014.2	-0.023 (CI = +/-0.039; p = 0.223)	0.160 (CI = +/-0.114; p = 0.009)	0.008 (CI = +/-0.007; p = 0.029)	0.137 (CI = +/-0.223; p = 0.210)	0.597	-2.29%
Loss Cost	2015.1	-0.020 (CI = +/-0.046; p = 0.367)	0.155 (CI = +/-0.123; p = 0.017)	0.008 (CI = +/-0.007; p = 0.033)	0.125 (CI = +/-0.243; p = 0.288)	0.553	-1.95%
Loss Cost	2015.2	-0.028 (CI = +/-0.052; p = 0.273)	0.145 (CI = +/-0.130; p = 0.031)	0.008 (CI = +/-0.007; p = 0.046)	0.153 (CI = +/-0.264; p = 0.230)	0.561	-2.72%
Loss Cost	2016.1	-0.031 (CI = +/-0.063; p = 0.303)	0.149 (CI = +/-0.141; p = 0.040)	0.007 (CI = +/-0.008; p = 0.065)	0.163 (CI = +/-0.293; p = 0.247)	0.529	-3.02%
Loss Cost	2016.2	-0.059 (CI = +/-0.061; p = 0.057)	0.117 (CI = +/-0.127; p = 0.067)	0.007 (CI = +/-0.007; p = 0.059)	0.255 (CI = +/-0.271; p = 0.063)	0.661	-5.73%
Loss Cost	2017.1	-0.079 (CI = +/-0.068; p = 0.027)	0.137 (CI = +/-0.128; p = 0.038)	0.006 (CI = +/-0.007; p = 0.082)	0.312 (CI = +/-0.279; p = 0.032)	0.703	-7.61%
Severity	2005.2	0.018 (CI = +/-0.006; p = 0.000)	0.077 (CI = +/-0.050; p = 0.004)	0.003 (CI = +/-0.004; p = 0.131)	0.313 (CI = +/-0.091; p = 0.000)	0.859	+1.80%
Severity	2006.1	0.018 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.051; p = 0.005)	0.003 (CI = +/-0.004; p = 0.130)	0.311 (CI = +/-0.093; p = 0.000)	0.857	+1.84%
Severity	2006.2	0.019 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.052; p = 0.004)	0.003 (CI = +/-0.004; p = 0.115)	0.304 (CI = +/-0.095; p = 0.000)	0.857	+1.94%
Severity	2007.1	0.019 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.054; p = 0.005)	0.003 (CI = +/-0.004; p = 0.132)	0.306 (CI = +/-0.097; p = 0.000)	0.853	+1.90%
Severity	2007.2	0.019 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.056; p = 0.006)	0.003 (CI = +/-0.004; p = 0.136)	0.305 (CI = +/-0.100; p = 0.000)	0.847	+1.93%
Severity	2008.1	0.021 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.056; p = 0.011)	0.003 (CI = +/-0.004; p = 0.093)	0.293 (CI = +/-0.100; p = 0.000)	0.858	+2.15%
Severity	2008.2	0.022 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.057; p = 0.010)	0.003 (CI = +/-0.004; p = 0.089)	0.288 (CI = +/-0.103; p = 0.000)	0.854	+2.24%
Severity	2009.1	0.024 (CI = +/-0.010; p = 0.000)	0.073 (CI = +/-0.059; p = 0.017)	0.004 (CI = +/-0.004; p = 0.074)	0.281 (CI = +/-0.105; p = 0.000)	0.856	+2.39%
Severity	2009.2	0.024 (CI = +/-0.011; p = 0.000)	0.073 (CI = +/-0.061; p = 0.020)	0.004 (CI = +/-0.004; p = 0.080)	0.279 (CI = +/-0.109; p = 0.000)	0.849	+2.41%
Severity	2010.1	0.022 (CI = +/-0.012; p = 0.001)	0.077 (CI = +/-0.063; p = 0.018)	0.003 (CI = +/-0.004; p = 0.104)	0.286 (CI = +/-0.113; p = 0.000)	0.844	+2.27%
Severity	2010.2	0.022 (CI = +/-0.013; p = 0.003)	0.075 (CI = +/-0.065; p = 0.027)	0.003 (CI = +/-0.004; p = 0.122)	0.291 (CI = +/-0.118; p = 0.000)	0.834	+2.18%
Severity	2011.1	0.018 (CI = +/-0.014; p = 0.013)	0.083 (CI = +/-0.066; p = 0.016)	0.003 (CI = +/-0.004; p = 0.171)	0.305 (CI = +/-0.119; p = 0.000)	0.835	+1.86%
Severity	2011.2	0.014 (CI = +/-0.015; p = 0.057)	0.073 (CI = +/-0.065; p = 0.029)	0.003 (CI = +/-0.004; p = 0.215)	0.326 (CI = +/-0.119; p = 0.000)	0.836	+1.42%
Severity	2012.1	0.017 (CI = +/-0.016; p = 0.039)	0.067 (CI = +/-0.067; p = 0.051)	0.003 (CI = +/-0.004; p = 0.173)	0.314 (CI = +/-0.122; p = 0.000)	0.842	+1.71%
Severity	2012.2	0.017 (CI = +/-0.018; p = 0.066)	0.066 (CI = +/-0.071; p = 0.064)	0.003 (CI = +/-0.004; p = 0.191)	0.315 (CI = +/-0.130; p = 0.000)	0.833	+1.68%
Severity	2013.1	0.013 (CI = +/-0.020; p = 0.182)	0.073 (CI = +/-0.073; p = 0.049)	0.002 (CI = +/-0.004; p = 0.259)	0.330 (CI = +/-0.136; p = 0.000)	0.833	+1.32%
Severity	2013.2	0.009 (CI = +/-0.022; p = 0.401)	0.066 (CI = +/-0.075; p = 0.081)	0.002 (CI = +/-0.005; p = 0.317)	0.348 (CI = +/-0.142; p = 0.000)	0.828	+0.90%
Severity	2014.1	0.005 (CI = +/-0.025; p = 0.666)	0.072 (CI = +/-0.079; p = 0.069)	0.002 (CI = +/-0.005; p = 0.405)	0.363 (CI = +/-0.150; p = 0.000)	0.827	+0.51%
Severity	2014.2	0.005 (CI = +/-0.029; p = 0.737)	0.072 (CI = +/-0.084; p = 0.089)	0.002 (CI = +/-0.005; p = 0.433)	0.365 (CI = +/-0.164; p = 0.000)	0.819	+0.46%
Severity	2015.1	0.007 (CI = +/-0.033; p = 0.675)	0.069 (CI = +/-0.090; p = 0.124)	0.002 (CI = +/-0.005; p = 0.425)	0.357 (CI = +/-0.179; p = 0.001)	0.817	+0.67%
Severity	2015.2	0.004 (CI = +/-0.039; p = 0.843)	0.065 (CI = +/-0.097; p = 0.171)	0.002 (CI = +/-0.006; p = 0.473)	0.368 (CI = +/-0.197; p = 0.002)	0.806	+0.36%
Severity	2016.1	0.013 (CI = +/-0.045; p = 0.534)	0.053 (CI = +/-0.101; p = 0.272)	0.002 (CI = +/-0.006; p = 0.377)	0.338 (CI = +/-0.211; p = 0.005)	0.817	+1.32%
Severity	2016.2	0.014 (CI = +/-0.054; p = 0.564)	0.055 (CI = +/-0.111; p = 0.298)	0.002 (CI = +/-0.006; p = 0.397)	0.334 (CI = +/-0.238; p = 0.011)	0.805	+1.45%
Severity	2017.1	0.023 (CI = +/-0.064; p = 0.440)	0.046 (CI = +/-0.121; p = 0.412)	0.003 (CI = +/-0.006; p = 0.366)	0.310 (CI = +/-0.264; p = 0.026)	0.806	+2.33%
Frequency	2005.2	-0.028 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.074; p = 0.045)	0.006 (CI = +/-0.005; p = 0.024)	-0.234 (CI = +/-0.136; p = 0.001)	0.816	-2.71%
Frequency	2006.1	-0.029 (CI = +/-0.010; p = 0.000)	0.080 (CI = +/-0.076; p = 0.040)	0.006 (CI = +/-0.005; p = 0.031)	-0.228 (CI = +/-0.138; p = 0.002)	0.812	-2.81%
Frequency	2006.2	-0.028 (CI = +/-0.011; p = 0.000)	0.082 (CI = +/-0.078; p = 0.040)	0.006 (CI = +/-0.005; p = 0.032)	-0.232 (CI = +/-0.142; p = 0.002)	0.804	-2.76%
Frequency	2007.1	-0.026 (CI = +/-0.012; p = 0.000)	0.076 (CI = +/-0.080; p = 0.062)	0.006 (CI = +/-0.006; p = 0.027)	-0.241 (CI = +/-0.144; p = 0.002)	0.792	-2.60%
Frequency	2007.2	-0.024 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.080; p = 0.038)	0.007 (CI = +/-0.005; p = 0.019)	-0.258 (CI = +/-0.144; p = 0.001)	0.789	-2.34%
Frequency	2008.1	-0.023 (CI = +/-0.013; p = 0.001)	0.084 (CI = +/-0.083; p = 0.048)	0.007 (CI = +/-0.006; p = 0.021)	-0.260 (CI = +/-0.149; p = 0.001)	0.776	-2.30%
Frequency	2008.2	-0.023 (CI = +/-0.014; p = 0.003)	0.086 (CI = +/-0.086; p = 0.049)	0.007 (CI = +/-0.006; p = 0.023)	-0.264 (CI = +/-0.154; p = 0.002)	0.769	-2.23%
Frequency	2009.1	-0.023 (CI = +/-0.015; p = 0.006)	0.086 (CI = +/-0.089; p = 0.058)	0.007 (CI = +/-0.006; p = 0.027)	-0.264 (CI = +/-0.160; p = 0.002)	0.756	-2.23%
Frequency	2009.2	-0.024 (CI = +/-0.017; p = 0.007)	0.082 (CI = +/-0.092; p = 0.079)	0.007 (CI = +/-0.006; p = 0.033)	-0.256 (CI = +/-0.166; p = 0.004)	0.754	-2.37%
Frequency	2010.1	-0.026 (CI = +/-0.018; p = 0.007)	0.088 (CI = +/-0.096; p = 0.069)	0.006 (CI = +/-0.006; p = 0.046)	-0.246 (CI = +/-0.171; p = 0.007)	0.750	-2.57%
Frequency	2010.2	-0.031 (CI = +/-0.019; p = 0.003)	0.076 (CI = +/-0.096; p = 0.112)	0.006 (CI = +/-0.006; p = 0.058)	-0.222 (CI = +/-0.172; p = 0.014)	0.768	-3.01%
Frequency	2011.1	-0.034 (CI = +/-0.021; p = 0.002)	0.086 (CI = +/-0.098; p = 0.081)	0.005 (CI = +/-0.006; p = 0.084)	-0.205 (CI = +/-0.176; p = 0.025)	0.771	-3.38%
Frequency	2011.2	-0.032 (CI = +/-0.023; p = 0.009)	0.092 (CI = +/-0.102; p = 0.073)	0.006 (CI = +/-0.006; p = 0.079)	-0.218 (CI = +/-0.184; p = 0.023)	0.759	-3.13%
Frequency	2012.1	-0.038 (CI = +/-0.024; p = 0.004)	0.106 (CI = +/-0.102; p = 0.043)	0.005 (CI = +/-0.006; p = 0.118)	-0.191 (CI = +/-0.186; p = 0.045)	0.773	-3.73%
Frequency	2012.2	-0.042 (CI = +/-0.027; p = 0.004)	0.098 (CI = +/-0.106; p = 0.068)	0.005 (CI = +/-0.007; p = 0.147)	-0.172 (CI = +/-0.195; p = 0.080)	0.776	-4.11%
Frequency	2013.1	-0.042 (CI = +/-0.030; p = 0.010)	0.098 (CI = +/-0.112; p = 0.083)	0.005 (CI = +/-0.007; p = 0.165)	-0.173 (CI = +/-0.208; p = 0.098)	0.752	-4.10%
Frequency	2013.2	-0.040 (CI = +/-0.035; p = 0.025)	0.101 (CI = +/-0.118; p = 0.090)	0.005 (CI = +/-0.007; p = 0.171)	-0.180 (CI = +/-0.223; p = 0.106)	0.735	-3.93%
Frequency	2014.1	-0.030 (CI = +/-0.038; p = 0.107)	0.084 (CI = +/-0.120; p = 0.155)	0.006 (CI = +/-0.007; p = 0.116)	-0.217 (CI = +/-0.229; p = 0.062)	0.704	-3.00%
Frequency	2014.2	-0.028 (CI = +/-0.044; p = 0.194)	0.089 (CI = +/-0.128; p = 0.160)	0.006 (CI = +/-0.008; p = 0.122)	-0.228 (CI = +/-0.249; p = 0.070)	0.685	-2.73%
Frequency	2015.1	-0.026 (CI = +/-0.051; p = 0.285)	0.087 (CI = +/-0.138; p = 0.197)	0.006 (CI = +/-0.008; p = 0.138)	-0.233 (CI = +/-0.273; p = 0.088)	0.650	-2.60%
Frequency	2015.2	-0.031 (CI = +/-0.060; p = 0.277)	0.080 (CI = +/-0.148; p = 0.259)	0.006 (CI = +/-0.008; p = 0.169)	-0.215 (CI = +/-0.301; p = 0.145)	0.641	-3.07%
Frequency	2016.1	-0.044 (CI = +/-0.069; p = 0.191)	0.096 (CI = +/-0.156; p = 0.205)	0.005 (CI = +/-0.009; p = 0.237)	-0.175 (CI = +/-0.325; p = 0.261)	0.642	-4.29%
Frequency	2016.2	-0.073 (CI = +/-0.070; p = 0.041)	0.062 (CI = +/-0.144; p = 0.360)	0.004 (CI = +/-0.008; p = 0.261)	-0.079 (CI = +/-0.308; p = 0.580)	0.741	-7.08%
Frequency	2017.1	-0.102 (CI = +/-0.072; p = 0.011)	0.091 (CI = +/-0.136; p = 0.162)	0.003 (CI = +/-0.007; p = 0.348)	0.002 (CI = +/-0.297; p = 0.990)	0.798	-9.71%

Collision

Coverage = CL
End Trend Period = 2023.2
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^2	Implied Trend Rate
Loss Cost	2005.2	-0.005 (CI = +/-0.010; p = 0.303)	0.157 (CI = +/-0.077; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	-0.039 (CI = +/-0.175; p = 0.657)	0.539	-0.51%
Loss Cost	2006.1	-0.005 (CI = +/-0.011; p = 0.307)	0.159 (CI = +/-0.079; p = 0.000)	0.010 (CI = +/-0.006; p = 0.003)	-0.036 (CI = +/-0.180; p = 0.683)	0.529	-0.54%
Loss Cost	2006.2	-0.003 (CI = +/-0.011; p = 0.534)	0.166 (CI = +/-0.080; p = 0.000)	0.010 (CI = +/-0.006; p = 0.002)	-0.053 (CI = +/-0.181; p = 0.558)	0.540	-0.34%
Loss Cost	2007.1	-0.002 (CI = +/-0.012; p = 0.770)	0.160 (CI = +/-0.082; p = 0.000)	0.011 (CI = +/-0.006; p = 0.002)	-0.064 (CI = +/-0.184; p = 0.479)	0.522	-0.17%
Loss Cost	2007.2	0.002 (CI = +/-0.012; p = 0.768)	0.171 (CI = +/-0.080; p = 0.000)	0.011 (CI = +/-0.006; p = 0.001)	-0.091 (CI = +/-0.179; p = 0.306)	0.558	+0.18%
Loss Cost	2008.1	0.005 (CI = +/-0.013; p = 0.435)	0.161 (CI = +/-0.080; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.112 (CI = +/-0.178; p = 0.209)	0.555	+0.49%
Loss Cost	2008.2	0.007 (CI = +/-0.013; p = 0.280)	0.168 (CI = +/-0.081; p = 0.000)	0.012 (CI = +/-0.006; p = 0.000)	-0.129 (CI = +/-0.181; p = 0.156)	0.571	+0.72%
Loss Cost	2009.1	0.009 (CI = +/-0.014; p = 0.187)	0.161 (CI = +/-0.083; p = 0.000)	0.013 (CI = +/-0.006; p = 0.000)	-0.143 (CI = +/-0.184; p = 0.123)	0.566	+0.94%
Loss Cost	2009.2	0.009 (CI = +/-0.016; p = 0.235)	0.160 (CI = +/-0.086; p = 0.001)	0.013 (CI = +/-0.006; p = 0.000)	-0.141 (CI = +/-0.192; p = 0.143)	0.558	+0.92%
Loss Cost	2010.1	0.007 (CI = +/-0.017; p = 0.420)	0.167 (CI = +/-0.088; p = 0.001)	0.012 (CI = +/-0.007; p = 0.001)	-0.126 (CI = +/-0.197; p = 0.198)	0.569	+0.67%
Loss Cost	2010.2	0.003 (CI = +/-0.018; p = 0.771)	0.157 (CI = +/-0.088; p = 0.001)	0.012 (CI = +/-0.007; p = 0.001)	-0.099 (CI = +/-0.199; p = 0.313)	0.577	+0.25%
Loss Cost	2011.1	-0.003 (CI = +/-0.018; p = 0.731)	0.171 (CI = +/-0.087; p = 0.001)	0.011 (CI = +/-0.006; p = 0.002)	-0.067 (CI = +/-0.196; p = 0.484)	0.623	-0.31%
Loss Cost	2011.2	-0.003 (CI = +/-0.020; p = 0.759)	0.171 (CI = +/-0.091; p = 0.001)	0.011 (CI = +/-0.007; p = 0.003)	-0.067 (CI = +/-0.207; p = 0.505)	0.620	-0.30%
Loss Cost	2012.1	-0.004 (CI = +/-0.023; p = 0.693)	0.174 (CI = +/-0.096; p = 0.001)	0.010 (CI = +/-0.007; p = 0.006)	-0.060 (CI = +/-0.218; p = 0.570)	0.610	-0.44%
Loss Cost	2012.2	-0.006 (CI = +/-0.026; p = 0.615)	0.171 (CI = +/-0.100; p = 0.002)	0.010 (CI = +/-0.007; p = 0.009)	-0.050 (CI = +/-0.231; p = 0.657)	0.608	-0.62%
Loss Cost	2013.1	-0.007 (CI = +/-0.029; p = 0.629)	0.172 (CI = +/-0.106; p = 0.003)	0.010 (CI = +/-0.008; p = 0.013)	-0.047 (CI = +/-0.246; p = 0.693)	0.588	-0.67%
Loss Cost	2013.2	-0.006 (CI = +/-0.033; p = 0.725)	0.174 (CI = +/-0.113; p = 0.005)	0.010 (CI = +/-0.008; p = 0.017)	-0.053 (CI = +/-0.264; p = 0.674)	0.584	-0.55%
Loss Cost	2014.1	0.005 (CI = +/-0.036; p = 0.780)	0.156 (CI = +/-0.113; p = 0.010)	0.012 (CI = +/-0.008; p = 0.009)	-0.102 (CI = +/-0.268; p = 0.431)	0.563	+0.47%
Loss Cost	2014.2	0.012 (CI = +/-0.040; p = 0.515)	0.167 (CI = +/-0.117; p = 0.008)	0.012 (CI = +/-0.008; p = 0.007)	-0.139 (CI = +/-0.282; p = 0.309)	0.580	+1.24%
Loss Cost	2015.1	0.023 (CI = +/-0.044; p = 0.291)	0.152 (CI = +/-0.120; p = 0.017)	0.013 (CI = +/-0.009; p = 0.005)	-0.184 (CI = +/-0.295; p = 0.202)	0.571	+2.29%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.348)	0.153 (CI = +/-0.130; p = 0.024)	0.014 (CI = +/-0.009; p = 0.008)	-0.187 (CI = +/-0.326; p = 0.237)	0.560	+2.35%
Loss Cost	2016.1	0.031 (CI = +/-0.061; p = 0.289)	0.144 (CI = +/-0.139; p = 0.045)	0.014 (CI = +/-0.010; p = 0.010)	-0.217 (CI = +/-0.357; p = 0.209)	0.540	+3.14%
Loss Cost	2016.2	0.017 (CI = +/-0.069; p = 0.604)	0.127 (CI = +/-0.145; p = 0.080)	0.013 (CI = +/-0.010; p = 0.017)	-0.160 (CI = +/-0.381; p = 0.371)	0.551	+1.67%
Loss Cost	2017.1	0.013 (CI = +/-0.084; p = 0.727)	0.131 (CI = +/-0.161; p = 0.100)	0.013 (CI = +/-0.011; p = 0.028)	-0.149 (CI = +/-0.429; p = 0.452)	0.525	+1.34%
Severity	2005.2	0.020 (CI = +/-0.008; p = 0.000)	0.080 (CI = +/-0.060; p = 0.011)	0.000 (CI = +/-0.005; p = 0.938)	0.327 (CI = +/-0.137; p = 0.000)	0.794	+2.01%
Severity	2006.1	0.020 (CI = +/-0.008; p = 0.000)	0.078 (CI = +/-0.062; p = 0.015)	0.000 (CI = +/-0.005; p = 0.986)	0.323 (CI = +/-0.140; p = 0.000)	0.791	+2.06%
Severity	2006.2	0.022 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.063; p = 0.012)	0.000 (CI = +/-0.005; p = 0.928)	0.313 (CI = +/-0.142; p = 0.000)	0.792	+2.19%
Severity	2007.1	0.021 (CI = +/-0.009; p = 0.000)	0.083 (CI = +/-0.065; p = 0.014)	0.000 (CI = +/-0.005; p = 0.945)	0.314 (CI = +/-0.146; p = 0.000)	0.786	+2.17%
Severity	2007.2	0.022 (CI = +/-0.010; p = 0.000)	0.085 (CI = +/-0.067; p = 0.015)	0.000 (CI = +/-0.005; p = 0.914)	0.310 (CI = +/-0.151; p = 0.000)	0.777	+2.22%
Severity	2008.1	0.024 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.067; p = 0.027)	0.001 (CI = +/-0.005; p = 0.746)	0.295 (CI = +/-0.151; p = 0.000)	0.790	+2.46%
Severity	2008.2	0.026 (CI = +/-0.011; p = 0.000)	0.080 (CI = +/-0.069; p = 0.025)	0.001 (CI = +/-0.005; p = 0.686)	0.286 (CI = +/-0.155; p = 0.001)	0.786	+2.59%
Severity	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.075 (CI = +/-0.071; p = 0.040)	0.001 (CI = +/-0.005; p = 0.586)	0.274 (CI = +/-0.158; p = 0.002)	0.789	+2.77%
Severity	2009.2	0.028 (CI = +/-0.013; p = 0.000)	0.077 (CI = +/-0.074; p = 0.042)	0.002 (CI = +/-0.005; p = 0.567)	0.270 (CI = +/-0.165; p = 0.003)	0.779	+2.85%
Severity	2010.1	0.027 (CI = +/-0.015; p = 0.001)	0.079 (CI = +/-0.077; p = 0.043)	0.001 (CI = +/-0.006; p = 0.628)	0.275 (CI = +/-0.171; p = 0.003)	0.769	+2.75%
Severity	2010.2	0.027 (CI = +/-0.016; p = 0.002)	0.079 (CI = +/-0.080; p = 0.053)	0.001 (CI = +/-0.006; p = 0.651)	0.277 (CI = +/-0.180; p = 0.004)	0.752	+2.72%
Severity	2011.1	0.024 (CI = +/-0.018; p = 0.009)	0.085 (CI = +/-0.083; p = 0.044)	0.001 (CI = +/-0.006; p = 0.775)	0.292 (CI = +/-0.185; p = 0.004)	0.744	+2.45%
Severity	2011.2	0.021 (CI = +/-0.019; p = 0.033)	0.077 (CI = +/-0.084; p = 0.070)	0.000 (CI = +/-0.006; p = 0.905)	0.313 (CI = +/-0.191; p = 0.003)	0.726	+2.10%
Severity	2012.1	0.025 (CI = +/-0.021; p = 0.023)	0.069 (CI = +/-0.087; p = 0.113)	0.001 (CI = +/-0.006; p = 0.753)	0.293 (CI = +/-0.197; p = 0.006)	0.736	+2.49%
Severity	2012.2	0.025 (CI = +/-0.023; p = 0.033)	0.071 (CI = +/-0.091; p = 0.120)	0.001 (CI = +/-0.007; p = 0.735)	0.287 (CI = +/-0.209; p = 0.010)	0.722	+2.58%
Severity	2013.1	0.023 (CI = +/-0.026; p = 0.078)	0.075 (CI = +/-0.096; p = 0.117)	0.001 (CI = +/-0.007; p = 0.822)	0.299 (CI = +/-0.222; p = 0.011)	0.710	+2.35%
Severity	2013.2	0.021 (CI = +/-0.029; p = 0.153)	0.071 (CI = +/-0.101; p = 0.156)	0.000 (CI = +/-0.007; p = 0.891)	0.312 (CI = +/-0.237; p = 0.013)	0.687	+2.11%
Severity	2014.1	0.019 (CI = +/-0.034; p = 0.248)	0.074 (CI = +/-0.108; p = 0.165)	0.000 (CI = +/-0.008; p = 0.944)	0.320 (CI = +/-0.256; p = 0.018)	0.676	+1.93%
Severity	2014.2	0.021 (CI = +/-0.039; p = 0.261)	0.077 (CI = +/-0.115; p = 0.171)	0.000 (CI = +/-0.008; p = 0.904)	0.309 (CI = +/-0.278; p = 0.032)	0.662	+2.15%
Severity	2015.1	0.027 (CI = +/-0.045; p = 0.225)	0.069 (CI = +/-0.122; p = 0.243)	0.001 (CI = +/-0.009; p = 0.800)	0.286 (CI = +/-0.300; p = 0.060)	0.663	+2.70%
Severity	2015.2	0.028 (CI = +/-0.053; p = 0.272)	0.071 (CI = +/-0.132; p = 0.264)	0.001 (CI = +/-0.009; p = 0.794)	0.280 (CI = +/-0.331; p = 0.090)	0.640	+2.82%
Severity	2016.1	0.042 (CI = +/-0.060; p = 0.147)	0.053 (CI = +/-0.136; p = 0.413)	0.002 (CI = +/-0.010; p = 0.590)	0.224 (CI = +/-0.349; p = 0.186)	0.670	+4.32%
Severity	2016.2	0.050 (CI = +/-0.070; p = 0.143)	0.061 (CI = +/-0.147; p = 0.374)	0.003 (CI = +/-0.010; p = 0.544)	0.194 (CI = +/-0.386; p = 0.288)	0.657	+5.11%
Severity	2017.1	0.066 (CI = +/-0.081; p = 0.101)	0.044 (CI = +/-0.156; p = 0.538)	0.004 (CI = +/-0.011; p = 0.431)	0.140 (CI = +/-0.416; p = 0.466)	0.674	+6.78%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.066; p = 0.022)	0.010 (CI = +/-0.005; p = 0.000)	-0.365 (CI = +/-0.149; p = 0.000)	0.857	-2.47%
Frequency	2006.1	-0.026 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.067; p = 0.020)	0.010 (CI = +/-0.005; p = 0.001)	-0.359 (CI = +/-0.152; p = 0.000)	0.853	-2.55%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.084 (CI = +/-0.069; p = 0.019)	0.010 (CI = +/-0.005; p = 0.001)	-0.366 (CI = +/-0.156; p = 0.000)	0.848	-2.47%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.076 (CI = +/-0.070; p = 0.033)	0.010 (CI = +/-0.005; p = 0.000)	-0.379 (CI = +/-0.157; p = 0.000)	0.841	-2.29%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	0.087 (CI = +/-0.068; p = 0.015)	0.011 (CI = +/-0.005; p = 0.000)	-0.402 (CI = +/-0.153; p = 0.000)	0.846	-2.00%
Frequency	2008.1	-0.019 (CI = +/-0.011; p = 0.001)	0.084 (CI = +/-0.071; p = 0.021)	0.011 (CI = +/-0.005; p = 0.000)	-0.406 (CI = +/-0.158; p = 0.000)	0.838	-1.93%
Frequency	2008.2	-0.018 (CI = +/-0.012; p = 0.004)	0.088 (CI = +/-0.073; p = 0.020)	0.011 (CI = +/-0.005; p = 0.000)	-0.414 (CI = +/-0.163; p = 0.000)	0.833	-1.82%
Frequency	2009.1	-0.018 (CI = +/-0.013; p = 0.009)	0.086 (CI = +/-0.076; p = 0.027)	0.011 (CI = +/-0.006; p = 0.000)	-0.417 (CI = +/-0.169; p = 0.000)	0.825	-1.78%
Frequency	2009.2	-0.019 (CI = +/-0.014; p = 0.011)	0.084 (CI = +/-0.078; p = 0.038)	0.011 (CI = +/-0.006; p = 0.001)	-0.411 (CI = +/-0.176; p = 0.000)	0.823	-1.87%
Frequency	2010.1	-0.020 (CI = +/-0.016; p = 0.012)	0.088 (CI = +/-0.081; p = 0.035)	0.011 (CI = +/-0.006; p = 0.001)	-0.402 (CI = +/-0.182; p = 0.000)	0.819	-2.02%
Frequency	2010.2	-0.024 (CI = +/-0.016; p = 0.005)	0.078 (CI = +/-0.081; p = 0.059)	0.010 (CI = +/-0.006; p = 0.002)	-0.376 (CI = +/-0.183; p = 0.000)	0.832	-2.40%
Frequency	2011.1	-0.027 (CI = +/-0.018; p = 0.004)	0.086 (CI = +/-0.084; p = 0.044)	0.010 (CI = +/-0.006; p = 0.003)	-0.359 (CI = +/-0.188; p = 0.001)	0.833	-2.70%
Frequency	2011.2	-0.024 (CI = +/-0.019; p = 0.017)	0.094 (CI = +/-0.085; p = 0.033)	0.010 (CI = +/-0.006; p = 0.003)	-0.380 (CI = +/-0.193; p = 0.001)	0.830	-2.36%
Frequency	2012.1	-0.029 (CI = +/-0.021; p = 0.008)	0.105 (CI = +/-0.086; p = 0.019)	0.009 (CI = +/-0.006; p = 0.005)	-0.353 (CI = +/-0.195; p = 0.001)	0.839	-2.86%
Frequency	2012.2	-0.032 (CI = +/-0.023; p = 0.009)	0.100 (CI = +/-0.090; p = 0.031)	0.009 (CI = +/-0.007; p = 0.009)	-0.337 (CI = +/-0.206; p = 0.003)	0.839	-3.12%
Frequency	2013.1	-0.030 (CI = +/-0.026; p = 0.025)	0.096 (CI = +/-0.095; p = 0.046)	0.009 (CI = +/-0.007; p = 0.011)	-0.346 (CI = +/-0.219; p = 0.004)	0.823	-2.96%
Frequency	2013.2	-0.026 (CI = +/-0.029; p = 0.070)	0.103 (CI = +/-0.099; p = 0.042)	0.010 (CI = +/-0.007; p = 0.010)	-0.365 (CI = +/-0.232; p = 0.004)	0.815	-2.61%
Frequency	2014.1	-0.014 (CI = +/-0.030; p = 0.315)	0.082 (CI = +/-0.094; p = 0.081)	0.011 (CI = +/-0.007; p = 0.003)	-0.421 (CI = +/-0.223; p = 0.001)	0.820	-1.43%
Frequency	2014.2	-0.009 (CI = +/-0.033; p = 0.571)	0.090 (CI = +/-0.098; p = 0.067)	0.012 (CI = +/-0.007; p = 0.003)	-0.448 (CI = +/-0.237; p = 0.001)	0.816	-0.89%
Frequency	2015.1	-0.004 (CI = +/-0.038; p = 0.825)	0.083 (CI = +/-0.104; p = 0.108)	0.012 (CI = +/-0.008; p = 0.003)	-0.470 (CI = +/-0.255; p = 0.002)	0.801	-0.40%
Frequency	2015.2	-0.005 (CI = +/-0.045; p = 0.828)	0.082 (CI = +/-0.112; p = 0.135)	0.012 (CI = +/-0.008; p = 0.006)	-0.467 (CI = +/-0.282; p = 0.004)	0.793	-0.46%
Frequency	2016.1	-0.011 (CI = +/-0.053; p = 0.644)	0.091 (CI = +/-0.120; p = 0.125)	0.012 (CI = +/-0.009; p = 0.012)	-0.440 (CI = +/-0.308; p = 0.009)	0.787	-1.13%
Frequency	2016.2	-0.033 (CI = +/-0.053; p = 0.189)	0.066 (CI = +/-0.111; p = 0.216)	0.010 (CI = +/-0.008; p = 0.015)	-0.354 (CI = +/-0.290; p = 0.021)	0.847	-3.27%
Frequency	2017.1	-0.052 (CI = +/-0.056; p = 0.065)	0.086 (CI = +/-0.108; p = 0.105)	0.009 (CI = +/-0.008; p = 0.024)	-0.289 (CI = +/-0.288; p = 0.049)	0.871	-5.10%

Collision

Coverage = CL
End Trend Period = 2022.2
Excluded Points = NA
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.017 (CI = +/-0.012; p = 0.006)	0.203 (CI = +/-0.216; p = 0.064)	0.173	-1.73%
Loss Cost	2006.1	-0.018 (CI = +/-0.013; p = 0.009)	0.204 (CI = +/-0.221; p = 0.069)	0.157	-1.74%
Loss Cost	2006.2	-0.018 (CI = +/-0.014; p = 0.013)	0.205 (CI = +/-0.226; p = 0.075)	0.143	-1.75%
Loss Cost	2007.1	-0.016 (CI = +/-0.014; p = 0.032)	0.195 (CI = +/-0.230; p = 0.093)	0.103	-1.58%
Loss Cost	2007.2	-0.015 (CI = +/-0.016; p = 0.055)	0.191 (CI = +/-0.235; p = 0.107)	0.079	-1.51%
Loss Cost	2008.1	-0.013 (CI = +/-0.016; p = 0.130)	0.177 (CI = +/-0.237; p = 0.138)	0.038	-1.24%
Loss Cost	2008.2	-0.013 (CI = +/-0.018; p = 0.135)	0.180 (CI = +/-0.243; p = 0.139)	0.037	-1.32%
Loss Cost	2009.1	-0.011 (CI = +/-0.019; p = 0.229)	0.171 (CI = +/-0.249; p = 0.169)	0.012	-1.13%
Loss Cost	2009.2	-0.015 (CI = +/-0.020; p = 0.141)	0.188 (CI = +/-0.251; p = 0.135)	0.039	-1.48%
Loss Cost	2010.1	-0.017 (CI = +/-0.022; p = 0.121)	0.198 (CI = +/-0.257; p = 0.125)	0.050	-1.69%
Loss Cost	2010.2	-0.025 (CI = +/-0.022; p = 0.030)	0.232 (CI = +/-0.245; p = 0.062)	0.143	-2.43%
Loss Cost	2011.1	-0.029 (CI = +/-0.024; p = 0.017)	0.253 (CI = +/-0.247; p = 0.045)	0.189	-2.90%
Loss Cost	2011.2	-0.034 (CI = +/-0.025; p = 0.010)	0.274 (CI = +/-0.249; p = 0.033)	0.233	-3.38%
Loss Cost	2012.1	-0.036 (CI = +/-0.028; p = 0.015)	0.279 (CI = +/-0.259; p = 0.036)	0.216	-3.51%
Loss Cost	2012.2	-0.044 (CI = +/-0.030; p = 0.006)	0.309 (CI = +/-0.257; p = 0.021)	0.293	-4.28%
Loss Cost	2013.1	-0.045 (CI = +/-0.033; p = 0.012)	0.313 (CI = +/-0.269; p = 0.025)	0.264	-4.38%
Loss Cost	2013.2	-0.052 (CI = +/-0.037; p = 0.008)	0.339 (CI = +/-0.275; p = 0.019)	0.307	-5.09%
Loss Cost	2014.1	-0.045 (CI = +/-0.041; p = 0.032)	0.317 (CI = +/-0.284; p = 0.031)	0.222	-4.44%
Loss Cost	2014.2	-0.050 (CI = +/-0.047; p = 0.036)	0.333 (CI = +/-0.300; p = 0.032)	0.225	-4.92%
Loss Cost	2015.1	-0.045 (CI = +/-0.054; p = 0.095)	0.317 (CI = +/-0.319; p = 0.052)	0.158	-4.41%
Loss Cost	2015.2	-0.060 (CI = +/-0.060; p = 0.050)	0.360 (CI = +/-0.326; p = 0.033)	0.235	-5.87%
Loss Cost	2016.1	-0.060 (CI = +/-0.072; p = 0.098)	0.357 (CI = +/-0.356; p = 0.049)	0.188	-5.78%
Loss Cost	2016.2	-0.096 (CI = +/-0.072; p = 0.015)	0.447 (CI = +/-0.321; p = 0.011)	0.418	-9.11%
Loss Cost	2017.1	-0.109 (CI = +/-0.088; p = 0.021)	0.478 (CI = +/-0.351; p = 0.013)	0.421	-10.32%
Severity	2005.2	0.015 (CI = +/-0.007; p = 0.000)	0.309 (CI = +/-0.122; p = 0.000)	0.724	+1.52%
Severity	2006.1	0.016 (CI = +/-0.007; p = 0.000)	0.305 (CI = +/-0.124; p = 0.000)	0.723	+1.58%
Severity	2006.2	0.016 (CI = +/-0.008; p = 0.000)	0.304 (CI = +/-0.127; p = 0.000)	0.716	+1.60%
Severity	2007.1	0.016 (CI = +/-0.008; p = 0.000)	0.303 (CI = +/-0.130; p = 0.000)	0.708	+1.60%
Severity	2007.2	0.015 (CI = +/-0.009; p = 0.001)	0.307 (CI = +/-0.133; p = 0.000)	0.696	+1.54%
Severity	2008.1	0.017 (CI = +/-0.009; p = 0.001)	0.295 (CI = +/-0.131; p = 0.000)	0.719	+1.76%
Severity	2008.2	0.017 (CI = +/-0.010; p = 0.001)	0.296 (CI = +/-0.135; p = 0.000)	0.708	+1.74%
Severity	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.289 (CI = +/-0.137; p = 0.000)	0.715	+1.90%
Severity	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.293 (CI = +/-0.140; p = 0.000)	0.702	+1.80%
Severity	2010.1	0.017 (CI = +/-0.012; p = 0.009)	0.297 (CI = +/-0.145; p = 0.000)	0.688	+1.72%
Severity	2010.2	0.015 (CI = +/-0.013; p = 0.029)	0.306 (CI = +/-0.147; p = 0.000)	0.676	+1.50%
Severity	2011.1	0.013 (CI = +/-0.014; p = 0.077)	0.315 (CI = +/-0.150; p = 0.000)	0.665	+1.29%
Severity	2011.2	0.008 (CI = +/-0.014; p = 0.285)	0.337 (CI = +/-0.142; p = 0.000)	0.681	+0.76%
Severity	2012.1	0.010 (CI = +/-0.016; p = 0.181)	0.326 (CI = +/-0.144; p = 0.000)	0.695	+1.04%
Severity	2012.2	0.008 (CI = +/-0.017; p = 0.331)	0.335 (CI = +/-0.149; p = 0.000)	0.687	+0.82%
Severity	2013.1	0.006 (CI = +/-0.019; p = 0.528)	0.343 (CI = +/-0.154; p = 0.000)	0.680	+0.59%
Severity	2013.2	0.000 (CI = +/-0.020; p = 0.990)	0.364 (CI = +/-0.152; p = 0.000)	0.693	-0.01%
Severity	2014.1	-0.002 (CI = +/-0.023; p = 0.823)	0.372 (CI = +/-0.160; p = 0.000)	0.690	-0.25%
Severity	2014.2	-0.006 (CI = +/-0.026; p = 0.618)	0.384 (CI = +/-0.167; p = 0.000)	0.689	-0.62%
Severity	2015.1	-0.004 (CI = +/-0.030; p = 0.795)	0.376 (CI = +/-0.178; p = 0.001)	0.690	-0.37%
Severity	2015.2	-0.011 (CI = +/-0.034; p = 0.511)	0.396 (CI = +/-0.186; p = 0.001)	0.696	-1.06%
Severity	2016.1	-0.003 (CI = +/-0.040; p = 0.892)	0.374 (CI = +/-0.195; p = 0.001)	0.714	-0.25%
Severity	2016.2	-0.007 (CI = +/-0.048; p = 0.742)	0.386 (CI = +/-0.214; p = 0.002)	0.707	-0.73%
Severity	2017.1	0.000 (CI = +/-0.059; p = 0.999)	0.369 (CI = +/-0.236; p = 0.006)	0.710	+0.00%
Frequency	2005.2	-0.032 (CI = +/-0.009; p = 0.000)	-0.105 (CI = +/-0.166; p = 0.206)	0.701	-3.20%
Frequency	2006.1	-0.033 (CI = +/-0.010; p = 0.000)	-0.101 (CI = +/-0.169; p = 0.232)	0.691	-3.26%
Frequency	2006.2	-0.034 (CI = +/-0.010; p = 0.000)	-0.099 (CI = +/-0.173; p = 0.252)	0.677	-3.29%
Frequency	2007.1	-0.032 (CI = +/-0.011; p = 0.000)	-0.108 (CI = +/-0.175; p = 0.214)	0.649	-3.14%
Frequency	2007.2	-0.031 (CI = +/-0.012; p = 0.000)	-0.116 (CI = +/-0.177; p = 0.192)	0.620	-3.01%
Frequency	2008.1	-0.030 (CI = +/-0.013; p = 0.000)	-0.119 (CI = +/-0.182; p = 0.191)	0.593	-2.95%
Frequency	2008.2	-0.031 (CI = +/-0.014; p = 0.000)	-0.116 (CI = +/-0.187; p = 0.214)	0.578	-3.00%
Frequency	2009.1	-0.030 (CI = +/-0.015; p = 0.000)	-0.117 (CI = +/-0.192; p = 0.221)	0.551	-2.98%
Frequency	2009.2	-0.033 (CI = +/-0.016; p = 0.000)	-0.105 (CI = +/-0.195; p = 0.277)	0.564	-3.23%
Frequency	2010.1	-0.034 (CI = +/-0.017; p = 0.000)	-0.099 (CI = +/-0.200; p = 0.319)	0.554	-3.36%
Frequency	2010.2	-0.040 (CI = +/-0.017; p = 0.000)	-0.074 (CI = +/-0.193; p = 0.434)	0.611	-3.88%
Frequency	2011.1	-0.042 (CI = +/-0.019; p = 0.000)	-0.063 (CI = +/-0.197; p = 0.516)	0.611	-4.14%
Frequency	2011.2	-0.042 (CI = +/-0.021; p = 0.000)	-0.064 (CI = +/-0.205; p = 0.525)	0.578	-4.11%
Frequency	2012.1	-0.046 (CI = +/-0.023; p = 0.000)	-0.047 (CI = +/-0.209; p = 0.640)	0.590	-4.50%
Frequency	2012.2	-0.052 (CI = +/-0.024; p = 0.000)	-0.025 (CI = +/-0.209; p = 0.804)	0.620	-5.06%
Frequency	2013.1	-0.051 (CI = +/-0.027; p = 0.001)	-0.030 (CI = +/-0.219; p = 0.777)	0.573	-4.93%
Frequency	2013.2	-0.052 (CI = +/-0.031; p = 0.002)	-0.025 (CI = +/-0.231; p = 0.823)	0.543	-5.07%
Frequency	2014.1	-0.043 (CI = +/-0.033; p = 0.014)	-0.055 (CI = +/-0.230; p = 0.618)	0.466	-4.21%
Frequency	2014.2	-0.044 (CI = +/-0.038; p = 0.026)	-0.051 (CI = +/-0.245; p = 0.662)	0.429	-4.33%
Frequency	2015.1	-0.041 (CI = +/-0.044; p = 0.065)	-0.059 (CI = +/-0.262; p = 0.631)	0.361	-4.06%
Frequency	2015.2	-0.050 (CI = +/-0.051; p = 0.055)	-0.036 (CI = +/-0.276; p = 0.782)	0.377	-4.85%
Frequency	2016.1	-0.057 (CI = +/-0.061; p = 0.062)	-0.017 (CI = +/-0.297; p = 0.904)	0.366	-5.54%
Frequency	2016.2	-0.088 (CI = +/-0.059; p = 0.008)	0.061 (CI = +/-0.263; p = 0.617)	0.585	-8.45%
Frequency	2017.1	-0.109 (CI = +/-0.067; p = 0.005)	0.109 (CI = +/-0.269; p = 0.384)	0.635	-10.33%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.013 (CI = +/-0.010; p = 0.012)	0.143	-1.26%
Loss Cost	2006.1	-0.012 (CI = +/-0.010; p = 0.019)	0.127	-1.24%
Loss Cost	2006.2	-0.012 (CI = +/-0.011; p = 0.028)	0.112	-1.22%
Loss Cost	2007.1	-0.011 (CI = +/-0.011; p = 0.062)	0.077	-1.08%
Loss Cost	2007.2	-0.010 (CI = +/-0.012; p = 0.101)	0.055	-1.00%
Loss Cost	2008.1	-0.008 (CI = +/-0.013; p = 0.215)	0.019	-0.78%
Loss Cost	2008.2	-0.008 (CI = +/-0.013; p = 0.229)	0.017	-0.81%
Loss Cost	2009.1	-0.007 (CI = +/-0.014; p = 0.359)	-0.004	-0.65%
Loss Cost	2009.2	-0.009 (CI = +/-0.015; p = 0.252)	0.013	-0.86%
Loss Cost	2010.1	-0.010 (CI = +/-0.016; p = 0.230)	0.019	-0.96%
Loss Cost	2010.2	-0.014 (CI = +/-0.016; p = 0.088)	0.076	-1.41%
Loss Cost	2011.1	-0.017 (CI = +/-0.018; p = 0.063)	0.101	-1.64%
Loss Cost	2011.2	-0.019 (CI = +/-0.019; p = 0.050)	0.121	-1.87%
Loss Cost	2012.1	-0.019 (CI = +/-0.021; p = 0.074)	0.099	-1.84%
Loss Cost	2012.2	-0.022 (CI = +/-0.022; p = 0.048)	0.134	-2.19%
Loss Cost	2013.1	-0.021 (CI = +/-0.024; p = 0.082)	0.100	-2.09%
Loss Cost	2013.2	-0.024 (CI = +/-0.026; p = 0.078)	0.110	-2.32%
Loss Cost	2014.1	-0.017 (CI = +/-0.028; p = 0.211)	0.035	-1.72%
Loss Cost	2014.2	-0.018 (CI = +/-0.031; p = 0.252)	0.022	-1.75%
Loss Cost	2015.1	-0.012 (CI = +/-0.034; p = 0.470)	-0.027	-1.19%
Loss Cost	2015.2	-0.017 (CI = +/-0.038; p = 0.374)	-0.010	-1.64%
Loss Cost	2016.1	-0.012 (CI = +/-0.043; p = 0.566)	-0.046	-1.18%
Loss Cost	2016.2	-0.023 (CI = +/-0.047; p = 0.314)	0.007	-2.27%
Loss Cost	2017.1	-0.021 (CI = +/-0.055; p = 0.427)	-0.026	-2.06%
Severity	2005.2	0.028 (CI = +/-0.008; p = 0.000)	0.582	+2.83%
Severity	2006.1	0.029 (CI = +/-0.008; p = 0.000)	0.588	+2.94%
Severity	2006.2	0.030 (CI = +/-0.009; p = 0.000)	0.585	+3.03%
Severity	2007.1	0.031 (CI = +/-0.009; p = 0.000)	0.579	+3.11%
Severity	2007.2	0.031 (CI = +/-0.010; p = 0.000)	0.563	+3.16%
Severity	2008.1	0.033 (CI = +/-0.010; p = 0.000)	0.599	+3.41%
Severity	2008.2	0.034 (CI = +/-0.011; p = 0.000)	0.589	+3.49%
Severity	2009.1	0.036 (CI = +/-0.011; p = 0.000)	0.609	+3.71%
Severity	2009.2	0.037 (CI = +/-0.012; p = 0.000)	0.590	+3.76%
Severity	2010.1	0.038 (CI = +/-0.013; p = 0.000)	0.574	+3.84%
Severity	2010.2	0.038 (CI = +/-0.014; p = 0.000)	0.546	+3.83%
Severity	2011.1	0.038 (CI = +/-0.015; p = 0.000)	0.519	+3.86%
Severity	2011.2	0.036 (CI = +/-0.016; p = 0.000)	0.470	+3.70%
Severity	2012.1	0.040 (CI = +/-0.017; p = 0.000)	0.513	+4.10%
Severity	2012.2	0.041 (CI = +/-0.018; p = 0.000)	0.492	+4.20%
Severity	2013.1	0.042 (CI = +/-0.020; p = 0.000)	0.474	+4.33%
Severity	2013.2	0.042 (CI = +/-0.022; p = 0.001)	0.431	+4.29%
Severity	2014.1	0.044 (CI = +/-0.024; p = 0.001)	0.424	+4.54%
Severity	2014.2	0.047 (CI = +/-0.027; p = 0.002)	0.411	+4.77%
Severity	2015.1	0.053 (CI = +/-0.029; p = 0.001)	0.455	+5.43%
Severity	2015.2	0.055 (CI = +/-0.032; p = 0.003)	0.430	+5.65%
Severity	2016.1	0.065 (CI = +/-0.034; p = 0.001)	0.519	+6.77%
Severity	2016.2	0.071 (CI = +/-0.038; p = 0.002)	0.514	+7.32%
Severity	2017.1	0.082 (CI = +/-0.041; p = 0.001)	0.578	+8.57%
Frequency	2005.2	-0.041 (CI = +/-0.008; p = 0.000)	0.725	-3.98%
Frequency	2006.1	-0.041 (CI = +/-0.009; p = 0.000)	0.721	-4.06%
Frequency	2006.2	-0.042 (CI = +/-0.009; p = 0.000)	0.712	-4.13%
Frequency	2007.1	-0.042 (CI = +/-0.010; p = 0.000)	0.688	-4.07%
Frequency	2007.2	-0.041 (CI = +/-0.010; p = 0.000)	0.664	-4.03%
Frequency	2008.1	-0.041 (CI = +/-0.011; p = 0.000)	0.645	-4.05%
Frequency	2008.2	-0.042 (CI = +/-0.012; p = 0.000)	0.637	-4.15%
Frequency	2009.1	-0.043 (CI = +/-0.013; p = 0.000)	0.620	-4.20%
Frequency	2009.2	-0.046 (CI = +/-0.013; p = 0.000)	0.638	-4.45%
Frequency	2010.1	-0.047 (CI = +/-0.014; p = 0.000)	0.636	-4.62%
Frequency	2010.2	-0.052 (CI = +/-0.014; p = 0.000)	0.688	-5.05%
Frequency	2011.1	-0.054 (CI = +/-0.015; p = 0.000)	0.695	-5.30%
Frequency	2011.2	-0.055 (CI = +/-0.016; p = 0.000)	0.676	-5.37%
Frequency	2012.1	-0.059 (CI = +/-0.017; p = 0.000)	0.692	-5.71%
Frequency	2012.2	-0.063 (CI = +/-0.017; p = 0.000)	0.720	-6.14%
Frequency	2013.1	-0.064 (CI = +/-0.019; p = 0.000)	0.693	-6.16%
Frequency	2013.2	-0.066 (CI = +/-0.021; p = 0.000)	0.678	-6.34%
Frequency	2014.1	-0.062 (CI = +/-0.023; p = 0.000)	0.627	-5.99%
Frequency	2014.2	-0.064 (CI = +/-0.025; p = 0.000)	0.612	-6.22%
Frequency	2015.1	-0.065 (CI = +/-0.028; p = 0.000)	0.575	-6.28%
Frequency	2015.2	-0.071 (CI = +/-0.030; p = 0.000)	0.601	-6.90%
Frequency	2016.1	-0.077 (CI = +/-0.034; p = 0.000)	0.608	-7.44%
Frequency	2016.2	-0.094 (CI = +/-0.031; p = 0.000)	0.745	-8.93%
Frequency	2017.1	-0.103 (CI = +/-0.034; p = 0.000)	0.770	-9.79%

Collision

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.009; p = 0.117)	0.154 (CI = +/-0.079; p = 0.000)	0.372	-0.74%
Loss Cost	2006.1	-0.008 (CI = +/-0.010; p = 0.120)	0.157 (CI = +/-0.083; p = 0.001)	0.360	-0.79%
Loss Cost	2006.2	-0.006 (CI = +/-0.011; p = 0.252)	0.165 (CI = +/-0.084; p = 0.000)	0.382	-0.61%
Loss Cost	2007.1	-0.004 (CI = +/-0.011; p = 0.427)	0.158 (CI = +/-0.086; p = 0.001)	0.339	-0.45%
Loss Cost	2007.2	-0.001 (CI = +/-0.012; p = 0.854)	0.172 (CI = +/-0.083; p = 0.000)	0.408	-0.10%
Loss Cost	2008.1	0.002 (CI = +/-0.012; p = 0.727)	0.160 (CI = +/-0.083; p = 0.001)	0.387	+0.20%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.496)	0.168 (CI = +/-0.084; p = 0.000)	0.417	+0.42%
Loss Cost	2009.1	0.006 (CI = +/-0.014; p = 0.343)	0.160 (CI = +/-0.087; p = 0.001)	0.406	+0.64%
Loss Cost	2009.2	0.006 (CI = +/-0.015; p = 0.432)	0.158 (CI = +/-0.092; p = 0.002)	0.370	+0.58%
Loss Cost	2010.1	0.003 (CI = +/-0.016; p = 0.740)	0.169 (CI = +/-0.094; p = 0.001)	0.402	+0.26%
Loss Cost	2010.2	-0.003 (CI = +/-0.017; p = 0.750)	0.153 (CI = +/-0.091; p = 0.003)	0.373	-0.25%
Loss Cost	2011.1	-0.010 (CI = +/-0.016; p = 0.218)	0.175 (CI = +/-0.083; p = 0.000)	0.527	-0.96%
Loss Cost	2011.2	-0.010 (CI = +/-0.018; p = 0.234)	0.173 (CI = +/-0.089; p = 0.001)	0.516	-1.04%
Loss Cost	2012.1	-0.013 (CI = +/-0.020; p = 0.181)	0.181 (CI = +/-0.094; p = 0.001)	0.520	-1.32%
Loss Cost	2012.2	-0.017 (CI = +/-0.023; p = 0.134)	0.172 (CI = +/-0.099; p = 0.003)	0.517	-1.67%
Loss Cost	2013.1	-0.020 (CI = +/-0.027; p = 0.132)	0.179 (CI = +/-0.107; p = 0.004)	0.499	-1.94%
Loss Cost	2013.2	-0.020 (CI = +/-0.031; p = 0.177)	0.178 (CI = +/-0.117; p = 0.007)	0.488	-2.02%
Loss Cost	2014.1	-0.010 (CI = +/-0.035; p = 0.524)	0.155 (CI = +/-0.120; p = 0.017)	0.378	-1.01%
Loss Cost	2014.2	-0.003 (CI = +/-0.041; p = 0.854)	0.168 (CI = +/-0.129; p = 0.017)	0.415	-0.33%
Loss Cost	2015.1	0.008 (CI = +/-0.048; p = 0.713)	0.147 (CI = +/-0.139; p = 0.041)	0.356	+0.79%
Loss Cost	2015.2	0.004 (CI = +/-0.062; p = 0.873)	0.142 (CI = +/-0.161; p = 0.075)	0.250	+0.43%
Loss Cost	2016.1	0.013 (CI = +/-0.086; p = 0.718)	0.129 (CI = +/-0.197; p = 0.152)	0.171	+1.29%
Loss Cost	2016.2	-0.025 (CI = +/-0.079; p = 0.428)	0.085 (CI = +/-0.159; p = 0.212)	0.141	-2.47%
Loss Cost	2017.1	-0.051 (CI = +/-0.117; p = 0.263)	0.115 (CI = +/-0.200; p = 0.165)	0.297	-4.95%
Severity	2005.2	0.017 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.051; p = 0.002)	0.594	+1.68%
Severity	2006.1	0.017 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.053; p = 0.004)	0.589	+1.70%
Severity	2006.2	0.018 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.054; p = 0.003)	0.590	+1.81%
Severity	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.090 (CI = +/-0.056; p = 0.003)	0.577	+1.74%
Severity	2007.2	0.018 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.059; p = 0.004)	0.541	+1.77%
Severity	2008.1	0.020 (CI = +/-0.008; p = 0.000)	0.082 (CI = +/-0.059; p = 0.008)	0.579	+1.97%
Severity	2008.2	0.020 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.061; p = 0.008)	0.560	+2.06%
Severity	2009.1	0.022 (CI = +/-0.010; p = 0.000)	0.081 (CI = +/-0.063; p = 0.015)	0.570	+2.19%
Severity	2009.2	0.022 (CI = +/-0.011; p = 0.001)	0.081 (CI = +/-0.067; p = 0.020)	0.523	+2.21%
Severity	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.088 (CI = +/-0.069; p = 0.016)	0.503	+2.01%
Severity	2010.2	0.019 (CI = +/-0.013; p = 0.009)	0.084 (CI = +/-0.073; p = 0.026)	0.419	+1.89%
Severity	2011.1	0.014 (CI = +/-0.014; p = 0.042)	0.098 (CI = +/-0.071; p = 0.010)	0.432	+1.45%
Severity	2011.2	0.009 (CI = +/-0.014; p = 0.168)	0.083 (CI = +/-0.066; p = 0.017)	0.316	+0.92%
Severity	2012.1	0.011 (CI = +/-0.015; p = 0.129)	0.077 (CI = +/-0.070; p = 0.034)	0.324	+1.15%
Severity	2012.2	0.010 (CI = +/-0.017; p = 0.220)	0.074 (CI = +/-0.075; p = 0.053)	0.234	+1.04%
Severity	2013.1	0.004 (CI = +/-0.018; p = 0.623)	0.090 (CI = +/-0.074; p = 0.023)	0.306	+0.42%
Severity	2013.2	-0.002 (CI = +/-0.019; p = 0.792)	0.075 (CI = +/-0.071; p = 0.040)	0.233	-0.23%
Severity	2014.1	-0.011 (CI = +/-0.019; p = 0.230)	0.094 (CI = +/-0.065; p = 0.010)	0.456	-1.07%
Severity	2014.2	-0.015 (CI = +/-0.022; p = 0.168)	0.087 (CI = +/-0.070; p = 0.021)	0.458	-1.44%
Severity	2015.1	-0.019 (CI = +/-0.028; p = 0.153)	0.094 (CI = +/-0.079; p = 0.026)	0.446	-1.85%
Severity	2015.2	-0.030 (CI = +/-0.028; p = 0.042)	0.078 (CI = +/-0.073; p = 0.039)	0.591	-2.92%
Severity	2016.1	-0.028 (CI = +/-0.039; p = 0.127)	0.076 (CI = +/-0.090; p = 0.084)	0.396	-2.76%
Severity	2016.2	-0.041 (CI = +/-0.047; p = 0.072)	0.061 (CI = +/-0.094; p = 0.148)	0.543	-4.01%
Severity	2017.1	-0.056 (CI = +/-0.070; p = 0.084)	0.078 (CI = +/-0.119; p = 0.128)	0.564	-5.44%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.071 (CI = +/-0.073; p = 0.056)	0.552	-2.38%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.074 (CI = +/-0.075; p = 0.053)	0.534	-2.46%
Frequency	2006.2	-0.024 (CI = +/-0.010; p = 0.000)	0.078 (CI = +/-0.078; p = 0.049)	0.508	-2.37%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.078; p = 0.086)	0.429	-2.15%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.001)	0.082 (CI = +/-0.076; p = 0.036)	0.407	-1.84%
Frequency	2008.1	-0.018 (CI = +/-0.011; p = 0.004)	0.077 (CI = +/-0.079; p = 0.054)	0.334	-1.73%
Frequency	2008.2	-0.016 (CI = +/-0.012; p = 0.013)	0.082 (CI = +/-0.082; p = 0.048)	0.311	-1.60%
Frequency	2009.1	-0.015 (CI = +/-0.014; p = 0.028)	0.079 (CI = +/-0.086; p = 0.069)	0.241	-1.52%
Frequency	2009.2	-0.016 (CI = +/-0.015; p = 0.036)	0.077 (CI = +/-0.090; p = 0.091)	0.240	-1.59%
Frequency	2010.1	-0.017 (CI = +/-0.017; p = 0.042)	0.081 (CI = +/-0.095; p = 0.092)	0.221	-1.71%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.021)	0.068 (CI = +/-0.096; p = 0.153)	0.276	-2.10%
Frequency	2011.1	-0.024 (CI = +/-0.019; p = 0.019)	0.077 (CI = +/-0.101; p = 0.125)	0.287	-2.37%
Frequency	2011.2	-0.020 (CI = +/-0.021; p = 0.064)	0.089 (CI = +/-0.103; p = 0.084)	0.256	-1.94%
Frequency	2012.1	-0.025 (CI = +/-0.023; p = 0.037)	0.104 (CI = +/-0.106; p = 0.054)	0.315	-2.44%
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.043)	0.098 (CI = +/-0.114; p = 0.085)	0.321	-2.68%
Frequency	2013.1	-0.024 (CI = +/-0.031; p = 0.113)	0.090 (CI = +/-0.123; p = 0.138)	0.183	-2.36%
Frequency	2013.2	-0.018 (CI = +/-0.035; p = 0.273)	0.102 (CI = +/-0.130; p = 0.111)	0.166	-1.79%
Frequency	2014.1	0.001 (CI = +/-0.031; p = 0.964)	0.062 (CI = +/-0.105; p = 0.219)	-0.018	+0.06%
Frequency	2014.2	0.011 (CI = +/-0.032; p = 0.446)	0.081 (CI = +/-0.102; p = 0.106)	0.164	+1.13%
Frequency	2015.1	0.027 (CI = +/-0.032; p = 0.092)	0.053 (CI = +/-0.092; p = 0.217)	0.346	+2.69%
Frequency	2015.2	0.034 (CI = +/-0.039; p = 0.077)	0.064 (CI = +/-0.101; p = 0.172)	0.382	+3.44%
Frequency	2016.1	0.041 (CI = +/-0.053; p = 0.104)	0.053 (CI = +/-0.121; p = 0.309)	0.391	+4.17%
Frequency	2016.2	0.016 (CI = +/-0.043; p = 0.363)	0.024 (CI = +/-0.087; p = 0.480)	-0.060	+1.60%
Frequency	2017.1	0.005 (CI = +/-0.069; p = 0.825)	0.037 (CI = +/-0.118; p = 0.394)	-0.164	+0.52%

Collision

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	-0.007 (CI = +/-0.012; p = 0.205)	0.024	-0.74%
Loss Cost	2006.1	-0.007 (CI = +/-0.013; p = 0.282)	0.008	-0.68%
Loss Cost	2006.2	-0.006 (CI = +/-0.014; p = 0.366)	-0.006	-0.61%
Loss Cost	2007.1	-0.003 (CI = +/-0.014; p = 0.660)	-0.033	-0.31%
Loss Cost	2007.2	-0.001 (CI = +/-0.015; p = 0.890)	-0.043	-0.10%
Loss Cost	2008.1	0.004 (CI = +/-0.015; p = 0.624)	-0.034	+0.37%
Loss Cost	2008.2	0.004 (CI = +/-0.017; p = 0.608)	-0.034	+0.42%
Loss Cost	2009.1	0.008 (CI = +/-0.018; p = 0.337)	-0.001	+0.84%
Loss Cost	2009.2	0.006 (CI = +/-0.019; p = 0.537)	-0.031	+0.58%
Loss Cost	2010.1	0.005 (CI = +/-0.021; p = 0.619)	-0.041	+0.52%
Loss Cost	2010.2	-0.003 (CI = +/-0.021; p = 0.806)	-0.055	-0.25%
Loss Cost	2011.1	-0.006 (CI = +/-0.024; p = 0.572)	-0.041	-0.64%
Loss Cost	2011.2	-0.010 (CI = +/-0.026; p = 0.404)	-0.017	-1.04%
Loss Cost	2012.1	-0.009 (CI = +/-0.030; p = 0.522)	-0.039	-0.90%
Loss Cost	2012.2	-0.017 (CI = +/-0.032; p = 0.280)	0.019	-1.67%
Loss Cost	2013.1	-0.014 (CI = +/-0.037; p = 0.426)	-0.025	-1.40%
Loss Cost	2013.2	-0.020 (CI = +/-0.043; p = 0.320)	0.007	-2.02%
Loss Cost	2014.1	-0.004 (CI = +/-0.045; p = 0.861)	-0.096	-0.36%
Loss Cost	2014.2	-0.003 (CI = +/-0.055; p = 0.893)	-0.109	-0.33%
Loss Cost	2015.1	0.017 (CI = +/-0.060; p = 0.536)	-0.069	+1.69%
Loss Cost	2015.2	0.004 (CI = +/-0.074; p = 0.896)	-0.140	+0.43%
Loss Cost	2016.1	0.025 (CI = +/-0.091; p = 0.526)	-0.085	+2.54%
Loss Cost	2016.2	-0.025 (CI = +/-0.081; p = 0.465)	-0.067	-2.47%
Loss Cost	2017.1	-0.031 (CI = +/-0.123; p = 0.524)	-0.114	-3.05%
Severity	2005.2	0.017 (CI = +/-0.007; p = 0.000)	0.438	+1.68%
Severity	2006.1	0.018 (CI = +/-0.008; p = 0.000)	0.442	+1.77%
Severity	2006.2	0.018 (CI = +/-0.008; p = 0.000)	0.425	+1.81%
Severity	2007.1	0.018 (CI = +/-0.009; p = 0.000)	0.400	+1.83%
Severity	2007.2	0.018 (CI = +/-0.010; p = 0.001)	0.355	+1.77%
Severity	2008.1	0.020 (CI = +/-0.010; p = 0.000)	0.435	+2.06%
Severity	2008.2	0.020 (CI = +/-0.011; p = 0.001)	0.401	+2.06%
Severity	2009.1	0.023 (CI = +/-0.011; p = 0.000)	0.439	+2.30%
Severity	2009.2	0.022 (CI = +/-0.012; p = 0.002)	0.384	+2.21%
Severity	2010.1	0.021 (CI = +/-0.014; p = 0.005)	0.331	+2.14%
Severity	2010.2	0.019 (CI = +/-0.015; p = 0.018)	0.246	+1.89%
Severity	2011.1	0.016 (CI = +/-0.017; p = 0.054)	0.163	+1.63%
Severity	2011.2	0.009 (CI = +/-0.016; p = 0.240)	0.030	+0.92%
Severity	2012.1	0.013 (CI = +/-0.017; p = 0.124)	0.101	+1.33%
Severity	2012.2	0.010 (CI = +/-0.020; p = 0.273)	0.022	+1.04%
Severity	2013.1	0.007 (CI = +/-0.022; p = 0.506)	-0.042	+0.70%
Severity	2013.2	-0.002 (CI = +/-0.022; p = 0.824)	-0.086	-0.23%
Severity	2014.1	-0.007 (CI = +/-0.026; p = 0.567)	-0.063	-0.68%
Severity	2014.2	-0.015 (CI = +/-0.029; p = 0.287)	0.028	-1.44%
Severity	2015.1	-0.013 (CI = +/-0.036; p = 0.433)	-0.037	-1.29%
Severity	2015.2	-0.030 (CI = +/-0.037; p = 0.099)	0.247	-2.92%
Severity	2016.1	-0.021 (CI = +/-0.046; p = 0.314)	0.028	-2.06%
Severity	2016.2	-0.041 (CI = +/-0.052; p = 0.098)	0.342	-4.01%
Severity	2017.1	-0.043 (CI = +/-0.079; p = 0.210)	0.197	-4.16%
Frequency	2005.2	-0.024 (CI = +/-0.009; p = 0.000)	0.503	-2.38%
Frequency	2006.1	-0.024 (CI = +/-0.010; p = 0.000)	0.478	-2.40%
Frequency	2006.2	-0.024 (CI = +/-0.011; p = 0.000)	0.443	-2.37%
Frequency	2007.1	-0.021 (CI = +/-0.011; p = 0.001)	0.377	-2.09%
Frequency	2007.2	-0.019 (CI = +/-0.011; p = 0.003)	0.304	-1.84%
Frequency	2008.1	-0.017 (CI = +/-0.012; p = 0.009)	0.238	-1.66%
Frequency	2008.2	-0.016 (CI = +/-0.013; p = 0.019)	0.199	-1.60%
Frequency	2009.1	-0.014 (CI = +/-0.014; p = 0.050)	0.138	-1.42%
Frequency	2009.2	-0.016 (CI = +/-0.016; p = 0.045)	0.153	-1.59%
Frequency	2010.1	-0.016 (CI = +/-0.017; p = 0.068)	0.127	-1.59%
Frequency	2010.2	-0.021 (CI = +/-0.018; p = 0.024)	0.222	-2.10%
Frequency	2011.1	-0.023 (CI = +/-0.020; p = 0.031)	0.214	-2.23%
Frequency	2011.2	-0.020 (CI = +/-0.023; p = 0.083)	0.133	-1.94%
Frequency	2012.1	-0.022 (CI = +/-0.025; p = 0.081)	0.145	-2.21%
Frequency	2012.2	-0.027 (CI = +/-0.028; p = 0.059)	0.189	-2.68%
Frequency	2013.1	-0.021 (CI = +/-0.032; p = 0.175)	0.077	-2.09%
Frequency	2013.2	-0.018 (CI = +/-0.037; p = 0.310)	0.011	-1.79%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.821)	-0.094	+0.32%
Frequency	2014.2	0.011 (CI = +/-0.036; p = 0.493)	-0.052	+1.13%
Frequency	2015.1	0.030 (CI = +/-0.032; p = 0.068)	0.278	+3.02%
Frequency	2015.2	0.034 (CI = +/-0.041; p = 0.093)	0.258	+3.44%
Frequency	2016.1	0.046 (CI = +/-0.050; p = 0.067)	0.363	+4.70%
Frequency	2016.2	0.016 (CI = +/-0.038; p = 0.334)	0.024	+1.60%
Frequency	2017.1	0.012 (CI = +/-0.058; p = 0.607)	-0.160	+1.16%

Comprehensive - Total

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.040 (CI = +/-0.008; p = 0.000)	0.477 (CI = +/-0.088; p = 0.000)	0.859	+4.10%
Loss Cost	2006.1	0.039 (CI = +/-0.009; p = 0.000)	0.485 (CI = +/-0.089; p = 0.000)	0.861	+3.97%
Loss Cost	2006.2	0.039 (CI = +/-0.009; p = 0.000)	0.484 (CI = +/-0.092; p = 0.000)	0.848	+3.95%
Loss Cost	2007.1	0.038 (CI = +/-0.010; p = 0.000)	0.489 (CI = +/-0.094; p = 0.000)	0.849	+3.86%
Loss Cost	2007.2	0.039 (CI = +/-0.010; p = 0.000)	0.497 (CI = +/-0.096; p = 0.000)	0.845	+4.00%
Loss Cost	2008.1	0.041 (CI = +/-0.010; p = 0.000)	0.487 (CI = +/-0.097; p = 0.000)	0.851	+4.18%
Loss Cost	2008.2	0.042 (CI = +/-0.011; p = 0.000)	0.494 (CI = +/-0.099; p = 0.000)	0.846	+4.33%
Loss Cost	2009.1	0.042 (CI = +/-0.012; p = 0.000)	0.498 (CI = +/-0.102; p = 0.000)	0.846	+4.26%
Loss Cost	2009.2	0.042 (CI = +/-0.013; p = 0.000)	0.498 (CI = +/-0.106; p = 0.000)	0.831	+4.28%
Loss Cost	2010.1	0.043 (CI = +/-0.014; p = 0.000)	0.493 (CI = +/-0.110; p = 0.000)	0.832	+4.40%
Loss Cost	2010.2	0.042 (CI = +/-0.015; p = 0.000)	0.486 (CI = +/-0.113; p = 0.000)	0.811	+4.25%
Loss Cost	2011.1	0.042 (CI = +/-0.016; p = 0.000)	0.485 (CI = +/-0.118; p = 0.000)	0.810	+4.29%
Loss Cost	2011.2	0.039 (CI = +/-0.017; p = 0.000)	0.473 (CI = +/-0.120; p = 0.000)	0.786	+3.99%
Loss Cost	2012.1	0.037 (CI = +/-0.018; p = 0.000)	0.482 (CI = +/-0.125; p = 0.000)	0.789	+3.76%
Loss Cost	2012.2	0.032 (CI = +/-0.019; p = 0.002)	0.464 (CI = +/-0.123; p = 0.000)	0.767	+3.28%
Loss Cost	2013.1	0.033 (CI = +/-0.020; p = 0.003)	0.460 (CI = +/-0.130; p = 0.000)	0.766	+3.38%
Loss Cost	2013.2	0.034 (CI = +/-0.023; p = 0.006)	0.461 (CI = +/-0.137; p = 0.000)	0.743	+3.42%
Loss Cost	2014.1	0.030 (CI = +/-0.025; p = 0.020)	0.474 (CI = +/-0.143; p = 0.000)	0.751	+3.05%
Loss Cost	2014.2	0.022 (CI = +/-0.025; p = 0.079)	0.449 (CI = +/-0.139; p = 0.000)	0.730	+2.26%
Loss Cost	2015.1	0.027 (CI = +/-0.028; p = 0.059)	0.436 (CI = +/-0.145; p = 0.000)	0.731	+2.71%
Loss Cost	2015.2	0.020 (CI = +/-0.030; p = 0.176)	0.416 (CI = +/-0.146; p = 0.000)	0.699	+2.00%
Loss Cost	2016.1	0.023 (CI = +/-0.034; p = 0.177)	0.408 (CI = +/-0.157; p = 0.000)	0.691	+2.28%
Loss Cost	2016.2	0.022 (CI = +/-0.039; p = 0.236)	0.408 (CI = +/-0.170; p = 0.000)	0.657	+2.27%
Loss Cost	2017.1	0.026 (CI = +/-0.046; p = 0.232)	0.398 (CI = +/-0.185; p = 0.001)	0.647	+2.68%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	-0.062 (CI = +/-0.042; p = 0.006)	0.901	+3.57%
Severity	2006.1	0.035 (CI = +/-0.004; p = 0.000)	-0.059 (CI = +/-0.043; p = 0.009)	0.891	+3.52%
Severity	2006.2	0.033 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.042; p = 0.003)	0.891	+3.39%
Severity	2007.1	0.033 (CI = +/-0.004; p = 0.000)	-0.066 (CI = +/-0.043; p = 0.004)	0.881	+3.39%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	-0.071 (CI = +/-0.043; p = 0.002)	0.874	+3.31%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	-0.074 (CI = +/-0.044; p = 0.002)	0.868	+3.37%
Severity	2008.2	0.034 (CI = +/-0.005; p = 0.000)	-0.071 (CI = +/-0.045; p = 0.004)	0.867	+3.44%
Severity	2009.1	0.034 (CI = +/-0.005; p = 0.000)	-0.073 (CI = +/-0.047; p = 0.004)	0.856	+3.48%
Severity	2009.2	0.035 (CI = +/-0.006; p = 0.000)	-0.067 (CI = +/-0.047; p = 0.007)	0.863	+3.60%
Severity	2010.1	0.036 (CI = +/-0.006; p = 0.000)	-0.072 (CI = +/-0.048; p = 0.005)	0.858	+3.70%
Severity	2010.2	0.036 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.050; p = 0.006)	0.847	+3.67%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	-0.070 (CI = +/-0.052; p = 0.010)	0.823	+3.61%
Severity	2011.2	0.036 (CI = +/-0.007; p = 0.000)	-0.067 (CI = +/-0.053; p = 0.016)	0.817	+3.68%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	-0.076 (CI = +/-0.053; p = 0.008)	0.825	+3.88%
Severity	2012.2	0.038 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.056; p = 0.011)	0.813	+3.90%
Severity	2013.1	0.039 (CI = +/-0.009; p = 0.000)	-0.077 (CI = +/-0.059; p = 0.013)	0.789	+3.94%
Severity	2013.2	0.039 (CI = +/-0.010; p = 0.000)	-0.075 (CI = +/-0.062; p = 0.020)	0.778	+4.01%
Severity	2014.1	0.037 (CI = +/-0.011; p = 0.000)	-0.066 (CI = +/-0.062; p = 0.040)	0.731	+3.74%
Severity	2014.2	0.038 (CI = +/-0.012; p = 0.000)	-0.061 (CI = +/-0.065; p = 0.064)	0.728	+3.89%
Severity	2015.1	0.039 (CI = +/-0.013; p = 0.000)	-0.063 (CI = +/-0.070; p = 0.071)	0.691	+3.96%
Severity	2015.2	0.042 (CI = +/-0.015; p = 0.000)	-0.056 (CI = +/-0.072; p = 0.118)	0.705	+4.25%
Severity	2016.1	0.045 (CI = +/-0.016; p = 0.000)	-0.066 (CI = +/-0.074; p = 0.076)	0.712	+4.63%
Severity	2016.2	0.047 (CI = +/-0.018; p = 0.000)	-0.062 (CI = +/-0.079; p = 0.115)	0.700	+4.81%
Severity	2017.1	0.048 (CI = +/-0.021; p = 0.000)	-0.064 (CI = +/-0.086; p = 0.133)	0.641	+4.90%
Frequency	2005.2	0.005 (CI = +/-0.009; p = 0.243)	0.538 (CI = +/-0.093; p = 0.000)	0.793	+0.51%
Frequency	2006.1	0.004 (CI = +/-0.009; p = 0.348)	0.543 (CI = +/-0.095; p = 0.000)	0.794	+0.43%
Frequency	2006.2	0.005 (CI = +/-0.010; p = 0.260)	0.550 (CI = +/-0.097; p = 0.000)	0.795	+0.54%
Frequency	2007.1	0.004 (CI = +/-0.010; p = 0.375)	0.555 (CI = +/-0.100; p = 0.000)	0.796	+0.45%
Frequency	2007.2	0.007 (CI = +/-0.010; p = 0.203)	0.567 (CI = +/-0.100; p = 0.000)	0.809	+0.67%
Frequency	2008.1	0.008 (CI = +/-0.011; p = 0.159)	0.561 (CI = +/-0.102; p = 0.000)	0.805	+0.78%
Frequency	2008.2	0.009 (CI = +/-0.012; p = 0.146)	0.565 (CI = +/-0.105; p = 0.000)	0.801	+0.86%
Frequency	2009.1	0.008 (CI = +/-0.013; p = 0.231)	0.570 (CI = +/-0.109; p = 0.000)	0.802	+0.75%
Frequency	2009.2	0.007 (CI = +/-0.013; p = 0.328)	0.565 (CI = +/-0.112; p = 0.000)	0.792	+0.65%
Frequency	2010.1	0.007 (CI = +/-0.014; p = 0.343)	0.564 (CI = +/-0.117; p = 0.000)	0.787	+0.68%
Frequency	2010.2	0.006 (CI = +/-0.016; p = 0.462)	0.559 (CI = +/-0.121; p = 0.000)	0.775	+0.56%
Frequency	2011.1	0.006 (CI = +/-0.017; p = 0.432)	0.555 (CI = +/-0.126; p = 0.000)	0.768	+0.65%
Frequency	2011.2	0.003 (CI = +/-0.018; p = 0.733)	0.540 (CI = +/-0.127; p = 0.000)	0.760	+0.29%
Frequency	2012.1	-0.001 (CI = +/-0.018; p = 0.897)	0.557 (CI = +/-0.128; p = 0.000)	0.777	-0.12%
Frequency	2012.2	-0.006 (CI = +/-0.019; p = 0.522)	0.539 (CI = +/-0.127; p = 0.000)	0.778	-0.60%
Frequency	2013.1	-0.005 (CI = +/-0.021; p = 0.595)	0.537 (CI = +/-0.134; p = 0.000)	0.766	-0.54%
Frequency	2013.2	-0.006 (CI = +/-0.023; p = 0.617)	0.536 (CI = +/-0.141; p = 0.000)	0.757	-0.56%
Frequency	2014.1	-0.007 (CI = +/-0.026; p = 0.595)	0.540 (CI = +/-0.149; p = 0.000)	0.747	-0.66%
Frequency	2014.2	-0.016 (CI = +/-0.026; p = 0.211)	0.511 (CI = +/-0.141; p = 0.000)	0.766	-1.57%
Frequency	2015.1	-0.012 (CI = +/-0.029; p = 0.381)	0.499 (CI = +/-0.148; p = 0.000)	0.744	-1.20%
Frequency	2015.2	-0.022 (CI = +/-0.029; p = 0.128)	0.471 (CI = +/-0.142; p = 0.000)	0.763	-2.16%
Frequency	2016.1	-0.023 (CI = +/-0.033; p = 0.164)	0.474 (CI = +/-0.153; p = 0.000)	0.742	-2.25%
Frequency	2016.2	-0.025 (CI = +/-0.038; p = 0.187)	0.469 (CI = +/-0.165; p = 0.000)	0.732	-2.42%
Frequency	2017.1	-0.021 (CI = +/-0.045; p = 0.315)	0.462 (CI = +/-0.181; p = 0.000)	0.696	-2.12%

Comprehensive - Total

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.041 (CI = +/-0.010; p = 0.000)	0.478 (CI = +/-0.089; p = 0.000)	-0.016 (CI = +/-0.162; p = 0.841)	0.855	+4.16%
Loss Cost	2006.1	0.039 (CI = +/-0.011; p = 0.000)	0.485 (CI = +/-0.091; p = 0.000)	-0.007 (CI = +/-0.163; p = 0.935)	0.857	+3.99%
Loss Cost	2006.2	0.039 (CI = +/-0.012; p = 0.000)	0.484 (CI = +/-0.093; p = 0.000)	-0.006 (CI = +/-0.168; p = 0.947)	0.843	+3.98%
Loss Cost	2007.1	0.038 (CI = +/-0.012; p = 0.000)	0.489 (CI = +/-0.096; p = 0.000)	0.001 (CI = +/-0.171; p = 0.989)	0.844	+3.85%
Loss Cost	2007.2	0.040 (CI = +/-0.013; p = 0.000)	0.497 (CI = +/-0.098; p = 0.000)	-0.011 (CI = +/-0.174; p = 0.894)	0.840	+4.06%
Loss Cost	2008.1	0.042 (CI = +/-0.014; p = 0.000)	0.488 (CI = +/-0.099; p = 0.000)	-0.024 (CI = +/-0.175; p = 0.777)	0.846	+4.31%
Loss Cost	2008.2	0.044 (CI = +/-0.015; p = 0.000)	0.496 (CI = +/-0.101; p = 0.000)	-0.038 (CI = +/-0.178; p = 0.668)	0.841	+4.53%
Loss Cost	2009.1	0.044 (CI = +/-0.016; p = 0.000)	0.499 (CI = +/-0.104; p = 0.000)	-0.034 (CI = +/-0.183; p = 0.707)	0.841	+4.46%
Loss Cost	2009.2	0.044 (CI = +/-0.017; p = 0.000)	0.500 (CI = +/-0.109; p = 0.000)	-0.036 (CI = +/-0.190; p = 0.697)	0.825	+4.50%
Loss Cost	2010.1	0.046 (CI = +/-0.018; p = 0.000)	0.494 (CI = +/-0.112; p = 0.000)	-0.045 (CI = +/-0.195; p = 0.635)	0.827	+4.70%
Loss Cost	2010.2	0.044 (CI = +/-0.020; p = 0.000)	0.488 (CI = +/-0.116; p = 0.000)	-0.035 (CI = +/-0.202; p = 0.723)	0.804	+4.50%
Loss Cost	2011.1	0.045 (CI = +/-0.022; p = 0.000)	0.486 (CI = +/-0.121; p = 0.000)	-0.038 (CI = +/-0.210; p = 0.710)	0.803	+4.57%
Loss Cost	2011.2	0.040 (CI = +/-0.024; p = 0.002)	0.474 (CI = +/-0.124; p = 0.000)	-0.016 (CI = +/-0.215; p = 0.876)	0.776	+4.12%
Loss Cost	2012.1	0.037 (CI = +/-0.026; p = 0.007)	0.482 (CI = +/-0.128; p = 0.000)	-0.003 (CI = +/-0.222; p = 0.976)	0.779	+3.79%
Loss Cost	2012.2	0.029 (CI = +/-0.027; p = 0.038)	0.461 (CI = +/-0.128; p = 0.000)	0.033 (CI = +/-0.221; p = 0.756)	0.756	+2.97%
Loss Cost	2013.1	0.031 (CI = +/-0.031; p = 0.051)	0.459 (CI = +/-0.134; p = 0.000)	0.029 (CI = +/-0.232; p = 0.799)	0.754	+3.10%
Loss Cost	2013.2	0.031 (CI = +/-0.035; p = 0.078)	0.459 (CI = +/-0.142; p = 0.000)	0.027 (CI = +/-0.248; p = 0.819)	0.729	+3.13%
Loss Cost	2014.1	0.025 (CI = +/-0.038; p = 0.195)	0.472 (CI = +/-0.147; p = 0.000)	0.049 (CI = +/-0.257; p = 0.689)	0.738	+2.49%
Loss Cost	2014.2	0.009 (CI = +/-0.040; p = 0.642)	0.441 (CI = +/-0.141; p = 0.000)	0.110 (CI = +/-0.248; p = 0.357)	0.729	+0.89%
Loss Cost	2015.1	0.014 (CI = +/-0.045; p = 0.503)	0.431 (CI = +/-0.148; p = 0.000)	0.092 (CI = +/-0.262; p = 0.462)	0.723	+1.46%
Loss Cost	2015.2	-0.002 (CI = +/-0.048; p = 0.913)	0.403 (CI = +/-0.146; p = 0.000)	0.152 (CI = +/-0.262; p = 0.233)	0.710	-0.25%
Loss Cost	2016.1	-0.001 (CI = +/-0.057; p = 0.964)	0.401 (CI = +/-0.158; p = 0.000)	0.148 (CI = +/-0.284; p = 0.279)	0.698	-0.12%
Loss Cost	2016.2	-0.007 (CI = +/-0.069; p = 0.818)	0.393 (CI = +/-0.172; p = 0.000)	0.167 (CI = +/-0.316; p = 0.269)	0.667	-0.73%
Loss Cost	2017.1	-0.005 (CI = +/-0.083; p = 0.886)	0.391 (CI = +/-0.188; p = 0.001)	0.162 (CI = +/-0.350; p = 0.326)	0.649	-0.55%
Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.039; p = 0.002)	0.092 (CI = +/-0.071; p = 0.013)	0.916	+3.21%
Severity	2006.1	0.031 (CI = +/-0.005; p = 0.000)	-0.062 (CI = +/-0.040; p = 0.003)	0.097 (CI = +/-0.072; p = 0.010)	0.909	+3.12%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	-0.071 (CI = +/-0.036; p = 0.000)	0.111 (CI = +/-0.065; p = 0.001)	0.920	+2.91%
Severity	2007.1	0.028 (CI = +/-0.005; p = 0.000)	-0.070 (CI = +/-0.037; p = 0.001)	0.112 (CI = +/-0.066; p = 0.002)	0.912	+2.88%
Severity	2007.2	0.027 (CI = +/-0.005; p = 0.000)	-0.077 (CI = +/-0.036; p = 0.000)	0.123 (CI = +/-0.064; p = 0.000)	0.915	+2.72%
Severity	2008.1	0.027 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.037; p = 0.000)	0.121 (CI = +/-0.065; p = 0.001)	0.910	+2.76%
Severity	2008.2	0.028 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.038; p = 0.000)	0.118 (CI = +/-0.067; p = 0.001)	0.907	+2.80%
Severity	2009.1	0.028 (CI = +/-0.006; p = 0.000)	-0.077 (CI = +/-0.040; p = 0.000)	0.118 (CI = +/-0.069; p = 0.002)	0.898	+2.81%
Severity	2009.2	0.029 (CI = +/-0.006; p = 0.000)	-0.073 (CI = +/-0.040; p = 0.001)	0.111 (CI = +/-0.070; p = 0.003)	0.900	+2.92%
Severity	2010.1	0.030 (CI = +/-0.007; p = 0.000)	-0.076 (CI = +/-0.041; p = 0.001)	0.108 (CI = +/-0.072; p = 0.005)	0.894	+3.00%
Severity	2010.2	0.028 (CI = +/-0.007; p = 0.000)	-0.080 (CI = +/-0.043; p = 0.001)	0.114 (CI = +/-0.074; p = 0.004)	0.889	+2.88%
Severity	2011.1	0.027 (CI = +/-0.008; p = 0.000)	-0.075 (CI = +/-0.043; p = 0.002)	0.121 (CI = +/-0.075; p = 0.003)	0.878	+2.72%
Severity	2011.2	0.027 (CI = +/-0.009; p = 0.000)	-0.075 (CI = +/-0.045; p = 0.002)	0.121 (CI = +/-0.078; p = 0.004)	0.872	+2.72%
Severity	2012.1	0.029 (CI = +/-0.009; p = 0.000)	-0.080 (CI = +/-0.046; p = 0.002)	0.113 (CI = +/-0.079; p = 0.007)	0.873	+2.92%
Severity	2012.2	0.028 (CI = +/-0.010; p = 0.000)	-0.083 (CI = +/-0.048; p = 0.002)	0.118 (CI = +/-0.083; p = 0.008)	0.866	+2.81%
Severity	2013.1	0.027 (CI = +/-0.011; p = 0.000)	-0.082 (CI = +/-0.050; p = 0.003)	0.120 (CI = +/-0.087; p = 0.010)	0.848	+2.76%
Severity	2013.2	0.027 (CI = +/-0.013; p = 0.000)	-0.084 (CI = +/-0.053; p = 0.004)	0.123 (CI = +/-0.093; p = 0.012)	0.839	+2.69%
Severity	2014.1	0.021 (CI = +/-0.013; p = 0.003)	-0.072 (CI = +/-0.048; p = 0.006)	0.144 (CI = +/-0.084; p = 0.002)	0.844	+2.08%
Severity	2014.2	0.020 (CI = +/-0.014; p = 0.009)	-0.072 (CI = +/-0.051; p = 0.009)	0.144 (CI = +/-0.090; p = 0.004)	0.837	+2.07%
Severity	2015.1	0.019 (CI = +/-0.017; p = 0.027)	-0.070 (CI = +/-0.054; p = 0.015)	0.149 (CI = +/-0.096; p = 0.005)	0.815	+1.92%
Severity	2015.2	0.021 (CI = +/-0.019; p = 0.039)	-0.067 (CI = +/-0.058; p = 0.027)	0.143 (CI = +/-0.105; p = 0.011)	0.810	+2.08%
Severity	2016.1	0.024 (CI = +/-0.022; p = 0.040)	-0.072 (CI = +/-0.062; p = 0.026)	0.134 (CI = +/-0.112; p = 0.022)	0.802	+2.40%
Severity	2016.2	0.022 (CI = +/-0.027; p = 0.099)	-0.074 (CI = +/-0.068; p = 0.035)	0.139 (CI = +/-0.125; p = 0.032)	0.788	+2.24%
Severity	2017.1	0.019 (CI = +/-0.032; p = 0.224)	-0.070 (CI = +/-0.073; p = 0.059)	0.148 (CI = +/-0.137; p = 0.037)	0.750	+1.90%
Frequency	2005.2	0.009 (CI = +/-0.011; p = 0.091)	0.543 (CI = +/-0.093; p = 0.000)	-0.108 (CI = +/-0.168; p = 0.200)	0.797	+0.92%
Frequency	2006.1	0.008 (CI = +/-0.011; p = 0.143)	0.547 (CI = +/-0.095; p = 0.000)	-0.103 (CI = +/-0.171; p = 0.228)	0.797	+0.84%
Frequency	2006.2	0.010 (CI = +/-0.012; p = 0.089)	0.556 (CI = +/-0.096; p = 0.000)	-0.116 (CI = +/-0.173; p = 0.181)	0.801	+1.04%
Frequency	2007.1	0.009 (CI = +/-0.013; p = 0.143)	0.559 (CI = +/-0.099; p = 0.000)	-0.111 (CI = +/-0.177; p = 0.209)	0.800	+0.94%
Frequency	2007.2	0.013 (CI = +/-0.013; p = 0.052)	0.574 (CI = +/-0.098; p = 0.000)	-0.134 (CI = +/-0.174; p = 0.126)	0.818	+1.30%
Frequency	2008.1	0.015 (CI = +/-0.014; p = 0.035)	0.566 (CI = +/-0.099; p = 0.000)	-0.145 (CI = +/-0.176; p = 0.103)	0.817	+1.51%
Frequency	2008.2	0.017 (CI = +/-0.015; p = 0.028)	0.573 (CI = +/-0.102; p = 0.000)	-0.156 (CI = +/-0.180; p = 0.087)	0.815	+1.69%
Frequency	2009.1	0.016 (CI = +/-0.016; p = 0.050)	0.576 (CI = +/-0.106; p = 0.000)	-0.152 (CI = +/-0.185; p = 0.105)	0.814	+1.60%
Frequency	2009.2	0.015 (CI = +/-0.017; p = 0.082)	0.574 (CI = +/-0.110; p = 0.000)	-0.148 (CI = +/-0.192; p = 0.126)	0.803	+1.54%
Frequency	2010.1	0.016 (CI = +/-0.019; p = 0.084)	0.570 (CI = +/-0.114; p = 0.000)	-0.153 (CI = +/-0.198; p = 0.124)	0.799	+1.65%
Frequency	2010.2	0.016 (CI = +/-0.021; p = 0.129)	0.568 (CI = +/-0.119; p = 0.000)	-0.149 (CI = +/-0.207; p = 0.149)	0.786	+1.58%
Frequency	2011.1	0.018 (CI = +/-0.022; p = 0.112)	0.561 (CI = +/-0.123; p = 0.000)	-0.159 (CI = +/-0.213; p = 0.136)	0.782	+1.80%
Frequency	2011.2	0.013 (CI = +/-0.024; p = 0.259)	0.549 (CI = +/-0.126; p = 0.000)	-0.137 (CI = +/-0.218; p = 0.205)	0.768	+1.36%
Frequency	2012.1	0.008 (CI = +/-0.026; p = 0.508)	0.562 (CI = +/-0.128; p = 0.000)	-0.116 (CI = +/-0.221; p = 0.287)	0.779	+0.84%
Frequency	2012.2	0.002 (CI = +/-0.028; p = 0.909)	0.544 (CI = +/-0.129; p = 0.000)	-0.084 (CI = +/-0.224; p = 0.440)	0.774	+0.15%
Frequency	2013.1	0.003 (CI = +/-0.031; p = 0.828)	0.541 (CI = +/-0.136; p = 0.000)	-0.091 (CI = +/-0.235; p = 0.426)	0.762	+0.33%
Frequency	2013.2	0.004 (CI = +/-0.035; p = 0.799)	0.543 (CI = +/-0.144; p = 0.000)	-0.095 (CI = +/-0.250; p = 0.432)	0.752	+0.43%
Frequency	2014.1	0.004 (CI = +/-0.040; p = 0.837)	0.544 (CI = +/-0.152; p = 0.000)	-0.094 (CI = +/-0.265; p = 0.463)	0.741	+0.39%
Frequency	2014.2	-0.012 (CI = +/-0.041; p = 0.558)	0.513 (CI = +/-0.147; p = 0.000)	-0.034 (CI = +/-0.259; p = 0.784)	0.751	-1.16%
Frequency	2015.1	-0.005 (CI = +/-0.047; p = 0.837)	0.501 (CI = +/-0.154; p = 0.000)	-0.056 (CI = +/-0.272; p = 0.662)	0.730	-0.46%
Frequency	2015.2	-0.023 (CI = +/-0.050; p = 0.335)	0.471 (CI = +/-0.150; p = 0.000)	0.008 (CI = +/-0.268; p = 0.949)	0.744	-2.28%
Frequency	2016.1	-0.025 (CI = +/-0.058; p = 0.372)	0.473 (CI = +/-0.162; p = 0.000)	0.013 (CI = +/-0.292; p = 0.922)	0.720	-2.46%
Frequency	2016.2	-0.030 (CI = +/-0.071; p = 0.377)	0.467 (CI = +/-0.177; p = 0.000)	0.028 (CI = +/-0.325; p = 0.854)	0.709	-2.91%
Frequency	2017.1	-0.024 (CI = +/-0.085; p = 0.538)	0.461 (CI = +/-0.192; p = 0.000)	0.015 (CI = +/-0.359; p = 0.929)	0.666	-2.40%

Comprehensive - Total

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.050 (CI = +/-0.017; p = 0.000)	0.008 (CI = +/-0.013; p = 0.226)	0.471	+5.11%
Loss Cost	2004.2	0.046 (CI = +/-0.017; p = 0.000)	0.007 (CI = +/-0.013; p = 0.265)	0.426	+4.66%
Loss Cost	2005.1	0.046 (CI = +/-0.018; p = 0.000)	0.007 (CI = +/-0.013; p = 0.271)	0.406	+4.68%
Loss Cost	2005.2	0.045 (CI = +/-0.019; p = 0.000)	0.007 (CI = +/-0.013; p = 0.290)	0.373	+4.58%
Loss Cost	2006.1	0.046 (CI = +/-0.021; p = 0.000)	0.007 (CI = +/-0.013; p = 0.281)	0.366	+4.72%
Loss Cost	2006.2	0.044 (CI = +/-0.022; p = 0.000)	0.007 (CI = +/-0.013; p = 0.313)	0.320	+4.47%
Loss Cost	2007.1	0.046 (CI = +/-0.023; p = 0.000)	0.007 (CI = +/-0.014; p = 0.296)	0.323	+4.69%
Loss Cost	2007.2	0.045 (CI = +/-0.024; p = 0.001)	0.007 (CI = +/-0.014; p = 0.315)	0.288	+4.58%
Loss Cost	2008.1	0.050 (CI = +/-0.025; p = 0.000)	0.008 (CI = +/-0.014; p = 0.257)	0.338	+5.16%
Loss Cost	2008.2	0.049 (CI = +/-0.027; p = 0.001)	0.007 (CI = +/-0.014; p = 0.277)	0.299	+5.02%
Loss Cost	2009.1	0.052 (CI = +/-0.028; p = 0.001)	0.008 (CI = +/-0.014; p = 0.256)	0.311	+5.37%
Loss Cost	2009.2	0.049 (CI = +/-0.030; p = 0.002)	0.008 (CI = +/-0.014; p = 0.284)	0.258	+5.04%
Loss Cost	2010.1	0.055 (CI = +/-0.031; p = 0.001)	0.008 (CI = +/-0.014; p = 0.243)	0.300	+5.67%
Loss Cost	2010.2	0.050 (CI = +/-0.033; p = 0.005)	0.008 (CI = +/-0.014; p = 0.275)	0.232	+5.10%
Loss Cost	2011.1	0.055 (CI = +/-0.035; p = 0.003)	0.008 (CI = +/-0.014; p = 0.247)	0.263	+5.69%
Loss Cost	2011.2	0.048 (CI = +/-0.036; p = 0.012)	0.008 (CI = +/-0.014; p = 0.277)	0.185	+4.90%
Loss Cost	2012.1	0.051 (CI = +/-0.039; p = 0.013)	0.008 (CI = +/-0.014; p = 0.270)	0.191	+5.28%
Loss Cost	2012.2	0.041 (CI = +/-0.041; p = 0.046)	0.007 (CI = +/-0.014; p = 0.297)	0.104	+4.23%
Loss Cost	2013.1	0.049 (CI = +/-0.043; p = 0.028)	0.008 (CI = +/-0.014; p = 0.270)	0.149	+5.03%
Loss Cost	2013.2	0.044 (CI = +/-0.047; p = 0.065)	0.007 (CI = +/-0.014; p = 0.293)	0.088	+4.48%
Loss Cost	2014.1	0.048 (CI = +/-0.052; p = 0.066)	0.008 (CI = +/-0.015; p = 0.295)	0.093	+4.92%
Loss Cost	2014.2	0.033 (CI = +/-0.053; p = 0.204)	0.007 (CI = +/-0.014; p = 0.296)	0.007	+3.35%
Loss Cost	2015.1	0.046 (CI = +/-0.056; p = 0.099)	0.007 (CI = +/-0.014; p = 0.274)	0.074	+4.70%
Loss Cost	2015.2	0.031 (CI = +/-0.058; p = 0.273)	0.007 (CI = +/-0.013; p = 0.261)	-0.001	+3.13%
Loss Cost	2016.1	0.043 (CI = +/-0.063; p = 0.164)	0.007 (CI = +/-0.013; p = 0.265)	0.045	+4.39%
Loss Cost	2016.2	0.033 (CI = +/-0.070; p = 0.326)	0.007 (CI = +/-0.014; p = 0.262)	-0.006	+3.35%
Severity	2004.1	0.042 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.004; p = 0.035)	0.889	+4.25%
Severity	2004.2	0.041 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.004; p = 0.042)	0.880	+4.16%
Severity	2005.1	0.040 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.004; p = 0.050)	0.870	+4.08%
Severity	2005.2	0.037 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.040)	0.891	+3.80%
Severity	2006.1	0.037 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.048)	0.881	+3.72%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.057)	0.872	+3.62%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.003 (CI = +/-0.003; p = 0.065)	0.860	+3.60%
Severity	2007.2	0.035 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.074)	0.846	+3.55%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.076)	0.835	+3.59%
Severity	2008.2	0.037 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.058)	0.841	+3.72%
Severity	2009.1	0.037 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.062)	0.826	+3.73%
Severity	2009.2	0.039 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	0.846	+3.94%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.003 (CI = +/-0.003; p = 0.037)	0.836	+4.00%
Severity	2010.2	0.040 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.038)	0.823	+4.05%
Severity	2011.1	0.039 (CI = +/-0.008; p = 0.000)	0.003 (CI = +/-0.003; p = 0.046)	0.801	+3.94%
Severity	2011.2	0.040 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.038)	0.804	+4.11%
Severity	2012.1	0.042 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.034)	0.802	+4.26%
Severity	2012.2	0.043 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.033)	0.794	+4.39%
Severity	2013.1	0.043 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.003; p = 0.039)	0.767	+4.36%
Severity	2013.2	0.045 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.004; p = 0.036)	0.765	+4.55%
Severity	2014.1	0.041 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.033)	0.737	+4.18%
Severity	2014.2	0.044 (CI = +/-0.012; p = 0.000)	0.004 (CI = +/-0.003; p = 0.029)	0.751	+4.47%
Severity	2015.1	0.043 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.034)	0.715	+4.43%
Severity	2015.2	0.047 (CI = +/-0.014; p = 0.000)	0.004 (CI = +/-0.003; p = 0.028)	0.753	+4.85%
Severity	2016.1	0.049 (CI = +/-0.016; p = 0.000)	0.004 (CI = +/-0.003; p = 0.032)	0.744	+5.06%
Severity	2016.2	0.052 (CI = +/-0.017; p = 0.000)	0.004 (CI = +/-0.003; p = 0.036)	0.745	+5.36%
Frequency	2004.1	0.008 (CI = +/-0.019; p = 0.391)	0.004 (CI = +/-0.014; p = 0.600)	-0.032	+0.82%
Frequency	2004.2	0.005 (CI = +/-0.020; p = 0.628)	0.003 (CI = +/-0.014; p = 0.665)	-0.047	+0.48%
Frequency	2005.1	0.006 (CI = +/-0.021; p = 0.574)	0.003 (CI = +/-0.015; p = 0.650)	-0.046	+0.58%
Frequency	2005.2	0.008 (CI = +/-0.022; p = 0.491)	0.004 (CI = +/-0.015; p = 0.624)	-0.043	+0.75%
Frequency	2006.1	0.010 (CI = +/-0.023; p = 0.404)	0.004 (CI = +/-0.015; p = 0.595)	-0.037	+0.96%
Frequency	2006.2	0.008 (CI = +/-0.024; p = 0.503)	0.004 (CI = +/-0.015; p = 0.623)	-0.046	+0.82%
Frequency	2007.1	0.011 (CI = +/-0.026; p = 0.413)	0.004 (CI = +/-0.015; p = 0.593)	-0.040	+1.06%
Frequency	2007.2	0.010 (CI = +/-0.027; p = 0.470)	0.004 (CI = +/-0.016; p = 0.609)	-0.047	+0.99%
Frequency	2008.1	0.015 (CI = +/-0.029; p = 0.290)	0.005 (CI = +/-0.016; p = 0.543)	-0.027	+1.52%
Frequency	2008.2	0.012 (CI = +/-0.030; p = 0.409)	0.004 (CI = +/-0.016; p = 0.579)	-0.044	+1.25%
Frequency	2009.1	0.016 (CI = +/-0.032; p = 0.327)	0.005 (CI = +/-0.016; p = 0.549)	-0.035	+1.58%
Frequency	2009.2	0.011 (CI = +/-0.034; p = 0.530)	0.004 (CI = +/-0.016; p = 0.601)	-0.058	+1.06%
Frequency	2010.1	0.016 (CI = +/-0.036; p = 0.370)	0.005 (CI = +/-0.016; p = 0.554)	-0.044	+1.60%
Frequency	2010.2	0.010 (CI = +/-0.038; p = 0.591)	0.004 (CI = +/-0.016; p = 0.604)	-0.066	+1.01%
Frequency	2011.1	0.017 (CI = +/-0.040; p = 0.397)	0.005 (CI = +/-0.016; p = 0.553)	-0.050	+1.68%
Frequency	2011.2	0.008 (CI = +/-0.042; p = 0.709)	0.004 (CI = +/-0.016; p = 0.610)	-0.077	+0.76%
Frequency	2012.1	0.010 (CI = +/-0.045; p = 0.659)	0.004 (CI = +/-0.017; p = 0.605)	-0.078	+0.98%
Frequency	2012.2	-0.002 (CI = +/-0.047; p = 0.946)	0.003 (CI = +/-0.016; p = 0.660)	-0.084	-0.16%
Frequency	2013.1	0.006 (CI = +/-0.050; p = 0.792)	0.004 (CI = +/-0.016; p = 0.623)	-0.091	+0.64%
Frequency	2013.2	-0.001 (CI = +/-0.054; p = 0.980)	0.004 (CI = +/-0.017; p = 0.655)	-0.095	-0.07%
Frequency	2014.1	0.007 (CI = +/-0.059; p = 0.805)	0.004 (CI = +/-0.017; p = 0.636)	-0.102	+0.70%
Frequency	2014.2	-0.011 (CI = +/-0.060; p = 0.710)	0.003 (CI = +/-0.016; p = 0.657)	-0.086	-1.07%
Frequency	2015.1	0.003 (CI = +/-0.064; p = 0.932)	0.004 (CI = +/-0.016; p = 0.635)	-0.115	+0.26%
Frequency	2015.2	-0.016 (CI = +/-0.066; p = 0.599)	0.004 (CI = +/-0.015; p = 0.624)	-0.079	-1.63%
Frequency	2016.1	-0.006 (CI = +/-0.073; p = 0.852)	0.003 (CI = +/-0.015; p = 0.636)	-0.122	-0.64%
Frequency	2016.2	-0.019 (CI = +/-0.080; p = 0.611)	0.004 (CI = +/-0.016; p = 0.617)	-0.099	-1.91%

Comprehensive - Total

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.045 (CI = +/-0.015; p = 0.000)	0.464	+4.61%
Loss Cost	2004.2	0.041 (CI = +/-0.016; p = 0.000)	0.421	+4.20%
Loss Cost	2005.1	0.041 (CI = +/-0.016; p = 0.000)	0.402	+4.21%
Loss Cost	2005.2	0.040 (CI = +/-0.017; p = 0.000)	0.370	+4.10%
Loss Cost	2006.1	0.041 (CI = +/-0.018; p = 0.000)	0.362	+4.20%
Loss Cost	2006.2	0.039 (CI = +/-0.019; p = 0.000)	0.319	+3.95%
Loss Cost	2007.1	0.040 (CI = +/-0.020; p = 0.000)	0.320	+4.12%
Loss Cost	2007.2	0.039 (CI = +/-0.021; p = 0.001)	0.287	+4.00%
Loss Cost	2008.1	0.044 (CI = +/-0.022; p = 0.000)	0.331	+4.48%
Loss Cost	2008.2	0.042 (CI = +/-0.024; p = 0.001)	0.294	+4.33%
Loss Cost	2009.1	0.045 (CI = +/-0.025; p = 0.001)	0.302	+4.61%
Loss Cost	2009.2	0.042 (CI = +/-0.027; p = 0.003)	0.252	+4.28%
Loss Cost	2010.1	0.047 (CI = +/-0.028; p = 0.002)	0.288	+4.80%
Loss Cost	2010.2	0.042 (CI = +/-0.029; p = 0.007)	0.225	+4.25%
Loss Cost	2011.1	0.046 (CI = +/-0.031; p = 0.005)	0.251	+4.74%
Loss Cost	2011.2	0.039 (CI = +/-0.033; p = 0.021)	0.177	+3.99%
Loss Cost	2012.1	0.042 (CI = +/-0.035; p = 0.022)	0.181	+4.28%
Loss Cost	2012.2	0.032 (CI = +/-0.036; p = 0.080)	0.098	+3.28%
Loss Cost	2013.1	0.039 (CI = +/-0.039; p = 0.051)	0.136	+3.97%
Loss Cost	2013.2	0.034 (CI = +/-0.043; p = 0.115)	0.080	+3.42%
Loss Cost	2014.1	0.037 (CI = +/-0.047; p = 0.114)	0.085	+3.79%
Loss Cost	2014.2	0.022 (CI = +/-0.049; p = 0.344)	-0.003	+2.26%
Loss Cost	2015.1	0.035 (CI = +/-0.052; p = 0.173)	0.058	+3.55%
Loss Cost	2015.2	0.020 (CI = +/-0.055; p = 0.452)	-0.026	+2.00%
Loss Cost	2016.1	0.032 (CI = +/-0.060; p = 0.269)	0.021	+3.27%
Loss Cost	2016.2	0.022 (CI = +/-0.068; p = 0.486)	-0.036	+2.27%
Severity	2004.1	0.039 (CI = +/-0.005; p = 0.000)	0.878	+3.99%
Severity	2004.2	0.038 (CI = +/-0.005; p = 0.000)	0.869	+3.91%
Severity	2005.1	0.038 (CI = +/-0.005; p = 0.000)	0.859	+3.82%
Severity	2005.2	0.035 (CI = +/-0.004; p = 0.000)	0.879	+3.57%
Severity	2006.1	0.034 (CI = +/-0.005; p = 0.000)	0.870	+3.49%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.861	+3.39%
Severity	2007.1	0.033 (CI = +/-0.005; p = 0.000)	0.848	+3.36%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.834	+3.31%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.822	+3.33%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.824	+3.44%
Severity	2009.1	0.034 (CI = +/-0.006; p = 0.000)	0.809	+3.43%
Severity	2009.2	0.035 (CI = +/-0.006; p = 0.000)	0.824	+3.60%
Severity	2010.1	0.036 (CI = +/-0.007; p = 0.000)	0.811	+3.64%
Severity	2010.2	0.036 (CI = +/-0.007; p = 0.000)	0.797	+3.67%
Severity	2011.1	0.035 (CI = +/-0.008; p = 0.000)	0.772	+3.55%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.771	+3.68%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.764	+3.80%
Severity	2012.2	0.038 (CI = +/-0.010; p = 0.000)	0.752	+3.90%
Severity	2013.1	0.038 (CI = +/-0.011; p = 0.000)	0.721	+3.84%
Severity	2013.2	0.039 (CI = +/-0.012; p = 0.000)	0.714	+4.01%
Severity	2014.1	0.036 (CI = +/-0.012; p = 0.000)	0.673	+3.64%
Severity	2014.2	0.038 (CI = +/-0.013; p = 0.000)	0.681	+3.89%
Severity	2015.1	0.038 (CI = +/-0.014; p = 0.000)	0.637	+3.84%
Severity	2015.2	0.042 (CI = +/-0.015; p = 0.000)	0.670	+4.25%
Severity	2016.1	0.044 (CI = +/-0.017; p = 0.000)	0.656	+4.47%
Severity	2016.2	0.047 (CI = +/-0.019; p = 0.000)	0.656	+4.81%
Frequency	2004.1	0.006 (CI = +/-0.017; p = 0.481)	-0.013	+0.60%
Frequency	2004.2	0.003 (CI = +/-0.017; p = 0.743)	-0.024	+0.28%
Frequency	2005.1	0.004 (CI = +/-0.018; p = 0.686)	-0.023	+0.37%
Frequency	2005.2	0.005 (CI = +/-0.019; p = 0.596)	-0.020	+0.51%
Frequency	2006.1	0.007 (CI = +/-0.020; p = 0.500)	-0.016	+0.68%
Frequency	2006.2	0.005 (CI = +/-0.021; p = 0.611)	-0.022	+0.54%
Frequency	2007.1	0.007 (CI = +/-0.023; p = 0.512)	-0.017	+0.74%
Frequency	2007.2	0.007 (CI = +/-0.024; p = 0.577)	-0.022	+0.67%
Frequency	2008.1	0.011 (CI = +/-0.025; p = 0.373)	-0.006	+1.12%
Frequency	2008.2	0.009 (CI = +/-0.027; p = 0.514)	-0.019	+0.86%
Frequency	2009.1	0.011 (CI = +/-0.028; p = 0.419)	-0.011	+1.14%
Frequency	2009.2	0.007 (CI = +/-0.030; p = 0.657)	-0.029	+0.65%
Frequency	2010.1	0.011 (CI = +/-0.031; p = 0.474)	-0.018	+1.12%
Frequency	2010.2	0.006 (CI = +/-0.033; p = 0.730)	-0.035	+0.56%
Frequency	2011.1	0.011 (CI = +/-0.035; p = 0.509)	-0.022	+1.15%
Frequency	2011.2	0.003 (CI = +/-0.037; p = 0.870)	-0.042	+0.29%
Frequency	2012.1	0.005 (CI = +/-0.040; p = 0.811)	-0.043	+0.47%
Frequency	2012.2	-0.006 (CI = +/-0.041; p = 0.766)	-0.043	-0.60%
Frequency	2013.1	0.001 (CI = +/-0.044; p = 0.954)	-0.050	+0.12%
Frequency	2013.2	-0.006 (CI = +/-0.048; p = 0.809)	-0.049	-0.56%
Frequency	2014.1	0.001 (CI = +/-0.052; p = 0.953)	-0.055	+0.15%
Frequency	2014.2	-0.016 (CI = +/-0.054; p = 0.543)	-0.035	-1.57%
Frequency	2015.1	-0.003 (CI = +/-0.058; p = 0.918)	-0.062	-0.28%
Frequency	2015.2	-0.022 (CI = +/-0.060; p = 0.448)	-0.025	-2.16%
Frequency	2016.1	-0.012 (CI = +/-0.067; p = 0.715)	-0.061	-1.15%
Frequency	2016.2	-0.025 (CI = +/-0.074; p = 0.489)	-0.036	-2.42%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, trend_level_change
Future Trend Start Date = 2018-01-01

Fit	Start Date	Time	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.067 (CI = +/-0.021; p = 0.000)	-0.057 (CI = +/-0.061; p = 0.065)	0.653	+6.90%	+0.97%
Loss Cost	2006.1	0.068 (CI = +/-0.022; p = 0.000)	-0.059 (CI = +/-0.063; p = 0.066)	0.634	+7.01%	+0.89%
Loss Cost	2006.2	0.070 (CI = +/-0.024; p = 0.000)	-0.062 (CI = +/-0.065; p = 0.062)	0.617	+7.21%	+0.76%
Loss Cost	2007.1	0.073 (CI = +/-0.026; p = 0.000)	-0.069 (CI = +/-0.067; p = 0.046)	0.614	+7.62%	+0.49%
Loss Cost	2007.2	0.074 (CI = +/-0.028; p = 0.000)	-0.070 (CI = +/-0.070; p = 0.051)	0.587	+7.71%	+0.44%
Loss Cost	2008.1	0.084 (CI = +/-0.028; p = 0.000)	-0.086 (CI = +/-0.069; p = 0.017)	0.633	+8.78%	-0.16%
Loss Cost	2008.2	0.092 (CI = +/-0.030; p = 0.000)	-0.098 (CI = +/-0.070; p = 0.008)	0.649	+9.62%	-0.60%
Loss Cost	2009.1	0.106 (CI = +/-0.029; p = 0.000)	-0.120 (CI = +/-0.066; p = 0.001)	0.719	+11.20%	-1.35%
Loss Cost	2009.2	0.116 (CI = +/-0.031; p = 0.000)	-0.134 (CI = +/-0.066; p = 0.000)	0.737	+12.29%	-1.83%
Loss Cost	2010.1	0.131 (CI = +/-0.031; p = 0.000)	-0.156 (CI = +/-0.063; p = 0.000)	0.783	+13.95%	-2.49%
Loss Cost	2010.2	0.140 (CI = +/-0.033; p = 0.000)	-0.169 (CI = +/-0.065; p = 0.000)	0.786	+15.05%	-2.88%
Loss Cost	2011.1	0.152 (CI = +/-0.035; p = 0.000)	-0.186 (CI = +/-0.066; p = 0.000)	0.796	+16.45%	-3.33%
Loss Cost	2011.2	0.154 (CI = +/-0.040; p = 0.000)	-0.189 (CI = +/-0.072; p = 0.000)	0.759	+16.66%	-3.39%
Loss Cost	2012.1	0.160 (CI = +/-0.046; p = 0.000)	-0.196 (CI = +/-0.078; p = 0.000)	0.728	+17.36%	-3.57%
Loss Cost	2012.2	0.148 (CI = +/-0.051; p = 0.000)	-0.181 (CI = +/-0.083; p = 0.000)	0.643	+15.93%	-3.24%
Loss Cost	2013.1	0.153 (CI = +/-0.060; p = 0.000)	-0.188 (CI = +/-0.093; p = 0.000)	0.587	+16.58%	-3.37%
Loss Cost	2013.2	0.147 (CI = +/-0.072; p = 0.000)	-0.180 (CI = +/-0.105; p = 0.002)	0.474	+15.86%	-3.25%
Loss Cost	2014.1	0.150 (CI = +/-0.088; p = 0.002)	-0.184 (CI = +/-0.122; p = 0.005)	0.380	+16.23%	-3.30%
Loss Cost	2014.2	0.105 (CI = +/-0.102; p = 0.043)	-0.132 (CI = +/-0.134; p = 0.052)	0.136	+11.10%	-2.67%
Loss Cost	2015.1	0.076 (CI = +/-0.129; p = 0.230)	-0.099 (CI = +/-0.161; p = 0.207)	-0.015	+7.87%	-2.34%
Loss Cost	2015.2	0.042 (CI = +/-0.173; p = 0.615)	-0.062 (CI = +/-0.205; p = 0.524)	-0.081	+4.25%	-2.06%
Loss Cost	2016.1	0.102 (CI = +/-0.249; p = 0.392)	-0.126 (CI = +/-0.280; p = 0.346)	-0.056	+10.75%	-2.40%
Loss Cost	2016.2	0.040 (CI = +/-0.412; p = 0.836)	-0.062 (CI = +/-0.441; p = 0.764)	-0.092	+4.09%	-2.19%
Loss Cost	2017.1	-0.045 (CI = +/-0.903; p = 0.915)	0.024 (CI = +/-0.928; p = 0.956)	-0.101	-4.39%	-2.07%
Severity	2005.2	0.014 (CI = +/-0.009; p = 0.003)	0.022 (CI = +/-0.027; p = 0.108)	0.594	+1.45%	+3.68%
Severity	2006.1	0.012 (CI = +/-0.009; p = 0.014)	0.026 (CI = +/-0.027; p = 0.061)	0.573	+1.22%	+3.86%
Severity	2006.2	0.009 (CI = +/-0.010; p = 0.070)	0.031 (CI = +/-0.026; p = 0.022)	0.561	+0.89%	+4.10%
Severity	2007.1	0.007 (CI = +/-0.010; p = 0.163)	0.034 (CI = +/-0.027; p = 0.015)	0.545	+0.72%	+4.22%
Severity	2007.2	0.003 (CI = +/-0.010; p = 0.571)	0.041 (CI = +/-0.026; p = 0.003)	0.554	+0.29%	+4.51%
Severity	2008.1	0.004 (CI = +/-0.011; p = 0.490)	0.040 (CI = +/-0.027; p = 0.005)	0.555	+0.38%	+4.45%
Severity	2008.2	0.002 (CI = +/-0.012; p = 0.691)	0.042 (CI = +/-0.028; p = 0.005)	0.544	+0.24%	+4.54%
Severity	2009.1	0.002 (CI = +/-0.013; p = 0.767)	0.043 (CI = +/-0.030; p = 0.007)	0.536	+0.19%	+4.56%
Severity	2009.2	0.001 (CI = +/-0.015; p = 0.856)	0.044 (CI = +/-0.031; p = 0.008)	0.527	+0.13%	+4.59%
Severity	2010.1	-0.001 (CI = +/-0.016; p = 0.948)	0.046 (CI = +/-0.033; p = 0.008)	0.517	-0.05%	+4.68%
Severity	2010.2	-0.001 (CI = +/-0.018; p = 0.935)	0.047 (CI = +/-0.036; p = 0.012)	0.510	-0.07%	+4.69%
Severity	2011.1	-0.002 (CI = +/-0.020; p = 0.873)	0.048 (CI = +/-0.038; p = 0.017)	0.501	-0.16%	+4.73%
Severity	2011.2	-0.006 (CI = +/-0.023; p = 0.559)	0.054 (CI = +/-0.041; p = 0.011)	0.496	-0.65%	+4.91%
Severity	2012.1	0.001 (CI = +/-0.025; p = 0.935)	0.045 (CI = +/-0.042; p = 0.041)	0.532	+0.10%	+4.66%
Severity	2012.2	0.001 (CI = +/-0.029; p = 0.922)	0.044 (CI = +/-0.047; p = 0.064)	0.523	+0.14%	+4.65%
Severity	2013.1	0.012 (CI = +/-0.032; p = 0.454)	0.031 (CI = +/-0.050; p = 0.209)	0.564	+1.19%	+4.38%
Severity	2013.2	0.004 (CI = +/-0.038; p = 0.838)	0.041 (CI = +/-0.056; p = 0.140)	0.536	+0.38%	+4.56%
Severity	2014.1	-0.002 (CI = +/-0.046; p = 0.929)	0.048 (CI = +/-0.064; p = 0.135)	0.514	-0.20%	+4.67%
Severity	2014.2	-0.025 (CI = +/-0.053; p = 0.329)	0.074 (CI = +/-0.070; p = 0.039)	0.521	-2.51%	+5.02%
Severity	2015.1	-0.033 (CI = +/-0.069; p = 0.329)	0.083 (CI = +/-0.086; p = 0.059)	0.514	-3.22%	+5.11%
Severity	2015.2	-0.052 (CI = +/-0.093; p = 0.248)	0.103 (CI = +/-0.109; p = 0.062)	0.512	-5.07%	+5.28%
Severity	2016.1	-0.047 (CI = +/-0.136; p = 0.466)	0.098 (CI = +/-0.153; p = 0.186)	0.507	-4.62%	+5.25%
Severity	2016.2	-0.111 (CI = +/-0.220; p = 0.294)	0.164 (CI = +/-0.236; p = 0.155)	0.504	-10.51%	+5.48%
Severity	2017.1	-0.060 (CI = +/-0.483; p = 0.791)	0.112 (CI = +/-0.496; p = 0.628)	0.499	-5.79%	+5.40%
Frequency	2005.2	0.052 (CI = +/-0.020; p = 0.000)	-0.079 (CI = +/-0.060; p = 0.012)	0.456	+5.38%	-2.62%
Frequency	2006.1	0.056 (CI = +/-0.022; p = 0.000)	-0.085 (CI = +/-0.062; p = 0.009)	0.460	+5.72%	-2.86%
Frequency	2006.2	0.061 (CI = +/-0.023; p = 0.000)	-0.093 (CI = +/-0.063; p = 0.005)	0.483	+6.26%	-3.21%
Frequency	2007.1	0.066 (CI = +/-0.024; p = 0.000)	-0.103 (CI = +/-0.063; p = 0.002)	0.507	+6.85%	-3.58%
Frequency	2007.2	0.071 (CI = +/-0.026; p = 0.000)	-0.111 (CI = +/-0.065; p = 0.001)	0.519	+7.40%	-3.90%
Frequency	2008.1	0.080 (CI = +/-0.026; p = 0.000)	-0.126 (CI = +/-0.064; p = 0.000)	0.572	+8.37%	-4.42%
Frequency	2008.2	0.089 (CI = +/-0.027; p = 0.000)	-0.140 (CI = +/-0.063; p = 0.000)	0.615	+9.36%	-4.91%
Frequency	2009.1	0.104 (CI = +/-0.025; p = 0.000)	-0.162 (CI = +/-0.057; p = 0.000)	0.718	+10.98%	-5.66%
Frequency	2009.2	0.115 (CI = +/-0.026; p = 0.000)	-0.178 (CI = +/-0.056; p = 0.000)	0.754	+12.15%	-6.14%
Frequency	2010.1	0.131 (CI = +/-0.023; p = 0.000)	-0.202 (CI = +/-0.048; p = 0.000)	0.838	+14.01%	-6.85%
Frequency	2010.2	0.141 (CI = +/-0.024; p = 0.000)	-0.216 (CI = +/-0.047; p = 0.000)	0.853	+15.13%	-7.23%
Frequency	2011.1	0.154 (CI = +/-0.023; p = 0.000)	-0.234 (CI = +/-0.044; p = 0.000)	0.882	+16.64%	-7.69%
Frequency	2011.2	0.161 (CI = +/-0.026; p = 0.000)	-0.243 (CI = +/-0.046; p = 0.000)	0.874	+17.42%	-7.91%
Frequency	2012.1	0.159 (CI = +/-0.030; p = 0.000)	-0.241 (CI = +/-0.050; p = 0.000)	0.843	+17.24%	-7.87%
Frequency	2012.2	0.146 (CI = +/-0.032; p = 0.000)	-0.225 (CI = +/-0.052; p = 0.000)	0.804	+15.77%	-7.54%
Frequency	2013.1	0.142 (CI = +/-0.037; p = 0.000)	-0.219 (CI = +/-0.057; p = 0.000)	0.752	+15.21%	-7.43%
Frequency	2013.2	0.143 (CI = +/-0.045; p = 0.000)	-0.221 (CI = +/-0.065; p = 0.000)	0.709	+15.43%	-7.47%
Frequency	2014.1	0.152 (CI = +/-0.054; p = 0.000)	-0.232 (CI = +/-0.075; p = 0.000)	0.686	+16.46%	-7.61%
Frequency	2014.2	0.131 (CI = +/-0.064; p = 0.001)	-0.207 (CI = +/-0.084; p = 0.000)	0.629	+13.95%	-7.32%
Frequency	2015.1	0.108 (CI = +/-0.081; p = 0.012)	-0.182 (CI = +/-0.101; p = 0.002)	0.601	+11.45%	-7.09%
Frequency	2015.2	0.094 (CI = +/-0.109; p = 0.088)	-0.166 (CI = +/-0.129; p = 0.016)	0.593	+9.81%	-6.97%
Frequency	2016.1	0.149 (CI = +/-0.153; p = 0.055)	-0.225 (CI = +/-0.172; p = 0.014)	0.619	+16.11%	-7.27%
Frequency	2016.2	0.151 (CI = +/-0.256; p = 0.222)	-0.227 (CI = +/-0.274; p = 0.096)	0.614	+16.31%	-7.28%
Frequency	2017.1	0.015 (CI = +/-0.552; p = 0.954)	-0.088 (CI = +/-0.568; p = 0.739)	0.622	+1.48%	-7.09%

Comprehensive - Theft

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.056 (CI = +/-0.016; p = 0.000)	0.148 (CI = +/-0.137; p = 0.034)	-0.124 (CI = +/-0.248; p = 0.315)	0.662	+5.79%
Loss Cost	2006.1	0.055 (CI = +/-0.017; p = 0.000)	0.152 (CI = +/-0.140; p = 0.034)	-0.119 (CI = +/-0.253; p = 0.345)	0.643	+5.70%
Loss Cost	2006.2	0.057 (CI = +/-0.018; p = 0.000)	0.159 (CI = +/-0.144; p = 0.032)	-0.129 (CI = +/-0.259; p = 0.316)	0.628	+5.86%
Loss Cost	2007.1	0.058 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.149; p = 0.040)	-0.133 (CI = +/-0.266; p = 0.315)	0.615	+5.92%
Loss Cost	2007.2	0.058 (CI = +/-0.021; p = 0.000)	0.159 (CI = +/-0.154; p = 0.043)	-0.137 (CI = +/-0.274; p = 0.314)	0.587	+6.00%
Loss Cost	2008.1	0.062 (CI = +/-0.022; p = 0.000)	0.145 (CI = +/-0.155; p = 0.067)	-0.158 (CI = +/-0.275; p = 0.249)	0.603	+6.41%
Loss Cost	2008.2	0.067 (CI = +/-0.023; p = 0.000)	0.162 (CI = +/-0.157; p = 0.043)	-0.186 (CI = +/-0.276; p = 0.178)	0.614	+6.90%
Loss Cost	2009.1	0.072 (CI = +/-0.024; p = 0.000)	0.144 (CI = +/-0.157; p = 0.071)	-0.213 (CI = +/-0.275; p = 0.124)	0.638	+7.46%
Loss Cost	2009.2	0.077 (CI = +/-0.025; p = 0.000)	0.161 (CI = +/-0.159; p = 0.048)	-0.240 (CI = +/-0.278; p = 0.087)	0.643	+7.98%
Loss Cost	2010.1	0.080 (CI = +/-0.027; p = 0.000)	0.150 (CI = +/-0.163; p = 0.071)	-0.257 (CI = +/-0.284; p = 0.075)	0.641	+8.35%
Loss Cost	2010.2	0.083 (CI = +/-0.029; p = 0.000)	0.159 (CI = +/-0.169; p = 0.064)	-0.273 (CI = +/-0.294; p = 0.068)	0.620	+8.68%
Loss Cost	2011.1	0.083 (CI = +/-0.032; p = 0.000)	0.161 (CI = +/-0.176; p = 0.071)	-0.270 (CI = +/-0.306; p = 0.081)	0.592	+8.60%
Loss Cost	2011.2	0.079 (CI = +/-0.035; p = 0.000)	0.152 (CI = +/-0.184; p = 0.100)	-0.254 (CI = +/-0.319; p = 0.113)	0.522	+8.25%
Loss Cost	2012.1	0.073 (CI = +/-0.038; p = 0.001)	0.169 (CI = +/-0.188; p = 0.075)	-0.226 (CI = +/-0.325; p = 0.163)	0.474	+7.53%
Loss Cost	2012.2	0.061 (CI = +/-0.040; p = 0.005)	0.139 (CI = +/-0.187; p = 0.135)	-0.172 (CI = +/-0.323; p = 0.280)	0.353	+6.28%
Loss Cost	2013.1	0.051 (CI = +/-0.043; p = 0.022)	0.161 (CI = +/-0.189; p = 0.091)	-0.135 (CI = +/-0.327; p = 0.397)	0.299	+5.27%
Loss Cost	2013.2	0.041 (CI = +/-0.047; p = 0.084)	0.137 (CI = +/-0.194; p = 0.153)	-0.091 (CI = +/-0.337; p = 0.575)	0.160	+4.19%
Loss Cost	2014.1	0.027 (CI = +/-0.050; p = 0.277)	0.166 (CI = +/-0.191; p = 0.085)	-0.040 (CI = +/-0.334; p = 0.803)	0.131	+2.69%
Loss Cost	2014.2	0.002 (CI = +/-0.048; p = 0.938)	0.117 (CI = +/-0.172; p = 0.167)	0.056 (CI = +/-0.303; p = 0.699)	-0.010	+0.18%
Loss Cost	2015.1	-0.023 (CI = +/-0.045; p = 0.301)	0.158 (CI = +/-0.149; p = 0.039)	0.135 (CI = +/-0.263; p = 0.290)	0.185	-2.24%
Loss Cost	2015.2	-0.038 (CI = +/-0.050; p = 0.126)	0.133 (CI = +/-0.150; p = 0.077)	0.187 (CI = +/-0.268; p = 0.156)	0.219	-3.69%
Loss Cost	2016.1	-0.047 (CI = +/-0.057; p = 0.095)	0.147 (CI = +/-0.157; p = 0.065)	0.215 (CI = +/-0.284; p = 0.125)	0.242	-4.62%
Loss Cost	2016.2	-0.067 (CI = +/-0.064; p = 0.040)	0.119 (CI = +/-0.159; p = 0.127)	0.277 (CI = +/-0.293; p = 0.062)	0.319	-6.49%
Loss Cost	2017.1	-0.095 (CI = +/-0.065; p = 0.009)	0.151 (CI = +/-0.147; p = 0.045)	0.348 (CI = +/-0.274; p = 0.018)	0.503	-9.07%
Severity	2005.2	0.014 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.050; p = 0.010)	0.158 (CI = +/-0.090; p = 0.001)	0.729	+1.42%
Severity	2006.1	0.012 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.047; p = 0.002)	0.170 (CI = +/-0.085; p = 0.000)	0.745	+1.22%
Severity	2006.2	0.010 (CI = +/-0.006; p = 0.001)	0.069 (CI = +/-0.046; p = 0.004)	0.182 (CI = +/-0.082; p = 0.000)	0.740	+1.04%
Severity	2007.1	0.009 (CI = +/-0.006; p = 0.004)	0.075 (CI = +/-0.045; p = 0.002)	0.191 (CI = +/-0.080; p = 0.000)	0.749	+0.88%
Severity	2007.2	0.006 (CI = +/-0.006; p = 0.023)	0.066 (CI = +/-0.041; p = 0.003)	0.206 (CI = +/-0.074; p = 0.000)	0.761	+0.65%
Severity	2008.1	0.007 (CI = +/-0.006; p = 0.027)	0.065 (CI = +/-0.043; p = 0.004)	0.205 (CI = +/-0.076; p = 0.000)	0.761	+0.68%
Severity	2008.2	0.007 (CI = +/-0.006; p = 0.045)	0.064 (CI = +/-0.044; p = 0.006)	0.206 (CI = +/-0.078; p = 0.000)	0.751	+0.66%
Severity	2009.1	0.006 (CI = +/-0.007; p = 0.089)	0.066 (CI = +/-0.046; p = 0.006)	0.209 (CI = +/-0.080; p = 0.000)	0.749	+0.59%
Severity	2009.2	0.006 (CI = +/-0.007; p = 0.087)	0.068 (CI = +/-0.047; p = 0.007)	0.206 (CI = +/-0.083; p = 0.000)	0.745	+0.65%
Severity	2010.1	0.005 (CI = +/-0.008; p = 0.209)	0.073 (CI = +/-0.048; p = 0.004)	0.213 (CI = +/-0.083; p = 0.000)	0.750	+0.50%
Severity	2010.2	0.006 (CI = +/-0.009; p = 0.155)	0.076 (CI = +/-0.049; p = 0.004)	0.207 (CI = +/-0.086; p = 0.000)	0.752	+0.61%
Severity	2011.1	0.005 (CI = +/-0.009; p = 0.275)	0.080 (CI = +/-0.051; p = 0.004)	0.212 (CI = +/-0.088; p = 0.000)	0.752	+0.50%
Severity	2011.2	0.004 (CI = +/-0.010; p = 0.419)	0.077 (CI = +/-0.053; p = 0.007)	0.217 (CI = +/-0.092; p = 0.000)	0.740	+0.40%
Severity	2012.1	0.007 (CI = +/-0.011; p = 0.176)	0.069 (CI = +/-0.052; p = 0.012)	0.204 (CI = +/-0.090; p = 0.000)	0.767	+0.71%
Severity	2012.2	0.009 (CI = +/-0.012; p = 0.126)	0.073 (CI = +/-0.054; p = 0.010)	0.196 (CI = +/-0.094; p = 0.000)	0.770	+0.89%
Severity	2013.1	0.012 (CI = +/-0.012; p = 0.053)	0.066 (CI = +/-0.054; p = 0.019)	0.183 (CI = +/-0.093; p = 0.001)	0.792	+1.22%
Severity	2013.2	0.010 (CI = +/-0.014; p = 0.143)	0.061 (CI = +/-0.056; p = 0.035)	0.192 (CI = +/-0.098; p = 0.001)	0.777	+1.00%
Severity	2014.1	0.006 (CI = +/-0.015; p = 0.369)	0.068 (CI = +/-0.057; p = 0.022)	0.205 (CI = +/-0.099; p = 0.000)	0.783	+0.65%
Severity	2014.2	0.001 (CI = +/-0.016; p = 0.866)	0.058 (CI = +/-0.056; p = 0.044)	0.225 (CI = +/-0.099; p = 0.000)	0.785	+0.13%
Severity	2015.1	-0.001 (CI = +/-0.018; p = 0.944)	0.061 (CI = +/-0.059; p = 0.045)	0.231 (CI = +/-0.105; p = 0.000)	0.784	-0.06%
Severity	2015.2	0.000 (CI = +/-0.021; p = 0.990)	0.062 (CI = +/-0.064; p = 0.056)	0.228 (CI = +/-0.115; p = 0.001)	0.775	+0.01%
Severity	2016.1	0.002 (CI = +/-0.025; p = 0.885)	0.060 (CI = +/-0.069; p = 0.081)	0.224 (CI = +/-0.124; p = 0.002)	0.773	+0.17%
Severity	2016.2	0.002 (CI = +/-0.030; p = 0.907)	0.060 (CI = +/-0.075; p = 0.108)	0.224 (CI = +/-0.139; p = 0.005)	0.757	+0.16%
Severity	2017.1	0.005 (CI = +/-0.036; p = 0.756)	0.056 (CI = +/-0.082; p = 0.158)	0.215 (CI = +/-0.152; p = 0.010)	0.756	+0.52%
Frequency	2005.2	0.042 (CI = +/-0.016; p = 0.000)	0.081 (CI = +/-0.141; p = 0.249)	-0.282 (CI = +/-0.255; p = 0.031)	0.427	+4.31%
Frequency	2006.1	0.043 (CI = +/-0.017; p = 0.000)	0.076 (CI = +/-0.144; p = 0.292)	-0.289 (CI = +/-0.260; p = 0.031)	0.420	+4.43%
Frequency	2006.2	0.047 (CI = +/-0.018; p = 0.000)	0.091 (CI = +/-0.146; p = 0.215)	-0.312 (CI = +/-0.262; p = 0.021)	0.439	+4.77%
Frequency	2007.1	0.049 (CI = +/-0.019; p = 0.000)	0.081 (CI = +/-0.149; p = 0.273)	-0.324 (CI = +/-0.266; p = 0.019)	0.442	+5.00%
Frequency	2007.2	0.052 (CI = +/-0.020; p = 0.000)	0.094 (CI = +/-0.152; p = 0.217)	-0.343 (CI = +/-0.270; p = 0.015)	0.447	+5.31%
Frequency	2008.1	0.055 (CI = +/-0.021; p = 0.000)	0.080 (CI = +/-0.154; p = 0.296)	-0.363 (CI = +/-0.272; p = 0.011)	0.466	+5.69%
Frequency	2008.2	0.060 (CI = +/-0.022; p = 0.000)	0.098 (CI = +/-0.155; p = 0.203)	-0.392 (CI = +/-0.273; p = 0.007)	0.492	+6.20%
Frequency	2009.1	0.066 (CI = +/-0.023; p = 0.000)	0.078 (CI = +/-0.153; p = 0.307)	-0.422 (CI = +/-0.268; p = 0.003)	0.536	+6.83%
Frequency	2009.2	0.070 (CI = +/-0.025; p = 0.000)	0.093 (CI = +/-0.156; p = 0.233)	-0.446 (CI = +/-0.273; p = 0.002)	0.541	+7.29%
Frequency	2010.1	0.075 (CI = +/-0.026; p = 0.000)	0.077 (CI = +/-0.158; p = 0.325)	-0.470 (CI = +/-0.275; p = 0.002)	0.559	+7.82%
Frequency	2010.2	0.077 (CI = +/-0.028; p = 0.000)	0.083 (CI = +/-0.164; p = 0.308)	-0.480 (CI = +/-0.286; p = 0.002)	0.529	+8.02%
Frequency	2011.1	0.078 (CI = +/-0.031; p = 0.000)	0.082 (CI = +/-0.171; p = 0.333)	-0.482 (CI = +/-0.297; p = 0.003)	0.498	+8.06%
Frequency	2011.2	0.075 (CI = +/-0.034; p = 0.000)	0.075 (CI = +/-0.179; p = 0.392)	-0.470 (CI = +/-0.310; p = 0.005)	0.429	+7.82%
Frequency	2012.1	0.065 (CI = +/-0.036; p = 0.001)	0.100 (CI = +/-0.177; p = 0.251)	-0.430 (CI = +/-0.307; p = 0.008)	0.360	+6.77%
Frequency	2012.2	0.052 (CI = +/-0.037; p = 0.008)	0.066 (CI = +/-0.170; p = 0.429)	-0.367 (CI = +/-0.295; p = 0.017)	0.230	+5.34%
Frequency	2013.1	0.039 (CI = +/-0.037; p = 0.041)	0.095 (CI = +/-0.164; p = 0.242)	-0.318 (CI = +/-0.284; p = 0.030)	0.169	+4.00%
Frequency	2013.2	0.031 (CI = +/-0.041; p = 0.130)	0.076 (CI = +/-0.169; p = 0.355)	-0.284 (CI = +/-0.294; p = 0.058)	0.075	+3.16%
Frequency	2014.1	0.020 (CI = +/-0.044; p = 0.353)	0.098 (CI = +/-0.170; p = 0.241)	-0.245 (CI = +/-0.297; p = 0.100)	0.070	+2.03%
Frequency	2014.2	0.001 (CI = +/-0.045; p = 0.980)	0.060 (CI = +/-0.160; p = 0.439)	-0.169 (CI = +/-0.281; p = 0.220)	0.065	+0.05%
Frequency	2015.1	-0.022 (CI = +/-0.042; p = 0.281)	0.097 (CI = +/-0.139; p = 0.155)	-0.096 (CI = +/-0.245; p = 0.412)	0.291	-2.18%
Frequency	2015.2	-0.038 (CI = +/-0.045; p = 0.096)	0.071 (CI = +/-0.137; p = 0.282)	-0.042 (CI = +/-0.245; p = 0.719)	0.387	-3.70%
Frequency	2016.1	-0.049 (CI = +/-0.051; p = 0.058)	0.087 (CI = +/-0.141; p = 0.204)	-0.009 (CI = +/-0.254; p = 0.940)	0.421	-4.78%
Frequency	2016.2	-0.069 (CI = +/-0.056; p = 0.020)	0.059 (CI = +/-0.140; p = 0.369)	0.053 (CI = +/-0.257; p = 0.661)	0.520	-6.65%
Frequency	2017.1	-0.100 (CI = +/-0.049; p = 0.001)	0.095 (CI = +/-0.111; p = 0.085)	0.133 (CI = +/-0.207; p = 0.184)	0.740	-9.54%

Comprehensive - Theft

Coverage = CM - Theft
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2021-07-01
Future Trend Start Date = 2018-01-01

Fit	Start Date	Time	Seasonality	Scalar_shift	Trend_shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.072 (CI = +/-0.016; p = 0.000)	0.145 (CI = +/-0.120; p = 0.019)	0.198 (CI = +/-0.368; p = 0.283)	-0.101 (CI = +/-0.087; p = 0.023)	0.768	+7.45%	-2.91%
Loss Cost	2004.2	0.071 (CI = +/-0.017; p = 0.000)	0.143 (CI = +/-0.123; p = 0.024)	0.196 (CI = +/-0.374; p = 0.294)	-0.100 (CI = +/-0.089; p = 0.029)	0.742	+7.38%	-2.82%
Loss Cost	2005.1	0.070 (CI = +/-0.019; p = 0.000)	0.145 (CI = +/-0.126; p = 0.026)	0.193 (CI = +/-0.380; p = 0.309)	-0.098 (CI = +/-0.091; p = 0.036)	0.724	+7.30%	-2.72%
Loss Cost	2005.2	0.070 (CI = +/-0.020; p = 0.000)	0.144 (CI = +/-0.130; p = 0.031)	0.192 (CI = +/-0.387; p = 0.319)	-0.097 (CI = +/-0.094; p = 0.043)	0.694	+7.26%	-2.67%
Loss Cost	2006.1	0.070 (CI = +/-0.022; p = 0.000)	0.144 (CI = +/-0.134; p = 0.037)	0.192 (CI = +/-0.394; p = 0.328)	-0.097 (CI = +/-0.097; p = 0.050)	0.675	+7.25%	-2.67%
Loss Cost	2006.2	0.074 (CI = +/-0.023; p = 0.000)	0.154 (CI = +/-0.137; p = 0.028)	0.200 (CI = +/-0.396; p = 0.311)	-0.105 (CI = +/-0.099; p = 0.039)	0.667	+7.64%	-3.05%
Loss Cost	2007.1	0.076 (CI = +/-0.025; p = 0.000)	0.147 (CI = +/-0.140; p = 0.041)	0.209 (CI = +/-0.401; p = 0.297)	-0.111 (CI = +/-0.102; p = 0.034)	0.660	+7.93%	-3.37%
Loss Cost	2007.2	0.079 (CI = +/-0.027; p = 0.000)	0.154 (CI = +/-0.144; p = 0.037)	0.214 (CI = +/-0.407; p = 0.290)	-0.116 (CI = +/-0.105; p = 0.031)	0.640	+8.25%	-3.65%
Loss Cost	2008.1	0.088 (CI = +/-0.028; p = 0.000)	0.132 (CI = +/-0.141; p = 0.066)	0.240 (CI = +/-0.393; p = 0.220)	-0.135 (CI = +/-0.103; p = 0.012)	0.675	+9.22%	-4.58%
Loss Cost	2008.2	0.099 (CI = +/-0.028; p = 0.000)	0.156 (CI = +/-0.136; p = 0.026)	0.258 (CI = +/-0.372; p = 0.167)	-0.155 (CI = +/-0.099; p = 0.004)	0.712	+10.36%	-5.45%
Loss Cost	2009.1	0.112 (CI = +/-0.028; p = 0.000)	0.126 (CI = +/-0.125; p = 0.048)	0.293 (CI = +/-0.338; p = 0.087)	-0.181 (CI = +/-0.092; p = 0.000)	0.773	+11.86%	-6.67%
Loss Cost	2009.2	0.125 (CI = +/-0.027; p = 0.000)	0.152 (CI = +/-0.114; p = 0.011)	0.312 (CI = +/-0.305; p = 0.045)	-0.205 (CI = +/-0.085; p = 0.000)	0.816	+13.36%	-7.62%
Loss Cost	2010.1	0.139 (CI = +/-0.026; p = 0.000)	0.127 (CI = +/-0.104; p = 0.019)	0.343 (CI = +/-0.273; p = 0.016)	-0.230 (CI = +/-0.079; p = 0.000)	0.856	+14.93%	-8.67%
Loss Cost	2010.2	0.153 (CI = +/-0.025; p = 0.000)	0.150 (CI = +/-0.093; p = 0.003)	0.360 (CI = +/-0.240; p = 0.005)	-0.253 (CI = +/-0.071; p = 0.000)	0.886	+16.56%	-9.52%
Loss Cost	2011.1	0.164 (CI = +/-0.026; p = 0.000)	0.133 (CI = +/-0.089; p = 0.005)	0.381 (CI = +/-0.227; p = 0.002)	-0.272 (CI = +/-0.070; p = 0.000)	0.897	+17.82%	-10.20%
Loss Cost	2011.2	0.171 (CI = +/-0.029; p = 0.000)	0.144 (CI = +/-0.090; p = 0.003)	0.389 (CI = +/-0.225; p = 0.002)	-0.283 (CI = +/-0.072; p = 0.000)	0.886	+18.70%	-10.57%
Loss Cost	2012.1	0.175 (CI = +/-0.033; p = 0.000)	0.139 (CI = +/-0.094; p = 0.006)	0.395 (CI = +/-0.231; p = 0.002)	-0.289 (CI = +/-0.077; p = 0.000)	0.870	+19.16%	-10.77%
Loss Cost	2012.2	0.170 (CI = +/-0.038; p = 0.000)	0.133 (CI = +/-0.098; p = 0.011)	0.390 (CI = +/-0.237; p = 0.003)	-0.282 (CI = +/-0.083; p = 0.000)	0.823	+18.56%	-10.57%
Loss Cost	2013.1	0.173 (CI = +/-0.045; p = 0.000)	0.130 (CI = +/-0.104; p = 0.017)	0.394 (CI = +/-0.246; p = 0.004)	-0.286 (CI = +/-0.091; p = 0.000)	0.793	+18.93%	-10.69%
Loss Cost	2013.2	0.178 (CI = +/-0.054; p = 0.000)	0.134 (CI = +/-0.109; p = 0.019)	0.397 (CI = +/-0.254; p = 0.004)	-0.293 (CI = +/-0.101; p = 0.000)	0.735	+19.51%	-10.84%
Loss Cost	2014.1	0.178 (CI = +/-0.067; p = 0.000)	0.134 (CI = +/-0.117; p = 0.027)	0.397 (CI = +/-0.266; p = 0.006)	-0.292 (CI = +/-0.115; p = 0.000)	0.685	+19.44%	-10.82%
Loss Cost	2014.2	0.148 (CI = +/-0.079; p = 0.001)	0.118 (CI = +/-0.116; p = 0.048)	0.384 (CI = +/-0.259; p = 0.007)	-0.256 (CI = +/-0.125; p = 0.001)	0.545	+16.00%	-10.20%
Loss Cost	2015.1	0.111 (CI = +/-0.096; p = 0.028)	0.136 (CI = +/-0.117; p = 0.026)	0.361 (CI = +/-0.255; p = 0.009)	-0.210 (CI = +/-0.141; p = 0.007)	0.510	+11.71%	-9.44%
Loss Cost	2015.2	0.111 (CI = +/-0.132; p = 0.092)	0.136 (CI = +/-0.126; p = 0.036)	0.361 (CI = +/-0.269; p = 0.013)	-0.210 (CI = +/-0.177; p = 0.024)	0.457	+11.70%	-9.44%
Loss Cost	2016.1	0.162 (CI = +/-0.191; p = 0.088)	0.122 (CI = +/-0.134; p = 0.071)	0.378 (CI = +/-0.279; p = 0.012)	-0.268 (CI = +/-0.236; p = 0.029)	0.473	+17.64%	-10.00%
Loss Cost	2016.2	0.191 (CI = +/-0.316; p = 0.208)	0.126 (CI = +/-0.146; p = 0.083)	0.381 (CI = +/-0.296; p = 0.017)	-0.298 (CI = +/-0.358; p = 0.094)	0.442	+20.99%	-10.15%
Severity	2004.1	0.026 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.056; p = 0.008)	0.270 (CI = +/-0.171; p = 0.003)	-0.046 (CI = +/-0.040; p = 0.026)	0.761	+2.65%	-1.97%
Severity	2004.2	0.024 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.054; p = 0.015)	0.264 (CI = +/-0.165; p = 0.003)	-0.041 (CI = +/-0.039; p = 0.043)	0.744	+2.41%	-1.67%
Severity	2005.1	0.021 (CI = +/-0.008; p = 0.000)	0.077 (CI = +/-0.053; p = 0.006)	0.254 (CI = +/-0.160; p = 0.003)	-0.035 (CI = +/-0.038; p = 0.074)	0.741	+2.17%	-1.33%
Severity	2005.2	0.018 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.049; p = 0.010)	0.246 (CI = +/-0.145; p = 0.002)	-0.027 (CI = +/-0.035; p = 0.126)	0.741	+1.81%	-0.91%
Severity	2006.1	0.015 (CI = +/-0.008; p = 0.000)	0.075 (CI = +/-0.047; p = 0.003)	0.236 (CI = +/-0.137; p = 0.001)	-0.021 (CI = +/-0.034; p = 0.222)	0.750	+1.53%	-0.54%
Severity	2006.2	0.013 (CI = +/-0.008; p = 0.002)	0.068 (CI = +/-0.046; p = 0.005)	0.231 (CI = +/-0.132; p = 0.001)	-0.016 (CI = +/-0.033; p = 0.341)	0.740	+1.29%	-0.28%
Severity	2007.1	0.011 (CI = +/-0.008; p = 0.011)	0.074 (CI = +/-0.045; p = 0.002)	0.224 (CI = +/-0.129; p = 0.001)	-0.011 (CI = +/-0.033; p = 0.510)	0.744	+1.07%	-0.01%
Severity	2007.2	0.007 (CI = +/-0.008; p = 0.072)	0.065 (CI = +/-0.042; p = 0.004)	0.218 (CI = +/-0.119; p = 0.001)	-0.004 (CI = +/-0.031; p = 0.797)	0.753	+0.72%	+0.33%
Severity	2008.1	0.008 (CI = +/-0.009; p = 0.078)	0.064 (CI = +/-0.044; p = 0.006)	0.219 (CI = +/-0.121; p = 0.001)	-0.005 (CI = +/-0.032; p = 0.753)	0.753	+0.77%	+0.28%
Severity	2008.2	0.007 (CI = +/-0.009; p = 0.115)	0.064 (CI = +/-0.045; p = 0.008)	0.219 (CI = +/-0.124; p = 0.001)	-0.005 (CI = +/-0.033; p = 0.780)	0.742	+0.75%	+0.30%
Severity	2009.1	0.006 (CI = +/-0.010; p = 0.210)	0.066 (CI = +/-0.047; p = 0.008)	0.216 (CI = +/-0.127; p = 0.002)	-0.003 (CI = +/-0.035; p = 0.879)	0.739	+0.65%	+0.39%
Severity	2009.2	0.007 (CI = +/-0.011; p = 0.190)	0.068 (CI = +/-0.048; p = 0.008)	0.218 (CI = +/-0.129; p = 0.002)	-0.004 (CI = +/-0.036; p = 0.806)	0.735	+0.75%	+0.32%
Severity	2010.1	0.005 (CI = +/-0.012; p = 0.436)	0.073 (CI = +/-0.049; p = 0.005)	0.212 (CI = +/-0.129; p = 0.003)	0.001 (CI = +/-0.037; p = 0.974)	0.739	+0.48%	+0.54%
Severity	2010.2	0.007 (CI = +/-0.014; p = 0.315)	0.076 (CI = +/-0.051; p = 0.005)	0.214 (CI = +/-0.131; p = 0.003)	-0.003 (CI = +/-0.039; p = 0.881)	0.741	+0.69%	+0.40%
Severity	2011.1	0.005 (CI = +/-0.016; p = 0.527)	0.080 (CI = +/-0.053; p = 0.005)	0.210 (CI = +/-0.134; p = 0.004)	0.001 (CI = +/-0.041; p = 0.973)	0.740	+0.48%	+0.55%
Severity	2011.2	0.003 (CI = +/-0.018; p = 0.742)	0.077 (CI = +/-0.055; p = 0.008)	0.208 (CI = +/-0.136; p = 0.005)	0.004 (CI = +/-0.043; p = 0.858)	0.727	+0.28%	+0.66%
Severity	2012.1	0.010 (CI = +/-0.019; p = 0.307)	0.068 (CI = +/-0.054; p = 0.016)	0.219 (CI = +/-0.132; p = 0.003)	-0.007 (CI = +/-0.044; p = 0.747)	0.756	+0.96%	+0.27%
Severity	2012.2	0.014 (CI = +/-0.022; p = 0.187)	0.073 (CI = +/-0.055; p = 0.012)	0.222 (CI = +/-0.133; p = 0.003)	-0.013 (CI = +/-0.047; p = 0.551)	0.762	+1.42%	+0.06%
Severity	2013.1	0.024 (CI = +/-0.023; p = 0.045)	0.063 (CI = +/-0.054; p = 0.024)	0.235 (CI = +/-0.127; p = 0.001)	-0.028 (CI = +/-0.047; p = 0.228)	0.798	+2.43%	-0.39%
Severity	2013.2	0.021 (CI = +/-0.028; p = 0.126)	0.061 (CI = +/-0.056; p = 0.036)	0.233 (CI = +/-0.131; p = 0.002)	-0.024 (CI = +/-0.052; p = 0.337)	0.777	+2.16%	-0.30%
Severity	2014.1	0.014 (CI = +/-0.034; p = 0.395)	0.066 (CI = +/-0.059; p = 0.029)	0.226 (CI = +/-0.134; p = 0.003)	-0.014 (CI = +/-0.058; p = 0.607)	0.773	+1.40%	-0.05%
Severity	2014.2	-0.001 (CI = +/-0.039; p = 0.949)	0.058 (CI = +/-0.058; p = 0.052)	0.219 (CI = +/-0.130; p = 0.003)	0.004 (CI = +/-0.063; p = 0.884)	0.771	-0.12%	+0.31%
Severity	2015.1	-0.011 (CI = +/-0.051; p = 0.652)	0.063 (CI = +/-0.062; p = 0.048)	0.213 (CI = +/-0.135; p = 0.005)	0.016 (CI = +/-0.075; p = 0.648)	0.771	-1.08%	+0.53%
Severity	2015.2	-0.013 (CI = +/-0.070; p = 0.690)	0.062 (CI = +/-0.067; p = 0.066)	0.213 (CI = +/-0.142; p = 0.007)	0.019 (CI = +/-0.094; p = 0.671)	0.760	-1.30%	+0.56%
Severity	2016.1	-0.012 (CI = +/-0.104; p = 0.803)	0.062 (CI = +/-0.073; p = 0.091)	0.213 (CI = +/-0.152; p = 0.010)	0.018 (CI = +/-0.129; p = 0.770)	0.754	-1.20%	+0.55%
Severity	2016.2	-0.030 (CI = +/-0.172; p = 0.703)	0.059 (CI = +/-0.080; p = 0.128)	0.211 (CI = +/-0.161; p = 0.015)	0.037 (CI = +/-0.195; p = 0.683)	0.737	-2.98%	+0.66%
Frequency	2004.1	0.046 (CI = +/-0.018; p = 0.000)	0.068 (CI = +/-0.130; p = 0.294)	-0.072 (CI = +/-0.399; p = 0.717)	-0.055 (CI = +/-0.094; p = 0.240)	0.470	+4.68%	-0.96%
Frequency	2004.2	0.047 (CI = +/-0.019; p = 0.000)	0.074 (CI = +/-0.133; p = 0.268)	-0.068 (CI = +/-0.404; p = 0.735)	-0.059 (CI = +/-0.096; p = 0.219)	0.454	+4.85%	-1.17%
Frequency	2005.1	0.049 (CI = +/-0.020; p = 0.000)	0.068 (CI = +/-0.136; p = 0.318)	-0.061 (CI = +/-0.410; p = 0.764)	-0.063 (CI = +/-0.098; p = 0.200)	0.445	+5.02%	-1.41%
Frequency	2005.2	0.052 (CI = +/-0.021; p = 0.000)	0.078 (CI = +/-0.139; p = 0.262)	-0.054 (CI = +/-0.412; p = 0.791)	-0.070 (CI = +/-0.100; p = 0.164)	0.445	+5.35%	-1.78%
Frequency	2006.1	0.055 (CI = +/-0.023; p = 0.000)	0.069 (CI = +/-0.142; p = 0.328)	-0.044 (CI = +/-0.416; p = 0.830)	-0.076 (CI = +/-0.103; p = 0.138)	0.443	+5.63%	-2.14%
Frequency	2006.2	0.061 (CI = +/-0.024; p = 0.000)	0.086 (CI = +/-0.141; p = 0.221)	-0.032 (CI = +/-0.409; p = 0.875)	-0.089 (CI = +/-0.102; p = 0.085)	0.476	+6.26%	-2.78%
Frequency	2007.1	0.066 (CI = +/-0.025; p = 0.000)	0.073 (CI = +/-0.143; p = 0.308)	-0.015 (CI = +/-0.408; p = 0.939)	-0.100 (CI = +/-0.104; p = 0.058)	0.491	+6.79%	-3.37%
Frequency	2007.2	0.072 (CI = +/-0.027; p = 0.000)	0.089 (CI = +/-0.143; p = 0.213)	-0.004 (CI = +/-0.403; p = 0.985)	-0.113 (CI = +/-0.104; p = 0.035)	0.513	+7.47%	-3.97%
Frequency	2008.1	0.080 (CI = +/-0.028; p = 0.000)	0.068 (CI = +/-0.141; p = 0.331)	0.021 (CI = +/-0.392; p = 0.912)	-0.130 (CI = +/-0.103; p = 0.015)	0.557	+8.38%	-4.85%
Frequency	2008.2	0.091 (CI = +/-0.028; p = 0.000)	0.092 (CI = +/-0.135; p = 0.173)	0.039 (CI = +/-0.370; p = 0.831)	-0.150 (CI = +/-0.099; p = 0.004)	0.616	+9.54%	-5.73%
Frequency	2009.1	0.106 (CI = +/-0.027; p = 0.000)	0.060 (CI = +/-0.121; p = 0.315)	0.076 (CI = +/-0.328; p = 0.635)	-0.179 (CI = +/-0.090; p = 0.000)	0.712	+11.14%	-7.03%
Frequency	2009.2	0.118 (CI = +/-0.027; p = 0.000)	0.085 (CI = +/-0.112; p = 0.133)	0.094 (CI = +/-0.299; p = 0.521)	-0.200 (CI = +/-0.084; p = 0.000)	0.763	+12.51%	-7.91%
Frequency	2010.1	0.134 (CI = +/-0.024; p = 0.000)	0.054 (CI = +/-0.094; p = 0.251)	0.131 (CI = +/-0.248; p = 0.284)	-0.230 (CI = +/-0.071; p = 0.000)	0.844	+14.38%	-9.16%
Frequency	2010.2	0.146 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.086; p = 0.088)	0.146 (CI = +/-0.222; p = 0.185)	-0.250 (CI = +/-0.066; p = 0.000)	0.872	+15.76%	-9.88%
Frequency	2011.1	0.159 (CI = +/-0.023; p = 0.000)	0.054 (CI = +/-0.077; p = 0.163)	0.171 (CI = +/-0.196; p = 0.085)	-0.272 (CI = +/-0.060; p = 0.000)	0.899	+17.26%	-10.69%
Frequency	2011.2	0.169 (CI = +/-0.024; p = 0.000)	0.067 (CI = +/-0.074; p = 0.076)	0.181 (CI = +/-0.186; p = 0.056)	-0.287 (CI = +/-0.059; p = 0.000)	0.903	+18.37%	-11.15%
Frequency	2012.1	0.166 (CI = +/-0.027; p = 0.000)	0.070 (CI = +/-0.078; p = 0.073)	0.176 (CI = +/-0.191; p = 0.069)	-0.282 (CI = +/-0.064; p = 0.000)	0.879	+18.03%	-11.00%
Frequency	2012.2	0.156 (CI = +/-0.030; p = 0.000)	0.060 (CI = +/-0.077; p = 0.122)	0.168 (CI = +/-0.187; p = 0.075)	-0.268 (CI = +/-0.065; p = 0.000)	0.842	+16.90%	-10.62%
Frequency	2013.1	0.149 (CI = +/-0.035; p = 0.000)	0.067 (CI = +/-0.080; p = 0.098)	0.160 (CI = +/-0.191; p = 0.095)	-0.259 (CI = +/-0.071; p = 0.000)	0.804	+16.11%	-10.35%
Frequency	2013.2	0.157 (CI = +/-0.042; p = 0.000)	0.073 (CI = +/-0.084; p = 0.083)	0.164 (CI = +/-0.194; p = 0.092)	-0.269 (CI = +/-0.077; p = 0.000)	0.776	+16.99%	-10.57%
Frequency	2014.1	0.164 (CI = +/-0.051; p = 0.000)	0.068 (CI = +/-0.088; p = 0.123)	0.171 (CI = +/-0.202; p = 0.091)	-0.278 (CI = +/-0.088; p = 0.000)	0.755	+17.79%	-10.78%
Frequency	2014.2	0.150 (CI = +/-0.062; p = 0.000)	0.060 (CI = +/-0.092; p = 0.185)	0.164 (CI = +/-0.205; p = 0.108)	-0.260 (CI = +/-0.099; p = 0.000)	0.695	+16.14%	-10.48%
Frequency	2015.1	0.122 (CI = +/-0.077; p = 0.005)	0.074 (CI = +/-0.093; p = 0.112)	0.147 (CI = +/-0.204; p = 0.142)	-0.226 (CI = +/-0.113; p = 0.001)	0.688	+12.93%	-9.92%
Frequency	2015.2	0.124 (CI = +/-0.105; p = 0.025)	0.074 (CI = +/-0.101; p = 0.133)	0.148 (CI = +/-0.215; p = 0.159)	-0.228 (CI = +/-0.141; p = 0.004)	0.674	+13.17%	-9.94%
Frequency	2016.1	0.175 (CI = +/-0.150; p = 0.026)	0.060 (CI = +/-0.105; p = 0.233)	0.164 (CI = +/-0.218; p = 0.126)	-0.285 (CI = +/-0.185; p = 0.006)	0.692	+19.07%	-10.49%
Frequency	2016.2	0.221 (CI = +/-0.245; p = 0.072)	0.067 (CI = +/-0.113; p = 0.218)	0.170 (CI = +/-0.230; p = 0.131)	-0.334 (CI = +/-0.278; p = 0.023)	0.693	+24.71%	-10.74%

Comprehensive - Theft

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.055 (CI = +/-0.012; p = 0.000)	0.701	+5.70%
Loss Cost	2004.2	0.054 (CI = +/-0.012; p = 0.000)	0.677	+5.52%
Loss Cost	2005.1	0.053 (CI = +/-0.013; p = 0.000)	0.655	+5.47%
Loss Cost	2005.2	0.052 (CI = +/-0.013; p = 0.000)	0.627	+5.30%
Loss Cost	2006.1	0.051 (CI = +/-0.014; p = 0.000)	0.605	+5.27%
Loss Cost	2006.2	0.052 (CI = +/-0.015; p = 0.000)	0.585	+5.29%
Loss Cost	2007.1	0.052 (CI = +/-0.016; p = 0.000)	0.574	+5.39%
Loss Cost	2007.2	0.052 (CI = +/-0.017; p = 0.000)	0.545	+5.32%
Loss Cost	2008.1	0.055 (CI = +/-0.017; p = 0.000)	0.567	+5.67%
Loss Cost	2008.2	0.057 (CI = +/-0.019; p = 0.000)	0.562	+5.86%
Loss Cost	2009.1	0.061 (CI = +/-0.019; p = 0.000)	0.591	+6.30%
Loss Cost	2009.2	0.063 (CI = +/-0.020; p = 0.000)	0.579	+6.46%
Loss Cost	2010.1	0.065 (CI = +/-0.022; p = 0.000)	0.578	+6.74%
Loss Cost	2010.2	0.065 (CI = +/-0.023; p = 0.000)	0.548	+6.71%
Loss Cost	2011.1	0.065 (CI = +/-0.025; p = 0.000)	0.515	+6.67%
Loss Cost	2011.2	0.060 (CI = +/-0.027; p = 0.000)	0.457	+6.16%
Loss Cost	2012.1	0.056 (CI = +/-0.029; p = 0.001)	0.396	+5.73%
Loss Cost	2012.2	0.046 (CI = +/-0.029; p = 0.003)	0.313	+4.67%
Loss Cost	2013.1	0.040 (CI = +/-0.031; p = 0.012)	0.238	+4.12%
Loss Cost	2013.2	0.032 (CI = +/-0.032; p = 0.051)	0.143	+3.21%
Loss Cost	2014.1	0.025 (CI = +/-0.034; p = 0.146)	0.064	+2.48%
Loss Cost	2014.2	0.009 (CI = +/-0.031; p = 0.565)	-0.038	+0.87%
Loss Cost	2015.1	-0.002 (CI = +/-0.032; p = 0.915)	-0.062	-0.16%
Loss Cost	2015.2	-0.010 (CI = +/-0.034; p = 0.541)	-0.040	-1.00%
Loss Cost	2016.1	-0.009 (CI = +/-0.039; p = 0.627)	-0.053	-0.90%
Loss Cost	2016.2	-0.018 (CI = +/-0.043; p = 0.394)	-0.016	-1.76%
Severity	2004.1	0.025 (CI = +/-0.006; p = 0.000)	0.654	+2.49%
Severity	2004.2	0.023 (CI = +/-0.006; p = 0.000)	0.630	+2.33%
Severity	2005.1	0.022 (CI = +/-0.006; p = 0.000)	0.600	+2.24%
Severity	2005.2	0.020 (CI = +/-0.006; p = 0.000)	0.574	+2.03%
Severity	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.538	+1.94%
Severity	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.497	+1.82%
Severity	2007.1	0.018 (CI = +/-0.007; p = 0.000)	0.465	+1.78%
Severity	2007.2	0.016 (CI = +/-0.007; p = 0.000)	0.415	+1.63%
Severity	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.435	+1.74%
Severity	2008.2	0.017 (CI = +/-0.008; p = 0.000)	0.413	+1.75%
Severity	2009.1	0.018 (CI = +/-0.008; p = 0.000)	0.408	+1.81%
Severity	2009.2	0.019 (CI = +/-0.009; p = 0.000)	0.402	+1.88%
Severity	2010.1	0.019 (CI = +/-0.009; p = 0.000)	0.382	+1.91%
Severity	2010.2	0.020 (CI = +/-0.010; p = 0.000)	0.386	+2.02%
Severity	2011.1	0.021 (CI = +/-0.011; p = 0.000)	0.383	+2.11%
Severity	2011.2	0.021 (CI = +/-0.012; p = 0.001)	0.348	+2.09%
Severity	2012.1	0.025 (CI = +/-0.011; p = 0.000)	0.452	+2.50%
Severity	2012.2	0.026 (CI = +/-0.012; p = 0.000)	0.458	+2.66%
Severity	2013.1	0.031 (CI = +/-0.012; p = 0.000)	0.549	+3.10%
Severity	2013.2	0.030 (CI = +/-0.014; p = 0.000)	0.503	+3.04%
Severity	2014.1	0.031 (CI = +/-0.015; p = 0.000)	0.474	+3.10%
Severity	2014.2	0.029 (CI = +/-0.017; p = 0.002)	0.407	+2.93%
Severity	2015.1	0.032 (CI = +/-0.018; p = 0.002)	0.418	+3.20%
Severity	2015.2	0.034 (CI = +/-0.021; p = 0.003)	0.411	+3.43%
Severity	2016.1	0.039 (CI = +/-0.022; p = 0.002)	0.474	+4.01%
Severity	2016.2	0.042 (CI = +/-0.025; p = 0.003)	0.454	+4.25%
Frequency	2004.1	0.031 (CI = +/-0.012; p = 0.000)	0.409	+3.13%
Frequency	2004.2	0.031 (CI = +/-0.012; p = 0.000)	0.388	+3.12%
Frequency	2005.1	0.031 (CI = +/-0.013; p = 0.000)	0.375	+3.16%
Frequency	2005.2	0.031 (CI = +/-0.014; p = 0.000)	0.361	+3.20%
Frequency	2006.1	0.032 (CI = +/-0.015; p = 0.000)	0.352	+3.27%
Frequency	2006.2	0.034 (CI = +/-0.015; p = 0.000)	0.354	+3.41%
Frequency	2007.1	0.035 (CI = +/-0.016; p = 0.000)	0.354	+3.54%
Frequency	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.344	+3.63%
Frequency	2008.1	0.038 (CI = +/-0.018; p = 0.000)	0.355	+3.86%
Frequency	2008.2	0.040 (CI = +/-0.019; p = 0.000)	0.356	+4.04%
Frequency	2009.1	0.043 (CI = +/-0.020; p = 0.000)	0.385	+4.41%
Frequency	2009.2	0.044 (CI = +/-0.022; p = 0.000)	0.369	+4.49%
Frequency	2010.1	0.046 (CI = +/-0.023; p = 0.000)	0.371	+4.74%
Frequency	2010.2	0.045 (CI = +/-0.025; p = 0.001)	0.330	+4.59%
Frequency	2011.1	0.044 (CI = +/-0.027; p = 0.003)	0.291	+4.46%
Frequency	2011.2	0.039 (CI = +/-0.029; p = 0.009)	0.226	+3.99%
Frequency	2012.1	0.031 (CI = +/-0.029; p = 0.039)	0.142	+3.15%
Frequency	2012.2	0.019 (CI = +/-0.028; p = 0.168)	0.045	+1.95%
Frequency	2013.1	0.010 (CI = +/-0.028; p = 0.476)	-0.023	+0.99%
Frequency	2013.2	0.002 (CI = +/-0.029; p = 0.909)	-0.052	+0.16%
Frequency	2014.1	-0.006 (CI = +/-0.031; p = 0.684)	-0.046	-0.60%
Frequency	2014.2	-0.020 (CI = +/-0.029; p = 0.155)	0.063	-2.00%
Frequency	2015.1	-0.033 (CI = +/-0.027; p = 0.019)	0.256	-3.26%
Frequency	2015.2	-0.044 (CI = +/-0.027; p = 0.003)	0.415	-4.29%
Frequency	2016.1	-0.048 (CI = +/-0.030; p = 0.003)	0.429	-4.72%
Frequency	2016.2	-0.059 (CI = +/-0.030; p = 0.001)	0.548	-5.76%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.036 (CI = +/-0.006; p = 0.000)	0.300 (CI = +/-0.063; p = 0.000)	0.869	+3.62%
Loss Cost	2006.1	0.036 (CI = +/-0.006; p = 0.000)	0.299 (CI = +/-0.065; p = 0.000)	0.868	+3.63%
Loss Cost	2006.2	0.036 (CI = +/-0.007; p = 0.000)	0.300 (CI = +/-0.067; p = 0.000)	0.855	+3.65%
Loss Cost	2007.1	0.037 (CI = +/-0.007; p = 0.000)	0.295 (CI = +/-0.069; p = 0.000)	0.858	+3.74%
Loss Cost	2007.2	0.038 (CI = +/-0.007; p = 0.000)	0.299 (CI = +/-0.070; p = 0.000)	0.851	+3.83%
Loss Cost	2008.1	0.039 (CI = +/-0.008; p = 0.000)	0.289 (CI = +/-0.069; p = 0.000)	0.864	+4.02%
Loss Cost	2008.2	0.041 (CI = +/-0.008; p = 0.000)	0.299 (CI = +/-0.068; p = 0.000)	0.873	+4.23%
Loss Cost	2009.1	0.043 (CI = +/-0.008; p = 0.000)	0.293 (CI = +/-0.069; p = 0.000)	0.877	+4.36%
Loss Cost	2009.2	0.044 (CI = +/-0.008; p = 0.000)	0.300 (CI = +/-0.069; p = 0.000)	0.875	+4.52%
Loss Cost	2010.1	0.045 (CI = +/-0.009; p = 0.000)	0.297 (CI = +/-0.072; p = 0.000)	0.875	+4.58%
Loss Cost	2010.2	0.045 (CI = +/-0.010; p = 0.000)	0.298 (CI = +/-0.075; p = 0.000)	0.859	+4.60%
Loss Cost	2011.1	0.046 (CI = +/-0.010; p = 0.000)	0.293 (CI = +/-0.077; p = 0.000)	0.861	+4.72%
Loss Cost	2011.2	0.046 (CI = +/-0.011; p = 0.000)	0.290 (CI = +/-0.081; p = 0.000)	0.839	+4.66%
Loss Cost	2012.1	0.044 (CI = +/-0.012; p = 0.000)	0.297 (CI = +/-0.084; p = 0.000)	0.838	+4.51%
Loss Cost	2012.2	0.040 (CI = +/-0.012; p = 0.000)	0.282 (CI = +/-0.080; p = 0.000)	0.819	+4.11%
Loss Cost	2013.1	0.040 (CI = +/-0.013; p = 0.000)	0.283 (CI = +/-0.085; p = 0.000)	0.817	+4.06%
Loss Cost	2013.2	0.038 (CI = +/-0.014; p = 0.000)	0.277 (CI = +/-0.088; p = 0.000)	0.784	+3.86%
Loss Cost	2014.1	0.037 (CI = +/-0.016; p = 0.000)	0.278 (CI = +/-0.093; p = 0.000)	0.781	+3.81%
Loss Cost	2014.2	0.034 (CI = +/-0.017; p = 0.001)	0.267 (CI = +/-0.095; p = 0.000)	0.740	+3.45%
Loss Cost	2015.1	0.031 (CI = +/-0.019; p = 0.003)	0.275 (CI = +/-0.100; p = 0.000)	0.743	+3.19%
Loss Cost	2015.2	0.029 (CI = +/-0.021; p = 0.011)	0.269 (CI = +/-0.105; p = 0.000)	0.695	+2.95%
Loss Cost	2016.1	0.029 (CI = +/-0.025; p = 0.027)	0.270 (CI = +/-0.114; p = 0.000)	0.693	+2.89%
Loss Cost	2016.2	0.031 (CI = +/-0.028; p = 0.032)	0.277 (CI = +/-0.121; p = 0.000)	0.672	+3.18%
Loss Cost	2017.1	0.027 (CI = +/-0.032; p = 0.094)	0.288 (CI = +/-0.131; p = 0.001)	0.679	+2.74%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.042; p = 0.491)	0.910	+3.80%
Severity	2006.1	0.036 (CI = +/-0.004; p = 0.000)	0.019 (CI = +/-0.042; p = 0.362)	0.905	+3.72%
Severity	2006.2	0.035 (CI = +/-0.004; p = 0.000)	0.014 (CI = +/-0.042; p = 0.515)	0.899	+3.61%
Severity	2007.1	0.035 (CI = +/-0.004; p = 0.000)	0.015 (CI = +/-0.043; p = 0.480)	0.891	+3.59%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.013 (CI = +/-0.044; p = 0.552)	0.880	+3.55%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.012 (CI = +/-0.046; p = 0.596)	0.871	+3.57%
Severity	2008.2	0.036 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.046; p = 0.483)	0.869	+3.65%
Severity	2009.1	0.036 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.048; p = 0.531)	0.860	+3.67%
Severity	2009.2	0.037 (CI = +/-0.006; p = 0.000)	0.021 (CI = +/-0.048; p = 0.374)	0.865	+3.81%
Severity	2010.1	0.037 (CI = +/-0.006; p = 0.000)	0.023 (CI = +/-0.050; p = 0.356)	0.851	+3.77%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.052; p = 0.402)	0.833	+3.74%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.021 (CI = +/-0.054; p = 0.420)	0.818	+3.74%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.024 (CI = +/-0.056; p = 0.373)	0.806	+3.81%
Severity	2012.1	0.039 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.057; p = 0.496)	0.804	+3.95%
Severity	2012.2	0.039 (CI = +/-0.009; p = 0.000)	0.020 (CI = +/-0.060; p = 0.500)	0.782	+3.97%
Severity	2013.1	0.040 (CI = +/-0.010; p = 0.000)	0.016 (CI = +/-0.063; p = 0.607)	0.772	+4.08%
Severity	2013.2	0.038 (CI = +/-0.011; p = 0.000)	0.011 (CI = +/-0.065; p = 0.737)	0.734	+3.92%
Severity	2014.1	0.035 (CI = +/-0.011; p = 0.000)	0.022 (CI = +/-0.064; p = 0.482)	0.700	+3.59%
Severity	2014.2	0.036 (CI = +/-0.012; p = 0.000)	0.024 (CI = +/-0.068; p = 0.463)	0.670	+3.66%
Severity	2015.1	0.037 (CI = +/-0.014; p = 0.000)	0.022 (CI = +/-0.072; p = 0.534)	0.645	+3.74%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.000)	0.028 (CI = +/-0.076; p = 0.443)	0.636	+3.97%
Severity	2016.1	0.043 (CI = +/-0.017; p = 0.000)	0.016 (CI = +/-0.077; p = 0.655)	0.665	+4.39%
Severity	2016.2	0.044 (CI = +/-0.019; p = 0.000)	0.020 (CI = +/-0.083; p = 0.614)	0.627	+4.53%
Severity	2017.1	0.048 (CI = +/-0.022; p = 0.001)	0.010 (CI = +/-0.088; p = 0.803)	0.629	+4.93%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.549)	0.285 (CI = +/-0.061; p = 0.000)	0.713	-0.17%
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.787)	0.280 (CI = +/-0.062; p = 0.000)	0.705	-0.08%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.908)	0.286 (CI = +/-0.062; p = 0.000)	0.720	+0.03%
Frequency	2007.1	0.002 (CI = +/-0.006; p = 0.630)	0.279 (CI = +/-0.062; p = 0.000)	0.716	+0.15%
Frequency	2007.2	0.003 (CI = +/-0.007; p = 0.409)	0.286 (CI = +/-0.062; p = 0.000)	0.729	+0.27%
Frequency	2008.1	0.004 (CI = +/-0.007; p = 0.194)	0.277 (CI = +/-0.062; p = 0.000)	0.734	+0.44%
Frequency	2008.2	0.006 (CI = +/-0.007; p = 0.111)	0.283 (CI = +/-0.062; p = 0.000)	0.745	+0.56%
Frequency	2009.1	0.007 (CI = +/-0.007; p = 0.075)	0.278 (CI = +/-0.064; p = 0.000)	0.744	+0.66%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.087)	0.279 (CI = +/-0.066; p = 0.000)	0.733	+0.68%
Frequency	2010.1	0.008 (CI = +/-0.008; p = 0.070)	0.274 (CI = +/-0.068; p = 0.000)	0.730	+0.78%
Frequency	2010.2	0.008 (CI = +/-0.009; p = 0.071)	0.277 (CI = +/-0.070; p = 0.000)	0.722	+0.83%
Frequency	2011.1	0.009 (CI = +/-0.010; p = 0.055)	0.271 (CI = +/-0.073; p = 0.000)	0.720	+0.95%
Frequency	2011.2	0.008 (CI = +/-0.010; p = 0.118)	0.266 (CI = +/-0.075; p = 0.000)	0.697	+0.82%
Frequency	2012.1	0.005 (CI = +/-0.011; p = 0.310)	0.277 (CI = +/-0.074; p = 0.000)	0.726	+0.54%
Frequency	2012.2	0.001 (CI = +/-0.010; p = 0.789)	0.262 (CI = +/-0.069; p = 0.000)	0.736	+0.13%
Frequency	2013.1	0.000 (CI = +/-0.011; p = 0.980)	0.268 (CI = +/-0.071; p = 0.000)	0.740	-0.01%
Frequency	2013.2	-0.001 (CI = +/-0.012; p = 0.915)	0.266 (CI = +/-0.075; p = 0.000)	0.727	-0.06%
Frequency	2014.1	0.002 (CI = +/-0.013; p = 0.743)	0.256 (CI = +/-0.077; p = 0.000)	0.718	+0.21%
Frequency	2014.2	-0.002 (CI = +/-0.014; p = 0.762)	0.243 (CI = +/-0.075; p = 0.000)	0.717	-0.20%
Frequency	2015.1	-0.005 (CI = +/-0.015; p = 0.455)	0.254 (CI = +/-0.076; p = 0.000)	0.739	-0.53%
Frequency	2015.2	-0.010 (CI = +/-0.015; p = 0.186)	0.241 (CI = +/-0.075; p = 0.000)	0.750	-0.98%
Frequency	2016.1	-0.014 (CI = +/-0.016; p = 0.077)	0.254 (CI = +/-0.075; p = 0.000)	0.779	-1.44%
Frequency	2016.2	-0.013 (CI = +/-0.019; p = 0.153)	0.258 (CI = +/-0.080; p = 0.000)	0.778	-1.29%
Frequency	2017.1	-0.021 (CI = +/-0.018; p = 0.028)	0.278 (CI = +/-0.074; p = 0.000)	0.842	-2.09%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.030 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.215; p = 0.143)	0.544	+3.00%
Loss Cost	2006.1	0.031 (CI = +/-0.015; p = 0.000)	0.148 (CI = +/-0.218; p = 0.177)	0.546	+3.17%
Loss Cost	2006.2	0.029 (CI = +/-0.015; p = 0.001)	0.161 (CI = +/-0.221; p = 0.147)	0.516	+2.95%
Loss Cost	2007.1	0.032 (CI = +/-0.016; p = 0.000)	0.144 (CI = +/-0.222; p = 0.196)	0.534	+3.24%
Loss Cost	2007.2	0.030 (CI = +/-0.017; p = 0.001)	0.153 (CI = +/-0.227; p = 0.180)	0.505	+3.09%
Loss Cost	2008.1	0.035 (CI = +/-0.018; p = 0.000)	0.127 (CI = +/-0.224; p = 0.256)	0.543	+3.54%
Loss Cost	2008.2	0.035 (CI = +/-0.019; p = 0.001)	0.127 (CI = +/-0.231; p = 0.269)	0.522	+3.54%
Loss Cost	2009.1	0.039 (CI = +/-0.020; p = 0.000)	0.105 (CI = +/-0.232; p = 0.361)	0.546	+3.96%
Loss Cost	2009.2	0.038 (CI = +/-0.022; p = 0.001)	0.112 (CI = +/-0.240; p = 0.347)	0.515	+3.83%
Loss Cost	2010.1	0.041 (CI = +/-0.023; p = 0.001)	0.093 (CI = +/-0.244; p = 0.439)	0.525	+4.20%
Loss Cost	2010.2	0.038 (CI = +/-0.025; p = 0.005)	0.111 (CI = +/-0.250; p = 0.367)	0.482	+3.82%
Loss Cost	2011.1	0.042 (CI = +/-0.027; p = 0.003)	0.087 (CI = +/-0.254; p = 0.483)	0.503	+4.34%
Loss Cost	2011.2	0.037 (CI = +/-0.029; p = 0.014)	0.114 (CI = +/-0.258; p = 0.370)	0.453	+3.75%
Loss Cost	2012.1	0.038 (CI = +/-0.032; p = 0.020)	0.107 (CI = +/-0.270; p = 0.419)	0.436	+3.91%
Loss Cost	2012.2	0.026 (CI = +/-0.032; p = 0.104)	0.160 (CI = +/-0.256; p = 0.207)	0.387	+2.63%
Loss Cost	2013.1	0.029 (CI = +/-0.035; p = 0.100)	0.147 (CI = +/-0.268; p = 0.267)	0.386	+2.97%
Loss Cost	2013.2	0.018 (CI = +/-0.037; p = 0.327)	0.191 (CI = +/-0.266; p = 0.148)	0.338	+1.81%
Loss Cost	2014.1	0.021 (CI = +/-0.042; p = 0.299)	0.178 (CI = +/-0.282; p = 0.200)	0.336	+2.17%
Loss Cost	2014.2	0.005 (CI = +/-0.044; p = 0.826)	0.239 (CI = +/-0.271; p = 0.080)	0.309	+0.46%
Loss Cost	2015.1	0.004 (CI = +/-0.050; p = 0.857)	0.240 (CI = +/-0.292; p = 0.100)	0.295	+0.43%
Loss Cost	2015.2	-0.016 (CI = +/-0.053; p = 0.525)	0.307 (CI = +/-0.284; p = 0.036)	0.307	-1.59%
Loss Cost	2016.1	-0.013 (CI = +/-0.062; p = 0.649)	0.299 (CI = +/-0.309; p = 0.057)	0.303	-1.33%
Loss Cost	2016.2	-0.031 (CI = +/-0.071; p = 0.353)	0.351 (CI = +/-0.323; p = 0.036)	0.314	-3.08%
Loss Cost	2017.1	-0.036 (CI = +/-0.085; p = 0.373)	0.363 (CI = +/-0.359; p = 0.048)	0.307	-3.54%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.072; p = 0.033)	0.920	+3.49%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.086 (CI = +/-0.071; p = 0.019)	0.917	+3.37%
Severity	2006.2	0.031 (CI = +/-0.005; p = 0.000)	0.097 (CI = +/-0.067; p = 0.006)	0.920	+3.19%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.101 (CI = +/-0.068; p = 0.005)	0.914	+3.13%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.106 (CI = +/-0.068; p = 0.003)	0.909	+3.03%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.107 (CI = +/-0.070; p = 0.004)	0.902	+3.03%
Severity	2008.2	0.030 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.072; p = 0.007)	0.898	+3.09%
Severity	2009.1	0.030 (CI = +/-0.006; p = 0.000)	0.103 (CI = +/-0.075; p = 0.008)	0.890	+3.09%
Severity	2009.2	0.032 (CI = +/-0.007; p = 0.000)	0.097 (CI = +/-0.075; p = 0.014)	0.890	+3.21%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.101 (CI = +/-0.078; p = 0.013)	0.881	+3.13%
Severity	2010.2	0.029 (CI = +/-0.008; p = 0.000)	0.108 (CI = +/-0.079; p = 0.010)	0.871	+2.99%
Severity	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.082; p = 0.011)	0.859	+2.94%
Severity	2011.2	0.029 (CI = +/-0.009; p = 0.000)	0.110 (CI = +/-0.086; p = 0.014)	0.848	+2.94%
Severity	2012.1	0.030 (CI = +/-0.010; p = 0.000)	0.104 (CI = +/-0.089; p = 0.023)	0.844	+3.08%
Severity	2012.2	0.029 (CI = +/-0.011; p = 0.000)	0.109 (CI = +/-0.092; p = 0.023)	0.828	+2.96%
Severity	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.105 (CI = +/-0.097; p = 0.035)	0.818	+3.05%
Severity	2013.2	0.026 (CI = +/-0.013; p = 0.001)	0.122 (CI = +/-0.096; p = 0.015)	0.809	+2.61%
Severity	2014.1	0.019 (CI = +/-0.013; p = 0.006)	0.149 (CI = +/-0.084; p = 0.002)	0.830	+1.90%
Severity	2014.2	0.017 (CI = +/-0.014; p = 0.024)	0.156 (CI = +/-0.088; p = 0.002)	0.818	+1.69%
Severity	2015.1	0.016 (CI = +/-0.016; p = 0.059)	0.160 (CI = +/-0.095; p = 0.003)	0.804	+1.58%
Severity	2015.2	0.015 (CI = +/-0.019; p = 0.110)	0.162 (CI = +/-0.103; p = 0.005)	0.791	+1.53%
Severity	2016.1	0.019 (CI = +/-0.022; p = 0.080)	0.149 (CI = +/-0.109; p = 0.011)	0.796	+1.95%
Severity	2016.2	0.016 (CI = +/-0.026; p = 0.201)	0.158 (CI = +/-0.118; p = 0.013)	0.777	+1.62%
Severity	2017.1	0.018 (CI = +/-0.031; p = 0.222)	0.152 (CI = +/-0.131; p = 0.027)	0.765	+1.85%
Frequency	2005.2	-0.005 (CI = +/-0.013; p = 0.480)	0.080 (CI = +/-0.210; p = 0.446)	-0.038	-0.47%
Frequency	2006.1	-0.002 (CI = +/-0.014; p = 0.777)	0.062 (CI = +/-0.209; p = 0.553)	-0.049	-0.20%
Frequency	2006.2	-0.002 (CI = +/-0.015; p = 0.750)	0.064 (CI = +/-0.214; p = 0.547)	-0.050	-0.23%
Frequency	2007.1	0.001 (CI = +/-0.015; p = 0.891)	0.043 (CI = +/-0.213; p = 0.682)	-0.050	+0.10%
Frequency	2007.2	0.001 (CI = +/-0.017; p = 0.950)	0.046 (CI = +/-0.219; p = 0.668)	-0.054	+0.05%
Frequency	2008.1	0.005 (CI = +/-0.017; p = 0.555)	0.021 (CI = +/-0.216; p = 0.846)	-0.037	+0.50%
Frequency	2008.2	0.004 (CI = +/-0.018; p = 0.632)	0.024 (CI = +/-0.222; p = 0.825)	-0.045	+0.43%
Frequency	2009.1	0.008 (CI = +/-0.019; p = 0.378)	0.002 (CI = +/-0.222; p = 0.985)	-0.021	+0.84%
Frequency	2009.2	0.006 (CI = +/-0.021; p = 0.558)	0.015 (CI = +/-0.228; p = 0.894)	-0.044	+0.60%
Frequency	2010.1	0.010 (CI = +/-0.022; p = 0.339)	-0.008 (CI = +/-0.230; p = 0.946)	-0.017	+1.04%
Frequency	2010.2	0.008 (CI = +/-0.024; p = 0.491)	0.004 (CI = +/-0.237; p = 0.974)	-0.042	+0.81%
Frequency	2011.1	0.013 (CI = +/-0.025; p = 0.277)	-0.023 (CI = +/-0.239; p = 0.847)	-0.007	+1.36%
Frequency	2011.2	0.008 (CI = +/-0.027; p = 0.549)	0.004 (CI = +/-0.242; p = 0.975)	-0.054	+0.79%
Frequency	2012.1	0.008 (CI = +/-0.030; p = 0.579)	0.003 (CI = +/-0.253; p = 0.982)	-0.062	+0.81%
Frequency	2012.2	-0.003 (CI = +/-0.030; p = 0.826)	0.051 (CI = +/-0.242; p = 0.663)	-0.088	-0.32%
Frequency	2013.1	-0.001 (CI = +/-0.034; p = 0.963)	0.041 (CI = +/-0.254; p = 0.739)	-0.094	-0.08%
Frequency	2013.2	-0.008 (CI = +/-0.037; p = 0.661)	0.069 (CI = +/-0.261; p = 0.586)	-0.092	-0.78%
Frequency	2014.1	0.003 (CI = +/-0.040; p = 0.890)	0.029 (CI = +/-0.264; p = 0.817)	-0.099	+0.27%
Frequency	2014.2	-0.012 (CI = +/-0.042; p = 0.543)	0.083 (CI = +/-0.258; p = 0.505)	-0.092	-1.21%
Frequency	2015.1	-0.011 (CI = +/-0.048; p = 0.621)	0.080 (CI = +/-0.278; p = 0.547)	-0.105	-1.13%
Frequency	2015.2	-0.031 (CI = +/-0.050; p = 0.201)	0.145 (CI = +/-0.268; p = 0.266)	-0.011	-3.07%
Frequency	2016.1	-0.033 (CI = +/-0.059; p = 0.252)	0.150 (CI = +/-0.293; p = 0.289)	-0.035	-3.22%
Frequency	2016.2	-0.047 (CI = +/-0.068; p = 0.154)	0.192 (CI = +/-0.310; p = 0.202)	0.025	-4.62%
Frequency	2017.1	-0.054 (CI = +/-0.082; p = 0.171)	0.211 (CI = +/-0.343; p = 0.202)	0.016	-5.29%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Seasonality	Scalar_shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.031 (CI = +/-0.007; p = 0.000)	0.294 (CI = +/-0.061; p = 0.000)	0.113 (CI = +/-0.110; p = 0.045)	0.881	+3.18%
Loss Cost	2006.1	0.031 (CI = +/-0.007; p = 0.000)	0.295 (CI = +/-0.062; p = 0.000)	0.114 (CI = +/-0.113; p = 0.048)	0.880	+3.17%
Loss Cost	2006.2	0.031 (CI = +/-0.008; p = 0.000)	0.294 (CI = +/-0.064; p = 0.000)	0.115 (CI = +/-0.116; p = 0.052)	0.868	+3.15%
Loss Cost	2007.1	0.032 (CI = +/-0.008; p = 0.000)	0.291 (CI = +/-0.066; p = 0.000)	0.110 (CI = +/-0.118; p = 0.067)	0.869	+3.24%
Loss Cost	2007.2	0.033 (CI = +/-0.009; p = 0.000)	0.294 (CI = +/-0.068; p = 0.000)	0.105 (CI = +/-0.121; p = 0.087)	0.861	+3.32%
Loss Cost	2008.1	0.035 (CI = +/-0.009; p = 0.000)	0.285 (CI = +/-0.068; p = 0.000)	0.093 (CI = +/-0.120; p = 0.122)	0.871	+3.54%
Loss Cost	2008.2	0.037 (CI = +/-0.010; p = 0.000)	0.295 (CI = +/-0.067; p = 0.000)	0.078 (CI = +/-0.118; p = 0.188)	0.877	+3.81%
Loss Cost	2009.1	0.039 (CI = +/-0.010; p = 0.000)	0.290 (CI = +/-0.068; p = 0.000)	0.070 (CI = +/-0.120; p = 0.239)	0.879	+3.96%
Loss Cost	2009.2	0.041 (CI = +/-0.011; p = 0.000)	0.296 (CI = +/-0.070; p = 0.000)	0.060 (CI = +/-0.122; p = 0.323)	0.875	+4.15%
Loss Cost	2010.1	0.041 (CI = +/-0.012; p = 0.000)	0.295 (CI = +/-0.073; p = 0.000)	0.057 (CI = +/-0.126; p = 0.358)	0.874	+4.20%
Loss Cost	2010.2	0.041 (CI = +/-0.013; p = 0.000)	0.295 (CI = +/-0.076; p = 0.000)	0.058 (CI = +/-0.132; p = 0.376)	0.858	+4.20%
Loss Cost	2011.1	0.042 (CI = +/-0.014; p = 0.000)	0.291 (CI = +/-0.079; p = 0.000)	0.051 (CI = +/-0.136; p = 0.441)	0.859	+4.34%
Loss Cost	2011.2	0.041 (CI = +/-0.016; p = 0.000)	0.287 (CI = +/-0.082; p = 0.000)	0.059 (CI = +/-0.142; p = 0.400)	0.837	+4.19%
Loss Cost	2012.1	0.038 (CI = +/-0.017; p = 0.000)	0.294 (CI = +/-0.084; p = 0.000)	0.070 (CI = +/-0.145; p = 0.328)	0.838	+3.91%
Loss Cost	2012.2	0.031 (CI = +/-0.017; p = 0.001)	0.275 (CI = +/-0.078; p = 0.000)	0.104 (CI = +/-0.135; p = 0.124)	0.833	+3.15%
Loss Cost	2013.1	0.029 (CI = +/-0.019; p = 0.004)	0.279 (CI = +/-0.082; p = 0.000)	0.110 (CI = +/-0.141; p = 0.118)	0.832	+2.97%
Loss Cost	2013.2	0.024 (CI = +/-0.020; p = 0.022)	0.267 (CI = +/-0.082; p = 0.000)	0.133 (CI = +/-0.143; p = 0.068)	0.813	+2.44%
Loss Cost	2014.1	0.021 (CI = +/-0.022; p = 0.060)	0.272 (CI = +/-0.086; p = 0.000)	0.142 (CI = +/-0.150; p = 0.063)	0.814	+2.17%
Loss Cost	2014.2	0.012 (CI = +/-0.023; p = 0.283)	0.254 (CI = +/-0.082; p = 0.000)	0.178 (CI = +/-0.144; p = 0.019)	0.810	+1.21%
Loss Cost	2015.1	0.004 (CI = +/-0.024; p = 0.710)	0.266 (CI = +/-0.081; p = 0.000)	0.203 (CI = +/-0.142; p = 0.008)	0.835	+0.43%
Loss Cost	2015.2	-0.006 (CI = +/-0.025; p = 0.603)	0.249 (CI = +/-0.077; p = 0.000)	0.240 (CI = +/-0.137; p = 0.002)	0.844	-0.62%
Loss Cost	2016.1	-0.013 (CI = +/-0.028; p = 0.320)	0.259 (CI = +/-0.078; p = 0.000)	0.261 (CI = +/-0.141; p = 0.002)	0.859	-1.33%
Loss Cost	2016.2	-0.018 (CI = +/-0.034; p = 0.275)	0.253 (CI = +/-0.084; p = 0.000)	0.274 (CI = +/-0.155; p = 0.003)	0.849	-1.75%
Loss Cost	2017.1	-0.036 (CI = +/-0.031; p = 0.025)	0.274 (CI = +/-0.069; p = 0.000)	0.321 (CI = +/-0.129; p = 0.000)	0.913	-3.54%
Severity	2005.2	0.034 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.040; p = 0.588)	0.077 (CI = +/-0.073; p = 0.040)	0.919	+3.49%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.016 (CI = +/-0.040; p = 0.411)	0.084 (CI = +/-0.072; p = 0.023)	0.916	+3.37%
Severity	2006.2	0.031 (CI = +/-0.005; p = 0.000)	0.009 (CI = +/-0.038; p = 0.639)	0.096 (CI = +/-0.068; p = 0.007)	0.918	+3.20%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.011 (CI = +/-0.039; p = 0.551)	0.099 (CI = +/-0.069; p = 0.006)	0.912	+3.13%
Severity	2007.2	0.030 (CI = +/-0.005; p = 0.000)	0.008 (CI = +/-0.039; p = 0.694)	0.105 (CI = +/-0.070; p = 0.004)	0.906	+3.04%
Severity	2008.1	0.030 (CI = +/-0.006; p = 0.000)	0.008 (CI = +/-0.041; p = 0.691)	0.106 (CI = +/-0.072; p = 0.005)	0.899	+3.03%
Severity	2008.2	0.031 (CI = +/-0.006; p = 0.000)	0.011 (CI = +/-0.042; p = 0.607)	0.101 (CI = +/-0.074; p = 0.009)	0.895	+3.10%
Severity	2009.1	0.030 (CI = +/-0.007; p = 0.000)	0.011 (CI = +/-0.043; p = 0.610)	0.102 (CI = +/-0.076; p = 0.010)	0.887	+3.09%
Severity	2009.2	0.032 (CI = +/-0.007; p = 0.000)	0.016 (CI = +/-0.044; p = 0.469)	0.094 (CI = +/-0.077; p = 0.018)	0.888	+3.23%
Severity	2010.1	0.031 (CI = +/-0.007; p = 0.000)	0.019 (CI = +/-0.045; p = 0.399)	0.099 (CI = +/-0.078; p = 0.016)	0.879	+3.13%
Severity	2010.2	0.030 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.046; p = 0.510)	0.105 (CI = +/-0.080; p = 0.013)	0.868	+3.01%
Severity	2011.1	0.029 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.048; p = 0.472)	0.108 (CI = +/-0.083; p = 0.013)	0.856	+2.94%
Severity	2011.2	0.029 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.050; p = 0.475)	0.107 (CI = +/-0.087; p = 0.019)	0.845	+2.97%
Severity	2012.1	0.030 (CI = +/-0.011; p = 0.000)	0.015 (CI = +/-0.052; p = 0.561)	0.102 (CI = +/-0.090; p = 0.029)	0.839	+3.08%
Severity	2012.2	0.029 (CI = +/-0.012; p = 0.000)	0.013 (CI = +/-0.055; p = 0.638)	0.106 (CI = +/-0.095; p = 0.030)	0.822	+2.99%
Severity	2013.1	0.030 (CI = +/-0.013; p = 0.000)	0.011 (CI = +/-0.058; p = 0.689)	0.104 (CI = +/-0.100; p = 0.042)	0.810	+3.05%
Severity	2013.2	0.026 (CI = +/-0.014; p = 0.001)	0.002 (CI = +/-0.057; p = 0.952)	0.122 (CI = +/-0.100; p = 0.020)	0.797	+2.62%
Severity	2014.1	0.019 (CI = +/-0.013; p = 0.007)	0.015 (CI = +/-0.049; p = 0.518)	0.147 (CI = +/-0.086; p = 0.002)	0.825	+1.90%
Severity	2014.2	0.017 (CI = +/-0.015; p = 0.026)	0.012 (CI = +/-0.052; p = 0.629)	0.153 (CI = +/-0.092; p = 0.003)	0.809	+1.73%
Severity	2015.1	0.016 (CI = +/-0.017; p = 0.066)	0.015 (CI = +/-0.056; p = 0.583)	0.158 (CI = +/-0.098; p = 0.004)	0.795	+1.58%
Severity	2015.2	0.016 (CI = +/-0.020; p = 0.111)	0.015 (CI = +/-0.060; p = 0.606)	0.158 (CI = +/-0.107; p = 0.007)	0.779	+1.59%
Severity	2016.1	0.019 (CI = +/-0.023; p = 0.091)	0.010 (CI = +/-0.063; p = 0.742)	0.147 (CI = +/-0.114; p = 0.016)	0.781	+1.95%
Severity	2016.2	0.016 (CI = +/-0.027; p = 0.217)	0.006 (CI = +/-0.069; p = 0.857)	0.156 (CI = +/-0.126; p = 0.020)	0.757	+1.65%
Severity	2017.1	0.018 (CI = +/-0.033; p = 0.245)	0.004 (CI = +/-0.075; p = 0.919)	0.151 (CI = +/-0.140; p = 0.036)	0.742	+1.85%
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.390)	0.283 (CI = +/-0.062; p = 0.000)	0.036 (CI = +/-0.112; p = 0.518)	0.708	-0.30%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.598)	0.279 (CI = +/-0.062; p = 0.000)	0.029 (CI = +/-0.113; p = 0.599)	0.698	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.008; p = 0.907)	0.285 (CI = +/-0.063; p = 0.000)	0.019 (CI = +/-0.113; p = 0.734)	0.712	-0.05%
Frequency	2007.1	0.001 (CI = +/-0.008; p = 0.795)	0.279 (CI = +/-0.063; p = 0.000)	0.011 (CI = +/-0.113; p = 0.850)	0.707	+0.10%
Frequency	2007.2	0.003 (CI = +/-0.009; p = 0.523)	0.286 (CI = +/-0.064; p = 0.000)	0.000 (CI = +/-0.114; p = 0.998)	0.720	+0.27%
Frequency	2008.1	0.005 (CI = +/-0.009; p = 0.256)	0.277 (CI = +/-0.063; p = 0.000)	-0.012 (CI = +/-0.111; p = 0.823)	0.725	+0.50%
Frequency	2008.2	0.007 (CI = +/-0.009; p = 0.139)	0.285 (CI = +/-0.063; p = 0.000)	-0.024 (CI = +/-0.112; p = 0.667)	0.738	+0.69%
Frequency	2009.1	0.008 (CI = +/-0.010; p = 0.089)	0.279 (CI = +/-0.065; p = 0.000)	-0.031 (CI = +/-0.113; p = 0.573)	0.737	+0.84%
Frequency	2009.2	0.009 (CI = +/-0.011; p = 0.098)	0.281 (CI = +/-0.067; p = 0.000)	-0.034 (CI = +/-0.118; p = 0.554)	0.726	+0.89%
Frequency	2010.1	0.010 (CI = +/-0.011; p = 0.073)	0.276 (CI = +/-0.069; p = 0.000)	-0.041 (CI = +/-0.120; p = 0.485)	0.725	+1.04%
Frequency	2010.2	0.011 (CI = +/-0.012; p = 0.068)	0.280 (CI = +/-0.072; p = 0.000)	-0.047 (CI = +/-0.124; p = 0.439)	0.717	+1.15%
Frequency	2011.1	0.013 (CI = +/-0.013; p = 0.047)	0.274 (CI = +/-0.073; p = 0.000)	-0.056 (CI = +/-0.127; p = 0.367)	0.718	+1.36%
Frequency	2011.2	0.012 (CI = +/-0.015; p = 0.106)	0.269 (CI = +/-0.076; p = 0.000)	-0.048 (CI = +/-0.132; p = 0.456)	0.691	+1.19%
Frequency	2012.1	0.008 (CI = +/-0.015; p = 0.290)	0.279 (CI = +/-0.076; p = 0.000)	-0.032 (CI = +/-0.132; p = 0.613)	0.716	+0.81%
Frequency	2012.2	0.002 (CI = +/-0.015; p = 0.833)	0.262 (CI = +/-0.071; p = 0.000)	-0.002 (CI = +/-0.123; p = 0.967)	0.722	+0.16%
Frequency	2013.1	-0.001 (CI = +/-0.017; p = 0.926)	0.267 (CI = +/-0.074; p = 0.000)	0.006 (CI = +/-0.128; p = 0.917)	0.726	-0.08%
Frequency	2013.2	-0.002 (CI = +/-0.019; p = 0.848)	0.265 (CI = +/-0.078; p = 0.000)	0.011 (CI = +/-0.136; p = 0.870)	0.712	-0.18%
Frequency	2014.1	0.003 (CI = +/-0.021; p = 0.791)	0.257 (CI = +/-0.080; p = 0.000)	-0.005 (CI = +/-0.139; p = 0.942)	0.701	+0.27%
Frequency	2014.2	-0.005 (CI = +/-0.022; p = 0.630)	0.241 (CI = +/-0.078; p = 0.000)	0.025 (CI = +/-0.137; p = 0.701)	0.702	-0.51%
Frequency	2015.1	-0.011 (CI = +/-0.024; p = 0.325)	0.252 (CI = +/-0.078; p = 0.000)	0.045 (CI = +/-0.138; p = 0.495)	0.730	-1.13%
Frequency	2015.2	-0.022 (CI = +/-0.024; p = 0.074)	0.234 (CI = +/-0.074; p = 0.000)	0.083 (CI = +/-0.132; p = 0.200)	0.763	-2.18%
Frequency	2016.1	-0.033 (CI = +/-0.025; p = 0.014)	0.249 (CI = +/-0.068; p = 0.000)	0.114 (CI = +/-0.123; p = 0.068)	0.821	-3.22%
Frequency	2016.2	-0.034 (CI = +/-0.030; p = 0.029)	0.247 (CI = +/-0.075; p = 0.000)	0.117 (CI = +/-0.138; p = 0.087)	0.817	-3.34%
Frequency	2017.1	-0.054 (CI = +/-0.020; p = 0.000)	0.270 (CI = +/-0.046; p = 0.000)	0.169 (CI = +/-0.085; p = 0.001)	0.941	-5.29%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.046 (CI = +/-0.011; p = 0.000)	0.009 (CI = +/-0.008; p = 0.045)	0.636	+4.66%
Loss Cost	2004.2	0.042 (CI = +/-0.011; p = 0.000)	0.008 (CI = +/-0.008; p = 0.052)	0.608	+4.34%
Loss Cost	2005.1	0.043 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.008; p = 0.051)	0.599	+4.43%
Loss Cost	2005.2	0.041 (CI = +/-0.012; p = 0.000)	0.008 (CI = +/-0.008; p = 0.060)	0.562	+4.17%
Loss Cost	2006.1	0.043 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.008; p = 0.051)	0.573	+4.38%
Loss Cost	2006.2	0.042 (CI = +/-0.013; p = 0.000)	0.008 (CI = +/-0.008; p = 0.059)	0.538	+4.26%
Loss Cost	2007.1	0.045 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.008; p = 0.043)	0.569	+4.58%
Loss Cost	2007.2	0.044 (CI = +/-0.015; p = 0.000)	0.008 (CI = +/-0.008; p = 0.048)	0.539	+4.53%
Loss Cost	2008.1	0.049 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.008; p = 0.028)	0.597	+4.98%
Loss Cost	2008.2	0.049 (CI = +/-0.015; p = 0.000)	0.009 (CI = +/-0.008; p = 0.029)	0.580	+5.07%
Loss Cost	2009.1	0.053 (CI = +/-0.016; p = 0.000)	0.010 (CI = +/-0.008; p = 0.018)	0.620	+5.49%
Loss Cost	2009.2	0.053 (CI = +/-0.017; p = 0.000)	0.010 (CI = +/-0.008; p = 0.021)	0.592	+5.49%
Loss Cost	2010.1	0.057 (CI = +/-0.018; p = 0.000)	0.010 (CI = +/-0.008; p = 0.016)	0.616	+5.88%
Loss Cost	2010.2	0.055 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.008; p = 0.019)	0.575	+5.69%
Loss Cost	2011.1	0.060 (CI = +/-0.019; p = 0.000)	0.010 (CI = +/-0.008; p = 0.013)	0.613	+6.20%
Loss Cost	2011.2	0.057 (CI = +/-0.021; p = 0.000)	0.010 (CI = +/-0.008; p = 0.016)	0.566	+5.89%
Loss Cost	2012.1	0.060 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.008; p = 0.016)	0.560	+6.14%
Loss Cost	2012.2	0.053 (CI = +/-0.022; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.508	+5.40%
Loss Cost	2013.1	0.057 (CI = +/-0.024; p = 0.000)	0.010 (CI = +/-0.008; p = 0.014)	0.526	+5.82%
Loss Cost	2013.2	0.051 (CI = +/-0.025; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.467	+5.26%
Loss Cost	2014.1	0.056 (CI = +/-0.027; p = 0.000)	0.010 (CI = +/-0.008; p = 0.015)	0.489	+5.73%
Loss Cost	2014.2	0.048 (CI = +/-0.028; p = 0.002)	0.010 (CI = +/-0.007; p = 0.013)	0.432	+4.95%
Loss Cost	2015.1	0.051 (CI = +/-0.031; p = 0.003)	0.010 (CI = +/-0.008; p = 0.015)	0.433	+5.26%
Loss Cost	2015.2	0.044 (CI = +/-0.033; p = 0.012)	0.010 (CI = +/-0.007; p = 0.015)	0.383	+4.48%
Loss Cost	2016.1	0.049 (CI = +/-0.036; p = 0.011)	0.010 (CI = +/-0.008; p = 0.016)	0.412	+5.06%
Loss Cost	2016.2	0.045 (CI = +/-0.040; p = 0.031)	0.010 (CI = +/-0.008; p = 0.019)	0.375	+4.62%
Severity	2004.1	0.044 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.937	+4.49%
Severity	2004.2	0.043 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.935	+4.38%
Severity	2005.1	0.042 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.932	+4.29%
Severity	2005.2	0.040 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.936	+4.13%
Severity	2006.1	0.040 (CI = +/-0.004; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.932	+4.07%
Severity	2006.2	0.039 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.929	+3.95%
Severity	2007.1	0.039 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.923	+3.95%
Severity	2007.2	0.038 (CI = +/-0.004; p = 0.000)	0.004 (CI = +/-0.003; p = 0.001)	0.915	+3.91%
Severity	2008.1	0.039 (CI = +/-0.005; p = 0.000)	0.004 (CI = +/-0.003; p = 0.001)	0.910	+3.96%
Severity	2008.2	0.040 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.912	+4.07%
Severity	2009.1	0.040 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.907	+4.13%
Severity	2009.2	0.042 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.916	+4.29%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.907	+4.30%
Severity	2010.2	0.042 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.896	+4.27%
Severity	2011.1	0.042 (CI = +/-0.006; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.887	+4.32%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.882	+4.42%
Severity	2012.1	0.045 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.892	+4.62%
Severity	2012.2	0.045 (CI = +/-0.007; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.880	+4.65%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.000)	0.882	+4.82%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.866	+4.67%
Severity	2014.1	0.043 (CI = +/-0.008; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.858	+4.38%
Severity	2014.2	0.043 (CI = +/-0.009; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.844	+4.44%
Severity	2015.1	0.045 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.001)	0.838	+4.58%
Severity	2015.2	0.047 (CI = +/-0.011; p = 0.000)	0.005 (CI = +/-0.003; p = 0.001)	0.838	+4.78%
Severity	2016.1	0.051 (CI = +/-0.010; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.881	+5.22%
Severity	2016.2	0.051 (CI = +/-0.012; p = 0.000)	0.005 (CI = +/-0.002; p = 0.000)	0.867	+5.28%
Frequency	2004.1	0.002 (CI = +/-0.011; p = 0.759)	0.003 (CI = +/-0.008; p = 0.412)	-0.035	+0.16%
Frequency	2004.2	0.000 (CI = +/-0.011; p = 0.939)	0.003 (CI = +/-0.008; p = 0.467)	-0.034	-0.04%
Frequency	2005.1	0.001 (CI = +/-0.012; p = 0.819)	0.003 (CI = +/-0.008; p = 0.420)	-0.037	+0.13%
Frequency	2005.2	0.000 (CI = +/-0.012; p = 0.950)	0.003 (CI = +/-0.008; p = 0.450)	-0.038	+0.04%
Frequency	2006.1	0.003 (CI = +/-0.012; p = 0.629)	0.004 (CI = +/-0.008; p = 0.380)	-0.036	+0.30%
Frequency	2006.2	0.003 (CI = +/-0.013; p = 0.655)	0.004 (CI = +/-0.008; p = 0.390)	-0.038	+0.29%
Frequency	2007.1	0.006 (CI = +/-0.013; p = 0.369)	0.004 (CI = +/-0.008; p = 0.319)	-0.022	+0.60%
Frequency	2007.2	0.006 (CI = +/-0.014; p = 0.410)	0.004 (CI = +/-0.008; p = 0.331)	-0.027	+0.59%
Frequency	2008.1	0.010 (CI = +/-0.015; p = 0.179)	0.005 (CI = +/-0.008; p = 0.254)	0.008	+0.98%
Frequency	2008.2	0.010 (CI = +/-0.016; p = 0.219)	0.004 (CI = +/-0.008; p = 0.267)	-0.001	+0.96%
Frequency	2009.1	0.013 (CI = +/-0.016; p = 0.107)	0.005 (CI = +/-0.008; p = 0.218)	0.036	+1.31%
Frequency	2009.2	0.011 (CI = +/-0.017; p = 0.182)	0.005 (CI = +/-0.008; p = 0.242)	0.010	+1.14%
Frequency	2010.1	0.015 (CI = +/-0.018; p = 0.094)	0.005 (CI = +/-0.008; p = 0.202)	0.048	+1.51%
Frequency	2010.2	0.014 (CI = +/-0.019; p = 0.155)	0.005 (CI = +/-0.008; p = 0.223)	0.022	+1.36%
Frequency	2011.1	0.018 (CI = +/-0.020; p = 0.075)	0.005 (CI = +/-0.008; p = 0.184)	0.068	+1.80%
Frequency	2011.2	0.014 (CI = +/-0.021; p = 0.178)	0.005 (CI = +/-0.008; p = 0.208)	0.021	+1.41%
Frequency	2012.1	0.014 (CI = +/-0.023; p = 0.199)	0.005 (CI = +/-0.008; p = 0.217)	0.014	+1.45%
Frequency	2012.2	0.007 (CI = +/-0.023; p = 0.514)	0.005 (CI = +/-0.008; p = 0.232)	-0.021	+0.73%
Frequency	2013.1	0.009 (CI = +/-0.025; p = 0.430)	0.005 (CI = +/-0.008; p = 0.230)	-0.018	+0.95%
Frequency	2013.2	0.006 (CI = +/-0.027; p = 0.658)	0.005 (CI = +/-0.008; p = 0.250)	-0.030	+0.57%
Frequency	2014.1	0.013 (CI = +/-0.027; p = 0.336)	0.005 (CI = +/-0.008; p = 0.211)	-0.003	+1.30%
Frequency	2014.2	0.005 (CI = +/-0.028; p = 0.719)	0.005 (CI = +/-0.007; p = 0.208)	-0.014	+0.49%
Frequency	2015.1	0.006 (CI = +/-0.031; p = 0.668)	0.005 (CI = +/-0.008; p = 0.220)	-0.022	+0.64%
Frequency	2015.2	-0.003 (CI = +/-0.032; p = 0.851)	0.005 (CI = +/-0.007; p = 0.201)	0.018	-0.29%
Frequency	2016.1	-0.002 (CI = +/-0.036; p = 0.926)	0.005 (CI = +/-0.008; p = 0.219)	-0.003	-0.16%
Frequency	2016.2	-0.006 (CI = +/-0.041; p = 0.740)	0.005 (CI = +/-0.008; p = 0.223)	0.012	-0.63%

Comprehensive - Excluding Cat

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.040 (CI = +/-0.011; p = 0.000)	0.604	+4.12%
Loss Cost	2004.2	0.037 (CI = +/-0.010; p = 0.000)	0.576	+3.81%
Loss Cost	2005.1	0.038 (CI = +/-0.011; p = 0.000)	0.564	+3.87%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.527	+3.62%
Loss Cost	2006.1	0.037 (CI = +/-0.012; p = 0.000)	0.533	+3.78%
Loss Cost	2006.2	0.036 (CI = +/-0.012; p = 0.000)	0.498	+3.65%
Loss Cost	2007.1	0.038 (CI = +/-0.013; p = 0.000)	0.523	+3.90%
Loss Cost	2007.2	0.038 (CI = +/-0.014; p = 0.000)	0.490	+3.83%
Loss Cost	2008.1	0.041 (CI = +/-0.014; p = 0.000)	0.538	+4.19%
Loss Cost	2008.2	0.041 (CI = +/-0.015; p = 0.000)	0.518	+4.23%
Loss Cost	2009.1	0.045 (CI = +/-0.015; p = 0.000)	0.548	+4.57%
Loss Cost	2009.2	0.044 (CI = +/-0.016; p = 0.000)	0.516	+4.52%
Loss Cost	2010.1	0.047 (CI = +/-0.017; p = 0.000)	0.532	+4.82%
Loss Cost	2010.2	0.045 (CI = +/-0.018; p = 0.000)	0.485	+4.60%
Loss Cost	2011.1	0.049 (CI = +/-0.019; p = 0.000)	0.513	+5.00%
Loss Cost	2011.2	0.046 (CI = +/-0.020; p = 0.000)	0.456	+4.66%
Loss Cost	2012.1	0.047 (CI = +/-0.022; p = 0.000)	0.444	+4.83%
Loss Cost	2012.2	0.040 (CI = +/-0.023; p = 0.001)	0.367	+4.11%
Loss Cost	2013.1	0.043 (CI = +/-0.024; p = 0.001)	0.376	+4.43%
Loss Cost	2013.2	0.038 (CI = +/-0.026; p = 0.007)	0.293	+3.86%
Loss Cost	2014.1	0.042 (CI = +/-0.028; p = 0.007)	0.308	+4.24%
Loss Cost	2014.2	0.034 (CI = +/-0.030; p = 0.029)	0.207	+3.45%
Loss Cost	2015.1	0.037 (CI = +/-0.034; p = 0.035)	0.203	+3.72%
Loss Cost	2015.2	0.029 (CI = +/-0.036; p = 0.110)	0.105	+2.95%
Loss Cost	2016.1	0.035 (CI = +/-0.041; p = 0.088)	0.136	+3.55%
Loss Cost	2016.2	0.031 (CI = +/-0.047; p = 0.172)	0.072	+3.18%
Severity	2004.1	0.041 (CI = +/-0.004; p = 0.000)	0.915	+4.16%
Severity	2004.2	0.040 (CI = +/-0.004; p = 0.000)	0.913	+4.05%
Severity	2005.1	0.039 (CI = +/-0.004; p = 0.000)	0.908	+3.95%
Severity	2005.2	0.037 (CI = +/-0.004; p = 0.000)	0.911	+3.80%
Severity	2006.1	0.037 (CI = +/-0.004; p = 0.000)	0.905	+3.73%
Severity	2006.2	0.035 (CI = +/-0.004; p = 0.000)	0.901	+3.61%
Severity	2007.1	0.035 (CI = +/-0.004; p = 0.000)	0.892	+3.59%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.882	+3.55%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.874	+3.57%
Severity	2008.2	0.036 (CI = +/-0.005; p = 0.000)	0.871	+3.65%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.863	+3.68%
Severity	2009.2	0.037 (CI = +/-0.006; p = 0.000)	0.866	+3.81%
Severity	2010.1	0.037 (CI = +/-0.006; p = 0.000)	0.852	+3.79%
Severity	2010.2	0.037 (CI = +/-0.007; p = 0.000)	0.835	+3.74%
Severity	2011.1	0.037 (CI = +/-0.007; p = 0.000)	0.820	+3.76%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.808	+3.81%
Severity	2012.1	0.039 (CI = +/-0.008; p = 0.000)	0.809	+3.97%
Severity	2012.2	0.039 (CI = +/-0.009; p = 0.000)	0.787	+3.97%
Severity	2013.1	0.040 (CI = +/-0.010; p = 0.000)	0.780	+4.10%
Severity	2013.2	0.038 (CI = +/-0.010; p = 0.000)	0.746	+3.92%
Severity	2014.1	0.036 (CI = +/-0.011; p = 0.000)	0.709	+3.62%
Severity	2014.2	0.036 (CI = +/-0.012; p = 0.000)	0.679	+3.66%
Severity	2015.1	0.037 (CI = +/-0.014; p = 0.000)	0.659	+3.78%
Severity	2015.2	0.039 (CI = +/-0.015; p = 0.000)	0.645	+3.97%
Severity	2016.1	0.043 (CI = +/-0.016; p = 0.000)	0.684	+4.43%
Severity	2016.2	0.044 (CI = +/-0.018; p = 0.000)	0.648	+4.53%
Frequency	2004.1	0.000 (CI = +/-0.010; p = 0.944)	-0.026	-0.03%
Frequency	2004.2	-0.002 (CI = +/-0.010; p = 0.648)	-0.021	-0.22%
Frequency	2005.1	-0.001 (CI = +/-0.010; p = 0.876)	-0.027	-0.08%
Frequency	2005.2	-0.002 (CI = +/-0.011; p = 0.751)	-0.026	-0.17%
Frequency	2006.1	0.001 (CI = +/-0.011; p = 0.927)	-0.029	+0.05%
Frequency	2006.2	0.000 (CI = +/-0.012; p = 0.952)	-0.030	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.012; p = 0.618)	-0.023	+0.30%
Frequency	2007.2	0.003 (CI = +/-0.013; p = 0.670)	-0.026	+0.27%
Frequency	2008.1	0.006 (CI = +/-0.013; p = 0.354)	-0.004	+0.60%
Frequency	2008.2	0.006 (CI = +/-0.014; p = 0.415)	-0.011	+0.56%
Frequency	2009.1	0.008 (CI = +/-0.014; p = 0.236)	0.016	+0.85%
Frequency	2009.2	0.007 (CI = +/-0.015; p = 0.367)	-0.006	+0.68%
Frequency	2010.1	0.010 (CI = +/-0.016; p = 0.216)	0.022	+0.99%
Frequency	2010.2	0.008 (CI = +/-0.017; p = 0.328)	0.000	+0.83%
Frequency	2011.1	0.012 (CI = +/-0.018; p = 0.184)	0.034	+1.19%
Frequency	2011.2	0.008 (CI = +/-0.019; p = 0.381)	-0.008	+0.82%
Frequency	2012.1	0.008 (CI = +/-0.021; p = 0.413)	-0.013	+0.83%
Frequency	2012.2	0.001 (CI = +/-0.021; p = 0.893)	-0.047	+0.13%
Frequency	2013.1	0.003 (CI = +/-0.022; p = 0.770)	-0.045	+0.32%
Frequency	2013.2	-0.001 (CI = +/-0.024; p = 0.956)	-0.052	-0.06%
Frequency	2014.1	0.006 (CI = +/-0.025; p = 0.628)	-0.041	+0.60%
Frequency	2014.2	-0.002 (CI = +/-0.026; p = 0.875)	-0.057	-0.20%
Frequency	2015.1	-0.001 (CI = +/-0.029; p = 0.967)	-0.062	-0.06%
Frequency	2015.2	-0.010 (CI = +/-0.031; p = 0.504)	-0.034	-0.98%
Frequency	2016.1	-0.008 (CI = +/-0.035; p = 0.611)	-0.051	-0.84%
Frequency	2016.2	-0.013 (CI = +/-0.040; p = 0.493)	-0.037	-1.29%

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed						Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Reform Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	Reform Scalar
2012.25	2.944	57,745	170.00	0	0.00	0.00	3.219	58,274	179.97	1.035	3.5%	2.187	0.844
2012.75	3.920	70,206	275.24	1	0.00	0.00	3.637	60,475	229.06	1.035	3.5%	2.114	0.844
2013.25	3.457	72,030	249.04	0	0.00	0.00	3.202	62,760	192.65	1.035	3.5%	2.043	0.844
2013.75	4.491	60,694	272.59	1	0.00	0.00	3.617	65,130	245.19	1.035	3.5%	1.975	0.844
2014.25	3.431	58,447	200.51	0	0.00	0.00	3.185	67,591	206.21	1.035	3.5%	1.909	0.844
2014.75	3.987	71,138	283.62	1	0.00	0.00	3.598	70,144	262.46	1.035	3.5%	1.845	0.844
2015.25	3.294	59,915	197.36	0	0.00	0.00	3.168	72,793	220.74	1.035	3.5%	1.783	0.844
2015.75	3.279	88,168	289.09	1	0.00	0.00	3.578	75,543	280.94	1.035	3.5%	1.724	0.844
2016.25	2.600	71,622	186.20	0	0.00	0.00	3.151	78,397	236.28	1.035	3.5%	1.666	0.844
2016.75	3.182	93,910	298.85	1	0.00	0.00	3.559	81,358	300.72	1.035	3.5%	1.610	0.844
2017.25	3.090	81,566	252.04	0	0.00	0.00	3.134	84,431	252.92	1.035	3.5%	1.556	0.844
2017.75	3.546	83,051	294.47	1	0.00	0.00	3.540	87,620	321.90	1.035	3.5%	1.504	0.844
2018.25	3.676	86,065	316.34	0	0.00	0.00	3.117	90,930	270.73	1.035	3.5%	1.454	0.844
2018.75	3.331	106,488	354.70	1	0.00	0.00	3.521	94,365	344.57	1.035	3.5%	1.405	0.844
2019.25	3.213	87,638	281.54	0	0.00	0.00	3.100	97,930	289.80	1.035	3.5%	1.358	0.844
2019.75	3.418	100,899	344.92	1	0.00	0.00	3.502	101,629	368.84	1.035	3.5%	1.313	0.844
2020.25	2.589	113,924	294.90	0	(22.16)	0.00	2.550	105,468	278.14	1.035	3.5%	1.269	0.844
2020.75	2.517	124,390	313.12	1	(26.32)	0.33	2.672	109,452	328.12	1.035	3.5%	1.226	0.893
2021.25	1.953	112,874	220.48	0	(31.49)	1.00	2.074	113,586	240.11	1.035	3.5%	1.185	1.000
2021.75	2.971	119,143	353.93	1	(16.63)	1.00	2.661	117,877	328.78	1.035	3.5%	1.146	1.000
2022.25	2.596	117,955	306.23	0	(14.90)	1.00	2.378	122,329	278.89	1.035	3.5%	1.107	1.000
2022.75	2.992	129,191	386.58	1	0.00	1.00	3.053	126,950	381.96	1.035	3.5%	1.070	1.000
2023.25	2.462	141,100	347.46	0	0.00	1.00	2.688	131,746	321.25	1.035	3.5%	1.035	1.000
2023.75	3.005	116,273	349.41	1	0.00	1.00	3.036	136,722	408.86			1.000	1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	11.978	(138.247)	(131.747)
B.	Time	(0.005)	0.074	0.068
C.	Seasonality	0.125		0.207
D.	Mobility	0.009		0.005
E.	Reform Scalar	(0.121)		(0.169)

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
	Observed						Predicted			Incremental Semi Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Mobility	Inflation Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	17.722	7,663	135.81	0.00	0.00	0.00	19.695	8,224	161.98	0.999	-0.1%	0.971
2012.75	22.430	7,921	177.66	0.00	0.00	0.00	19.487	8,301	161.77	0.999	-0.1%	0.972
2013.25	21.150	8,442	178.55	0.00	0.00	0.00	19.281	8,379	161.56	0.999	-0.1%	0.974
2013.75	24.020	9,144	219.63	0.00	0.00	0.00	19.078	8,458	161.36	0.999	-0.1%	0.975
2014.25	20.551	8,592	176.58	0.00	0.00	0.00	18.877	8,537	161.15	0.999	-0.1%	0.976
2014.75	21.168	10,186	215.63	0.00	0.00	0.00	18.677	8,617	160.95	0.999	-0.1%	0.977
2015.25	19.060	9,226	175.84	0.00	0.00	0.00	18.480	8,698	160.74	0.999	-0.1%	0.979
2015.75	18.368	8,702	159.84	0.00	0.00	0.00	18.285	8,780	160.54	0.999	-0.1%	0.980
2016.25	15.242	8,471	129.12	0.00	0.00	0.00	18.092	8,862	160.33	0.999	-0.1%	0.981
2016.75	16.361	8,713	142.56	0.00	0.00	0.00	17.901	8,945	160.13	0.999	-0.1%	0.982
2017.25	16.817	8,989	151.17	0.00	0.00	0.00	17.712	9,029	159.92	0.999	-0.1%	0.984
2017.75	18.447	9,953	183.60	0.00	0.00	0.00	17.525	9,114	159.72	0.999	-0.1%	0.985
2018.25	19.131	9,130	174.67	0.00	0.00	0.00	17.340	9,199	159.51	0.999	-0.1%	0.986
2018.75	17.619	10,148	178.79	0.00	0.00	0.00	17.157	9,285	159.31	0.999	-0.1%	0.987
2019.25	16.167	9,185	148.50	0.00	0.00	0.00	16.976	9,372	159.11	0.999	-0.1%	0.989
2019.75	15.877	9,117	144.76	0.00	0.00	0.00	16.797	9,460	158.90	0.999	-0.1%	0.990
2020.25	11.960	8,941	106.93	(22.16)	0.00	0.00	11.975	9,549	114.35	0.999	-0.1%	0.991
2020.75	12.101	8,728	105.62	(26.32)	0.00	0.00	11.142	9,639	107.39	0.999	-0.1%	0.992
2021.25	9.966	9,636	96.03	(31.49)	0.00	0.00	10.212	9,729	99.36	0.999	-0.1%	0.994
2021.75	13.654	11,396	155.61	(16.63)	1.00	0.00	12.588	13,618	171.43	0.999	-0.1%	0.995
2022.25	10.640	12,920	137.47	(14.90)	1.00	0.00	12.779	13,746	175.66	0.999	-0.1%	0.996
2022.75	13.339	15,564	207.60	0.00	1.00	1.00	12.482	13,875	173.18	0.999	-0.1%	0.997
2023.25	10.673	14,222	151.79	0.00	1.00	1.00	12.350	14,005	172.96	0.999	-0.1%	0.999
2023.75	13.231	15,778	208.76	0.00	1.00	1.00	12.219	14,137	172.74			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	45.686	(28.552)	10.226
B.	Time	(0.021)	0.019	(0.003)
C.	Mobility	0.015		0.015
D.	Inflation Scalar		0.327	0.327
E.	New Normal	(0.233)		(0.233)

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed						Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Reform Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023	Reform Scalar
2012.25	1.652	4,313	7.13	0	0.00	0.00	1.827	5,856	10.70	1.014	1.4%	1.384	1.988
2012.75	2.155	6,756	14.56	1	0.00	0.00	2.128	5,930	12.62	1.014	1.4%	1.364	1.988
2013.25	2.101	10,951	23.01	0	0.00	0.00	1.833	6,004	11.00	1.014	1.4%	1.345	1.988
2013.75	2.599	4,668	12.13	1	0.00	0.00	2.135	6,080	12.98	1.014	1.4%	1.326	1.988
2014.25	1.938	3,924	7.61	0	0.00	0.00	1.839	6,156	11.32	1.014	1.4%	1.308	1.988
2014.75	2.213	4,676	10.35	1	0.00	0.00	2.142	6,234	13.35	1.014	1.4%	1.289	1.988
2015.25	1.845	8,115	14.97	0	0.00	0.00	1.845	6,312	11.64	1.014	1.4%	1.271	1.988
2015.75	1.873	5,675	10.63	1	0.00	0.00	2.149	6,392	13.73	1.014	1.4%	1.254	1.988
2016.25	1.642	5,869	9.63	0	0.00	0.00	1.851	6,472	11.98	1.014	1.4%	1.236	1.988
2016.75	1.895	6,991	13.25	1	0.00	0.00	2.156	6,553	14.13	1.014	1.4%	1.219	1.988
2017.25	1.936	5,255	10.17	0	0.00	0.00	1.857	6,636	12.32	1.014	1.4%	1.202	1.988
2017.75	2.217	8,665	19.21	1	0.00	0.00	2.163	6,719	14.53	1.014	1.4%	1.185	1.988
2018.25	1.879	5,257	9.88	0	0.00	0.00	1.863	6,803	12.67	1.014	1.4%	1.168	1.988
2018.75	2.042	7,161	14.62	1	0.00	0.00	2.170	6,889	14.95	1.014	1.4%	1.152	1.988
2019.25	2.017	8,131	16.40	0	0.00	0.00	1.869	6,976	13.04	1.014	1.4%	1.136	1.988
2019.75	2.061	6,597	13.60	1	0.00	0.00	2.177	7,063	15.38	1.014	1.4%	1.120	1.988
2020.25	1.423	8,013	11.40	0	(22.16)	0.00	1.467	7,152	10.49	1.014	1.4%	1.104	1.988
2020.75	2.066	9,963	20.58	1	(26.32)	0.33	1.783	8,306	14.81	1.014	1.4%	1.088	1.587
2021.25	1.576	10,844	17.09	0	(31.49)	1.00	1.738	11,137	19.35	1.014	1.4%	1.073	1.000
2021.75	2.256	10,786	24.33	1	(16.63)	1.00	2.386	11,277	26.91	1.014	1.4%	1.058	1.000
2022.25	2.230	11,756	26.21	0	(14.90)	1.00	2.095	11,419	23.92	1.014	1.4%	1.043	1.000
2022.75	3.145	12,317	38.73	1	0.00	1.00	2.877	11,563	33.27	1.014	1.4%	1.029	1.000
2023.25	2.396	11,980	28.70	0	0.00	1.00	2.478	11,708	29.02	1.014	1.4%	1.014	1.000
2023.75	2.850	10,683	30.45	1	0.00	1.00	2.887	11,855	34.22			1.000	1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(5.968)	(41.601)	(54.477)
B.	Time	0.003	0.025	0.028
C.	Seasonality	0.151		0.151
D.	Mobility	0.011		0.011
E.	Reform Scalar	0.269	0.418	0.687

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Trend Model: Collision
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed							Predicted			Incremental Semi Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Inflation Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	23.357	9,572	223.57	0	0.00	0.00	0.00	24.896	9,346	232.67	0.999	-0.1%	0.980
2012.75	28.209	9,761	275.35	1	0.00	0.00	0.00	24.658	9,427	232.46	0.999	-0.1%	0.981
2013.25	25.720	9,283	238.77	0	0.00	0.00	0.00	24.423	9,510	232.26	0.999	-0.1%	0.982
2013.75	30.549	10,379	317.07	1	0.00	0.00	0.00	24.190	9,593	232.06	0.999	-0.1%	0.983
2014.25	23.837	10,326	246.15	0	0.00	0.00	0.00	23.960	9,677	231.86	0.999	-0.1%	0.984
2014.75	24.825	11,467	284.68	1	0.00	0.00	0.00	23.731	9,762	231.66	0.999	-0.1%	0.984
2015.25	21.065	10,131	213.41	0	0.00	0.00	0.00	23.505	9,847	231.46	0.999	-0.1%	0.985
2015.75	21.830	12,113	264.41	1	0.00	0.00	0.00	23.280	9,934	231.26	0.999	-0.1%	0.986
2016.25	18.370	10,464	192.21	0	0.00	0.00	0.00	23.058	10,020	231.06	0.999	-0.1%	0.987
2016.75	21.927	11,516	252.51	1	0.00	0.00	0.00	22.838	10,108	230.86	0.999	-0.1%	0.988
2017.25	21.421	11,105	237.87	0	0.00	0.00	0.00	22.621	10,197	230.66	0.999	-0.1%	0.989
2017.75	23.722	11,369	269.70	1	0.00	0.00	0.00	22.405	10,286	230.46	0.999	-0.1%	0.990
2018.25	23.617	11,021	260.29	0	0.00	0.00	0.00	22.191	10,376	230.26	0.999	-0.1%	0.990
2018.75	22.766	11,125	253.27	1	0.00	0.00	0.00	21.979	10,467	230.06	0.999	-0.1%	0.991
2019.25	22.184	9,470	210.09	0	0.00	0.00	0.00	21.770	10,558	229.86	0.999	-0.1%	0.992
2019.75	23.390	10,658	249.29	1	0.00	0.00	0.00	21.562	10,651	229.66	0.999	-0.1%	0.993
2020.25	18.006	9,240	166.38	0	(22.16)	0.00	0.00	16.476	10,744	177.02	0.999	-0.1%	0.994
2020.75	16.873	12,132	204.71	1	(26.32)	0.00	0.00	15.544	10,838	168.47	0.999	-0.1%	0.995
2021.25	13.502	10,932	147.60	0	(31.49)	0.00	0.00	14.491	10,933	158.43	0.999	-0.1%	0.996
2021.75	16.571	13,708	227.16	1	(16.63)	1.00	0.00	17.079	15,048	257.01	0.999	-0.1%	0.997
2022.25	15.715	15,348	241.20	0	(14.90)	1.00	0.00	17.263	15,180	262.06	0.999	-0.1%	0.997
2022.75	16.658	17,864	297.57	1	0.00	1.00	1.00	13.685	15,313	209.55	0.999	-0.1%	0.998
2023.25	11.930	17,149	204.59	0	0.00	1.00	1.00	13.554	15,447	209.37	0.999	-0.1%	0.999
2023.75	12.531	16,816	210.71	1	0.00	1.00	1.00	13.425	15,582	209.19			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	41.788	(25.937)	8.944
B.	Time	(0.019)	0.017	(0.002)
C.	Seasonality		0.084	0.084
D.	Mobility	0.012		0.012
E.	Inflation Scalar		0.311	0.311
F.	New Normal	(0.397)		(0.397)

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed					Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	14.668	8,422	123.54	0	0.00	16.856	8,602	141.96	1.023	2.3%	1.696
2012.75	32.812	8,045	263.95	1	0.00	16.913	8,730	145.26	1.023	2.3%	1.657
2013.25	18.551	8,849	164.16	0	0.00	16.971	8,860	148.64	1.023	2.3%	1.620
2013.75	30.923	7,562	233.83	1	0.00	17.029	8,991	152.09	1.023	2.3%	1.583
2014.25	14.396	9,455	136.12	0	0.00	17.086	9,125	155.62	1.023	2.3%	1.547
2014.75	36.351	8,740	317.69	1	0.00	17.144	9,261	159.24	1.023	2.3%	1.512
2015.25	15.660	9,894	154.94	0	0.00	17.203	9,399	162.94	1.023	2.3%	1.478
2015.75	32.700	9,408	307.62	1	0.00	17.261	9,539	166.72	1.023	2.3%	1.444
2016.25	19.938	9,655	192.51	0	0.00	17.320	9,681	170.60	1.023	2.3%	1.411
2016.75	34.346	9,021	309.84	1	0.00	17.379	9,825	174.56	1.023	2.3%	1.379
2017.25	19.996	10,327	206.49	0	0.00	17.438	9,971	178.62	1.023	2.3%	1.348
2017.75	34.679	9,546	331.06	1	0.00	17.497	10,120	182.77	1.023	2.3%	1.317
2018.25	17.636	10,194	179.78	0	0.00	17.556	10,270	187.01	1.023	2.3%	1.287
2018.75	28.573	10,162	290.36	1	0.00	17.616	10,423	191.36	1.023	2.3%	1.258
2019.25	16.932	11,421	193.39	0	0.00	17.676	10,578	195.80	1.023	2.3%	1.230
2019.75	32.418	9,274	300.66	1	0.00	17.736	10,736	200.35	1.023	2.3%	1.202
2020.25	28.019	10,591	296.76	0	0.00	17.796	10,896	205.01	1.023	2.3%	1.174
2020.75	26.321	10,104	265.95	1	0.00	17.857	11,058	209.77	1.023	2.3%	1.148
2021.25	16.326	10,279	167.80	0	0.00	17.917	11,223	214.65	1.023	2.3%	1.122
2021.75	29.187	11,149	325.40	1	1.00	17.978	12,686	209.88	1.023	2.3%	1.096
2022.25	17.680	12,210	215.87	0	1.00	18.039	12,875	214.76	1.023	2.3%	1.071
2022.75	31.852	11,918	379.60	1	1.00	18.101	13,067	219.74	1.023	2.3%	1.047
2023.25	17.711	13,659	241.91	0	1.00	18.162	13,261	224.85	1.023	2.3%	1.023
2023.75	25.539	13,692	349.69	1	1.00	18.224	13,459	230.07			1.000

		Frequency Model	Severity Model	Direct Loss Cost Model
A.	Intercept	(10.825)	(50.407)	(87.479)
B.	Time	0.007	0.030	0.046
C.	Seasonality	0.564	(0.076)	0.494
D.	Inflation Scalar		0.108	(0.045)

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
	Observed						Predicted			Incremental Semi-Annual Change			
Time	Frequency (000)	Severity	Loss Cost	Seasonality	2018 Trend Change	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	2018 Trend Change	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	2.873	13,095	37.63	0	0.00	0.00	3.332	12,529	39.70	1.092	1.000	9.2%	1.324
2012.75	3.613	14,416	52.09	1	0.00	0.00	3.608	12,574	43.33	1.092	1.000	9.2%	1.213
2013.25	4.208	11,789	49.61	0	0.00	0.00	3.907	12,619	47.30	1.092	1.000	9.2%	1.111
2013.75	4.673	12,514	58.48	1	0.00	0.00	4.230	12,664	51.64	1.092	1.000	9.2%	1.018
2014.25	4.187	11,823	49.50	0	0.00	0.00	4.580	12,709	56.37	1.092	1.000	9.2%	0.933
2014.75	4.889	13,601	66.49	1	0.00	0.00	4.960	12,754	61.53	1.092	1.000	9.2%	0.854
2015.25	5.689	13,369	76.06	0	0.00	0.00	5.370	12,799	67.17	1.092	1.000	9.2%	0.783
2015.75	6.878	14,283	98.25	1	0.00	0.00	5.815	12,845	73.32	1.092	1.000	9.2%	0.717
2016.25	6.228	13,153	81.91	0	0.00	0.00	6.296	12,890	80.04	1.092	1.000	9.2%	0.657
2016.75	6.496	14,337	93.13	1	0.00	0.00	6.817	12,936	87.37	1.092	1.000	9.2%	0.602
2017.25	7.664	13,111	100.48	0	0.00	0.00	7.382	12,982	95.38	1.092	1.000	9.2%	0.551
2017.75	8.796	14,401	126.67	1	0.00	0.00	7.993	13,028	104.11	1.092	0.865	-5.5%	0.505
2018.25	6.605	12,597	83.20	0	0.50	0.00	8.655	13,075	113.65	1.092	0.865	-5.5%	0.534
2018.75	7.762	14,384	111.65	1	1.00	0.00	9.371	13,121	124.06	1.092	0.865	-5.5%	0.566
2019.25	6.333	14,588	92.39	0	1.50	0.00	10.147	13,168	135.43	1.092	0.865	-5.5%	0.599
2019.75	7.721	12,969	100.13	1	2.00	0.00	10.987	13,215	147.84	1.092	0.865	-5.5%	0.634
2020.25	6.426	13,042	83.81	0	2.50	0.00	11.897	13,262	161.38	1.092	0.865	-5.5%	0.671
2020.75	5.478	14,762	80.87	1	3.00	0.00	12.882	13,309	176.16	1.092	0.865	-5.5%	0.711
2021.25	4.955	12,315	61.02	0	3.50	0.00	13.948	13,356	192.30	1.092	0.865	-5.5%	0.752
2021.75	5.683	15,752	89.52	1	4.00	1.00	15.103	16,435	311.50	1.092	0.865	-5.5%	0.796
2022.25	5.493	16,455	90.38	0	4.50	1.00	16.353	16,494	340.04	1.092	0.865	-5.5%	0.843
2022.75	6.017	18,077	108.77	1	5.00	1.00	17.707	16,552	371.19	1.092	0.865	-5.5%	0.892
2023.25	5.533	17,595	97.35	0	5.50	1.00	19.173	16,611	405.20	1.092	0.865	-5.5%	0.945
2023.75	4.915	18,529	91.07	1	6.00	1.00	20.760	16,670	442.32				1.000

		Frequency Model	**Severity Model**	**Direct Loss Cost Model**
A.	Intercept	(318.905)	(4.855)	(349.086)
B.	Time	0.159	0.007	0.175
C.	Seasonality		0.069	0.139
D.	2018 Trend Change	(0.241)		(0.289)
E.	Inflation Scalar		0.204	0.395

Province of Alberta

Alberta Automobile Insurance Board - Commercial Vehicles (Excluding Farmers)

Selected Trend Model: Comprehensive Excluding Catastrophes
Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
	Observed					Predicted			Incremental Semi-Annual Change		
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	13.120	8,466	111.08	0	0.00	15.292	8,697	132.99	1.019	1.9%	1.558
2012.75	19.915	9,077	180.77	1	0.00	15.351	8,832	135.58	1.019	1.9%	1.529
2013.25	16.030	8,243	132.13	0	0.00	15.410	8,969	138.22	1.019	1.9%	1.499
2013.75	23.214	8,220	190.81	1	0.00	15.470	9,109	140.91	1.019	1.9%	1.471
2014.25	14.396	9,455	136.12	0	0.00	15.530	9,250	143.66	1.019	1.9%	1.443
2014.75	19.681	9,797	192.81	1	0.00	15.590	9,394	146.45	1.019	1.9%	1.415
2015.25	15.257	10,015	152.80	0	0.00	15.651	9,540	149.31	1.019	1.9%	1.388
2015.75	20.329	10,599	215.46	1	0.00	15.711	9,688	152.21	1.019	1.9%	1.362
2016.25	18.055	9,838	177.63	0	0.00	15.772	9,839	155.18	1.019	1.9%	1.335
2016.75	20.014	10,474	209.63	1	0.00	15.833	9,992	158.20	1.019	1.9%	1.310
2017.25	18.759	10,545	197.80	0	0.00	15.895	10,147	161.28	1.019	1.9%	1.285
2017.75	24.166	10,584	255.78	1	0.00	15.956	10,305	164.42	1.019	1.9%	1.260
2018.25	16.966	10,298	174.72	0	0.00	16.018	10,465	167.62	1.019	1.9%	1.236
2018.75	21.583	11,073	238.99	1	0.00	16.080	10,627	170.89	1.019	1.9%	1.213
2019.25	16.120	11,643	187.68	0	0.00	16.142	10,792	174.22	1.019	1.9%	1.190
2019.75	22.897	10,370	237.45	1	0.00	16.205	10,960	177.61	1.019	1.9%	1.167
2020.25	16.068	10,490	168.54	0	0.00	16.268	11,130	181.07	1.019	1.9%	1.145
2020.75	19.851	10,772	213.84	1	0.00	16.331	11,303	184.59	1.019	1.9%	1.123
2021.25	14.840	10,684	158.56	0	0.00	16.394	11,479	188.19	1.019	1.9%	1.101
2021.75	22.120	12,113	267.95	1	1.00	16.458	12,895	212.23	1.019	1.9%	1.080
2022.25	17.159	12,272	210.57	0	1.00	16.521	13,096	216.36	1.019	1.9%	1.060
2022.75	21.798	13,195	287.62	1	1.00	16.585	13,299	220.57	1.019	1.9%	1.039
2023.25	16.212	14,160	229.57	0	1.00	16.650	13,506	224.87	1.019	1.9%	1.019
2023.75	19.340	14,961	289.36	1	1.00	16.714	13,716	229.25			1.000

		Frequency Model	Severity Model	Implied Loss Cost Model
A.	Intercept	(12.835)	(52.987)	(72.730)
B.	Time	0.008	0.031	0.039
C.	Seasonality	0.274		0.274
D.	Inflation Scalar		0.101	0.101

Oliver Wyman
120 Bremner Boulevard
Toronto, Ontario M5J OA8

Oliver Wyman
Three Logan Square
1717 Arch Street, Suite 1100
Philadelphia, PA 19103