

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

PRIVATE PASSENGER VEHICLES
ALBERTA AUTOMOBILE INSURANCE RATE BOARD

15 September 2024

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1. Executive Summary

1.1. Purpose and Scope

Oliver, Wyman Limited (Oliver Wyman), actuarial consultants to the Alberta Automobile Insurance Rate Board (AIRB or the Board), prepared this report as part of the Board's "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 private passenger 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 Benchmarks² for the current and prior reviews:

Table 1: Estimated Annual Past Loss Cost Trend Rates³

	2024 Semi-Annual Review: Data as of June 30, 2023	2024 Annual Review: Data as of December 31, 2023
Trend Benchmarks		
TPL-Bodily Injury	+8.7%/5.0%4	+8.7% ⁵
TPL-Property Damage	+1.8% ⁶	+1.6% 7

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 Values for scalars or reform parameters are presented by coverage in Section 8.

⁴ +5.0% trend rate begins November 1, 2020, consistent with the reform effective date.

⁵ Our model includes a November 1, 2020 reform scalar of -11.1%.

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

⁷ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

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	2024 Semi-Annual Review: Data as of June 30, 2023	2024 Annual Review: Data as of December 31, 2023
DCPD ⁸	+1.8% 9	+1.6% 10
AB – Total	+3.8%/+10.9% ¹¹	+2.2%/+13.2%/4.1% ¹²
Collision	+2.3%	+2.4% ¹³
Comprehensive	+4.0%	+5.1%
All Perils	+2.2%	+2.7%
Specified Perils	+3.3%	+3.7%
Underinsured Motorist	+4.4%	+4.4%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.6% of Premiums	27.8% of Premiums
Profit Provision	6% of Premiums	6% of Premiums

1.3. Relevant Comments

Data

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

Our analysis reflects the aggregated experience of the insurance industry including the Facility Association (FA)¹⁴ and the two Risk Sharing Pools (RSPs) and may not be appropriate for an individual insurance company whose portfolio of risks, rates, expenses, and operating characteristics may differ from the insurance industry averages that underlie our findings.

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

Loss Trend Benchmarks

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

⁸ The DCPD and TPL-PD trend selections are based on the combined experience, as DCPD was introduced in January 2022.

⁹ Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

 $^{^{10}}$ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

¹¹ +10.9% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

¹² +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

¹³ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

¹⁴ Due to the low volume of FA risks, we find the inclusion or exclusion of the FA data does not materially affect our calculated loss trend rates, although the FA experience does have a higher average loss cost per vehicle than the industry.

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 and the likelihood that those patterns may change.

The historical actual and fitted data for our selected regression trend model for each coverage, including the model parameter values, are presented in Appendix F.

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 changes in inflation. Uncertainty surrounding *future* inflation adds uncertainty around selecting an appropriate future trend rate.

- The COVID-19 pandemic affected loss costs for 2020, 2021, and 2022-1 mainly driven by a decline in the claims frequency rate. Current projections of mileage and mobility (cell phone data) indicate a return to pre-pandemic mobility levels in the second half of 2022. However, with remote and hybrid work models common, driving patterns and vehicle usage may have changed compared to pre-pandemic periods. Our loss trend selections are based on a frequency level without the influence of COVID-19.
 - Insurers may find it appropriate to include an adjustment to the frequency level assumed in the rate application to reflect the new normal in the post pandemic era.
- Bill 41, effective November 2020, expanded accident benefits limits and those claimants subject to the bodily injury minor injury cap. DCPD was introduced January 1, 2022. The timing of the reform introduction occurring during the pandemic creates additional challenges to isolating early estimates of the actual claims cost impact of the reforms. We observe a one-time shift in bodily injury and accident benefits that is reasonably consistent with our a priori estimates. Although we cannot separately estimate the frequency impact of the reforms from the co-mingled change in post-pandemic driving behavior, there is some evidence that the reforms may have (i) impacted a claimant's propensity to pursue a bodily injury claim, and (ii) shifted claims from collision to DCPD.
- We observe a significant increase in physical damage claim costs coincident with the late 2021 rise
 in CPI for categories that directly impact physical damage claim costs (vehicle parts, replacement
 vehicles, rental fees, maintenance, and repair costs).¹⁵ We include additional parameters in our
 model to quantify this increase to the extent observed in the data.

The Federal Government's steps to curb inflation through higher interest rates have tempered the rate of annual inflation. Observed CPI statistics shows a continued tempering of the inflation rate since its peak in the summer of 2022. The challenge for government, as well as the insurance

¹⁵ As discussed more fully in Section 5, we observe a limited impact on other coverages through 2023-2.

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industry, is the simultaneous monitoring of inflation and identification of the necessary peak and then decline of interest rates to drive down inflation.

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

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

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

We discuss this further in Section 7.3.

Profit Levels

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

Rate setting is a prospective analysis of future costs without carry-forward of past profits (or losses). The recent unprecedented profit levels during 2020 and 2021 is not a consideration in setting loss trend rate Benchmarks¹⁶ for this report.

Experience Period

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

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

• Exclude Affected Years: The removal of COVID-19 affected periods would eliminate any influence from the COVID-19 pandemic, however, the rate change indication would be based on older

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¹⁶ Past profits are not considered in any selection of assumptions or Benchmarks in this report. The Board has established 6% of premium as the benchmark for the rate setting profit provision assumption.

accident year experience that may not be representative of portfolio changes occurring during the pandemic (i.e., a change in the mix of business) and more recent immature years.

- 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.

Applicability of Benchmarks

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

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

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

1.4. Report Organization

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

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

In Section 4, we estimate the historical profit realized by the industry for each accident year based on our estimates of ultimate loss and expense amounts as of December 31, 2023.

In Section 5, we compare our estimates of industry accident year profit to the calendar year profit reported by GISA in their 2023 Financial Information Industry Profit and Loss (FIIP&L) report.

In Section 6, we discuss our selected cumulative development factors, used to estimate the ultimate frequency, severity, and loss costs underlying our trend.

In Section 7, we discuss our loss trend methodology and various considerations in selecting loss trend rates for each coverage.

In Section 8, we present our trend analysis for each major coverage.

In Section 9, we present the Board's current Benchmarks and information regarding the additional provisions that insurers must consider in their rate filings, including: loss adjustment expenses,

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catastrophe provision, investment income on cash flow, health cost recovery, operating expenses, and profit.

In Section 10, we present a summary of our selected trend rates and other Benchmarks.

In Section 11, we discuss our methodology for estimating the historical impact of the COVID-19 pandemic using models similar to those underlying our loss trend selections.

2. Legislative Reforms and Government Actions

2.1. History of Rate Regulation

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

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

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

On November 27, 2013, the *Enhancing Consumer Protection in Auto Insurance Act* was passed. The associated changes to the Insurance Act and new, supporting, Automobile Insurance Premiums Regulation came into force effective July 1, 2014. With the changes in the Act and Automobile Insurance Premiums Regulation:

- the Board's mandate was expanded to also regulate Additional Coverage.
- the Industry-wide Adjustment process was discontinued; and
- Alberta moved to a "file-and-approve" model whereby insurers must file on an individual company basis for revisions to their rating programs.

The Automobile Insurance Premiums Regulation requires the Board to conduct an Annual Review (AR) and a Semi-Annual Review (SAR) for private passenger vehicles. A component of these reviews is to analyze Industry experience and develop Benchmarks for individual rate filings. The Board considers all input in developing its Benchmarks. The Benchmarks are posted on the Board's website at https://albertaairb.ca/ and include information that insurers may 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.
- If an insurer has collected premiums that result in profitability in excess of the target for profitability established in accordance with section 9(6)(d), the Board may, subject to its policies and procedures, require the insurer to return the excess premiums, or any portion thereof, to its policyholders.
- Every insurer must provide the option to each policyholder who enters into or renews a contract of insurance for a private passenger vehicle to pay the policyholder's annual insurance premium by a premium payment plan, except in certain circumstances. The insurer must charge all policyholders the same reasonable rate or fee for the premium payment plan.

2.2. 2020 Reforms

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

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

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

- Insurance Act Prejudgment Interest (Effective upon Royal Assent): Prejudgment interest paid on non-pecuniary damages will now fluctuate with current interest rates, as it currently does with pecuniary damages.
- Minor Injury Regulation (Effective for accidents occurring on or after November 1, 2020): See Section 2.3 for details.
- **Diagnostic and Treatment Protocols Regulation** (Effective October 29, 2020): Dentists, psychologists and occupational therapists are now considered adjunct therapists and the new maximum benefit for treatment by any combination of these adjunct therapists is \$1,000.
- Automobile Accident Insurance Benefits Regulation (Effective October 29, 2020, applicable to both new and existing claims): See Section 2.5 for details.
- Introduction of Direct Compensation Property Damage (Effective January 1, 2022): Insurers are required to provide DCPD premiums separated from third party liability premiums.
- **File and Use**: Insurers will be permitted to implement a File and Use filing in accordance with the AIRB's File and Use Filing Guidelines.

2.3. Minor Injury Reforms

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

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

le 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

Legislative Reforms and Government Actions

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, 2014.¹⁷

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 clarify¹⁸ 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 8.1.

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

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

2.4. Grid Rate System

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

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

2.5. Automobile Accidents Benefits Revisions

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

¹⁷ It is our understanding that the changes were administrative in nature (clarifications).

¹⁸ Insufficient data is available at this time to assess if this clarification will affect claims costs.

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

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

2.6. Legalization of Cannabis

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

2.7. Ministerial Orders

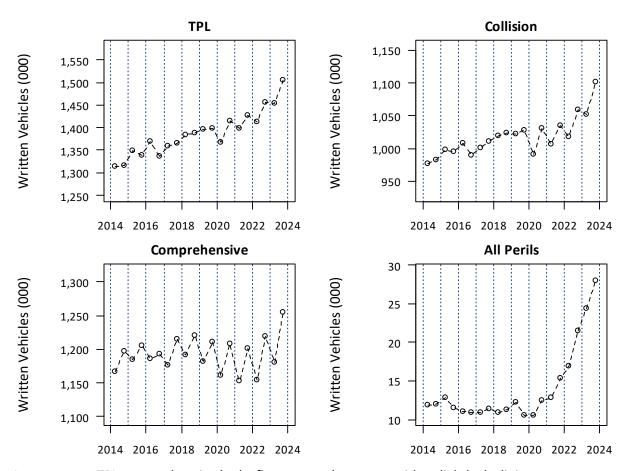
- On December 4, 2017, Ministerial Order 25/2017 provided for the limitation to automobile insurance rate increases to 5% for Private Passenger Vehicles, from November 30, 2017, to November 30, 2018. Ministerial Order 14/2018 was issued enable exceptions to the rate cap under Ministerial Order 25/2017.
- On February 7, 2019, Ministerial Order 05/2019 replacing Ministerial Order 14/2018 provides for the limitation to automobile insurance rate increases to 5% for Private Passenger Vehicles, from December 1, 2018, to August 31, 2019.
- On August 31, 2019, the Ministerial Order expired and the 5% rate increase cap was removed returning auto insurance to a competitive market.
- On January 25, 2023, Ministerial Order 11/2023 was issued prohibiting the approval of any change
 to rating program which resulted in an increase in premium greater than 0.00% to any individual
 private passenger vehicle policyholder. This rate pause was in effect from January 25, 2023, to
 December 31, 2023.
- On October 30, 2023, Ministerial Order 38/2023 was issued limiting the approval of any change to an insurer's rating program which resulted in private passenger vehicle rates increasing more than the rate of Alberta Consumer Price Index (as calculated in September of the previous year) for any individual policyholder who meets the definition of Good Driver. The Good Driver Rate Cap is not reflected in 2023 data, as it took effect for rate approvals on or after January 1, 2024.

3. Summary of Alberta Private Passenger Vehicle 2014 to 2023 Experience

3.1. Growth of Insured Vehicles

Since 2014, the number of private passenger vehicles in Alberta has generally increased, with increased variance over the most recent three years, likely due to the COVID-19 pandemic. Figure 1 presents the number of written vehicles insured by half-year increments over the last ten years for third party liability, ¹⁹ collision, comprehensive, and all perils coverages. The number of insured vehicles rose from approximately 1.31 million in 2014-1 to 1.51 million in 2023-2. ²⁰ For all coverages there was a more pronounced rise in the number of risks in 2022-2 and 2023-2 compared to accident half-years just prior.

Figure 1: Written Vehicles



In contrast to TPL, comprehensive had a flatter growth pattern, with a slightly declining pattern beginning in 2018, that appears to have reversed starting in 2022. The steep rise for all perils in the

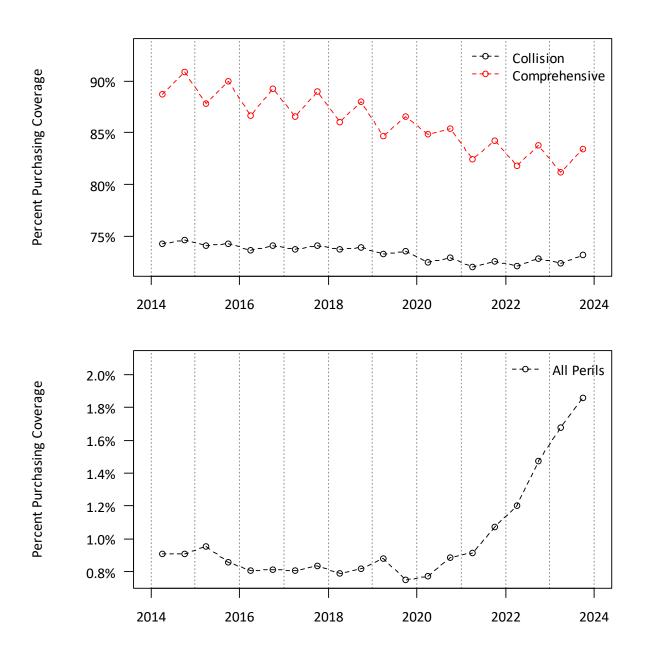
¹⁹ The growth in TPL is representative of all mandatory coverages which includes accident benefits.

²⁰ There are roughly double the number of vehicles operating in the province throughout the year.

lower right panel of Figure 1 since 2021-2 is due to the additional risks on a small volume, increasing from approximately 12,800 in 2021-1 to 28,000 in 2023-2.

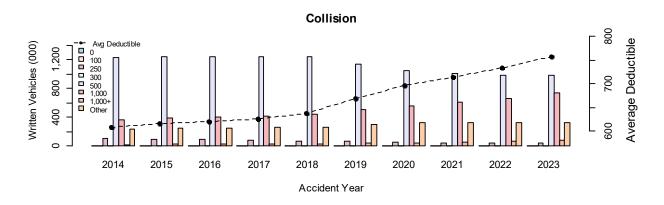
In Figure 2 we present the percentage of risks purchasing the optional physical damage coverages. The number of vehicles is on a semi-annual basis to highlight the seasonal pattern for comprehensive coverage due to the temporary removal of coverage during the first half of the year. Over the last ten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

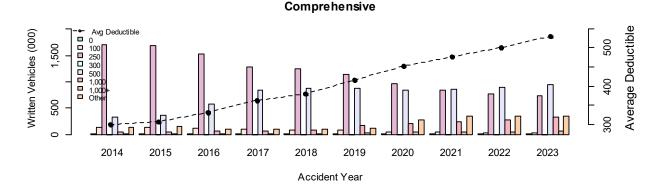
Figure 2: Percent Purchasing Collision and Comprehensive Optional Coverages

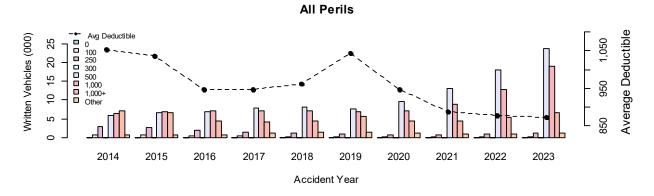


In Figure 3 we plot (i) the number of written vehicles at various deductible levels against time and (ii) the average deductible for each accident year. We observe a consistent shift toward higher deductibles for collision and comprehensive coverages over the last ten years, with the shift more noticeable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

Figure 3: Average Deductible Summary







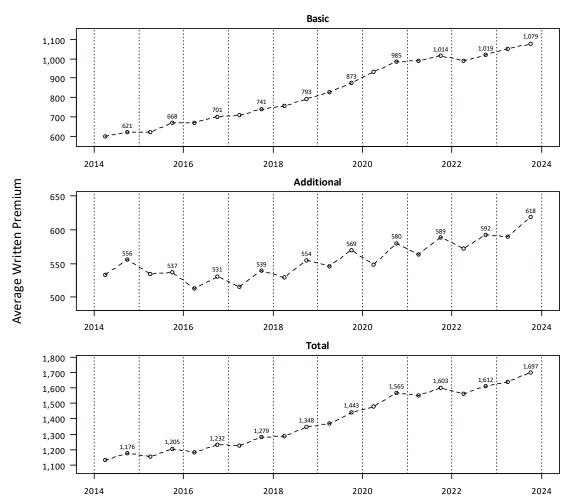
3.2. Change in Average Premiums

In Alberta, TPL and accident benefits are mandatory coverages, while all other coverages are optional. The mandatory coverages in Alberta are referred to as Basic Coverages, and the optional coverages as

Additional Coverages. In Figure 4, we present the average written premiums for the Basic, Additional, and the total for all coverages, respectively, over the ten-year period, 2014 to 2023, in half-year increments.

The Basic Coverages average premium has gradually increased since 2014 with a relatively flat period between 2021-1 and 2022-2. The average premiums for Additional Coverages were relatively flat until changing to an increasing pattern beginning in 2016.²¹ This increase in Additional Coverages average premiums may be partially attributable to higher average repair costs on the growing proportion of vehicles with advanced technology.





Policyholders who purchase *full coverage*, including collision and comprehensive, would have a higher average premium than shown above. The Figure 4 premiums are lower than a full coverage premium since it reflects that only some policyholders buy collision and comprehensive, not all policyholders.

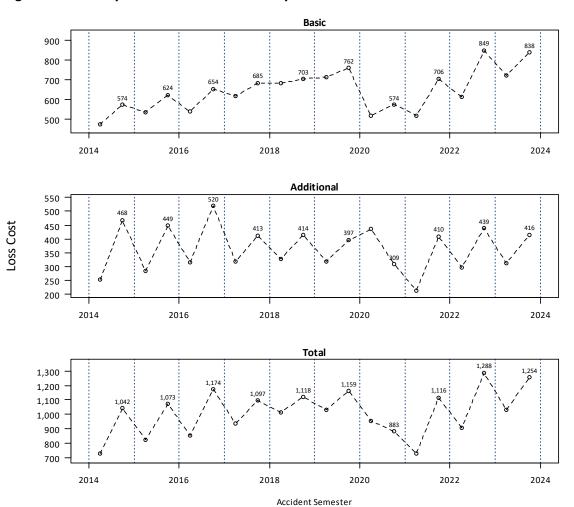
²¹ The average premium for additional coverages is subject to seasonal variability.

3.3. Change in Average Claims Costs

Claims costs comprise the largest component of premiums. In Figure 5 we present the estimated ultimate average claims cost per earned vehicle for the Basic Coverages, Additional Coverages and for all coverages combined by half-year increments for the ten-year period ending 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 claim²², and
- all internal and external claims settlement costs²³ (e.g., legal fees and claim adjuster costs).²⁴

Figure 5: Oliver Wyman Claim Costs - Summary



²² The claims costs presented are on an ultimate basis. See Section 6 for more details.

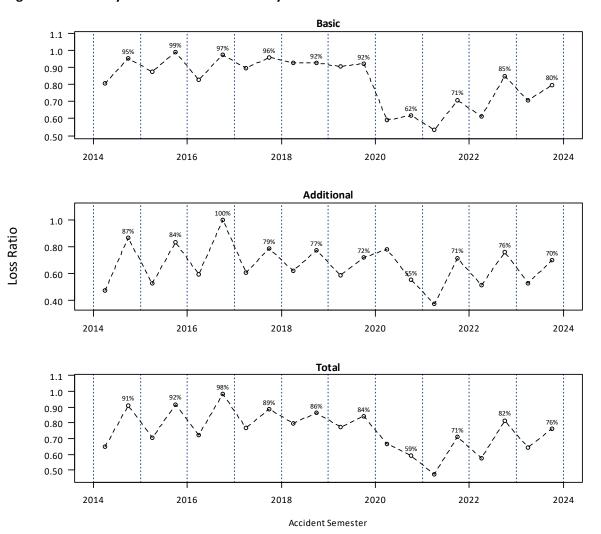
²³ External claim settlement costs are reported by insurers for each individual claim to GISA, referred to as allocated loss adjustment expenses. Internal claim expense factors estimated by GISA are based on aggregated costs reported to GISA.

²⁴ The Health Levy is not included in the noted average claim costs.

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

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

Figure 6: Oliver Wyman Loss Ratio - Summary²⁵



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 8.

²⁵ For visual clarity, the accident half-year loss ratio numerical values are only presented for the second half of each year.

4. Summary of Alberta Private Passenger Vehicle Premium Components

4.1. Components of Premium

Insurance companies submit rate applications following the AIRB rate filing guidelines and processes to receive approval of the premiums they propose to charge. Insurance companies determine their rate level needs (referred to as "rate level indications") by estimating the average premium they need to charge to provide for (a) what they project their future claim costs will be, (b) what they project their future operating expense costs will be, (c) consideration of future investment income, and (d) a margin for profit. The estimate of the average premium required is compared to the estimate to the average premium currently charged. In this section, we discuss expenses, investment income and the profit provision. In Sections 6 and 8, we discuss the projection of future claim costs including the estimation of historical ultimate claims costs and the trend rates to project those claims costs to the future, respectively.

4.2. Expense Components

In Alberta, the standard automobile policy defines the coverages and endorsements used by all insurers. While standardized coverages are provided by all insurers, policyholders have many insurers from which they can obtain their automobile insurance. There are many reasons that may explain price differences between insurers for the same risk with the same coverages. One reason for the difference in price between insurers is based on the differences in the expense component included in the premiums.

There are three main categories of expenses:

- premium tax,
- general administrative including head office costs, and
- acquisition costs.

Some expenses are referred to as variable expenses, as they are based on a percentage of the premium. The higher the premium, the higher the dollar amount included in the total premium for variable expenses like premium tax and commissions. Other expenses are referred to as fixed expenses, as they do not vary with the premium charged.

Premium Tax

In Alberta a 4% premium tax is included in all premiums. This is a variable expense, as the amount is based on a percentage of the premium, rather than a fixed dollar amount.

General Administrative Expenses

General administrative and head office expenses are associated with policy processing costs including underwriting, information technology, actuarial, and general management. The largest subcomponent includes associated rent and salaries. These expenses are usually a mix of fixed and variable expenses, as some of the general expense sub-categories such as rent and salaries do not change when a premium change is implemented.

Summary of Alberta Private Passenger Vehicle Premium Components

Some insurers charge fees for the payment plans they offer. While some insurers report these fees as additional revenues, other insurers reduce their reported general expenses for these fees.²⁶

Acquisition Costs

Acquisition costs vary among insurers depending upon the distribution channel. Insurers can be generally categorized under three different distribution channels: independent broker, direct writer, or company (internal) agent. Understanding the difference in costs and services between different distribution channels allows policyholders to make informed decisions on their choice of insurer.

Traditional brokers, who are independent from the insurance companies they represent, are the largest distribution channel and interact with the policyholder to explain the coverages and options amongst the insurers that the broker represents. Between 2017 to 2021, the share of written premiums by independent brokers was relatively stable between 54% and 55% from 2017 to 2019 followed by a modest decline to 49% to 51% between 2020 and 2022. This loss of market share was absorbed by internal agents and direct writers. Brokers are typically compensated on a percentage of premium basis, referred to as standard commissions. In addition, a contingent commission may be paid by the insurer to the broker when target metrics such as growth or profit are met.

Direct writers offer online presence, and internal agents represent only the insurer that employs them. Unlike independent brokers whose compensation is strictly commission stated as a percentage of premium basis, comparable compensation for direct writers and agency-insurers is often a mix of commission and salary; and may include contingent commissions.

4.3. Reported Expenses²⁷

Insurers are required to report their private passenger automobile expense information to GISA, and GISA provides an aggregated summary of the industry-wide expense data each year. In Table 3, we present a summary of the GISA expense data for 2018 to 2022 for commissions, profit commissions, premium tax, and general expenses – for all insurers. Expenses are stated as a percent of the total private passenger automobile direct written premiums (DWP). ²⁸

As presented in the tables below, the reported premium tax rate is not exactly 4.0% in the expense data summarized by GISA, despite the premium tax rate of 4% of premiums. This is likely due to the timing of premium tax payment data associated with the written premiums.

Subject to individual insurer planned changes that may affect future expense costs, in general, recent expense costs are a reasonable forecast for the future expense costs.

²⁶ Regardless of reporting approach, these fees, and delay in the receipt of premiums, are considered in calculating the rate level change need.

²⁷ GISA has not released the 2023 Expense Exhibit at the time of preparation of this report.

²⁸ The term "direct written premiums" is in the context of reinsurance and means before any consideration of reinsurance premiums. This is the basis upon which GISA reports the expense ratios in the Auto 9502 Exhibit.

Table 3: Expense by Category (All Insurers) as percent of DWP

	Commissions	Contingent Commissions	Premium Tax	All Other Expenses	Total Expenses
2018	11.6%	1.0%	3.8%	9.8%	26.2%
2019	11.4%	1.1%	3.7%	9.4%	25.7%
2020	11.1%	1.4%	3.7%	9.4%	25.6%
2021	11.5%	2.4%	3.8%	10.1%	27.8%
2022	11.7%	1.4%	3.8%	10.7%	27.7%

The increase in the 2021 total expense ratio over prior years is mainly attributed to the increase in the "all other," or general expenses provision. The one percentage point increase in contingent commissions between 2020 and 2021 is likely, in part, due to the favorable loss ratio experience of 2020 and 2021 during the COVID-19 pandemic.

The separate data for independent broker, direct insurers and internal agent insurers was provided by GISA based on data reported by each insurer. In Table 4, we present the total expense ratio for broker-based insurers, direct insurers, and agent-insurers.

Table 4: Total Expenses by Distribution Channel

	Independent		Internal Agent	
	Broker	Direct Writers	Insurers	Total
2018	26.8%	24.7%	25.7%	26.2%
2019	26.4%	22.9%	25.8%	25.6%
2020	27.3%	22.2%	25.0%	25.6%
2021	29.6%	25.4%	26.2%	27.8%
2022	27.9%	25.9%	28.0%	27.5%

The industry-wide averages show the total expense costs for broker-based insurers are higher than for agent-based insurers for all years except 2022. Direct writers have the lowest expense costs in all years.

The independent broker expense ratio increased from a 26%-27% range in 2018-2019 to 27%-30% in 2020-2022. This rise in independent broker expense ratios is primarily due to due to higher contingent commissions during 2020, 2021, and 2022 (at 2.5%, 3.4%, and 2.2%, respectively). The direct writer expense ratio has generally declined, but the increase in 2021 is mainly attributed to a 2-point rise in the contingent commissions. The internal agent expense ratio was relatively stable between 2018 and 2021, followed by a large increase in 2022 due to higher general expenses.

The expense ratios of individual insurers will vary from these industry averages. Insurers are required to support the expense provision assumed for their rate application.

4.4. Investment Income

Insurers earn investment income on (i) the capital they invest to support the insurance they provide and (ii) the premium received from policyholders until claims are fully settled and paid. Insurers' mix of

Summary of Alberta Private Passenger Vehicle Premium Components

bonds, stocks, and other investments assets, upon which investment income is earned, are subject to oversight by regulators.²⁹

Company-wide pre-tax investment income rates are reported annually by insurers in their P&C financial returns, and not specific to any line of business or province. We refer to this as the pre-tax return on investment rate or pre-tax ROI.³⁰ Insurers do not report a return on investment rate specific to the capital supporting private passenger vehicles or the associated cashflow in Alberta. The company's chief investment officer typically provides a forecast of the expected investment income rate that is used by the actuary in calculating the required premium for a proposed rating program.

Although recent investment income is not necessarily correlated with future investment income, a review of the historical ROI is insightful. In Table 5, we present the average pre-tax ROI for 2019 to 2023 for insurers in Alberta. To determine the ROI for each year, we calculate a weighted average using the Alberta automobile insurance premiums³¹ for each insurer with their respective reported ROI.

Table 5: Alberta Pre-Tax Return on Investment Rate

Calendar Year	Weighted Average Pre-tax ROI
2019	4.23%
2020	4.17%
2021	2.71%
2022	0.08%
2023	4.45% ³²

The average pre-tax ROI over the five-year period 2019 to 2023 is 3.13%. However, the actual return realized by individual insurers will vary from these industry weighted averages as each insurer operates under their own corporate board approved investment strategy. In Figure 7 we present the distribution of individual insurer pre-tax investment returns between 2019 and 2023. Consistent with our expectations, the investment returns are approximately normally distributed; with approximately $2/3^{33}$ of the companies within +/-2.3 percentage points of the mean of 2.5%.

²⁹ Federally incorporated insurers are regulated by OSFI and provincially incorporated insurers are regulated by the Alberta Superintendent of Insurance.

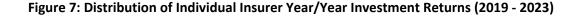
³⁰ Any reference to the term ROI is meant to infer a pre-tax basis.

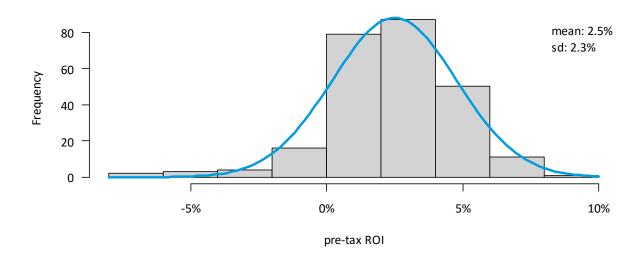
³¹ Only insurers reporting to OSFI are included.

³² A large insurer reported a return on investment rate of 72.03% for 2023. We exclude the insurer data from the 2023 calculation.

³³ 1 standard deviation is approximately 68% of the total distribution.

³⁴ The mean of 2.5% is based on equal weight to each insurer's ROI. In Table 5 we present weighted averages for each which gives consideration to the premium volume of each insurer.





4.5. Profit

Insurers are entitled to a reasonable profit for the services provided and risks undertaken by providing supporting capital.

In Alberta, when setting rates, insurers have two sources of profit for private passenger vehicles:

- · Explicit target provision stated as a percentage of premium included in the rates, and
- Investment income earned on capital supporting the private passenger vehicle policies.

The current provision allowed in rate setting is 6% of premium.³⁵ The total profit for insurers would be greater than the 6% of premium allowance by AIRB, as the latter source, the investment income earned on capital, is outside of the rate setting process. Hence, when insurers calculate their total (expected) profits as a percent of equity,³⁶ they would include this investment income on capital and the 6% of premium profit provision explicitly allowed by AIRB.³⁷

4.6. Realization of the 6% of Premium Profit Provision

The Board updated the profit provision to 6% of premium for rate filings submitted on or after October 1, 2023. In this section we discuss the realization of the profit provision of 6% of premium.

³⁵ The Board updated the profit provision to 6% effective for any filing submitted on or after October 1, 2023.

³⁶ Shareholders and managers of the firm consider the return on equity so that they may evaluate the rate of return relative to alternative investments.

³⁷ While the amount of capital supporting private passenger vehicle policies is not explicitly stated by insurers, a common assumption in rate applications is a notional \$1 of capital for every \$2 of premium. Under this basis, and assuming rates are adequate and an average ROI of 2.5%, insurers would, on average, have 1.25% of premium in addition to the 6% of premium profit provision for a total of 7.25% of premiums. A higher amount of capital would increase the investment income and total profit, and vice versa.

While insurers include AIRB's provision of 6% of premium in their rating programs to contribute to their realized profits – if the actual loss or expense amounts are higher or lower than expected, the realized profit provision as a percentage of premium will be lower or higher, respectively, than the target 6%.

We provide a high-level comparison between the target 6% and realized profit provision over the last ten years (2014 to 2023). We do so by making the following calculations and assumptions:

- The historical claims payment pattern across all coverages has an estimated average claim settlement duration of approximately 2.48 years.
- The historical weighted average pre-tax ROIs (presented in Section 4.4) are reasonable estimates of the investment income earned on the cash flow, used to calculate the discount factor for each year assuming the 2.48 year claim settlement duration.
- We use our estimate of the ultimate loss ratios including loss adjustment expenses and the Health Cost Recovery provision as provided by GISA for each year.
- We assume the GISA reported expense ratios as reported each year for private passenger automobile; and any finance fee revenues are netted against reported expenses.
- We assume a 4-month delay in receipt of premiums.
- We do not consider the investment income earned on supporting capital as this is separate and in addition to the AIRB 6% of premium profit provision.

We present these summary statistics and metrics in Table 6.

Table 6: Comparison of Target to Realized 6% Profit Provision

Accident Year	Loss & LAE Ratio ³⁸	Discount Rate	Discount Factor	Expense Ratio	Realized Profit Provision ³⁹
2014	80.5%	4.2%	0.916	24.5%	1.7%
2015	84.1%	3.3%	0.932	25.8%	-4.3%
2016	88.3%	2.8%	0.943	27.0%	-10.2%
2017	85.6%	3.7%	0.925	26.2%	-5.4%
2018	86.5%	2.2%	0.954	26.2%	-8.7%
2019	84.0%	4.2%	0.915	25.7%	-2.5%
2020	64.3%	4.2%	0.916	25.6%	15.5%
2021	60.5%	2.7%	0.944	27.8%	15.1%
2022	71.1%	0.1%	0.998	27.7%	1.3%
2023	71.6%	4.5%	0.911	27.7% ⁴⁰	7.1%

^{*} Realized Profit Provision = 1 – Discounted Loss & LAE Ratio (including health levy) – Expense Ratio

As presented in Table 6, on average, insurers have exceeded the 6% profit provision target set by AIRB in three of the last ten years. This table is not intended to imply that the excess profit for 2020 and 2021

³⁸ The loss and LAE ratios include the Health Cost Recovery provisions using factors provided by GISA.

³⁹ We assume finance fees are netted from the expense ratio and a 4-month delay in the receipt of premiums. Our findings are not sensitive to this assumption.

⁴⁰ We assume the same expense ratio for 2023 as 2022 for this calculation.

Summary of Alberta Private Passenger Vehicle Premium Components

was intended by insurers. The 2020 and 2021 results were exceptional and unexpected due to the COVID-19 pandemic. Further, this is not a representation of target levels achieved prior to 2014, nor a reflection of future target levels for 2024 and beyond.

5. GISA Reported Financial Data for Alberta Private Passenger Vehicles

In Section 4.6 we presented a hindsight high level review of the realization of the 6% of premium profit target insurers may have included in their rate setting models for private passenger vehicles in Alberta since 2014. These findings are based on the events that occurred during each year of loss, referred to as an accident year, based on incurred loss amounts reported by insurers through the automobile statistical plan (ASP) to GISA and a provision for loss development as described in Section 6 of this report. Adjustment factors provided by GISA are applied to the loss amounts to include internal claims handling expenses. On a similar basis, accident year loss ratios are summarized and presented in the AUTO 1005 Loss Ratio Exhibit prepared by GISA. The expense data used for the hindsight review in Section 4.6 is summarized and presented in the AUTO 9502 Exhibit prepared by GISA.

5.1. GISA's Profit and Loss Exhibit- AUTO 9501

As GISA's 2023 Profit and Loss Exhibit was not available at the time of this review, we present the same charts and discussion (in italics) that we had presented in our 2022 Annual Report based on the GISA data through December 2022.

With the introduction of IFRS 17 for the 2023 financial year, numerous changes impacting presentation metrics and terminology will be introduced to the AUTO 9501 exhibit. We acknowledge that many terms and metrics used (in our repeated presented below) will no longer apply under IFRS 17.

In contrast, when reporting property and casualty (P&C) financial data to the Office of the Superintendent of Insurance (OSFI) or the Alberta Superintendent of Insurance, the losses (including claims handling expenses) are presented on a calendar year basis, which represents the amount paid during the year plus the change in the held loss reserve amounts between the end and beginning of the year. Loss reserves are estimates of future payments required to settle and close all claims, including all claims handling expenses. Based on the submission by each insurer of their financial data, GISA compiles the reported financial data into the industry AUTO 9501 Exhibit. No adjustments are made by GISA to the reported financial data of each insurer.

Differences between Statistical Plan Data AUTO 1005 vs. AUTO 9501

The premium, loss amount, and expense data presented in the AUTO 9501 Exhibit (financial data) is different than the automobile statistical plan (ASP) data used by insurers in their rate applications and reported in the AUTO 1005 Exhibits for several reasons and is, therefore, not directly comparable.

In the case of losses, these differences are:

• Financial Loss Data - AUTO 9501: Calendar year ultimate loss amount estimated by the appointed actuary of each insurer, net of reinsurance, discounted, and including a provision for adverse deviation (PFAD)

⁴¹ As we discuss in Section 4, AIRB has engaged Oliver Wyman to estimate the ultimate loss amounts for the purpose of determining loss trend rates. These ultimate loss amounts include allocated loss adjustment expenses.

 ASP Loss Data - AUTO 1005: Accident year ultimate loss amount estimated on an aggregated basis for the industry by GISA, direct (i.e., before reinsurance), not discounted, and excluding PFAD

Provision for Adverse Development (PFAD)

The PFAD included in the estimate of the ultimate loss amount in the financial data of each insurer is an amount estimated by the appointed actuary to account for the potential deviation from the actuary's best estimate assumptions regarding: (i) the outstanding loss amount, (ii) investment rate, and (iii) recovery from reinsurers. The PFAD amount included by each insurer is not separately submitted to GISA, and therefore, the PFAD included in the AUTO9501 Exhibit is not explicitly stated or provided.

The Canadian Institute of Actuaries (CIA) Standards of Practice (SOP) provides guidance to the appointed actuary regarding considerations in selecting the margin for adverse deviation (i.e., the PFAD). The range of the provision provided by the CIA SOP is as follows:

Table 7: Canadian Institute of Actuaries Range of Margin for Adverse Deviation

Category	High	Low
Loss Development	20%	2.5%
Recovery from Reinsurance Ceded	15%	0.0%
Investment Return Rates	200 basis points	25 basis points

Discount

Similar to the PFAD provision, the discount rate used by each insurer is not stated by the insurer in the financial data summary submission to GISA, and therefore, the impact of the discount factor can not be stated or provided in the AUTO 9501 Exhibit.

Loss Adjustment Expenses

Both the AUTO 9501 and AUTO 1005 Exhibit loss amounts include provisions for loss adjustment expenses. However, in the case of the AUTO 9501 Exhibit, this is included with the loss amounts submitted by each insurer, and not separately stated. In the AUTO 1005 Exhibit, the provision for unallocated claims handling costs is included by applying a factor determined by GISA based on aggregated submissions by insurers.

Consistent with the presentation of claim amounts, the premiums and expenses are net of reinsurance in the financial data presented in the AUTO 9501, and on a direct basis for ASP data presented in AUTO 1005.

Due to these significant differences, the loss ratios and expense ratios in the AUTO 9501 and AUTO 1005 Exhibits are not directly comparable.

The AUTO 9501 ratio of the net profit before income taxes to the net earned premium is <u>not</u> <u>comparable</u> to the target 6% of premium profit provision insurers may include in their rate setting models.

Key characteristics of the AUTO 9501 data which are different from AUTO 1005 include:

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- Calendar year basis
- Net of reinsurance
- Discounted
- Includes PFAD
- Includes all investment income including from supporting capital and cash flow
- Estimates of loss prepared by each insurer's appointed actuary

5.2. GISA's AUTO 9501 Reported Financial Results

While the GISA AUTO 9501 Exhibit financial data calendar year loss ratio is not directly comparable to accident year loss ratio results that are discussed in this report and presented by GISA in the AUTO 1005 Exhibit, the GISA AUTO 9501 Exhibit does present a full picture of the total profits for private passenger automobile as estimated by each insurer and reported to GISA for each calendar year. This is an additional and more complete basis to consider the amount of profit achieved by insurers for private passenger vehicle insurance.

In Table 8 below, we present the history of the reported financial data in AUTO9501 between 2014 to 2023. The net profit before income taxes in the AUTO 9501 Exhibit includes all expenses and revenues including investment income. How insurers allocate the "net general and acquisition expenses," "net investment income," and "other revenues and expenses" to private passenger automobile in Alberta can vary by insurer. For example, the amount of investment income is dependent upon the amount of supporting capital an insurer allocates to private passenger automobile in Alberta.

The AUTO 9501 history of the net profit before income taxes over the 2014 to 2023 period provides an additional (and different) perspective on profit, and how this has changed over time.

Table 8: Reported Financial Profit Before Income Taxes in AUTO 9501

Calendar Year	Net Earned Premium (NEP)	Net Discounted Losses with PFAD	Net General and Acquisition Expenses	Net Investment Income	Other Revenue and Expenses	Net Profit before Income Taxes	Net Profit before Income Taxes % of NEP
2014	2,919,259	2,442,356	751,465	236,620	65,700	27,758	1.0%
2015	3,013,794	2,448,800	802,110	192,109	18,227	(26,780)	-0.9%
2016	3,083,784	2,793,458	866,490	182,372	13,422	(380,370)	-12.3%
2017	2,825,253	2,432,172	829,351	222,545	23,486	(190,239)	-6.7%
2018	3,173,909	2,714,996	860,541	126,591	51,733	(223,304)	-7.0%
2019	3,219,014	2,725,545	906,563	229,758	43,305	(140,031)	-4.4%
2020	3,597,319	2,888,031	983,872	250,756	93,813	69,985	+1.9%
2021	3,777,785	2,362,214	1,101,602	153,243	51,481	518,693	+13.7%
2022	3,765,502	2,402,796	1,117,626	-56,698	113,329	301,703	+8.0%

6. Analysis – General Discussion

6.1. Data

The source for the claim data that we analyze is the 2023-2 AUTO7001 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 and the two RSPs (from the time they were formed). We refer to this information as the AIX report.

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

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

6.2. Data Exclusions

In the notes to the 2023-2 AUTO7001 Automobile Industry Exhibit, GISA states,

19. Several affiliated insurers, representing a major insurance group in the Alberta Private Passenger Vehicle market, have re-submitted their 2020-1 to 2023-1 Outstanding (Reserve) Loss amounts for most coverages. This results in a DECREASE in Claim counts and Loss amount across the diagonals for Accident Half-Years 2020-1, 2020-2, 2021-1, 2021-2 and 2022-1 and an INCREASE in Claim counts and Loss amount across the diagonals for Accident Half-Years 2022-2 and 2023-1.

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

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

We estimate the final (ultimate) number of claims and cost⁴² of all claims that arise from events that occur in the first and second half of the year (referred to as "accident half-years"⁴³), separately, through to December 31, 2023. These estimates are used to measure and select the benchmark loss trend rates that we recommend to the Board.

We estimate the final/ultimate claim cost by accident half-year by developing estimates 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.⁴⁴ In doing so, we consider the Industry's reported claim amounts (the aggregate paid claim amounts and individual claim case reserves), but we do not consider the actuarial reserves established by each insurance company as those reserves are not reported to GISA.

We estimate the Industry actuarial reserve by applying what are referred to as "loss development factors" to the aggregated incurred claim amounts that are reported to GISA.⁴⁵ 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.

⁴² By "final" or "ultimate" cost we mean the amount paid by insurance companies at the time that all claims that occur in a particular period have been reported and settled.

⁴³ 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 XXXXX-2, or XXXX.1 or XXXX.2 where "XXXX" refers to the indicated year.

⁴⁴ GISA edits and compiles the data reported by individual insurers.

⁴⁵ Our selections are based on the Incurred Development Method.

Analysis - General Discussion

We select loss⁴⁶ 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.

6.4. Selection of Claim Count and Claim Amount Development Factors

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

In Section 6.5 we present a comparison of our current and prior estimates of the ultimate loss cost, frequency, and severity for each of the last five years for each coverage.

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

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

We note that the selection of development factors influences the selected loss trend rates.⁴⁷ As a result the emerged claim experience and the development factors we select, our estimates of ultimate loss costs, frequencies,⁴⁸ and severities by accident year have changed from those we presented for the prior review. We present those changes in the following tables.

⁴⁶ 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).

⁴⁷ A summary of our selected ultimate loss costs, severity amounts and frequency by accident half-year are presented in Appendix B.

⁴⁸ Number of claims per 1,000 insured vehicles.

Analysis – General Discussion

Table 9: Changes in Estimated Loss Costs, Frequency and Severity - Bodily Injury

2024 SAR (as of June 30, 2023) 2024 AR (as of December 31, 2023)

AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$495.59	\$76,998	6.44	\$495.65	\$77,044	6.43
2020	\$371.58	\$86,480	4.30	\$370.09	\$86,171	4.29
2021	\$397.37	\$85,597	4.64	\$404.15	\$89,054	4.54
2022	\$433.24	\$91,959	4.71	\$453.54	\$99,589	4.55
2023*	\$389.10	\$85,133	4.57	\$464.12	\$101,325	4.58

^{*} The 2023 data presented for the 2024 SAR only includes data through to June 30, 2023, and is not directly comparable to the full 2023 year in the 2024 AR.

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

Table 10: Changes in Estimated Loss Costs, Frequency and Severity: Property Damage

2024 SAR (as of June 30, 2023) 2024 AR (as of December 31, 2023)

AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$169.53	\$5,908	28.70	\$169.47	\$5,908	28.69
2020	\$115.62	\$5,953	19.42	\$115.61	\$5,952	19.42
2021	\$132.71	\$6,543	20.28	\$135.00	\$6,593	20.48
2022	\$187.48	\$7,456	25.14	\$187.03	\$7,370	25.38
2023*	\$208.01	\$7,775	26.75	\$223.44	\$8,312	26.88

^{*} The 2023 data presented for the 2024 SAR only includes data through to June 30, 2023, and is not directly comparable to the full 2023 year in the 2024 AR.

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 0.3%.

Table 11: Changes in Estimated Loss Costs, Frequency and Severity: Accident Benefits – Total

2024 SAR (as of June 30, 2023) 2024 AR (as of December 31, 2023)

AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$72.87	\$6,333	11.51	\$72.93	\$6,339	11.50
2020	\$60.13	\$7,879	7.63	\$59.54	\$7,804	7.63
2021	\$75.38	\$8,634	8.73	\$74.11	\$8,486	8.73
2022	\$92.74	\$9,234	10.04	\$92.10	\$9,135	10.08
2023*	\$96.01	\$9,693	9.90	\$93.51	\$9,146	10.22

^{*} The 2023 data presented for the 2024 SAR only includes data through to June 30, 2023, and is not directly comparable to the full 2023 year in the 2024 AR.

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have decreased by 0.8%.

Table 12: Changes in Estimated Loss Costs, Frequency and Severity: Collision

2024 SAR (as of June 30, 2023) 2024 AR (as of December 31, 2023)

AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$273.32	\$6,467	42.26	\$273.27	\$6,467	42.26
2020	\$186.99	\$6,761	27.66	\$187.02	\$6,761	27.66
2021	\$197.66	\$7,572	26.11	\$196.05	\$7,555	25.95
2022	\$238.83	\$9,268	25.77	\$254.50	\$9,584	26.55
2023*	\$185.62	\$8,961	20.71	\$217.05	\$10,057	21.58

^{*} The 2023 data presented for the 2024 SAR only includes data through to June 30, 2023 and is not directly comparable to the full 2023 year in the 2024 AR.

Overall, for the four-year period 2019 to 2022, our estimates of the average annual ultimate loss costs have increased by 1.6%.

Analysis – General Discussion

Table 13: Changes in Estimated Loss Costs, Frequency and Severity: Comprehensive

2024 SAR (as of June 30, 2023)

2024 AR (as of December 31, 2023)

AY	Loss Cost	Severity	Frequency	Loss Cost	Severity	Frequency
2019	\$170.23	\$6,284	27.09	\$170.24	\$6,286	27.08
2020	\$264.79	\$7,966	33.24	\$264.88	\$7,978	33.20
2021	\$190.61	\$6,769	28.16	\$190.48	\$6,776	28.11
2022	\$205.22	\$7,354	27.91	\$206.64	\$7,389	27.97
2023*	\$161.77	\$7,106	22.76	\$233.83	\$8,478	27.58

^{*} The 2023 data presented for the 2024 SAR only includes data through to June 30, 2023, and is not directly comparable to the full 2023 year in the 2024 AR.

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

7.1. 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 period⁴⁹ 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.

7.2. 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 cost⁵⁰ by accident half-year that we derive (as we discuss in Section 6.5) and the results of regression analyses we perform. The regression models we consider include various parameters that could have an impact on losses over time, such as time (i.e., trend) parameters, seasonality, and scalar/level⁵¹ change parameter to reflect changes in the cost level.

The identification of the underlying trend patterns over the historical period is challenging because factors such as statistical fluctuation in the data points, changes in the underlying exposure, the impact of the COVID-19 pandemic, changes in the economic environment, abnormal weather conditions, etc., can make the underlying trend patterns difficult to discern. For this reason, we take a holistic approach to modeling and consider several models with varying parameters and accident periods to identify the underlying trends that occurred. As our final step, we consider the statistical fits of combining each of the separate frequency and severity models, versus the direct loss cost model. We discuss additional considerations in developing a past loss trend rate in more detail below. In Section 8 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.

⁴⁹ 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.

⁵⁰ 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.

⁵¹ We use "scalar" and "level change" interchangeably throughout this report.

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

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

Seasonality

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

Weather / Unemployment

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

Scalar / Level Change Parameter

The purpose of a scalar or level change parameter is to isolate and remove the impact of a one-time shift in claim cost (e.g., due to a reform or other event) so that the underlying claim cost trend can be identified. The additional parameter effectively quantifies and adjusts the *y*-intercept to account for a one-time change in 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 8, we include additional November 2020 scalar parameters in the bodily injury and accident benefits severity regression models. Although the post-reform data is still limited and immature, these models provide an early assessment and insight to the reform's *actual* impact on bodily injury and accident benefits severity. Consistent with our expectation, bodily injury severity has decreased and the accident benefits severity has increased. The magnitudes of these changes, while early, indicate a smaller reduction to bodily injury and larger increase to accident benefits.

As discussed more fully in our 2020 reform reports, Bill 41 may also influence frequency as a policyholder may be more/less likely to pursue a claim under the higher/lower benefits available. However, due to the concurrent effect of the COVID-19 pandemic, more data is needed to estimate the impact of the reform and the COVID-19 pandemic on bodily injury or accident benefits claims frequency. We consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level.

Statistical Results

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

- With respect to the Adjusted R-squared, we generally refer to values of 80% and greater as "high," values between 40% and 80% as "moderate," and values less than 40% as "low."
- We consider p-values less than 5% to be "significant."
- The confidence interval presented corresponds to a 95% probability level range.

Other Considerations

In selecting past loss trend rates, we also consider:

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

COVID-19

As described in our prior reports, we find the traffic volume and claims cost⁵² during 2020 through 2022-1 were lower than pre-pandemic levels due to various "stay-at-home" orders and other directives that were put in place during the COVID-19 pandemic.

The trend rates that we present in this report are intended to measure the rate of change in loss cost experience **without influence** of the COVID-19 pandemic. Therefore, we include a mobility parameter for the observations in our regression models for the coverages⁵³ that experienced a significant reduction in claims frequency coincident with COVID-19 pandemic.

In May 2023, World Health Organization determined that COVID-19 no longer constitutes a public health emergency. We find the start of the "new-normal" (or post pandemic period) likely began prior to this announcement. In general, there has been a gradual increase in traffic levels since the early days of the pandemic as more individuals returned to the workplace. At this point in time, it appears that the current hybrid work environment and reduced commuting traffic is likely to continue. Although it is difficult to identify an exact point in time when the "new normal" post pandemic began, we consider the 2022-2 period to be the potential starting point. While we continue to observe a decline in 2022-2, 2023-1, and 2023-2 frequency compared to the pre-pandemic period, the degree of the decline has moderated compared to the pandemic period but not fully returned to the pre-pandemic level. Insurers

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

⁵³ 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.

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 7.3.

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)⁵⁴ 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

⁵⁴ As measured by the 12-month change in CPI.

Figure 8: Consumer Price Index – All Items & Transportation

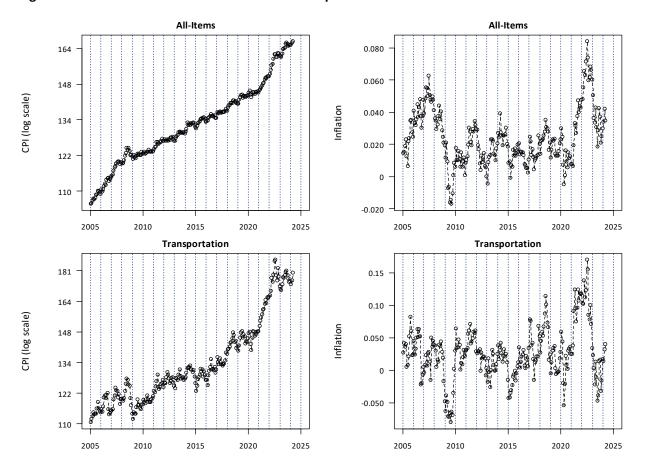
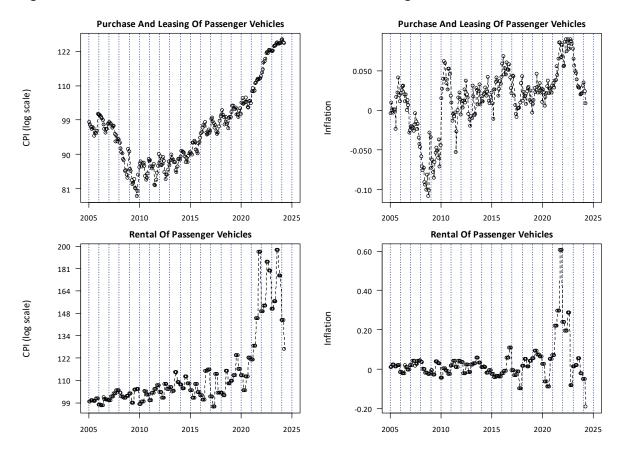


Figure 9⁵⁵: Consumer Price Index – Purchase & Rental of Passenger Vehicle



 $^{^{\}rm 55}$ Rental of passenger vehicles data is Canada-wide data, not Alberta-only data.

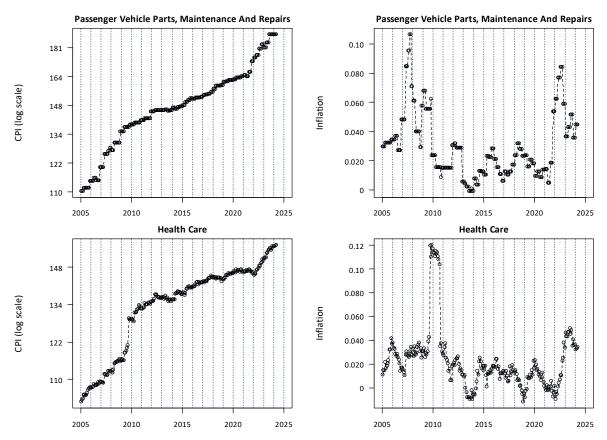


Figure 10: Consumer Price Index – Passenger Vehicle Parts, Maintenance, and Repair & Healthcare

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

- Inflationary pressures on physical damage coverages (such as vehicle purchase, rentals and
 passenger vehicle parts, maintenance and repair costs) have resulted in the highest inflation levels
 in the last 10 years. The inflationary rise, which began in the second half of 2021, shows signs of
 moderation 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 11, the 2021-2 through 2023-2 property damage severity has risen steeply, deviating from historical patterns. The 2021-2 through 2022-2 collision severity also rose steeply but has flattened since 2022-2. These higher claims severities are likely due, at least in part, to the recent inflationary environment for vehicle parts, maintenance and repair costs which produces larger claim costs for physical damage coverages⁵⁶ since more costly repairs will increase the total amount needed to settle claims. While vehicle parts and repair costs are a large proportion of the cost to settle claims, higher new or used vehicle costs, labour rates, and vehicle rental rates likely also influenced the cost to settle

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⁵⁶ 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.

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. The change to a steep rise for comprehensive is evident in more recent years. A change in severity coincident with the inflation change is not obvious for bodily injury, accident benefits, or all perils coverages. Any recent inflationary impact for bodily injury and accident benefits severity is likely comingled with the reform impact and can't be separately identified.

As described in Section 7.2, 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 time/trend parameter in the model, rather than the proposed scalar. Although this may better align with the compounding effect of inflation, we find assuming the high inflationary environment (and implied higher severity trend) will persist into the future period may not be reasonable.⁵⁷
- The Government of Canada has raised interest rates to curb the inflation surge and reduce inflation
 to pre-pandemic levels. These interest rate increases appear to be effective in moderating inflation.
 As shown in Figure 8 through Figure 10 above, there is evidence that inflation moderated in 2023 for
 the primary physical damage claims cost components.

We further discuss the expected inflationary impact on future loss trend in Section 7.3 below.

⁵⁷ Forecasting changes to the future inflation level for a parameter is also challenging.

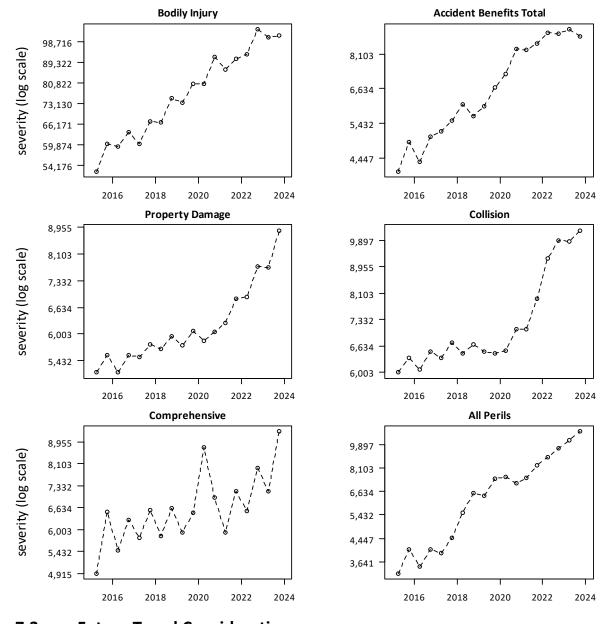


Figure 11: Historical Severity by Coverage

7.3. 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. Changes in deriving behaviour postpandemic and recent increases in inflation may result in different patterns in future.

Post COVID-19 "New Normal"

Insurers should consider the degree to which the post-pandemic "new-normal" is expected to impact claims cost during the proposed rate program. An adjustment applicable to all historical accident years will likely be necessary to reflect the reduction in claims frequency expected as a result of the general shift toward a hybrid workplace. SA noted above, we view 2022-2 as the (possible) beginning of the "new-normal" post pandemic period and may serve as an early indicator to the expected reduction in frequency during the proposed rating program. When estimating this adjustment consideration should be given to the most recent experience available at the time of filing. For example, monthly claims frequency data may give important insight into consumer driving habits.

To aid the Board in reviewing an insurer's assumptions regarding the "combined new normal" frequency level, we quantify the reduction in the trended industry claims frequency between 2019-2 and 2022-2 for all coverages in Section 11 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

The recent rise in inflation that began in late 2021 affects the past loss cost levels; and any stabilization, moderation or increase in future inflation will affect future loss cost levels. For the future trend period, which is the mid-point of the latest accident half-year (October 1, 2023, in this review) to the average accident date of the proposed rate program, consideration should be given to the potential changes to the inflation rate over that same future projection period (e.g., moderation through 2023).

As described in Section 7.2, the high inflationary environment beginning in late 2021 has resulted in a significant increase in accident year claim costs. The trend models we present implicitly consider the impact of inflation up to December 31, 2023, via an additional scalar parameter that is included 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.

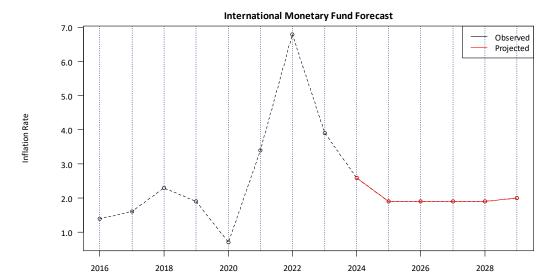
In Figure 12⁵⁹ we present the International Monetary Fund's (IMF) forecast of future inflation, as measured by all items CPI in Canada. As shown in Figure 12, the IMF expects inflation to decrease in 2024 but remain above the Government's target range, followed by a further decrease in 2025. The forecasted 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.

⁵⁸ 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.

⁵⁹ https://www.imf.org/en/Countries/CAN

Figure 12: IMF Forecasted Inflation



Selected Loss Trend Rates

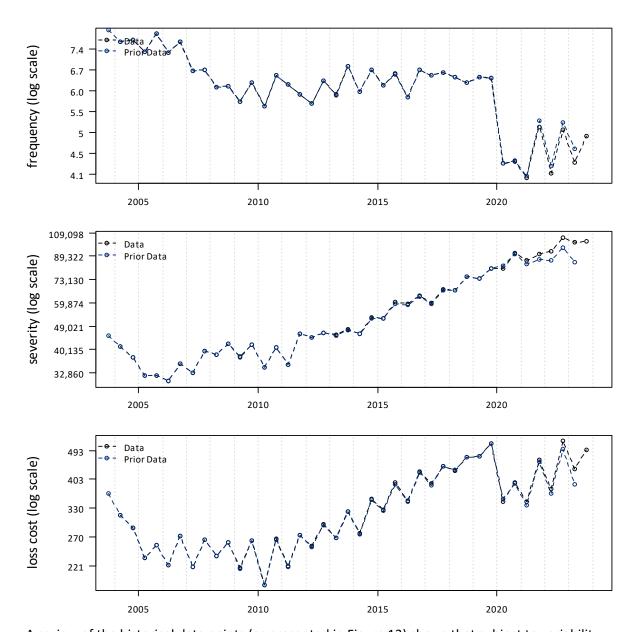
8. Selected Loss Trend Rates

8.1. Bodily Injury

For the prior review, we selected a past lost cost trend rate of +8.7% and a future loss cost trend rate of +5.0% beginning November 1, 2020.

In Figure 13, we present our estimated loss cost (average claim cost per vehicle), average severity (average claim cost per claim), and frequency rate (average claim incidence rate) over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe the more recent severity estimates have increased and frequency estimates have decreased.

Figure 13: Observed Bodily Injury Loss Cost Experience



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

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

steeper increase beginning in 2014. In 2021 we observe a decrease coincident with the reforms effective November 2020.

• Frequency exhibited a downward trend through 2010, followed by a slight increasing trend between 2010 to 2016. More recently we observe early signs of a flattening pattern since 2016 and a large decrease in level at 2020-1 coincident with the COVID-19 pandemic. The decline in frequency level coincident with the pandemic has been sustained through 2023-2, with a modest positive trend through the pandemic period, but the frequency level remains well below pre-pandemic levels. As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level, we quantify the combined impact of COVID-19 and the November 2020 reforms on claims frequency in Section 11 of this report.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.278), mobility (p=0.000), seasonality (p = 0.001), a 2022-2 new-normal scalar (p = 0.001), and a November 2020 reform scalar (p = 0.130). 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 7.9% decrease in frequency. The adjusted R-squared of our proposed frequency model is 0.896.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000), seasonality (p = 0.000), and a November 2020 reform scalar (p = 0.669). The implied annual trend rates associated with our fitted severity model is +8.3%. The modelled scalar parameter at November 1, 2020, corresponds to a 1.2%⁶¹ decrease in severity. The adjusted R-squared of our proposed severity model is 0.984.

In Figure 14, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +8.8%. ⁶² The modelled scalar parameter for the November 1, 2020, reforms corresponds to a 9.0% ⁶³ decrease in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.955.

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 (0.960).

Due to the superior fit, we base our selection on the direct loss cost model. We select a loss cost trend rate of +8.7%. We estimate a one-time loss cost decrease of -11.1% at November 2020 (coincident with the MIR reform, p-value=0.029). Although the separation of the effects of the pandemic and reforms is subject to considerable uncertainty, we find the emerging data is aligning slightly lower than the Board's

 $^{^{60} = \}exp[-0.082] - 1$

 $^{^{61} = \}exp[-0.012] - 1$

 $^{^{62} = \}exp[0.005 + 0.080] - 1$

 $^{^{63} = \}exp[-0.082 - 0.012] - 1$

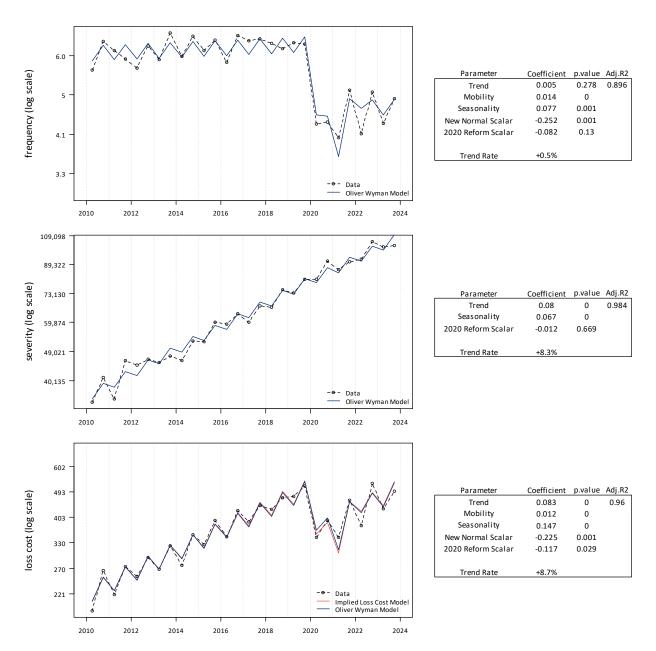
Selected Loss Trend Rates

current loss cost bodily injury November 2020 reform adjustment factor of -18%. As more data emerges, a more accurate assessment can be evaluated in the future.

We 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 7.3 for more details concerning the selection of an appropriate future loss cost trend rate.

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

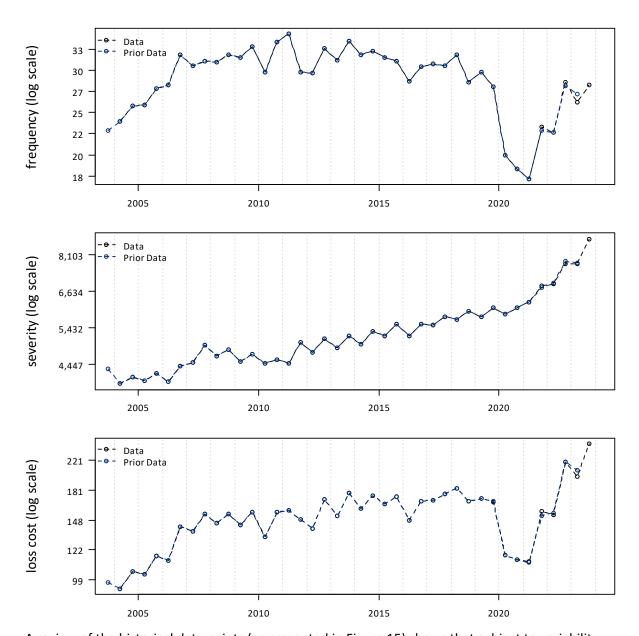


8.2. Property Damage (including DCPD)

For the prior review we selected a past and future loss cost trend rate of +1.8%.

In Figure 15, 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 15: Observed Property Damage Loss Cost Experience



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

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

Selected Loss Trend Rates

- Severity generally exhibited an upward trend over the last twenty years, except for some isolated periods of a flatter or declining pattern. We observe a steeper increase beginning in 2021-2 which is likely related to the high inflationary environment observed during this period.⁶⁴
- Frequency contributed to the rise in the loss cost level over 2003 to 2006, followed by a somewhat volatile but flat pattern, which appears to have turned downward since its peak in 2011. We observe a large decrease during 2020, 2021, and the first half of 2022 coincident with the COVID-19 pandemic. The introduction of DCPD may have resulted in a shift of claims from collision to DCPD, and this, along with a "new-normal" for vehicle usage post pandemic in 2022-2 may explain the rise in frequency level in 2022-2 through 2023-2. As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and COVID-19 on claims frequency in Section 11 of this report.

A summary of the estimated severity, frequency, and loss cost trends, associated Adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, that we considered are presented in Appendix E.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.000) and mobility (p=0.000). The implied annual trend rates associated from our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.905.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000), seasonality (p = 0.002), and a 2021-2 inflation scalar (p = 0.000). The implied annual trend rates associated with our fitted severity model is +3.0%. The adjusted R-squared of our proposed severity model is 0.955.

In Figure 16, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +1.6%.⁶⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.872.

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 an equivalent adjusted R-squared (0.872).

Due to the excellent fits, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +1.6% and a one-time severity increase of +15.2% at 2021-2 (coincident with the spike in inflation).

⁶⁴ The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

 $^{^{65} = \}exp[-0.013 + 0.029] - 1$

122

99

2010

2012

2014

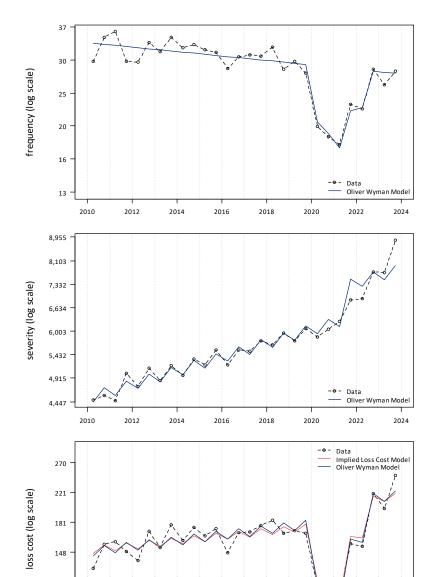
2016

2018

2020

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend. Effective January 1, 2022, premiums for third party liability are split into three separate coverages: bodily injury, property damage -tort and DCPD. Until sufficient separate property damage-tort and DCPD data is available from GISA, the loss cost trend rate that we select for property damage is intended to apply to both property damage tort and DCPD coverages.

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



Parameter	Coefficient	p.value	Adj.R2
Trend	-0.013	0	0.905
Mobility	0.015	0	
Trend Rate	-1.3%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.029	0	0.955
Seasonality	0.046	0.002	
Inflation Scalar	0.142	0	
Trend Rate	+3.0%		

Parameter	Coefficient	p.value	Adj.R2
Trend	0.019	0	0.872
Mobility	0.017	0	
Seasonality	0.061	0.018	
Inflation Scalar	0.12	0.01	
Trend Rate	+1.9%		

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2022

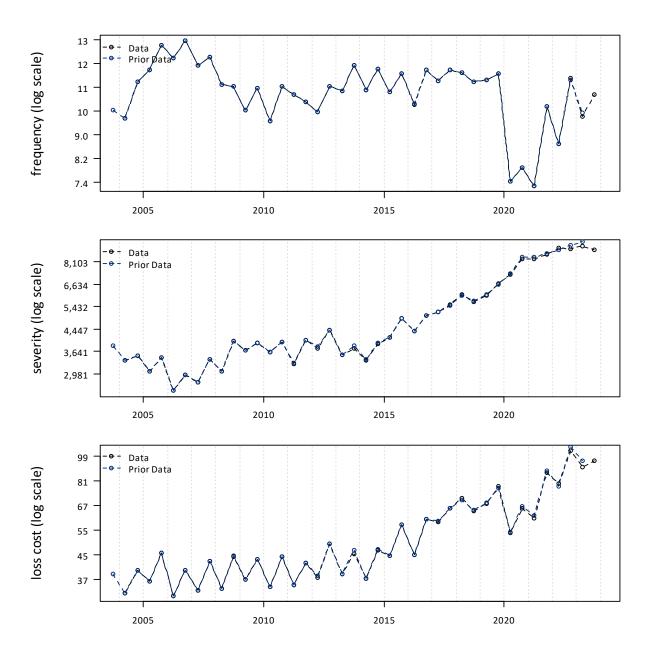
2024

8.3. Accident Benefits

For the prior review, we selected a past lost cost trend rate of +3.8% through to December 31, 2014, and a loss cost trend rate of +10.9% beginning January 1, 2015. We note most rate applications will consider data more recent than 2015 in the experience period to which the trend rates apply.

In Figure 17, we present our estimate of the actual loss cost, average severity, and frequency rate over the period 2004-1 through 2023-2. We include a comparison to the estimated values used in our prior report and observe our estimates have not changed significantly.

Figure 17: Observed Accident Benefits Loss Cost Experience



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

- Loss cost experienced a small positive trend since 2003, changing to a steeper increase beginning in 2015. We observe a significant decrease during 2020 and 2021-1 coincident with the COVID-19 pandemic, then a return towards pre-pandemic levels. The impact of the pandemic may be masked by the reforms effective October 29, 2020.
- Severity increased with the reforms in April 2007, followed by a flat pattern between 2008-2 and 2015-1, which changed to a steeper increasing pattern since 2015.⁶⁶ The large rise in 2020-2 is coincident with the reform changes. There are early signs of flattening in the trend pattern following the reform implementation.
- Frequency has changing patterns, but generally exhibiting a flat pattern since 2012. The decline in frequency level coincident with the pandemic is followed by a return to levels modestly lower than pre-COVID levels. The impact of the pandemic may be (partially) masked by the reforms effective October 29, 2020. The combined impact of those reforms and a change in post-COVID-19 driving habits may be contributing to the decline in frequency level observed in 2023-2. As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level, we quantify the combined impact of COVID-19 and the October 2020 reforms on claims frequency in Section 11 of this report.

A summary of the estimated severity, frequency, and loss cost trends, associated adjusted R-squared values, *p*-values, and confidence intervals over various trend measurement periods, with and without a seasonality parameter, and with and without a change in level and/or a change in trend rate during 2015, that we considered are presented in Appendix E.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.003), mobility (p=0.000), seasonality (p=0.000), and a 2022-2 new-normal scalar (p=0.001). The implied annual trend rates associated from our fitted frequency model is +1.1%. The adjusted R-squared of our proposed frequency model is 0.886.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.436), a January 1, 2015, trend shift (p = 0.000), an October 2020 reform scalar (p = 0.131), and an October 2020 trend shift (p = 0.020). The implied annual trend rate associated with our fitted severity model is +1.0% prior to January 1, 2015, +11.9%⁶⁷ from January 1, 2015, to October 29, 2020, and +3.0%⁶⁸ after October 29, 2020. The modelled scalar parameter at October 29, 2020, corresponds to a 13.5%⁶⁹ increase in severity. The adjusted R-squared of our proposed severity model is 0.961.

In Figure 18, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.2%⁷⁰ prior to January 1, 2015, +13.2%⁷¹ from January 1, 2015, to October 29, 2020, and +4.1%⁷² after October 29, 2020. The modelled

⁶⁶ We note bodily injury severity also exhibited a steeper increasing pattern beginning 2015.

 $^{^{67} = \}exp[0.010 + 0.103] - 1$

 $^{^{68} = \}exp[0.010 + 0.103 - 0.084] - 1$

 $^{^{69} = \}exp[0.127] - 1$

 $^{^{70} = \}exp[0.011 + 0.010] - 1$

 $^{^{71} = \}exp[0.011 + 0.010 + 0.103] - 1$

 $^{^{72} = \}exp[0.011 + 0.010 + 0.103 - 0.084] - 1$

Selected Loss Trend Rates

scalar parameter for the October 29, 2020, reforms corresponds to a 13.5% increase in loss cost. The implied adjusted R-squared of the combined frequency and severity model is 0.940.

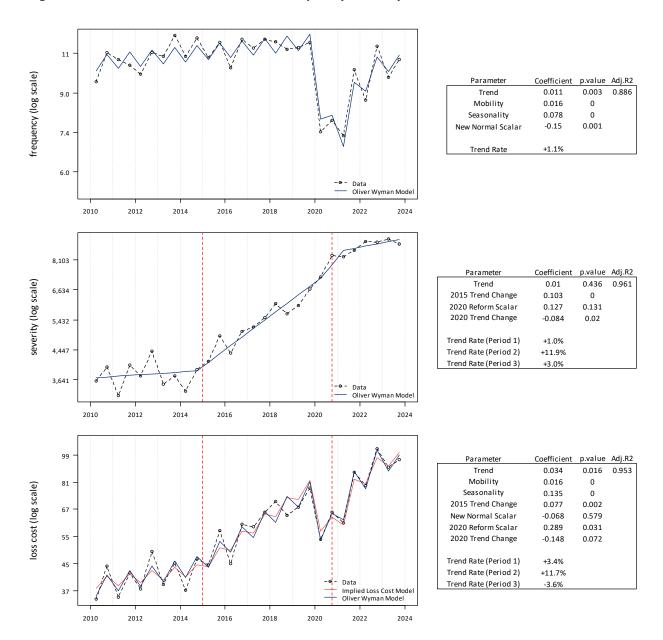
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate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

We select the combined frequency and severity model with a trend rate of +2.2% prior to January 1, 2015, +13.2% from January 1, 2015, to October 29, 2020, and +4.1% after October 29, 2020. Despite higher than 5% p-values for the 2020 reforms, given the good fit of the separate frequency and severity models, we select the combined model rather than the direct model.

We estimate a one-time loss cost increase of +13.5% 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. We find the selected model suggests a slightly higher reform adjustment factor than the Board's current loss cost accident benefits October 2020 reform adjustment factor of +8%. However, this may be co-mingled with rising inflation.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

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

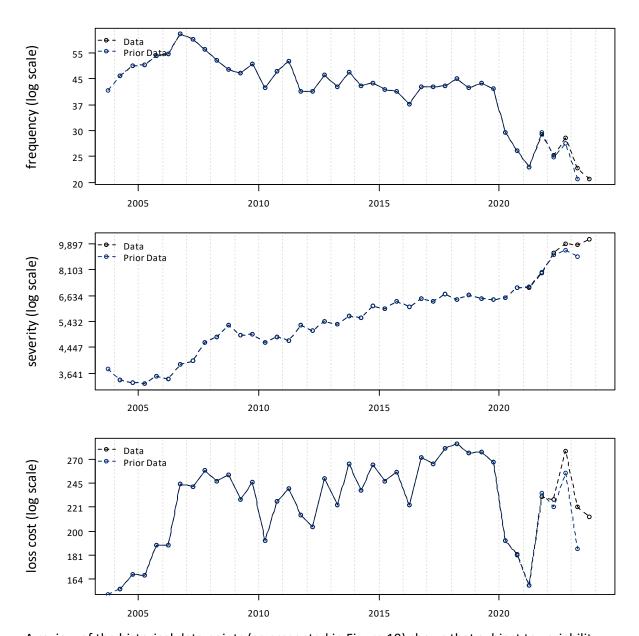


8.4. Collision

For the prior review, we selected a past and future lost cost trend rate of +2.3%.

In Figure 19, 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 increased in the 2022-1, 2022-2, and 2023-1 accident semesters.

Figure 19: Observed Collision Loss Cost Experience



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

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

- Severity has exhibited an upward trend that is fairly consistent from 2010 to 2016 which then
 levelled out during 2017 to 2019, followed by a continued upward trend. We observe a steeper
 increase beginning in 2021, with a possible preliminary flattening after 2022-1.⁷³
- Frequency has been relatively flat/slight decline since 2010, then a steep decline in frequency level coincident with the pandemic has been sustained through 2023-2. The decrease in 2022 may, in part, be associated with the introduction of DCPD and shift of claims between coverages. As we consider 2022-2 to be a potential starting point for the "new normal" post-pandemic frequency level we quantify the combined impact of the introduction of DCPD and COVID-19 on claims frequency in Section 11 of this report.

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p=0.050), mobility (p=0.000), and a 2022-2 new-normal scalar (p=0.000). The implied annual trend rates associated from our fitted frequency model is -1.3%. The adjusted R-squared of our proposed frequency model is 0.887.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000), seasonality (p = 0.099), and a 2021-2 inflation scalar⁷⁴ (p = 0.000). The implied annual trend rates associated with our fitted severity model is +3.8%. The adjusted R-squared of our proposed severity model is 0.951.

In Figure 20, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.4%.⁷⁵ The implied adjusted R-squared of the combined frequency and severity model is 0.630.

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 (0.748), but an insignificant p-value for inflation.

Due to the insignificant p-value for inflation in the direct loss cost model, we base our selection on the combined frequency and severity model. We select a loss cost trend rate of +2.4% and a one-time severity increase of +22.1% at 2021-2 (coincident with the spike in inflation).

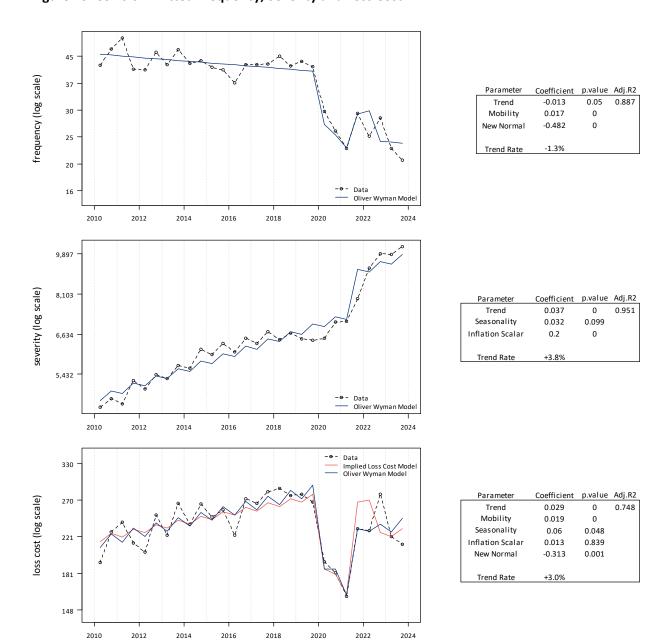
Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

⁷³ The shifting of claims from collision to DCPD may be influencing the increase in severity between 2021-2 and 2022-1. We are unable to separately identify the portion of this increase attributable to the introduction of DCPD and the unusually high inflationary environment observed during the period.

⁷⁴ 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.

 $^{^{75} = \}exp[-0.013 + 0.037] - 1$

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



8.5. Comprehensive

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

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

- Total Comprehensive,
- Comprehensive Excluding both Catastrophes and Theft Claims,
- Theft-only claims, and

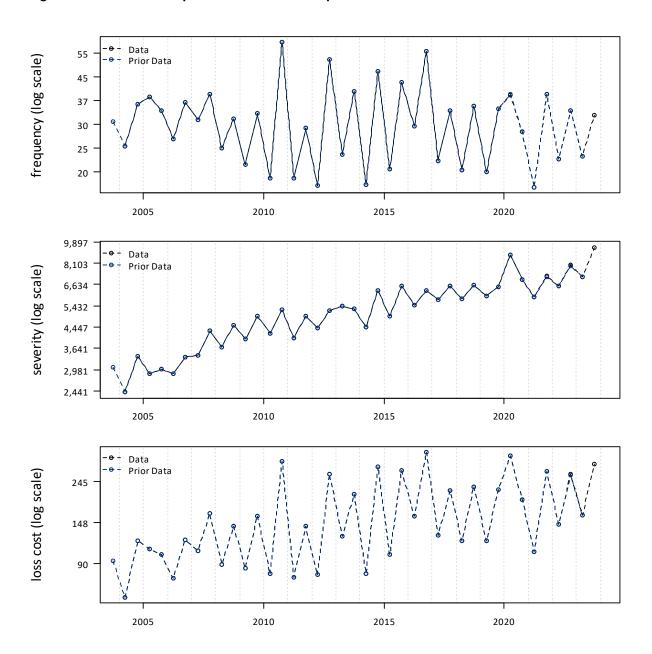
• Total Comprehensive Excluding Catastrophes.

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

Comprehensive - Total

In Figure 21, 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 our estimates have not changed significantly.

Figure 21: Observed Comprehensive Loss Cost Experience



Selected Loss Trend Rates

Subject to variability, the historical data points show:

- Severity has consistently trended upward.
- Frequency has exhibited a relatively flat pattern since 2011. We observe a decrease at 2020-1 and 2021-1 which may be attributable, in part, to the impact of the COVID-19 pandemic on frequency; however, we do not observe a decrease thereafter. We assume the June 2020 hailstorm in southern Alberta contributes to the unusual rise in frequency and loss cost in 2020-1.
- Loss cost has exhibited an upward trend. We observe a small decrease at 2020-1 coincident with the COVID-19, but do not observe a sustained decrease in the subsequent periods.

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 fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.519), 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 0.623.

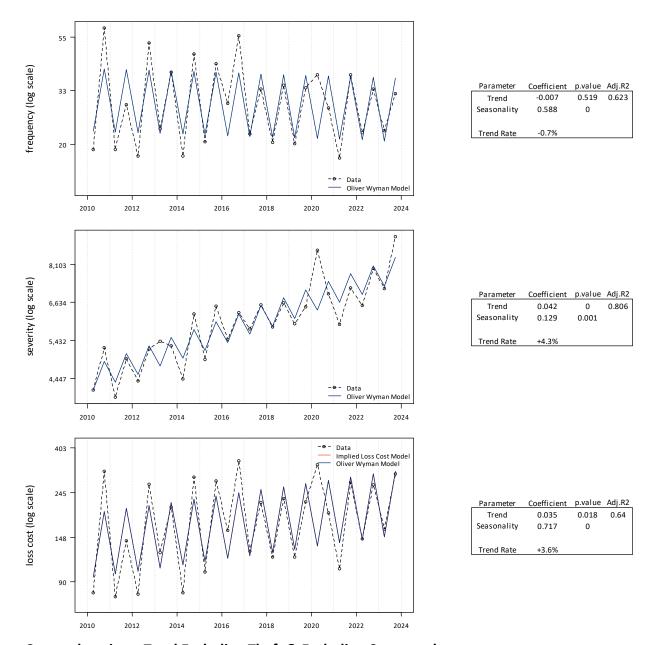
We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.001). The implied annual trend rates associated with our fitted severity model is +4.3%. The adjusted R-squared of our proposed severity model is 0.806.

In Figure 22, 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 +3.6%. The implied adjusted R-squared of the combined frequency and severity model is 0.625.

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 similar trend rate and a higher adjusted R-squared (0.640).

 $^{^{76} = \}exp[-0.007 + 0.042] - 1$

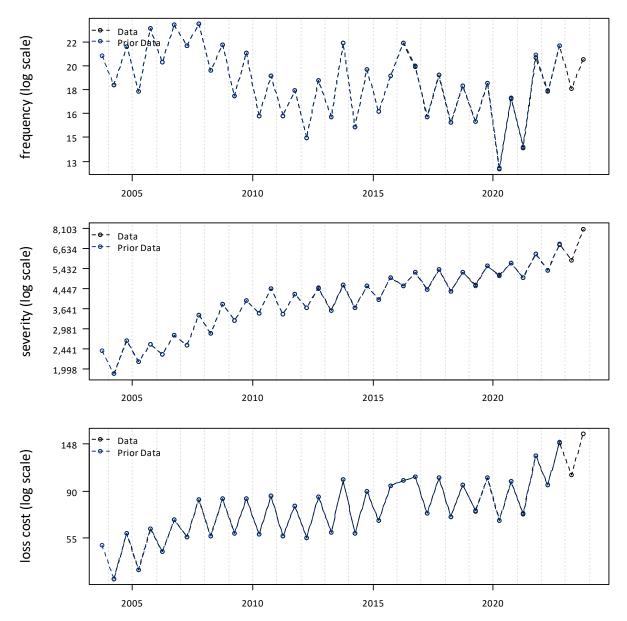
Figure 22: Comprehensive Including Catastrophes and Theft - Fitted Frequency, Severity and Loss Cost



Comprehensive – Total Excluding Theft & Excluding Catastrophes

In Figure 23, 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 our estimates have not changed significantly.

Figure 23: Comprehensive – Excluding Theft & Excluding Catastrophes



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

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

Selected Loss Trend Rates

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

To consider the underlying comprehensive trend without the impact of catastrophes and theft claims, we fit a model to comprehensive excluding both theft and catastrophe claims.

We fit a frequency model to all accident half-years between 2010-1 and 2023-2, and include time (p = 0.617), and seasonality (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +0.2%. The adjusted R-squared of our proposed frequency model is 0.450.

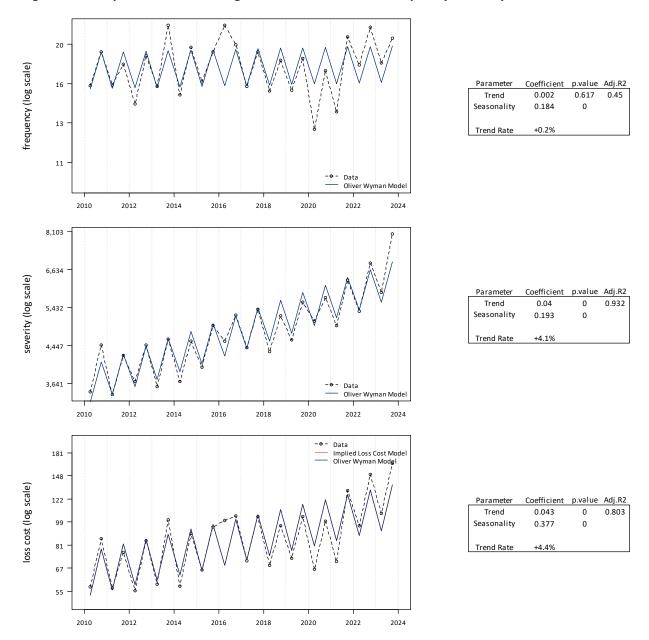
We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +4.1%. The adjusted R-squared of our proposed severity model is 0.932.

In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +4.4%.⁷⁷ The implied adjusted R-squared of the combined frequency and severity model is 0.794.

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 similar trend rate and a higher adjusted R-squared (0.803).

 $^{^{77} = \}exp[0.002 + 0.040] - 1$

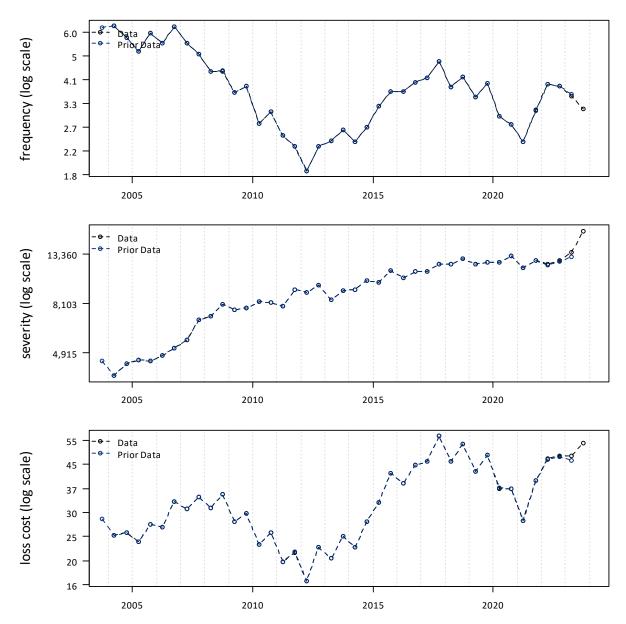
Figure 24: Comprehensive Excluding Theft and CATs - Fitted Frequency, Severity and Loss Cost



Comprehensive – Theft Only

In Figure 25, 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 our estimates have not changed significantly.

Figure 25: Comprehensive - Theft Only



Subject to variability, the historical data points show:

- Severity has been generally increasing with a flat trend in the recent periods and a spike in 2023-2.
- Frequency was increasing rapidly between 2012-2018 followed by a decreasing trend. We observe lower levels during the pandemic, but with a rise to a new high in the recent 2021-2 and 2022-1 observation. Frequency has been decreasing since the high point in 2022-1.
- Loss cost increased rapidly beginning in 2014, but then began to decrease between 2018 and 2021. Loss cost rose steeply in 2021-2 and 2022-1 but has begun to flatten.

Selected Loss Trend Rates

A key driver of the higher trend rates presented in Figure 21 (including catastrophe and theft claims) relative to Figure 23 (excluding catastrophe and theft claims) is the inclusion of theft claims. We note theft 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), a 2018 trend change (p = 0.000), and a 2021-2 scalar (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +15.6% prior to January 1, 2018, and -13.6%⁷⁸ after January 1, 2018. The adjusted R-squared of our proposed frequency model is 0.829.

We fit a severity model to all accident half-years between 2012-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.024). The implied annual trend rates associated with our fitted severity model is +3.9%. The adjusted R-squared of our proposed severity model is 0.827.

In Figure 26, 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 +20.1%⁷⁹ prior to January 1, 2018, and -10.3%⁸⁰ after January 1, 2018. The implied adjusted R-squared of the combined frequency and severity model is 0.865.

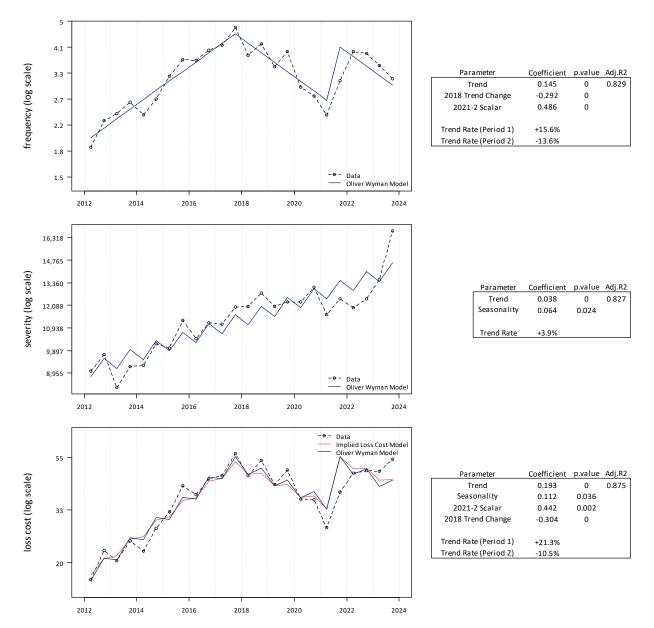
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a higher trend rate prior to January 1, 2018, a lower trend rate after January 1, 2018, and a higher adjusted R-squared (0.875).

 $^{^{78} = \}exp[0.145 - 0.292] - 1$

 $^{^{79} = \}exp[0.145 + 0.038] - 1$

 $^{^{80} = \}exp[0.145 - 0.292 + 0.038] - 1$

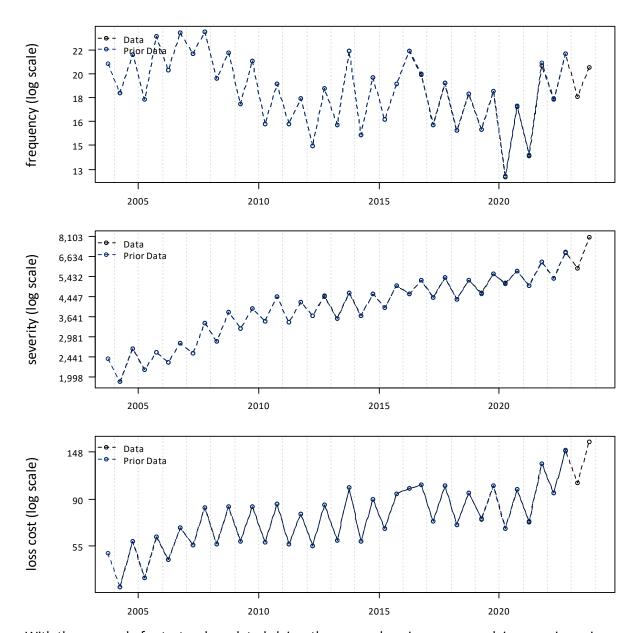
Figure 26: Comprehensive Theft - Fitted Frequency, Severity and Loss Cost



Comprehensive – Total Excluding Catastrophes

In Figure 27, 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 our estimates have not changed significantly.

Figure 27: Comprehensive – Total Excluding Catastrophes



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

- Severity has consistently trended upward.
- Frequency declined through 2012, followed by an increasing trend through 2016 and a decline since.
 We observe a modest decrease between 2020-1 and 2021-1 which may be attributable, in part, to
 the impact of the COVID-19 pandemic on frequency; however, current frequency levels exceed
 those immediately before the pandemic..

Selected Loss Trend Rates

Loss cost has exhibited an upward trend, including a period of increasing loss cost through 2008, a
decline in loss cost from 2008 through 2011, a sharper increase since 2014, and a small decline since
2016. We observe a steeper trend beginning at 2021-2.

The large increase in the number of theft claims since 2011 contributes to the higher comprehensive loss costs. We select our loss cost trend rate based on the total comprehensive experience, excluding catastrophes, but including theft claims. This approach implicitly includes the effect of variable patterns for theft claims, however, excludes 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 = 0.206), and seasonality (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +0.6%. The adjusted R-squared of our proposed frequency model is 0.425.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.000). The implied annual trend rates associated with our fitted severity model is +4.5%. The adjusted R-squared of our proposed severity model is 0.937.

In Figure 24, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.1%.⁸¹ The implied adjusted R-squared of the combined frequency and severity model is 0.808.

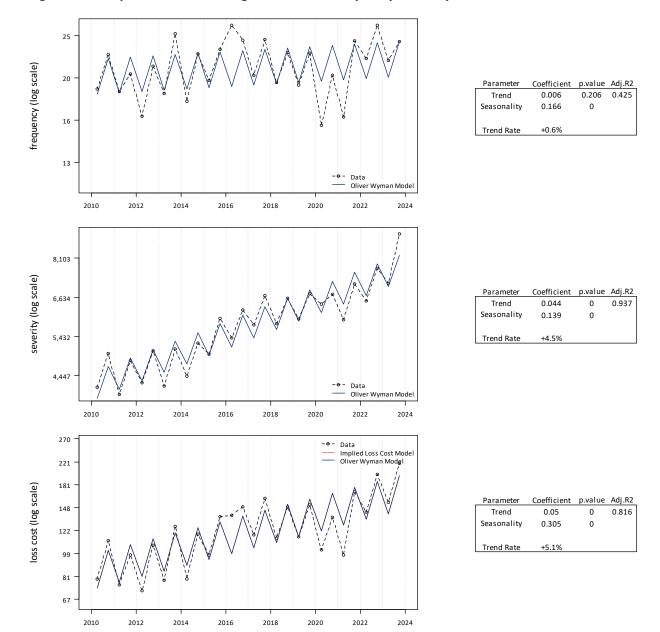
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a higher adjusted R-squared (0.816).

Since both the combined frequency and severity model and the direct loss cost model imply the same trend rate, we select a loss cost trend rate of +5.1%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

 $^{^{81} = \}exp[0.006 + 0.044] - 1$

Figure 28: Comprehensive Excluding CATs - Fitted Frequency, Severity and Loss Cost

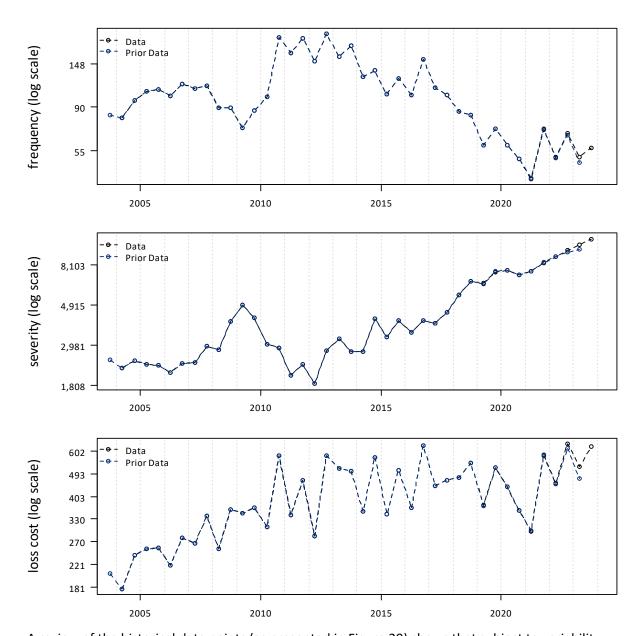


8.6. All Perils

For the prior review we selected a past and future loss cost trend rate of +2.2%.

In Figure 29, 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 29: Observed All Perils Loss Cost Experience



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

- Loss cost exhibited a long-term upward trend since 2004, then more volatility since 2010 where the trend turns somewhat flat.
- Severity generally exhibited an upward trend since 2006 with an upward spike in 2008/2009 that dropped off sharply with a consistent upward trend following the drop.
- Frequency exhibited a somewhat flat trend before spiking upward starting in 2009 (coincident with the drop on severity in that same period), but a declining trend in recent years with the exception of

Selected Loss Trend Rates

a spike in 2016-2. Due to the preceding negative trend, it is unclear whether the sustained decrease beginning in 2020 may be, in part, attributed to the COVID-19 pandemic.

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

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

We fit a frequency model to all accident half-years between 2011-1 and 2023-2, and include time (p=0.000), mobility (p=0.003), and seasonality (p = 0.001). The implied annual trend rates associated from our fitted frequency model is -10.2%. The adjusted R-squared of our proposed frequency model is 0.926.

We fit a severity model to all accident half-years between 2011-1 and 2023-2 that includes only time (p = 0.000). The implied annual trend rates associated with our fitted severity model is +14.4%. The adjusted R-squared of our proposed severity model is 0.955.

In Figure 30, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +2.7%.⁸² The implied adjusted R-squared of the combined frequency and severity model is 0.546.

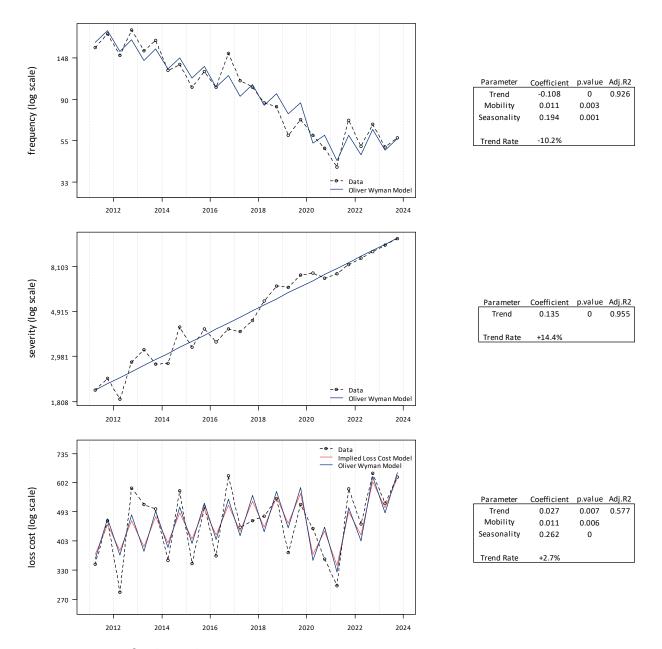
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a slightly higher adjusted R-squared (0.577).

An apparent shift towards higher deductibles in the recent past may be contributing to the decline in frequency and rise in severity. Given the data variability, we base our selected loss cost trend on the loss cost experience directly. We select a loss cost trend rate of +2.7%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

 $^{^{82} = \}exp[-0.108 + 0.135] - 1$

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

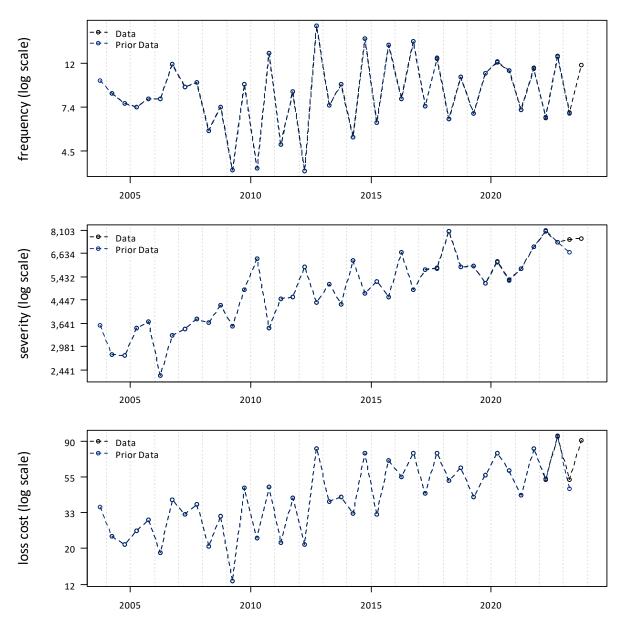


8.7. Specified Perils

For the prior review we selected a past and future loss cost trend rate of +3.3%.

In Figure 31, 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 31: Observed Specified Perils Loss Cost Experience



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

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

Selected Loss Trend Rates

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

We fit a frequency model to all accident half-years between 2010-1 and 2023-2 and include time (p=0.101) and seasonality (p = 0.000). The implied annual trend rates associated from our fitted frequency model is +2.1%. The adjusted R-squared of our proposed frequency model is 0.643.

We fit a severity model to all accident half-years between 2010-1 and 2023-2 that includes time (p = 0.000) and seasonality (p = 0.001). The implied annual trend rates associated with our fitted severity model is +3.7%. The adjusted R-squared of our proposed severity model is 0.628.

In Figure 32, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and severity models is +5.9%.⁸³ The implied adjusted R-squared of the combined frequency and severity model is 0.674.

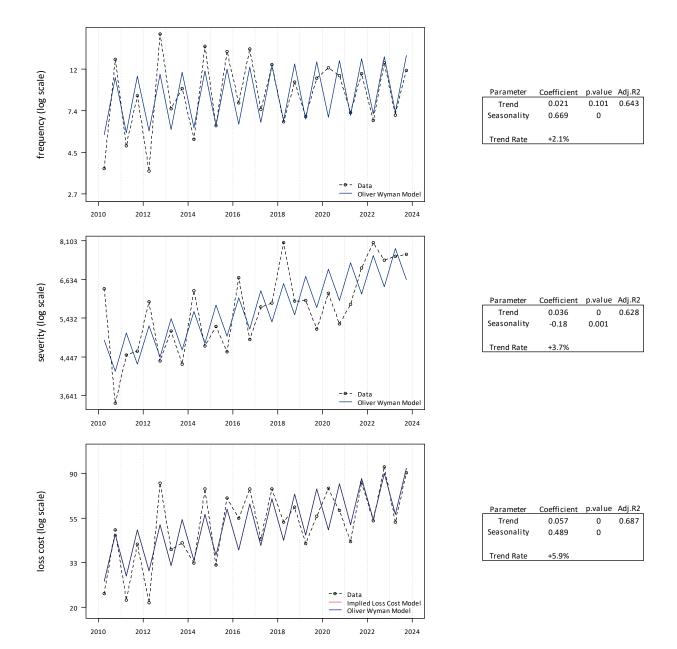
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a similar trend rate and a slightly higher adjusted R-squared (0.687).

As the frequency trend estimated is not statistically significant, we consider the severity trends and assume no frequency trend rate is discernable. We base our selected loss cost trend on the severity trend and select a loss cost trend rate of +3.7%.

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

 $^{^{83} = \}exp[0.021 + 0.036] - 1$

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

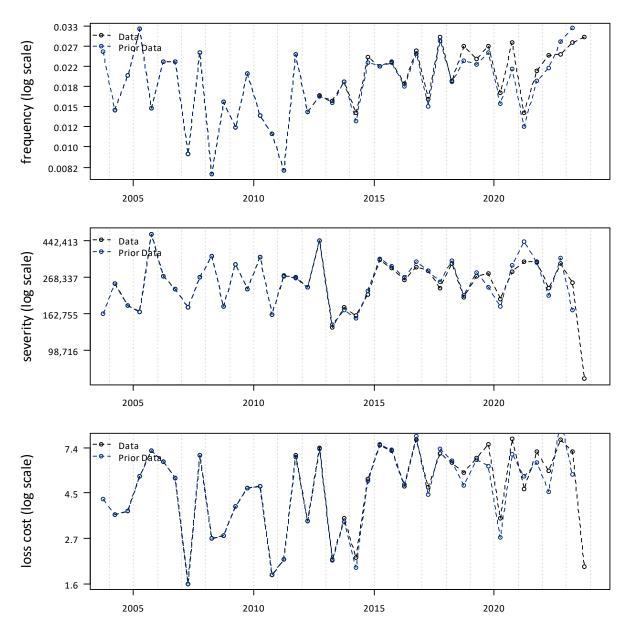


8.8. Underinsured Motorists

For the prior review we selected a past and future loss cost trend rate of +4.4%.

In Figure 33, 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 most recent estimates (2019 and subsequent).

Figure 33: Observed Underinsured Motorists Loss Cost Experience



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

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

Selected Loss Trend Rates

We fit a frequency model to all accident half-years between 2006-1 and 2023-2, and include time (p = 0.001) and mobility (p = 0.155). The implied annual trend rates associated from our fitted frequency model is +4.4%. The adjusted R-squared of our proposed frequency model is 0.262.

We fit a severity model to all accident half-years between 2006-1 and 2023-2 that includes only time (p = 0.748). The implied annual trend rates associated with our fitted severity model is -0.4%. The adjusted R-squared of our proposed severity model is -0.026. We find there is no discernable severity trend rate.

In Figure 34, we present a comparison between the observed values presented above and the fitted frequency, severity, and loss cost values as implied by our selected models. The annual loss cost trend rate implied by the combined frequency and (not statistically significant) severity models is +4.0%.⁸⁴ The implied adjusted R-squared of the combined frequency and severity model is 0.023.

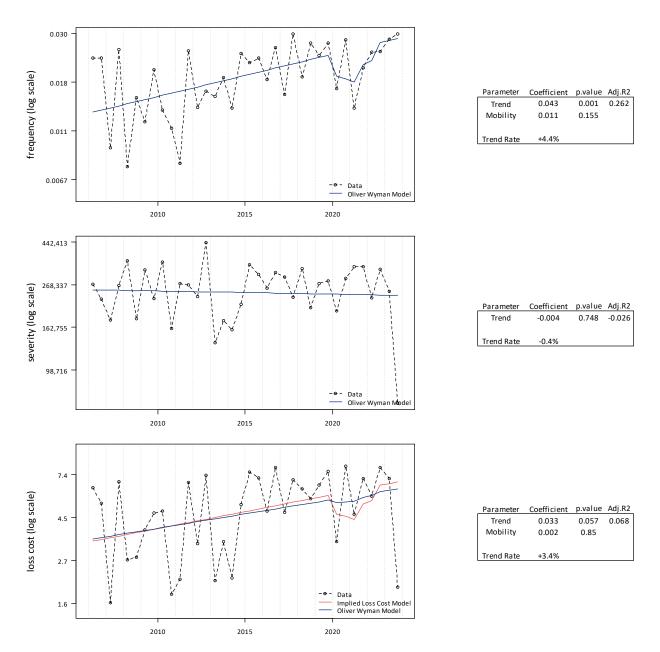
To assess reasonableness, we also include a model fit to the observed loss costs directly with the same parameterization as implied by our frequency and severity models. We note the model fit to loss costs directly, rather than on a combination of frequency and severity, results in a lower trend rate and a marginally higher, but still very low, adjusted R-squared (0.068).

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

Please refer to Section 7.3 for more details regarding considerations when selecting the future loss cost trend.

 $^{^{84} = \}exp[0.043 - 0.004] - 1$

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



8.9. 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.

Selected Loss Trend Rates

Table 14: Estimated Annual Past Loss Cost Trend Rates

	2024 Semi Annual Review	2024 Annual Review
Coverages	Data as of June 30, 2023	Data as of December 31, 2023
TPL-Bodily Injury	+8.7%/5.0% ⁸⁵	+8.7% ⁸⁶
TPL-Property Damage	+1.8% 87	+1.6% 88
DCPD ⁸⁹	+1.8% 90	+1.6% 91
AB – Total	+3.8%/+10.9% ⁹²	+2.2%/+13.2%/4.1% ⁹³
Collision	+2.3%	+2.4%94
Comprehensive	+4.0%	+5.1%
All Perils	+2.2%	+2.7%
Specified Perils	+3.3%	+3.7%
Underinsured Motorist	+4.4%	+4.4%

⁸⁵ +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

⁸⁶ Our model includes a November 1, 2020 reform scalar of -11.1%.

⁸⁷ Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

⁸⁸ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

⁸⁹ 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.

 $^{^{90}}$ Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

⁹¹Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

^{92 +10.9%} trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

⁹³ +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

⁹⁴ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

9. Additional Considerations

9.1. Loss Adjustment Expenses

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

Allocated loss adjustment expenses are included with the reported Industry loss data in our loss development analysis. Unallocated loss adjustment expenses (ULAE) are included in our trend analysis through the application of calendar year factors that are published by GISA⁹⁵ to the accident year loss experience. These factors are applied uniformly to the claim and ALAE amounts of each coverage.

As points of reference for the Board as it reviews individual insurer rate filings, we provide the Industry average ULAE⁹⁶ expense provisions published by GISA that are applied to the loss and allocated loss adjustment estimates. As GISA continues to resolve IFRS-17 transition reporting issues, GISA has assumed the same level for 2023 as for 2022. We present the ULAE factors provided by GISA.

Table 15: Unallocated Loss Adjustment Expenses⁹⁷

Year	ULAE %
2004	10.3%
2005	9.7%
2006	8.7%
2007	8.9%
2008	8.4%
2009	10.5%
2010	10.2%
2011	9.5%
2012	9.1%
2013	9.9%

Year	ULAE %
2014	9.3%
2015	10.3%
2016	8.5%
2017	9.2%
2018	10.1%
2019	10.8%
2020	10.3%
2021	12.6%
2022	11.8%
2023	11.8% ⁹⁸

9.2. Catastrophe Provision

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

⁹⁵ The reader is directed to GISA for full description on the data collected and how these total auto ULAE factors are determined by GISA.

⁹⁶ ULAE factors prior to 2004 are presented in Appendix B.

⁹⁷ 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.

⁹⁸ 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.

Additional Considerations

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

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

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

Total Comprehensive (including thefts)

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

We continue to provide the Board with the historical industry average catastrophe impact by year of occurrence. This industry data may be useful for insurers who may need to supplement industry data with their own for credibility reasons. We summarize the catastrophe losses that have occurred in Alberta over the years 2004 – 2023 for private passenger vehicle comprehensive coverage as reported in GISA's 2023 Catastrophe Report for Alberta. These data show, among other things, the relationship (presented as factors) between catastrophe losses and non-catastrophe losses. For example, over the last ten years, approximately \$1.44 billion of catastrophe losses have been reported as compared to approximately \$2.95 billion of non-catastrophe losses - a ratio of 49%. Over the last five years approximately \$684 million of catastrophe losses have been reported as compared to approximately \$1.58 billion of non-catastrophe losses - a ratio of 43%. We observe relatively low levels of catastrophe claims between 2017 and 2023, except in 2020 due to the large hailstorm near Calgary. 99

In Table 16 and Table 17, we present the insurance industry catastrophe data as provided by GISA. The catastrophe factors in Table 16 apply to comprehensive losses that exclude catastrophes claims and <u>include</u> theft claims. The catastrophe factors in Table 17 apply to comprehensive losses that <u>exclude</u> <u>both</u> catastrophes and theft claims.

⁹⁹ Several insurers noted recent catastrophic events in 2021 such as the Calgary hailstorm on July 2, 2021.

Table 16: Insurance Industry Catastrophe Data - Comprehensive including Theft

Accident Year	Number of Total Claims	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor ¹⁰⁰
2004	46,325	6,137	13%	125,205,025	25,614,074	1.257
2005	57,485	14,713	26%	153,651,757	42,833,271	1.387
2006	54,272	5,547	10%	157,173,221	18,597,791	1.134
2007	64,921	12,555	19%	234,084,298	60,651,950	1.350
2008	55,202	5,478	10%	212,172,461	24,386,347	1.130
2009	55,110	8,003	15%	227,181,812	44,782,888	1.246
2010	81,702	38,853	48%	369,413,029	189,947,036	2.058
2011	50,815	9,339	18%	212,630,765	44,483,534	1.265
2012	76,277	34,856	46%	349,529,288	170,616,930	1.954
2013	70,661	21,759	31%	342,730,509	132,608,588	1.631
2014	75,607	28,558	38%	397,917,737	187,410,174	1.890
2015	75,207	24,463	33%	409,770,747	156,417,584	1.617
2016	100,406	41,621	41%	555,727,746	241,771,994	1.770
2017	65,915	13,348	20%	377,637,829	75,795,860	1.251
2018	66,461	15,601	23%	382,217,714	94,245,020	1.327
2019	65,013	14,639	23%	368,954,218	79,067,940	1.273
2020	78,979	35,741	45%	571,768,262	312,947,782	2.209
2021	66,310	18,379	28%	399,480,332	117,640,478	1.417
2022	65,643	9,666	15%	435,214,266	75,598,730	1.210
2023	63,945	11,414	18%	493,624,063	99,417,311	1.252
All Years	1,336,256	370,671	28%	6,776,085,079	2,194,835,282	1.479
Last 10 Years	723,486	213,430	30%	4,392,312,914	1,440,312,873	1.488
Last 5 Years	339,890	89,839	26%	2,269,041,141	684,672,241	1.432

 $^{^{\}rm 100}$ Defined as cat loss and expense relative to non-cat loss and expense.

Table 17: Insurance Industry Catastrophe Data - Comprehensive excluding Theft

Accident Year	Number of Total Claims Excluding Theft	Number of Cat Claims	Catastrophe Claim %	Total Loss and Expense	Cat Loss and Expense	Catastrophe Factor
2004	37,027	6,137	17%	90,427,249	25,614,074	1.395
2005	48,414	14,713	30%	116,297,636	42,833,271	1.583
2006	43,933	5,547	13%	109,874,473	18,597,791	1.204
2007	55,117	12,555	23%	178,453,746	60,651,950	1.515
2008	46,571	5,478	12%	151,911,614	24,386,347	1.191
2009	47,480	8,003	17%	174,380,155	44,782,888	1.346
2010	75,590	38,853	51%	324,036,175	189,947,036	2.417
2011	45,689	9,339	20%	172,625,939	44,483,534	1.347
2012	71,706	34,856	49%	310,063,800	170,616,930	2.224
2013	64,930	21,759	34%	296,665,511	132,608,588	1.808
2014	69,642	28,558	41%	344,592,896	187,410,174	2.192
2015	66,991	24,463	37%	330,080,922	156,417,584	1.901
2016	91,384	41,621	46%	465,620,882	241,771,994	2.080
2017	55,436	13,348	24%	266,301,246	75,795,860	1.398
2018	56,880	15,601	27%	274,273,856	94,245,020	1.523
2019	56,103	14,639	26%	271,089,928	79,067,940	1.412
2020	72,123	35,741	50%	493,013,026	312,947,782	2.738
2021	59,762	18,379	31%	329,140,618	117,640,478	1.556
2022	56,465	9,666	17%	334,879,861	75,598,730	1.292
2023	55,890	11,414	20%	382,776,612	99,417,311	1.351
All Years	1,177,134	370,671	31%	5,416,506,145	2,194,835,282	1.681
Last 10 Years	640,676	213,430	33%	3,491,769,847	1,440,312,873	1.702
Last 5 Years	300,343	89,839	30%	1,810,900,045	684,672,241	1.608

9.3. Investment Income on Cash Flow

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

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

Table 18: 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%

9.4. 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.

9.5. 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.

Additional Considerations

Table 19: Summary of Indicated Operating Expense Ratios

Component	Current Benchmark (2024 SAR)	Recommended Benchmark (2024 AR) ¹⁰¹
Direct Commissions	12.1%	11.7%
Contingent Commissions	1.4%	1.4%
Total Commissions	13.5%	13.1%
Premium and Fire Taxes	3.7%	3.8%
Other Acquisition Expenses	2.9%	3.0%
General Expenses	7.5%	7.8%
Total Expenses	27.6%	27.8%

9.6. Profit

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

IBC recommends the profit provision return to the prior 7% of premium level to attract more insurers and full capacity.

¹⁰¹ The 2024 Semi 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.

10. Summary of Benchmarks

In Table 20 we present a summary of our selected Benchmarks for the 2024 Semi-Annual Review and 2024 Annual Review.

			- 103
Table 20: Estimated	Ammunal Doct	Lace Cost Trace	- d D-+102
Table 70: Estimated	Annual Paci	1000 000 110	io Kales

	2024 Semi Annual Review	2024 Annual Review
	Data as of June 30, 2023	Data as of December 31, 2023
Frend Benchmarks		
TPL-Bodily Injury	+8.7%/5.0% ¹⁰³	+8.7% ¹⁰⁴
TPL-Property Damage	+1.8% 105	+1.6% 106
DCPD ¹⁰⁷	+1.8% 108	+1.6% 109
AB – Total	+3.8%/+10.9% ¹¹⁰	+2.2%/+13.2%/4.1% ¹¹¹
Collision	+2.3%	+2.4%112
Comprehensive	+4.0%	+3.6%
All Perils	+2.2%	+2.7%
Specified Perils	+3.3%	+3.7%
Underinsured Motorist	+4.4%	+4.4%
Other Benchmarks		
Health Cost Recovery	2.94% of TPL Premiums	2.94% of TPL Premiums
Operating Expenses	27.6%	27.8%
Profit Provision	6%	6%

¹⁰² Values for scalars or reform parameters are presented by coverage in Section 8.

 $^{^{103}}$ +5.0% trend rate begins November 1, 2020, consistent with the recent reform.

¹⁰⁴ Our model includes a November 1, 2020 reform scalar of -11.1%.

¹⁰⁵ Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

¹⁰⁶ Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

¹⁰⁷ 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.

 $^{^{108}}$ Our model includes a 2021-2 scalar of +12.9% coincident with the rise in inflation.

¹⁰⁹Our model includes a 2021-2 scalar of +15.2% coincident with the rise in inflation.

¹¹⁰ +10.9% trend rate begins January 1, 2015; most rate applications will only consider data from 2015 and onward.

¹¹¹ +13.2% trend rate begins January 1, 2015 and ends October 29, 2020 and +4.1% trend rate begins October 29, 2020; most rate applications will only consider data from 2015 and onward. Our model includes an October 29, 2020 reform scalar of +13.5%.

 $^{^{112}}$ Our model includes a 2021-2 scalar of +22.1% coincident with the rise in inflation.

11. 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. Adding 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 reforms 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." ¹¹³

We see some stability in the frequency levels in the most recent three accident periods, from 2022-2 to 2023-2; and consider this reflective of the post-pandemic new normal. However, we acknowledge that a modest rise in frequency level after 2022-2 is possible (in some territories, or for some insurers) as the remote and hybrid work options evolved through 2023. However, in the case of 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 adjustments¹¹⁴ we discuss in Section 8 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 adjustments¹¹⁵" included in the models that we discuss in Section 8.
- 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 prepandemic and in-pandemic periods.

¹¹³ For some coverages, no adjustment is needed.

¹¹⁴ We do not include seasonality, mobility, or other scalars.

¹¹⁵ Mobility and scalars, but not seasonality.

Post-Pandemic Frequency Level

We present adjustment factors for the change in frequency level for each major coverage¹¹⁶ that was impacted by the pandemic. Under the presumption that the 2022-2 frequency level is a reasonable starting point for the new normal, these estimates may represent an appropriate adjustment to the expected frequency level during the prospective period.

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

¹¹⁶ 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 35: Bodily Injury

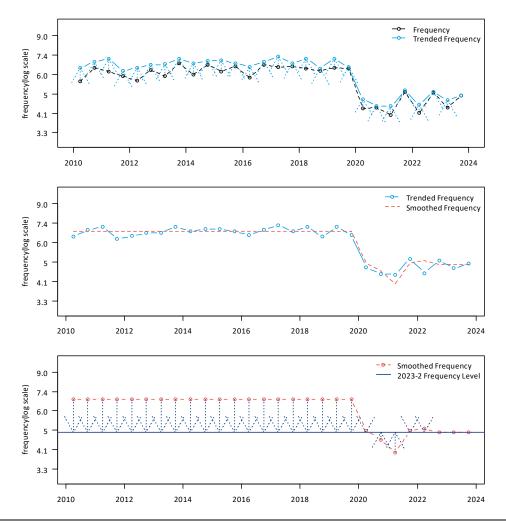


Table 21: Bodily Injury Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.712
201902	0.712
202001	0.985
202002	1.076
202101	1.227
202102	0.987
202201	0.963
202202	1.000
202301	1.000
202302	1.000

Figure 36: Property Damage (including DCPD)

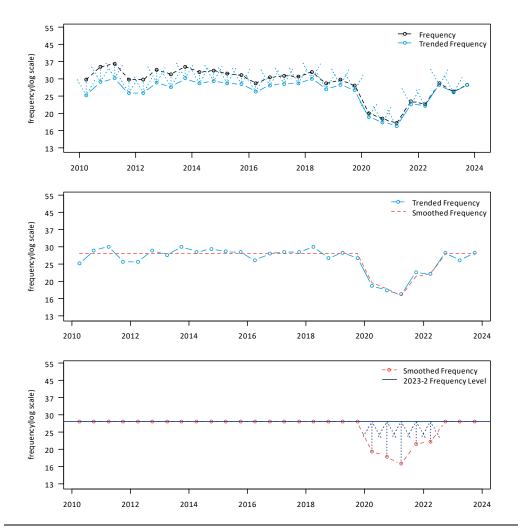


Table 22: Property Damage Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	1.000
201902	1.000
202001	1.409
202002	1.503
202101	1.628
202102	1.294
202201	1.259
202202	1.000
202301	1.000
202302	1.000

Figure 37: Accident Benefits

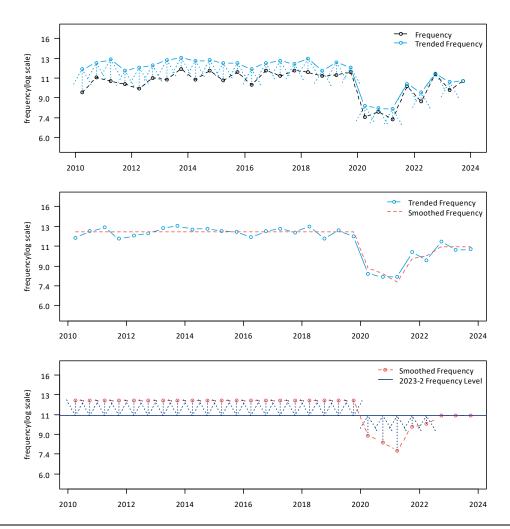


Table 23: Accident Benefits Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.859
201902	0.859
202001	1.229
202002	1.314
202101	1.429
202102	1.124
202201	1.093
202202	1.000
202301	1.000
202302	1.000

Figure 38: Collision

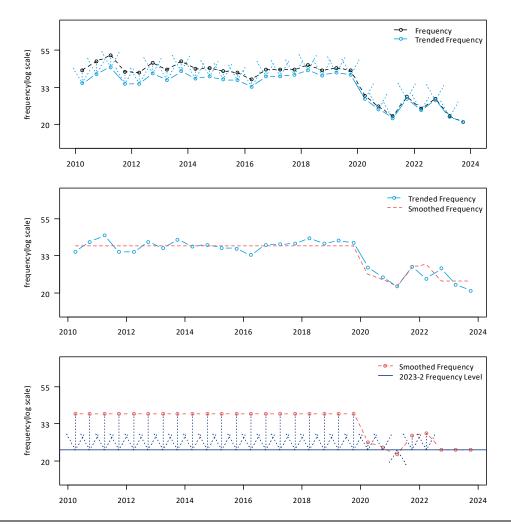


Table 24: Collision Total Adjustment Factors

Accident Semester	Combined New Normal Factor
201901	0.618
201902	0.618
202001	0.910
202002	0.978
202101	1.070
202102	0.826
202201	0.801
202202	1.000
202301	1.000
202302	1.000

Distribution and Use

12. Distribution and Use

- Usage and Responsibility of Client Oliver Wyman prepared this report for the sole use of the
 Board for the stated purpose. This report includes important considerations, assumptions, and
 limitations and, as a result, is intended to be read and used only as a whole. This report may not be
 separated into, or distributed, in parts other than by the client to whom this report was issued, as
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13. 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.

14. Definition of Key Terms

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

14.1. 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.

14.2. 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 atfault 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).

<u>Reserve</u>

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.

<u>Unallocated Loss Adjustment Expense (ULAE)</u>

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.

15. Closing

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

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

Sincerely,

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16. Appendices

Appendix A: Selected reported claim count and reported incurred claim amount development factors and basis for selection.

Appendix B: Estimate of the ultimate loss cost, severity, and frequency by accident half-year; and period to period percentage changes.

Appendix C: Reported incurred claim amount, reported paid claim amount, estimated ultimate claim amount by accident half-year.

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

Appendix E: Summary of loss trend regression analysis which includes estimated trend results for various time periods; with and without a seasonality parameter; with and without certain data points; with and without certain level change parameters.

- Bodily Injury: Pages 1 to 12
- Property Damage: Pages 13 to 24
- Accident Benefits: Pages 25 to 42
- Collision: Pages 43 to 52
- Comprehensive: Page 53 to 54
- Comprehensive Excluding Catastrophes & Thefts: Page 55 to 56
- Comprehensive Theft: Page 57 to 60
- Comprehensive Excluding Catastrophes: Page 61 to 62
- All Perils: Pages 63 to 71
- Specified Perils: Pages 72 to 76
- Underinsured Motorists (UM): Pages 77 to 79

Appendix F: Summary of selected loss trend models.

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Claim Count Development Summary Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	d Age-to-Ultimate Developme Comprehensive - Total		All Perils	Specified Perils	Underinsured Motorist
6	1.265	1.102	0.988	0.814	1.048	1.001	0.915	1.042	1.531
12	1.050	1.005	0.992	0.946	1.017	0.999	0.972	1.004	1.149
18	1.044	1.008	0.997	0.982	1.007	1.000	0.994	1.002	0.974
24	1.012	0.999	0.999	0.995	1.002	1.000	0.996	0.998	0.824
30	0.984	1.000	0.999	0.999	1.000	1.000	0.999	0.998	0.578
36	0.986	1.000	0.999	0.999	1.000	1.000	1.000	0.998	0.510
42	0.983	1.000	0.999	0.999	1.000	1.000	1.000	0.998	0.496
48	0.988	1.000	1.000	0.999	1.000	1.000	1.000	0.998	0.520
54	0.992	1.000	1.000	0.999	1.000	1.000	1.000	0.998	0.546
60	0.994	1.000	1.000	0.999	1.000	1.000	1.000	0.998	0.568
66	0.996	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.597
72	0.998	1.000	1.000	1.000	1.000	1.000	1.000	0.998	0.624
78	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.685
84	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.728
90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.772
96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.792
102	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.822
108	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.849
114	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.891
120	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.923
126	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.931
132	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.953
138	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.962
144	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.969
150	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.983
156	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.996
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

Claim Count Development Selections Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	ed Age-to-Ultimate Development Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	Avg: Last 3 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
12	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
54	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1	Wght Avg: All Semesters
60	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters
66	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1	Wght Avg: All Semesters
72	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: All Semesters
78	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
84	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	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	1.000	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	1.000	1.000	Wght Avg: All Semesters
102	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
120	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
126	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
132	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
138	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
144	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
150	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
156	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
162	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
168	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
174	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
180	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
186	1.000	Wght Avg: 6 Semester	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
192	1.000	1.000	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
198	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
204	1.000	1.000	1.000	1.000	Wght Avg: 6 Semester	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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Third Party Liability -	Third Party Liability -		Selected	Age-to-Ultimate Developme	nt Factors			
Maturity	Bodily Injury	Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total	Comprehensive - Theft	All Perils	Specified Perils	Underinsured Motorist
6	3.525	1.218	1.198	0.807	1.023	0.977	0.960	0.928	8.621
12	2.432	1.031	1.086	0.916	1.004	0.986	0.951	0.990	3.097
18	2.018	1.020	1.041	0.966	1.003	0.997	0.979	0.994	2.302
24	1.710	1.006	0.978	0.989	1.000	0.999	0.987	0.997	1.903
30	1.433	1.000	1.028	0.998	0.999	0.998	0.996	0.999	1.457
36	1.274	1.000	1.029	0.999	0.999	0.999	0.996	0.998	1.229
42	1.169	0.999	1.021	0.999	0.999	0.999	0.996	1.000	1.109
48	1.107	0.999	1.018	0.999	0.999	0.999	0.996	1.001	1.065
54	1.074	0.999	1.013	0.999	1.000	1.000	0.996	1.001	1.036
60	1.048	1.000	1.007	0.999	1.000	1.000	0.999	1.001	1.003
66	1.032	1.000	1.004	1.000	1.000	1.000	1.000	1.001	0.982
72	1.023	1.000	1.004	1.000	1.000	1.000	1.000	1.000	0.965
78	1.017	1.000	1.005	1.000	1.000	0.999	1.000	1.000	0.978
84	1.015	1.000	1.006	1.000	1.000	0.999	1.000	1.000	0.978
90	1.011	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.984
96	1.011	1.000	1.007	1.000	1.000	1.000	1.000	1.000	0.983
102	1.011	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.997
108	1.008	1.000	1.006	1.000	1.000	1.000	1.000	1.000	0.988
114	1.007	1.000	1.002	1.000	1.000	1.000	1.000	1.000	0.999
120	1.007	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000
126	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.006
132	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	0.997
138	1.004	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.002
144	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
150	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.003
156	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.005
162	1.002	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
168	1.003	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
174	1.002	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

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

(1)	(2)	(3)	(4)	(5)	(6) Age-to-Ultimate Developme	(7)	(8)	(9)	(10)
Maturity	Third Party Liability - Bodily Injury	Third Party Liability - Property Damage	Accident Benefits - Total	Collision	Comprehensive - Total		All Perils	Specified Perils	Underinsured Motorist
6	Avg: 6 Semesters ex hi/lo	Wght Avg: Last 4 Semesters ending in 12	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Avg: All Semester ex hi/lo	Wght Avg: All Semesters
12	Avg: 6 Semesters ex hi/lo	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
18	Wght Avg: 6 Semester	Wght Avg: 10 Semesters	Wght Avg: 6 Semester	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
24	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
30	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
36	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
42	Wght Avg: 4 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
48	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
54	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
60	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
66	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 20 Semesters	Wght Avg: All Semesters
72	Avg: 6 Semesters ex hi/lo	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: All Semesters
78	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
84	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
90	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	Wght Avg: All Semesters
96	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
102	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
108	Avg: 6 Semesters ex hi/lo	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
114	Wght Avg: 4 Semester	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	Wght Avg: 6 Semester	1.000	1.000	Wght Avg: All Semesters
120	Wght Avg: 4 Semester	1.000	Wght Avg: 20 Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
126	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
132	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
138	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
144	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
150	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
156	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	Wght Avg: All Semesters
162	Wght Avg: 4 Semester	1.000	1	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
168	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
174	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
180	Wght Avg: 4 Semester	1.000	Wght Avg: All Semesters	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
186	Wght Avg: 4 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
192	Wght Avg: 4 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
198	Wght Avg: 4 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
204	Wght Avg: 4 Semester	1.000	1.000	1.000	Wght Avg: 6 Semester	1.000	1.000	1.000	1.000
210	Wght Avg: 4 Semester	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
216	Wght Avg: 4 Semester	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

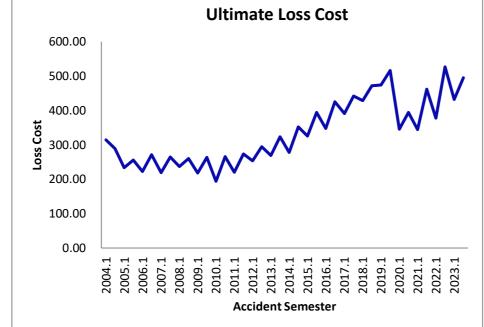
Third Party Liability - Bodily Injury

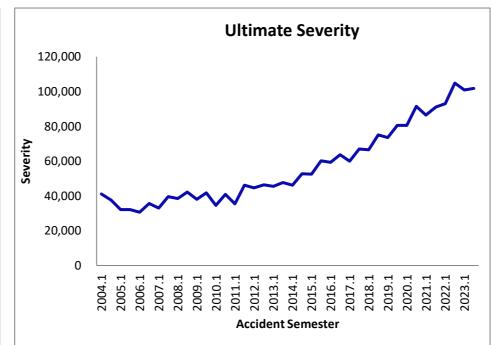
Alberta Automobile Insurance Board - Private Passengers Vehicles (Excluding Farmers)

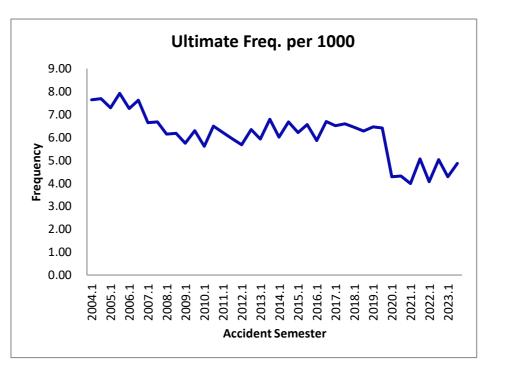
Loss Cost Summary Data as of 31 Dec 2023

(1) (15) (13)

Accident	Maturity (in		Ultimate Claim	Ultimate Claim Amount and	ULAE	Ultimate Claim Amount & LAE	Ultimate Loss	% Change Seasonal Accident Half	Ultimate	% Change Seasonal Accident Half	Ultimate Freq.	% Change Seasonal Accident Half	Annual Loss Cost	% Change
Accident Semester	Months)	Earned Car Years	Counts	ALAE (000)	Adjustment	(000)	Cost	Years	Severity	Years	per 1000	Years	& LAE	Accident Years
					-				-					
2004.1	240	861,318	6,574	245,554	1.103	270,847	314.46		41,200		7.63		204.25	
2004.2	234	888,607	6,836	232,378	1.103	256,313	288.44	25.70/	37,495	22.40/	7.69	4.60/	301.25	
2005.1	228	884,433	6,442	188,330	1.097	206,673	233.68	-25.7%	32,082	-22.1%	7.28	-4.6%	244.04	40.70/
2005.2	222	939,935	7,446	218,655	1.097	239,952	255.29	-11.5%	32,226	-14.1%	7.92	3.0%	244.81	-18.7%
2006.1	216	945,687	6,859	193,296	1.087	210,016	222.08	-5.0%	30,619	-4.6%	7.25	-0.4%	247.57	1 10/
2006.2	210	1,001,659	7,636	250,421	1.087	272,082	271.63	6.4%	35,632	10.6%	7.62	-3.8%	247.57	1.1%
2007.1 2007.2	204 198	1,002,163	6,661	201,409	1.089	219,294	218.82 264.38	-1.5% -2.7%	32,922 39,622	7.5%	6.65 6.67	-8.4% -12.5%	242.20	-2.2%
2007.2	198	1,056,585 1,052,596	7,050 6,470	256,555 229,568	1.089 1.084	279,337 248,760	236.33	-2.7% 8.0%	38,448	11.2% 16.8%	6.15	-12.5% -7.5%	242.20	-2.2%
2008.1	186	1,032,390	6,777	263,281			260.03	-1.6%	42,097	6.2%	6.18	-7.5% -7.4%	248.43	2.6%
2008.2	180	1,079,662	6,202	212,941	1.084 1.105	285,291 235,321	217.96	-1.6% -7.8%	42,097 37,943	-1.3%	5.74	-7.4% -6.5%	240.43	2.0%
2009.1	174	1,119,138	7,035	266,550	1.105	294,565	263.21	1.2%	41,870	-0.5%	6.29	1.8%	240.99	-3.0%
2010.1	168	1,119,138	6,184	193,648	1.103	213,342	193.92	-11.0%	34,499	-0.3 <i>%</i> -9.1%	5.62	-2.1%	240.99	-3.0%
2010.1	162	1,147,127	7,449	277,120	1.102	305,303	266.15	1.1%	40,986	-2.1%	6.49	3.3%	230.79	-4.2%
2010.2	156	1,128,675	7,443	226,947	1.095	248,393	220.08	13.5%	35,400	2.6%	6.22	10.6%	230.79	-4.270
2011.1	150	1,178,554	7,017	294,856	1.095	322,720	273.83	2.9%	46,037	12.3%	5.95	-8.4%	247.53	7.3%
2011.2	144	1,171,058	6,659	272,352	1.091	297,190	253.78	15.3%	44,628	26.1%	5.69	-8.5%	247.55	7.570
2012.1	138	1,220,907	7,745	329,689	1.091	359,757	294.66	7.6%	46,451	0.9%	6.34	6.6%	274.65	11.0%
2013.1	132	1,210,576	7,174	296,315	1.099	325,787	269.12	6.0%	45,413	1.8%	5.93	4.2%	274.03	11.070
2013.1	126	1,269,780	8,620	372,951	1.099	410,046	322.93	9.6%	47,571	2.4%	6.79	7.0%	296.66	8.0%
2013.2	120	1,257,016	7,567	319,165	1.093	348,879	277.55	3.1%	46,103	1.5%	6.02	1.6%	250.00	0.070
2014.1	114	1,319,709	8,820	425,490	1.093	465,103	352.43	9.1%	52,732	10.8%	6.68	-1.5%	315.90	6.5%
2015.1	108	1,302,828	8,095	385,035	1.103	424,655	325.95	17.4%	52,457	13.8%	6.21	3.2%	313.30	0.370
2015.2	102	1,349,389	8,842	481,662	1.103	531,225	393.68	11.7%	60,083	13.9%	6.55	-2.0%	360.41	14.1%
2016.1	96	1,324,192	7,757	423,648	1.085	459,616	347.09	6.5%	59,249	12.9%	5.86	-5.7%	300112	211270
2016.2	90	1,354,517	9,060	530,777	1.085	575,840	425.13	8.0%	63,560	5.8%	6.69	2.1%	386.55	7.3%
2017.1	84	1,323,271	8,624	473,555	1.092	516,885	390.61	12.5%	59,933	1.2%	6.52	11.3%		
2017.2	78	1,369,356	9,035	554,863	1.092	605,633	442.28	4.0%	67,029	5.5%	6.60	-1.4%	416.89	7.8%
2018.1	72	1,348,572	8,682	524,972	1.101	577,836	428.48	9.7%	66,555	11.0%	6.44	-1.2%		
2018.2	66	1,399,086	8,786	599,143	1.101	659,477	471.36	6.6%	75,057	12.0%	6.28	-4.8%	450.32	8.0%
2019.1	60	1,372,057	8,855	587,480	1.108	650,928	474.42	10.7%	73,513	10.5%	6.45	0.2%		5.57.5
2019.2	54	1,410,664	9,048	657,334	1.108	728,326	516.30	9.5%	80,500	7.3%	6.41	2.1%	495.65	10.1%
2020.1	48	1,371,291	5,867	428,932	1.103	472,976	344.91	-27.3%	80,614	9.7%	4.28	-33.7%		
2020.2	42	1,408,836	6,073	504,162	1.103	555,930	394.60	-23.6%	91,540	13.7%	4.31	-32.8%	370.09	-25.3%
2021.1	36	1,380,614	5,507	422,415	1.126	475,743	344.59	-0.1%	86,393	7.2%	3.99	-6.8%		
2021.2	30	1,426,107	7,231	584,781	1.126	658,606	461.82	17.0%	91,081	-0.5%	5.07	17.6%	404.15	9.2%
2022.1	24	1,395,329	5,675	471,514	1.118	527,226	377.85	9.7%	92,904	7.5%	4.07	2.0%		
2022.2	18	1,445,109	7,261	680,621	1.118	761,040	526.63	14.0%	104,813	15.1%	5.02	-0.9%	453.54	12.2%
2023.1	12	1,425,692	6,116	551,284	1.118	616,421	432.37	14.4%	100,784	8.5%	4.29	5.5%		
2023.2	6	1,482,169	7,203	655,702	1.118	733,177	494.66	-6.1%	101,785	-2.9%	4.86	-3.3%	464.12	2.3%
Total		48,821,583	293,951	15,285,352		16,846,513								



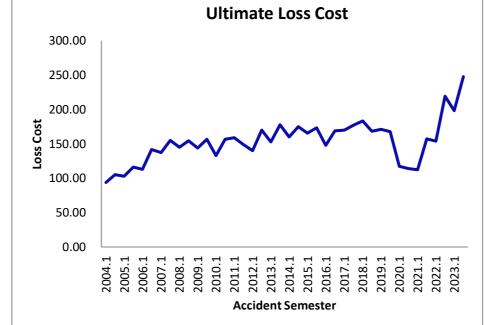


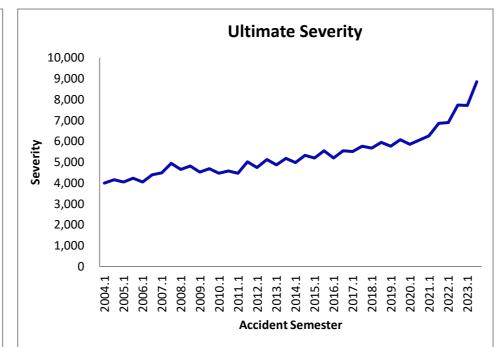


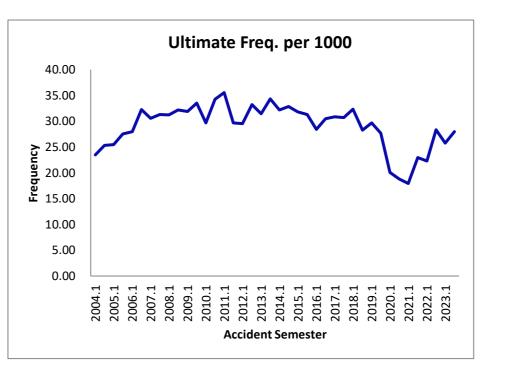
Third Party Liability - Property Damage

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
				Ultimate Claim		Ultimate Claim		% Change Seasonal		% Change Seasonal		% Change Seasonal		
Accident	Maturity (in		Ultimate Claim	Amount and	ULAE	Amount & LAE	Ultimate Loss	Accident Half	Ultimate	Accident Half	Ultimate Freq.	Accident Half	Annual Loss Cost	% Change
Semester	Months)	Earned Car Years	Counts	ALAE (000)	Adjustment	(000)	Cost	Years	Severity	Years	per 1000	Years	& LAE	Accident Years
	,			(****)	,	(555)			5515111,		po: 2000			
2004.1	240	861,318	20,232	73,246	1.103	80,790	93.80		3,993		23.49			
2004.2	234	888,607	22,514	84,640	1.103	93,358	105.06		4,147		25.34		99.52	
2005.1	228	884,433	22,494	83,059	1.097	91,149	103.06	9.9%	4,052	1.5%	25.43	8.3%		
2005.2	222	939,935	25,852	99,750	1.097	109,466	116.46	10.9%	4,234	2.1%	27.50	8.6%	109.96	10.5%
2006.1	216	945,687	26,425	98,202	1.087	106,697	112.82	9.5%	4,038	-0.4%	27.94	9.9%		
2006.2	210	1,001,659	32,322	130,661	1.087	141,963	141.73	21.7%	4,392	3.7%	32.27	17.3%	127.69	16.1%
2007.1	204	1,002,163	30,643	126,377	1.089	137,600	137.30	21.7%	4,490	11.2%	30.58	9.4%		
2007.2	198	1,056,585	33,104	150,261	1.089	163,605	154.84	9.3%	4,942	12.5%	31.33	-2.9%	146.30	14.6%
2008.1	192	1,052,596	32,851	141,016	1.084	152,805	145.17	5.7%	4,651	3.6%	31.21	2.1%		
2008.2	186	1,097,151	35,309	156,644	1.084	169,740	154.71	-0.1%	4,807	-2.7%	32.18	2.7%	150.04	2.6%
2009.1	180	1,079,662	34,399	140,589	1.105	155,365	143.90	-0.9%	4,517	-2.9%	31.86	2.1%	450.53	0.20/
2009.2	174		37,468	158,893	1.105	175,593	156.90	1.4%	4,686	-2.5%	33.48	4.0%	150.52	0.3%
2010.1	168 162	1,100,167	32,649	132,573	1.102	146,056	132.76 156.47	-7.7%	4,474	-1.0% -2.6%	29.68 34.27	-6.9% 2.4%	144.86	-3.8%
2010.2 2011.1	156	1,147,127 1,128,675	39,311 40,122	162,926 163,579	1.102 1.095	179,495 179,037	158.63	-0.3% 19.5%	4,566 4,462	-2.6% -0.3%	35.55	19.8%	144.00	-3.0%
2011.1	150	1,178,554	35,010	160,424	1.095	175,584	148.98	-4.8%	5,015	9.8%	29.71	-13.3%	153.70	6.1%
2012.1	144	1,171,058	34,575	150,260	1.091	163,963	140.01	-11.7%	4,742	6.3%	29.52	-16.9%	155.70	0.170
2012.1	138	1,220,907	40,524	190,260	1.091	207,611	170.05	14.1%	5,123	2.2%	33.19	11.7%	155.34	1.1%
2013.1	132	1,210,576	38,046	168,512	1.099	185,273	153.05	9.3%	4,870	2.7%	31.43	6.4%	133.34	1.170
2013.2	126	1,269,780	43,631	205,491	1.099	225,930	177.93	4.6%	5,178	1.1%	34.36	3.5%	165.78	6.7%
2014.1	120	1,257,016	40,474	183,997	1.093	201,127	160.00	4.5%	4,969	2.0%	32.20	2.5%	200.70	3 .7,5
2014.2	114	1,319,709	43,374	211,486	1.093	231,176	175.17	-1.5%	5,330	2.9%	32.87	-4.3%	167.77	1.2%
2015.1	108	1,302,828	41,470	195,374	1.103	215,478	165.39	3.4%	5,196	4.6%	31.83	-1.1%		
2015.2	102		42,229	212,312	1.103	234,159	173.53	-0.9%	5,545	4.0%	31.29	-4.8%	169.53	1.0%
2016.1	96	1,324,192	37,629	180,363	1.085	195,676	147.77	-10.7%	5,200	0.1%	28.42	-10.7%		
2016.2	90	1,354,517	41,289	210,658	1.085	228,543	168.73	-2.8%	5,535	-0.2%	30.48	-2.6%	158.37	-6.6%
2017.1	84	1,323,271	40,808	205,771	1.092	224,599	169.73	14.9%	5,504	5.8%	30.84	8.5%		
2017.2	78	1,369,356	42,015	221,941	1.092	242,248	176.91	4.8%	5,766	4.2%	30.68	0.7%	173.38	9.5%
2018.1	72	1,348,572	43,572	224,394	1.101	246,990	183.15	7.9%	5,669	3.0%	32.31	4.8%		
2018.2	66	1,399,086	39,551	213,752	1.101	235,277	168.16	-4.9%	5,949	3.2%	28.27	-7.9%	175.52	1.2%
2019.1	60	1,372,057	40,763	211,848	1.108	234,728	171.08	-6.6%	5,758	1.6%	29.71	-8.0%		
2019.2	54		39,062	213,780	1.108	236,868	167.91	-0.1%	6,064	1.9%	27.69	-2.0%	169.47	-3.4%
2020.1	48	1,371,291	27,493	145,944	1.103	160,930	117.36	-31.4%	5,853	1.7%	20.05	-32.5%		
2020.2	42	1,408,836	26,504	145,533	1.103	160,476	113.91	-32.2%	6,055	-0.2%	18.81	-32.1%	115.61	-31.8%
2021.1	36	1,380,614	24,756	137,536	1.126	154,899	112.20	-4.4%	6,257	6.9%	17.93	-10.6%	405.00	4.5.00/
2021.2	30	1,426,107	32,717	198,890	1.126	223,999	157.07	37.9%	6,847	13.1%	22.94	21.9%	135.00	16.8%
2022.1	24		31,142	192,111	1.118	214,810	153.95	37.2%	6,898	10.2%	22.32	24.5%	107.03	20 50/
2022.2	18		40,943	282,998	1.118	316,436	218.97	39.4%	7,729	12.9%	28.33	23.5%	187.03	38.5%
2023.1	12		36,684	252,792	1.118	282,661	198.26	28.8%	7,705	11.7%	25.73	15.3%	222.44	10 5%
2023.2	6	1,482,169	41,480	328,279	1.118	367,066	247.65	13.1%	8,849	14.5%	27.99	-1.2%	223.44	19.5%
Total		48,821,583	1,411,436	6,947,122		7,649,225								



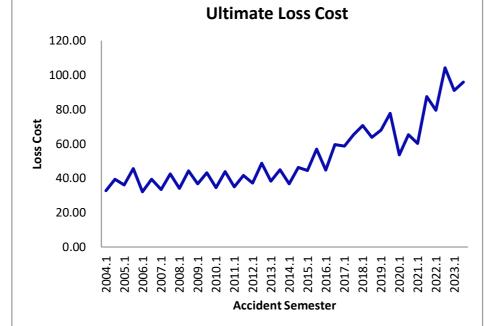


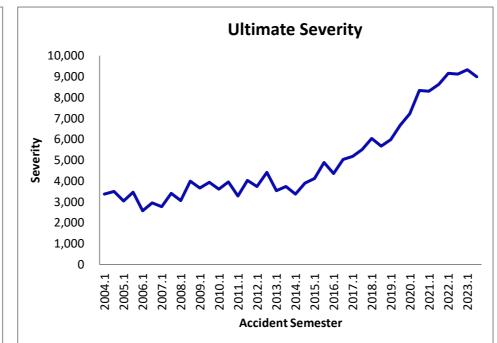


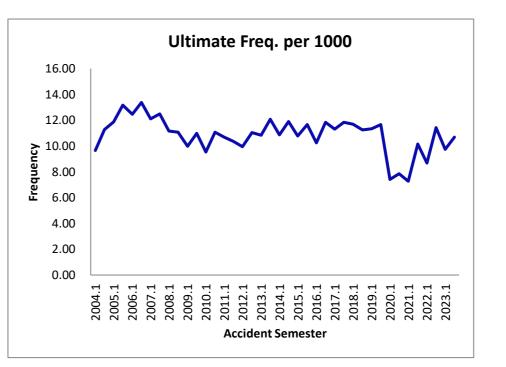
Accident Benefits - Total

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

(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	864,304	8,357	25,600	1.103	28,236	32.67		3,379		9.67			
2004.2	234	893,639	10,077	31,950	1.103	35,241	39.44		3,497		11.28		36.11	
2005.1	228	888,576	10,544	29,248	1.097	32,097	36.12	10.6%	3,044	-9.9%	11.87	22.7%		
2005.2	222	941,651	12,400	39,061	1.097	42,866	45.52	15.4%	3,457	-1.2%	13.17	16.8%	40.96	13.4%
2006.1	216	945,399	11,793	27,918	1.087	30,333	32.08	-11.2%	2,572	-15.5%	12.47	5.1%		
2006.2	210	1,000,816	13,388	36,355	1.087	39,500	39.47	-13.3%	2,950	-14.7%	13.38	1.6%	35.88	-12.4%
2007.1	204	1,001,482	12,116	30,836	1.089	33,574	33.52	4.5%	2,771	7.7%	12.10	-3.0%		
2007.2	198	1,056,480	13,185	41,260	1.089	44,924	42.52	7.7%	3,407	15.5%	12.48	-6.7%	38.14	6.3%
2008.1	192	1,053,269	11,753	33,097	1.084	35,864	34.05	1.6%	3,051	10.1%	11.16	-7.8%		
2008.2	186	1,098,120	12,154	44,777	1.084	48,521	44.19	3.9%	3,992	17.2%	11.07	-11.3%	39.22	2.8%
2009.1	180	1,080,605	10,798	35,863	1.105	39,632	36.68	7.7%	3,670	20.3%	9.99	-10.4%		
2009.2	174	1,119,821	12,288	43,721	1.105	48,317	43.15	-2.4%	3,932	-1.5%	10.97	-0.9%	39.97	1.9%
2010.1	168	1,100,484	10,502	34,422	1.102	37,923	34.46	-6.0%	3,611	-1.6%	9.54	-4.5%		
2010.2	162	1,147,365	12,706	45,685	1.102	50,331	43.87	1.7%	3,961	0.7%	11.07	0.9%	39.26	-1.8%
2011.1	156	1,128,483	12,055	36,065	1.095	39,473	34.98	1.5%	3,274	-9.3%	10.68	11.9%	20.40	2.20/
2011.2	150	1,178,585	12,214	44,868	1.095	49,108	41.67	-5.0%	4,020	1.5%	10.36	-6.4%	38.40	-2.2%
2012.1	144	1,171,425	11,638	39,936	1.091	43,578	37.20	6.4%	3,744	14.4%	9.94	-7.0%	42.42	12.20/
2012.2	138	1,221,821	13,507	54,632	1.091	59,614	48.79	17.1%	4,413	9.8% -5.6%	11.06	6.7%	43.12	12.3%
2013.1	132	1,211,525	13,132	42,214	1.099	46,413	38.31	3.0%	3,534		10.84	9.1%	/1 7E	2 20/
2013.2 2014.1	126 120	1,270,775 1,257,884	15,332 13,675	52,053 42,259	1.099 1.093	57,230 46,193	45.04 36.72	-7.7% -4.1%	3,733 3,378	-15.4% -4.4%	12.07 10.87	9.1% 0.3%	41.75	-3.2%
2014.1	114	1,319,426	15,696	55,925	1.093	61,132	46.33	2.9%	3,895	4.3%	11.90	-1.4%	41.64	-0.3%
2015.1	108	1,301,686	14,046	52,396	1.103	57,787	44.39	20.9%	4,114	21.8%	10.79	-0.7%	41.04	-0.370
2015.1	102	1,347,549	15,721	69,577	1.103	76,736	56.94	22.9%	4,881	25.3%	11.67	-1.9%	50.78	21.9%
2016.1	96	1,322,771	13,564	54,430	1.085	59,051	44.64	0.6%	4,354	5.8%	10.25	-5.0%	30.76	21.570
2016.2	90	1,354,708	16,053	74,505	1.085	80,830	59.67	4.8%	5,035	3.2%	11.85	1.6%	52.24	2.9%
2017.1	84	1,324,296	14,962	71,066	1.092	77,568	58.57	31.2%	5,184	19.1%	11.30	10.2%	5	2.575
2017.2	78	1,370,720	16,235	81,966	1.092	89,465	65.27	9.4%	5,511	9.4%	11.84	0.0%	61.98	18.6%
2018.1	72	1,350,048	15,793	86,693	1.101	95,422	70.68	20.7%	6,042	16.5%	11.70	3.5%		
2018.2	66	1,400,265	15,758	81,109	1.101	89,277	63.76	-2.3%	5,666	2.8%	11.25	-5.0%	67.16	8.4%
2019.1	60	1,371,966	15,560	84,075	1.108	93,156	67.90	-3.9%	5,987	-0.9%	11.34	-3.1%		
2019.2	54	1,410,993	16,458	99,093	1.108	109,795	77.81	22.0%	6,671	17.8%	11.66	3.6%	72.93	8.6%
2020.1	48	1,371,560	10,166	66,565	1.103	73,400	53.52	-21.2%	7,220	20.6%	7.41	-34.6%		
2020.2	42	1,408,862	11,047	83,566	1.103	92,147	65.41	-15.9%	8,341	25.0%	7.84	-32.8%	59.54	-18.4%
2021.1	36	1,380,925	10,039	73,905	1.126	83,235	60.27	12.6%	8,291	14.8%	7.27	-1.9%		
2021.2	30	1,426,774	14,480	110,843	1.126	124,836	87.50	33.8%	8,621	3.4%	10.15	29.4%	74.11	24.5%
2022.1	24	1,394,795	12,119	99,268	1.118	110,997	79.58	32.0%	9,159	10.5%	8.69	19.5%		
2022.2	18	1,440,724	16,466	134,278	1.118	150,144	104.21	19.1%	9,118	5.8%	11.43	12.6%	92.10	24.3%
2023.1	12	1,420,068	13,846	115,488	1.118	129,133	90.93	14.3%	9,326	1.8%	9.75	12.2%		
2023.2	6	1,477,243	15,777	126,821	1.118	141,806	95.99	-7.9%	8,988	-1.4%	10.68	-6.6%	93.51	1.5%
Total		48,827,888	527,404	2,433,388		2,684,886								



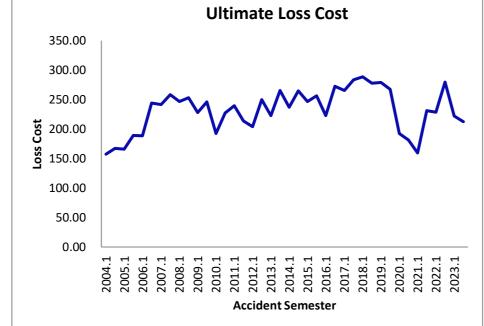


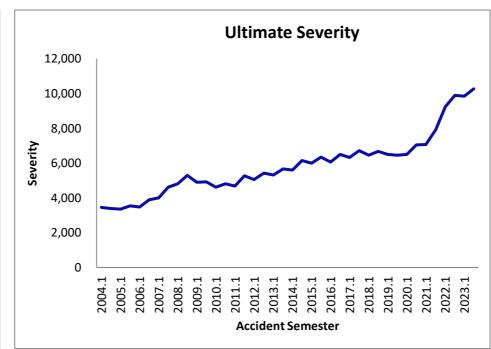


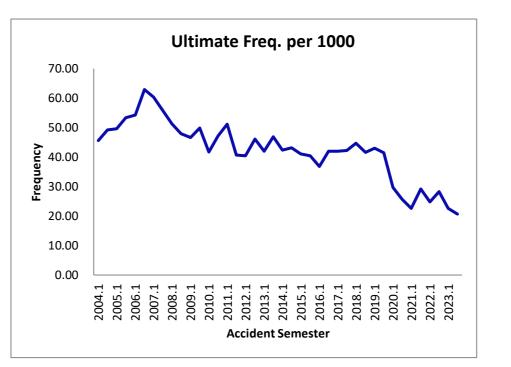
Collision

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

(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	618,616	28,216	88,272	1.103	97,364	157.39		3,451		45.61			
2004.2	234	642,167	31,610	97,191	1.103	107,202	166.94		3,391		49.22		162.25	
2005.1	228	647,383	32,092	98,079	1.097	107,632	166.26	5.6%	3,354	-2.8%	49.57	8.7%		
2005.2	222	687,146	36,676	118,370	1.097	129,900	189.04	13.2%	3,542	4.4%	53.37	8.4%	177.99	9.7%
2006.1	216	696,013	37,742	120,846	1.087	131,299	188.64	13.5%	3,479	3.7%	54.23	9.4%		
2006.2	210	741,282	46,634	166,719	1.087	181,140	244.36	29.3%	3,884	9.7%	62.91	17.9%	217.38	22.1%
2007.1	204	750,060	45,256	166,199	1.089	180,957	241.26	27.9%	3,999	14.9%	60.34	11.3%		
2007.2	198	792,471	44,265	187,938	1.089	204,627	258.21	5.7%	4,623	19.0%	55.86	-11.2%	249.97	15.0%
2008.1	192	798,345	40,955	181,620	1.084	196,804	246.51	2.2%	4,805	20.2%	51.30	-15.0%		
2008.2	186	834,468	40,020	195,131	1.084	211,444	253.39	-1.9%	5,283	14.3%	47.96	-14.1%	250.03	0.0%
2009.1	180	823,603	38,449	170,081	1.105	187,957	228.21	-7.4%	4,888	1.7%	46.68	-9.0%		
2009.2	174	845,121	42,189	188,195	1.105	207,974	246.09	-2.9%	4,930	-6.7%	49.92	4.1%	237.27	-5.1%
2010.1	168	828,624	34,579	144,597	1.102	159,303	192.25	-15.8%	4,607	-5.8%	41.73	-10.6%		
2010.2	162	854,563	40,321	176,233	1.102	194,156	227.20	-7.7%	4,815	-2.3%	47.18	-5.5%	209.99	-11.5%
2011.1	156	841,045	43,034	184,198	1.095	201,604	239.71	24.7%	4,685	1.7%	51.17	22.6%		
2011.2	150	872,428	35,467	170,539	1.095	186,655	213.95	-5.8%	5,263	9.3%	40.65	-13.8%	226.59	7.9%
2012.1	144	868,928	35,136	162,386	1.091	177,196	203.92	-14.9%	5,043	7.7%	40.44	-21.0%		
2012.2	138	903,590	41,649	206,719	1.091	225,571	249.64	16.7%	5,416	2.9%	46.09	13.4%	227.23	0.3%
2013.1	132	900,197	37,733	182,689	1.099	200,860	223.13	9.4%	5,323	5.6%	41.92	3.7%		
2013.2	126	942,652	44,195	227,852	1.099	250,515	265.76	6.5%	5,668	4.7%	46.88	1.7%	244.93	7.8%
2014.1	120	937,673	39,751	203,549	1.093	222,500	237.29	6.3%	5,597	5.1%	42.39	1.1%		
2014.2	114	981,092	42,318	237,751	1.093	259,886	264.89	-0.3%	6,141	8.3%	43.13	-8.0%	251.40	2.6%
2015.1	108	970,725	39,926	217,181	1.103	239,529	246.75	4.0%	5,999	7.2%	41.13	-3.0%		
2015.2	102	1,000,565	40,453	232,398	1.103	256,311	256.17	-3.3%	6,336	3.2%	40.43	-6.3%	251.53	0.1%
2016.1	96	981,073	36,075	201,738	1.085	218,866	223.09	-9.6%	6,067	1.1%	36.77	-10.6%		
2016.2	90	999,693	41,957	251,298	1.085	272,633	272.72	6.5%	6,498	2.6%	41.97	3.8%	248.14	-1.3%
2017.1	84	979,317	41,080	238,226	1.092	260,023	265.51	19.0%	6,330	4.3%	41.95	14.1%		
2017.2	78	1,010,495	42,654	262,245	1.092	286,241	283.27	3.9%	6,711	3.3%	42.21	0.6%	274.53	10.6%
2018.1	72	998,161	44,671	261,750	1.101	288,108	288.64	8.7%	6,450	1.9%	44.75	6.7%		
2018.2	66	1,031,256	42,887	259,969	1.101	286,147	277.47	-2.0%	6,672	-0.6%	41.59	-1.5%	282.97	3.1%
2019.1	60	1,011,454	43,554	255,000	1.108	282,540	279.34	-3.2%	6,487	0.6%	43.06	-3.8%		
2019.2	54	1,034,694	42,911	249,641	1.108	276,603	267.33	-3.7%	6,446	-3.4%	41.47	-0.3%	273.27	-3.4%
2020.1	48	1,004,874	29,791	175,672	1.103	193,710	192.77	-31.0%	6,502	0.2%	29.65	-31.2%		
2020.2	42	1,023,885	26,326	168,416	1.103	185,709	181.38	-32.2%	7,054	9.4%	25.71	-38.0%	187.02	-31.6%
2021.1	36	1,002,049	22,623	142,093	1.126	160,032	159.70	-17.2%	7,074	8.8%	22.58	-23.8%		
2021.2	30	1,030,464	30,117	211,715	1.126	238,443	231.39	27.6%	7,917	12.2%	29.23	13.7%	196.05	4.8%
2022.1	24	1,009,899	25,010	206,399	1.118	230,786	228.52	43.1%	9,228	30.5%	24.76	9.7%		
2022.2	18	1,044,862	29,551	261,276	1.118	292,147	279.60	20.8%	9,886	24.9%	28.28	-3.2%	254.50	29.8%
2023.1	12	1,034,880	23,317	205,530	1.118	229,814	222.07	-2.8%	9,856	6.8%	22.53	-9.0%		
2023.2	6	1,076,414	22,250	204,295	1.118	228,433	212.22	-24.1%	10,267	3.8%	20.67	-26.9%	217.05	-14.7%
Total		36,052,229	1,483,441	7,679,994		8,448,620								



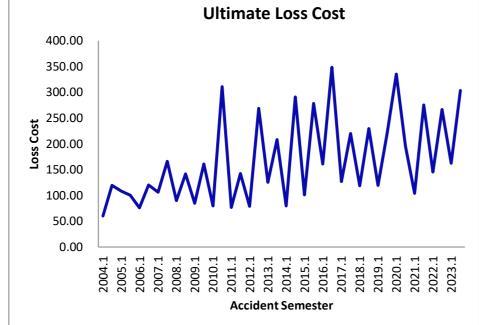


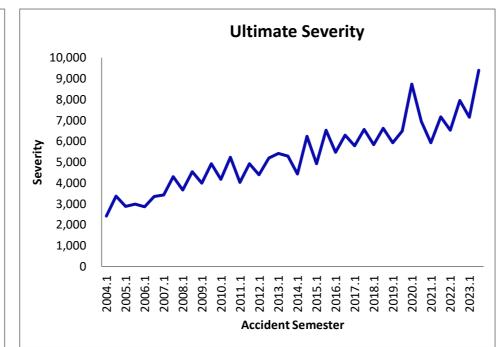


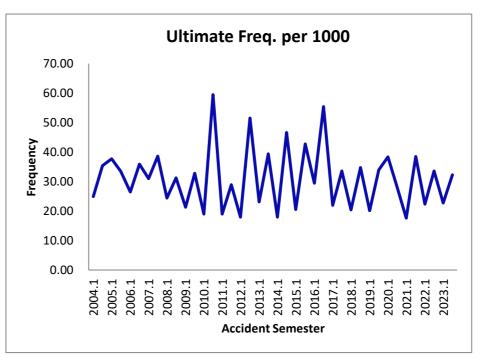
Comprehensive - Total

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

(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	753,862	18,787	41,133	1.103	45,370	60.18		2,415		24.92			
2004.2	234	778,049	27,538	84,072	1.103	92,731	119.18		3,367		35.39		90.15	
2005.1	228	785,901	29,597	77,572	1.097	85,127	108.32	80.0%	2,876	19.1%	37.66	51.1%		
2005.2	222	832,748	27,888	76,080	1.097	83,490	100.26	-15.9%	2,994	-11.1%	33.49	-5.4%	104.17	15.6%
2006.1	216	842,892	22,280	58,706	1.087	63,785	75.67	-30.1%	2,863	-0.5%	26.43	-29.8%		
2006.2	210	890,498	31,992	98,467	1.087	106,984	120.14	19.8%	3,344	11.7%	35.93	7.3%	98.52	-5.4%
2007.1	204	905,984	28,051	88,134	1.089	95,960	105.92	40.0%	3,421	19.5%	30.96	17.1%		
2007.2	198	955,162	36,870	145,947	1.089	158,908	166.37	38.5%	4,310	28.9%	38.60	7.4%	136.94	39.0%
2008.1	192	967,929	23,659	80,135	1.084	86,835	89.71	-15.3%	3,670	7.3%	24.44	-21.1%		
2008.2	186	1,007,535	31,543	132,034	1.084	143,072	142.00	-14.6%	4,536	5.2%	31.31	-18.9%	116.38	-15.0%
2009.1	180	1,003,882	21,405	77,128	1.105	85,234	84.90	-5.4%	3,982	8.5%	21.32	-12.8%		
2009.2	174	1,028,558	33,705	150,047	1.105	165,817	161.21	13.5%	4,920	8.5%	32.77	4.7%	123.52	6.1%
2010.1	168	1,018,732	19,397	73,621	1.102	81,108	79.62	-6.2%	4,182	5.0%	19.04	-10.7%		
2010.2	162	1,047,655	62,305	295,773	1.102	325,853	311.03	92.9%	5,230	6.3%	59.47	81.5%	196.94	59.4%
2011.1	156	1,040,159	19,785	72,840	1.095	79,723	76.65	-3.7%	4,030	-3.6%	19.02	-0.1%	440.20	44.00/
2011.2	150	1,071,639	31,030	139,780	1.095	152,989	142.76	-54.1%	4,930	-5.7%	28.96	-51.3%	110.20	-44.0%
2012.1	144	1,073,024	19,216	77,491	1.091	84,558	78.80	2.8%	4,400	9.2%	17.91	-5.9%	475.05	F0.00/
2012.2	138	1,105,693	57,061	272,012	1.091	296,820	268.45	88.0%	5,202	5.5%	51.61	78.2%	175.05	58.9%
2013.1	132	1,104,775	25,558	125,775	1.099	138,285	125.17	58.8%	5,411	23.0%	23.13	29.2%	167.52	4.20/
2013.2	126	1,144,154	45,103	216,895	1.099	238,468	208.42	-22.4%	5,287	1.6%	39.42	-23.6%	167.53	-4.3%
2014.1 2014.2	120 114	1,142,612 1,181,592	20,492 55,114	83,125 314,712	1.093 1.093	90,864 344,012	79.52 291.14	-36.5% 39.7%	4,434 6,242	-18.0% 18.1%	17.93 46.64	-22.5% 18.3%	187.11	11.7%
2014.2	108	1,173,179	24,058	107,387	1.103	118,437	100.95	26.9%	4,923	11.0%	20.51	14.3%	107.11	11.770
2015.1	108	1,197,909	51,148	302,277	1.103	333,381	278.30	-4.4%	6,518	4.4%	42.70	-8.5%	190.55	1.8%
2015.2	96	1,176,797	34,591	174,178	1.085	188,965	160.58	59.1%	5,463	11.0%	29.39	43.3%	190.55	1.070
2016.2	90	1,187,874	65,812	381,391	1.085	413,771	348.33	25.2%	6,287	-3.5%	55.40	29.8%	254.89	33.8%
2017.1	84	1,170,121	25,752	136,241	1.092	148,708	127.09	-20.9%	5,775	5.7%	22.01	-25.1%	254.05	33.070
2017.2	78	1,197,980	40,160	241,267	1.092	263,343	219.82	-36.9%	6,557	4.3%	33.52	-39.5%	174.00	-31.7%
2018.1	72	1,188,749	24,252	128,389	1.101	141,317	118.88	-6.5%	5,827	0.9%	20.40	-7.3%	2700	0275
2018.2	66	1,215,221	42,200	253,666	1.101	279,211	229.76	4.5%	6,616	0.9%	34.73	3.6%	174.93	0.5%
2019.1	60	1,193,744	23,991	128,450	1.108	142,323	119.22	0.3%	5,932	1.8%	20.10	-1.5%		
2019.2	54	1,206,381	41,013	240,327	1.108	266,283	220.73	-3.9%	6,493	-1.9%	34.00	-2.1%	170.24	-2.7%
2020.1	48	1,183,566	45,336	359,397	1.103	396,301	334.84	180.8%	8,741	47.3%	38.30	90.6%		
2020.2	42	1,194,847	33,631	211,932	1.103	233,693	195.58	-11.4%	6,949	7.0%	28.15	-17.2%	264.88	55.6%
2021.1	36	1,170,889	20,597	108,356	1.126	122,036	104.22	-68.9%	5,925	-32.2%	17.59	-54.1%		
2021.2	30	1,188,248	45,719	290,647	1.126	327,340	275.48	40.9%	7,160	3.0%	38.48	36.7%	190.48	-28.1%
2022.1	24	1,166,480	25,995	151,900	1.118	169,847	145.61	39.7%	6,534	10.3%	22.28	26.7%		
2022.2	18	1,193,272	39,999	284,195	1.118	317,774	266.30	-3.3%	7,945	11.0%	33.52	-12.9%	206.64	8.5%
2023.1	12	1,182,837	26,939	172,018	1.118	192,343	162.61	11.7%	7,140	9.3%	22.78	2.2%		
2023.2	6	1,216,955	39,250	329,821	1.118	368,790	303.04	13.8%	9,396	18.3%	32.25	-3.8%	233.83	13.2%
Total		43,088,084	1,338,815	6,783,320		7,469,858								



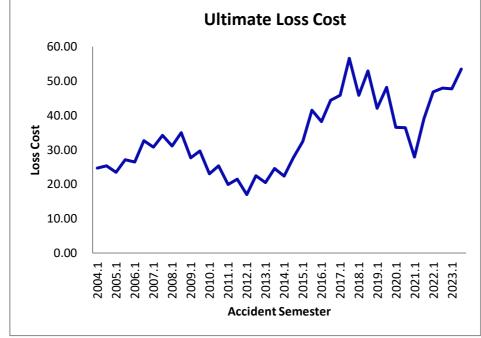


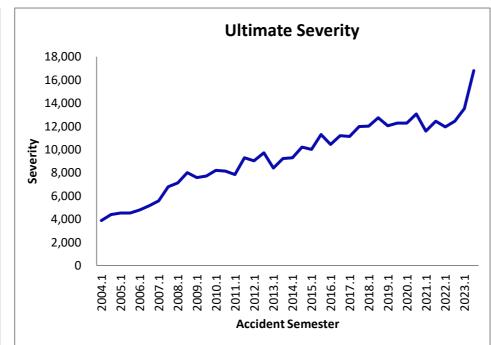


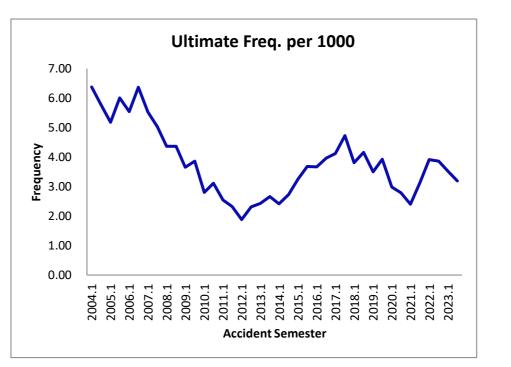
Comprehensive - Theft

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

(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	753,862	4,808	16,887	1.103	18,626	24.71		3,874		6.38			
2004.2	234	778,049	4,490	17,891	1.103	19,733	25.36		4,395		5.77		25.04	
2005.1	228	785,901	4,067	16,794	1.097	18,430	23.45	-5.1%	4,532	17.0%	5.17	-18.9%		
2005.2	222	832,748	5,004	20,560	1.097	22,562	27.09	6.8%	4,509	2.6%	6.01	4.1%	25.33	1.1%
2006.1	216	842,892	4,667	20,503	1.087	22,276	26.43	12.7%	4,773	5.3%	5.54	7.0%		
2006.2	210	890,498	5,671	26,796	1.087	29,114	32.69	20.7%	5,134	13.9%	6.37	6.0%	29.65	17.1%
2007.1	204	905,984	5,006	25,651	1.089	27,928	30.83	16.6%	5,579	16.9%	5.53	-0.2%		
2007.2	198	955,162	4,799	29,980	1.089	32,642	34.17	4.5%	6,803	32.5%	5.02	-21.1%	32.54	9.8%
2008.1	192	967,929	4,229	27,751	1.084	30,071	31.07	0.8%	7,110	27.4%	4.37	-20.9%		
2008.2	186	1,007,535	4,402	32,510	1.084	35,228	34.96	2.3%	8,003	17.6%	4.37	-13.0%	33.05	1.6%
2009.1	180	1,003,882	3,663	25,140	1.105	27,782	27.67	-10.9%	7,585	6.7%	3.65	-16.5%		
2009.2	174	1,028,558	3,967	27,662	1.105	30,569	29.72	-15.0%	7,706	-3.7%	3.86	-11.7%	28.71	-13.1%
2010.1	168	1,018,732	2,851	21,248	1.102	23,408	22.98	-17.0%	8,211	8.3%	2.80	-23.3%	24.40	45.70/
2010.2	162	1,047,655	3,261	24,129	1.102	26,583	25.37	-14.6%	8,152	5.8%	3.11	-19.3%	24.19	-15.7%
2011.1	156	1,040,159	2,642	18,947	1.095	20,738	19.94	-13.2%	7,849	-4.4%	2.54	-9.2%	20.72	14 20/
2011.2	150	1,071,639	2,484	21,057	1.095	23,047	21.51	-15.2%	9,278	13.8%	2.32 1.88	-25.5% 26.0%	20.73	-14.3%
2012.1 2012.2	144 138	1,073,024 1,105,693	2,018 2,553	16,709 22,756	1.091 1.091	18,233 24,832	16.99 22.46	-14.8% 4.4%	9,035 9,726	15.1% 4.8%	2.31	-26.0% -0.4%	19.77	-4.7%
2012.2	132	1,103,693	2,533 2,687	20,532	1.091	22,575	20.43	20.3%	8,401	-7.0%	2.43	29.3%	19.77	-4.770
2013.1	126	1,144,154	3,044	25,533	1.099	28,072	24.54	9.3%	9,222	-5.2%	2.66	15.2%	22.52	13.9%
2013.2	120	1,142,612	2,752	23,365	1.093	25,541	22.35	9.4%	9,222	10.5%	2.41	-1.0%	22.32	13.970
2014.1	114	1,181,592	3,213	29,958	1.093	32,747	27.71	13.0%	10,193	10.5%	2.72	2.2%	25.08	11.4%
2015.1	108	1,173,179	3,811	34,550	1.103	38,106	32.48	45.3%	10,000	7.7%	3.25	34.9%	25.00	11.470
2015.2	102	1,197,909	4,405	45,133	1.103	49,777	41.55	49.9%	11,301	10.9%	3.68	35.2%	37.06	47.8%
2016.1	96	1,176,797	4,311	41,491	1.085	45,014	38.25	17.8%	10,443	4.4%	3.66	12.8%	37.00	171070
2016.2	90	1,187,874	4,711	48,601	1.085	52,727	44.39	6.8%	11,193	-1.0%	3.97	7.8%	41.33	11.5%
2017.1	84	1,170,121	4,821	49,159	1.092	53,657	45.86	19.9%	11,131	6.6%	4.12	12.5%		
2017.2	78	1,197,980	5,657	62,118	1.092	67,802	56.60	27.5%	11,985	7.1%	4.72	19.1%	51.29	24.1%
2018.1	72	1,188,749	4,531	49,478	1.101	54,460	45.81	-0.1%	12,019	8.0%	3.81	-7.5%		
2018.2	66	1,215,221	5,048	58,447	1.101	64,333	52.94	-6.5%	12,744	6.3%	4.15	-12.0%	49.42	-3.7%
2019.1	60	1,193,744	4,172	45,356	1.108	50,255	42.10	-8.1%	12,045	0.2%	3.50	-8.3%		
2019.2	54	1,206,381	4,736	52,489	1.108	58,157	48.21	-8.9%	12,279	-3.6%	3.93	-5.5%	45.17	-8.6%
2020.1	48	1,183,566	3,529	39,272	1.103	43,305	36.59	-13.1%	12,270	1.9%	2.98	-14.7%		
2020.2	42	1,194,847	3,325	39,410	1.103	43,457	36.37	-24.6%	13,068	6.4%	2.78	-29.1%	36.48	-19.2%
2021.1	36	1,170,889	2,819	29,002	1.126	32,664	27.90	-23.8%	11,589	-5.6%	2.41	-19.3%		
2021.2	30	1,188,248	3,729	41,225	1.126	46,429	39.07	7.4%	12,452	-4.7%	3.14	12.8%	33.53	-8.1%
2022.1	24	1,166,480	4,570	48,887	1.118	54,663	46.86	68.0%	11,962	3.2%	3.92	62.7%		
2022.2	18	1,193,272	4,608	51,216	1.118	57,268	47.99	22.8%	12,427	-0.2%	3.86	23.1%	47.43	41.5%
2023.1	12	1,182,837	4,178	50,532	1.118	56,503	47.77	1.9%	13,523	13.1%	3.53	-9.8%		
2023.2	6	1,216,955	3,876	58,223	1.118	65,103	53.50	11.5%	16,796	35.2%	3.19	-17.5%	50.67	6.8%
Total		43,088,084	159,114	1,356,948		1,494,416								



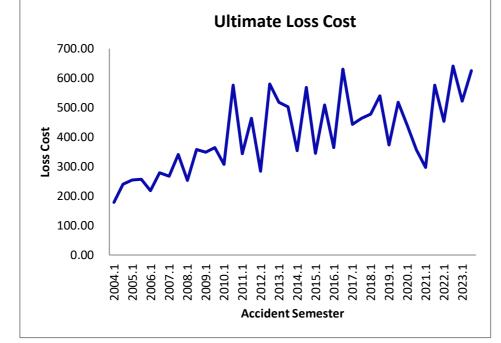


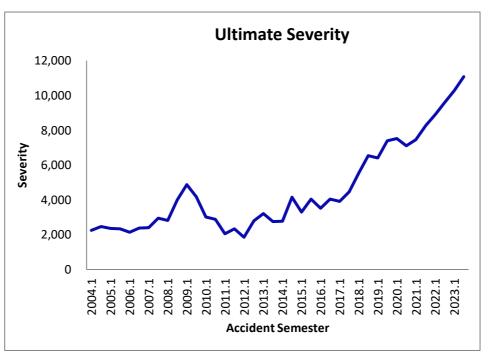


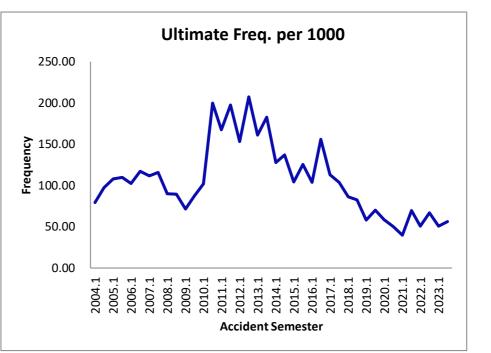
All Perils

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

(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	27,917	2,218	4,521	1.103	4,986	178.61		2,248		79.45			
2004.2	234		2,639	5,898	1.103	6,506	240.01		2,465		97.36		208.86	
2005.1	228	22,856	2,468	5,288	1.097	5,803	253.87	42.1%	2,351	4.6%	107.98	35.9%		
2005.2	222		2,221	4,725	1.097	5,185	256.44	6.8%	2,335	-5.3%	109.84	12.8%	255.08	22.1%
2006.1	216		2,002	3,941	1.087	4,282	218.71	-13.9%	2,139	-9.0%	102.26	-5.3%		
2006.2	210	19,882	2,326	5,100	1.087	5,542	278.73	8.7%	2,382	2.1%	116.99	6.5%	248.95	-2.4%
2007.1	204	19,349	2,158	4,747	1.089	5,169	267.14	22.1%	2,395	12.0%	111.53	9.1%		
2007.2	198	20,802	2,404	6,506	1.089	7,084	340.55	22.2%	2,947	23.7%	115.57	-1.2%	305.17	22.6%
2008.1	192	19,098	1,717	4,464	1.084	4,837	253.28	-5.2%	2,817	17.6%	89.91	-19.4%		
2008.2	186		1,446	5,339	1.084	5,785	358.19	5.2%	4,001	35.8%	89.53	-22.5%	301.35	-1.3%
2009.1	180	13,978	999	4,413	1.105	4,877	348.88	37.7%	4,881	73.3%	71.47	-20.5%		
2009.2	174	-	1,178	4,462	1.105	4,931	364.31	1.7%	4,186	4.6%	87.03	-2.8%	356.47	18.3%
2010.1	168	12,104	1,232	3,370	1.102	3,713	306.76	-12.1%	3,014	-38.3%	101.78	42.4%		
2010.2	162		2,384	6,242	1.102	6,877	575.68	58.0%	2,885	-31.1%	199.57	129.3%	440.33	23.5%
2011.1	156		1,835	3,435	1.095	3,760	343.36	11.9%	2,049	-32.0%	167.59	64.7%		
2011.2	150	10,787	2,130	4,568	1.095	5,000	463.53	-19.5%	2,347	-18.6%	197.46	-1.1%	403.00	-8.5%
2012.1	144		1,569	2,664	1.091	2,907	283.62	-17.4%	1,853	-9.6%	153.08	-8.7%	404.04	7.00/
2012.2	138		2,108	5,400	1.091	5,893	579.60	25.0%	2,795	19.1%	207.34	5.0%	431.01	7.0%
2013.1	132	-	1,586	4,640	1.099	5,102	517.90	82.6%	3,217	73.6%	161.00	5.2%	500.04	40.20/
2013.2	126	10,249	1,872	4,682	1.099	5,148	502.29	-13.3%	2,750	-1.6%	182.65	-11.9%	509.94	18.3%
2014.1	120	10,275	1,313	3,328	1.093	3,638	354.07	-31.6%	2,771	-13.9%	127.79	-20.6%	460.70	7.00/
2014.2	114	-	1,643	6,244	1.093	6,825	568.69	13.2%	4,154	51.1%	136.89	-25.1%	469.70	-7.9%
2015.1 2015.2	108 102	12,139 12,181	1,268 1,529	3,799 5,622	1.103 1.103	4,189 6,200	345.13 509.00	-2.5% -10.5%	3,304 4,055	19.2% -2.4%	104.46 125.52	-18.3% -8.3%	427.20	-9.0%
2015.2	96	11,504	1,194	3,862	1.103	4,190	364.20	5.5%	3,509	6.2%	103.79	-8.5% -0.6%	427.20	-9.0%
2016.1	90	11,092	1,729	6,449	1.085	6,997	630.80	23.9%	4,047	-0.2%	155.88	24.2%	495.07	15.9%
2017.1	84		1,216	4,370	1.092	4,769	443.12	21.7%	3,922	11.8%	112.98	8.8%	433.07	13.570
2017.1	78		1,164	4,758	1.092	5,194	463.59	-26.5%	4,462	10.3%	103.90	-33.3%	453.56	-8.4%
2018.1	72		941	4,731	1.101	5,207	477.48	7.8%	5,533	41.1%	86.29	-23.6%	455.50	0.470
2018.2	66		933	5,549	1.101	6,108	539.96	16.5%	6,546	46.7%	82.48	-20.6%	509.29	12.3%
2019.1	60		655	3,790	1.108	4,199	372.63	-22.0%	6,411	15.9%	58.12	-32.6%	333.23	,
2019.2	54		825	5,503	1.108	6,097	518.37	-4.0%	7,390	12.9%	70.14	-15.0%	447.06	-12.2%
2020.1	48	10,844	634	4,323	1.103	4,767	439.61	18.0%	7,522	17.3%	58.45	0.6%		
2020.2	42		559	3,607	1.103	3,977	356.06	-31.3%	7,116	-3.7%	50.04	-28.7%	397.22	-11.1%
2021.1	36		473	3,132	1.126	3,528	296.53	-32.5%	7,461	-0.8%	39.74	-32.0%		
2021.2	30		943	6,932	1.126	7,807	576.56	61.9%	8,276	16.3%	69.67	39.2%	445.60	12.2%
2022.1	24	14,825	755	6,019	1.118	6,731	454.01	53.1%	8,915	19.5%	50.92	28.1%		
2022.2	18	17,956	1,199	10,292	1.118	11,508	640.92	11.2%	9,599	16.0%	66.77	-4.2%	556.39	24.9%
2023.1	12	20,763	1,054	9,702	1.118	10,849	522.50	15.1%	10,291	15.4%	50.77	-0.3%		
2023.2	6	24,853	1,401	13,886	1.118	15,527	624.73	-2.5%	11,080	15.4%	56.38	-15.6%	578.20	3.9%
Total		589,031	59,920	210,305		231,693								



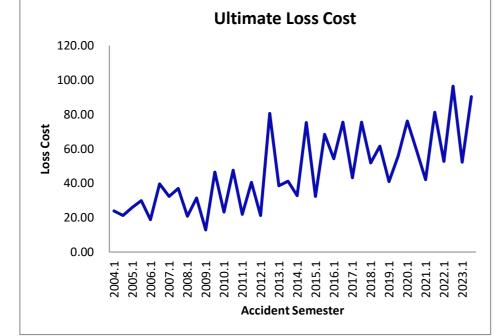


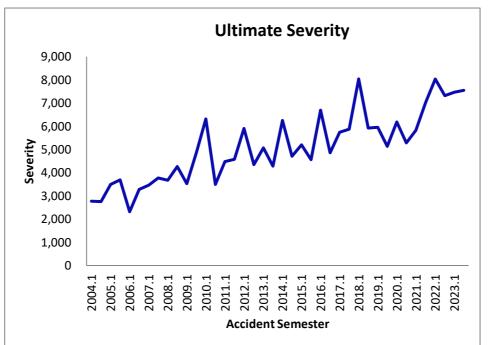


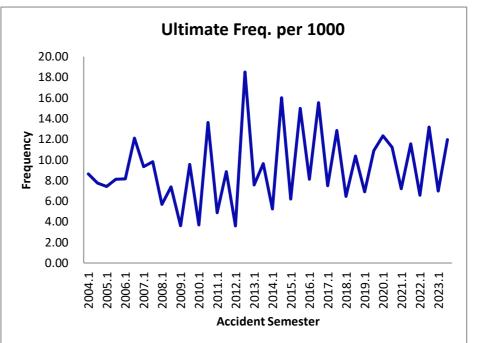
Specified Perils

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

(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	14,258	123	309	1.103	341	23.91		2,771		8.63			
2004.2	234	15,389	119	298	1.103	328	21.34		2,760		7.73		22.58	
2005.1	228	14,848	110	350	1.097	384	25.84	8.1%	3,488	25.9%	7.41	-14.1%		
2005.2	222		103	347	1.097	381	29.98	40.5%	3,698	34.0%	8.11	4.8%	27.75	22.9%
2006.1	216		96	205	1.087	222	18.86	-27.0%	2,316	-33.6%	8.14	9.9%		
2006.2	210		139	419	1.087	456	39.62	32.2%	3,277	-11.4%	12.09	49.1%	29.11	4.9%
2007.1	204		104	330	1.089	360	32.29	71.2%	3,459	49.3%	9.33	14.6%		
2007.2	198		109	377	1.089	411	37.05	-6.5%	3,770	15.0%	9.83	-18.7%	34.66	19.1%
2008.1	192		59	200	1.084	216	20.80	-35.6%	3,666	6.0%	5.67	-39.2%		
2008.2	186		71	279	1.084	302	31.43	-15.2%	4,258	12.9%	7.38	-24.9%	25.91	-25.3%
2009.1	180	9,642	35	112	1.105	124	12.82	-38.4%	3,533	-3.6%	3.63	-36.0%	20.72	4.4.70/
2009.2	174	9,737	93	409	1.105	452	46.45	47.8%	4,863	14.2%	9.55	29.4%	29.72	14.7%
2010.1	168		36	206	1.102	227	23.32	81.9%	6,316	78.8%	3.69	1.7%	25.44	40.20/
2010.2	162		132	419	1.102	461	47.58	2.4%	3,493	-28.2%	13.62	42.6%	35.41	19.2%
2011.1	156 150		47 84	193 351	1.095 1.095	211 384	21.81 40.53	-6.5%	4,483	-29.0%	4.86 8.86	31.7%	21.00	-12.2%
2011.2 2012.1	144		34	184	1.093	201	21.19	-14.8% -2.8%	4,575 5,902	31.0% 31.6%	3.59	-35.0% -26.2%	31.08	-12.270
2012.1	138		170	678	1.091	740	80.54	-2.8% 98.7%	4,351	-4.9%	18.51	109.0%	50.41	62.2%
2012.2	132	· · · · · · · · · · · · · · · · · · ·	69	319	1.099	350	38.48	81.6%	5,077	-14.0%	7.58	111.1%	30.41	02.270
2013.1	126		84	327	1.099	360	41.25	-48.8%	4,284	-1.5%	9.63	-48.0%	39.84	-21.0%
2013.2	120		46	263	1.093	288	32.81	-14.7%	6,253	23.2%	5.25	-30.8%	33.04	-21.070
2014.2	114		138	594	1.093	649	75.34	82.6%	4,701	9.7%	16.02	66.4%	53.88	35.3%
2015.1	108		54	255	1.103	281	32.27	-1.7%	5,209	-16.7%	6.19	18.1%	33.00	33.370
2015.2	102		129	534	1.103	589	68.39	-9.2%	4,567	-2.9%	14.97	-6.5%	50.22	-6.8%
2016.1	96		72	444	1.085	482	54.26	68.2%	6,693	28.5%	8.11	30.9%		
2016.2	90		139	622	1.085	675	75.44	10.3%	4,858	6.4%	15.53	3.7%	64.89	29.2%
2017.1	84	· · · · · · · · · · · · · · · · · · ·	70	369	1.092	403	43.17	-20.4%	5,751	-14.1%	7.51	-7.4%		
2017.2	78		126	679	1.092	741	75.59	0.2%	5,879	21.0%	12.86	-17.2%	59.78	-7.9%
2018.1	72	10,816	70	510	1.101	561	51.91	20.3%	8,034	39.7%	6.46	-13.9%		
2018.2	66	10,677	111	597	1.101	657	61.51	-18.6%	5,927	0.8%	10.38	-19.3%	56.68	-5.2%
2019.1	60	10,875	75	403	1.108	446	41.03	-21.0%	5,959	-25.8%	6.89	6.6%		
2019.2	54	10,926	119	550	1.108	610	55.80	-9.3%	5,132	-13.4%	10.87	4.8%	48.43	-14.6%
2020.1	48	11,647	144	806	1.103	888	76.27	85.9%	6,180	3.7%	12.34	79.3%		
2020.2	42	11,637	131	625	1.103	690	59.26	6.2%	5,277	2.8%	11.23	3.3%	67.77	39.9%
2021.1	36		87	450	1.126	506	41.97	-45.0%	5,833	-5.6%	7.20	-41.7%		
2021.2	30		139	867	1.126	976	81.20	37.0%	7,037	33.4%	11.54	2.7%	61.56	-9.2%
2022.1	24		81	581	1.118	649	52.66	25.5%	8,036	37.8%	6.55	-8.9%		
2022.2	18		160	1,051	1.118	1,175	96.43	18.7%	7,326	4.1%	13.16	14.1%	74.41	20.9%
2023.1	12		86	577	1.118	645	52.18	-0.9%	7,470	-7.0%	6.99	6.6%		
2023.2	6	12,121	145	979	1.118	1,095	90.32	-6.3%	7,557	3.2%	11.95	-9.2%	71.07	-4.5%
Total		428,514	3,938	18,066		19,917								



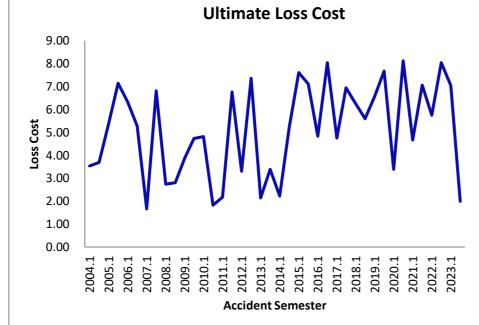


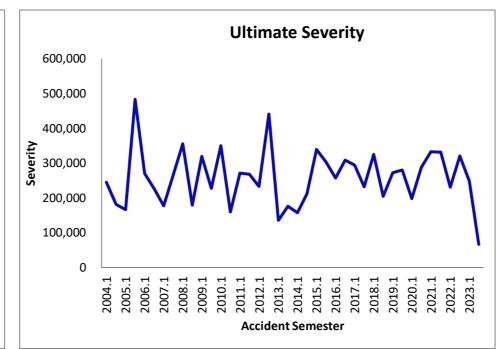


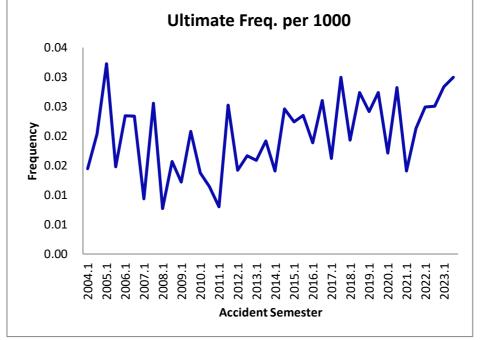
Underinsured Motorist

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

(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	761,568	11	2,441	1.103	2,692	3.54		244,751		0.01			
2004.2	234		16	2,631	1.103	2,902	3.69		181,365		0.02		3.61	
2005.1	228		25	3,786	1.097	4,155	5.36	51.7%	166,187	-32.1%	0.03	123.4%		
2005.2	222	811,810	12	5,284	1.097	5,798	7.14	93.5%	483,197	166.4%	0.01	-27.4%	6.27	73.6%
2006.1	216	809,744	19	4,715	1.087	5,123	6.33	18.0%	269,629	62.2%	0.02	-27.3%		
2006.2	210	855,046	20	4,161	1.087	4,521	5.29	-26.0%	226,036	-53.2%	0.02	58.2%	5.79	-7.7%
2007.1	204	852,944	8	1,300	1.089	1,416	1.66	-73.8%	176,962	-34.4%	0.01	-60.0%		
2007.2	198	899,626	23	5,622	1.089	6,122	6.80	28.7%	266,160	17.8%	0.03	9.3%	4.30	-25.8%
2008.1	192	1,038,913	8	2,623	1.084	2,842	2.74	64.8%	355,233	100.7%	0.01	-17.9%		
2008.2	186	1,084,284	17	2,815	1.084	3,050	2.81	-58.7%	179,406	-32.6%	0.02	-38.7%	2.77	-35.5%
2009.1	180	1,067,335	13	3,758	1.105	4,153	3.89	42.2%	319,465	-10.1%	0.01	58.2%	4.00	co/
2009.2	174		23	4,736	1.105	5,234	4.73	68.2%	227,568	26.8%	0.02	32.6%	4.32	55.6%
2010.1	168	1,089,429	15	4,770	1.102	5,255	4.82	24.0%	350,365	9.7%	0.01	13.0%	2.20	22.70/
2010.2	162	1,137,651	13	1,889	1.102	2,081	1.83	-61.3%	160,043	-29.7%	0.01	-45.0%	3.29	-23.7%
2011.1 2011.2	156 150	1,118,918 1,168,796	9 29	2,223 7,220	1.095 1.095	2,433 7,902	2.17 6.76	-54.9% 269.7%	271,499 267,949	-22.5% 67.4%	0.01 0.03	-41.8% 120.8%	4.52	37.1%
2011.2	144	1,161,583	16	3,520	1.091	3,841	3.31	52.1%	233,290	-14.1%	0.03	77.0%	4.32	37.170
2012.1	138	1,211,403	20	8,161	1.091	8,905	7.35	8.7%	440,837	64.5%	0.01	-33.9%	5.37	18.9%
2013.1	132	1,201,134	19	2,343	1.099	2,576	2.14	-35.1%	135,204	-42.0%	0.02	11.9%	3.37	10.570
2013.1	126	1,259,941	24	3,881	1.099	4,267	3.39	-53.9%	176,380	-60.0%	0.02	15.2%	2.78	-48.2%
2014.1	120	1,245,974	18	2,529	1.093	2,765	2.22	3.5%	157,647	16.6%	0.01	-11.3%	2.70	40.270
2014.2	114		32	6,223	1.093	6,803	5.21	53.9%	212,050	20.2%	0.02	28.0%	3.75	34.9%
2015.1	108	1,286,321	29	8,868	1.103	9,781	7.60	242.7%	338,927	115.0%	0.02	59.4%		
2015.2	102		31	8,568	1.103	9,450	7.11	36.4%	302,422	42.6%	0.02	-4.4%	7.35	96.0%
2016.1	96	1,304,042	25	5,809	1.085	6,302	4.83	-36.4%	256,639	-24.3%	0.02	-16.1%		
2016.2	90	1,334,354	35	9,878	1.085	10,716	8.03	13.0%	308,614	2.0%	0.03	10.7%	6.45	-12.3%
2017.1	84	1,303,721	21	5,681	1.092	6,201	4.76	-1.6%	293,789	14.5%	0.02	-14.0%		
2017.2	78	1,347,000	40	8,570	1.092	9,354	6.94	-13.5%	231,512	-25.0%	0.03	15.3%	5.87	-9.0%
2018.1	72	1,326,245	26	7,541	1.101	8,300	6.26	31.6%	324,530	10.5%	0.02	19.1%		
2018.2	66	1,372,664	38	6,974	1.101	7,677	5.59	-19.5%	204,083	-11.8%	0.03	-8.6%	5.92	0.9%
2019.1	60	1,341,119	32	7,945	1.108	8,803	6.56	4.9%	271,991	-16.2%	0.02	25.1%		
2019.2	54	1,376,063	38	9,527	1.108	10,556	7.67	37.2%	279,943	37.2%	0.03	0.0%	7.12	20.4%
2020.1	48	1,336,606	23	4,107	1.103	4,528	3.39	-48.4%	197,781	-27.3%	0.02	-29.0%		
2020.2	42	1,371,535	39	10,098	1.103	11,135	8.12	5.8%	287,847	2.8%	0.03	2.9%	5.78	-18.8%
2021.1	36	1,342,886	19	5,565	1.126	6,268	4.67	37.8%	332,093	67.9%	0.01	-17.9%		4
2021.2	30	1,385,164	29	8,685	1.126	9,782	7.06	-13.0%	331,688	15.2%	0.02	-24.5%	5.88	1.7%
2022.1	24		34	6,955	1.118	7,777	5.75	23.1%	230,294	-30.7%	0.02	77.6%	6.04	47.50/
2022.2	18	1,398,747	35	10,058	1.118	11,246	8.04	13.9%	320,889	-3.3%	0.03	17.7%	6.91	17.5%
2023.1	12		39	8,675	1.118	9,700	7.04	22.5%	248,300	7.8%	0.03	13.6%	4 47	3F 40/
2023.2	6	1,431,574	43	2,549	1.118	2,850	1.99	-75.2%	66,470	-79.3%	0.03	19.5%	4.47	-35.4%
Total		47,067,779	966	222,684		245,261								







Third Party Liability - Bodily Injury

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
		[Reporte	ed Claim Counts: Development Me	ethod		
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	245,554	245,554	1.000	245,554	245,554	0
2004.2	234	232,378	232,378	1.000	232,378	232,378	0
2005.1	228	188,330	188,330	1.000	188,330	188,330	0
2005.2	222	218,653	218,655	1.000	218,655	218,659	(4)
2006.1	216	193,296	193,297	1.000	193,296	193,286	9
2006.2	210	249,574	250,442	1.000	250,421	250,396	25
2007.1	204	200,020	201,415	1.000	201,409	201,373	36
2007.2	198	256,314	256,614	1.000	256,555	256,500	55
2008.1	192	229,549	229,626	1.000	229,568	229,528	40
2008.2	186	263,326	263,345	1.000	263,281	263,270	11
2009.1	180	211,354	213,005	1.000	212,941	211,270	1,671
2009.2	174	265,924	266,131	1.002	266,550	266,422	128
2010.1	168	193,017	193,017	1.003	193,648	193,051	598
2010.2	162	273,352	276,555	1.002	277,120	275,723	1,398
2011.1	156	224,884	226,194	1.003	226,947	225,991	956
2011.2	150	292,674	293,464	1.005	294,856	294,286	570
2012.1	144	270,456	270,815	1.006	272,352	271,050	1,302
2012.2	138	326,303	328,474	1.004	329,689	328,513	1,176
2013.1	132	291,739	295,073	1.004	296,315	295,989	326
2013.2	126	364,209	370,847	1.006	372,951	371,566	1,385
2014.1	120	311,422	317,071	1.007	319,165	317,447	1,718
2014.2	114	412,240	422,371	1.007	425,490	423,321	2,169
2015.1	108	370,910	381,813	1.008	385,035	383,641	1,393
2015.2	102	451,868	476,604	1.011	481,662	475,964	5,698
2016.1	96	402,659	418,992	1.011	423,648	422,430	1,218
2016.2	90	482,607	524,896	1.011	530,777	526,323	4,453
2017.1	84	422,899	466,439	1.015	473,555	468,781	4,773
2017.2	78	476,960	545,631	1.017	554,863	553,891	972
2018.1	72	436,724	513,358	1.023	524,972	526,077	(1,105)
2018.2	66	451,981	580,611	1.032	599,143	596,587	2,556
2019.1	60	401,594	560,474	1.048	587,480	587,294	186
2019.2	54	390,769	611,794	1.074	657,334	657,380	(45)
2020.1	48	238,562	387,469	1.107	428,932	436,404	(7,472)
2020.2	42	216,533	431,203	1.169	504,162	500,429	3,733
2021.1	36	137,480	331,536	1.274	422,415	412,339	10,076
2021.2	30	131,845	408,192	1.433	584,781	577,979	6,801
2022.1	24	55,375	275,665	1.710	471,514	455,606	15,908
2022.2	18	36,593	337,319	2.018	680,621	645,037	35,584
2023.1	12	12,286	226,722	2.432	551,284	496,319	54,965
2023.2	6	2,263	186,003	3.525	655,702		
Total		10,834,475	13,417,395		15,285,352	14,476,385	153,265

Third Party Liability - Property Damage

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	d Claim Counts: Development Me	ethod		
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	73,246	73,246	1.000	73,246	73,246	0
2004.2	234	84,640	84,640	1.000	84,640	84,640	0
2005.1	228	83,059	83,059	1.000	83,059	83,059	0
2005.2	222	99,750	99,750	1.000	99,750	99,750	0
2006.1	216	98,202	98,202	1.000	98,202	98,202	0
2006.2	210	130,654	130,661	1.000	130,661	130,661	0
2007.1	204	126,376	126,377	1.000	126,377	126,377	(0)
2007.2	198	150,261	150,261	1.000	150,261	150,261	0
2008.1	192	141,016	141,016	1.000	141,016	141,016	0
2008.2	186	156,642	156,644	1.000	156,644	156,642	2
2009.1	180	140,589	140,589	1.000	140,589	140,589	0
2009.2	174	158,893	158,893	1.000	158,893	158,895	(2)
2010.1	168	132,573	132,573	1.000	132,573	132,573	(0)
2010.2	162	162,926	162,926	1.000	162,926	162,926	0
2011.1	156	163,579	163,579	1.000	163,579	163,579	(0)
2011.2	150	160,424	160,424	1.000	160,424	160,424	0
2012.1	144	150,260	150,260	1.000	150,260	150,260	(0)
2012.2	138	190,260	190,260	1.000	190,260	190,260	(0)
2013.1	132	168,496	168,512	1.000	168,512	168,512	(0)
2013.2	126	205,306	205,491	1.000	205,491	205,491	(0)
2014.1	120	183,993	183,997	1.000	183,997	183,998	(1)
2014.2	114	211,370	211,486	1.000	211,486	211,488	(1)
2015.1	108	195,376	195,374	1.000	195,374	195,378	(4)
2015.2	102	212,306	212,312	1.000	212,312	212,319	(7)
2016.1	96	180,221	180,363	1.000	180,363	180,364	(1)
2016.2	90	210,565	210,658	1.000	210,658	210,665	(6)
2017.1	84	205,695	205,771	1.000	205,771	205,774	(3)
2017.2	78	221,919	221,941	1.000	221,941	221,842	99
2018.1	72	224,070	224,470	1.000	224,394	224,410	(16)
2018.2	66	213,680	213,833	1.000	213,752	213,773	(21)
2019.1	60	211,656	211,951	1.000	211,848	211,904	(56)
2019.2	54	213,794	213,971	0.999	213,780	213,878	(98)
2020.1	48	145,768	146,100	0.999	145,944	145,982	(38)
2020.2	42	145,267	145,680	0.999	145,533	145,520	13
2021.1	36	136,027	137,602	1.000	137,536	137,177	359
2021.2	30	195,350	198,888	1.000	198,890	193,552	5,338
2022.1	24	188,678	191,060	1.006	192,111	193,672	(1,561)
2022.2	18	272,042	277,353	1.020	282,998	282,628	370
2023.1	12	234,614	245,073	1.031	252,792	265,320	(12,527)
2023.2	6	163,763	269,604	1.218	328,279		
Total		6,743,307	6,874,849		6,947,122	6,627,006	(8,163)

Accident Benefits - Total

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	d Claim Counts: Development Me	ethod		
			Reported Incurred Claims	Selected Age-to-Ultimate	Selected Ultimate Claims		
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	and ALAE (000)	Development Factors	and ALAE Estimate	Prior	Difference
2004.1	240	25,600	25,600	1.000	25,600	25,600	0
2004.2	234	31,950	31,950	1.000	31,950	31,950	0
2005.1	228		29,248	1.000	29,248	29,248	0
2005.2	222	39,000	39,061	1.000	39,061	39,061	0
2006.1	216	27,918	27,918	1.000	27,918	27,918	0
2006.2	210	36,355	36,355	1.000	36,355	36,355	0
2007.1	204	30,836	30,836	1.000	30,836	30,836	0
2007.2	198	41,260	41,260	1.000	41,260	41,260	0
2008.1	192	33,036	33,097	1.000	33,097	33,097	0
2008.2	186	44,777	44,777	1.000	44,777	44,891	(114)
2009.1	180	35,873	35,873	1.000	35,863	35,877	(15)
2009.2	174	43,633	43,731	1.000	43,721	43,717	5
2010.1	168	34,444	34,444	0.999	34,422	34,442	(20)
2010.2	162		45,715	0.999	45,685	45,737	(52)
2011.1	156		36,072	1.000	36,065	36,088	(23)
2011.2	150	44,859	44,862	1.000	44,868	44,876	(8)
2012.1	144	39,938	39,938	1.000	39,936	40,513	(577)
2012.2	138		54,691	0.999	54,632	54,732	(100)
2013.1	132		42,237	0.999	42,214	42,251	(37)
2013.2	126		52,077	1.000	52,053	53,447	(1,394)
2014.1	120		42,186	1.002	42,259	42,410	(151)
2014.2	114	55,078	55,787	1.002	55,925	56,291	(366)
2015.1	108	51,919	52,084	1.006	52,396	52,525	(130)
2015.2	102	68,542	69,173	1.006	69,577	69,906	(330)
2016.1	96		54,049	1.007	54,430	54,494	(64)
2016.2	90	73,422	73,967	1.007	74,505	74,571	(67)
2017.1	84	68,418	70,652	1.006	71,066	71,223	(157)
2017.2	78	78,035	81,533	1.005	81,966	81,707	259
2018.1	72	77,512	86,331	1.004	86,693	85,890	802
2018.2	66		80,785	1.004	81,109	82,131	(1,021)
2019.1	60		83,526	1.007	84,075	84,755	(679)
2019.2	54	92,581	97,795	1.013	99,093	98,266	828
2020.1	48		65,369	1.018	66,565	67,083	(519)
2020.2	42	78,866	81,820	1.021	83,566	84,524	(958)
2021.1	36		71,804	1.029	73,905	75,468	(1,564)
2021.2	30		107,810	1.028	110,843	112,459	(1,616)
2022.1	24	82,313	101,528	0.978	99,268	97,234	2,034
2022.2	18		128,931	1.041	134,278	138,020	(3,742)
2023.1	12	59,716	106,315	1.086	115,488	122,026	(6,538)
2023.2	6		105,820	1.198	126,821	,	
Total		2,157,886	2,387,006		2,433,388	2,322,880	(16,313)

Collision

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	d Claim Counts: Development Me	ethod		
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	88,272	88,272	1.000	88,272	88,272	(0)
2004.2	234	97,191	97,191	1.000	97,191	97,191	0
2005.1	228	98,079	98,079	1.000	98,079	98,079	0
2005.2	222	118,370	118,370	1.000	118,370	118,370	0
2006.1	216	120,848	120,846	1.000	120,846	120,846	(0)
2006.2	210	166,721	166,719	1.000	166,719	166,719	0
2007.1	204	166,197	166,199	1.000	166,199	166,212	(13)
2007.2	198	187,938	187,938	1.000	187,938	187,938	(0)
2008.1	192	181,619	181,620	1.000	181,620	181,607	13
2008.2	186	195,127	195,131	1.000	195,131	195,130	1
2009.1	180	170,081	170,081	1.000	170,081	170,082	(1)
2009.2	174	188,195	188,195	1.000	188,195	188,200	(6)
2010.1	168	144,597	144,597	1.000	144,597	144,599	(1)
2010.2	162	176,232	176,233	1.000	176,233	176,237	(4)
2011.1	156	184,197	184,198	1.000	184,198	184,200	(2)
2011.2	150	170,539	170,539	1.000	170,539	170,537	2
2012.1	144	162,386	162,386	1.000	162,386	162,387	(0)
2012.1	138	206,715	206,719	1.000	206,719	206,734	(16)
2013.1	132	182,688	182,689	1.000	182,689	182,691	(2)
2013.1	126	227,846	227,852	1.000	227,852	227,859	(7)
2013.2	120	203,543	203,549	1.000	203,549	203,551	(2)
2014.1	114	237,736	203,349	1.000	203,349 237,751	237,755	(4)
2014.2	108	217,167	217,181	1.000	217,181	217,192	(12)
2015.2	102			1.000			
2016.1	96	232,270 201,648	232,398	1.000	232,398 201,738	232,401	(3) 5
2016.2	90	251,301	201,738 251,316	1.000	251,738 251,298	201,733 251,303	
2017.1	84	238,255	238,250	1.000	238,226	231,303	(6) 29
2017.2 2018.1	78 72	262,269	262,287	1.000 1.000	262,245 261,750	262,242 261,738	3
2018.1		261,710	261,819				12
	66	260,030	260,088	1.000	259,969	259,968	1 (27)
2019.1	60	255,053	255,159	0.999	255,000	255,027	(27)
2019.2	54	249,646	249,845	0.999	249,641	249,708	(67)
2020.1	48	175,722	175,845	0.999	175,672	175,646	26
2020.2	42	168,557	168,632	0.999	168,416	168,387	29
2021.1	36	142,191	142,306	0.999	142,093	142,004	(3.21.4)
2021.2	30	211,800	212,227	0.998	211,715	214,729	(3,014)
2022.1	24	207,997	208,694	0.989	206,399	200,268	6,131
2022.2	18	268,184	270,589	0.966	261,276	238,676	22,600
2023.1	12	217,632	224,487	0.916	205,530	171,872	33,658
2023.2	6	161,201	253,019	0.807	204,295		
Total		7,657,752	7,761,033		7,679,994	7,416,287	59,413

Comprehensive - Total

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	ed Claim Counts: Development Me	ethod		
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	41,133	41,133	1.000	41,133	41,134	(1)
2004.2	234	84,072	84,072	1.000	84,072	84,072	0
2005.1	228	77,572	77,572	1.000	77,572	77,572	0
2005.2	222	76,080	76,080	1.000	76,080	76,080	(0)
2006.1	216	58,706	58,706	1.000	58,706	58,706	0
2006.2	210	98,467	98,467	1.000	98,467	98,466	1
2007.1	204	88,133	88,135	1.000	88,134	88,133	1
2007.2	198	145,950	145,950	1.000	145,947	145,947	0
2008.1	192	80,136	80,136	1.000	80,135	80,135	0
2008.2	186	132,036	132,036	1.000	132,034	132,036	(2)
2009.1	180	77,129	77,129	1.000	77,128	77,127	1
2009.2	174	150,053	150,053	1.000	150,047	150,046	1
2010.1	168	73,622	73,624	1.000	73,621	73,621	0
2010.2	162	295,789	295,789	1.000	295,773	295,770	3
2011.1	156	72,844	72,844	1.000	72,840	72,841	(1)
2011.2	150	139,785	139,786	1.000	139,780	139,786	(7)
2012.1	144	77,495	77,496	1.000	77,491	77,489	2
2012.2	138	272,023	272,033	1.000	272,012	272,036	(24)
2013.1	132	125,799	125,799	1.000	125,775	125,782	(6)
2013.2	126	216,930	216,932	1.000	216,895	216,898	(3)
2014.1	120	83,141	83,141	1.000	83,125	83,129	(3)
2014.2	114	314,762	314,777	1.000	314,712	314,716	(4)
2015.1	108	107,407	107,410	1.000	107,387	107,433	(46)
2015.2	102	302,318	302,360	1.000	302,277	302,293	(16)
2016.1	96	174,219	174,227	1.000	174,178	174,198	(21)
2016.2	90	381,493	381,500	1.000	381,391	381,404	(13)
2017.1	84	136,284	136,288	1.000	136,241	136,259	(18)
2017.2	78	241,334	241,350	1.000	241,267	241,267	1
2018.1	72	128,408	128,436	1.000	128,389	128,382	7
2018.2	66	253,764	253,782	1.000	253,666	253,664	2
2019.1	60	128,423	128,510	1.000	128,450	128,461	(11)
2019.2	54	240,248	240,444	1.000	240,327	240,288	39
2020.1	48	359,442	359,659	0.999	359,397	359,243	154
2020.2	42	212,044	212,110	0.999	211,932	211,898	34
2021.1	36	108,356	108,449	0.999	108,356	108,443	(87)
2021.2	30	290,723	291,031	0.999	290,647	290,841	(194)
2022.1	24	151,142	151,834	1.000	151,900	151,505	394
2022.2	18	280,980	283,381	1.003	284,195	281,687	2,508
2023.1	12	164,109	171,302	1.004	172,018	171,238	781
2023.2	6	222,777	322,322	1.023	329,821		
Total		6,665,129	6,776,085		6,783,320	6,450,027	3,472

Comprehensive - Theft

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	ed Claim Counts: Development Me	ethod		
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	16,887	16,887	1.000	16,887	16,888	(1)
2004.2	234	17,891	17,891	1.000	17,891	17,891	0
2005.1	228	16,794	16,794	1.000	16,794	16,794	0
2005.2	222	20,560	20,560	1.000	20,560	20,560	(0)
2006.1	216	20,503	20,503	1.000	20,503	20,503	0
2006.2	210	26,796	26,796	1.000	26,796	26,796	0
2007.1	204	25,651	25,651	1.000	25,651	25,651	0
2007.2	198	29,980	29,980	1.000	29,980	29,980	0
2008.1	192	27,751	27,751	1.000	27,751	27,751	0
2008.2	186	32,510	32,510	1.000	32,510	32,513	(3)
2009.1	180	25,140	25,140	1.000	25,140	25,140	0
2009.2	174	27,662	27,662	1.000	27,662	27,662	0
2010.1	168	21,246	21,248	1.000	21,248	21,248	(1)
2010.2	162	24,129	24,129	1.000	24,129	24,129	0
2011.1	156	18,947	18,947	1.000	18,947	18,947	0
2011.2	150	21,056	21,057	1.000	21,057	21,066	(9)
2012.1	144	16,708	16,709	1.000	16,709	16,708	1
2012.2	138	22,756	22,756	1.000	22,756	22,811	(55)
2013.1	132	20,532	20,532	1.000	20,532	20,532	0
2013.2	126	25,531	25,533	1.000	25,533	25,532	0
2014.1	120	23,365	23,365	1.000	23,365	23,364	1
2014.2	114	29,946	29,959	1.000	29,958	29,956	2
2015.1	108	34,551	34,552	1.000	34,550	34,561	(11)
2015.2	102	45,134	45,138	1.000	45,133	45,133	(0)
2016.1	96	41,494	41,497	1.000	41,491	41,494	(3)
2016.2	90	48,602	48,609	1.000	48,601	48,590	11
2017.1	84	49,182	49,186	0.999	49,159	49,165	(6)
2017.2	78	62,136	62,150	0.999	62,118	62,134	(16)
2018.1	72	49,466	49,486	1.000	49,478	49,469	9
2018.2	66	58,454	58,457	1.000	58,447	58,452	(5)
2019.1	60	45,279	45,364	1.000	45,356	45,357	(1)
2019.2	54	52,322	52,500	1.000	52,489	52,478	10
2020.1	48	39,290	39,305	0.999	39,272	39,297	(25)
2020.2	42	39,427	39,451	0.999	39,410	39,376	34
2021.1	36	29,014	29,034	0.999	29,002	28,972	30
2021.2	30	41,193	41,305	0.998	41,225	41,042	183
2022.1	24	48,805	48,956	0.999	48,887	48,694	193
2022.2	18	51,051	51,378	0.997	51,216	50,901	315
2023.1	12	49,936	51,255	0.986	50,532	48,918	1,614
2023.2	6	44,071	59,593	0.977	58,223		
Total		1,341,746	1,359,579		1,356,948	1,296,456	2,269

All Perils

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	ed Claim Counts: Development Me	ethod		
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	4,521	4,521	1.000	4,521	4,521	0
2004.2	234	5,898	5,898	1.000	5,898	5,898	0
2005.1	228	5,288	5,288	1.000	5,288	5,288	0
2005.2	222	4,725	4,725	1.000	4,725	4,725	0
2006.1	216	3,941	3,941	1.000	3,941	3,941	0
2006.2	210	5,100	5,100	1.000	5,100	5,100	0
2007.1	204	4,747	4,747	1.000	4,747	4,747	0
2007.2	198	6,506	6,506	1.000	6,506	6,506	0
2008.1	192	4,464	4,464	1.000	4,464	4,464	0
2008.2	186	5,339	5,339	1.000	5,339	5,339	0
2009.1	180	4,413	4,413	1.000	4,413	4,413	0
2009.2	174	4,462	4,462	1.000	4,462	4,462	(0)
2010.1	168	3,370	3,370	1.000	3,370	3,370	0
2010.2	162	6,242	6,242	1.000	6,242	6,242	0
2011.1	156	3,435	3,435	1.000	3,435	3,435	0
2011.2	150	4,568	4,568	1.000	4,568	4,568	0
2012.1	144	2,664	2,664	1.000	2,664	2,664	0
2012.2	138	5,400	5,400	1.000	5,400	5,400	0
2013.1	132	4,640	4,640	1.000	4,640	4,640	(0)
2013.2	126	4,682	4,682	1.000	4,682	4,682	0
2014.1	120	3,328	3,328	1.000	3,328	3,328	0
2014.2	114	6,244	6,244	1.000	6,244	6,244	0
2015.1	108	3,798	3,799	1.000	3,799	3,799	(0)
2015.2	102	5,617	5,622	1.000	5,622	5,622	0
2016.1	96	3,862	3,862	1.000	3,862	3,862	0
2016.2	90	6,449	6,449	1.000	6,449	6,450	(1)
2017.1	84	4,369	4,369	1.000	4,370	4,371	(1)
2017.2	78	4,758	4,758	1.000	4,758	4,760	(2)
2018.1	72	4,730	4,730	1.000	4,731	4,731	(0)
2018.2	66	5,548	5,550	1.000	5,549	5,547	2
2019.1	60	3,795	3,795	0.999	3,790	3,783	7
2019.2	54	5,523	5,523	0.996	5,503	5,524	(22)
2020.1	48	4,342	4,342	0.996	4,323	4,331	(8)
2020.2	42	3,620	3,620	0.996	3,607	3,608	(1)
2021.1	36	3,143	3,143	0.996	3,132	3,140	(7)
2021.2	30	6,958	6,961	0.996	6,932	7,003	(71)
2022.1	24	6,048	6,097	0.987	6,019	5,964	55
2022.2	18	10,418	10,513	0.979	10,292	9,879	413
2023.1	12	9,290	10,204	0.951	9,702	8,747	955
2023.2	6	9,385	14,460	0.960	13,886		
Total		205,634	211,776		210,305	195,101	1,318

Specified Perils

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	ed Claim Counts: Development Me	ethod		
		'	Reported Incurred Claims	Selected Age-to-Ultimate	Selected Ultimate Claims		
Accident Semester	Maturity (in Months)	Paid Claims and ALAE (000)	and ALAE (000)	Development Factors	and ALAE Estimate	Prior	Difference
2004.1	240	309	309	1.000	309	309	0
2004.2	234	298	298	1.000	298	298	0
2005.1	228	350	350	1.000	350	350	0
2005.2	222	347	347	1.000	347	347	0
2006.1	216	205	205	1.000	205	205	0
2006.2	210	419	419	1.000	419	419	0
2007.1	204	330	330	1.000	330	330	0
2007.2	198	377	377	1.000	377	377	0
2008.1	192	200	200	1.000	200	200	0
2008.2	186	279	279	1.000	279	279	0
2009.1	180	112	112	1.000	112	112	0
2009.2	174	409	409	1.000	409	409	0
2010.1	168	206	206	1.000	206	206	0
2010.2	162	419	419	1.000	419	419	0
2011.1	156	193	193	1.000	193	193	0
2011.2	150	351	351	1.000	351	351	0
2012.1	144	184	184	1.000	184	184	0
2012.2	138	678	678	1.000	678	678	0
2013.1	132	319	319	1.000	319	319	0
2013.2	126	327	327	1.000	327	327	0
2014.1	120	263	263	1.000	263	263	0
2014.2	114	594	594	1.000	594	594	0
2015.1	108	255	255	1.000	255	255	0
2015.2	102	534	534	1.000	534	534	0
2016.1	96	444	444	1.000	444	444	0
2016.2	90	622	622	1.000	622	622	0
2017.1	84	369	369	1.000	369	369	0
2017.2	78	679	679	1.000	679	679	(0)
2018.1	72	510	510	1.000	510	510	(0)
2018.2	66	596	596	1.001	597	597	(0)
2019.1	60	402	402	1.001	403	403	(0)
2019.2	54	550	550	1.001	550	551	(0)
2020.1	48	805	805	1.001	806	805	1
2020.2	42	626	626	1.000	625	625	1
2021.1	36	450	450	0.998	450	450	(0)
2021.2	30	868	868	0.999	867	859	8
2022.1	24	578	582	0.997	581	587	(6)
2022.2	18	1,039	1,057	0.994	1,051	1,039	12
2023.1	12	551	583	0.990	577	510	67
2023.2	6	829	1,055	0.928	979		
Total		17,876	18,156		18,066	17,006	80

Underinsured Motorist

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

(1)	(2)	(3)	(4)	(5)	(6) (4) * (5)	(7)	(8) (6) - (7)
			Reporte	d Claim Counts: Development Me	ethod		
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	2,441	2,441	1.000	2,441	2,441	0
2004.2	234	2,631	2,631	1.000	2,631	2,631	0
2005.1	228	3,786	3,786	1.000	3,786	3,786	0
2005.2	222	5,284	5,284	1.000	5,284	5,284	0
2006.1	216	4,715	4,715	1.000	4,715	4,715	0
2006.2	210	4,161	4,161	1.000	4,161	4,161	0
2007.1	204	1,300	1,300	1.000	1,300	1,300	0
2007.2	198	5,104	5,622	1.000	5,622	5,622	0
2008.1	192	2,623	2,623	1.000	2,623	2,623	0
2008.2	186	2,815	2,815	1.000	2,815	2,815	0
2009.1	180	3,453	3,758	1.000	3,758	3,742	16
2009.2	174	4,736	4,736	1.000	4,736	4,736	0
2010.1	168	4,770	4,770	1.000	4,770	4,770	0
2010.2	162	1,834	1,889	1.000	1,889	1,888	0
2011.1	156	2,057	2,212	1.005	2,223	2,218	4
2011.2	150	7,196	7,196	1.003	7,220	7,101	119
2012.1	144	3,520	3,520	1.000	3,520	3,528	(8)
2012.2	138	8,145	8,145	1.002	8,161	8,116	45
2013.1	132	2,351	2,351	0.997	2,343	2,364	(21)
2013.2	126	3,467	3,859	1.006	3,881	3,752	129
2014.1	120	1,288	2,529	1.000	2,529	2,255	274
2014.2	114	5,853	6,229	0.999	6,223	6,151	73
2015.1	108	8,737	8,980	0.988	8,868	8,893	(25)
2015.2	102	6,102	8,592	0.997	8,568	8,662	(94)
2016.1	96	5,308	5,909	0.983	5,809	5,902	(94)
2016.2	90	7,715	10,037	0.984	9,878	10,303	(426)
2017.1	84	3,278	5,809	0.978	5,681	5,246	435
2017.2	78	6,844	8,763	0.978	8,570	8,989	(419)
2018.1	72	4,741	7,812	0.965	7,541	7,693	(153)
2018.2	66	1,768	7,100	0.982	6,974	6,109	865
2019.1	60	3,669	7,922	1.003	7,945	7,851	94
2019.2	54	2,262	9,198	1.036	9,527	7,466	2,061
2020.1	48	415	3,855	1.065	4,107	3,346	760
2020.2	42	1,271	9,106	1.109	10,098	8,518	1,580
2021.1	36	108	4,529	1.229	5,565	6,417	(852)
2021.2	30	222	5,960	1.457	8,685	7,716	970
2022.1	24	34	3,655	1.903	6,955	5,510	1,445
2022.2	18	879	4,369	2.302	10,058	12,524	(2,466)
2023.1	12	66	2,802	3.097	8,675	6,802	1,873
2023.2	6	11	296	8.621	2,549		
Total		136,959	201,264		222,684	213,948	6,187

Third Party Liability - Bodily Injury

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reported	d Claim Counts: Development N	Method		
	_		Selected Age-to-Ultimate	_		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	6,574	1.000	6,574	6,574	0
2004.2	234	6,836	1.000	6,836	6,836	0
2005.1	228	6,442	1.000	6,442	6,442	0
2005.2	222	7,446	1.000	7,446	7,446	0
2006.1	216	6,859	1.000	6,859	6,859	0
2006.2	210	7,636	1.000	7,636	7,636	0
2007.1	204	6,661	1.000	6,661	6,661	0
2007.2	198	7,050	1.000	7,050	7,050	0
2008.1	192	6,470	1.000	6,470	6,470	0
2008.2	186	6,777	1.000	6,777	6,777	0
2009.1	180	6,202	1.000	6,202	6,201	1
2009.2	174	7,035	1.000	7,035	7,035	0
2010.1	168	6,184	1.000	6,184	6,184	0
2010.2	162	7,449	1.000	7,449	7,450	(1)
2011.1	156	7,017	1.000	7,017	7,016	1
2011.2	150	7,010	1.000	7,010	7,010	0
2012.1	144	6,659	1.000	6,659	6,659	1
2012.2	138	7,745	1.000	7,745	7,744	0
2013.1	132	7,174	1.000	7,174	7,173	1
2013.2	126	8,620	1.000	8,620	8,616	3
2014.1	120	7,568	1.000	7,567	7,568	(1)
2014.2	114	8,821	1.000	8,820	8,817	4
2015.1	108	8,096	1.000	8,095	8,094	2
2015.2	102	8,842	1.000	8,842	8,832	10
2016.1	96	7,759	1.000	7,757	7,753	4
2016.2	90	9,063	1.000	9,060	9,052	7
2017.1	84	8,631	0.999	8,624	8,613	, 11
2017.2	78	9,048	0.999	9,035	9,035	0
2018.1	72	8,702	0.998	8,682	8,684	(2)
2018.2	66	8,819	0.996	8,786	8,784	2
2019.1	60	8,904	0.994	8,855	8,853	2
2019.2	54	9,118	0.992	9,048	9,058	(11)
2020.1	48	5,940	0.988	5,867	5,859	8
2020.2	42	6,175	0.983	6,073	6,087	(13)
2020.2	36	5,586	0.986	5,507	5,563	(56)
2021.1	30	7,349	0.984	7,231	7,468	(237)
2021.2	24	5,609	1.012	5,675	5,892	(217)
2022.1	18	6,958	1.044	7,261	7,491	(230)
2022.2	12	5,825	1.050	6,116	6,519	(402)
2023.1	6	5,692	1.265	7,203	0,319	(402)
2023.2	0	5,032	1.205	7,203		
Total		292,351		293,951	287,858	(1,111)

Third Party Liability - Property Damage

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported	d Claim Counts: Development	Method		
	_		Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	20,232	1.000	20,232	20,232	0
2004.2	234	22,514	1.000		22,514	0
2005.1	228	22,494	1.000		22,494	0
2005.2	222	25,852	1.000	25,852	25,852	0
2006.1	216	26,425	1.000	26,425	26,425	0
2006.2	210	32,322	1.000	32,322	32,322	0
2007.1	204	30,643	1.000	30,643	30,643	0
2007.2	198	33,104	1.000	33,104	33,104	(0)
2008.1	192	32,851	1.000	32,851	32,851	(0)
2008.2	186	35,309	1.000	35,309	35,309	(0)
2009.1	180	34,399	1.000	34,399	34,399	0
2009.2	174	37,468	1.000	37,468	37,468	(0)
2010.1	168	32,649	1.000	32,649	32,649	(0)
2010.2	162	39,311	1.000	39,311	39,311	(0)
2011.1	156	40,122	1.000	40,122	40,122	(0)
2011.2	150	35,010	1.000	35,010	35,010	(0)
2012.1	144	34,575	1.000	34,575	34,576	(1)
2012.2	138	40,524	1.000	40,524	40,525	(0)
2013.1	132	38,045	1.000	38,046	38,046	(0)
2013.2	126	43,630	1.000	43,631	43,630	1
2014.1	120	40,474	1.000	40,474	40,474	0
2014.2	114	43,374	1.000	43,374	43,374	0
2015.1	108	41,470	1.000	41,470	41,470	(0)
2015.2	102	42,229	1.000	42,229	42,230	(1)
2016.1	96	37,629	1.000	37,629	37,628	1
2016.2	90	41,290	1.000	41,289	41,294	(5)
2017.1	84	40,811	1.000	40,808	40,810	(2)
2017.2	78	42,020	1.000		42,016	(0)
2018.1	72	43,578	1.000	43,572	43,573	(0)
2018.2	66	39,557	1.000		39,559	(8)
2019.1	60	40,770	1.000		40,787	(24)
2019.2	54	39,069	1.000		39,071	(9)
2020.1	48	27,500	1.000		27,495	(2)
2020.2	42	26,510	1.000		26,502	2
2021.1	36	24,762	1.000		24,746	10
2021.2	30	32,729	1.000		32,178	540
2022.1	24	31,173	0.999		31,163	(20)
2022.2	18	40,630	1.008		40,264	679
2023.1	12	36,493	1.005	_	38,156	(1,472)
2023.2	6	37,641	1.102	41,480		
Total		1,407,188		1,411,436	1,370,269	(313)

Accident Benefits - Total

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	ı	Panarta	d Claim Counts: Development I	Method		
	L	Керопес	Selected Age-to-Ultimate	vietriou		
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
Accident Semester	waterity (iii wonths)	Reported claim counts	Development ractors	Science Grain Courts	11101	Birerenee
2004.1	240	8,357	1.000	8,357	8,357	0
2004.2	234	10,077	1.000	10,077	10,077	0
2005.1	228	10,544	1.000	10,544	10,544	0
2005.2	222	12,400	1.000	12,400	12,400	0
2006.1	216	11,793	1.000	11,793	11,793	0
2006.2	210	13,388	1.000	13,388	13,388	0
2007.1	204	12,116	1.000	12,116	12,116	0
2007.2	198	13,185	1.000	13,185	13,185	0
2008.1	192	11,753	1.000	11,753	11,753	0
2008.2	186	12,154	1.000	12,154	12,153	1
2009.1	180	10,798	1.000	10,798	10,798	(0)
2009.2	174	12,288	1.000	12,288	12,288	0
2010.1	168	10,502	1.000	10,502	10,502	0
2010.2	162	12,706	1.000	12,706	12,706	0
2011.1	156	12,055	1.000	12,055	12,055	(0)
2011.2	150	12,214	1.000	12,214	12,214	0
2012.1	144	11,638	1.000	11,638	11,638	0
2012.2	138	13,507	1.000	13,507	13,507	0
2013.1	132	13,132	1.000	13,132	13,133	(1)
2013.2	126	15,332	1.000	15,332	15,333	(0)
2014.1	120	13,674	1.000	13,675	13,675	(0)
2014.2	114	15,696	1.000	15,696	15,696	(0)
2015.1	108	14,046	1.000	14,046	14,046	0
2015.2	102	15,721	1.000	15,721	15,721	(1)
2016.1	96	13,565	1.000	13,564	13,566	(2)
2016.2	90	16,054	1.000	16,053	16,056	(4)
2017.1	84	14,964	1.000	14,962	14,963	(0)
2017.2	78	16,238	1.000	16,235	16,240	(5)
2018.1	72	15,797	1.000	15,793	15,799	(5)
2018.2	66	15,762	1.000	15,758	15,761	(3)
2019.1	60	15,565	1.000	15,560	15,560	(1)
2019.2	54	16,464	1.000	16,458	16,459	(1)
2020.1	48	10,171	1.000	10,166	10,168	(2)
2020.2	42	11,053	0.999	11,047	11,049	(1)
2021.1	36	10,044	0.999	10,039	10,040	(2)
2021.2	30	14,489	0.999	14,480	14,474	7
2022.1	24	12,136	0.999	12,119	12,103	16
2022.2	18	16,510	0.997	16,466	16,384	82
2023.1	12	13,961	0.992	13,846	14,076	(230)
2023.2	6	15,969	0.988	15,777		
Total		527,818		527,404	511,778	(150)

Collision

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reported	d Claim Counts: Development I	Method		
	_		Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	28,216	1.000	28,216	28,216	0
2004.2	234	31,610	1.000	31,610	31,610	0
2005.1	228	32,092	1.000	32,092	32,092	0
2005.2	222	36,676	1.000	36,676	36,676	0
2006.1	216	37,742	1.000	, 37,742	37,742	0
2006.2	210	46,634	1.000	46,634	46,634	0
2007.1	204	45,256	1.000	45,256	45,256	0
2007.2	198	44,265	1.000	44,265	44,265	0
2008.1	192	40,955	1.000	40,955	40,954	1
2008.2	186	40,020	1.000	40,020	40,020	1
2009.1	180	38,449	1.000	38,449	38,449	_ 1
2009.2	174	42,189	1.000	42,189	42,189	(0)
2010.1	168	34,579	1.000	34,579	34,579	(1)
2010.2	162	40,322	1.000	40,321	40,321	1
2011.1	156	43,035	1.000	43,034	43,033	1
2011.2	150	35,468	1.000	35,467	35,466	0
2012.1	144	35,137	1.000	35,136	35,135	0
2012.2	138	41,651	1.000	41,649	41,649	1
2013.1	132	37,735	1.000	37,733	37,732	1
2013.2	126	44,198	1.000	44,195	44,196	(1)
2014.1	120	39,755	1.000	39,751	39,751	0
2014.2	114	42,322	1.000	42,318	42,318	0
2015.1	108	39,931	1.000	39,926	39,925	1
2015.2	102	40,459	1.000	40,453	40,455	(2)
2016.1	96	36,082	1.000	36,075	36,075	(0)
2016.2	90	41,966	1.000	41,957	41,958	(1)
2017.1	84	41,090	1.000	41,080	41,077	2
2017.2	78	42,666	1.000	42,654	42,659	(4)
2018.1	72	44,688	1.000	44,671	44,667	4
2018.2	66	42,908	1.000	42,887	42,890	(3)
2019.1	60	43,577	0.999	43,554	43,549	5
2019.2	54	42,936	0.999	42,911	42,923	(11)
2020.1	48	29,811	0.999	29,791	29,791	0
2020.2	42	26,345	0.999	26,326	26,319	6
2021.1	36	22,642	0.999	22,623	22,603	21
2021.1	30	30,149	0.999	30,117	30,459	(342)
2021.2	24	25,123	0.995	25,010	24,647	363
2022.1	18	30,099	0.982	29,551	28,308	1,243
2022.2	12	24,641	0.946	23,317	21,445	1,872
2023.1	6	27,337	0.814	22,250	21,443	1,072
2023.2	O	21,331	0.014	22,230		
Total		1,490,756		1,483,441	1,458,031	3,160

Comprehensive - Total

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
		Reported	d Claim Counts: Development N	Method		
	_		Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	18,787	1.000	18,787	18,787	0
2004.2	234	27,538	1.000	27,538	27,538	0
2005.1	228	29,597	1.000	29,597	29,597	0
2005.2	222	27,888	1.000	27,888	27,888	0
2006.1	216	22,280	1.000	22,280	22,280	0
2006.2	210	31,992	1.000	31,992	31,991	0
2007.1	204	28,051	1.000	28,051	28,051	0
2007.2	198	36,870	1.000	36,870	36,870	0
2008.1	192	23,659	1.000	23,659	23,659	0
2008.2	186	31,543	1.000	31,543	31,544	(1)
2009.1	180	21,405	1.000	21,405	21,405	(0)
2009.2	174	33,705	1.000	33,705	33,705	(0)
2010.1	168	19,397	1.000	19,397	19,397	(0)
2010.2	162	62,305	1.000	62,305	62,305	(1)
2011.1	156	19,785	1.000	19,785	19,785	(0)
2011.2	150	31,030	1.000	31,030	31,030	(0)
2012.1	144	19,216	1.000	19,216	19,216	0
2012.2	138	57,061	1.000	57,061	57,060	1
2013.1	132	25,558	1.000	25,558	25,558	0
2013.2	126	45,103	1.000	45,103	45,103	0
2014.1	120	20,492	1.000	20,492	20,491	1
2014.2	114	55,115	1.000	55,114	55,114	0
2015.1	108	24,058	1.000	24,058	24,058	(0)
2015.2	102	51,149	1.000	51,148	51,147	1
2016.1	96	34,592	1.000	34,591	34,591	(1)
2016.2	90	65,814	1.000	65,812	65,813	(1)
2017.1	84	25,753	1.000	25,752	25,754	(2)
2017.2	78	40,162	1.000	40,160	40,169	(8)
2018.1	72	24,255	1.000	24,252	24,259	(7)
2018.2	66	42,206	1.000	42,200	42,203	(3)
2019.1	60	23,994	1.000	23,991	23,998	(7)
2019.2	54	41,019	1.000	41,013	41,020	(7)
2020.1	48	45,343	1.000	45,336	45,401	(65)
2020.2	42	33,636	1.000	33,631	33,655	(23)
2021.1	36	20,598	1.000	20,597	20,609	(12)
2021.1	30	45,712	1.000	45,719	45,825	(106)
2021.2	24	25,931	1.002	25,995	25,996	(2)
2022.1	18	39,712	1.002	39,999	39,870	128
2022.2	12	26,479	1.007	26,939	26,944	(4)
2023.1	6	37,466	1.048	39,250	20,344	(4)
2023.2	0	37,400	1.046	39,230		
Total		1,336,256		1,338,815	1,299,685	(119)

Comprehensive - Theft

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reported	d Claim Counts: Development I	Method		
	_		Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	4,808	1.000	4,808	4,808	0
2004.2	234	4,490	1.000	4,490	4,490	0
2005.1	228	4,067	1.000	4,067	4,067	0
2005.2	222	5,004	1.000	5,004	5,004	0
2006.1	216	4,667	1.000	4,667	4,667	0
2006.2	210	5,671	1.000	5,671	5,671	0
2007.1	204	5,006	1.000	5,006	5,006	0
2007.2	198	4,799	1.000	4,799	4,799	0
2008.1	192	4,229	1.000	4,229	4,229	0
2008.2	186	4,402	1.000	4,402	4,403	(1)
2009.1	180	3,663	1.000	, 3,663	3,663	O
2009.2	174	3,967	1.000	3,967	3,967	0
2010.1	168	2,851	1.000	, 2,851	2,851	0
2010.2	162	3,261	1.000	3,261	3,261	0
2011.1	156	2,642	1.000	2,642	2,642	0
2011.2	150	2,484	1.000	2,484	2,484	0
2012.1	144	2,018	1.000	2,018	2,018	0
2012.2	138	2,553	1.000	2,553	2,553	0
2013.1	132	2,687	1.000	2,687	2,687	0
2013.2	126	3,044	1.000	3,044	3,044	0
2014.1	120	2,752	1.000	2,752	2,752	0
2014.2	114	3,213	1.000	3,213	3,213	0
2015.1	108	3,811	1.000	3,811	3,811	0
2015.2	102	4,405	1.000	4,405	4,404	1
2016.1	96	4,311	1.000	4,311	4,310	0
2016.2	90	4,711	1.000	4,711	4,710	0
2017.1	84	4,821	1.000	4,821	4,821	(1)
2017.2	78	5,658	1.000	5,657	5,658	(1)
2018.1	72	4,532	1.000	4,531	4,531	(0)
2018.2	66	5,049	1.000	5,048	5,049	(1)
2019.1	60	4,173	1.000	4,172	4,175	(2)
2019.2	54	4,737	1.000	4,736	4,737	(0)
2020.1	48	3,530	1.000	3,529	3,532	(2)
2020.2	42	3,326	1.000	3,325	3,328	(2)
2021.1	36	2,819	1.000	2,819	2,814	5
2021.1	30	3,729	1.000	3,729	3,720	9
2021.2	24	4,570	1.000	4,570	4,570	(1)
2022.1	18	4,608	1.000	4,608	4,570 4,604	4
2022.2	12	4,183	0.999	4,178	4,004	(59)
2023.1	6	3,872	1.001	3,876	4,237	(39)
2023.2	0	3,072	1.001	3,070		
Total		159,123		159,114	155,290	(51)

All Perils

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reporte	d Claim Counts: Development	Method		
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	2,218	1.000	2,218	2,218	0
2004.2	234	2,639	1.000	2,639	2,639	0
2005.1	228	2,468	1.000	2,468	2,468	0
2005.2	222	2,221	1.000	2,221	2,221	0
2006.1	216	2,002	1.000	2,002	2,002	0
2006.2	210	2,326	1.000	2,326	2,326	0
2007.1	204	2,158	1.000	2,158	2,158	0
2007.2	198	2,404	1.000	2,404	2,404	0
2008.1	192	1,717	1.000	1,717	1,717	0
2008.2	186	1,446	1.000	1,446	1,446	0
2009.1	180	999	1.000	999	999	0
2009.2	174	1,178	1.000	1,178	1,178	0
2010.1	168	1,232	1.000	1,232	1,232	0
2010.2	162	2,384	1.000	2,384	2,384	0
2011.1	156	1,835	1.000	1,835	1,835	0
2011.2	150	2,130	1.000	2,130	2,130	0
2012.1	144	1,569	1.000	1,569	1,569	0
2012.2	138	2,108	1.000	2,108	2,108	0
2013.1	132	1,586	1.000	1,586	1,587	(1)
2013.2	126	1,872	1.000	1,872	1,872	0
2014.1	120	1,313	1.000	1,313	1,313	0
2014.2	114	1,643	1.000	1,643	1,643	0
2015.1	108	1,268	1.000	1,268	1,268	0
2015.2	102	1,529	1.000	1,529	1,529	0
2016.1	96	1,194	1.000	1,194	1,194	0
2016.2	90	1,729	1.000	1,729	1,729	0
2017.1	84	1,216	1.000	1,216	1,216	0
2017.2	78	1,164	1.000	1,164	1,164	0
2018.1	72	941	1.000	941	941	0
2018.2	66	933	1.000	933	933	0
2019.1	60	655	1.000	655	656	(1)
2019.2	54	825	1.000	825	826	(1)
2020.1	48	634	1.000	634	635	(1)
2020.2	42	559	1.000	559	559	(0)
2021.1	36	473	1.000	473	475	(2)
2021.2	30	944	0.999	943	950	(6)
2022.1	24	758	0.996		746	9
2022.2	18	1,206	0.994	1,199	1,173	26
2023.1	12	1,084	0.972		997	57
2023.2	6	1,531	0.915	_		
Total		60,091		59,920	58,440	79

Specified Perils

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reported	d Claim Counts: Development N	Method		
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	123	1.000	123	123	0
2004.2	234	119	1.000	119	119	0
2005.1	228	110	1.000	110	110	0
2005.2	222	103	1.000	103	103	0
2006.1	216	96	1.000	96	96	0
2006.2	210	139	1.000	139	139	0
2007.1	204	104	1.000	104	104	0
2007.2	198	109	1.000	109	109	0
2008.1	192	59	1.000	59	59	0
2008.2	186	71	1.000	71	71	0
2009.1	180	35	1.000	35	35	0
2009.2	174	93	1.000	93	93	0
2010.1	168	36	1.000	36	36	0
2010.2	162	132	1.000	132	132	0
2011.1	156	47	1.000	47	47	0
2011.2	150	84	1.000	84	84	0
2012.1	144	34	1.000	34	34	0
2012.2	138	170	1.000	170	170	0
2013.1	132	69	1.000	69	69	0
2013.2	126	84	1.000	84	84	0
2014.1	120	46	1.000	46	46	0
2014.2	114	138	1.000	138	138	0
2015.1	108	54	1.000	54	54	0
2015.2	102	129	1.000	129	129	0
2016.1	96	72	1.000	72	72	0
2016.2	90	139	1.000	139	139	0
2017.1	84	70	1.000	70	70	0
2017.2	78	126	1.000	126	127	(1)
2018.1	72	70	0.998	70	70	(0)
2018.2	66	111	0.998	111	111	(0)
2019.1	60	75	0.998	75	75	(0)
2019.2	54	119	0.998	119	119	(0)
2020.1	48	144	0.998	144	144	(0)
2020.2	42	131	0.998	131	131	(0)
2021.1	36	87	0.998	87	87	(0)
2021.2	30	139	0.998	139	138	1
2022.1	24	81	0.998	81	81	(0)
2022.2	18	160	1.002	160	160	1
2023.1	12	86	1.004	86	85	1
2023.2	6	139	1.042	145		
-	Ÿ			113		
Total		3,933		3,938	3,792	1

Underinsured Motorist

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

(1)	(2)	(3)	(4)	(5) (3) * (4)	(6)	(7) (5) - (6)
	L	Reporte	d Claim Counts: Development	Method		
			Selected Age-to-Ultimate			
Accident Semester	Maturity (in Months)	Reported Claim Counts	Development Factors	Selected Ultimate Claim Counts	Prior	Difference
2004.1	240	11	1.000	11	11	0
2004.2	234	16	1.000	16	16	0
2005.1	228	25	1.000	25	25	0
2005.2	222	12	1.000	12	12	0
2006.1	216	19	1.000	19	19	0
2006.2	210	20	1.000	20	20	0
2007.1	204	8	1.000	8	8	0
2007.2	198	23	1.000	23	23	0
2008.1	192	8	1.000	8	8	0
2008.2	186	17	1.000	17	17	0
2009.1	180	13	1.000	13	13	0
2009.2	174	23	1.000	23	23	0
2010.1	168	15	1.000	15	15	0
2010.2	162	13	1.000	13	13	0
2011.1	156	9	0.996		9	0
2011.2	150	30	0.983	29	29	0
2012.1	144	17	0.969	16	16	(0)
2012.2	138	21	0.962	20	20	0
2013.1	132	20	0.953	19	19	0
2013.2	126	26	0.931		24	0
2014.1	120	19	0.923	18	16	1
2014.2	114	36	0.891	32	30	2
2015.1	108	34	0.849	29	29	0
2015.2	102	38	0.822	31	31	0
2016.1	96	31	0.792	25	24	1
2016.2	90	45	0.772	35	34	1
2017.1	84	29	0.728	21	20	1
2017.2	78	59	0.685	40	39	1
2018.1	72	41	0.624	26	25	0
2018.2	66	63	0.597	38	32	5
2019.1	60	57	0.568	32	30	2
2019.2	54	69	0.546	38	35	2
2020.1	48	44	0.520		21	2
2020.2	42	78	0.496	39	30	9
2021.1	36	37	0.510	19	17	2
2021.2	30	51	0.578	29	27	3
2022.1	24	41	0.824		30	4
2022.2	18	36	0.974	35	40	(5)
2023.1	12	34	1.149		45	(6)
2023.2	6	28	1.531	43		
Total		1,216		966	895	28

Coverage = BI

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2022-07-01

Loss Cost 2005.2 Loss Cost 2006.1 Loss Cost 2006.2 Loss Cost 2007.1 Loss Cost 2007.2 Loss Cost 2007.1 Loss Cost 2008.2 Loss Cost 2009.2 Loss Cost 2009.2 Loss Cost 2009.2 Loss Cost 2010.2 Loss Cost 2010.2 Loss Cost 2011.1 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.3 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.1 Loss Cost 2016.2 Loss Cost 2014.2 Loss Cost 2016.2 Loss C	art Date	Date Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost 2006.2 Loss Cost 2007.1 Loss Cost 2007.2 Loss Cost 2008.1 Loss Cost 2008.2 Loss Cost 2009.2 Loss Cost 2009.2 Loss Cost 2010.1 Loss Cost 2010.2 Loss Cost 2011.2 Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2014.1 Loss Cost 2015.1 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.2 Loss Cost 2016.2 Loss Cost 2016.3 Loss Cost 2016.2 Loss Cost 2016.2 Loss Cost 2016.2 Loss Cost 2016.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.1 Loss C	2005.2	5.2 0.056 (CI = +/-0.008; p = 0.000)	0.161 (CI = +/-0.064; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.147 (CI = +/-0.145; p = 0.048)	0.889	+5.75%
Loss Cost 2007.1 Loss Cost 2008.2 Loss Cost 2008.2 Loss Cost 2009.1 Loss Cost 2009.1 Loss Cost 2009.2 Loss Cost 2010.1 Loss Cost 2010.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.2 Loss Cost 2016.3 Loss C	2006.1	6.1 0.058 (CI = +/-0.008; p = 0.000)	0.153 (CI = +/-0.063; p = 0.000)	0.010 (CI = +/-0.005; p = 0.000)	-0.163 (CI = +/-0.143; p = 0.027)	0.896	+5.98%
Loss Cost 2007.2 Loss Cost 2008.1 Loss Cost 2009.1 Loss Cost 2009.2 Loss Cost 2010.1 Loss Cost 2010.1 Loss Cost 2011.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.1 Loss Cost 2012.1 Loss Cost 2013.2 Loss Cost 2013.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2016.2 Los	2006.2	6.2 0.061 (CI = +/-0.009; p = 0.000)	0.162 (CI = +/-0.062; p = 0.000)	0.011 (CI = +/-0.005; p = 0.000)	-0.182 (CI = +/-0.140; p = 0.012)	0.900	+6.24%
Loss Cost 2008.1 Loss Cost 2009.2 Loss Cost 2009.2 Loss Cost 2009.2 Loss Cost 2010.2 Loss Cost 2011.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2013.1 Loss Cost 2014.1 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.3 Loss Cost 2016.3 Loss Cost 2016.3 Loss Cost 2016.3 Loss Cost 2016.1 Loss Cost 2016.3 Loss Cost 2016.1 Loss Cost 2016.3 Loss Cost 2016.1 Loss C	2007.1	7.1 0.064 (CI = +/-0.008; p = 0.000)	0.149 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.131; p = 0.003)	0.916	+6.60%
Loss Cost 2008.2 Loss Cost 2009.1 Loss Cost 2009.2 Loss Cost 2010.1 Loss Cost 2011.2 Loss Cost 2012.2 Loss Cost 2013.2 Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.1 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.2 Los Cost 2016.2 Loss Cost 2016.2 Severity 2006.1 Severity 2006.2 Severity 2007.1 Severity 2008.2 Severity 2010.2 Severity 2010.2 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2013.1 Severity 2014.2 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1	2007.2	7.2 0.066 (CI = +/-0.009; p = 0.000)	0.157 (CI = +/-0.057; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.223 (CI = +/-0.128; p = 0.001)	0.918	+6.84%
Loss Cost 2009.1 Loss Cost 2009.2 Loss Cost 2010.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.2 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2013.1 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2005.2 Severity 2007.2 Severity 2007.2 Severity 2010.1 Severity 2010.1 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2013.3 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2009.2 Frequency 2010.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.3	2008.1	3.1 0.069 (CI = +/-0.009; p = 0.000)	0.146 (CI = +/-0.055; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.244 (CI = +/-0.122; p = 0.000)	0.928	+7.17%
Loss Cost 2009.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2012.1 Loss Cost 2012.1 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2016.2 Los Cost 2016.2 Lose Cost 2016.2 Severity 2005.2 Severity 2006.1 Severity 2007.1 Severity 2010.2 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.1 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1	2008.2	3.2 0.073 (CI = +/-0.008; p = 0.000)	0.159 (CI = +/-0.049; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.273 (CI = +/-0.109; p = 0.000)	0.943	+7.59%
Loss Cost 2009.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2012.1 Loss Cost 2012.1 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2016.2 Los Cost 2016.2 Lose Cost 2016.2 Severity 2005.2 Severity 2006.1 Severity 2007.1 Severity 2010.2 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.1 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1			0.150 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.291 (CI = +/-0.105; p = 0.000)	0.950	+7.90%
Loss Cost 2010.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.1 Loss Cost 2012.1 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2006.1 Severity 2006.1 Severity 2007.2 Severity 2008.1 Severity 2008.2 Severity 2010.2 Severity 2010.2 Severity 2010.2 Severity 2010.3 Severity 2010.3 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2013.1 Severity 2014.2 Severity 2014.1 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2009.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.1			0.155 (CI = +/-0.047; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.305 (CI = +/-0.105; p = 0.000)	0.948	+8.12%
Loss Cost 2010.2 Loss Cost 2011.1 Loss Cost 2011.2 Loss Cost 2011.2 Loss Cost 2012.2 Loss Cost 2012.2 Loss Cost 2013.2 Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2014.1 Loss Cost 2015.2 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2006.2 Severity 2006.2 Severity 2007.2 Severity 2007.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.1 Severity 2011.2 Severity 2011.3 Severity 2013.1 Severity 2014.2 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Frequency 2009.2 Frequency 2009.1 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1			0.148 (CI = +/-0.046; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.321 (CI = +/-0.102; p = 0.000)	0.952	+8.42%
Loss Cost 2011.1 Loss Cost 2012.2 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.1 Loss Cost 2016.2 Severity 2006.1 Severity 2007.2 Severity 2007.2 Severity 2007.2 Severity 2010.1 Severity 2010.1 Severity 2010.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2014.1 Severity 2015.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.3			0.141 (CI = +/-0.045; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.304 (CI = +/-0.101; p = 0.000)	0.946	+8.13%
Loss Cost 2011.2 Loss Cost 2012.1 Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2013.1 Loss Cost 2014.1 Loss Cost 2014.1 Loss Cost 2015.2 Loss Cost 2015.1 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2006.2 Severity 2006.1 Severity 2007.2 Severity 2007.2 Severity 2007.2 Severity 2008.1 Severity 2009.2 Severity 2010.2 Severity 2010.2 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2012.2 Severity 2013.1 Severity 2014.2 Severity 2015.2 Severity 2014.1 Severity 2015.2 Severity 2014.1 Severity 2015.2 Severity 2014.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.1 Severity 2016.1 Severity 2015.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.1 Frequency 2006.2 Frequency 2009.1 Frequency 2009.2 Frequency 2009.1 Frequency 2009.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1			0.138 (CI = +/-0.047; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.310 (CI = +/-0.105; p = 0.000)	0.943	+8.25%
Loss Cost 2012.1 Loss Cost 2012.2 Loss Cost 2013.2 Loss Cost 2013.1 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2014.1 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.2 Severity 2006.2 Severity 2006.1 Severity 2007.2 Severity 2007.1 Severity 2008.2 Severity 2008.2 Severity 2008.2 Severity 2010.1 Severity 2010.2 Severity 2010.1 Severity 2011.2 Severity 2011.3 Severity 2011.2 Severity 2012.2 Severity 2013.1 Severity 2014.2 Severity 2014.2 Severity 2014.1 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2011.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1			0.134 (CI = +/-0.048; p = 0.000)	0.014 (CI = +/-0.003; p = 0.000)	-0.298 (CI = +/-0.108; p = 0.000)	0.931	+8.03%
Loss Cost 2012.2 Loss Cost 2013.1 Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2005.2 Severity 2006.2 Severity 2007.1 Severity 2007.2 Severity 2007.1 Severity 2008.2 Severity 2009.1 Severity 2010.1 Severity 2010.2 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2012.2 Severity 2013.1 Severity 2014.2 Severity 2014.2 Severity 2015.1 Severity 2015.2 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2006.1 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1		, , , , ,	0.136 (CI = +/-0.050; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.293 (CI = +/-0.113; p = 0.000)	0.924	+7.93%
Loss Cost 2013.1 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.1 Loss Cost 2016.2 Severity 2006.1 Severity 2006.2 Severity 2007.2 Severity 2007.2 Severity 2007.2 Severity 2010.1 Severity 2010.1 Severity 2010.2 Severity 2010.2 Severity 2010.3 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2013.2 Severity 2013.3 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.1 Severity 2016.2 Severity 2006.2 Frequency 2006.2 Frequency 2006.2 Frequency 2006.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.3			0.135 (CI = +/-0.052; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.291 (CI = +/-0.121; p = 0.000)	0.907	+7.90%
Loss Cost 2013.2 Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2015.2 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2005.2 Severity 2006.1 Severity 2007.2 Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2009.2 Severity 2009.1 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2010.2 Severity 2010.1 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2011.5 Severity 2011.5 Severity 2013.1 Severity 2013.2 Severity 2014.1 Severity 2015.2 Severity 2014.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1							+7.71%
Loss Cost 2014.1 Loss Cost 2014.2 Loss Cost 2015.2 Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.2 Severity 2006.2 Severity 2007.1 Severity 2007.2 Severity 2008.2 Severity 2009.2 Severity 2009.1 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.1 Severity 2011.2 Severity 2011.5 Severity 2011.5 Severity 2011.7 Severity 2011.7 Severity 2011.7 Severity 2011.7 Severity 2011.7 Severity 2011.7 Severity 2013.1 Severity 2014.2 Severity 2014.1 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Frequency 2006.2 Frequency 2006.1 Frequency 2007.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.1			0.139 (CI = +/-0.055; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.282 (CI = +/-0.127; p = 0.000)	0.898	
Loss Cost 2014.2 Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.2 Severity 2005.2 Severity 2006.1 Severity 2007.2 Severity 2008.1 Severity 2009.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2010.1 Severity 2011.2 Severity 2011.1 Severity 2011.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2011.4 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2015.2 Severity 2016.1 Severity 2017.7 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.1			0.135 (CI = +/-0.058; p = 0.000)	0.014 (CI = +/-0.004; p = 0.000)	-0.271 (CI = +/-0.135; p = 0.001)	0.873	+7.50%
Loss Cost 2015.1 Loss Cost 2015.2 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2005.2 Severity 2006.1 Severity 2007.2 Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2010.2 Severity 2010.2 Severity 2010.2 Severity 2011.2 Severity 2015.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2006.1 Frequency 2006.2 Frequency 2006.1 Frequency 2007.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.3			0.139 (CI = +/-0.061; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.260 (CI = +/-0.144; p = 0.002)	0.863	+7.24%
Loss Cost 2015.2 Loss Cost 2016.1 Loss Cost 2016.2 Loss Cost 2017.1 Severity 2005.2 Severity 2006.1 Severity 2007.1 Severity 2007.1 Severity 2008.2 Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2010.1 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.2 Severity 2011.5 Severity 2011.5 Severity 2011.6 Severity 2015.1 Severity 2015.1 Severity 2014.2 Severity 2014.2 Severity 2015.1 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.1 Severity 2016.2 Severity 2006.1 Frequency 2006.1 Frequency 2007.2 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.3			0.128 (CI = +/-0.058; p = 0.000)	0.013 (CI = +/-0.004; p = 0.000)	-0.224 (CI = +/-0.140; p = 0.004)	0.846	+6.46%
Loss Cost			0.136 (CI = +/-0.060; p = 0.000)	0.012 (CI = +/-0.004; p = 0.000)	-0.203 (CI = +/-0.147; p = 0.011)	0.845	+5.94%
Loss Cost			0.130 (CI = +/-0.063; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.157; p = 0.026)	0.821	+5.45%
Loss Cost 2017.1 Severity 2005.2 Severity 2006.1 Severity 2006.2 Severity 2007.2 Severity 2007.2 Severity 2008.1 Severity 2008.1 Severity 2009.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2011.3 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Frequency 2006.1 Frequency 2007.2 Frequency 2009.2 Frequency 2009.2 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.135 (CI = +/-0.067; p = 0.001)	0.011 (CI = +/-0.005; p = 0.000)	-0.166 (CI = +/-0.172; p = 0.056)	0.820	+5.02%
Severity 2005.2 Severity 2006.1 Severity 2006.1 Severity 2007.1 Severity 2008.1 Severity 2008.2 Severity 2009.1 Severity 2009.2 Severity 2010.2 Severity 2011.1 Severity 2011.1 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.2 Severity 2014.2 Severity 2014.2 Severity 2015.1 Severity 2015.1 Severity 2016.1 Severity 2016.2 Severity 2016.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.1 Frequency 2008.1 Frequency 2009.2 Frequency	2016.2	6.2 0.040 (CI = +/-0.032; p = 0.019)	0.124 (CI = +/-0.067; p = 0.002)	0.011 (CI = +/-0.005; p = 0.000)	-0.131 (CI = +/-0.176; p = 0.129)	0.818	+4.07%
Severity 2006.1 Severity 2007.2 Severity 2007.2 Severity 2007.2 Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.1 Severity 2010.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2012.1 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2015.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2013.1	2017.1	'.1 0.033 (CI = +/-0.037; p = 0.076)	0.132 (CI = +/-0.072; p = 0.002)	0.010 (CI = +/-0.005; p = 0.001)	-0.107 (CI = +/-0.190; p = 0.235)	0.827	+3.36%
Severity 2006.1 Severity 2007.2 Severity 2007.2 Severity 2007.2 Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2010.1 Severity 2010.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.2 Severity 2011.3 Severity 2012.1 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2015.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2013.1							
Severity 2006.2 Severity 2007.1 Severity 2007.2 Severity 2008.1 Severity 2009.2 Severity 2009.1 Severity 2010.1 Severity 2011.2 Severity 2011.1 Severity 2012.1 Severity 2012.2 Severity 2013.2 Severity 2014.1 Severity 2015.2 Severity 2015.1 Severity 2015.2 Frequency 2006.1 Frequency 2006.1 Frequency 2007.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency			0.082 (CI = +/-0.042; p = 0.000)	-0.004 (CI = +/-0.003; p = 0.011)	0.103 (CI = +/-0.097; p = 0.037)	0.972	+6.41%
Severity 2007.1 Severity 2008.2 Severity 2008.2 Severity 2009.1 Severity 2009.2 Severity 2010.1 Severity 2011.1 Severity 2011.1 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.2 Severity 2014.2 Severity 2015.1 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.2 Severity 2016.2 Severity 2016.2 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.1 Frequency 2009.2 Frequency			0.082 (CI = +/-0.044; p = 0.001)	-0.004 (CI = +/-0.003; p = 0.014)	0.103 (CI = +/-0.099; p = 0.043)	0.970	+6.42%
Severity 2007.2 Severity 2008.1 Severity 2009.1 Severity 2009.2 Severity 2010.1 Severity 2011.1 Severity 2011.2 Severity 2012.1 Severity 2013.1 Severity 2013.1 Severity 2014.1 Severity 2014.1 Severity 2015.2 Severity 2015.1 Severity 2016.1 Severity 2016.2 Severity 2017.1 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.1 Frequency<			0.082 (CI = +/-0.045; p = 0.001)	-0.004 (CI = +/-0.003; p = 0.016)	0.102 (CI = +/-0.102; p = 0.051)	0.967	+6.44%
Severity 2008.1 Severity 2008.2 Severity 2009.2 Severity 2009.2 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.1 Severity 2015.2 Severity 2015.1 Severity 2017.2 Frequency 2005.2 Frequency 2005.2 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2009.2 Frequency 2001.1 Frequency 2010.1 Frequency 2011.1 Frequency			0.079 (CI = +/-0.046; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.024)	0.096 (CI = +/-0.104; p = 0.070)	0.966	+6.53%
Severity 2008.2 Severity 2009.1 Severity 2009.1 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2013.2 Severity 2014.1 Severity 2014.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.1 Frequency 2008.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency<			0.080 (CI = +/-0.048; p = 0.002)	-0.004 (CI = +/-0.004; p = 0.031)	0.092 (CI = +/-0.107; p = 0.089)	0.963	+6.58%
Severity 2009.1 Severity 2009.2 Severity 2010.1 Severity 2011.1 Severity 2011.1 Severity 2011.2 Severity 2012.1 Severity 2013.1 Severity 2014.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.2 Severity 2016.2 Severity 2016.2 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.1 Frequency 2009.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.1 Frequency 2010.1 Frequency 2011.2 Frequency 2011.2 Frequenc			0.073 (CI = +/-0.047; p = 0.004)	-0.004 (CI = +/-0.004; p = 0.051)	0.078 (CI = +/-0.105; p = 0.139)	0.965	+6.80%
Severity 2009.2 Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Freque	2008.2	3.2 0.069 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.044; p = 0.001)	-0.003 (CI = +/-0.003; p = 0.071)	0.056 (CI = +/-0.098; p = 0.245)	0.971	+7.12%
Severity 2010.1 Severity 2011.2 Severity 2011.2 Severity 2012.1 Severity 2012.1 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.1 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Freque	2009.1	0.1 0.072 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.039; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.121)	0.035 (CI = +/-0.087; p = 0.414)	0.977	+7.48%
Severity 2010.2 Severity 2011.1 Severity 2011.2 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.1 Severity 2014.2 Severity 2015.2 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.1 Frequency 2007.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.1 Frequency 2009.2 Frequency 2009.2 Frequency 2009.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequ	2009.2	0.2 0.075 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.176)	0.017 (CI = +/-0.082; p = 0.671)	0.980	+7.76%
Severity 2011.1 Severity 2012.2 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2016.1 Severity 2016.2 Severity 2016.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.1 Frequency 2008.1 Frequency 2009.1 Frequency 2009.1 Frequency 2001.2 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Freq	2010.1	0.1 0.078 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.309)	-0.002 (CI = +/-0.074; p = 0.965)	0.984	+8.10%
Severity 2011.2 Severity 2012.1 Severity 2012.2 Severity 2013.1 Severity 2014.1 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Fre	2010.2	0.077 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.263)	0.005 (CI = +/-0.076; p = 0.896)	0.982	+7.99%
Severity 2012.1 Severity 2013.2 Severity 2013.2 Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.2 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1	2011.1	1 0.078 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.035; p = 0.001)	-0.001 (CI = +/-0.003; p = 0.342)	-0.001 (CI = +/-0.079; p = 0.985)	0.981	+8.09%
Severity 2012.2 Severity 2013.1 Severity 2013.2 Severity 2014.1 Severity 2014.2 Severity 2015.1 Severity 2016.1 Severity 2016.1 Severity 2016.2 Severity 2006.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2007.2 Frequency 2008.1 Frequency 2009.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1	2011.2	2 0.075 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.032; p = 0.001)	-0.002 (CI = +/-0.002; p = 0.148)	0.020 (CI = +/-0.072; p = 0.575)	0.983	+7.74%
Severity 2012.2 Severity 2013.1 Severity 2013.2 Severity 2014.1 Severity 2014.2 Severity 2015.1 Severity 2016.1 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency 2009.2 Frequency 2009.1 Frequency 2010.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1	2012.1	2.1 0.077 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.031; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.258)	0.006 (CI = +/-0.070; p = 0.867)	0.985	+8.02%
Severity 2013.1 Severity 2014.2 Severity 2014.2 Severity 2015.1 Severity 2015.1 Severity 2016.2 Severity 2016.2 Severity 2017.1 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1	2012.2	2.2 0.080 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.029; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.388)	-0.010 (CI = +/-0.067; p = 0.751)	0.986	+8.32%
Severity 2013.2 Severity 2014.1 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.055 (CI = +/-0.031; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.493)	-0.016 (CI = +/-0.071; p = 0.646)	0.985	+8.43%
Severity 2014.1 Severity 2014.2 Severity 2015.2 Severity 2016.1 Severity 2016.1 Severity 2017.1 Frequency 2006.2 Frequency 2006.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.1 Frequency 2009.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.057 (CI = +/-0.032; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.581)	-0.021 (CI = +/-0.075; p = 0.555)	0.982	+8.55%
Severity 2014.2 Severity 2015.1 Severity 2015.2 Severity 2016.1 Severity 2016.2 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.1 Frequency 2009.2 Frequency 2009.1 Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.061 (CI = +/-0.033; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.446)	-0.012 (CI = +/-0.079; p = 0.757)	0.981	+8.33%
Severity 2015.1 Severity 2016.2 Severity 2016.2 Severity 2016.1 Severity 2017.1 Frequency 2006.1 Frequency 2006.2 Frequency 2007.1 Frequency 2008.1 Frequency 2008.2 Frequency 2009.2 Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.055 (CI = +/-0.032; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.251)	0.008 (CI = +/-0.076; p = 0.828)	0.980	+7.90%
Severity 2015.2 Severity 2016.1 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.059 (CI = +/-0.033; p = 0.002)	-0.002 (CI = +/-0.002; p = 0.171)	0.020 (CI = +/-0.080; p = 0.599)	0.979	+7.60%
Severity 2016.1 Severity 2016.2 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency 2009.1 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.056 (CI = +/-0.034; p = 0.004)	-0.002 (CI = +/-0.002; p = 0.135)	0.031 (CI = +/-0.085; p = 0.438)	0.975	+7.32%
Severity 2016.2 Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.1 Frequency 2008.1 Frequency 2008.1 Frequency 2009.2 Frequency 2009.1 Frequency 2010.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.054 (CI = +/-0.037; p = 0.008)	-0.002 (CI = +/-0.003; p = 0.189)	0.027 (CI = +/-0.094; p = 0.545)	0.971	+7.45%
Severity 2017.1 Frequency 2005.2 Frequency 2006.1 Frequency 2007.1 Frequency 2007.1 Frequency 2008.1 Frequency 2008.2 Frequency 2009.2 Frequency 2010.1 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.057 (CI = +/-0.040; p = 0.009)	-0.002 (CI = +/-0.003; p = 0.163) -0.002 (CI = +/-0.003; p = 0.252)	0.017 (CI = +/-0.104; p = 0.724)	0.966	+7.72%
Frequency 2005.2 Frequency 2006.1 Frequency 2006.2 Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2008.2 Frequency 2009.2 Frequency 2009.2 Frequency 2010.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2011.2 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.056 (CI = +/-0.044; p = 0.017)	-0.002 (CI = +/-0.003; p = 0.202) -0.001 (CI = +/-0.003; p = 0.304)	0.017 (CI = +/-0.117; p = 0.783)	0.959	+7.79%
Frequency 2006.1 Frequency 2006.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.1 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1	2017.1	.1 0.073 (C1 = 17-0.023, p = 0.000)	0.030 (CI = 17-0.044, p = 0.017)	-0.001 (C1 = 17-0.003, p = 0.304)	0.013 (C1 = 17-0.117, p = 0.763)	0.555	17.7570
Frequency 2006.1 Frequency 2006.2 Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency 2009.1 Frequency 2009.1 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.1 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1	2005.2	i.2 -0.006 (CI = +/-0.006; p = 0.049)	0.079 (CI = +/-0.048; p = 0.002)	0.014 (CI = +/-0.004; p = 0.000)	-0.250 (CI = +/-0.109; p = 0.000)	0.828	-0.62%
Frequency 2006.2 Frequency 2007.1 Frequency 2008.1 Frequency 2008.2 Frequency 2009.2 Frequency 2010.1 Frequency 2011.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.071 (CI = +/-0.046; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.265 (CI = +/-0.104; p = 0.000)	0.837	-0.41%
Frequency 2007.1 Frequency 2007.2 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.080 (CI = +/-0.043; p = 0.001)	0.015 (CI = +/-0.004; p = 0.000) 0.015 (CI = +/-0.003; p = 0.000)	-0.284 (CI = +/-0.097; p = 0.000)	0.858	-0.41%
Frequency 2007.2 Frequency 2008.1 Frequency 2008.2 Frequency 2009.1 Frequency 2009.2 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.080 (CI = +/-0.043; p = 0.001) 0.070 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000) 0.016 (CI = +/-0.003; p = 0.000)	-0.284 (CI = +/-0.09/; p = 0.000) -0.301 (CI = +/-0.090; p = 0.000)	0.858	-0.18% +0.07%
Frequency 2008.1 Frequency 2008.2 Frequency 2009.2 Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1 Frequency 2013.1				, ,,	-0.315 (CI = +/-0.090; p = 0.000) -0.315 (CI = +/-0.086; p = 0.000)		
Frequency 2008.2 Frequency 2009.1 Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1 Frequency 2013.1		, , , ,	0.077 (CI = +/-0.038; p = 0.000)	0.016 (Cl = +/-0.003; p = 0.000)		0.889	+0.25%
Frequency 2009.1 Frequency 2009.2 Frequency 2010.1 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.073 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.322 (CI = +/-0.088; p = 0.000)	0.889	+0.35%
Frequency 2009.2 Frequency 2010.1 Frequency 2011.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.2 Frequency 2012.2 Frequency 2013.1			0.076 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.329 (CI = +/-0.090; p = 0.000)	0.891	+0.44%
Frequency 2010.1 Frequency 2010.2 Frequency 2011.1 Frequency 2012.1 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1			0.078 (CI = +/-0.042; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.326 (CI = +/-0.093; p = 0.000)	0.891	+0.39%
Frequency 2010.2 Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1			0.076 (CI = +/-0.043; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.322 (CI = +/-0.096; p = 0.000)	0.891	+0.34%
Frequency 2011.1 Frequency 2011.2 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1			0.077 (CI = +/-0.045; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	-0.320 (CI = +/-0.100; p = 0.000)	0.889	+0.30%
Frequency 2011.2 Frequency 2012.1 Frequency 2012.2 Frequency 2013.1	2010.2	0.001 (CI = +/-0.009; p = 0.770)	0.073 (CI = +/-0.046; p = 0.003)	0.016 (CI = +/-0.003; p = 0.000)	-0.309 (CI = +/-0.103; p = 0.000)	0.894	+0.13%
Frequency 2012.1 Frequency 2012.2 Frequency 2013.1			0.073 (CI = +/-0.048; p = 0.005)	0.016 (CI = +/-0.004; p = 0.000)	-0.309 (CI = +/-0.107; p = 0.000)	0.891	+0.14%
Frequency 2012.2 Frequency 2013.1			0.076 (CI = +/-0.050; p = 0.005)	0.016 (CI = +/-0.004; p = 0.000)	-0.317 (CI = +/-0.112; p = 0.000)	0.891	+0.27%
Frequency 2013.1	2012.1	-0.001 (CI = +/-0.012; p = 0.886)	0.084 (CI = +/-0.049; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.298 (CI = +/-0.111; p = 0.000)	0.902	-0.08%
	2012.2		0.078 (CI = +/-0.049; p = 0.004)	0.015 (CI = +/-0.004; p = 0.000)	-0.281 (CI = +/-0.113; p = 0.000)	0.910	-0.39%
	2013.1	3.1 -0.007 (CI = +/-0.014; p = 0.318)	0.083 (CI = +/-0.051; p = 0.003)	0.015 (CI = +/-0.004; p = 0.000)	-0.266 (CI = +/-0.117; p = 0.000)	0.913	-0.67%
			0.078 (CI = +/-0.052; p = 0.006)	0.014 (CI = +/-0.004; p = 0.000)	-0.250 (CI = +/-0.122; p = 0.000)	0.917	-0.97%
Frequency 2014.1			0.079 (CI = +/-0.055; p = 0.009)	0.014 (CI = +/-0.004; p = 0.000)	-0.249 (CI = +/-0.131; p = 0.001)	0.911	-1.00%
Frequency 2014.2			0.074 (CI = +/-0.058; p = 0.016)	0.014 (CI = +/-0.004; p = 0.000)	-0.232 (CI = +/-0.139; p = 0.003)	0.914	-1.33%
Frequency 2015.1			0.077 (CI = +/-0.062; p = 0.019)	0.014 (CI = +/-0.004; p = 0.000)	-0.223 (CI = +/-0.151; p = 0.007)	0.908	-1.53%
Frequency 2015.2			0.074 (CI = +/-0.066; p = 0.031)	0.014 (CI = +/-0.005; p = 0.000)	-0.214 (CI = +/-0.166; p = 0.016)	0.905	-1.74%
Frequency 2016.1			0.081 (CI = +/-0.070; p = 0.028)	0.013 (CI = +/-0.005; p = 0.000)	-0.193 (CI = +/-0.180; p = 0.037)	0.902	-2.26%
Frequency 2016.2			0.067 (CI = +/-0.067; p = 0.048)	0.012 (CI = +/-0.005; p = 0.000)	-0.148 (CI = +/-0.175; p = 0.089)	0.923	-3.38%
Frequency 2017.1			0.076 (CI = +/-0.071; p = 0.038)	0.012 (CI = +/-0.005; p = 0.000)	-0.122 (CI = +/-0.188; p = 0.176)	0.921	-4.11%

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	0.055 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.005; p = 0.009)	-0.108 (CI = +/-0.122; p = 0.080)	0.886	+5.67%
Loss Cost	2006.1	0.057 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.064; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	-0.121 (CI = +/-0.120; p = 0.049)	0.892	+5.89%
Loss Cost	2006.2	0.060 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	-0.136 (CI = +/-0.118; p = 0.026)	0.896	+6.13%
Loss Cost	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.154 (CI = +/-0.111; p = 0.008)	0.911	+6.48%
Loss Cost	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.059; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.167 (CI = +/-0.110; p = 0.004)	0.912	+6.71%
Loss Cost	2008.1	0.068 (CI = +/-0.009; p = 0.000)	0.144 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.183 (CI = +/-0.106; p = 0.001)	0.921	+7.02%
Loss Cost	2008.2	0.071 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.097; p = 0.000)	0.934	+7.41%
Loss Cost	2009.1	0.074 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.094; p = 0.000)	0.939	+7.70%
Loss Cost	2009.2	0.076 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.096; p = 0.000)	0.936	+7.89%
Loss Cost	2010.1	0.078 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.095; p = 0.000)	0.938	+8.16%
Loss Cost	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.227 (CI = +/-0.094; p = 0.000)	0.930	+7.86%
Loss Cost	2011.1	0.077 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.231 (CI = +/-0.098; p = 0.000)	0.925	+7.95%
Loss Cost	2011.2	0.074 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.101; p = 0.000)	0.910	+7.71%
Loss Cost	2012.1	0.073 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.106; p = 0.000)	0.901	+7.58%
Loss Cost	2012.2	0.072 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.060; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.211 (CI = +/-0.112; p = 0.001)	0.879	+7.50%
Loss Cost	2013.1	0.070 (CI = +/-0.017; p = 0.000)	0.136 (CI = +/-0.063; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.118; p = 0.002)	0.868	+7.27%
Loss Cost	2013.2	0.068 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.125; p = 0.005)	0.837	+7.01%
Loss Cost	2014.1	0.065 (CI = +/-0.021; p = 0.000)	0.137 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	-0.179 (CI = +/-0.133; p = 0.012)	0.825	+6.70%
Loss Cost	2014.2	0.057 (CI = +/-0.022; p = 0.000)	0.125 (CI = +/-0.066; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.147 (CI = +/-0.130; p = 0.029)	0.802	+5.86%
Loss Cost	2015.1	0.051 (CI = +/-0.025; p = 0.001)	0.134 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.126 (CI = +/-0.137; p = 0.067)	0.801	+5.26%
Loss Cost	2015.2	0.045 (CI = +/-0.028; p = 0.004)	0.127 (CI = +/-0.070; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.105 (CI = +/-0.145; p = 0.139)	0.772	+4.65%
Loss Cost	2016.1	0.040 (CI = +/-0.033; p = 0.021)	0.134 (CI = +/-0.075; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	-0.105 (CI = +/-0.145; p = 0.155)	0.775	+4.06%
Loss Cost	2016.1	0.029 (CI = +/-0.035; p = 0.100)			-0.049 (CI = +/-0.161; p = 0.509)	0.778	+2.92%
Loss Cost	2016.2	0.019 (CI = +/-0.041; p = 0.337)	0.122 (CI = +/-0.074; p = 0.004) 0.133 (CI = +/-0.078; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000) 0.008 (CI = +/-0.004; p = 0.001)	-0.049 (CI = +/-0.161; p = 0.809) -0.019 (CI = +/-0.175; p = 0.813)	0.778	+2.92%
LOSS COST	2017.1	0.019 (CI = +/-0.041; p = 0.337)	0.133 (CI = +/-0.078; p = 0.004)	0.008 (CI = +/-0.004; p = 0.001)	-0.019 (CI = +7-0.175; p = 0.813)	0.797	+1.88%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.044; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.176)	0.068 (CI = +/-0.082; p = 0.098)	0.970	+6.50%
Severity	2006.1	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.045; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.186)	0.068 (CI = +/-0.084; p = 0.111)	0.968	+6.52%
Severity	2006.2	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.046; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.195)	0.066 (CI = +/-0.086; p = 0.128)	0.966	+6.54%
Severity	2007.1	0.064 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.047; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.214)	0.061 (CI = +/-0.088; p = 0.165)	0.964	+6.63%
Severity	2007.2	0.065 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.049; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.223)	0.058 (CI = +/-0.090; p = 0.201)	0.962	+6.69%
Severity	2008.1	0.067 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.048; p = 0.004)	-0.002 (CI = +/-0.003; p = 0.246)	0.046 (CI = +/-0.088; p = 0.295)	0.964	+6.92%
Severity	2008.2	0.070 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.044; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.216)	0.028 (CI = +/-0.081; p = 0.482)	0.970	+7.24%
Severity	2009.1	0.073 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.039; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.217)	0.010 (CI = +/-0.072; p = 0.768)	0.977	+7.61%
Severity	2009.2	0.076 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.187)	-0.004 (CI = +/-0.067; p = 0.896)	0.980	+7.89%
Severity	2010.1	0.079 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.182)	-0.020 (CI = +/-0.060; p = 0.493)	0.985	+8.23%
Severity	2010.2	0.078 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.186)	-0.016 (CI = +/-0.062; p = 0.599)	0.983	+8.15%
Severity	2011.1	0.079 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.035; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.208)	-0.021 (CI = +/-0.064; p = 0.495)	0.982	+8.27%
Severity	2011.2	0.077 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.032; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.163)	-0.006 (CI = +/-0.059; p = 0.824)	0.983	+7.95%
Severity	2012.1	0.079 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.030; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.169)	-0.019 (CI = +/-0.056; p = 0.489)	0.985	+8.25%
Severity	2012.2	0.082 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.127)	-0.033 (CI = +/-0.052; p = 0.202)	0.987	+8.58%
Severity	2013.1	0.084 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.029; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.142)	-0.039 (CI = +/-0.054; p = 0.149)	0.986	+8.73%
Severity	2013.2	0.085 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.030; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.142)	-0.045 (CI = +/-0.057; p = 0.110)	0.985	+8.89%
Severity	2014.1	0.084 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.031; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.140)	-0.040 (CI = +/-0.060; p = 0.183)	0.983	+8.73%
Severity	2014.2	0.081 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.031; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.137)	-0.027 (CI = +/-0.060; p = 0.359)	0.981	+8.39%
Severity	2015.1	0.079 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.032; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.139)	-0.020 (CI = +/-0.065; p = 0.522)	0.979	+8.18%
Severity	2015.2	0.077 (CI = +/-0.014; p = 0.000)	0.056 (CI = +/-0.034; p = 0.004)	-0.001 (CI = +/-0.002; p = 0.162)	-0.014 (CI = +/-0.071; p = 0.668)	0.974	+8.02%
Severity	2016.1	0.080 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.037; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.171)	-0.024 (CI = +/-0.078; p = 0.519)	0.971	+8.32%
Severity	2016.2	0.084 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.038; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.135)	-0.038 (CI = +/-0.082; p = 0.329)	0.969	+8.79%
Severity	2017.1	0.088 (CI = +/-0.022; p = 0.000)	0.054 (CI = +/-0.041; p = 0.016)	-0.001 (Cl = +/-0.002; p = 0.139)	-0.048 (CI = +/-0.092; p = 0.270)	0.964	+9.15%
ocventy	2017.1	0.000 (01 - 17 0.022, p - 0.000)	0.004 (01 - 17 0.041, p - 0.010)	0.001 (01 - 17 0.002, p - 0.100)	0.040 (OI 17 0.002, p 0.270)	0.504	10.1070
Frequency	2005.2	-0.008 (CI = +/-0.007; p = 0.022)	0.077 (CI = +/-0.052; p = 0.005)	0.009 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.098; p = 0.001)	0.796	-0.78%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.085)	0.069 (CI = +/-0.051; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.095; p = 0.000)	0.799	-0.58%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.260)	0.077 (CI = +/-0.049; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.092; p = 0.000)	0.814	-0.38%
Frequency	2007.1	-0.001 (CI = +/-0.007; p = 0.660)	0.068 (CI = +/-0.047; p = 0.007)	0.009 (CI = +/-0.003; p = 0.000)	-0.215 (CI = +/-0.088; p = 0.000)	0.826	-0.15%
Frequency	2007.2	0.000 (CI = +/-0.007; p = 0.967)	0.073 (CI = +/-0.047; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.087; p = 0.000)	0.834	+0.01%
Frequency	2008.1	0.001 (CI = +/-0.008; p = 0.807)	0.070 (CI = +/-0.048; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.089; p = 0.000)	0.831	+0.09%
Frequency	2008.2	0.002 (CI = +/-0.008; p = 0.689)	0.073 (CI = +/-0.050; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.092; p = 0.000)	0.831	+0.16%
Frequency	2009.1	0.001 (CI = +/-0.009; p = 0.837)	0.075 (CI = +/-0.052; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.095; p = 0.000)	0.830	+0.09%
Frequency	2009.2	0.000 (CI = +/-0.009; p = 0.994)	0.073 (CI = +/-0.053; p = 0.010)	0.009 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.098; p = 0.000)	0.831	+0.00%
Frequency	2010.1	-0.001 (CI = +/-0.010; p = 0.896)	0.075 (CI = +/-0.056; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.102; p = 0.000)	0.829	-0.07%
Frequency	2010.1	-0.001 (CI = +/-0.011; p = 0.621)	0.069 (CI = +/-0.057; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.102; p = 0.000)	0.837	-0.27%
Frequency	2011.1	-0.003 (CI = +/-0.012; p = 0.624)	0.070 (CI = +/-0.059; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.109; p = 0.001)	0.832	-0.29%
Frequency	2011.1	-0.003 (CI = +/-0.012; p = 0.024) -0.002 (CI = +/-0.014; p = 0.733)	0.072 (CI = +/-0.062; p = 0.025)	0.009 (CI = +/-0.004; p = 0.000)	-0.213 (CI = +/-0.115; p = 0.001)	0.829	-0.23%
Frequency	2011.2	-0.002 (CI = +/-0.014; p = 0.375)	0.072 (CI = +/-0.062; p = 0.023) 0.081 (CI = +/-0.062; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	-0.195 (CI = +/-0.115; p = 0.001)	0.844	-0.62%
		-0.006 (CI = +/-0.014, p = 0.375) -0.010 (CI = +/-0.015; p = 0.192)	0.081 (CI = +/-0.062; p = 0.013) 0.074 (CI = +/-0.062; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	-0.178 (CI = +/-0.117; p = 0.002)		-0.62%
Frequency	2012.2	-0.010 (CI = +/-0.015; p = 0.192) -0.014 (CI = +/-0.017; p = 0.111)		, , , ,		0.856	
Frequency	2013.1		0.081 (CI = +/-0.064; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.120; p = 0.011)	0.861	-1.34%
Frequency	2013.2	-0.017 (CI = +/-0.019; p = 0.063)	0.074 (CI = +/-0.065; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.124; p = 0.025)	0.869	-1.73%
Frequency	2014.1	-0.019 (CI = +/-0.021; p = 0.079)	0.077 (CI = +/-0.069; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.134; p = 0.042)	0.861	-1.87%
Frequency	2014.2	-0.024 (CI = +/-0.024; p = 0.051)	0.070 (CI = +/-0.071; p = 0.054)	0.009 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.141; p = 0.087)	0.867	-2.33%
Frequency	2015.1	-0.027 (CI = +/-0.028; p = 0.051)	0.076 (CI = +/-0.076; p = 0.050)	0.009 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.152; p = 0.154)	0.861	-2.71%
Frequency	2015.2	-0.032 (CI = +/-0.032; p = 0.050)	0.070 (CI = +/-0.080; p = 0.080)	0.009 (CI = +/-0.004; p = 0.000)	-0.091 (CI = +/-0.165; p = 0.254)	0.859	-3.12%
Frequency	2016.1	-0.040 (CI = +/-0.037; p = 0.035)	0.081 (CI = +/-0.084; p = 0.057)	0.009 (CI = +/-0.004; p = 0.001)	-0.063 (CI = +/-0.177; p = 0.453)	0.860	-3.93%
		0.055 (0) . (0.007 0.007)	0.005 (01 . / 0.070 0.000)	0.000 (01 . (0.004 0.000)	0.040 (01 . (0.400 0.004)		F 400/
Frequency	2016.2	-0.055 (CI = +/-0.037; p = 0.007)	0.065 (CI = +/-0.078; p = 0.092)	0.009 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.169; p = 0.881)	0.896	-5.40%

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

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.170 (CI = +/-0.071; p = 0.000)	-0.155 (CI = +/-0.128; p = 0.020)	0.863	+5.43%
Loss Cost	2006.1	0.055 (CI = +/-0.009; p = 0.000)	0.163 (CI = +/-0.071; p = 0.000)	-0.167 (CI = +/-0.129; p = 0.013)	0.866	+5.63%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	0.171 (CI = +/-0.071; p = 0.000)	-0.182 (CI = +/-0.128; p = 0.007)	0.868	+5.86%
Loss Cost	2007.1	0.060 (CI = +/-0.010; p = 0.000)	0.160 (CI = +/-0.069; p = 0.000)	-0.200 (CI = +/-0.125; p = 0.003)	0.880	+6.16%
Loss Cost	2007.2	0.062 (CI = +/-0.010; p = 0.000)	0.168 (CI = +/-0.069; p = 0.000)	-0.214 (CI = +/-0.125; p = 0.002)	0.877	+6.38%
Loss Cost	2008.1	0.064 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.069; p = 0.000)	-0.229 (CI = +/-0.125; p = 0.001)	0.883	+6.65%
Loss Cost	2008.2	0.068 (CI = +/-0.011; p = 0.000)	0.170 (CI = +/-0.067; p = 0.000)	-0.251 (CI = +/-0.121; p = 0.000)	0.892	+7.02%
Loss Cost	2009.1	0.070 (CI = +/-0.011; p = 0.000)	0.163 (CI = +/-0.068; p = 0.000)	-0.264 (CI = +/-0.122; p = 0.000)	0.893	+7.26%
Loss Cost Loss Cost	2009.2 2010.1	0.072 (CI = +/-0.012; p = 0.000) 0.074 (CI = +/-0.013; p = 0.000)	0.168 (CI = +/-0.069; p = 0.000) 0.162 (CI = +/-0.071; p = 0.000)	-0.274 (CI = +/-0.126; p = 0.000) -0.284 (CI = +/-0.129; p = 0.000)	0.884 0.881	+7.44% +7.65%
Loss Cost	2010.1	0.071 (CI = +/-0.013; p = 0.000)	0.162 (CI = +/-0.071; p = 0.000) 0.155 (CI = +/-0.072; p = 0.000)	-0.269 (CI = +/-0.131; p = 0.000)	0.858	+7.34%
Loss Cost	2011.1	0.071 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.075; p = 0.000)	-0.270 (CI = +/-0.138; p = 0.001)	0.847	+7.37%
Loss Cost	2011.2	0.069 (CI = +/-0.017; p = 0.000)	0.149 (CI = +/-0.078; p = 0.001)	-0.258 (CI = +/-0.143; p = 0.001)	0.812	+7.12%
Loss Cost	2012.1	0.067 (CI = +/-0.019; p = 0.000)	0.153 (CI = +/-0.081; p = 0.001)	-0.249 (CI = +/-0.150; p = 0.002)	0.794	+6.92%
Loss Cost	2012.2	0.066 (CI = +/-0.021; p = 0.000)	0.152 (CI = +/-0.085; p = 0.001)	-0.246 (CI = +/-0.159; p = 0.004)	0.749	+6.85%
Loss Cost	2013.1	0.063 (CI = +/-0.023; p = 0.000)	0.158 (CI = +/-0.089; p = 0.001)	-0.233 (CI = +/-0.168; p = 0.009)	0.726	+6.53%
Loss Cost	2013.2	0.061 (CI = +/-0.026; p = 0.000)	0.154 (CI = +/-0.093; p = 0.003)	-0.223 (CI = +/-0.179; p = 0.018)	0.656	+6.30%
Loss Cost	2014.1	0.057 (CI = +/-0.030; p = 0.001)	0.161 (CI = +/-0.098; p = 0.003)	-0.208 (CI = +/-0.191; p = 0.035)	0.630	+5.89%
Loss Cost	2014.2	0.050 (CI = +/-0.033; p = 0.006)	0.151 (CI = +/-0.100; p = 0.006)	-0.179 (CI = +/-0.200; p = 0.075)	0.518	+5.13%
Loss Cost	2015.1	0.043 (CI = +/-0.039; p = 0.030)	0.161 (CI = +/-0.106; p = 0.006)	-0.155 (CI = +/-0.214; p = 0.144)	0.497	+4.44%
Loss Cost	2015.2	0.040 (CI = +/-0.045; p = 0.079)	0.156 (CI = +/-0.112; p = 0.010)	-0.141 (CI = +/-0.234; p = 0.216)	0.388	+4.03%
Loss Cost	2016.1	0.034 (CI = +/-0.054; p = 0.194)	0.163 (CI = +/-0.122; p = 0.013)	-0.122 (CI = +/-0.259; p = 0.326)	0.378	+3.45%
Loss Cost	2016.2	0.028 (CI = +/-0.063; p = 0.360)	0.157 (CI = +/-0.130; p = 0.022)	-0.102 (CI = +/-0.286; p = 0.450)	0.268	+2.79%
Loss Cost	2017.1	0.021 (CI = +/-0.078; p = 0.566)	0.165 (CI = +/-0.144; p = 0.029)	-0.082 (CI = +/-0.324; p = 0.586)	0.262	+2.10%
Severity	2005.2	0.064 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.044; p = 0.001)	0.084 (CI = +/-0.080; p = 0.039)	0.969	+6.58%
Severity	2006.1	0.064 (CI = +/-0.006; p = 0.000)	0.079 (CI = +/-0.045; p = 0.001)	0.082 (CI = +/-0.082; p = 0.048)	0.967	+6.60%
Severity	2006.2	0.064 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.047; p = 0.001)	0.081 (CI = +/-0.084; p = 0.059)	0.965	+6.63%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.047; p = 0.003)	0.075 (CI = +/-0.086; p = 0.085)	0.964	+6.73%
Severity	2007.2	0.066 (CI = +/-0.007; p = 0.000)	0.078 (CI = +/-0.049; p = 0.003)	0.071 (CI = +/-0.088; p = 0.109)	0.961	+6.79%
Severity	2008.1	0.068 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.048; p = 0.005)	0.058 (CI = +/-0.086; p = 0.181)	0.964	+7.02%
Severity	2008.2	0.071 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.044; p = 0.001)	0.040 (CI = +/-0.080; p = 0.317)	0.969	+7.34%
Severity	2009.1	0.074 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.039; p = 0.001)	0.020 (CI = +/-0.071; p = 0.570)	0.976	+7.70%
Severity	2009.2	0.077 (CI = +/-0.006; p = 0.000)	0.076 (CI = +/-0.037; p = 0.000)	0.005 (CI = +/-0.067; p = 0.881)	0.979	+7.98%
Severity	2010.1	0.080 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.033; p = 0.000)	-0.012 (CI = +/-0.059; p = 0.669)	0.984	+8.33%
Severity	2010.2	0.079 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.034; p = 0.001)	-0.008 (CI = +/-0.062; p = 0.784)	0.982	+8.24%
Severity	2011.1	0.080 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.035; p = 0.001)	-0.014 (CI = +/-0.063; p = 0.641)	0.981	+8.37%
Severity	2011.2 2012.1	0.077 (CI = +/-0.007; p = 0.000) 0.080 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.032; p = 0.002)	0.000 (Cl = +/-0.060; p = 0.990)	0.982	+8.05%
Severity Severity	2012.1	0.083 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.031; p = 0.004) 0.054 (CI = +/-0.029; p = 0.001)	-0.013 (CI = +/-0.057; p = 0.630) -0.027 (CI = +/-0.054; p = 0.301)	0.984 0.986	+8.36% +8.68%
Severity	2013.1	0.085 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.029; p = 0.002)	-0.034 (CI = +/-0.056; p = 0.215)	0.985	+8.85%
Severity	2013.2	0.086 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.030; p = 0.002)	-0.040 (CI = +/-0.058; p = 0.165)	0.983	+9.01%
Severity	2014.1	0.085 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.032; p = 0.002)	-0.035 (CI = +/-0.062; p = 0.252)	0.981	+8.87%
Severity	2014.2	0.082 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.031; p = 0.003)	-0.022 (CI = +/-0.063; p = 0.470)	0.980	+8.50%
Severity	2015.1	0.080 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.033; p = 0.004)	-0.015 (CI = +/-0.068; p = 0.634)	0.977	+8.32%
Severity	2015.2	0.078 (CI = +/-0.014; p = 0.000)	0.052 (CI = +/-0.035; p = 0.007)	-0.009 (CI = +/-0.073; p = 0.797)	0.971	+8.12%
Severity	2016.1	0.081 (CI = +/-0.017; p = 0.000)	0.048 (CI = +/-0.038; p = 0.016)	-0.018 (CI = +/-0.080; p = 0.631)	0.968	+8.42%
Severity	2016.2	0.084 (CI = +/-0.019; p = 0.000)	0.052 (CI = +/-0.039; p = 0.014)	-0.029 (CI = +/-0.086; p = 0.468)	0.964	+8.81%
Severity	2017.1	0.087 (CI = +/-0.023; p = 0.000)	0.049 (CI = +/-0.043; p = 0.031)	-0.038 (CI = +/-0.097; p = 0.407)	0.958	+9.11%
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Frequency	2005.2	-0.011 (Cl = +/-0.008; p = 0.012)	0.091 (CI = +/-0.066; p = 0.008)	-0.239 (CI = +/-0.119; p = 0.000)	0.670	-1.08%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.037)	0.084 (CI = +/-0.066; p = 0.014)	-0.249 (CI = +/-0.120; p = 0.000)	0.655	-0.92%
Frequency Frequency	2006.2 2007.1	-0.007 (CI = +/-0.009; p = 0.108) -0.005 (CI = +/-0.009; p = 0.252)	0.092 (CI = +/-0.066; p = 0.008) 0.084 (CI = +/-0.066; p = 0.014)	-0.263 (CI = +/-0.120; p = 0.000) -0.275 (CI = +/-0.120; p = 0.000)	0.660 0.650	-0.72% -0.53%
Frequency	2007.1	-0.003 (CI = +/-0.009, p = 0.232) -0.004 (CI = +/-0.010; p = 0.434)	0.090 (CI = +/-0.067; p = 0.011)	-0.285 (CI = +/-0.120; p = 0.000)	0.651	-0.38%
Frequency	2008.1	-0.003 (CI = +/-0.011; p = 0.507)	0.089 (CI = +/-0.070; p = 0.015)	-0.287 (CI = +/-0.126; p = 0.000)	0.641	-0.35%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.608)	0.090 (CI = +/-0.072; p = 0.016)	-0.291 (CI = +/-0.131; p = 0.000)	0.639	-0.29%
Frequency	2009.1	-0.004 (CI = +/-0.012; p = 0.507)	0.094 (CI = +/-0.075; p = 0.015)	-0.284 (CI = +/-0.135; p = 0.000)	0.639	-0.41%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.452)	0.092 (CI = +/-0.077; p = 0.022)	-0.278 (CI = +/-0.140; p = 0.000)	0.640	-0.50%
Frequency	2010.1	-0.006 (CI = +/-0.015; p = 0.388)	0.095 (CI = +/-0.080; p = 0.022)	-0.272 (CI = +/-0.145; p = 0.001)	0.638	-0.63%
Frequency	2010.2	-0.008 (CI = +/-0.016; p = 0.290)	0.090 (CI = +/-0.082; p = 0.034)	-0.260 (CI = +/-0.150; p = 0.002)	0.645	-0.83%
Frequency	2011.1	-0.009 (CI = +/-0.018; p = 0.285)	0.092 (CI = +/-0.086; p = 0.037)	-0.255 (CI = +/-0.158; p = 0.003)	0.636	-0.93%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.366)	0.094 (CI = +/-0.090; p = 0.041)	-0.259 (CI = +/-0.166; p = 0.004)	0.631	-0.86%
Frequency	2012.1	-0.013 (CI = +/-0.021; p = 0.199)	0.105 (CI = +/-0.091; p = 0.026)	-0.236 (CI = +/-0.169; p = 0.009)	0.652	-1.33%
Frequency	2012.2	-0.017 (CI = +/-0.023; p = 0.140)	0.098 (CI = +/-0.094; p = 0.043)	-0.219 (CI = +/-0.176; p = 0.018)	0.662	-1.69%
Frequency	2013.1	-0.022 (Cl = +/-0.026; p = 0.096)	0.107 (CI = +/-0.097; p = 0.033)	-0.199 (CI = +/-0.184; p = 0.036)	0.667	-2.13%
Frequency	2013.2	-0.025 (CI = +/-0.029; p = 0.083)	0.101 (CI = +/-0.101; p = 0.052)	-0.183 (CI = +/-0.195; p = 0.064)	0.671	-2.49%
Frequency	2014.1	-0.028 (CI = +/-0.033; p = 0.095)	0.105 (CI = +/-0.108; p = 0.055)	-0.173 (CI = +/-0.210; p = 0.100)	0.652	-2.73%
Frequency	2014.2	-0.032 (CI = +/-0.038; p = 0.095)	0.099 (CI = +/-0.113; p = 0.081)	-0.157 (CI = +/-0.225; p = 0.157)	0.650	-3.11%
Frequency	2015.1	-0.036 (CI = +/-0.044; p = 0.098)	0.107 (Cl = +/-0.121; p = 0.079)	-0.139 (CI = +/-0.245; p = 0.243) -0.132 (CI = +/-0.269; p = 0.309)	0.631	-3.58% -3.78%
Frequency	2015.2	-0.039 (CI = +/-0.052; p = 0.130) -0.047 (CI = +/-0.061; p = 0.121)	0.104 (CI = +/-0.129; p = 0.105) 0.115 (CI = +/-0.139; p = 0.097)	-0.132 (CI = +/-0.269; p = 0.309) -0.104 (CI = +/-0.296; p = 0.460)	0.617	
Frequency Frequency	2016.1 2016.2	-0.047 (Cl = +/-0.061; p = 0.121) -0.057 (Cl = +/-0.072; p = 0.109)	0.115 (Cl = +/-0.139; p = 0.097) 0.106 (Cl = +/-0.147; p = 0.143)	-0.104 (CI = +/-0.296; p = 0.460) -0.072 (CI = +/-0.324; p = 0.632)	0.598	-4.58% -5.53%
Frequency	2017.1	-0.057 (CI = +/-0.072, p = 0.109) -0.066 (CI = +/-0.088; p = 0.123)	0.116 (CI = +/-0.162; p = 0.142)	-0.072 (CI = +/-0.324, p = 0.632) -0.044 (CI = +/-0.365; p = 0.793)	0.600 0.557	-6.43%
	2017.1	2.000 (Si 3.000, p = 0.120)	1.110 (S, 0.102, p - 0.142)	2.5 (S 0.000, p - 0.790)	3.307	J. 4070

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	0.055 (CI = +/-0.008; p = 0.000)	0.160 (CI = +/-0.065; p = 0.000)	0.006 (CI = +/-0.005; p = 0.009)	-0.108 (CI = +/-0.122; p = 0.080)	0.886	+5.67%
Loss Cost	2006.1	0.057 (CI = +/-0.008; p = 0.000)	0.151 (CI = +/-0.064; p = 0.000)	0.007 (CI = +/-0.005; p = 0.006)	-0.121 (CI = +/-0.120; p = 0.049)	0.892	+5.89%
Loss Cost	2006.2	0.060 (CI = +/-0.009; p = 0.000)	0.160 (CI = +/-0.063; p = 0.000)	0.007 (CI = +/-0.005; p = 0.005)	-0.136 (CI = +/-0.118; p = 0.026)	0.896	+6.13%
Loss Cost	2007.1	0.063 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.060; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.154 (CI = +/-0.111; p = 0.008)	0.911	+6.48%
Loss Cost	2007.2	0.065 (CI = +/-0.009; p = 0.000)	0.155 (CI = +/-0.059; p = 0.000)	0.007 (CI = +/-0.004; p = 0.002)	-0.167 (CI = +/-0.110; p = 0.004)	0.912	+6.71%
Loss Cost	2008.1	0.068 (CI = +/-0.009; p = 0.000)	0.144 (CI = +/-0.057; p = 0.000)	0.007 (CI = +/-0.004; p = 0.001)	-0.183 (CI = +/-0.106; p = 0.001)	0.921	+7.02%
Loss Cost	2008.2	0.071 (CI = +/-0.009; p = 0.000)	0.156 (CI = +/-0.053; p = 0.000)	0.007 (CI = +/-0.004; p = 0.000)	-0.205 (CI = +/-0.097; p = 0.000)	0.934	+7.41%
Loss Cost	2009.1	0.074 (CI = +/-0.009; p = 0.000)	0.147 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.094; p = 0.000)	0.939	+7.70%
Loss Cost	2009.2	0.076 (CI = +/-0.009; p = 0.000)	0.152 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.096; p = 0.000)	0.936	+7.89%
Loss Cost	2010.1	0.078 (CI = +/-0.010; p = 0.000)	0.145 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.242 (CI = +/-0.095; p = 0.000)	0.938	+8.16%
Loss Cost	2010.2	0.076 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.051; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.227 (CI = +/-0.094; p = 0.000)	0.930	+7.86%
Loss Cost	2011.1	0.077 (CI = +/-0.011; p = 0.000)	0.135 (CI = +/-0.053; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.231 (CI = +/-0.098; p = 0.000)	0.925	+7.95%
Loss Cost	2011.2	0.074 (CI = +/-0.012; p = 0.000)	0.130 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.219 (CI = +/-0.101; p = 0.000)	0.910	+7.71%
Loss Cost	2012.1	0.073 (CI = +/-0.013; p = 0.000)	0.133 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.214 (CI = +/-0.106; p = 0.000)	0.901	+7.58%
Loss Cost	2012.2	0.072 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.060; p = 0.000)	0.008 (CI = +/-0.003; p = 0.000)	-0.211 (CI = +/-0.112; p = 0.001)	0.879	+7.50%
Loss Cost	2013.1	0.070 (CI = +/-0.017; p = 0.000)	0.136 (CI = +/-0.063; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.202 (CI = +/-0.118; p = 0.002)	0.868	+7.27%
Loss Cost	2013.2	0.068 (CI = +/-0.019; p = 0.000)	0.132 (CI = +/-0.065; p = 0.001)	0.008 (CI = +/-0.004; p = 0.000)	-0.191 (CI = +/-0.125; p = 0.005)	0.837	+7.01%
Loss Cost	2014.1	0.065 (CI = +/-0.021; p = 0.000)	0.137 (CI = +/-0.069; p = 0.001)	0.008 (CI = +/-0.004; p = 0.001)	-0.179 (CI = +/-0.133; p = 0.012)	0.825	+6.70%
Loss Cost	2014.2	0.057 (CI = +/-0.022; p = 0.000)	0.125 (CI = +/-0.066; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.147 (CI = +/-0.130; p = 0.029)	0.802	+5.86%
Loss Cost	2015.1	0.051 (CI = +/-0.025; p = 0.001)	0.134 (CI = +/-0.068; p = 0.001)	0.008 (CI = +/-0.003; p = 0.000)	-0.126 (CI = +/-0.137; p = 0.067)	0.801	+5.26%
Loss Cost	2015.2	0.045 (CI = +/-0.028; p = 0.004)	0.127 (CI = +/-0.070; p = 0.002)	0.008 (CI = +/-0.004; p = 0.000)	-0.105 (CI = +/-0.145; p = 0.139)	0.772	+4.65%
Loss Cost	2016.1	0.040 (CI = +/-0.033; p = 0.021)	0.134 (CI = +/-0.075; p = 0.002)	0.008 (CI = +/-0.004; p = 0.001)	-0.086 (CI = +/-0.158; p = 0.256)	0.775	+4.06%
Loss Cost	2016.2	0.029 (CI = +/-0.035; p = 0.100)	0.122 (CI = +/-0.074; p = 0.004)	0.008 (CI = +/-0.003; p = 0.000)	-0.049 (CI = +/-0.161; p = 0.509)	0.778	+2.92%
Loss Cost	2017.1	0.019 (CI = +/-0.041; p = 0.337)	0.133 (CI = +/-0.078; p = 0.004)	0.008 (CI = +/-0.004; p = 0.001)	-0.019 (CI = +/-0.175; p = 0.813)	0.797	+1.88%
Severity	2005.2	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.044; p = 0.000)	-0.002 (CI = +/-0.003; p = 0.176)	0.068 (CI = +/-0.082; p = 0.098)	0.970	+6.50%
Severity	2006.1	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.045; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.186)	0.068 (CI = +/-0.084; p = 0.111)	0.968	+6.52%
Severity	2006.2	0.063 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.046; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.195)	0.066 (CI = +/-0.086; p = 0.128)	0.966	+6.54%
Severity	2007.1	0.064 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.047; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.214)	0.061 (CI = +/-0.088; p = 0.165)	0.964	+6.63%
Severity	2007.2	0.065 (CI = +/-0.007; p = 0.000)	0.082 (CI = +/-0.049; p = 0.002)	-0.002 (CI = +/-0.003; p = 0.223)	0.058 (CI = +/-0.090; p = 0.201)	0.962	+6.69%
Severity	2008.1	0.067 (CI = +/-0.007; p = 0.000)	0.074 (CI = +/-0.048; p = 0.004)	-0.002 (CI = +/-0.003; p = 0.246)	0.046 (CI = +/-0.088; p = 0.295)	0.964	+6.92%
Severity	2008.2	0.070 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.044; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.216)	0.028 (CI = +/-0.081; p = 0.482)	0.970	+7.24%
Severity	2009.1	0.073 (CI = +/-0.007; p = 0.000)	0.072 (CI = +/-0.039; p = 0.001)	-0.002 (CI = +/-0.003; p = 0.217)	0.010 (CI = +/-0.072; p = 0.768)	0.977	+7.61%
Severity	2009.2	0.076 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.037; p = 0.000)	-0.002 (CI = +/-0.002; p = 0.187)	-0.004 (CI = +/-0.067; p = 0.896)	0.980	+7.89%
Severity	2010.1	0.079 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.033; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.182)	-0.020 (CI = +/-0.060; p = 0.493)	0.985	+8.23%
Severity	2010.2	0.078 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.034; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.186)	-0.016 (CI = +/-0.062; p = 0.599)	0.983	+8.15%
Severity	2011.1	0.079 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.035; p = 0.001)	-0.001 (Cl = +/-0.002; p = 0.208)	-0.021 (CI = +/-0.064; p = 0.495)	0.982	+8.27%
Severity	2011.2	0.077 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.032; p = 0.001)	-0.001 (Cl = +/-0.002; p = 0.163)	-0.006 (CI = +/-0.059; p = 0.824)	0.983	+7.95%
Severity	2012.1	0.079 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.030; p = 0.002)	-0.001 (Cl = +/-0.002; p = 0.169)	-0.019 (CI = +/-0.056; p = 0.489)	0.985	+8.25%
Severity	2012.2	0.082 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.002; p = 0.127)	-0.033 (CI = +/-0.052; p = 0.202)	0.987	+8.58%
Severity	2013.1	0.084 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.029; p = 0.001)	-0.001 (CI = +/-0.002; p = 0.142)	-0.039 (CI = +/-0.054; p = 0.149)	0.986	+8.73%
Severity	2013.2	0.085 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.030; p = 0.001)	-0.001 (Cl = +/-0.002; p = 0.142)	-0.045 (CI = +/-0.057; p = 0.110)	0.985	+8.89%
Severity	2014.1	0.084 (CI = +/-0.010; p = 0.000)	0.060 (CI = +/-0.031; p = 0.001)	-0.001 (Cl = +/-0.002; p = 0.140)	-0.040 (CI = +/-0.060; p = 0.183)	0.983	+8.73%
Severity	2014.2	0.081 (CI = +/-0.010; p = 0.000)	0.055 (CI = +/-0.031; p = 0.002)	-0.001 (CI = +/-0.002; p = 0.137)	-0.027 (CI = +/-0.060; p = 0.359)	0.981	+8.39%
Severity	2015.1	0.079 (CI = +/-0.012; p = 0.000)	0.058 (CI = +/-0.032; p = 0.002)	-0.001 (Cl = +/-0.002; p = 0.139)	-0.020 (CI = +/-0.065; p = 0.522)	0.979	+8.18%
Severity	2015.2	0.077 (CI = +/-0.014; p = 0.000)	0.056 (CI = +/-0.034; p = 0.004)	-0.001 (Cl = +/-0.002; p = 0.162)	-0.014 (CI = +/-0.071; p = 0.668)	0.974	+8.02%
Severity	2016.1	0.080 (CI = +/-0.016; p = 0.000)	0.053 (CI = +/-0.037; p = 0.009)	-0.001 (CI = +/-0.002; p = 0.171)	-0.024 (CI = +/-0.078; p = 0.519)	0.971	+8.32%
Severity	2016.2	0.084 (CI = +/-0.018; p = 0.000)	0.057 (CI = +/-0.038; p = 0.007)	-0.001 (CI = +/-0.002; p = 0.135) -0.001 (CI = +/-0.002; p = 0.139)	-0.038 (CI = +/-0.082; p = 0.329) -0.048 (CI = +/-0.092; p = 0.270)	0.969 0.964	+8.79%
Severity	2017.1	0.088 (CI = +/-0.022; p = 0.000)	0.054 (CI = +/-0.041; p = 0.016)	-0.001 (CI - +/-0.002, p - 0.139)	-0.048 (CI = +7-0.092, p = 0.270)	0.904	+9.15%
Frague 100	2005.2	0.000 (01 - 1/ 0.007; = 0.000)	0.077 (01 - 1/ 0.052) = 0.005)	0.000 (01 - 1/ 0.004) = -0.000)	0.177 (01 - 1 / 0.000, 5 - 0.001)	0.700	0.700/
Frequency Frequency	2005.2 2006.1	-0.008 (CI = +/-0.007; p = 0.022) -0.006 (CI = +/-0.007; p = 0.085)	0.077 (CI = +/-0.052; p = 0.005) 0.069 (CI = +/-0.051; p = 0.010)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	-0.177 (CI = +/-0.098; p = 0.001) -0.188 (CI = +/-0.095; p = 0.000)	0.796 0.799	-0.78% -0.58%
Frequency	2006.1	-0.006 (CI = +/-0.007; p = 0.085) -0.004 (CI = +/-0.007; p = 0.260)	0.069 (CI = +/-0.051; p = 0.010) 0.077 (CI = +/-0.049; p = 0.003)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	-0.188 (CI = +/-0.095; p = 0.000) -0.202 (CI = +/-0.092; p = 0.000)	0.799	-0.38%
Frequency	2006.2	-0.004 (CI = +/-0.007; p = 0.260) -0.001 (CI = +/-0.007; p = 0.660)	0.077 (CI = +/-0.049; p = 0.003) 0.068 (CI = +/-0.047; p = 0.007)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.003; p = 0.000)	-0.202 (CI = +/-0.092; p = 0.000) -0.215 (CI = +/-0.088; p = 0.000)	0.826	-0.38%
Frequency	2007.2	0.000 (CI = +/-0.007; p = 0.967)	0.073 (CI = +/-0.047; p = 0.004)	0.009 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.087; p = 0.000)	0.834	+0.01%
Frequency	2008.1	0.001 (CI = +/-0.008; p = 0.807)	0.070 (CI = +/-0.048; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.229 (CI = +/-0.089; p = 0.000)	0.831	+0.09%
Frequency	2008.2	0.002 (CI = +/-0.008; p = 0.689)	0.073 (CI = +/-0.050; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.233 (CI = +/-0.092; p = 0.000)	0.831	+0.16%
Frequency	2009.1	0.002 (CI = +/-0.008; p = 0.887)	0.075 (CI = +/-0.052; p = 0.006)	0.009 (CI = +/-0.003; p = 0.000)	-0.230 (CI = +/-0.095; p = 0.000)	0.830	+0.09%
Frequency	2009.1	0.001 (CI = +/-0.009; p = 0.837) 0.000 (CI = +/-0.009; p = 0.994)	0.073 (CI = +/-0.052; p = 0.000) 0.073 (CI = +/-0.053; p = 0.010)	0.009 (CI = +/-0.003; p = 0.000) 0.009 (CI = +/-0.003; p = 0.000)	-0.225 (CI = +/-0.095; p = 0.000)	0.831	+0.00%
Frequency	2010.1	-0.001 (CI = +/-0.010; p = 0.896)	0.075 (CI = +/-0.056; p = 0.011)	0.009 (CI = +/-0.004; p = 0.000)	-0.221 (CI = +/-0.102; p = 0.000)	0.829	-0.07%
Frequency	2010.2	-0.003 (CI = +/-0.011; p = 0.621)	0.069 (CI = +/-0.057; p = 0.018)	0.009 (CI = +/-0.004; p = 0.000)	-0.211 (CI = +/-0.104; p = 0.000)	0.837	-0.27%
Frequency	2010.2	-0.003 (CI = +/-0.011; p = 0.624)	0.070 (CI = +/-0.059; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	-0.209 (CI = +/-0.109; p = 0.001)	0.832	-0.29%
Frequency	2011.1	-0.003 (CI = +/-0.012, p = 0.024) -0.002 (CI = +/-0.014; p = 0.733)	0.070 (CI = +/-0.062; p = 0.025)	0.009 (CI = +/-0.004; p = 0.000) 0.009 (CI = +/-0.004; p = 0.000)	-0.213 (CI = +/-0.115; p = 0.001)	0.829	-0.23%
Frequency	2011.2	-0.002 (CI = +/-0.014; p = 0.375)	0.081 (CI = +/-0.062; p = 0.013)	0.009 (CI = +/-0.004; p = 0.000)	-0.195 (CI = +/-0.115; p = 0.001)	0.844	-0.62%
Frequency	2012.1	-0.000 (CI = +/-0.014; p = 0.373) -0.010 (CI = +/-0.015; p = 0.192)	0.074 (CI = +/-0.062; p = 0.023)	0.009 (CI = +/-0.004; p = 0.000)	-0.178 (CI = +/-0.117; p = 0.005)	0.856	-0.99%
Frequency	2013.1	-0.014 (CI = +/-0.017; p = 0.111)	0.081 (CI = +/-0.064; p = 0.016)	0.009 (CI = +/-0.004; p = 0.000)	-0.163 (CI = +/-0.120; p = 0.011)	0.861	-1.34%
Frequency	2013.1	-0.014 (CI = +/-0.017; p = 0.063)	0.074 (CI = +/-0.065; p = 0.028)	0.009 (CI = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.124; p = 0.025)	0.869	-1.73%
Frequency	2014.1	-0.017 (CI = +/-0.013; p = 0.003) -0.019 (CI = +/-0.021; p = 0.079)	0.077 (CI = +/-0.069; p = 0.032)	0.009 (CI = +/-0.004; p = 0.000)	-0.140 (CI = +/-0.134; p = 0.042)	0.861	-1.73%
Frequency	2014.1	-0.019 (CI = +/-0.021; p = 0.079) -0.024 (CI = +/-0.024; p = 0.051)	0.070 (CI = +/-0.071; p = 0.054)	0.009 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.141; p = 0.087)	0.867	-2.33%
Frequency	2015.1	-0.024 (CI = +/-0.024, p = 0.051) -0.027 (CI = +/-0.028; p = 0.051)	0.076 (CI = +/-0.071; p = 0.054) 0.076 (CI = +/-0.076; p = 0.050)	0.009 (CI = +/-0.004; p = 0.000)	-0.121 (CI = +/-0.141, p = 0.087) -0.107 (CI = +/-0.152; p = 0.154)	0.861	-2.71%
Frequency	2015.1	-0.032 (CI = +/-0.032; p = 0.050)	0.070 (CI = +/-0.080; p = 0.080)	0.009 (CI = +/-0.004; p = 0.000)	-0.107 (CI = +/-0.152; p = 0.154)	0.859	-3.12%
	-010.2				, , , ,		
	2016.1	-0.040 (Cl = +/-0.037 n = 0.035)	0.081 (Cl = +/-0.084· n = 0.057)	0.009 (C) = +/-0.004* n = 0.00**	-0,063 (C) = +/-0.17 /* n = 0.45 × 0	0.860	-3.93%
Frequency Frequency	2016.1 2016.2	-0.040 (CI = +/-0.037; p = 0.035) -0.055 (CI = +/-0.037; p = 0.007)	0.081 (CI = +/-0.084; p = 0.057) 0.065 (CI = +/-0.078; p = 0.092)	0.009 (CI = +/-0.004; p = 0.001) 0.009 (CI = +/-0.004; p = 0.000)	-0.063 (CI = +/-0.177; p = 0.453) -0.012 (CI = +/-0.169; p = 0.881)	0.860 0.896	-3.93% -5.40%

Coverage = BI
End Trend Period = 2023.1
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2020-11-01

						Implied Trand
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.171 (CI = +/-0.073; p = 0.000)	-0.152 (CI = +/-0.135; p = 0.028)	0.853	+5.44%
Loss Cost	2006.1	0.055 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.073; p = 0.000)	-0.165 (CI = +/-0.136; p = 0.019)	0.857	+5.63%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	0.173 (CI = +/-0.073; p = 0.000)	-0.179 (CI = +/-0.134; p = 0.011)	0.859	+5.86%
Loss Cost	2007.1	0.060 (CI = +/-0.010; p = 0.000)	0.161 (CI = +/-0.071; p = 0.000)	-0.198 (CI = +/-0.131; p = 0.005)	0.872	+6.16%
Loss Cost	2007.2	0.062 (CI = +/-0.010; p = 0.000)	0.169 (CI = +/-0.072; p = 0.000)	-0.210 (CI = +/-0.132; p = 0.003)	0.869	+6.39%
Loss Cost	2008.1	0.064 (CI = +/-0.011; p = 0.000)	0.160 (CI = +/-0.072; p = 0.000)	-0.226 (CI = +/-0.131; p = 0.002)	0.875	+6.65%
Loss Cost	2008.2	0.068 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.069; p = 0.000)	-0.246 (CI = +/-0.126; p = 0.000)	0.885	+7.04%
Loss Cost	2009.1	0.070 (CI = +/-0.012; p = 0.000)	0.165 (CI = +/-0.070; p = 0.000)	-0.259 (CI = +/-0.128; p = 0.000)	0.887	+7.28%
Loss Cost Loss Cost	2009.2 2010.1	0.072 (CI = +/-0.012; p = 0.000) 0.074 (CI = +/-0.013; p = 0.000)	0.171 (CI = +/-0.072; p = 0.000) 0.165 (CI = +/-0.074; p = 0.000)	-0.268 (CI = +/-0.131; p = 0.000) -0.279 (CI = +/-0.135; p = 0.000)	0.877 0.874	+7.46% +7.67%
Loss Cost	2010.1	0.071 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.075; p = 0.000)	-0.265 (CI = +/-0.137; p = 0.001)	0.848	+7.36%
Loss Cost	2011.1	0.071 (CI = +/-0.016; p = 0.000)	0.157 (CI = +/-0.079; p = 0.000)	-0.266 (CI = +/-0.144; p = 0.001)	0.836	+7.39%
Loss Cost	2011.2	0.069 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.081; p = 0.001)	-0.255 (CI = +/-0.149; p = 0.002)	0.798	+7.14%
Loss Cost	2012.1	0.067 (CI = +/-0.019; p = 0.000)	0.155 (CI = +/-0.085; p = 0.001)	-0.246 (CI = +/-0.156; p = 0.004)	0.778	+6.94%
Loss Cost	2012.2	0.067 (CI = +/-0.022; p = 0.000)	0.154 (CI = +/-0.090; p = 0.002)	-0.244 (CI = +/-0.166; p = 0.006)	0.728	+6.88%
Loss Cost	2013.1	0.064 (CI = +/-0.024; p = 0.000)	0.160 (CI = +/-0.094; p = 0.002)	-0.231 (CI = +/-0.175; p = 0.013)	0.702	+6.56%
Loss Cost	2013.2	0.061 (CI = +/-0.028; p = 0.000)	0.156 (CI = +/-0.099; p = 0.004)	-0.222 (CI = +/-0.186; p = 0.022)	0.624	+6.33%
Loss Cost	2014.1	0.058 (CI = +/-0.032; p = 0.002)	0.162 (CI = +/-0.104; p = 0.005)	-0.207 (CI = +/-0.199; p = 0.043)	0.595	+5.93%
Loss Cost	2014.2	0.050 (CI = +/-0.036; p = 0.009)	0.151 (CI = +/-0.108; p = 0.010)	-0.179 (CI = +/-0.208; p = 0.086)	0.466	+5.12%
Loss Cost	2015.1	0.043 (CI = +/-0.041; p = 0.041)	0.160 (CI = +/-0.113; p = 0.009)	-0.155 (CI = +/-0.224; p = 0.160)	0.444	+4.42%
Loss Cost	2015.2	0.039 (CI = +/-0.049; p = 0.108)	0.154 (CI = +/-0.122; p = 0.017)	-0.140 (CI = +/-0.246; p = 0.237)	0.322	+3.96%
Loss Cost	2016.1	0.033 (CI = +/-0.059; p = 0.243)	0.161 (CI = +/-0.132; p = 0.021)	-0.121 (CI = +/-0.274; p = 0.353)	0.311	+3.34%
Loss Cost	2016.2	0.025 (CI = +/-0.071; p = 0.458)	0.153 (CI = +/-0.143; p = 0.039)	-0.097 (CI = +/-0.306; p = 0.496)	0.193	+2.50%
Loss Cost	2017.1	0.017 (CI = +/-0.089; p = 0.682)	0.160 (CI = +/-0.158; p = 0.047)	-0.074 (CI = +/-0.350; p = 0.645)	0.186	+1.67%
Severity	2005.2	0.064 (CI = +/-0.005; p = 0.000)	0.084(01=+/.0.044; n=0.001)	0.006 (Cl = +/ 0.082; n = 0.024)	0.069	16 6004
Severity	2005.2 2006.1	0.064 (CI = +/-0.005; p = 0.000) 0.064 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.044; p = 0.001) 0.083 (CI = +/-0.046; p = 0.001)	0.096 (CI = +/-0.082; p = 0.024) 0.094 (CI = +/-0.085; p = 0.030)	0.968 0.966	+6.60% +6.62%
Severity	2006.2	0.064 (CI = +/-0.006; p = 0.000)	0.084 (CI = +/-0.047; p = 0.001)	0.093 (Cl = +/-0.087; p = 0.037)	0.963	+6.65%
Severity	2007.1	0.065 (CI = +/-0.007; p = 0.000)	0.080 (CI = +/-0.048; p = 0.002)	0.087 (Cl = +/-0.088; p = 0.055)	0.962	+6.75%
Severity	2007.2	0.066 (CI = +/-0.007; p = 0.000)	0.083 (CI = +/-0.050; p = 0.002)	0.083 (CI = +/-0.091; p = 0.072)	0.959	+6.81%
Severity	2008.1	0.068 (CI = +/-0.007; p = 0.000)	0.075 (CI = +/-0.048; p = 0.004)	0.069 (CI = +/-0.088; p = 0.120)	0.962	+7.04%
Severity	2008.2	0.071 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.044; p = 0.001)	0.052 (CI = +/-0.081; p = 0.197)	0.968	+7.37%
Severity	2009.1	0.074 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.039; p = 0.001)	0.032 (CI = +/-0.071; p = 0.360)	0.976	+7.73%
Severity	2009.2	0.077 (CI = +/-0.006; p = 0.000)	0.083 (CI = +/-0.036; p = 0.000)	0.018 (CI = +/-0.065; p = 0.580)	0.980	+8.03%
Severity	2010.1	0.080 (CI = +/-0.006; p = 0.000)	0.074 (CI = +/-0.031; p = 0.000)	0.000 (CI = +/-0.056; p = 0.993)	0.986	+8.37%
Severity	2010.2	0.080 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.032; p = 0.000)	0.003 (CI = +/-0.058; p = 0.907)	0.984	+8.31%
Severity	2011.1	0.081 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.033; p = 0.000)	-0.003 (CI = +/-0.060; p = 0.922)	0.983	+8.44%
Severity	2011.2	0.078 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.030; p = 0.000)	0.010 (CI = +/-0.056; p = 0.712)	0.984	+8.13%
Severity	2012.1	0.081 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.028; p = 0.001)	-0.004 (CI = +/-0.052; p = 0.882)	0.987	+8.44%
Severity	2012.2	0.084 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.024; p = 0.000)	-0.018 (CI = +/-0.044; p = 0.400)	0.990	+8.81%
Severity	2013.1	0.086 (CI = +/-0.006; p = 0.000)	0.059 (CI = +/-0.024; p = 0.000)	-0.025 (CI = +/-0.045; p = 0.257)	0.990	+8.98%
Severity	2013.2	0.088 (CI = +/-0.007; p = 0.000)	0.063 (CI = +/-0.024; p = 0.000)	-0.033 (CI = +/-0.045; p = 0.140)	0.990	+9.21%
Severity	2014.1	0.087 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.025; p = 0.000)	-0.029 (CI = +/-0.048; p = 0.226)	0.988	+9.08%
Severity Severity	2014.2 2015.1	0.084 (CI = +/-0.008; p = 0.000) 0.083 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.025; p = 0.000) 0.063 (CI = +/-0.026; p = 0.000)	-0.019 (CI = +/-0.048; p = 0.415) -0.014 (CI = +/-0.052; p = 0.582)	0.987 0.985	+8.79% +8.63%
Severity	2015.1	0.082 (CI = +/-0.011; p = 0.000)	0.062 (CI = +/-0.029; p = 0.000)	-0.012 (CI = +/-0.057; p = 0.664)	0.982	+8.57%
Severity	2016.1	0.086 (CI = +/-0.013; p = 0.000)	0.058 (CI = +/-0.029; p = 0.001)	-0.023 (CI = +/-0.061; p = 0.412)	0.981	+8.96%
Severity	2016.2	0.093 (CI = +/-0.013; p = 0.000)	0.065 (CI = +/-0.026; p = 0.000)	-0.044 (CI = +/-0.054; p = 0.104)	0.985	+9.72%
Severity	2017.1	0.098 (CI = +/-0.014; p = 0.000)	0.061 (CI = +/-0.025; p = 0.000)	-0.058 (CI = +/-0.056; p = 0.043)	0.986	+10.28%
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Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.012)	0.087 (CI = +/-0.067; p = 0.013)	-0.248 (CI = +/-0.125; p = 0.000)	0.660	-1.09%
Frequency	2006.1	-0.009 (CI = +/-0.009; p = 0.037)	0.081 (CI = +/-0.068; p = 0.022)	-0.259 (CI = +/-0.126; p = 0.000)	0.645	-0.93%
Frequency	2006.2	-0.007 (CI = +/-0.009; p = 0.106)	0.088 (CI = +/-0.068; p = 0.012)	-0.272 (CI = +/-0.125; p = 0.000)	0.650	-0.73%
Frequency	2007.1	-0.005 (CI = +/-0.009; p = 0.247)	0.081 (CI = +/-0.068; p = 0.022)	-0.284 (CI = +/-0.126; p = 0.000)	0.639	-0.54%
Frequency	2007.2	-0.004 (CI = +/-0.010; p = 0.423)	0.086 (CI = +/-0.070; p = 0.017)	-0.293 (CI = +/-0.128; p = 0.000)	0.641	-0.40%
Frequency	2008.1	-0.004 (CI = +/-0.011; p = 0.496)	0.085 (CI = +/-0.072; p = 0.022)	-0.295 (CI = +/-0.132; p = 0.000)	0.630	-0.36%
Frequency	2008.2	-0.003 (CI = +/-0.012; p = 0.591)	0.087 (CI = +/-0.075; p = 0.024)	-0.298 (CI = +/-0.136; p = 0.000)	0.628	-0.31%
Frequency	2009.1	-0.004 (CI = +/-0.013; p = 0.495)	0.091 (CI = +/-0.077; p = 0.023)	-0.291 (CI = +/-0.141; p = 0.000)	0.629	-0.43%
Frequency	2009.2	-0.005 (CI = +/-0.014; p = 0.437)	0.088 (CI = +/-0.080; p = 0.033)	-0.286 (CI = +/-0.146; p = 0.000)	0.630	-0.53%
Frequency	2010.1 2010.2	-0.007 (CI = +/-0.015; p = 0.378)	0.091 (CI = +/-0.083; p = 0.032)	-0.279 (CI = +/-0.151; p = 0.001)	0.628	-0.65%
Frequency Frequency	2011.1	-0.009 (CI = +/-0.016; p = 0.278) -0.010 (CI = +/-0.018; p = 0.275)	0.085 (CI = +/-0.086; p = 0.051) 0.088 (CI = +/-0.089; p = 0.054)	-0.268 (CI = +/-0.156; p = 0.002) -0.263 (CI = +/-0.163; p = 0.003)	0.636 0.627	-0.87% -0.97%
Frequency	2011.1	-0.010 (CI = +/-0.016, p = 0.275) -0.009 (CI = +/-0.020; p = 0.349)	0.089 (CI = +/-0.094; p = 0.061)	-0.265 (CI = +/-0.172; p = 0.004)	0.621	-0.92%
Frequency	2011.2	-0.009 (CI = +/-0.020; p = 0.349) -0.014 (CI = +/-0.022; p = 0.193)	0.100 (CI = +/-0.095; p = 0.041)	-0.243 (CI = +/-0.172; p = 0.004) -0.243 (CI = +/-0.175; p = 0.009)	0.643	-1.39%
Frequency	2012.1	-0.014 (Cl = +/-0.024; p = 0.132)	0.092 (CI = +/-0.098; p = 0.066)	-0.226 (CI = +/-0.173, p = 0.009)	0.655	-1.78%
Frequency	2013.1	-0.022 (CI = +/-0.027; p = 0.092)	0.101 (CI = +/-0.102; p = 0.052)	-0.206 (CI = +/-0.190; p = 0.036)	0.661	-2.22%
Frequency	2013.2	-0.027 (CI = +/-0.030; p = 0.076)	0.093 (CI = +/-0.106; p = 0.083)	-0.189 (CI = +/-0.200; p = 0.063)	0.667	-2.63%
Frequency	2014.1	-0.029 (CI = +/-0.034; p = 0.088)	0.097 (CI = +/-0.113; p = 0.086)	-0.178 (CI = +/-0.216; p = 0.098)	0.649	-2.89%
Frequency	2014.2	-0.034 (CI = +/-0.039; p = 0.083)	0.090 (CI = +/-0.119; p = 0.129)	-0.160 (CI = +/-0.231; p = 0.158)	0.650	-3.37%
Frequency	2015.1	-0.040 (CI = +/-0.046; p = 0.087)	0.097 (CI = +/-0.127; p = 0.123)	-0.141 (CI = +/-0.251; p = 0.246)	0.633	-3.87%
Frequency	2015.2	-0.043 (CI = +/-0.055; p = 0.110)	0.092 (CI = +/-0.137; p = 0.169)	-0.128 (CI = +/-0.276; p = 0.330)	0.621	-4.25%
Frequency	2016.1	-0.053 (CI = +/-0.065; p = 0.101)	0.103 (CI = +/-0.147; p = 0.150)	-0.097 (CI = +/-0.304; p = 0.497)	0.605	-5.16%
Frequency	2016.2	-0.068 (CI = +/-0.078; p = 0.079)	0.087 (CI = +/-0.156; p = 0.241)	-0.053 (CI = +/-0.332; p = 0.728)	0.619	-6.58%
Frequency	2017.1	-0.081 (CI = +/-0.095; p = 0.086)	0.099 (CI = +/-0.169; p = 0.219)	-0.016 (CI = +/-0.377; p = 0.927)	0.586	-7.80%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.046 (CI = +/-0.007; p = 0.000)	0.169 (CI = +/-0.075; p = 0.000)	0.843	+4.69%
Loss Cost	2006.1	0.047 (CI = +/-0.007; p = 0.000)	0.164 (CI = +/-0.077; p = 0.000)	0.842	+4.78%
Loss Cost	2006.2	0.048 (CI = +/-0.008; p = 0.000)	0.170 (CI = +/-0.078; p = 0.000)	0.837	+4.88%
Loss Cost	2007.1	0.049 (CI = +/-0.008; p = 0.000)	0.162 (CI = +/-0.079; p = 0.000)	0.842	+5.03%
Loss Cost	2007.2	0.050 (CI = +/-0.009; p = 0.000)	0.166 (CI = +/-0.081; p = 0.000)	0.832	+5.11%
Loss Cost	2008.1	0.051 (CI = +/-0.009; p = 0.000)	0.161 (CI = +/-0.083; p = 0.000)	0.830	+5.20%
Loss Cost	2008.2	0.052 (CI = +/-0.009; p = 0.000)	0.168 (CI = +/-0.085; p = 0.000)	0.826	+5.35%
Loss Cost	2009.1	0.053 (CI = +/-0.010; p = 0.000)	0.166 (CI = +/-0.088; p = 0.001)	0.819	+5.39%
Loss Cost	2009.2	0.052 (CI = +/-0.011; p = 0.000)	0.166 (CI = +/-0.091; p = 0.001)	0.798	+5.39%
Loss Cost	2010.1	0.052 (CI = +/-0.012; p = 0.000)	0.166 (CI = +/-0.095; p = 0.001)	0.788	+5.38%
Loss Cost	2010.2	0.049 (CI = +/-0.012; p = 0.000)	0.153 (CI = +/-0.094; p = 0.003)	0.758	+5.07%
Loss Cost	2011.1	0.048 (CI = +/-0.013; p = 0.000)	0.159 (CI = +/-0.097; p = 0.003)	0.744	+4.93%
Loss Cost	2011.2	0.045 (CI = +/-0.014; p = 0.000)	0.147 (CI = +/-0.098; p = 0.005)	0.701	+4.64%
Loss Cost	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.099; p = 0.003)	0.686	+4.36%
Loss Cost	2012.2	0.041 (CI = +/-0.015; p = 0.000)	0.151 (CI = +/-0.103; p = 0.006)	0.630	+4.15%
Loss Cost	2013.1	0.037 (CI = +/-0.016; p = 0.000)	0.164 (CI = +/-0.104; p = 0.004)	0.618	+3.79%
Loss Cost	2013.2	0.034 (CI = +/-0.018; p = 0.001)	0.154 (CI = +/-0.107; p = 0.007)	0.543	+3.48%
Loss Cost	2014.1	0.030 (CI = +/-0.019; p = 0.004)	0.168 (CI = +/-0.109; p = 0.005)	0.536	+3.07%
Loss Cost	2014.2	0.025 (CI = +/-0.020; p = 0.016)	0.151 (CI = +/-0.108; p = 0.009)	0.438	+2.52%
Loss Cost	2015.1	0.020 (CI = +/-0.021; p = 0.064)	0.167 (CI = +/-0.110; p = 0.005)	0.451	+2.00%
Loss Cost	2015.2	0.016 (CI = +/-0.023; p = 0.155)	0.157 (CI = +/-0.114; p = 0.011)	0.358	+1.64%
Loss Cost	2016.1	0.012 (CI = +/-0.026; p = 0.341)	0.169 (CI = +/-0.120; p = 0.009)	0.375	+1.20%
Loss Cost	2016.2	0.008 (CI = +/-0.029; p = 0.579)	0.158 (CI = +/-0.127; p = 0.018)	0.292	+0.77%
Loss Cost	2017.1	0.003 (CI = +/-0.034; p = 0.839)	0.170 (CI = +/-0.136; p = 0.019)	0.308	+0.32%
Severity	2005.2	0.068 (CI = +/-0.004; p = 0.000)	0.080 (CI = +/-0.046; p = 0.001)	0.966	+6.99%
Severity	2006.1	0.068 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.047; p = 0.002)	0.964	+7.03%
Severity	2006.2	0.068 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.048; p = 0.002)	0.962	+7.07%
Severity	2007.1	0.068 (CI = +/-0.005; p = 0.000) 0.069 (CI = +/-0.005; p = 0.000)	0.075 (CI = +/-0.049; p = 0.004)	0.961	+7.16%
Severity	2007.1	0.070 (CI = +/-0.005; p = 0.000)	0.079 (CI = +/-0.050; p = 0.003)	0.959	+7.22%
Severity	2008.1	0.071 (CI = +/-0.005; p = 0.000)	0.070 (CI = +/-0.048; p = 0.006)	0.962	+7.39%
Severity	2008.2	0.073 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.044; p = 0.001)	0.969	+7.61%
Severity	2009.1	0.076 (CI = +/-0.004; p = 0.000)	0.068 (CI = +/-0.039; p = 0.001)	0.977	+7.84%
Severity	2009.2	0.077 (CI = +/-0.004; p = 0.000)	0.076 (CI = +/-0.036; p = 0.000)	0.980	+8.02%
Severity	2010.1	0.079 (CI = +/-0.004; p = 0.000)	0.067 (CI = +/-0.032; p = 0.000)	0.985	+8.22%
Severity	2010.2	0.079 (CI = +/-0.004; p = 0.000)	0.065 (CI = +/-0.033; p = 0.000)	0.983	+8.17%
Severity	2011.1	0.079 (CI = +/-0.005; p = 0.000)	0.062 (CI = +/-0.034; p = 0.001)	0.982	+8.24%
Severity	2011.2	0.077 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.031; p = 0.001)	0.983	+8.06%
Severity	2012.1	0.079 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.030; p = 0.003)	0.985	+8.22%
Severity	2012.2	0.080 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.029; p = 0.001)	0.986	+8.38%
Severity	2013.1	0.081 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.030; p = 0.002)	0.985	+8.44%
Severity	2013.2	0.081 (CI = +/-0.005; p = 0.000)	0.054 (CI = +/-0.031; p = 0.002)	0.982	+8.48%
Severity	2014.1	0.080 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.032; p = 0.002)	0.981	+8.37%
Severity	2014.2	0.079 (CI = +/-0.006; p = 0.000)	0.051 (CI = +/-0.031; p = 0.003)	0.980	+8.17%
Severity	2015.1	0.078 (CI = +/-0.006; p = 0.000)	0.054 (CI = +/-0.032; p = 0.003)	0.978	+8.06%
Severity	2015.2	0.077 (CI = +/-0.007; p = 0.000)	0.052 (CI = +/-0.034; p = 0.005)	0.973	+7.96%
Severity	2016.1	0.078 (CI = +/-0.008; p = 0.000)	0.049 (CI = +/-0.036; p = 0.011)	0.970	+8.06%
Severity	2016.2	0.079 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.038; p = 0.011)	0.965	+8.19%
Severity	2017.1	0.079 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.042; p = 0.021)	0.959	+8.24%
Frequency	2005.2	-0.022 (CI = +/-0.007; p = 0.000)	0.089 (CI = +/-0.079; p = 0.029)	0.519	-2.15%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.086 (CI = +/-0.081; p = 0.040)	0.478	-2.10%
Frequency	2006.2	-0.021 (CI = +/-0.008; p = 0.000)	0.090 (CI = +/-0.083; p = 0.036)	0.457	-2.04%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.086 (CI = +/-0.086; p = 0.048)	0.413	-1.99%
Frequency	2007.2	-0.020 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.089; p = 0.053)	0.398	-1.97%
Frequency	2008.1	-0.021 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.091; p = 0.050)	0.385	-2.04%
Frequency	2008.2	-0.021 (Cl = +/-0.011; p = 0.000)	0.088 (CI = +/-0.094; p = 0.066)	0.383	-2.10%
Frequency	2009.1	-0.023 (CI = +/-0.011; p = 0.000)	0.098 (CI = +/-0.096; p = 0.046)	0.403	-2.27%
Frequency	2009.2	-0.025 (CI = +/-0.012; p = 0.000)	0.089 (CI = +/-0.098; p = 0.071)	0.422	-2.44%
Frequency	2010.1	-0.027 (CI = +/-0.012; p = 0.000)	0.099 (CI = +/-0.100; p = 0.051) 0.088 (CI = +/-0.100; p = 0.083)	0.438	-2.63%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)		0.470	-2.87%
Frequency Frequency	2011.1	-0.031 (CI = +/-0.014; p = 0.000) -0.032 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.103; p = 0.065)	0.474	-3.06%
Frequency	2011.2 2012.1	-0.032 (CI = +/-0.015; p = 0.000) -0.036 (CI = +/-0.015; p = 0.000)	0.092 (CI = +/-0.107; p = 0.088) 0.110 (CI = +/-0.106; p = 0.042)	0.471 0.528	-3.16% -3.57%
Frequency	2012.1	-0.036 (CI = +/-0.015, p = 0.000) -0.040 (CI = +/-0.016; p = 0.000)	0.097 (CI = +/-0.106; p = 0.042)		-3.90%
Frequency	2012.2	-0.040 (CI = +/-0.016; p = 0.000) -0.044 (CI = +/-0.017; p = 0.000)	0.112 (CI = +/-0.107; p = 0.041)	0.565	-3.90% -4.29%
	2013.1	-0.044 (CI = +/-0.017; p = 0.000) -0.047 (CI = +/-0.018; p = 0.000)	0.112 (CI = +/-0.107; p = 0.041) 0.100 (CI = +/-0.109; p = 0.069)	0.594	-4.29% -4.61%
Frequency Frequency	2013.2	-0.047 (CI = +/-0.018; p = 0.000) -0.050 (CI = +/-0.020; p = 0.000)	0.100 (Cl = +/-0.109; p = 0.069) 0.111 (Cl = +/-0.113; p = 0.055)	0.617 0.610	-4.61% -4.90%
Frequency	2014.1	-0.050 (CI = +/-0.020; p = 0.000) -0.054 (CI = +/-0.021; p = 0.000)	0.111 (Cl = +/-0.113; p = 0.055) 0.100 (Cl = +/-0.117; p = 0.090)	0.610	-4.90% -5.23%
Frequency	2014.2	-0.054 (CI = +/-0.021; p = 0.000) -0.058 (CI = +/-0.023; p = 0.000)	0.112 (CI = +/-0.117; p = 0.090) 0.112 (CI = +/-0.122; p = 0.068)	0.624	-5.23% -5.61%
Frequency	2015.1	-0.060 (CI = +/-0.026; p = 0.000)	0.112 (CI = +/-0.122; p = 0.008) 0.105 (CI = +/-0.129; p = 0.102)	0.613	-5.85%
Frequency	2016.1	-0.066 (CI = +/-0.029; p = 0.000)	0.120 (CI = +/-0.135; p = 0.076)	0.610	-6.35%
Frequency	2016.2	-0.000 (CI = +/-0.023; p = 0.000) -0.071 (CI = +/-0.033; p = 0.000)	0.106 (CI = +/-0.141; p = 0.126)	0.625	-6.86%
Frequency	2017.1	-0.076 (CI = +/-0.038; p = 0.000)	0.119 (CI = +/-0.152; p = 0.114)	0.594	-7.31%
		(2 3.000, p 0.001)		2.004	

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.047 (CI = +/-0.007; p = 0.000)	0.174 (CI = +/-0.077; p = 0.000)	0.834	+4.77%
Loss Cost	2006.1	0.047 (CI = +/-0.008; p = 0.000)	0.169 (CI = +/-0.079; p = 0.000)	0.834	+4.86%
Loss Cost	2006.2	0.049 (CI = +/-0.008; p = 0.000)	0.175 (CI = +/-0.080; p = 0.000)	0.830	+4.99%
Loss Cost	2007.1	0.050 (CI = +/-0.008; p = 0.000)	0.168 (CI = +/-0.081; p = 0.000)	0.835	+5.14%
Loss Cost	2007.2	0.051 (CI = +/-0.009; p = 0.000)	0.173 (CI = +/-0.083; p = 0.000)	0.825	+5.23%
Loss Cost	2008.1	0.052 (CI = +/-0.009; p = 0.000)	0.167 (CI = +/-0.085; p = 0.000)	0.824	+5.34%
Loss Cost	2008.2	0.054 (CI = +/-0.010; p = 0.000)	0.176 (CI = +/-0.086; p = 0.000)	0.821	+5.51%
Loss Cost Loss Cost	2009.1	0.054 (CI = +/-0.011; p = 0.000) 0.054 (CI = +/-0.011; p = 0.000)	0.174 (CI = +/-0.089; p = 0.000) 0.175 (CI = +/-0.093; p = 0.001)	0.815 0.793	+5.57% +5.58%
Loss Cost	2009.2 2010.1	0.054 (CI = +/-0.011; p = 0.000) 0.054 (CI = +/-0.012; p = 0.000)	0.175 (CI = +/-0.093; p = 0.001)	0.783	+5.58%
Loss Cost	2010.1	0.054 (CI = +/-0.012, p = 0.000) 0.051 (CI = +/-0.013; p = 0.000)	0.161 (CI = +/-0.096; p = 0.002)	0.748	+5.25%
Loss Cost	2010.2	0.051 (Cl = +/-0.013, p = 0.000)	0.166 (CI = +/-0.100; p = 0.002)	0.733	+5.11%
Loss Cost	2011.1	0.047 (CI = +/-0.015; p = 0.000)	0.154 (CI = +/-0.101; p = 0.005)	0.684	+4.81%
Loss Cost	2012.1	0.044 (CI = +/-0.016; p = 0.000)	0.165 (CI = +/-0.103; p = 0.003)	0.668	+4.52%
Loss Cost	2012.2	0.042 (CI = +/-0.017; p = 0.000)	0.157 (CI = +/-0.107; p = 0.007)	0.605	+4.30%
Loss Cost	2013.1	0.039 (CI = +/-0.018; p = 0.000)	0.169 (CI = +/-0.109; p = 0.004)	0.591	+3.93%
Loss Cost	2013.2	0.035 (CI = +/-0.020; p = 0.001)	0.158 (CI = +/-0.113; p = 0.009)	0.505	+3.60%
Loss Cost	2014.1	0.031 (CI = +/-0.021; p = 0.006)	0.171 (CI = +/-0.115; p = 0.006)	0.497	+3.17%
Loss Cost	2014.2	0.025 (CI = +/-0.022; p = 0.030)	0.152 (CI = +/-0.115; p = 0.013)	0.381	+2.54%
Loss Cost	2015.1	0.020 (CI = +/-0.024; p = 0.097)	0.167 (CI = +/-0.117; p = 0.009)	0.396	+2.00%
Loss Cost	2015.2	0.015 (CI = +/-0.027; p = 0.234)	0.154 (CI = +/-0.123; p = 0.018)	0.293	+1.56%
Loss Cost	2016.1	0.011 (CI = +/-0.030; p = 0.450)	0.166 (CI = +/-0.130; p = 0.016)	0.315	+1.08%
Loss Cost	2016.2	0.005 (CI = +/-0.034; p = 0.750)	0.152 (CI = +/-0.138; p = 0.034)	0.229	+0.51%
Loss Cost	2017.1	0.000 (CI = +/-0.040; p = 0.995)	0.163 (CI = +/-0.148; p = 0.035)	0.249	+0.01%
Severity	2005.2	0.068 (CI = +/-0.005; p = 0.000)	0.082 (CI = +/-0.047; p = 0.001)	0.964	+7.03%
Severity	2006.1	0.068 (CI = +/-0.005; p = 0.000)	0.080 (CI = +/-0.048; p = 0.002)	0.962	+7.06%
Severity	2006.2	0.069 (CI = +/-0.005; p = 0.000)	0.083 (CI = +/-0.050; p = 0.002)	0.958	+7.11%
Severity	2007.1	0.070 (CI = +/-0.005; p = 0.000)	0.078 (CI = +/-0.050; p = 0.004)	0.958	+7.20%
Severity	2007.2	0.070 (CI = +/-0.006; p = 0.000)	0.081 (CI = +/-0.052; p = 0.003)	0.955	+7.27%
Severity	2008.1	0.072 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.050; p = 0.006)	0.960	+7.45%
Severity	2008.2	0.074 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.045; p = 0.001)	0.967	+7.70%
Severity	2009.1	0.076 (CI = +/-0.005; p = 0.000)	0.073 (CI = +/-0.039; p = 0.001)	0.976	+7.95%
Severity	2009.2	0.078 (CI = +/-0.004; p = 0.000)	0.083 (CI = +/-0.035; p = 0.000)	0.981	+8.16%
Severity	2010.1	0.080 (CI = +/-0.004; p = 0.000)	0.074 (CI = +/-0.030; p = 0.000)	0.986	+8.38%
Severity	2010.2	0.080 (CI = +/-0.004; p = 0.000)	0.072 (CI = +/-0.031; p = 0.000)	0.984	+8.33%
Severity	2011.1	0.081 (Cl = +/-0.004; p = 0.000)	0.069 (CI = +/-0.032; p = 0.000)	0.984	+8.41%
Severity	2011.2	0.079 (CI = +/-0.004; p = 0.000)	0.062 (CI = +/-0.030; p = 0.000)	0.985	+8.23%
Severity	2012.1	0.081 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.027; p = 0.000)	0.987	+8.41%
Severity	2012.2	0.083 (CI = +/-0.004; p = 0.000)	0.063 (CI = +/-0.024; p = 0.000)	0.990	+8.61% +8.69%
Severity Severity	2013.1 2013.2	0.083 (CI = +/-0.004; p = 0.000) 0.084 (CI = +/-0.004; p = 0.000)	0.060 (CI = +/-0.024; p = 0.000) 0.063 (CI = +/-0.025; p = 0.000)	0.990 0.989	+8.78%
Severity	2013.2	0.083 (CI = +/-0.005; p = 0.000)	0.066 (CI = +/-0.026; p = 0.000)	0.988	+8.68%
Severity	2014.1	0.082 (CI = +/-0.005; p = 0.000)	0.061 (CI = +/-0.025; p = 0.000)	0.988	+8.50%
Severity	2015.1	0.082 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.025; p = 0.000)	0.986	+8.41%
Severity	2015.2	0.080 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.027; p = 0.000)	0.983	+8.36%
Severity	2016.1	0.081 (CI = +/-0.007; p = 0.000)	0.059 (CI = +/-0.028; p = 0.001)	0.982	+8.49%
Severity	2016.2	0.084 (CI = +/-0.007; p = 0.000)	0.065 (CI = +/-0.028; p = 0.000)	0.982	+8.76%
Severity	2017.1	0.085 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.030; p = 0.001)	0.980	+8.85%
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Frequency	2005.2	-0.021 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.081; p = 0.029)	0.502	-2.11%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.084; p = 0.039)	0.459	-2.06%
Frequency	2006.2	-0.020 (CI = +/-0.009; p = 0.000)	0.093 (CI = +/-0.086; p = 0.035)	0.439	-1.98%
Frequency	2007.1	-0.019 (CI = +/-0.009; p = 0.000)	0.090 (CI = +/-0.088; p = 0.046)	0.393	-1.93%
Frequency	2007.2	-0.019 (CI = +/-0.010; p = 0.000)	0.091 (CI = +/-0.091; p = 0.050)	0.378	-1.90%
Frequency	2008.1	-0.020 (CI = +/-0.011; p = 0.001)	0.095 (CI = +/-0.094; p = 0.049)	0.365	-1.97%
Frequency	2008.2	-0.020 (CI = +/-0.011; p = 0.001)	0.092 (CI = +/-0.098; p = 0.064)	0.363	-2.03%
Frequency	2009.1	-0.022 (CI = +/-0.012; p = 0.001)	0.101 (CI = +/-0.099; p = 0.047)	0.383	-2.21%
Frequency	2009.2	-0.024 (CI = +/-0.013; p = 0.001)	0.092 (CI = +/-0.101; p = 0.074)	0.402	-2.38%
Frequency	2010.1	-0.026 (CI = +/-0.013; p = 0.000)	0.101 (CI = +/-0.103; p = 0.055)	0.418	-2.58%
Frequency	2010.2	-0.029 (CI = +/-0.014; p = 0.000)	0.089 (CI = +/-0.105; p = 0.092)	0.450	-2.85%
Frequency	2011.1	-0.031 (CI = +/-0.015; p = 0.000)	0.097 (CI = +/-0.108; p = 0.074)	0.454	-3.04%
Frequency	2011.2	-0.032 (CI = +/-0.016; p = 0.001)	0.092 (CI = +/-0.112; p = 0.102)	0.451	-3.16%
Frequency	2012.1	-0.036 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.111; p = 0.053)	0.511	-3.58%
Frequency	2012.2	-0.040 (CI = +/-0.018; p = 0.000)	0.094 (CI = +/-0.112; p = 0.095)	0.550	-3.97%
Frequency	2013.1	-0.045 (CI = +/-0.019; p = 0.000)	0.109 (CI = +/-0.112; p = 0.057)	0.582	-4.37%
Frequency	2013.2	-0.049 (CI = +/-0.020; p = 0.000)	0.095 (CI = +/-0.115; p = 0.101)	0.608	-4.76%
Frequency	2014.1	-0.052 (CI = +/-0.022; p = 0.000)	0.105 (CI = +/-0.119; p = 0.081)	0.603	-5.07%
Frequency	2014.2	-0.057 (CI = +/-0.024; p = 0.000)	0.091 (CI = +/-0.123; p = 0.139)	0.622	-5.50%
Frequency	2015.1	-0.061 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.128; p = 0.106)	0.621	-5.91%
Frequency	2015.2	-0.065 (CI = +/-0.030; p = 0.000)	0.092 (CI = +/-0.136; p = 0.167)	0.620	-6.27%
Frequency	2016.1	-0.071 (CI = +/-0.033; p = 0.000)	0.107 (CI = +/-0.141; p = 0.125)	0.622	-6.83%
Frequency	2016.2	-0.079 (CI = +/-0.037; p = 0.001)	0.087 (CI = +/-0.148; p = 0.221)	0.649	-7.58%
Frequency	2017.1	-0.085 (CI = +/-0.042; p = 0.001)	0.100 (CI = +/-0.158; p = 0.190)	0.627	-8.12%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.048 (CI = +/-0.009; p = 0.000)	0.164 (CI = +/-0.083; p = 0.000)	0.814	+4.91%
Loss Cost	2006.1	0.049 (CI = +/-0.009; p = 0.000)	0.157 (CI = +/-0.085; p = 0.001)	0.816	+5.04%
Loss Cost	2006.2	0.051 (CI = +/-0.010; p = 0.000)	0.164 (CI = +/-0.086; p = 0.001)	0.812	+5.19%
Loss Cost	2007.1	0.053 (CI = +/-0.010; p = 0.000)	0.154 (CI = +/-0.087; p = 0.001)	0.821	+5.40%
Loss Cost	2007.2	0.054 (CI = +/-0.011; p = 0.000)	0.159 (CI = +/-0.089; p = 0.001)	0.811	+5.53%
Loss Cost	2008.1	0.055 (CI = +/-0.011; p = 0.000)	0.152 (CI = +/-0.091; p = 0.002)	0.812	+5.69%
Loss Cost	2008.2	0.058 (CI = +/-0.012; p = 0.000)	0.162 (CI = +/-0.092; p = 0.001)	0.812	+5.92%
Loss Cost	2009.1	0.059 (CI = +/-0.013; p = 0.000)	0.157 (CI = +/-0.096; p = 0.003)	0.807	+6.04%
Loss Cost	2009.2	0.059 (CI = +/-0.014; p = 0.000)	0.158 (CI = +/-0.100; p = 0.003)	0.784	+6.08%
Loss Cost	2010.1	0.060 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.105; p = 0.005)	0.775	+6.14%
Loss Cost	2010.2	0.056 (CI = +/-0.016; p = 0.000)	0.142 (CI = +/-0.105; p = 0.010)	0.735	+5.77%
Loss Cost	2011.1	0.055 (CI = +/-0.017; p = 0.000)	0.146 (CI = +/-0.110; p = 0.012)	0.716	+5.66%
Loss Cost	2011.2	0.052 (CI = +/-0.019; p = 0.000)	0.134 (CI = +/-0.112; p = 0.022)	0.658	+5.30%
Loss Cost	2012.1	0.049 (CI = +/-0.020; p = 0.000)	0.145 (CI = +/-0.117; p = 0.018)	0.634	+4.98%
Loss Cost	2012.2	0.046 (CI = +/-0.022; p = 0.000)	0.137 (CI = +/-0.122; p = 0.031)	0.559	+4.72%
Loss Cost	2013.1	0.042 (CI = +/-0.025; p = 0.002)	0.151 (CI = +/-0.127; p = 0.024)	0.534	+4.27%
Loss Cost	2013.2	0.038 (CI = +/-0.027; p = 0.010)	0.139 (CI = +/-0.133; p = 0.042)	0.427	+3.83%
Loss Cost	2014.1	0.032 (CI = +/-0.030; p = 0.039)	0.154 (CI = +/-0.139; p = 0.032)	0.409	+3.25%
Loss Cost	2014.2	0.023 (CI = +/-0.032; p = 0.138)	0.132 (CI = +/-0.138; p = 0.059)	0.259	+2.35%
Loss Cost	2015.1	0.015 (CI = +/-0.035; p = 0.376)	0.153 (CI = +/-0.143; p = 0.038)	0.280	+1.50%
Loss Cost	2015.2	0.007 (CI = +/-0.040; p = 0.693)	0.137 (CI = +/-0.150; p = 0.070)	0.160	+0.73%
Loss Cost	2016.1	-0.002 (CI = +/-0.046; p = 0.922)	0.157 (CI = +/-0.160; p = 0.054)	0.211	-0.21%
Loss Cost	2016.2	-0.014 (CI = +/-0.053; p = 0.555)	0.135 (CI = +/-0.167; p = 0.100)	0.156	-1.39%
Loss Cost	2017.1	-0.028 (CI = +/-0.063; p = 0.331)	0.160 (CI = +/-0.182; p = 0.075)	0.239	-2.76%
Severity	2005.2	0.066 (CI = +/-0.005; p = 0.000)	0.087 (CI = +/-0.049; p = 0.001)	0.956	+6.78%
Severity	2006.1	0.066 (CI = +/-0.005; p = 0.000)	0.085 (CI = +/-0.051; p = 0.002)	0.953	+6.81%
Severity	2006.2	0.066 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.052; p = 0.002)	0.948	+6.85%
Severity	2007.1	0.067 (CI = +/-0.006; p = 0.000)	0.082 (CI = +/-0.053; p = 0.004)	0.947	+6.94%
Severity	2007.2	0.068 (CI = +/-0.007; p = 0.000)	0.085 (CI = +/-0.055; p = 0.004)	0.942	+7.01%
Severity	2008.1	0.070 (CI = +/-0.007; p = 0.000)	0.076 (CI = +/-0.054; p = 0.007)	0.947	+7.22%
Severity	2008.2	0.072 (CI = +/-0.006; p = 0.000)	0.088 (CI = +/-0.049; p = 0.001)	0.957	+7.49%
Severity	2009.1	0.075 (CI = +/-0.006; p = 0.000)	0.075 (CI = +/-0.043; p = 0.002)	0.968	+7.80%
Severity	2009.2	0.077 (CI = +/-0.005; p = 0.000)	0.084 (CI = +/-0.039; p = 0.000)	0.974	+8.04%
Severity	2010.1	0.080 (CI = +/-0.005; p = 0.000)	0.074 (CI = +/-0.034; p = 0.000)	0.981	+8.32%
Severity	2010.2	0.079 (CI = +/-0.005; p = 0.000)	0.072 (CI = +/-0.036; p = 0.000)	0.978	+8.26%
Severity	2011.1	0.080 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.977	+8.36%
Severity	2011.2	0.078 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.034; p = 0.001)	0.977	+8.12%
Severity	2012.1	0.080 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.032; p = 0.003)	0.981	+8.36%
Severity	2012.2	0.083 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.028; p = 0.000)	0.985	+8.62%
Severity	2013.1	0.084 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.029; p = 0.001)	0.984	+8.73%
Severity	2013.2	0.085 (CI = +/-0.006; p = 0.000)	0.060 (CI = +/-0.030; p = 0.001)	0.983	+8.85%
Severity	2014.1	0.084 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.031; p = 0.001)	0.981	+8.72%
Severity	2014.2	0.081 (CI = +/-0.007; p = 0.000)	0.058 (CI = +/-0.030; p = 0.001)	0.979	+8.47%
Severity	2015.1	0.080 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.032; p = 0.001)	0.976	+8.32%
Severity	2015.2	0.079 (CI = +/-0.009; p = 0.000)	0.059 (CI = +/-0.035; p = 0.003)	0.969	+8.23%
Severity	2016.1	0.081 (CI = +/-0.011; p = 0.000)	0.055 (CI = +/-0.037; p = 0.009)	0.967	+8.45%
Severity	2016.2	0.085 (CI = +/-0.012; p = 0.000)	0.061 (CI = +/-0.037; p = 0.005)	0.966	+8.82%
Severity	2017.1	0.087 (CI = +/-0.015; p = 0.000)	0.057 (CI = +/-0.042; p = 0.015)	0.962	+9.06%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.077 (CI = +/-0.084; p = 0.071)	0.363	-1.75%
Frequency	2006.1	-0.017 (CI = +/-0.009; p = 0.001)	0.072 (CI = +/-0.086; p = 0.100)	0.305	-1.66%
Frequency	2006.2	-0.016 (CI = +/-0.010; p = 0.003)	0.077 (CI = +/-0.088; p = 0.084)	0.280	-1.55%
Frequency	2007.1	-0.014 (CI = +/-0.011; p = 0.009)	0.071 (CI = +/-0.091; p = 0.119)	0.218	-1.44%
Frequency	2007.2	-0.014 (CI = +/-0.011; p = 0.017)	0.074 (CI = +/-0.094; p = 0.118)	0.203	-1.39%
Frequency	2008.1	-0.014 (CI = +/-0.012; p = 0.023)	0.076 (CI = +/-0.098; p = 0.124)	0.181	-1.42%
Frequency	2008.2	-0.015 (CI = +/-0.013; p = 0.029)	0.074 (CI = +/-0.102; p = 0.148)	0.178	-1.46%
Frequency	2009.1	-0.016 (CI = +/-0.014; p = 0.023)	0.082 (CI = +/-0.105; p = 0.121)	0.194	-1.63%
Frequency	2009.2	-0.018 (CI = +/-0.015; p = 0.019)	0.074 (CI = +/-0.108; p = 0.170)	0.211	-1.81%
Frequency	2010.1	-0.020 (CI = +/-0.016; p = 0.016)	0.082 (CI = +/-0.112; p = 0.142)	0.223	-2.01%
Frequency	2010.2	-0.023 (CI = +/-0.017; p = 0.010)	0.071 (CI = +/-0.114; p = 0.212)	0.258	-2.30%
Frequency	2011.1	-0.025 (CI = +/-0.019; p = 0.011)	0.078 (CI = +/-0.119; p = 0.187)	0.255	-2.49%
Frequency	2011.2	-0.026 (CI = +/-0.021; p = 0.015)	0.074 (CI = +/-0.125; p = 0.232)	0.252	-2.61%
Frequency	2012.1	-0.032 (CI = +/-0.022; p = 0.007)	0.092 (CI = +/-0.127; p = 0.143)	0.319	-3.12%
Frequency	2012.2	-0.037 (CI = +/-0.023; p = 0.004)	0.077 (CI = +/-0.129; p = 0.224)	0.369	-3.59%
Frequency	2013.1	-0.042 (CI = +/-0.025; p = 0.003)	0.094 (CI = +/-0.132; p = 0.152)	0.407	-4.10%
Frequency	2013.2	-0.047 (CI = +/-0.028; p = 0.003)	0.078 (CI = +/-0.136; p = 0.236)	0.448	-4.62%
Frequency	2014.1	-0.052 (CI = +/-0.031; p = 0.003)	0.091 (CI = +/-0.144; p = 0.197)	0.438	-5.03%
Frequency	2014.2	-0.058 (CI = +/-0.035; p = 0.003)	0.074 (CI = +/-0.149; p = 0.299)	0.475	-5.65%
Frequency	2015.1	-0.065 (CI = +/-0.039; p = 0.004)	0.092 (CI = +/-0.159; p = 0.230)	0.478	-6.30%
Frequency	2015.2	-0.072 (CI = +/-0.045; p = 0.005)	0.077 (CI = +/-0.169; p = 0.333)	0.492	-6.93%
Frequency	2016.1	-0.083 (CI = +/-0.052; p = 0.006)	0.102 (CI = +/-0.180; p = 0.232)	0.515	-7.98%
Frequency	2016.2	-0.099 (CI = +/-0.057; p = 0.004)	0.074 (CI = +/-0.182; p = 0.379)	0.593	-9.39%
Frequency	2017.1	-0.115 (CI = +/-0.068; p = 0.005)	0.103 (CI = +/-0.196; p = 0.255)	0.609	-10.84%

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	0.057 (CI = +/-0.009; p = 0.000)	0.159 (CI = +/-0.078; p = 0.000)	0.861	+5.86%
Loss Cost	2006.1	0.059 (CI = +/-0.010; p = 0.000)	0.147 (CI = +/-0.077; p = 0.001)	0.872	+6.12%
Loss Cost	2006.2	0.062 (CI = +/-0.010; p = 0.000)	0.159 (CI = +/-0.075; p = 0.000)	0.881	+6.40%
Loss Cost	2007.1	0.066 (CI = +/-0.009; p = 0.000)	0.142 (CI = +/-0.070; p = 0.000)	0.905	+6.80%
Loss Cost	2007.2	0.068 (CI = +/-0.009; p = 0.000)	0.153 (CI = +/-0.068; p = 0.000)	0.911	+7.08%
Loss Cost	2008.1	0.072 (CI = +/-0.009; p = 0.000)	0.138 (CI = +/-0.064; p = 0.000)	0.928	+7.47%
Loss Cost	2008.2	0.076 (CI = +/-0.008; p = 0.000)	0.155 (CI = +/-0.053; p = 0.000)	0.952	+7.95%
Loss Cost	2009.1	0.080 (CI = +/-0.007; p = 0.000)	0.141 (CI = +/-0.047; p = 0.000)	0.965	+8.34%
Loss Cost	2009.2	0.083 (CI = +/-0.007; p = 0.000)	0.150 (CI = +/-0.044; p = 0.000)	0.969	+8.62%
Loss Cost	2010.1	0.086 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.037; p = 0.000)	0.980	+9.03%
Loss Cost	2010.2	0.084 (CI = +/-0.006; p = 0.000)	0.129 (CI = +/-0.034; p = 0.000)	0.980	+8.77%
Loss Cost	2011.1	0.086 (CI = +/-0.006; p = 0.000)	0.122 (CI = +/-0.032; p = 0.000)	0.983	+9.03%
Loss Cost	2011.2	0.085 (CI = +/-0.007; p = 0.000)	0.117 (CI = +/-0.032; p = 0.000)	0.981	+8.86%
Loss Cost	2012.1	0.086 (CI = +/-0.008; p = 0.000)	0.116 (CI = +/-0.035; p = 0.000)	0.979	+8.93%
Loss Cost	2012.2	0.086 (CI = +/-0.009; p = 0.000)	0.117 (CI = +/-0.037; p = 0.000)	0.974	+9.01%
Loss Cost	2013.1	0.087 (CI = +/-0.010; p = 0.000)	0.116 (CI = +/-0.041; p = 0.000)	0.971	+9.06%
Loss Cost	2013.2	0.086 (CI = +/-0.012; p = 0.000)	0.115 (CI = +/-0.044; p = 0.000)	0.961	+8.99%
Loss Cost	2014.1	0.087 (CI = +/-0.014; p = 0.000)	0.112 (CI = +/-0.049; p = 0.001)	0.956	+9.12%
Loss Cost	2014.2 2015.1	0.080 (CI = +/-0.012; p = 0.000) 0.080 (CI = +/-0.016; p = 0.000)	0.099 (CI = +/-0.039; p = 0.000) 0.099 (CI = +/-0.045; p = 0.001)	0.963	+8.35%
Loss Cost	2015.1			0.956	+8.37%
Loss Cost Loss Cost	2015.2	0.077 (CI = +/-0.020; p = 0.000) 0.084 (CI = +/-0.024; p = 0.000)	0.095 (CI = +/-0.051; p = 0.004) 0.085 (CI = +/-0.056; p = 0.011)	0.934 0.941	+8.04% +8.74%
Loss Cost	2016.1	0.074 (CI = +/-0.025; p = 0.001)	0.073 (CI = +/-0.050; p = 0.011)	0.934	+7.68%
Loss Cost	2016.2	0.074 (CI = +/-0.025; p = 0.001) 0.087 (CI = +/-0.021; p = 0.001)	0.058 (CI = +/-0.036; p = 0.015)	0.981	+9.12%
2033 0031	2017.1	0.007 (C1 = 17-0.021, p = 0.001)	0.036 (C1 = 17-0.030, p = 0.013)	0.501	13.1270
Severity	2005.2	0.062 (CI = +/-0.006; p = 0.000)	0.091 (CI = +/-0.051; p = 0.001)	0.941	+6.37%
Severity	2006.1	0.062 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.053; p = 0.002)	0.936	+6.37%
Severity	2006.2	0.062 (CI = +/-0.007; p = 0.000)	0.092 (CI = +/-0.055; p = 0.002)	0.929	+6.39%
Severity	2007.1	0.063 (CI = +/-0.008; p = 0.000)	0.089 (CI = +/-0.057; p = 0.004)	0.925	+6.47%
Severity	2007.2	0.063 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.059; p = 0.004)	0.917	+6.53%
Severity	2008.1	0.065 (CI = +/-0.009; p = 0.000)	0.082 (CI = +/-0.059; p = 0.009)	0.921	+6.77%
Severity	2008.2	0.069 (CI = +/-0.008; p = 0.000)	0.094 (CI = +/-0.054; p = 0.002)	0.935	+7.11%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	0.081 (CI = +/-0.049; p = 0.003)	0.952	+7.50%
Severity	2009.2	0.075 (CI = +/-0.007; p = 0.000)	0.091 (CI = +/-0.044; p = 0.000)	0.960	+7.82%
Severity	2010.1	0.079 (CI = +/-0.007; p = 0.000)	0.079 (CI = +/-0.039; p = 0.001)	0.971	+8.18%
Severity	2010.2	0.078 (CI = +/-0.007; p = 0.000)	0.077 (CI = +/-0.041; p = 0.001)	0.965	+8.10%
Severity	2011.1	0.079 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.043; p = 0.003)	0.963	+8.22%
Severity	2011.2	0.076 (CI = +/-0.008; p = 0.000)	0.063 (CI = +/-0.039; p = 0.004)	0.964	+7.85%
Severity	2012.1	0.079 (CI = +/-0.008; p = 0.000)	0.054 (CI = +/-0.036; p = 0.007)	0.970	+8.19%
Severity	2012.2	0.082 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.031; p = 0.001)	0.979	+8.58%
Severity	2013.1	0.084 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.032; p = 0.002)	0.978	+8.77%
Severity	2013.2	0.086 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.033; p = 0.001)	0.976	+9.00%
Severity	2014.1	0.084 (CI = +/-0.010; p = 0.000)	0.068 (CI = +/-0.035; p = 0.002)	0.973	+8.79%
Severity	2014.2	0.080 (CI = +/-0.010; p = 0.000)	0.061 (CI = +/-0.033; p = 0.003)	0.971	+8.36%
Severity	2015.1	0.077 (CI = +/-0.012; p = 0.000)	0.067 (CI = +/-0.035; p = 0.003)	0.968	+8.02%
Severity	2015.2	0.075 (CI = +/-0.015; p = 0.000)	0.064 (CI = +/-0.040; p = 0.008)	0.952	+7.80%
Severity	2016.1	0.079 (CI = +/-0.020; p = 0.000)	0.059 (CI = +/-0.047; p = 0.023)	0.948	+8.19%
Severity	2016.2	0.088 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.036; p = 0.006)	0.972	+9.19%
Severity	2017.1	0.097 (CI = +/-0.019; p = 0.001)	0.059 (CI = +/-0.032; p = 0.010)	0.987	+10.17%
F	2005.0	0.005 (01 -) 0.000 - 0.407)	0.000 (0) (0.054 0.040)	0.400	0.400/
Frequency	2005.2	-0.005 (CI = +/-0.006; p = 0.137)	0.068 (CI = +/-0.054; p = 0.016)	0.199	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.437)	0.056 (CI = +/-0.050; p = 0.031)	0.119 0.215	-0.24% +0.01%
Frequency	2006.2 2007.1	0.000 (CI = +/-0.006; p = 0.981) 0.003 (CI = +/-0.005; p = 0.225)	0.067 (CI = +/-0.046; p = 0.006) 0.054 (CI = +/-0.038; p = 0.008)	0.215	+0.31%
Frequency Frequency	2007.1	0.005 (CI = +/-0.005; p = 0.036)	0.062 (CI = +/-0.034; p = 0.001)	0.255	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.005; p = 0.010)	0.056 (CI = +/-0.033; p = 0.002)	0.463	+0.66%
Frequency	2008.2	0.007 (CI = +/-0.005; p = 0.010) 0.008 (CI = +/-0.005; p = 0.004)	0.061 (CI = +/-0.033; p = 0.001)	0.510	+0.78%
Frequency	2009.1	0.008 (CI = +/-0.006; p = 0.008)	0.060 (CI = +/-0.035; p = 0.002)	0.506	+0.79%
Frequency	2009.2	0.007 (CI = +/-0.006; p = 0.019)	0.059 (CI = +/-0.037; p = 0.003)	0.443	+0.75%
Frequency	2010.1	0.008 (CI = +/-0.007; p = 0.027)	0.058 (CI = +/-0.039; p = 0.006)	0.443	+0.78%
Frequency	2010.2	0.006 (CI = +/-0.007; p = 0.086)	0.053 (CI = +/-0.039; p = 0.012)	0.343	+0.62%
Frequency	2011.1	0.008 (CI = +/-0.008; p = 0.062)	0.049 (CI = +/-0.041; p = 0.024)	0.358	+0.75%
Frequency	2011.2	0.009 (CI = +/-0.009; p = 0.034)	0.054 (CI = +/-0.042; p = 0.015)	0.411	+0.94%
Frequency	2012.1	0.007 (CI = +/-0.009; p = 0.131)	0.061 (CI = +/-0.042; p = 0.008)	0.437	+0.69%
Frequency	2012.2	0.004 (CI = +/-0.010; p = 0.389)	0.054 (CI = +/-0.041; p = 0.015)	0.330	+0.39%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.605)	0.057 (CI = +/-0.045; p = 0.017)	0.339	+0.27%
Frequency	2013.2	0.000 (CI = +/-0.012; p = 0.977)	0.051 (CI = +/-0.046; p = 0.033)	0.255	-0.02%
Frequency	2014.1	0.003 (CI = +/-0.014; p = 0.633)	0.044 (CI = +/-0.048; p = 0.071)	0.205	+0.31%
Frequency	2014.2	0.000 (CI = +/-0.016; p = 0.987)	0.038 (CI = +/-0.051; p = 0.126)	0.084	-0.01%
Frequency	2015.1	0.003 (CI = +/-0.020; p = 0.714)	0.032 (CI = +/-0.057; p = 0.230)	0.012	+0.32%
Frequency	2015.2	0.002 (CI = +/-0.026; p = 0.839)	0.030 (CI = +/-0.067; p = 0.308)	-0.098	+0.22%
Frequency	2016.1	0.005 (CI = +/-0.036; p = 0.726)	0.026 (CI = +/-0.082; p = 0.452)	-0.171	+0.52%
Frequency	2016.2	-0.014 (CI = +/-0.018; p = 0.093)	0.004 (CI = +/-0.036; p = 0.790)	0.326	-1.38%
Frequency	2017.1	-0.010 (CI = +/-0.028; p = 0.361)	-0.001 (CI = +/-0.048; p = 0.930)	-0.152	-0.95%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.056 (CI = +/-0.010; p = 0.000)	0.155 (CI = +/-0.081; p = 0.001)	0.841	+5.77%
Loss Cost	2006.1	0.059 (CI = +/-0.010; p = 0.000)	0.143 (CI = +/-0.080; p = 0.001)	0.853	+6.03%
Loss Cost	2006.2	0.061 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.079; p = 0.000)	0.862	+6.33%
Loss Cost	2007.1	0.065 (CI = +/-0.010; p = 0.000)	0.140 (CI = +/-0.073; p = 0.001)	0.890	+6.75%
Loss Cost	2007.2	0.068 (CI = +/-0.010; p = 0.000)	0.152 (CI = +/-0.072; p = 0.000)	0.896	+7.06%
Loss Cost	2008.1	0.072 (CI = +/-0.010; p = 0.000)	0.138 (CI = +/-0.067; p = 0.000)	0.916	+7.47%
Loss Cost	2008.2	0.077 (CI = +/-0.009; p = 0.000)	0.157 (CI = +/-0.056; p = 0.000)	0.944	+8.01%
Loss Cost	2009.1	0.081 (CI = +/-0.008; p = 0.000)	0.144 (CI = +/-0.049; p = 0.000)	0.960	+8.43%
Loss Cost	2009.2	0.084 (CI = +/-0.008; p = 0.000)	0.155 (CI = +/-0.046; p = 0.000)	0.965	+8.77%
Loss Cost	2010.1	0.088 (CI = +/-0.007; p = 0.000)	0.142 (CI = +/-0.037; p = 0.000)	0.979	+9.21%
Loss Cost	2010.2	0.086 (CI = +/-0.007; p = 0.000)	0.134 (CI = +/-0.035; p = 0.000) 0.127 (CI = +/-0.032; p = 0.000)	0.978	+8.93%
Loss Cost	2011.1 2011.2	0.088 (CI = +/-0.006; p = 0.000)	. (, , , ,	0.983	+9.22% +9.05%
Loss Cost Loss Cost	2011.2	0.087 (CI = +/-0.007; p = 0.000) 0.087 (CI = +/-0.008; p = 0.000)	0.122 (CI = +/-0.033; p = 0.000) 0.120 (CI = +/-0.035; p = 0.000)	0.979 0.977	+9.14%
Loss Cost	2012.1	0.089 (CI = +/-0.009; p = 0.000)	0.124 (CI = +/-0.038; p = 0.000)	0.972	+9.29%
Loss Cost	2013.1	0.090 (CI = +/-0.011; p = 0.000)	0.122 (CI = +/-0.041; p = 0.000)	0.969	+9.37%
Loss Cost	2013.2	0.090 (CI = +/-0.013; p = 0.000)	0.122 (CI = +/-0.046; p = 0.000)	0.957	+9.37%
Loss Cost	2014.1	0.091 (CI = +/-0.016; p = 0.000)	0.119 (CI = +/-0.051; p = 0.001)	0.952	+9.55%
Loss Cost	2014.2	0.083 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.043; p = 0.001)	0.952	+8.65%
Loss Cost	2015.1	0.083 (CI = +/-0.019; p = 0.000)	0.104 (CI = +/-0.051; p = 0.002)	0.943	+8.70%
Loss Cost	2015.2	0.080 (CI = +/-0.027; p = 0.001)	0.099 (CI = +/-0.061; p = 0.009)	0.902	+8.38%
Loss Cost	2016.1	0.088 (CI = +/-0.033; p = 0.002)	0.090 (CI = +/-0.067; p = 0.020)	0.917	+9.23%
Loss Cost	2016.2	0.074 (CI = +/-0.043; p = 0.012)	0.074 (CI = +/-0.073; p = 0.049)	0.862	+7.72%
Loss Cost	2017.1	0.090 (CI = +/-0.041; p = 0.011)	0.060 (CI = +/-0.060; p = 0.049)	0.963	+9.47%
Severity	2005.2	0.061 (CI = +/-0.006; p = 0.000)	0.087 (CI = +/-0.052; p = 0.002)	0.934	+6.28%
Severity	2006.1	0.061 (CI = +/-0.007; p = 0.000)	0.087 (CI = +/-0.054; p = 0.003)	0.928	+6.28%
Severity	2006.2	0.061 (CI = +/-0.008; p = 0.000)	0.088 (CI = +/-0.057; p = 0.004)	0.918	+6.29%
Severity	2007.1	0.062 (CI = +/-0.008; p = 0.000)	0.085 (CI = +/-0.059; p = 0.007)	0.914	+6.37%
Severity	2007.2	0.062 (CI = +/-0.009; p = 0.000)	0.087 (CI = +/-0.061; p = 0.008)	0.903	+6.42%
Severity	2008.1	0.064 (CI = +/-0.009; p = 0.000)	0.078 (CI = +/-0.061; p = 0.015)	0.908	+6.66%
Severity	2008.2	0.068 (CI = +/-0.009; p = 0.000)	0.092 (CI = +/-0.057; p = 0.003)	0.924	+7.04%
Severity	2009.1	0.072 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.051; p = 0.005)	0.943	+7.44%
Severity	2009.2	0.075 (CI = +/-0.008; p = 0.000)	0.091 (CI = +/-0.047; p = 0.001)	0.952	+7.81%
Severity	2010.1	0.079 (CI = +/-0.008; p = 0.000) 0.078 (CI = +/-0.008; p = 0.000)	0.079 (CI = +/-0.041; p = 0.001)	0.965	+8.19%
Severity Severity	2010.2 2011.1	0.078 (CI = +/-0.008; p = 0.000) 0.079 (CI = +/-0.009; p = 0.000)	0.076 (CI = +/-0.044; p = 0.002) 0.073 (CI = +/-0.046; p = 0.004)	0.958 0.954	+8.09% +8.22%
Severity	2011.1	0.075 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.042; p = 0.007)	0.955	+7.77%
Severity	2012.1	0.078 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.039; p = 0.012)	0.963	+8.13%
Severity	2012.2	0.083 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.034; p = 0.002)	0.973	+8.61%
Severity	2013.1	0.084 (CI = +/-0.009; p = 0.000)	0.060 (CI = +/-0.035; p = 0.004)	0.972	+8.81%
Severity	2013.2	0.087 (CI = +/-0.011; p = 0.000)	0.067 (CI = +/-0.036; p = 0.003)	0.970	+9.13%
Severity	2014.1	0.085 (CI = +/-0.012; p = 0.000)	0.070 (CI = +/-0.039; p = 0.003)	0.964	+8.90%
Severity	2014.2	0.080 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.039; p = 0.007)	0.957	+8.36%
Severity	2015.1	0.077 (CI = +/-0.016; p = 0.000)	0.067 (CI = +/-0.041; p = 0.007)	0.951	+7.98%
Severity	2015.2	0.074 (CI = +/-0.021; p = 0.000)	0.062 (CI = +/-0.049; p = 0.023)	0.918	+7.64%
Severity	2016.1	0.077 (CI = +/-0.029; p = 0.002)	0.058 (CI = +/-0.059; p = 0.054)	0.908	+8.05%
Severity	2016.2	0.093 (CI = +/-0.029; p = 0.002)	0.075 (CI = +/-0.049; p = 0.016)	0.956	+9.70%
Severity	2017.1	0.104 (CI = +/-0.014; p = 0.001)	0.065 (CI = +/-0.020; p = 0.005)	0.997	+11.00%
Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.163)	0.067 (CI = +/-0.056; p = 0.021)	0.197	-0.49%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.476)	0.056 (CI = +/-0.052; p = 0.037)	0.115	-0.24%
Frequency	2006.2	0.000 (CI = +/-0.006; p = 0.892)	0.069 (CI = +/-0.048; p = 0.007)	0.215	+0.04%
Frequency	2007.1 2007.2	0.004 (CI = +/-0.005; p = 0.192) 0.006 (CI = +/-0.005; p = 0.024)	0.056 (CI = +/-0.039; p = 0.008) 0.066 (CI = +/-0.035; p = 0.001)	0.258 0.436	+0.35% +0.60%
Frequency Frequency		0.008 (CI = +/-0.005; p = 0.006)	0.060 (CI = +/-0.034; p = 0.002)	0.486	+0.75%
Frequency	2008.1 2008.2	0.008 (CI = +/-0.005; p = 0.000) 0.009 (CI = +/-0.005; p = 0.002)	0.065 (CI = +/-0.033; p = 0.001)	0.547	+0.91%
Frequency	2009.1	0.009 (CI = +/-0.006; p = 0.004)	0.065 (CI = +/-0.035; p = 0.001)	0.544	+0.92%
Frequency	2009.2	0.009 (CI = +/-0.006; p = 0.010)	0.064 (CI = +/-0.037; p = 0.002)	0.484	+0.89%
Frequency	2010.1	0.009 (CI = +/-0.007; p = 0.014)	0.063 (CI = +/-0.039; p = 0.004)	0.484	+0.94%
Frequency	2010.2	0.008 (CI = +/-0.008; p = 0.052)	0.058 (CI = +/-0.041; p = 0.009)	0.381	+0.78%
Frequency	2011.1	0.009 (CI = +/-0.009; p = 0.037)	0.054 (CI = +/-0.042; p = 0.016)	0.401	+0.93%
Frequency	2011.2	0.012 (CI = +/-0.009; p = 0.015)	0.061 (CI = +/-0.042; p = 0.008)	0.480	+1.19%
Frequency	2012.1	0.009 (CI = +/-0.010; p = 0.060)	0.067 (CI = +/-0.042; p = 0.005)	0.505	+0.94%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.221)	0.060 (CI = +/-0.043; p = 0.011)	0.388	+0.63%
Frequency	2013.1	0.005 (CI = +/-0.012; p = 0.377)	0.062 (CI = +/-0.047; p = 0.014)	0.392	+0.52%
Frequency	2013.2	0.002 (CI = +/-0.014; p = 0.738)	0.056 (CI = +/-0.050; p = 0.032)	0.288	+0.22%
Frequency	2014.1	0.006 (CI = +/-0.016; p = 0.426)	0.049 (CI = +/-0.052; p = 0.061)	0.257	+0.59%
Frequency	2014.2	0.003 (CI = +/-0.020; p = 0.767)	0.043 (CI = +/-0.058; p = 0.123)	0.106	+0.26%
Frequency	2015.1	0.007 (CI = +/-0.025; p = 0.536)	0.037 (CI = +/-0.064; p = 0.210)	0.048	+0.67%
Frequency	2015.2	0.007 (CI = +/-0.035; p = 0.635)	0.037 (CI = +/-0.080; p = 0.285)	-0.078	+0.69%
Frequency	2016.1	0.011 (CI = +/-0.049; p = 0.574)	0.033 (CI = +/-0.100; p = 0.416)	-0.155	+1.09%
Frequency	2016.2	-0.018 (Cl = +/-0.028; p = 0.134)	-0.001 (CI = +/-0.049; p = 0.935)	0.329	-1.81%
Frequency	2017.1	-0.014 (CI = +/-0.055; p = 0.395)	-0.005 (CI = +/-0.080; p = 0.813)	-0.239	-1.37%

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	0.046 (CI = +/-0.009; p = 0.000)	0.754	+4.69%
Loss Cost	2006.1	0.047 (CI = +/-0.009; p = 0.000)	0.760	+4.86%
Loss Cost	2006.2	0.048 (CI = +/-0.010; p = 0.000)	0.746	+4.88%
Loss Cost	2007.1	0.050 (CI = +/-0.010; p = 0.000)	0.760	+5.12%
Loss Cost	2007.2	0.050 (CI = +/-0.011; p = 0.000)	0.742	+5.11%
Loss Cost	2008.1	0.052 (CI = +/-0.011; p = 0.000)	0.747	+5.30%
Loss Cost	2008.2	0.052 (CI = +/-0.012; p = 0.000)	0.732	+5.35%
Loss Cost	2009.1	0.054 (CI = +/-0.012; p = 0.000)	0.728	+5.51%
Loss Cost	2009.2	0.052 (CI = +/-0.013; p = 0.000)	0.700	+5.39%
Loss Cost	2010.1	0.054 (CI = +/-0.014; p = 0.000)	0.689	+5.51%
Loss Cost	2010.2	0.049 (CI = +/-0.014; p = 0.000)	0.658	+5.07%
Loss Cost	2011.1	0.050 (CI = +/-0.015; p = 0.000)	0.632	+5.08%
Loss Cost	2011.1	0.045 (CI = +/-0.016; p = 0.000)	0.586	+4.64%
Loss Cost	2012.1	0.044 (CI = +/-0.017; p = 0.000)	0.544	+4.53%
Loss Cost	2012.1	0.041 (CI = +/-0.018; p = 0.000)	0.482	+4.15%
Loss Cost	2012.2			
		0.039 (CI = +/-0.020; p = 0.001)	0.429	+4.00%
Loss Cost	2013.2	0.034 (CI = +/-0.021; p = 0.003)	0.347	+3.48%
Loss Cost	2014.1	0.033 (CI = +/-0.023; p = 0.008)	0.290	+3.33%
Loss Cost	2014.2	0.025 (CI = +/-0.024; p = 0.040)	0.179	+2.52%
Loss Cost	2015.1	0.023 (CI = +/-0.026; p = 0.084)	0.123	+2.32%
Loss Cost	2015.2	0.016 (CI = +/-0.028; p = 0.240)	0.030	+1.64%
Loss Cost	2016.1	0.016 (CI = +/-0.032; p = 0.311)	0.007	+1.60%
Loss Cost	2016.2	0.008 (CI = +/-0.035; p = 0.649)	-0.059	+0.77%
Loss Cost	2017.1	0.008 (CI = +/-0.041; p = 0.664)	-0.066	+0.85%
Severity	2005.2	0.068 (CI = +/-0.005; p = 0.000)	0.955	+6.99%
Severity	2006.1	0.068 (CI = +/-0.005; p = 0.000)	0.953	+7.07%
Severity	2006.2	0.068 (CI = +/-0.005; p = 0.000)	0.949	+7.07%
	2006.2	0.070 (CI = +/-0.006; p = 0.000)	0.950	+7.20%
Severity				
Severity	2007.2	0.070 (CI = +/-0.006; p = 0.000)	0.946	+7.22%
Severity	2008.1	0.072 (CI = +/-0.006; p = 0.000)	0.953	+7.43%
Severity	2008.2	0.073 (CI = +/-0.006; p = 0.000)	0.955	+7.61%
Severity	2009.1	0.076 (CI = +/-0.005; p = 0.000)	0.967	+7.89%
Severity	2009.2	0.077 (CI = +/-0.006; p = 0.000)	0.967	+8.02%
Severity	2010.1	0.080 (CI = +/-0.005; p = 0.000)	0.974	+8.28%
Severity	2010.2	0.079 (CI = +/-0.005; p = 0.000)	0.972	+8.17%
Severity	2011.1	0.080 (CI = +/-0.006; p = 0.000)	0.972	+8.30%
Severity	2011.2	0.077 (CI = +/-0.005; p = 0.000)	0.974	+8.06%
Severity	2012.1	0.080 (CI = +/-0.005; p = 0.000)	0.977	+8.28%
Severity	2012.2	0.080 (CI = +/-0.006; p = 0.000)	0.976	+8.38%
Severity	2013.1	0.082 (CI = +/-0.006; p = 0.000)	0.975	+8.51%
Severity	2013.2	0.081 (CI = +/-0.007; p = 0.000)	0.971	+8.48%
Severity	2014.1	0.081 (CI = +/-0.007; p = 0.000)	0.967	+8.47%
Severity	2014.2	0.079 (CI = +/-0.007; p = 0.000)	0.967	+8.17%
Severity	2015.1	0.079 (CI = +/-0.008; p = 0.000)	0.961	+8.17%
Severity	2015.2	0.077 (CI = +/-0.009; p = 0.000)	0.956	+7.96%
Severity	2016.1	0.079 (CI = +/-0.010; p = 0.000)	0.954	+8.19%
Severity	2016.2	0.079 (CI = +/-0.011; p = 0.000)	0.944	+8.19%
Severity	2017.1	0.081 (CI = +/-0.013; p = 0.000)	0.938	+8.41%
Frequency	2005.2	-0.022 (CI = +/-0.008; p = 0.000)	0.462	-2.15%
Frequency	2006.1	-0.021 (CI = +/-0.008; p = 0.000)	0.423	-2.07%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.395	-2.04%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.353	-1.94%
Frequency	2007.2	-0.020 (CI = +/-0.010; p = 0.000)	0.338	-1.97%
Frequency	2008.1	-0.020 (CI = +/-0.010; p = 0.000)	0.320	-1.99%
Frequency	2008.2	-0.021 (CI = +/-0.011; p = 0.000)	0.327	-2.10%
Frequency	2009.1	-0.022 (CI = +/-0.012; p = 0.001)	0.331	-2.21%
Frequency	2009.2	-0.025 (CI = +/-0.012; p = 0.000)	0.368	-2.44%
Frequency	2010.1	-0.026 (CI = +/-0.013; p = 0.000)	0.368	-2.56%
Frequency	2010.2	-0.029 (CI = +/-0.013; p = 0.000)	0.422	-2.87%
Frequency	2011.1	-0.030 (CI = +/-0.014; p = 0.000)	0.413	-2.97%
Frequency	2011.2	-0.032 (CI = +/-0.015; p = 0.000)	0.420	-3.16%
Frequency	2012.1	-0.035 (CI = +/-0.016; p = 0.000)	0.450	-3.46%
Frequency	2012.1	-0.040 (CI = +/-0.017; p = 0.000)	0.511	-3.90%
Frequency	2013.1	-0.042 (CI = +/-0.018; p = 0.000)	0.517	-4.15%
Frequency	2013.1	-0.042 (CI = +/-0.018, p = 0.000) -0.047 (CI = +/-0.019; p = 0.000)	0.562	-4.61%
	2013.2	-0.047 (CI = +/-0.019; p = 0.000) -0.049 (CI = +/-0.021; p = 0.000)	0.539	-4.74%
Frequency		-0.049 (CI = +/-0.021; p = 0.000) -0.054 (CI = +/-0.023; p = 0.000)		
Frequency	2014.2	-0.054 (CI = +/-0.023; p = 0.000) -0.056 (CI = +/-0.025; p = 0.000)	0.574	-5.23%
Frequency	2015.1		0.551	-5.41%
Frequency	2015.2	-0.060 (CI = +/-0.028; p = 0.000)	0.560	-5.85%
Frequency	2016.1	-0.063 (Cl = +/-0.032; p = 0.001)	0.535	-6.09%
Frequency	2016.2	-0.071 (CI = +/-0.034; p = 0.001)	0.576	-6.86%
Frequency	2017.1	-0.072 (CI = +/-0.040; p = 0.002)	0.528	-6.97%

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.057 (CI = +/-0.012; p = 0.000)	0.776	+5.86%
Loss Cost	2006.1	0.061 (CI = +/-0.012; p = 0.000)	0.801	+6.24%
Loss Cost	2006.2	0.062 (CI = +/-0.013; p = 0.000)	0.795	+6.40%
Loss Cost	2007.1	0.067 (CI = +/-0.012; p = 0.000)	0.839	+6.94%
Loss Cost	2007.2	0.068 (CI = +/-0.013; p = 0.000)	0.831	+7.08%
Loss Cost	2008.1	0.073 (CI = +/-0.013; p = 0.000)	0.865	+7.63%
Loss Cost	2008.2	0.076 (CI = +/-0.013; p = 0.000)	0.869	+7.95%
Loss Cost	2009.1	0.082 (CI = +/-0.013; p = 0.000)	0.898	+8.53%
Loss Cost	2009.2	0.083 (CI = +/-0.014; p = 0.000)	0.886	+8.62%
Loss Cost	2010.1	0.089 (CI = +/-0.013; p = 0.000)	0.912	+9.25%
Loss Cost	2010.1	0.084 (CI = +/-0.013; p = 0.000)	0.905	+8.77%
Loss Cost	2011.1	0.089 (CI = +/-0.014; p = 0.000)	0.917	+9.28%
Loss Cost	2011.1	0.085 (CI = +/-0.015; p = 0.000)	0.905	+8.86%
Loss Cost	2011.2	0.088 (CI = +/-0.016; p = 0.000)	0.903	+9.23%
Loss Cost	2012.2	0.086 (CI = +/-0.018; p = 0.000)	0.881	+9.01%
Loss Cost	2013.1	0.090 (CI = +/-0.020; p = 0.000)	0.877	+9.45%
Loss Cost	2013.2	0.086 (CI = +/-0.023; p = 0.000)	0.846	+8.99%
Loss Cost	2014.1	0.092 (CI = +/-0.026; p = 0.000)	0.845	+9.63%
Loss Cost	2014.2	0.080 (CI = +/-0.026; p = 0.000)	0.825	+8.35%
Loss Cost	2015.1	0.086 (CI = +/-0.031; p = 0.000)	0.816	+9.02%
Loss Cost	2015.2	0.077 (CI = +/-0.037; p = 0.002)	0.747	+8.04%
Loss Cost	2016.1	0.092 (CI = +/-0.042; p = 0.002)	0.802	+9.63%
Loss Cost	2016.2	0.074 (CI = +/-0.046; p = 0.009)	0.725	+7.68%
Loss Cost	2017.1	0.097 (CI = +/-0.047; p = 0.005)	0.862	+10.21%
Severity	2005.2	0.062 (CI = +/-0.007; p = 0.000)	0.914	+6.37%
Severity	2006.1	0.062 (CI = +/-0.008; p = 0.000)	0.908	+6.45%
	2006.1	0.062 (CI = +/-0.008; p = 0.000) 0.062 (CI = +/-0.008; p = 0.000)		
Severity			0.897	+6.39%
Severity	2007.1	0.064 (CI = +/-0.009; p = 0.000)	0.896	+6.56%
Severity	2007.2	0.063 (CI = +/-0.010; p = 0.000)	0.883	+6.53%
Severity	2008.1	0.066 (CI = +/-0.010; p = 0.000)	0.895	+6.86%
Severity	2008.2	0.069 (CI = +/-0.010; p = 0.000)	0.898	+7.11%
Severity	2009.1	0.073 (CI = +/-0.009; p = 0.000)	0.925	+7.60%
Severity	2009.2	0.075 (CI = +/-0.010; p = 0.000)	0.923	+7.82%
Severity	2010.1	0.080 (CI = +/-0.009; p = 0.000)	0.943	+8.31%
Severity	2010.2	0.078 (CI = +/-0.010; p = 0.000)	0.935	+8.10%
Severity	2011.1	0.080 (CI = +/-0.011; p = 0.000)	0.935	+8.36%
Severity	2011.2	0.076 (CI = +/-0.010; p = 0.000)	0.937	+7.85%
Severity	2012.1	0.080 (CI = +/-0.010; p = 0.000)	0.950	+8.32%
Severity	2012.2	0.082 (CI = +/-0.011; p = 0.000)	0.948	+8.58%
Severity	2013.1	0.086 (CI = +/-0.012; p = 0.000)	0.950	+8.97%
Severity	2013.2	0.086 (CI = +/-0.014; p = 0.000)	0.938	+9.00%
Severity	2014.1	0.087 (CI = +/-0.017; p = 0.000)	0.924	+9.10%
Severity	2014.2	0.080 (CI = +/-0.017; p = 0.000)	0.915	+8.36%
Severity	2015.1	0.081 (CI = +/-0.022; p = 0.000)	0.890	+8.46%
Severity	2015.2	0.075 (CI = +/-0.026; p = 0.000)	0.851	+7.80%
Severity	2016.1	0.084 (CI = +/-0.030; p = 0.001)	0.865	+8.80%
Severity	2016.2	0.088 (CI = +/-0.042; p = 0.003)	0.821	+9.19%
Severity	2017.1	0.107 (CI = +/-0.048; p = 0.003)	0.882	+11.29%
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Frequency	2005.2	-0.005 (CI = +/-0.007; p = 0.174)	0.033	-0.48%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.551)	-0.024	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.983)	-0.040	+0.01%
Frequency	2007.1	0.004 (CI = +/-0.006; p = 0.219)	0.023	+0.35%
Frequency	2007.2	0.005 (CI = +/-0.006; p = 0.087)	0.084	+0.51%
Frequency	2008.1	0.007 (CI = +/-0.006; p = 0.019)	0.189	+0.72%
Frequency	2008.2	0.008 (CI = +/-0.006; p = 0.020)	0.197	+0.78%
Frequency	2009.1	0.009 (CI = +/-0.007; p = 0.018)	0.211	+0.86%
Frequency	2009.2	0.007 (CI = +/-0.008; p = 0.052)	0.141	+0.75%
Frequency	2010.1	0.009 (CI = +/-0.008; p = 0.039)	0.171	+0.87%
Frequency	2010.1	0.006 (CI = +/-0.009; p = 0.142)	0.071	+0.62%
Frequency		0.008 (CI = +/-0.009; p = 0.067)		
	2011.1		0.143	+0.84% +0.94%
Frequency	2011.2	0.009 (Cl = +/-0.010; p = 0.069)	0.150 0.084	
Frequency	2012.1	0.008 (CI = +/-0.012; p = 0.146)		+0.83%
Frequency	2012.2	0.004 (CI = +/-0.012; p = 0.485)	-0.036	+0.39%
Frequency	2013.1	0.004 (CI = +/-0.014; p = 0.493)	-0.040	+0.44%
Frequency	2013.2	0.000 (CI = +/-0.015; p = 0.981)	-0.091	-0.02%
Frequency	2014.1	0.005 (CI = +/-0.016; p = 0.503)	-0.049	+0.49%
Frequency	2014.2	0.000 (CI = +/-0.017; p = 0.988)	-0.111	-0.01%
Frequency	2015.1	0.005 (CI = +/-0.020; p = 0.569)	-0.077	+0.52%
Frequency	2015.2	0.002 (CI = +/-0.025; p = 0.841)	-0.136	+0.22%
Frequency	2016.1	0.008 (CI = +/-0.032; p = 0.584)	-0.105	+0.76%
Frequency	2016.2	-0.014 (CI = +/-0.015; p = 0.059)	0.450	-1.38%
Frequency	2017.1	-0.010 (CI = +/-0.020; p = 0.254)	0.133	-0.98%

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

					Implied Trend
Fit	Start Date	Time	Mobility	Adjusted R^2	Rate
Loss Cost	2005.2	0.026 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.781	+2.68%
Loss Cost	2006.1	0.025 (CI = +/-0.006; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.776	+2.56%
Loss Cost	2006.2	0.023 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.784	+2.37%
Loss Cost	2007.1	0.024 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.782	+2.40%
Loss Cost	2007.2	0.024 (CI = +/-0.006; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.776	+2.39%
Loss Cost	2008.1	0.025 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.788	+2.52%
Loss Cost	2008.2	0.025 (CI = +/-0.007; p = 0.000)	0.018 (CI = +/-0.004; p = 0.000)	0.787	+2.57%
Loss Cost Loss Cost	2009.1 2009.2	0.027 (CI = +/-0.007; p = 0.000) 0.027 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000) 0.019 (CI = +/-0.004; p = 0.000)	0.797 0.794	+2.71% +2.73%
Loss Cost	2010.1	0.027 (CI = +/-0.008; p = 0.000) 0.029 (CI = +/-0.008; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.806	+2.90%
Loss Cost	2010.2	0.027 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.805	+2.75%
Loss Cost	2011.1	0.028 (CI = +/-0.009; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.810	+2.87%
Loss Cost	2011.2	0.030 (CI = +/-0.010; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.817	+3.03%
Loss Cost	2012.1	0.030 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.815	+3.05%
Loss Cost	2012.2	0.028 (CI = +/-0.011; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.816	+2.86%
Loss Cost	2013.1	0.031 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.832	+3.13%
Loss Cost	2013.2	0.031 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.830	+3.11%
Loss Cost	2014.1	0.035 (CI = +/-0.013; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.858	+3.55%
Loss Cost	2014.2	0.036 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.859	+3.68%
Loss Cost Loss Cost	2015.1 2015.2	0.041 (CI = +/-0.015; p = 0.000) 0.043 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000) 0.019 (CI = +/-0.004; p = 0.000)	0.882 0.888	+4.14% +4.43%
Loss Cost	2016.1	0.048 (CI = +/-0.016; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000) 0.019 (CI = +/-0.003; p = 0.000)	0.909	+4.97%
Loss Cost	2016.2	0.046 (CI = +/-0.018; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.912	+4.66%
Loss Cost	2017.1	0.048 (CI = +/-0.020; p = 0.000)	0.019 (CI = +/-0.004; p = 0.000)	0.915	+4.94%
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Severity	2005.2	0.032 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.160)	0.860	+3.27%
Severity	2006.1	0.033 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.150)	0.855	+3.32%
Severity	2006.2	0.033 (CI = +/-0.005; p = 0.000)	0.002 (CI = +/-0.003; p = 0.161)	0.842	+3.31%
Severity	2007.1	0.033 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.003; p = 0.147)	0.837	+3.37%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.129)	0.836	+3.46%
Severity	2008.1	0.036 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.067)	0.865	+3.68%
Severity Severity	2008.2 2009.1	0.038 (CI = +/-0.006; p = 0.000) 0.039 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.047) 0.003 (CI = +/-0.003; p = 0.023)	0.873 0.891	+3.83% +4.03%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000) 0.041 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.019)	0.890	+4.13%
Severity	2010.1	0.042 (CI = +/-0.006; p = 0.000)	0.003 (CI = +/-0.003; p = 0.013)	0.897	+4.29%
Severity	2010.2	0.043 (CI = +/-0.006; p = 0.000)	0.004 (CI = +/-0.003; p = 0.012)	0.890	+4.36%
Severity	2011.1	0.043 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.011)	0.884	+4.44%
Severity	2011.2	0.043 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.014)	0.870	+4.43%
Severity	2012.1	0.046 (CI = +/-0.007; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.883	+4.67%
Severity	2012.2	0.046 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.008)	0.875	+4.75%
Severity	2013.1	0.049 (CI = +/-0.008; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.891	+5.02%
Severity	2013.2	0.050 (CI = +/-0.009; p = 0.000)	0.004 (CI = +/-0.003; p = 0.004)	0.884	+5.13%
Severity	2014.1 2014.2	0.053 (CI = +/-0.009; p = 0.000) 0.054 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.003) 0.004 (CI = +/-0.003; p = 0.003)	0.896 0.887	+5.41% +5.51%
Severity Severity	2015.1	0.054 (CI = +/-0.010; p = 0.000) 0.057 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.003; p = 0.003) 0.004 (CI = +/-0.002; p = 0.002)	0.902	+5.84%
Severity	2015.2	0.059 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.002)	0.900	+6.04%
Severity	2016.1	0.063 (CI = +/-0.010; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.930	+6.51%
Severity	2016.2	0.064 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.922	+6.61%
Severity	2017.1	0.067 (CI = +/-0.011; p = 0.000)	0.004 (CI = +/-0.002; p = 0.001)	0.932	+6.98%
Frequency	2005.2	-0.006 (CI = +/-0.005; p = 0.018)	0.016 (CI = +/-0.003; p = 0.000)	0.833	-0.57%
Frequency	2006.1	-0.007 (CI = +/-0.004; p = 0.002)	0.016 (CI = +/-0.003; p = 0.000)	0.862	-0.74%
Frequency	2006.2	-0.009 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	0.891	-0.91%
Frequency	2007.1 2007.2	-0.009 (CI = +/-0.004; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000) 0.016 (CI = +/-0.003; p = 0.000)	0.891 0.898	-0.94% -1.04%
Frequency	2007.2	-0.010 (CI = +/-0.005; p = 0.000) -0.011 (CI = +/-0.005; p = 0.000)	0.016 (Cl = +/-0.003; p = 0.000) 0.016 (Cl = +/-0.003; p = 0.000)	0.898	-1.04%
Frequency Frequency	2008.1	-0.011 (Cl = +/-0.005; p = 0.000) -0.012 (Cl = +/-0.005; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.906	-1.12%
Frequency	2009.1	-0.013 (CI = +/-0.005; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.906	-1.27%
Frequency	2009.2	-0.014 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.908	-1.34%
Frequency	2010.1	-0.013 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.905	-1.34%
Frequency	2010.2	-0.016 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.922	-1.55%
Frequency	2011.1	-0.015 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.919	-1.50%
Frequency	2011.2	-0.014 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	0.921	-1.34%
Frequency	2012.1	-0.016 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.934	-1.55%
Frequency	2012.2	-0.018 (CI = +/-0.006; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.951	-1.81%
Frequency	2013.1	-0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.949	-1.80%
Frequency Frequency	2013.2 2014.1	-0.019 (CI = +/-0.007; p = 0.000) -0.018 (CI = +/-0.007; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000) 0.015 (CI = +/-0.002; p = 0.000)	0.950 0.951	-1.92% -1.76%
Frequency	2014.1	-0.018 (CI = +/-0.007; p = 0.000) -0.018 (CI = +/-0.008; p = 0.000)	0.015 (Cl = +/-0.002; p = 0.000) 0.015 (Cl = +/-0.002; p = 0.000)	0.951	-1.76%
Frequency	2015.1	-0.016 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.002; p = 0.000)	0.947	-1.60%
Frequency	2015.2	-0.015 (CI = +/-0.010; p = 0.006)	0.015 (CI = +/-0.002; p = 0.000)	0.944	-1.52%
Frequency	2016.1	-0.015 (CI = +/-0.011; p = 0.015)	0.015 (CI = +/-0.002; p = 0.000)	0.941	-1.45%
Frequency	2016.2	-0.018 (CI = +/-0.011; p = 0.004)	0.015 (CI = +/-0.002; p = 0.000)	0.953	-1.83%
Frequency	2017.1	-0.019 (CI = +/-0.013; p = 0.007)	0.015 (CI = +/-0.002; p = 0.000)	0.950	-1.90%

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

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.008 (CI = +/-0.011; p = 0.180)	0.087 (CI = +/-0.099; p = 0.084)	0.161 (CI = +/-0.180; p = 0.078)	0.271	+0.78%
Loss Cost	2006.1	0.005 (CI = +/-0.012; p = 0.424)	0.101 (CI = +/-0.097; p = 0.042)	0.179 (CI = +/-0.175; p = 0.045)	0.280	+0.46%
Loss Cost	2006.2	0.002 (CI = +/-0.012; p = 0.789)	0.087 (CI = +/-0.096; p = 0.074)	0.200 (CI = +/-0.172; p = 0.024)	0.253	+0.16%
Loss Cost	2007.1	0.000 (CI = +/-0.013; p = 0.991)	0.094 (CI = +/-0.098; p = 0.059)	0.209 (CI = +/-0.175; p = 0.020)	0.258	-0.01%
Loss Cost	2007.2	-0.001 (CI = +/-0.013; p = 0.855)	0.089 (CI = +/-0.101; p = 0.080)	0.217 (CI = +/-0.179; p = 0.019)	0.244	-0.12%
Loss Cost Loss Cost	2008.1	-0.002 (CI = +/-0.014; p = 0.769)	0.093 (CI = +/-0.104; p = 0.078)	0.221 (Cl = +/-0.184; p = 0.020)	0.245	-0.21% -0.27%
Loss Cost	2008.2 2009.1	-0.003 (CI = +/-0.016; p = 0.725) -0.004 (CI = +/-0.017; p = 0.631)	0.090 (CI = +/-0.108; p = 0.097) 0.095 (CI = +/-0.111; p = 0.092)	0.225 (CI = +/-0.190; p = 0.022) 0.232 (CI = +/-0.195; p = 0.022)	0.235 0.237	-0.40%
Loss Cost	2009.2	-0.004 (CI = +/-0.017; p = 0.001) -0.005 (CI = +/-0.018; p = 0.565)	0.091 (CI = +/-0.115; p = 0.118)	0.238 (CI = +/-0.202; p = 0.023)	0.227	-0.51%
Loss Cost	2010.1	-0.007 (CI = +/-0.020; p = 0.490)	0.096 (CI = +/-0.119; p = 0.112)	0.246 (CI = +/-0.208; p = 0.022)	0.230	-0.67%
Loss Cost	2010.2	-0.011 (CI = +/-0.021; p = 0.305)	0.083 (CI = +/-0.122; p = 0.172)	0.267 (CI = +/-0.211; p = 0.016)	0.227	-1.06%
Loss Cost	2011.1	-0.013 (CI = +/-0.023; p = 0.235)	0.091 (CI = +/-0.125; p = 0.147)	0.279 (CI = +/-0.217; p = 0.014)	0.239	-1.33%
Loss Cost	2011.2	-0.014 (CI = +/-0.025; p = 0.269)	0.090 (CI = +/-0.132; p = 0.170)	0.281 (CI = +/-0.228; p = 0.018)	0.234	-1.37%
Loss Cost	2012.1	-0.019 (CI = +/-0.027; p = 0.152)	0.104 (CI = +/-0.133; p = 0.120)	0.304 (CI = +/-0.231; p = 0.012)	0.269	-1.91%
Loss Cost	2012.2	-0.025 (CI = +/-0.029; p = 0.085)	0.088 (CI = +/-0.136; p = 0.191)	0.332 (CI = +/-0.236; p = 0.008)	0.286	-2.50%
Loss Cost	2013.1	-0.029 (CI = +/-0.032; p = 0.079)	0.096 (CI = +/-0.142; p = 0.174)	0.345 (CI = +/-0.246; p = 0.009)	0.292	-2.83%
Loss Cost	2013.2	-0.034 (CI = +/-0.036; p = 0.067)	0.085 (CI = +/-0.149; p = 0.246)	0.366 (CI = +/-0.259; p = 0.008)	0.300	-3.31%
Loss Cost Loss Cost	2014.1 2014.2	-0.036 (CI = +/-0.041; p = 0.080) -0.040 (CI = +/-0.047; p = 0.088)	0.090 (CI = +/-0.157; p = 0.244) 0.082 (CI = +/-0.167; p = 0.313)	0.375 (CI = +/-0.273; p = 0.010) 0.391 (CI = +/-0.293; p = 0.012)	0.293 0.293	-3.55% -3.94%
Loss Cost	2014.2	-0.044 (CI = +/-0.054; p = 0.100)	0.088 (CI = +/-0.177; p = 0.303)	0.403 (CI = +/-0.313; p = 0.015)	0.287	-4.32%
Loss Cost	2015.2	-0.046 (CI = +/-0.063; p = 0.139)	0.085 (CI = +/-0.191; p = 0.356)	0.411 (Cl = +/-0.342; p = 0.022)	0.279	-4.53%
Loss Cost	2016.1	-0.051 (CI = +/-0.074; p = 0.160)	0.091 (CI = +/-0.205; p = 0.352)	0.425 (CI = +/-0.371; p = 0.028)	0.270	-4.98%
Loss Cost	2016.2	-0.066 (CI = +/-0.088; p = 0.129)	0.071 (CI = +/-0.220; p = 0.492)	0.470 (CI = +/-0.405; p = 0.027)	0.281	-6.36%
Loss Cost	2017.1	-0.077 (CI = +/-0.105; p = 0.132)	0.084 (CI = +/-0.238; p = 0.448)	0.500 (CI = +/-0.443; p = 0.031)	0.284	-7.44%
Severity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.027; p = 0.001)	0.169 (CI = +/-0.050; p = 0.000)	0.948	+2.46%
Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.028; p = 0.002)	0.170 (CI = +/-0.051; p = 0.000)	0.946	+2.43%
Severity	2006.2	0.024 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.029; p = 0.003)	0.173 (CI = +/-0.052; p = 0.000)	0.942	+2.38%
Severity	2007.1 2007.2	0.023 (CI = +/-0.004; p = 0.000) 0.024 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.030; p = 0.003) 0.049 (CI = +/-0.030; p = 0.002)	0.174 (CI = +/-0.053; p = 0.000)	0.939 0.939	+2.36% +2.44%
Severity Severity	2007.2	0.025 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.028; p = 0.004)	0.170 (CI = +/-0.053; p = 0.000) 0.162 (CI = +/-0.050; p = 0.000)	0.939	+2.58%
Severity	2008.2	0.027 (CI = +/-0.004; p = 0.000)	0.049 (CI = +/-0.027; p = 0.001)	0.152 (Cl = +/-0.048; p = 0.000)	0.954	+2.72%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.027; p = 0.002)	0.148 (CI = +/-0.047; p = 0.000)	0.957	+2.84%
Severity	2009.2	0.029 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.144 (Cl = +/-0.047; p = 0.000)	0.957	+2.92%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.046 (CI = +/-0.028; p = 0.002)	0.142 (CI = +/-0.049; p = 0.000)	0.955	+2.96%
Severity	2010.2	0.029 (CI = +/-0.005; p = 0.000)	0.047 (CI = +/-0.029; p = 0.003)	0.140 (CI = +/-0.051; p = 0.000)	0.952	+2.99%
Severity	2011.1	0.029 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.030; p = 0.002)	0.144 (CI = +/-0.052; p = 0.000)	0.950	+2.90%
Severity	2011.2	0.028 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.031; p = 0.004)	0.149 (CI = +/-0.053; p = 0.000)	0.945	+2.81%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.045 (CI = +/-0.032; p = 0.008)	0.145 (CI = +/-0.055; p = 0.000)	0.944	+2.89%
Severity	2012.2	0.029 (CI = +/-0.007; p = 0.000)	0.046 (CI = +/-0.034; p = 0.011)	0.145 (Cl = +/-0.058; p = 0.000)	0.938	+2.91%
Severity Severity	2013.1 2013.2	0.030 (CI = +/-0.008; p = 0.000) 0.030 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.035; p = 0.018) 0.044 (CI = +/-0.037; p = 0.022)	0.141 (CI = +/-0.061; p = 0.000) 0.140 (CI = +/-0.065; p = 0.000)	0.937 0.930	+3.00% +3.04%
Severity	2013.2	0.031 (CI = +/-0.010; p = 0.000)	0.043 (CI = +/-0.039; p = 0.033)	0.137 (CI = +/-0.068; p = 0.001)	0.926	+3.11%
Severity	2014.2	0.031 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.042; p = 0.044)	0.137 (Cl = +/-0.074; p = 0.001)	0.917	+3.12%
Severity	2015.1	0.032 (CI = +/-0.014; p = 0.000)	0.042 (CI = +/-0.044; p = 0.065)	0.133 (CI = +/-0.078; p = 0.003)	0.913	+3.22%
Severity	2015.2	0.034 (CI = +/-0.016; p = 0.000)	0.045 (CI = +/-0.048; p = 0.064)	0.127 (CI = +/-0.085; p = 0.007)	0.905	+3.41%
Severity	2016.1	0.037 (CI = +/-0.018; p = 0.001)	0.040 (CI = +/-0.050; p = 0.105)	0.118 (CI = +/-0.090; p = 0.014)	0.905	+3.75%
Severity	2016.2	0.037 (CI = +/-0.022; p = 0.003)	0.041 (CI = +/-0.054; p = 0.126)	0.116 (CI = +/-0.100; p = 0.028)	0.891	+3.82%
Severity	2017.1	0.039 (CI = +/-0.026; p = 0.008)	0.039 (CI = +/-0.059; p = 0.172)	0.112 (CI = +/-0.111; p = 0.049)	0.881	+3.98%
Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	0.040 (CI = +/-0.094; p = 0.389)	-0.008 (CI = +/-0.170; p = 0.923)	0.268	-1.64%
Frequency	2006.1	-0.019 (CI = +/-0.011; p = 0.001)	0.053 (CI = +/-0.092; p = 0.248)	0.009 (CI = +/-0.166; p = 0.912)	0.331	-1.92%
Frequency Frequency	2006.2 2007.1	-0.022 (CI = +/-0.011; p = 0.000) -0.023 (CI = +/-0.012; p = 0.000)	0.042 (CI = +/-0.092; p = 0.363) 0.048 (CI = +/-0.094; p = 0.307)	0.027 (CI = +/-0.165; p = 0.744) 0.035 (CI = +/-0.167; p = 0.672)	0.372 0.377	-2.17% -2.32%
Frequency	2007.1	-0.025 (CI = +/-0.012; p = 0.000) -0.025 (CI = +/-0.013; p = 0.000)	0.040 (CI = +/-0.094; p = 0.399)	0.047 (CI = +/-0.170; p = 0.578)	0.390	-2.50%
Frequency	2008.1	-0.028 (CI = +/-0.013; p = 0.000)	0.049 (CI = +/-0.097; p = 0.309)	0.059 (CI = +/-0.171; p = 0.484)	0.411	-2.72%
Frequency	2008.2	-0.030 (CI = +/-0.014; p = 0.000)	0.041 (CI = +/-0.099; p = 0.399)	0.071 (CI = +/-0.175; p = 0.411)	0.420	-2.91%
Frequency	2009.1	-0.032 (CI = +/-0.015; p = 0.000)	0.050 (CI = +/-0.101; p = 0.319)	0.083 (CI = +/-0.177; p = 0.342)	0.431	-3.14%
Frequency	2009.2	-0.034 (CI = +/-0.016; p = 0.000)	0.043 (CI = +/-0.104; p = 0.404)	0.095 (CI = +/-0.182; p = 0.294)	0.433	-3.33%
Frequency	2010.1	-0.036 (CI = +/-0.018; p = 0.000)	0.049 (CI = +/-0.107; p = 0.352)	0.104 (CI = +/-0.186; p = 0.260)	0.426	-3.53%
Frequency	2010.2	-0.040 (CI = +/-0.019; p = 0.000)	0.036 (CI = +/-0.108; p = 0.500)	0.127 (CI = +/-0.187; p = 0.176)	0.461	-3.93%
Frequency	2011.1	-0.042 (CI = +/-0.020; p = 0.000)	0.041 (CI = +/-0.112; p = 0.453)	0.135 (CI = +/-0.193; p = 0.162)	0.442	-4.11%
Frequency	2011.2	-0.041 (CI = +/-0.022; p = 0.001)	0.043 (CI = +/-0.117; p = 0.458)	0.133 (CI = +/-0.203; p = 0.189)	0.400	-4.06%
Frequency	2012.1	-0.048 (CI = +/-0.023; p = 0.000)	0.059 (CI = +/-0.116; p = 0.304)	0.159 (CI = +/-0.201; p = 0.115)	0.455	-4.66%
Frequency	2012.2	-0.054 (CI = +/-0.025; p = 0.000) -0.058 (CI = +/-0.028; p = 0.000)	0.043 (CI = +/-0.117; p = 0.455)	0.187 (CI = +/-0.203; p = 0.068)	0.496	-5.26%
Frequency Frequency	2013.1 2013.2	-0.058 (CI = +/-0.028; p = 0.000) -0.064 (CI = +/-0.031; p = 0.000)	0.052 (CI = +/-0.121; p = 0.375) 0.040 (CI = +/-0.125; p = 0.506)	0.204 (CI = +/-0.209; p = 0.055) 0.226 (CI = +/-0.218; p = 0.043)	0.490 0.496	-5.66% -6.16%
Frequency	2013.2	-0.064 (CI = +/-0.031; p = 0.000) -0.067 (CI = +/-0.034; p = 0.001)	0.040 (CI = +/-0.125; p = 0.506) 0.047 (CI = +/-0.132; p = 0.464)	0.238 (CI = +/-0.230; p = 0.043)	0.458	-6.46%
Frequency	2014.1	-0.007 (CI = +/-0.034; p = 0.001) -0.071 (CI = +/-0.039; p = 0.002)	0.038 (CI = +/-0.140; p = 0.566)	0.254 (CI = +/-0.246; p = 0.044)	0.436	-6.84%
Frequency	2015.1	-0.076 (CI = +/-0.045; p = 0.003)	0.047 (CI = +/-0.147; p = 0.507)	0.270 (CI = +/-0.260; p = 0.043)	0.402	-7.31%
	2015.2	-0.080 (CI = +/-0.053; p = 0.006)	0.040 (CI = +/-0.159; p = 0.593)	0.284 (CI = +/-0.284; p = 0.050)	0.362	-7.68%
Frequency						
Frequency	2016.1	-0.088 (CI = +/-0.061; p = 0.008)	0.051 (CI = +/-0.168; p = 0.518)	0.307 (CI = +/-0.304; p = 0.048)	0.335	-8.41%
	2016.1 2016.2 2017.1	-0.088 (CI = +/-0.061; p = 0.008) -0.103 (CI = +/-0.071; p = 0.008) -0.116 (CI = +/-0.084; p = 0.011)	0.051 (CI = +/-0.168; p = 0.518) 0.030 (CI = +/-0.177; p = 0.715) 0.045 (CI = +/-0.189; p = 0.607)	0.307 (CI = +/-0.304; p = 0.048) 0.354 (CI = +/-0.326; p = 0.036) 0.388 (CI = +/-0.353; p = 0.034)	0.335 0.365	-8.41% -9.80%

Coverage = Total PD

End Trend Period = 2023.2

Excluded Points = NA

Parameters Included: time, scalar_level_change, seasonality, mobility

Scalar Level Change Start Date = 2021-07-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.022 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.047; p = 0.011)	0.018 (CI = +/-0.003; p = 0.000)	0.098 (CI = +/-0.086; p = 0.027)	0.837	+2.23%
Loss Cost	2006.1	0.020 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.044; p = 0.002)	0.017 (CI = +/-0.003; p = 0.000)	0.112 (CI = +/-0.079; p = 0.007)	0.857	+1.97%
Loss Cost	2006.2	0.017 (CI = +/-0.005; p = 0.000)	0.063 (CI = +/-0.039; p = 0.003)	0.017 (CI = +/-0.003; p = 0.000)	0.129 (CI = +/-0.071; p = 0.001)	0.878	+1.71%
Loss Cost	2007.1	0.016 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.040; p = 0.002)	0.017 (CI = +/-0.003; p = 0.000)	0.133 (CI = +/-0.072; p = 0.001)	0.878	+1.65%
Loss Cost	2007.2	0.016 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.041; p = 0.004)	0.017 (CI = +/-0.003; p = 0.000)	0.134 (CI = +/-0.075; p = 0.001)	0.874	+1.62%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.062 (CI = +/-0.043; p = 0.006)	0.017 (CI = +/-0.003; p = 0.000)	0.131 (CI = +/-0.077; p = 0.002)	0.875	+1.69%
Loss Cost	2008.2	0.017 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.044; p = 0.006)	0.017 (CI = +/-0.003; p = 0.000)	0.128 (CI = +/-0.079; p = 0.003)	0.874	+1.74%
Loss Cost	2009.1	0.018 (CI = +/-0.008; p = 0.000)	0.062 (CI = +/-0.046; p = 0.010)	0.017 (CI = +/-0.003; p = 0.000)	0.125 (CI = +/-0.082; p = 0.004)	0.874	+1.80%
Loss Cost	2009.2	0.018 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.047; p = 0.012)	0.017 (CI = +/-0.003; p = 0.000)	0.124 (CI = +/-0.085; p = 0.006)	0.871	+1.82%
Loss Cost	2010.1	0.019 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.049; p = 0.018)	0.017 (CI = +/-0.003; p = 0.000)	0.120 (CI = +/-0.088; p = 0.010)	0.872	+1.89%
Loss Cost	2010.2	0.016 (CI = +/-0.010; p = 0.002)	0.054 (CI = +/-0.049; p = 0.032)	0.017 (CI = +/-0.003; p = 0.000)	0.134 (CI = +/-0.088; p = 0.004)	0.878	+1.62%
Loss Cost	2011.1	0.016 (CI = +/-0.011; p = 0.006)	0.054 (CI = +/-0.051; p = 0.039)	0.017 (CI = +/-0.003; p = 0.000)	0.135 (CI = +/-0.092; p = 0.006)	0.877	+1.61%
Loss Cost	2011.2	0.018 (CI = +/-0.012; p = 0.004)	0.059 (CI = +/-0.052; p = 0.029)	0.017 (CI = +/-0.003; p = 0.000)	0.125 (CI = +/-0.095; p = 0.013)	0.882	+1.82%
Loss Cost	2012.1	0.015 (CI = +/-0.013; p = 0.020)	0.065 (CI = +/-0.053; p = 0.019)	0.017 (CI = +/-0.003; p = 0.000)	0.136 (CI = +/-0.097; p = 0.008)	0.887	+1.55%
Loss Cost	2012.2	0.011 (CI = +/-0.013; p = 0.091)	0.057 (CI = +/-0.052; p = 0.035)	0.016 (CI = +/-0.003; p = 0.000)	0.155 (CI = +/-0.096; p = 0.003)	0.897	+1.13%
Loss Cost	2013.1	0.011 (CI = +/-0.015; p = 0.097)	0.054 (CI = +/-0.055; p = 0.052)	0.017 (Cl = +/-0.003; p = 0.000)	0.150 (CI = +/-0.102; p = 0.006)	0.897	+1.26%
Loss Cost	2013.1	, , , , ,	0.051 (CI = +/-0.058; p = 0.078)	0.016 (CI = +/-0.003; p = 0.000)	0.158 (CI = +/-0.102; p = 0.007)	0.897	
		0.011 (CI = +/-0.017; p = 0.197)					+1.08%
Loss Cost	2014.1	0.015 (CI = +/-0.019; p = 0.114)	0.044 (CI = +/-0.059; p = 0.132)	0.017 (CI = +/-0.004; p = 0.000)	0.143 (CI = +/-0.114; p = 0.017)	0.902	+1.49%
Loss Cost	2014.2	0.015 (CI = +/-0.022; p = 0.148)	0.045 (CI = +/-0.063; p = 0.147)	0.017 (CI = +/-0.004; p = 0.000)	0.140 (CI = +/-0.124; p = 0.029)	0.901	+1.55%
Loss Cost	2015.1	0.020 (CI = +/-0.025; p = 0.100)	0.039 (CI = +/-0.066; p = 0.230)	0.017 (CI = +/-0.004; p = 0.000)	0.123 (CI = +/-0.131; p = 0.064)	0.905	+2.04%
Loss Cost	2015.2	0.025 (CI = +/-0.028; p = 0.081)	0.044 (CI = +/-0.070; p = 0.191)	0.017 (CI = +/-0.004; p = 0.000)	0.107 (CI = +/-0.142; p = 0.127)	0.907	+2.50%
Loss Cost	2016.1	0.032 (CI = +/-0.032; p = 0.054)	0.036 (CI = +/-0.073; p = 0.300)	0.018 (CI = +/-0.004; p = 0.000)	0.085 (CI = +/-0.152; p = 0.245)	0.913	+3.22%
Loss Cost	2016.2	0.023 (CI = +/-0.036; p = 0.194)	0.026 (CI = +/-0.075; p = 0.460)	0.017 (CI = +/-0.004; p = 0.000)	0.114 (CI = +/-0.160; p = 0.145)	0.920	+2.29%
Loss Cost	2017.1	0.023 (CI = +/-0.044; p = 0.273)	0.026 (CI = +/-0.083; p = 0.503)	0.017 (CI = +/-0.004; p = 0.000)	0.113 (CI = +/-0.182; p = 0.192)	0.918	+2.31%
Severity	2005.2	0.025 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.028; p = 0.002)	0.001 (Cl = +/-0.002; p = 0.336)	0.165 (CI = +/-0.050; p = 0.000)	0.948	+2.53%
Severity	2006.1	0.025 (CI = +/-0.004; p = 0.000)	0.046 (CI = +/-0.028; p = 0.002)	0.001 (CI = +/-0.002; p = 0.368)	0.167 (CI = +/-0.052; p = 0.000)	0.945	+2.51%
Severity	2006.2	0.024 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.029; p = 0.004)	0.001 (CI = +/-0.002; p = 0.407)	0.170 (CI = +/-0.053; p = 0.000)	0.942	+2.46%
Severity	2007.1	0.024 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.030; p = 0.005)	0.001 (CI = +/-0.002; p = 0.433)	0.171 (CI = +/-0.054; p = 0.000)	0.938	+2.45%
Severity	2007.2	0.025 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.030; p = 0.003)	0.001 (CI = +/-0.002; p = 0.378)	0.166 (CI = +/-0.055; p = 0.000)	0.938	+2.53%
Severity	2008.1	0.027 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.028; p = 0.006)	0.001 (CI = +/-0.002; p = 0.205)	0.156 (CI = +/-0.051; p = 0.000)	0.949	+2.72%
Severity	2008.2	0.028 (CI = +/-0.004; p = 0.000)	0.047 (CI = +/-0.027; p = 0.001)	0.001 (CI = +/-0.002; p = 0.121)	0.146 (CI = +/-0.048; p = 0.000)	0.956	+2.89%
Severity	2009.1	0.030 (CI = +/-0.004; p = 0.000)	0.042 (CI = +/-0.026; p = 0.002)	0.002 (CI = +/-0.002; p = 0.060)	0.138 (CI = +/-0.046; p = 0.000)	0.962	+3.05%
Severity	2009.2	0.031 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.026; p = 0.001)	0.002 (CI = +/-0.002; p = 0.043)	0.132 (CI = +/-0.046; p = 0.000)	0.962	+3.16%
Severity	2010.1	0.032 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.026; p = 0.003)	0.002 (CI = +/-0.002; p = 0.034)	0.128 (CI = +/-0.047; p = 0.000)	0.962	+3.25%
Severity	2010.2	0.032 (CI = +/-0.005; p = 0.000)	0.044 (CI = +/-0.027; p = 0.003)	0.002 (CI = +/-0.002; p = 0.034)	0.126 (CI = +/-0.049; p = 0.000)	0.959	+3.30%
Severity	2011.1	0.032 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.028; p = 0.003)	0.002 (CI = +/-0.002; p = 0.048)	0.129 (CI = +/-0.051; p = 0.000)	0.956	+3.22%
Severity	2011.2	0.031 (CI = +/-0.007; p = 0.000)	0.044 (CI = +/-0.029; p = 0.005)	0.002 (CI = +/-0.002; p = 0.061)	0.133 (CI = +/-0.053; p = 0.000)	0.952	+3.15%
Severity	2012.1	0.032 (CI = +/-0.007; p = 0.000)	0.041 (CI = +/-0.030; p = 0.010)	0.002 (CI = +/-0.002; p = 0.045)	0.126 (CI = +/-0.054; p = 0.000)	0.952	+3.30%
Severity	2012.2	0.033 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.031; p = 0.012)	0.002 (CI = +/-0.002; p = 0.047)	0.124 (CI = +/-0.058; p = 0.000)	0.948	+3.36%
Severity	2013.1	0.035 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.032; p = 0.022)	0.002 (CI = +/-0.002; p = 0.034)	0.116 (CI = +/-0.059; p = 0.001)	0.949	+3.56%
Severity	2013.2	0.036 (CI = +/-0.010; p = 0.000)	0.040 (CI = +/-0.034; p = 0.023)	0.002 (CI = +/-0.002; p = 0.035)	0.112 (CI = +/-0.063; p = 0.002)	0.944	+3.66%
Severity	2014.1	0.038 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.035; p = 0.041)	0.002 (CI = +/-0.002; p = 0.030)	0.105 (CI = +/-0.067; p = 0.005)	0.943	+3.85%
Severity	2014.2	0.039 (CI = +/-0.013; p = 0.000)	0.038 (CI = +/-0.037; p = 0.046)	0.002 (CI = +/-0.002; p = 0.034)	0.101 (CI = +/-0.073; p = 0.010)	0.937	+3.94%
Severity	2015.1	0.042 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.039; p = 0.081)	0.002 (CI = +/-0.002; p = 0.027)	0.091 (CI = +/-0.077; p = 0.024)	0.936	+4.24%
Severity	2015.2	0.045 (CI = +/-0.016; p = 0.000)	0.038 (CI = +/-0.040; p = 0.062)	0.003 (CI = +/-0.002; p = 0.024)	0.079 (CI = +/-0.082; p = 0.058)	0.934	+4.58%
	2016.1	0.051 (CI = +/-0.017; p = 0.000)	0.030 (CI = +/-0.039; p = 0.115)	0.003 (CI = +/-0.002; p = 0.010)	0.058 (CI = +/-0.081; p = 0.141)	0.945	+5.26%
Severity Severity	2016.1	0.051 (CI = +/-0.017; p = 0.000) 0.053 (CI = +/-0.020; p = 0.000)	0.033 (CI = +/-0.042; p = 0.115)	0.003 (CI = +/-0.002; p = 0.013)	0.051 (CI = +/-0.090; p = 0.234)	0.937	+5.48%
		0.058 (CI = +/-0.024; p = 0.000)		0.003 (CI = +/-0.002; p = 0.013)	0.031 (Cl = +/-0.090; p = 0.294) 0.038 (Cl = +/-0.098; p = 0.399)	0.936	
Severity	2017.1	0.058 (CI = +/-0.024; p = 0.000)	0.028 (CI = +/-0.045; p = 0.191)	0.003 (CI = +/-0.002; p = 0.013)	0.038 (CI = +/-0.098; p = 0.399)	0.936	+5.97%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.296)	0.017 (CI = +/-0.044; p = 0.438)	0.017 (CI = +/-0.003; p = 0.000)	-0.068 (CI = +/-0.080; p = 0.097)	0.839	-0.30%
	2006.1	-0.005 (CI = +/-0.005; p = 0.060)	0.026 (CI = +/-0.041; p = 0.200)	0.017 (CI = +/-0.003; p = 0.000) 0.016 (CI = +/-0.003; p = 0.000)	-0.054 (CI = +/-0.074; p = 0.145)	0.869	-0.52%
Frequency							
Frequency	2006.2	-0.007 (CI = +/-0.005; p = 0.008)	0.018 (CI = +/-0.038; p = 0.333) 0.020 (CI = +/-0.039; p = 0.306)	0.016 (CI = +/-0.003; p = 0.000)	-0.041 (CI = +/-0.069; p = 0.240) -0.038 (CI = +/-0.071; p = 0.280)	0.892	-0.73%
Frequency	2007.1	-0.008 (CI = +/-0.006; p = 0.009)		0.016 (CI = +/-0.003; p = 0.000)		0.891	-0.78%
Frequency	2007.2	-0.009 (CI = +/-0.006; p = 0.005)	0.016 (CI = +/-0.040; p = 0.410)	0.016 (CI = +/-0.003; p = 0.000)	-0.031 (CI = +/-0.072; p = 0.379)	0.896	-0.89%
Frequency	2008.1	-0.010 (CI = +/-0.006; p = 0.003)	0.020 (CI = +/-0.040; p = 0.306)	0.016 (CI = +/-0.003; p = 0.000)	-0.025 (CI = +/-0.072; p = 0.486)	0.900	-1.01%
Frequency	2008.2	-0.011 (CI = +/-0.007; p = 0.002)	0.017 (CI = +/-0.041; p = 0.401)	0.015 (CI = +/-0.003; p = 0.000)	-0.018 (CI = +/-0.074; p = 0.612)	0.902	-1.12%
Frequency	2009.1	-0.012 (CI = +/-0.007; p = 0.002)	0.020 (CI = +/-0.042; p = 0.332)	0.015 (CI = +/-0.003; p = 0.000)	-0.013 (CI = +/-0.075; p = 0.719)	0.903	-1.22%
Frequency	2009.2	-0.013 (CI = +/-0.008; p = 0.002)	0.018 (CI = +/-0.043; p = 0.408)	0.015 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.078; p = 0.827)	0.903	-1.30%
Frequency	2010.1	-0.013 (CI = +/-0.009; p = 0.004)	0.018 (CI = +/-0.045; p = 0.420)	0.015 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.081; p = 0.843)	0.900	-1.31%
Frequency	2010.2	-0.016 (CI = +/-0.009; p = 0.001)	0.010 (CI = +/-0.043; p = 0.639)	0.015 (CI = +/-0.003; p = 0.000)	0.009 (CI = +/-0.077; p = 0.814)	0.916	-1.62%
Frequency	2011.1	-0.016 (CI = +/-0.010; p = 0.002)	0.008 (CI = +/-0.045; p = 0.702)	0.015 (CI = +/-0.003; p = 0.000)	0.006 (CI = +/-0.081; p = 0.875)	0.912	-1.56%
Frequency	2011.2	-0.013 (CI = +/-0.010; p = 0.013)	0.015 (CI = +/-0.044; p = 0.493)	0.015 (CI = +/-0.003; p = 0.000)	-0.008 (CI = +/-0.080; p = 0.838)	0.916	-1.28%
Frequency	2012.1	-0.017 (CI = +/-0.010; p = 0.002)	0.024 (CI = +/-0.041; p = 0.237)	0.015 (CI = +/-0.003; p = 0.000)	0.010 (CI = +/-0.076; p = 0.784)	0.932	-1.70%
Frequency	2012.2	-0.022 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.037; p = 0.409)	0.014 (CI = +/-0.002; p = 0.000)	0.032 (CI = +/-0.068; p = 0.346)	0.950	-2.15%
Frequency	2013.1	-0.022 (CI = +/-0.011; p = 0.000)	0.016 (CI = +/-0.039; p = 0.390)	0.014 (CI = +/-0.002; p = 0.000)	0.034 (CI = +/-0.073; p = 0.331)	0.948	-2.22%
Frequency	2013.2	-0.025 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.040; p = 0.544)	0.014 (CI = +/-0.002; p = 0.000)	0.046 (CI = +/-0.075; p = 0.208)	0.951	-2.49%
Frequency	2014.1	-0.023 (CI = +/-0.013; p = 0.002)	0.008 (CI = +/-0.041; p = 0.692)	0.014 (CI = +/-0.002; p = 0.000)	0.038 (CI = +/-0.079; p = 0.322)	0.948	-2.27%
Frequency	2014.2	-0.023 (CI = +/-0.015; p = 0.005)	0.007 (CI = +/-0.044; p = 0.725)	0.014 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.086; p = 0.346)	0.945	-2.30%
Frequency	2015.1	-0.021 (CI = +/-0.017; p = 0.020)	0.005 (CI = +/-0.047; p = 0.835)	0.015 (CI = +/-0.003; p = 0.000)	0.032 (CI = +/-0.094; p = 0.466)	0.941	-2.11%
Frequency	2015.2	-0.020 (CI = +/-0.020; p = 0.054)	0.006 (CI = +/-0.051; p = 0.792)	0.015 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.103; p = 0.567)	0.937	-1.99%
Frequency	2016.1	-0.020 (CI = +/-0.025; p = 0.106)	0.006 (CI = +/-0.055; p = 0.826)	0.015 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.115; p = 0.626)	0.932	-1.94%
Frequency	2016.2	-0.020 (CI = +/-0.023; p = 0.100) -0.031 (CI = +/-0.024; p = 0.017)	-0.007 (CI = +/-0.050; p = 0.760)	0.014 (CI = +/-0.003; p = 0.000)	0.062 (CI = +/-0.116; p = 0.020)	0.952	-3.03%
Frequency	2017.1	-0.035 (CI = +/-0.029; p = 0.021)	-0.007 (CI = +/-0.053; p = 0.920)	0.014 (CI = +/-0.003; p = 0.000)	0.075 (CI = +/-0.117; p = 0.183)	0.951	-3.45%
requelity	2017.1	3.000 (G1 = 17-0.028, p = 0.021)	3.002 (G1 = 17-0.003, p = 0.820)	3.014 (O1 - 17-0.003, p - 0.000)	3.075 (Gi = 17-0.117, p = 0.103)	0.331	-3.4370

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

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.007 (CI = +/-0.011; p = 0.196)	0.075 (CI = +/-0.098; p = 0.129)	0.112 (CI = +/-0.185; p = 0.228)	0.154	+0.73%
Loss Cost	2006.1	0.004 (CI = +/-0.011; p = 0.456)	0.089 (CI = +/-0.095; p = 0.067)	0.131 (CI = +/-0.180; p = 0.148)	0.159	+0.42%
Loss Cost	2006.2	0.001 (CI = +/-0.012; p = 0.861)	0.074 (CI = +/-0.094; p = 0.117)	0.150 (CI = +/-0.175; p = 0.090)	0.122	+0.10%
Loss Cost	2007.1	-0.001 (CI = +/-0.012; p = 0.917)	0.081 (CI = +/-0.095; p = 0.094)	0.160 (CI = +/-0.177; p = 0.075)	0.130	-0.06%
Loss Cost	2007.2	-0.002 (CI = +/-0.013; p = 0.762)	0.075 (CI = +/-0.098; p = 0.128)	0.167 (CI = +/-0.181; p = 0.068)	0.115	-0.19%
Loss Cost	2008.1	-0.003 (CI = +/-0.014; p = 0.685)	0.078 (CI = +/-0.101; p = 0.124)	0.172 (CI = +/-0.186; p = 0.068)	0.117	-0.28%
Loss Cost	2008.2	-0.004 (CI = +/-0.015; p = 0.626)	0.075 (CI = +/-0.105; p = 0.154)	0.177 (CI = +/-0.191; p = 0.069)	0.107	-0.36%
Loss Cost	2009.1	-0.005 (CI = +/-0.016; p = 0.544)	0.079 (CI = +/-0.109; p = 0.144)	0.183 (Cl = +/-0.196; p = 0.066)	0.111	-0.48%
Loss Cost	2009.2	-0.006 (CI = +/-0.018; p = 0.465) -0.008 (CI = +/-0.019; p = 0.403)	0.074 (CI = +/-0.113; p = 0.188) 0.079 (CI = +/-0.117; p = 0.175)	0.191 (Cl = +/-0.202; p = 0.063)	0.103	-0.63%
Loss Cost Loss Cost	2010.1 2010.2	-0.008 (CI = +/-0.019, p = 0.403) -0.012 (CI = +/-0.020; p = 0.221)	0.079 (CI = +/-0.117, p = 0.173) 0.064 (CI = +/-0.118; p = 0.272)	0.198 (CI = +/-0.208; p = 0.061) 0.219 (CI = +/-0.209; p = 0.041)	0.108 0.116	-0.78% -1.22%
Loss Cost	2010.2	-0.012 (CI = +/-0.020; p = 0.221) -0.015 (CI = +/-0.022; p = 0.168)	0.072 (CI = +/-0.122; p = 0.231)	0.231 (Cl = +/-0.215; p = 0.036)	0.133	-1.49%
Loss Cost	2011.1	-0.016 (CI = +/-0.024; p = 0.186)	0.069 (CI = +/-0.128; p = 0.272)	0.236 (CI = +/-0.224; p = 0.040)	0.129	-1.58%
Loss Cost	2012.1	-0.021 (CI = +/-0.026; p = 0.099)	0.083 (CI = +/-0.129; p = 0.192)	0.258 (CI = +/-0.226; p = 0.027)	0.179	-2.11%
Loss Cost	2012.2	-0.028 (CI = +/-0.028; p = 0.045)	0.064 (CI = +/-0.130; p = 0.313)	0.288 (CI = +/-0.226; p = 0.016)	0.222	-2.80%
Loss Cost	2013.1	-0.032 (CI = +/-0.031; p = 0.043)	0.072 (CI = +/-0.136; p = 0.279)	0.300 (CI = +/-0.236; p = 0.016)	0.228	-3.13%
Loss Cost	2013.2	-0.038 (CI = +/-0.034; p = 0.030)	0.057 (CI = +/-0.141; p = 0.405)	0.325 (CI = +/-0.244; p = 0.012)	0.258	-3.74%
Loss Cost	2014.1	-0.041 (CI = +/-0.038; p = 0.038)	0.062 (CI = +/-0.149; p = 0.388)	0.334 (CI = +/-0.258; p = 0.015)	0.244	-4.00%
Loss Cost	2014.2	-0.047 (CI = +/-0.044; p = 0.037)	0.049 (CI = +/-0.158; p = 0.516)	0.356 (CI = +/-0.273; p = 0.014)	0.260	-4.60%
Loss Cost	2015.1	-0.052 (CI = +/-0.050; p = 0.045)	0.056 (CI = +/-0.167; p = 0.481)	0.370 (CI = +/-0.291; p = 0.017)	0.251	-5.03%
Loss Cost	2015.2	-0.057 (CI = +/-0.060; p = 0.058)	0.046 (CI = +/-0.181; p = 0.593)	0.388 (CI = +/-0.316; p = 0.020)	0.251	-5.58%
Loss Cost	2016.1	-0.063 (CI = +/-0.070; p = 0.071)	0.054 (CI = +/-0.194; p = 0.557)	0.405 (CI = +/-0.342; p = 0.024)	0.239	-6.15%
Loss Cost	2016.2	-0.087 (CI = +/-0.081; p = 0.038)	0.019 (CI = +/-0.202; p = 0.840)	0.470 (CI = +/-0.358; p = 0.015)	0.317	-8.29%
Loss Cost	2017.1	-0.102 (CI = +/-0.096; p = 0.040)	0.034 (CI = +/-0.215; p = 0.728)	0.507 (CI = +/-0.389; p = 0.016)	0.337	-9.68%
Coverity	2005.2	0.024 (CI = +/-0.003; p = 0.000)	0.040 (Cl = +/ 0.034; n = 0.003)	0.143 (CI = +/-0.045; p = 0.000)	0.053	+2 4204
Severity Severity	2006.1	0.024 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.024; p = 0.002) 0.041 (CI = +/-0.024; p = 0.002)	0.144 (Cl = +/-0.046; p = 0.000)	0.953 0.950	+2.43% +2.41%
Severity	2006.2	0.023 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.025; p = 0.003)	0.147 (Cl = +/-0.046; p = 0.000)	0.948	+2.35%
Severity	2007.1	0.023 (CI = +/-0.003; p = 0.000)	0.039 (CI = +/-0.025; p = 0.003)	0.148 (CI = +/-0.047; p = 0.000)	0.945	+2.34%
Severity	2007.2	0.024 (CI = +/-0.003; p = 0.000)	0.042 (CI = +/-0.026; p = 0.002)	0.145 (CI = +/-0.047; p = 0.000)	0.944	+2.40%
Severity	2008.1	0.025 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.023; p = 0.003)	0.137 (CI = +/-0.042; p = 0.000)	0.957	+2.55%
Severity	2008.2	0.026 (CI = +/-0.003; p = 0.000)	0.041 (CI = +/-0.021; p = 0.000)	0.130 (CI = +/-0.039; p = 0.000)	0.964	+2.67%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.037 (CI = +/-0.020; p = 0.001)	0.124 (CI = +/-0.036; p = 0.000)	0.970	+2.79%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.040 (CI = +/-0.020; p = 0.000)	0.121 (CI = +/-0.036; p = 0.000)	0.970	+2.86%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.038 (CI = +/-0.021; p = 0.001)	0.119 (CI = +/-0.037; p = 0.000)	0.969	+2.91%
Severity	2010.2	0.029 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.022; p = 0.001)	0.118 (CI = +/-0.038; p = 0.000)	0.966	+2.91%
Severity	2011.1	0.028 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.022; p = 0.001)	0.122 (CI = +/-0.038; p = 0.000)	0.965	+2.82%
Severity	2011.2	0.027 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.022; p = 0.002)	0.127 (CI = +/-0.038; p = 0.000)	0.964	+2.71%
Severity	2012.1	0.028 (CI = +/-0.004; p = 0.000)	0.036 (CI = +/-0.022; p = 0.003)	0.124 (CI = +/-0.039; p = 0.000)	0.964	+2.79%
Severity	2012.2	0.027 (CI = +/-0.005; p = 0.000)	0.035 (CI = +/-0.023; p = 0.006)	0.125 (CI = +/-0.041; p = 0.000)	0.960	+2.77%
Severity	2013.1	0.028 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.024; p = 0.010)	0.121 (Cl = +/-0.042; p = 0.000)	0.959	+2.86%
Severity	2013.2	0.028 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.026; p = 0.016)	0.122 (Cl = +/-0.044; p = 0.000)	0.954	+2.84%
Severity	2014.1	0.029 (CI = +/-0.007; p = 0.000)	0.031 (CI = +/-0.027; p = 0.026)	0.120 (Cl = +/-0.047; p = 0.000)	0.952	+2.90%
Severity Severity	2014.2 2015.1	0.028 (CI = +/-0.008; p = 0.000) 0.029 (CI = +/-0.009; p = 0.000)	0.030 (CI = +/-0.029; p = 0.044) 0.028 (CI = +/-0.031; p = 0.066)	0.123 (CI = +/-0.050; p = 0.000) 0.120 (CI = +/-0.053; p = 0.000)	0.945 0.942	+2.83% +2.91%
Severity	2015.1	0.029 (CI = +/-0.011; p = 0.000)	0.029 (CI = +/-0.031; p = 0.081)	0.118 (CI = +/-0.058; p = 0.001)	0.934	+2.96%
Severity	2016.1	0.032 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.034; p = 0.128)	0.110 (Cl = +/-0.060; p = 0.002)	0.937	+3.26%
Severity	2016.2	0.030 (CI = +/-0.015; p = 0.001)	0.023 (CI = +/-0.038; p = 0.208)	0.116 (Cl = +/-0.067; p = 0.003)	0.926	+3.07%
Severity	2017.1	0.031 (CI = +/-0.018; p = 0.004)	0.022 (CI = +/-0.041; p = 0.254)	0.114 (CI = +/-0.074; p = 0.007)	0.918	+3.12%
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Frequency	2005.2	-0.017 (CI = +/-0.011; p = 0.004)	0.035 (CI = +/-0.095; p = 0.466)	-0.031 (CI = +/-0.180; p = 0.728)	0.280	-1.66%
Frequency	2006.1	-0.020 (CI = +/-0.011; p = 0.001)	0.047 (CI = +/-0.094; p = 0.309)	-0.013 (CI = +/-0.176; p = 0.877)	0.342	-1.94%
Frequency	2006.2	-0.022 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.093; p = 0.447)	0.003 (CI = +/-0.174; p = 0.974)	0.386	-2.20%
Frequency	2007.1	-0.024 (CI = +/-0.012; p = 0.000)	0.041 (CI = +/-0.095; p = 0.382)	0.011 (CI = +/-0.177; p = 0.897)	0.390	-2.34%
Frequency	2007.2	-0.026 (CI = +/-0.013; p = 0.000)	0.033 (CI = +/-0.097; p = 0.492)	0.022 (CI = +/-0.179; p = 0.799)	0.406	-2.53%
Frequency	2008.1	-0.028 (CI = +/-0.014; p = 0.000)	0.042 (CI = +/-0.098; p = 0.389)	0.035 (CI = +/-0.180; p = 0.693)	0.425	-2.75%
Frequency	2008.2	-0.030 (CI = +/-0.014; p = 0.000)	0.034 (CI = +/-0.101; p = 0.498)	0.047 (CI = +/-0.183; p = 0.606)	0.437	-2.96%
Frequency	2009.1	-0.032 (CI = +/-0.015; p = 0.000)	0.042 (CI = +/-0.103; p = 0.407)	0.059 (CI = +/-0.185; p = 0.521)	0.448	-3.18%
Frequency	2009.2	-0.035 (CI = +/-0.016; p = 0.000)	0.034 (CI = +/-0.106; p = 0.511) 0.041 (CI = +/-0.109; p = 0.449)	0.070 (CI = +/-0.190; p = 0.455)	0.452	-3.39%
Frequency Frequency	2010.1 2010.2	-0.036 (CI = +/-0.018; p = 0.000) -0.041 (CI = +/-0.019; p = 0.000)	0.026 (CI = +/-0.109; p = 0.449)	0.079 (CI = +/-0.194; p = 0.407) 0.101 (CI = +/-0.194; p = 0.293)	0.445 0.485	-3.58% -4.01%
Frequency	2010.2	-0.043 (CI = +/-0.020; p = 0.000)	0.031 (CI = +/-0.113; p = 0.575)	0.101 (Cl = +/-0.134; p = 0.269) 0.109 (Cl = +/-0.200; p = 0.269)	0.467	-4.19%
Frequency	2011.1	-0.043 (CI = +/-0.023; p = 0.001)	0.032 (CI = +/-0.119; p = 0.586)	0.108 (CI = +/-0.209; p = 0.294)	0.425	-4.17%
Frequency	2011.2	-0.049 (CI = +/-0.024; p = 0.000)	0.048 (CI = +/-0.118; p = 0.408)	0.134 (CI = +/-0.207; p = 0.190)	0.481	-4.77%
Frequency	2012.2	-0.056 (CI = +/-0.025; p = 0.000)	0.029 (CI = +/-0.119; p = 0.609)	0.163 (CI = +/-0.206; p = 0.115)	0.529	-5.42%
Frequency	2013.1	-0.060 (CI = +/-0.028; p = 0.000)	0.039 (CI = +/-0.122; p = 0.509)	0.179 (CI = +/-0.213; p = 0.093)	0.524	-5.82%
Frequency	2013.2	-0.066 (CI = +/-0.030; p = 0.000)	0.024 (CI = +/-0.127; p = 0.688)	0.203 (CI = +/-0.219; p = 0.067)	0.538	-6.40%
Frequency	2014.1	-0.069 (CI = +/-0.034; p = 0.001)	0.031 (CI = +/-0.133; p = 0.629)	0.214 (CI = +/-0.230; p = 0.066)	0.504	-6.71%
Frequency	2014.2	-0.075 (CI = +/-0.039; p = 0.001)	0.019 (CI = +/-0.141; p = 0.775)	0.233 (CI = +/-0.244; p = 0.059)	0.489	-7.22%
Frequency	2015.1	-0.080 (CI = +/-0.045; p = 0.002)	0.028 (CI = +/-0.149; p = 0.693)	0.250 (CI = +/-0.258; p = 0.057)	0.459	-7.72%
Frequency	2015.2	-0.087 (CI = +/-0.053; p = 0.004)	0.016 (CI = +/-0.161; p = 0.827)	0.270 (CI = +/-0.279; p = 0.057)	0.429	-8.30%
Frequency	2016.1	-0.096 (CI = +/-0.061; p = 0.005)	0.028 (CI = +/-0.170; p = 0.723)	0.295 (CI = +/-0.298; p = 0.052)	0.408	-9.11%
Frequency	2016.2	-0.117 (CI = +/-0.070; p = 0.004)	-0.004 (CI = +/-0.175; p = 0.962)	0.354 (CI = +/-0.310; p = 0.029)	0.474	-11.02%
Frequency	2017.1	-0.133 (CI = +/-0.082; p = 0.005)	0.012 (CI = +/-0.183; p = 0.887)	0.393 (CI = +/-0.332; p = 0.025)	0.474	-12.41%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.014 (CI = +/-0.010; p = 0.006)	0.094 (CI = +/-0.102; p = 0.068)	0.221	+1.39%
Loss Cost	2006.1	0.012 (CI = +/-0.010; p = 0.020)	0.107 (CI = +/-0.102; p = 0.039)	0.207	+1.18%
Loss Cost	2006.2	0.010 (CI = +/-0.010; p = 0.053)	0.097 (CI = +/-0.102; p = 0.062)	0.145	+1.00%
Loss Cost	2007.1	0.009 (CI = +/-0.011; p = 0.091)	0.102 (CI = +/-0.105; p = 0.057)	0.139	+0.92%
Loss Cost	2007.2	0.009 (CI = +/-0.011; p = 0.119)	0.100 (CI = +/-0.108; p = 0.068)	0.115	+0.90%
Loss Cost	2008.1	0.009 (CI = +/-0.012; p = 0.148)	0.101 (CI = +/-0.112; p = 0.076)	0.112	+0.89%
Loss Cost	2008.2	0.009 (CI = +/-0.013; p = 0.161)	0.102 (CI = +/-0.116; p = 0.081)	0.100	+0.92%
Loss Cost	2009.1	0.009 (CI = +/-0.014; p = 0.202)	0.104 (CI = +/-0.120; p = 0.088)	0.097	+0.89%
Loss Cost	2009.2	0.009 (CI = +/-0.015; p = 0.229)	0.104 (CI = +/-0.125; p = 0.098)	0.081	+0.90%
Loss Cost	2010.1	0.009 (CI = +/-0.016; p = 0.276)	0.105 (CI = +/-0.130; p = 0.108)	0.078	+0.87%
Loss Cost	2010.2	0.007 (CI = +/-0.017; p = 0.393)	0.099 (CI = +/-0.134; p = 0.142)	0.039	+0.73%
Loss Cost	2011.1	0.007 (CI = +/-0.019; p = 0.477)	0.102 (CI = +/-0.140; p = 0.145)	0.037	+0.66%
Loss Cost	2011.2	0.008 (CI = +/-0.020; p = 0.429)	0.108 (CI = +/-0.146; p = 0.140)	0.040	+0.79%
Loss Cost	2012.1	0.006 (CI = +/-0.022; p = 0.594)	0.117 (CI = +/-0.152; p = 0.125)	0.041	+0.57%
Loss Cost	2012.2	0.004 (CI = +/-0.024; p = 0.719)	0.111 (CI = +/-0.159; p = 0.160)	0.012	+0.42%
Loss Cost	2013.1	0.004 (CI = +/-0.026; p = 0.740)	0.111 (CI = +/-0.167; p = 0.182)	0.006	+0.42%
Loss Cost	2013.2	0.004 (CI = +/-0.029; p = 0.754)	0.111 (CI = +/-0.176; p = 0.201)	-0.007	+0.44%
Loss Cost	2014.1	0.006 (CI = +/-0.032; p = 0.707)	0.106 (CI = +/-0.187; p = 0.247)	-0.017	+0.59%
Loss Cost	2014.2	0.008 (CI = +/-0.036; p = 0.653)	0.112 (CI = +/-0.197; p = 0.246)	-0.019	+0.78%
Loss Cost	2015.1	0.010 (CI = +/-0.041; p = 0.622)	0.106 (CI = +/-0.211; p = 0.300)	-0.029	+0.96%
Loss Cost	2015.2	0.014 (CI = +/-0.045; p = 0.516)	0.119 (CI = +/-0.223; p = 0.272)	-0.016	+1.42%
Loss Cost	2016.1	0.017 (CI = +/-0.052; p = 0.490)	0.110 (CI = +/-0.240; p = 0.340)	-0.023	+1.73%
Loss Cost	2016.2	0.017 (Cl = +/-0.062; p = 0.430) 0.018 (Cl = +/-0.060; p = 0.520)	0.113 (Cl = +/-0.260; p = 0.361)	-0.049	+1.84%
Loss Cost	2017.1	0.021 (CI = +/-0.071; p = 0.529)	0.113 (Cl = +/-0.285; p = 0.428)	-0.049	+2.11%
LUSS CUST	2017.1	0.021 (Ci = +7-0.071, p = 0.529)	0.107 (CI = +7-0.265, p = 0.428)	-0.001	TZ.1170
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	0.055 (CI = +/-0.042; p = 0.012)	0.877	+3.11%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.043; p = 0.016)	0.870	+3.13%
Severity	2006.2	0.031 (CI = +/-0.004; p = 0.000)	0.054 (CI = +/-0.045; p = 0.019)	0.859	+3.13%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.046; p = 0.026)	0.852	+3.16%
Severity	2007.2	0.032 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.046; p = 0.015)	0.854	+3.25%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.050 (CI = +/-0.044; p = 0.029)	0.871	+3.41%
Severity	2008.2	0.035 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.043; p = 0.011)	0.884	+3.55%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.042; p = 0.021)	0.892	+3.68%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.056 (CI = +/-0.042; p = 0.021)	0.894	+3.80%
Severity	2010.1	0.038 (CI = +/-0.005; p = 0.000)	0.052 (CI = +/-0.043; p = 0.020)	0.893	+3.88%
Severity	2010.2	0.039 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.044; p = 0.016)	0.888	+3.96%
Severity	2011.1	0.039 (CI = +/-0.006; p = 0.000)	0.056 (CI = +/-0.046; p = 0.020)	0.878	+3.96%
Severity	2011.2	0.039 (CI = +/-0.007; p = 0.000)	0.057 (CI = +/-0.048; p = 0.023)	0.864	+3.99%
Severity	2012.1	0.040 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.049; p = 0.041)	0.865	+4.13%
Severity	2012.2	0.042 (CI = +/-0.008; p = 0.000)	0.055 (CI = +/-0.050; p = 0.033)	0.858	+4.24%
Severity	2013.1	0.043 (CI = +/-0.008; p = 0.000)	0.050 (CI = +/-0.052; p = 0.059)	0.860	+4.40%
Severity	2013.2	0.044 (CI = +/-0.009; p = 0.000)	0.054 (CI = +/-0.053; p = 0.045)	0.853	+4.55%
Severity	2014.1	0.046 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.055; p = 0.078)	0.851	+4.71%
Severity	2014.2	0.048 (CI = +/-0.010; p = 0.000)	0.054 (CI = +/-0.057; p = 0.063)	0.841	+4.87%
Severity	2015.1	0.050 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.059; p = 0.109)	0.841	+5.08%
Severity	2015.2	0.052 (CI = +/-0.012; p = 0.000)	0.055 (CI = +/-0.060; p = 0.070)	0.841	+5.36%
Severity	2016.1	0.056 (CI = +/-0.013; p = 0.000)	0.045 (CI = +/-0.061; p = 0.134)	0.853	+5.73%
Severity	2016.2	0.058 (CI = +/-0.015; p = 0.000)	0.051 (CI = +/-0.064; p = 0.107)	0.841	+5.99%
Severity	2017.1	0.061 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.068; p = 0.183)	0.837	+6.29%
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.000)	0.040 (CI = +/-0.092; p = 0.384)	0.289	-1.67%
Frequency	2006.1	-0.019 (CI = +/-0.009; p = 0.000)	0.053 (CI = +/-0.090; p = 0.237)	0.351	-1.89%
Frequency	2006.2	-0.021 (CI = +/-0.009; p = 0.000)	0.043 (CI = +/-0.090; p = 0.340)	0.390	-2.06%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.049 (CI = +/-0.092; p = 0.287)	0.393	-2.17%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	0.042 (CI = +/-0.094; p = 0.364)	0.404	-2.28%
Frequency	2008.1	-0.025 (CI = +/-0.010; p = 0.000)	0.051 (CI = +/-0.095; p = 0.282)	0.421	-2.44%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.045 (CI = +/-0.098; p = 0.352)	0.426	-2.55%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	0.053 (CI = +/-0.100; p = 0.288)	0.432	-2.69%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	0.048 (CI = +/-0.103; p = 0.347)	0.430	-2.79%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	0.053 (CI = +/-0.107; p = 0.315)	0.418	-2.90%
Frequency	2010.2	-0.032 (CI = +/-0.014; p = 0.000)	0.043 (CI = +/-0.109; p = 0.420)	0.440	-3.11%
Frequency	2011.1	-0.032 (CI = +/-0.015; p = 0.000)	0.047 (CI = +/-0.114; p = 0.404)	0.416	-3.18%
Frequency	2011.2	-0.031 (CI = +/-0.016; p = 0.001)	0.051 (CI = +/-0.118; p = 0.380)	0.377	-3.08%
Frequency	2012.1	-0.035 (CI = +/-0.017; p = 0.000)	0.065 (CI = +/-0.120; p = 0.270)	0.411	-3.41%
Frequency	2012.2	-0.037 (CI = +/-0.019; p = 0.000)	0.055 (CI = +/-0.124; p = 0.361)	0.427	-3.66%
Frequency	2013.1	-0.039 (CI = +/-0.020; p = 0.001)	0.061 (CI = +/-0.130; p = 0.336)	0.404	-3.81%
Frequency	2013.2	-0.040 (CI = +/-0.022; p = 0.001)	0.057 (CI = +/-0.136; p = 0.392)	0.390	-3.93%
Frequency	2014.1	-0.040 (CI = +/-0.025; p = 0.004)	0.057 (CI = +/-0.145; p = 0.417)	0.337	-3.93%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.008)	0.058 (CI = +/-0.153; p = 0.433)	0.300	-3.90%
Frequency	2015.1	-0.040 (CI = +/-0.032; p = 0.017)	0.059 (CI = +/-0.164; p = 0.457)	0.244	-3.91%
Frequency	2015.2	-0.038 (CI = +/-0.036; p = 0.038)	0.064 (CI = +/-0.175; p = 0.447)	0.195	-3.74%
Frequency	2016.1	-0.039 (CI = +/-0.041; p = 0.063)	0.065 (CI = +/-0.189; p = 0.471)	0.138	-3.78%
Frequency	2016.2	-0.040 (CI = +/-0.047; p = 0.090)	0.062 (CI = +/-0.204; p = 0.522)	0.116	-3.91%
Frequency	2017.1	-0.040 (CI = +/-0.056; p = 0.141)	0.062 (CI = +/-0.224; p = 0.553)	0.051	-3.93%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.011 (CI = +/-0.009; p = 0.025)	0.077 (CI = +/-0.098; p = 0.122)	0.140	+1.10%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.074)	0.090 (CI = +/-0.097; p = 0.069)	0.127	+0.88%
Loss Cost	2006.2	0.007 (CI = +/-0.010; p = 0.186)	0.077 (CI = +/-0.097; p = 0.115)	0.064	+0.65%
Loss Cost	2007.1	0.006 (CI = +/-0.010; p = 0.282)	0.082 (CI = +/-0.099; p = 0.101)	0.060	+0.56%
Loss Cost Loss Cost	2007.2 2008.1	0.005 (CI = +/-0.011; p = 0.368)	0.079 (CI = +/-0.102; p = 0.127)	0.036	+0.50%
Loss Cost	2008.1	0.005 (CI = +/-0.012; p = 0.421) 0.005 (CI = +/-0.013; p = 0.464)	0.080 (CI = +/-0.106; p = 0.133) 0.079 (CI = +/-0.110; p = 0.151)	0.034 0.021	+0.47% +0.46%
Loss Cost	2009.1	0.003 (CI = +/-0.013; p = 0.404) 0.004 (CI = +/-0.014; p = 0.533)	0.081 (CI = +/-0.114; p = 0.155)	0.019	+0.42%
Loss Cost	2009.2	0.004 (CI = +/-0.015; p = 0.604)	0.079 (CI = +/-0.118; p = 0.181)	0.003	+0.37%
Loss Cost	2010.1	0.003 (CI = +/-0.016; p = 0.671)	0.081 (CI = +/-0.123; p = 0.187)	0.001	+0.33%
Loss Cost	2010.2	0.001 (CI = +/-0.017; p = 0.903)	0.071 (CI = +/-0.127; p = 0.260)	-0.027	+0.10%
Loss Cost	2011.1	0.000 (CI = +/-0.018; p = 0.998)	0.075 (CI = +/-0.132; p = 0.251)	-0.026	0.00%
Loss Cost	2011.2	0.001 (CI = +/-0.020; p = 0.952)	0.078 (CI = +/-0.138; p = 0.257)	-0.029	+0.06%
Loss Cost	2012.1	-0.002 (CI = +/-0.022; p = 0.851)	0.087 (CI = +/-0.143; p = 0.217)	-0.016	-0.20%
Loss Cost Loss Cost	2012.2 2013.1	-0.005 (CI = +/-0.023; p = 0.669) -0.005 (CI = +/-0.026; p = 0.675)	0.076 (CI = +/-0.149; p = 0.298) 0.077 (CI = +/-0.157; p = 0.313)	-0.029 -0.038	-0.49% -0.52%
Loss Cost	2013.1	-0.003 (CI = +/-0.029; p = 0.633)	0.073 (CI = +/-0.166; p = 0.369)	-0.045	-0.66%
Loss Cost	2014.1	-0.006 (CI = +/-0.032; p = 0.713)	0.070 (CI = +/-0.176; p = 0.414)	-0.069	-0.56%
Loss Cost	2014.2	-0.006 (CI = +/-0.036; p = 0.748)	0.070 (CI = +/-0.188; p = 0.442)	-0.077	-0.56%
Loss Cost	2015.1	-0.004 (CI = +/-0.041; p = 0.820)	0.067 (CI = +/-0.201; p = 0.490)	-0.099	-0.44%
Loss Cost	2015.2	-0.002 (CI = +/-0.047; p = 0.930)	0.073 (CI = +/-0.217; p = 0.477)	-0.106	-0.20%
Loss Cost	2016.1	0.000 (CI = +/-0.054; p = 0.993)	0.068 (CI = +/-0.234; p = 0.538)	-0.129	+0.02%
Loss Cost	2016.2	-0.003 (CI = +/-0.064; p = 0.928)	0.061 (CI = +/-0.256; p = 0.612)	-0.151	-0.26%
Loss Cost	2017.1	-0.001 (CI = +/-0.075; p = 0.966)	0.058 (CI = +/-0.281; p = 0.654)	-0.175	-0.15%
Severity	2005.2	0.029 (CI = +/-0.003; p = 0.000)	0.043 (CI = +/-0.035; p = 0.020)	0.894	+2.92%
Severity	2006.1	0.029 (CI = +/-0.003, p = 0.000)	0.042 (CI = +/-0.036; p = 0.025)	0.887	+2.92%
Severity	2006.2	0.029 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.038; p = 0.032)	0.876	+2.91%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.041 (CI = +/-0.039; p = 0.041)	0.869	+2.93%
Severity	2007.2	0.030 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.039; p = 0.025)	0.870	+3.01%
Severity	2008.1	0.031 (CI = +/-0.004; p = 0.000)	0.038 (CI = +/-0.037; p = 0.045)	0.891	+3.16%
Severity	2008.2	0.032 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.035; p = 0.015)	0.903	+3.30%
Severity	2009.1	0.034 (CI = +/-0.004; p = 0.000)	0.039 (CI = +/-0.034; p = 0.027)	0.913	+3.42%
Severity	2009.2	0.035 (CI = +/-0.004; p = 0.000)	0.043 (CI = +/-0.034; p = 0.015)	0.914	+3.52%
Severity Severity	2010.1 2010.2	0.035 (CI = +/-0.004; p = 0.000) 0.036 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.034; p = 0.026) 0.042 (CI = +/-0.036; p = 0.023)	0.914 0.907	+3.59% +3.65%
Severity	2011.1	0.036 (CI = +/-0.005; p = 0.000)	0.043 (CI = +/-0.037; p = 0.027)	0.898	+3.64%
Severity	2011.2	0.036 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.039; p = 0.036)	0.882	+3.63%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.039; p = 0.062)	0.885	+3.75%
Severity	2012.2	0.038 (CI = +/-0.006; p = 0.000)	0.040 (CI = +/-0.041; p = 0.056)	0.874	+3.82%
Severity	2013.1	0.039 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.042; p = 0.094)	0.877	+3.97%
Severity	2013.2	0.040 (CI = +/-0.008; p = 0.000)	0.038 (CI = +/-0.044; p = 0.081)	0.866	+4.07%
Severity	2014.1	0.041 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.045; p = 0.128)	0.864	+4.21%
Severity Severity	2014.2 2015.1	0.042 (CI = +/-0.009; p = 0.000) 0.044 (CI = +/-0.010; p = 0.000)	0.037 (CI = +/-0.048; p = 0.119) 0.032 (CI = +/-0.049; p = 0.187)	0.847 0.847	+4.31% +4.50%
Severity	2015.1	0.044 (CI = +/-0.011; p = 0.000)	0.032 (CI = +/-0.051; p = 0.136)	0.839	+4.72%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.029 (CI = +/-0.051; p = 0.231)	0.856	+5.07%
Severity	2016.2	0.051 (CI = +/-0.014; p = 0.000)	0.033 (CI = +/-0.055; p = 0.215)	0.833	+5.22%
Severity	2017.1	0.053 (CI = +/-0.016; p = 0.000)	0.028 (CI = +/-0.059; p = 0.319)	0.826	+5.48%
Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.034 (CI = +/-0.094; p = 0.466)	0.299	-1.76%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.092; p = 0.302)	0.362	-1.99%
Frequency Frequency	2006.2 2007.1	-0.022 (CI = +/-0.009; p = 0.000) -0.023 (CI = +/-0.010; p = 0.000)	0.035 (CI = +/-0.092; p = 0.438) 0.041 (CI = +/-0.094; p = 0.373)	0.405 0.410	-2.19% -2.30%
Frequency	2007.1	-0.025 (CI = +/-0.010; p = 0.000)	0.034 (CI = +/-0.095; p = 0.478)	0.425	-2.44%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	0.042 (CI = +/-0.097; p = 0.379)	0.443	-2.60%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.035 (CI = +/-0.099; p = 0.478)	0.452	-2.75%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.043 (CI = +/-0.101; p = 0.395)	0.460	-2.90%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.036 (CI = +/-0.104; p = 0.484)	0.462	-3.04%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	0.041 (CI = +/-0.108; p = 0.437)	0.452	-3.15%
Frequency	2010.2	-0.035 (CI = +/-0.015; p = 0.000)	0.029 (CI = +/-0.109; p = 0.593)	0.481	-3.43%
Frequency	2011.1	-0.036 (CI = +/-0.016; p = 0.000) -0.035 (CI = +/-0.017; p = 0.000)	0.032 (CI = +/-0.114; p = 0.561)	0.460	-3.51%
Frequency Frequency	2011.2 2012.1	-0.035 (CI = +/-0.017; p = 0.000) -0.039 (CI = +/-0.018; p = 0.000)	0.035 (CI = +/-0.119; p = 0.543) 0.050 (CI = +/-0.120; p = 0.398)	0.421 0.459	-3.44% -3.80%
Frequency	2012.2	-0.042 (CI = +/-0.019; p = 0.000)	0.036 (CI = +/-0.123; p = 0.547)	0.485	-4.15%
Frequency	2013.1	-0.044 (CI = +/-0.021; p = 0.000)	0.042 (CI = +/-0.129; p = 0.498)	0.467	-4.32%
Frequency	2013.2	-0.047 (CI = +/-0.024; p = 0.001)	0.034 (CI = +/-0.136; p = 0.601)	0.460	-4.54%
Frequency	2014.1	-0.047 (CI = +/-0.026; p = 0.002)	0.036 (CI = +/-0.144; p = 0.608)	0.413	-4.58%
Frequency	2014.2	-0.048 (CI = +/-0.030; p = 0.004)	0.033 (CI = +/-0.154; p = 0.656)	0.380	-4.66%
Frequency	2015.1	-0.048 (CI = +/-0.033; p = 0.008)	0.035 (CI = +/-0.164; p = 0.657)	0.329	-4.73%
Frequency	2015.2	-0.048 (CI = +/-0.039; p = 0.018)	0.036 (CI = +/-0.178; p = 0.671)	0.279	-4.69%
Frequency Frequency	2016.1 2016.2	-0.049 (CI = +/-0.044; p = 0.032) -0.054 (CI = +/-0.052; p = 0.044)	0.039 (CI = +/-0.192; p = 0.669) 0.028 (CI = +/-0.209; p = 0.775)	0.224 0.212	-4.80% -5.21%
Frequency	2016.2	-0.054 (CI = +/-0.052; p = 0.044) -0.055 (CI = +/-0.061; p = 0.073)	0.028 (CI = +/-0.209; p = 0.775) 0.031 (CI = +/-0.229; p = 0.772)	0.148	-5.21% -5.33%
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Coverage = Total PD End Trend Period = 2023.2 Excluded Points = NA Parameters Included: time

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2005.2	0.014 (CI = +/-0.010; p = 0.007)	0.164	+1.39%
Loss Cost	2006.1	0.012 (CI = +/-0.010; p = 0.021)	0.122	+1.23%
Loss Cost	2006.2	0.010 (CI = +/-0.011; p = 0.062)	0.075	+1.00%
Loss Cost	2007.1	0.010 (CI = +/-0.011; p = 0.086)	0.061	+0.97%
Loss Cost	2007.2	0.009 (CI = +/-0.012; p = 0.134)	0.041	+0.90%
Loss Cost	2008.1	0.009 (CI = +/-0.013; p = 0.137)	0.041	+0.95%
Loss Cost	2008.2	0.009 (CI = +/-0.013; p = 0.176)	0.030	+0.92%
Loss Cost	2009.1	0.010 (CI = +/-0.014; p = 0.185)	0.028	+0.96%
Loss Cost	2009.2	0.009 (CI = +/-0.015; p = 0.244)	0.015	+0.90%
Loss Cost	2010.1	0.010 (CI = +/-0.017; p = 0.249)	0.014	+0.96%
Loss Cost	2010.2	0.007 (CI = +/-0.018; p = 0.404)	-0.011	+0.73%
Loss Cost	2011.1	0.007 (CI = +/-0.019; p = 0.430)	-0.014	+0.75%
Loss Cost	2011.2	0.008 (CI = +/-0.021; p = 0.442)	-0.016	+0.79%
Loss Cost	2012.1	0.007 (CI = +/-0.023; p = 0.531)	-0.027	+0.69%
Loss Cost	2012.2	0.004 (CI = +/-0.024; p = 0.726)	-0.041	+0.42%
Loss Cost	2013.1	0.006 (CI = +/-0.027; p = 0.667)	-0.040	+0.56%
Loss Cost	2013.2	0.004 (CI = +/-0.030; p = 0.759)	-0.047	+0.44%
Loss Cost	2014.1	0.007 (CI = +/-0.033; p = 0.635)	-0.042	+0.75%
Loss Cost	2014.1	0.007 (CI = +/-0.035, p = 0.657) 0.008 (CI = +/-0.036; p = 0.657)		+0.78%
			-0.046	
Loss Cost	2015.1	0.012 (CI = +/-0.040; p = 0.552)	-0.039	+1.16%
Loss Cost	2015.2	0.014 (CI = +/-0.046; p = 0.520)	-0.037	+1.42%
Loss Cost	2016.1	0.020 (CI = +/-0.051; p = 0.424)	-0.022	+2.00%
Loss Cost	2016.2	0.018 (CI = +/-0.059; p = 0.517)	-0.041	+1.84%
Loss Cost	2017.1	0.024 (CI = +/-0.068; p = 0.457)	-0.033	+2.44%
Severity	2005.2	0.031 (CI = +/-0.004; p = 0.000)	0.856	+3.11%
Severity	2006.1	0.031 (CI = +/-0.004; p = 0.000)	0.850	+3.15%
Severity	2006.2	0.031 (CI = +/-0.005; p = 0.000)	0.837	+3.13%
Severity	2007.1	0.031 (CI = +/-0.005; p = 0.000)	0.831	+3.18%
Severity	2007.2	0.032 (CI = +/-0.005; p = 0.000)	0.828	+3.25%
Severity	2008.1	0.034 (CI = +/-0.005; p = 0.000)	0.853	+3.44%
Severity	2008.2	0.035 (CI = +/-0.005; p = 0.000)	0.858	+3.55%
Severity	2009.1	0.037 (CI = +/-0.005; p = 0.000)	0.872	+3.72%
Severity	2009.2	0.037 (CI = +/-0.006; p = 0.000)	0.869	+3.80%
Severity	2010.1	0.038 (CI = +/-0.006; p = 0.000)	0.872	+3.92%
Severity	2010.2	0.039 (CI = +/-0.006; p = 0.000)	0.862	+3.96%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	0.852	+4.02%
Severity	2011.2	0.039 (CI = +/-0.007; p = 0.000)	0.835	+3.99%
Severity	2012.1	0.041 (CI = +/-0.008; p = 0.000)	0.843	+4.18%
Severity	2012.2	0.042 (CI = +/-0.008; p = 0.000)	0.829	+4.24%
Severity	2013.1	0.044 (CI = +/-0.009; p = 0.000)	0.839	+4.46%
Severity	2013.2	0.044 (CI = +/-0.010; p = 0.000)	0.825	+4.55%
Severity	2014.1	0.047 (CI = +/-0.010; p = 0.000)	0.830	+4.78%
Severity	2014.2	0.048 (CI = +/-0.011; p = 0.000)	0.813	+4.87%
Severity	2015.1	0.050 (CI = +/-0.012; p = 0.000)	0.822	+5.17%
Severity	2015.2	0.052 (CI = +/-0.013; p = 0.000)	0.811	+5.36%
Severity	2016.1	0.057 (CI = +/-0.014; p = 0.000)	0.837	+5.84%
Severity	2016.2	0.058 (CI = +/-0.016; p = 0.000)	0.817	+5.99%
Severity	2017.1	0.062 (CI = +/-0.017; p = 0.000)	0.823	+6.43%
ocventy	2017.1	0.002 (Ci - 17 0.017, p - 0.000)	0.020	10.4070
Frequency	2005.2	-0.017 (CI = +/-0.009; p = 0.000)	0.294	-1.67%
Frequency	2005.2	-0.017 (Cl = +/-0.009; p = 0.000)	0.342	-1.86%
	2006.1	-0.013 (CI = +/-0.009; p = 0.000)	0.391	-2.06%
Frequency	2006.2	-0.021 (Cl = +/-0.009; p = 0.000) -0.022 (Cl = +/-0.009; p = 0.000)		
Frequency			0.390	-2.14%
Frequency	2007.2	-0.023 (CI = +/-0.010; p = 0.000)	0.407	-2.28%
Frequency	2008.1	-0.024 (CI = +/-0.010; p = 0.000)	0.417	-2.41%
Frequency	2008.2	-0.026 (CI = +/-0.011; p = 0.000)	0.428	-2.55%
Frequency	2009.1	-0.027 (CI = +/-0.012; p = 0.000)	0.429	-2.66%
Frequency	2009.2	-0.028 (CI = +/-0.012; p = 0.000)	0.432	-2.79%
Frequency	2010.1	-0.029 (CI = +/-0.013; p = 0.000)	0.417	-2.86%
Frequency	2010.2	-0.032 (CI = +/-0.014; p = 0.000)	0.447	-3.11%
Frequency	2011.1	-0.032 (CI = +/-0.015; p = 0.000)	0.423	-3.14%
Frequency	2011.2	-0.031 (CI = +/-0.016; p = 0.001)	0.382	-3.08%
Frequency	2012.1	-0.034 (CI = +/-0.017; p = 0.001)	0.403	-3.35%
Frequency	2012.2	-0.037 (CI = +/-0.019; p = 0.000)	0.430	-3.66%
Frequency	2013.1	-0.038 (CI = +/-0.020; p = 0.001)	0.405	-3.74%
Frequency	2013.2	-0.040 (CI = +/-0.022; p = 0.001)	0.397	-3.93%
Frequency	2014.1	-0.039 (CI = +/-0.025; p = 0.004)	0.348	-3.85%
Frequency	2014.2	-0.040 (CI = +/-0.028; p = 0.007)	0.315	-3.90%
Frequency	2015.1	-0.039 (CI = +/-0.031; p = 0.017)	0.264	-3.81%
Frequency	2015.2	-0.038 (CI = +/-0.035; p = 0.035)	0.216	-3.74%
Frequency	2016.1	-0.037 (CI = +/-0.040; p = 0.066)	0.165	-3.64%
Frequency	2016.2	-0.040 (CI = +/-0.046; p = 0.082)	0.154	-3.91%
Frequency	2017.1	-0.038 (CI = +/-0.053; p = 0.144)	0.100	-3.75%
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Coverage = Total PD End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.011 (CI = +/-0.010; p = 0.032)	0.102	+1.07%
Loss Cost	2006.1	0.009 (CI = +/-0.010; p = 0.084)	0.060	+0.88%
Loss Cost	2006.2	0.006 (CI = +/-0.010; p = 0.224)	0.016	+0.61%
Loss Cost	2007.1	0.006 (CI = +/-0.011; p = 0.296)	0.004	+0.56%
Loss Cost	2007.2	0.004 (CI = +/-0.011; p = 0.423)	-0.011	+0.45%
Loss Cost	2008.1	0.005 (CI = +/-0.012; p = 0.431)	-0.012	+0.47%
Loss Cost	2008.2	0.004 (CI = +/-0.013; p = 0.524)	-0.021	+0.41%
Loss Cost	2009.1	0.004 (CI = +/-0.014; p = 0.541)	-0.023	+0.42%
Loss Cost	2009.2	0.003 (CI = +/-0.015; p = 0.668)	-0.031	+0.31%
Loss Cost	2010.1	0.003 (CI = +/-0.016; p = 0.676)	-0.033	+0.33%
Loss Cost	2010.2	0.000 (CI = +/-0.017; p = 0.964)	-0.042	+0.04%
Loss Cost	2011.1	0.000 (CI = +/-0.018; p = 0.998)	-0.043	0.00%
Loss Cost	2011.2	0.000 (CI = +/-0.020; p = 0.982)	-0.045	-0.02%
Loss Cost	2012.1	-0.002 (CI = +/-0.022; p = 0.853)	-0.046	-0.20%
Loss Cost	2012.2	-0.006 (CI = +/-0.023; p = 0.610)	-0.036	-0.58%
Loss Cost	2013.1	-0.005 (CI = +/-0.026; p = 0.675)	-0.043	-0.52%
Loss Cost	2013.2	-0.008 (CI = +/-0.028; p = 0.575)	-0.037	-0.77%
Loss Cost	2014.1	-0.006 (Cl = +/-0.032; p = 0.711)	-0.050	-0.56%
Loss Cost	2014.1	-0.007 (CI = +/-0.036; p = 0.687)	-0.051	-0.69%
Loss Cost	2015.1	-0.004 (CI = +/-0.040; p = 0.817)	-0.063	-0.44%
Loss Cost	2015.2	-0.004 (Cl = +/-0.046; p = 0.865)	-0.069	-0.37%
Loss Cost	2016.1	0.000 (CI = +/-0.052; p = 0.993)	-0.077	+0.02%
Loss Cost	2016.1	-0.005 (Cl = +/-0.061; p = 0.873)	-0.077	-0.45%
Loss Cost	2010.2	-0.003 (Cl = +/-0.001; p = 0.965)	-0.091	-0.15%
LUSS CUST	2017.1	-0.001 (CI = +7-0.071, p = 0.965)	-0.091	-0.1570
Severity	2005.2	0.029 (CI = +/-0.004; p = 0.000)	0.878	+2.89%
Severity	2006.1	0.029 (CI = +/-0.004; p = 0.000)	0.872	+2.92%
Severity	2006.2	0.028 (CI = +/-0.004; p = 0.000)	0.860	+2.89%
Severity	2007.1	0.029 (CI = +/-0.004; p = 0.000)	0.854	+2.93%
Severity	2007.2	0.029 (CI = +/-0.005; p = 0.000)	0.850	+2.98%
Severity	2008.1	0.031 (CI = +/-0.004; p = 0.000)	0.878	+3.16%
Severity	2008.2	0.032 (CI = +/-0.004; p = 0.000)	0.883	+3.27%
Severity	2009.1	0.034 (CI = +/-0.004; p = 0.000)	0.899	+3.42%
Severity	2009.2	0.034 (CI = +/-0.005; p = 0.000)	0.895	+3.48%
Severity	2010.1	0.035 (CI = +/-0.005; p = 0.000)	0.898	+3.59%
Severity	2010.1	0.035 (CI = +/-0.005; p = 0.000)	0.888	+3.61%
Severity	2011.1	0.036 (CI = +/-0.006; p = 0.000)	0.877	+3.64%
Severity	2011.1	0.035 (CI = +/-0.006; p = 0.000)	0.861	+3.58%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	0.869	+3.75%
Severity	2012.2	0.037 (CI = +/-0.007; p = 0.000)	0.854	+3.77%
Severity	2013.1	0.039 (CI = +/-0.007; p = 0.000)	0.863	+3.97%
Severity	2013.2	0.039 (CI = +/-0.008; p = 0.000)	0.847	+4.01%
Severity	2014.1	0.041 (CI = +/-0.009; p = 0.000)	0.851	+4.21%
Severity	2014.2	0.041 (CI = +/-0.010; p = 0.000)	0.831	+4.24%
Severity	2015.1	0.044 (CI = +/-0.010; p = 0.000)	0.838	+4.50%
Severity	2015.2	0.045 (CI = +/-0.012; p = 0.000)	0.822	+4.63%
Severity	2016.1	0.049 (CI = +/-0.012; p = 0.000)	0.850	+5.07%
Severity	2016.2	0.050 (CI = +/-0.014; p = 0.000)	0.823	+5.11%
Severity	2017.1	0.053 (CI = +/-0.016; p = 0.000)	0.825	+5.48%
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Frequency	2005.2	-0.018 (CI = +/-0.009; p = 0.000)	0.308	-1.78%
Frequency	2006.1	-0.020 (CI = +/-0.009; p = 0.000)	0.360	-1.99%
Frequency	2006.2	-0.022 (CI = +/-0.009; p = 0.000)	0.413	-2.21%
Frequency	2007.1	-0.023 (CI = +/-0.010; p = 0.000)	0.414	-2.30%
Frequency	2007.2	-0.025 (CI = +/-0.010; p = 0.000)	0.434	-2.46%
Frequency	2008.1	-0.026 (CI = +/-0.011; p = 0.000)	0.447	-2.60%
Frequency	2008.2	-0.028 (CI = +/-0.011; p = 0.000)	0.461	-2.77%
Frequency	2009.1	-0.029 (CI = +/-0.012; p = 0.000)	0.465	-2.90%
Frequency	2009.2	-0.031 (CI = +/-0.013; p = 0.000)	0.472	-3.06%
Frequency	2010.1	-0.032 (CI = +/-0.014; p = 0.000)	0.460	-3.15%
Frequency	2010.2	-0.035 (CI = +/-0.014; p = 0.000)	0.496	-3.45%
Frequency	2011.1	-0.036 (CI = +/-0.016; p = 0.000)	0.475	-3.51%
Frequency	2011.2	-0.035 (CI = +/-0.017; p = 0.000)	0.437	-3.48%
Frequency	2012.1	-0.039 (CI = +/-0.018; p = 0.000)	0.466	-3.80%
Frequency	2012.2	-0.043 (CI = +/-0.019; p = 0.000)	0.501	-4.19%
Frequency	2013.1	-0.044 (CI = +/-0.021; p = 0.000)	0.482	-4.32%
Frequency	2013.2	-0.047 (CI = +/-0.023; p = 0.000)	0.482	-4.59%
Frequency	2014.1	-0.047 (CI = +/-0.026; p = 0.001)	0.438	-4.58%
Frequency	2014.2	-0.048 (CI = +/-0.029; p = 0.002)	0.411	-4.72%
Frequency	2015.1	-0.048 (CI = +/-0.032; p = 0.006)	0.364	-4.73%
Frequency	2015.2	-0.049 (CI = +/-0.037; p = 0.013)	0.320	-4.77%
Frequency	2016.1	-0.049 (CI = +/-0.043; p = 0.027)	0.273	-4.80%
Frequency	2016.2	-0.054 (CI = +/-0.049; p = 0.032)	0.272	-5.29%
Frequency	2017.1	-0.055 (CI = +/-0.058; p = 0.061)	0.219	-5.33%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.060 (CI = +/-0.055; p = 0.034)	0.638	+2.19%
Loss Cost	2006.1	0.019 (CI = +/-0.006; p = 0.000)	0.073 (CI = +/-0.050; p = 0.006)	0.649	+1.92%
Loss Cost	2006.2	0.016 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.625	+1.63%
Loss Cost	2007.1	0.015 (CI = +/-0.006; p = 0.000)	0.063 (CI = +/-0.044; p = 0.007)	0.607	+1.56%
Loss Cost	2007.2	0.015 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.046; p = 0.011)	0.554	+1.52%
Loss Cost Loss Cost	2008.1 2008.2	0.016 (CI = +/-0.007; p = 0.000) 0.016 (CI = +/-0.008; p = 0.000)	0.059 (CI = +/-0.048; p = 0.018) 0.061 (CI = +/-0.050; p = 0.019)	0.554 0.524	+1.57% +1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.001)	0.059 (CI = +/-0.053; p = 0.030)	0.519	+1.67%
Loss Cost	2009.1	0.017 (CI = +/-0.008; p = 0.001) 0.017 (CI = +/-0.009; p = 0.001)	0.059 (CI = +/-0.055; p = 0.038)	0.467	+1.67%
Loss Cost	2010.1	0.017 (CI = +/-0.010; p = 0.002)	0.057 (CI = +/-0.059; p = 0.056)	0.463	+1.74%
Loss Cost	2010.2	0.014 (CI = +/-0.010; p = 0.011)	0.047 (CI = +/-0.057; p = 0.100)	0.340	+1.41%
Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.025)	0.048 (CI = +/-0.061; p = 0.113)	0.317	+1.37%
Loss Cost	2011.2	0.015 (CI = +/-0.013; p = 0.022)	0.053 (CI = +/-0.063; p = 0.093)	0.330	+1.56%
Loss Cost	2012.1	0.012 (CI = +/-0.014; p = 0.088)	0.063 (CI = +/-0.064; p = 0.053)	0.315	+1.20%
Loss Cost	2012.2	0.006 (CI = +/-0.014; p = 0.327)	0.049 (CI = +/-0.059; p = 0.091)	0.147	+0.64%
Loss Cost	2013.1	0.007 (CI = +/-0.016; p = 0.353)	0.048 (CI = +/-0.064; p = 0.130)	0.137	+0.71%
Loss Cost	2013.2	0.003 (CI = +/-0.018; p = 0.683)	0.040 (CI = +/-0.067; p = 0.214)	-0.005	+0.34%
Loss Cost	2014.1	0.007 (CI = +/-0.021; p = 0.440)	0.031 (CI = +/-0.072; p = 0.354)	-0.011	+0.75%
Loss Cost	2014.2	0.006 (CI = +/-0.025; p = 0.624)	0.028 (CI = +/-0.080; p = 0.449)	-0.124	+0.56%
Loss Cost Loss Cost	2015.1 2015.2	0.011 (CI = +/-0.031; p = 0.445) 0.013 (CI = +/-0.040; p = 0.471)	0.018 (CI = +/-0.090; p = 0.644) 0.021 (CI = +/-0.104; p = 0.636)	-0.117 -0.170	+1.07% +1.27%
Loss Cost	2016.1	0.023 (CI = +/-0.053; p = 0.323)	0.006 (CI = +/-0.121; p = 0.900)	-0.103	+2.28%
Loss Cost	2016.2	-0.004 (CI = +/-0.038; p = 0.810)	-0.024 (CI = +/-0.077; p = 0.435)	-0.245	-0.35%
Loss Cost	2017.1	-0.011 (CI = +/-0.063; p = 0.618)	-0.015 (CI = +/-0.108; p = 0.683)	-0.345	-1.10%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.024; p = 0.000)	0.912	+2.37%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.025; p = 0.000)	0.906	+2.33%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.894	+2.27%
Severity	2007.1	0.022 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.026; p = 0.001)	0.886	+2.23% +2.30%
Severity Severity	2007.2 2008.1	0.023 (CI = +/-0.004; p = 0.000) 0.024 (CI = +/-0.003; p = 0.000)	0.052 (CI = +/-0.026; p = 0.000) 0.045 (CI = +/-0.023; p = 0.000)	0.884 0.921	+2.48%
Severity	2008.1	0.024 (CI = +/-0.003; p = 0.000) 0.026 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.019; p = 0.000)	0.947	+2.64%
Severity	2009.1	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.016; p = 0.000)	0.963	+2.78%
Severity	2009.2	0.028 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.015; p = 0.000)	0.968	+2.87%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.016; p = 0.000)	0.967	+2.92%
Severity	2010.2	0.029 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.017; p = 0.000)	0.961	+2.94%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.053 (CI = +/-0.014; p = 0.000)	0.970	+2.79%
Severity	2011.2	0.026 (CI = +/-0.002; p = 0.000)	0.049 (CI = +/-0.012; p = 0.000)	0.975	+2.66%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.012; p = 0.000)	0.977	+2.74%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.046 (CI = +/-0.013; p = 0.000)	0.971	+2.72%
Severity	2013.1	0.028 (CI = +/-0.003; p = 0.000)	0.044 (CI = +/-0.013; p = 0.000)	0.974	+2.82%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.044 (CI = +/-0.014; p = 0.000)	0.965	+2.81%
Severity	2014.1	0.028 (CI = +/-0.004; p = 0.000)	0.043 (Cl = +/-0.015; p = 0.000)	0.961	+2.83% +2.73%
Severity Severity	2014.2 2015.1	0.027 (CI = +/-0.005; p = 0.000) 0.027 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.016; p = 0.000) 0.041 (CI = +/-0.019; p = 0.001)	0.946 0.939	+2.75%
Severity	2015.1	0.028 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.022; p = 0.003)	0.914	+2.83%
Severity	2016.1	0.032 (CI = +/-0.009; p = 0.000)	0.036 (CI = +/-0.020; p = 0.005)	0.951	+3.25%
Severity	2016.2	0.028 (CI = +/-0.008; p = 0.001)	0.032 (CI = +/-0.016; p = 0.006)	0.953	+2.86%
Severity	2017.1	0.024 (CI = +/-0.007; p = 0.002)	0.037 (CI = +/-0.012; p = 0.003)	0.982	+2.42%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.562)	0.011 (CI = +/-0.052; p = 0.662)	-0.055	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.177)	0.022 (CI = +/-0.049; p = 0.356)	0.024	-0.41%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.037)	0.013 (CI = +/-0.046; p = 0.574)	0.109	-0.62%
Frequency	2007.1	-0.007 (CI = +/-0.006; p = 0.043)	0.014 (CI = +/-0.048; p = 0.547)	0.101	-0.65%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.026)	0.009 (CI = +/-0.048; p = 0.694)	0.138	-0.77%
Frequency	2008.1 2008.2	-0.009 (CI = +/-0.007; p = 0.018) -0.010 (CI = +/-0.008; p = 0.014)	0.014 (CI = +/-0.050; p = 0.562) 0.010 (CI = +/-0.051; p = 0.694)	0.171 0.199	-0.88% -0.99%
Frequency Frequency	2008.2	-0.010 (CI = +/-0.008; p = 0.014) -0.011 (CI = +/-0.008; p = 0.014)	0.010 (CI = +/-0.051; p = 0.694) 0.013 (CI = +/-0.053; p = 0.612)	0.199	-1.08%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.015)	0.010 (CI = +/-0.056; p = 0.712)	0.212	-1.17%
Frequency	2010.1	-0.012 (CI = +/-0.010; p = 0.029)	0.009 (CI = +/-0.059; p = 0.743)	0.163	-1.15%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.007)	-0.002 (CI = +/-0.056; p = 0.952)	0.298	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.012; p = 0.021)	-0.005 (CI = +/-0.060; p = 0.859)	0.221	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.078)	0.004 (CI = +/-0.060; p = 0.886)	0.092	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.022)	0.016 (CI = +/-0.058; p = 0.549)	0.247	-1.50%
Frequency	2012.2	-0.020 (CI = +/-0.012; p = 0.003)	0.003 (CI = +/-0.051; p = 0.898)	0.469	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.014; p = 0.007)	0.004 (CI = +/-0.056; p = 0.884)	0.406	-2.05%
Frequency	2013.2	-0.024 (CI = +/-0.015; p = 0.005)	-0.004 (CI = +/-0.057; p = 0.882)	0.469	-2.40%
Frequency	2014.1	-0.020 (CI = +/-0.018; p = 0.028)	-0.012 (CI = +/-0.061; p = 0.658)	0.337	-2.02%
Frequency	2014.2	-0.021 (CI = +/-0.021; p = 0.051)	-0.014 (CI = +/-0.068; p = 0.648)	0.259	-2.11%
Frequency	2015.1	-0.016 (CI = +/-0.026; p = 0.182) -0.015 (CI = +/-0.034; p = 0.310)	-0.023 (Cl = +/-0.075; p = 0.496)	0.116	-1.63%
Frequency	2015.2 2016.1	-0.015 (CI = +/-0.034; p = 0.310) -0.009 (CI = +/-0.046; p = 0.620)	-0.021 (CI = +/-0.088; p = 0.577) -0.030 (CI = +/-0.106; p = 0.500)	-0.056 -0.162	-1.52%
Frequency Frequency	2016.1	-0.009 (CI = +/-0.046; p = 0.620) -0.032 (CI = +/-0.036; p = 0.069)	-0.030 (CI = +/-0.106; p = 0.500) -0.056 (CI = +/-0.072; p = 0.098)	0.593	-0.95% -3.13%
Frequency	2017.1	-0.035 (CI = +/-0.062; p = 0.170)	-0.052 (CI = +/-0.106; p = 0.214)	0.548	-3.44%
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Coverage = Total PD End Trend Period = 2019.1 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.068 (CI = +/-0.054; p = 0.016)	0.665	+2.36%
Loss Cost	2006.1	0.021 (CI = +/-0.006; p = 0.000)	0.080 (CI = +/-0.049; p = 0.002)	0.681	+2.08%
Loss Cost	2006.2	0.018 (CI = +/-0.006; p = 0.000)	0.067 (CI = +/-0.042; p = 0.003)	0.658	+1.78%
Loss Cost	2007.1	0.017 (CI = +/-0.006; p = 0.000)	0.070 (CI = +/-0.044; p = 0.003)	0.641	+1.71%
Loss Cost	2007.2	0.017 (CI = +/-0.007; p = 0.000)	0.069 (CI = +/-0.046; p = 0.005)	0.591	+1.69%
Loss Cost	2008.1	0.017 (CI = +/-0.007; p = 0.000)	0.066 (CI = +/-0.048; p = 0.009)	0.593	+1.75%
Loss Cost	2008.2	0.018 (CI = +/-0.008; p = 0.000)	0.069 (CI = +/-0.050; p = 0.009)	0.571	+1.83%
Loss Cost	2009.1	0.019 (CI = +/-0.009; p = 0.000)	0.067 (CI = +/-0.052; p = 0.015)	0.568	+1.90%
Loss Cost Loss Cost	2009.2	0.019 (CI = +/-0.010; p = 0.001) 0.020 (CI = +/-0.011; p = 0.001)	0.068 (CI = +/-0.055; p = 0.018) 0.066 (CI = +/-0.058; p = 0.029)	0.524 0.523	+1.94%
Loss Cost	2010.1 2010.2	0.020 (CI = +/-0.011; p = 0.001) 0.017 (CI = +/-0.011; p = 0.006)	0.055 (CI = +/-0.058; p = 0.029) 0.055 (CI = +/-0.057; p = 0.059)	0.400	+2.02% +1.68%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.056 (CI = +/-0.061; p = 0.072)	0.378	+1.65%
Loss Cost	2011.1	0.019 (CI = +/-0.014; p = 0.010)	0.064 (CI = +/-0.064; p = 0.049)	0.413	+1.95%
Loss Cost	2012.1	0.016 (CI = +/-0.015; p = 0.040)	0.073 (CI = +/-0.064; p = 0.030)	0.401	+1.58%
Loss Cost	2012.2	0.010 (CI = +/-0.015; p = 0.184)	0.058 (CI = +/-0.061; p = 0.061)	0.223	+0.98%
Loss Cost	2013.1	0.011 (CI = +/-0.018; p = 0.208)	0.056 (CI = +/-0.067; p = 0.092)	0.215	+1.08%
Loss Cost	2013.2	0.007 (CI = +/-0.021; p = 0.462)	0.048 (CI = +/-0.072; p = 0.168)	0.049	+0.71%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.289)	0.039 (CI = +/-0.077; p = 0.272)	0.064	+1.20%
Loss Cost	2014.2	0.011 (CI = +/-0.031; p = 0.429)	0.038 (CI = +/-0.089; p = 0.352)	-0.065	+1.11%
Loss Cost	2015.1	0.017 (CI = +/-0.038; p = 0.309)	0.028 (CI = +/-0.099; p = 0.511)	-0.036	+1.74%
Loss Cost	2015.2	0.023 (CI = +/-0.052; p = 0.300)	0.037 (CI = +/-0.119; p = 0.457)	-0.052	+2.37%
Loss Cost	2016.1	0.036 (CI = +/-0.068; p = 0.211)	0.022 (CI = +/-0.137; p = 0.673)	0.066	+3.70%
Loss Cost	2016.2	0.001 (CI = +/-0.066; p = 0.959)	-0.019 (CI = +/-0.112; p = 0.632)	-0.501	+0.11%
Loss Cost	2017.1	-0.007 (CI = +/-0.131; p = 0.841)	-0.012 (CI = +/-0.190; p = 0.812)	-0.882	-0.69%
Severity	2005.2	0.023 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.025; p = 0.001)	0.899	+2.36%
Severity	2006.1	0.023 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.026; p = 0.001)	0.892	+2.32%
Severity	2006.2	0.022 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.026; p = 0.001)	0.877	+2.24%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.048 (CI = +/-0.027; p = 0.001)	0.867	+2.20%
Severity	2007.2	0.023 (CI = +/-0.004; p = 0.000)	0.052 (CI = +/-0.027; p = 0.001)	0.865	+2.28% +2.47%
Severity Severity	2008.1 2008.2	0.024 (CI = +/-0.004; p = 0.000) 0.026 (CI = +/-0.003; p = 0.000)	0.045 (CI = +/-0.024; p = 0.001) 0.052 (CI = +/-0.020; p = 0.000)	0.908 0.938	+2.47%
Severity	2009.1	0.028 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.017; p = 0.000)	0.958	+2.80%
Severity	2009.1	0.029 (CI = +/-0.003; p = 0.000)	0.051 (CI = +/-0.016; p = 0.000)	0.963	+2.91%
Severity	2010.1	0.029 (CI = +/-0.003; p = 0.000)	0.049 (CI = +/-0.016; p = 0.000)	0.963	+2.97%
Severity	2010.2	0.030 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.017; p = 0.000)	0.956	+3.00%
Severity	2011.1	0.028 (CI = +/-0.003; p = 0.000)	0.054 (CI = +/-0.015; p = 0.000)	0.966	+2.84%
Severity	2011.2	0.026 (CI = +/-0.003; p = 0.000)	0.050 (CI = +/-0.013; p = 0.000)	0.969	+2.68%
Severity	2012.1	0.027 (CI = +/-0.003; p = 0.000)	0.048 (CI = +/-0.012; p = 0.000)	0.973	+2.77%
Severity	2012.2	0.027 (CI = +/-0.003; p = 0.000)	0.047 (CI = +/-0.014; p = 0.000)	0.963	+2.76%
Severity	2013.1	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.013; p = 0.000)	0.968	+2.87%
Severity	2013.2	0.028 (CI = +/-0.004; p = 0.000)	0.045 (CI = +/-0.015; p = 0.000)	0.955	+2.87%
Severity	2014.1	0.029 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.017; p = 0.000)	0.950	+2.90%
Severity	2014.2	0.028 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.019; p = 0.001)	0.924	+2.79%
Severity	2015.1	0.028 (CI = +/-0.008; p = 0.000)	0.042 (CI = +/-0.022; p = 0.003)	0.913	+2.82%
Severity	2015.2	0.029 (CI = +/-0.012; p = 0.001)	0.045 (CI = +/-0.027; p = 0.008)	0.876	+2.98%
Severity	2016.1	0.034 (CI = +/-0.011; p = 0.001)	0.039 (CI = +/-0.023; p = 0.009)	0.939	+3.48%
Severity	2016.2	0.029 (CI = +/-0.014; p = 0.007)	0.033 (CI = +/-0.024; p = 0.021)	0.909	+2.97%
Severity	2017.1	0.024 (CI = +/-0.015; p = 0.020)	0.037 (CI = +/-0.022; p = 0.018)	0.962	+2.46%
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Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.999)	0.020 (CI = +/-0.051; p = 0.433)	-0.053	0.00% -0.23%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.439)	0.030 (CI = +/-0.047; p = 0.201)	0.013	
Frequency	2006.2 2007.1	-0.005 (CI = +/-0.006; p = 0.129)	0.020 (CI = +/-0.045; p = 0.357)	0.059 0.051	-0.45% -0.48%
Frequency Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.137) -0.006 (CI = +/-0.007; p = 0.093)	0.021 (CI = +/-0.047; p = 0.351) 0.017 (CI = +/-0.048; p = 0.469)	0.075	-0.48%
Frequency	2007.2	-0.000 (CI = +/-0.007; p = 0.064)	0.021 (CI = +/-0.049; p = 0.378)	0.108	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.052)	0.017 (CI = +/-0.051; p = 0.485)	0.127	-0.79%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.050)	0.020 (CI = +/-0.053; p = 0.435)	0.132	-0.88%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.056)	0.018 (CI = +/-0.056; p = 0.516)	0.133	-0.95%
Frequency	2010.1	-0.009 (CI = +/-0.011; p = 0.092)	0.017 (CI = +/-0.060; p = 0.560)	0.080	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.027)	0.005 (CI = +/-0.058; p = 0.852)	0.196	-1.28%
Frequency	2011.1	-0.012 (CI = +/-0.013; p = 0.067)	0.002 (CI = +/-0.062; p = 0.958)	0.108	-1.15%
Frequency	2011.2	-0.007 (CI = +/-0.013; p = 0.254)	0.014 (CI = +/-0.060; p = 0.621)	-0.011	-0.72%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.082)	0.025 (CI = +/-0.058; p = 0.362)	0.152	-1.16%
Frequency	2012.2	-0.017 (CI = +/-0.013; p = 0.014)	0.011 (CI = +/-0.053; p = 0.669)	0.356	-1.73%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.030)	0.011 (CI = +/-0.058; p = 0.688)	0.274	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.018; p = 0.026)	0.003 (CI = +/-0.062; p = 0.920)	0.327	-2.10%
Frequency	2014.1	-0.017 (CI = +/-0.020; p = 0.097)	-0.005 (CI = +/-0.065; p = 0.851)	0.136	-1.65%
Frequency	2014.2	-0.017 (CI = +/-0.026; p = 0.181)	-0.005 (CI = +/-0.076; p = 0.876)	0.024	-1.64%
	2015.1	-0.011 (CI = +/-0.032; p = 0.447)	-0.014 (CI = +/-0.083; p = 0.691)	-0.170	-1.05%
Frequency					
Frequency	2015.2	-0.006 (CI = +/-0.044; p = 0.743)	-0.007 (CI = +/-0.100; p = 0.863)	-0.364	-0.59%
Frequency Frequency	2016.1	0.002 (CI = +/-0.060; p = 0.927)	-0.016 (CI = +/-0.121; p = 0.726)	-0.445	+0.21%
Frequency					

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

-				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2005.2	0.022 (CI = +/-0.007; p = 0.000)	0.584	+2.19%
Loss Cost	2006.1	0.020 (CI = +/-0.007; p = 0.000)	0.539	+1.97%
Loss Cost	2006.2	0.016 (CI = +/-0.006; p = 0.000)	0.514	+1.63%
Loss Cost	2007.1	0.016 (CI = +/-0.007; p = 0.000)	0.479	+1.61%
Loss Cost	2007.2	0.015 (CI = +/-0.007; p = 0.000)	0.422	+1.52%
Loss Cost	2008.1	0.016 (CI = +/-0.008; p = 0.000)	0.440	+1.64%
Loss Cost	2008.2	0.016 (CI = +/-0.008; p = 0.001)	0.400	+1.62%
Loss Cost	2009.1	0.017 (CI = +/-0.009; p = 0.001)	0.410	+1.74%
Loss Cost	2009.2	0.017 (CI = +/-0.010; p = 0.003)	0.354	+1.67%
Loss Cost	2010.1	0.018 (CI = +/-0.011; p = 0.003)	0.368	+1.83%
Loss Cost	2010.2 2011.1	0.014 (CI = +/-0.011; p = 0.015)	0.261	+1.41%
Loss Cost Loss Cost	2011.1	0.014 (CI = +/-0.012; p = 0.023) 0.015 (CI = +/-0.014; p = 0.030)	0.239 0.230	+1.46% +1.56%
Loss Cost	2012.1	0.013 (CI = +/-0.014; p = 0.083)	0.142	+1.35%
Loss Cost	2012.2	0.006 (CI = +/-0.015; p = 0.364)	-0.008	+0.64%
Loss Cost	2013.1	0.009 (CI = +/-0.017; p = 0.290)	0.017	+0.85%
Loss Cost	2013.2	0.003 (CI = +/-0.018; p = 0.692)	-0.075	+0.34%
Loss Cost	2014.1	0.009 (CI = +/-0.020; p = 0.359)	-0.007	+0.88%
Loss Cost	2014.2	0.006 (CI = +/-0.024; p = 0.615)	-0.079	+0.56%
Loss Cost	2015.1	0.012 (CI = +/-0.028; p = 0.368)	-0.010	+1.18%
Loss Cost	2015.2	0.013 (CI = +/-0.037; p = 0.443)	-0.044	+1.27%
Loss Cost	2016.1	0.023 (CI = +/-0.045; p = 0.255)	0.077	+2.34%
Loss Cost	2016.2	-0.004 (CI = +/-0.035; p = 0.803)	-0.184	-0.35%
Loss Cost	2017.1	-0.014 (CI = +/-0.047; p = 0.467)	-0.077	-1.36%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.860	+2.37%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.846	+2.37%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.833	+2.27%
Severity	2007.1	0.022 (CI = +/-0.004; p = 0.000)	0.817	+2.27%
Severity	2007.2	0.023 (CI = +/-0.005; p = 0.000)	0.803	+2.30%
Severity	2008.1	0.025 (CI = +/-0.004; p = 0.000)	0.863	+2.53%
Severity	2008.2	0.026 (CI = +/-0.004; p = 0.000)	0.869	+2.64%
Severity	2009.1	0.028 (CI = +/-0.004; p = 0.000)	0.902	+2.84%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.892	+2.87%
Severity Severity	2010.1 2010.2	0.030 (CI = +/-0.005; p = 0.000) 0.029 (CI = +/-0.005; p = 0.000)	0.896 0.878	+3.00% +2.94%
Severity	2011.1	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.89%
Severity	2011.1	0.026 (CI = +/-0.006; p = 0.000)	0.844	+2.66%
Severity	2012.1	0.028 (CI = +/-0.006; p = 0.000)	0.859	+2.85%
Severity	2012.2	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.72%
Severity	2013.1	0.029 (CI = +/-0.007; p = 0.000)	0.847	+2.96%
Severity	2013.2	0.028 (CI = +/-0.008; p = 0.000)	0.808	+2.81%
Severity	2014.1	0.030 (CI = +/-0.010; p = 0.000)	0.806	+3.01%
Severity	2014.2	0.027 (CI = +/-0.011; p = 0.000)	0.748	+2.73%
Severity	2015.1	0.030 (CI = +/-0.013; p = 0.001)	0.748	+3.01%
Severity	2015.2	0.028 (CI = +/-0.016; p = 0.005)	0.654	+2.83%
Severity	2016.1	0.035 (CI = +/-0.017; p = 0.002)	0.780	+3.61%
Severity	2016.2	0.028 (CI = +/-0.019; p = 0.013)	0.687	+2.86%
Severity	2017.1	0.030 (CI = +/-0.029; p = 0.045)	0.594	+3.07%
Frequency	2005.2	-0.002 (CI = +/-0.006; p = 0.556)	-0.024	-0.18%
Frequency	2006.1	-0.004 (CI = +/-0.006; p = 0.193)	0.028	-0.39%
Frequency	2006.2	-0.006 (CI = +/-0.006; p = 0.035)	0.133	-0.62%
Frequency	2007.1 2007.2	-0.006 (CI = +/-0.006; p = 0.043) -0.008 (CI = +/-0.007; p = 0.023)	0.125 0.170	-0.64% -0.77%
Frequency	2007.2	-0.008 (CI = +/-0.007; p = 0.023) -0.009 (CI = +/-0.007; p = 0.018)		
Frequency Frequency	2008.1	-0.010 (CI = +/-0.008; p = 0.012)	0.195 0.231	-0.87% -0.99%
Frequency	2009.1	-0.010 (CI = +/-0.008; p = 0.012)	0.233	-1.06%
Frequency	2009.2	-0.012 (CI = +/-0.009; p = 0.013)	0.248	-1.17%
Frequency	2010.1	-0.011 (CI = +/-0.010; p = 0.026)	0.204	-1.14%
Frequency	2010.2	-0.015 (CI = +/-0.010; p = 0.005)	0.339	-1.49%
Frequency	2011.1	-0.014 (CI = +/-0.011; p = 0.016)	0.269	-1.39%
Frequency	2011.2	-0.011 (CI = +/-0.012; p = 0.068)	0.151	-1.07%
Frequency	2012.1	-0.015 (CI = +/-0.012; p = 0.020)	0.281	-1.46%
Frequency	2012.2	-0.020 (CI = +/-0.011; p = 0.002)	0.509	-2.02%
Frequency	2013.1	-0.021 (CI = +/-0.013; p = 0.005)	0.455	-2.04%
Frequency	2013.2	-0.024 (CI = +/-0.014; p = 0.003)	0.516	-2.40%
Frequency	2014.1	-0.021 (CI = +/-0.016; p = 0.018)	0.389	-2.07%
Frequency	2014.2	-0.021 (CI = +/-0.020; p = 0.040)	0.323	-2.11%
Frequency	2015.1	-0.018 (CI = +/-0.024; p = 0.131)	0.170	-1.77%
Frequency	2015.2	-0.015 (CI = +/-0.031; p = 0.282)	0.043	-1.52%
Frequency	2016.1	-0.012 (CI = +/-0.041; p = 0.491)	-0.071	-1.23%
Frequency	2016.2	-0.032 (CI = +/-0.043; p = 0.119)	0.297	-3.13%
Frequency	2017.1	-0.044 (CI = +/-0.060; p = 0.113)	0.381	-4.30%

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.023 (CI = +/-0.007; p = 0.000)	0.592	+2.31%
Loss Cost	2006.1	0.021 (CI = +/-0.007; p = 0.000)	0.547	+2.08%
Loss Cost	2006.2	0.017 (CI = +/-0.007; p = 0.000)	0.519	+1.72%
Loss Cost	2007.1	0.017 (CI = +/-0.007; p = 0.000)	0.485	+1.71%
Loss Cost	2007.2	0.016 (CI = +/-0.008; p = 0.000)	0.428	+1.61%
Loss Cost	2007.2	0.017 (CI = +/-0.008; p = 0.000)	0.450	+1.75%
Loss Cost	2008.1	0.017 (CI = +/-0.008; p = 0.000) 0.017 (CI = +/-0.009; p = 0.001)	0.411	+1.75%
Loss Cost	2009.1	0.019 (CI = +/-0.010; p = 0.001)	0.426	+1.90%
Loss Cost	2009.2	0.018 (CI = +/-0.011; p = 0.003)	0.370	+1.83%
Loss Cost	2010.1	0.020 (CI = +/-0.012; p = 0.003)	0.390	+2.02%
Loss Cost	2010.2	0.016 (CI = +/-0.012; p = 0.014)	0.281	+1.58%
Loss Cost	2011.1	0.016 (CI = +/-0.014; p = 0.021)	0.262	+1.65%
Loss Cost	2011.2	0.018 (CI = +/-0.015; p = 0.026)	0.258	+1.80%
Loss Cost	2012.1	0.016 (CI = +/-0.017; p = 0.073)	0.167	+1.58%
Loss Cost	2012.2	0.008 (CI = +/-0.017; p = 0.322)	0.005	+0.80%
Loss Cost	2013.1	0.011 (CI = +/-0.019; p = 0.249)	0.039	+1.08%
Loss Cost	2013.2	0.005 (CI = +/-0.022; p = 0.611)	-0.070	+0.51%
Loss Cost	2014.1	0.012 (CI = +/-0.024; p = 0.295)	0.023	+1.20%
Loss Cost	2014.2	0.009 (CI = +/-0.030; p = 0.518)	-0.064	+0.88%
Loss Cost	2015.1	0.017 (CI = +/-0.035; p = 0.286)	0.040	+1.74%
Loss Cost	2015.2	0.020 (CI = +/-0.047; p = 0.341)	0.010	+2.01%
Loss Cost	2016.1	0.036 (CI = +/-0.058; p = 0.165)	0.214	+3.70%
				+0.44%
Loss Cost	2016.2	0.004 (CI = +/-0.050; p = 0.820)	-0.232	
Loss Cost	2017.1	-0.007 (CI = +/-0.081; p = 0.801)	-0.301	-0.69%
Severity	2005.2	0.023 (CI = +/-0.004; p = 0.000)	0.844	+2.32%
Severity	2006.1	0.023 (CI = +/-0.004; p = 0.000)	0.828	+2.32%
Severity	2006.2	0.022 (CI = +/-0.004; p = 0.000)	0.813	+2.20%
•	2006.2		0.794	+2.20%
Severity		0.022 (CI = +/-0.005; p = 0.000)		
Severity	2007.2	0.022 (CI = +/-0.005; p = 0.000)	0.777	+2.23%
Severity	2008.1	0.024 (CI = +/-0.005; p = 0.000)	0.844	+2.47%
Severity	2008.2	0.026 (CI = +/-0.005; p = 0.000)	0.850	+2.58%
Severity	2009.1	0.028 (CI = +/-0.005; p = 0.000)	0.887	+2.80%
Severity	2009.2	0.028 (CI = +/-0.005; p = 0.000)	0.875	+2.83%
Severity	2010.1	0.029 (CI = +/-0.005; p = 0.000)	0.878	+2.97%
Severity	2010.2	0.029 (CI = +/-0.006; p = 0.000)	0.856	+2.90%
Severity	2011.1	0.028 (CI = +/-0.007; p = 0.000)	0.829	+2.84%
Severity	2011.2	0.025 (CI = +/-0.007; p = 0.000)	0.812	+2.56%
Severity	2012.1	0.027 (CI = +/-0.007; p = 0.000)	0.828	+2.77%
Severity	2012.2	0.026 (CI = +/-0.008; p = 0.000)	0.788	+2.61%
Severity	2013.1	0.028 (CI = +/-0.009; p = 0.000)	0.809	+2.87%
Severity	2013.2	0.026 (CI = +/-0.010; p = 0.000)	0.755	+2.68%
Severity	2014.1	0.029 (CI = +/-0.012; p = 0.000)	0.747	+2.90%
Severity	2014.2	0.025 (CI = +/-0.013; p = 0.003)	0.662	+2.52%
Severity	2015.1	0.028 (CI = +/-0.016; p = 0.005)	0.654	+2.82%
Severity	2015.2	0.025 (CI = +/-0.021; p = 0.028)	0.510	+2.54%
Severity	2016.1	0.034 (CI = +/-0.024; p = 0.014)	0.676	+3.48%
Severity	2016.2	0.024 (CI = +/-0.028; p = 0.076)	0.483	+2.39%
Severity	2017.1	0.024 (CI = +/-0.048; p = 0.207)	0.283	+2.46%
Frequency	2005.2	0.000 (CI = +/-0.006; p = 0.960)	-0.038	-0.02%
Frequency	2006.1	-0.002 (CI = +/-0.006; p = 0.445)	-0.016	-0.23%
Frequency	2006.2	-0.005 (CI = +/-0.006; p = 0.113)	0.064	-0.47%
Frequency	2007.1	-0.005 (CI = +/-0.006; p = 0.135)	0.055	-0.48%
Frequency	2007.2	-0.006 (CI = +/-0.007; p = 0.080)	0.094	-0.60%
Frequency	2008.1	-0.007 (CI = +/-0.007; p = 0.062)	0.116	-0.69%
Frequency	2008.2	-0.008 (CI = +/-0.008; p = 0.043)	0.148	-0.82%
Frequency	2009.1	-0.009 (CI = +/-0.009; p = 0.048)	0.148	-0.88%
Frequency	2009.2	-0.010 (CI = +/-0.010; p = 0.045)	0.160	-0.97%
Frequency	2010.1	-0.010 (CI = +/-0.010; p = 0.045)	0.115	-0.92%
Frequency	2010.2	-0.013 (CI = +/-0.011; p = 0.021)	0.245	-1.29%
Frequency	2011.1	-0.012 (CI = +/-0.012; p = 0.058)	0.167	-1.15%
Frequency	2011.2	-0.008 (CI = +/-0.013; p = 0.218)	0.043	-0.75%
Frequency	2012.1	-0.012 (CI = +/-0.013; p = 0.079)	0.158	-1.16%
Frequency	2012.2	-0.018 (CI = +/-0.012; p = 0.009)	0.399	-1.76%
Frequency	2013.1	-0.018 (CI = +/-0.015; p = 0.024)	0.329	-1.74%
Frequency	2013.2	-0.021 (CI = +/-0.017; p = 0.017)	0.393	-2.11%
Frequency	2014.1	-0.017 (CI = +/-0.019; p = 0.078)	0.228	-1.65%
Frequency	2014.2	-0.016 (CI = +/-0.024; p = 0.153)	0.142	-1.61%
Frequency	2015.1	-0.011 (CI = +/-0.029; p = 0.415)	-0.032	-1.05%
Frequency	2015.2	-0.005 (CI = +/-0.037; p = 0.743)	-0.144	-0.52%
Frequency	2016.1	0.002 (CI = +/-0.051; p = 0.919)	-0.197	+0.21%
Frequency	2016.2	-0.019 (CI = +/-0.060; p = 0.423)	-0.042	-1.91%
Frequency	2010.2	-0.019 (CI = +/-0.100; p = 0.391)	0.000	-3.08%
oquonoy	201/.1	1.001 (c, 0.100, p = 0.001)	5.000	5.0070

Coverage = AB Total
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	0.050 (CI = +/-0.010; p = 0.000)	0.172 (CI = +/-0.081; p = 0.000)	0.001 (CI = +/-0.006; p = 0.653)	0.200 (CI = +/-0.184; p = 0.034)	0.867	+5.09%
Loss Cost	2006.1	0.054 (CI = +/-0.010; p = 0.000)	0.156 (CI = +/-0.076; p = 0.000)	0.002 (CI = +/-0.006; p = 0.407)	0.172 (CI = +/-0.172; p = 0.051)	0.889	+5.50%
Loss Cost	2006.2	0.055 (CI = +/-0.011; p = 0.000)	0.161 (CI = +/-0.078; p = 0.000)	0.003 (CI = +/-0.006; p = 0.364)	0.161 (CI = +/-0.176; p = 0.071)	0.884	+5.64%
Loss Cost	2007.1	0.057 (CI = +/-0.011; p = 0.000)	0.153 (CI = +/-0.079; p = 0.000)	0.003 (CI = +/-0.006; p = 0.287)	0.147 (CI = +/-0.177; p = 0.101)	0.886	+5.85%
Loss Cost	2007.2	0.059 (CI = +/-0.012; p = 0.000)	0.160 (CI = +/-0.080; p = 0.000)	0.004 (CI = +/-0.006; p = 0.242)	0.133 (CI = +/-0.180; p = 0.143)	0.882	+6.05%
Loss Cost	2008.1	0.062 (CI = +/-0.012; p = 0.000)	0.148 (CI = +/-0.079; p = 0.001)	0.004 (CI = +/-0.006; p = 0.147)	0.110 (CI = +/-0.177; p = 0.214)	0.891	+6.42%
Loss Cost	2008.2	0.064 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.081; p = 0.001)	0.005 (CI = +/-0.006; p = 0.120)	0.094 (CI = +/-0.180; p = 0.292)	0.887	+6.64%
Loss Cost	2009.1	0.069 (CI = +/-0.013; p = 0.000)	0.140 (CI = +/-0.077; p = 0.001)	0.006 (CI = +/-0.006; p = 0.053)	0.065 (CI = +/-0.173; p = 0.447)	0.902	+7.14%
Loss Cost	2009.2	0.073 (CI = +/-0.014; p = 0.000)	0.151 (CI = +/-0.076; p = 0.000)	0.006 (CI = +/-0.006; p = 0.028)	0.037 (CI = +/-0.170; p = 0.655)	0.907	+7.57%
Loss Cost	2010.1	0.078 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.073; p = 0.001)	0.007 (CI = +/-0.005; p = 0.010)	0.008 (CI = +/-0.164; p = 0.918)	0.918	+8.09%
Loss Cost	2010.2	0.080 (CI = +/-0.015; p = 0.000)	0.143 (CI = +/-0.075; p = 0.001)	0.008 (CI = +/-0.006; p = 0.008)	-0.008 (CI = +/-0.168; p = 0.927)	0.913	+8.35%
Loss Cost	2011.1	0.086 (CI = +/-0.015; p = 0.000)	0.129 (CI = +/-0.072; p = 0.001)	0.009 (CI = +/-0.005; p = 0.003)	-0.039 (CI = +/-0.162; p = 0.618)	0.924	+8.96%
Loss Cost	2011.2	0.088 (CI = +/-0.017; p = 0.000)	0.134 (CI = +/-0.074; p = 0.001)	0.009 (CI = +/-0.005; p = 0.002)	-0.053 (CI = +/-0.168; p = 0.520)	0.917	+9.20%
Loss Cost	2012.1	0.091 (CI = +/-0.018; p = 0.000)	0.127 (CI = +/-0.077; p = 0.003)	0.010 (CI = +/-0.006; p = 0.002)	-0.070 (CI = +/-0.174; p = 0.412)	0.915	+9.54%
Loss Cost	2012.2	0.094 (CI = +/-0.020; p = 0.000)	0.133 (CI = +/-0.079; p = 0.003)	0.010 (CI = +/-0.006; p = 0.002)	-0.086 (CI = +/-0.182; p = 0.333)	0.906	+9.86%
Loss Cost	2013.1	0.104 (CI = +/-0.020; p = 0.000)	0.113 (CI = +/-0.072; p = 0.004)	0.011 (CI = +/-0.005; p = 0.000)	-0.135 (CI = +/-0.166; p = 0.103)	0.929	+10.93%
Loss Cost	2013.2	0.107 (CI = +/-0.022; p = 0.000)	0.119 (CI = +/-0.075; p = 0.004)	0.012 (CI = +/-0.005; p = 0.000)	-0.151 (CI = +/-0.176; p = 0.086)	0.920	+11.26%
Loss Cost	2014.1	0.111 (CI = +/-0.025; p = 0.000)	0.111 (CI = +/-0.078; p = 0.008)	0.012 (CI = +/-0.006; p = 0.000)	-0.171 (CI = +/-0.185; p = 0.068)	0.916	+11.73%
Loss Cost	2014.2	0.105 (CI = +/-0.027; p = 0.000)	0.103 (CI = +/-0.080; p = 0.016)	0.012 (CI = +/-0.006; p = 0.001)	-0.144 (CI = +/-0.195; p = 0.134)	0.898	+11.12%
Loss Cost	2015.1	0.103 (CI = +/-0.032; p = 0.000)	0.106 (CI = +/-0.086; p = 0.020)	0.011 (CI = +/-0.006; p = 0.002)	-0.136 (CI = +/-0.212; p = 0.191)	0.883	+10.90%
Loss Cost	2015.2	0.102 (CI = +/-0.037; p = 0.000)	0.104 (CI = +/-0.093; p = 0.032)	0.011 (CI = +/-0.007; p = 0.003)	-0.127 (CI = +/-0.234; p = 0.259)	0.855	+10.69%
Loss Cost	2016.1	0.110 (CI = +/-0.043; p = 0.000)	0.093 (CI = +/-0.097; p = 0.061)	0.012 (CI = +/-0.007; p = 0.003)	-0.162 (CI = +/-0.250; p = 0.181)	0.856	+11.67%
Loss Cost	2016.1	0.096 (CI = +/-0.045; p = 0.001)		0.012 (CI = +/-0.007; p = 0.004)		0.836	+10.07%
			0.076 (CI = +/-0.096; p = 0.108) 0.074 (CI = +/-0.106; p = 0.149)	0.011 (CI = +/-0.007; p = 0.004) 0.011 (CI = +/-0.007; p = 0.008)	-0.105 (CI = +/-0.251; p = 0.371)		
Loss Cost	2017.1	0.097 (CI = +/-0.055; p = 0.003)	0.074 (CI = +/-0.106; p = 0.149)	0.011 (Ci - +/-0.00/; p = 0.008)	-0.110 (CI = +/-0.283; p = 0.401)	0.819	+10.23%
Severity	2005.2	0.052 (CI = +/-0.009; p = 0.000)	0.091 (CI = +/-0.069; p = 0.012)	-0.012 (CI = +/-0.005; p = 0.000)	0.247 (CI = +/-0.158; p = 0.003)	0.928	+5.38%
Severity	2006.1	0.052 (CI = +/-0.009; p = 0.000)	0.081 (CI = +/-0.068; p = 0.021)	-0.012 (CI = +/-0.005; p = 0.000)	0.229 (CI = +/-0.154; p = 0.005)	0.933	+5.65%
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Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000) 0.054 (CI = +/-0.011; p = 0.000)	0.078 (CI = +/-0.070; p = 0.030)	-0.011 (CI = +/-0.005; p = 0.000)	0.236 (CI = +/-0.158; p = 0.005)	0.928	+5.56%
Severity	2007.1		0.080 (CI = +/-0.072; p = 0.032)	-0.011 (CI = +/-0.006; p = 0.000)	0.240 (CI = +/-0.163; p = 0.005)	0.923	+5.51%
Severity	2007.2	0.053 (CI = +/-0.011; p = 0.000)	0.077 (CI = +/-0.075; p = 0.043)	-0.011 (CI = +/-0.006; p = 0.000)	0.246 (CI = +/-0.168; p = 0.006)	0.917	+5.42%
Severity	2008.1	0.054 (CI = +/-0.012; p = 0.000)	0.074 (CI = +/-0.077; p = 0.060)	-0.011 (Cl = +/-0.006; p = 0.000)	0.239 (Cl = +/-0.172; p = 0.008)	0.914	+5.53%
Severity	2008.2	0.054 (CI = +/-0.013; p = 0.000)	0.073 (CI = +/-0.080; p = 0.070)	-0.011 (CI = +/-0.006; p = 0.001)	0.239 (CI = +/-0.179; p = 0.011)	0.907	+5.53%
Severity	2009.1	0.058 (CI = +/-0.013; p = 0.000)	0.061 (CI = +/-0.078; p = 0.123)	-0.010 (CI = +/-0.006; p = 0.001)	0.213 (CI = +/-0.174; p = 0.019)	0.916	+5.97%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.077; p = 0.065)	-0.010 (CI = +/-0.006; p = 0.002)	0.186 (CI = +/-0.172; p = 0.035)	0.922	+6.39%
Severity	2010.1	0.066 (CI = +/-0.014; p = 0.000)	0.059 (CI = +/-0.075; p = 0.118)	-0.009 (CI = +/-0.006; p = 0.003)	0.158 (CI = +/-0.167; p = 0.063)	0.929	+6.87%
Severity	2010.2	0.071 (CI = +/-0.015; p = 0.000)	0.069 (CI = +/-0.074; p = 0.064)	-0.008 (CI = +/-0.005; p = 0.005)	0.131 (CI = +/-0.166; p = 0.115)	0.933	+7.32%
Severity	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.055 (CI = +/-0.071; p = 0.119)	-0.007 (CI = +/-0.005; p = 0.010)	0.099 (CI = +/-0.159; p = 0.208)	0.942	+7.91%
Severity	2011.2	0.077 (CI = +/-0.017; p = 0.000)	0.057 (CI = +/-0.074; p = 0.122)	-0.007 (CI = +/-0.005; p = 0.014)	0.094 (CI = +/-0.167; p = 0.256)	0.936	+8.01%
Severity	2012.1	0.083 (CI = +/-0.017; p = 0.000)	0.043 (CI = +/-0.071; p = 0.219)	-0.006 (CI = +/-0.005; p = 0.026)	0.060 (CI = +/-0.161; p = 0.445)	0.944	+8.69%
Severity	2012.2	0.089 (CI = +/-0.018; p = 0.000)	0.054 (CI = +/-0.070; p = 0.121)	-0.005 (CI = +/-0.005; p = 0.042)	0.029 (CI = +/-0.160; p = 0.708)	0.947	+9.28%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.030 (CI = +/-0.049; p = 0.217)	-0.003 (CI = +/-0.004; p = 0.054)	-0.033 (CI = +/-0.113; p = 0.551)	0.976	+10.62%
Severity	2013.2	0.104 (CI = +/-0.015; p = 0.000)	0.035 (CI = +/-0.050; p = 0.163)	-0.003 (CI = +/-0.004; p = 0.083)	-0.048 (CI = +/-0.118; p = 0.404)	0.974	+10.93%
Severity	2014.1	0.106 (CI = +/-0.017; p = 0.000)	0.031 (CI = +/-0.053; p = 0.234)	-0.003 (CI = +/-0.004; p = 0.131)	-0.058 (CI = +/-0.125; p = 0.337)	0.971	+11.19%
Severity	2014.2	0.100 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.050; p = 0.381)	-0.004 (CI = +/-0.004; p = 0.058)	-0.027 (CI = +/-0.122; p = 0.639)	0.971	+10.49%
Severity	2015.1	0.096 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.053; p = 0.286)	-0.004 (CI = +/-0.004; p = 0.044)	-0.010 (CI = +/-0.129; p = 0.866)	0.967	+10.05%
Severity	2015.2	0.093 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.056; p = 0.374)	-0.004 (CI = +/-0.004; p = 0.044)	0.001 (CI = +/-0.141; p = 0.985)	0.960	+9.77%
Severity	2016.1	0.102 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.055; p = 0.609)	-0.003 (CI = +/-0.004; p = 0.085)	-0.032 (CI = +/-0.140; p = 0.627)	0.963	+10.70%
Severity	2016.2	0.094 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.055; p = 0.865)	-0.004 (CI = +/-0.004; p = 0.051)	-0.002 (CI = +/-0.143; p = 0.975)	0.959	+9.86%
Severity	2017.1	0.096 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.060; p = 0.936)	-0.004 (CI = +/-0.004; p = 0.078)	-0.009 (CI = +/-0.161; p = 0.906)	0.950	+10.07%
Frequency	2005.2	-0.003 (CI = +/-0.006; p = 0.357)	0.081 (CI = +/-0.048; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.047 (CI = +/-0.108; p = 0.378)	0.747	-0.28%
Frequency	2006.1	-0.001 (CI = +/-0.006; p = 0.663)	0.075 (CI = +/-0.047; p = 0.003)	0.013 (CI = +/-0.004; p = 0.000)	-0.058 (CI = +/-0.107; p = 0.280)	0.748	-0.14%
Frequency	2006.2	0.001 (CI = +/-0.006; p = 0.811)	0.083 (CI = +/-0.045; p = 0.001)	0.014 (Cl = +/-0.003; p = 0.000)	-0.075 (CI = +/-0.103; p = 0.145)	0.774	+0.07%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.281)	0.073 (CI = +/-0.042; p = 0.001)	0.014 (CI = +/-0.003; p = 0.000)	-0.093 (CI = +/-0.095; p = 0.055)	0.799	+0.33%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.045)	0.082 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.113 (CI = +/-0.086; p = 0.012)	0.840	+0.59%
Frequency	2008.1	0.008 (CI = +/-0.006; p = 0.005)	0.074 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.129 (CI = +/-0.079; p = 0.003)	0.865	+0.84%
Frequency	2008.2	0.010 (CI = +/-0.005; p = 0.001)	0.081 (CI = +/-0.033; p = 0.000)	0.016 (CI = +/-0.002; p = 0.000)	-0.145 (CI = +/-0.075; p = 0.000)	0.888	+1.05%
Frequency	2009.1	0.011 (CI = +/-0.006; p = 0.001)	0.079 (CI = +/-0.034; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.148 (CI = +/-0.077; p = 0.001)	0.888	+1.11%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.002)	0.079 (CI = +/-0.036; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.148 (CI = +/-0.080; p = 0.001)	0.887	+1.11%
Frequency	2010.1	0.011 (CI = +/-0.007; p = 0.003)	0.078 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.150 (CI = +/-0.083; p = 0.001)	0.886	+1.14%
Frequency	2010.2	0.010 (CI = +/-0.008; p = 0.015)	0.074 (CI = +/-0.037; p = 0.000)	0.016 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.084; p = 0.002)	0.892	+0.96%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.026)	0.074 (CI = +/-0.039; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.139 (CI = +/-0.088; p = 0.004)	0.891	+0.97%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.021)	0.077 (CI = +/-0.040; p = 0.001)	0.016 (CI = +/-0.003; p = 0.000)	-0.147 (CI = +/-0.092; p = 0.003)	0.893	+1.10%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.101)	0.084 (CI = +/-0.040; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.130 (CI = +/-0.090; p = 0.007)	0.907	+0.78%
Frequency	2012.2	0.005 (CI = +/-0.010; p = 0.287)	0.079 (CI = +/-0.040; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.115 (CI = +/-0.091; p = 0.016)	0.914	+0.53%
Frequency	2013.1	0.003 (CI = +/-0.011; p = 0.604)	0.084 (CI = +/-0.041; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.094; p = 0.033)	0.919	+0.28%
Frequency	2013.2	0.003 (CI = +/-0.013; p = 0.623)	0.084 (CI = +/-0.043; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.104 (CI = +/-0.101; p = 0.044)	0.918	+0.30%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.476)	0.081 (CI = +/-0.045; p = 0.002)	0.015 (CI = +/-0.003; p = 0.000)	-0.113 (CI = +/-0.107; p = 0.040)	0.916	+0.49%
Frequency	2014.2	0.006 (CI = +/-0.016; p = 0.466)	0.082 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.116; p = 0.049)	0.914	+0.57%
Frequency	2015.1	0.008 (CI = +/-0.019; p = 0.400)	0.079 (CI = +/-0.051; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.125 (CI = +/-0.126; p = 0.051)	0.911	+0.77%
Frequency	2015.2	0.008 (CI = +/-0.022; p = 0.428)	0.080 (CI = +/-0.055; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.139; p = 0.068)	0.909	+0.84%
					0.400 (0) . (0.455 0.004)		+0.88%
Frequency	2016.1	0.009 (CI = +/-0.026; p = 0.480)	0.079 (CI = +/-0.060; p = 0.015)	0.015 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.155; p = 0.091)	0.903	₹0.0070
	2016.1 2016.2	0.009 (CI = +/-0.026; p = 0.480) 0.002 (CI = +/-0.030; p = 0.887)	0.079 (CI = +/-0.060; p = 0.015) 0.071 (CI = +/-0.062; p = 0.029)	0.015 (CI = +/-0.004; p = 0.000) 0.015 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.155; p = 0.091) -0.103 (CI = +/-0.163; p = 0.189)	0.903	+0.19%

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 = 2015-01-01

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.020 (CI = +/-0.020; p = 0.053)	-0.066 (CI = +/-0.232; p = 0.566)	0.074 (CI = +/-0.048; p = 0.003)	0.833	+1.97%	+9.80%
Loss Cost	2006.1	0.027 (CI = +/-0.021; p = 0.013)	-0.052 (CI = +/-0.225; p = 0.643)	0.063 (CI = +/-0.048; p = 0.011)	0.848	+2.69%	+9.38%
Loss Cost	2006.2	0.023 (CI = +/-0.023; p = 0.046)	-0.059 (CI = +/-0.227; p = 0.602)	0.069 (CI = +/-0.050; p = 0.008)	0.842	+2.32%	+9.58%
Loss Cost	2007.1	0.026 (CI = +/-0.025; p = 0.041)	-0.053 (CI = +/-0.230; p = 0.639)	0.064 (CI = +/-0.052; p = 0.018)	0.840	+2.63%	+9.43%
Loss Cost	2007.2	0.022 (CI = +/-0.027; p = 0.111)	-0.060 (CI = +/-0.233; p = 0.604)	0.070 (CI = +/-0.055; p = 0.015)	0.832	+2.23%	+9.62%
Loss Cost	2008.1	0.028 (CI = +/-0.030; p = 0.065)	-0.050 (CI = +/-0.234; p = 0.663)	0.061 (CI = +/-0.058; p = 0.040)	0.835	+2.87%	+9.34%
Loss Cost	2008.2	0.023 (CI = +/-0.034; p = 0.171)	-0.057 (CI = +/-0.237; p = 0.625)	0.068 (CI = +/-0.062; p = 0.033)	0.826	+2.35%	+9.54%
Loss Cost	2009.1	0.033 (CI = +/-0.038; p = 0.081)	-0.045 (CI = +/-0.236; p = 0.698)	0.055 (CI = +/-0.065; p = 0.097)	0.833	+3.38%	+9.19%
Loss Cost	2009.2	0.032 (CI = +/-0.043; p = 0.143)	-0.046 (CI = +/-0.242; p = 0.696)	0.056 (CI = +/-0.072; p = 0.118)	0.822	+3.25%	+9.23%
Loss Cost	2010.1	0.045 (CI = +/-0.050; p = 0.074)	-0.034 (CI = +/-0.243; p = 0.772)	0.040 (CI = +/-0.078; p = 0.294)	0.826	+4.58%	+8.88%
Loss Cost	2010.2	0.036 (CI = +/-0.058; p = 0.217)	-0.042 (CI = +/-0.248; p = 0.731)	0.051 (CI = +/-0.087; p = 0.234)	0.811	+3.65%	+9.09%
Loss Cost	2011.1	0.055 (CI = +/-0.069; p = 0.111)	-0.028 (CI = +/-0.248; p = 0.814)	0.028 (CI = +/-0.097; p = 0.550)	0.815	+5.68%	+8.71%
Loss Cost	2011.2	0.040 (CI = +/-0.085; p = 0.334)	-0.037 (CI = +/-0.254; p = 0.766)	0.045 (CI = +/-0.113; p = 0.411)	0.796	+4.11%	+8.95%
Loss Cost	2012.1	0.052 (CI = +/-0.109; p = 0.326)	-0.031 (CI = +/-0.261; p = 0.804)	0.032 (CI = +/-0.136; p = 0.630)	0.784	+5.38%	+8.80%
Loss Cost	2012.2	0.023 (CI = +/-0.145; p = 0.744)	-0.041 (CI = +/-0.268; p = 0.751)	0.064 (CI = +/-0.172; p = 0.445)	0.761	+2.31%	+9.08%
Loss Cost	2013.1	0.115 (CI = +/-0.199; p = 0.239)	-0.020 (CI = +/-0.264; p = 0.872)	-0.034 (CI = +/-0.224; p = 0.755)	0.776	+12.21%	+8.48%
Loss Cost	2013.2	0.103 (CI = +/-0.326; p = 0.514)	-0.022 (CI = +/-0.275; p = 0.867)	-0.021 (CI = +/-0.350; p = 0.900)	0.741	+10.85%	+8.53%
Loss Cost	2014.1	0.490 (CI = +/-0.665; p = 0.138)	-0.001 (CI = +/-0.271; p = 0.996)	-0.414 (CI = +/-0.684; p = 0.218)	0.748	+63.18%	+7.91%
Loss Cost	2014.2	0.076 (CI = +/-0.045; p = 0.003)	-0.001 (CI = +/-0.271; p = 0.996)	NA (CI = +/-NA; p = NA)	0.692	+7.91%	+7.91%
Severity	2005.2	0.031 (CI = +/-0.014; p = 0.000)	0.024 (CI = +/-0.161; p = 0.765)	0.069 (CI = +/-0.033; p = 0.000)	0.940	+3.11%	+10.48%
Severity	2006.1	0.035 (CI = +/-0.015; p = 0.000)	0.032 (CI = +/-0.159; p = 0.687)	0.063 (CI = +/-0.034; p = 0.001)	0.943	+3.51%	+10.25%
Severity	2006.2	0.028 (CI = +/-0.015; p = 0.001)	0.020 (CI = +/-0.152; p = 0.788)	0.072 (CI = +/-0.033; p = 0.000)	0.946	+2.88%	+10.59%
Severity	2007.1	0.025 (CI = +/-0.016; p = 0.004)	0.014 (CI = +/-0.152; p = 0.850)	0.077 (CI = +/-0.035; p = 0.000)	0.944	+2.53%	+10.77%
Severity	2007.2	0.017 (CI = +/-0.017; p = 0.049)	0.001 (CI = +/-0.140; p = 0.993)	0.089 (CI = +/-0.033; p = 0.000)	0.950	+1.68%	+11.17%
Severity	2008.1	0.015 (CI = +/-0.019; p = 0.107)	-0.002 (CI = +/-0.143; p = 0.980)	0.091 (CI = +/-0.035; p = 0.000)	0.949	+1.52%	+11.24%
Severity	2008.2	0.005 (CI = +/-0.019; p = 0.561)	-0.015 (CI = +/-0.133; p = 0.824)	0.104 (CI = +/-0.035; p = 0.000)	0.954	+0.55%	+11.62%
Severity	2009.1	0.010 (CI = +/-0.021; p = 0.354)	-0.009 (CI = +/-0.134; p = 0.887)	0.099 (CI = +/-0.037; p = 0.000)	0.955	+0.99%	+11.46%
Severity	2009.2	0.009 (CI = +/-0.025; p = 0.450)	-0.010 (CI = +/-0.138; p = 0.882)	0.100 (CI = +/-0.041; p = 0.000)	0.953	+0.92%	+11.48%
Severity	2010.1	0.015 (CI = +/-0.028; p = 0.296)	-0.005 (CI = +/-0.139; p = 0.943)	0.093 (CI = +/-0.045; p = 0.000)	0.953	+1.49%	+11.33%
Severity	2010.2	0.013 (CI = +/-0.034; p = 0.446)	-0.007 (CI = +/-0.143; p = 0.926)	0.095 (CI = +/-0.050; p = 0.001)	0.950	+1.28%	+11.38%
Severity	2011.1	0.023 (CI = +/-0.040; p = 0.252)	0.000 (CI = +/-0.144; p = 0.997)	0.083 (CI = +/-0.056; p = 0.006)	0.950	+2.30%	+11.18%
Severity	2011.2	0.000 (CI = +/-0.046; p = 0.996)	-0.012 (CI = +/-0.139; p = 0.856)	0.109 (CI = +/-0.062; p = 0.001)	0.952	+0.01%	+11.55%
Severity	2012.1	0.010 (CI = +/-0.059; p = 0.732)	-0.008 (CI = +/-0.142; p = 0.908)	0.098 (CI = +/-0.074; p = 0.012)	0.951	+0.99%	+11.42%
Severity	2012.2	0.002 (CI = +/-0.079; p = 0.963)	-0.011 (CI = +/-0.147; p = 0.881)	0.107 (CI = +/-0.094; p = 0.028)	0.947	+0.18%	+11.50%
Severity	2013.1	0.094 (CI = +/-0.095; p = 0.053)	0.010 (CI = +/-0.126; p = 0.871)	0.010 (CI = +/-0.107; p = 0.851)	0.962	+9.83%	+10.89%
Severity	2013.2	0.123 (CI = +/-0.155; p = 0.110)	0.014 (CI = +/-0.130; p = 0.825)	-0.021 (CI = +/-0.166; p = 0.792)	0.958	+13.14%	+10.78%
Severity	2014.1	0.368 (CI = +/-0.299; p = 0.019)	0.027 (CI = +/-0.122; p = 0.641)	-0.269 (CI = +/-0.308; p = 0.082)	0.962	+44.47%	+10.38%
Severity	2014.2	0.099 (CI = +/-0.020; p = 0.000)	0.027 (CI = +/-0.122; p = 0.641)	NA (CI = +/-NA; p = NA)	0.955	+10.38%	+10.38%
Frequency	2005.2	-0.011 (CI = +/-0.018; p = 0.230)	-0.090 (CI = +/-0.216; p = 0.403)	0.005 (CI = +/-0.044; p = 0.822)	0.199	-1.10%	-0.61%
Frequency	2006.1	-0.008 (CI = +/-0.020; p = 0.425)	-0.083 (CI = +/-0.217; p = 0.440)	0.000 (CI = +/-0.046; p = 0.998)	0.166	-0.79%	-0.78%
Frequency	2006.2	-0.005 (CI = +/-0.022; p = 0.616)	-0.079 (CI = +/-0.221; p = 0.472)	-0.004 (CI = +/-0.048; p = 0.878)	0.142	-0.54%	-0.91%
Frequency	2007.1	0.001 (CI = +/-0.024; p = 0.934)	-0.067 (CI = +/-0.218; p = 0.533)	-0.013 (CI = +/-0.050; p = 0.593)	0.120	+0.10%	-1.21%
Frequency	2007.2	0.005 (CI = +/-0.026; p = 0.675)	-0.060 (CI = +/-0.220; p = 0.580)	-0.019 (CI = +/-0.052; p = 0.452)	0.111	+0.54%	-1.40%
Frequency	2008.1	0.013 (CI = +/-0.028; p = 0.343)	-0.049 (CI = +/-0.218; p = 0.652)	-0.030 (CI = +/-0.054; p = 0.258)	0.119	+1.34%	-1.70%
Frequency	2008.2	0.018 (CI = +/-0.032; p = 0.259)	-0.043 (CI = +/-0.221; p = 0.696)	-0.037 (CI = +/-0.058; p = 0.205)	0.124	+1.79%	-1.86%
Frequency	2009.1	0.023 (CI = +/-0.036; p = 0.190)	-0.036 (CI = +/-0.224; p = 0.746)	-0.044 (CI = +/-0.062; p = 0.157)	0.133	+2.37%	-2.04%
Frequency	2009.2	0.023 (CI = +/-0.041; p = 0.267)	-0.036 (CI = +/-0.230; p = 0.747)	-0.043 (CI = +/-0.068; p = 0.203)	0.126	+2.30%	-2.02%
Frequency	2010.1	0.030 (CI = +/-0.048; p = 0.207)	-0.030 (CI = +/-0.234; p = 0.797)	-0.052 (CI = +/-0.075; p = 0.162)	0.134	+3.05%	-2.20%
Frequency	2010.1	0.030 (CI = +/-0.048, p = 0.207) 0.023 (CI = +/-0.057; p = 0.405)	-0.035 (CI = +/-0.240; p = 0.765)	-0.044 (CI = +/-0.084; p = 0.289)	0.134	+2.34%	-2.05%
Frequency	2011.1	0.033 (CI = +/-0.068; p = 0.333)	-0.035 (CI = +/-0.245; p = 0.810)	-0.055 (CI = +/-0.096; p = 0.245)	0.126	+3.31%	-2.22%
Frequency	2011.1	0.040 (CI = +/-0.084; p = 0.333)	-0.025 (CI = +/-0.253; p = 0.842)	-0.064 (CI = +/-0.112; p = 0.249)	0.125	+4.10%	-2.33%
Frequency	2012.1	0.043 (CI = +/-0.108; p = 0.422)	-0.023 (CI = +/-0.261; p = 0.853)	-0.064 (CI = +/-0.112, p = 0.249) -0.066 (CI = +/-0.136; p = 0.321)	0.120	+4.35%	-2.36%
	2012.1	, , , , ,					-2.36% -2.17%
Frequency Frequency	2012.2	0.021 (CI = +/-0.145; p = 0.765) 0.022 (CI = +/-0.210; p = 0.832)	-0.030 (CI = +/-0.269; p = 0.815) -0.030 (CI = +/-0.279; p = 0.822)	-0.043 (CI = +/-0.172; p = 0.607) -0.044 (CI = +/-0.237; p = 0.704)	0.119 0.108	+2.13% +2.18%	-2.17% -2.18%
				-0.044 (CI = +/-0.23/; p = 0.704) 0.000 (CI = +/-0.369; p = 1.000)			
Frequency Frequency	2013.2	-0.020 (CI = +/-0.344; p = 0.902)	-0.036 (CI = +/-0.290; p = 0.797)		0.103	-2.02%	-2.03%
	2014.1	0.122 (CI = +/-0.738; p = 0.731)	-0.028 (CI = +/-0.300; p = 0.845)	-0.144 (CI = +/-0.759; p = 0.692)	0.067	+12.96%	-2.24%

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

						Implied Past	Implied Future
Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Trend Rate	Trend Rate
Loss Cost	2015.1	0.064 (CI = +/-0.054; p = 0.023)	-0.133 (CI = +/-0.351; p = 0.430)	0.098 (CI = +/-0.146; p = 0.170)	0.673	+6.62%	+17.60%
Loss Cost	2015.2	0.048 (CI = +/-0.062; p = 0.114)	-0.102 (CI = +/-0.356; p = 0.546)	0.112 (CI = +/-0.148; p = 0.125)	0.629	+4.95%	+17.39%
Loss Cost	2016.1	0.054 (CI = +/-0.075; p = 0.141)	-0.113 (CI = +/-0.378; p = 0.528)	0.107 (CI = +/-0.158; p = 0.168)	0.608	+5.59%	+17.46%
Loss Cost	2016.2	0.014 (CI = +/-0.079; p = 0.714)	-0.048 (CI = +/-0.343; p = 0.764)	0.144 (CI = +/-0.146; p = 0.053)	0.608	+1.36%	+17.02%
Loss Cost	2017.1	0.001 (CI = +/-0.101; p = 0.981)	-0.031 (CI = +/-0.369; p = 0.857)	0.155 (CI = +/-0.162; p = 0.059)	0.580	+0.11%	+16.90%
Loss Cost	2017.2	-0.034 (CI = +/-0.127; p = 0.562)	0.011 (CI = +/-0.384; p = 0.948)	0.188 (CI = +/-0.178; p = 0.041)	0.573	-3.33%	+16.61%
Loss Cost	2018.1	-0.062 (CI = +/-0.175; p = 0.436)	0.040 (CI = +/-0.422; p = 0.833)	0.214 (CI = +/-0.216; p = 0.052)	0.562	-6.03%	+16.42%
Loss Cost	2018.2	-0.063 (CI = +/-0.263; p = 0.591)	0.040 (CI = +/-0.485; p = 0.850)	0.215 (CI = +/-0.293; p = 0.126)	0.541	-6.07%	+16.41%
Loss Cost	2019.1	-0.171 (CI = +/-0.417; p = 0.355)	0.107 (CI = +/-0.548; p = 0.648)	0.319 (CI = +/-0.431; p = 0.120)	0.538	-15.70%	+15.96%
Loss Cost	2019.2	-0.404 (CI = +/-0.787; p = 0.244)	0.207 (CI = +/-0.645; p = 0.448)	0.546 (CI = +/-0.782; p = 0.133)	0.561	-33.22%	+15.29%
Severity	2015.1	0.103 (CI = +/-0.020; p = 0.000)	0.147 (CI = +/-0.129; p = 0.029)	-0.075 (CI = +/-0.054; p = 0.009)	0.966	+10.89%	+2.83%
Severity	2015.2	0.100 (CI = +/-0.024; p = 0.000)	0.153 (CI = +/-0.135; p = 0.030)	-0.073 (CI = +/-0.056; p = 0.015)	0.959	+10.53%	+2.79%
Severity	2016.1	0.113 (CI = +/-0.024; p = 0.000)	0.131 (CI = +/-0.122; p = 0.038)	-0.084 (CI = +/-0.051; p = 0.004)	0.967	+11.95%	+2.93%
Severity	2016.2	0.104 (CI = +/-0.028; p = 0.000)	0.145 (CI = +/-0.122; p = 0.024)	-0.076 (CI = +/-0.052; p = 0.008)	0.962	+10.96%	+2.84%
Severity	2017.1	0.110 (CI = +/-0.036; p = 0.000)	0.137 (CI = +/-0.130; p = 0.041)	-0.081 (CI = +/-0.057; p = 0.010)	0.955	+11.58%	+2.89%
Severity	2017.2	0.113 (CI = +/-0.047; p = 0.000)	0.132 (CI = +/-0.143; p = 0.066)	-0.084 (CI = +/-0.066; p = 0.018)	0.942	+11.99%	+2.92%
Severity	2018.1	0.125 (CI = +/-0.065; p = 0.002)	0.120 (CI = +/-0.156; p = 0.113)	-0.096 (CI = +/-0.080; p = 0.025)	0.929	+13.33%	+2.99%
Severity	2018.2	0.187 (CI = +/-0.055; p = 0.000)	0.070 (CI = +/-0.102; p = 0.146)	-0.154 (CI = +/-0.061; p = 0.001)	0.972	+20.53%	+3.29%
Severity	2019.1	0.215 (CI = +/-0.084; p = 0.001)	0.053 (CI = +/-0.111; p = 0.288)	-0.182 (CI = +/-0.087; p = 0.002)	0.962	+23.99%	+3.40%
Severity	2019.2	0.227 (CI = +/-0.171; p = 0.019)	0.048 (CI = +/-0.140; p = 0.424)	-0.194 (CI = +/-0.170; p = 0.033)	0.921	+25.52%	+3.43%
Frequency	2015.1	-0.039 (CI = +/-0.052; p = 0.129)	-0.280 (CI = +/-0.341; p = 0.100)	0.174 (CI = +/-0.141; p = 0.020)	0.332	-3.85%	+14.37%
Frequency	2015.2	-0.052 (CI = +/-0.061; p = 0.089)	-0.255 (CI = +/-0.351; p = 0.140)	0.185 (CI = +/-0.146; p = 0.017)	0.359	-5.05%	+14.20%
Frequency	2016.1	-0.058 (CI = +/-0.074; p = 0.111)	-0.243 (CI = +/-0.372; p = 0.180)	0.191 (CI = +/-0.156; p = 0.021)	0.330	-5.68%	+14.12%
Frequency	2016.2	-0.090 (CI = +/-0.084; p = 0.037)	-0.192 (CI = +/-0.362; p = 0.267)	0.220 (CI = +/-0.154; p = 0.009)	0.442	-8.65%	+13.78%
Frequency	2017.1	-0.108 (CI = +/-0.105; p = 0.045)	-0.167 (CI = +/-0.385; p = 0.356)	0.236 (CI = +/-0.169; p = 0.011)	0.420	-10.27%	+13.61%
Frequency	2017.2	-0.147 (CI = +/-0.132; p = 0.033)	-0.121 (CI = +/-0.398; p = 0.510)	0.272 (CI = +/-0.185; p = 0.009)	0.457	-13.68%	+13.31%
Frequency	2018.1	-0.187 (CI = +/-0.178; p = 0.041)	-0.080 (CI = +/-0.429; p = 0.677)	0.310 (CI = +/-0.220; p = 0.012)	0.435	-17.08%	+13.04%
Frequency	2018.2	-0.249 (CI = +/-0.255; p = 0.054)	-0.030 (CI = +/-0.471; p = 0.885)	0.369 (CI = +/-0.284; p = 0.018)	0.411	-22.07%	+12.70%
Frequency	2019.1	-0.386 (CI = +/-0.387; p = 0.051)	0.055 (CI = +/-0.508; p = 0.801)	0.500 (CI = +/-0.400; p = 0.022)	0.450	-32.01%	+12.15%
Frequency	2019.2	-0.631 (CI = +/-0.713; p = 0.072)	0.159 (CI = +/-0.584; p = 0.515)	0.740 (CI = +/-0.708; p = 0.044)	0.459	-46.79%	+11.46%

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Perameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2020-10-29
Future Trend Start Date = 2015-01-01

								Implied Past	Implied Future
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Trend Rate	Trend Rate
Loss Cost	2005.2	0.021 (CI = +/-0.012; p = 0.001)	0.163 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.024 (CI = +/-0.139; p = 0.730)	0.077 (CI = +/-0.029; p = 0.000)	0.941	+2.17%	+10.38%
Loss Cost	2006.1	0.026 (CI = +/-0.012; p = 0.000)	0.154 (CI = +/-0.052; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.132; p = 0.831)	0.070 (CI = +/-0.028; p = 0.000)	0.948	+2.65%	+10.11%
Loss Cost	2006.2	0.025 (CI = +/-0.013; p = 0.001)	0.152 (CI = +/-0.054; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.016 (CI = +/-0.135; p = 0.811)	0.072 (CI = +/-0.030; p = 0.000)	0.945	+2.55%	+10.17%
Loss Cost	2007.1	0.025 (CI = +/-0.015; p = 0.001)	0.152 (CI = +/-0.056; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.015 (CI = +/-0.138; p = 0.821)	0.071 (CI = +/-0.031; p = 0.000)	0.943	+2.58%	+10.16%
Loss Cost	2007.2	0.025 (CI = +/-0.017; p = 0.005)	0.150 (CI = +/-0.057; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.017 (CI = +/-0.141; p = 0.811)	0.072 (CI = +/-0.033; p = 0.000)	0.940	+2.50%	+10.20%
Loss Cost	2008.1	0.028 (CI = +/-0.018; p = 0.005)	0.147 (CI = +/-0.059; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.012 (CI = +/-0.143; p = 0.862)	0.068 (CI = +/-0.035; p = 0.000)	0.940	+2.80%	+10.08%
Loss Cost	2008.2	0.027 (CI = +/-0.021; p = 0.014)	0.145 (CI = +/-0.061; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.014 (CI = +/-0.146; p = 0.849)	0.070 (Cl = +/-0.038; p = 0.001)	0.935	+2.70%	+10.12%
Loss Cost Loss Cost	2009.1 2009.2	0.032 (CI = +/-0.023; p = 0.008)	0.139 (CI = +/-0.062; p = 0.000) 0.143 (CI = +/-0.064; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000)	-0.007 (CI = +/-0.146; p = 0.926) -0.002 (CI = +/-0.149; p = 0.974)	0.062 (Cl = +/-0.040; p = 0.004)	0.937 0.934	+3.29%	+9.93%
Loss Cost	2009.2	0.036 (CI = +/-0.027; p = 0.009) 0.043 (CI = +/-0.030; p = 0.007)	0.143 (Cl = +/-0.064; p = 0.000) 0.137 (Cl = +/-0.065; p = 0.000)	0.008 (CI = +/-0.004; p = 0.000) 0.008 (CI = +/-0.004; p = 0.000)	0.002 (CI = +/-0.149; p = 0.974) 0.004 (CI = +/-0.150; p = 0.954)	0.057 (CI = +/-0.044; p = 0.013) 0.049 (CI = +/-0.048; p = 0.046)	0.934	+3.70%	+9.80% +9.62%
Loss Cost	2010.1	0.042 (CI = +/-0.036; p = 0.026)	0.136 (CI = +/-0.068; p = 0.000)	0.008 (CI = +/-0.004; p = 0.001)	0.003 (CI = +/-0.154; p = 0.968)	0.050 (Cl = +/-0.054; p = 0.065)	0.928	+4.27%	+9.66%
Loss Cost	2010.2	0.053 (CI = +/-0.043; p = 0.018)	0.130 (CI = +/-0.070; p = 0.001)	0.008 (Cl = +/-0.004; p = 0.001)	0.010 (CI = +/-0.156; p = 0.890)	0.038 (CI = +/-0.060; p = 0.208)	0.929	+5.42%	+9.46%
Loss Cost	2011.2	0.049 (CI = +/-0.054; p = 0.070)	0.128 (CI = +/-0.073; p = 0.002)	0.009 (CI = +/-0.004; p = 0.001)	0.008 (CI = +/-0.161; p = 0.914)	0.042 (CI = +/-0.071; p = 0.233)	0.920	+5.03%	+9.52%
Loss Cost	2012.1	0.047 (CI = +/-0.069; p = 0.168)	0.128 (CI = +/-0.077; p = 0.003)	0.008 (CI = +/-0.005; p = 0.001)	0.008 (CI = +/-0.167; p = 0.925)	0.044 (CI = +/-0.086; p = 0.299)	0.915	+4.83%	+9.54%
Loss Cost	2012.2	0.038 (CI = +/-0.093; p = 0.399)	0.126 (Cl = +/-0.081; p = 0.004)	0.009 (CI = +/-0.005; p = 0.001)	0.005 (CI = +/-0.173; p = 0.956)	0.054 (CI = +/-0.111; p = 0.320)	0.903	+3.89%	+9.63%
Loss Cost	2013.1	0.102 (CI = +/-0.127; p = 0.108)	0.113 (CI = +/-0.081; p = 0.009)	0.009 (CI = +/-0.005; p = 0.001)	0.019 (CI = +/-0.169; p = 0.816)	-0.013 (CI = +/-0.143; p = 0.845)	0.912	+10.72%	+9.25%
Loss Cost	2013.2	0.139 (CI = +/-0.208; p = 0.175)	0.117 (CI = +/-0.085; p = 0.010)	0.009 (CI = +/-0.005; p = 0.001)	0.024 (CI = +/-0.175; p = 0.777)	-0.052 (CI = +/-0.223; p = 0.629)	0.898	+14.87%	+9.10%
Loss Cost	2014.1	0.394 (CI = +/-0.428; p = 0.069)	0.100 (CI = +/-0.087; p = 0.027)	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.171; p = 0.645)	-0.310 (CI = +/-0.439; p = 0.153)	0.903	+48.22%	+8.74%
Loss Cost	2014.2	0.084 (CI = +/-0.029; p = 0.000)	0.100 (CI = +/-0.087; p = 0.027)	0.009 (CI = +/-0.005; p = 0.001)	0.038 (CI = +/-0.171; p = 0.645)	NA (CI = +/-NA; p = NA)	0.881	+8.74%	+8.74%
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.054; p = 0.003)	-0.005 (CI = +/-0.004; p = 0.024)	0.009 (CI = +/-0.139; p = 0.894)	0.063 (CI = +/-0.029; p = 0.000)	0.957	+3.18%	+9.87%
Severity	2006.1	0.034 (CI = +/-0.013; p = 0.000)	0.080 (CI = +/-0.055; p = 0.005)	-0.005 (CI = +/-0.004; p = 0.025)	0.015 (CI = +/-0.139; p = 0.831)	0.059 (CI = +/-0.029; p = 0.000)	0.957	+3.45%	+9.72%
Severity	2006.2	0.029 (CI = +/-0.013; p = 0.000)	0.072 (CI = +/-0.053; p = 0.010)	-0.005 (CI = +/-0.004; p = 0.022)	0.005 (CI = +/-0.133; p = 0.936)	0.066 (CI = +/-0.029; p = 0.000)	0.959	+2.95%	+10.01%
Severity	2007.1	0.024 (CI = +/-0.014; p = 0.001)	0.079 (CI = +/-0.052; p = 0.004)	-0.005 (CI = +/-0.004; p = 0.016)	-0.003 (CI = +/-0.129; p = 0.959)	0.073 (CI = +/-0.029; p = 0.000)	0.961	+2.45%	+10.24%
Severity	2007.2	0.017 (CI = +/-0.014; p = 0.016)	0.069 (CI = +/-0.049; p = 0.007)	-0.005 (CI = +/-0.003; p = 0.011)	-0.014 (CI = +/-0.119; p = 0.807)	0.083 (CI = +/-0.028; p = 0.000)	0.965	+1.75%	+10.59%
Severity	2008.1	0.014 (CI = +/-0.015; p = 0.070)	0.073 (CI = +/-0.049; p = 0.005)	-0.005 (CI = +/-0.003; p = 0.010)	-0.019 (CI = +/-0.119; p = 0.744)	0.088 (CI = +/-0.030; p = 0.000)	0.965	+1.42%	+10.72%
Severity	2008.2	0.006 (CI = +/-0.016; p = 0.415)	0.064 (CI = +/-0.046; p = 0.009)	-0.004 (CI = +/-0.003; p = 0.007)	-0.030 (CI = +/-0.111; p = 0.587)	0.098 (CI = +/-0.029; p = 0.000)	0.969	+0.64%	+11.05%
Severity	2009.1	0.009 (CI = +/-0.018; p = 0.323)	0.061 (CI = +/-0.048; p = 0.014)	-0.004 (CI = +/-0.003; p = 0.008)	-0.027 (CI = +/-0.113; p = 0.630)	0.095 (CI = +/-0.031; p = 0.000)	0.969	+0.88%	+10.97%
Severity	2009.2	0.010 (CI = +/-0.021; p = 0.311)	0.063 (CI = +/-0.050; p = 0.016)	-0.004 (CI = +/-0.003; p = 0.009)	-0.025 (CI = +/-0.116; p = 0.659)	0.093 (CI = +/-0.034; p = 0.000)	0.967	+1.04%	+10.91%
Severity	2010.1	0.013 (CI = +/-0.024; p = 0.268)	0.061 (CI = +/-0.052; p = 0.024)	-0.004 (CI = +/-0.003; p = 0.011)	-0.022 (CI = +/-0.119; p = 0.700)	0.090 (CI = +/-0.038; p = 0.000)	0.966	+1.33%	+10.84%
Severity	2010.2	0.014 (CI = +/-0.029; p = 0.311)	0.061 (CI = +/-0.054; p = 0.028)	-0.004 (CI = +/-0.003; p = 0.013)	-0.021 (CI = +/-0.122; p = 0.719)	0.088 (CI = +/-0.043; p = 0.000)	0.964	+1.44%	+10.81%
Severity	2011.1	0.020 (CI = +/-0.034; p = 0.231)	0.058 (CI = +/-0.056; p = 0.044)	-0.004 (CI = +/-0.003; p = 0.015)	-0.017 (CI = +/-0.125; p = 0.775)	0.081 (CI = +/-0.048; p = 0.002)	0.964	+2.06%	+10.70%
Severity	2011.2	0.002 (CI = +/-0.040; p = 0.915)	0.049 (CI = +/-0.055; p = 0.078)	-0.004 (CI = +/-0.003; p = 0.013)	-0.028 (CI = +/-0.120; p = 0.638)	0.102 (CI = +/-0.053; p = 0.001)	0.965	+0.21%	+11.02%
Severity	2012.1	0.006 (CI = +/-0.052; p = 0.803)	0.047 (CI = +/-0.058; p = 0.102)	-0.004 (CI = +/-0.003; p = 0.016)	-0.026 (CI = +/-0.125; p = 0.670)	0.098 (CI = +/-0.065; p = 0.005)	0.963	+0.62%	+10.97%
Severity	2012.2	0.005 (CI = +/-0.070; p = 0.874)	0.047 (CI = +/-0.061; p = 0.122)	-0.004 (CI = +/-0.004; p = 0.020)	-0.026 (CI = +/-0.130; p = 0.677)	0.099 (CI = +/-0.083; p = 0.022)	0.960	+0.53%	+10.98%
Severity	2013.1	0.088 (CI = +/-0.081; p = 0.035)	0.030 (CI = +/-0.051; p = 0.228)	-0.004 (CI = +/-0.003; p = 0.008)	-0.008 (CI = +/-0.107; p = 0.881)	0.012 (CI = +/-0.091; p = 0.781)	0.974	+9.15%	+10.48%
Severity	2013.2	0.130 (CI = +/-0.129; p = 0.049)	0.035 (CI = +/-0.053; p = 0.179)	-0.004 (CI = +/-0.003; p = 0.008)	-0.002 (CI = +/-0.109; p = 0.968)	-0.032 (CI = +/-0.139; p = 0.630)	0.972	+13.90%	+10.30%
Severity	2014.1 2014.2	0.342 (CI = +/-0.251; p = 0.011)	0.021 (CI = +/-0.051; p = 0.398)	-0.004 (CI = +/-0.003; p = 0.006)	0.009 (CI = +/-0.100; p = 0.842)	-0.247 (CI = +/-0.258; p = 0.059) NA (CI = +/-NA; p = NA)	0.975 0.970	+40.77% +10.00%	+10.00%
Severity	2014.2	0.095 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.051; p = 0.398)	-0.004 (CI = +/-0.003; p = 0.006)	0.009 (CI = +/-0.100; p = 0.842)	NA (CI = +/-NA; p = NA)	0.970	+10.00%	+10.00%
Frequency	2005.2	-0.010 (CI = +/-0.010; p = 0.064)	0.077 (CI = +/-0.048; p = 0.002)	0.013 (CI = +/-0.004; p = 0.000)	-0.033 (CI = +/-0.123; p = 0.589)	0.014 (CI = +/-0.025; p = 0.254)	0.744	-0.98%	+0.46%
Frequency	2006.1	-0.008 (CI = +/-0.011; p = 0.172)	0.074 (CI = +/-0.049; p = 0.004)	0.013 (Cl = +/-0.004; p = 0.000)	-0.029 (CI = +/-0.124; p = 0.640)	0.011 (CI = +/-0.026; p = 0.386)	0.736	-0.77%	+0.36%
Frequency	2006.2	-0.004 (CI = +/-0.012; p = 0.508)	0.080 (CI = +/-0.048; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	-0.021 (CI = +/-0.120; p = 0.721)	0.005 (CI = +/-0.026; p = 0.680)	0.750	-0.39%	+0.15%
Frequency	2007.1	0.001 (CI = +/-0.012; p = 0.843)	0.072 (CI = +/-0.046; p = 0.003)	0.013 (CI = +/-0.003; p = 0.000)	-0.012 (CI = +/-0.114; p = 0.828)	-0.002 (CI = +/-0.026; p = 0.879)	0.765	+0.12%	-0.07%
Frequency	2007.2	0.007 (CI = +/-0.012; p = 0.232)	0.081 (CI = +/-0.043; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	-0.002 (CI = +/-0.105; p = 0.965)	-0.011 (CI = +/-0.025; p = 0.377)	0.802	+0.73%	-0.35%
Frequency	2008.1	0.014 (CI = +/-0.012; p = 0.034)	0.073 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.007 (CI = +/-0.097; p = 0.883)	-0.019 (CI = +/-0.024; p = 0.109)	0.830	+1.36%	-0.58%
Frequency	2008.2	0.020 (CI = +/-0.013; p = 0.003)	0.081 (CI = +/-0.037; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.016 (CI = +/-0.089; p = 0.712)	-0.029 (CI = +/-0.023; p = 0.017)	0.863	+2.05%	-0.83%
Frequency	2009.1	0.024 (CI = +/-0.014; p = 0.002)	0.078 (CI = +/-0.038; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.020 (CI = +/-0.089; p = 0.644)	-0.033 (CI = +/-0.024; p = 0.010)	0.868	+2.39%	-0.93%
Frequency	2009.2	0.026 (CI = +/-0.016; p = 0.003)	0.080 (CI = +/-0.039; p = 0.000)	0.013 (CI = +/-0.003; p = 0.000)	0.023 (CI = +/-0.090; p = 0.608)	-0.036 (CI = +/-0.027; p = 0.010)	0.868	+2.63%	-1.00%
Frequency	2010.1	0.030 (CI = +/-0.018; p = 0.003)	0.077 (CI = +/-0.040; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.027 (CI = +/-0.091; p = 0.551)	-0.041 (CI = +/-0.029; p = 0.007)	0.872	+3.06%	-1.10%
Frequency	2010.2	0.028 (CI = +/-0.022; p = 0.016)	0.075 (CI = +/-0.041; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.024 (CI = +/-0.093; p = 0.592)	-0.038 (CI = +/-0.033; p = 0.024)	0.870	+2.79%	-1.04%
Frequency	2011.1	0.032 (CI = +/-0.026; p = 0.018)	0.072 (CI = +/-0.043; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.095; p = 0.549)	-0.044 (CI = +/-0.037; p = 0.022)	0.872	+3.29%	-1.12%
Frequency	2011.2	0.047 (CI = +/-0.030; p = 0.004)	0.079 (CI = +/-0.042; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.036 (CI = +/-0.091; p = 0.420)	-0.061 (CI = +/-0.040; p = 0.005)	0.889	+4.81%	-1.35%
Frequency	2012.1	0.041 (CI = +/-0.039; p = 0.040)	0.081 (CI = +/-0.043; p = 0.001)	0.013 (CI = +/-0.003; p = 0.000)	0.033 (CI = +/-0.094; p = 0.466)	-0.054 (CI = +/-0.049; p = 0.032)	0.889	+4.18%	-1.28%
Frequency	2012.2	0.033 (CI = +/-0.052; p = 0.201)	0.079 (CI = +/-0.046; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.031 (CI = +/-0.097; p = 0.514)	-0.045 (CI = +/-0.062; p = 0.144)	0.889	+3.34%	-1.21%
Frequency	2013.1	0.014 (CI = +/-0.075; p = 0.690)	0.083 (CI = +/-0.048; p = 0.002)	0.013 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.099; p = 0.580)	-0.025 (CI = +/-0.084; p = 0.530)	0.891	+1.44%	-1.11%
Frequency	2013.2	0.009 (CI = +/-0.123; p = 0.884)	0.082 (CI = +/-0.050; p = 0.003)	0.013 (CI = +/-0.003; p = 0.000)	0.026 (CI = +/-0.104; p = 0.605)	-0.019 (CI = +/-0.132; p = 0.757)	0.889	+0.86%	-1.09%
Frequency	2014.1	0.052 (CI = +/-0.271; p = 0.689)	0.079 (CI = +/-0.055; p = 0.008)	0.013 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.108; p = 0.587)	-0.063 (CI = +/-0.278; p = 0.634)	0.883	+5.30%	-1.14%
Frequency	2014.2	-0.012 (CI = +/-0.018; p = 0.197)	0.079 (CI = +/-0.055; p = 0.008)	0.013 (CI = +/-0.003; p = 0.000)	0.028 (CI = +/-0.108; p = 0.587)	NA (CI = +/-NA; p = NA)	0.888	-1.14%	-1.14%

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

								Implied Past	Implied Future
Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Trend Rate	Trend Rate
Loss Cost	2015.1	0.102 (CI = +/-0.034; p = 0.000)	0.099 (CI = +/-0.076; p = 0.015)	0.016 (CI = +/-0.007; p = 0.000)	0.319 (CI = +/-0.258; p = 0.020)	-0.164 (CI = +/-0.133; p = 0.020)	0.913	+10.70%	-6.04%
Loss Cost	2015.2	0.098 (CI = +/-0.040; p = 0.000)	0.095 (CI = +/-0.081; p = 0.025)	0.015 (CI = +/-0.007; p = 0.001)	0.318 (CI = +/-0.270; p = 0.025)	-0.157 (CI = +/-0.144; p = 0.035)	0.892	+10.26%	-5.74%
Loss Cost	2016.1	0.112 (CI = +/-0.049; p = 0.000)	0.082 (CI = +/-0.085; p = 0.056)	0.016 (CI = +/-0.007; p = 0.001)	0.324 (CI = +/-0.270; p = 0.023)	-0.183 (CI = +/-0.152; p = 0.023)	0.897	+11.86%	-6.85%
Loss Cost	2016.2	0.085 (CI = +/-0.050; p = 0.004)	0.067 (CI = +/-0.073; p = 0.068)	0.015 (CI = +/-0.006; p = 0.001)	0.322 (CI = +/-0.229; p = 0.011)	-0.138 (CI = +/-0.137; p = 0.048)	0.907	+8.86%	-5.17%
Loss Cost	2017.1	0.083 (CI = +/-0.069; p = 0.025)	0.069 (CI = +/-0.085; p = 0.097)	0.015 (CI = +/-0.007; p = 0.002)	0.321 (CI = +/-0.248; p = 0.017)	-0.134 (CI = +/-0.165; p = 0.097)	0.896	+8.62%	-5.03%
Loss Cost	2017.2	0.082 (CI = +/-0.095; p = 0.082)	0.069 (CI = +/-0.094; p = 0.129)	0.015 (CI = +/-0.008; p = 0.004)	0.321 (CI = +/-0.272; p = 0.027)	-0.133 (CI = +/-0.200; p = 0.160)	0.878	+8.53%	-4.99%
Loss Cost	2018.1	0.077 (CI = +/-0.156; p = 0.275)	0.071 (CI = +/-0.117; p = 0.187)	0.015 (CI = +/-0.011; p = 0.015)	0.321 (CI = +/-0.304; p = 0.042)	-0.125 (CI = +/-0.281; p = 0.317)	0.865	+7.97%	-4.75%
Loss Cost	2018.2	0.214 (CI = +/-0.101; p = 0.003)	0.085 (CI = +/-0.055; p = 0.010)	0.019 (CI = +/-0.005; p = 0.000)	0.314 (CI = +/-0.141; p = 0.002)	-0.312 (CI = +/-0.161; p = 0.004)	0.976	+23.92%	-9.28%
Loss Cost	2019.1	0.163 (CI = +/-0.235; p = 0.126)	0.098 (CI = +/-0.079; p = 0.027)	0.017 (CI = +/-0.008; p = 0.005)	0.315 (CI = +/-0.161; p = 0.006)	-0.244 (CI = +/-0.327; p = 0.107)	0.974	+17.68%	-7.77%
Loss Cost	2019.2	0.294 (CI = +/-0.392; p = 0.097)	0.096 (CI = +/-0.083; p = 0.034)	0.019 (CI = +/-0.010; p = 0.009)	0.296 (CI = +/-0.173; p = 0.012)	-0.397 (CI = +/-0.496; p = 0.084)	0.980	+34.12%	-9.86%
Severity	2015.1	0.095 (CI = +/-0.024; p = 0.000)	0.026 (CI = +/-0.054; p = 0.316)	-0.003 (CI = +/-0.005; p = 0.236)	0.079 (CI = +/-0.183; p = 0.364)	-0.033 (CI = +/-0.094; p = 0.460)	0.966	+10.00%	+6.43%
Severity	2015.2	0.091 (CI = +/-0.028; p = 0.000)	0.023 (CI = +/-0.057; p = 0.401)	-0.003 (CI = +/-0.005; p = 0.218)	0.079 (CI = +/-0.190; p = 0.380)	-0.026 (CI = +/-0.101; p = 0.587)	0.960	+9.55%	+6.78%
Severity	2016.1	0.105 (CI = +/-0.032; p = 0.000)	0.010 (CI = +/-0.056; p = 0.705)	-0.002 (CI = +/-0.005; p = 0.394)	0.084 (CI = +/-0.178; p = 0.317)	-0.051 (CI = +/-0.100; p = 0.286)	0.964	+11.07%	+5.58%
Severity	2016.2	0.092 (CI = +/-0.037; p = 0.000)	0.003 (CI = +/-0.055; p = 0.910)	-0.003 (CI = +/-0.005; p = 0.253)	0.083 (CI = +/-0.171; p = 0.300)	-0.029 (CI = +/-0.102; p = 0.532)	0.960	+9.64%	+6.48%
Severity	2017.1	0.096 (CI = +/-0.052; p = 0.003)	0.000 (CI = +/-0.063; p = 0.986)	-0.002 (CI = +/-0.006; p = 0.348)	0.084 (CI = +/-0.185; p = 0.325)	-0.035 (CI = +/-0.123; p = 0.528)	0.950	+10.02%	+6.23%
Severity	2017.2	0.095 (CI = +/-0.071; p = 0.016)	0.000 (CI = +/-0.070; p = 0.992)	-0.002 (CI = +/-0.006; p = 0.394)	0.084 (CI = +/-0.202; p = 0.359)	-0.034 (CI = +/-0.149; p = 0.605)	0.934	+9.96%	+6.27%
Severity	2018.1	0.106 (CI = +/-0.115; p = 0.065)	-0.005 (CI = +/-0.086; p = 0.899)	-0.002 (CI = +/-0.008; p = 0.574)	0.085 (CI = +/-0.224; p = 0.388)	-0.051 (CI = +/-0.208; p = 0.569)	0.913	+11.21%	+5.67%
Severity	2018.2	0.197 (CI = +/-0.106; p = 0.005)	0.005 (CI = +/-0.058; p = 0.838)	0.001 (CI = +/-0.006; p = 0.767)	0.081 (CI = +/-0.149; p = 0.223)	-0.174 (CI = +/-0.170; p = 0.047)	0.962	+21.79%	+2.33%
Severity	2019.1	0.309 (CI = +/-0.193; p = 0.011)	-0.022 (CI = +/-0.065; p = 0.402)	0.004 (CI = +/-0.007; p = 0.196)	0.078 (CI = +/-0.132; p = 0.176)	-0.322 (CI = +/-0.269; p = 0.029)	0.964	+36.20%	-1.27%
Severity	2019.2	0.406 (CI = +/-0.341; p = 0.032)	-0.023 (CI = +/-0.072; p = 0.382)	0.005 (CI = +/-0.009; p = 0.143)	0.064 (CI = +/-0.151; p = 0.268)	-0.436 (CI = +/-0.430; p = 0.048)	0.943	+50.13%	-2.94%
Frequency	2015.1	0.006 (CI = +/-0.018; p = 0.458)	0.073 (CI = +/-0.041; p = 0.002)	0.018 (CI = +/-0.004; p = 0.000)	0.240 (CI = +/-0.139; p = 0.003)	-0.131 (CI = +/-0.072; p = 0.002)	0.945	+0.64%	-11.72%
Frequency	2015.2	0.006 (CI = +/-0.022; p = 0.532)	0.073 (CI = +/-0.044; p = 0.004)	0.018 (CI = +/-0.004; p = 0.000)	0.240 (CI = +/-0.147; p = 0.004)	-0.131 (CI = +/-0.078; p = 0.004)	0.943	+0.65%	-11.72%
Frequency	2016.1	0.007 (CI = +/-0.028; p = 0.592)	0.072 (CI = +/-0.049; p = 0.008)	0.018 (CI = +/-0.004; p = 0.000)	0.240 (CI = +/-0.156; p = 0.006)	-0.132 (CI = +/-0.088; p = 0.007)	0.939	+0.71%	-11.77%
Frequency	2016.2	-0.007 (CI = +/-0.030; p = 0.606)	0.065 (CI = +/-0.045; p = 0.010)	0.018 (CI = +/-0.004; p = 0.000)	0.239 (CI = +/-0.140; p = 0.004)	-0.109 (CI = +/-0.083; p = 0.016)	0.956	-0.71%	-10.94%
Frequency	2017.1	-0.013 (CI = +/-0.042; p = 0.497)	0.068 (CI = +/-0.051; p = 0.015)	0.017 (CI = +/-0.004; p = 0.000)	0.237 (CI = +/-0.149; p = 0.006)	-0.099 (CI = +/-0.099; p = 0.049)	0.952	-1.27%	-10.60%
Frequency	2017.2	-0.013 (CI = +/-0.057; p = 0.605)	0.068 (CI = +/-0.057; p = 0.025)	0.017 (CI = +/-0.005; p = 0.000)	0.237 (CI = +/-0.163; p = 0.011)	-0.099 (CI = +/-0.120; p = 0.093)	0.948	-1.30%	-10.59%
Frequency	2018.1	-0.030 (CI = +/-0.091; p = 0.457)	0.076 (CI = +/-0.068; p = 0.035)	0.017 (CI = +/-0.006; p = 0.001)	0.236 (CI = +/-0.177; p = 0.017)	-0.074 (CI = +/-0.164; p = 0.311)	0.943	-2.92%	-9.86%
Frequency	2018.2	0.017 (CI = +/-0.123; p = 0.732)	0.080 (CI = +/-0.067; p = 0.027)	0.018 (CI = +/-0.007; p = 0.001)	0.233 (CI = +/-0.172; p = 0.018)	-0.138 (CI = +/-0.197; p = 0.132)	0.951	+1.75%	-11.34%
Frequency	2019.1	-0.146 (CI = +/-0.157; p = 0.061)	0.120 (CI = +/-0.053; p = 0.003)	0.013 (CI = +/-0.006; p = 0.003)	0.237 (CI = +/-0.108; p = 0.004)	0.078 (CI = +/-0.219; p = 0.378)	0.984	-13.60%	-6.59%
Frequency	2019.2	-0.113 (CI = +/-0.324; p = 0.349)	0.119 (CI = +/-0.068; p = 0.011)	0.014 (CI = +/-0.008; p = 0.013)	0.232 (CI = +/-0.143; p = 0.014)	0.039 (CI = +/-0.409; p = 0.783)	0.980	-10.66%	-7.13%

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Perameters Included: time, scalar_level_change, trend_level_change, seasonality, mobility
Scalar Level Change Start Date = 2022-07-01
Future Trend Start Date = 2015-01-01

Fit	Start Date	Time	Seasonality	Mobility	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.018 (CI = +/-0.011; p = 0.002)	0.164 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.195 (CI = +/-0.156; p = 0.016)	0.097 (CI = +/-0.027; p = 0.000)	0.951	+1.81%	+12.18%
Loss Cost	2006.1	0.022 (CI = +/-0.011; p = 0.000)	0.155 (CI = +/-0.047; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.183 (CI = +/-0.148; p = 0.017)	0.090 (CI = +/-0.026; p = 0.000)	0.957	+2.26%	+11.92%
Loss Cost	2006.2	0.021 (CI = +/-0.012; p = 0.001)	0.153 (CI = +/-0.049; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.186 (CI = +/-0.150; p = 0.017)	0.092 (CI = +/-0.027; p = 0.000)	0.955	+2.12%	+12.00%
Loss Cost	2007.1	0.021 (CI = +/-0.013; p = 0.004)	0.153 (CI = +/-0.050; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.153; p = 0.019)	0.093 (CI = +/-0.029; p = 0.000)	0.954	+2.10%	+12.01%
Loss Cost	2007.2	0.020 (CI = +/-0.015; p = 0.012)	0.151 (CI = +/-0.052; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.189 (CI = +/-0.156; p = 0.020)	0.094 (CI = +/-0.031; p = 0.000)	0.951	+1.98%	+12.07%
Loss Cost	2008.1	0.022 (CI = +/-0.017; p = 0.012)	0.148 (CI = +/-0.053; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.184 (CI = +/-0.159; p = 0.024)	0.091 (CI = +/-0.032; p = 0.000)	0.951	+2.22%	+11.97%
Loss Cost	2008.2	0.020 (CI = +/-0.019; p = 0.036)	0.146 (CI = +/-0.055; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.187 (CI = +/-0.162; p = 0.025)	0.094 (CI = +/-0.035; p = 0.000)	0.947	+2.04% +2.54%	+12.05%
Loss Cost Loss Cost	2009.1 2009.2	0.025 (CI = +/-0.021; p = 0.021) 0.028 (CI = +/-0.024; p = 0.024)	0.141 (CI = +/-0.056; p = 0.000) 0.144 (CI = +/-0.058; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000) 0.012 (CI = +/-0.005; p = 0.000)	-0.180 (CI = +/-0.162; p = 0.032) -0.176 (CI = +/-0.166; p = 0.038)	0.087 (CI = +/-0.037; p = 0.000) 0.083 (CI = +/-0.040; p = 0.000)	0.949 0.946	+2.54%	+11.88%
Loss Cost	2010.1	0.034 (CI = +/-0.028; p = 0.019)	0.139 (Cl = +/-0.060; p = 0.000)	0.012 (Cl = +/-0.005; p = 0.000) 0.012 (Cl = +/-0.005; p = 0.000)	-0.169 (CI = +/-0.168; p = 0.048)	0.076 (CI = +/-0.044; p = 0.000)	0.946	+3.43%	+11.63%
Loss Cost	2010.1	0.031 (Cl = +/-0.033; p = 0.066)	0.137 (CI = +/-0.062; p = 0.000)	0.012 (Cl = +/-0.005; p = 0.000)	-0.172 (CI = +/-0.172; p = 0.050)	0.080 (Cl = +/-0.044; p = 0.002)	0.941	+3.12%	+11.70%
Loss Cost	2011.1	0.040 (CI = +/-0.039; p = 0.049)	0.131 (CI = +/-0.064; p = 0.000)	0.012 (CI = +/-0.005; p = 0.000)	-0.164 (CI = +/-0.175; p = 0.064)	0.070 (CI = +/-0.055; p = 0.016)	0.941	+4.03%	+11.53%
Loss Cost	2011.2	0.033 (CI = +/-0.049; p = 0.171)	0.128 (CI = +/-0.067; p = 0.001)	0.012 (CI = +/-0.005; p = 0.000)	-0.169 (CI = +/-0.180; p = 0.064)	0.077 (CI = +/-0.065; p = 0.023)	0.934	+3.36%	+11.64%
Loss Cost	2012.1	0.027 (CI = +/-0.063; p = 0.376)	0.131 (CI = +/-0.070; p = 0.001)	0.012 (CI = +/-0.006; p = 0.000)	-0.172 (CI = +/-0.186; p = 0.068)	0.084 (CI = +/-0.079; p = 0.039)	0.929	+2.74%	+11.72%
Loss Cost	2012.2	0.013 (CI = +/-0.084; p = 0.755)	0.127 (CI = +/-0.073; p = 0.002)	0.012 (CI = +/-0.006; p = 0.000)	-0.177 (CI = +/-0.191; p = 0.067)	0.100 (CI = +/-0.100; p = 0.051)	0.921	+1.27%	+11.87%
Loss Cost	2013.1	0.067 (CI = +/-0.115; p = 0.239)	0.116 (CI = +/-0.074; p = 0.004)	0.012 (CI = +/-0.006; p = 0.000)	-0.162 (CI = +/-0.188; p = 0.087)	0.042 (CI = +/-0.130; p = 0.499)	0.927	+6.89%	+11.52%
Loss Cost	2013.2	0.087 (CI = +/-0.190; p = 0.343)	0.118 (CI = +/-0.078; p = 0.006)	0.012 (CI = +/-0.006; p = 0.001)	-0.159 (CI = +/-0.196; p = 0.104)	0.021 (CI = +/-0.204; p = 0.827)	0.915	+9.10%	+11.44%
Loss Cost	2014.1	0.299 (CI = +/-0.397; p = 0.128)	0.103 (CI = +/-0.080; p = 0.016)	0.012 (CI = +/-0.006; p = 0.001)	-0.144 (CI = +/-0.195; p = 0.134)	-0.194 (CI = +/-0.408; p = 0.326)	0.916	+34.89%	+11.12%
Loss Cost	2014.2	0.105 (CI = +/-0.027; p = 0.000)	0.103 (CI = +/-0.080; p = 0.016)	0.012 (CI = +/-0.006; p = 0.001)	-0.144 (CI = +/-0.195; p = 0.134)	NA (CI = +/-NA; p = NA)	0.898	+11.12%	+11.12%
Loss Cost	2015.1	0.103 (CI = +/-0.032; p = 0.000)	0.106 (CI = +/-0.086; p = 0.020)	0.011 (CI = +/-0.006; p = 0.002)	-0.136 (CI = +/-0.212; p = 0.191)	NA (CI = +/-NA; p = NA)	0.883	+10.90%	+10.90%
Loss Cost	2015.2	0.102 (CI = +/-0.037; p = 0.000)	0.104 (CI = +/-0.093; p = 0.032)	0.011 (CI = +/-0.007; p = 0.003)	-0.127 (CI = +/-0.234; p = 0.259)	NA (CI = +/-NA; p = NA)	0.855	+10.69%	+10.69%
Loss Cost	2016.1	0.110 (CI = +/-0.043; p = 0.000)	0.093 (CI = +/-0.097; p = 0.061)	0.012 (CI = +/-0.007; p = 0.003)	-0.162 (CI = +/-0.250; p = 0.181)	NA (CI = +/-NA; p = NA)	0.856	+11.67%	+11.67%
Loss Cost	2016.2	0.096 (CI = +/-0.045; p = 0.001)	0.076 (CI = +/-0.096; p = 0.108)	0.011 (CI = +/-0.007; p = 0.004)	-0.105 (CI = +/-0.251; p = 0.371)	NA (CI = +/-NA; p = NA)	0.836	+10.07%	+10.07%
Loss Cost	2017.1	0.097 (CI = +/-0.055; p = 0.003)	0.074 (CI = +/-0.106; p = 0.149)	0.011 (CI = +/-0.007; p = 0.008)	-0.110 (CI = +/-0.283; p = 0.401)	NA (CI = +/-NA; p = NA)	0.819	+10.23%	+10.23%
Severity	2005.2	0.031 (CI = +/-0.012; p = 0.000)	0.085 (CI = +/-0.054; p = 0.003)	-0.004 (CI = +/-0.005; p = 0.119)	-0.026 (CI = +/-0.170; p = 0.759)	0.067 (CI = +/-0.029; p = 0.000)	0.957	+3.10%	+10.26%
Severity	2005.2	0.031 (Cl = +/-0.012; p = 0.000) 0.033 (Cl = +/-0.013; p = 0.000)	0.085 (Cl = +/-0.054; p = 0.003) 0.081 (Cl = +/-0.055; p = 0.005)	-0.004 (CI = +/-0.005; p = 0.119) -0.004 (CI = +/-0.005; p = 0.110)	-0.026 (CI = +/-0.170; p = 0.759) -0.019 (CI = +/-0.170; p = 0.820)	0.067 (CI = +/-0.029; p = 0.000) 0.063 (CI = +/-0.030; p = 0.000)	0.957	+3.10%	+10.26%
Severity	2006.1	0.033 (Cl = +/-0.013; p = 0.000) 0.028 (Cl = +/-0.013; p = 0.000)	0.072 (Cl = +/-0.053; p = 0.010)	-0.004 (CI = +/-0.005; p = 0.122)	-0.030 (CI = +/-0.163; p = 0.709)	0.071 (CI = +/-0.030; p = 0.000)	0.959	+2.85%	+10.41%
Severity	2007.1	0.028 (Cl = +/-0.013; p = 0.000) 0.023 (Cl = +/-0.014; p = 0.002)	0.080 (CI = +/-0.052; p = 0.004)	-0.004 (CI = +/-0.005; p = 0.122)	-0.041 (Cl = +/-0.157; p = 0.597)	0.071 (Cl = +/-0.030; p = 0.000) 0.078 (Cl = +/-0.030; p = 0.000)	0.959	+2.35%	+10.65%
Severity	2007.1	0.016 (Cl = +/-0.014; p = 0.022)	0.069 (CI = +/-0.048; p = 0.006)	-0.004 (CI = +/-0.003; p = 0.124) -0.003 (CI = +/-0.004; p = 0.133)	-0.054 (CI = +/-0.145; p = 0.449)	0.088 (Cl = +/-0.028; p = 0.000)	0.966	+1.64%	+11.00%
Severity	2008.1	0.013 (CI = +/-0.015; p = 0.092)	0.074 (CI = +/-0.049; p = 0.004)	-0.003 (CI = +/-0.004; p = 0.133)	-0.060 (CI = +/-0.145; p = 0.399)	0.093 (CI = +/-0.030; p = 0.000)	0.966	+1.30%	+11.14%
Severity	2008.2	0.005 (CI = +/-0.015; p = 0.511)	0.064 (CI = +/-0.046; p = 0.008)	-0.003 (CI = +/-0.004; p = 0.158)	-0.073 (CI = +/-0.134; p = 0.273)	0.104 (CI = +/-0.029; p = 0.000)	0.970	+0.50%	+11.47%
Severity	2009.1	0.007 (CI = +/-0.018; p = 0.405)	0.062 (CI = +/-0.047; p = 0.012)	-0.003 (CI = +/-0.004; p = 0.157)	-0.069 (CI = +/-0.136; p = 0.304)	0.101 (Cl = +/-0.031; p = 0.000)	0.970	+0.73%	+11.40%
Severity	2009.2	0.009 (CI = +/-0.020; p = 0.388)	0.063 (CI = +/-0.049; p = 0.014)	-0.003 (CI = +/-0.004; p = 0.160)	-0.068 (CI = +/-0.140; p = 0.327)	0.099 (CI = +/-0.034; p = 0.000)	0.968	+0.87%	+11.35%
Severity	2010.1	0.011 (CI = +/-0.024; p = 0.338)	0.061 (CI = +/-0.051; p = 0.021)	-0.003 (CI = +/-0.004; p = 0.162)	-0.065 (CI = +/-0.143; p = 0.360)	0.096 (CI = +/-0.037; p = 0.000)	0.968	+1.13%	+11.28%
Severity	2010.2	0.012 (CI = +/-0.028; p = 0.387)	0.062 (CI = +/-0.053; p = 0.025)	-0.003 (CI = +/-0.005; p = 0.170)	-0.064 (CI = +/-0.147; p = 0.378)	0.095 (CI = +/-0.042; p = 0.000)	0.966	+1.21%	+11.26%
Severity	2011.1	0.018 (CI = +/-0.034; p = 0.292)	0.058 (CI = +/-0.055; p = 0.039)	-0.003 (CI = +/-0.005; p = 0.167)	-0.059 (CI = +/-0.151; p = 0.424)	0.088 (CI = +/-0.048; p = 0.001)	0.965	+1.77%	+11.15%
Severity	2011.2	-0.001 (CI = +/-0.039; p = 0.949)	0.049 (CI = +/-0.054; p = 0.070)	-0.003 (CI = +/-0.004; p = 0.198)	-0.071 (CI = +/-0.144; p = 0.315)	0.110 (CI = +/-0.052; p = 0.000)	0.967	-0.12%	+11.48%
Severity	2012.1	0.002 (CI = +/-0.050; p = 0.933)	0.048 (CI = +/-0.056; p = 0.091)	-0.003 (CI = +/-0.005; p = 0.207)	-0.069 (CI = +/-0.150; p = 0.343)	0.106 (CI = +/-0.064; p = 0.002)	0.965	+0.20%	+11.44%
Severity	2012.2	0.000 (CI = +/-0.068; p = 0.998)	0.047 (CI = +/-0.060; p = 0.112)	-0.003 (CI = +/-0.005; p = 0.226)	-0.070 (CI = +/-0.156; p = 0.355)	0.108 (CI = +/-0.081; p = 0.012)	0.962	+0.01%	+11.46%
Severity	2013.1	0.080 (CI = +/-0.079; p = 0.047)	0.031 (CI = +/-0.050; p = 0.211)	-0.003 (CI = +/-0.004; p = 0.104)	-0.048 (CI = +/-0.129; p = 0.446)	0.024 (CI = +/-0.089; p = 0.582)	0.975	+8.36%	+10.95%
Severity	2013.2	0.119 (CI = +/-0.127; p = 0.064)	0.035 (CI = +/-0.052; p = 0.171)	-0.003 (CI = +/-0.004; p = 0.094)	-0.042 (CI = +/-0.132; p = 0.511)	-0.017 (CI = +/-0.137; p = 0.795)	0.972	+12.69%	+10.79%
Severity	2014.1	0.323 (CI = +/-0.249; p = 0.015)	0.021 (CI = +/-0.050; p = 0.381)	-0.004 (CI = +/-0.004; p = 0.058)	-0.027 (CI = +/-0.122; p = 0.639)	-0.223 (CI = +/-0.256; p = 0.083)	0.975	+38.08%	+10.49%
Severity	2014.2	0.100 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.050; p = 0.381)	-0.004 (CI = +/-0.004; p = 0.058)	-0.027 (CI = +/-0.122; p = 0.639)	NA (CI = +/-NA; p = NA)	0.971	+10.49%	+10.49%
Severity	2015.1	0.096 (CI = +/-0.019; p = 0.000)	0.027 (CI = +/-0.053; p = 0.286)	-0.004 (CI = +/-0.004; p = 0.044)	-0.010 (CI = +/-0.129; p = 0.866)	NA (CI = +/-NA; p = NA)	0.967	+10.05%	+10.05%
Severity	2015.2	0.093 (CI = +/-0.022; p = 0.000)	0.024 (CI = +/-0.056; p = 0.374)	-0.004 (CI = +/-0.004; p = 0.044)	0.001 (CI = +/-0.141; p = 0.985)	NA (CI = +/-NA; p = NA)	0.960	+9.77%	+9.77%
Severity	2016.1	0.102 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.055; p = 0.609)	-0.003 (CI = +/-0.004; p = 0.085)	-0.032 (CI = +/-0.140; p = 0.627)	NA (CI = +/-NA; p = NA)	0.963	+10.70%	+10.70%
Severity	2016.2	0.094 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.055; p = 0.865)	-0.004 (CI = +/-0.004; p = 0.051)	-0.002 (CI = +/-0.143; p = 0.975)	NA (CI = +/-NA; p = NA)	0.959	+9.86%	+9.86%
Severity	2017.1	0.096 (CI = +/-0.031; p = 0.000)	0.002 (CI = +/-0.060; p = 0.936)	-0.004 (CI = +/-0.004; p = 0.078)	-0.009 (CI = +/-0.161; p = 0.906)	NA (CI = +/-NA; p = NA)	0.950	+10.07%	+10.07%
Frequency	2005.2	-0.013 (CI = +/-0.010; p = 0.012)	0.078 (CI = +/-0.044; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.169 (CI = +/-0.139; p = 0.019)	0.030 (CI = +/-0.024; p = 0.015)	0.785	-1.25%	+1.74%
Frequency	2006.1	-0.011 (CI = +/-0.010; p = 0.043)	0.075 (CI = +/-0.045; p = 0.002)	0.016 (CI = +/-0.004; p = 0.000)	-0.164 (CI = +/-0.139; p = 0.023)	0.027 (Cl = +/-0.024; p = 0.031)	0.777	-1.07%	+1.64%
Frequency	2006.2	-0.007 (CI = +/-0.011; p = 0.189)	0.081 (CI = +/-0.044; p = 0.001)	0.016 (CI = +/-0.004; p = 0.000)	-0.156 (CI = +/-0.135; p = 0.025)	0.022 (CI = +/-0.025; p = 0.083)	0.789	-0.71%	+1.45%
Frequency	2007.1	-0.007 (Cl = +/-0.011; p = 0.660)	0.073 (CI = +/-0.042; p = 0.001)	0.016 (Cl = +/-0.004; p = 0.000)	-0.145 (CI = +/-0.128; p = 0.027)	0.015 (CI = +/-0.024; p = 0.221)	0.803	-0.24%	+1.23%
Frequency	2007.2	0.003 (CI = +/-0.011; p = 0.548)	0.082 (CI = +/-0.039; p = 0.000)	0.016 (CI = +/-0.004; p = 0.000)	-0.135 (CI = +/-0.117; p = 0.026)	0.006 (CI = +/-0.023; p = 0.575)	0.836	+0.33%	+0.97%
Frequency	2008.1	0.009 (CI = +/-0.011; p = 0.112)	0.074 (CI = +/-0.036; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.124 (CI = +/-0.108; p = 0.026)	-0.002 (CI = +/-0.022; p = 0.885)	0.860	+0.91%	+0.75%
Frequency	2008.2	0.015 (CI = +/-0.011; p = 0.011)	0.082 (CI = +/-0.033; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.114 (CI = +/-0.098; p = 0.024)	-0.010 (CI = +/-0.021; p = 0.335)	0.888	+1.53%	+0.51%
Frequency	2009.1	0.018 (CI = +/-0.013; p = 0.008)	0.079 (CI = +/-0.034; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.110 (CI = +/-0.099; p = 0.030)	-0.014 (CI = +/-0.022; p = 0.224)	0.890	+1.80%	+0.43%
Frequency	2009.2	0.019 (CI = +/-0.015; p = 0.012)	0.080 (CI = +/-0.035; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.101; p = 0.037)	-0.016 (CI = +/-0.025; p = 0.200)	0.890	+1.97%	+0.38%
Frequency	2010.1	0.023 (CI = +/-0.017; p = 0.011)	0.078 (CI = +/-0.036; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.103; p = 0.046)	-0.019 (CI = +/-0.027; p = 0.146)	0.892	+2.28%	+0.31%
Frequency	2010.2	0.019 (CI = +/-0.020; p = 0.064)	0.075 (CI = +/-0.038; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.108 (CI = +/-0.104; p = 0.043)	-0.015 (CI = +/-0.030; p = 0.315)	0.892	+1.89%	+0.40%
Frequency	2011.1	0.022 (CI = +/-0.024; p = 0.072)	0.073 (CI = +/-0.039; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.105 (CI = +/-0.107; p = 0.053)	-0.019 (CI = +/-0.034; p = 0.269)	0.892	+2.22%	+0.34%
Frequency	2011.2	0.034 (CI = +/-0.028; p = 0.019)	0.079 (CI = +/-0.039; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.097 (CI = +/-0.104; p = 0.064)	-0.033 (CI = +/-0.038; p = 0.083)	0.904	+3.49%	+0.15%
Frequency	2012.1	0.025 (CI = +/-0.035; p = 0.155)	0.083 (CI = +/-0.040; p = 0.000)	0.015 (CI = +/-0.003; p = 0.000)	-0.103 (CI = +/-0.105; p = 0.055)	-0.023 (CI = +/-0.045; p = 0.303)	0.908	+2.53%	+0.25%
Frequency	2012.2	0.013 (CI = +/-0.047; p = 0.580)	0.079 (CI = +/-0.041; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.107 (CI = +/-0.107; p = 0.049)	-0.009 (CI = +/-0.056; p = 0.742)	0.910	+1.26%	+0.37%
Frequency	2013.1	-0.014 (CI = +/-0.065; p = 0.663)	0.085 (CI = +/-0.042; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.115 (CI = +/-0.107; p = 0.037)	0.019 (CI = +/-0.074; p = 0.595)	0.916	-1.36%	+0.52%
Frequency	2013.2	-0.032 (CI = +/-0.107; p = 0.529)	0.083 (CI = +/-0.044; p = 0.001)	0.015 (CI = +/-0.003; p = 0.000)	-0.118 (CI = +/-0.111; p = 0.039)	0.038 (CI = +/-0.115; p = 0.490)	0.915	-3.18%	+0.58%
Frequency	2014.1	-0.023 (CI = +/-0.237; p = 0.836)	0.082 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.116; p = 0.049)	0.029 (CI = +/-0.244; p = 0.802)	0.910	-2.31%	+0.57%
Frequency	2014.2	0.006 (CI = +/-0.016; p = 0.466)	0.082 (CI = +/-0.048; p = 0.003)	0.015 (CI = +/-0.003; p = 0.000)	-0.117 (CI = +/-0.116; p = 0.049)	NA (CI = +/-NA; p = NA)	0.914	+0.57%	+0.57%
Frequency	2015.1	0.008 (CI = +/-0.019; p = 0.400)	0.079 (CI = +/-0.051; p = 0.005)	0.015 (CI = +/-0.004; p = 0.000)	-0.125 (CI = +/-0.126; p = 0.051)	NA (CI = +/-NA; p = NA)	0.911	+0.77%	+0.77%
Frequency	2015.2	0.008 (CI = +/-0.022; p = 0.428)	0.080 (CI = +/-0.055; p = 0.008)	0.015 (CI = +/-0.004; p = 0.000)	-0.128 (CI = +/-0.139; p = 0.068)	NA (CI = +/-NA; p = NA)	0.909	+0.84%	+0.84%
Frequency	2016.1	0.009 (CI = +/-0.026; p = 0.480)	0.079 (CI = +/-0.060; p = 0.015)	0.015 (CI = +/-0.004; p = 0.000)	-0.130 (CI = +/-0.155; p = 0.091)	NA (CI = +/-NA; p = NA)	0.903	+0.88%	+0.88%
Frequency	2016.2 2017.1	0.002 (CI = +/-0.030; p = 0.887)	0.071 (CI = +/-0.062; p = 0.029)	0.015 (CI = +/-0.004; p = 0.000)	-0.103 (CI = +/-0.163; p = 0.189)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.912 0.903	+0.19%	+0.19%
Frequency	2017.1	0.001 (CI = +/-0.036; p = 0.929)	0.072 (CI = +/-0.069; p = 0.043)	0.015 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.184; p = 0.243)	NA (CI = +/-NA; p = NA)	0.903	+0.15%	+0.15%

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

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2005.2	0.054 (CI = +/-0.010; p = 0.000)	0.769	+5.50%
Loss Cost	2006.1	0.057 (CI = +/-0.010; p = 0.000)	0.806	+5.86%
Loss Cost	2006.2	0.057 (CI = +/-0.010; p = 0.000)	0.794	+5.89%
Loss Cost	2007.1	0.059 (CI = +/-0.010; p = 0.000)	0.803	+6.12%
Loss Cost	2007.2	0.060 (CI = +/-0.011; p = 0.000)	0.791	+6.17%
Loss Cost	2008.1	0.063 (CI = +/-0.011; p = 0.000)	0.810	+6.50%
Loss Cost	2008.2	0.063 (CI = +/-0.012; p = 0.000)	0.798	+6.54%
Loss Cost Loss Cost	2009.1 2009.2	0.067 (CI = +/-0.012; p = 0.000) 0.068 (CI = +/-0.013; p = 0.000)	0.822 0.814	+6.93% +7.06%
Loss Cost	2010.1	0.072 (CI = +/-0.013; p = 0.000)	0.830	+7.44%
Loss Cost	2010.2	0.072 (CI = +/-0.014; p = 0.000)	0.814	+7.43%
Loss Cost	2011.1	0.075 (CI = +/-0.014; p = 0.000)	0.827	+7.83%
Loss Cost	2011.2	0.075 (CI = +/-0.015; p = 0.000)	0.807	+7.77%
Loss Cost	2012.1	0.077 (CI = +/-0.016; p = 0.000)	0.802	+8.01%
Loss Cost	2012.2	0.076 (CI = +/-0.018; p = 0.000)	0.777	+7.93%
Loss Cost	2013.1	0.081 (CI = +/-0.019; p = 0.000)	0.796	+8.48%
Loss Cost	2013.2	0.080 (CI = +/-0.020; p = 0.000)	0.767	+8.32%
Loss Cost	2014.1 2014.2	0.082 (CI = +/-0.023; p = 0.000)	0.751 0.710	+8.54% +7.90%
Loss Cost Loss Cost	2014.2	0.076 (CI = +/-0.024; p = 0.000) 0.076 (CI = +/-0.027; p = 0.000)	0.710	+7.85%
Loss Cost	2015.1	0.071 (CI = +/-0.030; p = 0.000)	0.610	+7.39%
Loss Cost	2016.1	0.076 (CI = +/-0.033; p = 0.000)	0.604	+7.89%
Loss Cost	2016.2	0.067 (CI = +/-0.036; p = 0.002)	0.516	+6.88%
Loss Cost	2017.1	0.070 (CI = +/-0.042; p = 0.003)	0.484	+7.20%
Severity	2005.2	0.066 (CI = +/-0.008; p = 0.000)	0.876	+6.85%
Severity	2006.1	0.069 (CI = +/-0.008; p = 0.000)	0.890	+7.13%
Severity	2006.2	0.069 (CI = +/-0.009; p = 0.000)	0.881	+7.11%
Severity	2007.1	0.069 (CI = +/-0.009; p = 0.000)	0.875	+7.20%
Severity	2007.2 2008.1	0.069 (Cl = +/-0.010; p = 0.000)	0.865	+7.18%
Severity Severity	2008.1	0.071 (CI = +/-0.010; p = 0.000) 0.072 (CI = +/-0.011; p = 0.000)	0.866 0.857	+7.39% +7.44%
Severity	2009.1	0.076 (CI = +/-0.011; p = 0.000)	0.878	+7.85%
Severity	2009.2	0.078 (CI = +/-0.011; p = 0.000)	0.885	+8.15%
Severity	2010.1	0.082 (CI = +/-0.011; p = 0.000)	0.903	+8.57%
Severity	2010.2	0.085 (CI = +/-0.011; p = 0.000)	0.908	+8.87%
Severity	2011.1	0.089 (CI = +/-0.010; p = 0.000)	0.925	+9.34%
Severity	2011.2	0.090 (CI = +/-0.011; p = 0.000)	0.918	+9.41%
Severity	2012.1	0.094 (CI = +/-0.011; p = 0.000)	0.933	+9.89%
Severity	2012.2	0.097 (CI = +/-0.011; p = 0.000)	0.935	+10.21%
Severity	2013.1	0.104 (CI = +/-0.009; p = 0.000)	0.966	+10.95% +11.05%
Severity Severity	2013.2 2014.1	0.105 (CI = +/-0.010; p = 0.000) 0.106 (CI = +/-0.011; p = 0.000)	0.962 0.959	+11.20%
Severity	2014.1	0.103 (CI = +/-0.011; p = 0.000)	0.957	+10.80%
Severity	2015.1	0.101 (CI = +/-0.012; p = 0.000)	0.949	+10.66%
Severity	2015.2	0.100 (CI = +/-0.013; p = 0.000)	0.940	+10.48%
Severity	2016.1	0.103 (CI = +/-0.014; p = 0.000)	0.940	+10.89%
Severity	2016.2	0.099 (CI = +/-0.016; p = 0.000)	0.931	+10.43%
Severity	2017.1	0.099 (CI = +/-0.018; p = 0.000)	0.917	+10.46%
Frequency	2005.2	-0.013 (CI = +/-0.008; p = 0.002)	0.222	-1.27%
Frequency	2006.1	-0.012 (CI = +/-0.008; p = 0.005)	0.186	-1.19%
Frequency	2006.2	-0.011 (CI = +/-0.009; p = 0.010)	0.159	-1.14%
Frequency	2007.1 2007.2	-0.010 (CI = +/-0.009; p = 0.028) -0.010 (CI = +/-0.009; p = 0.049)	0.115 0.091	-1.00% -0.95%
Frequency Frequency	2007.2	-0.010 (CI = +/-0.009, p = 0.049) -0.008 (CI = +/-0.010; p = 0.097)	0.059	-0.84%
Frequency	2008.2	-0.008 (CI = +/-0.011; p = 0.117)	0.051	-0.84%
Frequency	2009.1	-0.009 (CI = +/-0.011; p = 0.137)	0.044	-0.85%
Frequency	2009.2	-0.010 (CI = +/-0.012; p = 0.098)	0.065	-1.01%
Frequency	2010.1	-0.010 (CI = +/-0.013; p = 0.110)	0.061	-1.04%
Frequency	2010.2	-0.013 (CI = +/-0.014; p = 0.056)	0.104	-1.32%
Frequency	2011.1	-0.014 (CI = +/-0.015; p = 0.064)	0.100	-1.37%
Frequency	2011.2	-0.015 (CI = +/-0.016; p = 0.060)	0.108	-1.50%
Frequency	2012.1	-0.017 (CI = +/-0.017; p = 0.047)	0.130	-1.72%
Frequency	2012.2	-0.021 (CI = +/-0.018; p = 0.025)	0.179	-2.07%
Frequency	2013.1	-0.023 (CI = +/-0.020; p = 0.027)	0.181	-2.23%
Frequency Frequency	2013.2 2014.1	-0.025 (CI = +/-0.022; p = 0.026) -0.024 (CI = +/-0.024; p = 0.048)	0.194 0.156	-2.46% -2.39%
Frequency	2014.1	-0.024 (CI = +/-0.024; p = 0.048) -0.027 (CI = +/-0.027; p = 0.050)	0.156	-2.39% -2.62%
Frequency	2014.2	-0.027 (CI = +/-0.027, p = 0.030) -0.026 (CI = +/-0.030; p = 0.085)	0.122	-2.54%
Frequency	2015.2	-0.028 (CI = +/-0.033; p = 0.091)	0.124	-2.79%
Frequency	2016.1	-0.027 (CI = +/-0.038; p = 0.146)	0.084	-2.71%
Frequency	2016.2	-0.033 (CI = +/-0.043; p = 0.127)	0.106	-3.22%
Frequency	2017.1	-0.030 (CI = +/-0.050; p = 0.219)	0.050	-2.95%

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, trend_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01
Future Trend Start Date = 2015-01-01

							Implied Past	Implied Future
Fit	Start Date	Time	Seasonality	Scalar Shift	Trend Shift	Adjusted R^2	Trend Rate	Trend Rate
Loss Cost	2005.2	0.013 (CI = +/-0.016; p = 0.098)	0.181 (CI = +/-0.062; p = 0.000)	0.134 (CI = +/-0.124; p = 0.036)	0.059 (CI = +/-0.023; p = 0.000)	0.921	+1.32%	+7.48%
Loss Cost	2006.1	0.018 (CI = +/-0.017; p = 0.040)	0.173 (CI = +/-0.062; p = 0.000)	0.120 (CI = +/-0.124; p = 0.058)	0.055 (CI = +/-0.024; p = 0.000)	0.925	+1.79%	+7.50%
Loss Cost	2006.2	0.016 (CI = +/-0.019; p = 0.092) 0.015 (CI = +/-0.021; p = 0.162)	0.171 (CI = +/-0.064; p = 0.000) 0.173 (CI = +/-0.066; p = 0.000)	0.124 (CI = +/-0.127; p = 0.055) 0.128 (CI = +/-0.131; p = 0.056)	0.056 (CI = +/-0.025; p = 0.000) 0.058 (CI = +/-0.027; p = 0.000)	0.921 0.919	+1.60%	+7.50% +7.50%
Loss Cost	2007.1	0.013 (CI = +/-0.021; p = 0.162) 0.013 (CI = +/-0.023; p = 0.268)	0.171 (CI = +/-0.068; p = 0.000)	0.132 (Cl = +/-0.135; p = 0.056)	0.060 (Cl = +/-0.029; p = 0.000)	0.914	+1.29%	+7.50%
Loss Cost	2007.2	0.014 (CI = +/-0.026; p = 0.280)	0.169 (CI = +/-0.070; p = 0.000)	0.132 (CI = +/-0.133, p = 0.036) 0.129 (CI = +/-0.140; p = 0.071)	0.058 (CI = +/-0.032; p = 0.001)	0.913	+1.43%	+7.51%
Loss Cost	2008.2	0.012 (CI = +/-0.030; p = 0.432)	0.167 (CI = +/-0.073; p = 0.000)	0.134 (CI = +/-0.145; p = 0.071)	0.061 (Cl = +/-0.035; p = 0.001)	0.907	+1.17%	+7.51%
Loss Cost	2009.1	0.016 (CI = +/-0.034; p = 0.361)	0.163 (CI = +/-0.075; p = 0.000)	0.126 (CI = +/-0.151; p = 0.098)	0.057 (CI = +/-0.039; p = 0.006)	0.906	+1.57%	+7.52%
Loss Cost	2009.2	0.019 (CI = +/-0.040; p = 0.342)	0.165 (CI = +/-0.078; p = 0.000)	0.121 (CI = +/-0.157; p = 0.125)	0.054 (CI = +/-0.044; p = 0.019)	0.900	+1.89%	+7.52%
Loss Cost	2010.1	0.023 (CI = +/-0.047; p = 0.326)	0.163 (CI = +/-0.081; p = 0.000)	0.114 (CI = +/-0.165; p = 0.165)	0.050 (CI = +/-0.051; p = 0.056)	0.898	+2.32%	+7.52%
Loss Cost	2010.2	0.018 (CI = +/-0.056; p = 0.507)	0.160 (CI = +/-0.084; p = 0.001)	0.120 (CI = +/-0.172; p = 0.163)	0.054 (CI = +/-0.060; p = 0.073)	0.888	+1.85%	+7.53%
Loss Cost	2011.1	0.025 (CI = +/-0.069; p = 0.467)	0.157 (CI = +/-0.089; p = 0.001)	0.112 (CI = +/-0.183; p = 0.216)	0.048 (CI = +/-0.072; p = 0.182)	0.884	+2.51%	+7.53%
Loss Cost	2011.2	0.015 (CI = +/-0.086; p = 0.718)	0.154 (CI = +/-0.092; p = 0.002)	0.121 (CI = +/-0.193; p = 0.205)	0.058 (CI = +/-0.089; p = 0.192)	0.871	+1.53%	+7.54%
Loss Cost	2012.1	-0.004 (CI = +/-0.113; p = 0.938)	0.160 (CI = +/-0.097; p = 0.003)	0.138 (CI = +/-0.206; p = 0.177)	0.077 (CI = +/-0.114; p = 0.176)	0.864	-0.42%	+7.53%
Loss Cost	2012.2	-0.029 (CI = +/-0.151; p = 0.690)	0.156 (CI = +/-0.100; p = 0.004)	0.154 (CI = +/-0.220; p = 0.158)	0.102 (CI = +/-0.152; p = 0.178)	0.848	-2.87%	+7.53%
Loss Cost	2013.1	0.014 (CI = +/-0.223; p = 0.896)	0.148 (CI = +/-0.107; p = 0.009)	0.131 (CI = +/-0.241; p = 0.267)	0.059 (CI = +/-0.223; p = 0.586)	0.845	+1.41%	+7.55%
Loss Cost	2013.2	0.028 (CI = +/-0.358; p = 0.869)	0.149 (CI = +/-0.112; p = 0.012)	0.126 (CI = +/-0.264; p = 0.325)	0.044 (CI = +/-0.358; p = 0.796)	0.820	+2.88%	+7.55%
Loss Cost	2014.1	0.187 (CI = +/-0.777; p = 0.615)	0.139 (CI = +/-0.123; p = 0.030)	0.097 (CI = +/-0.299; p = 0.499)	-0.114 (CI = +/-0.777; p = 0.758)	0.806	+20.59%	+7.57%
Loss Cost	2014.2	0.073 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.123; p = 0.030)	0.097 (CI = +/-0.299; p = 0.499)	NA (CI = +/-NA; p = NA)	0.763	+7.57%	+7.57%
Loss Cost	2015.1	0.073 (CI = +/-0.024; p = 0.000) 0.071 (CI = +/-0.027; p = 0.000)	0.139 (CI = +/-0.123; p = 0.030)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.746 0.689	+7.57% +7.39%	+7.57% +7.39%
Loss Cost	2015.2	0.071 (CI = +/-0.027; p = 0.000) 0.073 (CI = +/-0.031; p = 0.000)	0.134 (CI = +/-0.131; p = 0.046) 0.130 (CI = +/-0.142; p = 0.070)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.689	+7.56%	+7.56%
Loss Cost	2016.1	0.067 (CI = +/-0.031; p = 0.000)	0.114 (CI = +/-0.147; p = 0.117)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.577	+6.88%	+6.88%
Loss Cost	2010.2	0.066 (CI = +/-0.040; p = 0.004)	0.115 (CI = +/-0.162; p = 0.144)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.540	+6.82%	+6.82%
2033 0031	2017.1	0.000 (Ci = 17-0.040, p = 0.004)	0.113 (OI = 17-0.102, p = 0.1444)	14A (CI = 17-14A, p = 14A)	14A (OI = 17-14A, p = 14A)	0.040	10.0270	10.0270
Severity	2005.2	0.029 (CI = +/-0.015; p = 0.000)	0.078 (CI = +/-0.057; p = 0.009)	0.023 (CI = +/-0.115; p = 0.692)	0.071 (CI = +/-0.021; p = 0.000)	0.950	+2.95%	+10.50%
Severity	2006.1	0.032 (Cl = +/-0.016; p = 0.000)	0.073 (CI = +/-0.058; p = 0.016)	0.013 (Cl = +/-0.117; p = 0.819)	0.068 (CI = +/-0.022; p = 0.000)	0.951	+3.27%	+10.51%
Severity	2006.2	0.026 (CI = +/-0.017; p = 0.003)	0.064 (CI = +/-0.057; p = 0.027)	0.029 (CI = +/-0.113; p = 0.608)	0.074 (CI = +/-0.022; p = 0.000)	0.952	+2.63%	+10.53%
Severity	2007.1	0.020 (CI = +/-0.018; p = 0.029)	0.073 (CI = +/-0.056; p = 0.012)	0.045 (CI = +/-0.111; p = 0.412)	0.080 (CI = +/-0.023; p = 0.000)	0.954	+1.99%	+10.51%
Severity	2007.2	0.011 (CI = +/-0.018; p = 0.229)	0.063 (CI = +/-0.052; p = 0.020)	0.065 (CI = +/-0.103; p = 0.208)	0.089 (CI = +/-0.022; p = 0.000)	0.959	+1.07%	+10.53%
Severity	2008.1	0.006 (CI = +/-0.020; p = 0.555)	0.068 (CI = +/-0.053; p = 0.013)	0.077 (CI = +/-0.105; p = 0.146)	0.094 (CI = +/-0.024; p = 0.000)	0.960	+0.57%	+10.52%
Severity	2008.2	-0.005 (CI = +/-0.020; p = 0.587)	0.058 (CI = +/-0.049; p = 0.021)	0.097 (CI = +/-0.097; p = 0.049)	0.106 (CI = +/-0.023; p = 0.000)	0.965	-0.53%	+10.54%
Severity	2009.1	-0.004 (CI = +/-0.023; p = 0.726)	0.057 (CI = +/-0.050; p = 0.029)	0.095 (CI = +/-0.101; p = 0.065)	0.104 (CI = +/-0.026; p = 0.000)	0.965	-0.40%	+10.54%
Severity	2009.2	-0.004 (CI = +/-0.027; p = 0.733)	0.056 (CI = +/-0.052; p = 0.036)	0.096 (CI = +/-0.105; p = 0.073)	0.105 (CI = +/-0.030; p = 0.000)	0.963	-0.45%	+10.54%
Severity	2010.1	-0.003 (CI = +/-0.032; p = 0.827)	0.056 (CI = +/-0.055; p = 0.047)	0.094 (CI = +/-0.111; p = 0.093)	0.104 (CI = +/-0.034; p = 0.000)	0.962	-0.34%	+10.54%
Severity	2010.2	-0.006 (CI = +/-0.038; p = 0.745)	0.054 (CI = +/-0.057; p = 0.060)	0.097 (CI = +/-0.116; p = 0.097)	0.106 (CI = +/-0.040; p = 0.000)	0.960	-0.60%	+10.55%
Severity	2011.1	-0.002 (CI = +/-0.047; p = 0.918)	0.053 (CI = +/-0.060; p = 0.081)	0.093 (CI = +/-0.123; p = 0.133)	0.103 (CI = +/-0.049; p = 0.000)	0.958	-0.23%	+10.55%
Severity	2011.2	-0.033 (CI = +/-0.053; p = 0.199)	0.042 (CI = +/-0.056; p = 0.130)	0.122 (CI = +/-0.117; p = 0.042)	0.134 (CI = +/-0.054; p = 0.000)	0.963	-3.29%	+10.57%
Severity	2012.1	-0.039 (CI = +/-0.069; p = 0.252)	0.044 (CI = +/-0.059; p = 0.134)	0.127 (CI = +/-0.126; p = 0.049)	0.140 (CI = +/-0.070; p = 0.001)	0.961	-3.83%	+10.57%
Severity	2012.2	-0.059 (CI = +/-0.092; p = 0.194)	0.041 (CI = +/-0.061; p = 0.179)	0.140 (CI = +/-0.134; p = 0.042)	0.160 (CI = +/-0.093; p = 0.002)	0.959	-5.74%	+10.58%
Severity	2013.1	0.028 (CI = +/-0.122; p = 0.633)	0.025 (CI = +/-0.059; p = 0.374)	0.093 (CI = +/-0.132; p = 0.155)	0.073 (CI = +/-0.123; p = 0.228)	0.966	+2.86%	+10.61%
Severity	2013.2	0.042 (CI = +/-0.196; p = 0.653)	0.026 (CI = +/-0.061; p = 0.377)	0.089 (CI = +/-0.145; p = 0.213)	0.058 (CI = +/-0.197; p = 0.538)	0.961	+4.34% +29.75%	+10.61%
Severity Severity	2014.1 2014.2	0.260 (CI = +/-0.408; p = 0.193) 0.101 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.065; p = 0.696) 0.012 (CI = +/-0.065; p = 0.696)	0.049 (CI = +/-0.157; p = 0.519) 0.049 (CI = +/-0.157; p = 0.519)	-0.159 (CI = +/-0.407; p = 0.418) NA (CI = +/-NA; p = NA)	0.960 0.953	+29.75%	+10.63%
Severity	2014.2	0.101 (Cl = +/-0.012; p = 0.000)	0.012 (CI = +/-0.065; p = 0.696)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.946	+10.63%	+10.63%
Severity	2015.1	0.101 (CI = +/-0.012; p = 0.000) 0.100 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.068; p = 0.805)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.936	+10.48%	+10.48%
Severity	2015.2	0.103 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.936)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.936	+10.89%	+10.89%
Severity	2016.2	0.099 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.693)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.927	+10.43%	+10.43%
Severity	2017.1	0.100 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.077; p = 0.682)	NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA)	0.910	+10.51%	+10.51%
,				(=:,,	(=:,p,			
Frequency	2005.2	-0.016 (CI = +/-0.019; p = 0.103)	0.103 (CI = +/-0.076; p = 0.009)	0.111 (CI = +/-0.152; p = 0.147)	-0.012 (CI = +/-0.028; p = 0.405)	0.348	-1.57%	-2.73%
Frequency	2006.1	-0.014 (CI = +/-0.021; p = 0.176)	0.101 (CI = +/-0.078; p = 0.013)	0.107 (CI = +/-0.157; p = 0.174)	-0.013 (CI = +/-0.030; p = 0.377)	0.308	-1.43%	-2.72%
Frequency	2006.2	-0.010 (CI = +/-0.023; p = 0.381)	0.107 (CI = +/-0.079; p = 0.010)	0.096 (CI = +/-0.159; p = 0.227)	-0.018 (CI = +/-0.031; p = 0.261)	0.301	-1.00%	-2.74%
Frequency	2007.1	-0.005 (CI = +/-0.026; p = 0.683)	0.100 (CI = +/-0.081; p = 0.017)	0.083 (CI = +/-0.161; p = 0.304)	-0.022 (CI = +/-0.033; p = 0.177)	0.258	-0.51%	-2.72%
Frequency	2007.2	0.002 (CI = +/-0.028; p = 0.875)	0.108 (CI = +/-0.081; p = 0.011)	0.067 (CI = +/-0.162; p = 0.406)	-0.030 (CI = +/-0.035; p = 0.090)	0.275	+0.22%	-2.74%
Frequency	2008.1	0.008 (CI = +/-0.031; p = 0.582)	0.101 (CI = +/-0.083; p = 0.019)	0.052 (CI = +/-0.165; p = 0.523)	-0.036 (CI = +/-0.037; p = 0.059)	0.256	+0.85%	-2.73%
Frequency	2008.2	0.017 (CI = +/-0.034; p = 0.322)	0.109 (CI = +/-0.084; p = 0.013)	0.036 (CI = +/-0.167; p = 0.660)	-0.045 (CI = +/-0.040; p = 0.031)	0.284	+1.71%	-2.74%
Frequency	2009.1	0.020 (CI = +/-0.040; p = 0.322)	0.106 (CI = +/-0.087; p = 0.019)	0.031 (CI = +/-0.174; p = 0.716)	-0.047 (CI = +/-0.045; p = 0.041)	0.278	+1.97%	-2.73%
Frequency	2009.2	0.023 (CI = +/-0.046; p = 0.309)	0.109 (CI = +/-0.090; p = 0.020)	0.025 (CI = +/-0.181; p = 0.776)	-0.051 (CI = +/-0.051; p = 0.050)	0.275	+2.35%	-2.74%
Frequency	2010.1	0.026 (CI = +/-0.055; p = 0.330)	0.107 (CI = +/-0.094; p = 0.028)	0.020 (CI = +/-0.191; p = 0.827)	-0.054 (CI = +/-0.059; p = 0.071)	0.269	+2.66%	-2.74%
Frequency	2010.2	0.024 (CI = +/-0.065; p = 0.448)	0.106 (CI = +/-0.098; p = 0.035)	0.023 (CI = +/-0.200; p = 0.815)	-0.052 (CI = +/-0.069; p = 0.134)	0.252	+2.46%	-2.73%
Frequency	2011.1	0.027 (CI = +/-0.081; p = 0.493)	0.104 (CI = +/-0.103; p = 0.047)	0.019 (CI = +/-0.212; p = 0.851)	-0.055 (CI = +/-0.084; p = 0.189)	0.243	+2.75%	-2.73%
Frequency	2011.2	0.049 (CI = +/-0.099; p = 0.319)	0.111 (CI = +/-0.106; p = 0.040)	-0.001 (CI = +/-0.222; p = 0.992)	-0.076 (CI = +/-0.102; p = 0.134)	0.259	+4.99%	-2.74%
Frequency	2012.1	0.035 (CI = +/-0.130; p = 0.582)	0.116 (Cl = +/-0.112; p = 0.043)	0.011 (CI = +/-0.238; p = 0.923)	-0.063 (CI = +/-0.132; p = 0.334)	0.258	+3.55%	-2.75%
Frequency	2012.2	0.030 (CI = +/-0.176; p = 0.725)	0.115 (Cl = +/-0.117; p = 0.053)	0.014 (CI = +/-0.256; p = 0.908)	-0.058 (CI = +/-0.178; p = 0.503)	0.247	+3.04%	-2.75%
Frequency	2013.1	-0.014 (CI = +/-0.260; p = 0.910)	0.123 (CI = +/-0.124; p = 0.053)	0.038 (CI = +/-0.281; p = 0.780)	-0.014 (CI = +/-0.261; p = 0.912)	0.245	-1.41%	-2.76%
Frequency	2013.2	-0.014 (CI = +/-0.418; p = 0.944) -0.073 (CI = +/-0.914; p = 0.867)	0.123 (CI = +/-0.131; p = 0.063) 0.127 (CI = +/-0.145; p = 0.083)	0.038 (CI = +/-0.308; p = 0.798)	-0.014 (Cl = +/-0.419; p = 0.945)	0.234 0.190	-1.40% -7.06%	-2.76% -2.77%
Frequency Frequency	2014.1	-0.073 (Cl = +/-0.914; p = 0.867) -0.028 (Cl = +/-0.028; p = 0.049)	0.127 (Cl = +/-0.145; p = 0.083) 0.127 (Cl = +/-0.145; p = 0.083)	0.049 (CI = +/-0.352; p = 0.772) 0.049 (CI = +/-0.352; p = 0.772)	0.045 (CI = +/-0.914; p = 0.918) NA (CI = +/-NA; p = NA)	0.190	-7.06% -2.77%	-2.77% -2.77%
Frequency	2014.2	-0.028 (CI = +/-0.028; p = 0.049) -0.028 (CI = +/-0.028; p = 0.049)	0.127 (Cl = +/-0.145; p = 0.083) 0.127 (Cl = +/-0.145; p = 0.083)	0.049 (CI = +/-0.352; p = 0.772) NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.229	-2.77%	-2.77% -2.77%
	2015.1	-0.028 (CI = +/-0.028; p = 0.049) -0.028 (CI = +/-0.032; p = 0.075)	0.127 (CI = +/-0.145; p = 0.083) 0.126 (CI = +/-0.155; p = 0.103)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.239	-2.77% -2.79%	-2.77% -2.79%
Frequency		-0.020 (OI = +1+0.032; p = 0.0/5)	0.120 (OI = +/-0.100; D = 0.103)	NA (G) = +/-NA; D = NA)	MA (GI - +7-MA; p = MA)	0.220	-2./970	-Z./970
Frequency		-0.031 (Cl = +/-0.036· n = 0.092)	0.132 (Cl = +/-0.167: n = 0.111)		$NA (CI = +/-N\Delta \cdot n = N\Delta)$	0.194	-3 01%	-3.01%
Frequency Frequency Frequency	2016.1 2016.2	-0.031 (CI = +/-0.036; p = 0.092) -0.033 (CI = +/-0.042; p = 0.112)	0.132 (CI = +/-0.167; p = 0.111) 0.127 (CI = +/-0.180; p = 0.151)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.194 0.190	-3.01% -3.22%	-3.01% -3.22%

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: time, scalar_level_change, seasonality
Scalar Level Change Start Date = 2015-01-01

						Implied Trend
Fit	Start Date	Time	Seasonality	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.040 (CI = +/-0.015; p = 0.000)	0.189 (CI = +/-0.082; p = 0.000)	0.164 (CI = +/-0.165; p = 0.051)	0.860	+4.10%
Loss Cost	2006.1	0.045 (CI = +/-0.015; p = 0.000)	0.173 (CI = +/-0.080; p = 0.000)	0.134 (CI = +/-0.159; p = 0.098)	0.877	+4.60%
Loss Cost	2006.2	0.046 (CI = +/-0.016; p = 0.000)	0.178 (CI = +/-0.081; p = 0.000)	0.125 (CI = +/-0.163; p = 0.127)	0.871	+4.76%
Loss Cost	2007.1	0.049 (CI = +/-0.017; p = 0.000)	0.171 (CI = +/-0.083; p = 0.000)	0.113 (CI = +/-0.166; p = 0.173)	0.871	+4.97%
Loss Cost	2007.2	0.050 (CI = +/-0.018; p = 0.000)	0.177 (CI = +/-0.085; p = 0.000)	0.104 (CI = +/-0.168; p = 0.216)	0.866	+5.18%
Loss Cost	2008.1	0.054 (CI = +/-0.018; p = 0.000)	0.166 (CI = +/-0.085; p = 0.000)	0.088 (CI = +/-0.168; p = 0.293)	0.872	+5.53%
Loss Cost Loss Cost	2008.2	0.056 (CI = +/-0.019; p = 0.000) 0.060 (CI = +/-0.019; p = 0.000)	0.172 (CI = +/-0.087; p = 0.000) 0.158 (CI = +/-0.086; p = 0.001)	0.080 (CI = +/-0.170; p = 0.339) 0.066 (CI = +/-0.166; p = 0.423)	0.866	+5.73%
Loss Cost	2009.1 2009.2	0.062 (CI = +/-0.019; p = 0.000)	0.169 (CI = +/-0.086; p = 0.000)	0.059 (Cl = +/-0.163; p = 0.462)	0.877 0.879	+6.15% +6.45%
Loss Cost	2010.1	0.065 (CI = +/-0.019; p = 0.000)	0.157 (CI = +/-0.086; p = 0.001)	0.052 (CI = +/-0.161; p = 0.509)	0.885	+6.76%
Loss Cost	2010.2	0.067 (CI = +/-0.020; p = 0.000)	0.162 (CI = +/-0.089; p = 0.001)	0.052 (CI = +/-0.163; p = 0.515)	0.875	+6.88%
Loss Cost	2011.1	0.069 (CI = +/-0.020; p = 0.000)	0.152 (CI = +/-0.090; p = 0.002)	0.052 (CI = +/-0.162; p = 0.510)	0.880	+7.14%
Loss Cost	2011.2	0.070 (CI = +/-0.021; p = 0.000)	0.155 (CI = +/-0.093; p = 0.002)	0.055 (CI = +/-0.166; p = 0.500)	0.866	+7.20%
Loss Cost	2012.1	0.070 (CI = +/-0.021; p = 0.000)	0.152 (CI = +/-0.098; p = 0.004)	0.057 (CI = +/-0.170; p = 0.493)	0.858	+7.26%
Loss Cost	2012.2	0.071 (CI = +/-0.022; p = 0.000)	0.157 (CI = +/-0.102; p = 0.005)	0.064 (CI = +/-0.177; p = 0.458)	0.841	+7.31%
Loss Cost	2013.1	0.072 (CI = +/-0.022; p = 0.000)	0.143 (CI = +/-0.102; p = 0.009)	0.090 (CI = +/-0.178; p = 0.304)	0.851	+7.50%
Loss Cost	2013.2	0.073 (CI = +/-0.022; p = 0.000)	0.149 (CI = +/-0.108; p = 0.010)	0.105 (CI = +/-0.194; p = 0.268)	0.830	+7.53%
Loss Cost	2014.1	0.073 (CI = +/-0.023; p = 0.000)	0.145 (CI = +/-0.113; p = 0.016)	0.126 (CI = +/-0.220; p = 0.243)	0.817	+7.57%
Loss Cost	2014.2	0.073 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.123; p = 0.030)	0.097 (CI = +/-0.299; p = 0.499)	0.763	+7.57%
Loss Cost	2015.1	0.073 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.123; p = 0.030)	NA (CI = +/-NA; p = NA)	0.746	+7.57%
Loss Cost	2015.2	0.071 (CI = +/-0.027; p = 0.000)	0.134 (CI = +/-0.131; p = 0.046)	NA (CI = +/-NA; p = NA)	0.689	+7.39%
Loss Cost	2016.1	0.073 (Cl = +/-0.031; p = 0.000)	0.130 (CI = +/-0.142; p = 0.070)	NA (CI = +/-NA; p = NA)	0.672	+7.56%
Loss Cost Loss Cost	2016.2 2017.1	0.067 (CI = +/-0.034; p = 0.001) 0.066 (CI = +/-0.040; p = 0.004)	0.114 (CI = +/-0.147; p = 0.117) 0.115 (CI = +/-0.162; p = 0.144)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.577 0.540	+6.88% +6.82%
LUSS CUSI	2017.1	0.066 (CI = +7-0.040, p = 0.004)	0.115 (Ci = +7-0.162, p = 0.144)	NA (CI - +7-NA, p - NA)	0.540	+0.62%
Severity	2005.2	0.061 (CI = +/-0.016; p = 0.000)	0.087 (CI = +/-0.087; p = 0.050)	0.059 (CI = +/-0.175; p = 0.497)	0.884	+6.34%
Severity	2006.1	0.066 (CI = +/-0.016; p = 0.000)	0.073 (CI = +/-0.086; p = 0.093)	0.030 (CI = +/-0.171; p = 0.722)	0.893	+6.83%
Severity	2006.2	0.066 (CI = +/-0.017; p = 0.000)	0.073 (CI = +/-0.088; p = 0.101)	0.030 (CI = +/-0.176; p = 0.733)	0.884	+6.84%
Severity	2007.1	0.067 (CI = +/-0.018; p = 0.000)	0.070 (CI = +/-0.091; p = 0.124)	0.025 (CI = +/-0.182; p = 0.779)	0.877	+6.92%
Severity	2007.2	0.067 (CI = +/-0.019; p = 0.000)	0.071 (CI = +/-0.094; p = 0.130)	0.024 (CI = +/-0.186; p = 0.798)	0.866	+6.96%
Severity	2008.1	0.070 (CI = +/-0.020; p = 0.000)	0.063 (CI = +/-0.096; p = 0.192)	0.010 (CI = +/-0.189; p = 0.914)	0.866	+7.25%
Severity	2008.2	0.071 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.099; p = 0.177)	0.005 (CI = +/-0.192; p = 0.955)	0.856	+7.39%
Severity	2009.1	0.077 (CI = +/-0.021; p = 0.000)	0.048 (CI = +/-0.095; p = 0.310)	-0.015 (CI = +/-0.183; p = 0.864)	0.874	+7.97%
Severity	2009.2	0.081 (CI = +/-0.020; p = 0.000)	0.063 (CI = +/-0.092; p = 0.173)	-0.025 (CI = +/-0.175; p = 0.772)	0.886	+8.41%
Severity	2010.1	0.085 (CI = +/-0.019; p = 0.000)	0.045 (CI = +/-0.088; p = 0.304)	-0.036 (CI = +/-0.164; p = 0.656)	0.901	+8.92%
Severity	2010.2	0.088 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.085; p = 0.170)	-0.036 (CI = +/-0.157; p = 0.641)	0.909	+9.25%
Severity	2011.1	0.092 (CI = +/-0.018; p = 0.000)	0.041 (CI = +/-0.080; p = 0.304)	-0.036 (CI = +/-0.144; p = 0.613)	0.924	+9.68%
Severity	2011.2 2012.1	0.093 (Cl = +/-0.018; p = 0.000)	0.045 (CI = +/-0.083; p = 0.272)	-0.033 (CI = +/-0.148; p = 0.650)	0.917	+9.76%
Severity Severity	2012.1	0.096 (CI = +/-0.017; p = 0.000) 0.097 (CI = +/-0.017; p = 0.000)	0.029 (CI = +/-0.079; p = 0.451) 0.042 (CI = +/-0.078; p = 0.273)	-0.020 (CI = +/-0.138; p = 0.760) -0.001 (CI = +/-0.135; p = 0.987)	0.929 0.932	+10.07% +10.22%
Severity	2012.2	0.100 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.058; p = 0.501)	0.042 (Cl = +/-0.101; p = 0.395)	0.965	+10.54%
Severity	2013.2	0.101 (CI = +/-0.012; p = 0.000)	0.026 (CI = +/-0.060; p = 0.366)	0.061 (CI = +/-0.108; p = 0.250)	0.962	+10.58%
Severity	2014.1	0.101 (CI = +/-0.012; p = 0.000)	0.020 (CI = +/-0.061; p = 0.493)	0.089 (CI = +/-0.118; p = 0.130)	0.961	+10.63%
Severity	2014.2	0.101 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.065; p = 0.696)	0.049 (CI = +/-0.157; p = 0.519)	0.953	+10.63%
Severity	2015.1	0.101 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.065; p = 0.696)	NA (CI = +/-NA; p = NA)	0.946	+10.63%
Severity	2015.2	0.100 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.068; p = 0.805)	NA (CI = $+/-NA$; p = NA)	0.936	+10.48%
Severity	2016.1	0.103 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.936)	NA (CI = $+/-NA$; p = NA)	0.936	+10.89%
Severity	2016.2	0.099 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.693)	NA (CI = $+/-NA$; p = NA)	0.927	+10.43%
Severity	2017.1	0.100 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.077; p = 0.682)	NA (CI = \pm /-NA; p = NA)	0.910	+10.51%
Frequency	2005.2	-0.021 (CI = +/-0.014; p = 0.004)	0.101 (CI = +/-0.075; p = 0.010)	0.105 (CI = +/-0.151; p = 0.166)	0.354	-2.10%
Frequency	2006.1	-0.021 (CI = +/-0.015; p = 0.007)	0.101 (CI = +/-0.078; p = 0.013)	0.103 (CI = +/-0.156; p = 0.186)	0.312	-2.08%
Frequency	2006.2	-0.020 (CI = +/-0.016; p = 0.016)	0.105 (CI = +/-0.080; p = 0.012)	0.096 (CI = +/-0.159; p = 0.230)	0.294	-1.95%
Frequency	2007.1	-0.018 (CI = +/-0.017; p = 0.032)	0.101 (CI = +/-0.082; p = 0.018)	0.088 (CI = +/-0.163; p = 0.279)	0.236	-1.82% -1.66%
Frequency	2007.2	-0.017 (CI = +/-0.017; p = 0.058)	0.105 (CI = +/-0.084; p = 0.016)	0.081 (Cl = +/-0.166; p = 0.330)	0.223	
Frequency	2008.1	-0.016 (CI = +/-0.018; p = 0.083) -0.016 (CI = +/-0.019; p = 0.111)	0.103 (CI = +/-0.087; p = 0.022) 0.105 (CI = +/-0.090; p = 0.023)	0.078 (CI = +/-0.171; p = 0.361) 0.075 (CI = +/-0.175; p = 0.387)	0.180 0.173	-1.60% -1.54%
Frequency	2009.1	-0.017 (CI = +/-0.020; p = 0.096)	0.111 (CI = +/-0.093; p = 0.021)	0.081 (CI = +/-0.179; p = 0.360)	0.177	-1.69%
Frequency	2009.2	-0.018 (CI = +/-0.021; p = 0.086)	0.106 (CI = +/-0.096; p = 0.031)	0.084 (CI = +/-0.182; p = 0.351)	0.181	-1.81%
Frequency	2010.1	-0.020 (CI = +/-0.022; p = 0.072)	0.113 (CI = +/-0.099; p = 0.027)	0.088 (CI = +/-0.184; p = 0.335)	0.190	-1.98%
Frequency	2010.2	-0.022 (CI = +/-0.022; p = 0.054)	0.104 (CI = +/-0.101; p = 0.044)	0.088 (CI = +/-0.185; p = 0.336)	0.206	-2.17%
Frequency	2011.1	-0.023 (CI = +/-0.023; p = 0.047)	0.111 (CI = +/-0.104; p = 0.038)	0.088 (CI = +/-0.188; p = 0.342)	0.214	-2.32%
Frequency	2011.2	-0.024 (CI = +/-0.024; p = 0.054)	0.110 (CI = +/-0.109; p = 0.048)	0.087 (CI = +/-0.193; p = 0.358)	0.209	-2.33%
Frequency	2012.1	-0.026 (CI = +/-0.024; p = 0.037)	0.123 (CI = +/-0.110; p = 0.031)	0.078 (CI = +/-0.192; p = 0.411)	0.258	-2.55%
Frequency	2012.2	-0.027 (CI = +/-0.025; p = 0.035)	0.115 (CI = +/-0.115; p = 0.050)	0.065 (CI = +/-0.199; p = 0.500)	0.268	-2.64%
Frequency	2013.1	-0.028 (CI = +/-0.025; p = 0.031)	0.124 (CI = +/-0.118; p = 0.041)	0.048 (CI = +/-0.206; p = 0.633)	0.287	-2.75%
Frequency	2013.2	-0.028 (CI = +/-0.026; p = 0.036)	0.123 (CI = +/-0.126; p = 0.055)	0.044 (CI = +/-0.226; p = 0.684)	0.279	-2.76%
Frequency	2014.1	-0.028 (CI = +/-0.027; p = 0.042)	0.124 (CI = +/-0.133; p = 0.064)	0.037 (CI = +/-0.258; p = 0.763)	0.240	-2.77%
Frequency	2014.2	-0.028 (CI = +/-0.028; p = 0.049)	0.127 (CI = +/-0.145; p = 0.083)	0.049 (CI = +/-0.352; p = 0.772)	0.229	-2.77%
Frequency	2015.1	-0.028 (CI = +/-0.028; p = 0.049)	0.127 (CI = +/-0.145; p = 0.083)	NA (CI = \pm -NA; p = NA)	0.239	-2.77%
Frequency	2015.2	-0.028 (CI = +/-0.032; p = 0.075)	0.126 (CI = +/-0.155; p = 0.103)	NA (CI = +/-NA; p = NA)	0.228	-2.79%
		-0.031 (CI = +/-0.036; p = 0.092)	0.132 (CI = +/-0.167; p = 0.111)	NA (CI = +/-NA; p = NA)	0.194	-3.01%
Frequency	2016.1					
	2016.1 2016.2 2017.1	-0.031 (Cl = +/-0.030, p = 0.092) -0.033 (Cl = +/-0.042; p = 0.112) -0.034 (Cl = +/-0.049; p = 0.156)	0.132 (Cl = +/-0.180; p = 0.111) 0.127 (Cl = +/-0.180; p = 0.151) 0.130 (Cl = +/-0.198; p = 0.175)	NA (CI = +/-NA; p = NA) NA (CI = +/-NA; p = NA)	0.190 0.129	-3.22% -3.34%

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = NA
Parameters Included: trend_level_change, seasonality
Future Trend Start Date = 2015-01-01

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.173 (CI = +/-0.075; p = 0.000)	0.098 (CI = +/-0.012; p = 0.000)	0.885	0.00%	+10.28%
Loss Cost	2006.1	0.171 (CI = +/-0.077; p = 0.000)	0.098 (CI = +/-0.013; p = 0.000)	0.885	0.00%	+10.30%
Loss Cost	2006.2	0.163 (CI = +/-0.077; p = 0.000)	0.097 (CI = +/-0.013; p = 0.000)	0.885	0.00%	+10.18%
Loss Cost	2007.1	0.170 (CI = +/-0.078; p = 0.000)	0.096 (CI = +/-0.013; p = 0.000)	0.886	0.00%	+10.06%
Loss Cost	2007.2	0.162 (CI = +/-0.078; p = 0.000)	0.095 (CI = +/-0.013; p = 0.000)	0.885	0.00%	+9.95%
Loss Cost	2008.1	0.166 (CI = +/-0.081; p = 0.000)	0.094 (CI = +/-0.013; p = 0.000)	0.884	0.00%	+9.89%
Loss Cost	2008.2	0.158 (CI = +/-0.082; p = 0.000)	0.093 (CI = +/-0.013; p = 0.000)	0.881	0.00%	+9.76%
Loss Cost	2009.1	0.160 (CI = +/-0.085; p = 0.001)	0.093 (CI = +/-0.014; p = 0.000)	0.879	0.00%	+9.73%
Loss Cost	2009.2	0.156 (CI = +/-0.087; p = 0.001)	0.092 (CI = +/-0.014; p = 0.000)	0.873	0.00%	+9.66%
Loss Cost	2010.1	0.161 (CI = +/-0.090; p = 0.001)	0.092 (CI = +/-0.015; p = 0.000)	0.871	0.00%	+9.59%
Loss Cost	2010.2	0.151 (CI = +/-0.091; p = 0.002)	0.090 (CI = +/-0.015; p = 0.000)	0.866	0.00%	+9.42%
Loss Cost	2011.1	0.155 (CI = +/-0.095; p = 0.003)	0.089 (CI = +/-0.015; p = 0.000)	0.863	0.00%	+9.33%
Loss Cost	2011.2	0.144 (CI = +/-0.096; p = 0.005)	0.087 (CI = +/-0.016; p = 0.000)	0.856	0.00%	+9.13%
Loss Cost	2012.1	0.155 (CI = +/-0.098; p = 0.004)	0.085 (CI = +/-0.016; p = 0.000)	0.855	0.00%	+8.91%
Loss Cost	2012.2	0.147 (CI = +/-0.101; p = 0.007)	0.084 (CI = +/-0.017; p = 0.000)	0.842	0.00%	+8.73%
Loss Cost	2013.1	0.145 (CI = +/-0.106; p = 0.010)	0.084 (CI = +/-0.018; p = 0.000)	0.837	0.00%	+8.77%
Loss Cost	2013.2	0.137 (CI = +/-0.111; p = 0.018)	0.082 (CI = +/-0.019; p = 0.000)	0.816	0.00%	+8.59%
	2014.1	0.145 (CI = +/-0.116; p = 0.018)	0.082 (Cl = +/-0.019, p = 0.000) 0.080 (Cl = +/-0.020; p = 0.000)	0.804	0.00%	
Loss Cost						+8.38%
Loss Cost	2014.2	0.129 (CI = +/-0.117; p = 0.033)	0.076 (CI = +/-0.021; p = 0.000)	0.771	0.00%	+7.90%
Loss Cost	2015.1	0.139 (CI = +/-0.123; p = 0.030)	0.073 (CI = +/-0.024; p = 0.000)	0.746	0.00%	+7.57%
Loss Cost	2015.2	0.134 (CI = +/-0.131; p = 0.046)	0.071 (CI = +/-0.027; p = 0.000)	0.689	0.00%	+7.39%
Loss Cost	2016.1	0.130 (CI = +/-0.142; p = 0.070)	0.073 (CI = +/-0.031; p = 0.000)	0.672	0.00%	+7.56%
Loss Cost	2016.2	0.114 (CI = +/-0.147; p = 0.117)	0.067 (CI = +/-0.034; p = 0.001)	0.577	0.00%	+6.88%
Loss Cost	2017.1	0.115 (CI = +/-0.162; p = 0.144)	0.066 (CI = +/-0.040; p = 0.004)	0.540	0.00%	+6.82%
Severity	2005.2	0.071 (CI = +/-0.075; p = 0.063)	0.120 (CI = +/-0.013; p = 0.000)	0.913	0.00%	+12.78%
Severity	2006.1	0.076 (CI = +/-0.077; p = 0.054)	0.120 (CI = +/-0.013; p = 0.000)	0.913	0.00%	+12.71%
Severity	2006.2	0.058 (CI = +/-0.070; p = 0.098)	0.117 (CI = +/-0.012; p = 0.000)	0.927	0.00%	+12.46%
Severity	2007.1	0.073 (CI = +/-0.064; p = 0.026)	0.115 (CI = +/-0.011; p = 0.000)	0.938	0.00%	+12.22%
Severity	2007.2	0.058 (CI = +/-0.056; p = 0.046)	0.113 (CI = +/-0.009; p = 0.000)	0.951	0.00%	+11.98%
Severity	2008.1	0.066 (CI = +/-0.056; p = 0.021)	0.112 (CI = +/-0.009; p = 0.000)	0.954	0.00%	+11.85%
Severity	2008.2	0.054 (CI = +/-0.051; p = 0.038)	0.110 (CI = +/-0.008; p = 0.000)	0.961	0.00%	+11.65%
Severity	2009.1	0.053 (CI = +/-0.053; p = 0.049)	0.110 (CI = +/-0.009; p = 0.000)	0.961	0.00%	+11.67%
Severity	2009.2	0.052 (CI = +/-0.055; p = 0.062)	0.110 (CI = +/-0.009; p = 0.000)	0.959	0.00%	+11.65%
Severity	2010.1	0.052 (CI = +/-0.057; p = 0.072)	0.110 (CI = +/-0.009; p = 0.000)	0.958	0.00%	+11.65%
Severity	2010.2	0.049 (CI = +/-0.059; p = 0.097)	0.110 (CI = +/-0.010; p = 0.000)	0.956	0.00%	+11.60%
Severity	2011.1	0.049 (CI = +/-0.061; p = 0.113)	0.110 (CI = +/-0.010; p = 0.000)	0.954	0.00%	+11.61%
Severity	2011.2	0.038 (CI = +/-0.059; p = 0.197)	0.108 (CI = +/-0.010; p = 0.000)	0.958	0.00%	+11.39%
Severity	2012.1	0.037 (CI = +/-0.062; p = 0.231)	0.108 (CI = +/-0.010; p = 0.000)	0.956	0.00%	+11.41%
Severity	2012.2	0.035 (CI = +/-0.064; p = 0.274)	0.108 (CI = +/-0.011; p = 0.000)	0.953	0.00%	+11.37%
Severity	2013.1	0.024 (CI = +/-0.064; p = 0.437)	0.110 (CI = +/-0.011; p = 0.000)	0.957	0.00%	+11.62%
	2013.1	0.017 (CI = +/-0.065; p = 0.590)	0.108 (CI = +/-0.011; p = 0.000)	0.954	0.00%	
Severity Severity	2014.1	0.017 (CI = +/-0.063; p = 0.390) 0.022 (CI = +/-0.068; p = 0.494)	0.108 (Cl = +/-0.011, p = 0.000) 0.107 (Cl = +/-0.012; p = 0.000)	0.950	0.00%	+11.44% +11.29%
	2014.1	0.022 (CI = +/-0.068; p = 0.494) 0.007 (CI = +/-0.061; p = 0.806)	0.107 (Cl = +/-0.012, p = 0.000) 0.103 (Cl = +/-0.011; p = 0.000)	0.954	0.00%	+10.80%
Severity						
Severity	2015.1	0.012 (CI = +/-0.065; p = 0.696)	0.101 (CI = +/-0.012; p = 0.000)	0.946	0.00%	+10.63%
Severity	2015.2	0.008 (CI = +/-0.068; p = 0.805)	0.100 (CI = +/-0.014; p = 0.000)	0.936	0.00%	+10.48%
Severity	2016.1	-0.003 (CI = +/-0.070; p = 0.936)	0.103 (CI = +/-0.015; p = 0.000)	0.936	0.00%	+10.89%
Severity	2016.2	-0.013 (CI = +/-0.070; p = 0.693)	0.099 (CI = +/-0.016; p = 0.000)	0.927	0.00%	+10.43%
Severity	2017.1	-0.015 (CI = +/-0.077; p = 0.682)	0.100 (CI = +/-0.019; p = 0.000)	0.910	0.00%	+10.51%
Frequency	2005.2	0.101 (CI = +/-0.077; p = 0.011)	-0.022 (CI = +/-0.013; p = 0.001)	0.325	0.00%	-2.21%
Frequency	2006.1	0.096 (CI = +/-0.078; p = 0.018)	-0.022 (CI = +/-0.013; p = 0.002)	0.298	0.00%	-2.14%
Frequency	2006.2	0.104 (CI = +/-0.078; p = 0.011)	-0.020 (CI = +/-0.013; p = 0.003)	0.311	0.00%	-2.03%
Frequency	2007.1	0.097 (CI = +/-0.079; p = 0.019)	-0.019 (CI = +/-0.013; p = 0.005)	0.278	0.00%	-1.92%
Frequency	2007.2	0.105 (CI = +/-0.080; p = 0.012)	-0.018 (CI = +/-0.013; p = 0.008)	0.289	0.00%	-1.82%
Frequency	2008.1	0.100 (CI = +/-0.082; p = 0.019)	-0.018 (CI = +/-0.013; p = 0.012)	0.260	0.00%	-1.75%
Frequency	2008.2	0.104 (CI = +/-0.084; p = 0.017)	-0.017 (CI = +/-0.014; p = 0.017)	0.262	0.00%	-1.69%
Frequency	2009.1	0.107 (CI = +/-0.087; p = 0.018)	-0.018 (CI = +/-0.014; p = 0.018)	0.259	0.00%	-1.74%
Frequency	2009.2	0.104 (CI = +/-0.090; p = 0.025)	-0.018 (CI = +/-0.015; p = 0.018)	0.258	0.00%	-1.78%
Frequency	2010.1	0.109 (CI = +/-0.094; p = 0.025)	-0.019 (CI = +/-0.015; p = 0.018)	0.260	0.00%	-1.85%
Frequency	2010.2	0.102 (CI = +/-0.096; p = 0.039)	-0.020 (CI = +/-0.016; p = 0.015)	0.266	0.00%	-1.96%
Frequency	2011.1	0.106 (CI = +/-0.100; p = 0.038)	-0.021 (CI = +/-0.016; p = 0.015)	0.267	0.00%	-2.04%
Frequency	2011.2	0.107 (CI = +/-0.104; p = 0.045)	-0.020 (CI = +/-0.017; p = 0.021)	0.263	0.00%	-2.03%
Frequency	2012.1	0.118 (CI = +/-0.106; p = 0.031)	-0.023 (CI = +/-0.017; p = 0.013)	0.302	0.00%	-2.24%
Frequency	2012.2	0.112 (CI = +/-0.110; p = 0.048)	-0.024 (CI = +/-0.018; p = 0.013)	0.308	0.00%	-2.37%
Frequency	2013.1	0.121 (CI = +/-0.115; p = 0.040)	-0.026 (CI = +/-0.019; p = 0.011)	0.321	0.00%	-2.55%
Frequency	2013.2	0.120 (CI = +/-0.121; p = 0.051)	-0.026 (CI = +/-0.021; p = 0.017)	0.316	0.00%	-2.56%
Frequency	2014.1	0.122 (CI = +/-0.128; p = 0.060)	-0.026 (CI = +/-0.023; p = 0.024)	0.281	0.00%	-2.61%
Frequency	2014.1	0.122 (CI = +/-0.136; p = 0.076)	-0.027 (CI = +/-0.025; p = 0.037)	0.273	0.00%	-2.62%
Frequency	2015.1	0.127 (CI = +/-0.145; p = 0.083)	-0.027 (CI = +/-0.023, p = 0.037) -0.028 (CI = +/-0.028; p = 0.049)	0.273	0.00%	-2.77%
Frequency	2015.1	0.126 (CI = +/-0.155; p = 0.103)	-0.028 (CI = +/-0.032; p = 0.075)	0.239	0.00%	-2.79%
Frequency		0.126 (Cl = +/-0.155; p = 0.103) 0.132 (Cl = +/-0.167; p = 0.111)	-0.028 (CI = +/-0.032; p = 0.075) -0.031 (CI = +/-0.036; p = 0.092)			
	2016.1			0.194	0.00%	-3.01%
Frequency	2016.2	0.127 (CI = +/-0.180; p = 0.151)	-0.033 (CI = +/-0.042; p = 0.112)	0.190	0.00%	-3.22%
Frequency	2017.1	0.130 (CI = +/-0.198; p = 0.175)	-0.034 (CI = +/-0.049; p = 0.156)	0.129	0.00%	-3.34%

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

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.180 (CI = +/-0.075; p = 0.000)	0.101 (CI = +/-0.013; p = 0.000)	0.876	0.00%	+10.59%
Loss Cost	2006.1	0.178 (CI = +/-0.078; p = 0.000)	0.101 (CI = +/-0.014; p = 0.000)	0.876	0.00%	+10.61%
Loss Cost	2006.2	0.169 (CI = +/-0.078; p = 0.000)	0.100 (CI = +/-0.014; p = 0.000)	0.875	0.00%	+10.47%
Loss Cost	2007.1	0.177 (CI = +/-0.079; p = 0.000)	0.099 (CI = +/-0.014; p = 0.000)	0.878	0.00%	+10.35%
Loss Cost	2007.2	0.169 (CI = +/-0.080; p = 0.000)	0.097 (CI = +/-0.014; p = 0.000)	0.875	0.00%	+10.23%
Loss Cost	2008.1	0.173 (CI = +/-0.082; p = 0.000)	0.097 (CI = +/-0.014; p = 0.000)	0.874	0.00%	+10.17%
Loss Cost	2008.2	0.165 (CI = +/-0.083; p = 0.000)	0.096 (CI = +/-0.014; p = 0.000)	0.870	0.00%	+10.03%
Loss Cost	2009.1	0.167 (CI = +/-0.086; p = 0.000)	0.095 (CI = +/-0.015; p = 0.000)	0.868	0.00%	+10.00%
Loss Cost	2009.2	0.163 (CI = +/-0.090; p = 0.001)	0.095 (CI = +/-0.015; p = 0.000)	0.862	0.00%	+9.93%
Loss Cost	2010.1	0.168 (CI = +/-0.093; p = 0.001)	0.094 (CI = +/-0.016; p = 0.000)	0.860	0.00%	+9.85%
Loss Cost	2010.2	0.158 (CI = +/-0.094; p = 0.002)	0.092 (CI = +/-0.016; p = 0.000)	0.853	0.00%	+9.66%
Loss Cost	2011.1	0.162 (CI = +/-0.098; p = 0.002)	0.091 (CI = +/-0.017; p = 0.000)	0.850	0.00%	+9.58%
Loss Cost	2011.2	0.151 (CI = +/-0.100; p = 0.005)	0.089 (CI = +/-0.017; p = 0.000)	0.840	0.00%	+9.35%
Loss Cost	2012.1	0.161 (CI = +/-0.102; p = 0.004)	0.087 (CI = +/-0.018; p = 0.000)	0.839	0.00%	+9.14%
Loss Cost	2012.2	0.153 (CI = +/-0.106; p = 0.007)	0.086 (CI = +/-0.018; p = 0.000)	0.823	0.00%	+8.94%
Loss Cost	2013.1	0.151 (CI = +/-0.111; p = 0.011)	0.086 (CI = +/-0.020; p = 0.000)	0.818	0.00%	+8.98%
Loss Cost	2013.2	0.143 (CI = +/-0.117; p = 0.019)	0.084 (CI = +/-0.021; p = 0.000)	0.793	0.00%	+8.78%
Loss Cost	2014.1	0.150 (CI = +/-0.123; p = 0.019)	0.082 (CI = +/-0.023; p = 0.000)	0.779	0.00%	+8.58%
Loss Cost	2014.1	0.133 (CI = +/-0.125; p = 0.039)	0.077 (CI = +/-0.024; p = 0.000)	0.736	0.00%	+8.03%
Loss Cost	2015.1	0.142 (CI = +/-0.132; p = 0.036)	0.074 (CI = +/-0.027; p = 0.000)	0.706	0.00%	+7.69%
Loss Cost	2015.2	0.137 (CI = +/-0.142; p = 0.057)	0.072 (CI = +/-0.031; p = 0.000)	0.635	0.00%	+7.50%
Loss Cost	2016.1	0.133 (CI = +/-0.153; p = 0.083)	0.074 (CI = +/-0.035; p = 0.001)	0.616	0.00%	+7.69%
Loss Cost	2016.2	0.114 (CI = +/-0.162; p = 0.150)	0.066 (CI = +/-0.040; p = 0.004)	0.491	0.00%	+6.87%
Loss Cost	2017.1	0.115 (CI = +/-0.177; p = 0.178)	0.066 (CI = +/-0.047; p = 0.011)	0.448	0.00%	+6.80%
Severity	2005.2	0.084 (CI = +/-0.073; p = 0.025)	0.125 (CI = +/-0.013; p = 0.000)	0.917	0.00%	+13.35%
Severity	2006.1	0.089 (CI = +/-0.075; p = 0.021)	0.125 (CI = +/-0.013; p = 0.000)	0.916	0.00%	+13.28%
Severity	2006.2	0.071 (CI = +/-0.067; p = 0.039)	0.122 (CI = +/-0.012; p = 0.000)	0.931	0.00%	+13.00%
Severity	2007.1	0.086 (CI = +/-0.060; p = 0.007)	0.120 (CI = +/-0.011; p = 0.000)	0.944	0.00%	+12.76%
Severity	2007.2	0.070 (CI = +/-0.052; p = 0.010)	0.118 (CI = +/-0.009; p = 0.000)	0.958	0.00%	+12.49%
Severity	2008.1	0.079 (CI = +/-0.050; p = 0.004)	0.117 (CI = +/-0.009; p = 0.000)	0.961	0.00%	+12.36%
Severity	2008.2	0.066 (CI = +/-0.045; p = 0.006)	0.115 (CI = +/-0.008; p = 0.000)	0.969	0.00%	+12.15%
Severity	2009.1	0.066 (CI = +/-0.047; p = 0.008)	0.115 (CI = +/-0.008; p = 0.000)	0.968	0.00%	+12.16%
Severity	2009.1	0.065 (CI = +/-0.049; p = 0.011)	0.115 (CI = +/-0.008; p = 0.000)	0.967	0.00%	+12.16%
Severity	2010.1	0.065 (CI = +/-0.051; p = 0.014)	0.115 (Cl = +/-0.006; p = 0.000)	0.966	0.00%	+12.15%
	2010.1					+12.13%
Severity		0.063 (CI = +/-0.053; p = 0.021)	0.114 (Cl = +/-0.009; p = 0.000)	0.964	0.00%	
Severity	2011.1	0.063 (CI = +/-0.055; p = 0.027)	0.114 (CI = +/-0.009; p = 0.000)	0.963	0.00%	+12.12%
Severity	2011.2	0.052 (CI = +/-0.053; p = 0.052)	0.112 (CI = +/-0.009; p = 0.000)	0.966	0.00%	+11.90%
Severity	2012.1	0.051 (CI = +/-0.055; p = 0.069)	0.113 (CI = +/-0.010; p = 0.000)	0.965	0.00%	+11.92%
Severity	2012.2	0.051 (CI = +/-0.058; p = 0.085)	0.113 (CI = +/-0.010; p = 0.000)	0.962	0.00%	+11.91%
Severity	2013.1	0.040 (CI = +/-0.056; p = 0.151)	0.115 (CI = +/-0.010; p = 0.000)	0.968	0.00%	+12.17%
Severity	2013.2	0.034 (CI = +/-0.058; p = 0.233)	0.113 (CI = +/-0.010; p = 0.000)	0.965	0.00%	+12.01%
Severity	2014.1	0.039 (CI = +/-0.060; p = 0.190)	0.112 (CI = +/-0.011; p = 0.000)	0.962	0.00%	+11.87%
Severity	2014.2	0.024 (CI = +/-0.054; p = 0.369)	0.108 (CI = +/-0.010; p = 0.000)	0.966	0.00%	+11.38%
Severity	2015.1	0.027 (CI = +/-0.057; p = 0.322)	0.106 (CI = +/-0.012; p = 0.000)	0.960	0.00%	+11.23%
Severity	2015.2	0.026 (CI = +/-0.062; p = 0.385)	0.106 (CI = +/-0.013; p = 0.000)	0.951	0.00%	+11.17%
Severity	2016.1	0.015 (CI = +/-0.060; p = 0.604)	0.110 (CI = +/-0.014; p = 0.000)	0.956	0.00%	+11.66%
Severity	2016.2	0.006 (CI = +/-0.062; p = 0.838)	0.107 (CI = +/-0.015; p = 0.000)	0.947	0.00%	+11.27%
Severity	2017.1	0.003 (CI = +/-0.068; p = 0.920)	0.108 (CI = +/-0.018; p = 0.000)	0.936	0.00%	+11.42%
Frequency	2005.2	0.096 (CI = +/-0.078; p = 0.018)	-0.025 (CI = +/-0.014; p = 0.001)	0.339	0.00%	-2.44%
Frequency	2006.1	0.090 (CI = +/-0.080; p = 0.028)	-0.024 (CI = +/-0.014; p = 0.002)	0.314	0.00%	-2.36%
Frequency	2006.2	0.099 (CI = +/-0.080; p = 0.017)	-0.023 (CI = +/-0.014; p = 0.003)	0.324	0.00%	-2.24%
Frequency	2007.1	0.091 (CI = +/-0.081; p = 0.029)	-0.022 (CI = +/-0.014; p = 0.004)	0.293	0.00%	-2.14%
Frequency	2007.2	0.099 (CI = +/-0.082; p = 0.019)	-0.020 (CI = +/-0.014; p = 0.007)	0.302	0.00%	-2.01%
Frequency	2008.1	0.095 (CI = +/-0.084; p = 0.029)	-0.020 (CI = +/-0.015; p = 0.010)	0.273	0.00%	-1.95%
Frequency	2008.2	0.099 (CI = +/-0.087; p = 0.027)	-0.019 (CI = +/-0.015; p = 0.015)	0.274	0.00%	-1.89%
Frequency	2009.1	0.102 (CI = +/-0.090; p = 0.028)	-0.020 (CI = +/-0.015; p = 0.015)	0.271	0.00%	-1.93%
Frequency	2009.2	0.098 (CI = +/-0.093; p = 0.040)	-0.020 (CI = +/-0.016; p = 0.016)	0.271	0.00%	-1.99%
Frequency	2010.1	0.102 (CI = +/-0.096; p = 0.039)	-0.021 (CI = +/-0.017; p = 0.016)	0.273	0.00%	-2.05%
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Frequency	2010.2	0.094 (CI = +/-0.099; p = 0.062)	-0.022 (CI = +/-0.017; p = 0.013)	0.282	0.00%	-2.19%
Frequency	2011.1	0.099 (CI = +/-0.103; p = 0.059)	-0.023 (CI = +/-0.018; p = 0.013)	0.282	0.00%	-2.27%
Frequency	2011.2	0.099 (CI = +/-0.108; p = 0.071)	-0.023 (CI = +/-0.019; p = 0.018)	0.279	0.00%	-2.27%
Frequency	2012.1	0.110 (CI = +/-0.110; p = 0.049)	-0.025 (CI = +/-0.019; p = 0.012)	0.317	0.00%	-2.49%
Frequency	2012.2	0.102 (CI = +/-0.115; p = 0.077)	-0.027 (CI = +/-0.020; p = 0.011)	0.327	0.00%	-2.65%
Frequency	2013.1	0.111 (CI = +/-0.119; p = 0.065)	-0.029 (CI = +/-0.021; p = 0.010)	0.341	0.00%	-2.84%
Frequency	2013.2	0.109 (CI = +/-0.126; p = 0.084)	-0.029 (CI = +/-0.023; p = 0.015)	0.336	0.00%	-2.88%
Frequency	2014.1	0.112 (CI = +/-0.134; p = 0.095)	-0.030 (CI = +/-0.025; p = 0.021)	0.302	0.00%	-2.94%
Frequency	2014.2	0.109 (CI = +/-0.143; p = 0.123)	-0.030 (CI = +/-0.028; p = 0.032)	0.294	0.00%	-3.00%
Frequency	2015.1	0.115 (CI = +/-0.152; p = 0.128)	-0.032 (CI = +/-0.031; p = 0.042)	0.260	0.00%	-3.18%
Frequency	2015.2	0.111 (CI = +/-0.164; p = 0.167)	-0.034 (CI = +/-0.036; p = 0.063)	0.250	0.00%	-3.30%
Frequency	2016.1	0.118 (CI = +/-0.177; p = 0.171)	-0.036 (CI = +/-0.041; p = 0.077)	0.217	0.00%	-3.56%
Frequency	2016.2	0.108 (CI = +/-0.192; p = 0.243)	-0.040 (CI = +/-0.048; p = 0.090)	0.219	0.00%	-3.96%
Frequency	2017.1	0.112 (CI = +/-0.211; p = 0.264)	-0.042 (CI = +/-0.056; p = 0.124)	0.156	0.00%	-4.14%

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

Fit	Start Date	Seasonality	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2005.2	0.167 (CI = +/-0.066; p = 0.000)	0.136 (CI = +/-0.021; p = 0.000)	0.880	0.00%	+14.56%
Loss Cost	2006.1	0.163 (CI = +/-0.068; p = 0.000)	0.137 (CI = +/-0.022; p = 0.000)	0.881	0.00%	+14.64%
Loss Cost	2006.2	0.153 (CI = +/-0.067; p = 0.000)	0.135 (CI = +/-0.021; p = 0.000)	0.886	0.00%	+14.42%
Loss Cost	2007.1	0.161 (CI = +/-0.067; p = 0.000)	0.133 (CI = +/-0.021; p = 0.000)	0.890	0.00%	+14.23%
Loss Cost	2007.2	0.152 (CI = +/-0.067; p = 0.000)	0.131 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+14.03%
Loss Cost	2008.1	0.155 (CI = +/-0.070; p = 0.000)	0.131 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.95%
Loss Cost	2008.2	0.146 (CI = +/-0.071; p = 0.000)	0.129 (CI = +/-0.021; p = 0.000)	0.891	0.00%	+13.74%
Loss Cost	2009.1	0.146 (CI = +/-0.074; p = 0.001)	0.129 (CI = +/-0.022; p = 0.000)	0.890	0.00%	+13.73%
Loss Cost	2009.2	0.142 (CI = +/-0.078; p = 0.001)	0.128 (CI = +/-0.023; p = 0.000)	0.884	0.00%	+13.63%
Loss Cost	2010.1	0.144 (CI = +/-0.082; p = 0.002)	0.127 (CI = +/-0.024; p = 0.000)	0.883	0.00%	+13.55%
Loss Cost	2010.2	0.132 (CI = +/-0.082; p = 0.004)	0.124 (CI = +/-0.024; p = 0.000)	0.882	0.00%	+13.24%
Loss Cost	2011.1	0.135 (CI = +/-0.088; p = 0.005)	0.124 (CI = +/-0.025; p = 0.000)	0.879	0.00%	+13.18%
		0.121 (CI = +/-0.088; p = 0.010)	, ,,			
Loss Cost	2011.2	0.121 (CI = +/-0.088; p = 0.010) 0.132 (CI = +/-0.091; p = 0.008)	0.120 (CI = +/-0.025; p = 0.000)	0.878	0.00%	+12.79%
Loss Cost	2012.1		0.117 (CI = +/-0.026; p = 0.000)	0.879	0.00%	+12.45%
Loss Cost	2012.2	0.121 (CI = +/-0.095; p = 0.017)	0.114 (CI = +/-0.027; p = 0.000)	0.868	0.00%	+12.12%
Loss Cost	2013.1	0.112 (CI = +/-0.101; p = 0.033)	0.117 (CI = +/-0.029; p = 0.000)	0.872	0.00%	+12.46%
Loss Cost	2013.2	0.102 (CI = +/-0.108; p = 0.061)	0.114 (CI = +/-0.032; p = 0.000)	0.851	0.00%	+12.11%
Loss Cost	2014.1	0.105 (CI = +/-0.121; p = 0.081)	0.113 (CI = +/-0.036; p = 0.000)	0.836	0.00%	+11.99%
Loss Cost	2014.2	0.081 (CI = +/-0.117; p = 0.147)	0.103 (CI = +/-0.037; p = 0.000)	0.807	0.00%	+10.80%
Loss Cost	2015.1	0.086 (CI = +/-0.135; p = 0.176)	0.100 (CI = +/-0.047; p = 0.002)	0.763	0.00%	+10.52%
Loss Cost	2015.2	0.077 (CI = +/-0.155; p = 0.268)	0.094 (CI = +/-0.060; p = 0.008)	0.643	0.00%	+9.88%
Loss Cost	2016.1	0.052 (CI = +/-0.177; p = 0.482)	0.111 (CI = +/-0.077; p = 0.014)	0.669	0.00%	+11.73%
Loss Cost	2016.2	0.012 (CI = +/-0.140; p = 0.823)	0.076 (CI = +/-0.069; p = 0.037)	0.555	0.00%	+7.93%
Loss Cost	2017.1	0.007 (CI = +/-0.205; p = 0.924)	0.081 (CI = +/-0.120; p = 0.122)	0.388	0.00%	+8.43%
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Severity	2005.2	0.097 (CI = +/-0.088; p = 0.033)	0.131 (CI = +/-0.028; p = 0.000)	0.773	0.00%	+14.05%
Severity	2006.1	0.103 (CI = +/-0.091; p = 0.029)	0.130 (CI = +/-0.029; p = 0.000)	0.773	0.00%	+13.90%
Severity	2006.2	0.082 (CI = +/-0.082; p = 0.051)	0.126 (CI = +/-0.026; p = 0.000)	0.803	0.00%	+13.46%
Severity	2007.1	0.102 (CI = +/-0.073; p = 0.009)	0.122 (CI = +/-0.023; p = 0.000)	0.842	0.00%	+12.97%
Severity	2007.1	0.082 (CI = +/-0.063; p = 0.003)	0.118 (CI = +/-0.019; p = 0.000)	0.875	0.00%	+12.55%
		0.094 (CI = +/-0.061; p = 0.004)				
Severity	2008.1		0.116 (CI = +/-0.018; p = 0.000)	0.889	0.00%	+12.26%
Severity	2008.2	0.079 (CI = +/-0.054; p = 0.006)	0.113 (CI = +/-0.016; p = 0.000)	0.910	0.00%	+11.93%
Severity	2009.1	0.079 (CI = +/-0.057; p = 0.009)	0.113 (CI = +/-0.017; p = 0.000)	0.908	0.00%	+11.94%
Severity	2009.2	0.079 (CI = +/-0.060; p = 0.012)	0.113 (CI = +/-0.018; p = 0.000)	0.905	0.00%	+11.95%
Severity	2010.1	0.080 (CI = +/-0.063; p = 0.016)	0.113 (CI = +/-0.019; p = 0.000)	0.902	0.00%	+11.93%
Severity	2010.2	0.078 (CI = +/-0.067; p = 0.025)	0.112 (CI = +/-0.019; p = 0.000)	0.897	0.00%	+11.89%
Severity	2011.1	0.079 (CI = +/-0.072; p = 0.034)	0.112 (CI = +/-0.021; p = 0.000)	0.894	0.00%	+11.88%
Severity	2011.2	0.065 (CI = +/-0.069; p = 0.063)	0.109 (CI = +/-0.020; p = 0.000)	0.901	0.00%	+11.50%
Severity	2012.1	0.064 (CI = +/-0.074; p = 0.086)	0.109 (CI = +/-0.021; p = 0.000)	0.897	0.00%	+11.53%
Severity	2012.2	0.064 (CI = +/-0.080; p = 0.108)	0.109 (CI = +/-0.023; p = 0.000)	0.887	0.00%	+11.53%
Severity	2013.1	0.048 (CI = +/-0.078; p = 0.206)	0.114 (CI = +/-0.022; p = 0.000)	0.909	0.00%	+12.11%
Severity	2013.2	0.040 (CI = +/-0.083; p = 0.311)	0.112 (CI = +/-0.024; p = 0.000)	0.898	0.00%	+11.82%
Severity	2014.1	0.049 (CI = +/-0.090; p = 0.250)	0.108 (CI = +/-0.027; p = 0.000)	0.887	0.00%	+11.43%
Severity	2014.2	0.026 (CI = +/-0.076; p = 0.448)	0.098 (CI = +/-0.024; p = 0.000)	0.898	0.00%	+10.29%
Severity						
	2015.1	0.039 (CI = +/-0.081; p = 0.297)	0.091 (CI = +/-0.028; p = 0.000)	0.873	0.00%	+9.53%
Severity	2015.2	0.032 (CI = +/-0.092; p = 0.429)	0.086 (CI = +/-0.035; p = 0.001)	0.811	0.00%	+9.03%
Severity	2016.1	0.013 (CI = +/-0.099; p = 0.748)	0.099 (CI = +/-0.043; p = 0.002)	0.835	0.00%	+10.41%
Severity	2016.2	-0.006 (CI = +/-0.095; p = 0.874)	0.083 (CI = +/-0.047; p = 0.008)	0.786	0.00%	+8.64%
Severity	2017.1	-0.007 (CI = +/-0.140; p = 0.886)	0.084 (CI = +/-0.082; p = 0.048)	0.648	0.00%	+8.74%
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Frequency	2005.2	0.070 (CI = +/-0.056; p = 0.017)	0.005 (CI = +/-0.018; p = 0.610)	0.148	0.00%	+0.46%
Frequency	2006.1	0.061 (CI = +/-0.055; p = 0.032)	0.006 (CI = +/-0.018; p = 0.455)	0.128	0.00%	+0.65%
Frequency	2006.2	0.071 (CI = +/-0.052; p = 0.009)	0.008 (CI = +/-0.016; p = 0.298)	0.220	0.00%	+0.85%
Frequency	2007.1	0.059 (CI = +/-0.047; p = 0.016)	0.011 (CI = +/-0.015; p = 0.133)	0.235	0.00%	+1.11%
Frequency	2007.2	0.070 (CI = +/-0.044; p = 0.003)	0.013 (CI = +/-0.013; p = 0.056)	0.360	0.00%	+1.31%
Frequency	2008.1	0.061 (CI = +/-0.041; p = 0.006)	0.015 (CI = +/-0.013; p = 0.022)	0.387	0.00%	+1.51%
Frequency	2008.2	0.066 (CI = +/-0.042; p = 0.003)	0.016 (CI = +/-0.013; p = 0.015)	0.432	0.00%	+1.62%
Frequency	2009.1	0.067 (CI = +/-0.044; p = 0.005)	0.016 (CI = +/-0.013; p = 0.020)	0.430	0.00%	+1.60%
Frequency	2009.2	0.063 (CI = +/-0.045; p = 0.009)	0.015 (CI = +/-0.013; p = 0.030)	0.386	0.00%	+1.50%
Frequency	2010.1	0.065 (CI = +/-0.048; p = 0.011)	0.014 (CI = +/-0.014; p = 0.043)	0.387	0.00%	+1.45%
Frequency	2010.2	0.054 (CI = +/-0.044; p = 0.018)	0.012 (CI = +/-0.013; p = 0.060)	0.341	0.00%	+1.21%
Frequency	2011.1	0.056 (CI = +/-0.046; p = 0.021)	0.012 (CI = +/-0.013; p = 0.086)		0.00%	
				0.342		+1.16%
Frequency	2011.2	0.056 (CI = +/-0.050; p = 0.030)	0.012 (CI = +/-0.014; p = 0.103)	0.310	0.00%	+1.16%
Frequency	2012.1	0.068 (CI = +/-0.046; p = 0.007)	0.008 (CI = +/-0.013; p = 0.194)	0.424	0.00%	+0.83%
Frequency	2012.2	0.057 (CI = +/-0.041; p = 0.011)	0.005 (CI = +/-0.012; p = 0.345)	0.371	0.00%	+0.53%
Frequency	2013.1	0.064 (CI = +/-0.042; p = 0.006)	0.003 (CI = +/-0.012; p = 0.583)	0.442	0.00%	+0.31%
Frequency	2013.2	0.063 (CI = +/-0.046; p = 0.012)	0.003 (CI = +/-0.013; p = 0.677)	0.387	0.00%	+0.26%
Frequency	2014.1	0.056 (CI = +/-0.048; p = 0.027)	0.005 (CI = +/-0.015; p = 0.453)	0.359	0.00%	+0.50%
Frequency	2014.2	0.055 (CI = +/-0.054; p = 0.047)	0.005 (CI = +/-0.017; p = 0.548)	0.281	0.00%	+0.47%
Frequency	2015.1	0.047 (CI = +/-0.059; p = 0.102)	0.009 (CI = +/-0.021; p = 0.340)	0.276	0.00%	+0.90%
Frequency	2015.2	0.046 (CI = +/-0.069; p = 0.158)	0.008 (CI = +/-0.027; p = 0.502)	0.122	0.00%	+0.78%
Frequency	2016.1	0.039 (CI = +/-0.084; p = 0.282)	0.012 (CI = +/-0.037; p = 0.440)	0.094	0.00%	+1.20%
Frequency	2016.2	0.018 (CI = +/-0.050; p = 0.376)	-0.006 (CI = +/-0.025; p = 0.504)	-0.085	0.00%	-0.65%
Frequency	2016.2	0.014 (Cl = +/-0.071; p = 0.587)	-0.003 (CI = +/-0.042; p = 0.840)	-0.484	0.00%	-0.29%
riequelley	2017.1	5.017(01 - 1/-0.0/1, p = 0.00/)	5.000 (G) = 17-0.042, p = 0.040)	-0.404	0.0070	0.2370

Coverage = AB Total
End Trend Period = 2023.2
Excluded Points = 2020.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.186 (CI = +/-0.187; p = 0.050)	0.786	+4.63%
Loss Cost	2006.1	0.050 (CI = +/-0.013; p = 0.000)	0.154 (CI = +/-0.177; p = 0.086)	0.817	+5.12%
Loss Cost	2006.2	0.050 (CI = +/-0.014; p = 0.000)	0.155 (CI = +/-0.183; p = 0.092)	0.806	+5.10%
Loss Cost	2007.1	0.053 (CI = +/-0.014; p = 0.000)	0.137 (CI = +/-0.184; p = 0.139)	0.811	+5.41%
Loss Cost Loss Cost	2007.2	0.053 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.190; p = 0.154)	0.799	+5.42%
Loss Cost	2008.1 2008.2	0.057 (CI = +/-0.016; p = 0.000) 0.057 (CI = +/-0.017; p = 0.000)	0.109 (CI = +/-0.187; p = 0.244) 0.108 (CI = +/-0.194; p = 0.264)	0.814 0.801	+5.88% +5.89%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000)	0.108 (CI = +/-0.194; p = 0.264) 0.075 (CI = +/-0.190; p = 0.422)	0.822	+6.48%
Loss Cost	2009.1	0.063 (CI = +/-0.018; p = 0.000) 0.064 (CI = +/-0.019; p = 0.000)	0.066 (CI = +/-0.197; p = 0.497)	0.813	+6.65%
Loss Cost	2010.1	0.070 (CI = +/-0.020; p = 0.000)	0.034 (CI = +/-0.195; p = 0.723)	0.828	+7.27%
Loss Cost	2010.2	0.070 (CI = +/-0.022; p = 0.000)	0.036 (CI = +/-0.204; p = 0.721)	0.811	+7.24%
Loss Cost	2011.1	0.076 (CI = +/-0.023; p = 0.000)	0.001 (CI = +/-0.203; p = 0.988)	0.825	+7.94%
Loss Cost	2011.2	0.075 (CI = +/-0.026; p = 0.000)	0.007 (CI = +/-0.214; p = 0.947)	0.804	+7.83%
Loss Cost	2012.1	0.080 (CI = +/-0.028; p = 0.000)	-0.014 (CI = +/-0.222; p = 0.896)	0.799	+8.29%
Loss Cost	2012.2	0.078 (CI = +/-0.031; p = 0.000)	-0.008 (CI = +/-0.236; p = 0.941)	0.773	+8.16%
Loss Cost	2013.1	0.089 (CI = +/-0.033; p = 0.000)	-0.057 (CI = +/-0.235; p = 0.617)	0.797	+9.33%
Loss Cost	2013.2	0.087 (CI = +/-0.038; p = 0.000)	-0.049 (CI = +/-0.252; p = 0.689)	0.766	+9.12%
Loss Cost	2014.1	0.093 (CI = +/-0.043; p = 0.000)	-0.071 (CI = +/-0.268; p = 0.581)	0.752	+9.72%
Loss Cost	2014.2	0.081 (CI = +/-0.047; p = 0.002)	-0.024 (CI = +/-0.278; p = 0.856)	0.707	+8.42%
Loss Cost	2015.1	0.080 (CI = +/-0.055; p = 0.007)	-0.022 (CI = +/-0.305; p = 0.880)	0.665	+8.36%
Loss Cost	2015.2	0.070 (CI = +/-0.064; p = 0.033)	0.014 (CI = +/-0.330; p = 0.927)	0.601	+7.28%
Loss Cost	2016.1	0.081 (CI = +/-0.074; p = 0.035)	-0.023 (CI = +/-0.360; p = 0.891)	0.591	+8.47%
Loss Cost	2016.2	0.057 (CI = +/-0.083; p = 0.159)	0.054 (CI = +/-0.374; p = 0.756)	0.503	+5.86%
Loss Cost	2017.1	0.061 (CI = +/-0.101; p = 0.204)	0.041 (CI = +/-0.422; p = 0.833)	0.457	+6.33%
Severity	2005.2	0.053 (CI = +/-0.009; p = 0.000)	0.269 (CI = +/-0.135; p = 0.000)	0.913	+5.41%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.248 (CI = +/-0.131; p = 0.001)	0.921	+5.73%
Severity	2006.2	0.054 (CI = +/-0.010; p = 0.000)	0.258 (CI = +/-0.133; p = 0.000)	0.917	+5.58%
Severity	2007.1	0.054 (CI = +/-0.011; p = 0.000)	0.257 (CI = +/-0.137; p = 0.001)	0.912	+5.60%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.266 (CI = +/-0.140; p = 0.001)	0.906	+5.44%
Severity	2008.1 2008.2	0.055 (CI = +/-0.012; p = 0.000) 0.054 (CI = +/-0.013; p = 0.000)	0.256 (CI = +/-0.144; p = 0.001) 0.260 (CI = +/-0.149; p = 0.001)	0.905 0.898	+5.62% +5.54%
Severity Severity	2009.1	0.054 (CI = +/-0.013; p = 0.000) 0.059 (CI = +/-0.013; p = 0.000)	0.233 (CI = +/-0.143; p = 0.003)	0.910	+6.03%
Severity	2009.1	0.062 (CI = +/-0.014; p = 0.000)	0.215 (CI = +/-0.144; p = 0.005)	0.913	+6.36%
Severity	2010.1	0.067 (CI = +/-0.014; p = 0.000)	0.187 (CI = +/-0.139; p = 0.011)	0.924	+6.91%
Severity	2010.2	0.070 (CI = +/-0.015; p = 0.000)	0.170 (CI = +/-0.141; p = 0.021)	0.924	+7.25%
Severity	2011.1	0.076 (CI = +/-0.015; p = 0.000)	0.138 (CI = +/-0.134; p = 0.044)	0.936	+7.91%
Severity	2011.2	0.076 (CI = +/-0.017; p = 0.000)	0.139 (CI = +/-0.141; p = 0.053)	0.930	+7.88%
Severity	2012.1	0.083 (CI = +/-0.017; p = 0.000)	0.106 (CI = +/-0.135; p = 0.116)	0.940	+8.61%
Severity	2012.2	0.087 (CI = +/-0.018; p = 0.000)	0.087 (CI = +/-0.139; p = 0.204)	0.939	+9.06%
Severity	2013.1	0.099 (CI = +/-0.015; p = 0.000)	0.031 (CI = +/-0.104; p = 0.532)	0.969	+10.41%
Severity	2013.2	0.100 (CI = +/-0.017; p = 0.000)	0.025 (CI = +/-0.111; p = 0.635)	0.966	+10.57%
Severity	2014.1	0.103 (CI = +/-0.019; p = 0.000)	0.015 (CI = +/-0.118; p = 0.786)	0.962	+10.83%
Severity	2014.2	0.094 (CI = +/-0.019; p = 0.000)	0.049 (CI = +/-0.112; p = 0.361)	0.964	+9.89%
Severity	2015.1	0.090 (CI = +/-0.021; p = 0.000)	0.066 (CI = +/-0.118; p = 0.249)	0.959	+9.39%
Severity	2015.2	0.084 (CI = +/-0.024; p = 0.000)	0.088 (CI = +/-0.124; p = 0.149)	0.955	+8.73%
Severity	2016.1	0.090 (CI = +/-0.027; p = 0.000)	0.066 (CI = +/-0.132; p = 0.297)	0.954	+9.45%
Severity	2016.2	0.077 (CI = +/-0.027; p = 0.000)	0.107 (CI = +/-0.124; p = 0.083)	0.958	+8.04%
Severity	2017.1	0.074 (CI = +/-0.033; p = 0.001)	0.117 (CI = +/-0.138; p = 0.089)	0.950	+7.68%
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Frequency	2005.2 2006.1	-0.007 (CI = +/-0.010; p = 0.140)	-0.083 (CI = +/-0.143; p = 0.247) -0.094 (CI = +/-0.144; p = 0.194)	0.203 0.175	-0.74% -0.58%
Frequency Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.271)		0.175	-0.58%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.412) -0.002 (CI = +/-0.012; p = 0.750)	-0.102 (CI = +/-0.148; p = 0.167) -0.120 (CI = +/-0.147; p = 0.105)	0.134	-0.46%
Frequency	2007.1	0.002 (CI = +/-0.012; p = 0.750) 0.000 (CI = +/-0.012; p = 0.969)	-0.120 (CI = +/-0.147, p = 0.105) -0.131 (CI = +/-0.150; p = 0.086)	0.134	-0.18%
Frequency	2007.2	0.000 (CI = +/-0.012; p = 0.309) 0.002 (CI = +/-0.013; p = 0.710)	-0.147 (CI = +/-0.151; p = 0.057)	0.123	+0.24%
Frequency	2008.2	0.002 (GI +/-0.013, p = 0.710)	-0.152 (CI = +/-0.157; p = 0.056)	0.116	+0.33%
Frequency	2009.1	0.004 (CI = +/-0.015; p = 0.575)	-0.158 (CI = +/-0.163; p = 0.057)	0.114	+0.42%
Frequency	2009.2	0.003 (CI = +/-0.017; p = 0.736)	-0.149 (CI = +/-0.168; p = 0.080)	0.115	+0.27%
Frequency	2010.1	0.003 (CI = +/-0.018; p = 0.702)	-0.153 (CI = +/-0.176; p = 0.085)	0.111	+0.34%
Frequency	2010.2	0.000 (CI = +/-0.019; p = 0.992)	-0.134 (CI = +/-0.180; p = 0.137)	0.125	-0.01%
Frequency	2011.1	0.000 (CI = +/-0.021; p = 0.976)	-0.136 (CI = +/-0.189; p = 0.150)	0.118	+0.03%
Frequency	2011.2	-0.001 (CI = +/-0.024; p = 0.965)	-0.132 (CI = +/-0.199; p = 0.183)	0.116	-0.05%
Frequency	2012.1	-0.003 (CI = +/-0.026; p = 0.821)	-0.121 (CI = +/-0.210; p = 0.245)	0.122	-0.29%
Frequency	2012.2	-0.008 (CI = +/-0.029; p = 0.560)	-0.096 (CI = +/-0.218; p = 0.370)	0.150	-0.82%
Frequency	2013.1	-0.010 (CI = +/-0.033; p = 0.535)	-0.088 (CI = +/-0.232; p = 0.435)	0.145	-0.98%
Frequency	2013.2	-0.013 (CI = +/-0.037; p = 0.464)	-0.074 (CI = +/-0.248; p = 0.537)	0.149	-1.31%
Frequency	2014.1	-0.010 (CI = +/-0.042; p = 0.621)	-0.087 (CI = +/-0.267; p = 0.500)	0.112	-1.00%
Frequency	2014.2	-0.013 (CI = +/-0.049; p = 0.567)	-0.074 (CI = +/-0.289; p = 0.596)	0.109	-1.33%
Frequency	2015.1	-0.010 (CI = +/-0.057; p = 0.725)	-0.088 (CI = +/-0.316; p = 0.558)	0.070	-0.95%
Frequency	2015.2	-0.013 (CI = +/-0.067; p = 0.671)	-0.074 (CI = +/-0.347; p = 0.653)	0.064	-1.34%
Frequency	2016.1	-0.009 (CI = +/-0.080; p = 0.809)	-0.089 (CI = +/-0.385; p = 0.624)	0.023	-0.90%
Frequency	2016.2	-0.020 (CI = +/-0.095; p = 0.643)	-0.053 (CI = +/-0.426; p = 0.790)	0.036	-2.02%
Frequency	2017.1	-0.013 (CI = +/-0.114; p = 0.810)	-0.076 (CI = +/-0.479; p = 0.732)	-0.026	-1.26%

Coverage = AB Total
End Trend Period = 2023.1
Excluded Points = 2020.2
Parameters Included: time, scalar_level_change
Scalar Level Change Start Date = 2020-10-29

					Implied Trend
Fit	Start Date	Time	Scalar Shift	Adjusted R^2	Rate
Loss Cost	2005.2	0.045 (CI = +/-0.013; p = 0.000)	0.175 (CI = +/-0.196; p = 0.077)	0.762	+4.61%
Loss Cost	2006.1	0.050 (CI = +/-0.013; p = 0.000)	0.144 (CI = +/-0.186; p = 0.123)	0.796	+5.10%
Loss Cost	2006.2	0.050 (CI = +/-0.014; p = 0.000)	0.146 (CI = +/-0.191; p = 0.130)	0.783	+5.08%
Loss Cost	2007.1	0.052 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.192; p = 0.185)	0.789	+5.38%
Loss Cost	2007.2	0.053 (CI = +/-0.016; p = 0.000)	0.127 (CI = +/-0.198; p = 0.201)	0.775	+5.40%
Loss Cost	2008.1	0.057 (CI = +/-0.016; p = 0.000)	0.101 (CI = +/-0.196; p = 0.300)	0.792	+5.85%
Loss Cost	2008.2	0.057 (CI = +/-0.018; p = 0.000)	0.100 (CI = +/-0.203; p = 0.319)	0.777	+5.86%
Loss Cost Loss Cost	2009.1 2009.2	0.063 (CI = +/-0.018; p = 0.000) 0.064 (CI = +/-0.020; p = 0.000)	0.069 (CI = +/-0.198; p = 0.480) 0.060 (CI = +/-0.205; p = 0.551)	0.800 0.790	+6.45% +6.63%
Loss Cost	2010.1	0.070 (CI = +/-0.021; p = 0.000)	0.029 (CI = +/-0.203; p = 0.768)	0.807	+7.25%
Loss Cost	2010.2	0.070 (CI = +/-0.023; p = 0.000)	0.031 (CI = +/-0.212; p = 0.763)	0.787	+7.21%
Loss Cost	2011.1	0.076 (CI = +/-0.024; p = 0.000)	-0.002 (CI = +/-0.211; p = 0.986)	0.803	+7.92%
Loss Cost	2011.2	0.075 (CI = +/-0.026; p = 0.000)	0.004 (CI = +/-0.222; p = 0.973)	0.779	+7.79%
Loss Cost	2012.1	0.079 (CI = +/-0.029; p = 0.000)	-0.016 (CI = +/-0.231; p = 0.883)	0.772	+8.26%
Loss Cost	2012.2	0.078 (CI = +/-0.033; p = 0.000)	-0.011 (CI = +/-0.245; p = 0.929)	0.743	+8.12%
Loss Cost	2013.1	0.089 (CI = +/-0.035; p = 0.000)	-0.057 (CI = +/-0.244; p = 0.625)	0.769	+9.31%
Loss Cost	2013.2	0.087 (CI = +/-0.040; p = 0.000)	-0.049 (CI = +/-0.261; p = 0.694)	0.733	+9.09%
Loss Cost	2014.1	0.093 (CI = +/-0.045; p = 0.001)	-0.072 (CI = +/-0.279; p = 0.593)	0.717	+9.71%
Loss Cost	2014.2	0.080 (CI = +/-0.050; p = 0.004)	-0.024 (CI = +/-0.290; p = 0.860)	0.661	+8.34%
Loss Cost	2015.1	0.079 (CI = +/-0.059; p = 0.012)	-0.021 (CI = +/-0.318; p = 0.887)	0.611	+8.25%
Loss Cost	2015.2	0.068 (CI = +/-0.069; p = 0.053)	0.017 (CI = +/-0.346; p = 0.918)	0.534	+7.05%
Loss Cost Loss Cost	2016.1 2016.2	0.080 (CI = +/-0.082; p = 0.057) 0.051 (CI = +/-0.094; p = 0.250)	-0.021 (CI = +/-0.382; p = 0.907) 0.065 (CI = +/-0.400; p = 0.723)	0.522 0.412	+8.30% +5.27%
Loss Cost	2017.1	0.051 (CI = +/-0.117; p = 0.319)	0.056 (CI = +/-0.461; p = 0.789)	0.358	+5.61%
2033 0031	2017.1	0.000 (Ci = 17-0.117, p = 0.019)	0.030 (CI = 17-0.401, p = 0.769)	0.556	13.0170
Severity	2005.2	0.053 (CI = +/-0.010; p = 0.000)	0.279 (CI = +/-0.142; p = 0.000)	0.905	+5.43%
Severity	2006.1	0.056 (CI = +/-0.010; p = 0.000)	0.259 (CI = +/-0.137; p = 0.001)	0.915	+5.75%
Severity	2006.2	0.055 (CI = +/-0.010; p = 0.000)	0.268 (CI = +/-0.139; p = 0.000)	0.909	+5.60%
Severity	2007.1	0.055 (CI = +/-0.011; p = 0.000)	0.267 (CI = +/-0.143; p = 0.001)	0.904	+5.62%
Severity	2007.2	0.053 (CI = +/-0.012; p = 0.000)	0.276 (CI = +/-0.146; p = 0.001)	0.897	+5.47%
Severity	2008.1	0.055 (CI = +/-0.013; p = 0.000)	0.265 (CI = +/-0.149; p = 0.001)	0.896	+5.65%
Severity	2008.2	0.054 (CI = +/-0.014; p = 0.000)	0.270 (CI = +/-0.154; p = 0.001)	0.888	+5.57%
Severity	2009.1	0.059 (CI = +/-0.014; p = 0.000)	0.243 (CI = +/-0.148; p = 0.002)	0.903	+6.07%
Severity	2009.2	0.062 (CI = +/-0.014; p = 0.000)	0.226 (CI = +/-0.149; p = 0.005)	0.905	+6.41%
Severity	2010.1	0.067 (CI = +/-0.014; p = 0.000) 0.071 (CI = +/-0.015; p = 0.000)	0.198 (CI = +/-0.143; p = 0.009) 0.181 (CI = +/-0.145; p = 0.017)	0.918	+6.97% +7.32%
Severity Severity	2010.2 2011.1	0.071 (CI = +/-0.015; p = 0.000) 0.077 (CI = +/-0.015; p = 0.000)	0.149 (CI = +/-0.136; p = 0.033)	0.919 0.933	+8.01%
Severity	2011.1	0.077 (CI = +/-0.013; p = 0.000) 0.077 (CI = +/-0.017; p = 0.000)	0.150 (CI = +/-0.143; p = 0.041)	0.926	+8.00%
Severity	2012.1	0.084 (CI = +/-0.017; p = 0.000)	0.117 (CI = +/-0.135; p = 0.085)	0.939	+8.76%
Severity	2012.2	0.088 (CI = +/-0.018; p = 0.000)	0.097 (CI = +/-0.137; p = 0.154)	0.939	+9.24%
Severity	2013.1	0.101 (CI = +/-0.013; p = 0.000)	0.041 (CI = +/-0.093; p = 0.361)	0.975	+10.67%
Severity	2013.2	0.103 (CI = +/-0.015; p = 0.000)	0.033 (CI = +/-0.099; p = 0.485)	0.972	+10.89%
Severity	2014.1	0.107 (CI = +/-0.017; p = 0.000)	0.021 (CI = +/-0.104; p = 0.678)	0.970	+11.25%
Severity	2014.2	0.099 (CI = +/-0.017; p = 0.000)	0.051 (CI = +/-0.096; p = 0.275)	0.973	+10.36%
Severity	2015.1	0.095 (CI = +/-0.019; p = 0.000)	0.064 (CI = +/-0.103; p = 0.203)	0.969	+9.96%
Severity	2015.2	0.090 (CI = +/-0.022; p = 0.000)	0.081 (CI = +/-0.109; p = 0.133)	0.965	+9.41%
Severity	2016.1	0.099 (CI = +/-0.023; p = 0.000)	0.051 (CI = +/-0.108; p = 0.323)	0.969	+10.44%
Severity Severity	2016.2 2017.1	0.088 (CI = +/-0.024; p = 0.000) 0.087 (CI = +/-0.030; p = 0.000)	0.087 (CI = +/-0.101; p = 0.086) 0.087 (CI = +/-0.117; p = 0.126)	0.973 0.966	+9.15% +9.12%
Severity	2017.1	0.067 (C1 - +7-0.030, p - 0.000)	0.067 (C1 - +7-0.117, p - 0.126)	0.900	+9.1270
Frequency	2005.2	-0.008 (CI = +/-0.010; p = 0.123)	-0.104 (CI = +/-0.147; p = 0.161)	0.232	-0.77%
Frequency	2006.1	-0.006 (CI = +/-0.011; p = 0.243)	-0.115 (CI = +/-0.149; p = 0.127)	0.205	-0.61%
Frequency	2006.2	-0.005 (CI = +/-0.011; p = 0.374)	-0.122 (CI = +/-0.152; p = 0.111)	0.185	-0.49%
Frequency	2007.1	-0.002 (CI = +/-0.012; p = 0.696)	-0.139 (CI = +/-0.151; p = 0.069)	0.166	-0.22%
Frequency	2007.2	-0.001 (CI = +/-0.012; p = 0.910)	-0.149 (CI = +/-0.154; p = 0.058)	0.154	-0.07%
Frequency	2008.1	0.002 (CI = +/-0.013; p = 0.768)	-0.164 (CI = +/-0.156; p = 0.039)	0.150	+0.19%
Frequency	2008.2	0.003 (CI = +/-0.014; p = 0.694)	-0.169 (CI = +/-0.161; p = 0.040)	0.147	+0.27%
Frequency	2009.1	0.004 (CI = +/-0.015; p = 0.635)	-0.174 (CI = +/-0.167; p = 0.041)	0.144	+0.36%
Frequency	2009.2	0.002 (CI = +/-0.017; p = 0.805)	-0.166 (CI = +/-0.172; p = 0.059)	0.146	+0.20%
Frequency	2010.1	0.003 (CI = +/-0.018; p = 0.773)	-0.168 (CI = +/-0.180; p = 0.065)	0.142	+0.26%
Frequency	2010.2	-0.001 (CI = +/-0.020; p = 0.910)	-0.150 (CI = +/-0.184; p = 0.105)	0.160	-0.11%
Frequency Frequency	2011.1 2011.2	-0.001 (CI = +/-0.022; p = 0.937) -0.002 (CI = +/-0.024; p = 0.874)	-0.151 (CI = +/-0.193; p = 0.118) -0.146 (CI = +/-0.203; p = 0.149)	0.152	-0.08%
Frequency	2011.2	-0.002 (CI = +/-0.024; p = 0.874) -0.005 (CI = +/-0.027; p = 0.726)	-0.146 (CI = +/-0.203; p = 0.149) -0.134 (CI = +/-0.213; p = 0.205)	0.151 0.159	-0.19% -0.45%
Frequency	2012.1	-0.003 (CI = +/-0.027, p = 0.726) -0.010 (CI = +/-0.029; p = 0.471)	-0.134 (CI = +/-0.213, p = 0.203) -0.108 (CI = +/-0.220; p = 0.316)	0.192	-1.02%
Frequency	2013.1	-0.010 (CI = +/-0.023; p = 0.442)	-0.108 (CI = +/-0.224; p = 0.385)	0.189	-1.23%
Frequency	2013.2	-0.016 (CI = +/-0.038; p = 0.372)	-0.083 (CI = +/-0.249; p = 0.493)	0.197	-1.62%
Frequency	2014.1	-0.014 (CI = +/-0.043; p = 0.505)	-0.092 (CI = +/-0.269; p = 0.476)	0.158	-1.38%
Frequency	2014.2	-0.018 (CI = +/-0.050; p = 0.447)	-0.075 (CI = +/-0.291; p = 0.588)	0.160	-1.82%
Frequency	2015.1	-0.016 (CI = +/-0.059; p = 0.579)	-0.085 (CI = +/-0.320; p = 0.575)	0.117	-1.55%
Frequency	2015.2	-0.022 (CI = +/-0.071; p = 0.514)	-0.064 (CI = +/-0.353; p = 0.698)	0.116	-2.15%
Frequency	2016.1	-0.020 (CI = +/-0.086; p = 0.625)	-0.072 (CI = +/-0.396; p = 0.698)	0.070	-1.93%
Frequency	2016.2	-0.036 (CI = +/-0.103; p = 0.451)	-0.021 (CI = +/-0.439; p = 0.917)	0.101	-3.55%
Frequency	2017.1	-0.033 (CI = +/-0.129; p = 0.580)	-0.031 (CI = +/-0.506; p = 0.893)	0.030	-3.21%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.047 (CI = +/-0.011; p = 0.000)	0.181 (CI = +/-0.091; p = 0.000)	0.769	+4.81%
Loss Cost	2006.1	0.051 (CI = +/-0.011; p = 0.000)	0.162 (CI = +/-0.086; p = 0.001)	0.811	+5.21%
Loss Cost	2006.2	0.052 (CI = +/-0.011; p = 0.000)	0.168 (CI = +/-0.088; p = 0.001)	0.798	+5.34%
Loss Cost	2007.1	0.054 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.091; p = 0.001)	0.802	+5.54%
Loss Cost	2007.2	0.056 (CI = +/-0.013; p = 0.000)	0.167 (CI = +/-0.093; p = 0.001)	0.793	+5.72%
Loss Cost	2008.1	0.059 (CI = +/-0.013; p = 0.000)	0.153 (CI = +/-0.093; p = 0.003)	0.811	+6.07%
Loss Cost	2008.2	0.061 (CI = +/-0.014; p = 0.000)	0.160 (CI = +/-0.096; p = 0.002)	0.800	+6.28%
Loss Cost	2009.1	0.066 (CI = +/-0.015; p = 0.000)	0.142 (CI = +/-0.093; p = 0.005)	0.829	+6.78%
Loss Cost	2009.2	0.070 (CI = +/-0.015; p = 0.000)	0.156 (CI = +/-0.092; p = 0.002)	0.839	+7.21%
Loss Cost	2010.1	0.075 (CI = +/-0.016; p = 0.000) 0.077 (CI = +/-0.017; p = 0.000)	0.139 (CI = +/-0.089; p = 0.004)	0.861	+7.74%
Loss Cost	2010.2 2011.1		0.146 (CI = +/-0.093; p = 0.004)	0.849 0.873	+7.98% +8.62%
Loss Cost Loss Cost	2011.1	0.083 (CI = +/-0.017; p = 0.000) 0.085 (CI = +/-0.019; p = 0.000)	0.128 (CI = +/-0.090; p = 0.009) 0.133 (CI = +/-0.095; p = 0.010)	0.855	+8.84%
Loss Cost	2011.2	0.088 (CI = +/-0.022; p = 0.000)	0.124 (CI = +/-0.101; p = 0.020)	0.852	+9.18%
Loss Cost	2012.2	0.091 (CI = +/-0.025; p = 0.000)	0.131 (CI = +/-0.108; p = 0.021)	0.830	+9.49%
Loss Cost	2013.1	0.102 (CI = +/-0.024; p = 0.000)	0.102 (CI = +/-0.096; p = 0.039)	0.885	+10.75%
Loss Cost	2013.2	0.105 (CI = +/-0.028; p = 0.000)	0.102 (CI = +/-0.104; p = 0.041)	0.863	+11.09%
Loss Cost	2014.1	0.111 (CI = +/-0.033; p = 0.000)	0.097 (CI = +/-0.112; p = 0.083)	0.859	+11.73%
Loss Cost	2014.2	0.103 (CI = +/-0.037; p = 0.000)	0.081 (CI = +/-0.117; p = 0.147)	0.807	+10.80%
Loss Cost	2015.1	0.100 (CI = +/-0.047; p = 0.002)	0.086 (CI = +/-0.135; p = 0.176)	0.763	+10.52%
Loss Cost	2015.2	0.094 (CI = +/-0.060; p = 0.008)	0.077 (CI = +/-0.155; p = 0.268)	0.643	+9.88%
Loss Cost	2016.1	0.111 (CI = +/-0.077; p = 0.014)	0.052 (CI = +/-0.177; p = 0.482)	0.669	+11.73%
Loss Cost	2016.2	0.076 (CI = +/-0.069; p = 0.037)	0.012 (CI = +/-0.140; p = 0.823)	0.555	+7.93%
Loss Cost	2017.1	0.081 (CI = +/-0.120; p = 0.122)	0.007 (CI = +/-0.205; p = 0.924)	0.388	+8.43%
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Severity	2005.2	0.050 (CI = +/-0.009; p = 0.000)	0.111 (CI = +/-0.079; p = 0.008)	0.819	+5.15%
Severity	2006.1	0.053 (CI = +/-0.010; p = 0.000)	0.100 (CI = +/-0.078; p = 0.015)	0.831	+5.40%
Severity	2006.2	0.052 (CI = +/-0.010; p = 0.000)	0.095 (CI = +/-0.081; p = 0.023)	0.807	+5.30%
Severity	2007.1	0.051 (CI = +/-0.011; p = 0.000)	0.100 (CI = +/-0.084; p = 0.022)	0.791	+5.20%
Severity	2007.2	0.050 (CI = +/-0.012; p = 0.000)	0.096 (CI = +/-0.087; p = 0.033)	0.759	+5.10%
Severity	2008.1	0.050 (CI = +/-0.013; p = 0.000)	0.093 (CI = +/-0.092; p = 0.047)	0.747	+5.17%
Severity	2008.2	0.050 (CI = +/-0.014; p = 0.000)	0.092 (CI = +/-0.096; p = 0.059)	0.712	+5.15%
Severity	2009.1	0.054 (CI = +/-0.015; p = 0.000)	0.077 (CI = +/-0.096; p = 0.107)	0.739	+5.55%
Severity	2009.2	0.058 (CI = +/-0.016; p = 0.000)	0.092 (CI = +/-0.095; p = 0.056)	0.760	+5.99%
Severity	2010.1	0.062 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.095; p = 0.105)	0.782	+6.45%
Severity	2010.2	0.067 (CI = +/-0.017; p = 0.000)	0.091 (CI = +/-0.094; p = 0.058)	0.796	+6.92%
Severity	2011.1	0.072 (CI = +/-0.018; p = 0.000)	0.074 (CI = +/-0.093; p = 0.112)	0.822	+7.50%
Severity	2011.2	0.073 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.099; p = 0.122)	0.792	+7.59%
Severity	2012.1	0.080 (CI = +/-0.021; p = 0.000)	0.058 (CI = +/-0.099; p = 0.227)	0.816	+8.28%
Severity	2012.2	0.086 (CI = +/-0.023; p = 0.000)	0.074 (CI = +/-0.098; p = 0.129)	0.829	+8.95%
Severity	2013.1	0.100 (CI = +/-0.017; p = 0.000)	0.038 (CI = +/-0.068; p = 0.239)	0.931	+10.49%
Severity	2013.2 2014.1	0.103 (CI = +/-0.019; p = 0.000)	0.046 (CI = +/-0.071; p = 0.176)	0.925 0.914	+10.90% +11.18%
Severity	2014.1	0.106 (CI = +/-0.023; p = 0.000) 0.098 (CI = +/-0.024; p = 0.000)	0.041 (CI = +/-0.079; p = 0.268) 0.026 (CI = +/-0.076; p = 0.448)	0.898	+10.29%
Severity Severity	2015.1	0.098 (CI = +/-0.024; p = 0.000) 0.091 (CI = +/-0.028; p = 0.000)	0.039 (CI = +/-0.081; p = 0.297)	0.873	+9.53%
Severity	2015.1	0.086 (CI = +/-0.035; p = 0.001)	0.032 (CI = +/-0.092; p = 0.429)	0.811	+9.03%
Severity	2016.1	0.099 (CI = +/-0.043; p = 0.002)	0.013 (CI = +/-0.099; p = 0.748)	0.835	+10.41%
Severity	2016.2	0.083 (CI = +/-0.047; p = 0.008)	-0.006 (CI = +/-0.095; p = 0.874)	0.786	+8.64%
Severity	2017.1	0.084 (CI = +/-0.082; p = 0.048)	-0.007 (CI = +/-0.140; p = 0.886)	0.648	+8.74%
coverity	2017.12	0.004 (O. 7, 0.002, p 0.040)	0.007 (d. 17 0.1240, p 0.000)	0.0-10	-017-470
Frequency	2005.2	-0.003 (CI = +/-0.007; p = 0.315)	0.070 (CI = +/-0.056; p = 0.015)	0.173	-0.33%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.609)	0.063 (CI = +/-0.055; p = 0.028)	0.117	-0.17%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.907)	0.072 (CI = +/-0.053; p = 0.010)	0.184	+0.04%
Frequency	2007.1	0.003 (CI = +/-0.006; p = 0.320)	0.060 (CI = +/-0.049; p = 0.018)	0.190	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.006; p = 0.056)	0.071 (CI = +/-0.044; p = 0.003)	0.360	+0.59%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.004)	0.060 (CI = +/-0.038; p = 0.004)	0.470	+0.86%
Frequency	2008.2	0.011 (CI = +/-0.005; p = 0.000)	0.068 (CI = +/-0.035; p = 0.001)	0.593	+1.08%
Frequency	2009.1	0.012 (CI = +/-0.006; p = 0.000)	0.065 (CI = +/-0.036; p = 0.001)	0.606	+1.17%
Frequency	2009.2	0.011 (CI = +/-0.006; p = 0.001)	0.064 (CI = +/-0.038; p = 0.002)	0.553	+1.15%
Frequency	2010.1	0.012 (CI = +/-0.007; p = 0.002)	0.062 (CI = +/-0.040; p = 0.005)	0.556	+1.21%
Frequency	2010.2	0.010 (CI = +/-0.007; p = 0.010)	0.055 (CI = +/-0.039; p = 0.009)	0.460	+1.00%
Frequency	2011.1	0.010 (CI = +/-0.008; p = 0.016)	0.054 (CI = +/-0.042; p = 0.015)	0.458	+1.04%
Frequency	2011.2	0.011 (CI = +/-0.009; p = 0.016)	0.057 (CI = +/-0.044; p = 0.015)	0.452	+1.16%
Frequency	2012.1	0.008 (CI = +/-0.009; p = 0.077)	0.066 (CI = +/-0.043; p = 0.006)	0.487	+0.84%
Frequency	2012.2	0.005 (CI = +/-0.009; p = 0.277)	0.058 (CI = +/-0.041; p = 0.009)	0.387	+0.49%
Frequency	2013.1	0.002 (CI = +/-0.010; p = 0.630)	0.064 (CI = +/-0.042; p = 0.006)	0.438	+0.23%
Frequency	2013.2	0.002 (CI = +/-0.012; p = 0.761)	0.063 (CI = +/-0.046; p = 0.012)	0.381	+0.17%
Frequency	2014.1	0.005 (CI = +/-0.014; p = 0.448)	0.056 (CI = +/-0.048; p = 0.028)	0.360	+0.49%
Frequency	2014.2	0.005 (CI = +/-0.017; p = 0.548)	0.055 (CI = +/-0.054; p = 0.047)	0.281	+0.47%
Frequency	2015.1	0.009 (CI = +/-0.021; p = 0.340)	0.047 (CI = +/-0.059; p = 0.102)	0.276	+0.90%
Frequency	2015.2	0.008 (CI = +/-0.027; p = 0.502)	0.046 (CI = +/-0.069; p = 0.158)	0.122	+0.78%
Frequency	2016.1	0.012 (CI = +/-0.037; p = 0.440)	0.039 (CI = +/-0.084; p = 0.282)	0.094	+1.20%
Frequency	2016.2	-0.006 (CI = +/-0.025; p = 0.504)	0.018 (CI = +/-0.050; p = 0.376)	-0.085	-0.65%
Frequency	2017.1	-0.003 (CI = +/-0.042; p = 0.840)	0.014 (CI = +/-0.071; p = 0.587)	-0.484	-0.29%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2005.2	0.045 (CI = +/-0.011; p = 0.000)	0.172 (CI = +/-0.093; p = 0.001)	0.734	+4.61%
Loss Cost	2006.1	0.049 (CI = +/-0.011; p = 0.000)	0.154 (CI = +/-0.087; p = 0.001)	0.782	+5.02%
Loss Cost	2006.2	0.050 (CI = +/-0.012; p = 0.000)	0.159 (CI = +/-0.091; p = 0.001)	0.765	+5.14%
Loss Cost	2007.1	0.052 (CI = +/-0.013; p = 0.000)	0.151 (CI = +/-0.093; p = 0.003)	0.769	+5.33%
Loss Cost	2007.2	0.054 (CI = +/-0.014; p = 0.000)	0.159 (CI = +/-0.096; p = 0.003)	0.755	+5.51%
Loss Cost	2008.1	0.057 (CI = +/-0.014; p = 0.000)	0.145 (CI = +/-0.096; p = 0.005)	0.776	+5.88%
Loss Cost	2008.2	0.059 (CI = +/-0.016; p = 0.000)	0.153 (CI = +/-0.100; p = 0.005)	0.761	+6.09%
Loss Cost	2009.1	0.064 (CI = +/-0.016; p = 0.000)	0.136 (CI = +/-0.097; p = 0.008)	0.796	+6.60%
Loss Cost	2009.2	0.068 (CI = +/-0.017; p = 0.000)	0.151 (CI = +/-0.097; p = 0.004)	0.805	+7.07%
Loss Cost	2010.1	0.073 (CI = +/-0.017; p = 0.000)	0.135 (CI = +/-0.094; p = 0.008)	0.832	+7.61% +7.88%
Loss Cost	2010.2	0.076 (CI = +/-0.019; p = 0.000)	0.143 (CI = +/-0.099; p = 0.008) 0.126 (CI = +/-0.096; p = 0.014)	0.814	
Loss Cost Loss Cost	2011.1 2011.2	0.082 (CI = +/-0.020; p = 0.000) 0.084 (CI = +/-0.022; p = 0.000)	0.132 (CI = +/-0.103; p = 0.014)	0.843 0.819	+8.55% +8.80%
Loss Cost	2011.2	0.088 (CI = +/-0.025; p = 0.000)	0.132 (CI = +/-0.103; p = 0.016) 0.124 (CI = +/-0.109; p = 0.029)	0.815	+9.16%
Loss Cost	2012.1	0.000 (CI = +/-0.029; p = 0.000)	0.132 (CI = +/-0.118; p = 0.031)	0.785	+9.54%
Loss Cost	2013.1	0.104 (CI = +/-0.028; p = 0.000)	0.105 (CI = +/-0.105; p = 0.049)	0.855	+10.91%
Loss Cost	2013.1	0.108 (CI = +/-0.033; p = 0.000)	0.115 (CI = +/-0.115; p = 0.051)	0.827	+11.39%
Loss Cost	2014.1	0.114 (CI = +/-0.039; p = 0.000)	0.103 (CI = +/-0.124; p = 0.092)	0.825	+12.12%
Loss Cost	2014.1	0.114 (CI = +/-0.047; p = 0.001)	0.085 (CI = +/-0.136; p = 0.184)	0.739	+10.98%
Loss Cost	2015.1	0.102 (CI = +/-0.061; p = 0.006)	0.088 (CI = +/-0.158; p = 0.219)	0.675	+10.69%
Loss Cost	2015.2	0.094 (CI = +/-0.084; p = 0.035)	0.077 (CI = +/-0.193; p = 0.354)	0.476	+9.83%
Loss Cost	2016.1	0.113 (CI = +/-0.112; p = 0.049)	0.054 (CI = +/-0.225; p = 0.539)	0.513	+11.94%
Loss Cost	2016.2	0.054 (CI = +/-0.103; p = 0.195)	-0.015 (CI = +/-0.175; p = 0.808)	0.216	+5.50%
Loss Cost	2017.1	0.054 (CI = +/-0.215; p = 0.389)	-0.015 (CI = +/-0.310; p = 0.851)	-0.237	+5.59%
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Severity	2005.2	0.049 (CI = +/-0.010; p = 0.000)	0.103 (CI = +/-0.080; p = 0.014)	0.793	+4.99%
Severity	2006.1	0.051 (CI = +/-0.010; p = 0.000)	0.093 (CI = +/-0.080; p = 0.025)	0.807	+5.23%
Severity	2006.2	0.050 (CI = +/-0.011; p = 0.000)	0.087 (CI = +/-0.083; p = 0.040)	0.778	+5.10%
Severity	2007.1	0.049 (CI = +/-0.012; p = 0.000)	0.092 (CI = +/-0.086; p = 0.038)	0.758	+4.99%
Severity	2007.2	0.047 (CI = +/-0.013; p = 0.000)	0.086 (CI = +/-0.089; p = 0.058)	0.718	+4.85%
Severity	2008.1	0.048 (CI = +/-0.014; p = 0.000)	0.084 (CI = +/-0.093; p = 0.076)	0.703	+4.91%
Severity	2008.2	0.047 (CI = +/-0.016; p = 0.000)	0.082 (CI = +/-0.098; p = 0.099)	0.658	+4.85%
Severity	2009.1	0.051 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.098; p = 0.164)	0.689	+5.26%
Severity	2009.2	0.056 (CI = +/-0.017; p = 0.000)	0.083 (CI = +/-0.099; p = 0.094)	0.710	+5.72%
Severity	2010.1	0.060 (CI = +/-0.018; p = 0.000)	0.069 (CI = +/-0.099; p = 0.157)	0.736	+6.19%
Severity	2010.2	0.065 (CI = +/-0.019; p = 0.000)	0.084 (CI = +/-0.100; p = 0.092)	0.749	+6.70%
Severity	2011.1	0.070 (CI = +/-0.020; p = 0.000)	0.068 (CI = +/-0.098; p = 0.159)	0.781	+7.30%
Severity	2011.2	0.071 (CI = +/-0.023; p = 0.000)	0.070 (CI = +/-0.106; p = 0.178)	0.740	+7.37%
Severity	2012.1	0.078 (CI = +/-0.025; p = 0.000)	0.054 (CI = +/-0.106; p = 0.293)	0.770	+8.08%
Severity	2012.2	0.085 (CI = +/-0.027; p = 0.000)	0.072 (CI = +/-0.108; p = 0.172)	0.784	+8.87%
Severity	2013.1	0.100 (CI = +/-0.020; p = 0.000)	0.039 (CI = +/-0.074; p = 0.269)	0.913	+10.53%
Severity	2013.2	0.105 (CI = +/-0.023; p = 0.000)	0.050 (CI = +/-0.079; p = 0.190)	0.905	+11.07%
Severity	2014.1	0.108 (CI = +/-0.028; p = 0.000)	0.044 (CI = +/-0.088; p = 0.276)	0.890	+11.39%
Severity	2014.2	0.097 (CI = +/-0.031; p = 0.000)	0.025 (CI = +/-0.088; p = 0.518)	0.859	+10.24%
Severity	2015.1	0.090 (CI = +/-0.036; p = 0.001)	0.037 (CI = +/-0.095; p = 0.378)	0.815	+9.39%
Severity	2015.2	0.082 (CI = +/-0.049; p = 0.008)	0.026 (CI = +/-0.113; p = 0.584)	0.703	+8.58%
Severity	2016.1	0.096 (CI = +/-0.062; p = 0.013)	0.010 (CI = +/-0.125; p = 0.841)	0.734	+10.08%
Severity	2016.2	0.065 (CI = +/-0.066; p = 0.052)	-0.026 (CI = +/-0.113; p = 0.517)	0.685	+6.77%
Severity	2017.1	0.063 (CI = +/-0.138; p = 0.189)	-0.024 (CI = +/-0.200; p = 0.655)	0.347	+6.52%
Frequency	2005.2	-0.004 (CI = +/-0.007; p = 0.304)	0.069 (CI = +/-0.058; p = 0.021)	0.169	-0.36%
Frequency	2006.1	-0.002 (CI = +/-0.007; p = 0.578)	0.062 (CI = +/-0.058; p = 0.037)	0.109	-0.20%
Frequency	2006.2	0.000 (CI = +/-0.007; p = 0.928)	0.072 (CI = +/-0.056; p = 0.013)	0.171	+0.03%
Frequency	2007.1	0.003 (CI = +/-0.007; p = 0.351)	0.060 (CI = +/-0.051; p = 0.023)	0.170	+0.32%
Frequency	2007.2	0.006 (CI = +/-0.007; p = 0.060)	0.073 (CI = +/-0.046; p = 0.003)	0.344	+0.63%
Frequency	2008.1	0.009 (CI = +/-0.006; p = 0.005)	0.062 (CI = +/-0.040; p = 0.004)	0.455	+0.92%
Frequency	2008.2	0.012 (CI = +/-0.006; p = 0.000)	0.072 (CI = +/-0.036; p = 0.001)	0.595	+1.18%
Frequency	2009.1	0.013 (CI = +/-0.006; p = 0.000)	0.068 (CI = +/-0.037; p = 0.001)	0.610	+1.27%
Frequency	2009.2	0.013 (CI = +/-0.007; p = 0.001)	0.068 (CI = +/-0.040; p = 0.002)	0.558	+1.27%
Frequency	2010.1	0.013 (CI = +/-0.008; p = 0.002)	0.066 (CI = +/-0.042; p = 0.004)	0.562	+1.34%
Frequency	2010.2	0.011 (CI = +/-0.008; p = 0.010)	0.059 (CI = +/-0.041; p = 0.008)	0.456	+1.11%
Frequency	2011.1	0.012 (CI = +/-0.009; p = 0.016)	0.057 (CI = +/-0.044; p = 0.014)	0.455	+1.16%
Frequency	2011.2	0.013 (CI = +/-0.010; p = 0.014)	0.062 (CI = +/-0.047; p = 0.013)	0.460	+1.33%
Frequency	2012.1	0.010 (CI = +/-0.010; p = 0.060)	0.070 (CI = +/-0.045; p = 0.006)	0.495	+1.00%
Frequency	2012.2	0.006 (CI = +/-0.011; p = 0.246)	0.061 (CI = +/-0.044; p = 0.012)	0.378	+0.61%
Frequency	2013.1	0.003 (CI = +/-0.012; p = 0.544)	0.066 (CI = +/-0.045; p = 0.009)	0.428	+0.34%
Frequency	2013.2	0.003 (CI = +/-0.015; p = 0.664)	0.065 (CI = +/-0.051; p = 0.018)	0.368	+0.29%
Frequency	2014.1	0.007 (CI = +/-0.017; p = 0.398)	0.059 (CI = +/-0.054; p = 0.035)	0.342	+0.65%
Frequency	2014.2	0.007 (CI = +/-0.022; p = 0.484)	0.059 (CI = +/-0.062; p = 0.059)	0.261	+0.68%
Frequency	2015.1	0.012 (CI = +/-0.026; p = 0.311)	0.052 (CI = +/-0.068; p = 0.112)	0.252	+1.19%
Frequency	2015.2	0.011 (CI = +/-0.037; p = 0.461)	0.051 (CI = +/-0.084; p = 0.180)	0.084	+1.15%
Frequency	2016.1	0.017 (CI = +/-0.051; p = 0.418)	0.045 (CI = +/-0.104; p = 0.296)	0.041	+1.68%
Frequency	2016.2	-0.012 (CI = +/-0.040; p = 0.414)	0.011 (CI = +/-0.069; p = 0.633)	-0.085	-1.19%
Frequency	2017.1	-0.009 (CI = +/-0.083; p = 0.695)	0.009 (CI = +/-0.119; p = 0.782)	-0.735	-0.87%

Accident Benefits Total

Coverage = AB Total End Trend Period = 2014.2 Excluded Points = NA Parameters Included: time, seasonality

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2008.1	0.013 (CI = +/-0.012; p = 0.035)	0.208 (CI = +/-0.048; p = 0.000)	0.889	+1.30%
Loss Cost	2008.2	0.012 (CI = +/-0.014; p = 0.090)	0.206 (CI = +/-0.052; p = 0.000)	0.870	+1.17%
Severity	2008.1	0.003 (CI = +/-0.019; p = 0.694)	0.141 (CI = +/-0.077; p = 0.002)	0.536	+0.35%
Severity	2008.2	-0.005 (CI = +/-0.017; p = 0.507)	0.122 (CI = +/-0.065; p = 0.002)	0.570	-0.53%
Frequency	2008.1	0.009 (CI = +/-0.016; p = 0.213)	0.068 (CI = +/-0.063; p = 0.038)	0.323	+0.95%
Frequency	2008.2	0.017 (CI = +/-0.014; p = 0.022)	0.084 (CI = +/-0.052; p = 0.005)	0.600	+1.71%

Accident Benefits Total

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2015.1	0.073 (CI = +/-0.024; p = 0.000)	0.139 (CI = +/-0.123; p = 0.030)	0.746	+7.57%
Loss Cost	2015.2	0.071 (CI = +/-0.027; p = 0.000)	0.134 (CI = +/-0.131; p = 0.046)	0.689	+7.39%
Loss Cost	2016.1	0.073 (CI = +/-0.031; p = 0.000)	0.130 (CI = +/-0.142; p = 0.070)	0.672	+7.56%
Loss Cost	2016.2	0.067 (CI = +/-0.034; p = 0.001)	0.114 (CI = +/-0.147; p = 0.117)	0.577	+6.88%
Loss Cost	2017.1	0.066 (CI = +/-0.040; p = 0.004)	0.115 (CI = +/-0.162; p = 0.144)	0.540	+6.82%
Severity	2015.1	0.101 (CI = +/-0.012; p = 0.000)	0.012 (CI = +/-0.065; p = 0.696)	0.946	+10.63%
Severity	2015.2	0.100 (CI = +/-0.014; p = 0.000)	0.008 (CI = +/-0.068; p = 0.805)	0.936	+10.48%
Severity	2016.1	0.103 (CI = +/-0.015; p = 0.000)	-0.003 (CI = +/-0.070; p = 0.936)	0.936	+10.89%
Severity	2016.2	0.099 (CI = +/-0.016; p = 0.000)	-0.013 (CI = +/-0.070; p = 0.693)	0.927	+10.43%
Severity	2017.1	0.100 (CI = +/-0.019; p = 0.000)	-0.015 (CI = +/-0.077; p = 0.682)	0.910	+10.51%
Frequency	2015.1	-0.028 (CI = +/-0.028; p = 0.049)	0.127 (CI = +/-0.145; p = 0.083)	0.239	-2.77%
Frequency	2015.2	-0.028 (CI = +/-0.032; p = 0.075)	0.126 (CI = +/-0.155; p = 0.103)	0.228	-2.79%
Frequency	2016.1	-0.031 (CI = +/-0.036; p = 0.092)	0.132 (CI = +/-0.167; p = 0.111)	0.194	-3.01%
Frequency	2016.2	-0.033 (CI = +/-0.042; p = 0.112)	0.127 (CI = +/-0.180; p = 0.151)	0.190	-3.22%
Frequency	2017.1	-0.034 (CI = +/-0.049; p = 0.156)	0.130 (CI = +/-0.198; p = 0.175)	0.129	-3.34%

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 Tren Rate
Loss Cost	2005.2	0.018 (CI = +/-0.008; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.219 (CI = +/-0.144; p = 0.004)	0.559	+1.85%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.205 (CI = +/-0.144; p = 0.007)	0.554	+1.66%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.003)	0.016 (CI = +/-0.005; p = 0.000)	-0.186 (CI = +/-0.141; p = 0.011)	0.560	+1.42%
Loss Cost	2007.1	0.015 (CI = +/-0.009; p = 0.002)	0.016 (CI = +/-0.005; p = 0.000)	-0.197 (CI = +/-0.143; p = 0.009)	0.571	+1.55%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.016 (CI = +/-0.005; p = 0.000)	-0.206 (CI = +/-0.146; p = 0.007)	0.580	+1.69%
Loss Cost	2007.2	0.020 (CI = +/-0.010; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.227 (CI = +/-0.143; p = 0.003)	0.617	+1.98%
		0.022 (CI = +/-0.011; p = 0.000)	0.017 (CI = +/-0.005; p = 0.000)	-0.243 (CI = +/-0.143; p = 0.003)		+2.23%
Loss Cost	2008.2				0.640	
Loss Cost	2009.1	0.026 (CI = +/-0.011; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.267 (CI = +/-0.138; p = 0.001)	0.683	+2.59%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.277 (CI = +/-0.142; p = 0.000)	0.688	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.300 (CI = +/-0.139; p = 0.000)	0.723	+3.12%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.018 (CI = +/-0.005; p = 0.000)	-0.279 (CI = +/-0.139; p = 0.000)	0.727	+2.77%
Loss Cost	2011.1	0.028 (CI = +/-0.014; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.284 (CI = +/-0.145; p = 0.001)	0.726	+2.86%
Loss Cost	2011.2	0.031 (CI = +/-0.015; p = 0.000)	0.019 (CI = +/-0.005; p = 0.000)	-0.300 (CI = +/-0.150; p = 0.000)	0.736	+3.13%
Loss Cost	2012.1	0.029 (CI = +/-0.016; p = 0.001)	0.019 (CI = +/-0.005; p = 0.000)	-0.289 (CI = +/-0.156; p = 0.001)	0.734	+2.93%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.018 (CI = +/-0.005; p = 0.000)	-0.258 (CI = +/-0.154; p = 0.002)	0.757	+2.35%
Loss Cost	2013.1	0.025 (CI = +/-0.019; p = 0.012)	0.018 (CI = +/-0.005; p = 0.000)	-0.270 (CI = +/-0.162; p = 0.003)	0.760	+2.58%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.049)	0.018 (CI = +/-0.005; p = 0.000)	-0.247 (CI = +/-0.169; p = 0.007)	0.770	+2.13%
Loss Cost	2014.1	0.026 (CI = +/-0.023; p = 0.030)	0.018 (CI = +/-0.005; p = 0.000)	-0.272 (CI = +/-0.176; p = 0.005)	0.780	+2.64%
Loss Cost	2014.2	0.023 (CI = +/-0.027; p = 0.079)	0.018 (CI = +/-0.006; p = 0.000)	-0.259 (CI = +/-0.189; p = 0.010)	0.780	+2.37%
Loss Cost	2015.1	0.028 (CI = +/-0.030; p = 0.062)	0.018 (CI = +/-0.006; p = 0.000)	-0.282 (CI = +/-0.202; p = 0.010)	0.784	+2.88%
Loss Cost	2015.2	0.027 (CI = +/-0.035; p = 0.118)	0.018 (CI = +/-0.006; p = 0.000)	-0.277 (CI = +/-0.221; p = 0.018)	0.781	+2.77%
Loss Cost	2016.1	0.028 (CI = +/-0.042; p = 0.163)	0.018 (CI = +/-0.007; p = 0.000)	-0.281 (CI = +/-0.245; p = 0.028)	0.775	+2.88%
Loss Cost	2016.1	0.009 (CI = +/-0.041; p = 0.644)	0.017 (CI = +/-0.006; p = 0.000)	-0.207 (CI = +/-0.225; p = 0.068)	0.843	+0.88%
Loss Cost	2017.1	0.008 (CI = +/-0.049; p = 0.727)	0.017 (CI = +/-0.007; p = 0.000)	-0.203 (CI = +/-0.251; p = 0.101)	0.834	+0.79%
Loss Cost	2017.2	0.001 (CI = +/-0.058; p = 0.974)	0.017 (CI = +/-0.007; p = 0.000)	-0.181 (CI = +/-0.277; p = 0.173)	0.831	+0.09%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.002 (CI = +/-0.004; p = 0.340)	0.178 (CI = +/-0.107; p = 0.002)	0.930	+4.43%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.004; p = 0.442)	0.190 (CI = +/-0.106; p = 0.001)	0.928	+4.28%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	0.001 (CI = +/-0.003; p = 0.626)	0.209 (CI = +/-0.099; p = 0.000)	0.932	+4.02%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.000 (CI = +/-0.003; p = 0.772)	0.220 (CI = +/-0.098; p = 0.000)	0.930	+3.86%
Severity	2007.2	0.036 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.945)	0.232 (CI = +/-0.097; p = 0.000)	0.928	+3.69%
Severity	2008.1	0.037 (CI = +/-0.007; p = 0.000)	0.000 (CI = +/-0.003; p = 0.902)	0.229 (CI = +/-0.100; p = 0.000)	0.924	+3.73%
Severity	2008.2	0.038 (CI = +/-0.008; p = 0.000)	0.000 (CI = +/-0.003; p = 0.809)	0.222 (CI = +/-0.102; p = 0.000)	0.922	+3.84%
Severity	2009.1	0.041 (CI = +/-0.007; p = 0.000)	0.001 (CI = +/-0.003; p = 0.518)	0.201 (CI = +/-0.095; p = 0.000)	0.936	+4.16%
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.001 (CI = +/-0.003; p = 0.416)	0.192 (CI = +/-0.096; p = 0.000)	0.936	+4.32%
Severity	2010.1	0.044 (CI = +/-0.008; p = 0.000)	0.002 (CI = +/-0.003; p = 0.329)	0.192 (CI = +/-0.098; p = 0.001)	0.935	+4.48%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.001 (CI = +/-0.003; p = 0.385)	0.186 (CI = +/-0.102; p = 0.001)	0.929	+4.40%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.001 (CI = +/-0.003; p = 0.415)	0.188 (CI = +/-0.107; p = 0.001)	0.923	+4.38%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.001 (CI = +/-0.004; p = 0.542)	0.200 (CI = +/-0.110; p = 0.001)	0.917	+4.15%
Severity	2012.1	0.042 (CI = +/-0.012; p = 0.000)	0.001 (CI = +/-0.004; p = 0.497)	0.194 (CI = +/-0.115; p = 0.002)	0.912	+4.26%
Severity	2012.2	0.040 (CI = +/-0.013; p = 0.000)	0.001 (CI = +/-0.004; p = 0.588)	0.202 (CI = +/-0.121; p = 0.002)	0.904	+4.11%
Severity	2013.1	0.041 (CI = +/-0.015; p = 0.000)	0.001 (CI = +/-0.004; p = 0.575)	0.199 (CI = +/-0.129; p = 0.004)	0.896	+4.18%
Severity	2013.2	0.040 (CI = +/-0.017; p = 0.000)	0.001 (CI = +/-0.004; p = 0.653)	0.206 (CI = +/-0.137; p = 0.006)	0.886	+4.03%
Severity	2014.1	0.040 (CI = +/-0.019; p = 0.000)	0.001 (CI = +/-0.004; p = 0.632)	0.201 (CI = +/-0.148; p = 0.011)	0.877	+4.13%
Severity	2014.2	0.039 (CI = +/-0.022; p = 0.002)	0.001 (CI = +/-0.005; p = 0.691)	0.207 (CI = +/-0.160; p = 0.015)	0.864	+4.01%
Severity	2015.1	0.044 (CI = +/-0.025; p = 0.002)	0.001 (CI = +/-0.005; p = 0.554)	0.185 (CI = +/-0.169; p = 0.034)	0.865	+4.52%
Severity	2015.2	0.047 (CI = +/-0.029; p = 0.004)	0.002 (CI = +/-0.005; p = 0.508)	0.172 (CI = +/-0.184; p = 0.064)	0.857	+4.82%
Severity	2016.1	0.056 (CI = +/-0.033; p = 0.003)	0.002 (CI = +/-0.005; p = 0.358)	0.138 (CI = +/-0.192; p = 0.144)	0.865	+5.71%
Severity	2016.2	0.059 (CI = +/-0.039; p = 0.006)	0.003 (CI = +/-0.006; p = 0.337)	0.124 (CI = +/-0.212; p = 0.225)	0.854	+6.11%
Severity	2017.1	0.072 (CI = +/-0.042; p = 0.004)	0.003 (CI = +/-0.006; p = 0.217)	0.080 (CI = +/-0.217; p = 0.431)	0.871	+7.43%
Severity	2017.2	0.081 (CI = +/-0.048; p = 0.004)	0.004 (CI = +/-0.006; p = 0.179)	0.050 (CI = +/-0.232; p = 0.639)	0.870	+8.45%
requency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.397 (CI = +/-0.139; p = 0.000)	0.895	-2.48%
requency	2006.1	-0.025 (CI = +/-0.008; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.395 (CI = +/-0.143; p = 0.000)	0.891	-2.51%
requency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	0.015 (CI = +/-0.005; p = 0.000)	-0.395 (CI = +/-0.147; p = 0.000)	0.887	-2.50%
requency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.417 (CI = +/-0.142; p = 0.000)	0.891	-2.22%
requency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.016 (CI = +/-0.005; p = 0.000)	-0.439 (CI = +/-0.137; p = 0.000)	0.896	-1.93%
requency	2008.1	-0.017 (CI = +/-0.010; p = 0.001)	0.017 (CI = +/-0.005; p = 0.000)	-0.456 (CI = +/-0.136; p = 0.000)	0.898	-1.69%
requency	2008.2	-0.016 (CI = +/-0.010; p = 0.004)	0.017 (CI = +/-0.005; p = 0.000)	-0.466 (CI = +/-0.139; p = 0.000)	0.895	-1.55%
requency	2009.1	-0.015 (CI = +/-0.011; p = 0.009)	0.017 (CI = +/-0.005; p = 0.000)	-0.468 (CI = +/-0.144; p = 0.000)	0.892	-1.51%
requency	2009.2	-0.015 (CI = +/-0.012; p = 0.016)	0.017 (CI = +/-0.005; p = 0.000)	-0.468 (CI = +/-0.150; p = 0.000)	0.889	-1.51%
requency	2010.1	-0.013 (CI = +/-0.013; p = 0.050)	0.017 (CI = +/-0.005; p = 0.000)	-0.482 (CI = +/-0.154; p = 0.000)	0.887	-1.30%
	2010.1	-0.016 (CI = +/-0.014; p = 0.030)	0.017 (CI = +/-0.005; p = 0.000)	-0.466 (CI = +/-0.157; p = 0.000)	0.890	-1.56%
requency						
requency	2011.1	-0.015 (CI = +/-0.015; p = 0.062)	0.017 (CI = +/-0.005; p = 0.000)	-0.472 (CI = +/-0.164; p = 0.000)	0.886	-1.46%
requency	2011.2	-0.010 (CI = +/-0.016; p = 0.219)	0.018 (CI = +/-0.005; p = 0.000)	-0.500 (Cl = +/-0.163; p = 0.000)	0.891	-0.98%
requency	2012.1	-0.013 (CI = +/-0.018; p = 0.144)	0.017 (CI = +/-0.005; p = 0.000)	-0.483 (CI = +/-0.168; p = 0.000)	0.893	-1.28%
requency	2012.2	-0.017 (CI = +/-0.019; p = 0.078)	0.017 (CI = +/-0.005; p = 0.000)	-0.460 (CI = +/-0.173; p = 0.000)	0.898	-1.69%
requency	2013.1	-0.015 (CI = +/-0.022; p = 0.150)	0.017 (CI = +/-0.006; p = 0.000)	-0.469 (CI = +/-0.183; p = 0.000)	0.893	-1.53%
requency	2013.2	-0.018 (CI = +/-0.024; p = 0.126)	0.017 (CI = +/-0.006; p = 0.000)	-0.453 (CI = +/-0.194; p = 0.000)	0.893	-1.83%
requency	2014.1	-0.014 (CI = +/-0.027; p = 0.276)	0.017 (CI = +/-0.006; p = 0.000)	-0.473 (CI = +/-0.206; p = 0.000)	0.888	-1.44%
requency	2014.2	-0.016 (CI = +/-0.031; p = 0.296)	0.017 (CI = +/-0.007; p = 0.000)	-0.466 (CI = +/-0.223; p = 0.000)	0.883	-1.58%
requency	2015.1	-0.016 (CI = +/-0.036; p = 0.367)	0.017 (CI = +/-0.007; p = 0.000)	-0.467 (CI = +/-0.243; p = 0.001)	0.875	-1.57%
requency	2015.2	-0.020 (CI = +/-0.042; p = 0.330)	0.017 (CI = +/-0.008; p = 0.000)	-0.449 (CI = +/-0.265; p = 0.003)	0.870	-1.96%
	2016.1	-0.020 (CI = +/-0.042; p = 0.350) -0.027 (CI = +/-0.049; p = 0.250)	0.017 (CI = +/-0.008; p = 0.000) 0.016 (CI = +/-0.008; p = 0.001)	-0.419 (CI = +/-0.288; p = 0.008)		-2.68%
requency					0.869	
requency	2016.2	-0.050 (CI = +/-0.048; p = 0.040)	0.014 (CI = +/-0.007; p = 0.001)	-0.330 (CI = +/-0.262; p = 0.018)	0.909	-4.92%
requency	2017.1 2017.2	-0.064 (CI = +/-0.053; p = 0.024) -0.080 (CI = +/-0.058; p = 0.012)	0.014 (CI = +/-0.007; p = 0.002) 0.013 (CI = +/-0.007; p = 0.003)	-0.283 (CI = +/-0.274; p = 0.044) -0.231 (CI = +/-0.279; p = 0.095)	0.913 0.920	-6.18% -7.71%

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	0.003 (CI = +/-0.011; p = 0.525)	0.080 (CI = +/-0.095; p = 0.096)	-0.047 (CI = +/-0.172; p = 0.581)	0.007	+0.35%
Loss Cost	2006.1	0.000 (CI = +/-0.011; p = 0.928)	0.093 (CI = +/-0.093; p = 0.049)	-0.029 (CI = +/-0.168; p = 0.724)	0.034	+0.05%
Loss Cost	2006.2	-0.002 (CI = +/-0.012; p = 0.721)	0.082 (CI = +/-0.093; p = 0.082)	-0.012 (CI = +/-0.167; p = 0.884)	0.016	-0.20%
Loss Cost	2007.1	-0.003 (CI = +/-0.012; p = 0.679)	0.084 (CI = +/-0.096; p = 0.084)	-0.009 (CI = +/-0.171; p = 0.913)	0.014	-0.25%
Loss Cost	2007.2	-0.002 (CI = +/-0.013; p = 0.763)	0.086 (CI = +/-0.099; p = 0.086)	-0.013 (CI = +/-0.176; p = 0.882)	0.013	-0.20%
Loss Cost	2008.1	-0.002 (CI = +/-0.014; p = 0.822)	0.085 (CI = +/-0.102; p = 0.101)	-0.015 (CI = +/-0.181; p = 0.867)	0.000	-0.16%
Loss Cost	2008.2	0.000 (CI = +/-0.015; p = 0.966)	0.090 (CI = +/-0.106; p = 0.094)	-0.023 (CI = +/-0.187; p = 0.805)	0.003	-0.03%
Loss Cost	2009.1	0.000 (CI = +/-0.017; p = 0.996)	0.088 (CI = +/-0.110; p = 0.110)	-0.024 (CI = +/-0.192; p = 0.796)	-0.008	+0.00%
Loss Cost	2009.2	0.000 (CI = +/-0.018; p = 0.985)	0.089 (CI = +/-0.114; p = 0.122)	-0.025 (CI = +/-0.200; p = 0.797)	-0.014	+0.02%
Loss Cost	2010.1	0.000 (CI = +/-0.020; p = 1.000)	0.089 (CI = +/-0.119; p = 0.133)	-0.024 (CI = +/-0.207; p = 0.810)	-0.021	+0.00%
Loss Cost	2010.2	-0.004 (CI = +/-0.021; p = 0.663)	0.075 (CI = +/-0.120; p = 0.208)	-0.001 (Cl = +/-0.209; p = 0.995)	-0.038	-0.44%
Loss Cost	2011.1	-0.008 (Cl = +/-0.022; p = 0.490)	0.084 (CI = +/-0.123; p = 0.171)	0.013 (CI = +/-0.214; p = 0.897)	-0.016	-0.76%
Loss Cost	2011.2	-0.008 (CI = +/-0.025; p = 0.535)	0.084 (CI = +/-0.129; p = 0.189)	0.013 (CI = +/-0.224; p = 0.904)	-0.021	-0.75%
Loss Cost	2012.1	-0.014 (CI = +/-0.026; p = 0.272)	0.101 (CI = +/-0.129; p = 0.117)	0.041 (CI = +/-0.223; p = 0.709)	0.047	-1.40%
Loss Cost Loss Cost	2012.2	-0.022 (CI = +/-0.028; p = 0.121)	0.082 (CI = +/-0.129; p = 0.198)	0.075 (CI = +/-0.224; p = 0.494)	0.087	-2.13%
Loss Cost Loss Cost	2013.1 2013.2	-0.026 (CI = +/-0.030; p = 0.088)	0.093 (CI = +/-0.134; p = 0.161)	0.092 (CI = +/-0.231; p = 0.412)	0.112	-2.58%
Loss Cost	2013.2	-0.034 (CI = +/-0.033; p = 0.048) -0.038 (CI = +/-0.037; p = 0.046)	0.076 (CI = +/-0.137; p = 0.257) 0.085 (CI = +/-0.143; p = 0.227)	0.124 (CI = +/-0.238; p = 0.285) 0.140 (CI = +/-0.249; p = 0.251)	0.160	-3.31% -3.73%
Loss Cost	2014.1	-0.038 (CI = +/-0.037; p = 0.046) -0.046 (CI = +/-0.042; p = 0.034)	0.069 (CI = +/-0.143; p = 0.227) 0.069 (CI = +/-0.149; p = 0.337)	0.170 (CI = +/-0.261; p = 0.184)	0.156	-3.73%
Loss Cost	2014.2	-0.046 (CI = +/-0.042; p = 0.034) -0.053 (CI = +/-0.047; p = 0.030)	0.081 (CI = +/-0.155; p = 0.281)	0.194 (CI = +/-0.274; p = 0.152)	0.192	
Loss Cost	2015.1	-0.053 (CI = +/-0.047; p = 0.030) -0.062 (CI = +/-0.054; p = 0.028)	0.081 (CI = +/-0.155; p = 0.281) 0.066 (CI = +/-0.164; p = 0.402)	0.194 (CI = +/-0.274; p = 0.152) 0.226 (CI = +/-0.294; p = 0.120)	0.201	-5.18% -6.05%
Loss Cost	2015.2	-0.062 (Cl = +/-0.064; p = 0.028) -0.077 (Cl = +/-0.061; p = 0.017)	0.086 (CI = +/-0.164; p = 0.402) 0.086 (CI = +/-0.168; p = 0.286)	0.268 (CI = +/-0.294; p = 0.120) 0.268 (CI = +/-0.303; p = 0.078)	0.226	-6.05% -7.40%
Loss Cost	2016.1	-0.106 (CI = +/-0.062; p = 0.003)	0.046 (CI = +/-0.156; p = 0.534)	0.359 (CI = +/-0.287; p = 0.019)	0.284 0.473	-10.06%
Loss Cost	2016.2	-0.106 (Cl = +/-0.062; p = 0.003) -0.126 (Cl = +/-0.069; p = 0.002)	0.068 (CI = +/-0.157; p = 0.353)	0.410 (CI = +/-0.293; p = 0.011)		-10.06%
Loss Cost Loss Cost	2017.1	-0.126 (Cl = +/-0.069; p = 0.002) -0.148 (Cl = +/-0.081; p = 0.003)	0.068 (CI = +/-0.157; p = 0.353) 0.044 (CI = +/-0.164; p = 0.562)	0.410 (CI = +/-0.293; p = 0.011) 0.469 (CI = +/-0.314; p = 0.008)	0.527 0.565	-11.86% -13.76%
E033 O031	2017.2	5.140 (CI = 17-0.001, p = 0.003)	0.044 (OI = 17-0.104, p = 0.302)	0.400 (C1 = 17-0.314, p = 0.008)	0.000	-13./070
Severity	2005.2	0.040 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.045; p = 0.148)	0.178 (CI = +/-0.081; p = 0.000)	0.937	+4.06%
Severity	2006.1	0.038 (CI = +/-0.005; p = 0.000)	0.040 (CI = +/-0.043; p = 0.063)	0.188 (CI = +/-0.077; p = 0.000)	0.939	+3.88%
Severity	2006.2	0.036 (CI = +/-0.005; p = 0.000)	0.031 (CI = +/-0.039; p = 0.119)	0.203 (CI = +/-0.070; p = 0.000)	0.945	+3.65%
Severity	2007.1	0.034 (CI = +/-0.005; p = 0.000)	0.038 (CI = +/-0.037; p = 0.044)	0.213 (CI = +/-0.066; p = 0.000)	0.949	+3.47%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.032 (CI = +/-0.036; p = 0.080)	0.222 (CI = +/-0.064; p = 0.000)	0.950	+3.33%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.033 (CI = +/-0.037; p = 0.085)	0.223 (CI = +/-0.066; p = 0.000)	0.947	+3.31%
Severity	2008.2	0.033 (CI = +/-0.005; p = 0.000)	0.036 (CI = +/-0.038; p = 0.064)	0.218 (CI = +/-0.067; p = 0.000)	0.946	+3.40%
Severity	2009.1	0.035 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.036; p = 0.111)	0.208 (CI = +/-0.063; p = 0.000)	0.953	+3.60%
Severity	2009.2	0.036 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.037; p = 0.076)	0.202 (CI = +/-0.064; p = 0.000)	0.953	+3.71%
Severity	2010.1	0.037 (CI = +/-0.006; p = 0.000)	0.032 (CI = +/-0.038; p = 0.099)	0.200 (CI = +/-0.066; p = 0.000)	0.951	+3.75%
Severity	2010.2	0.036 (CI = +/-0.007; p = 0.000)	0.029 (CI = +/-0.039; p = 0.142)	0.205 (CI = +/-0.068; p = 0.000)	0.947	+3.66%
Severity	2011.1	0.035 (CI = +/-0.007; p = 0.000)	0.032 (CI = +/-0.040; p = 0.108)	0.210 (CI = +/-0.069; p = 0.000)	0.944	+3.54%
Severity	2011.2	0.033 (CI = +/-0.008; p = 0.000)	0.026 (CI = +/-0.040; p = 0.186)	0.221 (CI = +/-0.069; p = 0.000)	0.944	+3.32%
Severity	2012.1	0.032 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.042; p = 0.191)	0.222 (CI = +/-0.072; p = 0.000)	0.940	+3.28%
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.022 (CI = +/-0.043; p = 0.285)	0.231 (CI = +/-0.074; p = 0.000)	0.936	+3.10%
Severity	2013.1	0.029 (CI = +/-0.010; p = 0.000)	0.025 (CI = +/-0.044; p = 0.258)	0.235 (CI = +/-0.077; p = 0.000)	0.932	+2.99%
Severity	2013.2	0.027 (CI = +/-0.011; p = 0.000)	0.020 (CI = +/-0.046; p = 0.367)	0.243 (CI = +/-0.080; p = 0.000)	0.928	+2.78%
Severity	2014.1	0.026 (CI = +/-0.013; p = 0.000)	0.023 (CI = +/-0.048; p = 0.334)	0.247 (CI = +/-0.084; p = 0.000)	0.924	+2.66%
Severity	2014.2	0.024 (CI = +/-0.014; p = 0.003)	0.018 (CI = +/-0.051; p = 0.454)	0.256 (CI = +/-0.089; p = 0.000)	0.919	+2.42%
Severity	2015.1	0.025 (CI = +/-0.016; p = 0.005)	0.016 (CI = +/-0.054; p = 0.525)	0.253 (CI = +/-0.095; p = 0.000)	0.915	+2.54%
Severity	2015.2	0.025 (CI = +/-0.019; p = 0.014)	0.017 (CI = +/-0.058; p = 0.545)	0.252 (CI = +/-0.104; p = 0.000)	0.908	+2.56%
Severity	2016.1	0.028 (CI = +/-0.022; p = 0.018)	0.013 (CI = +/-0.062; p = 0.660)	0.244 (CI = +/-0.112; p = 0.000)	0.906	+2.85%
Severity	2016.2	0.028 (CI = +/-0.027; p = 0.046)	0.012 (CI = +/-0.068; p = 0.698)	0.245 (CI = +/-0.125; p = 0.001)	0.896	+2.82%
Severity	2017.1	0.033 (CI = +/-0.032; p = 0.043)	0.006 (CI = +/-0.072; p = 0.854)	0.231 (CI = +/-0.134; p = 0.003)	0.895	+3.38%
Severity	2017.2	0.037 (CI = +/-0.040; p = 0.061)	0.011 (CI = +/-0.080; p = 0.763)	0.219 (CI = +/-0.153; p = 0.010)	0.887	+3.82%
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Frequency	2005.2	-0.036 (CI = +/-0.010; p = 0.000) -0.038 (CI = +/-0.011; p = 0.000)	0.047 (CI = +/-0.088; p = 0.280)	-0.225 (CI = +/-0.159; p = 0.007)	0.784	-3.56%
Frequency	2006.1 2006.2		0.053 (CI = +/-0.089; p = 0.237)	-0.218 (CI = +/-0.161; p = 0.010)	0.781	-3.69%
Frequency	2006.2	-0.038 (CI = +/-0.011; p = 0.000) -0.037 (CI = +/-0.012; p = 0.000)	0.051 (CI = +/-0.092; p = 0.266) 0.046 (CI = +/-0.094; p = 0.328)	-0.215 (CI = +/-0.166; p = 0.013)	0.773	-3.72% -3.60%
Frequency		-0.037 (Cl = +/-0.012; p = 0.000) -0.035 (Cl = +/-0.013; p = 0.000)		-0.222 (CI = +/-0.169; p = 0.011) -0.235 (CI = +/-0.171; p = 0.009)	0.756 0.742	-3.41%
Frequency Frequency	2007.2 2008.1	-0.035 (Cl = +/-0.013, p = 0.000) -0.034 (Cl = +/-0.014; p = 0.000)	0.054 (CI = +/-0.096; p = 0.257) 0.052 (CI = +/-0.099; p = 0.290)	-0.238 (CI = +/-0.171; p = 0.009)		-3.36%
Frequency	2008.1	-0.034 (Cl = +/-0.014, p = 0.000) -0.034 (Cl = +/-0.015; p = 0.000)	0.052 (CI = +/-0.103; p = 0.293)	-0.241 (CI = +/-0.182; p = 0.011)	0.725 0.711	-3.32%
Frequency	2000.2	-0.034 (Cl = +/-0.015, p = 0.000) -0.035 (Cl = +/-0.016; p = 0.000)	0.059 (CI = +/-0.105; p = 0.260)	-0.233 (CI = +/-0.186; p = 0.016)	0.711	-3.47%
Frequency	2009.2	-0.036 (CI = +/-0.017; p = 0.000)	0.056 (CI = +/-0.110; p = 0.306)	-0.227 (CI = +/-0.193; p = 0.023)	0.698	-3.56%
Frequency	2010.1	-0.037 (CI = +/-0.019; p = 0.000)	0.058 (CI = +/-0.114; p = 0.308)	-0.224 (CI = +/-0.199; p = 0.029)	0.682	-3.62%
Frequency	2010.1	-0.040 (CI = +/-0.020; p = 0.000)	0.046 (CI = +/-0.117; p = 0.421)	-0.205 (CI = +/-0.203; p = 0.048)	0.692	-3.96%
Frequency	2011.1	-0.042 (CI = +/-0.022; p = 0.001)	0.052 (CI = +/-0.121; p = 0.384)	-0.197 (CI = +/-0.210; p = 0.065)	0.682	-4.15%
Frequency	2011.2	-0.040 (CI = +/-0.024; p = 0.002)	0.058 (CI = +/-0.126; p = 0.348)	-0.208 (CI = +/-0.219; p = 0.062)	0.659	-3.94%
Frequency	2012.1	-0.046 (CI = +/-0.026; p = 0.001)	0.074 (CI = +/-0.126; p = 0.233)	-0.182 (CI = +/-0.218; p = 0.098)	0.684	-4.53%
Frequency	2012.1	-0.052 (CI = +/-0.028; p = 0.001)	0.060 (CI = +/-0.129; p = 0.343)	-0.156 (CI = +/-0.224; p = 0.162)	0.697	-5.07%
Frequency	2013.1	-0.056 (CI = +/-0.031; p = 0.001)	0.068 (CI = +/-0.135; p = 0.301)	-0.142 (CI = +/-0.233; p = 0.216)	0.687	-5.41%
Frequency	2013.2	-0.061 (CI = +/-0.034; p = 0.002)	0.056 (CI = +/-0.140; p = 0.413)	-0.119 (CI = +/-0.244; p = 0.319)	0.689	-5.93%
Frequency	2014.1	-0.064 (CI = +/-0.038; p = 0.003)	0.062 (CI = +/-0.147; p = 0.387)	-0.107 (CI = +/-0.257; p = 0.388)	0.667	-6.22%
Frequency	2014.2	-0.070 (CI = +/-0.044; p = 0.004)	0.051 (CI = +/-0.156; p = 0.496)	-0.086 (CI = +/-0.273; p = 0.514)	0.660	-6.75%
Frequency	2015.1	-0.078 (CI = +/-0.049; p = 0.004)	0.065 (CI = +/-0.162; p = 0.405)	-0.059 (CI = +/-0.286; p = 0.665)	0.656	-7.52%
Frequency	2015.2	-0.088 (CI = +/-0.057; p = 0.005)	0.049 (CI = +/-0.171; p = 0.546)	-0.026 (CI = +/-0.306; p = 0.858)	0.654	-8.39%
	2016.1	-0.105 (CI = +/-0.062; p = 0.003)	0.073 (CI = +/-0.172; p = 0.372)	0.024 (CI = +/-0.310; p = 0.867)	0.682	-9.97%
Frequency				0.114 (CI = +/-0.298; p = 0.419)		
	2016.2 2017.1	-0.134 (CI = +/-0.065; p = 0.001) -0.159 (CI = +/-0.069; p = 0.000)	0.033 (Cl = +/-0.162; p = 0.660) 0.062 (Cl = +/-0.155; p = 0.392)	0.114 (CI = +/-0.298; p = 0.419) 0.179 (CI = +/-0.290; p = 0.199)	0.758 0.796	-12.52% -14.73%

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	0.015 (CI = +/-0.009; p = 0.002)	0.061 (CI = +/-0.068; p = 0.076)	0.014 (CI = +/-0.005; p = 0.000)	-0.096 (CI = +/-0.124; p = 0.124)	0.500	+1.47%
Loss Cost	2006.1	0.012 (CI = +/-0.009; p = 0.010)	0.072 (CI = +/-0.066; p = 0.035)	0.013 (CI = +/-0.005; p = 0.000)	-0.081 (CI = +/-0.120; p = 0.180)	0.519	+1.20%
Loss Cost	2006.2	0.010 (CI = +/-0.009; p = 0.037)	0.063 (CI = +/-0.066; p = 0.058)	0.013 (CI = +/-0.005; p = 0.000)	-0.066 (CI = +/-0.119; p = 0.264)	0.517	+0.98%
Loss Cost	2007.1	0.010 (CI = +/-0.010; p = 0.041)	0.062 (CI = +/-0.068; p = 0.073)	0.013 (CI = +/-0.005; p = 0.000)	-0.069 (CI = +/-0.122; p = 0.257)	0.516	+1.03%
Loss Cost	2007.2	0.012 (CI = +/-0.010; p = 0.030)	0.066 (CI = +/-0.069; p = 0.059)	0.013 (CI = +/-0.005; p = 0.000)	-0.078 (CI = +/-0.125; p = 0.211)	0.527	+1.17%
Loss Cost	2008.1	0.013 (CI = +/-0.011; p = 0.019)	0.060 (CI = +/-0.070; p = 0.091)	0.013 (CI = +/-0.005; p = 0.000)	-0.087 (CI = +/-0.126; p = 0.167)	0.536	+1.36%
Loss Cost	2008.2	0.016 (CI = +/-0.012; p = 0.009)	0.068 (CI = +/-0.071; p = 0.059)	0.014 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.127; p = 0.110)	0.562	+1.61%
Loss Cost	2009.1	0.018 (CI = +/-0.012; p = 0.006)	0.068 (CI = +/-0.071; p = 0.099) 0.061 (CI = +/-0.072; p = 0.092)	0.014 (CI = +/-0.005; p = 0.000)	-0.102 (CI = +/-0.127, p = 0.110) -0.113 (CI = +/-0.129; p = 0.083)	0.574	+1.83%
Loss Cost	2009.1	0.020 (CI = +/-0.013; p = 0.006)	0.065 (CI = +/-0.074; p = 0.082)	0.014 (CI = +/-0.005; p = 0.000)	-0.113 (CI = +/-0.129, p = 0.063) -0.121 (CI = +/-0.133; p = 0.073)	0.578	+1.97%
			0.060 (CI = +/-0.074; p = 0.082) 0.060 (CI = +/-0.076; p = 0.120)	0.014 (CI = +/-0.005; p = 0.000) 0.015 (CI = +/-0.005; p = 0.000)	-0.121 (CI = +/-0.133; p = 0.060)		
Loss Cost	2010.1	0.022 (CI = +/-0.015; p = 0.005)				0.586	+2.18%
Loss Cost	2010.2	0.018 (CI = +/-0.015; p = 0.023)	0.051 (CI = +/-0.077; p = 0.185)	0.014 (CI = +/-0.005; p = 0.000)	-0.112 (CI = +/-0.138; p = 0.106)	0.584	+1.82%
Loss Cost	2011.1	0.017 (CI = +/-0.017; p = 0.051)	0.054 (CI = +/-0.080; p = 0.179)	0.014 (CI = +/-0.005; p = 0.000)	-0.107 (CI = +/-0.144; p = 0.139)	0.582	+1.70%
Loss Cost	2011.2	0.019 (CI = +/-0.019; p = 0.045)	0.059 (CI = +/-0.083; p = 0.157)	0.014 (CI = +/-0.005; p = 0.000)	-0.118 (CI = +/-0.151; p = 0.119)	0.587	+1.93%
Loss Cost	2012.1	0.014 (CI = +/-0.020; p = 0.154)	0.070 (CI = +/-0.084; p = 0.099)	0.014 (CI = +/-0.005; p = 0.000)	-0.097 (CI = +/-0.153; p = 0.201)	0.609	+1.43%
Loss Cost	2012.2	0.008 (CI = +/-0.021; p = 0.434)	0.057 (CI = +/-0.083; p = 0.164)	0.013 (CI = +/-0.005; p = 0.000)	-0.068 (CI = +/-0.153; p = 0.363)	0.635	+0.80%
Loss Cost	2013.1	0.006 (CI = +/-0.024; p = 0.577)	0.060 (CI = +/-0.087; p = 0.164)	0.013 (CI = +/-0.005; p = 0.000)	-0.061 (CI = +/-0.162; p = 0.436)	0.633	+0.64%
Loss Cost	2013.2	0.001 (CI = +/-0.026; p = 0.958)	0.050 (CI = +/-0.089; p = 0.248)	0.013 (CI = +/-0.005; p = 0.000)	-0.036 (CI = +/-0.168; p = 0.651)	0.653	+0.07%
Loss Cost	2014.1	0.001 (CI = +/-0.030; p = 0.972)	0.050 (CI = +/-0.095; p = 0.275)	0.013 (CI = +/-0.006; p = 0.000)	-0.036 (CI = +/-0.181; p = 0.679)	0.642	+0.05%
Loss Cost	2014.2	-0.005 (CI = +/-0.034; p = 0.763)	0.042 (CI = +/-0.099; p = 0.374)	0.012 (CI = +/-0.006; p = 0.000)	-0.015 (CI = +/-0.193; p = 0.874)	0.652	-0.48%
Loss Cost	2015.1	-0.007 (CI = +/-0.039; p = 0.704)	0.046 (CI = +/-0.106; p = 0.371)	0.012 (CI = +/-0.006; p = 0.001)	-0.007 (CI = +/-0.211; p = 0.947)	0.641	-0.71%
Loss Cost	2015.2	-0.013 (CI = +/-0.046; p = 0.542)	0.038 (CI = +/-0.113; p = 0.479)	0.012 (CI = +/-0.006; p = 0.002)	0.015 (CI = +/-0.230; p = 0.887)	0.645	-1.31%
Loss Cost	2016.1	-0.023 (CI = +/-0.053; p = 0.354)	0.050 (CI = +/-0.119; p = 0.375)	0.011 (CI = +/-0.007; p = 0.003)	0.047 (CI = +/-0.248; p = 0.682)	0.658	-2.29%
Loss Cost	2016.2	-0.052 (CI = +/-0.046; p = 0.031)	0.018 (CI = +/-0.095; p = 0.687)	0.011 (CI = +/-0.005; p = 0.001)	0.140 (CI = +/-0.204; p = 0.158)	0.812	-5.04%
Loss Cost	2017.1	-0.052 (CI = +/-0.046, p = 0.031) -0.068 (CI = +/-0.050; p = 0.014)	0.034 (CI = +/-0.094; p = 0.430)	0.011 (CI = +/-0.005; p = 0.001) 0.010 (CI = +/-0.005; p = 0.001)	0.146 (CI = +/-0.204; p = 0.138) 0.186 (CI = +/-0.206; p = 0.072)	0.839	-6.58%
Loss Cost	2017.2	-0.089 (CI = +/-0.050; p = 0.003)	0.013 (CI = +/-0.086; p = 0.746)	0.010 (CI = +/-0.004; p = 0.001)	0.243 (CI = +/-0.191; p = 0.019)	0.888	-8.50%
0 "		0.040/01	0.000 (0)	0.000 (0)	0.407/01		
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.028 (CI = +/-0.043; p = 0.188)	0.003 (CI = +/-0.003; p = 0.049)	0.167 (CI = +/-0.079; p = 0.000)	0.942	+4.32%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.042; p = 0.087)	0.003 (CI = +/-0.003; p = 0.066)	0.178 (CI = +/-0.075; p = 0.000)	0.944	+4.12%
Severity	2006.2	0.038 (CI = +/-0.005; p = 0.000)	0.027 (CI = +/-0.038; p = 0.153)	0.002 (CI = +/-0.003; p = 0.071)	0.193 (CI = +/-0.069; p = 0.000)	0.949	+3.88%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.034 (CI = +/-0.036; p = 0.062)	0.002 (CI = +/-0.002; p = 0.097)	0.203 (CI = +/-0.065; p = 0.000)	0.952	+3.69%
Severity	2007.2	0.035 (CI = +/-0.005; p = 0.000)	0.029 (CI = +/-0.035; p = 0.103)	0.002 (CI = +/-0.002; p = 0.117)	0.213 (CI = +/-0.064; p = 0.000)	0.952	+3.53%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.037; p = 0.116)	0.002 (CI = +/-0.002; p = 0.126)	0.213 (CI = +/-0.066; p = 0.000)	0.949	+3.53%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.033 (CI = +/-0.037; p = 0.082)	0.002 (CI = +/-0.002; p = 0.104)	0.206 (CI = +/-0.067; p = 0.000)	0.949	+3.65%
Severity	2009.1	0.038 (CI = +/-0.006; p = 0.000)	0.024 (CI = +/-0.034; p = 0.154)	0.002 (CI = +/-0.002; p = 0.037)	0.193 (CI = +/-0.061; p = 0.000)	0.959	+3.92%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.034; p = 0.094)	0.003 (CI = +/-0.002; p = 0.025)	0.185 (CI = +/-0.061; p = 0.000)	0.960	+4.08%
Severity	2010.1	0.041 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.035; p = 0.136)	0.003 (CI = +/-0.002; p = 0.021)	0.180 (CI = +/-0.063; p = 0.000)	0.959	+4.18%
Severity	2010.2	0.040 (CI = +/-0.007; p = 0.000)	0.024 (CI = +/-0.036; p = 0.178)	0.003 (CI = +/-0.002; p = 0.028)	0.184 (CI = +/-0.065; p = 0.000)	0.956	+4.10%
Severity	2011.1	0.039 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.037; p = 0.151)	0.003 (CI = +/-0.002; p = 0.040)	0.188 (CI = +/-0.067; p = 0.000)	0.953	+4.00%
Severity	2011.2	0.037 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.037; p = 0.236)	0.002 (CI = +/-0.002; p = 0.051)	0.199 (CI = +/-0.068; p = 0.000)	0.951	+3.77%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.021 (CI = +/-0.039; p = 0.266)	0.002 (CI = +/-0.002; p = 0.059)	0.199 (CI = +/-0.072; p = 0.000)	0.948	+3.79%
Severity	2012.2	0.035 (CI = +/-0.010; p = 0.000)	0.018 (CI = +/-0.040; p = 0.360)	0.002 (CI = +/-0.002; p = 0.076)	0.206 (CI = +/-0.075; p = 0.000)	0.944	+3.61%
Severity	2013.1	0.035 (CI = +/-0.012; p = 0.000)	0.019 (CI = +/-0.043; p = 0.355)	0.002 (CI = +/-0.003; p = 0.097)	0.209 (CI = +/-0.079; p = 0.000)	0.939	+3.55%
Severity	2013.2	0.033 (CI = +/-0.013; p = 0.000)	0.016 (CI = +/-0.045; p = 0.456)	0.002 (CI = +/-0.003; p = 0.124)	0.217 (CI = +/-0.084; p = 0.000)	0.934	+3.36%
Severity	2014.1	0.032 (CI = +/-0.015; p = 0.000)	0.017 (CI = +/-0.047; p = 0.448)	0.002 (CI = +/-0.003; p = 0.154)	0.220 (CI = +/-0.091; p = 0.000)	0.929	+3.28%
Severity	2014.2	0.030 (CI = +/-0.017; p = 0.002)	0.014 (CI = +/-0.050; p = 0.552)	0.002 (CI = +/-0.003; p = 0.191)	0.228 (CI = +/-0.098; p = 0.000)	0.923	+3.07%
Severity	2015.1	0.033 (CI = +/-0.020; p = 0.003)	0.010 (CI = +/-0.053; p = 0.679)	0.002 (CI = +/-0.003; p = 0.171)	0.219 (CI = +/-0.105; p = 0.001)	0.921	+3.34%
Severity	2015.2	0.034 (CI = +/-0.023; p = 0.008)	0.012 (CI = +/-0.057; p = 0.661)	0.002 (CI = +/-0.003; p = 0.183)	0.215 (CI = +/-0.117; p = 0.002)	0.914	+3.46%
Severity	2016.1	0.039 (CI = +/-0.027; p = 0.008)	0.005 (CI = +/-0.060; p = 0.851)	0.002 (CI = +/-0.003; p = 0.146)	0.197 (CI = +/-0.125; p = 0.005)	0.916	+4.02%
Severity	2016.2	0.040 (CI = +/-0.032; p = 0.019)	0.006 (CI = +/-0.066; p = 0.844)	0.002 (CI = +/-0.004; p = 0.165)	0.195 (CI = +/-0.141; p = 0.011)	0.906	+4.09%
Severity	2017.1	0.049 (CI = +/-0.036; p = 0.014)	-0.003 (CI = +/-0.068; p = 0.920)	0.003 (CI = +/-0.004; p = 0.125)	0.170 (CI = +/-0.149; p = 0.030)	0.912	+5.02%
Severity	2017.2	0.054 (CI = +/-0.044; p = 0.021)	0.002 (CI = +/-0.075; p = 0.946)	0.003 (CI = +/-0.004; p = 0.137)	0.156 (CI = +/-0.168; p = 0.064)	0.905	+5.55%
ocventy	2017.2	0.004 (OI = 17 0.044, p = 0.021)	0.002 (01 = 17 0.070, p = 0.040)	0.000 (Ci = 17 0.004, p = 0.107)	0.130 (01 - 17 0.100, p - 0.004)	0.505	10.0070
Frequency	2005.2	-0.028 (CI = +/-0.009; p = 0.000)	0.033 (CI = +/-0.072; p = 0.361)	0.011 (CI = +/-0.005; p = 0.000)	-0.263 (CI = +/-0.131; p = 0.000)	0.858	-2.73%
			0.036 (CI = +/-0.074; p = 0.329)				-2.81%
Frequency	2006.1	-0.028 (CI = +/-0.010; p = 0.000)		0.010 (CI = +/-0.005; p = 0.000)	-0.259 (CI = +/-0.133; p = 0.000)	0.854	
Frequency	2006.2	-0.028 (CI = +/-0.011; p = 0.000)	0.036 (CI = +/-0.076; p = 0.339)	0.010 (CI = +/-0.005; p = 0.000)	-0.259 (CI = +/-0.138; p = 0.001)	0.848	-2.80%
Frequency	2007.1	-0.026 (Cl = +/-0.011; p = 0.000)	0.027 (CI = +/-0.076; p = 0.471)	0.011 (CI = +/-0.005; p = 0.000)	-0.272 (CI = +/-0.137; p = 0.000)	0.844	-2.56%
Frequency	2007.2	-0.023 (CI = +/-0.011; p = 0.000)	0.037 (CI = +/-0.075; p = 0.317)	0.011 (CI = +/-0.005; p = 0.000)	-0.291 (CI = +/-0.135; p = 0.000)	0.845	-2.28%
Frequency	2008.1	-0.021 (CI = +/-0.012; p = 0.001)	0.031 (CI = +/-0.077; p = 0.411)	0.012 (CI = +/-0.005; p = 0.000)	-0.300 (CI = +/-0.138; p = 0.000)	0.838	-2.10%
Frequency	2008.2	-0.020 (CI = +/-0.013; p = 0.004)	0.035 (CI = +/-0.079; p = 0.364)	0.012 (CI = +/-0.005; p = 0.000)	-0.308 (CI = +/-0.142; p = 0.000)	0.833	-1.97%
Frequency	2009.1	-0.020 (CI = +/-0.014; p = 0.007)	0.037 (CI = +/-0.082; p = 0.364)	0.012 (CI = +/-0.005; p = 0.000)	-0.306 (CI = +/-0.147; p = 0.000)	0.827	-2.01%
Frequency	2009.2	-0.020 (CI = +/-0.015; p = 0.012)	0.037 (CI = +/-0.085; p = 0.384)	0.012 (CI = +/-0.006; p = 0.000)	-0.306 (CI = +/-0.153; p = 0.000)	0.821	-2.02%
Frequency	2010.1	-0.019 (CI = +/-0.017; p = 0.027)	0.034 (CI = +/-0.089; p = 0.442)	0.012 (CI = +/-0.006; p = 0.000)	-0.311 (CI = +/-0.159; p = 0.001)	0.813	-1.91%
Frequency	2010.2	-0.022 (CI = +/-0.018; p = 0.020)	0.026 (CI = +/-0.091; p = 0.554)	0.012 (CI = +/-0.006; p = 0.001)	-0.296 (CI = +/-0.164; p = 0.001)	0.816	-2.19%
Frequency	2011.1	-0.022 (CI = +/-0.020; p = 0.032)	0.027 (CI = +/-0.095; p = 0.565)	0.012 (CI = +/-0.006; p = 0.001)	-0.295 (CI = +/-0.172; p = 0.002)	0.808	-2.20%
Frequency	2011.1	-0.018 (Cl = +/-0.022; p = 0.100)	0.037 (CI = +/-0.097; p = 0.438)	0.012 (CI = +/-0.006; p = 0.001)	-0.317 (CI = +/-0.176; p = 0.001)	0.803	-1.78%
Frequency	2012.1	-0.018 (Cl = +/-0.022; p = 0.100) -0.023 (Cl = +/-0.024; p = 0.055)	0.048 (CI = +/-0.099; p = 0.321)	0.012 (CI = +/-0.006; p = 0.001) 0.011 (CI = +/-0.006; p = 0.001)	-0.295 (CI = +/-0.180; p = 0.003)	0.812	-2.27%
			0.048 (CI = +/-0.102; p = 0.321) 0.039 (CI = +/-0.102; p = 0.430)	0.011 (CI = +/-0.006; p = 0.001) 0.011 (CI = +/-0.006; p = 0.002)	, , , , ,		
Frequency	2012.2	-0.027 (CI = +/-0.026; p = 0.038)			-0.274 (CI = +/-0.187; p = 0.007)	0.817	-2.71%
Frequency	2013.1	-0.028 (Cl = +/-0.029; p = 0.056)	0.041 (CI = +/-0.107; p = 0.432)	0.011 (Cl = +/-0.007; p = 0.003)	-0.270 (CI = +/-0.199; p = 0.011)	0.807	-2.81%
Frequency	2013.2	-0.032 (CI = +/-0.033; p = 0.053)	0.034 (CI = +/-0.112; p = 0.529)	0.011 (CI = +/-0.007; p = 0.004)	-0.253 (CI = +/-0.212; p = 0.022)	0.804	-3.19%
Frequency	2014.1	-0.032 (CI = +/-0.038; p = 0.094)	0.033 (CI = +/-0.120; p = 0.565)	0.011 (CI = +/-0.007; p = 0.006)	-0.256 (CI = +/-0.229; p = 0.031)	0.788	-3.13%
Frequency	2014.2	-0.035 (CI = +/-0.043; p = 0.105)	0.028 (CI = +/-0.127; p = 0.643)	0.011 (CI = +/-0.008; p = 0.010)	-0.243 (CI = +/-0.249; p = 0.055)	0.778	-3.44%
Frequency	2015.1	-0.040 (CI = +/-0.051; p = 0.111)	0.035 (CI = +/-0.136; p = 0.585)	0.010 (CI = +/-0.008; p = 0.016)	-0.225 (CI = +/-0.270; p = 0.095)	0.767	-3.92%
Frequency	2015.2	-0.047 (CI = +/-0.059; p = 0.105)	0.026 (CI = +/-0.145; p = 0.702)	0.010 (CI = +/-0.008; p = 0.023)	-0.199 (CI = +/-0.295; p = 0.167)	0.760	-4.60%
Frequency	2016.1	-0.063 (CI = +/-0.067; p = 0.063)	0.045 (CI = +/-0.150; p = 0.526)	0.009 (CI = +/-0.008; p = 0.039)	-0.150 (CI = +/-0.313; p = 0.315)	0.769	-6.07%
	2016.2	-0.092 (CI = +/-0.066; p = 0.012)	0.012 (CI = +/-0.137; p = 0.853)	0.008 (CI = +/-0.008; p = 0.034)	-0.055 (CI = +/-0.294; p = 0.683)	0.834	-8.77%
Frequency	2010.2	3.002 (0 1/ 0.000, p - 0.012)	3.012 (3. · · / 0.10/, p = 0.003)				
Frequency		-0.117 (CL = ±/.0.071 · n = 0.005)	0.038 (CI = ±/ 0.133 · 5 = 0.541)	0.007 (CL = ±/.0.007; 5 = 0.045)	0.015 (CL = ±/.0.202+ = = 0.000)	0.050	_11 0 404
Frequency Frequency Frequency	2017.1 2017.2	-0.117 (CI = +/-0.071; p = 0.005) -0.143 (CI = +/-0.074; p = 0.002)	0.038 (CI = +/-0.133; p = 0.541) 0.010 (CI = +/-0.129; p = 0.859)	0.007 (CI = +/-0.007; p = 0.045) 0.007 (CI = +/-0.007; p = 0.037)	0.015 (CI = +/-0.292; p = 0.908) 0.087 (CI = +/-0.286; p = 0.505)	0.859 0.883	-11.04% -13.31%

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	0.018 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.060; p = 0.039)	0.016 (CI = +/-0.005; p = 0.000)	-0.228 (CI = +/-0.137; p = 0.002)	0.603	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.008; p = 0.000)	0.073 (CI = +/-0.059; p = 0.016)	0.016 (CI = +/-0.005; p = 0.000)	-0.211 (CI = +/-0.133; p = 0.003)	0.618	+1.60%
Loss Cost	2006.2	0.014 (CI = +/-0.008; p = 0.001)	0.066 (CI = +/-0.059; p = 0.028)	0.015 (CI = +/-0.004; p = 0.000)	-0.196 (CI = +/-0.132; p = 0.005)	0.614	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.009; p = 0.002)	0.063 (CI = +/-0.060; p = 0.041)	0.016 (CI = +/-0.005; p = 0.000)	-0.202 (CI = +/-0.135; p = 0.005)	0.617	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.009; p = 0.001)	0.070 (CI = +/-0.061; p = 0.026)	0.016 (CI = +/-0.005; p = 0.000)	-0.216 (CI = +/-0.136; p = 0.003)	0.637	+1.69%
Loss Cost	2008.1	0.019 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.060; p = 0.046)	0.016 (CI = +/-0.005; p = 0.000)	-0.231 (CI = +/-0.135; p = 0.002)	0.658	+1.92%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	0.071 (CI = +/-0.059; p = 0.019)	0.017 (CI = +/-0.004; p = 0.000)	-0.253 (CI = +/-0.131; p = 0.001)	0.699	+2.23%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.062 (CI = +/-0.058; p = 0.036)	0.018 (CI = +/-0.004; p = 0.000)	-0.271 (CI = +/-0.129; p = 0.000)	0.724	+2.51%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	0.069 (CI = +/-0.058; p = 0.023)	0.018 (CI = +/-0.004; p = 0.000)	-0.286 (CI = +/-0.131; p = 0.000)	0.739	+2.74%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.058; p = 0.043)	0.019 (CI = +/-0.004; p = 0.000)	-0.303 (CI = +/-0.130; p = 0.000)	0.759	+3.03%
Loss Cost	2010.2	0.027 (CI = +/-0.012; p = 0.000)	0.054 (CI = +/-0.059; p = 0.070)	0.018 (CI = +/-0.004; p = 0.000)	-0.287 (CI = +/-0.132; p = 0.000)	0.755	+2.77%
Loss Cost	2011.1	0.027 (CI = +/-0.013; p = 0.000)	0.054 (CI = +/-0.062; p = 0.082)	0.018 (CI = +/-0.005; p = 0.000)	-0.286 (CI = +/-0.138; p = 0.000)	0.753	+2.76%
Loss Cost	2011.2	0.031 (CI = +/-0.014; p = 0.000)	0.062 (CI = +/-0.061; p = 0.048)	0.019 (CI = +/-0.004; p = 0.000)	-0.308 (CI = +/-0.139; p = 0.000)	0.774	+3.13%
Loss Cost	2012.1	0.027 (CI = +/-0.015; p = 0.001)	0.070 (CI = +/-0.063; p = 0.031)	0.018 (CI = +/-0.005; p = 0.000)	-0.290 (CI = +/-0.142; p = 0.000)	0.782	+2.78%
Loss Cost	2012.2	0.023 (CI = +/-0.016; p = 0.006)	0.061 (CI = +/-0.062; p = 0.054)	0.018 (CI = +/-0.005; p = 0.000)	-0.266 (CI = +/-0.143; p = 0.001)	0.793	+2.35%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.012)	0.060 (CI = +/-0.066; p = 0.073)	0.018 (CI = +/-0.005; p = 0.000)	-0.269 (CI = +/-0.152; p = 0.002)	0.791	+2.42%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.040)	0.055 (CI = +/-0.069; p = 0.110)	0.017 (CI = +/-0.005; p = 0.000)	-0.254 (CI = +/-0.161; p = 0.004)	0.793	+2.13%
Loss Cost	2014.1	0.024 (CI = +/-0.023; p = 0.036)	0.049 (CI = +/-0.072; p = 0.168)	0.018 (CI = +/-0.005; p = 0.000)	-0.270 (CI = +/-0.171; p = 0.004)	0.794	+2.48%
		0.024 (CI = +/-0.025; p = 0.036) 0.023 (CI = +/-0.026; p = 0.074)	0.049 (CI = +/-0.072; p = 0.206)	0.018 (CI = +/-0.006; p = 0.000)	-0.265 (CI = +/-0.186; p = 0.008)	0.791	+2.46%
Loss Cost	2014.2						
Loss Cost	2015.1	0.027 (CI = +/-0.030; p = 0.079)	0.043 (CI = +/-0.082; p = 0.280)	0.018 (CI = +/-0.006; p = 0.000)	-0.279 (CI = +/-0.201; p = 0.010)	0.788	+2.70%
Loss Cost	2015.2	0.027 (CI = +/-0.035; p = 0.117)	0.044 (CI = +/-0.088; p = 0.303)	0.018 (CI = +/-0.006; p = 0.000)	-0.282 (CI = +/-0.222; p = 0.017)	0.783	+2.77%
Loss Cost	2016.1	0.026 (CI = +/-0.042; p = 0.202)	0.045 (CI = +/-0.096; p = 0.323)	0.018 (CI = +/-0.007; p = 0.000)	-0.277 (CI = +/-0.247; p = 0.031)	0.776	+2.64%
Loss Cost	2016.2	0.009 (CI = +/-0.042; p = 0.650)	0.025 (CI = +/-0.089; p = 0.540)	0.017 (CI = +/-0.006; p = 0.000)	-0.210 (CI = +/-0.234; p = 0.074)	0.834	+0.89%
Loss Cost	2017.1	0.006 (CI = +/-0.051; p = 0.795)	0.028 (CI = +/-0.099; p = 0.531)	0.017 (CI = +/-0.007; p = 0.000)	-0.200 (CI = +/-0.263; p = 0.120)	0.824	+0.61%
Loss Cost	2017.2	0.001 (CI = +/-0.061; p = 0.968)	0.023 (CI = +/-0.110; p = 0.644)	0.016 (CI = +/-0.008; p = 0.001)	-0.184 (CI = +/-0.296; p = 0.190)	0.815	+0.11%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.030 (CI = +/-0.047; p = 0.201)	0.002 (CI = +/-0.004; p = 0.386)	0.174 (CI = +/-0.106; p = 0.002)	0.932	+4.43%
Severity	2006.1	0.042 (CI = +/-0.006; p = 0.000)	0.037 (CI = +/-0.046; p = 0.108)	0.001 (CI = +/-0.004; p = 0.529)	0.187 (CI = +/-0.103; p = 0.001)	0.932	+4.25%
Severity	2006.2	0.039 (CI = +/-0.006; p = 0.000)	0.029 (CI = +/-0.043; p = 0.182)	0.001 (CI = +/-0.003; p = 0.695)	0.205 (CI = +/-0.098; p = 0.000)	0.934	+4.02%
Severity	2007.1	0.038 (CI = +/-0.006; p = 0.000)	0.036 (CI = +/-0.042; p = 0.095)	0.000 (CI = +/-0.003; p = 0.899)	0.217 (CI = +/-0.095; p = 0.000)	0.934	+3.83%
Severity	2007.2	0.036 (CI = +/-0.006; p = 0.000)	0.031 (CI = +/-0.042; p = 0.146)	0.000 (CI = +/-0.003; p = 0.965)	0.228 (CI = +/-0.095; p = 0.000)	0.931	+3.69%
Severity	2008.1	0.036 (CI = +/-0.007; p = 0.000)	0.030 (CI = +/-0.044; p = 0.167)	0.000 (CI = +/-0.003; p = 0.983)	0.227 (CI = +/-0.098; p = 0.000)	0.927	+3.70%
Severity	2008.2	0.038 (CI = +/-0.007; p = 0.000)	0.035 (CI = +/-0.045; p = 0.123)	0.000 (CI = +/-0.003; p = 0.901)	0.217 (CI = +/-0.100; p = 0.000)	0.926	+3.84%
Severity	2009.1	0.040 (CI = +/-0.007; p = 0.000)	0.026 (CI = +/-0.042; p = 0.221)	0.001 (CI = +/-0.003; p = 0.605)	0.200 (CI = +/-0.094; p = 0.000)	0.937	+4.13%
Severity	2009.2	0.042 (CI = +/-0.008; p = 0.000)	0.031 (CI = +/-0.042; p = 0.146)	0.001 (CI = +/-0.003; p = 0.476)	0.187 (CI = +/-0.094; p = 0.000)	0.939	+4.31%
Severity	2010.1	0.043 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.043; p = 0.206)	0.001 (CI = +/-0.003; p = 0.401)	0.180 (CI = +/-0.097; p = 0.001)	0.937	+4.44%
Severity	2010.2	0.043 (CI = +/-0.009; p = 0.000)	0.026 (CI = +/-0.045; p = 0.240)	0.001 (CI = +/-0.003; p = 0.437)	0.183 (CI = +/-0.101; p = 0.001)	0.931	+4.40%
Severity	2011.1	0.042 (CI = +/-0.010; p = 0.000)	0.028 (CI = +/-0.047; p = 0.230)	0.001 (CI = +/-0.003; p = 0.499)	0.187 (CI = +/-0.106; p = 0.001)	0.924	+4.33%
Severity	2011.2	0.041 (CI = +/-0.011; p = 0.000)	0.024 (CI = +/-0.048; p = 0.310)	0.001 (CI = +/-0.004; p = 0.601)	0.197 (CI = +/-0.110; p = 0.001)	0.918	+4.15%
Severity	2012.1	0.041 (CI = +/-0.012; p = 0.000)	0.023 (CI = +/-0.051; p = 0.363)	0.001 (CI = +/-0.004; p = 0.578)	0.194 (CI = +/-0.116; p = 0.002)	0.912	+4.22%
Severity	2012.2	0.040 (CI = +/-0.014; p = 0.000)	0.021 (CI = +/-0.053; p = 0.427)	0.001 (CI = +/-0.004; p = 0.642)	0.200 (CI = +/-0.123; p = 0.003)	0.902	+4.11%
Severity	2013.1	0.040 (CI = +/-0.015; p = 0.000)	0.020 (CI = +/-0.057; p = 0.457)	0.001 (CI = +/-0.004; p = 0.653)	0.199 (CI = +/-0.131; p = 0.005)	0.894	+4.12%
Severity	2013.2	0.040 (CI = +/-0.017; p = 0.000)	0.019 (CI = +/-0.060; p = 0.512)	0.001 (CI = +/-0.004; p = 0.702)	0.204 (CI = +/-0.140; p = 0.007)	0.882	+4.03%
Severity	2014.1	0.040 (CI = +/-0.020; p = 0.001)	0.018 (CI = +/-0.064; p = 0.551)	0.001 (CI = +/-0.005; p = 0.704)	0.202 (CI = +/-0.151; p = 0.012)	0.872	+4.07%
Severity	2014.1	0.039 (CI = +/-0.023; p = 0.003)	0.017 (CI = +/-0.068; p = 0.592)	0.001 (CI = +/-0.005; p = 0.737)	0.205 (CI = +/-0.165; p = 0.012)	0.858	+4.01%
Severity	2015.1	0.044 (CI = +/-0.026; p = 0.003)	0.011 (CI = +/-0.072; p = 0.748)	0.001 (CI = +/-0.005; p = 0.605)	0.185 (CI = +/-0.176; p = 0.040)	0.856	+4.47%
Severity	2015.2	0.047 (CI = +/-0.031; p = 0.006)	0.015 (CI = +/-0.076; p = 0.671)	0.002 (CI = +/-0.006; p = 0.550)	0.171 (CI = +/-0.192; p = 0.077)	0.847	+4.83%
Severity	2016.1	0.055 (CI = +/-0.035; p = 0.005)	0.005 (CI = +/-0.079; p = 0.891)	0.002 (CI = +/-0.006; p = 0.396)	0.139 (CI = +/-0.203; p = 0.161)	0.853	+5.68%
Severity	2016.2	0.059 (CI = +/-0.041; p = 0.009)	0.010 (CI = +/-0.086; p = 0.805)	0.003 (CI = +/-0.006; p = 0.375)	0.123 (CI = +/-0.225; p = 0.252)	0.841	+6.11%
Severity	2017.1	0.072 (CI = +/-0.045; p = 0.006)	-0.004 (CI = +/-0.087; p = 0.919)	0.003 (CI = +/-0.006; p = 0.242)	0.079 (CI = +/-0.232; p = 0.459)	0.856	+7.46%
Severity	2017.2	0.081 (CI = +/-0.052; p = 0.007)	0.006 (CI = +/-0.093; p = 0.880)	0.004 (CI = +/-0.006; p = 0.214)	0.049 (CI = +/-0.251; p = 0.664)	0.855	+8.46%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.034 (CI = +/-0.061; p = 0.269)	0.015 (CI = +/-0.005; p = 0.000)	-0.402 (CI = +/-0.139; p = 0.000)	0.896	-2.48%
Frequency	2006.1	-0.026 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.063; p = 0.251)	0.015 (CI = +/-0.005; p = 0.000)	-0.398 (CI = +/-0.143; p = 0.000)	0.893	-2.54%
Frequency	2006.2	-0.025 (CI = +/-0.009; p = 0.000)	0.037 (CI = +/-0.065; p = 0.249)	0.015 (CI = +/-0.005; p = 0.000)	-0.401 (CI = +/-0.147; p = 0.000)	0.889	-2.50%
Frequency	2007.1	-0.023 (CI = +/-0.009; p = 0.000)	0.027 (CI = +/-0.064; p = 0.386)	0.015 (CI = +/-0.005; p = 0.000)	-0.419 (CI = +/-0.143; p = 0.000)	0.890	-2.25%
Frequency	2007.2	-0.019 (CI = +/-0.009; p = 0.000)	0.039 (CI = +/-0.061; p = 0.203)	0.016 (CI = +/-0.005; p = 0.000)	-0.444 (CI = +/-0.136; p = 0.000)	0.899	-1.93%
Frequency	2008.1	-0.017 (CI = +/-0.010; p = 0.001)	0.031 (CI = +/-0.061; p = 0.302)	0.016 (CI = +/-0.005; p = 0.000)	-0.458 (CI = +/-0.136; p = 0.000)	0.898	-1.72%
Frequency	2008.2	-0.016 (CI = +/-0.010; p = 0.004)	0.037 (CI = +/-0.062; p = 0.235)	0.017 (CI = +/-0.005; p = 0.000)	-0.471 (CI = +/-0.139; p = 0.000)	0.897	-1.55%
Frequency	2009.1	-0.016 (CI = +/-0.011; p = 0.008)	0.037 (CI = +/-0.064; p = 0.251)	0.017 (CI = +/-0.005; p = 0.000)	-0.471 (CI = +/-0.144; p = 0.000)	0.894	-1.55%
Frequency	2009.2	-0.015 (CI = +/-0.012; p = 0.016)	0.038 (CI = +/-0.067; p = 0.253)	0.017 (CI = +/-0.005; p = 0.000)	-0.474 (CI = +/-0.150; p = 0.000)	0.890	-1.51%
Frequency	2010.1	-0.014 (CI = +/-0.013; p = 0.044)	0.033 (CI = +/-0.069; p = 0.331)	0.017 (CI = +/-0.005; p = 0.000)	-0.484 (CI = +/-0.154; p = 0.000)	0.887	-1.35%
Frequency	2010.2	-0.016 (CI = +/-0.014; p = 0.032)	0.028 (CI = +/-0.071; p = 0.425)	0.017 (CI = +/-0.005; p = 0.000)	-0.470 (CI = +/-0.159; p = 0.000)	0.889	-1.56%
Frequency	2011.1	-0.015 (CI = +/-0.016; p = 0.059)	0.026 (CI = +/-0.074; p = 0.471)	0.017 (CI = +/-0.005; p = 0.000)	-0.473 (CI = +/-0.166; p = 0.000)	0.884	-1.50%
Frequency	2011.2	-0.010 (CI = +/-0.016; p = 0.217)	0.038 (CI = +/-0.072; p = 0.283)	0.018 (CI = +/-0.005; p = 0.000)	-0.505 (CI = +/-0.163; p = 0.000)	0.892	-0.98%
Frequency	2012.1	-0.014 (CI = +/-0.017; p = 0.113)	0.047 (CI = +/-0.073; p = 0.194)	0.017 (CI = +/-0.005; p = 0.000)	-0.484 (CI = +/-0.166; p = 0.000)	0.897	-1.37%
Frequency	2012.2	-0.017 (CI = +/-0.019; p = 0.077)	0.041 (CI = +/-0.075; p = 0.272)	0.017 (CI = +/-0.005; p = 0.000)	-0.465 (CI = +/-0.172; p = 0.000)	0.900	-1.69%
Frequency	2013.1	-0.017 (Cl = +/-0.013, p = 0.077) -0.016 (Cl = +/-0.022; p = 0.128)	0.039 (CI = +/-0.080; p = 0.312)	0.017 (CI = +/-0.006; p = 0.000)	-0.469 (CI = +/-0.184; p = 0.000)	0.894	-1.63%
		-0.018 (Cl = +/-0.024; p = 0.129)	0.036 (CI = +/-0.084; p = 0.378)	0.017 (CI = +/-0.006; p = 0.000) 0.017 (CI = +/-0.006; p = 0.000)	-0.458 (CI = +/-0.197; p = 0.000)	0.891	-1.83%
Frequency	2013.2		0.036 (CI = +/-0.084; p = 0.378) 0.031 (CI = +/-0.089; p = 0.472)	0.017 (CI = +/-0.006; p = 0.000) 0.017 (CI = +/-0.006; p = 0.000)			
Frequency	2014.1	-0.015 (CI = +/-0.028; p = 0.256)			-0.472 (CI = +/-0.210; p = 0.000)	0.884	-1.53%
Frequency	2014.2	-0.016 (CI = +/-0.032; p = 0.306)	0.030 (CI = +/-0.094; p = 0.507)	0.017 (CI = +/-0.007; p = 0.000)	-0.470 (CI = +/-0.229; p = 0.001)	0.878	-1.58%
Frequency	2015.1	-0.017 (CI = +/-0.038; p = 0.344)	0.032 (CI = +/-0.102; p = 0.512)	0.017 (CI = +/-0.007; p = 0.000)	-0.465 (CI = +/-0.250; p = 0.001)	0.870	-1.69%
Frequency	2015.2	-0.020 (CI = +/-0.044; p = 0.345)	0.028 (CI = +/-0.109; p = 0.583)	0.016 (CI = +/-0.008; p = 0.001)	-0.453 (CI = +/-0.275; p = 0.004)	0.863	-1.96%
Frequency	2016.1	-0.029 (CI = +/-0.051; p = 0.230)	0.040 (CI = +/-0.116; p = 0.460)	0.016 (CI = +/-0.008; p = 0.002)	-0.415 (CI = +/-0.296; p = 0.010)	0.864	-2.88%
		0.050/01 ./0.050 0.040)	0.040 (0) . (0.400 0.740)	0.014/01-1/0.000-#-0.000	0.000 (01 - 1/0.077, # - 0.000)	0.004	-4.92%
Frequency	2016.2	-0.050 (CI = +/-0.050; p = 0.049)	0.016 (CI = +/-0.106; p = 0.748)	0.014 (CI = +/-0.008; p = 0.002)	-0.332 (CI = +/-0.277; p = 0.023)	0.901	
	2016.2 2017.1	-0.050 (CI = +/-0.050; p = 0.049) -0.066 (CI = +/-0.056; p = 0.026)	0.016 (CI = +/-0.106; p = 0.748) 0.033 (CI = +/-0.108; p = 0.512)	0.014 (CI = +/-0.008; p = 0.002) 0.013 (CI = +/-0.008; p = 0.003)	-0.332 (CI = +/-0.277; p = 0.023) -0.279 (CI = +/-0.287; p = 0.055)	0.901	-6.37%

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	0.002 (CI = +/-0.009; p = 0.705)	-0.024	+0.17%
Loss Cost	2006.1	0.000 (CI = +/-0.009; p = 0.958)	-0.029	-0.02%
Loss Cost	2006.2	-0.003 (CI = +/-0.009; p = 0.582)	-0.021	-0.25%
Loss Cost	2007.1	-0.002 (CI = +/-0.010; p = 0.611)	-0.023	-0.25%
Loss Cost	2007.2	-0.003 (CI = +/-0.011; p = 0.622)	-0.024	-0.26%
Loss Cost	2008.1	-0.002 (CI = +/-0.011; p = 0.742)	-0.030	-0.18%
Loss Cost	2008.2	-0.002 (CI = +/-0.012; p = 0.798)	-0.032	-0.15%
Loss Cost	2009.1	-0.001 (CI = +/-0.013; p = 0.907)	-0.035	-0.07%
Loss Cost	2009.2	-0.001 (CI = +/-0.014; p = 0.844)	-0.036	-0.13%
Loss Cost	2010.1	-0.001 (CI = +/-0.015; p = 0.906)	-0.038	-0.09%
Loss Cost	2010.2	-0.004 (CI = +/-0.015; p = 0.549)	-0.025	-0.45%
Loss Cost	2011.1	-0.006 (CI = +/-0.016; p = 0.464)	-0.018	-0.59%
Loss Cost	2011.1	-0.007 (CI = +/-0.018; p = 0.454)	-0.018	-0.65%
Loss Cost	2012.1	-0.010 (CI = +/-0.019; p = 0.296)	0.006	-0.97%
Loss Cost	2012.1	-0.015 (Cl = +/-0.019; p = 0.127)	0.065	-1.48%
Loss Cost	2012.2			
		-0.016 (CI = +/-0.021; p = 0.131)	0.066	-1.60%
Loss Cost	2013.2	-0.021 (Cl = +/-0.023; p = 0.072)	0.116	-2.05%
Loss Cost	2014.1	-0.021 (Cl = +/-0.025; p = 0.097)	0.098	-2.08%
Loss Cost	2014.2	-0.025 (CI = +/-0.028; p = 0.074)	0.128	-2.47%
Loss Cost	2015.1	-0.026 (CI = +/-0.031; p = 0.099)	0.109	-2.53%
Loss Cost	2015.2	-0.029 (CI = +/-0.035; p = 0.094)	0.120	-2.87%
Loss Cost	2016.1	-0.032 (CI = +/-0.040; p = 0.109)	0.114	-3.10%
Loss Cost	2016.2	-0.042 (CI = +/-0.043; p = 0.055)	0.198	-4.11%
Loss Cost	2017.1	-0.043 (CI = +/-0.050; p = 0.086)	0.161	-4.21%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.898	+4.76%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	0.890	+4.68%
Severity	2006.2	0.044 (CI = +/-0.006; p = 0.000)	0.883	+4.54%
	2006.2	0.044 (CI = +/-0.006; p = 0.000)		+4.48%
Severity			0.873	
Severity	2007.2	0.043 (CI = +/-0.006; p = 0.000)	0.861	+4.41%
Severity	2008.1	0.044 (CI = +/-0.007; p = 0.000)	0.855	+4.48%
Severity	2008.2	0.045 (CI = +/-0.007; p = 0.000)	0.853	+4.59%
Severity	2009.1	0.047 (CI = +/-0.007; p = 0.000)	0.872	+4.82%
Severity	2009.2	0.048 (CI = +/-0.007; p = 0.000)	0.872	+4.96%
Severity	2010.1	0.050 (CI = +/-0.008; p = 0.000)	0.872	+5.09%
Severity	2010.2	0.050 (CI = +/-0.008; p = 0.000)	0.859	+5.10%
Severity	2011.1	0.050 (CI = +/-0.009; p = 0.000)	0.847	+5.14%
Severity	2011.2	0.050 (CI = +/-0.009; p = 0.000)	0.828	+5.09%
Severity	2012.1	0.051 (CI = +/-0.010; p = 0.000)	0.822	+5.22%
Severity	2012.2	0.051 (CI = +/-0.011; p = 0.000)	0.802	+5.23%
Severity	2013.1	0.052 (CI = +/-0.012; p = 0.000)	0.791	+5.37%
Severity	2013.2	0.053 (CI = +/-0.013; p = 0.000)	0.769	+5.41%
Severity	2014.1	0.054 (CI = +/-0.015; p = 0.000)	0.758	+5.60%
Severity	2014.2	0.055 (CI = +/-0.016; p = 0.000)	0.736	+5.70%
Severity	2015.1	0.059 (CI = +/-0.018; p = 0.000)	0.746	+6.11%
Severity	2015.2	0.062 (CI = +/-0.019; p = 0.000)	0.741	+6.43%
Severity	2016.1	0.068 (CI = +/-0.021; p = 0.000)	0.762	+7.02%
Severity	2016.2	0.071 (CI = +/-0.023; p = 0.000)	0.753	+7.41%
Severity	2017.1	0.079 (CI = +/-0.025; p = 0.000)	0.783	+8.23%
Frequency	2005.2	-0.045 (CI = +/-0.009; p = 0.000)	0.740	-4.39%
Frequency	2006.1	-0.046 (CI = +/-0.009; p = 0.000)	0.739	-4.50%
Frequency	2006.2	-0.047 (CI = +/-0.010; p = 0.000)	0.733	-4.59%
Frequency	2007.1	-0.046 (CI = +/-0.010; p = 0.000)	0.710	-4.52%
Frequency	2007.2	-0.046 (CI = +/-0.011; p = 0.000)	0.686	-4.47%
Frequency	2008.1	-0.046 (CI = +/-0.012; p = 0.000)	0.665	-4.46%
Frequency	2008.2	-0.046 (CI = +/-0.013; p = 0.000)	0.651	-4.53%
Frequency	2009.1	-0.048 (CI = +/-0.013; p = 0.000)	0.647	-4.67%
Frequency	2009.2	-0.050 (CI = +/-0.014; p = 0.000)	0.647	-4.85%
Frequency	2010.1	-0.051 (CI = +/-0.015; p = 0.000)	0.631	-4.93%
Frequency	2010.2	-0.054 (CI = +/-0.016; p = 0.000)	0.658	-5.28%
Frequency	2011.1	-0.056 (CI = +/-0.017; p = 0.000)	0.651	-5.45%
Frequency	2011.2	-0.056 (CI = +/-0.018; p = 0.000)	0.623	-5.46%
Frequency	2011.2	-0.061 (CI = +/-0.019; p = 0.000)	0.652	-5.88%
Frequency	2012.1	-0.061 (CI = +/-0.019; p = 0.000)	0.686	-6.37%
Frequency	2012.2	-0.068 (CI = +/-0.021; p = 0.000)	0.677	-6.61%
	2013.1	-0.088 (CI = +/-0.021; p = 0.000) -0.073 (CI = +/-0.022; p = 0.000)	0.696	-7.08%
Frequency	2013.2			-7.08% -7.27%
Frequency	2014.1	-0.075 (CI = +/-0.025; p = 0.000)	0.677	
Frequency		-0.080 (CI = +/-0.027; p = 0.000)	0.684	-7.72%
Frequency	2015.1	-0.085 (CI = +/-0.030; p = 0.000)	0.680	-8.14%
Frequency	2015.2	-0.091 (CI = +/-0.032; p = 0.000)	0.691	-8.74%
Frequency	2016.1	-0.099 (CI = +/-0.035; p = 0.000)	0.707	-9.46%
Frequency	2016.2	-0.113 (CI = +/-0.035; p = 0.000)	0.775	-10.73%
Frequency	2017.1	-0.122 (CI = +/-0.039; p = 0.000)	0.781	-11.49%

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

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Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.003 (CI = +/-0.009; p = 0.548)	-0.018	+0.28%
Loss Cost	2006.1	0.001 (CI = +/-0.010; p = 0.862)	-0.029	+0.08%
Loss Cost	2006.2	-0.002 (CI = +/-0.010; p = 0.750)	-0.028	-0.15%
Loss Cost	2007.1	-0.001 (CI = +/-0.010; p = 0.781)	-0.030	-0.14%
Loss Cost	2007.2	-0.001 (CI = +/-0.011; p = 0.793)	-0.031	-0.14%
Loss Cost	2008.1	-0.001 (CI = +/-0.012; p = 0.922)	-0.034	-0.06%
Loss Cost	2008.2	0.000 (CI = +/-0.013; p = 0.981)	-0.036	-0.01%
Loss Cost	2009.1	0.001 (CI = +/-0.014; p = 0.907)	-0.036	+0.08%
Loss Cost	2009.2	0.000 (CI = +/-0.015; p = 0.972)	-0.038	+0.03%
Loss Cost	2010.1	0.001 (CI = +/-0.016; p = 0.908)	-0.039	+0.09%
Loss Cost	2010.2	-0.003 (CI = +/-0.016; p = 0.718)	-0.036	-0.29%
Loss Cost	2011.1	-0.004 (CI = +/-0.018; p = 0.620)	-0.032	-0.43%
Loss Cost	2011.2	-0.005 (CI = +/-0.019; p = 0.606)	-0.033	-0.48%
Loss Cost	2012.1	-0.008 (CI = +/-0.020; p = 0.416)	-0.014	-0.81%
Loss Cost	2012.2	-0.014 (CI = +/-0.021; p = 0.196)	0.036	-1.36%
Loss Cost	2013.1	-0.015 (CI = +/-0.023; p = 0.200)	0.037	-1.48%
Loss Cost	2013.2	-0.020 (CI = +/-0.025; p = 0.115)	0.084	-1.97%
Loss Cost	2014.1	-0.020 (CI = +/-0.028; p = 0.150)	0.066	-1.99%
Loss Cost	2014.2	-0.024 (CI = +/-0.031; p = 0.115)	0.095	-2.41%
Loss Cost	2015.1	-0.025 (CI = +/-0.035; p = 0.148)	0.077	-2.48%
Loss Cost	2015.2	-0.029 (CI = +/-0.040; p = 0.139)	0.089	-2.86%
Loss Cost	2016.1	-0.032 (CI = +/-0.046; p = 0.156)	0.083	-3.12%
Loss Cost	2016.2	-0.044 (CI = +/-0.050; p = 0.081)	0.169	-4.29%
Loss Cost	2017.1	-0.045 (CI = +/-0.059; p = 0.119)	0.134	-4.43%
2000 0000	2017.1	0.040 (GI = 17 0.000, p = 0.110)	0.104	4.4070
Severity	2005.2	0.045 (CI = +/-0.005; p = 0.000)	0.894	+4.62%
Severity	2006.1	0.044 (CI = +/-0.006; p = 0.000)	0.885	+4.52%
Severity	2006.2	0.043 (CI = +/-0.006; p = 0.000)	0.880	+4.37%
Severity	2007.1	0.042 (CI = +/-0.006; p = 0.000)	0.869	+4.29%
Severity	2007.2	0.041 (CI = +/-0.006; p = 0.000)	0.856	+4.20%
Severity	2008.1	0.042 (CI = +/-0.007; p = 0.000)	0.849	+4.26%
Severity	2008.2	0.043 (CI = +/-0.007; p = 0.000)	0.847	+4.36%
Severity	2009.1	0.045 (CI = +/-0.007; p = 0.000)	0.867	+4.60%
Severity	2009.2	0.046 (CI = +/-0.007; p = 0.000)	0.866	+4.73%
Severity	2010.1	0.047 (CI = +/-0.008; p = 0.000)	0.864	+4.86%
Severity	2010.2	0.047 (CI = +/-0.008; p = 0.000)	0.849	+4.84%
Severity	2011.1	0.048 (CI = +/-0.009; p = 0.000)	0.835	+4.87%
Severity	2011.2	0.047 (CI = +/-0.010; p = 0.000)	0.813	+4.78%
Severity	2012.1	0.048 (CI = +/-0.010; p = 0.000)	0.804	+4.90%
Severity	2012.2	0.048 (CI = +/-0.011; p = 0.000)	0.780	+4.88%
Severity	2013.1	0.049 (CI = +/-0.013; p = 0.000)	0.764	+4.99%
Severity	2013.2	0.049 (CI = +/-0.014; p = 0.000)	0.737	+5.01%
Severity	2014.1	0.050 (CI = +/-0.015; p = 0.000)	0.721	+5.17%
Severity	2014.2	0.051 (CI = +/-0.017; p = 0.000)	0.690	+5.23%
Severity	2015.1	0.055 (CI = +/-0.019; p = 0.000)	0.699	+5.63%
Severity	2015.2	0.058 (CI = +/-0.021; p = 0.000)	0.688	+5.93%
Severity	2016.1	0.063 (CI = +/-0.023; p = 0.000)	0.710	+6.53%
Severity	2016.2	0.067 (CI = +/-0.026; p = 0.000)	0.694	+6.90%
Severity	2017.1	0.075 (CI = +/-0.029; p = 0.000)	0.727	+7.76%
Frequency	2005.2	-0.042 (CI = +/-0.009; p = 0.000)	0.724	-4.15%
Frequency	2006.1	-0.043 (CI = +/-0.009; p = 0.000)	0.721	-4.25%
Frequency	2006.2	-0.044 (CI = +/-0.010; p = 0.000)	0.713	-4.33%
Frequency	2007.1	-0.043 (CI = +/-0.010; p = 0.000)	0.688	-4.25%
Frequency	2007.2	-0.043 (CI = +/-0.011; p = 0.000)	0.660	-4.17%
Frequency	2008.1	-0.042 (CI = +/-0.012; p = 0.000)	0.635	-4.14%
Frequency	2008.2	-0.043 (CI = +/-0.013; p = 0.000)	0.617	-4.19%
Frequency	2009.1	-0.044 (CI = +/-0.014; p = 0.000)	0.611	-4.32%
Frequency	2009.2	-0.046 (CI = +/-0.014; p = 0.000)	0.609	-4.49%
Frequency	2010.1	-0.047 (CI = +/-0.015; p = 0.000)	0.589	-4.55%
Frequency	2010.2	-0.050 (CI = +/-0.016; p = 0.000)	0.617	-4.89%
Frequency	2011.1	-0.052 (CI = +/-0.017; p = 0.000)	0.607	-5.05%
Frequency	2011.2	-0.052 (CI = +/-0.019; p = 0.000)	0.573	-5.02%
Frequency	2012.1	-0.056 (CI = +/-0.020; p = 0.000)	0.604	-5.45%
Frequency	2012.2	-0.061 (CI = +/-0.021; p = 0.000)	0.640	-5.95%
Frequency	2013.1	-0.064 (CI = +/-0.023; p = 0.000)	0.628	-6.17%
Frequency	2013.2	-0.069 (CI = +/-0.024; p = 0.000)	0.647	-6.64%
Frequency	2014.1	-0.070 (CI = +/-0.027; p = 0.000)	0.623	-6.80%
Frequency	2014.2	-0.075 (CI = +/-0.029; p = 0.000)	0.627	-7.26%
Frequency	2015.1	-0.080 (CI = +/-0.033; p = 0.000)	0.620	-7.67%
Frequency	2015.2	-0.087 (CI = +/-0.036; p = 0.000)	0.630	-8.29%
Frequency	2016.1	-0.095 (CI = +/-0.040; p = 0.000)	0.646	-9.06%
Frequency	2016.2	-0.111 (CI = +/-0.040; p = 0.000)	0.726	-10.46%
Frequency	2017.1	-0.120 (CI = +/-0.046; p = 0.000)	0.732	-11.31%

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	0.018 (CI = +/-0.008; p = 0.000)	0.065 (CI = +/-0.068; p = 0.060)	0.441	+1.80%
Loss Cost	2006.1	0.015 (CI = +/-0.008; p = 0.001)	0.077 (CI = +/-0.066; p = 0.023)	0.425	+1.54%
Loss Cost	2006.2	0.013 (CI = +/-0.008; p = 0.003)	0.068 (CI = +/-0.065; p = 0.041)	0.339	+1.33%
Loss Cost	2007.1	0.014 (CI = +/-0.009; p = 0.004)	0.065 (CI = +/-0.068; p = 0.060)	0.346	+1.42%
Loss Cost	2007.2	0.016 (CI = +/-0.009; p = 0.002)	0.073 (CI = +/-0.068; p = 0.037)	0.390	+1.61%
Loss Cost	2008.1	0.018 (CI = +/-0.010; p = 0.001)	0.063 (CI = +/-0.068; p = 0.069)	0.439	+1.86%
Loss Cost	2008.2	0.022 (CI = +/-0.010; p = 0.000)	0.075 (CI = +/-0.065; p = 0.025)	0.533	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.010; p = 0.000)	0.064 (CI = +/-0.064; p = 0.050)	0.594	+2.49%
Loss Cost	2009.2	0.027 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.064; p = 0.029)	0.621	+2.74%
Loss Cost	2010.1	0.030 (CI = +/-0.011; p = 0.000)	0.061 (CI = +/-0.063; p = 0.057)	0.671	+3.07%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	0.052 (CI = +/-0.063; p = 0.099)	0.597	+2.79%
Loss Cost	2011.1	0.028 (CI = +/-0.013; p = 0.000)	0.052 (CI = +/-0.068; p = 0.121)	0.571	+2.79%
Loss Cost	2011.2	0.032 (CI = +/-0.013; p = 0.000)	0.064 (CI = +/-0.066; p = 0.057)	0.635	+3.22%
Loss Cost	2012.1	0.028 (CI = +/-0.014; p = 0.001)	0.074 (CI = +/-0.067; p = 0.032)	0.611	+2.83%
Loss Cost	2012.2	0.023 (CI = +/-0.015; p = 0.006)	0.062 (CI = +/-0.065; p = 0.057)	0.495	+2.34%
Loss Cost	2013.1	0.024 (CI = +/-0.018; p = 0.012)	0.060 (CI = +/-0.071; p = 0.089)	0.484	+2.44%
Loss Cost	2013.2	0.021 (CI = +/-0.020; p = 0.044)	0.053 (CI = +/-0.075; p = 0.149)	0.325	+2.09%
Loss Cost	2014.1	0.025 (CI = +/-0.023; p = 0.035)	0.042 (CI = +/-0.080; p = 0.263)	0.377	+2.58%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.082)	0.040 (CI = +/-0.089; p = 0.333)	0.231	+2.46%
Loss Cost	2015.1	0.030 (CI = +/-0.035; p = 0.077)	0.029 (CI = +/-0.100; p = 0.517)	0.276	+3.09%
Loss Cost	2015.2	0.032 (CI = +/-0.045; p = 0.129)	0.031 (CI = +/-0.116; p = 0.534)	0.161	+3.26%
Loss Cost	2016.1	0.034 (CI = +/-0.063; p = 0.224)	0.029 (CI = +/-0.144; p = 0.631)	0.081	+3.45%
Loss Cost	2016.2	0.001 (CI = +/-0.038; p = 0.919)	-0.009 (CI = +/-0.078; p = 0.759)	-0.456	+0.15%
Loss Cost	2017.1	-0.002 (CI = +/-0.067; p = 0.937)	-0.005 (CI = +/-0.114; p = 0.891)	-0.644	-0.18%
2033 0031	2017.1	0.002 (στ - 17 0.007, μ - 0.007)	0.000 (GI = 17 0.114, p = 0.001)	0.044	0.10%
Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.038 (CI = +/-0.050; p = 0.128)	0.880	+4.24%
Severity	2006.1	0.039 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.047; p = 0.044)	0.881	+4.02%
Severity	2006.2	0.037 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.042; p = 0.077)	0.886	+3.76%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.038; p = 0.016)	0.894	+3.53%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.041 (CI = +/-0.036; p = 0.029)	0.888	+3.36%
Severity	2008.1	0.033 (CI = +/-0.005; p = 0.000)	0.042 (CI = +/-0.038; p = 0.031)	0.876	+3.33%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.046 (CI = +/-0.038; p = 0.020)	0.876	+3.45%
Severity	2009.1	0.036 (CI = +/-0.005; p = 0.000)	0.037 (CI = +/-0.034; p = 0.038)	0.907	+3.70%
-	2009.1	0.038 (CI = +/-0.006; p = 0.000)	0.042 (CI = +/-0.034; p = 0.017)	0.913	+3.87%
Severity					
Severity	2010.1	0.039 (CI = +/-0.006; p = 0.000) 0.038 (CI = +/-0.007; p = 0.000)	0.040 (CI = +/-0.036; p = 0.028) 0.038 (CI = +/-0.037; p = 0.047)	0.907	+3.93%
Severity	2010.2 2011.1	0.036 (CI = +/-0.007; p = 0.000)	0.043 (CI = +/-0.037; p = 0.047)	0.888 0.878	+3.84% +3.65%
Severity	2011.1	, , , , , , , , , , , , , , , , , , , ,			+3.37%
Severity	2011.2	0.033 (CI = +/-0.007; p = 0.000) 0.032 (CI = +/-0.008; p = 0.000)	0.036 (CI = +/-0.035; p = 0.044) 0.038 (CI = +/-0.037; p = 0.045)	0.865 0.846	+3.28%
Severity					
Severity	2012.2	0.030 (CI = +/-0.009; p = 0.000)	0.032 (CI = +/-0.037; p = 0.081)	0.810	+3.03%
Severity	2013.1	0.027 (CI = +/-0.009; p = 0.000)	0.038 (CI = +/-0.038; p = 0.048)	0.788	+2.79%
Severity	2013.2	0.024 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.037; p = 0.087)	0.726	+2.46%
Severity	2014.1	0.020 (CI = +/-0.010; p = 0.002)	0.040 (CI = +/-0.036; p = 0.031)	0.721	+2.06%
Severity	2014.2	0.016 (CI = +/-0.010; p = 0.005)	0.032 (CI = +/-0.030; p = 0.042)	0.647	+1.58%
Severity	2015.1	0.014 (CI = +/-0.012; p = 0.027)	0.035 (CI = +/-0.034; p = 0.046)	0.616	+1.40%
Severity	2015.2	0.011 (CI = +/-0.014; p = 0.102)	0.031 (CI = +/-0.037; p = 0.088)	0.423	+1.14%
Severity	2016.1	0.009 (CI = +/-0.020; p = 0.276)	0.034 (CI = +/-0.046; p = 0.115)	0.389	+0.95%
Severity	2016.2	0.001 (CI = +/-0.020; p = 0.859)	0.024 (CI = +/-0.041; p = 0.171)	0.119	+0.14%
Severity	2017.1	-0.004 (CI = +/-0.032; p = 0.723)	0.031 (CI = +/-0.055; p = 0.173)	0.193	-0.39%
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Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.027 (CI = +/-0.065; p = 0.408)	0.573	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.029 (CI = +/-0.068; p = 0.391)	0.551	-2.39%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.031 (Cl = +/-0.071; p = 0.376)	0.519	-2.34%
Frequency	2007.1	-0.021 (CI = +/-0.009; p = 0.000)	0.017 (CI = +/-0.067; p = 0.608)	0.452	-2.04%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.032 (CI = +/-0.061; p = 0.289)	0.410	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.009; p = 0.002)	0.021 (CI = +/-0.059; p = 0.473)	0.311	-1.42%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.029 (CI = +/-0.059; p = 0.322)	0.249	-1.22%
Frequency	2009.1	-0.012 (CI = +/-0.010; p = 0.021)	0.027 (CI = +/-0.062; p = 0.377)	0.186	-1.17%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.046)	0.030 (CI = +/-0.065; p = 0.350)	0.149	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.145)	0.020 (CI = +/-0.066; p = 0.521)	0.031	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.103)	0.015 (CI = +/-0.068; p = 0.657)	0.062	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.014; p = 0.222)	0.009 (CI = +/-0.072; p = 0.801)	-0.022	-0.82%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.792)	0.028 (CI = +/-0.059; p = 0.330)	-0.060	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.483)	0.036 (CI = +/-0.061; p = 0.224)	-0.002	-0.44%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.337)	0.030 (CI = +/-0.064; p = 0.325)	0.004	-0.68%
Frequency	2013.1	-0.003 (CI = +/-0.017; p = 0.665)	0.022 (CI = +/-0.067; p = 0.493)	-0.118	-0.34%
Frequency	2013.2	-0.004 (CI = +/-0.020; p = 0.687)	0.021 (CI = +/-0.074; p = 0.539)	-0.135	-0.36%
Frequency	2014.1	0.005 (CI = +/-0.020; p = 0.571)	0.002 (CI = +/-0.068; p = 0.947)	-0.174	+0.51%
Frequency	2014.2	0.009 (CI = +/-0.023; p = 0.419)	0.008 (CI = +/-0.074; p = 0.799)	-0.137	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.026; p = 0.184)	-0.006 (CI = +/-0.076; p = 0.853)	0.019	+1.66%
Frequency	2015.2	0.021 (CI = +/-0.033; p = 0.176)	0.000 (CI = +/-0.086; p = 0.996)	0.042	+2.09%
Frequency	2016.1	0.024 (CI = +/-0.046; p = 0.232)	-0.005 (CI = +/-0.106; p = 0.902)	-0.017	+2.47%
Frequency	2016.2	0.000 (CI = +/-0.025; p = 0.990)	-0.034 (CI = +/-0.051; p = 0.142)	0.182	+0.01%
Frequency	2017.1	0.002 (CI = +/-0.044; p = 0.887)	-0.036 (CI = +/-0.075; p = 0.224)	0.078	+0.21%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2005.2	0.019 (CI = +/-0.009; p = 0.000)	0.070 (CI = +/-0.070; p = 0.052)	0.436	+1.89%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.081 (CI = +/-0.068; p = 0.021)	0.420	+1.63%
Loss Cost	2006.2	0.014 (CI = +/-0.009; p = 0.004)	0.072 (CI = +/-0.068; p = 0.039)	0.328	+1.41%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.068 (CI = +/-0.070; p = 0.057)	0.336	+1.50%
Loss Cost	2007.2	0.017 (CI = +/-0.010; p = 0.002)	0.078 (CI = +/-0.071; p = 0.033)	0.386	+1.74%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.001)	0.068 (CI = +/-0.070; p = 0.057)	0.439	+1.99%
Loss Cost	2008.2	0.024 (CI = +/-0.010; p = 0.000)	0.083 (CI = +/-0.066; p = 0.017)	0.549	+2.40%
Loss Cost	2009.1	0.027 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.064; p = 0.031)	0.615	+2.73%
Loss Cost	2009.2	0.030 (CI = +/-0.011; p = 0.000)	0.083 (CI = +/-0.063; p = 0.014)	0.657	+3.06%
Loss Cost	2010.1	0.034 (CI = +/-0.011; p = 0.000)	0.072 (CI = +/-0.061; p = 0.025)	0.714	+3.42%
Loss Cost	2010.2	0.031 (CI = +/-0.012; p = 0.000)	0.063 (CI = +/-0.063; p = 0.048)	0.642	+3.15%
Loss Cost	2011.1	0.031 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.067; p = 0.065)	0.620	+3.18%
Loss Cost	2011.2	0.037 (CI = +/-0.013; p = 0.000)	0.079 (CI = +/-0.062; p = 0.016)	0.718	+3.77%
Loss Cost	2012.1	0.033 (CI = +/-0.014; p = 0.000)	0.088 (CI = +/-0.062; p = 0.009)	0.703	+3.39%
Loss Cost	2012.2	0.029 (CI = +/-0.016; p = 0.002)	0.077 (CI = +/-0.063; p = 0.021)	0.601	+2.92%
Loss Cost	2013.1	0.030 (CI = +/-0.018; p = 0.004)	0.073 (CI = +/-0.068; p = 0.037)	0.596	+3.08%
Loss Cost	2013.2	0.028 (CI = +/-0.022; p = 0.018)	0.068 (CI = +/-0.075; p = 0.071)	0.451	+2.81%
Loss Cost	2014.1	0.034 (CI = +/-0.024; p = 0.013)	0.057 (CI = +/-0.077; p = 0.128)	0.523	+3.42%
Loss Cost	2014.2	0.035 (CI = +/-0.031; p = 0.033)	0.060 (CI = +/-0.090; p = 0.161)	0.410	+3.56%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.030)	0.048 (CI = +/-0.096; p = 0.272)	0.484	+4.39%
Loss Cost	2015.2	0.052 (CI = +/-0.049; p = 0.042)	0.061 (CI = +/-0.113; p = 0.224)	0.461	+5.32%
Loss Cost	2016.1	0.057 (CI = +/-0.070; p = 0.088)	0.055 (CI = +/-0.141; p = 0.339)	0.414	+5.83%
Loss Cost	2016.2	0.017 (CI = +/-0.051; p = 0.368)	0.009 (CI = +/-0.087; p = 0.766)	-0.214	+1.72%
Loss Cost	2017.1	0.016 (CI = +/-0.107; p = 0.583)	0.010 (CI = +/-0.155; p = 0.814)	-0.604	+1.63%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.047 (CI = +/-0.048; p = 0.056)	0.891	+4.43%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.045; p = 0.036)	0.894	+4.21%
Severity	2006.2	0.039 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.040; p = 0.029)	0.898	+3.95%
Severity	2007.1	0.036 (CI = +/-0.005; p = 0.000)	0.055 (CI = +/-0.036; p = 0.004)	0.909	+3.71%
Severity	2007.1	0.035 (CI = +/-0.005; p = 0.000)	0.048 (CI = +/-0.035; p = 0.004)	0.902	+3.54%
Severity	2008.1	0.035 (CI = +/-0.005; p = 0.000)	0.049 (CI = +/-0.036; p = 0.010)	0.892	+3.51%
Severity	2008.2	0.036 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.036; p = 0.004)	0.898	+3.68%
Severity	2009.1	0.039 (CI = +/-0.005; p = 0.000)	0.045 (CI = +/-0.030; p = 0.004)	0.935	+3.96%
Severity	2009.2	0.041 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.026; p = 0.000)	0.952	+4.20%
Severity	2010.1	0.042 (CI = +/-0.005; p = 0.000)	0.051 (CI = +/-0.027; p = 0.001)	0.950	+4.28%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	0.050 (CI = +/-0.029; p = 0.002)	0.938	+4.23%
Severity	2011.1	0.040 (CI = +/-0.006; p = 0.000)	0.055 (CI = +/-0.028; p = 0.001)	0.938	+4.05%
Severity	2011.1	0.037 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.026; p = 0.001)	0.934	+3.81%
Severity	2012.1	0.037 (CI = +/-0.006; p = 0.000)	0.049 (CI = +/-0.028; p = 0.002)	0.924	+3.74%
Severity	2012.2	0.035 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.028; p = 0.005)	0.905	+3.54%
Severity	2013.1	0.033 (CI = +/-0.007; p = 0.000)	0.049 (CI = +/-0.028; p = 0.003)	0.903	+3.31%
Severity	2013.2	0.030 (CI = +/-0.008; p = 0.000)	0.044 (CI = +/-0.028; p = 0.006)	0.873	+3.05%
Severity	2014.1	0.026 (CI = +/-0.007; p = 0.000)	0.051 (CI = +/-0.023; p = 0.001)	0.906	+2.66%
Severity	2014.2	0.022 (CI = +/-0.006; p = 0.000)	0.043 (CI = +/-0.016; p = 0.000)	0.920	+2.23%
Severity	2015.1	0.021 (CI = +/-0.007; p = 0.000)	0.045 (CI = +/-0.018; p = 0.001)	0.919	+2.10%
Severity	2015.2	0.020 (CI = +/-0.010; p = 0.003)	0.045 (CI = +/-0.022; p = 0.004)	0.863	+2.06%
Severity	2016.1	0.019 (CI = +/-0.014; p = 0.017)	0.046 (CI = +/-0.028; p = 0.010)	0.850	+1.97%
Severity	2016.2	0.013 (CI = +/-0.015; p = 0.074)	0.038 (CI = +/-0.026; p = 0.019)	0.813	+1.28%
Severity	2017.1	0.009 (CI = +/-0.024; p = 0.263)	0.041 (CI = +/-0.035; p = 0.037)	0.867	+0.87%
Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.022 (CI = +/-0.067; p = 0.499)	0.571	-2.43%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.025 (CI = +/-0.070; p = 0.475)	0.550	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.026 (CI = +/-0.073; p = 0.464)	0.516	-2.44%
Frequency	2007.1	-0.022 (CI = +/-0.010; p = 0.000)	0.013 (CI = +/-0.070; p = 0.701)	0.448	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.030 (CI = +/-0.064; p = 0.345)	0.400	-1.74%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.019 (CI = +/-0.062; p = 0.529)	0.299	-1.47%
Frequency	2008.2	-0.012 (CI = +/-0.010; p = 0.015)	0.028 (CI = +/-0.062; p = 0.359)	0.234	-1.24%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.032)	0.026 (CI = +/-0.065; p = 0.412)	0.171	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.069)	0.029 (CI = +/-0.069; p = 0.382)	0.133	-1.10%
Frequency	2010.1	-0.008 (CI = +/-0.013; p = 0.189)	0.021 (CI = +/-0.070; p = 0.541)	0.015	-0.82%
Frequency	2010.2	-0.010 (CI = +/-0.014; p = 0.135)	0.014 (CI = +/-0.073; p = 0.697)	0.045	-1.04%
Frequency	2011.1	-0.008 (CI = +/-0.016; p = 0.264)	0.008 (CI = +/-0.077; p = 0.825)	-0.039	-0.84%
Frequency	2011.2	0.000 (CI = +/-0.014; p = 0.961)	0.031 (CI = +/-0.063; p = 0.308)	-0.060	-0.03%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.639)	0.039 (CI = +/-0.065; p = 0.222)	-0.008	-0.33%
Frequency	2012.2	-0.006 (CI = +/-0.017; p = 0.462)	0.032 (CI = +/-0.070; p = 0.336)	-0.015	-0.60%
Frequency	2013.1	-0.002 (CI = +/-0.020; p = 0.799)	0.024 (CI = +/-0.073; p = 0.484)	-0.132	-0.23%
Frequency	2013.2	-0.002 (CI = +/-0.024; p = 0.829)	0.024 (CI = +/-0.082; p = 0.528)	-0.154	-0.23%
Frequency	2014.1	0.007 (CI = +/-0.024; p = 0.494)	0.006 (CI = +/-0.075; p = 0.855)	-0.170	+0.74%
Frequency	2014.2	0.013 (CI = +/-0.029; p = 0.324)	0.016 (CI = +/-0.083; p = 0.654)	-0.097	+1.30%
Frequency	2015.1	0.022 (CI = +/-0.032; p = 0.142)	0.002 (CI = +/-0.084; p = 0.946)	0.097	+2.25%
Frequency	2015.2	0.031 (CI = +/-0.041; p = 0.109)	0.016 (CI = +/-0.095; p = 0.679)	0.204	+3.19%
Frequency	2016.1	0.037 (CI = +/-0.058; p = 0.151)	0.010 (CI = +/-0.117; p = 0.832)	0.167	+3.79%
Frequency	2016.2	0.004 (CI = +/-0.043; p = 0.772)	-0.029 (Cl = +/-0.073; p = 0.298)	0.018	+0.43%
Frequency	2017.1	0.007 (CI = +/-0.088; p = 0.749)	-0.031 (CI = +/-0.127; p = 0.398)	-0.223	+0.75%

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	0.018 (CI = +/-0.009; p = 0.000)	0.382	+1.80%
Loss Cost	2006.1	0.016 (CI = +/-0.009; p = 0.001)	0.318	+1.60%
Loss Cost	2006.2	0.013 (CI = +/-0.009; p = 0.005)	0.242	+1.33%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.004)	0.267	+1.48%
Loss Cost	2007.2	0.016 (CI = +/-0.010; p = 0.003)	0.286	+1.61%
Loss Cost	2007.2	0.019 (CI = +/-0.010; p = 0.001)	0.371	+1.92%
Loss Cost	2008.2	0.022 (CI = +/-0.011; p = 0.000)	0.426	+2.19%
Loss Cost	2009.1	0.025 (CI = +/-0.011; p = 0.000)	0.525	+2.57%
Loss Cost	2009.2	0.027 (CI = +/-0.012; p = 0.000)	0.529	+2.74%
Loss Cost	2010.1	0.031 (CI = +/-0.012; p = 0.000)	0.613	+3.17%
Loss Cost	2010.2	0.028 (CI = +/-0.012; p = 0.000)	0.548	+2.79%
Loss Cost	2011.1	0.029 (CI = +/-0.014; p = 0.000)	0.525	+2.89%
Loss Cost	2011.2	0.032 (CI = +/-0.015; p = 0.000)	0.555	+3.22%
Loss Cost	2012.1	0.030 (CI = +/-0.017; p = 0.002)	0.478	+3.01%
Loss Cost	2012.2	0.023 (CI = +/-0.017; p = 0.010)	0.363	+2.34%
Loss Cost	2013.1	0.026 (CI = +/-0.019; p = 0.011)	0.377	+2.63%
Loss Cost	2013.2	0.021 (CI = +/-0.021; p = 0.053)	0.236	+2.09%
Loss Cost	2014.1	0.027 (CI = +/-0.023; p = 0.025)	0.351	+2.76%
Loss Cost	2014.2	0.024 (CI = +/-0.028; p = 0.079)	0.226	+2.46%
Loss Cost	2015.1	0.032 (CI = +/-0.032; p = 0.050)	0.324	+3.27%
Loss Cost	2015.2	0.032 (CI = +/-0.041; p = 0.109)	0.229	+3.26%
Loss Cost	2016.1	0.037 (CI = +/-0.055; p = 0.152)	0.195	+3.73%
Loss Cost	2016.2	0.001 (CI = +/-0.032; p = 0.909)	-0.197	+0.15%
Loss Cost	2017.1	-0.003 (CI = +/-0.048; p = 0.884)	-0.242	-0.27%
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Severity	2005.2	0.042 (CI = +/-0.006; p = 0.000)	0.873	+4.24%
Severity	2006.1	0.040 (CI = +/-0.006; p = 0.000)	0.865	+4.06%
Severity	2006.2	0.037 (CI = +/-0.006; p = 0.000)	0.875	+3.76%
Severity	2007.1	0.035 (CI = +/-0.006; p = 0.000)	0.869	+3.57%
Severity	2007.2	0.033 (CI = +/-0.005; p = 0.000)	0.866	+3.36%
Severity	2008.1	0.033 (CI = +/-0.006; p = 0.000)	0.852	+3.37%
Severity	2008.2	0.034 (CI = +/-0.006; p = 0.000)	0.844	+3.45%
Severity	2009.1	0.037 (CI = +/-0.006; p = 0.000)	0.889	+3.75%
Severity	2009.2	0.038 (CI = +/-0.006; p = 0.000)	0.886	+3.87%
Severity	2010.1	0.039 (CI = +/-0.007; p = 0.000)	0.882	+3.99%
Severity	2010.1	0.038 (CI = +/-0.007; p = 0.000)	0.864	+3.84%
Severity	2011.1	0.037 (CI = +/-0.008; p = 0.000)	0.839	+3.73%
	2011.1	0.033 (CI = +/-0.008; p = 0.000)	0.830	+3.37%
Severity	2011.2	0.033 (CI = +/-0.009; p = 0.000)	0.802	+3.38%
Severity	2012.1		0.802	
Severity		0.030 (CI = +/-0.009; p = 0.000)	*****	+3.03%
Severity	2013.1	0.029 (CI = +/-0.011; p = 0.000)	0.719	+2.91%
Severity	2013.2	0.024 (CI = +/-0.011; p = 0.000)	0.661	+2.46%
Severity	2014.1	0.022 (CI = +/-0.013; p = 0.003)	0.568	+2.23%
Severity	2014.2	0.016 (CI = +/-0.012; p = 0.013)	0.458	+1.58%
Severity	2015.1	0.016 (CI = +/-0.014; p = 0.034)	0.382	+1.62%
Severity	2015.2	0.011 (CI = +/-0.017; p = 0.152)	0.165	+1.14%
Severity	2016.1	0.013 (CI = +/-0.022; p = 0.211)	0.120	+1.28%
Severity	2016.2	0.001 (CI = +/-0.022; p = 0.877)	-0.194	+0.14%
Severity	2017.1	0.001 (CI = +/-0.033; p = 0.917)	-0.246	+0.13%
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Frequency	2005.2	-0.024 (CI = +/-0.008; p = 0.000)	0.578	-2.34%
Frequency	2006.1	-0.024 (CI = +/-0.008; p = 0.000)	0.556	-2.36%
Frequency	2006.2	-0.024 (CI = +/-0.009; p = 0.000)	0.522	-2.34%
Frequency	2007.1	-0.020 (CI = +/-0.009; p = 0.000)	0.468	-2.03%
Frequency	2007.2	-0.017 (CI = +/-0.008; p = 0.000)	0.405	-1.69%
Frequency	2008.1	-0.014 (CI = +/-0.008; p = 0.002)	0.326	-1.40%
Frequency	2008.2	-0.012 (CI = +/-0.009; p = 0.009)	0.248	-1.22%
Frequency	2009.1	-0.011 (CI = +/-0.010; p = 0.023)	0.194	-1.13%
Frequency	2009.2	-0.011 (CI = +/-0.011; p = 0.045)	0.152	-1.09%
Frequency	2010.1	-0.008 (CI = +/-0.011; p = 0.150)	0.062	-0.79%
Frequency	2010.2	-0.010 (CI = +/-0.012; p = 0.095)	0.106	-1.01%
Frequency	2011.1	-0.008 (CI = +/-0.013; p = 0.215)	0.038	-0.81%
Frequency	2011.2	-0.002 (CI = +/-0.012; p = 0.791)	-0.062	-0.15%
Frequency	2012.1	-0.004 (CI = +/-0.013; p = 0.575)	-0.047	-0.36%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.337)	0.000	-0.68%
Frequency	2012.2	-0.007 (CI = +/-0.015; p = 0.337) -0.003 (CI = +/-0.016; p = 0.719)	-0.071	-0.27%
Frequency	2013.1	-0.003 (CI = +/-0.016, p = 0.719) -0.004 (CI = +/-0.019; p = 0.678)	-0.071	-0.36%
	2013.2		-0.057	+0.52%
Frequency		0.005 (CI = +/-0.018; p = 0.538) 0.009 (CI = +/-0.022; p = 0.392)		
Frequency	2014.2		-0.019	+0.86%
Frequency	2015.1	0.016 (CI = +/-0.024; p = 0.157)	0.137	+1.63%
Frequency	2015.2	0.021 (CI = +/-0.030; p = 0.142)	0.179	+2.09%
Frequency	2016.1	0.024 (CI = +/-0.039; p = 0.186)	0.149	+2.42%
Frequency	2016.2	0.000 (CI = +/-0.028; p = 0.992)	-0.200	+0.01%
Frequency	2017.1	-0.004 (CI = +/-0.042; p = 0.804)	-0.228	-0.40%

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

				Implied Trend
Fit	Start Date	Time	Adjusted R^2	Rate
Loss Cost	2005.2	0.018 (CI = +/-0.009; p = 0.000)	0.367	+1.84%
Loss Cost	2006.1	0.016 (CI = +/-0.010; p = 0.002)	0.300	+1.63%
Loss Cost	2006.2	0.013 (CI = +/-0.010; p = 0.009)	0.222	+1.34%
Loss Cost	2007.1	0.015 (CI = +/-0.010; p = 0.007)	0.248	+1.50%
Loss Cost	2007.2	0.016 (CI = +/-0.011; p = 0.006)	0.268	+1.65%
Loss Cost	2008.1	0.020 (CI = +/-0.011; p = 0.002)	0.357	+1.99%
Loss Cost	2008.2	0.023 (CI = +/-0.012; p = 0.001)	0.417	+2.29%
Loss Cost	2009.1	0.027 (CI = +/-0.012; p = 0.000)	0.524	+2.73%
Loss Cost	2009.2	0.029 (CI = +/-0.013; p = 0.000)	0.532	+2.93%
Loss Cost	2010.1	0.034 (CI = +/-0.013; p = 0.000)	0.627	+3.42%
Loss Cost	2010.2	0.030 (CI = +/-0.013; p = 0.000)	0.561	+3.03%
Loss Cost	2011.1	0.031 (CI = +/-0.015; p = 0.000)	0.543	+3.18%
Loss Cost	2011.2	0.035 (CI = +/-0.016; p = 0.000)	0.584	+3.58%
Loss Cost	2012.1	0.033 (CI = +/-0.018; p = 0.002)	0.509	+3.39%
Loss Cost	2012.2	0.026 (CI = +/-0.019; p = 0.010)	0.392	+2.68%
Loss Cost	2013.1	0.030 (CI = +/-0.021; p = 0.010)	0.420	+3.08%
Loss Cost	2013.2	0.025 (CI = +/-0.024; p = 0.046)	0.276	+2.52%
Loss Cost	2014.1	0.034 (CI = +/-0.026; p = 0.018)	0.423	+3.42%
Loss Cost	2014.2	0.031 (CI = +/-0.033; p = 0.058)	0.302	+3.18%
Loss Cost	2015.1	0.043 (CI = +/-0.037; p = 0.029)	0.450	+4.39%
Loss Cost	2015.2	0.046 (CI = +/-0.049; p = 0.062)	0.379	+4.71%
Loss Cost	2016.1	0.057 (CI = +/-0.066; p = 0.078)	0.393	+5.83%
Loss Cost	2016.2	0.015 (CI = +/-0.038; p = 0.317)	0.058	+1.56%
Loss Cost	2017.1	0.016 (CI = +/-0.066; p = 0.492)	-0.108	+1.63%
Severity	2005.2	0.043 (CI = +/-0.006; p = 0.000)	0.878	+4.39%
Severity	2006.1	0.041 (CI = +/-0.006; p = 0.000)	0.870	+4.21%
Severity	2006.2	0.038 (CI = +/-0.006; p = 0.000)	0.880	+3.90%
Severity	2007.1	0.036 (CI = +/-0.006; p = 0.000)	0.873	+3.71%
Severity	2007.2	0.034 (CI = +/-0.006; p = 0.000)	0.869	+3.49%
Severity	2008.1	0.035 (CI = +/-0.006; p = 0.000)	0.856	+3.51%
Severity	2008.2	0.035 (CI = +/-0.007; p = 0.000)	0.849	+3.61%
Severity	2009.1	0.039 (CI = +/-0.006; p = 0.000)	0.903	+3.96%
Severity	2009.2	0.040 (CI = +/-0.006; p = 0.000)	0.904	+4.11%
Severity	2010.1	0.042 (CI = +/-0.007; p = 0.000)	0.905	+4.28%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.890	+4.14%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.868	+4.05%
Severity	2011.2	0.036 (CI = +/-0.008; p = 0.000)	0.863	+3.69%
Severity	2012.1	0.037 (CI = +/-0.009; p = 0.000)	0.842	+3.74%
Severity	2012.2	0.033 (CI = +/-0.010; p = 0.000)	0.816	+3.40%
Severity	2013.1	0.033 (CI = +/-0.011; p = 0.000)	0.771 0.722	+3.31%
Severity Severity	2013.2 2014.1	0.028 (CI = +/-0.012; p = 0.000) 0.026 (CI = +/-0.014; p = 0.002)	0.637	+2.86% +2.66%
Severity	2014.1	0.019 (CI = +/-0.013; p = 0.009)	0.542	+1.96%
Severity	2015.1	0.021 (CI = +/-0.017; p = 0.022)	0.488	+2.10%
Severity	2015.1	0.016 (CI = +/-0.021; p = 0.105)	0.274	+1.62%
Severity	2016.1	0.019 (CI = +/-0.028; p = 0.137)	0.261	+1.97%
Severity	2016.2	0.006 (CI = +/-0.031; p = 0.606)	-0.160	+0.63%
Severity	2017.1	0.000 (CI = +/-0.051; p = 0.646)	-0.228	+0.87%
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Frequency	2005.2	-0.025 (CI = +/-0.008; p = 0.000)	0.580	-2.45%
Frequency	2006.1	-0.025 (CI = +/-0.009; p = 0.000)	0.558	-2.48%
Frequency	2006.2	-0.025 (CI = +/-0.010; p = 0.000)	0.525	-2.46%
Frequency	2007.1	-0.022 (CI = +/-0.009; p = 0.000)	0.469	-2.13%
Frequency	2007.2	-0.018 (CI = +/-0.009; p = 0.001)	0.401	-1.77%
Frequency	2008.1	-0.015 (CI = +/-0.009; p = 0.003)	0.319	-1.47%
Frequency	2008.2	-0.013 (CI = +/-0.010; p = 0.012)	0.238	-1.27%
Frequency	2009.1	-0.012 (CI = +/-0.011; p = 0.030)	0.184	-1.19%
Frequency	2009.2	-0.011 (CI = +/-0.012; p = 0.057)	0.142	-1.14%
Frequency	2010.1	-0.008 (CI = +/-0.012; p = 0.180)	0.050	-0.82%
Frequency	2010.2	-0.011 (CI = +/-0.014; p = 0.114)	0.096	-1.06%
Frequency	2011.1	-0.008 (CI = +/-0.015; p = 0.248)	0.027	-0.84%
Frequency	2011.2	-0.001 (CI = +/-0.014; p = 0.871)	-0.069	-0.11%
Frequency	2012.1	-0.003 (CI = +/-0.015; p = 0.646)	-0.059	-0.33%
Frequency	2012.2	-0.007 (CI = +/-0.017; p = 0.389)	-0.016	-0.70%
Frequency	2013.1	-0.002 (CI = +/-0.019; p = 0.794)	-0.084	-0.23%
Frequency	2013.2	-0.003 (CI = +/-0.023; p = 0.748)	-0.088	-0.33%
Frequency	2014.1	0.007 (CI = +/-0.022; p = 0.468)	-0.044	+0.74%
Frequency	2014.2	0.012 (CI = +/-0.026; p = 0.326)	0.010	+1.20%
Frequency	2015.1	0.022 (CI = +/-0.029; p = 0.111)	0.225	+2.25%
Frequency	2015.2	0.030 (CI = +/-0.036; p = 0.087)	0.311	+3.03%
Frequency	2016.1	0.037 (CI = +/-0.048; p = 0.106)	0.325	+3.79%
Frequency	2016.2	0.009 (CI = +/-0.038; p = 0.540)	-0.124	+0.92%
Frequency	2017.1	0.007 (CI = +/-0.067; p = 0.744)	-0.279	+0.75%

Comprehensive

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

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Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.044 (CI = +/-0.015; p = 0.000)	0.624 (CI = +/-0.174; p = 0.000)	0.696	+4.48%
Loss Cost	2004.2	0.042 (CI = +/-0.016; p = 0.000)	0.615 (CI = +/-0.177; p = 0.000)	0.670	+4.34%
Loss Cost	2005.1	0.041 (CI = +/-0.017; p = 0.000)	0.623 (CI = +/-0.182; p = 0.000)	0.670	+4.20%
Loss Cost	2005.2	0.044 (CI = +/-0.017; p = 0.000)	0.642 (CI = +/-0.182; p = 0.000)	0.682	+4.53%
Loss Cost	2006.1	0.041 (CI = +/-0.018; p = 0.000)	0.663 (CI = +/-0.183; p = 0.000)	0.692	+4.17%
Loss Cost	2006.2	0.040 (CI = +/-0.019; p = 0.000)	0.661 (CI = +/-0.188; p = 0.000)	0.669	+4.13%
Loss Cost	2007.1	0.038 (CI = +/-0.019; p = 0.000)	0.678 (CI = +/-0.191; p = 0.000)	0.676	+3.82%
Loss Cost	2007.2	0.040 (CI = +/-0.020; p = 0.000)	0.692 (CI = +/-0.195; p = 0.000)	0.676	+4.09%
Loss Cost	2008.1	0.040 (CI = +/-0.022; p = 0.001)	0.692 (CI = +/-0.201; p = 0.000)	0.675	+4.09%
Loss Cost	2008.2	0.041 (CI = +/-0.023; p = 0.001)	0.696 (CI = +/-0.208; p = 0.000)	0.658	+4.17%
Loss Cost	2009.1	0.038 (CI = +/-0.025; p = 0.004)	0.710 (CI = +/-0.214; p = 0.000)	0.663	+3.89%
Loss Cost	2009.2	0.037 (CI = +/-0.027; p = 0.007)	0.706 (CI = +/-0.222; p = 0.000)	0.637	+3.81%
Loss Cost	2010.1	0.035 (CI = +/-0.028; p = 0.018)	0.717 (CI = +/-0.230; p = 0.000)	0.640	+3.57%
Loss Cost	2010.2	0.032 (CI = +/-0.030; p = 0.040)	0.704 (CI = +/-0.237; p = 0.000)	0.608	+3.26%
Loss Cost	2011.1	0.040 (CI = +/-0.031; p = 0.013)	0.666 (CI = +/-0.234; p = 0.000)	0.628	+4.13%
Loss Cost	2011.2	0.036 (CI = +/-0.033; p = 0.036)	0.647 (CI = +/-0.240; p = 0.000)	0.588	+3.65%
	2011.2	0.036 (CI = +/-0.035; p = 0.036) 0.029 (CI = +/-0.035; p = 0.106)	0.678 (CI = +/-0.243; p = 0.000)	0.610	+2.89%
Loss Cost					
Loss Cost	2012.2	0.021 (CI = +/-0.037; p = 0.254)	0.648 (CI = +/-0.245; p = 0.000)	0.575	+2.10%
Loss Cost	2013.1	0.025 (CI = +/-0.040; p = 0.205)	0.631 (CI = +/-0.256; p = 0.000)	0.568	+2.56%
Loss Cost	2013.2	0.027 (CI = +/-0.044; p = 0.216)	0.637 (CI = +/-0.269; p = 0.000)	0.550	+2.74%
Loss Cost	2014.1	0.025 (CI = +/-0.049; p = 0.302)	0.644 (CI = +/-0.285; p = 0.000)	0.547	+2.53%
Loss Cost	2014.2	0.011 (CI = +/-0.051; p = 0.669)	0.599 (CI = +/-0.280; p = 0.000)	0.510	+1.06%
Loss Cost	2015.1	0.017 (CI = +/-0.057; p = 0.527)	0.577 (CI = +/-0.296; p = 0.001)	0.491	+1.75%
Loss Cost	2015.2	0.005 (CI = +/-0.062; p = 0.860)	0.543 (CI = +/-0.303; p = 0.002)	0.443	+0.52%
Loss Cost	2016.1	0.011 (CI = +/-0.071; p = 0.747)	0.527 (CI = +/-0.326; p = 0.004)	0.416	+1.09%
Loss Cost	2016.1	0.011 (CI = +/-0.071; p = 0.747) 0.017 (CI = +/-0.081; p = 0.648)	0.543 (CI = +/-0.350; p = 0.005)	0.416	+1.75%
Loss Cost	2017.1	0.044 (CI = +/-0.086; p = 0.281)	0.475 (CI = +/-0.348; p = 0.012)	0.418	+4.55%
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Severity	2004.1	0.050 (CI = +/-0.006; p = 0.000)	0.139 (CI = +/-0.064; p = 0.000)	0.903	+5.18%
Severity	2004.2	0.049 (CI = +/-0.006; p = 0.000)	0.130 (CI = +/-0.063; p = 0.000)	0.897	+5.03%
Severity	2005.1	0.049 (CI = +/-0.006; p = 0.000)	0.131 (CI = +/-0.065; p = 0.000)	0.892	+5.00%
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)	0.127 (CI = +/-0.066; p = 0.000)	0.880	+4.93%
Severity	2006.1	0.046 (CI = +/-0.006; p = 0.000)	0.139 (CI = +/-0.063; p = 0.000)	0.883	+4.73%
Severity	2006.2	0.045 (CI = +/-0.006; p = 0.000)	0.130 (CI = +/-0.062; p = 0.000)	0.875	+4.56%
Severity	2007.1	0.043 (CI = +/-0.006; p = 0.000)	0.141 (CI = +/-0.059; p = 0.000)	0.879	+4.36%
	2007.1	0.042 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.060; p = 0.000)		+4.28%
Severity		, , , ,		0.864	
Severity	2008.1	0.042 (CI = +/-0.007; p = 0.000)	0.137 (CI = +/-0.062; p = 0.000)	0.857	+4.29%
Severity	2008.2	0.041 (CI = +/-0.007; p = 0.000)	0.134 (CI = +/-0.064; p = 0.000)	0.838	+4.23%
Severity	2009.1	0.041 (CI = +/-0.008; p = 0.000)	0.134 (CI = +/-0.067; p = 0.000)	0.831	+4.23%
Severity	2009.2	0.041 (CI = +/-0.008; p = 0.000)	0.133 (CI = +/-0.069; p = 0.001)	0.810	+4.22%
Severity	2010.1	0.042 (CI = +/-0.009; p = 0.000)	0.129 (CI = +/-0.072; p = 0.001)	0.806	+4.29%
Severity	2010.2	0.042 (CI = +/-0.010; p = 0.000)	0.129 (CI = +/-0.074; p = 0.001)	0.782	+4.29%
Severity	2011.1	0.043 (CI = +/-0.010; p = 0.000)	0.123 (CI = +/-0.077; p = 0.003)	0.784	+4.44%
Severity	2011.2	0.042 (CI = +/-0.011; p = 0.000)	0.117 (CI = +/-0.079; p = 0.005)	0.748	+4.29%
Severity	2012.1	0.041 (CI = +/-0.012; p = 0.000)	0.119 (CI = +/-0.083; p = 0.007)	0.732	+4.24%
Severity	2012.2	0.040 (CI = +/-0.013; p = 0.000)	0.115 (CI = +/-0.086; p = 0.011)	0.687	+4.13%
	2013.1				+4.07%
Severity		0.040 (CI = +/-0.014; p = 0.000)	0.118 (CI = +/-0.091; p = 0.014)	0.668	
Severity	2013.2	0.043 (CI = +/-0.015; p = 0.000)	0.129 (CI = +/-0.092; p = 0.009)	0.680	+4.40%
Severity	2014.1	0.042 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.097; p = 0.010)	0.660	+4.27%
Severity	2014.2	0.038 (CI = +/-0.018; p = 0.000)	0.121 (CI = +/-0.098; p = 0.019)	0.582	+3.87%
Severity	2015.1	0.041 (CI = +/-0.020; p = 0.001)	0.113 (CI = +/-0.103; p = 0.035)	0.589	+4.14%
Severity	2015.2	0.038 (CI = +/-0.022; p = 0.003)	0.105 (CI = +/-0.109; p = 0.058)	0.495	+3.85%
Severity	2016.1	0.042 (CI = +/-0.025; p = 0.003)	0.093 (CI = +/-0.115; p = 0.102)	0.513	+4.26%
Severity	2016.2	0.041 (CI = +/-0.029; p = 0.008)	0.093 (CI = +/-0.124; p = 0.128)	0.432	+4.23%
Severity	2017.1	0.043 (CI = +/-0.034; p = 0.017)	0.089 (CI = +/-0.136; p = 0.176)	0.413	+4.39%
Coverity	2017.1	0.040 (Ci 17 0.004, p 0.027)	0.000 (0, 0.100, p 0.170)	0.410	4.00%
Frequency	2004.1	-0.007 (CI = +/-0.012; p = 0.272)	0.484 (CI = +/-0.140; p = 0.000)	0.551	-0.66%
	2004.1				
Frequency		-0.007 (CI = +/-0.013; p = 0.301)	0.485 (CI = +/-0.144; p = 0.000)	0.547	-0.66%
Frequency	2005.1	-0.008 (Cl = +/-0.013; p = 0.255)	0.492 (CI = +/-0.147; p = 0.000)	0.547	-0.76%
Frequency	2005.2	-0.004 (CI = +/-0.013; p = 0.559)	0.515 (CI = +/-0.142; p = 0.000)	0.593	-0.39%
Frequency	2006.1	-0.005 (CI = +/-0.014; p = 0.443)	0.524 (CI = +/-0.146; p = 0.000)	0.597	-0.53%
Frequency	2006.2	-0.004 (CI = +/-0.015; p = 0.569)	0.531 (CI = +/-0.149; p = 0.000)	0.600	-0.42%
Frequency	2007.1	-0.005 (CI = +/-0.016; p = 0.508)	0.537 (CI = +/-0.154; p = 0.000)	0.597	-0.51%
Frequency	2007.2	-0.002 (CI = +/-0.016; p = 0.816)	0.555 (CI = +/-0.153; p = 0.000)	0.622	-0.19%
Frequency	2008.1	-0.002 (CI = +/-0.017; p = 0.829)	0.555 (CI = +/-0.159; p = 0.000)	0.613	-0.18%
Frequency	2008.2	-0.001 (CI = +/-0.018; p = 0.952)	0.561 (CI = +/-0.164; p = 0.000)	0.612	-0.05%
Frequency	2009.1	-0.001 (Cl = +/-0.019; p = 0.726)	0.576 (CI = +/-0.167; p = 0.000)	0.624	-0.33%
Frequency	2009.1	-0.003 (Cl = +/-0.013; p = 0.720) -0.004 (Cl = +/-0.021; p = 0.702)	0.573 (CI = +/-0.173; p = 0.000)	0.614	-0.33%
Frequency	2010.1	-0.007 (CI = +/-0.022; p = 0.519)	0.588 (CI = +/-0.177; p = 0.000)	0.623	-0.69%
Frequency	2010.2	-0.010 (CI = +/-0.023; p = 0.388)	0.575 (CI = +/-0.182; p = 0.000)	0.613	-0.99%
Frequency	2011.1	-0.003 (CI = +/-0.024; p = 0.795)	0.543 (CI = +/-0.178; p = 0.000)	0.603	-0.30%
Frequency	2011.2	-0.006 (CI = +/-0.025; p = 0.619)	0.530 (CI = +/-0.183; p = 0.000)	0.588	-0.62%
Frequency	2012.1	-0.013 (CI = +/-0.026; p = 0.317)	0.558 (CI = +/-0.182; p = 0.000)	0.629	-1.29%
Frequency	2012.2	-0.020 (CI = +/-0.027; p = 0.147)	0.533 (CI = +/-0.181; p = 0.000)	0.634	-1.95%
Frequency	2013.1	-0.015 (CI = +/-0.029; p = 0.310)	0.513 (CI = +/-0.186; p = 0.000)	0.602	-1.45%
Frequency	2013.1	-0.016 (Cl = +/-0.032; p = 0.312)	0.508 (CI = +/-0.195; p = 0.000)	0.592	-1.43%
Frequency	2014.1	-0.017 (CI = +/-0.036; p = 0.336)	0.512 (CI = +/-0.207; p = 0.000)	0.572	-1.67%
Frequency	2014.2	-0.028 (CI = +/-0.037; p = 0.135)	0.478 (CI = +/-0.203; p = 0.000)	0.585	-2.71%
Frequency	2015.1	-0.023 (CI = +/-0.041; p = 0.250)	0.465 (CI = +/-0.215; p = 0.000)	0.537	-2.30%
Frequency	2015.2	-0.033 (CI = +/-0.045; p = 0.141)	0.438 (CI = +/-0.220; p = 0.001)	0.539	-3.21%
	2016.1	-0.031 (CI = +/-0.052; p = 0.218)	0.433 (CI = +/-0.238; p = 0.002)	0.488	-3.04%
Frequency	2010.1	-0.001 (OI - 17-0.002, p - 0.210)			
Frequency Frequency	2016.1	-0.024 (CI = +/-0.058; p = 0.385)	0.450 (CI = +/-0.253; p = 0.002)	0.498	-2.38%

Comprehensive

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

Fit	Start Date	Time	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.046 (CI = +/-0.023; p = 0.000)	0.282	+4.72%
Loss Cost	2004.2	0.042 (CI = +/-0.024; p = 0.001)	0.239	+4.34%
Loss Cost	2005.1	0.044 (CI = +/-0.025; p = 0.001)	0.236	+4.47%
Loss Cost	2005.2	0.044 (CI = +/-0.027; p = 0.002)	0.224	+4.53%
	2006.1	0.044 (CI = +/-0.028; p = 0.003)	0.206	+4.49%
Loss Cost Loss Cost	2006.2 2007.1	0.040 (CI = +/-0.030; p = 0.009)	0.166	+4.13%
Loss Cost Loss Cost	2007.1	0.041 (CI = +/-0.031; p = 0.012) 0.040 (CI = +/-0.033; p = 0.020)	0.156 0.136	+4.19% +4.09%
Loss Cost	2008.1	0.044 (CI = +/-0.035; p = 0.026)	0.153	+4.52%
Loss Cost	2008.2	0.041 (CI = +/-0.037; p = 0.033)	0.118	+4.17%
Loss Cost	2009.1	0.043 (CI = +/-0.040; p = 0.036)	0.117	+4.38%
Loss Cost	2009.2	0.037 (CI = +/-0.042; p = 0.080)	0.076	+3.81%
Loss Cost	2010.1	0.041 (CI = +/-0.045; p = 0.077)	0.081	+4.14%
Loss Cost	2010.2	0.032 (CI = +/-0.048; p = 0.178)	0.034	+3.26%
Loss Cost	2011.1	0.046 (CI = +/-0.048; p = 0.059)	0.105	+4.74%
Loss Cost	2011.2	0.036 (CI = +/-0.051; p = 0.156)	0.046	+3.65%
Loss Cost	2012.1	0.036 (CI = +/-0.055; p = 0.194)	0.034	+3.62%
Loss Cost	2012.2	0.021 (CI = +/-0.057; p = 0.457)	-0.020	+2.10%
Loss Cost	2013.1	0.033 (CI = +/-0.061; p = 0.267)	0.014	+3.37%
Loss Cost	2013.2	0.027 (CI = +/-0.066; p = 0.404)	-0.014	+2.74%
Loss Cost	2014.1	0.035 (CI = +/-0.073; p = 0.331)	0.000	+3.53%
Loss Cost	2014.2	0.011 (CI = +/-0.074; p = 0.770)	-0.053	+1.06%
Loss Cost Loss Cost	2015.1 2015.2	0.028 (CI = +/-0.080; p = 0.469) 0.005 (CI = +/-0.085; p = 0.898)	-0.027	+2.84%
Loss Cost	2016.1	0.023 (CI = +/-0.094; p = 0.604)	-0.065 -0.050	+0.52% +2.35%
Loss Cost	2016.1	0.017 (CI = +/-0.108; p = 0.733)	-0.067	+1.75%
Loss Cost	2017.1	0.059 (CI = +/-0.110; p = 0.263)	0.028	+6.09%
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Severity	2004.1	0.051 (CI = +/-0.007; p = 0.000)	0.856	+5.23%
Severity	2004.2	0.049 (CI = +/-0.007; p = 0.000)	0.852	+5.03%
Severity	2005.1	0.049 (CI = +/-0.007; p = 0.000)	0.844	+5.06%
Severity	2005.2	0.048 (CI = +/-0.007; p = 0.000)	0.831	+4.93%
Severity	2006.1	0.047 (CI = +/-0.008; p = 0.000)	0.818	+4.80%
Severity	2006.2	0.045 (CI = +/-0.008; p = 0.000)	0.809	+4.56%
Severity	2007.1	0.043 (CI = +/-0.008; p = 0.000)	0.792	+4.44%
Severity	2007.2	0.042 (CI = +/-0.008; p = 0.000)	0.773	+4.28%
Severity	2008.1	0.043 (CI = +/-0.009; p = 0.000)	0.766	+4.37%
Severity	2008.2	0.041 (CI = +/-0.009; p = 0.000)	0.742	+4.23%
Severity	2009.1	0.042 (CI = +/-0.010; p = 0.000)	0.735	+4.33%
Severity	2009.2	0.041 (CI = +/-0.010; p = 0.000)	0.707	+4.22%
Severity Severity	2010.1 2010.2	0.043 (CI = +/-0.011; p = 0.000) 0.042 (CI = +/-0.012; p = 0.000)	0.710 0.679	+4.40% +4.29%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.693	+4.55%
Severity	2011.1	0.042 (CI = +/-0.013; p = 0.000)	0.655	+4.29%
Severity	2012.1	0.043 (CI = +/-0.014; p = 0.000)	0.634	+4.37%
Severity	2012.2	0.040 (CI = +/-0.015; p = 0.000)	0.585	+4.13%
Severity	2013.1	0.041 (CI = +/-0.016; p = 0.000)	0.562	+4.22%
Severity	2013.2	0.043 (CI = +/-0.018; p = 0.000)	0.550	+4.40%
Severity	2014.1	0.044 (CI = +/-0.020; p = 0.000)	0.521	+4.48%
Severity	2014.2	0.038 (CI = +/-0.021; p = 0.001)	0.440	+3.87%
Severity	2015.1	0.043 (CI = +/-0.022; p = 0.001)	0.477	+4.36%
Severity	2015.2	0.038 (CI = +/-0.024; p = 0.005)	0.385	+3.85%
Severity	2016.1	0.044 (CI = +/-0.026; p = 0.003)	0.440	+4.49%
Severity	2016.2	0.041 (Cl = +/-0.030; p = 0.011)	0.359	+4.23%
Severity	2017.1	0.046 (CI = +/-0.035; p = 0.014)	0.360	+4.68%
Frequency	0004.4	0.005 (01 - / 0.040) - 0.500)	0.040	0.400/
Frequency	2004.1 2004.2	-0.005 (CI = +/-0.018; p = 0.593) -0.007 (CI = +/-0.019; p = 0.488)	-0.019 -0.014	-0.48% -0.66%
Frequency	2005.1	-0.007 (GI = +/-0.020; p = 0.575)	-0.019	-0.56%
Frequency	2005.2	-0.004 (CI = +/-0.021; p = 0.712)	-0.025	-0.39%
Frequency	2006.1	-0.003 (CI = +/-0.022; p = 0.792)	-0.027	-0.29%
Frequency	2006.2	-0.004 (CI = +/-0.024; p = 0.722)	-0.026	-0.42%
Frequency	2007.1	-0.002 (CI = +/-0.025; p = 0.849)	-0.030	-0.23%
Frequency	2007.2	-0.002 (CI = +/-0.027; p = 0.888)	-0.032	-0.19%
Frequency	2008.1	0.001 (CI = +/-0.028; p = 0.918)	-0.033	+0.14%
Frequency	2008.2	-0.001 (CI = +/-0.030; p = 0.971)	-0.034	-0.05%
Frequency	2009.1	0.001 (CI = +/-0.032; p = 0.974)	-0.036	+0.05%
Frequency	2009.2	-0.004 (CI = +/-0.034; p = 0.815)	-0.035	-0.39%
Frequency	2010.1	-0.002 (CI = +/-0.036; p = 0.890)	-0.038	-0.25%
Frequency	2010.2	-0.010 (CI = +/-0.038; p = 0.594)	-0.028	-0.99%
Frequency	2011.1	0.002 (CI = +/-0.038; p = 0.923)	-0.041	+0.18%
Frequency	2011.2	-0.006 (CI = +/-0.040; p = 0.754)	-0.039	-0.62%
Frequency	2012.1	-0.007 (Cl = +/-0.044; p = 0.739)	-0.040	-0.71%
Frequency	2012.2 2013.1	-0.020 (CI = +/-0.045; p = 0.374) -0.008 (CI = +/-0.047; p = 0.720)	-0.008 -0.043	-1.95% -0.82%
Frequency Frequency	2013.1	-0.008 (CI = +/-0.04/; p = 0./20) -0.016 (CI = +/-0.051; p = 0.520)	-0.043	-0.82% -1.58%
Frequency	2013.2	-0.016 (CI = +/-0.051; p = 0.734)	-0.029	-0.91%
Frequency	2014.1	-0.008 (Cl = +/-0.057; p = 0.324)	0.002	-2.71%
Frequency	2015.1	-0.015 (CI = +/-0.062; p = 0.622)	-0.046	-1.45%
Frequency	2015.2	-0.033 (CI = +/-0.065; p = 0.304)	0.008	-3.21%
Frequency	2016.1	-0.021 (CI = +/-0.073; p = 0.551)	-0.044	-2.05%
Frequency	2016.2	-0.024 (CI = +/-0.083; p = 0.543)	-0.046	-2.38%
Frequency	2017.1	0.013 (CI = +/-0.081; p = 0.724)	-0.072	+1.35%

Comprehensive - Excluding Cat & Thefts

Coverage = CM - Excluding Cat & Thefts 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	2004.1	0.041 (CI = +/-0.007; p = 0.000)	0.379 (CI = +/-0.081; p = 0.000)	0.861	+4.20%
Loss Cost	2004.2	0.040 (CI = +/-0.007; p = 0.000)	0.370 (CI = +/-0.080; p = 0.000)	0.848	+4.06%
Loss Cost	2005.1	0.039 (CI = +/-0.007; p = 0.000)	0.376 (CI = +/-0.082; p = 0.000)	0.848	+3.97%
Loss Cost	2005.2	0.038 (CI = +/-0.008; p = 0.000)	0.368 (CI = +/-0.082; p = 0.000)	0.832	+3.83%
Loss Cost	2006.1	0.036 (CI = +/-0.008; p = 0.000)	0.375 (CI = +/-0.084; p = 0.000)	0.833	+3.71%
Loss Cost	2006.2	0.036 (CI = +/-0.009; p = 0.000)	0.374 (CI = +/-0.086; p = 0.000)	0.817	+3.68%
Loss Cost	2007.1	0.035 (CI = +/-0.009; p = 0.000)	0.379 (CI = +/-0.088; p = 0.000)	0.816	+3.60%
Loss Cost	2007.2	0.036 (CI = +/-0.009; p = 0.000)	0.384 (CI = +/-0.090; p = 0.000)	0.808	+3.70%
Loss Cost	2008.1	0.037 (CI = +/-0.010; p = 0.000)	0.378 (CI = +/-0.093; p = 0.000)	0.812	+3.82%
Loss Cost	2008.2	0.039 (CI = +/-0.011; p = 0.000)	0.384 (CI = +/-0.095; p = 0.000)	0.803	+3.94%
Loss Cost	2009.1	0.040 (Cl = +/-0.011; p = 0.000)	0.377 (CI = +/-0.097; p = 0.000)	0.807	+4.08%
Loss Cost	2009.2	0.041 (Cl = +/-0.012; p = 0.000)	0.383 (CI = +/-0.100; p = 0.000)	0.799	+4.23%
Loss Cost	2010.1 2010.2	0.043 (CI = +/-0.013; p = 0.000) 0.044 (CI = +/-0.014; p = 0.000)	0.377 (CI = +/-0.103; p = 0.000)	0.803	+4.37%
Loss Cost Loss Cost	2010.2	0.044 (CI = +/-0.014; p = 0.000) 0.046 (CI = +/-0.015; p = 0.000)	0.382 (CI = +/-0.106; p = 0.000) 0.374 (CI = +/-0.110; p = 0.000)	0.789 0.794	+4.50% +4.69%
Loss Cost	2011.1	0.047 (CI = +/-0.016; p = 0.000)	0.377 (CI = +/-0.114; p = 0.000)	0.774	+4.77%
Loss Cost	2012.1	0.046 (CI = +/-0.017; p = 0.000)	0.381 (CI = +/-0.120; p = 0.000)	0.772	+4.67%
Loss Cost	2012.2	0.045 (CI = +/-0.019; p = 0.000)	0.378 (CI = +/-0.125; p = 0.000)	0.740	+4.60%
Loss Cost	2013.1	0.045 (CI = +/-0.021; p = 0.000)	0.379 (CI = +/-0.132; p = 0.000)	0.738	+4.60%
Loss Cost	2013.2	0.044 (CI = +/-0.023; p = 0.001)	0.377 (CI = +/-0.139; p = 0.000)	0.701	+4.54%
Loss Cost	2014.1	0.049 (CI = +/-0.025; p = 0.001)	0.361 (CI = +/-0.143; p = 0.000)	0.715	+5.01%
Loss Cost	2014.2	0.047 (CI = +/-0.028; p = 0.002)	0.354 (CI = +/-0.151; p = 0.000)	0.664	+4.77%
Loss Cost	2015.1	0.046 (CI = +/-0.031; p = 0.006)	0.355 (CI = +/-0.162; p = 0.000)	0.661	+4.74%
Loss Cost	2015.2	0.047 (CI = +/-0.035; p = 0.013)	0.356 (CI = +/-0.173; p = 0.001)	0.616	+4.78%
Loss Cost	2016.1	0.047 (CI = +/-0.041; p = 0.026)	0.355 (CI = +/-0.187; p = 0.001)	0.612	+4.80%
Loss Cost	2016.2	0.069 (CI = +/-0.031; p = 0.000)	0.411 (CI = +/-0.136; p = 0.000)	0.821	+7.17%
Loss Cost	2017.1	0.079 (CI = +/-0.034; p = 0.000)	0.388 (CI = +/-0.139; p = 0.000)	0.843	+8.17%
Severity	2004.1	0.050 (CI = +/-0.004; p = 0.000)	0.197 (CI = +/-0.051; p = 0.000)	0.941	+5.17%
Severity	2004.2	0.049 (CI = +/-0.004; p = 0.000)	0.189 (CI = +/-0.049; p = 0.000)	0.940	+5.04%
Severity	2005.1	0.048 (CI = +/-0.004; p = 0.000)	0.193 (CI = +/-0.049; p = 0.000)	0.938	+4.97%
Severity	2005.2	0.047 (CI = +/-0.005; p = 0.000)	0.186 (CI = +/-0.049; p = 0.000)	0.934	+4.86%
Severity	2006.1	0.046 (CI = +/-0.004; p = 0.000)	0.197 (CI = +/-0.045; p = 0.000)	0.941	+4.68%
Severity	2006.2	0.044 (CI = +/-0.004; p = 0.000)	0.190 (CI = +/-0.043; p = 0.000)	0.939	+4.55%
Severity	2007.1	0.043 (CI = +/-0.004; p = 0.000)	0.201 (CI = +/-0.039; p = 0.000)	0.950	+4.35%
Severity	2007.2	0.041 (CI = +/-0.004; p = 0.000)	0.193 (CI = +/-0.036; p = 0.000)	0.949	+4.22%
Severity	2008.1	0.041 (CI = +/-0.004; p = 0.000)	0.196 (CI = +/-0.037; p = 0.000)	0.948	+4.16%
Severity	2008.2	0.040 (CI = +/-0.004; p = 0.000)	0.192 (CI = +/-0.037; p = 0.000)	0.943	+4.08%
Severity	2009.1	0.040 (Cl = +/-0.004; p = 0.000)	0.192 (CI = +/-0.039; p = 0.000)	0.941	+4.09%
Severity	2009.2	0.040 (CI = +/-0.005; p = 0.000)	0.193 (CI = +/-0.040; p = 0.000)	0.934	+4.11%
Severity Severity	2010.1 2010.2	0.040 (CI = +/-0.005; p = 0.000) 0.041 (CI = +/-0.005; p = 0.000)	0.193 (CI = +/-0.042; p = 0.000) 0.197 (CI = +/-0.042; p = 0.000)	0.932 0.928	+4.12%
Severity	2010.2	0.043 (Cl = +/-0.005; p = 0.000)	0.189 (CI = +/-0.041; p = 0.000)	0.939	+4.41%
Severity	2011.1	0.044 (CI = +/-0.006; p = 0.000)	0.190 (Cl = +/-0.042; p = 0.000)	0.931	+4.41%
Severity	2012.1	0.044 (CI = +/-0.006; p = 0.000)	0.188 (CI = +/-0.044; p = 0.000)	0.929	+4.50%
Severity	2012.1	0.045 (CI = +/-0.007; p = 0.000)	0.193 (CI = +/-0.045; p = 0.000)	0.926	+4.63%
Severity	2013.1	0.046 (CI = +/-0.007; p = 0.000)	0.189 (CI = +/-0.046; p = 0.000)	0.928	+4.76%
Severity	2013.2	0.046 (CI = +/-0.008; p = 0.000)	0.189 (CI = +/-0.049; p = 0.000)	0.914	+4.75%
Severity	2014.1	0.048 (CI = +/-0.009; p = 0.000)	0.185 (CI = +/-0.051; p = 0.000)	0.915	+4.88%
Severity	2014.2	0.047 (CI = +/-0.010; p = 0.000)	0.183 (CI = +/-0.054; p = 0.000)	0.896	+4.82%
Severity	2015.1	0.047 (CI = +/-0.011; p = 0.000)	0.185 (CI = +/-0.057; p = 0.000)	0.891	+4.77%
Severity	2015.2	0.047 (CI = +/-0.012; p = 0.000)	0.185 (CI = +/-0.061; p = 0.000)	0.868	+4.80%
Severity	2016.1	0.048 (CI = +/-0.014; p = 0.000)	0.182 (CI = +/-0.066; p = 0.000)	0.866	+4.91%
Severity	2016.2	0.054 (CI = +/-0.014; p = 0.000)	0.197 (CI = +/-0.059; p = 0.000)	0.899	+5.53%
Severity	2017.1	0.058 (CI = +/-0.015; p = 0.000)	0.187 (CI = +/-0.060; p = 0.000)	0.911	+5.95%
Frequency	2004.1	-0.009 (CI = +/-0.006; p = 0.002)	0.182 (CI = +/-0.067; p = 0.000)	0.492	-0.92%
Frequency	2004.2	-0.009 (CI = +/-0.006; p = 0.004)	0.182 (CI = +/-0.068; p = 0.000)	0.492	-0.93%
Frequency	2005.1	-0.010 (CI = +/-0.006; p = 0.005)	0.183 (CI = +/-0.070; p = 0.000)	0.477	-0.95%
Frequency	2005.2	-0.010 (Cl = +/-0.007; p = 0.006)	0.182 (CI = +/-0.072; p = 0.000)	0.477	-0.98%
Frequency	2006.1	-0.009 (CI = +/-0.007; p = 0.012)	0.179 (CI = +/-0.074; p = 0.000)	0.443	-0.93%
Frequency	2006.2	-0.008 (CI = +/-0.007; p = 0.030)	0.184 (CI = +/-0.075; p = 0.000)	0.452	-0.83%
Frequency	2007.1 2007.2	-0.007 (CI = +/-0.008; p = 0.068)	0.178 (CI = +/-0.077; p = 0.000)	0.413	-0.72%
Frequency Frequency	2007.2	-0.005 (CI = +/-0.008; p = 0.202) -0.003 (CI = +/-0.008; p = 0.412)	0.191 (CI = +/-0.074; p = 0.000) 0.182 (CI = +/-0.074; p = 0.000)	0.462 0.432	-0.49% -0.33%
Frequency	2008.1	-0.003 (CI = +/-0.008; p = 0.7412)	0.192 (CI = +/-0.074; p = 0.000) 0.192 (CI = +/-0.073; p = 0.000)	0.473	-0.13%
Frequency	2009.1	0.001 (CI = +/-0.008; p = 0.741) 0.000 (CI = +/-0.009; p = 0.990)	0.185 (CI = +/-0.075; p = 0.000)	0.452	-0.13%
Frequency	2009.2	0.001 (CI = +/-0.009; p = 0.809)	0.190 (CI = +/-0.076; p = 0.000)	0.465	+0.11%
Frequency	2010.1	0.002 (CI = +/-0.010; p = 0.617)	0.184 (CI = +/-0.078; p = 0.000)	0.450	+0.24%
Frequency	2010.2	0.003 (CI = +/-0.010; p = 0.608)	0.185 (CI = +/-0.082; p = 0.000)	0.438	+0.26%
Frequency	2011.1	0.003 (CI = +/-0.011; p = 0.632)	0.185 (CI = +/-0.085; p = 0.000)	0.430	+0.27%
Frequency	2011.2	0.003 (CI = +/-0.012; p = 0.617)	0.187 (CI = +/-0.089; p = 0.000)	0.418	+0.30%
Frequency	2012.1	0.002 (CI = +/-0.013; p = 0.803)	0.192 (CI = +/-0.092; p = 0.000)	0.426	+0.16%
Frequency	2012.2	0.000 (CI = +/-0.014; p = 0.964)	0.185 (CI = +/-0.095; p = 0.001)	0.396	-0.03%
Frequency	2013.1	-0.002 (CI = +/-0.016; p = 0.843)	0.190 (CI = +/-0.100; p = 0.001)	0.396	-0.15%
Frequency	2013.2	-0.002 (CI = +/-0.017; p = 0.810)	0.188 (CI = +/-0.105; p = 0.001)	0.378	-0.20%
Frequency	2014.1	0.001 (CI = +/-0.019; p = 0.891)	0.176 (CI = +/-0.109; p = 0.003)	0.343	+0.12%
Frequency	2014.2	-0.001 (CI = +/-0.021; p = 0.959)	0.171 (CI = +/-0.114; p = 0.006)	0.308	-0.05%
Frequency	2015.1	0.000 (CI = +/-0.024; p = 0.982)	0.170 (CI = +/-0.122; p = 0.010)	0.287	-0.03%
Frequency	2015.2	0.000 (CI = +/-0.027; p = 0.990)	0.170 (CI = +/-0.131; p = 0.014)	0.266	-0.02%
Frequency	2016.1	-0.001 (CI = +/-0.031; p = 0.944)	0.173 (CI = +/-0.141; p = 0.020)	0.250	-0.10%
Frequency	2016.2	0.015 (CI = +/-0.025; p = 0.199)	0.214 (CI = +/-0.107; p = 0.001)	0.574	+1.55%
Frequency	2017.1	0.021 (CI = +/-0.028; p = 0.132)	0.200 (CI = +/-0.113; p = 0.002)	0.578	+2.09%

Comprehensive - Excluding Cat & Thefts

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

Fit	Start Date	Time	Adjusted R^2	Implied Tr
Loss Cost	2004.1	0.043 (CI = +/-0.013; p = 0.000)	0.533	+4.35%
Loss Cost	2004.2	0.040 (CI = +/-0.013; p = 0.000)	0.495	+4.06%
Loss Cost	2005.1	0.040 (CI = +/-0.014; p = 0.000)	0.485	+4.13%
Loss Cost	2005.2	0.038 (CI = +/-0.014; p = 0.000)	0.442	+3.83%
Loss Cost	2006.1	0.038 (CI = +/-0.015; p = 0.000)	0.428	+3.89%
Loss Cost	2006.2	0.036 (CI = +/-0.016; p = 0.000)	0.386	+3.68%
Loss Cost	2007.1	0.037 (Cl = +/-0.016; p = 0.000)	0.381	+3.80%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.347	+3.70%
Loss Cost	2008.1	0.040 (CI = +/-0.018; p = 0.000)	0.380	+4.05%
Loss Cost	2008.2	0.039 (CI = +/-0.019; p = 0.000)	0.344	+3.94%
Loss Cost	2009.1	0.043 (CI = +/-0.020; p = 0.000)	0.380	+4.34%
Loss Cost	2009.2	0.041 (CI = +/-0.022; p = 0.001)	0.342	+4.23%
Loss Cost	2010.1	0.046 (CI = +/-0.023; p = 0.000)	0.378	+4.67%
Loss Cost	2010.2	0.044 (CI = +/-0.024; p = 0.001)	0.334	+4.50%
Loss Cost	2011.1	0.049 (CI = +/-0.025; p = 0.001)	0.375	+5.04%
Loss Cost	2011.2	0.047 (CI = +/-0.027; p = 0.002)	0.323	+4.77%
Loss Cost	2012.1	0.050 (CI = +/-0.029; p = 0.002)	0.327	+5.09%
Loss Cost	2012.2	0.045 (CI = +/-0.032; p = 0.008)	0.260	+4.60%
Loss Cost	2013.1	0.050 (CI = +/-0.034; p = 0.007)	0.279	+5.09%
Loss Cost	2013.2	0.044 (CI = +/-0.037; p = 0.022)	0.208	+4.54%
Loss Cost	2013.2	0.054 (CI = +/-0.039; p = 0.009)	0.283	+5.58%
Loss Cost	2014.2	0.047 (CI = +/-0.042; p = 0.033)	0.196	+4.77%
Loss Cost	2015.1	0.053 (CI = +/-0.047; p = 0.029)	0.218	+5.43%
Loss Cost	2015.2	0.047 (CI = +/-0.052; p = 0.076)	0.141	+4.78%
Loss Cost	2016.1	0.055 (CI = +/-0.058; p = 0.062)	0.172	+5.68%
Loss Cost	2016.2	0.069 (CI = +/-0.064; p = 0.037)	0.240	+7.17%
Loss Cost	2017.1	0.090 (CI = +/-0.068; p = 0.014)	0.361	+9.47%
Severity	2004.1	0.051 (Cl = +/-0.007; p = 0.000)	0.845	+5.25%
Severity	2004.2	0.049 (CI = +/-0.007; p = 0.000)	0.840	+5.04%
Severity	2005.1	0.049 (CI = +/-0.007; p = 0.000)	0.830	+5.05%
Severity	2005.2	0.047 (CI = +/-0.007; p = 0.000)	0.821	+4.86%
Severity	2006.1	0.047 (CI = +/-0.008; p = 0.000)	0.805	+4.77%
Severity	2006.2	0.044 (CI = +/-0.008; p = 0.000)	0.794	+4.55%
Severity	2007.1	0.044 (CI = +/-0.008; p = 0.000)	0.775	+4.46%
Severity	2007.2	0.041 (CI = +/-0.008; p = 0.000)	0.760	+4.22%
Severity	2008.1	0.042 (CI = +/-0.009; p = 0.000)	0.749	+4.28%
Severity	2008.2	0.040 (CI = +/-0.009; p = 0.000)	0.725	+4.08%
Severity	2009.1	0.041 (CI = +/-0.010; p = 0.000)	0.725	+4.22%
Severity	2009.2	0.040 (CI = +/-0.010; p = 0.000)	0.696	+4.11%
Severity	2010.1	0.042 (CI = +/-0.011; p = 0.000)	0.697	+4.28%
Severity	2010.2	0.041 (CI = +/-0.012; p = 0.000)	0.667	+4.22%
Severity	2011.1	0.045 (CI = +/-0.012; p = 0.000)	0.707	+4.58%
Severity	2011.2	0.044 (CI = +/-0.013; p = 0.000)	0.672	+4.45%
Severity	2012.1	0.046 (CI = +/-0.014; p = 0.000)	0.680	+4.70%
Severity	2012.2	0.045 (CI = +/-0.015; p = 0.000)	0.644	+4.63%
Severity	2013.1	0.049 (CI = +/-0.016; p = 0.000)	0.666	+5.00%
Severity	2013.2	0.046 (CI = +/-0.017; p = 0.000)	0.617	+4.75%
Severity	2014.1	0.050 (CI = +/-0.018; p = 0.000)	0.641	+5.17%
Severity	2014.2	0.047 (CI = +/-0.019; p = 0.000)	0.581	+4.82%
Severity	2015.1	0.050 (CI = +/-0.022; p = 0.000)	0.577	+5.13%
Severity	2015.2	0.047 (Cl = +/-0.024; p = 0.001)	0.505	+4.80%
Severity	2016.1	0.052 (CI = +/-0.026; p = 0.001)	0.533	+5.36%
Severity	2016.2	0.054 (CI = +/-0.030; p = 0.002)	0.497	+5.53%
Severity	2017.1	0.064 (CI = +/-0.032; p = 0.001)	0.573	+6.56%
Frague	2004.4	0.000 (01 - 1.0.000 - 0.000	0.00=	0.05
Frequency	2004.1 2004.2	-0.009 (CI = +/-0.008; p = 0.030)	0.095	-0.85%
Frequency		-0.009 (CI = +/-0.008; p = 0.024)	0.106	-0.93%
Frequency	2005.1	-0.009 (CI = +/-0.008; p = 0.042)	0.085	-0.88%
Frequency	2005.2	-0.010 (CI = +/-0.009; p = 0.031)	0.102	-0.98%
Frequency	2006.1	-0.008 (CI = +/-0.009; p = 0.070)	0.067	-0.85%
Frequency	2006.2	-0.008 (CI = +/-0.010; p = 0.093)	0.055	-0.83%
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.210)	0.019	-0.63%
Frequency	2007.2	-0.005 (CI = +/-0.011; p = 0.347)	-0.003	-0.49%
Frequency	2008.1	-0.002 (CI = +/-0.011; p = 0.680)	-0.027	-0.22%
Frequency	2008.2	-0.001 (Cl = +/-0.011; p = 0.813)	-0.032	-0.13%
Frequency	2009.1	0.001 (CI = +/-0.012; p = 0.839)	-0.032	+0.12%
Frequency	2009.2	0.001 (CI = +/-0.013; p = 0.862)	-0.036	+0.11%
Frequency	2010.1	0.004 (CI = +/-0.013; p = 0.559)	-0.025	+0.38%
Frequency	2010.2	0.003 (CI = +/-0.014; p = 0.705)	-0.034	+0.26%
Frequency	2011.1	0.004 (CI = +/-0.015; p = 0.563)	-0.027	+0.43%
Frequency	2011.2	0.003 (CI = +/-0.016; p = 0.707)	-0.037	+0.30%
Frequency	2012.1	0.004 (CI = +/-0.018; p = 0.677)	-0.037	+0.36%
Frequency	2012.2	0.000 (CI = +/-0.019; p = 0.973)	-0.048	-0.03%
Frequency	2013.1	0.000 (Cl = +/-0.021; p = 0.933)	-0.050	+0.08%
Frequency	2013.1	-0.002 (Cl = +/-0.022; p = 0.853)	-0.051	-0.20%
		0.002 (CI = +/-0.022; p = 0.853) 0.004 (CI = +/-0.024; p = 0.733)	-0.051	+0.39%
Frequency	2014.1			
Frequency	2014.2	-0.001 (Cl = +/-0.026; p = 0.967)	-0.059	-0.05%
Frequency	2015.1	0.003 (CI = +/-0.028; p = 0.832)	-0.059	+0.29%
Frequency	2015.2	0.000 (CI = +/-0.032; p = 0.991)	-0.067	-0.02%
	0040.4	0.003 (CI = +/-0.036; p = 0.859)	-0.069	+0.30%
Frequency	2016.1	0.000 (OI = 17-0.000, p = 0.000)	0.000	
	2016.1	0.015 (CI = +/-0.038; p = 0.395)	-0.016	+1.55%

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

Fit	Start Date	Time	Scalar Shift	Trend Shift	Adjusted R^2	Implied Past Trend Rate	Implied Future Trend Rate
Loss Cost	2004.1	0.034 (CI = +/-0.022; p = 0.003)	0.166 (CI = +/-0.491; p = 0.498)	-0.018 (CI = +/-0.116; p = 0.757)	0.386	+3.46%	+1.63%
Loss Cost	2004.2	0.035 (CI = +/-0.023; p = 0.004)	0.169 (CI = +/-0.499; p = 0.496)	-0.020 (CI = +/-0.119; p = 0.730)	0.374	+3.56%	+1.48%
Loss Cost	2005.1	0.036 (CI = +/-0.025; p = 0.006)	0.174 (CI = +/-0.506; p = 0.490)	-0.024 (CI = +/-0.122; p = 0.695)	0.364	+3.71%	+1.28%
Loss Cost	2005.2	0.036 (CI = +/-0.027; p = 0.009)	0.174 (CI = +/-0.515; p = 0.497)	-0.024 (CI = +/-0.125; p = 0.702)	0.343	+3.72%	+1.28%
Loss Cost	2006.1	0.039 (Cl = +/-0.029; p = 0.010)	0.181 (CI = +/-0.522; p = 0.485)	-0.029 (CI = +/-0.129; p = 0.645)	0.340	+3.97%	+0.96%
Loss Cost	2006.2	0.041 (CI = +/-0.031; p = 0.011)	0.187 (CI = +/-0.531; p = 0.477)	-0.034 (CI = +/-0.133; p = 0.602)	0.332	+4.21%	+0.69%
Loss Cost Loss Cost	2007.1	0.048 (CI = +/-0.033; p = 0.005) 0.056 (CI = +/-0.035; p = 0.003)	0.206 (CI = +/-0.526; p = 0.429) 0.225 (CI = +/-0.523; p = 0.387)	-0.050 (CI = +/-0.134; p = 0.452)	0.366	+4.97% +5.74%	-0.13%
Loss Cost	2007.2 2008.1	0.056 (CI = +/-0.035; p = 0.003) 0.068 (CI = +/-0.036; p = 0.001)	0.252 (CI = +/-0.523; p = 0.387) 0.252 (CI = +/-0.504; p = 0.314)	-0.065 (CI = +/-0.135; p = 0.333) -0.089 (CI = +/-0.133; p = 0.181)	0.394 0.459	+6.99%	-0.92% -2.09%
Loss Cost	2008.1	0.079 (CI = +/-0.037; p = 0.000)	0.278 (CI = +/-0.489; p = 0.254)	-0.111 (CI = +/-0.131; p = 0.093)	0.510	+8.24%	-3.16%
Loss Cost	2009.1	0.098 (CI = +/-0.036; p = 0.000)	0.316 (CI = +/-0.440; p = 0.152)	-0.111 (CI = +/-0.131, p = 0.033) -0.146 (CI = +/-0.121; p = 0.019)	0.619	+10.25%	-4.74%
Loss Cost	2009.2	0.112 (CI = +/-0.037; p = 0.000)	0.344 (CI = +/-0.417; p = 0.102)	-0.173 (CI = +/-0.117; p = 0.005)	0.670	+11.85%	-5.87%
Loss Cost	2010.1	0.112 (Cl = +/-0.037, p = 0.000) 0.133 (Cl = +/-0.035; p = 0.000)	0.381 (CI = +/-0.362; p = 0.040)	-0.209 (CI = +/-0.104; p = 0.000)	0.761	+14.21%	-7.37%
Loss Cost	2010.2	0.147 (CI = +/-0.037; p = 0.000)	0.404 (CI = +/-0.345; p = 0.024)	-0.233 (CI = +/-0.103; p = 0.000)	0.783	+15.80%	-8.28%
Loss Cost	2010.2	0.147 (Cl = +/-0.037, p = 0.000) 0.168 (Cl = +/-0.035; p = 0.000)	0.437 (CI = +/-0.297; p = 0.006)	-0.269 (CI = +/-0.091; p = 0.000)	0.842	+18.33%	-9.57%
Loss Cost	2011.1	0.180 (CI = +/-0.035; p = 0.000)	0.453 (CI = +/-0.292; p = 0.004)	-0.287 (CI = +/-0.093; p = 0.000)	0.839	+19.67%	-10.18%
Loss Cost	2012.1	0.196 (Cl = +/-0.040; p = 0.000)	0.473 (CI = +/-0.277; p = 0.002)	-0.312 (CI = +/-0.092; p = 0.000)	0.849	+21.65%	-10.10%
Loss Cost	2012.1	0.192 (CI = +/-0.046; p = 0.000)	0.469 (CI = +/-0.286; p = 0.003)	-0.306 (CI = +/-0.100; p = 0.000)	0.805	+21.17%	-10.80%
Loss Cost	2013.1	0.206 (CI = +/-0.053; p = 0.000)	0.482 (CI = +/-0.286; p = 0.002)	-0.326 (CI = +/-0.107; p = 0.000)	0.787	+22.82%	-11.31%
Loss Cost	2013.1		0.479 (CI = +/-0.297; p = 0.003)		0.720	+22.46%	-11.31%
		0.203 (Cl = +/-0.064; p = 0.000)		-0.321 (Cl = +/-0.119; p = 0.000)		+23.50%	
Loss Cost	2014.1	0.211 (Cl = +/-0.078; p = 0.000)	0.485 (CI = +/-0.307; p = 0.004) 0.469 (CI = +/-0.308; p = 0.005)	-0.333 (CI = +/-0.134; p = 0.000) -0.298 (CI = +/-0.149; p = 0.001)	0.660	+20.12%	-11.44%
Loss Cost	2014.2	0.183 (CI = +/-0.094; p = 0.001)	, , ,		0.523		-10.81%
Loss Cost	2015.1	0.159 (Cl = +/-0.120; p = 0.013)	0.457 (CI = +/-0.317; p = 0.008)	-0.269 (CI = +/-0.176; p = 0.005) -0.238 (CI = +/-0.218; p = 0.035)	0.384	+17.27% +14.22%	-10.36%
Loss Cost Loss Cost	2015.2 2016.1	0.133 (CI = +/-0.162; p = 0.100) 0.185 (CI = +/-0.234; p = 0.111)	0.448 (CI = +/-0.330; p = 0.012) 0.461 (CI = +/-0.342; p = 0.012)	-0.296 (CI = +/-0.289; p = 0.045)	0.286 0.299	+20.33%	-9.99% -10.50%
Loss Cost	2016.2	0.157 (CI = +/-0.389; p = 0.392)	0.457 (CI = +/-0.363; p = 0.018)	-0.267 (CI = +/-0.442; p = 0.211)	0.259	+17.05%	-10.34%
Loss Cost	2017.1	0.230 (CI = +/-0.848; p = 0.559)	0.462 (CI = +/-0.388; p = 0.024)	-0.341 (CI = +/-0.895; p = 0.415)	0.246	+25.87%	-10.53%
0	00044	0.074 (CI = +/-0.009; p = 0.000)	0.055 (01 - / 0.004 - 0.504)	0.070/01 ./.0.047 0.004)	0.000	.7.050/	.0.400/
Severity	2004.1		0.055 (CI = +/-0.201; p = 0.584)	-0.073 (CI = +/-0.047; p = 0.004)	0.922	+7.65%	+0.12%
Severity	2004.2	0.071 (CI = +/-0.009; p = 0.000)	0.046 (CI = +/-0.194; p = 0.636)	-0.066 (CI = +/-0.046; p = 0.007)	0.918	+7.35%	+0.52%
Severity	2005.1	0.069 (Cl = +/-0.010; p = 0.000)	0.039 (CI = +/-0.193; p = 0.680)	-0.061 (CI = +/-0.046; p = 0.011)	0.911	+7.15%	+0.78%
Severity	2005.2	0.067 (CI = +/-0.010; p = 0.000)	0.032 (CI = +/-0.189; p = 0.734)	-0.055 (CI = +/-0.046; p = 0.020)	0.904	+6.88%	+1.11%
Severity	2006.1	0.063 (CI = +/-0.010; p = 0.000)	0.021 (CI = +/-0.177; p = 0.813)	-0.047 (CI = +/-0.044; p = 0.037)	0.902	+6.47%	+1.60%
Severity	2006.2	0.058 (CI = +/-0.009; p = 0.000)	0.009 (CI = +/-0.162; p = 0.913)	-0.037 (CI = +/-0.040; p = 0.070)	0.903	+6.01%	+2.13%
Severity	2007.1	0.054 (CI = +/-0.009; p = 0.000)	-0.003 (CI = +/-0.145; p = 0.963)	-0.028 (CI = +/-0.037; p = 0.136)	0.908	+5.53%	+2.66%
Severity	2007.2	0.049 (CI = +/-0.009; p = 0.000)	-0.014 (CI = +/-0.129; p = 0.820)	-0.018 (Cl = +/-0.033; p = 0.270)	0.913	+5.06%	+3.15%
Severity	2008.1	0.048 (CI = +/-0.009; p = 0.000)	-0.017 (CI = +/-0.130; p = 0.792)	-0.016 (CI = +/-0.034; p = 0.344)	0.903	+4.94%	+3.26%
Severity	2008.2	0.047 (CI = +/-0.010; p = 0.000)	-0.019 (CI = +/-0.133; p = 0.774)	-0.015 (CI = +/-0.036; p = 0.409)	0.891	+4.86%	+3.34%
Severity	2009.1	0.050 (CI = +/-0.011; p = 0.000)	-0.014 (CI = +/-0.133; p = 0.826)	-0.019 (CI = +/-0.036; p = 0.304)	0.888	+5.08%	+3.15%
Severity	2009.2	0.049 (CI = +/-0.012; p = 0.000)	-0.014 (CI = +/-0.136; p = 0.829)	-0.018 (Cl = +/-0.038; p = 0.330)	0.874	+5.07%	+3.15%
Severity	2010.1	0.049 (CI = +/-0.014; p = 0.000)	-0.015 (CI = +/-0.140; p = 0.823)	-0.018 (CI = +/-0.040; p = 0.375)	0.858	+5.02%	+3.19%
Severity	2010.2	0.050 (CI = +/-0.015; p = 0.000)	-0.013 (CI = +/-0.143; p = 0.849)	-0.020 (CI = +/-0.042; p = 0.347)	0.844	+5.15%	+3.10%
Severity	2011.1	0.050 (CI = +/-0.017; p = 0.000)	-0.013 (CI = +/-0.147; p = 0.852)	-0.020 (CI = +/-0.045; p = 0.376)	0.823	+5.15%	+3.10%
Severity	2011.2	0.046 (CI = +/-0.019; p = 0.000)	-0.019 (CI = +/-0.147; p = 0.791)	-0.013 (CI = +/-0.047; p = 0.570)	0.794	+4.72%	+3.36%
Severity	2012.1	0.051 (CI = +/-0.021; p = 0.000)	-0.013 (CI = +/-0.148; p = 0.853)	-0.020 (CI = +/-0.049; p = 0.406)	0.789	+5.20%	+3.10%
Severity	2012.2	0.053 (CI = +/-0.025; p = 0.000)	-0.010 (CI = +/-0.152; p = 0.888)	-0.024 (CI = +/-0.053; p = 0.358)	0.767	+5.48%	+2.97%
Severity	2013.1	0.063 (CI = +/-0.028; p = 0.000)	-0.001 (CI = +/-0.149; p = 0.990)	-0.038 (CI = +/-0.055; p = 0.170)	0.779	+6.50%	+2.55%
Severity	2013.2	0.056 (CI = +/-0.032; p = 0.002)	-0.007 (CI = +/-0.151; p = 0.922)	-0.028 (CI = +/-0.060; p = 0.343)	0.725	+5.73%	+2.82%
Severity	2014.1	0.054 (CI = +/-0.040; p = 0.011)	-0.009 (CI = +/-0.157; p = 0.908)	-0.025 (CI = +/-0.068; p = 0.450)	0.668	+5.50%	+2.90%
Severity	2014.2	0.044 (CI = +/-0.049; p = 0.073)	-0.014 (CI = +/-0.161; p = 0.853)	-0.013 (CI = +/-0.078; p = 0.719)	0.590	+4.53%	+3.14%
Severity	2015.1	0.046 (CI = +/-0.064; p = 0.145)	-0.013 (CI = +/-0.169; p = 0.867)	-0.015 (CI = +/-0.093; p = 0.729)	0.529	+4.71%	+3.11%
Severity	2015.2	0.031 (CI = +/-0.086; p = 0.454)	-0.019 (CI = +/-0.175; p = 0.819)	0.002 (CI = +/-0.116; p = 0.969)	0.429	+3.13%	+3.35%
Severity	2016.1	0.063 (CI = +/-0.123; p = 0.286)	-0.011 (Cl = +/-0.180; p = 0.899)	-0.034 (CI = +/-0.152; p = 0.637)	0.428	+6.53%	+2.98%
Severity	2016.2	0.044 (CI = +/-0.205; p = 0.646)	-0.014 (CI = +/-0.191; p = 0.878)	-0.013 (CI = +/-0.233; p = 0.903)	0.298	+4.49%	+3.12%
Severity	2017.1	0.087 (CI = +/-0.446; p = 0.672)	-0.011 (CI = +/-0.204; p = 0.909)	-0.058 (CI = +/-0.470; p = 0.790)	0.217	+9.12%	+2.99%
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Frequency	2004.1	-0.040 (CI = +/-0.024; p = 0.002)	0.111 (CI = +/-0.545; p = 0.682)	0.055 (CI = +/-0.128; p = 0.394)	0.216	-3.89%	+1.51%
Frequency	2004.2	-0.036 (CI = +/-0.026; p = 0.007)	0.124 (CI = +/-0.547; p = 0.649)	0.045 (CI = +/-0.130; p = 0.483)	0.161	-3.53%	+0.96%
Frequency	2005.1	-0.033 (CI = +/-0.027; p = 0.020)	0.134 (CI = +/-0.551; p = 0.624)	0.038 (CI = +/-0.133; p = 0.570)	0.113	-3.21%	+0.49%
Frequency	2005.2	-0.030 (CI = +/-0.029; p = 0.043)	0.142 (CI = +/-0.559; p = 0.609)	0.032 (CI = +/-0.136; p = 0.638)	0.075	-2.96%	+0.16%
Frequency	2006.1	-0.024 (CI = +/-0.031; p = 0.125)	0.160 (CI = +/-0.555; p = 0.560)	0.017 (CI = +/-0.137; p = 0.797)	0.019	-2.35%	-0.63%
Frequency	2006.2	-0.017 (Cl = +/-0.032; p = 0.288)	0.179 (CI = +/-0.552; p = 0.515)	0.003 (CI = +/-0.138; p = 0.965)	-0.025	-1.70%	-1.40%
Frequency	2007.1	-0.005 (CI = +/-0.033; p = 0.742)	0.210 (CI = +/-0.525; p = 0.421)	-0.022 (CI = +/-0.133; p = 0.736)	-0.065	-0.53%	-2.72%
Frequency	2007.2	0.007 (CI = +/-0.033; p = 0.691)	0.239 (CI = +/-0.500; p = 0.336)	-0.047 (CI = +/-0.129; p = 0.464)	-0.065	+0.66%	-3.94%
Frequency	2008.1	0.019 (CI = +/-0.034; p = 0.249)	0.269 (CI = +/-0.472; p = 0.253)	-0.073 (CI = +/-0.124; p = 0.241)	-0.020	+1.95%	-5.18%
Frequency	2008.2	0.032 (CI = +/-0.034; p = 0.069)	0.297 (CI = +/-0.450; p = 0.188)	-0.097 (CI = +/-0.121; p = 0.111)	0.056	+3.23%	-6.30%
Frequency	2009.1	0.048 (CI = +/-0.034; p = 0.007)	0.330 (CI = +/-0.410; p = 0.110)	-0.128 (CI = +/-0.112; p = 0.027)	0.199	+4.92%	-7.65%
Frequency	2009.2	0.063 (CI = +/-0.034; p = 0.001)	0.358 (CI = +/-0.383; p = 0.065)	-0.154 (CI = +/-0.107; p = 0.007)	0.322	+6.45%	-8.75%
Frequency	2010.1	0.084 (CI = +/-0.031; p = 0.000)	0.396 (CI = +/-0.316; p = 0.016)	-0.192 (CI = +/-0.091; p = 0.000)	0.544	+8.74%	-10.24%
Frequency	2010.2	0.096 (CI = +/-0.032; p = 0.000)	0.417 (CI = +/-0.300; p = 0.008)	-0.213 (CI = +/-0.089; p = 0.000)	0.606	+10.12%	-11.04%
Frequency	2011.1	0.118 (CI = +/-0.028; p = 0.000)	0.450 (CI = +/-0.239; p = 0.001)	-0.249 (CI = +/-0.073; p = 0.000)	0.762	+12.53%	-12.29%
Frequency	2011.2	0.133 (CI = +/-0.027; p = 0.000)	0.472 (CI = +/-0.212; p = 0.000)	-0.274 (CI = +/-0.068; p = 0.000)	0.815	+14.28%	-13.10%
Frequency	2012.1	0.145 (CI = +/-0.029; p = 0.000)	0.486 (CI = +/-0.202; p = 0.000)	-0.292 (CI = +/-0.067; p = 0.000)	0.829	+15.64%	-13.64%
Frequency	2012.2	0.139 (CI = +/-0.033; p = 0.000)	0.479 (CI = +/-0.204; p = 0.000)	-0.282 (CI = +/-0.072; p = 0.000)	0.782	+14.88%	-13.37%
Frequency	2013.1	0.143 (CI = +/-0.039; p = 0.000)	0.483 (CI = +/-0.211; p = 0.000)	-0.288 (CI = +/-0.078; p = 0.000)	0.748	+15.33%	-13.51%
Frequency	2013.2	0.147 (CI = +/-0.047; p = 0.000)	0.486 (CI = +/-0.218; p = 0.000)	-0.294 (CI = +/-0.087; p = 0.000)	0.711	+15.82%	-13.65%
Frequency	2014.1	0.158 (CI = +/-0.056; p = 0.000)	0.494 (CI = +/-0.223; p = 0.000)	-0.308 (CI = +/-0.097; p = 0.000)	0.692	+17.06%	-13.94%
Frequency	2014.2	0.139 (CI = +/-0.068; p = 0.001)	0.483 (CI = +/-0.225; p = 0.000)	-0.284 (CI = +/-0.109; p = 0.000)	0.634	+14.91%	-13.52%
Frequency	2015.1	0.113 (CI = +/-0.086; p = 0.013)	0.471 (CI = +/-0.226; p = 0.001)	-0.253 (CI = +/-0.125; p = 0.001)	0.607	+12.00%	-13.06%
Frequency	2015.2	0.102 (CI = +/-0.117; p = 0.081)	0.467 (CI = +/-0.237; p = 0.001)	-0.240 (CI = +/-0.157; p = 0.006)	0.598	+10.76%	-12.91%
Frequency	2016.1	0.122 (CI = +/-0.171; p = 0.146)	0.472 (CI = +/-0.250; p = 0.001)	-0.262 (CI = +/-0.211; p = 0.019)	0.595	+12.95%	-13.10%
	2016.2	0.114 (CI = +/-0.284; p = 0.398)	0.470 (CI = +/-0.265; p = 0.002)	-0.253 (CI = +/-0.323; p = 0.112)	0.587	+12.02%	-13.05%
Frequency	2010.2	0.11-(0, 0.20-), b 0.000)	0.470 (OI - 17-0.200, p - 0.002)	-0.200 (OI - 17-0.020, p - 0.112)	0.007	12.0270	10.0070

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.035 (CI = +/-0.013; p = 0.000)	0.127 (CI = +/-0.153; p = 0.102)	0.435	+3.54%
Loss Cost	2004.2	0.036 (CI = +/-0.014; p = 0.000)	0.134 (CI = +/-0.156; p = 0.091)	0.429	+3.66%
Loss Cost	2005.1	0.036 (CI = +/-0.015; p = 0.000)	0.132 (CI = +/-0.161; p = 0.104)	0.419	+3.68%
Loss Cost	2005.2	0.037 (CI = +/-0.015; p = 0.000)	0.136 (CI = +/-0.165; p = 0.104)	0.401	+3.75%
Loss Cost	2006.1	0.037 (CI = +/-0.016; p = 0.000)	0.132 (CI = +/-0.170; p = 0.124)	0.395	+3.81%
Loss Cost	2006.2	0.039 (CI = +/-0.017; p = 0.000)	0.142 (CI = +/-0.174; p = 0.107)	0.394	+3.99%
Loss Cost	2007.1	0.042 (CI = +/-0.018; p = 0.000)	0.126 (CI = +/-0.177; p = 0.156)	0.413	+4.26%
Loss Cost	2007.2	0.045 (CI = +/-0.019; p = 0.000)	0.146 (CI = +/-0.177; p = 0.101)	0.447	+4.65%
Loss Cost	2008.1	0.049 (CI = +/-0.019; p = 0.000)	0.125 (CI = +/-0.177; p = 0.160)	0.480	+5.06%
Loss Cost	2008.2	0.054 (CI = +/-0.020; p = 0.000)	0.150 (CI = +/-0.175; p = 0.091)	0.525	+5.56%
Loss Cost	2009.1	0.059 (CI = +/-0.020; p = 0.000)	0.122 (CI = +/-0.172; p = 0.157)	0.574	+6.12%
Loss Cost	2009.2	0.064 (CI = +/-0.020; p = 0.000)	0.143 (CI = +/-0.171; p = 0.097)	0.600	+6.59%
Loss Cost	2010.1	0.068 (CI = +/-0.021; p = 0.000)	0.124 (CI = +/-0.173; p = 0.155)	0.620	+7.03%
Loss Cost	2010.2	0.070 (CI = +/-0.023; p = 0.000)	0.134 (CI = +/-0.179; p = 0.136)	0.607	+7.27%
Loss Cost	2011.1	0.072 (CI = +/-0.025; p = 0.000)	0.126 (CI = +/-0.186; p = 0.175)	0.597	+7.45%
Loss Cost	2011.2	0.071 (CI = +/-0.027; p = 0.000)	0.122 (CI = +/-0.194; p = 0.205)	0.552	+7.35%
Loss Cost	2012.1	0.068 (CI = +/-0.029; p = 0.000)	0.135 (CI = +/-0.202; p = 0.178)	0.515	+7.01%
Loss Cost	2012.2	0.061 (CI = +/-0.030; p = 0.000)	0.108 (CI = +/-0.201; p = 0.277)	0.431	+6.25%
Loss Cost	2013.1	0.054 (CI = +/-0.032; p = 0.002)	0.132 (CI = +/-0.205; p = 0.194)	0.382	+5.57%
Loss Cost	2013.2	0.046 (CI = +/-0.034; p = 0.010)	0.104 (CI = +/-0.205; p = 0.301)	0.269	+4.72%
Loss Cost	2014.1	0.036 (CI = +/-0.035; p = 0.045)	0.139 (CI = +/-0.203; p = 0.168)	0.220	+3.68%
Loss Cost	2014.2	0.024 (CI = +/-0.035; p = 0.171)	0.099 (CI = +/-0.192; p = 0.289)	0.066	+2.39%
Loss Cost	2015.1	0.009 (CI = +/-0.034; p = 0.585)	0.146 (CI = +/-0.175; p = 0.096)	0.090	+0.89%
Loss Cost	2015.2	0.001 (CI = +/-0.037; p = 0.934)	0.125 (CI = +/-0.179; p = 0.157)	0.015	+0.14%
Loss Cost	2016.1	-0.004 (CI = +/-0.041; p = 0.837)	0.140 (CI = +/-0.191; p = 0.136)	0.034	-0.40%
Loss Cost	2016.2	-0.009 (CI = +/-0.047; p = 0.699)	0.129 (CI = +/-0.204; p = 0.193)	0.004	-0.85%
Loss Cost	2017.1	-0.015 (CI = +/-0.055; p = 0.569)	0.144 (CI = +/-0.221; p = 0.179)	0.018	-1.45%
2000 0000	2017.11	0.010 (ci. 1, 0.000, p. 0.000)	0.114 (0. 17 0.121, p 0.170)	0.010	21-1070
Severity	2004.1	0.059 (CI = +/-0.007; p = 0.000)	0.055 (CI = +/-0.078; p = 0.165)	0.888	+6.02%
Severity	2004.1	0.057 (CI = +/-0.007; p = 0.000)	0.042 (CI = +/-0.076; p = 0.163)	0.885	+5.82%
Severity	2004.2	0.055 (CI = +/-0.007; p = 0.000)	0.054 (CI = +/-0.074; p = 0.142)	0.882	+5.62%
Severity		0.053 (CI = +/-0.007; p = 0.000)			
	2005.2		0.044 (CI = +/-0.072; p = 0.222)	0.876	+5.45% +5.15%
Severity	2006.1	0.050 (CI = +/-0.006; p = 0.000)	0.061 (CI = +/-0.065; p = 0.063)	0.886	
Severity	2006.2	0.048 (CI = +/-0.006; p = 0.000)	0.048 (CI = +/-0.059; p = 0.112)	0.890	+4.90%
Severity	2007.1	0.045 (CI = +/-0.005; p = 0.000)	0.065 (CI = +/-0.049; p = 0.011)	0.912	+4.59%
Severity	2007.2	0.043 (CI = +/-0.005; p = 0.000)	0.053 (CI = +/-0.044; p = 0.018)	0.920	+4.37%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.060 (CI = +/-0.043; p = 0.008)	0.917	+4.25%
Severity	2008.2	0.041 (CI = +/-0.005; p = 0.000)	0.058 (CI = +/-0.044; p = 0.012)	0.908	+4.21%
Severity	2009.1	0.041 (CI = +/-0.005; p = 0.000)	0.057 (CI = +/-0.046; p = 0.017)	0.901	+4.23%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.057 (CI = +/-0.048; p = 0.022)	0.889	+4.22%
Severity	2010.1	0.040 (CI = +/-0.006; p = 0.000)	0.062 (CI = +/-0.048; p = 0.014)	0.881	+4.10%
Severity	2010.2	0.041 (CI = +/-0.006; p = 0.000)	0.064 (CI = +/-0.050; p = 0.014)	0.870	+4.14%
Severity	2011.1	0.039 (CI = +/-0.007; p = 0.000)	0.070 (CI = +/-0.051; p = 0.010)	0.860	+4.02%
Severity	2011.2	0.038 (CI = +/-0.007; p = 0.000)	0.064 (CI = +/-0.052; p = 0.017)	0.839	+3.88%
Severity	2012.1	0.038 (CI = +/-0.008; p = 0.000)	0.064 (CI = +/-0.054; p = 0.024)	0.827	+3.90%
Severity	2012.2	0.039 (CI = +/-0.009; p = 0.000)	0.066 (CI = +/-0.057; p = 0.025)	0.810	+3.96%
Severity	2013.1	0.039 (CI = +/-0.009; p = 0.000)	0.064 (CI = +/-0.060; p = 0.037)	0.798	+4.01%
Severity	2013.2	0.037 (CI = +/-0.010; p = 0.000)	0.056 (CI = +/-0.060; p = 0.065)	0.762	+3.78%
Severity	2014.1	0.034 (CI = +/-0.010; p = 0.000)	0.065 (CI = +/-0.060; p = 0.035)	0.743	+3.51%
Severity	2014.2	0.033 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.063; p = 0.058)	0.686	+3.33%
Severity	2015.1	0.031 (CI = +/-0.013; p = 0.000)	0.066 (CI = +/-0.066; p = 0.049)	0.655	+3.15%
Severity	2015.2	0.030 (CI = +/-0.014; p = 0.000)	0.063 (CI = +/-0.070; p = 0.074)	0.579	+3.03%
Severity	2016.1	0.030 (CI = +/-0.016; p = 0.001)	0.061 (CI = +/-0.075; p = 0.102)	0.558	+3.08%
Severity	2016.2	0.029 (CI = +/-0.019; p = 0.005)	0.058 (CI = +/-0.081; p = 0.142)	0.463	+2.96%
Severity	2017.1	0.027 (CI = +/-0.022; p = 0.020)	0.064 (CI = +/-0.088; p = 0.138)	0.415	+2.74%
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Frequency	2004.1	-0.024 (CI = +/-0.016; p = 0.004)	0.072 (CI = +/-0.183; p = 0.431)	0.163	-2.34%
Frequency	2004.2	-0.021 (CI = +/-0.016; p = 0.014)	0.091 (CI = +/-0.183; p = 0.317)	0.130	-2.04%
Frequency	2005.1	-0.019 (CI = +/-0.017; p = 0.033)	0.078 (CI = +/-0.186; p = 0.402)	0.086	-1.84%
Frequency	2005.2	-0.016 (CI = +/-0.018; p = 0.070)	0.092 (CI = +/-0.189; p = 0.330)	0.065	-1.62%
Frequency	2006.1	-0.013 (CI = +/-0.018; p = 0.162)	0.070 (CI = +/-0.189; p = 0.455)	0.015	-1.27%
Frequency	2006.2	-0.009 (CI = +/-0.019; p = 0.344)	0.094 (CI = +/-0.188; p = 0.316)	-0.001	-0.87%
Frequency	2007.1	-0.003 (CI = +/-0.018; p = 0.731)	0.061 (CI = +/-0.181; p = 0.497)	-0.045	-0.31%
Frequency	2007.1	0.003 (CI = +/-0.018; p = 0.765)	0.001 (Cl = +/-0.181; p = 0.487) 0.093 (Cl = +/-0.173; p = 0.281)	-0.022	+0.27%
Frequency	2007.2	0.008 (CI = +/-0.018; p = 0.395)	0.065 (CI = +/-0.169; p = 0.437)	-0.022	+0.78%
Frequency	2008.1	0.008 (CI = +/-0.018; p = 0.395) 0.013 (CI = +/-0.018; p = 0.165)	0.092 (CI = +/-0.165; p = 0.264)	0.043	+1.29%
Frequency	2008.2	0.013 (CI = +/-0.018; p = 0.165) 0.018 (CI = +/-0.019; p = 0.057)	0.065 (CI = +/-0.161; p = 0.417)	0.043	+1.29%
			0.065 (CI = +/-0.161; p = 0.417) 0.087 (CI = +/-0.160; p = 0.276)		
Frequency	2009.2	0.023 (CI = +/-0.019; p = 0.022) 0.028 (CI = +/-0.019; p = 0.007)		0.155	+2.28% +2.82%
Frequency	2010.1	, ,	0.061 (CI = +/-0.157; p = 0.430)	0.220	
Frequency	2010.2	0.030 (CI = +/-0.021; p = 0.007)	0.069 (CI = +/-0.162; p = 0.387)	0.221	+3.00%
Frequency	2011.1	0.032 (CI = +/-0.022; p = 0.006)	0.056 (CI = +/-0.167; p = 0.492)	0.239	+3.30%
Frequency	2011.2	0.033 (CI = +/-0.024; p = 0.010)	0.058 (CI = +/-0.175; p = 0.499)	0.210	+3.34%
Frequency	2012.1	0.030 (CI = +/-0.026; p = 0.029)	0.072 (CI = +/-0.181; p = 0.420)	0.164	+3.00%
Frequency	2012.2	0.022 (CI = +/-0.026; p = 0.102)	0.042 (CI = +/-0.176; p = 0.626)	0.051	+2.20%
Frequency	2013.1	0.015 (CI = +/-0.028; p = 0.276)	0.068 (CI = +/-0.176; p = 0.428)	0.003	+1.50%
Frequency	2013.2	0.009 (CI = +/-0.029; p = 0.529)	0.048 (CI = +/-0.179; p = 0.582)	-0.068	+0.91%
Frequency	2014.1	0.002 (CI = +/-0.031; p = 0.911)	0.073 (CI = +/-0.181; p = 0.405)	-0.069	+0.17%
Frequency	2014.2	-0.009 (CI = +/-0.031; p = 0.544)	0.039 (CI = +/-0.172; p = 0.637)	-0.083	-0.91%
Frequency	2015.1	-0.022 (CI = +/-0.031; p = 0.144)	0.080 (CI = +/-0.159; p = 0.299)	0.068	-2.19%
Frequency	2015.2	-0.028 (CI = +/-0.033; p = 0.089)	0.062 (CI = +/-0.163; p = 0.427)	0.112	-2.80%
Frequency	2016.1	-0.034 (CI = +/-0.037; p = 0.069)	0.079 (CI = +/-0.172; p = 0.339)	0.145	-3.38%
			0.071 (CI = +/-0.185; p = 0.421)		
Frequency	2016.2	-0.038 (CI = +/-0.043; p = 0.078)	0.0/1 (CI = +/-0.165, p = 0.421)	0.147	-3.70%

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	0.033 (CI = +/-0.021; p = 0.003)	0.123 (CI = +/-0.157; p = 0.122)	0.134 (CI = +/-0.484; p = 0.577)	-0.013 (CI = +/-0.114; p = 0.823)	0.410	+3.39%	+2.09%
Loss Cost	2004.2	0.035 (CI = +/-0.023; p = 0.003)	0.129 (CI = +/-0.161; p = 0.112)	0.139 (CI = +/-0.489; p = 0.568)	-0.017 (CI = +/-0.116; p = 0.767)	0.402	+3.59%	+1.83%
Loss Cost	2005.1	0.036 (CI = +/-0.025; p = 0.006)	0.128 (CI = +/-0.166; p = 0.126)	0.141 (CI = +/-0.498; p = 0.570)	-0.018 (CI = +/-0.120; p = 0.760)	0.391	+3.63%	+1.77%
Loss Cost	2005.2	0.037 (CI = +/-0.026; p = 0.008)	0.131 (CI = +/-0.171; p = 0.126)	0.143 (CI = +/-0.506; p = 0.569)	-0.021 (CI = +/-0.123; p = 0.736)	0.371	+3.75%	+1.64%
Loss Cost	2006.1	0.038 (CI = +/-0.028; p = 0.010)	0.127 (CI = +/-0.176; p = 0.150)	0.148 (CI = +/-0.516; p = 0.563)	-0.024 (CI = +/-0.127; p = 0.707)	0.363	+3.88%	+1.46%
Loss Cost	2006.2	0.042 (CI = +/-0.030; p = 0.009)	0.137 (CI = +/-0.180; p = 0.130)	0.155 (CI = +/-0.521; p = 0.548)	-0.031 (CI = +/-0.130; p = 0.630)	0.361	+4.25%	+1.07%
Loss Cost	2007.1	0.048 (CI = +/-0.032; p = 0.006)	0.121 (CI = +/-0.182; p = 0.187)	0.175 (CI = +/-0.522; p = 0.499)	-0.044 (CI = +/-0.132; p = 0.500)	0.383	+4.87%	+0.34%
Loss Cost	2007.2	0.056 (CI = +/-0.034; p = 0.002)	0.143 (CI = +/-0.181; p = 0.117)	0.191 (CI = +/-0.512; p = 0.451)	-0.062 (CI = +/-0.132; p = 0.346)	0.426	+5.79%	-0.53%
Loss Cost	2008.1	0.066 (CI = +/-0.035; p = 0.001)	0.118 (CI = +/-0.180; p = 0.188)	0.221 (Cl = +/-0.500; p = 0.373)	-0.083 (CI = +/-0.131; p = 0.206)	0.474	+6.87%	-1.62%
Loss Cost	2008.2	0.080 (CI = +/-0.036; p = 0.000)	0.149 (CI = +/-0.172; p = 0.088)	0.243 (CI = +/-0.473; p = 0.301)	-0.108 (CI = +/-0.126; p = 0.091)	0.546	+8.31%	-2.77%
Loss Cost	2009.1	0.096 (CI = +/-0.036; p = 0.000)	0.113 (CI = +/-0.160; p = 0.161)	0.286 (CI = +/-0.434; p = 0.187) 0.310 (CI = +/-0.396; p = 0.119)	-0.140 (CI = +/-0.119; p = 0.022)	0.635 0.706	+10.11% +11.94%	-4.30% -5.50%
Loss Cost	2009.2	0.113 (CI = +/-0.035; p = 0.000)	0.145 (Cl = +/-0.148; p = 0.055)		-0.169 (Cl = +/-0.111; p = 0.004)			
Loss Cost Loss Cost	2010.1	0.131 (CI = +/-0.034; p = 0.000) 0.148 (CI = +/-0.034; p = 0.000)	0.110 (CI = +/-0.134; p = 0.101)	0.351 (CI = +/-0.351; p = 0.050)	-0.203 (CI = +/-0.101; p = 0.000)	0.778	+14.02%	-6.94%
	2010.2		0.138 (CI = +/-0.123; p = 0.030)	0.372 (Cl = +/-0.319; p = 0.024)	-0.230 (CI = +/-0.094; p = 0.000)	0.817	+15.90%	-7.94%
Loss Cost	2011.1	0.166 (CI = +/-0.033; p = 0.000)	0.108 (CI = +/-0.110; p = 0.054)	0.407 (CI = +/-0.280; p = 0.006)	-0.262 (CI = +/-0.086; p = 0.000)	0.862	+18.09%	-9.14%
Loss Cost	2011.2	0.181 (CI = +/-0.034; p = 0.000)	0.128 (CI = +/-0.105; p = 0.019) 0.112 (CI = +/-0.104; p = 0.036)	0.422 (CI = +/-0.262; p = 0.003)	-0.284 (CI = +/-0.083; p = 0.000)	0.873	+19.80%	-9.86%
Loss Cost	2012.1	0.193 (CI = +/-0.037; p = 0.000)		0.442 (CI = +/-0.255; p = 0.002)	-0.304 (CI = +/-0.085; p = 0.000)	0.875	+21.31%	-10.51%
Loss Cost	2012.2	0.193 (CI = +/-0.043; p = 0.000)	0.112 (CI = +/-0.109; p = 0.045)	0.442 (CI = +/-0.264; p = 0.002)	-0.305 (CI = +/-0.092; p = 0.000)	0.837	+21.34%	-10.52%
Loss Cost	2013.1	0.202 (CI = +/-0.050; p = 0.000)	0.104 (CI = +/-0.114; p = 0.072)	0.453 (CI = +/-0.270; p = 0.003)	-0.317 (CI = +/-0.100; p = 0.000)	0.815	+22.37%	-10.86%
Loss Cost	2013.2	0.204 (CI = +/-0.060; p = 0.000)	0.106 (CI = +/-0.121; p = 0.081)	0.454 (CI = +/-0.280; p = 0.003)	-0.320 (Cl = +/-0.111; p = 0.000)	0.755	+22.69%	-10.94%
Loss Cost	2014.1	0.205 (CI = +/-0.074; p = 0.000)	0.105 (CI = +/-0.129; p = 0.102)	0.455 (CI = +/-0.293; p = 0.005)	-0.321 (CI = +/-0.127; p = 0.000)	0.699	+22.79%	-10.97%
Loss Cost	2014.2	0.186 (CI = +/-0.091; p = 0.001)	0.094 (CI = +/-0.134; p = 0.154)	0.446 (CI = +/-0.299; p = 0.006)	-0.298 (CI = +/-0.144; p = 0.001)	0.560	+20.46%	-10.56%
Loss Cost	2015.1	0.148 (CI = +/-0.113; p = 0.014)	0.113 (CI = +/-0.138; p = 0.099)	0.423 (Cl = +/-0.300; p = 0.009)	-0.252 (CI = +/-0.166; p = 0.006)	0.466	+16.00%	-9.80%
Loss Cost	2015.2	0.139 (CI = +/-0.155; p = 0.073)	0.110 (CI = +/-0.148; p = 0.131)	0.421 (CI = +/-0.316; p = 0.013)	-0.241 (CI = +/-0.207; p = 0.026)	0.365	+14.97%	-9.69%
Loss Cost	2016.1	0.162 (CI = +/-0.230; p = 0.150)	0.104 (CI = +/-0.162; p = 0.185)	0.428 (CI = +/-0.336; p = 0.017)	-0.266 (CI = +/-0.284; p = 0.064)	0.353	+17.56%	-9.93%
Loss Cost	2016.2	0.175 (CI = +/-0.382; p = 0.330)	0.106 (CI = +/-0.176; p = 0.211)	0.430 (CI = +/-0.358; p = 0.023)	-0.281 (CI = +/-0.433; p = 0.179)	0.308	+19.18%	-10.00%
Loss Cost	2017.1	0.085 (CI = +/-0.874; p = 0.831)	0.115 (CI = +/-0.203; p = 0.233)	0.421 (CI = +/-0.388; p = 0.036)	-0.187 (CI = +/-0.922; p = 0.657)	0.292	+8.84%	-9.73%
Severity	2004.1	0.073 (CI = +/-0.009; p = 0.000)	0.056 (CI = +/-0.064; p = 0.084)	0.040 (CI = +/-0.196; p = 0.678)	-0.070 (CI = +/-0.046; p = 0.004)	0.926	+7.62%	+0.33%
Severity	2004.2	0.071 (CI = +/-0.009; p = 0.000)	0.047 (CI = +/-0.063; p = 0.135)	0.034 (CI = +/-0.191; p = 0.716)	-0.065 (CI = +/-0.045; p = 0.007)	0.921	+7.36%	+0.65%
Severity	2005.1	0.069 (CI = +/-0.009; p = 0.000)	0.055 (CI = +/-0.062; p = 0.080)	0.025 (CI = +/-0.187; p = 0.787)	-0.059 (CI = +/-0.045; p = 0.012)	0.916	+7.11%	+1.00%
Severity	2005.2	0.067 (CI = +/-0.010; p = 0.000)	0.049 (CI = +/-0.063; p = 0.121)	0.020 (CI = +/-0.186; p = 0.824)	-0.054 (CI = +/-0.045; p = 0.020)	0.908	+6.89%	+1.25%
Severity	2006.1	0.062 (CI = +/-0.009; p = 0.000)	0.063 (CI = +/-0.057; p = 0.033)	0.004 (CI = +/-0.168; p = 0.958)	-0.044 (CI = +/-0.041; p = 0.038)	0.913	+6.43%	+1.84%
Severity	2006.2	0.059 (CI = +/-0.009; p = 0.000)	0.052 (CI = +/-0.054; p = 0.059)	-0.003 (CI = +/-0.156; p = 0.965)	-0.036 (CI = +/-0.039; p = 0.067)	0.912	+6.03%	+2.27%
Severity	2007.1	0.053 (CI = +/-0.008; p = 0.000)	0.066 (CI = +/-0.045; p = 0.006)	-0.021 (CI = +/-0.130; p = 0.746)	-0.024 (CI = +/-0.033; p = 0.138)	0.927	+5.47%	+2.92%
Severity	2007.2	0.050 (CI = +/-0.008; p = 0.000)	0.057 (CI = +/-0.041; p = 0.009)	-0.028 (CI = +/-0.116; p = 0.629)	-0.017 (CI = +/-0.030; p = 0.256)	0.930	+5.07%	+3.31%
Severity	2008.1	0.048 (CI = +/-0.008; p = 0.000)	0.061 (CI = +/-0.042; p = 0.005)	-0.033 (CI = +/-0.116; p = 0.561)	-0.013 (CI = +/-0.030; p = 0.384)	0.925	+4.88%	+3.52%
Severity	2008.2	0.048 (CI = +/-0.009; p = 0.000)	0.061 (CI = +/-0.043; p = 0.007)	-0.033 (CI = +/-0.118; p = 0.569)	-0.013 (CI = +/-0.032; p = 0.400)	0.915	+4.88%	+3.52%
Severity	2009.1	0.049 (CI = +/-0.010; p = 0.000)	0.059 (CI = +/-0.044; p = 0.012)	-0.030 (CI = +/-0.120; p = 0.611)	-0.015 (CI = +/-0.033; p = 0.340)	0.910	+5.01%	+3.40%
Severity	2009.2	0.050 (CI = +/-0.011; p = 0.000)	0.060 (CI = +/-0.046; p = 0.012)	-0.029 (CI = +/-0.122; p = 0.633)	-0.017 (CI = +/-0.034; p = 0.312)	0.900	+5.11%	+3.32%
Severity	2010.1	0.048 (CI = +/-0.012; p = 0.000)	0.064 (CI = +/-0.047; p = 0.011)	-0.033 (CI = +/-0.124; p = 0.594)	-0.014 (CI = +/-0.036; p = 0.427)	0.889	+4.93%	+3.47%
Severity	2010.2	0.051 (CI = +/-0.013; p = 0.000)	0.068 (CI = +/-0.048; p = 0.008)	-0.029 (CI = +/-0.125; p = 0.631)	-0.018 (CI = +/-0.037; p = 0.316)	0.882	+5.20%	+3.29%
Severity	2011.1	0.049 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.050; p = 0.008)	-0.033 (CI = +/-0.128; p = 0.599)	-0.015 (CI = +/-0.039; p = 0.428)	0.868	+5.01%	+3.43%
Severity	2011.2	0.047 (CI = +/-0.017; p = 0.000)	0.068 (CI = +/-0.052; p = 0.013)	-0.035 (CI = +/-0.130; p = 0.580)	-0.012 (CI = +/-0.041; p = 0.559)	0.842	+4.78%	+3.55%
Severity	2012.1	0.049 (CI = +/-0.019; p = 0.000)	0.065 (CI = +/-0.054; p = 0.022)	-0.031 (CI = +/-0.133; p = 0.629)	-0.016 (CI = +/-0.044; p = 0.473)	0.832	+5.03%	+3.41%
Severity	2012.2	0.054 (CI = +/-0.022; p = 0.000)	0.070 (CI = +/-0.055; p = 0.016)	-0.027 (CI = +/-0.134; p = 0.676)	-0.023 (CI = +/-0.047; p = 0.315)	0.824	+5.57%	+3.17%
Severity	2013.1	0.061 (CI = +/-0.025; p = 0.000)	0.064 (CI = +/-0.057; p = 0.029)	-0.019 (CI = +/-0.134; p = 0.769)	-0.032 (CI = +/-0.050; p = 0.188)	0.824	+6.25%	+2.87%
Severity	2013.2	0.057 (CI = +/-0.030; p = 0.001)	0.061 (CI = +/-0.059; p = 0.046)	-0.021 (CI = +/-0.138; p = 0.746)	-0.027 (CI = +/-0.055; p = 0.308)	0.774	+5.85%	+3.00%
Severity	2014.1	0.050 (CI = +/-0.036; p = 0.009)	0.066 (CI = +/-0.062; p = 0.039)	-0.028 (CI = +/-0.142; p = 0.682)	-0.018 (CI = +/-0.062; p = 0.543)	0.736	+5.12%	+3.24%
Severity	2014.2	0.046 (CI = +/-0.045; p = 0.044)	0.064 (CI = +/-0.066; p = 0.058)	-0.029 (CI = +/-0.148; p = 0.675)	-0.013 (CI = +/-0.071; p = 0.691)	0.663	+4.73%	+3.33%
Severity	2015.1	0.040 (CI = +/-0.058; p = 0.168)	0.067 (CI = +/-0.071; p = 0.062)	-0.034 (CI = +/-0.155; p = 0.647)	-0.005 (CI = +/-0.086; p = 0.897)	0.616	+4.03%	+3.49%
Severity	2015.2	0.035 (CI = +/-0.080; p = 0.362)	0.066 (CI = +/-0.076; p = 0.086)	-0.035 (CI = +/-0.163; p = 0.649)	0.000 (CI = +/-0.107; p = 0.995)	0.521	+3.53%	+3.56%
Severity	2016.1	0.049 (CI = +/-0.118; p = 0.377)	0.061 (CI = +/-0.083; p = 0.132)	-0.030 (CI = +/-0.173; p = 0.709)	-0.016 (CI = +/-0.146; p = 0.811)	0.497	+5.07%	+3.38%
Severity	2016.2	0.055 (CI = +/-0.196; p = 0.550)	0.062 (CI = +/-0.091; p = 0.158)	-0.029 (CI = +/-0.184; p = 0.729)	-0.022 (CI = +/-0.223; p = 0.833)	0.373	+5.60%	+3.35%
Severity	2017.1	0.002 (CI = +/-0.449; p = 0.993)	0.067 (CI = +/-0.104; p = 0.178)	-0.034 (CI = +/-0.199; p = 0.706)	0.033 (CI = +/-0.474; p = 0.879)	0.297	+0.19%	+3.52%
Frequency	2004.1	-0.040 (CI = +/-0.024; p = 0.002)	0.067 (CI = +/-0.179; p = 0.454)	0.094 (CI = +/-0.551; p = 0.732)	0.058 (CI = +/-0.130; p = 0.374)	0.206	-3.93%	+1.76%
Frequency	2004.2	-0.036 (CI = +/-0.026; p = 0.008)	0.082 (CI = +/-0.181; p = 0.364)	0.104 (CI = +/-0.550; p = 0.702)	0.047 (CI = +/-0.131; p = 0.466)	0.157	-3.51%	+1.18%
Frequency	2005.1	-0.033 (CI = +/-0.027; p = 0.020)	0.072 (CI = +/-0.185; p = 0.432)	0.116 (CI = +/-0.557; p = 0.676)	0.041 (CI = +/-0.134; p = 0.541)	0.103	-3.25%	+0.77%
Frequency	2005.2	-0.030 (CI = +/-0.029; p = 0.046)	0.082 (CI = +/-0.190; p = 0.382)	0.123 (CI = +/-0.563; p = 0.660)	0.034 (CI = +/-0.137; p = 0.619)	0.069	-2.94%	+0.39%
Frequency	2006.1	-0.024 (CI = +/-0.031; p = 0.122)	0.065 (CI = +/-0.192; p = 0.496)	0.144 (CI = +/-0.563; p = 0.607)	0.020 (CI = +/-0.139; p = 0.766)	0.003	-2.39%	-0.38%
Frequency	2006.2	-0.017 (CI = +/-0.033; p = 0.296)	0.086 (CI = +/-0.192; p = 0.370)	0.159 (CI = +/-0.556; p = 0.565)	0.005 (CI = +/-0.139; p = 0.941)	-0.031	-1.68%	-1.18%
Frequency	2007.1	-0.006 (CI = +/-0.033; p = 0.725)	0.054 (CI = +/-0.186; p = 0.556)	0.195 (CI = +/-0.533; p = 0.460)	-0.020 (CI = +/-0.135; p = 0.768)	-0.088	-0.57%	-2.51%
Frequency	2007.2	0.007 (CI = +/-0.033; p = 0.678)	0.087 (CI = +/-0.178; p = 0.327)	0.219 (CI = +/-0.502; p = 0.380)	-0.045 (CI = +/-0.129; p = 0.484)	-0.065	+0.68%	-3.72%
Frequency	2008.1	0.019 (CI = +/-0.034; p = 0.268)	0.057 (CI = +/-0.172; p = 0.504)	0.254 (CI = +/-0.480; p = 0.287)	-0.070 (CI = +/-0.126; p = 0.266)	-0.040	+1.90%	-4.96%
Frequency	2008.2	0.032 (CI = +/-0.034; p = 0.066)	0.087 (CI = +/-0.164; p = 0.285)	0.276 (CI = +/-0.451; p = 0.219)	-0.095 (CI = +/-0.121; p = 0.118)	0.063	+3.27%	-6.08%
Frequency	2009.1	0.047 (CI = +/-0.034; p = 0.009)	0.054 (CI = +/-0.154; p = 0.477)	0.316 (CI = +/-0.417; p = 0.131)	-0.125 (CI = +/-0.114; p = 0.033)	0.184	+4.86%	-7.44%
Frequency	2009.2	0.063 (CI = +/-0.034; p = 0.001)	0.085 (CI = +/-0.143; p = 0.234)	0.338 (CI = +/-0.381; p = 0.079)	-0.152 (CI = +/-0.107; p = 0.007)	0.335	+6.50%	-8.54%
Frequency	2010.1	0.083 (CI = +/-0.031; p = 0.000)	0.047 (CI = +/-0.122; p = 0.438)	0.384 (CI = +/-0.321; p = 0.021)	-0.189 (CI = +/-0.092; p = 0.000)	0.537	+8.67%	-10.06%
Frequency	2010.2	0.097 (CI = +/-0.031; p = 0.000)	0.070 (CI = +/-0.115; p = 0.224)	0.401 (CI = +/-0.298; p = 0.011)	-0.212 (CI = +/-0.088; p = 0.000)	0.616	+10.17%	-10.87%
Frequency	2011.1	0.117 (CI = +/-0.028; p = 0.000)	0.037 (CI = +/-0.096; p = 0.428)	0.440 (CI = +/-0.243; p = 0.001)	-0.247 (CI = +/-0.074; p = 0.000)	0.758	+12.45%	-12.15%
Frequency	2011.2	0.134 (CI = +/-0.027; p = 0.000)	0.060 (CI = +/-0.083; p = 0.147)	0.457 (CI = +/-0.208; p = 0.000)	-0.273 (CI = +/-0.066; p = 0.000)	0.826	+14.34%	-12.95%
Frequency	2012.1	0.144 (CI = +/-0.029; p = 0.000)	0.047 (CI = +/-0.082; p = 0.245)	0.473 (CI = +/-0.202; p = 0.000)	-0.289 (CI = +/-0.067; p = 0.000)	0.833	+15.50%	-13.46%
Frequency	2012.2	0.139 (CI = +/-0.033; p = 0.000)	0.042 (CI = +/-0.085; p = 0.318)	0.469 (CI = +/-0.206; p = 0.000)	-0.282 (CI = +/-0.072; p = 0.000)	0.783	+14.94%	-13.27%
Frequency	2013.1	0.141 (CI = +/-0.040; p = 0.000)	0.040 (CI = +/-0.090; p = 0.366)	0.472 (CI = +/-0.214; p = 0.000)	-0.284 (CI = +/-0.079; p = 0.000)	0.746	+15.16%	-13.35%
Frequency	2013.2	0.148 (CI = +/-0.047; p = 0.000)	0.045 (CI = +/-0.095; p = 0.328)	0.476 (CI = +/-0.220; p = 0.000)	-0.293 (CI = +/-0.087; p = 0.000)	0.711	+15.91%	-13.54%
Frequency	2014.1	0.155 (CI = +/-0.057; p = 0.000)	0.039 (CI = +/-0.100; p = 0.416)	0.483 (CI = +/-0.228; p = 0.000)	-0.303 (CI = +/-0.099; p = 0.000)	0.686	+16.81%	-13.76%
Frequency	2014.2	0.140 (CI = +/-0.070; p = 0.001)	0.030 (CI = +/-0.104; p = 0.541)	0.476 (CI = +/-0.232; p = 0.001)	-0.284 (CI = +/-0.112; p = 0.000)	0.619	+15.02%	-13.45%
Frequency	2015.1	0.109 (CI = +/-0.087; p = 0.018)	0.046 (CI = +/-0.104; p = 0.367)	0.457 (CI = +/-0.231; p = 0.001)	-0.246 (CI = +/-0.128; p = 0.001)	0.604	+11.50%	-12.84%
Frequency	2015.2	0.105 (CI = +/-0.119; p = 0.080)	0.044 (CI = +/-0.114; p = 0.413)	0.456 (CI = +/-0.243; p = 0.002)	-0.242 (CI = +/-0.160; p = 0.006)	0.589	+11.05%	-12.79%
Frequency	2016.1	0.112 (CI = +/-0.178; p = 0.192)	0.042 (CI = +/-0.125; p = 0.472)	0.458 (Cl = +/-0.260; p = 0.003)	-0.250 (CI = +/-0.220; p = 0.029)	0.579	+11.89%	-12.87%
Frequency	2016.2	0.121 (CI = +/-0.295; p = 0.383)	0.044 (CI = +/-0.137; p = 0.493)	0.459 (CI = +/-0.277; p = 0.004)	-0.259 (CI = +/-0.335; p = 0.116)	0.568	+12.85%	-12.91%
Frequency	2017.1	0.083 (CI = +/-0.678; p = 0.789)	0.047 (CI = +/-0.157; p = 0.513)	0.456 (CI = +/-0.301; p = 0.008)	-0.220 (CI = +/-0.716; p = 0.505)	0.541	+8.63%	-12.81%
		(5.676, p 6.766)	(= 3.107, p 0.010)		(2.042	0.0070	

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

Fit	Start Date	Time	Adjusted R^2	Implied Trer Rate
Loss Cost	2004.1	0.035 (CI = +/-0.014; p = 0.000)	0.408	+3.59%
Loss Cost	2004.2	0.036 (CI = +/-0.014; p = 0.000)	0.398	+3.66%
Loss Cost	2005.1	0.037 (CI = +/-0.015; p = 0.000)	0.390	+3.74%
Loss Cost	2005.2	0.037 (CI = +/-0.016; p = 0.000)	0.370	+3.75%
oss Cost	2006.1	0.038 (CI = +/-0.017; p = 0.000)	0.368	+3.88%
Loss Cost	2006.2	0.039 (CI = +/-0.018; p = 0.000)	0.362	+3.99%
Loss Cost	2007.1	0.042 (CI = +/-0.018; p = 0.000)	0.392	+4.33%
Loss Cost	2007.2	0.045 (CI = +/-0.019; p = 0.000)	0.414	+4.65%
Loss Cost	2008.1	0.050 (CI = +/-0.019; p = 0.000)	0.461	+5.13%
Loss Cost	2008.2	0.054 (CI = +/-0.020; p = 0.000)	0.492	+5.56%
Loss Cost	2009.1	0.060 (CI = +/-0.020; p = 0.000)	0.556	+6.21%
Loss Cost	2009.2	0.064 (CI = +/-0.021; p = 0.000)	0.571	+6.59%
Loss Cost	2010.1	0.069 (CI = +/-0.022; p = 0.000)	0.603	+7.13%
Loss Cost	2010.2	0.070 (CI = +/-0.024; p = 0.000)	0.586	+7.27%
Loss Cost	2011.1	0.073 (CI = +/-0.025; p = 0.000)	0.581	+7.57%
Loss Cost	2011.2	0.071 (CI = +/-0.027; p = 0.000)	0.538	+7.35%
Loss Cost	2012.1	0.069 (CI = +/-0.030; p = 0.000)	0.494	+7.17%
Loss Cost	2012.2	0.061 (CI = +/-0.030; p = 0.000)	0.424	+6.25%
Loss Cost	2013.1	0.056 (CI = +/-0.033; p = 0.002)	0.356	+5.74%
Loss Cost	2013.2	0.046 (CI = +/-0.034; p = 0.010)	0.264	+4.72%
Loss Cost	2014.1	0.038 (CI = +/-0.036; p = 0.039)	0.173	+3.90%
Loss Cost	2014.2	0.024 (CI = +/-0.035; p = 0.172)	0.054	+2.39%
Loss Cost	2015.1	0.012 (CI = +/-0.036; p = 0.502)	-0.032	+1.16%
Loss Cost	2015.2	0.001 (CI = +/-0.038; p = 0.937)	-0.066	+0.14%
Loss Cost	2016.1	-0.001 (CI = +/-0.043; p = 0.972)	-0.071	-0.07%
Loss Cost	2016.2	-0.009 (CI = +/-0.048; p = 0.708)	-0.065	-0.85%
Loss Cost	2017.1	-0.010 (CI = +/-0.056; p = 0.700)	-0.069	-1.01%
Severity	2004.1	0.059 (CI = +/-0.007; p = 0.000)	0.885	+6.05%
Severity	2004.2	0.057 (CI = +/-0.007; p = 0.000)	0.884	+5.82%
Severity	2005.1	0.055 (CI = +/-0.007; p = 0.000)	0.878	+5.65%
Severity	2005.2	0.053 (CI = +/-0.007; p = 0.000)	0.874	+5.45%
Severity	2006.1	0.051 (CI = +/-0.006; p = 0.000)	0.877	+5.18%
Severity	2006.2	0.048 (CI = +/-0.006; p = 0.000)	0.885	+4.90%
Severity	2007.1	0.045 (CI = +/-0.005; p = 0.000)	0.895	+4.63%
Severity	2007.2	0.043 (CI = +/-0.005; p = 0.000)	0.906	+4.37%
Severity	2008.1	0.042 (CI = +/-0.005; p = 0.000)	0.898	+4.28%
Severity	2008.2	0.041 (CI = +/-0.005; p = 0.000)	0.888	+4.21%
Severity	2009.1	0.042 (CI = +/-0.006; p = 0.000)	0.882	+4.27%
Severity	2009.2	0.041 (CI = +/-0.006; p = 0.000)	0.869	+4.22%
Severity	2010.1	0.041 (CI = +/-0.007; p = 0.000)	0.854	+4.15%
Severity	2010.2	0.041 (CI = +/-0.007; p = 0.000)	0.839	+4.14%
Severity	2011.1	0.040 (CI = +/-0.008; p = 0.000)	0.820	+4.08%
Severity	2011.2	0.038 (CI = +/-0.008; p = 0.000)	0.800	+3.88%
Severity	2012.1	0.039 (CI = +/-0.009; p = 0.000)	0.789	+3.96%
Severity	2012.2	0.039 (CI = +/-0.009; p = 0.000)	0.765	+3.96%
Severity	2013.1	0.040 (CI = +/-0.010; p = 0.000)	0.758	+4.10%
Severity	2013.2	0.037 (CI = +/-0.011; p = 0.000)	0.726	+3.78%
Severity	2014.1	0.035 (CI = +/-0.012; p = 0.000)	0.682	+3.61%
Severity	2014.2	0.033 (CI = +/-0.012; p = 0.000)	0.628	+3.33%
Severity	2015.1	0.032 (CI = +/-0.014; p = 0.000)	0.578	+3.27%
Severity	2015.2	0.030 (CI = +/-0.015; p = 0.001)	0.503	+3.03%
Severity	2016.1	0.032 (CI = +/-0.017; p = 0.001)	0.493	+3.23%
Severity	2016.2	0.029 (CI = +/-0.020; p = 0.007)	0.402	+2.96%
Severity	2017.1	0.029 (CI = +/-0.023; p = 0.017)	0.340	+2.94%
Frequency	2004.1	-0.023 (CI = +/-0.016; p = 0.005)	0.171	-2.31%
Frequency	2004.2	-0.021 (CI = +/-0.016; p = 0.014)	0.130	-2.04%
Frequency	2005.1	-0.018 (CI = +/-0.017; p = 0.035)	0.093	-1.81%
Frequency	2005.1	-0.016 (Cl = +/-0.017; p = 0.069)	0.065	-1.62%
	2006.1	-0.016 (Cl = +/-0.018; p = 0.169)	0.027	-1.02%
Frequency		, ,		
Frequency	2006.2	-0.009 (Cl = +/-0.019; p = 0.344)	-0.002	-0.87%
Frequency	2007.1	-0.003 (CI = +/-0.018; p = 0.755)	-0.028	-0.28%
Frequency	2007.2	0.003 (CI = +/-0.018; p = 0.766)	-0.029	+0.27%
Frequency	2008.1	0.008 (CI = +/-0.018; p = 0.369)	-0.005	+0.82%
Frequency	2008.2	0.013 (CI = +/-0.018; p = 0.166)	0.033	+1.29%
Frequency	2009.1	0.018 (CI = +/-0.018; p = 0.050)	0.099	+1.86%
Frequency	2009.2	0.023 (CI = +/-0.019; p = 0.023)	0.147	+2.28%
Frequency	2010.1	0.028 (CI = +/-0.019; p = 0.006)	0.230	+2.86%
Frequency	2010.2	0.030 (CI = +/-0.021; p = 0.007)	0.228	+3.00%
Frequency	2010.2	0.033 (CI = +/-0.022; p = 0.005)	0.255	+3.35%
	2011.1		0.235	+3.34%
Frequency		0.033 (CI = +/-0.024; p = 0.009)		
Frequency	2012.1	0.030 (CI = +/-0.026; p = 0.023)	0.177	+3.08%
Frequency	2012.2	0.022 (CI = +/-0.026; p = 0.095)	0.085	+2.20%
Frequency	2013.1	0.016 (CI = +/-0.027; p = 0.245)	0.020	+1.58%
Frequency	2013.2	0.009 (CI = +/-0.029; p = 0.521)	-0.029	+0.91%
Frequency	2014.1	0.003 (CI = +/-0.031; p = 0.852)	-0.053	+0.28%
Frequency	2014.2	-0.009 (CI = +/-0.030; p = 0.534)	-0.034	-0.91%
Frequency	2015.1	-0.021 (Cl = +/-0.030; p = 0.169)	0.059	-2.04%
				-2.04%
	2015.2	-0.028 (CI = +/-0.033; p = 0.084)	0.131	
Frequency				
Frequency	2016.1	-0.032 (CI = +/-0.037; p = 0.080)	0.146	-3.20%
	2016.1 2016.2 2017.1	-0.032 (CI = +/-0.037; p = 0.080) -0.038 (CI = +/-0.042; p = 0.073) -0.039 (CI = +/-0.049; p = 0.105)	0.146 0.167 0.138	-3.20% -3.70% -3.84%

Comprehensive - Excluding Cat

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.039 (CI = +/-0.007; p = 0.000)	0.304 (CI = +/-0.081; p = 0.000)	0.833	+4.00%
Loss Cost	2004.2	0.039 (CI = +/-0.007; p = 0.000)	0.301 (CI = +/-0.082; p = 0.000)	0.815	+3.95%
Loss Cost	2005.1	0.038 (CI = +/-0.008; p = 0.000)	0.304 (CI = +/-0.084; p = 0.000)	0.812	+3.89%
Loss Cost	2005.2	0.037 (CI = +/-0.008; p = 0.000)	0.300 (CI = +/-0.086; p = 0.000)	0.791	+3.81%
Loss Cost Loss Cost	2006.1 2006.2	0.037 (CI = +/-0.009; p = 0.000) 0.037 (CI = +/-0.009; p = 0.000)	0.305 (CI = +/-0.089; p = 0.000) 0.307 (CI = +/-0.091; p = 0.000)	0.788 0.772	+3.74% +3.78%
Loss Cost	2006.2	0.037 (CI = +/-0.010; p = 0.000)	0.306 (CI = +/-0.091; p = 0.000)	0.772	+3.79%
Loss Cost	2007.2	0.039 (CI = +/-0.010; p = 0.000)	0.316 (CI = +/-0.095; p = 0.000)	0.773	+3.98%
Loss Cost	2008.1	0.041 (CI = +/-0.010; p = 0.000)	0.306 (CI = +/-0.095; p = 0.000)	0.784	+4.18%
Loss Cost	2008.2	0.043 (CI = +/-0.011; p = 0.000)	0.317 (CI = +/-0.095; p = 0.000)	0.791	+4.41%
Loss Cost	2009.1	0.046 (CI = +/-0.011; p = 0.000)	0.305 (CI = +/-0.095; p = 0.000)	0.805	+4.66%
Loss Cost	2009.2	0.048 (CI = +/-0.011; p = 0.000)	0.315 (CI = +/-0.096; p = 0.000)	0.808	+4.89%
Loss Cost	2010.1	0.050 (CI = +/-0.012; p = 0.000)	0.305 (CI = +/-0.097; p = 0.000)	0.816	+5.11%
Loss Cost	2010.2	0.051 (CI = +/-0.013; p = 0.000)	0.311 (CI = +/-0.100; p = 0.000)	0.804	+5.25%
Loss Cost	2011.1	0.053 (CI = +/-0.014; p = 0.000)	0.303 (CI = +/-0.103; p = 0.000)	0.808	+5.44%
Loss Cost Loss Cost	2011.2 2012.1	0.053 (CI = +/-0.015; p = 0.000)	0.304 (CI = +/-0.108; p = 0.000)	0.782	+5.45% +5.29%
Loss Cost	2012.1	0.052 (CI = +/-0.016; p = 0.000) 0.049 (CI = +/-0.017; p = 0.000)	0.310 (CI = +/-0.112; p = 0.000) 0.300 (CI = +/-0.115; p = 0.000)	0.778 0.738	+5.02%
Loss Cost	2013.1	0.047 (CI = +/-0.019; p = 0.000)	0.307 (CI = +/-0.121; p = 0.000)	0.734	+4.84%
Loss Cost	2013.2	0.044 (CI = +/-0.021; p = 0.000)	0.296 (CI = +/-0.125; p = 0.000)	0.684	+4.53%
Loss Cost	2014.1	0.045 (CI = +/-0.023; p = 0.001)	0.294 (CI = +/-0.132; p = 0.000)	0.682	+4.61%
Loss Cost	2014.2	0.040 (CI = +/-0.024; p = 0.003)	0.276 (CI = +/-0.133; p = 0.000)	0.618	+4.04%
Loss Cost	2015.1	0.035 (CI = +/-0.027; p = 0.014)	0.290 (CI = +/-0.139; p = 0.000)	0.624	+3.58%
Loss Cost	2015.2	0.033 (CI = +/-0.030; p = 0.034)	0.284 (CI = +/-0.148; p = 0.001)	0.561	+3.36%
Loss Cost	2016.1	0.031 (CI = +/-0.035; p = 0.073)	0.289 (CI = +/-0.160; p = 0.002)	0.559	+3.17%
Loss Cost	2016.2	0.045 (CI = +/-0.034; p = 0.013)	0.324 (CI = +/-0.146; p = 0.000)	0.681	+4.61%
Loss Cost	2017.1	0.049 (CI = +/-0.039; p = 0.019)	0.314 (CI = +/-0.158; p = 0.001)	0.683	+5.03%
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Severity	2004.1	0.051 (CI = +/-0.004; p = 0.000)	0.140 (CI = +/-0.047; p = 0.000)	0.948	+5.25%
Severity Severity	2004.2 2005.1	0.050 (CI = +/-0.004; p = 0.000) 0.049 (CI = +/-0.004; p = 0.000)	0.133 (CI = +/-0.046; p = 0.000) 0.138 (CI = +/-0.046; p = 0.000)	0.946 0.944	+5.14% +5.06%
Severity	2005.1	0.048 (Cl = +/-0.004; p = 0.000)	0.132 (CI = +/-0.045; p = 0.000)	0.940	+4.97%
Severity	2006.1	0.047 (CI = +/-0.004; p = 0.000)	0.143 (CI = +/-0.041; p = 0.000)	0.948	+4.79%
Severity	2006.2	0.046 (CI = +/-0.004; p = 0.000)	0.136 (CI = +/-0.040; p = 0.000)	0.946	+4.67%
Severity	2007.1	0.044 (CI = +/-0.004; p = 0.000)	0.145 (CI = +/-0.036; p = 0.000)	0.954	+4.49%
Severity	2007.2	0.043 (CI = +/-0.004; p = 0.000)	0.139 (CI = +/-0.035; p = 0.000)	0.953	+4.38%
Severity	2008.1	0.043 (CI = +/-0.004; p = 0.000)	0.141 (CI = +/-0.036; p = 0.000)	0.951	+4.35%
Severity	2008.2	0.042 (CI = +/-0.004; p = 0.000)	0.140 (CI = +/-0.037; p = 0.000)	0.944	+4.33%
Severity	2009.1	0.043 (CI = +/-0.004; p = 0.000)	0.137 (CI = +/-0.038; p = 0.000)	0.944	+4.39%
Severity	2009.2	0.044 (CI = +/-0.005; p = 0.000)	0.140 (CI = +/-0.038; p = 0.000)	0.939	+4.45%
Severity	2010.1	0.044 (CI = +/-0.005; p = 0.000)	0.139 (CI = +/-0.040; p = 0.000)	0.937	+4.48%
Severity	2010.2 2011.1	0.045 (CI = +/-0.005; p = 0.000)	0.143 (CI = +/-0.040; p = 0.000)	0.934	+4.57% +4.72%
Severity Severity	2011.1	0.046 (CI = +/-0.005; p = 0.000) 0.046 (CI = +/-0.006; p = 0.000)	0.137 (CI = +/-0.040; p = 0.000) 0.136 (CI = +/-0.042; p = 0.000)	0.939 0.929	+4.70%
Severity	2012.1	0.046 (CI = +/-0.006; p = 0.000)	0.136 (Cl = +/-0.044; p = 0.000)	0.925	+4.72%
Severity	2012.2	0.046 (CI = +/-0.007; p = 0.000)	0.136 (CI = +/-0.046; p = 0.000)	0.913	+4.73%
Severity	2013.1	0.047 (CI = +/-0.008; p = 0.000)	0.135 (CI = +/-0.048; p = 0.000)	0.908	+4.76%
Severity	2013.2	0.045 (CI = +/-0.008; p = 0.000)	0.130 (CI = +/-0.049; p = 0.000)	0.891	+4.60%
Severity	2014.1	0.044 (CI = +/-0.009; p = 0.000)	0.133 (CI = +/-0.052; p = 0.000)	0.885	+4.49%
Severity	2014.2	0.042 (CI = +/-0.009; p = 0.000)	0.126 (CI = +/-0.052; p = 0.000)	0.862	+4.25%
Severity	2015.1	0.039 (CI = +/-0.010; p = 0.000)	0.134 (CI = +/-0.052; p = 0.000)	0.864	+3.97%
Severity	2015.2	0.038 (CI = +/-0.011; p = 0.000)	0.131 (CI = +/-0.055; p = 0.000)	0.829	+3.85%
Severity	2016.1	0.038 (CI = +/-0.013; p = 0.000)	0.131 (Cl = +/-0.059; p = 0.000)	0.822	+3.85%
Severity Severity	2016.2 2017.1	0.038 (CI = +/-0.015; p = 0.000) 0.039 (CI = +/-0.017; p = 0.000)	0.133 (CI = +/-0.064; p = 0.001) 0.132 (CI = +/-0.070; p = 0.002)	0.786 0.778	+3.92% +3.96%
Seventy	2017.1	0.035 (CI = +7-0.017, p = 0.000)	0.132 (CI = +7-0.070, p = 0.002)	0.778	+3.90%
Frequency	2004.1	-0.012 (CI = +/-0.007; p = 0.001)	0.164 (CI = +/-0.076; p = 0.000)	0.428	-1.19%
Frequency	2004.2	-0.011 (CI = +/-0.007; p = 0.002)	0.168 (CI = +/-0.078; p = 0.000)	0.427	-1.14%
Frequency	2005.1	-0.011 (CI = +/-0.007; p = 0.004)	0.167 (CI = +/-0.080; p = 0.000)	0.398	-1.12%
Frequency	2005.2	-0.011 (CI = +/-0.008; p = 0.006)	0.168 (CI = +/-0.082; p = 0.000)	0.397	-1.10%
Frequency	2006.1	-0.010 (CI = +/-0.008; p = 0.016)	0.162 (CI = +/-0.084; p = 0.000)	0.351	-1.00%
Frequency	2006.2	-0.009 (CI = +/-0.008; p = 0.045)	0.171 (CI = +/-0.084; p = 0.000)	0.364	-0.85%
Frequency	2007.1	-0.007 (CI = +/-0.009; p = 0.120)	0.161 (CI = +/-0.084; p = 0.000)	0.314	-0.67%
Frequency	2007.2	-0.004 (CI = +/-0.008; p = 0.353)	0.176 (CI = +/-0.079; p = 0.000)	0.379	-0.38%
Frequency Frequency	2008.1 2008.2	-0.002 (CI = +/-0.008; p = 0.692) 0.001 (CI = +/-0.008; p = 0.856)	0.164 (CI = +/-0.078; p = 0.000) 0.177 (CI = +/-0.076; p = 0.000)	0.349 0.411	-0.17% +0.08%
Frequency	2009.1	0.001 (CI = +/-0.008; p = 0.850) 0.003 (CI = +/-0.009; p = 0.550)	0.167 (CI = +/-0.076; p = 0.000)	0.398	+0.26%
Frequency	2009.2	0.004 (CI = +/-0.009; p = 0.353)	0.175 (CI = +/-0.077; p = 0.000)	0.428	+0.42%
Frequency	2010.1	0.006 (CI = +/-0.010; p = 0.206)	0.166 (CI = +/-0.078; p = 0.000)	0.425	+0.61%
Frequency	2010.2	0.006 (CI = +/-0.010; p = 0.209)	0.168 (CI = +/-0.081; p = 0.000)	0.412	+0.65%
Frequency	2011.1	0.007 (CI = +/-0.011; p = 0.219)	0.166 (CI = +/-0.084; p = 0.000)	0.407	+0.69%
Frequency	2011.2	0.007 (CI = +/-0.012; p = 0.237)	0.168 (CI = +/-0.088; p = 0.001)	0.387	+0.71%
Frequency	2012.1	0.005 (CI = +/-0.013; p = 0.396)	0.175 (CI = +/-0.091; p = 0.001)	0.399	+0.55%
Frequency	2012.2	0.003 (CI = +/-0.014; p = 0.690)	0.164 (CI = +/-0.092; p = 0.001)	0.354	+0.27%
Frequency	2013.1	0.001 (CI = +/-0.015; p = 0.922)	0.171 (CI = +/-0.095; p = 0.001)	0.369	+0.07%
Frequency	2013.2	-0.001 (Cl = +/-0.016; p = 0.934)	0.167 (CI = +/-0.100; p = 0.003)	0.340	-0.07%
Frequency Frequency	2014.1 2014.2	0.001 (CI = +/-0.018; p = 0.895) -0.002 (CI = +/-0.020; p = 0.828)	0.160 (CI = +/-0.105; p = 0.005) 0.150 (CI = +/-0.108; p = 0.010)	0.310 0.270	+0.12% -0.21%
Frequency	2014.2	-0.002 (CI = +/-0.020; p = 0.828) -0.004 (CI = +/-0.022; p = 0.723)	0.150 (CI = +/-0.108; p = 0.010) 0.156 (CI = +/-0.115; p = 0.012)	0.269	-0.21%
Frequency	2015.1	-0.004 (CI = +/-0.025; p = 0.689)	0.153 (CI = +/-0.113, p = 0.012) 0.153 (CI = +/-0.123; p = 0.019)	0.247	-0.48%
Frequency	2016.1	-0.007 (CI = +/-0.029; p = 0.630)	0.158 (CI = +/-0.133; p = 0.023)	0.237	-0.65%
Frequency	2016.2	0.007 (CI = +/-0.026; p = 0.595)	0.191 (CI = +/-0.113; p = 0.003)	0.455	+0.66%
Frequency	2017.1	0.010 (CI = +/-0.030; p = 0.475)	0.181 (CI = +/-0.123; p = 0.008)	0.433	+1.03%

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 Tren Rate
Loss Cost	2004.1	0.040 (CI = +/-0.011; p = 0.000)	0.580	+4.12%
Loss Cost	2004.2	0.039 (CI = +/-0.011; p = 0.000)	0.547	+3.95%
Loss Cost	2005.1	0.039 (CI = +/-0.012; p = 0.000)	0.537	+4.02%
Loss Cost	2005.2	0.037 (CI = +/-0.013; p = 0.000)	0.499	+3.81%
Loss Cost	2006.1	0.038 (CI = +/-0.013; p = 0.000)	0.489	+3.89%
Loss Cost	2006.2	0.037 (CI = +/-0.014; p = 0.000)	0.454	+3.78%
	2000.2	0.039 (CI = +/-0.015; p = 0.000)	0.461	+3.76%
Loss Cost				
Loss Cost	2007.2	0.039 (CI = +/-0.016; p = 0.000)	0.440	+3.98%
Loss Cost	2008.1	0.043 (CI = +/-0.016; p = 0.000)	0.482	+4.36%
Loss Cost	2008.2	0.043 (CI = +/-0.017; p = 0.000)	0.463	+4.41%
Loss Cost	2009.1	0.048 (CI = +/-0.017; p = 0.000)	0.513	+4.87%
Loss Cost	2009.2	0.048 (CI = +/-0.019; p = 0.000)	0.488	+4.89%
Loss Cost	2010.1	0.052 (CI = +/-0.019; p = 0.000)	0.527	+5.36%
Loss Cost	2010.2	0.051 (CI = +/-0.021; p = 0.000)	0.489	+5.25%
Loss Cost	2011.1	0.056 (CI = +/-0.022; p = 0.000)	0.520	+5.72%
Loss Cost	2011.2	0.053 (CI = +/-0.023; p = 0.000)	0.469	+5.45%
Loss Cost	2012.1	0.055 (CI = +/-0.025; p = 0.000)	0.455	+5.63%
Loss Cost	2012.2	0.049 (CI = +/-0.027; p = 0.001)	0.383	+5.02%
Loss Cost	2013.1	0.051 (CI = +/-0.029; p = 0.002)	0.371	+5.24%
Loss Cost	2013.1		0.287	+4.53%
		0.044 (CI = +/-0.031; p = 0.007)		
Loss Cost	2014.1	0.050 (CI = +/-0.033; p = 0.006)	0.313	+5.08%
Loss Cost	2014.2	0.040 (CI = +/-0.035; p = 0.028)	0.208	+4.04%
Loss Cost	2015.1	0.041 (CI = +/-0.039; p = 0.043)	0.184	+4.14%
Loss Cost	2015.2	0.033 (CI = +/-0.043; p = 0.123)	0.095	+3.36%
Loss Cost	2016.1	0.038 (CI = +/-0.049; p = 0.116)	0.108	+3.88%
Loss Cost	2016.2	0.045 (CI = +/-0.055; p = 0.101)	0.132	+4.61%
Loss Cost	2017.1	0.059 (CI = +/-0.061; p = 0.058)	0.207	+6.05%
Severity	2004.1	0.052 (CI = +/-0.006; p = 0.000)	0.899	+5.31%
Severity	2004.2	0.050 (CI = +/-0.006; p = 0.000)	0.896	+5.14%
Severity	2005.1	0.050 (CI = +/-0.006; p = 0.000)	0.888	+5.12%
			0.883	
Severity	2005.2	0.048 (CI = +/-0.006; p = 0.000)		+4.97%
Severity	2006.1	0.047 (CI = +/-0.006; p = 0.000)	0.874	+4.86%
Severity	2006.2	0.046 (CI = +/-0.006; p = 0.000)	0.870	+4.67%
Severity	2007.1	0.045 (CI = +/-0.006; p = 0.000)	0.859	+4.57%
Severity	2007.2	0.043 (CI = +/-0.006; p = 0.000)	0.852	+4.38%
Severity	2008.1	0.043 (CI = +/-0.007; p = 0.000)	0.844	+4.44%
Severity	2008.2	0.042 (CI = +/-0.007; p = 0.000)	0.828	+4.33%
Severity	2009.1	0.044 (CI = +/-0.007; p = 0.000)	0.833	+4.49%
Severity	2009.2	0.044 (CI = +/-0.008; p = 0.000)	0.816	+4.45%
Severity	2010.1	0.045 (CI = +/-0.008; p = 0.000)	0.814	+4.59%
Severity	2010.2	0.045 (CI = +/-0.009; p = 0.000)	0.796	+4.57%
Severity	2011.1	0.047 (CI = +/-0.009; p = 0.000)	0.815	+4.85%
Severity	2011.2	0.046 (CI = +/-0.010; p = 0.000)	0.791	+4.70%
Severity	2012.1	0.048 (CI = +/-0.011; p = 0.000)	0.787	+4.86%
Severity	2012.2	0.046 (CI = +/-0.011; p = 0.000)	0.758	+4.73%
Severity	2013.1	0.048 (CI = +/-0.012; p = 0.000)	0.756	+4.94%
Severity	2013.2	0.045 (CI = +/-0.013; p = 0.000)	0.722	+4.60%
Severity	2014.1	0.046 (CI = +/-0.014; p = 0.000)	0.701	+4.70%
Severity	2014.2	0.042 (CI = +/-0.015; p = 0.000)	0.654	+4.25%
Severity	2015.1	0.041 (CI = +/-0.017; p = 0.000)	0.611	+4.23%
Severity	2015.2	0.038 (CI = +/-0.018; p = 0.000)	0.538	+3.85%
Severity	2016.1	0.041 (CI = +/-0.020; p = 0.001)	0.541	+4.17%
Severity	2016.2	0.038 (CI = +/-0.023; p = 0.003)	0.460	+3.92%
Severity	2017.1	0.043 (CI = +/-0.026; p = 0.004)	0.476	+4.39%
•				
Frequency	2004.1	-0.011 (CI = +/-0.008; p = 0.007)	0.157	-1.13%
Frequency	2004.2	-0.011 (CI = +/-0.008; p = 0.009)	0.146	-1.14%
Frequency	2005.1	-0.011 (CI = +/-0.009; p = 0.020)	0.117	-1.05%
Frequency	2005.2	-0.011 (Cl = +/-0.009; p = 0.021)	0.117	-1.10%
Frequency	2006.1	-0.011 (Cl = +/-0.009, p = 0.021) -0.009 (Cl = +/-0.010; p = 0.057)	0.076	-0.93%
	2006.1		0.054	-0.93%
Frequency		-0.009 (Cl = +/-0.010; p = 0.097)		
Frequency	2007.1	-0.006 (CI = +/-0.010; p = 0.251)	0.011	-0.59%
Frequency	2007.2	-0.004 (CI = +/-0.011; p = 0.466)	-0.014	-0.38%
	2008.1	-0.001 (CI = +/-0.011; p = 0.895)	-0.033	-0.07%
		0.001 (CI = +/-0.011; p = 0.891)	-0.034	+0.08%
	2008.2			+0.37%
Frequency Frequency Frequency	2008.2 2009.1	0.004 (CI = +/-0.011; p = 0.510)	-0.020	. 0.07 70
Frequency Frequency		0.004 (CI = +/-0.011; p = 0.510) 0.004 (CI = +/-0.012; p = 0.485)	-0.020 -0.018	+0.42%
Frequency Frequency Frequency	2009.1			
Frequency Frequency Frequency Frequency	2009.1 2009.2	0.004 (CI = +/-0.012; p = 0.485) 0.007 (CI = +/-0.013; p = 0.240)	-0.018 0.016	+0.42% +0.73%
Frequency Frequency Frequency Frequency Frequency	2009.1 2009.2 2010.1 2010.2	0.004 (CI = +/-0.012; p = 0.485) 0.007 (CI = +/-0.013; p = 0.240) 0.006 (CI = +/-0.013; p = 0.332)	-0.018 0.016 -0.001	+0.42% +0.73% +0.65%
Frequency Frequency Frequency Frequency Frequency Frequency	2009.1 2009.2 2010.1 2010.2 2011.1	0.004 (CI = +/-0.012; p = 0.485) 0.007 (CI = +/-0.013; p = 0.240) 0.006 (CI = +/-0.013; p = 0.332) 0.008 (CI = +/-0.014; p = 0.243)	-0.018 0.016 -0.001 0.017	+0.42% +0.73% +0.65% +0.84%
Frequency Frequency Frequency Frequency Frequency Frequency Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2	0.004 (CI = +/-0.012; p = 0.485) 0.007 (CI = +/-0.013; p = 0.240) 0.006 (CI = +/-0.013; p = 0.332) 0.008 (CI = +/-0.014; p = 0.243) 0.007 (CI = +/-0.016; p = 0.352)	-0.018 0.016 -0.001 0.017 -0.004	+0.42% +0.73% +0.65% +0.84% +0.71%
Frequency Frequency Frequency Frequency Frequency Frequency Frequency Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1	0.004 (Cl = +/-0.012; p = 0.485) 0.007 (Cl = +/-0.013; p = 0.240) 0.006 (Cl = +/-0.013; p = 0.332) 0.008 (Cl = +/-0.014; p = 0.243) 0.007 (Cl = +/-0.016; p = 0.352) 0.007 (Cl = +/-0.017; p = 0.381)	-0.018 0.016 -0.001 0.017 -0.004 -0.009	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2	$\begin{array}{l} 0.004 \ (\text{Cl} = +/-0.012; \ p = 0.485) \\ 0.007 \ (\text{Cl} = +/-0.013; \ p = 0.240) \\ 0.006 \ (\text{Cl} = +/-0.013; \ p = 0.332) \\ 0.008 \ (\text{Cl} = +/-0.014; \ p = 0.332) \\ 0.007 \ (\text{Cl} = +/-0.016; \ p = 0.352) \\ 0.007 \ (\text{Cl} = +/-0.017; \ p = 0.381) \\ 0.003 \ (\text{Cl} = +/-0.018; \ p = 0.753) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27%
Frequency Frequency Frequency Frequency Frequency Frequency Frequency Frequency Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1	$\begin{array}{c} 0.004 \ \text{Cl} = +/-0.012; \ p = 0.485) \\ 0.007 \ \text{(Cl} = +/-0.013; \ p = 0.240) \\ 0.006 \ \text{(Cl} = +/-0.013; \ p = 0.332) \\ 0.008 \ \text{(Cl} = +/-0.014; \ p = 0.243) \\ 0.007 \ \text{(Cl} = +/-0.016; \ p = 0.352) \\ 0.007 \ \text{(Cl} = +/-0.016; \ p = 0.381) \\ 0.003 \ \text{(Cl} = +/-0.018; \ p = 0.753) \\ 0.003 \ \text{(Cl} = +/-0.019; \ p = 0.761) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2	$\begin{array}{c} 0.004 \ Cl = + \prime \cdot 0.012; \ p = 0.485) \\ 0.007 \ Cl = + \prime \cdot 0.013; \ p = 0.240) \\ 0.006 \ Cl = + \prime \cdot -0.013; \ p = 0.332) \\ 0.008 \ Cl = + \prime \cdot -0.014; \ p = 0.243) \\ 0.007 \ Cl = + \prime \cdot -0.016; \ p = 0.352) \\ 0.007 \ Cl = + \prime \cdot -0.017; \ p = 0.381) \\ 0.003 \ Cl = + \prime \cdot -0.018; \ p = 0.753) \\ 0.003 \ Cl = + \prime \cdot -0.019; \ p = 0.761) \\ -0.01 \ Cl = + \prime \cdot -0.012; \ p = 0.948) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.1 2012.2 2013.1	$\begin{array}{c} 0.004 \ \text{Cl} = +/-0.012; \ p = 0.485) \\ 0.007 \ \text{(Cl} = +/-0.013; \ p = 0.240) \\ 0.006 \ \text{(Cl} = +/-0.013; \ p = 0.332) \\ 0.008 \ \text{(Cl} = +/-0.014; \ p = 0.243) \\ 0.007 \ \text{(Cl} = +/-0.016; \ p = 0.352) \\ 0.007 \ \text{(Cl} = +/-0.016; \ p = 0.381) \\ 0.003 \ \text{(Cl} = +/-0.018; \ p = 0.753) \\ 0.003 \ \text{(Cl} = +/-0.019; \ p = 0.761) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27% +0.28%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2	$\begin{array}{c} 0.004 \ Cl = + \prime \cdot 0.012; \ p = 0.485) \\ 0.007 \ Cl = + \prime \cdot 0.013; \ p = 0.240) \\ 0.006 \ Cl = + \prime \cdot -0.013; \ p = 0.332) \\ 0.008 \ Cl = + \prime \cdot -0.014; \ p = 0.243) \\ 0.007 \ Cl = + \prime \cdot -0.016; \ p = 0.352) \\ 0.007 \ Cl = + \prime \cdot -0.017; \ p = 0.381) \\ 0.003 \ Cl = + \prime \cdot -0.018; \ p = 0.753) \\ 0.003 \ Cl = + \prime \cdot -0.019; \ p = 0.761) \\ -0.01 \ Cl = + \prime \cdot -0.012; \ p = 0.948) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045 -0.052	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27% +0.28% -0.07%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2014.2	$\begin{array}{l} 0.004 \ \text{CI} = +/-0.012; \ p = 0.485) \\ 0.007 \ \text{(CI} = +/-0.013; \ p = 0.240) \\ 0.006 \ \text{(CI} = +/-0.013; \ p = 0.332) \\ 0.008 \ \text{(CI} = +/-0.014; \ p = 0.342) \\ 0.007 \ \text{(CI} = +/-0.016; \ p = 0.352) \\ 0.007 \ \text{(CI} = +/-0.016; \ p = 0.352) \\ 0.007 \ \text{(CI} = +/-0.019; \ p = 0.351) \\ 0.003 \ \text{(CI} = +/-0.019; \ p = 0.761) \\ -0.001 \ \text{(CI} = +/-0.012; \ p = 0.948) \\ 0.004 \ \text{(CI} = +/-0.022; \ p = 0.741) \\ -0.002 \ \text{(CI} = +/-0.022; \ p = 0.741) \\ -0.002 \ \text{(CI} = +/-0.022; \ p = 0.857) \\ \end{array}$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045 -0.052 -0.049 -0.057	+0.42% +0.73% +0.65% +0.84% +0.71% +0.27% +0.28% -0.07% +0.36% -0.21%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2014.2 2015.1	$\begin{array}{c} 0.004 \ \text{CI} = + \!$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045 -0.052 -0.049 -0.057 -0.062	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27% +0.28% -0.07% +0.36% -0.21% -0.09%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2014.2 2015.1	$\begin{array}{l} 0.004 \ (\text{Cl} = +/-0.012; \ p = 0.485) \\ 0.007 \ (\text{Cl} = +/-0.013; \ p = 0.240) \\ 0.006 \ (\text{Cl} = +/-0.013; \ p = 0.332) \\ 0.008 \ (\text{Cl} = +/-0.014; \ p = 0.382) \\ 0.007 \ (\text{Cl} = +/-0.016; \ p = 0.352) \\ 0.007 \ (\text{Cl} = +/-0.017; \ p = 0.381) \\ 0.003 \ (\text{Cl} = +/-0.019; \ p = 0.761) \\ 0.003 \ (\text{Cl} = +/-0.019; \ p = 0.761) \\ 0.001 \ (\text{Cl} = +/-0.019; \ p = 0.761) \\ 0.001 \ (\text{Cl} = +/-0.012; \ p = 0.948) \\ 0.004 \ (\text{Cl} = +/-0.022; \ p = 0.887) \\ 0.004 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.022; \ p = 0.387) \\ 0.001 \ (\text{Cl} = +/-0.032; \ p = 0.375) \\ 0.005 \ (\text{Cl} = +/-0.033; \ p = 0.375) \\ 0.005 \ (\text{Cl} = +/-0.0$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045 -0.052 -0.049 -0.057 -0.062 -0.058	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27% +0.28% -0.07% +0.36% -0.21% -0.09% -0.48%
Frequency	2009.1 2009.2 2010.1 2010.2 2011.1 2011.2 2012.1 2012.2 2013.1 2013.2 2014.1 2014.2 2015.1	$\begin{array}{c} 0.004 \ \text{CI} = + \!$	-0.018 0.016 -0.001 0.017 -0.004 -0.009 -0.043 -0.045 -0.052 -0.049 -0.057 -0.062	+0.42% +0.73% +0.65% +0.84% +0.71% +0.73% +0.27% +0.28% -0.07% +0.36% -0.21% -0.09%

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

Fit	Start Date	Time	Seasonality	Mobility	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.048 (CI = +/-0.010; p = 0.000)	0.241 (CI = +/-0.108; p = 0.000)	0.015 (CI = +/-0.008; p = 0.001)	0.742	+4.92%
Loss Cost	2004.2	0.046 (CI = +/-0.011; p = 0.000)	0.229 (CI = +/-0.108; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001)	0.716	+4.70%
Loss Cost Loss Cost	2005.1 2005.2	0.044 (CI = +/-0.011; p = 0.000) 0.044 (CI = +/-0.012; p = 0.000)	0.243 (CI = +/-0.108; p = 0.000) 0.244 (CI = +/-0.111; p = 0.000)	0.014 (CI = +/-0.008; p = 0.001) 0.014 (CI = +/-0.008; p = 0.001)	0.711 0.691	+4.46% +4.48%
Loss Cost	2006.1	0.041 (CI = +/-0.012; p = 0.000)	0.259 (Cl = +/-0.110; p = 0.000)	0.013 (CI = +/-0.008; p = 0.001)	0.690	+4.20%
Loss Cost	2006.2	0.039 (CI = +/-0.012; p = 0.000)	0.248 (CI = +/-0.111; p = 0.000)	0.013 (Cl = +/-0.008; p = 0.001)	0.655	+3.98%
Loss Cost	2007.1	0.036 (CI = +/-0.013; p = 0.000)	0.265 (CI = +/-0.110; p = 0.000)	0.012 (CI = +/-0.007; p = 0.002)	0.661	+3.65%
Loss Cost	2007.2	0.035 (CI = +/-0.013; p = 0.000)	0.260 (CI = +/-0.112; p = 0.000)	0.012 (CI = +/-0.008; p = 0.002)	0.627	+3.55%
Loss Cost	2008.1	0.033 (CI = +/-0.014; p = 0.000)	0.270 (CI = +/-0.115; p = 0.000)	0.012 (CI = +/-0.008; p = 0.003)	0.626	+3.35%
Loss Cost	2008.2	0.030 (CI = +/-0.014; p = 0.000)	0.257 (CI = +/-0.115; p = 0.000)	0.012 (CI = +/-0.008; p = 0.004)	0.587	+3.07%
Loss Cost	2009.1	0.028 (CI = +/-0.015; p = 0.001)	0.270 (CI = +/-0.117; p = 0.000)	0.011 (CI = +/-0.008; p = 0.005)	0.592	+2.80%
Loss Cost	2009.2	0.028 (CI = +/-0.016; p = 0.001)	0.273 (CI = +/-0.121; p = 0.000)	0.011 (Cl = +/-0.008; p = 0.006)	0.577	+2.87%
Loss Cost	2010.1	0.025 (CI = +/-0.017; p = 0.006)	0.289 (CI = +/-0.122; p = 0.000)	0.011 (Cl = +/-0.008; p = 0.007)	0.593	+2.50%
Loss Cost Loss Cost	2010.2 2011.1	0.022 (CI = +/-0.018; p = 0.016) 0.027 (CI = +/-0.019; p = 0.007)	0.280 (CI = +/-0.125; p = 0.000) 0.262 (CI = +/-0.126; p = 0.000)	0.011 (CI = +/-0.008; p = 0.009) 0.011 (CI = +/-0.008; p = 0.006)	0.560 0.577	+2.26% +2.69%
Loss Cost	2011.1	0.027 (CI = +/-0.013, p = 0.007) 0.026 (CI = +/-0.020; p = 0.015)	0.259 (Cl = +/-0.131; p = 0.000)	0.011 (CI = +/-0.008; p = 0.007)	0.548	+2.61%
Loss Cost	2012.1	0.025 (CI = +/-0.022; p = 0.027)	0.261 (CI = +/-0.138; p = 0.001)	0.011 (CI = +/-0.008; p = 0.009)	0.546	+2.57%
Loss Cost	2012.2	0.019 (CI = +/-0.022; p = 0.088)	0.238 (CI = +/-0.132; p = 0.001)	0.011 (CI = +/-0.008; p = 0.007)	0.529	+1.90%
Loss Cost	2013.1	0.023 (CI = +/-0.023; p = 0.053)	0.222 (CI = +/-0.135; p = 0.003)	0.011 (CI = +/-0.008; p = 0.006)	0.534	+2.35%
Loss Cost	2013.2	0.031 (CI = +/-0.022; p = 0.009)	0.249 (CI = +/-0.124; p = 0.001)	0.011 (CI = +/-0.007; p = 0.003)	0.640	+3.18%
Loss Cost	2014.1	0.033 (CI = +/-0.025; p = 0.012)	0.243 (CI = +/-0.132; p = 0.001)	0.012 (CI = +/-0.007; p = 0.003)	0.639	+3.38%
Loss Cost	2014.2	0.031 (CI = +/-0.027; p = 0.027)	0.236 (CI = +/-0.139; p = 0.003)	0.012 (CI = +/-0.007; p = 0.004)	0.610	+3.18%
Loss Cost	2015.1	0.038 (CI = +/-0.029; p = 0.014)	0.215 (CI = +/-0.142; p = 0.006)	0.012 (CI = +/-0.007; p = 0.003)	0.630	+3.88%
Loss Cost	2015.2	0.034 (CI = +/-0.032; p = 0.039)	0.202 (CI = +/-0.148; p = 0.011)	0.012 (CI = +/-0.007; p = 0.004)	0.601	+3.43%
Loss Cost	2016.1	0.036 (CI = +/-0.036; p = 0.054)	0.197 (CI = +/-0.160; p = 0.020)	0.012 (CI = +/-0.008; p = 0.005)	0.595	+3.62%
Loss Cost	2016.2	0.030 (CI = +/-0.040; p = 0.129)	0.180 (CI = +/-0.169; p = 0.038)	0.012 (Cl = +/-0.008; p = 0.006)	0.576	+3.00%
Loss Cost	2017.1	0.044 (CI = +/-0.040; p = 0.036)	0.144 (CI = +/-0.161; p = 0.073)	0.012 (CI = +/-0.007; p = 0.004)	0.634	+4.49%
Severity	2004.1	0.072 (CI = +/-0.016; p = 0.000)	0.090 (CI = +/-0.165; p = 0.276)	-0.007 (CI = +/-0.012; p = 0.221)	0.752	+7.42%
Severity	2004.1	0.073 (CI = +/-0.017; p = 0.000)	0.100 (CI = +/-0.168; p = 0.236)	-0.007 (CI = +/-0.012; p = 0.242)	0.747	+7.61%
Severity	2005.1	0.075 (CI = +/-0.018; p = 0.000)	0.089 (CI = +/-0.172; p = 0.299)	-0.007 (CI = +/-0.012; p = 0.275)	0.744	+7.80%
Severity	2005.2	0.077 (CI = +/-0.018; p = 0.000)	0.100 (CI = +/-0.175; p = 0.252)	-0.006 (CI = +/-0.012; p = 0.299)	0.741	+8.02%
Severity	2006.1	0.078 (CI = +/-0.019; p = 0.000)	0.095 (CI = +/-0.181; p = 0.294)	-0.006 (CI = +/-0.013; p = 0.324)	0.731	+8.13%
Severity	2006.2	0.079 (CI = +/-0.021; p = 0.000)	0.098 (CI = +/-0.186; p = 0.288)	-0.006 (CI = +/-0.013; p = 0.339)	0.716	+8.21%
Severity	2007.1	0.080 (CI = +/-0.022; p = 0.000)	0.095 (CI = +/-0.192; p = 0.321)	-0.006 (CI = +/-0.013; p = 0.359)	0.703	+8.28%
Severity	2007.2	0.081 (CI = +/-0.023; p = 0.000)	0.102 (CI = +/-0.197; p = 0.299)	-0.006 (CI = +/-0.013; p = 0.380)	0.690	+8.44%
Severity	2008.1	0.084 (CI = +/-0.025; p = 0.000)	0.087 (CI = +/-0.203; p = 0.386)	-0.005 (CI = +/-0.013; p = 0.429)	0.689	+8.77%
Severity	2008.2	0.087 (CI = +/-0.026; p = 0.000)	0.103 (CI = +/-0.206; p = 0.317)	-0.005 (CI = +/-0.014; p = 0.461)	0.688	+9.14%
Severity	2009.1	0.096 (CI = +/-0.026; p = 0.000)	0.064 (Cl = +/-0.200; p = 0.517)	-0.004 (CI = +/-0.013; p = 0.566)	0.729	+10.03%
Severity	2009.2	0.108 (CI = +/-0.021; p = 0.000)	0.118 (Cl = +/-0.158; p = 0.135)	-0.003 (CI = +/-0.010; p = 0.602)	0.841	+11.45%
Severity Severity	2010.1 2010.2	0.120 (CI = +/-0.017; p = 0.000) 0.128 (CI = +/-0.015; p = 0.000)	0.065 (CI = +/-0.124; p = 0.287) 0.097 (CI = +/-0.103; p = 0.065)	-0.001 (CI = +/-0.008; p = 0.808) 0.000 (CI = +/-0.006; p = 0.897)	0.910 0.941	+12.78% +13.66%
Severity	2010.2	0.135 (CI = +/-0.014; p = 0.000)	0.069 (Cl = +/-0.091; p = 0.132)	0.000 (CI = +/-0.006; p = 0.878)	0.956	+14.42%
Severity	2011.1	0.135 (CI = +/-0.015; p = 0.000)	0.071 (CI = +/-0.095; p = 0.135)	0.000 (CI = +/-0.006; p = 0.873)	0.951	+14.49%
Severity	2012.1	0.136 (CI = +/-0.016; p = 0.000)	0.068 (CI = +/-0.100; p = 0.172)	0.001 (CI = +/-0.006; p = 0.854)	0.946	+14.58%
Severity	2012.2	0.131 (CI = +/-0.016; p = 0.000)	0.050 (CI = +/-0.094; p = 0.281)	0.000 (CI = +/-0.005; p = 0.892)	0.945	+14.01%
Severity	2013.1	0.133 (CI = +/-0.017; p = 0.000)	0.044 (CI = +/-0.099; p = 0.359)	0.000 (CI = +/-0.006; p = 0.858)	0.940	+14.19%
Severity	2013.2	0.138 (CI = +/-0.017; p = 0.000)	0.062 (CI = +/-0.094; p = 0.179)	0.001 (CI = +/-0.005; p = 0.820)	0.947	+14.79%
Severity	2014.1	0.136 (CI = +/-0.019; p = 0.000)	0.070 (CI = +/-0.099; p = 0.154)	0.000 (CI = +/-0.005; p = 0.867)	0.939	+14.54%
Severity	2014.2	0.133 (CI = +/-0.020; p = 0.000)	0.062 (CI = +/-0.103; p = 0.218)	0.000 (CI = +/-0.005; p = 0.866)	0.928	+14.27%
Severity	2015.1	0.142 (CI = +/-0.019; p = 0.000)	0.036 (CI = +/-0.093; p = 0.421)	0.001 (Cl = +/-0.005; p = 0.726)	0.946	+15.24%
Severity Severity	2015.2 2016.1	0.141 (CI = +/-0.021; p = 0.000) 0.146 (CI = +/-0.024; p = 0.000)	0.034 (CI = +/-0.100; p = 0.473) 0.021 (CI = +/-0.104; p = 0.661)	0.001 (CI = +/-0.005; p = 0.732) 0.001 (CI = +/-0.005; p = 0.704)	0.934 0.931	+15.17% +15.69%
Severity	2016.2	0.141 (CI = +/-0.025; p = 0.000)	0.008 (Cl = +/-0.108; p = 0.866)	0.001 (CI = +/-0.005; p = 0.639)	0.918	+15.16%
Severity	2017.1	0.137 (CI = +/-0.029; p = 0.000)	0.018 (CI = +/-0.117; p = 0.739)	0.001 (CI = +/-0.005; p = 0.642)	0.898	+14.73%
coverity	2017.11	0.107 (O. 77 0.020, p 0.000)	0.010 (O. 17 0.117, p 0.700)	0.001 (0. 17 0.000, p 0.042)	0.000	14.7070
Frequency	2004.1	-0.024 (CI = +/-0.020; p = 0.025)	0.151 (CI = +/-0.211; p = 0.155)	0.022 (CI = +/-0.015; p = 0.006)	0.393	-2.33%
Frequency	2004.2	-0.027 (CI = +/-0.021; p = 0.012)	0.129 (CI = +/-0.211; p = 0.220)	0.022 (CI = +/-0.015; p = 0.007)	0.420	-2.70%
Frequency	2005.1	-0.031 (CI = +/-0.022; p = 0.005)	0.154 (CI = +/-0.212; p = 0.149)	0.021 (CI = +/-0.015; p = 0.009)	0.448	-3.10%
Frequency	2005.2	-0.033 (CI = +/-0.023; p = 0.005)	0.144 (CI = +/-0.216; p = 0.185)	0.020 (CI = +/-0.015; p = 0.011)	0.452	-3.28%
Frequency	2006.1	-0.037 (CI = +/-0.024; p = 0.003)	0.165 (CI = +/-0.220; p = 0.137)	0.020 (CI = +/-0.015; p = 0.014)	0.469	-3.63%
Frequency	2006.2	-0.040 (CI = +/-0.025; p = 0.003)	0.150 (CI = +/-0.223; p = 0.181)	0.019 (CI = +/-0.015; p = 0.016)	0.480	-3.91%
Frequency	2007.1	-0.044 (CI = +/-0.026; p = 0.002) -0.046 (CI = +/-0.027; p = 0.002)	0.170 (CI = +/-0.228; p = 0.137)	0.018 (CI = +/-0.016; p = 0.021)	0.492	-4.28%
Frequency Frequency	2007.2 2008.1	-0.046 (CI = +/-0.027; p = 0.002) -0.051 (CI = +/-0.029; p = 0.001)	0.158 (CI = +/-0.233; p = 0.176) 0.183 (CI = +/-0.237; p = 0.125)	0.018 (CI = +/-0.016; p = 0.025) 0.017 (CI = +/-0.016; p = 0.032)	0.497 0.514	-4.52% -4.98%
Frequency	2008.2	-0.057 (CI = +/-0.029; p = 0.001)	0.155 (CI = +/-0.235; p = 0.188)	0.017 (Cl = +/-0.015; p = 0.032) 0.017 (Cl = +/-0.015; p = 0.035)	0.549	-5.56%
Frequency	2009.1	-0.068 (CI = +/-0.029; p = 0.000)	0.206 (CI = +/-0.222; p = 0.068)	0.015 (CI = +/-0.014; p = 0.041)	0.629	-6.57%
Frequency	2009.2	-0.080 (CI = +/-0.026; p = 0.000)	0.154 (CI = +/-0.192; p = 0.111)	0.014 (CI = +/-0.012; p = 0.027)	0.736	-7.69%
Frequency	2010.1	-0.096 (CI = +/-0.020; p = 0.000)	0.224 (CI = +/-0.141; p = 0.003)	0.012 (CI = +/-0.009; p = 0.011)	0.868	-9.12%
Frequency	2010.2	-0.106 (CI = +/-0.015; p = 0.000)	0.183 (CI = +/-0.107; p = 0.002)	0.011 (CI = +/-0.007; p = 0.002)	0.929	-10.02%
Frequency	2011.1	-0.108 (CI = +/-0.016; p = 0.000)	0.194 (CI = +/-0.111; p = 0.001)	0.011 (CI = +/-0.007; p = 0.003)	0.926	-10.25%
Frequency	2011.2	-0.109 (CI = +/-0.018; p = 0.000)	0.189 (CI = +/-0.115; p = 0.003)	0.011 (CI = +/-0.007; p = 0.004)	0.922	-10.37%
Frequency	2012.1	-0.111 (CI = +/-0.019; p = 0.000)	0.193 (CI = +/-0.120; p = 0.003)	0.011 (CI = +/-0.007; p = 0.005)	0.913	-10.48%
Frequency	2012.2	-0.112 (CI = +/-0.021; p = 0.000)	0.188 (Cl = +/-0.125; p = 0.005)	0.011 (CI = +/-0.007; p = 0.006)	0.909	-10.62%
Frequency	2013.1	-0.109 (CI = +/-0.023; p = 0.000)	0.177 (CI = +/-0.131; p = 0.011)	0.011 (CI = +/-0.007; p = 0.006)	0.894	-10.37%
Frequency	2013.2	-0.107 (CI = +/-0.024; p = 0.000)	0.187 (CI = +/-0.136; p = 0.010)	0.011 (Cl = +/-0.008; p = 0.007)	0.884	-10.12%
Frequency Frequency	2014.1	-0.103 (CI = +/-0.027; p = 0.000)	0.173 (Cl = +/-0.142; p = 0.020)	0.011 (CI = +/-0.008; p = 0.007) 0.011 (CI = +/-0.008; p = 0.009)	0.864	-9.74%
Frequency Frequency	2014.2 2015.1	-0.102 (CI = +/-0.029; p = 0.000) -0.104 (CI = +/-0.033; p = 0.000)	0.174 (CI = +/-0.150; p = 0.026) 0.179 (CI = +/-0.161; p = 0.032)	0.011 (CI = +/-0.008; p = 0.009) 0.011 (CI = +/-0.008; p = 0.012)	0.851	-9.70% -9.85%
Frequency	2015.1	-0.104 (CI = +/-0.033; p = 0.000) -0.108 (CI = +/-0.036; p = 0.000)	0.168 (Cl = +/-0.161; p = 0.052)	0.011 (CI = +/-0.008; p = 0.012) 0.011 (CI = +/-0.008; p = 0.014)	0.829 0.823	-9.85% -10.19%
Frequency	2016.1	-0.110 (CI = +/-0.042; p = 0.000)	0.175 (CI = +/-0.171, p = 0.060)	0.011 (Cl = +/-0.008, p = 0.014) 0.011 (Cl = +/-0.009; p = 0.018)	0.795	-10.43%
Frequency	2016.2	-0.112 (CI = +/-0.047; p = 0.000)	0.172 (CI = +/-0.201; p = 0.087)	0.011 (Cl = +/-0.009; p = 0.024)	0.775	-10.56%
Frequency	2017.1	-0.093 (CI = +/-0.047; p = 0.001)	0.126 (CI = +/-0.187; p = 0.163)	0.011 (CI = +/-0.008; p = 0.015)	0.736	-8.92%

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

Fit	Start Date	Time	Adjusted R^2	Implied Tren Rate
Loss Cost	2004.1	0.040 (CI = +/-0.013; p = 0.000)	0.490	+4.09%
Loss Cost	2004.2	0.037 (CI = +/-0.013; p = 0.000)	0.450	+3.76%
Loss Cost	2005.1	0.036 (CI = +/-0.014; p = 0.000)	0.414	+3.63%
Loss Cost	2005.2	0.034 (CI = +/-0.015; p = 0.000)	0.379	+3.50%
Loss Cost	2006.1	0.033 (CI = +/-0.015; p = 0.000)	0.341	+3.35%
Loss Cost	2006.2	0.029 (CI = +/-0.016; p = 0.001)	0.287	+2.98%
Loss Cost	2007.1	0.028 (CI = +/-0.016; p = 0.002)	0.245	+2.80%
Loss Cost	2007.2	0.025 (CI = +/-0.017; p = 0.006)	0.195	+2.52%
Loss Cost	2008.1	0.024 (CI = +/-0.018; p = 0.011)	0.172	+2.47%
Loss Cost	2008.2			
		0.020 (CI = +/-0.019; p = 0.038)	0.111	+2.01%
Loss Cost	2009.1	0.019 (CI = +/-0.020; p = 0.062)	0.088	+1.91%
Loss Cost	2009.2	0.017 (CI = +/-0.021; p = 0.107)	0.060	+1.75%
Loss Cost	2010.1	0.016 (CI = +/-0.023; p = 0.165)	0.037	+1.60%
Loss Cost	2010.2	0.011 (CI = +/-0.024; p = 0.352)	-0.004	+1.11%
Loss Cost	2011.1	0.016 (CI = +/-0.025; p = 0.186)	0.033	+1.66%
Loss Cost	2011.2		-0.001	+1.28%
		0.013 (CI = +/-0.027; p = 0.331)		
Loss Cost	2012.1	0.014 (CI = +/-0.029; p = 0.310)	0.003	+1.46%
Loss Cost	2012.2	0.005 (CI = +/-0.029; p = 0.730)	-0.042	+0.49%
Loss Cost	2013.1	0.011 (CI = +/-0.031; p = 0.470)	-0.022	+1.10%
Loss Cost	2013.2	0.015 (CI = +/-0.034; p = 0.347)	-0.004	+1.56%
Loss Cost	2014.1	0.020 (CI = +/-0.037; p = 0.260)	0.018	+2.05%
Loss Cost	2014.2	0.014 (CI = +/-0.040; p = 0.465)	-0.025	+1.43%
Loss Cost	2015.1	0.024 (CI = +/-0.043; p = 0.250)	0.024	+2.44%
Loss Cost	2015.2	0.015 (CI = +/-0.047; p = 0.493)	-0.033	+1.56%
Loss Cost	2016.1	0.022 (CI = +/-0.053; p = 0.383)	-0.013	+2.24%
Loss Cost	2016.2	0.012 (CI = +/-0.059; p = 0.664)	-0.061	+1.22%
Loss Cost	2017.1	0.033 (CI = +/-0.062; p = 0.267)	0.027	+3.36%
2000 0001	2017.1	0.000 (01 17 0.002, p 0.207)	0.027	. 0.00%
		0.070/01 //0.044 0.000	0.740	7.000
Severity	2004.1	0.076 (CI = +/-0.014; p = 0.000)	0.749	+7.93%
Severity	2004.2	0.078 (CI = +/-0.015; p = 0.000)	0.743	+8.08%
Severity	2005.1	0.080 (CI = +/-0.016; p = 0.000)	0.744	+8.31%
Severity	2005.2	0.081 (CI = +/-0.016; p = 0.000)	0.739	+8.49%
Severity	2006.1	0.083 (CI = +/-0.017; p = 0.000)	0.732	+8.65%
Severity	2006.2	0.083 (CI = +/-0.018; p = 0.000)	0.717	+8.70%
	2000.2			
Severity		0.085 (CI = +/-0.019; p = 0.000)	0.706	+8.84%
Severity	2007.2	0.086 (CI = +/-0.020; p = 0.000)	0.693	+8.95%
Severity	2008.1	0.089 (CI = +/-0.021; p = 0.000)	0.697	+9.31%
Severity	2008.2	0.092 (CI = +/-0.023; p = 0.000)	0.694	+9.61%
Severity	2009.1	0.099 (CI = +/-0.022; p = 0.000)	0.742	+10.45%
Severity	2009.2	0.111 (CI = +/-0.019; p = 0.000)	0.838	+11.73%
Severity	2010.1	0.122 (CI = +/-0.015; p = 0.000)	0.913	+12.94%
Severity	2010.2	0.128 (CI = +/-0.013; p = 0.000)	0.936	+13.70%
Severity	2011.1	0.135 (CI = +/-0.012; p = 0.000)	0.955	+14.44%
Severity	2011.2	0.135 (CI = +/-0.013; p = 0.000)	0.950	+14.43%
Severity	2012.1	0.136 (CI = +/-0.014; p = 0.000)	0.945	+14.58%
Severity	2012.2	0.131 (CI = +/-0.014; p = 0.000)	0.947	+13.96%
Severity	2013.1	0.133 (CI = +/-0.015; p = 0.000)	0.943	+14.18%
Severity	2013.2	0.137 (CI = +/-0.015; p = 0.000)	0.947	+14.70%
Severity	2014.1	0.136 (CI = +/-0.017; p = 0.000)	0.938	+14.59%
Severity	2014.2	0.133 (CI = +/-0.018; p = 0.000)	0.929	+14.20%
Severity	2015.1	0.141 (CI = +/-0.017; p = 0.000)	0.949	+15.17%
Severity	2015.2	0.140 (CI = +/-0.019; p = 0.000)	0.939	+15.03%
Severity	2016.1	0.145 (CI = +/-0.020; p = 0.000)	0.939	+15.59%
Severity	2016.2	0.140 (CI = +/-0.022; p = 0.000)	0.928	+14.98%
Severity	2017.1	0.137 (CI = +/-0.026; p = 0.000)	0.911	+14.63%
Frequency	2004.1	-0.036 (CI = +/-0.020; p = 0.001)	0.236	-3.56%
Frequency	2004.2	-0.041 (CI = +/-0.021; p = 0.000)	0.284	-4.00%
			0.204	
Frequency	2005.1	-0.044 (Cl = +/-0.021; p = 0.000)		-4.32%
Frequency	2005.2	-0.047 (CI = +/-0.022; p = 0.000)	0.325	-4.60%
Frequency	2006.1	-0.050 (CI = +/-0.023; p = 0.000)	0.340	-4.88%
Frequency	2006.2	-0.054 (CI = +/-0.024; p = 0.000)	0.366	-5.26%
Frequency	2007.1	-0.057 (CI = +/-0.025; p = 0.000)	0.376	-5.54%
Frequency	2007.2	-0.061 (CI = +/-0.027; p = 0.000)	0.393	-5.90%
				-6.25%
Frequency	2008.1	-0.065 (Cl = +/-0.028; p = 0.000)	0.406	
Frequency	2008.2	-0.072 (CI = +/-0.028; p = 0.000)	0.462	-6.94%
Frequency	2009.1	-0.080 (CI = +/-0.028; p = 0.000)	0.528	-7.73%
Frequency	2009.2	-0.094 (CI = +/-0.026; p = 0.000)	0.663	-8.93%
Frequency	2010.1	-0.106 (CI = +/-0.023; p = 0.000)	0.771	-10.04%
	2010.2	-0.117 (CI = +/-0.019; p = 0.000)	0.855	
Frequency				-11.08%
Frequency	2011.1	-0.118 (CI = +/-0.021; p = 0.000)	0.843	-11.17%
Frequency	2011.2	-0.122 (CI = +/-0.022; p = 0.000)	0.840	-11.49%
Frequency	2012.1	-0.122 (CI = +/-0.024; p = 0.000)	0.822	-11.46%
Frequency	2012.2	-0.126 (Cl = +/-0.026; p = 0.000)	0.819	-11.82%
Frequency	2013.1	-0.122 (Cl = +/-0.028; p = 0.000)	0.792	-11.46%
Frequency	2013.2	-0.122 (CI = +/-0.031; p = 0.000)	0.768	-11.46%
Frequency	2014.1	-0.116 (CI = +/-0.034; p = 0.000)	0.730	-10.94%
Frequency	2014.2	-0.119 (CI = +/-0.037; p = 0.000)	0.709	-11.18%
	2015.1	-0.113 (Cl = +/-0.042; p = 0.000)	0.667	-11.05%
		, ,		
Frequency				
Frequency	2015.2	-0.125 (CI = +/-0.046; p = 0.000)	0.665	-11.71%
	2015.2 2016.1	-0.125 (CI = +/-0.046; p = 0.000) -0.123 (CI = +/-0.053; p = 0.000)	0.614	-11.71%
Frequency				

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

F:A	Charle Data	T :	C!!4	Adimeted DAG	Implied Trend
Fit Loss Cost	Start Date 2004.1	Time 0.039 (CI = +/-0.011; p = 0.000)	Seasonality 0.267 (CI = +/-0.129; p = 0.000)	Adjusted R^2 0.629	+4.03%
Loss Cost	2004.1	0.037 (CI = +/-0.012; p = 0.000)	0.252 (CI = +/-0.129; p = 0.000)	0.588	+3.78%
Loss Cost	2005.1	0.035 (CI = +/-0.012; p = 0.000)	0.267 (CI = +/-0.128; p = 0.000)	0.584	+3.53%
Loss Cost	2005.2	0.035 (CI = +/-0.013; p = 0.000)	0.266 (CI = +/-0.132; p = 0.000)	0.553	+3.52%
Loss Cost	2006.1	0.032 (CI = +/-0.013; p = 0.000)	0.283 (CI = +/-0.131; p = 0.000)	0.554	+3.22%
Loss Cost	2006.2	0.029 (CI = +/-0.013; p = 0.000)	0.269 (CI = +/-0.132; p = 0.000)	0.502	+2.97%
Loss Cost Loss Cost	2007.1 2007.2	0.026 (CI = +/-0.014; p = 0.001) 0.025 (CI = +/-0.014; p = 0.002)	0.288 (CI = +/-0.130; p = 0.000) 0.280 (CI = +/-0.133; p = 0.000)	0.512 0.465	+2.63% +2.48%
Loss Cost	2008.1	0.022 (CI = +/-0.015; p = 0.005)	0.292 (CI = +/-0.135; p = 0.000)	0.470	+2.25%
Loss Cost	2008.2	0.019 (CI = +/-0.016; p = 0.019)	0.275 (CI = +/-0.136; p = 0.000)	0.412	+1.92%
Loss Cost	2009.1	0.016 (CI = +/-0.016; p = 0.055)	0.290 (CI = +/-0.137; p = 0.000)	0.427	+1.62%
Loss Cost	2009.2	0.016 (CI = +/-0.018; p = 0.069)	0.291 (CI = +/-0.143; p = 0.000)	0.404	+1.64%
Loss Cost	2010.1	0.012 (CI = +/-0.018; p = 0.179)	0.309 (CI = +/-0.143; p = 0.000)	0.434	+1.23%
Loss Cost	2010.2	0.009 (CI = +/-0.020; p = 0.332)	0.296 (CI = +/-0.146; p = 0.000)	0.391	+0.94%
Loss Cost Loss Cost	2011.1 2011.2	0.012 (CI = +/-0.021; p = 0.236) 0.011 (CI = +/-0.023; p = 0.334)	0.284 (CI = +/-0.150; p = 0.001) 0.278 (CI = +/-0.157; p = 0.001)	0.383 0.345	+1.23% +1.08%
Loss Cost	2012.1	0.009 (CI = +/-0.025; p = 0.441)	0.284 (CI = +/-0.164; p = 0.002)	0.346	+0.93%
Loss Cost	2012.2	0.001 (CI = +/-0.025; p = 0.906)	0.254 (CI = +/-0.160; p = 0.004)	0.302	+0.14%
Loss Cost	2013.1	0.004 (CI = +/-0.027; p = 0.748)	0.244 (CI = +/-0.167; p = 0.007)	0.274	+0.43%
Loss Cost	2013.2	0.013 (CI = +/-0.028; p = 0.360)	0.273 (CI = +/-0.164; p = 0.003)	0.361	+1.28%
Loss Cost	2014.1	0.013 (CI = +/-0.032; p = 0.391)	0.272 (CI = +/-0.174; p = 0.004)	0.351	+1.33%
Loss Cost	2014.2	0.010 (CI = +/-0.036; p = 0.542)	0.263 (CI = +/-0.185; p = 0.008)	0.300	+1.05%
Loss Cost	2015.1	0.016 (CI = +/-0.040; p = 0.409)	0.248 (CI = +/-0.194; p = 0.016)	0.281	+1.58%
Loss Cost	2015.2	0.010 (CI = +/-0.045; p = 0.631)	0.233 (CI = +/-0.207; p = 0.030) 0.231 (CI = +/-0.223; p = 0.044)	0.209	+1.03%
Loss Cost Loss Cost	2016.1 2016.2	0.011 (CI = +/-0.052; p = 0.655) 0.004 (CI = +/-0.060; p = 0.882)	0.231 (CI = +/-0.223; p = 0.044) 0.214 (CI = +/-0.242; p = 0.077)	0.190 0.122	+1.09% +0.42%
Loss Cost	2017.1	0.019 (CI = +/-0.066; p = 0.527)	0.181 (Cl = +/-0.248; p = 0.135)	0.082	+1.97%
2000 0000	2017.1	0.010 (0 0.000, p 0.027)	0.101 (61 17 0.1240, p 0.100)	0.002	12.07.70
Severity	2004.1	0.074 (CI = +/-0.015; p = 0.000)	0.066 (CI = +/-0.167; p = 0.431)	0.726	+7.69%
Severity	2004.2	0.076 (CI = +/-0.016; p = 0.000)	0.077 (CI = +/-0.171; p = 0.369)	0.721	+7.87%
Severity	2005.1	0.078 (CI = +/-0.016; p = 0.000)	0.066 (CI = +/-0.174; p = 0.447)	0.719	+8.06%
Severity	2005.2	0.079 (CI = +/-0.017; p = 0.000)	0.078 (CI = +/-0.178; p = 0.378)	0.715	+8.27%
Severity	2006.1 2006.2	0.081 (CI = +/-0.018; p = 0.000)	0.072 (CI = +/-0.183; p = 0.429)	0.705	+8.39%
Severity Severity	2006.2	0.081 (CI = +/-0.019; p = 0.000) 0.082 (CI = +/-0.020; p = 0.000)	0.076 (CI = +/-0.188; p = 0.417) 0.072 (CI = +/-0.194; p = 0.456)	0.688 0.674	+8.47% +8.55%
Severity	2007.1	0.084 (CI = +/-0.022; p = 0.000)	0.080 (CI = +/-0.200; p = 0.423)	0.660	+8.71%
Severity	2008.1	0.086 (CI = +/-0.023; p = 0.000)	0.065 (CI = +/-0.205; p = 0.521)	0.660	+9.02%
Severity	2008.2	0.090 (CI = +/-0.024; p = 0.000)	0.082 (CI = +/-0.209; p = 0.427)	0.659	+9.38%
Severity	2009.1	0.097 (CI = +/-0.024; p = 0.000)	0.047 (CI = +/-0.201; p = 0.638)	0.706	+10.20%
Severity	2009.2	0.110 (CI = +/-0.020; p = 0.000)	0.109 (CI = +/-0.160; p = 0.173)	0.827	+11.64%
Severity	2010.1	0.121 (CI = +/-0.016; p = 0.000)	0.061 (CI = +/-0.125; p = 0.320)	0.903	+12.84%
Severity	2010.2	0.129 (CI = +/-0.014; p = 0.000)	0.098 (CI = +/-0.104; p = 0.065)	0.936	+13.75%
Severity Severity	2011.1 2011.2	0.135 (CI = +/-0.013; p = 0.000) 0.136 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.091; p = 0.114) 0.075 (CI = +/-0.096; p = 0.116)	0.953 0.947	+14.44% +14.52%
Severity	2011.2	0.136 (Cl = +/-0.015; p = 0.000)	0.073 (CI = +/-0.100; p = 0.146)	0.942	+14.52%
Severity	2012.2	0.131 (CI = +/-0.015; p = 0.000)	0.052 (CI = +/-0.095; p = 0.267)	0.940	+14.00%
Severity	2013.1	0.132 (CI = +/-0.016; p = 0.000)	0.047 (CI = +/-0.100; p = 0.333)	0.934	+14.16%
Severity	2013.2	0.139 (CI = +/-0.016; p = 0.000)	0.069 (CI = +/-0.095; p = 0.145)	0.943	+14.86%
Severity	2014.1	0.136 (CI = +/-0.018; p = 0.000)	0.075 (CI = +/-0.099; p = 0.127)	0.935	+14.62%
Severity	2014.2	0.134 (CI = +/-0.020; p = 0.000)	0.067 (CI = +/-0.104; p = 0.191)	0.921	+14.32%
Severity	2015.1	0.142 (CI = +/-0.019; p = 0.000)	0.043 (CI = +/-0.094; p = 0.337)	0.941	+15.28%
Severity Severity	2015.2 2016.1	0.142 (CI = +/-0.022; p = 0.000) 0.147 (CI = +/-0.024; p = 0.000)	0.042 (CI = +/-0.101; p = 0.382) 0.031 (CI = +/-0.105; p = 0.536)	0.928	+15.24% +15.78%
Severity	2016.1	0.147 (CI = +/-0.024; p = 0.000) 0.141 (CI = +/-0.027; p = 0.000)	0.031 (CI = +/-0.103, p = 0.536) 0.017 (CI = +/-0.111; p = 0.735)	0.925 0.907	+15.17%
Severity	2017.1	0.141 (CI = +/-0.027; p = 0.000) 0.137 (CI = +/-0.032; p = 0.000)	0.017 (Cl = +/-0.111; p = 0.733) 0.026 (Cl = +/-0.119; p = 0.637)	0.884	+14.72%
coverney	2017.1	0.107 (0.117, 0.002, p. 0.000)	0.020 (61 17 0.120, p 0.007)	0.004	1417270
Frequency	2004.1	-0.035 (CI = +/-0.021; p = 0.002)	0.201 (CI = +/-0.234; p = 0.089)	0.247	-3.40%
Frequency	2004.2	-0.039 (CI = +/-0.021; p = 0.001)	0.175 (CI = +/-0.234; p = 0.138)	0.279	-3.79%
Frequency	2005.1	-0.043 (CI = +/-0.022; p = 0.000)	0.201 (CI = +/-0.234; p = 0.089)	0.319	-4.19%
Frequency	2005.2	-0.045 (CI = +/-0.023; p = 0.000)	0.188 (CI = +/-0.240; p = 0.119)	0.326	-4.39%
Frequency	2006.1	-0.049 (CI = +/-0.024; p = 0.000) -0.052 (CI = +/-0.025; p = 0.000)	0.212 (CI = +/-0.242; p = 0.084) 0.193 (CI = +/-0.247; p = 0.120)	0.353 0.367	-4.77%
Frequency Frequency	2006.2 2007.1	-0.052 (CI = +/-0.025; p = 0.000) -0.056 (CI = +/-0.026; p = 0.000)	0.193 (CI = +/-0.247; p = 0.120) 0.216 (CI = +/-0.249; p = 0.087)	0.387	-5.07% -5.46%
Frequency	2007.1	-0.059 (CI = +/-0.028; p = 0.000)	0.210 (Cl = +/-0.256; p = 0.120)	0.395	-5.73%
Frequency	2008.1	-0.064 (CI = +/-0.029; p = 0.000)	0.227 (CI = +/-0.258; p = 0.083)	0.423	-6.21%
Frequency	2008.2	-0.071 (CI = +/-0.030; p = 0.000)	0.193 (CI = +/-0.258; p = 0.136)	0.462	-6.82%
Frequency	2009.1	-0.081 (CI = +/-0.029; p = 0.000)	0.243 (CI = +/-0.242; p = 0.049)	0.559	-7.79%
Frequency	2009.2	-0.094 (CI = +/-0.027; p = 0.000)	0.182 (CI = +/-0.215; p = 0.094)	0.673	-8.95%
Frequency	2010.1	-0.109 (CI = +/-0.021; p = 0.000)	0.248 (CI = +/-0.163; p = 0.004)	0.825	-10.28%
Frequency	2010.2	-0.120 (CI = +/-0.018; p = 0.000)	0.199 (CI = +/-0.132; p = 0.005)	0.894	-11.27%
Frequency	2011.1 2011.2	-0.123 (Cl = +/-0.019; p = 0.000)	0.212 (CI = +/-0.135; p = 0.004)	0.890	-11.55%
Frequency Frequency	2011.2 2012.1	-0.125 (CI = +/-0.020; p = 0.000) -0.127 (CI = +/-0.022; p = 0.000)	0.203 (CI = +/-0.140; p = 0.007) 0.211 (CI = +/-0.145; p = 0.007)	0.886 0.875	-11.74% -11.93%
Frequency	2012.1	-0.127 (CI = +/-0.022; p = 0.000) -0.130 (CI = +/-0.024; p = 0.000)	0.211 (CI = +/-0.145; p = 0.007) 0.201 (CI = +/-0.152; p = 0.012)	0.869	-11.93%
Frequency	2013.1	-0.128 (CI = +/-0.026; p = 0.000)	0.196 (CI = +/-0.160; p = 0.019)	0.845	-12.03%
Frequency	2013.2	-0.126 (CI = +/-0.029; p = 0.000)	0.205 (CI = +/-0.168; p = 0.020)	0.829	-11.82%
Frequency	2014.1	-0.123 (CI = +/-0.032; p = 0.000)	0.196 (CI = +/-0.177; p = 0.032)	0.792	-11.59%
Frequency	2014.2	-0.123 (CI = +/-0.037; p = 0.000)	0.196 (CI = +/-0.190; p = 0.044)	0.774	-11.61%
Frequency	2015.1	-0.126 (CI = +/-0.041; p = 0.000)	0.205 (CI = +/-0.202; p = 0.047)	0.743	-11.88%
Frequency	2015.2	-0.132 (CI = +/-0.047; p = 0.000)	0.190 (CI = +/-0.216; p = 0.079)	0.735	-12.33%
Frequency	2016.1	-0.136 (CI = +/-0.053; p = 0.000)	0.200 (CI = +/-0.231; p = 0.083)	0.697	-12.69%
Frequency Frequency	2016.2 2017.1	-0.137 (CI = +/-0.063; p = 0.001) -0.118 (CI = +/-0.067; p = 0.003)	0.197 (CI = +/-0.254; p = 0.116) 0.155 (CI = +/-0.252; p = 0.201)	0.670 0.558	-12.81% -11.12%
requelicy	2017.1	σ.110 (οι ~ +/-υ.υυ/, μ = υ.υυ3)	J.100 (OI - 71-0.202, p = 0.201)	0.550	-11.1270

Coverage = AP 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	2004.1	0.052 (CI = +/-0.013; p = 0.000)	0.268 (CI = +/-0.124; p = 0.000)	0.729	+5.30%
Loss Cost	2004.2	0.049 (CI = +/-0.014; p = 0.000)	0.255 (CI = +/-0.125; p = 0.000)	0.692	+5.04%
Loss Cost	2005.1	0.046 (CI = +/-0.014; p = 0.000)	0.271 (CI = +/-0.125; p = 0.000)	0.688	+4.71%
Loss Cost	2005.2	0.047 (CI = +/-0.015; p = 0.000)	0.274 (CI = +/-0.130; p = 0.000)	0.665	+4.79%
Loss Cost	2006.1	0.043 (CI = +/-0.016; p = 0.000)	0.293 (CI = +/-0.129; p = 0.000)	0.666	+4.39%
Loss Cost	2006.2	0.040 (CI = +/-0.017; p = 0.000)	0.280 (CI = +/-0.131; p = 0.000)	0.616	+4.10%
Loss Cost Loss Cost	2007.1 2007.2	0.035 (CI = +/-0.017; p = 0.000) 0.034 (CI = +/-0.019; p = 0.001)	0.302 (CI = +/-0.129; p = 0.000) 0.297 (CI = +/-0.134; p = 0.000)	0.631 0.584	+3.59%
Loss Cost	2007.2	0.034 (CI = +/-0.019, p = 0.001) 0.031 (CI = +/-0.020; p = 0.004)	0.311 (CI = +/-0.137; p = 0.000)	0.590	+3.11%
Loss Cost	2008.2	0.026 (CI = +/-0.021; p = 0.016)	0.294 (CI = +/-0.138; p = 0.000)	0.530	+2.66%
Loss Cost	2009.1	0.021 (CI = +/-0.022; p = 0.057)	0.314 (CI = +/-0.139; p = 0.000)	0.555	+2.14%
Loss Cost	2009.2	0.022 (CI = +/-0.024; p = 0.067)	0.318 (CI = +/-0.146; p = 0.000)	0.532	+2.26%
Loss Cost	2010.1	0.015 (CI = +/-0.025; p = 0.232)	0.345 (CI = +/-0.142; p = 0.000)	0.587	+1.46%
Loss Cost	2010.2	0.010 (CI = +/-0.027; p = 0.447)	0.330 (CI = +/-0.146; p = 0.000)	0.544	+0.98%
Loss Cost	2011.1	0.015 (CI = +/-0.029; p = 0.297)	0.314 (CI = +/-0.152; p = 0.001)	0.536	+1.50%
Loss Cost	2011.2	0.013 (CI = +/-0.033; p = 0.424)	0.308 (CI = +/-0.162; p = 0.001)	0.489	+1.28%
Loss Cost	2012.1	0.008 (CI = +/-0.038; p = 0.636)	0.320 (CI = +/-0.173; p = 0.002)	0.497	+0.84%
Loss Cost Loss Cost	2012.2 2013.1	-0.008 (CI = +/-0.035; p = 0.636) -0.004 (CI = +/-0.041; p = 0.821)	0.279 (CI = +/-0.152; p = 0.002) 0.271 (CI = +/-0.166; p = 0.004)	0.504 0.457	-0.78% -0.43%
Loss Cost	2013.1	0.013 (CI = +/-0.039; p = 0.460)	0.309 (CI = +/-0.146; p = 0.001)	0.635	+1.35%
Loss Cost	2013.2	0.012 (CI = +/-0.047; p = 0.585)	0.312 (CI = +/-0.164; p = 0.002)	0.622	+1.19%
Loss Cost	2014.2	0.005 (CI = +/-0.056; p = 0.855)	0.299 (CI = +/-0.179; p = 0.005)	0.563	+0.46%
Loss Cost	2015.1	0.015 (CI = +/-0.070; p = 0.623)	0.280 (CI = +/-0.202; p = 0.013)	0.526	+1.54%
Loss Cost	2015.2	-0.003 (CI = +/-0.083; p = 0.929)	0.252 (CI = +/-0.215; p = 0.029)	0.438	-0.32%
Loss Cost	2016.1	-0.015 (CI = +/-0.114; p = 0.755)	0.269 (CI = +/-0.262; p = 0.046)	0.419	-1.45%
Loss Cost	2016.2	-0.056 (CI = +/-0.128; p = 0.291)	0.221 (CI = +/-0.258; p = 0.076)	0.461	-5.44%
Loss Cost	2017.1	-0.015 (CI = +/-0.192; p = 0.816)	0.174 (CI = +/-0.329; p = 0.191)	0.152	-1.53%
Severity	2004.1	0.055 (CI = +/-0.020; p = 0.000)	0.106 (CI = +/-0.181; p = 0.242)	0.518	+5.67%
Severity	2004.2	0.057 (CI = +/-0.021; p = 0.000)	0.113 (CI = +/-0.187; p = 0.227)	0.502	+5.81%
Severity	2005.1	0.058 (CI = +/-0.022; p = 0.000)	0.107 (CI = +/-0.194; p = 0.265)	0.490	+5.92%
Severity Severity	2005.2 2006.1	0.059 (CI = +/-0.024; p = 0.000) 0.059 (CI = +/-0.026; p = 0.000)	0.116 (CI = +/-0.200; p = 0.245) 0.117 (CI = +/-0.208; p = 0.258)	0.476 0.453	+6.11% +6.08%
Severity	2006.2	0.059 (Cl = +/-0.028; p = 0.000)	0.117 (Cl = +/-0.208; p = 0.282) 0.116 (Cl = +/-0.217; p = 0.282)	0.412	+6.05%
Severity	2007.1	0.058 (CI = +/-0.030; p = 0.001)	0.121 (CI = +/-0.226; p = 0.281)	0.382	+5.93%
Severity	2007.2	0.058 (CI = +/-0.033; p = 0.001)	0.123 (CI = +/-0.236; p = 0.292)	0.347	+5.98%
Severity	2008.1	0.060 (CI = +/-0.036; p = 0.002)	0.115 (CI = +/-0.247; p = 0.346)	0.338	+6.19%
Severity	2008.2	0.064 (CI = +/-0.039; p = 0.003)	0.128 (CI = +/-0.257; p = 0.311)	0.330	+6.56%
Severity	2009.1	0.074 (CI = +/-0.041; p = 0.001)	0.089 (CI = +/-0.257; p = 0.478)	0.392	+7.65%
Severity	2009.2	0.094 (CI = +/-0.034; p = 0.000)	0.161 (CI = +/-0.208; p = 0.121)	0.630	+9.88%
Severity	2010.1	0.112 (CI = +/-0.029; p = 0.000)	0.098 (CI = +/-0.169; p = 0.240)	0.778	+11.88%
Severity	2010.2	0.127 (CI = +/-0.026; p = 0.000)	0.143 (CI = +/-0.140; p = 0.046)	0.863	+13.49%
Severity	2011.1	0.138 (CI = +/-0.024; p = 0.000) 0.141 (CI = +/-0.027; p = 0.000)	0.107 (CI = +/-0.125; p = 0.089) 0.114 (CI = +/-0.133; p = 0.087)	0.901	+14.80% +15.09%
Severity Severity	2011.2 2012.1	0.141 (CI = +/-0.027, p = 0.000) 0.142 (CI = +/-0.031; p = 0.000)	0.114 (CI = +/-0.133, p = 0.087) 0.110 (CI = +/-0.143; p = 0.122)	0.887 0.873	+15.26%
Severity	2012.1	0.133 (CI = +/-0.033; p = 0.000)	0.087 (CI = +/-0.142; p = 0.208)	0.847	+14.21%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.080 (CI = +/-0.155; p = 0.281)	0.828	+14.52%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.115 (CI = +/-0.140; p = 0.097)	0.875	+16.37%
Severity	2014.1	0.147 (CI = +/-0.045; p = 0.000)	0.125 (CI = +/-0.154; p = 0.100)	0.849	+15.80%
Severity	2014.2	0.145 (CI = +/-0.054; p = 0.000)	0.122 (CI = +/-0.173; p = 0.142)	0.793	+15.61%
Severity	2015.1	0.173 (CI = +/-0.051; p = 0.000)	0.071 (CI = +/-0.146; p = 0.290)	0.885	+18.90%
Severity	2015.2	0.184 (CI = +/-0.062; p = 0.000)	0.087 (CI = +/-0.161; p = 0.236)	0.867	+20.18%
Severity	2016.1	0.217 (CI = +/-0.057; p = 0.000)	0.037 (CI = +/-0.131; p = 0.502)	0.936	+24.25%
Severity	2016.2	0.227 (CI = +/-0.079; p = 0.001)	0.048 (CI = +/-0.159; p = 0.451)	0.912	+25.44%
Severity	2017.1	0.249 (CI = +/-0.123; p = 0.008)	0.022 (CI = +/-0.210; p = 0.762)	0.900	+28.27%
Frequency	2004.1	-0.003 (CI = +/-0.025; p = 0.778)	0.162 (CI = +/-0.232; p = 0.163)	0.003	-0.35%
Frequency	2004.1	-0.003 (CI = +/-0.025; p = 0.778) -0.007 (CI = +/-0.026; p = 0.570)	0.142 (CI = +/-0.236; p = 0.227)	-0.005	-0.74%
Frequency	2005.1	-0.012 (CI = +/-0.028; p = 0.403)	0.163 (CI = +/-0.240; p = 0.175)	0.018	-1.14%
Frequency	2005.2	-0.013 (CI = +/-0.030; p = 0.395)	0.159 (CI = +/-0.249; p = 0.202)	0.016	-1.24%
Frequency	2006.1	-0.016 (CI = +/-0.032; p = 0.308)	0.176 (CI = +/-0.257; p = 0.171)	0.032	-1.59%
Frequency	2006.2	-0.019 (CI = +/-0.034; p = 0.273)	0.165 (CI = +/-0.266; p = 0.214)	0.033	-1.84%
Frequency	2007.1	-0.022 (CI = +/-0.037; p = 0.222)	0.181 (CI = +/-0.276; p = 0.186)	0.046	-2.20%
Frequency	2007.2	-0.024 (CI = +/-0.040; p = 0.222)	0.174 (CI = +/-0.287; p = 0.222)	0.046	-2.38%
Frequency	2008.1	-0.029 (CI = +/-0.043; p = 0.168)	0.196 (CI = +/-0.297; p = 0.184)	0.067	-2.90%
Frequency	2008.2	-0.037 (CI = +/-0.046; p = 0.104)	0.166 (CI = +/-0.303; p = 0.267)	0.091	-3.66%
Frequency Frequency	2009.1 2009.2	-0.053 (CI = +/-0.046; p = 0.028) -0.072 (CI = +/-0.043; p = 0.003)	0.225 (CI = +/-0.293; p = 0.125) 0.157 (CI = +/-0.261; p = 0.223)	0.214	-5.12% -6.94%
Frequency	2010.1	-0.098 (CI = +/-0.033; p = 0.000)	0.157 (CI = +/-0.190; p = 0.014)	0.373 0.689	-9.31%
Frequency	2010.2	-0.117 (CI = +/-0.025; p = 0.000)	0.187 (CI = +/-0.135; p = 0.010)	0.857	-11.02%
Frequency	2011.1	-0.123 (CI = +/-0.026; p = 0.000)	0.207 (CI = +/-0.137; p = 0.006)	0.857	-11.59%
Frequency	2011.2	-0.128 (CI = +/-0.029; p = 0.000)	0.194 (CI = +/-0.143; p = 0.011)	0.857	-12.00%
Frequency	2012.1	-0.134 (CI = +/-0.032; p = 0.000)	0.210 (CI = +/-0.150; p = 0.010)	0.844	-12.51%
Frequency	2012.2	-0.141 (CI = +/-0.036; p = 0.000)	0.193 (CI = +/-0.154; p = 0.019)	0.850	-13.13%
Frequency	2013.1	-0.140 (CI = +/-0.042; p = 0.000)	0.191 (CI = +/-0.170; p = 0.031)	0.806	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.049; p = 0.000)	0.194 (CI = +/-0.186; p = 0.042)	0.779	-12.91%
Frequency	2014.1	-0.135 (CI = +/-0.060; p = 0.001)	0.187 (CI = +/-0.208; p = 0.072)	0.698	-12.61%
Frequency	2014.2	-0.140 (CI = +/-0.073; p = 0.002)	0.177 (CI = +/-0.231; p = 0.115)	0.677	-13.10%
Frequency	2015.1	-0.158 (CI = +/-0.089; p = 0.004)	0.209 (CI = +/-0.254; p = 0.093)	0.658	-14.60%
Frequency Frequency	2015.2 2016.1	-0.187 (CI = +/-0.098; p = 0.003) -0.232 (CI = +/-0.106; p = 0.002)	0.165 (CI = +/-0.255; p = 0.165) 0.232 (CI = +/-0.243; p = 0.057)	0.735 0.816	-17.06% -20.69%
Frequency	2016.1	-0.283 (CI = +/-0.106, p = 0.002) -0.283 (CI = +/-0.083; p = 0.001)	0.173 (CI = +/-0.168; p = 0.046)	0.941	-24.61%
Frequency	2017.1	-0.264 (CI = +/-0.136; p = 0.001)	0.152 (CI = +/-0.232; p = 0.129)	0.879	-23.23%
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Coverage = AP End Trend Period = 2019.1 Excluded Points = NA Parameters Included: time, seasonality

-					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.054 (CI = +/-0.014; p = 0.000)	0.282 (CI = +/-0.125; p = 0.000)	0.735	+5.58%
Loss Cost	2004.2	0.052 (CI = +/-0.015; p = 0.000)	0.268 (CI = +/-0.126; p = 0.000)	0.696	+5.31%
Loss Cost	2005.1	0.049 (CI = +/-0.015; p = 0.000)	0.283 (CI = +/-0.127; p = 0.000)	0.692	+4.98%
Loss Cost	2005.2	0.050 (CI = +/-0.016; p = 0.000) 0.046 (CI = +/-0.017; p = 0.000)	0.289 (CI = +/-0.131; p = 0.000)	0.670	+5.10%
Loss Cost Loss Cost	2006.1 2006.2	0.046 (Cl = +/-0.01/; p = 0.000) 0.043 (Cl = +/-0.018; p = 0.000)	0.306 (CI = +/-0.131; p = 0.000) 0.294 (CI = +/-0.134; p = 0.000)	0.672 0.620	+4.70% +4.41%
Loss Cost	2006.2	0.038 (CI = +/-0.018; p = 0.000)	0.314 (CI = +/-0.131; p = 0.000)	0.634	+3.89%
Loss Cost	2007.1	0.037 (CI = +/-0.020; p = 0.001)	0.310 (CI = +/-0.137; p = 0.000)	0.587	+3.78%
Loss Cost	2008.1	0.034 (CI = +/-0.021; p = 0.003)	0.323 (CI = +/-0.141; p = 0.000)	0.592	+3.43%
Loss Cost	2008.2	0.029 (CI = +/-0.023; p = 0.014)	0.305 (CI = +/-0.143; p = 0.000)	0.528	+2.96%
Loss Cost	2009.1	0.024 (CI = +/-0.024; p = 0.049)	0.324 (CI = +/-0.144; p = 0.000)	0.552	+2.42%
Loss Cost	2009.2	0.026 (CI = +/-0.026; p = 0.055)	0.330 (CI = +/-0.152; p = 0.000)	0.533	+2.61%
Loss Cost	2010.1	0.018 (CI = +/-0.027; p = 0.184)	0.355 (CI = +/-0.149; p = 0.000)	0.587	+1.79%
Loss Cost	2010.2	0.013 (CI = +/-0.030; p = 0.377)	0.340 (CI = +/-0.155; p = 0.000)	0.540	+1.29%
Loss Cost	2011.1	0.018 (CI = +/-0.033; p = 0.250) 0.016 (CI = +/-0.038; p = 0.364)	0.324 (CI = +/-0.161; p = 0.001) 0.318 (CI = +/-0.173; p = 0.002)	0.531 0.483	+1.85% +1.65%
Loss Cost	2012.1	0.012 (CI = +/-0.043; p = 0.549)	0.329 (CI = +/-0.185; p = 0.002)	0.489	+1.22%
Loss Cost	2012.2	-0.007 (CI = +/-0.041; p = 0.706)	0.281 (CI = +/-0.167; p = 0.004)	0.488	-0.73%
Loss Cost	2013.1	-0.003 (CI = +/-0.048; p = 0.876)	0.272 (CI = +/-0.182; p = 0.007)	0.434	-0.35%
Loss Cost	2013.2	0.020 (CI = +/-0.046; p = 0.359)	0.323 (CI = +/-0.160; p = 0.001)	0.632	+2.00%
Loss Cost	2014.1	0.019 (CI = +/-0.057; p = 0.466)	0.325 (CI = +/-0.180; p = 0.003)	0.616	+1.89%
Loss Cost	2014.2	0.011 (CI = +/-0.072; p = 0.719)	0.311 (CI = +/-0.206; p = 0.009)	0.548	+1.14%
Loss Cost	2015.1	0.024 (CI = +/-0.089; p = 0.535)	0.293 (CI = +/-0.231; p = 0.021)	0.501	+2.42%
Loss Cost	2015.2	0.001 (CI = +/-0.116; p = 0.990)	0.258 (CI = +/-0.267; p = 0.056)	0.389	+0.06%
Loss Cost	2016.1	-0.012 (CI = +/-0.165; p = 0.850)	0.272 (CI = +/-0.333; p = 0.086)	0.347	-1.19%
Loss Cost	2016.2	-0.082 (CI = +/-0.211; p = 0.303) -0.039 (CI = +/-0.386; p = 0.707)	0.190 (CI = +/-0.360; p = 0.191) 0.154 (CI = +/-0.557; p = 0.356)	0.451	-7.89%
Loss Cost	2017.1	-0.039 (C1 - +7-0.366, p - 0.707)	0.154 (CI = +/-0.55/, p = 0.556)	-0.109	-3.81%
Severity	2004.1	0.051 (CI = +/-0.020; p = 0.000)	0.084 (CI = +/-0.181; p = 0.351)	0.460	+5.22%
Severity	2004.2	0.052 (CI = +/-0.022; p = 0.000)	0.089 (CI = +/-0.187; p = 0.338)	0.439	+5.33%
Severity	2005.1	0.053 (CI = +/-0.023; p = 0.000)	0.085 (CI = +/-0.194; p = 0.378)	0.425	+5.42%
Severity	2005.2	0.054 (CI = +/-0.025; p = 0.000)	0.091 (CI = +/-0.202; p = 0.360)	0.406	+5.57%
Severity	2006.1	0.054 (CI = +/-0.027; p = 0.000)	0.093 (CI = +/-0.210; p = 0.368)	0.379	+5.52%
Severity	2006.2	0.053 (CI = +/-0.029; p = 0.001)	0.089 (CI = +/-0.219; p = 0.410)	0.330	+5.42%
Severity	2007.1	0.051 (CI = +/-0.032; p = 0.003)	0.095 (CI = +/-0.228; p = 0.399)	0.296	+5.27%
Severity Severity	2007.2 2008.1	0.051 (CI = +/-0.035; p = 0.006) 0.053 (CI = +/-0.038; p = 0.008)	0.094 (CI = +/-0.239; p = 0.425) 0.087 (CI = +/-0.250; p = 0.478)	0.253 0.243	+5.24% +5.43%
Severity	2008.1	0.056 (Cl = +/-0.041; p = 0.011)	0.098 (CI = +/-0.263; p = 0.445)	0.229	+5.73%
Severity	2009.1	0.066 (CI = +/-0.043; p = 0.005)	0.062 (CI = +/-0.263; p = 0.626)	0.298	+6.83%
Severity	2009.2	0.089 (CI = +/-0.037; p = 0.000)	0.141 (CI = +/-0.216; p = 0.185)	0.557	+9.27%
Severity	2010.1	0.107 (CI = +/-0.032; p = 0.000)	0.082 (CI = +/-0.175; p = 0.336)	0.734	+11.33%
Severity	2010.2	0.123 (CI = +/-0.029; p = 0.000)	0.133 (CI = +/-0.148; p = 0.075)	0.832	+13.14%
Severity	2011.1	0.135 (CI = +/-0.027; p = 0.000)	0.099 (CI = +/-0.133; p = 0.131)	0.879	+14.49%
Severity	2011.2	0.138 (CI = +/-0.031; p = 0.000)	0.106 (CI = +/-0.142; p = 0.131)	0.859	+14.78%
Severity	2012.1	0.139 (Cl = +/-0.035; p = 0.000)	0.103 (CI = +/-0.154; p = 0.170)	0.840	+14.94%
Severity	2012.2 2013.1	0.127 (CI = +/-0.038; p = 0.000) 0.130 (CI = +/-0.044; p = 0.000)	0.072 (CI = +/-0.152; p = 0.317) 0.067 (CI = +/-0.166; p = 0.390)	0.803	+13.55% +13.84%
Severity Severity	2013.1	0.130 (CI = +/-0.044, p = 0.000) 0.149 (CI = +/-0.045; p = 0.000)	0.108 (CI = +/-0.156; p = 0.151)	0.775 0.830	+16.02%
Severity	2014.1	0.143 (CI = +/-0.054; p = 0.000)	0.118 (CI = +/-0.172; p = 0.151)	0.790	+15.37%
Severity	2014.2	0.139 (CI = +/-0.069; p = 0.002)	0.112 (CI = +/-0.199; p = 0.226)	0.698	+14.95%
Severity	2015.1	0.170 (CI = +/-0.065; p = 0.001)	0.066 (CI = +/-0.170; p = 0.379)	0.831	+18.52%
Severity	2015.2	0.184 (CI = +/-0.088; p = 0.003)	0.088 (CI = +/-0.201; p = 0.313)	0.796	+20.24%
Severity	2016.1	0.222 (CI = +/-0.081; p = 0.002)	0.043 (CI = +/-0.164; p = 0.507)	0.903	+24.91%
Severity	2016.2	0.243 (CI = +/-0.130; p = 0.010)	0.067 (CI = +/-0.222; p = 0.407)	0.872	+27.52%
Severity	2017.1	0.273 (CI = +/-0.228; p = 0.036)	0.042 (CI = +/-0.329; p = 0.637)	0.862	+31.42%
Frequency	2004.1	0.003 (CI = +/-0.025; p = 0.785)	0.198 (CI = +/-0.226; p = 0.084)	0.041	+0.34%
Frequency	2004.2	0.000 (CI = +/-0.027; p = 0.990)	0.179 (CI = +/-0.231; p = 0.123)	0.018	-0.02%
Frequency	2005.1	-0.004 (CI = +/-0.028; p = 0.763)	0.199 (CI = +/-0.236; p = 0.095)	0.038	-0.42%
Frequency	2005.2	-0.004 (CI = +/-0.030; p = 0.765)	0.198 (CI = +/-0.246; p = 0.110)	0.032	-0.44%
Frequency	2006.1	-0.008 (CI = +/-0.032; p = 0.623)	0.213 (CI = +/-0.253; p = 0.096)	0.046	-0.78%
Frequency	2006.2	-0.010 (CI = +/-0.035; p = 0.578)	0.205 (CI = +/-0.264; p = 0.122)	0.040	-0.96%
Frequency	2007.1	-0.013 (CI = +/-0.038; p = 0.480)	0.220 (CI = +/-0.273; p = 0.110)	0.051	-1.30%
Frequency	2007.2	-0.014 (Cl = +/-0.041; p = 0.492)	0.216 (CI = +/-0.287; p = 0.132)	0.046	-1.39%
Frequency Frequency	2008.1 2008.2	-0.019 (CI = +/-0.045; p = 0.383) -0.027 (CI = +/-0.048; p = 0.264)	0.236 (CI = +/-0.297; p = 0.113) 0.207 (CI = +/-0.307; p = 0.174)	0.065 0.071	-1.89% -2.62%
Frequency	2009.1	-0.042 (CI = +/-0.049; p = 0.086)	0.261 (CI = +/-0.295; p = 0.079)	0.192	-4.12%
Frequency	2009.2	-0.063 (CI = +/-0.046; p = 0.011)	0.189 (CI = +/-0.268; p = 0.156)	0.326	-6.10%
Frequency	2010.1	-0.090 (CI = +/-0.035; p = 0.000)	0.273 (CI = +/-0.191; p = 0.008)	0.672	-8.57%
Frequency	2010.2	-0.111 (CI = +/-0.027; p = 0.000)	0.207 (CI = +/-0.138; p = 0.006)	0.846	-10.48%
Frequency	2011.1	-0.117 (CI = +/-0.028; p = 0.000)	0.225 (CI = +/-0.140; p = 0.004)	0.845	-11.04%
Frequency	2011.2	-0.121 (CI = +/-0.032; p = 0.000)	0.212 (CI = +/-0.148; p = 0.009)	0.843	-11.44%
Frequency	2012.1	-0.127 (CI = +/-0.036; p = 0.000)	0.226 (CI = +/-0.156; p = 0.008)	0.828	-11.94%
Frequency	2012.2	-0.134 (CI = +/-0.041; p = 0.000) -0.133 (CI = +/-0.048; p = 0.000)	0.208 (CI = +/-0.165; p = 0.018)	0.830	-12.58%
Frequency Frequency	2013.1 2013.2	-0.133 (CI = +/-0.048; p = 0.000) -0.129 (CI = +/-0.059; p = 0.001)	0.205 (CI = +/-0.181; p = 0.030) 0.215 (CI = +/-0.202; p = 0.040)	0.778 0.749	-12.46% -12.08%
Frequency	2013.2	-0.124 (CI = +/-0.071; p = 0.004)	0.207 (CI = +/-0.205; p = 0.067)	0.652	-11.68%
Frequency	2014.1	-0.124 (CI = +/-0.071; p = 0.004) -0.128 (CI = +/-0.091; p = 0.013)	0.200 (CI = +/-0.261; p = 0.114)	0.624	-12.01%
Frequency	2015.1	-0.146 (CI = +/-0.112; p = 0.019)	0.227 (CI = +/-0.290; p = 0.105)	0.597	-13.58%
Frequency	2015.2	-0.184 (CI = +/-0.138; p = 0.019)	0.170 (CI = +/-0.317; p = 0.227)	0.672	-16.78%
Frequency	2016.1	-0.234 (CI = +/-0.153; p = 0.013)	0.229 (CI = +/-0.309; p = 0.109)	0.772	-20.90%
Frequency	2016.2	-0.325 (CI = +/-0.082; p = 0.001)	0.123 (CI = +/-0.140; p = 0.067)	0.976	-27.77%
Frequency	2017.1	-0.312 (CI = +/-0.158; p = 0.014)	0.112 (CI = +/-0.228; p = 0.169)	0.949	-26.80%

Coverage = AP
End Trend Period = 2023.2
Excluded Points = 2010.2,2012.2,2016.2
Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.040 (CI = +/-0.010; p = 0.000)	0.209 (CI = +/-0.119; p = 0.001)	0.694	+4.10%
Loss Cost	2004.2	0.038 (CI = +/-0.010; p = 0.000)	0.196 (CI = +/-0.117; p = 0.002)	0.663	+3.88%
Loss Cost	2005.1	0.036 (CI = +/-0.010; p = 0.000)	0.210 (CI = +/-0.118; p = 0.001)	0.654	+3.67%
Loss Cost	2005.2	0.036 (CI = +/-0.011; p = 0.000)	0.210 (CI = +/-0.122; p = 0.001)	0.629	+3.68%
Loss Cost	2006.1	0.034 (CI = +/-0.011; p = 0.000)	0.227 (CI = +/-0.123; p = 0.001)	0.623	+3.44%
Loss Cost	2006.2	0.032 (CI = +/-0.012; p = 0.000)	0.216 (CI = +/-0.123; p = 0.001)	0.578	+3.22%
Loss Cost	2007.1	0.029 (CI = +/-0.012; p = 0.000)	0.234 (CI = +/-0.124; p = 0.001)	0.576	+2.95%
Loss Cost	2007.2	0.028 (CI = +/-0.013; p = 0.000)	0.229 (CI = +/-0.127; p = 0.001)	0.533	+2.84%
Loss Cost	2008.1	0.027 (CI = +/-0.014; p = 0.001)	0.239 (CI = +/-0.132; p = 0.001)	0.527	+2.69%
Loss Cost	2008.2	0.024 (CI = +/-0.015; p = 0.002)	0.228 (CI = +/-0.132; p = 0.002)	0.470	+2.42%
Loss Cost	2009.1	0.022 (CI = +/-0.016; p = 0.009)	0.240 (CI = +/-0.138; p = 0.001)	0.468	+2.20%
Loss Cost	2009.2	0.023 (CI = +/-0.017; p = 0.011)	0.244 (CI = +/-0.142; p = 0.002)	0.451	+2.30%
Loss Cost Loss Cost	2010.1 2011.1	0.020 (CI = +/-0.018; p = 0.040)	0.262 (CI = +/-0.148; p = 0.001)	0.456	+1.97% +1.75%
Loss Cost	2011.1	0.017 (CI = +/-0.020; p = 0.087) 0.017 (CI = +/-0.022; p = 0.129)	0.256 (CI = +/-0.152; p = 0.002) 0.254 (CI = +/-0.157; p = 0.003)	0.405 0.365	+1.67%
Loss Cost	2011.2	0.017 (CI = +/-0.025; p = 0.175)	0.254 (CI = +/-0.168; p = 0.005)	0.362	+1.67%
Loss Cost	2013.1	0.010 (CI = +/-0.026; p = 0.440)	0.236 (CI = +/-0.165; p = 0.007)	0.294	+0.96%
Loss Cost	2013.2	0.018 (CI = +/-0.026; p = 0.162)	0.262 (CI = +/-0.158; p = 0.003)	0.403	+1.79%
Loss Cost	2014.1	0.020 (CI = +/-0.029; p = 0.169)	0.255 (CI = +/-0.169; p = 0.005)	0.397	+1.98%
Loss Cost	2014.2	0.018 (CI = +/-0.032; p = 0.248)	0.252 (CI = +/-0.178; p = 0.009)	0.345	+1.84%
Loss Cost	2015.1	0.026 (CI = +/-0.036; p = 0.138)	0.224 (CI = +/-0.186; p = 0.021)	0.357	+2.67%
Loss Cost	2015.2	0.023 (CI = +/-0.041; p = 0.237)	0.218 (CI = +/-0.196; p = 0.032)	0.278	+2.37%
Loss Cost	2016.1	0.029 (CI = +/-0.049; p = 0.216)	0.201 (CI = +/-0.216; p = 0.066)	0.277	+2.95%
Loss Cost	2017.1	0.027 (CI = +/-0.057; p = 0.322)	0.197 (CI = +/-0.230; p = 0.086)	0.197	+2.73%
Severity	2004.1	0.076 (CI = +/-0.015; p = 0.000)	0.117 (CI = +/-0.174; p = 0.181)	0.760	+7.87%
Severity	2004.2	0.077 (CI = +/-0.015; p = 0.000)	0.127 (CI = +/-0.176; p = 0.152)	0.756	+8.05%
Severity	2005.1	0.079 (CI = +/-0.016; p = 0.000)	0.116 (CI = +/-0.182; p = 0.201)	0.752	+8.21%
Severity	2005.2	0.081 (CI = +/-0.017; p = 0.000)	0.128 (CI = +/-0.184; p = 0.168)	0.748	+8.43%
Severity	2006.1	0.082 (CI = +/-0.018; p = 0.000)	0.122 (CI = +/-0.191; p = 0.201)	0.738	+8.51%
Severity	2006.2	0.082 (CI = +/-0.019; p = 0.000)	0.127 (CI = +/-0.197; p = 0.198)	0.721	+8.59%
Severity	2007.1	0.083 (CI = +/-0.020; p = 0.000)	0.124 (CI = +/-0.205; p = 0.225)	0.707	+8.63%
Severity	2007.2	0.084 (CI = +/-0.022; p = 0.000)	0.131 (CI = +/-0.210; p = 0.212)	0.692	+8.79%
Severity	2008.1	0.087 (CI = +/-0.023; p = 0.000)	0.115 (CI = +/-0.219; p = 0.291)	0.688	+9.06%
Severity	2008.2	0.090 (CI = +/-0.024; p = 0.000)	0.128 (CI = +/-0.222; p = 0.245)	0.685	+9.43%
Severity	2009.1	0.098 (CI = +/-0.025; p = 0.000)	0.079 (CI = +/-0.219; p = 0.460)	0.723	+10.32%
Severity	2009.2	0.112 (CI = +/-0.020; p = 0.000)	0.125 (CI = +/-0.170; p = 0.141)	0.843	+11.80%
Severity	2010.1	0.125 (Cl = +/-0.016; p = 0.000)	0.047 (CI = +/-0.128; p = 0.452)	0.920	+13.37%
Severity	2011.1 2011.2	0.135 (CI = +/-0.012; p = 0.000) 0.136 (CI = +/-0.014; p = 0.000)	0.072 (CI = +/-0.094; p = 0.126) 0.074 (CI = +/-0.098; p = 0.129)	0.958 0.952	+14.44% +14.51%
Severity Severity	2011.2	0.136 (CI = +/-0.015; p = 0.000)	0.074 (CI = +/-0.104; p = 0.176)	0.947	+14.62%
Severity	2013.1	0.131 (CI = +/-0.015; p = 0.000)	0.056 (CI = +/-0.098; p = 0.243)	0.944	+14.00%
Severity	2013.2	0.136 (CI = +/-0.015; p = 0.000)	0.073 (CI = +/-0.093; p = 0.115)	0.951	+14.59%
Severity	2014.1	0.133 (CI = +/-0.017; p = 0.000)	0.083 (CI = +/-0.097; p = 0.087)	0.944	+14.27%
Severity	2014.2	0.131 (CI = +/-0.018; p = 0.000)	0.076 (CI = +/-0.100; p = 0.128)	0.933	+13.95%
Severity	2015.1	0.139 (CI = +/-0.018; p = 0.000)	0.048 (CI = +/-0.094; p = 0.292)	0.946	+14.88%
Severity	2015.2	0.138 (CI = +/-0.021; p = 0.000)	0.046 (CI = +/-0.100; p = 0.339)	0.933	+14.77%
Severity	2016.1	0.142 (CI = +/-0.024; p = 0.000)	0.032 (CI = +/-0.108; p = 0.525)	0.926	+15.28%
Severity	2017.1	0.136 (CI = +/-0.027; p = 0.000)	0.023 (CI = +/-0.109; p = 0.654)	0.905	+14.55%
Frequency	2004.1	-0.036 (CI = +/-0.019; p = 0.000)	0.092 (CI = +/-0.223; p = 0.407)	0.272	-3.50%
Frequency	2004.2	-0.039 (CI = +/-0.019; p = 0.000)	0.068 (CI = +/-0.221; p = 0.535)	0.315	-3.87%
Frequency	2005.1	-0.043 (CI = +/-0.020; p = 0.000)	0.094 (CI = +/-0.224; p = 0.399)	0.345	-4.20%
Frequency	2005.2	-0.045 (CI = +/-0.021; p = 0.000)	0.083 (CI = +/-0.228; p = 0.466)	0.351	-4.38%
Frequency	2006.1	-0.048 (CI = +/-0.022; p = 0.000)	0.104 (CI = +/-0.234; p = 0.369)	0.365	-4.67%
Frequency	2006.2	-0.051 (CI = +/-0.023; p = 0.000)	0.089 (CI = +/-0.237; p = 0.449)	0.380	-4.94%
Frequency	2007.1	-0.054 (Cl = +/-0.024; p = 0.000)	0.110 (CI = +/-0.245; p = 0.365)	0.387	-5.23%
Frequency	2007.2	-0.056 (CI = +/-0.026; p = 0.000)	0.098 (CI = +/-0.250; p = 0.427)	0.391	-5.47%
Frequency	2008.1	-0.060 (CI = +/-0.027; p = 0.000)	0.124 (CI = +/-0.258; p = 0.333)	0.401	-5.84%
Frequency	2008.2	-0.066 (CI = +/-0.028; p = 0.000)	0.099 (CI = +/-0.256; p = 0.432)	0.444	-6.40% -7.35%
Frequency Frequency	2009.1 2009.2	-0.076 (CI = +/-0.028; p = 0.000) -0.089 (CI = +/-0.026; p = 0.000)	0.161 (CI = +/-0.249; p = 0.194) 0.118 (CI = +/-0.217; p = 0.270)	0.528	-7.35% -8.50%
Frequency	2010.1	-0.106 (CI = +/-0.021; p = 0.000)	0.214 (CI = +/-0.169; p = 0.015)	0.660 0.817	-10.05%
Frequency	2010.1	-0.118 (CI = +/-0.017; p = 0.000)	0.184 (CI = +/-0.131; p = 0.008)	0.896	-11.09%
Frequency	2011.2	-0.119 (CI = +/-0.019; p = 0.000)	0.179 (CI = +/-0.136; p = 0.012)	0.888	-11.21%
Frequency	2012.1	-0.119 (Cl = +/-0.013; p = 0.000) -0.120 (Cl = +/-0.021; p = 0.000)	0.184 (CI = +/-0.145; p = 0.012)	0.869	-11.30%
Frequency	2013.1	-0.121 (CI = +/-0.023; p = 0.000)	0.180 (CI = +/-0.150; p = 0.022)	0.857	-11.43%
Frequency	2013.2	-0.118 (CI = +/-0.025; p = 0.000)	0.190 (CI = +/-0.156; p = 0.020)	0.840	-11.16%
Frequency	2014.1	-0.114 (CI = +/-0.028; p = 0.000)	0.172 (CI = +/-0.164; p = 0.041)	0.802	-10.75%
Frequency	2014.2	-0.112 (CI = +/-0.031; p = 0.000)	0.176 (CI = +/-0.173; p = 0.046)	0.777	-10.63%
Frequency	2015.1	-0.112 (CI = +/-0.036; p = 0.000)	0.176 (CI = +/-0.188; p = 0.064)	0.728	-10.63%
Frequency	2015.2	-0.114 (CI = +/-0.041; p = 0.000)	0.172 (CI = +/-0.199; p = 0.085)	0.703	-10.80%
Frequency	2016.1	-0.113 (CI = +/-0.050; p = 0.000)	0.168 (CI = +/-0.221; p = 0.124)	0.620	-10.70%
Frequency	2017.1	-0.109 (CI = +/-0.058; p = 0.002)	0.175 (CI = +/-0.235; p = 0.131)	0.554	-10.32%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.040 (CI = +/-0.010; p = 0.000)	0.209 (CI = +/-0.122; p = 0.001)	0.670	+4.09%
Loss Cost	2004.2	0.038 (CI = +/-0.011; p = 0.000)	0.194 (CI = +/-0.121; p = 0.003)	0.634	+3.86%
Loss Cost	2005.1	0.036 (CI = +/-0.011; p = 0.000)	0.209 (CI = +/-0.122; p = 0.002)	0.624	+3.65%
Loss Cost	2005.2	0.036 (CI = +/-0.012; p = 0.000)	0.209 (CI = +/-0.126; p = 0.002)	0.596	+3.65%
Loss Cost	2006.1	0.034 (CI = +/-0.012; p = 0.000)	0.225 (CI = +/-0.127; p = 0.001)	0.589	+3.41%
Loss Cost Loss Cost	2006.2 2007.1	0.031 (CI = +/-0.013; p = 0.000) 0.028 (CI = +/-0.013; p = 0.000)	0.212 (CI = +/-0.127; p = 0.002) 0.230 (CI = +/-0.128; p = 0.001)	0.537 0.535	+3.17% +2.89%
Loss Cost	2007.1	0.028 (CI = +/-0.013, p = 0.000) 0.027 (CI = +/-0.014; p = 0.000)	0.225 (CI = +/-0.132; p = 0.001)	0.487	+2.77%
Loss Cost	2008.1	0.026 (CI = +/-0.015; p = 0.001)	0.234 (CI = +/-0.137; p = 0.002)	0.481	+2.61%
Loss Cost	2008.2	0.023 (CI = +/-0.016; p = 0.006)	0.221 (CI = +/-0.137; p = 0.003)	0.415	+2.30%
Loss Cost	2009.1	0.021 (CI = +/-0.017; p = 0.018)	0.234 (CI = +/-0.143; p = 0.003)	0.415	+2.08%
Loss Cost	2009.2	0.021 (CI = +/-0.018; p = 0.023)	0.237 (CI = +/-0.148; p = 0.003)	0.395	+2.17%
Loss Cost	2010.1	0.018 (CI = +/-0.020; p = 0.070)	0.255 (CI = +/-0.154; p = 0.002)	0.403	+1.83%
Loss Cost	2011.1	0.015 (CI = +/-0.021; p = 0.149)	0.248 (CI = +/-0.157; p = 0.004)	0.348	+1.56%
Loss Cost	2011.2	0.014 (CI = +/-0.024; p = 0.219)	0.244 (CI = +/-0.164; p = 0.006)	0.306	+1.45%
Loss Cost	2012.1	0.014 (CI = +/-0.027; p = 0.275)	0.245 (CI = +/-0.175; p = 0.009)	0.301	+1.43%
Loss Cost	2013.1	0.006 (CI = +/-0.028; p = 0.655)	0.222 (CI = +/-0.171; p = 0.014)	0.234	+0.60%
Loss Cost	2013.2	0.015 (CI = +/-0.028; p = 0.284)	0.251 (CI = +/-0.166; p = 0.005)	0.337	+1.49%
Loss Cost	2014.1 2014.2	0.017 (CI = +/-0.032; p = 0.284) 0.014 (CI = +/-0.036; p = 0.407)	0.245 (CI = +/-0.177; p = 0.010)	0.326	+1.67%
Loss Cost Loss Cost	2015.1	0.014 (CI = +/-0.036, p = 0.407) 0.023 (CI = +/-0.040; p = 0.243)	0.239 (CI = +/-0.188; p = 0.017) 0.213 (CI = +/-0.196; p = 0.036)	0.270 0.266	+1.45% +2.28%
Loss Cost	2015.1	0.018 (CI = +/-0.046; p = 0.406)	0.203 (CI = +/-0.209; p = 0.056)	0.181	+1.84%
Loss Cost	2016.1	0.024 (CI = +/-0.055; p = 0.361)	0.188 (CI = +/-0.230; p = 0.099)	0.168	+2.40%
Loss Cost	2017.1	0.019 (CI = +/-0.066; p = 0.527)	0.181 (CI = +/-0.248; p = 0.135)	0.082	+1.97%
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Severity	2004.1	0.074 (CI = +/-0.015; p = 0.000)	0.104 (CI = +/-0.177; p = 0.242)	0.738	+7.69%
Severity	2004.2	0.076 (CI = +/-0.016; p = 0.000)	0.115 (CI = +/-0.181; p = 0.206)	0.732	+7.87%
Severity	2005.1	0.077 (CI = +/-0.017; p = 0.000)	0.104 (CI = +/-0.186; p = 0.263)	0.728	+8.03%
Severity	2005.2	0.079 (CI = +/-0.018; p = 0.000)	0.116 (CI = +/-0.190; p = 0.222)	0.723	+8.25%
Severity	2006.1	0.080 (CI = +/-0.019; p = 0.000)	0.111 (CI = +/-0.196; p = 0.259)	0.711	+8.32%
Severity	2006.2	0.081 (CI = +/-0.020; p = 0.000)	0.114 (CI = +/-0.203; p = 0.257)	0.692	+8.40%
Severity	2007.1	0.081 (CI = +/-0.021; p = 0.000)	0.112 (CI = +/-0.211; p = 0.284)	0.676	+8.43%
Severity Severity	2007.2 2008.1	0.082 (CI = +/-0.023; p = 0.000) 0.085 (CI = +/-0.024; p = 0.000)	0.119 (CI = +/-0.218; p = 0.270) 0.103 (CI = +/-0.226; p = 0.354)	0.658 0.654	+8.58% +8.86%
Severity	2008.2	0.088 (CI = +/-0.026; p = 0.000)	0.118 (CI = +/-0.230; p = 0.301)	0.650	+9.23%
Severity	2009.1	0.097 (CI = +/-0.027; p = 0.000)	0.070 (CI = +/-0.227; p = 0.527)	0.692	+10.13%
Severity	2009.2	0.111 (CI = +/-0.022; p = 0.000)	0.123 (CI = +/-0.177; p = 0.166)	0.824	+11.74%
Severity	2010.1	0.125 (CI = +/-0.017; p = 0.000)	0.046 (CI = +/-0.134; p = 0.479)	0.910	+13.34%
Severity	2011.1	0.136 (CI = +/-0.013; p = 0.000)	0.076 (CI = +/-0.098; p = 0.124)	0.953	+14.53%
Severity	2011.2	0.137 (CI = +/-0.015; p = 0.000)	0.079 (CI = +/-0.103; p = 0.125)	0.947	+14.63%
Severity	2012.1	0.137 (CI = +/-0.017; p = 0.000)	0.074 (CI = +/-0.109; p = 0.169)	0.940	+14.74%
Severity	2013.1	0.132 (CI = +/-0.017; p = 0.000)	0.058 (CI = +/-0.103; p = 0.251)	0.936	+14.06%
Severity	2013.2	0.138 (CI = +/-0.017; p = 0.000)	0.078 (CI = +/-0.098; p = 0.110)	0.944	+14.75%
Severity	2014.1	0.135 (CI = +/-0.018; p = 0.000)	0.088 (CI = +/-0.103; p = 0.087)	0.936	+14.43%
Severity	2014.2	0.132 (CI = +/-0.020; p = 0.000)	0.080 (CI = +/-0.107; p = 0.133)	0.922	+14.09%
Severity Severity	2015.1	0.140 (CI = +/-0.020; p = 0.000) 0.140 (CI = +/-0.024; p = 0.000)	0.053 (CI = +/-0.100; p = 0.274) 0.051 (CI = +/-0.107; p = 0.322)	0.938	+15.07%
Severity	2015.2 2016.1	0.144 (CI = +/-0.027; p = 0.000)	0.031 (CI = +/-0.107, p = 0.322) 0.038 (CI = +/-0.115; p = 0.488)	0.921 0.913	+14.97% +15.54%
Severity	2017.1	0.137 (CI = +/-0.032; p = 0.000)	0.026 (CI = +/-0.119; p = 0.637)	0.884	+14.72%
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Frequency	2004.1	-0.034 (CI = +/-0.020; p = 0.001)	0.105 (CI = +/-0.229; p = 0.358)	0.244	-3.34%
Frequency	2004.2	-0.038 (CI = +/-0.020; p = 0.001)	0.079 (CI = +/-0.228; p = 0.483)	0.286	-3.72%
Frequency	2005.1	-0.041 (CI = +/-0.021; p = 0.000)	0.105 (CI = +/-0.230; p = 0.362)	0.317	-4.06%
Frequency	2005.2	-0.043 (CI = +/-0.022; p = 0.000)	0.093 (CI = +/-0.236; p = 0.427)	0.323	-4.25%
Frequency	2006.1	-0.046 (CI = +/-0.023; p = 0.000)	0.114 (CI = +/-0.241; p = 0.342)	0.337	-4.53%
Frequency	2006.2	-0.049 (CI = +/-0.024; p = 0.000)	0.098 (CI = +/-0.246; p = 0.422)	0.352	-4.82%
Frequency	2007.1	-0.052 (CI = +/-0.026; p = 0.000)	0.118 (CI = +/-0.253; p = 0.348)	0.359	-5.11%
Frequency	2007.2	-0.055 (CI = +/-0.027; p = 0.000)	0.106 (CI = +/-0.260; p = 0.411)	0.363	-5.36%
Frequency	2008.1	-0.059 (CI = +/-0.029; p = 0.000) -0.066 (CI = +/-0.030; p = 0.000)	0.131 (CI = +/-0.268; p = 0.325)	0.374	-5.74%
Frequency Frequency	2008.2 2009.1	-0.066 (CI = +/-0.030; p = 0.000) -0.076 (CI = +/-0.030; p = 0.000)	0.103 (CI = +/-0.267; p = 0.433) 0.163 (CI = +/-0.259; p = 0.205)	0.417 0.505	-6.34% -7.31%
Frequency	2009.2	-0.090 (CI = +/-0.028; p = 0.000)	0.114 (CI = +/-0.226; p = 0.305)	0.643	-8.57%
Frequency	2010.1	-0.107 (CI = +/-0.023; p = 0.000)	0.208 (CI = +/-0.176; p = 0.022)	0.808	-10.16%
Frequency	2011.1	-0.120 (CI = +/-0.018; p = 0.000)	0.172 (CI = +/-0.134; p = 0.015)	0.895	-11.33%
Frequency	2011.2	-0.122 (CI = +/-0.020; p = 0.000)	0.165 (CI = +/-0.139; p = 0.023)	0.888	-11.50%
Frequency	2012.1	-0.123 (CI = +/-0.022; p = 0.000)	0.170 (CI = +/-0.148; p = 0.027)	0.870	-11.60%
Frequency	2013.1	-0.126 (CI = +/-0.025; p = 0.000)	0.164 (CI = +/-0.154; p = 0.039)	0.858	-11.80%
Frequency	2013.2	-0.123 (CI = +/-0.028; p = 0.000)	0.173 (CI = +/-0.162; p = 0.038)	0.840	-11.56%
Frequency	2014.1	-0.118 (CI = +/-0.030; p = 0.000)	0.157 (CI = +/-0.170; p = 0.068)	0.803	-11.15%
Frequency	2014.2	-0.117 (CI = +/-0.035; p = 0.000)	0.159 (CI = +/-0.181; p = 0.080)	0.778	-11.08%
Frequency	2015.1	-0.118 (CI = +/-0.040; p = 0.000)	0.160 (CI = +/-0.196; p = 0.102)	0.729	-11.11%
Frequency	2015.2	-0.121 (CI = +/-0.046; p = 0.000)	0.152 (CI = +/-0.210; p = 0.141)	0.707	-11.42%
Frequency	2016.1	-0.121 (CI = +/-0.055; p = 0.001)	0.150 (CI = +/-0.233; p = 0.182)	0.625	-11.37%
Frequency	2017.1	-0.118 (CI = +/-0.067; p = 0.003)	0.155 (CI = +/-0.252; p = 0.201)	0.558	-11.12%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.051 (CI = +/-0.012; p = 0.000)	0.208 (CI = +/-0.114; p = 0.001)	0.765	+5.23%
Loss Cost	2004.2	0.048 (CI = +/-0.012; p = 0.000)	0.193 (CI = +/-0.113; p = 0.002)	0.735	+4.94%
Loss Cost	2005.1	0.046 (CI = +/-0.013; p = 0.000)	0.208 (CI = +/-0.115; p = 0.001)	0.728	+4.70%
Loss Cost	2005.2	0.047 (CI = +/-0.014; p = 0.000)	0.211 (CI = +/-0.119; p = 0.001)	0.707	+4.77%
Loss Cost	2006.1	0.044 (CI = +/-0.014; p = 0.000)	0.228 (CI = +/-0.120; p = 0.001)	0.702	+4.47%
Loss Cost	2006.2	0.041 (CI = +/-0.015; p = 0.000)	0.215 (CI = +/-0.121; p = 0.001)	0.655	+4.18%
Loss Cost	2007.1	0.037 (CI = +/-0.016; p = 0.000)	0.236 (CI = +/-0.122; p = 0.001)	0.659	+3.79%
Loss Cost	2007.2	0.036 (CI = +/-0.017; p = 0.000)	0.232 (CI = +/-0.127; p = 0.001)	0.610	+3.67%
Loss Cost	2008.1	0.034 (CI = +/-0.019; p = 0.001)	0.241 (CI = +/-0.134; p = 0.001)	0.605	+3.48%
Loss Cost	2008.2	0.030 (CI = +/-0.020; p = 0.005)	0.227 (CI = +/-0.134; p = 0.002)	0.538	+3.04%
Loss Cost	2009.1	0.027 (CI = +/-0.022; p = 0.020)	0.243 (CI = +/-0.142; p = 0.002)	0.541	+2.69%
Loss Cost Loss Cost	2009.2 2010.1	0.029 (CI = +/-0.024; p = 0.023) 0.022 (CI = +/-0.027; p = 0.098)	0.249 (CI = +/-0.148; p = 0.003) 0.276 (CI = +/-0.157; p = 0.002)	0.526 0.547	+2.92% +2.27%
Loss Cost	2011.1	0.022 (CI = +/-0.027, p = 0.098) 0.018 (CI = +/-0.030; p = 0.225)	0.269 (CI = +/-0.162; p = 0.003)	0.485	+1.81%
Loss Cost	2011.1	0.016 (CI = +/-0.035; p = 0.333)	0.265 (CI = +/-0.173; p = 0.006)	0.431	+1.62%
Loss Cost	2012.1	0.014 (CI = +/-0.042; p = 0.463)	0.270 (CI = +/-0.194; p = 0.011)	0.423	+1.46%
Loss Cost	2013.1	-0.004 (CI = +/-0.040; p = 0.814)	0.242 (CI = +/-0.168; p = 0.009)	0.410	-0.43%
Loss Cost	2013.2	0.013 (CI = +/-0.036; p = 0.422)	0.280 (CI = +/-0.140; p = 0.001)	0.635	+1.35%
Loss Cost	2014.1	0.015 (CI = +/-0.045; p = 0.466)	0.277 (CI = +/-0.161; p = 0.004)	0.612	+1.49%
Loss Cost	2014.2	0.008 (CI = +/-0.054; p = 0.727)	0.266 (CI = +/-0.177; p = 0.009)	0.545	+0.83%
Loss Cost	2015.1	0.028 (CI = +/-0.063; p = 0.321)	0.223 (CI = +/-0.190; p = 0.028)	0.548	+2.83%
Loss Cost	2015.2	0.012 (CI = +/-0.078; p = 0.697)	0.205 (CI = +/-0.204; p = 0.050)	0.421	+1.25%
Loss Cost	2016.1	0.026 (CI = +/-0.129; p = 0.602)	0.181 (CI = +/-0.290; p = 0.158)	0.349	+2.65%
Loss Cost	2017.1	-0.015 (CI = +/-0.192; p = 0.816)	0.174 (CI = +/-0.329; p = 0.191)	0.152	-1.53%
Severity	2004.1	0.056 (CI = +/-0.021; p = 0.000)	0.142 (CI = +/-0.197; p = 0.151)	0.532	+5.76%
Severity	2004.2	0.058 (CI = +/-0.022; p = 0.000)	0.150 (CI = +/-0.204; p = 0.143)	0.517	+5.92%
Severity	2005.1	0.058 (CI = +/-0.024; p = 0.000)	0.146 (CI = +/-0.213; p = 0.170)	0.503	+5.98%
Severity	2005.2	0.060 (CI = +/-0.025; p = 0.000)	0.155 (CI = +/-0.220; p = 0.159)	0.488	+6.18%
Severity	2006.1	0.059 (CI = +/-0.027; p = 0.000)	0.160 (CI = +/-0.231; p = 0.166)	0.465	+6.09%
Severity	2006.2	0.059 (CI = +/-0.030; p = 0.000)	0.158 (CI = +/-0.241; p = 0.186)	0.421	+6.06%
Severity	2007.1	0.057 (CI = +/-0.032; p = 0.002)	0.169 (CI = +/-0.254; p = 0.179)	0.392	+5.84%
Severity	2007.2	0.057 (CI = +/-0.035; p = 0.003) 0.058 (CI = +/-0.039; p = 0.006)	0.171 (CI = +/-0.265; p = 0.192) 0.167 (CI = +/-0.283; p = 0.232)	0.352	+5.89% +5.98%
Severity Severity	2008.1 2008.2	0.068 (CI = +/-0.039; p = 0.008) 0.062 (CI = +/-0.043; p = 0.008)	0.167 (Cl = +/-0.283; p = 0.232) 0.178 (Cl = +/-0.295; p = 0.219)	0.337 0.323	+6.35%
Severity	2009.1	0.072 (CI = +/-0.043; p = 0.005)	0.129 (CI = +/-0.306; p = 0.385)	0.372	+7.47%
Severity	2009.2	0.095 (CI = +/-0.040; p = 0.000)	0.188 (CI = +/-0.243; p = 0.120)	0.628	+10.02%
Severity	2010.1	0.120 (CI = +/-0.034; p = 0.000)	0.082 (CI = +/-0.199; p = 0.392)	0.793	+12.77%
Severity	2011.1	0.140 (CI = +/-0.026; p = 0.000)	0.115 (CI = +/-0.140; p = 0.099)	0.905	+15.08%
Severity	2011.2	0.144 (CI = +/-0.030; p = 0.000)	0.123 (CI = +/-0.147; p = 0.095)	0.891	+15.46%
Severity	2012.1	0.146 (CI = +/-0.036; p = 0.000)	0.115 (CI = +/-0.165; p = 0.153)	0.876	+15.72%
Severity	2013.1	0.136 (CI = +/-0.039; p = 0.000)	0.100 (CI = +/-0.164; p = 0.206)	0.840	+14.52%
Severity	2013.2	0.152 (CI = +/-0.037; p = 0.000)	0.134 (CI = +/-0.145; p = 0.065)	0.888	+16.37%
Severity	2014.1	0.144 (CI = +/-0.044; p = 0.000)	0.152 (CI = +/-0.161; p = 0.061)	0.869	+15.54%
Severity	2014.2	0.142 (CI = +/-0.055; p = 0.000)	0.148 (CI = +/-0.181; p = 0.094)	0.817	+15.28%
Severity	2015.1	0.169 (CI = +/-0.056; p = 0.000)	0.090 (CI = +/-0.169; p = 0.241)	0.887	+18.40%
Severity	2015.2	0.179 (CI = +/-0.072; p = 0.001)	0.101 (CI = +/-0.190; p = 0.229)	0.859	+19.61%
Severity	2016.1	0.226 (CI = +/-0.080; p = 0.001)	0.018 (CI = +/-0.179; p = 0.794)	0.929	+25.34%
Severity	2017.1	0.249 (CI = +/-0.123; p = 0.008)	0.022 (CI = +/-0.210; p = 0.762)	0.900	+28.27%
F	00044	0.005 (0) (0.004 0.000)	0.000 (0) (0.000 0.557)	0.055	0.500/
Frequency	2004.1	-0.005 (CI = +/-0.024; p = 0.666) -0.009 (CI = +/-0.025; p = 0.450)	0.066 (CI = +/-0.228; p = 0.557)	-0.055	-0.50%
Frequency Frequency	2004.2 2005.1	-0.009 (CI = +/-0.025; p = 0.450) -0.012 (CI = +/-0.026; p = 0.349)	0.044 (CI = +/-0.230; p = 0.698) 0.062 (CI = +/-0.238; p = 0.596)	-0.048 -0.033	-0.92% -1.21%
Frequency	2005.1	-0.012 (Cl = +/-0.028; p = 0.341)	0.056 (CI = +/-0.247; p = 0.640)	-0.033	-1.33%
Frequency	2006.1	-0.015 (CI = +/-0.031; p = 0.309)	0.068 (CI = +/-0.258; p = 0.589)	-0.029	-1.53%
Frequency	2006.2	-0.018 (CI = +/-0.033; p = 0.273)	0.057 (CI = +/-0.268; p = 0.661)	-0.023	-1.77%
Frequency	2007.1	-0.020 (CI = +/-0.036; p = 0.270)	0.067 (CI = +/-0.283; p = 0.628)	-0.026	-1.94%
Frequency	2007.2	-0.021 (CI = +/-0.039; p = 0.274)	0.061 (CI = +/-0.295; p = 0.672)	-0.027	-2.10%
Frequency	2008.1	-0.024 (CI = +/-0.043; p = 0.263)	0.074 (CI = +/-0.314; p = 0.625)	-0.027	-2.36%
Frequency	2008.2	-0.032 (CI = +/-0.047; p = 0.170)	0.049 (CI = +/-0.320; p = 0.749)	0.006	-3.12%
Frequency	2009.1	-0.045 (CI = +/-0.050; p = 0.070)	0.115 (CI = +/-0.325; p = 0.466)	0.099	-4.45%
Frequency	2009.2	-0.067 (CI = +/-0.046; p = 0.008)	0.061 (CI = +/-0.284; p = 0.654)	0.306	-6.45%
Frequency	2010.1	-0.098 (CI = +/-0.037; p = 0.000)	0.194 (CI = +/-0.217; p = 0.075)	0.653	-9.31%
Frequency	2011.1	-0.123 (CI = +/-0.023; p = 0.000)	0.153 (CI = +/-0.124; p = 0.019)	0.895	-11.53%
Frequency	2011.2	-0.128 (CI = +/-0.026; p = 0.000)	0.142 (CI = +/-0.127; p = 0.031)	0.895	-11.99%
Frequency	2012.1	-0.132 (CI = +/-0.030; p = 0.000)	0.155 (CI = +/-0.141; p = 0.034)	0.873	-12.33%
Frequency	2013.1	-0.140 (CI = +/-0.034; p = 0.000)	0.142 (CI = +/-0.141; p = 0.048)	0.877	-13.06%
Frequency	2013.2	-0.138 (CI = +/-0.040; p = 0.000)	0.146 (CI = +/-0.155; p = 0.061)	0.854	-12.91%
Frequency	2014.1	-0.130 (CI = +/-0.047; p = 0.000)	0.125 (CI = +/-0.170; p = 0.130)	0.795	-12.16%
Frequency	2014.2	-0.134 (CI = +/-0.058; p = 0.001)	0.117 (CI = +/-0.190; p = 0.189) 0.133 (CI = +/-0.230; p = 0.207)	0.768	-12.53%
Frequency	2015.1 2015.2	-0.141 (CI = +/-0.077; p = 0.004) -0.167 (CI = +/-0.086; p = 0.004)	0.133 (CI = +/-0.230; p = 0.207) 0.104 (CI = +/-0.226; p = 0.290)	0.696	-13.15%
Frequency Frequency	2015.2	-0.167 (CI = +/-0.086; p = 0.004) -0.200 (CI = +/-0.130; p = 0.013)	0.104 (Cl = +/-0.226; p = 0.290) 0.163 (Cl = +/-0.292; p = 0.197)	0.770 0.733	-15.35% -18.10%
Frequency	2016.1	-0.264 (CI = +/-0.136; p = 0.013)	0.152 (Cl = +/-0.232; p = 0.129)	0.733	-18.10%
oquonoy	2017.1	1.20- (S 5.100, p - 6.000)	1.102 (d, 0.202, p = 0.120)	5.075	20.2070

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.053 (CI = +/-0.013; p = 0.000)	0.220 (CI = +/-0.117; p = 0.001)	0.760	+5.43%
Loss Cost	2004.2	0.050 (CI = +/-0.013; p = 0.000)	0.205 (CI = +/-0.117; p = 0.001)	0.726	+5.13%
Loss Cost	2005.1	0.048 (CI = +/-0.014; p = 0.000)	0.218 (CI = +/-0.118; p = 0.001)	0.718	+4.89%
Loss Cost	2005.2	0.049 (CI = +/-0.015; p = 0.000)	0.224 (CI = +/-0.123; p = 0.001)	0.697	+5.00%
Loss Cost	2006.1	0.046 (CI = +/-0.015; p = 0.000)	0.240 (CI = +/-0.125; p = 0.001)	0.693	+4.69%
Loss Cost	2006.2	0.043 (CI = +/-0.016; p = 0.000)	0.226 (CI = +/-0.127; p = 0.001)	0.640	+4.39%
Loss Cost	2007.1	0.039 (CI = +/-0.017; p = 0.000)	0.246 (CI = +/-0.127; p = 0.001)	0.644	+3.99%
Loss Cost	2007.2	0.038 (CI = +/-0.018; p = 0.000)	0.242 (CI = +/-0.133; p = 0.001)	0.592	+3.88%
Loss Cost	2008.1	0.036 (CI = +/-0.020; p = 0.001)	0.251 (CI = +/-0.141; p = 0.002)	0.586	+3.69%
Loss Cost	2008.2	0.032 (CI = +/-0.022; p = 0.007)	0.236 (CI = +/-0.143; p = 0.003)	0.509	+3.22%
Loss Cost	2009.1	0.028 (CI = +/-0.024; p = 0.024)	0.251 (CI = +/-0.151; p = 0.003)	0.514	+2.87%
Loss Cost	2009.2 2010.1	0.031 (CI = +/-0.027; p = 0.026)	0.259 (CI = +/-0.158; p = 0.003)	0.502	+3.17% +2.51%
Loss Cost Loss Cost	2011.1	0.025 (CI = +/-0.030; p = 0.097) 0.020 (CI = +/-0.034; p = 0.227)	0.285 (CI = +/-0.168; p = 0.003) 0.276 (CI = +/-0.175; p = 0.005)	0.524 0.456	+2.03%
Loss Cost	2011.1	0.018 (CI = +/-0.040; p = 0.337)	0.272 (CI = +/-0.189; p = 0.009)	0.398	+1.86%
Loss Cost	2012.1	0.017 (CI = +/-0.048; p = 0.455)	0.277 (CI = +/-0.212; p = 0.016)	0.386	+1.70%
Loss Cost	2013.1	-0.006 (CI = +/-0.048; p = 0.791)	0.238 (CI = +/-0.187; p = 0.018)	0.368	-0.57%
Loss Cost	2013.2	0.017 (CI = +/-0.044; p = 0.399)	0.290 (CI = +/-0.160; p = 0.003)	0.608	+1.72%
Loss Cost	2014.1	0.019 (CI = +/-0.054; p = 0.442)	0.286 (CI = +/-0.184; p = 0.008)	0.575	+1.89%
Loss Cost	2014.2	0.011 (CI = +/-0.070; p = 0.705)	0.272 (CI = +/-0.212; p = 0.020)	0.496	+1.14%
Loss Cost	2015.1	0.032 (CI = +/-0.082; p = 0.357)	0.231 (CI = +/-0.229; p = 0.049)	0.466	+3.27%
Loss Cost	2015.2	0.012 (CI = +/-0.112; p = 0.775)	0.205 (CI = +/-0.268; p = 0.101)	0.294	+1.24%
Loss Cost	2016.1	0.027 (CI = +/-0.192; p = 0.686)	0.182 (CI = +/-0.401; p = 0.245)	0.128	+2.73%
Loss Cost	2017.1	-0.039 (CI = +/-0.386; p = 0.707)	0.154 (CI = +/-0.557; p = 0.356)	-0.109	-3.81%
Severity	2004.1	0.052 (CI = +/-0.022; p = 0.000)	0.116 (CI = +/-0.200; p = 0.243)	0.467	+5.33%
Severity	2004.2	0.053 (CI = +/-0.023; p = 0.000)	0.122 (CI = +/-0.208; p = 0.236)	0.446	+5.45%
Severity	2005.1	0.054 (CI = +/-0.025; p = 0.000)	0.119 (CI = +/-0.217; p = 0.267)	0.431	+5.51%
Severity	2005.2	0.055 (CI = +/-0.027; p = 0.000)	0.127 (CI = +/-0.226; p = 0.257)	0.410	+5.67%
Severity	2006.1	0.054 (CI = +/-0.029; p = 0.001)	0.132 (CI = +/-0.237; p = 0.259)	0.383	+5.57%
Severity	2006.2	0.053 (CI = +/-0.032; p = 0.002)	0.128 (CI = +/-0.248; p = 0.296)	0.330	+5.47%
Severity	2007.1	0.051 (CI = +/-0.034; p = 0.006)	0.139 (CI = +/-0.261; p = 0.278)	0.296	+5.23%
Severity	2007.2	0.051 (CI = +/-0.038; p = 0.012)	0.138 (CI = +/-0.275; p = 0.305) 0.134 (CI = +/-0.293; p = 0.346)	0.247	+5.20%
Severity Severity	2008.1 2008.2	0.051 (CI = +/-0.042; p = 0.019) 0.054 (CI = +/-0.047; p = 0.025)	0.134 (CI = +/-0.293; p = 0.346) 0.145 (CI = +/-0.308; p = 0.334)	0.231 0.211	+5.27% +5.59%
Severity	2009.1	0.065 (CI = +/-0.050; p = 0.015)	0.097 (CI = +/-0.319; p = 0.526)	0.266	+6.70%
Severity	2009.2	0.091 (CI = +/-0.044; p = 0.001)	0.168 (CI = +/-0.259; p = 0.185)	0.547	+9.49%
Severity	2010.1	0.116 (CI = +/-0.038; p = 0.000)	0.066 (CI = +/-0.210; p = 0.512)	0.748	+12.29%
Severity	2011.1	0.139 (CI = +/-0.030; p = 0.000)	0.109 (CI = +/-0.151; p = 0.143)	0.882	+14.86%
Severity	2011.2	0.142 (CI = +/-0.034; p = 0.000)	0.118 (CI = +/-0.162; p = 0.139)	0.862	+15.27%
Severity	2012.1	0.144 (CI = +/-0.041; p = 0.000)	0.111 (CI = +/-0.181; p = 0.204)	0.841	+15.54%
Severity	2013.1	0.131 (CI = +/-0.046; p = 0.000)	0.087 (CI = +/-0.181; p = 0.302)	0.787	+13.99%
Severity	2013.2	0.151 (CI = +/-0.046; p = 0.000)	0.131 (CI = +/-0.166; p = 0.106)	0.847	+16.24%
Severity	2014.1	0.143 (CI = +/-0.055; p = 0.000)	0.149 (CI = +/-0.185; p = 0.099)	0.816	+15.37%
Severity	2014.2	0.139 (CI = +/-0.071; p = 0.003)	0.142 (CI = +/-0.217; p = 0.160)	0.729	+14.95%
Severity	2015.1	0.167 (CI = +/-0.073; p = 0.002)	0.086 (CI = +/-0.205; p = 0.327)	0.832	+18.20%
Severity	2015.2	0.181 (CI = +/-0.104; p = 0.008)	0.104 (CI = +/-0.249; p = 0.311)	0.783	+19.80%
Severity	2016.1	0.231 (CI = +/-0.117; p = 0.008)	0.024 (CI = +/-0.245; p = 0.773)	0.890	+25.92%
Severity	2017.1	0.273 (CI = +/-0.228; p = 0.036)	0.042 (CI = +/-0.329; p = 0.637)	0.862	+31.42%
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Frequency	2004.1	0.001 (CI = +/-0.024; p = 0.933)	0.104 (CI = +/-0.226; p = 0.354)	-0.043	+0.10%
Frequency	2004.2 2005.1	-0.003 (CI = +/-0.026; p = 0.810)	0.082 (CI = +/-0.231; p = 0.469)	-0.055	-0.30%
Frequency	2005.1	-0.006 (CI = +/-0.027; p = 0.657) -0.006 (CI = +/-0.030; p = 0.656)	0.099 (CI = +/-0.238; p = 0.398) 0.097 (CI = +/-0.249; p = 0.429)	-0.043 -0.047	-0.59% -0.64%
Frequency Frequency	2005.2	-0.008 (CI = +/-0.032; p = 0.590)	0.107 (CI = +/-0.249; p = 0.429) 0.107 (CI = +/-0.260; p = 0.400)	-0.047	-0.64%
Frequency	2006.2	-0.000 (CI = +/-0.032; p = 0.543)	0.099 (CI = +/-0.272; p = 0.458)	-0.045	-1.03%
Frequency	2007.1	-0.010 (Cl = +/-0.038; p = 0.518)	0.107 (CI = +/-0.287; p = 0.445)	-0.047	-1.18%
Frequency	2007.2	-0.013 (CI = +/-0.042; p = 0.534)	0.104 (CI = +/-0.302; p = 0.477)	-0.052	-1.25%
Frequency	2008.1	-0.015 (CI = +/-0.046; p = 0.496)	0.117 (CI = +/-0.321; p = 0.453)	-0.052	-1.50%
Frequency	2008.2	-0.023 (CI = +/-0.050; p = 0.353)	0.091 (CI = +/-0.331; p = 0.569)	-0.039	-2.24%
Frequency	2009.1	-0.037 (CI = +/-0.053; p = 0.162)	0.154 (CI = +/-0.336; p = 0.344)	0.053	-3.59%
Frequency	2009.2	-0.059 (CI = +/-0.051; p = 0.025)	0.091 (CI = +/-0.299; p = 0.525)	0.232	-5.77%
Frequency	2010.1	-0.091 (CI = +/-0.040; p = 0.000)	0.220 (CI = +/-0.224; p = 0.054)	0.621	-8.70%
Frequency	2011.1	-0.118 (CI = +/-0.026; p = 0.000)	0.167 (CI = +/-0.131; p = 0.016)	0.883	-11.17%
Frequency	2011.2	-0.124 (CI = +/-0.029; p = 0.000)	0.155 (CI = +/-0.137; p = 0.030)	0.880	-11.64%
Frequency	2012.1	-0.128 (CI = +/-0.034; p = 0.000)	0.166 (CI = +/-0.151; p = 0.034)	0.853	-11.98%
Frequency	2013.1	-0.137 (CI = +/-0.040; p = 0.000)	0.151 (CI = +/-0.156; p = 0.056)	0.855	-12.78%
Frequency	2013.2	-0.133 (CI = +/-0.049; p = 0.000)	0.158 (CI = +/-0.176; p = 0.071)	0.828	-12.49%
Frequency	2014.1	-0.124 (CI = +/-0.057; p = 0.001)	0.137 (CI = +/-0.193; p = 0.137)	0.753	-11.68%
Frequency	2014.2	-0.128 (CI = +/-0.074; p = 0.006)	0.130 (CI = +/-0.226; p = 0.208)	0.717	-12.01%
Frequency	2015.1	-0.135 (CI = +/-0.099; p = 0.017)	0.144 (CI = +/-0.276; p = 0.237)	0.625	-12.63%
Frequency	2015.2	-0.168 (CI = +/-0.123; p = 0.019)	0.101 (CI = +/-0.296; p = 0.398)	0.708	-15.49%
Frequency	2016.1	-0.204 (CI = +/-0.193; p = 0.044)	0.157 (CI = +/-0.403; p = 0.303)	0.655	-18.42%
Frequency	2017.1	-0.312 (CI = +/-0.158; p = 0.014)	0.112 (CI = +/-0.228; p = 0.169)	0.949	-26.80%

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

					Implied Trend
Fit	Start Date	Time	Seasonality	Adjusted R^2	Rate
Loss Cost	2004.1	0.060 (CI = +/-0.014; p = 0.000)	0.463 (CI = +/-0.161; p = 0.000)	0.742	+6.18%
Loss Cost	2004.2	0.062 (CI = +/-0.014; p = 0.000)	0.477 (CI = +/-0.163; p = 0.000)	0.741	+6.40%
Loss Cost	2005.1	0.059 (CI = +/-0.015; p = 0.000)	0.496 (CI = +/-0.163; p = 0.000)	0.741	+6.10%
Loss Cost	2005.2	0.062 (CI = +/-0.015; p = 0.000)	0.511 (CI = +/-0.164; p = 0.000)	0.744	+6.37%
Loss Cost	2006.1	0.061 (CI = +/-0.016; p = 0.000) 0.060 (CI = +/-0.017; p = 0.000)	0.516 (CI = +/-0.169; p = 0.000)	0.739	+6.29%
Loss Cost Loss Cost	2006.2 2007.1	0.060 (CI = +/-0.01/; p = 0.000) 0.062 (CI = +/-0.018; p = 0.000)	0.512 (CI = +/-0.174; p = 0.000) 0.504 (CI = +/-0.179; p = 0.000)	0.714 0.715	+6.22% +6.38%
Loss Cost	2007.1	0.067 (CI = +/-0.018; p = 0.000)	0.530 (CI = +/-0.175; p = 0.000)	0.739	+6.88%
Loss Cost	2008.1	0.067 (CI = +/-0.020; p = 0.000)	0.526 (CI = +/-0.181; p = 0.000)	0.737	+6.96%
Loss Cost	2008.2	0.067 (CI = +/-0.021; p = 0.000)	0.525 (CI = +/-0.188; p = 0.000)	0.711	+6.94%
Loss Cost	2009.1	0.065 (CI = +/-0.022; p = 0.000)	0.537 (CI = +/-0.193; p = 0.000)	0.708	+6.69%
Loss Cost	2009.2	0.056 (CI = +/-0.021; p = 0.000)	0.495 (CI = +/-0.176; p = 0.000)	0.687	+5.77%
Loss Cost	2010.1	0.057 (CI = +/-0.023; p = 0.000)	0.489 (CI = +/-0.183; p = 0.000)	0.687	+5.89%
Loss Cost	2010.2	0.055 (CI = +/-0.024; p = 0.000)	0.478 (CI = +/-0.188; p = 0.000)	0.645	+5.63%
Loss Cost	2011.1	0.055 (CI = +/-0.026; p = 0.000)	0.475 (CI = +/-0.197; p = 0.000)	0.644	+5.70%
Loss Cost Loss Cost	2011.2 2012.1	0.050 (CI = +/-0.027; p = 0.001) 0.045 (CI = +/-0.029; p = 0.004)	0.451 (CI = +/-0.198; p = 0.000) 0.471 (CI = +/-0.203; p = 0.000)	0.590 0.596	+5.09% +4.60%
Loss Cost	2012.1	0.034 (CI = +/-0.028; p = 0.004)	0.429 (CI = +/-0.188; p = 0.000)	0.550	+3.47%
Loss Cost	2013.1	0.043 (CI = +/-0.029; p = 0.006)	0.395 (CI = +/-0.184; p = 0.000)	0.590	+4.40%
Loss Cost	2013.2	0.044 (CI = +/-0.032; p = 0.009)	0.399 (CI = +/-0.193; p = 0.000)	0.559	+4.53%
Loss Cost	2014.1	0.034 (CI = +/-0.033; p = 0.042)	0.434 (CI = +/-0.190; p = 0.000)	0.596	+3.51%
Loss Cost	2014.2	0.028 (CI = +/-0.036; p = 0.117)	0.413 (CI = +/-0.195; p = 0.000)	0.537	+2.81%
Loss Cost	2015.1	0.034 (CI = +/-0.039; p = 0.081)	0.392 (CI = +/-0.203; p = 0.001)	0.542	+3.49%
Loss Cost	2015.2	0.023 (CI = +/-0.041; p = 0.253)	0.359 (CI = +/-0.200; p = 0.002)	0.471	+2.29%
Loss Cost	2016.1	0.024 (CI = +/-0.047; p = 0.283)	0.354 (CI = +/-0.216; p = 0.004)	0.461	+2.45%
Loss Cost	2016.2	0.033 (CI = +/-0.052; p = 0.194)	0.376 (CI = +/-0.226; p = 0.003)	0.482	+3.35%
Loss Cost	2017.1	0.043 (CI = +/-0.060; p = 0.137)	0.350 (CI = +/-0.240; p = 0.008)	0.487	+4.43%
0	00044	0.040 (0) . (0.000 - 0.000)	0.000 (01 . / 0.000 - 0.070)	0.750	+4.73%
Severity Severity	2004.1 2004.2	0.046 (CI = +/-0.009; p = 0.000) 0.045 (CI = +/-0.009; p = 0.000)	-0.089 (CI = +/-0.099; p = 0.079) -0.097 (CI = +/-0.100; p = 0.058)	0.752 0.737	+4.60%
Severity	2005.1	0.044 (CI = +/-0.009; p = 0.000)	-0.091 (CI = +/-0.100; p = 0.081)	0.711	+4.50%
Severity	2005.2	0.044 (CI = +/-0.010; p = 0.000)	-0.091 (Cl = +/-0.105; p = 0.089)	0.698	+4.49%
Severity	2006.1	0.045 (CI = +/-0.010; p = 0.000)	-0.098 (CI = +/-0.108; p = 0.072)	0.693	+4.62%
Severity	2006.2	0.041 (CI = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.094; p = 0.011)	0.712	+4.15%
Severity	2007.1	0.040 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.097; p = 0.016)	0.681	+4.08%
Severity	2007.2	0.038 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.098; p = 0.010)	0.665	+3.89%
Severity	2008.1	0.038 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.101; p = 0.013)	0.638	+3.91%
Severity	2008.2	0.036 (CI = +/-0.011; p = 0.000)	-0.142 (CI = +/-0.102; p = 0.008)	0.620	+3.69%
Severity	2009.1	0.037 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.105; p = 0.007)	0.608	+3.82%
Severity	2009.2	0.034 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.100; p = 0.002)	0.606	+3.43%
Severity Severity	2010.1 2010.2	0.036 (CI = +/-0.012; p = 0.000) 0.041 (CI = +/-0.012; p = 0.000)	-0.180 (CI = +/-0.100; p = 0.001) -0.160 (CI = +/-0.093; p = 0.002)	0.628 0.699	+3.71% +4.18%
Severity	2011.1	0.038 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.094; p = 0.004)	0.648	+3.91%
Severity	2011.1	0.037 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.097; p = 0.003)	0.631	+3.74%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.101; p = 0.003)	0.608	+3.87%
Severity	2012.2	0.041 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.101; p = 0.007)	0.640	+4.22%
Severity	2013.1	0.041 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.107; p = 0.010)	0.592	+4.22%
Severity	2013.2	0.041 (CI = +/-0.019; p = 0.000)	-0.148 (CI = +/-0.113; p = 0.013)	0.575	+4.17%
Severity	2014.1	0.039 (CI = +/-0.021; p = 0.001)	-0.141 (CI = +/-0.118; p = 0.022)	0.496	+3.96%
Severity	2014.2	0.044 (CI = +/-0.022; p = 0.001)	-0.126 (CI = +/-0.119; p = 0.040)	0.540	+4.48%
Severity	2015.1	0.044 (CI = +/-0.025; p = 0.002)	-0.126 (CI = +/-0.128; p = 0.053)	0.474	+4.47%
Severity Severity	2015.2 2016.1	0.042 (CI = +/-0.028; p = 0.006) 0.037 (CI = +/-0.031; p = 0.023)	-0.132 (CI = +/-0.136; p = 0.057) -0.119 (CI = +/-0.144; p = 0.098)	0.443 0.316	+4.25% +3.79%
Severity	2016.1	0.045 (CI = +/-0.034; p = 0.014)	-0.119 (CI = +/-0.144; p = 0.058) -0.100 (CI = +/-0.147; p = 0.164)	0.375	+4.58%
Severity	2017.1	0.040 (CI = +/-0.040; p = 0.047)	-0.089 (CI = +/-0.160; p = 0.245)	0.233	+4.11%
coverity	2027.12	0.040 (Gr. 7, 0.040, p. 0.047)	0.000 (0. 17 0.100, p 0.240)	0.200	-4.2270
Frequency	2004.1	0.014 (CI = +/-0.016; p = 0.082)	0.552 (CI = +/-0.180; p = 0.000)	0.511	+1.39%
Frequency	2004.2	0.017 (CI = +/-0.016; p = 0.035)	0.574 (CI = +/-0.179; p = 0.000)	0.543	+1.73%
Frequency	2005.1	0.015 (CI = +/-0.017; p = 0.071)	0.586 (CI = +/-0.182; p = 0.000)	0.551	+1.53%
Frequency	2005.2	0.018 (CI = +/-0.017; p = 0.044)	0.602 (CI = +/-0.184; p = 0.000)	0.564	+1.79%
Frequency	2006.1	0.016 (CI = +/-0.018; p = 0.084)	0.614 (CI = +/-0.188; p = 0.000)	0.571	+1.60%
Frequency	2006.2	0.020 (CI = +/-0.019; p = 0.038)	0.637 (CI = +/-0.187; p = 0.000)	0.599	+1.99%
Frequency	2007.1	0.022 (CI = +/-0.020; p = 0.030) 0.028 (CI = +/-0.019; p = 0.005)	0.624 (CI = +/-0.192; p = 0.000) 0.660 (CI = +/-0.181; p = 0.000)	0.598	+2.21% +2.88%
Frequency Frequency	2007.2 2008.1	0.028 (CI = +/-0.019, p = 0.005) 0.029 (CI = +/-0.020; p = 0.007)	0.657 (CI = +/-0.187; p = 0.000)	0.664 0.662	+2.94%
Frequency	2008.2	0.031 (CI = +/-0.021; p = 0.006)	0.667 (CI = +/-0.192; p = 0.000)	0.656	+3.13%
Frequency	2009.1	0.027 (CI = +/-0.023; p = 0.020)	0.685 (CI = +/-0.196; p = 0.000)	0.667	+2.76%
Frequency	2009.2	0.022 (CI = +/-0.023; p = 0.060)	0.662 (CI = +/-0.195; p = 0.000)	0.642	+2.26%
Frequency	2010.1	0.021 (CI = +/-0.025; p = 0.101)	0.669 (CI = +/-0.203; p = 0.000)	0.643	+2.10%
Frequency	2010.2	0.014 (CI = +/-0.025; p = 0.274)	0.638 (CI = +/-0.198; p = 0.000)	0.625	+1.39%
Frequency	2011.1	0.017 (CI = +/-0.027; p = 0.207)	0.623 (CI = +/-0.205; p = 0.000)	0.619	+1.73%
Frequency	2011.2	0.013 (CI = +/-0.029; p = 0.364)	0.606 (CI = +/-0.210; p = 0.000)	0.591	+1.31%
Frequency	2012.1	0.007 (CI = +/-0.031; p = 0.641)	0.631 (CI = +/-0.213; p = 0.000)	0.614	+0.70%
Frequency	2012.2	-0.007 (CI = +/-0.027; p = 0.589)	0.576 (CI = +/-0.182; p = 0.000) 0.542 (CI = +/-0.177; p = 0.000)	0.655	-0.72%
Frequency Frequency	2013.1 2013.2	0.002 (CI = +/-0.028; p = 0.898) 0.003 (CI = +/-0.031; p = 0.817)	0.542 (CI = +/-0.177; p = 0.000) 0.548 (CI = +/-0.186; p = 0.000)	0.653 0.646	+0.17% +0.34%
Frequency	2013.2	-0.003 (Cl = +/-0.031; p = 0.81/) -0.004 (Cl = +/-0.032; p = 0.778)	0.548 (CI = +/-0.186; p = 0.000) 0.575 (CI = +/-0.187; p = 0.000)	0.646	-0.44%
Frequency	2014.1	-0.004 (CI = +/-0.032; p = 0.778) -0.016 (CI = +/-0.032; p = 0.305)	0.538 (CI = +/-0.176; p = 0.000)	0.695	-1.59%
Frequency	2015.1	-0.009 (CI = +/-0.035; p = 0.576)	0.517 (CI = +/-0.182; p = 0.000)	0.670	-0.94%
Frequency	2015.2	-0.019 (CI = +/-0.037; p = 0.289)	0.490 (CI = +/-0.182; p = 0.000)	0.671	-1.89%
Frequency	2016.1	-0.013 (CI = +/-0.042; p = 0.514)	0.473 (CI = +/-0.193; p = 0.000)	0.635	-1.29%
Frequency	2016.2	-0.012 (CI = +/-0.048; p = 0.602)	0.476 (CI = +/-0.208; p = 0.000)	0.623	-1.17%
Frequency	2017.1	0.003 (CI = +/-0.052; p = 0.899)	0.439 (CI = +/-0.211; p = 0.001)	0.600	+0.31%

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

Fit	Start Date	Time	Adjusted R^2	Implied Tre Rate
Loss Cost	2004.1	0.062 (CI = +/-0.019; p = 0.000)	0.519	+6.37%
Loss Cost	2004.2	0.062 (CI = +/-0.020; p = 0.000)	0.502	+6.40%
Loss Cost	2005.1	0.061 (CI = +/-0.021; p = 0.000)	0.475	+6.32%
Loss Cost	2005.2	0.062 (CI = +/-0.022; p = 0.000)	0.458	+6.37%
Loss Cost	2006.1	0.063 (CI = +/-0.024; p = 0.000)	0.452	+6.54%
Loss Cost	2006.2	0.060 (CI = +/-0.025; p = 0.000)	0.411	+6.22%
Loss Cost	2007.1	0.064 (CI = +/-0.026; p = 0.000)	0.431	+6.65%
Loss Cost	2007.2	0.067 (CI = +/-0.027; p = 0.000)	0.427	+6.88%
Loss Cost	2008.1	0.070 (CI = +/-0.029; p = 0.000)	0.438	+7.29%
Loss Cost	2008.1	0.067 (CI = +/-0.030; p = 0.000)	0.394	
				+6.94%
Loss Cost	2009.1	0.068 (CI = +/-0.032; p = 0.000)	0.378	+7.07%
Loss Cost	2009.2	0.056 (CI = +/-0.031; p = 0.001)	0.311	+5.77%
Loss Cost	2010.1	0.061 (CI = +/-0.033; p = 0.001)	0.334	+6.29%
Loss Cost	2010.2	0.055 (CI = +/-0.035; p = 0.003)	0.270	+5.63%
Loss Cost	2011.1	0.060 (CI = +/-0.037; p = 0.003)	0.288	+6.15%
Loss Cost	2011.2	0.050 (CI = +/-0.038; p = 0.013)	0.209	+5.09%
Loss Cost	2012.1	0.050 (CI = +/-0.041; p = 0.020)	0.186	+5.11%
Loss Cost	2012.2	0.034 (CI = +/-0.040; p = 0.093)	0.087	+3.47%
Loss Cost	2013.1	0.048 (CI = +/-0.040; p = 0.022)	0.197	+4.91%
Loss Cost	2013.2	0.044 (CI = +/-0.044; p = 0.050)	0.145	+4.53%
Loss Cost	2013.2		0.100	+4.18%
		0.041 (Cl = +/-0.049; p = 0.095)		
Loss Cost	2014.2	0.028 (CI = +/-0.052; p = 0.272)	0.016	+2.81%
Loss Cost	2015.1	0.042 (CI = +/-0.055; p = 0.127)	0.086	+4.25%
Loss Cost	2015.2	0.023 (CI = +/-0.056; p = 0.403)	-0.017	+2.29%
Loss Cost	2016.1	0.033 (CI = +/-0.062; p = 0.282)	0.017	+3.31%
Loss Cost	2016.2	0.033 (CI = +/-0.072; p = 0.340)	-0.001	+3.35%
Loss Cost	2017.1	0.054 (CI = +/-0.078; p = 0.156)	0.091	+5.56%
		,		
Severity	2004.1	0.046 (CI = +/-0.009; p = 0.000)	0.737	+4.70%
Severity	2004.1	0.045 (CI = +/-0.009; p = 0.000) 0.045 (CI = +/-0.009; p = 0.000)	0.717	+4.70%
Severity	2005.1	0.044 (CI = +/-0.010; p = 0.000)	0.694	+4.46%
Severity	2005.2	0.044 (CI = +/-0.010; p = 0.000)	0.680	+4.49%
Severity	2006.1	0.045 (CI = +/-0.011; p = 0.000)	0.670	+4.57%
Severity	2006.2	0.041 (CI = +/-0.010; p = 0.000)	0.658	+4.15%
Severity	2007.1	0.039 (CI = +/-0.011; p = 0.000)	0.627	+4.01%
Severity	2007.2	0.038 (CI = +/-0.011; p = 0.000)	0.595	+3.89%
Severity	2008.1	0.038 (CI = +/-0.012; p = 0.000)	0.564	+3.83%
Severity	2008.2	0.036 (CI = +/-0.013; p = 0.000)	0.526	+3.69%
Severity	2009.1	0.036 (CI = +/-0.013; p = 0.000) 0.036 (CI = +/-0.014; p = 0.000)	0.503	+3.71%
Severity	2009.2	0.034 (CI = +/-0.014; p = 0.000)	0.450	+3.43%
Severity	2010.1	0.035 (CI = +/-0.015; p = 0.000)	0.447	+3.57%
Severity	2010.2	0.041 (CI = +/-0.014; p = 0.000)	0.560	+4.18%
Severity	2011.1	0.037 (CI = +/-0.015; p = 0.000)	0.507	+3.77%
Severity	2011.2	0.037 (CI = +/-0.016; p = 0.000)	0.471	+3.74%
Severity	2012.1	0.036 (CI = +/-0.017; p = 0.000)	0.432	+3.69%
Severity	2012.2	0.041 (CI = +/-0.018; p = 0.000)	0.500	+4.22%
Severity	2013.1	0.039 (CI = +/-0.020; p = 0.000)	0.444	+4.03%
Severity	2013.2	0.041 (CI = +/-0.021; p = 0.001)	0.426	+4.17%
Severity	2014.1	0.037 (CI = +/-0.023; p = 0.004)	0.346	+3.74%
Severity	2014.2	0.044 (CI = +/-0.024; p = 0.001)	0.432	+4.48%
Severity	2015.1	0.041 (CI = +/-0.027; p = 0.005)	0.363	+4.23%
Severity	2015.2	0.042 (CI = +/-0.030; p = 0.011)	0.320	+4.25%
Severity	2016.1	0.034 (CI = +/-0.033; p = 0.043)	0.209	+3.50%
Severity	2016.2	0.045 (CI = +/-0.035; p = 0.017)	0.318	+4.58%
Severity	2017.1	0.038 (CI = +/-0.040; p = 0.062)	0.200	+3.83%
Frequency	2004.1	0.016 (CI = +/-0.022; p = 0.152)	0.028	+1.60%
Frequency	2004.2	0.017 (CI = +/-0.023; p = 0.141)	0.032	+1.73%
	2005.1	0.018 (CI = +/-0.024; p = 0.150)	0.030	+1.78%
Frequency				
Frequency	2005.2	0.018 (CI = +/-0.026; p = 0.170)	0.026	+1.79%
Frequency	2006.1	0.019 (CI = +/-0.027; p = 0.172)	0.026	+1.89%
Frequency	2006.2	0.020 (CI = +/-0.029; p = 0.173)	0.027	+1.99%
Frequency	2007.1	0.025 (CI = +/-0.030; p = 0.097)	0.055	+2.54%
Frequency	2007.2	0.028 (CI = +/-0.031; p = 0.076)	0.069	+2.88%
Frequency	2008.1	0.033 (CI = +/-0.033; p = 0.052)	0.091	+3.33%
Frequency	2008.2	0.031 (CI = +/-0.035; p = 0.084)	0.068	+3.13%
Frequency	2009.1	0.032 (CI = +/-0.038; p = 0.095)	0.064	+3.24%
		0.022 (CI = +/-0.039; p = 0.246)		+2.26%
Frequency	2009.2		0.014 0.024	
Frequency	2010.1	0.026 (CI = +/-0.041; p = 0.210)		+2.62%
Frequency	2010.2	0.014 (CI = +/-0.042; p = 0.504)	-0.021	+1.39%
Frequency	2011.1	0.023 (CI = +/-0.044; p = 0.297)	0.005	+2.29%
Frequency	2011.2	0.013 (CI = +/-0.046; p = 0.565)	-0.028	+1.31%
Frequency	2012.1	0.014 (CI = +/-0.050; p = 0.580)	-0.031	+1.37%
Frequency	2012.2	-0.007 (CI = +/-0.048; p = 0.756)	-0.043	-0.72%
Frequency	2013.1	0.008 (CI = +/-0.048; p = 0.717)	-0.043	+0.85%
Frequency	2013.2	0.003 (CI = +/-0.053; p = 0.893)	-0.052	+0.34%
Frequency	2014.1	0.004 (CI = +/-0.058; p = 0.881)	-0.054	+0.42%
Frequency	2014.2	-0.016 (CI = +/-0.059; p = 0.574)	-0.039	-1.59%
Frequency	2015.1	0.000 (CI = +/-0.062; p = 0.995)	-0.062	+0.02%
Frequency	2015.2	-0.019 (CI = +/-0.065; p = 0.545)	-0.040	-1.89%
		-0.002 (CI = +/-0.071; p = 0.956)	-0.071	-0.19%
Frequency	2016.1			
Frequency Frequency	2016.1 2016.2	-0.002 (CI = +/-0.071, p = 0.956) -0.012 (CI = +/-0.080; p = 0.756)	-0.069	-1.17%

Coverage = SP End Trend Period = 2023.2 Excluded Points = 2006.1 Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.059 (CI = +/-0.014; p = 0.000)	0.458 (CI = +/-0.165; p = 0.000)	0.724	+6.12%
Loss Cost	2004.2	0.062 (CI = +/-0.015; p = 0.000)	0.473 (CI = +/-0.168; p = 0.000)	0.721	+6.35%
Loss Cost	2005.1	0.058 (CI = +/-0.016; p = 0.000)	0.490 (CI = +/-0.168; p = 0.000)	0.719	+6.02%
Loss Cost	2005.2	0.061 (CI = +/-0.016; p = 0.000)	0.508 (CI = +/-0.170; p = 0.000)	0.720	+6.31%
Loss Cost	2006.2	0.060 (CI = +/-0.017; p = 0.000)	0.512 (CI = +/-0.174; p = 0.000)	0.714	+6.22%
Loss Cost	2007.1	0.062 (CI = +/-0.018; p = 0.000)	0.504 (CI = +/-0.179; p = 0.000)	0.715	+6.38%
Loss Cost	2007.2	0.067 (CI = +/-0.018; p = 0.000)	0.530 (CI = +/-0.175; p = 0.000)	0.739	+6.88%
Loss Cost	2008.1	0.067 (CI = +/-0.020; p = 0.000)	0.526 (CI = +/-0.181; p = 0.000)	0.737	+6.96%
Loss Cost	2008.2	0.067 (CI = +/-0.021; p = 0.000)	0.525 (CI = +/-0.188; p = 0.000)	0.711	+6.94%
Loss Cost	2009.1	0.065 (CI = +/-0.022; p = 0.000)	0.537 (CI = +/-0.193; p = 0.000)	0.708	+6.69%
Loss Cost	2009.2	0.056 (CI = +/-0.021; p = 0.000)	0.495 (CI = +/-0.176; p = 0.000)	0.687	+5.77%
Loss Cost	2010.1	0.057 (CI = +/-0.023; p = 0.000)	0.489 (CI = +/-0.183; p = 0.000)	0.687	+5.89%
Loss Cost	2010.2	0.055 (CI = +/-0.024; p = 0.000)	0.478 (CI = +/-0.188; p = 0.000)	0.645	+5.63%
Loss Cost	2011.1	0.055 (CI = +/-0.026; p = 0.000)	0.475 (CI = +/-0.197; p = 0.000)	0.644	+5.70%
Loss Cost	2011.2	0.050 (CI = +/-0.027; p = 0.001)	0.451 (CI = +/-0.198; p = 0.000)	0.590	+5.09% +4.60%
Loss Cost	2012.1	0.045 (CI = +/-0.029; p = 0.004)	0.471 (CI = +/-0.203; p = 0.000)	0.596	
Loss Cost Loss Cost	2012.2 2013.1	0.034 (CI = +/-0.028; p = 0.021) 0.043 (CI = +/-0.029; p = 0.006)	0.429 (CI = +/-0.188; p = 0.000) 0.395 (CI = +/-0.184; p = 0.000)	0.550 0.590	+3.47% +4.40%
Loss Cost	2013.1	0.044 (CI = +/-0.032; p = 0.009)	0.399 (Cl = +/-0.193; p = 0.000)	0.559	+4.53%
Loss Cost	2013.2	0.034 (CI = +/-0.033; p = 0.042)	0.434 (Cl = +/-0.190; p = 0.000)	0.596	+3.51%
Loss Cost	2014.1	0.028 (CI = +/-0.036; p = 0.117)	0.413 (CI = +/-0.195; p = 0.000)	0.537	+2.81%
Loss Cost	2015.1	0.034 (CI = +/-0.039; p = 0.081)	0.392 (CI = +/-0.203; p = 0.001)	0.542	+3.49%
Loss Cost	2015.2	0.023 (CI = +/-0.041; p = 0.253)	0.359 (CI = +/-0.200; p = 0.002)	0.471	+2.29%
Loss Cost	2016.1	0.024 (CI = +/-0.047; p = 0.283)	0.354 (CI = +/-0.216; p = 0.004)	0.461	+2.45%
Loss Cost	2016.2	0.033 (CI = +/-0.052; p = 0.194)	0.376 (CI = +/-0.226; p = 0.003)	0.482	+3.35%
Loss Cost	2017.1	0.043 (CI = +/-0.060; p = 0.137)	0.350 (CI = +/-0.240; p = 0.008)	0.487	+4.43%
2000 0000	2017.12	0.040 (6)	0.000 (ci. 17 0.240, p 0.000)	0.407	-4.4070
Severity	2004.1	0.044 (CI = +/-0.008; p = 0.000)	-0.111 (CI = +/-0.090; p = 0.017)	0.775	+4.45%
Severity	2004.2	0.042 (CI = +/-0.008; p = 0.000)	-0.123 (CI = +/-0.089; p = 0.008)	0.765	+4.26%
Severity	2005.1	0.040 (CI = +/-0.008; p = 0.000)	-0.116 (CI = +/-0.090; p = 0.013)	0.739	+4.12%
Severity	2005.2	0.040 (CI = +/-0.009; p = 0.000)	-0.120 (CI = +/-0.092; p = 0.012)	0.724	+4.06%
Severity	2006.2	0.041 (Cl = +/-0.009; p = 0.000)	-0.125 (CI = +/-0.094; p = 0.011)	0.712	+4.15%
Severity	2007.1	0.040 (CI = +/-0.010; p = 0.000)	-0.121 (CI = +/-0.097; p = 0.016)	0.681	+4.08%
Severity	2007.2	0.038 (CI = +/-0.010; p = 0.000)	-0.131 (CI = +/-0.098; p = 0.010)	0.665	+3.89%
Severity	2008.1	0.038 (CI = +/-0.011; p = 0.000)	-0.132 (CI = +/-0.101; p = 0.013)	0.638	+3.91%
Severity	2008.2	0.036 (CI = +/-0.011; p = 0.000)	-0.142 (CI = +/-0.102; p = 0.008)	0.620	+3.69%
Severity	2009.1	0.037 (CI = +/-0.012; p = 0.000)	-0.149 (CI = +/-0.105; p = 0.007)	0.608	+3.82%
Severity	2009.2	0.034 (CI = +/-0.012; p = 0.000)	-0.167 (CI = +/-0.100; p = 0.002)	0.606	+3.43%
Severity	2010.1	0.036 (CI = +/-0.012; p = 0.000)	-0.180 (CI = +/-0.100; p = 0.001)	0.628	+3.71%
Severity	2010.2	0.041 (CI = +/-0.012; p = 0.000)	-0.160 (CI = +/-0.093; p = 0.002)	0.699	+4.18%
Severity	2011.1	0.038 (CI = +/-0.013; p = 0.000)	-0.148 (CI = +/-0.094; p = 0.004)	0.648	+3.91%
Severity	2011.2	0.037 (CI = +/-0.013; p = 0.000)	-0.155 (CI = +/-0.097; p = 0.003)	0.631	+3.74%
Severity	2012.1	0.038 (CI = +/-0.015; p = 0.000)	-0.160 (CI = +/-0.101; p = 0.003)	0.608	+3.87%
Severity	2012.2	0.041 (CI = +/-0.015; p = 0.000)	-0.147 (CI = +/-0.101; p = 0.007)	0.640	+4.22%
Severity	2013.1	0.041 (CI = +/-0.017; p = 0.000)	-0.147 (CI = +/-0.107; p = 0.010)	0.592	+4.22%
Severity	2013.2	0.041 (CI = +/-0.019; p = 0.000)	-0.148 (CI = +/-0.113; p = 0.013)	0.575	+4.17%
Severity	2014.1	0.039 (CI = +/-0.021; p = 0.001)	-0.141 (CI = +/-0.118; p = 0.022)	0.496	+3.96%
Severity	2014.2	0.044 (CI = +/-0.022; p = 0.001)	-0.126 (CI = +/-0.119; p = 0.040)	0.540	+4.48%
Severity	2015.1	0.044 (CI = +/-0.025; p = 0.002)	-0.126 (CI = +/-0.128; p = 0.053)	0.474	+4.47%
Severity	2015.2	0.042 (CI = +/-0.028; p = 0.006)	-0.132 (CI = +/-0.136; p = 0.057)	0.443	+4.25%
Severity	2016.1	0.037 (CI = +/-0.031; p = 0.023)	-0.119 (CI = +/-0.144; p = 0.098)	0.316	+3.79%
Severity	2016.2	0.045 (CI = +/-0.034; p = 0.014)	-0.100 (CI = +/-0.147; p = 0.164)	0.375	+4.58%
Severity	2017.1	0.040 (CI = +/-0.040; p = 0.047)	-0.089 (CI = +/-0.160; p = 0.245)	0.233	+4.11%
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Frequency	2004.1	0.016 (CI = +/-0.016; p = 0.051)	0.569 (CI = +/-0.181; p = 0.000)	0.530	+1.59%
Frequency	2004.2	0.020 (CI = +/-0.016; p = 0.017)	0.596 (CI = +/-0.179; p = 0.000)	0.569	+2.01%
Frequency	2005.1	0.018 (CI = +/-0.017; p = 0.037)	0.606 (CI = +/-0.182; p = 0.000)	0.575	+1.82%
Frequency	2005.2	0.021 (CI = +/-0.018; p = 0.018)	0.627 (CI = +/-0.183; p = 0.000)	0.595	+2.17%
Frequency	2006.2	0.020 (CI = +/-0.019; p = 0.038)	0.637 (CI = +/-0.187; p = 0.000)	0.599	+1.99%
Frequency	2007.1	0.022 (CI = +/-0.020; p = 0.030) 0.028 (CI = +/-0.019; p = 0.005)	0.624 (CI = +/-0.192; p = 0.000) 0.660 (CI = +/-0.181; p = 0.000)	0.598	+2.21%
Frequency	2007.2			0.664	+2.88%
Frequency	2008.1	0.029 (CI = +/-0.020; p = 0.007)	0.657 (CI = +/-0.187; p = 0.000)	0.662	+2.94%
Frequency	2008.2	0.031 (CI = +/-0.021; p = 0.006) 0.027 (CI = +/-0.023; p = 0.020)	0.667 (CI = +/-0.192; p = 0.000) 0.685 (CI = +/-0.196; p = 0.000)	0.656 0.667	+3.13% +2.76%
Frequency Frequency	2009.1 2009.2	0.022 (CI = +/-0.023; p = 0.060)	0.662 (CI = +/-0.195; p = 0.000)	0.642	+2.26%
Frequency	2010.1	0.022 (CI = +/-0.025; p = 0.101)	0.669 (CI = +/-0.203; p = 0.000)	0.643	+2.10%
Frequency	2010.1	0.014 (CI = +/-0.025; p = 0.274)	0.638 (CI = +/-0.198; p = 0.000)	0.625	+1.39%
Frequency	2011.1	0.017 (CI = +/-0.027; p = 0.207)	0.623 (CI = +/-0.205; p = 0.000)	0.619	+1.73%
Frequency	2011.1	0.013 (CI = +/-0.029; p = 0.364)	0.606 (CI = +/-0.210; p = 0.000)	0.591	+1.31%
Frequency	2011.2	0.007 (CI = +/-0.031; p = 0.641)	0.631 (CI = +/-0.213; p = 0.000)	0.614	+0.70%
Frequency	2012.1	-0.007 (CI = +/-0.027; p = 0.589)	0.576 (CI = +/-0.182; p = 0.000)	0.655	-0.72%
Frequency	2013.1	0.002 (CI = +/-0.028; p = 0.898)	0.542 (CI = +/-0.177; p = 0.000)	0.653	+0.17%
Frequency	2013.1	0.002 (CI = +/-0.026; p = 0.836) 0.003 (CI = +/-0.031; p = 0.817)	0.548 (CI = +/-0.186; p = 0.000)	0.646	+0.34%
Frequency	2013.2	-0.004 (CI = +/-0.032; p = 0.778)	0.575 (CI = +/-0.187; p = 0.000)	0.678	-0.44%
Frequency	2014.1	-0.016 (CI = +/-0.032; p = 0.305)	0.538 (CI = +/-0.176; p = 0.000)	0.695	-1.59%
Frequency	2015.1	-0.010 (CI = +/-0.032; p = 0.576)	0.517 (CI = +/-0.182; p = 0.000)	0.670	-0.94%
Frequency	2015.2	-0.019 (CI = +/-0.037; p = 0.289)	0.490 (CI = +/-0.182; p = 0.000)	0.671	-1.89%
Frequency	2016.1	-0.013 (CI = +/-0.042; p = 0.514)	0.473 (CI = +/-0.193; p = 0.000)	0.635	-1.29%
Frequency	2016.2	-0.012 (CI = +/-0.048; p = 0.602)	0.476 (CI = +/-0.208; p = 0.000)	0.623	-1.17%
Frequency	2017.1	0.003 (CI = +/-0.052; p = 0.899)	0.439 (CI = +/-0.211; p = 0.001)	0.600	+0.31%
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Coverage = SP End Trend Period = 2023.1 Excluded Points = NA Parameters Included: time, seasonality

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.060 (CI = +/-0.015; p = 0.000)	0.466 (CI = +/-0.166; p = 0.000)	0.724	+6.22%
Loss Cost	2004.2	0.063 (CI = +/-0.015; p = 0.000)	0.480 (CI = +/-0.168; p = 0.000)	0.724	+6.47%
Loss Cost	2005.1	0.060 (CI = +/-0.016; p = 0.000)	0.499 (CI = +/-0.168; p = 0.000)	0.723	+6.15%
Loss Cost	2005.2	0.063 (CI = +/-0.016; p = 0.000)	0.516 (CI = +/-0.169; p = 0.000)	0.727	+6.45%
Loss Cost	2006.1	0.062 (CI = +/-0.017; p = 0.000)	0.520 (CI = +/-0.174; p = 0.000)	0.722	+6.37%
Loss Cost	2006.2	0.061 (CI = +/-0.018; p = 0.000)	0.517 (CI = +/-0.180; p = 0.000)	0.694	+6.31%
Loss Cost	2007.1	0.063 (CI = +/-0.019; p = 0.000)	0.508 (CI = +/-0.184; p = 0.000)	0.696	+6.47%
Loss Cost Loss Cost	2007.2 2008.1	0.068 (CI = +/-0.020; p = 0.000) 0.069 (CI = +/-0.021; p = 0.000)	0.538 (CI = +/-0.181; p = 0.000) 0.533 (CI = +/-0.187; p = 0.000)	0.723 0.722	+7.04% +7.12%
Loss Cost	2008.1	0.069 (CI = +/-0.021; p = 0.000) 0.069 (CI = +/-0.022; p = 0.000)	0.533 (CI = +/-0.187, p = 0.000) 0.533 (CI = +/-0.194; p = 0.000)	0.693	+7.12%
Loss Cost	2009.1	0.066 (CI = +/-0.024; p = 0.000)	0.545 (CI = +/-0.199; p = 0.000)	0.690	+6.86%
Loss Cost	2009.2	0.057 (CI = +/-0.023; p = 0.000)	0.499 (CI = +/-0.183; p = 0.000)	0.662	+5.85%
Loss Cost	2010.1	0.058 (CI = +/-0.024; p = 0.000)	0.493 (CI = +/-0.190; p = 0.000)	0.662	+5.98%
Loss Cost	2010.2	0.055 (CI = +/-0.026; p = 0.000)	0.481 (CI = +/-0.197; p = 0.000)	0.615	+5.70%
Loss Cost	2011.1	0.056 (CI = +/-0.028; p = 0.000)	0.478 (CI = +/-0.205; p = 0.000)	0.614	+5.78%
Loss Cost	2011.2	0.050 (CI = +/-0.030; p = 0.002)	0.451 (CI = +/-0.207; p = 0.000)	0.552	+5.10%
Loss Cost	2012.1	0.045 (CI = +/-0.032; p = 0.009)	0.470 (CI = +/-0.213; p = 0.000)	0.558	+4.58%
Loss Cost	2012.2	0.032 (CI = +/-0.031; p = 0.043)	0.422 (CI = +/-0.198; p = 0.000)	0.503	+3.29%
Loss Cost	2013.1	0.042 (CI = +/-0.032; p = 0.013) 0.043 (CI = +/-0.036; p = 0.021)	0.390 (CI = +/-0.193; p = 0.000) 0.394 (CI = +/-0.205; p = 0.001)	0.540	+4.25%
Loss Cost Loss Cost	2013.2 2014.1	0.032 (Cl = +/-0.037; p = 0.021)	0.394 (CI = +/-0.205; p = 0.001) 0.427 (CI = +/-0.201; p = 0.000)	0.504 0.547	+4.38% +3.29%
Loss Cost	2014.1	0.024 (CI = +/-0.040; p = 0.219)	0.401 (CI = +/-0.207; p = 0.001)	0.483	+2.43%
Loss Cost	2015.1	0.031 (CI = +/-0.044; p = 0.155)	0.382 (CI = +/-0.215; p = 0.002)	0.479	+3.12%
Loss Cost	2015.2	0.016 (CI = +/-0.046; p = 0.471)	0.339 (CI = +/-0.211; p = 0.004)	0.404	+1.59%
Loss Cost	2016.1	0.017 (CI = +/-0.053; p = 0.494)	0.336 (CI = +/-0.228; p = 0.007)	0.386	+1.72%
Loss Cost	2016.2	0.026 (CI = +/-0.061; p = 0.364)	0.359 (CI = +/-0.245; p = 0.008)	0.402	+2.65%
Loss Cost	2017.1	0.037 (CI = +/-0.069; p = 0.264)	0.335 (CI = +/-0.260; p = 0.017)	0.390	+3.75%
Severity	2004.1	0.046 (CI = +/-0.009; p = 0.000)	-0.090 (CI = +/-0.102; p = 0.081)	0.738	+4.70%
Severity	2004.2	0.045 (CI = +/-0.009; p = 0.000)	-0.099 (CI = +/-0.103; p = 0.058)	0.722	+4.56%
Severity	2005.1	0.044 (CI = +/-0.010; p = 0.000)	-0.093 (CI = +/-0.105; p = 0.080)	0.695	+4.45%
Severity	2005.2 2006.1	0.043 (CI = +/-0.010; p = 0.000) 0.045 (CI = +/-0.011; p = 0.000)	-0.094 (CI = +/-0.108; p = 0.088) -0.101 (CI = +/-0.111; p = 0.072)	0.680	+4.44% +4.57%
Severity Severity	2006.1	0.040 (CI = +/-0.011; p = 0.000)	-0.101 (CI = +/-0.111, p = 0.072) -0.130 (CI = +/-0.097; p = 0.010)	0.675 0.697	+4.06%
Severity	2007.1	0.039 (CI = +/-0.010; p = 0.000)	-0.126 (CI = +/-0.099; p = 0.015)	0.663	+3.98%
Severity	2007.2	0.037 (CI = +/-0.011; p = 0.000)	-0.137 (CI = +/-0.100; p = 0.009)	0.647	+3.76%
Severity	2008.1	0.037 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.103; p = 0.011)	0.619	+3.78%
Severity	2008.2	0.035 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.104; p = 0.006)	0.603	+3.52%
Severity	2009.1	0.036 (CI = +/-0.013; p = 0.000)	-0.156 (CI = +/-0.107; p = 0.006)	0.589	+3.65%
Severity	2009.2	0.031 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.102; p = 0.001)	0.596	+3.19%
Severity	2010.1	0.034 (CI = +/-0.013; p = 0.000)	-0.190 (CI = +/-0.102; p = 0.001)	0.618	+3.48%
Severity	2010.2	0.039 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.096; p = 0.001)	0.686	+3.98%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.096; p = 0.003)	0.632	+3.69%
Severity	2011.2	0.034 (CI = +/-0.014; p = 0.000) 0.035 (CI = +/-0.016; p = 0.000)	-0.166 (CI = +/-0.099; p = 0.002) -0.171 (CI = +/-0.103; p = 0.003)	0.620	+3.46%
Severity Severity	2012.1 2012.2	0.035 (Cl = +/-0.016; p = 0.000) 0.039 (Cl = +/-0.016; p = 0.000)	-0.171 (CI = +/-0.103; p = 0.003) -0.157 (CI = +/-0.105; p = 0.005)	0.595 0.623	+3.58% +3.95%
Severity	2013.1	0.039 (CI = +/-0.018; p = 0.000)	-0.157 (CI = +/-0.103, p = 0.003)	0.573	+3.93%
Severity	2013.2	0.038 (CI = +/-0.020; p = 0.001)	-0.160 (CI = +/-0.117; p = 0.010)	0.557	+3.83%
Severity	2014.1	0.035 (CI = +/-0.022; p = 0.004)	-0.153 (CI = +/-0.122; p = 0.018)	0.475	+3.60%
Severity	2014.2	0.040 (CI = +/-0.024; p = 0.003)	-0.136 (CI = +/-0.126; p = 0.035)	0.512	+4.13%
Severity	2015.1	0.040 (CI = +/-0.027; p = 0.007)	-0.136 (CI = +/-0.134; p = 0.048)	0.441	+4.10%
Severity	2015.2	0.037 (CI = +/-0.031; p = 0.024)	-0.145 (CI = +/-0.144; p = 0.048)	0.416	+3.77%
Severity	2016.1	0.032 (CI = +/-0.035; p = 0.070)	-0.132 (CI = +/-0.151; p = 0.081)	0.285	+3.24%
Severity	2016.2	0.040 (CI = +/-0.039; p = 0.048)	-0.112 (CI = +/-0.159; p = 0.149)	0.328	+4.08%
Severity	2017.1	0.035 (CI = +/-0.046; p = 0.121)	-0.101 (CI = +/-0.172; p = 0.220)	0.178	+3.55%
Fraguanay	2004.1	0.014/01-1/0.016(n-0.003)	0.556 (CL= 1/ 0.1051 p = 0.000)	0.503	+1.45%
Frequency Frequency	2004.1	0.014 (CI = +/-0.016; p = 0.083) 0.018 (CI = +/-0.017; p = 0.035)	0.556 (CI = +/-0.185; p = 0.000) 0.580 (CI = +/-0.183; p = 0.000)	0.503	+1.45%
Frequency	2005.1	0.016 (CI = +/-0.017; p = 0.069)	0.592 (CI = +/-0.187; p = 0.000)	0.544	+1.63%
Frequency	2005.2	0.019 (CI = +/-0.018; p = 0.041)	0.610 (CI = +/-0.189; p = 0.000)	0.559	+1.92%
Frequency	2006.1	0.017 (CI = +/-0.019; p = 0.078)	0.621 (CI = +/-0.193; p = 0.000)	0.566	+1.72%
Frequency	2006.2	0.021 (CI = +/-0.020; p = 0.033)	0.647 (CI = +/-0.192; p = 0.000)	0.596	+2.17%
Frequency	2007.1	0.024 (CI = +/-0.021; p = 0.026)	0.634 (CI = +/-0.196; p = 0.000)	0.595	+2.39%
Frequency	2007.2	0.031 (CI = +/-0.020; p = 0.003)	0.675 (CI = +/-0.184; p = 0.000)	0.666	+3.15%
Frequency	2008.1	0.032 (CI = +/-0.021; p = 0.005)	0.671 (CI = +/-0.191; p = 0.000)	0.664	+3.22%
Frequency	2008.2	0.034 (CI = +/-0.023; p = 0.005)	0.684 (CI = +/-0.196; p = 0.000)	0.660	+3.47%
Frequency	2009.1	0.031 (Cl = +/-0.024; p = 0.014)	0.701 (CI = +/-0.200; p = 0.000)	0.671	+3.10%
Frequency Frequency	2009.2 2010.1	0.025 (CI = +/-0.025; p = 0.045) 0.024 (CI = +/-0.027; p = 0.078)	0.676 (CI = +/-0.201; p = 0.000) 0.683 (CI = +/-0.209; p = 0.000)	0.644 0.645	+2.58% +2.42%
Frequency	2010.2	0.016 (CI = +/-0.027; p = 0.070)	0.650 (CI = +/-0.206; p = 0.000)	0.624	+1.66%
Frequency	2011.1	0.020 (CI = +/-0.029; p = 0.172)	0.635 (CI = +/-0.212; p = 0.000)	0.617	+2.02%
Frequency	2011.2	0.016 (CI = +/-0.032; p = 0.313)	0.617 (CI = +/-0.219; p = 0.000)	0.588	+1.58%
Frequency	2012.1	0.010 (CI = +/-0.033; p = 0.558)	0.641 (CI = +/-0.222; p = 0.000)	0.610	+0.96%
Frequency	2012.2	-0.006 (CI = +/-0.030; p = 0.663)	0.579 (CI = +/-0.192; p = 0.000)	0.649	-0.64%
Frequency	2013.1	0.003 (CI = +/-0.031; p = 0.838)	0.546 (CI = +/-0.186; p = 0.000)	0.644	+0.30%
Frequency	2013.2	0.005 (CI = +/-0.034; p = 0.751)	0.554 (CI = +/-0.197; p = 0.000)	0.637	+0.52%
Frequency	2014.1	-0.003 (CI = +/-0.036; p = 0.865)	0.580 (CI = +/-0.198; p = 0.000)	0.670	-0.29%
Frequency	2014.2	-0.016 (CI = +/-0.036; p = 0.349)	0.537 (CI = +/-0.189; p = 0.000)	0.687	-1.64%
Frequency	2015.1	-0.009 (Cl = +/-0.040; p = 0.616)	0.517 (CI = +/-0.195; p = 0.000)	0.657	-0.95%
Frequency Frequency	2015.2 2016.1	-0.021 (CI = +/-0.043; p = 0.302) -0.015 (CI = +/-0.048; p = 0.513)	0.484 (CI = +/-0.196; p = 0.000) 0.468 (CI = +/-0.208; p = 0.000)	0.660	-2.10% -1.48%
Frequency	2016.1	-0.015 (CI = +/-0.046, p = 0.513) -0.014 (CI = +/-0.057; p = 0.600)	0.471 (CI = +/-0.228; p = 0.001)	0.617 0.604	-1.48%
Frequency	2017.1	0.002 (CI = +/-0.062; p = 0.944)	0.471 (CI = +/-0.228, p = 0.001) 0.436 (CI = +/-0.231; p = 0.002)	0.568	+0.20%

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

Fit	Start Date	Time	Seasonality	Adjusted R^2	Implied Trend Rate
Loss Cost	2004.1	0.060 (CI = +/-0.015; p = 0.000)	0.460 (CI = +/-0.170; p = 0.000)	0.704	+6.15%
Loss Cost	2004.2	0.062 (CI = +/-0.016; p = 0.000)	0.476 (CI = +/-0.173; p = 0.000)	0.702	+6.41%
Loss Cost	2005.1	0.059 (CI = +/-0.016; p = 0.000)	0.493 (CI = +/-0.173; p = 0.000)	0.700	+6.07%
Loss Cost	2005.2	0.062 (CI = +/-0.017; p = 0.000)	0.513 (CI = +/-0.175; p = 0.000)	0.700	+6.40%
Loss Cost	2006.2	0.061 (CI = +/-0.018; p = 0.000)	0.517 (CI = +/-0.180; p = 0.000)	0.694	+6.31%
Loss Cost	2007.1	0.063 (CI = +/-0.019; p = 0.000)	0.508 (CI = +/-0.184; p = 0.000)	0.696	+6.47%
Loss Cost	2007.2	0.068 (CI = +/-0.020; p = 0.000)	0.538 (CI = +/-0.181; p = 0.000)	0.723	+7.04%
Loss Cost	2008.1	0.069 (CI = +/-0.021; p = 0.000)	0.533 (CI = +/-0.187; p = 0.000)	0.722	+7.12%
Loss Cost	2008.2	0.069 (CI = +/-0.022; p = 0.000)	0.533 (CI = +/-0.194; p = 0.000)	0.693	+7.11%
Loss Cost	2009.1	0.066 (CI = +/-0.024; p = 0.000)	0.545 (CI = +/-0.199; p = 0.000)	0.690	+6.86%
Loss Cost	2009.2	0.057 (CI = +/-0.023; p = 0.000)	0.499 (CI = +/-0.183; p = 0.000)	0.662	+5.85%
Loss Cost	2010.1	0.058 (CI = +/-0.024; p = 0.000)	0.493 (CI = +/-0.190; p = 0.000)	0.662	+5.98%
Loss Cost	2010.2	0.055 (CI = +/-0.026; p = 0.000)	0.481 (CI = +/-0.197; p = 0.000)	0.615	+5.70%
Loss Cost	2011.1	0.056 (CI = +/-0.028; p = 0.000) 0.050 (CI = +/-0.030; p = 0.002)	0.478 (CI = +/-0.205; p = 0.000)	0.614 0.552	+5.78%
Loss Cost Loss Cost	2011.2	0.050 (Cl = +/-0.030; p = 0.002) 0.045 (Cl = +/-0.032; p = 0.009)	0.451 (CI = +/-0.207; p = 0.000) 0.470 (CI = +/-0.213; p = 0.000)		+5.10%
Loss Cost	2012.1 2012.2	0.032 (CI = +/-0.031; p = 0.043)	0.470 (Cl = +/-0.213, p = 0.000) 0.422 (Cl = +/-0.198; p = 0.000)	0.558 0.503	+4.58% +3.29%
Loss Cost	2013.1	0.042 (CI = +/-0.031; p = 0.043) 0.042 (CI = +/-0.032; p = 0.013)	0.422 (Cl = +/-0.198; p = 0.000) 0.390 (Cl = +/-0.193; p = 0.000)	0.540	+4.25%
Loss Cost	2013.1	0.043 (CI = +/-0.036; p = 0.021)	0.394 (Cl = +/-0.205; p = 0.001)	0.504	+4.38%
Loss Cost	2014.1	0.032 (CI = +/-0.037; p = 0.080)	0.427 (Cl = +/-0.201; p = 0.000)	0.547	+3.29%
Loss Cost	2014.2	0.024 (CI = +/-0.040; p = 0.219)	0.401 (Cl = +/-0.207; p = 0.001)	0.483	+2.43%
Loss Cost	2015.1	0.031 (Cl = +/-0.044; p = 0.155)	0.382 (Cl = +/-0.215; p = 0.002)	0.479	+3.12%
Loss Cost	2015.2	0.016 (CI = +/-0.046; p = 0.471)	0.339 (CI = +/-0.211; p = 0.004)	0.404	+1.59%
Loss Cost	2016.1	0.017 (CI = +/-0.053; p = 0.494)	0.336 (CI = +/-0.228; p = 0.007)	0.386	+1.72%
Loss Cost	2016.2	0.026 (CI = +/-0.061; p = 0.364)	0.359 (CI = +/-0.245; p = 0.008)	0.402	+2.65%
Loss Cost	2017.1	0.037 (CI = +/-0.069; p = 0.264)	0.335 (CI = +/-0.260; p = 0.017)	0.390	+3.75%
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Severity	2004.1	0.043 (CI = +/-0.008; p = 0.000)	-0.114 (CI = +/-0.092; p = 0.016)	0.762	+4.40%
Severity	2004.2	0.041 (CI = +/-0.008; p = 0.000)	-0.128 (CI = +/-0.091; p = 0.007)	0.753	+4.18%
Severity	2005.1	0.040 (CI = +/-0.009; p = 0.000)	-0.121 (CI = +/-0.092; p = 0.012)	0.725	+4.04%
Severity	2005.2	0.039 (CI = +/-0.009; p = 0.000)	-0.126 (CI = +/-0.095; p = 0.011)	0.709	+3.96%
Severity	2006.2	0.040 (CI = +/-0.010; p = 0.000)	-0.130 (CI = +/-0.097; p = 0.010)	0.697	+4.06%
Severity	2007.1	0.039 (CI = +/-0.010; p = 0.000)	-0.126 (CI = +/-0.099; p = 0.015)	0.663	+3.98%
Severity	2007.2	0.037 (CI = +/-0.011; p = 0.000)	-0.137 (CI = +/-0.100; p = 0.009)	0.647	+3.76%
Severity	2008.1	0.037 (CI = +/-0.012; p = 0.000)	-0.138 (CI = +/-0.103; p = 0.011)	0.619	+3.78%
Severity	2008.2	0.035 (CI = +/-0.012; p = 0.000)	-0.151 (CI = +/-0.104; p = 0.006)	0.603	+3.52%
Severity	2009.1	0.036 (CI = +/-0.013; p = 0.000)	-0.156 (CI = +/-0.107; p = 0.006)	0.589	+3.65%
Severity	2009.2	0.031 (CI = +/-0.013; p = 0.000)	-0.178 (CI = +/-0.102; p = 0.001)	0.596	+3.19%
Severity	2010.1	0.034 (CI = +/-0.013; p = 0.000)	-0.190 (CI = +/-0.102; p = 0.001)	0.618	+3.48%
Severity	2010.2	0.039 (CI = +/-0.013; p = 0.000)	-0.169 (CI = +/-0.096; p = 0.001)	0.686	+3.98%
Severity	2011.1	0.036 (CI = +/-0.013; p = 0.000)	-0.157 (CI = +/-0.096; p = 0.003)	0.632	+3.69%
Severity	2011.2	0.034 (CI = +/-0.014; p = 0.000)	-0.166 (CI = +/-0.099; p = 0.002)	0.620	+3.46%
Severity	2012.1	0.035 (CI = +/-0.016; p = 0.000)	-0.171 (CI = +/-0.103; p = 0.003)	0.595	+3.58%
Severity	2012.2	0.039 (CI = +/-0.016; p = 0.000)	-0.157 (CI = +/-0.105; p = 0.005)	0.623	+3.95%
Severity	2013.1	0.039 (CI = +/-0.018; p = 0.000)	-0.157 (CI = +/-0.110; p = 0.008)	0.573	+3.93%
Severity	2013.2	0.038 (CI = +/-0.020; p = 0.001)	-0.160 (CI = +/-0.117; p = 0.010)	0.557	+3.83%
Severity	2014.1	0.035 (Cl = +/-0.022; p = 0.004)	-0.153 (CI = +/-0.122; p = 0.018)	0.475	+3.60%
Severity	2014.2	0.040 (CI = +/-0.024; p = 0.003)	-0.136 (CI = +/-0.126; p = 0.035)	0.512	+4.13%
Severity	2015.1	0.040 (CI = +/-0.027; p = 0.007)	-0.136 (CI = +/-0.134; p = 0.048)	0.441	+4.10%
Severity	2015.2	0.037 (CI = +/-0.031; p = 0.024)	-0.145 (CI = +/-0.144; p = 0.048)	0.416	+3.77%
Severity	2016.1	0.032 (CI = +/-0.035; p = 0.070)	-0.132 (CI = +/-0.151; p = 0.081)	0.285	+3.24%
Severity	2016.2	0.040 (CI = +/-0.039; p = 0.048)	-0.112 (CI = +/-0.159; p = 0.149)	0.328	+4.08%
Severity	2017.1	0.035 (CI = +/-0.046; p = 0.121)	-0.101 (CI = +/-0.172; p = 0.220)	0.178	+3.55%
Frequency	2004.1	0.017 (CI = +/-0.017; p = 0.051)	0.574 (CI = +/-0.186; p = 0.000)	0.523	+1.68%
Frequency	2004.1	0.021 (Cl = +/-0.017; p = 0.031)	0.604 (Cl = +/-0.183; p = 0.000)	0.565	+2.14%
Frequency	2005.1	0.019 (CI = +/-0.018; p = 0.034)	0.614 (CI = +/-0.187; p = 0.000)	0.570	+1.95%
Frequency	2005.2	0.019 (Cl = +/-0.018; p = 0.034) 0.023 (Cl = +/-0.019; p = 0.016)	0.638 (Cl = +/-0.188; p = 0.000)	0.592	+2.34%
Frequency	2006.2	0.021 (Cl = +/-0.020; p = 0.033)	0.647 (CI = +/-0.192; p = 0.000)	0.596	+2.17%
Frequency	2007.1	0.024 (CI = +/-0.021; p = 0.026)	0.634 (CI = +/-0.196; p = 0.000)	0.595	+2.39%
Frequency	2007.2	0.031 (CI = +/-0.020; p = 0.003)	0.675 (CI = +/-0.184; p = 0.000)	0.666	+3.15%
Frequency	2008.1	0.032 (Cl = +/-0.021; p = 0.005)	0.671 (CI = +/-0.191; p = 0.000)	0.664	+3.22%
Frequency	2008.2	0.034 (CI = +/-0.023; p = 0.005)	0.684 (CI = +/-0.196; p = 0.000)	0.660	+3.47%
Frequency	2009.1	0.031 (CI = +/-0.024; p = 0.014)	0.701 (CI = +/-0.200; p = 0.000)	0.671	+3.10%
Frequency	2009.2	0.025 (CI = +/-0.025; p = 0.045)	0.676 (CI = +/-0.201; p = 0.000)	0.644	+2.58%
Frequency	2010.1	0.024 (CI = +/-0.027; p = 0.078)	0.683 (CI = +/-0.209; p = 0.000)	0.645	+2.42%
Frequency	2010.2	0.016 (CI = +/-0.027; p = 0.227)	0.650 (CI = +/-0.206; p = 0.000)	0.624	+1.66%
Frequency	2011.1	0.020 (CI = +/-0.029; p = 0.172)	0.635 (CI = +/-0.212; p = 0.000)	0.617	+2.02%
Frequency	2011.2	0.016 (CI = +/-0.032; p = 0.313)	0.617 (CI = +/-0.219; p = 0.000)	0.588	+1.58%
Frequency	2012.1	0.010 (CI = +/-0.033; p = 0.558)	0.641 (CI = +/-0.222; p = 0.000)	0.610	+0.96%
Frequency	2012.2	-0.006 (CI = +/-0.030; p = 0.663)	0.579 (CI = +/-0.192; p = 0.000)	0.649	-0.64%
Frequency	2013.1	0.003 (CI = +/-0.031; p = 0.838)	0.546 (CI = +/-0.186; p = 0.000)	0.644	+0.30%
Frequency	2013.2	0.005 (CI = +/-0.034; p = 0.751)	0.554 (CI = +/-0.197; p = 0.000)	0.637	+0.52%
Frequency	2014.1	-0.003 (CI = +/-0.036; p = 0.865)	0.580 (CI = +/-0.198; p = 0.000)	0.670	-0.29%
Frequency	2014.2	-0.016 (CI = +/-0.036; p = 0.349)	0.537 (CI = +/-0.189; p = 0.000)	0.687	-1.64%
Frequency	2015.1	-0.009 (CI = +/-0.040; p = 0.616)	0.517 (CI = +/-0.195; p = 0.000)	0.657	-0.95%
Frequency	2015.2	-0.021 (CI = +/-0.043; p = 0.302)	0.484 (CI = +/-0.196; p = 0.000)	0.660	-2.10%
Frequency	2016.1	-0.015 (CI = +/-0.048; p = 0.513)	0.468 (CI = +/-0.208; p = 0.000)	0.617	-1.48%
Frequency	2016.2	-0.014 (CI = +/-0.057; p = 0.600)	0.471 (CI = +/-0.228; p = 0.001)	0.604	-1.38%
Frequency	2017.1	0.002 (CI = +/-0.062; p = 0.944)	0.436 (CI = +/-0.231; p = 0.002)	0.568	+0.20%

Underinsured Motorist

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

Ei+	Start Data	Time	Mobility	Adjusted DAG	Implied Trend
Fit Loss Cost	Start Date 2004.1	Time 0.023 (CI = +/-0.029; p = 0.105)	Mobility 0.000 (CI = +/-0.022; p = 0.973)	Adjusted R^2 0.034	Rate +2.37%
Loss Cost	2004.1	0.023 (CI = +/-0.029; p = 0.103) 0.023 (CI = +/-0.030; p = 0.131)	0.000 (CI = +/-0.022; p = 0.973) 0.000 (CI = +/-0.022; p = 0.980)	0.024	+2.33%
Loss Cost	2005.1	0.023 (CI = +/-0.032; p = 0.156)	0.000 (CI = +/-0.022; p = 0.983)	0.016	+2.31%
Loss Cost	2005.2	0.026 (CI = +/-0.034; p = 0.120)	0.001 (CI = +/-0.022; p = 0.938)	0.029	+2.67%
Loss Cost	2006.1	0.033 (CI = +/-0.034; p = 0.057)	0.002 (CI = +/-0.022; p = 0.850)	0.068	+3.39%
Loss Cost	2006.2	0.040 (CI = +/-0.035; p = 0.028)	0.003 (CI = +/-0.022; p = 0.770)	0.106	+4.10%
Loss Cost	2007.1	0.046 (CI = +/-0.037; p = 0.017)	0.004 (CI = +/-0.022; p = 0.709)	0.135	+4.70%
Loss Cost	2007.2	0.038 (CI = +/-0.038; p = 0.053)	0.003 (CI = +/-0.022; p = 0.791)	0.076	+3.82%
Loss Cost	2008.1	0.047 (CI = +/-0.039; p = 0.021)	0.004 (CI = +/-0.021; p = 0.696)	0.131	+4.76%
Loss Cost	2008.2	0.044 (CI = +/-0.041; p = 0.039)	0.004 (CI = +/-0.022; p = 0.727)	0.096	+4.47%
Loss Cost	2009.1	4e-02 (CI = +/-0.044; p = 0.071)	3e-03 (CI = +/-0.022; p = 0.759)	0.062	+4.13%
Loss Cost	2009.2	0.042 (CI = +/-0.047; p = 0.084)	0.003 (CI = +/-0.023; p = 0.756)	0.053	+4.24%
Loss Cost	2010.1	0.046 (CI = +/-0.051; p = 0.074)	0.004 (CI = +/-0.023; p = 0.728)	0.062	+4.70%
Loss Cost	2010.2	0.051 (CI = +/-0.054; p = 0.063)	0.004 (CI = +/-0.023; p = 0.698)	0.075	+5.26%
Loss Cost	2011.1	0.038 (CI = +/-0.056; p = 0.177)	0.003 (CI = +/-0.023; p = 0.773)	0.004	+3.83%
Loss Cost	2011.2	0.024 (CI = +/-0.058; p = 0.401)	0.002 (CI = +/-0.022; p = 0.847)	-0.054	+2.41%
Loss Cost	2012.1	0.033 (CI = +/-0.061; p = 0.276)	0.003 (CI = +/-0.022; p = 0.800)	-0.030	+3.36%
Loss Cost	2012.2	0.026 (CI = +/-0.066; p = 0.424)	0.002 (CI = +/-0.023; p = 0.834)	-0.063	+2.63%
Loss Cost	2013.1	0.039 (CI = +/-0.070; p = 0.263)	0.003 (CI = +/-0.023; p = 0.785)	-0.030	+3.96%
Loss Cost	2013.2	0.018 (CI = +/-0.071; p = 0.612)	0.002 (CI = +/-0.022; p = 0.844)	-0.095	+1.77%
Loss Cost	2014.1	0.004 (CI = +/-0.077; p = 0.906)	0.002 (CI = +/-0.022; p = 0.878)	-0.116	+0.43%
Loss Cost	2014.2	-0.029 (CI = +/-0.070; p = 0.395)	0.001 (CI = +/-0.019; p = 0.928)	-0.059	-2.84%
Loss Cost	2015.1	-0.039 (CI = +/-0.076; p = 0.296)	0.001 (CI = +/-0.019; p = 0.942)	-0.034	-3.80%
Loss Cost	2015.2	-0.035 (CI = +/-0.086; p = 0.397)	0.001 (CI = +/-0.020; p = 0.943)	-0.072	-3.43%
Loss Cost	2016.1	-0.032 (CI = +/-0.097; p = 0.488)	0.001 (CI = +/-0.020; p = 0.947)	-0.103	-3.14%
Loss Cost	2016.2	-0.048 (CI = +/-0.107; p = 0.346)	0.001 (CI = +/-0.021; p = 0.923)	-0.068	-4.71%
Loss Cost	2017.1	-0.039 (CI = +/-0.123; p = 0.503)	0.001 (CI = +/-0.022; p = 0.948)	-0.127	-3.79%
Severity	2004.1	-0.007 (CI = +/-0.022; p = 0.523)	-0.008 (CI = +/-0.017; p = 0.335)	-0.026	-0.71%
Severity	2004.2	-0.008 (CI = +/-0.024; p = 0.521)	-0.008 (CI = +/-0.017; p = 0.338)	-0.027	-0.75%
Severity	2005.1	-0.011 (CI = +/-0.025; p = 0.374)	-0.009 (CI = +/-0.017; p = 0.304)	-0.019	-1.08%
Severity	2005.2	-0.016 (CI = +/-0.025; p = 0.215)	-0.010 (CI = +/-0.017; p = 0.256)	0.001	-1.56%
Severity	2006.1	-0.010 (CI = +/-0.026; p = 0.447)	-0.009 (CI = +/-0.017; p = 0.298)	-0.023	-0.97%
Severity	2006.2	-0.009 (CI = +/-0.027; p = 0.494)	-0.009 (CI = +/-0.017; p = 0.311)	-0.027	-0.92%
Severity	2007.1	-0.011 (CI = +/-0.029; p = 0.452)	-0.009 (CI = +/-0.017; p = 0.306)	-0.025	-1.08%
Severity	2007.2	-0.016 (CI = +/-0.030; p = 0.295)	-0.010 (CI = +/-0.017; p = 0.268)	-0.011	-1.56%
Severity	2008.1	-0.016 (CI = +/-0.032; p = 0.318)	-0.010 (CI = +/-0.018; p = 0.276)	-0.014	-1.59%
Severity	2008.2	-0.012 (CI = +/-0.034; p = 0.477)	-0.009 (CI = +/-0.018; p = 0.307)	-0.029	-1.19%
Severity	2009.1	-0.018 (CI = +/-0.036; p = 0.321)	-0.010 (CI = +/-0.018; p = 0.273)	-0.015	-1.75%
Severity	2009.2	-0.015 (CI = +/-0.038; p = 0.434)	-0.009 (CI = +/-0.018; p = 0.298)	-0.028	-1.47%
Severity	2010.1	-0.017 (CI = +/-0.041; p = 0.397)	-0.010 (CI = +/-0.019; p = 0.294)	-0.026	-1.70%
Severity	2010.2	-0.012 (CI = +/-0.044; p = 0.584)	-0.009 (CI = +/-0.019; p = 0.326)	-0.039	-1.17%
Severity	2011.1	-0.021 (Cl = +/-0.046; p = 0.353)	-0.010 (CI = +/-0.019; p = 0.281)	-0.022	-2.07%
Severity	2011.2	-0.021 (Cl = +/-0.050; p = 0.398)	-0.010 (CI = +/-0.019; p = 0.294)	-0.028	-2.04%
Severity	2012.1	-0.020 (CI = +/-0.054; p = 0.444)	-0.010 (CI = +/-0.020; p = 0.308)	-0.035	-2.00%
Severity	2012.2	-0.023 (CI = +/-0.059; p = 0.423) -0.009 (CI = +/-0.061; p = 0.772)	-0.010 (CI = +/-0.020; p = 0.311)	-0.036	-2.28%
Severity	2013.1		-0.009 (CI = +/-0.020; p = 0.338)	-0.051	-0.85%
Severity	2013.2	-0.026 (CI = +/-0.063; p = 0.403) -0.039 (CI = +/-0.067; p = 0.238)	-0.010 (CI = +/-0.019; p = 0.283)	-0.031 0.002	-2.52% -3.79%
Severity	2014.1	-0.060 (CI = +/-0.067; p = 0.079)	-0.010 (CI = +/-0.019; p = 0.259)		
Severity	2014.2		-0.011 (CI = +/-0.018; p = 0.210)	0.095	-5.78%
Severity	2015.1	-0.075 (CI = +/-0.072; p = 0.042)	-0.011 (CI = +/-0.018; p = 0.197)	0.161	-7.21%
Severity	2015.2	-0.073 (CI = +/-0.080; p = 0.071)	-0.011 (CI = +/-0.018; p = 0.213)	0.124	-7.06%
Severity	2016.1	-0.075 (CI = +/-0.091; p = 0.099) -0.084 (CI = +/-0.103; p = 0.099)	-0.011 (CI = +/-0.019; p = 0.231)	0.102	-7.22%
Severity	2016.2		-0.011 (CI = +/-0.020; p = 0.253)	0.110	-8.09%
Severity	2017.1	-0.084 (Cl = +/-0.119; p = 0.148)	-0.011 (CI = +/-0.021; p = 0.275)	0.078	-8.05%
Frequency	2004.1	0.031 (CI = +/-0.021; p = 0.005)	0.008 (CI = +/-0.016; p = 0.281)	0.151	+3.10%
Frequency	2004.2	0.031 (CI = +/-0.022; p = 0.008)	0.008 (CI = +/-0.016; p = 0.289)	0.137	+3.10%
Frequency	2005.1	0.034 (CI = +/-0.023; p = 0.005)	0.009 (CI = +/-0.016; p = 0.258)	0.159	+3.43%
Frequency	2005.2	0.042 (CI = +/-0.022; p = 0.000)	0.011 (CI = +/-0.015; p = 0.155)	0.270	+4.29%
Frequency	2006.1	0.043 (CI = +/-0.023; p = 0.001)	0.011 (CI = +/-0.015; p = 0.155)	0.262	+4.41%
Frequency	2006.2	0.049 (CI = +/-0.023; p = 0.000)	0.012 (CI = +/-0.014; p = 0.107)	0.332	+5.07%
Frequency	2007.1	0.057 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.014; p = 0.064)	0.416	+5.84%
Frequency	2007.2	0.053 (CI = +/-0.024; p = 0.000)	0.012 (CI = +/-0.014; p = 0.076)	0.366	+5.47%
Frequency	2008.1	0.063 (CI = +/-0.023; p = 0.000)	0.014 (CI = +/-0.012; p = 0.033)	0.487	+6.45%
Frequency	2008.2	0.056 (CI = +/-0.023; p = 0.000)	0.013 (CI = +/-0.012; p = 0.037)	0.434	+5.73%
Frequency	2009.1	0.058 (CI = +/-0.024; p = 0.000)	0.013 (CI = +/-0.012; p = 0.036)	0.433	+5.98%
Frequency	2009.2	0.056 (CI = +/-0.026; p = 0.000)	0.013 (CI = +/-0.012; p = 0.042)	0.390	+5.79%
Frequency	2010.1	0.063 (CI = +/-0.026; p = 0.000)	0.014 (CI = +/-0.012; p = 0.028)	0.450	+6.51%
Frequency	2010.2	0.063 (CI = +/-0.029; p = 0.000)	0.014 (CI = +/-0.012; p = 0.032)	0.420	+6.51%
Frequency	2011.1	0.059 (CI = +/-0.030; p = 0.001)	0.013 (CI = +/-0.012; p = 0.038)	0.361	+6.03%
Frequency	2011.2	0.044 (CI = +/-0.027; p = 0.002)	0.012 (CI = +/-0.010; p = 0.025)	0.309	+4.54%
Frequency	2012.1	0.053 (CI = +/-0.027; p = 0.000)	0.013 (CI = +/-0.010; p = 0.013)	0.415	+5.47%
Frequency	2012.2	0.049 (CI = +/-0.028; p = 0.002)	0.012 (CI = +/-0.010; p = 0.016)	0.360	+5.02%
Frequency	2013.1	0.047 (CI = +/-0.031; p = 0.005)	0.012 (CI = +/-0.010; p = 0.019)	0.321	+4.85%
Frequency	2013.2	0.043 (CI = +/-0.034; p = 0.015)	0.012 (CI = +/-0.010; p = 0.023)	0.273	+4.40%
Frequency	2014.1	0.043 (CI = +/-0.037; p = 0.026)	0.012 (CI = +/-0.011; p = 0.027)	0.252	+4.39%
Frequency	2014.2	0.031 (CI = +/-0.037; p = 0.097)	0.012 (CI = +/-0.010; p = 0.022)	0.222	+3.13%
Frequency	2015.1	0.036 (CI = +/-0.041; p = 0.078)	0.012 (CI = +/-0.010; p = 0.024)	0.241	+3.67%
Frequency	2015.2	0.038 (CI = +/-0.046; p = 0.092)	0.012 (CI = +/-0.010; p = 0.028)	0.239	+3.91%
	2016.1	0.043 (CI = +/-0.051; p = 0.092)	0.012 (CI = +/-0.011; p = 0.034)	0.246	+4.39%
Frequency					
Frequency Frequency	2016.2	0.036 (CI = +/-0.057; p = 0.194)	0.012 (CI = +/-0.011; p = 0.037)	0.225	+3.67%

Underinsured Motorist

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

	Start Date	Time	Adjusted R^2	Implied Tren Rate
Fit Loss Cost	2004.1	0.023 (CI = +/-0.025; p = 0.070)	0.060	+2.35%
Loss Cost	2004.2	0.023 (CI = +/-0.027; p = 0.090)	0.051	+2.31%
Loss Cost	2005.1	0.023 (CI = +/-0.028; p = 0.110)	0.044	+2.29%
Loss Cost	2005.2	0.026 (CI = +/-0.029; p = 0.084)	0.057	+2.61%
Loss Cost	2006.1	0.032 (CI = +/-0.030; p = 0.039)	0.094	+3,24%
Loss Cost	2006.2	0.038 (CI = +/-0.031; p = 0.019)	0.131	+3.86%
Loss Cost	2007.1	0.043 (CI = +/-0.032; p = 0.011)	0.151	+4.37%
Loss Cost	2007.1	0.035 (CI = +/-0.033; p = 0.038)	0.103	+3.59%
Loss Cost	2008.1	0.043 (CI = +/-0.034; p = 0.015)	0.155	+4.40%
Loss Cost	2008.1	0.040 (CI = +/-0.036; p = 0.030)	0.124	+4.13%
Loss Cost	2009.1	0.037 (CI = +/-0.039; p = 0.057)	0.092	+3.81%
	2009.1	0.037 (CI = +/-0.039, p = 0.057) 0.038 (CI = +/-0.041; p = 0.069)		
Loss Cost			0.085	+3.89%
Loss Cost	2010.1	0.042 (CI = +/-0.044; p = 0.062)	0.094	+4.28%
Loss Cost	2010.2	0.047 (CI = +/-0.047; p = 0.054)	0.107	+4.77%
Loss Cost	2011.1	0.034 (CI = +/-0.049; p = 0.162)	0.042	+3.46%
Loss Cost	2011.2	0.021 (CI = +/-0.050; p = 0.388)	-0.010	+2.16%
Loss Cost	2012.1	0.030 (CI = +/-0.054; p = 0.264)	0.013	+3.01%
Loss Cost	2012.2	0.023 (CI = +/-0.058; p = 0.419)	-0.015	+2.33%
Loss Cost	2013.1	0.035 (CI = +/-0.062; p = 0.254)	0.018	+3.54%
Loss Cost	2013.2	0.015 (CI = +/-0.063; p = 0.631)	-0.040	+1.48%
Loss Cost	2014.1	0.002 (CI = +/-0.068; p = 0.951)	-0.055	+0.20%
Loss Cost	2014.2	-0.030 (CI = +/-0.062; p = 0.322)	0.002	-2.95%
Loss Cost	2015.1	-0.040 (CI = +/-0.068; p = 0.235)	0.030	-3.90%
Loss Cost	2015.2	-0.036 (CI = +/-0.077; p = 0.336)	-0.001	-3.53%
Loss Cost	2016.1	-0.033 (CI = +/-0.088; p = 0.435)	-0.024	-3.23%
Loss Cost	2016.2	-0.050 (CI = +/-0.098; p = 0.295)	0.013	-4.84%
Loss Cost	2017.1	-0.039 (CI = +/-0.113; p = 0.463)	-0.034	-3.87%
Coverit:	2004.4	0.000/01=1/0.000:= 0.010;	-0.025	0.0001
Severity	2004.1	-0.002 (CI = +/-0.020; p = 0.818)		-0.23%
Severity	2004.2	-0.002 (CI = +/-0.021; p = 0.815)	-0.025	-0.24%
Severity	2005.1	-0.005 (CI = +/-0.022; p = 0.633)	-0.021	-0.52%
Severity	2005.2	-0.009 (CI = +/-0.023; p = 0.415)	-0.009	-0.91%
Severity	2006.1	-0.004 (CI = +/-0.023; p = 0.748)	-0.026	-0.36%
Severity	2006.2	-0.003 (CI = +/-0.024; p = 0.804)	-0.028	-0.30%
Severity	2007.1	-0.004 (CI = +/-0.026; p = 0.750)	-0.028	-0.40%
Severity	2007.2	-0.008 (CI = +/-0.027; p = 0.544)	-0.020	-0.81%
Severity	2008.1	-0.008 (CI = +/-0.029; p = 0.575)	-0.022	-0.79%
Severity	2008.2	-0.004 (CI = +/-0.030; p = 0.787)	-0.032	-0.40%
Severity	2009.1	-0.009 (CI = +/-0.032; p = 0.582)	-0.024	-0.86%
Severity	2009.2	-0.006 (CI = +/-0.034; p = 0.733)	-0.033	-0.57%
Severity	2010.1	-0.007 (CI = +/-0.036; p = 0.680)	-0.032	-0.74%
Severity	2010.2	-0.002 (CI = +/-0.039; p = 0.913)	-0.039	-0.21%
Severity	2011.1	-0.010 (Cl = +/-0.041; p = 0.621)	-0.031	-0.98%
Severity	2011.2	-0.009 (CI = +/-0.044; p = 0.676)	-0.035	-0.90%
Severity	2012.1	-0.008 (CI = +/-0.048; p = 0.729)	-0.040	-0.81%
Severity	2012.1	-0.008 (CI = +/-0.048, p = 0.729) -0.010 (CI = +/-0.053; p = 0.691)	-0.040	-1.02%
Severity	2012.2		-0.049	+0.38%
		0.004 (CI = +/-0.055; p = 0.887)		
Severity	2013.2	-0.012 (Cl = +/-0.057; p = 0.674)	-0.043	-1.16%
Severity	2014.1	-0.024 (Cl = +/-0.061; p = 0.428)	-0.018	-2.33%
Severity	2014.2	-0.043 (CI = +/-0.063; p = 0.165)	0.058	-4.24%
Severity	2015.1	-0.058 (CI = +/-0.068; p = 0.089)	0.118	-5.62%
Severity	2015.2	-0.056 (CI = +/-0.077; p = 0.139)	0.082	-5.46%
Severity	2016.1	-0.058 (CI = +/-0.087; p = 0.176)	0.064	-5.65%
Severity	2016.2	-0.069 (CI = +/-0.100; p = 0.160)	0.080	-6.64%
Severity	2017.1	-0.070 (CI = +/-0.116; p = 0.213)	0.053	-6.76%
Frequency	2004.1	0.026 (CI = +/-0.019; p = 0.009)	0.146	+2.58%
Frequency	2004.1	0.025 (CI = +/-0.020; p = 0.013)	0.133	+2.56%
Frequency	2004.2	0.028 (CI = +/-0.020; p = 0.009)	0.152	+2.83%
Frequency	2005.1	0.035 (CI = +/-0.020; p = 0.001)	0.132	+3.55%
Frequency	2006.1	0.036 (Cl = +/-0.021; p = 0.001)	0.247	+3.62%
	2006.1	0.036 (Cl = +/-0.021; p = 0.002) 0.041 (Cl = +/-0.021; p = 0.000)	0.238	+3.62%
Frequency				+4.17%
Frequency	2007.1 2007.2	0.047 (CI = +/-0.021; p = 0.000) 0.043 (CI = +/-0.022; p = 0.000)	0.368 0.318	
Frequency				+4.43%
Frequency	2008.1	0.051 (CI = +/-0.022; p = 0.000)	0.419	+5.24%
Frequency	2008.2	0.044 (CI = +/-0.022; p = 0.000)	0.360	+4.55%
Frequency	2009.1	0.046 (CI = +/-0.023; p = 0.000)	0.354	+4.71%
Frequency	2009.2	0.044 (CI = +/-0.024; p = 0.001)	0.309	+4.49%
Frequency	2010.1	0.049 (CI = +/-0.025; p = 0.000)	0.356	+5.06%
Frequency	2010.2	0.049 (CI = +/-0.027; p = 0.001)	0.322	+4.99%
Frequency	2011.1	0.044 (CI = +/-0.029; p = 0.005)	0.259	+4.49%
Frequency	2011.2	0.030 (CI = +/-0.026; p = 0.025)	0.165	+3.09%
Frequency	2012.1	0.038 (CI = +/-0.027; p = 0.008)	0.246	+3.85%
	2012.2	0.033 (CI = +/-0.029; p = 0.026)	0.177	+3.38%
Frequency	2013.1	0.031 (CI = +/-0.032; p = 0.053)	0.133	+3.15%
		0.026 (CI = +/-0.034; p = 0.124)	0.073	+2.67%
Frequency			0.050	+2.59%
Frequency Frequency	2013.2 2014.1	$0.026 (Cl = +/-0.038 \cdot n = 0.174)$		
Frequency Frequency Frequency	2014.1	0.026 (CI = +/-0.038; p = 0.174) 0.013 (CI = +/-0.039; p = 0.481)		
Frequency Frequency Frequency Frequency	2014.1 2014.2	0.013 (CI = +/-0.039; p = 0.481)	-0.027	+1.34%
Frequency Frequency Frequency Frequency Frequency	2014.1 2014.2 2015.1	0.013 (CI = +/-0.039; p = 0.481) 0.018 (CI = +/-0.043; p = 0.390)	-0.027 -0.013	+1.34% +1.82%
Frequency Frequency Frequency Frequency Frequency Frequency	2014.1 2014.2 2015.1 2015.2	0.013 (Cl = +/-0.039; p = 0.481) 0.018 (Cl = +/-0.043; p = 0.390) 0.020 (Cl = +/-0.049; p = 0.391)	-0.027 -0.013 -0.014	+1.34% +1.82% +2.05%
Frequency Frequency Frequency Frequency Frequency	2014.1 2014.2 2015.1	0.013 (CI = +/-0.039; p = 0.481) 0.018 (CI = +/-0.043; p = 0.390)	-0.027 -0.013	+1.34% +1.82%

Underinsured Motorist

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

Fit	Start Date	Time	Adjusted R^2	Implied Trei Rate
Loss Cost	2004.1	0.032 (CI = +/-0.024; p = 0.011)	0.138	+3.25%
Loss Cost	2004.2	0.032 (CI = +/-0.026; p = 0.016)	0.127	+3.25%
Loss Cost	2005.1	0.032 (CI = +/-0.027; p = 0.021)	0.119	+3.29%
Loss Cost	2005.2	0.036 (CI = +/-0.028; p = 0.014)	0.140	+3.68%
Loss Cost	2006.1	0.043 (CI = +/-0.029; p = 0.004)	0.199	+4.42%
Loss Cost	2006.2	0.050 (CI = +/-0.029; p = 0.001)	0.255	+5.15%
Loss Cost	2007.1	0.056 (CI = +/-0.030; p = 0.001)	0.297	+5.79%
Loss Cost	2007.2	0.049 (CI = +/-0.031; p = 0.003)	0.236	+5.03%
Loss Cost	2008.1	0.058 (CI = +/-0.031; p = 0.001)	0.319	+6.01%
Loss Cost	2008.2	0.057 (CI = +/-0.033; p = 0.001)	0.283	+5.83%
Loss Cost	2009.1	0.055 (CI = +/-0.035; p = 0.004)	0.245	+5.60%
Loss Cost	2009.2	0.057 (CI = +/-0.038; p = 0.005)	0.239	+5.83%
Loss Cost	2010.1	0.062 (CI = +/-0.040; p = 0.004)	0.260	+6.41%
Loss Cost	2010.2	0.069 (CI = +/-0.043; p = 0.003)	0.287	+7.12%
Loss Cost	2011.1	0.057 (CI = +/-0.044; p = 0.013)	0.207	+5.87%
Loss Cost	2011.2	0.045 (CI = +/-0.045; p = 0.050)	0.126	+4.62%
Loss Cost	2012.1	0.056 (CI = +/-0.047; p = 0.021)	0.191	+5.81%
Loss Cost	2012.2	0.052 (CI = +/-0.051; p = 0.049)	0.139	+5.31%
Loss Cost	2013.1	0.068 (CI = +/-0.053; p = 0.045)	0.237	+6.99%
Loss Cost	2013.2	0.049 (CI = +/-0.053; p = 0.068)	0.127	+4.99%
Loss Cost	2014.1	0.038 (CI = +/-0.057; p = 0.174)	0.053	+3.92%
Loss Cost	2014.2	0.007 (CI = +/-0.048; p = 0.759)	-0.056	+0.70%
Loss Cost	2015.1	0.001 (CI = +/-0.053; p = 0.981)	-0.067	+0.06%
Loss Cost	2015.2	0.010 (CI = +/-0.059; p = 0.713)	-0.061	+1.04%
Loss Cost	2016.1	0.020 (CI = +/-0.067; p = 0.520)	-0.042	+2.06%
Loss Cost	2016.2	0.009 (CI = +/-0.076; p = 0.794)	-0.077	+0.94%
Loss Cost	2017.1	0.031 (CI = +/-0.084; p = 0.432)	-0.029	+3.15%
Severity	2004.1	0.008 (CI = +/-0.017; p = 0.332)	-0.001	+0.81%
Severity	2004.1	0.008 (CI = +/-0.018; p = 0.335)	-0.001	+0.85%
Severity	2005.1	0.006 (CI = +/-0.018; p = 0.499)	-0.015	+0.62%
Severity	2005.2	0.003 (CI = +/-0.019; p = 0.780)	-0.027	+0.26%
Severity	2006.1	0.009 (CI = +/-0.018; p = 0.316)	0.001	+0.92%
Severity	2006.2	0.011 (CI = +/-0.019; p = 0.271)	0.008	+1.07%
Severity	2007.1	0.010 (CI = +/-0.021; p = 0.313)	0.002	+1.04%
Severity	2007.2	0.007 (CI = +/-0.022; p = 0.514)	-0.018	+0.70%
Severity	2008.1	0.008 (CI = +/-0.023; p = 0.475)	-0.016	+0.82%
Severity	2008.2	0.013 (CI = +/-0.024; p = 0.254)	0.012	+1.35%
Severity	2009.1	0.010 (Cl = +/-0.025; p = 0.430)	-0.013	+0.98%
	2009.1		0.009	+1.44%
Severity		0.014 (CI = +/-0.026; p = 0.274)		
Severity	2010.1	0.014 (CI = +/-0.028; p = 0.319)	0.001	+1.41%
Severity	2010.2	0.021 (CI = +/-0.029; p = 0.142)	0.050	+2.17%
Severity	2011.1	0.015 (CI = +/-0.030; p = 0.321)	0.001	+1.51%
Severity	2011.2	0.018 (CI = +/-0.033; p = 0.269)	0.012	+1.82%
Severity	2012.1	0.021 (CI = +/-0.036; p = 0.226)	0.025	+2.17%
Severity	2012.2	0.022 (CI = +/-0.039; p = 0.256)	0.017	+2.23%
Severity	2013.1	0.041 (CI = +/-0.036; p = 0.028)	0.190	+4.15%
Severity	2013.2	0.027 (CI = +/-0.035; p = 0.120)	0.080	+2.78%
Severity	2014.1	0.019 (CI = +/-0.038; p = 0.313)	0.004	+1.87%
Severity	2014.2	0.001 (CI = +/-0.035; p = 0.930)	-0.062	+0.15%
Severity	2015.1	-0.009 (CI = +/-0.037; p = 0.600)	-0.047	-0.92%
Severity	2015.2	-0.001 (Cl = +/-0.040; p = 0.961)	-0.071	-0.09%
Severity	2015.2	0.005 (CI = +/-0.046; p = 0.827)	-0.071	+0.47%
•				
Severity	2016.2	0.002 (CI = +/-0.053; p = 0.929)	-0.083	+0.22%
Severity	2017.1	0.012 (CI = +/-0.061; p = 0.662)	-0.071	+1.26%
Frequency	2004.1	0.024 (CI = +/-0.020; p = 0.018)	0.119	+2.41%
Frequency	2004.2	0.024 (CI = +/-0.021; p = 0.026)	0.106	+2.38%
Frequency	2005.1	0.026 (CI = +/-0.022; p = 0.019)	0.124	+2.65%
Frequency	2005.2	0.033 (CI = +/-0.021; p = 0.003)	0.216	+3.41%
Frequency	2006.1	0.034 (CI = +/-0.022; p = 0.004)	0.206	+3.47%
Frequency	2006.2	0.040 (CI = +/-0.022; p = 0.001)	0.265	+4.04%
Frequency	2007.1	0.046 (CI = +/-0.023; p = 0.001)	0.336	+4.70%
		0.046 (CI = +/-0.023; p = 0.000) 0.042 (CI = +/-0.024; p = 0.001)		
Frequency	2007.2		0.284	+4.30%
Frequency	2008.1	0.050 (CI = +/-0.023; p = 0.000)	0.387	+5.15%
Frequency	2008.2	0.043 (CI = +/-0.023; p = 0.001)	0.323	+4.42%
Frequency	2009.1	0.045 (CI = +/-0.025; p = 0.001)	0.316	+4.58%
Frequency	2009.2	0.042 (CI = +/-0.026; p = 0.003)	0.270	+4.33%
Frequency	2010.1	0.048 (CI = +/-0.027; p = 0.001)	0.318	+4.93%
Frequency	2010.2	0.047 (CI = +/-0.030; p = 0.003)	0.283	+4.84%
Frequency	2011.1	0.042 (CI = +/-0.031; p = 0.011)	0.217	+4.30%
Frequency	2011.2	0.027 (CI = +/-0.028; p = 0.059)	0.115	+2.76%
Frequency	2011.2	0.035 (CI = +/-0.029; p = 0.021)	0.113	+3.56%
Frequency	2012.2	0.030 (CI = +/-0.031; p = 0.062)	0.122	+3.01%
Frequency	2013.1	0.027 (CI = +/-0.034; p = 0.118)	0.078	+2.73%
Frequency	2013.2	0.021 (CI = +/-0.037; p = 0.248)	0.022	+2.15%
Frequency	2014.1	0.020 (CI = +/-0.042; p = 0.327)	0.001	+2.01%
Frequency	2014.2	0.006 (CI = +/-0.042; p = 0.786)	-0.057	+0.56%
Frequency	2015.1	0.010 (CI = +/-0.048; p = 0.664)	-0.053	+1.00%
Frequency	2015.2	0.011 (CI = +/-0.054; p = 0.662)	-0.056	+1.14%
		0.011 (CI = +/-0.062; p = 0.596)	-0.053	+1.58%
Frequency	2016.1			
	2016.1 2016.2 2017.1	0.007 (CI = +/-0.072; p = 0.832) 0.019 (CI = +/-0.083; p = 0.632)	-0.079 -0.067	+0.71%

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
Time	Frequency (000)	Observed Severity	Loss Cost	Seasonality	Covariates Seasonality Mobility Reform Scalar New Normal Fre				Incremental Semi Annual Change		Trend Factor to 1 Oct 2023	Reform Scalar		
					•				•					
2012.25		44,628	253.78	0	0.00	0.00	0		41,547	246.94		4.2%	2.602	0.889
2012.75		46,451	294.66	1	0.00	0.00	0	6.436	46,243	298.17	1.042	4.2%	2.496	0.889
2013.25		45,413	269.12	0	0.00	0.00	0	5.973	45,006	268.35		4.2%	2.394	0.889
2013.75		47,571	322.93	1	0.00	0.00	0	6.465	50,093	324.02		4.2%	2.297	0.889
2014.25		46,103	277.55	0	0.00	0.00	0	6.000	48,753	291.62		4.2%	2.203	0.889
2014.75		52,732	352.43	1	0.00	0.00	0	6.495	54,264	352.11	1.042	4.2%	2.114	0.889
2015.25		52,457	325.95	0	0.00	0.00	0	6.028	52,812	316.90		4.2%	2.027	0.889
2015.75		60,083	393.68	1	0.00	0.00	0	6.525	58,781	382.65		4.2%	1.945	0.889
2016.25		59,249	347.09	0	0.00	0.00	0	6.056	57,209	344.38		4.2%	1.866	0.889
2016.75		63,560	425.13	1	0.00	0.00	0	6.555	63,675	415.82		4.2%	1.790	0.889
2017.25		59,933	390.61	0	0.00	0.00	0	6.084	61,972	374.24		4.2%	1.717	0.889
2017.75		67,029	442.28	1	0.00	0.00	0	6.586	68,977	451.88		4.2%	1.647	0.889
2018.25		66,555	428.48	0	0.00	0.00	0	6.112	67,132	406.69		4.2%	1.580	0.889
2018.75		75,057	471.36	1	0.00	0.00	0	6.616	74,720	491.06		4.2%	1.516	0.889
2019.25		73,513	474.42	0	0.00	0.00	0	6.140	72,721	441.95		4.2%	1.454	0.889
2019.75		80,500	516.30	1	0.00	0.00	0	6.647	80,941	533.64	1.042	4.2%	1.395	0.889
2020.25		80,614	344.91	0	(22.16)	0.00	0	4.479	78,775	364.27	1.042	4.2%	1.338	0.889
2020.75		91,540	394.60	1	(26.32)	0.33	0	4.445	87,322	401.86		4.2%	1.283	0.924
2021.25		86,393	344.59	0	(31.49)	1.00	0	3.623	84,277	313.36		4.2%	1.231	1.000
2021.75		91,081	461.82	1	(16.63)	1.00	0	4.860	93,803	455.42		4.2%	1.181	1.000
2022.25		92,904	377.85	0	(14.90)	1.00	0	4.625	91,293	418.85		4.2%	1.133	1.000
2022.75		104,813	526.63	1	0.00	1.00	1	4.825	101,613	486.53		4.2%	1.087	1.000
2023.25		100,784	432.37	0	0.00	1.00	1	4.478	98,894	437.88		4.2%	1.042	1.000
2023.75	4.860	101,785	494.66	1	0.00	1.00	1	4.848	110,073	528.71			1.000	1.000
								_						
								Frequency		Direct Loss Cost				
								Model	Severity Model	Model				

١.	Intercept
	Time
	Seasonality
١.	Mobility
	Reform Scalar
	New Normal

Frequency		Direct Loss Cost
Model	Severity Model	Model
(7.490)	(150.291)	(161.813)
0.005	0.080	0.083
0.077	0.067	0.147
0.014		0.012
(0.082)	(0.012)	(0.117)
(0.252)		(0.225)

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

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

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11) (12) (13)

		Observed			Covariates			Predicted		Incremental Semi Annual Change		
· ·			I				I				Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Inflation Scalar	Frequency (000)	Severity	Loss Cost	Time	Trend Rate	Oct 2023
2012.25	29.525	4,742	140.01	0	0.00	0	32.247	4,703	151.66	1.008	0.8%	1.198
2012.75	33.192	5,123	170.05	1	0.00	0	32.030	4,999	160.12	1.008	0.8%	1.189
2013.25	31.428	4,870	153.05	0	0.00	0	31.815	4,842	154.06	1.008	0.8%	1.180
2013.75	34.361	5,178	177.93	1	0.00	0	31.602	5,147	162.65	1.008	0.8%	1.170
2014.25	32.199	4,969	160.00	0	0.00	0	31.389	4,986	156.50	1.008	0.8%	1.161
2014.75	32.866	5,330	175.17	1	0.00	0	31.179	5,300	165.23	1.008	0.8%	1.152
2015.25	31.831	5,196	165.39	0	0.00	0	30.969	5,134	158.99	1.008	0.8%	1.143
2015.75	31.295	5,545	173.53	1	0.00	0	30.761	5,457	167.85	1.008	0.8%	1.134
2016.25	28.416	5,200	147.77	0	0.00	0	30.555	5,286	161.51	1.008	0.8%	1.125
2016.75	30.482	5,535	168.73	1	0.00	0	30.350	5,618	170.51	1.008	0.8%	1.116
2017.25	30.838	5,504	169.73	0	0.00	0	30.146	5,442	164.07	1.008	0.8%	1.108
2017.75	30.683	5,766	176.91	1	0.00	0	29.943	5,785	173.22	1.008	0.8%	1.099
2018.25	32.310	5,669	183.15	0	0.00	0	29.742	5,604	166.67	1.008	0.8%	1.090
2018.75	28.269	5,949	168.16	1	0.00	0	29.542	5,956	175.96	1.008	0.8%	1.082
2019.25	29.710	5,758	171.08	0	0.00	0	29.344	5,770	169.31	1.008	0.8%	1.073
2019.75	27.690	6,064	167.91	1	0.00	0	29.147	6,133	178.75	1.008	0.8%	1.065
2020.25	20.049	5,853	117.36	0	(22.16)	0	20.614	5,941	122.47	1.008	0.8%	1.057
2020.75	18.813	6,055	113.91	1	(26.32)	0	19.213	6,315	121.32	1.008	0.8%	1.048
2021.25	17.931	6,257	112.20	0	(31.49)	0	17.629	6,117	107.84	1.008	0.8%	1.040
2021.75	22.942	6,847	157.07	1	(16.63)	1	21.988	7,492	164.73	1.008	0.8%	1.032
2022.25	22.319	6,898	153.95	0	(14.90)	1	22.429	7,257	162.77	1.008	0.8%	1.024
2022.75	28.332	7,729	218.97	1	0.00	1	27.992	7,714	215.92	1.008	0.8%	1.016
2023.25	25.730	7,705	198.26	0	0.00	1	27.804	7,472	207.76	1.008	0.8%	1.008
2023.75	27.986	8,849	247.65	1	0.00	1	27.617	7,942	219.34			1.000

	Frequency		Implied Loss Cost
	Model	Severity Model	Model
Intercept	30.593	(50.318)	(26.633)
Time	(0.013)	0.029	0.016
Seasonality		0.046	0.046
Mobility	0.015		0.015
Inflation Scalar		0.142	0.142

A. В.

C.

D.

E.

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	1	Observed	1			Covar	iates			1	Predicted	1	Increme	ntal Semi-Annual (Change			
						2015 Trend	2020 Trend			II.				2015 Trend	2020 Trend	Semi-Annual	Trend Factor to 1	
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Change	Change	Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Change	Change	Trend Rate	Oct 2023	Reform Scalar
2012.25	9.935	3,744	37.20	0	0.00	0.00	0.00	0.00	0	10.318	3,768	38.88	1.011	1.000	1.000	1.1%	2.470	1.135
2012.75	11.055	4,413	48.79	1	0.00	0.00	0.00	0.00	0	11.221	3,787	42.50	1.011	1.000	1.000	1.1%	2.444	1.135
2013.25	10.840	3,534	38.31	0	0.00	0.00	0.00	0.00	0	10.435	3,806	39.72	1.011	1.000	1.000	1.1%	2.418	1.135
2013.75	12.065	3,733	45.04	1	0.00	0.00	0.00	0.00	0	11.349	3,825	43.41	1.011	1.000	1.000	1.1%	2.392	1.135
2014.25	10.871	3,378	36.72	0	0.00	0.00	0.00	0.00	0	10.554	3,845	40.58	1.011	1.000	1.000	1.1%	2.367	1.135
2014.75	11.896	3,895	46.33	1	0.00	0.00	0.00	0.00	0		3,864	44.35	1.011	1.053	1.000	6.4%		1.135
2015.25	10.791	4,114	44.39	0	0.00	0.50	0.00	0.00	0	10.674	4,088	43.63	1.011	1.053	1.000	6.4%	2.201	1.135
2015.75	11.666	4,881	56.94	1	0.00	1.00	0.00	0.00	0	11.609	4,325	50.21	1.011	1.053	1.000	6.4%	2.069	1.135
2016.25	10.254	4,354	44.64	0	0.00	1.50	0.00	0.00	0		4,575	49.39	1.011	1.053	1.000	6.4%	1.944	1.135
2016.75	11.849	5,035	59.67	1	0.00	2.00	0.00	0.00	0	11.741	4,841	56.83	1.011	1.053	1.000	6.4%	1.827	1.135
2017.25	11.298	5,184	58.57	0	0.00	2.50	0.00	0.00	0	10.918	5,121	55.92	1.011	1.053	1.000	6.4%	1.717	1.135
2017.75	11.844	5,511	65.27	1	0.00	3.00	0.00	0.00	0		5,418	64.34	1.011	1.053	1.000	6.4%		1.135
2018.25	11.698	6,042	70.68	0	0.00	3.50	0.00	0.00	0		5,732	63.30	1.011	1.053	1.000	6.4%		1.135
2018.75	11.254	5,666	63.76	1	0.00	4.00	0.00	0.00	0		6,064	72.83	1.011	1.053	1.000	6.4%	1.426	1.135
2019.25	11.341	5,987	67.90	0	0.00	4.50	0.00	0.00	0	11.168	6,416	71.65	1.011	1.053	1.000	6.4%	1.340	1.135
2019.75	11.664	6,671	77.81	1	0.00	5.00	0.00	0.00	0		6,787	82.44	1.011	1.053	1.000	6.4%		1.135
2020.25	7.412	7,220	53.52	0	(22.16)	5.50	0.00	0.00	0		7,181	56.80	1.011	1.053	0.986	4.9%		1.135
2020.75	7.841	8,341	65.41	1	(26.32)	6.00	0.17	0.35	0		7,827	62.98	1.011	1.053	0.959	2.0%		1.086
2021.25	7.270	8,291	60.27	0	(31.49)	6.50	0.67	1.00	0	6.885	8,624	59.37	1.011	1.053	0.959	2.0%		1.000
2021.75	10.149	8,621	87.50	1	(16.63)	7.00	1.17	1.00	0		8,750	83.20	1.011	1.053	0.959	2.0%		1.000
2022.25	8.689	9,159	79.58	0	(14.90)	7.50	1.67	1.00	0	9.093	8,878	80.73	1.011	1.053	0.959	2.0%	1.063	1.000
2022.75	11.429	9,118	104.21	1	0.00	8.00	2.17	1.00	1	10.816	9,008	97.43	1.011	1.053	0.959	2.0%		1.000
2023.25	9.751	9,326	90.93	0	0.00	8.50	2.67	1.00	1	10.059	9,140	91.94	1.011	1.053	0.959	2.0%		1.000
2023.75	10.680	8,988	95.99	1	0.00	9.00	3.17	1.00	1	10.939	9,274	101.45					1.000	1.000

A.	Intercept
B.	Time
C.	Seasonality
D.	Mobility
E.	2015 Trend Change
F.	2020 Trend Change
G.	Reform Scalar
H.	New Normal

Frequency Model	Severity Model	Implied Loss Cost Model
(20.447)	(11.942)	(39.296)
0.011	0.010	0.021
0.078		0.078
0.016		0.016
	0.103	0.103
	(0.084)	(0.084)
	0.127	0.127
(0.150)		(0.150)

Alberta Automobile Insurance Board - Private Passengers 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	Reform Scalar	New Normal	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	40.436	5,043	203.92	0	0.00	0.00	0	44.167	5,124	226.31	1.012	1.2%	1.314
2012.75	46.093	5,416	249.64	1	0.00	0.00	0	43.879	5,387	236.37	1.012	1.2%	1.299
2013.25	41.917	5,323	223.13	0	0.00	0.00	0	43.592	5,316	231.75	1.012	1.2%	1.283
2013.75	46.884	5,668	265.76	1	0.00	0.00	0	43.308	5,589	242.05	1.012	1.2%	1.268
2014.25	42.394	5,597	237.29	0	0.00	0.00	0	43.025	5,516	237.32	1.012	1.2%	1.253
2014.75	43.133	6,141	264.89	1	0.00	0.00	0	42.744	5,799	247.87	1.012	1.2%	1.238
2015.25	41.130	5,999	246.75	0	0.00	0.00	0	42.465	5,723	243.02	1.012	1.2%	1.224
2015.75	40.430	6,336	256.17	1	0.00	0.00	0	42.188	6,017	253.83	1.012	1.2%	1.209
2016.25	36.770	6,067	223.09	0	0.00	0.00	0	41.912	5,938	248.87	1.012	1.2%	1.195
2016.75	41.970	6,498	272.72	1	0.00	0.00	0	41.639	6,243	259.93	1.012	1.2%	1.181
2017.25	41.948	6,330	265.51	0	0.00	0.00	0	41.367	6,161	254.85	1.012	1.2%	1.167
2017.75	42.211	6,711	283.27	1	0.00	0.00	0	41.097	6,477	266.18	1.012	1.2%	1.153
2018.25	44.754	6,450	288.64	0	0.00	0.00	0	40.828	6,392	260.98	1.012	1.2%	1.140
2018.75	41.587	6,672	277.47	1	0.00	0.00	0	40.562	6,720	272.58	1.012	1.2%	1.126
2019.25	43.060	6,487	279.34	0	0.00	0.00	0	40.297	6,632	267.25	1.012	1.2%	1.113
2019.75	41.473	6,446	267.33	1	0.00	0.00	0	40.034	6,972	279.13	1.012	1.2%	1.100
2020.25	29.647	6,502	192.77	0	(22.16)	0.00	0	27.007	6,881	185.84	1.012	1.2%	1.087
2020.75	25.712	7,054	181.38	1	(26.32)	0.35	0	24.953	7,758	193.59	1.012	1.2%	1.074
2021.25	22.577	7,074	159.70	0	(31.49)	1.00	0	22.648	8,720	197.49	1.012	1.2%	1.061
2021.75	29.227	7,917	231.39	1	(16.63)	1.00	0	29.166	9,168	267.38	1.012	1.2%	1.049
2022.25	24.765	9,228	228.52	0	(14.90)	1.00	0	29.867	9,048	270.23	1.012	1.2%	1.036
2022.75	28.282	9,886	279.60	1	0.00	1.00	1	23.772	9,512	226.11	1.012	1.2%	1.024
2023.25	22.531	9,856	222.07	0	0.00	1.00	1	23.617	9,387	221.69	1.012	1.2%	1.012
2023.75	20.670	10,267	212.22	1	0.00	1.00	1	23.462	9,869	231.55			1.000
								Frequency	li I	mplied Loss Cost			

A.	Intercept
B.	Time
C.	Seasonality
D.	Mobility
E.	Inflation Scalar
F.	New Normal

Frequency		Implied Loss Cost
Model	Severity Model	Model
30.152	(65.631)	(42.387)
(0.013)	0.037	0.024
	0.032	0.032
0.017		0.017
	0.200	0.200
(0.482)		(0.482)

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

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

Time	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Time Frequency (000) Severity Loss Cost Seasonality Frequency (000) Severity Loss Cost Time Trend Rate Oct 2023 2012-25			Observ	ved			Predicted			Carri Arrayal	Transfer to 1
2012.75	Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time		
2013.25	2012.25	17.908	4,400	78.80	0	22.351	4,550	101.20	1.018	1.8%	1.497
2013.75	2012.75	51.606	5,202	268.45	1	40.099	5,290	211.05	1.018	1.8%	1.471
2014.25 17.934 4,434 79.52 0 22.042 4.950 108.56 1.018 1.8% 1.395 2014.75 46.644 6,242 291.14 1 39.544 5,754 226.39 1.018 1.8% 1.371 2015.25 20.506 4.923 100.95 0 21.888 5,162 112.43 1.018 1.8% 1.347 2015.75 42.697 6,518 278.30 1 39.269 6,001 234.47 1.018 1.8% 1.324 2016.75 554.03 6,287 348.33 1 38.996 6,258 242.84 1.018 1.8% 1.278 2017.25 22.008 5,775 127.09 0 21.585 5,615 120.60 1.018 1.8% 1.278 2017.75 33.523 6,557 219.82 1 38.725 6,527 251.50 1.018 1.8% 1.234 2018.25 20.402 5,827 118.88 0 21.435 5,856 124.90 1.018 1.8% 1.234 2018.25 20.402 5,827 118.88 0 21.435 5,856 124.90 1.018 1.8% 1.234 2018.25 20.097 5,932 119.22 0 21.286 6,108 129.36 1.018 1.8% 1.11 2019.25 20.097 5,932 119.22 0 21.286 6,108 129.36 1.018 1.8% 1.171 2019.75 33.997 6,493 220.73 1 38.189 7,100 269.78 1.018 1.8% 1.151 2020.25 38.305 8,741 334.84 0 21.139 6,370 133.98 1.018 1.8% 1.151 2020.25 28.147 6,949 195.58 1 37.924 7,405 279.41 1.018 1.8% 1.151 2020.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.151 2020.25 38.406 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.092 2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.55 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.093 202.375 32.52 9,396 30.304 1 37.139 8,400 310.41	2013.25	23.134	5,411	125.17	0	22.196	4,746	104.82	1.018	1.8%	1.445
2014.75	2013.75	39.420	5,287	208.42	1	39.820	5,517	218.59	1.018	1.8%	1.420
2015.25	2014.25	17.934	4,434	79.52	0	22.042	4,950	108.56	1.018	1.8%	1.395
2015.75	2014.75	46.644	6,242	291.14	1	39.544	5,754	226.39	1.018	1.8%	1.371
2016.25	2015.25	20.506	4,923	100.95	0	21.888	5,162	112.43	1.018	1.8%	1.347
2016.75	2015.75	42.697	6,518	278.30	1	39.269	6,001	234.47	1.018	1.8%	1.324
2017.25	2016.25	29.394	5,463	160.58	0	21.736	5,384	116.44	1.018	1.8%	1.301
2017.75 33.523 6,557 219.82 1 38.725 6,527 251.50 1.018 1.8% 1.234 2018.25 20.402 5,827 118.88 0 21.435 5,856 124.90 1.018 1.8% 1.213 2018.75 34.726 6,616 229.76 1 338.456 6,807 260.48 1.018 1.8% 1.192 2019.25 20.097 5,932 119.22 0 21.286 6,108 129.36 1.018 1.8% 1.171 2019.75 33.997 6,493 220.73 1 338.189 7,100 269.78 1.018 1.8% 1.151 2020.25 38.305 8,741 334.84 0 21.139 6,370 133.98 1.018 1.8% 1.131 2020.75 28.147 6,949 195.58 1 37.924 7,405 279.41 1.018 1.8% 1.131 2021.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.111 2021.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.092 2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2022.75 32.252 9,396 303.04 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.75 32.252 9,396 303.04 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.75 32.252 9,396 303.04 1 37.399 8,400 310.41	2016.75	55.403	6,287	348.33	1	38.996	6,258	242.84	1.018	1.8%	1.278
2018.25	2017.25	22.008	5,775	127.09	0	21.585	5,615	120.60	1.018	1.8%	1.256
2018.75	2017.75	33.523	6,557	219.82	1	38.725	6,527	251.50	1.018	1.8%	1.234
2019.25	2018.25	20.402	5,827	118.88	0	21.435	5,856	124.90	1.018	1.8%	1.213
2019.75 33.997 6,493 220.73 1 38.189 7,100 269.78 1.018 1.8% 1.151 2020.25 38.305 8,741 334.84 0 21.139 6,370 133.98 1.018 1.8% 1.131 2020.75 28.147 6,949 195.58 1 37.924 7,405 279.41 1.018 1.8% 1.111 2021.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.092 2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41	2018.75	34.726	6,616	229.76	1	38.456	6,807	260.48	1.018	1.8%	1.192
2020.25 38.305 8,741 334.84 0 21.139 6,370 133.98 1.018 1.8% 1.131 2020.75 28.147 6,949 195.58 1 37.924 7,405 279.41 1.018 1.8% 1.111 2021.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.092 2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41	2019.25	20.097	5,932	119.22	0	21.286	6,108	129.36	1.018	1.8%	1.171
2020.75	2019.75	33.997	6,493	220.73	1	38.189	7,100	269.78	1.018	1.8%	1.151
2021.25 17.591 5,925 104.22 0 20.992 6,643 138.76 1.018 1.8% 1.092 2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1018 1.8% 1.000 1	2020.25	38.305	8,741	334.84	0	21.139	6,370	133.98	1.018	1.8%	1.131
2021.75 38.476 7,160 275.48 1 37.660 7,722 289.38 1.018 1.8% 1.073 2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1.018 1.018 2023.75	2020.75	28.147	6,949	195.58	1	37.924	7,405	279.41	1.018	1.8%	1.111
2022.25 22.285 6,534 145.61 0 20.846 6,929 143.71 1.018 1.8% 1.054 2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1.018 1.018	2021.25	17.591	5,925	104.22	0	20.992	6,643	138.76	1.018	1.8%	1.092
2022.75 33.520 7,945 266.30 1 37.399 8,054 299.71 1.018 1.8% 1.036 2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1.018 1.8% 1.000 1.0	2021.75	38.476	7,160	275.48	1	37.660	7,722	289.38	1.018	1.8%	1.073
2023.25 22.775 7,140 162.61 0 20.701 7,226 148.84 1.018 1.8% 1.018 2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1.000	2022.25	22.285	6,534	145.61	0	20.846	6,929	143.71	1.018	1.8%	1.054
2023.75 32.252 9,396 303.04 1 37.139 8,400 310.41 1.000	2022.75	33.520	7,945	266.30	1	37.399	8,054	299.71	1.018	1.8%	1.036
Direct Loss Cost Frequency Model Severity Model A. Intercept 17.136 (76.181) (65.952)	2023.25	22.775	7,140	162.61	0	20.701	7,226	148.84	1.018	1.8%	1.018
Frequency Model Severity Model A. Intercept 17.136 (76.181) (65.952)	2023.75	32.252	9,396	303.04	1	37.139	8,400	310.41			1.000
Frequency Model Severity Model A. Intercept 17.136 (76.181) (65.952)								Direct Loss Cost			
A. Intercept 17.136 (76.181) (65.952)						Frequency Model					
				Δ	Intercent		•				
				В.	Time	(0.007)	0.042	0.035			

0.588

0.129

0.717

Seasonality

(11)

Province of Alberta

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

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

(6)

(7)

(8)

(9)

(10)

(1)

2022.75

2023.25

2023.75

21.858

18.255

20.648

6,861

5,883

8,012

149.96

107.40

165.44

(2)

(3)

(4)

(5)

					•					
								Incremental Semi-		
		Obser	ved			Predicted		Annual Change		
									Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Trend Rate	Oct 2023
2012.25	14.853	3,688	54.78	0	16.105	3,579	57.75	1.022	2.2%	1.636
2012.75	18.913	4,464	84.43	1	19.385	4,427	85.99	1.022	2.2%	1.601
2013.25	16.231	3,581	58.12	0	16.143	3,726	60.28	1.022	2.2%	1.567
2013.75	22.059	4,600	101.47	1	19.432	4,610	89.75	1.022	2.2%	1.534
2014.25	15.526	3,682	57.17	0	16.182	3,880	62.91	1.022	2.2%	1.502
2014.75	19.756	4,558	90.05	1	19.478	4,800	93.68	1.022	2.2%	1.470
2015.25	16.568	3,974	65.85	0	16.221	4,040	65.66	1.022	2.2%	1.439
2015.75	19.275	4,945	95.31	1	19.525	4,997	97.77	1.022	2.2%	1.408
2016.25	22.072	4,557	100.58	0	16.259	4,206	68.53	1.022	2.2%	1.378
2016.75	20.024	5,227	104.67	1	19.571	5,203	102.04	1.022	2.2%	1.349
2017.25	16.196	4,392	71.14	0	16.298	4,380	71.53	1.022	2.2%	1.321
2017.75	19.312	5,387	104.03	1	19.618	5,418	106.51	1.022	2.2%	1.293
2018.25	15.848	4,308	68.28	0	16.337	4,560	74.65	1.022	2.2%	1.265
2018.75	18.460	5,208	96.14	1	19.665	5,641	111.16	1.022	2.2%	1.239
2019.25	15.882	4,586	72.84	0	16.376	4,748	77.92	1.022	2.2%	1.212
2019.75	18.648	5,584	104.14	1	19.712	5,874	116.02	1.022	2.2%	1.187
2020.25	13.045	5,068	66.11	0	16.415	4,944	81.33	1.022	2.2%	1.162
2020.75	17.518	5,728	100.35	1	19.759	6,116	121.09	1.022	2.2%	1.137
2021.25	14.252	4,947	70.51	0	16.455	5,148	84.88	1.022	2.2%	1.113
2021.75	20.788	6,285	130.64	1	19.807	6,368	126.39	1.022	2.2%	1.089
2022.25	18.060	5,327	96.20	0	16.494	5,360	88.59	1.022	2.2%	1.066

				Direct Loss Cost
		Frequency Model	Severity Model	Model
A.	Intercept	(2.028)	(73.112)	(82.048)
В.	Time	0.002	0.040	0.043
C.	Seasonality	0.184	0.193	0.377

19.854

16.534

19.901

6,631

5,581

6,904

131.91

92.46

137.68

1.022

1.022

2.2%

2.2%

1.044

1.022

1.000

1

0

1

Alberta Automobile Insurance Board - Private Passengers 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)

			Obser	ved				Predicted	I	Incremental Semi	-Annual Change		
•					2018 Trend						2018 Trend	Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Change	2021-2 Scalar	Frequency (000)	Severity	Loss Cost	Time	Change	Trend Rate	Oct 2023
2012.25	1.881	9,035	16.99	0	0.00	0.00	2.022	8,811	16.89	1.101	1.000	10.1%	
2012.75	2.309	9,726	22.46	1	0.00	0.00	2.175	9,572	20.80	1.101	1.000	10.1%	1.349
2013.25	2.432	8,401	20.43	0	0.00	0.00	2.338	9,154	20.48	1.101	1.000	10.1%	
2013.75	2.660	9,222	24.54	1	0.00	0.00	2.515	9,945	25.23	1.101	1.000	10.1%	1.112
2014.25	2.409	9,281	22.35	0	0.00	0.00	2.704	9,511	24.85	1.101	1.000	10.1%	1.010
2014.75	2.719	10,193	27.71	1	0.00	0.00	2.908	10,332	30.61	1.101	1.000	10.1%	0.917
2015.25	3.248	10,000	32.48	0	0.00	0.00	3.127	9,881	30.14	1.101	1.000	10.1%	0.832
2015.75	3.677	11,301	41.55	1	0.00	0.00	3.362	10,734	37.13	1.101	1.000	10.1%	0.756
2016.25	3.663	10,443	38.25	0	0.00	0.00	3.616	10,266	36.56	1.101	1.000	10.1%	0.686
2016.75	3.966	11,193	44.39	1	0.00	0.00	3.888	11,153	45.04	1.101	1.000	10.1%	0.623
2017.25	4.120	11,131	45.86	0	0.00	0.00	4.181	10,666	44.35	1.101	1.000	10.1%	0.566
2017.75	4.722	11,985	56.60	1	0.00	0.00	4.496	11,587	54.63	1.101	0.859	-5.4%	0.514
2018.25	3.812	12,019	45.81	0	0.50	0.00	4.178	11,082	46.21	1.101	0.859	-5.4%	0.543
2018.75	4.154	12,744	52.94	1	1.00	0.00	3.883	12,039	48.89	1.101	0.859	-5.4%	0.574
2019.25	3.495	12,045	42.10	0	1.50	0.00	3.608	11,513	41.36	1.101	0.859	-5.4%	0.607
2019.75	3.926	12,279	48.21	1	2.00	0.00	3.353	12,507	43.75	1.101	0.859	-5.4%	0.641
2020.25	2.982	12,270	36.59	0	2.50	0.00	3.116	11,962	37.01	1.101	0.859	-5.4%	0.678
2020.75	2.783	13,068	36.37	1	3.00	0.00	2.895	12,995	39.16	1.101	0.859	-5.4%	0.717
2021.25	2.407	11,589	27.90	0	3.50	0.00	2.691	12,428	33.12	1.101	0.859	-5.4%	0.758
2021.75	3.138	12,452	39.07	1	4.00	1.00	4.066	13,501	54.51	1.101	0.859	-5.4%	0.801
2022.25	3.918	11,962	46.86	0	4.50	1.00	3.779	12,912	46.11	1.101	0.859	-5.4%	0.847
2022.75	3.862	12,427	47.99	1	5.00	1.00	3.511	14,027	48.78	1.101	0.859	-5.4%	
2023.25	3.532	13,523	47.77	0	5.50	1.00	3.263	13,415	41.26	1.101	0.859	-5.4%	0.946
2023.75	3.185	16,796	53.50	1	6.00	1.00	3.032	14,573	43.66				1.000
		-,						,					

		Frequency		Direct Loss Cost
		Model	Severity Model	Model
A.	Intercept	(291.647)	(67.817)	(385.819)
B.	Time	0.145	0.038	0.193
C.	Seasonality		0.064	0.112
E.	2018 Trend Change	(0.292)		(0.304)
F.	2021-2 Scalar	0.486		0.442

(11)

1.000

(9)

(10)

(8)

Province of Alberta

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

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

(6)

(7)

(1)

2023.75

23.833

9,186

218.93

(2)

(3)

(4)

(5)

								Incremental Semi-		
		Obser	ved			Predicted		Annual Change		
									Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Trend Rate	Oct 2023
2012.25	16.734	4,289	71.77	0	18.799	4,325	81.30	1.025	2.5%	1.774
2012.75	21.222	5,037	106.89	1	22.267	5,079	113.10	1.025	2.5%	1.730
2013.25	18.664	4,209	78.56	0	18.913	4,518	85.45	1.025	2.5%	1.688
2013.75	24.719	5,097	126.00	1	22.402	5,307	118.88	1.025	2.5%	1.646
2014.25	17.934	4,434	79.52	0	19.028	4,720	89.82	1.025	2.5%	1.606
2014.75	22.475	5,240	117.77	1	22.538	5,544	124.96	1.025	2.5%	1.566
2015.25	19.816	4,962	98.33	0	19.143	4,932	94.41	1.025	2.5%	1.528
2015.75	22.952	5,963	136.86	1	22.675	5,793	131.35	1.025	2.5%	1.490
2016.25	25.735	5,395	138.83	0	19.260	5,152	99.23	1.025	2.5%	1.453
2016.75	23.990	6,213	149.06	1	22.813	6,052	138.06	1.025	2.5%	1.417
2017.25	20.316	5,759	116.99	0	19.376	5,383	104.31	1.025	2.5%	1.383
2017.75	24.034	6,683	160.62	1	22.951	6,323	145.11	1.025	2.5%	1.349
2018.25	19.660	5,803	114.09	0	19.494	5,624	109.64	1.025	2.5%	1.315
2018.75	22.614	6,592	149.08	1	23.090	6,606	152.53	1.025	2.5%	1.283
2019.25	19.377	5,932	114.94	0	19.612	5,876	115.24	1.025	2.5%	1.251
2019.75	22.574	6,749	152.35	1	23.230	6,901	160.32	1.025	2.5%	1.221
2020.25	16.027	6,408	102.70	0	19.731	6,139	121.13	1.025	2.5%	1.191
2020.75	20.301	6,735	136.72	1	23.371	7,210	168.52	1.025	2.5%	1.161
2021.25	16.660	5,907	98.40	0	19.851	6,414	127.32	1.025	2.5%	1.133
2021.75	23.926	7,093	169.72	1	23.513	7,533	177.13	1.025	2.5%	1.105
2022.25	21.978	6,509	143.06	0	19.971	6,701	133.82	1.025	2.5%	1.078
2022.75	25.720	7,697	197.95	1	23.656	7,870	186.18	1.025	2.5%	1.051
2023.25	21.788	7,122	155.17	0	20.092	7,001	140.66	1.025	2.5%	1.025

				Direct Loss Cost
		Frequency Model	Severity Model	Model
A.	Intercept	(9.236)	(79.750)	(95.894)
В.	Time	0.006	0.044	0.050
C.	Seasonality	0.166	0.139	0.305

23.799

1

8,223

195.70

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

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

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
			Observed			Predicted					
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Mobility	Frequency (000)	Severity	Loss Cost	Time	Semi-Annual Trend Rate	Trend Factor to 1 Oct 2023
2012.25	153.084	1,853	283.62		0 0.00	160.310	2,356	365.84	1.013	1.3%	1.358
2012.75	207.341	2,795	579.60		1 0.00	184.343	2,520	374.93	1.013	1.3%	1.340
2013.25		3,217	517.90		0 0.00	143.881	2,696	375.69	1.013	1.3%	
2013.75		2,750	502.29		1 0.00	165.451	2,884	385.03	1.013	1.3%	
2014.25	127.785	2,771	354.07		0.00	129.135	3,085	385.82	1.013	1.3%	1.287
2014.75		4,154	568.69		1 0.00	148.495	3,300	395.41	1.013	1.3%	
2015.25	104.458	3,304	345.13		0.00	115.901	3,530	396.21	1.013	1.3%	1.254
2015.75	125.523	4,055	509.00		1 0.00	133.276	3,776	406.06	1.013	1.3%	1.237
2016.25	103.791	3,509	364.20		0.00	104.023	4,040	406.89	1.013	1.3%	1.221
2016.75	155.879	4,047	630.80		1 0.00	119.618	4,322	417.00	1.013	1.3%	1.205
2017.25	112.975	3,922	443.12		0.00	93.363	4,623	417.85	1.013	1.3%	1.189
2017.75	103.898	4,462	463.59		1 0.00	107.359	4,946	428.24	1.013	1.3%	1.173
2018.25	86.291	5,533	477.48		0.00	83.794	5,291	429.11	1.013	1.3%	1.157
2018.75	82.484	6,546	539.96		1 0.00	96.356	5,660	439.78	1.013	1.3%	1.142
2019.25	58.120	6,411	372.63		0.00	75.207	6,055	440.67	1.013	1.3%	1.127
2019.75	70.141	7,390	518.37		1 0.00	86.481	6,477	451.63	1.013	1.3%	1.112
2020.25	58.446	7,522	439.61		0 (22.16)	53.080	6,929	1.35	1.013	1.3%	1.098
2020.75	50.036	7,116	356.06		1 (26.32)	58.348	7,412	0.47	1.013	1.3%	1.083
2021.25	39.744	7,461	296.53		0 (31.49)	43.057	7,929	0.12	1.013	1.3%	1.069
2021.75	69.670	8,276	576.56		1 (16.63)	58.167	8,482	6.06	1.013	1.3%	1.055
2022.25	50.923	8,915	454.01		0 (14.90)	46.262	9,074	9.58	1.013	1.3%	1.041
2022.75	66.768	9,599	640.92		1 0.00	62.524	9,707	489.13	1.013	1.3%	1.027
2023.25	50.772	10,291	522.50		0.00	48.801	10,384	490.12	1.013	1.3%	1.013
2023.75		11,080	624.73		1 0.00	56.117	11,108	502.30			1.000
								Direct Loss Cost			
						Frequency Model	Severity Model	Model			
			A.	Intercept		222.649	(263.614)	(47.600)			
			В.	Time		(0.108)	0.135	0.027			
			C.	Seasonality		0.194		0.011			
			D.	Mobility		0.011		0.262			

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

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

(1) (2) (3) (4) (5) (6) (7) (8) (9) (10) (11)

		Observ	ved		Predicted			Incremental Semi- Annual Change		
									Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Seasonality	Frequency (000)	Severity	Loss Cost	Time	Trend Rate	Oct 2023
2012.25	3.590	5,902	21.19	0	5.787	5,217	30.19	1.029	2.9%	1.931
2012.75	18.512	4,351	80.54	1	11.419	4,437	50.67	1.029	2.9%	1.877
2013.25	7.579	5,077	38.48	0	5.908	5,411	31.97	1.029	2.9%	1.824
2013.75	9.629	4,284	41.25	1	11.659	4,602	53.66	1.029	2.9%	1.772
2014.25	5.247	6,253	32.81	0	6.032	5,612	33.85	1.029	2.9%	1.722
2014.75	16.024	4,701	75.34	1	11.903	4,773	56.82	1.029	2.9%	1.674
2015.25	6.195	5,209	32.27	0	6.159	5,821	35.85	1.029	2.9%	1.627
2015.75	14.975	4,567	68.39	1	12.153	4,951	60.16	1.029	2.9%	1.581
2016.25	8.107	6,693	54.26	0	6.288	6,037	37.96	1.029	2.9%	1.536
2016.75	15.531	4,858	75.44	1	12.408	5,134	63.71	1.029	2.9%	1.493
2017.25	7.506	5,751	43.17	0	6.420	6,261	40.20	1.029	2.9%	1.451
2017.75	12.858	5,879	75.59	1	12.668	5,325	67.46	1.029	2.9%	1.410
2018.25	6.461	8,034	51.91	0	6.555	6,494	42.56	1.029	2.9%	1.370
2018.75	10.379	5,927	61.51	1	12.934	5,523	71.43	1.029	2.9%	1.331
2019.25	6.885	5,959	41.03	0	6.692	6,735	45.07	1.029	2.9%	1.294
2019.75	10.873	5,132	55.80	1	13.206	5,728	75.64	1.029	2.9%	1.257
2020.25	12.343	6,180	76.27	0	6.833	6,985	47.73	1.029	2.9%	1.222
2020.75	11.232	5,277	59.26	1	13.483	5,941	80.10	1.029	2.9%	1.187
2021.25	7.196	5,833	41.97	0	6.976	7,244	50.54	1.029	2.9%	1.154
2021.75	11.540	7,037	81.20	1	13.766	6,161	84.82	1.029	2.9%	1.121
2022.25	6.552	8,036	52.66	0	7.123	7,513	53.51	1.029	2.9%	1.090
2022.75	13.162	7,326	96.43	1	14.054	6,390	89.81	1.029	2.9%	1.059
2023.25	6.985	7,470	52.18	0	7.272	7,792	56.67	1.029	2.9%	1.029
2023.75	11.952	7,557	90.32	1	14.349	6,628	95.10	2.023	2.570	1.000
2025.75	11.552	7,557	30.32	_	14.545	0,020	33.10			1.000

				Implied Loss Cost
		Frequency Model	Severity Model	Model
A.	Intercept	(40.032)	(64.824)	(111.763)
В.	Time	0.021	0.036	0.057
C.	Seasonality	0.669	(0.180)	0.489

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

Selected Trend Model: Underinsured Motorist Data as of 31 Dec 2023

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)

								Incremental Semi-		
		Obser	ved			Predicted		Annual Change		
	- ()				- ()				Semi-Annual	Trend Factor to 1
Time	Frequency (000)	Severity	Loss Cost	Mobility	Frequency (000)	Severity	Loss Cost	Time	Trend Rate	Oct 2023
2012.25	0.014	233,290	3.31	0.00	0.017	246,938	4.31	1.020	2.0%	1.574
2012.75	0.017	440,837	7.35	0.00	0.018	246,489	4.39	1.020	2.0%	1.544
2013.25	0.016	135,204	2.14	0.00	0.018	246,040	4.48	1.020	2.0%	1.513
2013.75	0.019	176,380	3.39	0.00	0.019	245,592	4.57	1.020	2.0%	1.484
2014.25	0.014	157,647	2.22	0.00	0.019	245,145	4.66	1.020	2.0%	1.455
2014.75	0.025	212,050	5.21	0.00	0.019	244,699	4.75	1.020	2.0%	1.426
2015.25	0.022	338,927	7.60	0.00	0.020	244,253	4.85	1.020	2.0%	1.399
2015.75	0.023	302,422	7.11	0.00	0.020	243,808	4.94	1.020	2.0%	1.371
2016.25	0.019	256,639	4.83	0.00	0.021	243,365	5.04	1.020	2.0%	1.344
2016.75	0.026	308,614	8.03	0.00	0.021	242,922	5.14	1.020	2.0%	1.318
2017.25	0.016	293,789	4.76	0.00	0.022	242,479	5.25	1.020	2.0%	1.292
2017.75	0.030	231,512	6.94	0.00	0.022	242,038	5.35	1.020	2.0%	1.267
2018.25	0.019	324,530	6.26	0.00	0.023	241,597	5.46	1.020	2.0%	1.242
2018.75	0.027	204,083	5.59	0.00	0.023	241,158	5.57	1.020	2.0%	1.218
2019.25	0.024	271,991	6.56	0.00	0.024	240,718	5.68	1.020	2.0%	1.194
2019.75	0.027	279,943	7.67	0.00	0.024	240,280	5.79	1.020	2.0%	1.171
2020.25	0.017	197,781	3.39	(22.16)	0.019	239,843	4.66	1.020	2.0%	1.148
2020.75	0.028	287,847	8.12	(26.32)	0.019	239,406	4.54	1.020	2.0%	1.126
2021.25	0.014	332,093	4.67	(31.49)	0.018	238,970	4.39	1.020	2.0%	1.104
2021.75	0.021	331,688	7.06	(16.63)	0.022	238,535	5.24	1.020	2.0%	1.082
2022.25	0.025	230,294	5.75	(14.90)	0.023	238,101	5.45	1.020	2.0%	1.061
2022.75	0.025	320,889	8.04	0.00	0.027	237,668	6.52	1.020	2.0%	1.040
2023.25	0.028	248,300	7.04	0.00	0.028	237,235	6.65	1.020	2.0%	1.020
2023.75	0.030	66,470	1.99	0.00	0.029	236,803	6.78			1.000

				Implied Loss Cost
		Frequency Model	Severity Model	Model
A.	Intercept	(90.795)	19.750	(77.953)
В.	Time	0.043	(0.004)	0.039
C.	Mobility	0.011		0.011



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